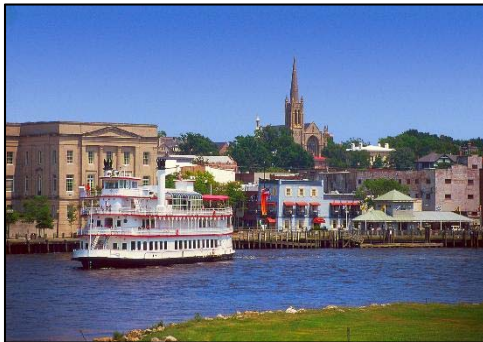


# REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE LOWER CAPE FEAR REGION



**April 20, 2015 FOR HUD SUBMISSION**

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## Executive Summary

In 2011, the Cape Fear Council of Governments, in cooperation with a group of local agencies called the Lower Cape Fear Sustainable Communities Consortium, drafted and submitted a grant application to the U.S. Department of Housing and Urban Development.

The Consortium was selected from a number of competitive applications to receive a \$1,130,000 grant to fund a regional growth and sustainability planning program for the Southeastern North Carolina Area. The Cape Fear Council of Governments was named as the grant administrator. The grant recognizes the Lower Cape Fear Sustainable Communities Consortium as a, “Sustainable Community Regional Planning Community” under a joint program sponsored by the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Transportation (DOT), and the Environmental Protection Agency (EPA). The objective of the Sustainable Communities Initiative is to stimulate more integrated and sophisticated regional planning to guide state, metropolitan, and local investments in land use, transportation, and housing, as well as to challenge localities to undertake zoning and land use reforms.

The Lower Cape Fear Sustainable Communities Consortium has identified six (6) FOCUS elements in which to concentrate the area’s planning endeavors. These elements were designed to meet the needs of the community as a whole. The elements are: Economy, Environment, Health, Housing, Opportunity, and Transportation. As of today, the Consortium has grown to include a total of fourteen (14) participating agencies. The members of the consortium are:

- Cape Fear Council of Governments
- AMEZ Housing
- Brunswick Housing Opportunities
- Cape Fear Community Development Corporation
- City of Wilmington
- New Hanover County
- Pender County
- Town of Burgaw
- Town of Carolina Beach
- Town of Leland
- Town of Surf City
- WAVE Transit
- Wilmington Housing Authority
- Wilmington Urban Area Metropolitan Transportation Planning Organization (WMPO)

As a HUD grantee, the Consortium is required to “affirmatively further fair housing.” In order to demonstrate that the community is “affirmatively furthering fair housing,” each sustainable community grantee must conduct a Regional Analysis of Impediments to Fair Housing Choice (RAI) which identifies any impediments to fair housing choice and what steps the community will take to affirmatively further fair housing. HUD advises



communities that the Regional Analysis of Impediments to Fair Housing should also address “Visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

HUD defines “fair housing choice” as:

*“The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices.”*

The Lower Cape Fear Sustainable Communities Consortium has not previously prepared an Analysis of Impediments to Fair Housing Choice. The only federal entitlement jurisdiction in the consortium area is the City of Wilmington, NC. The City of Wilmington last completed an Analysis of Impediments to Fair Housing Choice and a Fair Housing Action Plan in June of 2010. This analysis will focus on the status and interaction of six (6) fundamental conditions within the Cape Fear region:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to a person based on their inclusion as a member of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing.

The following methodology was employed to draft the Regional Analysis of Impediments to Fair Housing Choice for the Southeastern North Carolina Area:

- **Research**

- A review of the area's local and State Unified Development Ordinance, local Comprehensive Plans, and the City of Wilmington's FY 2013-2017 Five Year Consolidated Plan, FY 2014 Annual Action Plan, and Consolidated Annual Performance Evaluation Report for FY 2012.
- A review of the local Housing Authority's Administrative Plans, HUD Five Year Capital Plan and Annual Plan, and its Affirmatively Furthering Fair Housing Policy.
- The most recent demographic data for the area was analyzed from the U.S. Census, which included general, demographic, housing, economic social, and disability characteristics.
- A review of the residential 2006-2010 and 2008-2012 American Community Survey data was completed.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was reviewed.

- **Interviews & Meetings**

- Meetings and/or interviews were conducted with the local housing authorities; community, social service, and advocacy agencies for the disabled; housing providers; and local government staff members.
- Surveys were sent to the local housing authorities; community, social service, and advocacy agencies for the disabled; housing providers; local government staff members; and the Board of Realtors. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data**

- Low- and moderate-income areas were identified.
- Concentrations of minority populations were identified.

- Concentrations of owner-occupied and renter-occupied housing units were identified.
- Fair housing awareness in the community was evaluated.
- Distribution of public and assisted housing units was analyzed.
- The location of CDBG expenditures throughout the area was analyzed.
- The location of HOME and other subsidized housing expenditures throughout the area was analyzed.
- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments was analyzed.
- **Citizen Participation**
  - A series of town hall meetings was held throughout the Region to discuss the fair housing needs of the community and to receive input on strategies for the community to affirmatively further fair housing.
  - A resident survey was created and posted online at the following address ([www.surveymonkey.com/s/lowercapefear](http://www.surveymonkey.com/s/lowercapefear)), as well as paper copies distributed throughout the community.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have 32-inch clear openings. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing

land use policies that exclude or discriminate against persons of a protected class, and place requirements and restrictions on members of the protected classes that are not required of other persons.

The Cape Fear Region's Analysis of Impediments to Fair Housing Choice has identified the following as potential impediments and has determined goals and actions to address each impediment.

- **Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH** – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households, that all residents of the Cape Fear Region have a right under federal law to fair housing choice. Additionally, there is not a system in place to report fair housing complaints.

**Goal:** Improve the public's knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media and with assistance from local/regional social service agencies, by providing educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material, in English and Spanish, concerning fair housing issues, an individual's rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Engage the services of an independent fair housing organization to provide testing services, referrals, and assistance in resolving Fair Housing complaints that may arise in the Cape Fear Region.

- **1-D:** Include a link and information on the participating jurisdictions' websites about whom to contact and how to file a fair housing complaint, as well as general Fair Housing information for homeowners and renters.
  - **1-E:** Educate and promote that all residents have a right to live outside impacted areas.
  - **1-F:** Continue to work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing.
  - **1-G:** Strive for better intergovernmental cooperation between Federal, State, County, and local partners, as well as community groups and developers, to effectively identify and address potential barriers to affordable housing choice.
  - **1-H:** Form a regional intergovernmental Human Rights Commission to educate and investigate Fair Housing related issues.
  - **1-I:** Create an arbitration process for reasonable accommodation requests and disputes.
- **Impediment 2: PUBLIC POLICIES AND REGULATIONS** – All communities in the Region that have land use and zoning laws should consider revisions to their Unified Development Ordinances and zoning laws to bring their land use codes into compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc. and to affirmatively further fair housing.

**Goal:** The Counties' of Brunswick, New Hanover, Pender, the City of Wilmington, as well as other municipalities within the Region should make revisions to their Unified Development Ordinances and Zoning Codes to promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** The local planning commissions should review the existing ordinances and zoning regulations for compliance with the Fair Housing Act, as amended.
  - **2-B:** Revise the definitions and add new definitions for the words: “Family,” Handicap (Disabled),” “Fair Housing Act,” “Accessibility,” “Visitability,” etc.
  - **2-C:** Adopt the Federal (HUD) definition of “disabled.”
  - **2-D:** Remove the distance or separation requirement of one-half mile between existing and proposed group residential homes.
  - **2-E:** Consider implementing inclusionary zoning requirements for housing developments greater than forty (40) units to provide an incentive to promote and develop new and affordable housing units.
  - **2-F:** Consider adding a Minimum Housing Standard section to the local UDOs.
- **Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –**  
The cost of rent for apartments in the Cape Fear Region has increased over the past ten years to the point that 54.2% of all renter households in the Cape Fear Region are paying more than 30% of their monthly incomes on the cost of their housing, which means that these households are considered cost overburdened.

**Goal:** Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new



affordable mixed income rental housing that would be located in areas of the Region that provide access to employment opportunities, transportation, amenities, and services throughout the Cape Fear Region.

- **3-B:** Support and encourage the rehabilitation of existing housing units in the region to become decent, safe, and sound rental housing that is affordable to lower income households.
  - **3-C:** Encourage the development of community living arrangements, transitional housing, and permanent housing for the disabled, outside impacted areas in the City and Counties, and deconcentrate housing for the disabled by working to provide satellite services and transportation for the disabled so they can reside anywhere in the Cape Fear Region.
  - **3-D:** Promote the rehabilitation of upper stories of buildings in the downtown areas and public transportation corridors for affordable rental units.
  - **3-E:** The local housing authorities should partner with private and non-profit housing developers to continue to construct affordable rental housing utilizing Low Income Housing Tax Credits (LIHTC) and other financing tools through federal, state, and local units of government.
- **Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE** – The median monthly housing costs for homeowners with a mortgage has increased to \$1,282 per month in Pender County, \$1,319 per month in Brunswick County, and \$1,521 per month in New Hanover County. It is estimated that 38.6% of homeowners with a mortgage and 30.8% of all homeowners (those with mortgages and those without mortgages) are paying more than 30% of their monthly incomes on housing costs, which makes them cost overburdened, and subsequently limits the choice of housing for lower income households.

**Goal:** Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue to support and encourage plans for both private developers and non-profit housing providers to develop and construct new affordable housing that is for sale.
  - **4-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound for sale housing that is affordable to lower income households.
  - **4-C:** Partner with non-profits and local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households.
  - **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers.
  - **4-E:** Apply to the Federal Home Loan Bank, North Carolina Housing Finance Agency, and State CDBG and HOME programs for funds for down payment assistance to lower income households so they can become homeowners.
- **Impediment 5: NEED FOR ACCESSIBLE HOUSING** – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.

**Goal:** Increase the number of accessible housing units that are decent, safe, and sound, as well as affordable to lower income disabled persons throughout the region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.

- **5-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial incentives on available vacant and developable land in the region.
  - **5-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled, as well as educating the disabled how to request special accommodations.
  - **5-D:** Promote programs to assist elderly homeowners in the region so they are able to make accessibility improvements to their properties in order for these residents to remain in their homes.
- **Impediment 6: PRIVATE LENDING AND INSURANCE PRACTICES** – The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from White and those originated from Minority applicants. There is limited data available to determine if any racial or ethnic patterns of discrimination exist for insurance (homeowners, flood, and wind and hail) rates and amounts of insurance coverage available to minority households within the Cape Fear Region.
 

**Goal:** Approval rates for all originated home mortgage loans and insurance coverage should be fair, risk based, unbiased, and impartial, regardless of race, familial status and location.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

  - **6-A:** The Consortium or member jurisdictions should undertake or engage the services of outside independent agencies, private firms, foundations, or colleges and universities to conduct an in depth review of mortgage lending practices of the local banks and financial institutions.

- **6-B:** Testing should be performed by an outside independent agency or firm to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower income areas of the Region.
  - **6-C:** Federal, state, local, and private funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve loan to value ratio, so that private lenders will increase the number of loans made in these areas.
  - **6-D:** The Consortium member jurisdictions should lobby for changes to the Flood and Wind and Hail Insurance Program to enact a defensible risk based system for pricing insurance rates across the State.
- **Impediment 7: REGIONAL APPROACH TO AFFIRMATIVELY FURTHERING FAIR HOUSING** – There is one Federal Entitlement jurisdiction and three Counties that comprise the Cape Fear Region. The housing, racial, and socio-economic data from the 2010 U.S. Census, as well as the amount and location of subsidized housing in the City of Wilmington, illustrates that there is a concentration of low- and moderate-income persons and minorities living in the City of Wilmington as compared to New Hanover, Brunswick, and Pender Counties, as a whole. The local units of government should continue to work together to share resources and information to affirmatively further fair housing.

**Goal:** Provide housing and economic opportunities for low- and moderate-income persons, as well as for the federally recognized protected classes to live and work throughout the Cape Fear Region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **7-A:** Strengthen partnerships with local businesses and industry to expand operations, increase employment opportunities, improve the tax bases, and to create a more sustainable economy for residents and businesses.

- **7-B:** Support and enhance workforce development and skills training that would result in a “livable” wage and increase job opportunities.
  - **7-C:** Support programs for entrepreneurship and small business development.
  - **7-D:** Support increased transportation connectivity for lower income persons and minorities to access educational programs and job opportunities outside of their neighborhoods.
  - **7-E:** Create a regional committee to affirmatively further fair housing in the Cape Fear Region with representatives from the Lower Cape Fear Sustainable Communities Consortium, local Fair Housing Agencies, local Housing Authorities, and the Board of Realtors.
  - **7-F:** Promote regional seminars and programs on Fair Housing to bring together housing providers, social service agencies, realtors, bankers, etc.
- **Impediment 8: THERE IS A LACK OF FINANCIAL RESOURCES** – The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD’s annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment. Additionally, housing and community development related assistance and funding has been reduced on the state and local level.

**Goal:** Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals. As well as, encouraging increased funding on the state and local level for housing and community development projects.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **8-A:** Contact Federal and State Congressmen, Representatives, and Senators from North Carolina to increase the appropriations for the CDBG and HOME programs.
- **8-B:** Contact state and local lawmakers to increase funding for housing and community development projects.
- **8-C:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing in the Cape Fear Region.



## I. Background and Housing Needs

In order to perform an analysis of impediments to fair housing choice in the Cape Fear area, the demographic, housing, economic, and social characteristics of the area were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

The information from the 2000 U.S. Census is the most recent complete set of data available for the Cape Fear Region. However, the 2006-2010 American Community Survey, as well as the 2008-2012 American Community Survey, offer recent estimates of the general demographics of the area. Additionally, data from the 2010 U.S. Census has been released on a rolling basis and will be presented whenever possible. This Census data, along with other databases such as the CHAS Data, and HMDA Data have been used to evaluate the area's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice. The data that is presented will be aggregated by the following areas: Wilmington, NC MSA (includes Brunswick, New Hanover, and Pender Counties); City of Wilmington; Brunswick County; New Hanover County; and Pender County.

Part XI, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part XI, Appendix B includes full-page maps of the demographic data which are also analyzed on the following pages.

### A. Demographics

#### Population

Since the 1980 U.S. Census, the Wilmington, NC Metropolitan Statistical Area has experienced a sizeable increase in population from 139,017 people in 1980 to 362,315 people in 2010, for an overall increase of 160.6%. Over this same time period, the State of North Carolina experienced a population growth of 62.1% from 5,881,766 residents in 1980 to 9,525,471 residents in 2010.

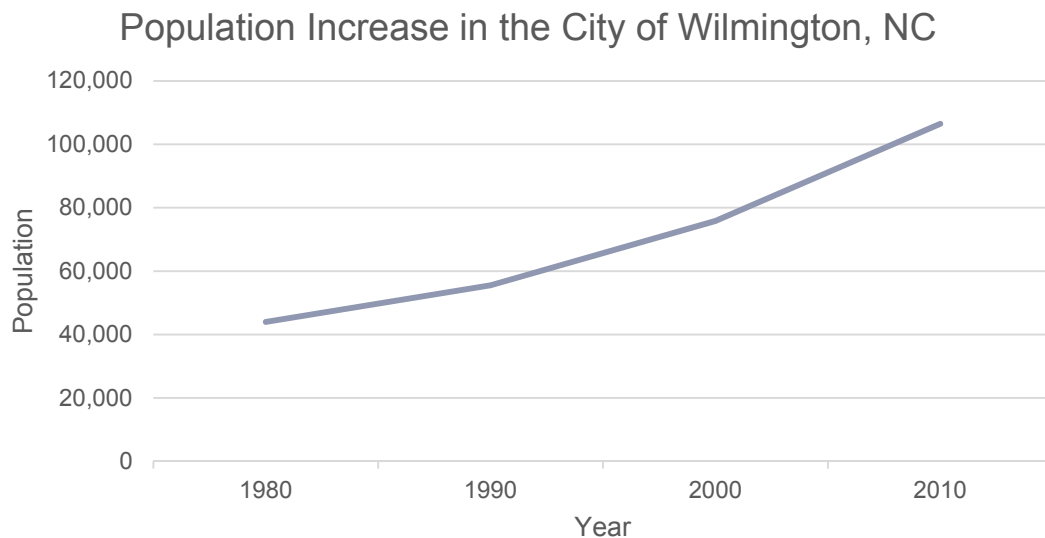
#### Population Increase in the Wilmington, NC MSA

Year	Total Population	Percent Change
1980	139,017	-

<b>1990</b>	200,010	<b>43.9%</b>
<b>2000</b>	274,532	<b>37.3%</b>
<b>2010</b>	362,315	<b>32.0%</b>

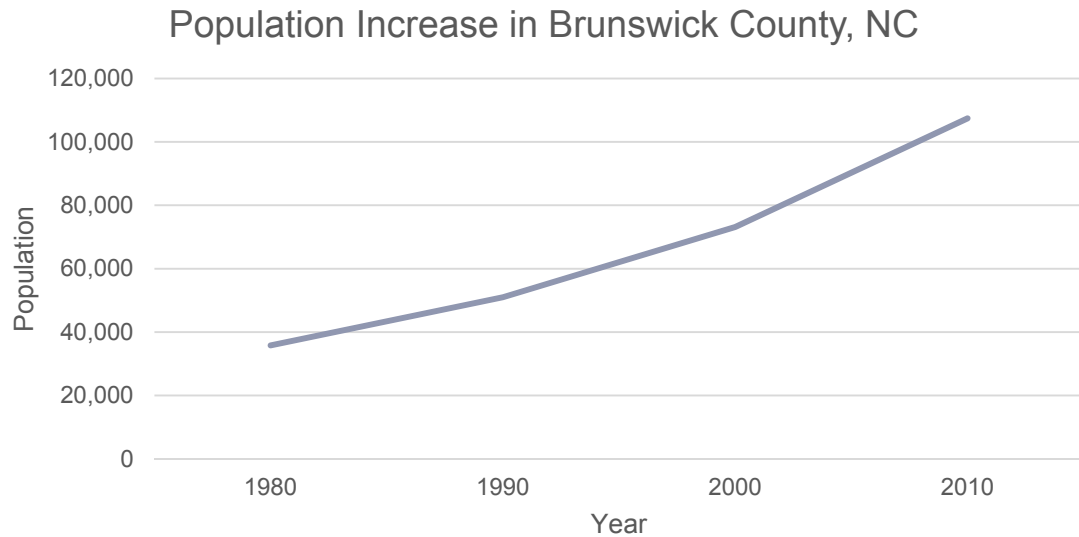
Source: U.S. Census Data (1980 – 2010)

Since the 1980 U.S. Census, the City of Wilmington has experienced a similar increase in population from 44,000 people in 1980 to 106,476 people in 2010, or an overall increase of 142.6%.



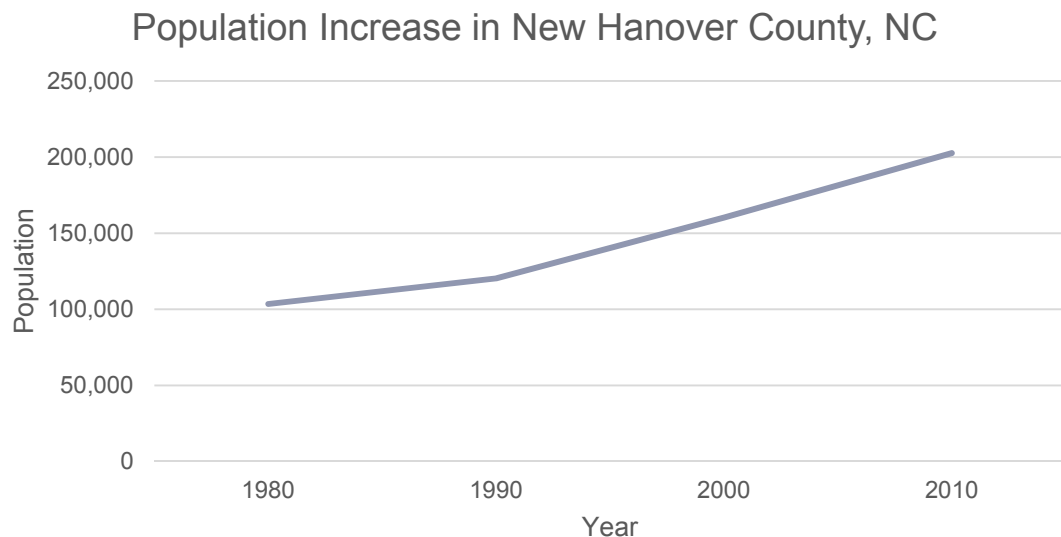
Source: U.S. Census Data (1980 – 2010)

Since the 1980 U.S. Census, Brunswick County has experienced the largest increase in population from 35,777 people in 1980 to 107,431 people in 2010, or an overall increase of 200.3%.



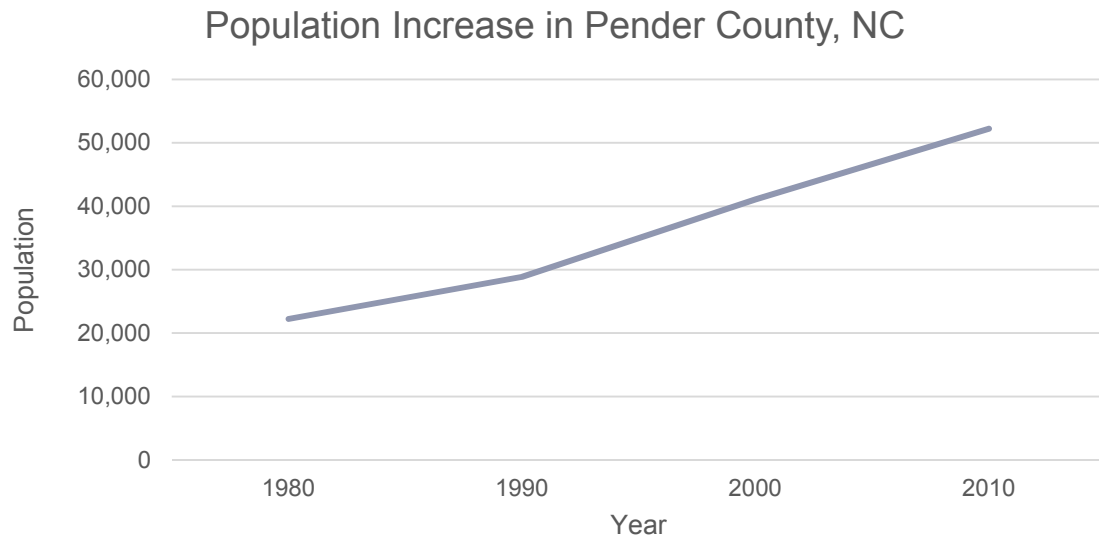
Source: U.S. Census Data (1980 – 2010)

Since the 1980 U.S. Census, New Hanover County has experienced the smallest increase in population from 103,471 people in 1980 to 202,667 people in 2010, or an overall increase of 95.9%.



Source: U.S. Census Data (1980 – 2010)

Since the 1980 U.S. Census, Pender County has experienced an increase in population from 22,215 people in 1980 to 52,217 people in 2010, or an overall increase of 135.1%.



Source: U.S. Census Data (1980 – 2010)

### **Race and Ethnicity**

The following table highlights the ethnic and racial composition of the Wilmington, NC MSA during the years of 1980, 1990, 2000 and 2010 U.S. Census counts.

### **Race and Hispanic Population in the Wilmington, NC MSA**

Year	Total	Change	Non Hispanic White	Change	Non Hispanic Black	Change	Hispanic	Change	Asian	Change	Other Races	Change
1980	139,017	-	106,777 76.80%	-	30,334 21.80%	-	1,083 0.80%	-	353 0.20%	-	470 0.30%	-
1990	200,010	<b>43.9%</b>	155,092 77.50%	<b>45.2%</b>	41,833 20.90%	<b>37.9%</b>	1,559 0.80%	<b>44.0%</b>	729 0.40%	<b>106.5%</b>	797 0.40%	<b>69.6%</b>
2000	274,532	<b>37.3%</b>	215,248 78.40%	<b>38.8%</b>	47,899 17.40%	<b>14.5%</b>	6,732 2.40%	<b>331.8%</b>	2,102 0.80%	<b>188.3%</b>	2,551 0.90%	<b>220.1%</b>
2010	362,315	<b>32.0%</b>	281,017 77.60%	<b>30.6%</b>	53,577 14.80%	<b>11.9%</b>	19,459 5.40%	<b>189.1%</b>	4,532 1.20%	<b>115.6%</b>	3,730 1.00%	<b>46.2%</b>

Source: 1980 to 2000 U.S. Census

The MSA has experienced a growing population in every population group in the past thirty (30) years. The Hispanic, Asian, and Other Races groups have experienced the greatest increases.

The City of Wilmington has experienced a growing population in every population group in the past ten years. The minorities experiencing the greatest population growth include the Hispanic or Latino group (226%), the Some Other Race Alone group (225%), and the Two or More Races group (174%). Despite an increasing population, the Black or African American population now comprises a smaller percentage of the overall population of the City (19.9%). The total minority population of the City of Wilmington (26.5%) is lower than the minority population of the State of North Carolina (31.5%).

### City of Wilmington Race and Ethnicity

Race and Ethnicity	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	75,838	100.0%	106,476	100.0%
One race	74,978	98.9%	104,116	97.8%
Two or more races	860	1.1%	2,360	2.2%
White alone	53,516	70.6%	78,286	73.5%
Black or African American alone	19,579	25.8%	21,158	19.9%
American Indian and Alaska Native alone	266	0.4%	514	0.5%
Asian alone	682	0.9%	1,263	1.2%
Native Hawaiian and Other Pacific Islander alone	67	0.1%	78	0.1%
Some other race alone	868	1.0%	2,817	2.6%
Hispanic or Latino	1,991	3.0%	6,487	6.1%

Source: 2000 and 2010 U.S. Census

Brunswick County has experienced a growing population in every population group in the past ten years. The minorities experiencing the greatest population growth include the Asian Alone group (192%), the Hispanic or Latino group (183%), the Some Other Race Alone group (173%), and the Two or More Races group (162%). Despite an increasing population, the Black or African American population now comprises a smaller percentage of the overall population of the County (11.4%). The total minority population of the County (17.0%) is lower than the minority population of the State of North Carolina (31.5%).

### Brunswick County Race and Ethnicity

Race and Ethnicity	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	73,143	100.0%	107,431	100.0%
One race	72,405	99.0%	105,496	98.2%
Two or more races	738	1.0%	1,935	1.8%
White alone	60,200	82.3%	89,193	83.0%
Black or African American alone	10,516	14.4%	12,291	11.4%
American Indian and Alaska Native alone	494	0.7%	761	0.7%
Asian alone	198	0.3%	579	0.5%
Native Hawaiian and Other Pacific Islander alone	32	0.0%	38	0.0%
Some other race alone	965	1.3%	2,634	2.5%
Hispanic or Latino	1,960	2.7%	5,549	5.2%

Source: 2000 and 2010 U.S. Census



New Hanover County has experienced a growing population in every population group in the past ten years. The minorities experiencing the greatest population growth include the Some Other Race Alone group (283%), the Hispanic or Latino group (227%), and the Two or More Races group (141%). Despite an increasing population, the Black or African American population now comprises a smaller percentage of the overall population of the County (14.8%). The total minority population of the County (20.9%) is lower than the minority population of the State of North Carolina (31.5%).

### New Hanover County Race and Ethnicity

Race and Ethnicity	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	160,307	100.0%	202,667	100.0%
One race	158,623	98.9%	198,602	98.0%
Two or more races	1,684	1.1%	4,065	2.0%
White alone	128,098	79.9%	160,298	79.1%
Black or African American alone	27,203	17.0%	29,907	14.8%
American Indian and Alaska Native alone	627	0.4%	1,005	0.5%
Asian alone	1,333	0.8%	2,410	1.2%
Native Hawaiian and Other Pacific Islander alone	96	0.1%	130	0.1%
Some other race alone	1,266	0.8%	4,852	2.4%
Hispanic or Latino	3,276	2.0%	10,716	5.3%

Source: 2000 and 2010 U.S. Census

Pender County has experienced a growing population in most population groups in the past ten years. The minorities experiencing the greatest

population growth include the Asian Alone group (180%), the Hispanic or Latino group (114%), and the Some Other Race group (109%). The Two or More Races group experienced a population decline of 34% and the Black or African American group experienced a population decline of 4%. The Black or African American population now comprises a smaller percentage of the overall population of the County (17.8%). The total minority population of the County (23.9%) is lower than the minority population of the State of North Carolina (31.5%).

### Pender County Race and Ethnicity

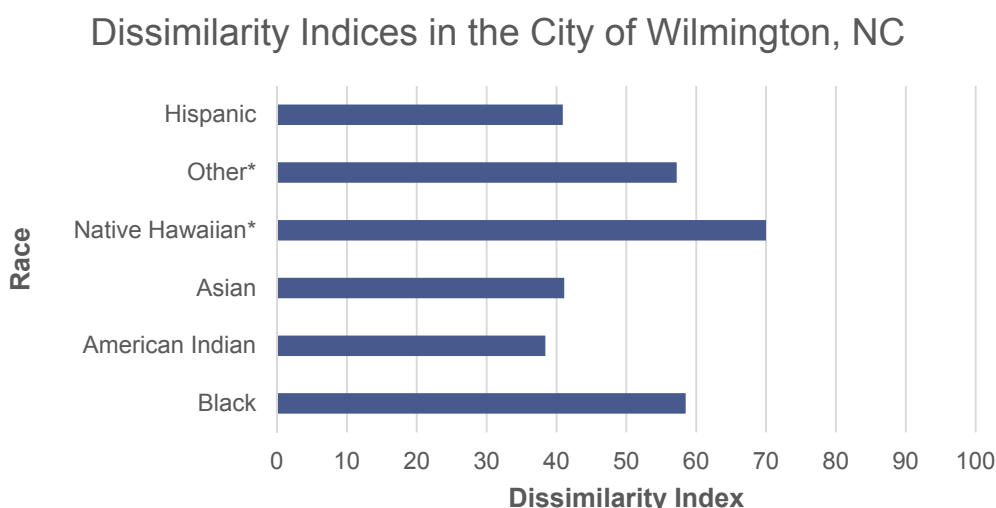
Race and Ethnicity	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	41,082	100.0%	52,217	100.0%
One race	40,694	99.1%	51,283	98.2%
Two or more races	388	0.9%	255	0.5%
White alone	29,882	72.7%	39,756	76.1%
Black or African American alone	9,689	23.6%	9,269	17.8%
American Indian and Alaska Native alone	201	0.5%	291	0.6%
Asian alone	74	0.2%	207	0.4%
Native Hawaiian and Other Pacific Islander alone	14	0.0%	18	0.0%
Some other race alone	834	2.0%	1,742	3.3%
Hispanic or Latino	1,496	3.6%	3,194	6.1%

Source: 2000 and 2010 U.S. Census

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of an area. The

dissimilarity index, from CensusScope (<http://www.censusscope.org>), compares the integration of racial groups with the white population of the area on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate.

For the Cape Fear Area, CensusScope only provided data on the City of Wilmington based on the 2005-2009 American Communities Survey. The following chart highlights the dissimilarity indices for various racial and ethnic groups as compared to the White population in the City of Wilmington. The Black/African American population is the largest minority group in the City of Wilmington and has a dissimilarity index of 58.5.



Source: <http://www.censusscope.org>

*\* When a group's population is small, its dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Thus, when a group's population is less than 1,000, exercise caution in interpreting its dissimilarity indices.*

The maps in Part XI, Appendix B highlight the racial composition of the block groups across the Cape Fear region. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group.

In Brunswick County, the highest percent minority population is located in the central, northern, and southwestern tip of the County. In New Hanover County, the highest percent minority population is located in the western section of the County. In Pender County, the highest percent minority population is located in the western section of the County.

### **Religion**

The U.S. Census does not collect data on the religious affiliations in the United States. In an effort to better understand the religious affiliations of the residents of the Cape Fear Area, data is available from The Association of Religion Data Archives (ARDA). ARDA surveys congregation members, their children, and other people who regularly attended church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2000 to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of religious affiliations in the Wilmington, NC MSA across various denominational groups, as a percentage of the population which reported affiliation with a church.

**Religious Affiliation in the Wilmington, NC MSA**

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
<b>Evangelical Protestant</b>	31,195	38.02%	49,742	54.83%	43,224	48.42%	54,719	47.65%
<b>Black Protestant</b>	10,080	12.29%	10,101	11.13%	0	0.00%	8,536	7.43%
<b>Mainline Protestant</b>	36,053	43.94%	24,000	26.45%	28,294	31.69%	30,005	26.13%
<b>Catholic</b>	3,587	4.37%	5,074	5.59%	13,809	15.47%	16,679	14.52%
<b>Orthodox</b>	0	0.00%	0	0.00%	939	1.05%	375	0.33%
<b>Other</b>	1,130	1.38%	1,687	1.86%	3,008	3.37%	4,519	3.94%
<b>Total Adherents:</b>	82,045	65.28%	90,725	60.83%	89,274	44.33%	114,833	45.05%
<b>Unclaimed (% of total population)</b>	43,641	34.72%	58,414	39.17%	112,115	55.67%	140,051	54.95%

<b>Total Population:</b>	125,686	100.00%	149,139	100.00%	201,389	100.00%	254,884	100.00%
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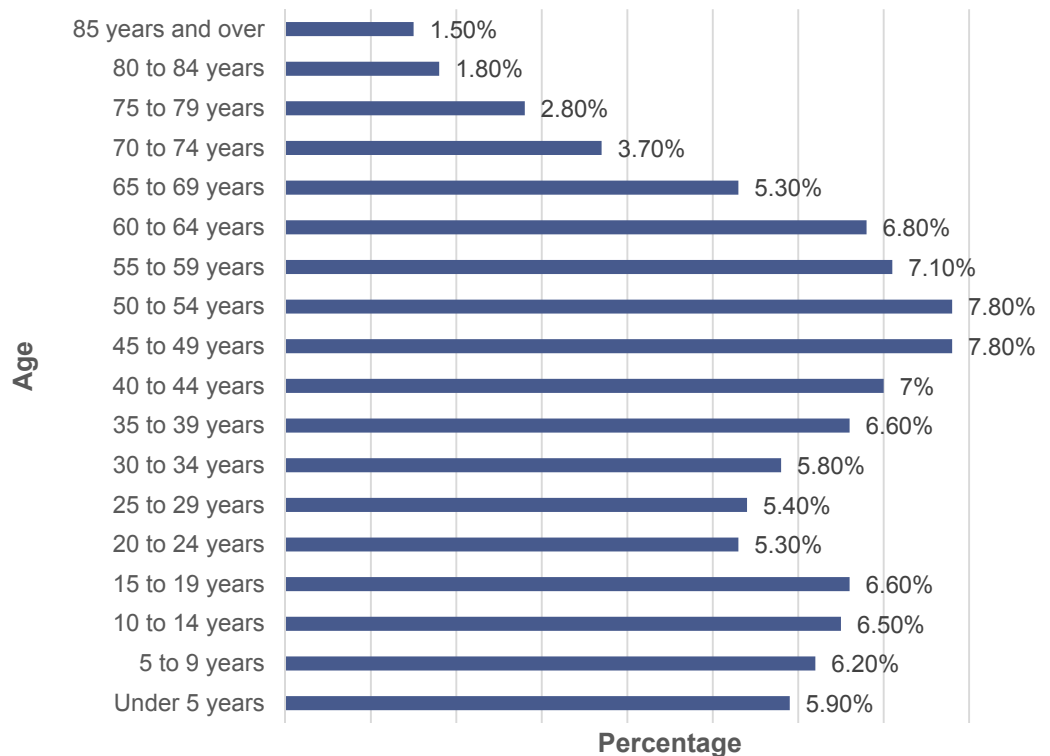
Source: The Association of Religion Data

The most notable changes were the increase in the total percentages of the Unclaimed (15.78%) and Catholic affiliations (8.93%).

### Age

The following chart illustrates age distribution within the City of Wilmington at the time of the 2010 U.S. Census. Children under five years of age represent 5.6% of the population; 23.2% of the City's population is under 20 years of age; and 13.9% of the population is 65 years of age or older. The largest age group is the 20 to 24 year old group at 12.2%.

Age of Population in the City of Wilmington, NC



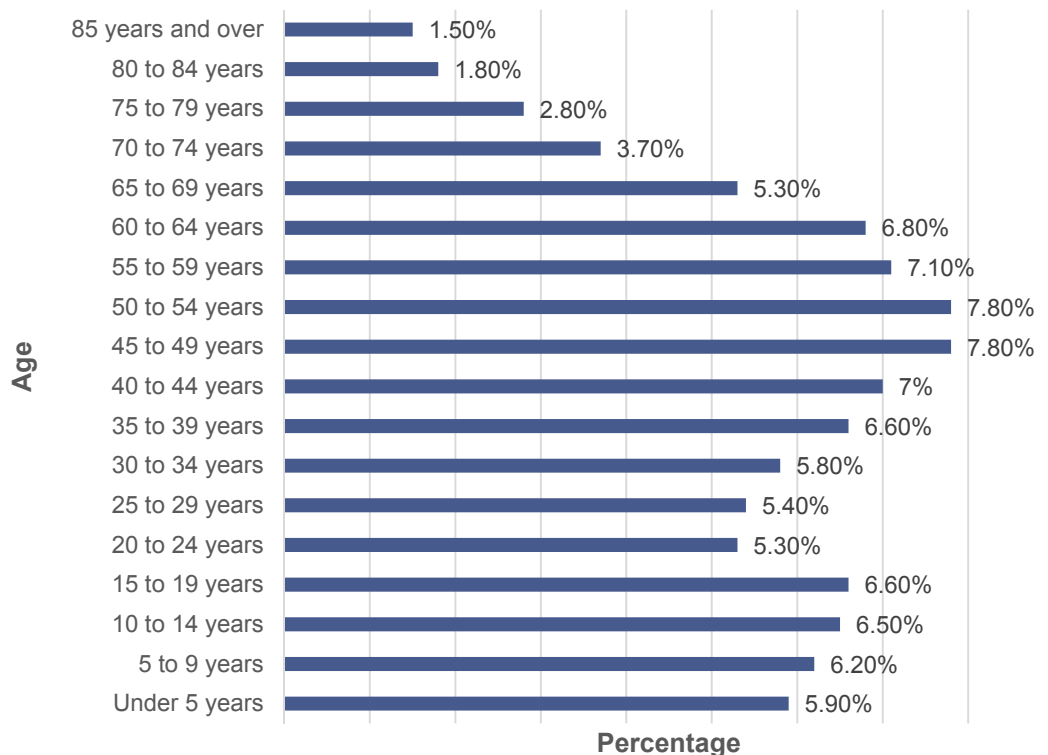
Source: 2010 U.S. Census

The median age in the City of Wilmington at the time of the 2000 U.S. Census was 34.1 years. The median age in the City increased slightly to

34.7 years at the time of the 2010 U.S. Census. During this same time period, the median age for the State of North Carolina increased from 35.3 to 37.4 years.

The following chart illustrates age distribution in Brunswick County at the time of the 2010 U.S. Census. Children under five years of age represent 5.4% of the population; 20.5% of the City's population is under 20 years of age; and 21.5% is 65 years of age or older. The largest age group is the 60 to 64 year old group at 10.0%.

Age of Population in Brunswick County, NC



Source: 2010 U.S. Census

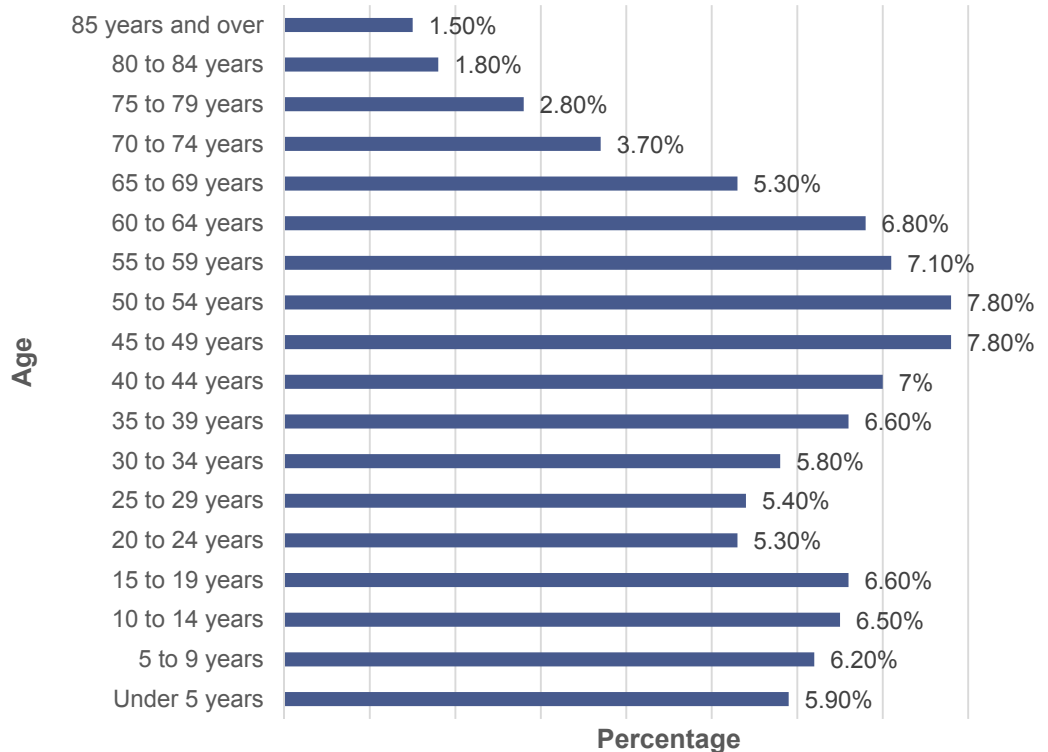
The median age in Brunswick County at the time of the 2000 U.S. Census was 42.2 years. The median age in the County increased to 47.4 years at the time of the 2010 U.S. Census. During this same time period, the median age for the State of North Carolina increased from 35.3 to 37.4 years.

The following chart illustrates age distribution in New Hanover County at the time of the 2010 U.S. Census. Children under five years of age represent 5.8% of the population; 25.2% of the City's population is under 20 years of



age; and 15.1% is 65 years of age or older. The largest age group is the 45 to 54 year old group at 15.4%.

### Age of Population in New Hanover County, NC

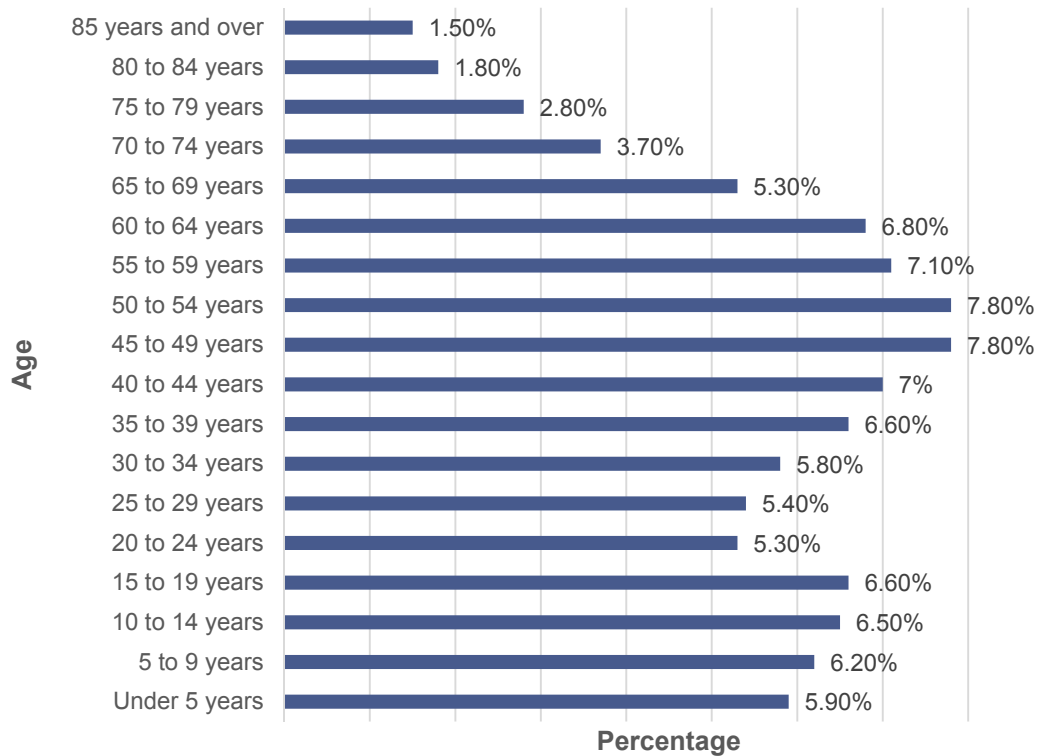


Source: 2010 U.S. Census

The median age in New Hanover County at the time of the 2000 U.S. Census was 36.3 years. The median age in the County increased to 37.3 years at the time of the 2010 U.S. Census. During this same time period, the median age for the State of North Carolina increased from 35.3 to 37.4 years.

The following chart illustrates age distribution in Pender County at the time of the 2010 U.S. Census. Children under five years of age represent 5.9% of the population; 25.2% of the City's population is under 20 years of age; and 15.1% is 65 years of age or older. The largest age group is the 45 to 49 year old age group and the 50 to 54 year old group at 7.8% each.

### Age of Population in Pender County, NC



Source: 2010 U.S. Census

The median age in Pender County at the time of the 2000 U.S. Census was 38.8 years. The median age in the County increased to 41.4 years at the time of the 2010 U.S. Census. During this same time period, the median age for the State of North Carolina increased from 35.3 to 37.4 years.

Included in Part XI, Appendix B are maps illustrating the percentage of the population in the region that is over the age of 65.

In Brunswick County, the highest percent age 65 and over population is located along the coast. In New Hanover County, the highest percent age 65 and over population is evenly located throughout the County. In Pender County, the highest percent age 65 and over population is located along the coast and the County's border with New Hanover County. Throughout the Region there is a positive correlation of areas with the highest percentage of age 65 and over population to affordable housing and services.

### Households

According to the 2008-2012 American Community Survey, families comprised 70.2% of households in Brunswick County, 69.8% of households in Pender County, 59.1% of households in New Hanover County, and 52.0% of households in the City of Wilmington. Families with children less than 18 years of age comprised 27.8% of households in Pender County, 25.2% of households in New Hanover County, 22.9% of households in the City of Wilmington, and 21.9% of households in Brunswick County. The table below illustrates the breakdown of households by type in the Cape Fear region.

#### Households in Cape Fear, NC

HOUSEHOLDS BY TYPE	Brunswick County, NC		New Hanover County, NC		Pender County, NC		City of Wilmington, NC	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total households	47,181	47,181	85,183	85,183	20,217	20,217	46,228	46,228
Family households (families)	33,117	70.2%	50,324	59.1%	14,115	69.8%	24,035	52.0%
With own children under 18 years	10,323	21.9%	21,485	25.2%	5,620	27.8%	10,564	22.9%
Married-couple family	26,278	55.7%	37,735	44.3%	10,567	52.3%	16,433	35.5%
With own children under 18 years	6,801	14.4%	14,140	16.6%	3,605	17.8%	5,792	12.5%
Male householder, no wife present, family	1,812	3.8%	3,321	3.9%	1,103	5.5%	1,758	3.8%
With own children under 18 years	1,069	2.3%	1,693	2.0%	611	3.0%	987	2.1%
Female householder, no husband present, family	5,027	10.7%	9,268	10.9%	2,445	12.1%	5,844	12.6%
With own children under 18 years	2,453	5.2%	5,652	6.6%	1,404	6.9%	3,785	8.2%
Nonfamily households	14,064	29.8%	34,859	40.9%	6,102	30.2%	22,193	48.0%
Householder living alone	11,706	24.8%	26,724	31.4%	5,142	25.4%	16,407	35.5%
65 years and over	4,913	10.4%	7,909	9.3%	2,182	10.8%	4,615	10.0%

Source: 2008-2012 American Community Survey

### **Income**

The median household income for the City of Wilmington was \$31,099 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$41,428 in the City. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

#### **Household Income in the City of Wilmington**

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	34,268	100.0%	46,228	100.0%
Less than \$10,000	5,591	16.3%	5,447	11.8%
\$10,000 to \$14,999	2,821	8.2%	3,216	7.0%
\$15,000 to \$24,999	5,488	16.0%	6,009	13.0%
\$25,000 to \$34,999	4,835	14.1%	5,529	12.0%
\$35,000 to \$49,999	5,292	15.4%	6,657	14.4%
\$50,000 to \$74,999	5,099	14.9%	7,450	16.1%
\$75,000 to \$99,999	2,240	6.5%	3,807	8.2%
\$100,000 to \$149,999	1,658	4.8%	4,535	9.8%
\$150,000 to \$199,999	586	1.7%	1,786	3.9%
\$200,000 or more	658	1.9%	1,792	3.9%
<b>Median Household Income</b>	<b>\$31,099</b>		<b>\$41,428</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County and New Hanover County, NC.

#### **2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350
Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for Brunswick County was \$35,888 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$46,490 in the County. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in Brunswick County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	30,455	100.0%	47,181	100.0%
Less than \$10,000	3,141	10.3%	3,031	6.4%
\$10,000 to \$14,999	2,336	7.7%	3,225	6.8%
\$15,000 to \$24,999	4,724	15.5%	5,683	12.0%
\$25,000 to \$34,999	4,644	15.2%	5,582	11.8%
\$35,000 to \$49,999	5,476	18.0%	7,699	16.3%
\$50,000 to \$74,999	5,667	18.6%	8,585	18.2%
\$75,000 to \$99,999	2,250	7.4%	5,892	12.5%
\$100,000 to \$149,999	1,406	4.6%	5,130	10.9%
\$150,000 to \$199,999	356	1.2%	1,267	2.7%
\$200,000 or more	455	1.5%	1,087	2.3%
<b>Median Household Income</b>	<b>\$35,888</b>		<b>\$46,490</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County, NC; and New Hanover County, NC.

### 2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350
Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for New Hanover County was \$40,172 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$50,420

in the County. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in New Hanover County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	68,241	100.0%	85,183	100.0%
Less than \$10,000	7,376	10.8%	7,285	8.6%
\$10,000 to \$14,999	4,281	6.3%	4,408	5.2%
\$15,000 to \$24,999	8,950	13.1%	9,192	10.8%
\$25,000 to \$34,999	9,172	13.4%	9,346	11.0%
\$35,000 to \$49,999	11,577	17.0%	12,049	14.1%
\$50,000 to \$74,999	13,376	19.6%	15,941	18.7%
\$75,000 to \$99,999	6,237	9.1%	9,691	11.4%
\$100,000 to \$149,999	4,654	6.8%	10,639	12.5%
\$150,000 to \$199,999	1,240	1.8%	3,314	3.9%
\$200,000 or more	1,378	2.0%	3,318	3.9%
<b>Median Household Income</b>	<b>\$40,172</b>		<b>\$50,420</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County, NC; and New Hanover County, NC.

### 2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350
Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for Pender County was \$35,902 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$44,071 in the County. The table below compares the distribution of household income

according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in Pender County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	16,057	100.0%	20,217	100.0%
Less than \$10,000	1,951	12.2%	1,911	9.5%
\$10,000 to \$14,999	1,170	7.3%	1,146	5.7%
\$15,000 to \$24,999	2,507	15.6%	2,357	11.7%
\$25,000 to \$34,999	2,183	13.6%	2,777	13.7%
\$35,000 to \$49,999	3,014	18.8%	3,066	15.2%
\$50,000 to \$74,999	2,894	18.0%	3,651	18.1%
\$75,000 to \$99,999	1,258	7.8%	2,296	11.4%
\$100,000 to \$149,999	692	4.3%	1,940	9.6%
\$150,000 to \$199,999	216	1.3%	568	2.8%
\$200,000 or more	172	1.1%	505	2.5%
<b>Median Household Income</b>	<b>\$35,902</b>		<b>\$44,071</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Pender County, NC HUD Metro FMR Area based on household size for FY 2014.

### 2014 Pender County, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$11,900	\$13,600	\$15,300	\$17,000	\$18,400	\$19,750	\$21,100	\$22,450
Very Low (50%) Income Limits	\$19,850	\$22,700	\$25,550	\$28,350	\$30,650	\$32,900	\$35,200	\$37,450
Low (80%) Income Limits	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650	\$56,250	\$59,900

Data obtained from [www.hud.gov](http://www.hud.gov)

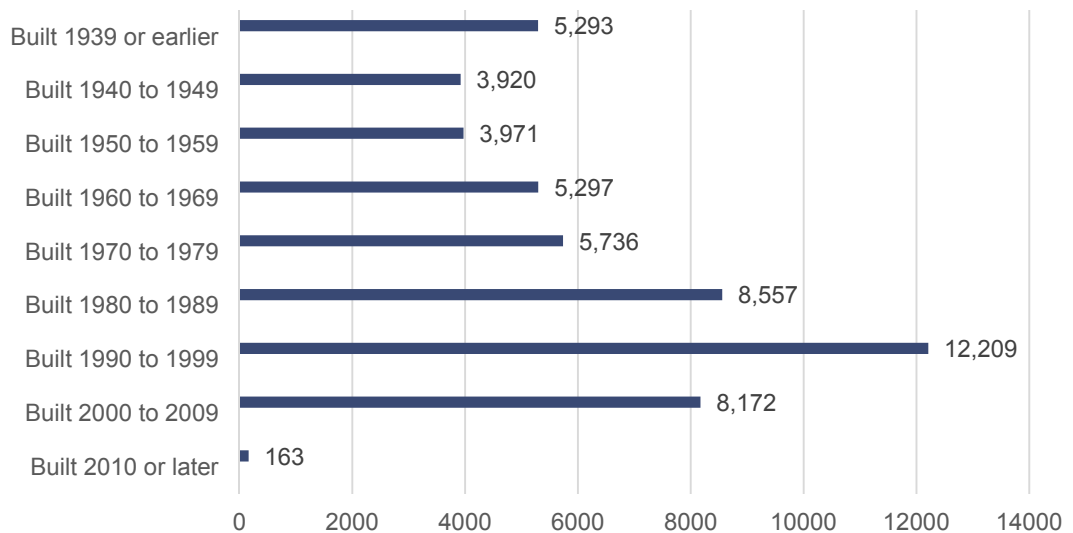
In Section III, there are tables that highlight the Low- and Moderate-Income Census Tracts located in the Cape Fear Region.

## B. Housing Needs

### Housing Profile

The City of Wilmington's housing stock can be considered "newer" when compared to the relative age of the housing stock across the United States. Approximately twenty five percent (24.7%) of the City's housing stock was built prior to 1960. For the United States as a whole, the percentage of housing stock built prior to 1960 was thirty percent (30.0%). The following chart illustrates the year that housing structures were built in the City of Wilmington based on the 2008-2012 American Community Survey.

Year Structure Built in the City of Wilmington

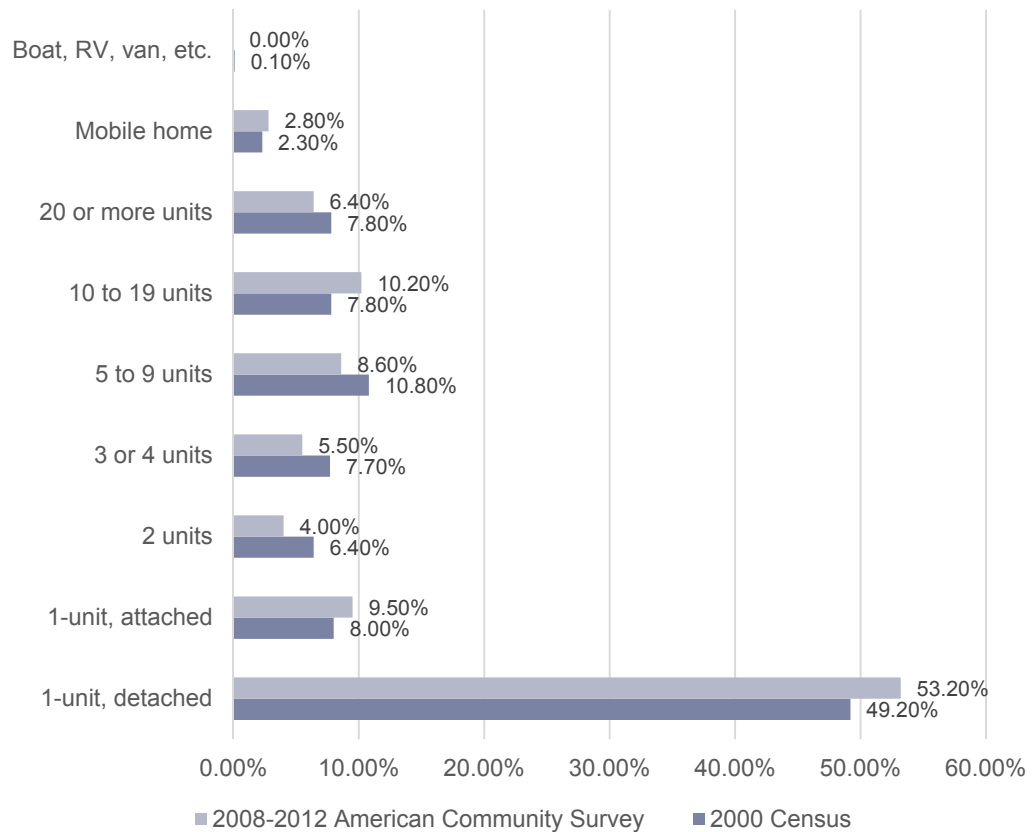


Source: 2008-2012 American Community Survey

The following chart outlines the composition of the housing stock in the City of Wilmington at the time of 2000 U.S. Census and the 2008-2012 American Community Survey.



## Housing Stock in the City of Wilmington

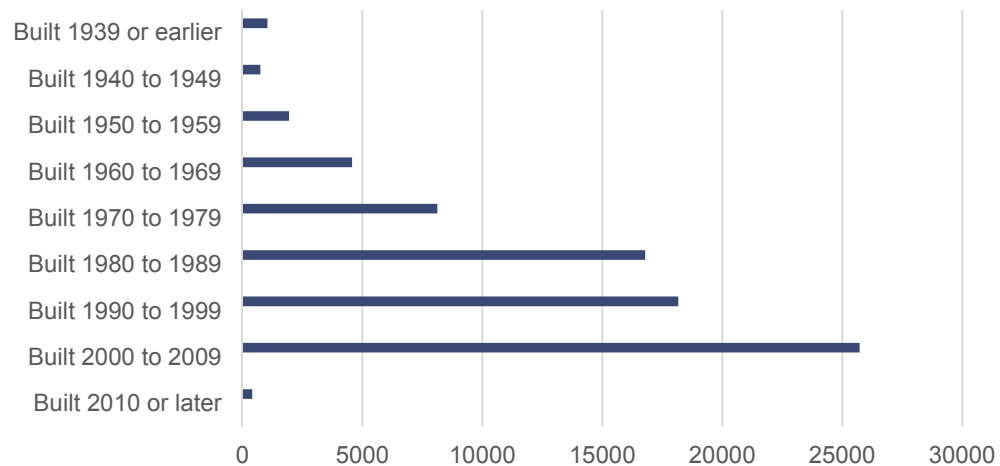


Source: 2000 U.S. Census & 2008-2012 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Wilmington between 2000 and 2012. Single-unit detached houses remain the most common and structures with 10 to 19 units remain the second most common type of housing.

Brunswick County's housing stock can be considered "newer" when compared to the relative age of the housing stock across the United States. Approximately five percent (4.8%) of the County's housing stock was built prior to 1960. For the United States as a whole, the percentage of housing stock built prior to 1960 was thirty percent (30.0%). The following chart illustrates the year that housing structures were built in the County based on the 2008-2012 American Community Survey.

### Year Structure Built in Brunswick County



Source: 2008-2012 American Community Survey

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for Brunswick County are illustrated in the table below and are based on the 2008-2012 American Community Survey.

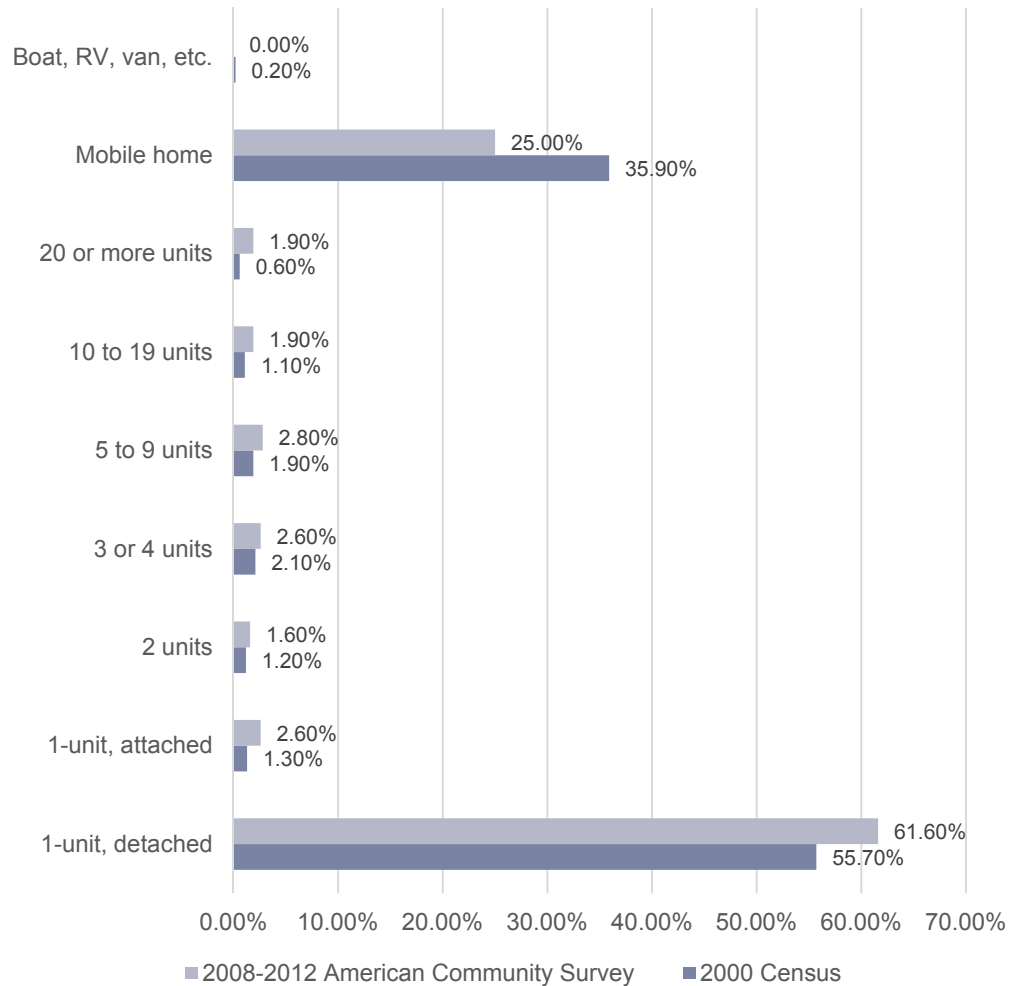
### Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	1,041	90%	937
1940-59	2,698	80%	2,158
1960-79	12,693	62%	7,870
<b>Total</b>	<b>16,432</b>	<b>Est. Total is 71%</b>	<b>11,667</b>

Source: 2008-2012 American Community Survey

The following chart outlines the composition of the housing stock in Brunswick County at the time of 2000 U.S. Census and the 2008-2012 American Community Survey.

### Housing Stock in Brunswick County, NC

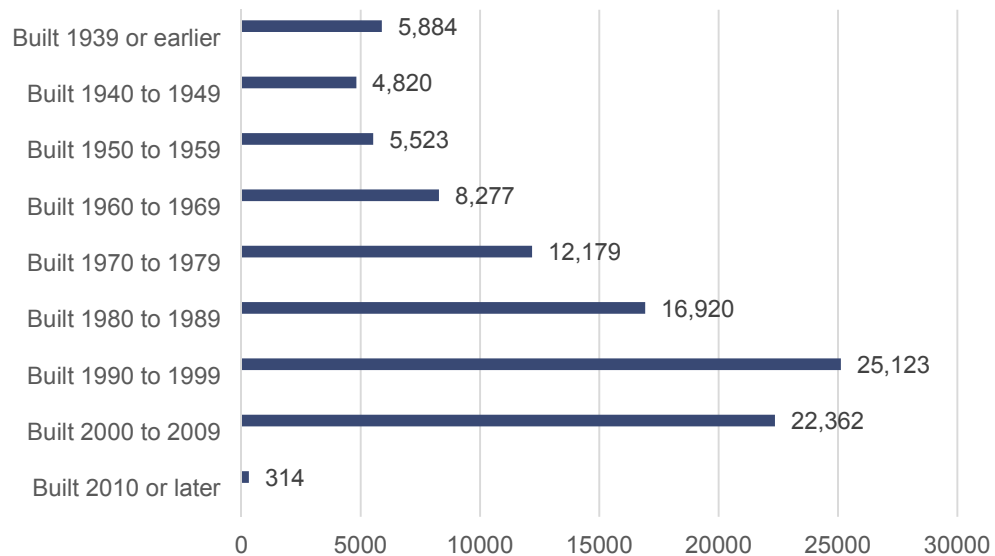


Source: 2000 U.S. Census & 2008-2012 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in Brunswick County between 2000 and 2012. Single-unit detached houses remain the most common and mobile homes the second most common type of housing.

New Hanover County's housing stock can be considered "newer" when compared to the relative age of the housing stock across the United States. Sixteen percent of the County's housing stock was built prior to 1960. For the United States as a whole, the percentage of housing stock built prior to 1960 was thirty percent (30.0%). The following chart illustrates the year that housing structures were built in the County based on the 2008-2012 American Community Survey.

### Year Structure Built in New Hanover County, NC



Source: 2008-2012 American Community Survey

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for Brunswick County are illustrated in the table below and are based on the 2008-2012 American Community Survey.

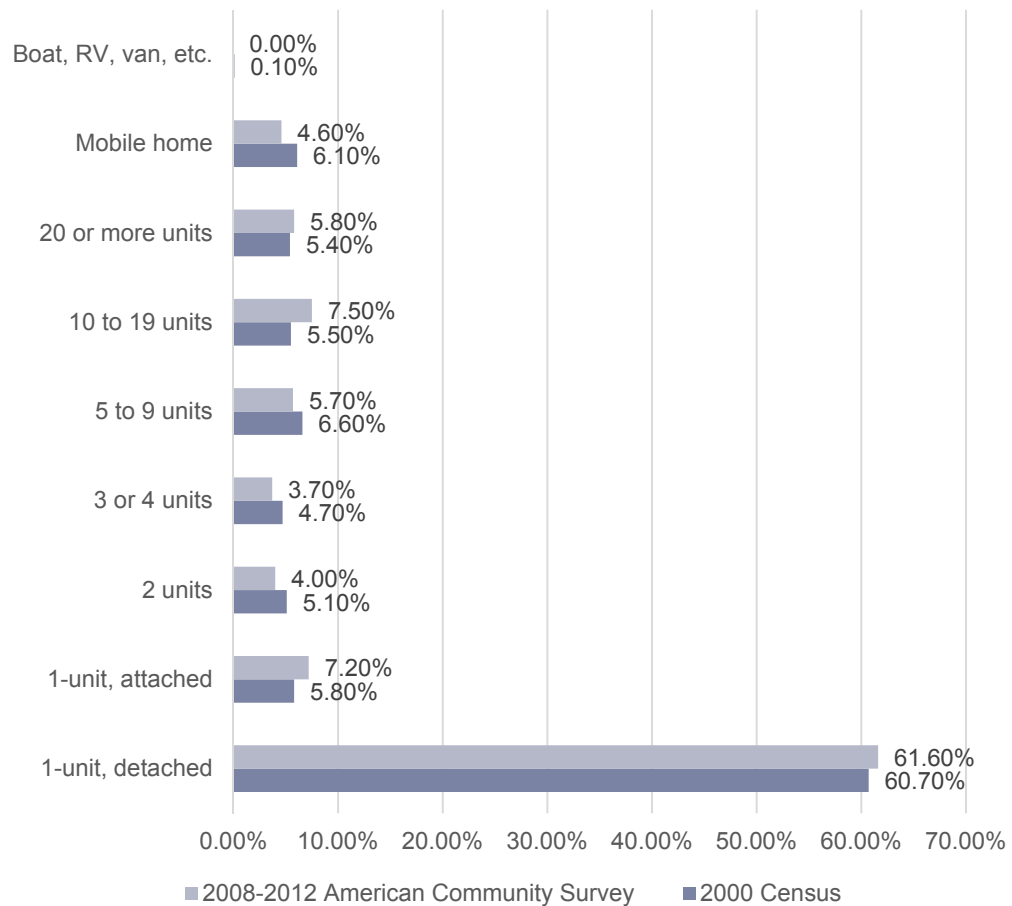
### Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	5,884	90%	5,296
1940-59	10,343	80%	8,274
1960-79	20,456	62%	12,683
<b>Total</b>	<b>36,683</b>	<b>Est. Total is 71%</b>	<b>26,045</b>

Source: 2008-2012 American Community Survey

The following chart outlines the composition of the housing stock in New Hanover County at the time of 2000 U.S. Census and the 2008-2012 American Community Survey.

### Housing Stock in New Hanover County, NC

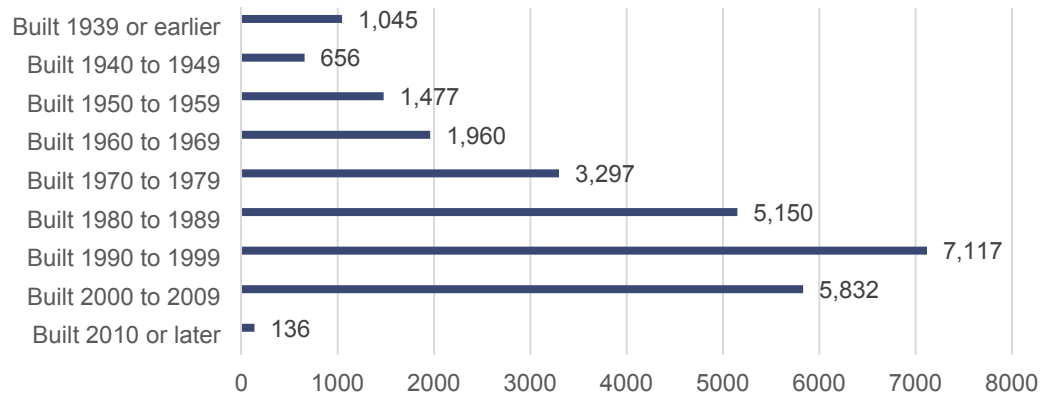


Source: 2000 U.S. Census & 2008-2012 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in New Hanover County between 2000 and 2012. Single-unit detached houses remain the most common and structures with 10 to 19 units remain the second most common type of housing.

Pender County's housing stock can be considered "newer" when compared to the relative age of the housing stock across the United States. Almost twelve percent (11.9%) of the County's housing stock was built prior to 1960. For the United States as a whole, the percentage of housing stock built prior to 1960 was thirty percent (30.0%). The following chart illustrates the year that housing structures were built in the County based on the 2008-2012 American Community Survey.

### Year Structure Built in Pender County



Source: 2008-2012 American Community Survey

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for Pender County are illustrated in the table below and are based on the 2008-2012 American Community Survey.

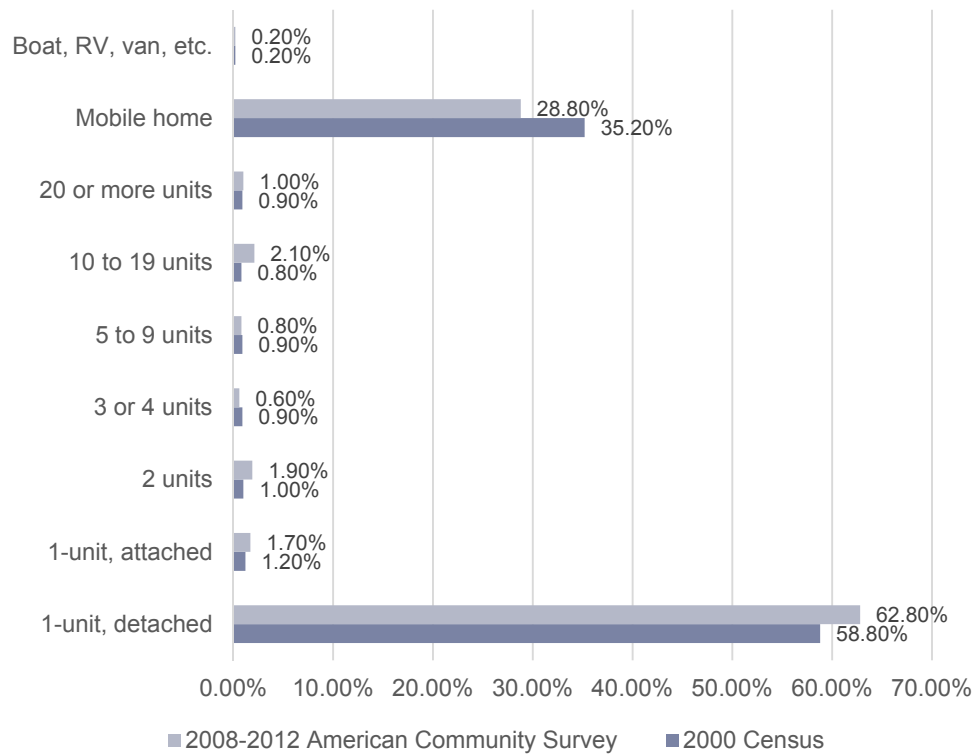
### Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	1,045	90%	941
1940-59	2,133	80%	1,706
1960-79	5,257	62%	3,259
<b>Total</b>	<b>8,435</b>	<b>Est. Total is 71%</b>	<b>5,989</b>

Source: 2008-2012 American Community Survey

The following chart outlines the composition of the housing stock in Pender County at the time of 2000 U.S. Census and the 2008-2012 American Community Survey.

### Housing Stock in Pender County, NC



Source: 2000 U.S. Census & 2008-2012 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in Pender County between 2000 and 2012. Single-unit detached houses remain the most common and mobile homes the second most common type of housing.

The table below outlines the number of new units for which building permits were filed annually in the Wilmington, NC MSA. The MSA has noted an overall decrease in the total number of new units constructed since 2006. Since 2005, the height of new unit construction, building permits issued have decreased by 73%.

#### Units Authorized by Building Permits – Wilmington, NC MSA

Year	Single Family	Multi Family	5+ Units	Total
2003	5,527	928	840	6,455
2004	6,861	1471	1192	8,332
2005	7,685	1521	1125	9,206
2006	6,205	902	796	7,107
2007	4,998	1231	1147	6,229

<b>2008</b>	2,971	691	659	3,662
<b>2009</b>	1,527	286	280	1,813
<b>2010</b>	1,495	335	319	1,830
<b>2011</b>	1,545	286	282	1,831
<b>2012</b>	2,045	1018	1004	3,063

Source: <http://socds.huduser.org/permits/summary.odt>

### **Housing Problems Wilmington**

A household having any housing problem, according to the HUD CHAS data, is experiencing one or more of the following four housing problems: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 78.0%.
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 81.3%.
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 62.0%.
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 80.3%.
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 68.5%.
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 47.3%.

The website [www.dataplace.org](http://www.dataplace.org) provides additional housing problems data for communities across the country. The following table highlights important data to further illustrate the housing problems in the City of Wilmington. In



2000, almost a third (60.7%) of the households with incomes less than 80% of the median income were cost overburdened.

### Housing Hardships in the City of Wilmington

Categories of Housing Hardships (2000)	Wilmington	New Hanover County	North Carolina
Percentage of Households with income 0-80% of area median with housing cost burden	60.70%	60.10%	47.80%
Percentage of Households with income 0-80% of area median with severe housing cost burden	35.10%	33.40%	23.70%
Percentage housing units that are overcrowded	2.60%	1.80%	3.40%
Percentage housing units without complete kitchen facilities	0.80%	0.60%	0.50%
Percentage occupied housing units without complete plumbing facilities	0.40%	0.30%	0.60%

Source: [www.dataplace.org](http://www.dataplace.org)

### Housing Problems Brunswick County:

A household having any housing problem, according to the HUD CHAS data, is experiencing one or more of the following four housing problems: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 74.1%.
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 76.7%.
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 44.4%.
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 70.7%.

- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 50.7%.
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 40.9%.

The website [www.dataplace.org](http://www.dataplace.org) provides additional housing problems data for communities across the country. The following table highlights important data to further illustrate the housing problems in Brunswick County. In 2000, almost a half (48.6%) of the households with incomes less than 80% of the median income were cost overburdened.

### Housing Hardships in Brunswick County

Categories of Housing Hardships (2000)	Brunswick County	North Carolina
Percentage of Households with income 0-80% of area median with housing cost burden	48.60%	47.80%
Percentage of Households with income 0-80% of area median with severe housing cost burden	26.10%	23.70%
Percentage housing units that are overcrowded	2.60%	3.40%
Percentage housing units without complete kitchen facilities	0.30%	0.50%
Percentage occupied housing units without complete plumbing facilities	0.60%	0.60%

Source: [www.dataplace.org](http://www.dataplace.org)

### Housing Problems New Hanover County:

A household having any housing problem, according to the HUD CHAS data, is experiencing one or more of the following four housing problems: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 76.8%.

- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 84.1%.
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 64.0%.
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 82.0%.
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 66.1%.
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 53.0%.

The website [www.dataplace.org](http://www.dataplace.org) provides additional housing problems data for communities across the country. The following table highlights important data to further illustrate the housing problems in New Hanover County. In 2000, almost a third (60.1%) of the households with incomes less than 80% of the median income were cost overburdened.

### Housing Hardships in New Hanover County

Categories of Housing Hardships (2000)	New Hanover County	North Carolina
Percentage of Households with income 0-80% of area median with housing cost burden	60.10%	47.80%
Percentage of Households with income 0-80% of area median with severe housing cost burden	33.40%	23.70%
Percentage housing units that are overcrowded	1.80%	3.40%
Percentage housing units without complete kitchen facilities	0.60%	0.50%
Percentage occupied housing units without complete plumbing facilities	0.30%	0.60%

Source: [www.dataplace.org](http://www.dataplace.org)

### Housing Problems Pender County:

A household having any housing problem, according to the HUD CHAS data, is experiencing one or more of the following four housing problems:

incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 61.7%.
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 84.1%.
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 36.5%.
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 71.6%.
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 46.9%.
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 45.2%.

The website [www.dataplace.org](http://www.dataplace.org) provides additional housing problems data for communities across the country. The following table highlights important data to further illustrate the housing problems in Pender County. In 2000, over a half (51.4%) of the households with incomes less than 80% of the median income were cost overburdened.

**Housing Hardships in Pender County**

Categories of Housing Hardships (2000)	Pender County	North Carolina
Percentage of Households with income 0-80% of area median with housing cost burden	51.40%	47.80%
Percentage of Households with income 0-80% of area median with severe housing cost burden	31.00%	23.70%
Percentage housing units that are overcrowded	2.80%	3.40%

Percentage housing units without complete kitchen facilities	0.30%	0.50%
Percentage occupied housing units without complete plumbing facilities	0.40%	0.60%

Source: [www.dataplace.org](http://www.dataplace.org)

### **Cost Overburden Wilmington:**

A household is considered cost overburden if their monthly housing costs exceed 30% of their monthly income. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 75.7%.
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 67.7%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 79.3%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 51.8%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 80.3%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 69.0%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 68.5%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 50% of income is 43.6%.

**Cost Overburden Brunswick County:**

A household is considered cost overburden if their monthly housing costs exceed 30% of their monthly income. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 73.5%.
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 63.5%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 72.1%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 28.1%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 69.8%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 57.6%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 47.7%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 50% of income is 27.8%.

**Cost Overburden New Hanover County:**

A household is considered cost overburden if their monthly housing costs exceed 30% of their monthly income. Based on the HUD – Comprehensive

Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 74.8%.
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 67.2%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 82.5%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 51.7%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 82.0%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 68.3%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 66.2%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 50% of income is 45.7%.

### **Cost Overburden Pender County:**

A household is considered cost overburden if their monthly housing costs exceed 30% of their monthly income. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) 2006-2010 data found in Part XI, Appendix C, the following statistics were based on area Low/Mod Income (LMI) housing types:



- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 60.0%.
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 55.0%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 83.4%.
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 34.4%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 69.5%.
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 56.4%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 46.9%.
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 50% of income is 25.6%.

## **C. Anticipated Changes**

FOCUS is in the process of finalizing the Region's planning goals and objectives for community and economic planning initiatives. The Plan will identify options for communities and citizens to improve the community and economic development plans for the Region. To achieve this, the Plan will look at alternative strategies in the areas of economy, environment, housing, opportunity, transportation and healthy communities. In addition to the Consortium members working in collaboration with Cape Fear Council of Governments, the Plan being developed with FOCUS groups will represent different areas of the Region (coastal, rural, suburban and urban), as well as, public consensus building efforts.



## **D. Review of Affirmatively Furthering Fair Housing**

The City of Wilmington is the only HUD federal entitlement community in the consortium. The City of Wilmington prepared an Analysis of Impediments to Fair Housing Choice and a Fair Housing Action Plan in June of 2010. The AI identified the following Impediments to Fair Housing Choice in the City of Wilmington:

### **Lack of affordable housing, specifically for disabled and low-income populations.**

Service providers report that demand exceeds the supply of accessible, subsidized units for disabled individuals. The lack of affordable rental housing, especially for elderly, disabled and other special populations is well documented, by the Consolidated Plan, and practitioners. The 3,500 families on the Wilmington Housing Authority Section 8 waiting list are one indication of the need for affordable rental housing.

### **Lack of fair housing enforcement by a local agency or department.**

Currently, the City of Wilmington and New Hanover County do not have a fair housing department or agency to receive complaints, or promote education and outreach. Lack of effective enforcement is a potential barrier to fair housing in the City and County. Without a local presence and efforts of a local fair housing agency it is more difficult to raise awareness of the law and rights granted under the law. Many who are aware of their rights may not be aware of how or where to file a complaint. This lack of a central location for filing complaints and obtaining information about fair housing may constitute a barrier to fair housing. Additionally, a lack of education by both citizens and housing professionals may lead to discrimination or a violation of fair housing laws.

### **Disparity and inequality in lending.**

Analysis of 2008 HMDA data reveals a disparity in the loan origination patterns and denial rates of minorities and non-minorities in the Wilmington MSA. Despite similar income levels, minorities have a higher rate of denial than non-minorities. The data however is limited in scope and further investigation would be necessary to determine if discrimination is present. Note that the perception of lending bias, or undue burdens on minorities seeking home loans could be a barrier to fair housing.

The Action Plan identified the following Actions to Affirmatively Further Fair Housing Choice in the City of Wilmington:

**Lack of affordable housing, specifically for disabled and low-income populations.**

Action: Promote the City's Voluntary Density Bonus Program. City staff will continue to identify models from other communities and develop strategies to promote the city's voluntary density bonus program.

Action: Provide CDBG & HOME Funds to Support Affordable Housing. The Annual Action Plan for expenditure of Community Development Block Grant and HOME Investment Partnership funds identifies initiatives for affordable housing development for low and moderate income, including disabled, residents.

Action: Seek Additional Funds for Development of Affordable Housing. City staff will continue to work with New Hanover County staff to explore opportunities for development of affordable housing including reviewing the possibility of forming a HOME Consortium to secure additional funds for affordable housing development to serve residents within the city and county. Also, city community development staff will continue to seek to leverage resources to increase the funds available for the development of affordable housing within the city, such as projects utilizing Low Income Housing Tax Credits (LIHTC).

**Lack of fair housing enforcement by a local agency or department.**

Action: Outreach and Education. The city will maintain a prominent webpage providing information about Fair Housing Law and explaining what constitutes discrimination. In addition, brochures and flyers will be developed to provide information on the Fair Housing Act. Two community development staff members will serve as points of contact to ensure the materials are up to date and accurate, and to actively disseminate brochures and flyers throughout the community, especially to the disabled, elderly and minority citizens.

The city will continue to offer home buying classes, which include information on credit, budget and fair housing laws. Further, the city supports nonprofit home buyer counseling and education offered through AMEZ Housing Development Association. Also, the city

senior housing financial counselor is a HUD certified housing counselor.

Action: Referral. Included in the outreach and education materials and webpage will be links and specific instructions on how to file a complaint with the state and federal agencies responsible for processing complaints. Additionally, the community development staff points of contact will be available to assist in making referrals to the appropriate enforcement agencies.

### **Disparity and inequality in lending.**

Action: Continue Bank Partners in the HOP Program. Area banks partner with the city to provide financing to low and moderate home buyers through the city's Home Opportunities Program (HOP). The city will continue to encourage area banks and realtors to participate in affordable housing initiatives offered by the city and other organizations.

Action: Continue AFFH in all City Support Housing Programs. City housing loan and grant program guidelines require the city, its grantees and/or borrowers to actively engage in affirmatively furthering fair housing, including displaying the equal housing opportunity logo.

According to the City of Wilmington's PY 2012-2013 CAPER the following activities have been completed to address the AI Action Plan:

### **Lack of Affordable Housing, specifically for special populations including, but not limited to, disabled and elderly.**

Affordable Rental Housing –67 units in progress

- Lockwood by CASA in process of developing 60 unit family rental w/ LIHTC
- AMEZ in process of developing scattered site rental at five vacant lots.
- CFRCDC in process of developing duplex for rental.
- Projects in planning/construction stage, no beneficiaries to report.

Affordable Rental Housing – 332 units available for low-to-moderate income households, including special populations

- LakeRidge Commons (formerly Middle Grove) provides 75 elderly units financed with HOME, LIHTC and other funds.

- Taylor West/New Brooklyn Home provides 48 units of affordable rental housing financed with LIHTC, CDBG and other funds for low-to-moderate income households.
- Rental Incentive Loan - two rental units in affordability period.
- ARC of NC provides 16 units of affordable rental housing for disabled
- Hopewood provides 16 units of affordable rental housing for disabled
- Willow Pond provides 12 units of affordable rental housing, 75% of units are designated for victims of domestic violence.
- The Pointe at Taylor Estates provides 48 units of affordable rental housing for low-to-moderate income households
- Robert R. Taylor Senior Homes provides 96 units of affordable rental housing for low-to-moderate income elderly
- First Fruit Ministries provides 9 units of affordable rental housing for homeless women
- Greenville Trace provides 8 units of affordable rental housing for the disabled.
- Cape Fear Housing Land Trust renting one unit in NorthSide area
- AMEZ rented one unit (1314 Church St.)

Homeownership Opportunities 10 units sold; 11 units in progress  
Corbett Street, final of four units of affordable housing completed and occupied.

- Cape Fear Community Land Trust (CFCLT) in partnership with Habitat for Humanity completed eight units of affordable housing in Gideon Point project.
- Habitat for Humanity's Cornerstone development closed final unit (3825 Prices Lane) of 32 unit project.
- Cape Fear Regional CDC will acquire up to five vacant houses for rehabilitation and sale to low-to-moderate income homebuyers.
- Cape Fear Habitat will acquire up to six vacant lots or houses for construction/rehabilitation for affordable homeownership. Three vacant lots/houses acquired in FY12-13.
- Units in progress are projects in planning/construction stage, no beneficiaries to report.

Affordable Homeownership- 14 loans; Preserve Affordable Housing Stock -5 rehab loans closed, 1 Home Repair Grant/Urgent Repair Grant and 3 Limited Assistance Grants/Emergency Repair Grants

- Homeownership Opportunities Program (HOP) provided 14 second mortgage loans in partnership with partner banks to low and moderate income households using HOME funds.

- Housing Rehabilitation Loans- closed five loans for housing rehabilitation for low-to-moderate income homeowners residing in substandard housing.
- Three households received emergency repairs through Limited Assistance Grants.
- North Carolina Housing Finance Agency Urgent Repair Program provided grants for one low income household to receive urgent emergency repairs.

**Lack of Fair Housing Enforcement by local agency or department:  
Potential barrier to fair housing.**

Outreach, Education and Referral - The city maintains a prominent webpage providing information about Fair Housing Law and explaining what constitutes discrimination. In addition, brochures and flyers have been developed to provide information on the Fair Housing Act. Two community development staff members serve as points of contact to ensure the materials are up to date and accurate, and to actively disseminate brochures and flyers throughout the community, especially to the disabled, elderly and minority citizens.

The city continues to offer home buying classes, which include information on credit, budget and fair housing laws. Further, the city supports nonprofit home buyer counseling and education offered through Cape Fear Regional CDD. Also, both city housing financial counselors are HUD certified housing counselors.

Included in the outreach and education materials and webpage are links and specific instructions on how to file a complaint with the state and federal agencies responsible for processing complaints. Additionally, the community development staff points of contact are available to assist in making referrals to the NC Human Rights Commission and/or the HUD Office of Fair Housing.

**Disparity and inequality in lending: A perception of lending bias, or undue burdens on minorities seeking home loans could be a barrier to fair housing.**

Homebuyer Education and Counseling - The City offers six-hour homebuyer education workshops one or two times each month. Participants receive a host of information on how to locate a home, work with a realtor, secure financing, understand mortgage, maintain the house, Fair Housing Law, credit and personal/family budgeting. In FY 2012-13, eleven classes were conducted for 106 participants.

Materials, food, contract labor, and other expenditures for the workshops are paid for with origination fees collected at loan closing.

**Workforce Housing** - Collaborative efforts involving several City departments along with private housing developers, the Cape Fear Housing Coalition (CHFC), realtors, lenders, and public employees are continuing to formulate and implement workforce housing initiatives. Another initiative to promote workforce housing coming out of the CHFC, was the Wilmington Regional Association of Realtors' one-hour educational program offered to employees through the area's major employers.

**Real Estate Broker Education** - In FY2009-10, the CDD initiated a certificate program for real estate brokers to better prepare them to serve the needs of low- to moderate-income and workforce homebuyers in the Wilmington housing market. These homebuyers are often unaware of the real estate process and may not understand fully all the programs and benefits available to them. While the City offers homebuyer education and counseling to prospective homebuyers, it was determined that real estate brokers could better serve these homebuyers with a similar education and information program, hence the creation of the HOP Certified Brokers program. The City offers a workshop to real estate brokers to provide information about current City and other programs available for low-to-moderate income homebuyers, some of the unique needs of first-time low/moderate income households, fair housing and other pertinent information. Real estate brokers successfully completing this program will have established a rapport with City CDD housing finance counselors and other community-based housing providers that are resources for low/moderate income homebuyers. In FY2012-13, 11 real estate agents/brokers attended and successfully completed three workshops held.

**Homeownership Opportunities Program** - Working in partnership with local banks the City offers the Homeownership Opportunities Program (HOP) to low- and moderate-income homebuyers. CDBG, HOME and General Funds are used to provide second mortgages at zero percent interest to eligible homebuyers. Homebuyers must attend a homebuyer education class. HOME affordability period requirements apply to all HOP loans. During the FY2012-13, CD Housing staff processed and closed 14 loans with HOME funds. The average loan amount was \$49,135.

## E. Home Mortgage Disclosure Act (HMDA)

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.gov/hmda/](http://www.ffiec.gov/hmda/) and is included in Part XI, Appendix D of this Analysis of Impediments. The HMDA report is dated May 17, 2013 and provides lending information for 2012.

The data provided in the HMDA charts can be analyzed to determine if any patterns of discrimination can be determined in lending practices. Based on the available data, there appears to be discriminatory lending patterns related to the denial rates faced by minority applicants. The following tables provide an analysis of the Wilmington, NC Metropolitan Statistical Area (MSA) HMDA data.

The table below compares lending (loans originated) in the Wilmington, NC MSA.

**HMDA Data Analysis for 2012**

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount*	#	Amount*	#	Amount*	#	Amount*
<b>Brunswick</b>	369	\$56,222	484	\$92,043	847	\$179,800	3	\$340
<b>New Hanover</b>	690	\$115,283	845	\$173,698	1674	\$357,702	18	\$2,895
<b>Pender</b>	253	\$46,015	144	\$31,055	364	\$76,331	2	\$204
<b>Total MSA</b>	<b>1,312</b>	<b>\$217,520</b>	<b>1,473</b>	<b>\$296,796</b>	<b>2,885</b>	<b>\$613,833</b>	<b>23</b>	<b>\$3,439</b>

*\*Note: Amounts in thousands.*

The table below shows the conventional loan applications in the Wilmington, NC MSA. Almost a third (62.0%) of the loan applications in the MSA were originated, which means the lender processes an application.



### Disposition of Conventional Loans

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	514	9.74%	147	28.60%	57	11.10%	278	54.10%	24	4.70%	8	1.60%
50-79% of MSA Median	731	13.85%	359	49.10%	83	11.40%	211	28.90%	61	8.30%	17	2.30%
80-99% of MSA Median	443	8.39%	254	57.30%	47	10.60%	98	22.10%	33	7.40%	11	2.50%
100-119% of MSA Median	360	6.82%	226	62.80%	31	8.60%	60	16.70%	36	10.00%	7	1.90%
120% or More of MSA Median	3,124	59.19%	2,227	71.30%	188	6.00%	304	9.70%	331	10.60%	74	2.40%
Income not Available	106	2.01%	59	55.70%	8	7.50%	29	27.40%	6	5.70%	4	3.80%
<b>Total</b>	<b>5,278</b>	<b>100.00%</b>	<b>3,272</b>	<b>62.00%</b>	<b>414</b>	<b>7.8</b>	<b>980</b>	<b>18.6</b>	<b>491</b>	<b>9.3</b>	<b>121</b>	<b>2.3</b>

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Wilmington, NC MSA. The number of applications for conventional loans submitted by White, Non-Hispanic applicants significantly outnumbers Minority applicants in each income level is analyzed. In each income category, the percentage of loans originated by White households exceeds the percentage of loans originated by Minority households, based on the number of applicants in each minority status category.



### Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	270	66.80 %	122	45.20 %	22	8.10%	102	37.80 %	20	7.40 %	4	1.50 %
Minority, Including Hispanic	134	33.20 %	11	8.20%	19	14.20 %	101	75.40 %	1	0.70 %	2	1.50 %
Total	404	--	133	--	41	--	203	--	21	--	6	--

The number of White, Non-Hispanic very low-income applicants outnumbers the number of Minority applicants. Minority applicants have a lower origination rate and a higher denial rate than White applicants.

### Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	479	78.10%	300	62.60%	39	8.10%	81	16.90%	49	10.20%	10	2.10%
Minority, Including Hispanic	134	21.90%	27	20.10%	20	14.90%	80	59.70%	4	3.00%	3	2.20%
Total	613	--	327	--	59	--	161	--	53	--	13	--

The number of White, Non-Hispanic low-income applicants outnumbers the number of Minority applicants. Minority applicants have a lower origination rate and a higher denial rate than White applicants.

### Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	325	85.10%	219	67.40%	29	8.90%	49	15.10%	22	6.80%	6	1.80%

Minority, Including Hispanic	57	14.90%	11	19.30%	7	12.30%	32	26.10%	5	8.80%	2	3.50%
Total	382	--	230	--	36	--	81	--	27	--	8	--

The number of White, Non-Hispanic middle-income applicants outnumbers the number of Minority applicants. Compared to White applicants, Minority applicants have a lower origination rate and a higher denial rate.

### Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	292	90.40%	203	69.50%	22	7.50%	32	11.00%	29	9.90%	6	2.10%
Minority, Including Hispanic	31	9.60%	5	16.10%	6	19.40%	15	48.40%	4	12.90%	1	3.20%
Total	323	--	208	--	28	--	47	--	33	--	7	--

The number of White, Non-Hispanic applicants outnumbers the number of Minority applicants. Compared to White applicants, Minority applicants have a lower origination rate and a higher denial rate.

### Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	2,653	94.50%	1,939	73.10%	138	5.20%	244	9.20%	273	10.30%	59	2.20%
Minority, Including Hispanic	155	5.50%	96	61.90%	14	9.00%	24	15.50%	18	11.60%	3	1.90%
Total	2,808	--	2,035	--	152	--	268	--	291	--	62	--

The number of White, Non-Hispanic applicants outnumbers the number of Minority applicants. Minority applicants in this income category still experience a relatively high origination rate, but had higher denial rates.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For all income level applicants the most common denial reasons include debt-to-income ratio and credit history.

### Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	54	36.99%	32	28.83%	16	26.67%	5	14.29%	46	15.65%	4	15.38%	157	23.36%
Employment History	5	3.42%	6	5.41%	1	1.67%	2	5.71%	5	1.70%	1	3.85%	20	2.98%
Credit History	48	32.88%	43	38.74%	19	31.67%	8	22.86%	45	15.31%	8	30.77%	171	25.45%
Collateral	6	4.11%	8	7.21%	9	15.00%	8	22.86%	79	26.87%	2	7.69%	112	16.67%
Insufficient Cash	2	1.37%	3	2.70%	3	5.00%	1	2.86%	12	4.08%	2	7.69%	23	3.42%
Unverifiable Information	5	3.42%	3	2.70%	2	3.33%	2	5.71%	18	6.12%	4	15.38%	34	5.06%
Credit Application Incomplete	3	2.05%	4	3.60%	1	1.67%	5	14.29%	32	10.88%	2	7.69%	47	6.99%
Mortgage Insurance Denied	-	-	-	-	-	-	-	-	3	1.02%	-	-	3	0.45%
Other	23	15.75%	12	10.81%	9	15.00%	4	11.43%	54	18.37%	3	11.54%	105	15.63%
Total Denials/ % of Total	146	21.73%	111	16.52%	60	8.93%	35	5.21%	294	43.75%	26	3.87%	672	100.00%

An additional analysis of loans granted by race in the City of Wilmington, Brunswick County, New Hanover County, Pender County, North Carolina, and across the United State is beneficial to further illustrate the financial trends in the Wilmington, NC MSA. The following tables present data gathered from [www.dataplace.org](http://www.dataplace.org).

The table below presents loans for the purchase of single-family homes by race in the City of Wilmington. The City has a lower proportion of home loans made to minority households relative to the state and the country.

### Home Purchase Loans by Race

Loans by Race	City of Wilmington	New Hanover County	North Carolina	United States
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Percentage of owner-occupied home purchase loans to Whites (2007)	90.00%	90.50%	76.70%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	5.10%	3.70%	12.70%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.60%	1.70%	2.90%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.00%	0.00%	0.30%	0.30%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	2.40%	2.00%	5.20%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	0.80%	1.90%	2.10%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	10.00%	9.50%	23.30%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.00%	0.10%	0.20%	0.20%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in the City of Wilmington. The median borrower income in the City of Wilmington is higher than the median income for the state and slightly higher than the United States. The rate of loans to very low-income, low-income, and middle income borrowers is less than the average rate for North Carolina and the United States. The rate of loans to high-income borrowers is higher than the average rate for North Carolina and the United States.

### Home Purchase Loans by Income

Income (2007)	City of Wilmington	New Hanover County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$73,000	\$76,000	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.27	1.2	1.13	1.09
Percentage of owner-occupied home purchase loans to very low-income borrowers	4.00%	2.20%	5.90%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	18.60%	14.80%	21.30%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	21.60%	22.30%	25.70%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	55.80%	60.80%	47.10%	49.30%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders in the City of Wilmington. The

prevalence of these loans in the City of Wilmington in 2005 (the most recent data available) is lower than the rates for the state and the United States.

### Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Wilmington	New Hanover County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	8.60%	9.60%	11.20%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	14.40%	14.00%	16.70%	20.40%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below presents loans for the purchase of single-family homes by race in Brunswick County. The County has a lower proportion of home loans made to minority households relative to the state and the country.

### Home Purchase Loans by Race

Loans by Race	Brunswick County	North Carolina	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	90.70%	76.70%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	4.20%	12.70%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.10%	2.90%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.10%	0.30%	0.30%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	2.30%	5.20%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	1.50%	2.10%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	9.30%	23.30%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.10%	0.20%	0.20%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in Brunswick County. The median borrower income in Brunswick County is equal to the median

income of the state and lower than the United States. The rate of loans to very low-income, low-income, and middle income borrowers is comparable to the average rates for North Carolina and the United States. The rate of loans to high-income borrowers is comparable to the average rates for North Carolina and the United States.

### Home Purchase Loans by Income

Income (2007)	Brunswick County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$63,000	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.3	1.13	1.09
Percentage of owner-occupied home purchase loans to very low-income borrowers	4.10%	5.90%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	20.30%	21.30%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	25.80%	25.70%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	49.70%	47.10%	49.30%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders in Brunswick County. The prevalence of these loans in the County in 2005 (the most recent data available) is lower than the rates for the state and the United States.

### Loans from Subprime Lenders by Purpose and Loan Type

Type	Brunswick County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	6.20%	11.20%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	13.30%	16.70%	20.40%

Source: [www.dataplace.org](http://www.dataplace.org)



The table below presents loans for the purchase of single-family homes by race in New Hanover County. The County has a lower proportion of home loans made to minority households relative to the state and the country.

### Home Purchase Loans by Race

Loans by Race	New Hanover County	North Carolina	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	90.50%	76.70%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	3.70%	12.70%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.70%	2.90%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.00%	0.30%	0.30%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	2.00%	5.20%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	1.90%	2.10%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	9.50%	23.30%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.10%	0.20%	0.20%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in New Hanover County. The median borrower income in the County is higher than the median income of the state and the United States. The rate of loans to very low-income, low-income, and middle income borrowers is lower than the average rates for North Carolina and the United States. The rate of loans to high-income borrowers is higher than the average rates for North Carolina and the United States.

### Home Purchase Loans by Income

Income (2007)	New Hanover County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$76,000	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.2	1.13	1.09

Percentage of owner-occupied home purchase loans to very low-income borrowers	2.20%	5.90%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	14.80%	21.30%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	22.30%	25.70%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	60.80%	47.10%	49.30%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders in New Hanover County. The prevalence of these loans in the County in 2005 (the most recent data available) is lower than the rates for the state and the United States.

#### Loans from Subprime Lenders by Purpose and Loan Type

Type	New Hanover County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	9.60%	11.20%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	14.00%	16.70%	20.40%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below presents loans for the purchase of single-family homes by race in Pender County. The County has a lower proportion of home loans made to minority households relative to the state and the country.

#### Home Purchase Loans by Race

Loans by Race	Pender County	North Carolina	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	89.60%	76.70%	72.70%
Percentage of owner-occupied home purchase loans to Blacks (2007)	6.00%	12.70%	7.90%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	0.70%	2.90%	5.20%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.30%	0.30%	0.30%

Percentage of owner-occupied home purchase loans to Hispanics (2007)	1.70%	5.20%	10.80%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	1.70%	2.10%	2.90%
Percentage of owner-occupied home purchase loans to minorities (2007)	10.40%	23.30%	27.30%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.00%	0.20%	0.20%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in Pender County. The median borrower income in the County is equal to the median income of the state and less than the median income of the United States. The rate of loans to very low-income and low-income borrowers is lower than the average rates for North Carolina and the United States. The rate of loans to high-income borrowers is higher than the average rates for North Carolina and the United States.

### Home Purchase Loans by Income

Income (2007)	Pender County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$63,500	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.28	1.13	1.09
Percentage of owner-occupied home purchase loans to very low-income borrowers	2.40%	5.90%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	13.90%	21.30%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	25.00%	25.70%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	58.80%	47.10%	49.30%

 Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders in Pender County. The prevalence of these loans in the County in 2005 (the most recent data available) is lower than the rates for the state and the United States.

### Loans from Subprime Lenders by Purpose and Loan Type

Type	New Hanover County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	8.40%	11.20%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	16.60%	16.70%	20.40%

Source: [www.dataplace.org](http://www.dataplace.org)

## F. Insurance

After Hurricane Katrina and Superstorm Sandy caused billions of dollars in property damage to areas along the coast, the federal regulations regarding flood insurance and wind and hail insurance were modified. Currently, federal law requires homeowners with a federally-backed mortgage loan who live in an area with a 1% or greater risk of flooding to have flood insurance on their house. As long as the homeowner has a mortgage on the house, they are required to have flood insurance. The maximum amount allowed for a flood insurance policy on a private residential building is \$250,000.

The Federal Emergency Management Agency (FEMA) creates Flood Insurance Rate Maps (FIRMs) to show the risk to flooding within a floodplain. In 2000, the State of North Carolina assumed responsibility for producing and maintaining the FIRMs for all North Carolina communities through a partnership with FEMA. This information is used to calculate the premiums insurance companies offering flood insurance charge their clients. The FIRMs are updated regularly and as such, a property's designation and subsequently its insurance premium is subject to change. However, the premium charged to the property owner does not change for as long as they have the mortgage. If the property owner decides to refinance, they would be subject to the new flood risk designation and potentially different insurance rates. Flood maps for the Region are currently being revised and will most likely affect housing affordability in the Region.

The National Flood Insurance Program offered substantial subsidies for homeowners required to purchase flood insurance. After Hurricane Katrina and Superstorm Sandy, the National Flood Insurance Program was \$24 Billion in debt. To recuperate some of these losses and to make homeowners in high risk areas pay a higher percentage of the cost of insurance on their home, Congress passed the Biggert-Waters Act in 2012 which will effectively reduce the amount of subsidies from the Federal Government for flood insurance. In many cases, homeowners will see their

rates increase from a couple hundred dollars a year, to well into the thousands. In March 2014, Congress passed a law to mitigate these premium increases to 18 percent a year.

If Congress had not acted and the Biggert-Waters Act was allowed to take effect immediately, a significant housing affordability issue would have resulted. The increase in insurance premiums would have prohibited lower income individuals from purchasing a house in high flood risk areas, as well as lowering the resale value of properties in high flood risk areas based on the increased overall homeowner cost of owning that property. Additionally, new insurance rates could make it cost prohibitive for a homeowner to refinance and take advantage of lower interest rates; any potential costs savings would be offset by an increase in the new flood insurance rate.

The Coastal Property Insurance Pool, formerly known as the Beach Plan, was created to provide an adequate market for essential property insurance, ensuring the economic welfare of the beach and coastal areas of North Carolina. The FAIR Plan was created to provide an adequate market for essential property insurance, with the mission of encouraging property improvements and arresting the decline of properties within the state of North Carolina. In 2008, the North Carolina Department of Insurance (NCDI) signed an agreement with the NC Rate Bureau to raise homeowners' insurance rates an average of 4.05% statewide. Under the agreement, coastal homeowners saw their rates increase, with some homeowners experiencing a 29% increase, while some non-coastal counties saw a decrease in their homeowner insurance rates decrease by as much as 6%. The agreement creates insurance boundaries across the state such that homeowners who live farther inland will not pay as much in insurance as homeowners closer to the water. There are many risk assessment models that more evenly distribute the financial liability more equitably across the state. Insurance rates continue to rise; in March 2013, the North Carolina Department of Insurance (NCDI) signed an agreement with the NC Rate Bureau to raise homeowners' insurance rates an average of 7% statewide while some homeowners in Brunswick, New Hanover, and Pender counties saw their insurance rates increase by 19.8%.

All federally backed mortgage loans are required to obtain flood insurance for the life of the loan if the home is located in a FIRM identified area that identifies a 1% or greater annual chance of flooding, as well as wind and hail insurance in high risk areas. The financial burden of rising insurance rates for flood and wind and hail has a negative impact to the affordability and investment value to housing in the Cape Fear Region. There is limited data available to determine if any racial or ethnic patterns of discrimination exist for insurance (homeowners, flood, and wind and hail) rates and amounts of insurance coverage available to minority households in the

Cape Fear Region. The Region should encourage testing to be initiated to determine if there exists an insurance barrier to fair housing choice through the following actions:

- Request federal requirement that all insurance companies (homeowners, flood, and wind and hail) provide policy rates and associated demographic data
- Request state requirement that all insurance companies (homeowners, flood, and wind and hail) provide policy rates and associated demographic data
- Create a region wide office or hire a non-profit or educational facility to conduct fair housing testing

To encourage affordable housing in the Cape Fear Region the following actions should be considered:

- Provide grants to homeowners to offset the financial burden of increasing homeowners' insurance rates in coastal regions
- Provide grants/low-interest loans to homeowners for housing rehabilitation to ensure decent, safe, and sanitary housing

## II. Segregation and Diversity

### A. Data Analysis

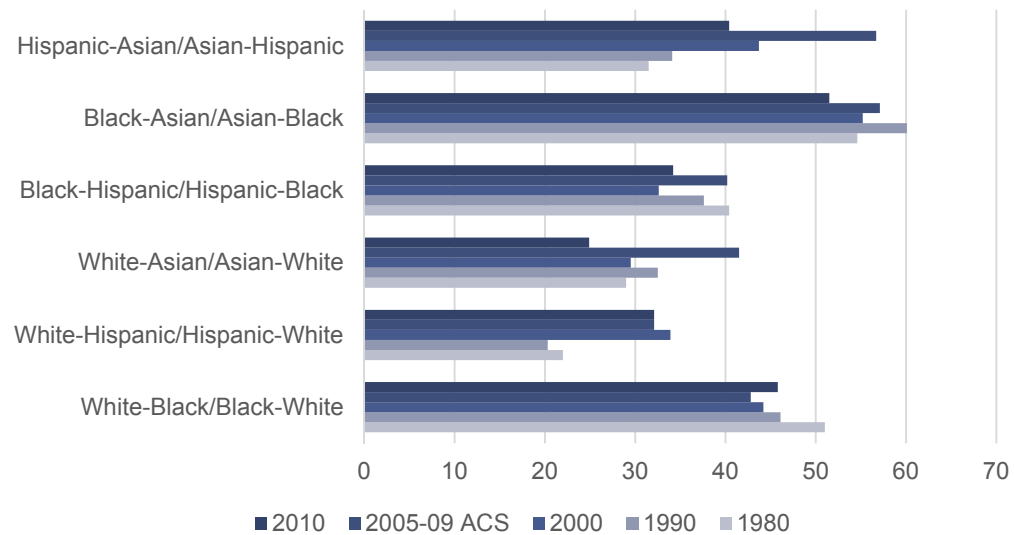
The following is a table listing the various racial and ethnic components of the Wilmington, NC, MSA:

Year	Total Population	Percent Change	Non Hispanic White	Percent Change	Non Hispanic Black	Percent Change	Hispanic	Percent Change	Asian	Percent Change	Other Races	Percent Change
1980	139,017	-	106,777	-	30,334	-	1,083	-	353	-	470	-
			76.80%		21.80%		0.80%		0.20%		0.30%	
1990	200,010	<b>43.9%</b>	155,092	<b>45.25%</b>	41,833	<b>38%</b>	1,559	<b>43.95%</b>	729	<b>106.5%</b>	797	<b>69.57%</b>
			77.50%		20.90%		0.80%		0.40%		0.40%	
2000	274,532	<b>37.3%</b>	215,248	<b>38.79%</b>	47,899	<b>15%</b>	6,732	<b>331.82%</b>	2,102	<b>188.3%</b>	2,551	<b>220.1%</b>
			78.40%		17.40%		2.40%		0.80%		0.90%	
2005-09 ACS	337,583	<b>22.97%</b>	266,102	<b>23.63%</b>	48,791	<b>1.86%</b>	12,489	<b>8.55%</b>	2,828	<b>34.54%</b>	7,373	<b>189.02%</b>
			78.80%		14.40%		3.70%		0.80%		2.20%	
2010	362,315	<b>7.32%</b>	281,017	<b>5.6%</b>	53,577	<b>9.8%</b>	19,459	<b>55.8%</b>	4,532	<b>37.6%</b>	3,730	<b>-49.40%</b>
			77.60%		14.80%		5.40%		1.20%		1%	

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. Dissimilarity ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.

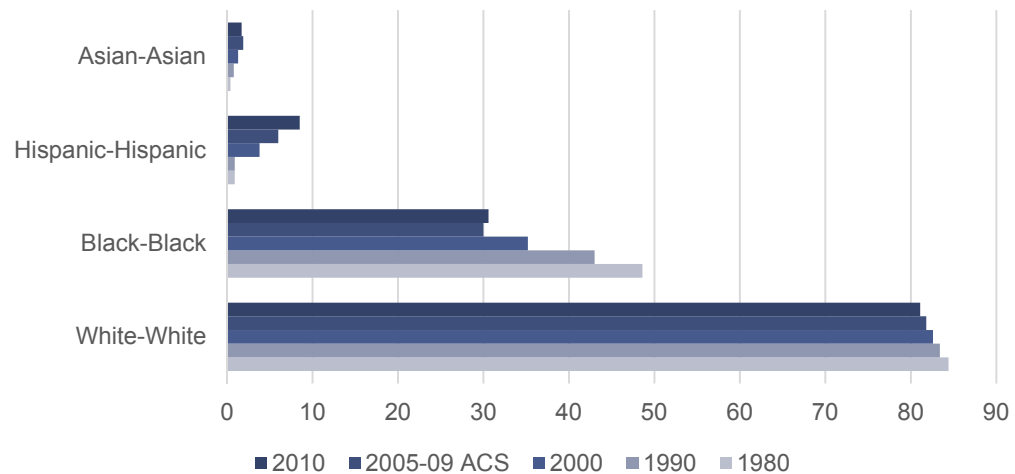
The following graph (comparing thirty year increments) illustrates the diversity index measure for the Wilmington, NC, MSA:



Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group; it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger.

The following graph (comparing thirty year increments) illustrates the isolation index measure for the Wilmington, NC, MSA:

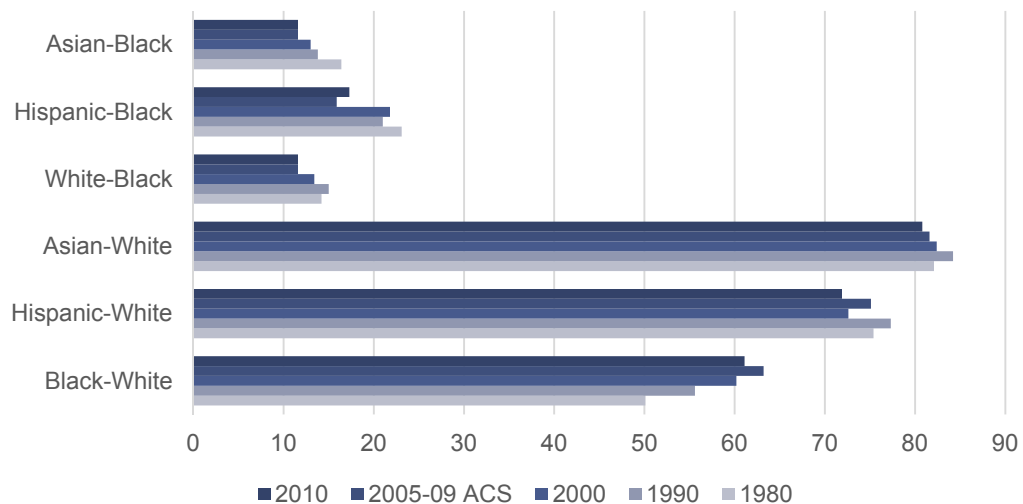


Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>



Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern.

The following graph (comparing thirty year increments) illustrates the indices of exposure for the Wilmington, NC, MSA:



Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

The following table shows the degree to which racial differences in neighborhood characteristics are explained by people's income. The income class categories are defined as "low" (income below 175% of the poverty line for a family of four, "affluent" (income more than 350% of the poverty line,), and "middle income" (those falling in between). For "low," the values were under \$22,500 in 1990, \$30,000 in 2000, and \$40,000 in 2005-2009. For "affluent," the values were over \$45,000 in 1990, \$60,000 in 2000, and \$75,000 in 2005-2009. The average group member with a given household income lived in a neighborhood like this for the Wilmington, NC MSA:

Group Total			
	1990	2000	2005-2009
Non-Hispanic White	80.20%	80.40%	80.10%
Non-Hispanic Black	34.20%	28.60%	23.60%
Hispanic	0.60%	2.90%	4.00%

<b>Asian</b>	0.50%	0.80%	1.10%
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Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

### Low-Income

	1990	2000	2005-2009
<b>Non-Hispanic White</b>	78.80%	78.90%	79.00%
<b>Non-Hispanic Black</b>	36.10%	31.10%	25.70%
<b>Hispanic</b>	0.70%	3.10%	4.00%
<b>Asian</b>	0.40%	0.90%	1.00%

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

### Middle-Income

	1990	2000	2005-2009
<b>Non-Hispanic White</b>	80.40%	80.10%	80.10%
<b>Non-Hispanic Black</b>	32.10%	26.20%	21.50%
<b>Hispanic</b>	0.60%	2.90%	4.10%
<b>Asian</b>	0.60%	0.70%	0.90%

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

### Affluent

	1990	2000	2005-2009
<b>Non-Hispanic White</b>	82.10%	82.40%	81.70%
<b>Non-Hispanic Black</b>	26.90%	23.70%	15.80%
<b>Hispanic</b>	0.60%	2.50%	4.10%
<b>Asian</b>	0.70%	0.80%	1.30%

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

The following table shows the ratio of each minority group value to that of whites, representing disparities between minority and white groups. For example, if the ratio of black to white median household income is .65, this indicates that the average black household lives in a neighborhood where the median household income is only 65 percent of that in the average white household's neighborhood.

#### % Same Race/Ethnicity Neighbors, 1990

	Group total	Low-income	Middle-income	Affluent
Non-Hispanic Black	0.43	0.46	0.4	0.33
Hispanic	0.01	0.01	0.01	0.01
Asian	0.01	0	0.01	0.01

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

#### % Same Race/Ethnicity Neighbors, 1990

	Group total	Low-income	Middle-income	Affluent
Non-Hispanic Black	0.36	0.39	0.33	0.29
Hispanic	0.04	0.04	0.04	0.03
Asian	0.01	0.01	0.01	0.01

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

#### % Same Race/Ethnicity Neighbors, 1990

	Group total	Low-income	Middle-income	Affluent
Non-Hispanic Black	0.29	0.33	0.27	0.19
Hispanic	0.05	0.05	0.05	0.05
Asian	0.01	0.01	0.01	0.02

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

The segregation of affluence is a measure that describes how separate the highest-earning 10 percent of families are from the other (lower-earning) 90% of families. Like the isolation index, it ranges from a minimum of 0, meaning high-income families are not segregated from lower-income families (exactly 10% of families in each neighborhood have incomes above the 90th percentile of the metropolitan area income distribution), to a maximum of 1, meaning high-income families are completely segregated from non-high-income families (no high-income family lives in the same neighborhood as any lower-income family).

### Segregation of Affluence

	1970	1980	1990	2000	2007-11
<b>Wilmington, NC MSA</b>	0.182	0.141	0.134	0.131	0.156
<b>Mean (117 larger metros)</b>	0.173	0.155	0.189	0.185	0.2
<b>Standard Deviation</b>	0.037	0.037	0.04	0.036	0.036

Source: <http://www.s4.brown.edu/us2010/Data/Data.htm>

In response to the segregation and diversity data, the Cape Fear Region has incorporated strategies to address the segregation issues and to encourage diversity across the Region. Some specific actions the Region should take include:

- Propose changes to the Region's Unified Development Ordinances (UDO) to encourage fair housing choice
- Encourage financial assistance to build affordable housing, through the use of FHLB, NCHFA, LIHTC, CDBG, and HOME programs, outside impacted areas in the Region to promote neighborhood diversity
- Encourage financial assistance to rehabilitate housing, through the use of FHLB, NCHFA, LIHTC, CDBG, and HOME programs, in impacted areas in the Region to improve the sustainability of neighborhoods
- Provide educational materials, in English and Spanish, to residents of the Region to improve the public's understanding of Fair Housing Choice
- Local jurisdictions should provide a Resource Guide (paper and electronic version) that provides residents information on affordable housing opportunities and social service options

### III. Racially and Ethnically Concentrated Areas of Poverty

#### A. Data Analysis

The following Racially and Ethnically Concentrated Areas of Poverty have been identified in the Cape Fear region:

		Count	Share
<b>RCAP/ECAP Tracts</b>		<b>4</b>	<b>4.40%</b>
<b>In RCAP/ECAP Tracts</b>	<b>Total Population:</b>	6,908	1.90%
	<b>Non-White:</b>	5,540	6.80%
	<b>Black/African-American</b>	5,140	10.10%
	<b>Hispanic/Latino</b>	209	1.10%
	<b>Asian</b>	7	0.20%
	<b>Native-American</b>	32	1.90%
	<b>Pacific-Islander</b>	3	2.00%

There are a total of four (4) census tracts that are Racially and Ethnically Concentrated Areas of Poverty, which represent 4.4% of the total census tracts for the Cape Fear region.

HUD defines Racially and Ethnically Concentrated Areas of Poverty as a census tract with: a family poverty rate  $\geq 40\%$  or; a family poverty rate  $\geq 300\%$  of the metro tract average (whichever is lower); AND a majority non-white population ( $>50\%$ ).

Inequalities persist throughout the United States and continue to increase; nearly 100 million people, one-third of the population in the United States, live in or near poverty. For children under the age of five, 42.5% of African American children live in poverty, 37.1% of Latino children live in poverty, and 21.5% of White children live in poverty. In terms of neighborhood demographics, the share of the U.S. population living in high poverty neighborhoods increased from 7.5% in 2000 to 9.6% in 2010. Among all children under the age of five, 27% of African American children live in high

poverty neighborhoods and 19% of Latino children live in high poverty neighborhoods.

The tables below highlight the current low- and moderate-income population in Brunswick County, New Hanover County, and Pender County. The block groups that have a population of more than 51% low- and moderate-income are highlighted in **yellow**. Brunswick County has an overall low- and moderate-income population of 46.1%. New Hanover County (including the City of Wilmington) has an overall low- and moderate-income population of 38.2%. The City of Wilmington has an overall low- and moderate-income population of 46.9%. Pender County has an overall low- and moderate-income population of 39.7%.

### 2013 Low- and Moderate-Income Population Brunswick County

COUNTY	PLACE	TRACT	BG	GEOID	LOWMOD	LOWMODUNIV	LOWMODPCT
Brunswick County	Northwest city	020100	1	370190201001	1004	1983	50.63%
Brunswick County	Navassa town	020100	2	370190201002	561	968	57.95%
Brunswick County	Navassa town	020100	3	370190201003	1265	2239	56.50%
Brunswick County	Leland town	020100	4	370190201004	1007	1705	59.06%
Brunswick County		020100	5	370190201005	505	1278	39.51%
Brunswick County		020100	6	370190201006	662	1184	55.91%
Brunswick County	Northwest city	020100	7	370190201007	833	1326	62.82%
Brunswick County		020200	1	370190202001	1005	1674	60.04%
Brunswick County		020200	2	370190202002	588	1541	38.16%
Brunswick County		020200	3	370190202003	779	1803	43.21%
Brunswick County	Boiling Spring Lakes city	020200	4	370190202004	629	1181	53.26%
Brunswick County		020200	5	370190202005	503	1099	45.77%
Brunswick County	Boiling Spring Lakes city	020200	6	370190202006	638	1451	43.97%
Brunswick County	St. James town	020301	1	370190203011	670	2296	29.18%
Brunswick County	Bald Head Island village	020301	2	370190203012	292	874	33.41%
Brunswick County	Oak Island town	020301	3	370190203013	418	914	45.73%
Brunswick County	Oak Island town	020301	4	370190203014	683	1572	43.45%
Brunswick County	Southport city	020301	5	370190203015	281	617	45.54%
Brunswick County	Southport city	020301	6	370190203016	216	572	37.76%
Brunswick County	Caswell Beach town	020302	1	370190203021	282	1112	25.36%
Brunswick County	Oak Island town	020302	2	370190203022	369	807	45.72%

Brunswick County	Oak Island town	020302	3	370190203023	859	2218	38.73%
Brunswick County	Oak Island town	020302	4	370190203024	807	2639	30.58%
Brunswick County	Varnamtown town	020401	1	370190204011	537	1297	41.40%
Brunswick County		020401	2	370190204012	1083	1730	62.60%
Brunswick County		020401	3	370190204013	764	1368	55.85%
Brunswick County		020401	4	370190204014	343	782	43.86%
Brunswick County	Shallotte town	020401	5	370190204015	908	1806	50.28%
Brunswick County		020402	1	370190204021	817	1436	56.89%
Brunswick County		020402	2	370190204022	512	1253	40.86%
Brunswick County	Holden Beach town	020402	3	370190204023	272	1011	26.90%
Brunswick County		020501	1	370190205011	958	1676	57.16%
Brunswick County	Shallotte town	020501	2	370190205012	1483	2500	59.32%
Brunswick County	Shallotte town	020501	3	370190205013	761	1634	46.57%
Brunswick County	Shallotte town	020501	4	370190205014	310	1129	27.46%
Brunswick County	Carolina Shores town	020502	1	370190205021	309	927	33.33%
Brunswick County	Calabash town	020502	2	370190205022	1192	2671	44.63%
Brunswick County	Calabash town	020502	3	370190205023	516	1229	41.99%
Brunswick County	Sunset Beach town	020502	4	370190205024	597	1338	44.62%
Brunswick County	Sunset Beach town	020502	5	370190205025	384	1251	30.70%
Brunswick County	Sunset Beach town	020503	1	370190205031	387	994	38.93%
Brunswick County		020503	2	370190205032	498	1178	42.28%
Brunswick County	Ocean Isle Beach town	020503	3	370190205033	459	1549	29.63%
Brunswick County		020503	4	370190205034	569	981	58.00%
Brunswick County		020600	1	370190206001	709	1473	48.13%
Brunswick County	Shallotte town	020600	2	370190206002	1107	1835	60.33%
Brunswick County		020600	3	370190206003	802	1864	43.03%
Brunswick County		020600	4	370190206004	699	1284	54.44%
Brunswick County	Northwest city	020600	5	370190206005	1524	3170	48.08%
<b>Total:</b>					<b>33,356</b>	<b>72,419</b>	<b>46.06%</b>

Source: U.S. Department of Housing and Urban Development

**2013 Low- and Moderate-Income Population New Hanover County**

COUNTY	PLACE	TRACT	BG	GEOID	LOWMOD	LOWMODUNIV	LOWMODPCT
New Hanover County	Wilmington city	010100	1	371290101001	600	790	75.95%
New Hanover County	Wilmington city	010100	2	371290101002	448	713	62.83%
New Hanover County	Wilmington city	010100	3	371290101003	528	879	60.07%
New Hanover County	Wilmington city	010200	1	371290102001	199	630	31.59%
New Hanover County	Wilmington city	010200	2	371290102002	611	1041	58.69%
New Hanover County	Wilmington city	010200	3	371290102003	388	603	64.34%
New Hanover County	Wilmington city	010200	4	371290102004	353	598	59.03%
New Hanover County	Wilmington city	010200	5	371290102005	237	457	51.86%
New Hanover County	Wilmington city	010300	1	371290103001	977	1455	67.15%
New Hanover County	Wilmington city	010300	2	371290103002	1218	1650	73.82%
New Hanover County	Wilmington city	010300	3	371290103003	207	744	27.82%
New Hanover County	Wilmington city	010300	4	371290103004	327	684	47.81%
New Hanover County	Wilmington city	010400	1	371290104001	322	1553	20.73%
New Hanover County	Wilmington city	010400	2	371290104002	423	1138	37.17%
New Hanover County	Wilmington city	010501	1	371290105011	1239	1920	64.53%
New Hanover County	Wilmington city	010501	2	371290105012	988	1420	69.58%
New Hanover County	Wilmington city	010502	1	371290105021	1249	2127	58.72%
New Hanover County	Wilmington city	010502	2	371290105022	828	1563	52.98%
New Hanover County	Wilmington city	010502	3	371290105023	475	862	55.10%
New Hanover County	Wilmington city	010502	4	371290105024	476	832	57.21%
New Hanover County	Wilmington city	010600	1	371290106001	609	1484	41.04%
New Hanover County	Wilmington city	010600	2	371290106002	61	866	7.04%
New Hanover County	Wilmington city	010600	3	371290106003	286	1114	25.67%
New Hanover County	Wilmington city	010700	1	371290107001	2094	3288	63.69%
New Hanover County	Wilmington city	010800	1	371290108001	302	563	53.64%
New Hanover County	Wilmington city	010800	2	371290108002	924	1258	73.45%
New Hanover County	Wilmington city	010900	1	371290109001	576	1179	48.85%
New Hanover County	Wilmington city	010900	2	371290109002	598	1030	58.06%
New Hanover County	Wilmington city	011000	1	371290110001	563	599	93.99%



New Hanover County	Wilmington city	011000	2	371290110002	1121	1582	70.86%
New Hanover County	Wilmington city	011100	1	371290111001	817	862	94.78%
New Hanover County	Wilmington city	011100	2	371290111002	246	390	63.08%
New Hanover County	Wilmington city	011100	3	371290111003	982	1232	79.71%
New Hanover County	Wilmington city	011200	1	371290112001	324	646	50.15%
New Hanover County	Wilmington city	011200	2	371290112002	500	688	72.67%
New Hanover County	Wilmington city	011200	3	371290112003	499	838	59.55%
New Hanover County	Wilmington city	011300	1	371290113001	738	978	75.46%
New Hanover County	Wilmington city	011300	2	371290113002	368	684	53.80%
New Hanover County	Wilmington city	011400	1	371290114001	702	974	72.07%
New Hanover County	Wilmington city	011400	2	371290114002	592	618	95.79%
New Hanover County		011500	1	371290115001	745	2193	33.97%
New Hanover County		011500	2	371290115002	625	1587	39.38%
New Hanover County		011500	3	371290115003	188	494	38.06%
New Hanover County		011500	4	371290115004	498	957	52.04%
New Hanover County		011500	5	371290115005	1013	2012	50.35%
New Hanover County		011601	1	371290116011	1268	4172	30.39%
New Hanover County		011601	2	371290116012	555	2183	25.42%
New Hanover County		011601	3	371290116013	911	1495	60.94%
New Hanover County		011603	1	371290116031	392	1054	37.19%
New Hanover County		011603	2	371290116032	998	3278	30.45%
New Hanover County		011603	3	371290116033	462	1028	44.94%
New Hanover County		011603	4	371290116034	217	843	25.74%
New Hanover County		011604	1	371290116041	12	155	7.74%
New Hanover County		011604	2	371290116042	889	2429	36.60%
New Hanover County		011604	3	371290116043	2233	6881	32.45%
New Hanover County	Wilmington city	011701	1	371290117011	633	1716	36.89%
New Hanover County	Wilmington city	011701	2	371290117012	364	1778	20.47%
New Hanover County	Wilmington city	011703	1	371290117031	167	1273	13.12%
New Hanover County		011703	2	371290117032	127	863	14.72%
New Hanover County		011704	1	371290117041	226	2000	11.30%

New Hanover County		011704	2	371290117042	197	1704	11.56%
New Hanover County		011704	3	371290117043	468	1906	24.55%
New Hanover County		011704	4	371290117044	373	1376	27.11%
New Hanover County		011704	5	371290117045	393	2222	17.69%
New Hanover County	Wrightsville Beach town	011800	1	371290117001	269	771	34.89%
New Hanover County	Wrightsville Beach town	011800	2	371290118002	316	1077	29.34%
New Hanover County	Wrightsville Beach town	011800	3	371290118003	98	528	18.56%
New Hanover County	Wrightsville Beach town	011800	4	371290118004	96	385	24.94%
New Hanover County	Wilmington city	011901	1	371290119011	406	1272	31.92%
New Hanover County	Wilmington city	011901	2	371290119012	118	697	16.93%
New Hanover County	Wilmington city	011901	3	371290119013	1421	2231	63.69%
New Hanover County	Wilmington city	011901	4	371290119014	315	1196	26.34%
New Hanover County	Wilmington city	011902	1	371290119021	214	815	26.26%
New Hanover County	Wilmington city	011902	2	371290119022	673	1359	49.52%
New Hanover County	Wilmington city	011902	3	371290119023	481	1023	47.02%
New Hanover County	Wilmington city	011902	4	371290119024	1250	1762	70.94%
New Hanover County		012001	1	371290120011	178	1344	13.24%
New Hanover County		012001	2	371290120012	99	768	12.89%
New Hanover County	Wilmington city	012001	3	371290120013	825	2446	33.73%
New Hanover County	Wilmington city	012001	4	371290120014	265	1090	24.31%
New Hanover County	Wilmington city	012003	1	371290120031	452	1905	23.73%
New Hanover County	Wilmington city	012003	2	371290120032	1392	4975	27.98%
New Hanover County		012003	3	371290120033	1135	2807	40.43%
New Hanover County		012004	1	371290120041	195	714	27.31%
New Hanover County		012004	2	371290120042	1335	7185	18.58%
New Hanover County	Wilmington city	012005	1	371290120051	1055	5713	18.47%
New Hanover County	Wilmington city	012005	2	371290120052	0	20	0.00%
New Hanover County		012101	1	371290121011	1111	2037	54.54%
New Hanover County		012101	2	371290121012	563	2263	24.88%
New Hanover County		012101	3	371290121013	270	1146	23.56%
New Hanover County		012102	1	371290121021	588	3406	17.26%

New Hanover County		012102	2	371290121022	599	1921	31.18%
New Hanover County		012102	3	371290121023	664	2630	25.25%
New Hanover County		012102	4	371290121024	1718	5794	29.65%
New Hanover County	Carolina Beach town	012200	1	371290122001	559	1844	30.31%
New Hanover County	Carolina Beach town	012200	2	371290122002	429	797	53.83%
New Hanover County	Carolina Beach town	012200	3	371290122003	851	2444	34.82%
New Hanover County	Kure Beach town	012200	4	371290122004	249	627	39.71%
New Hanover County	Carolina Beach town	012200	5	371290122005	456	885	51.53%
<b>Total:</b>					<b>59,594</b>	<b>156,008</b>	<b>38.20%</b>

Source: U.S. Department of Housing and Urban Development

### 2013 Low- and Moderate-Income Population Pender County

COUNTY	PLACE	TRACT	BG	GEOID	LOWMOD	LOWMODUNIV	LOWMODPCT
Pender County		980100	1	371419801001	345	1434	24.06%
Pender County	Surf City town	980100	2	371419801002	836	2709	30.86%
Pender County		980200	1	371419802001	841	1667	50.45%
Pender County		980200	2	371419802002	1119	2388	46.86%
Pender County		980200	3	371419802003	300	2122	14.14%
Pender County		980200	4	371419802004	485	1666	29.11%
Pender County		980200	5	371419802005	893	4073	21.92%
Pender County		980300	1	371419803001	777	1610	48.26%
Pender County		980300	2	371419803002	519	1429	36.32%
Pender County		980300	3	371419803003	331	907	36.49%
Pender County		980400	1	371419804001	496	1047	47.37%
Pender County	Burgaw town	980400	2	371419804002	760	1507	50.43%
Pender County	Burgaw town	980400	3	371419804003	447	1179	37.91%
Pender County	Burgaw town	980400	4	371419804004	669	1563	42.80%
Pender County	Burgaw town	980400	5	371419804005	846	1788	47.32%
Pender County		980500	1	371419805001	1088	1719	63.29%
Pender County	Atkinson town	980500	2	371419805002	535	1181	45.30%
Pender County		980500	3	371419805003	362	923	39.22%
Pender County		980500	4	371419805004	868	1957	44.35%
Pender County		980600	1	371419806001	494	827	59.73%
Pender County		980600	2	371419806002	2288	4980	45.94%
Pender County		980600	3	371419806003	543	1232	44.07%
<b>Total</b>					<b>15,842</b>	<b>39,908</b>	<b>39.70%</b>

Source: U.S. Department of Housing and Urban Development

Maps are included in Part XI, Appendix B highlighting the block groups that are low- and moderate-income.

In response to the RCAP/ECAP data, the Cape Fear Region has incorporated strategies to address the issues affecting RCAP/ECAP areas. It is of note that all of the RCAP/ECAP and low/mod areas in the Region are located near economic centers, transportation nodes, and service centers in the Region. Some specific actions the Region should take include:

- Encourage financial assistance to include private and public investment in RCAP/ECAP and low/mod areas of the Region in future economic and transportation plans
- Encourage public funding to improve infrastructure in the RCAP/ECAP and low/mod areas of the Region
- Local jurisdictions should provide a Resource Guide (paper and electronic version) that provides residents information on affordable housing opportunities and social service options

## IV. Opportunity Disparities

### A. Data Analysis

#### Income

The median household income for the City of Wilmington was \$31,099 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$41,428 in the City. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

**Household Income in the City of Wilmington**

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	34,268	100.0%	46,228	100.0%
Less than \$10,000	5,591	16.3%	5,447	11.8%
\$10,000 to \$14,999	2,821	8.2%	3,216	7.0%
\$15,000 to \$24,999	5,488	16.0%	6,009	13.0%
\$25,000 to \$34,999	4,835	14.1%	5,529	12.0%
\$35,000 to \$49,999	5,292	15.4%	6,657	14.4%
\$50,000 to \$74,999	5,099	14.9%	7,450	16.1%
\$75,000 to \$99,999	2,240	6.5%	3,807	8.2%
\$100,000 to \$149,999	1,658	4.8%	4,535	9.8%
\$150,000 to \$199,999	586	1.7%	1,786	3.9%
\$200,000 or more	658	1.9%	1,792	3.9%
<b>Median Household Income</b>	<b>\$31,099</b>		<b>\$41,428</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County, NC; and New Hanover County, NC.

**2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350

Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000
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 Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for Brunswick County was \$35,888 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$46,490 in the County. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in Brunswick County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	30,455	100.0%	47,181	100.0%
Less than \$10,000	3,141	10.3%	3,031	6.4%
\$10,000 to \$14,999	2,336	7.7%	3,225	6.8%
\$15,000 to \$24,999	4,724	15.5%	5,683	12.0%
\$25,000 to \$34,999	4,644	15.2%	5,582	11.8%
\$35,000 to \$49,999	5,476	18.0%	7,699	16.3%
\$50,000 to \$74,999	5,667	18.6%	8,585	18.2%
\$75,000 to \$99,999	2,250	7.4%	5,892	12.5%
\$100,000 to \$149,999	1,406	4.6%	5,130	10.9%
\$150,000 to \$199,999	356	1.2%	1,267	2.7%
\$200,000 or more	455	1.5%	1,087	2.3%
<b>Median Household Income</b>	<b>\$35,888</b>		<b>\$46,490</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County, NC; and New Hanover County, NC.

### 2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350
Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

 Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for New Hanover County was \$40,172 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$50,420 in the County. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in New Hanover County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	68,241	100.0%	85,183	100.0%
Less than \$10,000	7,376	10.8%	7,285	8.6%
\$10,000 to \$14,999	4,281	6.3%	4,408	5.2%
\$15,000 to \$24,999	8,950	13.1%	9,192	10.8%
\$25,000 to \$34,999	9,172	13.4%	9,346	11.0%
\$35,000 to \$49,999	11,577	17.0%	12,049	14.1%
\$50,000 to \$74,999	13,376	19.6%	15,941	18.7%
\$75,000 to \$99,999	6,237	9.1%	9,691	11.4%
\$100,000 to \$149,999	4,654	6.8%	10,639	12.5%
\$150,000 to \$199,999	1,240	1.8%	3,314	3.9%
\$200,000 or more	1,378	2.0%	3,318	3.9%
<b>Median Household Income</b>	<b>\$40,172</b>		<b>\$50,420</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Wilmington, NC HUD Metro FMR Area based on household size for FY 2014. The Wilmington, NC HUD Metro FMR Area contains the following areas: Brunswick County, NC; and New Hanover County, NC.

### 2014 Wilmington, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,550	\$14,350	\$16,150	\$17,900	\$19,350	\$20,800	\$22,200	\$23,650
Very Low (50%) Income Limits	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$37,000	\$39,350
Low (80%) Income Limits	\$33,400	\$38,200	\$42,950	\$47,700	\$51,550	\$55,350	\$59,150	\$63,000

Data obtained from [www.hud.gov](http://www.hud.gov)

The median household income for Pender County was \$35,902 at the time of the 2000 U.S. Census. The 2008-2012 American Community Survey estimates that the median household income increased to \$44,071 in the County. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2008-2012 American Community Survey.

### Household Income in Pender County

Income	2000 U.S. Census		2008-2012 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	16,057	100.0%	20,217	100.0%
Less than \$10,000	1,951	12.2%	1,911	9.5%
\$10,000 to \$14,999	1,170	7.3%	1,146	5.7%
\$15,000 to \$24,999	2,507	15.6%	2,357	11.7%
\$25,000 to \$34,999	2,183	13.6%	2,777	13.7%
\$35,000 to \$49,999	3,014	18.8%	3,066	15.2%
\$50,000 to \$74,999	2,894	18.0%	3,651	18.1%
\$75,000 to \$99,999	1,258	7.8%	2,296	11.4%
\$100,000 to \$149,999	692	4.3%	1,940	9.6%
\$150,000 to \$199,999	216	1.3%	568	2.8%
\$200,000 or more	172	1.1%	505	2.5%
<b>Median Household Income</b>	<b>\$35,902</b>		<b>\$44,071</b>	

Source: 2000 U.S. Census and 2008-2012 American Community Survey

The table below identifies the Section 8 Income Limits in the Pender County, NC HUD Metro FMR Area based on household size for FY 2014.

### 2014 Pender County, NC HUD Metro FMR Area Section 8 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$11,900	\$13,600	\$15,300	\$17,000	\$18,400	\$19,750	\$21,100	\$22,450
Very Low (50%) Income Limits	\$19,850	\$22,700	\$25,550	\$28,350	\$30,650	\$32,900	\$35,200	\$37,450
Low (80%) Income Limits	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650	\$56,250	\$59,900

Data obtained from [www.hud.gov](http://www.hud.gov)

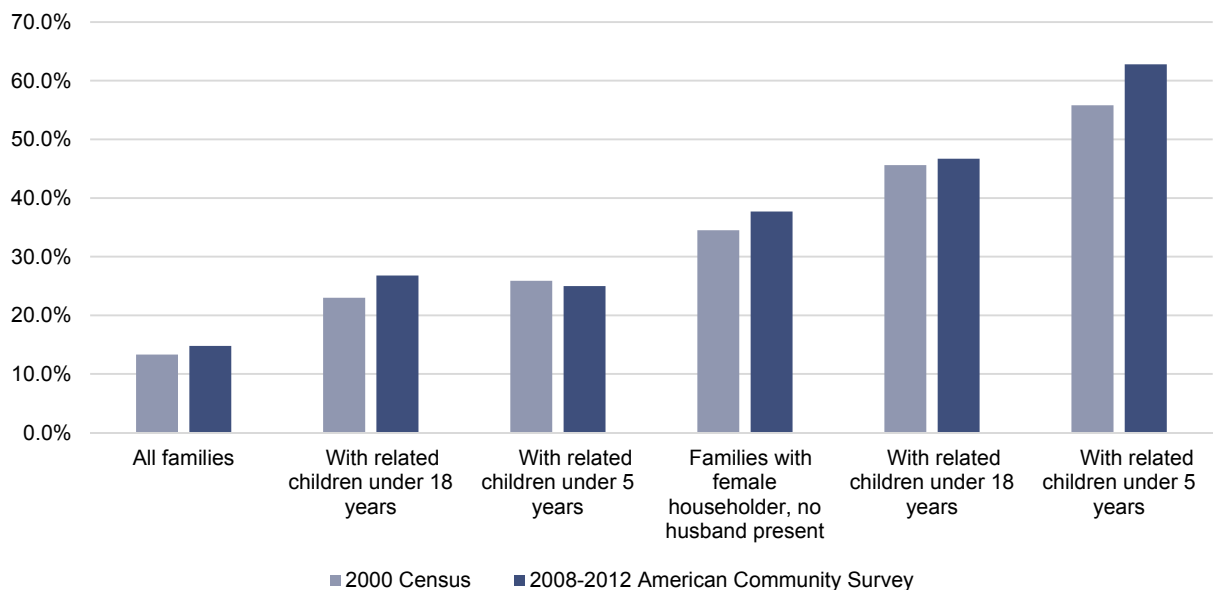
### Poverty

City of Wilmington - The percentage of all families living in poverty experienced an increase from 13.3% in 2000 to 14.8% in 2012, which represent an increase of 1.5% families in poverty. Similarly, most families and female headed households also saw an increase between 2000 and



2012, with the exception of families with children under the age of 5. This group experienced a slight decrease in the percentage living in poverty from 25.9% in 2000 to 25.0% in 2012. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The City's poverty statistics for families with children are highlighted in the chart below.

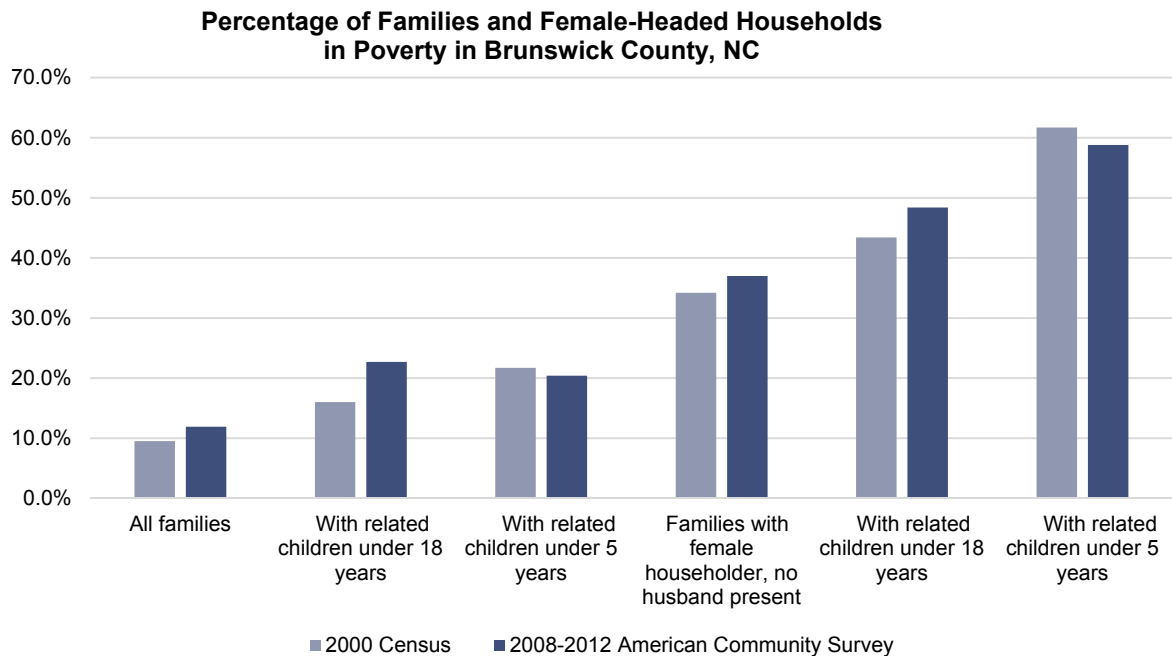
**Percentage of Families and Female-Headed Households  
in Poverty in the City of Wilmington**



Source: 2000 U.S. Census and 2008-2012 American Community Survey

Between 2000 and 2012, there were increases across almost all categories of families and female-headed households living in poverty. It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of families with children living under the poverty level has increased since the previous Census.

**Brunswick County** - The percentage of all families living in poverty experienced an increase from 9.5% in 2000 to 11.9% in 2012, which represent an increase of 2.4% families in poverty. Similarly, most families and female headed households also saw an increase between 2000 and 2012, with the exception of families with children under the age of 5. This group experienced a decrease in the percentage living in poverty from 21.7% in 2000 to 20.4% in 2012. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The County's poverty statistics for families with children are highlighted in the chart below.

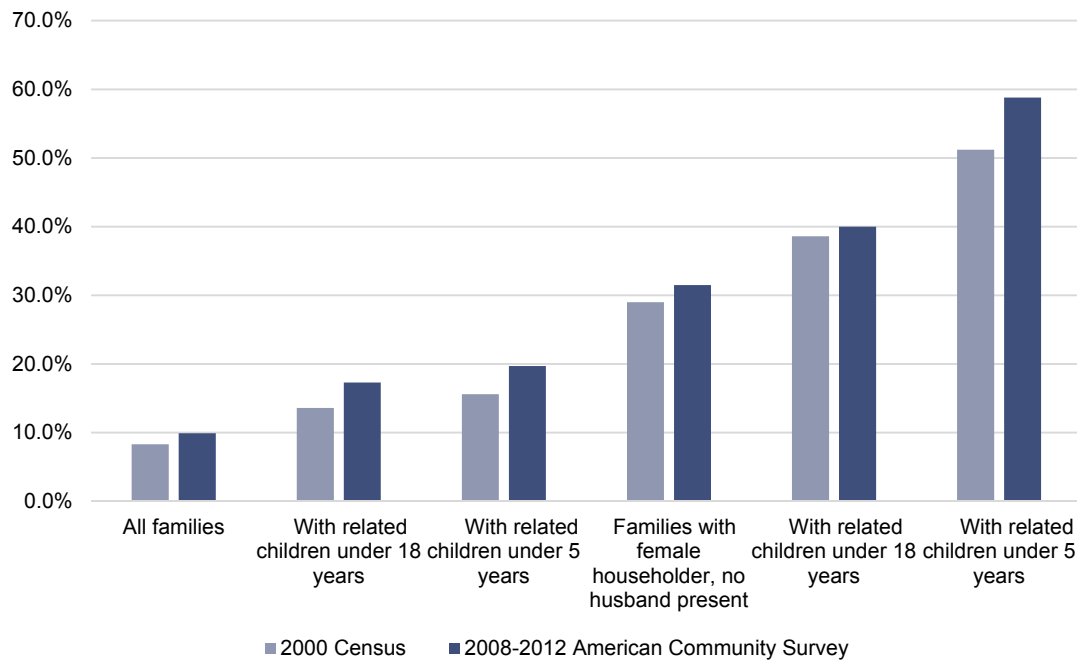


Source: 2000 U.S. Census and 2008-2012 American Community Survey

Between 2000 and 2012, there were increases across almost all categories of families and female-headed households living in poverty. It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of families with children living under the poverty level has increased since the previous Census.

New Hanover County - The percentage of all families living in poverty experienced an increase from 8.3% in 2000 to 9.9% in 2012, which represent an increase of 1.6% families in poverty. Similarly, families and female headed households also saw an increase between 2000 and 2012. It is important to note that only New Hanover and Pender Counties have had increases of families with children under the age of 5. New Hanover increased 4.1% from 2000 to 2012, while the City of Wilmington and Brunswick County have had a decrease during this time period. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The County's poverty statistics for families with children are highlighted in the chart below.

**Percentage of Families and Female-Headed Households in Poverty in  
New Hanover County, NC**

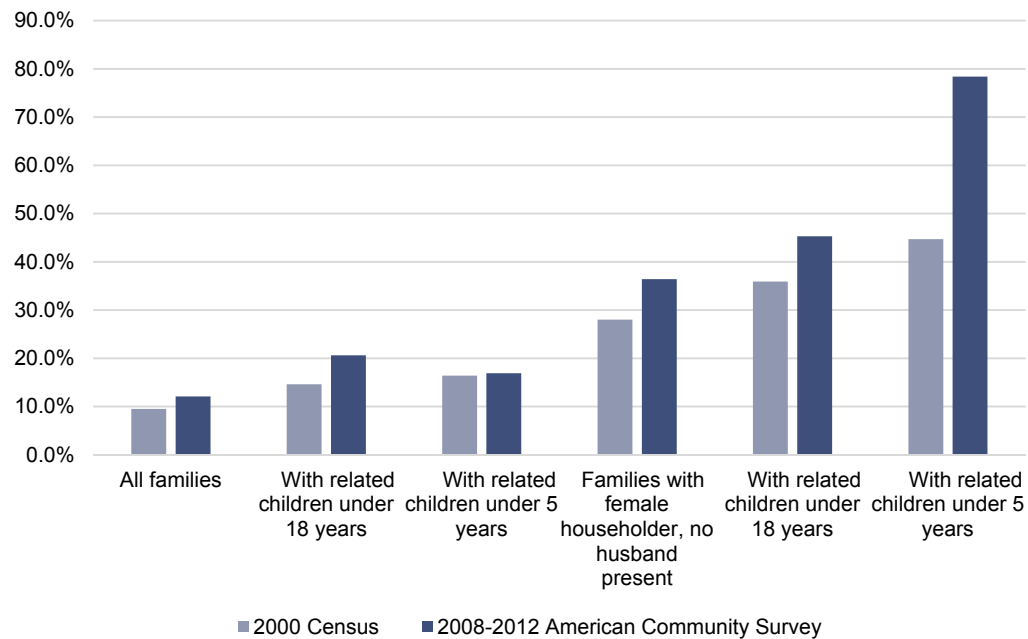


Source: 2000 U.S. Census and 2008-2012 American Community Survey

Between 2000 and 2012, there were increases across all categories of families and female-headed households living in poverty. It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of families with children living under the poverty level has increased since the previous Census.

**Pender County** - The percentage of all families living in poverty experienced an increase from 9.5% in 2000 to 12.1% in 2012, which represent an increase of 2.6% families in poverty. Similarly, families and female headed households also saw an increase between 2000 and 2012. It is important to note that only Pender and New Hanover Counties have had increases of families with children under the age of 5. Pender slightly increased by 0.5% from 2000 to 2012, while the City of Wilmington and Brunswick County have had a decrease during this time period. It is important to note that only New Hanover and Pender Counties have had increases of families with children under the age of 5. New Hanover increased 4.1% from 2000 to 2012, while the City of Wilmington and Brunswick County have had a decrease during this time period. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The County's poverty statistics for families with children are highlighted in the chart below.

**Percentage of Families and Female-Headed Households in Poverty  
in Pender County, NC**



Source: 2000 U.S. Census and 2008-2012 American Community Survey

Between 2000 and 2012, there were increases across all categories of families and female-headed households living in poverty. It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of families with children living under the poverty level has increased since the previous Census.

Maps are included in Part XI, Appendix B highlighting the block groups that are low- and moderate income, as well as maps identifying commercial areas of opportunity. The low/mod and above average minority population areas in the Region are located near economic centers, transportation nodes, and service centers in the Region. Some specific actions the Region should take include:

- Encourage financial assistance to include private and public investment in impacted areas of the Region in future economic and transportation plans
- Encourage public funding to improve infrastructure in the impacted areas of the Region
- Propose changes to the Region's Unified Development Ordinances (UDO) to encourage fair housing choice
- Encourage financial assistance to build affordable housing, through the use of FHLB, NCHFA, LIHTC, CDBG, and HOME programs, outside impacted areas in the Region to promote neighborhood diversity

- Encourage financial assistance to rehabilitate housing, through the use of FHLB, NCHFA, LIHTC, CDBG, and HOME programs, in impacted areas in the Region to improve the sustainability of neighborhoods
- Local jurisdictions should provide a Resource Guide (paper and electronic version) that provides residents information on affordable housing opportunities and social service options

## V. Fair Housing Infrastructure

### A. Systemic Fair Housing Issues

The Federal Fair Housing Act was amended by Congress in 1988 to add protections for persons with disabilities and families with children. Following this amendment, there have been numerous law suits concerning the Fair Housing Act's effect on the ability of local governments to exercise control over group living arrangements, particularly for persons with disabilities.

The Fair Housing Act prohibits local practices that discriminate against individuals on the basis of race, color, religion, sex, national origin, familial status, and disability. This Act does not pre-empt local zoning laws, however it does prohibit municipalities and other local government entities from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against the protected classes of persons, including persons with disabilities. The largest amount of complaints filed under the Fair Housing Act in the past few years have been based on discrimination in housing for disabled persons, either landlords refusing to make reasonable accommodations, or restricting the location of group housing for the disabled.

*The Fair Housing Act makes it unlawful –*

- *To utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of non-disabled persons. An example would be an ordinance prohibiting housing for persons with disabilities or a specific type of disability, such as mental illness, from locating in a particular area, while allowing other groups of unrelated individuals to live together in that area.*
- *To take action against, or deny a permit, for a home because of the disability of individuals who live or would live there. An example would be denying a building permit for a home because it was intended to provide housing for persons with mental retardation.*
- *To refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.*
- *What constitutes a reasonable accommodation is a case-by-case determination.*
- *Not all requested modifications of rules or policies are reasonable. If a requested modification imposes an undue financial or administrative burden on a local government, or if a modification*

*creates a fundamental alternation in a local government's land use and zoning scheme, it is not a "reasonable" accommodation.*

The Joint Statement of the Department of Justice and HUD goes on to state:

- *The Fair Housing Act is not a land use or zoning statute; it does not pre-empt local land use and zoning laws. This is an area where state law typically gives local government's primary power. However, if that power is exercised in a specific instance in a way that is inconsistent with a federal law such as the Fair Housing Act, the federal law will control. Long before the 1988 amendments, the courts had held that the Fair Housing Act prohibited local governments from exercising their land use and zoning powers in a discriminatory way.*
- *The term "group home" does not have a specific legal meaning. In this statement, the term "group home" refers to housing occupied by groups of unrelated individuals with disabilities. Sometimes, but not always, housing is provided by organizations that also offer various services for individuals with disabilities living in the group homes. Sometimes it is this group home operator, rather than the individuals who live in the home, that interacts with local government in seeking permits and making requests for reasonable accommodations on behalf of those individuals.*
- *The term "group home" is also sometimes applied to any group of unrelated persons who live together in a dwelling – such as a group of students who voluntarily agree to share the rent on a house. The Act does not generally affect the ability of local governments to regulate housing of this kind, as long as they do not discriminate against the residents on the basis of race, color, national origin, religion, sex, handicap (disability) or familial status (families with minor children).*
- *Local zoning and land use laws that treat groups of unrelated persons with disabilities less favorably than similar groups of unrelated persons without disabilities violate the Fair Housing Act. For example, suppose a city's zoning ordinance defines a "Family" to include up to six unrelated persons living together as a household unit, and gives such a group of unrelated persons the right to live in any zoning district without special permission. If that ordinance also disallows a group home for six or fewer people with disabilities in a certain district or requires this home to seek a use permit, such requirements would conflict with the Fair Housing Act. The ordinance treats persons with disabilities worse than persons without disabilities.*



- *A local government may generally restrict the ability of groups of unrelated persons to live together as long as the restrictions are imposed on all such groups. Thus, in the case where a family is defined to include up to six unrelated people, an ordinance would not, on its face, violate the Act if a group home for seven people with disabilities was not allowed to locate in a single family zoned neighborhood, because a group of seven unrelated people without disabilities would also be disallowed. However, because persons with disabilities are also entitled to request reasonable accommodations in rules and policies, the group home for seven persons with disabilities would have to be given the opportunity to seek an exception or waiver. If the criteria for reasonable accommodations are met, the permit would have to be given in that instance, but the ordinance would not be invalid in all circumstances.*
- *A concern expressed by some local government officials and neighborhood residents is that certain jurisdictions, governments, or particular neighborhoods within a jurisdiction, may come to have more than their “fair share” of group homes. There are legal ways to address this concern. The Fair Housing Act does not prohibit most government programs designed to encourage people of a particular race to move to neighborhoods occupied predominantly by people of another race. A local government that believes a particular area within its boundaries has its “fair share” of group homes, could offer incentives to providers to locate future homes in other neighborhoods.*
- *However, some state and local governments have tried to address this concern by enacting laws requiring that group homes be at a certain minimum distance from one another. The Department of Justice and HUD take the position, and most courts that have addressed the issue agree, that density restrictions are generally inconsistent with the Fair Housing Act. If a neighborhood came to be composed largely of group homes that could adversely affect individuals with disabilities into the community. Especially in the licensing and regulatory process, it is appropriate to be concerned about the setting for a group home. A consideration of over-concentration could be considered in this context. This objective does not, however, justify requiring separations which have the effect of foreclosing group homes from locating in entire neighborhoods.*

Based on previous law suits and the Department of Justice’s and Department of Housing and Urban Development’s Joint Statement, the local zoning and land development ordinances of the local jurisdictions were reviewed for compliance with the Fair Housing Act. Each of the three (3) counties and the City of Wilmington, have their own zoning or land



development ordinance. A review of these ordinances have revealed that they are not in compliance with the Fair Housing Act as amended.

If HUD determines that enacted zoning provisions are discriminatory and disparately impact a protected class, HUD is required by law (as per 42 U.S.C. 3610(2)(A)(C) *If the Secretary determines that the matter involves the legality of any State or local zoning or other land use law or ordinance, the Secretary shall immediately refer the matter to the Attorney General for appropriate action under section 3614 of this title, instead of issuing such charge.*) to report zoning laws to the Department of Justice for investigation.

The 2012 North Carolina Building Code is the building code that all of the consortium communities have adopted. The State has adopted the latest revisions to the following model building and construction codes:

- 2009 International Building Code
- 2009 International Energy Conservation Code
- 2009 International Fire Code
- International Green Construction Code
- 2009 International Fuel Gas Code
- 2009 International Mechanical Code
- 2009 International Plumbing Code
- 2009 International Residential Code

## **CITY OF WILMINGTON, NC –**

The City has codified its ordinances. In Part III – Technical Codes, Chapter 18 Land Development Code, is the City’s regulations governing land use and development. There is language in the UDO that is restrictive and does not affirmatively further fair housing; as such, it is suggested that the following inclusions and revisions be considered by the City to ensure that the City is compliant with the Fair Housing Act as amended.

- Definitions – The City should revise some of its definitions and add additional definitions in Section 18-812 Definitions.
  - Add a definition for the “Fair Housing Act,” which is absent from the definitions.
  - Revise the definition of “Handicapped Persons” to bring it into conformance with the HUD definition. The words “... but not including mentally ill persons who are dangerous to others as defined in G.S. §122-58.2(1)b.” This same wording appears in the State Statute and is a “judgment call” that the local zoning official or code officer should not be making. The HUD definition does

not include that language. This could be interpreted as a discriminatory policy.

- The definition of “family” allows for up to 3 unrelated individuals to live together as a single housekeeping unit. Provisions should be made as a “reasonable accommodation” to allow one (1) or two (2) permanently disabled individuals to live together as a housekeeping unit in addition to the 3 unrelated individuals. This would be an “unlicensed” facility.
- The definition of “Family Care Home” provides for a “licensed” facility in accordance with State Law G.S. Chapter 131 D. Article 1, or G.S. Chapter 122C, Article 2, to have up to 6 unrelated permanent disabled or elderly persons living together. This requires support and supervisory personnel for high functioning mentally retarded individuals who do not require support and supervisory personnel on a round the clock basis, this is an undue burden or restriction placed on this type of protected class. There are no restrictions placed on the number of persons who may be “unrelated” and who live together as a “Fraternity or Sorority,” nor is there a requirement for support or supervision of fraternity or sorority members.
- There is a definition in the ordinance for “Group Home Residential” which appears to be in regard to an “Emergency Shelter.” This should be clarified.
- There are three definitions in the ordinance for “Group Home Supportive, large,” “Group Home Supportive, medium,” and “Group Home Supportive, small.” These group homes refer to a dwelling unit that is occupied by up to 12 special needs persons, up to eight special needs persons, and up to three special needs persons, respectively. The “Group Home Supportive, small” requires that the 3 special needs persons reside with a family. This is restrictive and an undue hardship on special needs persons.
- Permitted Uses – in Article 5 of the Code, the various categories of zoning districts are identified and the permitted uses identified and the permitted uses are stated.
  - In the R-20, Low Density Residential District, Group Homes Supportive, small and medium, are “permitted under prescribed conditions.” This is restrictive and in opposition to the Fair Housing Act.
  - In the R-15, R-10, R-7, and R-5 Residential Districts, the same restrictions apply to Group Homes Supportive, small and medium. Therefore in none of these residential districts is a

group home permitted without meeting all of the additional criteria while a non-disabled person/individual is not required to adhere to the requirement.

- The City's restrictive ordinance does not even permit "as a right", group homes supportive (small, medium, or large) in multi-family residential districts or the mixed use district.
- Supplemental Development Regulations – In Article 6 of the Code are the prescribed conditions and special use prerequisite which are required for certain uses, including the Group Homes Supportive types. Under Section 18-274, 18-275, and 18-276 are a listing of these restrictions.

The following separation requirements are found in the City's Ordinance and appear to have the effect of limiting fair housing choice:

Sec. 18-276. - Group home supportive small, medium and large, family care home, group home residential; separation requirements.

(a) A proposed family care home shall be located no closer than within a one-half-mile radius from an existing permitted family care home within any single-family residential, MHP, HD-R, HD, and HD-MU districts whether contiguous or not.

(b) A proposed group home residential shall be located no closer than within a one-half-mile radius from any existing permitted group home residential, group home supportive small, group home supportive medium, group home supportive large, or family care home within any residential, MHP, HD-R, HD, and HD-MU districts whether contiguous or not.

(c) A proposed group home supportive small, medium, or large shall be located no closer than within a one-half (½) mile radius from any existing permitted group home supportive small, medium or large, or family care home, and a one-mile radius from any existing permitted group home residential within any residential, RO, MHP, HD-R, HD and HD-MU districts whether contiguous or not. There shall be no separation requirement for any family care home, group home supportive small and group home supportive medium in multifamily residential districts.

From interviews, it is the City's position that Sec. 18-276 is not intended to be discriminatory in nature or to limit fair housing choice. The Department of Justice has addressed this very issue through the following Joint Statement of the Department of Justice and the Department of Housing and Urban Development On Group Homes, Local Land Use, and the Fair Housing Act (Source: [http://www.justice.gov/crt/about/hce/final8\\_1.php](http://www.justice.gov/crt/about/hce/final8_1.php))

*"Q. When, if ever, can a local government limit the number of group homes that can locate in a certain area?"*

*A concern expressed by some local government officials and neighborhood residents is that certain jurisdictions, governments, or particular neighborhoods within a jurisdiction, may come to have more than their "fair share" of group homes. There are legal ways to address this concern. The Fair Housing Act does not prohibit most governmental programs designed to encourage people of a particular race to move to neighborhoods occupied predominantly by people of another race. A local government that believes a particular area within its boundaries has its "fair share" of group homes, could offer incentives to providers to locate future homes in other neighborhoods.*

*However, some state and local governments have tried to address this concern by enacting laws requiring that group homes be at a certain minimum distance from one another. The Department of Justice and HUD take the position, and most courts that have addressed the issue agree, that density restrictions are generally inconsistent with the Fair Housing Act. We also believe, however, that if a neighborhood came to be composed largely of group homes that could adversely affect individuals with disabilities and would be inconsistent with the objective of integrating persons with disabilities into the community. Especially in the licensing and regulatory process, it is appropriate to be concerned about the setting for a group home. A consideration of over-concentration could be considered in this context. This objective does not, however, justify requiring separations which have the effect of foreclosing group homes from locating in entire neighborhoods."*

It is suggested that the City of Wilmington continue to review the City's Ordinance concerning language that is restrictive and consider making revisions and inclusions to the City's UDO to affirmatively further fair housing.

## **NEW HANOVER COUNTY, NC –**

The New Hanover County Zoning Ordinance was updated on October 7, 2013. Several minor revisions should be considered in order to bring this zoning ordinance into compliance with the Fair Housing Act, as amended.

- In Article II: Definitions, Section 23: Definitions, the following was noted:
  - Family is defined as "one (1) or more persons occupying a single dwelling unit, provided that unless all members are related by blood, adoption, or marriage, no such family shall contain over three (3) persons (6/15/89), but further provided ..." Provisions should be made as a reasonable accommodation" to allow one

(1) or two (2) permanently disabled individuals to live together as a housekeeping unit in addition to the three (3) unrelated individuals. Presently, the definition of “family” allows for domestic servants, who are not related, to live on the premises and who are not counted as part of the family. It also allows for five (5) children under eighteen (18) years of age to also live in the housekeeping unit, and that any child less than eighteen (18) years of age living with parent(s) or legal guardian are not counted as part of the allowable number of family members.

- Based on the fact that there are existing exceptions to the maximum number of unrelated individuals permitted to reside in the housekeeping unit, it appears that this is exclusionary against the permanently disabled, since they have to be included in the count of unrelated individuals, while others are not.
- The Residential Care Facility definition appears to be appropriate, since it permits up to six (6) residents who are handicapped.
- The definition for Senior Living is also in compliance with the Fair Housing Act, as amended.
- There is no definition listed for “handicapped” or “disabled” in the list of definitions.
- There is no mention of the Fair Housing Act, as amended.
- There is no definition of “accessibility” or “visitability.”
- Permitted Uses – under Article V, Section 50 is the “Table of Permitted Use.”
  - Residential Care Facilities are permitted in most residential districts, except the R-7 Residential District. There does not appear to be any justification for making this use a “Special Exception” for the R-7 District only.
  - Senior Living is restricted to certain locations. It is only a permitted use in the PD Residential District and is a special exception in the R-205, R-20, R-15, and R-10 residential districts. There does not appear to be any justification for making this use as a “special exception.” The Elderly are also a protected class and as such should be treated the same as other persons who reside in apartments.
- Article VI, Section 63.4.2, contains a Supplemental District Regulation for Residential Care facilities. It states that “a residential or family care facility shall not be located within 2,000 feet radius of an existing residential care home.” This is in violation of the Fair Housing Act, as amended. The very next sub-section 63.4-3 is for

Fraternities and Sororities, residential. These are residences of unrelated individuals, however there is no distance or separation requirement for fraternities or sororities from existing fraternities or sororities. The disabled have more requirements and hurdles to overcome than the non-disabled, which is a violation of the Fair Housing Act, as amended.

## **PENDER COUNTY, NC –**

Pender County adopted a Unified Development Ordinance in 2010 and was last amended on December 9, 2013.

- Definitions – the ordinance in Appendix A contains some definitions which should be revised and new definitions added.
  - Family Care Home is defined as a home with support and supervisory persons that provides room and board, personal care and habilitation services in a family environment for not more than six (6) residents with disabilities. This is basically a group home as stated on page 12 of Appendix A – Definitions.
  - Additional definitions are needed, such as a definition for “family,” the “Fair Housing Act,” “disabled” or “handicapped,” “accessible,” “visitable,” “nursing home care or residential facility.”
- Permitted Uses – under Article 5, permitted uses of the ordinance on page 5-8, the Family Care Home is permitted with use standards in all 5 residential zoning districts. This places an extra layer of requirements on family care homes that other homes do not have. This is not affirmatively furthering fair housing.
  - Nursing and Residential Care Facilities are listed as permitted in the RD - Residential District and by a Special use approval required for the RA and RP zoning districts. This use is not permitted in the RM and MM residential zoning districts. There isn't a definition for “nursing and residential care facilities in Appendix A. This appears to also be restrictive zoning.
- Supplemental Development Standards apply for family care homes. On page 5-20 it references the North Carolina G.S. §168-21. Which is the definition of “family care home” and a “person with disabilities.”
  - In the definitions section it cites §168, Article 3, which contains §168-20, §168-21, §168-22, and §168-23. If the Pender County UDO uses these subsections of the state act, it cannot restrict family care residences from any residential zoning district, nor can it require a conditional use permit, special use permit,



special exception or variance [§168-22(a)]. However, the state law is partially in violation of the Fair Housing Act, as amended in permitting political subdivisions to “prohibit a family care home from being located within a one-half mile radius of an existing family care home.”

- Pender County needs to revise its permitted land uses to bring it into compliance with State and Federal Laws.

## **BRUNSWICK COUNTY, NC**

Brunswick County adopted a Unified Development Ordinance, in 2007, which was last amended in November 2013.

- Definitions – are listed in the Appendix at the end of the UDO.
  - There is no definition for “family,” “disability,” “handicap,” the “Fair Housing Act,” “accessibility,” and “visitability.”
  - The definition for “family care home” is taken from the State definition and should be revised to exclude the words “... but not including mentally ill persons who are dangerous to others as defined in G.S. 122C-3(11)b.”
  - The UDO also references the definition of a “handicapped person” in accordance with G.S. §168-21(2).
  - The definitions also include a definition of a “group care home” similar to the family care home, with no more than six (6), but less than thirteen (13) individuals.
- Permitted Uses – are shown on the Use Table in Section 5.2.3. The use of a family care home is shown as “Limited Use Standards” in all of the residential zoning districts and as “Special Exception – Board of Adjustment Approval” for the C-1 and I-G Districts. This is a restriction that is not in conformance with the Fair Housing Act, as amended.
  - The “Group Care Homes” are all shown as “Special Exception – Board of Adjustment Approval” for the RR, R-7500, R-600, SBR-6000, C-LD and N-C Zoning Districts.
  - These restrictions are against the Fair Housing Act, as amended.
- Supplementary Development Regulations – are found in Article 5 of the UDO and for Residential Uses in sub-section 5.3.3.A. for Family Care Homes and 5.3.3.B. for Group Care Homes.
  - The Family Care Home and the Group Care Home cannot be located within a “one-half mile radius, measured lot line to lot

line, from any existing and/or permitted family care, group care, or emergency shelter.” This is an “exclusionary” provision and in violation of the Fair Housing Act, as amended.

- It is interesting to note that nursing homes do not have a distance separation requirement, but Family Care Homes and Group Care Homes do have a separation requirement.

HUD and the Department of justice in their joint policy statement have issued this position in regard to zoning and land use regulations which would be in violation of the amendments to the Fair Housing Act. The following is taken from that joint position statement:

*The Fair Housing Act gives the Department of Housing and Urban Development the power to receive and investigate complaints of discrimination, including complaints that a local government has discriminated in exercising its land use and zoning powers. HUD is also obligated by statute to attempt to conciliate the complaints that it receives, even before it completes an investigation.*

*In matters involving zoning and land use, HUD does not issue a charge of discrimination. Instead, HUD refers matters it believes may be meritorious to the Department of Justice which, in its discretion, may decide to bring suit against the respondent in such a case. The Department of Justice may also bring suit in a case that has not been the subject of a HUD complaint by exercising its power to initiate litigation alleging a "pattern or practice" of discrimination or a denial of rights to a group of persons which raises an issue of general public importance.*

*The Department of Justice's principal objective in a suit of this kind is to remove significant barriers to the housing opportunities available for persons with disabilities. The Department ordinarily will not participate in litigation to challenge discriminatory ordinances which are not being enforced, unless there is evidence that the mere existence of the provisions are preventing or discouraging the development of needed housing.*

*If HUD determines that there is no reasonable basis to believe that there may be a violation, it will close an investigation without referring the matter to the Department of Justice. Although the Department of Justice would still have independent "pattern or practice" authority to take enforcement action in the matter that was the subject of the closed HUD investigation that would be an unlikely event. A HUD or Department of Justice decision not to proceed with a zoning or land use matter does not foreclose private plaintiffs from pursuing a claim.*



*Litigation can be an expensive, time-consuming, and uncertain process for all parties. HUD and the Department of Justice encourage parties to group home disputes to explore all reasonable alternatives to litigation, including alternative dispute resolution procedures, like mediation. HUD attempts to conciliate all Fair Housing Act complaints that it receives. In addition, it is the Department of Justice's policy to offer prospective defendants the opportunity to engage in pre-suit settlement negotiations, except in the most unusual circumstances.*

### **Minimum Housing Standards**

Based on stakeholder and resident comments, the Unified Development Ordinances (UDOs) in the Region were reviewed for minimum housing standards. There was a lack of explanation and enforcement powers concerning minimum housing standards. It is suggested that within the Housing and Building Chapter to include an Article addressing minimum requirements for the initial and continued occupancy of all structures used for human habitation and should not replace or modify any ordinances established for the construction, repair, alteration, or use of the property/building. The Code should include: Preamble and Definitions; Conflict Provisions; Minimum Standards for Basic Equipment and Facilities; Responsibilities of Owners/Occupants; Powers of the Department; Inspections; Enforcement; and the Process of Addressing Non-Compliance.

## **B. Fair Housing Capacity/Infrastructure**

### **North Carolina**

The Office of Community Investment (CI) administers the State of North Carolina's Community Development Block Grant (CDBG) program to local governments in non-entitlement areas. Non-entitlement areas are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000. The Commerce Finance Center administers the CDBG Economic Development funds.

For FY 2013, North Carolina received approximately \$45,000,000 in funding. The state has decided to allocate all funds to infrastructure projects, as well as the balance of the grant for residential water and wastewater infrastructure projects in the amount of approximately \$25,000,000 pending funding from the Water Infrastructure Authority (WIA).

Housing is an eligible funding category but funds have not been directly allocated to housing related projects; this trend is expected to continue.

The primary statutory objective of the HUD CDBG program is to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities. These grants primarily serve persons of low- and moderate-income, as the State must ensure that at least 70 percent of its CDBG grant funds are used for activities that benefit these persons.

The State typically receives about \$45 million in federal CDBG funds annually, to go toward various CDBG program categories that have been designed to meet the needs of North Carolina's communities. Local governments may apply for these funds.

All North Carolina small cities are eligible to apply for funds except for 23 entitlement cities that receive funds directly from the U.S. Department of Housing and Urban Development (HUD). These directly-funded cities include: Asheville, Burlington, Cary, Chapel Hill, Charlotte, Concord, Durham, Wilmington, Fayetteville, Gastonia, Goldsboro, Greensboro, Greenville, Hickory, High Point, Jacksonville, Kannapolis, Lenoir, Morganton, Raleigh, Rocky Mount, Salisbury, Wilmington, and Winston-Salem.

All counties, except for the three HUD-designated urban counties of Wake, Mecklenberg, and Cumberland, are eligible to apply for Small Cities CDBG funds. All municipalities in these counties are ineligible except for the Town of Holly Springs in Wake County and the Town of Linden in Cumberland County.

Each year, Community Development Block Grants (CDBG of \$ 367,723) provide funding to local governments throughout the state. These community improvement projects are administered by the Office of Community Investment (CI) and the Commerce Finance Center (CFC) under the following categories:

NC Catalyst - Grants to local governments to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate-income.

NC Tomorrow - A subset of NC Catalyst, this one-time grant allocation in 2011 provides planning grants to 17 non-entitlement local governments serving as the lead regional coordinator within each of the Council of Governments (COGs) regions. The grantees will develop comprehensive

economic development strategies to eventually become part of a statewide plan.

Economic Development - Provides grants or loans to local governments for creating and retaining jobs. Administered by the Commerce Finance Center.

Infrastructure - Provides public water or sewer to correct severe health or environmental problems.

Scattered Site Housing - Given to county governments on a rotating basis to address the most critical housing needs of very low-income families

Small Business Entrepreneurial Assistance - Creates and retains jobs for struggling small local businesses.

Talent Enhancement Capacity Building -Helps non-profits in partnership with units of local government design and carry out CDBG activities to address the challenge of capacity.

CDBG-Recovery (CDBG-R) - This one-time grant allocation provided recovery funds under Title XII of the American Recovery and Reinvestment Act of 2009.

Neighborhood Stabilization Program - Provides targeted emergency assistance to purchase, rehabilitate, and/or redevelop foreclosed homes at a discount in response to rising foreclosures and declining home values.

### **City of Wilmington**

The City receives Community Development Block Grant (CDBG) and HOME Investment Partnership entitlement funding from the U.S. Department of Housing and Urban Development. These funds provide:

- decent and affordable housing
- a suitable living environment
- expanded economic opportunities for low-to-moderate-income persons

The proposed projects and programs for implementation in the coming fiscal year include projects to increase the supply of affordable rental housing; foster homeownership; preserve and rehabilitate existing housing stock; and provide services and support for the homeless, including ex-offenders, victims of domestic violence and at-risk youth. Resources are made

available to provide for services to improve neighborhoods and serve citizens, including at-risk youth.

## **VI. Public Investments**

### **A. Transportation Plan**

The Cape Fear Public Transportation Authority, operating as Wave Transit, provides a variety of public transportation options to the citizens of the Cape Fear region, including fixed bus routes, shuttles, and a free downtown trolley. This year marked the tenth year of public transportation service for the Cape Fear Public Transportation Authority. Currently, Wave Transit serves the Cape Fear region from downtown to Leland, and down to Carolina Beach. Buses run seven (7) days a week, except for certain holidays. Service runs from 6:00 AM to 9:00 PM Monday through Saturday, and Sunday hours differ by route. One way bus fare is \$2.00 for adults, and \$1.00 for seniors, students in grades K-12, and local college students. Children under age 5 ride free, as do University of North Carolina-Wilmington (UNCW) students and faculty (with a valid University ID). Transfers are also issued for free. All fixed bus and shuttle route maps are posted on the website, [www.Wavetransit.com](http://www.Wavetransit.com). The map at the end of the section shows of all of the current Wave Transit routes.

The Federal Aid Highway Act of 1962 required that transportation projects in urbanized areas of 50,000 or greater in population be based on a continuing, comprehensive, urban transportation planning process undertaken cooperatively by the states and local governments. The Wilmington Metropolitan Planning Organization (WMPO), created in 1982, is composed of officials from each of the Wilmington urban area counties and municipalities, as well as the Cape Fear Public Transportation Authority (providers of WAVE Transit), and the North Carolina Board of Transportation. The current WMPO planning area boundary encompasses 408.1 square miles. The WMPO is tasked with providing a regional, cooperative planning process that serves as the basis for the expenditure of all federal transportation funds in the area. Under Section 134 of the Federal Highway Act of 1973, the WMPO are required to prepare long range transportation plans for the planning area with a minimum of a 20-year horizon. Additionally, the WMPO prepares an annual planning work program and assists with the prioritization of projects for inclusion in the State Transportation Improvement Program, which outlines North Carolina Department of Transportation (NCDOT) spending in seven-year cycles.

The Cape Fear Commutes 2035 Transportation Plan is the long range transportation plan for the urbanized area of Wilmington, North Carolina that was prepared by the WMPO. The plan establishes the goals and objectives for the improvement of travel conditions within the WMPO planning area and makes specific recommendations for transportation projects and

funding sources. The plan considers all modes of transportation, including automobiles, trucks, buses, trains, airplanes, ferries, bicycles, and walking. For the A.I., focus is mainly on the accessibility of public transportation. Residents in need of affordable, working-class housing and the elderly often rely on public transit to commute to work and access services.

The Cape Fear Commutes 2035 Transportation Plan recognizes the many transportation challenges facing the region. These include:

- Coordinating land use and transportation planning to ensure orderly development that does not overburden transportation infrastructure;
- Developing in a way that is sustainable in the long-term and sensitive to the region's many important environmental, cultural and historic features;
- Finding alternative funding sources to pay for the many transportation needs;
- Promoting the use of alternative modes of transportation to provide viable transportation choices to the region's travelers, and;
- Working cooperatively as regional partners to address regional and local transportation.

Cape Fear Commutes 2035 Transportation Plan addresses a transportation system that will be:

- Safe: reduces injuries and improves the sense of safety for all users;
- Efficient: moves the most people and goods in a cost effective manner, while using the least amount of resources;
- Appropriate: contributes to the quality of life and character of the region through proper design;
- Responsible: protects existing investments and limits environmental and social impacts;
- Integrated: links with other transportation and land use plans as well as future infrastructure investments; and
- Multimodal: provides a choice of modes for most trips.

According to the plan, recent statistics rank the Wilmington Metropolitan Statistical Area (MSA) as the 24th fastest growing urban area in the United States. The Wilmington MSA includes more than 347,000 residents, more than a 26 percent increase in population since 2000. The Wilmington MSA encompasses a larger section of southeastern North Carolina than the WMPO, including Pender County in its entirety and a larger portion of eastern Brunswick County. Although the WMPO study area does not include these areas, the transit project list includes Wilmington Express Bus connections from farther south in Brunswick County (Shallotte and Southport) and in Pender County (Burgaw). Projections for population and

household growth within the WMPO area were completed for 2020 and 2035, and Brunswick and Pender County populations are projected to more than triple by 2035, while New Hanover County's population is projected to increase by nearly two-thirds, from approximately 178,000 people today to approximately 284,000 in 2035. Employment growth is also projected to be significant, especially in Brunswick and Pender counties compared to their current employment levels.

The plan notes that as the region continues to grow and the population becomes more dispersed, transit will play a more central role in moving people throughout the region. Public transportation has several roles in the transportation system: it provides mobility for people who are unable to drive or don't have access to a vehicle, and it can contribute to economic competitiveness, provide an alternative to congested highways, and assist with meeting air quality and other sustainability and quality-of-life goals.

The plan states that public transportation has historically taken a low profile in long-range planning, with greater attention and funding being given to highway projects. This focus needs to change, as it is increasingly recognized that a highway-led approach is neither financially feasible nor the best way to achieve a region's overall goals. In addition, land use patterns are an important determinant of whether transit service can be made attractive or even feasible, requiring forward-thinking policy development and regulatory standards. Higher density, mixed-use developments, for example, that are designed to incorporate transit infrastructure and amenities have been shown to boost transit ridership.

The Cape Fear Commutes 2035 Transportation Plan will add or modify five Wave Transit routes, which will connect key destinations, such as UNCW and the airport, with downtown. It will also help Wave Transit reach out to growing parts of the urban area. The new routes, and improvements to existing routes, will take advantage of the Central and Downtown Stations.

The plan also proposes new and extended routes for the Express Bus Routes. An increasing number of the region's residents are living outside of the Wilmington urban area and commuting into the downtown for medical services, jobs, and the University of North Carolina-Wilmington. The Cape Fear Commutes 2035 Transportation Plan creates thirteen (13) express bus routes that will give commuters a viable and attractive option to driving. Many of these routes will access park-and-ride lots that are strategically located along major corridors, which will allow commuters to drive a short distance from their home to the park-and-ride lot and ride the express bus into Wilmington. Routes will operate during the peak travel times and will have shorter travel times than local buses. Many of these express routes are intended to serve destinations outside of the WMPO area, or in Pender



and Brunswick counties. Development and implementation of these routes will require planning and coordination with regional partners, because funding from Cape Fear Commutes 2035 Transportation Plan only covers the project lengths within the WMPO area.

A third element of the transit portion of the plan incorporates Bus Rapid Transit improvements to supplement the local Wave Transit bus service. The Cape Fear Commutes 2035 Transportation Plan establishes five corridors for the development of bus rapid transit (BRT). The advantage of BRT is that it provides efficient mass transit service in urban areas without the high costs of commuter rail or light rail. BRT systems are developed on existing city streets with moderate improvements to the infrastructure for the operation of low-floor bus vehicles. Corridors in Wilmington identified for bus rapid transit improvements are:

- Market Street (starter segment)
- Oleander Drive
- South 17th Street
- Carolina Beach Road, and
- Corridor between downtown and UNCW

The Cape Fear Commutes 2035 Transportation Plan, when enacted, will improve transit through:

- Enhancing the local bus system;
- Adding new express routes to capture regional commuters; and
- Developing a bus rapid transit network in the urban area.

The plan will accomplish these goals through a list of prioritized Transit Projects, which are listed below. These projects are projected to be completed by 2035.

### **Cape Fear Commutes 2035 Transportation Plan Transit Projects**

Project Number	Project Name
<i><b>Current TIP Projects</b></i>	
TD-4721 A/B	Wilmington Multimodal Transportation Center
TD-4942	WAVE Maintenance and Operations Facility
<i><b>Local Bus</b></i>	
T01	UNCW Station to Downtown Station Local
T02	Wrightsville Beach (or Drawbridge) to Central Station Local
T03	Decrease headways on local bus routes
T04	Masonboro Loop Road to Independence Station local



T05	River Road to Downtown Station local
<b>Express Bus</b>	
T06	Hampstead to Wilmington Express (serving Scotts Hill and Porters Neck to Downtown Station via Central Station)
T07	Pleasure Island to Wilmington Express (to Downtown Station)
T08	Pleasure Island to Wilmington Express Alternate (to Central Station via UNCW Station)
T09	Riegelwood to Wilmington Express (serving Acme, Delco, and Leland to New Hanover Medical Center via Downtown Station)
T10	Southport to Wilmington Express (serving Boiling Springs Lakes and Winnabow to Central Station via Downtown Station)
T11	Shallotte to Wilmington Express (serving Supply, Bolivia, and Winnabow to Central Station via Downtown Station)
T12	Southport to Wilmington Express Alternate (serving Boiling Springs Lakes and Winnabow via I-140/Cape Fear Skyway)
T13	Shallotte to Wilmington Express Alternate (serving Supply, Bolivia, and Winnabow to New Hanover Regional Medical Center via I-140/Cape Fear Skyway to New Hanover Regional Medical Center)
T14	Burgaw to Wilmington Express (serving Rocky Point and Castle Hayne to New Hanover Regional Medical Center via Central Station and UNCW Station)
T15	Western Pender County to Wilmington Express (serving US421 to New Hanover Regional Medical Center via Downtown Station)
<b>Bus Rapid Transit (BRT)</b>	
T16	Market Street BRT between Downtown Station and Central Station
T17	UNCW BRT between Downtown Station and Cape Fear Memorial Hospital
T18	Oleander Drive BRT between Downtown Station and Cape Fear Memorial Hospital
T19	South 17th Street BRT between Downtown Station and Skyway Station
T20	Carolina Beach Road BRT between Downtown Station and Skyway Station

At the end of this section are maps that show the proposed transportation improvements.

In accordance with federal regulations, the plan must identify funding sources for all of the proposed projects. Transit in the region is funded from a variety of sources. In addition to fare revenue, the transit agencies receive state and federal assistance. There is also a substantial contribution from a variety of state and local health and welfare agencies. WAVE Transit also receives a sizeable amount of its budget directly from UNCW for rides it provides to students.

Currently, WAVE Transit receives nearly \$1.8 million in operating assistance from the Federal Transit Administration under the Section 5307

program. According to the Plan, current rules prohibit such assistance for agencies serving areas with populations in excess of 200,000, a mark that New Hanover County passed as of the 2010 Census with a population count of 202,667. It was assumed that this lost revenue would be replaced through a combination of increased fares and local assistance. Given that transit revenues are not tied directly to the population of the region, but of the service area and other service factors, growth rates based on historical data were used to predict the growth of the fare revenue and local, state and federal operating assistance. These rates ranged from -1 to 5.5 percent per year.

Continued operation of the existing WAVE Transit system will be approximately \$170 million over the lifetime of the plan. The identified projects would add roughly \$224 million in operations and maintenance over the lifetime of the plan and require a capital investment of roughly \$128 million. Operation of Brunswick Transit System will be roughly \$21 million over the course of the plan. Total operating costs over the life of the plan, including new service, is \$415 million. Escalated capital costs total \$168 million, of which roughly \$98 million would be eligible for federal reimbursement. Total local revenues and other operating assistance is estimated at \$289 million, leaving a funding gap of roughly \$194 million. Current law allows for an optional sales tax and vehicle registration tax which could generate \$270 and \$37 million, respectively, in New Hanover County alone over the life of the plan. The Cape Fear Commutes 2035 Transportation Plan assumes that some combination of this funding is passed to satisfy the additional revenue needs.

Additionally, the New Hanover County Board of Commissioners recently approved a motion which returns the County's funding amount for Wave Transit—at least for one more year—to what it was before that amount was reduced in the County's budget last year. The decrease, from \$250,000 previously, was due in part to Wave's interlocal agreement, which obligates the County to fund para-transit services. These para-transit services are specific to healthcare and other county services, and not to funding fixed-route bus service and other public transportation.

Additionally, Wilmington City Council voted to join the County in supporting a new fund balance, or savings account that is equal to at least 8% of Wave's operating budget. Both New Hanover County and the City of Wilmington passed resolutions stating that the City and the County would split the costs 50-50 to establish the fund balance for the transportation service over the next two fiscal years. This will result in about \$640,000-\$680,000 for Wave Transit.





Schedule Information

- Forden Station = 505 Cando Street, Wilmington, NC 28405
- Independence Station = Independence Blvd at Independence Mall
- UNCW Station = Campus of UNCW/Trask Coliseum
- Downtown Station = 2nd St./Princess St.
- Time points listed on this map are only to assist you in planning your trip. All bus routes have many other bus stops for which you may board. Please see a complete list of all bus stops at www.wavetransit.com.
- Time points indicate the minutes after each hour that a bus will arrive at a specific location.
- Peak service operates on a 30 minute frequency (Mon-Fri 6:00am-6:00pm) and off peak service operates on a 60 minute frequency.
- The last bus operating during peak hours begins at 5:30pm (Mon-Fri) and ends downtown at 6:00pm.
- The last bus leaves its starting point at 8:00pm and ends at 9:00pm (Brunswick Connector leaves its starting point at 5:00pm and ends at 6:00pm).

Bus Signs & Markers

To board a bus at a particular stop, you should arrive at least five (5) minutes prior to the scheduled arrival time of the bus.

When catching the bus, look for destination signs above the windshield that will give you information on the routes and destinations. When waiting at a bus stop, look for these bus stop signs that will list the route number and time (minutes after the hour) the bus will stop at that location. Both timepoints indicate when a bus will arrive during peak service. The second timepoint is the arrival time for off peak and weekend service. Wave Transit buses do not stop for passengers who are not waiting at official Wave Transit bus stop locations. Buses will only drop off passengers at official stops.



Real Time Bus Tracking

Wave Transit wants to make tracking your bus as easy as possible. You can track your bus in real time on the web, www.wavetransit.com, or use our text message program. The program is free (you may incur text message charges from your cell phone provider) and does not require you to sign up for this service. To take advantage of this service, enter the word 'Bus' and the route number. For example, if you would like to find where Bus 102 is located along the route, enter "Bus 102" in the text message block of your phone and send to phone # 90947. Regardless of the route, you will send all inquiries to phone # 90947. You will receive a text message to your cell phone within 30 seconds telling you where the bus is located. We are committed to providing this service 24/7; however, Wave Transit is not liable for technical or network interruptions.

Rack N Ride

Bike racks are located on the front of all Wave Transit vehicles, accommodate up to two bicycles, and your bike rides free. Use of bike racks is at your own risk. Motorized bikes or scooters are not permitted. Bikes are not permitted to have any loose item attached to the bike while riding on one of our vehicles. Bike rack positions are on a first-come, first-served availability.

Holidays

Wave Transit does not operate on the following holidays: New Year's Day, Martin Luther King, Jr. Day, Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day. (Service may be limited on Christmas Eve.)

The Seahawk Shuttle

Students and employees of UNCW are eligible to ride all Wave Transit fixed route buses for free by simply showing a valid student or employee UNCW ID card. All Wave Transit Passengers may ride UNCW Shuttles and pay regular fare. For more information about the UNCW shuttle routes, you may pick up a map at the UNCW Auxilliary Services office or visit our website, www.wavetransit.com

Paratransit Services

Wave Transit is responsive to the mobility needs of citizens of the City of Wilmington and New Hanover County. We encourage individuals with disabilities to take advantage of the independence and flexibility that is provided by our transit system. Both seniors and individuals with disabilities can ride for a reduced fare, and please be aware that service animals are allowed on all Wave vehicles. We also have specialized transportation services for disabled individuals. For more information about these services please visit our website www.wavetransit.com or call one of our paratransit specialists at (910) 202-2053.

Free Trolley

The free Downtown Trolley serves the City and County parking decks, City Hall, Thalian Hall, the New Hanover County Courthouse, Cape Fear Community College, and many shops and restaurants on Front and Water Streets. Passengers can board the trolley at any intersection or by waving to the driver. For safety purposes, Wave Transit encourages passengers to board at intersections, but with slower moving traffic, especially on Front Street, hailing the trolley is perfectly safe.

Trolley operators are happy to assist passengers and answer questions, but they are not tour guides. Please remember, their main responsibility is to safely operate the trolley.

Express Yourself

Our goal at Wave Transit is to provide you with safe, convenient, affordable, clean, and on-time service. We want to hear your complaints, compliments or suggestions. To communicate with us:

- Call (910) 343-0106 for customer service
- Visit the Wave Transit Main Office at 505 Cando Street, Wilmington, NC 28405
- Online via e-mail at wavetransit@wavetransit.com

We will try to accommodate your request, and we appreciate your comments.

Wave Transit is committed to providing non-discriminatory service to its customers. For more information about Wave Transit's Title VI program or to file a Title VI complaint please call (910) 343-0106 or visit www.wavetransit.com

203 Downtown Trolley				
<b>MONDAY-FRIDAY:</b> 7:10am – 8:50pm (every 20 minutes) <b>SATURDAY:</b> 10:30am – 8:50pm (every 20 minutes) <b>SUNDAY:</b> 10:30am – 5:30pm (every 20 minutes)				
BUS STOP		TIMES		
1	Downtown Station	:10	:30	:50
2	2nd St at Orange St	:12	:32	:52
3	Water St at Ann St	:14	:34	:54
4	Front St at Market St	:16	:36	:56
5	Front St at Grace St	:18	:38	:58
6	Water St at Red Cross St	:20	:40	:00
7	Nutt St at Convention Center	:22	:42	:02
8	Front St at Harnett St	:24	:44	:04
9	4th St at Brunswick St	:26	:46	:06
10	3rd St at Chestnut St	:28	:48	:08

Wave Transit Schedules

101 Princess Place			
<b>MONDAY-FRIDAY:</b> Peak 6:00am – 6:00pm Off Peak 6:00pm – 9:00pm <b>SATURDAY:</b> Off Peak, 6:00am – 9:00pm <b>SUNDAY:</b> Off Peak, 9:00am – 6:00pm <small>*Monday-Friday first trip leaves both Forden Station and Downtown Station at 6:00am. Saturday-Sunday first trip leaves from Forden Station.</small>			
BUS STOP		PEAK	OFF PEAK
1	Forden Station*	:00 :33	:00
2	Market St / Kerr Ave	:06 :40	:06
3	Princess Pl Dr / Montgomery Dr	:09 :43	:09
4	Nixon St at DC Virgo Middle School	:19 :53	:19
5	4th St at NHC Health Center	:21 :55	:21
6	Downtown Station*	:24 :00	:24
7	McRae St / Fanning St	:31 :07	:31
8	Rankin St / 13th St	:35 :11	:35
9	Market St / Kerr Ave (Food Lion)	:49 :25	:49
10	Sigmon Rd at Walmart	:52 :29	:52

105 Medical Center			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Forden Station	:00	
2	Market St / Kerr Ave	:07	
3	Market Street / 30th St (YMCA)	:11	
4	16th St / Dock St	:16	
5	NHRMC	:23	
6	17th St / Wellington Ave	:26	
7	Independence Station	:32	
8	Wilshire Blvd at Emerald Square Plaza	:38	
9	Wilshire Blvd / Kerr Ave	:42	
10	Kerr Ave / McClelland Dr	:50	

108 Market Street			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> NO SERVICE <b>SUNDAY:</b> NO SERVICE			
BUS STOP		HOURLY	
1	Forden Station	:00	
2	Lennon Dr / Market St	:08	
3	Market St / Kerr Ave (Food Lion)	:10	
4	Market St at Port City Java	:17	
5	Market St / 16th St	:18	
6	Downtown Station	:23	
7	Market St / 9th St (Cape Fear Museum)	:38	
8	Market St at YMCA	:44	
9	Market St / Kerr Ave	:47	
10	Lennon Dr / Market St	:51	

204 Brunswick Connector			
<b>MONDAY-FRIDAY:</b> 6:00am – 6:00pm <b>SATURDAY:</b> NO SERVICE <b>SUNDAY:</b> NO SERVICE			
BUS STOP		HOURLY	
1	Downtown Station	:00	
2	Village Rd / Fairview Rd	:07	
3	Main St / Old Mill Rd	:14	
4	Old Fayetteville Rd / Lanvale Rd	:20	
5	Old Fayetteville Rd (Leland Middle School)	:24	
6	Old Fayetteville Rd (North Brunswick HS)	:26	
7	Village Rd at Food Lion Shopping Plaza	:30	
8	Drager Dr at Harris Teeter	:34	
9	Brunswick Village Blvd Roundabout	:38	
10	West Gate Dr at Walmart	:42	

209 Independence			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Downtown Station	:00	
2	Dawson St / 10th St (Jervay Housing)	:10	
3	16th St / Greenfield St (Housing Authority)	:15	
4	17th St / Medical Center Dr	:20	
5	17th St / Wellington Ave	:22	
6	Independence Station	:30	
7	17th St / Delaney Ave	:34	
8	17th St / NHRMC Inner Loop Rd	:38	
9	Greenfield St / 16th St (Social Services)	:42	
10	5th St / Meares St	:46	



Trip Tips

Wave Transit kindly asks that you be courteous to your fellow passengers:

- If listening to music, please use headphones and keep the sound level at a volume that only you can hear.
- No animals or pets allowed on Wave Transit buses, with the exception of service animals.
- Please don't block the aisle with packages, bags, baby carriages, or your feet. Children must be removed from stroller prior to transport.
- No weapons, alcohol, or illegal substances are permitted on the bus.
- Please no eating or drinking while riding Wave Transit buses.
- Smoking and the use of electronic cigarettes is prohibited on all Wave Transit vehicles and in all Wave Transit facilities.
- In consideration of other passengers, please refrain from using profanity while on the bus.
- Wave Transit discourages the use of cell phones while riding our vehicles. If you must use a cell phone, please talk in a low voice and move to the back of the vehicle.

Go Safely

- When riding the bus, please be seated. If you must stand, please hold on to the railing.
- At the bus stop, please stand clear of the curb while the bus is approaching.
- When boarding or alighting, please watch your step, and do not rush.
- Please wait for the bus to leave the bus stop before crossing the street.

1. Peak service operates on 30-minute frequency. Off Peak (times listed in bold) operates on 60-minute frequency.
2. Time points indicate the minutes after each hour that a bus will arrive at that location during operating hours.
3. All bus routes return to their starting point (bus stop #1) after leaving bus stop #10. (Route 301 returns to stop #1 after leaving stop #8.)

103 Oleander East			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Forden Station	:00	
2	New Centre Dr at Colonial Park Apartments	:07	
3	College Rd at Harris Teeter Shopping Center	:11	
4	Wrightsville Ave / Kerr Ave	:14	
5	Oleander Dr / Fordham Rd (Whole Foods)	:18	
6	Oleander Dr / Hawthorn Ave (Oleander Rehab)	:26	
7	Oleander Dr / Greenville Loop (Arboretum)	:31	
8	Wrightsville Ave / Hawthorne Ave (Hospital)	:37	
9	College Rd at Kmart	:48	
10	Government Center Dr at Government Center	:55	

106 Shipyard Blvd			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Forden Station	:00	
2	Market St / Kerr Ave	:08	
3	Covil Ave / Broad St	:13	
4	Independence Station	:19	
5	Shipyard Blvd / Carolina Beach Rd	:25	
6	Shipyard Blvd at 17th St	:35	
7	Independence Blvd / Canterbury Dr	:38	
8	Independence Blvd / Park Ave	:41	
9	Darlington Ave / Covil Ave (The Reserve)	:44	
10	Market St / Lullwater Dr (Miller-Motte College)	:52	

201 Carolina Beach Rd			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Downtown Station	:00	
2	Front St / Castle St	:02	
3	Carolina Beach Rd / Northern Blvd	:07	
4	Carolina Beach Rd / Medical Center Dr	:11	
5	Carolina Beach Rd / Shipyard Blvd	:13	
6	Monkey Junction Walmart	:27	
7	17th St / Halyburton Park Dr	:34	
8	Carolina Beach Rd / Independence Blvd	:39	
9	Carolina Beach Rd / Medical Center Dr	:44	
10	Carolina Beach Rd / Burnett Blvd	:48	

205 Long Leaf Park			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Downtown Station	:00	
2	Castle St / 10th St	:05	
3	10th St / Meares St	:08	
4	Greenfield St / 16th St	:12	
5	17th St / Doctors Circle	:18	
6	Medical Center / Silver Stream	:22	
7	Wellington / 17th St	:33	
8	17th St / Medical Center Dr (NHRMC)	:35	
9	Greenfield St / 16th St (Social Services)	:41	
10	10th St / Wooster St	:48	

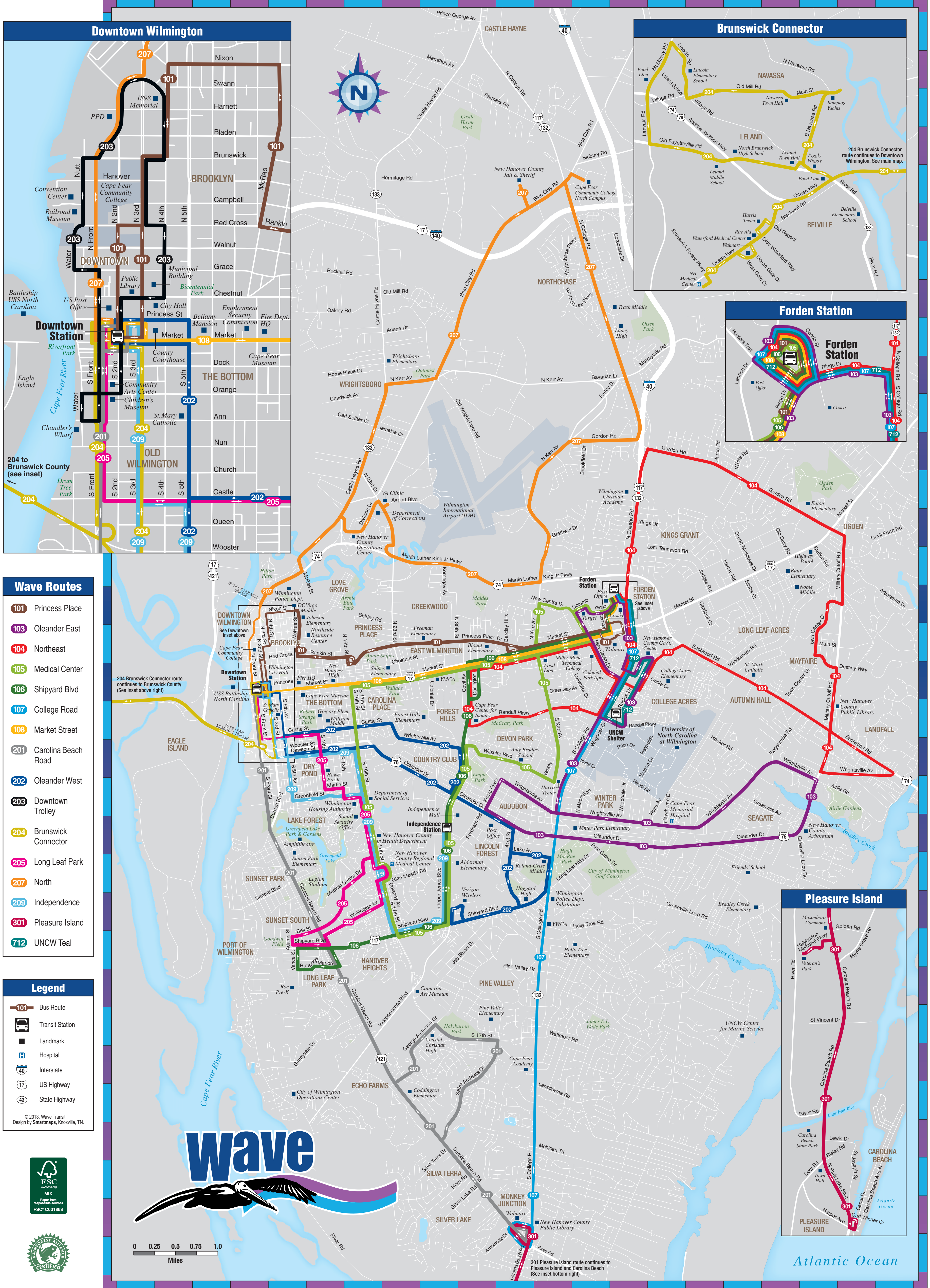
301 Pleasure Island			
<b>MONDAY-FRIDAY:</b> 7:30am – 7:30pm (every 3 hours) <b>SATURDAY:</b> 7:30am – 7:30pm (every 3 hours) <b>SUNDAY:</b> 10:30am – 4:30pm (every 3 hours) Transfers cannot be made to or from Route 301.			
BUS STOP		TIMES	
1	Monkey Junction Walmart	:30	
2	Carolina Beach Rd / Masonboro Commons	:37	
3	Veteran's Park Visitor Center (Ashley HS)	:41	
4	North Lake Park Blvd at Town Hall	:51	
5	Carl Winner / North Lake Park Blvd	:57	
6	North Lake Park Blvd / Risley Rd	:59	
7	Veteran's Park Visitor Center (Ashley HS)	:13	
8	Carolina Beach Rd / Golden Rd	:17	

104 Northeast			
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm <b>SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm			
BUS STOP		HOURLY	
1	Forden Station	:00	
2	College Rd / Randall Pkwy	:04	
3	Randall Pkwy at Vocational Rehab Building	:08	
4	New Center Dr at Colonial Park Apartments	:19	
5	Racine Dr at Racine Commons	:24	
6	Wrightsville Ave at Galleria Mall Dr	:32	
7	Town Center Dr / Main St (Mayfaire)	:40	
8	Gordon Rd / Military Cutoff Rd (Food Lion)	:47	
9	Gordon Rd / White Rd	:51	
10	N College Rd / Kings Dr	:56	

107 College Road			
<b>MONDAY-SATURDAY:</b> 6:00am – 9:00pm <b>SUNDAY:</b> 9:00am – 6:00pm <small>Route deviates to 301 Pleasure Island five (5) times Mon-Fri and three (3) times on Sunday. This route departs Forden Station Mon-Sat during the following times: 6:00am, 7:00am, 9:00am, 10:00am, 12:00pm, 1:00pm, 3:00pm, 4:00pm, 6:00pm and 7:00pm and on Sunday at 9:00am, 10:00am, 12:00pm, 1:00pm, 3:00pm and 4:00pm.</small>			
BUS STOP		TIMES	
1	Forden Station	:00	
2	College Rd / University Dr	:06	
3	College Rd / Oleander Dr	:10	
4	College Rd / East Cascade Rd	:14	
5	College Rd / South 17th St	:19	
6	Monkey Junction Walmart	:25	
7	College Rd / Greenbriar Rd	:33	
8	College Rd / Waltmoor Rd	:37	
9	College Rd / East Cascade Rd	:41	
10	College Rd at Kmart	:49	

202 Oleander West	
<b>MONDAY-FRIDAY:</b> 6:00am – 9:00pm	
<b>SATURDAY:</b> 6:00am – 9:00pm	
<b>SUNDAY:</b> 9:00am – 6:00pm	
BUS STOP	
	HOURLY
1 Downtown Station	:00
2 5th St / Castle St	:05
3 Dawson St /10th St	:09
4 Oleander Dr at Independence Mall	:16
5 Lake Ave (Roland-Grise Middle School)	:21
6 Shipyard Blvd / Pickard Rd	:25
7 41st at Brightmore Retirement Community	:33
8 Oleander Dr / Floral Parkway	:39
9 Wrightsville Ave / Dawson St	:43
10 5th St / Ann St	:53





- ### Wave Routes
- 101 Princess Place
  - 103 Oleander East
  - 104 Northeast
  - 105 Medical Center
  - 106 Shipyard Blvd
  - 107 College Road
  - 108 Market Street
  - 201 Carolina Beach Road
  - 202 Oleander West
  - 203 Downtown Trolley
  - 204 Brunswick Connector
  - 205 Long Leaf Park
  - 207 North
  - 209 Independence
  - 301 Pleasure Island
  - 712 UNCW Teal

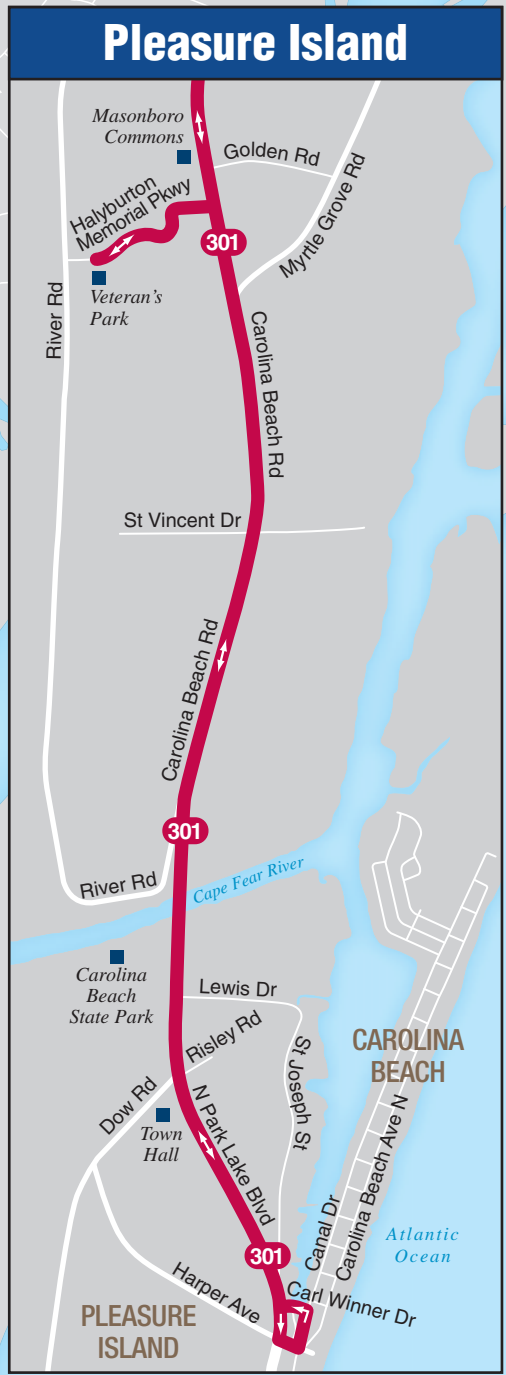
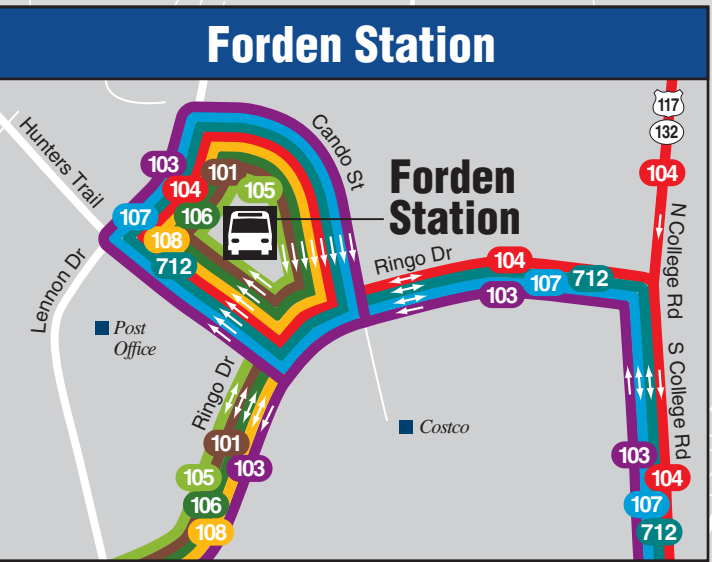
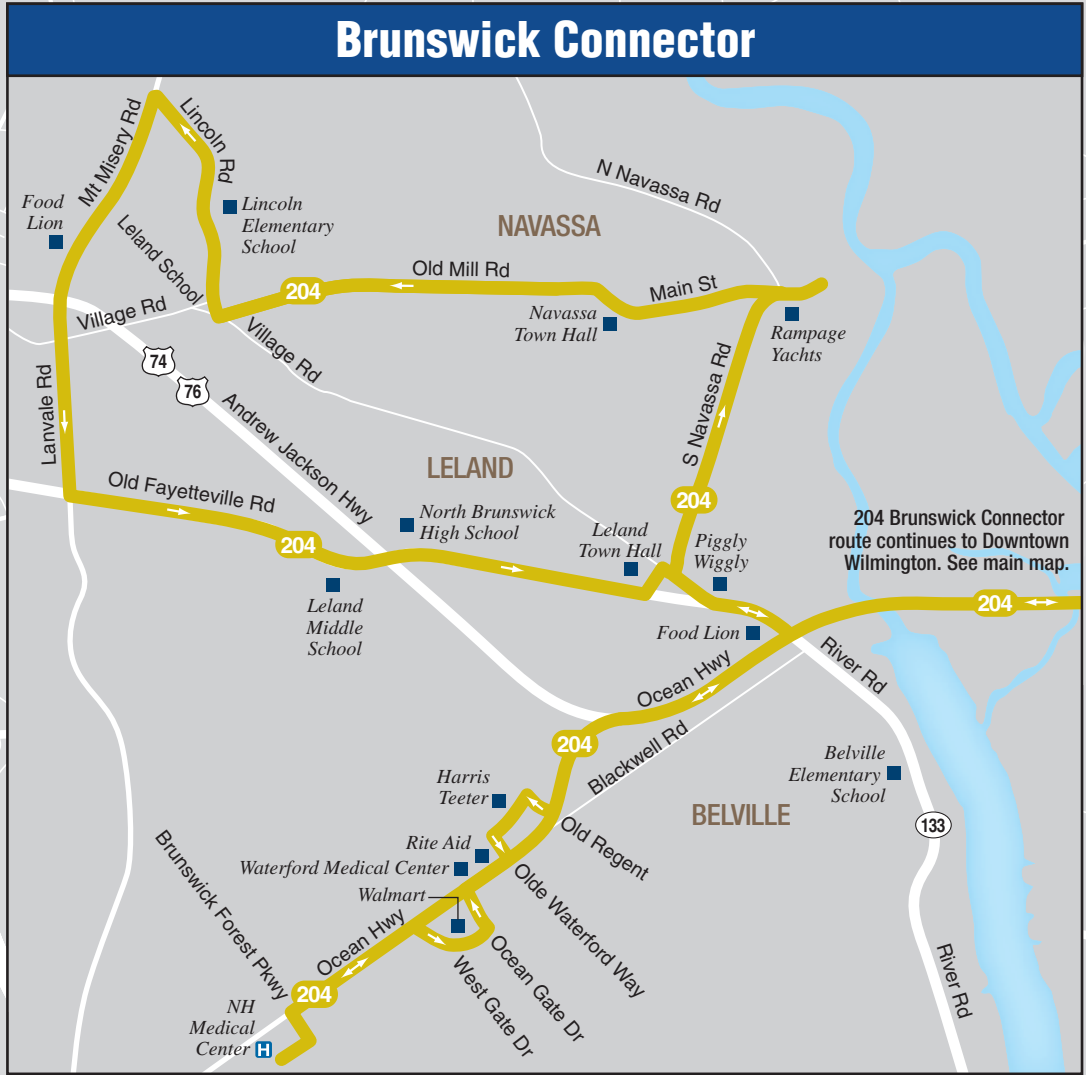
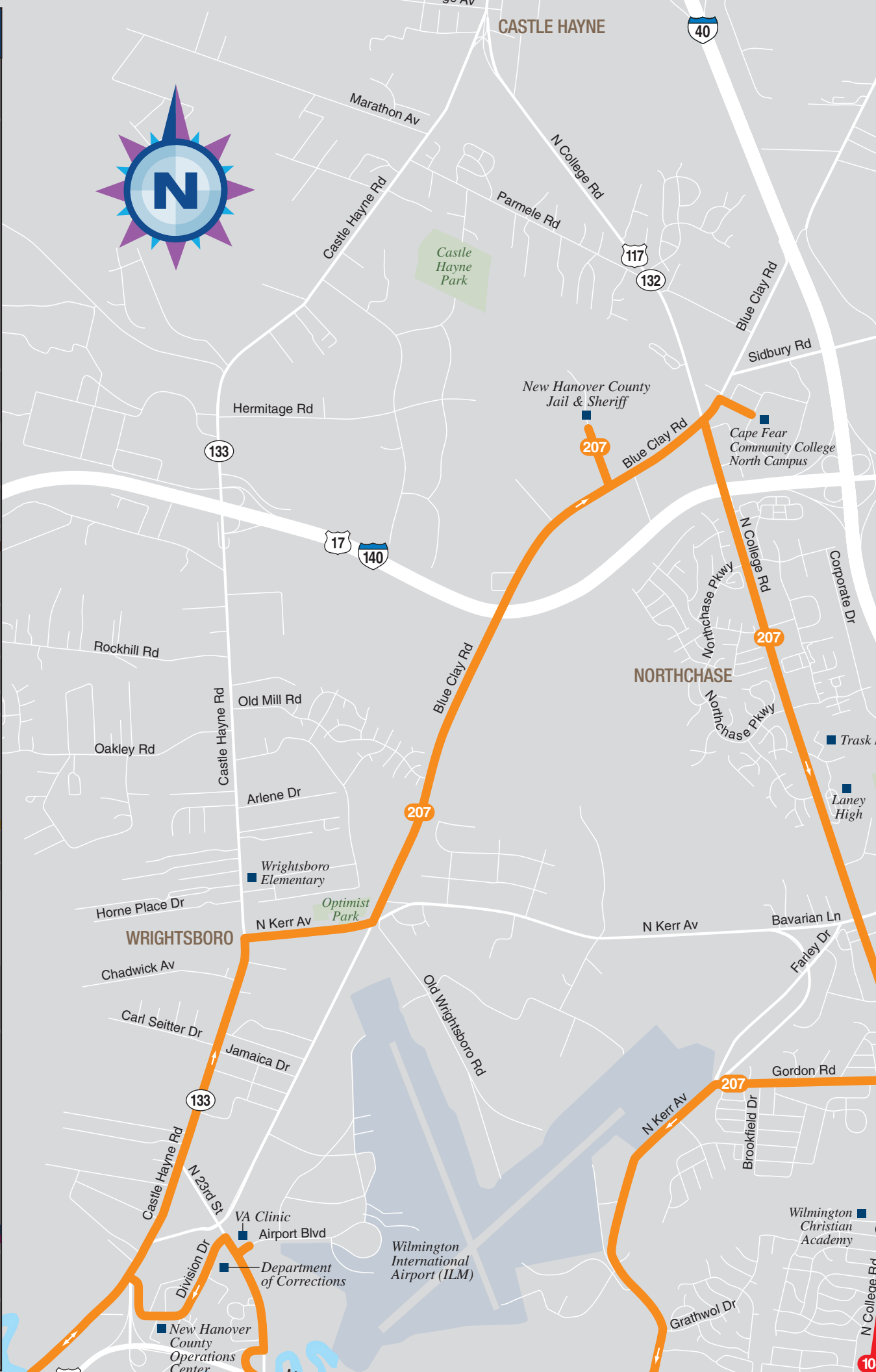
- ### Legend
- 101 Bus Route
  - Transit Station
  - Landmark
  - Hospital
  - Interstate
  - US Highway
  - State Highway

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WAVE

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Miles





## **B. Infrastructure Plan**

The lack of infrastructure, both water and sewer, is a major challenge in the Region for developing new housing. The flat topography of the Region requires water and sewer systems to utilize pumping stations or on-site systems for more rural areas. In more densely populated areas of the Region, gravity sewer and water systems provide a cost-effective and environmentally sound way to provide water and sewer service. The higher cost of providing water and sewer service for less developed areas is an additional cost that affordable housing developers must address. Municipalities throughout the Region have developed Plans to address water and sewer infrastructure needs, as well as other additional infrastructure needs.

### **Wilmington and New Hanover County**

The City of Wilmington's Strategic Plan for FY 2012-2014 highlights some goals and objectives for infrastructure improvements. The following were the goals and objectives for the City over the past few years:

#### **Welcoming Neighborhoods and Public Spaces**

- **Goal:** Ensure that a cost-effective and self-sustaining Solid Waste Management system is adopted to protect both the environment and populace, thus promoting a healthy community.
- **Objective:** Develop a cost-effective solid waste management system responsive to public services and keep the City in compliance with State and County mandates.
- **Goal:** To maintain City streets, public areas and greenways.
- **Objective:** To maintain the overall satisfaction pertaining to maintenance currently at 55% in Wilmington vs. 52% in U.S.

#### **Efficient Transportation Systems**

- **Goal:** To promote regional mobility within the City of Wilmington and the Cape Fear Region by integrating transportation and land use policies and procedures.
- **Objective:** To develop corridor studies, collector street plans and transportation studies that provide guidance for opportunities to integrate transportation and land-use planning.
- **Goal:** To maintain the integrity of city streets and sidewalks so that there is a safe and clear passageway for all vehicular and pedestrian traffic.
- **Objectives:** Ensure the citizens receive the best quality service that enhances their quality of life.

### **Safe Community**

- **Goal:** To increase the safety, reliability, and efficiency of the City's transportation infrastructure for both motorized and non-motorized users.
- **Objectives:**
  - To reduce the number of potential conflict points along the primary arterials to improve access management.
  - To increase the number of intersections with pedestrian features.
  - To reduce the number of rear end collisions on major arteries by minimizing stops.

### **Sustainability and Adaptability**

- **Goal:** Implement enhanced communications and collaboration office software platform.
- **Objectives:**
  - Full deployment of Lync Communications Platform.
  - Full transition of application access through use of Citrix Zen App software.
  - Maintain high customer service standards and ratings for the IT Department (includes Intelligov, parking surveillance, training).
  - Provide a high degree of Information Technology system reliability.
  - Provide high quality, responsive organization-level application support.
  - Support all departments and staff with excellent end user support and services.
- **Goal:** To ensure City's established stormwater program performs to the maximum extent practicable safeguarding overall health of the City's people and natural resources.
- **Objective:** To maintain stormwater system and mitigate flooding.
- **Goal:** To continue the development of a sustainable, relevant communication infrastructure to facilitate ongoing engagement with citizens and other stakeholders.
- **Objectives:**
  - To implement trainings, policies and protocols related to emerging social media tools.
  - To develop social media sites in partnership with qualifying City service representatives as part of an overall effort to directly connect with targeted audiences.
  - Complete technical enhancements to enable single point-of-delivery to multiple social media applications and accounts.
  - Enable RSS feeds from City website.

Part of the City's yearly budget in the past few years has included funding for the City of Wilmington's Five Year Infrastructure Improvement Plan, where 5 cents of the overall tax rate funds a five-year plan to make \$41,000,000 worth of repairs and improvements. These improvements include street repaving and work on public facilities, such as the Riverwalk, that had been put on hold during the economic downturn.

Over half of the \$41,000,000 is dedicated to the Five Year Improvement Plan will be spent improving City streets. What follows is a list of projects included in the 5 Year Maintenance and Construction plan. The schedule may change as projects are coordinated with other agencies, such as the Cape Fear Public Utility Authority and the North Carolina Department of Transportation, in an effort to avoid duplication and unnecessary cost:

Project	5-Year Total
<b>Streets, Sidewalks &amp; Transportation</b>	
Streets rehabilitation	21,000,000
Multimodal Transportation Center	600,000
Kerr Ave. bicycle facility (w/sidewalks)	1,140,000
N. 3rd St. Bridge project	350,000
Sign inventory & assessment	90,000
North/South 17th Street	250,000
Sidewalk rehab/repairs	750,000
Pedestrian/bike improvements	1,350,000
Bridge repair	886,300
Cinema Drive	600,000
Coordinated improvements w/CFPUA	2,858,250
Wayfinding signage	72,000
Front & Red Cross signal	406,000
<b>Total</b>	<b>30,352,550</b>
<b>Riverwalk &amp; Riverfront Improvements</b>	
Conlon Pier repair	1,712,000
Coastline Inn bulkhead stabilization	1,012,184
Market St. H piles stabilization	359,100
Riverwalk pocket parks stabilization	466,000
Water St. shoreline stabilization	216,000
Dram Tree shoreline stabilization	387,000
Church St. shoreline stabilization	193,500
Riverwalk Brooks Building	280,800
Market St. bulkhead repair	200,600
<b>Total</b>	<b>4,827,184</b>
<b>Parks Improvements</b>	
Park facilities maintenance	1,000,000
Alderman Preserve - Phase I	1,325,000
Riverfront Park rehabilitation	250,000
Empie Park improvements	1,439,570

Olsen Park - Phase II	180,000
<b>Total</b>	<b>4,194,570</b>
<b>Public Facilities</b>	
Building maintenance	1,644,500
<b>Total</b>	<b>1,644,500</b>

*Source: City of Wilmington FY 2012-2017 Five Year Construction & Maintenance Plan*

The City of Wilmington created a Community Resilience Pilot Program Report that was prepared for the U.S. Environmental Protection Agency's Office of Sustainable Communities in February 2013 to look at the effects of sea level rise (SLR) on the City/County infrastructure. In understanding the potential influence future SLR may have on the area, the City of Wilmington, in partnership with New Hanover County and the Cape Fear Public Utility Authority (CFPUA), requested assistance from USEPA's Office of Sustainable Communities to help identify adaptation strategies that could help to reduce the vulnerability of water and wastewater infrastructure to potential SLR and more intense storms. Part of the Community Resilience Pilot Program involves a vulnerability assessment, where water and wastewater assets were evaluated to determine which were potentially vulnerable to SLR.

The vulnerability assessment task applied SLR and storm event inundation estimates to identify potentially vulnerable infrastructure and to determine risk to water and wastewater infrastructure. For a 40 cm SLR inundation, which is the historical trend level of sea level rise inundation, and a 100 cm inundation, which is the precautionary trend level, the waste water treatment plants, pump stations, manholes, and gravity sewer pipelines were assessed to determine which were at low, medium, and high risk. For the CFPUA service area at 40 cm inundation, 30.23% of gravity sewer pipelines were low risk, 47.23% were medium risk, and 22.54% were high risk. For the 100 cm inundation mark, 25.85% were low risk, 46.81% were medium risk, and 27.34% were high risk. For manholes at the 40 cm inundation mark, 32.72% were low risk, 51.26% were medium risk, and 16.02% were high risk. At the 100 cm inundation mark, 28.79% of manholes were low risk, 47.37% were medium risk, and 23.84% were high risk. It should be noted that these numbers account for the incremental number of vulnerable assets, as opposed to the cumulative number vulnerable. The risk event affiliated with each vulnerable asset was identified as the most frequent event. Risk is defined, for the purposes of this project, as the loss of an assets' ability to deliver its intended function and the consequential loss of the ability to provide service (water or wastewater). In other words, the level of risk is strongly linked to the consequence of an assets failure.



Based on the vulnerability assessment, the primary concerns (risks) are as follows:

- Flooding of wastewater treatment facilities
- Flooding of pump stations
- Inundation of wastewater collection system manholes

Through the course of this pilot project, a number of key process takeaways were identified that will provide valuable insights for other communities considering an adaptive planning effort for potential SLR impacts on their water and/or wastewater system. The takeaways include the following:

- There must be a clear understanding of the goals and objectives of the planning effort, as well as a plan for dealing explicitly with uncertainty.
- Clearly stated project objectives will ensure the planning effort is answering the right questions.
- Uncertainty for this pilot project was handled by the use of a scenario-based vulnerability assessment. There was a consistent understanding of the uncertainties related to SLR and the scenarios were selected to provide an indication of the potential range of impacts from SLR, without an explicit determination of likelihood of one scenario over the other.
- A collaborative, stakeholder involvement process is essential.
- Assessing the implication of SLR touches a wide variety of subject matters, including engineering, land use planning, finance, emergency response, governance, and legal. All of this expertise rarely resides in one individual department or organization. In the case of this pilot project, this expertise was spread across three different organizations.
- The input of different perspectives from all stakeholders provides for a valuable opportunity to identify a range of potential solutions, rather than just a singularly focused set of solutions (for instance, engineered infrastructure specific solutions).
- In addition, if the results of the planning process affect multiple organizations, representation of stakeholders from each provides for insight into each organization's decision making process and unique issues.
- Well managed and maintained GIS data provides a solid foundation for spatial planning efforts related to SLR.
- Not only is an understanding of the overall vulnerability to SLR important, but the spatial distribution of the vulnerability is helpful for utilities that manage infrastructure throughout large service areas

and for local governments that are charged with planning and regulating land use and development for their entire jurisdictions.

- CFPUA's GIS data played an integral role in identifying the water and wastewater infrastructure throughout the City of Wilmington and New Hanover County that is potentially vulnerable to SLR.
- Asset management program data can be beneficially leveraged to support vulnerability assessments.
- The well-developed understanding of risk and criticality of a utility's infrastructure provides a foundation by which any vulnerability assessment can be built.
- For this pilot project CFPUA's asset management program provided key input to the vulnerability assessment—infrastructure consequence of failure scores. The scores identify the overall criticality of a piece of infrastructure to CFPUA's delivery of water and wastewater services.
- Existing SLR scenario modeling, developed by NCDDEM, allows for the quick definition of the extent of SLR implications.
- For this pilot project SLR scenario inundation extent and depth data came from modeling efforts completed for the NCSLRIS, managed by NCDDEM, and funded by FEMA. The availability of this information provided the ability to complete a comprehensive service area-wide SLR vulnerability assessment for CFPUA's water and wastewater infrastructure.
- The development of this type of SLR scenario data at the state level provides a consistent basis of assessment for SLR for all utilities and local governments.
- A prioritization framework is a valuable tool to identify priority adaptation strategies that are clearly linked to an organization's values, goals, and objectives.
- MCDA provides an industry standard methodology for the development of a strategy prioritization framework that is fundamentally transparent, credible, and repeatable.
- This pilot project identified a total of 54 potential adaptation strategies; not all of the strategies can be implemented at the same time or without additional resources. The highest priority strategies that should be considered for implementation should be those that are aligned with the values, goals, and objectives of the implementing organization.
- A facilitative leader with technical understanding of adaptive planning and training in decision support techniques is valuable to guide the planning process to high-quality decisions.

- The decisions made in the near-term on adaptive planning for the highly uncertain, potentially high consequence impacts of SLR require guidance through an approach that focuses on the critical issues, considers the long time horizons, and accounts for uncertainty. High-quality decisions are fundamentally based on the people involved, a structured process, and high-quality content.

For their efforts and desire to proactively plan, the partnership of the City of Wilmington, New Hanover County, and CFPUA, with USEPA, should be applauded for the following:

- The partners' willingness to proactively take on a key public health and safety issue, and their partnerships with each other to date.
- CFPUA's vision of consolidating and assembling system GIS data.
- CFPUA's continued commitment to the value of its asset management program, including the risk and consequence analysis.
- The willingness of all partners to discuss long-term strategies, despite meaningful uncertainties with current SLR estimates and limited short-term funds to spend on adaptation strategies for long-term potential impacts.

### **Brunswick County**

Brunswick County developed a CAMA (Coastal Area Management Act) Core Land Use Plan that was adopted by the Brunswick County Board of Commissioners in 2007, and was most recently recertified by the Coastal Resources Commission in 2011. The 7B guidelines of the Coastal Area Management Act provide that each of the twenty coastal counties and the municipalities within those counties prepare and adopt a Core CAMA Land Use Plan that meets the planning requirements adopted by the Coastal Resources Commission (CRC). In general, 7B requires that a plan include analysis of existing and emerging conditions. This plan includes information regarding population, housing, and economy, a natural systems analysis, existing land use, a description of community facilities, a land suitability analysis, and a review of current plans, policies, and regulations to fulfill that requirement.

The following summarizes key issues confronting Brunswick County that were identified in the Plan:

- Scattered and sprawling large lot subdivision activity.
- Unplanned commercial strip development.
- Sewage problems/sewage solutions.
- Concern with storm water runoff and drainage.

These issues were reviewed and supplemented at a public information meeting on December 5, 2005, attended by over 20 members of the public and Brunswick County officials. The following provides a listing of the key issues identified, ranked in priority order:

1. Evacuation plan – response time (potential flood)
2. Inadequate roads
3. Stormwater with drainage/flooding
4. Protection of water quality (surficial water)
5. Proper funding for infrastructure
6. Maintenance of ICW (Cumulative impacts) – Define purpose of water, sewer, schools, fire in Technical Review Committee process – Review on regional level
7. Shoreline access
8. Inadequate emergency services (funding support)
9. Imposition of impact fees
10. Clean drinking water in rural areas
11. Impact of Skyway Bridge
12. Impact of third nuclear plant in Brunswick County
13. Provide affordable housing
14. Establish vegetative line on oceanfront property
15. Transportation – senior citizens

[http://www.brunasco.net/Portals/0/bcfiles/Planning/CAMA\\_Core\\_Land\\_Use\\_Plan\\_Executive\\_Summary.pdf](http://www.brunasco.net/Portals/0/bcfiles/Planning/CAMA_Core_Land_Use_Plan_Executive_Summary.pdf)

### **Communications & Technology Infrastructure**

Emergency Management assists with the coordination of preparedness programs for all citizens of Brunswick County, County agencies, and support organizations. The Division develops and maintains emergency plans for all types of natural and man-made hazards, and provides analysis and recommendations necessary to make decisions that will effectively save lives and protect property in such emergencies. A portion of the funding for Emergency Management in Brunswick County comes from state and federal grants.

The Brunswick County Local Emergency Planning Committee (LEPC) is a federally mandated committee with membership from business and industry. The mission of the LEPC is to effectively plan for emergencies involving hazardous materials. The primary responsibility of the LEPC is to receive information about hazardous substances from industry and to use this information to develop comprehensive site emergency plans to handle emergencies. It is also responsible for establishing procedures and programs which make it easy for citizens to understand and have access to the information that industry submits.

<http://www.brunswickes.com/index.html>

The primary communications company in Brunswick County is Atlantic Telephone Membership Cooperative (ATMC), a nonprofit cooperative owned by its members, which are the people of Brunswick County. ATMC not only offers local telephone service, but also a wide variety of additional services, including: high speed Internet, Cable TV, Wireless, Business Communications, and Security.

### **Sewer Infrastructure**

Brunswick County provides water throughout the county. Inside of municipalities, some elected officials have decided to provide the service themselves, and some have decided to let the County provide it for them. Water service is provided by the town of Sandy Creek, City of Northwest, Leland and Belville through H2GO (formerly Brunswick Regional Water and Sewer), the town of Navassa, Boiling Spring Lakes, the city of Southport, the town of Oak Island, Caswell Beach, Bald head Island, Shallotte, Ocean Isle Beach, and Holden Beach. Brunswick County provides water to all these municipalities through a wholesale water agreement.

The County has entered into partnerships with a number of the municipalities for wastewater treatment. It operates the Northeast Brunswick Wastewater Treatment Plant in Navassa, and the West Brunswick Water Reclamation facility in the Supply area. The County provides water and sewer service in St. James, Bolivia, Sunset Beach, Calabash and Carolina Shores, and water service in Varnumtown. All major industrial sites in the County are served by sewer and water.

Brunswick County Public Utilities contracted Hazen & Sawyer, P.C., to prepare a Water System Master Plan in December 2005. The regional water service provider serves numerous wholesale and industrial users in a rapidly growing coastal area of eastern North Carolina.

This Water System Master Plan study used a hydraulic model to evaluate the Brunswick County system, which includes two water treatment plants, transmission mains and distribution pipelines, booster pumping stations and elevated storage tanks. The master plan estimated current and future demands for the service area, examined the existing infrastructure's ability to meet growing demands, and identified and ranked required system improvements through 2015.

Brunswick County provides water to several wholesale users including Calabash, Sunset Beach, Shallotte, Holden Beach, Caswell Beach, Bald Head Island, Boiling Spring Lakes, Northwest, Southport and the North Brunswick Sanitary District. These independent wholesale users are responsible for having adequate distribution mains and elevated storage to

meet Peak Hour demands. For the most part, these systems were not modeled in detail for this study. However, the study did note one problem: Oak Island's primary distribution line is severely undersized for future demands.

The county's infrastructure and facilities were evaluated using a computerized hydraulic model (H2OMAP) to analyze capacity of the water mains, pumping stations and storage facilities. Existing GIS information and the existing EPANET hydraulic model developed by Brunswick County were added to the model, along with geo-coded billing data for 2005 retail and industrial customers. Existing wholesale demands obtained from billing records were input into the model in locations closest to the meter vaults. Existing demands were increased by the Maximum Day and Peak Hour factors, based on plant production records.

With the existing distribution system and future demands input into the hydraulic model, pipelines and pumping stations were analyzed for pressures and head loss. Pipeline alternatives (parallel lines) were input and analyzed using trial-and-error processes. Anticipated construction costs of these alternatives were also analyzed.

As part of the hydraulic modeling process, several areas of concern were identified:

- Several areas within the system have inadequate fire flows, especially in neighborhoods served by dead-end distribution lines.
- A bottleneck diminishes capacity of the transmission mains that carry water from the Northwest Water Plant to the Bell Swamp Pump Station.
- The transmission mains supplying the southwest part of the system are not adequate for future demands. Consequently, excessive discharge pressures were predicted at the Bell Swamp Pump Station, and pressures fell below acceptable levels in the Calabash area during Peak Hour conditions. (Peak Hour is the hour with the highest demand on the maximum demand day of the year.) Also contributing to these problems is the large demand required by Sunset Beach, which is located at the extremity of the water system.
- Along River Road (N.C. 87), a section of transmission main changes from 24 inches in diameter to 12 inches in diameter at the canal crossing. This results in reduced pressures in the vicinity, especially during periods of high demand.
- Poor pressures occur at the end of Caswell Beach and on Bald Head Island because of undersized pipes and flow meters.



The recommended improvements are divided into several phases. Phase I consists of immediate needs, which should be constructed in the next two years. Phase II consists of those requirements recommended before 2015 to meet projected demands. Phase II has been further divided into Phase IIA to address pipeline needs and Phase IIB to address pumping station needs. In addition, Phase III summarizes the requirement to increase the treatment capacity of the Northwest Water Treatment Plant to meet the projected year 2015 needs.

[http://www.brunswickcountync.gov/Portals/0/bcfiles/Planning/CAMA\\_Appendix\\_XI\\_V.pdf](http://www.brunswickcountync.gov/Portals/0/bcfiles/Planning/CAMA_Appendix_XI_V.pdf)

The Brunswick Tomorrow Plan released in 2004 also included recommendations for infrastructure. The sewer infrastructure mission statement, goals, and strategies primarily focuses on the delivery of water and sewer services to the entire County while protecting the environment and the quality of surface and ground water.

**Infrastructure Mission Statement:** Provide an infrastructure system that meets our citizens' present and future needs, supports a vibrant economy, protects the environment and adds to the overall quality of life.

**Goal:** Supply County water to as many residents and businesses in Brunswick County as is economically and physically feasible.

**Strategies:**

- Seek regional cooperation and coordination to maximize service delivery while minimizing duplication of infrastructure and services.
- Develop a County/Municipal Association to initiate discussion for cooperation and coordination between local governments for service delivery.
- Establish a Countywide Public Utilities Board.
- Prepare a comprehensive, countywide water supply and distribution plan and timeline for development that meets the anticipated growth for Brunswick County.
- Maintain major thrust toward a countywide water system.
- Monitor rates and update them as needed.
- Charge capital recovery fees for new development.
- Vigorously pursue grants to expand the water system for small and traditional communities.
- Encourage Lower Cape Fear Water and Sewer Authority (LCFWSA) to implement state of the art vigorous control and monitoring for possible contamination of primary water source.
- Prepare back-up water source for emergency events.

- Develop policies, practices and procedures for water supply and distribution consistent with stated goals.
- Enhance County fire protection system as the water distribution system is expanded, (i.e., fire hydrants, elevated storage and other needs).

**Goal:** Provide continuous growth of the wastewater collection and treatment systems that enhances the health and welfare of citizens while protecting the quality of surface and ground water.

**Strategies:**

- Seek regional cooperation by all local governments to maximize service delivery while minimizing duplication of infrastructure and services.
- Develop a mechanism, such as a County/Municipal Association, to study service delivery.
- Establish a Countywide Public Utilities Board.
- Prepare a comprehensive, countywide wastewater collection and treatment plan and timeline for development.
- Coordinate water and sewer grants for rural development opportunities
- Maintain major thrust toward a countywide wastewater system.
- Monitor rates and update them as needed.
- Charge capital recovery fees for new development.
- Expand opportunities for use of reclaimed water.
- Pass an ordinance to prohibit disposal of septage and biosolids in Brunswick County that originated outside of Brunswick County.
- Implement a County permitting process for biosolids and septage land application sites.

**Goal:** Minimize flooding and resulting damage to life and property during normal and significant rainfall events in order restore and preserve water quality so residents and visitors can enjoy water related activities.

**Strategies:**

- Review and refine County's existing Storm Water Manual and Storm Water Ordinance.
- Develop a Storm Water Master Plan.
- Fully fund a Storm Water Management Program with impact and permitting fees to monitor and enforce the Storm Water Ordinance.
- Implement Step Two of the Storm Water Program – regulation of existing development



- Actively seek countywide partnerships for storm water management.
- Establish a Countywide Public Utilities Board.
- Keep streams and waterways clear of limbs and debris in addition to the effort already in effect with the mosquito control program.
- Educate the public about the need for storm water management.
- Require all stormwater management systems be designed and maintained to enhance mosquito control.

[http://www.brunsko.net/Portals/0/bcfiles/planning/Brunswick\\_Tomorrow\\_Final.pdf](http://www.brunsko.net/Portals/0/bcfiles/planning/Brunswick_Tomorrow_Final.pdf)

### **Road and Transportation Infrastructure**

Brunswick County roads are either public or private. Public roads are owned and maintained by North Carolina Department of Transportation and have been assigned a state road number, such as NC Hwy 179, SR 1300, or US Hwy 17. Private roads are owned and maintained by property owners, developers, or property owner associations.

Brunswick County is served by a system of four lane highways providing efficient access both north-south and east-west. Both Interstate I-95 and US Highway 17 are four lane highways extending from New York to Florida. Interstate I-40 extends east to west from Wilmington, NC to California. Recently, an extension of Interstate I-140 has opened, allowing vehicles easier access to Brunswick County, while bypassing the center of Wilmington. I-140 connects I-40 with US 421 just three miles from Brunswick County. A new section of I-140 will open in 2013, connecting US 74/76 with US 17 to the south. The last leg of I-140 will be completed in 2016 connecting US 74/76 with US 421.

US Highway 17, which runs from New York to Florida, is four lanes throughout the 40 plus miles it transverses through Brunswick County to connect Wilmington, NC to Myrtle Beach, SC.

US 74 and 76 are joint four lane highways that connect the Port of Wilmington, NC, directly with Interstate 95 and Charlotte to the west, and is an east/west four-lane route from Charlotte to Wilmington via Brunswick County. The International Logistics Park of North Carolina and the Mid Atlantic Logistics Center have recently been completed consisting of over 2,200 acres of industrial zoned land. Both lie adjacent to US 74/76. Interstate 74 is a planned interstate from Rockingham, NC to Brunswick County.

The Brunswick Tomorrow Plan also conceived of some goals and strategies for roads and transportation infrastructure. Brunswick County is ranked 7th in land area of the total 100 counties in North Carolina and is comprised of a collection of both rural and coastal communities with major activity centers

located throughout its diverse 856 sq. miles. Primary growth areas are concentrated around major activity centers (municipalities) located south of the County's major thoroughfare— US Hwy 17—and in northern Brunswick County. Ranked 5th in population growth rate of all 100 counties in North Carolina, Brunswick County's population is projected to grow 54 percent (112,886) by Year 2020. The public forums held throughout the County identified the need for a clear managed growth plan. This concern is based, in part, on the need for infrastructure to support the County's rapid growth.

**Managed Growth Mission Statement: Set high standards for responsible, well-managed growth and guide development patterns through comprehensive planning and community involvement.**

**Goal:** Develop objectives that will guide and support responsible well-managed growth.

**Strategies:**

- Develop a Countywide Comprehensive Plan.
- Plan infrastructure to support desired type and location of growth.
- Enhance and develop new public accesses to waterway resources and implement the priority recommendations contained in the Brunswick County Shoreline Access Plan Update.
- Maximize local, state, and regional eco-tourism opportunities and preserve open space by updating and implementing a Brunswick County Greenways Network.
- Continue to support North Carolina Coastal Land Trust and Nature Conservancy land acquisition efforts to acquire areas of environmental importance.

**Goal:** Develop alternative sources of revenue to help fund County services and expenditures so that growth will pay for itself.

**Strategies:**

- Establish a committee to study, evaluate and recommend how future growth can be financed that will be equitable for all County residents.
- Land transfer tax
- Impact fees for new development
- Request increasing the Homestead Act deduction by the NC State Legislature from \$25,000.

**Goal:** Develop a transportation system plan to manage future growth.

### **Strategies:**

- Establish aesthetic and architectural guidelines for future development, particularly along major transportation corridors and scenic highway corridors.
- Develop a County Transportation Improvement Plan (supplementary to NCDOT Transportation Improvement Plan) to identify transportation needs to meet future growth.
- Provide leadership to lobby NC DOT to incorporate and fund the County's local Transportation Improvement Plan (TIP) through the Statewide NC DOT TIP.
- Design multi-tier development standards (overlay) for major transportation corridors and high-speed transportation routes.
  - US Highway 17
  - NC 211
  - Proposed I-74 Corridor
  - Proposed I-140 Bypass
  - Proposed 2nd Bridge to Oak Island
  - Proposed Southern Bridge (Cape Fear River)
- Develop architectural standards for off-premise outdoor advertising signs.
- Endorse and implement NC Department of Transportation US Hwy 17 Corridor Access Management Study.

[http://www.brunsko.net/Portals/0/bcfiles/planning/Brunswick\\_Tomorrow\\_Final.pdf](http://www.brunsko.net/Portals/0/bcfiles/planning/Brunswick_Tomorrow_Final.pdf)

## **Pender County**

### **Sewer Infrastructure**

In Pender County, water and wastewater services in the unincorporated areas of the County are provided by Pender County Utilities through water and wastewater districts created by the County. The Pender County Board of Commissioners serve as the governing body for each of the districts. The major industrial development corridors, including US 421 and US 117, are served by Pender County Utilities. Utilities within the incorporated areas of the county are provided by the municipalities.

The Pender County 20 Year Water and Sewer Capital Improvement Plan focuses on planning and developing infrastructure that:

- Meets current needs;
- Supports projected growth;
- Is environmentally sound; and

- Develops public infrastructure that will promote/establish a climate for the creation of new employment opportunities that reduce underemployment and the need to out-commute.

In order to address these concerns, the Pender County Board of Commissioners has endeavored to plan the development of water and sewer infrastructure to meet the needs of its residents and businesses. In providing such facilities, the primary goals for Pender County are to:

- Prioritize the water and wastewater needs of the County;
- Determine the infrastructure required to meet those needs;
- Seek and procure funding to design and construct the required infrastructure; and
- Ensure that improvements are cost effective, timely and advantageous for residents and/or businesses.

Pender County population projections for the period 2000 – 2030 indicate that 74% of the County's growth will occur in Topsail, Rocky Point and Burgaw townships. The Pender County Board of County Commissioners through the formation of the Rocky Point Topsail Water and Sewer District has used USDA funding to finance the construction of water facilities to meet residential water demands in Rocky Point and Topsail townships. Water needs in the Town of Burgaw are being provided by the Town of Burgaw and the Rocky Point Topsail Water and Sewer District (Town of St. Helena).

It is anticipated that Pender County will continue the phasing of water infrastructure improvements within water and sewer districts as voluntary signups and economic feasibility dictates. Typically, a density of 15 customers per mile is required to provide for the cost of construction, debt service, and operation/maintenance of the system.

The development of water and wastewater infrastructure is absolutely critical for economic development, and the County has initiated several major projects. New water treatment plants will open up other development opportunities along the US 421 corridor in western Pender County. Major water projects on the horizon include constructing a parallel water line from Rocky Point to Wallace, and a parallel water line from Rocky Point to US 17 in eastern Pender County.

The County is also planning for the provision of wastewater services throughout Pender County, which is critical for sustaining growth and development. The US 117 wastewater line from Burgaw to Wallace has been completed and is available for service. Integra Water, LLC has been working with Pender County for several years on the provision of wastewater service to the US 17 and NC 210 corridors in eastern Pender

County. Wastewater capacity has been increased for the Rocky Point area, and additional capacity will be available in the future.

### **Communication & Technology Infrastructure**

The Information Technology Services is a customer service based team that advances the County's delivery of cost-effective and innovative public services, through coordinated application of information technology planning, services, education, and security.

Within the framework of their Mission Statement, the Information Technology Services Department of Pender County, as a customer service based team, has the following broad responsibilities:

- Developing Strategic and Operational Planning related to technology and its use by the County. This is provided primarily through the preparation and development of a continuously updated five (3) year IT Strategic Plan.
- Providing an efficient and stable Technology Infrastructure for the County's Information and Telecommunication needs. This includes the selection, acquisition, maintenance, and support of the County's Local Area Networks (LAN) and Wide Area Networks (WAN) equipment and cabling, as well as all of the attached computers and their peripherals.
- Supplying the assorted Departments of the County with reliable, high-speed Internet Access and email services.
- Facilitating the construction and maintenance of the County's Web Site.
- Delivering and maintaining a dependable telecommunication system which includes the County's telephones and video conferencing, as well as all dial-up and VPN connections to our Network.
- Administering the County's various IT initiatives, including preparation of Requests for Proposals (RFPs), vendor selection, acquisition, installation and infrastructure support.
- Installing and maintaining the standardized core software applications of the County including Operating Systems, Network Operating Systems, Database Systems, and Office Suites.
- Providing applicable computer training to County staff on all core applications.

- Assisting the various County Departments with cooperative ventures, information sharing, common program development, and other integration/interface issues.

Securing the County's Information, through proper establishment and administration of security policies and procedures. This involves such items as effective backup and restoration procedures, disaster recovery, physical security for all IT equipment, enforced adherence to the County's security policy, appropriate password control systems, accurately configured firewalls, correctly administered authority rights, robust and redundant virus protection systems, high-level data encryption schemes, intrusion detection systems, etc.

<http://www.pendercountync.gov/Government/Departments/InformationTechnologyServices.aspx>

Currently Pender County needs additional revenue streams to meet growing infrastructure demands for schools and other capital investments; reduce reliance on property taxes; and to provide a balanced approach to taxation.

Pender County Schools are among the fastest growing school districts, by rate, in the state of North Carolina. Though the district is classified as low wealth and high poverty, students continually exceed local and state performance on North Carolina End of Grade and End of Course tests. It was announced that the Pender County Schools has selected Enterprise Systems Corporation to provide an Enterasys LAN solution to its Topsail Elementary School. The solution includes the C5G series of stackable switches that support approximately 150 Ethernet ports.

<http://enter-sys.com/press-release-for-pender-county-schools>

Pender County NC Sheriff's Office has recently taken delivery of a new communications trailer designed and built by Incident Communication Solutions, LLC (ICS). The trailer will provide the Sheriff's Office with a communications infrastructure in a mobile environment.

ICS custom-built the interior of the communications trailer to provide the agency with several workstations, a communications rack, and storage cabinets with white-board doors. An on-board generator provides independent power to the trailer so that it can remain on-scene of an emergency or event. Several ACU-M's were installed in the trailer to provide the agency with a radio interoperability solution.

ICS installed a VSAT antenna and integrated a turnkey IP-Network complete with Tactical-IP satellite connectivity allowing for communication capabilities in any situation. Utilizing ICS Tactical-IP Broadband VSAT Satellite Services, the Pender County trailer maintains a reliable and



economical solution that establishes voice, video and data links from any incident, regardless of location or condition. VSAT Bandwidth utilized by the IMT Trailer can be configured for up to 5Mb/s downlink by 2Mb/s uplink.

The Pender County Sheriff's Office is located in the Southeastern region of North Carolina. Burgaw is the county seat and Topsail Beach and Surf City are coastal cities that have a significant tourism industry.

<http://incidentcommunications.com/news/ics-builds-communications-trailer-pender-county-sheriffs-office>

Pender EMS and Rescue provides a wide variety of Emergency and non-emergency medical services across Pender County. These services include Paramedic ambulances, heavy rescue, surf rescue, and extensive education classes in CPR and First Aid.

Pender County's new Emergency Operations Center was completed and fully functional throughout the Hurricane Irene storm, tracking storm damage and related problems and dispatching the County's emergency resources to assist those in need. The facility features unified communication displays throughout the building, which can all be configured from an iPad to display a wide variety of emergency information from News and Weather networks, Internet websites and emergency management software and websites. The server systems providing information to Pender EMS & Rescue. Support, including monitoring and management of the servers, computers and network infrastructure, is provided by Hooks Systems for the Emergency Operations Center as well as for Pender EMS's seven (7) other stations located across the County.

The Pender County Board of Commissioners heard requests for the approval of special use permits for self-support, wireless telecommunication towers on NC HWY 53 and Old Ramsey Road; US Highway 421 and NC 53 at Wards Corner, bounded to the south by Page Road; Slocum Trail and Atkinson Cemetery Road, near the intersection of Atkinson Cemetery Road and Highway 53; and along the west side of US Highway 421 approximately 1.6 miles south of Blueberry Road/ US Highway 421 intersection, between Fowler Lane and Sidney Lane.

<http://www.topsailnewsonline.com/?p=16855>

### **Road and Transportation Infrastructure**

Critical to all strategic priorities and issues facing the County is the ability to effectively manage growth and development. Last year the Board authorized the initiation of several planning initiatives, including updating the County's land use ordinances into a Unified Development Ordinance, updating the County's comprehensive plan, and developing three local area plans for critical growth areas (Hampstead, US 421 Corridor, and Rocky Point). The timing of this could not have been better, such that the County

will have modern yet business friendly land use plans and policies in place once the strong growth patterns return.

The County is also involved in area transportation planning efforts with the RPO and MPO groups. An overlay corridor plan has been completed in the last year for the US 17 corridor, and will be incorporated into the new land use ordinance and plans.

<http://www.pendercountync.gov/Business/EconomicOpportunity/GrowthManagement.aspx>

Another factor helping to fuel the mixed-use development is the future Hampstead Bypass – a \$30 million highway that would stretch roughly from Sloop Point Road to the south, and connect with U.S. 17 at Grandview Drive – that will run directly north of the development. Officials also plan to align the entrance of the development with Scotts Hill Loop Road.

State transportation officials hope to begin acquiring rights-of-way for the roadway this year. Despite working with N.C. Department of Transportation for two years to gain access to the development via the Hampstead Bypass, Trask said Blake Farm will not receive direct access. Plans also call for part of Blake Farm to include roughly 50 acres of future commercial development along U.S. 17 and Sidbury Road, Trask said. He said there already is interest from a number of hotel developers, adding that medical offices and gyms would also be well suited for the area.

[http://www.wilmingtonbiz.com/real\\_estate\\_residential/2014/03/10/trask\\_land\\_co\\_plans\\_1300-acre\\_project\\_in\\_pender/11498](http://www.wilmingtonbiz.com/real_estate_residential/2014/03/10/trask_land_co_plans_1300-acre_project_in_pender/11498)

## **C. Environmental Justice**

Federal Executive Order 12898, "Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations" dated February 11, 1994 focuses attention on the environmental and human health conditions of minority and low-income populations with the goal of achieving environmental protection for all communities. The Order directs federal entitlement communities to develop environmental justice strategies to help those communities' address disproportionately high and adverse human health or environmental effects of their programs on minority and low-income populations. The order is also intended to promote nondiscrimination in federal programs that affect human health and the environment and aims to provide minority and low-income communities' access to public information and public participation in matters relating to human health and the environment.



For HUD, environmental justice means equal access to safe and healthy housing for all; mitigating risks to communities in disaster-prone areas; improving access to affordable, quality housing free of hazards to residents' health; and working to achieve inclusive, sustainable communities free from discrimination. (Source: 2012-2015 HUD Environmental Justice Strategy dated March 30, 2012)

In determining decent, safe, and sound housing conditions one needs to look at the environmental quality of these units. Lead based paint is one of the most significant environmental factors that affect residential units. In 1978, lead was banned from residential paint; more than half of the total housing stock in the United States contains some lead based paint. It is estimated that 20 million housing units contain lead hazards, which include flaking or peeling lead based paint and excessive levels of tiny lead particles in household dust.

HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Half of these families own their homes and of those, half have incomes above \$30,000 per year.

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States.

HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for the Cape Fear Region are illustrated in the table below and are based on the 2008-2012 American Community Survey.

#### **Estimate of Units with Lead-Based Paint**

<b>Year Unit Built</b>	<b>Number of Units</b>	<b>Est. % of Units With LBP</b>	<b>Est. No. of Units with LBP</b>
Pre-1939	7,970	90%	7,174
1940-59	15,174	80%	12,138
1960-79	38,406	62%	23,812
<b>Total</b>	<b>61,550</b>	<b>Est. Total is 70%</b>	<b>43,124</b>

Source: 2008-2012 American Community Survey

For the Cape Fear Region it is estimated that 43,124 housing units are at risk of lead-based paint hazards. Based on the 2008-2012 American

Community Survey, 21% of the housing units out of the 205,586 total housing units in the Region were at risk of lead-based-paint hazards.

In the City of Wilmington, all housing rehabilitation activities include lead-based paint (LBP) assessment, hazard control, and abatement activities. All housing activities are compliant with HUD's Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing (2012 Edition). Housing rehabilitation activities that take place outside of the City or indirectly through sub grantees are monitored for compliance with HUD's Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing (2012 Edition).

Communities in the Region are familiar with the environmental review policies and procedures for all HUD programs. All proposed properties for HUD funds will be free of hazardous materials where a hazard could affect the health and safety of future residents. Environmental reviews of multifamily housing and non-residential use properties will include a review of previous uses of the site and sources of possible contamination or hazards on or near the proposed site.

## **VII. Community Participation**

### **A. Outreach**

The following is a summary of comments were received during public meetings and interviews:

- New Hanover disbanded their Human Relations Department in 2009, and started a Human Relations Commission in 2010. The State is unresponsive to complaints, and sometimes loses or misplaces complaints. Legal Aid hasn't been able to help. It is a lengthy process to file a complaint.
- State CDBG funding is not able to be used for housing under the current administration. CDBG funding is geared towards economic development and infrastructure. Housing providers could look at sewer, road, communication, etc. infrastructure as the framework for future housing development. Housing providers need to partner and plan with those groups receiving funding for infrastructure development.
- In North Carolina, TIFs can be used, but they are not being used. Most new developments use standard private financing; they are not inventive. Public/private partnerships are non-existent. There is a lack of cooperation.
- The Disability Resource Center provides medical and general transportation to residents with disabilities in the Cape Fear Region. Some counties have volunteer drivers. There is no real public transportation in Brunswick or Hanover Counties.
- Connectivity is the issue between suburban and rural areas. It is almost an afterthought. There has been an increase in ridership for transit – the routes are restructured every 5 years. Buses were running late based on traffic and ridership.
- Infrastructure is a problem, but planning helps to find alternatives such as van pooling, carpooling, or telecommuting.
- The City has a good pool of landlords, and most units pass on the first inspection. The market is competitive, which makes for better quality units. There are landlord meetings held, and outreach in the form of newsletters, etc. is performed to distribute information.
- There are multiple HDCs (not CHDOs) in the County, such as Housing and Economic Opportunities, Inc. There is one in Pender County (Pender Oaks LLC), and none in Brunswick County.
- There is a need for down payment assistance, but affordable rentals is the biggest need for the region. Accessibility is also a major issue.

- The City and County have been cooperative in rezoning properties. There are only site specific problems.
- Counties should cooperate to work on projects together.
- There are two different groups of seniors in the area: the existing residents, and those coming in to build new places, or “second homes”. Who are these transplant seniors? What are their future needs and issues? These are not being planned for.
- Workforce housing (government employees – teachers, police, etc.) doesn’t exist. These working residents can’t afford to live in the existing housing. Only older housing stock is used for workforce housing.
- Absentee landlords are a big issue, which comes up in re-zoning (tax records are poor).
- People do not know how to report fair housing problems. Landlords know rights and rules but some choose not to follow them, and there are few housing options. Health conditions are a serious issue in affordable housing.
- Is “coastal insurance” an impediment to fair housing choice? East of I-95, people have to purchase wind and hail insurance. For a \$150,000 house, they will pay \$2,000 per year. If they don’t get the insurance, they can’t get a mortgage.
- Catastrophic Insurance is being considered by the federal government to replace the national flood insurance that is being phased out. There is a need for a fund to help out low-income people with Catastrophic Insurance. There should be a state or federal pool of funds to help low-income homeowners.
- The City of Wilmington has high property sales and taxes, particularly because homeowners have to pay City and County taxes
- Transportation is a major issue for the working class/working poor. Many people have to drive to work in the City, and parking costs are high.
- There are very little rental properties available in the City and New Hanover County, but the housing trends have been towards higher density housing, in the form of rental or condo housing developments. Wilmington and New Hanover County are “land poor”, and there is not a lot of developable land left for new housing.
- The biggest impediment and barrier to fair housing choice in the region is unemployment and low wages, combined with the high cost of housing. In addition, there have been a lot of bad loans made to homeowners.
- Although income barriers are the biggest barrier to fair housing (high rent/mortgages/taxes and low wages), another unmet housing need is more housing for special needs residents with limited incomes, such as the disabled, elderly, and veterans. Most low-income

- housing is full, and has very little turnover. The Section 8 waiting list is always full. A major need is income-based housing for the elderly.
- Many higher-income people move from the north, purchasing large homes and driving prices up. There is not a lot that the City or the counties can do to control demand, but there could be more programs introduced to assist low- and moderate-income workers buy homes.
- The City needs to grow up, and not out. Affordable, high-density housing is needed in the City, but the trends are leaning towards higher-end apartments and condos.
- Affordable housing is a stigmatized product. It is concentrated in certain areas in the City, and needs to be dispersed. There is some pushback against affordable housing going into certain communities.
- Different housing types and price points are not integrated, and this is true all over the City of Wilmington.
- The City of Wilmington and the Planning Department can focus more on educating residents and developers alike on the benefits of vertical mixed-use and high density housing developments.
- The public housing model in the City of Wilmington needs to change. It concentrates low-income housing in one place, which can lead to the concentration and promotion of crime. Scattered site public housing is the model the City should pursue.
- Long term housing goals should focus on scattered site public housing, different building types in developments and a better variety of housing, and vertical development.
- Barriers to affordable housing and housing choice are access and proximity to quality services such as transit, parks, and schools.
- A big impediment is the restrictions placed on CDBG recipients in terms of projects and the timeliness of the drawdown of funds. Long term projects are necessary to create an adequate base for housing (like infrastructure), and timelines and goals should be tailored to the projects. Projects should not have to be tailored to the program's strict timelines and goals.
- A barrier to affordable housing is that the County can no longer get funds for low-income housing through the State's CDBG Small Cities Program. First, the funds for low-income housing in the State were reduced, then eliminated in favor of a focus on infrastructure and enticing new industry. New Hanover County is not able to do any housing activities until the legislation changes, and there doesn't appear to be anyone at the State level aggressively advocating for change. Advocacy groups for affordable housing have not been very vocal on this change either.
- There needs to be more comprehensive strategies for low-income politics, particularly in regards to housing, on a local level. National

strategies are not always the best, because local communities have to assess and address their needs. They have to have the freedom to target funding to get the most “bang for their buck.”

- The voucher program can help to deconcentrate affordable housing and help the local economy by supporting local landlords, plumbers, etc. The term “Section 8” and “Affordable Housing” have negative stigma associated with them, but the voucher program gives families a choice on where they want to live.

### **Pender County**

- Seniors in rural Pender County are poorer and need education services relating to exercise, eating well, and disease management/prevention. Budget cuts are affecting this area.
- Seniors in Coastal Pender County are wealthy and self-sufficient. There are a lot of retired military residents with military benefits.
- Housing stipends for the military from Camp Lejeune sets the rates, and adds more mixed-income and a more diverse racial composition to the area. The Rocky Point area has a lot of Hispanics, and Maple Hill is predominantly an African American community.
- People are either in a \$500,000 house or in a trailer. There is a big disparity. In the last couple of years, more families have moved to the mainland, while the beach houses are occupied by mostly affluent retirees.
- Surf City is affordable, but most of the workforce is from Pender County. The workforce consists of seasonal employees. There are no steady job sources in Pender County.
- People spend a large part of their salaries in transportation costs.
- There is a lack of infrastructure for affordable housing. Infrastructure costs are high, and the price of land is high. Land is available, but there are a lot of environmental issues in terms of regulations and what is considered buildable because of the wetlands. There are septic tank/maintenance issues.
- The big divide is I-40. It is very rural and poor west of I-40. There are small manufactured homes – about 50 lot subdivisions.
- As noted in the Pender County Housing Assessment, many structures in the neighborhood have weathered for decades and are now considered severely deteriorated, or dilapidated and in dire need of maintenance and repairs.
- There is a growing elderly population, and some people expressed the desire to have improvements done on their homes so that they can “age in place.” Many people who live in Pender County are from the area and want to stay there.

- The lack of infrastructure is a main challenge in Pender County when it comes to housing and the development of new housing. There is no County wide water and sewer service, and the telecommunication infrastructure is also lacking. Broadband access is limited, and cell phone tower service is minimal. Finally, public transportation is non-existent in the County. Pender Adult Services runs the on-call transportation system, but the hours and the service are limited.
- Many families live in manufactured homes, which depreciate more quickly than the modular and “stick built” models. Manufactured homes are not a bad solution for affordable housing, but they are not a long-term solution.
- Ordinances related to minimum housing standards and solutions to address sub-standard housing are needed.
- The CDBG Rehab and Replacement programs can’t address the overall need due to cuts in funding, and the County does not currently have the resources to meet the growing need for housing repairs.
- Pender County has a split personality with differing communities from the east side to the west side of the county. HUD and other federal agencies have yet to recognize the full extent of the dichotomy and how funding should be changed so that both sides of the county are adequately served.
- Funding for vouchers is based on a two-bedroom, one bathroom model. Funding needs are inadequate for large families and payments standards fail to address needs for senior/disabled families.
- There are no consistent transportation routes. A regular route up and down the 117 corridor is necessary.

### **Brunswick County**

- There are a lot of seniors, and snowbird retirees make up a large portion of the population. There are gated/golf course communities here. Most of the seniors are not working, but they have means. They don’t need equal housing opportunities, and they aren’t moving to the County for a job.
- Those that have aged in place and are natives of Brunswick County is the population in need of affordable housing and equal housing opportunities. Just outside of City limits, the low-income population resides in mobile homes on individual lots. This is true for most of the area.
- There is a strong preference for single family housing in Shallotte, but there is a vision for “new urbanism” and a core density plan.



Shallotte approved a “Downtown Vision Plan” to make the City a walkable downtown.

- The County is looking at rural solutions and policies for housing for low- and medium-income households. There is an issue with land availability and owners not willing to sell – the price of land is not in sync with the market.
- County zoning in Brunswick County applies to all of the unincorporated areas.
- There is an extensive sewer and water infrastructure network east of US 17, and nothing west, where the land is mostly made up of farmland and swampland.
- Apartment complexes are located in the various towns of the County that have multi-family zoning, but the housing demand is for single-family detached homes.
- Retirees and the elderly are concerned with the need for accessibility features, and the newer developments are all built with potential accessibility adaptations in mind.
- There is no shortage of empty sub-divisions, but people are unwilling to re-think the model. Many people lost money on speculation by purchasing lots in sub-divisions in the winter, thinking they could sell them in the summer at a profit. People are sitting on lots that they can’t sell or even give away to organizations for affordable housing, due to the restrictions placed on them in the subdivisions’ deed restrictions and HOAs.
- A major impediment to fair housing is access to credit, and the effect of medical bills on people’s credit.

### **Brunswick Public Hearing**

- Transplant seniors that have less money are interested in one and two bedroom apartments.
- Young families are looking for jobs and other services, such as subsidies and incentives.
- The housing market is an issue because developers want to build high end housing. Land is at a premium.
- People don’t want workforce housing. The County tried to revise some of the codes, streamline the process, and encourage mixed use, but developers don’t want diversity. There is a trailing market for workforce housing.
- The costs of infrastructure are high. State CDBG funds will go to economic development and infrastructure, but it is highly unlikely that they will be used in rural areas. This is an impediment. Infrastructure follows development.

- There has been growth in the 55 and over community. This population is expressing the need for aging in place, co-housing options, and increased access to services.

### **New Hanover County**

- CDBG will bring in about \$400,000 every two years.
- The region wants to start a HOME Consortium.
- There is a misperception of affordable housing; projects are denied because people are usually vocally opposed to Section 8, multi-family (even market rate), etc. Residents are typically concerned about this type of house devaluing the neighborhood, increasing crime, etc.
- New Hanover County has the most “aging in place” services. The Senior Resource Center has a program to provide adaptations for seniors who want to age in place. There is no waiting list, but also no funding. They operate through donations and volunteers. Other counties have less robust programs.
- The County does all the construction inspections and contract inspections for the City. The County does new construction inspections for the City. Single-family residential and apartments are the high growth housing options. \$200,000 is the average price for entry-level housing.
- Apartment construction is focused in college areas. There is an ordinance with distance provisions for group homes, or unrelated people living together.
- There is a market-driven impediment to fair housing. Developers are here to maximize profit.
- Most service employees are local, just outside of Carolina Beach, so there is not a lot of demand for affordable housing in the beach area. Within 3 to 4 miles of the beach there is affordable housing. It is a “working beach community.”
- The County, as a whole, issues 100 new residential construction permits per month. There is a minimum housing code in the County. Most stressed housing is in mobile home parks, and “first of the month” complaints mostly come from tenants. Landlords are usually responsive to complaints. There is no systematic code enforcement. Complaints go to the magistrate, and violations are tied to the building code.
- The Zoning Ordinance in the County has no group home definition. “Residential Care Facilities” can have up to 6 persons. The State Code says up to 5 unrelated individuals. The Zoning Ordinance says up to 3 unrelated. There is a conflict with State law on residential

care facilities. Does the State law govern? Why not bring the City's zoning into compliance with the State

- The need for student housing has resulted in an increase in new apartments. There is a good relationship with UNCW and the City.
- The County should consider an ordinance for rehabilitation and new construction that requires a certain percentage of units be accessible.

## **Wilmington**

- Housing issues in Wilmington include the limited availability and high cost of land, low wages and high housing costs, and a resistance to affordable housing. Recently, the proposed "Pine Valley" shipyard project was voted down. The PHA was the developer for the project.
- There is not enough affordable and accessible housing for the elderly in Wilmington. There is one elderly housing project on 2<sup>nd</sup> and Chestnut downtown.
- Lead-based paint abatement is expensive. The State has a housing rehab program for non-entitlement communities, and the City has a rehab program. There are 14-25 loans per year for owner-occupied housing rehabs in the City. The disabled and seniors make up the highest percentage of users.
- There are two CHDOs in the City doing a lot of foreclosure work.
- There is a need for renter-occupied housing. There is not a huge slumlord problem, but there is a gentrification problem with small investors. There is a concentration of poverty in Wilmington.
- The Cape Fear CDC received a request from the hearing impaired community for housing. There is also a need for housing for ex-offenders, and there is no housing for the mentally disabled.

## **Public Hearing**

- A disabilities group serving 5 counties in the area takes complaints of housing discrimination based on disabilities. There is a high incidence of a lack of affordable housing for the disabled in the region, and accessibility and vulnerability issues related to this. Many disabled have SSI or SSDI incomes.
- There needs to be public/private partnerships to offer affordable housing. The Housing Authority offers most of the affordable housing. LIHTC is not used. In North Carolina, there is a \$1.5 million LIHTC cap per county.
- With a pool of money from private and public funds, creating incentives and market support, and coordination between private

and public groups to navigate the maze of regulation, affordable housing can happen.

- There is a need for inclusionary zoning. Currently, zoning inhibits mixed-income housing. Density bonuses or other incentives can be used to encourage mixed-income developments.
- The cost to develop housing is high, and infrastructure is not available beyond 3 to 5 miles from the City limits.

## **B. Accessibility**

All public meetings were held in fully accessible buildings close to public transportation. Public notices provided contact information for any individuals requesting special accommodations. All draft documents were located in fully accessible buildings close to public transportation.

## **C. Alternative Forms of Communication**

All public notices provided contact information for any individuals requesting alternative forms of communications. Translators that were fluent in English, Spanish, and Sign Language attended all public meetings. Instructions were provided for all draft documents to be made available in alternative forms of communication.

## **B. Contact with Fair Housing Advocacy Groups**

The following fair housing advocacy groups were contacted:

### **Human Relations Commission**

Through the North Carolina Department of Administration, the state has established the North Carolina Human Relations Commission (NCHRC). The mission of the NCHRC is to provide services and programs aimed at improving relationships among all citizens of the state, while seeking to ensure equal opportunities in the areas of employment, housing, public accommodations, recreation, education, justice and governmental services

The NCHRC is the designated state Federal Housing Assistance Program (FHAP) agency and provides the following services for the state:

- Enforce the NC Fair Housing Act through the investigation of housing discrimination complaints

- Provide referrals for public accommodation and employment issues
- Conduct outreach to public and private entities about fair housing, civil rights laws and human relations issues
- Push for stronger policies and laws against discrimination
- Offer resources for the resolution of community conflicts and to victims of hate crimes

The NCHRC can be contacted using the following information:

**North Carolina  
Human Relations Commission**  
1318 Mail Service Center  
Raleigh, NC 27699-1318  
Main (919) 807-4420  
Toll Free 1-866-324-7474  
<http://www.doa.nc.gov/hrc>

Additionally, Legal Aid of North Carolina (LANC) has developed the Fair Housing Project that provides legal representation, advice, referrals, and information to individuals statewide who have experienced housing discrimination. The Fair Housing Project works to eliminate housing discrimination and to ensure equal housing opportunity for all people in North Carolina through education, outreach, public policy initiatives, advocacy and enforcement. Legal services are provided both through local LANC offices, as well as through the Project's full-time staff. The Fair Housing Project can be contacted using the following information:

**Fair Housing Project**  
Legal Aid of North Carolina  
224 South Dawson Street  
Raleigh, NC 27601  
1-855-797-3247  
[info@fairhousingnc.org](mailto:info@fairhousingnc.org)  
[www.fairhousingnc.org](http://www.fairhousingnc.org)

There are no local Human Relations Commissions or Fair Housing Committees located in the participating jurisdictions for the Lower Cape Fear Sustainable Communities Consortium.

### **Fair Housing & Equal Opportunity (HUD)**

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. The following chart lists all the

Title VIII Fair Housing Cases filed by FHEO from January 1, 2007 to December 31, 2012 including the case number, case name, filing date, state and county of the alleged violation, and the bases for the alleged discriminatory acts. The Federal basis is: race, color, national origin, religion, sex, disability, familial status and retaliation for filing a fair housing complaint. Some of the cases have been broken out into more detailed groupings (Race - Asian, etc.) A single case may have multiple basis. From January 1, 2007 to December 31, 2012 there were a total of 63 fair housing complaints originated in Brunswick, New Hanover, and Pender Counties.

The most common causes for complaints were disability basis and racial basis, which are consistently the most common causes for complaints across the nation. Attached at the end of this section are the Fair Housing Cases filed for the Region.

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2007 to 2011.

### Housing Complaints Nationwide

Basis	FY 2007		FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%	4,498	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%	3,025	32%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%	1,425	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%	1,195	13%
National Origin - Hispanic or Latino	784	8%	848	8%	837	8%	722	7%	759	8%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%	1,033	11%
Religion	266	3%	339	3%	302	3%	287	3%	262	3%

<b>Color</b>	173	2%	262	2%	251	2%	219	2%	185	2%
<b>Retaliation</b>	588	6%	575	5%	654	6%	707	7%	856	9%
<b>Number of Complaints filed</b>	10,154	-	10,552	-	10,242	-	10,155	-	9,354	-

Much like housing complaints in the Brunswick, New Hanover, and Pender Counties, complaints based on disability and race were consistently the most common causes for complaints across the nation. Note that the total percentages for each year do not equal 100% and that the number of complaints each year does not equal the total number of complaints per basis as most housing complaints reported are based on multiple factors and as such all sources of complaints are recorded.

All Fair Housing complaints are directed to HUD or the North Carolina Human Relations Commission. It is suggested that the Region form a regional Human Relations Commission to address fair housing complaints, as well as providing coordinated fair housing education and outreach. Additionally, the Commission should consider forming an Arbitration Board for disputes that utilizes local qualified third party arbitrators.

### **C. Contact with the Protected Classes**

Agencies that serve the needs of individuals based on race, color, religion, sex, national origin, familial status, or handicap were contacted for their input into the Regional Analysis of Impediments to Fair Housing Choice. Additionally, surveys were provided to agency representatives to distribute to their members and consumers that represented all of the protected classes. Included in Section XI, Appendix E is a list of all the social service, community development, economic development, and housing providers that represent the protected classes in the Region that were contacted for their input in this Analysis.



## VIII. Prioritization

### A. Priority List

The following list assigns a “High” or “Low” priority ranking to each of the actions identified to address the potential impediments to fair housing choice in the Cape Fear area. A “High” priority action is defined as an activity that should be addressed within the next year. A “Low” priority action is defined as an activity that should be addressed within the next five years. The priority rankings are separated into two (2) categories: Cape Fear Region and City of Wilmington. The categories allow the consortium members to address fair housing issues that are more specific to their community.

**Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH** – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households, that all residents of the Cape Fear Region have a right under federal law to fair housing choice. Additionally, there is not a system in place to report fair housing complaints.

**Goal:** Improve the public’s knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media and with assistance from local/regional social service agencies, by providing educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans with Disabilities Act. **Region – High/City – High**
- **1-B:** Continue to make available and distribute literature and informational material, in English and Spanish, concerning fair housing issues, an individual’s rights, and landlord’s responsibilities to affirmatively further fair housing. **Region – High/City – High**

- **1-C:** Engage the services of an independent fair housing organization to provide testing services, referrals, and assistance in resolving Fair Housing complaints that may arise in the Cape Fear Region. **Region – Low/City – Low**
- **1-D:** Include a link and information on the participating jurisdictions' websites about whom to contact and how to file a fair housing complaint, as well as general Fair Housing information for homeowners and renters. **Region – High/City – High**
- **1-E:** Educate and promote that all residents have a right to live outside impacted areas. **Region – Low/City – High**
- **1-F:** Continue to work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing. **Region – Low/City – Low**
- **1-G:** Strive for better intergovernmental cooperation between Federal, State, County, and local partners, as well as community groups and developers, to effectively identify and address potential barriers to affordable housing choice. **Region – Low/City – Low**
- **1-H:** Form a regional intergovernmental Human Rights Commission to educate and investigate Fair Housing related issues. **Region – High/City – High**
- **1-I:** Create an arbitration process for reasonable accommodation requests and disputes. **Region – Low/City – Low**

**Impediment 2: PUBLIC POLICIES AND REGULATIONS** – All communities in the Region that have land use and zoning laws should consider revisions to their Unified Development Ordinances and zoning laws to bring their land use codes into compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc. and to affirmatively further fair housing.

**Goal:** The Counties' of Brunswick, New Hanover, Pender, the City of Wilmington, as well as other municipalities within the Region should make

revisions to their Unified Development Ordinances and Zoning Codes to promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** The local planning commissions should review the existing ordinances and zoning regulations for compliance with the Fair Housing Act, as amended. **Region – High/City – High**
- **2-B:** Revise the definitions and add new definitions for the words: “Family,” Handicap (Disabled),” “Fair Housing Act,” “Accessibility,” “Visitability,” etc. **Region – High/City – High**
- **2-C:** Adopt the Federal (HUD) definition of “disabled.” **Region – High/City – High**
- **2-D:** Remove the distance or separation requirement of one-half mile between existing and proposed group residential homes. **Region – High/City – High**
- **2-E:** Consider implementing inclusionary zoning requirements for housing developments greater than forty (40) units to provide an incentive to promote and develop new and affordable housing units. **Region – Low/City – Low**
- **2-F:** Consider adding a Minimum Housing Standard section to the local UDOs. **Region – Low/City – Low**

**Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –**

The cost of rent for apartments in the Cape Fear Region has increased over the past ten years to the point that 54.2% of all renter households in the Cape Fear Region are paying more than 30% of their monthly incomes on the cost of their housing, which means that these households are considered cost overburdened.

**Goal:** Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located in areas of the Region that provide access to employment opportunities, transportation, amenities, and services throughout the Cape Fear Region. **Region – Low/City – Low**
- **3-B:** Support and encourage the rehabilitation of existing housing units in the region to become decent, safe, and sound rental housing that is affordable to lower income households. **Region – High/City – High**
- **3-C:** Encourage the development of community living arrangements, transitional housing, and permanent housing for the disabled, outside impacted areas in the City and Counties, and deconcentrate housing for the disabled by working to provide satellite services and transportation for the disabled so they can reside anywhere in the Cape Fear Region. **Region – High/City – High**
- **3-D:** Promote the rehabilitation of upper stories of buildings in the downtown areas and public transportation corridors for affordable rental units. **Region – Low/City – Low**
- **3-E:** The local housing authorities should partner with private and non-profit housing developers to continue to construct affordable rental housing utilizing Low Income Housing Tax Credits (LIHTC) and other financing tools through federal, state, and local units of government. **Region – Low/City – Low**

**Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE** – The median monthly housing costs for homeowners with a mortgage has

increased to \$1,282 per month in Pender County, \$1,319 per month in Brunswick County, and \$1,521 per month in New Hanover County. It is estimated that 38.6% of homeowners with a mortgage and 30.8% of all homeowners (those with mortgages and those without mortgages) are paying more than 30% of their monthly incomes on housing costs, which makes them cost overburdened, and subsequently limits the choice of housing for lower income households.

**Goal:** Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue to support and encourage plans for both private developers and non-profit housing providers to develop and construct new affordable housing that is for sale. **Region – Low/City – Low**
- **4-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound for sale housing that is affordable to lower income households. **Region – High/City – High**
- **4-C:** Partner with non-profits and local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households. **Region – High/City – Low**
- **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers. **Region – High/City – Low**
- **4-E:** Apply to the Federal Home Loan Bank, North Carolina Housing Finance Agency, and State CDBG and HOME programs for funds for down payment assistance to lower income households so they can become homeowners. **Region – Low/City – Low**

**Impediment 5: NEED FOR ACCESSIBLE HOUSING** – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.

**Goal:** Increase the number of accessible housing units that are decent, safe, and sound, as well as affordable to lower income disabled persons throughout the region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements. **Region – High/City – High**
- **5-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial incentives on available vacant and developable land in the region. **Region – Low/City – Low**
- **5-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants who are disabled, as well as educating the disabled how to request special accommodations. **Region – Low/City – Low**
- **5-D:** Promote programs to assist elderly homeowners in the region so they are able to make accessibility improvements to their properties in order for these residents to remain in their homes. **Region – High/City – High**

**Impediment 6: PRIVATE LENDING AND INSURANCE PRACTICES** – The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from White and those originated from Minority applicants. There is limited data available to determine if any racial or ethnic patterns of discrimination exist for insurance (homeowners, flood, and wind and hail) rates and

amounts of insurance coverage available to minority households within the Cape Fear Region.

**Goal:** Approval rates for all originated home mortgage loans and insurance coverage should be fair, risk based, unbiased, and impartial, regardless of race, familial status and location.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** The Consortium or member jurisdictions should undertake or engage the services of outside independent agencies, private firms, foundations, or colleges and universities to conduct an in depth review of mortgage lending practices of the local banks and financial institutions. **Region – Low/City – Low**
- **6-B:** Testing should be performed by an outside independent agency or firm to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in lower income areas of the Region. **Region – Low/City – Low**
- **6-C:** Federal, state, local, and private funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve loan to value ratio, so that private lenders will increase the number of loans made in these areas. **Region – Low/City – Low**
- **6-D:** The Consortium member jurisdictions should lobby for changes to the Flood and Wind and Hail Insurance Program to enact a defensible risk based system for pricing insurance rates across the State. **Region – High/City – High**

**Impediment 7: REGIONAL APPROACH TO AFFIRMATIVELY FURTHERING FAIR HOUSING** – There is one Federal Entitlement jurisdiction and three Counties that comprise the Cape Fear Region. The housing, racial, and socio-economic data from the 2010 U.S. Census, as well as the amount and location of subsidized housing in the City of Wilmington, illustrates that there is a concentration of low- and moderate-



income persons and minorities living in the City of Wilmington as compared to New Hanover, Brunswick, and Pender Counties, as a whole. The local units of government should continue to work together to share resources and information to affirmatively further fair housing.

**Goal:** Provide housing and economic opportunities for low- and moderate-income persons, as well as for the federally recognized protected classes to live and work throughout the Cape Fear Region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **7-A:** Strengthen partnerships with local businesses and industry to expand operations, increase employment opportunities, improve the tax bases, and to create a more sustainable economy for residents and businesses. **Region – Low/City – Low**
- **7-B:** Support and enhance workforce development and skills training that would result in a “livable” wage and increase job opportunities. **Region – High/City – High**
- **7-C:** Support programs for entrepreneurship and small business development. **Region – Low/City – Low**
- **7-D:** Support increased transportation connectivity for lower income persons and minorities to access educational programs and job opportunities outside of their neighborhoods. **Region – Low/City – Low**
- **7-E:** Create a regional committee to affirmatively further fair housing in the Cape Fear Region with representatives from the Lower Cape Fear Sustainable Communities Consortium, local Fair Housing Agencies, local Housing Authorities, and the Board of Realtors. **Region – High/City – High**
- **7-F:** Promote regional seminars and programs on Fair Housing to bring together housing providers, social service agencies, realtors, bankers, etc. **Region – Low/City – Low**

**Impediment 8: There Is a Lack of Financial Resources** – The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD’s annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment. Additionally, housing and community development related assistance and funding has been reduced on the state and local level.

**Goal:** Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals. As well as, encouraging increased funding on the state and local level for housing and community development projects.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **8-A:** Contact Federal and State Congressmen, Representatives, and Senators from North Carolina to increase the appropriations for the CDBG and HOME programs. **Region – Low/City – Low**
- **8-B:** Contact state and local lawmakers to increase funding for housing and community development projects. **Region – High/City – High**
- **8-C:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing in the Cape Fear Region. **Region – High/City – High**

## IX. Summary of Impediments and Action Plan

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census and other pertinent data was reviewed, and an analysis of the fair housing complaints in the Region was undertaken.

The Cape Fear Region's Analysis of Impediments to Fair Housing Choice has identified the following as potential impediments and has determined goals and actions to address each impediment.

- **Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH** – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households, that all residents of the Cape Fear Region have a right under federal law to fair housing choice. Additionally, there is not a system in place to report fair housing complaints.

**Goal:** Improve the public's knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the region.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media and with assistance from local/regional social service agencies, by providing educational awareness/opportunities for all persons to learn more about their rights and requirements under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material, in English and Spanish, concerning fair housing issues, an individual's rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Engage the services of an independent fair housing organization to provide testing services, referrals, and assistance in

resolving Fair Housing complaints that may arise in the Cape Fear Region.

- **1-D:** Include a link and information on the participating jurisdictions' websites about whom to contact and how to file a fair housing complaint, as well as general Fair Housing information for homeowners and renters.
  - **1-E:** Educate and promote that all residents have a right to live outside impacted areas.
  - **1-F:** Continue to work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing.
  - **1-G:** Strive for better intergovernmental cooperation between Federal, State, County, and local partners, as well as community groups and developers, to effectively identify and address potential barriers to affordable housing choice.
  - **1-H:** Form a regional intergovernmental Human Rights Commission to educate and investigate Fair Housing related issues.
  - **1-I:** Create an arbitration process for reasonable accommodation requests and disputes.
- **Impediment 2: PUBLIC POLICIES AND REGULATIONS** – All communities in the Region that have land use and zoning laws should consider revisions to their Unified Development Ordinances and zoning laws to bring their land use codes into compliance with the Federal Fair Housing Act, Section 504, the Americans with Disabilities Act, etc. and to affirmatively further fair housing.

**Goal:** The Counties' of Brunswick, New Hanover, Pender, the City of Wilmington, as well as other municipalities within the Region should make revisions to their Unified Development Ordinances and Zoning Codes to

promote and affirmatively further fair housing by revising its purposes, definitions, and land use regulations.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** The local planning commissions should review the existing ordinances and zoning regulations for compliance with the Fair Housing Act, as amended.
  - **2-B:** Revise the definitions and add new definitions for the words: “Family,” Handicap (Disabled),” “Fair Housing Act,” “Accessibility,” “Visitability,” etc.
  - **2-C:** Adopt the Federal (HUD) definition of “disabled.”
  - **2-D:** Remove the distance or separation requirement of one-half mile between existing and proposed group residential homes.
  - **2-E:** Consider implementing inclusionary zoning requirements for housing developments greater than forty (40) units to provide an incentive to promote and develop new and affordable housing units.
  - **2-F:** Consider adding a Minimum Housing Standard section to the local UDOs.
- **Impediment 3: NEED FOR AFFORDABLE RENTAL HOUSING UNITS –**  
The cost of rent for apartments in the Cape Fear Region has increased over the past ten years to the point that 54.2% of all renter households in the Cape Fear Region are paying more than 30% of their monthly incomes on the cost of their housing, which means that these households are considered cost overburdened.

**Goal:** Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located in areas of the Region that provide access to employment opportunities, transportation, amenities, and services throughout the Cape Fear Region.
  - **3-B:** Support and encourage the rehabilitation of existing housing units in the region to become decent, safe, and sound rental housing that is affordable to lower income households.
  - **3-C:** Encourage the development of community living arrangements, transitional housing, and permanent housing for the disabled, outside impacted areas in the City and Counties, and deconcentrate housing for the disabled by working to provide satellite services and transportation for the disabled so they can reside anywhere in the Cape Fear Region.
  - **3-D:** Promote the rehabilitation of upper stories of buildings in the downtown areas and public transportation corridors for affordable rental units.
  - **3-E:** The local housing authorities should partner with private and non-profit housing developers to continue to construct affordable rental housing utilizing Low Income Housing Tax Credits (LIHTC) and other financing tools through federal, state, and local units of government.
- **Impediment 4: NEED FOR AFFORDABLE HOUSING FOR SALE** – The median monthly housing costs for homeowners with a mortgage has increased to \$1,282 per month in Pender County, \$1,319 per month in Brunswick County, and \$1,521 per month in New Hanover County. It is estimated that 38.6% of homeowners with a mortgage and 30.8% of all homeowners (those with mortgages and those without mortgages) are paying more than 30% of their monthly incomes on housing costs, which

makes them cost overburdened, and subsequently limits the choice of housing for lower income households.

**Goal:** Promote and encourage the development of for-sale single family houses that are affordable to low- to moderate-income households.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue to support and encourage plans for both private developers and non-profit housing providers to develop and construct new affordable housing that is for sale.
  - **4-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound for sale housing that is affordable to lower income households.
  - **4-C:** Partner with non-profits and local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households.
  - **4-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers.
  - **4-E:** Apply to the Federal Home Loan Bank, North Carolina Housing Finance Agency, and State CDBG and HOME programs for funds for down payment assistance to lower income households so they can become homeowners.
- 
- **Impediment 5: NEED FOR ACCESSIBLE HOUSING** – There is a need for more accessible housing that is decent, safe, and sound, as well as affordable to persons with disabilities.



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  - **7-C:** Support programs for entrepreneurship and small business development.
  - **7-D:** Support increased transportation connectivity for lower income persons and minorities to access educational programs and job opportunities outside of their neighborhoods.
  - **7-E:** Create a regional committee to affirmatively further fair housing in the Cape Fear Region with representatives from the Lower Cape Fear Sustainable Communities Consortium, local Fair Housing Agencies, local Housing Authorities, and the Board of Realtors.
  - **7-F:** Promote regional seminars and programs on Fair Housing to bring together housing providers, social service agencies, realtors, bankers, etc.
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community development related assistance and funding has been reduced on the state and local level.

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- **8-C:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing in the Cape Fear Region.

## X. Certification

### Signature Page:

I hereby certify that this Regional Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Sustainable Community Regional Planning Grantee regulations under the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Transportation (DOT), and the Environmental Protection Agency (EPA).

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Chris May, Executive Director  
Cape Fear Council of Governments

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Date

The City of Wilmington is a CDBG and HOME entitlement community. The City was consulted with during the preparation of the Regional Analysis of Impediments to Fair Housing Choice. The City declined to certify the Regional Analysis of Impediments to Fair Housing Choice and will create their own Analysis of Impediments to Fair Housing Choice in the near future.

## **XI. Appendix**

The following appendices are included in this section:

- **Appendix A – Demographic Data**
- **Appendix B – Maps**
- **Appendix C – HUD-CHAS Data**
- **Appendix D – Home Mortgage Disclosure Act Data**
- **Appendix E – Meeting Summaries**



## **A. Appendix A – Demographic Data**

Attached is the 2008-2012 American Community Survey Data for the City of Wilmington, Brunswick County, New Hanover County, Pender County, and the State of North Carolina.

DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES  
2008-2012 American Community Survey 5-Year Estimates

Subject	North Carolina				Brunswick County, North Carolina				New Hanover County, North Carolina				Pender County, North Carolina				Wilmington city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE																				
Total households	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Family households (families)	2,464,763	+/-10,697	66.7%	+/-0.2	33,117	+/-914	70.2%	+/-1.5	50,324	+/-1,177	59.1%	+/-1.3	14,115	+/-589	69.8%	+/-2.7	24,035	+/-701	52.0%	+/-1.4
With own children under 18 years	1,092,332	+/-9,659	29.6%	+/-0.2	10,323	+/-665	21.9%	+/-1.2	21,485	+/-882	25.2%	+/-1.0	5,620	+/-405	27.8%	+/-1.9	10,564	+/-571	22.9%	+/-1.3
Married-couple family	1,809,333	+/-11,502	49.0%	+/-0.2	26,278	+/-949	55.7%	+/-1.7	37,735	+/-1,062	44.3%	+/-1.2	10,567	+/-524	52.3%	+/-2.6	16,433	+/-670	35.5%	+/-1.4
With own children under 18 years	718,052	+/-9,437	19.4%	+/-0.2	6,801	+/-583	14.4%	+/-1.1	14,140	+/-770	16.6%	+/-0.9	3,605	+/-368	17.8%	+/-1.8	5,792	+/-448	12.5%	+/-1.0
Male householder, no wife present, family	160,072	+/-3,021	4.3%	+/-0.1	1,812	+/-329	3.8%	+/-0.7	3,321	+/-471	3.9%	+/-0.6	1,103	+/-295	5.5%	+/-1.4	1,758	+/-291	3.8%	+/-0.6
With own children under 18 years	82,587	+/-2,700	2.2%	+/-0.1	1,069	+/-268	2.3%	+/-0.6	1,693	+/-402	2.0%	+/-0.5	611	+/-223	3.0%	+/-1.1	987	+/-227	2.1%	+/-0.5
Female householder, no husband present,	495,358	+/-3,776	13.4%	+/-0.1	5,027	+/-466	10.7%	+/-1.0	9,268	+/-639	10.9%	+/-0.7	2,445	+/-340	12.1%	+/-1.7	5,844	+/-530	12.6%	+/-1.1
With own children under 18 years	291,693	+/-3,669	7.9%	+/-0.1	2,453	+/-363	5.2%	+/-0.8	5,652	+/-478	6.6%	+/-0.5	1,404	+/-313	6.9%	+/-1.5	3,785	+/-448	8.2%	+/-0.9
Nonfamily households	1,228,458	+/-6,996	33.3%	+/-0.2	14,064	+/-760	29.8%	+/-1.5	34,859	+/-1,179	40.9%	+/-1.3	6,102	+/-591	30.2%	+/-2.7	22,193	+/-827	48.0%	+/-1.4
Householder living alone	1,021,836	+/-6,488	27.7%	+/-0.2	11,706	+/-679	24.8%	+/-1.4	26,724	+/-1,067	31.4%	+/-1.2	5,142	+/-525	25.4%	+/-2.4	16,407	+/-780	35.5%	+/-1.5
65 years and over	342,358	+/-5,038	9.3%	+/-0.1	4,913	+/-381	10.4%	+/-0.8	7,909	+/-513	9.3%	+/-0.6	2,182	+/-308	10.8%	+/-1.5	4,615	+/-322	10.0%	+/-0.7
Households with one or more people under 18 years	1,220,178	+/-9,794	33.0%	+/-0.2	12,121	+/-713	25.7%	+/-1.3	23,092	+/-866	27.1%	+/-0.9	6,400	+/-438	31.7%	+/-2.0	11,331	+/-534	24.5%	+/-1.2
Households with one or more people 65 years and over	883,363	+/-4,274	23.9%	+/-0.1	16,331	+/-324	34.6%	+/-0.8	19,993	+/-399	23.5%	+/-0.5	5,653	+/-236	28.0%	+/-1.1	10,359	+/-411	22.4%	+/-0.9
Average household size	2.51	+/-0.01	(X)	(X)	2.27	+/-0.04	(X)	(X)	2.32	+/-0.03	(X)	(X)	2.53	+/-0.06	(X)	(X)	2.23	+/-0.04	(X)	(X)
Average family size	3.08	+/-0.01	(X)	(X)	2.67	+/-0.06	(X)	(X)	2.93	+/-0.04	(X)	(X)	3.02	+/-0.10	(X)	(X)	2.90	+/-0.06	(X)	(X)
RELATIONSHIP																				
Population in households	9,286,780	*****	9,286,780	(X)	107,159	+/-259	107,159	(X)	198,024	+/-546	198,024	(X)	51,096	+/-396	51,096	(X)	102,933	+/-521	102,933	(X)
Householder	3,693,221	+/-10,521	39.8%	+/-0.1	47,181	+/-911	44.0%	+/-0.8	85,183	+/-1,017	43.0%	+/-0.5	20,217	+/-508	39.6%	+/-0.9	46,228	+/-838	44.9%	+/-0.8
Spouse	1,809,501	+/-11,069	19.5%	+/-0.1	26,318	+/-931	24.6%	+/-0.9	37,783	+/-1,028	19.1%	+/-0.5	10,562	+/-510	20.7%	+/-1.0	16,219	+/-655	16.0%	+/-0.6
Child	2,732,523	+/-8,372	29.4%	+/-0.1	23,949	+/-979	22.3%	+/-0.9	50,765	+/-1,005	25.6%	+/-0.5	15,078	+/-690	29.5%	+/-1.3	24,917	+/-927	24.2%	+/-0.9
Other relatives	575,569	+/-9,595	6.2%	+/-0.1	4,966	+/-791	4.6%	+/-0.7	8,523	+/-833	4.3%	+/-0.4	2,922	+/-441	5.7%	+/-0.9	4,151	+/-610	4.0%	+/-0.6
Nonrelatives	475,966	+/-9,506	5.1%	+/-0.1	4,745	+/-620	4.4%	+/-0.6	15,770	+/-1,090	8.0%	+/-0.5	2,317	+/-419	4.5%	+/-0.8	11,118	+/-839	10.8%	+/-0.8
Unmarried partner	190,579	+/-2,984	2.1%	+/-0.1	2,722	+/-473	2.5%	+/-0.4	4,954	+/-500	2.5%	+/-0.3	872	+/-227	1.7%	+/-0.4	3,005	+/-368	2.9%	+/-0.4
MARITAL STATUS																				
Males 15 years and over	3,681,614	+/-1,071	3,681,614	(X)	43,915	+/-143	43,915	(X)	81,211	+/-197	81,211	(X)	21,316	+/-126	21,316	(X)	42,565	+/-790	42,565	(X)
Never married	1,208,323	+/-8,419	32.8%	+/-0.2	9,502	+/-595	21.6%	+/-1.3	29,775	+/-846	36.7%	+/-1.0	6,164	+/-391	28.9%	+/-1.8	18,739	+/-848	44.0%	+/-1.6
Now married, except separated	1,942,332	+/-11,215	52.8%	+/-0.3	27,204	+/-875	61.9%	+/-2.0	39,891	+/-1,149	49.1%	+/-1.4	11,612	+/-548	54.5%	+/-2.6	17,624	+/-712	41.4%	+/-1.8
Separated	102,856	+/-2,594	2.8%	+/-0.1	1,223	+/-318	2.8%	+/-0.7	2,246	+/-445	2.8%	+/-0.5	494	+/-167	2.3%	+/-0.8	1,312	+/-390	3.1%	+/-0.9
Widowed	91,280	+/-2,144	2.5%	+/-0.1	1,649	+/-235	3.8%	+/-0.5	1,563	+/-299	1.9%	+/-0.4	613	+/-170	2.9%	+/-0.8	891	+/-200	2.1%	+/-0.5
Divorced	336,923	+/-4,517	9.2%	+/-0.1	4,337	+/-490	9.9%	+/-1.1	7,736	+/-708	9.5%	+/-0.9	2,433	+/-335	11.4%	+/-1.6	3,999	+/-442	9.4%	+/-1.0
Females 15 years and over	3,968,076	+/-941	3,968,076	(X)	47,267	+/-145	47,267	(X)	88,463	+/-171	88,463	(X)	21,376	+/-106	21,376	(X)	47,720	+/-643	47,720	(X)
Never married	1,068,548	+/-6,264	26.9%	+/-0.2	7,895	+/-514	16.7%	+/-1.1	26,655	+/-836	30.1%	+/-0.9	4,434	+/-355	20.7%	+/-1.7	17,827	+/-851	37.4%	+/-1.6
Now married, except separated	1,910,791	+/-9,845	48.2%	+/-0.2	27,208	+/-945	57.6%	+/-2.0	40,430	+/-1,141	45.7%	+/-1.3	11,375	+/-581	53.2%	+/-2.7	17,713	+/-708	37.1%	+/-1.5
Separated	137,727	+/-3,036	3.5%	+/-0.1	1,332	+/-295	2.8%	+/-0.6	2,316	+/-380	2.6%	+/-0.4	662	+/-180	3.1%	+/-0.8	1,500	+/-335	3.1%	+/-0.7
Widowed	390,086	+/-3,358	9.8%	+/-0.1	4,989	+/-395	10.6%	+/-0.8	7,884	+/-554	8.9%	+/-0.6	2,511	+/-247	11.7%	+/-1.2	4,196	+/-414	8.8%	+/-0.9
Divorced	460,924	+/-5,392	11.6%	+/-0.1	5,843	+/-553	12.4%	+/-1.2	11,178	+/-734	12.6%	+/-0.8	2,394	+/-349	11.2%	+/-1.6	6,484	+/-574	13.6%	+/-1.2
FERTILITY																				
Number of women 15 to 50 years old who had a birth in the past 12 months	134,256	+/-2,774	134,256	(X)	1,366	+/-323	1,366	(X)	2,909	+/-479	2,909	(X)	438	+/-160	438	(X)	1,634	+/-323	1,634	(X)
Unmarried women (widowed, divorced, and never married)	49,318	+/-1,447	36.7%	+/-0.9	553	+/-182	40.5%	+/-9.9	862	+/-249	29.6%	+/-7.5	170	+/-106	38.8%	+/-18.0	689	+/-200	42.2%	+/-9.3
Per 1,000 unmarried women	40	+/-1	(X)	(X)	55	+/-18	(X)	(X)	29	+/-8	(X)	(X)	31	+/-20	(X)	(X)	36	+/-11	(X)	(X)
Per 1,000 women 15 to 50 years old	56	+/-1	(X)	(X)	64	+/-15	(X)	(X)	55	+/-9	(X)	(X)	37	+/-13	(X)	(X)	55	+/-11	(X)	(X)
Per 1,000 women 15 to 19 years old	32	+/-2	(X)	(X)	44	+/-37	(X)	(X)	21	+/-14	(X)	(X)	53	+/-40	(X)	(X)	28	+/-20	(X)	(X)
Per 1,000 women 20 to 34 years old	103	+/-3	(X)	(X)	125	+/-35	(X)	(X)	93	+/-18	(X)	(X)	68	+/-29	(X)	(X)	82	+/-20	(X)	(X)
Per 1,000 women 35 to 50 years old	23	+/-1	(X)	(X)	23	+/-9	(X)	(X)	25	+/-6	(X)	(X)	12	+/-12	(X)	(X)	27	+/-9	(X)	(X)
GRANDPARENTS																				

Number of grandparents living with own grandchildren under 18 years	202,830	+/-3,800	202,830	(X)	2,508	+/-512	2,508	(X)	2,265	+/-391	2,265	(X)	1,260	+/-307	1,260	(X)	809	+/-240	809	(X)
Responsible for grandchildren	101,875	+/-2,646	50.2%	+/-0.9	1,667	+/-450	66.5%	+/-9.1	1,072	+/-290	47.3%	+/-9.5	729	+/-219	57.9%	+/-10.9	334	+/-112	41.3%	+/-12.7
Years responsible for grandchildren																				
Less than 1 year	20,197	+/-1,231	10.0%	+/-0.6	457	+/-250	18.2%	+/-8.9	177	+/-117	7.8%	+/-4.8	179	+/-103	14.2%	+/-7.7	78	+/-75	9.6%	+/-8.3
1 or 2 years	23,575	+/-1,230	11.6%	+/-0.6	572	+/-288	22.8%	+/-9.6	139	+/-103	6.1%	+/-4.4	256	+/-122	20.3%	+/-8.4	32	+/-39	4.0%	+/-4.9
3 or 4 years	17,739	+/-1,229	8.7%	+/-0.6	147	+/-97	5.9%	+/-3.7	198	+/-100	8.7%	+/-4.7	177	+/-114	14.0%	+/-8.5	87	+/-60	10.8%	+/-7.7
5 or more years	40,364	+/-1,616	19.9%	+/-0.7	491	+/-204	19.6%	+/-7.9	558	+/-220	24.6%	+/-8.2	117	+/-88	9.3%	+/-6.4	137	+/-64	16.9%	+/-8.6
Number of grandparents responsible for own grandchildren under 18 years	101,875	+/-2,646	101,875	(X)	1,667	+/-450	1,667	(X)	1,072	+/-290	1,072	(X)	729	+/-219	729	(X)	334	+/-112	334	(X)
Who are female	64,751	+/-1,717	63.6%	+/-0.8	1,063	+/-278	63.8%	+/-7.4	735	+/-191	68.6%	+/-6.8	382	+/-124	52.4%	+/-11.7	276	+/-90	82.6%	+/-9.4
Who are married	72,458	+/-2,334	71.1%	+/-1.1	1,049	+/-368	62.9%	+/-12.0	818	+/-275	76.3%	+/-8.5	581	+/-178	79.7%	+/-12.8	178	+/-92	53.3%	+/-18.3
<b>SCHOOL ENROLLMENT</b>																				
Population 3 years and over enrolled in school	2,508,328	+/-7,798	2,508,328	(X)	20,155	+/-583	20,155	(X)	54,907	+/-1,279	54,907	(X)	12,269	+/-551	12,269	(X)	30,825	+/-1,053	30,825	(X)
Nursery school, preschool	146,023	+/-2,791	5.8%	+/-0.1	1,220	+/-237	6.1%	+/-1.1	3,626	+/-435	6.6%	+/-0.8	802	+/-196	6.5%	+/-1.5	1,702	+/-270	5.5%	+/-0.9
Kindergarten	129,346	+/-2,803	5.2%	+/-0.1	1,112	+/-240	5.5%	+/-1.2	2,353	+/-401	4.3%	+/-0.7	458	+/-153	3.7%	+/-1.3	1,196	+/-259	3.9%	+/-0.8
Elementary school (grades 1-8)	1,013,835	+/-4,320	40.4%	+/-0.2	8,890	+/-380	44.1%	+/-2.2	17,649	+/-456	32.1%	+/-1.0	5,435	+/-257	44.3%	+/-2.7	8,474	+/-536	27.5%	+/-1.8
High school (grades 9-12)	513,516	+/-3,204	20.5%	+/-0.1	4,669	+/-299	23.2%	+/-1.5	9,017	+/-542	16.4%	+/-1.0	3,057	+/-313	24.9%	+/-2.2	4,621	+/-436	15.0%	+/-1.4
College or graduate school	705,608	+/-6,726	28.1%	+/-0.2	4,264	+/-452	21.2%	+/-1.8	22,262	+/-1,203	40.5%	+/-1.4	2,517	+/-375	20.5%	+/-2.4	14,832	+/-1,000	48.1%	+/-2.2
<b>EDUCATIONAL ATTAINMENT</b>																				
Population 25 years and over	6,324,119	+/-1,277	6,324,119	(X)	81,286	+/-203	81,286	(X)	136,799	+/-168	136,799	(X)	36,284	+/-169	36,284	(X)	68,781	+/-849	68,781	(X)
Less than 9th grade	373,691	+/-5,179	5.9%	+/-0.1	3,654	+/-450	4.5%	+/-0.6	4,082	+/-586	3.0%	+/-0.4	1,823	+/-382	5.0%	+/-1.0	2,703	+/-552	3.9%	+/-0.8
9th to 12th grade, no diploma	606,026	+/-6,415	9.6%	+/-0.1	7,854	+/-726	9.7%	+/-0.9	9,103	+/-791	6.7%	+/-0.6	3,261	+/-438	9.0%	+/-1.2	5,292	+/-663	7.7%	+/-1.0
High school graduate (includes equivalency)	1,722,998	+/-10,066	27.2%	+/-0.2	23,349	+/-1,000	28.7%	+/-1.2	29,435	+/-1,385	21.5%	+/-1.0	12,021	+/-677	33.1%	+/-1.9	14,098	+/-903	20.5%	+/-1.3
Some college, no degree	1,381,228	+/-9,650	21.8%	+/-0.2	18,687	+/-856	23.0%	+/-1.1	30,412	+/-1,400	22.2%	+/-1.0	8,867	+/-601	24.4%	+/-1.7	13,684	+/-763	19.9%	+/-1.1
Associate's degree	543,531	+/-4,783	8.6%	+/-0.1	7,705	+/-686	9.5%	+/-0.8	13,717	+/-1,052	10.0%	+/-0.8	3,145	+/-425	8.7%	+/-1.2	6,587	+/-674	9.6%	+/-1.0
Bachelor's degree	1,126,665	+/-9,744	17.8%	+/-0.2	13,198	+/-767	16.2%	+/-0.9	33,444	+/-1,331	24.4%	+/-1.0	5,116	+/-598	14.1%	+/-1.7	17,742	+/-960	25.8%	+/-1.4
Graduate or professional degree	569,980	+/-6,188	9.0%	+/-0.1	6,839	+/-666	8.4%	+/-0.8	16,606	+/-972	12.1%	+/-0.7	2,051	+/-363	5.7%	+/-1.0	8,675	+/-617	12.6%	+/-0.9
Percent high school graduate or higher	(X)	(X)	84.5%	+/-0.1	(X)	(X)	85.8%	+/-1.0	(X)	(X)	90.4%	+/-0.8	(X)	(X)	86.0%	+/-1.5	(X)	(X)	88.4%	+/-1.3
Percent bachelor's degree or higher	(X)	(X)	26.8%	+/-0.2	(X)	(X)	24.7%	+/-1.3	(X)	(X)	36.6%	+/-1.2	(X)	(X)	19.8%	+/-1.8	(X)	(X)	38.4%	+/-1.5
<b>VETERAN STATUS</b>																				
Civilian population 18 years and over	7,180,691	+/-1,958	7,180,691	(X)	87,685	+/-103	87,685	(X)	162,267	+/-256	162,267	(X)	40,127	+/-201	40,127	(X)	86,639	+/-674	86,639	(X)
Civilian veterans	738,926	+/-5,608	10.3%	+/-0.1	13,368	+/-707	15.2%	+/-0.8	17,403	+/-871	10.7%	+/-0.5	4,962	+/-403	12.4%	+/-1.0	8,299	+/-609	9.6%	+/-0.7
<b>DISABILITY STATUS OF THE CIVILIAN</b>																				
Total Civilian Noninstitutionalized Populator	9,341,367	+/-1,809	9,341,367	(X)	107,130	+/-255	107,130	(X)	201,103	+/-320	201,103	(X)	50,825	+/-483	50,825	(X)	106,311	+/-222	106,311	(X)
With a disability	1,227,014	+/-8,369	13.1%	+/-0.1	16,400	+/-1,001	15.3%	+/-0.9	24,363	+/-1,006	12.1%	+/-0.5	8,685	+/-663	17.1%	+/-1.3	13,450	+/-809	12.7%	+/-0.8
Under 18 years	2,271,929	+/-669	2,271,929	(X)	20,056	+/-7	20,056	(X)	40,322	+/-51	40,322	(X)	11,914	+/-76	11,914	(X)	20,268	+/-661	20,268	(X)
With a disability	98,600	+/-2,653	4.3%	+/-0.1	1,111	+/-289	5.5%	+/-1.4	1,572	+/-323	3.9%	+/-0.8	632	+/-195	5.3%	+/-1.6	806	+/-173	4.0%	+/-0.9
18 to 64 years	5,862,832	+/-2,168	5,862,832	(X)	64,023	+/-214	64,023	(X)	133,001	+/-341	133,001	(X)	31,085	+/-463	31,085	(X)	71,972	+/-821	71,972	(X)
With a disability	665,654	+/-6,281	11.4%	+/-0.1	8,405	+/-747	13.1%	+/-1.2	12,796	+/-799	9.6%	+/-0.6	4,865	+/-550	15.7%	+/-1.8	7,259	+/-557	10.1%	+/-0.8
65 years and over	1,206,606	+/-962	1,206,606	(X)	23,051	+/-194	23,051	(X)	27,780	+/-246	27,780	(X)	7,826	+/-90	7,826	(X)	14,071	+/-516	14,071	(X)
With a disability	462,760	+/-3,199	38.4%	+/-0.3	6,884	+/-474	29.9%	+/-2.1	9,995	+/-574	36.0%	+/-2.0	3,188	+/-285	40.7%	+/-3.6	5,385	+/-461	38.3%	+/-2.9
<b>RESIDENCE 1 YEAR AGO</b>																				
Population 1 year and over	9,426,356	+/-2,294	9,426,356	(X)	106,837	+/-263	106,837	(X)	200,628	+/-376	200,628	(X)	51,961	+/-193	51,961	(X)	105,766	+/-282	105,766	(X)
Same house	7,954,174	+/-15,558	84.4%	+/-0.2	92,204	+/-1,377	86.3%	+/-1.2	160,706	+/-2,110	80.1%	+/-1.0	44,889	+/-878	86.4%	+/-1.7	78,709	+/-1,853	74.4%	+/-1.8
Different house in the U.S.	1,418,339	+/-15,339	15.0%	+/-0.2	14,292	+/-1,293	13.4%	+/-1.2	39,153	+/-2,033	19.5%	+/-1.0	6,923	+/-870	13.3%	+/-1.7	26,432	+/-1,875	25.0%	+/-1.8
Same county	815,768	+/-11,827	8.7%	+/-0.1	7,457	+/-1,171	7.0%	+/-1.1	21,787	+/-1,802	10.9%	+/-0.9	2,582	+/-604	5.0%	+/-1.2	14,900	+/-1,505	14.1%	+/-1.4
Different county	602,571	+/-8,235	6.4%	+/-0.1	6,835	+/-904	6.4%	+/-0.8	17,366	+/-1,492	8.7%	+/-0.7	4,341	+/-714	8.4%	+/-1.4	11,532	+/-1,207	10.9%	+/-1.1
Same state	328,143	+/-6,312	3.5%	+/-0.1	3,578	+/-620	3.3%	+/-0.6	10,552	+/-1,093	5.3%	+/-0.5	3,106	+/-615	6.0%	+/-1.2	7,350	+/-902	6.9%	+/-0.9
Different state	274,428	+/-5,234	2.9%	+/-0.1	3,257	+/-726	3.0%	+/-0.7	6,814	+/-933	3.4%	+/-0.5	1,235	+/-368	2.4%	+/-0.7	4,182	+/-660	4.0%	+/-0.6
Abroad	53,843	+/-2,104	0.6%	+/-0.1	341	+/-221	0.3%	+/-0.2	769	+/-327	0.4%	+/-0.2	149	+/-98	0.3%	+/-0.2	625	+/-301	0.6%	+/-0.3
<b>PLACE OF BIRTH</b>																				
Total population	9,544,249	*****	9,544,249	(X)	107,925	*****	107,925	(X)	203,276	*****	203,276	(X)	52,447	*****	52,447	(X)	107,116	+/-53	107,116	(X)
Native	8,825,455	+/-5,624	92.5%	+/-0.1	103,511	+/-447	95.9%	+/-0.4	192,006	+/-949	94.5%	+/-0.5	50,507	+/-355	96.3%	+/-0.7	100,466	+/-910	93.8%	+/-0.8

Born in United States	8,726,955	+/-5,822	91.4%	+/-0.1	102,640	+/-512	95.1%	+/-0.5	189,573	+/-1,022	93.3%	+/-0.5	50,215	+/-365	95.7%	+/-0.7	99,213	+/-947	92.6%	+/-0.9
State of residence	5,541,374	+/-13,157	58.1%	+/-0.1	52,861	+/-1,428	49.0%	+/-1.3	101,672	+/-2,005	50.0%	+/-1.0	32,083	+/-1,031	61.2%	+/-2.0	54,598	+/-1,380	51.0%	+/-1.3
Different state	3,185,581	+/-13,659	33.4%	+/-0.1	49,779	+/-1,471	46.1%	+/-1.4	87,901	+/-2,113	43.2%	+/-1.0	18,132	+/-1,041	34.6%	+/-2.0	44,615	+/-1,496	41.7%	+/-1.4
Born in Puerto Rico, U.S. Island areas, or born	98,500	+/-2,537	1.0%	+/-0.1	871	+/-223	0.8%	+/-0.2	2,433	+/-388	1.2%	+/-0.2	292	+/-131	0.6%	+/-0.2	1,253	+/-266	1.2%	+/-0.2
Foreign born	718,794	+/-5,625	7.5%	+/-0.1	4,414	+/-447	4.1%	+/-0.4	11,270	+/-949	5.5%	+/-0.5	1,940	+/-355	3.7%	+/-0.7	6,650	+/-909	6.2%	+/-0.8
<b>U.S. CITIZENSHIP STATUS</b>																				
Foreign-born population	718,794	+/-5,625	718,794	(X)	4,414	+/-447	4,414	(X)	11,270	+/-949	11,270	(X)	1,940	+/-355	1,940	(X)	6,650	+/-909	6,650	(X)
Naturalized U.S. citizen	220,890	+/-3,571	30.7%	+/-0.5	1,850	+/-323	41.9%	+/-6.2	3,936	+/-370	34.9%	+/-3.7	476	+/-162	24.5%	+/-7.1	1,972	+/-355	29.7%	+/-5.2
Not a U.S. citizen	497,904	+/-6,269	69.3%	+/-0.5	2,564	+/-383	58.1%	+/-6.2	7,334	+/-897	65.1%	+/-3.7	1,464	+/-305	75.5%	+/-7.1	4,678	+/-827	70.3%	+/-5.2
<b>YEAR OF ENTRY</b>																				
Population born outside the United States	817,294	+/-5,823	817,294	(X)	5,285	+/-512	5,285	(X)	13,703	+/-1,022	13,703	(X)	2,232	+/-365	2,232	(X)	7,903	+/-943	7,903	(X)
Native	98,500	+/-2,537	98,500	(X)	871	+/-223	871	(X)	2,433	+/-388	2,433	(X)	292	+/-131	292	(X)	1,253	+/-266	1,253	(X)
Entered 2010 or later	1,837	+/-397	1.9%	+/-0.4	8	+/-13	0.9%	+/-1.5	2	+/-6	0.1%	+/-0.2	0	+/-30	0.0%	+/-12.0	0	+/-30	0.0%	+/-2.9
Entered before 2010	96,663	+/-2,495	98.1%	+/-0.4	863	+/-224	99.1%	+/-1.5	2,431	+/-387	99.9%	+/-0.2	292	+/-131	100.0%	+/-12.0	1,253	+/-266	100.0%	+/-2.9
Foreign born	718,794	+/-5,625	718,794	(X)	4,414	+/-447	4,414	(X)	11,270	+/-949	11,270	(X)	1,940	+/-355	1,940	(X)	6,650	+/-909	6,650	(X)
Entered 2010 or later	22,488	+/-1,829	3.1%	+/-0.2	84	+/-86	1.9%	+/-1.9	321	+/-267	2.8%	+/-2.3	28	+/-33	1.4%	+/-1.8	306	+/-267	4.6%	+/-3.7
Entered before 2010	696,306	+/-5,309	96.9%	+/-0.2	4,330	+/-432	98.1%	+/-1.9	10,949	+/-853	97.2%	+/-2.3	1,912	+/-361	98.6%	+/-1.8	6,344	+/-794	95.4%	+/-3.7
<b>WORLD REGION OF BIRTH OF FOREIGN</b>																				
Foreign-born population, excluding population	718,794	+/-5,625	718,794	(X)	4,414	+/-447	4,414	(X)	11,270	+/-949	11,270	(X)	1,940	+/-355	1,940	(X)	6,650	+/-909	6,650	(X)
Europe	78,454	+/-2,497	10.9%	+/-0.3	870	+/-222	19.7%	+/-4.4	2,342	+/-408	20.8%	+/-3.5	346	+/-166	17.8%	+/-7.6	1,278	+/-312	19.2%	+/-4.9
Asia	164,828	+/-2,206	22.9%	+/-0.3	531	+/-192	12.0%	+/-4.2	1,827	+/-244	16.2%	+/-2.2	200	+/-74	10.3%	+/-3.9	1,013	+/-248	15.2%	+/-3.8
Africa	40,602	+/-2,230	5.6%	+/-0.3	25	+/-25	0.6%	+/-0.6	328	+/-147	2.9%	+/-1.3	14	+/-22	0.7%	+/-1.2	198	+/-119	3.0%	+/-1.8
Oceania	2,850	+/-462	0.4%	+/-0.1	8	+/-16	0.2%	+/-0.4	208	+/-165	1.8%	+/-1.4	0	+/-30	0.0%	+/-1.9	53	+/-45	0.8%	+/-0.7
Latin America	415,676	+/-4,102	57.8%	+/-0.4	2,859	+/-372	64.8%	+/-6.1	6,052	+/-795	53.7%	+/-4.2	1,378	+/-306	71.0%	+/-7.4	3,776	+/-830	56.8%	+/-6.5
Northern America	16,384	+/-890	2.3%	+/-0.1	121	+/-93	2.7%	+/-2.0	513	+/-152	4.6%	+/-1.3	2	+/-4	0.1%	+/-0.2	332	+/-126	5.0%	+/-1.9
<b>LANGUAGE SPOKEN AT HOME</b>																				
Population 5 years and over	8,917,061	+/-600	8,917,061	(X)	102,210	+/-60	102,210	(X)	191,800	+/-93	191,800	(X)	49,404	+/-17	49,404	(X)	101,112	+/-372	101,112	(X)
English only	7,955,851	+/-6,277	89.2%	+/-0.1	95,823	+/-503	93.8%	+/-0.5	176,800	+/-1,194	92.2%	+/-0.6	46,610	+/-356	94.3%	+/-0.7	92,285	+/-1,155	91.3%	+/-1.1
Language other than English	961,210	+/-6,347	10.8%	+/-0.1	6,387	+/-493	6.2%	+/-0.5	15,000	+/-1,207	7.8%	+/-0.6	2,794	+/-358	5.7%	+/-0.7	8,827	+/-1,106	8.7%	+/-1.1
Speak English less than "very well"	436,448	+/-4,571	4.9%	+/-0.1	2,647	+/-330	2.6%	+/-0.3	6,288	+/-821	3.3%	+/-0.4	1,390	+/-355	2.8%	+/-0.7	3,826	+/-759	3.8%	+/-0.8
Spanish	644,010	+/-4,959	7.2%	+/-0.1	4,735	+/-376	4.6%	+/-0.4	9,998	+/-964	5.2%	+/-0.5	2,258	+/-313	4.6%	+/-0.6	5,955	+/-1,002	5.9%	+/-1.0
Speak English less than "very well"	333,201	+/-4,032	3.7%	+/-0.1	2,315	+/-305	2.3%	+/-0.3	5,217	+/-770	2.7%	+/-0.4	1,222	+/-348	2.5%	+/-0.7	3,300	+/-737	3.3%	+/-0.7
Other Indo-European languages	146,320	+/-3,654	1.6%	+/-0.1	1,331	+/-359	1.3%	+/-0.4	3,137	+/-567	1.6%	+/-0.3	354	+/-167	0.7%	+/-0.3	1,735	+/-417	1.7%	+/-0.4
Speak English less than "very well"	35,232	+/-1,711	0.4%	+/-0.1	158	+/-68	0.2%	+/-0.1	619	+/-208	0.3%	+/-0.1	91	+/-80	0.2%	+/-0.2	276	+/-132	0.3%	+/-0.1
Asian and Pacific Islander languages	130,082	+/-3,019	1.5%	+/-0.1	287	+/-178	0.3%	+/-0.2	1,471	+/-356	0.8%	+/-0.2	153	+/-65	0.3%	+/-0.1	866	+/-352	0.9%	+/-0.3
Speak English less than "very well"	56,763	+/-2,167	0.6%	+/-0.1	153	+/-110	0.1%	+/-0.1	392	+/-149	0.2%	+/-0.1	77	+/-76	0.2%	+/-0.2	205	+/-113	0.2%	+/-0.1
Other languages	40,798	+/-2,585	0.5%	+/-0.1	34	+/-31	0.0%	+/-0.1	394	+/-255	0.2%	+/-0.1	29	+/-31	0.1%	+/-0.1	271	+/-211	0.3%	+/-0.2
Speak English less than "very well"	11,252	+/-1,145	0.1%	+/-0.1	21	+/-25	0.0%	+/-0.1	60	+/-60	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.1	45	+/-51	0.0%	+/-0.1
<b>ANCESTRY</b>																				
Total population	9,544,249	*****	9,544,249	(X)	107,925	*****	107,925	(X)	203,276	*****	203,276	(X)	52,447	*****	52,447	(X)	107,116	+/-53	107,116	(X)
American	1,152,926	+/-12,949	12.1%	+/-0.1	13,725	+/-1,360	12.7%	+/-1.3	37,891	+/-2,295	18.6%	+/-1.1	6,994	+/-884	13.3%	+/-1.7	20,456	+/-1,143	19.1%	+/-1.1
Arab	30,556	+/-2,271	0.3%	+/-0.1	117	+/-77	0.1%	+/-0.1	631	+/-236	0.3%	+/-0.1	61	+/-56	0.1%	+/-0.1	359	+/-181	0.3%	+/-0.2
Czech	18,608	+/-1,403	0.2%	+/-0.1	174	+/-71	0.2%	+/-0.1	492	+/-261	0.2%	+/-0.1	157	+/-89	0.3%	+/-0.2	345	+/-235	0.3%	+/-0.2
Danish	15,286	+/-1,121	0.2%	+/-0.1	250	+/-162	0.2%	+/-0.2	447	+/-198	0.2%	+/-0.1	15	+/-18	0.0%	+/-0.1	208	+/-116	0.2%	+/-0.1
Dutch	110,686	+/-3,302	1.2%	+/-0.1	1,187	+/-325	1.1%	+/-0.3	2,354	+/-492	1.2%	+/-0.2	471	+/-209	0.9%	+/-0.4	1,292	+/-416	1.2%	+/-0.4
English	960,834	+/-9,255	10.1%	+/-0.1	14,160	+/-1,062	13.1%	+/-1.0	26,257	+/-1,475	12.9%	+/-0.7	5,549	+/-719	10.6%	+/-1.4	12,852	+/-948	12.0%	+/-0.9
French (except Basque)	167,437	+/-3,885	1.8%	+/-0.1	3,176	+/-619	2.9%	+/-0.6	5,747	+/-728	2.8%	+/-0.4	1,063	+/-230	2.0%	+/-0.4	2,744	+/-494	2.6%	+/-0.5
French Canadian	32,788	+/-1,539	0.3%	+/-0.1	552	+/-254	0.5%	+/-0.2	947	+/-219	0.5%	+/-0.1	177	+/-106	0.3%	+/-0.2	419	+/-139	0.4%	+/-0.1
German	1,057,784	+/-9,579	11.1%	+/-0.1	15,947	+/-1,315	14.8%	+/-1.2	24,641	+/-1,436	12.1%	+/-0.7	6,110	+/-725	11.6%	+/-1.4	10,836	+/-871	10.1%	+/-0.8
Greek	26,651	+/-1,644	0.3%	+/-0.1	193	+/-115	0.2%	+/-0.1	1,268	+/-351	0.6%	+/-0.2	40	+/-35	0.1%	+/-0.1	730	+/-288	0.7%	+/-0.3
Hungarian	24,950	+/-1,322	0.3%	+/-0.1	498	+/-207	0.5%	+/-0.2	701	+/-243	0.3%	+/-0.1	222	+/-99	0.4%	+/-0.2	430	+/-199	0.4%	+/-0.2
Irish	869,500	+/-9,077	9.1%	+/-0.1	13,942	+/-1,122	12.9%	+/-1.0	23,649	+/-1,431	11.6%	+/-0.7	6,444	+/-837	12.3%	+/-1.6	10,941	+/-915	10.2%	+/-0.9
Italian	289,648	+/-6,144	3.0%	+/-0.1	5,749	+/-889	5.3%	+/-0.8	9,996	+/-1,031	4.9%	+/-0.5	2,369	+/-480	4.5%	+/-0.9	4,766	+/-600	4.4%	+/-0.6
Lithuanian	9,085	+/-899	0.1%	+/-0.1	245	+/-140	0.2%	+/-0.1	468	+/-220	0.2%	+/-0.1	148	+/-125	0.3%	+/-0.2	231	+/-103	0.2%	+/-0.1
Norwegian	42,935	+/-1,866	0.4%	+/-0.1	705	+/-241	0.7%	+/-0.2	1,342	+/-365	0.7%	+/-0.2	441	+/-179	0.8%	+/-0.3	659	+/-220	0.6%	+/-0.2
Polish	132,982	+/-3,277	1.4%	+/-0.1	2,561	+/-484	2.4%	+/-0.4	4,195	+/-664	2.1%	+/-0.3	889	+/-194	1.7%	+/-0.4	1,596	+/-292	1.5%	+/-0.3
Portuguese	14,655	+/-1,547	0.2%	+/-0.1	151	+/-110	0.1%	+/-0.1	399	+/-188	0.2%	+/-0.1	42	+/-43	0.1%	+/-0.1	238	+/-135	0.2%	+/-0.1
Russian	42,321	+/-2,075	0.4%	+/-0.1	673	+/-228	0.6%	+/-0.2	883	+/-266	0.4%	+/-0.1	331	+/-168	0.6%	+/-0.3	399	+/-137	0.4%	+/-0.1
Scotch-Irish	276,665	+/-4,578	2.9%	+/-0.1	3,758	+/-616	3.5%	+/-0.6	8,110	+/-864	4.0%	+/-0.4	2,544	+/-456	4.9%	+/-0.9	4,378	+/-586	4.1%	+/-0.5
Scottish	243,870	+/-4,641	2.6%	+/-0.1	3,741	+/-657	3.5%	+/-0.6	7,075	+/-906	3.5%	+/-0.4	1,478	+/-345	2.8%	+/-0.7	3,854	+/-627	3.6%	+/-0.6

Slovak	10,148	+/-817	0.1%	+/-0.1	291	+/-127	0.3%	+/-0.1	511	+/-161	0.3%	+/-0.1	66	+/-41	0.1%	+/-0.1	228	+/-134	0.2%	+/-0.1
Subsaharan African	87,377	+/-3,702	0.9%	+/-0.1	75	+/-95	0.1%	+/-0.1	687	+/-282	0.3%	+/-0.1	130	+/-119	0.2%	+/-0.2	472	+/-234	0.4%	+/-0.2
Swedish	54,306	+/-2,529	0.6%	+/-0.1	1,043	+/-312	1.0%	+/-0.3	1,503	+/-330	0.7%	+/-0.2	430	+/-171	0.8%	+/-0.3	621	+/-210	0.6%	+/-0.2
Swiss	14,902	+/-996	0.2%	+/-0.1	225	+/-92	0.2%	+/-0.1	315	+/-124	0.2%	+/-0.1	65	+/-57	0.1%	+/-0.1	187	+/-98	0.2%	+/-0.1
Ukrainian	16,003	+/-1,351	0.2%	+/-0.1	93	+/-49	0.1%	+/-0.1	447	+/-199	0.2%	+/-0.1	80	+/-62	0.2%	+/-0.1	118	+/-85	0.1%	+/-0.1
Welsh	52,464	+/-2,271	0.5%	+/-0.1	1,024	+/-228	0.9%	+/-0.2	1,437	+/-321	0.7%	+/-0.2	251	+/-105	0.5%	+/-0.2	783	+/-268	0.7%	+/-0.2
West Indian (excluding Hispanic origin groups)	33,439	+/-2,146	0.4%	+/-0.1	144	+/-134	0.1%	+/-0.1	366	+/-210	0.2%	+/-0.1	214	+/-244	0.4%	+/-0.5	247	+/-188	0.2%	+/-0.2

DP03: SELECTED ECONOMIC CHARACTERISTICS  
2008-2012 American Community Survey 5-Year Estimates

Subject	North Carolina				Brunswick County, North Carolina				New Hanover County, North Carolina				Pender County, North Carolina				Wilmington city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>																				
Population 16 years and over	7,523,670	+/-2,165	7,523,670	(X)	90,020	+/-221	90,020	(X)	167,346	+/-314	167,346	(X)	41,951	+/-201	41,951	(X)	89,095	+/-655	89,095	(X)
In labor force	4,832,418	+/-10,237	64.2%	+/-0.1	49,938	+/-1,006	55.5%	+/-1.1	111,463	+/-1,278	66.6%	+/-0.8	25,112	+/-880	59.9%	+/-2.1	58,386	+/-1,160	65.5%	+/-1.2
Civilian labor force	4,743,685	+/-10,311	63.1%	+/-0.1	49,762	+/-1,017	55.3%	+/-1.1	110,809	+/-1,263	66.2%	+/-0.8	24,708	+/-945	58.9%	+/-2.2	58,193	+/-1,176	65.3%	+/-1.2
Employed	4,246,096	+/-9,958	56.4%	+/-0.1	43,280	+/-1,051	48.1%	+/-1.2	99,768	+/-1,363	59.6%	+/-0.8	22,338	+/-886	53.2%	+/-2.1	51,550	+/-1,052	57.9%	+/-1.1
Unemployed	497,589	+/-5,928	6.6%	+/-0.1	6,482	+/-676	7.2%	+/-0.8	11,041	+/-972	6.6%	+/-0.6	2,370	+/-407	5.6%	+/-1.0	6,643	+/-702	7.5%	+/-0.8
Armed Forces	88,733	+/-1,805	1.2%	+/-0.1	176	+/-102	0.2%	+/-0.1	654	+/-256	0.4%	+/-0.2	404	+/-195	1.0%	+/-0.5	193	+/-118	0.2%	+/-0.1
Not in labor force	2,691,252	+/-10,226	35.8%	+/-0.1	40,082	+/-1,011	44.5%	+/-1.1	55,883	+/-1,331	33.4%	+/-0.8	16,839	+/-889	40.1%	+/-2.1	30,709	+/-1,046	34.5%	+/-1.2
Civilian labor force	4,743,685	+/-10,311	4,743,685	(X)	49,762	+/-1,017	49,762	(X)	110,809	+/-1,263	110,809	(X)	24,708	+/-945	24,708	(X)	58,193	+/-1,176	58,193	(X)
Percent Unemployed	(X)	(X)	10.5%	+/-0.1	(X)	(X)	13.0%	+/-1.3	(X)	(X)	10.0%	+/-0.9	(X)	(X)	9.6%	+/-1.6	(X)	(X)	11.4%	+/-1.1
Females 16 years and over	3,908,180	+/-1,645	3,908,180	(X)	46,476	+/-213	46,476	(X)	87,392	+/-332	87,392	(X)	20,993	+/-167	20,993	(X)	47,025	+/-669	47,025	(X)
In labor force	2,303,600	+/-6,561	58.9%	+/-0.2	23,391	+/-716	50.3%	+/-1.5	53,990	+/-977	61.8%	+/-1.1	11,387	+/-469	54.2%	+/-2.3	28,776	+/-764	61.2%	+/-1.5
Civilian labor force	2,294,281	+/-6,517	58.7%	+/-0.2	23,391	+/-716	50.3%	+/-1.5	53,884	+/-977	61.7%	+/-1.1	11,378	+/-467	54.2%	+/-2.3	28,776	+/-764	61.2%	+/-1.5
Employed	2,060,543	+/-6,855	52.7%	+/-0.2	20,335	+/-712	43.8%	+/-1.5	48,863	+/-1,094	55.9%	+/-1.3	10,416	+/-463	49.6%	+/-2.3	25,637	+/-749	54.5%	+/-1.5
Own children under 6 years	725,976	+/-3,367	725,976	(X)	6,219	+/-240	6,219	(X)	13,814	+/-451	13,814	(X)	3,430	+/-209	3,430	(X)	7,259	+/-415	7,259	(X)
All parents in family in labor force	475,502	+/-3,832	65.5%	+/-0.5	4,103	+/-425	66.0%	+/-6.2	9,772	+/-678	70.7%	+/-4.4	2,111	+/-282	61.5%	+/-7.4	5,303	+/-515	73.1%	+/-5.9
Own children 6 to 17 years	1,432,661	+/-3,517	1,432,661	(X)	12,588	+/-301	12,588	(X)	25,061	+/-594	25,061	(X)	7,893	+/-220	7,893	(X)	12,246	+/-656	12,246	(X)
All parents in family in labor force	1,037,039	+/-7,295	72.4%	+/-0.5	8,466	+/-643	67.3%	+/-5.0	18,489	+/-839	73.8%	+/-2.7	5,671	+/-449	71.8%	+/-5.3	8,727	+/-699	71.3%	+/-4.2
<b>COMMUTING TO WORK</b>																				
Workers 16 years and over	4,237,689	+/-10,475	4,237,689	(X)	42,298	+/-1,053	42,298	(X)	98,131	+/-1,396	98,131	(X)	22,102	+/-868	22,102	(X)	50,632	+/-1,049	50,632	(X)
Car, truck, or van -- drove alone	3,427,531	+/-10,966	80.9%	+/-0.2	34,029	+/-1,008	80.5%	+/-1.7	79,156	+/-1,399	80.7%	+/-1.1	17,541	+/-789	79.4%	+/-2.8	40,142	+/-998	79.3%	+/-1.7
Car, truck, or van -- carpooled	453,410	+/-5,912	10.7%	+/-0.1	5,543	+/-729	13.1%	+/-1.6	9,454	+/-944	9.6%	+/-0.9	3,109	+/-559	14.1%	+/-2.4	4,743	+/-619	9.4%	+/-1.2
Public transportation (excluding taxicab)	46,150	+/-1,932	1.1%	+/-0.1	263	+/-109	0.6%	+/-0.3	688	+/-200	0.7%	+/-0.2	31	+/-34	0.1%	+/-0.2	466	+/-160	0.9%	+/-0.3
Walked	75,666	+/-2,443	1.8%	+/-0.1	369	+/-174	0.9%	+/-0.4	1,931	+/-331	2.0%	+/-0.3	156	+/-84	0.7%	+/-0.4	1,487	+/-273	2.9%	+/-0.5
Other means	54,408	+/-1,837	1.3%	+/-0.1	630	+/-199	1.5%	+/-0.5	2,148	+/-487	2.2%	+/-0.5	211	+/-111	1.0%	+/-0.5	1,572	+/-412	3.1%	+/-0.8
Worked at home	180,524	+/-3,026	4.3%	+/-0.1	1,464	+/-337	3.5%	+/-0.8	4,754	+/-630	4.8%	+/-0.6	1,054	+/-265	4.8%	+/-1.2	2,222	+/-448	4.4%	+/-0.9
Mean travel time to work (minutes)	23.5	+/-0.1	(X)	(X)	23.7	+/-0.9	(X)	(X)	20.1	+/-0.6	(X)	(X)	27.3	+/-1.4	(X)	(X)	17.3	+/-0.6	(X)	(X)
<b>OCCUPATION</b>																				
Civilian employed population 16 years and over	4,246,096	+/-9,958	4,246,096	(X)	43,280	+/-1,051	43,280	(X)	99,768	+/-1,363	99,768	(X)	22,338	+/-886	22,338	(X)	51,550	+/-1,052	51,550	(X)
Management, business, science, and arts occupations	1,497,593	+/-10,693	35.3%	+/-0.2	13,306	+/-902	30.7%	+/-1.8	38,185	+/-1,387	38.3%	+/-1.3	6,011	+/-599	26.9%	+/-2.5	19,363	+/-981	37.6%	+/-1.9
Service occupations	728,109	+/-7,155	17.1%	+/-0.2	8,929	+/-748	20.6%	+/-1.6	19,882	+/-1,296	19.9%	+/-1.3	4,227	+/-581	18.9%	+/-2.4	11,660	+/-956	22.6%	+/-1.8
Sales and office occupations	1,017,315	+/-6,836	24.0%	+/-0.1	10,576	+/-678	24.4%	+/-1.5	25,387	+/-1,126	25.4%	+/-1.0	5,381	+/-536	24.1%	+/-2.4	12,949	+/-840	25.1%	+/-1.5
Natural resources, construction, and maintenance occupations	430,804	+/-5,136	10.1%	+/-0.1	5,527	+/-537	12.8%	+/-1.3	8,572	+/-640	8.6%	+/-0.6	3,688	+/-490	16.5%	+/-2.1	3,822	+/-595	7.4%	+/-1.1
Production, transportation, and material moving occupations	572,275	+/-6,272	13.5%	+/-0.1	4,942	+/-497	11.4%	+/-1.1	7,742	+/-783	7.8%	+/-0.8	3,031	+/-438	13.6%	+/-1.8	3,756	+/-512	7.3%	+/-1.0
<b>INDUSTRY</b>																				
Civilian employed population 16 years and over	4,246,096	+/-9,958	4,246,096	(X)	43,280	+/-1,051	43,280	(X)	99,768	+/-1,363	99,768	(X)	22,338	+/-886	22,338	(X)	51,550	+/-1,052	51,550	(X)
Agriculture, forestry, fishing and hunting, and mining	61,848	+/-2,032	1.5%	+/-0.1	486	+/-227	1.1%	+/-0.5	175	+/-82	0.2%	+/-0.1	567	+/-163	2.5%	+/-0.7	79	+/-57	0.2%	+/-0.1
Construction	311,292	+/-4,406	7.3%	+/-0.1	4,739	+/-605	10.9%	+/-1.4	8,013	+/-708	8.0%	+/-0.7	2,673	+/-488	12.0%	+/-2.1	3,857	+/-566	7.5%	+/-1.1
Manufacturing	545,336	+/-5,504	12.8%	+/-0.1	3,059	+/-553	7.1%	+/-1.3	6,645	+/-618	6.7%	+/-0.6	2,497	+/-392	11.2%	+/-1.8	2,643	+/-381	5.1%	+/-0.7
Wholesale trade	121,098	+/-2,702	2.9%	+/-0.1	510	+/-156	1.2%	+/-0.4	3,035	+/-527	3.0%	+/-0.5	608	+/-210	2.7%	+/-0.9	1,283	+/-379	2.5%	+/-0.7
Retail trade	497,908	+/-5,643	11.7%	+/-0.1	6,321	+/-520	14.6%	+/-1.2	12,114	+/-920	12.1%	+/-0.9	3,299	+/-454	14.8%	+/-2.0	6,417	+/-692	12.4%	+/-1.3

DP04: SELECTED HOUSING CHARACTERISTICS  
2008-2012 American Community Survey 5-Year Estimates

Subject	North Carolina				Brunswick County, North Carolina				New Hanover County, North Carolina				Pender County, North Carolina				Wilmington city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY																				
Total housing units	4,325,088	+/-422	4,325,088	(X)	77,514	+/-122	77,514	(X)	101,402	+/-247	101,402	(X)	26,670	+/-162	26,670	(X)	53,318	+/-709	53,318	(X)
Occupied housing units	3,693,221	+/-10,521	85.4%	+/-0.2	47,181	+/-911	60.9%	+/-1.2	85,183	+/-1,017	84.0%	+/-1.0	20,217	+/-508	75.8%	+/-1.8	46,228	+/-838	86.7%	+/-1.3
Vacant housing units	631,867	+/-10,380	14.6%	+/-0.2	30,333	+/-905	39.1%	+/-1.2	16,219	+/-1,012	16.0%	+/-1.0	6,453	+/-482	24.2%	+/-1.8	7,090	+/-745	13.3%	+/-1.3
Homeowner vacancy rate	2.6	+/-0.1	(X)	(X)	5.8	+/-1.2	(X)	(X)	3.6	+/-0.9	(X)	(X)	3.4	+/-1.2	(X)	(X)	4.1	+/-1.3	(X)	(X)
Rental vacancy rate	9.1	+/-0.2	(X)	(X)	29.1	+/-3.4	(X)	(X)	9.2	+/-1.4	(X)	(X)	13.1	+/-4.5	(X)	(X)	8.0	+/-1.6	(X)	(X)
UNITS IN STRUCTURE																				
Total housing units	4,325,088	+/-422	4,325,088	(X)	77,514	+/-122	77,514	(X)	101,402	+/-247	101,402	(X)	26,670	+/-162	26,670	(X)	53,318	+/-709	53,318	(X)
1-unit, detached	2,825,827	+/-7,177	65.3%	+/-0.2	47,760	+/-1,056	61.6%	+/-1.4	62,447	+/-947	61.6%	+/-0.9	16,758	+/-611	62.8%	+/-2.3	28,349	+/-843	53.2%	+/-1.4
1-unit, attached	159,762	+/-2,475	3.7%	+/-0.1	2,048	+/-387	2.6%	+/-0.5	7,318	+/-596	7.2%	+/-0.6	454	+/-159	1.7%	+/-0.6	5,068	+/-489	9.5%	+/-0.9
2 units	94,247	+/-2,476	2.2%	+/-0.1	1,239	+/-390	1.6%	+/-0.5	4,024	+/-520	4.0%	+/-0.5	503	+/-235	1.9%	+/-0.9	2,108	+/-368	4.0%	+/-0.7
3 or 4 units	120,467	+/-2,488	2.8%	+/-0.1	1,995	+/-468	2.6%	+/-0.6	3,753	+/-442	3.7%	+/-0.4	173	+/-130	0.6%	+/-0.5	2,907	+/-370	5.5%	+/-0.7
5 to 9 units	188,059	+/-3,461	4.3%	+/-0.1	2,155	+/-450	2.8%	+/-0.6	5,805	+/-538	5.7%	+/-0.5	217	+/-119	0.8%	+/-0.4	4,565	+/-364	8.6%	+/-0.7
10 to 19 units	177,325	+/-3,186	4.1%	+/-0.1	1,471	+/-350	1.9%	+/-0.5	7,585	+/-708	7.5%	+/-0.7	568	+/-237	2.1%	+/-0.9	5,446	+/-637	10.2%	+/-1.2
20 or more units	158,267	+/-3,057	3.7%	+/-0.1	1,455	+/-284	1.9%	+/-0.4	5,833	+/-470	5.8%	+/-0.5	260	+/-122	1.0%	+/-0.5	3,386	+/-375	6.4%	+/-0.7
Mobile home	599,924	+/-5,073	13.9%	+/-0.1	19,362	+/-974	25.0%	+/-1.3	4,629	+/-478	4.6%	+/-0.5	7,687	+/-552	28.8%	+/-2.1	1,489	+/-290	2.8%	+/-0.5
Boat, RV, van, etc.	1,210	+/-231	0.0%	+/-0.1	29	+/-27	0.0%	+/-0.1	8	+/-13	0.0%	+/-0.1	50	+/-55	0.2%	+/-0.2	0	+/-30	0.0%	+/-0.1
YEAR STRUCTURE BUILT																				
Total housing units	4,325,088	+/-422	4,325,088	(X)	77,514	+/-122	77,514	(X)	101,402	+/-247	101,402	(X)	26,670	+/-162	26,670	(X)	53,318	+/-709	53,318	(X)
Built 2010 or later	18,106	+/-1,088	0.4%	+/-0.1	409	+/-185	0.5%	+/-0.2	314	+/-126	0.3%	+/-0.1	136	+/-95	0.5%	+/-0.4	163	+/-108	0.3%	+/-0.2
Built 2000 to 2009	856,725	+/-5,846	19.8%	+/-0.1	25,717	+/-1,011	33.2%	+/-1.3	22,362	+/-1,162	22.1%	+/-1.1	5,832	+/-513	21.9%	+/-1.9	8,172	+/-580	15.3%	+/-1.1
Built 1990 to 1999	899,664	+/-6,141	20.8%	+/-0.1	18,168	+/-1,003	23.4%	+/-1.3	25,123	+/-1,199	24.8%	+/-1.2	7,117	+/-557	26.7%	+/-2.1	12,209	+/-750	22.9%	+/-1.4
Built 1980 to 1989	716,334	+/-5,518	16.6%	+/-0.1	16,788	+/-987	21.7%	+/-1.3	16,920	+/-923	16.7%	+/-0.9	5,150	+/-541	19.3%	+/-2.0	8,557	+/-675	16.0%	+/-1.2
Built 1970 to 1979	641,842	+/-5,693	14.8%	+/-0.1	8,124	+/-722	10.5%	+/-0.9	12,179	+/-786	12.0%	+/-0.8	3,297	+/-400	12.4%	+/-1.5	5,736	+/-565	10.8%	+/-1.0
Built 1960 to 1969	430,169	+/-4,929	9.9%	+/-0.1	4,569	+/-628	5.9%	+/-0.8	8,277	+/-607	8.2%	+/-0.6	1,960	+/-305	7.3%	+/-1.1	5,297	+/-529	9.9%	+/-1.0
Built 1950 to 1959	335,551	+/-3,771	7.8%	+/-0.1	1,946	+/-376	2.5%	+/-0.5	5,523	+/-511	5.4%	+/-0.5	1,477	+/-273	5.5%	+/-1.0	3,971	+/-394	7.4%	+/-0.8
Built 1940 to 1949	175,734	+/-2,875	4.1%	+/-0.1	752	+/-221	1.0%	+/-0.3	4,820	+/-501	4.8%	+/-0.5	656	+/-213	2.5%	+/-0.8	3,920	+/-410	7.4%	+/-0.8
Built 1939 or earlier	250,963	+/-3,461	5.8%	+/-0.1	1,041	+/-231	1.3%	+/-0.3	5,884	+/-403	5.8%	+/-0.4	1,045	+/-244	3.9%	+/-0.9	5,293	+/-387	9.9%	+/-0.7
ROOMS																				
Total housing units	4,325,088	+/-422	4,325,088	(X)	77,514	+/-122	77,514	(X)	101,402	+/-247	101,402	(X)	26,670	+/-162	26,670	(X)	53,318	+/-709	53,318	(X)
1 room	45,667	+/-1,805	1.1%	+/-0.1	685	+/-279	0.9%	+/-0.4	1,657	+/-347	1.6%	+/-0.3	511	+/-215	1.9%	+/-0.8	1,125	+/-286	2.1%	+/-0.5
2 rooms	59,463	+/-2,078	1.4%	+/-0.1	924	+/-292	1.2%	+/-0.4	4,432	+/-427	4.4%	+/-0.4	215	+/-117	0.8%	+/-0.4	3,551	+/-404	6.7%	+/-0.8
3 rooms	295,489	+/-4,436	6.8%	+/-0.1	5,920	+/-696	7.6%	+/-0.9	11,366	+/-928	11.2%	+/-0.9	1,064	+/-287	4.0%	+/-1.1	7,519	+/-701	14.1%	+/-1.3
4 rooms	770,468	+/-6,958	17.8%	+/-0.2	13,450	+/-917	17.4%	+/-1.2	17,751	+/-987	17.5%	+/-1.0	4,549	+/-466	17.1%	+/-1.7	10,844	+/-812	20.3%	+/-1.5
5 rooms	1,031,609	+/-6,560	23.9%	+/-0.2	20,088	+/-1,004	25.9%	+/-1.3	21,676	+/-1,011	21.4%	+/-1.0	6,929	+/-505	26.0%	+/-1.9	9,932	+/-677	18.6%	+/-1.2
6 rooms	815,034	+/-6,191	18.8%	+/-0.1	15,492	+/-904	20.0%	+/-1.2	15,828	+/-1,006	15.6%	+/-1.0	5,461	+/-503	20.5%	+/-1.9	6,955	+/-678	13.0%	+/-1.1
7 rooms	533,844	+/-4,572	12.3%	+/-0.1	10,895	+/-720	14.1%	+/-0.9	11,706	+/-791	11.5%	+/-0.8	3,594	+/-413	13.5%	+/-1.5	4,801	+/-450	9.0%	+/-0.8
8 rooms	349,651	+/-3,643	8.1%	+/-0.1	5,474	+/-514	7.1%	+/-0.7	8,222	+/-649	8.1%	+/-0.6	1,978	+/-308	7.4%	+/-1.1	3,990	+/-422	7.5%	+/-0.8
9 rooms or more	423,863	+/-5,052	9.8%	+/-0.1	4,586	+/-502	5.9%	+/-0.6	8,764	+/-591	8.6%	+/-0.6	2,369	+/-340	8.9%	+/-1.3	4,601	+/-433	8.6%	+/-0.8
Median rooms	5.5	+/-0.1	(X)	(X)	5.4	+/-0.1	(X)	(X)	5.2	+/-0.1	(X)	(X)	5.5	+/-0.1	(X)	(X)	4.9	+/-0.1	(X)	(X)
BEDROOMS																				
Total housing units	4,325,088	+/-422	4,325,088	(X)	77,514	+/-122	77,514	(X)	101,402	+/-247	101,402	(X)	26,670	+/-162	26,670	(X)	53,318	+/-709	53,318	(X)
No bedroom	49,437	+/-1,816	1.1%	+/-0.1	716	+/-282	0.9%	+/-0.4	1,744	+/-363	1.7%	+/-0.4	565	+/-219	2.1%	+/-0.8	1,190	+/-297	2.2%	+/-0.6
1 bedroom	285,060	+/-3,732	6.6%	+/-0.1	2,699	+/-467	3.5%	+/-0.6	7,986	+/-616	7.9%	+/-0.6	542	+/-179	2.0%	+/-0.7	6,068	+/-543	11.4%	+/-1.0
2 bedrooms	1,166,908	+/-7,198	27.0%	+/-0.2	19,515	+/-1,069	25.2%	+/-1.4	26,901	+/-1,045	26.5%	+/-1.0	6,366	+/-512	23.9%	+/-1.9	17,770	+/-861	33.3%	+/-1.5
3 bedrooms	2,059,032	+/-7,192	47.6%	+/-0.2	41,172	+/-1,168	53.1%	+/-1.5	47,099	+/-1,224	46.4%	+/-1.2	14,071	+/-595	52.8%	+/-2.2	20,308	+/-774	38.1%	+/-1.4
4 bedrooms	618,022	+/-4,741	14.3%	+/-0.1	11,665	+/-678	15.0%	+/-0.9	14,310	+/-677	14.1%	+/-0.7	4,422	+/-468	16.6%	+/-1.7	6,539	+/-393	12.3%	+/-0.7
5 or more bedrooms	146,629	+/-2,591	3.4%	+/-0.1	1,747	+/-260	2.3%	+/-0.3	3,362	+/-430	3.3%	+/-0.4	704	+/-194	2.6%	+/-0.7	1,443	+/-258	2.7%	+/-0.5
HOUSING TENURE																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Owner-occupied	2,477,360	+/-13,171	67.1%	+/-0.2	36,661	+/-744	77.7%	+/-1.4	51,134	+/-997	60.0%	+/-1.1	15,798	+/-496	78.1%	+/-2.1	21,987	+/-738	47.6%	+/-1.6
Renter-occupied	1,215,861	+/-6,264	32.9%	+/-0.2	10,520	+/-763	22.3%	+/-1.4	34,049	+/-1,145	40.0%	+/-1.1	4,419	+/-468	21.9%	+/-2.1	24,241	+/-964	52.4%	+/-1.6
Average household size of	2.56	+/-0.01	(X)	(X)	2.24	+/-0.05	(X)	(X)	2.39	+/-0.03	(X)	(X)	2.46	+/-0.07	(X)	(X)	2.28	+/-0.05	(X)	(X)
Average household size of	2.43	+/-0.02	(X)	(X)	2.40	+/-0.12	(X)	(X)	2.22	+/-0.05	(X)	(X)	2.77	+/-0.17	(X)	(X)	2.18	+/-0.06	(X)	(X)
YEAR HOUSEHOLDER MOVED																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Moved in 2010 or later	402,629	+/-5,292	10.9%	+/-0.1	4,263	+/-523	9.0%	+/-1.1	12,648	+/-994	14.8%	+/-1.1	2,122	+/-357	10.5%	+/-1.7	8,390	+/-730	18.1%	+/-1.5
Moved in 2000 to 2009	1,942,537	+/-9,420	52.6%	+/-0.2	27,859	+/-908	59.0%	+/-1.6	48,784	+/-1,282	57.3%	+/-1.3	9,083	+/-531	44.9%	+/-2.3	26,084	+/-984	56.4%	+/-1.8
Moved in 1990 to 1999	658,500	+/-5,988	17.8%	+/-0.1	9,387	+/-631	19.9%	+/-1.4	13,443	+/-674	15.8%	+/-0.8	5,013	+/-445	24.8%	+/-2.2	6,231	+/-519	13.5%	+/-1.1
Moved in 1980 to 1989	296,787	+/-3,123	8.0%	+/-0.1	3,089	+/-429	6.5%	+/-0.9	4,773	+/-524	5.6%	+/-0.6	1,953	+/-334	9.7%	+/-1.6	2,179	+/-307	4.7%	+/-0.7
Moved in 1970 to 1979	206,415	+/-2,358	5.6%	+/-0.1	1,647	+/-299	3.5%	+/-0.6	3,292	+/-308	3.9%	+/-0.4	1,132	+/-198	5.6%	+/-1.0	1,654	+/-209	3.6%	+/-0.5



Moved in 1969 or earlier	186,353	+/-2,131	5.0%	+/-0.1	936	+/-190	2.0%	+/-0.4	2,243	+/-271	2.6%	+/-0.3	914	+/-156	4.5%	+/-0.8	1,690	+/-238	3.7%	+/-0.5
VEHICLES AVAILABLE																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
No vehicles available	241,438	+/-3,331	6.5%	+/-0.1	2,409	+/-417	5.1%	+/-0.9	5,268	+/-453	6.2%	+/-0.5	1,467	+/-304	7.3%	+/-1.5	4,414	+/-386	9.5%	+/-0.8
1 vehicle available	1,199,410	+/-6,075	32.5%	+/-0.2	14,803	+/-769	31.4%	+/-1.6	31,083	+/-955	36.5%	+/-1.0	5,286	+/-461	26.1%	+/-2.1	18,879	+/-813	40.8%	+/-1.5
2 vehicles available	1,427,671	+/-7,434	38.7%	+/-0.2	21,155	+/-893	44.8%	+/-1.6	34,498	+/-1,090	40.5%	+/-1.2	8,790	+/-563	43.5%	+/-2.5	16,586	+/-738	35.9%	+/-1.6
3 or more vehicles available	824,702	+/-7,206	22.3%	+/-0.2	8,814	+/-609	18.7%	+/-1.3	14,334	+/-775	16.8%	+/-0.9	4,674	+/-420	23.1%	+/-2.1	6,349	+/-494	13.7%	+/-1.1
HOUSE HEATING FUEL																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Utility gas	922,238	+/-6,470	25.0%	+/-0.1	710	+/-194	1.5%	+/-0.4	6,250	+/-441	7.3%	+/-0.5	322	+/-130	1.6%	+/-0.6	5,630	+/-430	12.2%	+/-0.9
Bottled, tank, or LP gas	328,614	+/-3,587	8.9%	+/-0.1	5,956	+/-506	12.6%	+/-1.0	2,181	+/-294	2.6%	+/-0.3	2,810	+/-323	13.9%	+/-1.6	1,075	+/-240	2.3%	+/-0.5
Electricity	2,151,623	+/-7,591	58.3%	+/-0.2	38,991	+/-966	82.6%	+/-1.2	75,174	+/-1,206	88.3%	+/-0.7	16,388	+/-593	81.1%	+/-1.8	38,448	+/-1,018	83.2%	+/-1.2
Fuel oil, kerosene, etc.	193,661	+/-2,835	5.2%	+/-0.1	717	+/-191	1.5%	+/-0.4	959	+/-206	1.1%	+/-0.2	248	+/-122	1.2%	+/-0.6	727	+/-168	1.6%	+/-0.4
Coal or coke	547	+/-212	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.1	14	+/-23	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.2	14	+/-23	0.0%	+/-0.1
Wood	79,601	+/-1,938	2.2%	+/-0.1	484	+/-149	1.0%	+/-0.3	237	+/-122	0.3%	+/-0.1	327	+/-126	1.6%	+/-0.6	136	+/-100	0.3%	+/-0.2
Solar energy	817	+/-182	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.1	0	+/-30	0.0%	+/-0.2	0	+/-30	0.0%	+/-0.1
Other fuel	5,253	+/-497	0.1%	+/-0.1	105	+/-81	0.2%	+/-0.2	143	+/-69	0.2%	+/-0.1	20	+/-22	0.1%	+/-0.1	101	+/-56	0.2%	+/-0.1
No fuel used	10,867	+/-657	0.3%	+/-0.1	218	+/-110	0.5%	+/-0.2	225	+/-109	0.3%	+/-0.1	102	+/-100	0.5%	+/-0.5	97	+/-59	0.2%	+/-0.1
SELECTED																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Lacking complete plumbing	17,261	+/-1,075	0.5%	+/-0.1	188	+/-125	0.4%	+/-0.3	1,173	+/-304	1.4%	+/-0.4	182	+/-130	0.9%	+/-0.6	865	+/-271	1.9%	+/-0.6
Lacking complete kitchen	26,260	+/-1,176	0.7%	+/-0.1	206	+/-152	0.4%	+/-0.3	1,445	+/-346	1.7%	+/-0.4	143	+/-119	0.7%	+/-0.6	1,053	+/-299	2.3%	+/-0.7
No telephone service available	91,323	+/-2,357	2.5%	+/-0.1	855	+/-266	1.8%	+/-0.6	3,301	+/-429	3.9%	+/-0.5	436	+/-170	2.2%	+/-0.8	2,036	+/-318	4.4%	+/-0.7
OCCUPANTS PER ROOM																				
Occupied housing units	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
1.00 or less	3,607,902	+/-11,212	97.7%	+/-0.1	46,267	+/-932	98.1%	+/-0.5	83,776	+/-1,003	98.3%	+/-0.4	19,674	+/-621	97.3%	+/-1.2	45,297	+/-880	98.0%	+/-0.6
1.01 to 1.50	65,080	+/-2,181	1.8%	+/-0.1	766	+/-230	1.6%	+/-0.5	814	+/-277	1.0%	+/-0.3	297	+/-160	1.5%	+/-0.8	483	+/-200	1.0%	+/-0.4
1.51 or more	20,239	+/-937	0.5%	+/-0.1	148	+/-79	0.3%	+/-0.2	593	+/-182	0.7%	+/-0.2	246	+/-187	1.2%	+/-0.9	448	+/-179	1.0%	+/-0.4
VALUE																				
Owner-occupied units	2,477,360	+/-13,171	2,477,360	(X)	36,661	+/-744	36,661	(X)	51,134	+/-997	51,134	(X)	15,798	+/-496	15,798	(X)	21,987	+/-738	21,987	(X)
Less than \$50,000	241,074	+/-3,174	9.7%	+/-0.1	2,835	+/-386	7.7%	+/-1.1	2,081	+/-377	4.1%	+/-0.7	2,530	+/-299	16.0%	+/-1.9	839	+/-207	3.8%	+/-0.9
\$50,000 to \$99,999	448,683	+/-4,712	18.1%	+/-0.2	4,885	+/-484	13.3%	+/-1.3	2,293	+/-355	4.5%	+/-0.7	2,825	+/-329	17.9%	+/-2.0	1,295	+/-230	5.9%	+/-1.0
\$100,000 to \$149,999	511,458	+/-4,946	20.6%	+/-0.2	5,358	+/-492	14.6%	+/-1.3	6,294	+/-545	12.3%	+/-1.0	2,414	+/-325	15.3%	+/-2.0	2,891	+/-323	13.1%	+/-1.4
\$150,000 to \$199,999	431,352	+/-4,674	17.4%	+/-0.2	6,596	+/-612	18.0%	+/-1.6	11,181	+/-694	21.9%	+/-1.3	2,368	+/-374	15.0%	+/-2.3	3,997	+/-431	18.2%	+/-1.7
\$200,000 to \$299,999	428,149	+/-4,074	17.3%	+/-0.1	7,220	+/-548	19.7%	+/-1.5	13,747	+/-691	26.9%	+/-1.3	2,766	+/-327	17.5%	+/-2.0	5,915	+/-532	26.9%	+/-2.3
\$300,000 to \$499,999	281,363	+/-3,419	11.4%	+/-0.1	6,484	+/-519	17.7%	+/-1.4	9,435	+/-557	18.5%	+/-1.1	1,982	+/-301	12.5%	+/-1.9	3,883	+/-355	17.7%	+/-1.5
\$500,000 to \$999,999	109,825	+/-1,904	4.4%	+/-0.1	2,890	+/-353	7.9%	+/-0.9	4,711	+/-394	9.2%	+/-0.8	780	+/-167	4.9%	+/-1.0	2,490	+/-276	11.3%	+/-1.2
\$1,000,000 or more	25,456	+/-1,188	1.0%	+/-0.1	393	+/-116	1.1%	+/-0.3	1,392	+/-233	2.7%	+/-0.4	133	+/-65	0.8%	+/-0.4	677	+/-156	3.1%	+/-0.7
Median (dollars)	153,600	+/-440	(X)	(X)	187,000	+/-6,586	(X)	(X)	222,000	+/-3,406	(X)	(X)	152,000	+/-7,284	(X)	(X)	230,700	+/-5,143	(X)	(X)
MORTGAGE STATUS																				
Owner-occupied units	2,477,360	+/-13,171	2,477,360	(X)	36,661	+/-744	36,661	(X)	51,134	+/-997	51,134	(X)	15,798	+/-496	15,798	(X)	21,987	+/-738	21,987	(X)
Housing units with a mortgage	1,667,158	+/-10,327	67.3%	+/-0.2	22,827	+/-881	62.3%	+/-1.9	36,985	+/-927	72.3%	+/-1.2	9,803	+/-506	62.1%	+/-2.4	15,227	+/-761	69.3%	+/-2.2
Housing units without a	810,202	+/-5,642	32.7%	+/-0.2	13,834	+/-697	37.7%	+/-1.9	14,149	+/-685	27.7%	+/-1.2	5,995	+/-419	37.9%	+/-2.4	6,760	+/-487	30.7%	+/-2.2
SELECTED MONTHLY OWNER																				
Housing units with a mortgage	1,667,158	+/-10,327	1,667,158	(X)	22,827	+/-881	22,827	(X)	36,985	+/-927	36,985	(X)	9,803	+/-506	9,803	(X)	15,227	+/-761	15,227	(X)
Less than \$300	4,204	+/-421	0.3%	+/-0.1	24	+/-27	0.1%	+/-0.1	66	+/-47	0.2%	+/-0.1	14	+/-22	0.1%	+/-0.2	66	+/-47	0.4%	+/-0.3
\$300 to \$499	39,246	+/-1,678	2.4%	+/-0.1	546	+/-149	2.4%	+/-0.7	498	+/-163	1.3%	+/-0.4	201	+/-111	2.1%	+/-1.1	250	+/-100	1.6%	+/-0.7
\$500 to \$699	114,989	+/-2,289	6.9%	+/-0.1	1,459	+/-260	6.4%	+/-1.1	1,518	+/-319	4.1%	+/-0.8	709	+/-182	7.2%	+/-1.8	584	+/-193	3.8%	+/-1.3
\$700 to \$999	328,853	+/-3,999	19.7%	+/-0.2	4,090	+/-465	17.9%	+/-1.8	4,396	+/-477	11.9%	+/-1.2	2,377	+/-364	24.2%	+/-3.7	1,925	+/-315	12.6%	+/-2.0
\$1,000 to \$1,499	567,866	+/-5,468	34.1%	+/-0.3	7,760	+/-624	34.0%	+/-2.5	11,631	+/-808	31.4%	+/-2.0	2,876	+/-446	29.3%	+/-4.1	4,267	+/-386	28.0%	+/-2.1
\$1,500 to \$1,999	315,685	+/-4,136	18.9%	+/-0.2	4,641	+/-443	20.3%	+/-1.9	8,286	+/-620	22.4%	+/-1.6	1,652	+/-293	16.9%	+/-2.7	3,196	+/-410	21.0%	+/-2.4
\$2,000 or more	296,315	+/-4,086	17.8%	+/-0.2	4,307	+/-470	18.9%	+/-1.9	10,590	+/-609	28.6%	+/-1.5	1,974	+/-308	20.1%	+/-3.1	4,939	+/-417	32.4%	+/-2.3
Median (dollars)	1,287	+/-4	(X)	(X)	1,319	+/-40	(X)	(X)	1,521	+/-32	(X)	(X)	1,282	+/-63	(X)	(X)	1,575	+/-50	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)																				
Housing units with a mortgage	1,658,483	+/-10,318	1,658,483	(X)	22,792	+/-886	22,792	(X)	36,810	+/-922	36,810	(X)	9,656	+/-510	9,656	(X)	15,167	+/-765	15,167	(X)

Less than 20.0 percent	650,252	+/-5,694	39.2%	+/-0.2	7,129	+/-588	31.3%	+/-2.3	12,083	+/-767	32.8%	+/-1.8	3,086	+/-418	32.0%	+/-3.9	4,539	+/-423	29.9%	+/-2.6
20.0 to 24.9 percent	275,881	+/-4,672	16.6%	+/-0.2	3,264	+/-439	14.3%	+/-1.8	6,211	+/-541	16.9%	+/-1.4	1,819	+/-312	18.8%	+/-3.1	2,524	+/-390	16.6%	+/-2.4
25.0 to 29.9 percent	192,357	+/-3,044	11.6%	+/-0.2	3,075	+/-466	13.5%	+/-2.0	4,836	+/-428	13.1%	+/-1.1	1,051	+/-206	10.9%	+/-2.2	1,987	+/-225	13.1%	+/-1.5
30.0 to 34.9 percent	132,287	+/-2,946	8.0%	+/-0.2	2,253	+/-347	9.9%	+/-1.5	3,082	+/-398	8.4%	+/-1.0	749	+/-170	7.8%	+/-1.7	1,423	+/-285	9.4%	+/-1.8
35.0 percent or more	407,706	+/-3,971	24.6%	+/-0.2	7,071	+/-588	31.0%	+/-2.4	10,598	+/-646	28.8%	+/-1.6	2,951	+/-400	30.6%	+/-3.7	4,694	+/-470	30.9%	+/-2.3
Not computed	8,675	+/-749	(X)	(X)	35	+/-32	(X)	(X)	175	+/-118	(X)	(X)	147	+/-104	(X)	(X)	60	+/-62	(X)	(X)
Housing unit without a	798,855	+/-5,617	798,855	(X)	13,665	+/-699	13,665	(X)	14,006	+/-670	14,006	(X)	5,835	+/-412	5,835	(X)	6,734	+/-490	6,734	(X)
Less than 10.0 percent	339,610	+/-3,376	42.5%	+/-0.3	5,267	+/-526	38.5%	+/-3.1	5,708	+/-544	40.8%	+/-3.2	2,001	+/-307	34.3%	+/-4.8	2,409	+/-318	35.8%	+/-3.7
10.0 to 14.9 percent	156,937	+/-2,409	19.6%	+/-0.3	3,044	+/-373	22.3%	+/-2.7	2,886	+/-385	20.6%	+/-2.5	1,042	+/-212	17.9%	+/-3.5	1,375	+/-237	20.4%	+/-3.2
15.0 to 19.9 percent	93,795	+/-2,050	11.7%	+/-0.2	1,775	+/-313	13.0%	+/-2.2	1,527	+/-241	10.9%	+/-1.6	815	+/-202	14.0%	+/-3.3	865	+/-197	12.8%	+/-2.7
20.0 to 24.9 percent	60,053	+/-1,459	7.5%	+/-0.2	1,108	+/-219	8.1%	+/-1.6	1,101	+/-218	7.9%	+/-1.6	573	+/-138	9.8%	+/-2.4	671	+/-183	10.0%	+/-2.7
25.0 to 29.9 percent	37,668	+/-1,254	4.7%	+/-0.2	731	+/-210	5.3%	+/-1.5	671	+/-194	4.8%	+/-1.3	282	+/-145	4.8%	+/-2.3	288	+/-104	4.3%	+/-1.5
30.0 to 34.9 percent	25,817	+/-1,201	3.2%	+/-0.1	436	+/-166	3.2%	+/-1.2	467	+/-129	3.3%	+/-0.9	278	+/-118	4.8%	+/-2.0	247	+/-84	3.7%	+/-1.2
35.0 percent or more	84,975	+/-1,861	10.6%	+/-0.2	1,304	+/-245	9.5%	+/-1.7	1,646	+/-266	11.8%	+/-1.8	844	+/-235	14.5%	+/-3.8	879	+/-193	13.1%	+/-2.8
Not computed	11,347	+/-748	(X)	(X)	169	+/-76	(X)	(X)	143	+/-125	(X)	(X)	160	+/-108	(X)	(X)	26	+/-29	(X)	(X)
GROSS RENT																				
Occupied units paying rent	1,121,466	+/-6,069	1,121,466	(X)	9,446	+/-788	9,446	(X)	32,709	+/-1,160	32,709	(X)	3,711	+/-456	3,711	(X)	23,474	+/-986	23,474	(X)
Less than \$200	24,026	+/-1,159	2.1%	+/-0.1	92	+/-81	1.0%	+/-0.8	647	+/-184	2.0%	+/-0.6	17	+/-21	0.5%	+/-0.6	574	+/-158	2.4%	+/-0.7
\$200 to \$299	35,578	+/-1,102	3.2%	+/-0.1	210	+/-141	2.2%	+/-1.5	871	+/-234	2.7%	+/-0.7	33	+/-33	0.9%	+/-0.9	845	+/-231	3.6%	+/-1.0
\$300 to \$499	116,555	+/-2,674	10.4%	+/-0.2	829	+/-226	8.8%	+/-2.3	1,653	+/-258	5.1%	+/-0.8	182	+/-108	4.9%	+/-2.9	1,380	+/-225	5.9%	+/-1.0
\$500 to \$749	369,897	+/-3,914	33.0%	+/-0.3	2,318	+/-392	24.5%	+/-3.6	7,368	+/-811	22.5%	+/-2.2	1,556	+/-338	41.9%	+/-7.5	6,030	+/-692	25.7%	+/-2.5
\$750 to \$999	317,735	+/-4,271	28.3%	+/-0.3	3,542	+/-471	37.5%	+/-4.2	9,722	+/-775	29.7%	+/-2.2	1,074	+/-268	28.9%	+/-6.8	6,880	+/-630	29.3%	+/-2.4
\$1,000 to \$1,499	208,262	+/-2,931	18.6%	+/-0.2	1,870	+/-375	19.8%	+/-3.3	10,146	+/-692	31.0%	+/-1.9	456	+/-156	12.3%	+/-3.7	6,444	+/-603	27.5%	+/-2.2
\$1,500 or more	49,413	+/-1,843	4.4%	+/-0.2	585	+/-191	6.2%	+/-2.0	2,302	+/-329	7.0%	+/-0.9	393	+/-179	10.6%	+/-4.6	1,321	+/-250	5.6%	+/-1.1
Median (dollars)	759	+/-3	(X)	(X)	828	+/-29	(X)	(X)	889	+/-16	(X)	(X)	762	+/-49	(X)	(X)	844	+/-18	(X)	(X)
No rent paid	94,395	+/-2,121	(X)	(X)	1,074	+/-254	(X)	(X)	1,340	+/-285	(X)	(X)	708	+/-221	(X)	(X)	767	+/-197	(X)	(X)
GROSS RENT AS A																				
Occupied units paying rent	1,095,577	+/-6,320	1,095,577	(X)	9,309	+/-772	9,309	(X)	31,897	+/-1,149	31,897	(X)	3,600	+/-429	3,600	(X)	22,826	+/-988	22,826	(X)
Less than 15.0 percent	138,028	+/-2,880	12.6%	+/-0.2	826	+/-218	8.9%	+/-2.3	2,941	+/-418	9.2%	+/-1.3	369	+/-149	10.3%	+/-4.1	1,936	+/-379	8.5%	+/-1.7
15.0 to 19.9 percent	139,207	+/-2,529	12.7%	+/-0.2	879	+/-261	9.4%	+/-2.7	3,783	+/-516	11.9%	+/-1.5	438	+/-175	12.2%	+/-4.4	2,325	+/-389	10.2%	+/-1.6
20.0 to 24.9 percent	142,656	+/-2,784	13.0%	+/-0.2	1,226	+/-328	13.2%	+/-3.3	4,215	+/-520	13.2%	+/-1.5	751	+/-211	20.9%	+/-5.6	2,917	+/-412	12.8%	+/-1.7
25.0 to 29.9 percent	121,258	+/-2,657	11.1%	+/-0.2	1,177	+/-319	12.6%	+/-3.1	3,619	+/-499	11.3%	+/-1.6	301	+/-145	8.4%	+/-4.0	2,581	+/-391	11.3%	+/-1.7
30.0 to 34.9 percent	96,502	+/-2,429	8.8%	+/-0.2	894	+/-228	9.6%	+/-2.3	2,856	+/-462	9.0%	+/-1.4	282	+/-138	7.8%	+/-3.8	2,192	+/-391	9.6%	+/-1.7
35.0 percent or more	457,926	+/-4,548	41.8%	+/-0.3	4,307	+/-499	46.3%	+/-4.1	14,483	+/-891	45.4%	+/-2.3	1,459	+/-323	40.5%	+/-7.0	10,875	+/-799	47.6%	+/-2.7
Not computed	120,284	+/-2,304	(X)	(X)	1,211	+/-265	(X)	(X)	2,152	+/-344	(X)	(X)	819	+/-234	(X)	(X)	1,415	+/-275	(X)	(X)

Transportation and warehousing, and utilities	183,803	+/-2,788	4.3%	+/-0.1	2,633	+/-468	6.1%	+/-1.1	3,866	+/-470	3.9%	+/-0.5	1,085	+/-230	4.9%	+/-1.0	1,861	+/-363	3.6%	+/-0.7
Information	77,478	+/-2,130	1.8%	+/-0.1	1,010	+/-295	2.3%	+/-0.7	2,706	+/-431	2.7%	+/-0.4	211	+/-118	0.9%	+/-0.5	1,180	+/-247	2.3%	+/-0.5
Finance and insurance, and real estate and rental and leasing	270,304	+/-3,386	6.4%	+/-0.1	2,962	+/-431	6.8%	+/-1.0	5,263	+/-592	5.3%	+/-0.6	791	+/-235	3.5%	+/-1.0	2,680	+/-356	5.2%	+/-0.7
Professional, scientific, and management, and administrative and Educational services, and health care and social assistance	407,840	+/-5,057	9.6%	+/-0.1	4,580	+/-603	10.6%	+/-1.4	12,028	+/-961	12.1%	+/-1.0	2,072	+/-389	9.3%	+/-1.7	6,349	+/-641	12.3%	+/-1.2
	991,574	+/-7,889	23.4%	+/-0.2	8,290	+/-617	19.2%	+/-1.3	23,746	+/-1,043	23.8%	+/-1.0	4,165	+/-449	18.6%	+/-2.0	12,800	+/-730	24.8%	+/-1.4
Arts, entertainment, and recreation, and accommodation and food services	380,743	+/-5,291	9.0%	+/-0.1	4,984	+/-524	11.5%	+/-1.2	13,546	+/-1,027	13.6%	+/-1.0	1,789	+/-310	8.0%	+/-1.4	8,200	+/-830	15.9%	+/-1.6
Other services, except public administration	208,106	+/-3,533	4.9%	+/-0.1	1,758	+/-307	4.1%	+/-0.7	5,347	+/-708	5.4%	+/-0.7	1,343	+/-308	6.0%	+/-1.4	2,986	+/-491	5.8%	+/-0.9
Public administration	188,766	+/-3,312	4.4%	+/-0.1	1,948	+/-333	4.5%	+/-0.8	3,284	+/-518	3.3%	+/-0.5	1,238	+/-299	5.5%	+/-1.3	1,215	+/-294	2.4%	+/-0.6
<b>CLASS OF WORKER</b>																				
Civilian employed population 16 years and over	4,246,096	+/-9,958	4,246,096	(X)	43,280	+/-1,051	43,280	(X)	99,768	+/-1,363	99,768	(X)	22,338	+/-886	22,338	(X)	51,550	+/-1,052	51,550	(X)
Private wage and salary workers	3,333,885	+/-9,010	78.5%	+/-0.2	34,182	+/-1,016	79.0%	+/-1.5	79,334	+/-1,590	79.5%	+/-1.1	16,954	+/-838	75.9%	+/-2.5	41,301	+/-1,073	80.1%	+/-1.5
Government workers	650,839	+/-6,823	15.3%	+/-0.1	5,837	+/-563	13.5%	+/-1.2	13,022	+/-928	13.1%	+/-0.9	3,384	+/-507	15.1%	+/-2.2	6,402	+/-666	12.4%	+/-1.2
Self-employed in own not incorporated business workers	255,096	+/-3,123	6.0%	+/-0.1	3,107	+/-401	7.2%	+/-0.9	7,273	+/-756	7.3%	+/-0.8	1,942	+/-341	8.7%	+/-1.5	3,772	+/-496	7.3%	+/-1.0
Unpaid family workers	6,276	+/-617	0.1%	+/-0.1	154	+/-120	0.4%	+/-0.3	139	+/-87	0.1%	+/-0.1	58	+/-58	0.3%	+/-0.3	75	+/-62	0.1%	+/-0.1
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>																				
Total households	3,693,221	+/-10,521	3,693,221	(X)	47,181	+/-911	47,181	(X)	85,183	+/-1,017	85,183	(X)	20,217	+/-508	20,217	(X)	46,228	+/-838	46,228	(X)
Less than \$10,000	304,948	+/-3,991	8.3%	+/-0.1	3,031	+/-415	6.4%	+/-0.9	7,285	+/-568	8.6%	+/-0.7	1,911	+/-344	9.5%	+/-1.6	5,447	+/-525	11.8%	+/-1.1
\$10,000 to \$14,999	234,269	+/-3,509	6.3%	+/-0.1	3,225	+/-465	6.8%	+/-1.0	4,408	+/-489	5.2%	+/-0.6	1,146	+/-231	5.7%	+/-1.1	3,216	+/-427	7.0%	+/-0.9
\$15,000 to \$24,999	440,439	+/-4,594	11.9%	+/-0.1	5,683	+/-557	12.0%	+/-1.2	9,192	+/-737	10.8%	+/-0.8	2,357	+/-368	11.7%	+/-1.8	6,009	+/-527	13.0%	+/-1.1
\$25,000 to \$34,999	436,649	+/-4,468	11.8%	+/-0.1	5,582	+/-512	11.8%	+/-1.0	9,346	+/-695	11.0%	+/-0.8	2,777	+/-403	13.7%	+/-2.0	5,529	+/-577	12.0%	+/-1.2
\$35,000 to \$49,999	548,476	+/-4,875	14.9%	+/-0.1	7,699	+/-636	16.3%	+/-1.3	12,049	+/-781	14.1%	+/-0.9	3,066	+/-381	15.2%	+/-1.8	6,657	+/-594	14.4%	+/-1.2
\$50,000 to \$74,999	675,829	+/-5,899	18.3%	+/-0.2	8,585	+/-653	18.2%	+/-1.4	15,941	+/-831	18.7%	+/-1.0	3,651	+/-415	18.1%	+/-2.0	7,450	+/-562	16.1%	+/-1.2
\$75,000 to \$99,999	421,615	+/-4,484	11.4%	+/-0.1	5,892	+/-635	12.5%	+/-1.3	9,691	+/-732	11.4%	+/-0.8	2,296	+/-339	11.4%	+/-1.6	3,807	+/-434	8.2%	+/-0.9
\$100,000 to \$149,999	387,530	+/-4,887	10.5%	+/-0.1	5,130	+/-555	10.9%	+/-1.2	10,639	+/-697	12.5%	+/-0.8	1,940	+/-280	9.6%	+/-1.4	4,535	+/-391	9.8%	+/-0.8
\$150,000 to \$199,999	126,987	+/-2,508	3.4%	+/-0.1	1,267	+/-241	2.7%	+/-0.5	3,314	+/-476	3.9%	+/-0.6	568	+/-153	2.8%	+/-0.8	1,786	+/-315	3.9%	+/-0.7
\$200,000 or more	116,479	+/-2,078	3.2%	+/-0.1	1,078	+/-251	2.3%	+/-0.5	3,318	+/-430	3.9%	+/-0.5	505	+/-168	2.5%	+/-0.8	1,792	+/-304	3.9%	+/-0.6
Median household income (dollars)	46,450	+/-188	(X)	(X)	46,490	+/-1,282	(X)	(X)	50,420	+/-1,372	(X)	(X)	44,071	+/-1,871	(X)	(X)	41,428	+/-1,766	(X)	(X)
Mean household income (dollars)	63,562	+/-212	(X)	(X)	61,876	+/-2,778	(X)	(X)	69,762	+/-2,123	(X)	(X)	58,594	+/-2,832	(X)	(X)	64,364	+/-3,284	(X)	(X)
With earnings	2,877,438	+/-8,844	77.9%	+/-0.1	32,645	+/-952	69.2%	+/-1.4	66,898	+/-992	78.5%	+/-0.7	14,712	+/-564	72.8%	+/-2.0	35,659	+/-796	77.1%	+/-1.0
Mean earnings (dollars)	64,075	+/-274	(X)	(X)	55,598	+/-3,555	(X)	(X)	67,711	+/-2,444	(X)	(X)	61,389	+/-3,610	(X)	(X)	62,672	+/-3,601	(X)	(X)
With Social Security	1,078,225	+/-5,249	29.2%	+/-0.1	19,878	+/-551	42.1%	+/-1.1	23,873	+/-600	28.0%	+/-0.7	7,012	+/-327	34.7%	+/-1.7	12,459	+/-555	27.0%	+/-1.3
Mean Social Security income (dollars)	16,582	+/-61	(X)	(X)	18,607	+/-511	(X)	(X)	18,078	+/-475	(X)	(X)	16,342	+/-800	(X)	(X)	17,162	+/-529	(X)	(X)
With retirement income	666,870	+/-4,708	18.1%	+/-0.1	14,108	+/-721	29.9%	+/-1.4	16,390	+/-748	19.2%	+/-0.9	4,657	+/-384	23.0%	+/-1.8	7,586	+/-457	16.4%	+/-1.0
Mean retirement income (dollars)	21,428	+/-243	(X)	(X)	28,961	+/-1,898	(X)	(X)	25,955	+/-1,504	(X)	(X)	19,713	+/-1,844	(X)	(X)	26,230	+/-2,261	(X)	(X)
With Supplemental Security Income	154,099	+/-2,182	4.2%	+/-0.1	2,125	+/-344	4.5%	+/-0.7	2,818	+/-350	3.3%	+/-0.4	817	+/-174	4.0%	+/-0.9	1,895	+/-298	4.1%	+/-0.6
Mean Supplemental Security Income (dollars)	8,170	+/-98	(X)	(X)	8,962	+/-989	(X)	(X)	8,756	+/-700	(X)	(X)	7,866	+/-1,223	(X)	(X)	8,006	+/-779	(X)	(X)
With cash public assistance income	69,806	+/-2,246	1.9%	+/-0.1	653	+/-181	1.4%	+/-0.4	1,775	+/-298	2.1%	+/-0.3	243	+/-94	1.2%	+/-0.5	1,290	+/-236	2.8%	+/-0.5
Mean cash public assistance income (dollars)	3,444	+/-127	(X)	(X)	3,294	+/-1,781	(X)	(X)	6,376	+/-1,335	(X)	(X)	2,088	+/-1,010	(X)	(X)	6,602	+/-1,330	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	470,601	+/-5,312	12.7%	+/-0.1	5,748	+/-523	12.2%	+/-1.1	8,540	+/-671	10.0%	+/-0.8	2,852	+/-406	14.1%	+/-1.9	6,430	+/-521	13.9%	+/-1.1
Families	2,464,763	+/-10,697	2,464,763	(X)	33,117	+/-914	33,117	(X)	50,324	+/-1,177	50,324	(X)	14,115	+/-589	14,115	(X)	24,035	+/-701	24,035	(X)
Less than \$10,000	132,885	+/-2,548	5.4%	+/-0.1	1,538	+/-317	4.6%	+/-1.0	2,400	+/-345	4.8%	+/-0.7	845	+/-241	6.0%	+/-1.7	1,736	+/-316	7.2%	+/-1.3
\$10,000 to \$14,999	91,509	+/-2,246	3.7%	+/-0.1	1,490	+/-331	4.5%	+/-1.0	1,570	+/-342	3.1%	+/-0.7	357	+/-109	2.5%	+/-0.8	1,083	+/-242	4.5%	+/-1.0
\$15,000 to \$24,999	233,377	+/-3,450	9.5%	+/-0.1	3,198	+/-469	9.7%	+/-1.4	3,561	+/-423	7.1%	+/-0.8	1,263	+/-218	8.9%	+/-1.5	2,314	+/-362	9.6%	+/-1.4
\$25,000 to \$34,999	260,815	+/-2,945	10.6%	+/-0.1	3,621	+/-462	10.9%	+/-1.3	4,319	+/-456	8.6%	+/-0.9	1,899	+/-346	13.5%	+/-2.3	2,330	+/-313	9.7%	+/-1.3
\$35,000 to \$49,999	356,675	+/-4,390	14.5%	+/-0.2	5,563	+/-553	16.8%	+/-1.5	6,153	+/-602	12.2%	+/-1.2	2,179	+/-346	15.4%	+/-2.3	3,053	+/-361	12.7%	+/-1.5
\$50,000 to \$74,999	493,846	+/-5,299	20.0%	+/-0.2	6,482	+/-596	19.6%	+/-1.8	9,990	+/-663	19.9%	+/-1.2	2,940	+/-372	20.8%	+/-2.5	4,149	+/-476	17.3%	+/-1.8
\$75,000 to \$99,999	342,821	+/-4,428	13.9%	+/-0.2	4,837	+/-545	14.6%	+/-1.6	7,584	+/-638	15.1%	+/-1.2	1,820	+/-299	12.9%	+/-2.1	2,679	+/-378	11.1%	+/-1.3
\$100,000 to \$149,999	335,024	+/-4,699	13.6%	+/-0.2	4,303	+/-516	13.0%	+/-1.5	9,117	+/-620	18.1%	+/-1.3	1,822	+/-270	12.9%	+/-1.9	3,600	+/-341	15.0%	+/-1.5
\$150,000 to \$199,999	113,590	+/-2,311	4.6%	+/-0.1	1,128	+/-227	3.4%	+/-0.7	2,835	+/-431	5.6%	+/-0.8	534	+/-152	3.8%	+/-1.1	1,518	+/-275	6.3%	+/-1.1
\$200,000 or more	104,221	+/-2,043	4.2%	+/-0.1	957	+/-243	2.9%	+/-0.7	2,795	+/-341	5.6%	+/-0.7	456	+/-157	3.2%	+/-1.1	1,573	+/-266	6.5%	+/-1.1
Median family income (dollars)	57,146	+/-288	(X)	(X)	53,247	+/-3,045	(X)	(X)	67,853	+/-1,912	(X)	(X)	52,897	+/-4,065	(X)	(X)	57,805	+/-3,054	(X)	(X)
Mean family income (dollars)	74,684	+/-333	(X)	(X)	69,776	+/-3,708	(X)	(X)	87,724	+/-3,131	(X)	(X)	68,887	+/-3,772	(X)	(X)	86,987	+/-5,678	(X)	(X)

Per capita income (dollars)	25,285	+/-106	(X)	(X)	27,100	+/-1,254	(X)	(X)	29,834	+/-873	(X)	(X)	23,217	+/-1,192	(X)	(X)	28,482	+/-1,403	(X)	(X)
Nonfamily households	1,228,458	+/-6,996	1,228,458	(X)	14,064	+/-760	14,064	(X)	34,859	+/-1,179	34,859	(X)	6,102	+/-591	6,102	(X)	22,193	+/-827	22,193	(X)
Median nonfamily income (dollars)	28,218	+/-235	(X)	(X)	29,282	+/-2,142	(X)	(X)	31,432	+/-1,286	(X)	(X)	24,443	+/-3,712	(X)	(X)	27,726	+/-1,460	(X)	(X)
Mean nonfamily income (dollars)	39,185	+/-345	(X)	(X)	40,953	+/-2,582	(X)	(X)	42,296	+/-1,790	(X)	(X)	32,810	+/-3,360	(X)	(X)	38,259	+/-1,776	(X)	(X)
Median earnings for workers (dollars)	27,699	+/-154	(X)	(X)	25,052	+/-1,027	(X)	(X)	26,638	+/-571	(X)	(X)	25,760	+/-1,147	(X)	(X)	22,132	+/-852	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	43,050	+/-206	(X)	(X)	43,047	+/-2,117	(X)	(X)	45,713	+/-1,684	(X)	(X)	44,082	+/-2,959	(X)	(X)	43,158	+/-1,979	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	34,597	+/-190	(X)	(X)	31,322	+/-1,627	(X)	(X)	35,704	+/-964	(X)	(X)	31,022	+/-1,751	(X)	(X)	33,927	+/-1,779	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>																				
Civilian noninstitutionalized population	9,341,367	+/-1,809	9,341,367	(X)	107,130	+/-255	107,130	(X)	201,103	+/-320	201,103	(X)	50,825	+/-483	50,825	(X)	106,311	+/-222	106,311	(X)
With health insurance coverage	7,829,667	+/-16,556	83.8%	+/-0.2	89,170	+/-1,387	83.2%	+/-1.3	169,385	+/-1,650	84.2%	+/-0.8	41,204	+/-1,055	81.1%	+/-2.0	88,835	+/-1,338	83.6%	+/-1.3
With private health insurance	6,065,117	+/-25,024	64.9%	+/-0.3	67,460	+/-1,805	63.0%	+/-1.7	140,938	+/-2,276	70.1%	+/-1.1	31,008	+/-1,326	61.0%	+/-2.6	69,959	+/-1,834	65.8%	+/-1.7
With public coverage	2,828,515	+/-12,661	30.3%	+/-0.1	41,832	+/-1,328	39.0%	+/-1.2	54,124	+/-1,423	26.9%	+/-0.7	17,181	+/-852	33.8%	+/-1.6	31,561	+/-1,185	29.7%	+/-1.1
No health insurance coverage	1,511,700	+/-16,855	16.2%	+/-0.2	17,960	+/-1,364	16.8%	+/-1.3	31,718	+/-1,633	15.8%	+/-0.8	9,621	+/-1,000	18.9%	+/-2.0	17,476	+/-1,374	16.4%	+/-1.3
Civilian noninstitutionalized population under 18 years	2,271,929	+/-669	2,271,929	(X)	20,056	+/-7	20,056	(X)	40,322	+/-51	40,322	(X)	11,914	+/-76	11,914	(X)	20,268	+/-661	20,268	(X)
No health insurance coverage	182,011	+/-4,394	8.0%	+/-0.2	1,812	+/-450	9.0%	+/-2.2	2,627	+/-557	6.5%	+/-1.4	1,367	+/-336	11.5%	+/-2.8	1,120	+/-353	5.5%	+/-1.7
Civilian noninstitutionalized population 18 to 64 years	5,862,832	+/-2,168	5,862,832	(X)	64,023	+/-214	64,023	(X)	133,001	+/-341	133,001	(X)	31,085	+/-463	31,085	(X)	71,972	+/-821	71,972	(X)
In labor force:	4,482,689	+/-8,821	4,482,689	(X)	45,659	+/-816	45,659	(X)	104,418	+/-1,151	104,418	(X)	22,962	+/-892	22,962	(X)	55,007	+/-1,145	55,007	(X)
Employed:	4,020,049	+/-8,883	4,020,049	(X)	39,869	+/-992	39,869	(X)	94,177	+/-1,284	94,177	(X)	20,762	+/-827	20,762	(X)	48,747	+/-1,003	48,747	(X)
With health insurance coverage	3,245,169	+/-13,882	80.7%	+/-0.2	30,037	+/-1,200	75.3%	+/-2.3	74,237	+/-1,677	78.8%	+/-1.2	15,875	+/-850	76.5%	+/-2.8	37,384	+/-1,122	76.7%	+/-1.9
With private health insurance	3,118,096	+/-14,151	77.6%	+/-0.3	28,216	+/-1,111	70.8%	+/-2.1	71,724	+/-1,706	76.2%	+/-1.3	15,002	+/-846	72.3%	+/-3.0	35,876	+/-1,148	73.6%	+/-2.0
With public coverage	219,397	+/-4,271	5.5%	+/-0.1	2,684	+/-396	6.7%	+/-1.0	4,084	+/-507	4.3%	+/-0.5	1,539	+/-309	7.4%	+/-1.5	2,325	+/-369	4.8%	+/-0.8
No health insurance coverage	774,880	+/-9,417	19.3%	+/-0.2	9,832	+/-941	24.7%	+/-2.3	19,940	+/-1,110	21.2%	+/-1.2	4,887	+/-612	23.5%	+/-2.8	11,363	+/-997	23.3%	+/-1.9
Unemployed:	462,640	+/-5,652	462,640	(X)	5,790	+/-639	5,790	(X)	10,241	+/-936	10,241	(X)	2,200	+/-404	2,200	(X)	6,260	+/-681	6,260	(X)
With health insurance coverage	220,362	+/-3,533	47.6%	+/-0.7	2,813	+/-367	48.6%	+/-4.9	5,892	+/-693	57.5%	+/-4.3	951	+/-325	43.2%	+/-10.4	3,696	+/-539	59.0%	+/-5.0
With private health insurance	146,289	+/-3,122	31.6%	+/-0.7	1,870	+/-280	32.3%	+/-4.6	4,379	+/-511	42.8%	+/-3.7	628	+/-211	28.5%	+/-7.3	2,580	+/-477	41.2%	+/-5.4
With public coverage	84,228	+/-2,209	18.2%	+/-0.4	1,071	+/-252	18.5%	+/-3.8	1,674	+/-391	16.3%	+/-3.3	362	+/-170	16.5%	+/-6.3	1,204	+/-279	19.2%	+/-4.3
No health insurance coverage	242,278	+/-4,825	52.4%	+/-0.7	2,977	+/-482	51.4%	+/-4.9	4,349	+/-596	42.5%	+/-4.3	1,249	+/-271	56.8%	+/-10.4	2,564	+/-393	41.0%	+/-5.0
Not in labor force:	1,380,143	+/-8,596	1,380,143	(X)	18,364	+/-799	18,364	(X)	28,583	+/-1,072	28,583	(X)	8,123	+/-672	8,123	(X)	16,965	+/-909	16,965	(X)
With health insurance coverage	1,074,068	+/-6,532	77.8%	+/-0.3	15,047	+/-861	81.9%	+/-2.1	23,805	+/-992	83.3%	+/-1.9	6,042	+/-638	74.4%	+/-4.6	14,560	+/-811	85.8%	+/-2.1
With private health insurance	705,288	+/-5,569	51.1%	+/-0.4	10,532	+/-666	57.4%	+/-2.7	17,751	+/-999	62.1%	+/-2.6	3,896	+/-526	48.0%	+/-4.9	10,497	+/-808	61.9%	+/-3.4
With public coverage	473,145	+/-5,015	34.3%	+/-0.3	5,881	+/-673	32.0%	+/-2.9	8,034	+/-610	28.1%	+/-2.0	2,911	+/-418	35.8%	+/-4.1	5,102	+/-477	30.1%	+/-2.5
No health insurance coverage	306,075	+/-5,478	22.2%	+/-0.3	3,317	+/-368	18.1%	+/-2.1	4,778	+/-581	16.7%	+/-1.9	2,081	+/-402	25.6%	+/-4.6	2,405	+/-399	14.2%	+/-2.1
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>																				
All families	(X)	(X)	12.4%	+/-0.2	(X)	(X)	11.9%	+/-1.4	(X)	(X)	9.9%	+/-1.1	(X)	(X)	12.1%	+/-2.1	(X)	(X)	14.8%	+/-1.8
With related children under 18 years	(X)	(X)	19.8%	+/-0.3	(X)	(X)	22.7%	+/-3.4	(X)	(X)	17.3%	+/-2.0	(X)	(X)	20.6%	+/-3.8	(X)	(X)	26.8%	+/-3.0
With related children under 5 years only	(X)	(X)	21.2%	+/-0.7	(X)	(X)	20.4%	+/-6.8	(X)	(X)	19.7%	+/-5.4	(X)	(X)	16.9%	+/-6.5	(X)	(X)	25.0%	+/-6.6
Married couple families	(X)	(X)	5.8%	+/-0.1	(X)	(X)	5.7%	+/-1.3	(X)	(X)	4.1%	+/-0.9	(X)	(X)	5.5%	+/-1.7	(X)	(X)	5.6%	+/-1.6
With related children under 18 years	(X)	(X)	8.7%	+/-0.3	(X)	(X)	9.4%	+/-2.9	(X)	(X)	6.7%	+/-1.9	(X)	(X)	10.1%	+/-3.8	(X)	(X)	10.4%	+/-3.7
With related children under 5 years only	(X)	(X)	7.9%	+/-0.6	(X)	(X)	6.3%	+/-5.3	(X)	(X)	5.9%	+/-4.1	(X)	(X)	4.7%	+/-4.8	(X)	(X)	2.0%	+/-2.1
Families with female householder, no husband present	(X)	(X)	34.0%	+/-0.5	(X)	(X)	37.0%	+/-5.5	(X)	(X)	31.5%	+/-3.7	(X)	(X)	36.4%	+/-7.0	(X)	(X)	37.7%	+/-4.3
With related children under 18 years	(X)	(X)	42.8%	+/-0.6	(X)	(X)	48.4%	+/-7.4	(X)	(X)	40.0%	+/-5.0	(X)	(X)	45.3%	+/-8.7	(X)	(X)	46.7%	+/-5.4
With related children under 5 years only	(X)	(X)	51.6%	+/-1.6	(X)	(X)	58.8%	+/-16.7	(X)	(X)	58.8%	+/-14.6	(X)	(X)	78.4%	+/-27.8	(X)	(X)	62.8%	+/-16.7

All people	(X)	(X)	16.8%	+/-0.2	(X)	(X)	15.2%	+/-1.4	(X)	(X)	16.0%	+/-0.9	(X)	(X)	18.0%	+/-2.3	(X)	(X)	22.9%	+/-1.5
Under 18 years	(X)	(X)	23.8%	+/-0.4	(X)	(X)	25.8%	+/-3.9	(X)	(X)	21.6%	+/-2.5	(X)	(X)	26.9%	+/-4.7	(X)	(X)	33.7%	+/-3.7
Related children under 18 years	(X)	(X)	23.5%	+/-0.4	(X)	(X)	25.2%	+/-3.9	(X)	(X)	21.3%	+/-2.5	(X)	(X)	26.1%	+/-4.7	(X)	(X)	33.6%	+/-3.7
Related children under 5 years	(X)	(X)	28.0%	+/-0.6	(X)	(X)	28.4%	+/-5.9	(X)	(X)	25.0%	+/-4.0	(X)	(X)	30.2%	+/-7.6	(X)	(X)	34.1%	+/-5.7
Related children 5 to 17 years	(X)	(X)	21.8%	+/-0.4	(X)	(X)	24.0%	+/-4.2	(X)	(X)	19.9%	+/-2.6	(X)	(X)	24.7%	+/-4.8	(X)	(X)	33.4%	+/-4.2
18 years and over	(X)	(X)	14.6%	+/-0.2	(X)	(X)	12.7%	+/-1.1	(X)	(X)	14.6%	+/-0.8	(X)	(X)	15.4%	+/-1.9	(X)	(X)	20.3%	+/-1.4
18 to 64 years	(X)	(X)	15.5%	+/-0.2	(X)	(X)	15.5%	+/-1.4	(X)	(X)	16.3%	+/-0.9	(X)	(X)	16.0%	+/-2.3	(X)	(X)	23.0%	+/-1.6
65 years and over	(X)	(X)	10.2%	+/-0.2	(X)	(X)	5.2%	+/-1.1	(X)	(X)	6.8%	+/-1.2	(X)	(X)	12.8%	+/-2.9	(X)	(X)	6.9%	+/-1.4
People in families	(X)	(X)	14.2%	+/-0.2	(X)	(X)	13.2%	+/-1.7	(X)	(X)	11.6%	+/-1.2	(X)	(X)	15.1%	+/-2.5	(X)	(X)	17.8%	+/-2.0
Unrelated individuals 15 years and over	(X)	(X)	28.5%	+/-0.3	(X)	(X)	24.2%	+/-3.1	(X)	(X)	28.8%	+/-1.8	(X)	(X)	32.7%	+/-4.1	(X)	(X)	33.4%	+/-2.3

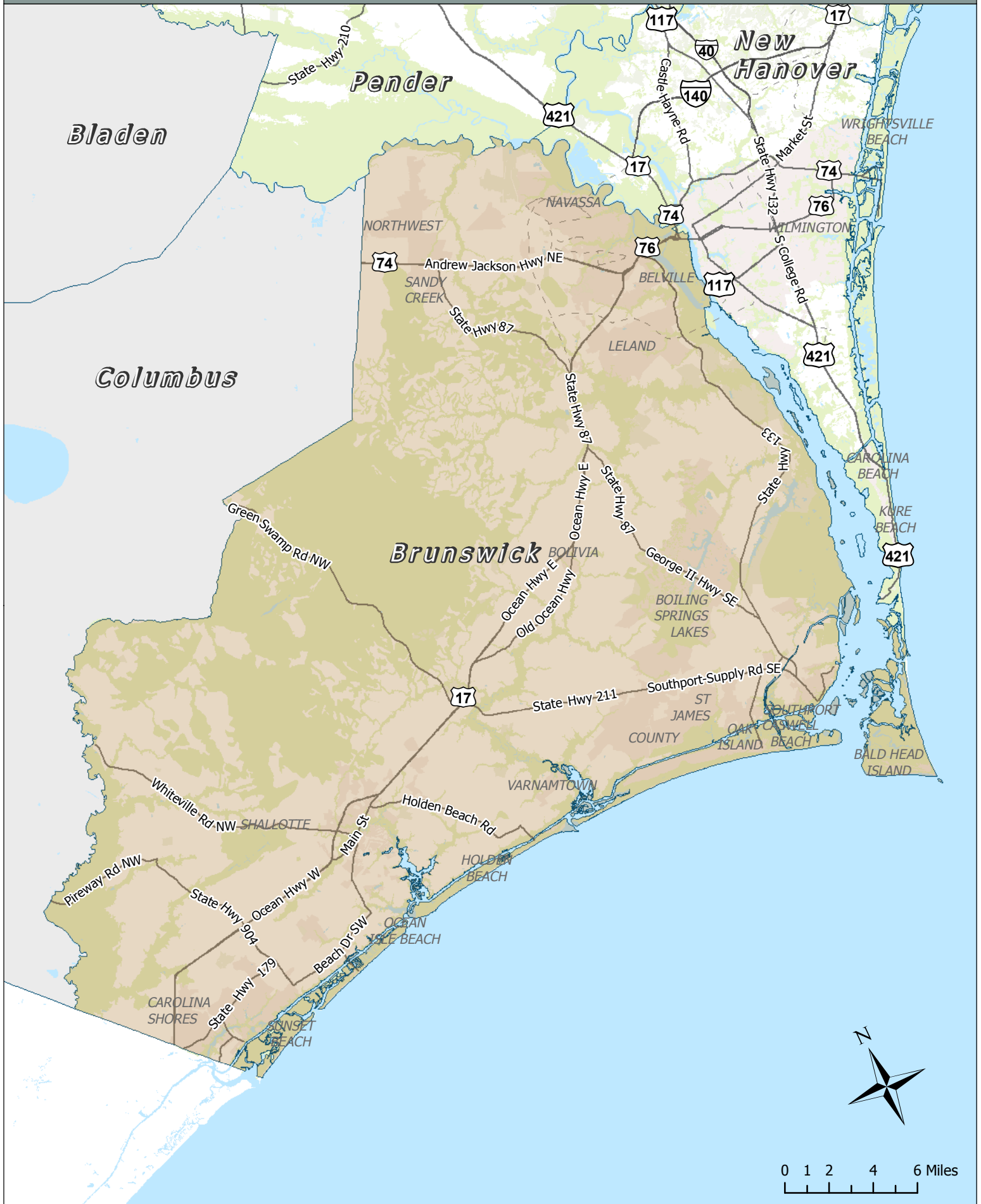
## 2008-2012 American Community Survey 5-Year Estimates

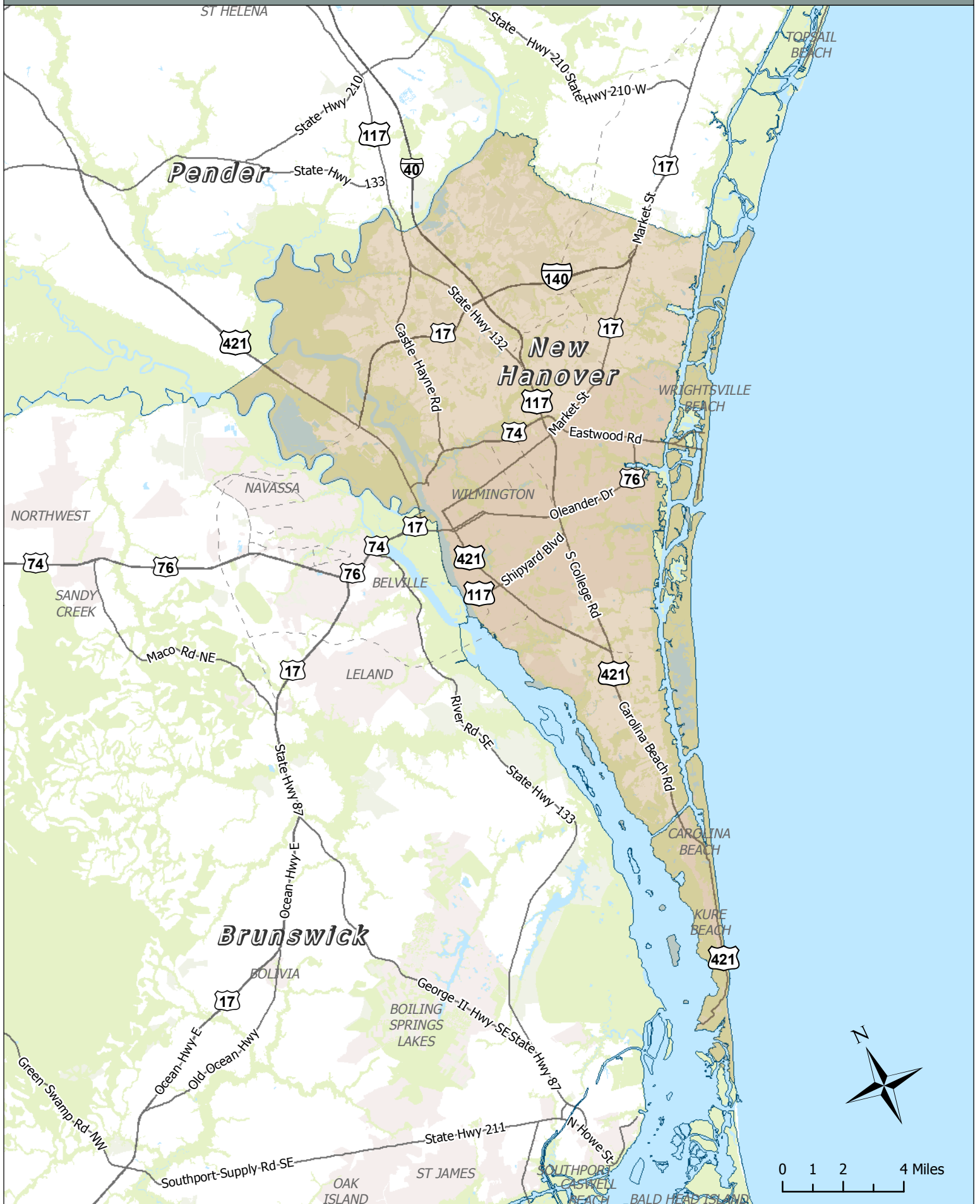
2008-2012 American Community Survey 5-Year Estimates																					
Subject	North Carolina				Brunswick County, North Carolina				New Hanover County, North Carolina				Pender County, North Carolina				Wilmington city, North Carolina				
	Total Estimate	Margin of Error	With a disability Estimate	Percent with a disability Margin of Error	Total Estimate	Margin of Error	With a disability Estimate	Percent with a disability Margin of Error	Total Estimate	Margin of Error	With a disability Estimate	Percent with a disability Margin of Error	Total Estimate	Margin of Error	With a disability Estimate	Percent with a disability Margin of Error	Total Estimate	Margin of Error	With a disability Estimate	Percent with a disability Margin of Error	
Total civilian noninstitutionalized	9,341,387	+/-1,809	1,227,014	+/-369 15.1%	1,077,130	+/-295	16,400	+/-1,001 15.3%	1,001,001	+/-295	16,400	+/-1,001 15.3%	1,001,001	+/-295	16,400	+/-1,001 15.3%	1,001,001	+/-295	16,400	+/-1,001 15.3%	
Population under 5 years	627,105	+/-605	5,308	+/-581 0.8%	5,715	+/-60	56	+/-45 1.0%	+0.8	11,476	+/-93	25	+/-30 0.2%	+0.3	3,043	+/-17	10	+/-18 0.3%	+0.6	8,004	+/-373 11
With a hearing difficulty	(X)	(X)	3,443	+/-508 0.5%	(X)	(X)	3,443	+/-508 0.5%	(X)	(X)	3,443	+/-508 0.5%	(X)	(X)	3,443	+/-508 0.5%	(X)	(X)	3,443	+/-508 0.5%	
With a vision difficulty	(X)	(X)	3,408	+/-484 0.5%	(X)	(X)	3,408	+/-484 0.5%	(X)	(X)	3,408	+/-484 0.5%	(X)	(X)	3,408	+/-484 0.5%	(X)	(X)	3,408	+/-484 0.5%	
Population 5 to 17 years	1,644,824	+/-805	93,392	+/-621 5.7%	93,392	+/-62	1,055	+/-288 7.4%	+0.2	28,846	+/-104	547	+/-326 5.4%	+1.1	8,871	+/-77	82	+/-196 7.0%	+2.2	14,264	+/-613 795
With a hearing difficulty	(X)	(X)	9,933	+/-817 0.6%	(X)	(X)	9,933	+/-817 0.6%	(X)	(X)	9,933	+/-817 0.6%	(X)	(X)	9,933	+/-817 0.6%	(X)	(X)	9,933	+/-817 0.6%	
With a vision difficulty	(X)	(X)	13,889	+/-888 0.6%	(X)	(X)	13,889	+/-888 0.6%	(X)	(X)	13,889	+/-888 0.6%	(X)	(X)	13,889	+/-888 0.6%	(X)	(X)	13,889	+/-888 0.6%	
With a cognitive difficulty	(X)	(X)	7,758	+/-493 4.4%	(X)	(X)	7,758	+/-493 4.4%	(X)	(X)	7,758	+/-493 4.4%	(X)	(X)	7,758	+/-493 4.4%	(X)	(X)	7,758	+/-493 4.4%	
With an ambulatory difficulty	(X)	(X)	10,342	+/-383 0.8%	(X)	(X)	10,342	+/-383 0.8%	(X)	(X)	10,342	+/-383 0.8%	(X)	(X)	10,342	+/-383 0.8%	(X)	(X)	10,342	+/-383 0.8%	
With a self-care difficulty	(X)	(X)	14,529	+/-967 0.9%	(X)	(X)	14,529	+/-967 0.9%	(X)	(X)	14,529	+/-967 0.9%	(X)	(X)	14,529	+/-967 0.9%	(X)	(X)	14,529	+/-967 0.9%	
Population 18 to 64 years	5,862,832	+/-2,168	665,654	+/-281 11.4%	665,654	+/-214	84,023	+/-214 8.4%	+1.2	133,001	+/-341	12,996	+/-799 6.3%	+0.6	31,085	+/-463	4,866	+/-550 15.7%	+1.8	71,972	+/-821 7259
With a hearing difficulty	(X)	(X)	134,457	+/-2,450 2.3%	(X)	(X)	134,457	+/-2,450 2.3%	(X)	(X)	134,457	+/-2,450 2.3%	(X)	(X)	134,457	+/-2,450 2.3%	(X)	(X)	134,457	+/-2,450 2.3%	
With a vision difficulty	(X)	(X)	127,118	+/-2,293 2.2%	(X)	(X)	127,118	+/-2,293 2.2%	(X)	(X)	127,118	+/-2,293 2.2%	(X)	(X)	127,118	+/-2,293 2.2%	(X)	(X)	127,118	+/-2,293 2.2%	
With a cognitive difficulty	(X)	(X)	260,830	+/-4,404 4.4%	(X)	(X)	260,830	+/-4,404 4.4%	(X)	(X)	260,830	+/-4,404 4.4%	(X)	(X)	260,830	+/-4,404 4.4%	(X)	(X)	260,830	+/-4,404 4.4%	
With an ambulatory difficulty	(X)	(X)	269,379	+/-4,773 4.7%	(X)	(X)	269,379	+/-4,773 4.7%	(X)	(X)	269,379	+/-4,773 4.7%	(X)	(X)	269,379	+/-4,773 4.7%	(X)	(X)	269,379	+/-4,773 4.7%	
With a self-care difficulty	(X)	(X)	122,416	+/-2,714 2.7%	(X)	(X)	122,416	+/-2,714 2.7%	(X)	(X)	122,416	+/-2,714 2.7%	(X)	(X)	122,416	+/-2,714 2.7%	(X)	(X)	122,416	+/-2,714 2.7%	
With an independent living difficulty	(X)	(X)	228,776	+/-3,212 3.9%	(X)	(X)	228,776	+/-3,212 3.9%	(X)	(X)	228,776	+/-3,212 3.9%	(X)	(X)	228,776	+/-3,212 3.9%	(X)	(X)	228,776	+/-3,212 3.9%	
Population 65 years and over	1,206,606	+/-962	462,760	+/-339 38.4%	462,760	+/-194	6,884	+/-474 29.9%	+2.1	27,780	+/-246	995	+/-354 36.0%	+2.0	7,826	+/-190	3,188	+/-285 40.0%	+2.6	13,471	+/-516 3,885
With a hearing difficulty	(X)	(X)	187,156	+/-3,199 15.4%	(X)	(X)	187,156	+/-3,199 15.4%	(X)	(X)	187,156	+/-3,199 15.4%	(X)	(X)	187,156	+/-3,199 15.4%	(X)	(X)	187,156	+/-3,199 15.4%	
With a vision difficulty	(X)	(X)	172,273	+/-3,023 17.2%	(X)	(X)	172,273	+/-3,023 17.2%	(X)	(X)	172,273	+/-3,023 17.2%	(X)	(X)	172,273	+/-3,023 17.2%	(X)	(X)	172,273	+/-3,023 17.2%	
With a cognitive difficulty	(X)	(X)	122,722	+/-2,551 26.1%	(X)	(X)	122,722	+/-2,551 26.1%	(X)	(X)	122,722	+/-2,551 26.1%	(X)	(X)	122,722	+/-2,551 26.1%	(X)	(X)	122,722	+/-2,551 26.1%	
With an ambulatory difficulty	(X)	(X)	304,179	+/-3,285 26.2%	(X)	(X)	304,179	+/-3,285 26.2%	(X)	(X)	304,179	+/-3,285 26.2%	(X)	(X)	304,179	+/-3,285 26.2%	(X)	(X)	304,179	+/-3,285 26.2%	
With a self-care difficulty	(X)	(X)	110,134	+/-2,374 8.1%	(X)	(X)	110,134	+/-2,374 8.1%	(X)	(X)	110,134	+/-2,374 8.1%	(X)	(X)	110,134	+/-2,374 8.1%	(X)	(X)	110,134	+/-2,374 8.1%	
With an independent living difficulty	(X)	(X)	200,736	+/-2,882 16.6%	(X)	(X)	200,736	+/-2,882 16.6%	(X)	(X)	200,736	+/-2,882 16.6%	(X)	(X)	200,736	+/-2,882 16.6%	(X)	(X)	200,736	+/-2,882 16.6%	
SEX																					
Male	4,494,124	+/-2,313	578,526	+/-558 12.9%	578,526	+/-223	8,556	+/-658 16.4%	+1.3	36,912	+/-334	11,839	+/-709 12.2%	+0.7	24,865	+/-520	4,365	+/-415 17.6%	+1.7	50,581	+/-686 6,249
Female	4,847,243	+/-1,611	646,488	+/-4,560 13.9%	646,488	+/-183	7,844	+/-648 14.3%	+1.2	104,191	+/-292	12,634	+/-694 12.0%	+0.7	25,960	+/-273	4,320	+/-419 15.8%	+1.7	55,730	+/-717 7,201
RACE AND HISPANIC OR LATINO																					
One Race	9,142,744	+/-5,678	1,203,980	+/-844 13.2%	1,203,980	+/-637	16,018	+/-993 15.3%	+0.9	197,609	+/-786	23,926	+/-999 12.1%	+0.5	50,209	+/-479	6,617	+/-658 17.2%	+1.3	104,363	+/-815 13,268
White alone	6,536,043	+/-4,963	860,844	+/-636 13.2%	860,844	+/-301	14,068	+/-681 11.1%	+0.9	183,242	+/-744	18,380	+/-1,017 11.7%	+0.5	39,684	+/-486	5,637	+/-598 14.9%	+1.0	75,598	+/-921 9,598
Black or African American alone	1,986,039	+/-4,955	295,268	+/-513 14.3%	295,268	+/-141	11,727	+/-233 14.4%	+1.9	29,944	+/-617	4,968	+/-176 16.1%	+0.7	9,071	+/-328	2,034	+/-260 20.9%	+4.4	34,944	+/-936 4,311
American Indian and Alaska Native alone	107,242	+/-1,896	18,548	+/-931 17.3%	18,548	+/-311	1,117	+/-37 18.3%	+10.2	148	+/-77	60	+/-10 16.0%	+0.4	158	+/-87	61	+/-40 38.6%	+34.1	322	+/-172 99
Asian alone	269,770	+/-1,682	46,340	+/-136 16.9%	46,340	+/-116	3,340	+/-116 16.9%	+1.3	2,442	+/-72	115	+/-24 17.6%	+0.7	1,442	+/-52	117	+/-22 16.4%	+1.3	3,568	+/-126 363
Native Hawaiian and Other Pacific Islander alone	3,987	+/-517	197	+/-123 4.9%	197	+/-97	0	+/-30 0.0%	+31.0	89	+/-77	7	+/-3 13.9%	+18.6	8	+/-13 0	0	+/-38 0.0%	+100.0	0	+/-38 0.0%
Some other race alone	300,703	+/-7,108	12,983	+/-1,045 4.4%	12,983	+/-320	87	+/-53 0.8%	+4.6	2,782	+/-899	230	+/-113 8.7%	+0.4	1,677	+/-426	56	+/-86 3.3%	+5.2	1,961	+/-538 41
Two or more races	108,833	+/-2,729	38,032	+/-884 8.1%	38,032	+/-199	2,884	+/-199 7.9%	+1.3	1,494	+/-188	118	+/-23 14.4%	+0.8	1,190	+/-87	143	+/-58 11.3%	+1.0	1,382	+/-110 182
White alone, not Hispanic or Latino	6,110,967	+/-3,970	845,330	+/-557 13.8%	845,330	+/-211	13,770	+/-948 15.9%	+1.1	155,093	+/-314	18,152	+/-1,003 11.7%	+0.5	37,806	+/-304	6,485	+/-593 17.2%	+1.6	76,108	+/-862 9,961
Hispanic or Latino of any race	779,729	+/-921	360,958	+/-1,665 5.0%	360,958	+/-331	4,959	+/-339 13.6%	+2.2	10,321	+/-292	4,489	+/-222 14.4%	+2.2	3,139	+/-322	808	+/-167 16.6%	+3.4	5,665	+/-666 188
PERCENT IMPUTED																					
Disability status	4.4%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Hearing difficulty	2.8%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Vision difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Cognitive difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Ambulatory difficulty	3.3%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Self-care difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Independent living difficulty	3.2%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	

## **B. Appendix B – Maps**

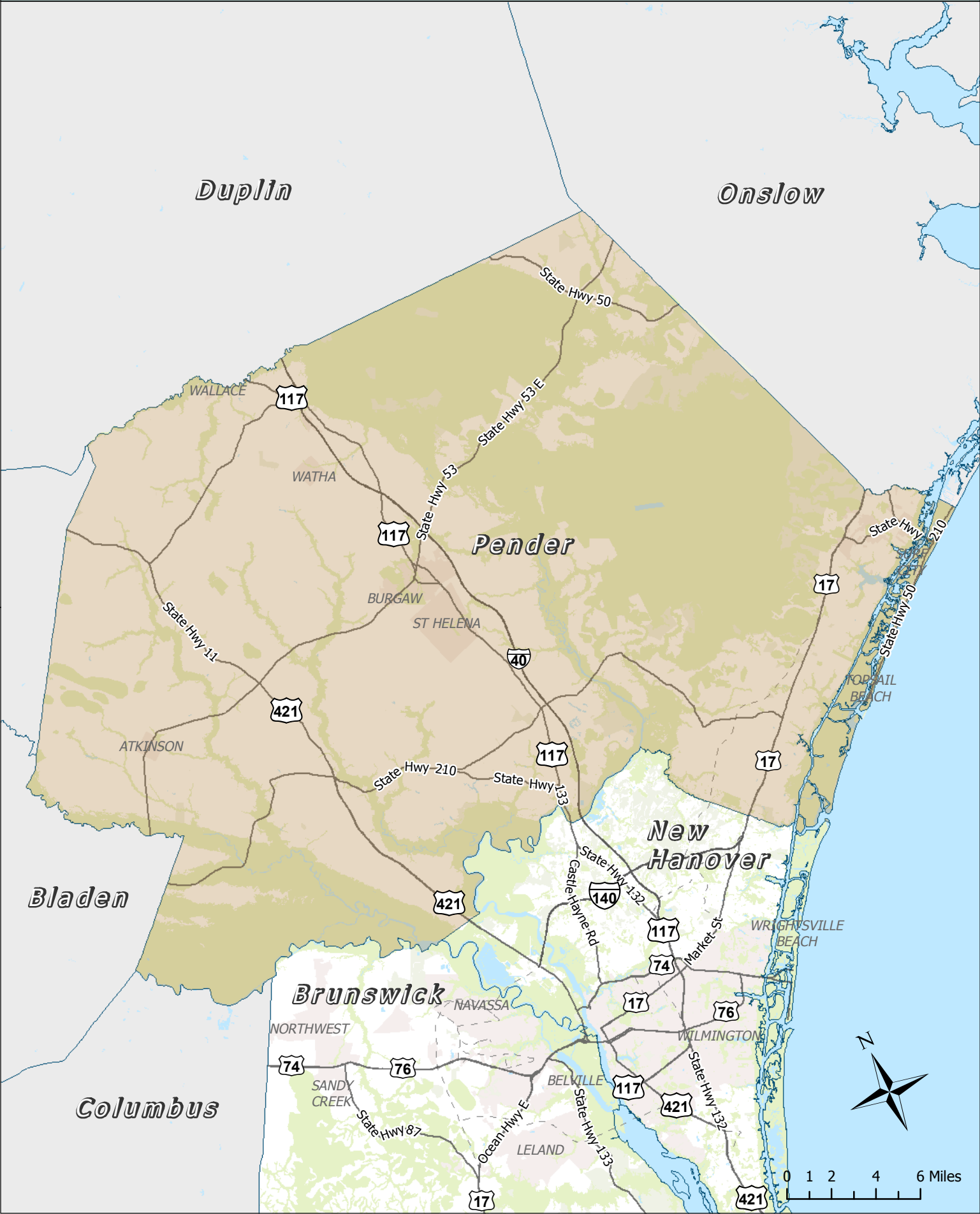


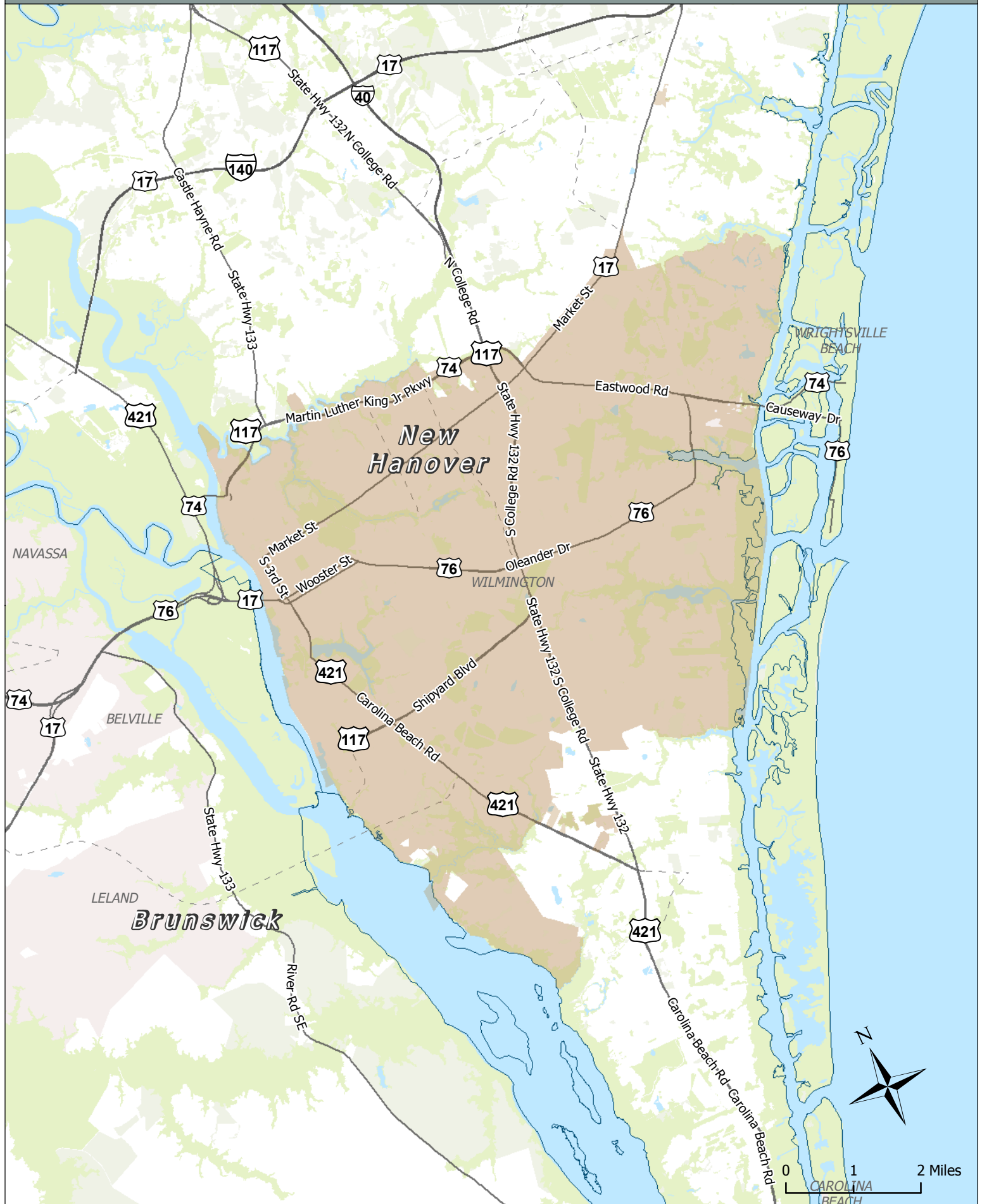






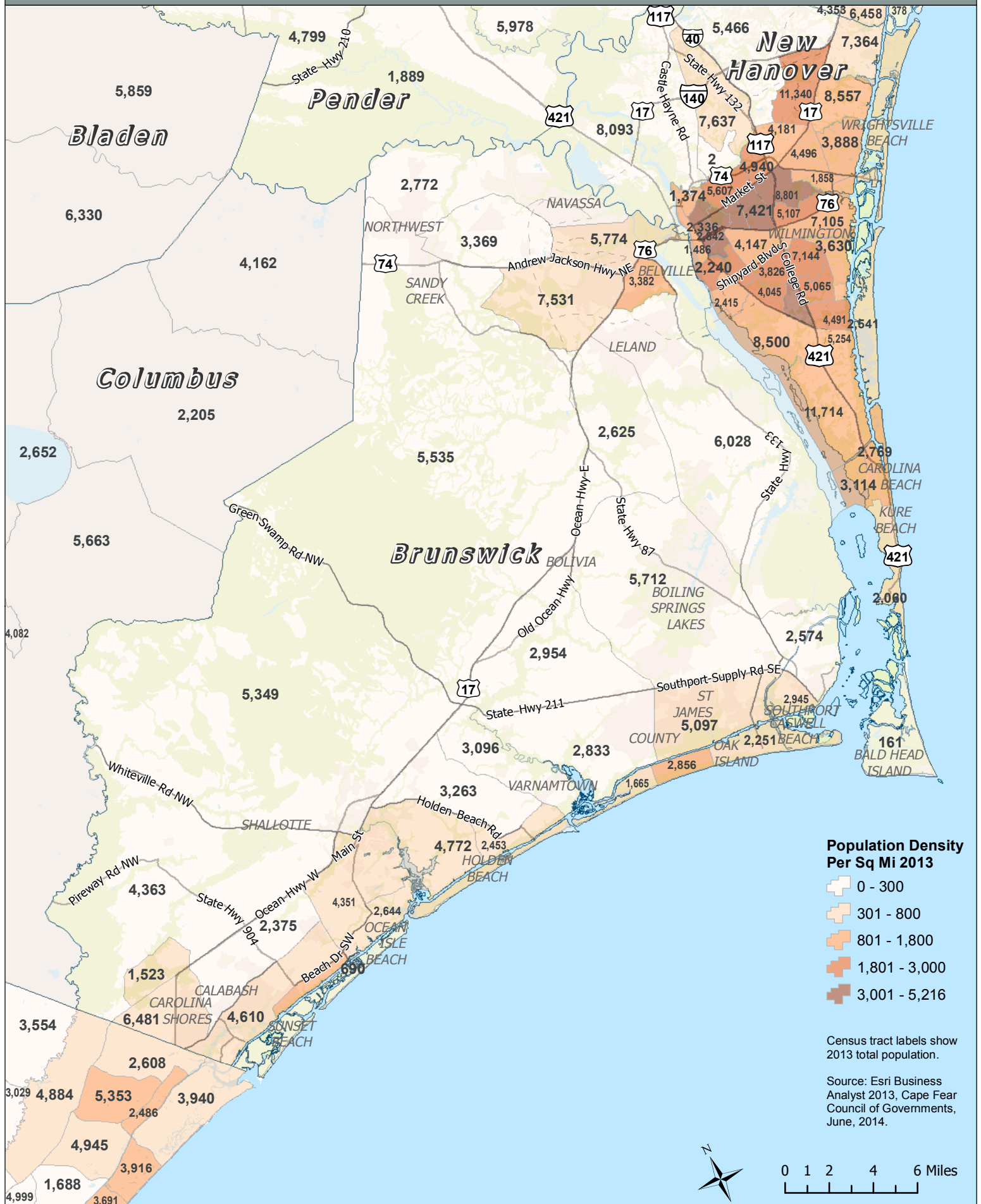






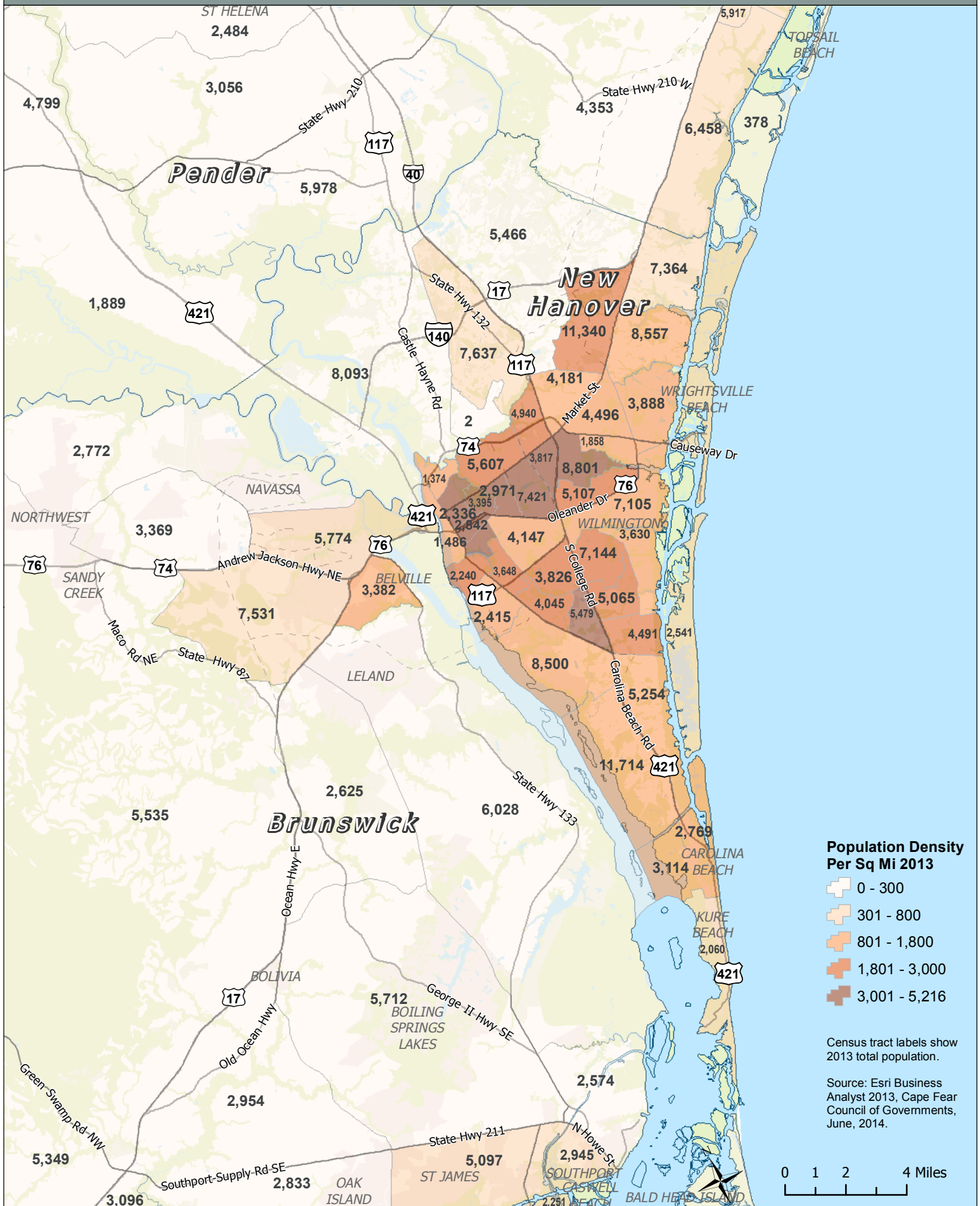
# Population Density by Census Tract Brunswick County, North Carolina

**FOCUS**





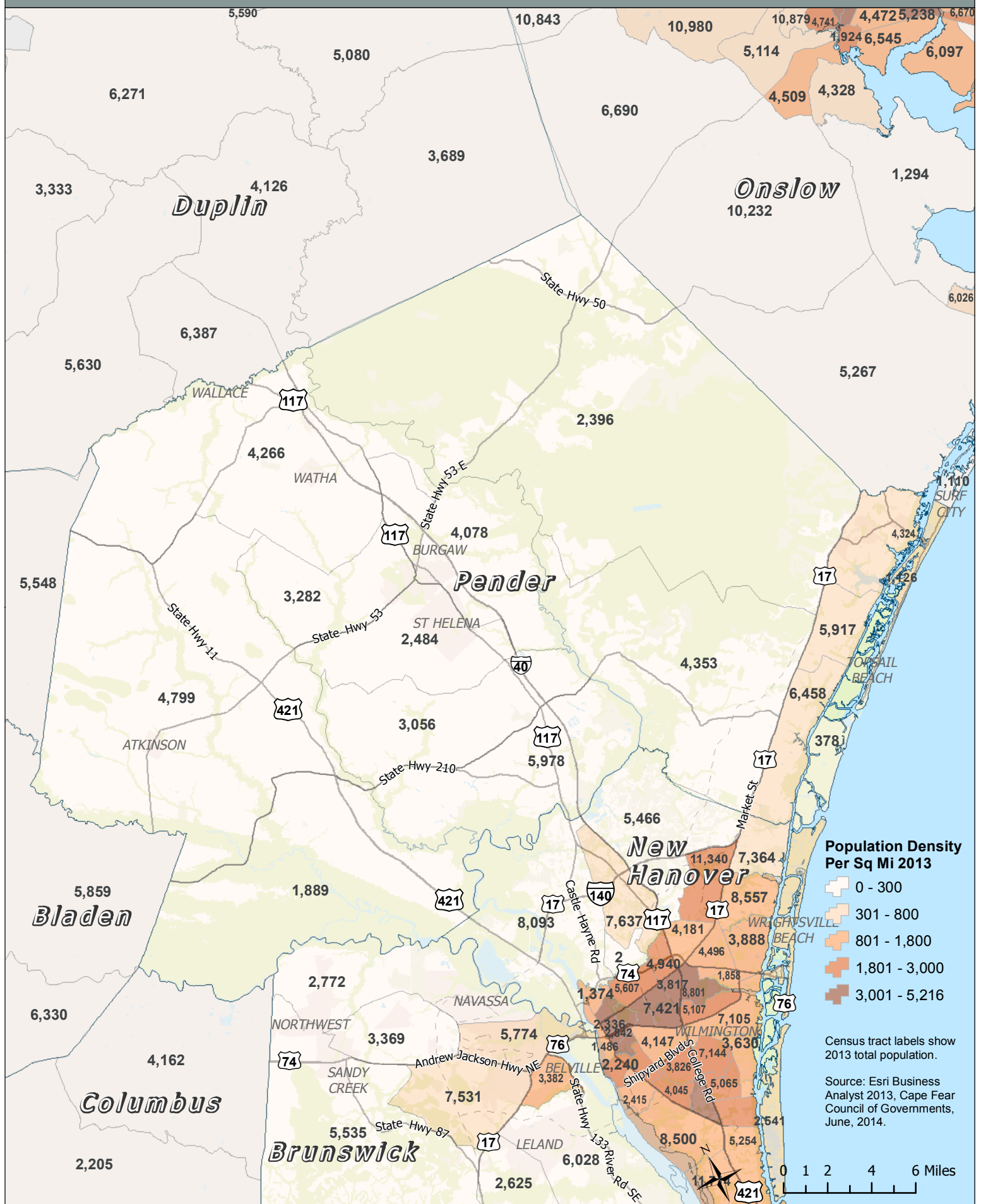
# Population Density by Census Tract New Hanover County, North Carolina

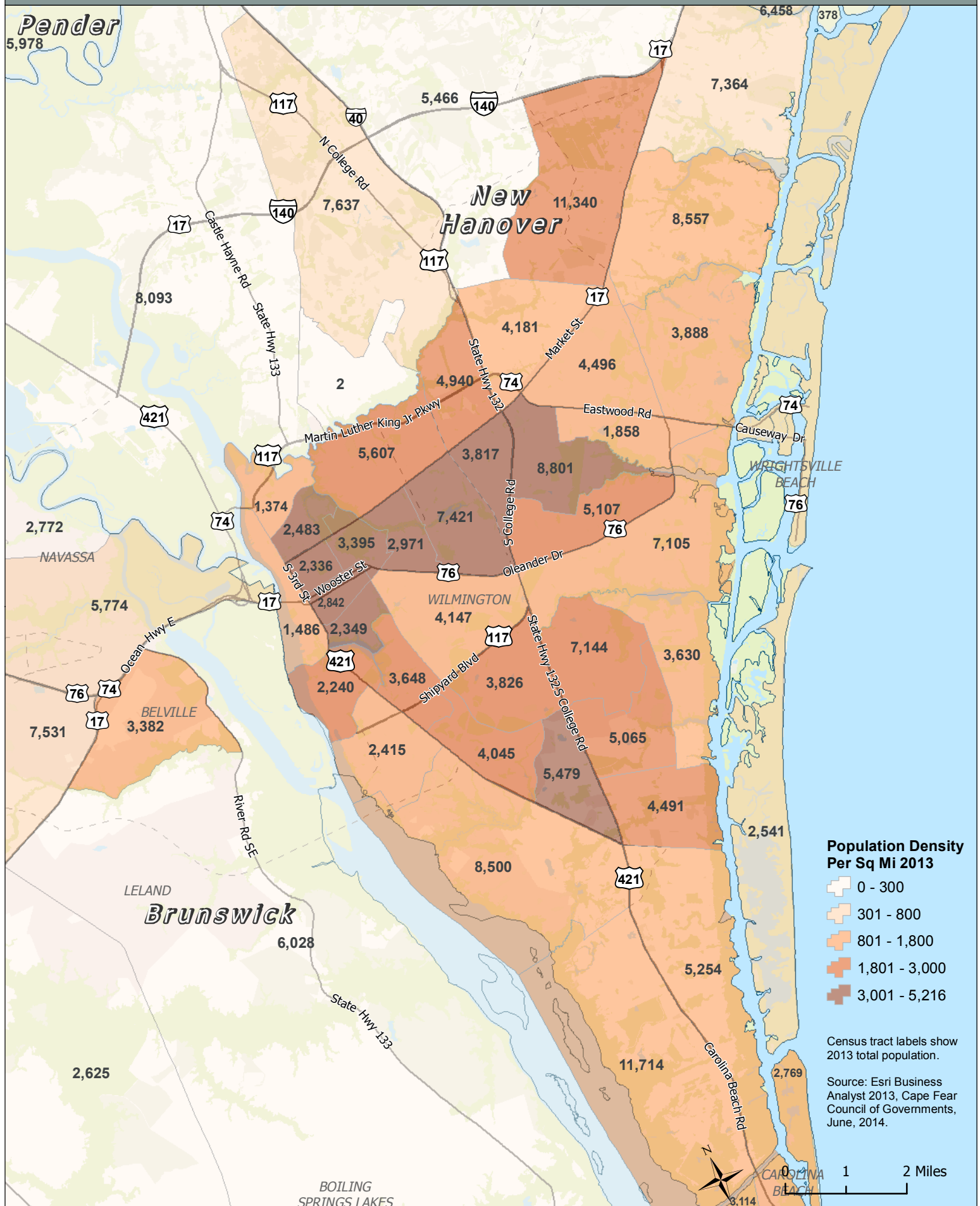




# Population Density by Census Tract Pender County, North Carolina

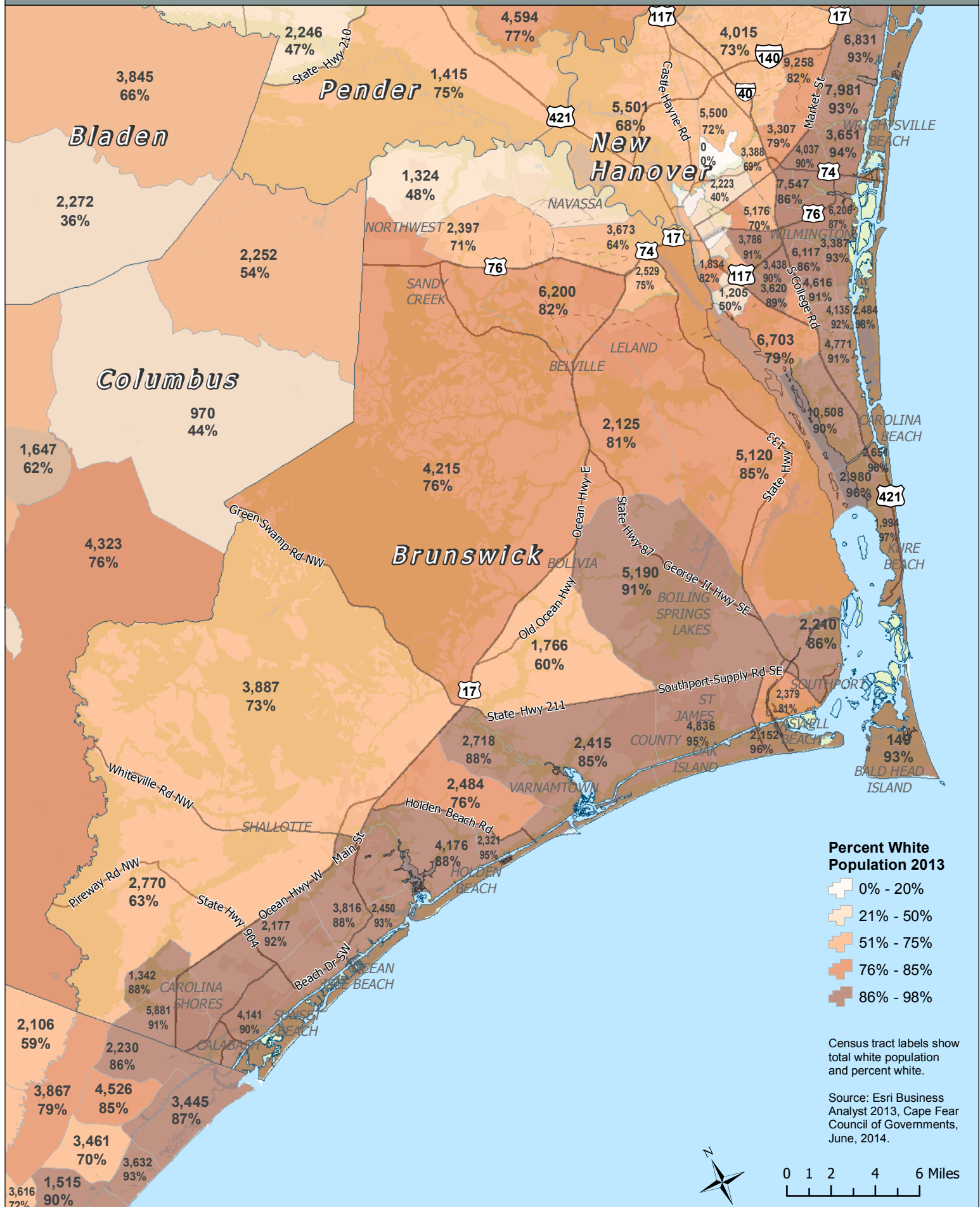
**FOCUS**



**FOCUS**

# Percent White Population by Census Tract Brunswick County, North Carolina

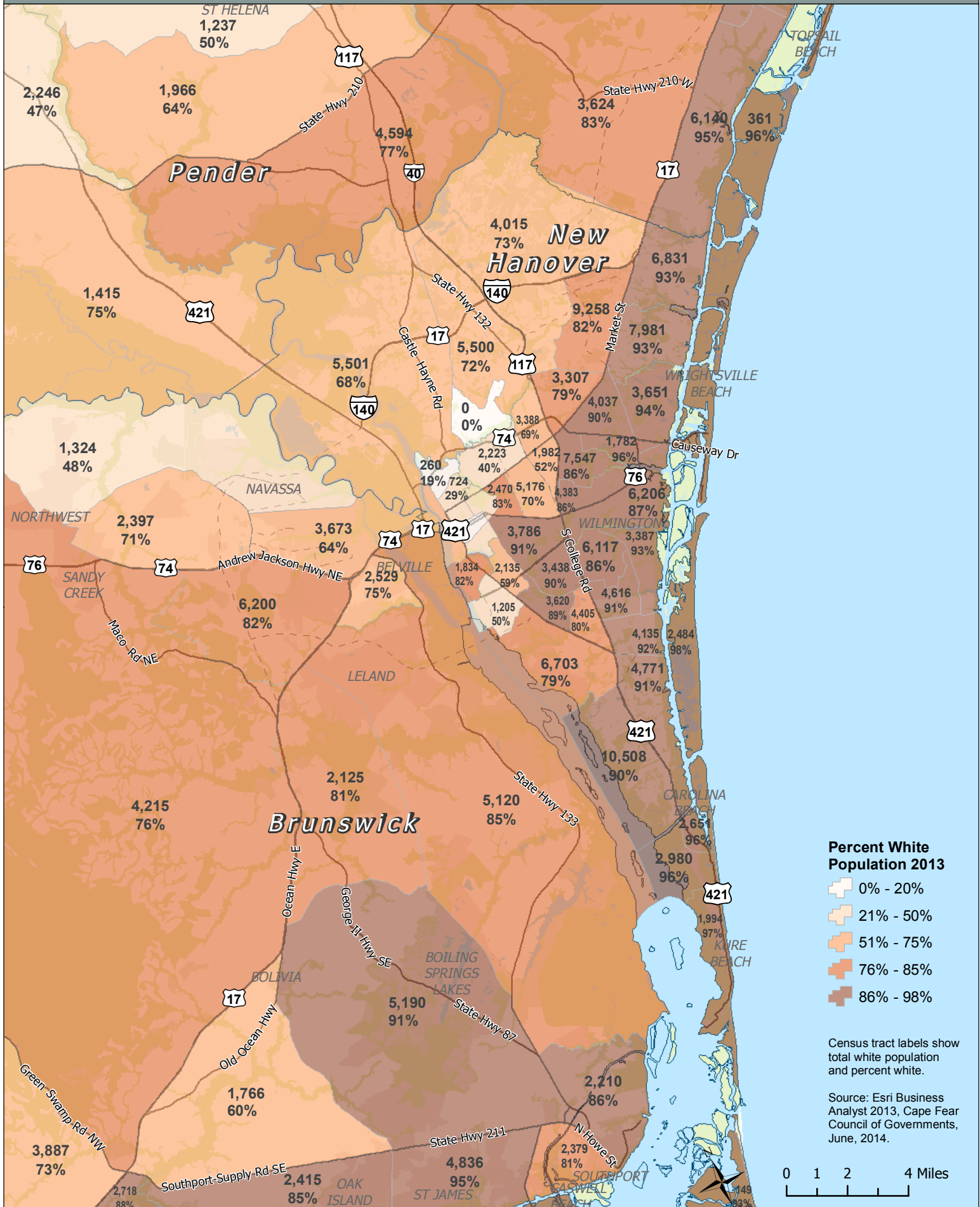
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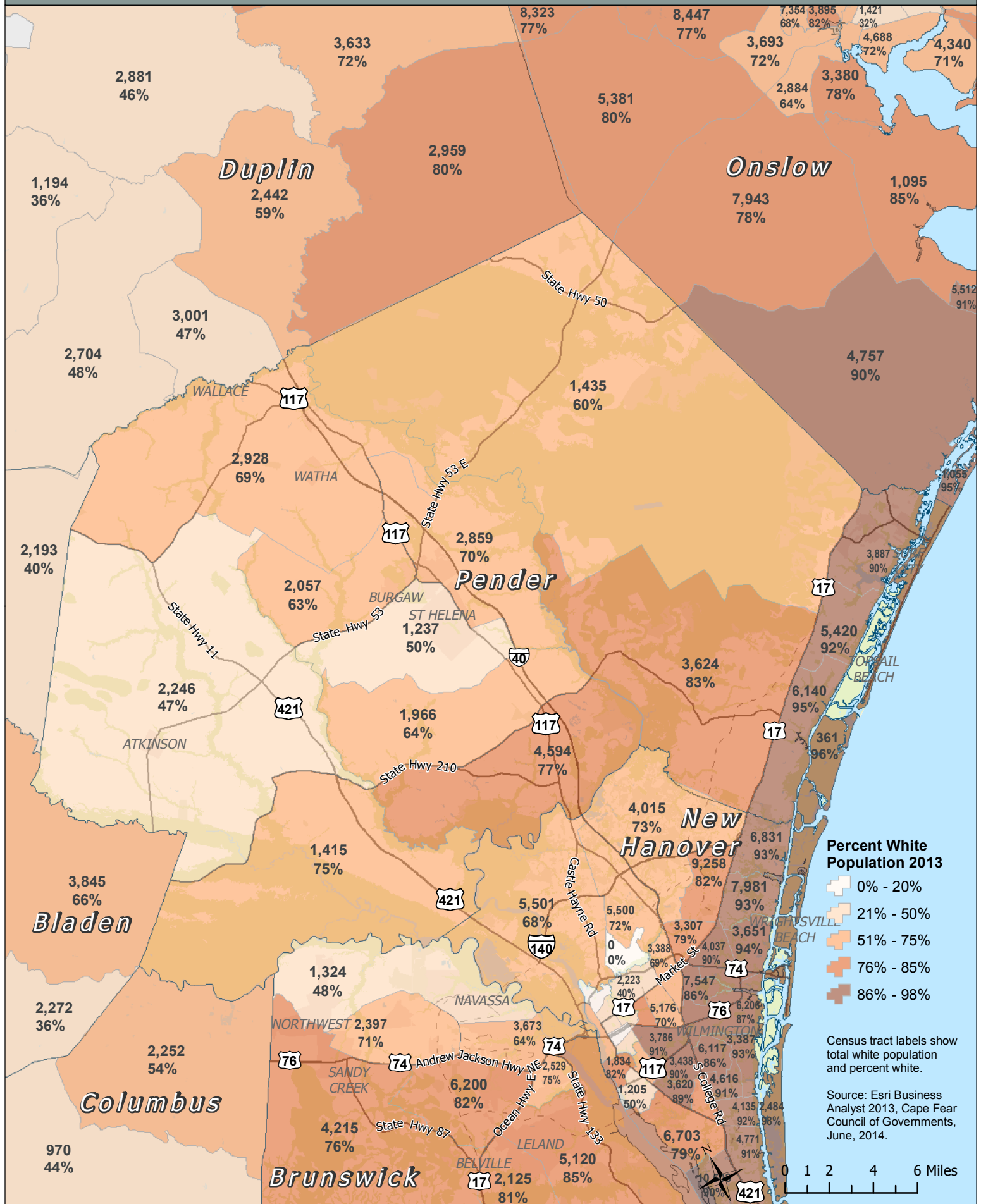
# Percent White Population by Census Tract New Hanover County, North Carolina

**FOCUS**



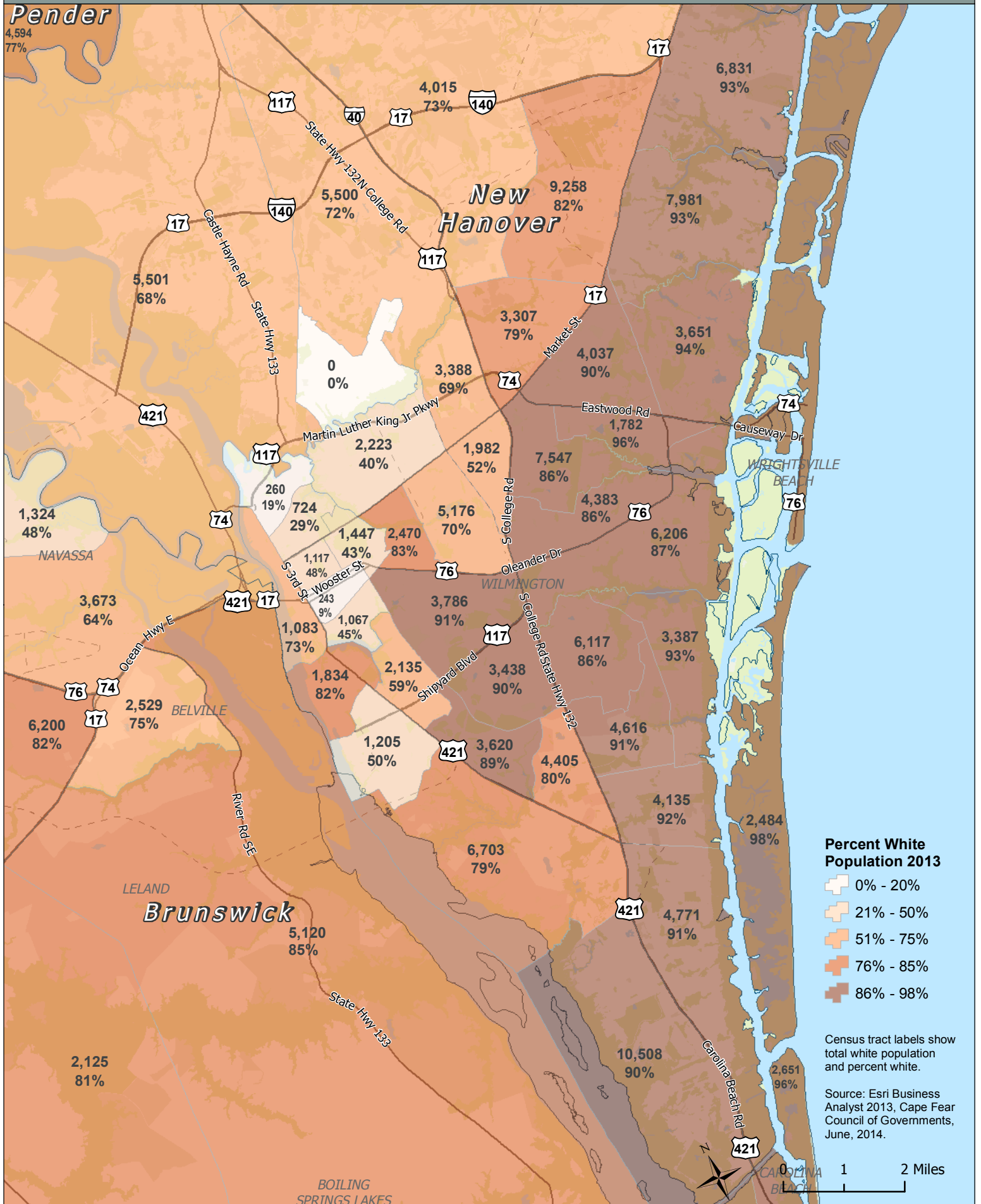
# Percent White Population by Census Tract Pender County, North Carolina

**FOCUS**



# Percent White Population by Census Tract Wilmington, North Carolina

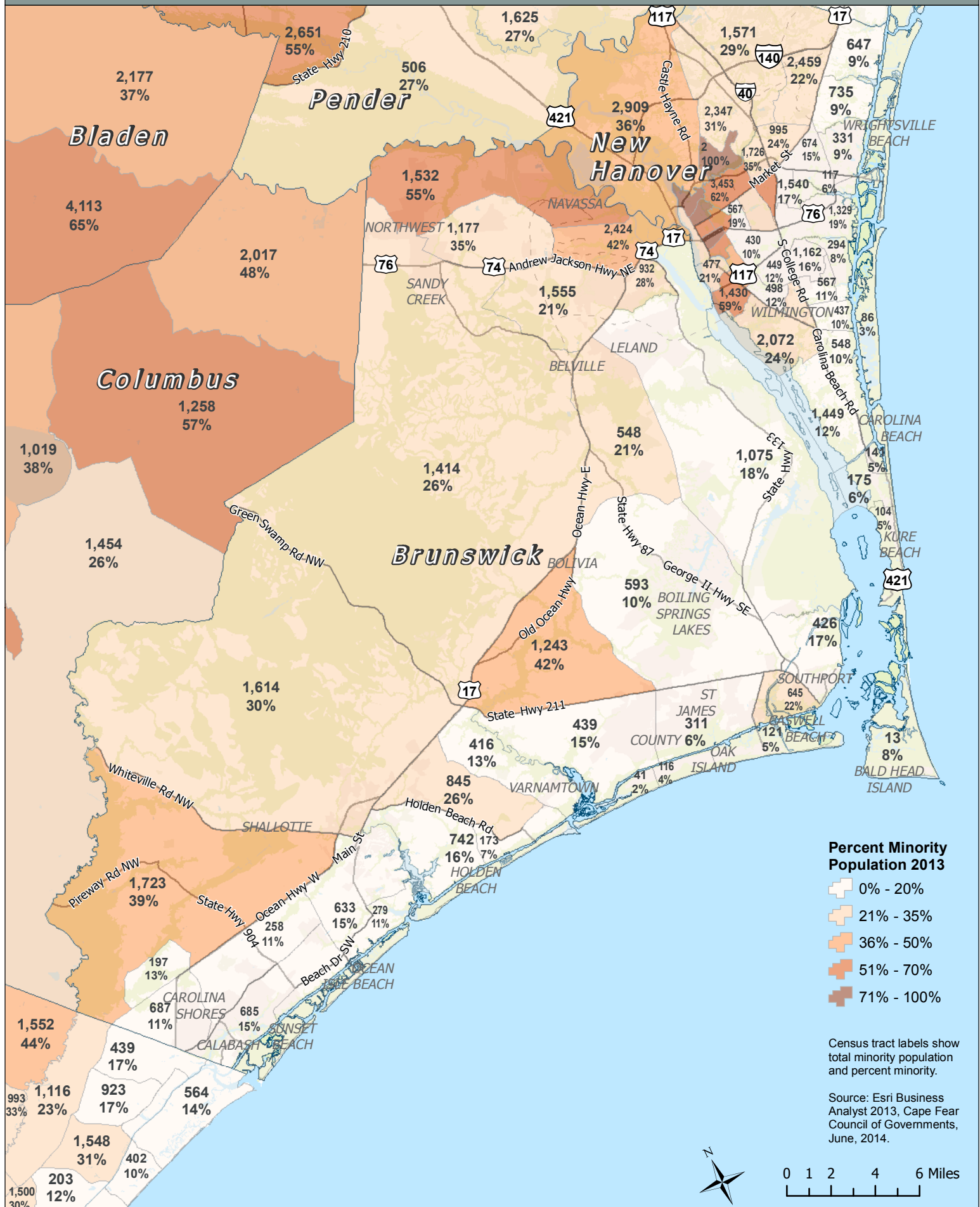
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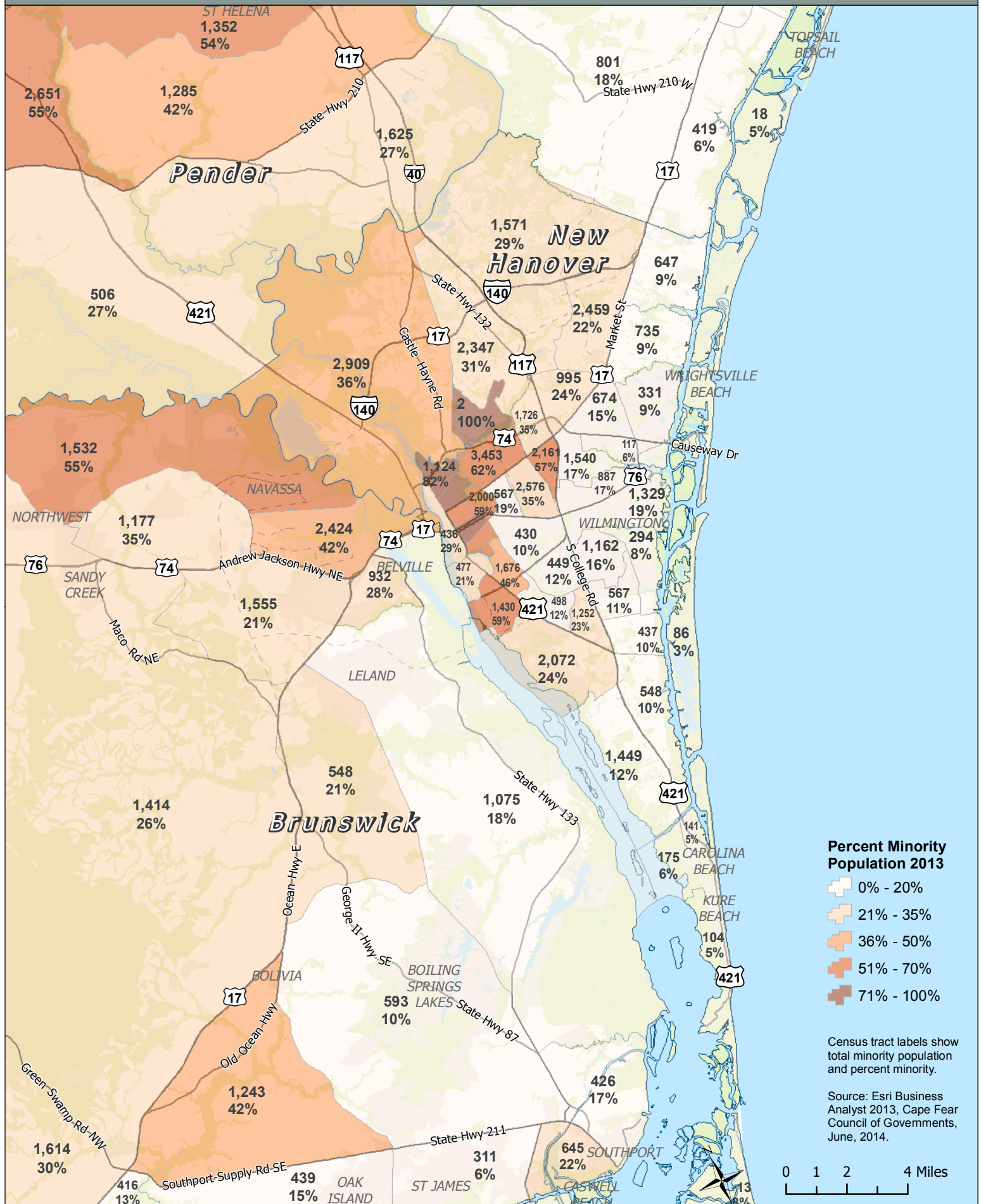


# Percent Minority Population by Census Tract Brunswick County, North Carolina

# FOCUS

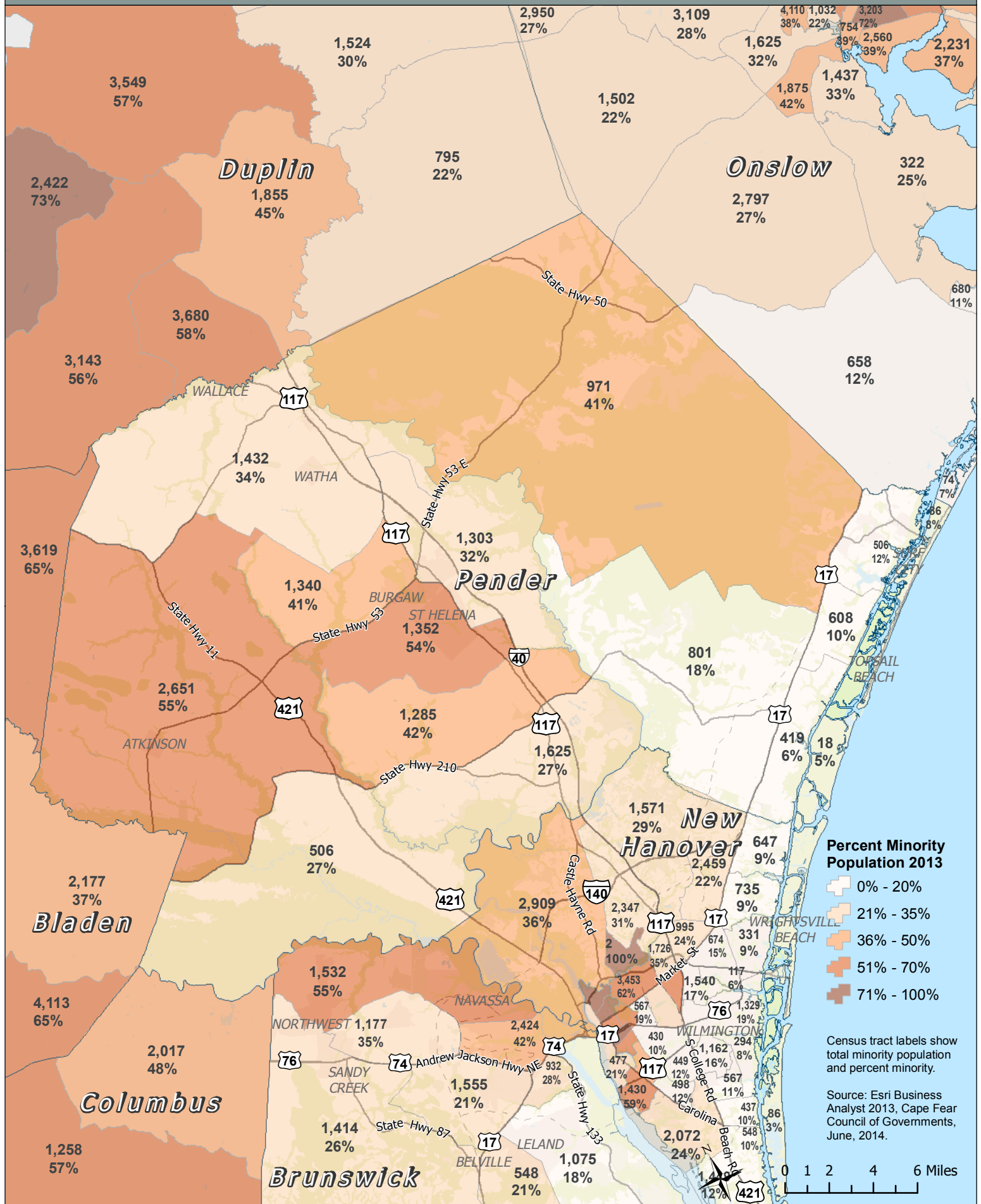




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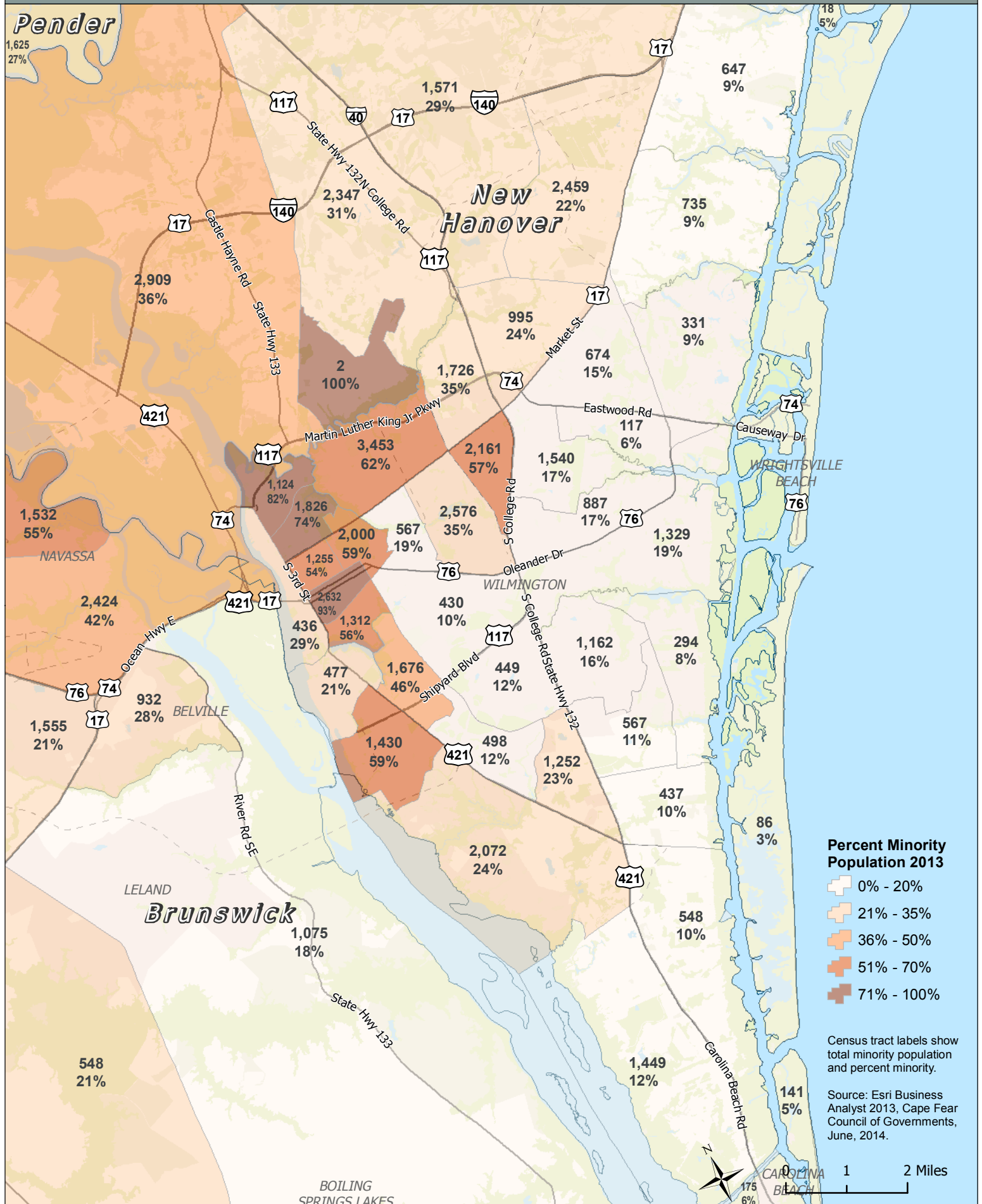
# Percent Minority Population by Census Tract Pender County, North Carolina

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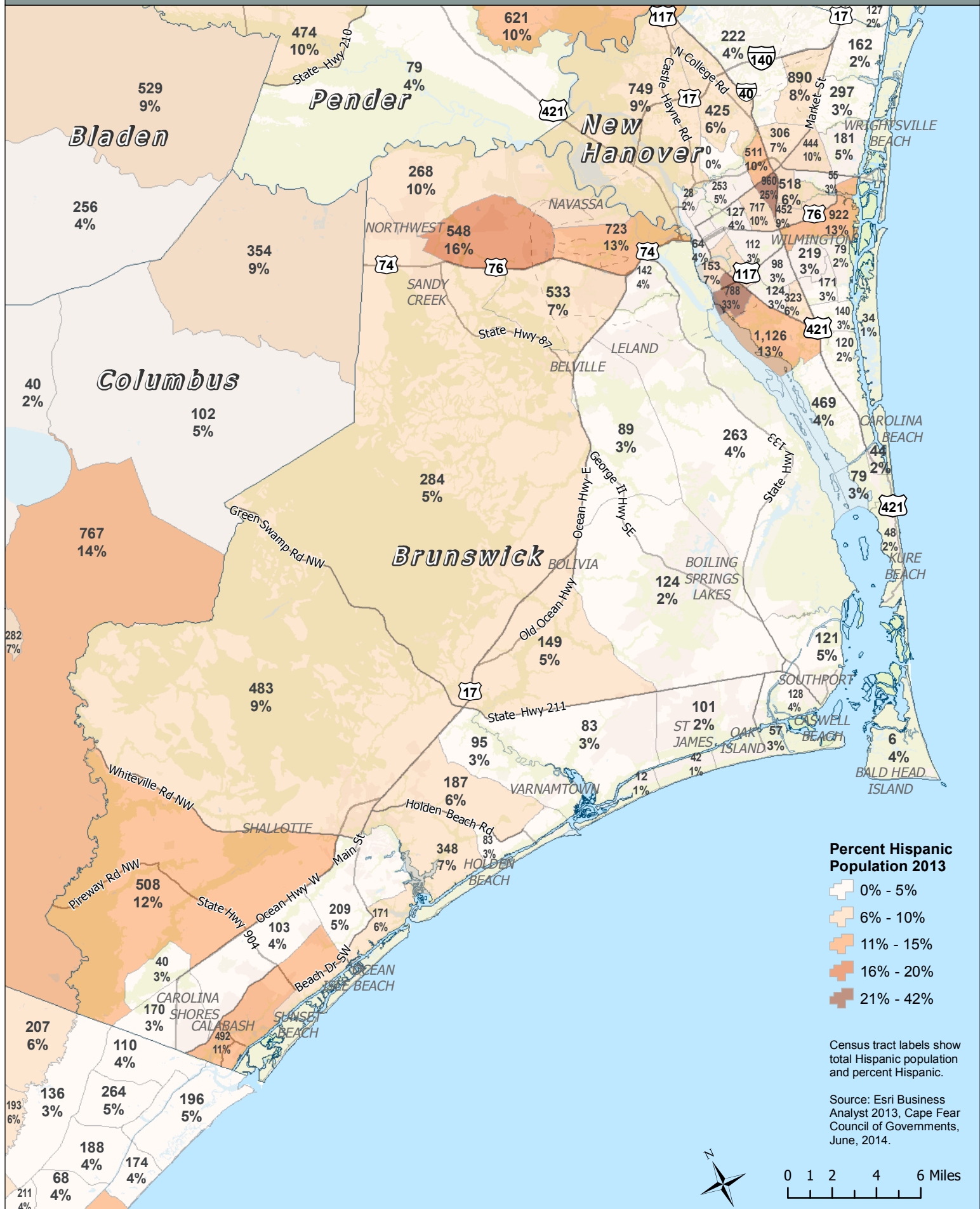


# Percent Minority Population by Census Tract Wilmington, North Carolina

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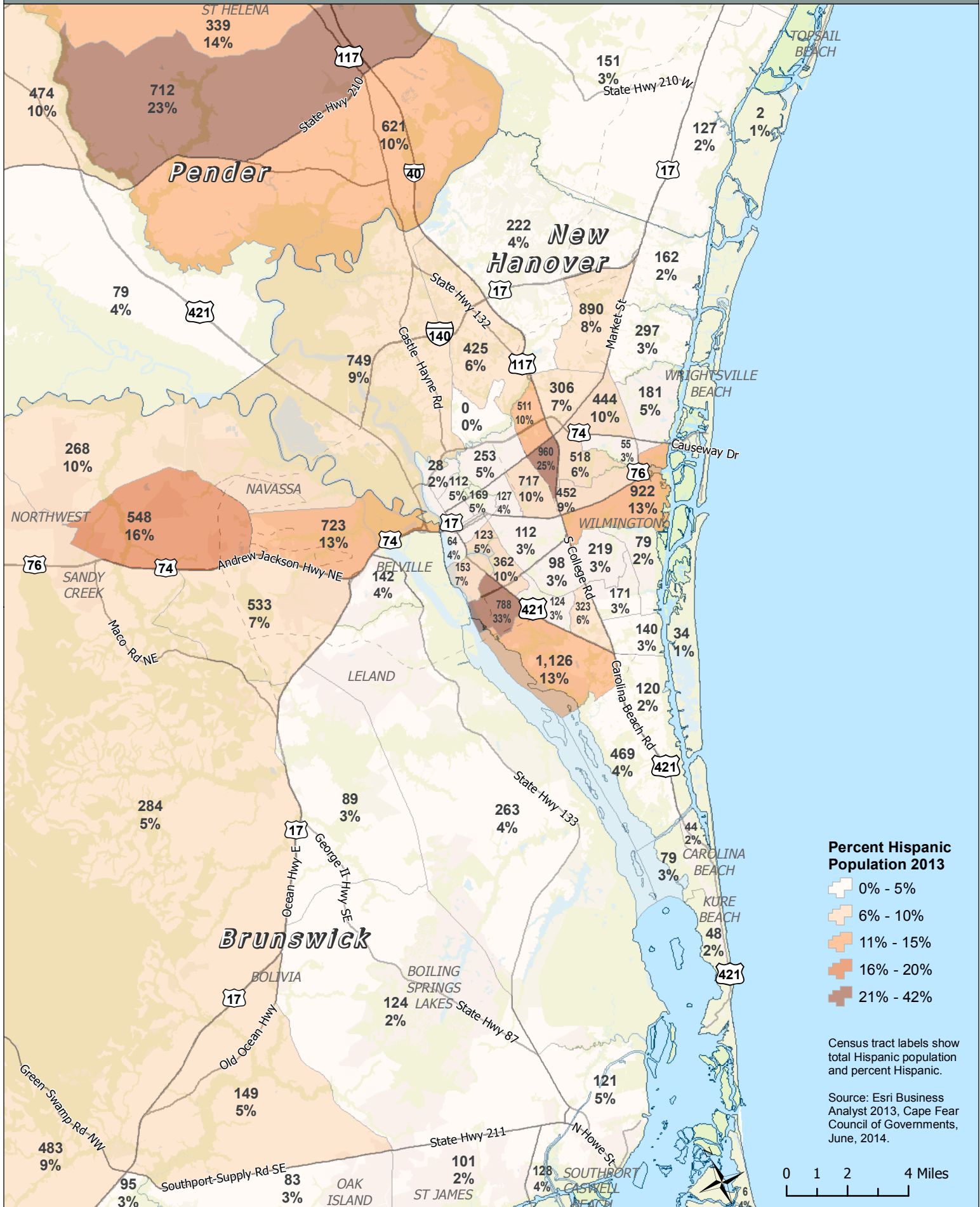




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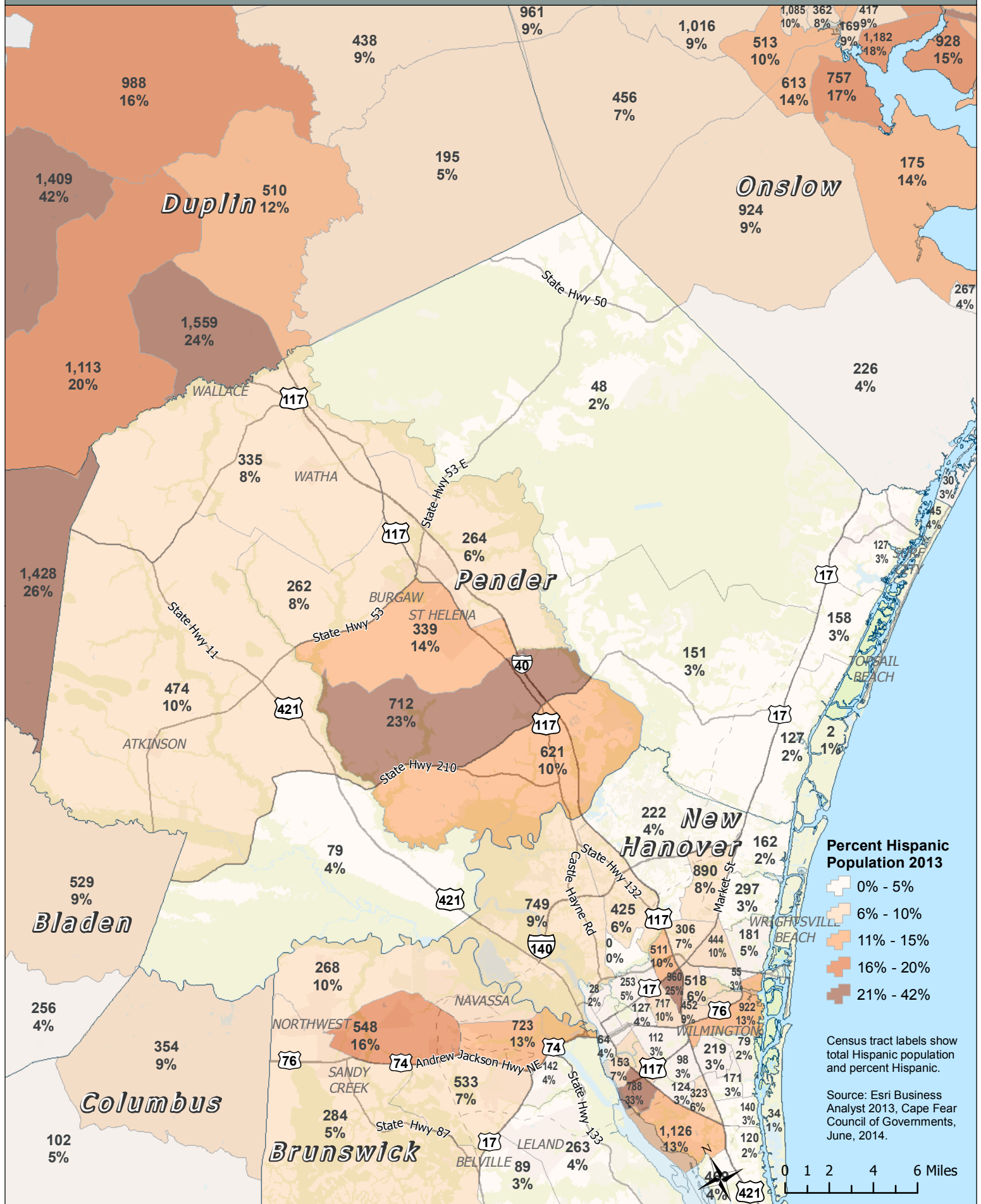
# Percent Hispanic Population by Census Tract New Hanover County, North Carolina

**FOCUS**



# Percent Hispanic Population by Census Tract Pender County, North Carolina

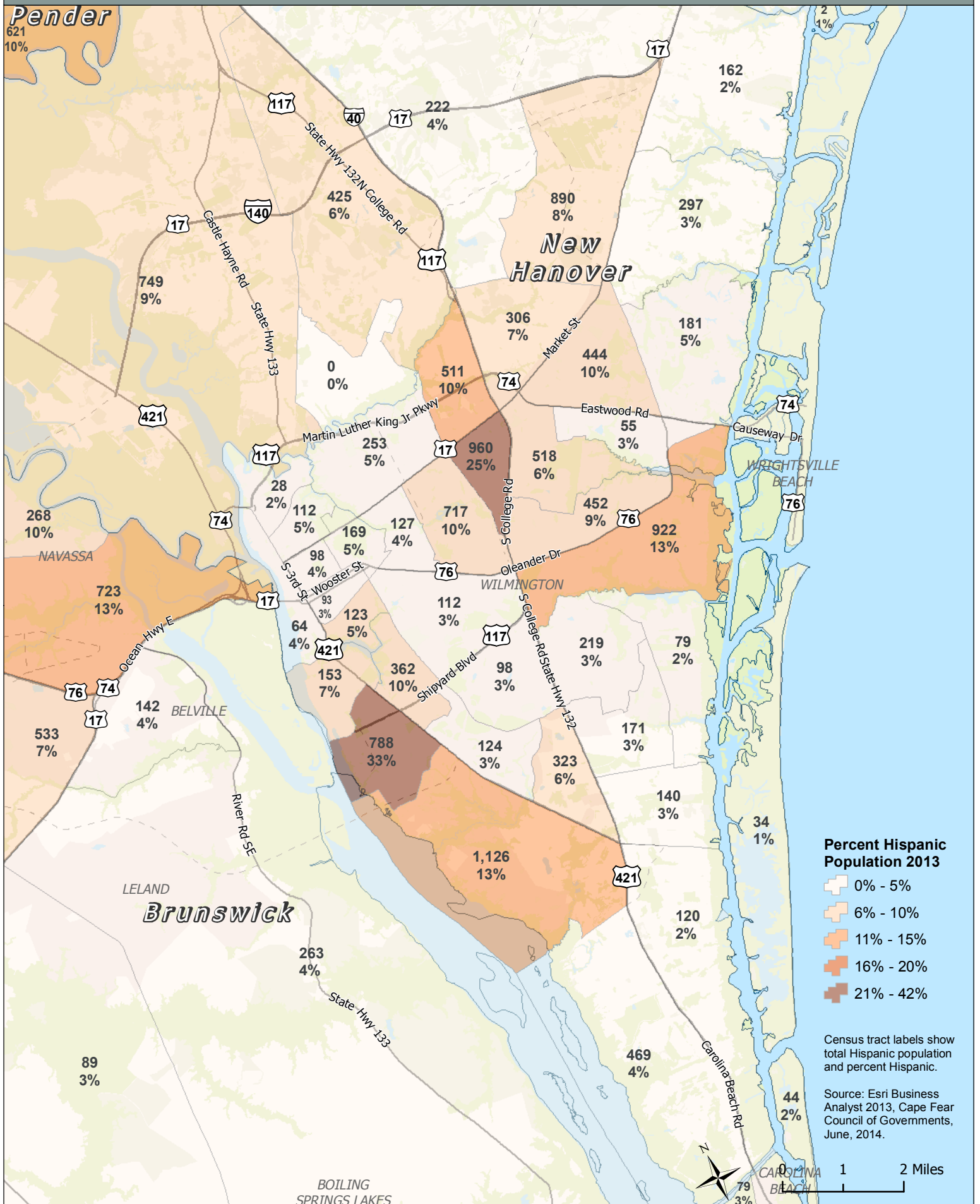
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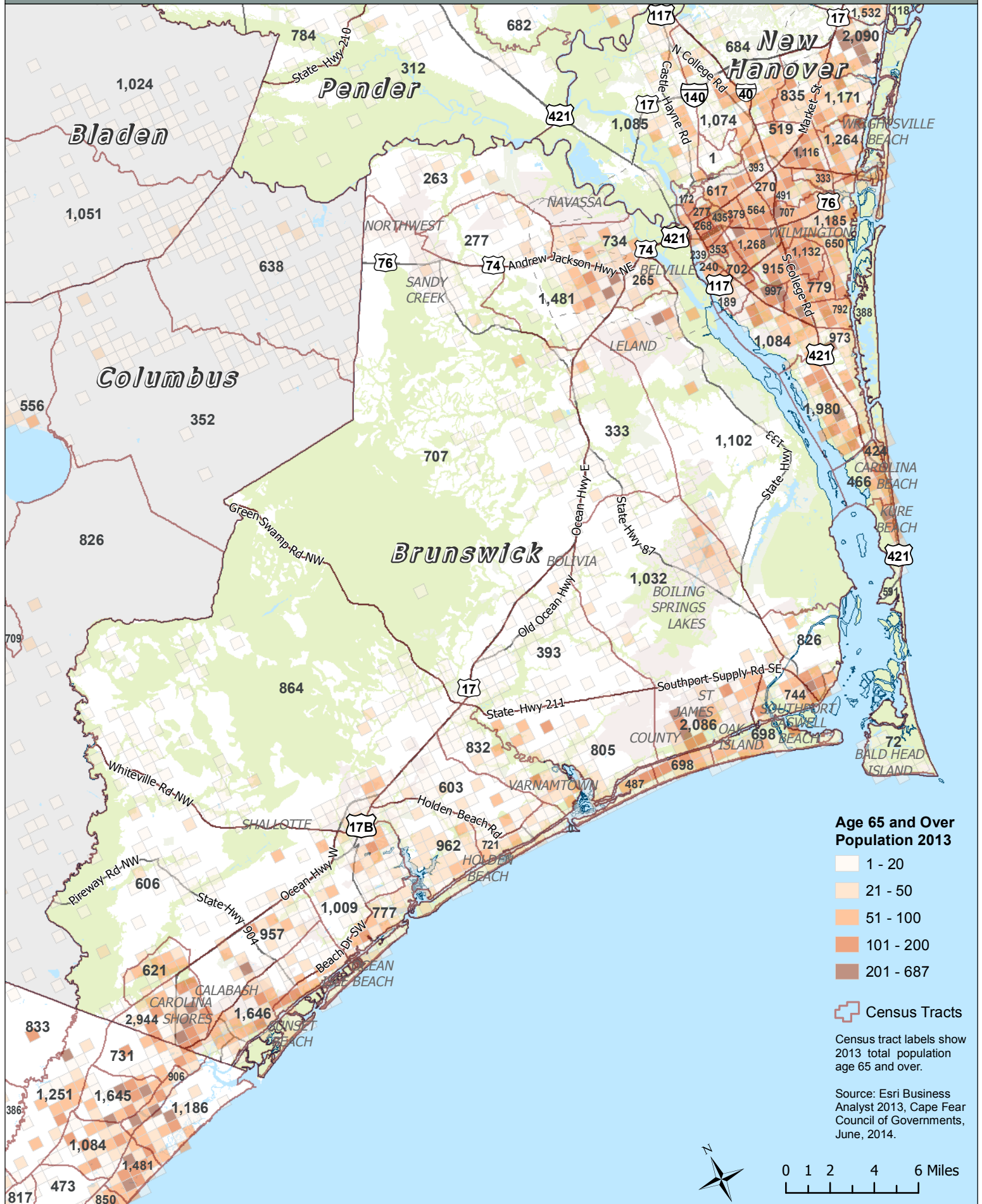
# Percent Hispanic Population by Census Tract Wilmington, North Carolina

**FOCUS**



Population Age 65 and Over by Half Mile Grid  
Brunswick County, North Carolina

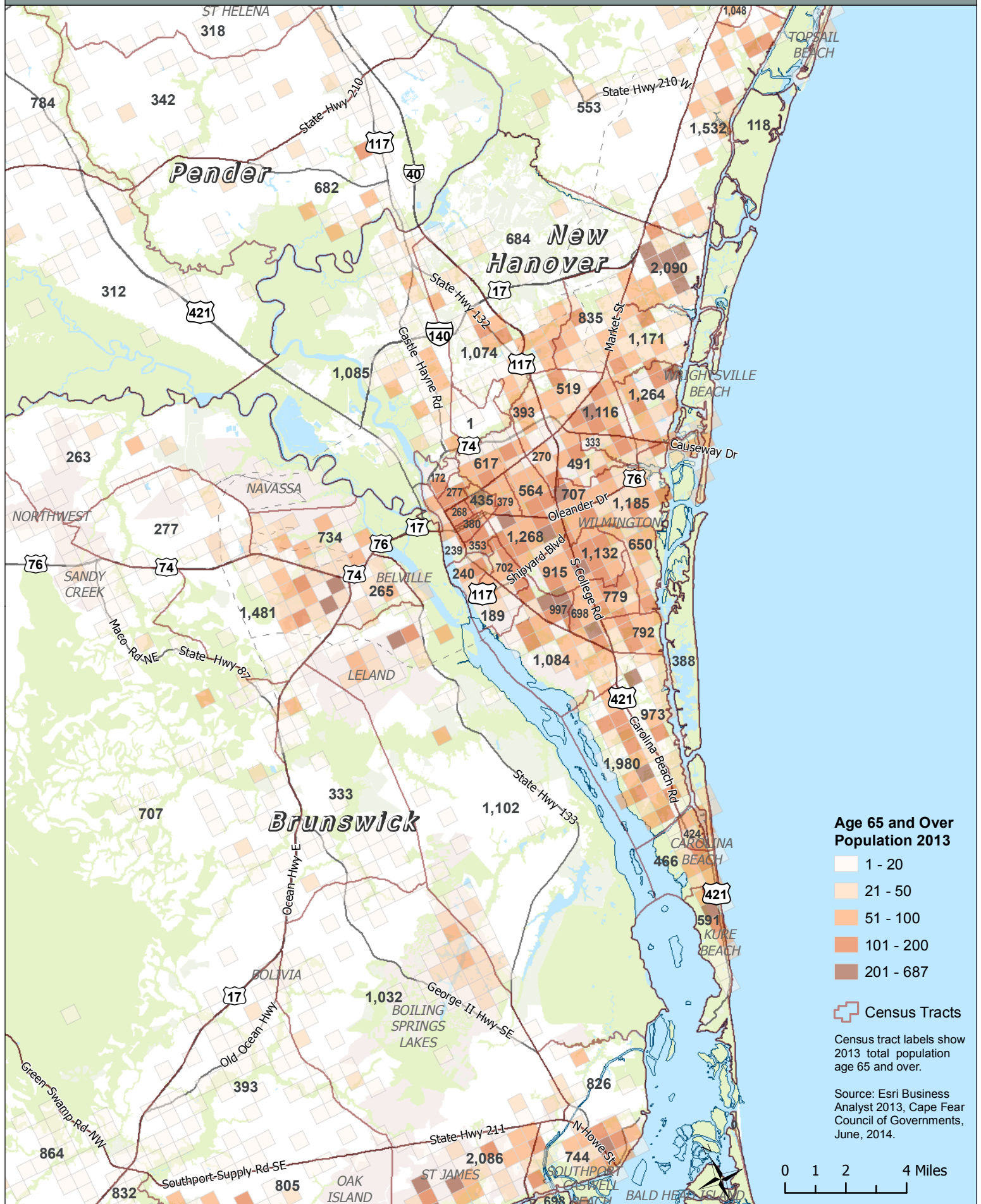
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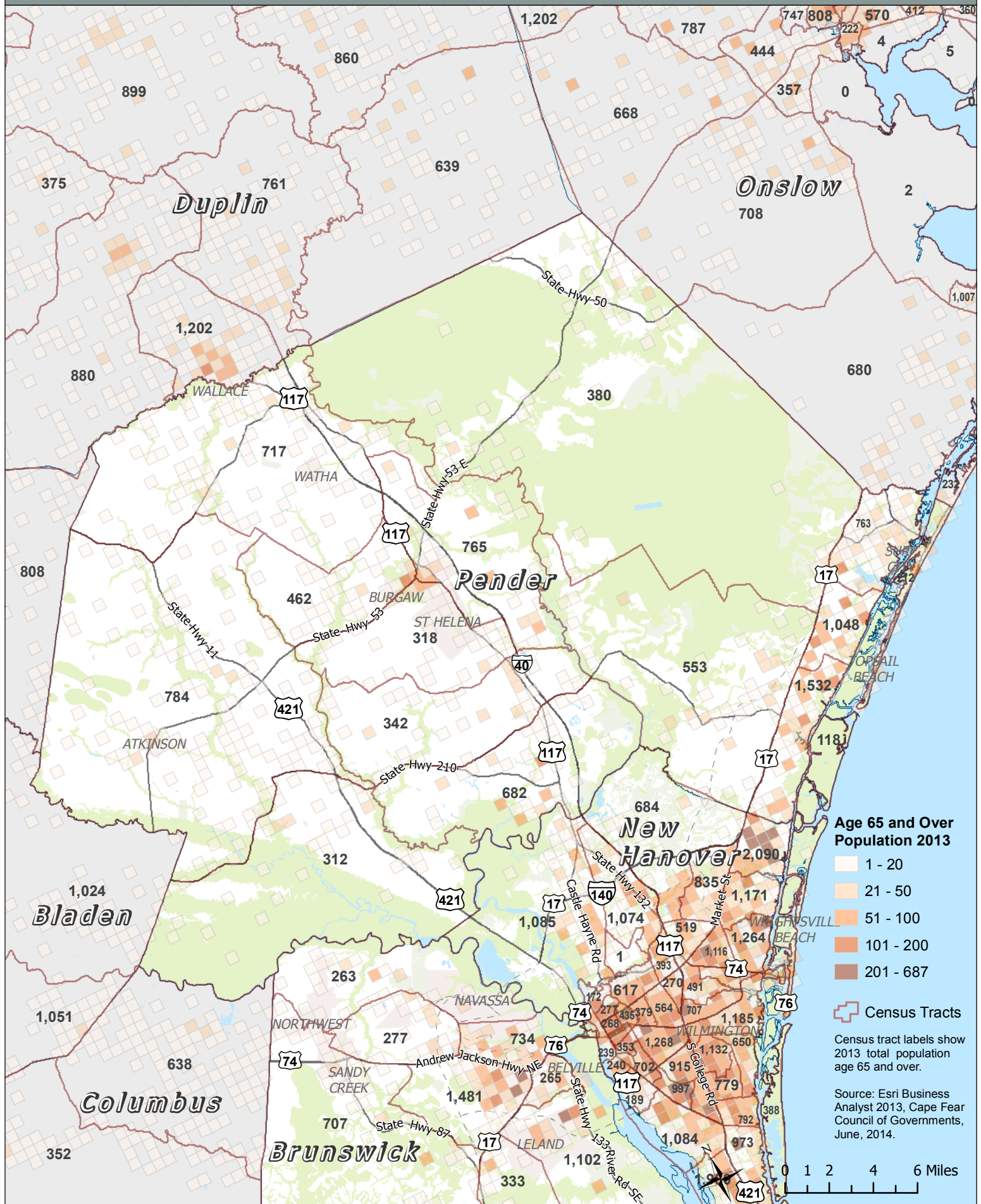
# Population Age 65 and Over by Half Mile Grid New Hanover County, North Carolina

**FOCUS**

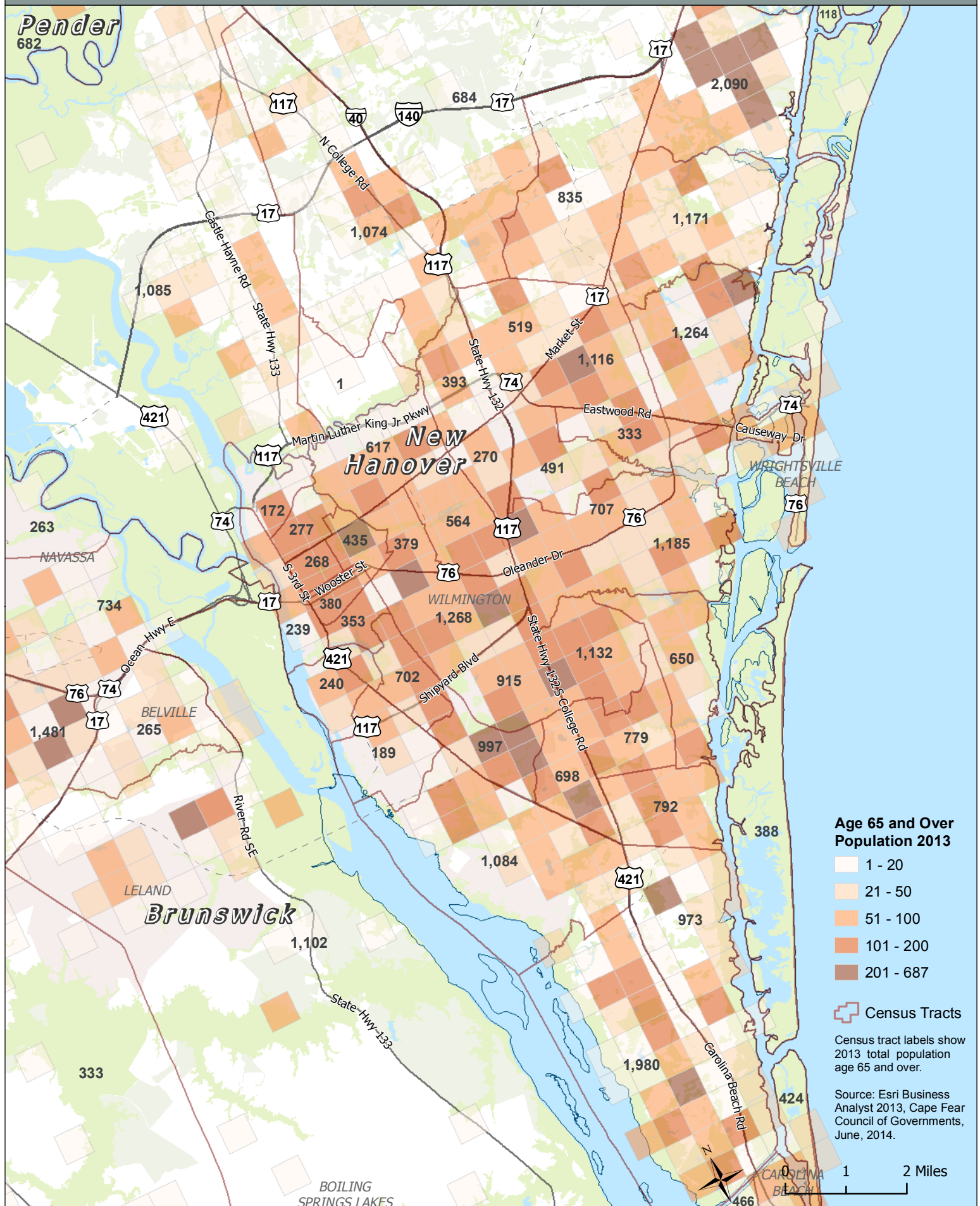


# Population Age 65 and Over by Half Mile Grid Pender County, North Carolina

**FOCUS**

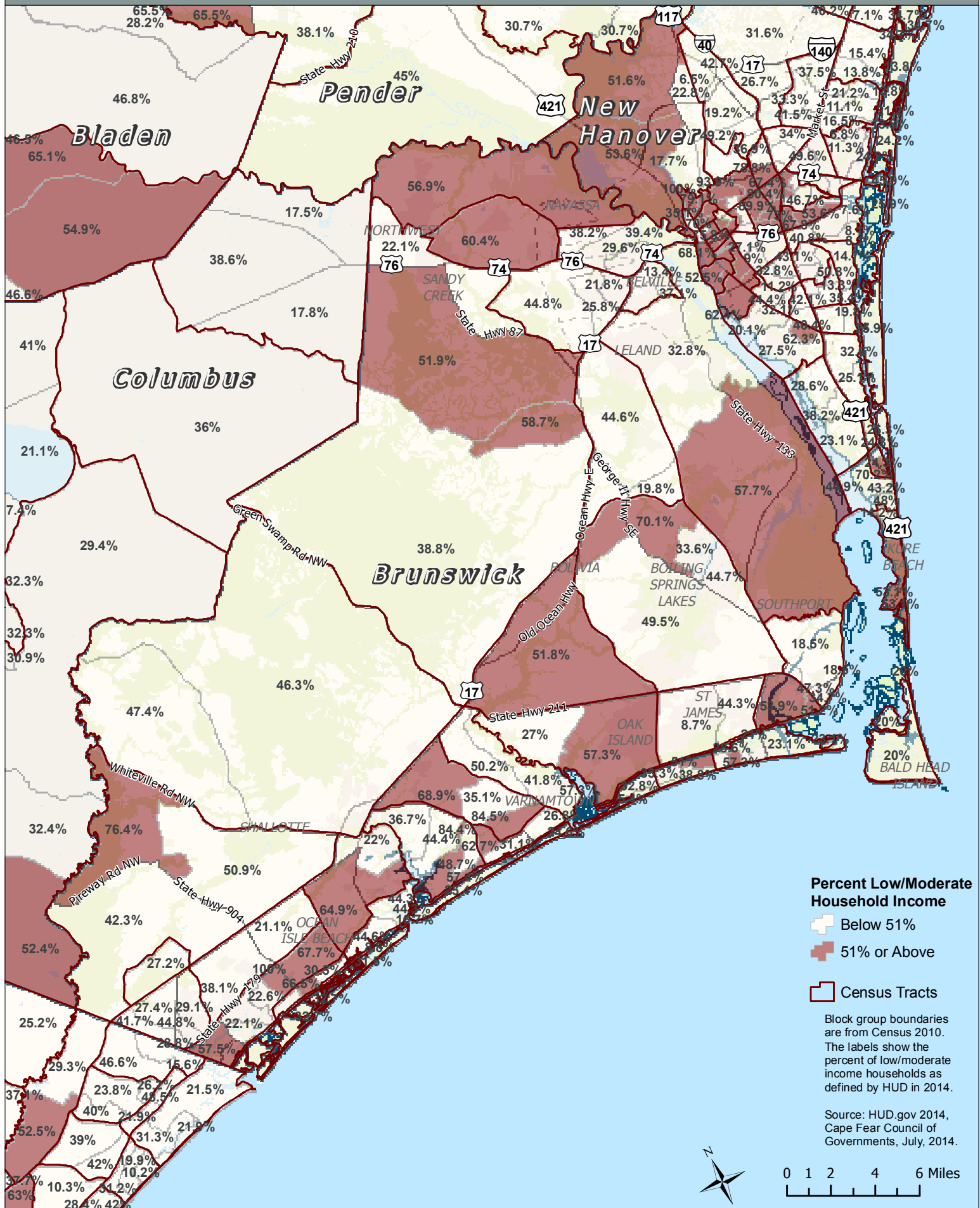




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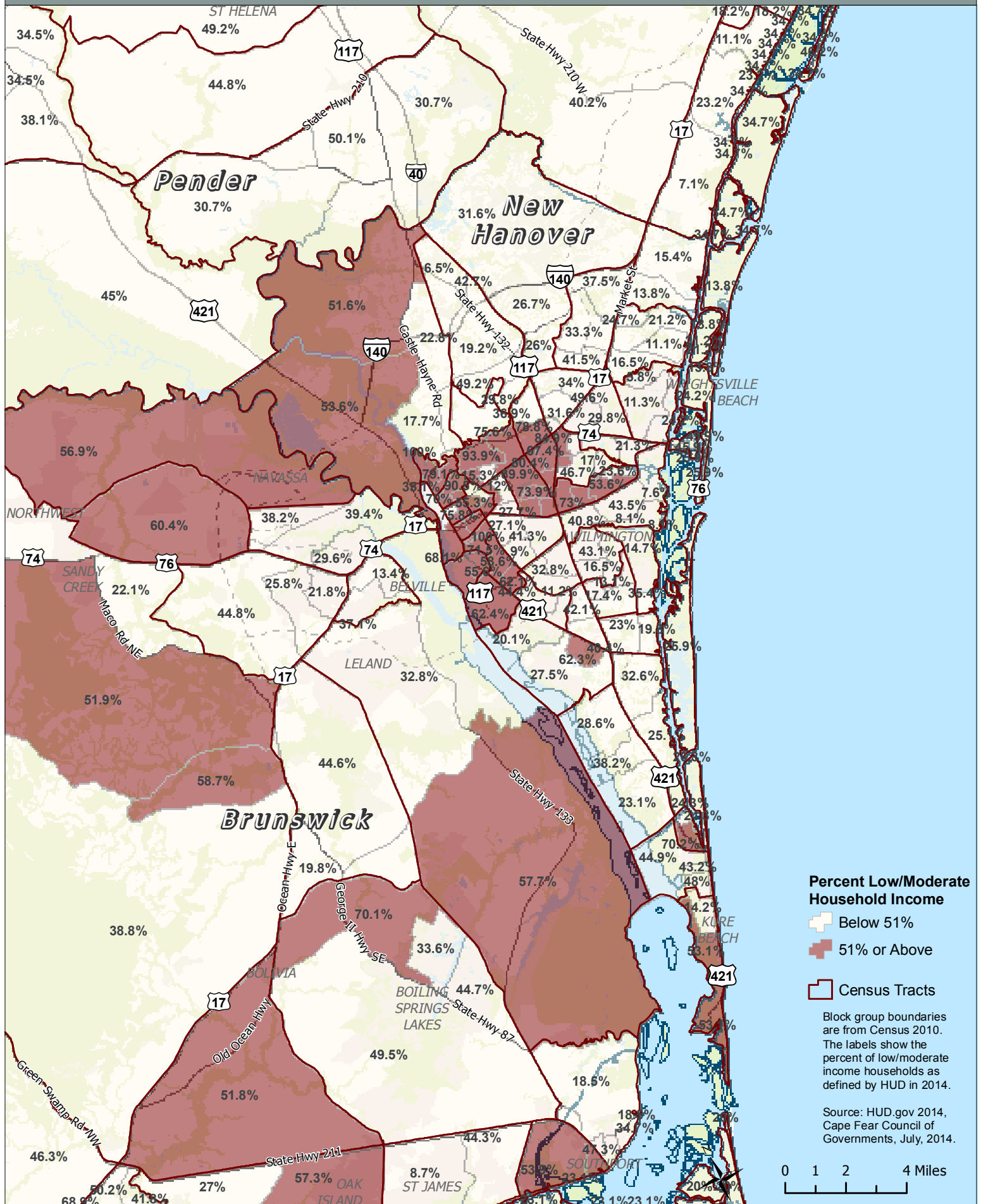
# Low/Moderate Income Percentage by Block Group Brunswick County, North Carolina

**FOCUS**



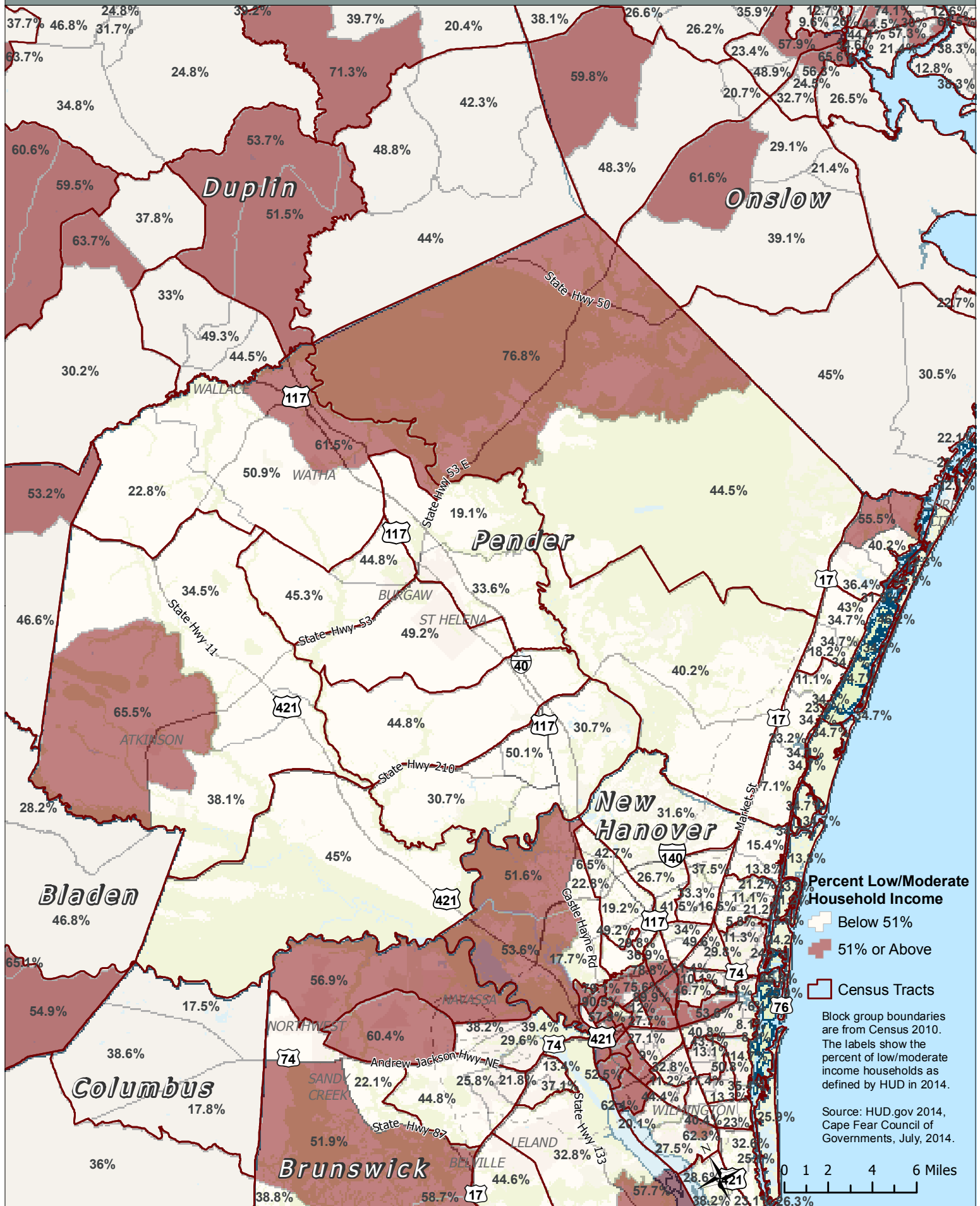


# Low/Moderate Income Percentage by Block Group New Hanover County, North Carolina



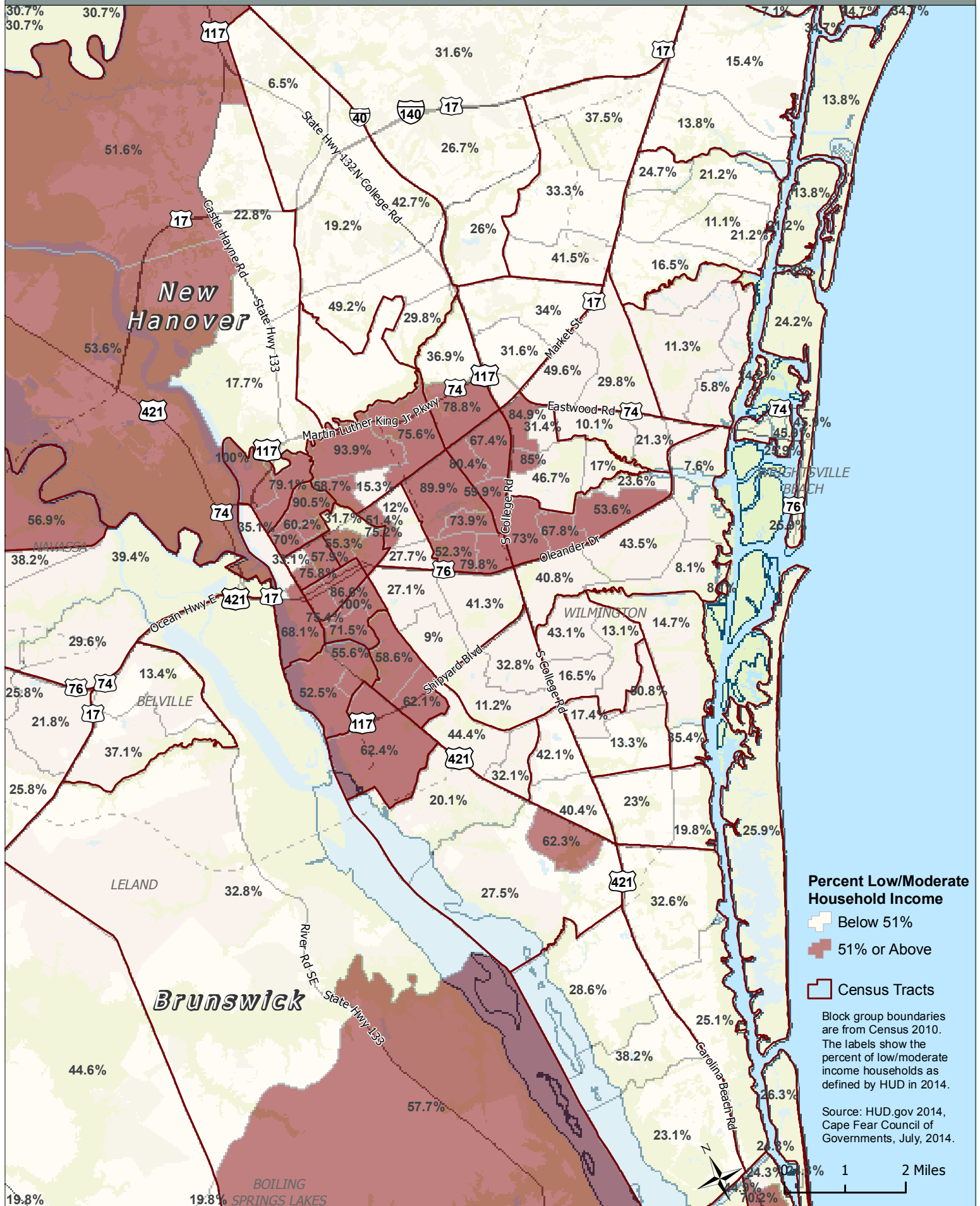
# Low/Moderate Income Percentage by Block Group Pender County, North Carolina

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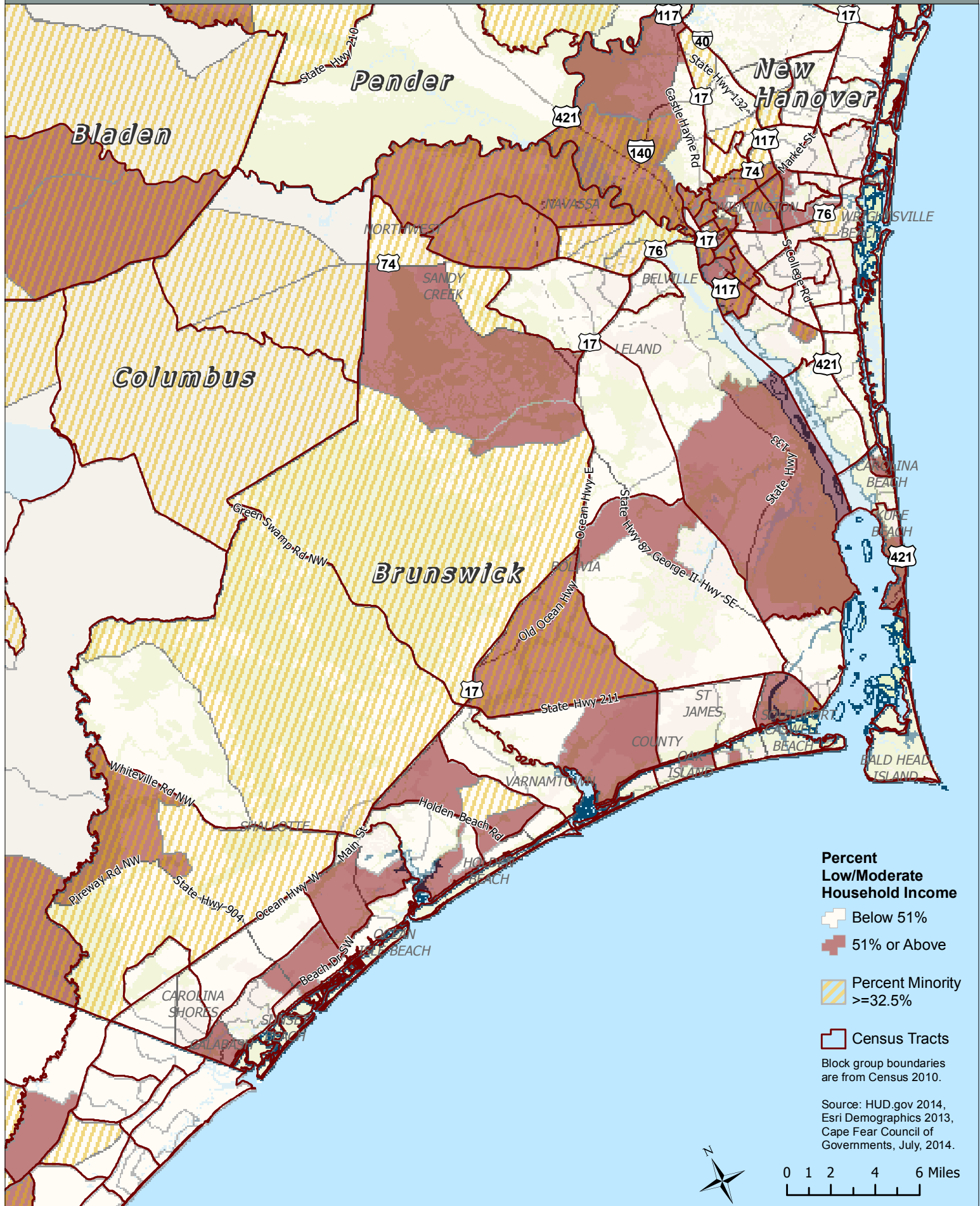
# Low/Moderate Income Percentage by Block Group Wilmington, North Carolina

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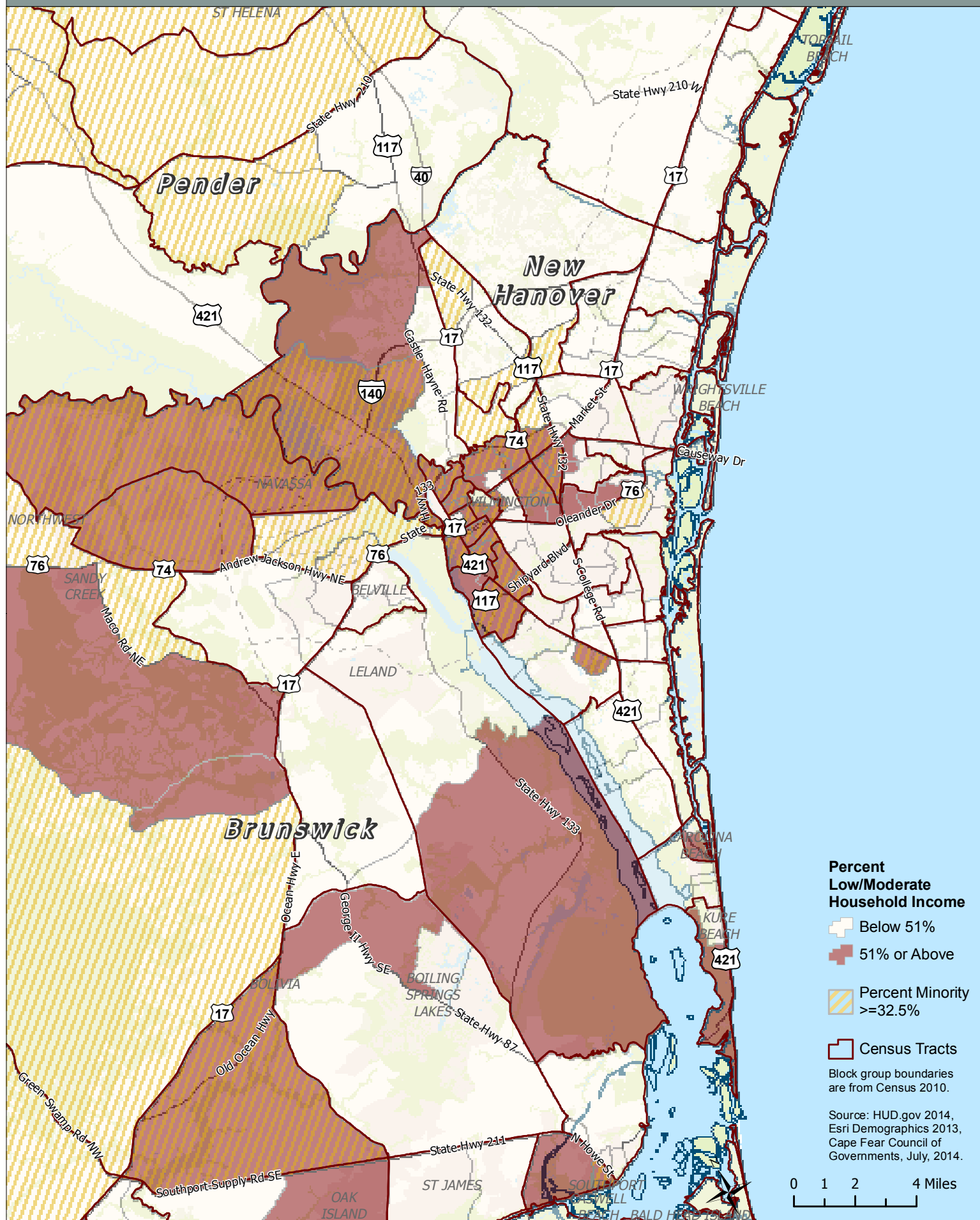


# Low/Moderate Income & Minority Percentage by Block Group Brunswick County, North Carolina

**FOCUS**

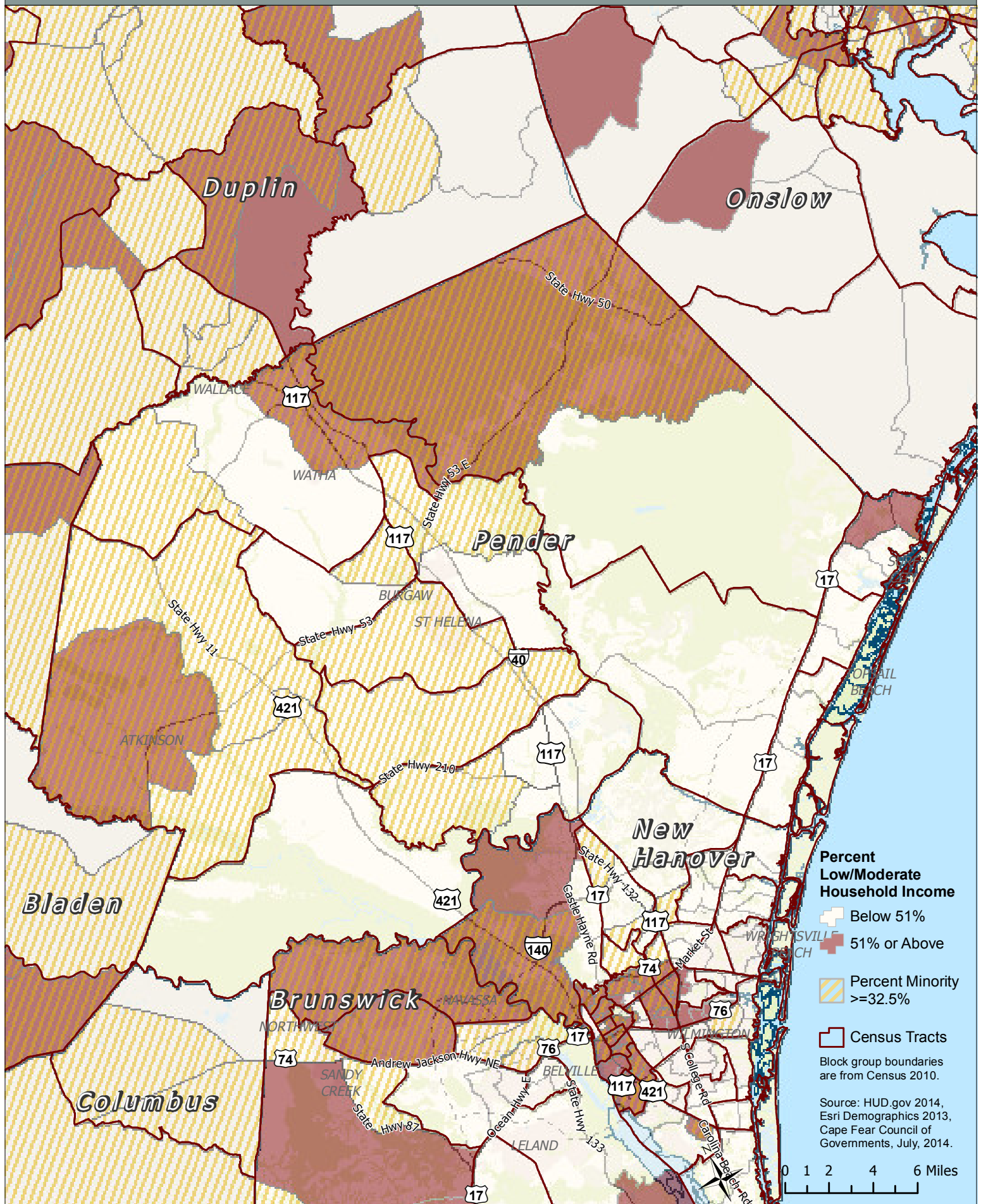




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# Low/Moderate Income & Minority Percentage by Block Group Pender County, North Carolina

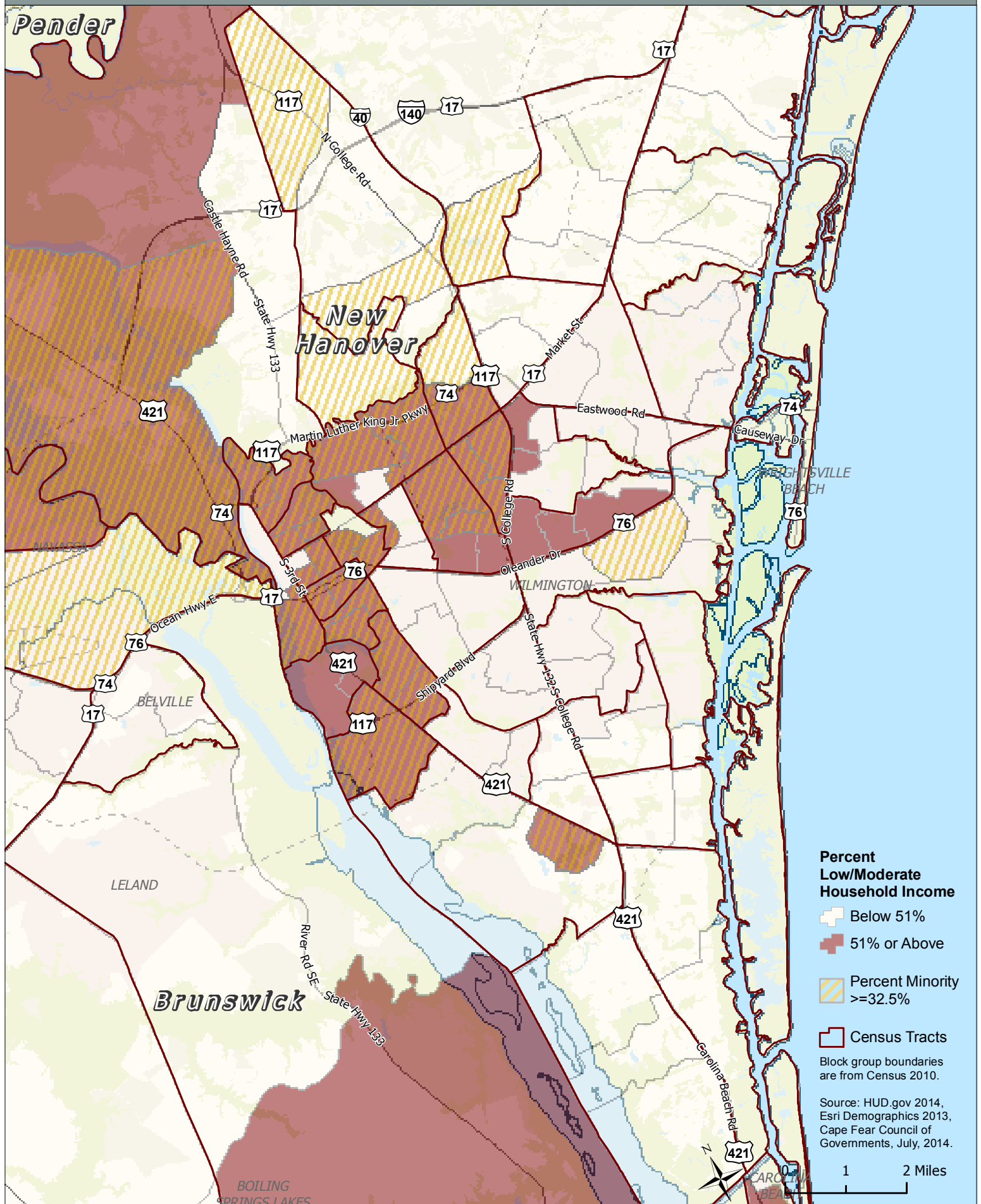
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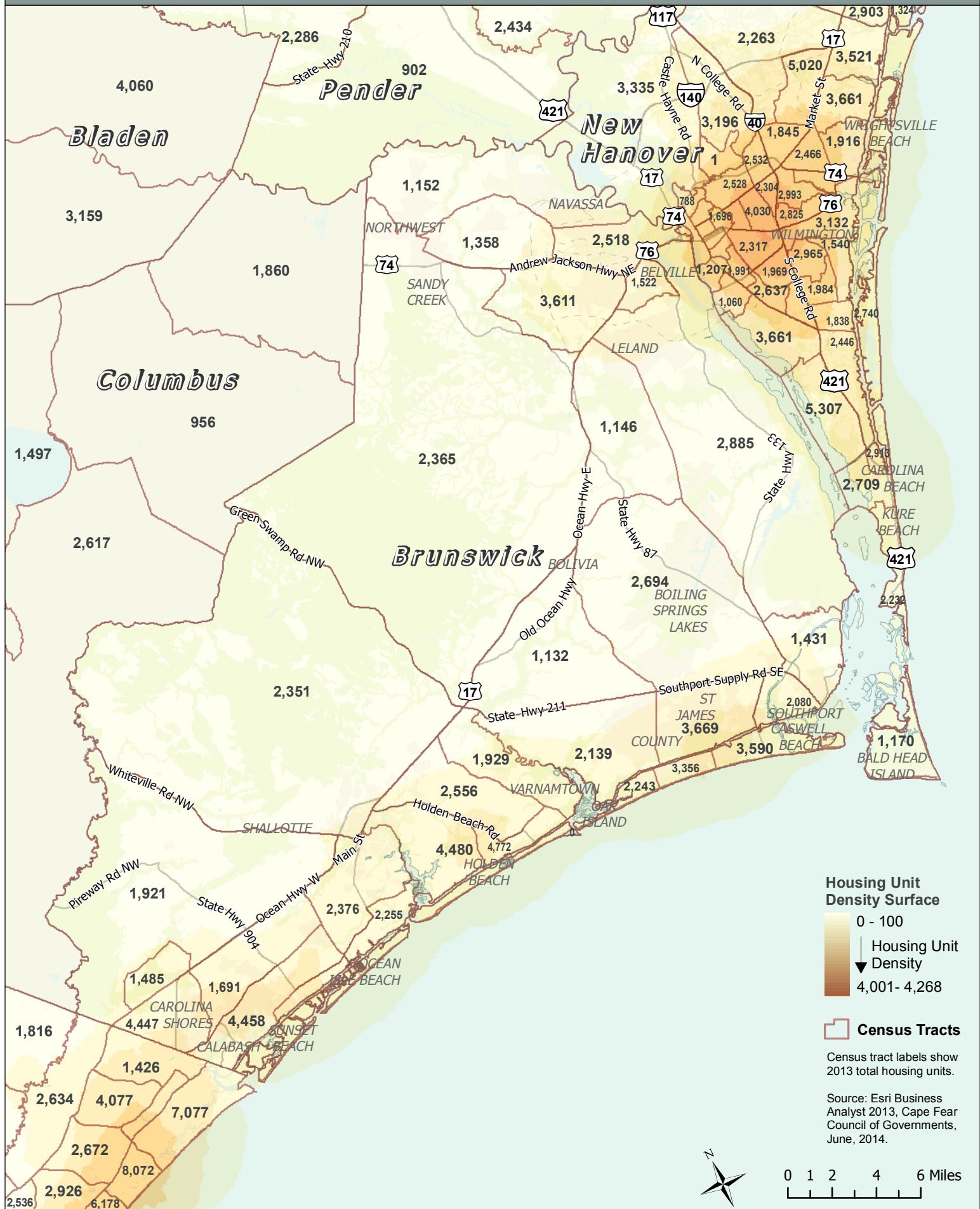
# Low/Moderate Income & Minority Percentage by Block Group Wilmington, North Carolina

**FOCUS**



# Total Housing Units by Census Tract and Housing Density Brunswick County, North Carolina

**FOCUS**



# Total Housing Units by Census Tract and Housing Density New Hanover County, North Carolina

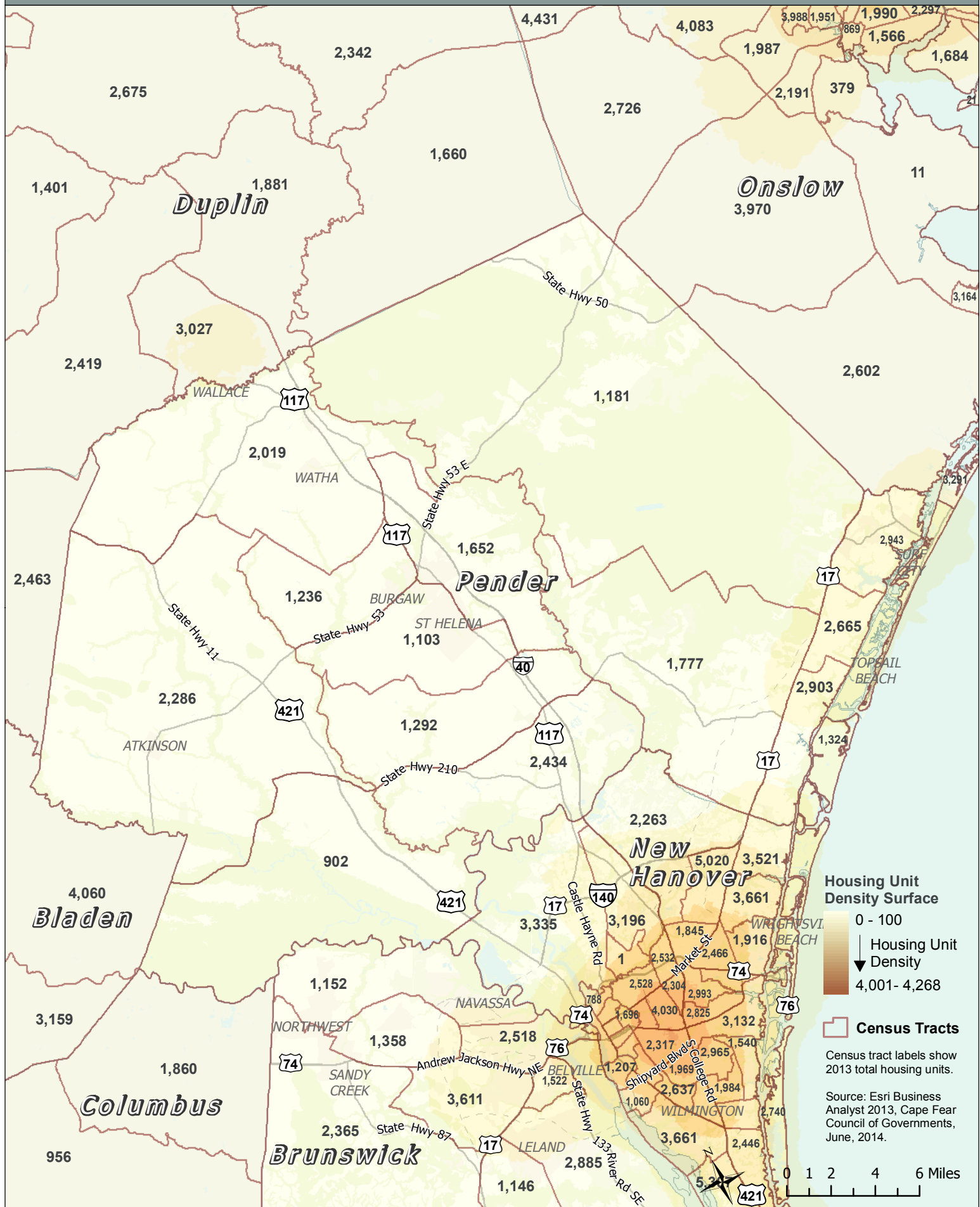
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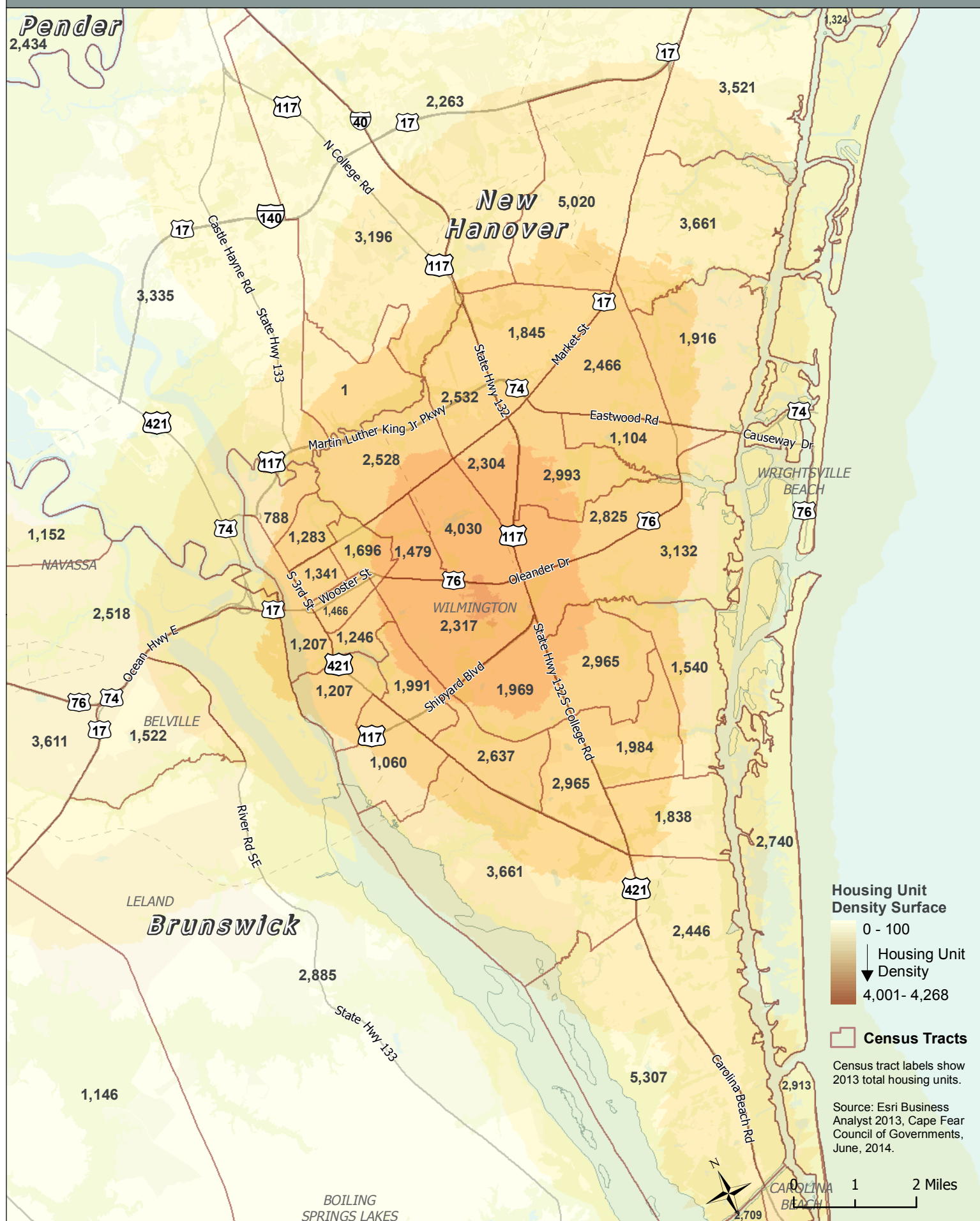


# Total Housing Units by Census Tract and Housing Density Pender County, North Carolina

**FOCUS**

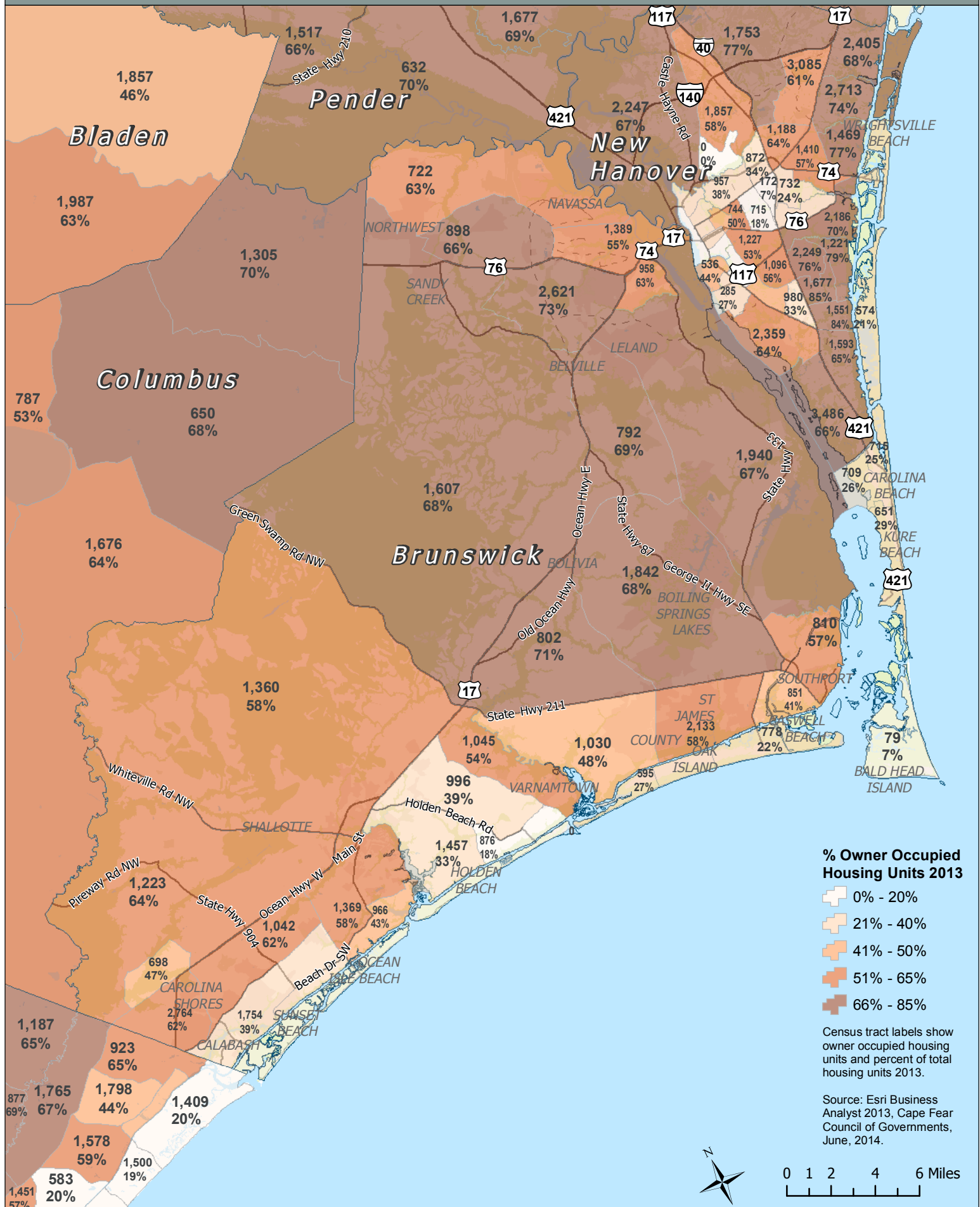


## FOCUS



# Percent Owner Occupied Housing Units by Census Tract Brunswick County, North Carolina

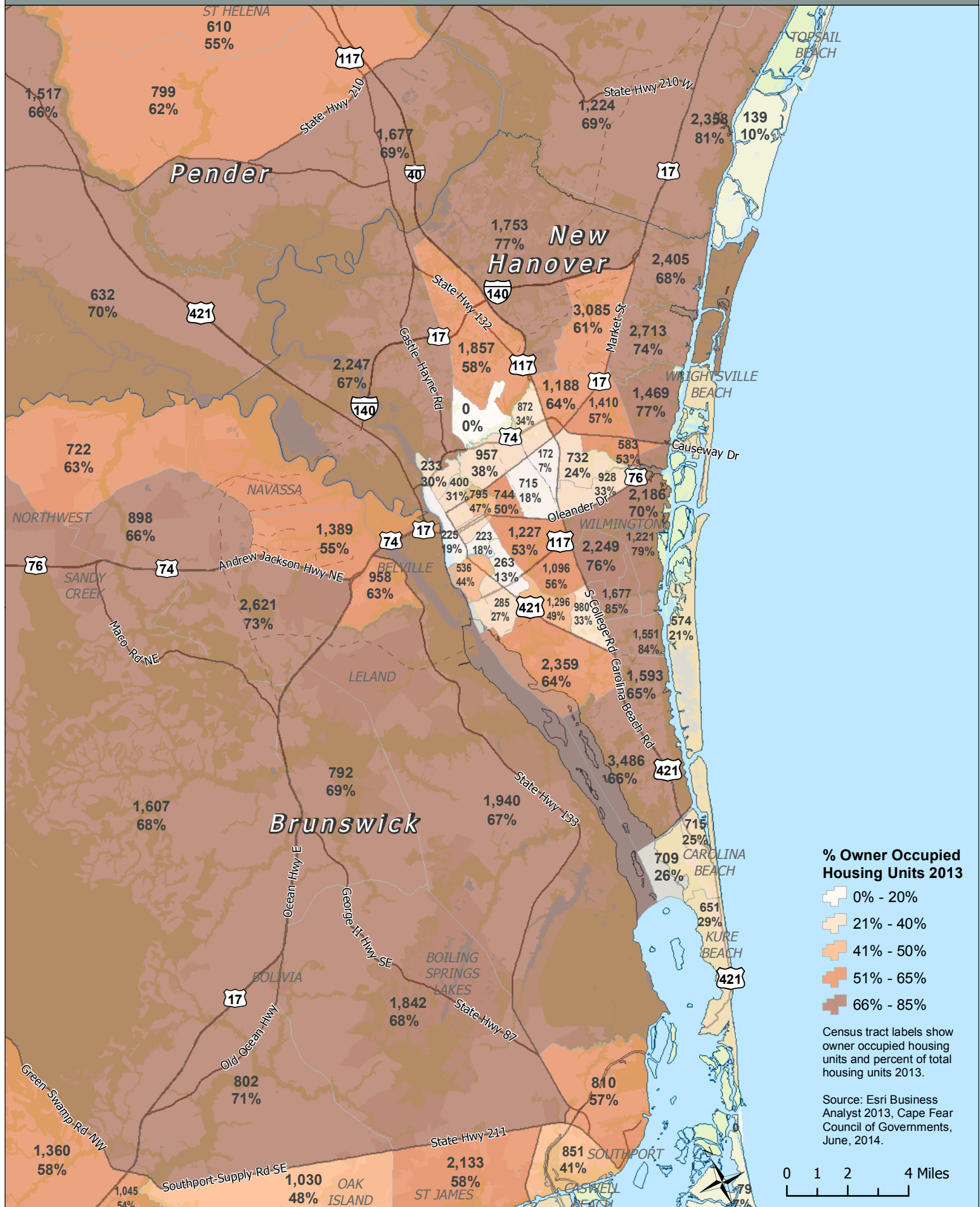
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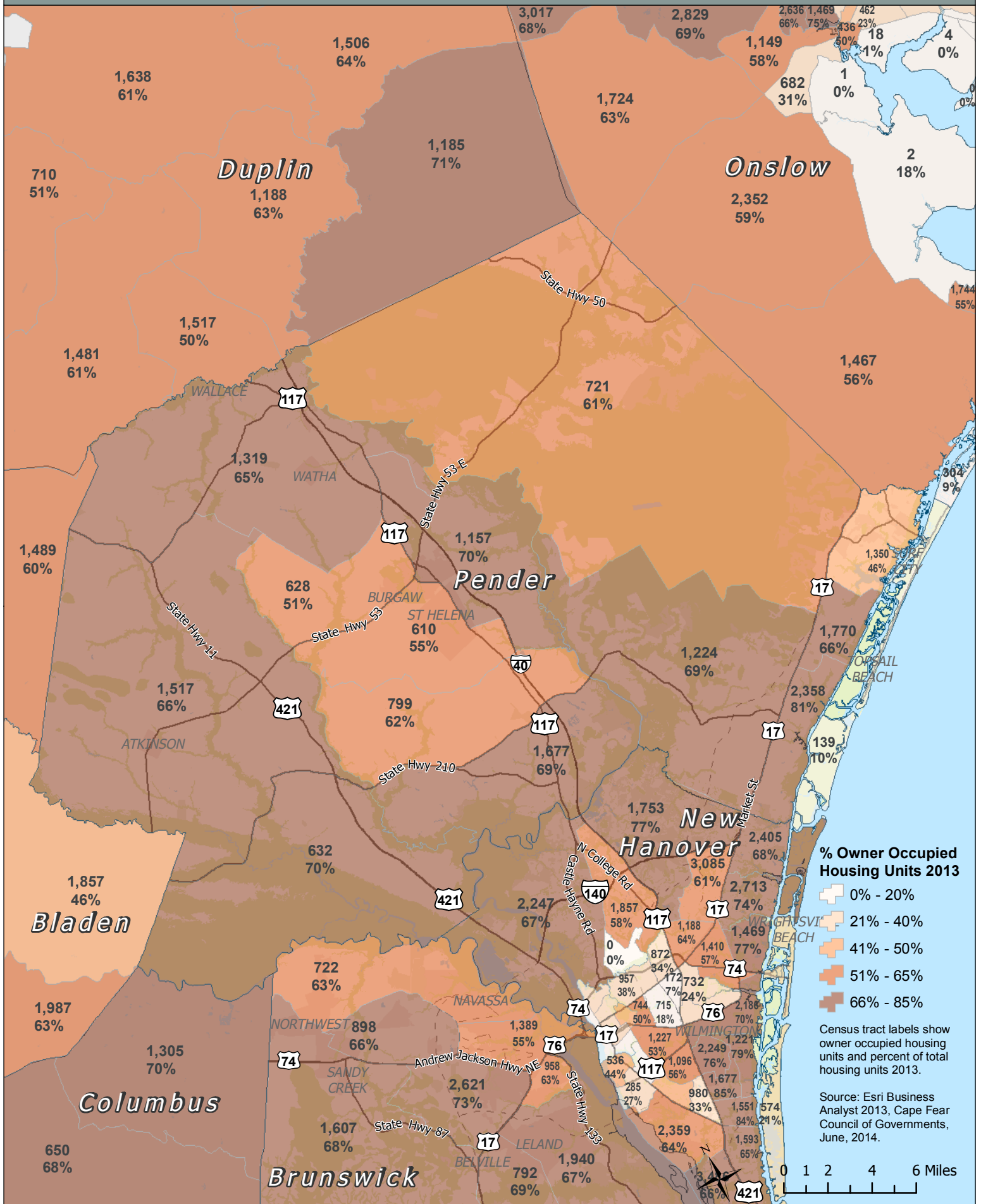
# Percent Owner Occupied Housing Units by Census Tract New Hanover County, North Carolina

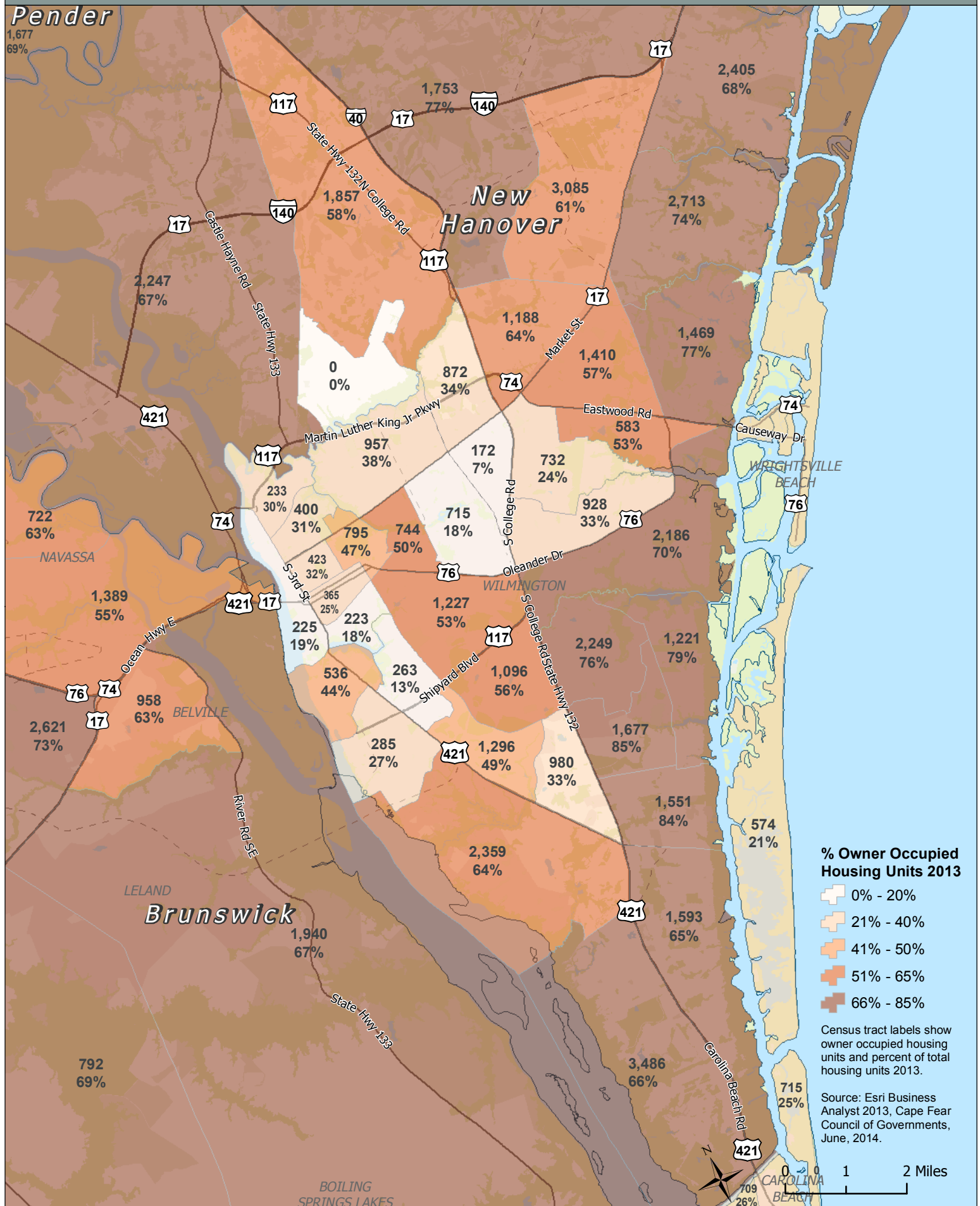
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# Percent Owner Occupied Housing Units by Census Tract Pender County, North Carolina

**FOCUS**

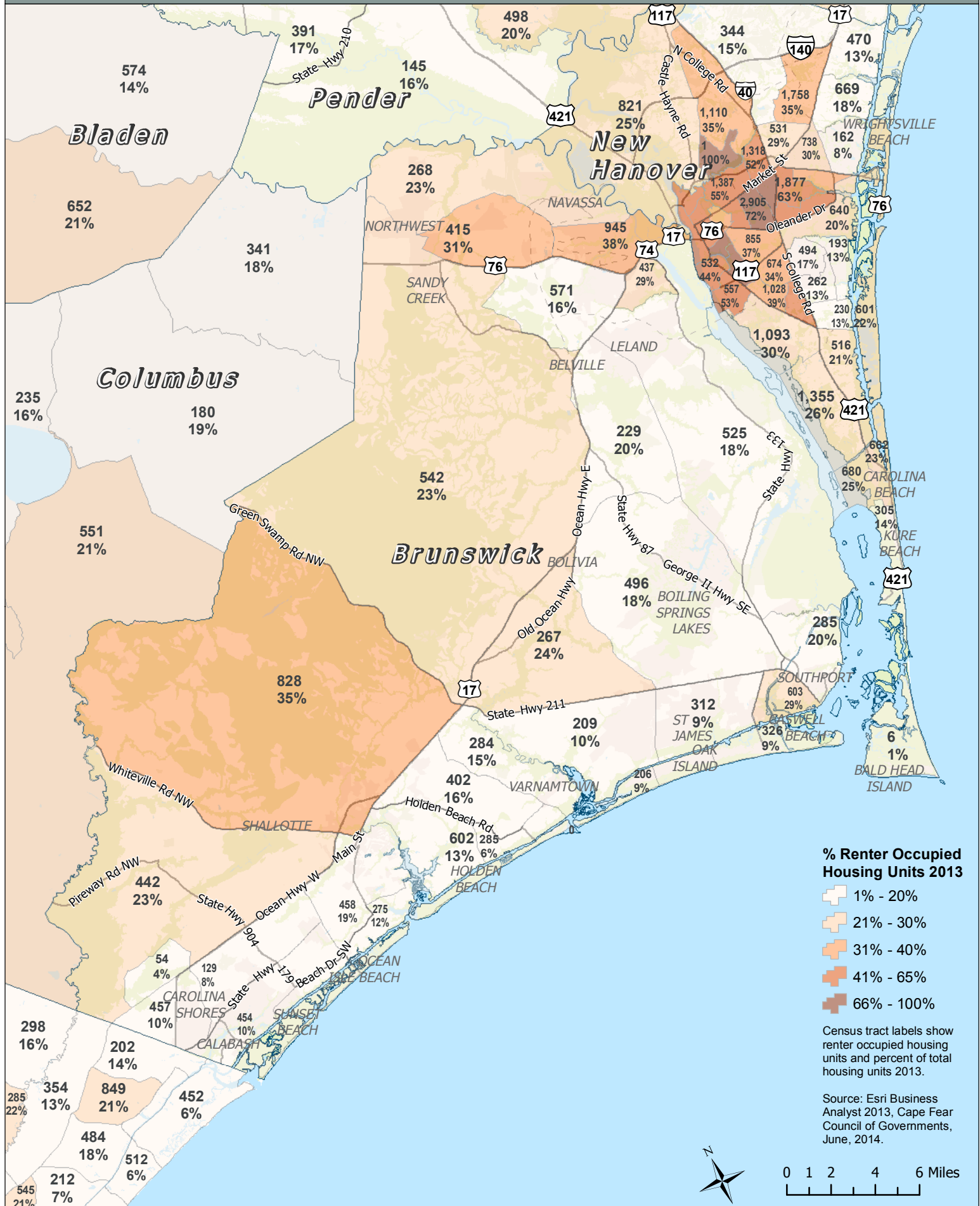


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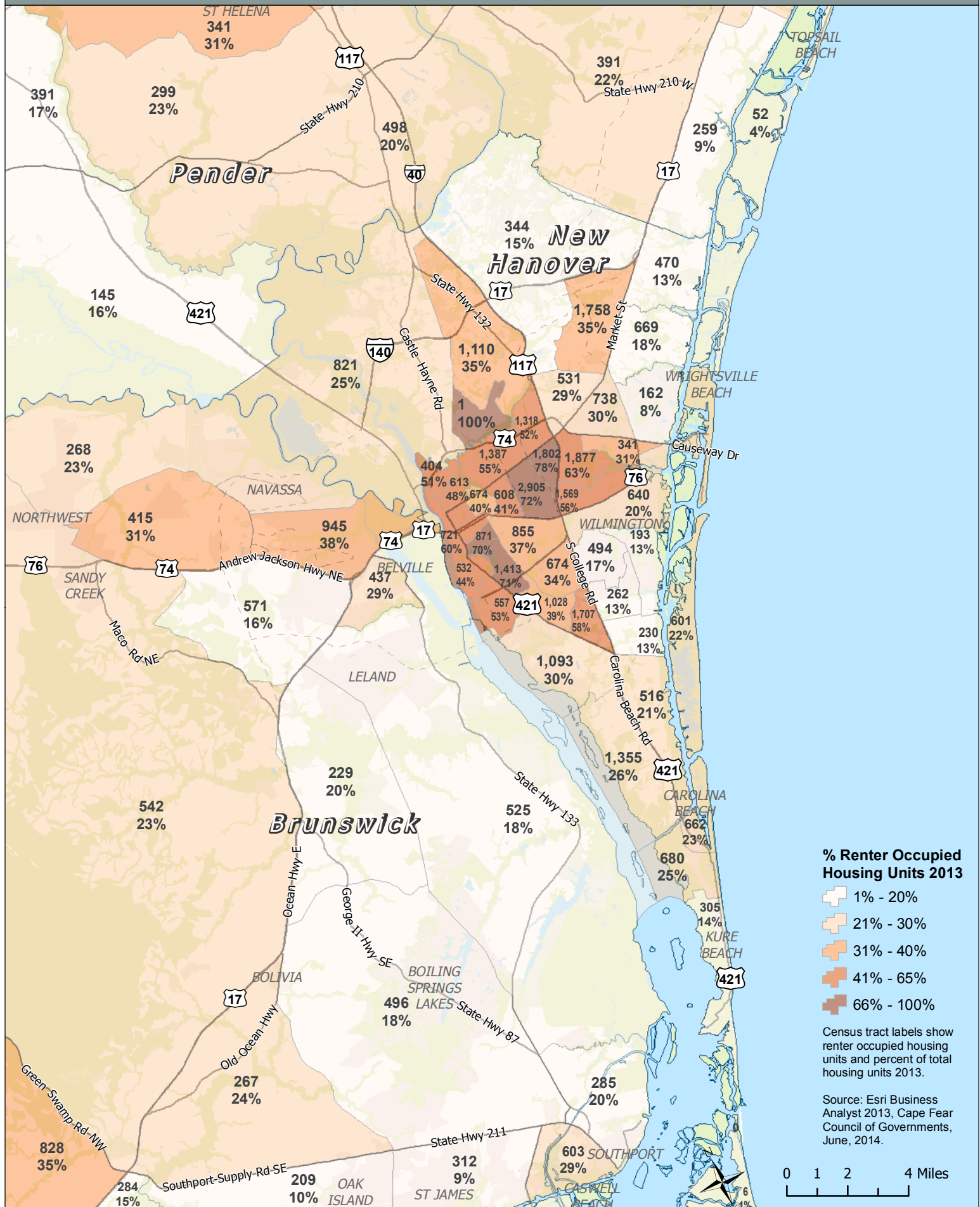
# Percent Renter Occupied Housing Units by Census Tract Brunswick County, North Carolina

**FOCUS**



# Percent Renter Occupied Housing Units by Census Tract New Hanover County, North Carolina

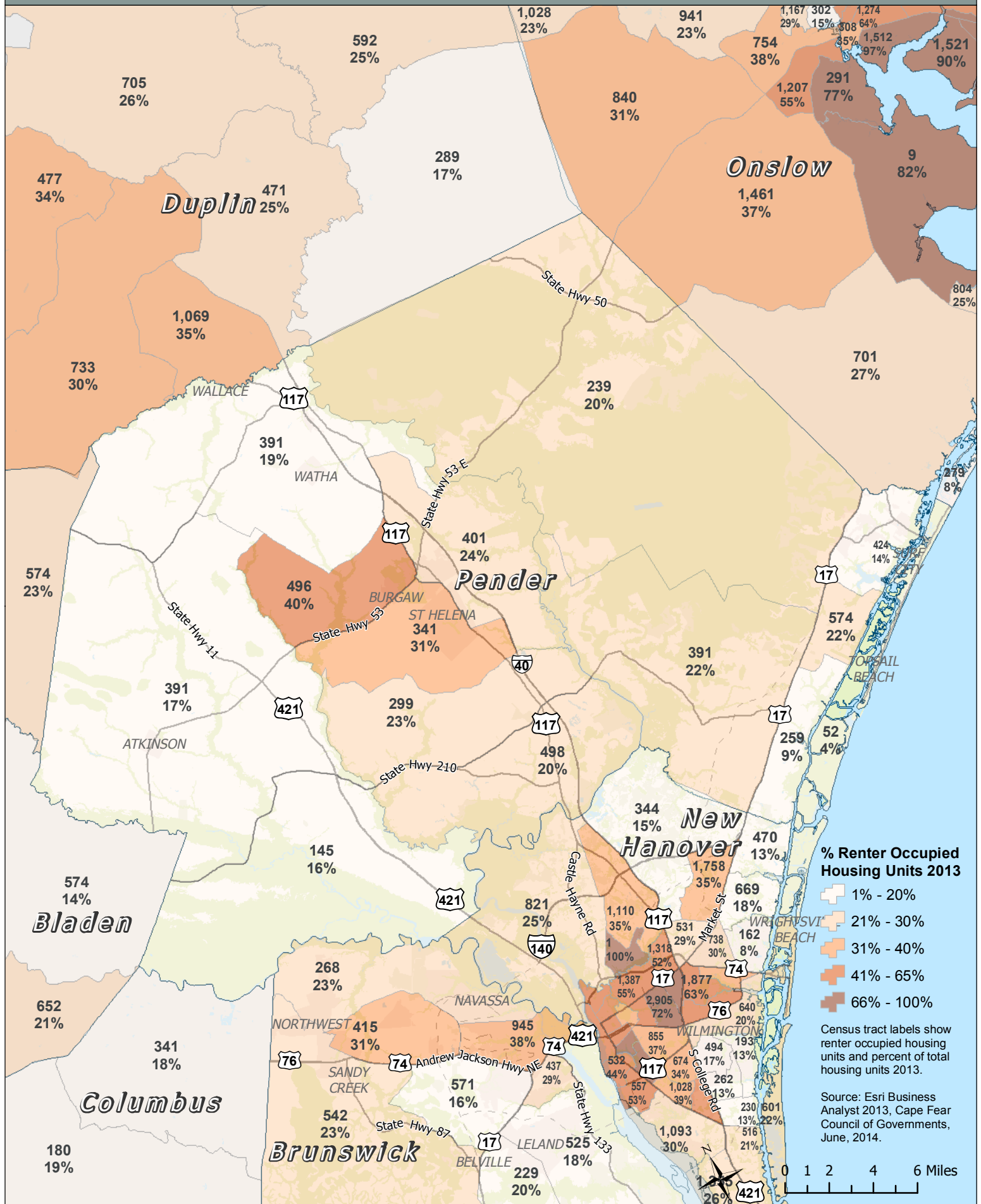
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# Percent Renter Occupied Housing Units by Census Tract Pender County, North Carolina

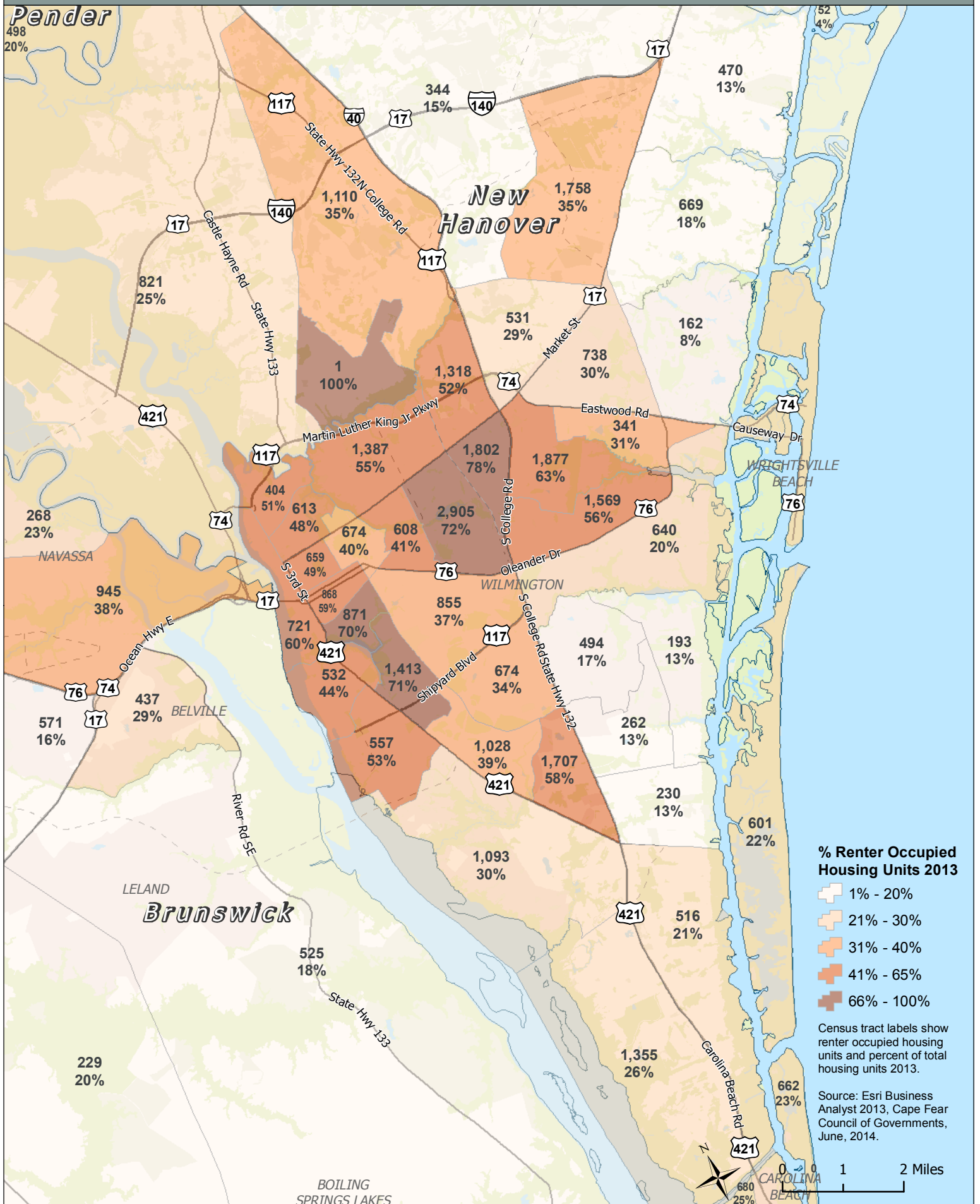
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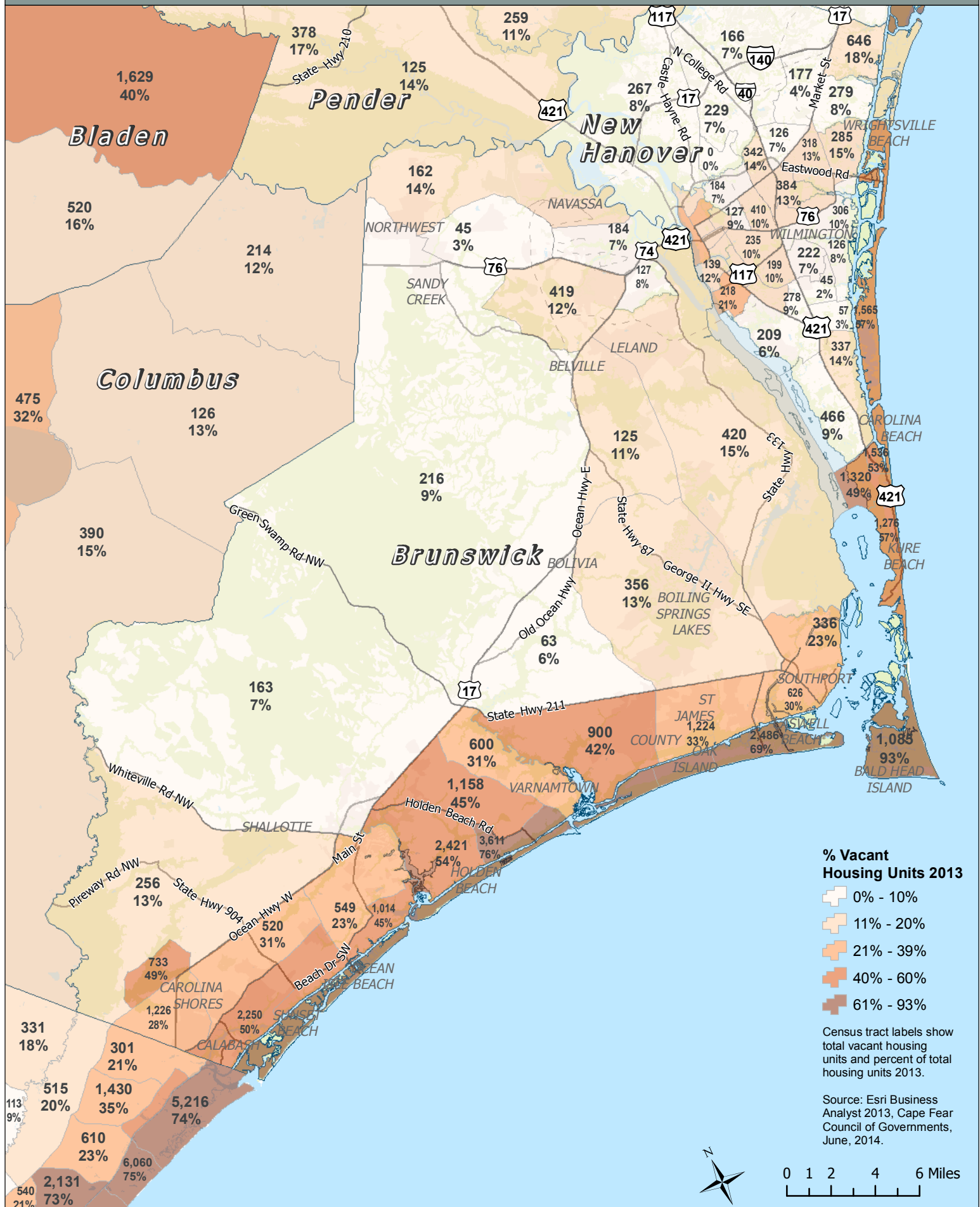
# Percent Renter Occupied Housing Units by Census Tract Wilmington, North Carolina

**FOCUS**



# Percent Vacant Housing Units by Census Tract Brunswick County, North Carolina

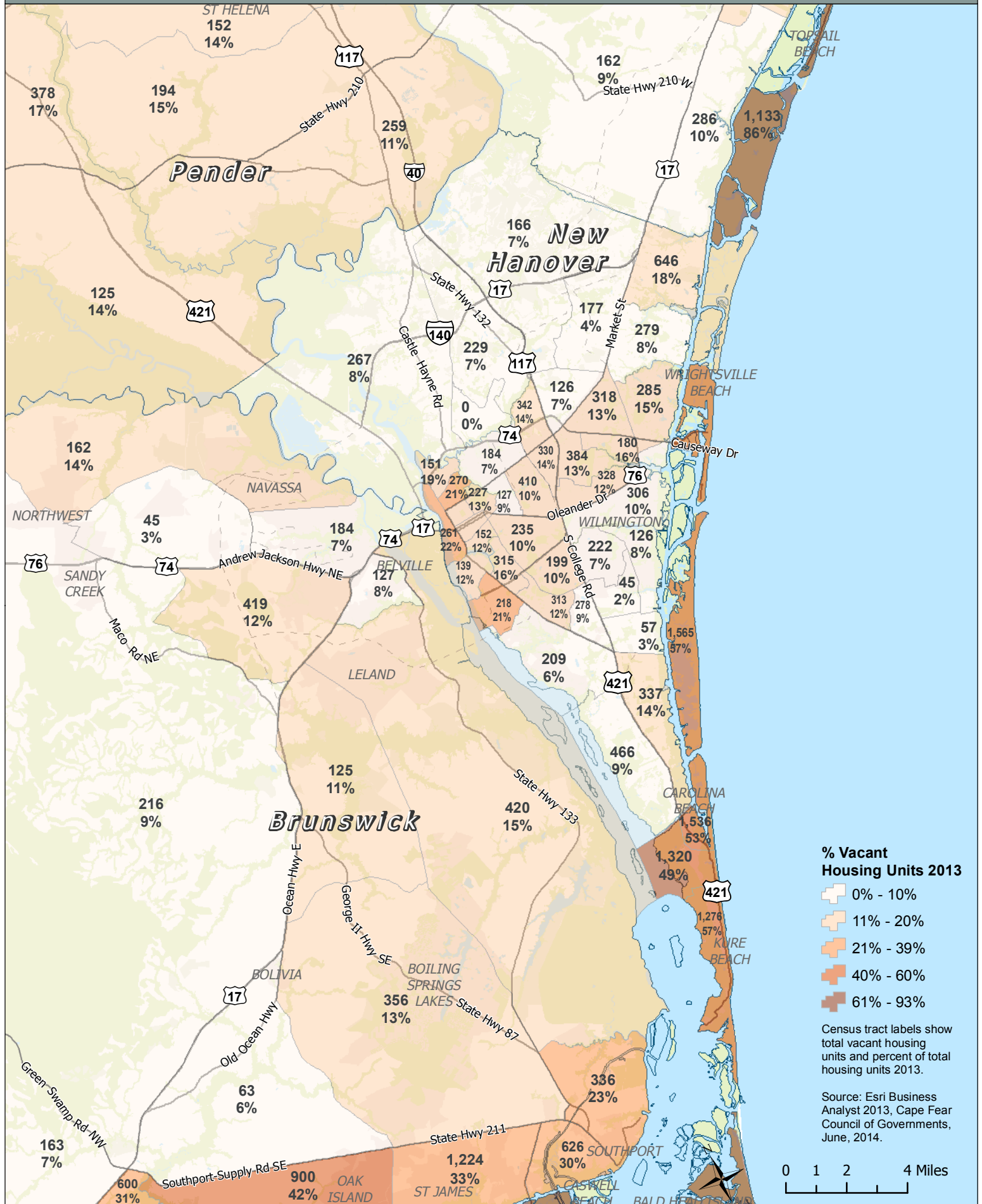
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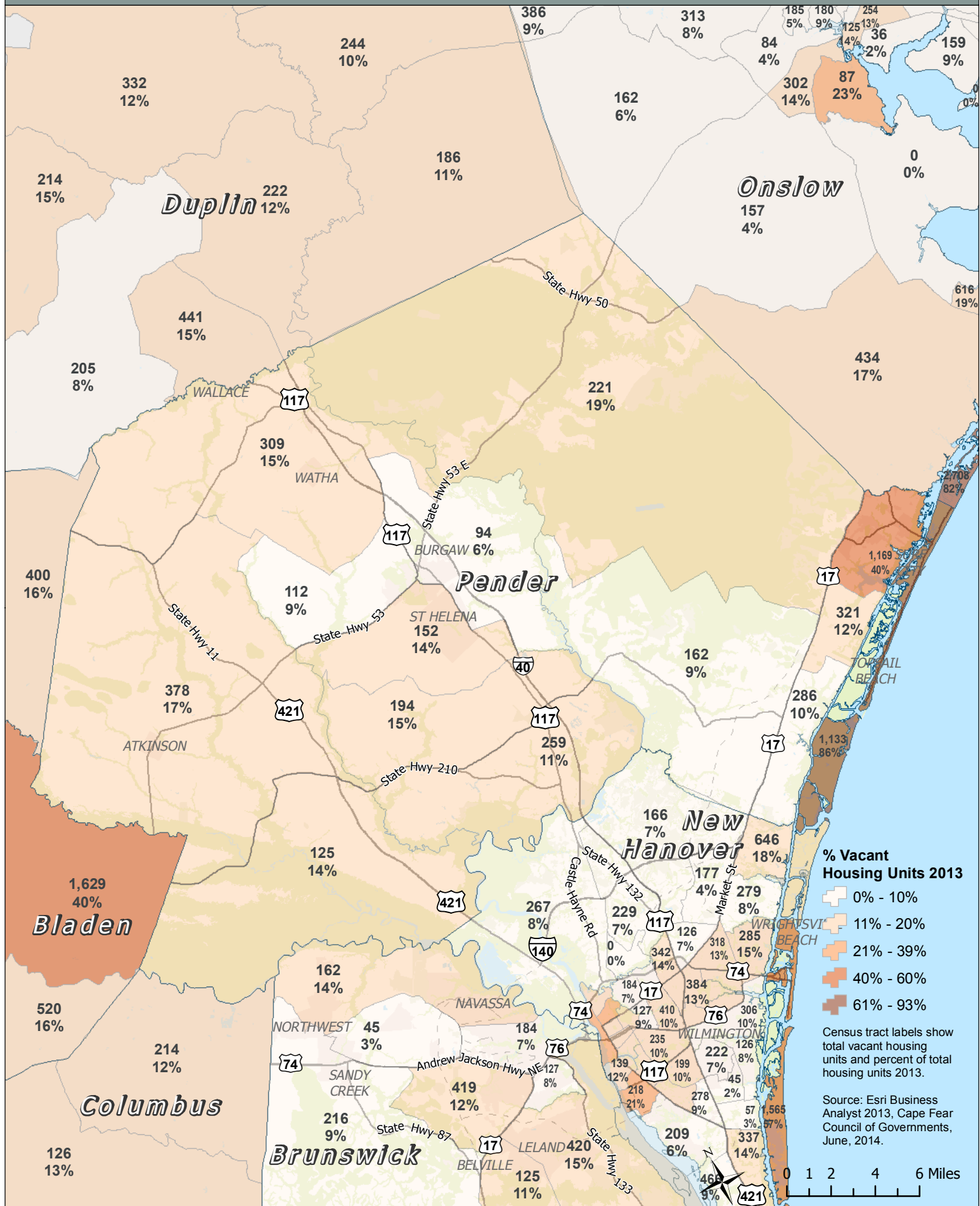
# Percent Vacant Housing Units by Census Tract New Hanover County, North Carolina

**FOCUS**



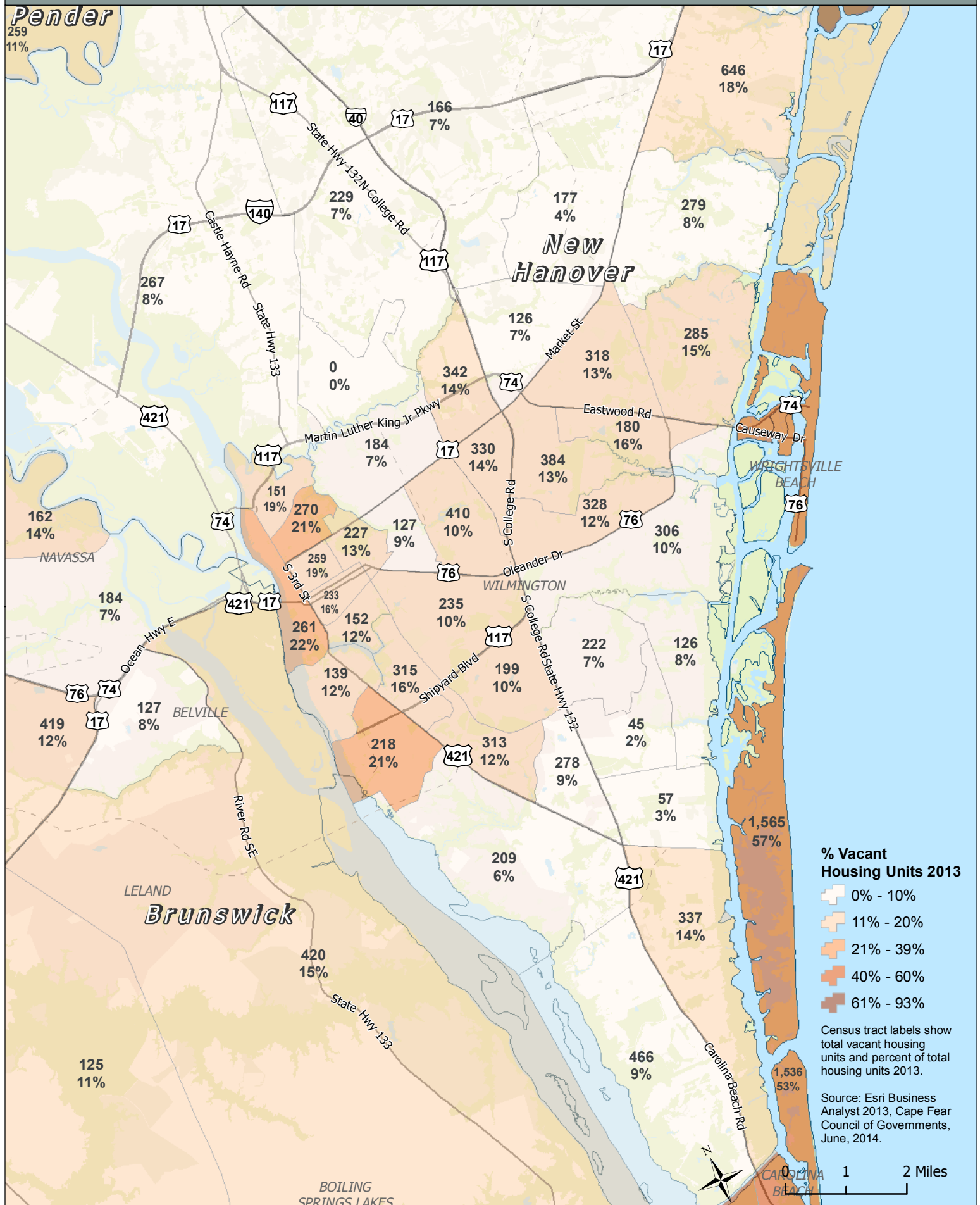
# Percent Vacant Housing Units by Census Tract Pender County, North Carolina

**FOCUS**



# Percent Vacant Housing Units by Census Tract Wilmington, North Carolina

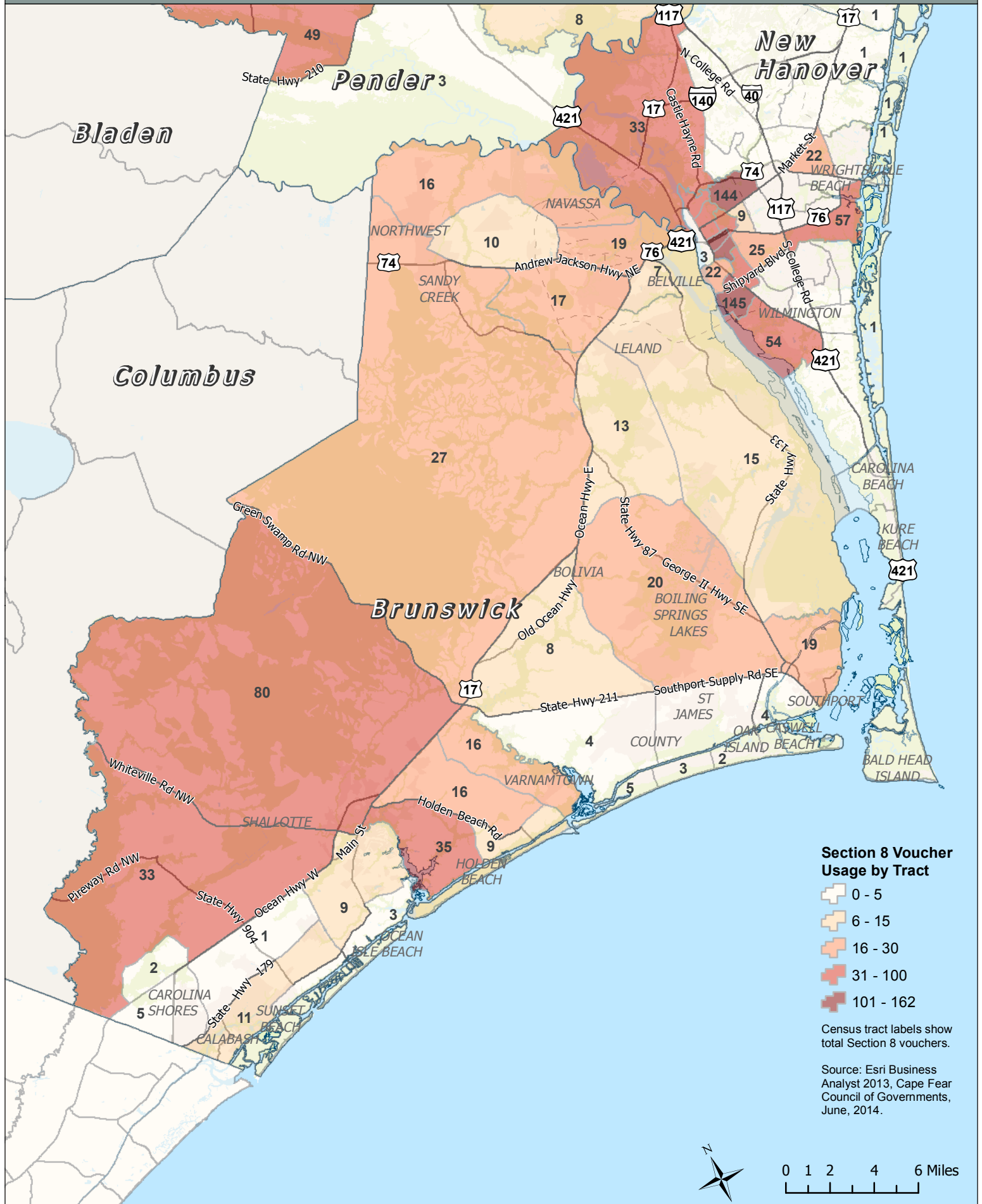
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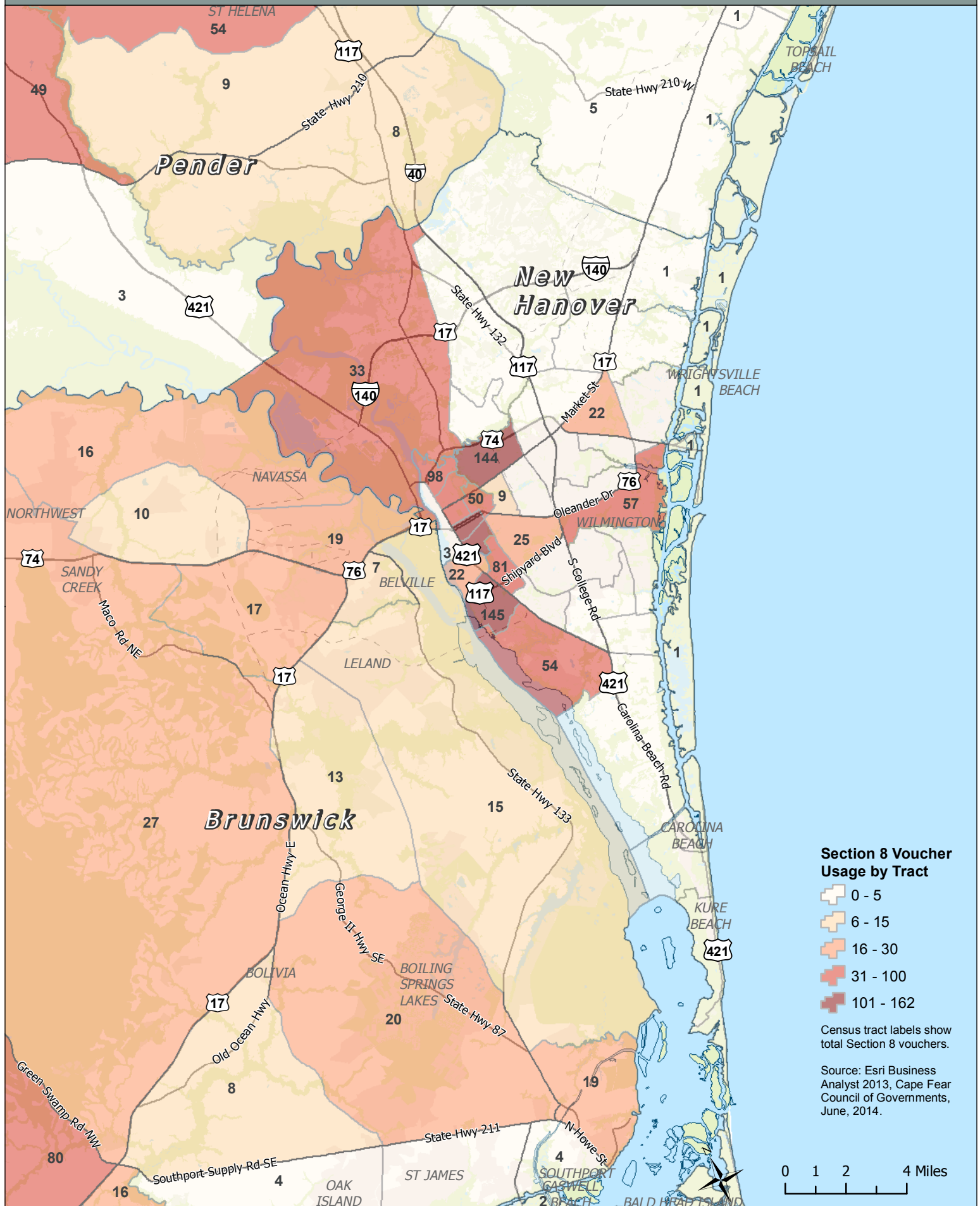


# Section 8 Voucher Usage by Census Tract Brunswick County, North Carolina

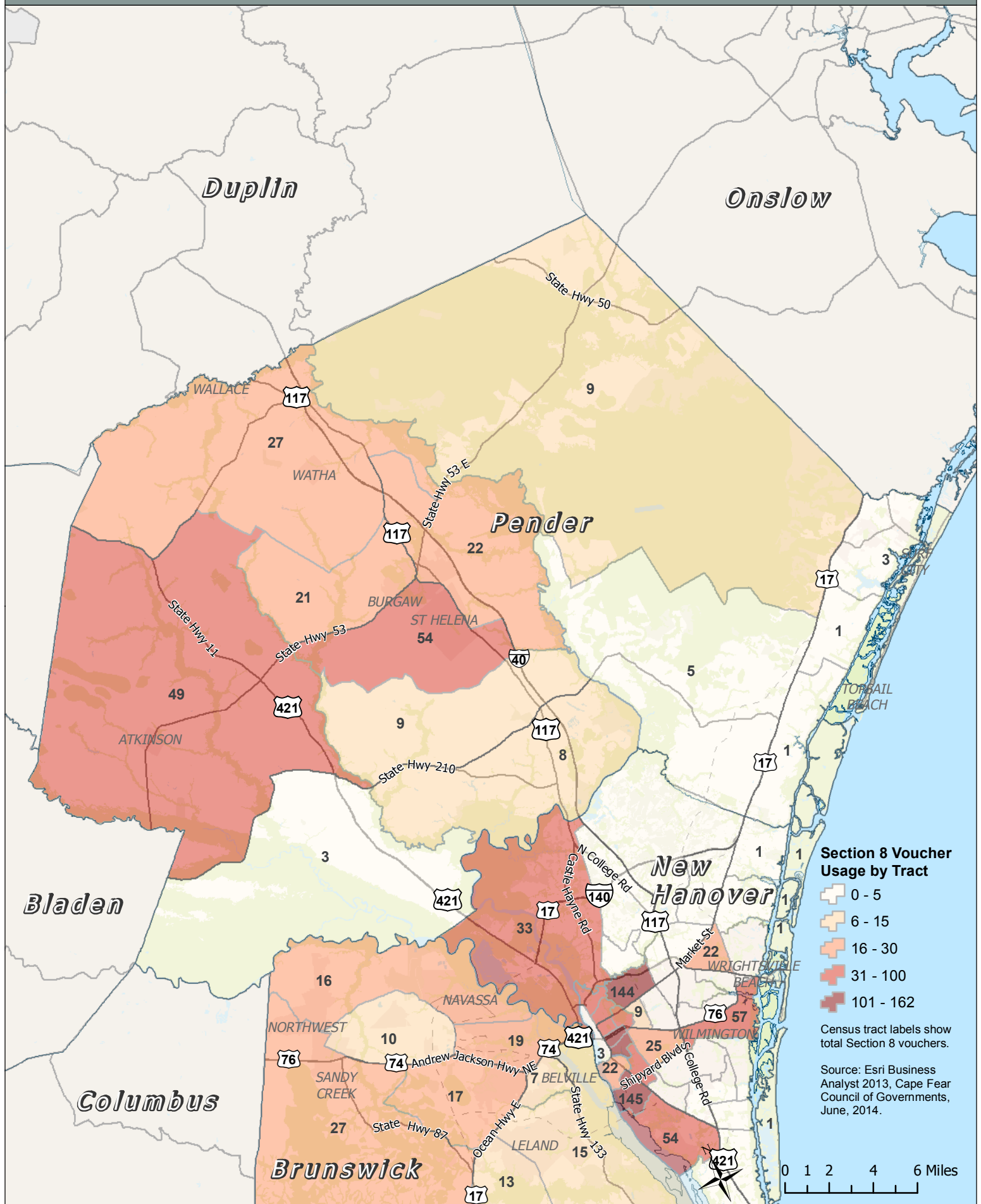
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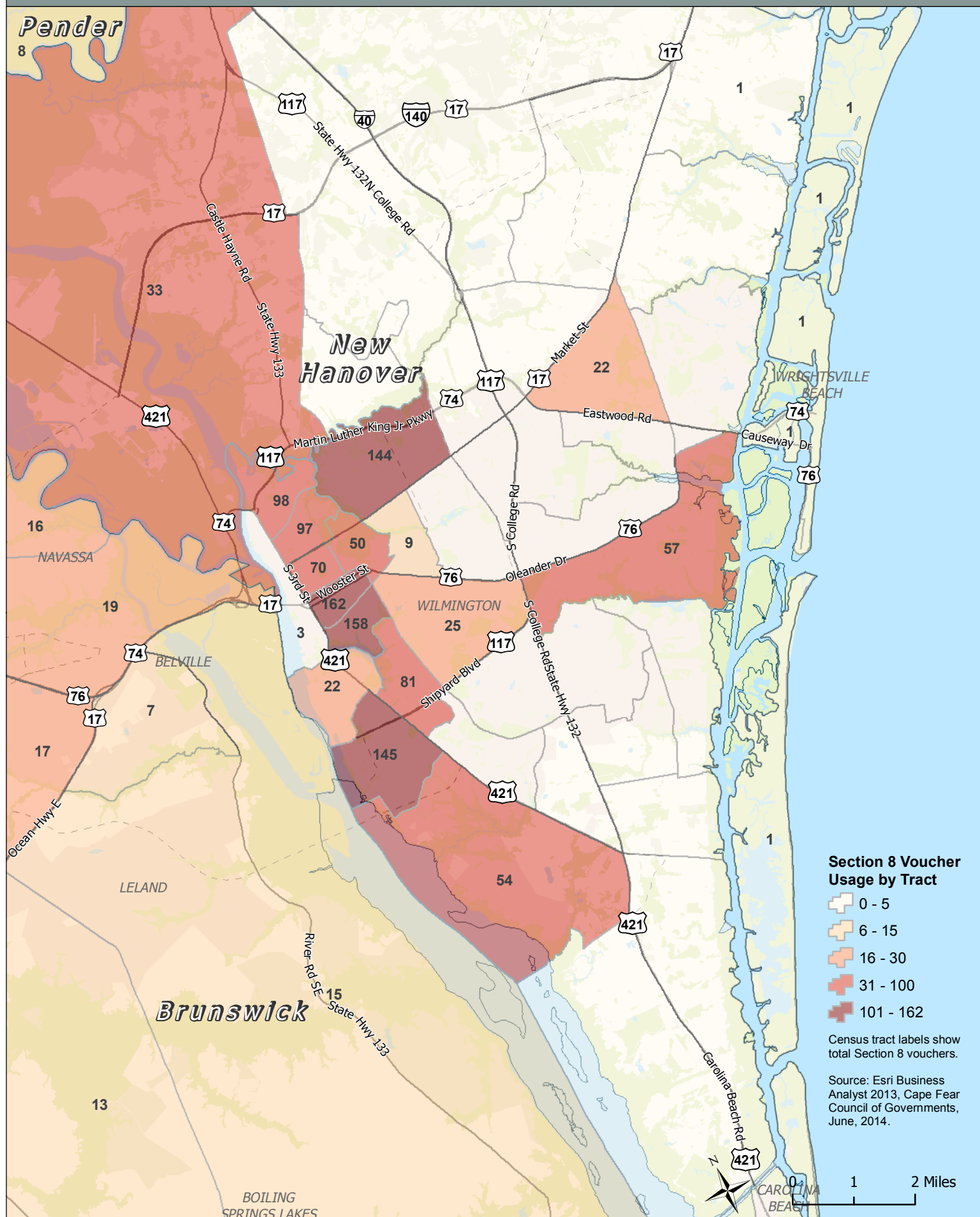
# Section 8 Voucher Usage by Census Tract New Hanover County, North Carolina



# Section 8 Voucher Usage by Census Tract Pender County, North Carolina

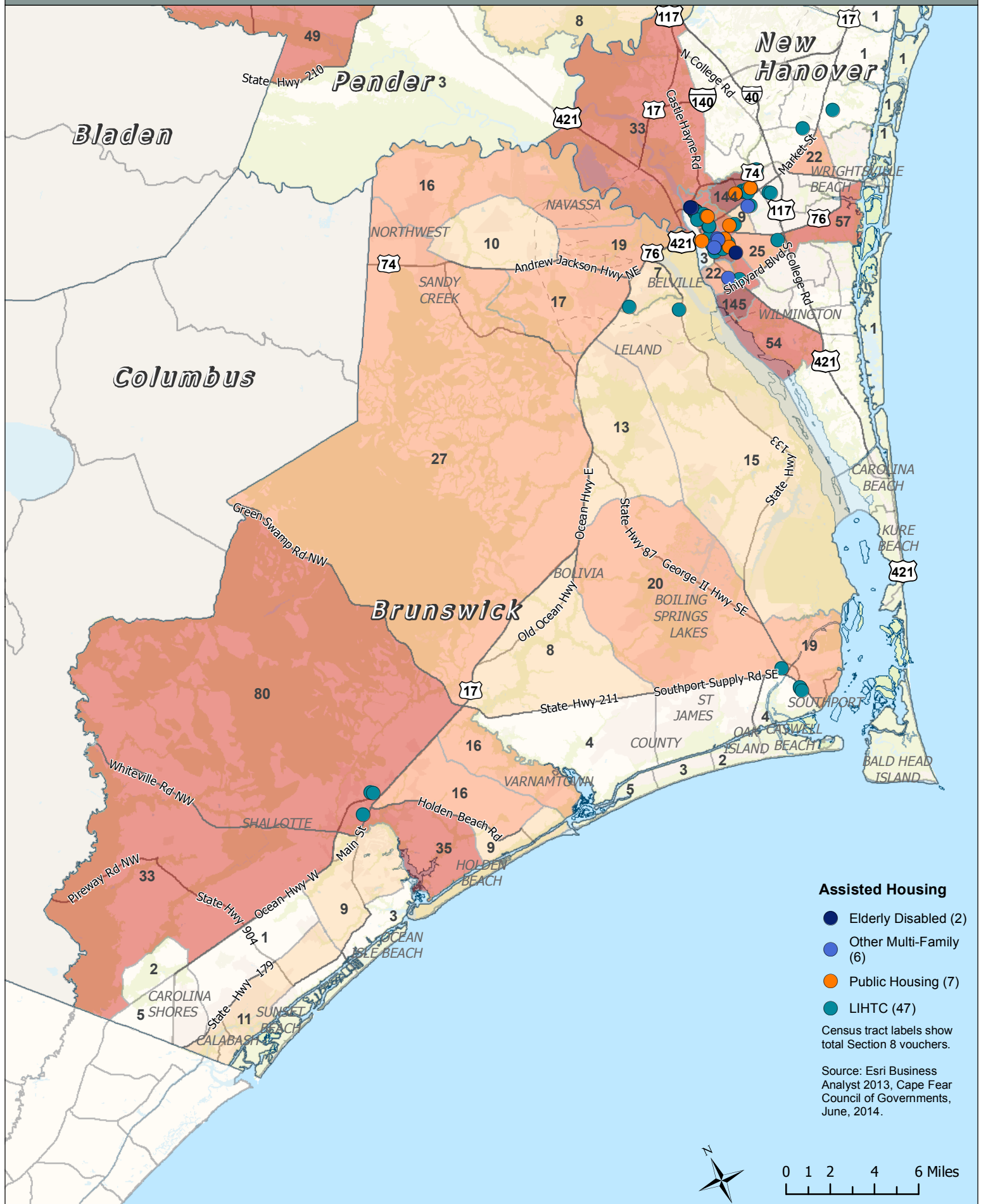




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# Assisted Housing by Type with Section 8 by Tract Brunswick County, North Carolina

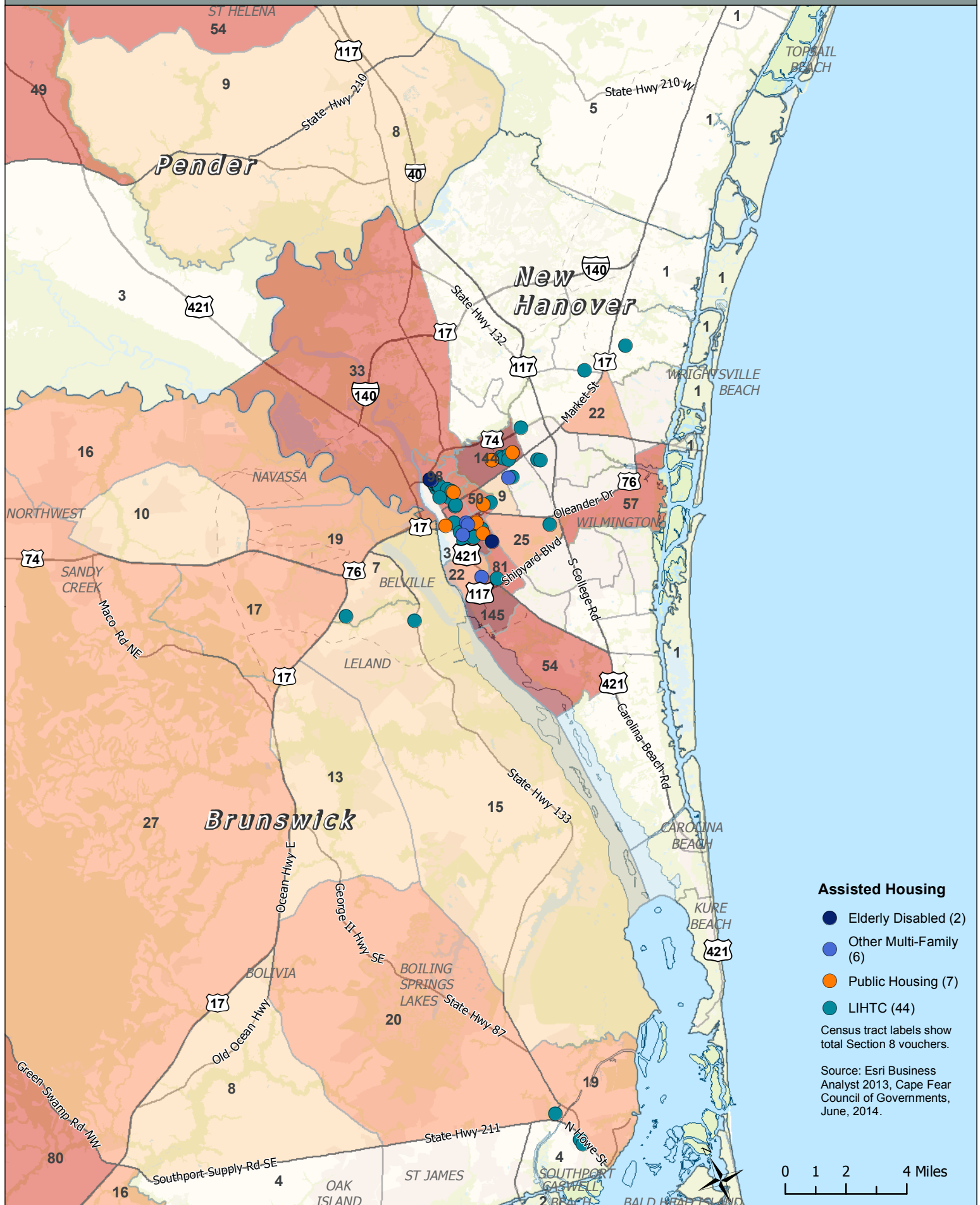
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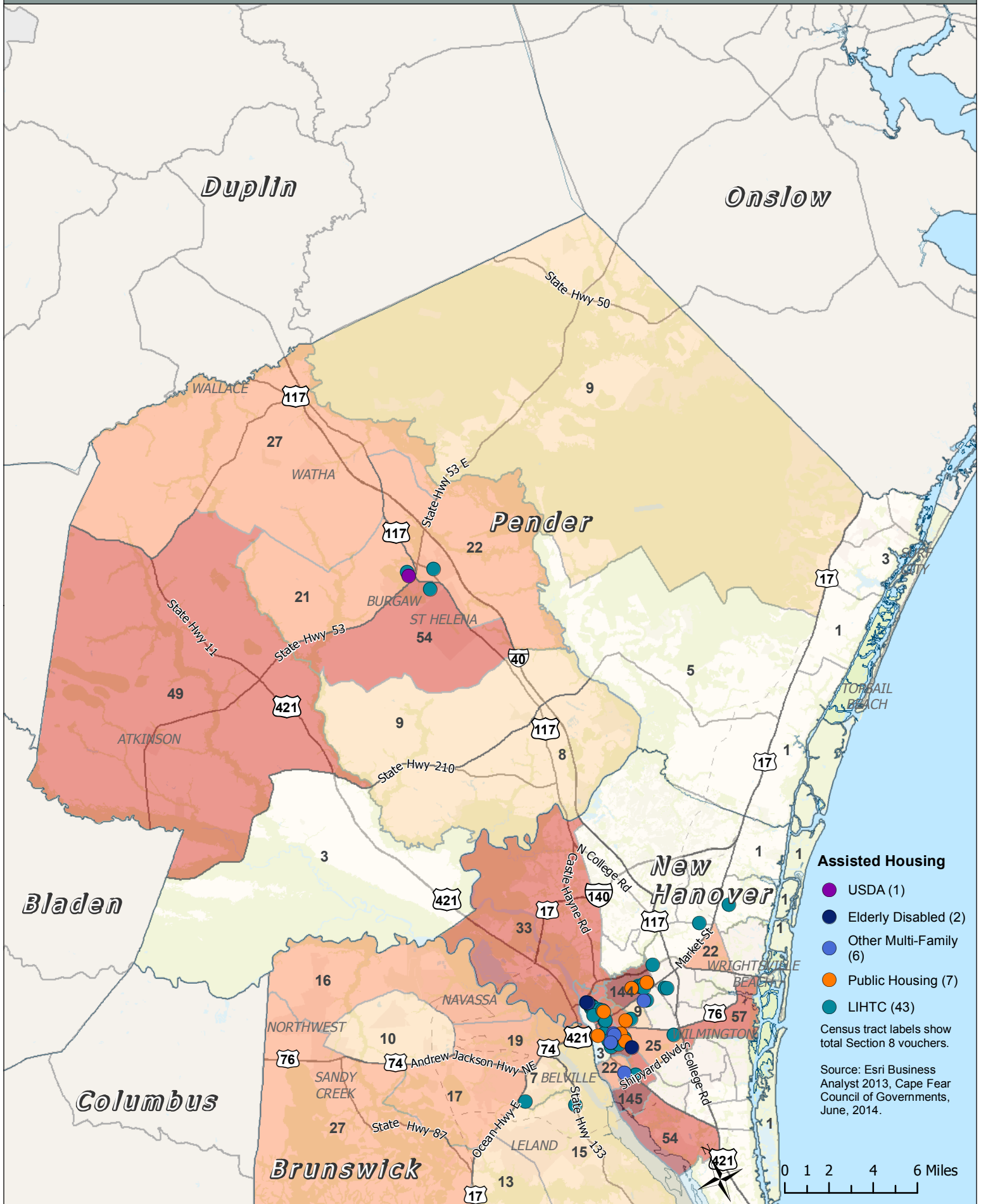
# Assisted Housing by Type with Section 8 by Tract New Hanover County, North Carolina

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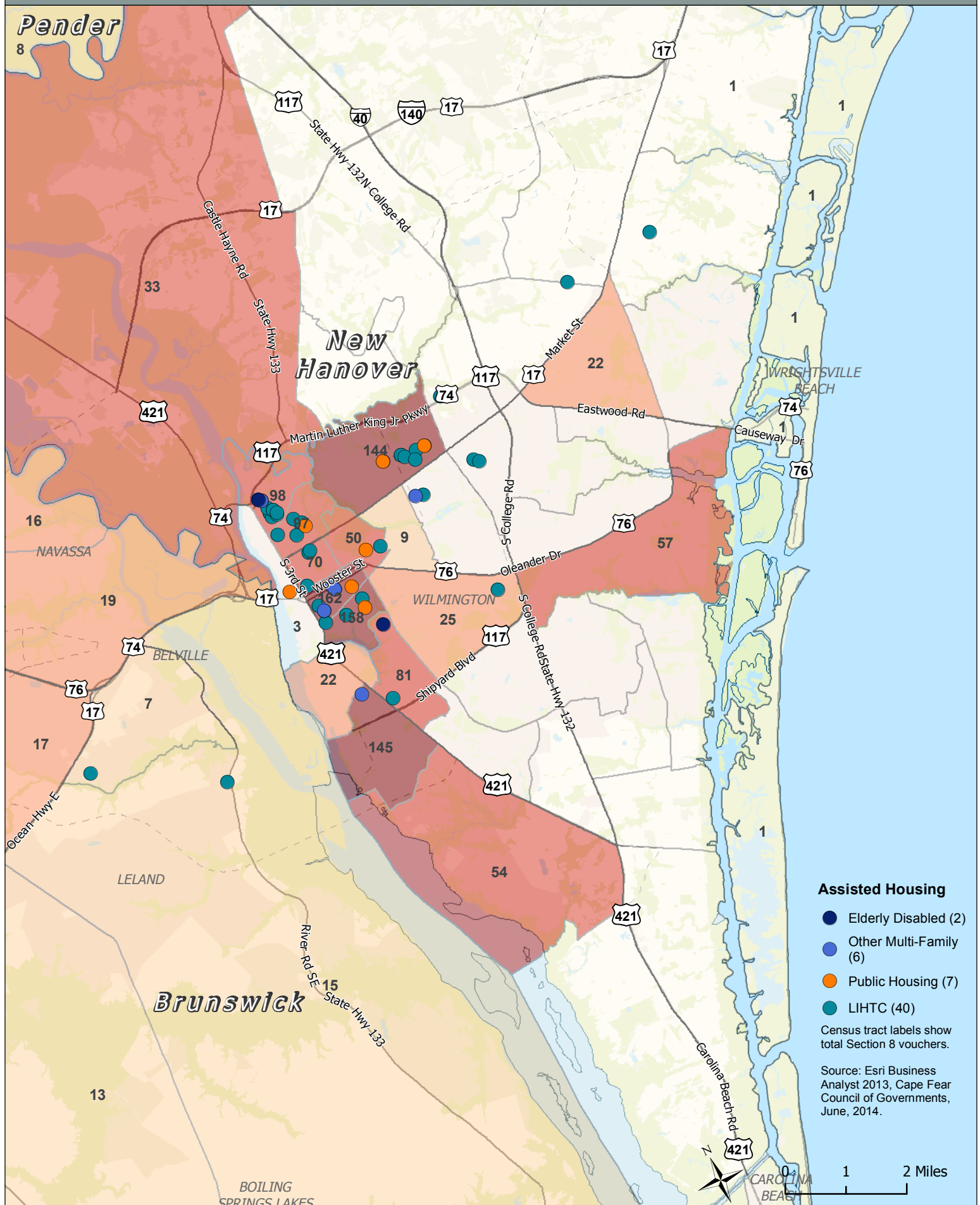
# Assisted Housing by Type with Section 8 by Tract Pender County, North Carolina

**FOCUS**



# Assisted Housing by Type with Section 8 by Tract Wilmington, North Carolina

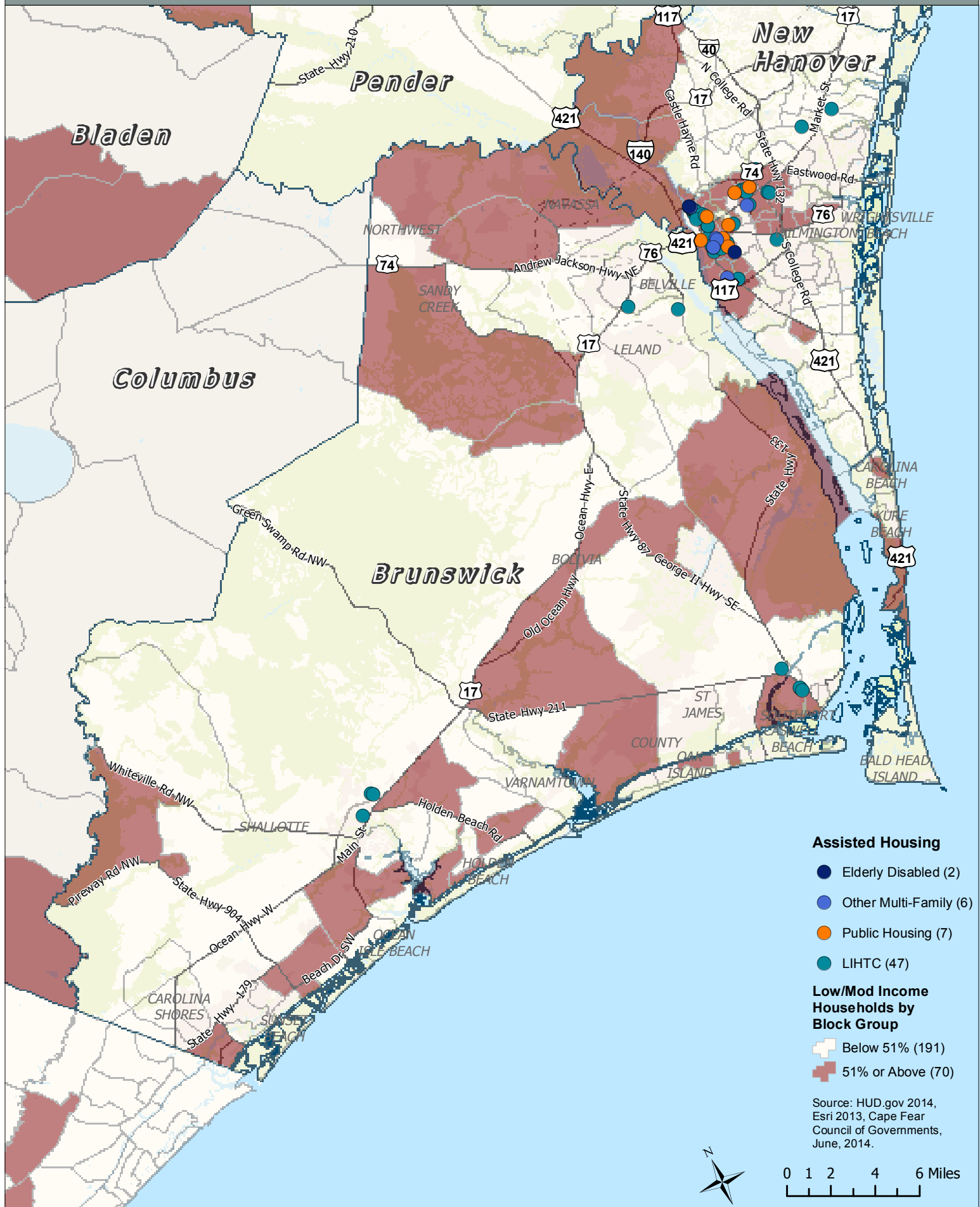
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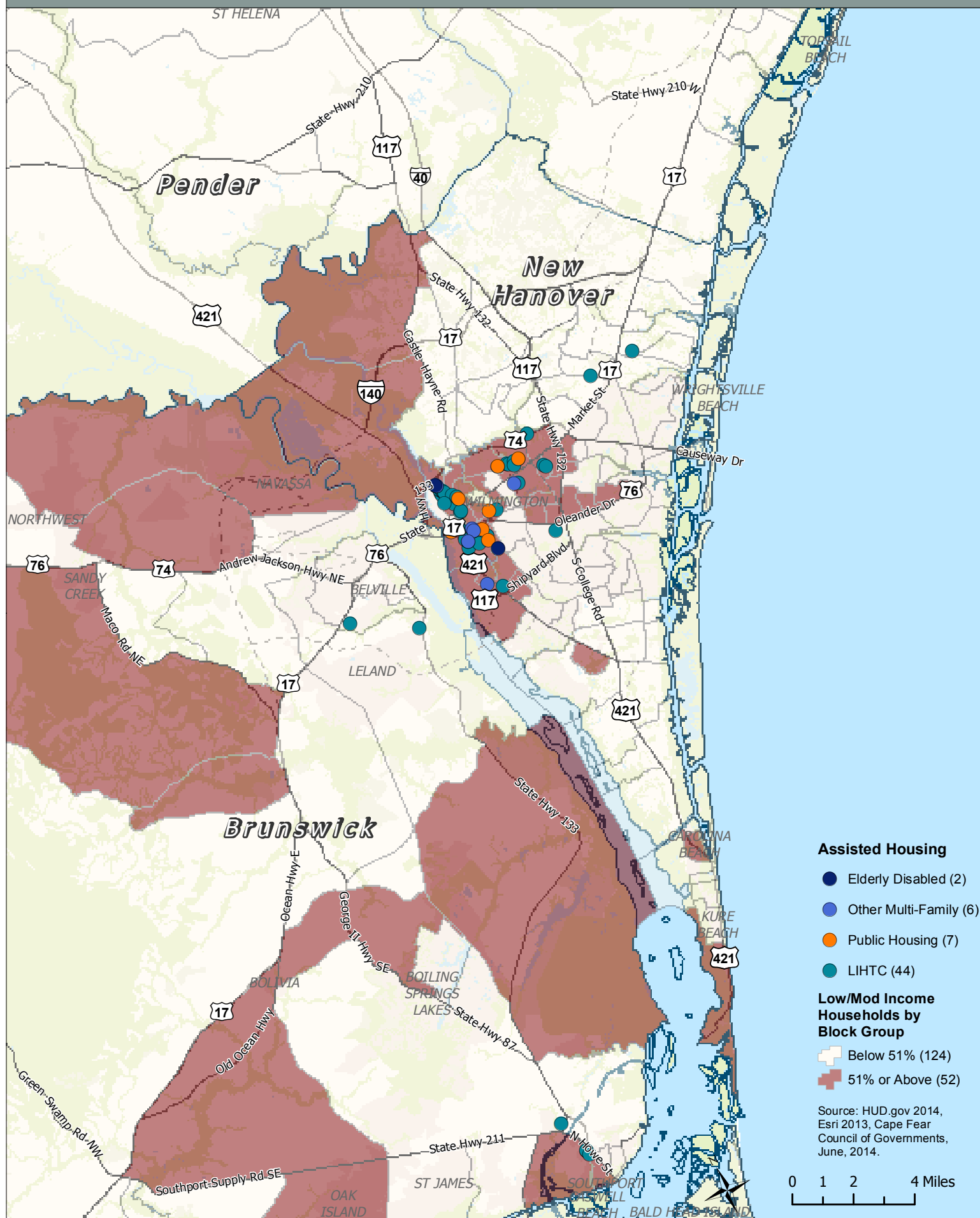




# Assisted Housing by Type and Low/Mod Household Income Brunswick County, North Carolina

**FOCUS**

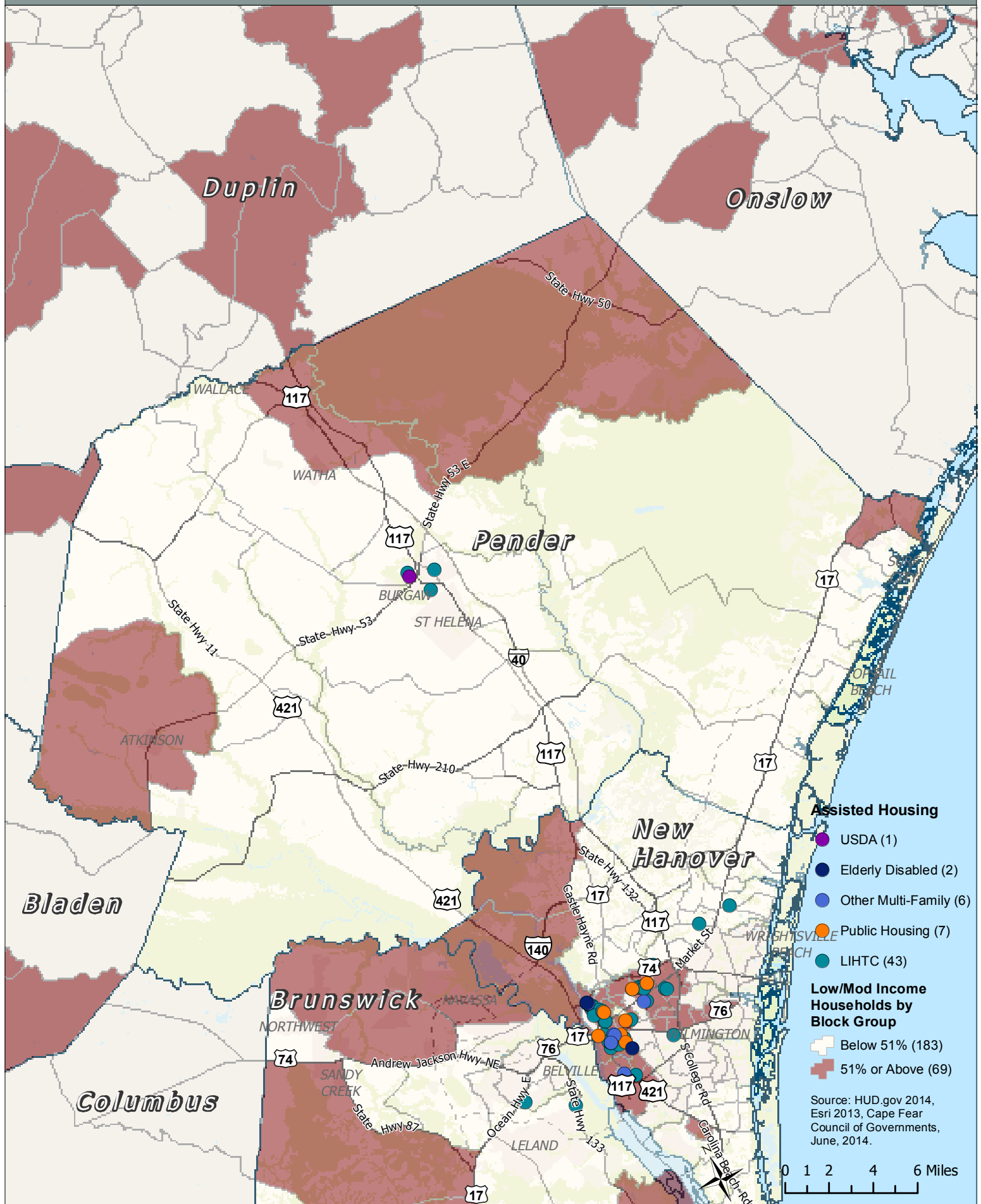


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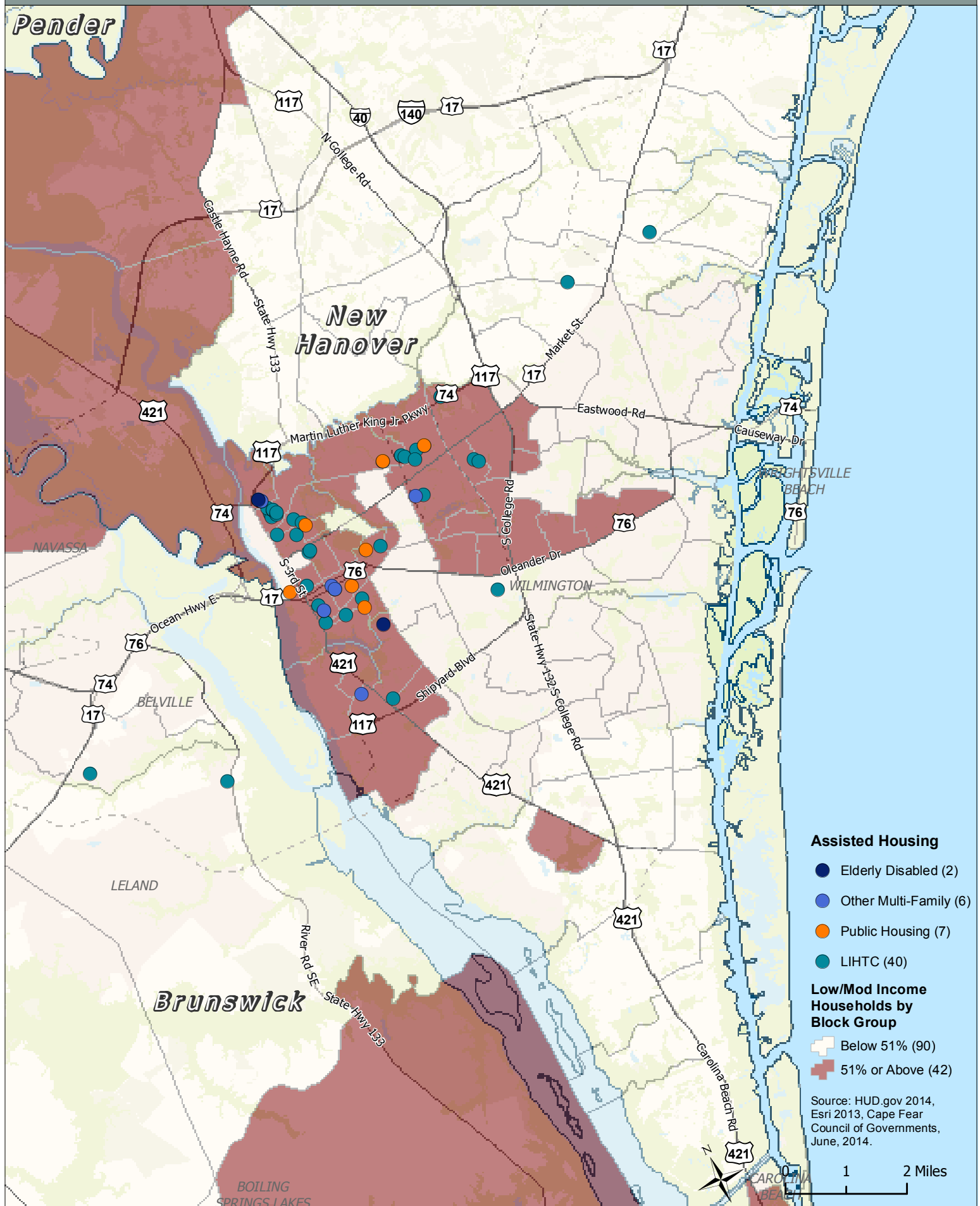


# Assisted Housing by Type and Low/Mod Household Income Pender County, North Carolina

**FOCUS**

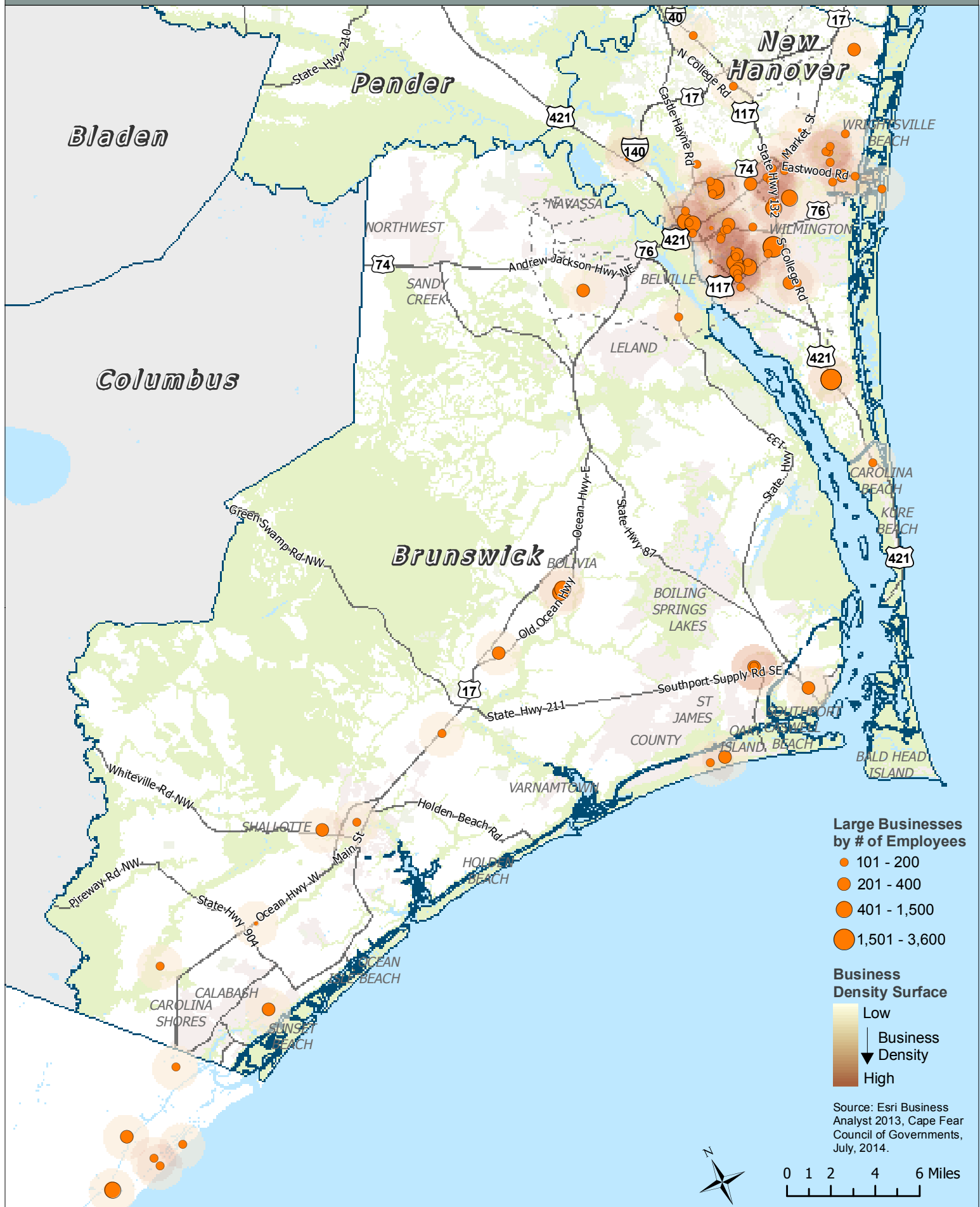


# Assisted Housing by Type and Low/Mod Household Income Wilmington, North Carolina

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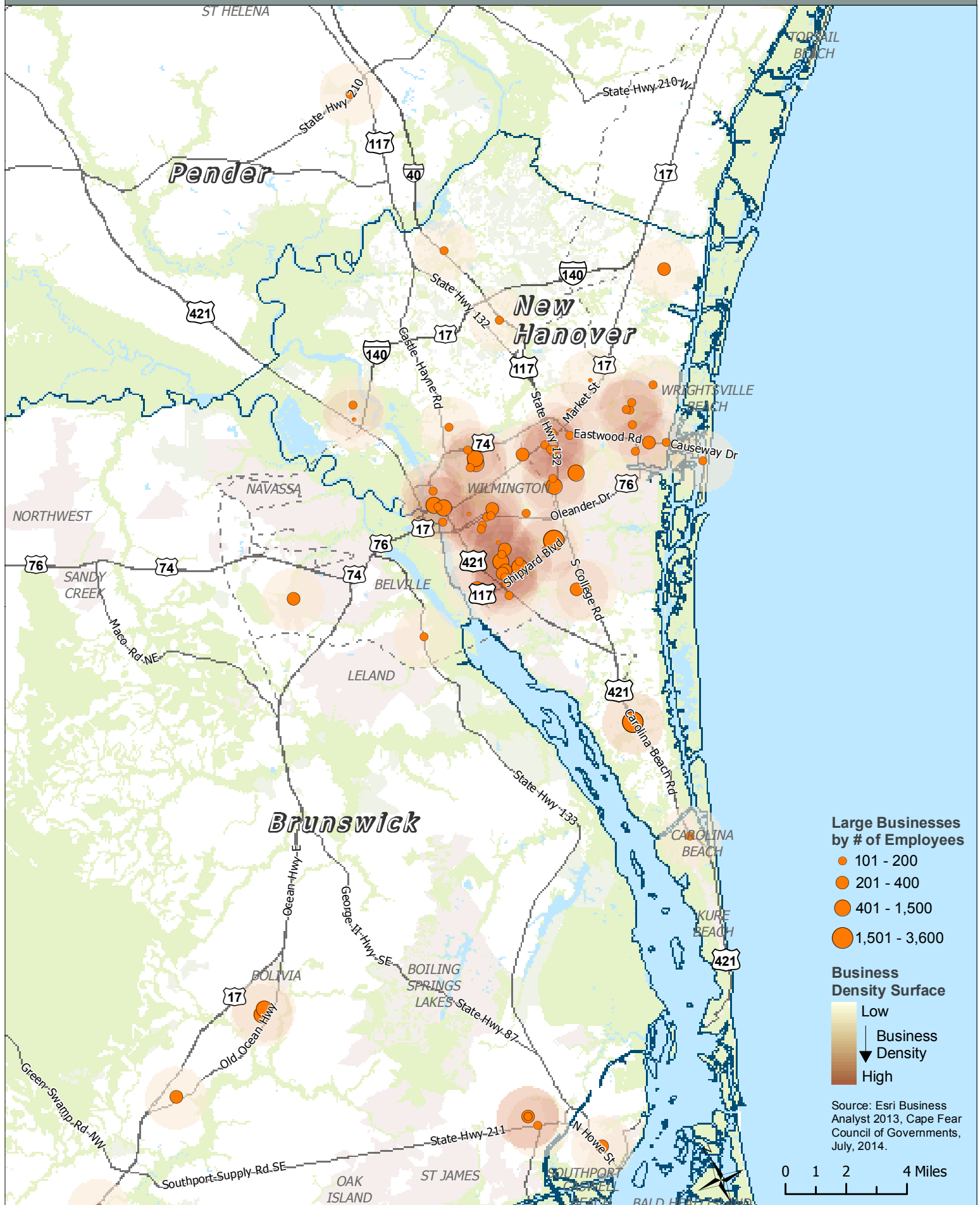
# Cape Fear Commercial Hot Spots Brunswick County, North Carolina

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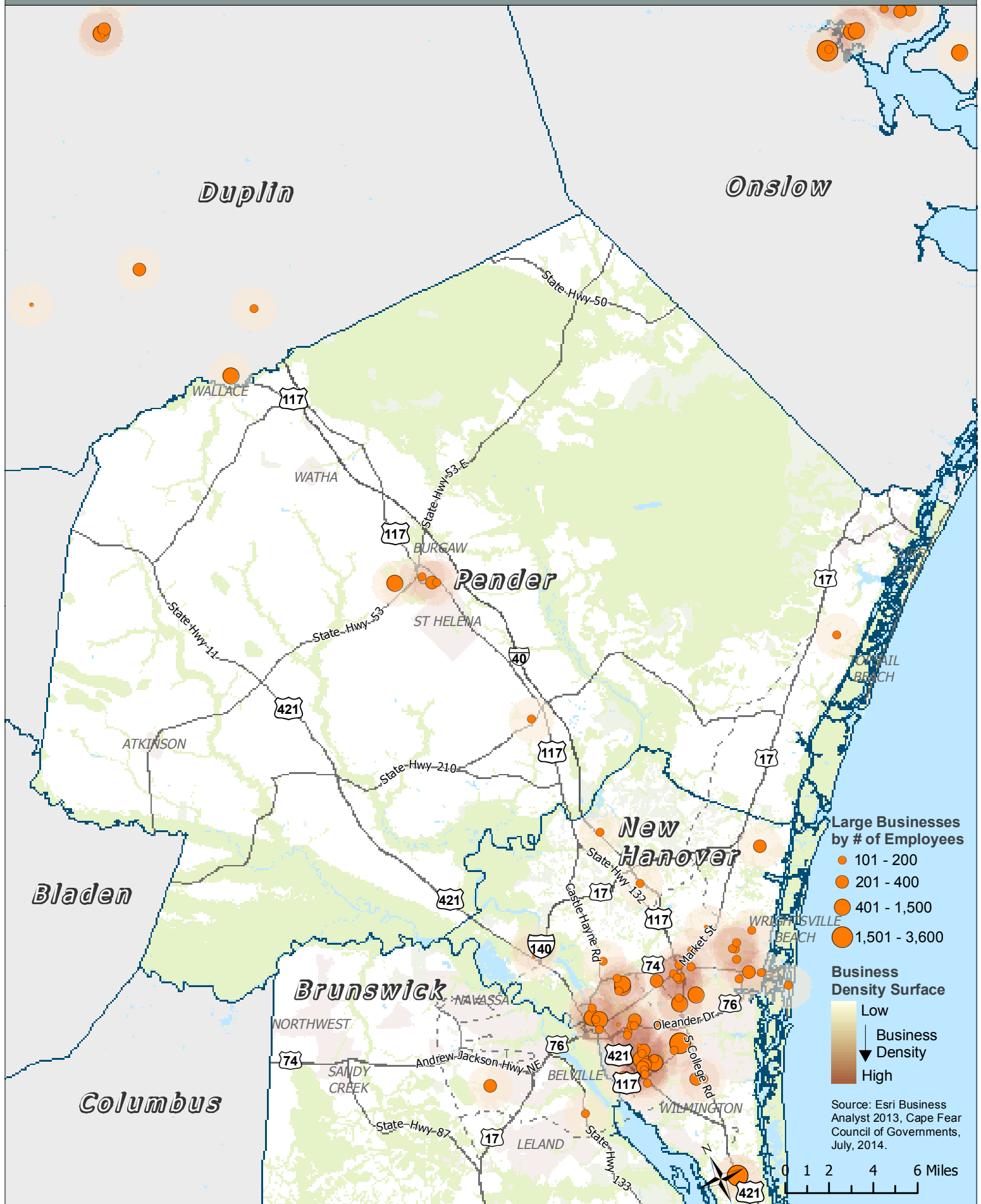
# Cape Fear Commercial Hot Spots New Hanover County, North Carolina

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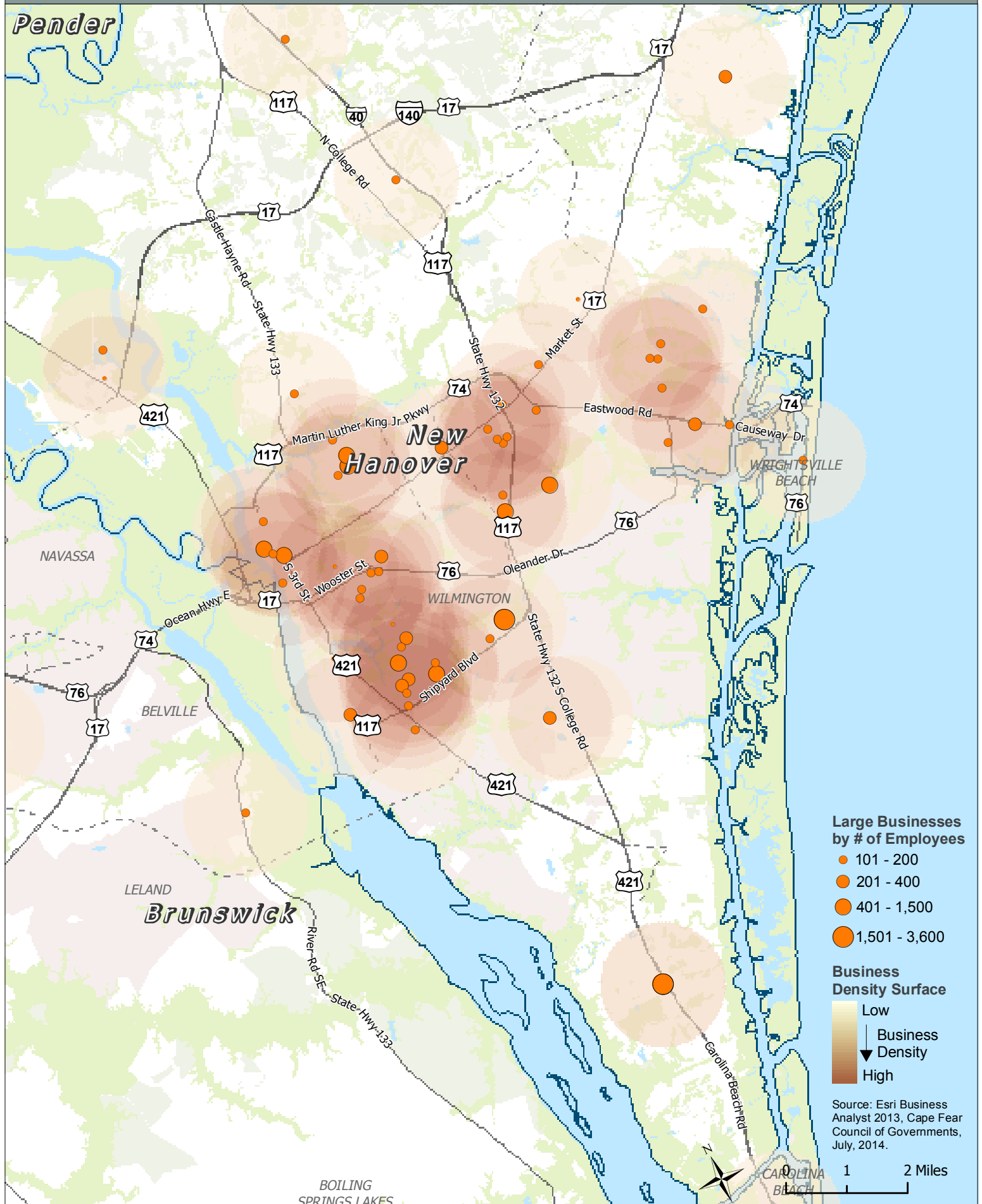
Cape Fear Commercial Hot Spots  
Pender County, North Carolina

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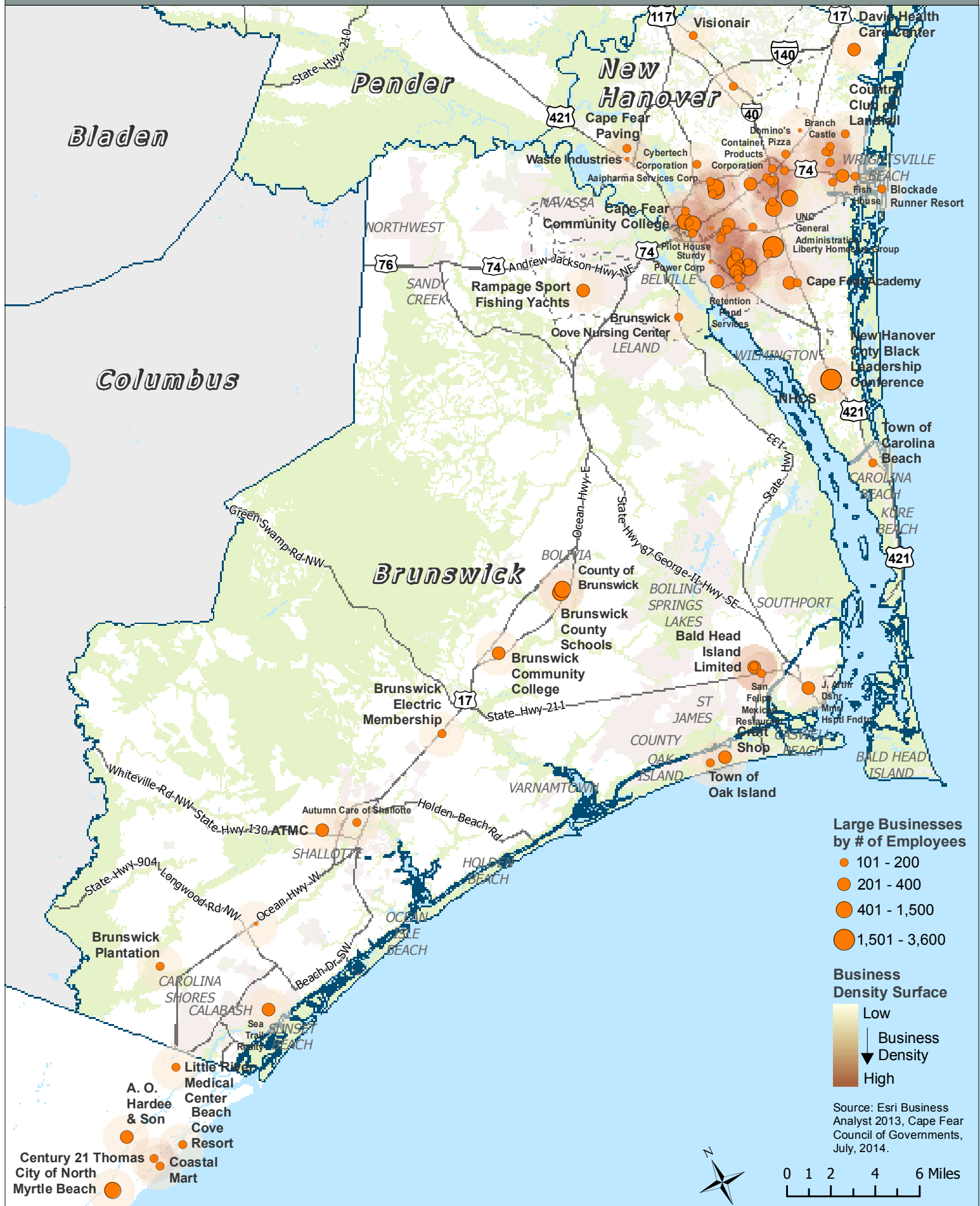


# Cape Fear Commercial Hot Spots Wilmington, North Carolina

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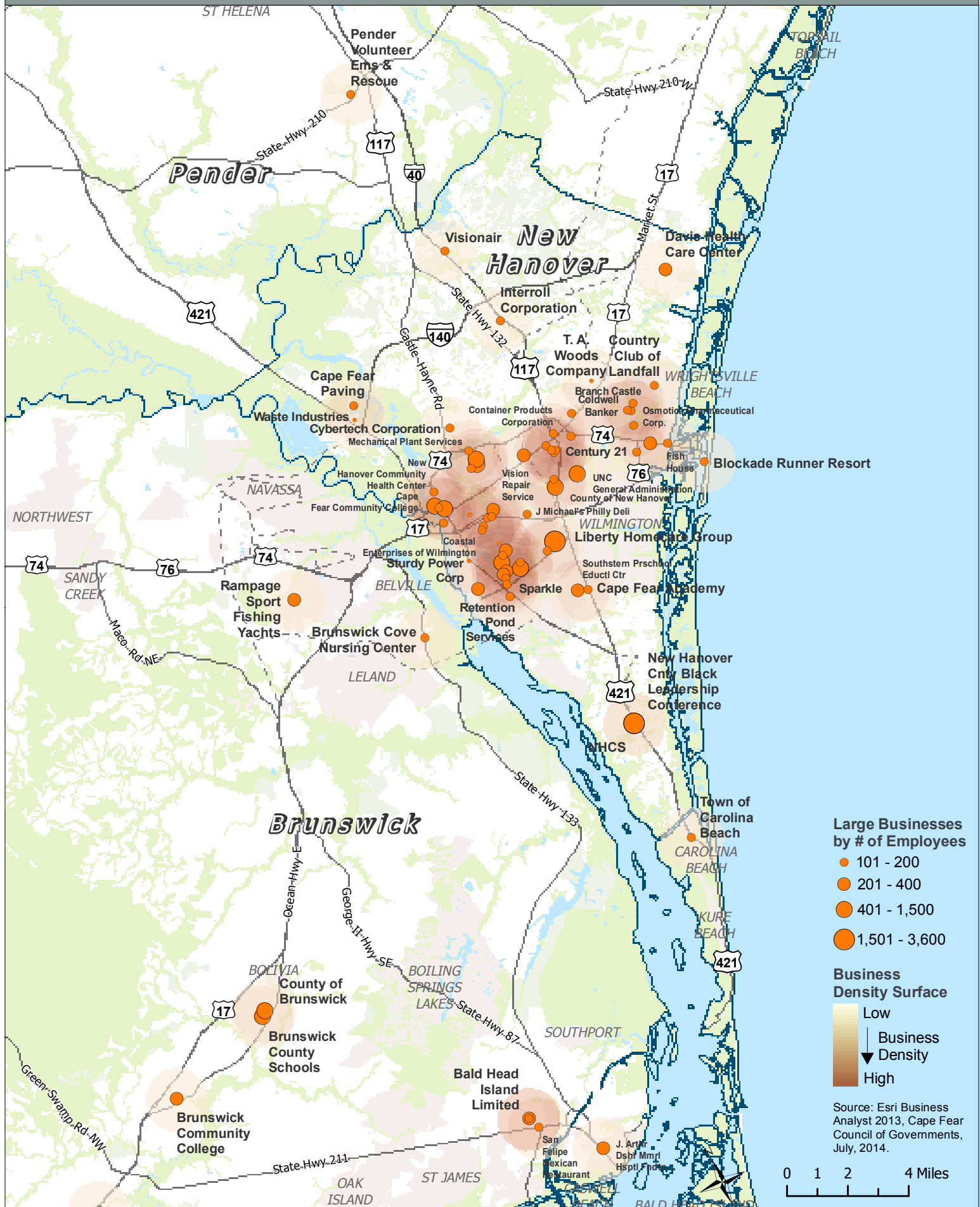
# Cape Fear Commercial Hot Spots Brunswick County, North Carolina

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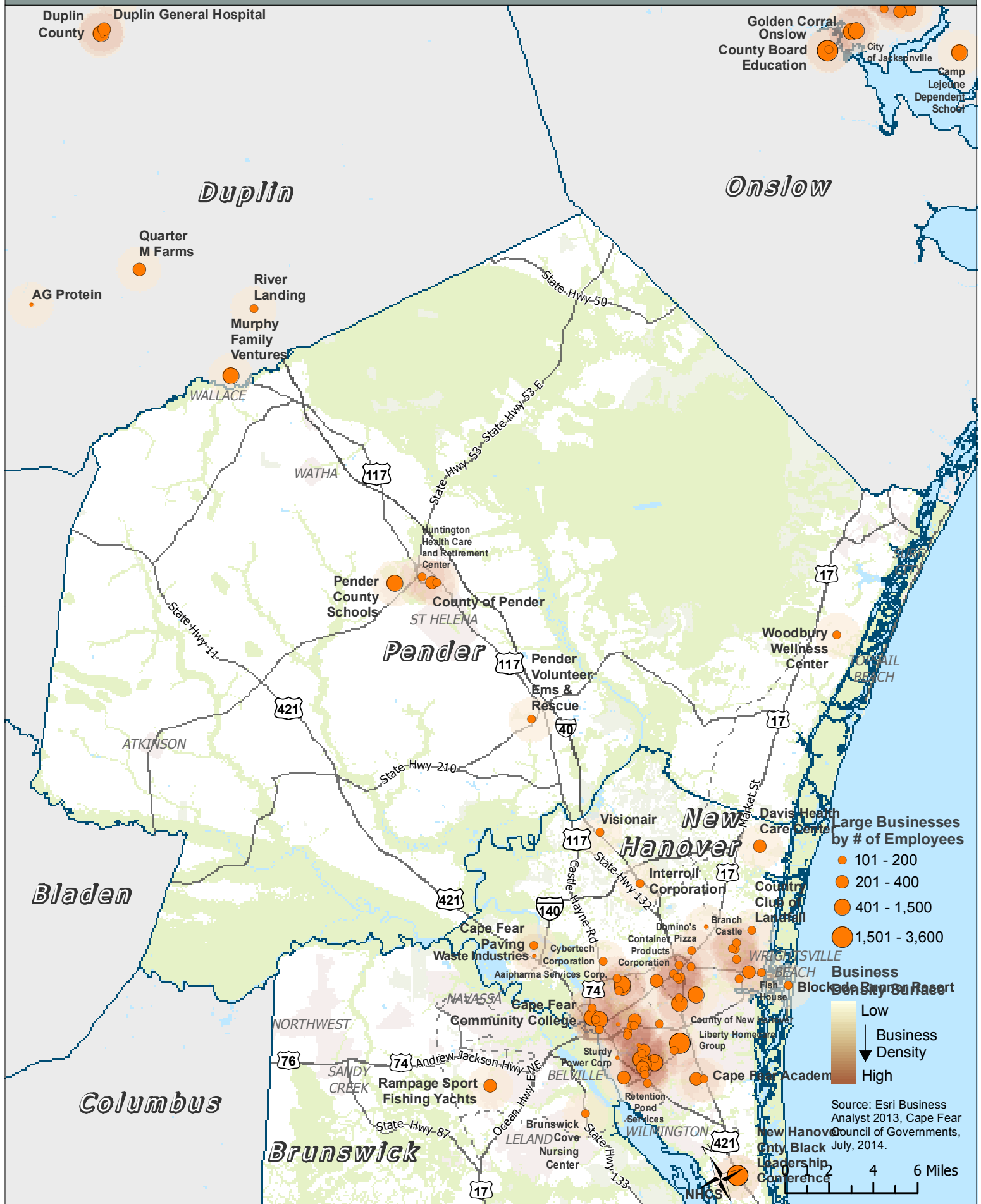
# Cape Fear Commercial Hot Spots New Hanover County, North Carolina

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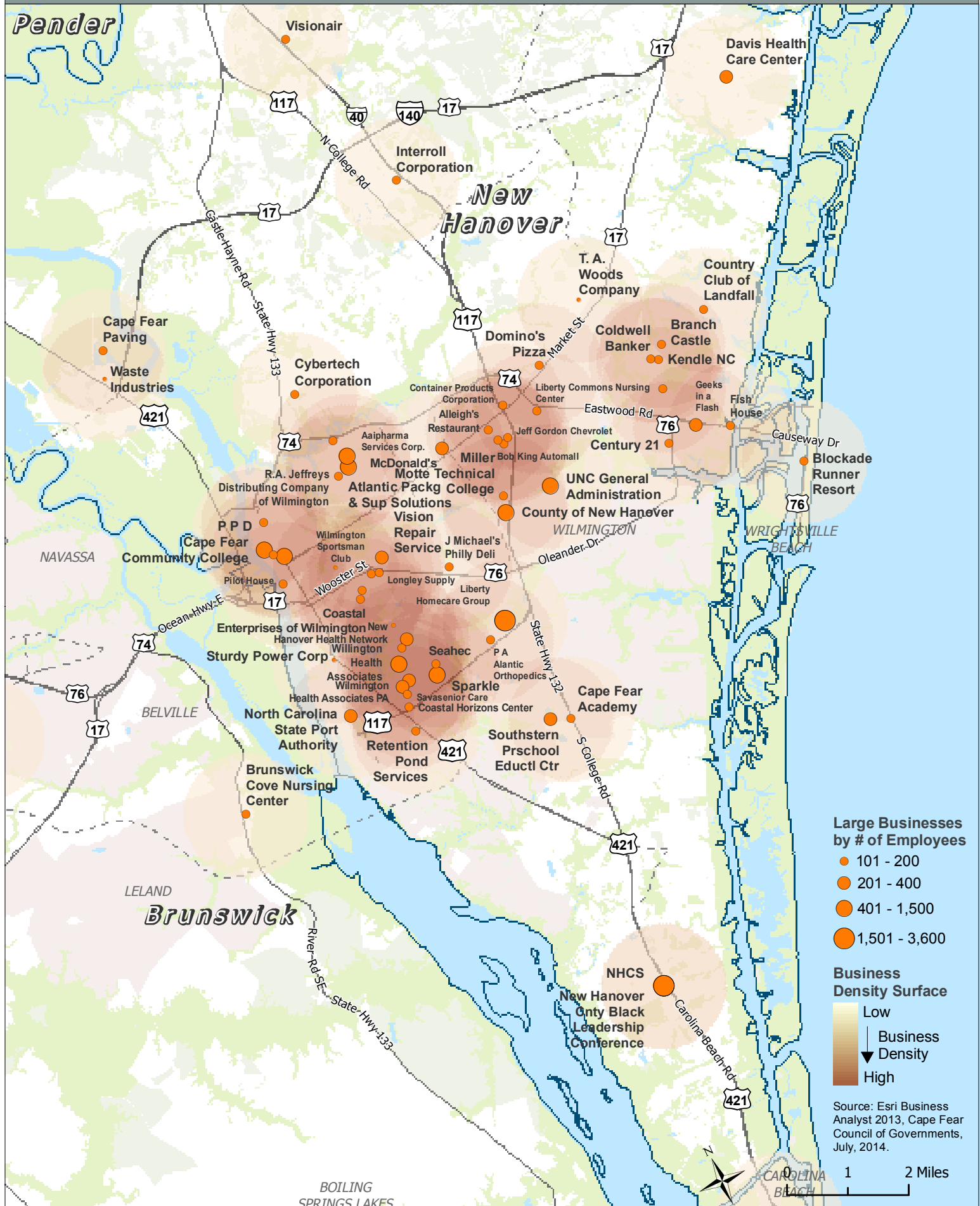
# Cape Fear Commercial Hot Spots Pender County, North Carolina

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# Cape Fear Commercial Hot Spots Wilmington, North Carolina

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## **C. Appendix C – HUD-CHAS Data**

The Comprehensive Housing Affordability Strategy (CHAS) data demonstrates the extent of housing problems and housing needs for 30, 50, and 80 percent of median income. In addition, it shows the prevalence of housing problems among different types of households, including elderly, disabled, and minority, as well as owner- and renter-occupied households. The data includes the number of households in a jurisdiction or geographic area that are cost overburden or have housing problems.

Attached are the HUD-CHAS Data tables for the City of Wilmington, Brunswick County, New Hanover County, Pender County, and the State of North Carolina.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: State

Created on: January 8, 2014

Data for: North Carolina

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	157,550	273,085	430,635	
Household Income >30% to less-than or= 50% HAMFI	205,840	206,950	412,790	
Household Income >50% to less-than or= 80% HAMFI	355,425	250,980	606,405	
Household Income >80% to less-than or=100% HAMFI	245,955	121,845	367,800	
Household Income >100% HAMFI	1,503,725	304,830	1,808,555	
Total	2,468,490	1,157,690	3,626,180	
Housing Problems Overview 1	Owner	Renter	Total	
Household has 1 of 4 Housing Problems	636,080	525,100	1,161,180	
Household has none of 4 Housing Problems	1,815,440	608,345	2,423,785	
Cost Burden not available	16,970	24,245	41,215	
Total	2,468,490	1,157,690	3,626,180	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	269,545	301,785	571,330	
Household has none of 4 Severe Housing Problems	2,181,975	831,665	3,013,640	
Cost Burden not available	16,970	24,245	41,215	
Total	2,468,490	1,157,690	3,626,180	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	1,843,510	643,490	2,487,000	
Cost Burden >30% to less-than or= 50%	373,060	236,560	609,620	
Cost Burden >50%	234,435	252,250	486,685	
Cost Burden not available	17,475	25,395	42,870	
Total	2,468,490	1,157,690	3,626,180	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	323,145	66,270	41,215	430,635
Household Income >30% to less-than or= 50% HAMFI	275,360	137,430	0	412,790
Household Income >50% to less-than or= 80% HAMFI	277,935	328,470	0	606,405
Household Income >80% to less-than or= 100% HAMFI	107,410	260,390	0	367,800
Household Income >100% HAMFI	177,325	1,631,225	0	1,808,555
Total	1,161,180	2,423,785	41,215	3,626,180
Income by Housing Problems (Renters only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	205,955	42,885	24,245	273,085
Household Income >30% to less-than or= 50% HAMFI	159,015	47,935	0	206,950
Household Income >50% to less-than or= 80% HAMFI	116,960	134,020	0	250,980
Household Income >80% to less-than or= 100% HAMFI	22,865	98,980	0	121,845
Household Income >100% HAMFI	20,305	284,525	0	304,830
Total	525,100	608,345	24,245	1,157,690
Income by Housing Problems (Owners only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	117,190	23,385	16,970	157,550
Household Income >30% to less-than or= 50% HAMFI	116,345	89,495	0	205,840
Household Income >50% to less-than or= 80% HAMFI	160,975	194,450	0	355,425
Household Income >80% to less-than or= 100% HAMFI	84,545	161,410	0	245,955
Household Income >100% HAMFI	157,020	1,346,700	0	1,503,725
Total	636,080	1,815,440	16,970	2,468,490
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	317,840	261,045	430,635	
Household Income >30% to less-than or= 50% HAMFI	266,040	125,285	412,790	

Household Income >50% to less-than or= 80% HAMFI	261,020	65,130	606,405	
Household Income >80% to less-than or= 100% HAMFI	96,910	17,335	367,800	
Household Income >100% HAMFI	154,500	17,890	1,808,555	
Total	1,096,310	486,685	3,626,180	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	202,355	173,395	273,085	
Household Income >30% to less-than or= 50% HAMFI	153,105	62,930	206,950	
Household Income >50% to less-than or= 80% HAMFI	106,240	13,065	250,980	
Household Income >80% to less-than or= 100% HAMFI	16,935	1,405	121,845	
Household Income >100% HAMFI	10,175	1,455	304,830	
Total	488,810	252,250	1,157,690	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	115,480	87,645	157,550	
Household Income >30% to less-than or= 50% HAMFI	112,930	62,355	205,840	
Household Income >50% to less-than or= 80% HAMFI	154,780	52,065	355,425	
Household Income >80% to less-than or= 100% HAMFI	79,970	15,930	245,955	
Household Income >100% HAMFI	144,335	16,440	1,503,725	
Total	607,495	234,435	2,468,490	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: January 8, 2014

Data for: Brunswick County, North Carolina

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	2,985	2,495	5,480	
Household Income >30% to less-than or= 50% HAMFI	3,435	1,885	5,320	
Household Income >50% to less-than or= 80% HAMFI	5,735	1,995	7,730	
Household Income >80% to less-than or=100% HAMFI	4,090	1,275	5,365	
Household Income >100% HAMFI	18,940	2,580	21,520	
Total	35,185	10,225	45,410	
Housing Problems Overview 1	Owner	Renter	Total	
Household has 1 of 4 Housing Problems	9,550	4,670	14,220	
Household has none of 4 Housing Problems	25,385	5,455	30,840	
Cost Burden not available	250	100	350	
Total	35,185	10,225	45,410	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	4,965	2,810	7,775	
Household has none of 4 Severe Housing Problems	29,970	7,315	37,285	
Cost Burden not available	250	100	350	
Total	35,185	10,225	45,410	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	25,800	5,885	31,685	
Cost Burden >30% to less-than or= 50%	4,605	1,970	6,575	
Cost Burden >50%	4,535	2,274	6,809	
Cost Burden not available	250	100	350	
Total	35,185	10,225	45,410	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	3,960	1,175	350	5,480
Household Income >30% to less-than or= 50% HAMFI	3,185	2,135	0	5,320
Household Income >50% to less-than or= 80% HAMFI	3,230	4,495	0	7,730
Household Income >80% to less-than or= 100% HAMFI	1,170	4,190	0	5,365
Household Income >100% HAMFI	2,670	18,850	0	21,520
Total	14,220	30,840	350	45,410
Income by Housing Problems (Renters only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	1,850	545	100	2,495
Household Income >30% to less-than or= 50% HAMFI	1,445	435	0	1,885
Household Income >50% to less-than or= 80% HAMFI	885	1,105	0	1,995
Household Income >80% to less-than or= 100% HAMFI	230	1,040	0	1,275
Household Income >100% HAMFI	255	2,325	0	2,580
Total	4,670	5,455	100	10,225
Income by Housing Problems (Owners only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	2,110	630	250	2,985
Household Income >30% to less-than or= 50% HAMFI	1,740	1,700	0	3,435
Household Income >50% to less-than or= 80% HAMFI	2,345	3,390	0	5,735
Household Income >80% to less-than or= 100% HAMFI	940	3,150	0	4,090
Household Income >100% HAMFI	2,415	16,525	0	18,940
Total	9,550	25,385	250	35,185
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	3,910	3,300	5,480	
Household Income >30% to less-than or= 50% HAMFI	3,000	1,485	5,320	

Household Income >50% to less-than or= 80% HAMFI	3,065	1,165	7,730	
Household Income >80% to less-than or= 100% HAMFI	1,090	315	5,360	
Household Income >100% HAMFI	2,310	535	21,520	
Total	13,375	6,800	45,410	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	1,835	1,585	2,495	
Household Income >30% to less-than or= 50% HAMFI	1,360	530	1,885	
Household Income >50% to less-than or= 80% HAMFI	805	155	1,995	
Household Income >80% to less-than or= 100% HAMFI	174	4	1,275	
Household Income >100% HAMFI	70	0	2,580	
Total	4,244	2,274	10,225	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,085	1,720	2,985	
Household Income >30% to less-than or= 50% HAMFI	1,640	955	3,435	
Household Income >50% to less-than or= 80% HAMFI	2,255	1,010	5,735	
Household Income >80% to less-than or= 100% HAMFI	925	315	4,090	
Household Income >100% HAMFI	2,235	535	18,940	
Total	9,140	4,535	35,185	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.



Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: January 8, 2014

Data for: New Hanover County, North Carolina

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	2,835	8,090	10,925	
Household Income >30% to less-than or= 50% HAMFI	3,405	5,395	8,800	
Household Income >50% to less-than or= 80% HAMFI	6,320	6,910	13,230	
Household Income >80% to less-than or=100% HAMFI	5,020	3,975	8,995	
Household Income >100% HAMFI	33,840	7,890	41,730	
Total	51,420	32,260	83,680	
Housing Problems Overview 1	Owner	Renter	Total	
Household has 1 of 4 Housing Problems	15,280	16,830	32,110	
Household has none of 4 Housing Problems	35,825	14,640	50,465	
Cost Burden not available	315	790	1,105	
Total	51,420	32,260	83,680	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	6,725	10,120	16,845	
Household has none of 4 Severe Housing Problems	44,385	21,345	65,730	
Cost Burden not available	315	790	1,105	
Total	51,420	32,260	83,680	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	36,225	15,530	51,755	
Cost Burden >30% to less-than or= 50%	8,615	7,020	15,635	
Cost Burden >50%	6,265	8,870	15,135	
Cost Burden not available	315	840	1,155	
Total	51,420	32,260	83,680	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	8,535	1,280	1,105	10,925
Household Income >30% to less-than or= 50% HAMFI	6,785	2,015	0	8,800
Household Income >50% to less-than or= 80% HAMFI	7,775	5,455	0	13,230
Household Income >80% to less-than or= 100% HAMFI	3,295	5,700	0	8,995
Household Income >100% HAMFI	5,720	36,020	0	41,730
Total	32,110	50,465	1,105	83,680
Income by Housing Problems (Renters only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	6,210	1,085	790	8,090
Household Income >30% to less-than or= 50% HAMFI	4,535	860	0	5,395
Household Income >50% to less-than or= 80% HAMFI	4,425	2,485	0	6,910
Household Income >80% to less-than or= 100% HAMFI	1,060	2,915	0	3,975
Household Income >100% HAMFI	600	7,295	0	7,890
Total	16,830	14,640	790	32,260
Income by Housing Problems (Owners only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	2,325	195	315	2,835
Household Income >30% to less-than or= 50% HAMFI	2,250	1,155	0	3,405
Household Income >50% to less-than or= 80% HAMFI	3,350	2,970	0	6,320
Household Income >80% to less-than or= 100% HAMFI	2,235	2,785	0	5,020
Household Income >100% HAMFI	5,120	28,725	0	33,840
Total	15,280	35,825	315	51,420
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	8,380	7,370	10,920	
Household Income >30% to less-than or= 50% HAMFI	6,700	4,345	8,805	

Household Income >50% to less-than or= 80% HAMFI	7,375	1,730	13,225	
Household Income >80% to less-than or= 100% HAMFI	3,055	815	8,995	
Household Income >100% HAMFI	5,260	885	41,735	
Total	30,770	15,145	83,680	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	6,055	5,435	8,090	
Household Income >30% to less-than or= 50% HAMFI	4,450	2,790	5,395	
Household Income >50% to less-than or= 80% HAMFI	4,095	480	6,910	
Household Income >80% to less-than or= 100% HAMFI	945	115	3,975	
Household Income >100% HAMFI	345	50	7,890	
Total	15,890	8,870	32,260	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,325	1,935	2,835	
Household Income >30% to less-than or= 50% HAMFI	2,255	1,555	3,405	
Household Income >50% to less-than or= 80% HAMFI	3,275	1,245	6,320	
Household Income >80% to less-than or= 100% HAMFI	2,115	700	5,020	
Household Income >100% HAMFI	4,910	830	33,840	
Total	14,880	6,265	51,420	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: January 8, 2014

Data for: Pender County, North Carolina

<b>Income Distribution Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	1,410	1,110	2,520	
Household Income >30% to less-than or= 50% HAMFI	1,310	755	2,065	
Household Income >50% to less-than or= 80% HAMFI	2,845	630	3,475	
Household Income >80% to less-than or=100% HAMFI	1,950	245	2,195	
Household Income >100% HAMFI	8,780	1,175	9,955	
Total	16,295	3,910	20,210	
<b>Housing Problems Overview 1</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household has 1 of 4 Housing Problems	4,580	1,655	6,235	
Household has none of 4 Housing Problems	11,550	2,115	13,665	
Cost Burden not available	170	140	310	
Total	16,295	3,910	20,210	
<b>Severe Housing Problems Overview 2</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household has 1 of 4 Severe Housing Problems	2,115	1,030	3,145	
Household has none of 4 Severe Housing Problems	14,015	2,745	16,760	
Cost Burden not available	170	140	310	
Total	16,295	3,910	20,210	
<b>Housing Cost Burden Overview 3</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Cost Burden less-than or= 30%	11,755	2,175	13,930	
Cost Burden >30% to less-than or= 50%	2,510	655	3,165	
Cost Burden >50%	1,830	930	2,760	
Cost Burden not available	200	160	360	
Total	16,295	3,910	20,210	
<b>Income by Housing Problems (Owners and Renters)</b>	<b>Household has 1 of 4</b>	<b>Household has none of 4</b>	<b>Cost Burden</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>Housing Problems</b>	<b>not available</b>	
Household Income less-than or= 30% HAMFI	1,695	520	310	2,520
Household Income >30% to less-than or= 50% HAMFI	1,250	815	0	2,065
Household Income >50% to less-than or= 80% HAMFI	1,515	1,960	0	3,475
Household Income >80% to less-than or= 100% HAMFI	750	1,445	0	2,195
Household Income >100% HAMFI	1,025	8,930	0	9,955
Total	6,235	13,665	310	20,210
<b>Income by Housing Problems (Renters only)</b>	<b>Household has 1 of 4</b>	<b>Household has none of 4</b>	<b>Cost Burden</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>Housing Problems</b>	<b>not available</b>	
Household Income less-than or= 30% HAMFI	685	290	140	1,110
Household Income >30% to less-than or= 50% HAMFI	635	120	0	755
Household Income >50% to less-than or= 80% HAMFI	230	400	0	630
Household Income >80% to less-than or= 100% HAMFI	80	165	0	245
Household Income >100% HAMFI	30	1,145	0	1,175
Total	1,655	2,115	140	3,910
<b>Income by Housing Problems (Owners only)</b>	<b>Household has 1 of 4</b>	<b>Household has none of 4</b>	<b>Cost Burden</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>Housing Problems</b>	<b>not available</b>	
Household Income less-than or= 30% HAMFI	1,010	230	170	1,410
Household Income >30% to less-than or= 50% HAMFI	615	695	0	1,310
Household Income >50% to less-than or= 80% HAMFI	1,285	1,560	0	2,845
Household Income >80% to less-than or= 100% HAMFI	670	1,280	0	1,950
Household Income >100% HAMFI	995	7,785	0	8,780
Total	4,580	11,550	170	16,295
<b>Income by Cost Burden (Owners and Renters)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	1,640	1,400	2,520	
Household Income >30% to less-than or= 50% HAMFI	1,250	600	2,065	

Household Income >50% to less-than or= 80% HAMFI	1,485	550	3,475	
Household Income >80% to less-than or= 100% HAMFI	650	100	2,195	
Household Income >100% HAMFI	895	105	9,955	
Total	5,920	2,755	20,210	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	665	610	1,110	
Household Income >30% to less-than or= 50% HAMFI	630	260	755	
Household Income >50% to less-than or= 80% HAMFI	230	60	630	
Household Income >80% to less-than or= 100% HAMFI	60	0	245	
Household Income >100% HAMFI	0	0	1,175	
Total	1,585	930	3,910	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	980	795	1,410	
Household Income >30% to less-than or= 50% HAMFI	615	335	1,310	
Household Income >50% to less-than or= 80% HAMFI	1,260	495	2,845	
Household Income >80% to less-than or= 100% HAMFI	590	100	1,950	
Household Income >100% HAMFI	895	105	8,780	
Total	4,340	1,830	16,295	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: City

Created on: January 8, 2014

Data for: Wilmington city, North Carolina

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	1,595	6,855	8,450	
Household Income >30% to less-than or= 50% HAMFI	1,570	4,150	5,720	
Household Income >50% to less-than or= 80% HAMFI	2,820	4,915	7,735	
Household Income >80% to less-than or=100% HAMFI	2,105	2,720	4,825	
Household Income >100% HAMFI	14,340	4,730	19,070	
Total	22,430	23,370	45,800	
Housing Problems Overview 1	Owner	Renter	Total	
Household has 1 of 4 Housing Problems	6,870	12,840	19,710	
Household has none of 4 Housing Problems	15,370	9,835	25,205	
Cost Burden not available	185	695	880	
Total	22,430	23,370	45,800	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	3,245	8,050	11,295	
Household has none of 4 Severe Housing Problems	18,995	14,630	33,625	
Cost Burden not available	185	695	880	
Total	22,430	23,370	45,800	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	15,500	10,450	25,950	
Cost Burden >30% to less-than or= 50%	3,620	4,925	8,545	
Cost Burden >50%	3,120	7,260	10,380	
Cost Burden not available	185	740	925	
Total	22,430	23,370	45,800	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	6,625	950	880	8,450
Household Income >30% to less-than or= 50% HAMFI	4,450	1,270	0	5,720
Household Income >50% to less-than or= 80% HAMFI	4,380	3,355	0	7,735
Household Income >80% to less-than or= 100% HAMFI	1,600	3,225	0	4,825
Household Income >100% HAMFI	2,655	16,415	0	19,070
Total	19,710	25,205	880	45,800
Income by Housing Problems (Renters only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	5,345	820	695	6,855
Household Income >30% to less-than or= 50% HAMFI	3,375	775	0	4,150
Household Income >50% to less-than or= 80% HAMFI	3,045	1,870	0	4,915
Household Income >80% to less-than or= 100% HAMFI	645	2,075	0	2,720
Household Income >100% HAMFI	430	4,300	0	4,730
Total	12,840	9,835	695	23,370
Income by Housing Problems (Owners only)	Household has 1 of 4	Household has none of 4	Cost Burden	Total
	Housing Problems	Housing Problems	not available	
Household Income less-than or= 30% HAMFI	1,280	130	185	1,595
Household Income >30% to less-than or= 50% HAMFI	1,075	495	0	1,570
Household Income >50% to less-than or= 80% HAMFI	1,335	1,485	0	2,820
Household Income >80% to less-than or= 100% HAMFI	955	1,150	0	2,105
Household Income >100% HAMFI	2,225	12,115	0	14,340
Total	6,870	15,370	185	22,430
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	6,475	5,740	8,455	
Household Income >30% to less-than or= 50% HAMFI	4,360	2,830	5,720	



Household Income >50% to less-than or= 80% HAMFI	4,190	945	7,735	
Household Income >80% to less-than or= 100% HAMFI	1,435	390	4,820	
Household Income >100% HAMFI	2,465	470	19,070	
Total	18,925	10,375	45,800	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	5,190	4,640	6,855	
Household Income >30% to less-than or= 50% HAMFI	3,290	2,150	4,150	
Household Income >50% to less-than or= 80% HAMFI	2,895	385	4,915	
Household Income >80% to less-than or= 100% HAMFI	545	65	2,720	
Household Income >100% HAMFI	265	20	4,730	
Total	12,185	7,260	23,370	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	1,280	1,100	1,595	
Household Income >30% to less-than or= 50% HAMFI	1,075	685	1,570	
Household Income >50% to less-than or= 80% HAMFI	1,295	560	2,820	
Household Income >80% to less-than or= 100% HAMFI	890	325	2,105	
Household Income >100% HAMFI	2,200	450	14,340	
Total	6,740	3,120	22,430	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

## **D. Appendix D – Home Mortgage Disclosure Act Data**

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board. This regulation provides the public loan data to be used to assist in the determination of whether financial institutions are serving the housing needs of a community to assist public officials in distributing public funds to be able to spur private investment in areas of need, and to help identify possible trends or patterns of discriminatory lending by financial institutions. The Community Reinvestment Act (CRA) was created to encourage depository institutions to help meet the credit needs of the community in which it operates with safe and sound banking operations.

Attached are the 2013 CRA Reports for the Wilmington, NC MSA, dated May 17, 2013. These reports were downloaded from [www.ffiec.org/hmda/](http://www.ffiec.org/hmda/).

MSA/MD: 48900 - WILMINGTON, NC

## INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

21ST MORTGAGE	ACOPIA, LLC	AFFILIATED MORTGAGE COMPANY
ALLIANCE CREDIT UNION	ALLIED MORTGAGE GROUP	AMERICAN EQUITY MORTGAGE, INC.
AMERICAN FINANCIAL RESOURCES	AMERICAN INTERNET MORTGAGE, INC	AMERICAN SECURITY MORTGAGE COR
AMERICAN SOUTHWEST MORTGAGE CO	AMERISAVE MORTGAGE CORPORATION	AmeriSouth Mortgage Company
AMERITRUST MORTGAGE INC.	ARK-LA-TEX FINANCIAL SERVICES	ATLANTIC BAY MORTGAGE GROUPLLC
BANK OF AMERICA, N.A.	BARRONS MORTGAGE GROUP LTD	BRANCH BANKING AND TRUST CO
BROKER SOLUTIONS, INC.	CALIBER FUNDING LLC	CAPITAL CENTER LLC
CAROLINA FARM CREDIT, ACA	CASHCALL, INC	CHURCHILL MORTGAGE CORPORATION
CITIMORTGAGE, INC	CMC FUNDING, INC.	CMCF, INC
CMG FINANCIAL, INC	CONTINENTAL HOME LOANS INC.	CORNING FEDERAL CREDIT UNION
CRESCENT MORTGAGE COMPANY	CROSSCOUNTRY MORTGAGE INC	DHI MORTGAGE COMPANY LIMITED
E MORTGAGE MANAGEMENT, LLC	EMBRACE HOME LOANS, INC.	ENVOY MORTGAGE, LTD.
EQUITY LOANS LLC	FAIRWAY INDEPENDENT MORT. CORP	FIFTH THIRD MORTGAGE COMPANY
FIRST BANK	FIRST CHOICE LOAN SERVICES INC	FIRST COMMUNITY BANK
FIRST COMMUNITY MORTGAGE	FIRST FEDERAL BANK	First Financial Services, Inc.
FIRST GUARANTY MORTGAGE CORP	FIRST HOME MORTGAGE	FIRST PRIORITY FINANCIAL INC
FIRST SOUTH BANK	FIRST-CITIZENS BANK & TRUST CO	FM LENDING SERVICES, LLC
FORT SILL NATIONAL BANK	FRANKLIN AMERICAN MORTGAGE CO	FREEDOM MORTGAGE CORPORATION
GATEWAY BANK MORTGAGE INC.	GENERATION MORTGAGE COMPANY	GEORGE MASON MORTGAGE LLC
GMAC MORTGAGE, LLC	GREENLIGHT FINANCIAL SERVICES	GUARANTEED RATE INC
GUARANTY TRUST COMPANY	HAMILTON GROUP FUNDING	HOME FINANCE OF AMERICA
HOME LOAN CENTER, INC.	HOMEOWNERS MORTGAGE ENT., INC	HOMEOWNERS MORTGAGE OF AMERICA
HOMeward RESIDENTIAL, INC	IFREEDOM DIRECT CORPORATION	JAMES B. NUTTER & CO.
LENDMARK FINANCIAL SERVICES	LIBERTY HOME EQUITY SOLUTIONS,	LOANDEPOT.COM, LLC
LOCAL GOV'T FEDERAL C U	LSI MORTGAGE PLUS	MARINE FEDERAL CREDIT UNION
MCLEAN MORTGAGE CORPORATION	MICHIGAN MUTUAL, INC. D/B/A FI	MID AMERICA MORTGAGE
MILEND, INC	MILITARY FAMILY HOME LOANS, LL	MONARCH BANK
MORTGAGE INVESTORS CORP	MORTGAGE LENDERS OF AMERICA	MORTGAGE RESEARCH CENTER
MORTGAGE SERVICES III, L.L.C.	MYERS PARK MORTGAGE	NATIONS LENDING CORPORATION
NATIONSTAR MORTGAGE LLC	NATIONWIDE ADVANTAGE MORTGAGE	NETWORK CAPITAL FUNDING CORP
NEW AMERICAN MORTGAGE, LLC	NEW DAY FINANCIAL, LLC	NEW PENN FINANCIAL
NEWBRIDGE BANK	NFM, INC.	NORTH STATE BANK
NYCB MORTGAGE COMPANY LLC	ON Q FINANCIAL, INC.	ONE REVERSE MORTGAGE, LLC
ONEMAIN FINANCIAL, INC.	PACIFIC UNION FINANCIAL, LLC	PARK STERLING BANK
PENNYMAC LOAN SERVICES LLC	PHH HOME LOANS	PHH MORTGAGE CORPORATION
PIEDMONT ADVANTAGE CU	PLATINUM HOME MORTGAGE CORP	PLATINUM MORTGAGE, INC.
PLAZA HOME MORTGAGE, INC.	PNC BANK N.A.	PRIMARY CAPITAL ADVISORS LC
PRIMARY RESIDENTIAL MORTGAGE	PRIME MORTGAGE LENDING INC.	PRIMELENDING
PROSPECT MORTGAGE LLC	PROVIDENT FUNDING ASSOCIATES	PULTE MORTGAGE LLC
QUICKEN LOANS	REAL ESTATE MORTGAGE NETWORK	REGIONS BANK
RELIANCE FIRST CAPITAL LLC	RESIDENTIAL FINANCE CORP	RESIDENTIAL MORTGAGE CORP
RESOURCE FINANCIAL SERVICES	REVERSE MORTGAGE USA, INC.	ROUNDPOINT MORTGAGE COMPANY
SECURITY SAVINGS BANK	SECURITYNATIONAL MORTGAGE COMP	SELF HELP CREDIT UNION
SERVICE FINANCE COMPANY, LLC	SHARONVIEW FEDERAL CREDIT UNIO	SIDUS FINANCIAL, LLC
SIERRA PACIFIC MORTGAGE	SIRVA MORTGAGE, INC	SOUTHERN TRUST MORTGAGE LLC
SOUTHWEST STAGE FUNDING LLC	STATE EMPLOYEES' CREDIT UNION	STONEGATE MORTGAGE CORPORATION

MSA/MD: 48900 - WILMINGTON, NC

## INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

SUBURBAN MORTGAGE CO OF NM  
TD BANK N.A.  
TOTAL MORTGAGE SERVICE, LLC  
UNITED SHORE FINANCIAL SERVICE  
VANTAGESOUTH BANK  
WESTSTAR MORTGAGE INC  
YADKIN VALLEY BANK

SUNTRUST BANKS, INC  
THE BANK OF HAMPTON ROADS  
UNION MORTGAGE GROUP  
URBAN FINANCIAL GROUP INC.  
VILLAGE CAPITAL & INVESTMENT  
WR STARKEY MORTGAGE LLP

SUNTRUST MORTGAGE, INC  
THE EAST CAROLINA BANK  
United Security Financial  
VANDERBILT MORTGAGE  
WELLS FARGO BANK, NA  
WYNDHAM CAPITAL MORTGAGE, INC

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## INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ADVANTAGE MORTGAGE  
 360 MORTGAGE GROUP LLC  
 ACTORS FEDERAL CU  
 ALERUS FINANCIAL, N.A.  
 ALLIANT CREDIT UNION  
 AMERICAN BANK  
 AMERICAN NEIGHBORHOOD MORTGAGE  
 ANDERSON BROTHERS BANK  
 APCI FEDERAL CREDIT UNION  
 ARVEST MORTGAGE COMPANY  
 ASTORIA FEDERAL MORTGAGE CORP.  
 ATLANTIC FEDERAL CREDIT UNION  
 BANK OF CAMDEN  
 BANK OF OAK RIDGE  
 BARRINGTON BANK & TRUST CO.NA  
 BERKADIA COMMERCIAL MORTG LLC  
 BOFI FEDERAL BANK  
 CABARRUS BANK & TRUST COMPANY  
 CAPITAL BANK  
 CAPSTONE BANK  
 CAROLINA BANK  
 CAROLINAS TELCO FEDERAL  
 CERTUSBANK, N.A.  
 CIS FINANCIAL SERVICES, INC.  
 CITIZENS SOUTH BANK  
 COASTAL BANK & TRUST  
 COLE TAYLOR BANK  
 COMMONWEALTH ONE FCU  
 CONSTELLATION FCU  
 CORNERSTONE RESIDENTIAL MTG  
 DIRECT LENDERS LLC  
 EAGLEBANK  
 EQUITABLE MORTGAGE CORPORATION  
 EVOLVE BANK & TRUST  
 FARMERS AND MERCHANTS BANK  
 FIDELITY BANK  
 FIFTH THIRD BANK  
 FIRST CHOICE BANK  
 FIRST FEDERAL BANK OF FLORIDA  
 FIRST FLIGHT FEDERAL CREDIT UN  
 FIRST NATIONAL BANK OF AMERICA  
 FIRST NATIONAL BANK OF SHELBY  
 FIRST PLACE BANK  
 FIRST TENNESSEE BANK NA  
 FIRSTMERIT BANK NA  
 FORT BRAGG FEDERAL CREDIT UNIO

1ST ALLIANCE LENDING, LLC  
 ACADEMY MORTGAGE CORPORATION  
 ADMIRALS BANK  
 ALLEGACY FEDERAL CREDIT UNION  
 ALLY BANK  
 American Heritage FCU  
 AMERIHOM MORTGAGE CORPORATION  
 ANDROMEDA MORTGAGE GROUP LLC  
 Apple Federal Credit Union  
 ASHEVILLE SAVINGS BANK  
 ASTORIA FEDERAL SAVINGS & LOAN  
 ATLANTIC PACIFIC MORTGAGE CORP  
 BANK OF ENGLAND  
 BANK-FUND STAFF FCU  
 BAXTER CREDIT UNION  
 BETHPAGE FEDERAL CREDIT UNION  
 BRAND MORTGAGE GROUP LLC  
 CALL FEDERAL CREDIT UNION  
 CAPITAL BANK N.A.  
 CARDINAL FINANCIAL COMPANY  
 CAROLINA PREMIER BANK  
 CARRINGTON MORTGAGE SERVICES  
 CHARLES SCHWAB BANK  
 CITIBANK, N.A.  
 CMCO MORTGAGE, LLC DBA HOME LE  
 COASTAL CAROLINA NATIONAL BANK  
 COLONIAL SAVINGS, F.A.  
 COMMUNITYONE BANK, N.A.  
 CONTOUR MORTGAGE CORPORATION  
 CRESCOM BANK  
 DOMINION CREDIT UNION  
 EDWARD JONES MORTGAGE, LLC  
 EVERBANK  
 EXCEL MORTGAGE SERVICING, INC  
 FARMERS BANK AND TRUST NA  
 FIDELITY BANK  
 FINANCIAL FEDERAL BANK  
 FIRST CITIZENS BANK  
 FIRST FEDERAL BANK, FSB  
 FIRST INTERNET BANK OF INDIANA  
 FIRST NATIONAL BANK OF LAYTON  
 FIRST NATIONAL BANK OF STLOUIS  
 FIRST SAVINGS MORTGAGE CORPORA  
 FIRST UNITED BANK & TRUST  
 FIRSTMERIT MORTGAGE CORP  
 FOUNDERS FEDERAL CREDIT UNION

1ST MARINER BANK  
 ACCESS NATIONAL BANK  
 AFFINITY FEDERAL CREDIT UNION  
 ALLEN TATE MORTGAGE SERVICES  
 AMERICAN AIRLINES FCU  
 AMERICAN NATIONAL BANK & TRUST  
 AMERIPRISE BANK, FSB  
 ANSON BANK & TRUST CO.  
 ARMED FORCES BANK, NA  
 Associated Credit Union  
 ATLANTA POSTAL CREDIT UNION  
 BANCO POPULAR NORTH AMERICA  
 BANK OF NORTH CAROLINA  
 BANKSOUTH  
 BAY STATE SAVINGS BANK  
 BNC NATIONAL BANK  
 C&F MORTGAGE CORP  
 CANANDAIGUA NATIONAL BANK  
 CAPITAL ONE NA  
 CAROLINA B&TC  
 CAROLINA TRUST FCU  
 CBC NATIONAL BANK  
 CHARLOTTE METRO FEDERAL CREDIT  
 CITIZENS DEPOSIT BANK  
 CNB Mortgage Company  
 COASTAL FEDERAL CREDIT UNION  
 COMMERCE BANK  
 CONGAREE STATE BANK  
 CORNERSTONE MORTGAGE COMPANY  
 DEERE EMPLOYEES CREDIT UNION  
 E\*TRADE SAVINGS BANK  
 ENTERPRISE BANK  
 EVERETT FINANCIAL INC  
 FAMILY TRUST FEDERAL CREDIT UN  
 FIDELITY BANK  
 FIDELITY COOPERATIVE BANK  
 FIRST CENTURY BANK, N.A.  
 FIRST FEDERAL BANK  
 FIRST FINANCIAL BANK  
 FIRST NATIONAL ACCEPTANCE CO.,  
 FIRST NATIONAL BANK OF PA  
 FIRST PALMETTO BANK  
 FIRST TECHNOLOGY FED CU  
 FIRST VIRGINIA COMMUNITY BANK  
 FLAGSTAR BANK  
 FOUR OAKS BANK AND TRUST



MSA/MD: 48900 - WILMINGTON, NC

## INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

GARDEN SAVINGS FCU	GATEWAY BANK F.S.B.	GATEWAY FUNDING DMS, LP
GEEFCU	GEORGIA BANKING COMPANY	GMFS, LLC
GMH MORTGAGE SERVICES LLC	GOLD STAR MORTGAGE FINANCIAL	GRAND BANK NA
GSF MORTGAGE CORPORATION	GUARANTEED HOME MORTGAGE COMPA	GUARANTY BANK, FSB
GUARDHILL FINANCIAL CORP.	HANSCOM FED CREDIT UNION	HARTFORD FUNDING LTD.
HIGH POINT BANK B&TC	HOME LOAN INVESTMENT BANK	HOMESERVICES LENDING, LLC
HOMETOWN BANK	HOMETRUST BANK	HSBC BANK USA, NA
INFINITY HOME MORTGAGE CO. INC	ING BANK, FSB / CAPITAL ONE	INOVA FEDERAL CREDIT UNION
INTERCOASTAL MORTGAGE COMPANY	JPMORGAN CHASE BANK, NA	KANSAS STATE BANK OF MANHATTAN
KEYBANK NATIONAL ASSOCIATION	LAKE MICHIGAN CREDIT UNION	LAND/HOME FINANCIAL SERVICES
LATINO COMMUNITY CREDIT UNION	LIBERTY SAVINGS BANK, FSB	LOWELL COOPERATIVE BANK
LUXURY MORTGAGE CORP	M&T BANK	MACON BANK, INC.
MAGNOLIA BANK	MAIN STREET BANK	MAVERICK FUNDING CORP
MEMBER ADVANTAGE MORTGAGE LLC	MEMBER FIRST MORTGAGE, LLC	MERIDIAN BANK
METLIFE BANK, N.A.	METRO BANK	MID-ISLAND MORTGAGE CORP.
MIDCOUNTRY BANK	MIDDLEBURG BANK	MIDFIRST BANK
MIDLAND MORTGAGE CORPORATION	MORGAN STANLEY PRIVATE BANK NA	MORTGAGE CAPITAL ASSOCIATES
MORTGAGE INVESTORS GROUP	MORTGAGE MASTER, INC.	MORTGAGE NETWORK
MOUNTAIN 1ST BANK & TRUST CO	MOUNTAIN CREDIT UNION	MUTUAL OF OMAHA BANK
MWABANK	NAPUS Federal Credit Union	NATIONAL BANK OF KANSAS CITY
NATIONWIDE BANK	NCCFCU	NEW CENTURY BANK
NEW REPUBLIC SAVINGS BANK	NFCU	NORTH AMERICAN SAVINGS BANK
NORTHVIEW BANK	NORTHWEST FEDERAL CREDIT UNION	NOVARTIS FCU
NRL FEDERAL CREDIT UNION	OCEANSIDE MORTGAGE COMPANY	ONEWEST BANK, FSB
PACIFIC MERCANTILE BANK	PARAGON COMMERCIAL BANK	PATRIOT COMMUNITY BANK
PATRIOT STATE BANK	PENTAGON FEDERAL CREDIT UNION	PEOPLES BANK
PEOPLES HOME EQUITY INC	POLI MORTGAGE GROUP INC	PREMIA MORTGAGE, LLC
PREMIER COMMERCIAL BANK	PRESIDENTIAL BANK, F.S.B.	PROFICIO BANK
PROPONENT FEDERAL CREDIT UNION	QUORUM FEDERAL CREDIT UNION	RANDOLPH BANK & TRUST CO
RAYMOND JAMES BANK N.A.	RBC BANK (GEORGIA), N.A.	RBS CITIZENS, N.A.
REALTY HOME MORTGAGE CO., LLC	REVERE BANK	ROXBORO SAVINGS BANK, SSB
S&T BANK	SAN ANTONIO FEDERAL CREDIT UNI	SANDHILLS BANK
SCBT	SELF-HELP FEDERAL CREDIT UNION	SEMPER HOME LOANS, INC
SHELTER MORTGAGE COMPANY, LLC	SILVERTON MORTGAGE SPECIALISTS	SOUTHERN BANK AND TRUST COMPAN
SOUTHERN COMMUNITY BANK AND TR	SOUTHPOINT FINANCIAL SERVICES,	SOVEREIGN BANK N.A.
STATE DEPARTMENT FCU	STATE FARM BANK	STEARNS LENDING
STELLARONE BANK	STIFEL BANK & TRUST	SUMMIT FUNDING, INC.
SUN WEST MORTGAGE COMPANY, INC	SWBC MORTGAGE CORP	SYNOVUS MORTGAGE CORPORATION
TAYLORSVILLE SAVINGS BANK, SSB	TBI MORTGAGE COMPANY	TERRACE MORTGAGE COMPANY
TEXAS STAR BANK SSB	THE BRYN MAWR TRUST COMPANY	THE FEDERAL SAVINGS BANK
THE HUNTINGTON NATIONAL BANK	THE LITTLE BANK, INC.	THE NORTHERN TRUST COMPANY
THE PARK NATIONAL BANK	THE STATE BANK AND TRUST CO	THIRD FEDERAL SAVINGS AND LOAN
THRIVENT FINANCIAL BANK	TIAA-CREF TRUST COMPANY, FSB	TIDEWATER HOME FUNDING, LLC
TIDEWATER MORT SERVICES, INC.	TOWER FEDERAL CREDIT UNION	TOWNEBANK
TRULIANT FEDERAL CREDIT UNION	TRUSTATLANTIC BANK	TYNDALL FEDERAL CREDIT UNION
UBS AG, TAMPA BRANCH	UBS BANK, USA	UNION BANK & TRUST CO

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INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

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UNION FIRST MARKET BANK  
UNITED BANK INC  
US BANK, N.A.  
USAA FEDERAL SAVINGS BANK  
VAN DYK MORTGAGE CORPORATION  
VIRGINIA HERITAGE BANK  
WEST TOWN SAVINGS BANK  
WOLVERINE BANK FSB  
XCEL FEDERAL CREDIT UNION

UNION NATIONAL MORTGAGE CO.  
UNITED COMMUNITY BANK  
US BK NA ND  
USAMERIBANK  
VANGUARD FUNDING LLC  
WATERSTONE MORTGAGE CORP  
WFS MORTGAGE, LLC  
WORTHINGTON FEDERAL BANK

UNION SAVINGS BANK  
UNITED MORTGAGE CORP  
US MORTGAGE CORPORATIOIN  
VALLEY BANK  
VILLAGE BANK MORTGAGE CORP.  
WEICHERT FINANCIAL SERVICES  
WOLFE FINANCIAL INC  
WSFS BANK

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 48900 - WILMINGTON, NC

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number						\$000's	Number
NC/BRUNSWICK COUNTY/0201.01													54	54	
LOANS ORIGINATED	5	428	7	643	15	1886	3	57		4	169	11	648		
APPS APPROVED, NOT ACCEPTED			2	108			1	5				3	113		
APPS DENIED	4	650	6	306	13	1658	3	77		4	221	11	624		
APPS WITHDRAWN			1	19	5	678						1	19		
FILES CLOSED FOR INCOMPLETENESS			3	187	2	112				1	41	5	299		
NC/BRUNSWICK COUNTY/0201.02														33	71
LOANS ORIGINATED	26	3333	16	2107	73	11033				15	2496	3	235		
APPS APPROVED, NOT ACCEPTED	1	126			9	1130				1	28				
APPS DENIED	6	765	7	900	24	3207	3	32		5	539	5	322		
APPS WITHDRAWN	2	391	4	715	16	2311	1	23		5	704				
FILES CLOSED FOR INCOMPLETENESS					6	1019									
NC/BRUNSWICK COUNTY/0201.03														19	109
LOANS ORIGINATED	48	7663	110	20426	320	60601	2	280		86	15931	5	239		
APPS APPROVED, NOT ACCEPTED	2	196	9	1223	36	7685	3	85		12	2508	2	133		
APPS DENIED	10	1555	15	3013	85	17007	1	4		19	3124	5	421		
APPS WITHDRAWN	7	1119	19	4303	59	13820				21	4487	1	50		
FILES CLOSED FOR INCOMPLETENESS	2	418	3	552	23	5050				5	679				
NC/BRUNSWICK COUNTY/0201.04														41	80
LOANS ORIGINATED	28	3352	22	2725	86	12726	1	18		14	3264	8	461		
APPS APPROVED, NOT ACCEPTED	3	449	15	994	7	1189				2	190	17	1320		
APPS DENIED	4	415	56	5598	32	4039	12	265		9	895	51	4656		
APPS WITHDRAWN	9	1105	5	788	8	1192				2	309				
FILES CLOSED FOR INCOMPLETENESS			1	34	5	700									
NC/BRUNSWICK COUNTY/0202.01														26	128
LOANS ORIGINATED	20	2562	12	1465	125	18064	1	10		24	3016				
APPS APPROVED, NOT ACCEPTED	3	353	1	60	14	2612									
APPS DENIED	3	399	4	372	37	5578	2	50		3	345	2	163		
APPS WITHDRAWN	4	590			20	3334				1	93				
FILES CLOSED FOR INCOMPLETENESS	3	454	1	84	6	796				1	169				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0202.02													17	103					
LOANS ORIGINATED	37	6520	60	11508	200	36004	3	250		42	7748	3	144						
APPS APPROVED, NOT ACCEPTED	3	486	4	438	20	3765	1	10		4	476	1	35						
APPS DENIED	4	563	7	1008	63	10485	6	336		12	1790								
APPS WITHDRAWN	5	600	11	1971	33	5761	2	70		5	694	2	121						
FILES CLOSED FOR INCOMPLETENESS			1	375	12	2150				3	644								
NC/BRUNSWICK COUNTY/0202.03													20	111					
LOANS ORIGINATED	15	2632	7	703	51	8454	1	50		3	403	5	280						
APPS APPROVED, NOT ACCEPTED			2	148	1	82	1	15				2	148						
APPS DENIED	6	932	5	484	36	5356	2	13		1	69	6	470						
APPS WITHDRAWN	2	315	2	212	13	2056						1	59						
FILES CLOSED FOR INCOMPLETENESS			1	120	3	328				1	61								
NC/BRUNSWICK COUNTY/0202.04													10	91					
LOANS ORIGINATED	23	3843	43	6796	124	17392	7	441		42	6780	4	172						
APPS APPROVED, NOT ACCEPTED	2	196	6	460	19	2874				6	916	6	432						
APPS DENIED	1	142	15	1525	56	8211	6	231		10	1224	17	1169						
APPS WITHDRAWN	2	278	9	1271	29	4679	1	280		6	1232								
FILES CLOSED FOR INCOMPLETENESS			1	172	9	1537				3	616								
NC/BRUNSWICK COUNTY/0203.03													15	81					
LOANS ORIGINATED	7	1066	22	4869	105	22147	3	796		36	7840	7	558						
APPS APPROVED, NOT ACCEPTED	2	226	6	598	9	1604	1	16		6	839	7	439						
APPS DENIED	4	534	15	2141	35	7369				13	2371	14	916						
APPS WITHDRAWN			2	360	11	2060	1	65		6	1006	1	65						
FILES CLOSED FOR INCOMPLETENESS	1	158			6	1396				1	183								
NC/BRUNSWICK COUNTY/0203.04													6	128					
LOANS ORIGINATED	10	1850	140	34860	369	83146	5	343		155	35074	2	142						
APPS APPROVED, NOT ACCEPTED			10	2109	20	4843				7	1651	1	58						
APPS DENIED	1	194	13	2206	62	17436	3	62		27	5116	6	308						
APPS WITHDRAWN	1	261	20	5455	53	13547	1	185		19	4853	1	112						
FILES CLOSED FOR INCOMPLETENESS	2	519	11	3893	23	6561				7	2567								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0203.05														21	66					
LOANS ORIGINATED	7	901	43	6678	90	15309	2	130			56	8576								
APPS APPROVED, NOT ACCEPTED			3	346	7	1930					6	1585	1	42						
APPS DENIED	1	106	9	1247	24	4339	1	25			12	1457	1	43						
APPS WITHDRAWN			7	875	19	3922					12	1326								
FILES CLOSED FOR INCOMPLETENESS					13	2682					4	508								
NC/BRUNSWICK COUNTY/0203.06														15	122					
LOANS ORIGINATED	5	688	29	6180	75	15320	5	597			34	7138	2	112						
APPS APPROVED, NOT ACCEPTED			3	1133	4	988					3	876	1	39						
APPS DENIED			7	1100	21	4231	2	916			7	1037	3	186						
APPS WITHDRAWN			2	312	17	4524	1	162			5	1269								
FILES CLOSED FOR INCOMPLETENESS			3	697	4	704					2	547								
NC/BRUNSWICK COUNTY/0203.07														7	183					
LOANS ORIGINATED	1	162	31	14121	69	28650	1	154			88	38771								
APPS APPROVED, NOT ACCEPTED			3	1125	1	231					1	650								
APPS DENIED			4	1455	23	16420	2	304			28	18104								
APPS WITHDRAWN			2	1025	11	5570					11	5808								
FILES CLOSED FOR INCOMPLETENESS			2	719	9	4785					9	4763								
NC/BRUNSWICK COUNTY/0203.08														2	99					
LOANS ORIGINATED	2	328	54	11267	122	26036	5	613			118	25187								
APPS APPROVED, NOT ACCEPTED			5	1101	10	1429					8	1718								
APPS DENIED	3	328	8	1476	47	10509	1	115			36	8396								
APPS WITHDRAWN	2	409	7	1099	20	5195					20	5005								
FILES CLOSED FOR INCOMPLETENESS	1	199	3	450	7	1596					6	1054								
NC/BRUNSWICK COUNTY/0203.09														4	94					
LOANS ORIGINATED	7	1356	93	14153	183	31801	1	28			184	31583	1	71						
APPS APPROVED, NOT ACCEPTED			9	1309	12	2231					14	2354								
APPS DENIED	2	394	8	1033	45	9139	2	130			40	7809	1	52						
APPS WITHDRAWN	1	190	11	1461	22	4559					16	2720								
FILES CLOSED FOR INCOMPLETENESS			1	370	6	1492					3	933								



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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0203.10														5	114				
LOANS ORIGINATED	5	897	77	13163	145	30947	4	379		152	30398	6	343						
APPS APPROVED, NOT ACCEPTED			4	688	11	2305	1	100		7	1474	1	90						
APPS DENIED	2	196	7	778	57	13608	2	106		41	10586	3	128						
APPS WITHDRAWN	1	147	9	1418	30	7802	2	230		24	6165								
FILES CLOSED FOR INCOMPLETENESS			3	572	18	3628				18	3469								
NC/BRUNSWICK COUNTY/0204.02														7	110				
LOANS ORIGINATED	5	612	80	23807	185	50213	6	914		190	55679	8	466						
APPS APPROVED, NOT ACCEPTED			8	1617	20	4992	1	30		19	4416	1	40						
APPS DENIED			9	3315	56	14809				40	11433	4	334						
APPS WITHDRAWN	1	90	12	3648	30	8177				30	9288	1	90						
FILES CLOSED FOR INCOMPLETENESS			4	1162	11	2731				7	2376								
NC/BRUNSWICK COUNTY/0204.03														15	68				
LOANS ORIGINATED	4	597	35	4921	61	10080	5	438		37	4758	33	1862						
APPS APPROVED, NOT ACCEPTED			4	260	5	597				3	390	3	151						
APPS DENIED	1	236	18	1188	19	2213	7	302		10	580	22	1250						
APPS WITHDRAWN			1	160	14	2283	3	397		3	331	3	128						
FILES CLOSED FOR INCOMPLETENESS			2	146	5	944				3	581	3	217						
NC/BRUNSWICK COUNTY/0204.04														25	52				
LOANS ORIGINATED	2	209	12	1119	25	2394	5	305		8	645	14	959						
APPS APPROVED, NOT ACCEPTED			2	58	3	284				2	86	3	134						
APPS DENIED	2	127	7	572	13	2006	1	10		5	416	10	735						
APPS WITHDRAWN					11	2023						2	129						
FILES CLOSED FOR INCOMPLETENESS			2	192	3	235				2	181	2	186						
NC/BRUNSWICK COUNTY/0204.05														13	71				
LOANS ORIGINATED	3	460	18	2344	51	9190	1	10		11	2038	7	500						
APPS APPROVED, NOT ACCEPTED			2	162	5	1618				1	745	3	236						
APPS DENIED			2	218	19	4098	1	48		5	1050	4	230						
APPS WITHDRAWN	1	229	4	634	15	2669				3	360	1	55						
FILES CLOSED FOR INCOMPLETENESS			1	180	3	676													

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0205.04														12	134				
LOANS ORIGINATED			29	5231	102	18597	4	117			35	6007	1	88					
APPS APPROVED, NOT ACCEPTED			2	370	10	1964					6	966							
APPS DENIED	1	118	4	816	23	4574					11	2066	1	118					
APPS WITHDRAWN			4	548	13	2705					7	1097							
FILES CLOSED FOR INCOMPLETENESS					4	603					2	174							
NC/BRUNSWICK COUNTY/0205.05														38	61				
LOANS ORIGINATED	3	426	7	790	31	4188	5	58			5	548	11	517					
APPS APPROVED, NOT ACCEPTED			2	179	4	458							3	261					
APPS DENIED	4	611	8	1213	17	2097	1	16			3	108	11	987					
APPS WITHDRAWN	1	150	3	256	7	943					2	88	2	88					
FILES CLOSED FOR INCOMPLETENESS	1	177			1	417													
NC/BRUNSWICK COUNTY/0205.06														14	85				
LOANS ORIGINATED	17	2517	30	4688	76	12915	4	669			31	4559	10	733					
APPS APPROVED, NOT ACCEPTED	3	586	3	307	10	1212	1	30			3	478	3	251					
APPS DENIED	1	309	13	1190	40	6841	2	37			11	1728	15	992					
APPS WITHDRAWN	3	642	2	365	22	4529	1	200			5	974	1	49					
FILES CLOSED FOR INCOMPLETENESS	2	266	3	835	8	1399					2	407							
NC/BRUNSWICK COUNTY/0205.07														10	90				
LOANS ORIGINATED	24	3560	90	10900	244	32210	12	804			125	16026	23	1818					
APPS APPROVED, NOT ACCEPTED			2	126	20	2745					5	471	2	117					
APPS DENIED	3	485	17	1882	74	10570	5	403			29	3345	8	671					
APPS WITHDRAWN	6	769	10	1122	61	8580	1	100			19	2547	5	467					
FILES CLOSED FOR INCOMPLETENESS			1	176	14	2342					5	568	1	85					
NC/BRUNSWICK COUNTY/0205.08														10	108				
LOANS ORIGINATED	2	403	63	14680	137	31165	3	296			71	13702	1	128					
APPS APPROVED, NOT ACCEPTED			4	1380	7	1903					1	176							
APPS DENIED			6	1105	33	6726					11	1814	2	189					
APPS WITHDRAWN	2	281	6	1265	31	7388	1	12			5	892							
FILES CLOSED FOR INCOMPLETENESS			1	255	4	496					4	567							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0205.09														14	96				
LOANS ORIGINATED	7	1450	68	8838	158	29323	8	876			102	16231	10	784					
APPS APPROVED, NOT ACCEPTED	2	606	5	759	14	3297					10	2488	2	98					
APPS DENIED	1	333	18	2165	55	11791	3	347			37	6927	8	613					
APPS WITHDRAWN	2	341	7	898	29	6371					17	3056							
FILES CLOSED FOR INCOMPLETENESS			3	529	16	3551					6	1052	1	83					
NC/BRUNSWICK COUNTY/0205.10														11	92				
LOANS ORIGINATED	2	459	33	5120	69	11812	2	119			46	7604	5	360					
APPS APPROVED, NOT ACCEPTED			4	436	10	1591					8	1302							
APPS DENIED			7	980	19	4174	1	15			15	2774							
APPS WITHDRAWN			1	100	7	909	1	157			3	382							
FILES CLOSED FOR INCOMPLETENESS					9	1617	1	135			6	1141							
NC/BRUNSWICK COUNTY/0205.11														10	89				
LOANS ORIGINATED	2	361	17	2764	77	13828	4	233			35	6300	3	169					
APPS APPROVED, NOT ACCEPTED			2	290	8	2899					4	815	1	86					
APPS DENIED			5	556	28	5451	1	10			5	1226	2	174					
APPS WITHDRAWN	4	622	2	288	14	2261	1	21			3	644	1	85					
FILES CLOSED FOR INCOMPLETENESS			1	287	2	552													
NC/BRUNSWICK COUNTY/0205.12														3	112				
LOANS ORIGINATED	1	216	102	28220	218	64234	6	1155			285	83608							
APPS APPROVED, NOT ACCEPTED			7	2159	18	5293	1	250			23	6851							
APPS DENIED	1	113	8	2517	67	21654	1	40			66	21449							
APPS WITHDRAWN			17	4890	45	16040	1	400			49	16603							
FILES CLOSED FOR INCOMPLETENESS			3	1347	14	4691					12	3960							
NC/BRUNSWICK COUNTY/0206.01														29	91				
LOANS ORIGINATED	12	1597	7	734	35	4201	3	175			1	120	11	891					
APPS APPROVED, NOT ACCEPTED			3	262	8	1094					1	103	1	34					
APPS DENIED	2	330	14	1186	26	3151	3	42			3	336	11	706					
APPS WITHDRAWN			2	307	7	955	2	81					2	222					
FILES CLOSED FOR INCOMPLETENESS					2	141					1	87							

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
NC/BRUNSWICK COUNTY/0206.02												25	86	
LOANS ORIGINATED	17	2603	19	2270	50	7290	8	115		16	1742	17	1105	
APPS APPROVED, NOT ACCEPTED	1	156	7	537	8	899	2	37		3	172	7	577	
APPS DENIED	4	633	25	2112	38	4740	5	263		8	724	36	2448	
APPS WITHDRAWN	6	822	6	571	17	2276				2	118	5	398	
FILES CLOSED FOR INCOMPLETENESS	1	151			4	671						1	62	
NC/BRUNSWICK COUNTY/0206.03												41	73	
LOANS ORIGINATED	5	649	20	2893	30	4143	1	1		14	2068	7	384	
APPS APPROVED, NOT ACCEPTED			19	1019	5	649				2	174	20	1037	
APPS DENIED	2	307	25	3051	11	1439	2	48		5	668	19	1534	
APPS WITHDRAWN	1	143	3	450	17	3265				3	450	2	214	
FILES CLOSED FOR INCOMPLETENESS					5	944								
NC/BRUNSWICK COUNTY/9901.00												0	0	
LOANS ORIGINATED			3	1934	3	1104				6	3038			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	275	3	1466				3	1466			
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	270				1	270			
NC/NEW HANOVER COUNTY/0101.00												73	33	
LOANS ORIGINATED			8	1354	22	3515	1	25	1	403	10	1340		
APPS APPROVED, NOT ACCEPTED	1	151			2	222								
APPS DENIED	1	116			22	3964	2	9			7	835		
APPS WITHDRAWN	1	48	4	333	5	917								
FILES CLOSED FOR INCOMPLETENESS					3	197					2	152		
NC/NEW HANOVER COUNTY/0102.00												58	81	
LOANS ORIGINATED	6	947	28	3455	63	8850	1	2	1	153	35	3847		
APPS APPROVED, NOT ACCEPTED	1	51	3	559	5	844					1	85		
APPS DENIED	2	246	4	388	27	4101	7	197			12	1013		
APPS WITHDRAWN	3	519	7	986	14	1938					5	575		
FILES CLOSED FOR INCOMPLETENESS	1	156	1	84	7	911					2	127		

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	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans								
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number
NC/NEW HANOVER COUNTY/0103.00														60	58
LOANS ORIGINATED	12	1344	26	2557	76	9606	1	3	1	8500	37	4440			
APPS APPROVED, NOT ACCEPTED	1	192	3	325	3	443					2	222			
APPS DENIED	2	314	7	546	27	2808	1	15			16	1512			
APPS WITHDRAWN	3	371	7	457	21	3608					6	415			
FILES CLOSED FOR INCOMPLETENESS					6	906									
NC/NEW HANOVER COUNTY/0104.00														17	153
LOANS ORIGINATED	3	735	22	4926	69	15538					13	2049			
APPS APPROVED, NOT ACCEPTED	1	220			8	1019					5	497			
APPS DENIED	2	495	2	430	29	6862					8	970			
APPS WITHDRAWN			2	649	18	5596					1	143			
FILES CLOSED FOR INCOMPLETENESS			1	249	8	1924					1	194			
NC/NEW HANOVER COUNTY/0105.01														54	68
LOANS ORIGINATED	2	215	10	684	21	2634	1	10			19	2003			
APPS APPROVED, NOT ACCEPTED			2	1557	2	201			1	11207	2	1557			
APPS DENIED	2	302	1	139	8	791	3	30			6	560			
APPS WITHDRAWN	1	94	3	173	5	520					4	290			
FILES CLOSED FOR INCOMPLETENESS															
NC/NEW HANOVER COUNTY/0105.02														32	41
LOANS ORIGINATED	5	756	20	1981	63	7478	4	232	1	24135	32	3119			
APPS APPROVED, NOT ACCEPTED			2	206	11	1252	1	50			5	586			
APPS DENIED	2	268	14	1356	27	2936	4	22			20	1778	5	295	
APPS WITHDRAWN	2	199	3	165	15	2233					5	447			
FILES CLOSED FOR INCOMPLETENESS	1	92	1	149	2	435					1	129			
NC/NEW HANOVER COUNTY/0106.00														9	134
LOANS ORIGINATED	9	1686	22	6349	112	26739	4	134			16	3294			
APPS APPROVED, NOT ACCEPTED	1	183			11	2132			1	502	1	54			
APPS DENIED			4	432	39	8684	1	1625			10	874	1	123	
APPS WITHDRAWN	1	304	5	465	16	4071					3	220			
FILES CLOSED FOR INCOMPLETENESS	1	69			8	2326					1	70			



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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's				Number						\$000's
NC/NEW HANOVER COUNTY/0107.00												44	66	
LOANS ORIGINATED	3	290	4	316	28	3267	2	103	2	5155	7	680		
APPS APPROVED, NOT ACCEPTED					4	492					1	128		
APPS DENIED	1	147			6	889	3	46			2	11		
APPS WITHDRAWN	2	193	3	262	1	120								
FILES CLOSED FOR INCOMPLETENESS					3	274								
NC/NEW HANOVER COUNTY/0108.00													55	53
LOANS ORIGINATED	6	523	8	573	16	1597	2	10			8	511		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			3	198	6	613					4	237		
APPS WITHDRAWN	3	273	3	207	5	732	1	30			1	71		
FILES CLOSED FOR INCOMPLETENESS			1	69	3	273								
NC/NEW HANOVER COUNTY/0109.00													20	75
LOANS ORIGINATED	7	758	12	1160	42	5434	1	9			13	1145		
APPS APPROVED, NOT ACCEPTED			2	226	4	370								
APPS DENIED			5	404	20	2689	3	18			8	605		
APPS WITHDRAWN	2	222	4	403	13	1971					3	280		
FILES CLOSED FOR INCOMPLETENESS	1	75			3	454					1	148		
NC/NEW HANOVER COUNTY/0110.00													54	35
LOANS ORIGINATED	1	210			1	112	1	5			1	112		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2			1	2		
APPS WITHDRAWN					1	78					1	78		
FILES CLOSED FOR INCOMPLETENESS														
NC/NEW HANOVER COUNTY/0111.00													92	36
LOANS ORIGINATED	2	154	2	248	18	1979	3	111			13	1364		
APPS APPROVED, NOT ACCEPTED	1	71	1	50	3	456					3	368		
APPS DENIED			1	30	22	2361	4	25			12	799		
APPS WITHDRAWN			1	81	5	515								
FILES CLOSED FOR INCOMPLETENESS					4	471	1	120			5	591		

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0112.00														53	83					
LOANS ORIGINATED			10	1220	40	7460	2	87	1	160	17	2606								
APPS APPROVED, NOT ACCEPTED			1	160	5	871														
APPS DENIED	1	82	2	209	18	3093	1	1			9	1701	1	56						
APPS WITHDRAWN			3	718	10	1777	1	25			5	488								
FILES CLOSED FOR INCOMPLETENESS					2	522														
NC/NEW HANOVER COUNTY/0113.00														27	130					
LOANS ORIGINATED	1	224	15	3088	27	5428			1	17250	14	2459								
APPS APPROVED, NOT ACCEPTED			5	381	3	981					1	184	4	197						
APPS DENIED			30	3304	9	2968					7	1963	25	2338						
APPS WITHDRAWN	2	457	4	972	7	1162					2	259								
FILES CLOSED FOR INCOMPLETENESS	1	230			2	300					1	47								
NC/NEW HANOVER COUNTY/0114.00														81	61					
LOANS ORIGINATED	2	535	4	596	20	3012					9	1151								
APPS APPROVED, NOT ACCEPTED			1	283	4	621					2	445								
APPS DENIED	1	250	1	71	16	1603	8	104			9	720								
APPS WITHDRAWN			1	232	3	293					1	232								
FILES CLOSED FOR INCOMPLETENESS					1	243														
NC/NEW HANOVER COUNTY/0115.00														34	90					
LOANS ORIGINATED	25	2931	19	2310	132	18285	14	889			18	1709	2	151						
APPS APPROVED, NOT ACCEPTED	6	705	5	491	17	2829					1	80	3	173						
APPS DENIED	10	1148	17	1546	52	7097	8	81			11	1060	14	1145						
APPS WITHDRAWN	4	477	2	130	39	5497	2	95			5	558								
FILES CLOSED FOR INCOMPLETENESS	2	394	2	160	15	2237					1	135								
NC/NEW HANOVER COUNTY/0116.03														29	111					
LOANS ORIGINATED	38	5532	24	2533	143	19115	5	353			25	3049	4	197						
APPS APPROVED, NOT ACCEPTED	6	976	3	426	10	1537	1	11			3	441								
APPS DENIED	6	867	4	326	56	7932	9	329			8	759	3	153						
APPS WITHDRAWN	5	592	5	568	28	4112					3	197	1	75						
FILES CLOSED FOR INCOMPLETENESS	1	128			8	1037					1	163								

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	Home Purchase Loans				Refinancings		Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																	
	A		B		C		D								E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							Number	\$000's	Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0116.05														33	82					
LOANS ORIGINATED	11	1063	27	2314	90	9980	1	6			45	4549								
APPS APPROVED, NOT ACCEPTED	1	93	2	177	9	1216					2	174	1	59						
APPS DENIED	1	147	16	1299	39	4793	2	9			16	1756	14	1166						
APPS WITHDRAWN	3	369	1	65	19	2202					6	358								
FILES CLOSED FOR INCOMPLETENESS			1	70	4	417					4	374								
NC/NEW HANOVER COUNTY/0116.06														22	104					
LOANS ORIGINATED	13	1709	26	4054	116	13954	6	346			39	4617								
APPS APPROVED, NOT ACCEPTED	1	179	4	556	19	2892	1	10			6	597								
APPS DENIED	4	414	2	245	35	4659	5	175			10	1129								
APPS WITHDRAWN			2	212	19	3172	1	8			2	179								
FILES CLOSED FOR INCOMPLETENESS	1	122			9	1016					1	135								
NC/NEW HANOVER COUNTY/0116.07														20	111					
LOANS ORIGINATED	82	12877	57	6840	380	53103	3	158			89	10037	5	242						
APPS APPROVED, NOT ACCEPTED	2	306	2	182	30	4193	1	21			6	803								
APPS DENIED	11	1845	11	989	95	13327	7	68			25	2931	7	639						
APPS WITHDRAWN	7	948	5	512	61	9018					13	1652								
FILES CLOSED FOR INCOMPLETENESS	3	569	2	293	18	2824					6	760								
NC/NEW HANOVER COUNTY/0116.08														27	116					
LOANS ORIGINATED	21	3750	21	2995	170	25017	8	877			21	2478	4	251						
APPS APPROVED, NOT ACCEPTED	1	253	3	330	15	2507	2	13			3	346								
APPS DENIED	8	1434	5	948	51	8430	8	457			7	680	3	253						
APPS WITHDRAWN	1	83	3	447	31	4940					6	758	1	127						
FILES CLOSED FOR INCOMPLETENESS	2	454			10	1611							1	77						
NC/NEW HANOVER COUNTY/0117.01														13	123					
LOANS ORIGINATED	5	863	58	12417	141	24861	5	367			63	11636								
APPS APPROVED, NOT ACCEPTED			2	225	9	1705	1	223			2	299								
APPS DENIED	4	678	7	954	35	6339					8	1667	2	57						
APPS WITHDRAWN	1	88	8	1312	20	4372					5	821								
FILES CLOSED FOR INCOMPLETENESS			3	550	11	1986					3	336								

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0117.03														7	207				
LOANS ORIGINATED			67	32324	163	63504	3	1097			39	15509							
APPS APPROVED, NOT ACCEPTED			6	1967	12	3925					4	1370							
APPS DENIED			13	7501	47	17377	1	29			12	4101							
APPS WITHDRAWN			15	8115	31	13697					8	2889							
FILES CLOSED FOR INCOMPLETENESS			3	967	13	5411					1	400							
NC/NEW HANOVER COUNTY/0117.05														8	137				
LOANS ORIGINATED	28	6004	74	15641	336	67628	9	951			45	7617	1	39					
APPS APPROVED, NOT ACCEPTED	1	475	7	2744	25	6803	4	58			3	718							
APPS DENIED	6	817	10	2156	89	19789	5	389			13	2355	1	15					
APPS WITHDRAWN	8	1402	10	2432	57	14385					11	2442							
FILES CLOSED FOR INCOMPLETENESS			3	374	19	4688					2	679							
NC/NEW HANOVER COUNTY/0118.00														3	234				
LOANS ORIGINATED	1	544	58	32342	124	57715	2	892			112	57383							
APPS APPROVED, NOT ACCEPTED			8	2444	10	4047					11	4676							
APPS DENIED			13	7564	60	29937					48	25116							
APPS WITHDRAWN	1	250	5	2059	32	15798					16	6499							
FILES CLOSED FOR INCOMPLETENESS			1	417	19	7827					16	7260							
NC/NEW HANOVER COUNTY/0119.02														15	84				
LOANS ORIGINATED	3	343	23	3264	84	11735	1	50			51	6353							
APPS APPROVED, NOT ACCEPTED	1	424	1	90	9	1165					5	558							
APPS DENIED			8	946	42	5818	2	47			21	2346	1	37					
APPS WITHDRAWN			3	488	24	3466					11	1219							
FILES CLOSED FOR INCOMPLETENESS			2	178	7	1201					3	269							
NC/NEW HANOVER COUNTY/0119.03														17	112				
LOANS ORIGINATED	3	603	29	4599	100	19863	2	14	1	21760	49	9506	1	1695					
APPS APPROVED, NOT ACCEPTED			5	504	8	1105					8	890							
APPS DENIED	2	338	2	120	28	4416	2	358			15	2076	1	75					
APPS WITHDRAWN	2	434	5	943	11	2318			1	900	4	572							
FILES CLOSED FOR INCOMPLETENESS			1	71	4	714					1	119							

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0119.04														6	147				
LOANS ORIGINATED	2	472	41	8584	80	16171	1	81	1	880	32	5041							
APPS APPROVED, NOT ACCEPTED	1	267	4	817	4	708	1	25			2	267							
APPS DENIED					29	7143	1	41			5	899							
APPS WITHDRAWN	1	208	5	1179	17	2954					5	952							
FILES CLOSED FOR INCOMPLETENESS	1	179	1	100	2	228					1	100							
NC/NEW HANOVER COUNTY/0120.01														17	147				
LOANS ORIGINATED	11	2199	57	17157	235	62150	3	194			50	10368	1	61					
APPS APPROVED, NOT ACCEPTED			4	1102	21	4995	1	49			6	947							
APPS DENIED	2	506	9	2295	65	19215	3	1592			14	2406							
APPS WITHDRAWN	4	518	13	2784	29	10103					7	3295	2	233					
FILES CLOSED FOR INCOMPLETENESS			4	2496	17	4303					3	906							
NC/NEW HANOVER COUNTY/0120.04														8	169				
LOANS ORIGINATED	11	2346	31	8793	153	35686	3	70			11	1555							
APPS APPROVED, NOT ACCEPTED			4	871	9	2001													
APPS DENIED	2	394	4	717	36	8530	3	109			7	1247	1	68					
APPS WITHDRAWN			2	484	20	7007					5	962							
FILES CLOSED FOR INCOMPLETENESS	1	206			10	2732													
NC/NEW HANOVER COUNTY/0120.06														11	136				
LOANS ORIGINATED	4	629	27	4063	108	16269	4	156			19	2266							
APPS APPROVED, NOT ACCEPTED			3	386	10	2528					2	1224							
APPS DENIED			3	326	36	4988	4	290			11	1310							
APPS WITHDRAWN	2	333	6	1135	16	2349					4	640							
FILES CLOSED FOR INCOMPLETENESS			1	87	7	1211					1	121							
NC/NEW HANOVER COUNTY/0120.07														11	91				
LOANS ORIGINATED	14	1786	54	5817	130	15868	3	72	1	4442	40	4064							
APPS APPROVED, NOT ACCEPTED			4	343	14	1751	1	10			4	349							
APPS DENIED	5	547	5	848	29	7876	2	183			13	5651							
APPS WITHDRAWN	2	344	3	389	31	3515					11	1152							
FILES CLOSED FOR INCOMPLETENESS	1	143	2	266	13	1695					6	733							

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
NC/NEW HANOVER COUNTY/0120.08												21	90	
LOANS ORIGINATED	6	732	30	5151	136	23998	3	335		34	5394			
APPS APPROVED, NOT ACCEPTED			1	208	16	3130				2	248			
APPS DENIED	1	230	3	253	35	6037	2	100		9	1050			
APPS WITHDRAWN			3	535	26	4788				2	230			
FILES CLOSED FOR INCOMPLETENESS					12	2235				1	125			
NC/NEW HANOVER COUNTY/0120.09												15	146	
LOANS ORIGINATED	17	2994	48	9376	229	41853	8	1039		21	2931			
APPS APPROVED, NOT ACCEPTED	2	414	5	1041	18	3913	2	155		3	678			
APPS DENIED	4	679	8	1727	78	15356	8	818		5	709			
APPS WITHDRAWN	4	758	4	768	44	8884				5	703			
FILES CLOSED FOR INCOMPLETENESS			1	322	16	2872	1	83		1	83			
NC/NEW HANOVER COUNTY/0120.10												10	129	
LOANS ORIGINATED	13	2530	52	12002	166	28813	3	170		27	3627			
APPS APPROVED, NOT ACCEPTED			3	473	15	2738				3	409			
APPS DENIED	4	828	8	2244	42	7776	5	87		7	912	1	2	
APPS WITHDRAWN	2	412	3	423	35	7004				2	263			
FILES CLOSED FOR INCOMPLETENESS	1	358			13	1813				1	150			
NC/NEW HANOVER COUNTY/0121.01												22	107	
LOANS ORIGINATED	37	6223	68	10255	227	31921	8	529	1	1943	59	6590		
APPS APPROVED, NOT ACCEPTED	1	298	9	1556	13	1998	2	11			5	646	1	29
APPS DENIED	4	687	7	586	72	10587	3	80	1	813	19	1844	2	53
APPS WITHDRAWN	2	271	6	823	39	6120					6	886		
FILES CLOSED FOR INCOMPLETENESS	1	123	4	946	17	2605					7	767		
NC/NEW HANOVER COUNTY/0121.03													9	138
LOANS ORIGINATED	9	1478	38	6727	182	32329	1	10			19	2990		
APPS APPROVED, NOT ACCEPTED	1	92	4	633	16	3164					2	217		
APPS DENIED	1	154	9	2256	36	7241					3	518		
APPS WITHDRAWN	3	435	6	1092	31	6240			1	500	5	594		
FILES CLOSED FOR INCOMPLETENESS					10	1997								



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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0121.04													10	141					
LOANS ORIGINATED	18	3610	53	12717	154	33007	1	16			23	4398	2	112					
APPS APPROVED, NOT ACCEPTED	1	106	5	1187	14	3232					2	292	3	272					
APPS DENIED	4	604	13	3161	46	9857	3	18			10	1093	5	435					
APPS WITHDRAWN	2	317	8	1936	29	8654					5	678							
FILES CLOSED FOR INCOMPLETENESS			3	580	10	1773					1	200							
NC/NEW HANOVER COUNTY/0121.05													11	104					
LOANS ORIGINATED	56	10208	69	13037	309	56386	5	981			66	9240	5	417					
APPS APPROVED, NOT ACCEPTED	9	1456	10	1700	26	4945	2	145			6	1297	2	106					
APPS DENIED	11	2250	28	2939	111	20549	8	226			23	3711	20	1919					
APPS WITHDRAWN	15	2808	13	2273	61	11628					4	339	1	89					
FILES CLOSED FOR INCOMPLETENESS	1	153	4	436	28	4924					4	553	2	301					
NC/NEW HANOVER COUNTY/0122.01													5	130					
LOANS ORIGINATED	3	573	77	15711	112	22062	1	45	1	200	113	21993							
APPS APPROVED, NOT ACCEPTED			8	1827	17	3830	1	30			17	3691							
APPS DENIED	1	204	10	2197	56	11172					38	6740							
APPS WITHDRAWN	2	326	16	3245	26	5460					20	4505							
FILES CLOSED FOR INCOMPLETENESS			2	281	7	1720					5	821							
NC/NEW HANOVER COUNTY/0122.02													5	85					
LOANS ORIGINATED	8	1789	92	21534	142	28797	2	67	1	400	128	28481							
APPS APPROVED, NOT ACCEPTED			10	1912	18	3606					16	3400							
APPS DENIED	3	690	25	4810	58	11287	1	40			57	11149	4	397					
APPS WITHDRAWN	2	288	20	4790	33	7491					35	8101							
FILES CLOSED FOR INCOMPLETENESS			3	567	15	3040					10	2232	1	75					
NC/NEW HANOVER COUNTY/0122.03													4	124					
LOANS ORIGINATED	4	1179	72	19024	149	36744	2	190			136	35353	2	151					
APPS APPROVED, NOT ACCEPTED			9	1495	10	2895	1	150			12	2718	3	307					
APPS DENIED	1	146	6	1669	32	8852	6	427			26	7397							
APPS WITHDRAWN	1	153	12	3771	31	9154	1	135			24	7219	1	124					
FILES CLOSED FOR INCOMPLETENESS			6	1395	11	2935					8	1548	1	48					

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 48900 - WILMINGTON, NC

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's							
NC/NEW HANOVER COUNTY/0123.00														8	150
LOANS ORIGINATED	31	7462	104	32958	365	115833	8	998		80	41026	2	63		
APPS APPROVED, NOT ACCEPTED	1	296	10	2204	28	7521	1	20		4	722	1	14		
APPS DENIED	2	528	15	5389	86	30198	2	698		15	9288	4	349		
APPS WITHDRAWN	2	468	13	5578	60	17391	2	545		11	5295				
FILES CLOSED FOR INCOMPLETENESS	4	1334	1	214	25	8112				2	743				
NC/PENDER COUNTY/9201.01														4	113
LOANS ORIGINATED	1	287	22	5847	74	19307	1	200		79	21212				
APPS APPROVED, NOT ACCEPTED			4	1327	4	1456				8	2783				
APPS DENIED					15	4287				13	3979				
APPS WITHDRAWN			6	1752	11	3671				13	4030				
FILES CLOSED FOR INCOMPLETENESS			2	462	4	1241				6	1703				
NC/PENDER COUNTY/9201.02														7	108
LOANS ORIGINATED	12	3229	56	13510	112	26142	2	380	1	25	130	30530			
APPS APPROVED, NOT ACCEPTED	2	414	3	650	9	1969					10	2237			
APPS DENIED	2	363	10	2688	37	9887	1	50			29	8033			
APPS WITHDRAWN			10	2610	23	5981					25	6256			
FILES CLOSED FOR INCOMPLETENESS	1	243	2	737	9	2477					6	1809			
NC/PENDER COUNTY/9201.03														11	95
LOANS ORIGINATED	39	7722	28	5521	93	18595	5	606			32	5501	16	1382	
APPS APPROVED, NOT ACCEPTED	2	391	5	514	17	2804	3	23			2	108	8	576	
APPS DENIED	9	2092	17	2480	39	7345	3	187			13	2044	16	1516	
APPS WITHDRAWN	7	1383	7	1702	30	5510					4	663	3	259	
FILES CLOSED FOR INCOMPLETENESS					10	1772					1	134			
NC/PENDER COUNTY/9202.01														10	104
LOANS ORIGINATED	23	4411	38	7081	191	36258	4	429			51	8991	14	945	
APPS APPROVED, NOT ACCEPTED	3	529	5	714	22	3870					5	772	4	297	
APPS DENIED	6	878	7	922	85	15515	7	234			13	1737	16	1311	
APPS WITHDRAWN	1	148	7	1095	43	10211					11	2011	1	96	
FILES CLOSED FOR INCOMPLETENESS	2	381	2	446	14	2904					1	103			

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	Home Purchase Loans				Refinancings		Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/PENDER COUNTY/9202.02														6	150				
LOANS ORIGINATED	31	6374	53	13037	221	50963	7	445		21	4475	6	398						
APPS APPROVED, NOT ACCEPTED	2	175	17	1933	24	7101	2	147		3	945	14	942						
APPS DENIED	2	368	42	5630	76	19436	4	123		12	2325	34	2561						
APPS WITHDRAWN	4	920	12	3054	54	15118				7	1899	1	63						
FILES CLOSED FOR INCOMPLETENESS			4	1203	17	4306				1	417								
NC/PENDER COUNTY/9202.03														17	75				
LOANS ORIGINATED	19	3743	20	3134	101	18676	2	15		14	1965	10	998						
APPS APPROVED, NOT ACCEPTED			2	285	7	1262				1	145								
APPS DENIED	5	923	3	530	46	7659	7	115		6	763	8	624						
APPS WITHDRAWN	3	546	1	246	20	3496				3	487								
FILES CLOSED FOR INCOMPLETENESS					5	949													
NC/PENDER COUNTY/9202.04														39	50				
LOANS ORIGINATED	27	4684	7	1288	35	6267	1	50		1	94	4	298						
APPS APPROVED, NOT ACCEPTED	2	417	10	1057								8	563						
APPS DENIED	5	709	23	2129	16	2689	1	2		4	192	26	1940						
APPS WITHDRAWN			5	1376	10	2135	1	30		1	200	1	236						
FILES CLOSED FOR INCOMPLETENESS	1	230	1	255	1	94						1	94						
NC/PENDER COUNTY/9203.00														32	69				
LOANS ORIGINATED	8	846	6	563	39	4426	3	135		8	816	6	471						
APPS APPROVED, NOT ACCEPTED	2	281	6	370	5	621						7	494						
APPS DENIED	4	683	21	1140	17	2338	8	119		1	35	21	1071						
APPS WITHDRAWN	1	54			8	836						1	54						
FILES CLOSED FOR INCOMPLETENESS																			
NC/PENDER COUNTY/9204.01														53	93				
LOANS ORIGINATED	5	625	4	436	20	2933	2	226		3	363	6	432						
APPS APPROVED, NOT ACCEPTED			13	1104	3	331				2	182	12	999						
APPS DENIED	2	243	20	1876	17	2154	1	10		2	153	20	1686						
APPS WITHDRAWN					4	585				1	135	1	96						
FILES CLOSED FOR INCOMPLETENESS			1	50	4	440				1	122	2	168						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/PENDER COUNTY/9204.02														39	86				
LOANS ORIGINATED	6	716	4	375	26	3136	3	109			7	879	1	100					
APPS APPROVED, NOT ACCEPTED			3	102	1	192					1	33	2	69					
APPS DENIED	1	24	6	357	14	1776	2	45			1	379	8	398					
APPS WITHDRAWN			2	28	6	757													
FILES CLOSED FOR INCOMPLETENESS	1	73			4	455					3	304							
NC/PENDER COUNTY/9204.03														31	95				
LOANS ORIGINATED	14	1509	10	1207	57	8214	4	627			5	496	8	554					
APPS APPROVED, NOT ACCEPTED	1	69	2	120	5	707	1	10					2	120					
APPS DENIED	1	49	9	578	22	2737	2	17			3	320	8	500					
APPS WITHDRAWN	3	188			13	1636	1	155			1	60	2	152					
FILES CLOSED FOR INCOMPLETENESS					6	1224					1	114							
NC/PENDER COUNTY/9205.01														54	85				
LOANS ORIGINATED	5	698	6	513	26	3177	3	16			2	169	11	674					
APPS APPROVED, NOT ACCEPTED			4	338	5	898					1	147	6	610					
APPS DENIED	1	85	18	1359	20	2562	9	243					21	1448					
APPS WITHDRAWN	1	44			11	1695							2	126					
FILES CLOSED FOR INCOMPLETENESS					7	1164							1	67					
NC/PENDER COUNTY/9205.02														26	82				
LOANS ORIGINATED	4	494	8	626	12	1233					1	57	8	389					
APPS APPROVED, NOT ACCEPTED	1	60	7	385									8	445					
APPS DENIED	2	206	19	1297	6	483	5	34			3	99	19	1280					
APPS WITHDRAWN	3	335	1	34	3	570							4	407					
FILES CLOSED FOR INCOMPLETENESS					1	400													
NC/PENDER COUNTY/9206.01														40	90				
LOANS ORIGINATED	10	1509	8	866	28	4112	1	30			2	343	5	316					
APPS APPROVED, NOT ACCEPTED	3	223	8	463									11	686					
APPS DENIED	3	317	66	6871	15	2103	2	7			2	209	64	6365					
APPS WITHDRAWN			1	104	9	1253					1	104	2	180					
FILES CLOSED FOR INCOMPLETENESS	1	81			2	276													

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median						
	Home Purchase Loans				Refinancings	Home Improvement Loans													
	FHA, FSA/RHS & VA		Conventional																
	A		B		C		D							E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						Number	\$000's	Number	\$000's	Number	\$000's
NC/PENDER COUNTY/9206.02														26	91				
LOANS ORIGINATED	28	3692	16	1597	65	9699	4	400			5	422	31	2606					
APPS APPROVED, NOT ACCEPTED	1	112	6	467	3	451							8	610					
APPS DENIED	6	553	11	1069	26	3545	3	97			2	115	18	1496					
APPS WITHDRAWN	9	1074	1	58	21	3216	1	6			1	58	6	450					
FILES CLOSED FOR INCOMPLETENESS					7	1479													
MSA/MD(TOTAL)														0	0				
LOANS ORIGINATED	1117	185045	3272	681564	10278	2024837	301	25783	15	85406	4130	875240	373	27111					
APPS APPROVED, NOT ACCEPTED	82	13259	414	63228	927	184838	42	1739	2	11709	364	74433	199	13439					
APPS DENIED	233	36623	980	141427	3404	691848	274	14275	1	813	1225	257056	672	52210					
APPS WITHDRAWN	191	29148	491	103436	2011	436304	31	3412	2	1400	650	145860	62	5118					
FILES CLOSED FOR INCOMPLETENESS	43	8135	121	27808	751	160397	3	338			239	53474	22	1762					
INVALID GEOGRAPHIC IDENTIFIERS 2/														0	0				
LOANS ORIGINATED																			
APPS APPROVED, NOT ACCEPTED																			
APPS DENIED																			
APPS WITHDRAWN																			
FILES CLOSED FOR INCOMPLETENESS																			

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0201.01	5	382	1	80	5	602							3	266
NC/BRUNSWICK COUNTY/0201.02	31	4085	13	1938	22	4507					11	2720	1	108
NC/BRUNSWICK COUNTY/0201.03	58	9484	47	8496	101	21040					33	5736	3	295
NC/BRUNSWICK COUNTY/0201.04	22	2819	3	488	21	3202					2	201		
NC/BRUNSWICK COUNTY/0202.01	26	3786	8	1469	30	4694					5	632		
NC/BRUNSWICK COUNTY/0202.02	45	7848	33	6379	61	11380	1	144			18	3516		
NC/BRUNSWICK COUNTY/0202.03	20	3077	4	682	12	1748							2	169
NC/BRUNSWICK COUNTY/0202.04	34	5099	19	2724	36	5957					7	814		
NC/BRUNSWICK COUNTY/0203.03	6	897	5	1174	24	4878					11	2277		
NC/BRUNSWICK COUNTY/0203.04	5	842	26	5371	85	20998					34	7873	1	64
NC/BRUNSWICK COUNTY/0203.05	7	1167	18	2619	26	4759					20	3055		
NC/BRUNSWICK COUNTY/0203.06	6	850	9	1505	13	2663	1	113			9	1457		
NC/BRUNSWICK COUNTY/0203.07			23	9036	20	6976					43	16012		
NC/BRUNSWICK COUNTY/0203.08	5	1015	29	6248	33	7008					44	9340		
NC/BRUNSWICK COUNTY/0203.09	10	1872	42	5927	48	9600					70	12198		
NC/BRUNSWICK COUNTY/0203.10	5	896	23	4058	28	6174					38	7530	1	89
NC/BRUNSWICK COUNTY/0204.02	3	414	17	4835	49	14149					52	14674	1	101
NC/BRUNSWICK COUNTY/0204.03	4	494	7	1216	7	1484					6	1340	2	136
NC/BRUNSWICK COUNTY/0204.04			5	586	4	471								
NC/BRUNSWICK COUNTY/0204.05	3	459	5	758	14	2169					2	265		
NC/BRUNSWICK COUNTY/0205.04			5	1072	20	3726					7	1234		
NC/BRUNSWICK COUNTY/0205.05	6	820			2	219							1	111
NC/BRUNSWICK COUNTY/0205.06	8	1344	18	2794	10	1658					10	1623		
NC/BRUNSWICK COUNTY/0205.07	11	1656	28	3384	25	3816					28	3641	1	86
NC/BRUNSWICK COUNTY/0205.08	2	426	20	3345	42	11028					22	3676		
NC/BRUNSWICK COUNTY/0205.09	3	523	13	1946	21	4666					19	3003	2	164
NC/BRUNSWICK COUNTY/0205.10	1	107	5	631	11	1923					4	592		

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	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
NC/BRUNSWICK COUNTY/0205.11	3	513	7	938	11	2576					8	1778						
NC/BRUNSWICK COUNTY/0205.12			35	10419	41	11655					70	20473						
NC/BRUNSWICK COUNTY/0206.01	8	943	5	497	5	627	1	83			4	377	1	69				
NC/BRUNSWICK COUNTY/0206.02	27	3627	6	618	12	1672					1	70	5	393				
NC/BRUNSWICK COUNTY/0206.03	5	777	5	810	8	1775					8	1725						
NC/NEW HANOVER COUNTY/0101.00			3	551	9	1508					4	449						
NC/NEW HANOVER COUNTY/0102.00	8	1150	13	2087	20	2594					15	1941						
NC/NEW HANOVER COUNTY/0103.00	10	974	8	751	12	1326					7	492						
NC/NEW HANOVER COUNTY/0104.00	2	434	7	1549	15	3846					4	757						
NC/NEW HANOVER COUNTY/0105.01	3	319	7	689	3	285					9	829						
NC/NEW HANOVER COUNTY/0105.02	5	691	7	605	16	2124	1	109			7	528						
NC/NEW HANOVER COUNTY/0106.00	3	385	16	3987	30	8622					2	250						
NC/NEW HANOVER COUNTY/0107.00	5	491	3	219	6	832					3	219						
NC/NEW HANOVER COUNTY/0108.00	4	410			6	1007					1	409						
NC/NEW HANOVER COUNTY/0109.00	9	1060	5	449	7	868					3	309						
NC/NEW HANOVER COUNTY/0110.00	1	210			1	163												
NC/NEW HANOVER COUNTY/0111.00	1	101	1	59	2	77					1	32						
NC/NEW HANOVER COUNTY/0112.00	2	277	4	511	12	2213					6	1033						
NC/NEW HANOVER COUNTY/0113.00	1	224	6	1258	7	1588					3	491						
NC/NEW HANOVER COUNTY/0114.00	1	105			7	1307					1	88						
NC/NEW HANOVER COUNTY/0115.00	35	4489	7	748	36	6029					4	479						
NC/NEW HANOVER COUNTY/0116.03	49	7986	17	2265	44	6309					9	986						
NC/NEW HANOVER COUNTY/0116.05	15	1681	11	1176	23	2722					10	977						
NC/NEW HANOVER COUNTY/0116.06	16	2143	10	1112	24	3475	1	6			11	1163						
NC/NEW HANOVER COUNTY/0116.07	111	16822	27	3487	85	13316	1	107			20	2231	1	92				
NC/NEW HANOVER COUNTY/0116.08	25	3459	8	1142	48	7237	2	296			5	460						
NC/NEW HANOVER COUNTY/0117.01	11	1834	37	6778	38	7878	2	330			25	4026						

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	Home Purchase Loans				Refinancings		Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
NC/NEW HANOVER COUNTY/0117.03			38	13450	85	27898						18	5418					
NC/NEW HANOVER COUNTY/0117.05	41	8629	61	12281	118	25064						23	3944					
NC/NEW HANOVER COUNTY/0118.00			30	12055	32	10029						31	11513					
NC/NEW HANOVER COUNTY/0119.02	3	324	15	1789	29	4217	1	93				19	2244					
NC/NEW HANOVER COUNTY/0119.03	3	574	15	2492	27	5342						13	1872					
NC/NEW HANOVER COUNTY/0119.04	2	326	18	3382	25	5457						13	1863					
NC/NEW HANOVER COUNTY/0120.01	18	3636	29	8039	87	22005						21	4310					
NC/NEW HANOVER COUNTY/0120.04	14	3312	14	3664	47	13742	3	700				4	458					
NC/NEW HANOVER COUNTY/0120.06	7	1198	14	2078	26	5173						5	713					
NC/NEW HANOVER COUNTY/0120.07	16	1887	21	2485	31	3678	1	98				14	1499					
NC/NEW HANOVER COUNTY/0120.08	15	2448	19	2963	40	8455						14	1712					
NC/NEW HANOVER COUNTY/0120.09	27	4731	37	7268	85	17301						13	1754					
NC/NEW HANOVER COUNTY/0120.10	21	3925	40	9120	62	12029	1	261				8	956					
NC/NEW HANOVER COUNTY/0121.01	50	7366	33	4766	64	9749	1	58				18	2122					
NC/NEW HANOVER COUNTY/0121.03	13	2240	26	4962	58	11496						12	2403					
NC/NEW HANOVER COUNTY/0121.04	26	4938	27	5128	53	12811	1	160				10	2152					
NC/NEW HANOVER COUNTY/0121.05	67	11746	51	9771	78	17074	2	260				32	4143					
NC/NEW HANOVER COUNTY/0122.01	6	1273	40	7650	42	8648						40	8068					
NC/NEW HANOVER COUNTY/0122.02	5	1359	35	8094	45	9234						42	9081					
NC/NEW HANOVER COUNTY/0122.03	3	996	25	6539	54	15118						53	14977					
NC/NEW HANOVER COUNTY/0123.00	36	9130	60	16299	135	37856	1	417				29	10658					
NC/PENDER COUNTY/9201.01	2	754	9	2613	26	6885						29	8488					
NC/PENDER COUNTY/9201.02	20	4084	31	8121	28	7088	1	96				51	13317					
NC/PENDER COUNTY/9201.03	25	5536	6	1190	29	6160						4	487	2	236			
NC/PENDER COUNTY/9202.01	35	6983	24	5227	75	15568						17	2672	2	126			
NC/PENDER COUNTY/9202.02	33	8161	34	7924	84	20078						15	3120					
NC/PENDER COUNTY/9202.03	28	5184	15	2711	36	6282						6	867					

Report Date: 05/17/2013

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 48900 - WILMINGTON, NC

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
NC/PENDER COUNTY/9202.04	14	2460	1	102	9	1567								
NC/PENDER COUNTY/9203.00	5	636	1	75	6	981								
NC/PENDER COUNTY/9204.01	6	888	4	497	9	1318					2	160		
NC/PENDER COUNTY/9204.02	13	1604	2	202	6	652							1	152
NC/PENDER COUNTY/9204.03	11	1298	4	522	21	3449					2	119	3	222
NC/PENDER COUNTY/9205.01	7	881	1	89	8	1309	1	108			1	161		
NC/PENDER COUNTY/9205.02	7	784	2	276	2	268					1	57	2	105
NC/PENDER COUNTY/9206.01	12	1564	3	420	5	815					1	203		
NC/PENDER COUNTY/9206.02	35	5198	7	1086	20	3911							5	480
MSA/MD (TOTAL)	1312	217520	1473	296796	2885	613833	23	3439			1297	267492	40	3464
INVALID GEOGRAPHIC IDENTIFIERS 2/														

MSA/MD: 48900 - WILMINGTON, NC

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	16	2590	5	716	6	1078					1	112	2	235				
ASIAN	35	7810	14	2782	23	4599					24	4676			6	1300	1	177
BLACK OR AFRICAN AMERICAN	80	12212	156	26241	64	10895					51	9873	23	3405	9	1391	20	3007
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	503	7	1398	4	504					5	808	1	62			1	85
WHITE	4695	895711	1961	350766	2852	550032			88	17995	2135	436943	423	87936	257	58376	477	96028
2 OR MORE MINORITY RACES	2	427	1	126														
JOINT (WHITE/MINORITY RACE)	49	9048	23	4864	35	6991			1	141	19	3615	7	1312	2	1100	2	550
RACE NOT AVAILABLE 6/	959	198006	392	96034	871	201715	1	260	14	3023	175	37034	55	12449	87	18193	29	5857
ETHNICITY 7/																		
HISPANIC OR LATINO	47	8392	26	4163	27	4659			1	106	22	4439	5	1199	2	638	7	990
NOT HISPANIC OR LATINO	4812	915031	2135	381561	2947	568710			84	17227	2218	451326	451	91887	261	59792	492	98168
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	45	9480	25	4882	21	3288					11	2901	6	1341	4	1195	3	539
ETHNICITY NOT AVAILABLE 6/	935	193404	373	92321	860	199157	1	260	18	3826	159	34395	49	10972	94	18735	28	6007
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	4591	875015	1911	342048	2788	538413			83	17086	2092	427362	413	85508	246	56917	469	94431
OTHERS, INCLUDING HISPANIC	273	49288	248	43700	175	31454			2	247	132	26175	42	7382	22	4779	31	4882
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	280	30261	120	12446	167	21374			5	509	86	8844	29	3209	27	3022	24	2617
50-79% OF MSA/MD MEDIAN	634	81741	558	76954	414	54905			19	2565	397	54088	78	10629	40	5154	109	14493
80-99% OF MSA/MD MEDIAN	544	79039	308	54716	357	54383			10	1319	232	37313	56	9325	25	3243	52	8295
100-119% OF MSA/MD MEDIAN	522	88152	207	39852	317	53648			12	2487	202	37066	58	10308	28	5098	43	6878
120% OR MORE OF MSA/MD MEDIAN	3545	778796	476	104749	2058	454934			57	14279	1341	323747	256	64118	233	62068	253	64009
INCOME NOT AVAILABLE 6/	314	68318	890	194210	542	136570	1	260			152	32003	34	7810	8	1775	49	9412
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	2575	585630	612	134532	1693	388393			48	11665	1042	251053	203	53747	146	41522	197	50158
10-19% MINORITY	2125	371146	985	179367	1443	283134	1	260	36	7010	875	167826	173	31463	124	25546	177	33308
20-49% MINORITY	962	137419	859	154689	612	89737			17	2151	439	67058	111	16491	71	10436	133	19201
50-79% MINORITY	158	29274	93	12934	99	13205			2	333	51	6719	22	3278	18	2333	21	2907
80-100% MINORITY	19	2838	10	1405	8	1345					3	405	2	420	2	523	2	130
INCOME 12/ 13/																		
LOW INCOME	76	10460	61	34532	28	4113					37	6112	10	1268	6	666	8	1166
MODERATE INCOME	387	67023	304	45932	240	36214			9	1307	168	25296	44	6186	27	4218	50	7095
MIDDLE INCOME	3070	536718	1590	272151	1983	378396	1	260	52	10102	1247	233463	276	52580	197	35548	261	45536
UPPER INCOME	2305	511806	604	130312	1603	356829			42	9750	958	228190	181	45365	131	39928	211	51907
TOTAL 14/	5839	1126307	2559	482927	3855	775814	1	260	103	21159	2410	493061	511	105399	361	80360	530	105704

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	3867		1121		2578				103		2341		474	2	302		505	
REPORTED PRICING DATA	57		31		27						6		27	1	3		11	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	49	NA	15	NA	24	NA		NA		NA	4	NA	15	NA	1	NA		NA
2.00 - 2.49	7	NA	3	NA	3	NA		NA		NA	1	NA	2	NA	1	NA	1	NA
2.50 - 2.99	1	NA	4	NA		NA		NA		NA		NA	4	NA	1	NA	2	NA
3.00 - 3.49		NA	2	NA		NA		NA		NA	1	NA	5	NA		NA	5	NA
3.50 - 4.49			6										1				3	
4.50 - 5.49			1															
5.50 - 6.49																		
6.50 OR MORE														1				
MEAN	1.77		2.51		1.69						2.01		2.35	7.24	2.23		3.24	
MEDIAN	1.71		2.13		1.66						1.82		1.95	7.24	2.01		3.29	
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's
NO REPORTED PRICING DATA 15/	723654		230730		511825				21159		480322		99351	176	68022		101726	
REPORTED PRICING DATA	7242		3713		4079						626		3355	20	714		1564	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99	6009	NA	1601	NA	3653	NA		NA		NA	515	NA	1769	NA	104	NA		NA
2.00 - 2.49	1154	NA	478	NA	426	NA		NA		NA	32	NA	480	NA	100	NA	234	NA
2.50 - 2.99	79	NA	616	NA		NA		NA		NA		NA	463	NA	510	NA	301	NA
3.00 - 3.49		NA	356	NA		NA		NA		NA	79	NA	506	NA		NA	593	NA
3.50 - 4.49			610										137				436	
4.50 - 5.49			52															
5.50 - 6.49																		
6.50 OR MORE														20				
MEAN 30/	1.78		2.50		1.68						1.85		2.33	7.24	2.58		3.16	
MEDIAN 31/	1.71		2.40		1.63						1.53		1.95	7.24	2.85		3.29	
HOEPA LOANS 17/																		



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	5	843	4	574	1	269						
MALE	4	731	3	462	1	269						
FEMALE	1	112	1	112								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	10	1893	8	1498			1	145	1	250		
MALE	3	570	2	320					1	250		
FEMALE	3	573	3	573								
JOINT (MALE/FEMALE)	4	750	3	605			1	145				
BLACK OR AFRICAN AMERICAN (TOTAL)	96	15072	65	10356	4	572	13	2201	14	1943		
MALE	46	7400	32	5566	1	120	7	972	6	742		
FEMALE	32	3706	23	2643	1	64	2	227	6	772		
JOINT (MALE/FEMALE)	18	3966	10	2147	2	388	4	1002	2	429		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	8	1203	5	815	1	71	1	154	1	163		
MALE	3	551	2	388					1	163		
FEMALE	5	652	3	427	1	71	1	154				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1429	234215	966	160310	74	11983	191	29964	156	23985	42	7973
MALE	630	99433	419	66554	34	5333	88	13890	70	10545	19	3111
FEMALE	336	47630	228	32660	16	1917	46	6055	38	5363	8	1635
JOINT (MALE/FEMALE)	461	86783	318	60857	23	4603	57	10019	48	8077	15	3227
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	8	1470	6	1118	1	169	1	183				
MALE												
FEMALE	1	183					1	183				
JOINT (MALE/FEMALE)	7	1287	6	1118	1	169						
RACE NOT AVAILABLE (TOTAL) 6/	110	17514	63	10374	1	195	26	3976	19	2807	1	162
MALE	20	3462	13	2209			4	649	3	604		
FEMALE	15	1873	9	1229			3	334	3	310		
JOINT (MALE/FEMALE)	23	4433	14	2868	1	195	5	898	3	472		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	38	5141	19	2588	4	558	10	1248	5	747		
MALE	17	2402	12	1897	2	227	3	278				
FEMALE	14	1811	5	510	1	135	4	472	4	694		
JOINT (MALE/FEMALE)	7	928	2	181	1	196	3	498	1	53		
NOT HISPANIC OR LATINO (TOTAL)	1493	245069	1029	170765	60	10172	193	30359	171	26102	40	7671
MALE	664	105714	446	71456	29	4894	93	14727	78	11700	18	2937
FEMALE	360	50413	252	35838	13	1424	46	5959	42	5685	7	1507
JOINT (MALE/FEMALE)	468	88703	330	63232	18	3854	54	9673	51	8717	15	3227
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	17	3707	9	1986	4	797	4	924				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	17	3707	9	1986	4	797	4	924				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	118	18293	60	9706	14	1732	26	4092	15	2299	3	464
MALE	25	4031	13	2146	5	601	3	506	3	604	1	174
FEMALE	19	2505	10	1296	4	493	3	522	1	66	1	128
JOINT (MALE/FEMALE)	21	3881	10	2196	4	508	6	969	1	208		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1364	224355	941	156514	54	9287	175	27301	154	23582	40	7671
MALE	605	96043	406	64723	27	4505	84	13333	70	10545	18	2937
FEMALE	320	45516	224	32318	11	1289	42	5442	36	4960	7	1507
JOINT (MALE/FEMALE)	438	82557	310	59234	16	3493	49	8526	48	8077	15	3227
OTHERS, INCLUDING HISPANIC (TOTAL)	173	27867	110	17920	14	2240	29	4701	20	3006		
MALE	71	11272	49	8251	4	616	10	1250	8	1155		
FEMALE	52	6572	33	4051	3	270	7	882	9	1369		
JOINT (MALE/FEMALE)	50	10023	28	5618	7	1354	12	2569	3	482		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	179	18024	96	9574	7	512	49	5343	22	2082	5	513
50-79% OF MSA/MD MEDIAN	567	75028	388	51064	31	3830	74	10310	62	8070	12	1754
80-99% OF MSA/MD MEDIAN	302	50834	206	34692	13	2146	41	7174	34	5134	8	1688
100-119% OF MSA/MD MEDIAN	197	36165	135	25342	9	1614	25	4509	25	4222	3	478
120% OR MORE OF MSA/MD MEDIAN	408	89693	288	63680	22	5157	39	8021	44	9133	15	3702
INCOME NOT AVAILABLE 6/	13	2466	4	693			5	1266	4	507		
TOTAL 14/	1666	272210	1117	185045	82	13259	233	36623	191	29148	43	8135

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	13	1469	2	268	2	159	7	860	2	182		
MALE	4	380			1	100	3	280				
FEMALE	5	518	1	172			2	164	2	182		
JOINT (MALE/FEMALE)	4	571	1	96	1	59	2	416				
ASIAN (TOTAL)	47	9358	27	5426	4	663	8	1736	7	1462	1	71
MALE	16	3673	6	1413			5	1151	4	1038	1	71
FEMALE	13	2022	8	1261	2	333	2	363	1	65		
JOINT (MALE/FEMALE)	18	3663	13	2752	2	330	1	222	2	359		
BLACK OR AFRICAN AMERICAN (TOTAL)	310	31845	59	8017	51	4230	181	16947	12	1953	7	698
MALE	99	9477	21	2535	16	1073	51	4460	6	1064	5	345
FEMALE	109	10431	20	2404	17	1280	68	6163	4	584		
JOINT (MALE/FEMALE)	95	11430	16	2927	17	1851	58	5994	2	305	2	353
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	8	1042	1	291	1	72	5	538	1	141		
MALE	5	561			1	72	3	348	1	141		
FEMALE	1	100					1	100				
JOINT (MALE/FEMALE)	2	381	1	291			1	90				
WHITE (TOTAL)	4362	870657	2902	607616	305	48133	660	104613	403	87754	92	22541
MALE	1168	235628	717	149898	88	13359	217	35155	125	30644	21	6572
FEMALE	811	114112	494	77341	57	6014	158	15751	83	11803	19	3203
JOINT (MALE/FEMALE)	2374	520246	1690	380320	159	28699	281	53476	193	45013	51	12738
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	47	7823	20	4045	3	237	18	2404	4	823	2	314
MALE	1	131					1	131				
FEMALE	5	509	2	215	1	39	2	255				
JOINT (MALE/FEMALE)	41	7183	18	3830	2	198	15	2018	4	823	2	314
RACE NOT AVAILABLE (TOTAL) 6/	491	95269	261	55901	48	9734	101	14329	62	11121	19	4184
MALE	61	10318	36	6929	2	143	15	1851	6	1062	2	333
FEMALE	36	5119	14	2374	4	391	11	962	5	863	2	529
JOINT (MALE/FEMALE)	108	19888	59	11139	11	2341	24	3504	12	2456	2	448

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	65	9472	21	3491	4	300	33	4538	7	1143		
MALE	25	3571	7	1233	1	73	16	2124	1	141		
FEMALE	21	2284	5	869	2	146	10	784	4	485		
JOINT (MALE/FEMALE)	19	3617	9	1389	1	81	7	1630	2	517		
NOT HISPANIC OR LATINO (TOTAL)	4369	878322	2928	612107	288	48992	636	103329	419	90677	98	23217
MALE	1177	238946	727	152204	80	12389	210	34870	133	32495	27	6988
FEMALE	823	117990	510	79820	52	6180	154	16130	87	12408	20	3452
JOINT (MALE/FEMALE)	2362	520521	1690	380026	156	30423	269	52175	196	45120	51	12777
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	38	6929	25	5840	1	29	8	590	2	290	2	180
MALE												
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	37	6829	24	5740	1	29	8	590	2	290	2	180
ETHNICITY NOT AVAILABLE (TOTAL) 6/	806	122740	298	60126	121	13907	303	32970	63	11326	21	4411
MALE	152	17651	46	7338	27	2285	69	6382	8	1313	2	333
FEMALE	135	12437	23	2978	27	1731	80	6844	4	604	1	280
JOINT (MALE/FEMALE)	224	32395	75	14200	34	2945	98	11325	13	3029	4	896
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4071	834519	2812	591381	252	44185	525	91116	394	85890	88	21947
MALE	1083	226696	695	147150	70	11586	173	30924	124	30464	21	6572
FEMALE	738	108335	480	75744	41	5092	118	12719	80	11577	19	3203
JOINT (MALE/FEMALE)	2245	499050	1636	368430	141	27507	232	47386	188	43555	48	12172
OTHERS, INCLUDING HISPANIC (TOTAL)	518	66955	153	27242	66	5690	255	27061	33	5761	11	1201
MALE	147	17412	34	5181	19	1318	77	8254	11	2243	6	416
FEMALE	154	15815	37	5021	22	1798	84	7680	11	1316		
JOINT (MALE/FEMALE)	210	33221	80	16889	24	2548	90	10797	11	2202	5	785
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	514	42408	147	12297	57	3159	278	23984	24	2345	8	623
50-79% OF MSA/MD MEDIAN	731	77109	359	40249	83	7172	211	21215	61	6456	17	2017
80-99% OF MSA/MD MEDIAN	443	57720	254	34213	47	5772	98	11213	33	4766	11	1756
100-119% OF MSA/MD MEDIAN	360	54143	226	35617	31	4287	60	7713	36	5229	7	1297
120% OR MORE OF MSA/MD MEDIAN	3124	761959	2227	545265	188	40245	304	71457	331	83666	74	21326
INCOME NOT AVAILABLE 6/	106	24124	59	13923	8	2593	29	5845	6	974	4	789
TOTAL 14/	5278	1017463	3272	681564	414	63228	980	141427	491	103436	121	27808

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	41	8094	24	5128	1	330	6	926	5	694	5	1016
MALE	22	3760	9	1660			5	694	3	390	5	1016
FEMALE	13	1950	10	1414			1	232	2	304		
JOINT (MALE/FEMALE)	6	2384	5	2054	1	330						
ASIAN (TOTAL)	119	26763	62	12943	12	2311	28	6471	7	2120	10	2918
MALE	43	9043	24	4708	5	1117	9	1941	2	417	3	860
FEMALE	30	5291	21	3600	1	163	6	1142	1	248	1	138
JOINT (MALE/FEMALE)	46	12429	17	4635	6	1031	13	3388	4	1455	6	1920
BLACK OR AFRICAN AMERICAN (TOTAL)	649	94697	291	44464	39	5888	215	29643	77	11012	27	3690
MALE	224	33492	104	16627	13	1802	76	10101	25	3965	6	997
FEMALE	198	22359	82	9244	9	1166	67	7411	31	3433	9	1105
JOINT (MALE/FEMALE)	225	38379	104	18246	17	2920	71	12011	21	3614	12	1588
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	17	3340	11	1525			3	585	3	1230		
MALE	11	1650	8	1038			2	197	1	415		
FEMALE	4	875	3	487			1	388				
JOINT (MALE/FEMALE)	2	815							2	815		
WHITE (TOTAL)	14429	2894046	8837	1725087	770	152566	2689	551308	1575	345114	558	119971
MALE	3995	804305	2228	436855	254	50341	841	169758	491	108216	181	39135
FEMALE	2540	399929	1534	235855	136	20720	523	81892	269	47603	78	13859
JOINT (MALE/FEMALE)	7861	1682160	5056	1048825	378	80893	1318	297746	810	187719	299	66977
2 OR MORE MINORITY RACES (TOTAL)	9	2557	4	706			4	1555	1	296		
MALE	1	840					1	840				
FEMALE	5	994	2	279			3	715				
JOINT (MALE/FEMALE)	3	723	2	427					1	296		
JOINT (WHITE/MINORITY RACE) (TOTAL)	170	34671	105	20595	7	2115	37	8035	16	3356	5	570
MALE	3	546	1	111			2	435				
FEMALE	2	287					1	120	1	167		
JOINT (MALE/FEMALE)	165	33838	104	20484	7	2115	34	7480	15	3189	5	570
RACE NOT AVAILABLE (TOTAL) 6/	1937	434056	944	214389	98	21628	422	93325	327	72482	146	32232
MALE	232	44483	111	21237	8	1273	60	11549	44	7930	9	2494
FEMALE	102	14870	43	6177	2	322	30	4003	23	3694	4	674
JOINT (MALE/FEMALE)	412	96256	234	52828	19	4673	68	16758	67	16508	24	5489

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	176	30548	98	17981	14	2517	40	6357	19	2916	5	777
MALE	85	15351	46	9235	11	2014	16	2479	11	1438	1	185
FEMALE	48	7257	27	4323	1	99	15	1997	2	359	3	479
JOINT (MALE/FEMALE)	41	7366	25	4423	2	404	7	1307	6	1119	1	113
NOT HISPANIC OR LATINO (TOTAL)	15164	3016552	9171	1780531	807	160017	2925	588907	1670	361623	591	125474
MALE	4229	838105	2338	453046	262	51491	922	180382	515	111715	192	41471
FEMALE	2736	422913	1615	245215	142	21349	592	90475	303	51489	84	14385
JOINT (MALE/FEMALE)	8162	1744876	5197	1076565	400	86287	1405	316284	846	196289	314	69451
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	134	26569	88	18357	7	1171	24	4067	7	1471	8	1503
MALE	3	355	2	237			1	118				
FEMALE	2	196	2	196								
JOINT (MALE/FEMALE)	129	26018	84	17924	7	1171	23	3949	7	1471	8	1503
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1897	424555	921	207968	99	21133	415	92517	315	70294	147	32643
MALE	214	44308	99	19718	7	1028	57	12536	40	8180	11	2846
FEMALE	108	16189	51	7322	5	923	25	3431	22	3601	5	912
JOINT (MALE/FEMALE)	388	88724	216	48587	19	4100	69	15843	61	14717	23	5477
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14016	2814887	8602	1678393	744	148144	2604	536249	1528	335492	538	116609
MALE	3875	778698	2172	424745	242	48187	815	163811	469	103457	177	38498
FEMALE	2469	389372	1493	229877	132	19955	509	80287	263	46387	72	12866
JOINT (MALE/FEMALE)	7653	1641110	4927	1021520	368	79390	1277	290844	792	184111	289	65245
OTHERS, INCLUDING HISPANIC (TOTAL)	1288	221803	665	117908	79	14274	349	56052	135	23095	60	10474
MALE	387	64172	190	32976	29	4933	111	16580	42	6625	15	3058
FEMALE	297	38273	145	19249	11	1428	91	11363	37	4511	13	1722
JOINT (MALE/FEMALE)	600	118317	329	65336	39	7913	144	27415	56	11959	32	5694
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1093	126225	529	59828	46	4606	360	43013	122	13678	36	5100
50-79% OF MSA/MD MEDIAN	2237	291782	1225	154460	121	15278	549	74383	246	33990	96	13671
80-99% OF MSA/MD MEDIAN	1766	264234	1037	149190	91	12897	363	57209	204	33061	71	11877
100-119% OF MSA/MD MEDIAN	1531	257646	932	148942	86	15192	301	55643	163	29868	49	8001
120% OR MORE OF MSA/MD MEDIAN	9263	2255543	5635	1324678	497	118584	1584	410838	1106	291703	441	109740
INCOME NOT AVAILABLE 6/	1481	302794	920	187739	86	18281	247	50762	170	34004	58	12008
TOTAL 14/	17371	3498224	10278	2024837	927	184838	3404	691848	2011	436304	751	160397



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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	4	35	2	15			2	20				
MALE	1	10					1	10				
FEMALE	3	25	2	15			1	10				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	37			1	12			1	25		
MALE												
FEMALE	2	37			1	12			1	25		
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	76	1568	21	606	3	30	50	837	2	95		
MALE	27	448	7	54	2	20	17	344	1	30		
FEMALE	34	561	9	238	1	10	24	313				
JOINT (MALE/FEMALE)	14	534	5	314			8	155	1	65		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	12					2	12				
MALE	2	12					2	12				
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	468	38742	248	22156	29	1549	165	11904	24	2915	2	218
MALE	161	11667	75	6082	9	228	69	4473	8	884		
FEMALE	107	5848	47	3369	4	84	46	1527	9	785	1	83
JOINT (MALE/FEMALE)	199	21217	126	12705	15	1227	50	5904	7	1246	1	135
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	30					1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	30					1	30				
RACE NOT AVAILABLE (TOTAL) 6/	98	5123	30	3006	9	148	54	1472	4	377	1	120
MALE	10	161	4	44	1	20	5	97				
FEMALE	6	293					5	270	1	23		
JOINT (MALE/FEMALE)	10	436	4	306	2	35	4	95				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	12	351	2	118			10	233				
MALE	7	63	1	18			6	45				
FEMALE	3	270	1	100			2	170				
JOINT (MALE/FEMALE)	2	18					2	18				
NOT HISPANIC OR LATINO (TOTAL)	534	39520	269	22507	32	1581	205	12279	26	2935	2	218
MALE	187	12087	83	6127	11	248	84	4798	9	914		
FEMALE	143	6152	57	3522	6	106	69	1631	10	810	1	83
JOINT (MALE/FEMALE)	204	21281	129	12858	15	1227	52	5850	7	1211	1	135
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	36	1	6			1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	36	1	6			1	30				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	103	5640	29	3152	10	158	58	1733	5	477	1	120
MALE	7	148	2	35	1	20	4	93				
FEMALE	6	342					5	319	1	23		
JOINT (MALE/FEMALE)	16	882	5	461	2	35	8	286	1	100		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	452	37912	244	21877	28	1539	155	11463	23	2815	2	218
MALE	159	11639	74	6064	9	228	68	4463	8	884		
FEMALE	103	5526	46	3269	4	84	43	1305	9	785	1	83
JOINT (MALE/FEMALE)	190	20747	124	12544	15	1227	44	5695	6	1146	1	135
OTHERS, INCLUDING HISPANIC (TOTAL)	93	2004	26	745	4	42	60	1097	3	120		
MALE	32	498	8	72	2	20	21	376	1	30		
FEMALE	42	893	12	353	2	22	27	493	1	25		
JOINT (MALE/FEMALE)	18	588	6	320			11	203	1	65		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	111	2746	28	1099	4	54	74	1424	5	169		
50-79% OF MSA/MD MEDIAN	138	5949	57	2809	11	236	60	2041	9	780	1	83
80-99% OF MSA/MD MEDIAN	86	4134	47	2466	3	85	34	1422	2	161		
100-119% OF MSA/MD MEDIAN	58	3175	34	2337	4	90	18	653	2	95		
120% OR MORE OF MSA/MD MEDIAN	234	27717	126	16153	20	1274	73	7828	13	2207	2	255
INCOME NOT AVAILABLE 6/	24	1826	9	919			15	907				
TOTAL 14/	651	45547	301	25783	42	1739	274	14275	31	3412	3	338

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	428	2	428								
MALE	1	25	1	25								
FEMALE	1	403	1	403								
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	18	98900	13	84978	2	11709	1	813	2	1400		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	428	2	428								
MALE	1	25	1	25								
FEMALE	1	403	1	403								
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	18	98900	13	84978	2	11709	1	813	2	1400		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	428	2	428								
MALE	1	25	1	25								
FEMALE	1	403	1	403								
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	20	99328	15	85406	2	11709	1	813	2	1400		
TOTAL 14/	20	99328	15	85406	2	11709	1	813	2	1400		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	11	2839	8	2521					2	155	1	163
MALE	4	537	1	219					2	155	1	163
FEMALE	2	327	2	327								
JOINT (MALE/FEMALE)	5	1975	5	1975								
ASIAN (TOTAL)	52	10653	31	5812	4	620	11	2468	4	1240	2	513
MALE	13	3437	7	1716	1	214	3	607	1	525	1	375
FEMALE	18	2519	11	1321			4	970	2	90	1	138
JOINT (MALE/FEMALE)	21	4697	13	2775	3	406	4	891	1	625		
BLACK OR AFRICAN AMERICAN (TOTAL)	131	17259	55	8434	12	2577	49	4326	9	1398	6	524
MALE	44	5198	15	2093	5	722	21	2186	2	156	1	41
FEMALE	37	3095	11	1354	2	489	19	702	3	304	2	246
JOINT (MALE/FEMALE)	50	8966	29	4987	5	1366	9	1438	4	938	3	237
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5	1065	1	105	1	72	1	73	2	815		
MALE	2	145			1	72	1	73				
FEMALE	1	105	1	105								
JOINT (MALE/FEMALE)	2	815							2	815		
WHITE (TOTAL)	5549	1167074	3541	741269	297	58196	990	204416	538	121406	183	41787
MALE	1436	313836	851	181721	79	17594	304	64908	148	36396	54	13217
FEMALE	749	123950	478	80365	39	5764	143	21860	64	9843	25	6118
JOINT (MALE/FEMALE)	3353	726264	2208	478728	179	34838	540	116357	323	73917	103	22424
2 OR MORE MINORITY RACES (TOTAL)	1	840					1	840				
MALE	1	840					1	840				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	66	13303	44	8889	1	379	13	2913	4	733	4	389
MALE	1	111	1	111								
FEMALE	2	200	1	80			1	120				
JOINT (MALE/FEMALE)	63	12992	42	8698	1	379	12	2793	4	733	4	389
RACE NOT AVAILABLE (TOTAL) 6/	793	193030	450	108210	49	12589	160	42020	91	20113	43	10098
MALE	77	14746	45	8867	3	556	18	3186	8	1497	3	640
FEMALE	22	3746	12	2334			4	362	5	768	1	282
JOINT (MALE/FEMALE)	163	37408	102	22196	12	2249	25	7082	20	5088	4	793

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	60	8585	33	5074	3	501	15	1909	7	845	2	256
MALE	24	3007	13	1843			8	830	3	334		
FEMALE	12	1476	4	526	1	99	3	333	3	375	1	143
JOINT (MALE/FEMALE)	22	3528	16	2705	2	402	2	172	1	136	1	113
NOT HISPANIC OR LATINO (TOTAL)	5701	1191010	3619	754097	307	60807	1043	211575	547	123006	185	41525
MALE	1472	317316	862	183331	83	18068	321	66677	149	35444	57	13796
FEMALE	789	127660	493	81991	40	6154	164	23319	66	10061	26	6135
JOINT (MALE/FEMALE)	3429	742853	2259	487896	184	36585	555	120527	329	76251	102	21594
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	43	9255	30	6831	1	200	6	1238	2	207	4	779
MALE	1	118					1	118				
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	41	9037	29	6731	1	200	5	1120	2	207	4	779
ETHNICITY NOT AVAILABLE (TOTAL) 6/	804	197213	448	109238	53	12925	161	42334	94	21802	48	10914
MALE	81	18409	45	9553	6	1090	18	4175	9	2951	3	640
FEMALE	29	4706	18	3269			4	362	5	569	2	506
JOINT (MALE/FEMALE)	165	37699	95	22027	13	2051	28	6742	22	5522	7	1357
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5394	1134871	3452	721755	288	56764	959	198862	522	117492	173	39998
MALE	1393	304496	829	177670	76	17060	292	62360	142	34189	54	13217
FEMALE	728	121256	466	78646	38	5665	140	21527	61	9667	23	5751
JOINT (MALE/FEMALE)	3265	706513	2154	465061	174	34039	525	113997	316	72386	96	21030
OTHERS, INCLUDING HISPANIC (TOTAL)	361	62928	197	36952	22	4349	95	13764	29	5301	18	2562
MALE	89	13390	37	5982	7	1008	34	4651	8	1170	3	579
FEMALE	72	7751	30	3742	3	588	27	2125	8	769	4	527
JOINT (MALE/FEMALE)	198	41213	130	27228	12	2753	32	6414	13	3362	11	1456
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	185	20358	80	9172	6	664	85	8589	10	1204	4	729
50-79% OF MSA/MD MEDIAN	365	39287	183	20199	21	2171	108	11110	30	3255	23	2552
80-99% OF MSA/MD MEDIAN	364	43988	209	24265	17	2222	92	11349	29	3484	17	2668
100-119% OF MSA/MD MEDIAN	348	47631	210	27880	16	2555	77	11325	32	4313	13	1558
120% OR MORE OF MSA/MD MEDIAN	5068	1183033	3297	756507	282	60560	785	193118	528	129374	176	43474
INCOME NOT AVAILABLE 6/	278	71766	151	37217	22	6261	78	21565	21	4230	6	2493
TOTAL 14/	6608	1406063	4130	875240	364	74433	1225	257056	650	145860	239	53474



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	7	510	1	5	1	59	5	446				
MALE	3	280					3	280				
FEMALE	2	55	1	5			1	50				
JOINT (MALE/FEMALE)	2	175			1	59	1	116				
ASIAN (TOTAL)	3	176	1	79	2	97						
MALE												
FEMALE	3	176	1	79	2	97						
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	264	20078	32	1960	49	3526	177	14175	3	261	3	156
MALE	79	5213	13	643	15	1020	48	3348	1	96	2	106
FEMALE	98	7468	11	734	17	1125	70	5609				
JOINT (MALE/FEMALE)	81	7051	6	432	16	1355	56	5049	2	165	1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	198					2	198				
MALE	1	108					1	108				
FEMALE												
JOINT (MALE/FEMALE)	1	90					1	90				
WHITE (TOTAL)	910	65609	308	21335	135	8950	404	30026	47	3957	16	1341
MALE	300	21557	104	7064	46	3054	129	9491	17	1608	4	340
FEMALE	251	16438	76	5257	36	2017	123	8157	12	749	4	258
JOINT (MALE/FEMALE)	352	27102	127	8917	51	3688	149	12182	18	1600	7	715
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	22	2001	3	280	3	237	15	1421	1	63		
MALE	1	131					1	131				
FEMALE	3	294			1	39	2	255				
JOINT (MALE/FEMALE)	18	1576	3	280	2	198	12	1035	1	63		
RACE NOT AVAILABLE (TOTAL) 6/	120	11068	28	3452	9	570	69	5944	11	837	3	265
MALE	21	1820	2	151	2	143	12	1131	5	395		
FEMALE	14	914	2	163	2	68	10	683				
JOINT (MALE/FEMALE)	21	1950	3	185	1	138	15	1447	2	180		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	38	2747	8	513	3	297	27	1937				
MALE	16	1124	3	181	1	73	12	870				
FEMALE	12	714	1	39	1	28	10	647				
JOINT (MALE/FEMALE)	10	909	4	293	1	196	5	420				
NOT HISPANIC OR LATINO (TOTAL)	857	62428	298	20735	105	7630	384	28237	53	4405	17	1421
MALE	283	20357	102	6901	35	2573	120	8609	20	1828	6	446
FEMALE	244	16301	76	5220	29	1737	123	8337	12	749	4	258
JOINT (MALE/FEMALE)	328	25651	120	8614	41	3320	139	11172	21	1828	7	717
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	11	706	3	232	1	29	7	445				
MALE	1	118					1	118				
FEMALE	2	196	2	196								
JOINT (MALE/FEMALE)	8	392	1	36	1	29	6	327				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	422	33759	64	5631	90	5483	254	21591	9	713	5	341
MALE	105	7510	14	776	27	1571	61	4892	3	271		
FEMALE	113	8134	12	783	28	1581	73	5770				
JOINT (MALE/FEMALE)	129	10992	14	871	28	1893	84	8000	2	180	1	48
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	694	50275	270	19023	79	5530	284	20500	47	3957	14	1265
MALE	229	16661	92	6422	28	1995	88	6296	17	1608	4	340
FEMALE	187	12281	66	4633	19	1074	86	5567	12	749	4	258
JOINT (MALE/FEMALE)	277	21281	112	7968	32	2461	109	8585	18	1600	6	667
OTHERS, INCLUDING HISPANIC (TOTAL)	342	25977	48	3069	58	4049	229	18379	4	324	3	156
MALE	100	6964	16	824	16	1093	65	4845	1	96	2	106
FEMALE	119	8833	16	1053	21	1289	82	6491				
JOINT (MALE/FEMALE)	117	9834	14	1041	20	1641	79	6874	3	228	1	50
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	406	24960	81	4200	50	2510	257	17039	14	944	4	267
50-79% OF MSA/MD MEDIAN	402	30798	112	7669	70	4961	198	16466	20	1607	2	95
80-99% OF MSA/MD MEDIAN	179	14608	49	3646	31	2194	87	7716	11	975	1	77
100-119% OF MSA/MD MEDIAN	88	7090	36	2460	11	905	35	3247	3	313	3	165
120% OR MORE OF MSA/MD MEDIAN	198	15867	70	5230	37	2869	71	5936	12	1153	8	679
INCOME NOT AVAILABLE 6/	55	6317	25	3906			24	1806	2	126	4	479
TOTAL 14/	1328	99640	373	27111	199	13439	672	52210	62	5118	22	1762

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	152	1	152								
BLACK OR AFRICAN AMERICAN	14	1276	5	453	1	64	5	451	3	308		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	147	14875	85	8426	6	448	37	4211	14	1277	5	513
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	17	1721	5	543			7	681	5	497		
ETHNICITY 7/												
HISPANIC OR LATINO	13	1232	6	632	1	70	6	530				
NOT HISPANIC OR LATINO	148	14943	83	8322	6	442	37	4159	18	1635	4	385
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	18	1849	7	620			6	654	4	447	1	128
MINORITY STATUS 8/												
WHITE NON-HISPANIC	133	13579	78	7831	5	378	32	3708	14	1277	4	385
OTHERS, INCLUDING HISPANIC	28	2660	12	1237	2	134	11	981	3	308		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	248	2	248								
ASIAN	2	300	2	300								
BLACK OR AFRICAN AMERICAN	33	3997	27	3127	1	120	1	204	4	546		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	583	2	195	1	71	1	154	1	163		
WHITE	488	64822	329	43813	28	3470	64	8719	55	7066	12	1754
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	596	2	244	1	169	1	183				
RACE NOT AVAILABLE 6/	33	4482	24	3137			7	1050	2	295		
ETHNICITY 7/												
HISPANIC OR LATINO	11	1412	6	575	1	135	3	508	1	194		
NOT HISPANIC OR LATINO	513	68104	357	47119	22	2910	62	8546	60	7775	12	1754
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	782	2	341	2	306	1	135				
ETHNICITY NOT AVAILABLE 6/	38	4730	23	3029	6	479	8	1121	1	101		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	468	62552	322	43023	19	2550	60	8159	55	7066	12	1754
OTHERS, INCLUDING HISPANIC	59	7550	41	4816	6	801	6	1030	6	903		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	139	1	139								
ASIAN	1	221	1	221								
BLACK OR AFRICAN AMERICAN	20	3053	12	1802			5	801	3	450		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	445	2	445								
WHITE	254	42746	177	29835	13	2146	29	5122	28	4117	7	1526
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	24	4230	13	2250			7	1251	3	567	1	162
ETHNICITY 7/												
HISPANIC OR LATINO	2	321	1	163					1	158		
NOT HISPANIC OR LATINO	271	45550	189	31676	10	1731	35	6208	30	4409	7	1526
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	417	2	417								
ETHNICITY NOT AVAILABLE 6/	27	4546	14	2436	3	415	6	966	3	567	1	162
MINORITY STATUS 8/												
WHITE NON-HISPANIC	245	41270	173	29069	10	1731	28	4985	27	3959	7	1526
OTHERS, INCLUDING HISPANIC	28	4596	19	3187			5	801	4	608		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	187	1	187								
ASIAN	2	441	2	441								
BLACK OR AFRICAN AMERICAN	7	1273	6	1160					1	113		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	175	1	175								
WHITE	173	31960	119	22286	8	1419	22	3994	21	3783	3	478
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	13	2129	6	1093	1	195	3	515	3	326		
ETHNICITY 7/												
HISPANIC OR LATINO	6	1011	4	748			1	210	1	53		
NOT HISPANIC OR LATINO	177	32431	125	23420	7	1264	20	3373	22	3896	3	478
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	582	1	249			1	333				
ETHNICITY NOT AVAILABLE 6/	12	2141	5	925	2	350	3	593	2	273		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	165	30267	115	21476	7	1264	19	3266	21	3783	3	478
OTHERS, INCLUDING HISPANIC	18	3482	14	2773			2	543	2	166		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	269			1	269						
ASIAN	4	779	2	384			1	145	1	250		
BLACK OR AFRICAN AMERICAN	21	5376	15	3814	2	388	2	745	2	429		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	355	77443	252	55257	19	4500	34	6652	35	7332	15	3702
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	874	4	874								
RACE NOT AVAILABLE 6/	23	4952	15	3351			2	479	6	1122		
ETHNICITY 7/												
HISPANIC OR LATINO	5	1068	2	470	2	353			1	245		
NOT HISPANIC OR LATINO	372	81672	271	59535	15	3825	34	6807	38	7977	14	3528
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	1926	4	979	2	491	2	456				
ETHNICITY NOT AVAILABLE 6/	23	5027	11	2696	3	488	3	758	5	911	1	174
MINORITY STATUS 8/												
WHITE NON-HISPANIC	341	74318	249	54422	13	3364	31	5917	34	7087	14	3528
OTHERS, INCLUDING HISPANIC	39	9482	24	5907	6	1305	5	1346	4	924		
TOTAL 14/	1666	272210	1117	185045	82	13259	233	36623	191	29148	43	8135

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	360			1	59	3	301				
ASIAN	3	407	1	79			2	328				
BLACK OR AFRICAN AMERICAN	102	7550	8	494	16	861	75	5990	1	71	2	134
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	348					3	348				
WHITE	358	29809	132	11356	37	2053	165	14424	20	1613	4	363
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	162					3	162				
RACE NOT AVAILABLE 6/	41	3772	6	368	3	186	27	2431	3	661	2	126
ETHNICITY 7/												
HISPANIC OR LATINO	19	3251	1	69	2	101	16	3081				
NOT HISPANIC OR LATINO	321	26317	130	11415	27	1643	138	11149	20	1613	6	497
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	174	1	36			2	138				
ETHNICITY NOT AVAILABLE 6/	171	12666	15	777	28	1415	122	9616	4	732	2	126
MINORITY STATUS 8/												
WHITE NON-HISPANIC	270	22405	122	10866	22	1325	102	8238	20	1613	4	363
OTHERS, INCLUDING HISPANIC	134	11969	11	678	19	1021	101	10065	1	71	2	134
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	309			1	100	2	209				
ASIAN	9	935	3	476			2	198	3	190	1	71
BLACK OR AFRICAN AMERICAN	95	8249	17	1608	16	1083	61	5508			1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	90					1	90				
WHITE	556	60377	318	35870	59	5471	117	12431	50	5222	12	1383
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	606	1	72	1	39	5	495				
RACE NOT AVAILABLE 6/	60	6543	20	2223	6	479	23	2284	8	1044	3	513
ETHNICITY 7/												
HISPANIC OR LATINO	15	1390	4	388	1	118	9	774	1	110		
NOT HISPANIC OR LATINO	550	60415	319	36914	48	4769	118	11823	52	5302	13	1607
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	420	2	238	1	29	1	35			1	118
ETHNICITY NOT AVAILABLE 6/	161	14884	34	2709	33	2256	83	8583	8	1044	3	292
MINORITY STATUS 8/												
WHITE NON-HISPANIC	479	53501	300	34446	39	4091	81	8615	49	5112	10	1237
OTHERS, INCLUDING HISPANIC	134	11850	27	2782	20	1369	80	7160	4	300	3	239



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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	121							1	121		
ASIAN	3	567	2	347			1	220				
BLACK OR AFRICAN AMERICAN	37	3722	3	309	7	578	24	2475	2	240	1	120
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	351	46126	225	30293	33	4098	63	7461	24	3402	6	872
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	403	1	83			2	200			1	120
RACE NOT AVAILABLE 6/	47	6781	23	3181	7	1096	8	857	6	1003	3	644
ETHNICITY 7/												
HISPANIC OR LATINO	9	669	4	293			3	260	2	116		
NOT HISPANIC OR LATINO	352	46709	224	30294	33	4126	62	7530	25	3647	8	1112
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	331	1	240			2	91				
ETHNICITY NOT AVAILABLE 6/	79	10011	25	3386	14	1646	31	3332	6	1003	3	644
MINORITY STATUS 8/												
WHITE NON-HISPANIC	325	43758	219	29630	29	3787	49	6183	22	3286	6	872
OTHERS, INCLUDING HISPANIC	57	5813	11	1272	7	578	32	3246	5	477	2	240
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	50					1	50				
ASIAN	2	574	1	326	1	248						
BLACK OR AFRICAN AMERICAN	17	1964	1	122	4	454	8	933	3	414	1	41
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	172			1	72	1	100				
WHITE	308	46515	209	32603	24	3305	39	5034	30	4317	6	1256
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	577					4	577				
RACE NOT AVAILABLE 6/	26	4291	15	2566	1	208	7	1019	3	498		
ETHNICITY 7/												
HISPANIC OR LATINO	3	362	1	119			1	35	1	208		
NOT HISPANIC OR LATINO	313	47588	204	32112	27	3873	42	5613	33	4693	7	1297
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	505	2	385			1	120				
ETHNICITY NOT AVAILABLE 6/	41	5688	19	3001	4	414	16	1945	2	328		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	292	44808	203	31786	22	3200	32	4457	29	4109	6	1256
OTHERS, INCLUDING HISPANIC	31	4084	5	952	6	774	15	1695	4	622	1	41

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	568	2	268			1	300				
ASIAN	30	6875	20	4198	3	415	3	990	4	1272		
BLACK OR AFRICAN AMERICAN	56	10049	29	5394	8	1254	11	1820	6	1228	2	353
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	432	1	291					1	141		
WHITE	2734	676391	1989	491335	150	33144	256	60743	278	72921	61	18248
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	27	5939	16	3754	2	198	4	970	4	823	1	194
RACE NOT AVAILABLE 6/	272	61705	170	40025	25	5234	29	6634	38	7281	10	2531
ETHNICITY 7/												
HISPANIC OR LATINO	18	3779	11	2622	1	81	3	367	3	709		
NOT HISPANIC OR LATINO	2779	685793	2021	495123	151	34519	259	62784	287	75082	61	18285
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	22	5363	17	4805			2	206	2	290	1	62
ETHNICITY NOT AVAILABLE 6/	305	67024	178	42715	36	5645	40	8100	39	7585	12	2979
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2653	658698	1939	478494	138	31720	244	59193	273	71491	59	17800
OTHERS, INCLUDING HISPANIC	155	32710	96	21332	14	1948	24	4653	18	4230	3	547
TOTAL 14/	5278	1017463	3272	681564	414	63228	980	141427	491	103436	121	27808

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	657	5	494							1	163
ASIAN	16	2186	6	720			7	844	1	164	2	458
BLACK OR AFRICAN AMERICAN	79	7742	22	2253	3	314	37	3785	14	1096	3	294
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	874	101968	446	50641	37	3526	278	33879	91	10695	22	3227
2 OR MORE MINORITY RACES	1	153	1	153								
JOINT (WHITE/MINORITY RACE)	1	131	1	131								
RACE NOT AVAILABLE 6/	116	13388	48	5436	6	766	38	4505	16	1723	8	958
ETHNICITY 7/												
HISPANIC OR LATINO	15	1557	7	971	1	81	6	450	1	55		
NOT HISPANIC OR LATINO	969	112310	476	54066	40	3979	319	38358	106	11765	28	4142
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	211	1	97			2	114				
ETHNICITY NOT AVAILABLE 6/	106	12147	45	4694	5	546	33	4091	15	1858	8	958
MINORITY STATUS 8/												
WHITE NON-HISPANIC	844	98916	432	49213	35	3275	267	32959	88	10242	22	3227
OTHERS, INCLUDING HISPANIC	121	12637	43	4819	4	395	52	5193	16	1315	6	915
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	1446	4	543			1	154	2	379	2	370
ASIAN	11	1859	4	688	4	634	3	537				
BLACK OR AFRICAN AMERICAN	134	14512	53	5354	7	640	59	6803	10	1173	5	542
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	229	3	229								
WHITE	1861	243641	1049	132711	105	13326	435	59350	194	26867	78	11387
2 OR MORE MINORITY RACES	1	126	1	126								
JOINT (WHITE/MINORITY RACE)	10	952	9	889	1	63						
RACE NOT AVAILABLE 6/	208	29017	102	13920	4	615	51	7539	40	5571	11	1372
ETHNICITY 7/												
HISPANIC OR LATINO	33	4217	15	1697	3	466	9	1110	4	616	2	328
NOT HISPANIC OR LATINO	1990	258570	1102	138022	113	14317	489	65967	204	28331	82	11933
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	1093	6	735	1	96	2	52	1	172	1	38
ETHNICITY NOT AVAILABLE 6/	203	27902	102	14006	4	399	49	7254	37	4871	11	1372
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1807	236677	1025	129705	100	12717	420	57386	187	25848	75	11021
OTHERS, INCLUDING HISPANIC	208	24028	93	10109	16	1899	72	8402	17	2340	10	1278

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	1211	4	680			2	216	3	315		
ASIAN	11	2020	4	565			4	647	3	808		
BLACK OR AFRICAN AMERICAN	85	10532	39	5026	6	514	26	3076	7	966	7	950
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	159	1	159								
WHITE	1479	220958	914	131287	80	11857	287	45637	151	24049	47	8128
2 OR MORE MINORITY RACES	2	483	1	248			1	235				
JOINT (WHITE/MINORITY RACE)	8	1141	7	1036			1	105				
RACE NOT AVAILABLE 6/	171	27730	67	10189	5	526	42	7293	40	6923	17	2799
ETHNICITY 7/												
HISPANIC OR LATINO	19	2726	10	1377	2	250	3	533	4	566		
NOT HISPANIC OR LATINO	1570	233236	956	136767	83	12128	315	49198	163	26155	53	8988
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	8	1005	5	694	1	58	1	131			1	122
ETHNICITY NOT AVAILABLE 6/	169	27267	66	10352	5	461	44	7347	37	6340	17	2767
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1442	215730	895	128482	78	11607	279	44491	145	23212	45	7938
OTHERS, INCLUDING HISPANIC	141	19053	70	9619	8	764	38	4943	17	2655	8	1072
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	281	2	281								
ASIAN	8	2087	4	1141	1	120	2	476			1	350
BLACK OR AFRICAN AMERICAN	59	8417	21	2927	5	580	26	3948	7	962		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	47	1	47								
WHITE	1303	218495	822	131102	77	13750	236	43418	132	24616	36	5609
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	20	3248	9	1100	1	171	5	1433	4	505	1	39
RACE NOT AVAILABLE 6/	138	25071	73	12344	2	571	32	6368	20	3785	11	2003
ETHNICITY 7/												
HISPANIC OR LATINO	18	2640	12	1596	4	740	1	77	1	227		
NOT HISPANIC OR LATINO	1367	229330	843	134738	79	13761	264	48815	141	25740	40	6276
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12	1604	9	1117			2	372	1	115		
ETHNICITY NOT AVAILABLE 6/	134	24072	68	11491	3	691	34	6379	20	3786	9	1725
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1269	213508	800	127929	73	13010	231	42957	129	24003	36	5609
OTHERS, INCLUDING HISPANIC	116	17796	55	7905	11	1611	35	6082	13	1809	2	389

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	13	4168	9	3130	1	330	1	225			2	483
ASIAN	64	16482	40	9106	6	1394	12	3967	1	625	5	1390
BLACK OR AFRICAN AMERICAN	190	35544	92	17130	15	3168	52	9573	24	4481	7	1192
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	9	2419	4	728			2	461	3	1230		
WHITE	7837	1901916	4876	1139391	423	100451	1295	337959	905	239892	338	84223
2 OR MORE MINORITY RACES	4	1706	1	179			2	1231	1	296		
JOINT (WHITE/MINORITY RACE)	114	25533	69	15159	3	1430	27	5969	11	2444	4	531
RACE NOT AVAILABLE 6/	1032	267775	544	139855	49	11811	193	51453	161	42735	85	21921
ETHNICITY 7/												
HISPANIC OR LATINO	73	16359	42	10170	4	980	19	4004	7	1092	1	113
NOT HISPANIC OR LATINO	8084	1955296	5007	1165654	438	104796	1358	351775	936	247257	345	85814
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	82	19246	52	12935	5	1017	15	3132	5	1184	5	978
ETHNICITY NOT AVAILABLE 6/	1024	264642	534	135919	50	11791	192	51927	158	42170	90	22835
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7615	1849533	4746	1107791	411	98019	1252	327689	880	233916	326	82118
OTHERS, INCLUDING HISPANIC	538	118157	302	66195	34	8319	126	27604	52	11352	24	4687
TOTAL 14/	17371	3498224	10278	2024837	927	184838	3404	691848	2011	436304	751	160397

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	25	1	5			2	20				
ASIAN												
BLACK OR AFRICAN AMERICAN	23	366	5	114			18	252				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	12					2	12				
WHITE	62	1960	20	925	3	44	35	898	4	93		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	21	383	2	55	1	10	17	242	1	76		
ETHNICITY 7/												
HISPANIC OR LATINO	3	22					3	22				
NOT HISPANIC OR LATINO	87	2296	27	1049	3	44	53	1110	4	93		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	21	428	1	50	1	10	18	292	1	76		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	61	1910	20	925	3	44	34	848	4	93		
OTHERS, INCLUDING HISPANIC	28	403	6	119			22	284				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	21	217	5	31	2	20	12	71	2	95		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	102	5052	50	2667	8	209	37	1431	6	662	1	83
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	15	680	2	111	1	7	11	539	1	23		
ETHNICITY 7/												
HISPANIC OR LATINO	3	203	1	100			2	103				
NOT HISPANIC OR LATINO	117	5045	53	2592	9	219	47	1494	7	657	1	83
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	6	1	6								
ETHNICITY NOT AVAILABLE 6/	17	695	2	111	2	17	11	444	2	123		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	97	4831	48	2561	7	199	36	1426	5	562	1	83
OTHERS, INCLUDING HISPANIC	24	423	7	137	2	20	13	171	2	95		



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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	12			1	12						
BLACK OR AFRICAN AMERICAN	8	213	3	13			5	200				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	65	3561	39	2189	2	73	22	1138	2	161		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	12	348	5	264			7	84				
ETHNICITY 7/												
HISPANIC OR LATINO	3	98	1	18			2	80				
NOT HISPANIC OR LATINO	70	3511	40	2029	3	85	25	1236	2	161		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	13	525	6	419			7	106				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	62	3318	37	2016	2	73	21	1068	2	161		
OTHERS, INCLUDING HISPANIC	11	313	4	31	1	12	6	270				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	7	195	2	44	1	10	4	141				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	44	2515	27	1858	3	80	12	482	2	95		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	7	465	5	435			2	30				
ETHNICITY 7/												
HISPANIC OR LATINO	1	10					1	10				
NOT HISPANIC OR LATINO	51	2704	30	1906	4	90	15	613	2	95		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	461	4	431			2	30				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	43	2505	27	1858	3	80	11	472	2	95		
OTHERS, INCLUDING HISPANIC	8	205	2	44	1	10	5	151				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	10	1	10								
ASIAN	1	25							1	25		
BLACK OR AFRICAN AMERICAN	12	518	6	404			6	114				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	183	24051	107	13738	13	1143	52	7131	10	1904	1	135
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	30					1	30				
RACE NOT AVAILABLE 6/	36	3083	12	2001	7	131	14	553	2	278	1	120
ETHNICITY 7/												
HISPANIC OR LATINO	2	18					2	18				
NOT HISPANIC OR LATINO	191	24298	114	14152	13	1143	52	6939	11	1929	1	135
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	30					1	30				
ETHNICITY NOT AVAILABLE 6/	40	3371	12	2001	7	131	18	841	2	278	1	120
MINORITY STATUS 8/												
WHITE NON-HISPANIC	177	23745	107	13738	13	1143	46	6825	10	1904	1	135
OTHERS, INCLUDING HISPANIC	17	601	7	414			9	162	1	25		
TOTAL 14/	651	45547	301	25783	42	1739	274	14275	31	3412	3	338

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	163									1	163
ASIAN	3	380	1	120			2	260				
BLACK OR AFRICAN AMERICAN	17	1149	6	688			10	332			1	129
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	153	17434	67	7740	6	664	71	7732	7	861	2	437
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	11	1232	6	624			2	265	3	343		
ETHNICITY 7/												
HISPANIC OR LATINO	1	87	1	87								
NOT HISPANIC OR LATINO	170	18866	72	8375	5	629	82	8272	7	861	4	729
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	14	1405	7	710	1	35	3	317	3	343		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	148	17086	64	7479	5	629	70	7680	7	861	2	437
OTHERS, INCLUDING HISPANIC	22	1779	8	895			12	592			2	292
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	333	2	333								
ASIAN	1	65							1	65		
BLACK OR AFRICAN AMERICAN	14	887	2	263			11	507			1	117
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	317	34646	164	18136	21	2171	87	9663	27	2720	18	1956
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	31	3356	15	1467			10	940	2	470	4	479
ETHNICITY 7/												
HISPANIC OR LATINO	5	481	1	69			3	269			1	143
NOT HISPANIC OR LATINO	326	35212	167	18590	21	2171	94	9824	27	2725	17	1902
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	228	1	228								
ETHNICITY NOT AVAILABLE 6/	33	3366	14	1312			11	1017	3	530	5	507
MINORITY STATUS 8/												
WHITE NON-HISPANIC	306	33473	160	17611	21	2171	83	9246	26	2660	16	1785
OTHERS, INCLUDING HISPANIC	22	1991	6	893			13	773	1	65	2	260

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	155							2	155		
ASIAN	4	593	2	238			2	355				
BLACK OR AFRICAN AMERICAN	7	680	2	330			3	222	1	78	1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	317	37972	189	21796	14	1693	79	9747	23	2653	12	2083
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	225					1	105			1	120
RACE NOT AVAILABLE 6/	32	4363	16	1901	3	529	7	920	3	598	3	415
ETHNICITY 7/												
HISPANIC OR LATINO	7	571	2	167			2	190	3	214		
NOT HISPANIC OR LATINO	323	38940	190	22131	14	1693	82	10191	23	2672	14	2253
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	48					1	48				
ETHNICITY NOT AVAILABLE 6/	33	4429	17	1967	3	529	7	920	3	598	3	415
MINORITY STATUS 8/												
WHITE NON-HISPANIC	308	37287	186	21563	14	1693	76	9509	20	2439	12	2083
OTHERS, INCLUDING HISPANIC	23	2272	6	735			9	920	6	447	2	170
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	155	1	155								
ASIAN	1	169					1	169				
BLACK OR AFRICAN AMERICAN	10	778			1	102	7	521	1	114	1	41
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	72			1	72						
WHITE	298	40987	188	24447	14	2381	59	8996	28	3863	9	1300
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	39									1	39
RACE NOT AVAILABLE 6/	36	5431	21	3278			10	1639	3	336	2	178
ETHNICITY 7/												
HISPANIC OR LATINO	4	484	4	484								
NOT HISPANIC OR LATINO	308	41901	183	23903	16	2555	69	10031	29	4032	11	1380
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	487	3	372					1	115		
ETHNICITY NOT AVAILABLE 6/	32	4759	20	3121			8	1294	2	166	2	178
MINORITY STATUS 8/												
WHITE NON-HISPANIC	289	39788	180	23363	14	2381	59	8996	27	3748	9	1300
OTHERS, INCLUDING HISPANIC	22	2184	8	1011	2	174	8	690	2	229	2	80

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	2033	5	2033								
ASIAN	42	9375	27	5383	4	620	6	1684	3	1175	2	513
BLACK OR AFRICAN AMERICAN	75	13064	41	6802	11	2475	15	2625	6	975	2	187
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	993	1	105			1	73	2	815		
WHITE	4325	1005418	2857	654469	231	49387	656	158058	442	108934	139	34570
2 OR MORE MINORITY RACES	1	840					1	840				
JOINT (WHITE/MINORITY RACE)	61	12903	42	8753	1	379	12	2808	4	733	2	230
RACE NOT AVAILABLE 6/	555	138407	324	78962	35	7699	94	27030	71	16742	31	7974
ETHNICITY 7/												
HISPANIC OR LATINO	40	6708	24	4196	3	501	8	1267	4	631	1	113
NOT HISPANIC OR LATINO	4433	1026150	2929	666383	240	51859	677	163212	450	110511	137	34185
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	31	7559	22	5778	1	200	4	1075	1	92	3	414
ETHNICITY NOT AVAILABLE 6/	564	142616	322	80150	38	8000	96	27564	73	18140	35	8762
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4210	977890	2787	637264	223	47990	636	153509	432	105810	132	33317
OTHERS, INCLUDING HISPANIC	256	52925	161	32654	20	4175	47	10372	19	4329	9	1395
TOTAL 14/	6608	1406063	4130	875240	364	74433	1225	257056	650	145860	239	53474

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	365	1	5	1	59	3	301				
ASIAN	1	79	1	79								
BLACK OR AFRICAN AMERICAN	99	6630	8	391	16	861	73	5217	1	96	1	65
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	108					1	108				
WHITE	264	15219	69	3630	31	1489	151	9289	11	690	2	121
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	162					3	162				
RACE NOT AVAILABLE 6/	33	2397	2	95	2	101	26	1962	2	158	1	81
ETHNICITY 7/												
HISPANIC OR LATINO	15	941			2	101	13	840				
NOT HISPANIC OR LATINO	229	13286	66	3520	21	1079	126	7633	13	868	3	186
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	174	1	36			2	138				
ETHNICITY NOT AVAILABLE 6/	159	10559	14	644	27	1330	116	8428	1	76	1	81
MINORITY STATUS 8/												
WHITE NON-HISPANIC	177	9886	58	3183	16	761	90	5131	11	690	2	121
OTHERS, INCLUDING HISPANIC	126	8416	11	511	19	1021	94	6723	1	96	1	65
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	95					1	95				
ASIAN												
BLACK OR AFRICAN AMERICAN	94	6922	15	815	16	1083	62	4959	1	65		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	90					1	90				
WHITE	270	20818	92	6501	49	3620	111	9320	16	1282	2	95
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	5	415			1	39	4	376				
RACE NOT AVAILABLE 6/	31	2458	5	353	4	219	19	1626	3	260		
ETHNICITY 7/												
HISPANIC OR LATINO	12	950	4	284			8	666				
NOT HISPANIC OR LATINO	251	18689	87	6059	32	2566	114	8650	17	1347	1	67
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	42			1	29	1	13				
ETHNICITY NOT AVAILABLE 6/	137	11117	21	1326	37	2366	75	7137	3	260	1	28
MINORITY STATUS 8/												
WHITE NON-HISPANIC	198	15040	77	5521	24	1988	80	6182	16	1282	1	67
OTHERS, INCLUDING HISPANIC	114	8444	19	1099	18	1151	76	6129	1	65		



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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	12			1	12						
BLACK OR AFRICAN AMERICAN	33	2801	4	294	8	612	21	1895				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	120	9527	40	2960	21	1532	51	4317	7	641	1	77
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	283	1	83			2	200				
RACE NOT AVAILABLE 6/	22	1985	4	309	1	38	13	1304	4	334		
ETHNICITY 7/												
HISPANIC OR LATINO	5	216	3	173			2	43				
NOT HISPANIC OR LATINO	122	9709	40	2959	21	1455	52	4535	8	683	1	77
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	43					1	43				
ETHNICITY NOT AVAILABLE 6/	51	4640	6	514	10	739	32	3095	3	292		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	100	7952	36	2657	16	1104	40	3473	7	641	1	77
OTHERS, INCLUDING HISPANIC	42	3345	8	550	9	624	25	2171				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	50					1	50				
ASIAN												
BLACK OR AFRICAN AMERICAN	11	1268	1	122	3	352	6	753			1	41
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	64	4652	33	2142	8	553	20	1645	2	250	1	62
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	308					2	245	1	63		
RACE NOT AVAILABLE 6/	9	812	2	196			6	554			1	62
ETHNICITY 7/												
HISPANIC OR LATINO	1	56	1	56								
NOT HISPANIC OR LATINO	61	4603	30	1950	8	699	18	1538	3	313	2	103
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	120					1	120				
ETHNICITY NOT AVAILABLE 6/	25	2311	5	454	3	206	16	1589			1	62
MINORITY STATUS 8/												
WHITE NON-HISPANIC	52	3704	30	1950	6	448	13	994	2	250	1	62
OTHERS, INCLUDING HISPANIC	16	1682	2	178	3	352	9	1048	1	63	1	41

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	85			1	85						
BLACK OR AFRICAN AMERICAN	21	2002	2	202	6	618	11	1032	1	100	1	50
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	152	11508	57	4178	26	1756	53	4069	10	998	6	507
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	780	2	197	2	198	3	385				
RACE NOT AVAILABLE 6/	17	1492	9	653	2	212	4	450	1	55	1	122
ETHNICITY 7/												
HISPANIC OR LATINO	4	563			1	196	3	367				
NOT HISPANIC OR LATINO	154	12255	58	4383	23	1831	56	4434	11	1098	6	509
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	131					2	131				
ETHNICITY NOT AVAILABLE 6/	38	2918	12	847	13	842	10	1004	1	55	2	170
MINORITY STATUS 8/												
WHITE NON-HISPANIC	132	10094	54	3984	17	1229	46	3424	10	998	5	459
OTHERS, INCLUDING HISPANIC	34	3365	4	399	9	901	19	1915	1	100	1	50
TOTAL 14/	1328	99640	373	27111	199	13439	672	52210	62	5118	22	1762

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	355	70661	247	51069	15	2733	40	6513	40	7216	13	3130
10-19% MINORITY	634	108913	432	73373	29	5311	84	15314	77	12775	12	2140
20-49% MINORITY	598	82699	392	54924	34	4750	93	12508	62	7808	17	2709
50-79% MINORITY	73	8927	42	4990	3	394	15	2038	12	1349	1	156
80-100% MINORITY	6	1010	4	689	1	71	1	250				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	52	8105	35	5804	4	639	8	1093	3	247	2	322
MODERATE INCOME	219	29516	142	18609	7	1048	39	5836	29	3771	2	252
MIDDLE INCOME	1045	166183	703	113468	57	8991	146	22582	114	16930	25	4212
UPPER INCOME	350	68406	237	47164	14	2581	40	7112	45	8200	14	3349
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	45	7355	32	5440	2	417	7	977	2	199	2	322
50-79% MINORITY	4	525	1	210	1	151	1	116	1	48		
80-100% MINORITY	3	225	2	154	1	71						
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	46	7789	33	5558			6	1159	6	997	1	75
20-49% MINORITY	129	16236	82	10006	6	856	24	3161	16	2036	1	177
50-79% MINORITY	41	4706	25	2510	1	192	8	1266	7	738		
80-100% MINORITY	3	785	2	535			1	250				
MIDDLE INCOME												
LESS THAN 10% MINORITY	134	24567	89	17329	7	1139	20	3104	14	2172	4	823
10-19% MINORITY	496	84081	341	57177	26	4677	61	10851	58	9669	10	1707
20-49% MINORITY	387	53839	257	36692	23	3124	59	7971	38	4526	10	1526
50-79% MINORITY	28	3696	16	2270	1	51	6	656	4	563	1	156
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	221	46094	158	33740	8	1594	20	3409	26	5044	9	2307
10-19% MINORITY	92	17043	58	10638	3	634	17	3304	13	2109	1	358
20-49% MINORITY	37	5269	21	2786	3	353	3	399	6	1047	4	684
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1666	272210	1117	185045	82	13259	233	36623	191	29148	43	8135

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2258	580002	1538	403264	158	33583	259	62228	241	64212	62	16715
10-19% MINORITY	1669	286077	1143	203018	96	14263	245	34038	146	26065	39	8693
20-49% MINORITY	1109	125903	478	63003	130	10898	413	40039	74	9953	14	2010
50-79% MINORITY	230	23890	107	11435	28	4151	61	5021	28	2893	6	390
80-100% MINORITY	12	1591	6	844	2	333	2	101	2	313		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	103	12058	37	4871	13	1313	38	3515	13	1955	2	404
MODERATE INCOME	574	63981	270	33803	65	6172	179	17321	50	5877	10	808
MIDDLE INCOME	2798	464273	1752	311863	213	29216	524	64415	251	46811	58	11968
UPPER INCOME	1799	474942	1210	329093	123	26527	238	55901	177	48793	51	14628
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	86	9962	27	3269	12	1263	37	3485	8	1541	2	404
50-79% MINORITY	12	1687	8	1354					4	333		
80-100% MINORITY	5	409	2	248	1	50	1	30	1	81		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	136	16601	85	11559	10	933	28	2340	10	1443	3	326
20-49% MINORITY	338	37450	130	17191	47	2966	133	13721	25	3346	3	226
50-79% MINORITY	93	8748	51	4457	7	1990	17	1189	14	856	4	256
80-100% MINORITY	7	1182	4	596	1	283	1	71	1	232		
MIDDLE INCOME												
LESS THAN 10% MINORITY	974	210883	674	148142	63	12227	102	19620	110	24322	25	6572
10-19% MINORITY	1086	171170	736	120107	64	8600	169	21806	94	16691	23	3966
20-49% MINORITY	613	68765	294	37990	65	6228	209	19157	37	4094	8	1296
50-79% MINORITY	125	13455	48	5624	21	2161	44	3832	10	1704	2	134
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1280	366910	861	253188	95	21356	156	42333	131	39890	37	10143
10-19% MINORITY	447	98306	322	71352	22	4730	48	9892	42	7931	13	4401
20-49% MINORITY	72	9726	27	4553	6	441	34	3676	4	972	1	84
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	4	2209	3	1934			1	275				
TOTAL 14/	5278	1017463	3272	681564	414	63228	980	141427	491	103436	121	27808

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6849	1736161	4165	1016236	352	85357	1271	337895	768	215113	293	81560
10-19% MINORITY	6305	1152663	3785	678508	346	63462	1181	220294	725	140829	268	49570
20-49% MINORITY	3523	513469	1990	283332	197	31132	756	107951	429	67026	151	24028
50-79% MINORITY	598	84377	300	41770	25	3810	158	21744	81	12528	34	4525
80-100% MINORITY	96	11554	38	4991	7	1077	38	3964	8	808	5	714
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	288	40306	139	19351	16	1930	87	11950	36	5878	10	1197
MODERATE INCOME	1449	217642	805	119601	74	11865	318	44486	188	30862	64	10828
MIDDLE INCOME	9398	1693539	5465	967711	524	95167	1904	343987	1100	210485	405	76189
UPPER INCOME	6229	1543897	3866	917070	313	75876	1092	289959	687	189079	271	71913
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	180	25519	98	13745	11	1252	43	5625	25	4368	3	529
50-79% MINORITY	56	9005	23	3627	2	222	22	3964	6	995	3	197
80-100% MINORITY	52	5782	18	1979	3	456	22	2361	5	515	4	471
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	458	77328	255	43380	21	3847	104	16659	62	10419	16	3023
20-49% MINORITY	713	105476	402	57486	44	6753	144	20354	87	14612	36	6271
50-79% MINORITY	234	29066	128	15723	5	644	54	5870	36	5538	11	1291
80-100% MINORITY	44	5772	20	3012	4	621	16	1603	3	293	1	243
MIDDLE INCOME												
LESS THAN 10% MINORITY	2684	604192	1573	344955	151	32924	551	124357	300	76067	109	25889
10-19% MINORITY	4026	701790	2405	411727	230	39765	748	134294	471	84873	172	31131
20-49% MINORITY	2380	341251	1338	188609	125	19534	523	73426	290	43550	104	16132
50-79% MINORITY	308	46306	149	22420	18	2944	82	11910	39	5995	20	3037
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4158	1129129	2589	670177	201	52433	717	212072	468	139046	183	55401
10-19% MINORITY	1821	373545	1125	223401	95	19850	329	69341	192	45537	80	15416
20-49% MINORITY	250	41223	152	23492	17	3593	46	8546	27	4496	8	1096
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	7	2840	3	1104			3	1466			1	270
TOTAL 14/	17371	3498224	10278	2024837	927	184838	3404	691848	2011	436304	751	160397

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	165	17652	90	10265	13	810	53	4781	9	1796		
10-19% MINORITY	209	17628	97	9083	17	767	82	6397	11	1163	2	218
20-49% MINORITY	213	8822	94	5883	11	157	99	2384	9	398		
50-79% MINORITY	48	1085	17	441	1	5	28	584	2	55		
80-100% MINORITY	16	360	3	111			12	129			1	120
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	25	683	10	423	1	50	12	60	1	30	1	120
MODERATE INCOME	105	3027	35	1302	1	5	64	1270	5	450		
MIDDLE INCOME	365	24216	175	15982	26	827	143	5367	20	1905	1	135
UPPER INCOME	156	17621	81	8076	14	857	55	7578	5	1027	1	83
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	12	386	5	282	1	50	5	24	1	30		
50-79% MINORITY	5	41	2	30			3	11				
80-100% MINORITY	8	256	3	111			4	25			1	120
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	30	1352	9	472			18	483	3	397		
20-49% MINORITY	51	1334	19	750			31	561	1	23		
50-79% MINORITY	16	237	7	80	1	5	7	122	1	30		
80-100% MINORITY	8	104					8	104				
MIDDLE INCOME												
LESS THAN 10% MINORITY	72	7106	42	4839	3	380	22	956	5	931		
10-19% MINORITY	119	9261	56	5971	13	340	42	2211	7	604	1	135
20-49% MINORITY	147	7042	69	4841	10	107	61	1749	7	345		
50-79% MINORITY	27	807	8	331			18	451	1	25		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	93	10546	48	5426	10	430	31	3825	4	865		
10-19% MINORITY	60	7015	32	2640	4	427	22	3703	1	162	1	83
20-49% MINORITY	3	60	1	10			2	50				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	651	45547	301	25783	42	1739	274	14275	31	3412	3	338



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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	2507	4	1505	1	502			1	500		
10-19% MINORITY	3	27102	2	26202					1	900		
20-49% MINORITY	6	49296	5	48483			1	813				
50-79% MINORITY	5	20423	4	9216	1	11207						
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	24538	2	24538								
MODERATE INCOME	4	24862	3	13655	1	11207						
MIDDLE INCOME	9	30596	7	28883			1	813	1	900		
UPPER INCOME	5	19332	3	18330	1	502			1	500		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	24135	1	24135								
50-79% MINORITY	1	403	1	403								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	5155	2	5155								
50-79% MINORITY	2	19707	1	8500	1	11207						
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	425	2	425								
10-19% MINORITY	3	27102	2	26202					1	900		
20-49% MINORITY	2	2756	1	1943			1	813				
50-79% MINORITY	2	313	2	313								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	2082	2	1080	1	502			1	500		
10-19% MINORITY												
20-49% MINORITY	1	17250	1	17250								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	20	99328	15	85406	2	11709	1	813	2	1400		

AGGREGATE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2012

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3595	970596	2290	606266	189	45707	607	173660	382	106870	127	38093
10-19% MINORITY	1922	307269	1203	190270	115	19919	357	56707	176	29324	71	11049
20-49% MINORITY	803	96047	479	60629	47	5801	179	18936	68	7382	30	3299
50-79% MINORITY	234	26481	136	15560	8	2193	61	6234	23	2052	6	442
80-100% MINORITY	54	5670	22	2515	5	813	21	1519	1	232	5	591
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	124	12186	57	6029	8	954	44	3606	7	725	8	872
MODERATE INCOME	473	60147	279	37273	25	5695	110	10377	48	5343	11	1459
MIDDLE INCOME	4117	804678	2598	502924	231	43733	733	143049	406	86394	149	28578
UPPER INCOME	1884	524278	1190	325976	100	24051	335	98558	189	53398	70	22295
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	69	6545	33	3213	5	586	24	1970	6	647	1	129
50-79% MINORITY	22	2519	11	1452			8	837	1	78	2	152
80-100% MINORITY	33	3122	13	1364	3	368	12	799			5	591
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	125	16371	75	9906	5	1280	29	2998	12	1458	4	729
20-49% MINORITY	213	28979	127	19093	14	2191	42	4129	24	2877	6	689
50-79% MINORITY	114	12249	68	7123	4	1779	30	2530	11	776	1	41
80-100% MINORITY	21	2548	9	1151	2	445	9	720	1	232		
MIDDLE INCOME												
LESS THAN 10% MINORITY	2168	523816	1394	328749	120	27736	350	87021	232	62055	72	18255
10-19% MINORITY	1384	217161	866	134342	80	12743	257	42632	128	19635	53	7809
20-49% MINORITY	467	51988	281	32848	27	2840	103	10529	35	3506	21	2265
50-79% MINORITY	98	11713	57	6985	4	414	23	2867	11	1198	3	249
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1417	442006	890	274479	69	17971	254	85173	150	44815	54	19568
10-19% MINORITY	413	73737	262	46022	30	5896	71	11077	36	8231	14	2511
20-49% MINORITY	54	8535	38	5475	1	184	10	2308	3	352	2	216
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/	10	4774	6	3038			3	1466			1	270
TOTAL 14/	6608	1406063	4130	875240	364	74433	1225	257056	650	145860	239	53474

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	193	13726	51	3071	35	2538	99	7424	6	570	2	123
10-19% MINORITY	344	26959	145	12121	34	2181	138	10455	20	1516	7	686
20-49% MINORITY	677	50890	149	10165	109	6998	382	30517	32	2791	5	419
50-79% MINORITY	114	8065	28	1754	21	1722	53	3814	4	241	8	534
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	45	3426	4	298	8	563	31	2235	1	236	1	94
MODERATE INCOME	355	24288	110	7035	60	3788	163	12076	12	687	10	702
MIDDLE INCOME	790	61628	240	18612	104	7259	392	31176	44	3663	10	918
UPPER INCOME	138	10298	19	1166	27	1829	86	6723	5	532	1	48
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	45	3426	4	298	8	563	31	2235	1	236	1	94
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	97	6251	50	3360	6	387	34	2104	4	183	3	217
20-49% MINORITY	227	16334	49	3027	51	3288	118	9348	7	485	2	186
50-79% MINORITY	31	1703	11	648	3	113	11	624	1	19	5	299
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	100	7022	36	2166	13	945	47	3565	3	271	1	75
10-19% MINORITY	233	19812	91	8500	27	1755	97	7988	14	1100	4	469
20-49% MINORITY	374	28432	96	6840	46	2950	206	16433	24	2070	2	139
50-79% MINORITY	83	6362	17	1106	18	1609	42	3190	3	222	3	235
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	93	6704	15	905	22	1593	52	3859	3	299	1	48
10-19% MINORITY	14	896	4	261	1	39	7	363	2	233		
20-49% MINORITY	31	2698			4	197	27	2501				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1328	99640	373	27111	199	13439	672	52210	62	5118	22	1762

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN									1	100									1	100
BLACK OR AFRICAN AMERICAN	4	36			5	45	2	18											11	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND													1	100					1	100
WHITE	50	26	7	4	54	28	25	13	9	5	9	5	20	10			22	11	196	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)			1	33							1	33					1	33	3	100
RACE NOT AVAILABLE 6/	8	22	1	3	17	46	2	5	3	8	2	5	3	8			1	3	37	100
ETHNICITY 7/																				
HISPANIC OR LATINO	6	55			1	9			1	9	1	9	2	18					11	100
NOT HISPANIC OR LATINO	45	23	8	4	60	30	26	13	10	5	8	4	19	10			22	11	198	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33					1	33									1	33	3	100
ETHNICITY NOT AVAILABLE 6/	10	27	1	3	15	41	2	5	2	5	3	8	3	8			1	3	37	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	41	23	7	4	53	29	23	13	9	5	7	4	19	11			21	12	180	100
OTHERS, INCL. HISPANIC	11	38	1	3	6	21	3	10	2	7	2	7	2	7			2	7	29	100
GENDER 19/																				
MALE	28	27	1	1	29	28	15	15	6	6	4	4	12	12			7	7	102	100
FEMALE	8	15	3	6	14	27	7	13	2	4	4	8	5	10			9	17	52	100
JOINT (MALE/FEMALE)	21	27	4	5	26	34	7	9	4	5	4	5	4	5			7	9	77	100
GENDER NOT AVAILABLE 6/	5	28	1	6	7	39			1	6			3	17			1	6	18	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	18	35	3	6	17	33	2	4	3	6	2	4	3	6			3	6	51	100
50-79% OF MSA/MD MEDIAN	20	24	2	2	23	27	8	9	6	7	5	6	9	11			12	14	85	100
80-99% OF MSA/MD MEDIAN	8	21			14	36	7	18					7	18			3	8	39	100
100-119% OF MSA/MD MEDIAN	9	31	1	3	9	31	4	14	1	3	2	7	1	3			2	7	29	100
120% OR MORE OF MSA/MD MEDIAN	5	13	2	5	10	26	8	21	3	8	3	8	4	10			4	10	39	100
INCOME NOT AVAILABLE 6/	2	33	1	17	3	50													6	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					2	67											1	33	3	100
ASIAN	5	56							1	11	2	22	1	11					9	100
BLACK OR AFRICAN AMERICAN	17	25	1	1	35	52	4	6			2	3	2	3			6	9	67	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					2	67	1	33											3	100
WHITE	119	23	18	3	116	22	99	19	20	4	26	5	37	7	3	1	80	15	518	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	14	2	29					1	14			3	43	7	100
RACE NOT AVAILABLE 6/	16	25	1	2	15	23	6	9	2	3	4	6	6	9			15	23	65	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	25	1	5	7	35	1	5	1	5	1	5					4	20	20	100
NOT HISPANIC OR LATINO	131	23	18	3	138	24	102	18	19	3	29	5	42	7	3	1	83	15	565	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	50											1	50	2	100
ETHNICITY NOT AVAILABLE 6/	21	25	1	1	25	29	9	11	3	4	4	5	5	6			17	20	85	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	112	23	17	3	106	22	96	20	18	4	25	5	37	8	3	1	74	15	488	100
OTHERS, INCL. HISPANIC	27	25	2	2	45	42	8	7	2	2	5	5	4	4			15	14	108	100
GENDER 19/																				
MALE	57	27	7	3	59	28	25	12	8	4	9	4	12	6	1	0	35	16	213	100
FEMALE	39	25	8	5	47	31	23	15	3	2	8	5	7	5			18	12	153	100
JOINT (MALE/FEMALE)	50	19	4	2	56	21	60	23	10	4	15	6	24	9	2	1	44	17	265	100
GENDER NOT AVAILABLE 6/	11	27	1	2	9	22	4	10	2	5	2	5	4	10			8	20	41	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	54	37	5	3	48	33	6	4	2	1	5	3	3	2			23	16	146	100
50-79% OF MSA/MD MEDIAN	32	29	6	5	43	39	8	7	3	3	3	3	4	4			12	11	111	100
80-99% OF MSA/MD MEDIAN	16	27	1	2	19	32	9	15	3	5	2	3	1	2			9	15	60	100
100-119% OF MSA/MD MEDIAN	5	14	2	6	8	23	8	23	1	3	2	6	5	14			4	11	35	100
120% OR MORE OF MSA/MD MEDIAN	46	16	5	2	45	15	79	27	12	4	18	6	32	11	3	1	54	18	294	100
INCOME NOT AVAILABLE 6/	4	15	1	4	8	31	2	8	2	8	4	15	2	8			3	12	26	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					3	43							1	14			3	43	7	100
ASIAN	9	31			3	10	6	21					4	14			7	24	29	100
BLACK OR AFRICAN AMERICAN	38	19	1	1	50	25	45	23	12	6	12	6	17	9			23	12	198	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	50															1	50	2	100
WHITE	506	19	26	1	368	14	825	30	55	2	134	5	395	15	3	0	409	15	2721	100
2 OR MORE MINORITY RACES	1	25							1	25			2	50					4	100
JOINT (WHITE/MINORITY RACE)	5	14	1	3	8	23	9	26	1	3	1	3	5	14			5	14	35	100
RACE NOT AVAILABLE 6/	90	22	4	1	66	16	94	23	8	2	26	6	76	19			41	10	405	100
ETHNICITY 7/																				
HISPANIC OR LATINO	12	29	1	2	7	17	10	24	1	2	4	10	1	2			5	12	41	100
NOT HISPANIC OR LATINO	542	19	27	1	420	14	860	29	68	2	140	5	421	14	3	0	439	15	2920	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	15			7	26	8	30			2	7	3	11			3	11	27	100
ETHNICITY NOT AVAILABLE 6/	92	22	4	1	64	15	101	24	8	2	27	7	75	18			42	10	413	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	484	18	25	1	358	14	795	30	54	2	125	5	387	15	3	0	401	15	2632	100
OTHERS, INCL. HISPANIC	68	20	3	1	73	22	77	23	15	5	19	6	32	10			45	14	332	100
GENDER 19/																				
MALE	166	17	13	1	159	16	288	29	19	2	48	5	152	15	1	0	146	15	992	100
FEMALE	137	22	8	1	100	16	154	25	19	3	36	6	84	13			88	14	626	100
JOINT (MALE/FEMALE)	284	19	9	1	203	13	470	31	34	2	71	5	208	14	2	0	225	15	1506	100
GENDER NOT AVAILABLE 6/	63	23	2	1	36	13	67	24	5	2	18	6	56	20			30	11	277	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	138	38	7	2	65	18	45	12	8	2	23	6	43	12			35	10	364	100
50-79% OF MSA/MD MEDIAN	152	29	8	2	82	15	122	23	17	3	20	4	57	11			72	14	530	100
80-99% OF MSA/MD MEDIAN	67	17	5	1	73	19	107	28	10	3	13	3	50	13	1	0	62	16	388	100
100-119% OF MSA/MD MEDIAN	66	22	2	1	52	17	86	29	1	0	7	2	44	15			40	13	298	100
120% OR MORE OF MSA/MD MEDIAN	203	13	9	1	183	12	567	36	34	2	89	6	259	16	2	0	238	15	1584	100
INCOME NOT AVAILABLE 6/	24	10	1	0	43	18	52	22	7	3	21	9	47	20			42	18	237	100



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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	33			1	33							1	33					3	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	9	16			41	72	1	2					1	2			5	9	57	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					2	67											1	33	3	100
WHITE	39	20			86	45	27	14	4	2	3	2	4	2			28	15	191	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	50			1	50													2	100
RACE NOT AVAILABLE 6/	21	23			37	41	11	12	3	3			1	1			17	19	90	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	18			7	64							1	9			1	9	11	100
NOT HISPANIC OR LATINO	46	19			122	51	24	10	4	2	3	1	5	2			34	14	238	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50			1	50													2	100
ETHNICITY NOT AVAILABLE 6/	22	23			38	40	15	16	3	3			1	1			16	17	95	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	36	20			80	45	24	13	4	2	3	2	4	2			28	16	179	100
OTHERS, INCL. HISPANIC	13	19			48	69	1	1					2	3			6	9	70	100
GENDER 19/																				
MALE	22	19			60	53	8	7	3	3			5	4			15	13	113	100
FEMALE	15	17			52	59	5	6	2	2			1	1			13	15	88	100
JOINT (MALE/FEMALE)	14	20			29	42	15	22			3	4					8	12	69	100
GENDER NOT AVAILABLE 6/	20	26			27	36	11	14	2	3			1	1			15	20	76	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	29	26			59	53	3	3	1	1			1	1			18	16	111	100
50-79% OF MSA/MD MEDIAN	17	23			37	49	5	7					2	3			14	19	75	100
80-99% OF MSA/MD MEDIAN	6	14			24	57	2	5	2	5	1	2	1	2			6	14	42	100
100-119% OF MSA/MD MEDIAN	2	12			11	65	3	18									1	6	17	100
120% OR MORE OF MSA/MD MEDIAN	16	19			24	28	25	29	3	4	2	2	3	4			12	14	85	100
INCOME NOT AVAILABLE 6/	1	6			13	81	1	6	1	6									16	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE																				
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																	1	100	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																	1	100	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																	1	100	1	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	4	33					3	25					1	8			4	33	12	100
BLACK OR AFRICAN AMERICAN	13	24			16	29	13	24	2	4	3	5	3	5			5	9	55	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	100																	1	100
WHITE	185	18	3	0	106	11	341	34	16	2	61	6	126	13	1	0	164	16	1003	100
2 OR MORE MINORITY RACES	1	100																	1	100
JOINT (WHITE/MINORITY RACE)	1	8					5	42	1	8	1	8	3	25			1	8	12	100
RACE NOT AVAILABLE 6/	41	24	1	1	16	9	53	31	4	2	9	5	29	17			20	12	173	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	21			2	14	4	29	1	7	2	14					2	14	14	100
NOT HISPANIC OR LATINO	203	19	3	0	119	11	354	33	18	2	61	6	135	13	1	0	168	16	1062	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	17					3	50			1	17					1	17	6	100
ETHNICITY NOT AVAILABLE 6/	39	22	1	1	17	10	54	31	4	2	10	6	27	15			23	13	175	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	180	18	3	0	103	11	330	34	15	2	57	6	125	13	1	0	159	16	973	100
OTHERS, INCL. HISPANIC	24	24			17	17	28	28	4	4	7	7	7	7			13	13	100	100
GENDER 19/																				
MALE	70	20			49	14	100	29	2	1	19	6	49	14			54	16	343	100
FEMALE	35	20			30	17	51	28	3	2	15	8	21	12			24	13	179	100
JOINT (MALE/FEMALE)	113	18	3	0	51	8	223	36	15	2	33	5	70	11	1	0	104	17	613	100
GENDER NOT AVAILABLE 6/	28	23	1	1	8	7	41	34	3	2	7	6	22	18			12	10	122	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	45	50			19	21	6	7	2	2	7	8	6	7			5	6	90	100
50-79% OF MSA/MD MEDIAN	29	27			20	19	29	27	1	1	5	5	11	10			12	11	107	100
80-99% OF MSA/MD MEDIAN	27	26			14	14	28	27	2	2	3	3	9	9			19	19	102	100
100-119% OF MSA/MD MEDIAN	22	27	1	1	8	10	22	27	1	1	2	2	12	15			14	17	82	100
120% OR MORE OF MSA/MD MEDIAN	107	14	2	0	60	8	307	39	13	2	51	6	113	14	1	0	132	17	786	100
INCOME NOT AVAILABLE 6/	16	18	1	1	17	19	23	26	4	4	6	7	11	12			12	13	90	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	19	25	1	1	37	49	7	9	1	1	2	3					8	11	75	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	46	17	4	1	96	36	53	20	13	5	5	2	5	2			45	17	267	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	100																	1	100
RACE NOT AVAILABLE 6/	7	24			13	45	4	14	1	3			1	3			3	10	29	100
ETHNICITY 7/																				
HISPANIC OR LATINO	2	13			7	47	1	7	2	13	2	13					1	7	15	100
NOT HISPANIC OR LATINO	57	18	5	2	119	38	57	18	13	4	5	2	5	2			50	16	311	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	100													1	100
ETHNICITY NOT AVAILABLE 6/	14	30			20	43	6	13					1	2			5	11	46	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	40	17	4	2	85	35	51	21	12	5	3	1	5	2			42	17	242	100
OTHERS, INCL. HISPANIC	22	24	1	1	44	48	8	9	3	3	4	4					9	10	91	100
GENDER 19/																				
MALE	21	19	1	1	42	38	18	16	4	4	3	3	3	3			18	16	110	100
FEMALE	27	22	3	2	49	40	19	15	3	2	3	2	2	2			18	15	124	100
JOINT (MALE/FEMALE)	20	16	1	1	51	41	23	19	8	6	1	1	1	1			19	15	124	100
GENDER NOT AVAILABLE 6/	5	33			5	33	4	27									1	7	15	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	42	30	2	1	58	41	13	9	3	2	3	2	2	1			18	13	141	100
50-79% OF MSA/MD MEDIAN	18	19	2	2	38	39	12	12	3	3	1	1	2	2			21	22	97	100
80-99% OF MSA/MD MEDIAN	8	15			24	44	12	22	3	6	1	2	1	2			5	9	54	100
100-119% OF MSA/MD MEDIAN	2	14	1	7	5	36	4	29									2	14	14	100
120% OR MORE OF MSA/MD MEDIAN	3	6			16	32	18	36	5	10	1	2	1	2			6	12	50	100
INCOME NOT AVAILABLE 6/					6	35	5	29	1	6	1	6					4	24	17	100

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CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E		Nonoccupant Loans From Columns A, B, C & D F		Loans On Manufactured Home Dwellings From Columns A,B,C & D G	
	Home Purchase Loans				Refinancings C		Home Improvement Loans D							
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
2000 - 2010														
LOANS ORIGINATED	111	19940	458	109620	1418	327406	23	2044			451	114756	11	660
APPLICAT'N APPROVED, NOT ACCEPTED	6	845	36	7346	115	26528	4	105			30	6023	4	205
APPLICATIONS DENIED	17	2794	57	12901	326	81519	8	814			86	21753	20	1548
APPLICATIONS WITHDRAWN	16	2719	62	17149	236	58185	4	742			64	16717	2	162
FILES CLOSED FOR INCOMPLETENESS	11	2725	17	4998	85	21618					21	4899		
1990-1999														
LOANS ORIGINATED	610	103504	1276	251482	4585	860597	128	11363	2	26202	1348	253671	224	17575
APPLICAT'N APPROVED, NOT ACCEPTED	44	6983	151	21941	406	78357	23	869			110	19307	88	6053
APPLICATIONS DENIED	122	19923	416	58538	1471	287710	125	5808			404	81060	338	26896
APPLICATIONS WITHDRAWN	98	15474	185	39879	905	188072	11	1076	2	1400	216	41941	35	2716
FILES CLOSED FOR INCOMPLETENESS	14	2424	48	9135	322	67848					72	15092	15	1172
1980-1989														
LOANS ORIGINATED	304	49698	1304	280862	3409	689519	111	10387	6	27583	1982	449475	124	7822
APPLICAT'N APPROVED, NOT ACCEPTED	17	3153	183	28858	320	65721	15	765	1	11207	194	43962	81	5318
APPLICATIONS DENIED	69	10432	382	58264	1236	260427	99	5458	1	813	588	134682	231	17310
APPLICATIONS WITHDRAWN	55	8037	190	38505	668	153507	12	1444			313	78731	23	2090
FILES CLOSED FOR INCOMPLETENESS	12	2062	46	12423	264	56984	2	218			121	29655	5	422
1970-1979														
LOANS ORIGINATED	66	8352	126	21642	565	96298	28	1740	3	13655	219	38867	14	1054
APPLICAT'N APPROVED, NOT ACCEPTED	11	1785	32	3707	56	9469			1	502	20	4007	22	1666
APPLICATIONS DENIED	19	2535	77	6486	215	34075	24	1943			76	9970	57	4062
APPLICATIONS WITHDRAWN	11	1399	26	3554	124	21854	2	95			39	6577	2	150
FILES CLOSED FOR INCOMPLETENESS	3	463	7	850	47	8625					12	2299	2	168
1969 OR EARLIER														
LOANS ORIGINATED	26	3551	105	16024	298	49913	11	249	4	17966	124	15433		
APPLICAT'N APPROVED, NOT ACCEPTED	4	493	12	1376	30	4763					10	1134	4	197
APPLICATIONS DENIED	6	939	47	4963	153	26651	18	252			68	8125	26	2394
APPLICATIONS WITHDRAWN	11	1519	28	4349	78	14686	2	55			18	1894		
FILES CLOSED FOR INCOMPLETENESS	3	461	3	402	32	5052	1	120			12	1259		
AGE UNKNOWN														
LOANS ORIGINATED			3	1934	3	1104					6	3038		
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED			1	275	3	1466					3	1466		
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	270					1	270		

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	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	5										
BLACK OR AFRICAN AMERICAN	19	1	1							1.85	1.85
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	352	4	3		1					2.10	1.97
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3										
RACE NOT AVAILABLE 6/	23										
ETHNICITY 7/											
HISPANIC OR LATINO	4										
NOT HISPANIC OR LATINO	376	5	4		1					2.05	1.95
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	20										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	344	4	3		1					2.10	1.97
OTHERS, INCLUDING HISPANIC	35	1	1							1.85	1.85
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	27										
50-79% OF MSA/MD MEDIAN	108	3	3							1.85	1.85
80-99% OF MSA/MD MEDIAN	62										
100-119% OF MSA/MD MEDIAN	52										
120% OR MORE OF MSA/MD MEDIAN	151	2	1		1					2.35	2.35
INCOME NOT AVAILABLE 6/	3										
GENDER 19/											
MALE	126	3	3							1.89	1.95
FEMALE	127	1	1							1.85	1.85
JOINT (MALE/FEMALE)	139	1			1					2.74	2.74
GENDER NOT AVAILABLE 6/	11										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	102	1	1							1.99	1.99
10-19% MINORITY	136	2	1		1					2.23	2.23
20-49% MINORITY	138	1	1							1.95	1.95
50-79% MINORITY	25	1	1							1.85	1.85
80-100% MINORITY	2										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	10										
MODERATE INCOME	52	2	2							1.79	1.79
MIDDLE INCOME	221	3	2		1					2.23	1.99
UPPER INCOME	120										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	986									
BLACK OR AFRICAN AMERICAN	2823	73	73						1.85	1.85
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	85									
WHITE	58388	426	236		190				2.26	1.99
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	492									
RACE NOT AVAILABLE 6/	3549									
ETHNICITY 7/										
HISPANIC OR LATINO	571									
NOT HISPANIC OR LATINO	61995	499	309		190				2.20	1.95
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	689									
ETHNICITY NOT AVAILABLE 6/	3068									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	57040	426	236		190				2.26	1.99
OTHERS, INCLUDING HISPANIC	5646	73	73						1.85	1.85
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2787									
50-79% OF MSA/MD MEDIAN	13919	222	222						1.83	1.85
80-99% OF MSA/MD MEDIAN	9685									
100-119% OF MSA/MD MEDIAN	8851									
120% OR MORE OF MSA/MD MEDIAN	30498	277	87		190				2.49	2.74
INCOME NOT AVAILABLE 6/	583									
GENDER 19/										
MALE	20336	236	236						1.87	1.95
FEMALE	18558	73	73						1.85	1.85
JOINT (MALE/FEMALE)	25872	190			190				2.74	2.74
GENDER NOT AVAILABLE 6/	1557									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	19649	56	56						1.99	1.99
10-19% MINORITY	23605	283	93		190				2.40	2.74
20-49% MINORITY	19372	87	87						1.95	1.95
50-79% MINORITY	3327	73	73						1.85	1.85
80-100% MINORITY	370									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	1603									
MODERATE INCOME	6701	166	166						1.78	1.72
MIDDLE INCOME	35254	333	143		190				2.41	2.74
UPPER INCOME	22765									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	2									
ASIAN	1									
BLACK OR AFRICAN AMERICAN	13									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2									
WHITE	278									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	2									
RACE NOT AVAILABLE 6/	22									
ETHNICITY 7/										
HISPANIC OR LATINO	6									
NOT HISPANIC OR LATINO	289									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5									
ETHNICITY NOT AVAILABLE 6/	20									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	270									
OTHERS, INCLUDING HISPANIC	27									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	12									
50-79% OF MSA/MD MEDIAN	61									
80-99% OF MSA/MD MEDIAN	66									
100-119% OF MSA/MD MEDIAN	53									
120% OR MORE OF MSA/MD MEDIAN	128									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	162									
FEMALE	17									
JOINT (MALE/FEMALE)	135									
GENDER NOT AVAILABLE 6/	6									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	96									
10-19% MINORITY	134									
20-49% MINORITY	83									
50-79% MINORITY	5									
80-100% MINORITY	2									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	22									
MODERATE INCOME	28									
MIDDLE INCOME	196									
UPPER INCOME	74									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	323									
ASIAN	123									
BLACK OR AFRICAN AMERICAN	3485									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	388									
WHITE	57110									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	519									
RACE NOT AVAILABLE 6/	4237									
ETHNICITY 7/										
HISPANIC OR LATINO	1143									
NOT HISPANIC OR LATINO	59937									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1132									
ETHNICITY NOT AVAILABLE 6/	3973									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	55450									
OTHERS, INCLUDING HISPANIC	6312									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1390									
50-79% OF MSA/MD MEDIAN	9019									
80-99% OF MSA/MD MEDIAN	12613									
100-119% OF MSA/MD MEDIAN	11217									
120% OR MORE OF MSA/MD MEDIAN	31946									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	32031									
FEMALE	2687									
JOINT (MALE/FEMALE)	30362									
GENDER NOT AVAILABLE 6/	1105									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	23146									
10-19% MINORITY	27427									
20-49% MINORITY	14646									
50-79% MINORITY	647									
80-100% MINORITY	319									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	3809									
MODERATE INCOME	4806									
MIDDLE INCOME	40076									
UPPER INCOME	17494									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	13	1	1							1.65	1.65
BLACK OR AFRICAN AMERICAN	23	3	3							1.70	1.67
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	1357	84	67	12	3	2				1.91	1.83
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	8	1	1							1.80	1.80
RACE NOT AVAILABLE 6/	91	3	3							1.65	1.67
ETHNICITY 7/											
HISPANIC OR LATINO	8	1	1							1.74	1.74
NOT HISPANIC OR LATINO	1384	86	71	11	3	1				1.87	1.82
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	1		1						2.11	2.11
ETHNICITY NOT AVAILABLE 6/	90	4	3			1				2.18	1.69
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1333	81	66	11	3	1				1.88	1.82
OTHERS, INCLUDING HISPANIC	64	7	6	1						1.77	1.74
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	100	2	1	1						1.86	1.86
50-79% OF MSA/MD MEDIAN	246	17	14	1	1	1				1.95	1.81
80-99% OF MSA/MD MEDIAN	157	11	9		1	1				2.02	1.85
100-119% OF MSA/MD MEDIAN	131	9	9							1.78	1.78
120% OR MORE OF MSA/MD MEDIAN	850	53	42	10	1					1.86	1.82
INCOME NOT AVAILABLE 6/	9										
GENDER 19/											
MALE	410	19	16	1	1	1				1.94	1.84
FEMALE	299	20	14	4	1	1				1.99	1.85
JOINT (MALE/FEMALE)	739	51	43	7	1					1.84	1.82
GENDER NOT AVAILABLE 6/	45	2	2							1.63	1.63
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	619	34	27	6	1					1.88	1.84
10-19% MINORITY	578	35	29	2	2	2				1.92	1.80
20-49% MINORITY	251	18	15	3						1.84	1.85
50-79% MINORITY	41	5	4	1						1.91	1.88
80-100% MINORITY	4										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	22	2	2							1.75	1.75
MODERATE INCOME	104	12	9	2		1				1.99	1.87
MIDDLE INCOME	672	53	46	4	2	1				1.84	1.80
UPPER INCOME	695	25	18	6	1					1.94	1.88

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2979	150	150							1.65	1.65
BLACK OR AFRICAN AMERICAN	3761	628	628							1.65	1.67
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	291										
WHITE	306183	16069	13043	2257	646	123				1.89	1.82
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1528	225	225							1.80	1.80
RACE NOT AVAILABLE 6/	20367	951	951							1.61	1.58
ETHNICITY 7/											
HISPANIC OR LATINO	1609	274	274							1.74	1.74
NOT HISPANIC OR LATINO	310274	16450	13772	2017	646	15				1.86	1.81
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2296	240		240						2.11	2.11
ETHNICITY NOT AVAILABLE 6/	20930	1059	951				108			1.83	1.58
MINORITY STATUS 8/											
WHITE NON-HISPANIC	300563	15447	12769	2017	646	15				1.87	1.82
OTHERS, INCLUDING HISPANIC	12464	1517	1277	240						1.76	1.74
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	9526	142	42	100						1.92	2.01
50-79% OF MSA/MD MEDIAN	31339	1836	1577	114	37	108				1.91	1.80
80-99% OF MSA/MD MEDIAN	23976	1409	1295		99	15				1.89	1.84
100-119% OF MSA/MD MEDIAN	25091	1250	1250							1.78	1.78
120% OR MORE OF MSA/MD MEDIAN	242911	13386	10833	2043	510					1.86	1.80
INCOME NOT AVAILABLE 6/	2266										
GENDER 19/											
MALE	91072	3040	2656	270	99	15				1.88	1.81
FEMALE	50481	2397	1850	402	37	108				1.93	1.81
JOINT (MALE/FEMALE)	182890	11751	9656	1585	510					1.86	1.81
GENDER NOT AVAILABLE 6/	10666	835	835							1.59	1.58
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	171648	7441	5742	1189	510					1.93	1.84
10-19% MINORITY	119213	7007	6370	378	136	123				1.79	1.75
20-49% MINORITY	38258	2875	2348	527						1.85	1.85
50-79% MINORITY	5397	700	537	163						1.94	1.89
80-100% MINORITY	593										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	3491	374	374							1.76	1.79
MODERATE INCOME	15566	2275	1740	427		108				1.89	1.71
MIDDLE INCOME	119602	9170	8364	655	136	15				1.79	1.79
UPPER INCOME	196450	6204	4519	1175	510					1.96	1.87

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	20										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	4										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	18										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	8										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	16										
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	22										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	8										
FEMALE	4										
JOINT (MALE/FEMALE)	10										
GENDER NOT AVAILABLE 6/	4										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	12										
10-19% MINORITY	10										
20-49% MINORITY	4										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	10										
UPPER INCOME	16										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000's	\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	13									
BLACK OR AFRICAN AMERICAN	25									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	1254									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	296									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1184									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	404									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1146									
OTHERS, INCLUDING HISPANIC	38									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	35									
50-79% OF MSA/MD MEDIAN	20									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	50									
120% OR MORE OF MSA/MD MEDIAN	1442									
INCOME NOT AVAILABLE 6/	41									
GENDER 19/										
MALE	459									
FEMALE	174									
JOINT (MALE/FEMALE)	659									
GENDER NOT AVAILABLE 6/	296									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	842									
10-19% MINORITY	652									
20-49% MINORITY	94									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	719									
UPPER INCOME	869									



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	26	7			2	5			3.32	3.28	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	358	23	2	2	5	14			3.05	3.26	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3										
RACE NOT AVAILABLE 6/	52	2				1	1		3.92	3.92	
ETHNICITY 7/											
HISPANIC OR LATINO	7										
NOT HISPANIC OR LATINO	386	30	2	2	7	19			3.11	3.27	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5										
ETHNICITY NOT AVAILABLE 6/	42	2				1	1		3.92	3.92	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	344	23	2	2	5	14			3.05	3.26	
OTHERS, INCLUDING HISPANIC	42	7			2	5			3.32	3.28	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	20	8	1		1	5	1		3.17	3.27	
50-79% OF MSA/MD MEDIAN	40	2	1		1				2.45	2.45	
80-99% OF MSA/MD MEDIAN	38	1				1			3.43	3.43	
100-119% OF MSA/MD MEDIAN	20	2		1	1				2.59	2.59	
120% OR MORE OF MSA/MD MEDIAN	80	2			1	1			3.15	3.15	
INCOME NOT AVAILABLE 6/	242	17		1	3	13			3.29	3.37	
GENDER 19/											
MALE	132	8	1		3	4			3.05	2.98	
FEMALE	95	14			2	12			3.29	3.33	
JOINT (MALE/FEMALE)	191	9	1	2	2	4			2.93	2.93	
GENDER NOT AVAILABLE 6/	22	1					1		4.35	4.35	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	86	8	2		2	4			2.92	3.12	
10-19% MINORITY	165	9		2	1	6			3.11	3.29	
20-49% MINORITY	159	11			3	8			3.28	3.36	
50-79% MINORITY	27	3				2	1		3.62	3.28	
80-100% MINORITY	3	1			1				2.90	2.90	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	7	1			1				2.90	2.90	
MODERATE INCOME	62	6		1		5			3.25	3.36	
MIDDLE INCOME	257	16		1	4	10	1		3.22	3.29	
UPPER INCOME	114	9	2		2	5			3.03	3.37	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	4236	723			167	556			3.39	3.28	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	159										
WHITE	61646	3732	394	534	898	1906			2.96	3.01	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	573										
RACE NOT AVAILABLE 6/	8373	241				104	137		3.98	4.35	
ETHNICITY 7/											
HISPANIC OR LATINO	1214										
NOT HISPANIC OR LATINO	66412	4455	394	534	1065	2462			3.03	3.11	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	797										
ETHNICITY NOT AVAILABLE 6/	6564	241				104	137		3.98	4.35	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	59329	3732	394	534	898	1906			2.96	3.01	
OTHERS, INCLUDING HISPANIC	6979	723			167	556			3.39	3.28	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2203	912	41		175	559	137		3.26	3.11	
50-79% OF MSA/MD MEDIAN	5302	472	353		119				2.20	1.95	
80-99% OF MSA/MD MEDIAN	6477	109				109			3.43	3.43	
100-119% OF MSA/MD MEDIAN	3649	345		300	45				2.36	2.28	
120% OR MORE OF MSA/MD MEDIAN	15886	207			122	85			3.11	2.93	
INCOME NOT AVAILABLE 6/	41470	2651		234	604	1813			3.25	3.37	
GENDER 19/											
MALE	22662	1239	41		420	778			3.26	3.40	
FEMALE	14522	1649			348	1301			3.23	3.28	
JOINT (MALE/FEMALE)	34073	1671	353	534	297	487			2.68	2.28	
GENDER NOT AVAILABLE 6/	3730	137					137		4.35	4.35	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	17528	1316	394		348	574			2.84	2.86	
10-19% MINORITY	28780	1575		534	256	785			2.97	2.79	
20-49% MINORITY	24573	1404			416	988			3.28	3.36	
50-79% MINORITY	3753	356				219	137		3.67	3.28	
80-100% MINORITY	353	45			45				2.90	2.90	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1008	45			45				2.90	2.90	
MODERATE INCOME	8518	1029		234		795			3.17	3.23	
MIDDLE INCOME	43576	2052		300	645	970	137		3.10	3.26	
UPPER INCOME	21885	1570	394		375	801			3.00	3.37	

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	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3											
BLACK OR AFRICAN AMERICAN	60	1	1						1.56	1.56		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2											
WHITE	476	3	3						1.59	1.51		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	12											
RACE NOT AVAILABLE 6/	57											
ETHNICITY 7/												
HISPANIC OR LATINO	8											
NOT HISPANIC OR LATINO	543	4	4						1.59	1.54		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7											
ETHNICITY NOT AVAILABLE 6/	52											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	463	3	3						1.59	1.51		
OTHERS, INCLUDING HISPANIC	89	1	1						1.56	1.56		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6											
50-79% OF MSA/MD MEDIAN	39											
80-99% OF MSA/MD MEDIAN	23	1	1						1.76	1.76		
100-119% OF MSA/MD MEDIAN	22	1	1						1.56	1.56		
120% OR MORE OF MSA/MD MEDIAN	102	2	2						1.51	1.51		
INCOME NOT AVAILABLE 6/	418											
GENDER 19/												
MALE	255											
FEMALE	36											
JOINT (MALE/FEMALE)	290	4	4						1.59	1.54		
GENDER NOT AVAILABLE 6/	29											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	172	1	1						1.51	1.51		
10-19% MINORITY	230	1	1						1.76	1.76		
20-49% MINORITY	183	1	1						1.56	1.56		
50-79% MINORITY	23	1	1						1.51	1.51		
80-100% MINORITY	2											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	23											
MODERATE INCOME	67	1	1						1.76	1.76		
MIDDLE INCOME	364	3	3						1.53	1.51		
UPPER INCOME	156											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		MEAN 30/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	662										
BLACK OR AFRICAN AMERICAN	11547	121	121							1.56	1.56
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	509										
WHITE	102045	640	640							1.59	1.51
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2728										
RACE NOT AVAILABLE 6/	13578										
ETHNICITY 7/											
HISPANIC OR LATINO	1654										
NOT HISPANIC OR LATINO	115328	761	761							1.59	1.51
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1774										
ETHNICITY NOT AVAILABLE 6/	12313										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	99171	640	640							1.59	1.51
OTHERS, INCLUDING HISPANIC	18229	121	121							1.56	1.56
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	651										
50-79% OF MSA/MD MEDIAN	5940										
80-99% OF MSA/MD MEDIAN	4089	217	217							1.76	1.76
100-119% OF MSA/MD MEDIAN	4407	121	121							1.56	1.56
120% OR MORE OF MSA/MD MEDIAN	24176	423	423							1.51	1.51
INCOME NOT AVAILABLE 6/	91806										
GENDER 19/											
MALE	52170										
FEMALE	5464										
JOINT (MALE/FEMALE)	66491	761	761							1.59	1.51
GENDER NOT AVAILABLE 6/	6944										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	43859	285	285							1.51	1.51
10-19% MINORITY	49943	217	217							1.76	1.76
20-49% MINORITY	32916	121	121							1.56	1.56
50-79% MINORITY	3882	138	138							1.51	1.51
80-100% MINORITY	469										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	4642										
MODERATE INCOME	13408	217	217							1.76	1.76
MIDDLE INCOME	72459	544	544							1.52	1.51
UPPER INCOME	40560										

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	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	18											
ASIAN	39											
BLACK OR AFRICAN AMERICAN	142	7	5	1	1				2.03	1.96		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	6											
WHITE	5547	89	69	16	3	1			1.89	1.86		
2 OR MORE MINORITY RACES	3											
JOINT (WHITE/MINORITY RACE)	53											
RACE NOT AVAILABLE 6/	522	3	3						1.79	1.71		
ETHNICITY 7/												
HISPANIC OR LATINO	54	3	3						1.76	1.73		
NOT HISPANIC OR LATINO	5708	93	71	17	4	1			1.90	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	54											
ETHNICITY NOT AVAILABLE 6/	514	3	3						1.79	1.71		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5408	86	66	16	3	1			1.89	1.86		
OTHERS, INCLUDING HISPANIC	357	10	8	1	1				1.95	1.91		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	408	5	2	2		1			2.13	2.09		
50-79% OF MSA/MD MEDIAN	950	17	16	1					1.80	1.74		
80-99% OF MSA/MD MEDIAN	781	25	20	4	1				1.89	1.85		
100-119% OF MSA/MD MEDIAN	712	16	13	1	2				1.96	1.91		
120% OR MORE OF MSA/MD MEDIAN	3369	36	26	9	1				1.88	1.86		
INCOME NOT AVAILABLE 6/	110											
GENDER 19/												
MALE	1408	18	12	5	1				1.93	1.88		
FEMALE	1161	21	19	2					1.80	1.77		
JOINT (MALE/FEMALE)	3449	58	44	10	3	1			1.92	1.87		
GENDER NOT AVAILABLE 6/	312	2	2						1.70	1.70		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2417	22	19	3					1.84	1.86		
10-19% MINORITY	2561	30	25	4		1			1.84	1.72		
20-49% MINORITY	1190	38	27	8	3				1.95	1.90		
50-79% MINORITY	151	7	4	2	1				1.98	1.88		
80-100% MINORITY	11	2	2						1.96	1.96		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	62	3	3						1.95	1.95		
MODERATE INCOME	449	13	8	4	1				1.93	1.87		
MIDDLE INCOME	3017	59	45	10	3	1			1.92	1.86		
UPPER INCOME	2802	24	21	3					1.80	1.79		

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	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		MEAN 30/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2875										
ASIAN	8674										
BLACK OR AFRICAN AMERICAN	20332	631	399	127	105					2.12	1.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	705										
WHITE	1069438	13197	10590	2168	392	47				1.88	1.87
2 OR MORE MINORITY RACES	580										
JOINT (WHITE/MINORITY RACE)	10276										
RACE NOT AVAILABLE 6/	116146	377	377							1.74	1.68
ETHNICITY 7/											
HISPANIC OR LATINO	11044	276	276							1.76	1.73
NOT HISPANIC OR LATINO	1092934	13552	10713	2295	497	47				1.89	1.87
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11901										
ETHNICITY NOT AVAILABLE 6/	113147	377	377							1.74	1.68
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1040019	12921	10314	2168	392	47				1.88	1.87
OTHERS, INCLUDING HISPANIC	63819	907	675	127	105					2.01	1.96
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	46793	347	208	92		47				1.94	1.73
50-79% OF MSA/MD MEDIAN	120980	1814	1724	90						1.81	1.75
80-99% OF MSA/MD MEDIAN	115860	3094	2490	499	105					1.89	1.85
100-119% OF MSA/MD MEDIAN	117403	1900	1505	145	250					1.96	1.88
120% OR MORE OF MSA/MD MEDIAN	806092	7050	5439	1469	142					1.88	1.87
INCOME NOT AVAILABLE 6/	21898										
GENDER 19/											
MALE	269394	2154	1615	434	105					1.90	1.87
FEMALE	172915	2381	2098	283						1.80	1.77
JOINT (MALE/FEMALE)	712895	9361	7344	1578	392	47				1.90	1.87
GENDER NOT AVAILABLE 6/	73822	309	309							1.69	1.68
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	564597	4914	4150	764						1.87	1.87
10-19% MINORITY	471464	3907	3356	504		47				1.81	1.71
20-49% MINORITY	170090	4411	3262	757	392					1.94	1.88
50-79% MINORITY	21099	839	464	270	105					1.98	1.88
80-100% MINORITY	1776	134	134							1.96	1.97
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	8328	243	243							1.94	1.95
MODERATE INCOME	67494	1304	893	307	104					1.90	1.87
MIDDLE INCOME	507963	7347	5645	1262	393	47				1.91	1.86
UPPER INCOME	645241	5311	4585	726						1.83	1.87

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND		1	1						3.61	3.61		
WHITE	55	2	1	1					3.86	3.86		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	10	1	1						3.80	3.80		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	53	3	2	1					3.78	3.70		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	12	1	1						3.80	3.80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	52	2	1	1					3.86	3.86		
OTHERS, INCLUDING HISPANIC	4	1	1						3.61	3.61		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	9											
80-99% OF MSA/MD MEDIAN	8	2	2						3.75	3.75		
100-119% OF MSA/MD MEDIAN	11	1	1						3.61	3.61		
120% OR MORE OF MSA/MD MEDIAN	36	1		1					4.02	4.02		
INCOME NOT AVAILABLE 6/	3											
GENDER 19/												
MALE	15	2	1	1					3.82	3.82		
FEMALE	6											
JOINT (MALE/FEMALE)	36	1	1						3.70	3.70		
GENDER NOT AVAILABLE 6/	10	1	1						3.80	3.80		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	31	1		1					4.02	4.02		
10-19% MINORITY	20	2	2						3.71	3.71		
20-49% MINORITY	16	1	1						3.70	3.70		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6											
MIDDLE INCOME	25	3	2	1					3.81	3.80		
UPPER INCOME	36	1	1						3.70	3.70		



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/
	\$000's	\$000's	3.50 - 3.99	4.00 - 4.49	4.50 - 4.99	5.00 - 5.99	6.00 - 6.99	7 OR MORE				
			\$000's	\$000's	\$000's	\$000's	\$000's	\$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	115											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND		47	47						3.61	3.61		
WHITE	3567	184	40	144					3.95	4.02		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1224	29	29						3.80	3.80		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3463	231	87	144					3.88	4.02		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	126											
ETHNICITY NOT AVAILABLE 6/	1317	29	29						3.80	3.80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3426	184	40	144					3.95	4.02		
OTHERS, INCLUDING HISPANIC	241	47	47						3.61	3.61		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	543											
80-99% OF MSA/MD MEDIAN	283	69	69						3.74	3.70		
100-119% OF MSA/MD MEDIAN	411	47	47						3.61	3.61		
120% OR MORE OF MSA/MD MEDIAN	3055	144		144					4.02	4.02		
INCOME NOT AVAILABLE 6/	614											
GENDER 19/												
MALE	668	191	47	144					3.92	4.02		
FEMALE	293											
JOINT (MALE/FEMALE)	2731	40	40						3.70	3.70		
GENDER NOT AVAILABLE 6/	1214	29	29						3.80	3.80		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2534	144		144					4.02	4.02		
10-19% MINORITY	1353	76	76						3.68	3.61		
20-49% MINORITY	1019	40	40						3.70	3.70		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	228											
MIDDLE INCOME	1937	220	76	144					3.90	4.02		
UPPER INCOME	2741	40	40						3.70	3.70		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	6											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	111	5	2	2				1	2.95	2.12		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	9											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	115	5	2	2				1	2.95	2.12		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	10											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	109	5	2	2				1	2.95	2.12		
OTHERS, INCLUDING HISPANIC	7											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	13	1		1					2.27	2.27		
50-79% OF MSA/MD MEDIAN	28	2	1					1	4.33	4.33		
80-99% OF MSA/MD MEDIAN	16											
100-119% OF MSA/MD MEDIAN	14											
120% OR MORE OF MSA/MD MEDIAN	54	2	1	1					1.91	1.91		
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	24	2		1				1	4.54	4.54		
FEMALE	22	2	1	1					1.99	1.99		
JOINT (MALE/FEMALE)	74	1	1						1.70	1.70		
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	29	2	2						1.71	1.71		
10-19% MINORITY	53	1		1					2.12	2.12		
20-49% MINORITY	41	2		1				1	4.61	4.61		
50-79% MINORITY	2											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3											
MODERATE INCOME	7	1		1					2.27	2.27		
MIDDLE INCOME	81	3	1	1				1	3.59	2.12		
UPPER INCOME	35	1	1						1.70	1.70		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/
	\$000's		\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	433											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13114	582	158	354					70	2.60	2.12	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1801											
ETHNICITY 7/												
HISPANIC OR LATINO	100											
NOT HISPANIC OR LATINO	13292	582	158	354					70	2.60	2.12	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1956											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12859	582	158	354					70	2.60	2.12	
OTHERS, INCLUDING HISPANIC	533											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	784	43		43						2.27	2.27	
50-79% OF MSA/MD MEDIAN	2162	163	93						70	3.96	1.71	
80-99% OF MSA/MD MEDIAN	1402											
100-119% OF MSA/MD MEDIAN	1445											
120% OR MORE OF MSA/MD MEDIAN	9489	376	65	311						2.05	2.12	
INCOME NOT AVAILABLE 6/	66											
GENDER 19/												
MALE	2321	381		311					70	3.01	2.12	
FEMALE	2170	136	93	43						1.89	1.71	
JOINT (MALE/FEMALE)	9352	65	65							1.70	1.70	
GENDER NOT AVAILABLE 6/	1505											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4238	158	158							1.71	1.71	
10-19% MINORITY	6613	311		311						2.12	2.12	
20-49% MINORITY	4383	113		43					70	5.17	6.95	
50-79% MINORITY	59											
80-100% MINORITY	55											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	175											
MODERATE INCOME	704	43		43						2.27	2.27	
MIDDLE INCOME	9982	474	93	311					70	2.75	2.12	
UPPER INCOME	4487	65	65							1.70	1.70	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	23	1						1	7.24		7.24	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	1	1						3.71		3.71	
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	1						1	7.24		7.24	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	1	1						3.71		3.71	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	1						1	7.24		7.24	
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4	1	1						3.71		3.71	
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	17	1						1	7.24		7.24	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5	1						1	7.24		7.24	
FEMALE	4											
JOINT (MALE/FEMALE)	16											
GENDER NOT AVAILABLE 6/	4	1	1						3.71		3.71	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	13											
10-19% MINORITY	6	1						1	7.24		7.24	
20-49% MINORITY	9	1	1						3.71		3.71	
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	15	1	1						3.71		3.71	
UPPER INCOME	14	1						1	7.24		7.24	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	\$000's	\$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	\$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	25										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	666	20						20	7.24	7.24	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	149	20	20						3.71	3.71	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	691	20						20	7.24	7.24	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	149	20	20						3.71	3.71	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	666	20						20	7.24	7.24	
OTHERS, INCLUDING HISPANIC	25										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	76	20	20						3.71	3.71	
80-99% OF MSA/MD MEDIAN	69										
100-119% OF MSA/MD MEDIAN	153										
120% OR MORE OF MSA/MD MEDIAN	542	20						20	7.24	7.24	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	168	20						20	7.24	7.24	
FEMALE	71										
JOINT (MALE/FEMALE)	462										
GENDER NOT AVAILABLE 6/	139	20	20						3.71	3.71	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	401										
10-19% MINORITY	119	20						20	7.24	7.24	
20-49% MINORITY	245	20	20						3.71	3.71	
50-79% MINORITY	75										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	468	20	20						3.71	3.71	
UPPER INCOME	372	20						20	7.24	7.24	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	6	505			1	59	5	446				
ASIAN	2	164	1	79	1	85						
BLACK OR AFRICAN AMERICAN	208	16722	15	969	45	3107	147	12581			1	65
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2	198					2	198				
WHITE	400	27717	76	4248	89	5319	233	18087	2	63		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	17	1613	1	83	3	237	13	1293				
RACE NOT AVAILABLE 6/	70	5911	8	461	9	570	52	4799			1	81
ETHNICITY 7/												
HISPANIC OR LATINO	28	2031	4	212	2	101	22	1718				
NOT HISPANIC OR LATINO	320	23273	57	3269	68	4741	192	15135	2	63	1	65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	379	1	36	1	29	5	314				
ETHNICITY NOT AVAILABLE 6/	350	27147	39	2323	77	4506	233	20237			1	81
MINORITY STATUS 8/												
WHITE NON-HISPANIC	218	14721	48	2636	45	2842	123	9180	2	63		
OTHERS, INCLUDING HISPANIC	268	21449	22	1379	53	3618	192	16387			1	65
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	281	18117	31	1514	46	2321	201	14117	1	19	2	146
50-79% OF MSA/MD MEDIAN	226	18047	35	1956	53	3530	137	12517	1	44		
80-99% OF MSA/MD MEDIAN	87	7384	12	849	20	1426	55	5109				
100-119% OF MSA/MD MEDIAN	38	3536	7	473	7	673	24	2390				
120% OR MORE OF MSA/MD MEDIAN	67	5333	16	1048	22	1427	29	2858				
INCOME NOT AVAILABLE 6/	6	413					6	413				
GENDER 19/												
MALE	199	14193	33	1850	47	2989	118	9289			1	65
FEMALE	228	15569	27	1476	47	2605	152	11425	2	63		
JOINT (MALE/FEMALE)	238	20040	36	2185	48	3475	154	14380				
GENDER NOT AVAILABLE 6/	40	3028	5	329	6	308	28	2310			1	81
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	98	7177	19	1027	24	1624	55	4526				
10-19% MINORITY	115	8434	26	1529	19	1138	70	5767				
20-49% MINORITY	425	32108	49	2801	88	5247	287	24016	1	44		
50-79% MINORITY	67	5111	7	483	17	1368	40	3095	1	19	2	146
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	30	2141	1	38	7	399	22	1704				
MODERATE INCOME	190	13545	30	1696	48	2907	109	8777	1	19	2	146
MIDDLE INCOME	384	29504	60	3627	73	4831	250	21002	1	44		
UPPER INCOME	101	7640	10	479	20	1240	71	5921				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN	1	14				1		4	9	6.29	6.51	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	63	9	1	5	6	5	9	28	5.43	5.56	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)		1							1	6.02	6.02	
RACE NOT AVAILABLE 6/	2	6						2	4	6.89	6.64	
ETHNICITY 7/												
HISPANIC OR LATINO		4					1	2	1	6.31	5.71	
NOT HISPANIC OR LATINO	15	42	9	1	4	6	1	7	14	4.68	4.77	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		1							1	10.61	10.61	
ETHNICITY NOT AVAILABLE 6/	2	37			1	1	3	6	26	6.62	6.83	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	35	9	1	4	5	1	5	10	4.43	3.84	
OTHERS, INCLUDING HISPANIC	2	20				1	1	6	12	6.50	6.11	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	24	2			4		8	10	5.53	5.65	
50-79% OF MSA/MD MEDIAN	3	32	2		3	2	4	2	19	6.18	6.65	
80-99% OF MSA/MD MEDIAN		12	1		1	1		2	7	5.84	6.11	
100-119% OF MSA/MD MEDIAN	2	5	1				1	1	2	5.77	5.09	
120% OR MORE OF MSA/MD MEDIAN	5	11	3	1	1			2	4	4.34	5.15	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	6	27	1			1	1	9	15	6.57	6.12	
FEMALE	3	24	4		3	3	2	3	9	4.68	5.04	
JOINT (MALE/FEMALE)	7	29	4	1	2	3	2	2	15	5.51	6.02	
GENDER NOT AVAILABLE 6/	1	4						1	3	6.94	7.13	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	14	3		3	3			5	4.42	3.25	
10-19% MINORITY	5	21	2			1	2	7	9	5.79	5.53	
20-49% MINORITY	7	42	3	1	1	2	3	8	24	6.14	6.33	
50-79% MINORITY		7	1		1	1			4	5.11	6.02	
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME		1							1	7.16	7.16	
MODERATE INCOME	4	26	1			1	2	8	14	6.20	6.16	
MIDDLE INCOME	11	49	8	1	4	4	3	7	22	5.33	5.56	
UPPER INCOME	2	8			1	2			5	5.96	6.13	



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	79										
BLACK OR AFRICAN AMERICAN	61	908				64		337	507	6.08	6.20
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	796	3452	549	69	225	287	295	445	1582	5.38	5.56
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		83							83	6.02	6.02
RACE NOT AVAILABLE 6/	106	355						138	217	6.60	6.12
ETHNICITY 7/											
HISPANIC OR LATINO		212					39	120	53	6.37	5.92
NOT HISPANIC OR LATINO	936	2333	549	69	160	337	36	460	722	4.55	5.15
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		36							36	10.61	10.61
ETHNICITY NOT AVAILABLE 6/	106	2217			65	14	220	340	1578	6.57	6.83
MINORITY STATUS 8/											
WHITE NON-HISPANIC	796	1840	549	69	160	273	36	269	484	4.23	3.58
OTHERS, INCLUDING HISPANIC	140	1239				64	39	457	679	6.26	6.02
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	483	1031	124			127		336	444	5.45	5.66
50-79% OF MSA/MD MEDIAN	172	1784	159		133	155	236	167	934	5.80	6.16
80-99% OF MSA/MD MEDIAN		849	55		45	69		120	560	6.06	6.20
100-119% OF MSA/MD MEDIAN	82	391	45				59	122	165	6.07	5.09
120% OR MORE OF MSA/MD MEDIAN	305	743	166	69	47			175	286	4.61	5.15
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	343	1507	76			64	36	532	799	6.36	6.00
FEMALE	225	1251	234		148	148	111	167	443	4.63	4.69
JOINT (MALE/FEMALE)	413	1772	239	69	77	139	148	142	958	5.48	6.02
GENDER NOT AVAILABLE 6/	61	268						79	189	6.83	7.09
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	319	708	178		115	173			242	4.35	3.31
10-19% MINORITY	418	1111	116			14	131	359	491	5.84	5.53
20-49% MINORITY	305	2496	199	69	65	95	164	561	1343	5.89	6.12
50-79% MINORITY		483	56		45	69			313	5.46	6.02
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME		38							38	7.16	7.16
MODERATE INCOME	245	1451	76			14	128	412	821	6.21	6.20
MIDDLE INCOME	719	2908	473	69	195	207	167	508	1289	5.25	5.56
UPPER INCOME	78	401			30	130			241	5.93	6.00

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	4419	53	14569	136	265	91	195
FHA	616		1149		11	9	21
VA	459		1117	1	6		
FSA/RHS	462		59				
LOANS ORIGINATED							
CONVENTIONAL	3087	31	8875	83	168	32	71
FHA	409		497		6	1	1
VA	320		655		4		
FSA/RHS	319		36				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	248	4	774	4	11	6	19
FHA	19		66		1	1	2
VA	26		60				
FSA/RHS	21		4				
APPLICATIONS DENIED							
CONVENTIONAL	491	13	2765	40	66	47	103
FHA	86		267		3	7	16
VA	62		185	1	1		
FSA/RHS	58		8				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	478	5	1538	9	17	6	2
FHA	82		253		1		2
VA	42		169		1		
FSA/RHS	50		7				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	115		617		3		
FHA	20		66				
VA	9		48				
FSA/RHS	14		4				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	92		NA	NA	NA	NA	NA
FHA	6		NA	NA	NA	NA	NA
VA	22		NA	NA	NA	NA	NA
FSA/RHS	5		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	2151		6979	2	47	1	
FHA	391		464		6		
VA	296		604		4		
FSA/RHS	308		32				

MSA/MD: 48900 - WILMINGTON, NC							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	805	1	241	6	21	1	29
FHA	89		70		1		1
VA	28		23				
FSA/RHS	12						
LOANS ORIGINATED							
CONVENTIONAL	154		97	2	8		9
FHA	46		22				1
VA	17		11				
FSA/RHS	6						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	162		17				2
FHA	14		1				
VA	2		1				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	475	1	100	4	12	1	18
FHA	17		26				
VA	7		8				
FSA/RHS	3						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	8		19		1		
FHA	12		15		1		
VA	2		1				
FSA/RHS	3						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	6		8				
FHA			6				
VA			2				
FSA/RHS							

MSA/MD: 48900 - WILMINGTON, NC							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	4		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	36		39				
FHA	41		20				
VA	16		10				
FSA/RHS	6						

MSA/MD: 48900 - WILMINGTON, NC							
LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	5		8		2	1	3
FHA	1						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		7		2	1	2
FHA	1						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				1
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	1		1				
FHA	1						
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN INDIAN/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND			NA	NA	NA	NA
WHITE	82	18235	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/	10	2077	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	1	417	NA	NA	NA	NA
NOT HISPANIC OR LATINO	81	17714	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	10	2181	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	80	17568	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	1	417	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	6	782	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	12	1372	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	10	1402	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	8	1530	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	55	15022	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	1	204	NA	NA	NA	NA
GENDER 19/						
MALE	23	6692	NA	NA	NA	NA
FEMALE	14	2152	NA	NA	NA	NA
JOINT (MALE/FEMALE)	51	10972	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	4	496	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	45	12127	NA	NA	NA	NA
10-19% MINORITY	26	5628	NA	NA	NA	NA
20-49% MINORITY	18	2194	NA	NA	NA	NA
50-79% MINORITY	3	363	NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	7	898	NA	NA	NA	NA
MIDDLE INCOME	47	8497	NA	NA	NA	NA
UPPER INCOME	38	10917	NA	NA	NA	NA



MSA/MD: 48900 - WILMINGTON, NC							
PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1493	26	6330	67	126	29	NA
PRICING REPORTED	92		99	4	5	2	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.89		1.89	3.78	2.95	5.48	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.82		1.86	3.75	2.12	5.48	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	6429	71	131	31	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	17		58	2	5		NA
PRICING REPORTED	84		28		3		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.68		2.15		5.62		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.98		1.71		7.21		NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	86	2	8		NA

## **E. Appendix E – Meeting Summaries**

Attached are the notes from agency interviews and meetings held during the planning and drafting of the Regional Analysis of Impediments to Fair Housing Choice:

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with Cape Fear COG (Jacob Vares, Grants Administrator); Lower Cape Fear Sustainable  
Communities Consortium (Al Sharp, Project Director; Adrienne Cox, Project Manager); Area Agency on  
Aging (Holly Pilson); and Eastern Carolina Area on Aging (January Brown)  
Monday, August 12, 2013 @ 1:00 PM**

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- January 2015 Sustainability Grant.
- The downtown community and beach community have different college residents.
- The downtown community displaces seniors aging in place.
- “Zombie subdivision?”
- The Cape Fear Council of Governments is the designated Area Agency on Aging (AAA) for North Carolina Planning Region serving Brunswick, Columbus, New Hanover, and Pender Counties. The AAA is funded 75% with federal funds through the Older Americans Act, and 25% with State funds.
- The AAA serves those individuals over the Medicaid income threshold that can’t afford to pay for private insurance, and seniors living below median income.
- The AAA administers, but provides no direct services. They allocate to lead agencies that provide home meals and other senior services.
- Issues for seniors include language barriers for some, a lack of visiting nurses, not enough affordable, accessible housing for seniors, long waiting lists for senior housing and other services, a lack of transportation, and NIMBYism related to affordable housing.
- Affordable housing is a major need for the area’s seniors. There are waiting lists for all buildings where many have been on the lists for at least a year. Many waiting lists are closed. People will not be placed on waiting lists if they have bad credit or a criminal record, and eligibility is income-based.
- The Disability Resource Center provides medical and general transportation to residents with disabilities in the Cape Fear Region. Some counties have volunteer drivers. There is no real public transportation in Brunswick or Hanover Counties.
- There is a high degree of volunteerism around churches in the area.
- Seniors with fair housing issues would be referred to HUD or to the Attorney General.
- Affordable Housing Needs – New Hanover does not have a public housing authority. Housing for mental health clients is a problem in North Carolina. There was no plan for transitioning patients when the State mental health facilities closed. Some could go to long term health care facilities, but not all.
- Gloria Garton of the Disability Resource Center says that transportation in general and for medical need (doctor appointments) is the biggest concern for the 60+ population. Brunswick County utilizes volunteers. The para-transit system is only for medical transportation.
- The Hispanic population takes care of their own. Language barriers exist, but there are Latino churches that are very active in the area.
- There are about 30,000 students at the Cape Fear Community College, and 24,000 at the University of North Carolina, Wilmington.
- **New Hanover County** has the most “aging in place” services. The Senior Resource Center has a program to provide adaptations for seniors who want to age in place. There is no waiting list, but also no funding. They operate through donations and volunteers. Other counties have less

robust programs. Some Baptist churches and other religious institutions will provide ramps for homeowners, and there are other volunteer centers that will help with home adaptations. WARM makes safety and accessibility improvements for low-income homeowners.

- **Rural/Inland Pender County** – Very different. Seniors in rural Pender County are poorer and need education services relating to exercise, eating well, and disease management/prevention. Budget cuts are affecting this area. Seniors in Coastal Pender County are wealthy and self-sufficient. There are a lot of retired military residents with military benefits.
- **Rural/Inland Brunswick County** – Similar to Pender County. Seniors in rural Brunswick are stranded, and the youth are leaving. Some may be taking care of the grandkids while the parents work for the week. The coastal Brunswick area has wealthy retirees (Brunswick Forest).
- **Wilmington** – There is not enough affordable and accessible housing, and transportation is an issue. There is not enough affordable and accessible housing for the elderly. Many AAA clients are the “near poor”. There is one elderly housing project on 2<sup>nd</sup> and Chestnut downtown, and the “Shipyard in Pine Valley” senior housing project was voted down.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with Cape Fear Regional Community Development Corporation  
Stan Turner, Executive Director  
Monday, August 12, 2013 @ 3:00 PM**

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- The Cape Fear CDC built 25 new single-family houses with NSP funds in Wilmington and sold them to HUD income-eligible families. They also have an Owner-Occupied Housing Rehab program, and FHA-financed projects that have a long waiting list. They are one of only a handful of CHDOs in the region. The CF CDC has been in existence since 1989, and they have a good working relationship with the City. They are a HUD Certified Housing Counseling Agency. They own and operate a 12,000 square foot business incubation program, but they lost State funding for it.
- The City gave the CDC a \$350,000 grant to acquire foreclosed properties, rehab them, and rent them. This led to 138 new housing units in 25 acres of the City.
- The N.C. Community Development Initiative funds the CDCs in-State. They have pursued State Housing Finance Agency grants and NSP funds. They rebuilt the organization based on a housing rehab model.
- The Owner Occupied Housing Rehab Program is mostly financed by the N.C. Housing Finance Agency. The CDC also accesses the FHLB of Atlanta Office AHP funds.
- The CDC has looked at applying for USDA funds. They want a self-help project, but not funding.
- Lower-income people don't want loans, based on encumbrances and the fear of scams.
- The CF CDC received a request from the hearing impaired community for housing. They have also heard that there is a need for housing for ex-offenders. There is no housing for the mentally disabled.
- The concentration of the CDC's work has been in Wilmington where there is the greatest need for affordable housing. New Hanover and Brunswick Counties have been active in housing rehab work. There is a lack of funding for housing projects in the region. The NSP target area includes Brunswick County. The CDC has not done much in Pender County.
- The Good Shepherd Center in Wilmington helps people transition to housing.
- Most people probably don't know how or where to file a fair housing complaint. Some probably wouldn't file due to the fear of retaliation, and the feeling that nothing will result from it.
- Realtors have been barriers to affordable housing, as they often times don't pass on the financial incentives for NSP funded housing.
- Single people have a particular problem finding affordable housing.
- Route 422 will be a loop route which will bring more development to Brunswick County.
- Housing issues in Wilmington include the limited availability and high cost of land, low wages and high housing costs, and a resistance to affordable housing. Recently, the proposed "Pine Valley" shipyard project was voted down. The PHA was the developer for the project.
- The USDA has no Farmer's Home funding available, but has a large amount of Section 504 loan funds. There is no one on the waiting list for the self-help project. A \$35/month loan for elderly and disable is unacceptable (SNAP). The N.C. State homeowner laws are weak. They are trying to get at least one Section 504 loan/grant.
- "Fighting with people doesn't produce revenue."

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
New Hanover County/Wilmington Public Hearing  
Wednesday, August 14, 2013 @ 7:00 PM**

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- Review of the process of an A.I. – Perform research and review of background data; performance evaluation of private sector policies and procedures; perform interview and conduct meetings; prepare an analysis of data; list of recommendations and conclusions; impediments to fair housing. The Fair Housing Act deals with housing discrimination based on the 7 protected classes: race, color, religion, national origin, sex, disability, & familial status.
- Explanation of how the separate governmental bodies operate and function on a regional basis, and the distribution of entitlement funds. Wilmington receives \$904,000 in CDBG funds.
- When hearing impaired individuals try to rent apartments, many landlords are not willing to make changes or adaptations to meet ADA requirements. They aren't sure who to call to report this. There is a need for disability education, because the disabled don't know their rights, and landlords don't know the requirements.
- A disabilities group serving 5 counties in the area takes complaints of housing discrimination based on disabilities. There is a high incidence of a lack of affordable housing for the disabled in the region, and accessibility and vulnerability issues related to this. Many disabled have SSI or SSDI incomes.
- The County sent their police to training to recognize and address disabilities.
- Housing affordability issues include a lack of income. People can't afford housing. What happens when rent is more than income? The treatment of tenants by landlords can be bad – sometimes tenants are taken advantage of in their leases.
- New Hanover disbanded their Human Relations Department in 2009, and started a Human Relations Commission in 2010. The State is unresponsive to complaints, and sometimes loses or misplaces complaints. Legal Aid hasn't been able to help. It is a lengthy process to file a complaint, and people have to call Raleigh. The County sent their staff to disabilities training, and are thinking of ideas for reaching out to landlords.
- Mike Krause – The CEO of Wilmington's Housing Authority. They wanted to bring in 100 units of senior housing, but NIMBYism prevented it. Wilmington is a fragmented community – people don't want to de-concentrate. The WHA houses about 6,000 people. The waiting list is closed.
- There needs to be public/private partnerships to offer affordable housing. The Housing Authority offers most of the affordable housing. LIHTC is not used. In North Carolina, there is a \$1.5 million LIHTC cap per county.
- There are no mixed-income development opportunities, and a gap in services for the disabled. There is a lack rental housing for those on fixed incomes (rent for \$200-\$300 per month.)
- With a pool of money from private and public funds, creating incentives and market support, and coordinating between private and public groups to navigate the maze of regulation, affordable housing can happen.
- When eviction proceedings occur, tenants need an attorney. Individuals may not be able to properly represent themselves. People aren't friendly to those that have been evicted.
- Landlords are encouraged to attend training to learn about providing housing to protected classes and low-income people (general housing affordability). There has been a low turnout at these trainings by landlords.

- Zoning challenges – 100 units senior housing development was a good project, but NIMBYism prevented the zoning changes from being approved, and the project died. Efforts to deconcentrate affordable housing are not supported.
- Rob Zapple (builder) – There is a lack of political leadership in the City and County. The senior housing was a great project, and the WHA has some great projects, but the local government is not advocating for fair housing.
- Affordable housing provision is the right thing to do, but politicians are letting the NIMBYism attitudes influence them. There is a lack of political leadership; they are supposed to be advocates of all residents/citizens.
- UNC Wilmington did a Capstone Project to study “food deserts” in the City. They were looking at introducing healthy food through markets and community gardens in and around affordable housing projects/developments. The goal is to eliminate poverty through agriculture.
- Burgaw is the County seat of Pender County, and there is a concentration of poverty there as well as a lack of jobs. Housing is either high market rate or low market rate, and not a lot in the middle range. There is a concentration of low-income housing in the City, and only 2 incorporated areas in the County.
- There is a need for inclusionary zoning. Currently, zoning inhibits mixed-income housing. Density bonuses or other incentives can be used to encourage mixed-income developments.
- There is a lack of developable sites in Wilmington.
- There are transportation issues associated with affordable housing not located close to doctors, people’s families, shopping, etc.
- Communal living type arrangements can be made to encourage affordable housing. There can be up to 5 unrelated disabled people living together in group quarters.
- When the people have a will and communities have goals, a dedication to the mission is all that is needed.
- The Homebuilders Association has a partnership with the Affordable Housing Coalition. They have an advocacy group with the National Board of Realtors. They help walk developers through the system.
- The cost to develop housing is high, and infrastructure is not available beyond 3 to 5 miles from the City limits.



**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with Brunswick County Communities**

**Allen Serkin, Planning Director, Town of Shallotte; Ashli Barefoot, Senior Planner, Town of Leland  
Tuesday, August 13, 2013 @ 9:00 AM**

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- There are a lot of seniors, and snowbird retirees make up a large portion of the population. There are gated/golf course communities here. Most of the seniors are not working, but they have means. They don't need equal housing opportunities, and they aren't moving to the County for a job.
- Those that have aged in place and are natives of Brunswick County is the population in need of affordable housing and equal housing opportunities. Just outside of City limits, the low-income population resides in mobile homes on individual lots. This is true for most of the area.
- There is a HOPE VI housing development called Cardinal Pointe in Shallotte, which is one of the only affordable housing developments in Brunswick County.
- The commercial center for coastal Brunswick has a low population, but everyone flocks there to shop. People drive from far away to get there.
- There are many service jobs that offer minimum wage. Most workers are from Brunswick County, and are coming from outside the City limits. They are importing labor and consumers.
- The commercial nooks are a large draw for areas beyond Shallotte. They just approved a multi-unit LIHTC project, but didn't mention the words "affordable" or "low-income". It is hard to re-zone the area to do multi-family developments.
- There is a strong preference for single family housing in Shallotte, but there is a vision for "new urbanism" and a core density plan. Shallotte approved a "Downtown Vision Plan" to make the City a walkable downtown. (Online at [www.townofshallotte.org](http://www.townofshallotte.org) under planning and zoning).
- Previously, there was no real planning for development in the County, and sprawl was the trend. There is a lack of planning for the future. Many municipalities do not have a full-time planner and therefore may not be aware of the laws. The preference for single family homes will be hard to overcome in the area.
- The County is not racially diverse, and retirees are shaping the future. The concern is not the low-income population as much as the elderly. The County addresses social services and housing rehab. 50% of County residents are not in the workforce.
- Shallotte doesn't have a diverse population (low number of minorities) and there is no policy for affordable housing. There is no density bonus, and no inclusionary zoning.
- Most of downtown in Shallotte is low-income. Providing housing for everyone is not a priority for Shallotte. The schools are county district organized, so County taxes include the schools.
- There was a Unified Development Ordinance (UDO) adopted in 2004. There were a lot of revisions to the document, but they were not progressive. The minimum lot sizes are very large at 50' to 75' wide. There is higher density in the downtown multi-family districts. They introduced urban style, walkable apartment complexes and reduced the minimum lot sizes in multi-family developments.
- They don't have a lot of development standards. There is conditional use for multi-family housing districts, but group home standards are uncertain. Definition of a single family – not sure? Visitability standards = ADA standards.
- Highway U.S. 17 divides the County. The west side is rural and poorer, and the east side has the beaches. There is a lot of swamp land on the west side.

- The County is looking at rural solutions and policies for housing for low- and medium-income households. There is an issue with land availability and owners not willing to sell – the price of land is not in sync with the market.
- County zoning in Brunswick County applies to all of the unincorporated areas. Northwest, Sandy Field, Carolina Shores, etc. If there isn't a planner, the clerk and building inspector issue the permits, etc. Shallotte's and County's zoning on-line.
- Look at rural solutions (single family housing developments). Available developable land in Shallotte – unfortunately there are land owners who expect large sums for the sale of their property.
- Brunswick County is so flat – pressure sewer and tap-in fee = \$8,000. The Local Government Commission require a separate utility fund and oversight. No policy of town extension. Annexation (voluntarily) is easier in N.C.
- UNCW – no road through college campus (connector road issues). There is a minimal amount of on-campus housing. Re-zoning of the area by the college could allow for more student housing.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with Pender County Communities  
Todd Rademacher, Planning Director, Surf City; Kyle Breuer, Planning Director, Pender County;  
Megan O'Hare, Planner, Pender County  
Tuesday, August 13, 2013 @ 11:00 AM**

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- Ten years ago, Surf City was a blip on the map. They ran sewer and water, which became a catalyst for growth. Developers showed up and built. Developed from an island community, to a community on an island – now it is a year-round community.
- Surf City – only water and sewer in the eastern part of Pender County. A lot of wealthy residents live here, and they do not get a lot of grants. They expanded the new sewer treatment plant and built 2 new water towers.
- The Cape Fear Community College is coming to Surf City, which is a number one priority. A high priority is a nursing program. The Sea Turtle Rehab Hospital is a big tourist attraction.
- There is no public housing in Surf City. The big focus is on infrastructure.
- One public housing project is the “Seven Oaks” development in Pender County.
- The foreclosed properties are gone. There are a lot of market rate houses drawing in new residents from the military and Onslow County. Onslow County has a poor school district. The “Island Area” is getting the retirees. Surf City is a growing area, but mainly along the coast. The growth area is from Rocky Point at I-40 and Route 210 along 210. Divides the group from the north – Hampstead area is seeing growth as well.
- There is a lack of sewers/infrastructure in Pender County. Infrastructure is the big focus for new development.
- There are layers of environmental regulations as a coastal community – Corps. Of Engineers. A lot of wetland. County incentives along the U.S. 421 corridor.
- The County is considering density bonuses, and it committed to putting in sewer treatment along U.S. 421.
- The big divide is I-40. It is very rural and poor west of I-40. There are small manufactured homes – about 50 lot subdivisions.
- Unit prices are dropping below \$500,000. Families are coming into the neighborhood from the military. There is a good school system. Most people aren't tied to the community.
- Housing stipends for the military from Camp Lejeune sets the rates, and adds more mixed-income and a more diverse racial composition to the area – families want to live along the coast area. The Rocky Point area has a lot of Hispanics, and Maple Hill is predominantly an African American community.
- People are either in a \$500,000 house or in a trailer – big disparity. Commuters dream of living in Surf City. In the last couple of years, more families have moved to the mainland, while the beach houses are occupied by mostly affluent retirees.
- Surf City is affordable, but most of the workforce is from Pender County. There is a gap of service – seasonal jobs/employees. There are no good job sources in Pender County. Everyone is spending a large part of their salaries in transportation costs. They are trying to develop a park-and-ride system.
- Pender County has a Unified Development Ordinance (UDO) for zoning ordinances. Surf City does not have a UDO. They have had separate zoning since 2006 and subdivision ordinances. FOCUS has a list of all the plans and documents that were published.

- There are a lot of pre-fab homes organized in subdivisions, but flood zones don't allow pre-fab homes. There are a lot of flood zones. Separate zoning in 2006 – have to separate subdivisions and flooding.
- One HUD – financed project was stopped before it started by the Planning Board. There is a stigma and distrust associated with HUD. County Commissioners are more conservative. There are 2 democrats out of 15 Commissioners.
- Density bonuses are not effective. They are not getting community development plans, even with incentives in place. There are a lot of financial incentives for commercial development.
- They would like to see a mixed-income project – displacement of minorities is an issue.
- The growth area in Pender County is Route 17 – retirees, golf course communities, military. Families are dispersing.
- There is a lack of infrastructure for affordable housing. Infrastructure costs are high, and the price of land is high. Land is available, but there are a lot of environmental issues in terms of regulations and what is considered buildable because of the wetlands. There are septic tank/maintenance issues. The County is going to provide sewer infrastructure.
- Holly Shelter is a game land. Northwest is rural. The east and west is a major split. The majority of taxes are from the east of the County.
- The 421 corridor is more interested in mixed-income development. Housing is not a priority; CDBG money is geared towards infrastructure.
- They don't just look at the beach community – they may not be included in the discussion.
- The County is seeing an influx of Hispanics based on farming/migrant workers. There has been a displacement of African Americans through development.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with New Hanover County**

**Dennis, Inspections Manager; Sam Burgess, Senior Planner; Kevin, Planning Supervisor, Zoning; Karyn Crichton, Long Range Planner; Ben, Planner; Jerry, Project Manager for Carolina Beach  
Tuesday, August 13, 2013 @ 1:30 PM**

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- CDBG will bring in about \$400,000 every two years. They want to start a HOME Consortium.
- There is a misperception of affordable housing; projects are denied because people are usually vocally opposed to Section 8, multi-family (even market rate), etc. Residents are typically concerned about this type of house devaluing the neighborhood, increased crime, etc.
- The County does all the construction inspections and contract inspections for the City. The County does new construction for the City. Single-family residential and apartments are the high growth housing options. There are a lot more retirees as well. Retirees are a big growth area. \$200,000 is the average price for entry-level housing.
- The County, as a whole, issues 100 new house permits per month. There is a minimum housing code in the County. Most stressed housing is in mobile home parks, and “first of the month” complaints mostly come from tenants. Landlords are usually responsive to complaints. There is no systematic code enforcement. Complaints go to the magistrate, and violations are tied to the building code.
- Carolina Beach is a tourism driven economy. Half of housing is rental housing on the beach. Beach front (1 & 2 tier) properties are about \$1,400 per month for a 3-bedroom unit. On the other side of the road, similar lots will be \$900 per month.
- There is no concentration of poverty, and no affordable housing. There has been an increase in new construction compared to previous years. There is mixed growth among the elderly and other. There are a lot of “second homes”.
- Housing is divided about 50/50, year-round residences vs. rental homes. Most service employees are local, just outside of Carolina Beach. Within 3 to 4 miles of the beach there is affordable housing. It is a working beach community.
- Any new housing is a good mix of single-family and multi-family, owner- and renter-occupied housing. Any growth is retirees, usually getting a second home. There is a stable, permanent population year round.
- The Northeastern part of the County is a coastal region with older retirees as well.
- Zoning Ordinance in the County – “family” up to 3 unrelated persons. No group home definition. “Residential Care Facilities” can have up to 6 persons. The State Code says up to 5 unrelated individuals. Zoning says up to 3 unrelated. There is a conflict with State law on residential care facilities. Does the State law govern? Why not bring the City’s zoning into compliance with the State? They have been grey areas.
- There are very few demolitions. There is accessible land, but a lack of infrastructure prevents development. Example is a lack of mass transit to connect areas – chicken and the egg problem.
- Census totals vacancy numbers in April.
- Apartment construction is focused in college areas based on the students. Students rent everywhere, which puts pressure on houses. Certain areas are rotating student housing areas. However, there is an ordinance with distance provisions for group homes, or unrelated people living together. NIMBYism is an issue. How many vehicles are allowed per unit (street parking?) has become an issue. The State has been deauthorizing local powers (?)
- Density bonuses are used as incentives (modeled from LEED).

- There is a market-driven impediment to fair housing. Developers are here to maximize profit.
- The Housing Authority is rebuilding and improving their public housing communities. “Taylor Homes” received a local award from the Region – “Lower Cape Fear Stewardship Award”.
- There is still developable land north and West of US 17 in the County.
- The need for student housing has resulted in an increase in new apartments. There is a good relationship w UNC-W and the City.
- A review of the zoning ordinance shows a separation distance between group residences. North Carolina interested in deregulation. Did North Carolina do away with deed transfer fees (0.2-0.4%).
- There is a strong lobbying group of homebuilders and realtors.
- The State is “de-authorizing local government”.
- There is no affordable housing trust fund in the State.
- There are no tax incentives or residential LERTA – they can do a TIF?
- Interconnector Road Requirements in New Hanover County in its 2003 Sub-Division Ordinance.
- “Can’t swing a cap without hitting a realtor”.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with the City of Wilmington  
Suzanne Rogers, Development Housing Supervisor  
Tuesday, August 13, 2013 @ 3:30 PM**

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- The City receives \$900,000 in CDBG and \$450,000 in HOME. There is interest in setting up a HOME Consortium. There is a biannual award of CDBG funds. The City just completed its Five Year Plan.
- The City has no inclusionary zoning. The State abolished “involuntary annexation”.
- The City is 90% built out.
- The Wilmington Housing Summit will attract developers, investors, realtors, etc.
- The City has a rehab program – lead-based paint abatement is expensive. The State has a housing rehab program for non-entitlement communities. There are 14-25 loans per year for owner-occupied housing rehabs in the City. The disabled and seniors make up the highest percentage of users.
- There are lead abatement issues in the City.
- There are two CHDOs in the City doing a lot of foreclosure work.
- There is a need for renter-occupied housing. There is not a huge slumlord problem, but there is a gentrification problem with small investors. There is a concentration of poverty in Wilmington.
- There is no Redevelopment Authority in the City, but there is a 3 phase public housing project underway in the Northside Redevelopment Area.
- Projects are made possible through the Housing Authority.
- The County did away with the Human Relations Commission.
- The City has prepared literature for addressing fair housing complaints. The Human Relations Commission was a budget cut. There is an Affordable Housing Coalition that talks about becoming the Fair Housing lead agency.
- Pre-development education has been effective and important.
- The City should integrate community development and planning.
- Use of historic tax credits – they don’t utilize any TIFs – is there State legislation on TIFs?
- There is interest in the Federal and State LIHTC program.
- Authority.
- “Lake Ridge” senior housing development has 75 units of affordable housing.
- COSA – out of Raleigh – An application for 60 units of affordable housing is being filed with the State.
- There is an in-home homebuyer program. 0% interest? 14-25 loans per year of up to \$40,000.
- The FHLB is doing work with the disabled and elderly.
- They need to have more housing for rent. The market is not good for the sale of housing in the City - Marketing? There were two houses for sale by AMZ that didn’t sell.
- Check the State law on Redevelopment Authorities.
- LINC – Leading Into New Communities – both former offenders. They house up to 40 residents. The shelter is for recently released prisoners.
- There are little funds for code enforcement through CDBG.
- Who would people call for fair housing complaints? They would be referred to HUD-Atlanta office. They get involved in a lot of employment issues.
- There is a need for enlightenment of local officials and staff.
- The City is surrounded by poverty, and there are a lot of elderly people moving in.



**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Meeting with the City of Wilmington Metropolitan Planning Organization and Wave Transit  
Suraiya Rashid, Transportation Planner, Wilmington MPO; Megan Matheny, Director of Planning and  
Development, Wave Transit  
Tuesday, August 13, 2013 @ 4:30 PM**

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- Cross City Path is online next year.
- Dawson and Woster corridor – pedestrian/bicycle activity is a problem with traffic – this is a new interaction.
- New Hanover is the economic center, and most jobs are located here.
- Finances are a major issue.
- A lot of elderly and disable people are dependent riders (a lot from Carolina Beach) and take transportation to essential services.
- Students make up a lot of the riders. They take transit to school and to use services. There is no official Park n' Ride, although the City is looking to establish one.
- The Brunswick/Forrest area (by Leland) is a high demand area.
- TDM program started to review development areas and perform traffic studies. There is open communication between Wave and the communities.
- Population growth has been good and bad. New Hanover County requires retrofit so it is more expensive, and it lacks flow issues. Connectivity is the issue between suburban and rural areas. It is almost an afterthought. There has been an increase in ridership for transit – the routes are restructured every 5 years. Buses were running late based on traffic and ridership.
- Infrastructure is a problem, but planning helps to find alternatives such as van pooling, carpooling, or telecommuting.
- Supply is tight in New Hanover. People are expanding out in the County, and there are less services. More people are moving there, putting more stress on the system.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Brunswick County Town Meeting  
Wednesday, August 14, 2013 @ 7:00 PM**

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- There has been growth in the 55 and over community. This population is expressing the need for aging in place, co-housing options, access to services. This kind of housing and social services can override NIMBYism. The elderly are now full time residents.
- There is a need to build smaller units for one and two-bedrooms in the future, but recently, growth has been in larger homes.
- Brunswick County seniors that have lived there for a lifetime are living on very small monthly incomes.
- Transplant seniors that have lost money are interested in one and two bedroom apartments.
- Young families are leaving for jobs and other services, such as subsidies and incentives.
- There is a need for information, education, and policy discussions.
- The deaf and blind in rural areas have transportation issues.
- The housing market is an issue because developers want to build high end housing. Workforce housing falls under NIMBYism, and land is at a premium.
- People don't want workforce housing. They tried to revised some of the codes, streamline the process, and encourage mixed use, but developers don't want diversity. There is a trailing market for workforce housing.
- Leland got a \$250,000 CDBG grant for senior housing.
- In Leland, there are new codes to allow for higher densities and to encourage affordable housing.
- There is a need for corporate social responsibility; Leland sees the need for affordable housing and encourages social responsibility. Market forces are what drives housing.
- Investors are looking for the biggest return; unfortunately, that does not include affordable housing.
- The costs of infrastructure are high. State CDBG funds will go to economic development and infrastructure, but it is highly unlikely that they will be used in rural areas. This is an impediment. Infrastructure follows development.
- Is there full representation of future capital development projects in all communities?
- There is no local Fair Housing education or reporting.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Housing Authorities Meeting**

**Judy Herring, Pender County Housing Authority; David Stanley, Brunswick County Housing Authority;  
Michael Krause, Wilmington Housing Authority  
Wednesday, August 14, 2013 @ 9:00 AM**

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- Pender County is starting to see a dip in government furloughs, which has affected all areas. There are no special use vouchers or public housing units. There are 40 project based vouchers, 8 USDA units, and 217 vouchers. The waiting list has been closed since February of 2011. There are 283 families on the list. There are no special vouchers, and the waiting list closed in February of 2011 with 283 on the list.
- Pender County had a housing needs assessment done in the County last year. The housing conditions are poor. The annual housing quality inspections are minimal and there is an occupancy inspection done at the time of change. The lack of water and sewer facilities can lead to some properties' poor status.
- Pender County housing stock is poor. An analysis in 2012 showed that there was no minimum housing code, a large number of dilapidated units with families, and the resources are low. There is a poor pool of HCV landlords – a lot of “mom and pop” landlords, but the majority are not slumlords.
- There is no minimum County code to enforce, and a lack of resources to make repairs.
- There is a perception of a problem with families; kids will be removed from the home by County Protective Services for unsafe living conditions. There is an attitude of “that’s what they get”.
- There has been a conversion of old mobile home parks into new sites for multi-family housing (infrastructure is already there). Back in 2000, a regional wastewater plant was installed, so the sewer infrastructure is there to help guide developments.
- Pine Ridge – the Mayor’s father owns the property across the street from his proposed project. There will be 50 senior units per phase, and there will be 2 phases. Their current project is a rehab (no new units).
- Brunswick County has no public housing, 391 vouchers, and the waiting list closed on September 1, 2009. There are 448 on the waiting list, with 317 of these waiting for one-bedroom units. There are a lot of elderly, disabled, or displaced people on the list. There are no special use vouchers. They perform annual inspections. Brunswick County has a minimum housing code, plus municipalities within the County have a minimum housing code. They have seen improvements in housing, and new affordable housing developments.
- Brunswick County has a minimum housing code, along with the incorporated areas. More affordable (but not subsidized) housing has been built in the last 10 years. All developers for affordable housing developments have all been private. More landlords are participating in the HCV program.
- New Hanover County/Wilmington has 1,929 HCVs. The waiting list has been closed for the past two years and there is over 200 on the list. There are 1,029 units of public housing with 1,200 on that waiting list. They have VASH, FUP and MED vouchers. New Hanover County/Wilmington faces different challenges than their neighbors. A \$7 million dollar LIHTC project is in the works. NIMBYism is a huge player here. All of the public housing is concentrated in Wilmington.
- The City and County have been cooperative in rezoning properties. There are only site specific problems.
- The area is very competitive for LIHTC. There is \$1.5 million per county, per year.

- Affordable housing is concentrated due to NIMBYism, and politics can easily kill a deal. The City has been cooperative in re-zoning in general.
- They have seen an improvement of landlord responses and quality. Because the infrastructure existed, developers could build cheaper and they saw a lot of redevelopment of mobile home parks which encouraged affordable housing.
- They have a good pool of landlords, where most units pass on the first inspection. The market is competitive, which makes for better quality units. There are landlord meetings held, and outreach in the form of newsletters, etc. is performed to distribute information.
- There are multiple HDCs (not CHDOs) in the County, such as Housing and Economic Opportunities, Inc. There is one in Pender County (Pender Oaks LLC), and none in Brunswick County.
- There is a need for down payment assistance, but affordable rentals is the biggest need for all the areas. Accessibility is also a major issues. Counties cooperating to work on a project together is a challenge. "Vanilla" financing.
- Jobs will spur development and housing. The counties are growing to be more self-sufficient, and would not do anything to impede development. The region is fragmented based on socio-economic differences.
- There are two different groups of seniors in the area: the existing residents, and those coming in to build new places, or "second homes". Who are these transplant seniors? What are their future needs and issues? These are not being looked at or planned for.
- All counties are building housing that seniors are buying, but there is no planning for accessibility and provision of services for seniors. In some places there is no grocery store, doctor's office, etc.
- Workforce housing (government employees – teachers, police, etc.) doesn't exist. These working residents can't afford to live in the existing housing. Only older housing stock is used for workforce housing.
- The Wilmington Housing Authority has a family Self-Sufficiency Program. There is a need for down payment assistance. Accessibility is an issue. They are creating 8 new supportive housing units.
- In North Carolina, TIFs can be used but they aren't being used. Most new developments use standard private financing; they are not inventive. Public/private partnerships are non-existing. There is a lack of cooperation.
- City of Burgaw has a problem with developers not interested in Section 202 and 811. Brunswick Forest – 10,000 housing unit potential in Leland area. Over 1,000 housing units have been sold already.
- Autumn Hall is the new senior housing in New Hanover County. It is privately owned. There are no supportive services, grocery stores, or doctor's offices nearby.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Housing Providers Meeting  
Jeannie Cariker Skane, Wilmington Area Rebuilding Ministry;  
Deanna Antonio, Brunswick Habitat for Humanity  
Wednesday, August 14, 2013 @ 10:30 AM**

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- Absentee landlords are a big issue, which comes up in re-zoning (tax records are poor).
- People want to purchase property that is close to work and services, and land is getting more affordable after the housing crisis. However, it is challenging to find affordable lots that meet the location requirements.
- Brunswick Habitat for humanity builds houses for those at 30-60% AMI, or the “working poor”. They build about 6 houses per year and do not blitz build. There are clusters in the County, and scattered locations. The land in Brunswick County is not reasonably affordable.
- Fees in traditional subdivisions and cost of houses/land. The cost to the homebuyer is about \$70-75 K, and payments are about \$350-375 per month including insurance and taxes. They don’t have a stock pile on their waiting list. Habitat has 2 resale stores.
- Habitat is doing work on foreclosed properties (razing and repairing).
- There is a need for better communication of the benefits to potential consumers. There is no financial assistance from the County or local units of government (first-time homebuyer programs?) They don’t run into a lot of zoning or NIMBYism issues. Impact fees are a problem because they can’t afford property in some areas.
- People do not know how to report fair housing problems or the Fair Housing Act. Landlords know rights and rules but chose not to follow them, and there are few housing options. Health conditions are a serious issue in affordable housing; they stay under the radar. The lack of and high cost of infrastructure is a problem.
- WARM’s goals and activities include home repairs and ramps, accessibility and quality improvements to owner-occupied units only (in all three counties), and they are focusing on the elderly, disabled, and low-income families.
- There is a United 211 directory for the state for services. The Housing Coalition would like to set up fair housing hotline/system.
- They are funded from grants, churches, fundraising, and some CDBG. Most work is done by volunteers.
- WARM has a lead certified contractor on staff. They have over 700 volunteers (all volunteers for the Coalition).
- WARM is working with Cape Fear Housing on housing rehab of abandoned properties.
- There is a Weatherization Program through Cape Fear Community Action.
- The Affordable Housing Coalition is regrouping to rebrand, and recently engaged in some strategic planning. They have a new mission statement. The coalition is all volunteers from stakeholders, including nonprofits, governments, and private providers. They engage in planning, education, and advocacy.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Realtors Meeting  
Kathleen Riely, Director, Wilmington Regional Association of Realtors  
Wednesday, August 14, 2013 @ 1:00 PM**

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- WRAR keep homeownership affordable (keep mortgage interest deduction).
- They advocate (lobby) for personal property rights, quality of life issues, green space, open space, energy efficiency, etc. They are under the National Association of Realtors.
- How flood insurance will affect homeownership – generational homes – low income people can't afford it. \$15,000 flood insurance. One bill passed on coastal insurance.
- Workforce homes are \$150 K or less – Wilmington has a good blend.
- Advocate personal property rights and quality of life issues. They promote green building and energy efficiency.
- The coast has stricter building requirements, and certain areas that need highest and best use – there are areas where this is not happening.
- Will of the people is important. Decisions are territorial – they don't engage in cross-planning.
- Land in trust – City held land, owner held structure.
- Is "coastal insurance" an impediment to fair housing choice? East of I-95, people have to purchase wind and hail insurance. For a \$150,000 K house, they will pay \$2,000 per year. If they don't get the insurance, they can't get a mortgage.
- Catastrophic Insurance is being considered by the federal government to replace the national flood insurance that is being phased out. There is a need for a fund to help out low-income people with Catastrophic Insurance. There should be a state or federal pool of funds to help low-income homeowners.
- The federal and local government and the private sector need to work together.
- The cost of homeownership is pushing people towards rentals.
- She has not seen "steering".
- Stewardship development awards recognize good development and has a positive effect.
- The shopping area by the Wrightsville Beach bridge – the commercial area isn't working there. Study shows mixed-use with commercial and residential should go there.
- Most development is market driven or planning driven (by planners).
- Realtors are great in the Cape Fear area – See Jody Wainio – Realty, President-elect of the Board of Realtors, active in the housing coalition.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Social Service Agencies Meeting  
Tommy Taylor and Dan Farrell, United Way; Valerie Hatten and  
Brenda Brow, New Hanover Senior Resource Center  
Wednesday, August 14, 2013 @ 2:00 PM**

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- The loss of Brunswick from the MSA is a big issue.
- There are programs to help people age in place – what is working and what is not working?
- Two groups of seniors – existing and new – the new are replacing the existing.
- There is underemployment and unemployment. New jobs are being created, but they do not match the existing working pool. Workforce housing is unaffordable.
- Politics are more favorable to developers. There have been promises from politicians to keep taxes low, but insurance is a huge cost.
- They want to keep seniors in their homes as healthy as possible.
- In rural areas, there is a significant sub-standard housing issue. If they go after slum landlords, they will probably make a new homeless population.
- A livable wage requires housing subsidies.
- Vouchers are being sequestered.
- Affordable housing is not in safe neighborhoods. Crime is moving around. Portable violence – recognized violent crime in the area in general is growing. Home safety and crime safety are both big issues.
- Chronic homelessness has decreased by 70% since 2007. SORE Program – assigned a social worker and got the homeless on SSI and SSDI. Circles of Support is a volunteer organization to work with the homeless or former homeless in a newly housed situation.
- In the interim, before public housing or vouchers, they go to shelters or woods, where they were. Circle of Support works with landlords to pay them directly. Hand holding is very important. “Best Practices” are benefits management – managing benefits for the homeless, paying their bills, etc.
- The Circles of Support concept uses volunteers from faith-based groups. Volunteers are church groups, seniors, and retirees.
- The Senior Aides Program employs 65-100 people that are low-income and 55 years and up to provide support services.
- The Tri-County Interagency Homeless Coalition is a CoC group working to HEARTH Act compliance. An HMIS system is in place.
- The major impediments are transportation issues – the lack of public transportation and transportation for healthcare services. There is also a lack of philanthropy and foundations.
- The CoC covers all 3 counties. An HMIS system is in place, and the CoC gets \$800 K to \$700 K for SuperNOFA. They also receive ESG through the state.
- Transportation – kids need an afterschool program, but there is no transportation to get them home afterwards. People need transportation for their kids, but also to get to work and to access essential services. The lack of transportation is hurting grant applications for livability.
- Developers, builders, and bankers keep saying they can’t afford to build affordable housing. There is a need for public/private partnerships to subsidize.
- Money goes into the NIMBY battle.
- The Housing Authority has been very effective in the last 5 years of improving housing.



**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with AMEZ Housing Community Development Corporation  
Linda Smith, Executive Director, 910-815-3826  
Wednesday, February 19, 2014**

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- “AMEZ Housing Community Development Corporation is a non-profit organization working to provide decent affordable housing for low to moderate income families through innovative programs of housing and human development. It was founded in 1993 by the leadership of four inner-city A.M.E.Zion (African Methodist Episcopal Zion) Church congregations, who saw the need for affordable housing in the city of Wilmington.” (<http://emitcham.wix.com/amez>)
- AMEZ provides affordable housing education and training for first time homebuyers and low-income renters/homeowners in the form of foreclosure prevention, credit repair, fair housing, and financial literacy training. They also own land that is purchased at low cost or donated by local governments (mostly the City of Wilmington) and they build or rehabilitate homes to sell to homebuyers that have participated in the homeownership education programs. They have built or rehabbed 33 houses since 1996, all of which have been purchased or leased.
- The foreclosure prevention program alone served 600 people in the last HUD calendar year of October 1<sup>st</sup> 2012 through September 30<sup>th</sup> 2013, with a success rate of approximately 85%. Foreclosures in the area seem to be decreasing from the time of the housing crisis.
- AMEZ also owns one (1), soon to be four (4), scattered site rental units.
- The major housing need in the region is affordable housing for all classifications of low-income people, including the elderly, disabled, veterans, etc. Workforce housing, and particularly housing for the working poor, is lacking in the region.
- The City of Wilmington has high property sales and taxes, particularly because homeowners have to pay City and County taxes. There has been an exodus of people (mostly working class and elderly) from the City out into New Hanover County, and also to Brunswick and Pender County.
- Transportation is a major issue for the working class/working poor. Many people have to drive to work in the City, and parking costs are high.
- There are very little rental properties available in the City and New Hanover County, but the housing trends have been towards higher density housing, in the form of rental or condo housing developments. Wilmington and New Hanover County are “land poor”, and there is not a lot of developable land left for new housing.
- There are pricey rentals in the Mayfaire Town Center area of Wilmington, which has a mix of housing and retail. An average three (3) bedroom unit in Wilmington rents for about \$1,100 per month, and about \$900 per month outside of the City in New Hanover County.
- There are not many fair housing complaints, but the few they have received have related to race. If AMEZ received any fair housing complaints, they would refer people to their housing counselors, who would then help them file a complaint with the Human Relations Commission in Raleigh, NC.
- Because of the scarcity of available land for new housing development in Wilmington and New Hanover County, the housing trends are leaning towards higher density housing in the form of apartment complexes and condominium developments.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Brunswick County Economic Development Commission  
Jim Bradshaw, Executive Director, 910-815-3826  
Wednesday, February 19, 2014**

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- “The primary purpose of Brunswick County Economic Commission is to encourage and promote the development of new business and industry, to assist in the retention of existing business and industry, and to promote the industrial development and general economic welfare of Brunswick County.” Brunswick County North Carolina is located between Wilmington, NC and Myrtle Beach, SC. Brunswick County is the second fastest growing county in the State, and it experienced a growth rate of 47% since 2000. The office of the Commission is located at the Brunswick County Government Center in Bolivia, North Carolina. (<http://brunswickedc.com/>)
- Brunswick County has two main economies: industry and tourism. Brunswick County Economic Development Commission mostly focuses on industrial development, with limited retail involvement. The County currently has 54 industries, with another 13 prospects. Most industrial sites are located in the northern part of the County, near Leland, and oriented to the Port of Wilmington and the CSX Railroad. Tourism is a big draw because Brunswick County is located between the City of Wilmington and Myrtle Beach.
- Housing demand in Brunswick County is for single-family detached homes for retirees, but also for the working class. Brunswick County has nineteen (19) towns, and the farthest point away from the beach is around 20 miles. There are seven (7) beach communities and thirty-six (36) golf courses where single-family detached homes, mostly filled with retirees, are located. The other main type of housing development that is in demand in Brunswick County is the subdivision model, with single-family homes that sell for between \$200,000 and \$280,000 and are affordable for the average salary of \$14-\$15 per hour for industrial workers. One subdivision is located in the back of an industrial park.
- Most new industry is directed to the two newest industrial sites, the Mid Atlantic Industrial Rail Park and the International Logistics Park, which sit across Highway 74/76 from each other. The two parks together were designated by Southern Business Development Magazine as one of the Ten Megasites in the South for the Next 'Big Kahuna'. (<http://brunswickedc.com/sites-buildings>)
- The third main economy in Brunswick County is agriculture, which is largely focused in the west side of the County, while industry and tourism are concentrated in the east side closer to the coast. Interstate US 17, which runs from New York to Key West, is the major road running through Brunswick County that divides the east and west. There is an extensive sewer and water infrastructure network east of US 17, and nothing west, where the land is mostly made up of farmland and swampland.
- Apartment complexes are located in the various towns of the County that have multi-family zoning, but the housing demand is for single-family detached homes. High-density housing is more in demand in Wilmington and New Hanover County, but Brunswick County has a lot of available land. Many working families want homes in subdivisions near the industrial parks, and retirees (especially those moving from the denser cities in the northern part of the U.S.) want large homes with land.
- Retirees and the elderly are concerned with the need for accessibility features, and the newer developments are all built with potential accessibility adaptations in mind.
- The Commission would refer people with fair housing complaints to Brunswick County Housing or Social Services Departments.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Cape Fear Community Development Corporation  
Maria Age, Senior Housing Counselor, 910-762-7555  
Wednesday, February 19, 2014**

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- The Cape Fear Regional CDC broadened its target area in 2002 to include Pender, Brunswick, Onslow, Duplin, Bladen, Sampson and Columbus Counties in addition to the City of Wilmington and New Hanover County. The Cape Fear CDC's main focus is housing, although they also have a business incubator to assist with the growth of small businesses. The recent housing crisis has caused the CDC to focus largely on housing, taking attention away from the business incubator, although they plan to start devoting more time to it. The Wilmington Business Center provides affordable office, laboratory, warehouse, and industrial space linked with essential support services. The CDC also offers counseling services in areas such as the formulation of business plans, marketing, and financing. To date, over 50 businesses have received assistance through the business center. (<http://www.cfrcdc.org/about/our-history/>)
- The Cape Fear CDC has been active in affordable housing since 1996 and is a designated CHDO in the City of Wilmington, receiving HUD funding to provide single-family homes to low-income families and to rehabilitate foreclosed properties for rent or resale. The Cape Fear CDC is also a HUD certified Housing Counseling Agency, offering counseling in the following areas: Pre-Purchase, Pre-Rental, Homebuyer Education, Post Occupancy, Home Equity Conversion Mortgage (HECM), Mortgage Default Counseling, and Foreclosure Mitigation. The CDC owns a 25-acre tract of land in the City of Northwest in Brunswick County, where a comprehensive site development plan has been completed to offer single and multi-family housing for lower income families and elderly citizens, in combination with a community center and commercial space. The CDC also owns five (5) scattered site rentals, and assists elderly and low-income homeowners to rehabilitate their homes. (<http://www.cfrcdc.org/about/our-history/>)
- A new project of the CDC's is to assist low- and moderate-income homeowners with the construction of their new homes. The CDC assists with sweat equity and the support of contractors through a USDA grant, while the new homeowners do most of the construction work.
- The biggest impediment and barrier to fair housing choice in the region is unemployment and low wages, combined with the high cost of housing. In addition, there have been a lot of bad loans made to homeowners. The CDC assists a lot of clients with the refinancing of their loans, and many clients come to them for assistance after being laid off.
- The CDC assists most clients through their Foreclosure Prevention Program which offers zero-interest, deferred loans up to \$36,000 to cover a person's mortgage and related expenses (including insurance, taxes, and association fees) for up to 36 months. Clients come mostly from New Hanover County, although the CDC serves the Cape Fear region. More clients have been coming from Onslow County as of late. Clients are coming from both rural, scattered sites and subdivisions.
- Although income barriers are the biggest barrier to fair housing (high rent/mortgages/taxes and low wages), another unmet housing need is more housing for special needs residents with limited incomes, such as the disabled, elderly, and veterans. Most low-income housing is full, and has very little turnover. The Section 8 waiting list is always full. A major need is income-based housing for the elderly.
- There are a lot of subdivisions in the County and outlying areas, and higher density housing towards the City. Housing trends are leaning heavily towards single-family homes outside of the City, into Hanover County and neighboring counties where taxes are lower and where people can

have more land. Many higher-income people move from the north, purchasing large homes and driving prices up. There is not a lot that the City or the counties can do to control demand, but there could be more programs introduced to assist low- and moderate-income workers buy homes. Now that the housing market is coming back, projects are starting up again.

- The CDC does not engage in many fair housing activities, such as fair housing workshops or promotions, although there is a portion of their homebuyer education that covers the topic. If clients come to them with fair housing complaints, the CDC would refer them to Legal Aide since they have an existing relationship with them.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Wilmington Community Development Department  
Phil Prete, Environmental Planner, 910-342-2779  
Thursday, February 20, 2014**

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- The City of Wilmington's Community Development Department receives Community Development Block Grant (CDBG) and HOME Investment Partnership entitlement funding from the U.S. Department of Housing and Urban Development. These funds provide: decent and affordable housing, a suitable living environment, and expanded economic opportunities for low-to-moderate-income persons. The City of Wilmington's Planning Department funds non-profit organizations, housing developers, and other organizations with Community Development Block Grant (CDBG), HOME Investment Partnership Program funds, and General Funds from the City of Wilmington. These agencies work in partnership with the City to address community needs and provide services to enhance the quality of life for citizens.  
([http://www.wilmingtonnc.gov/community\\_services/community\\_development](http://www.wilmingtonnc.gov/community_services/community_development))
- The City is working on coastal planning and brownfields studies. The brownfields mediation planning could include a mix of industrial and commercial developments. Any new developments would need to consider higher density housing nearby for the workforce.
- There is a lack of workforce housing close to the City and to jobs. There is traffic on the bridge every day due to the number of people that have to commute to work. Affordable housing for the elderly is needed.
- The City needs to grow up, and not out. Affordable, high-density housing is needed in the City, but the trends are leaning towards higher-end apartments and condos.
- Affordable housing is a stigmatized product. It is concentrated in certain areas in the City, and needs to be dispersed. There is some pushback against affordable housing going into certain communities. A development in Pine Valley was not passed due to the vocal resistance of some community members, even though the affordable housing was for seniors.
- Refer people with fair housing complaints to the Community Services Department in the City.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Wilmington Community Development Department  
Christine Hughes, Long Range, Environmental, and Special Projects, 910-341-5885  
Thursday, February 20, 2014**

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- The City of Wilmington's Community Development Department receives Community Development Block Grant (CDBG) and HOME Investment Partnership entitlement funding from the U.S. Department of Housing and Urban Development. These funds provide: decent and affordable housing, a suitable living environment, and expanded economic opportunities for low-to-moderate-income persons. The City of Wilmington's Planning Department funds non-profit organizations, housing developers, and other organizations with Community Development Block Grant (CDBG), HOME Investment Partnership Program funds, and General Funds from the City of Wilmington. These agencies work in partnership with the City to address community needs and provide services to enhance the quality of life for citizens.  
([http://www.wilmingtonnc.gov/community\\_services/community\\_development](http://www.wilmingtonnc.gov/community_services/community_development))
- The biggest barriers to fair housing in the City are the high cost of land because land is at a premium, and the cost of housing. There is not enough workforce housing, and the neighborhoods are segregated. Different housing types and price points are not integrated, and this is true all over the City of Wilmington.
- People are against higher density housing, and they don't like change in their neighborhoods of any type. Because the City is so developed and "built out", every new development is in someone's backyard. Every type of development is challenged, even redevelopments.
- The City of Wilmington and the Planning Department can focus more on educating residents and developers alike on the benefits of vertical mixed-use and high density housing developments. They can inform residents by showing them what the designs actually look like and what mixed-use actually means, and can inform developers about the incentives available for mixed-income housing developments and setting aside a percentage of units for low- to moderate-income residents.
- Education could also mean informing residents that if the people who teach their children or care for their elderly can't afford to live in the City of Wilmington, there is a problem. Many move further from the City until they can afford housing, and then are forced to commute to work, which creates a lot of traffic.
- The public housing model in the City of Wilmington needs to change. It concentrates low-income housing in one place, which can lead to the concentration and promotion of crime. Scattered site public housing is the model the City should pursue.
- Trends are leaning towards high-density, multi-family housing because the demand is for this type of housing, and supply will continue to follow demand.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Wilmington Community Development Department  
Brian Chambers, Long Range Planner, 910-342-2782  
Thursday, February 20, 2014**

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- The City of Wilmington's Community Development Department receives Community Development Block Grant (CDBG) and HOME Investment Partnership entitlement funding from the U.S. Department of Housing and Urban Development. These funds provide: decent and affordable housing, a suitable living environment, and expanded economic opportunities for low-to-moderate-income persons. The City of Wilmington's Planning Department funds non-profit organizations, housing developers, and other organizations with Community Development Block Grant (CDBG), HOME Investment Partnership Program funds, and General Funds from the City of Wilmington. These agencies work in partnership with the City to address community needs and provide services to enhance the quality of life for citizens.  
([http://www.wilmingtonnc.gov/community\\_services/community\\_development](http://www.wilmingtonnc.gov/community_services/community_development))
- The City of Wilmington is in the process of conducting a long range comprehensive plan, where housing will be a component. Long term housing goals should focus on scattered site public housing, different building types in developments and a better variety of housing, and vertical development.
- The City needs to deconcentrate public housing and introduce more affordable, multi-family developments. There have been high-density housing developments that were built for students and the middle-class, and some senior housing projects such as an assisted-living, aging-in-place development.
- The Pine Valley senior housing project that did not pass was a public housing project. Community concerns were crime and increased traffic.
- Barriers to affordable housing and housing choice are access and proximity to quality services such as transit, parks, and schools.
- Refer fair housing complaints to an attorney.



**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Pender County Planning & Community Development Department  
Ed McCarthy, Planner 1, 910-259-1734  
Friday, February 21, 2014**

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- “The Pender County Planning and Community Development Department administers the functions of: Central Permitting, Code Enforcement, Inspections, Planning, and Zoning in the unincorporated areas of Pender County. This includes residential and commercial development review, building and zoning code inspections, compliance, and enforcement, and central permitting consistent with all local, state, and federal regulations.
- “The department produces all project research, preparation, and presentation to applicable County boards and civic groups and provides oversight throughout the development process. The department is also responsible for long range planning initiatives, floodplain administration and representation on various intergovernmental committees, and daily assistance to the general public on all development matters.” (<http://www.pendercountync.gov>)
- Housing trends in Pender County are mostly towards single-family detached homes and subdivisions. Pender County is mostly rural, and the higher-density areas, such as the Town of Burgaw, are where the apartments and multi-family housing are concentrated. Much of the employment is industrial and commercial, and exists around the 421 & 17 corridors.
- The Maple Hill Small Area Plan Draft is online and was adopted by the Pender County Board of Commissioners on February 18, 2014. The Plan will supplement County wide plans and other Maple Hill plans. It includes public input, and findings showed that along with attracting new residential investment to fill vacancies, the housing goals included addressing the neighborhood’s need for housing improvements, and general neighborhood aesthetics.
- Of the 27 housing units evaluated in Maple Hill under the Pender County Housing Assessment that was conducted in 2012, 13 frame built homes and twelve 12 manufactured homes were identified as “Dilapidated”, “Moderately Deteriorated” or “Severely Deteriorated.”
- “As noted in the Pender County Housing Assessment, many structures in the neighborhood have weathered for decades and are now considered severely deteriorated, or dilapidated and in dire need of maintenance and repairs.”  
<http://www.pendercountync.gov/LinkClick.aspx?fileticket=jBdOCiT5OuW%3D&tabid=104>
- There is a growing elderly population, and some people expressed the desire to have improvements done on their homes so that they can “age in place.” Many people who live in Pender County are from the area and want to stay there.
- The lack of infrastructure is a main challenge in Pender County when it comes to housing and the development of new housing. There is no County wide water and sewer service, and the telecommunication infrastructure is also lacking. Broadband access is limited, and cell phone tower service is minimal. Finally, public transportation is non-existent in the County. Pender Adult Services runs the on-call transportation system, but the hours and the service are limited.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Pender County Housing Authority  
Judith Herring, Director, 910-259-1208  
Friday, February 21, 2014**

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- “The purpose of this department is to provide decent, safe, sanitary, existing housing for eligible families who are in need, such as the poor, the elderly, the disabled, the homeless, and families who are least likely to apply. The Pender County Housing Department will administer the program in conformity with the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act.”  
<http://www.pendercountync.gov/Government/Departments/HousingAuthority.aspx>
- There are two subsidized housing projects through the Pender County Housing Authority: Seven Oaks Apartments and Country Court Apartments. There are only 217 Section 8 vouchers in Pender County, and 40 of those are project-based at Seven Oaks. There are 8 USDA financed units at Country Court. All of the vouchers are traditional; none are special needs. They are looking to put together a VASH application because there has been an expansion of the VA Medical Centers in Wilmington and nearby Jacksonville. They will need to partner with a service provider, such as the Pender County Veterans Service Office, to be able to offer VASH. There are four other complexes in the area that offer income-based rents. However, they are independently owned and the owners are in a direct relationship with HUD.
- There has been a big growth in the senior population, and there is no senior/disabled housing in the County. The senior/disabled population is the largest underserved group in the County.
- There are a lot of service industry jobs in the east side of the County, but housing in the east is more expensive. There is also a growing retiree population in the east side of the County who are higher income. The east side of the county is also a bedroom community for Wilmington and Jacksonville because taxes are lower making it more affordable for people working in those communities. A big impediment for working class families, particularly service workers, is that they can't afford to live near the coast where they work, and are forced to commute from the center or west part of the County.
- Lack of transportation and water/sewer infrastructure are the two largest impediments. There is not enough CDBG funding to effectively help both infrastructure and housing at this time.
- A big impediment is the restrictions placed on CDBG recipients in terms of projects and the timeliness of the drawdown of funds. Long term projects are necessary to create an adequate base for housing (like infrastructure), and timelines and goals should be tailored to the projects. Projects should not have to be tailored to the program's strict timelines and goals. Concern with process can stifle the good that a program can do. It can't be looked at as a “one size fits all” solution when each community has different needs. Each state is also trying to fit projects into their own timelines as well as HUD's to ensure funds are drawn down as a part of a schedule rather than meeting the needs of the community. There is a large emphasis on how fast money is spent rather than how effectively money is spent.
- There is a large percentage of sub-standard housing in the County, and the underserved elderly/disabled live in these older homes as well as low-income families, because the overall availability of affordable housing is so limited. Many families live in manufactured homes, which depreciate more quickly than the modular and “stick built” models. Manufactured homes are not a bad solution for affordable housing, but they are not a long-term solution. Ordinances related to minimum housing standards and solutions to address sub-standard housing are needed. The CDBG Rehab and Replacement programs can't address the overall need due to cuts in funding,

and the County does not currently have the resources to meet the growing need for housing repairs.

- Public housing should be changed to a scattered site model. While multi-family housing, or low-income projects, work well for the disabled/senior population because accessibility concerns can be more easily addressed, it otherwise causes concentrations of poverty. Scattered site housing better meets the needs of families and creates healthier communities by integrating the population.
- There needs to be more comprehensive strategies for low-income politics, particularly in regards to housing, on a local level. National strategies are not always the best, because local communities have to assess and address their needs. They have to have the freedom to target funding to get the most “bang for their buck.”
- The voucher program can help to deconcentrate affordable housing and help the local economy by supporting local landlords, plumbers, etc. The term “Section 8” and “Affordable Housing” have negative stigma associated with them, but the voucher program gives families a choice on where they want to live.
- Pender County has a split personality with differing communities from the east side to the west side of the county. HUD and other federal agencies have yet to recognize the full extent of the dichotomy and how funding needs should be changed so that both sides of the county are adequately served. Funding for vouchers is based on a two-bedroom, one bathroom model. Funding needs are inadequate for large families and payments standards fail to address needs for senior/disabled families.
- Refer people with fair housing complaints to the HRC in Raleigh, NC.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Brunswick Housing Opportunities  
Resea Willis, President, 910-253-0699  
Friday, February 21, 2014**

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- “Brunswick Housing Opportunities (BHO) was formed in the fall of 2007 in response to the shortage of quality workforce/affordable housing in Brunswick County. A series of summits about this problem began in June 2006 through collaboration with the Brunswick County Council for Women and the Countywide Community Development Corporation.”  
<https://www.facebook.com/pages/Brunswick-Housing-Opportunities/171253082684?id=171253082684&sk=info>
- The summits resulted in the realization that many essential workers in the County, such as teachers, police officers, and EMS personnel, often had a difficult time finding affordable housing close to work. There was also a lack of statistical data that was identified to support the lack of affordable workforce housing. A workforce housing study was commissioned by the North Carolina Association of CDC’s and was conducted by national housing experts at the Center for Urban and Regional Studies at UNC-Chapel Hill.
- Brunswick Housing Opportunities was formed to focus solely on helping to produce high-quality workforce/affordable housing throughout Brunswick County. They are an approved HUD Housing Counseling Agency and are working towards CHDO status. BHO provides pre-purchase, foreclosure prevention, refinancing, and energy efficiency counseling to name a few. They also help those with fair housing complaints by putting them in touch with attorneys through their partnership with Legal Aide.
- People don’t understand their housing rights, and there is no education or outreach in rural communities on fair housing.
- There are a lot of privately-owned rentals, such as trailers, but almost no public housing. There are only 450 Section 8 vouchers, and there is a three-year waiting list for Section 8.
- Much of the rental housing is in disrepair, and the private landlords do not feel the pressure to address the problem. They get many people asking if BHO can help them talk to their landlords about making accessibility improvements to their rentals, such as widening doors or ramps to the front or back doors. Many private landlords are unresponsive, even when BHO has volunteers that will do the work, or they respond by saying that they are not responsible for making those improvements. BHO can not put their money into rental rehabs.
- There is a lot of land, but it is expensive. People do not want to sell it for affordable housing. Developers need to want to work on subdivisions with affordable housing. There is no shortage of empty sub-divisions, but people are unwilling to re-think the model. Many people lost money on speculation by purchasing lots in sub-divisions in the winter, thinking they could sell them in the summer at a profit. People are sitting on lots that they can’t sell or even give away to the BHO or other organizations for affordable housing, due to the restrictions placed on them in the subdivision’s deed restrictions and HOAs. An example of one of these subdivisions is the San Rio development in Shallotte, where lots sold for \$50,000-\$100,000 and are now only worth about \$7,000.
- A major impediment to fair housing is access to credit, and the effect of medical bills on people’s credit. BHO is working on asking the USDA to not consider medical bills when looking at people’s debt to income ratio. Many working parents have jobs that don’t offer medical benefits, or they are not scheduled for enough hours to receive medical benefits. Kids are taken care of through the State, but if the parents get sick, their credit suffers. The USDA does a great job of getting low-

income people and families into housing. About 90% of BHO's clients that receive loans get USDA loans. The never work with conventional loans.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with the Town of Burgaw Planning Department  
Rebekah Costin, Planning Administrator, 910-663-3451  
Friday, February 21, 2014**

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- “The Planning Department provides consolidated land use planning and community development programs for Burgaw’s residents. It is our mission to plan for and protect the rights, health, safety, and general welfare of the town through long range planning, enforcement of development-related ordinances, and special projects.  
<http://www.townofburgaw.com/planning>
- There is not enough workforce housing in Burgaw, especially rentals for the working class. Most are single-family homes that are for rent due to the housing market crisis, which could be affordable for a dual-income household, but probably not for a one income, working-class household. Mobile homes are zoned for certain areas of Burgaw that are mostly areas of high crime. Many low rent units are also low quality.
- Burgaw is not a big economic center in Pender County, and there are not a lot of jobs. A lot of people that work near the shore or in Wilmington live in Burgaw.
- It is one of the few municipalities with grocery stores, senior services, medical care facilities, and County offices that enable them to meet requirements for subsidized, supportive housing. However, Burgaw’s resources are stretched thin with the population they have. Many middle-income families are moving out.
- The town has a high number of children living in poverty at 36.2%. For female-headed households with children under 18, the number jumps to 63.3% living in poverty, and 92.6% with children under 5.
- Transportation is a big issue in Burgaw and Pender County. There is very limited transportation access across county lines. Transportation funding goes by County and population. There is a pot of money for elderly transportation, employment transportation, etc., and funds cannot be transferred between rider groups. Riders can only call for medical appointments or job interviews, and they have to be qualified riders.
- There are no consistent routes. A regular route up and down the 117 corridor is necessary.
- Refer fair housing complaints to the Human Relations Commission.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with the New Hanover County Planning Department  
Wanda Coston, Community Development Planner, 910-798-7442  
Monday, February 24, 2014**

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- “New Hanover County is committed to progressive public policy, superior service, courteous contact, judicious exercise of authority, and sound fiscal management to meet the needs and concerns of our citizens today and tomorrow.”  
<http://www.nhcgov.com/Pages/About.aspx>
- When the New Hanover County Human Relations Commission dissolved in 2008/2009, the New Hanover County Planning Department took over fair housing outreach and education. Now, fair housing complaints have to go to the North Carolina Human Relations Commission in Raleigh, or to the regional HUD office in Atlanta, Georgia.
- The County prints a brochure on fair housing in English and Spanish. Spanish brochures are made available at local Latino festivals and in the New Hanover County Planning and Inspection Department permitting area, and at the County’s Social Service and Health Departments.
- New Hanover County encouraged the County Commissioners to adopt a resolution naming the month of April “Fair Housing Month” in the County, and they participate in fair housing workshops at least once a year. There is a fair housing workshop planned for May 15, 2014 that will be run by the Cape Fear Housing Coalition and hosted by the County at their offices.
- The County created an updated version of the Fair Housing Video using modern examples of fair housing issues and housing discrimination, including a same sex couple looking for housing. There is a stereotype that low-income residents bring down surrounding property values and attract crime. There is a pattern of segregation of low-income housing and residents in Wilmington, and those who utilize low-income housing do not have a voice.
- The most integrated neighborhood in Wilmington is the downtown section near the Historic District. This area experience gentrification during the 80’s and 90’s.
- A recent senior housing project proposed by the Public Housing Authority in Wilmington by 17<sup>th</sup> Street was met with resistance. Comments from residents showed that they feared the seniors’ children and grandchildren would bring crime to the neighborhood, and political pressure resulted in Council denying the project.
- Many people who work in Wilmington are forced to live in New Hanover or surrounding counties and commute to the City because they cannot afford to live within city limits. Some people commute as far as 45-50 miles from Columbus County.
- Several affordable housing developments in Wilmington and in the Unincorporated County are considered public, tax credit, or supportive housing projects.
- Public housing should be scattered site, and development should include a mixture of market rate and subsidized units.
- The Disability Resource Center in Wilmington gets a lot of requests for accessibility accommodations and improvements, and they have received a few fair housing complaints. The County should consider an ordinance for rehabilitation and new construction that requires a certain percentage of units be accessible.
- There have been very few investigations into fair housing complaints that have shown cause, and there has not been any fair housing testing in Wilmington recently, if at all. New Hanover County does not receive any fair housing complaints, but if they did, they would refer victims to the HRC and follow up on the case to see what the outcome was.



- A barrier to affordable housing is that the County can no longer get funds for low-income housing through the State's CDBG Small Cities Program. First, the funds for low-income housing in the State were reduced, then eliminated in favor of a focus on infrastructure and enticing new industry. New Hanover County is not able to do any housing activities until the legislation changes, and there doesn't appear to be anyone at the State level aggressively advocating for change. Advocacy groups for affordable housing have not been very vocal on this change either.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with the Wilmington Housing Authority  
Paul D'Angelo, Choice Neighborhood Planning Manager, (910) 341-7700 Ext. 264  
Tuesday, April 22, 2014**

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- The Wilmington Housing Authority's (WHA) mission is to provide quality, affordable housing in safe, attractive communities for the families we serve, thereby improving the quality of life for all residents of New Hanover County. The Wilmington Housing Authority's ten year vision statement is to:
  - Expand our service area beyond Wilmington to include all of the unincorporated areas of New Hanover County.
  - Consistently transition a higher percentage of public and subsidized housing residents to permanent home ownership or non-subsidized housing, excluding seniors and the disabled, each year.
  - Build out to our current maximum of 1416 allowable public housing units.
  - Seek ways to serve as many families as possible with affordable housing (<http://www.wha.net/>)
- SHARP (Southside Hillcrest Area Revitalization Plan) is a Choice Neighborhoods Initiative (CNI) Project funded through HUD, the Department of Housing & Urban Development, and a long-term effort to revitalize the SouthSide / Dry Pond area of Wilmington, NC. In the Choice Neighborhoods program, HUD focuses on transforming distressed public and subsidized housing into sustainable mixed-income developments; improving health, safety, employment, mobility, and education for residents; and integrating neighborhoods to improve access to services and jobs.
- The Housing Authority is a partner in this effort, and owns a large property in the neighborhood. The WHA recently received a grant from the U.S. Department of Housing and Urban Development (HUD) to help plan the revitalization of Hillcrest and the surrounding neighborhood. The grant will pay for urban planners, architects, and other professionals to help guide the community through this process. (<http://sharp-wilmingtonnc.org/>)
- One challenge that the WHA faces is bad press. The properties that are owned by the Housing Authority are consistently mentioned in articles and news stories relating to crime. Improving their relationship with the press is important, and they would like to see some positive coverage moving forward.
- One article in particular drew a correlation between crime and public housing, noting that most of the crime in Wilmington occurs within a one mile radius of public housing. Many residents responded to this article, stating that because the City of Wilmington is a small city, any location in the City limits is within one mile of public housing. This is just one example of a misleading and negative news article that refers to public housing and the Wilmington Housing Authority.
- The Pine Valley senior housing project that was turned down was projected to be built behind an existing senior center in the neighborhood, so the WHA did not anticipate much backlash. However, their zoning request was denied due to a well-organized neighborhood group who opposed the public housing development coming into their neighborhood, regardless of the fact that it was going to be for seniors.
- The neighborhood had recently organized itself to oppose a cell phone tower placement in their neighborhood, but they were unsuccessful. The momentum from that decision enabled the group to organize and oppose the housing project. The WHA recognized the missed opportunity to engage in more grassroots outreach in the neighborhood to combat negative views.

- In the next two years, there are approximately 3,300 additional market rate units on the books to be introduced to the market in Wilmington. Stagnating wages for police officers, teachers, etc. have led to an increased need for housing that is affordable in the City. Affordable housing is not synonymous with public housing.
- The Housing Authority would like to deconcentrate public housing and build some units outside of city limits in New Hanover County, but the main issues are mobility and the lack of infrastructure to support new housing. Another issue is the lack of a support network for many potential residents of public housing in the County. For women with children especially, having friends and family nearby in the City is a high priority. Another issue is the lack of funding in HUD's budget for new public housing.
- The WHA is committed to a strategy of deconcentrating poverty and moving towards mixed-income developments. The Hillcrest development has 256 public housing units. The SHARP plan is looking to raze the existing housing in phases, in favor of rebuilding and adding new units for a total of 325 units, of which 60-65% would be public housing (50-60% AMI residents).
- Due to the limited amount of available, developable land in the City of Wilmington, a development with 60% public housing is considered the most realistic model, but this is better than the traditional model of developments with 100% public housing.
- An opportunity for scattered site affordable housing exists in the Southside neighborhood as well. There are infill lots scattered throughout the neighborhood where single-family, affordable units could be built. The challenge would be incentivizing developers to build on the lots in this transitional neighborhood.
- A barrier to fair housing is that many in the City are looking "up and out" for affordable housing opportunities, or to highrise developments or new developments in New Hanover County, instead of the empty lots that exist right in the Southside neighborhood of Wilmington. The negative perception of the neighborhood is the greatest impediment.

**Lower Cape Fear Sustainable Communities Consortium (FOCUS) –  
Analysis of Impediments to Fair Housing Choice  
Phone Interview with Cape Fear Community Land Trust  
Terri Burhans, Executive Director, (910) 238-0247  
Friday, April 18, 2014**

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- The Cape Fear Community Land Trust (CFCLT) is southeastern North Carolina's only Community Land Trust. We are a community-based nonprofit organization whose mission is to ensure forever-affordable communities through the innovative stewardship of land and creation of homeownership opportunities in the Cape Fear Region. (<http://www.foreverplaces.org/>)
- The Cape Fear Community land trust is a nonprofit that develops and promotes affordable housing and other community assets, such as community gardens, civic buildings, commercial space, etc. The Land Trust seeks to balance individual property rights with a community's need to maintain sustainability through affordable housing, economic diversity, and access to essential services.
- The need for workforce housing has increased, particularly in the downtown area. Many people in the City are underemployed, meaning that their wages are unsuitable to sustain a suitable standard of living.
- HUD funding is used primarily for low-income housing, and very little funds are made available for workforce housing served by the Land Trust. Most of their funding comes through fundraising and grants. They can use HOME dollars, but this funding stream doesn't lend itself well to workforce housing.
- This year, the CFCLT expanded their mission to include development. They recently worked with Habitat for Humanity to build eight (8) units. There is a lot of misunderstanding associated with the role and activities of the Land Trust. They hold land in trust and in perpetuity, so that real estate can remain available for community use.
- The Counties are unable to access CDBG funds for housing under the current leadership. The region can shift focus to the development of infrastructure as support and an off-set for future housing development.
- A barrier to fair housing is the increase of people who are unable to get a mortgage due to a short sale or foreclosure.