

CAPE FEAR  
A REGIONAL FRAMEWORK  
FOR OUR FUTURE

TECHNICAL  
APPENDIX

OUR IDEAS. OUR REGION. OUR FUTURE.



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# APPENDIX A: REGIONAL ADVISORY COMMITTEE



## **Regional Advisory Committee**

This FOCUS Consortium assembled a Regional Advisory Committee (RAC) in late 2014 to provide input and help develop the final recommendations in the *Regional Framework for Our Future*. The volunteer committee reflected diverse representation from the public, private sector, non-profit and institutions from the region. The following pages include a copy of a presentation given to solicit feedback on priority strategies for the region. Through a touch pad polling technique, support for each strategy is illustrated through the graphics.

### **Regional Advisory Committee Members**

Bob Corriston, Town of Leland, Councilman

Bruce Holsten, New Hanover County, Citizen Advisory Committee

Charles Hardy, UNCW, Health and Human Services, Dean

Chris May, Cape Fear Council of Governments, Executive Director

Dave Spetrino, Plantation Builders, President

Dr. Amanda Lee, Cape Fear Community College, Vice President for Instructional Services, Interim President

Hillary Meinheit, Cape Fear Economic Development Council, Vice Chair

Jenni Harris, UNCW, Assistant to the Chancellor

Jody Wainio, Wilmington Regional Association of Realtors, Immediate Past President

Julie Wilsey, Wilmington International Airport, Director

Katrina Redmon, Wilmington Housing Authority, Executive Director

Kristy Hubbard, New Hanover Regional Medical Center, Business Analysis & Planning, Director

Larry Bergman, Town of Surf City, Town Manager

Lloyd Smith, Cape Fear Economic Development Council

Lynn McIntyre, Citizen

Marilyn Graham, Brunswick Community College, Sustainability through Innovation Leadership Center, Coordinator

Mike Rice, Save the Cape, Chair, Brunswick Citizen

Myrna Wexler, Citizen

Owen Wexler, Citizen

Roger Johnson, City of Wilmington, Assistant to the City Manager

Robert Rosenberg, Wilmington Downtown Incorporated, Chair, and City of Wilmington, Citizen Advisory Committee, Monarcares, President

Stephanie Lanier, Leadership NC class of 2015, Lanier Property Group, President

Stephen Whitney, Wilmington Downtown Incorporated board member and Brunswick citizen

Susan Silver, Aging in Place, Director

Tammy Spivey, Trask Land Company, Development Manager

Tommy Taylor, United Way Cape Fear Region, Vice President, Community Impact

### **Regional Advisory Meetings**

- 1) November 6, 2014
- 2) November 20, 2014
- 3) December 11, 2015
- 4) January 15, 2015
- 5) March 5, 2015

REGIONAL ADVISORY COMMITTEE  
JANUARY 15, 2015



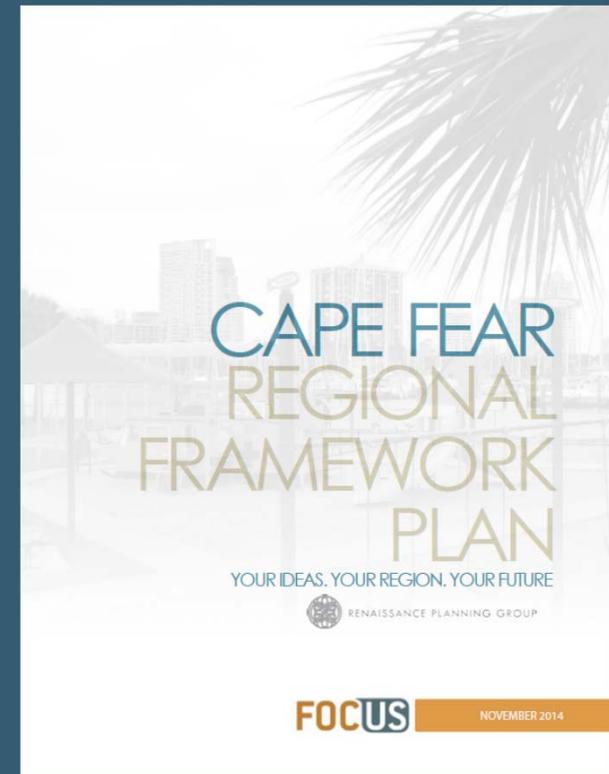
# Agenda

- Recap of last meeting
- Strategy gap analysis
- Peer examples
- Discussion of Regional Collaboration Options
- Next Steps and Final Meeting



# Regional Framework for Our Future

- Culmination of FOCUS' work
- Guiding document for addressing key regional issues
- Implementable action strategies
- Preliminary draft distributed



# A Regional Framework for Our Future

## The Case for Action

Trends, forecasts, and alternative futures

## Key Findings

Key findings of the FOCUS effort

## Complete Communities – A Winning Strategy

Introduce complete communities as an overarching response

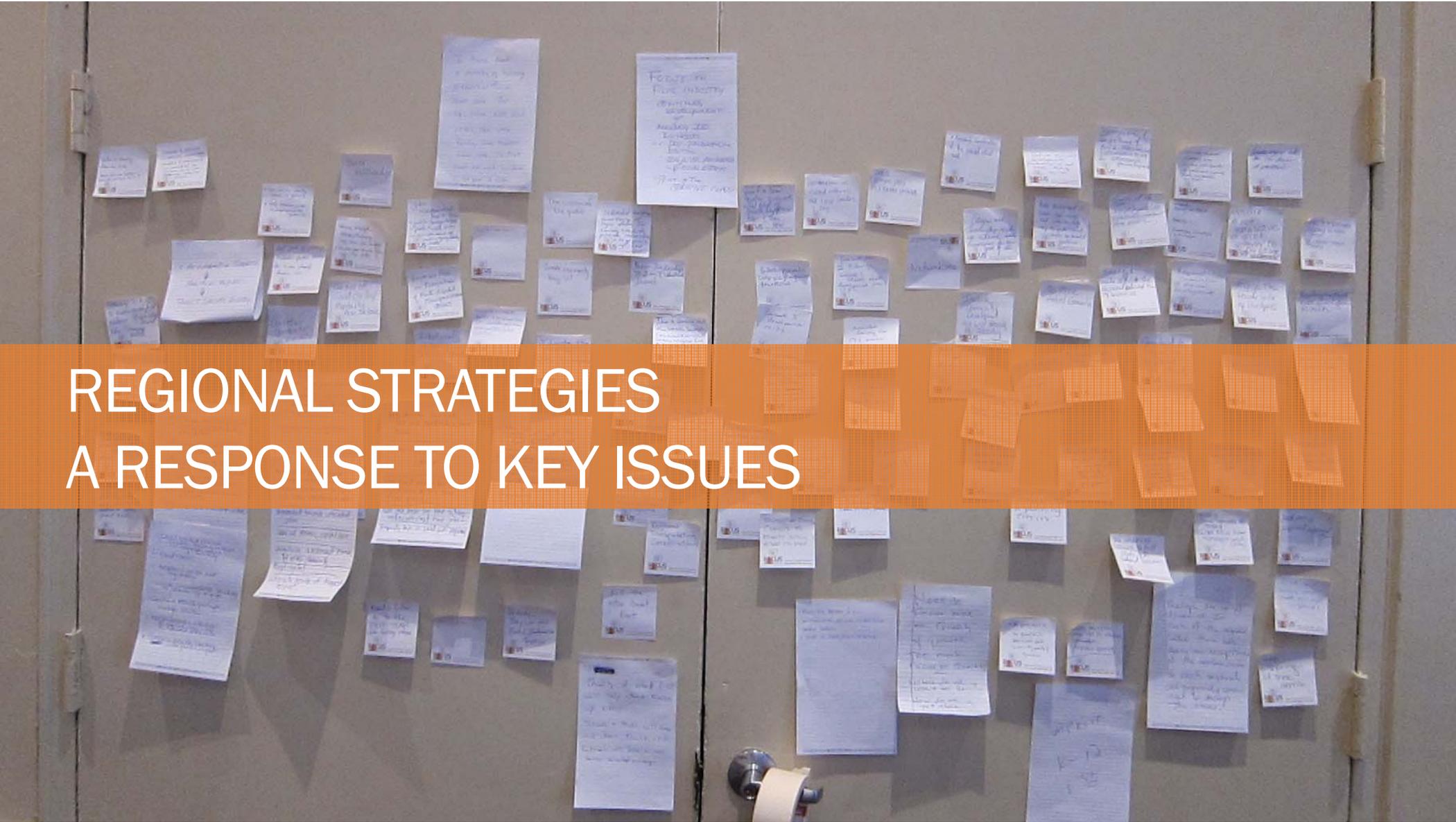
## Making Complete Communities Happen

Goals, strategies, and actions



# Key Findings Overview

1. Growth is an opportunity and a challenge.
2. A connected region is emerging.
3. Our environment is a critical asset that sustains life, supports growth, and protects property.
4. Inequality is holding the region back.
5. People want more housing and transportation choices.
6. Our economy has untapped potential.



# REGIONAL STRATEGIES A RESPONSE TO KEY ISSUES

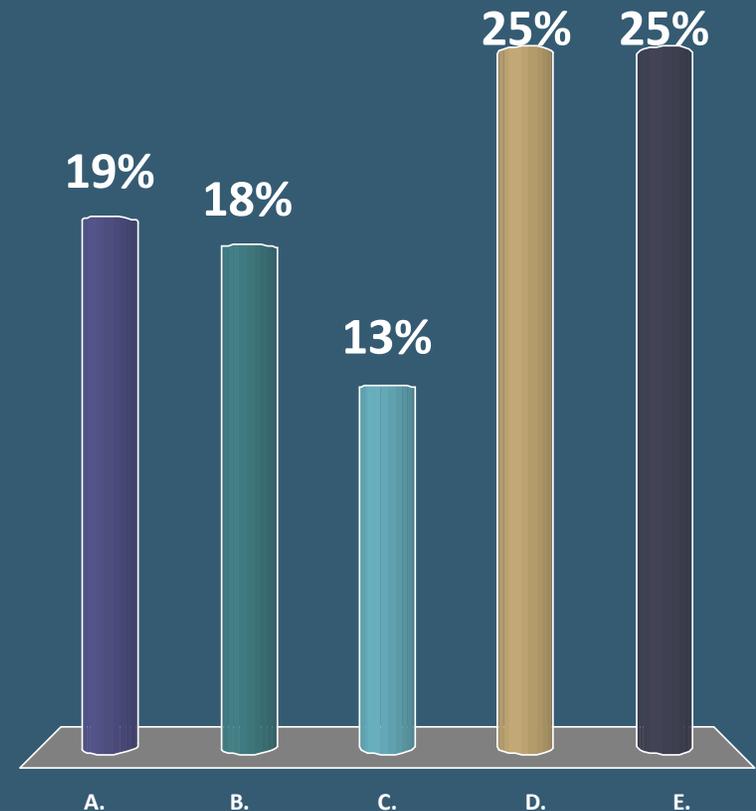
# Ten Key Strategies & Actions - Prioritization

- Oriented around three general themes:
  - Build Livable Places
  - Provide Abundant Choices
  - Connect Voices
- Some actions support multiple strategies
- Identified top two for each strategy
  - Most critical
  - Can foresee achievements in next 1-2 years
- Will help to organize next steps around a shortlist of near term priorities



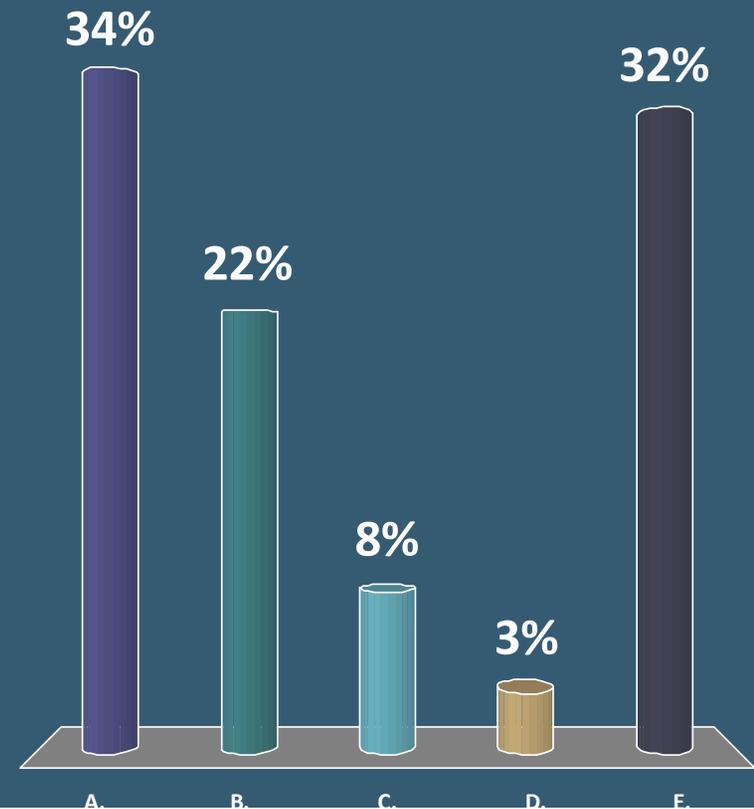
# 1. Update policies and codes to support Complete Communities and regional responsible growth vision – *pick top 2 priority actions*

- A. Locate mixed income housing close to jobs and transit services
- B. Development encourages walking and biking
- C. Allow accessory dwelling units
- D. Incentives for density and mixed uses
- E. Align infrastructure plan with targeted growth centers



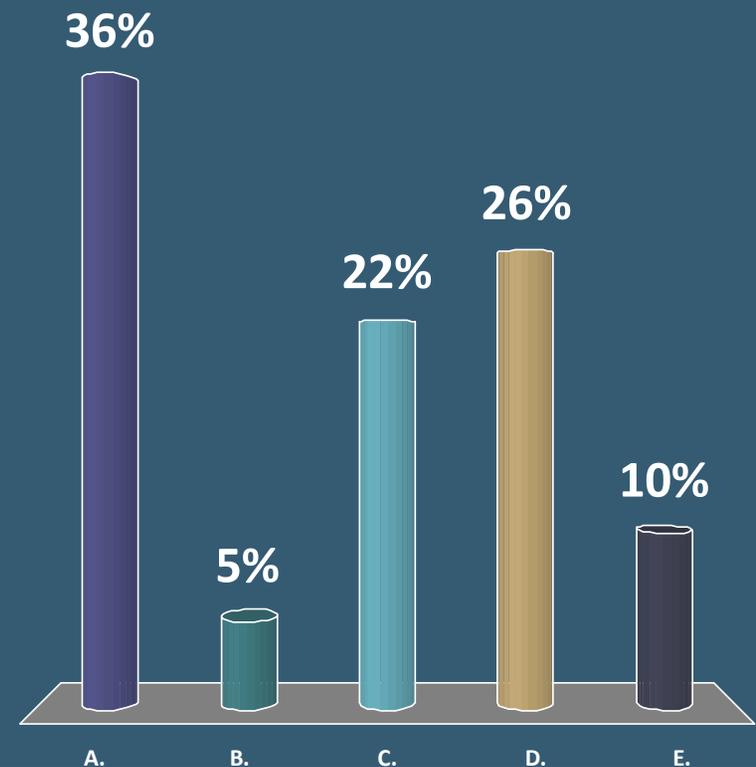
## 2. Create a more robust multimodal (walk, bike, transit, auto) and connected transportation system

- A. Improve bus frequency in key corridors
- B. Locate more jobs and housing in key transit corridors
- C. Identify pilot for free transit routes
- D. Connect the airport by bus to key destinations
- E. Advance Complete Streets and regional greenways/trails program



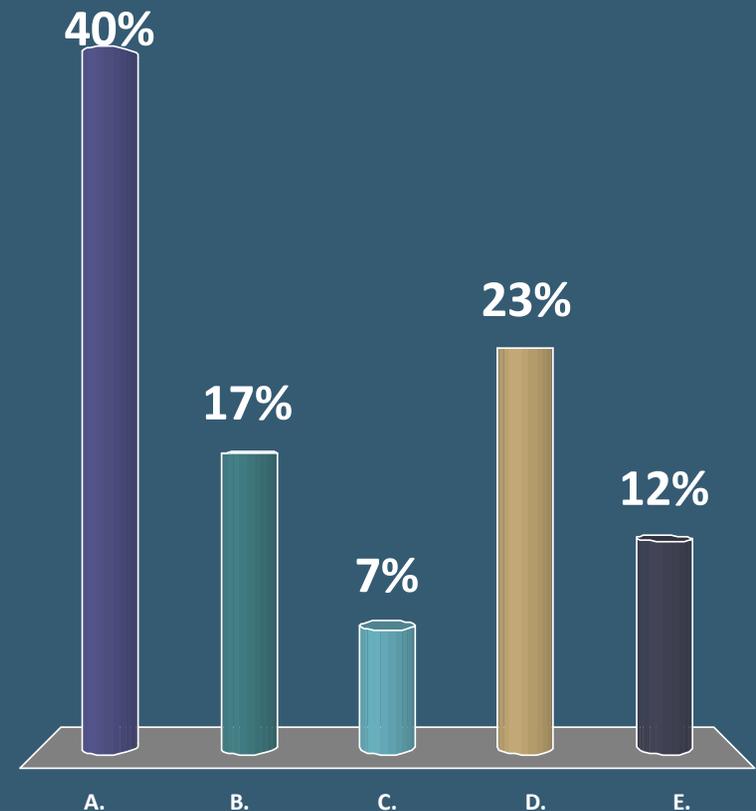
### 3. Preserve open space and protect critical environmental resources

- A. Target growth into centers away from critical lands
- B. Educate and incentivize efforts to reduce polluted runoff
- C. Create regional parks and recreation authority
- D. Develop regional land acquisition program aligned with CAMA
- E. Dedicate some of hotel occupancy tax to environmental land acquisition



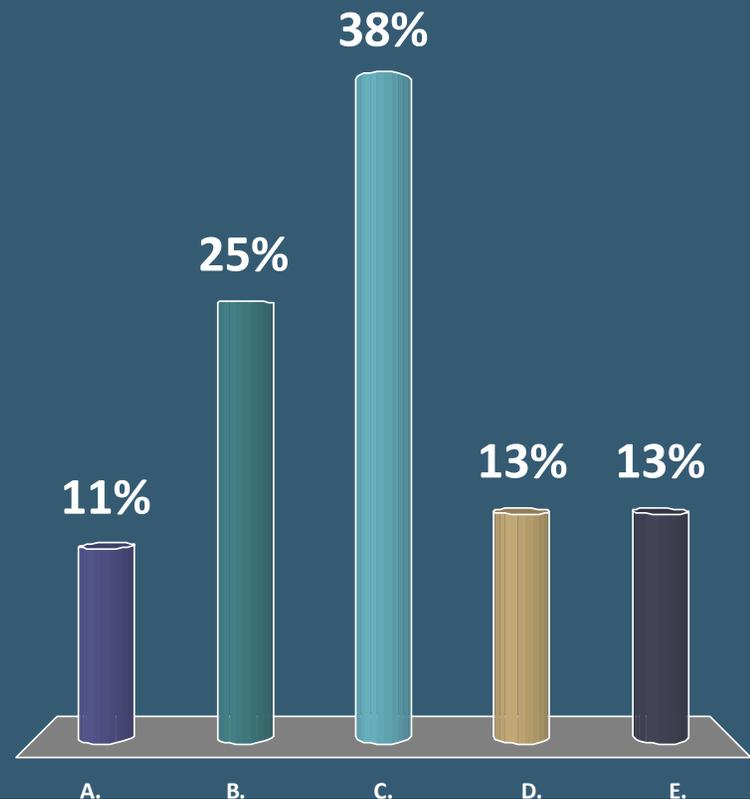
## 4. Create more housing options for all segments the population

- A. Reduce cost of development with density bonuses for affordable housing
- B. Implement inclusionary zoning
- C. Build capacity within local development community access subsidy housing programs
- D. Establish a regional task force to leverage regional solutions
- E. Engage employers in helping provide solutions for workforce housing



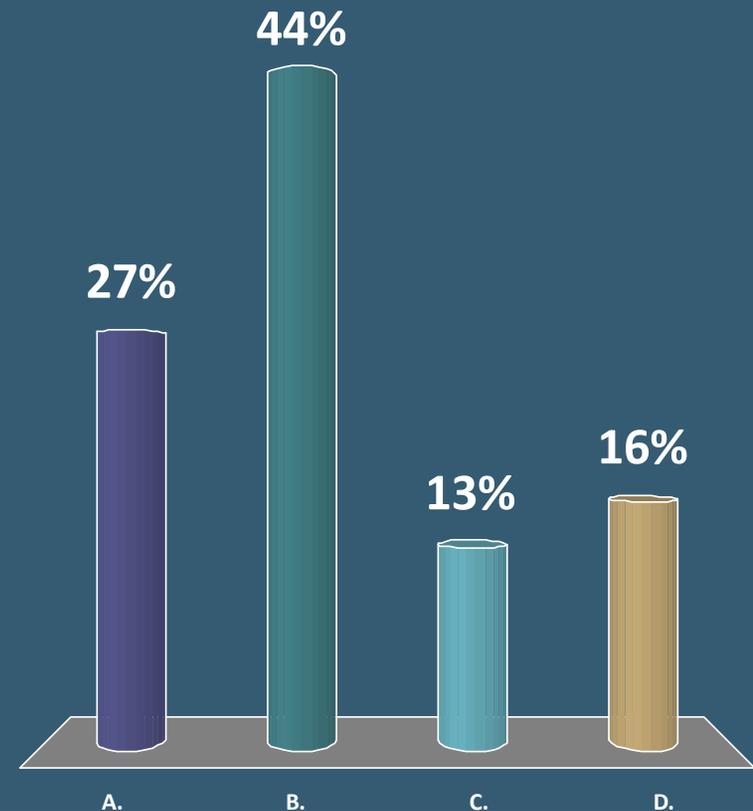
## 5. Create a place-based regional economic development strategy aligned with regional assets and quality of life attributes.

- A. Engage local banks to foster local business growth
- B. Identify and target priority sites for regional job recruitment
- C. Nurture ecotourism, biotech film and other 'place based industries'
- D. Establish new regional 'brand'
- E. Promote river/waterfront business growth



## 6. Initiatives to improve skills of existing workforce and align educational priorities with targeted industries of interest

- A. Target industries in sync with UNC and other exemplar programs
- B. Identify skill gap needs and collaborate with UNC, CC's to enhance course offerings
- C. Establish more light manufacturing certification programs at local colleges
- D. Create computer programming/coding programs in local high schools



## 6. Initiatives to improve skills of existing workforce and align educational priorities with targeted industries of interest

### A. New: Address regional deficiencies in K-12 education

Currently this is a barrier to regional recruitment of businesses and student preparedness for secondary education

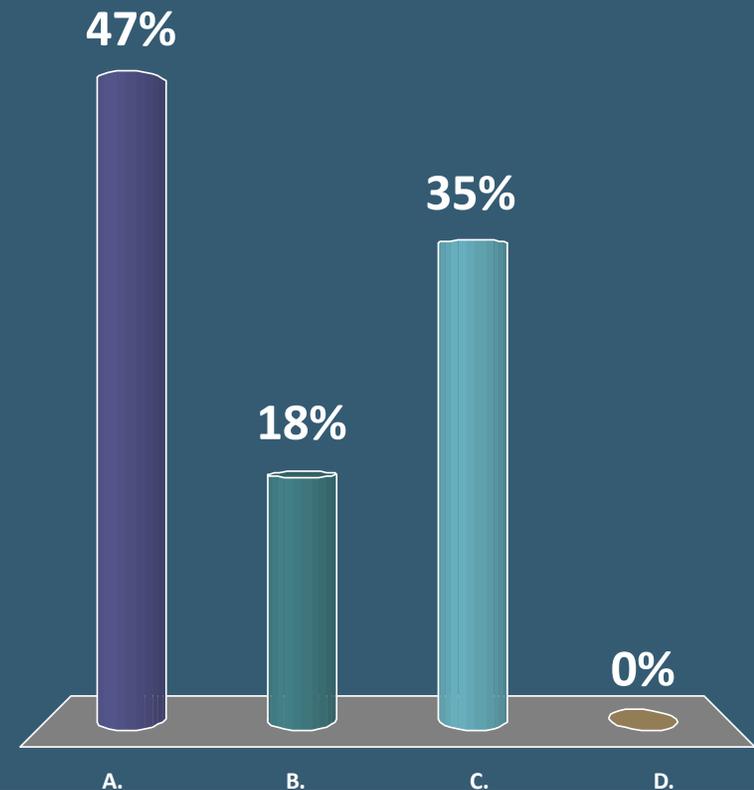
## 7. Strength regional transportation connections between jobs, workforce and tourist destinations

A. Prioritize transportation investments in targeted industry locations

B. Improve access to the ports

C. Strengthen inter-county transportation connections

D. Work with airport on providing bus service to/from major destinations



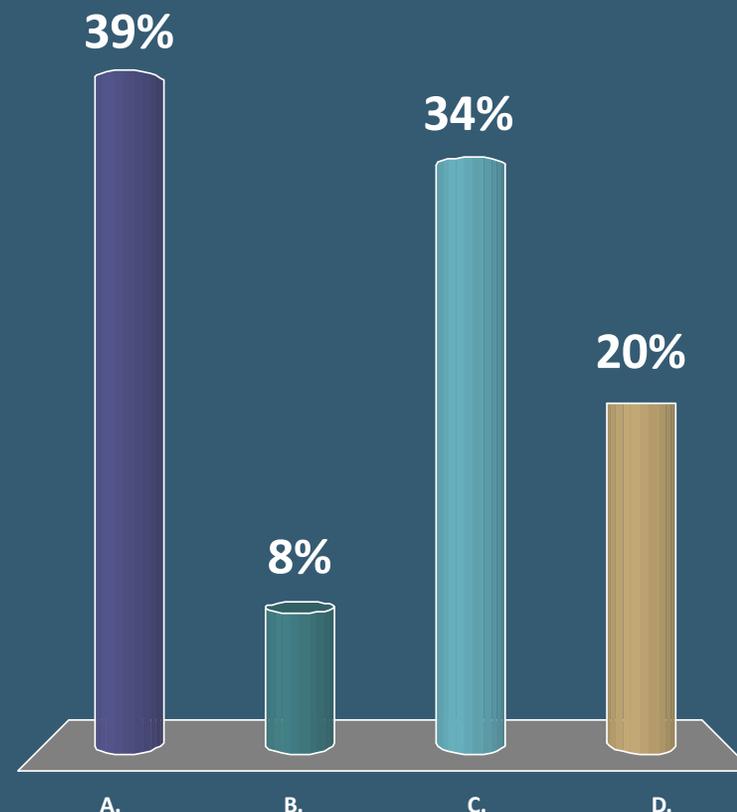
## 8. Improve public health through better access to healthy foods, active living environments and healthcare

A. Identify gaps in access to healthcare, healthy foods and walkable environments and target programs

B. Provide healthy food outlets in underserved neighborhoods

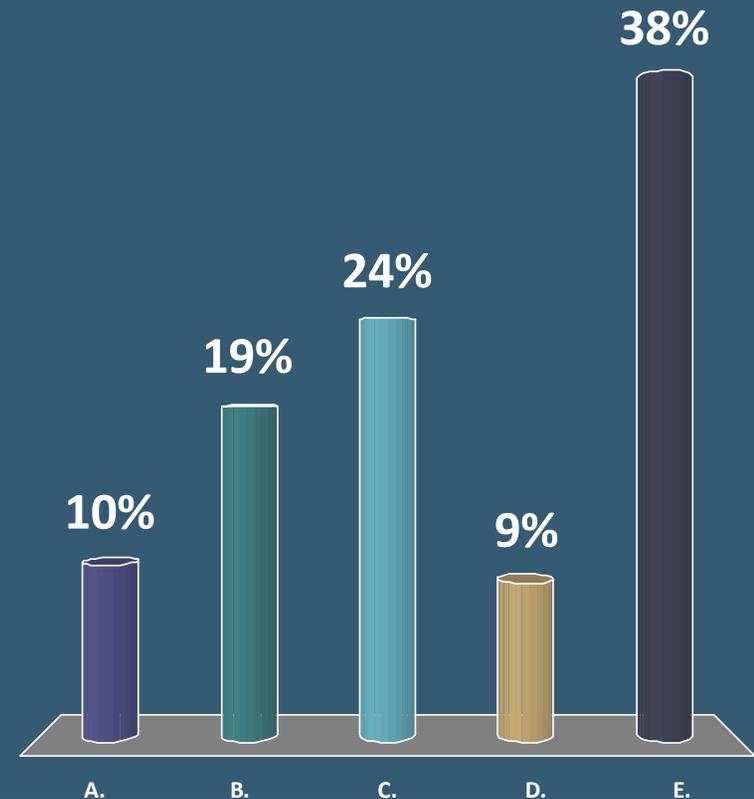
C. Develop communities with safe walking and biking opportunities

D. Engage public health officials in regional healthcare location decisions



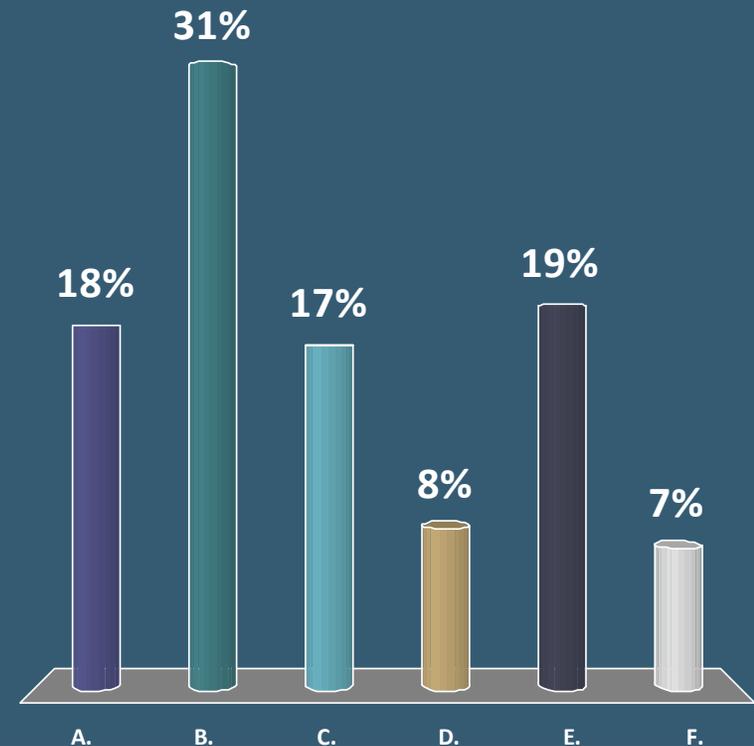
## 9. Increase opportunities for individuals to move up the economic ladder and close the wage gap

- A. Lobby state legislature for minimum wage increases
- B. Expand Hometown Hires program
- C. Target affordable housing in locations with multimodal access to jobs
- D. Expand transportation choices beyond auto
- E. Recruit businesses with higher paying jobs



## 10. Leverage regional resources to identify needs, foster discussion and respond to regional growth challenges and opportunities

- A. Engage the three counties and city of Wilmington to fund technical assistance
- B. Continue FOCUS planning, convening and regional action planning
- C. Establish regional roundtable on job recruitment aligned with labor force strengths
- D. Identify model region to emulate best practices
- E. Establish regional development entity
- F. Establish new regional brand



## Strategy next steps

- Strategy gap analysis - consortium member professional staff review
  - How are some of these issues being addressed already at the local jurisdictional level?
  - How are some of these issues being addressed by other organizations?
- Identification of gaps and needs moving forward



# REGIONAL COLLABORATION

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# Best Practices – Preliminary Scan

- National Scan
- Key Findings

## National Research/Resources

National Association of Regional Councils (NARC)

National Association of Development Organizations (NADO)

Lincoln Institute of Policy

National League of Cities

Council on Competitiveness

Federal Highway Administration (FHWA)

Rural Policy Research Institute

Sanford Social Innovation Review



# Theme Areas of Regional Cooperation

- Regional Economic Development
- Ecological Conservation and Management
- Transportation
- Water & Sewer
- Disaster Planning and Response
- Health and Human Services
- Resiliency and Climate Change
- Growth Management
- Workforce Development
- Housing
- Parks and Recreation

# Example Mechanisms for Cooperation

## Easier Options

- Informal Cooperation
- Interlocal Service Contracts
- Joint Powers Agreements
- Councils of Governments
- Federally Single-Purpose Regional Bodies (e.g. MPOs)
- State Planning and Development Districts
- Contracting
- Regional Purchasing Agreements

## Harder Options

- Local Special Districts
- Transfer of Functions
- Voluntary Annexations\*
- Special Districts and Authorities
- Metro Multipurpose Districts
- Consolidated Urban Counties (Durham County, Kentucky, etc.)
- Regional Asset Districts
- Merger/Consolidation

# Success Factors

<b>Common Agenda</b>	All participants have a shared vision for change including a common understanding of the problem and a joint approach to solving it through agreed upon actions.
<b>Shared Measurement</b>	Collecting data and measuring results consistently across all participants ensures efforts remain aligned and participants hold each other accountable.
<b>Mutually Reinforcing Activities</b>	Participant activities must be differentiated while still being coordinated through a mutually reinforcing plan of action.
<b>Continuous Communication</b>	Consistent and open communication is needed across the many players to build trust, assure mutual objectives, and create common motivation.
<b>Backbone Support</b>	Creating and managing collective impact requires a separate organization(s) with staff and a specific set of skills to serve as the backbone for the entire initiative and coordinate participating organizations and agencies.

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## Notable Practices

- Using regional commonalities as the exclusive basis for action
- Matching mission to target and leverage available funding sources
- Focusing implementation on a specific project(s)
- Identifying areas of policy mismatches and opportunities for policy alignments (e.g. coordinating/replicating land use policies and zoning)
- Using full suite of cross-jurisdictional cooperation strategies

# Preliminary Findings

- HUD grantee recipients: Most recommending the formalization of the consortiums to implement regional priorities
  - Implementation/regional coordination not quite there yet,
  - Phase II recipients since those seemed to focus on gap filling.
- National level models of organizing around theme areas can be helpful in framing next steps.

# Peer Examples

- Regionalism moving forward

- Eastern Alabama RPDC

Problem: “The concept of Regionalism is foreign to many residents and should be promoted.” as part of the public engagement topic area.

- Formalizing a regional livability body and an associated communication program
    - Identify and train 2 individuals willing to champion the concept of regionalism in each county.
    - Promote regionalism to show that, by combining resources, competition is not so aggressive and possibly detrimental to development, resource accumulation, etc.
    - Utilize Educational Forums on Regionalism: (experts presentations, learning trips/conferences, webinar sessions) on the topic to speak at conferences and workshops.

# Peer Examples

- Regionalism moving forward
  - Cumberland Region Tomorrow: Non-profit and NGO around Nashville, TN, "to foster communication, collaboration and action as we help plan for the long-term livability, economic vitality and sustainability of this place we call home."
    - Convene regional leadership on shared Issues of Regional Importance
    - Address our regional issue of Land Use /Quality Growth through CRT Quality Growth tools, resources, and services



# REGIONAL COLLABORATION

# Preliminary Options Moving Forward in this Region

1. Expand resources (i.e. funding and increased participation) and build more capacity in Council of Governments to support one or more of the following:
  - Expand regional planning
  - Ongoing monitoring, coordination, convening and communication on implementation of regional strategies
  - Implement discreet projects benefiting the region
2. Establish new Mayors and Chairs Task Force reflecting counties, City of Wilmington and other jurisdictional leadership to set priorities, monitor and track progress on regional priority actions
  - Designate Consortium Members as professional staff to support coordination, planning and preparing annual report on progress to regularly refine priorities
  - RAC members to continue informally in supporting regional progress/monitoring

## Preliminary options moving forward

3. Under new regional framework – monitor and initiate strategies by theme area to leverage existing regional/state entities to establish subcommittees on topics/projects
  - Transportation – e.g. expanding transit options, third river crossing
  - Housing choice – e.g. looking at regional housing authority or other regional strategies
  - Natural resources – e.g. regional strategy for conservation
  - Economic – e.g. regional economic development authority, wifi
  - Equity – e.g. investing in people (implementing equity assessment recommendations)
  - Health – e.g. continuing efforts to address regional health gaps, Public Health Training Center

## Preliminary options moving forward

4. Establish an entity to focus on attracting money into the region for additional capacity building, public/private projects, etc.
  - Regional grant writing team/position
  - Focus on community development
5. Establish regional development corporation/authority
  - (examples: industrial development authorities, Charlotte transit corridor work, etc.)
  - Focus on with physical development in support of economic development

# Regional options

1. Expand role of COG
2. New regional task force
3. Theme focused initiatives
4. Community development entity
5. Physical/economic development entity

# Preliminary options moving forward – Funding Options

- Create a \$1 per capita fund
- Pro-rata share across regional jurisdictions to fund support staff
- Public/private partnerships to fund continued planning (e.g. hospital, PPD, Duke Energy, etc.)
- Non-profit partners (leveraging existing resources)
- Foundation and endowment support
- Attracting additional outside funding sources

# NEXT STEPS

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# Final Reporting and Final RAC Meeting

- Refining strategies
- Final report complete by mid-February
  - Draft to RAC February 26, 2015
- Final RAC meeting - March 5, 2015

# APPENDIX B: ALTERNATIVE FUTURES REPORT





RENAISSANCE PLANNING GROUP

# CAPE FEAR ALTERNATIVE FUTURES

YOUR IDEAS. YOUR REGION. YOUR FUTURE.

**FOCUS**

NOVEMBER 2014

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SECTION ONE

# INTRODUCTION



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# INTRODUCTION

# PURPOSE

## Need for Visualizing the Future

The Lower Cape Fear Region is evolving, and doing so at a rapid pace. Over the last decade the region has grown to nearly 400,000 residents, and future population projections show that trend of fast-paced growth continuing.

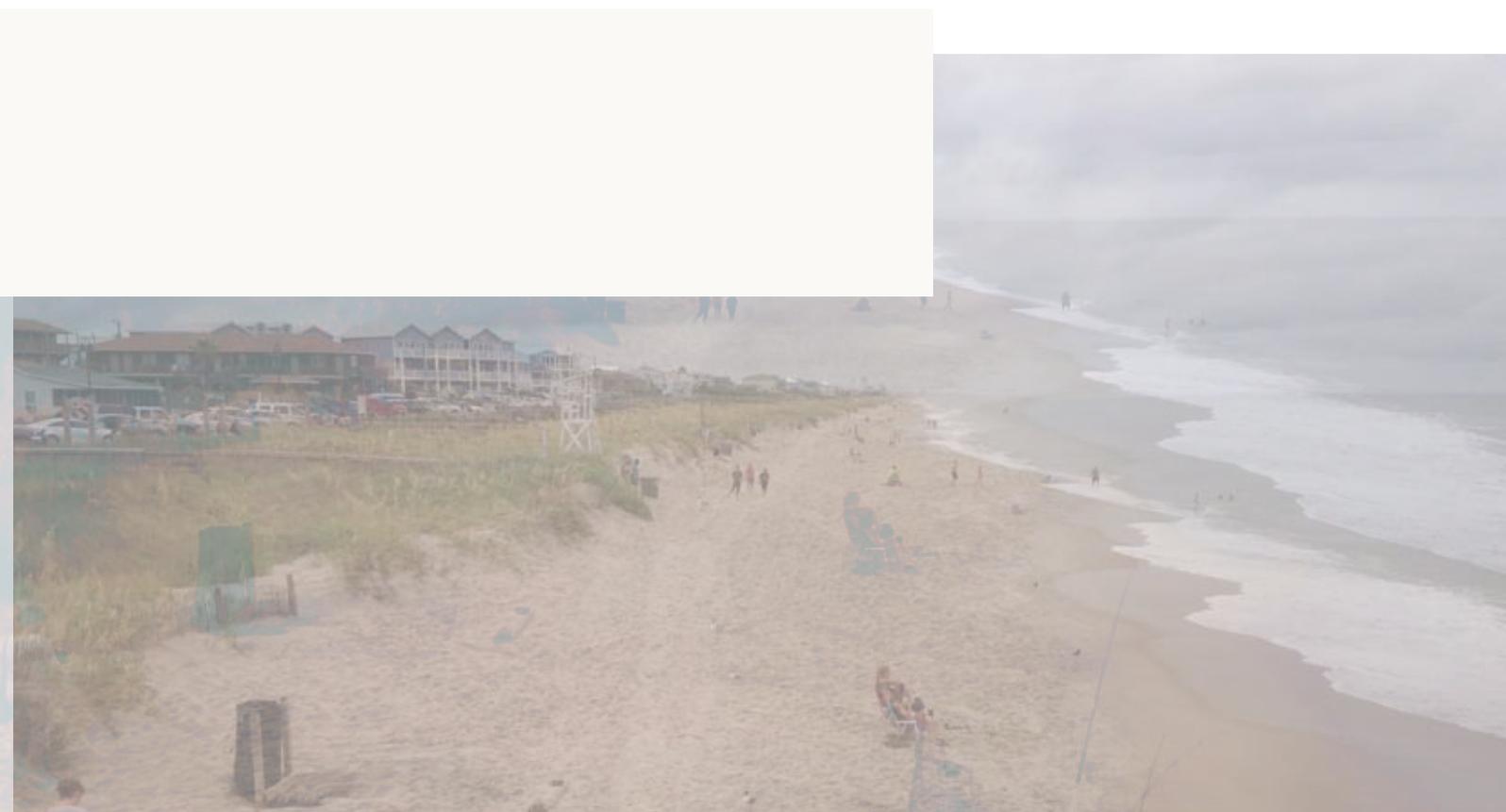
Much of this change has been good for the region. Population growth is being driven, in part, by a changing economy. The region's strong rural and coastal heritage is now joined by major pharmaceutical companies, aircraft engine manufacturers, and fiber-optic developers, as well as a thriving tourism and film industry. Additionally, people are moving to the region

for a wealth of quality of life attributes that can be found almost nowhere else. The coast, climate, culture, and lifestyle of the region all attract people and businesses, and will continue to do so over the long term.

These positive changes have brought new challenges, however. Rapid growth has had noticeable effects on the region's infrastructure and natural systems, leading to impacts on the quality of life of its residents, and creating financial burdens through increased need for infrastructure improvements. Change has brought congestion to the region's streets, impacts to the region's coastline, and pres-

ures on native habitats, species and critical resources.

As the region continues to evolve, it is imperative that we find ways to encourage the positive changes while mitigating the negative changes that come with them. The scenario planning analysis for the Lower Cape Fear Region, called Alternative Futures, was designed to do just that. Alternative Futures sheds light on the long-term effects of physical change and helps guide the vision for the region's future that not only builds on existing strengths and future opportunities, but is also fiscally and environmentally sustainable over the long term.





## GOALS

The goals of the effort are to:

1. Investigate the intersection of future growth and development patterns, economic development potential, stewardship and enhancement of the region's quality of life, and environmental stewardship;
2. Reflect and operationalize stakeholder values by integrating project-related feedback into the assumptions of the future scenarios and the development of strategies moving forward;
3. Demonstrate potential benefits of shaping development patterns to create more efficient neighborhoods and community centers and optimize regional accessibility to employment and other vital assets;
4. Provide market-based outcomes that can be used to develop land use policies that provide capacity and flexibility while encouraging context-sensitive development in areas that are appropriate; and
5. Visualize and understand outcomes through indicators, maps and regional place types that reflect the results of promoting Complete Communities.

## APPROACH

The approach to Alternative Futures initiative employed a data-rich and performance-driven process. The approach was a market-based effort, focusing on past performance and emerging trends to understand the business-as-usual future. Alternative Futures includes divergent patterns from business-as-usual that are possible by virtue of shifts in the market demand for new types of development and different combinations of policy initiatives.

The steps to creating the future scenarios were:

1. Establish baseline conditions and create an "existing conditions" model of where housing and employment are currently located;
2. Create a long term forecast of population and employment for the region by specific sub-areas;
3. Categorize land as either developed, available for development, or land that will be held in conservation;
4. Establish a number of suitability and attractiveness factors that are used to model where development is likely to occur in the future;
5. Create the allocation model logic that captures market-based and policy-based factors; and
6. Generate Alternative Futures development patterns based on those factors.

SECTION TWO

# ECONOMIC ASSESSMENT & FORECAST



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# ECONOMIC ASSESSMENT & FORECAST PROCESS

## STEP 1 LONG TERM FORECASTS

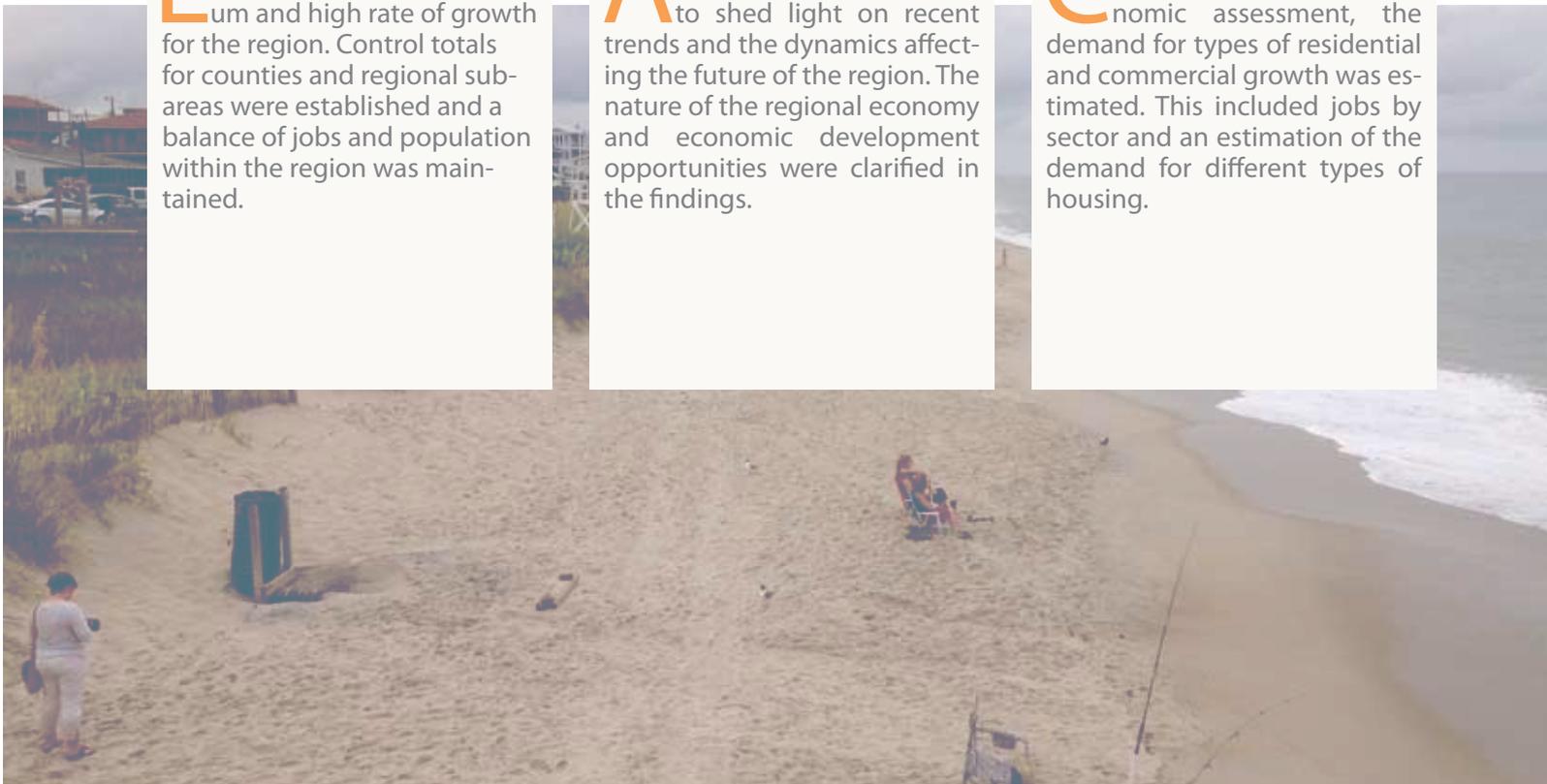
Long term forecasts were developed to test a medium and high rate of growth for the region. Control totals for counties and regional sub-areas were established and a balance of jobs and population within the region was maintained.

## STEP 2 ECONOMIC ASSESSMENT

A number of economic data sources were used to shed light on recent trends and the dynamics affecting the future of the region. The nature of the regional economy and economic development opportunities were clarified in the findings.

## STEP 3 DEMAND FOR GROWTH

Combining the long term forecasts and the economic assessment, the demand for types of residential and commercial growth was estimated. This included jobs by sector and an estimation of the demand for different types of housing.



ECONOMIC ASSESSMENT & FORECAST

# LONG TERM PROJECTIONS

Two Potential Forecasts Used to Anticipate Growth

362,315

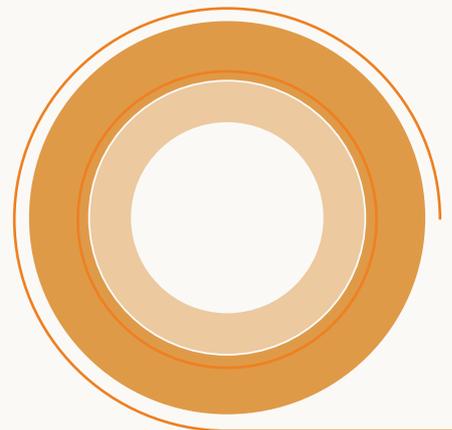
TOTAL POPULATION OF THE 3-COUNTY REGION IN 2010

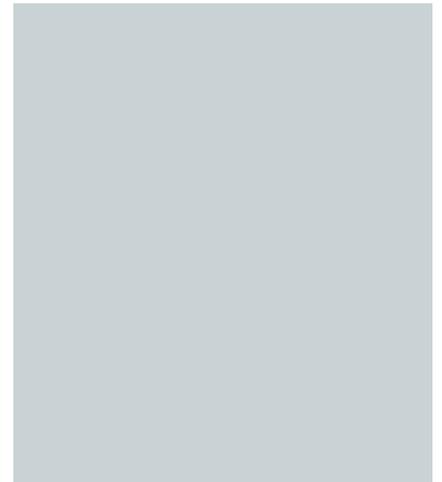
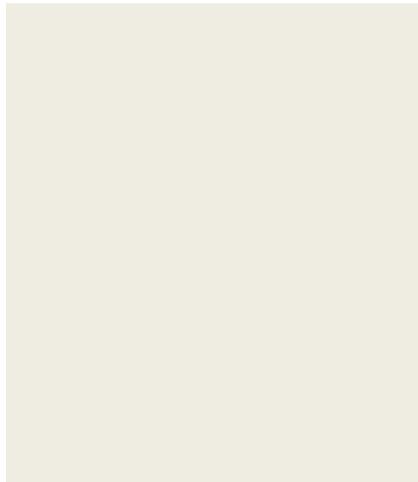
551,642

ESTIMATED 2040 POPULATION UNDER MODERATE-GROWTH ASSUMPTIONS

687,629

ESTIMATED 2040 POPULATION UNDER HIGH-GROWTH ASSUMPTIONS





## ASSUMPTIONS AND SOURCES

**Forecast 1 (F1)** was based on Wilmington MPO population and employment forecasts, which are based on the NC Statewide Travel Model.

**Forecast 2 (F2)** was based on population and employment forecasts from Moody's Analytics.

The scenario planning element of FOCUS was designed to demonstrate alternative future patterns of regional development relative to a baseline condition. Since each county and major jurisdiction in the region had its own perspective toward regional growth patterns and their implications, it was important to create forecasts that effectively shed light on both regional and local issues. This included testing different rates of growth for the region with county level control totals established in the adopted forecasts for the effort.

In order to accomplish that for this project, the scenario planning effort used two alternative 2040 forecasts. One was based on a business as usual approach to growth that assumes a continuation of recent and current development patterns. This Forecast 1 (F1) was based on the Wilmington Metropolitan Planning Organization (WMPO) population and employment forecasts, which are

based on the NC Statewide Travel Model. The second, Forecast 2 (F2), was based on population and employment forecasts from Moody's Analytics, a globally recognized economics research organization. Moody's produces forecasts at a variety of geographies, including for each county in the United States. F2 showed relatively high rates of both population and employment growth in the existing urbanized area of the region, which led the land use model to assume higher densification and redevelopment of existing developed land.

The baseline year for the project was 2010. This was used because of the amount, reliability and detail of data available, in particular the 2010 US Census and Longitudinal Employer-Household Dynamics (LEHD) information at the block and block group level. The baseline was used to compare existing conditions to the future scenarios.

The following tables show the population and employment forecasts by county. The “difference” columns in each table show the population change from 2010 to 2040 for each forecast.

## POPULATION

	2010	2040			
	BASE	F1	DIFFERENCE	F2	DIFFERENCE
New Hanover	202,667	249,026	46,359	337,054	134,387
Brunswick	107,431	212,355	104,929	234,833	127,402
Pender	52,217	90,261	38,044	115,742	63,525
<b>3-County Region</b>	<b>362,315</b>	<b>551,642</b>	<b>189,327</b>	<b>687,629</b>	<b>325,314</b>

	2010	2040	
	BASE	F1	F2
<b>New Hanover County</b>	<b>202,667</b>	<b>249,026</b>	<b>337,054</b>
Unincorporated	85,973	105,639	152,157
Wilmington	106,476	130,832	167,904
Other Jurisdictions	10,218	12,555	16,993
<b>Brunswick County</b>	<b>107,431</b>	<b>212,355</b>	<b>234,833</b>
Leland	13,672	27,025	44,886
Other Brunswick	93,759	185,330	189,947
<b>Pender County</b>	<b>52,217</b>	<b>90,261</b>	<b>115,742</b>
Southeast Pender	21,190	42,423	60,186
Other Pender	31,027	47,838	55,556
<b>3-County Region</b>	<b>362,315</b>	<b>551,642</b>	<b>687,629</b>

## SUB-REGIONAL CONTROL TOTALS

After establishing the county level control totals, sub-regional control totals were created for select areas of the region. The control totals were developed in consultation with planning staff from local governments in the region. Assumptions and adjustments were also made based on the initial existing conditions analysis completed as a part of the scenario planning effort. In general, the control totals represent high and low growth scenarios across F1 and F2 for the sub-regional areas.

For employment control totals at the sub-regional level, the 2010 LEHD data was used to establish a baseline for the future forecast.

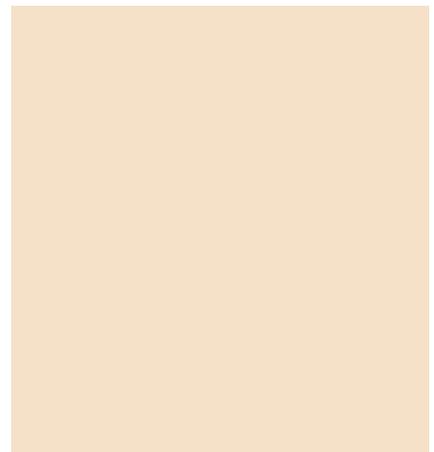
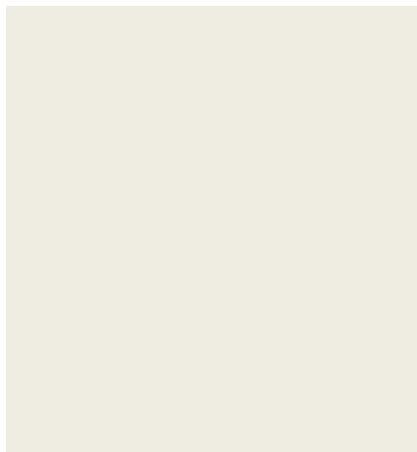
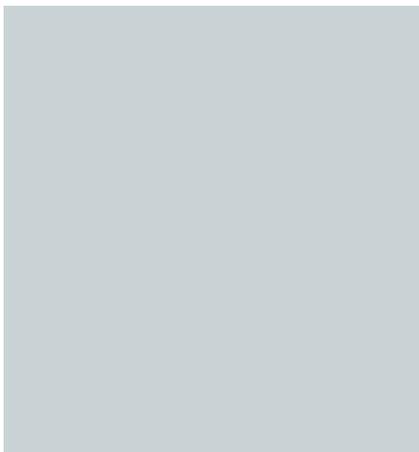
## EMPLOYMENT

	2010	2040			
	BASE	F1	DIFFERENCE	F2	DIFFERENCE
New Hanover	93,274	111,291	18,017	172,939	79,665
Brunswick	24,594	66,495	41,901	58,657	34,063
Pender	8,704	22,811	14,107	18,451	9,747
<b>3-County Region</b>	<b>126,572</b>	<b>200,597</b>	<b>74,025</b>	<b>250,047</b>	<b>123,475</b>

	2010	2040	
	BASE	F1	F2
<b>New Hanover County</b>	<b>93,274</b>	<b>111,291</b>	<b>172,939</b>
Unincorporated	18,830	27,823	51,882
Wilmington	71,086	77,904	112,410
Other Jurisdictions	3,358	5,565	8,647
<b>Brunswick County</b>	<b>24,594</b>	<b>66,495</b>	<b>58,657</b>
Leland	4,050	10,950	11,159
Other Brunswick	20,540	55,534	47,488
<b>Pender County</b>	<b>8,704</b>	<b>22,811</b>	<b>18,451</b>
Southeast Pender	2,789	9,124	9,041
Other Pender	5,915	13,687	9,410
<b>3-County Region</b>	<b>126,572</b>	<b>200,597</b>	<b>250,047</b>

## ECONOMIC ASSESSMENT & FORECAST

# DEMAND FOR DEVELOPMENT



### INTRODUCTION

**T**he scenario planning element of FOCUS is being designed to demonstrate alternative future patterns of regional development relative to a baseline condition. Each county in the region will have its own perspective toward regional growth patterns and their implications, and it is important to create forecasts that will effectively shed light on regional and local issues. This includes testing different rates of growth for the region and demonstrating the relationships between market dynamics, land availability, land use policy and infrastructure systems.

**T**wo alternative forecasts for 2040 were used in the scenario planning effort. Forecast 1 (F1) was based on WMPO's forecast for 2040, and is a business as usual approach to growth that assumes a continuation of recent and current development patterns. Forecast 2 (F2) is based on Moody's forecast, which shows high rates of both population and employment growth in the existing urbanized area of the region. F2 allocated growth in already urbanized areas, assuming higher densification and redevelopment of existing developed land.

### IMPORTANT NOTES

**The forecasts represent quantities that would be demanded, not necessarily that will be delivered. Appropriate sites and favorable economic conditions must be available.**

**Forecasts by county are presented, but demand can shift over jurisdictional lines in search of appropriate sites.**

**These 30-year forecasts should be considered as guides for the maximum scenario allocations – future market trends and economic forces can influence them in unknown way.**



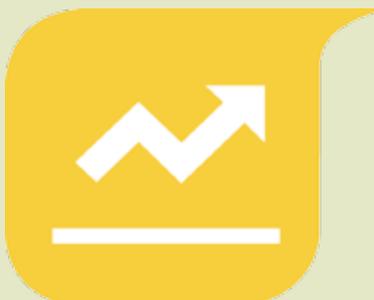
## HOUSING DEMAND

**D**emand for new housing mirrors population growth. Regional housing demand forecasts range from 3,400-4,800 new homes per year. In the F1 projection, Brunswick County receives the largest number of new housing units. In contrast, the F2 forecast allocates more dwelling units to New Hanover County. In both scenarios, Pender County witnesses the smallest growth.

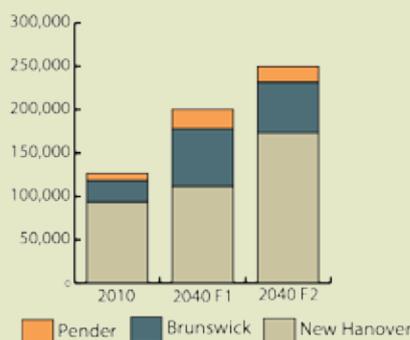
	F1				F2			
	New Hanover	Brunswick	Pender	Region	New Hanover	Brunswick	Pender	Region
Total	42,190	45,560	15,220	102,950	68,890	52,670	22,470	144,040
Annual Average	1,406	1,519	507	3,432	2,296	1,756	749	4,801

## EMPLOYMENT

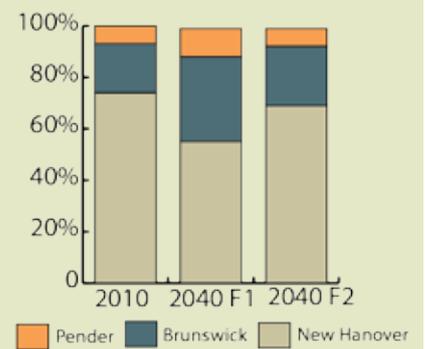
**F**orecasted employment growth expands faster than forecasted population growth. As in the population forecasts, employment is expected to be distributed more evenly throughout the region than it is currently, when nearly 75% of all regional jobs are in New Hanover County. However, all counties are forecasted to see significant employment growth.



Employment Forecasts



Employment Share



## RETAIL SPENDING DEMAND

Total retail sales in the region are forecasted to roughly double from 2010 to 2040. F1 forecasts a \$4.7 billion increase, amounting to a 91% change. F2 forecasts a \$7.2 billion increase, a 140% change. Much of this is being driven by population growth, but it is also prompted by a 27% increase

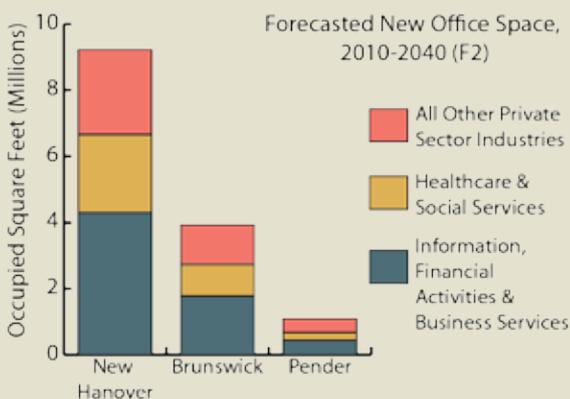
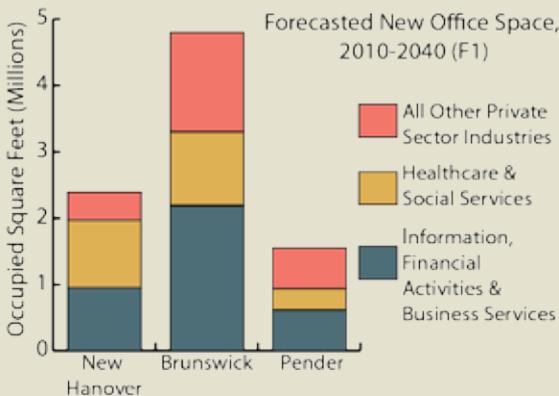
in retail spending per capita.

	NEW HANOVER	BRUNSWICK	PENDER	3-COUNTY REGION
F1	5,154,088	4,142,009	802,650	10,028,536
F2	9,869,037	4,832,423	1,197,575	15,883,771

## OFFICE DEMAND

Health care, hospitality, and business services will be a larger share of future employment. Healthcare is a major part of office demand in both scenarios, but the F2 forecast shows much stronger growth across the board, suggesting health care is a necessary growth industry, but not one that necessarily grows proportionately to population growth.

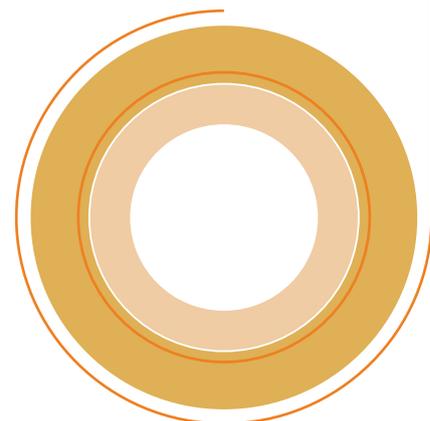
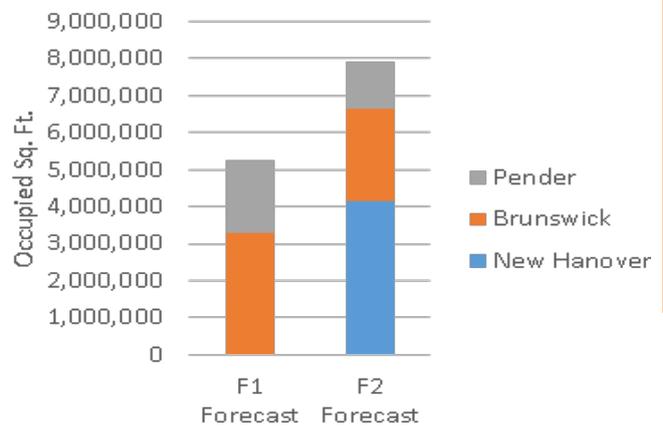
Additionally, office space occupied by information, financial, and business services companies will tend to concentrate in major employment centers like downtown to take advantage of clustering benefits.



## INDUSTRIAL DEMAND

Industrial space demand is forecast to occur entirely within Pender and Brunswick Counties in the F1 forecast, while the F2 forecast has nearly identical demand for Pender and Brunswick but adds over 4,000,000 square feet in New Hanover. This suggests that the available industrial land in Pender and Brunswick Counties will need to be nearly exhausted before new industrial uses open in New Hanover County, but that New Hanover can accommodate major industrial growth.

Forecasted New Industrial Space, 2010-2040



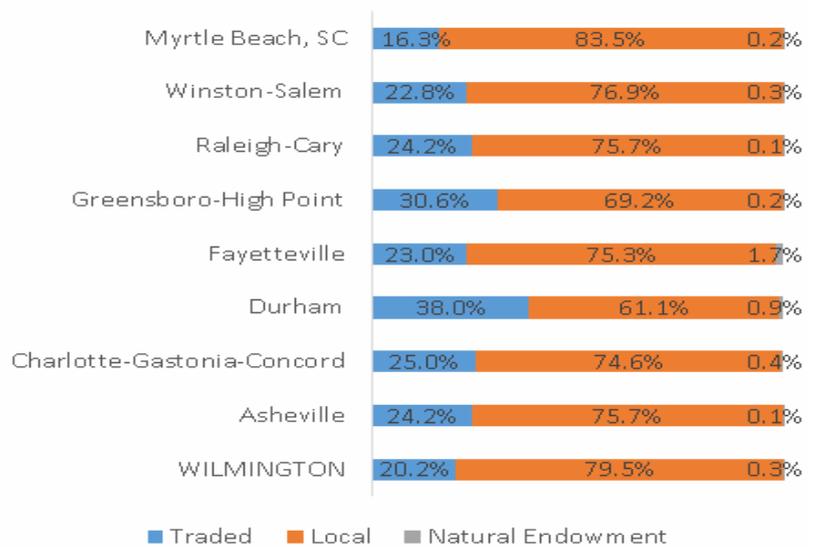
## EMPLOYMENT COMPOSITION

Traded clusters are typically the preferred targets of economic development efforts, as they expand the local economy by bringing in money from outside and tend to pay more than local-serving clusters.

Compared to other North Carolina metro areas, the region is below-average in the traded clusters share of employment.

This suggests that while there are available jobs in the region, and an increasing proportion of jobs to residents in the coming years, the quality of job may not be ideal.

### Composition of MSA Employment by Cluster Type



## SUMMARY

The implications for these findings are as follows:

There are many indicators suggesting potential for market acceptance of “Complete Communities” elements:

- Relatively high, and increasing affluence and educational attainment
- Increasing seniors population (desire for/less need for driving)
- Greater prevalence of households without children

However, there are other Indicators suggesting challenges to smart growth acceptance:

- Stable population age structure forecasted – no spike in Millennial age group
- Minimal presence of higher density housing development, other than apartment complexes near the university

The regional market needs more examples of attractive, successful places and real estate products that demonstrate “Complete Community” principles.

Significant demand will likely evolve and emerge over time, not come suddenly. This is a slow, steady process that will require patience.

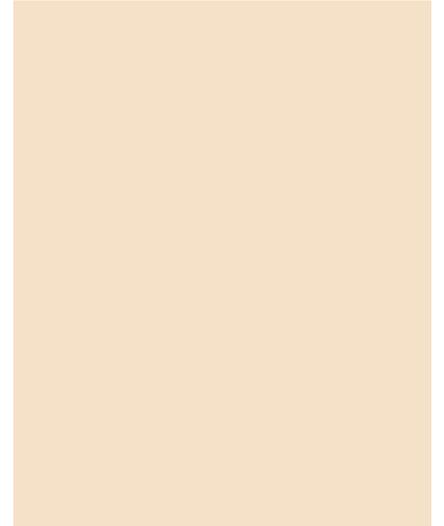
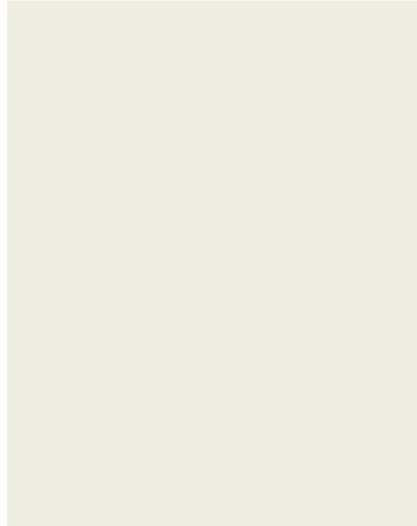
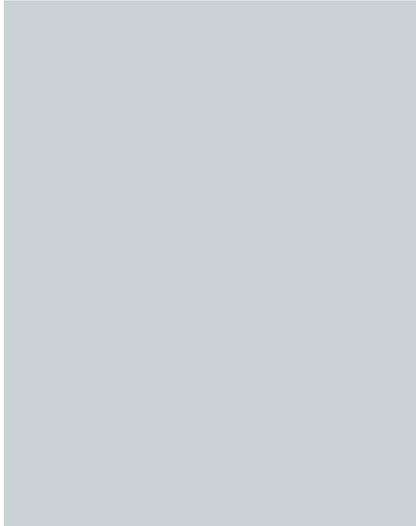
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SECTION THREE  
**LAND USE  
ASSESSMENT**



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# LAND USE ASSESSMENT PROCESS



## STEP 1 EXISTING CONDITIONS

**T**he Existing Conditions model provides a physical snapshot of on the ground conditions in the base year for the project. Future growth and development was modeled relative to this current land use. The Existing Conditions information was used to establish a baseline for comparison among scenarios using indicators across a number of topics.

## STEP 2 LAND AVAILABILITY

**T**he assessment of land availability included determining areas that were already fully developed and areas that have some type of conservation status. The result was isolating the land in the region that was available to be developed at some point in the future. The scenarios of the future only included change in areas that were appropriate for development.

## STEP 3 LAND SUITABILITY

**A**fter determining whether an area was available for development, the overall suitability for development was evaluated. A number of market-based and policy-based factors were weighted and combined to generate an overall suitability score for each area of the region. The scores created a relative attractiveness that differentiated areas as desirable for residential and commercial development.



## LAND USE ASSESSMENT

# EXISTING CONDITIONS

The model of existing conditions shows the current state of the region's development. It identifies locations of population and employment for the study's base year (2010) using data from the US Census and the Longitudinal Employer-Household Dynamics (LEHD) information at the block and block group level.

Developing the existing conditions model was the first part of a three-step process. Following the second two steps, described in further detail on the following pages, the total amount of development potential on a site, minus existing conditions, gave an accurate representation of the remaining growth capacity for each location.

**Activity Units measure the sum of all housing units and jobs within an area.**

The map to the right, which shows activity unit density, indicates that the region is comprised of four distinct spatial patterns:

- Relatively compact, intense, urban development, focused primarily in downtown Wilmington, surrounding the primary arterial intersections in the center of New Hanover County, in the small downtowns of Carolina Beach, Burgaw, and Southport, and at major employment destinations like UNC Wilmington and New Hanover Medical Center.
- Diffuse, widespread, low-density suburban development. This pattern has enveloped much of New Hanover County, as well as along the entire developable portion of the Atlantic coastline. Some smaller communities, such as Leland and Rocky Point are also built at this lower intensity of development.
- Small nodes of very low-density rural development, almost exclusively located along the region's arterial and collector road network. The majority of these areas are found in Pender and Brunswick Counties, but all three counties have at least some of these areas.
- Undeveloped or very sparsely developed land. Some of this land is reserved for conservation, but much is developable. This includes the northern portions of New Hanover County, the western and northern portions of Brunswick County (excluding Leland), and nearly all of Pender County outside of Burgaw, Rocky Point, and the beaches. This pattern is the region's largest.

The proximity of this undeveloped land to the region's popular cities, coasts, and inland corridors is perhaps the most striking component of the region, creating a spatial pattern wherein these undeveloped areas are likely to be a target for future development.

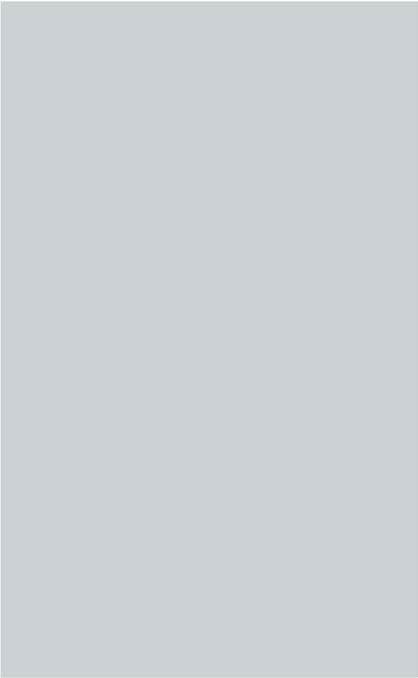




## LAND USE ASSESSMENT

# LAND AVAILABILITY

### Identification of Location and Type of Available Land in the Region

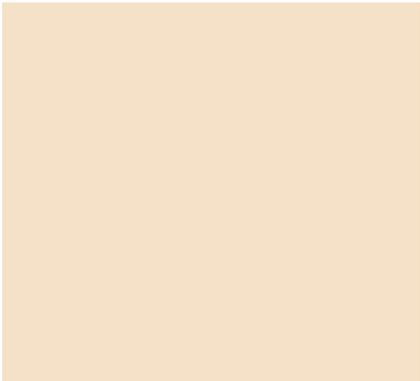
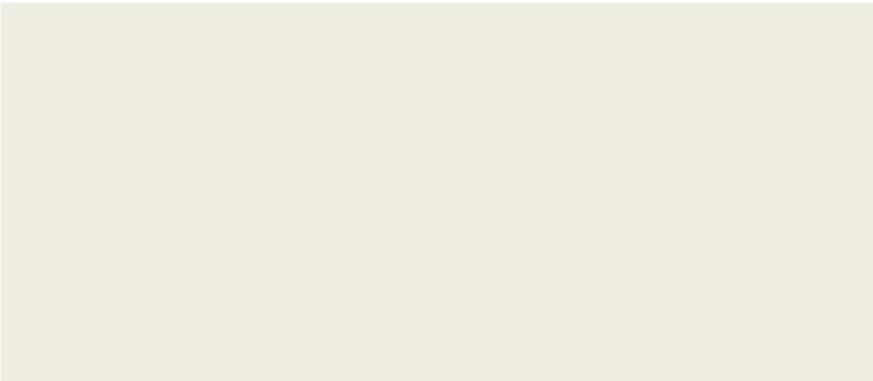


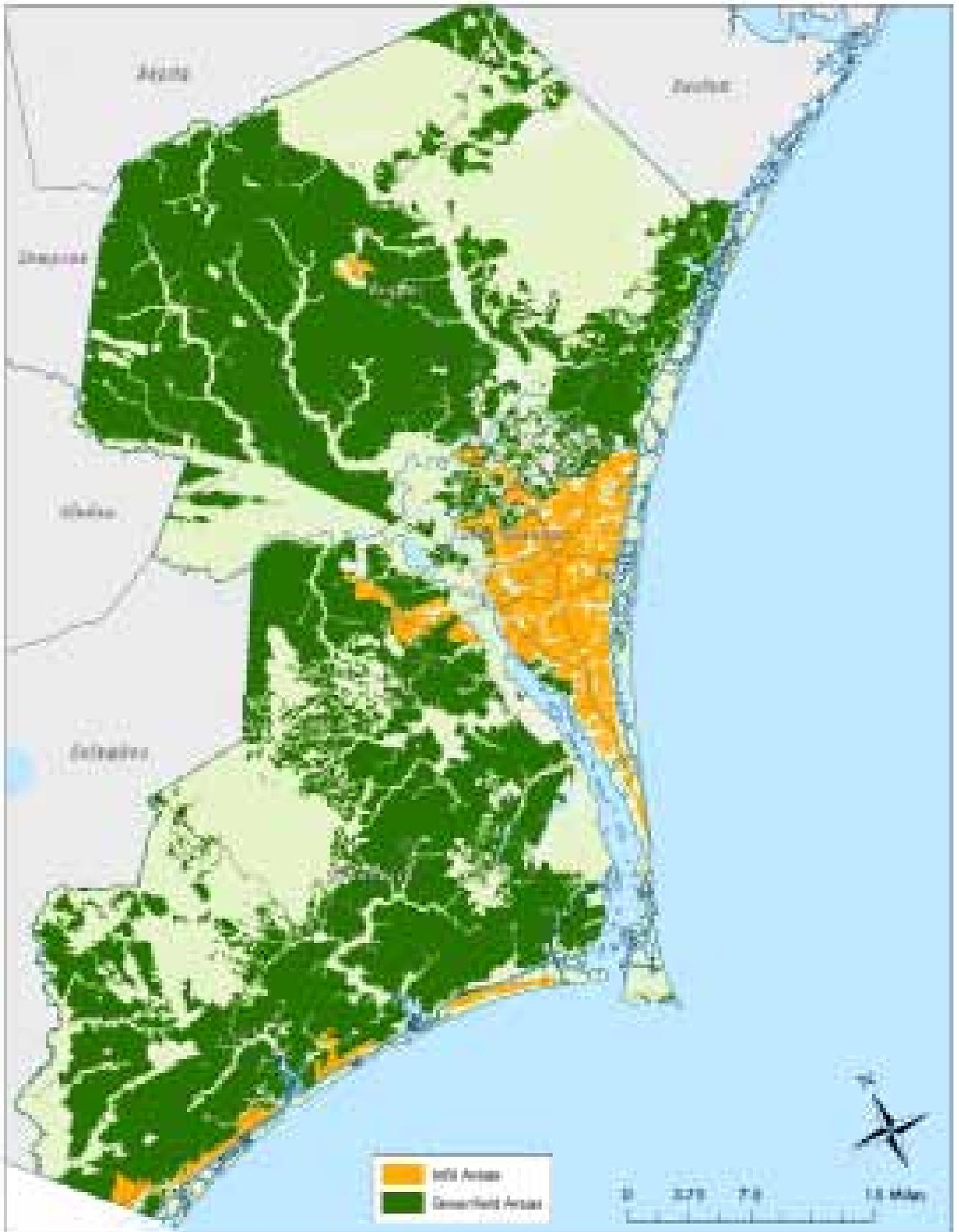
The second step in the modeling process was the identification of land available for potential future development. The allocation of future activities needs to account for existing development and applicable protections that prohibit further development. These considerations are assessed through land availability and development capacity analyses.

Two constructs of land availability were developed. The first ("C1") accounted for areas having significant prohibitions against development, such as state parks and game lands, public land trusts, county parks, dedicated natural preserves, significant heritage ar-

eas, water bodies and others. All other areas were considered available for development. The second land availability construct ("C2") assumed additional protections for areas that may be desirable to protect, such as prime farmland.

This methodology yielded the map shown on the adjoining page. It shows that infill areas are found in New Hanover County from Wilmington south, the coastal communities of the three counties, and small inland communities in Pender and Brunswick Counties. The remaining land is split between greenfield and conservation areas, with large areas of land adjacent to existing infill available for development.





## LAND USE ASSESSMENT

# LAND SUITABILITY

### Identification the Attractiveness of Land for Hosting New Development

The final step in the modeling process was a land suitability analysis, which identifies: 1) how “attractive” a location is to new development (such as basic sector jobs, single-family housing, multifamily housing, and non-basic sector jobs); and 2) how densely that “attractive” land would be developed.

To determine attractiveness, the market and policy variables that influence development decisions had to be modeled. The analysis considered six key dimensions of a location’s suitability for new development:

- Access and Centrality
- Economics and Land Value
- Infrastructure
- Natural Features and Environment
- Planning and Policy
- Services and Amenities

These dimensions are comprised of a mix of market and policy variables. For example, accessibility to the land, land value, and nearby highway infrastructure are important market forces; land use policies and investment in multi-modal transportation improvements are important policy variables.

The land suitability map on the adjoining page looks at the Infrastructure and Access and Centrality dimensions to determine the degree of access to jobs for all locations in the region. It serves to highlight two important findings. First, while the areas with the highest access to jobs are already developed, the intensity of that development is not consistent; some of these areas are fairly low-density, and may be ripe for infill development. Second, many of the areas with average or above-average job access are sparsely developed, suggesting that they too may be future development areas.

Similar analyses on the rest of the six dimensions that influence land development led to the creation of two general land suitability scenarios:

- A ‘Market-Based’ scenario in which the market forces such as accessibility, land value and highway infrastructure featured prominently
- A ‘Compact Development’ scenario in which planning and policy variables and multimodal transportation improvements take on greater significance

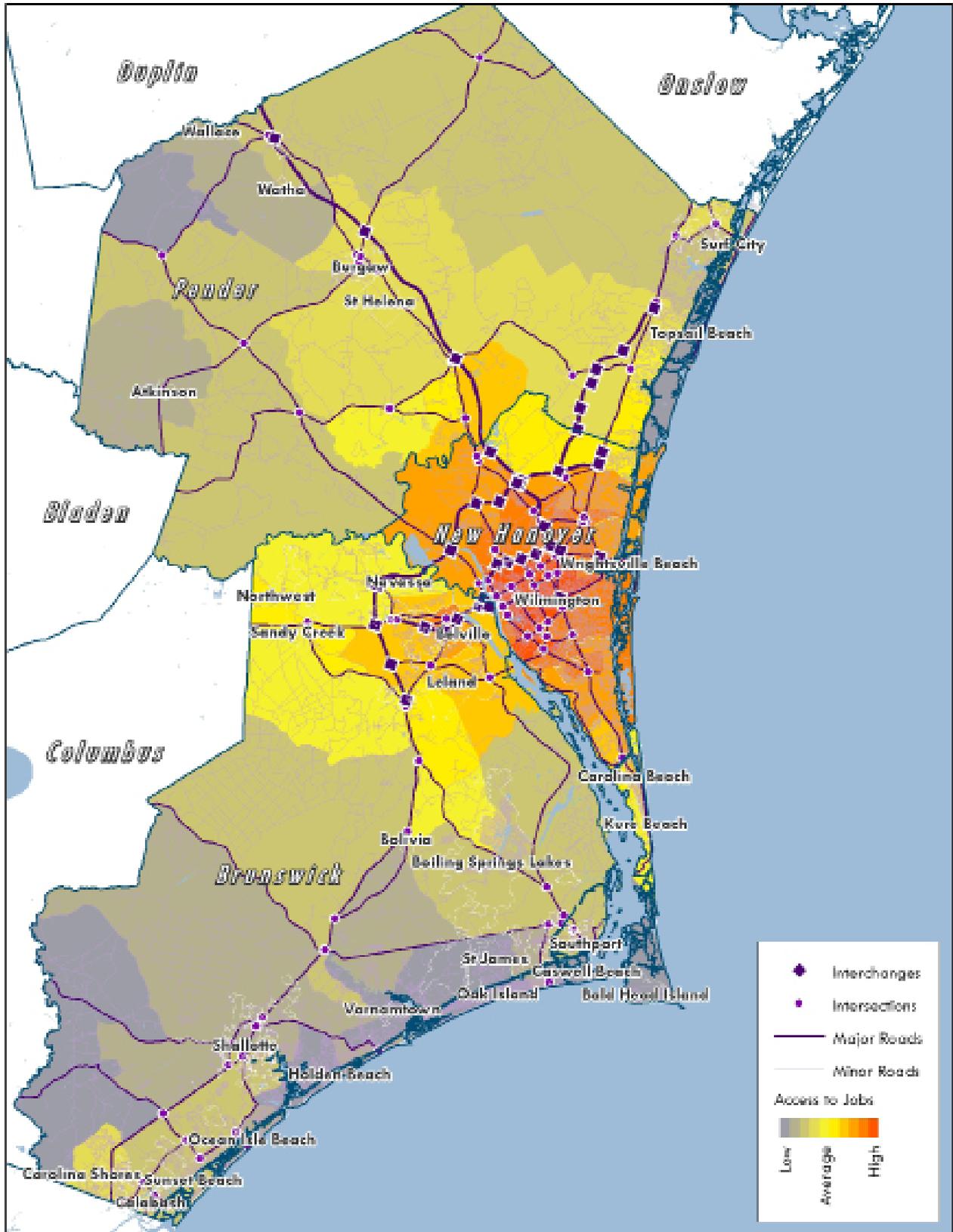
These steps all help determine attractiveness, the first of the two stated components of suitability. To determine the other - density - two different sets of assumptions were developed:

- A ‘Lower Density’ pattern where new development mirrors today’s lower density development
- A ‘Higher Density’ pattern where greater infill potential was assumed.

The attractiveness scenarios and density scenarios were then brought together, creating four distinct Alternative Futures scenarios:

- 1) Market-based, lower density scenario (called ‘**Business As Usual**’)
- 2) Market-based, higher density scenario (**Mixed Use Development**)
- 3) Compact development, lower density scenario (**Redevelopment & Infill**)
- 4) Compact development, higher density scenario (**High Growth Nodes**)

The findings of these 4 scenarios are discussed in the next chapter.



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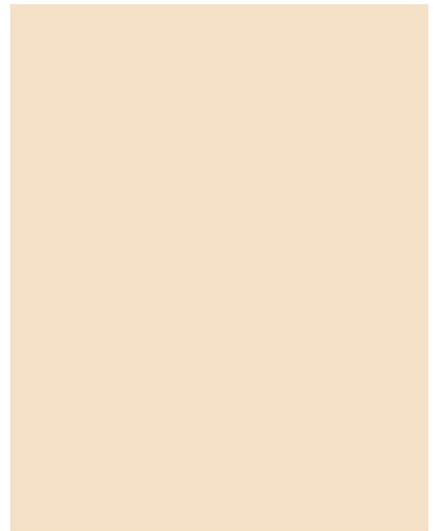
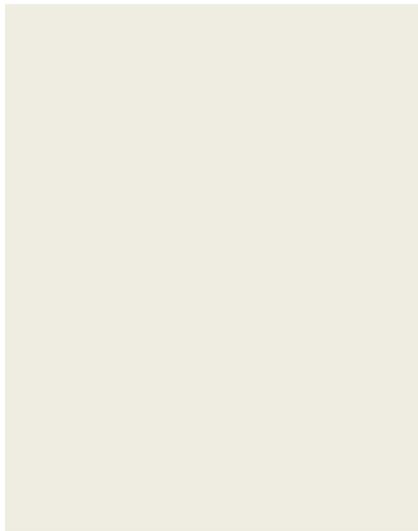
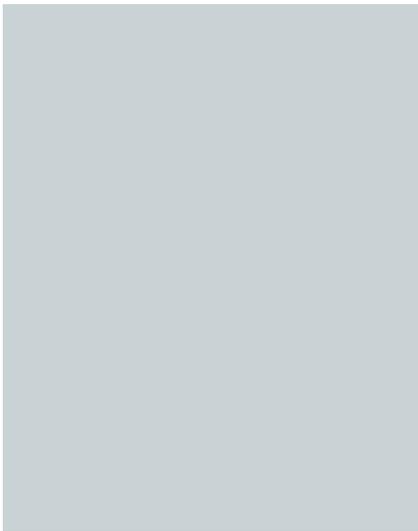
SECTION FOUR  
**ALTERNATIVE  
FUTURES  
SCENARIOS**



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## ALTERNATIVE FUTURES SCENARIOS

# PROCESS



### STEP 1 SET ASSUMPTIONS

Scenarios were designed to reflect the outcomes of a realistic range market conditions and policy initiatives in the region. The assumptions range from a business as usual approach to Future where there is a moderate to high level of market shift to mixed use, higher density development patterns.

### STEP 2 MODEL FUTURE

Four scenarios were generated using land use modeling techniques that account for land availability and land suitability/attractiveness for residential and non-residential development. The model allocated an increment of change in jobs and housing units on top of the existing conditions.

### STEP 3 REPORT RESULTS

The scenario results were documented in maps and other presentation materials. The performance of the scenarios was measured and compared using a number of indicators across a range of topics. The findings were used to generate policy initiatives at the regional and local levels.



# ALTERNATIVE FUTURES SCENARIOS

# BUSINESS AS USUAL

## Continuation of most recent development patterns

### OVERVIEW

- Fairly distinct growth areas
- Rural areas start to urbanize
- Rural to urban shift
- Development types similar to present day

### WHAT IS ASSUMED?

- Demand for housing types and location similar to recent trends
- Job growth matches existing mix of employment
- Jobs locate in existing centers, emerging commercial areas and along major roads
- Continuation of trends in transportation choices and travel behavior

### SCENARIO COMPARISON

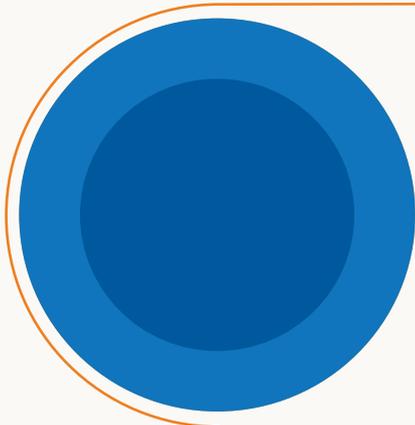
- Development footprint similar to other scenarios, but densities and impervious surfaces are lower.
- VMT is highest among the four scenarios
- Access to transit is lowest among scenarios
- Lowest access to jobs, parks

### AREAS OF CHANGE

- Coastal Brunswick continues to build out
- Eastern Brunswick and Leland area continue to grow
- Wilmington continues to see slow and steady infill development
- Urban footprint continues to move north and northeast in New Hanover County
- Coastal Pender sees new large subdivisions along US 17

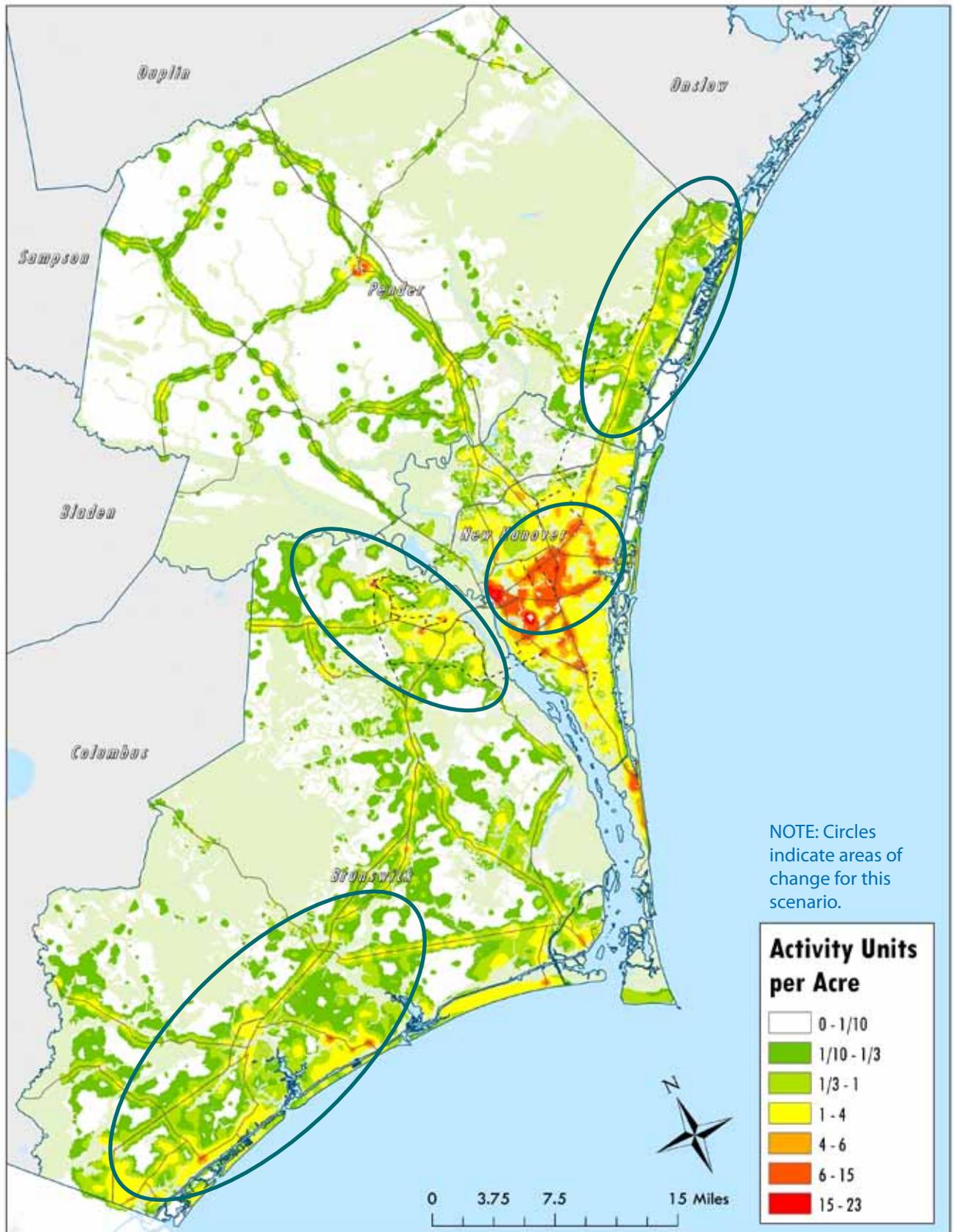
### WHAT IS NEEDED TO REALIZE THIS FUTURE?

- Re-emergence of market dynamics that drive suburban development
- Steady increase in job growth, with a mix of office, industrial and services
- Increasing numbers of retirees and "lifestyle" residents
- Continuation of land use policies and land development practices
- Extensive expansion of public infrastructure to serve new development



### GROWTH PATTERN

- Moderate growth dispersed throughout the region
- Continuation of most recent development patterns



## ALTERNATIVE FUTURES SCENARIOS

# MIXED USE DEVELOPMENT

### Compact development in existing and new centers

#### OVERVIEW

- Not fundamentally altered regional growth pattern
- Concentrated housing and employment in centers
- New, higher density development patterns emerge

#### WHAT IS ASSUMED?

- Demand for housing shifts slightly to more condos, townhomes and apartments
- Housing, services and jobs are drawn to established community and commercial centers in addition to major roads
- New jobs are similar to existing mix of employment, with a slightly lower percentage of industrial

- Continuation of trends in transportation choices and travel behavior, with more opportunity for walking, cycling and vehicle trip efficiency

#### SCENARIO COMPARISON

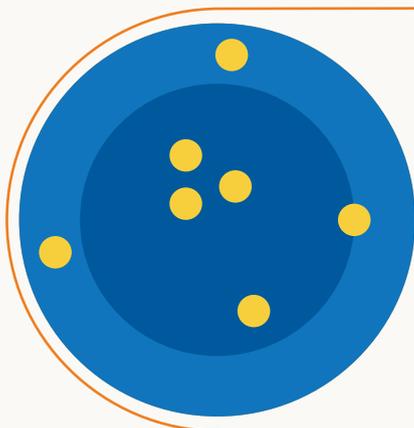
- Urban densities similar to High Growth Node scenario, but sparser elsewhere
- Transit access lower than high-growth options
- Vehicle miles traveled (VMT) second-highest among the four scenarios
- Good access to employment centers and parks, but poor access to growing suburban areas

#### WHAT IS NEEDED TO REALIZE THIS FUTURE?

- Re-emergence of market dynamics that drive suburban development
- Fast job development in the short run with a focus on wages that drive household formation
- Slight shift in housing preferences away from single family homes to other types
- New land use policies and land development practices accommodating and promoting mixed use, compact development
- Moderate expansion of public infrastructure to serve new development

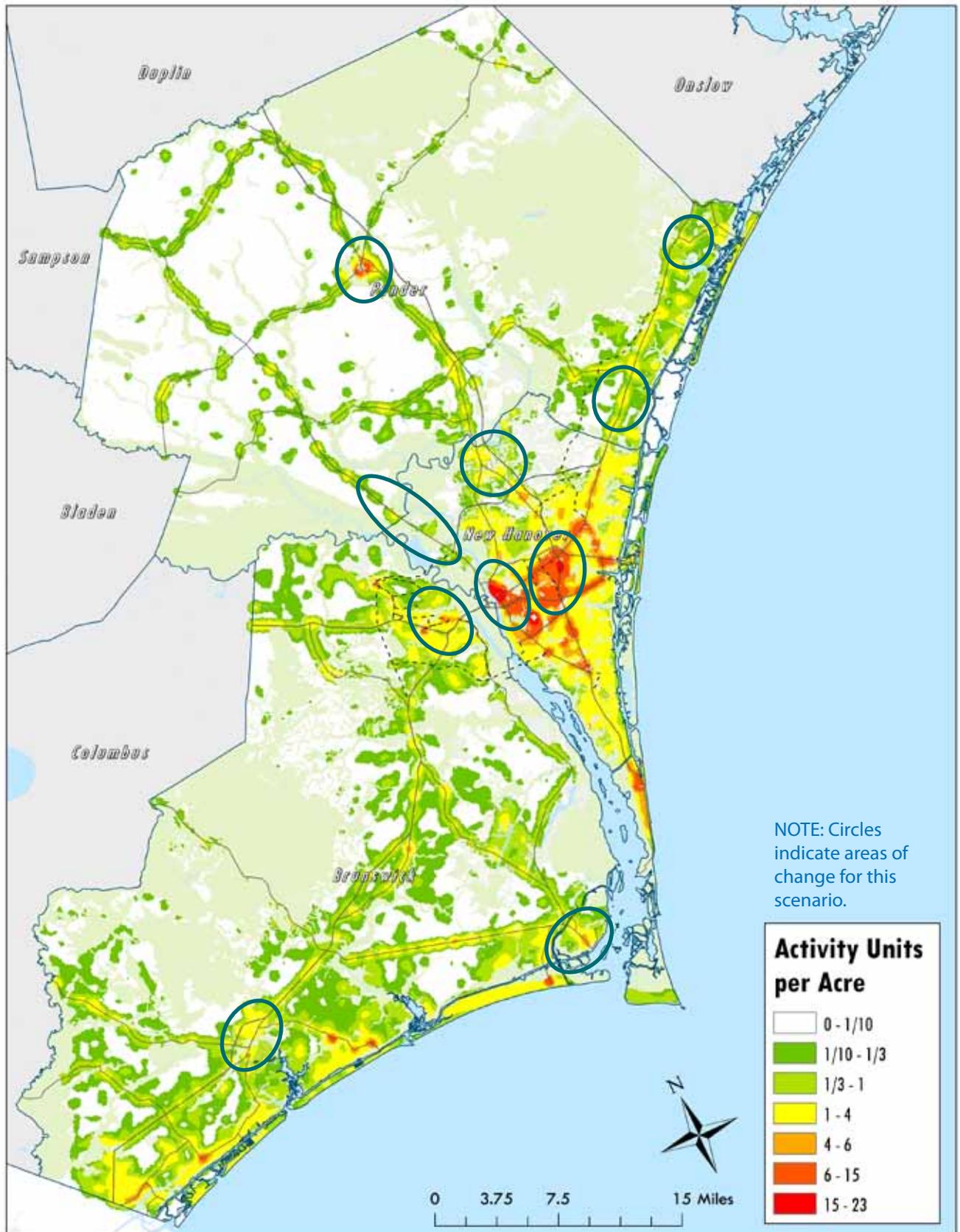
#### AREAS OF CHANGE

- Coastal Brunswick grows significantly, with clustering of development in areas such as Southport and Shallotte
- Mixed use development occurs in established areas such as Burgaw, Leland, Castle Hayne, downtown Wilmington and the Market Street/New Center area.
- Some of the greenfield development in coastal Pender occurs in mixed use districts along US 17.



#### GROWTH PATTERN

- Moderate growth dispersed throughout the region
- Compact development in existing and new centers



## ALTERNATIVE FUTURES SCENARIOS

# REDEVELOPMENT AND INFILL

### High level of growth in the central part of the region

#### OVERVIEW

- Maximizes capacity of existing urbanized areas
- Assumes high level of infill and redevelopment
- New, higher density development types emerge

#### WHAT IS ASSUMED?

- High percentage of new housing and jobs going in existing developed areas
- Demand for housing types and location similar to recent trends with densities increasing for each type
- Jobs concentrate in existing centers, emerging commercial areas and along major roads

- Greater reliance on transit and a shift in travel behavior with more walking, cycling and vehicle trip efficiency

#### SCENARIO COMPARISON

- Highest density, largest development footprint
- Less transit access and higher VMT than High Growth Nodes
- Access to amenities generally lower than High Growth Nodes, but higher than others

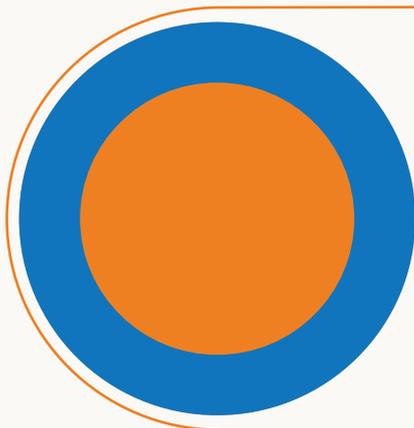
#### WHAT IS NEEDED TO REALIZE THIS FUTURE?

- Shift in market dynamics that drive development into existing centers and corridors

- Fast job development in the short and long run with a focus on office and commercial jobs, built at higher densities
- Significant increase in wages that drive household formation
- New land use policies and land development practices accommodating higher densities in commercial corridors
- Increase in residential development in established centers and commercial corridors
- Expansion of public infrastructure in undeveloped areas; Infrastructure capacity improvements to serve new infill development

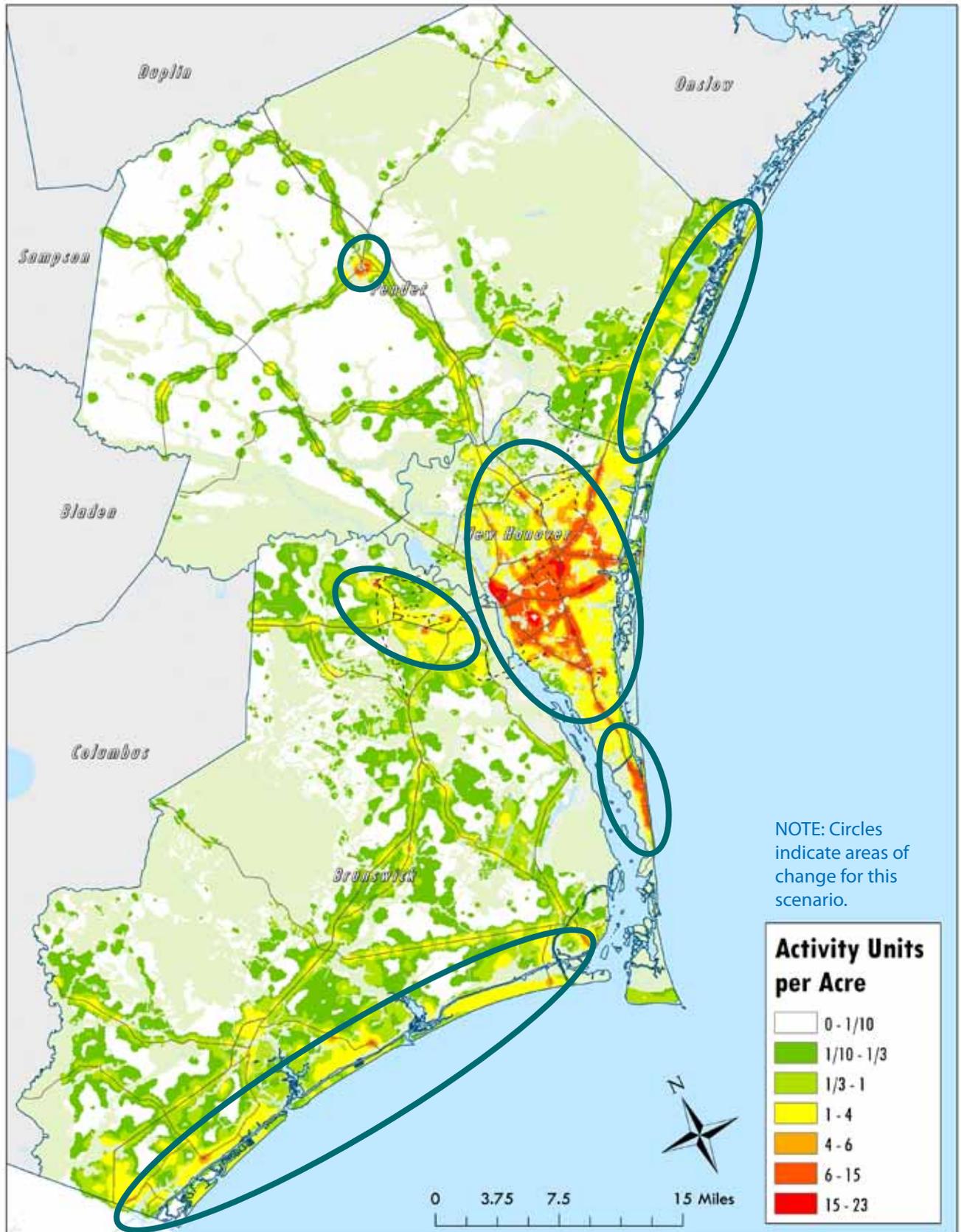
#### AREAS OF CHANGE

- Infill development in established beach communities in Brunswick, New Hanover and Pender
- High level of development throughout the existing urbanized area of Wilmington, New Hanover County and eastern Brunswick County with a focus on redevelopment of existing commercial corridors



#### GROWTH PATTERN

- High regional growth with large share in existing urban areas
- Building out urban areas
- Revitalizing centers and corridors



## ALTERNATIVE FUTURES SCENARIOS

# HIGH GROWTH NODES

### High central growth with select high density areas

#### SUMMARY

- Higher density development types
- Growth nodes throughout the regions
- Optimize development diversity in centers and efficiency in existing and new infrastructure

#### WHAT IS ASSUMED?

- High percentage of new housing and jobs going in existing developed areas
- Shift in demand for housing types away from single family houses with densities increasing for each type of housing
- Jobs highly concentrated in existing centers and established commercial areas

- Significantly higher opportunity for transit and a large shift in travel behavior with more walking, cycling and vehicle trip efficiency

#### SCENARIO COMPARISON

- Most infill development among the scenarios, but lower density than Redevelopment & Infill scenario.
- Best transit access and biggest VMT reduction
- Access to jobs highest among scenarios

#### WHAT IS NEEDED TO REALIZE THIS FUTURE?

- Large shift in market dynamics that drive development into

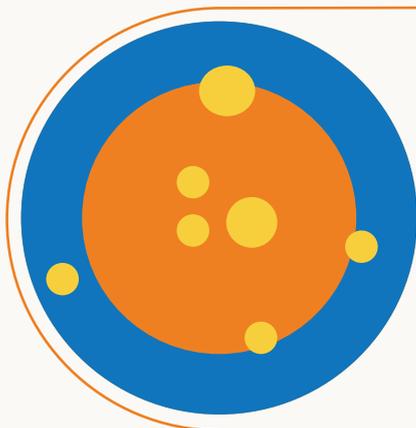
existing centers and corridors

- Fast job development in both the short run and long run with a focus on office and commercial jobs that build at higher densities

- Significant increase in wages that drive household formation
- New land use policies and land development practices requiring much higher densities in commercial corridors and policies that limit density in other areas
- Large increase in the number of residential development in established centers and commercial corridors

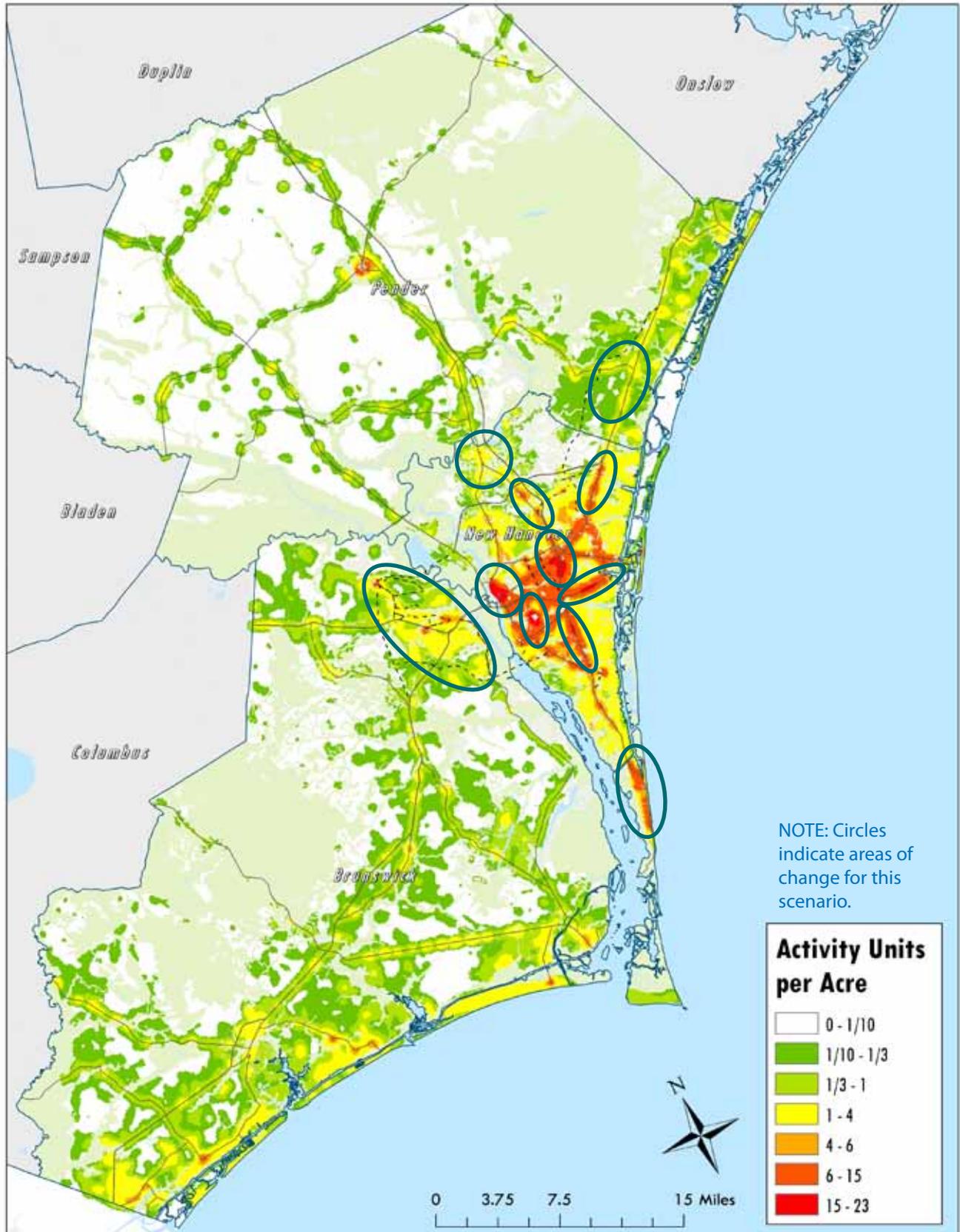
#### AREAS OF CHANGE

- Urban development transforms select area of Wilmington including downtown, the New Center area, South College and Oleander
- Infill development in New Hanover on North College Road, US 17 and Castle Hayne
- Pender County focuses on mixed used and mixed intensity development in the Hampstead area
- Leland and Bellville focus development in previously developed areas north and south of US 17



#### GROWTH PATTERN

- High regional growth with large share in existing urban areas
- Building out urban areas
- Focused growth in central urban and other centers in region



# INDICATORS

Indicators are used in this analysis to help quantitatively measure and compare the performance of various scenarios. The indicators used here were designed to evaluate three key categories:

- Development Patterns - the breadth and intensity of land use development
- Transportation Effectiveness - the degree to which travelers use, and are able to use, various forms of transportation
- Opportunity and Access - the extent to which people are able to reach important destinations

General findings for each of the indicator categories is as follows.

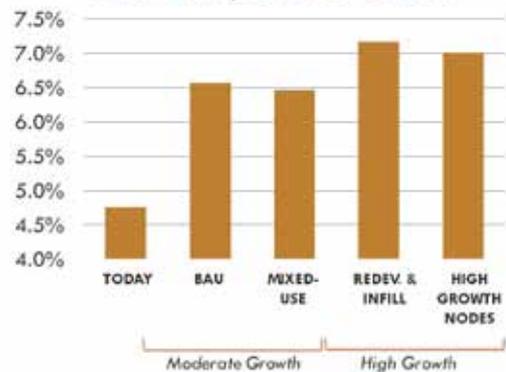
## DEVELOPMENT PATTERNS

Urban area population density is forecast to increase in all scenarios, with Redevelopment & Infill a full half-percent higher than other scenarios. Impervious surface is forecast to increase in all scenarios as well, with an expected higher degree of impervious surface in the high growth scenarios.

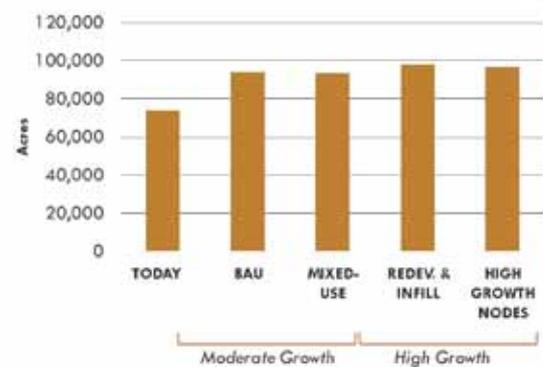
This pattern is mirrored by the percentage of new development on infill sites, with a greater than five percentage point difference between the High Growth Node and Business as Usual scenarios.

However, because the demand for development is so much higher in the high-growth scenarios, the footprint of developed land is nearly identical in all scenarios, suggesting that the intensity of development is much more susceptible to policy intervention than is development extent.

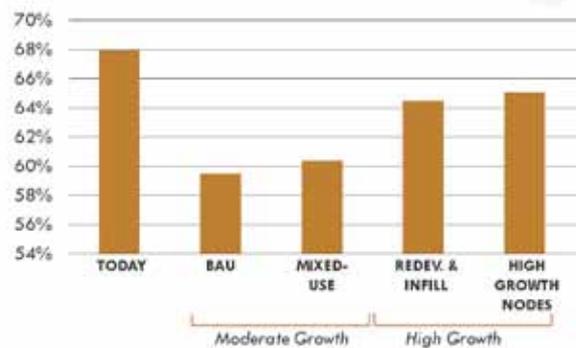
Percent Impervious Surface



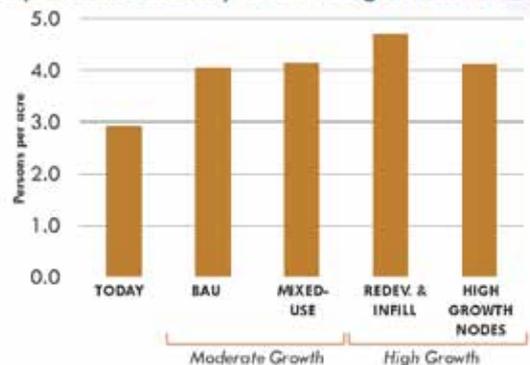
Footprint of developed land



Percentage of development on infill sites



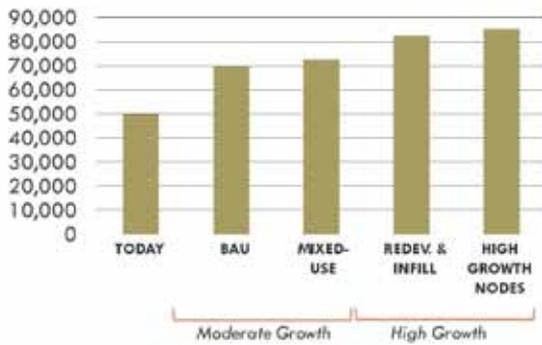
Population density in existing urban area



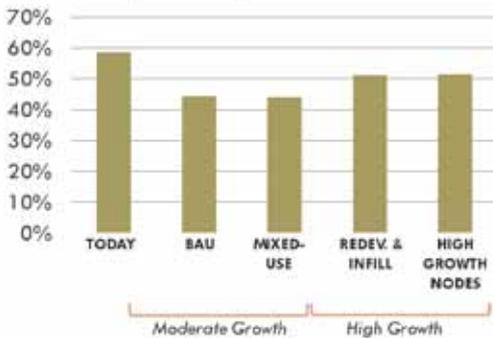
## TRANSPORTATION

Alternative Futures scenarios all point to the likelihood that VMT and congestion will increase significantly in the absence of outside intervention. This is in part due to an increasing disconnect between current transit provision and future employment locations, as new businesses locate outside of the urban core. While the number of people with access to transit increases by a minimum of 20,000 in all scenarios, the percent of jobs near transit drops precipitously, from nearly 60% currently to barely half in even the high-growth scenarios. As a result, existing transit lines will need to be expanded to serve the same share of the population.

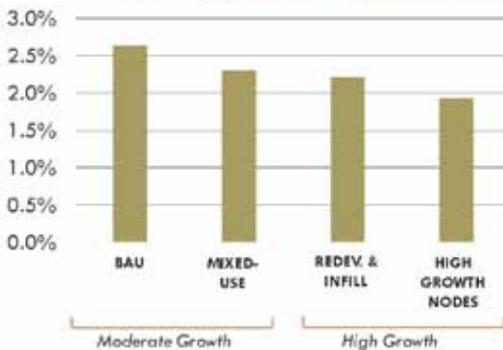
Total population with access to transit



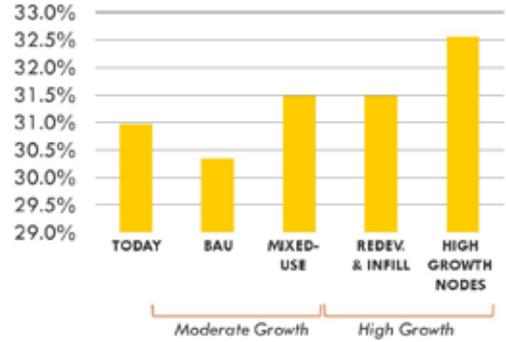
Percent of jobs located within close proximity to transit



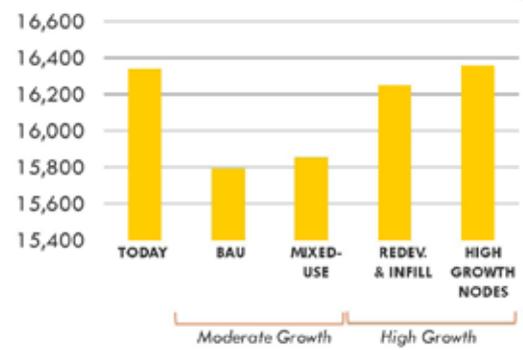
Percent change in VMT per capita



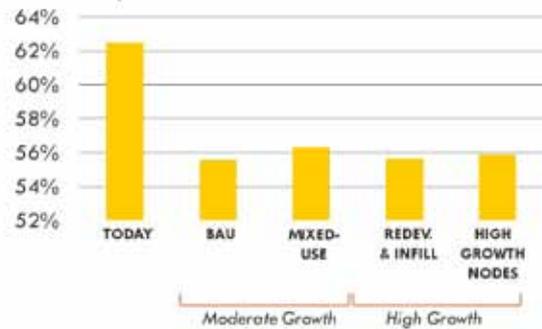
Percentage of population with access to employment centers



Access to jobs for total population



Percentage of population in proximity to parks and recreation areas



## OPPORTUNITY AND ACCESS

The focused infill development of the high-growth scenarios creates benefits and efficiencies, but in all scenarios, continued population sprawl also negatively impacts access to current public facilities, suggesting that location decisions about new public (and private) assets play a vital role in determining future opportunity and access.

For example, in all but Business As Usual, the percent of the population with access to employment centers increases. Conversely, access to current recreation facilities drops across the board, while average accessible jobs per person falls for all scenarios but High Growth Nodes.

## ALTERNATIVE FUTURES SCENARIOS

# PUBLIC FEEDBACK

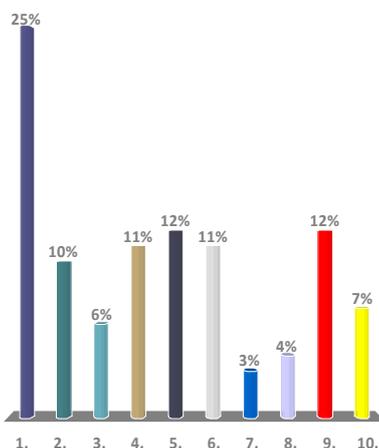


**P**ublic feedback is a vital input in determining a preferred development alternative. Feedback was acquired in-person and on-line. In-person comment was provided through keypad responses of over 170 participants at the May 22nd Alternative Futures Breakfast and Forum. Attendees were also able to provide written comments during and after the forum. On-line feedback was provided through two interactive public engagement tools: comments on the Alternative Futures scenarios in the 'Explore the Quest' portion of the FOCUS website, and through the FOCUS forum.

The key messages relayed by the public were loud and clear: the issues facing this region, and the vision for a better future, are about access. Access to jobs, access to alternative forms of transportation, access to more robust living and working environments for all stages of life. Good access requires both proximity and availability, and for the key issues on the minds of the public, good access is not being achieved.

Issues of access dominated discussion of current conditions, as exemplified by responses to the question below.

### WHAT ARE THE GREATEST CHALLENGES FACING THE REGION?



1. Slow rate of job growth
2. Match jobs with worker skills
3. Lack of housing choices
4. Traffic congestion
5. Lack of transportation choices
6. Infrastructure deterioration
7. Lack of tools to manage growth
8. High taxes and regulations
9. Weak regional coordination
10. Environmental degradation

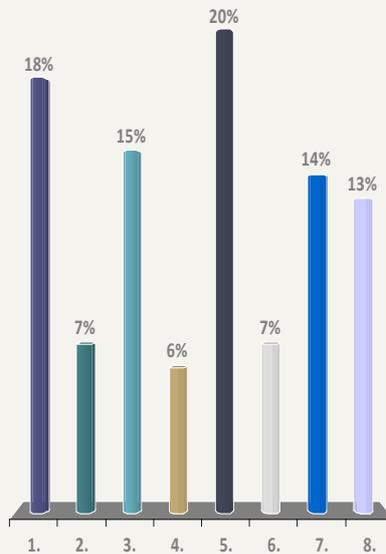
**C**learly, the availability of jobs is the critical factor, with concerns about transportation and regional coordination highlighting the next tier of challenges.



## WHICH OF THE FOLLOWING OUTCOMES ARE MOST IMPORTANT TO YOU IN THE CAPE FEAR REGION IN 2040?

These same issues of access are the cornerstones of the community's vision for future success, where vibrant town centers, access to jobs, and manageable congestion were all highly ranked by attendees.

Similar responses were noted by online participants as well. Issues of job access and development (particularly for recent college graduates), housing and neighborhood diversity, and the need for improved regionalism were all noted.



1. Jobs are easy to access
2. Short commutes
3. Manageable congestion
4. More housing options
5. Vibrant mixed use town centers
6. Better access to parks
7. Conserved natural lands
8. Better air and water quality

*“Need to attract more young professionals; It feels like the Wilmington area is all college-aged and retirees. Where are the professional jobs? Where are the young families?”*

Response to the various Alternative Futures themselves reflected these same tenets. The Business As Usual scenario was the lowest rated by those giving ratings through the website and was also the one that received the fewest page views. While the High Growth Nodes Scenario was the most commonly viewed scenario, no comments were provided by viewers. The Redevelopment and Infill scenario and Mixed Use Centers scenario were reviewed more positively than Business as Usual, and were lauded for their emphasis

on building out existing urban areas and providing opportunities for new “town centers” in the urban core.

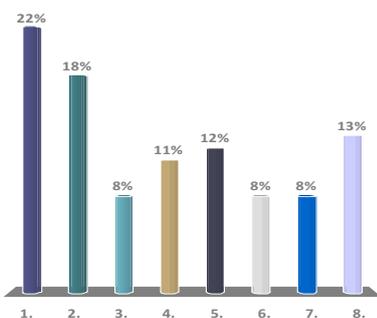
To make these dreams a reality, Complete Communities were viewed as an important tool. As shown below, a mix of uses, walkability, and easy access to jobs were the three most important characteristics of the complete community concept.

There are many potential strategies available for pursuing this

goal, but the public responses gravitated to a few in particular: balance housing and jobs within communities; plan for senior housing and affordable housing; make it easier to walk and bike; and create more efficient travel patterns.

**Increased access - to jobs, housing, and daily needs - is the key message from the public.**

## WHAT CHARACTERISTICS ARE MOST IMPORTANT IN A “COMPLETE COMMUNITY?”



1. Mix of uses
2. Walkability
3. Transit options
4. Housing options
5. High quality schools
6. Different types of people and families
7. Easy access to nature
8. Easy access to jobs

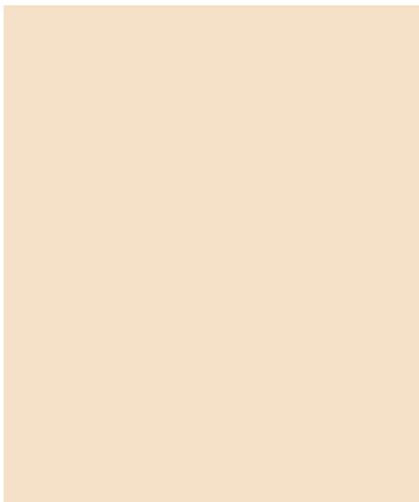
**Providing increased access will require, above all, complete community strategies, multimodal transportation investments, and regional cooperation.**

## ALTERNATIVE FUTURES SCENARIOS

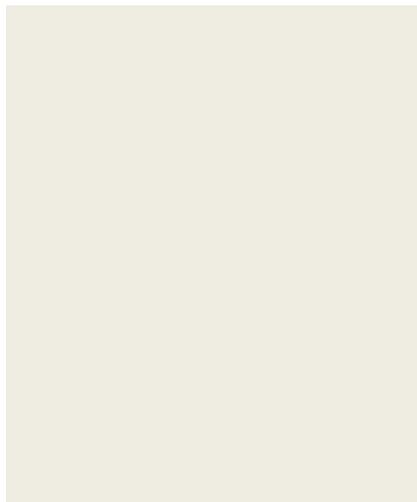
# CONCLUSIONS

The findings of the Alternative Futures scenarios discussed in this report point to a region that is facing continued growth, and the positives and negatives that come with that growth. Existing urban areas are clearly attractors for residents and businesses, but pressure to expand further outward from the core - even as urban areas facilitate redevelopment, infill and

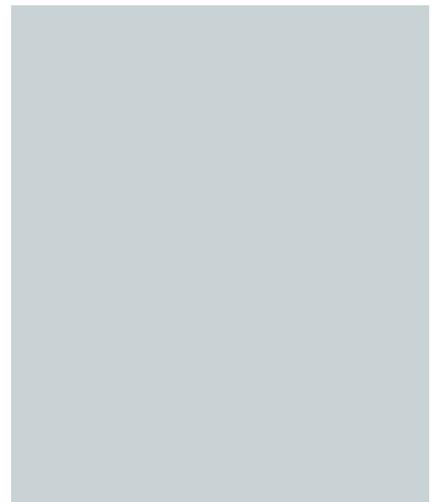
increased density - is a certainty. This is made most clear by the four scenario projections showing very similar amounts of developed land, even though the scenarios capture very different amounts of population and employment. In effect, the scenarios suggest that without public intervention, the region will expand significantly in terms of developed land areas under any market condition.



Expansion of developed land across the region has both positive and negative impacts. New residents and new jobs in all three counties, local towns and the City of Wilmington can increase the tax base in each community and improve overall livability of the region. However, the form that new growth takes matters. If the region wants to garner the positive impacts of growth it will be critical to ensure that new development does not overburden already strained public resources and degrade quality



of life. The scenario analysis points to this as a real concern. Without a concentrated effort to target growth into both existing and new more compact and mixed use centers, VMT is expected to rise, not just in total, but per capita as well. Current public transit provision begins to serve a smaller and smaller percentage of the population, and increased interest in urban living can price out people currently living in transit-friendly urban areas who rely on transit for daily transportation needs. Without additional capi-



tal and operational investments, parks and other regional amenities project to serve a smaller percentage of the population. This places a heavy burden on public investment, either requiring more funds, or gaining less and less benefit from the money currently being spent. Given the role that tourism and quality of life plays in attracting and retaining new residents and businesses, degrading the return on investment that public expenditures provide can reduce the quality of life that the economy relies upon.

**F**indings from this report all suggest a **real, pressing need for thoughtful policy intervention**, through growth management that facilitates both market demand and public return on investment. Such a growth management framework will need to be regional in scale, provide a diversity of living and working environments, be directly tied to economic development initiatives and have the support of public officials and the citizenry at large.

Intervention of this type can be difficult, particularly in cases where there is not regional buy-in. However, the public feedback received during the Alternative Futures analysis and FOCUS in general points to strong support for thoughtful regional collaboration on growth management. Preferences for improved access to jobs, walkable environments, and regionalism were all nearly uniform, and the principles of “Complete Communities” were met with resounding support.

The template for Complete Communities is applicable across the urban, suburban and rural continuum with examples within the region already in place. Scaling this approach up and across the region in a more deliberate way, and connecting these places with a more robust multi-modal transportation network is the cornerstone strategy needed to achieve the long term desired for quality growth and sustaining quality of life. The findings of Alternative Futures work, and the support for regional collaboration and Complete Communities are clear signs pointing the way for the Regional Framework for Our Future Plan, and are a strong foundation for a better Cape Fear region in the future.

## *Findings from this report support the need for regional collaboration aimed at creating Complete Communities*



R. W. X. M



# APPENDIX C: REGIONAL MARKET ASSESSMENT PRESENTATION



# FOCUS Catalyst Project

Regional Market Assessment

RENAISSANCE PLANNING GROUP  
February 20, 2014



## Overview

- General Profile & Trends
  - Demographics
  - Economy
  - Housing
- Real Estate Market Conditions
  - Residential
  - Retail
  - Office
  - Industrial
- Forecasted Growth
- Implications

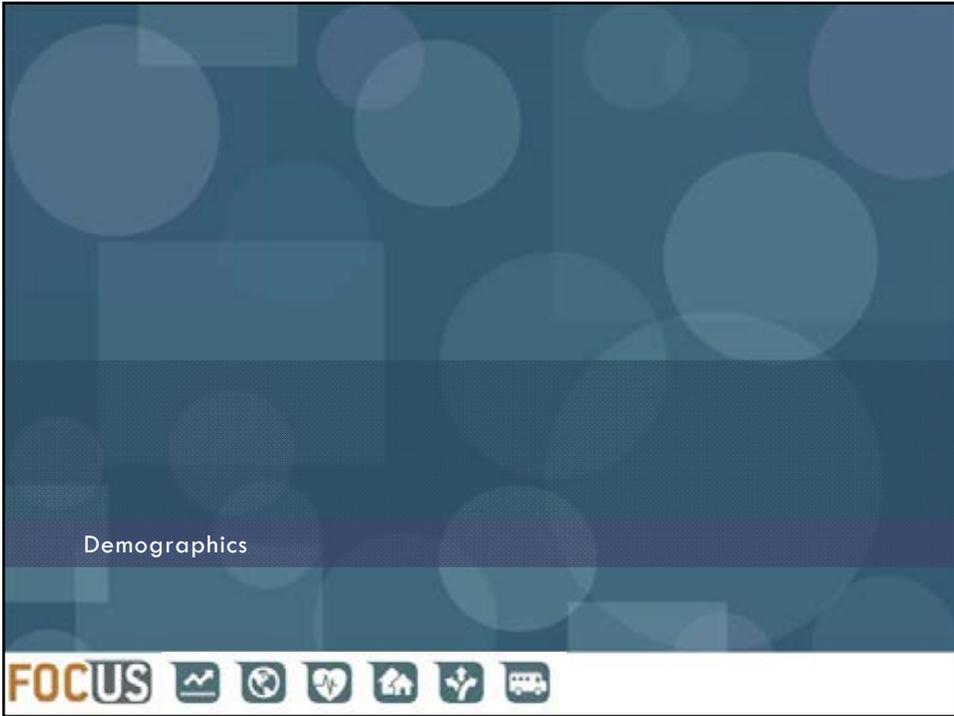




## Profile & Trends Summary

- The 3-county region is:
  - Growing at a healthy rate – both population and employment
  - Relatively affluent and forecasted to become more so
  - Aging as it grows – significant increase in seniors
  - Households without children are more prevalent than in the state or nation
  - People and jobs are highly centralized in Wilmington, but a decentralization trend is emerging
- The regional economy is characterized by:
  - Business services and IT firms concentrated in Wilmington, primarily near the university and airport
  - Production firms primarily located in peripheral areas
  - Somewhat greater emphasis on local-serving business clusters versus traded clusters when compared to other metro areas
- The regional housing market is characterized by:
  - Higher price levels overall than other metro areas driven by beach locations and vacation/retiree demand
  - Very affordable housing relative to household income for middle and upper income households
  - A shortage of affordable rental housing for lower income households
  - A recent housing boom in Brunswick County, but New Hanover remaining popular particularly after the downturn
  - Most new housing is single-family detached product; most rental apartments are found near UNC-W

**FOCUS**      



## Forecasted population growth is substantial

- F1 forecast:
  - Region adds almost 190,000 people
  - Increase of 52%
  - Annual growth rate of 1.4%
- F2 forecast:
  - Region adds over 325,000 people
  - Increase of 90%
  - Annual growth rate of 2.2%



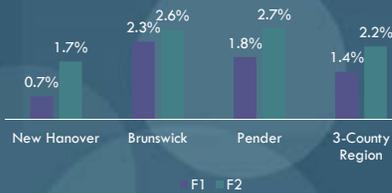
## But the location emphasis of growth varies by forecast

### By county:

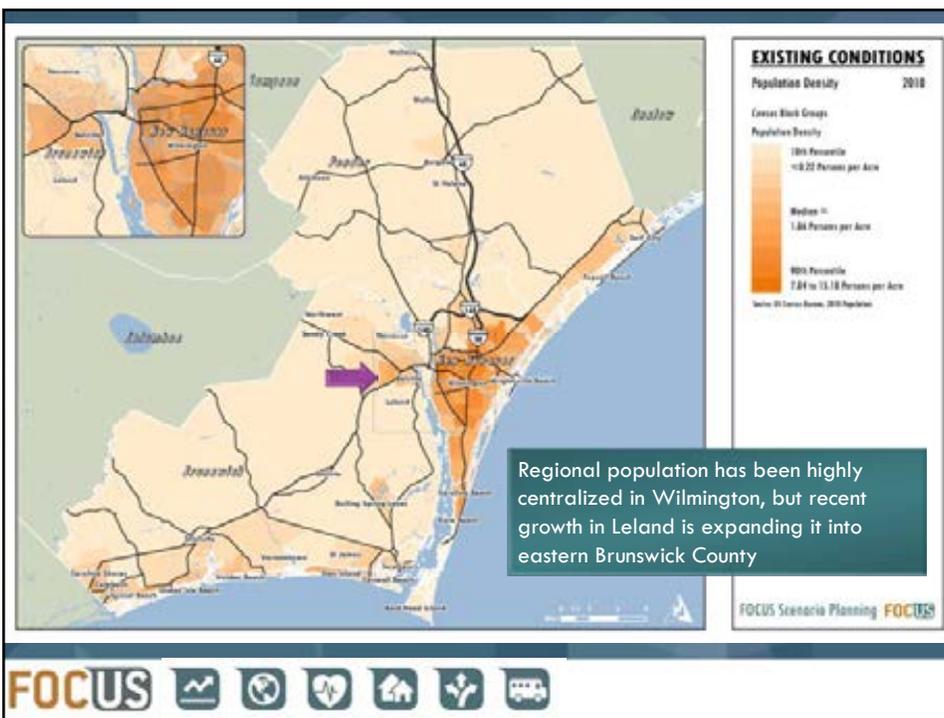
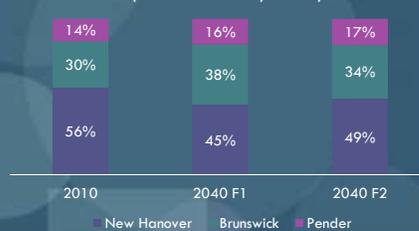
- New Hanover currently has over half of the population; forecasted to fall below half
- Brunswick growth strong in both forecasts; its total population rivals New Hanover's in F1
- New Hanover growth is slowest, especially in F1
- Pender growth healthy in F1, strongest of all counties in F2

Regional population is decentralizing

Population Compound Annual Growth Rate, 2010-2040

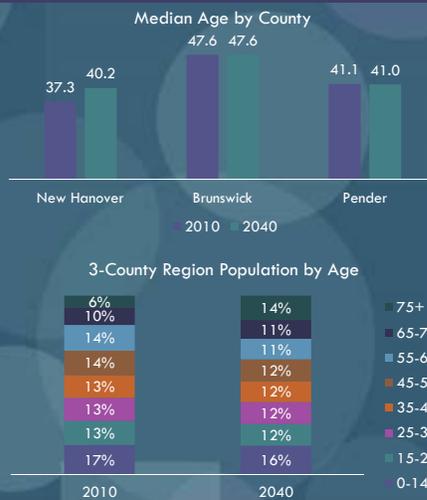


Population Share by County



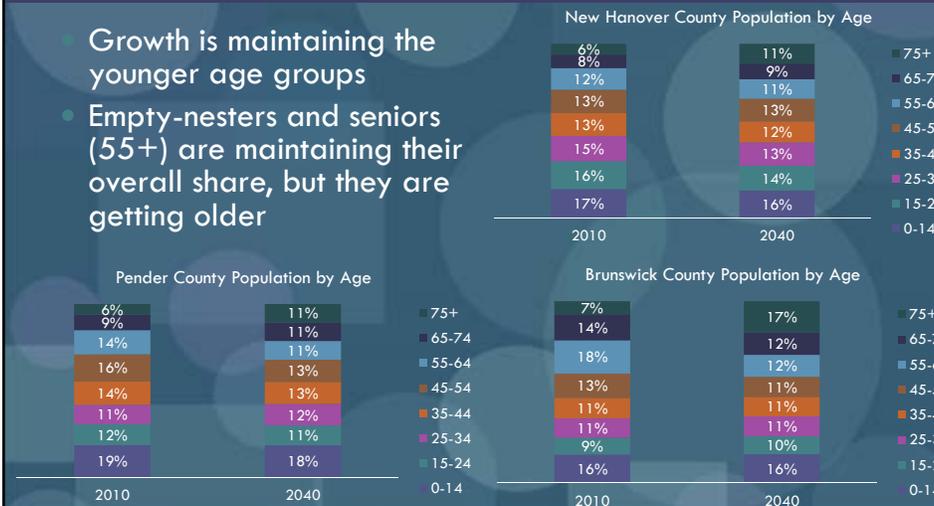
## The population is aging, but growth is maintaining the younger age groups

- Brunswick already has the highest median age by a substantial margin
- Median age will be stable in Brunswick and Pender, but go up significantly in New Hanover
- Regional age structure 2010-2040:
  - Seniors (65+) go from 16% to 25% of total
  - Age groups under 45 stay fairly stable



## The age group gaining the largest share over time is 75+

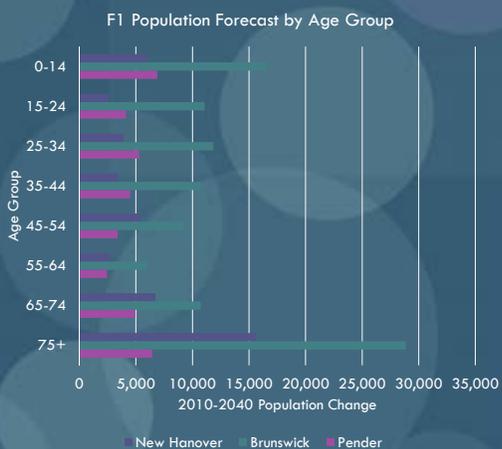
- Growth is maintaining the younger age groups
- Empty-nesters and seniors (55+) are maintaining their overall share, but they are getting older



## F1: Major growth in older seniors occurring in Brunswick

Growth is highest in all ages in Brunswick because of overall growth forecast

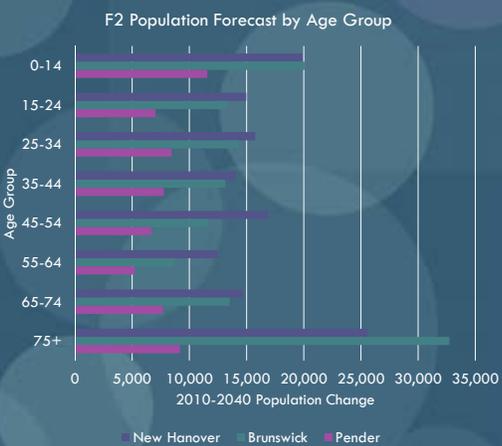
- Brunswick forecasted to add almost 29,000 new people age 75+
- Brunswick also will add slightly more people age 0-14 than New Hanover will add of age 75+
- New Hanover and Pender growth by age is fairly similar, with Pender skewed somewhat younger and New Hanover somewhat older



## F2: New Hanover exceeds Brunswick, but not in the youngest and oldest groups

Growth is highest in New Hanover for the age groups from 15-74, including the prime working ages of 25-54

- Brunswick leads in the 0-14 (slightly) and 75+ (dramatically) age groups
- Even with the higher growth in New Hanover, Brunswick will add almost 4,000 more people age 75+ than in F1
- Pender's growth is fairly balanced across all the age groups



## The region is becoming more affluent

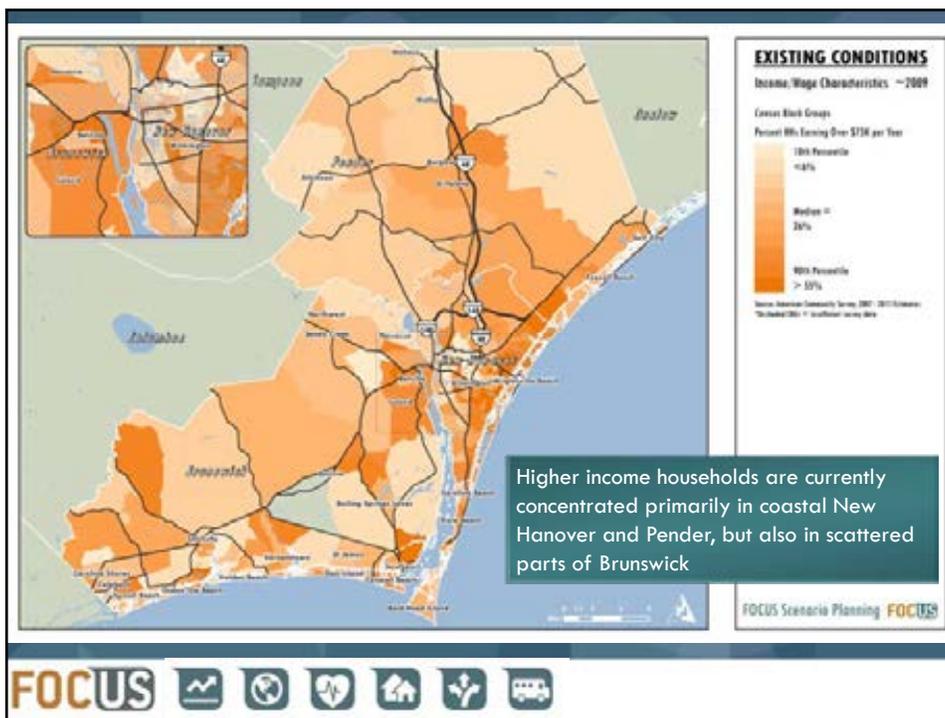
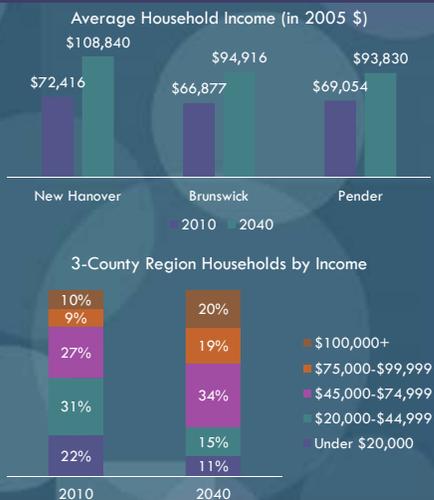
2010-2040 increase in average household income:

- New Hanover: 50%
- Brunswick: 42%
- Pender: 36%

- Forecasts are inflation-adjusted, so the increase represents real purchasing power

- Region will go from 19% to 39% of households earning more than \$75,000 per year (in 2005 \$)

Individual county income structures and changes from 2010-2040 parallel the region's



## Educational attainment is improving, and exceeds state and national levels

Close to 1/3 of adults in the region have at least a college education

- Share increased nearly 7 percentage points since 2000
- Exceeds the North Carolina and U.S. levels
- New Hanover leads the region with 37%
- Brunswick and Pender have increased the most, but still lag the state and national levels

The region has added almost 35,000 new Bachelor's degree holders since 2000

Population Age 25+ with at least a Bachelor's Degree



## An increasing share of households do not have children, but the share of singles is not increasing as quickly

The region's share of households without children at home is almost 6 percentage points higher than the state and nation

- Pender has a notably smaller share than New Hanover and Brunswick
- The region's share of 1-person households is fairly close to the state and nation
- New Hanover's share is significantly larger, probably caused by UNC-W students
- Brunswick and Pender shares are slightly smaller

Childless and single households are prime market segments for higher density housing and urban-style living

Households without Children



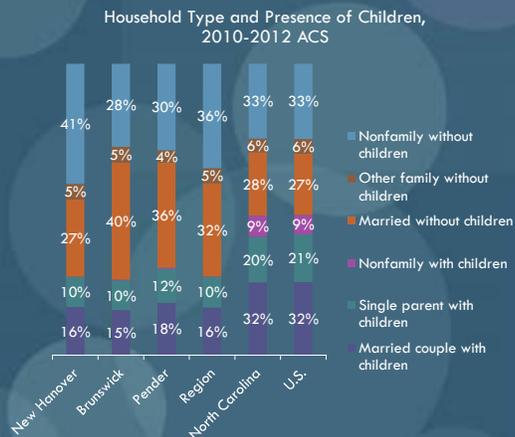
1-Person Households



## Married couples without children tend to be prevalent

Brunswick and Pender have a much higher share of married couples without children than the state and nation

- New Hanover's shares are influenced by UNC-W students (nonfamilies without children)
  - The entire region has a much lower share of single-parent and married-couple families than the state and nation
- Trends in household type shown on the next slide



## The share of families with children is decreasing or not growing significantly

Change in Household Type Share (Percentage Points), from 2000 Census to 2010-2012 ACS

	Married couple with children	Single parent with children	Nonfamily with children	Married without children	Other family without children	Nonfamily without children
New Hanover	-2.3	0.8	-0.3	-1.3	0.3	2.6
Brunswick	-4.0	0.8	-0.1	1.6	0.5	1.3
Pender	-5.3	1.7	0.0	1.4	-1.1	3.1
3-County Region	-3.2	1.0	-0.2	0.4	0.2	1.9
North Carolina	8.3	9.3	9.1	-0.5	0.6	2.5
United States	7.6	10.3	8.3	0.5	0.8	1.9

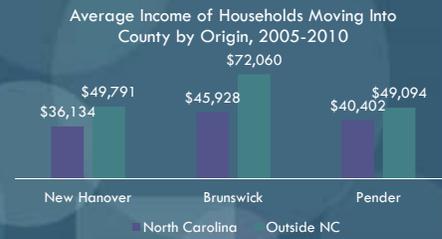
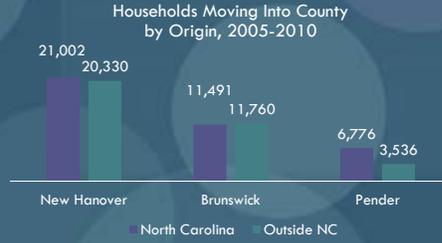
- The share of married-couple families is down across the region, in contrast with substantial growth at the state and national levels
- Single-parent family shares have grown modestly, in contrast to even stronger growth in North Carolina and the U.S.
- Similar trend for nonfamilies with children, but this is a tiny category in the region



## New Hanover attracts the most in-migrants, but they are more affluent in Brunswick

In New Hanover and Brunswick in-migration is evenly balanced between in-state and out-of-state movers

- In Pender in-state movers predominate
- But the average income of Brunswick in-migrants is significantly higher, especially for those from out of state
- In all counties, the average income of in-migrants is well below the average of existing residents
  - The exception is Brunswick, where movers from out of state average higher incomes than current residents



Economy



## Forecasted employment growth is faster than forecasted population growth

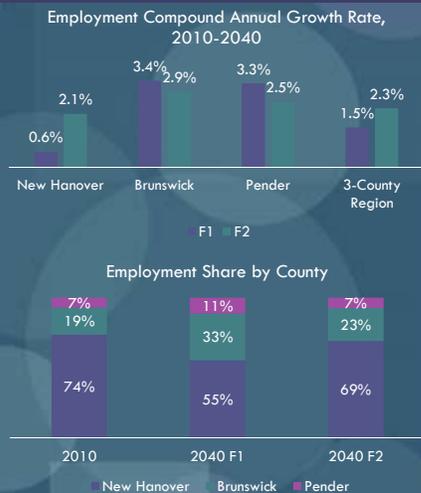
- F1 forecast:
  - Region adds 74,000 jobs
  - Increase of 58%
  - Annual growth rate of 1.5%
- F2 forecast:
  - Region adds over 123,000 jobs
  - Increase of 98%
  - Annual growth rate of 2.3%

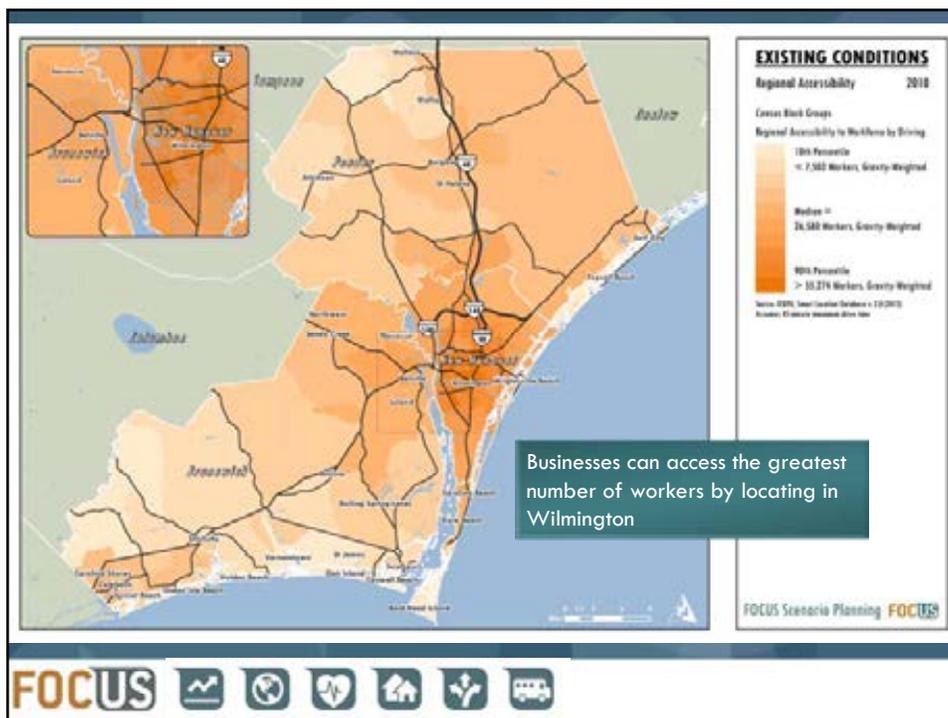
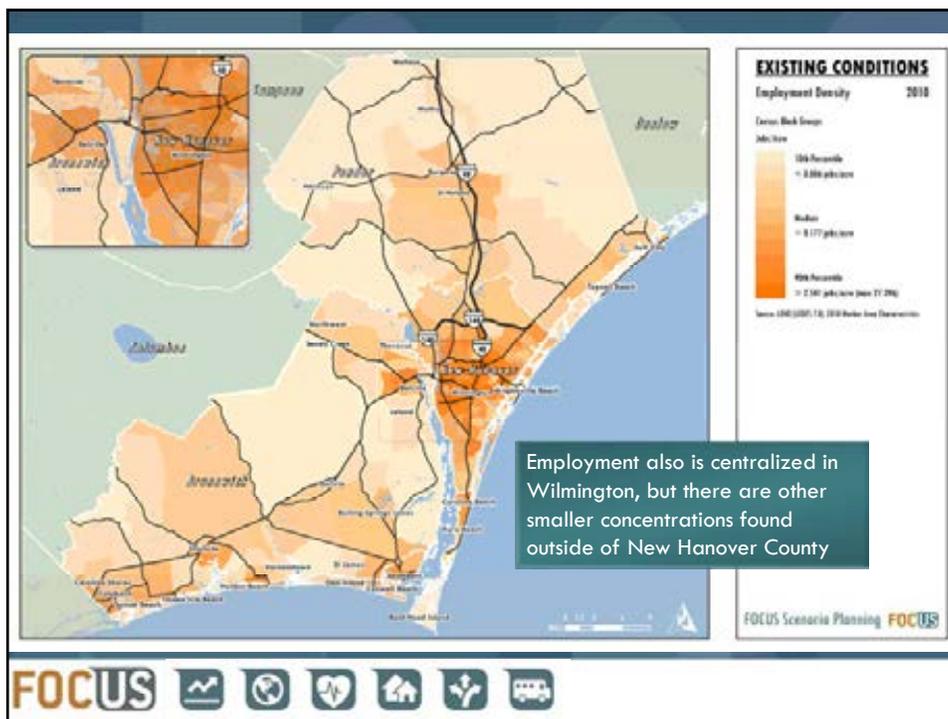
Employment is forecasted to grow faster than population



## F1 forecast assumes major decentralization of employment

- By county:
  - New Hanover currently has almost 3/4 of the job base; share is forecasted to fall by varying amounts
  - Dramatic difference in growth rates for New Hanover between the forecasts
  - Growth rates in Brunswick and Pender are strong and exceed New Hanover's in both forecasts
- Employment base is decentralizing, but New Hanover is still the primary jobs center, with the greatest accessibility to the regional workforce



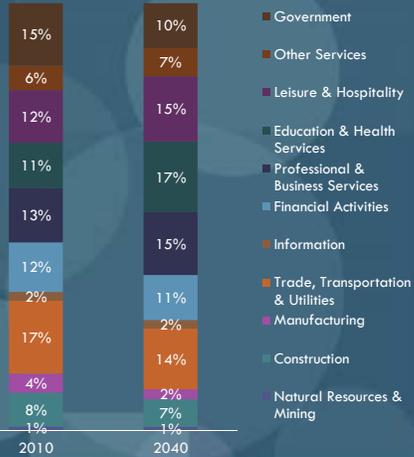


# Health care will be a larger share of future employment

Sectors increasing their shares: health care, hospitality, and business services

- Decreasing sectors: government, trade & transportation, manufacturing
- Sector shares and forecasts are relatively consistent across the three counties, with a few exceptions
  - Hospitality sector in Pender is half the share seen in New Hanover and Brunswick
  - Pender has very few Information sector jobs

3-County Region Employment by Super-Sector

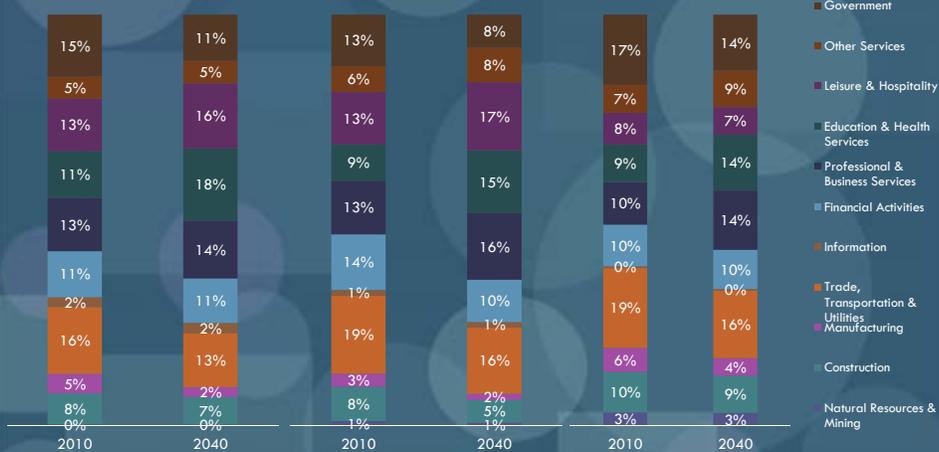


# Employment composition charts by county

New Hanover County Employment by Super-Sector

Brunswick County Employment by Super-Sector

Pender County Employment by Super-Sector

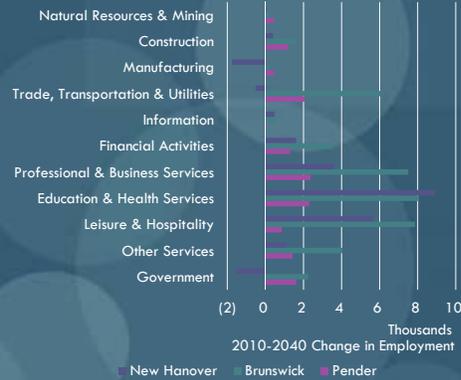


## F1: Brunswick grows strongly in service and trade sectors

Brunswick forecasted to add around 8,000 jobs in each of the business services, health care, and hospitality sectors, plus 6,000 in trade & transportation

- New Hanover forecasted to grow strongly in health care and hospitality, but lose jobs in manufacturing and government
- Pender forecasted to grow moderately in most sectors
- Largest-gaining sectors region-wide:
  - Education & health services: 19,274 jobs
  - Leisure & hospitality: 14,375 jobs
  - Professional & business services: 13,475 jobs

F1 Employment Forecast by Super-Sector

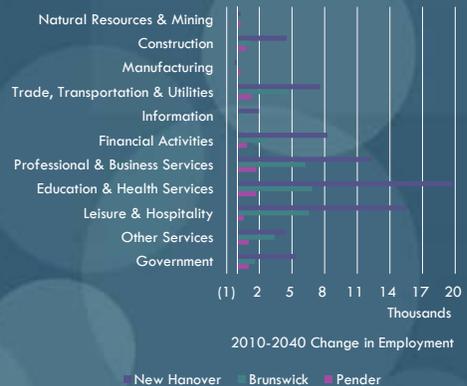


## F2: New Hanover grows strongly in most employment sectors

New Hanover job growth particularly strong in health care, hospitality, and business services

- Brunswick also forecasted to add jobs in those sectors, but a smaller amount
- Pender forecast is smaller than in F1
- Only sector to lose jobs in this forecast is manufacturing in New Hanover
- Largest-gaining sectors region-wide:
  - Education & health services: 28,279 jobs
  - Leisure & hospitality: 22,530 jobs
  - Professional & business services: 20,267 jobs

F2 Employment Forecast by Super-Sector



## Most jobs in the region are local-serving, not in “export” businesses

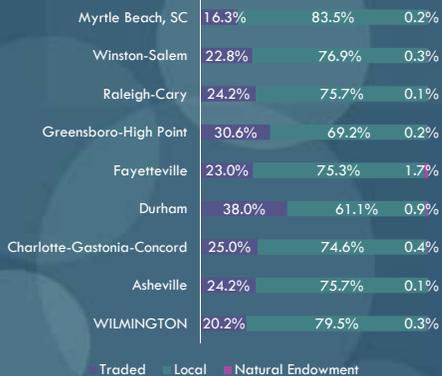
Cluster types defined by Harvard Business School research:

- Traded: “exporting” businesses that bring dollars into the region (manufacturing, etc.)
- Local: primarily serve local needs (retail, health care, etc.)
- Natural endowment: based on exploiting resources (coal, farming, etc.)
- Traded clusters are typically the preferred targets of economic development efforts:
  - Expand the local economy by bringing in money from outside
  - Jobs tend to pay more than local-serving clusters

Compared to a set of North Carolina metro areas, the region is below-average in the traded clusters share of employment

- Average share is 25%

Composition of MSA Employment by Cluster Type



## Traded clusters tend to pay higher wages

Median values of the average metro wage figures being compared in the chart:

- Local clusters: \$33,419
- Traded clusters: \$40,448
- Traded wage premium over local: 21%
- Wilmington’s average wages are slightly below the medians
  - Local clusters: 12% below
  - Traded clusters: 6% below
- There is room for improvement in both the types of jobs being created in the region and their wages

MSA Average Wages by Cluster Type



## The key industry clusters of the Cape Fear region

- Key industry clusters were identified by looking at four different characteristics of the region's traded clusters
  - Largest:** clusters that were among the largest in terms of total employment in the region
  - Growth:** clusters with the largest job growth from 1998-2010
  - Difference vs. Nation:** clusters that added the most jobs above what they would have been expected to add according to national economic conditions
  - Specialization:** clusters that are local specialties when comparing the region's economy to the U.S. economy as a whole



## Nine key clusters were identified

Key Cluster	Largest	Growth	Difference vs. Nation	Specialization
Aerospace Engines				X
Biopharmaceuticals		X	X	X
Business Services	X	X		
Chemical Products	X			X
Heavy Construction Services	X			X
Hospitality and Tourism	X	X	X	
Information Technology	X	X	X	X
Power Generation and Transmission		X	X	X
Production Technology	X	X	X	X

These clusters are the most important drivers of the region's traded economy

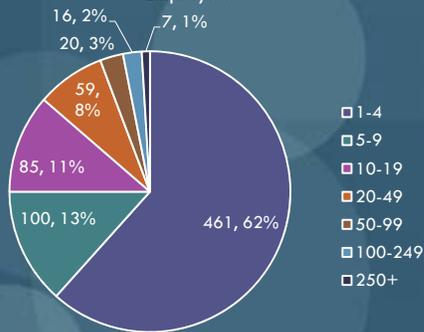


## Most key cluster businesses are small

Businesses operating in the key clusters were counted based on their NAICS code

- 75% of key cluster businesses have less than 10 employees
- Only 7 businesses have more than 250 employees, and they are in a variety of clusters:
  - Biopharmaceuticals
  - Business Services (2 firms)
  - Chemical Products (2 firms)
  - Information Technology
  - Power Generation and Transmission

Key Cluster Businesses by Number of Employees



## The locations of key cluster businesses can be identified at the zip code level

- Individual businesses operating in the key clusters are primarily concentrated in Wilmington
  - Especially near the university (28403), airport (28405), and downtown (28401)
- Leland and Southport make it into the top 1/4 of zip codes, but the presence of key cluster businesses drops off quickly after the top areas

Zip Code	City	County	Key Cluster Businesses
90th Percentile and Higher			
28403	Wilmington	New Hanover	128
28405	Wilmington	New Hanover	115
28401	Wilmington	New Hanover	81
28412	Wilmington	New Hanover	57
75th-89th Percentile			
28409	Wilmington	New Hanover	46
28411	Wilmington	New Hanover	44
28451	Leland	Brunswick	35
28461	Southport	Brunswick	30



## What are the top zip codes for presence of key cluster businesses?

### Aerospace Engines

- 1 firm in Castle Hayne (28429) – this is the GE Aviation plant

### Biopharmaceuticals

- 3 firms: 2 in Wilmington (28401 and 28405) and 1 in Rocky Point (28457)

### Business Services

- Concentrated in Wilmington: 28403, 28405, 28401, and 28409

### Chemical Products

- 6 firms in Leland (28451), 3 firms in Castle Hayne (28429), and 2 firms in Wilmington (28401); 3 other zip codes with 1 firm each

### Heavy Construction Services

- Concentrated in Wilmington: 28403, 28405, 28401, and 28412

### Hospitality and Tourism

- Concentrated in Wilmington (28403, 28401, and 28405), plus Carolina Beach (28428)

### Information Technology

- Concentrated near the university (28403) and airport (28405)

### Power Generation and Transmission

- Only 2 zip codes have multiple firms: Southport (28461) and near the airport (28405)

### Production Technology

- Concentrated near the airport (28405) and in Leland (28451)



## The geography of key cluster businesses

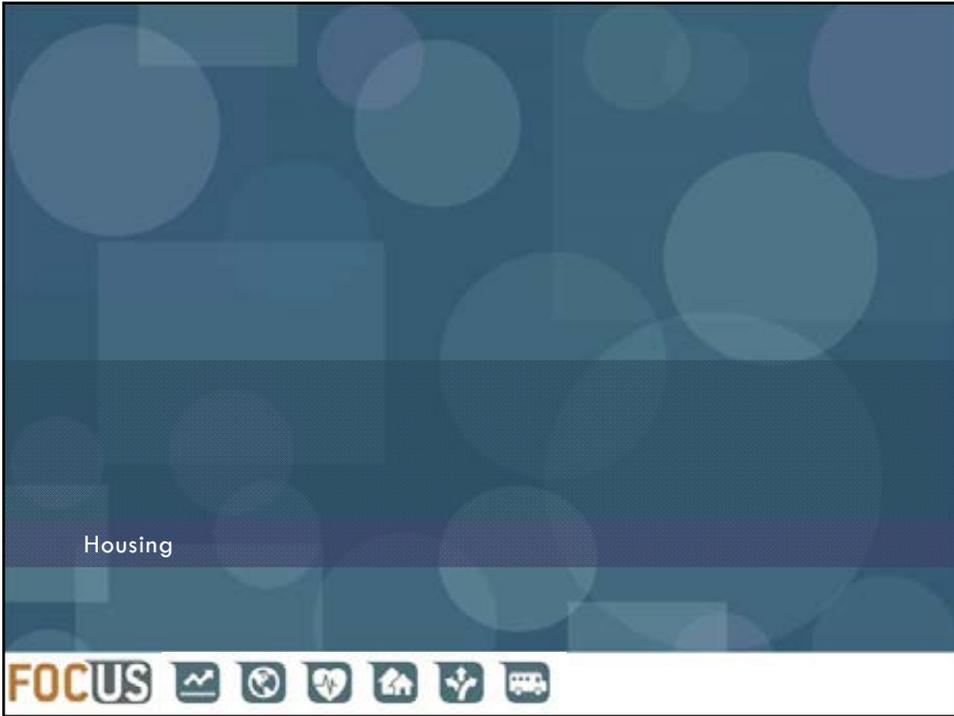
Of 748 key cluster businesses in the region, 43% are located in the three Wilmington zip codes indicated in red

- Services and IT businesses are concentrated near the university (28403) and airport (28405)

- Downtown Wilmington (28401) usually comes in third place after these two zip codes

- Production businesses are more dispersed – besides Wilmington there are concentrations in Castle Hayne, Rocky Point, Leland, and Southport



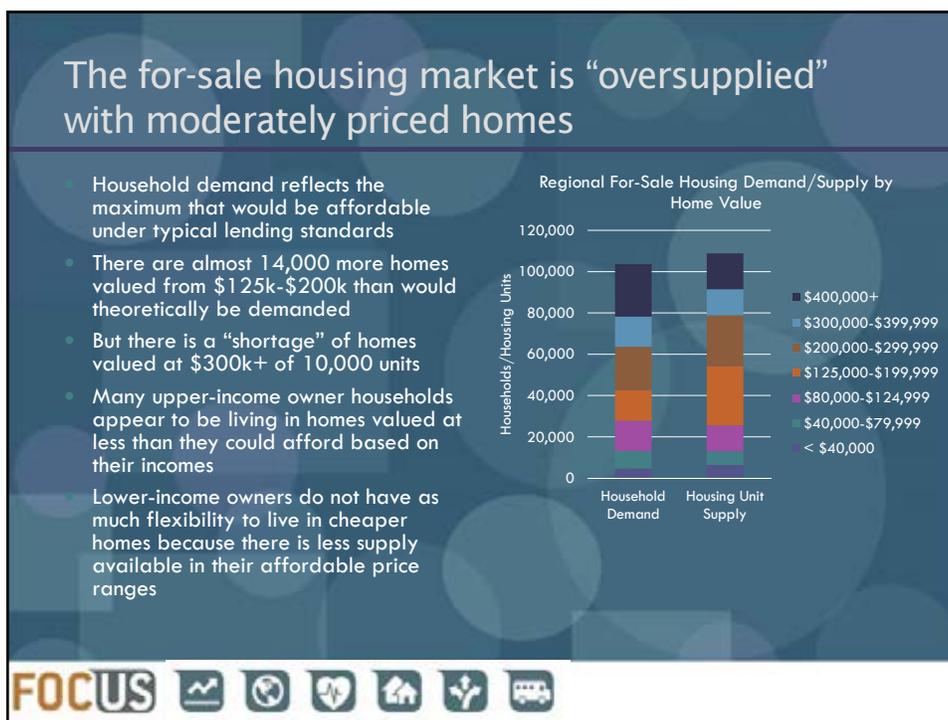
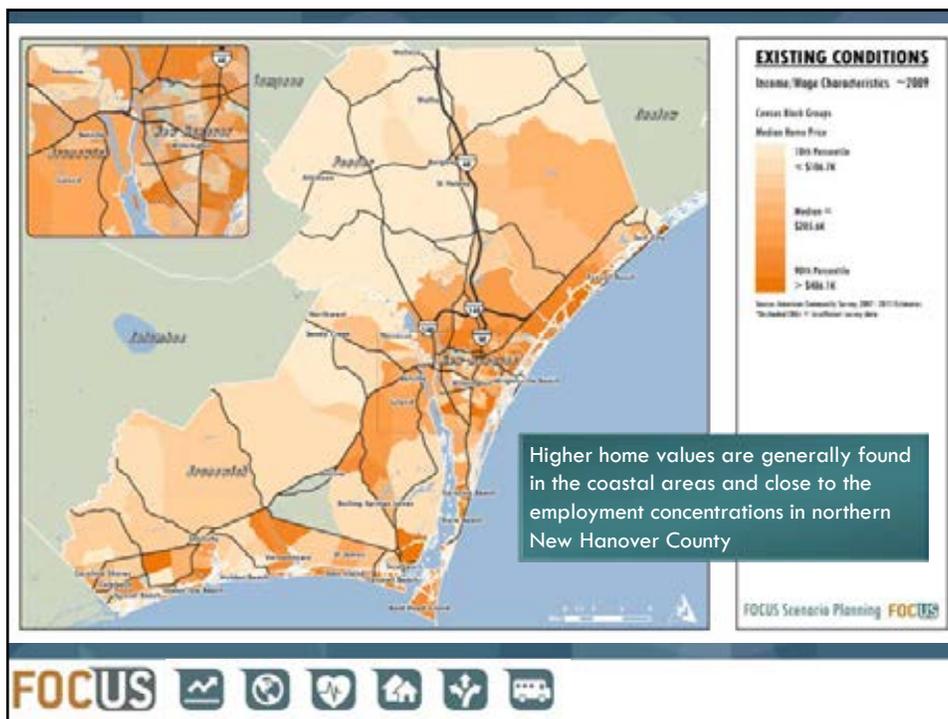


Regional home prices reflected the national housing boom, but appear to be back on the long term trend



Wilmington was one of three metro areas in the group to see a substantial price escalation  
Prices rose 60% from 1990-1999 and 83% from 2000-2008Q1 (the market peak); drop from the peak has been -22%

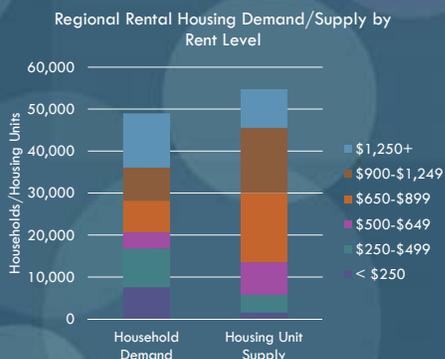




## The rental housing market has a substantial shortage of lower-priced units

Household demand reflects the maximum that would be affordable under HUD affordability standards

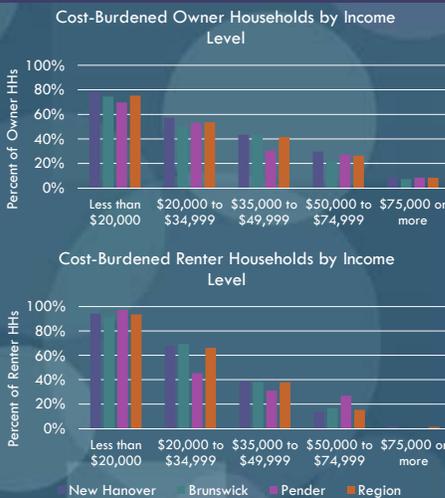
- Similar to the for-sale market, there are more mid-priced units supplied than households would theoretically be demanding
- Most upper-income renters are paying a smaller percentage of their income for housing costs than are lower-income households
- There is a shortage of 11,000 rental units priced below \$500 per month, but it is difficult to develop new supply that is financially feasible at this rent level
- There also is likely a mismatch between demand and supply of housing types at the lowest income/rent levels
  - Fewer units are available that are large enough for families
  - Most low-rent units are probably studio or 1-bedroom apartments



## Many households are financially burdened by their housing costs

“Burdened” is defined as paying more than 30% of monthly income to housing costs

- Overall, 32% of owners and 54% of renters in the region are currently burdened
- Many burdened owners likely have mortgages that are out of balance with their incomes after the housing bust and recession
- Fewer low-income owners than renters are burdened, but more upper-income owners are
- Nearly all low-income renters are burdened



## Brunswick County was the prime development location during the housing boom

### County-by-county trends:

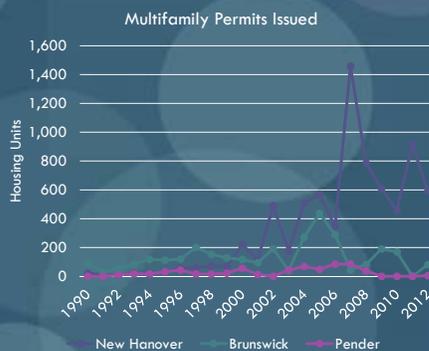
- Brunswick saw the largest spike in single-family home construction during the boom years
- New Hanover paralleled Brunswick's increase but at lower levels
- Pender saw a moderate spike for only a few years
- After the housing bust, New Hanover has maintained a higher level of permit activity than Brunswick
- New Hanover is still issuing permits at a rate above its long term (1990-2012) average
- Brunswick and Pender exceeded their long term averages only during the boom years



## New Hanover is the primary location of multifamily housing development

Even in New Hanover, not much multifamily construction took place until the mid-2000s

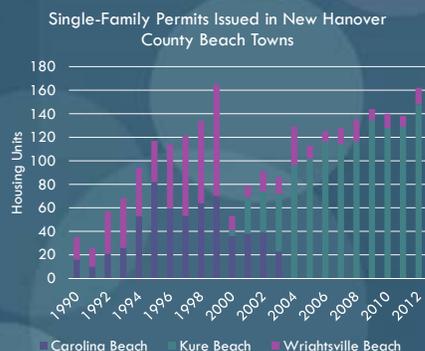
- Brunswick had a few notable years, but otherwise not much activity
- Multifamily development in Pender has been minimal
- New Hanover has been issuing permits above its long term average since 2002
- Brunswick and Pender were above their long term averages in most of the boom years, but have declined since the bust



## New Hanover County permit trends by jurisdiction

The vast majority of housing development takes place in Wilmington or unincorporated New Hanover

- Typically 90-95% of single-family and almost all multifamily
- In the beach towns, there has been a shift in the focus of activity
  - Carolina Beach and Wrightsville Beach were the focus during the 1990s
  - Most single-family permit activity during the 2000s was in Kure Beach
  - The small amount of multifamily activity in the beach towns has taken place primarily in Wrightsville Beach



## Brunswick County permit trends by jurisdiction

Brunswick has been primarily a single-family market – only sporadic multifamily activity

- Permit activity in the unincorporated county was above the long term average during the boom years, but is down considerably since
  - Average unincorporated area share of total permits: 74% from 2002-2008, 38% from 2009-2012
- Two new jurisdictions emerged as the focus of activity after the bust:
  - Leland: went from no activity pre-2007 to averaging 283 permits per years from 2007-2012
  - St. James: no activity pre-2008, average of 109 permits per year 2008-2012

“Hot” jurisdictions during the boom that cooled off after the bust: Oak Island, Carolina Shores, Boiling Spring Lakes

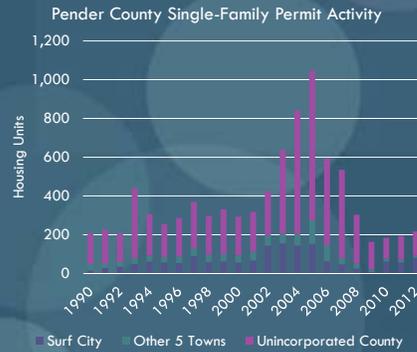


## Pender County permit trends by jurisdiction

Minimal multifamily development in Pender County – some in Surf City during the boom, steady but small scale activity in Burgaw during the 1990s

- Unincorporated area is the primary focus of single-family activity
  - Development activity above the long term average during the boom
  - Down considerably since the bust

Surf City saw 4 years of above-average activity during the boom, but also is down considerably since the bust

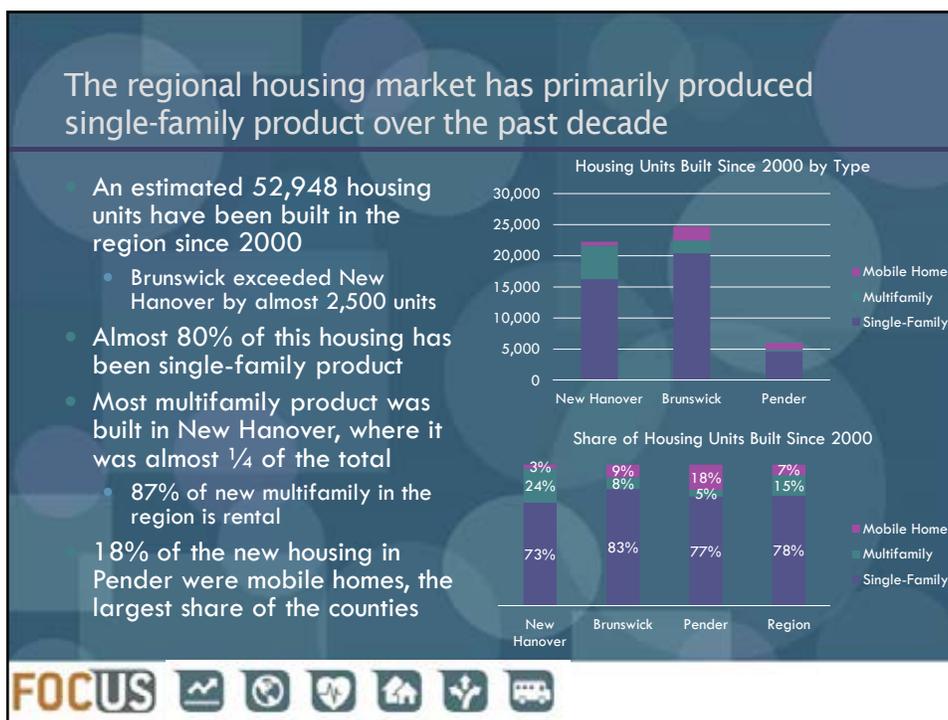


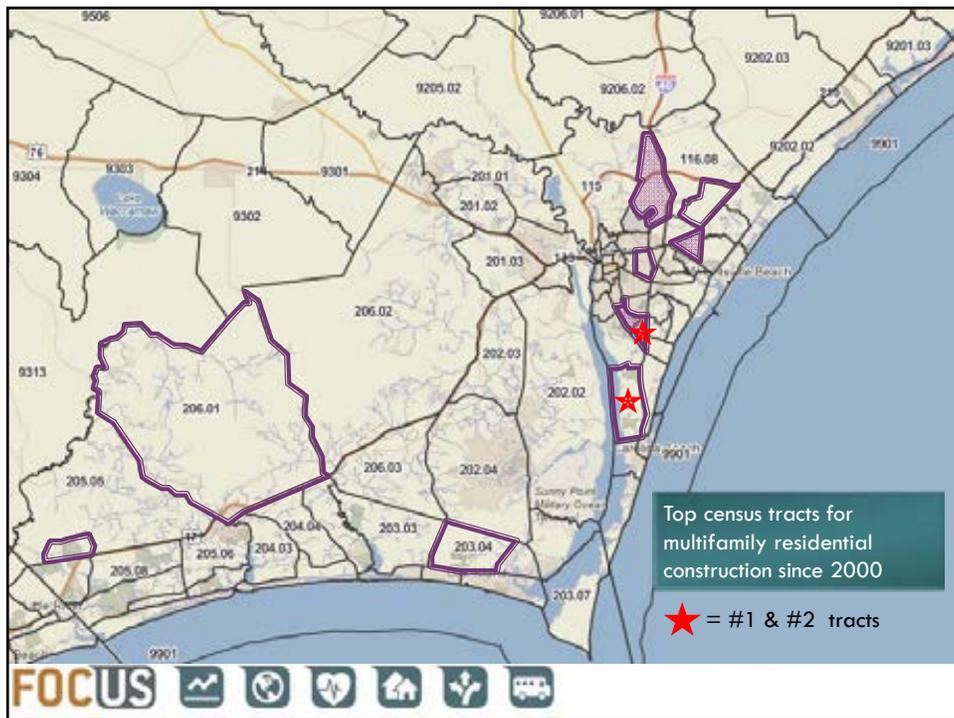
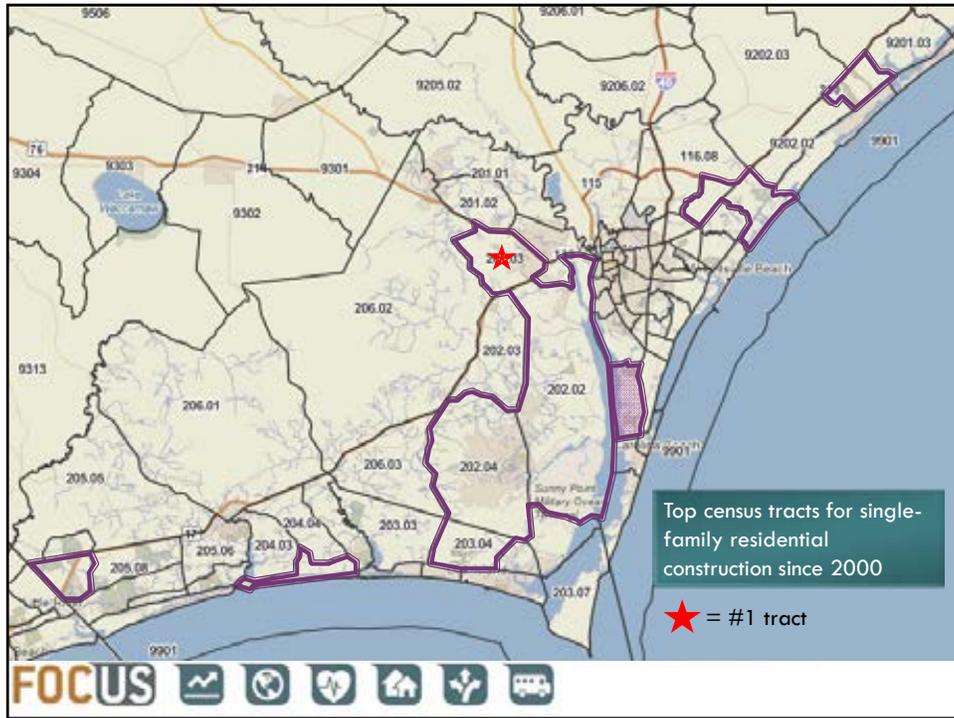
## REAL ESTATE MARKET CONDITIONS



# MARKET SECTORS

## Residential





## Active new home developments are primarily located in Leland and southern Wilmington/New Hanover County

Project Type	No. of Projects	Low SF	High SF	Avg. SF	Low Base Price	High Base Price	Avg. Base Price
Single-Family Detached	21	1,244	4,620	2,409	\$127,990	\$568,900	\$277,879
Villas and Patio Homes	4	801	2,929	1,874	\$125,300	\$464,500	\$298,807
Townhomes	9	901	2,401	1,671	\$89,900	\$499,000	\$245,537
Condominiums	1	901	1,001	986	\$95,000	\$119,900	\$116,454

16 of the 21 single-family detached projects are located in Leland or Wilmington/New Hanover County (even split between the two)

Wide range of single-family detached price points, but most projects average in the mid/upper \$200s

Villas and patio homes tend to be more expensive than many of the detached projects – targeted at affluent empty-nesters and retirees

Townhomes are a mix of entry-level product, move-up, and beach locations

There is only one condominium project, located in Wilmington and targeted at entry-level buyers (competing with rental apartments)



## Most rental apartment complexes are located near the university, but the higher-value ones are found further north

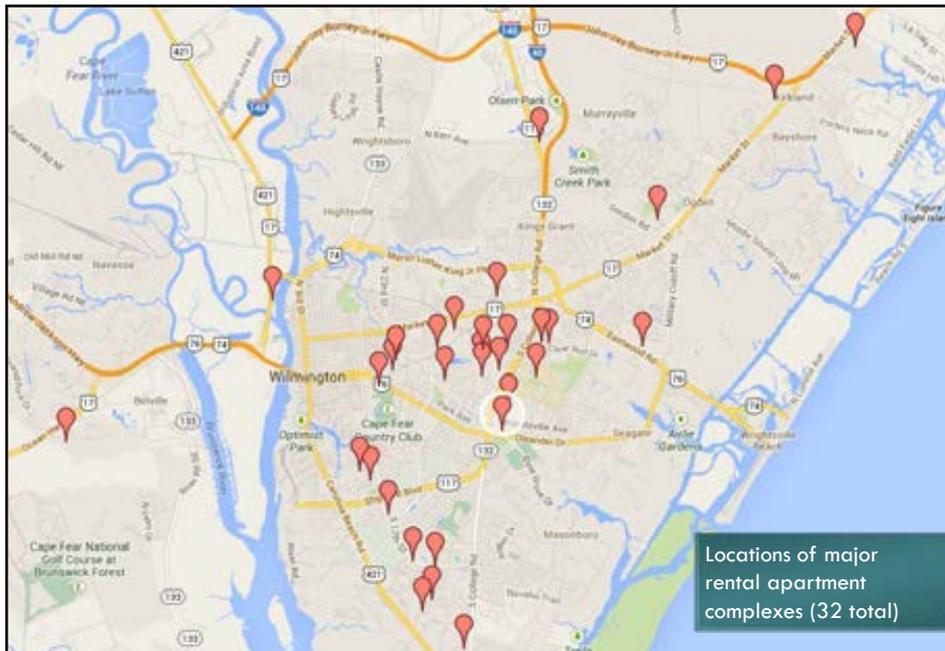
32 complexes containing over 8,500 units were identified

- Half of the complexes are located in zip code 28403, near the university
- Complexes located to the north/northeast generally exceed the regional average for unit size and rent

Zip Code	Count	Avg. SF	Avg. Rent	Avg. Rent PSF
28401	3	971	\$779	\$0.82
28403	16	911	\$838	\$0.94
28405	3	1,093	\$1,164	\$1.09
28411	3	1,036	\$1,000	\$1.00
28412	6	1,059	\$952	\$0.91
28451	1	781	\$781	\$0.87
<b>TOTAL</b>	<b>32</b>	<b>991</b>	<b>\$910</b>	<b>\$0.94</b>



Zip code map



Locations of major rental apartment complexes (32 total)



## Residential Conditions Summary

### Demographics

- Strong forecasted population growth will support continued residential development – question is where it will be focused
- There will be increasing demand for senior housing, especially for the oldest seniors (age 75+)
- Other than seniors, the overall age structure of the population is not forecasted to change much
- More households than in the past have no children at home
- The region draws in an average of 6,000-7,000 migrating households per year; the most affluent are settling in Brunswick County

### Building permit and construction trends

- Brunswick County emerged as a primary location for single-family during the 2000s, but New Hanover County remained strong and retook the top spot for permit activity after the market downturn
  - But within Brunswick, Leland and St. James emerged strongly after the downturn
- Most for-sale development is single-family detached product, with some attached (townhome) product targeted at entry-level buyers, affluent empty-nesters, or beach locations
- Little multifamily development takes place outside of New Hanover County, and for-sale product (condominiums) is rare
- The rental apartment market is focused on the university area



## MARKET SECTORS

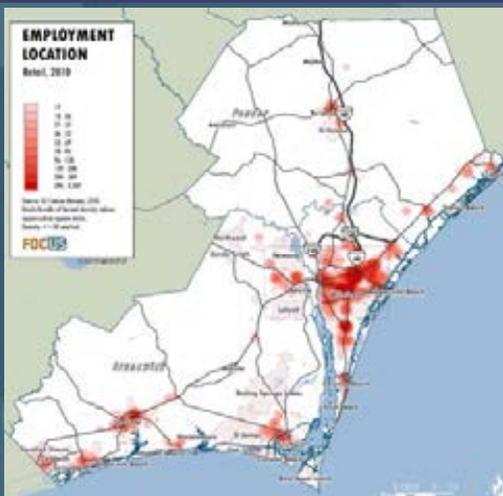
Retail



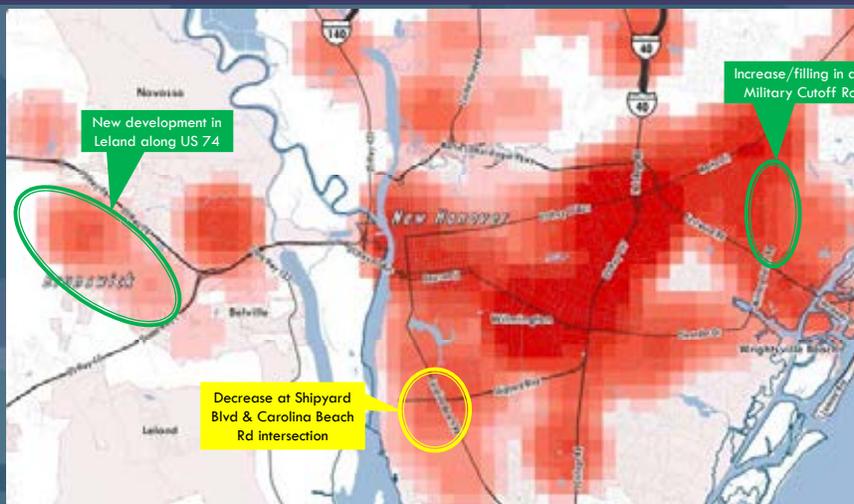
## Retail and hospitality development is concentrated in Wilmington

This overall pattern has not changed since 2002

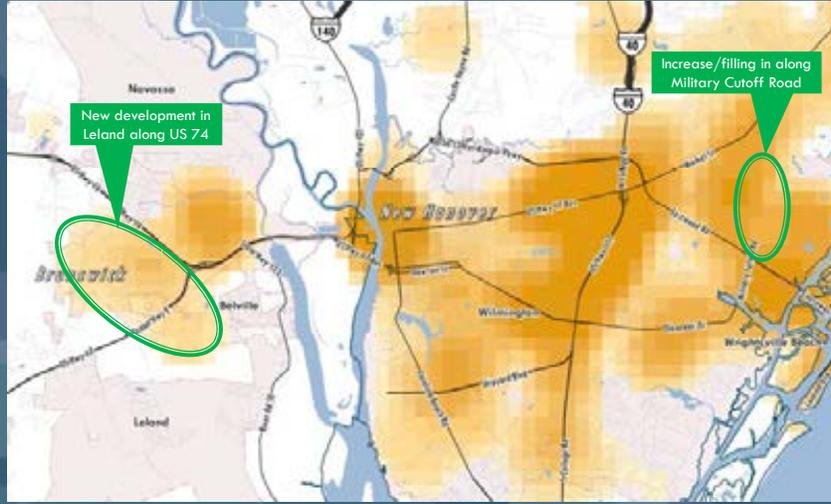
- Primary areas of concentration:
    - College Road from Oleander Drive to MLK Parkway
    - Oleander from College Road to Cape Fear Country Club
    - Market Street on either side of College Road
    - Intersection of College Road & Carolina Beach Road
  - Demographic trends are favorable for retail development – increasing incomes and education levels
- New retail and restaurants will want to follow where new residential development goes



## Areas with notable changes in retail employment density since 2002



Areas with notable changes in accommodation and food services employment density since 2002



# MARKET SECTORS

Office

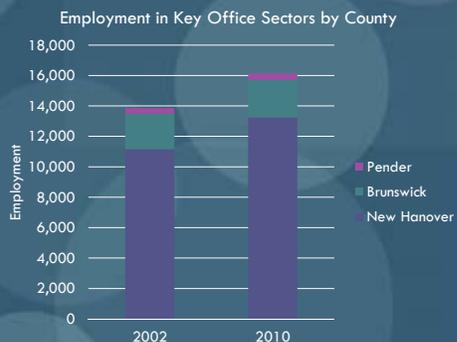


## Employment in key office-using sectors is centered in New Hanover County

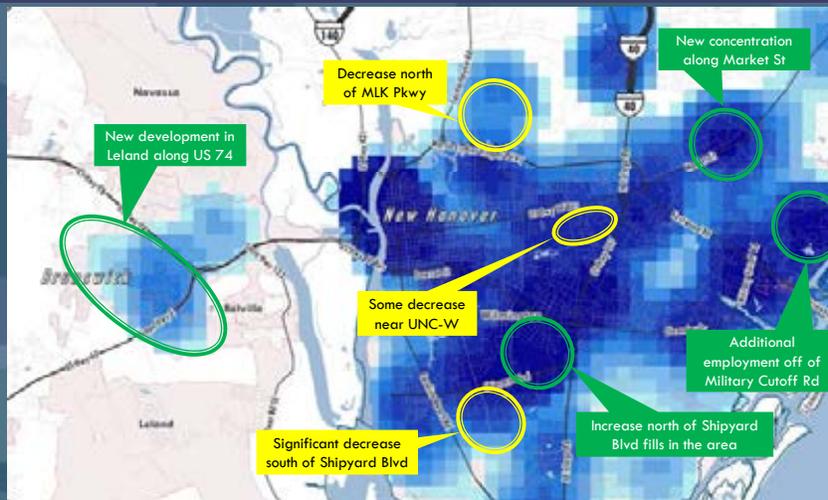
Key office sectors are information, financial, business services, and corporate management offices

- Medical offices are considered separately; they are highly centralized in southwestern Wilmington
- 82% of office-using employment is located in New Hanover County
- Office employment density has increased slightly in the towns in southwestern Brunswick County, but decreased slightly in the southeastern part of the county
- Office-using employment in the region grew by 16% from 2002 to 2010
  - Represents almost 2,300 new jobs

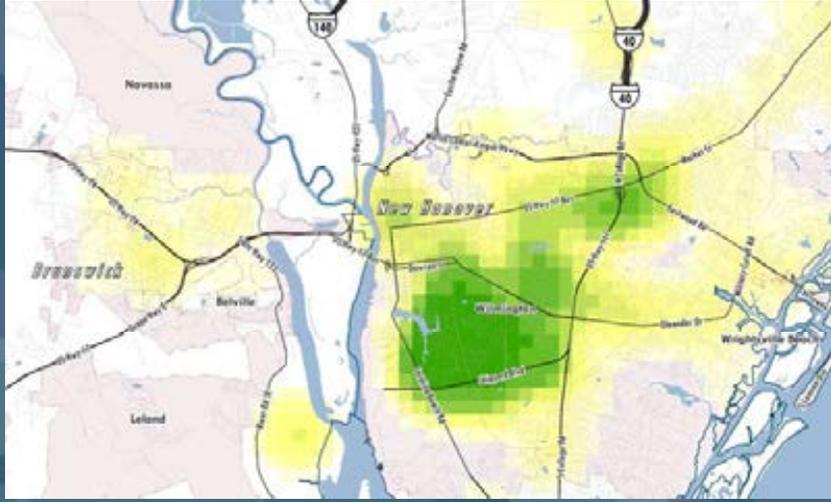
Meanwhile, health care employment increased by 28% (includes both office and hospital jobs)



## Areas with notable changes in office employment density since 2002



## Health care and social assistance employment density in 2010



## MARKET SECTORS

Industrial



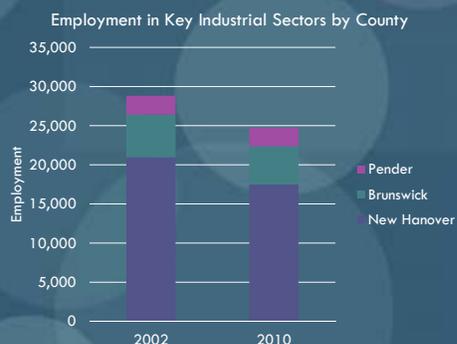
## Employment in key industrial sectors is also centered in New Hanover County, but not as much as office sectors

Key industrial sectors are construction, manufacturing, wholesale trade, warehousing, and utilities

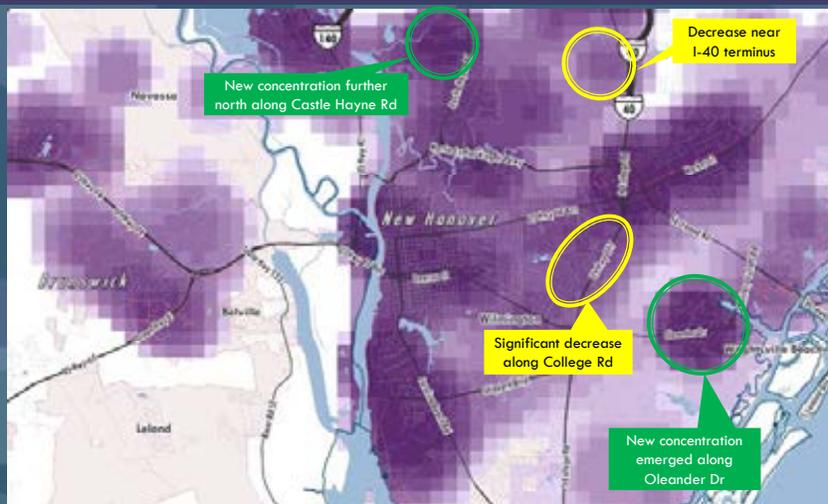
- 71% of this employment is located in New Hanover County
- There are a few smaller centers of industrial employment density outside of the Wilmington vicinity:
  - Castle Hayne
  - Near St. James along Southport-Supply Road
  - US 74 in Leland

Industrial employment in the region fell by 14% from 2002 to 2010

- Represents 4,100 lost jobs



## Areas with notable changes in industrial employment density since 2002



## Non-Residential Conditions Summary

### Retail and Hospitality:

- The central College Road corridor remains the dominant location
- Leland and the Military Cutoff Road corridor are growing areas

### Office:

- Downtown Wilmington, College Road, and Military Cutoff Road are the primary concentrations
- Growth is occurring in the peripheral areas of Wilmington as well as in Leland
- Health care is highly centralized

### Industrial:

- Areas near the river and eastern Market Street are existing concentrations
- Growth is occurring along Castle Hayne Road and eastern Oleander Drive
- Decreasing importance of the College Road corridor

Overall, development in all non-residential uses is highly centralized in Wilmington, but growth is starting to follow new residents out to Leland



## FORECASTED GROWTH



## Notes on demand forecasts

- The forecasts represent quantities that would be demanded, not necessarily that will be delivered – appropriate sites and favorable economic conditions must be available
- Forecasts by county are presented, but demand can shift over jurisdictional lines in search of appropriate sites
- These 30-year forecasts should be considered as guides for the maximum scenario allocations – future market trends and economic forces can influence them in unknown ways
  - Non-residential land uses are most susceptible to future trends: Internet shopping influence on physical retail stores, virtual/remote working influence on office use, etc.
  - Retail square footage forecasts are probably over-stating the amount of general merchandise space (e.g., Walmart, Target, mall department stores) because they can more easily accommodate increased demand in the same amount of space



## Residential demand forecasts

2010-2040 New Housing Units (F1 Forecast)

Housing Unit Type	New Hanover	Brunswick	Pender	3-County Region
SF Detached	23,470	27,340	9,260	60,070
SF Attached	1,130	1,310	440	2,880
For-Sale Multifamily	2,430	2,830	960	6,210
Mobile Home	2,300	2,680	910	5,890
Rental Multifamily	12,860	11,400	3,650	27,900
<b>TOTAL</b>	<b>42,190</b>	<b>45,560</b>	<b>15,220</b>	<b>102,950</b>
<b>Annual Average</b>	<b>1,406</b>	<b>1,519</b>	<b>507</b>	<b>3,432</b>

2010-2040 New Housing Units (F2 Forecast)

Housing Unit Type	New Hanover	Brunswick	Pender	3-County Region
SF Detached	38,270	31,840	13,970	84,090
SF Attached	1,840	1,530	670	4,040
For-Sale Multifamily	3,960	3,290	1,440	8,690
Mobile Home	3,750	3,120	1,370	8,250
Rental Multifamily	21,070	12,890	5,020	38,980
<b>TOTAL</b>	<b>68,890</b>	<b>52,670</b>	<b>22,470</b>	<b>144,040</b>
<b>Annual Average</b>	<b>2,296</b>	<b>1,756</b>	<b>749</b>	<b>4,801</b>



## Residential demand forecasts compared to historical development activity

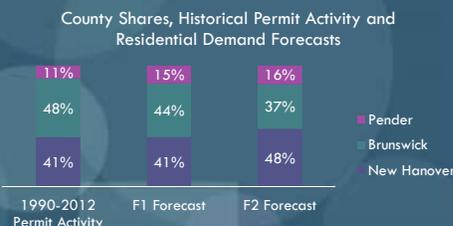
### Comparisons of annual average demand:

- F1 forecast is similar to historical permit activity in New Hanover and Pender, slightly lower in Brunswick
- F2 forecast is substantially higher in New Hanover



### County shares of demand:

- New Hanover gains share in F2 forecast
- Brunswick loses share in both forecasts
- Pender gains share in both forecasts

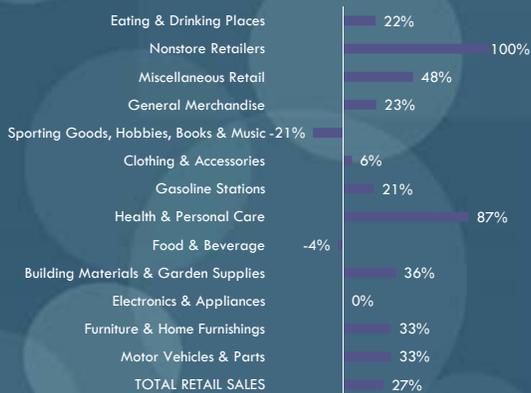


## Retail spending is forecasted to increase, both overall and per capita

Total retail sales in the region are forecasted to increase by roughly double from 2010-2040

- F1: \$4.7 billion increase, a 91% change
- F2: \$7.2 billion increase, a 140% change
- This is being driven by population growth, but also by a 27% increase in retail spending per capita
- Categories substantially increasing their shares: nonstore (internet and direct sellers), health & personal care
- Categories with declining or flat shares: books & music, food & beverage, electronics, clothing
- Impact of online competition is noticeable
- Food & beverage decline possibly caused by increasing grocery sales at general merchandise supercenters

Percent Change in Regional Retail Sales Per Capita by Category, 2010-2040 (in 2005 \$)



## Retail demand forecast – F1

2010-2040 New Retail Square Footage (F1 Forecast)

Retail Category	New Hanover	Brunswick	Pender	3-County Region
Motor Vehicles & Parts	417,600	113,600	33,600	564,800
Furniture & Home Furnishings	211,056	98,224	12,104	318,080
Electronics & Appliances	58,800	10,400	0	68,000
Building Materials & Garden Supplies	677,032	536,984	169,960	1,378,064
Food & Beverage	141,626	297,206	109,020	531,953
Health & Personal Care	573,800	490,284	125,592	1,188,136
Gasoline Stations	59,200	105,600	36,800	201,600
Clothing & Accessories	221,605	88,992	15,040	330,431
Sporting Goods, Hobbies, Books & Music	34,346	6,772	6,772	71,132
General Merchandise	1,412,329	1,277,821	67,254	2,690,150
Miscellaneous Retail	351,954	412,318	49,785	810,617
Nonstore Retailers	180,000	46,000	44,000	272,000
Eating & Drinking Places	814,741	657,808	132,724	1,603,574
<b>TOTAL</b>	<b>5,154,088</b>	<b>4,142,009</b>	<b>802,650</b>	<b>10,028,536</b>



## Retail demand forecast – F2

2010-2040 New Retail Square Footage (F2 Forecast)

Retail Category	New Hanover	Brunswick	Pender	3-County Region
Motor Vehicles & Parts	737,600	139,200	46,400	923,200
Furniture & Home Furnishings	386,600	114,328	12,104	508,232
Electronics & Appliances	132,400	14,800	0	146,000
Building Materials & Garden Supplies	1,146,440	571,544	287,448	2,081,656
Food & Beverage	438,831	362,417	174,231	970,784
Health & Personal Care	927,044	562,352	177,208	1,666,704
Gasoline Stations	126,400	126,400	56,000	307,200
Clothing & Accessories	473,796	108,442	31,792	612,798
Sporting Goods, Hobbies, Books & Music	167,398	26,294	26,294	212,236
General Merchandise	2,824,658	1,479,583	67,254	4,304,240
Miscellaneous Retail	622,598	499,868	62,365	1,180,830
Nonstore Retailers	280,000	54,000	60,000	396,000
Eating & Drinking Places	1,605,272	773,194	196,480	2,573,890
<b>TOTAL</b>	<b>9,869,037</b>	<b>4,832,423</b>	<b>1,197,575</b>	<b>15,883,771</b>

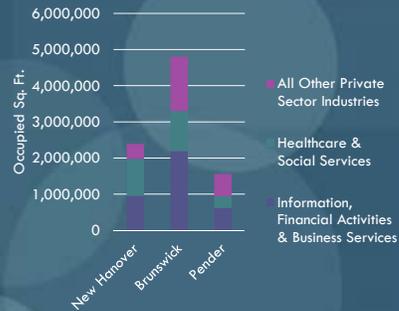


## Office demand forecast – F1

2010-2040 New Office Square Footage (F1 Forecast)

Industry Sector	New Hanover	Brunswick	Pender	3-County Region
Information, Financial & Business Services	951,319	2,190,378	616,027	3,757,723
Health Care & Social Services	1,020,392	1,111,526	321,595	2,453,513
All Other Private Sector Industries	420,747	1,502,328	618,294	2,541,368
<b>TOTAL</b>	<b>2,392,457</b>	<b>4,804,231</b>	<b>1,555,916</b>	<b>8,752,604</b>

Forecasted New Office Space, 2010-2040 (F1)



Around 1/4 of forecasted regional growth is in medical office space (43% in New Hanover in the F1 forecast)

Medical office space has different location preferences than general office space – it looks to be closer to residential areas and hospitals

Office space occupied by information, financial, and business services companies will tend to concentrate in major employment centers like downtown to take advantage of clustering benefits



## Office demand forecast – F2

2010-2040 New Office Square Footage (F2 Forecast)

Industry Sector	New Hanover	Brunswick	Pender	3-County Region
Information, Financial & Business Services	4,297,252	1,781,927	436,353	6,515,533
Health Care & Social Services	2,355,537	946,745	238,487	3,540,769
All Other Private Sector Industries	2,578,404	1,207,884	422,187	4,208,476
<b>TOTAL</b>	<b>9,231,193</b>	<b>3,936,556</b>	<b>1,097,028</b>	<b>14,264,777</b>

Forecasted New Office Space, 2010-2040 (F2)



# Industrial demand forecasts

2010-2040 New Industrial Square Footage

Forecast Scenario	New Hanover	Brunswick	Pender	3-County Region
F1 Forecast	0	3,304,355	1,958,018	3,660,930
F2 Forecast	4,146,541	2,494,668	1,287,257	7,928,467



F1 forecast of no new space in New Hanover is probably unlikely in reality, but it suggests that demand for new space (net of existing) will be small



# IMPLICATIONS



## Implications of regional market assessment findings

Current centralization of population and employment offers the opportunity to maintain/encourage a compact development pattern in the future

- Infill/redevelopment emphasis, compact greenfield development emphasis, or both?
- Both the demand and supply sides of the current real estate marketplace are unfamiliar with what this would look like
- Indicators suggesting potential for market acceptance of “Complete Communities” elements:
  - Relatively high, and increasing affluence and educational attainment
  - Increasing seniors population (desire for/less need for driving)
  - Greater prevalence of households without children
- Indicators suggesting challenges to smart growth acceptance:
  - Stable population age structure forecasted – no spike in Millennial age group
  - Minimal presence of higher density housing development, other than apartment complexes near the university

The regional market needs more examples of attractive, successful places and real estate products that demonstrate “Complete Community” principles

- Significant demand will evolve and emerge over time, not come suddenly



# APPENDIX D: EQUITABLE GROWTH REPORTS



# Equitable Growth Profile of the Cape Fear Region Summary



The Cape Fear region is experiencing a demographic transformation characterized by a diversifying younger population and a rapidly growing senior population that is predominantly White. As the region's labor force grows increasingly diverse, closing wide and persistent racial gaps in economic opportunity and outcomes will be key to the region's future growth and prosperity.

Equitable growth is critical for the region's prosperity. By creating pathways to good jobs, connecting younger generations with older ones, building communities of opportunity throughout the region, and ensuring educational and career pathways for all youth, the region's leaders can put all residents on the path toward reaching their full potential, and secure a bright economic future for all.

## Foreword

Over the past two years, FOCUS has engaged in a bottom-up approach to understand where we are and where we want to be in the future as our region experiences unprecedented growth. Listening to residents throughout the region, again and again, we heard their aspirations to reach their full potential and contribute to the growth and vitality of their communities. As a region, we must set in place the policy and planning framework to provide these opportunities.

The FOCUS effort is led by a diverse team of community stakeholders working to find solutions to the region's challenges. We believe that developing a shared understanding about how we can leverage the region's demographic transformation to secure a prosperous future for all is a critical first step.

That is why we partnered with PolicyLink and the USC Program for Environmental and Regional Equity (PERE) to produce this Equitable Growth Profile. It provides an excellent starting point for understanding the challenges and opportunities of our region's shifting demographics and the extent to which our region's diverse communities can access the resources and opportunities they need to participate and prosper. We hope that this profile is widely used by public, private, and community leaders working to create a stronger, more just, and more resilient region.

Chris May



Executive Director,  
Cape Fear Council of Governments

Jennifer Rigby



Chair,  
FOCUS Consortium

## Overview

Across the country, communities are striving to put plans, policies, and programs in place that build healthier, more prosperous regions that provide opportunities for all of their residents to participate and thrive.

Equity – full inclusion of all residents in the economic, social, and political life of the region, regardless of race, ethnicity, age, gender, neighborhood of residence, or other characteristics – is essential for regional prosperity. As the nation undergoes a profound demographic transformation in which people of color are quickly becoming the majority, ensuring that people of all races and ethnicities can participate and reach their full potential is more than just the right thing to do – it is an absolute economic imperative.

In the past, equity and growth have often been pursued on separate paths, now it is becoming increasingly clear that they must be pursued together. The latest research on national and regional economic growth, from economists working at institutions including the International Monetary Fund and Standard & Poor's, finds that inequality hinders economic growth and prosperity, while greater economic and racial inclusion fosters greater economic mobility and more robust and sustained growth.<sup>1</sup>

Embedding equity into local and regional development strategies is particularly important given the history of metropolitan development in the United States. America's regions are highly segregated by race and income, and these patterns of exclusion were created and maintained by public policies at the federal, state, regional, and local levels. In the decades after World War II, housing and transportation policies incentivized the growth of suburbs while redlining practices and racially restrictive covenants systematically prevented African Americans and other people of color from buying homes in new developments while starving older urban neighborhoods of needed reinvestment. Many other factors – continued racial discrimination in housing and employment, exclusionary land use practices that prevent construction of affordable multifamily homes in more affluent neighborhoods, and political fragmentation – have reinforced geographic, race, and class inequities.

Today, America's regions are patchworks of concentrated advantage and disadvantage, with some neighborhoods home to good schools, bustling commercial districts, services, parks, and other crucial ingredients for economic success, and other

neighborhoods providing few of those elements. The goal of regional equity is to ensure that all neighborhoods throughout the region are communities of opportunity that provide their residents with the tools they need to thrive.

The Equitable Growth Profile of the Cape Fear Region examines demographic trends and indicators of equitable growth, highlighting strengths and areas of vulnerability in relation to the goal of building a strong, resilient economy. It was developed by PolicyLink and the Program for Environmental and Regional Equity (PERE) to help FOCUS, advocacy groups, elected officials, planners, business leaders, funders, and others working to build a stronger Cape Fear region.

This summary document highlights key findings from the profile along with policy and planning implications.

### Equitable Growth Indicators

This profile draws from a unique Equitable Growth Indicators Database developed by PolicyLink and PERE. This database incorporates hundreds of data points from public and private data sources such as the U.S. Census Bureau, the U.S. Bureau of Labor Statistics, and Woods & Poole Economics, Inc. The database includes data for the 150 largest metropolitan regions and all 50 states, and includes historical data going back to 1980 for many economic indicators as well as demographic projections through 2040. It enables comparative regional and state analyses as well as tracking change over time.

### Defining the Cape Fear Region

For the purposes of the equity profile and data analysis, we define the Cape Fear region as the three-county area of Brunswick, New Hanover, and Pender counties in North Carolina. All data presented in the profile use this regional boundary. Minor exceptions due to lack of data availability are noted in the "Data and methods" section of the complete profile.

## Profile Highlights

### Diverging demographics among the young and old

The Cape Fear region is undergoing a demographic shift that is characterized by two key trends: a diversifying younger population, and a rapidly growing senior population that is predominantly White.

The region is experiencing rapid population growth. Since 1980, its population has more than doubled from 160,000 to 360,000. But the dynamics of growth differ in Cape Fear compared with

most growing regions. While in most growing regions, communities of color are driving growth as the aging White population shrinks as a share of the population, this is not the case in Cape Fear. Non-Hispanic Whites represented 75 percent of Cape Fear’s population in 1980 and are expected to represent 77 percent of the population in 2040.

While the region’s share of people of color population is projected to remain constant over the next 30 years, their racial and ethnic mix is changing. In 1980, Cape Fear’s people-of-color population was nearly entirely African American. Today, Latinos, people with mixed race backgrounds, and Asians represent over a third of the region’s communities of color. The Latinos population in particular has grown at the fastest rate, increasing by nearly 13,000 residents and expanding by 189 percent in just 10 years. Growth of the African American population has slowed significantly over time, and as a result, the Black population as a share of the total Cape Fear population has shrunk from 24 percent in 1980 to 14 percent in 2010.

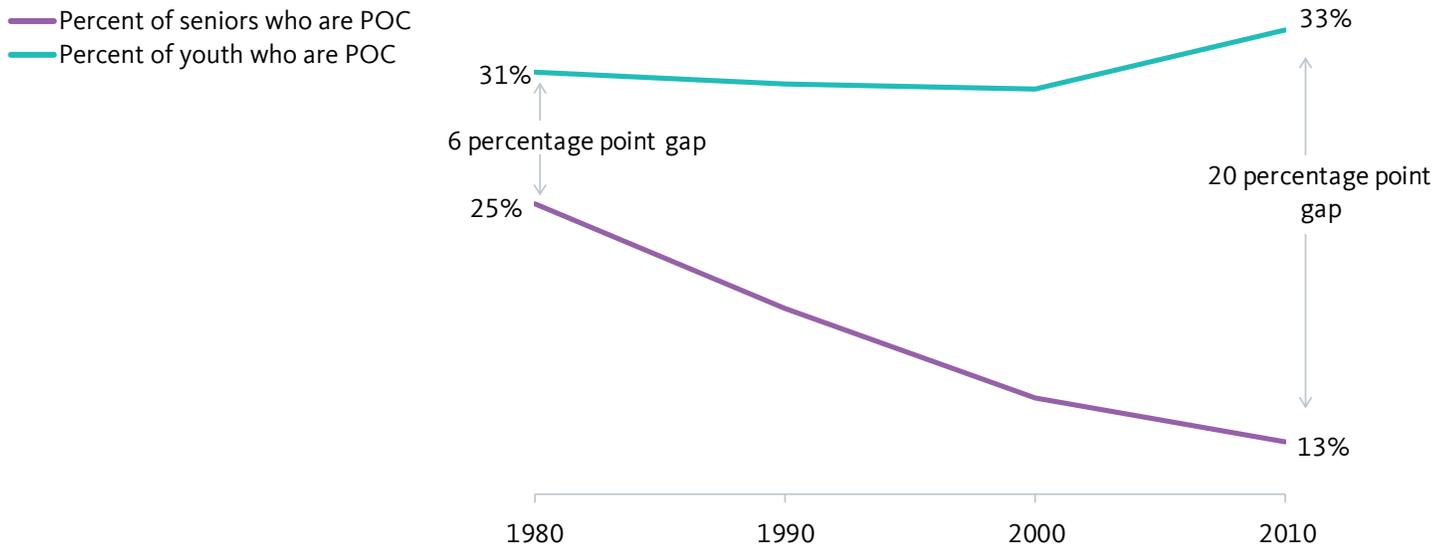
At the same time, the region’s population has aged quickly. Between 2000 and 2010, the 65+ year old population in the region has grown by 56 percent – a rate that is roughly 3.5

times faster than the U.S. and two times faster than in the state overall. This trend is particularly salient in Brunswick County where the senior population has grown by 89 percent, nearly doubling in size within a decade. Cape Fear’s growing popularity as a top retirement destination<sup>2</sup> has likely been the driving force of growth in its White, senior population.

Because of these shifts and the growing presence of a younger Latino population, the region’s youth are more diverse than its seniors. Latino residents in Cape Fear have a median age of 25, compared with 36 for Blacks, and 43 for Whites. Accordingly, 33 percent of youth today are people of color, compared with 13 percent of seniors. The 20-percentage point racial generation gap between young and old represents an economic risk for the region because places that have larger racial gaps between their young and old tend to make smaller investments in the educational systems and community infrastructure that help youth contribute to the region’s economic growth and vitality. With a rapidly growing aging population, Cape Fear will need to ensure future generations are equipped to enter the labor force and sustain the region’s future economic growth.

**There is a growing racial generation gap in the region**

**Racial Generation Gap: Percent People of Color by Age Group, 1980 to 2010**



Source: U.S. Census Bureau.  
 Note: Youth include persons under age 18 and seniors include those age 65 or older.

### Equity is the key to the region’s future economic prosperity

After outperforming the nation in GDP and job growth in the two decades prior to the Great Recession, Cape Fear has struggled to recover from the economic downturn. The regional economy is beginning to bounce back and unemployment has fallen closer to pre-recession levels, even as the labor force continues to grow. Although the recovery is underway, there are racial gaps that exist on indicators of economic opportunity and outcomes that place the region’s economic future at risk:

#### Gaps in employment, wages, and poverty

Although joblessness in the Cape Fear region is improving, the pains of being out of work are felt more acutely among its communities of color. The unemployment rate of Blacks is substantially higher than that of Whites. Wage discrepancies between workers of color and White workers are also on the rise. While the median hourly wage of both Whites and Blacks have declined since 2000, they declined only 3 percent for Whites compared with 8 percent for Blacks. Latino workers on average earn \$6.80 and \$2.60/hour less than Whites and Blacks in the region, respectively.

Furthermore, while education is an important leveler, racial gaps persist even after controlling for schooling. College-educated people of color still earn \$1.60/hour less than their White counterparts in Cape Fear.

Poverty and working poverty (defined as working full-time with an income below 150 percent of the poverty level) are most severe for communities of color. Nearly one out of every three African Americans and Latinos live below the poverty level, compared with one in eight Whites. And while working poverty has declined since 2000, the share of Latinos who are working poor has jumped from 6.9 percent to 13.5 percent in 2012. Latinos and African Americans are five and three times more likely, respectively, to be working and poor than Whites.

#### A solid middle class becoming less diverse

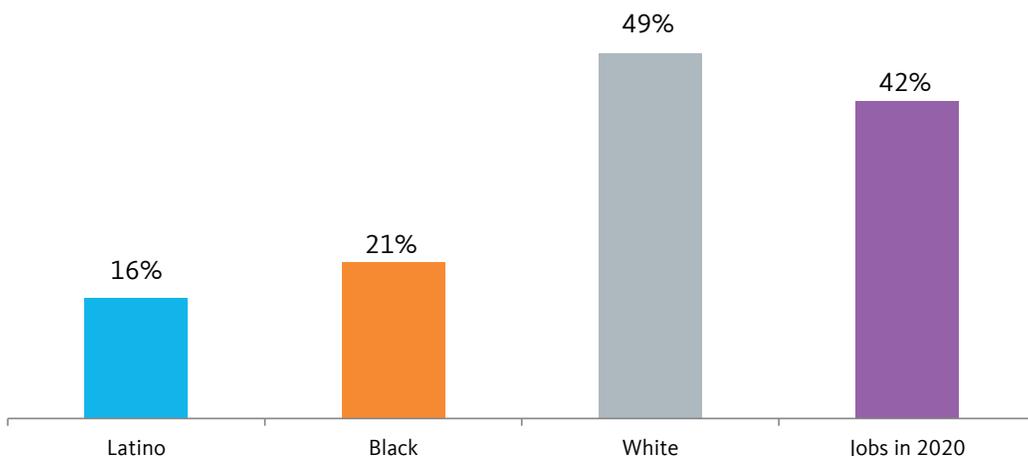
The share of middle-income households in the region has remained stable since 1980, while the share of lower-income households has grown. While the region has lost some jobs that typically pay middle wages, like those in manufacturing and construction, it has experienced gains in others, like health care. In fact, middle-wage jobs were created more quickly than all others from 1990 to 2010. This growth is promising given the loss of middle-wage jobs across the country, but not everyone in the region has benefited: today only 15 percent of people-of-color households are middle class compared with 22 percent in 1979.

#### A skills gap between the emerging workforce and future jobs

The Cape Fear region will need a skilled workforce to remain competitive in the future but growing segments of the region’s workforce lack the education needed for tomorrow’s jobs.

### The region will face a skills gap unless educational levels improve for Latinos and African Americans

Share of Working-Age Population with an Associate’s Degree or Higher by Race/Ethnicity, 2012 and Projected Share of Jobs that Require an Associate’s Degree or Higher, 2020



Source: Georgetown Center for Education and the Workforce; IPUMS. Universe for education levels of workers includes all persons ages 25 through 64. Note: Data for 2012 by race/ethnicity/nativity represent a 2008 through 2012 average and is at the regional level; data on jobs in 2020 represents state-level projections for North Carolina.

According to the Georgetown Center for Education and the Workforce, 42 percent of all jobs in North Carolina will require an associate’s degree or higher by 2020. Today, only 21 percent of Blacks and 16 percent of Latinos in the region have that level of education. There is also a notable difference in the educational attainment of Cape Fear’s “home-grown” population: fewer Whites and people of color who are native North Carolinians have an associate’s degree or higher compared with their counterparts born out of state. People of color born in-state have the lowest levels of educational attainment, with only 20 percent holding an associate’s degree compared with 45 percent of Whites who were born in North Carolina. Closing the wide racial gaps in educational attainment will be key to building the strong workforce that is the foundation of the state’s economy, particularly as a growing number of older, more-educated Whites enter retirement.

**Disconnected youth**

The success of Cape Fear’s youth – the backbone of its future labor force – will be critical to building a strong and competitive regional workforce. While more youth are obtaining high school degrees, the number of “disconnected youth” who are neither in school nor working is on the rise. Approximately 5,700 youth are disconnected (13 percent of the total youth population), and a disproportionate share of them are youth of color.

**Racial economic inclusion would strengthen the economy**

The Cape Fear region’s rising inequality and its racial gaps in income, wages, education and poverty are not only bad for communities of color but have negative impacts for the local economy as a whole. The region stands to gain a great deal from addressing racial inequities. The regional economy could have been \$1.3 billion stronger in 2012 if its racial gaps in income had been closed: a 9 percent increase.

**Implications**

Cape Fear’s growing, diverse population is a major economic asset that will help the region compete in the global economy, if the region’s leaders invest in ensuring all of its residents can connect to good jobs and contribute their talent and creativity to building a strong next economy. Our data analysis suggests focusing on five priority goals to spur more equitable growth in the region. Below we describe each goal and share strategies that regional leaders might pursue to advance these goals.

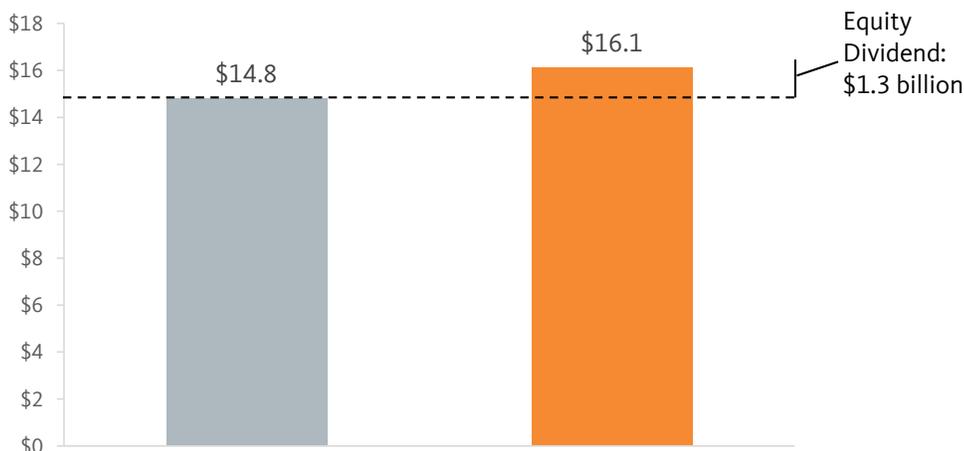
**Create pathways to good jobs for workers facing barriers to employment**

The region’s higher levels of unemployment and lower levels of educational attainment for people of color, calls for a strong focus on creating on-ramps to good, family-supporting careers for these populations. There are several promising approaches to building these pathways:

**The Cape Fear region’s GDP would have been \$1.3 billion higher in 2012 if there were no racial disparities in income**

**Actual GDP and Estimated GDP without Racial Gaps in Income, 2012**

- GDP in 2012 (billions)
- Additional GDP if racial gaps in income were eliminated



Source: Bureau of Economic Analysis; IPUMS.  
 Note: Data for 2012 represent a 2008 through 2012 average.

- Implement sectoral workforce strategies that connect workers with low education levels to high-quality training programs that lead to gainful employment in growing sectors of the economy, such as life/marine sciences research and development, high-value office operations, or precision manufacturing, as identified by the Garner Economics report on New Hanover County's Plan for Jobs and Investment.<sup>3</sup> Sectoral employment strategies that prepare workers to fill jobs in growing industries are a win-win strategy for Cape Fear's workers and businesses – workers improve their employment prospects, work more consistently, and earn more, while employers benefit from increased productivity and competitiveness.<sup>4</sup>
- Target public spending and investments. Every year, local governments spend millions to build and renew their public infrastructure (schools, roads, bridges, transit, healthcare, water systems, and more) and to purchase the goods and services that make the government run. By directing funds to underinvested areas, the region's government bodies can ensure their spending creates economic opportunities for its low-income communities, communities of color, and rural communities.
- Connect underrepresented workers to good jobs and careers through targeted local hiring strategies, community workforce agreements, and construction careers pathways programs.

***Baltimore's Biotech Training Program connects high school grads to high-growth careers.***

The Baltimore region is a national leader in biotechnology and medical research, which accounted for one third of new jobs over the last decade. But these jobs are oftentimes out of reach for people with less than a college degree. The BioTechnical Institute of Maryland, based in Baltimore, prepares low-income, mostly African American high school graduates for competitive careers in leading labs in the region. More than 75 percent of its 300 graduates have gotten jobs in laboratory settings, and roughly 40 percent of graduates have gone on to pursue advanced degrees. Learn more at <http://www.biotechmd.org/participants/bti-biostart-to-laboratory-associates-program/>.

**Bridge the racial generation gap**

Bridging the racial generation gap between youth of color and a predominantly White senior population will be critical to the region's economy, because support for strong public schools for all children and workforce training are needed to prepare the region's emerging workforce for the jobs of tomorrow. As the

region's aging population continues to grow quickly (both from aging and migration), there will be a growing demand for skilled health-care workers. Focusing on preparing the younger workforce for jobs within this sector could be one way to build bridges between the generations. Another way to build bridges is to plan for multigenerational communities, which allow the elderly to age in place while providing safe and healthy environments for families to raise children. Investments in multigenerational community facilities and public spaces in Cape Fear (for example, schools that include facilities for seniors) can encourage social interaction between residents of all ages.

***Build communities of opportunity throughout the region***

All neighborhoods throughout the region should provide their residents with the ingredients they need to thrive, and also open up opportunities for low-income people and people of color to live in neighborhoods that are rich in opportunity (and from which they've historically been excluded). Coordinating transportation, housing, and economic development investments is critical to foster more equitable development patterns and healthy opportunity-rich neighborhoods across the region will be an important strategy to address the growing disparity between affluent coast communities and inland rural areas.

***Caring Across Generations Campaign.*** The Caring Across Generations campaign is a national movement to bring together families, workers, and others to transform the care industry and ensure seniors and care workers can live with dignity. In Illinois, Missouri, Ohio, and elsewhere, the campaign builds broad coalitions to make care work visible, highlighting its value to the overall economy and the support it provides families. Caring Across Generations' policy reforms include increasing access to in-home care for Medicaid recipients and ensuring care jobs pay a living wage and provide benefits, training opportunities, and a pathway to citizenship. Learn more at [www.caringacross.org](http://www.caringacross.org).

**Build education and career pathways for all youth**

Ensuring that all youth in the region, including African American, Latino, Asian, Native American, and other/mixed race can access a good education that leads to a career is critical to developing the human capital to power Cape Fear's economy in the future. The growing number of youth disconnected from work and school and the region's challenge with "brain drain," where young educated adults leave the region to seek quality

jobs and opportunity outside of Cape Fear,<sup>5</sup> signals the need for intentional strategies to ensure young people have the supports they need to successfully complete high school and enter college or another training program that leads to employment in the region's growth sectors. Increasing the availability of apprenticeships, career academies, and other education and training supports that provide work experience and connections can keep more youth on the track to graduation, college and careers. Strengthening the K-12 public school system by ensuring sufficient and equitable funding for schools attended by lower income students is also essential to build a vital workforce.

***Promise Neighborhoods help youth beat the odds.*** Promise Neighborhoods is an interdisciplinary, place-based initiative modeled after the Harlem Children's Zone that works with more than 50 communities to ensure that all children receive the educational, health, and community supports needed to successfully transition from cradle to college and career. Using a disciplined approach, Promise Neighborhoods critically assess how to use cross-sector partnerships to not only build programs, but rebuild systems. The Youth Enrichment Zone (YEZ) in the City of Wilmington, for example, aims to reduce youth violence by coordinating a continuum of support and services for children and families and facilitating an increased availability of after-school programs, summer programs, and life-skills and parenting programs. Learn more at <http://www.brcyez.org>.

### **Ensure diverse civic participation and leadership**

Given the region's rapid demographic shifts, public sector leaders should continue to take steps to ensure active engagement by all racial and ethnic communities in local and regional planning processes and create pathways to government jobs and leadership positions. The public, private, and philanthropic sectors should increase their support to help neighborhood, organizational and civic leaders build their leadership and capacity. Youth leadership development is particularly important. Building strong multicultural and multiracial regional leadership is critical to the region's future. One step to do this is to create a durable regional equity network that can work together to advance a multi-issue agenda for equitable growth.

## **Conclusion**

Across the region, leaders in the public, private, and nonprofit sectors, such as the United Way, the Blue Ribbon Commission, the community college system, and others, are already taking steps to connect its more vulnerable communities to educational and economic opportunities. To secure a bright future, the Cape Fear region needs to implement a growth model that is driven by equity – just and fair inclusion into a society in which everyone can participate and prosper. Through concerted investments and proactive policies, the region can leverage its rising diversity as an economic asset, and prepare all of its workers to lead it into the next economy.

<sup>1</sup> Andrew G. Berg and Jonathan D. Ostry, *Inequality and Unsustainable Growth: Two Sides of the Same Coin?*, Staff Discussion Note (Washington, DC: International Monetary Fund, 2011) <http://www.imf.org/external/pubs/ft/sdn/2011/sdn1108.pdf>; Jonathan D. Ostry, Andrew Berg, and Charalambos G. Tsangarides, *Redistribution, Inequality, and Growth*, Staff Discussion Note (Washington, DC: International Monetary Fund, 2014) <http://www.imf.org/external/pubs/ft/sdn/2014/sdn1402.pdf>; Joe Maguire, *How Increasing Inequality is Dampening U.S. Economic Growth, and Possible Ways to Change the Tide* (New York, NY: Standard & Poor's Financial Services LLC, 2014) [https://www.globalcreditportal.com/ratingsdirect/renderArticle.do?articleId=1351366&SctArtId=255732&from=CM&nsI\\_code=LIME&sourceObjectId=8741033&sourceRevId=1&fee\\_ind=N&exp\\_date=20240804-19:41:13](https://www.globalcreditportal.com/ratingsdirect/renderArticle.do?articleId=1351366&SctArtId=255732&from=CM&nsI_code=LIME&sourceObjectId=8741033&sourceRevId=1&fee_ind=N&exp_date=20240804-19:41:13); Manuel Pastor, *Cohesion and Competitiveness: Business Leadership for Regional Growth and Social Equity*, OECD Territorial Reviews, Competitive Cities in the Global Economy, Organisation For Economic Co-Operation And Development (OECD), 2006; Manuel Pastor and Chris Benner, "Been Down So Long: Weak-Market Cities and Regional Equity," in *Retooling for Growth: Building a 21<sup>st</sup> Century Economy in America's Older Industrial Areas* (New York, NY: American Assembly and Columbia University, 2008); Randall Eberts, George Erickcek, and Jack Kleinhenz, *Dashboard Indicators for the Northeast Ohio Economy*, prepared for the Fund for Our Economic Future (Cleveland, OH: Federal Reserve Bank of Cleveland, 2006), <http://www.clevelandfed.org/Research/workpaper/2006/wp06-05.pdf>.

<sup>2</sup> WWAY TV3, "Wilmington featured in "Where to Retire" Magazine (2013), <http://www.wwaytv3.com/2013/10/09/wilmington-featured-where-to-retire-magazine>.

<sup>3</sup> Garner Economics, *Pathways to Prosperity: New Hanover County's Plan for Jobs and Investment*, 2014, <http://wilmingtonbiz.s3.amazonaws.com/ED-Garner-Report-Draft.pdf>

<sup>4</sup> Sheila Maguire, Joshua Freely, Carol Clymer, Maureen Conway, and Deena Schwartz, *Tuning in to Local Labor Markets: Findings from the Sectoral Employment Impact Study* (New York, NY: Public/ Private Ventures, 2010), [http://www.issuelab.org/resource/tuning\\_in\\_to\\_local\\_labor\\_markets\\_findings\\_from\\_the\\_sectoral\\_employment\\_impact\\_study](http://www.issuelab.org/resource/tuning_in_to_local_labor_markets_findings_from_the_sectoral_employment_impact_study); Lea Cathryn, *BEST Benefits: Employer Perspectives Research and Evaluation Brief* (Boston, MA: Commonwealth Corporation, 2004), <http://www.insightcced.org/uploads/nnsf/BEST%20Benefits%20%20Employer%20Perspectives.pdf>; Industry Partnerships in Pennsylvania, "Industry Partnership" (booklet, Pennsylvania Workforce Development, April, 2009) <http://www.portal.state.pa.us/portal/server.pt?open=514&objID=575072&mode=2>.

<sup>5</sup> City of Wilmington, *Wilmington Vision 2020: A Waterfront Downtown*, Chapter 3: Downtown Framework, [http://www.wilmingtonnc.gov/planning\\_development\\_and\\_transportation/plans\\_documents/small\\_area\\_plans/wilmington\\_vision\\_2020\\_a\\_waterfront\\_downtown](http://www.wilmingtonnc.gov/planning_development_and_transportation/plans_documents/small_area_plans/wilmington_vision_2020_a_waterfront_downtown).

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Equitable Growth Profiles are products of a partnership between PolicyLink and PERE, the Program for Environmental and Regional Equity at the University of Southern California.

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# Equitable Growth Profile of the Cape Fear Region

**PolicyLink**



# Summary

The Cape Fear region is experiencing a demographic transformation characterized by a diversifying younger population and a rapidly growing senior population that is predominantly White. As the region's labor force grows increasingly diverse, closing wide and persistent racial gaps in economic opportunity and outcomes will be key to the region's future growth and prosperity.

Equitable growth is critical for the region's prosperity. By creating pathways to good jobs, connecting younger generations with older ones, building communities of opportunity throughout the region, and ensuring educational and career pathways for all youth, the region's leaders can put all residents on the path toward reaching their full potential, and secure a bright economic future for all.

# List of indicators

## DEMOGRAPHICS

### Who lives in the region and how is this changing?

- Race/Ethnicity and Nativity, 2012
- Growth Rates of Major Racial/Ethnic Groups, 2000 to 2010
- Racial/Ethnic Composition by Census Tracts, 1990
- Racial/Ethnic Composition by Census Tracts, 2010
- Racial/Ethnic Composition, 1980 to 2040
- Population by Place of Birth, 2012
- Percent People of Color by County, 1980 to 2040
- Share of Population Growth Attributable to People of Color by County, 2000 to 2010
- Racial Generation Gap: Percent People of Color by Age Group, 1980 to 2010
- Median Age by Race/Ethnicity, 2012
- Growth Rates of the Total Population, White Seniors, and Youth of Color, 2000 to 2010

## INCLUSIVE GROWTH

### Is economic growth creating more jobs?

- Annual Average Growth in Jobs and GDP, 1990 to 2007 and 2009 to 2012

### Is the region growing good jobs?

- Growth in Jobs and Earnings by Industry Wage Level, 1990 and 2012

### Is inequality low and decreasing?

- Income Inequality, 1979 to 2012

### Are incomes increasing for all workers?

- Real Earned-Income Growth for Full-Time Wage and Salary Workers, 1979 to 2012
- Median Hourly Wage by Race/Ethnicity, 2000 and 2012

### Is the middle class expanding?

- Households by Income Level, 1979 to 2012

### Is the middle class becoming more inclusive?

- Racial Composition of Middle-Class Households and All Households, 1979 and 2012

## FULL EMPLOYMENT

### How close is the region to reaching full employment?

- Unemployment Rate by County, October 2014
- Unemployment Rate by Race/Ethnicity, 2012
- Unemployment Rate by Educational Attainment and Race/Ethnicity, 2012

# List of indicators

## ACCESS TO GOOD JOBS

### Can workers access high-opportunity jobs?

Jobs by Opportunity Level by Race/Ethnicity held by Workers with a Bachelor's Degree or Higher, 2011

### Can all workers earn a living wage?

Median Hourly Wage by Educational Attainment and Race/Ethnicity, 2012  
Total Low Wage Workers by Block Group, 2010

## ECONOMIC SECURITY

### Is poverty low and decreasing?

Poverty Rate by Race/Ethnicity, 2000 and 2012  
Percent of Population Below the Poverty Level by Census Tract and High People-of-Color Tracts, 2010

### Is working poverty low and decreasing?

Working Poverty Rate by Race/Ethnicity, 2000 and 2012

## STRONG INDUSTRIES AND OCCUPATIONS

### What are the region's strongest industries?

Strong Industries Analysis, 2010

### What are the region's strongest occupations?

Strong Occupations Analysis, 2011

## SKILLED WORKFORCE

### Do workers have the education and skills needed for the jobs of the future?

Share of Working-Age Population with an Associate's Degree or Higher by Race/Ethnicity, 2012, and Projected Share of Jobs that Require an Associate's Degree or Higher, 2020  
Percent with an Associate's Degree or Higher by Place of Birth, 2012

## PREPARED YOUTH

### Are youth ready to enter the workforce?

Share of 16- to 24-Year-Olds Not Enrolled in School and without a High School Diploma, 1990 to 2012  
Disconnected Youth: 16- to 24-Year-Olds Not in School or Work, 1980 to 2012

## ECONOMIC BENEFITS OF EQUITY

### How much higher would GDP be with racial economic inequities?

Actual GDP and Estimated GDP without Racial Gaps in Income, 2012

# Introduction

## Foreword

Over the past two years, FOCUS has engaged in a bottom-up approach to understand where we are and where we want to be in the future as our region experiences unprecedented growth. Listening to residents throughout the region, again and again, we heard their aspirations to reach their full potential and contribute to the growth and vitality of their communities. As a region, we must set in place the policy and planning framework to provide these opportunities.

The FOCUS effort is led by a diverse team of community stakeholders working to find solutions to the region's challenges. We believe that developing a shared understanding about how we can leverage the region's demographic transformation to secure a prosperous future for all is a critical first step.

That is why we partnered with PolicyLink and the USC Program for Environmental and Regional Equity (PERE) to produce this Equitable Growth Profile. It provides an excellent starting point for understanding the challenges and opportunities of our region's shifting demographics and the extent to which our region's diverse communities can access the resources and opportunities they need to participate and prosper. We hope that this profile is widely used by public, private, and community leaders working to create a stronger, more just, and more resilient region.

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# Introduction

## Overview

Across the country, regional planning organizations, local governments, community organizations and residents, funders, and policymakers are striving to put plans, policies, and programs in place that build healthier, more vibrant, more sustainable, and more equitable regions.

Equity – ensuring full inclusion of the entire region’s residents in the economic, social, and political life of the region, regardless of race, ethnicity, age, gender, neighborhood of residence, or other characteristics – is an essential element of the plans.

Knowing how a region stands in terms of equity is a critical first step in planning for equitable growth. To assist communities with that process, PolicyLink and the Program for Environmental and Regional Equity (PERE) developed a framework to understand and track how regions perform on a series of indicators of equitable growth.

This profile was developed to help FOCUS implement its plan for equitable growth. We hope that it is broadly used by advocacy groups, elected officials, planners, business leaders, funders, and others working to build a stronger and more equitable Cape Fear.

The data in this profile are drawn from a regional equity database that includes the largest 150 regions in the United States. This database incorporates hundreds of data points from public and private data sources including the U.S. Census Bureau, the U.S. Bureau of Labor Statistics, the Behavioral Risk Factor Surveillance System (BRFSS), and the Integrated Public Use Microdata Series (IPUMS). Note that while we disaggregate most indicators by major racial/ethnic group, figures for the Asian/Pacific Islander population as a whole often mask wide variation. Also, there is often too little data to break out indicators for the Native American population. See the “Data and methods” section for a more detailed list of data sources.

# Introduction

## Defining the region

For the purposes of the equitable growth profile and data analysis, we define the Cape Fear region as the three-county area of Brunswick, New Hanover, and Pender counties in North Carolina. All data presented in the profile use this regional boundary. Minor exceptions due to lack of data availability are noted in the “Data and methods” section.



# Introduction

## Why equity matters now

### The face of America is changing.

Our country's population is rapidly diversifying. Already, more than half of all babies born in the United States are people of color. By 2030, the majority of young workers will be people of color. And by 2043, the United States will be a majority people-of-color nation.

### Yet racial and income inequality is high and persistent.

Over the past several decades, long standing inequities in income, wealth, health, and opportunity have reached unprecedented levels. And while most have been affected by growing inequality, communities of color have felt the greatest pains as the economy has shifted and stagnated.

### Strong communities of color are necessary for the nation's economic growth and prosperity.

Equity is an economic imperative as well as a moral one. Research shows that equity and diversity are win-win propositions for nations, regions, communities, and firms. For example:

- More equitable nations and regions experience stronger, more sustained growth.<sup>1</sup>
- Regions with less segregation (by race and income) and lower income inequality have more upward mobility.<sup>2</sup>
- Companies with a diverse workforce achieve a better bottom-line.<sup>3</sup>
- A diverse population better connects to global markets.<sup>4</sup>

### The way forward is an equity-driven growth model.

To secure America's prosperity, the nation must implement a new economic model based on equity, fairness, and opportunity.

### Metropolitan regions are where this new growth model will be created.

Regions are the key competitive unit in the global economy. Metros are also where strategies are being incubated that foster equitable growth: growing good jobs and new businesses while ensuring that all – including low-income people and people of color – can fully participate and prosper.

<sup>1</sup> Manuel Pastor, "Cohesion and Competitiveness: Business Leadership for Regional Growth and Social Equity," OECD Territorial Reviews, Competitive Cities in the Global Economy, Organisation For Economic Co-Operation And Development (OECD), 2006; Manuel Pastor and Chris Benner, "Been Down So Long: Weak-Market Cities and Regional Equity" in *Retooling for Growth: Building a 21<sup>st</sup> Century Economy in America's Older Industrial Areas* (New York: American Assembly and Columbia University, 2008); Randall Eberts, George Erickcek, and Jack Kleinhenz, "Dashboard Indicators for the Northeast Ohio Economy: Prepared for the Fund for Our Economic Future" (Federal Reserve Bank of Cleveland: April 2006), <http://www.clevelandfed.org/Research/workpaper/2006/wp06-05.pdf>.

<sup>2</sup> Raj Chetty, Nathaniel Hendren, Patrick Kline, and Emmanuel Saez, "Where is the Land of Economic Opportunity? The Geography of Intergenerational Mobility in the U.S." <http://obs.rc.fas.harvard.edu/chetty/website/v2/Geography%20Executive%20Summary%20and%20Memo%20January%202014.pdf>

<sup>3</sup> Cedric Herring, "Does Diversity Pay?: Race, Gender, and the Business Case for Diversity." *American Sociological Review*, 74, no. 2 (2009): 208-22; Slater, Weigand and Zwirlein, "The Business Case for Commitment to Diversity." *Business Horizons* 51 (2008): 201-209.

<sup>4</sup> U.S. Census Bureau. "Ownership Characteristics of Classifiable U.S. Exporting Firms: 2007" Survey of Business Owners Special Report, June 2012, <http://www.census.gov/econ/sbo/export07/index.html>.

# Introduction

## What is an equitable region?

Regions are equitable when all residents – regardless of race/ethnicity, nativity, neighborhood of residence, age, gender, or other characteristics – are fully able to participate in the region’s economic vitality, contribute to its readiness for the future, and connect to its assets and resources.

### Strong, equitable regions:

- Possess **economic vitality**, providing high-quality jobs to their residents and producing new ideas, products, businesses, and economic activity so the region remains sustainable and competitive.
- Are **ready for the future**, with a skilled, ready workforce, and a healthy population.
- Are **places of connection**, where residents can access the essential ingredients to live healthy and productive lives in their own neighborhoods, reach opportunities located throughout the region (and beyond) via transportation or technology, participate in political processes, and interact with other diverse residents.

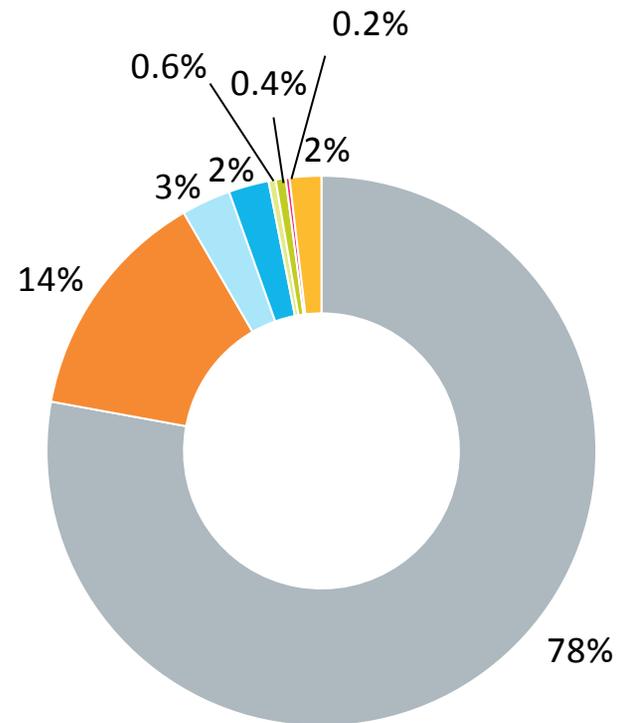
# Demographics

## Who lives in the region and how is this changing?

**Cape Fear is less diverse than most other regions, ranking in the bottom third of the top 150 metropolitan regions in demographic diversity.** In 2012, just over 22 percent of the region’s residents were people of color, compared with 36 percent nationwide.

Race/Ethnicity and Nativity, 2012

- White
- Black
- Latino, U.S.-born
- Latino, Immigrant
- API, U.S.-born
- API, Immigrant
- Native American and Alaska Native
- Other or Mixed Race



Source: IPUMS.  
 Note: Data represent a 2008 through 2012 average.

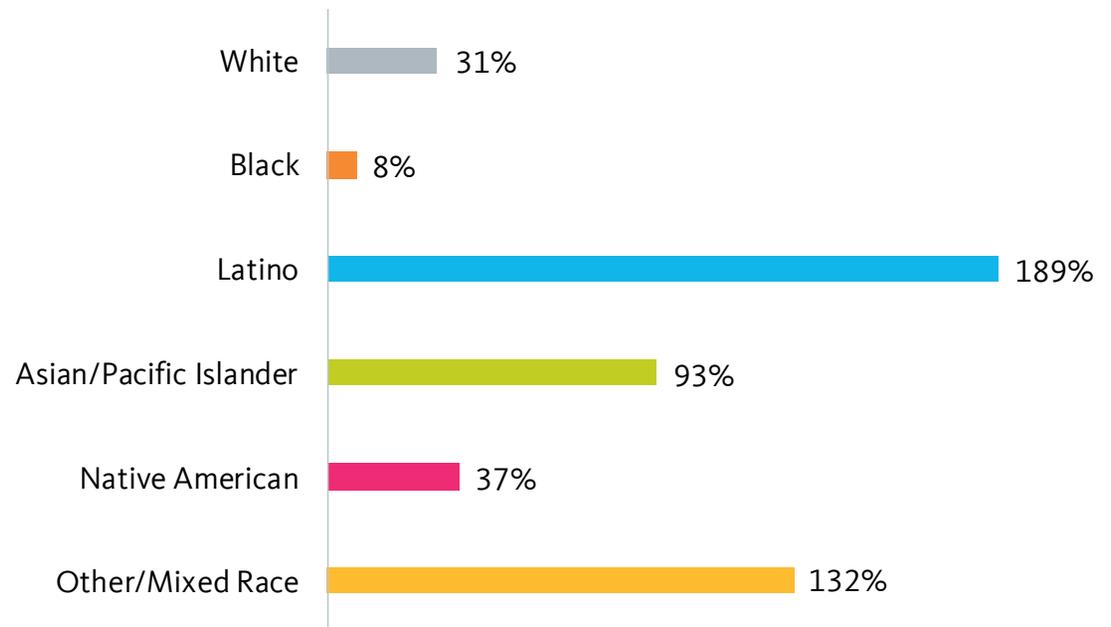
# Demographics

## Who lives in the region and how is this changing?

### Communities of color are the region's fastest growing

**groups.** In the past decade, the region's Latino population grew by 189%, adding nearly 13,000 people to the total population. Other/mixed race and Asian populations also experienced rapid growth (132% and 93%, respectively).

Growth Rates of Major Racial/Ethnic Groups, 2000 to 2010



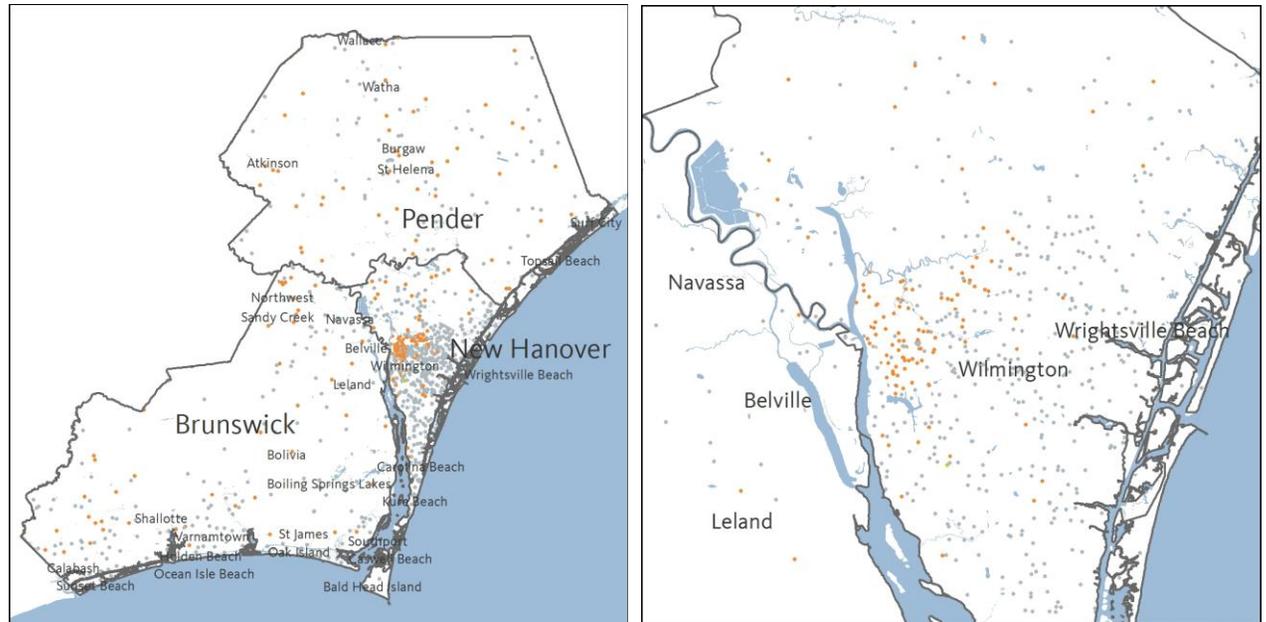
# Demographics

Who lives in the region and how is this changing?

In 1990, Cape Fear was predominantly African American and White.

Racial/Ethnic Composition by Census Tracts, 1990

- Race/Ethnicity  
1 dot = 200 people
- Non-Hispanic White
  - Black
  - Latino
  - Asian/Pacific Islander
  - American Indian or Alaska Native
  - Other or Mixed Race



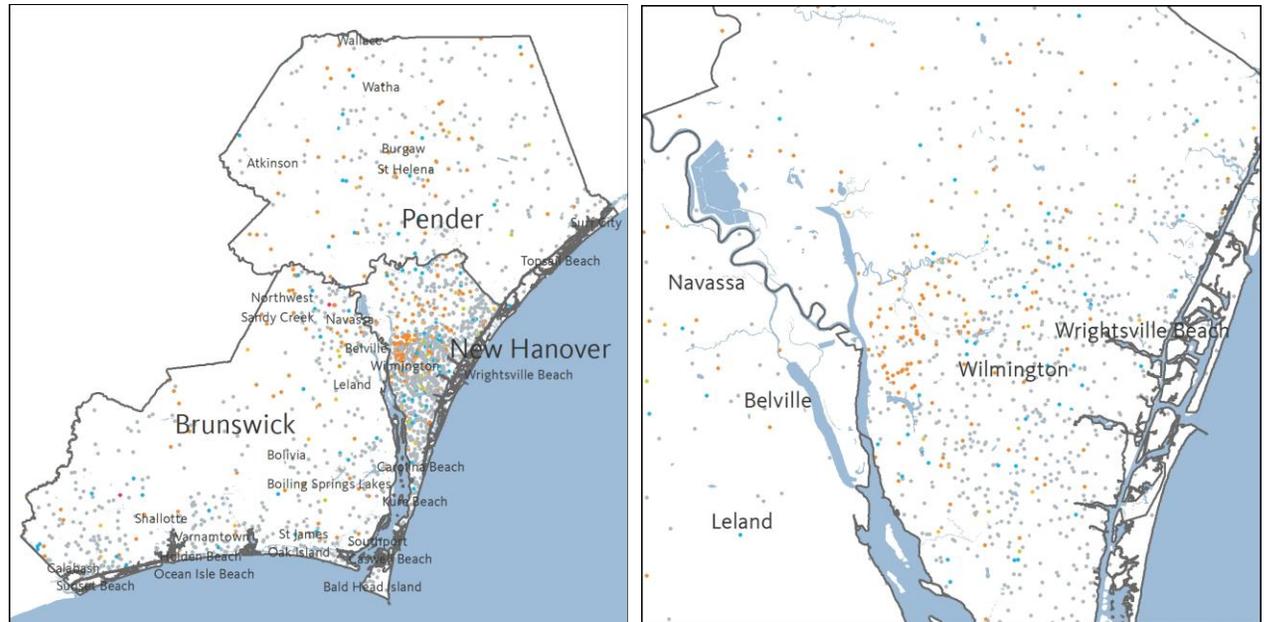
# Demographics

Who lives in the region and how is this changing?

Today there is a more diverse mix of racial/ethnic groups living in the region. There is a growing Latino and Asian population, particularly in New Hanover County.

Racial/Ethnic Composition by Census Tracts, 2010

- Race/Ethnicity  
1 dot = 200 people
- Non-Hispanic White
  - Black
  - Latino
  - Asian/Pacific Islander
  - American Indian or Alaska Native
  - Other or Mixed Race



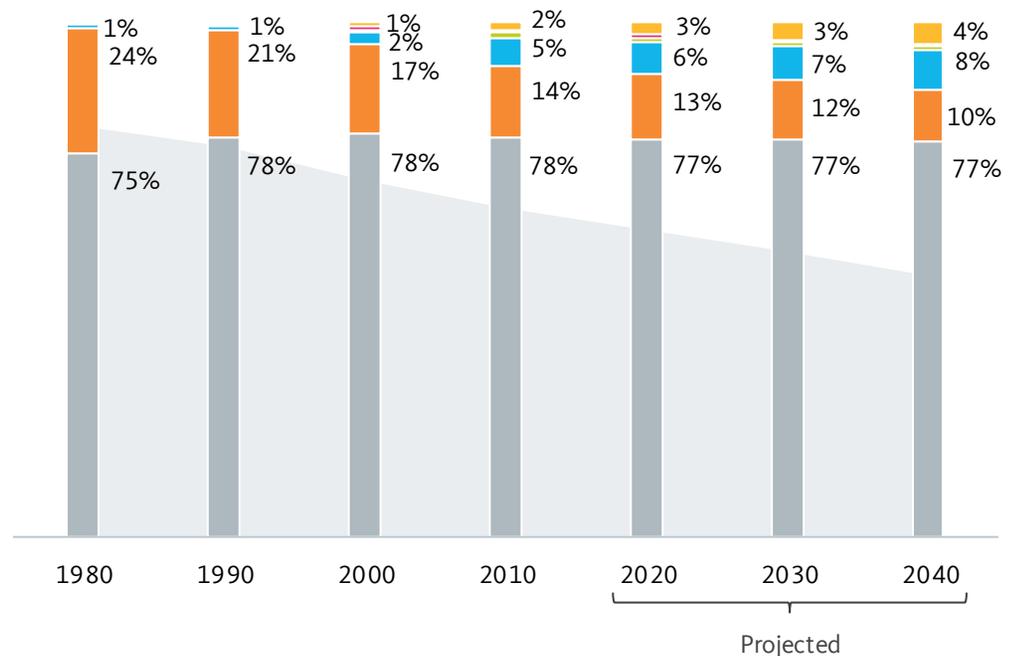
# Demographics

## Who lives in the region and how is this changing?

**The region’s people of color population is growing more diverse in its racial/ethnic composition.** While the Black population is declining as a share of the total population, the Latino population is quickly growing. For the next 30 years, people of color will continue to represent between 22 to 23 percent of the total population.

Racial/Ethnic Composition, 1980 to 2040

- U.S. % White
- Other
- Native American
- Asian/Pacific Islander
- Latino
- Black
- White



Source: U.S. Census Bureau; Woods & Poole Economics, Inc.

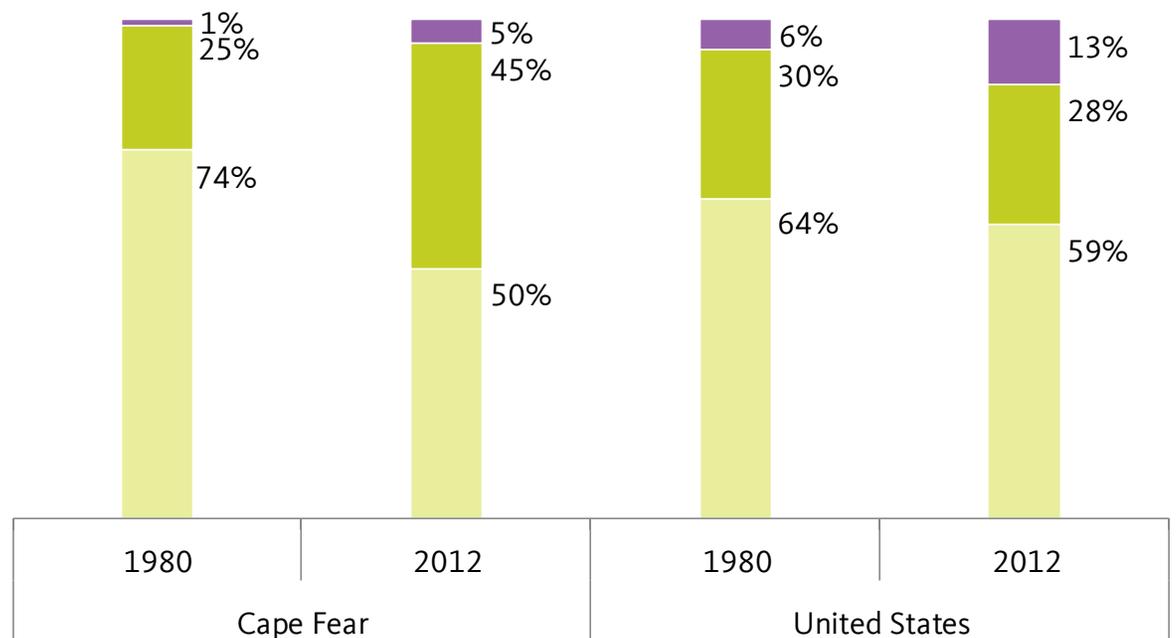
# Demographics

## Who lives in the region and how is this changing?

**An increasing number of Cape Fear’s residents migrated to North Carolina from another state.** In 2012, half of the region’s residents were born outside of North Carolina, a dramatic increase from 26% in 1980. Unlike the national trend, an increasing amount of this in-migration is from U.S.-born residents.

Population by Place of Birth, 2012

- Foreign Born
- U.S.-born, Out-of-State
- U.S.-born, In-State



Source: IPUMS.  
 Note: Data represent a 2008 through 2012 average.

# Demographics

## Who lives in the region and how is this changing?

**By 2040, 23 percent of the region's residents will be people of color.** A quarter of New Hanover and Pender counties' residents will be people of color, compared with 19 percent in Brunswick County. Between 2010 and 2040, a quarter of the region's future growth will come from people of color.

### Percent People of Color by County, 1980 to 2040

- Less than 20%
- 20% to 34%
- 35% to 49%
- 50% or more

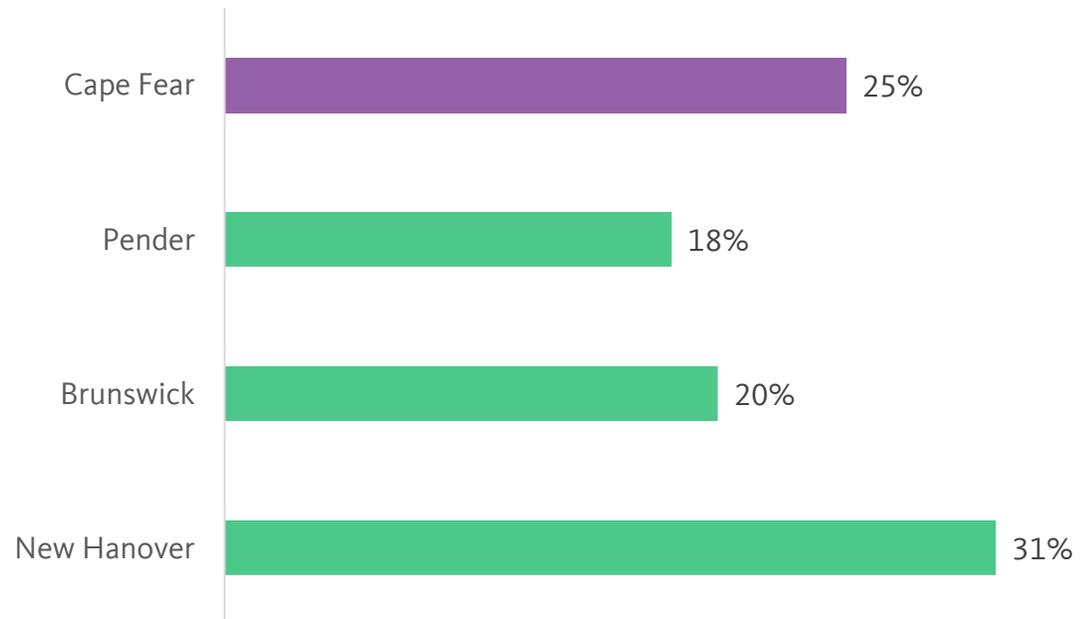


# Demographics

## Who lives in the region and how is this changing?

**A quarter of the region's population growth in the past decade came from people of color.** Three in every 10 of New Hanover County's and about one in every five of Pender and Brunswick counties' new residents were people of color.

Share of Population Growth Attributable to People of Color by County, 2000 to 2010



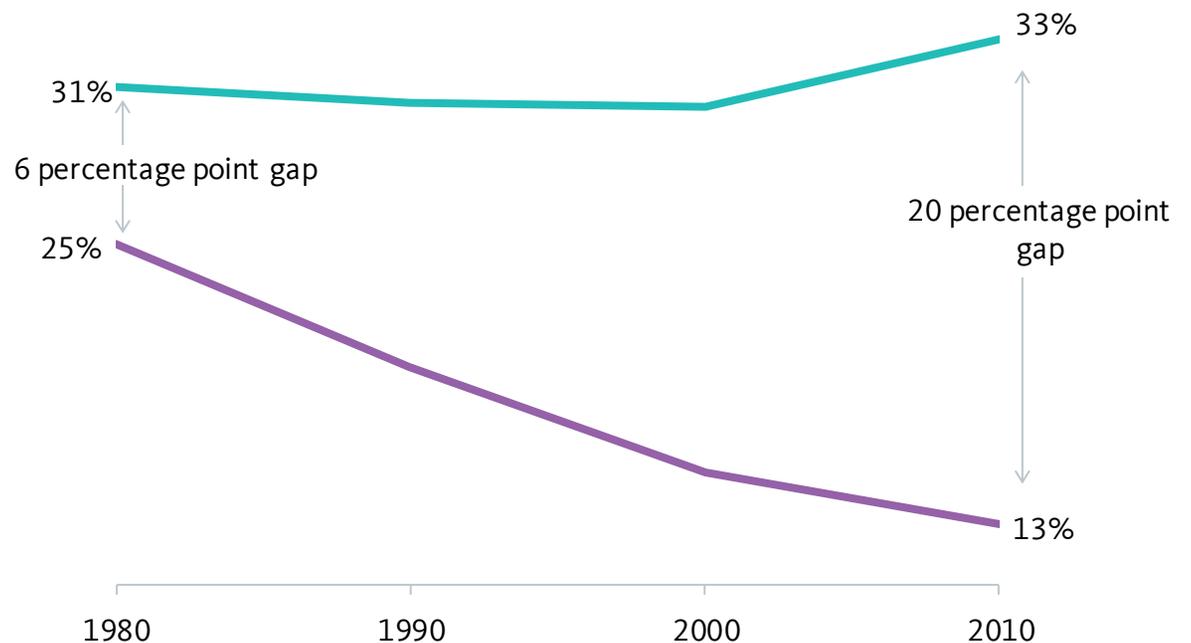
# Demographics

## Who lives in the region and how is this changing?

**There is a growing racial generation gap.** Today, 33 percent of youth in the region are people of color, compared with 13 percent of seniors. This 20-percentage point gap has more than tripled since 1980 but remains below the national average (26 percentage points). Unlike many other regions, the senior population in Cape Fear has become less diverse as large numbers of White retirees relocate to the region.

### Racial Generation Gap: Percent People of Color (POC) by Age Group, 1980 to 2010

- Percent of seniors who are POC
- Percent of youth who are POC



Source: U.S. Census Bureau.

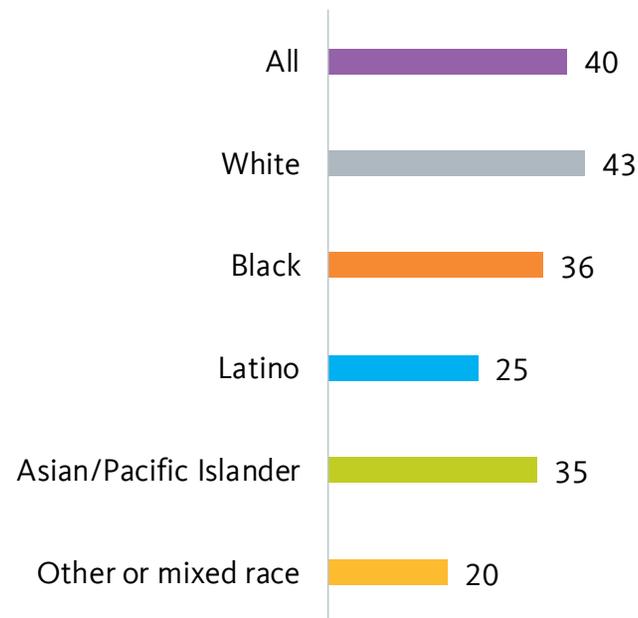
Note: Youth include persons under age 18 and seniors include those age 65 or older.

# Demographics

## Who lives in the region and how is this changing?

**The region's fastest-growing demographic groups are comparatively young.** The region's other/mixed race population has a median age of 20, and the Latino population has a median age of 25, whereas the White population has a median age of 43.

### Median Age by Race/Ethnicity, 2012



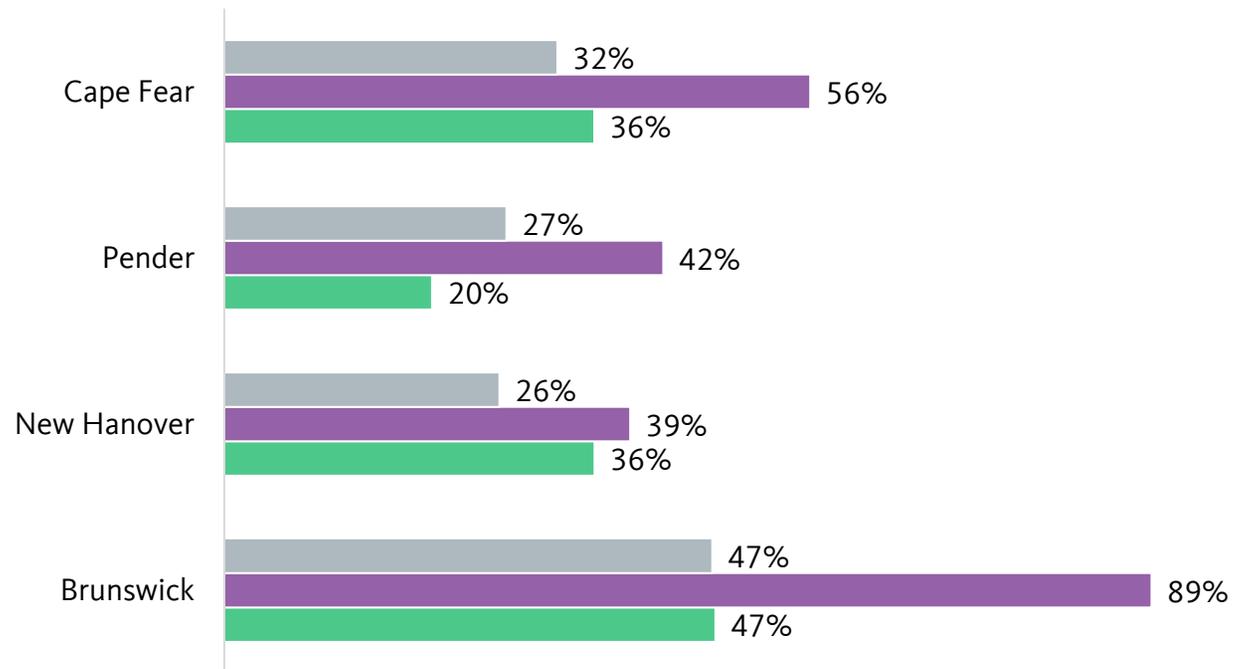
# Demographics

## Who lives in the region and how is this changing?

**The region’s White senior population increased by 56 percent in the last decade.** Brunswick County saw the fastest growth, with the population nearly doubling from 11,100 to 21,000. Across all counties in the region, the net increase in the senior population (from both aging and migration) was faster than the overall rate of population growth.

Growth Rates of the Total Population, White Seniors, and Youth of Color, 2000 to 2010

- Total population
- White seniors
- Youth of color



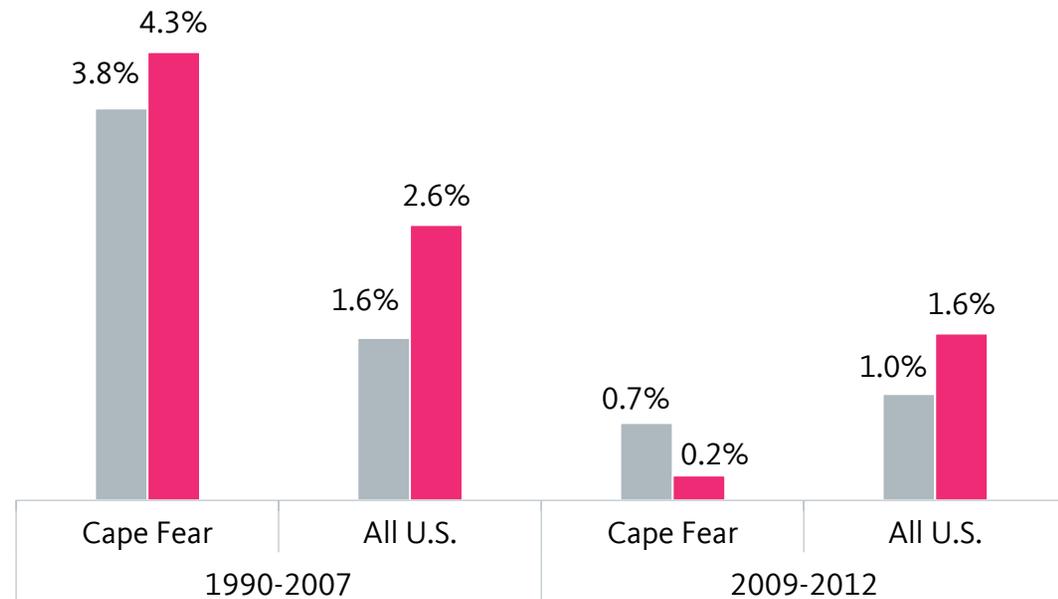
# Inclusive growth

## Is economic growth creating more jobs?

**Cape Fear was hit hard by the Great Recession.** Since the downturn ended in 2009, regional growth in both employment and GDP has been slower than the United States overall. This sluggishness contrasts with the region's relatively robust growth in the prior two decades.

Annual Average Growth  
in Jobs and GDP, 1990 to 2007  
and 2009 to 2012

■ Jobs  
■ GDP



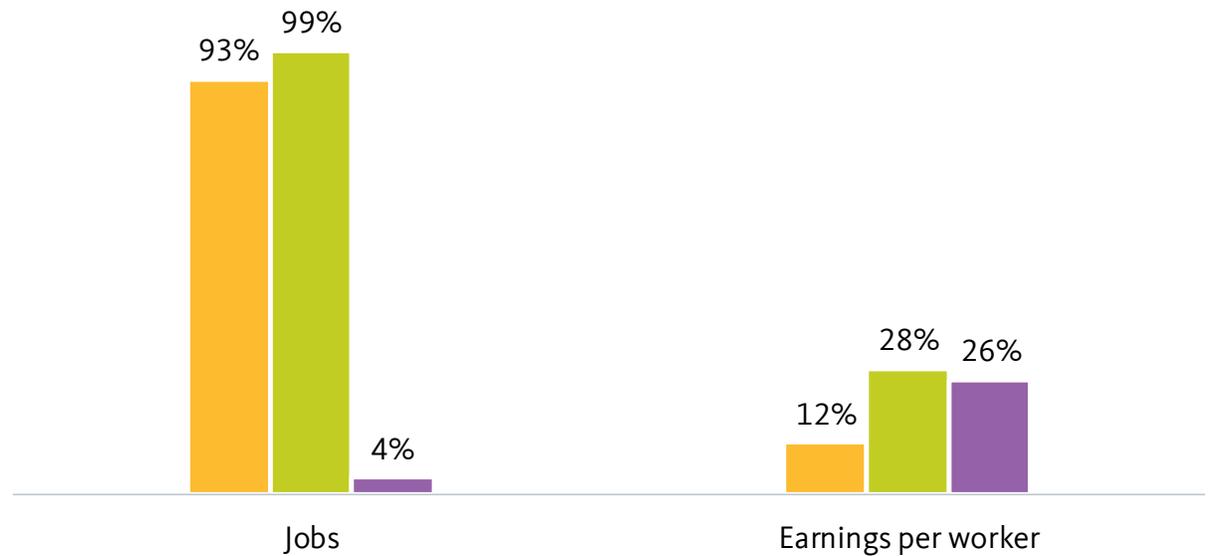
# Inclusive growth

## Is the region growing good jobs?

**In the past two decades, job gains have been strongest for low- and middle-wage jobs – nearly doubling – while the number of high-wage jobs remained essentially flat.** Pay for middle- and high-wage workers grew twice as fast as it did for low-wage workers during this period.

### Growth in Jobs and Earnings by Industry Wage Level, 1990 to 2012

- Low-wage
- Middle-wage
- High-wage



# Inclusive growth

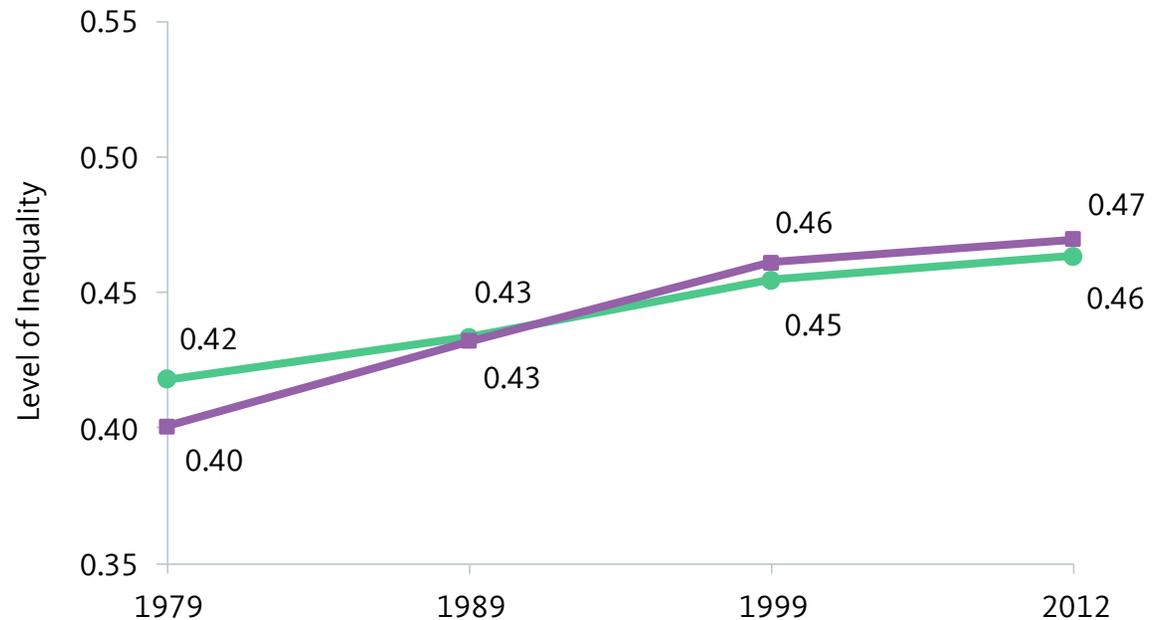
## Is inequality low and decreasing?

**Income inequality is on the rise in the region.** Inequality in Cape Fear is in line with the national average and has increased consistently over the past three decades.

### Income Inequality, 1979 to 2012

- Cape Fear
- United States

Inequality is measured here by the Gini coefficient, which ranges from 0 (perfect equality) to 1 (perfect inequality: one person has all of the income).



# Inclusive growth

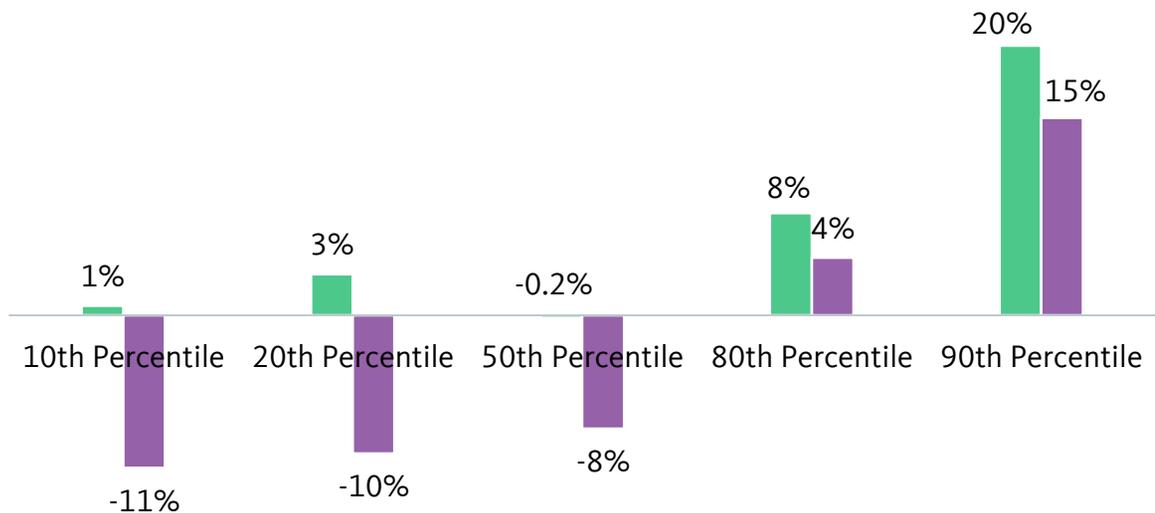
## Are incomes increasing for all workers?

### Wages have stagnated for low- and middle-income workers.

A worker earning the region's median income has not experienced a wage gain in the past three decades, compared with a 20 percent gain for a worker at the 90th percentile of income. Cape Fear workers fared better in this period compared with workers nationally.

### Real Earned-Income Growth for Full-Time Wage and Salary Workers, 1979 to 2012

■ Cape Fear  
■ United States



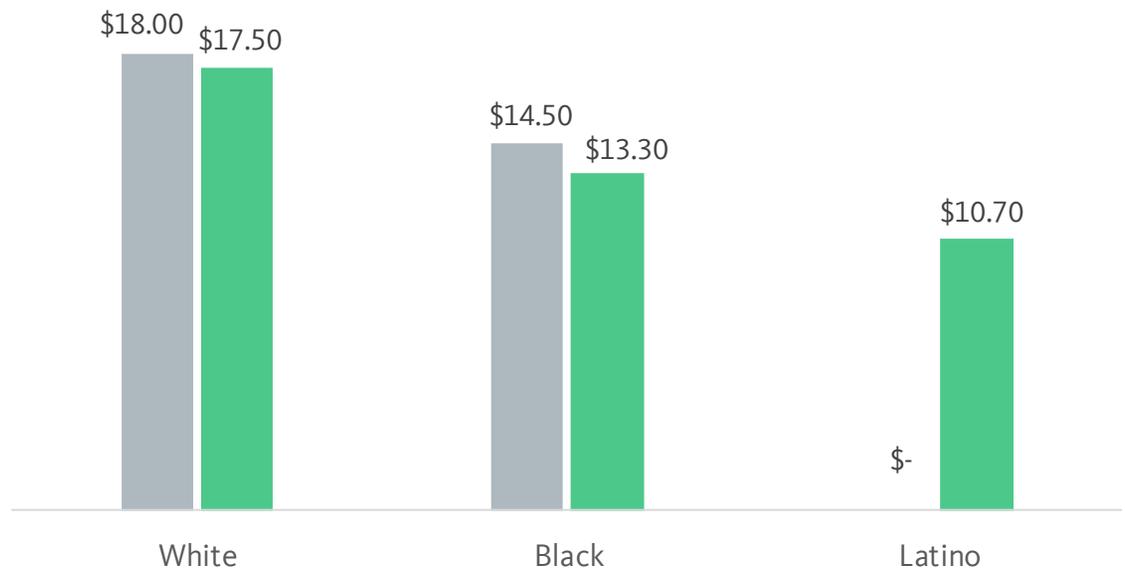
# Inclusive growth

## Are incomes increasing for all workers?

**There are wage discrepancies between White workers and workers of color.** White workers in the region earn more than other groups, but wages have declined in the region since 2000. Latino workers take home less pay than both Whites and Blacks.

### Median Hourly Wage by Race/Ethnicity, 2000 and 2012

■ 2000  
■ 2012



Source: IPUMS. Universe includes the civilian noninstitutional population ages 25 through 64.

Note: The wage for Latinos in 2000 is excluded due to small sample size. Data for 2012 represent a 2008 through 2012 average. Values are in 2010 dollars.

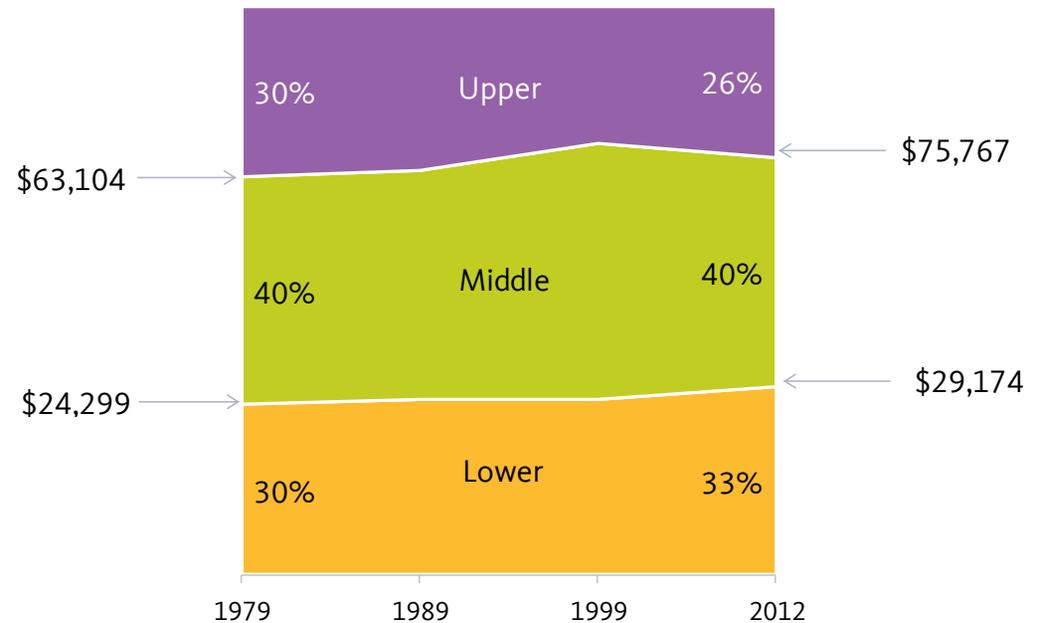
# Inclusive growth

## Is the middle class expanding?

### The region's share of lower-income households has grown.

Since 1979, the share of households with upper-class incomes declined from 30 percent to 26 percent as the share of lower-income households grew from 30 to 33 percent.

Households by Income Level, 1979 to 2012



Source: IPUMS. Universe includes all households (no group quarters).  
 Note: Data for 2012 represent a 2008 through 2012 average. Dollar values are in 2010 dollars.

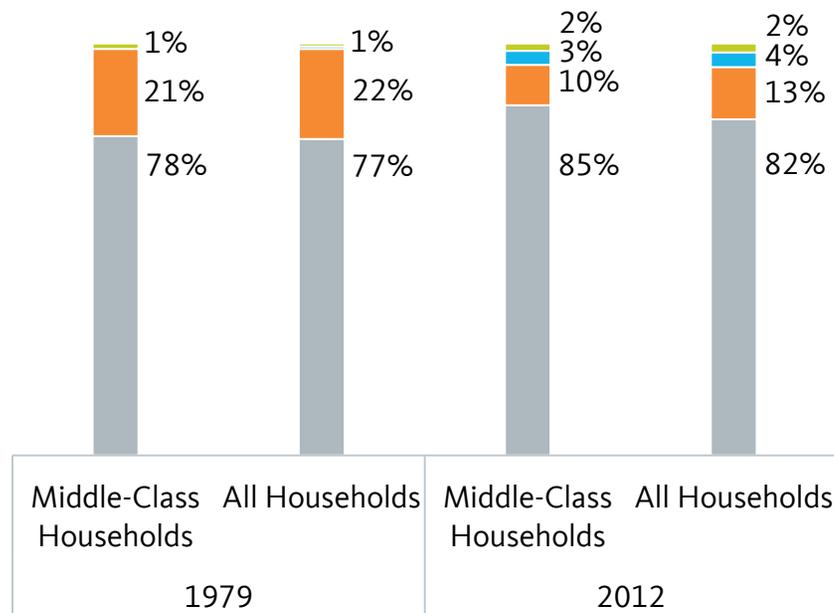
# Inclusive growth

## Is the middle class becoming more inclusive?

**The middle class has become less diverse over the last 30 years.** African American households now represent a much smaller share of the middle class than in 1979, but they also represent a smaller share of the population overall.

Racial Composition of Middle-Class Households and All Households, 1979 and 2012

- Asian, Native American or Other
- Latino
- Black
- White



Source: IPUMS. Universe includes all households (no group quarters).  
 Note: Data for 2012 represent a 2008 through 2012 average.

# Full employment

## How close is the region to reaching full employment?

### Regional unemployment is on par with the national average.

As of October 2014, Cape Fear's unemployment rate was 5.5 percent, compared with the U.S. rate of 5.7 percent. Brunswick County had the highest rate (6.0 percent), and New Hanover had the lowest (5.2 percent).

### Unemployment Rate by County, October 2014

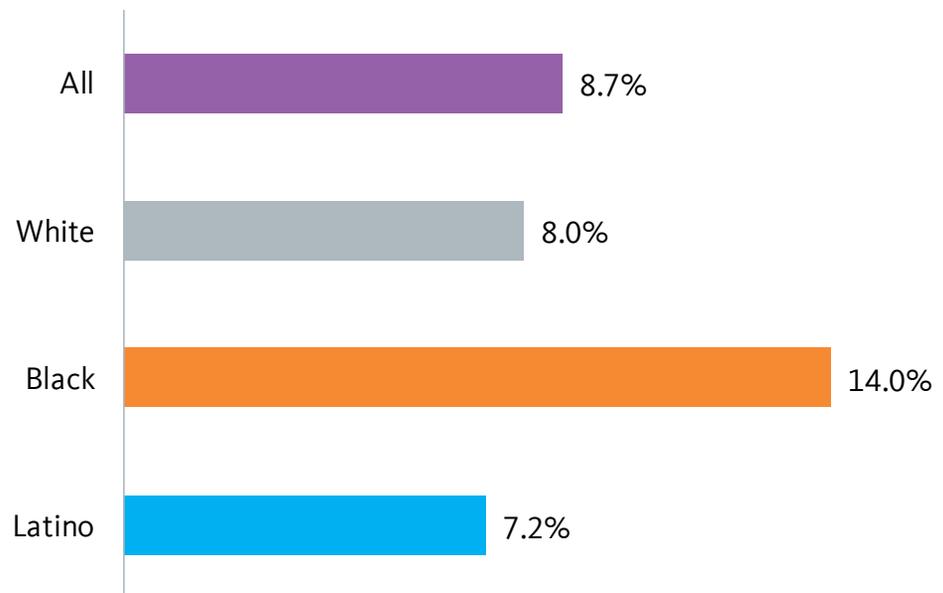


# Full employment

## How close is the region to reaching full employment?

**African Americans face higher rates of joblessness than other groups in the region.** Among Blacks, 14 percent are unemployed compared with 8 percent of Whites and 7.2 percent of Latinos.

Unemployment Rate by Race/Ethnicity, 2012



Source: IPUMS. Universe includes the civilian noninstitutional population ages 25 through 64.

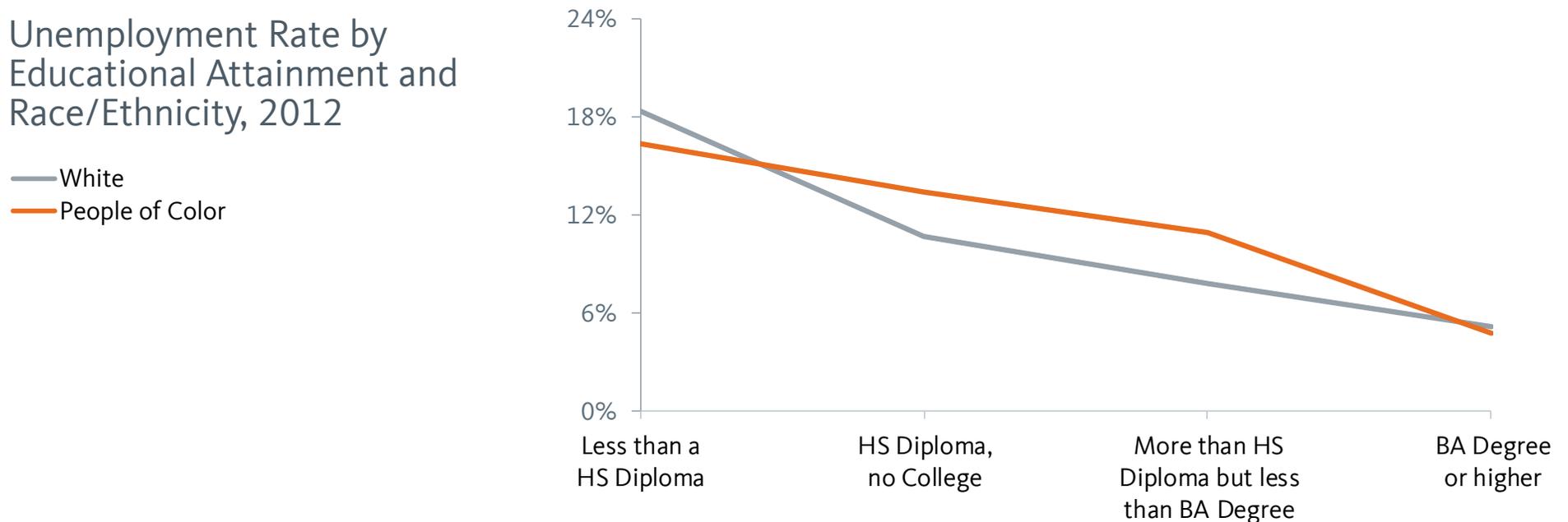
Note: The full impact of the Great Recession is not reflected in the data shown, which is averaged over 2008 through 2012. These trends may change as new data become available.

# Full employment

## How close is the region to reaching full employment?

**The employment gaps between Whites and people of color are most narrow for workers with the lowest and highest levels of education.** Workers of color with a bachelor's degree or higher have comparable unemployment rates to their White counterparts.

Unemployment Rate by Educational Attainment and Race/Ethnicity, 2012



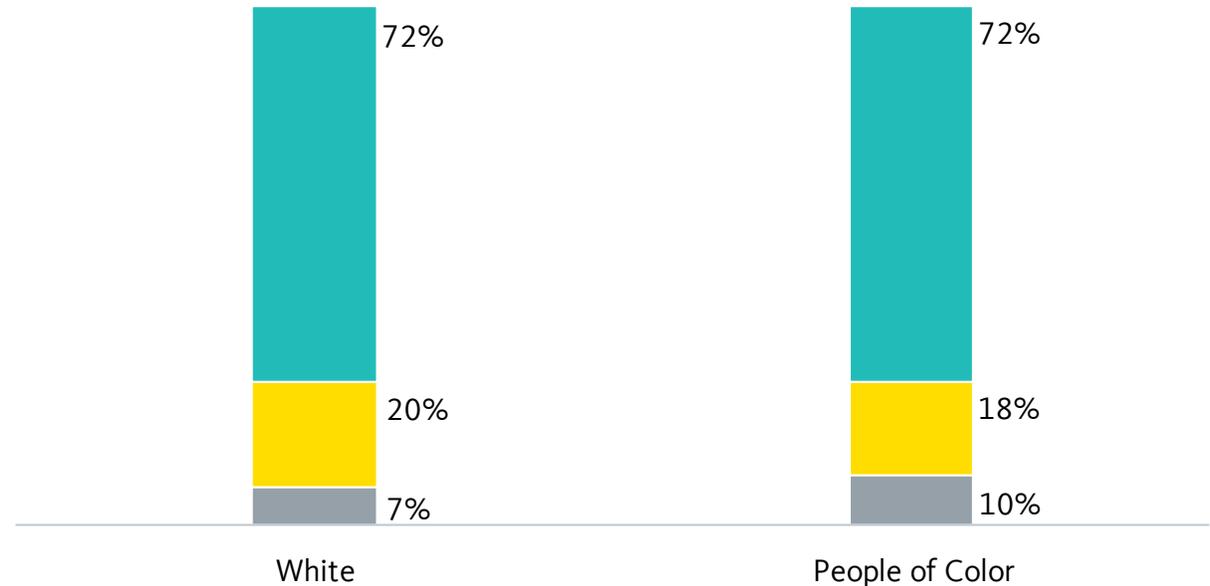
# Access to good jobs

## Can workers access high-opportunity jobs?

**Access to high-opportunity is comparable between people of color and Whites with a bachelor's degree or higher.** Nearly three-quarters of college-educated Whites and people of color hold high-opportunity jobs. College-educated people of color are still more likely to hold low-opportunity jobs than Whites.

Jobs by Opportunity Level by Race/Ethnicity held by Workers with a Bachelor's Degree or Higher, 2011

- High-opportunity
- Middle-opportunity
- Low-opportunity



Source: U.S. Bureau of Labor Statistics; IPUMS. Universe includes the employed civilian noninstitutional population ages 25 through 64.

Note: High-opportunity jobs are those that rank among the top third of jobs on an "occupation opportunity index," based on five measures of job quality and growth. See the "data and methods" section for a description of the index.

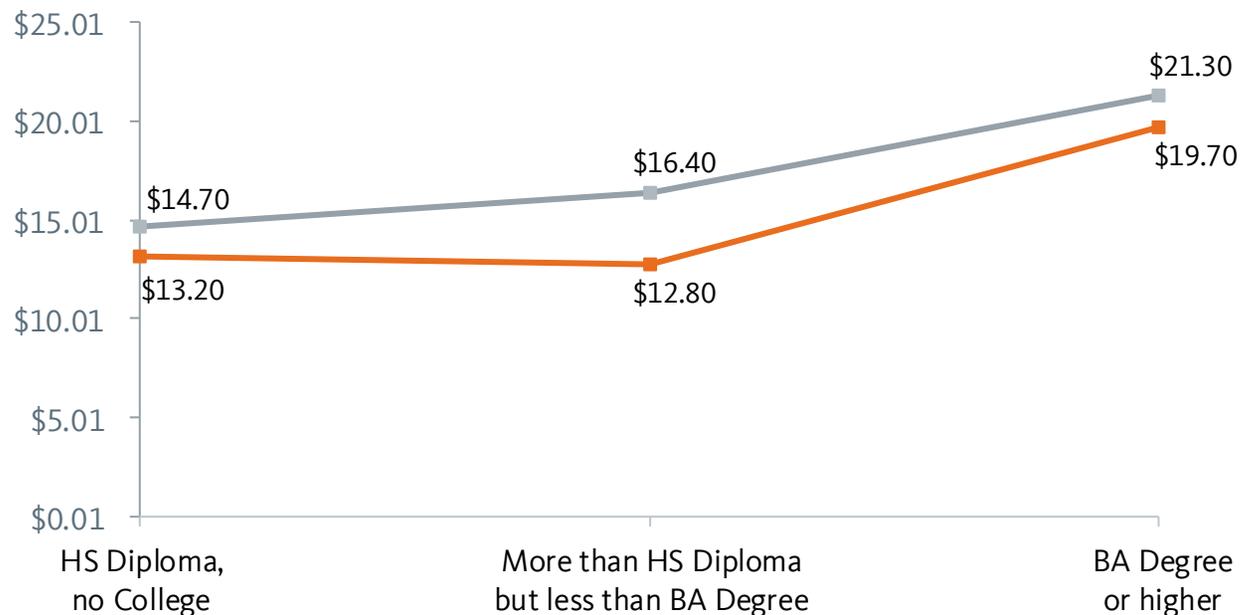
# Access to good jobs

## Can all workers earn a living wage?

**People of color earn lower wages than Whites at every level of education.** Even among workers with a four-year college degree, people of color still earn less per hour less than their White counterparts.

Median Hourly Wage by Educational Attainment and Race/Ethnicity, 2012

— White  
— People of Color

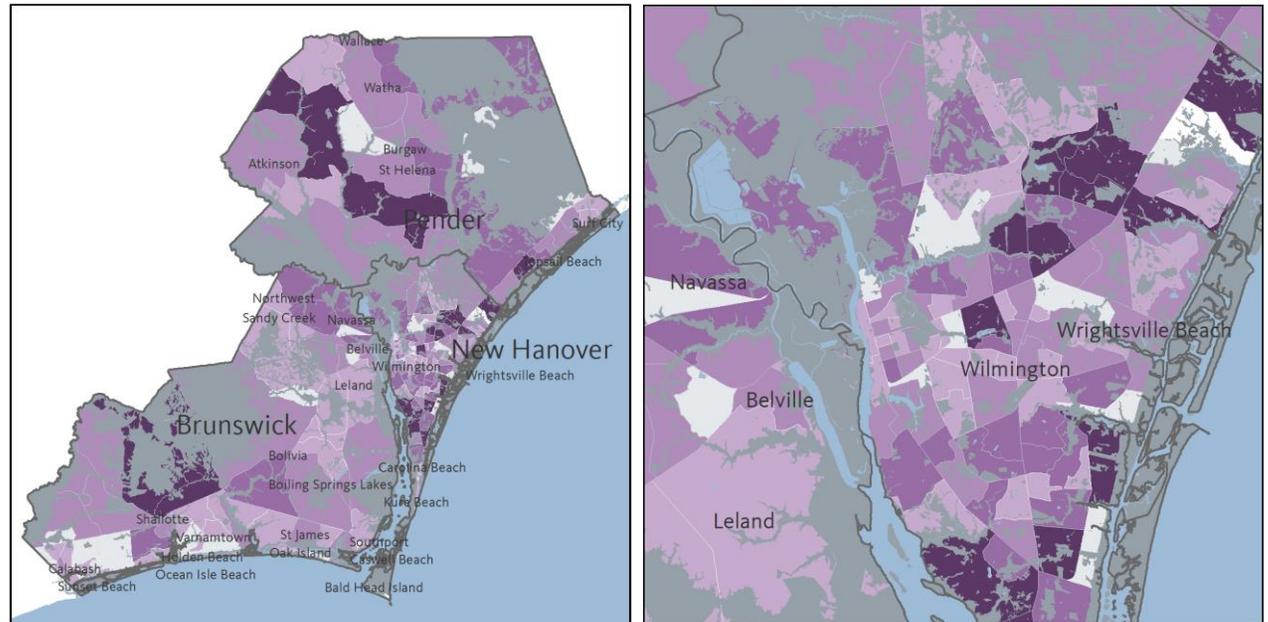
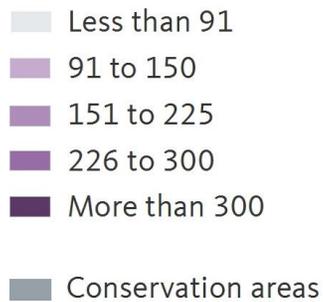


# Access to good jobs

## Can all workers earn a living wage?

**The region’s low-wage workers – those earning less than \$1250/month – predominantly reside adjacent to the coastal areas or further inland.** New Hanover County has the largest number of low-wage workers (22,000), followed by Brunswick County (10,300), and Pender County (5,500).

Total Low Wage Workers by Block Group, 2010



Source: U.S. EPA Smart Location Database/Census LEHD, 2010.

Note: Total low wage workers reflects the number of workers earning \$1250/month or less by home location. Areas in white are missing data.

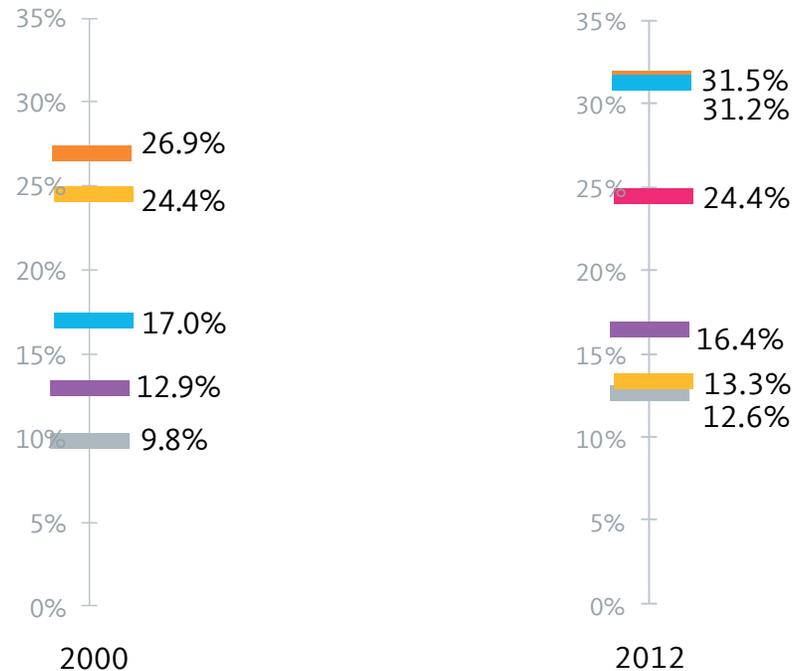
# Economic security

## Is poverty low and decreasing?

**Poverty is on the rise in the region, and is higher among communities of color than Whites.** Nearly one out of every three African Americans and Latinos live in poverty, compared with one out of every eight Whites.

Poverty Rate by Race/Ethnicity, 2000 and 2012

- All
- White
- Black
- Latino
- Asian/Pacific Islander
- Other



Source: IPUMS. Universe includes all persons not in group quarters.  
 Note: Data for 2012 represent a 2008 through 2012 average.

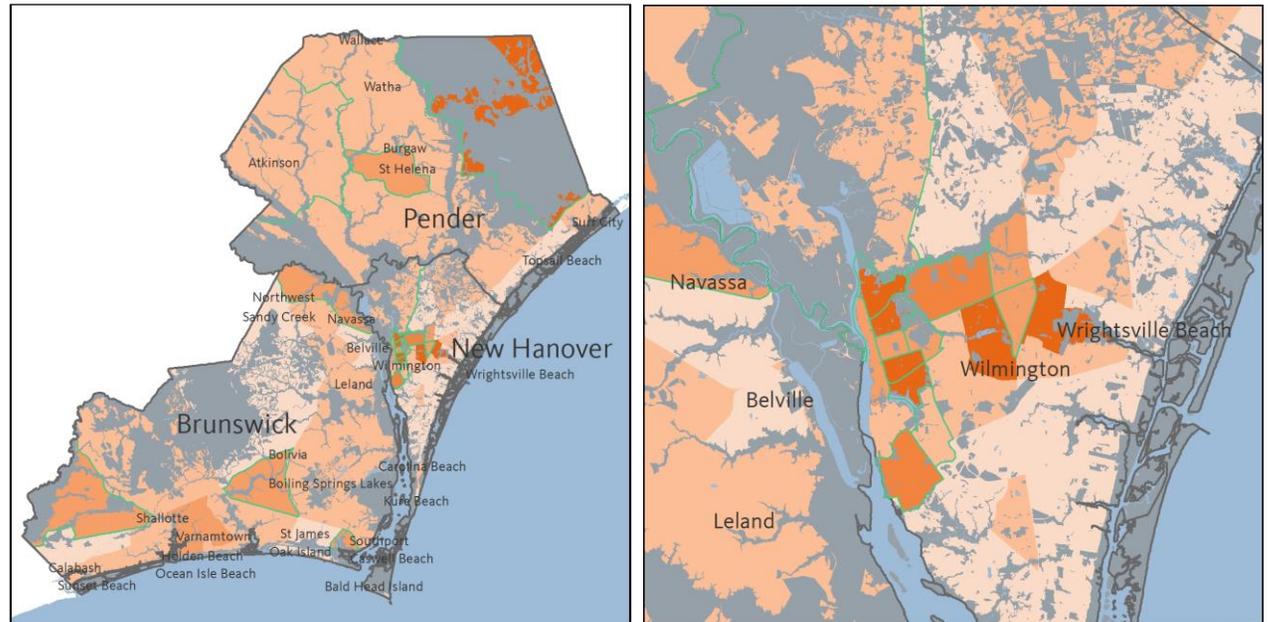
# Economic security

## Is poverty low and decreasing?

**Nearly 8 percent of the region’s residents live in high-poverty neighborhoods (with poverty rates of 40 percent or higher).** However, people of color are much more likely to live in these neighborhoods than Whites: 15.9 percent of people of color live in high-poverty tracts compared with 5.3 percent of Whites. In terms of the geography of poverty, the coastal communities have lower poverty rates compared with inland communities.

Percent of Population Below the Poverty Level by Census Tract and High People-of-Color Tracts, 2010

- Less than 10%
- 10% to 19%
- 20% to 29%
- 30% to 39%
- 40% or more
  
- 37% or more people of color
- Conservation areas



Source: U.S. Census Bureau.  
 Note: Areas in white are missing data.

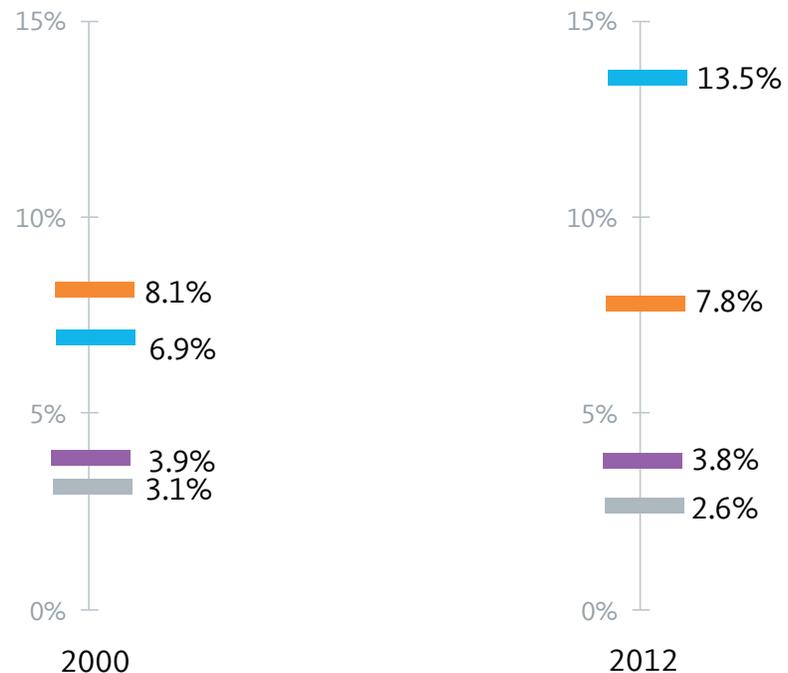
# Economic security

## Is working poverty low and decreasing?

**Since 2000, the working poverty rate has declined for Whites and African Americans, but has doubled for Latinos.** Latinos and Blacks are five and three times more likely to be working poor than Whites in the region, respectively.

Working Poverty Rate by Race/Ethnicity, 2000 and 2012

- All
- White
- Black
- Latino



Source: IPUMS. Universe includes the civilian noninstitutional population ages 25 through 64 not in group quarters.  
 Note: Data for 2012 represent a 2008 through 2012 average.

# Strong industries and occupations

## What are the region's strongest industries?

**The region has benefited from a diverse job base.** Industries along the income spectrum have exhibited strong job and wage gains in recent years. Growing sectors like health care offer pathways to the middle class, and others, like professional, scientific, and technical services, are growing and offer higher earnings.

Industry	Size	Concentration	Job Quality	Growth		
	Total Employment (2010)	Location Quotient (2010)	Average Annual Wage (2010)	Change in Employment (2000-10)	% Change in Employment (2000-10)	Real Wage Growth (2000-10)
Retail Trade	18,470	1.2	\$23,759	1,349	8%	-4%
Accommodation and Food Services	16,915	1.5	\$13,760	3,962	31%	1%
Health Care and Social Assistance	14,877	0.9	\$37,674	5,193	54%	15%
Construction	8,961	1.6	\$44,749	-827	-8%	29%
Manufacturing	7,657	0.6	\$64,937	-4,680	-38%	13%
Professional, Scientific, and Technical Services	6,974	0.9	\$59,692	1,795	35%	19%
Administrative and Support and Waste Management and Remediation Services	6,471	0.8	\$28,024	911	16%	44%
Wholesale Trade	4,688	0.8	\$48,506	518	12%	1%
Finance and Insurance	3,426	0.6	\$56,914	652	24%	10%
Other Services (except Public Administration)	3,342	0.7	\$24,573	214	7%	7%
Information	3,155	1.1	\$42,936	1,042	49%	-7%
Arts, Entertainment, and Recreation	2,937	1.5	\$19,192	361	14%	3%
Real Estate and Rental and Leasing	2,872	1.4	\$31,988	488	20%	9%
Transportation and Warehousing	2,606	0.6	\$36,442	123	5%	26%
Utilities	1,357	2.4	\$95,876	9	1%	15%
Education Services	1,143	0.4	\$25,031	544	91%	11%
Agriculture, Forestry, Fishing and Hunting	879	0.7	\$21,825	31	4%	-6%
Management of Companies and Enterprises	493	0.3	\$62,981	-1,025	-68%	4%
Mining	88	0.1	\$32,753	-20	-19%	-37%

Source: U.S. Bureau of Labor Statistics; Woods & Poole Economics, Inc. Universe includes all jobs covered by the federal Unemployment Insurance (UI) program.

# Strong industries and occupations

## What are the region's strongest occupations?

**Teachers, health technicians, and engineers represent strong and growing occupations in Cape Fear.** These job categories pay good wages, employ many people, and have experienced employment and wage gains in recent years.

Occupation	Employment (2011)	Job Quality Median Annual Wage (2011)	Growth			
			Real Wage Growth (2011)	Change in Employment (2005-11)	% Change in Employment (2005-11)	Median Age (2010)
Health Diagnosing and Treating Practitioners	4,860	\$75,888	-31%	3,490	255%	43
Preschool, Primary, Secondary, and Special Education School Teachers	4,190	\$38,788	7%	1,210	41%	40
Health Technologists and Technicians	3,110	\$37,648	5%	1,250	67%	35
Supervisors of Sales Workers	2,380	\$37,888	6%	210	10%	43
Business Operations Specialists	2,240	\$58,057	18%	740	49%	46
Top Executives	1,770	\$101,085	17%	-190	-10%	49
Other Management Occupations	1,760	\$75,274	3%	280	19%	43
Sales Representatives, Wholesale and Manufacturing	1,610	\$47,575	-7%	90	6%	40
Counselors, Social Workers, and Other Community and Social Service Specialists	1,530	\$42,123	6%	520	51%	38
Engineers	1,500	\$88,932	8%	1,110	285%	47
Financial Specialists	1,460	\$59,242	9%	330	29%	45
Sales Representatives, Services	1,300	\$47,318	4%	320	33%	45
Postsecondary Teachers	1,280	\$59,726	14%	660	106%	47
Computer Occupations	1,280	\$52,950	1%	560	78%	40
Supervisors of Office and Administrative Support Workers	1,160	\$47,530	13%	-260	-18%	45
Law Enforcement Workers	1,050	\$40,381	8%	40	4%	38
Other Teachers and Instructors	940	\$25,230	-31%	730	348%	39
Supervisors of Construction and Extraction Workers	740	\$51,790	9%	-190	-20%	39
Other Sales and Related Workers	740	\$36,869	-4%	-60	-8%	40
Operations Specialties Managers	720	\$96,433	26%	-180	-20%	48
Supervisors of Production Workers	540	\$64,780	23%	-10	-2%	45
Supervisors of Installation, Maintenance, and Repair Workers	540	\$56,200	5%	-200	-27%	47
Supervisors of Transportation and Material Moving Workers	530	\$52,659	25%	10	2%	43

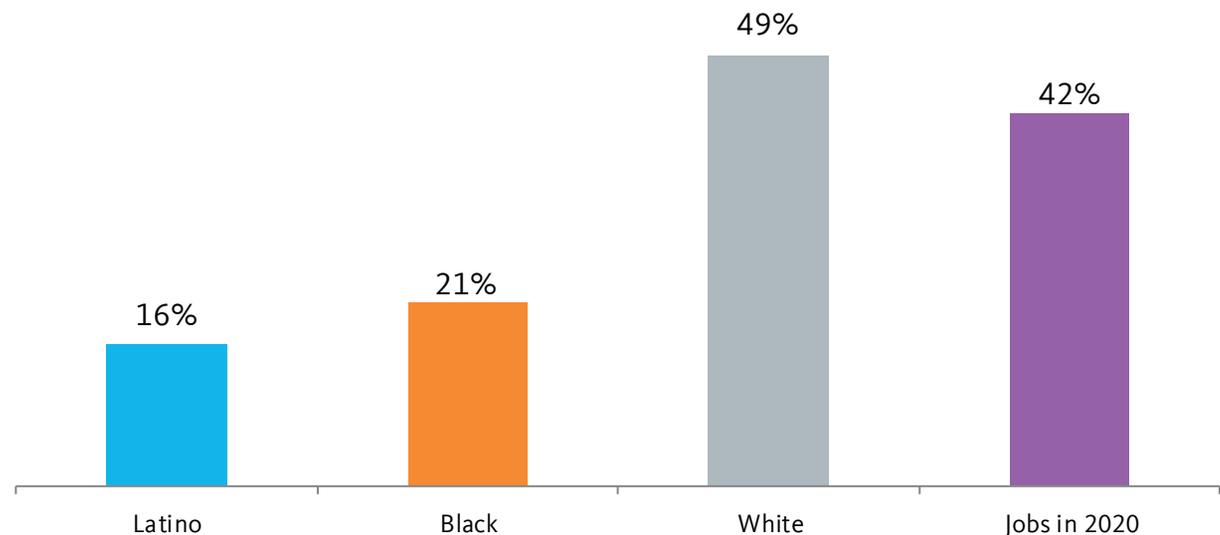
Source: U.S. Bureau of Labor Statistics; IPUMS. Universe includes all nonfarm wage and salary jobs.  
Note: See page 58 for a description of our analysis of opportunity by occupation.

# Skilled workforce

## Do workers have the education and skills needed for the jobs of the future?

**There will be a skills gap in the region unless education levels increase for Blacks and Latinos.** By 2020, over two-fifths of jobs in North Carolina will require at least an associate's degree, yet only 16 percent of Latinos and 21 percent of blacks currently have that level of education.

Share of Working-Age Population with an Associate's Degree or Higher by Race/Ethnicity, 2012, and Projected Share of Jobs that Require an Associate's Degree or Higher, 2020



Source: Georgetown Center for Education and the Workforce; IPUMS. Universe for education levels of workers includes all persons ages 25 through 64.

Note: Data for 2012 by race/ethnicity/nativity represent a 2008 through 2012 average and is at the regional level; data on jobs in 2020 represents state-level projections for North Carolina.

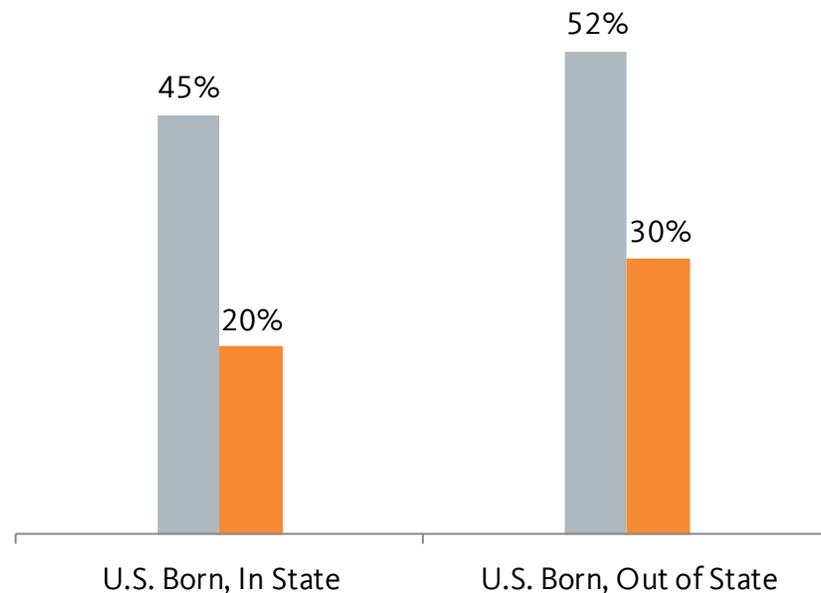
# Skilled workforce

Do workers have the education and skills needed for the jobs of the future?

**Cape Fear’s “home-grown” population has lower levels of education than its out-of-state population.** Native North Carolinians who are people of color have the lowest levels of educational attainment of all groups, with only 20 percent holding an associate’s degree or higher.

Percent with an Associate’s Degree or Higher by Place of Birth, 2012

■ White  
■ People of Color



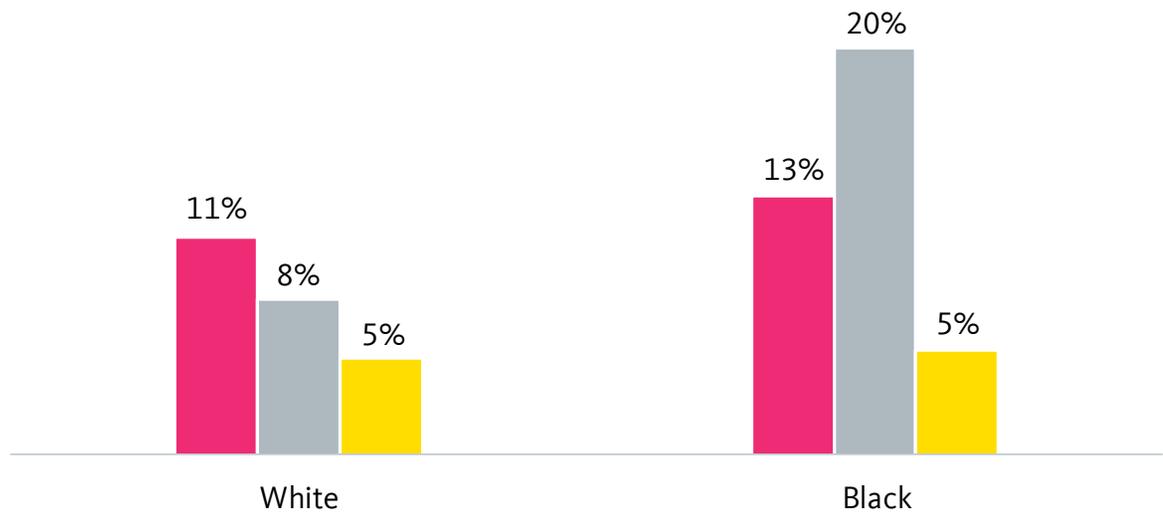
# Prepared youth

## Are youth ready to enter the workforce?

**More of the region's youth are getting high school degrees today than in the past.** The dropout and non-enrollment rate for African American students has declined significantly since 2000.

Share of 16- to 24-Year-Olds Not Enrolled in School and without a High School Diploma by Race/Ethnicity, 1990 to 2012

■ 1990  
■ 2000  
■ 2012



Source: IPUMS.

Note: Data for 2012 represents a 2008 through 2012 average. Data for U.S. born and immigrant Latinos are excluded due to small sample size.

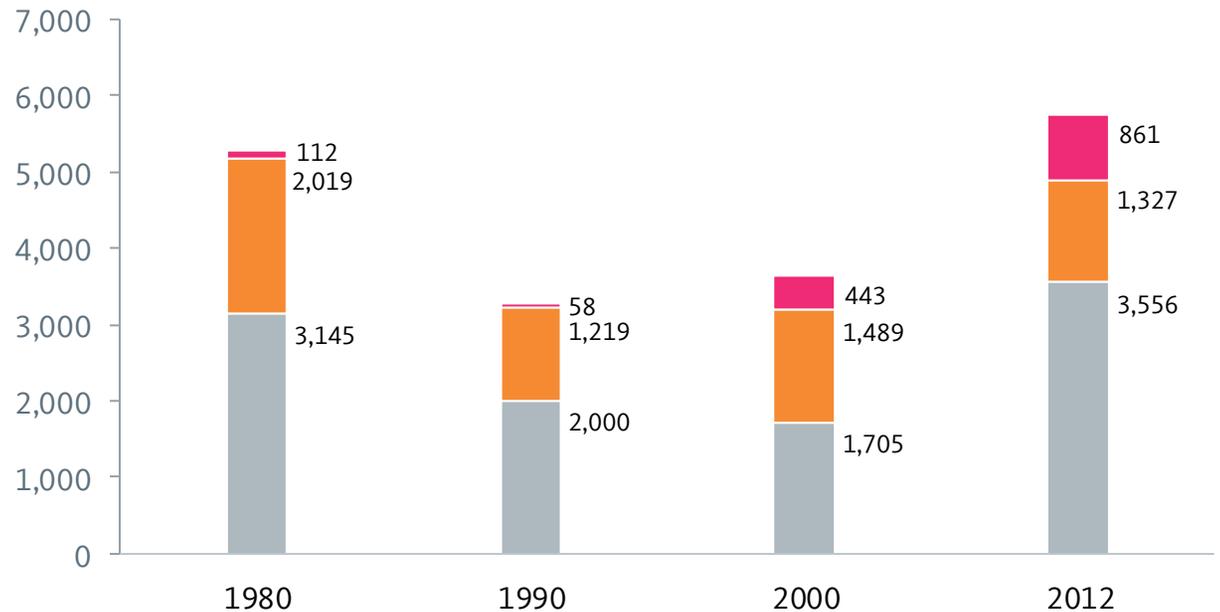
# Prepared youth

## Are youth ready to enter the workforce?

**A growing number of the region’s youth are disconnected from work and school.** Among the 5,700 disconnected youth in the area, 62 percent are White; 23 percent are Black; and 15 percent are Latino, Asian, Native American or Other or mixed race. Youth of color are disproportionately represented among this population – they are 25 percent of 16 to 24-year-olds, but are 38 percent of disconnected youth.

Disconnected Youth: 16- to 24-Year-Olds Not in School or Work, 1980 to 2012

- Latino, Asian, Native American or Other
- Black
- White



Source: IPUMS.  
 Note: Data for 2012 represent a 2008 through 2012 average.

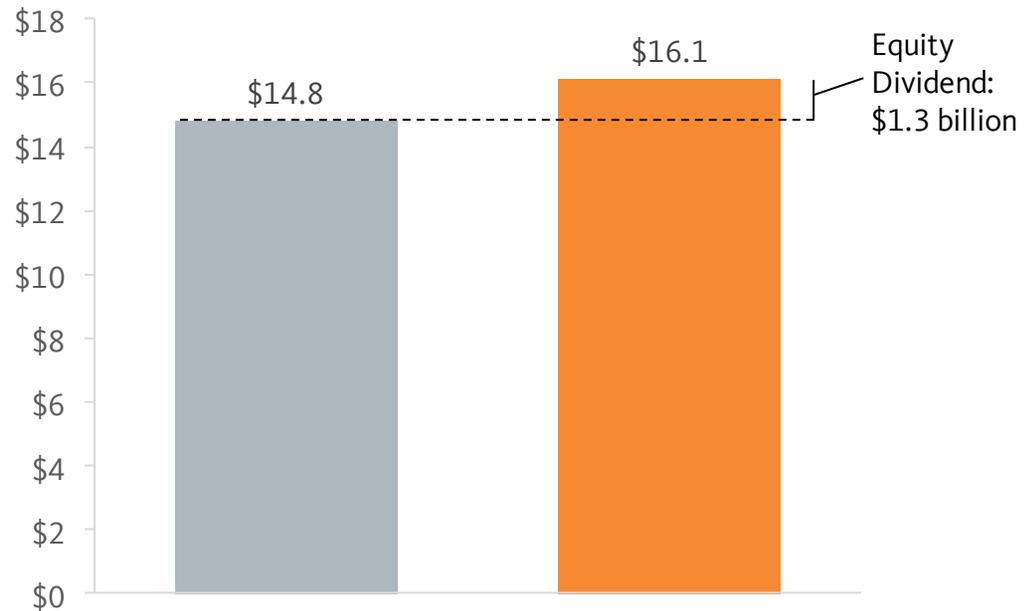
# Economic benefits of equity

How much higher would GDP be without racial economic inequalities?

If racial gaps in income had been closed in 2012, the regional economy would have been \$1.3 billion stronger: a 9 percent increase.

Actual GDP and Estimated GDP without Racial Gaps in Income, 2012

- GDP in 2012 (billions)
- GDP if racial gaps in income were eliminated (billions)



Source: Bureau of Economic Analysis; IPUMS.  
 Note: Data for 2012 represent a 2008 through 2012 average.

# Data and methods

## Data source summary and regional geography

### Selected terms and general notes

Broad racial/ethnic origin

Nativity

Other selected terms

General notes on analyses

### Summary measures from IPUMS microdata

### Adjustments made to census summary data on race/ ethnicity by age

### Adjustments made to demographic projections

National projections

County and regional projections

### Estimates and adjustments made to BEA data on GDP

Adjustments at the state and national levels

County and metropolitan area estimates

### Middle-class analysis

### Assembling a complete dataset on employment and wages by industry

### Growth in jobs and earnings by industry wage level, 1990 to 2012

### Analysis of occupations by opportunity level

### Estimates of GDP without racial gaps in income

# Data and methods

## Data source summary and regional geography

Unless otherwise noted, all of the data and analyses presented in this equitable growth profile are the product of PolicyLink and the USC Program for Environmental and Regional Equity (PERE).

The specific data sources are listed in the table on the right. Unless otherwise noted, the data used to represent the region covers the three-county area of Brunswick, New Hanover, and Pender counties.

While much of the data and analysis presented in this equitable growth profile are fairly intuitive, in the following pages we describe some of the estimation techniques and adjustments made in creating the underlying database, and provide more detail on terms and methodology used. Finally, the reader should bear in mind that while only a single region is profiled here, many of the analytical choices in generating the underlying data and analyses were made with an eye toward replicating the analyses in other regions and the ability to update them over time. Thus, while more regionally specific

Source	Dataset
Integrated Public Use Microdata Series (IPUMS)	1980 5% State Sample 1990 5% Sample 2000 5% Sample 2010 American Community Survey, 5-year microdata sample 2012 American Community Survey, 5-year microdata sample
U.S. Census Bureau	1980 Summary Tape File 1 (STF1) 1980 Summary Tape File 2 (STF2) 1980 Summary Tape File 3 (STF3) 1990 Summary Tape File 2A (STF2A) 1990 Modified Age/Race, Sex and Hispanic Origin File (MARS) 1990 Summary Tape File 4 (STF4) 2000 Summary File 1 (SF1) 2010 Summary File 1 (SF1) 2012 National Population Projections, Middle Series Cartographic Boundary Files, 2000 Census Tracts 2010 TIGER/Line Shapefiles, 2010 Counties 2010 TIGER/Line Shapefiles, 2010 Census Tracts 2010 TIGER/Line Shapefiles, 2010 Census Block Groups 2010 Longitudinal Employer-Household Dynamics (LEHD)
Geolytics	1990 Long Form in 2000 Boundaries 2010 Summary File 1 in 2000 Boundaries
Woods & Poole Economics, Inc.	2014 Complete Economic and Demographic Data Source
U.S. Bureau of Economic Analysis	Gross Domestic Product by State Gross Domestic Product by Metropolitan Area Local Area Personal Income Accounts, CA30: regional economic profile
U.S. Bureau of Labor Statistics	Quarterly Census of Employment and Wages Local Area Unemployment Statistics Occupational Employment Statistics
Georgetown University Center on Education and the Workforce	Updated projections of education requirements of jobs in 2020, originally appearing in: Recovery: Job Growth And Education Requirements Through 2020; State Report
U.S. Environmental Protection Agency (EPA)	Smart Location Database (Version 2.0)

## Data and methods

# Data source summary and regional geography

(continued)

data may be available for some indicators, the data in this profile draw from our regional equity indicators database that provides data that are comparable and replicable over time. At times, we cite local data sources in the Summary document.

# Data and methods

## Selected terms and general notes

### **Broad racial/ethnic origin**

In all of the analyses presented, all categorization of people by race/ethnicity and nativity is based on individual responses to various census surveys. All people included in our analysis were first assigned to one of six mutually exclusive racial/ethnic categories, depending on their responses to two separate questions on race and Hispanic origin as follows:

- “White” and “non-Hispanic White” are used to refer to all people who identify as White alone and do not identify as being of Hispanic origin.
- “Black” and “African American” are used to refer to all people who identify as Black or African American alone and do not identify as being of Hispanic origin.
- “Latino” refers to all people who identify as being of Hispanic origin, regardless of racial identification.
- “Asian,” “Asian/Pacific Islander,” and “API” are used to refer to all people who identify as Asian or Pacific Islander alone and do not identify as being of Hispanic origin.

- “Native American” and “Native American and Alaska Native” are used to refer to all people who identify as Native American or Alaskan Native alone and do not identify as being of Hispanic origin.
- “Other” and “other or mixed race” are used to refer to all people who identify with a single racial category not included above, or identify with multiple racial categories, and do not identify as being of Hispanic origin.
- “People of color” or “POC” is used to refer to all people who do not identify as non-Hispanic White.

### **Nativity**

The term “U.S.-born” refers to all people who identify as being born in the United States (including U.S. territories and outlying areas), or born abroad of American parents. The term “immigrant” refers to all people who identify as being born abroad, outside of the United States, of non-American parents.

### **Other selected terms**

Below we provide some definitions and clarification around some of the terms used in the equity profile:

- The terms “region,” “metropolitan area,” “metro area,” and “metro,” are used interchangeably to refer to the geographic areas defined as Metropolitan Statistical Areas by the U.S. Office of Management and Budget, as well as to the region that is the subject of this profile as defined previously.
- The term “communities of color” generally refers to distinct groups defined by race/ethnicity among people of color.
- The term “full-time” workers refers to all persons in the IPUMS microdata who reported working at least 45 or 50 weeks (depending on the year of the data) and usually worked at least 35 hours per week during the year prior to the survey. A change in the “weeks worked” question in the 2008 American Community Survey (ACS), as compared with prior years of the ACS and the long form of the decennial census, caused a dramatic rise in the share of respondents indicating that they worked at

# Data and methods

## Selected terms and general notes

(continued)

least 50 weeks during the year prior to the survey. To make our data on full-time workers more comparable over time, we applied a slightly different definition in 2008 and later than in earlier years: in 2008 and later, the “weeks worked” cutoff is at least 50 weeks while in 2007 and earlier it is 45 weeks. The 45-week cutoff was found to produce a national trend in the incidence of full-time work over the 2005-2010 period that was most consistent with that found using data from the March Supplement of the Current Population Survey, which did not experience a change to the relevant survey questions. For more information, see [http://www.census.gov/acs/www/Downloads/methodology/content\\_test/P6b\\_Weeks\\_Worked\\_Final\\_Report.pdf](http://www.census.gov/acs/www/Downloads/methodology/content_test/P6b_Weeks_Worked_Final_Report.pdf).

### General notes on analyses

Below we provide some general notes about the analyses conducted:

- In the summary document that accompanies this profile, we may discuss rankings comparing the profiled region to the largest 150 metros. In all such instances, we are referring to the largest 150 metropolitan statistical areas in terms of 2010 population.
- In regard to monetary measures (income, earnings, wages, etc.) the term “real” indicates the data have been adjusted for inflation, and, unless otherwise noted, all dollar values are in 2010 dollars. All inflation adjustments are based on the Consumer Price Index for all Urban Consumers (CPI-U) from the U.S. Bureau of Labor Statistics, available at <ftp://ftp.bls.gov/pub/special.requests/cpi/cpi.txt>.
- Note that income information in the decennial censuses for 1980, 1990, and 2000 is reported for the year prior to the survey.

# Data and methods

## Summary measures from IPUMS microdata

Although a variety of data sources were used, much of our analysis is based on a unique dataset created using microdata samples (i.e., “individual-level” data) from the Integrated Public Use Microdata Series (IPUMS), for four points in time: 1980, 1990, 2000, and 2008 through 2012 pooled together. While the 1980 through 2000 files are based on the decennial census and cover about 5 percent of the U.S. population each, the 2008 through 2012 files are from the American Community Survey (ACS) and cover only about 1 percent of the U.S. population each. Five years of ACS data were pooled together to improve the statistical reliability and to achieve a sample size that is comparable to that available in previous years. Survey weights were adjusted as necessary to produce estimates that represent an average over the 2008 through 2012 period.

Compared with the more commonly used census “summary files,” which include a limited set of summary tabulations of population and housing characteristics, use of the microdata samples allows for the

flexibility to create more illuminating metrics of equity and inclusion, and provides a more nuanced view of groups defined by age, race/ethnicity, and nativity in each region of the United States.

The IPUMS microdata allows for the tabulation of detailed population characteristics, but because such tabulations are based on samples, they are subject to a margin of error and should be regarded as estimates – particularly in smaller regions and for smaller demographic subgroups. In an effort to avoid reporting highly unreliable estimates, we do not report any estimates that are based on a universe of fewer than 100 individual survey respondents.

A key limitation of the IPUMS microdata is geographic detail: each year of the data has a particular “lowest level” of geography associated with the individuals included, known as the Public Use Microdata Area (PUMA) or “County Groups.” PUMAs are drawn to contain a population of about 100,000, and vary greatly in size from being

fairly small in densely populated urban areas, to very large in rural areas, often with one or more counties contained in a single PUMA.

Because PUMAs do not neatly align with the boundaries of metropolitan areas, we created a geographic crosswalk between PUMAs and the region for the 1980, 1990, 2000, and 2008-2012 microdata. This involved estimating the share of each PUMA’s population that falls inside the region using population information from Geolytics for 2000 census block groups (2010 population information was used for the 2008-2012 geographic crosswalk). If the share was at least 50 percent, the PUMAs were assigned to the region and included in generating regional summary measures. For the remaining PUMAs, the share was somewhere between 50 and 100 percent, and this share was used as the “PUMA adjustment factor” to adjust downward the survey weights for individuals included in such PUMAs in the microdata when estimating regional summary measures.

## Data and methods

# Adjustments made to census summary data on race/ethnicity by age

For the racial generation gap indicator, we generated consistent estimates of populations by race/ethnicity and age group (under 18, 18-64, and over 64 years of age) for the years 1980, 1990, 2000, and 2010, at the county level, which was then aggregated to the regional level and higher. The racial/ethnic groups include non-Hispanic White, non-Hispanic Black, Hispanic/Latino, non-Hispanic Asian and Pacific Islander, non-Hispanic Native American/Alaskan Native, and non-Hispanic other (including other single race alone and those identifying as multiracial). While for 2000 and 2010, this information is readily available in SF1 of each year, for 1980 and 1990, estimates had to be made to ensure consistency over time, drawing on two different summary files for each year.

For 1980, while information on total population by race/ethnicity for all ages combined was available at the county level for all the requisite groups in STF1, for race/ethnicity by age group we had to look to STF2, where it was only available for non-

Hispanic White, non-Hispanic Black, Hispanic, and the remainder of the population. To estimate the number of non-Hispanic Asian and Pacific Islanders, non-Hispanic Native Americans/Alaskan Natives, and non-Hispanic others among the remainder for each age group, we applied the distribution of these three groups from the overall county population (of all ages) from STF1.

For 1990, population by race/ethnicity at the county level was taken from STF2A, while population by race/ethnicity by age group was taken from the 1990 Modified Age Race Sex (MARS) file – special tabulation of people by age, race, sex, and Hispanic origin. However, to be consistent with the way race is categorized by the Office of Management and Budget’s (OMB) Directive 15, the MARS file allocates all persons identifying as “other race” or multiracial to a specific race. After confirming that population totals by county were consistent between the MARS file and STF2A, we calculated the number of “other race” or multiracial that had been added to each racial/ethnic group in each county (for all

ages combined) by subtracting the number that is reported in STF2A for the corresponding group. We then derived the share of each racial/ethnic group in the MARS file that was made up of “other race” or multiracial people and applied this share to estimate the number of people by race/ethnicity and age group exclusive of the “other race” and multiracial, and finally the number of the “other race” and multiracial by age group.

# Data and methods

## Adjustments made to demographic projections

### **National projections**

National projections of the non-Hispanic White share of the population are based on the U.S. Census Bureau's 2012 National Population Projections, Middle Series. However, because these projections follow the OMB 1997 guidelines on racial classification and essentially distribute the other single-race alone group across the other defined racial/ethnic categories, adjustments were made to be consistent with the six broad racial/ethnic groups used in our analysis.

Specifically, we compared the percentage of the total population composed of each racial/ethnic group in the projected data for 2010 to the actual percentage reported in SF1 of the 2010 Census. We subtracted the projected percentage from the actual percentage for each group to derive an adjustment factor, and carried this adjustment factor forward by adding it to the projected percentage for each group in each projection year. Finally, we applied the adjusted population distribution by race/ethnicity to the total projected

population from 2012 National Population Projections to get the projected number of people by race/ethnicity.

### **County and regional projections**

Similar adjustments were made in generating county and regional projections of the population by race/ethnicity. Initial county-level projections were taken from Woods & Poole Economics, Inc. Like the 1990 MARS file described above, the Woods & Poole projections follow the OMB Directive 15-race categorization, assigning all persons identifying as other or multiracial to one of five mutually exclusive race categories: White, Black, Latino, Asian/Pacific Islander, or Native American. Thus, we first generated an adjusted version of the county-level Woods & Poole projections that removed the other or multiracial group from each of these five categories. This was done by comparing the Woods & Poole projections for 2010 to the actual results from SF1 of the 2010 Census, figuring out the share of each racial/ethnic group in the Woods & Poole data that was composed of other or multiracial persons

in 2010, and applying it forward to later projection years. From these projections, we calculated the county-level distribution by race/ethnicity in each projection year for five groups (White, Black, Latino, Asian/Pacific Islander, and Native American), exclusive of others or multiracials.

To estimate the county-level share of population for those classified as other or multiracial in each projection year, we then generated a simple straight-line projection of this share using information from SF1 of the 2000 and 2010 Census. Keeping the projected other or multiracial share fixed, we allocated the remaining population share to each of the other five racial/ethnic groups by applying the racial/ethnic distribution implied by our adjusted Woods & Poole projections for each county and projection year.

The result was a set of adjusted projections at the county level for the six broad racial/ethnic groups included in the profile, which were then applied to projections of the total population by county from Woods & Poole to

## Data and methods

# Adjustments made to demographic projections

(continued)

get projections of the number of people for each of the six racial/ethnic groups.

Finally, an Iterative Proportional Fitting (IPF) procedure was applied to bring the county-level results into alignment with our adjusted national projections by race/ethnicity described above. The final adjusted county results were then aggregated to produce a final set of projections at the metro area and state levels.

# Data and methods

## Estimates and adjustments made to BEA data on GDP

The data on national Gross Domestic Product (GDP) and its analogous regional measure, Gross Regional Product (GRP) – both referred to as GDP in the text – are based on data from the U.S. Bureau of Economic Analysis (BEA). However, due to changes in the estimation procedure used for the national (and state-level) data in 1997, a lack of metropolitan area estimates prior to 2001, a variety of adjustments and estimates were made to produce a consistent series at the national, state, metropolitan area, and county levels from 1969 to 2012.

### **Adjustments at the state and national levels**

While data on Gross State Product (GSP) are not reported directly in the equitable growth profile, they were used in making estimates of gross product at the county level for all years and at the regional level prior to 2001, so we applied the same adjustments to the data that were applied to the national GDP data. Given a change in BEA's estimation of gross product at the state and national levels from a Standard Industrial Classification (SIC) basis to a North American Industry Classification System

(NAICS) basis in 1997, data prior to 1997 were adjusted to avoid any erratic shifts in gross product in that year. While the change to a NAICS basis occurred in 1997, BEA also provides estimates under an SIC basis in that year. Our adjustment involved figuring the 1997 ratio of NAICS-based gross product to SIC-based gross product for each state and the nation, and multiplying it by the SIC-based gross product in all years prior to 1997 to get our final estimate of gross product at the state and national levels.

### **County and metropolitan area estimates**

To generate county-level estimates for all years, and metropolitan-area estimates prior to 2001, a more complicated estimation procedure was followed. First, an initial set of county estimates for each year was generated by taking our final state-level estimates and allocating gross product to the counties in each state in proportion to total earnings of employees working in each county – a BEA variable that is available for all counties and years. Next, the initial county estimates were aggregated to metropolitan area level, and

were compared with BEA's official metropolitan area estimates for 2001 and later. They were found to be very close, with a correlation coefficient very close to one (0.9997). Despite the near-perfect correlation, we still used the official BEA estimates in our final data series for 2001 and later. However, to avoid any erratic shifts in gross product during the years up until 2001, we made the same sort of adjustment to our estimates of gross product at the metropolitan-area level that was made to the state and national data – we figured the 2001 ratio of the official BEA estimate to our initial estimate, and multiplied it by our initial estimates for 2000 and earlier to get our final estimate of gross product at the metropolitan area level.

We then generated a second iteration of county-level estimates – just for counties included in metropolitan areas – by taking the final metropolitan-area-level estimates and allocating gross product to the counties in each metropolitan area in proportion to total earnings of employees working in each

# Data and methods

## Estimates and adjustments made to BEA data on GDP

(continued)

county. Next, we calculated the difference between our final estimate of gross product for each state and the sum of our second-iteration county-level gross product estimates for metropolitan counties contained in the state (that is, counties contained in metropolitan areas). This difference, total nonmetropolitan gross product by state, was then allocated to the nonmetropolitan counties in each state, once again using total earnings of employees working in each county as the basis for allocation. Finally, one last set of adjustments was made to the county-level estimates to ensure that the sum of gross product across the counties contained in each metropolitan area agreed with our final estimate of gross product by metropolitan area, and that the sum of gross product across the counties contained in state agreed with our final estimate of gross product by state. This was done using a simple IPF procedure.

# Data and methods

## Middle-class analysis

To analyze middle-class decline over the past four decades, we began with the regional household income distribution in 1979 – the year for which income is reported in the 1980 Census (and the 1980 IPUMS microdata). The middle 40 percent of households were defined as “middle class,” and the upper and lower bounds in terms of household income (adjusted for inflation to be in 2010 dollars) that contained the middle 40 percent of households were identified. We then adjusted these bounds over time to increase (or decrease) at the same rate as real average household income growth, identifying the share of households falling above, below, and in between the adjusted bounds as the upper, lower, and middle class, respectively, for each year shown. Thus, the analysis of the size of the middle class examined the share of households enjoying the same relative standard of living in each year as the middle 40 percent of households did in 1979.

## Data and methods

# Assembling a complete dataset on employment and wages by industry

Analysis of jobs and wages by industry, reported on pages 22 and 38, is based on an industry-level dataset constructed using two-digit NAICS industries from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW). Due to some missing (or nondisclosed) data at the county and regional levels, we supplemented our dataset using information from Woods & Poole Economics, Inc., which contains complete jobs and wages data for broad, two-digit NAICS industries at multiple geographic levels. (Proprietary issues barred us from using Woods & Poole data directly, so we instead used it to complete the QCEW dataset.) While we refer to counties in describing the process for "filling in" missing QCEW data below, the same process was used for the regional and state levels of geography.

Given differences in the methodology underlying the two data sources (in addition to the proprietary issue), it would not be appropriate to simply "plug in" corresponding Woods & Poole data directly to fill in the QCEW data for nondisclosed industries.

Therefore, our approach was to first calculate the number of jobs and total wages from nondisclosed industries in each county, and then distribute those amounts across the nondisclosed industries in proportion to their reported numbers in the Woods & Poole data.

To make for a more accurate application of the Woods & Poole data, we made some adjustments to it to better align it with the QCEW. One of the challenges of using Woods & Poole data as a "filler dataset" is that it includes all workers, while QCEW includes only wage and salary workers. To normalize the Woods & Poole data universe, we applied both a national and regional wage and salary adjustment factor; given the strong regional variation in the share of workers who are wage and salary, both adjustments were necessary. Second, while the QCEW data are available on an annual basis, the Woods & Poole data are available on a decadal basis until 1995, at which point they become available on an annual basis. For the 1990-1995 period, we estimated the Woods & Poole annual jobs and wages figures using a

figures using a straight-line approach. Finally, we standardized the CEDDS industry codes to match the NAICS codes used in the QCEW.

It is important to note that not all counties and regions were missing data at the two-digit NAICS level in the QCEW, and the majority of larger counties and regions with missing data were only missing data for a small number of industries and only in certain years. Moreover, when data are missing it is often for smaller industries. Thus, the estimation procedure described is not likely to greatly affect our analysis of industries, particularly for larger counties and regions.

## Data and methods

# Growth in jobs and earnings by industry wage level, 1990 to 2012

The analysis on page 22 uses our filled-in QCEW dataset (see the previous page) and seeks to track shifts in regional job composition and wage growth by industry wage level.

Using 1990 as the base year, we classified broad industries (at the two-digit NAICS level) into three wage categories: low, middle, and high wage. An industry's wage category was based on its average annual wage, and each of the three categories contained approximately one-third of all private industries in the region.

We applied the 1990 industry wage category classification across all the years in the dataset, so that the industries within each category remained the same over time. This way, we could track the broad trajectory of jobs and wages in low-, middle-, and high-wage industries.

This approach was adapted from a method used in a Brookings Institution report, *Building From Strength: Creating Opportunity in Greater Baltimore's Next Economy*. For more information, see:

[http://www.brookings.edu/~media/research/files/reports/2012/4/26%20baltimore%20economy%20vey/0426\\_baltimore\\_economy\\_vey.pdf](http://www.brookings.edu/~media/research/files/reports/2012/4/26%20baltimore%20economy%20vey/0426_baltimore_economy_vey.pdf).

While we initially sought to conduct the analysis at a more detailed NAICS level, the large amount of missing data at the three-to-six-digit NAICS levels (which could not be resolved with the method that was applied to generate our filled-in two-digit QCEW dataset) prevented us from doing so.

# Data and methods

## Analysis of occupations by opportunity level

The analysis of strong occupations on page 38 and jobs by opportunity level on page 31 are related and based on an analysis that seeks to classify occupations in the region by opportunity level. Industries and occupations with high concentrations in the region, strong growth potential, and decent and growing wages are considered strong.

To identify “high-opportunity” occupations in the region, we developed an “Occupation Opportunity Index” based on measures of job quality and growth, including median annual wage, wage growth, job growth (in number and share), and median age of workers (which represents potential job openings due to retirements).

Once the “Occupation Opportunity Index” score was calculated for each occupation, occupations were sorted into three categories (high, middle, and low opportunity).

Occupations were evenly distributed into the categories based on employment. The strong occupations shown on page 38 are restricted to the top high-opportunity occupations

above a cutoff drawn at a natural break in the “Occupation Opportunity Index” score.

There are some aspects of this analysis that warrant further clarification. First, the “Occupation Opportunity Index” that is constructed is based on a measure of job quality and set of growth measures, with the job-quality measure weighted twice as much as all of the growth measures combined. This weighting scheme was applied both because we believe pay is a more direct measure of “opportunity” than the other available measures, and because it is more stable than most of the other growth measures, which are calculated over a relatively short period (2005-2011). For example, an increase from \$6 per hour to \$12 per hour is fantastic wage growth (100 percent), but most would not consider a \$12-per-hour job as a “high-opportunity” occupation.

Second, all measures used to calculate the “Occupation Opportunity Index” are based on data for Metropolitan Statistical Areas from the Occupational Employment Statistics

(OES) program of the U.S. Bureau of Labor Statistics (BLS), with one exception: median age by occupation. This measure, included among the growth metrics because it indicates the potential for job openings due to replacements as older workers retire, is estimated for each occupation from the same 2010 5-year IPUMS American Community Survey microdata file that is used for many other analyses (for the employed civilian noninstitutional population ages 16 and older). The median age measure is also based on data for Metropolitan Statistical Areas (to be consistent with the geography of the OES data), except in cases for which there were fewer than 30 individual survey respondents in an occupation; in these cases, the median age estimate is based on national data.

Third, the level of occupational detail at which the analysis was conducted, and at which the lists of occupations are reported, is the three-digit Standard Occupational Classification (SOC) level. While considerably more detailed data is available in the OES, it was necessary to aggregate to the three-digit SOC level in

## Data and methods

# Analysis of occupations by opportunity level

(continued)

order to align closely with the occupation codes reported for workers in the American Community Survey microdata, making the analysis reported on page 31 possible.

# Data and methods

## Estimates of GDP without racial gaps in income

Estimates of the gains in average annual income and GDP under a hypothetical scenario in which there is no income inequality by race/ethnicity are based on the IPUMS 2012 5-Year American Community Survey (ACS) microdata. We applied a methodology similar to that used by Robert Lynch and Patrick Oakford in Chapter Two of *All-in Nation: An America that Works for All* with some modification to include income gains from increased employment (rather than only those from increased wages).

We first organized individuals aged 16 or older in the IPUMS ACS into six mutually exclusive racial/ethnic groups: non-Hispanic White, non-Hispanic Black, Latino, non-Hispanic Asian/Pacific Islander, non-Hispanic Native American, and non-Hispanic other or multiracial. Following the approach of Lynch and Oakford in *All-In Nation*, we excluded from the non-Hispanic Asian/Pacific Islander category subgroups whose average incomes were higher than the average for non-Hispanic Whites. Also, to avoid excluding subgroups based on unreliable average

income estimates due to small sample sizes, we added the restriction that a subgroup had to have at least 100 individual survey respondents in order to be included.

We then assumed that all racial/ethnic groups had the same average annual income and hours of work, by income percentile and age group, as non-Hispanic Whites, and took those values as the new “projected” income and hours of work for each individual. For example, a 54-year-old non-Hispanic Black person falling between the 85th and 86th percentiles of the non-Hispanic Black income distribution was assigned the average annual income and hours of work values found for non-Hispanic White persons in the corresponding age bracket (51 to 55 years old) and “slice” of the non-Hispanic White income distribution (between the 85th and 86th percentiles), regardless of whether that individual was working or not. The projected individual annual incomes and work hours were then averaged for each racial/ethnic group (other than non-Hispanic Whites) to get projected average incomes and work

hours for each group as a whole, and for all groups combined.

The key difference between our approach and that of Lynch and Oakford is that we include in our sample all individuals ages 16 years and older, rather than just those with positive income values. Those with income values of zero are largely non-working, and they were included so that income gains attributable to increases in average annual hours of work would reflect both an expansion of work hours for those currently working and an increase in the share of workers – an important factor to consider given measurable differences in employment rates by race/ethnicity. One result of this choice is that the average annual income values we estimate are analogous to measures of per capita income for the age 16 and older population and are notably lower than those reported in Lynch and Oakford; another is that our estimated income gains are relatively larger as they presume increased employment rates.



PolicyLink is a national research and action institute advancing economic and social equity by Lifting Up What Works®.

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# APPENDIX E: HEALTH IMPACT ASSESSMENT



# FOCUS



## Health & Wellness Gap Analysis: A Regional Assessment of Health Disparities



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- New Hanover County Health Director – David Rice
- New Hanover County Deputy Health Director – Joshua Swift
- Pender County Health Director – Carolyn Moser
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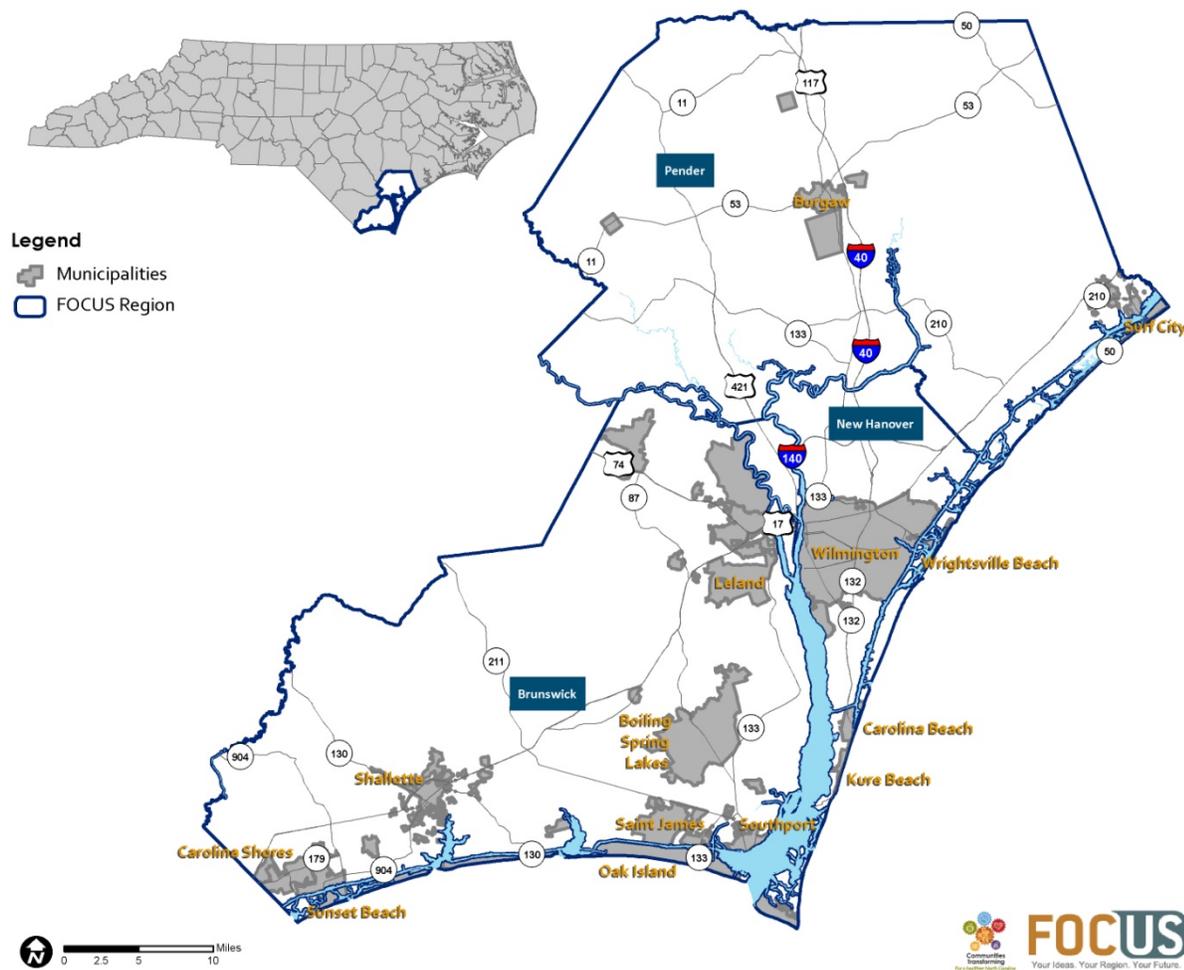
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## Section 1: Introduction

### Purpose

This report and assessment was initiated through North Carolina’s Region 8 Community Transformation Collaborative from a grant received by the FOCUS Consortium of Southeastern NC. The FOCUS Consortium is tasked with creating a regional plan for sustainable development throughout Brunswick, New Hanover, and Pender Counties (see Map 1). The FOCUS region is located in North Carolina’s coastal plain and is comprised of some of the fastest growing municipalities in the state. However, population growth in the region’s rural jurisdictions is much less significant when compared to the urban areas.

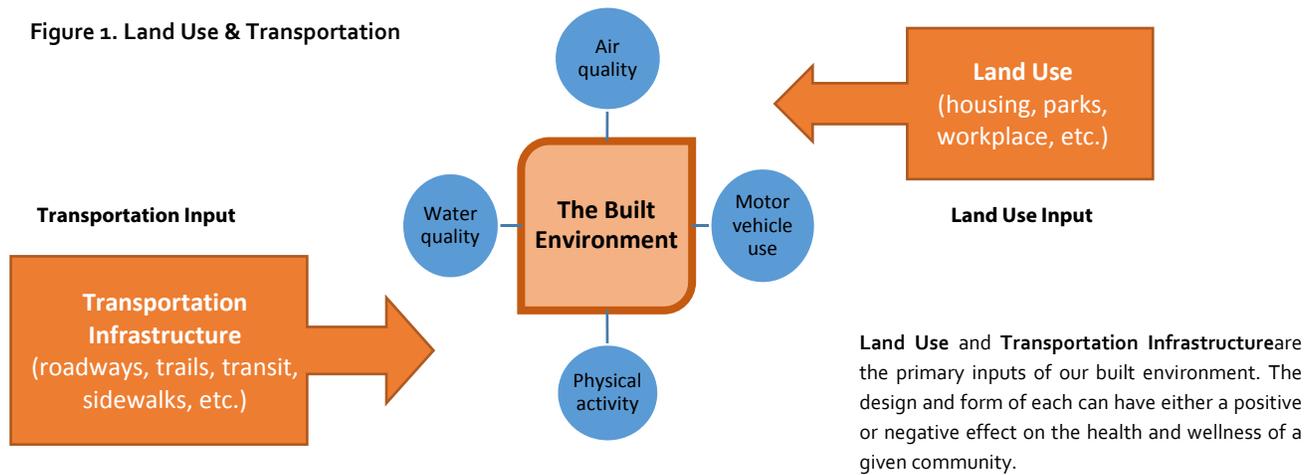


The goal of this Gap Analysis is to identify areas of the region that may face dire health issues. The Gap Analysis should serve as a tool for jurisdictions within the region seeking to improve public health outcomes through policy changes related to long-range fundamental improvements to the built environment. The built environment includes our neighborhoods, buildings, roadways, and parks.

Across the country, the design of residential developments, roadways, and settlement patterns all contribute to the relative health and wellness of citizens. Land use and transportation planning lay the foundation for changes to our built environment. These changes, in turn, affect our air and water quality, our level of motor vehicle use, and ease of access to open space amenities (physical activity opportunities).

Over the past ten years, community officials have seen an increasing need to address health disparities through changes to the built environment. This plan is a result of this evolving thought process and will be unlike most traditional planning documents—its focus is primarily on health-related issues. The diagram below details the impact of land use and transportation systems on our built environment.

Figure 1. Land Use & Transportation



### Process

As part of the FOCUS Health and Wellness Gap Analysis, a regional profile was drafted to depict existing demographic conditions as they relate to health. Analysis and maps pertaining to income, education, mobility, and population are included in the Regional Profile section. Statistics from each county’s most recent Community Health Assessment and State of the County Health Report were used to establish a baseline of health issues facing the region. Health indicators or social determinants of health were then analyzed spatially to locate health disparate populations within the FOCUS region.

The Centers for Disease Control and Prevention (CDC) defines social determinants of health as “the complex, integrated, and overlapping social structures and economic systems that are responsible for most health inequities.” These social structures and economic systems include the social environment, physical environment, access to health services, and structural and societal factors. The following social determinants of health were mapped to identify areas that may be in need of health and wellness-related capital improvements, community programming, and policy change:

- Elderly Concentration (65+)
- Median Household Income
- Educational Attainment – Persons (25+) with No High School Diploma

- Socioeconomic Status
- Mean Travel Time to Work
- Means of Travel to Work – Drove Alone
- Healthcare Provider Access
- Proximity to Dental Facilities
- Full-Service Grocery Availability
- Access to Active Transportation
- Elderly Transit Access
- Access to Physical Activity

**Historical Context of Planning & Public Health**

In the 19th and early 20th centuries, architects and urban planners in cities across the country helped defeat infectious diseases like cholera and tuberculosis by retrofitting buildings, streets, neighborhoods, clean water systems, and parks. In particular, these buildings and streets were redesigned to increase air flow and provide daylight in an effort to combat bacteria. In the 21st century, planners and urban designers can again play a crucial role in combating the biggest public health epidemics of our time: obesity and related chronic diseases such as diabetes, heart disease, and some cancers. Today, an unhealthy diet and lack of physical activity are second only to tobacco use as the main cause of premature death in the United States.

**Planning: Land Use & Transportation Basics**

The term land use planning is often used interchangeably with urban planning. At its most basic level, land use planning determines what parts of a community will be used for residential, commercial, industrial, or recreational uses. This effort is achieved through land use ordinances such as zoning and subdivision regulations. Places in which we live, work, and play – planned and regulated by the aforementioned ordinances – are connected by transportation networks.

Land use decisions also have an impact on the health and wellness of individuals within the community. Studies have shown that communities with a mix of land uses (residential, commercial, recreation, etc.) serve to increase the walkability of an area. Yet, conventional zoning districts often restrict multiple land uses, making new development single use in nature and thus contributing to a lack of walkability and active transportation users.



Roadways designed with only the automobile in mind, such as this intersection on US 17 in Sunset Beach, NC, deter pedestrians and bicyclists from use and create barriers to active transportation choices (Image Source: HCP).



Roadways designed for all users (Independence Blvd, Wilmington, NC, shown above) have proven to increase multi-modal travel and active transportation use (Image Source: HCP).

Transportation planning includes several components. In the United States, the automobile is often the dominant force behind urban design. Prior to the last decade, transportation planning primarily dealt with the efficient flow of only the automobile. The vast demand for private vehicular transportation regularly dictates the scale of our streets, the relationship between buildings, and the speed at which we experience our environment. A recent shift in thinking has changed the way departments of transportation now perceive roadway design.

Now, planning for all modes of travel – the pedestrian, bicyclist, transit user, and motorist – has become increasingly important. This element of transportation planning has a

tremendous effect on our ability to make travel mode choices. Roadways designed for all modes of use provide increased travel options with enhanced access to healthy food sources and support for a more active living lifestyle.

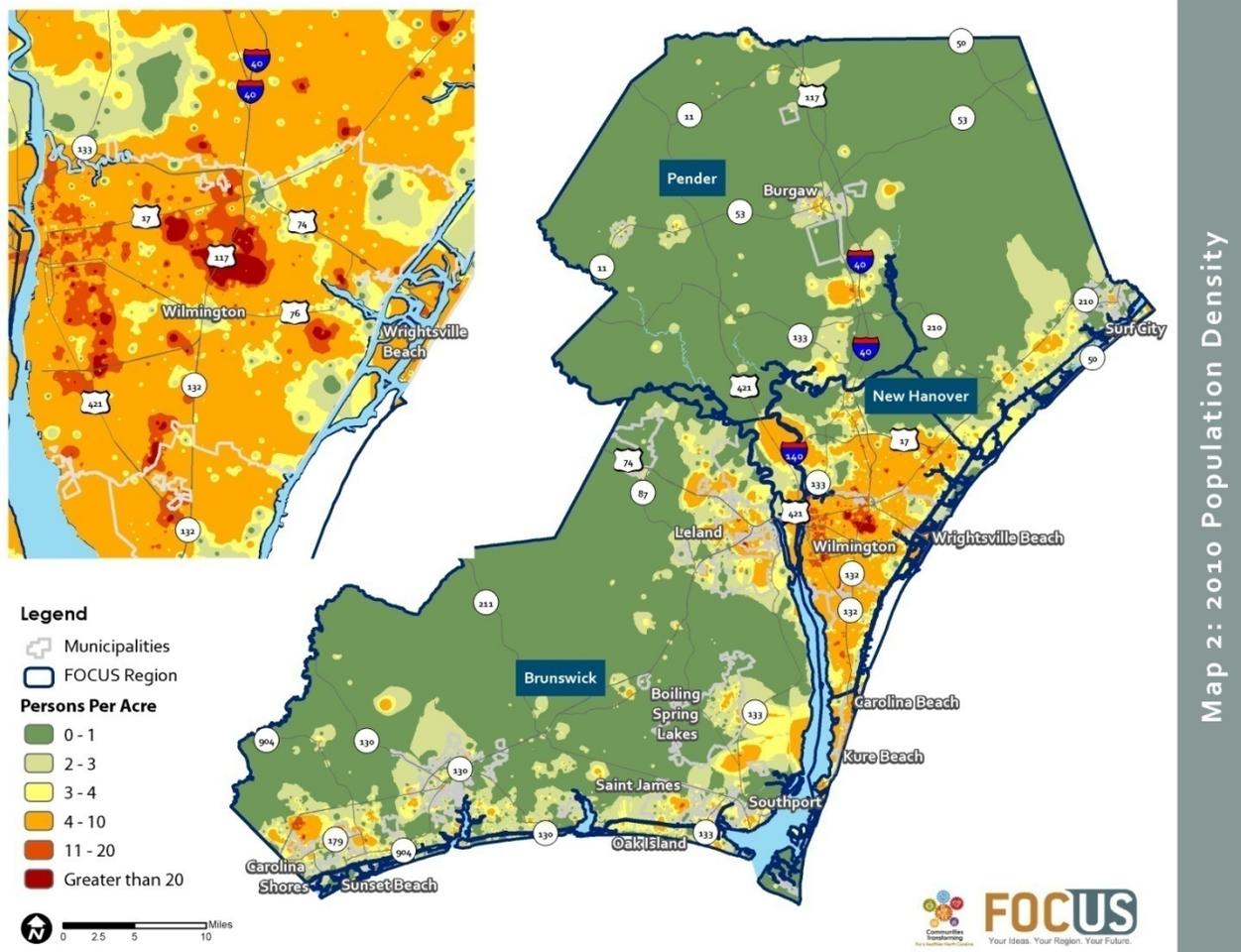
### How to Use this Report

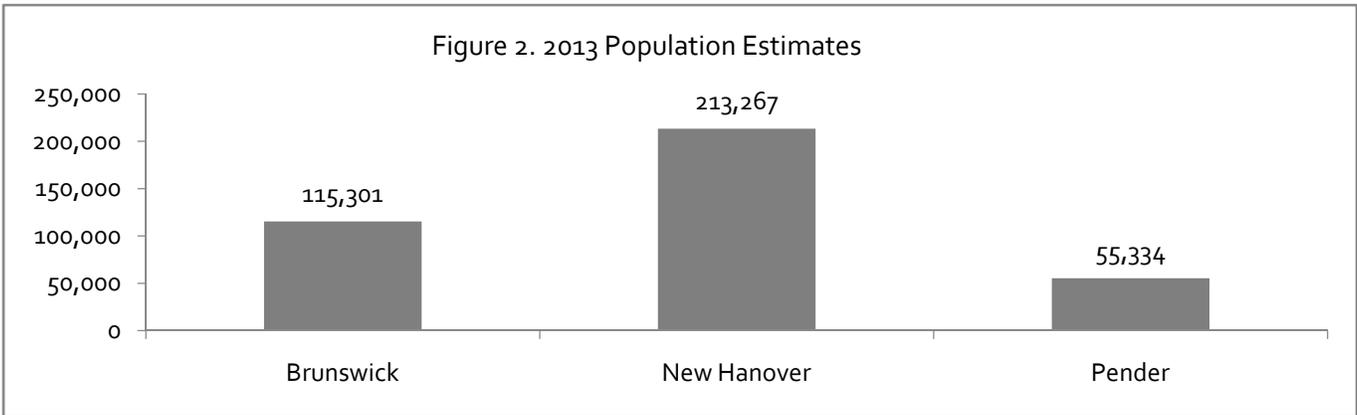
The FOCUS Health and Wellness Gap Analysis is composed of four sections. The introductory section provides purpose, process, and background information on the relationship between planning and public health. Section Two includes a regional profile, demographic information that also has an impact on health outcomes, and statistics such as educational attainment, population density, concentrations of the elderly, median household income, and housing values. Section Three is composed of health and wellness related analyses, including mapped health indicators and barriers to active lifestyles. Section Four provides policies and strategies for public health improvements within the region that may be initiated through local planning departments or through coordination with county health departments. This section also includes a Health and Wellness Priority Areas map which should be used to focus policy change and capital improvements that will have a positive impact on health outcomes.

## Section 2: Regional Profile

### Population

The FOCUS region has both urban, rural, and coastal communities within its jurisdiction, contributing to significant differences in population distribution (see Map 2). The more rural areas of the region lack population density, whereas the urban areas in Wilmington, Leland, and several coastal communities account for the most densely populated locations (see Map 2). Within the region, New Hanover County’s population is nearly double that of Brunswick County and close to four times higher than the total population of Pender County, despite its much smaller geographic area. Yet, all three counties are composed of wetland and conservation areas that limit population growth and development. These areas pose significant constraints to development and account for the smaller populations that exist in rural Brunswick and Pender Counties. See Appendix 5 for more information.





Source: US Census Bureau

Table 1. Population 1980-2010 with 2013 Estimates

Population 1980 - 2010	FOCUS Region		North Carolina	
1980 Population	157,885	% Change	5,795,278	% Change
1990 Population	200,120	27%	6,626,118	14%
2000 Population	274,529	37%	8,049,319	21%
2010 Population	362,315	32%	9,535,483	18%
2013 Population (Estimate)	383,902	6%	9,848,060	3%

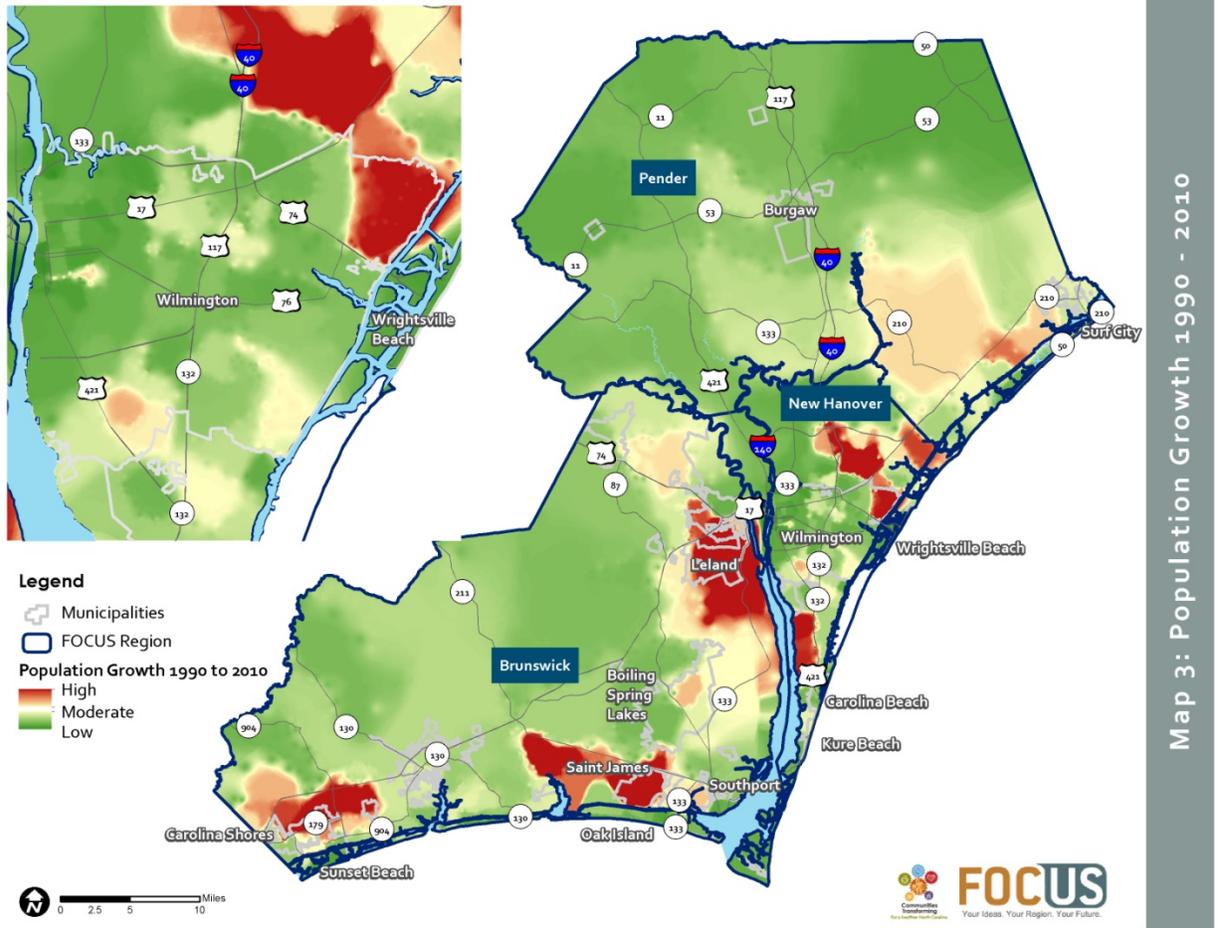
Source: US Census Bureau

Counties from this region have experienced a dramatic increase in population over the last thirty years, significantly outpacing the average population growth across the state of North Carolina (see Table 1). Portions of Brunswick County, such as Leland and communities along the coast, were among the fastest growing locations in the nation at times over the past twenty years. The most dramatic change in population across the region occurred from 1990 to 2000 (see Table 1).

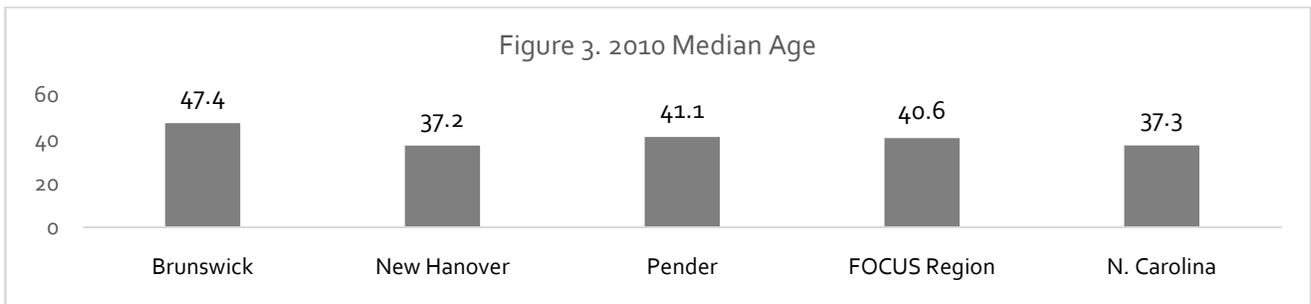


The aerial photo (shown above) depicts the Town of Leland, west of Wilmington, which experienced dramatic growth over the last twenty years. (Image Source: Google Maps)

When looking at growth from a spatial perspective, however, it is clear that growth over the last twenty years has been primarily concentrated in the outlying areas of Wilmington and suburban communities along the Brunswick County coast (see Map 3). Suburban areas west, south, and north of Wilmington experienced greater than 100% growth from 1990 to 2010. Similar growth patterns along the urban fringe of major municipalities have been consistent with that of other North Carolina communities and the nation as a whole during that time.

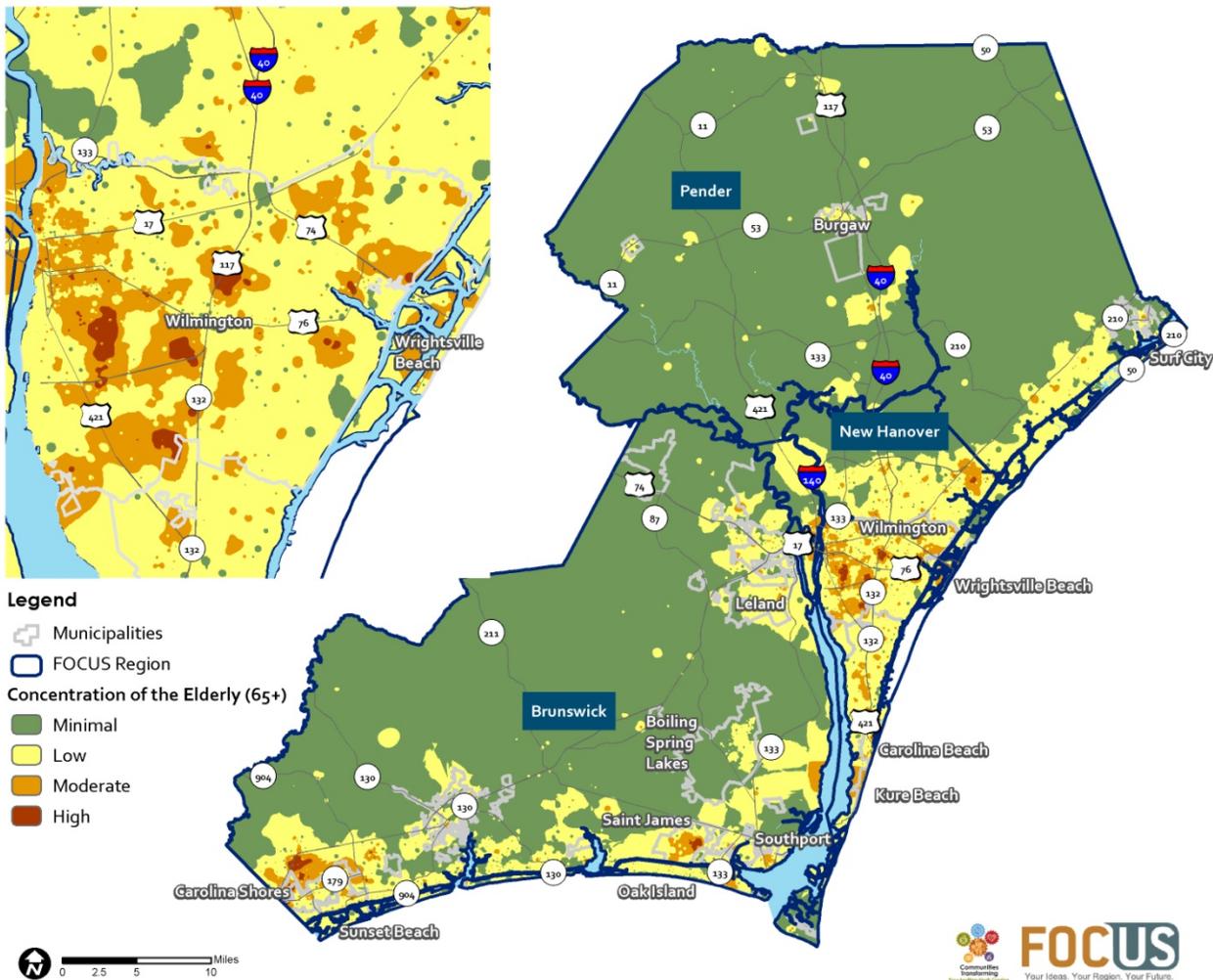


Map 3: Population Growth 1990 - 2010



Source: US Census Bureau

In terms of age, residents of the FOCUS region are older (40.6 years) than the 2010 statewide median age figure of 37.3 years. According to 2010 Census data, Brunswick County’s median age is significantly higher than that of New Hanover County or Pender County. This circumstance is likely due to the prevalence of retirement-aged communities within Brunswick County. Elderly concentrations within the region are located within Wilmington and the majority of New Hanover County, along the Pender County coast, and within the retirement-aged communities of St. James and Carolina Shores in Brunswick County.

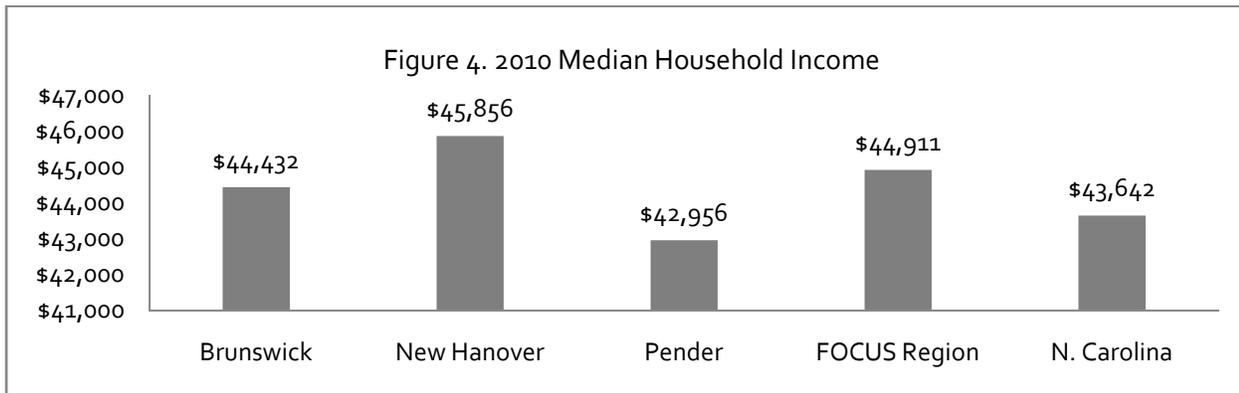


Map 4: 2010 Elderly Concentration (65+)

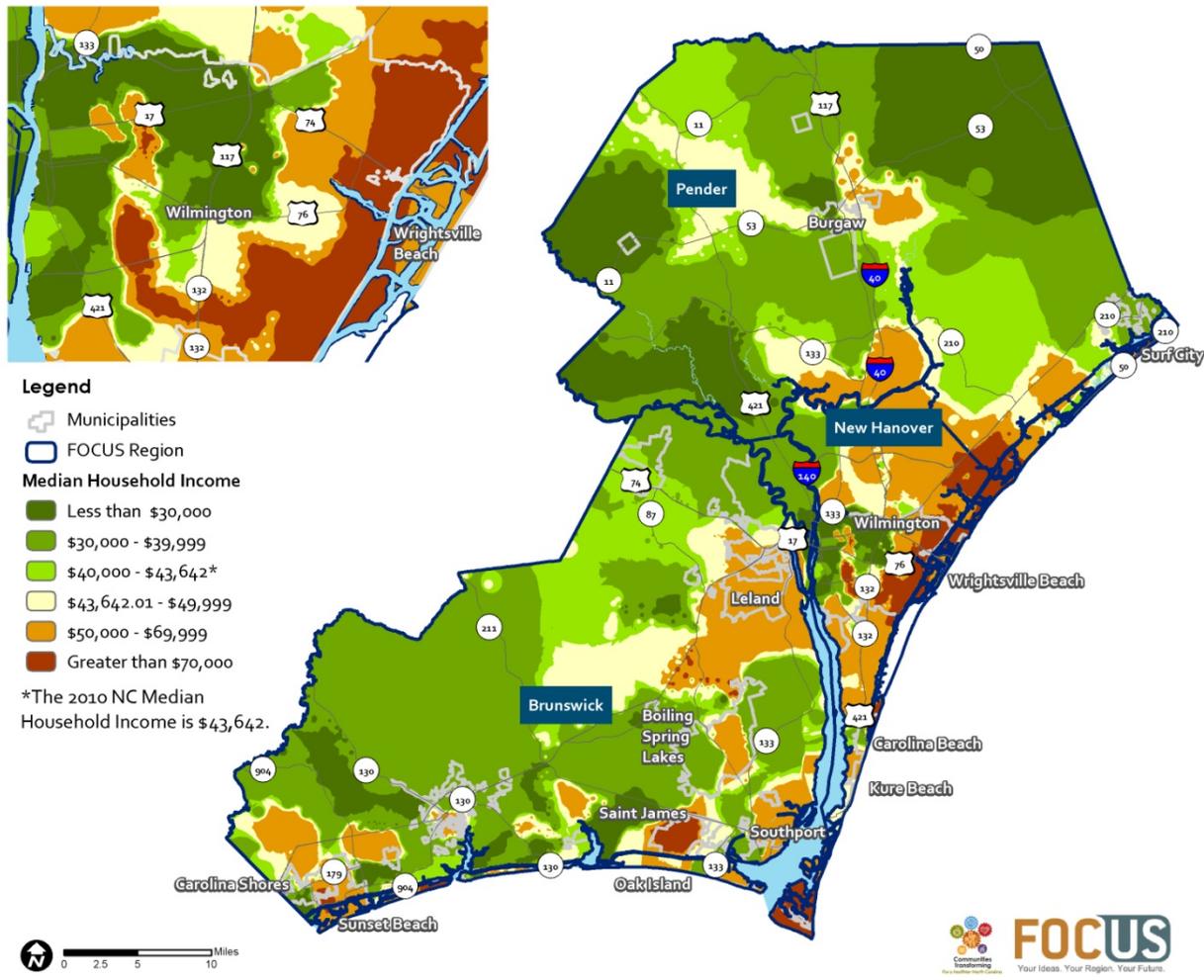
### Income

Income plays a significant role in health outcomes of individuals. Countless studies have noted the correlation between low-income populations and unhealthy lifestyles. Median household income in the FOCUS region is generally consistent with figures for the state. In North Carolina, the 2010 median household income figure was \$43,642 compared to \$44,911 for the region as a whole. Median household income for Brunswick and New Hanover counties is higher than the statewide figure; however, income figures in Pender County are approximately 4.4% less than that of the region. In fact, many residents of the rural areas of Brunswick and Pender counties live below the statewide median household income figure.

The wealthiest portions of the region are located near the coastal communities of Figure Eight Island, Wrightsville Beach, and the Village of Bald Head Island (see Map 5). Unincorporated rural areas in Brunswick and Pender counties, such as Ash and Maple Hill, significantly lag behind the region in terms of income. Within the City of Wilmington, concentrations of low income households are located in the mid-town area and just east of downtown.



Source: US Census Bureau

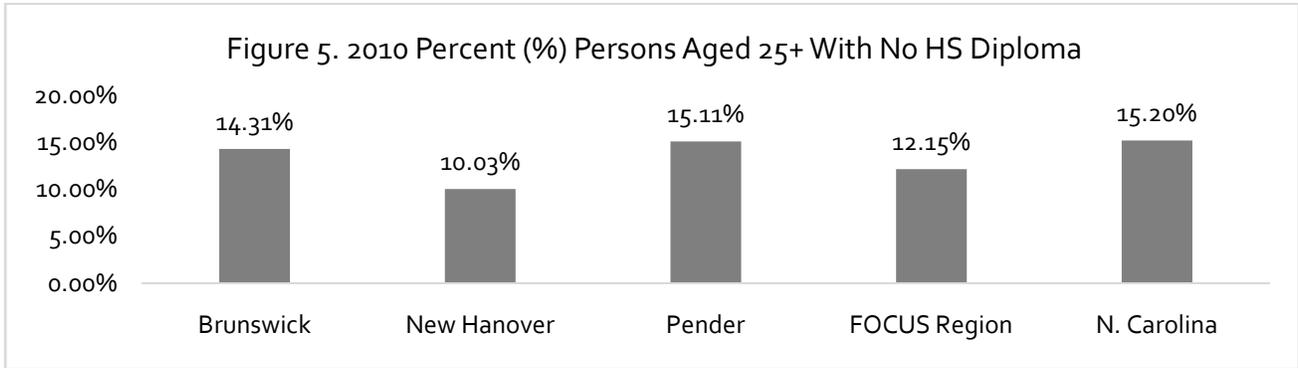


### Educational Attainment

Educational attainment is a key factor in the overall health of humans across the United States. There is a well-known, large, and recurrent association between education and health. This pattern has been observed in many countries and time periods, and for a wide variety of health measures. The differences between the more and the less educated are significant: in 1999, the age-adjusted mortality rate of high school dropouts ages 25 to 64 was more than twice as large as the mortality rate of those with some college education<sup>1</sup>.

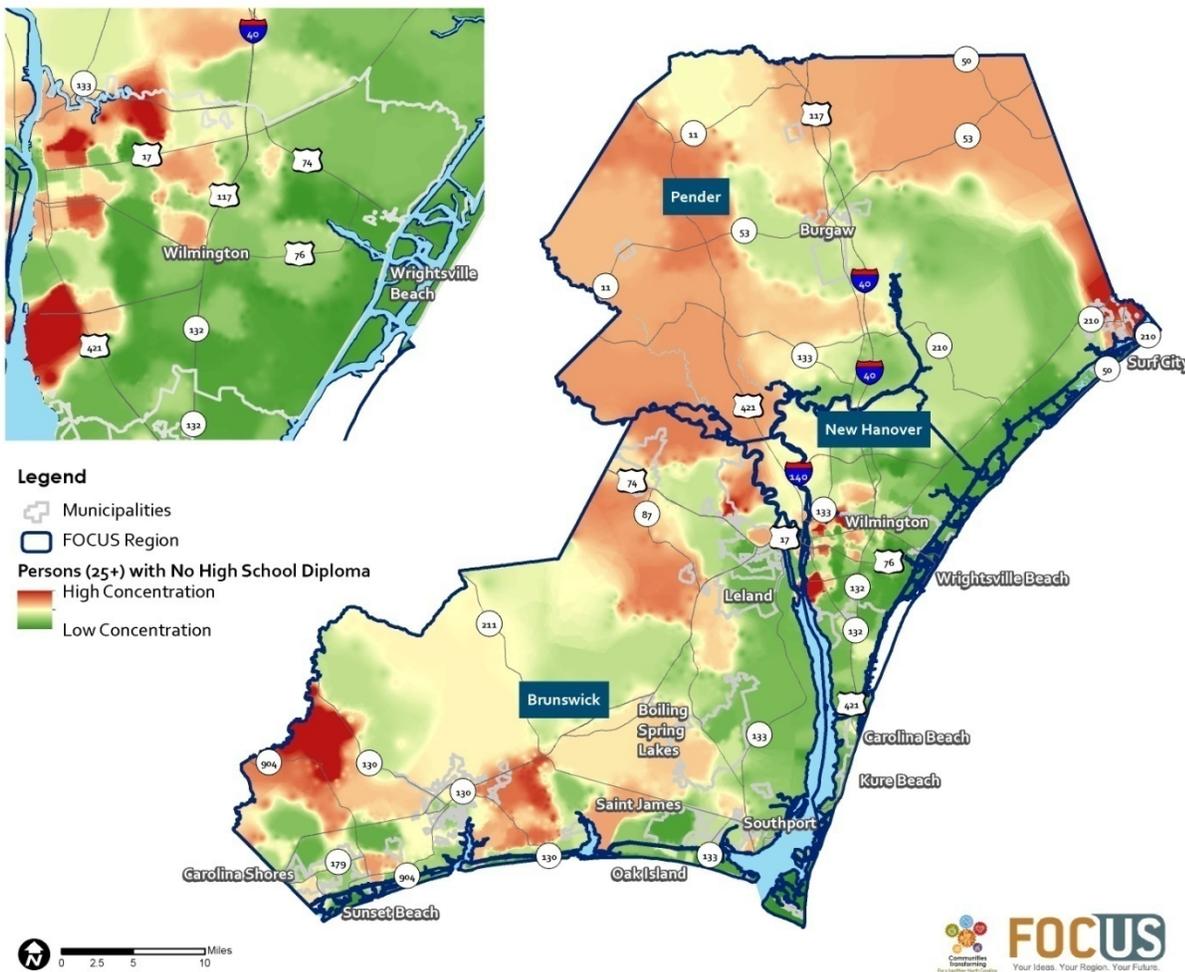
According to 2010 Census data, within the FOCUS region, approximately 15% percent of Pender County residents and approximately 14.5% of Brunswick County residents above the age of 25 did not complete high school. New Hanover County is the most educated of the three counties and has the highest percentage of residents over the age of 25 that have completed high school. Accordingly, 15.5% of North Carolinians over the age of 25 have not completed high school.

<sup>1</sup>Cutler, David M. & Adriana Lleras-Muney, Education and Health: Evaluating Theories and Evidence. National Bureau of Economic Research.



Source: US Census Bureau

Locations in the FOCUS region with the largest concentrations of individuals with no high school diploma include unincorporated portions of western Brunswick County, northern Wilmington, western Pender County, and areas along the US 17/NC 210 and Onslow County border.



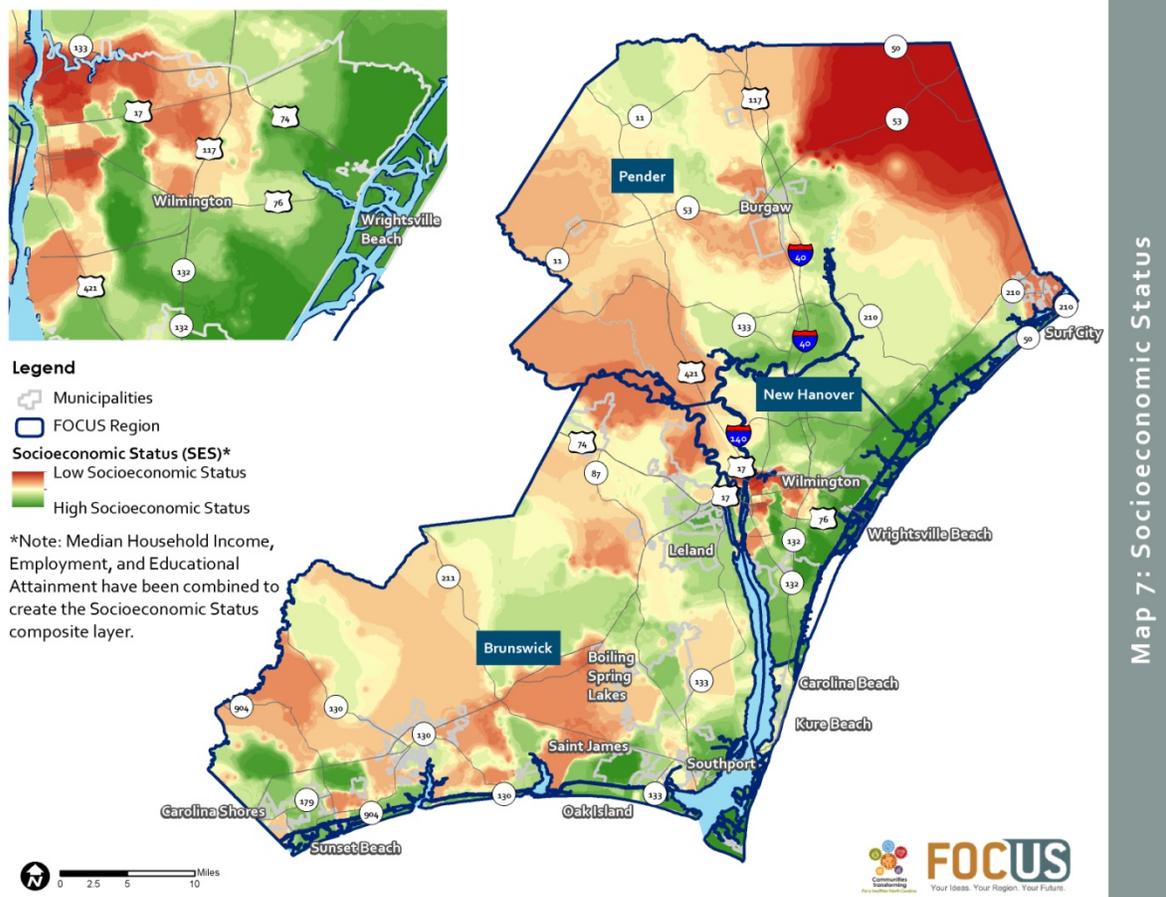
Map 6: 2010 Persons (25+) with No High School Diploma



### Socioeconomic Status

Many studies have attempted to provide a correlation between socioeconomic status and chronic disease. Obesity, whose leading contributors are poor nutrition and lack of physical activity is the second leading cause of death in the United States<sup>2</sup> and increases the risk factor for a number of chronic diseases. In general, obesity tends to be a multi-faceted problem with no “one solution” to combating its occurrence. However, there are certain segments of the population that are more likely to be obese, as obesity is more prevalent in the low socioeconomic status (SES) segments of society<sup>3</sup>. Investigations have shown similar results in urban, suburban, and rural communities. In addition, a childhood spent in poor social and economic conditions has been shown to lead to a less healthy adulthood. In both adolescent boys and girls, low SES and parental education levels were related to an unfavorable risk factor profile, indicating a need for early intervention in low SES communities.

To identify areas of the FOCUS region that are considered low in socioeconomic status, GIS analysis was used. Census estimates for educational attainment, employment, and income levels were combined to locate these areas. Concentrations of low SES are mainly found in the Maple Hill area of northeastern Pender County, unincorporated areas of Brunswick County, and Wilmington neighborhoods just east of downtown.



Map 7: Socioeconomic Status

<sup>2</sup> Actual Causes of Death in the United States, 2000. Mokdad AH, Marks JS, Stroup DF, Gerberding JL, 2004, Journal of the American Medical Association, pp. 1238 - 1245.

<sup>3</sup> F as in Fat: How Obesity Threatens America’s Future. Trust for America’s Health, Robert Wood Johnson Foundation, 2012, pp. 18.

**Mobility**

Mobility is generally defined as the movement of people from place to place. In the last hundred years, travel modes have shifted dramatically. Unfortunately, over the last forty years less emphasis has been placed on non-motorized forms of movement, often to the detriment of cyclists and pedestrians. Walking trips have experienced a dramatic decline in recent decades. From 1980 to 2010, the U.S. experienced nearly a 50% decrease in the number of individuals walking to work. During that same time, obesity rates for children and adolescents has more than tripled<sup>4</sup>.

In fact, it was not until 1998 that the Federal Highway Administration authored a guidance manual addressing the design of bicycle and pedestrian facilities<sup>5</sup>. More recently, walking and cycling have begun to emerge again as more popular options for both travel and health. Meeting the recommended daily exercise guidelines can be easily accomplished by such trips.



Non-motorized travelers face both real and perceived dangers when navigating major arterial roads within the FOCUS Region, such as the intersection of College Road and Oleander Drive in Wilmington, NC, shown above (Image Source: HCP).

**Table 1. 2010 Means of Transportation to Work**

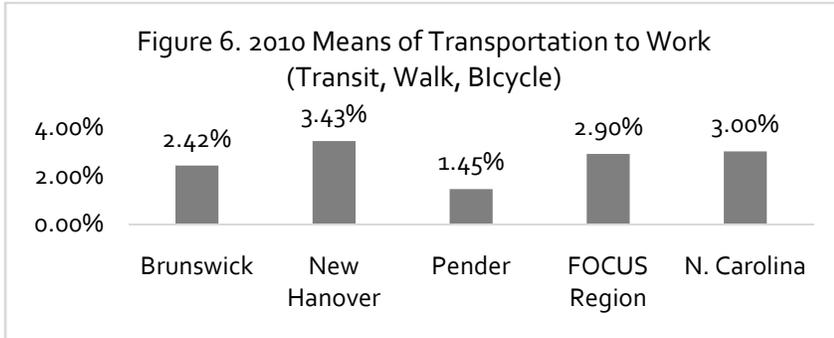
Means of Transportation to Work	FOCUS Region		North Carolina	
Drove alone	129,857	82.26%	3,365,544	81.87%
Carpooled	15,423	9.78%	413,599	10.06%
Public Transportation (excluding taxicab)	950	0.60%	42,911	1.04%
Taxicab	134	0.08%	4,021	0.10%
Motorcycle	259	0.16%	5,306	0.13%
Bicycle	780	0.49%	9,939	0.24%
Walked	2,646	1.68%	74,381	1.81%
Other means	947	0.61%	28,818	0.71%
Worked at home	6,855	4.34%	166,151	4.04%
<b>Total Workers</b>	<b>157,851</b>	<b>100%</b>	<b>4,110,670</b>	<b>100%</b>

Source: US Census Bureau

<sup>4</sup>High Body Mass Index for Age among US Children and Adolescents, 2003 - 2006. Ogden, C, Carroll, M and Flegal, K. 2008, Journal of the American Medical Association, pp. 2401 - 2405.

<sup>5</sup>FHWA. Improving Conditions for Bicyclists and Pedestrians. Washington, D.C.:s.n., 1998.

According to the 2010 Census, approximately 2% of workers in the FOCUS region walked to work while less than 1% (780) traveled by bicycle (see Table 2). Approximately 2.9% (4,376) of workers in the FOCUS region traveled to work by an active transportation mode (walking, cycling, or transit). Statewide, only 3% of workers reported one of these active transport modes as their means of travel to work.

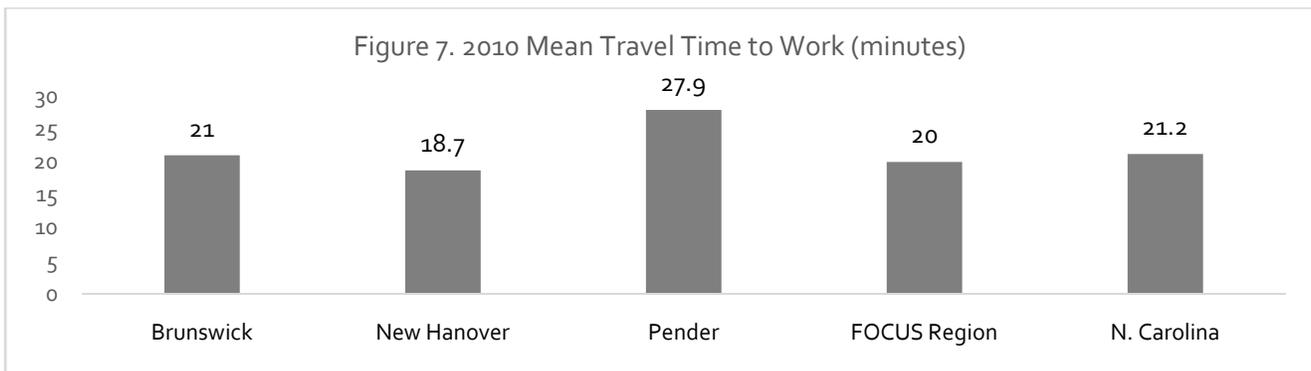


Source: US Census Bureau

Within the FOCUS region, the percentage of workers in New Hanover County who report using an active transportation mode as their means of travel to work is higher than Pender County or Brunswick County. This statistic is likely higher in New Hanover County due to the availability of fixed-route transit and more prevalent non-motorized transportation infrastructure or commute distances.



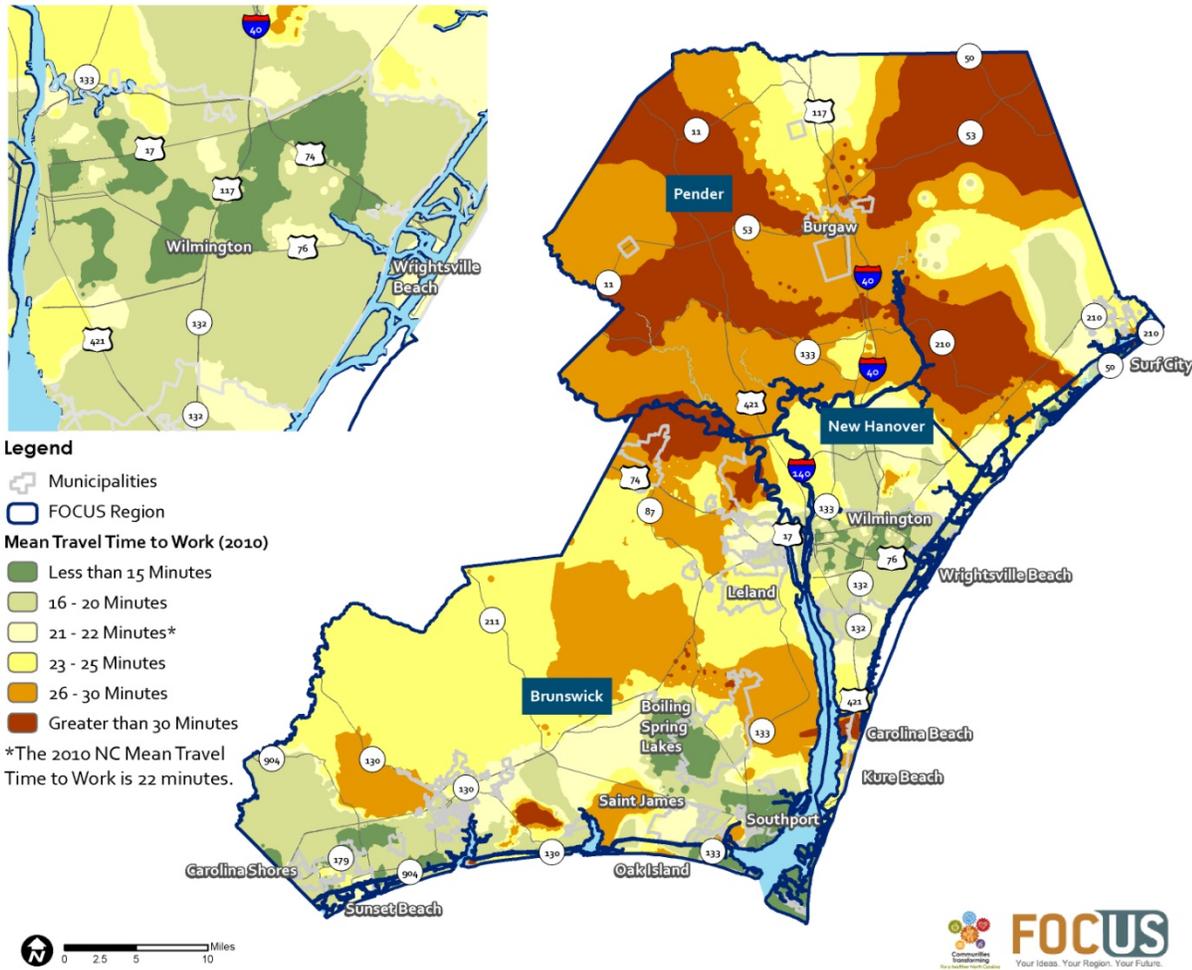
WAVE Transit fixed-route service is available to the majority of New Hanover County residents and some residents of Leland and Belville in Brunswick County (Image Source: HCP).



Source: US Census Bureau

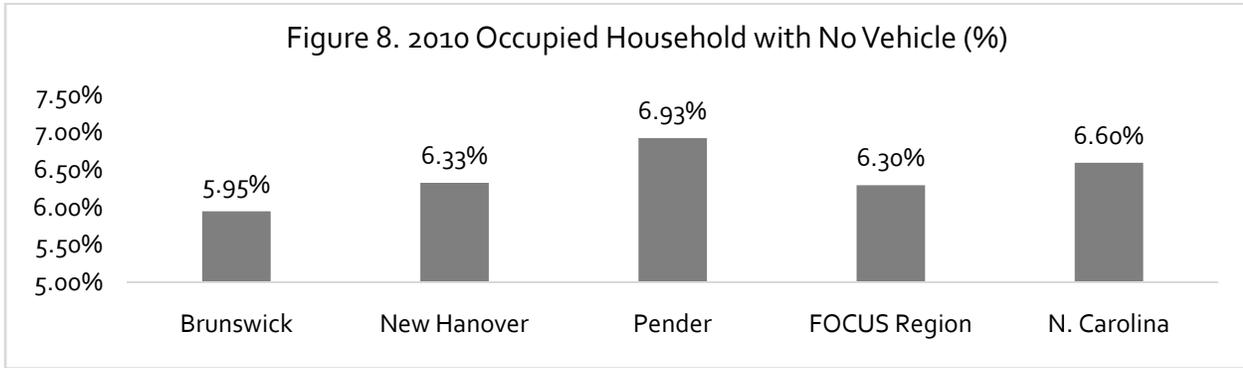
According to the 2010 Census, Pender County workers face the longest commute times within the FOCUS region (see Map 8). Overall the 2010 mean travel time to work for the region (20 minutes) is less than the statewide average of 22 minutes. New Hanover County residents commuting to work have shorter distances due to the availability of employment centers in and around Wilmington, and the small geographic area that makes up the county boundary. As such, New Hanover County has the largest number of incommuters (workers commuting to said county from another county) in the region with approximately 26,563 incommuters and the fewest number of outcommuters (workers leaving their county of residence for employment). The number of outcommuters in Brunswick County and Pender County is 15,441 and 12,411, respectively.

The vast majority of commuters in the region drive alone to work (see Map 9). Exclusive of those who work at home, approximately 86% of workers in the FOCUS region drive alone to their places of employment. This statistic is similar to the statewide average of 85.3% of workers that drive alone to employment.

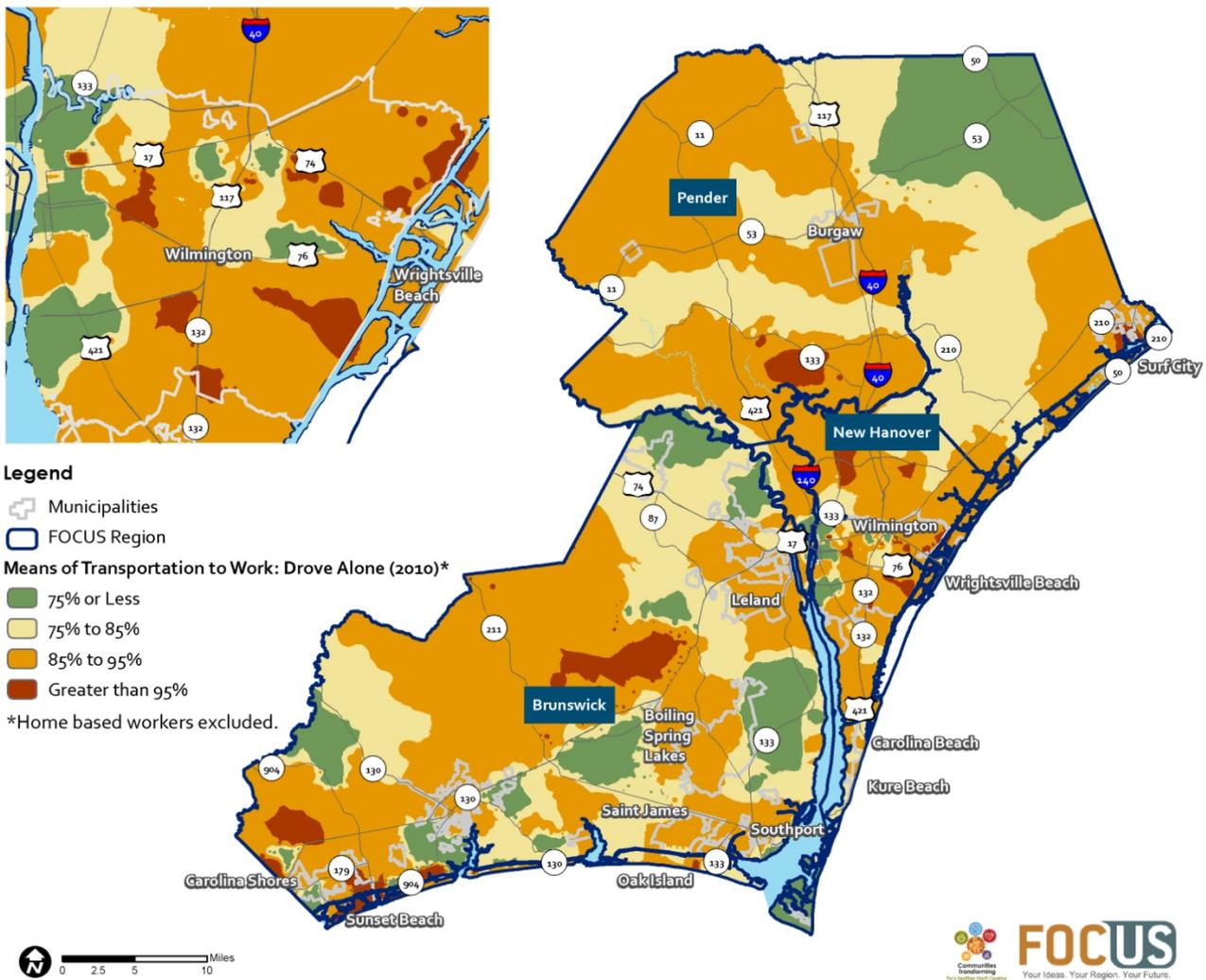


Map 8: 2010 Mean Travel Time to Work

Another statistic used to measure mobility is the availability of private vehicles by occupied households. In the FOCUS region, approximately 6.3% of households do not have access to a private vehicle. Thus, these households must rely on transit or a non-motorized means to get from place to place. The 6.3% figure is slightly lower than the statewide average of 6.6% of households without access to a private vehicle.



Source: US Census Bureau



Map 9: 2010 Means of Transportation to Work - Drove Alone

**Housing**

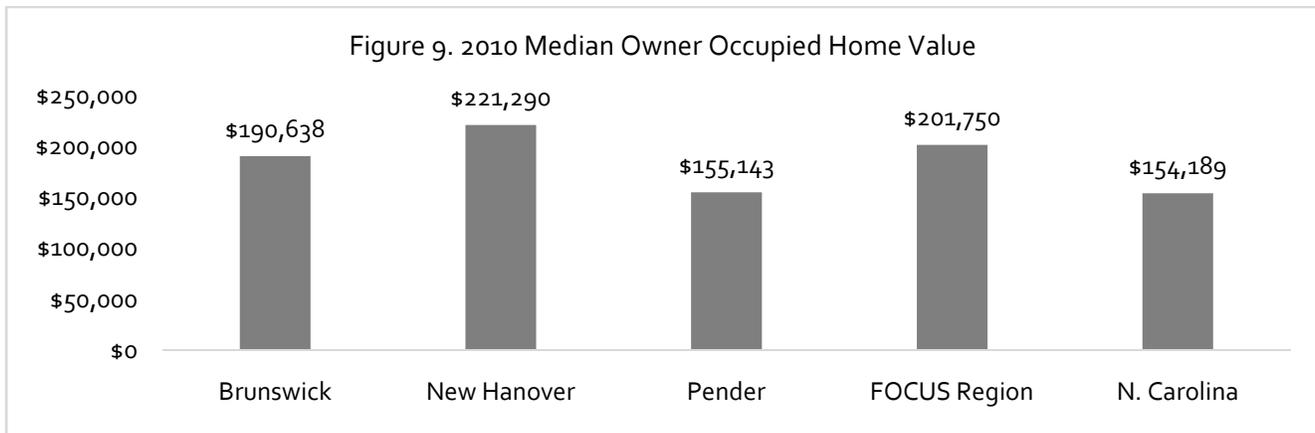
Affordable housing is an increasing public health concern. Recent studies show that families contributing a large percentage of their income to housing are less likely to provide sufficient funds for essential items like food, health care, and medical insurance<sup>6</sup>. In the FOCUS region, median home values are much higher than the statewide figure (see Table 3). This situation creates difficulties in locating reliable affordable housing, particularly within New Hanover County.

**Table 2. Owner Occupied Housing Units by Value**

	FOCUS Region	North Carolina
Median Value of Owner Occupied Housing Units	\$201,750	\$154,189

Source: US Census Bureau

Across the FOCUS region, the 2010 median housing value is approximately 30% higher than the statewide figure of \$154,189. According to the 2010 census, New Hanover County has the highest median home value at \$221,290. Housing values are significantly less in Pender County, where values are comparable to the statewide figure. It is important to note, however, that in all three counties, housing values are buoyed by the presence of coastal vacation homes. For example, within New Hanover County, the 2010 median home value in the City of Wilmington is \$235,700; whereas median home values for the coastal towns of Wrightsville Beach and Carolina Beach are \$989,000 and \$317,500, respectively.



Source: US Census Bureau

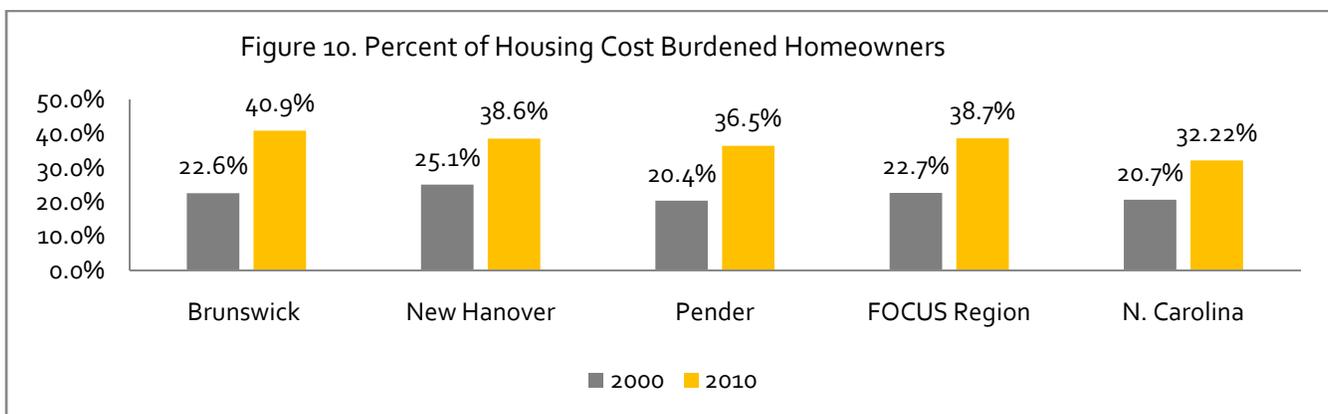
<sup>6</sup>Lipman, Barbara J. 2005. Something’s Gotta Give: Working Families and the Cost of Housing. Washington, D.C.: Center for Housing Policy; Lee, Wang, Eric Beecroft, Jill Khadduri, and Rhiannon Patterson. 2003.

It is difficult to obtain a precise picture of housing affordability in any jurisdiction. However, most measures of housing affordability consider 30% of gross income an allowable/affordable expenditure for housing. For homeowners, the cost includes mortgage payments, taxes, insurance, and utilities. Approximately 39% of homeowners in the FOCUS region are burdened by housing costs in excess of 30% or more of their income.



Secondary coastal homes have an impact on median home values in the three-county FOCUS Region (Image Source: Google Maps).

According to the 2000 Census, less than a quarter of homeowners in the FOCUS region allocated that level of income to their home – representing a 70% increase in homeowners burdened by housing costs over the last decade (see Figure 10). Across the state, this trend held true as burdened homeowners increased from 20.7% to over 32%. Brunswick County homeowners burdened by significant housing costs experienced the most dramatic increase from 2000 to 2010, increasing by over 80%. This measure of housing affordability is striking, as many homeowners now contribute a large portion of their income to housing costs, while at the same time lessening their purchasing power for medical care and food items.



Source: US Census Bureau

## Section 3: FOCUS on Health and Wellness

### Introduction

A century ago in the United States, infectious diseases were the primary cause of death, but proper hygiene, environmental design, and immunization have led to the downfall of such cases. In current years, chronic disease, such as diabetes or heart disease, has become the most common disease in the US. Chronic diseases differ from infectious, or communicable diseases, in the way that the illness occurs in individuals. Infectious diseases occur because of contact with an affected host, while chronic diseases may occur solely because of lifestyle choices. Chronic diseases are also the most preventable disease, with obesity as one of the leading causes.

Obesity increases the risk for a variety of chronic diseases including heart disease, stroke, glucose intolerance, and some forms of cancer. It is not a direct cause of most diseases, but unfavorably alters the risk factor profile. For example, obesity may lead to increases in blood pressure and blood cholesterol, which in turn, can lead to cardiovascular disease and strokes. The design of the built environment plays a role in both chronic disease and obesity.

According to a study funded by the CDC and commenced from 2008-2009, adults who moved into denser, mixed use neighborhoods increased their levels of walking for both recreation and transportation<sup>1</sup>. For the study, the mixed use neighborhood included residential units, two small parks with office and retail space that included medical, dental, and financial offices, shops, restaurants, a grocery store, and large retail stores.

Public officials are beginning to recognize that the design of their communities—residential developments, streets and sidewalks, shops, businesses, and industry—all affect the health and wellness of the population. The choices we make for our settlement patterns can help improve the health and wellness of the population by providing improved access to care and opportunities for individuals to make choices to enhance their own health.



This mixed use community conceptual drawing provides residential areas, grocery stores, restaurants, and entertainment venues—all within walking distance.  
(Image Source: FOCUS)

<sup>1</sup> Mumford KG, Contant CK, Weissman J, Wolf J, Glanz K, *Changes in Physical Activity and Travel Behaviors in Residents of a Mixed-Use Development*. Am J Prev Med 2011; 4(5):504-507.

**Health & Wellness Issues**

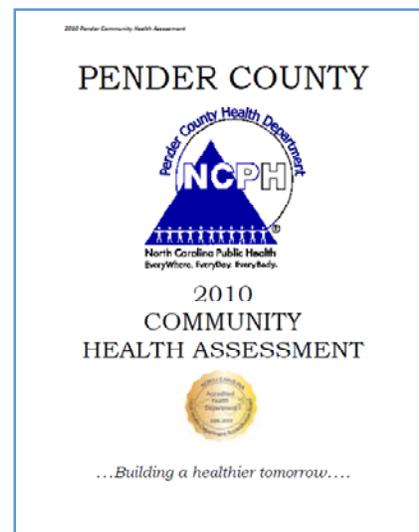
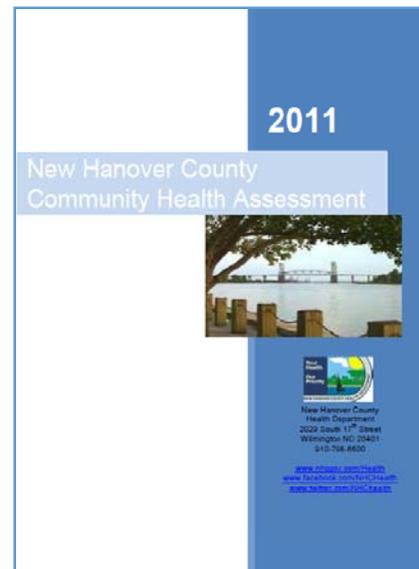
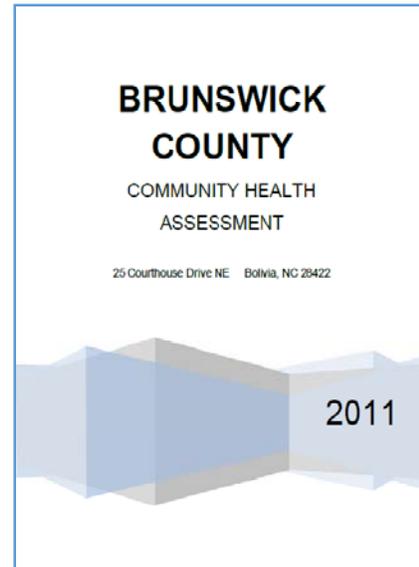
In an effort to improve the health and wellbeing of its citizens, North Carolina general statutes require each county to complete a Community Health Assessment every four years; although many county health departments complete the assessment every two years. According to the North Carolina Division of Public Health, a Community Health Assessment is the foundation for improving and promoting the health of community members. The role of the community assessment is to determine the general health of the local population, help identify the factors that affect the health of the community, and determine what resources are available within the community to adequately address these factors. It is a "systematic collection, assembly, analysis, and dissemination of information about the health of the community." Intermittently, each county must also complete a State of the County Health (SOTCH) Report. This report contains secondary data related to disease incidence, morbidity, and death rates.

The community health assessments provide valuable information for planning purposes as data related to primary causes of death, top health concerns and priorities, and a community-wide survey are all included. Information contained within each county's health assessment differs, but certain elements are included in each report. For the purposes of the FOCUS Gap Analysis, the following information from these key elements has been summarized:

- Top Three Health Concerns based on Community Surveys
- Top Three Leading Causes of Death
- Top Three Health Priorities for the applicable county health department.

Information pertaining to each element has been collected from the FOCUS region's health assessments, all of which are available online through each respective health department:

- 2011 Brunswick County Community Health Assessment
- 2011 New Hanover County Community Health Assessment
- 2010 Pender County Community Health Assessment



**Top Three Health Concerns**

A total of 2,088 surveys were collected from Brunswick County residents after being distributed online via the internet and in paper at community focus groups, senior centers, Laundromats, and door-to-door. In New Hanover County, 2,250 surveys were collected from citizens of community organizations, service industries, faith groups, and healthcare professions and seven focus group meetings were held—each consisting of individuals from different populations to ensure comprehensive results. Pender County notified citizens of the community survey via the local newspaper, radio stations, and the health department website – over 500 surveys were collected. (Please note that Pender County is more rural and less densely populated than New Hanover or Brunswick County, leading to fewer completed surveys.)

The Top Three Health Concerns for each county are based on community input. The following table depicts the top three health concerns for each county.

**Table 4. Top Three Health Concerns**

Brunswick County	New Hanover County	Pender County
1. Chronic Disease	1. Chronic Disease	1. Obesity
2. Drug and Alcohol Abuse	2. Obesity	2. Aging
3. Obesity	3. Drug and Alcohol Abuse	3. Diabetes

*Source: 2011 Brunswick County Community Health Assessment, 2011 New Hanover County Community Health Assessment, & the 2010 Pender County Community Health Assessment*

**Leading Causes of Death**

According to the Centers for Disease Control (CDC), chronic diseases are among the most costly of all health problems in the United States. The leading causes of death across the FOCUS Region are all considered chronic diseases. The primary cause of death for North Carolinians state-wide is cancer (22.8%) followed closely by heart disease (21.3%). These statistics are consistent with the leading causes of death within the FOCUS Region (see Table 5, below).

**Table 5. 2011 Leading Causes of Death**

Brunswick County	New Hanover County	Pender County
1. Cancer	1. Heart Disease	1. Cancer
2. Heart Disease	2. Cancer	2. Heart Disease
3. Chronic Lower Respiratory Disease	3. Cerebrovascular Disease	3. Cerebrovascular Disease

*Source: 2011 Brunswick County Community Health Assessment, 2011 New Hanover County Community Health Assessment, & the 2010 Pender County Community Health Assessment*

**Top Three Health Priorities**

Each county’s health department establishes the top priorities on which to focus their efforts for the upcoming years. County health department staff collaborates with local community partners to identify evidence-based interventions and potential resources to help address these priorities. These priorities require attention from other agencies as well as the citizenry within each county. Table 6, on page 3-4, contains the top three health priorities for each county in the FOCUS Region.

Table 6. Top Three Health Priorities

Top Three Health Priorities		
Brunswick County	New Hanover County	Pender County
1. Obesity Reduction Efforts— Especially in Schools	1. Obesity	1. Access to care
2. Diabetes Education and Support	2. Violence	2. Chronic Disease
3. Provide Health Screening Efforts in the Community Especially Schools.	3. Access to care	3. Obesity

Source: 2011 Brunswick County Community Health Assessment, 2011 New Hanover County Community Health Assessment, & the 2010 Pender County Community Health Assessment

All three counties note obesity prevention as one of their top health priorities. As such, collaborative efforts between municipal and county planning departments and health departments may reinforce prevention strategies.

**Community Health Assessment Key Findings**

Among the data identified in the community assessment, several key findings, both good and bad, emerge for each county:

*In Brunswick County*

- The number of women who smoke while pregnant decreased from 28% in 2003 to 15.9% in 2011.
- Two thirds of adults are overweight or obese and childhood obesity has tripled since 2007.
- The need to work on childhood obesity has risen because of the adverse impact it has on the children as they grow older. This effort will involve multiple community groups who focus on children.

*In New Hanover County*

- Residents expressed the desire for continued community collaboration efforts, attention to youth violence and crime prevention initiatives, pedestrian safety improvements and community well-being.
- As of 2009, New Hanover County has a higher age-adjusted death rate for heart disease compared to North Carolina’s rate (200.5 per 100,000 persons compared to 191.7 per 100,000 persons)
- Since 2007, New Hanover County continues to have higher percentages of heavy and binge drinkers than North Carolina according to the Behavioral Risk Factor Surveillance System.

*In Pender County*

- Diabetes is the fifth leading cause of death in the county. The death rate for African Americans from diabetes is over three times the death rate for whites.
- Access to care remains a problem in Pender County. The number of physicians available to Pender County residents is significantly lower than the statewide average.
- Since 1994, youth death rates (ages 0-17 years) have steadily increased and are higher than state rates. Thirty-three percent (33%) of all child deaths were related to motor vehicle accidents from 2004-2008.

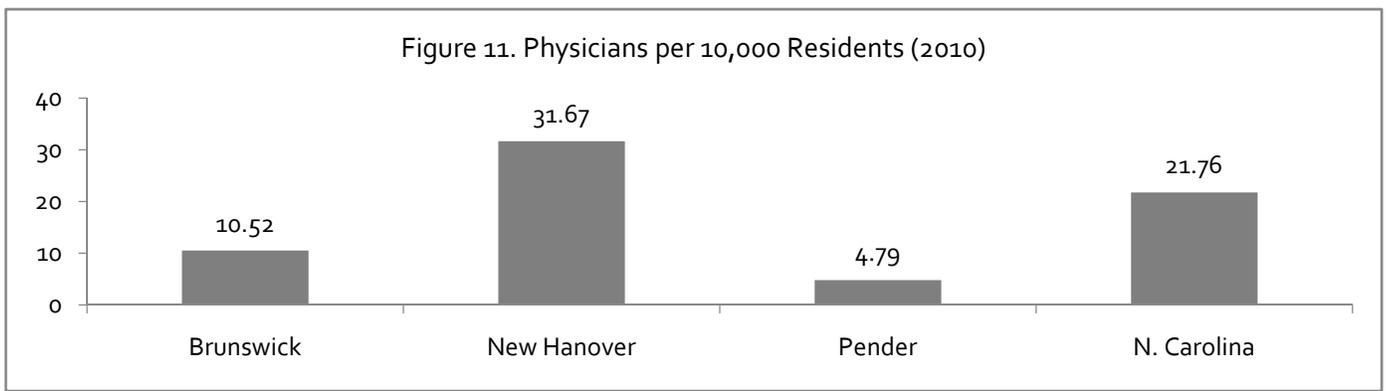


Obesity prevention is a top priority in the FOCUS region. (Image Source: www.livestrongfitness.com)

Access to Care

Medical Care

Access to care was voiced as a concern by residents of each county. Proximity to healthcare providers and healthcare costs are often noted as barriers to preventive medical care. Within the FOCUS Region, Pender County residents have the fewest physicians available to provide care. Both Pender and Brunswick Counties lag significantly behind the statewide average—with physician availability six times lower than the statewide average in Pender County. According to the NC Department of Commerce, in 2010 the statewide average of physicians per 10,000 residents was 21.76. New Hanover county residents have over a thirty percent higher rate of physicians per 10,000 residents than the statewide average.



Source: NC Department of Commerce

Residents of Brunswick County and Pender County are also faced with long travel distances to receive medical care. Map 10 shows areas which are greater than five miles from a healthcare provider. Comparatively, a large percentage of New Hanover County residents are located within two miles of a healthcare provider. Similarly, the availability of registered nurses, pharmacists, and dentists is significantly less for Brunswick and Pender County residents than those of New Hanover County (see Table 7, on page 3-6).



New Hanover Regional Medical Center, located in Wilmington, NC, provides trauma support for Pender & Brunswick County Hospitals. (Image Source: New Hanover Regional Medical Center)

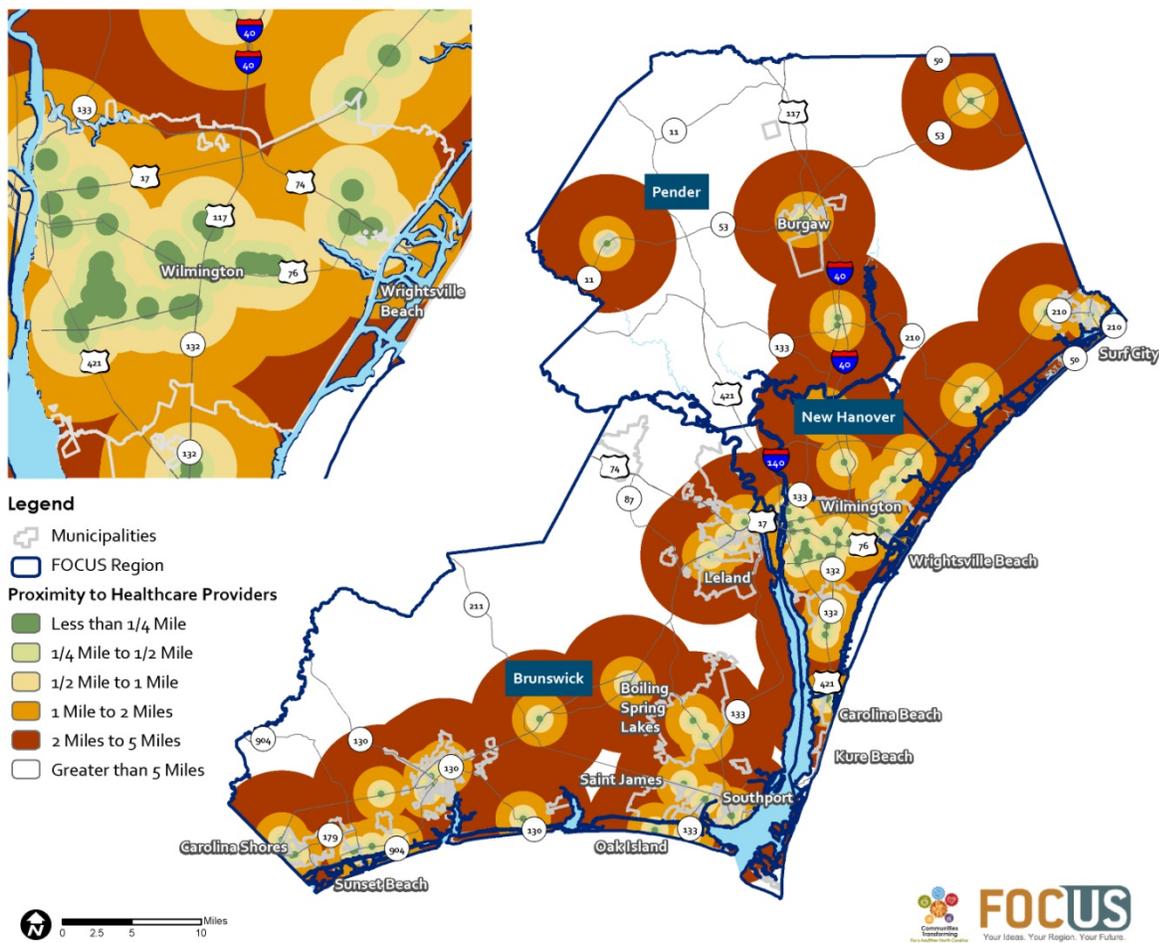
Many Brunswick and Pender County residents, however, are likely travel to New Hanover County to receive medical and dental care. New Hanover Regional Medical Center, considered a major hospital, is located within Wilmington and is one of only ten trauma centers operating at level two—with trauma surgeons available, including specialists such as neurosurgeons or orthopedic surgeons, a nurse specializing in trauma care, as well as highly sophisticated medical diagnostic equipment. Lower levels of trauma centers, usually found in rural areas, may only be able to provide initial care and stabilization of a traumatic injury and arrange for transfer of the victim to a higher level center for trauma care. New Hanover Regional Medical Center provides trauma

support and tertiary care to seven counties in southeastern NC, including Brunswick and Pender County.

Table 7. 2011 Health Professionals per 10,000 Residents

Location	Registered Nurses	Pharmacists	Dentists
Brunswick County	48.5	7.4	3.3
New Hanover County	138.5	11.6	7.1
Pender County	35.7	4.3	3.4
North Carolina	98.6	9.5	4.3

Source: NC Department of Commerce



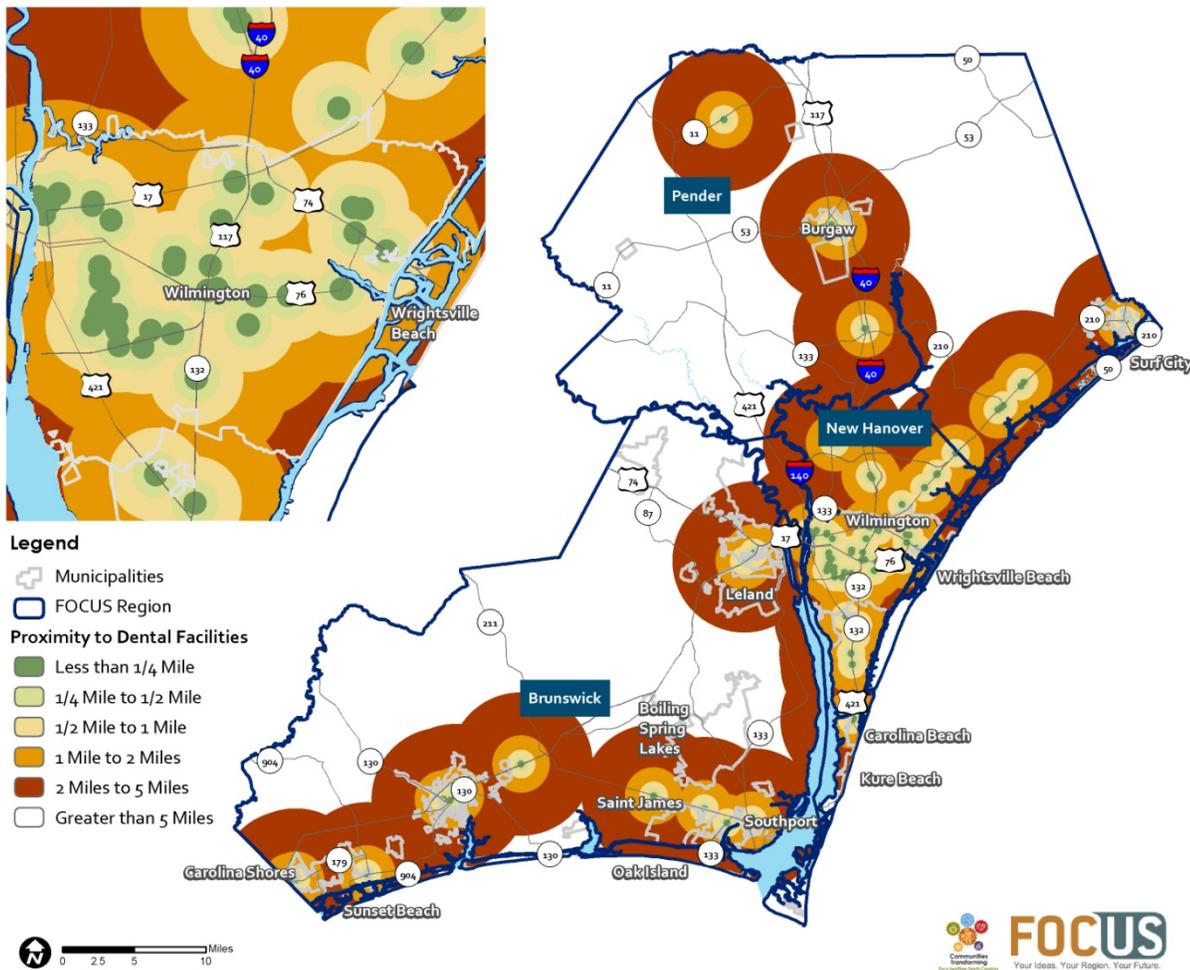
Map 10: Proximity to Healthcare Providers

*Dental Care*

North Carolina is ranked 47th in the nation for dentists per capita, having 4.3 dentists per 10,000 people. In fact, only eight North Carolina counties have dentist-to-patient ratios which exceed the national average of 6.0 dentists per 10,000 people (Wake, Durham, Orange, Alamance, Guilford, Forsyth, Mecklenburg, and New Hanover Counties). Seventy-nine North Carolina counties are recognized as federally designated dental shortage areas (areas in which residents have a shortage of access to health services), including both Brunswick and Pender Counties, which fall below the statewide average of dentists per capita. Similar to healthcare provider access, many residents of Brunswick and Pender County are located greater than five miles from the nearest dental facility (see Map 11).



Dental office located in Wilmington, NC. (Image Source: HCP, Inc.)



**Food & Nutrition**

Encouraging consumption of fresh, healthy food and increasing access to the sources for healthy food are important ways to address chronic disease incidence and health care expenditures, particularly in underserved communities throughout the FOCUS Region. Food insecurity is present across the state, meaning that many individuals or families lack adequate and consistent access to the wholesome foods necessary to lead an active, healthy lifestyle. North Carolinians face a number of health challenges related to their food system, including the incidence of diet-related chronic diseases, such as obesity and diabetes, both of which are associated with the consumption of high-calorie, nutrient poor foods.



Lewis Farms' strawberry—freshly picked. (Image Source: HCP, Inc.)

Children’s development, health, and wellbeing are also connected to nutrition, food security, and active living. Providing access to an ample quantity and variety of fruits and vegetables at home, at school, and in the community is critical. Access is especially important for school-age children, given that poor lifestyle and dietary habits in childhood can linger or worsen into the high school years and even further into adulthood.



Access to fresh fruits and vegetables is critical to healthy development for children. (Image Source: FOCUS)

*Fresh Food Access*

Local or regional initiatives and programs, such as Feast Down East, are actively trying to enhance citizens’ awareness of the availability of local food sources while striving to increase access to locally produced fresh fruits and vegetables. Feast Down East is part of the Southeastern North Carolina Food Systems Program, led by the University of North Carolina—Wilmington (UNCW). Its distribution center is located in Burgaw, NC, in Pender County. This initiative was established to create a fully integrated local, sustainable, food system—supporting local farmers and connecting them with consumers including individuals, restaurants, grocers, schools, and hospitals across the FOCUS Region.

Supporting local food initiatives has a variety of local benefits—providing better access to healthier, fresher foods for the consumer is just the beginning. The benefits of a local and sustainable food system include:

- Supplying healthy and affordable food for everyone,
- Financially supporting farmers, farm workers, and other members of the local food supply chain,
- Preserving farmland, open spaces, natural wildlife habitats, and enriching our soil’s fertility,
- Creating local jobs, sustaining local business, and keeping tax dollars in our area,
- Conserving and protecting the quality of our water and air and safeguarding our biodiversity, and
- Minimizing fossil fuel consumption and greenhouse gas emissions (food doesn’t have to travel as far)

The tables below show the location of several local farmers markets, roadside stands, and retail farm operations in the FOCUS Region.



Image Source: HCP, Inc.

**Table 8. Brunswick County Farmers Markets, Roadside Stands, & Retail Farm Operations**

Outlet Name	Address	Town/City
Little Family Farm	4580 Cox Road NW	Ash
Waccamaw River Farm & Nursery	6351 Kingtown Road, NW	Ash
Midway Farm	P.O Box 311	Bolivia
The Bolivia Brief: "A Farmers Market"	30 Government Center Drive	Bolivia
Indigo Farms	1542 Hickman Road	Calabash
Shelton Herb Farm	340 Goodman Road	Leland
Oak Island Farmers Market	4601 E. Oak Island Dr	Oak Island
Holden Brothers Farm	5600 Ocean Highway	Shalotte
Shalotte Farmers Market	HWY 130 & Main Street	Shalotte
Southport Waterfront Market	Bay St & Davis St	Southport

**Table 9. New Hanover County Farmers Markets, Roadside Stands, & Retail Farm Operations.**

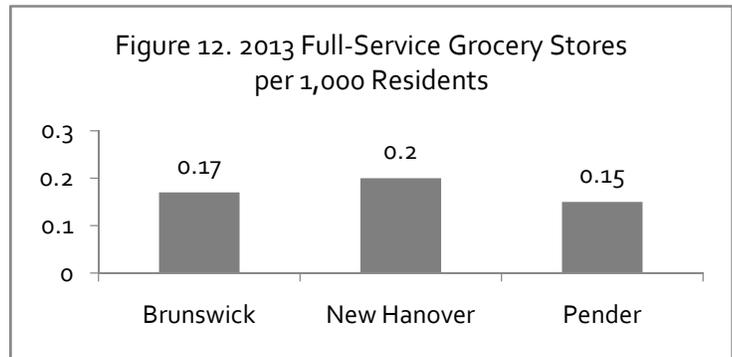
Outlet Name	Address	Town/City
Carolina Beach Farmers Market	Lake Park Blvd at Atlantic Ave	Carolina Beach
Kure Beach Farmer's Market	Beach Front Park & Pavilion	Kure Beach
Port City Produce (2 locations)	Market Street/Carolina Beach Rd	Wilmington
Rankin Terrace Farmers Market	10th & Rankin Street	Wilmington
Riverfront Farmers Market	Historic Downtown Riverfront	Wilmington
Lewis Nursery & Farms	6517 Gordon Road	Wilmington
Rabon's Farm	306 Pettigrew Drive	Wilmington
Red Beard Farm	3220 Castle Hayne Road	Wilmington
Wrightsville Beach Farmers Market	206 Causeway Drive	Wrightsville Beach

**Table 10. Pender County Farmers Markets, Roadside Stands, & Retail Farm Operations.**

Outlet Name	Address	Town/City
Thomas Produce Farm	3160 Hwy 53	Burgaw
Feast Down East Burgaw Location	Burgaw	Burgaw
Bannerman Vineyard	2624 Stag Park Road	Burgaw
Murray Blueberry Farm	180 Murray-Turner Farm Road	Burgaw
Burgaw Creek Farms LLC	1225 Stag Park Road	Burgaw
Murray Blueberry Farm	180 Murray-Turner Farm Road	Burgaw
Carol Sue Farm	18055 US 17	Hampstead
Farmer Mac's Blueberries	184 Berry Patch Road	Hampstead
Hampstead United Methodist Church	15395 US 17	Hampstead
Lewis Nursery & Farms, INC.	Hwy 210 & 17 Junction	Hampstead
Dogwood Farms	18108 NC Hwy 53E	Maple Hill
Sunny Rowe Farm Market	13538 NC Hwy 210	Rocky Point
Sweet Carolina Farms	15538 Hwy 210	Rocky Point
Eden's Produce	US 17	Poplar Grove
Poplar Grove Farmers Market	10200 US 17N	Wilmington

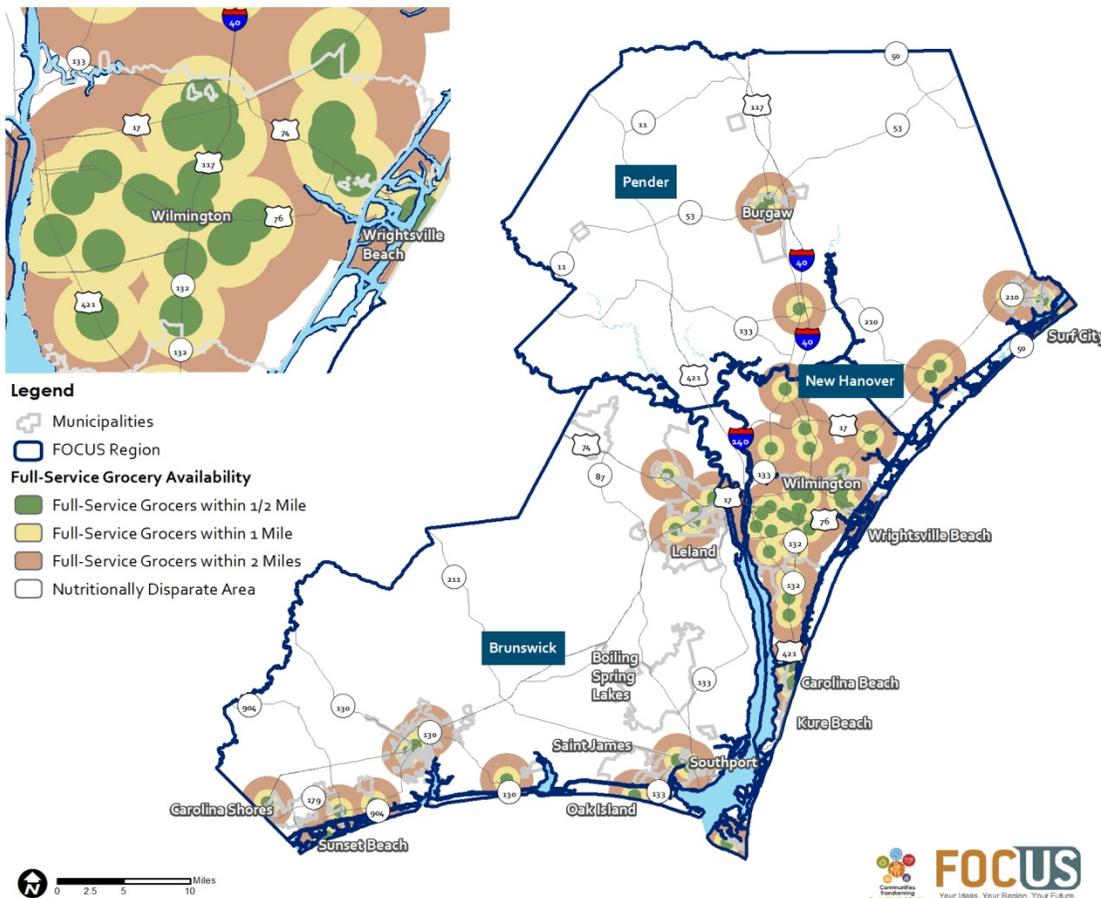
**Full-Service Grocery Access**

In the FOCUS region, there are 61 establishments that offer full-service grocery services. For the purposes of this assessment, a “full-service grocery” is defined as an establishment that is open seven days a week, offers a variety of fresh fruits and vegetables at competitive prices, and accepts the Supplemental Nutrition Assistance Program (SNAP), Electronic Benefits Transfer (EBT), and Benefits for Women, Infants, and Children (WIC) methods of payment.



Source: USDA Food Environment Atlas

Of the three counties, New Hanover County has the greatest number of full-service grocery stores per 1,000 residents (see Figure 12). A significant number of New Hanover’s residents are located within two miles of a full-service grocer, with many of Wilmington’s residents located within a ten-minute walk (1/4 mile). Areas shown as white on Map 12 are located outside of a two-mile radius of a full-service grocery store. Low income and low socioeconomic status areas without ready access to full-service grocery stores include the Ash Community in western Brunswick County, Atkinson, and the Maple Hill community in unincorporated Pender County.



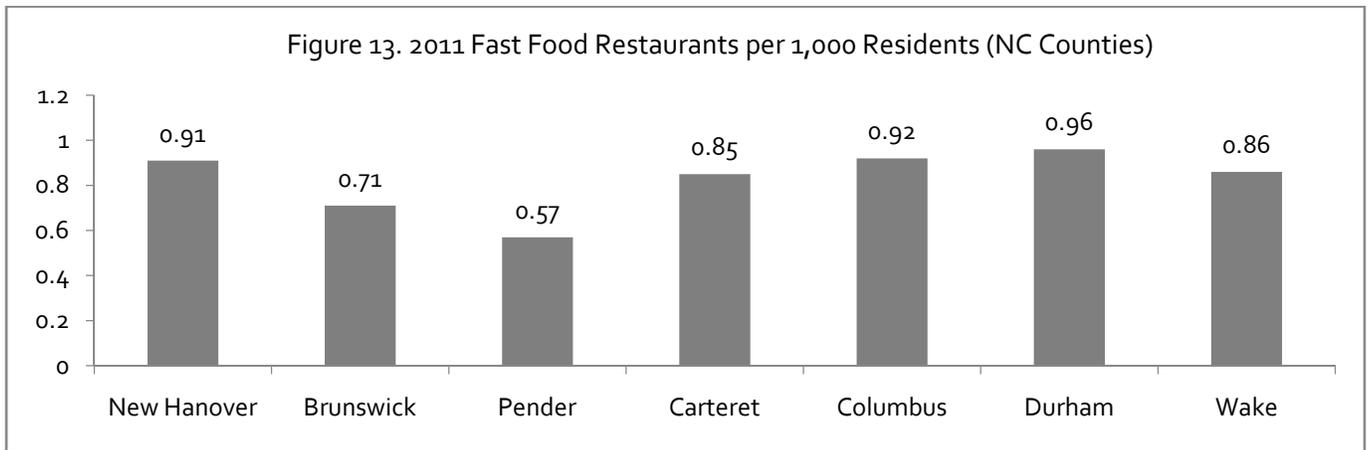
Map 12: Access to Full-Service Grocery Stores



*Quick Service Restaurants*

Quick Service Restaurants or Fast Food Restaurants are establishments that provide customers with a quick, consistent meal, with little or no table service. Quite often, these are chain restaurants with many locations in a given region. According to the USDA, fast food accounted for a 325% increase in the share of calories in the US diet from 1978 to 2008<sup>2</sup>. Figure 13 depicts the ratio of fast food restaurants per 1,000 residents for several counties in NC. For reference, figures for additional coastal and eastern NC counties are provided.

According to USDA Food Environmental Atlas, within the FOCUS region, New Hanover County has the greatest number of fast food restaurants per capita. Both New Hanover County and Brunswick County have significantly more fast food restaurants per capita than Pender County. Because these two counties have a larger influx of seasonal visitors than Pender County, this circumstance likely accounts for the difference in the number of fast food restaurants per capita.



Source: USDA Food Environment Atlas.

**Chronic Disease Factors**

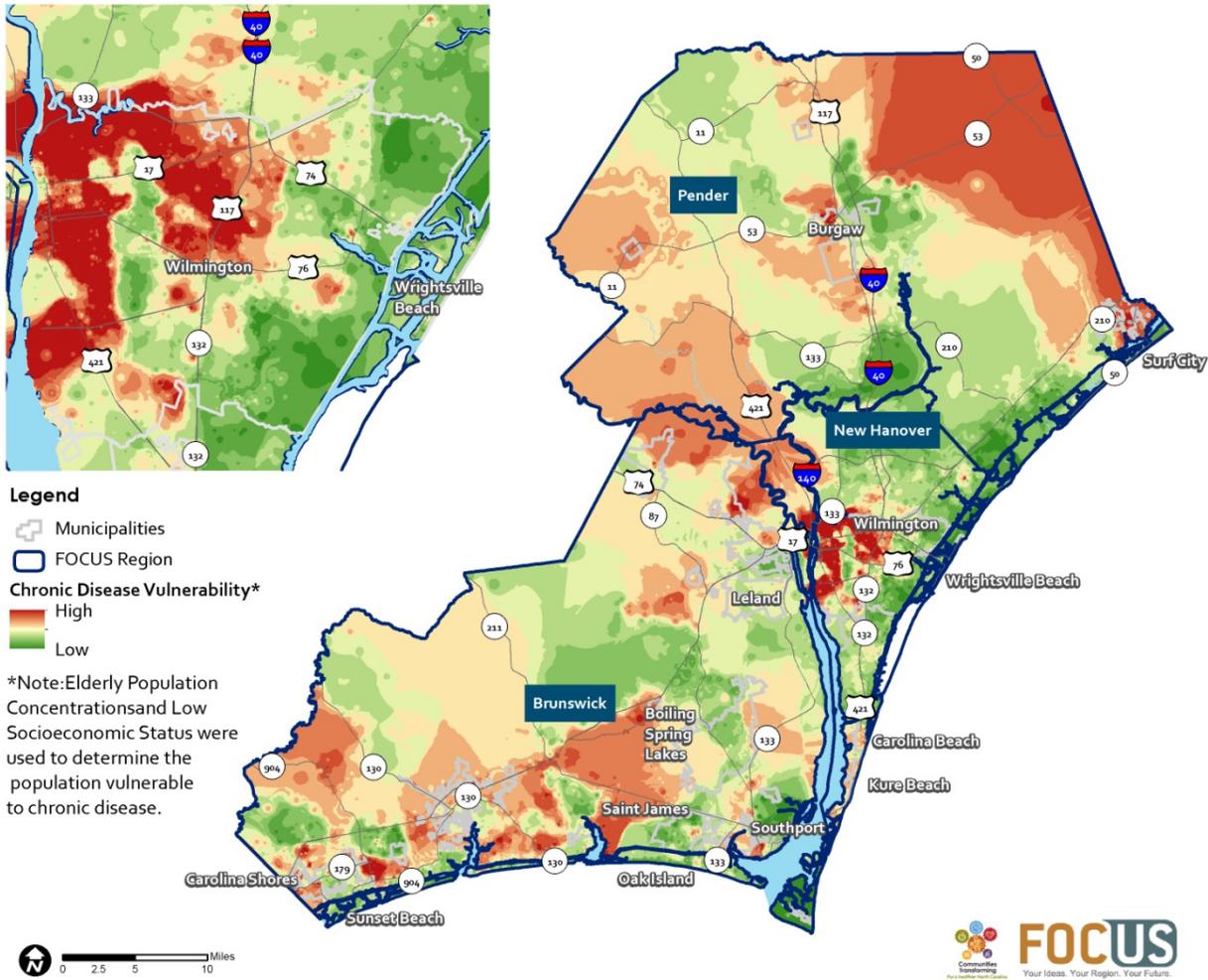
Whereas infectious diseases were the gravest health threats of an earlier era, the largest killers of our time have become chronic diseases such as heart disease and strokes, cancers, and diabetes, for which the leading risk factors are obesity, physical inactivity, poor diets, and smoking. In order to prioritize investment, it is important to spatially locate those areas that may be most vulnerable to chronic ailments. To do so, GIS analysis was used to combine socioeconomic status and concentrations of the elderly population (see Map 13).

**“Two of the four most common causes of chronic disease include lack of physical activity and poor nutrition. Both causes can be altered by lifestyle changes.”**

Source: Centers for Disease Control

<sup>2</sup>USDA, Economic Research Service analysis using data from the 1977-1978 Nationwide Food Consumption Survey and the 2005-2008 National Health and Nutrition Examination Survey.

In general, the composite map showing Population Vulnerable to Chronic Disease is very similar to the Socioeconomic Status map. The most vulnerable populations are located in the community of Maple Hill in Pender County, mid-town and downtown Wilmington, and along US 17 in Brunswick County (see Map 13).



Map 13: Population Vulnerable to Chronic Disease

### Active Transportation Access

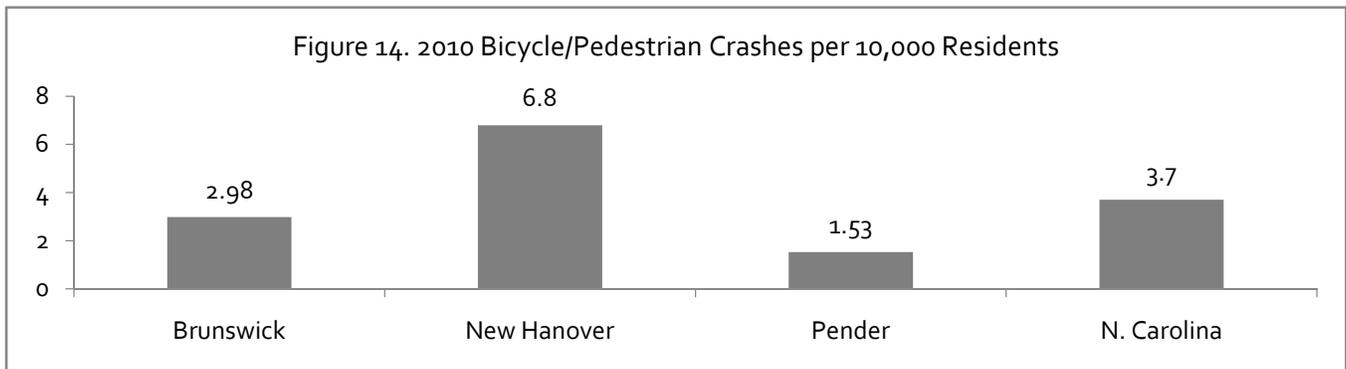
Active transportation options include travel modes that require an individual to expend energy to reach his or her destination. Bicyclists and pedestrians are the two most common modes recognized as active transport, but public transit riders may also fit into this category. Studies have shown that people who use public buses for travel are much more likely to meet their daily exercise requirement as walking to and from a transit stop makes public transportation a healthy and active travel option.

Investments in transportation infrastructure can either discourage or encourage use by non-motorized travelers. Research suggests that providing pedestrian and cyclist infrastructure will increase use of non-motorized facilities while also promoting physical activity and healthy lifestyles<sup>3</sup>. These investments also make non-motorized travel a safer and more viable transportation option. According to NCDOT crash data, the rate of non-motorized transportation vehicle related incidents in New Hanover County is nearly twice (6.8) that of the statewide average (3.7). Rates of bicycle and pedestrian crashes in Brunswick County and Pender County are both lower than the North Carolina average.



The daily exercise requirement can be achieved through unorganized activities, such as walking to work or to run errands. (Image Source: FOCUS)

In 2010, only 2% of residents in the three-county FOCUS Region listed walking as their primary means of transportation to work. That figure is significantly lower than the nationwide statistic, but is consistent with the statewide average. It is important to note however, that portions of this region are very rural, decreasing the ability to walk for utilitarian purposes such as to work or to run errands.



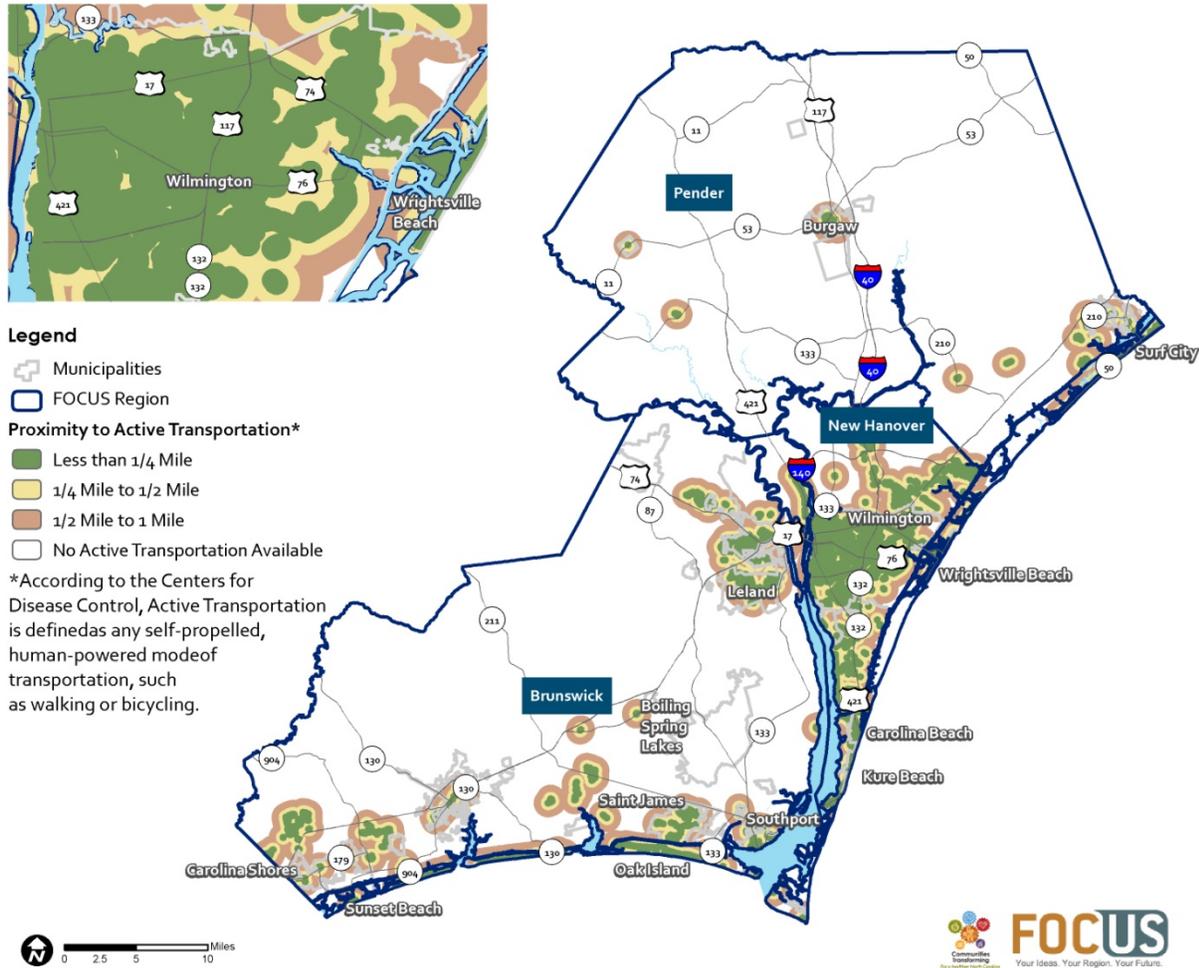
Source: NCDOT



Infrastructure can either discourage or encourage physical activity. (Image Source: HCP, Inc.)

Within the FOCUS Region, the majority of active transportation facilities are concentrated in New Hanover County, the beach towns of Brunswick and Pender Counties, and the Town of Leland in Brunswick County; however, the Town of Maple Hill recently installed a walking trail at the community center. Residents located in unincorporated areas of Pender and Brunswick Counties have few options for active transportation (see Map 14). In rural areas however, a lack of dedicated facilities may not directly correlate to a lack of activity, as significant options exist for unorganized activity in the form of gardening or farming, hiking, hunting, or bird watching.

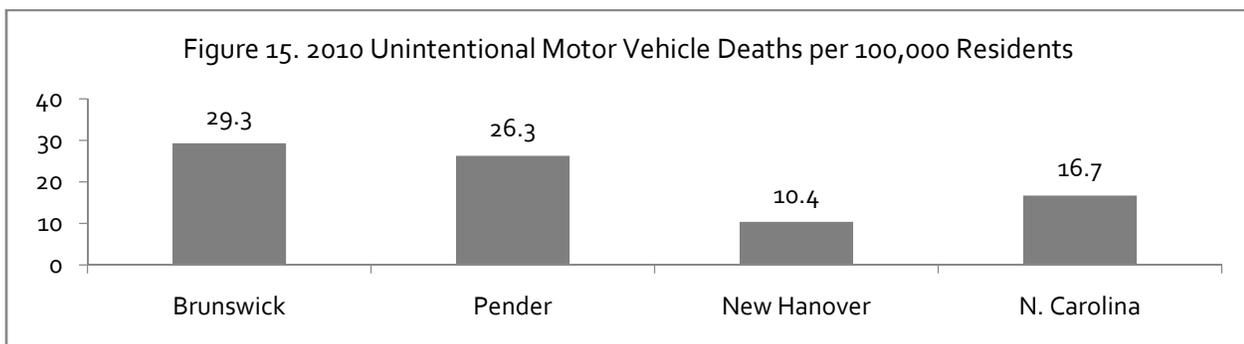
<sup>3</sup>Associations of Perceived Social and Physical Environmental Supports with Physical Activity and Walking Behavior. Addy, CL, DK Wilson, KA Kirtland. 2004, American Journal of Public Health, pp.440-443.



Map 14: Access to Active Transportation

### Motor Vehicle Deaths

Motor vehicle deaths are a recurring problem for Brunswick and Pender County residents. According to the North Carolina State Center for Health Statistics, motor vehicle deaths are approximately 75% and 57% higher than the statewide average, respectively. Rates of unintentional motor vehicle deaths in New Hanover County are less than the statewide average, however (see Figure 15).



Source: NC State Center for Health Statistics

### Elderly Transit Access

Presently, the overwhelming majority of the elderly populations in the United States reside outside of city centers. Much of this occurrence can be explained by people "aging in place" or choosing not to leave the residence in which they raised a family or worked for much of their adult life. While elderly urban populations have greater access to public transit than do their suburban or rural counterparts, many are still unable to take advantage of such service. Most note too great a distance to bus stops and a lack of reliable and consistent service as barriers to using public transit.

Safety among aging populations is an important factor when considering public, fixed-route transit prioritization. Drivers over the age of 65 are much more likely to be involved in accidents than younger drivers as a function of total miles driven. For drivers over the age of 85, the fatality rate is nine times higher than for drivers aged 25 to 69<sup>4</sup>. Within the FOCUS region, elderly transit access is determined by combining the elderly population concentrations and the proximity to existing WAVE bus stops.



Wilmington’s Public Transit—WAVE Bus. (Image Source: HCP, Inc.)



Pender County Transportation Van, above. (Image Source: FOCUS)

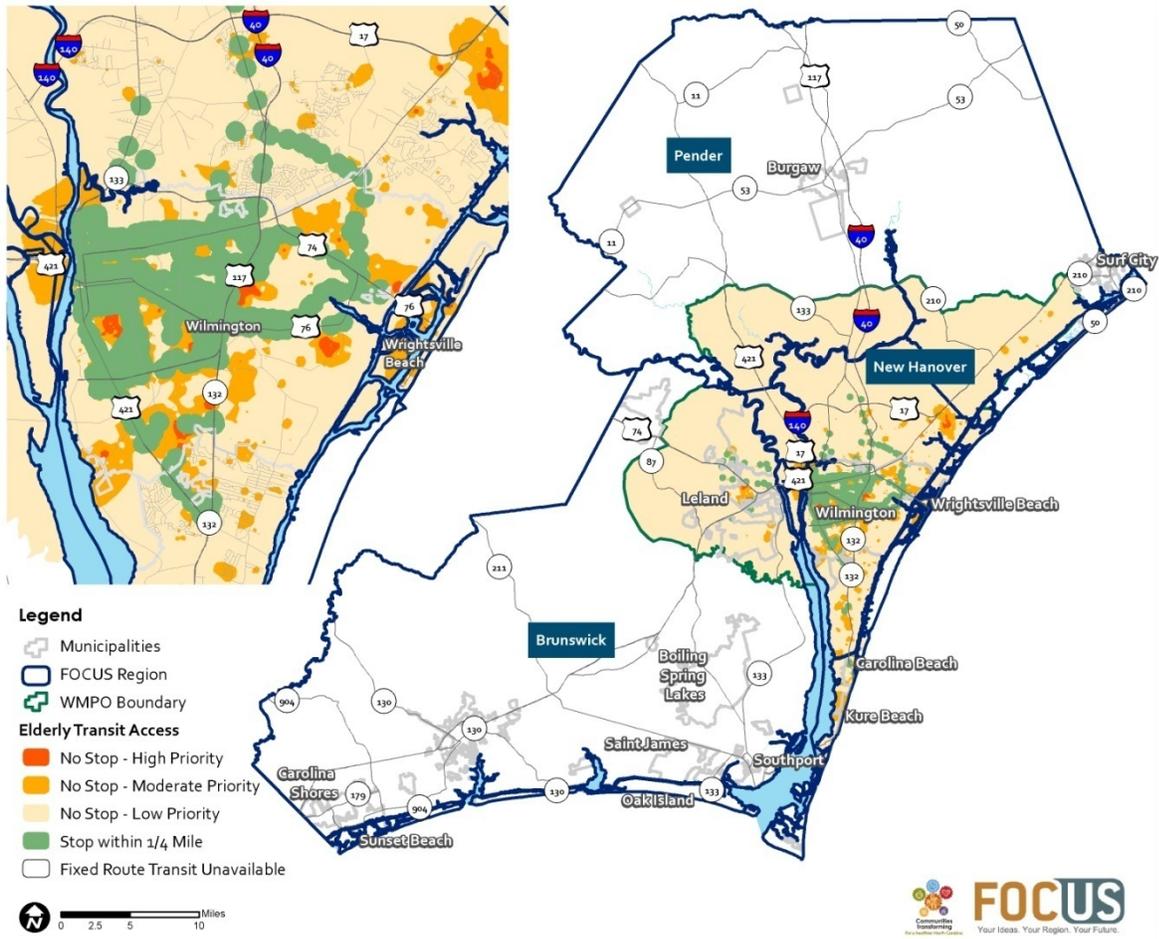
Analysis was completed for the Wilmington Urban Area Metropolitan Planning Organization (WMPO) boundary. High priority is given to those areas with the greatest concentration of elderly and no access to public transportation. In the WMPO, concentrations of elderly population in need of transit access can be found on Map 15. WAVE Transit coordinates daily trips in cooperation with Pender County Transit to bring passengers from Pender County to the North Campus of Cape Fear Community College. Passengers can then transfer to another bus route.



WAVE Bus Stop in Brunswick County, above. (Image Source: FOCUS)

Concentrations of elderly individuals without access to public transportation are located in the Porters Neck community and the Greenville Loop area of Wilmington. Areas with high concentrations of elderly, not included in the analysis and without access to fixed-route transit, include the Town of Carolina Shores and the Village of Saint James in Brunswick County.

<sup>4</sup> Center on Urban and Metropolitan Policy, The Mobility Needs of Older Americans: Implications for Transportation Reauthorization, Sandra Rosenbloom.



Map 15: Elderly Transit Access

### Access to Physical Activity and Recreation

Studies show one of the most effective ways to offset weight gain is through increased physical activity. Coincidentally, individuals looking to increase physical activity encounter barriers when access to recreational facilities is limited. In particular, parks without active transportation connections lessen the amount of physical activity an individual may experience when choosing to recreate. Further, those individuals without access to a private vehicle will be less inclined to visit parks and recreation facilities without non-motorized access.



An effective way to offset weight gain is through physical activity—such as free play or organized activities.  
 (Image Sources: FOCUS & HCP, Inc.)

According to the Centers for Disease Control, the following is a list of items that can be accomplished through increased or regular physical activity:

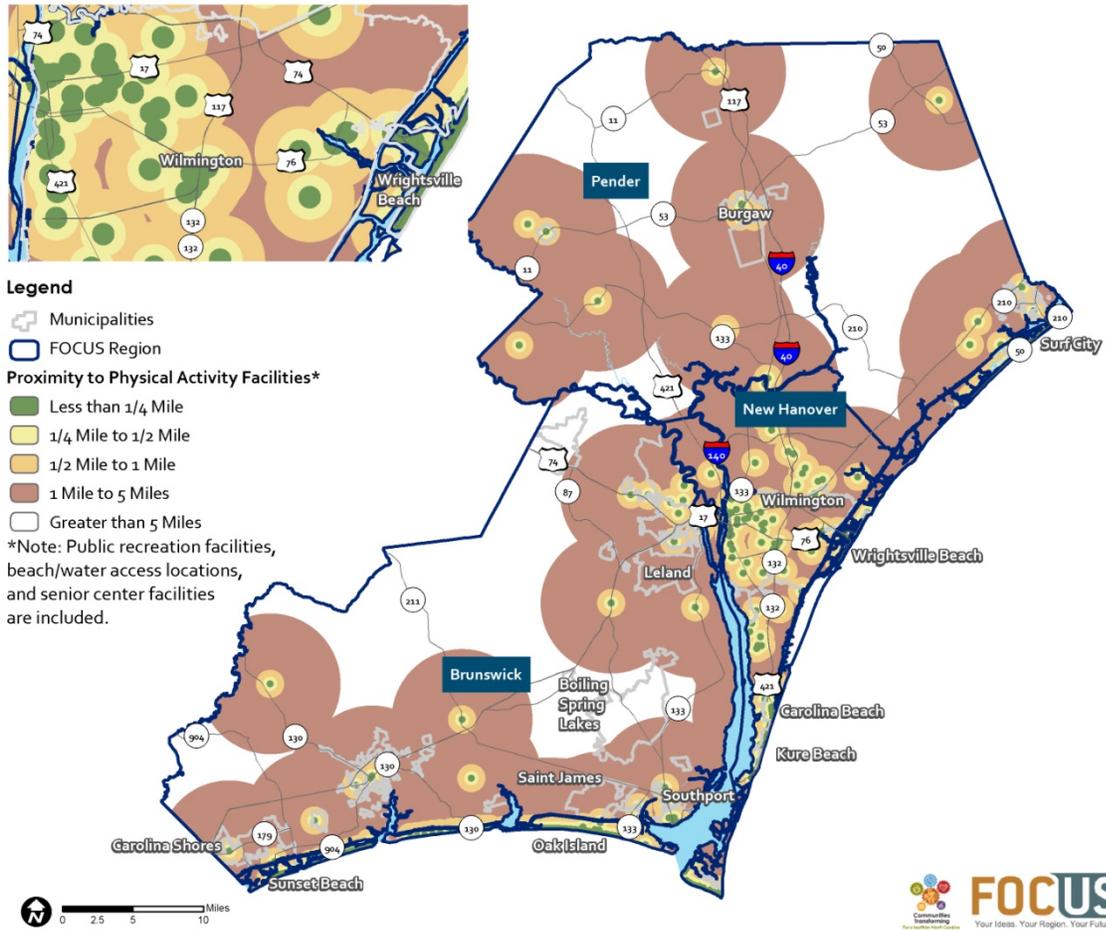
- Weight control
- Reduced risk of cardiovascular disease
- Reduced risk of Type 2 Diabetes and metabolic syndrome
- Reduced risk of some cancers
- Stronger bones and muscles
- Improved mental health and mood
- Improved ability to do daily activities and prevent falls, for older adults
- Increased chances of living longer

In order to determine areas of the FOCUS Region lacking recreation access, all public open space and recreation facilities, senior centers, and beach/water access locations were geographically mapped. Analysis was completed to establish the relative proximity to each physical activity resource. Map 16 displays the proximity to physical activity facilities. Facilities within one (1) mile are accessible via a five-minute bicycle ride, while facilities within a quarter (1/4) mile are approximately a five-minute trip by walking.

Physical activity resources located more than a mile from an individual’s place of employment or residence generally require vehicular access. Areas shown as white on Map 16, are located greater than five miles from the nearest physical activity facility. Portions of Brunswick County and Pender County lack ready, or easy, access to physical activity facilities, while all New Hanover County residents are located within five miles of a facility. It should be noted, however, that rural portions of Brunswick and Pender Counties include uninhabited lands that may consist of wetlands or conservation lands. Please see Appendix 5: FOCUS Region – Wetlands/ Conservation Areas.



Beach/water access locations were included as physical activity locations.  
 Top: Carolina Beach, NC Public Access (Image Source: HCP, Inc.);  
 Bottom: Brunswick River Park, Belville, NC (Image Source: FOCUS)



Map 16: Access to Physical Activity

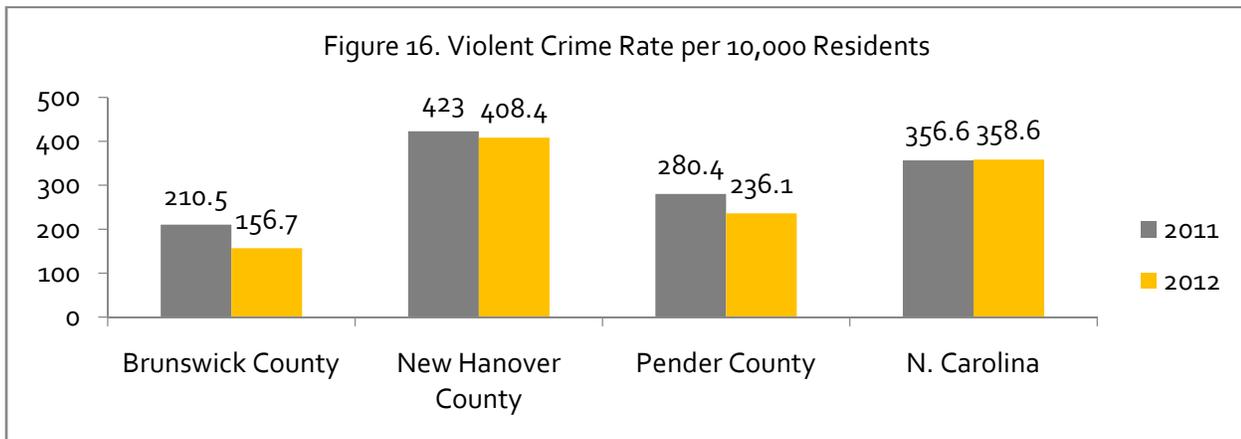
### Neighborhood Safety

Neighborhood safety and perception of crime are consistently cited in studies as a barrier to walking or physical activity. Low socioeconomic (SES) areas often report higher perceptions of neighborhood crime, unattended dogs, and untrustworthy neighbors. Perception of lower neighborhood safety and social disorder are also significantly associated with less recreational physical activity.

Figure 16 below recounts violent crime rates for Brunswick County, New Hanover County, and Pender County. Violent offenses include crimes of murder and non negligent manslaughter, negligent manslaughter, forcible rape, robbery, and aggravated assault and property crimes including burglary, larceny-theft, motor vehicle theft, and arson. Violent crime rates for New Hanover County are significantly higher than the neighboring counties of Brunswick and Pender. In fact, New Hanover County’s 2012 violent crime rate is more than double that of Brunswick County, and approximately 73% higher than the Pender County rate. However, the violent crime rate in all three counties decreased from 2011 to 2012.

Substandard housing and vacant or deteriorated structures also lead to a less relative sense of safety in neighborhoods and may foster criminal activity. Violent crimes or crimes against a person are those that instill a sense of fear in individuals. Such crimes may lessen the likelihood of travel by foot or bicycle to the grocery

store, bus stop, or local recreation facility. Statistics related to these criminal instances are available through the North Carolina Uniform Crime Reporting Program.



Source: NC Uniform Crime Reporting Program



## Section 4: Health and Wellness Priority Areas

### Introduction

The analysis completed in Section 3 composes the baseline data that was used to create the Health and Wellness Priority Areas Map. The process is similar to what urban planners use to create a land suitability analysis map. At its most basic, the land suitability analysis map is a composite overlay of factors that make land more or less suitable for certain types of development. To complete the Health and Wellness Priority Areas Map, the same methodology has been utilized; however, various social determinants of health and risk factors comprise the layers of the overlay (further detail can be found in “Appendix 2: GIS Data Collection & Spatial Analysis Methodology”). The outcome is a composite map displaying geographic areas that cope with more dire health and wellness concerns.

### Goals

Eight goals have been drafted as part of the health and wellness priority areas analysis. Each goal pertains to a particular health indicator that has been analyzed as part of the process. The goals are provided below.

1. *Explore strategies to decrease commute times.* This goal may be accomplished through incentivizing compact development, lessening sprawling growth, and linking existing and future housing development through employment center nodes and opportunities in the FOCUS region.
2. *Increase access to healthcare providers.* Lessen the barriers to receiving medical care through increased fixed-route service, paratransit service, or community/non-profit ride-sharing programs. In addition, explore economic development incentives and grants to encourage medical practices to locate in underserved communities.
3. *Increase access to dental facilities.* See “Increase access to healthcare providers,” above.
4. *Increase social cohesion and provide health education.* Social cohesion is often defined in terms of “social capital” – the processes between people that establish networks, norms, and social trust and facilitate coordination and cooperation for mutual benefit. Social cohesion should be enhanced through improved neighborhood safety, housing quality, and increased open space. Health education should supplement efforts to increase social cohesion.
5. *Increase access to full-service grocery stores.* Provide incentives for full-service grocery stores to locate in underserved areas. Strategies to enhance demand for nutritionally vigorous foods should accompany efforts to increase access to facilities through such efforts as educational cooking programs and community seminars on local produce.
6. *Increase access to active transportation facilities.* Active transportation facilities include pedestrian infrastructure, bicycle networks such as greenways/multi-use paths, and transit routes/stops. Increasing the availability of pedestrian and bicyclist facilities will increase use. Transit stops should be

outfitted with amenities that cater to pedestrians and bicyclists. In addition, decreased transit route headways (the average interval of time between vehicles moving in the same direction on the same route) will encourage a greater number of users.

7. *Increase elderly transit access.* Facilitate transit routes and stops that will accommodate elderly residents. Identify programs to aid the elderly and aging in place residents without access to a private vehicle.
8. *Increase access to physical activity facilities.* Pursue funding opportunities to construct and maintain physical activity facilities. Explore strategies to increase use of existing facilities through marketing, community programming, and organized events.

The level of priority, or importance, in implementing each goal is indicated for each identified health disparate population by low, moderate, or high. Determination of need is established based on spatial analysis conducted for each health indicator. For example, if a particular location is categorized as a “High Priority” for “Increased Access to Physical Facilities,” then that community is significantly lacking in the availability of such facilities.

### Health and Wellness Priority Areas

Health indicators created as part of the planning process were combined in a weighted overlay analysis based on 2010 Census data, built environment amenities, and proximity to facilities that support healthy lifestyles. Each of these health indicators were weighted by the Health & Wellness Advisory Committee based on the indicators’ impact on health outcomes. Socioeconomic Status (SES) was ranked as the most significant factor in determining health outcomes throughout the region. A Health and Wellness Priority Areas Map was created for each county in the FOCUS region. On each map, three specific priority areas are chosen based upon their need for services.

**Table 11. Health Indicators Average Ranking by Committee**

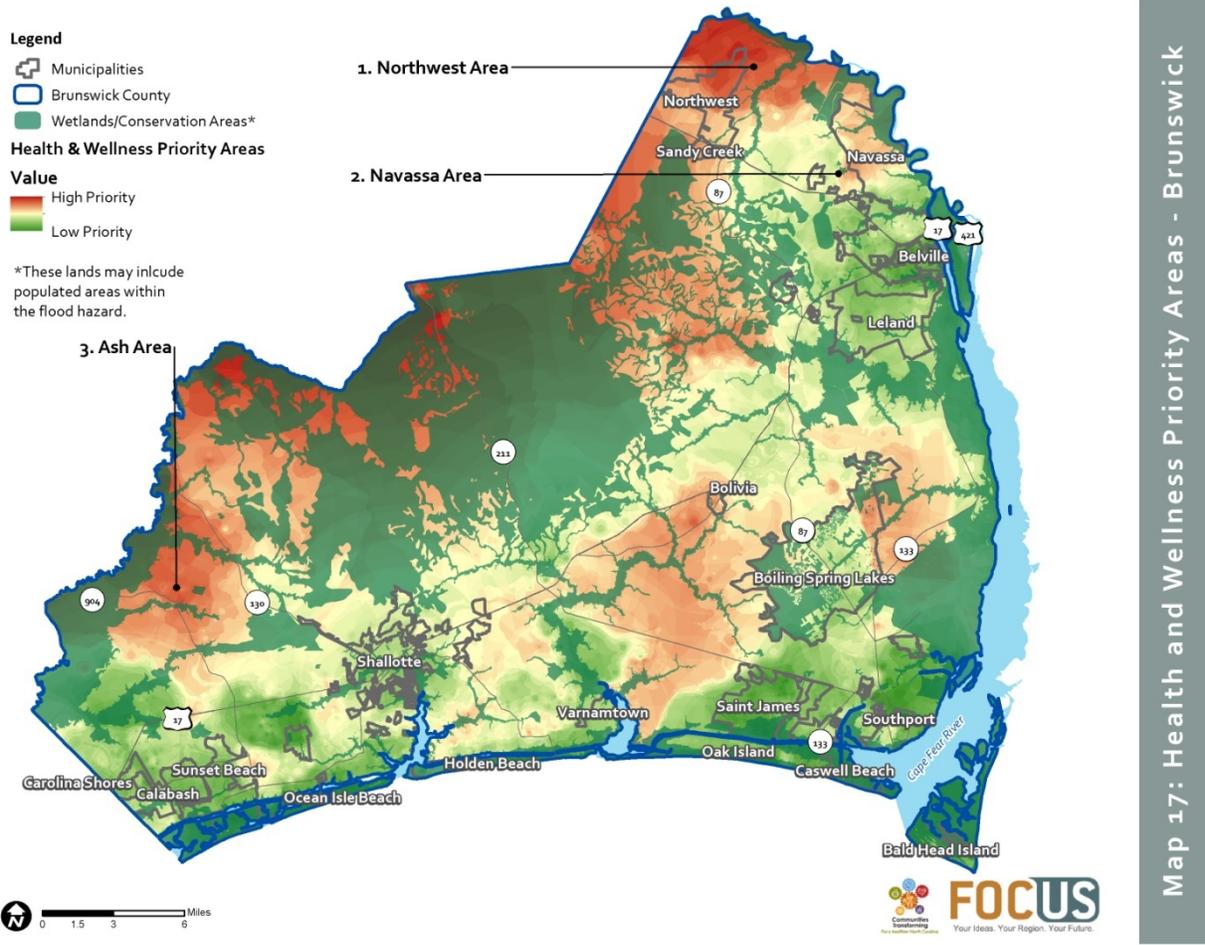
Health Indicators	Average Ranking (1 = most important)
Socioeconomic Status (Income, Education, Employment)	1.8
Proximity to Full Service Grocery	3.8
Proximity to Healthcare Provider	4.2
Access to Active Transportation	4.4
Access to Physical Activity Facilities	4.6
Concentration of Elderly (65+)	5.8
Proximity to Dental Facility	6.6
Transit Access (Elderly)	6.6
Travel Time to Work	7.2

### Brunswick County Health & Wellness Priority Areas

Specific areas of concern in Brunswick County include the Northwest area, Navassa, and Ash communities and their immediate vicinities (see Map 17, page 4-3). All three areas exhibit low socioeconomic status and lack access to several health and wellness services. Areas along the northern border of the county, though sparsely populated, also lack access to amenities and community facilities available to communities on the coast.

Due to the primarily rural nature of Brunswick County, the key health and wellness issues are increasing access to amenities and establishing opportunities to foster healthier lifestyles. While increasing access to certain health supporting facilities is vital, it is important to note that mere access alone will not substantially alter

health outcomes of the population in the county. An increase in the demand for physical activity and healthy eating opportunities must complement an increase in access. It is the shared responsibility of the local governments, planning departments, and the health department in the county to nurture such a demand.



Goal	Northwest Area	Navassa Area	Ash Area
1) Explore strategies to decrease commute times.	●	●	◐
2) Increase Access to Healthcare Providers	●	◐	●
3) Increase Access to Dental Facilities	●	◐	●
4) Increase Social Cohesion and Provide Health Education	●	●	●
5) Increase Access To Full-Service Grocery Stores	●	○	●
6) Increase Access To Active Transportation Facilities	●	○	●
7) Increase Elderly Transit Access	N/A	○	N/A
8) Increase Access to Physical Activity Facilities	●	○	◐

Low Priority	○
Moderate Priority	◐
High Priority	●

### New Hanover County Health & Wellness Priority Areas

Within New Hanover County, potentially health disparate populations are located primarily within the city-center and its traditional core. Three areas were identified as primary locations of concern—the Northside neighborhood, the Creekwood community, and the Southside neighborhood corridor. Although the population of New Hanover County has ready access to many facilities that may aid in their overall health and wellness, these isolated pockets of low socioeconomic status are the more pressing issue in the county.

The county citizenry, in general, is healthier than both Brunswick County and Pender County, likely due to the higher socioeconomic status that New Hanover County maintains. The county is also much denser and more urban than the other FOCUS region counties. Thus, identifying strategies to increase the use of active transportation and physical activity facilities is a viable recommendation. While many such facilities exist in the county, particularly within high priority health areas, barriers may exist in the form of unsafe roadways and/or perception of criminal activity. Strategies and policies to reduce such barriers should also be explored from a health perspective.

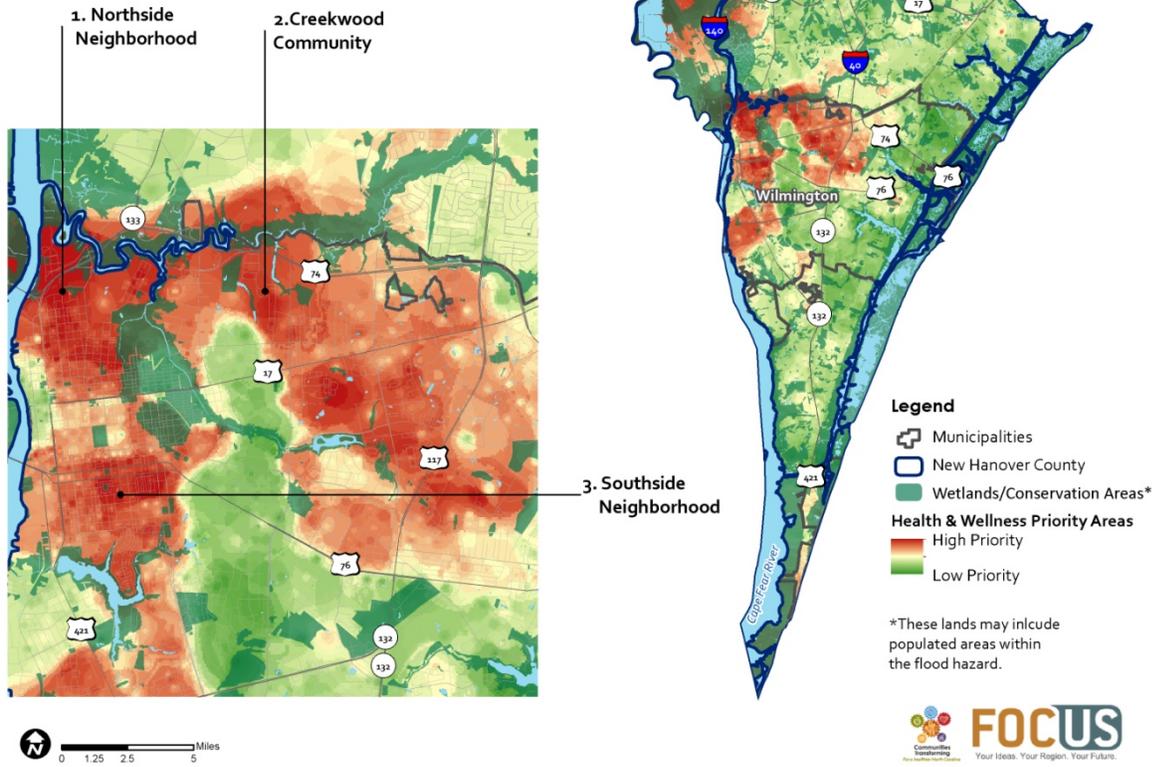


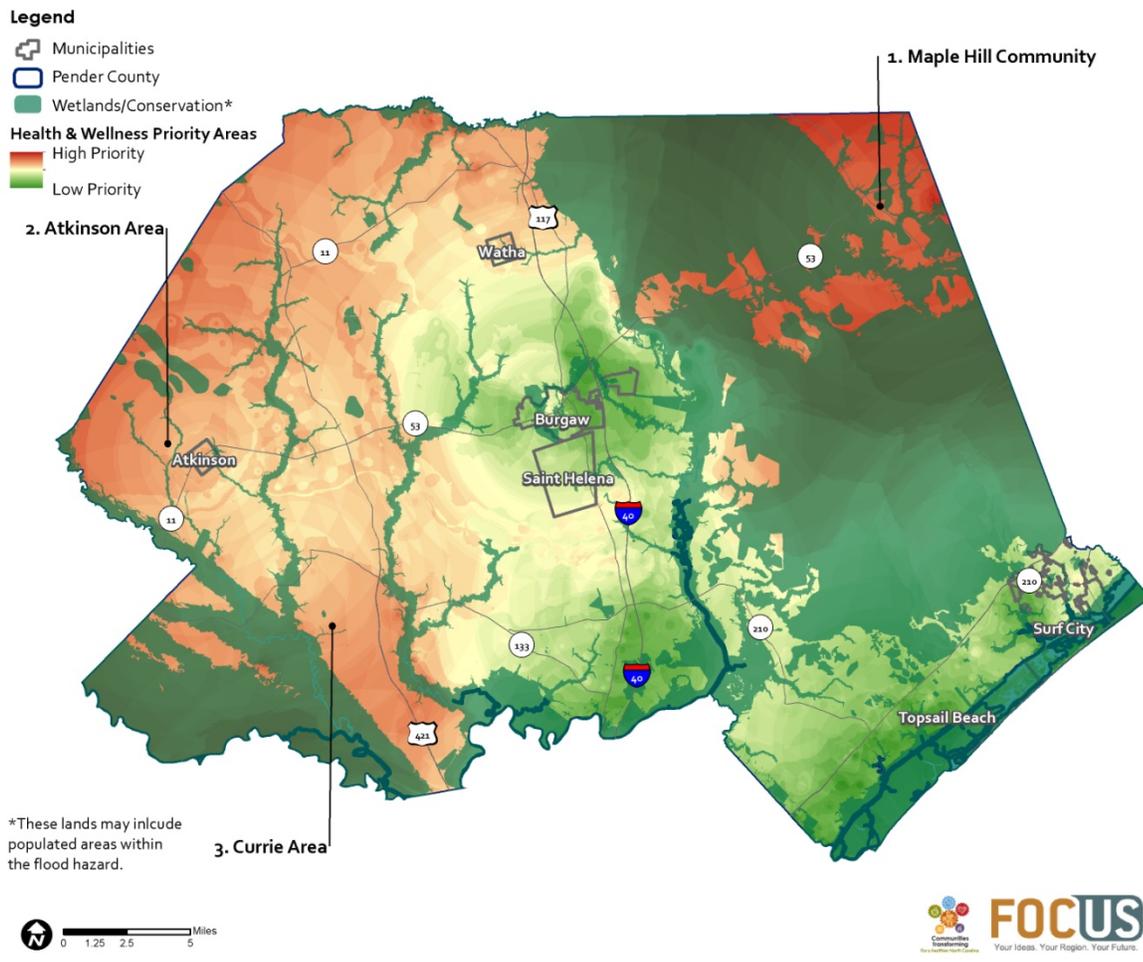
Table 13. New Hanover County Health & Wellness Priority Areas

Goal	Northside Neighborhood	Creekwood Community	Southside Neighborhood
1) Explore strategies to decrease commute times.	◐	◐	○
2) Increase Access to Healthcare Providers	○	●	○
3) Increase Access to Dental Facilities	○	◐	○
4) Increase Social Cohesion and Provide Health Education	●	●	●
5) Increase Access To Full-Service Grocery Stores	●	◐	○
6) Increase Access To Active Transportation Facilities	○	○	○
7) Increase Elderly Transit Access	○	◐	○
8) Increase Access to Physical Activity Facilities	○	◐	○

Table 13 Legend	
Low Priority	○
Moderate Priority	◐
High Priority	●

### Pender County Health & Wellness Priority Areas

Similar to Brunswick County, Pender County remains a rural but growing coastal landscape. Areas along the coast have access to a greater number of facilities that support healthy lifestyles. Residents of these more populated coastal areas belong to a higher socioeconomic status than the rural communities in other areas of the county. The three primary areas of concern in Pender County are the Maple Hill community, the Atkinson area, and Currie. All three areas lack quick access to facilities such as grocery stores or medical providers.



Map 19: Health and Wellness Priority Areas - Pender

Access to facilities is the primary concern for high priority areas identified in Pender County. For example, the residents of Maple Hill must travel to Burgaw or Jacksonville to shop at a full-service grocery store, equating to a minimum drive of 15 miles east or west. Moreover, opportunities to increase physical activity are limited as there are few facilities within close proximity to the health and wellness priorities areas. However, increasing access must accompany an increase in demand for activities that will foster healthier lifestyles. Such demand can be fostered from constructing facilities like the newly installed walking trail at the Maple Hill Community Center.

**Table 14. Pender County Health & Wellness Priority Areas**

Goal	Maple Hill Community	Atkinson Area	Currie Area
1) Explore strategies to decrease commute times.			
2) Increase Access to Healthcare Providers			
3) Increase Access to Dental Facilities			
4) Increase Social Cohesion and Provide Health Education			
5) Increase Access To Full-Service Grocery Stores			
6) Increase Access To Active Transportation Facilities			
7) Increase Elderly Transit Access	N/A	N/A	N/A
8) Increase Access to Physical Activity Facilities			

**Table 14 Legend**

Low Priority	
Moderate Priority	
High Priority	

### Next Steps

This analysis serves as a general guide for health professionals, planners, citizens, and decision makers to provide opportunities for increasing positive health outcomes within the region. The purpose of this report is to provide community insights gained through geographically visualizing data rather than in tabular or textual format. Such visualizations should supplement the discussion of prioritization of needs within identified health disparate populations for policy, strategies, and capital improvements.

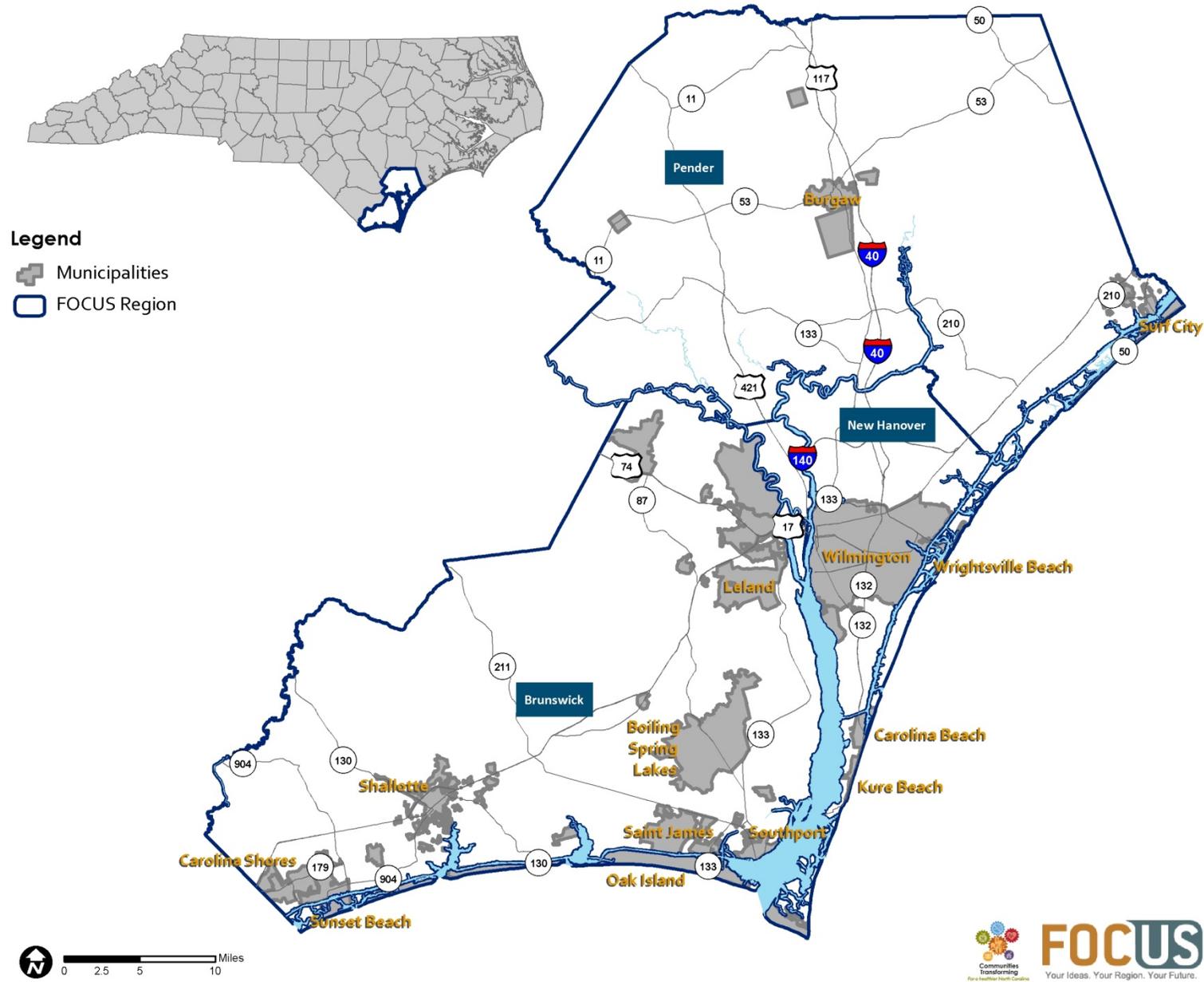
Significant differences exist in planning for public health in rural and urban areas. In urban areas, a greater focus can be placed on increasing active transportation infrastructure because the population density is there to support it. By contrast, in rural areas, it may be more important to identify healthy eating options and relate the significance of the local food movement to agricultural preservation while also taking steps to increase the demand for healthy eating opportunities.

Jurisdictions within the FOCUS region will benefit from this analysis and the inclusion of geographic health indicators, or social determinants of health, as part of their comprehensive plans, long-range transportation plans, non-motorized transportation plans, parks and recreation plans, and/or community health assessments. Mapped health indicators can assist localities within the region by providing strategies for prioritizing capital improvements that may have a positive impact on health outcomes of the citizens. Such capital improvements may include, but are not limited to, sidewalks, parks and/or recreation facilities, farmer’s markets, public transit stops, or multi-use trails.

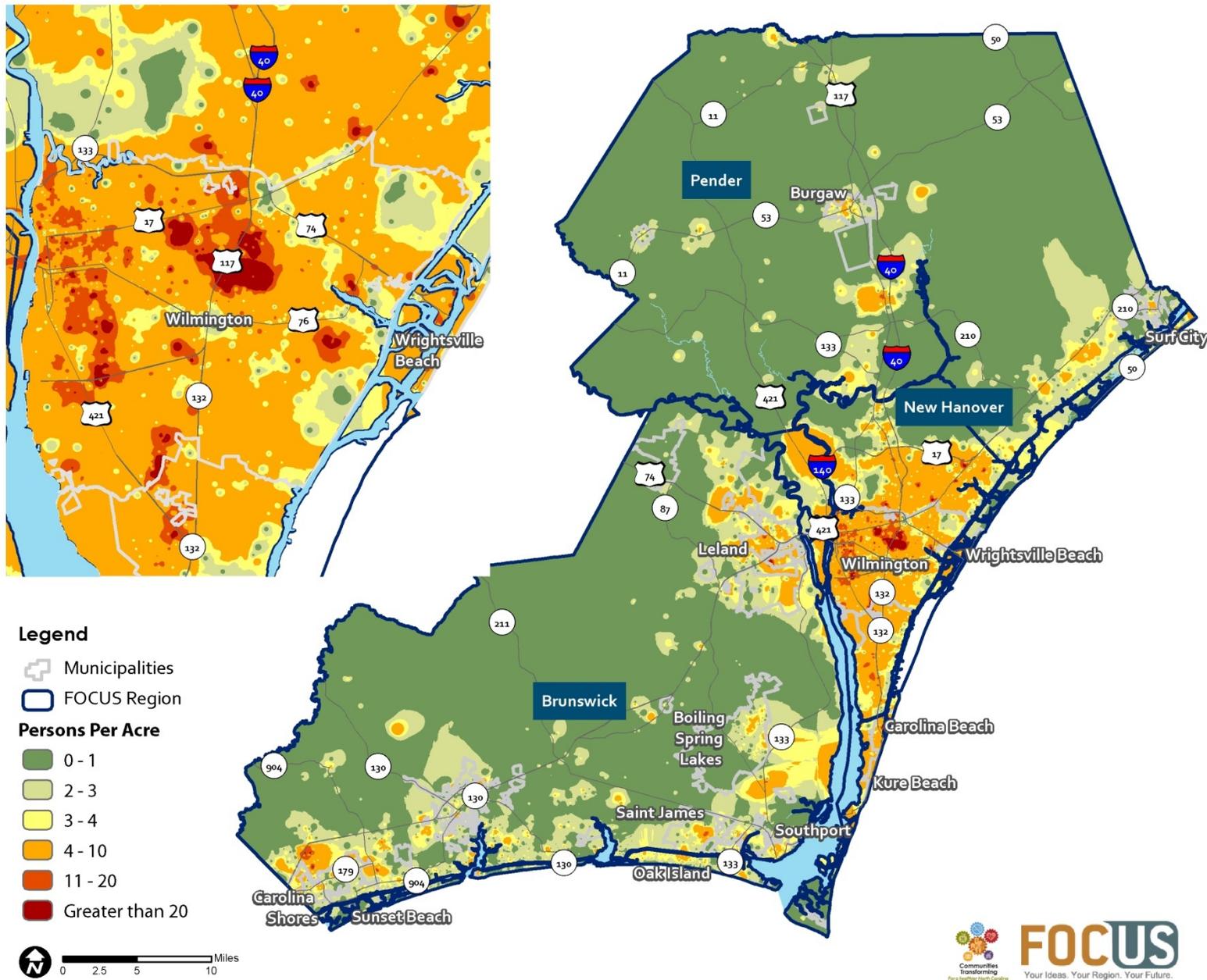
Health concerns within the FOCUS region vary according to the specific factors identified throughout this process. These differences require a customized approach by each local entity. Each locality has the ability to utilize these health concerns and incorporate strategies for improvement into the planning process – but the process and solutions for accomplishing results will be unique to each community.

## Appendix 1: Full Size Maps

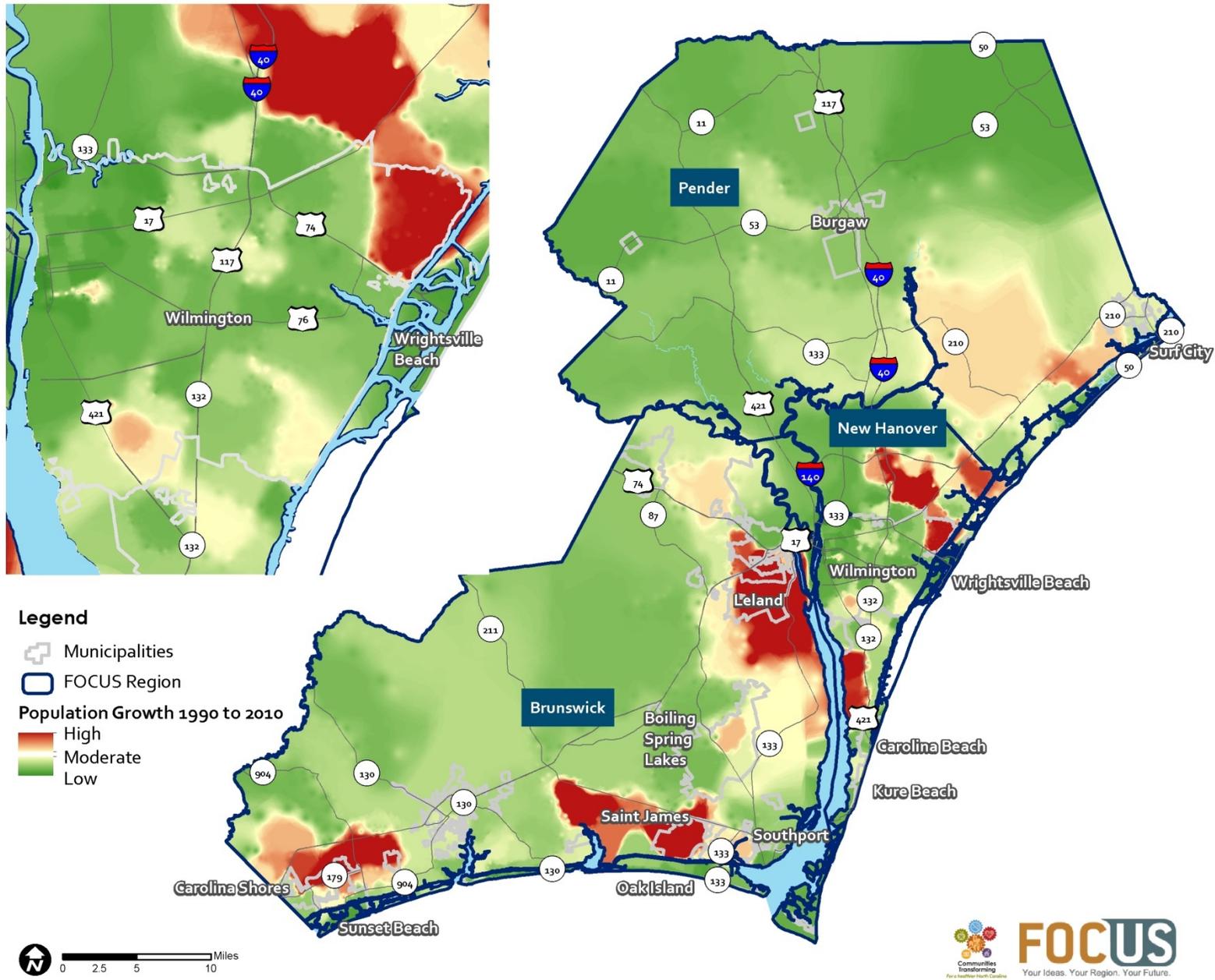


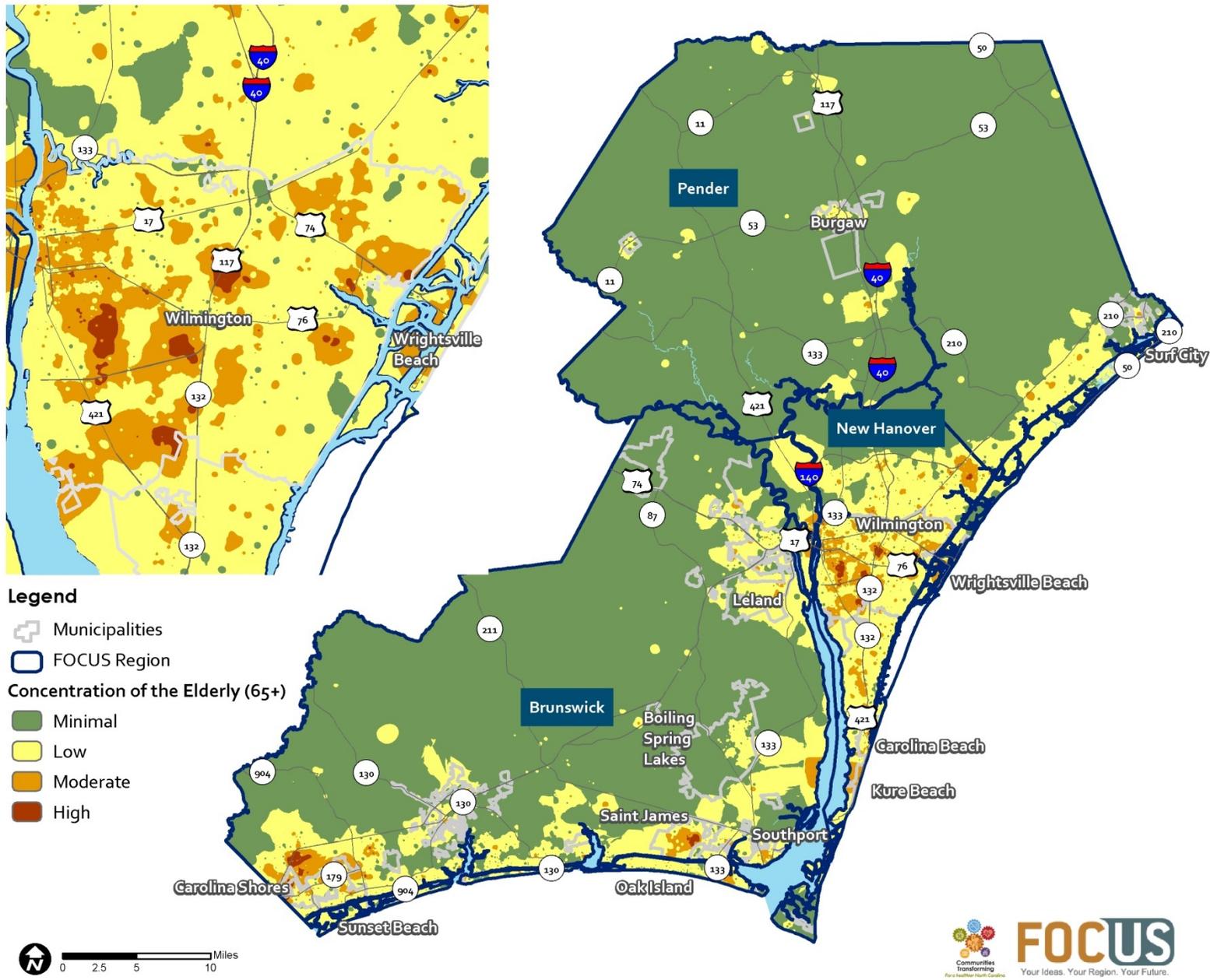


Map 1: FOCUS Regional Location

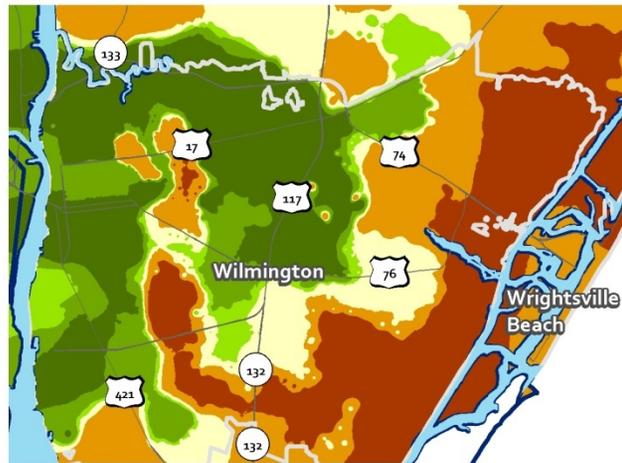


Map 2: 2010 Population Density





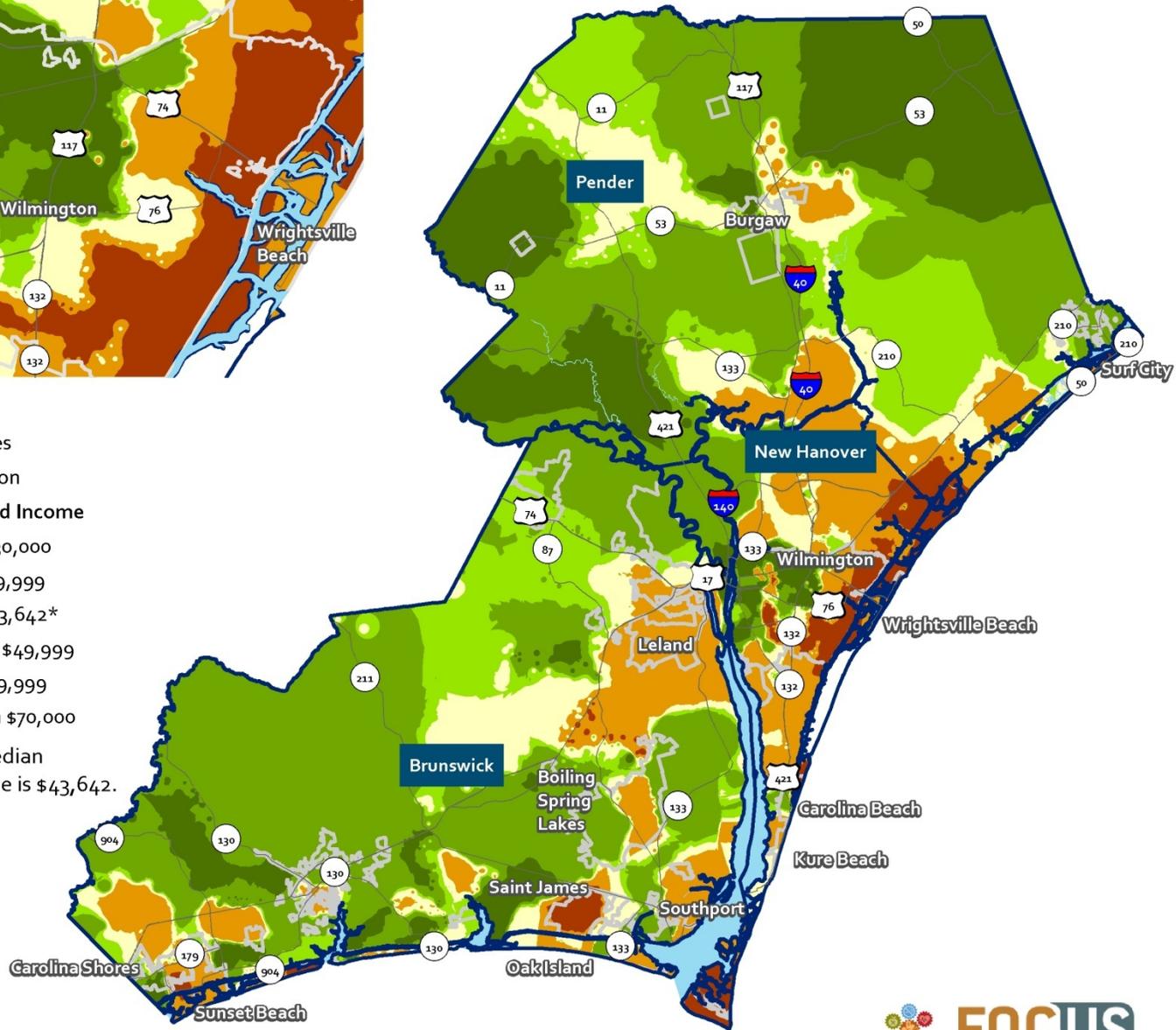
Map 4: 2010 Elderly Concentration (65+)



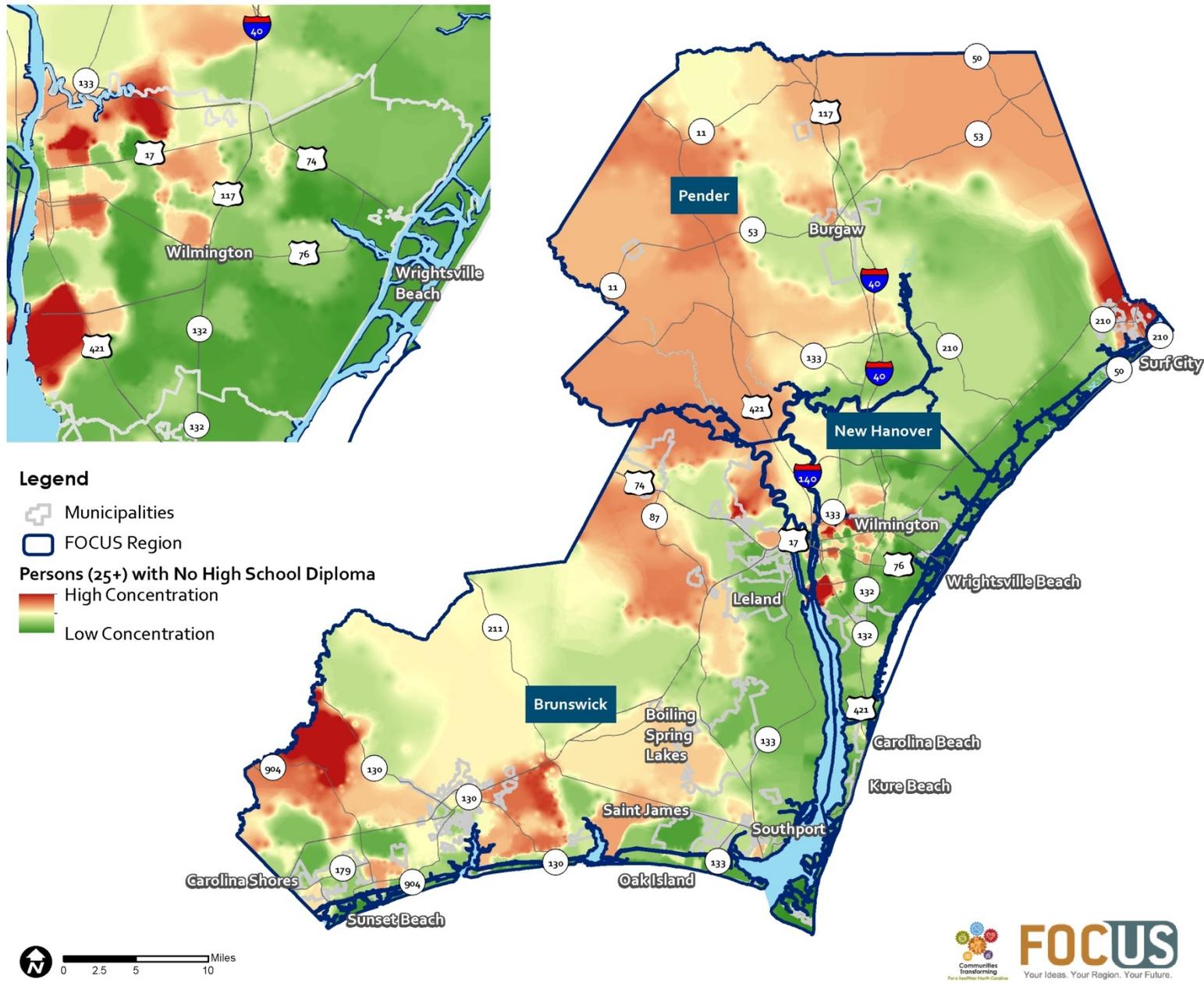
**Legend**

-  Municipalities
-  FOCUS Region
- Median Household Income**
-  Less than \$30,000
-  \$30,000 - \$39,999
-  \$40,000 - \$43,642\*
-  \$43,642.01 - \$49,999
-  \$50,000 - \$69,999
-  Greater than \$70,000

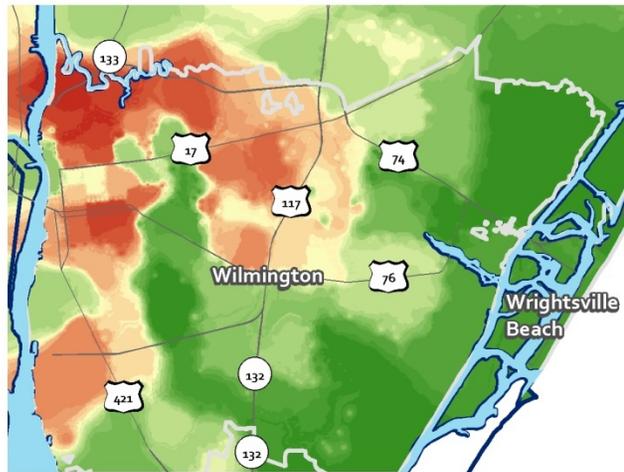
\*The 2010 NC Median Household Income is \$43,642.



Map 5: 2010 Median Household Income



Map 6: 2010 Persons (25+) with No High School Diploma



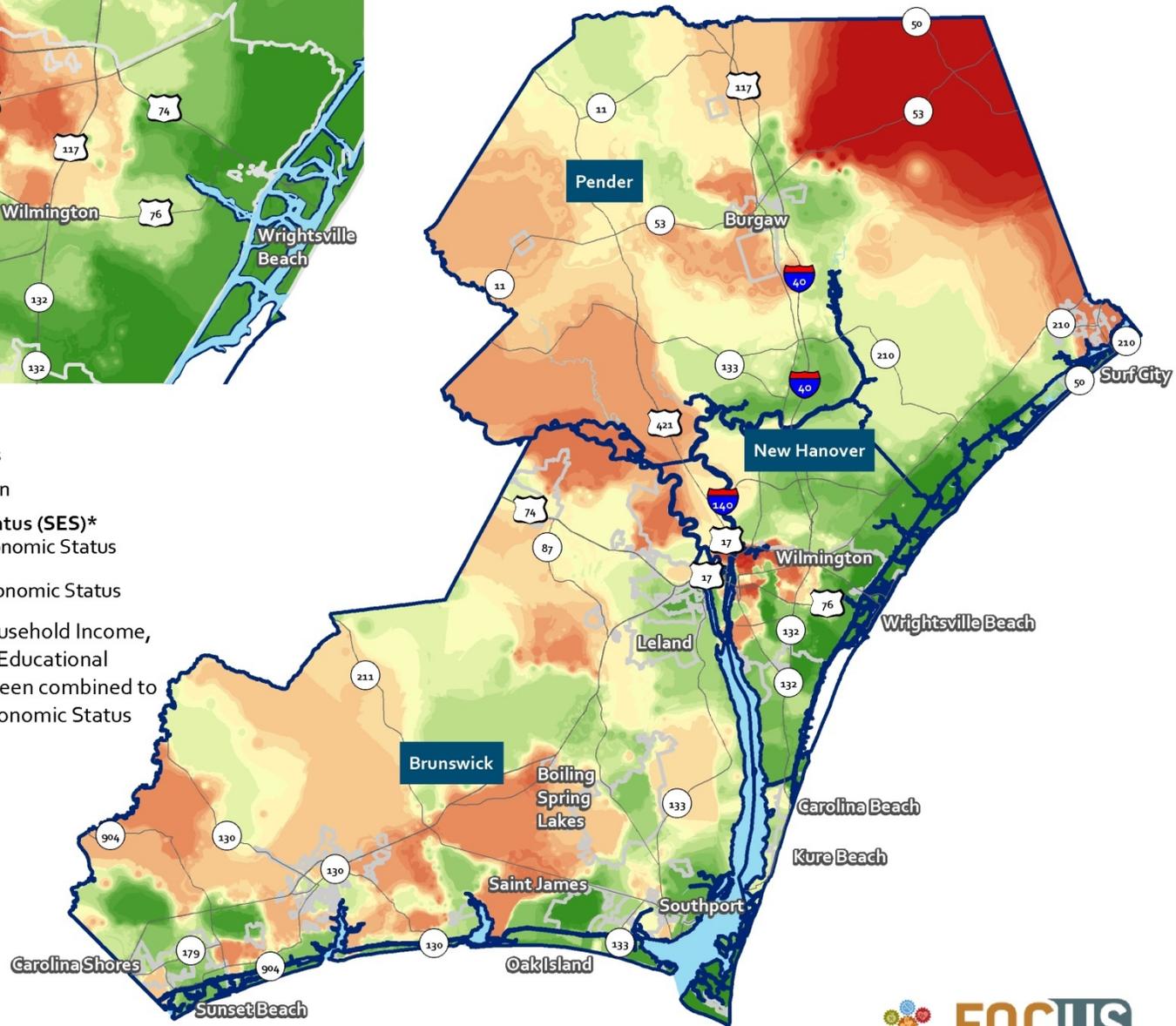
**Legend**

-  Municipalities
-  FOCUS Region

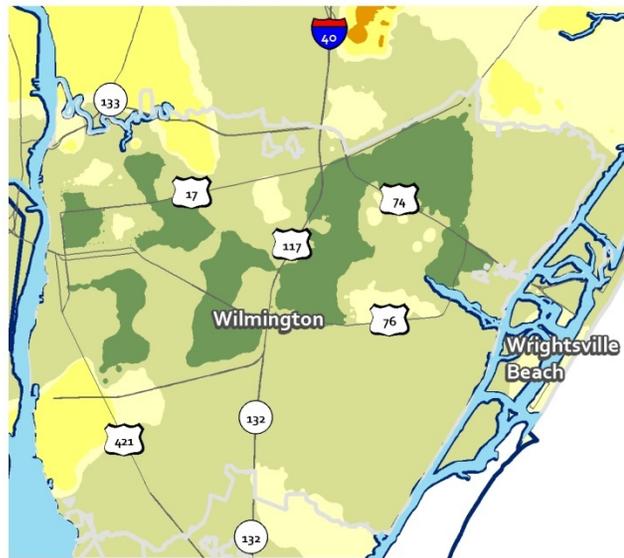
**Socioeconomic Status (SES)\***

-  Low Socioeconomic Status
-  High Socioeconomic Status

\*Note: Median Household Income, Employment, and Educational Attainment have been combined to create the Socioeconomic Status composite layer.



Map 7: Socioeconomic Status



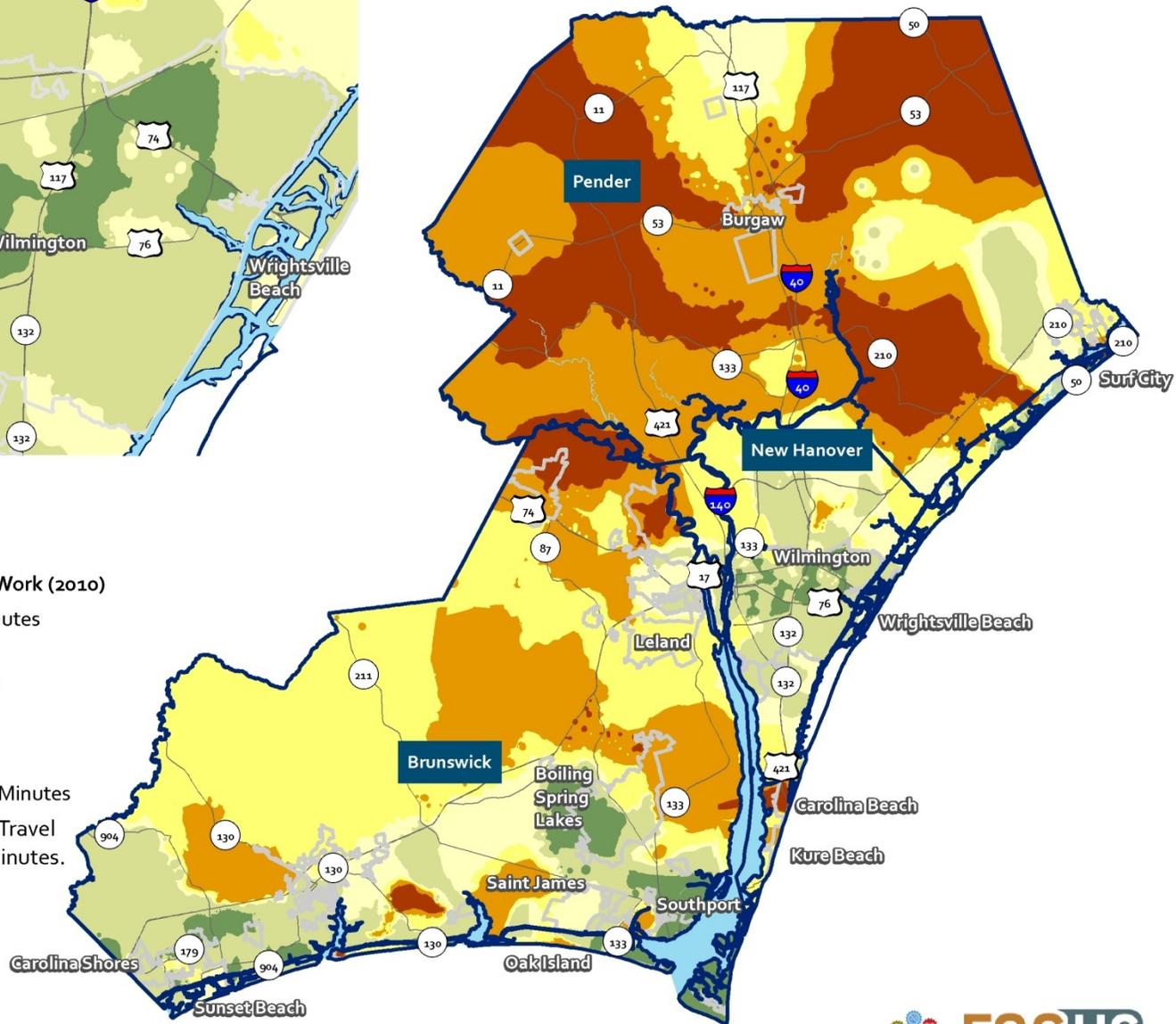
**Legend**

- Municipalities
- FOCUS Region

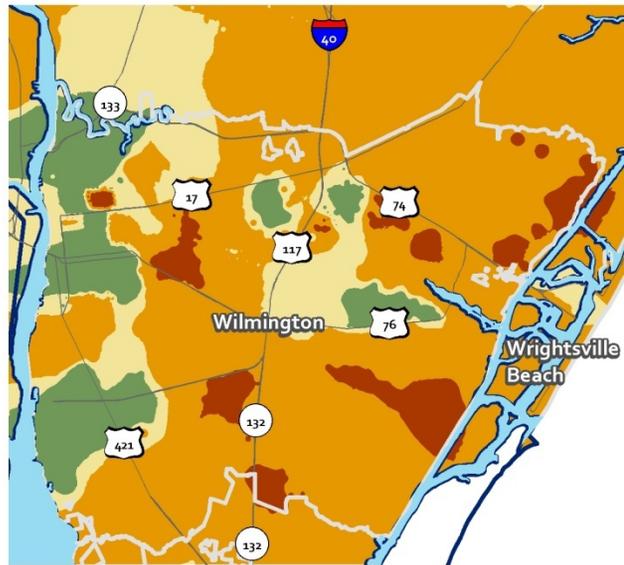
**Mean Travel Time to Work (2010)**

- Less than 15 Minutes
- 16 - 20 Minutes
- 21 - 22 Minutes\*
- 23 - 25 Minutes
- 26 - 30 Minutes
- Greater than 30 Minutes

\*The 2010 NC Mean Travel Time to Work is 22 minutes.



Map 8: 2010 Mean Travel Time to Work



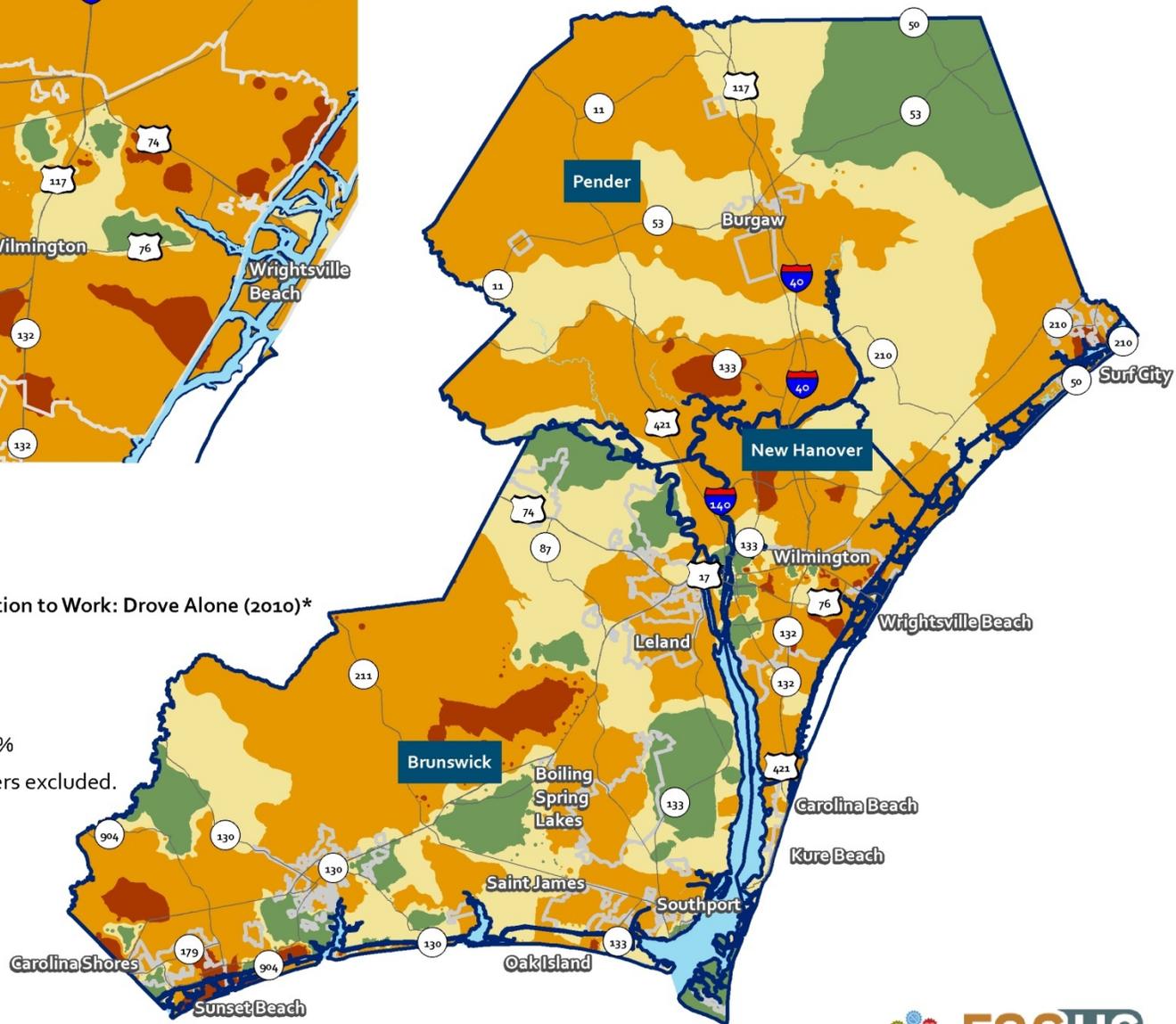
**Legend**

-  Municipalities
-  FOCUS Region

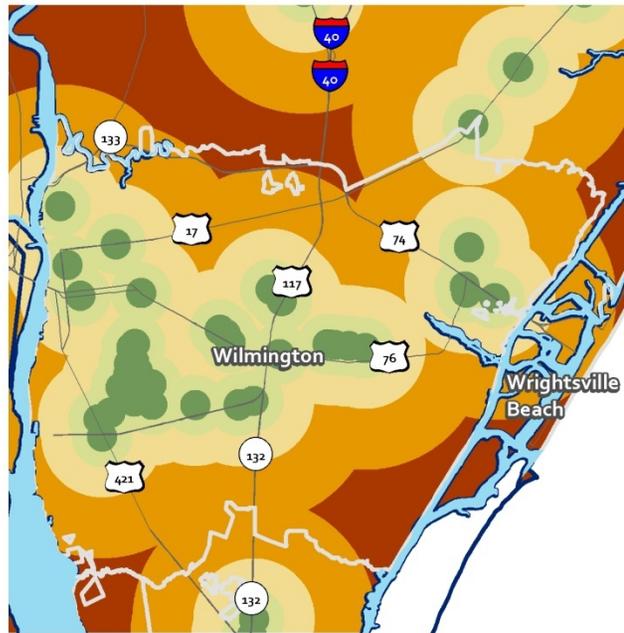
**Means of Transportation to Work: Drove Alone (2010)\***

-  75% or Less
-  75% to 85%
-  85% to 95%
-  Greater than 95%

\*Home based workers excluded.

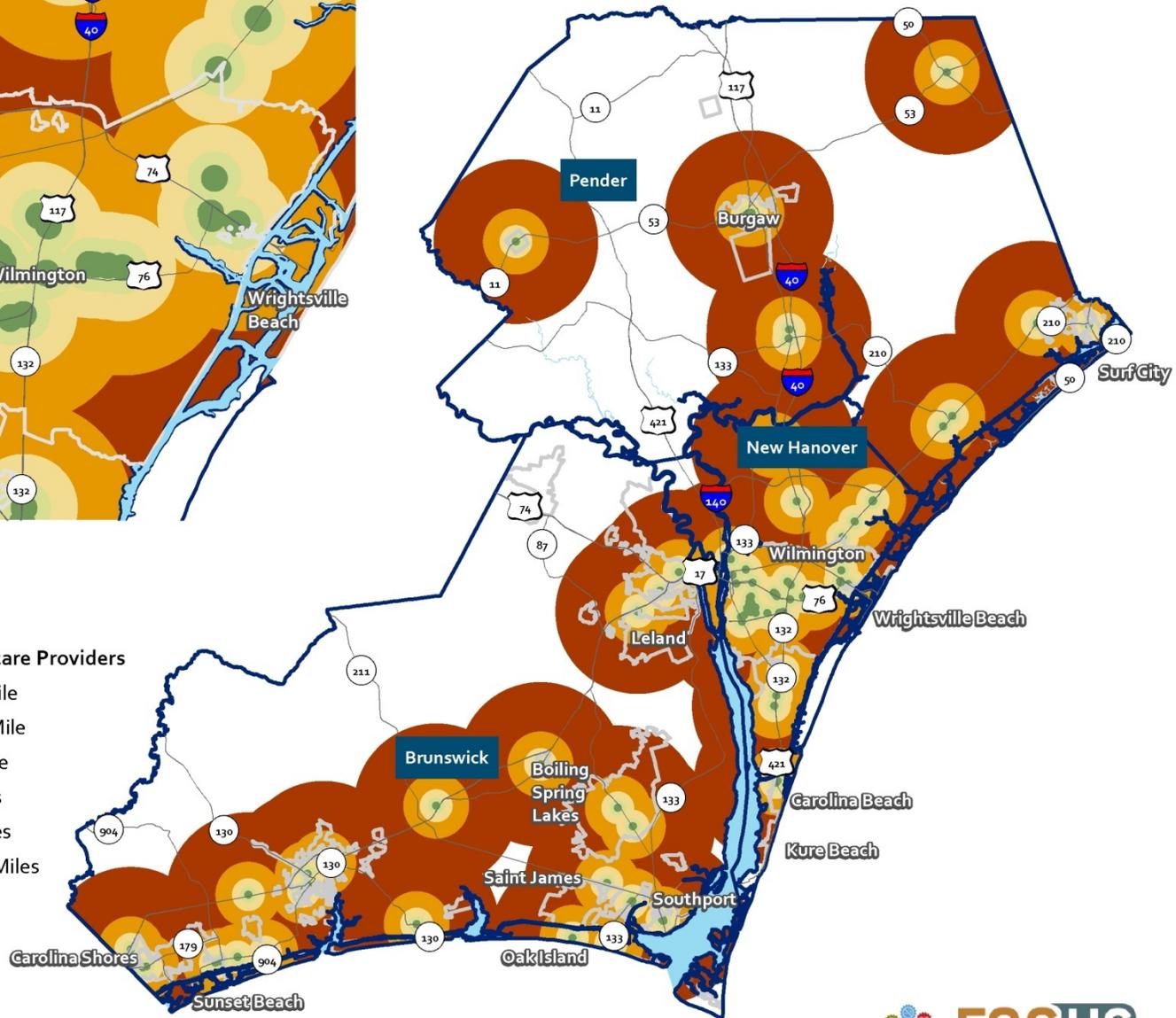


Map 9: 2010 Means of Transportation to Work - Drove Alone

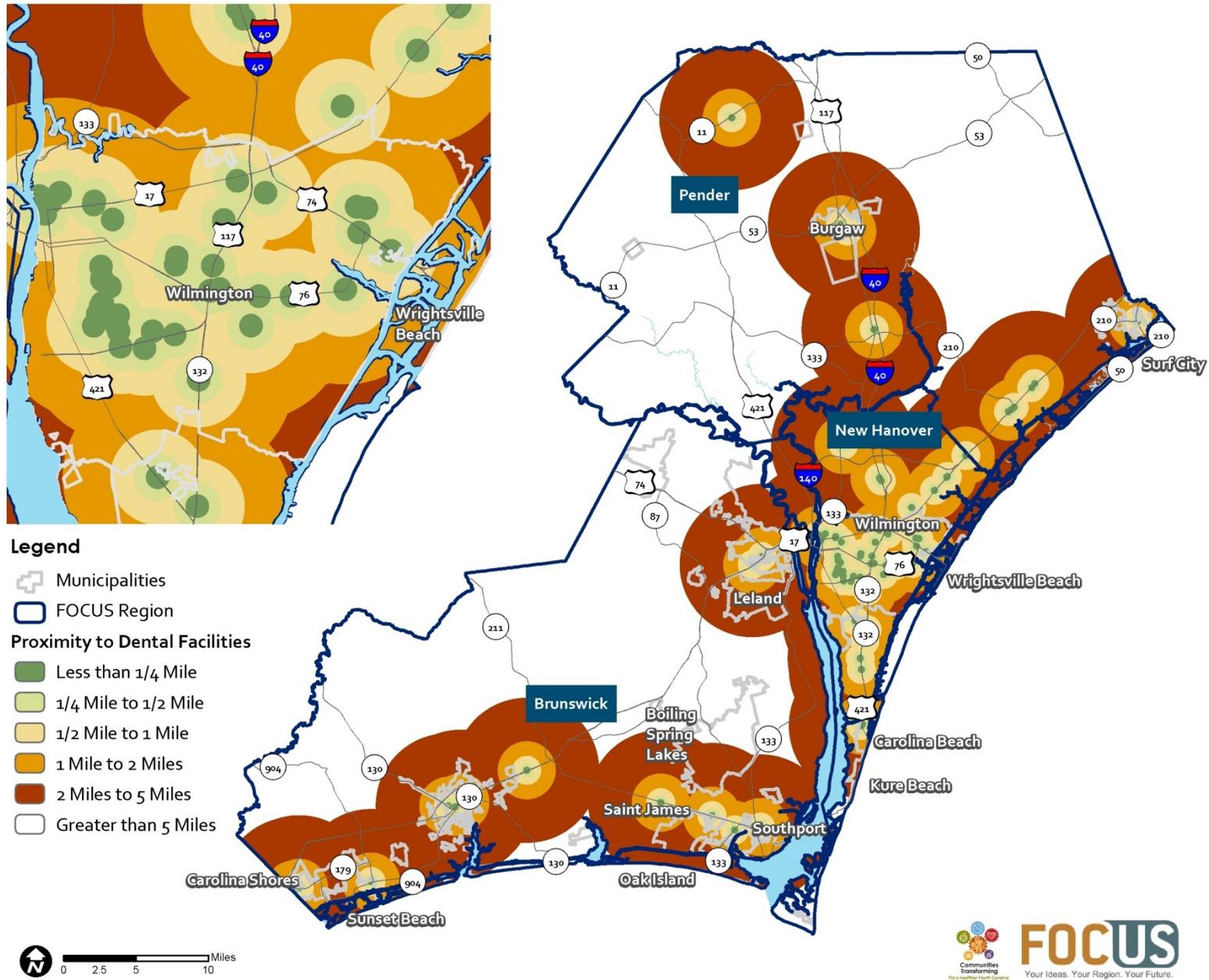


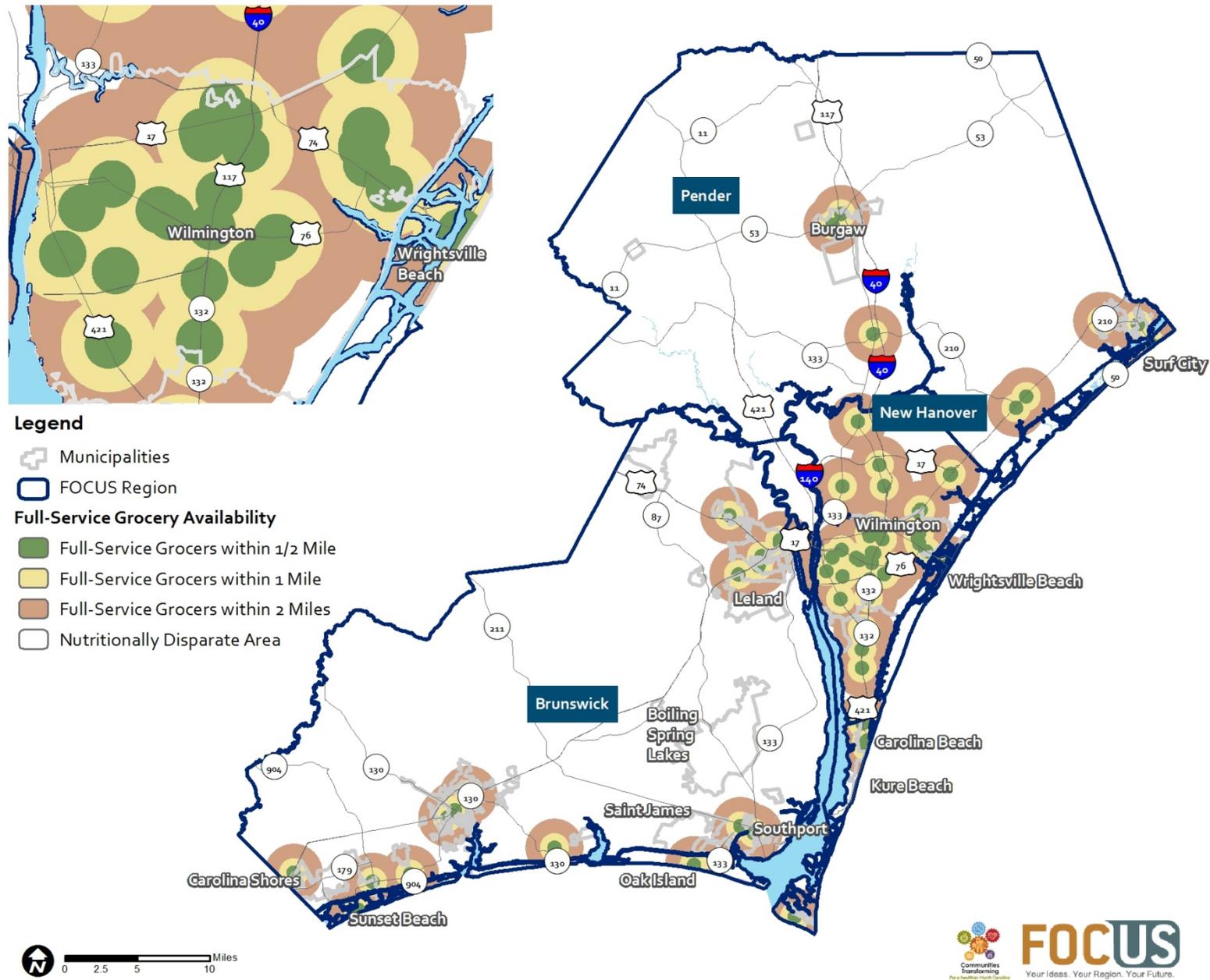
**Legend**

-  Municipalities
-  FOCUS Region
- Proximity to Healthcare Providers**
-  Less than 1/4 Mile
-  1/4 Mile to 1/2 Mile
-  1/2 Mile to 1 Mile
-  1 Mile to 2 Miles
-  2 Miles to 5 Miles
-  Greater than 5 Miles

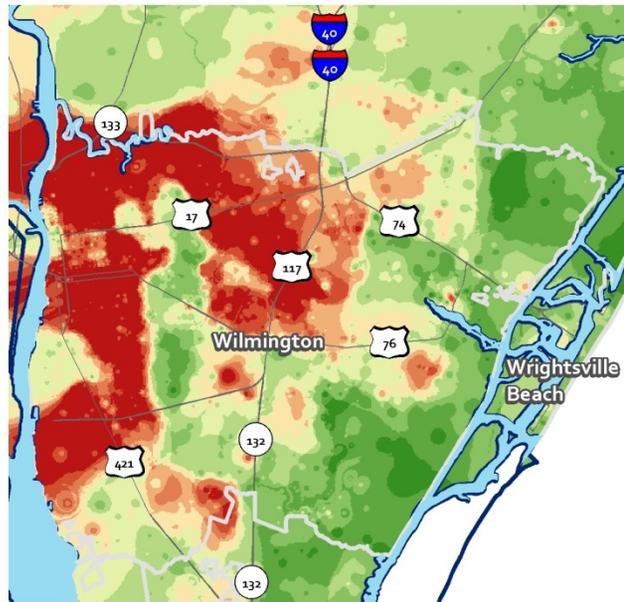


Map 10: Proximity to Healthcare Providers





Map 12: Access to Full-Service Grocery Stores



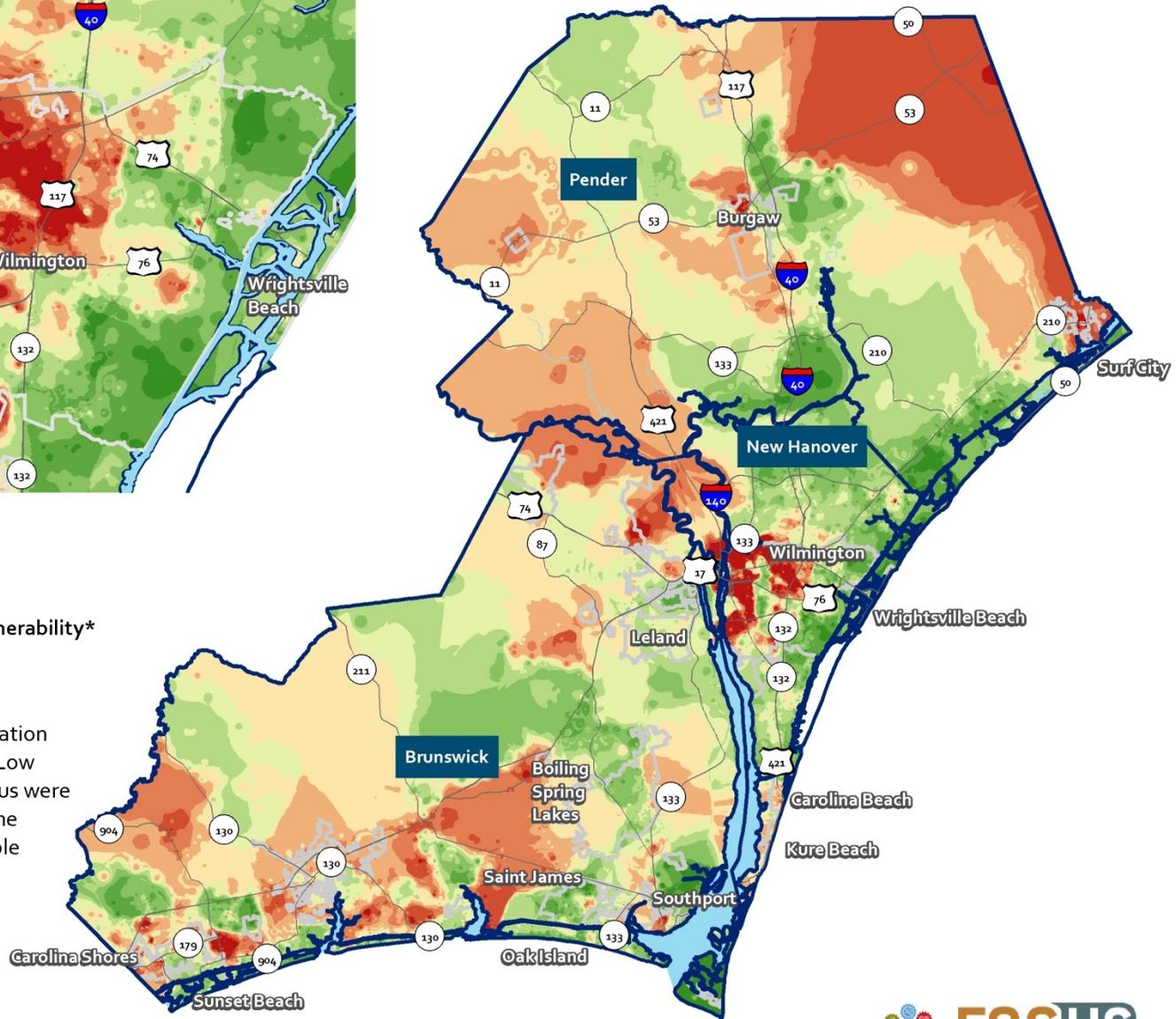
**Legend**

- Municipalities
- FOCUS Region

**Chronic Disease Vulnerability\***



\*Note: Elderly Population Concentrations and Low Socioeconomic Status were used to determine the population vulnerable to chronic disease.



Map 13: Population Vulnerable to Chronic Disease



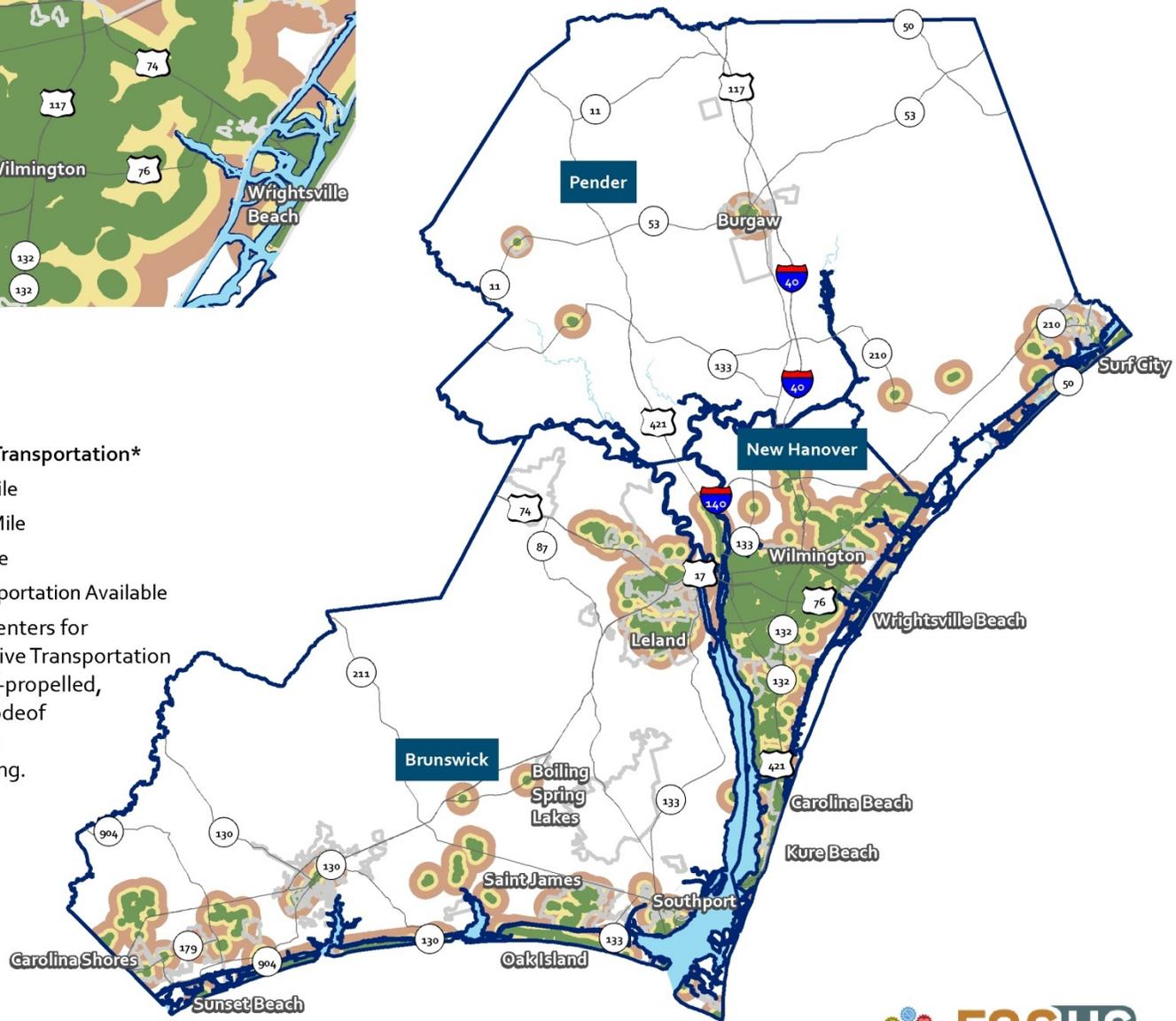
**Legend**

- Municipalities
- FOCUS Region

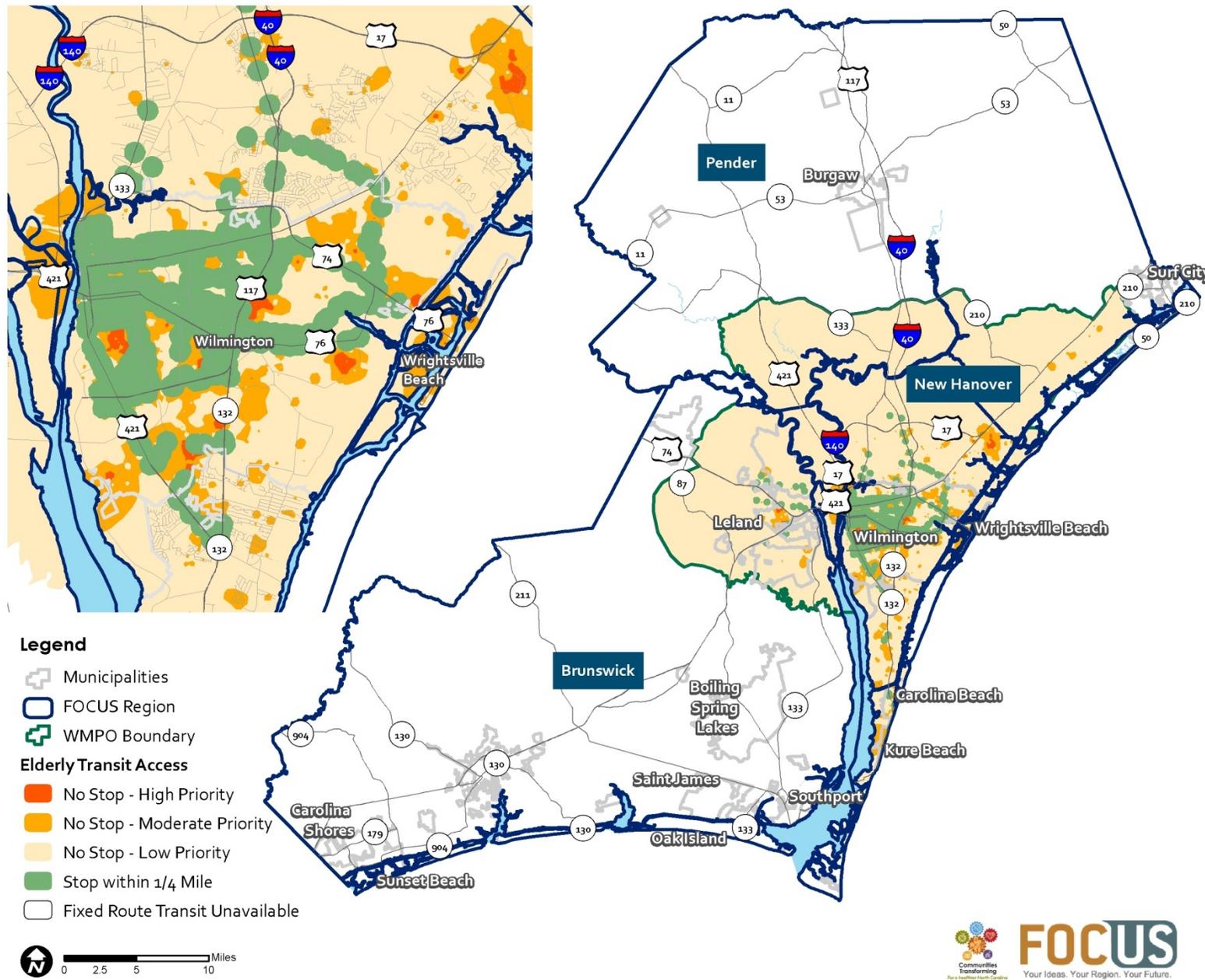
**Proximity to Active Transportation\***

- Less than 1/4 Mile
- 1/4 Mile to 1/2 Mile
- 1/2 Mile to 1 Mile
- No Active Transportation Available

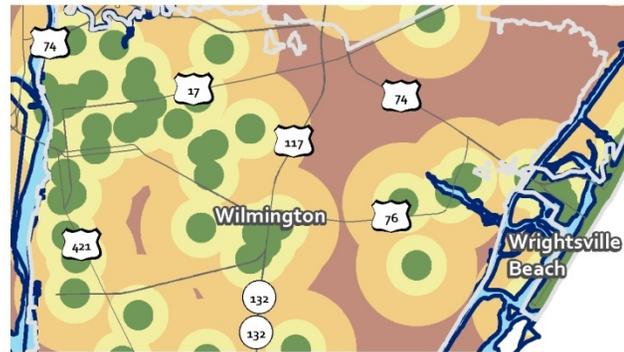
\*According to the Centers for Disease Control, Active Transportation is defined as any self-propelled, human-powered mode of transportation, such as walking or bicycling.



Map 14: Access to Active Transportation



Map 15: Elderly Transit Access



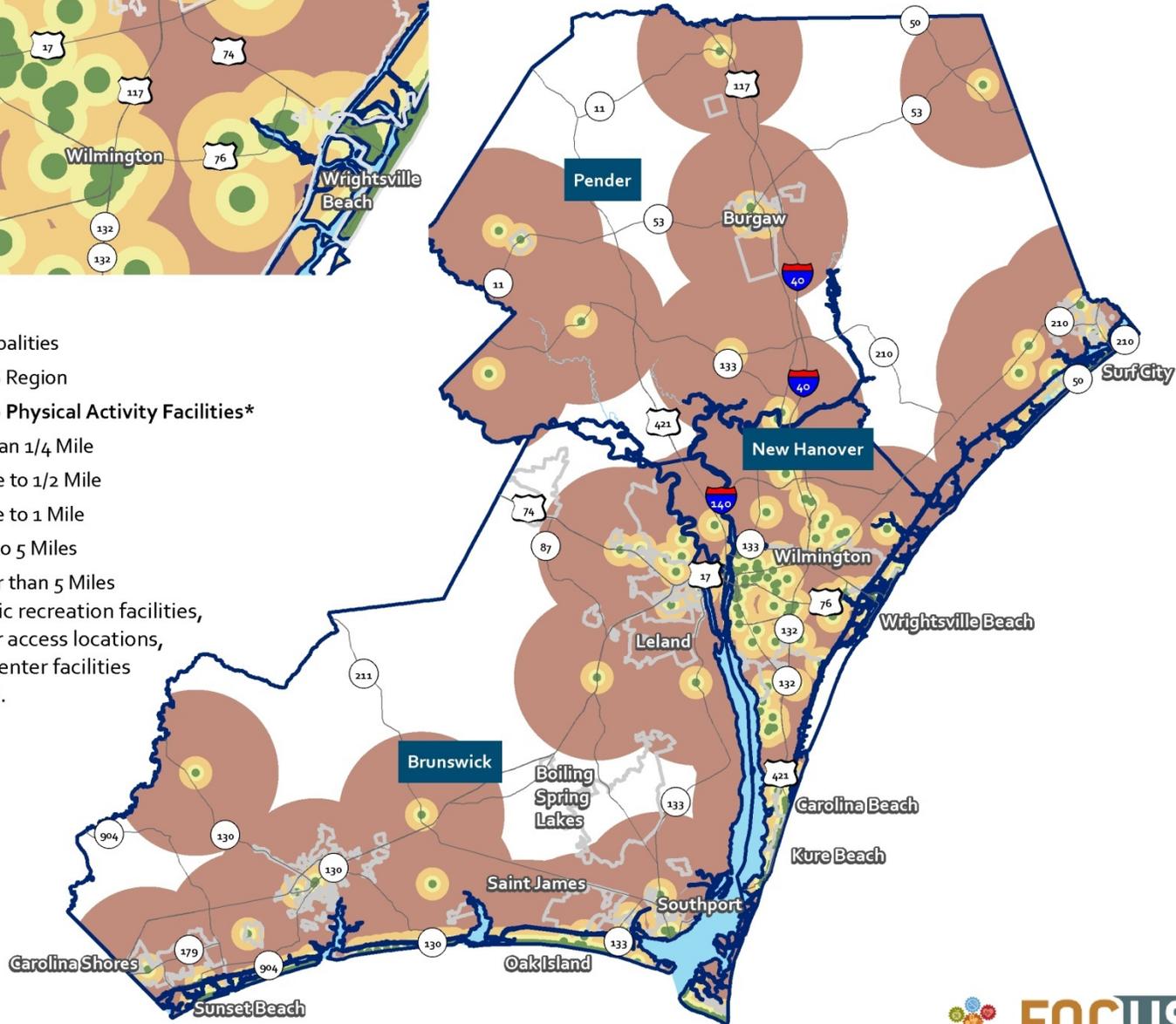
**Legend**

- Municipalities
- FOCUS Region

**Proximity to Physical Activity Facilities\***

- Less than 1/4 Mile
- 1/4 Mile to 1/2 Mile
- 1/2 Mile to 1 Mile
- 1 Mile to 5 Miles
- Greater than 5 Miles

\*Note: Public recreation facilities, beach/water access locations, and senior center facilities are included.



Map 16: Access to Physical Activity

**Legend**

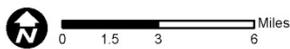
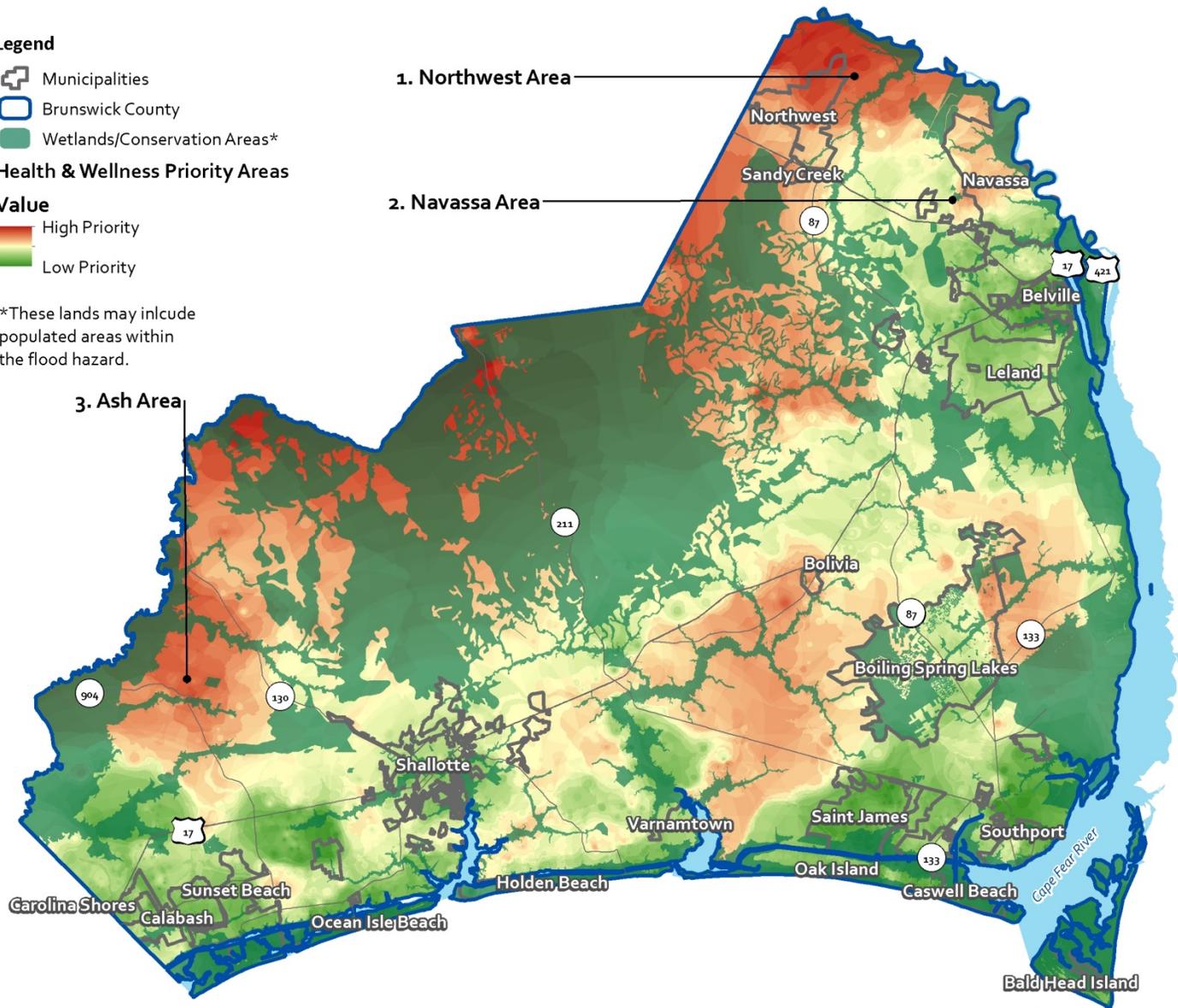
-  Municipalities
-  Brunswick County
-  Wetlands/Conservation Areas\*

**Health & Wellness Priority Areas**

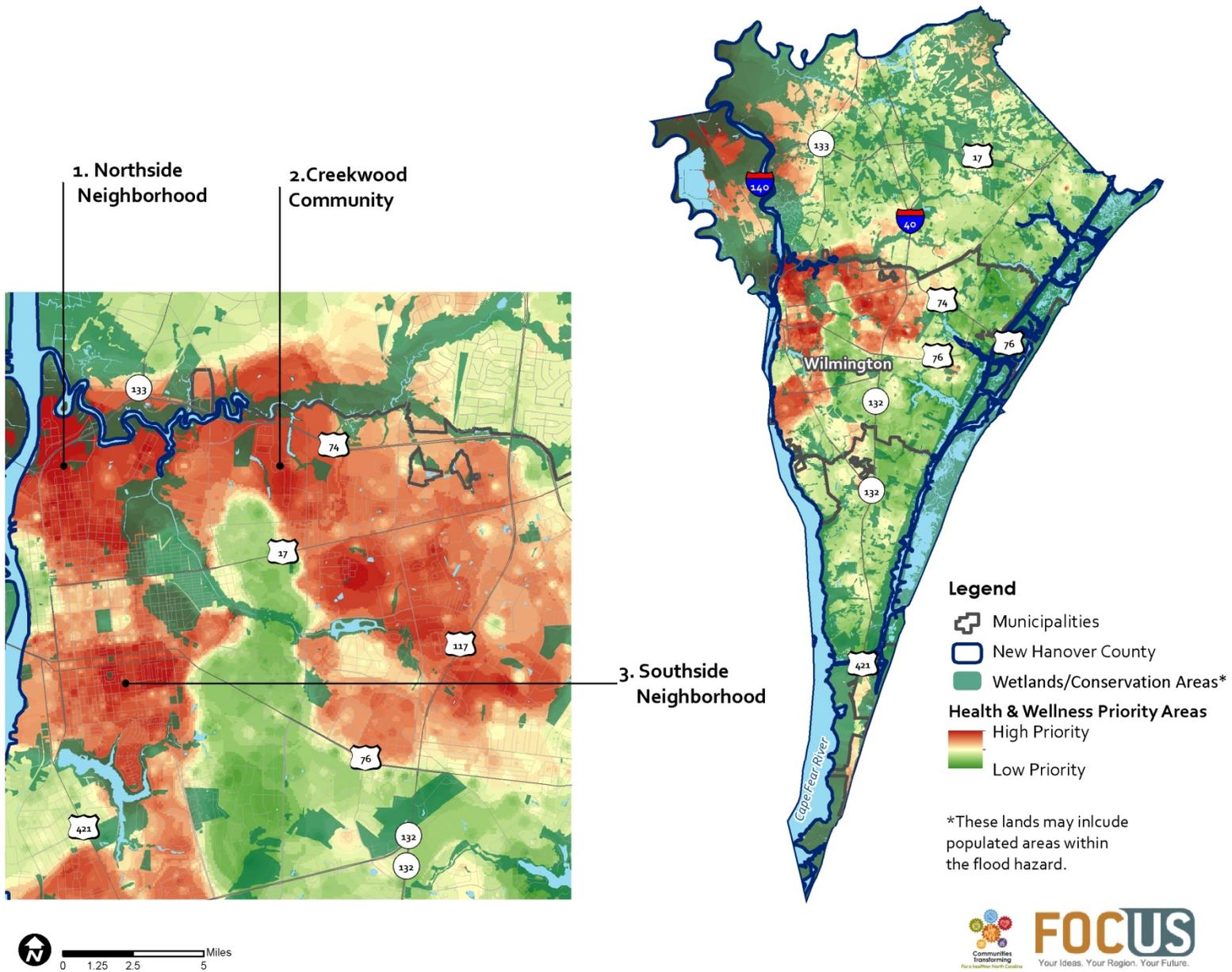
**Value**

-  High Priority
-  Low Priority

\*These lands may include populated areas within the flood hazard.



Map 17: Health and Wellness Priority Areas - Brunswick



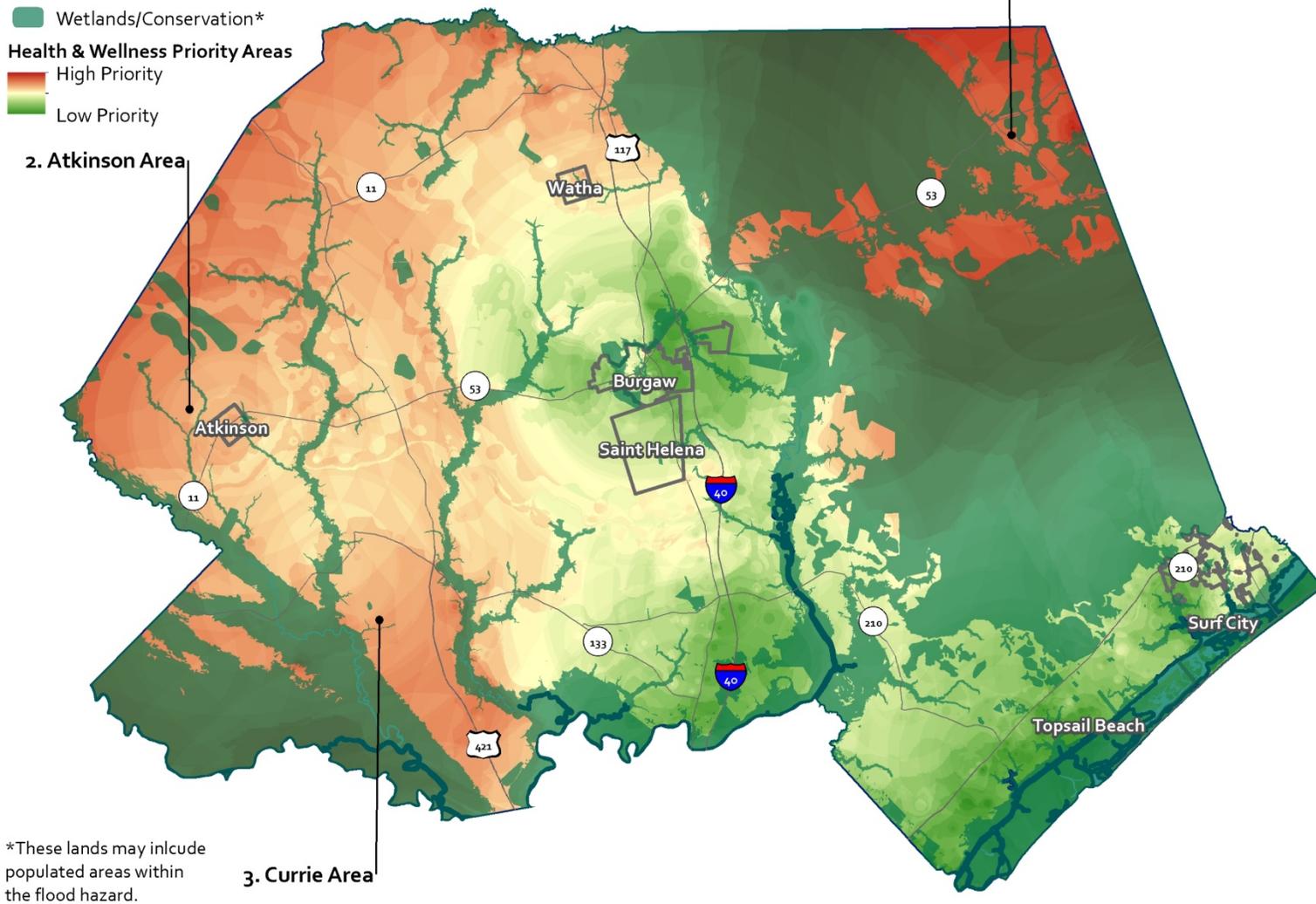
Map 18: Health & Wellness Priority Areas - New Hanover

**Legend**

-  Municipalities
-  Pender County
-  Wetlands/Conservation\*
- Health & Wellness Priority Areas**
-  High Priority
-  Low Priority

2. Atkinson Area

1. Maple Hill Community



\*These lands may include populated areas within the flood hazard.

3. Currie Area



Map 19: Health and Wellness Priority Areas - Pender



## Appendix 2: GIS Data Collection & Spatial Analysis Methodology

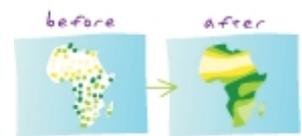
### Geographic Information Systems (GIS) Data Collection

An extensive component of the regional analysis of health disparities included the collection and creation of various geographic data. Both demographic and physical environment data types were collected and/or created as part of the process. A list of data created or collected and the method for establishment is provided below. The list is provided by data contained within each map in the document, in numerical order.

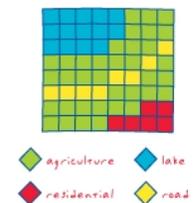
The majority of data created has been established using the following processes (definitions are provided below for terms shown in bold print). Demographic data sourced from 2010 US Census blocks, such as population density, median income, and educational attainment, has been **Interpolated (1)** to **Raster Data (2)** utilizing the **Inverse Distance Weighted (3)** method. Point, linear, and polygon data such as grocery stores, sidewalks, and parks/recreation facilities has been manually digitized and/or automatically created using **Geocoding (4)** based on online research and fieldwork. Proximity analysis has been conducted through the **Euclidean Distance (5)** function. Composite layers such as Socioeconomic Status (SES), Population Vulnerable to Chronic Disease, Elderly Transit Access, and the Health & Wellness Priority Areas has been created through a **Weighted Sum (6)** and/or **Combine (7)** function of **Reclassified (8)** raster data.

### GIS Analysis Definitions

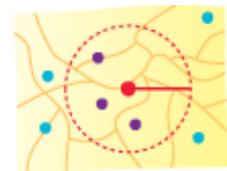
1. **Interpolation (source – ESRI):** The estimation of surface values at unsampled points based on known surface values of surrounding points. Interpolation can be used to estimate elevation, rainfall, temperature, chemical dispersion, or other spatially-based phenomena. Interpolation is commonly a raster operation, but it can also be done in a vector environment using a surface model.



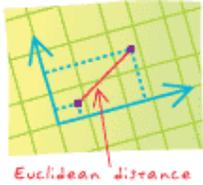
2. **Raster Data (source – ESRI):** A spatial data model that defines space as an array of equally sized cells arranged in rows and columns, and composed of single or multiple bands. Each cell contains an attribute value and location coordinates. Unlike a vector structure, which stores coordinates explicitly, raster coordinates are contained in the ordering of the matrix. Groups of cells that share the same value represent the same type of geographic feature.



3. **Inverse Distance Weighting (source – ESRI):** An interpolation technique that estimates cell values in a raster from a set of sample points that have been weighted so that the farther a sampled point is from the cell being evaluated, the less weight it has in the calculation of the cell's value.



4. **Geocoding (source – ESRI):** A GIS operation for converting street addresses into spatial data that can be displayed as features on a map, usually by referencing address information from a street segment data layer.

5. **Euclidean Distance (source – ESRI):** The straight-line distance between two points on a plane. Euclidean distance, or distance "as the crow flies," can be calculated using the Pythagorean Theorem. 
6. **Weighted Sum (source – ESRI):** Overlays several rasters, multiplying each by their given weight and summing them together.
7. **Combine (source –ESRI):** The Combine tool assigns a new number to each unique combination of input values to the VALUE item in the attribute table of the output raster. Additional items are added to the output rasters' attribute table—one for each input raster. The names of the input rasters are assigned to the item names. Each of these items carries the unique input combination of values from the input rasters that produce the output value. These items retain the parentage that was used to produce the values for the output raster.
8. **Reclassification (source – ESRI):** The process of taking input cell values and replacing them with new output cell values. Reclassification is often used to simplify or change the interpretation of raster data by changing a single value to a new value, or grouping ranges of values into single values—for example, assigning a value of 1 to cells that have values of 1 to 50, 2 to cells that range from 51 to 100, and so on.

#### Data Creation/Source by Map Reference:

- Map 1 Regional Location
  - Political boundaries obtained from <http://www.nconemap.com/>
- Map 2 Population Density
  - Persons per Acre: Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon persons per acre calculation.
- Map 3 Population Growth 1990-2010
  - Population growth 1990 to 2010: Layer created from interpolated US Census block points by using the inverse distance weighted method. Data based upon calculating the percent change in total population from 1990 to 2010.
- Map 4 Elderly Concentration (65+)
  - Concentration of the Elderly (65+): Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon calculating the population density of the persons over the age of 65.
- Map 5 2010 Median Household Income
  - Median Household Income: Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon the 2010 median household income.

- Map 6 2010 Persons (25+) with No High School Diploma
  - Persons (25+) with No High School Diploma: Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon to percent of individuals over the age of 25 not completing high school.
  
- Map 7 Socioeconomic Status
  - Socioeconomic Status (SES): Layer created through an equal weighted sum function composed of median household income, persons (25+) with no high school diploma, and unemployment percentage. Data based upon interpolated US Census block points.
  
- Map 8 2010 Mean Travel Time to Work
  - Mean Travel Time to Work (2010): Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon the 2010 mean travel time to work.
  
- Map 9 2010 Means of Transportation to Work—Drove Alone
  - Means of Transportation to Work – Drove Alone (2010): Layer created from interpolated US Census block points by using the inverse distance weighed method. Data based upon the 2010 means of transportation to work category “drove alone”. Home-based workers are excluded from the analysis.
  
- Map 10 Proximity to Healthcare Providers
  - Proximity to Healthcare Providers: Layer created using the Euclidean distance function. Data based upon manually digitized and/or geocoded sources.
  
- Map 11 Proximity to Dental Facilities
  - Proximity to Dental Facilities: Layer created using the Euclidean distance function. Data based upon manually digitized and/or geocoded sources.
  
- Map 12 Access to Full-Service Grocery Stores
  - Full-Service Grocery Availability: Layer created using the Euclidean distance function. Data based upon manually digitized and/or geocoded sources.
  
- Map 13 Population Vulnerable to Chronic Disease
  - Chronic Disease Vulnerability: Layer created through an equal weighted sum function composed of concentration of the elderly and socioeconomic status. Data based upon interpolated US Census block points.
  
- Map 14 Access to Active Transportation
  - Proximity to Active Transportation: Layer created using the Euclidean distance function. Data based upon manually digitized and/or geocoded sources in addition to information collected from WAVE Transit.

- Map 15 Elderly Transit Access
  - Elderly Transit Access: Layer created using the Euclidean distance and combine function. The output was reclassified to reflect level of priority. Data based upon the concentration of elderly and WAVE Transit stops.
  
- Map 16 Access to Physical Activity
  - Access to Physical Activity Facilities: Layer created using the Euclidean distance function. Data based upon manually digitized, existing, and/or geocoded sources.
  
- Map 17 Health and Wellness Priority Areas – Brunswick County
  - Health and Wellness Priority Areas: Layer created using the weighted sum function based upon values established by the Health and Wellness Advisory committee.
  
- Map 18 Health and Wellness Priority Areas – New Hanover County
  - Health and Wellness Priority Areas: Layer created using the weighted sum function based upon values established by the Health and Wellness Advisory committee.
  
- Map 19 Health and Wellness Priority Areas – Pender County
  - Health and Wellness Priority Areas: Layer created using the weighted sum function based upon values established by the Health and Wellness Advisory committee.

### Appendix 3: Full-Service Grocery Stores

Name	SNAP	EBT	WIC	Fruits/ Vegetables	Telephone	Street #	Dir	Street Name	Street Type	Address 2	City	Zip	County
Food Lion of Calabash	Y	Y	Y	Y	910-579-8807	9869	W	Ocean Highway	Hwy		Calabash	28467	Brunswick
Food Lion of Holden Beach	Y	Y	Y	Y	910-842-4911	1100	SW	Sabbath Home	Rd		Holden Beach	28462	Brunswick
Food Lion of Leland	Y	Y	Y	Y	910-383-1467	1735		Reed	Rd		Leland	28451	Brunswick
Food Lion of Leland	Y	Y	Y	Y	910-343-1997	103		Village	Rd		Leland	28451	Brunswick
Food Lion of Oak Island	Y	Y	Y	Y	910-278-7291	5901	E	Oak Island	Dr		Oak Island	28465	Brunswick
Food Lion of Shallotte	Y	Y	Y	Y	910-754-6444	301	S	Willis	Dr		Shallotte	28470	Brunswick
Food Lion of Southport	Y	Y	Y	Y	910-457-9099	4930	SE	Long Beach	Rd		Southport	28461	Brunswick
Food Lion of Sunset Beach	Y	Y	Y	Y	910-579-8395	1680		Seaside	Rd		Sunset Beach	28468	Brunswick
Harris Teeter - Waterford Commercial Center	Y	Y	Y	Y	910-371-3944	2021		Old Regent	Way		Leland	28451	Brunswick
Hills Super Market	Y	Y	Y	Y	910-754-3636	5001		Main	St		Shallotte	28470	Brunswick
IGA - Surf City Super Market	N	Y	N	Y	910-328-3961	106	S	Topsail	Dr		Surf City	28445	Brunswick
Island Market	N	N	N	Y	910-579-0815	430	S	Sunset Beach	Blvd		Sunset Beach	28468	Brunswick
Lowe's Foods of Leland	Y	Y	Y	Y	910-371-5544	1152	E	Cutlar	Xing		Leland	28451	Brunswick
Lowe's Foods of Ocean Isle Beach	Y	Y	Y	Y	910-579-9311	6278		Beach	Dr	Unit 5	Ocean Isle Beach	28469	Brunswick
Lowe's Foods of Shallotte	Y	Y	Y	Y	910-754-8225	5051-3		Main	St		Shallotte	28459	Brunswick
Lowe's Foods of Southport	Y	Y	Y	Y	910-457-0657	4967	SE	Long Beach	Rd		Southport	28461	Brunswick
Maritime Market	N	N	N	Y	910-457-7450	8		Maritime	Way		Bald Head Island	28461	Brunswick
Piggly Wiggly - Leland	Y	Y	Y	Y	910-371-2253	112 A		Village	St		Leland	28451	Brunswick

Name	SNAP	EBT	WIC	Fruits/ Vegetables	Telephone	Street #	Dir	Street Name	Street Type	Address 2	City	Zip	County
Walmart Supercenter - Leland	Y	Y	Y	Y	910-383-1769	1112		New Pointe	Bldv		Leland	28451	Brunswick
Walmart Supercenter - Shallotte	Y	Y	Y	Y	910-754-2880	4540		Main	St	B 3079	Shallotte	28459	Brunswick
Walmart Supercenter - Southport	Y	Y	Y	Y	910-454-9909	1675	N	Howe	St		Southport	28461	Brunswick
Country Fresh Produce	Y	Y	Y	Y	910-763-6122	2069		Carolina Beach	Rd		Wilmington	28401	New Hanover
Everybody's Super Market	Y	Y	Y	Y	910-763-4444	1022		Greenfield	St		Wilmington	28401	New Hanover
Food Lion of Carolina Beach	Y	Y	Y	Y	910-458-5410	1401	N	Lake Park	Bldv		Carolina Beach	28428	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-452-4192	6400-1		Carolina Beach	Rd		Wilmington	28412	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-791-0339	3905		Independence	Bldv	Unit A	Wilmington	28412	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-395-2676	3600	S	College	Rd		Wilmington	28412	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-794-8138	2432	S	17th	St		Wilmington	28401	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-762-3269	1929		Oleander	Dr		Wilmington	28403	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-256-3137	1319		Military Cutoff	Rd		Wilmington	28405	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-343-1997	45	S	Kerr	Ave		Wilmington	28403	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-793-1635	6932		Market	St	Suite A	Wilmington	28411	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-251-7885	2601-A		Castle Hayne	Rd		Wilmington	28401	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-686-2492	8207		Market	St		Wilmington	28405	New Hanover
Food Lion of Wilmington	Y	Y	Y	Y	910-790-9938	3211		Enterprise	Dr		Wilmington	28405	New Hanover
Harris Teeter - Beau Rivage Marketplace	Y	Y	Y	Y	910-796-3091	5920		Carolina Beach	Rd		Wilmington	28412	New Hanover

Name	SNAP	EBT	WIC	Fruits/ Vegetables	Telephone	Street #	Dir	Street Name	Street Type	Address 2	City	Zip	County
Harris Teeter - College Rd Location	Y	Y	Y	Y	910-452-9242	820	S	College	Rd		Wilmington	28403	New Hanover
Harris Teeter -Hanover Center	Y	Y	Y	Y	910-343-4216	3501		Oleander	Dr	Unit 18	Wilmington	28403	New Hanover
Harris Teeter - Long Leaf Mall	Y	Y	Y	Y	910-791-4505	2800	S	College	Rd		Wilmington	28412	New Hanover
Harris Teeter - Lumina Commons	Y	Y	Y	Y	910-256-2015	1940		Eastwood	Rd		Wilmington	28403	New Hanover
Harris Teeter - Mayfaire	Y	Y	Y	Y	910-256-1071	6805		Parker Farm	Rd		Wilmington	28405	New Hanover
Harris Teeter - Oak Landing Shopping Center	Y	Y	Y	Y	910-681-0571	8260		Market	St		Wilmington	28411	New Hanover
Harris Teeter - Ogden Plaza	Y	Y	Y	Y	910-392-2154	6840	N	Market	St		Wilmington	28405	New Hanover
La Huerta Fresh Market	N	N	N	Y	910-799-6167	830	S	Kerr	Ave		Wilmington	28403	New Hanover
Lowe's Foods of Wilmington	Y	Y	Y	Y	910-796-8330	805		Pine Grove	Dr		Wilmington	28403	New Hanover
Lowe's Foods of Wilmington	Y	Y	Y	Y	910-796-9616	341	S	College	Rd	Unit 37	Wilmington	28403	New Hanover
Lowe's Foods of Wilmington	Y	Y	Y	Y	910-392-7230	2316	N	College	Rd		Wilmington	28405	New Hanover
Lowe's Foods of Wilmington (Monkey Junction)	Y	Y	Y	Y	910-790-5335	5309		Carolina Beach	Rd		Wilmington	28412	New Hanover
Roberts Market	N	N	N	Limited	910-256-2641	32	N	Lumina	Ave		Wrightsville Beach	28480	New Hanover
Saigon Market Oriental Grocery	Y	Y	Y	Y	910-793-9911	4507		Franklin	Ave		Wilmington	28403	New Hanover

Name	SNAP	EBT	WIC	Fruits/ Vegetables	Telephone	Street #	Dir	Street Name	Street Type	Address 2	City	Zip	County
Sea Merchants Food Store	Y	Y	Y	Y	910-458-7409	257		Cape Fear	Blvd		Carolina Beach	28428	New Hanover
Target	Y	Y	Y	Y	910-395-5057	4711		New Centre	Dr		Wilmington	28405	New Hanover
The Fresh Market	Y	Y	Y	Y	910-256-3524	1060		International	Dr		Wilmington	28405	New Hanover
The Veggie Wagon	Y	Y	Y	Y	910-805-3014	608 B	S	Lake Park	Blvd		Carolina Beach	28428	New Hanover
Tidal Creek Co-Op	Y	Y	Y	Y	910-799-2667	5329		Oleander	Dr		Wilmington	28403	New Hanover
Trader Joe's	Y	Y	N	Y	910-395-5173	1437	S	College	Rd		Wilmington	28403	New Hanover
Walmart Supercenter - Monkey Junction	Y	Y	Y	Y	910-452-0944	5135		Carolina Beach	Rd		Wilmington	28412	New Hanover
Walmart Supercenter - Wilmington	Y	Y	Y	Y	910-392-4034	5226		Sigmon	Rd		Wilmington	28403	New Hanover
Whole Foods	Y	Y	Y	Y	910-777-2499	3804		Oleander	Dr		Wilmington	28403	New Hanover
Food Lion of Burgaw	Y	Y	Y	Y	910-259-5058	602	N	US Hwy 117	Hwy		Burgaw	28425	Pender
Food Lion of Hampstead	Y	Y	Y	Y	910-270-9703	14564		US Hwy 17	Hwy		Hampstead	28443	Pender
Food Lion of Rocky Point	Y	Y	Y	Y	910-675-2156	8057	S	US Hwy 117	Hwy	Unit 11	Rocky Point	28457	Pender
Food Lion of Surf City	Y	Y	Y	Y	910-329-1163	13601		NC Hwy 50	Hwy		Surf City	28445	Pender
Harris Teeter - Surf City Crossing	Y	Y	Y	Y	910-329-0711	203		Alston	Blvd		Hampstead	28443	Pender
Lowes Foods of Hampstead	Y	Y	Y	Y	910-270-6300	17230		US Hwy 17	Hwy		Hampstead	28443	Pender
Piggly Wiggly - Burgaw	Y	Y	Y	Y	910-259-3373	103	S	Dudley	St		Burgaw	28425	Pender

## Appendix 4: Recreational Opportunities

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
Alvin C Caviness Park	Brunswick	Owens Street, Southport
Bird Island	Brunswick	40th Street and West Main Street, Sunset Beach
Brunswick Nature Park	Brunswick	2601 River Road (NC 133), Winnabow
Brunswick River Park	Brunswick	580 River Road, Leland
Calabash Community Park	Brunswick	868 Persimmon Road, Calabash
Cedar Grove Park	Brunswick	750 Grove Trail Southwest, Supply
Dutchman Creek Park	Brunswick	4750 Fish Factory Rd SE, Southport
Ferry Landing Park	Brunswick	Shalotte Blvd & 7th Street, Ocean Isle Beach
Franklin Square Park	Brunswick	105 E Moore Street, Southport
Keziah Park	Brunswick	Moore and Lord Street, Southport
Kingsley Street Park	Brunswick	Kingsley Street, Southport
Leland Community Park	Brunswick	1490 Village Road NE, Leland
Leland Municipal Park	Brunswick	102 Town Hall Drive, Leland
Lockwood Folly District Park	Brunswick	430 Green Swamp Road, Supply
Lowe-White Memorial Park	Brunswick	Leonard Street and Willis Drive, Southport
Malcolm Register Park	Brunswick	NE 52nd Street, Oak Island
Middleton Park	Brunswick	4700 E Oak Island Drive, Oak Island
Navassa Park	Brunswick	800 Park Avenue, Navassa
Northwest District Park	Brunswick	1937 Andrew Jackson Hwy NE, Leland
Oak Island Nature Center & Register Park	Brunswick	5202 E Yacht Drive, Oak Island
Oak Island Skate Park	Brunswick	SE 49th Street, Oak Island
Ocean Isle Beach Park	Brunswick	6483 Old Georgetown Road, Ocean Isle Beach
Riverside Park	Brunswick	Hwy 130 and Main Street, Shallotte

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
Shallotte District Park & Dog Park	Brunswick	5550 Main Street, Shallotte
Smithville District Park	Brunswick	8340 River Rd SE, Southport
Sturgeon Creek Park (under construction)	Brunswick	844 Appleton Way, Leland
Sunset Beach Waterfront Park	Brunswick	Sunset Blvd, Sunset Beach
Tidalwaves Canoe Dock	Brunswick	SE 31st Street, Oak Island
Town Creek District Park	Brunswick	6420 Ocean Hwy East, Winnabow
Waccamaw Park	Brunswick	5855 Waccamaw School Rd NW, Ash
Waterfront Park	Brunswick	Bay Street, Southport
Westgate Nature Park	Brunswick	1260 Westgate Drive, Leland
William "Bill" Smith Park & Salty Dog Park	Brunswick	4410 Fish Factory Road, Oak Island
1898 Park	New Hanover	1018 N 3rd Street, Wilmington
4th Street Park	New Hanover	4th Street & Nixon Street, Wilmington
Airlie Gardens	New Hanover	300 Airlie Road, Wilmington
Alderman Park	New Hanover	3800 Canterbury Road, Wilmington
Anne McCrary Park	New Hanover	4000 Randall Parkway, Wilmington
Archie Blue Community Park	New Hanover	1306 Stanley Street, Wilmington
Arrowhead Park	New Hanover	720 Arnold Road, Wilmington
Bailey Park	New Hanover	20 N Front Street, Wilmington
Beaumont Park	New Hanover	101 Wayne Drive, Wilmington
Bicentennial Park	New Hanover	206 N 5th Street, Wilmington
Bijou Park	New Hanover	209 N Front Street, Wilmington
Blair-Noble Park	New Hanover	6510 Market Street, Wilmington
Blue Clay Bike Park	New Hanover	3840 Juvenile Center Road, Castle Hayne
Bullock Park	New Hanover	2013 Market Street, Wilmington

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
Cameron Park	New Hanover	245 Southern Blvd, Wilmington
Cape Fear Optimist Park	New Hanover	3222 North Kerr Avenue, Wilmington
Flemington Soccer Complex	New Hanover	205 Sutton Steam Plant Road, Wilmington
Carolina Beach Lake Park	New Hanover	Atlantic Avenue & S Lake Park Blvd, Carolina Beach
Carolina Beach State Park	New Hanover	1010 B Road, Carolina Beach
Carolina Courtyard Park	New Hanover	201 North 3rd Street, Wilmington
Castle Hayne Park	New Hanover	4700 Old Avenue, Wilmington
Causeway Drive Park	New Hanover	Causeway Drive, Wrightsville Beach
Church & Nun Park	New Hanover	1922 Nun Street, Wilmington
Claude Howell Park	New Hanover	200 S Water Street, Wilmington
Dram Tree Park	New Hanover	602 Surry Street, Wilmington
Empie Park & Dog Park	New Hanover	3405 Park Avenue, Wilmington
Fort Fisher State Recreation Area	New Hanover	1000 Loggerhead Road, Carolina Beach
Godwin Park	New Hanover	215 Shipyard Blvd, Wilmington
Greenfield Park & Skate Park	New Hanover	1739 Burnett Blvd, Wilmington
Greensboro Street Park	New Hanover	West Greensboro Street, Wrightsville Beach
Halyburton Memorial Park	New Hanover	4099 S 17th Street, Wilmington
Hanover Heights Park	New Hanover	801 Adelaide Drive, Wilmington
Hemenway Park	New Hanover	507 McRae Street, Wilmington
Hugh McRae Athletic Complex	New Hanover	4305 Shipyard Boulevard, Wilmington
Hugh McRae Park	New Hanover	314 Pine Grove Drive, Wilmington
Independence Park (Planning Stages)	New Hanover	3800 Canterbury Road, Wilmington
Innis Park	New Hanover	102 N 3rd Street, Wilmington
Island Drive Mini Park	New Hanover	Island Drive, Wrightsville Beach

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
James EL Wade Park	New Hanover	3500 Bethel Road, Wilmington
Joe Eakes Park	New Hanover	Avenue K, Kure Beach
John & Ruth Burnett Natural Area (Future Park)	New Hanover	6500 River Road, Wilmington
Kennedy Park	New Hanover	2108 Plaza Drive, Wilmington
Kings Grant Park	New Hanover	5027 Lord Byron Road, Wilmington
Kure Beach Ocean Front Park	New Hanover	Avenue K & Atlantic Avenue, Kure Beach
Lee's Nature Park	New Hanover	Causeway Drive, Wrightsville Beach
Legion Sports Complex	New Hanover	2139 Carolina Beach Road, Wilmington
Love Grove	New Hanover	1601 Wynnwood Drive, Wilmington
Maides Park	New Hanover	1101 Manly Road, Wilmington
MarStella Park	New Hanover	202 Marstellar Street, Wilmington
Mary Bridgers Park	New Hanover	1925 Chestnut Street, Wilmington
Middle Sound Park (Future Park)	New Hanover	7217 Dunbar Road, Wilmington
Mike Chappell Park	New Hanover	501 Dow Rd S, Carolina Beach
Monterey Heights Park	New Hanover	401 Cathay Road, Wilmington
Mothers Community Park	New Hanover	3210 Camden Circle, Wilmington
Northside Park	New Hanover	610 Bess Street, Wilmington
Nunalee Park	New Hanover	416 S 17th Street, Wilmington
Ogden Park - Gordon Road Fields & Picnic Area	New Hanover	615 Ogden Park Drive, Wilmington
Ogden Park - Market Street Fields	New Hanover	225 Ogden Park Drive, Wilmington
Olsen Park	New Hanover	6017 Murrayville Road, Wilmington
Optimist Park	New Hanover	1650 Front Street, Wilmington
Parkwood Recreational Area	New Hanover	4827 Canetuck Road, Wilmington
Piney Ridge Nature Preserve (Alderman Park)	New Hanover	3800 Canterbury Road, Wilmington

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
Rankin Park (Portia Mills Hines Park)	New Hanover	40 N 10th Street, Wilmington
River Road Park	New Hanover	6500 River Road, Wilmington
River Side Park	New Hanover	6710 Old Bridgesite Road, Wilmington
Riverfront Park	New Hanover	5 N Water Street, Wilmington
Robert Strange Park	New Hanover	401 S 8th Street, Wilmington
Seagate Park (Future Park)	New Hanover	118 Hinton Avenue, Wilmington
Smith Creek Park	New Hanover	633 Shenandoah Street, Wilmington
Snows Cut Park	New Hanover	9420 River Road, Wilmington
South Channel Mini Park	New Hanover	South Channel Drive, Wrightsville Beach
Southgate Park	New Hanover	201 Pershing Court, Wilmington
Sunset & Adams Park	New Hanover	Sunset Ave & Adams Street, Wilmington
Thomas B Lilly Park	New Hanover	502 Forest Hills Drive, Wilmington
Tower Park	New Hanover	910 Wooster Street, Wilmington
Trails End Park	New Hanover	613 Trails End Road, Wilmington
Tree Garden @ Greenfield Lake	New Hanover	1702 Burnett Blvd, Wilmington
Veterans Park	New Hanover	835 Halyburton Memorial Parkway, Wilmington
Wallace Park	New Hanover	2110 Market Street, Wilmington
Wrightsboro Park	New Hanover	3091 Castle Hayne Road, Wilmington
Wrightsville Beach Arboretum	New Hanover	US 74, Wrightsville Beach
Wrightsville Beach Park	New Hanover	98 Bob Sawyer Drive, Wrightsville Beach
Wynn Plaza Waterfront Park	New Hanover	Wrightsville Beach
Hampstead Kiwanis Park	Pender	586 Sloop Point Loop Road, Hampstead
Hampstead Intracoastal Waterway Access	Pender	Hampstead
Hankins Park	Pender	310 North Walker Street, Burgaw

<u>Parks &amp; Recreational Facilities</u>	<u>County</u>	<u>Address</u>
Harrell Memorial Park	Pender	108 East Ashe Street, Burgaw
Hoggard Park	Pender	N Rankin Street & E Church Street, Atkinson
Johnson Park	Pender	South Walker Street & East Hayes Street, Burgaw
Kenneth Batts Family Park	Pender	South Topsail Drive, Surf City
Millers Pond Park	Pender	12762 US Hwy 117, Rocky Point
Moores Creek National Battlefield	Pender	40 Patriots Hall Drive, Currie
Nelva R Albury Recreation Area	Pender	Highway 210 and Broadway Street, Surf City
Pender Memorial Park	Pender	601 South Smith Street, Burgaw
Rotary Park	Pender	Industrial Drive, Burgaw
Soundside Park	Pender	Roland Avenue, Surf City

<u>Pools</u>	<u>County</u>	<u>Address</u>
Legion Pool	New Hanover	2131 Carolina Beach Road, Wilmington
Robert Strange Pool	New Hanover	410 S 10 <sup>th</sup> Street, Wilmington
Northside Pool & Splash Pad	New Hanover	750 Bess Street, Wilmington

<u>School Physical Activity Locations</u>	<u>County</u>	<u>Address</u>
Anderson Elementary School	New Hanover	455 Halyburton Memorial Parkway, Wilmington
Ashley High School	New Hanover	555 Halyburton Memorial Parkway, Wilmington
Bradley Creek Elementary School Soccer Fields	New Hanover	6211 Greenville Loop Road, Wilmington
Eaton Elementary Soccer Fields	New Hanover	6701 Gordon Road, Wilmington
Hoggard High School Fields	New Hanover	4305 Shipyard Boulevard, Wilmington
Laney High School Tennis Courts	New Hanover	2700 North College Road, Wilmington
Murray Middle School	New Hanover	655 Halyburton Memorial Parkway, Wilmington
Myrtle Grove Middle School Park/Athletic Fields	New Hanover	901 Piner Road, Wilmington
Roland-Grise Middle School Soccer Field	New Hanover	4412 Lake Avenue, Wilmington
Trask Middle School Park/Athletic Fields	New Hanover	2900 South College Road, Wilmington

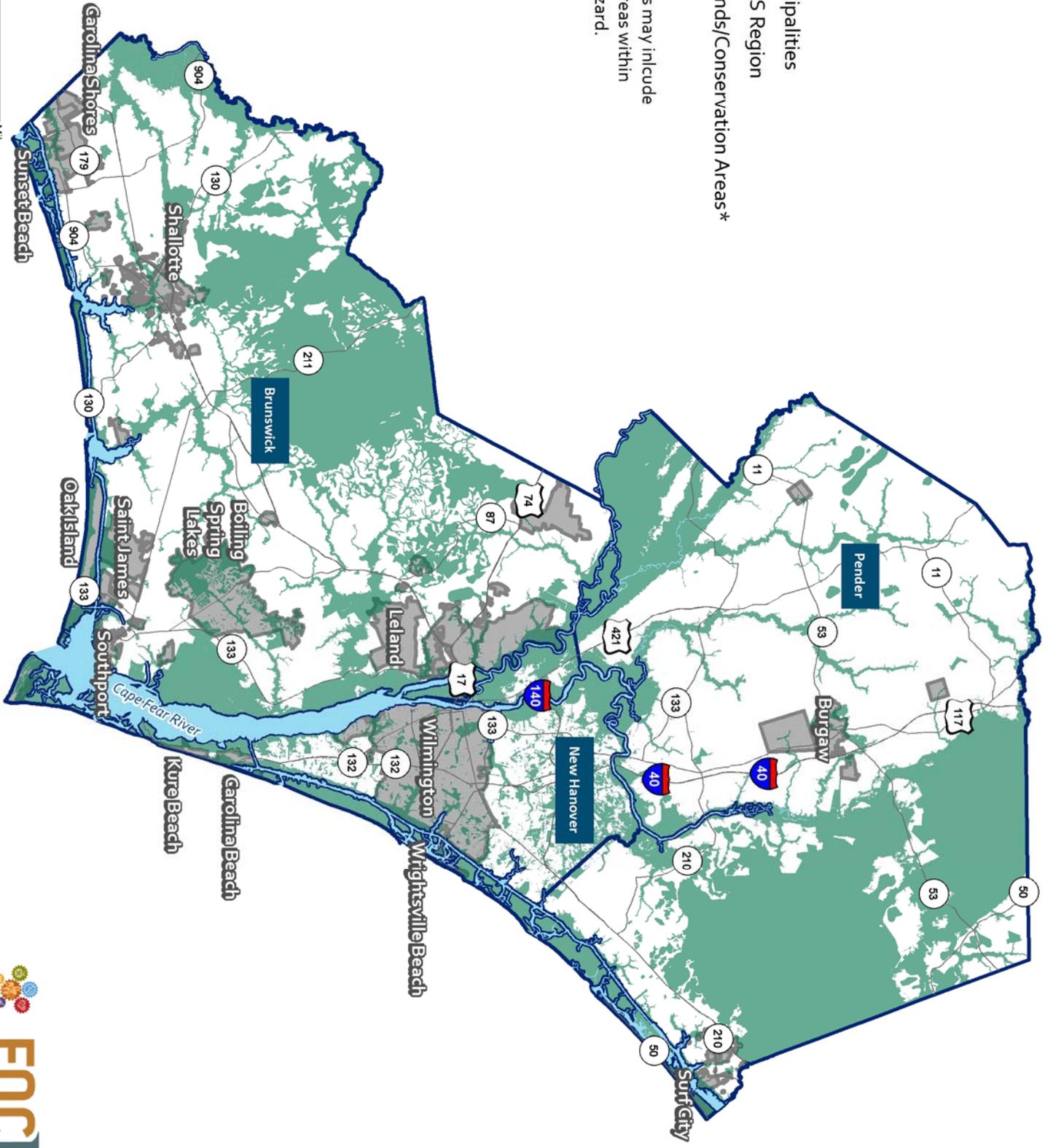
<u>Community Centers</u>	<u>County</u>	<u>Address</u>
Boxing & Physical Fitness Center	New Hanover	302 S 10th Street, Wilmington
MLK Community Center	New Hanover	401 S 8th Street, Wilmington
Maides Park Community Center	New Hanover	1101 Manly Road, Wilmington
Fit for Fun Center	New Hanover	302 S 10th Street, Wilmington
Hemenway Community Center	New Hanover	507 McRae Street, Wilmington
Canetuck Community Center	Pender	6098 Canetuck Road, Currie
Caswell Community Center	Pender	Slocum Trail Road, Atkinson
Edgecombe Community Center	Pender	Highway 17, Hampstead
Joint Community Outreach Center	Pender	17808 Highway 210, Rocky Point
Maple Hill Resource Center	Pender	Maple Hill School Road, Maple Hill
Surf City Community Center	Pender	201 Community Center Drive, Surf City
Willard Outreach Organization	Pender	9955 NC Hwy 11, Willard

<u>Senior Centers</u>	<u>County</u>	<u>Address</u>
Leland Senior Center	Brunswick	1490 Village Road, Leland
Shallotte Senior Center	Brunswick	5040 Main Street, Shallotte
Southport Senior Center	Brunswick	1513 N Howe Street, Suite 1, Southport
Katie B Hines Senior Center	New Hanover	308 Cape Fear Blvd, Carolina Beach
NHC Senior Resource Center	New Hanover	2222 S College Road, Wilmington
Heritage Place	Pender	901 S Walker Street, Burgaw
Topsail Senior Center	Pender	20959 US Hwy 17, Hampstead

**Legend**

-  Municipalities
-  FOCUS Region
-  Wetlands/Conservation Areas\*

\*These lands may include populated areas within the flood hazard.







# APPENDIX F: CATALYST PROJECT REPORTS





RENAISSANCE PLANNING GROUP

# CAPE FEAR CATALYSTS PROJECT REPORT

YOUR IDEAS. YOUR REGION. YOUR FUTURE

**FOCUS**

NOVEMBER 2014

*The work that provided the basis for this publication was supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.*

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# BACKGROUND

The Catalyst Reports were prepared by Renaissance Planning Group in consultation with local government staff as part of FOCUS, an initiative of the Lower Cape Fear Sustainable Community Consortium. The Cape Fear Council of Governments, along with a group of local agencies called the Lower Cape Fear Sustainable Communities Consortium, were recipients of a grant from the U.S. Housing and Urban Development (HUD) agency. This grant is being used to support planning initiatives, studies and regional collaboration efforts to create a Regional Framework Plan for growth and sustainability in the Southeastern North Carolina area. More than 14 agencies and local governments have worked together to develop this program, which is called FOCUS.



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# SETTING THE CONTEXT

## The region's rapid population expansion shows no signs of slowing.

For several decades, people from across North Carolina and the rest of the country have been drawn to the Cape Fear Region by its natural beauty, climate, lower cost of living, job growth, and quality of life. Today the region's rapid population expansion shows no signs of slowing. The region's three counties - Brunswick, Pender and New Hanover - were also among the 10 fastest growing Counties in North Carolina.<sup>1</sup> Additionally, they are expected to add at least 190,000 residents and 74,000 jobs between 2015 and 2040, and recent trends indicate those figures could end up much higher.

In response to the region's rapid growth, 12 local governments and non-profit organizations teamed up through the FOCUS Consortium in 2012 to coordinate their planning and develop a shared vision and regional plan for sustainable development in

Southeastern North Carolina. The Consortium partners recognize that the location and character of the region's growth will affect infrastructure, traffic congestion, air quality, environment, and general quality of life.

In order to understand, communicate, and better plan for the region's growth, the FOCUS Consortium studied the effects of four plausible growth alternatives. Each of the four alternatives reflect different amounts of population and employment growth (high and moderate forecasts) as well as differences on where growth might occur, and how dispersed or compact that growth might be, and to what degree there is a mixture of uses. From these growth allocations, each scenario includes a summary of how well it performs against a set of quality of life indicators including factors related to housing, transportation and economic development.

This scenario analysis provides the region with a starting point for consideration of developing, refining or adapting local growth policies and economic development initiatives to better align future growth with long term quality of life goals.

The FOCUS Consortium also sought to identify Catalyst projects, where a closer examination of growth dynamics could provide insights to best practices in developing tools, policies and strategies for attracting quality, desirable development. The Consortium identified a short-list of 14 possible locations across the region. From this preliminary list of 14 sites, four areas were selected as Catalyst sites, as each reflects a very unique existing condition and opportunity for advancing new ideas on how best to plan for and accommodate growth. The four areas are:

<sup>1</sup> U.S. Census Bureau. Population Estimates, County Totals, Vintage 2013. Accessed May 1, 2014. <http://www.census.gov/popest/data/counties/totals/2013/index.html>.

## CASTLE HAYNE

Existing rural highway commercial, rural residential and agricultural lands in unincorporated New Hanover County. The community wants to grow but keep **rural village** scale and character.

## COASTAL PENDER

Undeveloped **greenfield site** in unincorporated Pender County. The area is transitioning from undeveloped, rural to more urbanized, master-planned patterns. The community seeks to welcome new businesses while encouraging quality growth patterns that maintain its small town rural feel and superior amenities.

## LELAND TOWN CENTER

Existing suburban highway commercial area within incorporated town center with civic and municipal uses. The community adopted a form based code seeking to encourage **infill/redevelopment** into compact mixed use patterns.

## WILMINGTON 5TH AVENUE CORRIDOR

Existing urban residential, transitional neighborhood south of downtown Wilmington. The area is seeking to **improve streetscapes, improve opportunity** and choice for existing residents and encourage infill development.

Each Catalyst project resulted in a Catalyst Project Action Plan, which identifies the next steps and actions a given jurisdiction might take to turn their community goals into complete community outcomes. These four distinct catalyst projects reflect the diversity of existing conditions and community challenges common across the region. Therefore, the

recommendations contained in each catalyst project are often applicable to other locations in the region.

This report includes the recommendations from each Catalyst project as well as an Appendix of best practices and strategies for implementation of complete community concepts.

## COMPLETE COMMUNITIES AND LIVABILITY PRINCIPLES

Complete communities are well-designed places that meet residents and/or workers daily needs by providing plenty of housing and transportation choices, and creating a better mix and integration of land uses so people have easy access to stores, schools, parks, and other daily destinations. The FOCUS Consortium worked to further define the concept of a complete community through its catalyst projects. Complete communities are marked by:

- ▶ Compact and walkable patterns of development
- ▶ Fiscally prudent use of land and infrastructure
- ▶ Competitive local economies
- ▶ A mix of land uses and building types
- ▶ A strong and distinguishable sense of place that captures the unique local character

Complete communities have much in common with the popular planning concept of livability, which includes:

- ▶ Provide more transportation choices
- ▶ Promote equitable, affordable housing
- ▶ Enhance economic competitiveness
- ▶ Support existing communities
- ▶ Coordinate and leverage federal policies and investment
- ▶ Value communities and neighborhoods

## FOCUS ELEMENTS

The FOCUS Consortium identified several elements that are important to the well-being of the region:

- ▶ Economy
- ▶ Environment
- ▶ Health
- ▶ Housing
- ▶ Opportunity
- ▶ Transportation

Each of these elements affects - and is affected by - the region's growth patterns. The FOCUS Consortium believes that building more complete communities through development and design policy at the local level will strengthen the region's performance each of these elements, ultimately improving quality of life and economic opportunity for all who live, work, and vacation in the Cape Fear Region.



**Catalyst Areas**

0 2.5 5 10 Miles

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# CASTLE HAYNE

## **CATALYST SITE DESCRIPTION**

EXISTING POLICY CONTEXT AND KEY ASSETS

MARKET ASSESSMENT

## **CATALYST WORKSHOP**

CATALYST SITE GOALS

## **ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES AND TOOLS**

TRANSPORTATION

HOUSING & DEVELOPMENT

ECONOMY



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## SECTION 1

# CASTLE HAYNE SITE DESCRIPTION

**Despite its good access and the region's rapid growth, Castle Hayne has maintained a small town feel and rural character with farms, widely spaced houses, open space, and a small cluster of single story, smaller scale shops.**

Castle Hayne is an unincorporated hamlet in northern New Hanover County. Its core commercial area is nestled between the Northeast Cape Fear River and the junction of Route 133 and US 117. Castle Hayne is indirectly served by Interstate 40 and has easy access to the region's airport and major employment centers on Interstate 140. Despite its good access and the region's rapid growth, Castle Hayne has maintained a small town feel and rural character with farms, widely spaced houses, open space, and a small cluster of single story, smaller scale shops.

Castle Hayne continues to face pressures to develop in a more suburban fashion. The recent extension of water and sewer services along Chair Road, on the southern end of Castle Hayne,

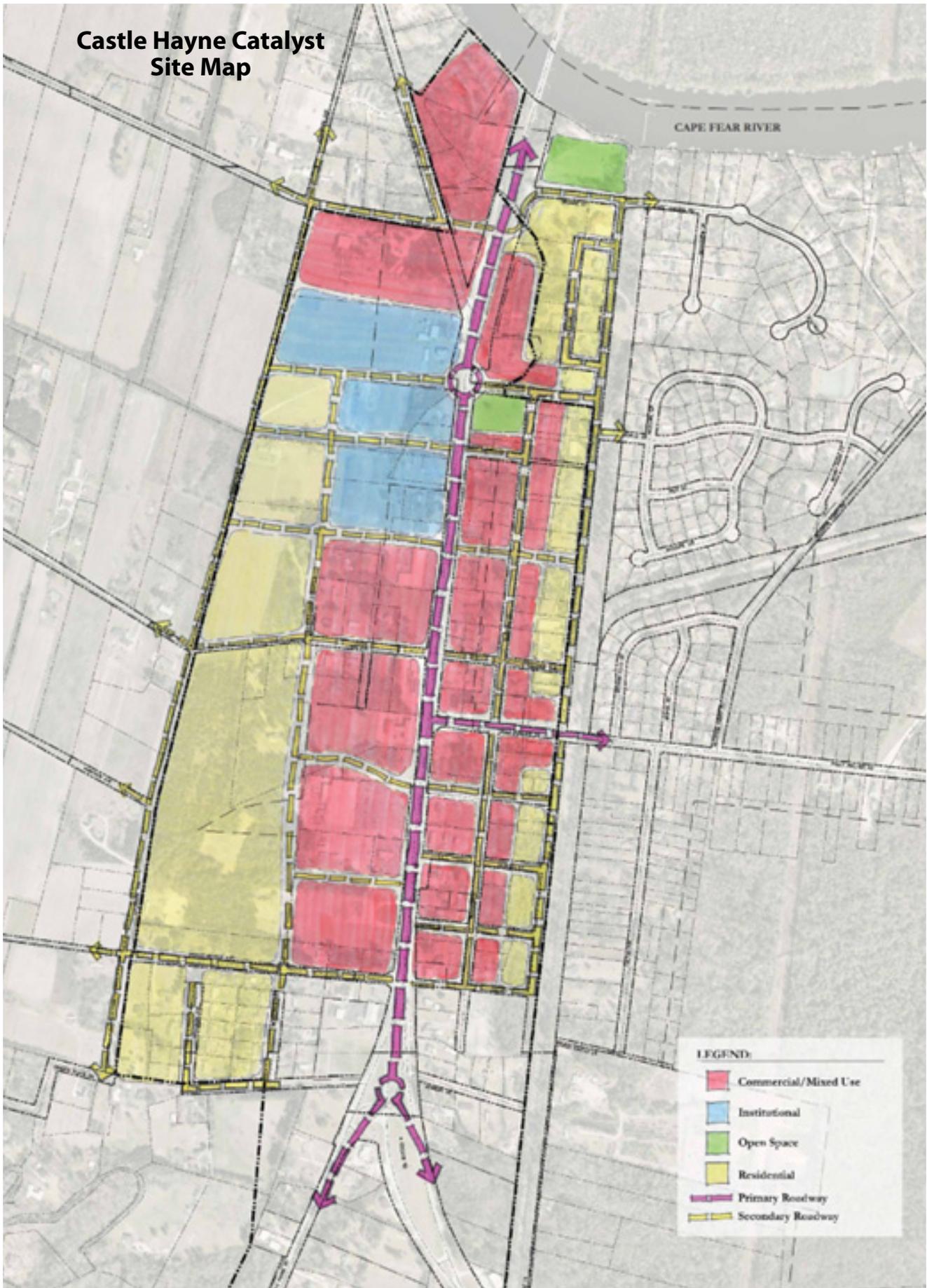
is bringing new development even closer to the hamlet's core. Meanwhile, North Carolina DOT is currently constructing a roundabout at the key intersection of Castle Hayne and North College Roads (completion date of summer 2015) that will improve traffic flow and safety. The New Hanover County School District has also contributed to changes in the area, opening Castle Hayne Elementary School in 2009 and Holly Shelter Middle School in 2010. The community has embraced these changes, but has concerns about other proposals, such as new industrial uses along the Cape Fear River, increases in traffic on Castle Hayne Road, and the potential widening of Castle Hayne Road to accommodate future traffic from growth in Pender and New Hanover Counties.

## EXISTING POLICY CONTEXT AND KEY ASSETS

In 2008, Castle Hayne residents responded to mounting growth pressures by working with New Hanover County staff to develop a community vision plan. The plan laid out desired outcomes and obstacles to achieving the community's vision of Castle Hayne growing into a southern village with a walkable, main street commercial area.

The plan also described strategies to realize the vision. These include expanding commercial uses to serve daily needs, making the village center a destination rather than a pass through area, limiting signs and making them more consistent, enhancing the

# Castle Hayne Catalyst Site Map



landscaping, and encouraging local small business instead of large superstores. Among the uses desired by residents at the time were restaurants, a library, a post office, book store, water sports outfitter, a hotel, medical office, and a farmers' market. These uses would help transform Castle Hayne from a pass through on the highway to a more complete community. In order to achieve this vision, the plan identified the need to address several obstacles including:

- ▶ Lack of water and sewer infrastructure
- ▶ Poor connectivity of local streets, which hinder efficient circulation for all transportation modes
- ▶ Heavy through traffic on Route 133 (Castle Hayne Road), which is the hamlet's Main Street
- ▶ Poor pedestrian access
- ▶ Haphazard development pattern
- ▶ Poor drainage
- ▶ Lack of a consistent look and feel among existing development
- ▶ Poor connection to the Northeast Cape Fear River
- ▶ Small lots on the east side of Castle Hayne Road

This vision plan reflected community sentiments and desires at the time, but did not include a robust analysis of the economic drivers, infrastructure costs or other issues associated with advancing the vision. The following provides a brief description of market dynamics demonstrating some of the growth trends likely to impact Castle Hayne and this area of the region.

## MARKET ASSESSMENT

Castle Hayne is a place that continues to be poised for potential growth and development. While population and development in the three-county region is fairly centralized in Wilmington, recent trends (described in the Regional Market Assessment prepared for the FOCUS initiative) have indicated that growth is starting to spread out from the traditional core that is centered on Downtown Wilmington, the airport area, Mayfaire and the area around the University of North Carolina at Wilmington<sup>1</sup>. Leland has emerged as a major growth center to the west, issuing almost 2,000 residential building permits since 2007 and seeing parallel growth in commercial development. To the north and east, growth in coastal Pender County, particularly in the Hampstead area, has continued the traditional path of development from Wilmington and waterfront areas, where household incomes and home values are higher. Castle Hayne sits in a transportation corridor roughly midway between those two growth corridors.

The Castle Hayne area is served by two interstate highway interchanges that give it excellent regional accessibility. Just south of the area is Interstate 140/US 17 which leads to Leland and Brunswick County to the west and the coastal area to the east, which will soon be enhanced by the planned Route 17 Hampstead Bypass. A major regional employer, the General Electric manufacturing facility, sits at this interchange and benefits from the access to the regional labor force this location provides. Just north of the area, access to I-40 provides north-south regional access into the heart of Wilmington and points south, and to the north ultimately leading to Raleigh and I-95. Besides the interstate highways, Route 133 and US 117 form the spine of Castle Hayne and carry around 15,000 vehicles per day, making it a notable local transportation route.

Being a highly accessible location in a growing region has led to greater attention in the development marketplace. The 313-acre River Bluffs development will bring approximately 700 new homes and other amenities to the Cape Fear River just south of Interstate 140. The GE plant hosts around 2,500 workers who could demand nearby shopping, restaurants, and services that do not exist now. The area is also in

<sup>1</sup> Stamm, Dave. "FOCUS Catalyst Project Regional Market Assessment." FOCUS Consortium. February 20, 2014.

close proximity to the 421 Corridor in Pender County which is targeted for increased industrial growth and commercial activity. Within Castle Hayne itself a new apartment development was recently considered and commercial development interests have been exploring the area around the new roundabout that will be reconfiguring the Route 133/US 117 interchange. The Castle Hayne community has noted the various factors that contributed to its emerging potential, and have expressed a desire to manage future growth in a way that is consistent with their current low-density, rural profile while introducing new local-serving business activity and residential development that is compatible with the existing community character.

Despite locational advantages, other demographic and economic factors inhibit Castle Hayne's desired growth patterns:

- ▶ The Castle Hayne and Skipper's Corner Census Designated Places (CDPs) combined have only 1,435 households living there according to the 2008-2012 American Community Survey (ACS). Given that retail development follows "rooftops," the low residential density of the local market area presents a challenge that could be exacerbated by the community's desire to maintain a largely rural character.
- ▶ The median household income in Castle Hayne for 2008-2012 is \$34,608, which is relatively low. Skipper's Corner presents a higher income profile with a median of \$70,429, but overall the income profile is not high enough to counterbalance the low household density.
- ▶ The lack of sewer service in Castle Hayne constrains current development. While plant capacity exists for future growth, the added time and complication of extending utility infrastructure to development sites will make the area less competitive to other regional locations in the near term.
- ▶ GE workers are a potential source of housing demand, but the site's regional accessibility means that they can live elsewhere and still have a convenient commute. Many GE workers live in the Porter's Neck and Hampstead areas, which are only about a 15 minute drive via I-140 and US 17 (without traffic). The Hampstead Bypass will likely improve mobility for many of these workers. Unless office and industrial development nearby increases significantly, the GE plant alone probably cannot generate enough critical mass of activity to attract shopping and services in Castle Hayne.
- ▶ The Hampstead Bypass will enhance mobility and accessibility from Wilmington northeast to coastal Pender County, reinforcing what is already a favored path of growth. Castle Hayne is on the western edge of the area that will be influenced the most by this new roadway and will have to compete with areas to the east that will be newly accessible and subject to increased attention for development.
- ▶ Physical brick-and-mortar retail is evolving in the face of online competition and changing household spending patterns. Development and store location decisions are increasingly being focused primarily on the strongest "A" rated locations, with peripheral locations and "B" rated (or lower) sites being avoided. The landscape is much more competitive than it once was as many retailers plan for fewer, but higher-performing new stores.

Considering all of these factors, Castle Hayne is probably not a prime location for major commercial development that would serve a trade area larger than the immediate community. There are physical and access constraints on development to the west, lightly populated rural land to the north, and highly competitive growth areas with future mobility improvements to the east. It seems reasonable to assume that the most intensive growth will follow the established paths of the coastal corridor and the Leland area, leaving Castle Hayne in between. While community residents and other stakeholders are not targeting intensive development in their vision for the future, there is a desire to address the market demand, planning, policy and infrastructure needs to attract desired shopping and services for those who live and work there, and those who may want to locate there in the future.

As noted above, the Castle Hayne/Skipper's Corner area has around 1,500 existing households living in it. The current capital improvements program for the Cape Fear Public Utilities Authority (CFPUA) notes that there is utility capacity for the following general levels of new residential development:

- ▶ 278-1,000 three-bedroom single-family homes in Castle Hayne, east of the railroad tracks and along Holly

## Shelter Road

- ▶ 1,000 or more three-bedroom single-family homes south along College Road

Using the most aggressive build-out assumptions, if 2,000 new homes were built in these areas then the total household count in the local market area would increase to around 4,500. This growth could also spur additional utility extensions and expansions that increase the currently projected capacity. Besides household demand, the workers at the GE plant and commuters passing through the area on the interstate highways and Route 133/US 117 also would generate some demand for shopping, restaurants, and services.

Given this future growth profile, the most likely form that new commercial development could take would be what the retail development industry classifies as a neighborhood shopping center. Neighborhood centers are typically anchored by a supermarket of 45,000 to 60,000 square feet and comprise 70,000 to 90,000 total square feet including the anchor store. The most common tenants in a neighborhood center serve the everyday shopping and service needs of nearby residents. (See Table 1)

A neighborhood center requires the support of 6,000 to 8,000 households in a one to two-mile radius (which would extend the market draw into Pender County), which means that it will take a substantial build-out of local residential development potential supplemented with nearby employment and pass-through traffic to generate the local spending required to support this level of retail development. This presents the community with an opportunity to shape the future development pattern to align with its desire for a village-like environment that encourages walking and biking and presents more of a low-density residential pattern. Small-lot single-family homes, combined with attached homes and low-rise multifamily in select locations hold the best potential for creating a walkable environment with sufficient population density to both support the new stores and provide a high-quality setting with public open space, civic functions, and other amenities that can increase the drawing power beyond that of a typical shopping center. These supportive uses should also be located along and adjacent to Castle Hayne Road because future demand is not likely to support a fully commercialized corridor.

The basic development strategy would be to encourage development that contains the components of a neighborhood shopping center but reflects the physical characteristics and connectivity of a walkable village environment. Critical mass is important, so the development should be concentrated in a single site or in separately developed but adjacent sites, and not spread out too far along Castle Hayne Road. A location at or near the intersection with Holly Shelter Road would be ideal because of the exposure to that roadway's traffic flow and access to I-40 to the east. If critical mass for a neighborhood center is achieved and as the local market matures, there may be additional potential for ancillary commercial uses and other specialty stores seeking to capitalize on the strengths of the location. But the overall scale of the commercial village will primarily be linked to the size of the local residential population in Castle Hayne, Skipper's Corner, and the immediately surrounding area. Additionally, there may be an opportunity for additional market demand generated from increased use and activity along the riverfront where a new access point and facility is being planned.

\* Based on ULI survey data, the tenants are listed in descending order based on the frequency of these types of tenants locating in neighborhood centers.

**Table 1: Most Common Tenants in Neighborhood Shopping Centers\***

Supermarket
Medical and dental offices
Restaurant with liquor
Dry cleaner
Women's hair salon
Nail salon
Pizza
Unisex hair
Drugstore
Chinese fast food
Sandwich shop
Restaurant without liquor
Telephone/telecom store
Tanning salon
Dollar store/novelties
Mailing/packaging
Insurance
Finance company
Liquor/wine

## SECTION 2

# CATALYST WORKSHOP

### **The discussion confirmed the community's desire to retain its rural character.**

The FOCUS Consortium's emphasis on regional planning for growth and building complete communities is well aligned with Castle Hayne's vision. Therefore, FOCUS organized a workshop on April 8, 2014 where Castle Hayne residents and local government officials explored where and how the community should grow. The workshop provided an opportunity to revisit the 2008 Castle Hayne Community Plan and discuss the issues and opportunities for shaping future growth.

Based on the attendees present, the discussion confirmed the community's desire to retain its rural character, but also

revealed an inherent tension between the vision and Castle Hayne Road's importance as a regionally significant corridor that connects the hamlet and Pender County with Wilmington and the region's airport. The two-lane road is already carrying 15,000 vehicles per day, and volume will likely rise with the addition of nearly 700 new homes off Chair Road and potential industrial development near Interstate 140, not to mention growth just over the river in Pender County. This presents a design challenge in terms of accommodating future vehicular traffic along the corridor, which may necessitate creating a four lane facility, or creating two parallel two-lane

facilities. In both scenarios, the desire of local residents and businesses is to create a slower speed, pedestrian oriented cross section as the road traverses the village center.

Paying for the needed water and sewer infrastructure improvements is another challenge. The workshop also brought together staff from the county, the airport, NCDOT, the MPO, Cape Fear Utility Authority and others to explore these and other issues. The staff-level discussion pointed towards several steps that must be taken in order to bring about the vision for Castle Hayne as summarized below in Section 4.

## CATALYST SITE GOALS

Workshop participants identified several key goals for the Castle Hayne area, many of which confirmed goals in the 2008 plan. These include:

- ▶ Find creative ways to mitigate increasing traffic on Castle Hayne Road to ensure existing residents and business maintain ease of auto access within, to and from the community; and that there remain opportunities to encourage pedestrian access between key retail and infill housing destinations.
- ▶ Encourage some residential infill development, but orient towards the southeast side of Castle Hayne Road.
- ▶ Encourage new retail, but ensure that existing businesses can stay and thrive.
- ▶ Improve aesthetics of commercial retail and other new development to create a unique look and feel for the area reflective of a rural, small town village.
- ▶ Utilize urban design principles that improve walkability between uses along the corridor (buildings near the street, rear parking, and internal access between properties).
- ▶ Maintain the maximum building height at three stories.
- ▶ Expand water and sewer to enable additional housing and commercial development described in the market assessment, but also use it to control type and scale of future development to ensure rural village character.
- ▶ Seek strategies to ensure that the private sector can help fund needed infrastructure and not place that burden on existing residents.
- ▶ Local new cultural facilities in Castle Hayne as new retail and residential arrive.

The following summarizes the issues, opportunities, and priority action items identified by those in attendance at the day-long workshop.

## SECTION 3

# ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES, AND TOOLS

## TRANSPORTATION

### ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

Castle Hayne Road is a key regional thoroughfare that has two lanes of traffic and a middle turn lane. Pedestrian and bicycle accommodations are poor to nonexistent along the corridor. The road in downtown Castle Hayne needs to handle both “through traffic” and “to traffic.” In other words, people are going to travel through the community on their way to Wilmington and the airport, but the community would also like to see more people traveling the road just to access and enjoy the village center of Castle Hayne. The former travelers demand higher speed and less delay. The latter demand slower speeds, more parking, and walkability. The two purposes of the street are

somewhat contradictory, but this is a common problem that creative integrated land use and transportation strategies can help to solve.

The transportation system also lacks good circulation on the side streets and cross streets. Few connect the east and west sides of the community and for the most part they lack pedestrian accommodations. The transportation system could also provide better connections to the Northeast Cape Fear River, which is a key environmental and recreational asset in the region. Two major improvements present an opportunity for Castle Hayne. The first is a roundabout at the intersection of Route 133 and

US 117, which come together just south of the hamlet to form Castle Hayne Road, currently under construction and due to be complete in summer 2015. The second is an \$8 million streetscape improvement to Castle Hayne Road from roughly the bridge over the Cape Fear River to the new roundabout. However, construction on the streetscape improvements is not expected until between 2026 and 2035 unless there are significant changes to land use and traffic patterns in the area in a shorter timeframe. Based on this context, the following presents some ideas on next steps:

## **RECOMMENDATION 1 - COMPLETE A ROADWAY CONNECTOR STREETS AND MULTIMODAL TRANSPORTATION PLAN**

The 2008 plan included a conceptual diagram illustrating the grid of streets desired for the area. To advance these concepts, the county should consider developing a Connector Street and Multimodal Plan for the Castle Hayne area in concert with the development of a Small Area Plan as part of the creation of the County's first Comprehensive Plan. This Connector Streets and Multimodal Transportation Plan would reflect long term transportation needs for auto, bike, pedestrians and transit based on long term growth and development plans for the area. The plan would help to identify priority locations for bicycle and pedestrian infrastructure as well as a potential location for a future transit stop and park and ride lot which can help connect the area to the region's WAVE bus system. Funding the needed collector streets and multimodal improvements could come from a combination of public and private sector sources as new growth comes along.

## **RECOMMENDATION 2 – COMPLETE A FULL BICYCLE, PEDESTRIAN AND TRAILS MASTERPLAN**

As part of the Connector Streets Plan, a more detailed effort is needed to incorporate non-motorized modes of travel within the Castle Hayne village center. This would include seeking opportunities for more sidewalks within the Village Center to encourage walk trips between destinations, and also to serve future areas of infill housing development that would help to encourage links between close in residential and retail opportunities. This strategy would also allow visitors to park once and walk to multiple destinations. In addition, the larger pedestrian, bicycle, trail and equestrian network of sidewalks, bike lanes and multiuse trails should also be completed for the larger Castle Hayne area to better link these opportunities with the Village Center, nearby schools and the Community College, and recreational destinations like the river.

## **RECOMMENDATION 3 – WORK WITH THE MPO TO PRIORITIZE TRANSPORTATION IMPROVEMENTS IN LOCATIONS ACROSS THE REGION (LIKE CASTLE HAYNE) WHERE COMPLETE COMMUNITY CONCEPTS ARE BEING ADVANCED**

Projects in lower density communities in the region that lack transit, such as Castle Hayne, are at a disadvantage for securing funds for transportation projects through the MPO. The criteria used to evaluate projects favor higher density areas with existing transit service. The MPO could consider ways to help fund needed improvements in rural village areas while also seeking to encourage non-motorized travel and with plans to advance Complete Community concepts.

## **RECOMMENDATION 4 - INITIATE A CORRIDOR STUDY OF CASTLE HAYNE ROAD FROM THE NORTHEAST CAPE FEAR RIVER TO THE NEW ROUNDABOUT AT ROUTE 132/US 117 (CASTLE HAYNE ROAD/COLLEGE ROAD)**

In partnership with the NCDOT, the Wilmington Metropolitan Planning Organization and both New Hanover and Pender Counties, a new corridor study of Castle Hayne Road from points north in Pender County to the soon-to-be constructed traffic circle at College Road. Castle Hayne is a "through" corridor for traffic from I-40 and Pender County heading south to GE, the airport, and Wilmington, but it's also a "to" corridor for people that shop, dine, and live on the road. The study is an important step in defining the long term vision for Castle Hayne Road in light of the new bypass to the east, increased development in Pender and New Hanover County, and discussions about additional interchanges on I-40. While the MPO's long-range transportation plan includes streetscape improvements along this stretch sometime between 2026 and 2035, there are some larger corridor wide issues that should be revisited to identify how a network or grid of roadways in this part of New Hanover and Pender Counties can work together.

## **RECOMMENDATION 5 - PURSUE SAFE ROUTES TO SCHOOL FUNDS FOR SIDEWALKS/ TRAILS TO SCHOOLS**

The Castle Hayne area has two schools, Holly Shelter Middle School and Castle Hayne Elementary School. To improve and encourage bicycle and pedestrian access to these schools, the County can coordinate with the NCDOT Safe Routes to School coordinator and the Regional Active Routes to School coordinator in Robeson County to help seek federal funding to improve the connections from nearby homes to the school campuses.

# HOUSING & DEVELOPMENT

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

Castle Hayne consists mostly of single family homes on fairly large lots with a separate commercial district marked by highway-oriented businesses. The Castle Hayne Community Plan calls for moving more towards a village concept with a mix of uses connected by a walkable streetscape. Residents also have mentioned the need to preserve historic bungalows and encourage people to transition them into new uses. As the region grows, Castle Hayne will likely see more demand for housing and services, but the underlying zoning codes will need to change and additional incentives may be required to enable the type of development the community envisions. The following includes key recommendations to address these issues:

### RECOMMENDATION 1 – CREATE A SMALL AREA PLAN FOR CASTLE HAYNE

In conjunction with the development of New Hanover County's Comprehensive Plan (underway in 2014-2015), the county should consider developing a Small Area Plan in concert with the development of the Street Connector Plan to set the specific policy context needed for Castle Hayne to realize its long term vision. This Small Area Plan can build upon the 2008 effort, current comprehensive planning efforts and input received as part of the Castle Hayne Catalyst project. It should include policies that would support the desire for mixed land uses and higher density infill housing development immediately adjacent to the commercial corridors with an emphasis for newer housing to occur east of Castle Hayne Road. In addition, local community members also identified a desire to maintain lower density uses west of Sycamore Street. This could be supported in the identification land uses specific to maintaining larger sized lots for equestrian or agricultural uses. This plan can then inform future updates to zoning ordinances as well as provisions for the location of sewer, water, and street improvements.

### RECOMMENDATION 2 - CREATE A MIXED USE ZONING DISTRICT

The current zoning ordinance for the Castle Hayne area is several decades old and currently prevents mixed use development in Castle Hayne. A mixed use district should be considered. The district would likely be limited to the village center core surrounding Castle Hayne Road. The mixed use district would not only allow for vertical integration of uses with ground floor retail and housing above, but it could also help to encourage higher density housing to serve housing demand for more diverse housing types including apartments, townhomes and smaller lot single family residential.

### RECOMMENDATION 3 - ENABLE ADAPTIVE REUSE OF BUNGALOWS ON BLOSSOM STREET

The community would like to preserve its history and significant structures that reflect the historic form and character of the region. The county can help by developing an ordinance that allows for and encourages adaptive reuse of bungalows on Blossom Street. These may be ideal for small professional service businesses.

### RECOMMENDATION 4 – ESTABLISH AN AGRICULTURAL AND EQUESTRIAN USE PRESERVATION DISTRICT

As part of the county's Comprehensive Plan update, both policies and incentives should be explored to preserve working rural lands. This could include a range of policy and incentive strategies. Best practices on this topic are included in the Appendix.

# ECONOMY

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

The core vision for Castle Hayne is to preserve existing businesses, maintain rural character but also attract new growth to support more locally serving retail and other community amenities. Many of Castle Hayne's existing businesses rely on both local and pass-through traffic on Castle Hayne Road. As presented in the market assessment, attracting additional retail can be facilitated through supporting additional residential growth in the area. In addition, the village center can also evolve as a key destination for living, shopping and recreating that could appeal to workers in the nearby GE facility and other employers in the industrial areas near Interstate 140. To realize this economic vision, the County should continue to work with community members to refine the desired scale and form of new development which can then be translated into marketing strategies aimed at attracting desired new growth and investment. The following includes some key recommendations to address these issues:

### **RECOMMENDATION 1 – CREATE THE FUNDING MECHANISM AND DEVELOPMENT THRESHOLD TRIGGERS TO EXTEND WATER AND SEWER SERVICES WITHIN CASTLE HAYNE**

Much of Castle Hayne lacks water and sewer service, which are vital for additional growth and development. Providing water service would also improve quality of life and potentially health for existing residents relying on underground water. Water drawn from wells in the area has a high mineral content, which erodes pipes and forces residents to build multiple expensive wells. The Northside Treatment Plant has capacity to serve growth in Castle Hayne, but the community lacks sufficient connections to the plant. Once the county establishes the long term development vision for the area, they can partner with private sector developers and Cape Fear Public Utilities to determine the best combination of funding mechanisms that can help support desired expansions. Some of these funding initiatives such as USDA-Rural Development funding programs are included by reference in the Appendix and can also be explored in the Comprehensive Plan process.

### **RECOMMENDATION 2 – ESTABLISH A PUBLIC/PRIVATE ECONOMIC DEVELOPMENT AGENCY AND GROWTH ADVISORY COMMITTEE**

Castle Hayne is not incorporated as a town or city, so it lacks a mayor and council. In order to implement the infrastructure and regulatory changes called for in the Community Plan, and further advance the vision, a quasi-government body should be established. Ideally this committee would emerge from both the public and private sectors to advocate for and on behalf of the area to the County, NCDOT and the MPO. Additionally, the area could also benefit from the creation of a business alliance or chamber of commerce-like group to better reflect existing and new growth interests. The Friends of Castle Hayne is another group that could be tapped to help establish a regular advisory type of committee.

### **RECOMMENDATION 3 - CONDUCT A FISCAL IMPACT ANALYSIS ASSOCIATED WITH THE SCALE AND DEVELOPMENT DESCRIBED IN THE MARKET ASSESSMENT, VISION AND TO BE DEVELOPED SECTOR PLAN**

Cape Fear Public Utilities Authority provided some preliminary cost estimates for extending water/sewer to the village center in Castle Hayne. This information plus longer term estimates for other infrastructure such as the streetscapes, additional collector streets, signage, schools, safety and fire, and other related development support services and infrastructure should be completed to help determine the total capital, operating and long term maintenance cost associated with more intensified growth in this area of the county. The Cape Fear Public Utilities Authority can also help to estimate the revenue needed to support the extensions and also help identify potential grant or loan opportunities to cover the initial cost of construction.

### **RECOMMENDATION 4 – ESTABLISH LONG TERM PUBLIC-PRIVATE INFRASTRUCTURE FINANCING STRATEGY**

Based on the long term fiscal impact analysis costs and insights from the advisory group, there is a need to

explore and establish a range of potential funding sources to help accommodate the infrastructure needed to support new growth and provide the incentives needed for desired growth patterns.

### **RECOMMENDATION 5 – DEVELOP A COMMUNITY MARKETING STRATEGY**

To attract the quality and type of growth desired, Castle Hayne could benefit from conducting its own branding effort to distinguish its character, highlight adjacent amenities (such as river access, equestrian lifestyle, conservation lands, etc.) and other quality of life attributes. As new retail develops, the plan could extend to include specific strategies to attract people to shop and stroll the village center. This could be implemented by the Advisory Committee, in conjunction with private developers and real estate agents, or in concert with County economic development and marketing efforts.

### **RECOMMENDATION 6 – ESTABLISH A WAYFINDING AND SIGNAGE PROGRAM**

To orient potential customers to retail and restaurant offerings as well as local public recreational activities, the County could work with residents and businesses to establish a signage and wayfinding program. This can help to establish a sense of arrival for those entering into the new village center and orient visitors to the full range of offerings.

## SECTION 4

# CONCLUSION

**Castle Hayne is a place that continues to be poised for potential growth and development.**

Castle Hayne will likely see more demand for housing and services. The Castle Hayne Community Plan calls for moving more towards a village concept with a mix of uses connected by a walkable streetscape. However, the infrastructure needed to support this vision is currently lacking and will require long-term commitment to realize.

Castle Hayne's Catalyst Plan provides recommendations that are consistent with the Complete Communities concept, and include:

- ▶ A range of transportation plans that start the process of a more compact and walkable transportation network

- ▶ Ordinance updates that takes advantage of the area's existing housing stock and allows for mixed use development

- ▶ Refining the economic vision to ensure a strong, distinguishable sense of place, and providing guidance and incentive for the private development community to pursue that vision

The prevailing trends in Castle Hayne suggest that these recommendations are achievable, but will require leadership from those willing to champion the village center vision. Identifying and cultivating that leadership will be paramount.

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# COASTAL PENDER

## **CATALYST SITE DESCRIPTION**

EXISTING POLICY CONTEXT AND KEY ASSETS

## **CATALYST WORKSHOP**

CATALYST SITE GOALS

## **ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES AND TOOLS**

TRANSPORTATION

HOUSING & DEVELOPMENT

ECONOMY

HEALTH



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## SECTION 1

# COASTAL PENDER SITE DESCRIPTION

**The purpose of the catalyst project is to help Pender County explore how best to plan for and partner with the private sector to realize quality growth in the area.**

Coastal Pender runs from the New Hanover County border in the south, to Surf City in the north, and from the Intracoastal Waterway on the east to just west of U.S. Highway 17. Most of the existing development is along the Intracoastal Waterway and on the barrier islands, which are both east of US 17. The area west of US 17 is largely undeveloped and reserved as state game lands. The unincorporated community of Hampstead is roughly in the middle of the 60-square mile area.

Coastal Pender is facing substantial growth pressure as the Wilmington metropolitan area expands. Existing and proposed transportation infrastructure along with other positive quality of life attributes put Coastal Pender in a prime

position to attract a large portion of this growth pressure. The U.S. Highway 17 Hampstead Bypass (Hampstead Bypass R-3300 NC DOT STIP Project) will likely bring more growth by reducing travel time to Wilmington and Interstate 40, while also opening access to undeveloped areas. The Bypass will traverse southern Coastal Pender, connecting the Wilmington Bypass with US 17 near Sloop Point Loop Road, and separating local from through traffic on US 17, creating a downtown Hampstead.

The purpose of the catalyst project is to help Pender County explore how best to plan for and partner with the private sector to realize quality growth in this area. While the County adopted the 2010 Pender County Comprehensive Land Use Plan,

the catalyst project helped identify some specific design considerations, policy and zoning changes and infrastructure strategies that could help the County bring about the desired growth pattern.

The project involved a cursory review of local plans, policies, and ordinances and a day-long workshop involving stakeholders such as government officials, land owners, and developers to explore opportunities for growth in the area. Figure 1 below depicts the Coastal Pender area and the planned Hampstead Bypass.

## EXISTING POLICY CONTEXT AND KEY ASSETS

Pender County's existing quality of life, natural beauty, excellent school system, small town and rural feel combined with its proximity to jobs and amenities in New Hanover County, Jacksonville and the City of Wilmington make it an attractive place to live and do business, which is in part why it is experiencing such rapid growth pressures. These pressures have the potential to jeopardize these assets, hence the County's proactive approach to planning for growth.

Keeping up with needed services and infrastructure to support this growth is one of the major challenges facing Pender County, especially in the urbanizing area of Topsail Township, which makes up much of the Coastal Pender area. Topsail Township grew more than 50 percent between 2000 and 2010. Pender County is also fast growing, increasing from 41,082 people in 2000 to 52,217 in 2010. To even maintain the same level and quality of services present today, continued growth will require more classrooms, parks, water and sewer pipes, water and sewer treatment capacity, storm drainage, and streets. The County temporarily addressed some of its school crowding issues through a \$52 million bond issue in 2005 that supported the

construction of two new schools in Hampstead. However, the County is still predicted to experience significant classroom and park shortages over the next 10 years.

Stormwater management is also an especially important concern due to the poor drainage of soils in the area, and the sensitivity of the coastal wetlands. While additional water and wastewater infrastructure will be needed to support future growth, implementing Low Impact Development (LID) is another strategy to help address these issues. County staff prepared a report in 2011 that identified specific recommendations for how to remove regulatory impediments to Low Impact Development and offered up strategies to further encourage environmentally-preferred development through incentives. LID refers to ways in which sites can be designed, constructed and maintained over time to "protect or restore the natural hydrology of the site so that the overall integrity of the watershed is protected."<sup>1</sup>

The 2010 Pender County Comprehensive Land Use Plan is an important tool that will help shape the coming growth. The Plan calls for growth within existing growth corridors, and in areas where current or planned infrastructure

<sup>1</sup> Pender County. "Implementing Low Impact Development in Pender County." 2011

will support it. The Coastal Pender Small Area Plan (which is included in the Comprehensive Plan) calls mostly for mixed use development along the US 17 corridor and a substantial area of suburban residential growth north of US 17 and east of N.C. Highway 210.

While the Comprehensive Plan doesn't prescribe the form of growth in the mixed use district, the mixed use designation for this area supports smart growth principles which align with the complete community concepts defined in the Background chapter. The mixed use designation is meant to encourage more compact and efficient patterns to promote walkability, help reduce the overall urban footprint, locate housing within walking or a short driving distance from local destinations including retail, schools, parks and employment opportunities and develop the needed transportation and water/sewer infrastructure concurrent with new growth. The implementation mechanism for this policy framework is the Unified Development Ordinance. The underlying premise for the policy framework and the implementing ordinance is to promote an efficient long term development pattern that respects the unique environmental conditions of Coastal Pender and ensures that the County can fiscally sustain the needed infrastructure and

**"The private market is the primary driver of growth; however, local governments can affect the market through the adoption and enforcement of land use regulations and through provision of services. Local governments are charged with protecting the health, safety, and public welfare and for providing for the public good. As such, local governments have an interest in ensuring that the timing, location and intensity of growth are sustainable."**

*Excerpt from Pender County Comprehensive Plan*

services through a reasonable return on its public sector investments in the form of local tax revenues.

One of the current large land owners in the area, Mr. Raiford Trask, has an approved Special Use Permit to build a 3 million gallon per day wastewater treatment facility in the Scott's Hill area that can serve a number of major new commercial and residential developments including Blake Farm. Blake Farm is a new development proposed by the Trask Land Company. The Master Development Plan is conditionally approved for up to 2,998 residential units on 1,300 acres with 250,000 sq. ft. of non-residential space. The Blake Farm development provides an opportunity to set the precedent for the type and quality of growth that can occur in this part of the County. It is likely that approval of this project along with the additional wastewater capacity will encourage other applicants seeking to develop land along either side of this property.

## Coastal Pender Catalyst Site Map



## SECTION 2

# CATALYST WORKSHOP

**Participants identified several next steps and actions needed by the County to ensure quality growth in this area.**

The FOCUS Consortium's emphasis on regional planning for growth and building complete communities is well aligned with the 2010 Pender County Comprehensive Land Use Plan and the need to address long term growth in the Coastal Pender area. Therefore, FOCUS partnered with the County to organize a stakeholder's workshop on March 26, 2014 to revisit the Coastal Pender small area plan and discuss the issues and opportunities for

shaping future growth in this area. Based on the discussion, the participants identified several next steps and actions needed by the County to ensure quality growth in this area.

The workshop brought together County and School Board officials including the Chairman of the Board of County Commissioners, local land owners, representatives from the Pender County Planning Board, and staff from NCDOT,

the Wilmington Metropolitan Planning Organization (MPO) and FOCUS. The discussion included a review of the Complete Community concepts, the Coastal Pender Small Area Plan, design precedents from other coastal communities, funding strategies and public-private partnerships necessary to advance quality growth concepts. The following key goals, issues, opportunities and recommendations reflect these discussions.

“Water, sewer, and road infrastructure cost less in compact development than in more dispersed development. In addition, ongoing expenses—including those for police, fire, and emergency services; street maintenance; and trash removal—are higher per capita when development is dispersed and infrastructure must serve people across a larger geographic area. To increase revenue, many local governments think first of property taxes because they account for more than one-quarter of total revenues and are the largest locally generated revenue source. Smart growth development can help communities maximize property tax revenue without raising tax rates because higher property values are associated with: compact development in established town and city centers; transit connecting homes and jobs; neighborhoods and streets that make walking and biking safe, convenient, and enjoyable.”

EPA, “*Smart Growth and Economic Success: Strategies for Local Governments.*” 2014  
[www.epa.gov/smartgrowth/pdf/economicsuccess/sg-and-economic-success-for-governments.pdf](http://www.epa.gov/smartgrowth/pdf/economicsuccess/sg-and-economic-success-for-governments.pdf)

## CATALYST SITE GOALS

The workshop also helped to confirm the specific goals for the catalyst site which include overarching smart growth principles outlined in the Coastal Pender Small Area Plan, but also consideration of the following:

- ▶ Explore public-private partnerships and create incentives to create quality growth
- ▶ Locate jobs and daily destinations closer to housing
- ▶ Target areas for economic development to attract greater share of professional jobs
- ▶ Create a multimodal transportation network to encourage more walking, biking and the potential for public transit opportunities over the long term.
- ▶ Maintain existing natural assets and incorporate them into community design
- ▶ Encourage connections of Mountain to Sea Trail
- ▶ Create open space corridors, multi-use and horse trails
- ▶ Implement LID practices and explore other creative water conservation and reuse strategies to protect local watershed and wetlands

The following summarizes the issues, opportunities, and priority action items identified by those in attendance at the day-long workshop.

## SECTION 3

# ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES, AND TOOLS

## TRANSPORTATION

### ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

The proposed US 17 Hampstead bypass presents part of the long term solution for accommodating increased travel demand in Pender County. This will be a state roadway, designed and constructed by NCDOT. Ongoing coordination and joint planning for the bypass will be needed between Pender County, NCDOT, the MPO, New Hanover County and local citizen groups to ensure coordinated land use and transportation investments. The alternative analysis work

was completed in 2012 and the corridor is currently in the final design and right of way acquisition phase. However, the project has received no more funding in the most recent Transportation Improvement Projects (TIP) list<sup>1</sup>. While this facility would help address travel between Pender and New Hanover County, there will also be a need for a redesigned and

integrated network of collector roadways and streets to the east and west of the corridor as identified in the Coastal Pender Small Area Plan. The challenge facing the County is how best to plan for and fund this network in concert with NCDOT and the private sector, and also ensure that a more robust multimodal network is created.

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<sup>1</sup> For more information, visit NCDOT's Website at <http://www.ncdot.gov/projects/us17hampsteadbypass/>

## **RECOMMENDATION 1- DEVELOP A NEW COLLECTOR STREET PLAN WITH A DETAILED MULTIMODAL ROADWAY AND NON-MOTORIZED NETWORK FOR COASTAL PENDER COUNTY**

A detailed collector roadway plan is needed to identify the specific needs and longer term multimodal strategies to accommodate more compact, mixed use growth in this area. There are current efforts underway to advance discussions of creating park-and ride lots in Pender County to connect with the WAVE transit service. The long term multimodal plan can build on this work and the land use policies to ensure there is a 20+ year strategy for expanding transit service as new growth and more dense settlement patterns emerge. The multimodal collector plan can help to identify the long term build-out needs for the transportation network in this area and identify the type and location of potential public and private street networks. This is a critical step in working with prospective developers to identify needed infrastructure, dedicate future rights of way and explore joint funding agreements. In addition to the focus on facilities to support auto travel, the multimodal network plan should also propose regional multiuse trails, pedestrian oriented streets and transit corridors. The multimodal network plan would also benefit from establishing roadway connectivity standards and other design parameters aimed at supporting more compact patterns of development. Finally, the plan should also include consideration of connecting with the larger network of roadways outside the study area, such as looking into the feasibility of linking the bypass with Sidbury Road in Pender and New Hanover County.

## **RECOMMENDATION 2 – DEVELOP MULTIMODAL ROADWAY DESIGN OR OTHER FLEXIBLE ROADWAY DESIGN STANDARDS**

The typical NCDOT roadway design standards do not adequately address the desire for local jurisdictions to implement creative transportation design strategies such as Complete Streets, Low Impact Design (LID) or Green Infrastructure approaches. However, NCDOT is willing to work with local governments to explore creative approaches to incorporating these considerations and in fact has developed statewide guidance on Complete Streets in 2009. Pender County should consider partnering with NCDOT and the MPO to develop specific roadway design standards for the Coastal Pender Small Area Plan, as the scale, character and location of streets serve as the backbone and framework for implementing Complete Community design concepts. The new standards should allow for a close correlation between the desired built form of new development and the roadway design. Similar to the concepts inherent in form-based codes, roadway guidelines should be oriented to align the street with the adjacent desired uses. This includes typical cross-section, streetscape, and green infrastructure strategies that address stormwater management. The design standards could also help to identify the long term maintenance and operational agreements needed to ensure clarity about local, private sector, and state maintenance responsibilities over the long term. This could include the creation of Memoranda of Understanding (MOUs) between the various stakeholders.

Examples of these strategies in action can be found throughout North Carolina including: Concord (ordinance), Davidson (ordinance), Asheville (policy), West Jefferson (resolution), Winston-Salem (policy of the MPO), Chapel Hill (resolution), and Durham (comprehensive plan policy). See this site for more information about complete streets in North Carolina: <http://www.completestreetsnc.org/>. Additionally, the concepts of Green Streets, Green Infrastructure and Low Impact Development should also be considered in establishing new guidance on roadway design. Resources on these concepts can be found in the Appendix.

## **RECOMMENDATION 3 – STUDY THE FEASIBILITY OF APPLYING A SYNTHETIC TAX INCREMENT FINANCING (TIF) OR OTHER PUBLIC PRIVATE PARTNERSHIP (P3) STRATEGIES**

Neither the public nor private sector alone can fully fund the needed infrastructure to support planned growth in Coastal Pender County. North Carolina statute G.S. Chapter 159, Article 6, which is known as the "Project Development Financing Act" enables local governments to pursue creative financing practices to help fund some of the initial road and other infrastructure investments. In particular, the implementation of a synthetic TIF may be a viable technique for developing the major east-west spine road within the Blake Farm property. This spine road would serve as the primary east west connector between the future bypass and the existing US 17, which will be a critical connector between the new developments, points south and existing commercial on US 17.

## **RECOMMENDATION 4 – ENGAGE SCHOOL BOARD AND KEY STAFF MEMBERS TO EXAMINE COMPLETE COMMUNITY SCHOOL SITING GUIDELINES.**

Encouraging kids to walk and bike to school helps to reduce vehicular traffic. Pender County can work with the Pender County School Board to implement community and neighborhood school siting design parameters that include identifying locations within close proximity to the greatest number of households, and site design that encourages walking and biking through the design of adequate sidewalks, bike racks and adjacent streets following complete streets design principles. Well-designed schools and community centers can become a strong market driver in new development, and further build on the County's strong reputation and history of investing in quality schools.

# HOUSING & DEVELOPMENT

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

The Coastal Pender Small Area plan includes a mixed use land use designation. As described earlier, the mixed use designation is intended to encourage more compact patterns of development where housing, shops and other destinations are located closer to one another. While this designation provides a helpful policy context, the County may benefit from more policy refinement and zoning ordinance revisions to encourage the desired compact, Complete Community concepts while also providing incentives to developers through more flexibility and streamlined reviews. This may be particularly important for ensuring a minimum mix of uses, LID techniques, housing choices, and integrated transportation networks that encourage more transportation choices.

### **RECOMMENDATION 1- UPDATE THE SMALL AREA PLAN POLICIES FOR COASTAL PENDER IN CONCERT WITH DEVELOPMENT OF THE MULTIMODAL AND COLLECTOR STREET PLAN.**

There is a need to provide more specificity as to the maximum and minimum desired mixtures of uses, provide more focus on building form rather than use, identify guidance on locating community facilities, and other parameters to support Complete Community concepts. This policy guidance would primarily be provided through a new small area plan that considers targeting development into more nodal patterns of development organized around the one-quarter mile walking shed. This policy guidance can also set the stage for revisions to the Planned Development (PD) Zoning District ordinance.

### **RECOMMENDATION 2 - PREPARE PLANNED DEVELOPMENT ORDINANCE REVISIONS TO ALLOW MORE FLEXIBILITY FOR DEVELOPERS TO RESPOND TO MARKET CONDITIONS, BUT STILL ENSURE THE LONG TERM CREATION OF COMPLETE COMMUNITY PATTERNS THROUGH DEVELOPMENT OF A FORM BASED PLANNED DEVELOPMENT ORDINANCE.**

The type of development desired in the Complete Community concepts will require additional provisions and revisions to the zoning code to ensure a minimum and maximum mix of uses, but also provisions that ensure Complete Community site design practices that encourage clustered and vertically integrated land use patterns that promote walkability and 'park once and walk' opportunities. This could be accomplished in part by adopting more of a form based type of approach to the zoning code. One example could be to refine the PD Section of the Pender County Unified Development Ordinance to require the submission of a more flexible type of site plan – one that requires detailed street and block plans, design guidelines for buildings and open spaces but greater flexibility of uses. This modified definition of the PD site plan would include specific design standards addressing building heights, orientation and setbacks, but allow more variety

of uses. Doing so would allow developers more flexibility in bringing products that reflect current market conditions, while still creating a building form and development character that supports the larger Complete Community design concepts.

### **RECOMMENDATION 3 – REFINE THE PD ORDINANCE ADMINISTRATIVE AND PROCEDURAL STANDARDS TO SPECIFY PARAMETERS THAT WOULD ALLOW FOR SITE PLAN CHANGES THROUGH ADMINISTRATIVE RATHER THAN LEGISLATIVE APPROVAL.**

One of the key incentives that the County can provide to the development community to encourage the creation of Complete Community concepts is to streamline the development review process. While Pender County already has a predictable and expeditious review process in place, they may benefit from interviewing developers to gain a better understanding of some potential areas of additional improvement. In some cases the biggest obstacle to quality development in this area may be the lack of flexibility in the ordinance structure to allow developers to adapt to changing market dynamics for products. As part of the update the PD ordinance, the County can identify an appropriate set of site plan amendments that may be addressed through administrative review by the Zoning Administrator in lieu of a legislative approval and full board hearing. Additionally, the County can take the lead on engaging the public in a visioning effort as part of the revisions to the Small Area Plan (in the existing Future Land Use Plan) policies to explore the long term build out of this area and provide visualizations, estimated impacts and other helpful information that can help dispel some of the traditional concerns from the community relative to traffic or environmental impacts resulting from new development.

### **RECOMMENDATION 4 – CONDUCT A FISCAL IMPACT ANALYSIS FOR THE COASTAL PENDER AREA.**

Understanding the long term public sector investments for the provision of services is a critical step in any growth management strategy. In this particular case, the County can use this overall planning effort to determine how different levels of density and mix of uses can in turn provide the needed tax base to support future development. In effect, this fiscal study can be used to guide potential refinements to the plan policies and subsequent ordinances to ensure that the tax revenue return that could result from an appropriate densities and mixes of uses is viable and reasonable to pay for the public investments in infrastructure. This type of analysis could also be used to provide justification for setting aside future Capital Improvement Plan funds based on anticipated future tax revenues.

### **RECOMMENDATION 5 – DETERMINE THE BEST COMBINATION OF PUBLIC/PRIVATE FINANCING STRATEGIES TO SUPPORT DESIRED GROWTH.**

Based on the outcomes of the fiscal study, the County should investigate and evaluate the most suitable public and private funding strategies to accommodate desirable future growth. This would include conducting a more detailed feasibility analysis of funding mechanisms such as a synthetic TIF, investigating options for generating revenues/cost savings through water reuse, looking at other state or federal loan programs (United States Department of Agriculture Rural Development, Economic Development Administration), advancing special assessments or service districts, and other strategies to help the County pay for long term growth in this area.

### **RECOMMENDATION 6 – IMPLEMENT RECOMMENDATIONS IN THE 2011 LOW IMPACT DEVELOPMENT (LID) STUDY**

The 2011 study recommended several next steps to incorporate LID techniques during the design, construction and ongoing maintenance of infrastructure associated with new development. The study recommends removing the barriers to LID in the existing Pender County Unified Development Ordinance, and creating County funded grants to encourage individual property owner implementation. In addition to these techniques, the County could also explore additional technical assistance, and loans and grants through state or federal agencies (e.g. the Environmental Protection Agency) to support pilot projects in LID or innovative storm water management provisions..

# ECONOMY

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

Long term economic development for this area of Pender County depends not only on the continued emphasis on ensuring high quality of life, but also in engaging with regional partners to better align and coordinate on strategies. There are several potential longer term job creating industries that might be attractive to this area and recent reports and studies on the topic emphasize the need to create more high quality, higher paying jobs in the professional, healthcare and other sectors. The new US 17 Hampstead Bypass corridor project presents the County with an opportunity to positively market this part of the region not only for its proximity to the coastal amenities, but also as a nearby locale with good access into Wilmington and all of its assets.

### **RECOMMENDATION 1 – PARTNER WITH NEW HANOVER COUNTY TO ESTABLISH A JOINT PLANNING AND ECONOMIC DEVELOPMENT STRATEGY FOR THE HAMPSTEAD/ SIDBURY ROAD CORRIDOR**

The creation of the joint land use, transportation and economic development plan for this part of the region would help to unite efforts and ensure a more coordinated approach to land use and transportation investments. North Carolina statutes (Chapter 160A) enable joint planning between jurisdictions for these purposes. This could be accomplished by engaging members of the local chamber of commerce, realtors and other interested parties along with key agency staff to help develop a long term vision for the corridor and the supporting economic development strategies. Given their interest in the roadway corridor, the MPO would also be a valuable partner in this process.

# HEALTH

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

How we design our communities impacts public health outcomes. From access to fresh foods to community design that supports active lifestyles where people can walk or bike to daily destinations, there is a growing consensus in the planning field that ‘healthy by design’ concepts can be incorporated into broader land use and public policy decisions. In the Coastal Pender area, this is likely to be addressed through the implementation of Complete Community design concepts which emphasize walkability and locating a diverse mix of uses within close proximity to where people live. In addition, the County as a whole is deficient in recreation areas. The provision of more recreational facilities is another key funding challenge facing the County and should be addressed as part of the longer term financing options explored for other infrastructure needs. The County should also build on past precedent for engaging local volunteer groups and non-profits to support development of these facilities. Another funding option is “payment in lieu” option for developers.

### **RECOMMENDATION 1 – EXAMINE THE FEASIBILITY OF CREATING A RECREATIONAL SERVICE DISTRICT FOR PROVIDING PARKS AND RECREATION.**

To address the parks and recreation needs, one strategy to pursue would be the establishment of a County (or two-county) Recreational Service District. Recreational Service Districts are enabled by North Carolina State Statute (Chapter 153A, Article 16) and establish taxing authority to generate revenues for the management, control, improvement, maintenance and acquisition of land for recreational purposes. This would create a funding source and if pursued as a cross -County strategy with New Hanover County, could also allow the region to better leverage different parks and recreational assets and cost share in the acquisition and long term operating and maintenance costs.

## **RECOMMENDATION 2 – INITIATE A SMART SCHOOL SITING INITIATIVE TO ENSURE HEALTHY LOCATION AND DESIGN DECISIONS.**

Pender County Planning Staff can partner with School Board officials to identify key design principles that can inform the location and design of sites and buildings for future schools to support livable, Complete Community concepts. This information can also be used in conducting preliminary discussions with developers to identify key sites and locations as part of project development plans.

## SECTION 4

# CONCLUSION

**Existing and proposed transportation infrastructure along with other positive quality of life attributes put Coastal Pender in a prime position to attract a large portion of the region's growth pressure.**

Keeping up with needed services and infrastructure to support this growth is one of the major challenges facing Coastal Pender County. Previous planning efforts in the county have recognized the need to ensure that development is handled responsibly, so that private and public interests are both served.

Coastal Pender's Catalyst Plan provides recommendations that are consistent with the Complete Communities concept, and include:

- ▶ Continue planning and identifying funding for multimodal, interconnected transportation network that facilitates improved access and mobility in the area

- ▶ Ordinance updates that build on current mixed use language, providing more specificity and clarity on building form and use.

- ▶ Explore a wider range of funding and financing mechanisms for public infrastructure and private development.

- ▶ Improve health outcomes through the thoughtful placement of public facilities

Coastal Pender County is poised for growth, but is not yet positioned to capitalize on that growth to create the kind of community its residents and the larger region desire. Pursuing the recommendations in this plan can help facilitate the realization of that vision.

# LELAND GATEWAY

## **CATALYST SITE DESCRIPTION**

EXISTING POLICY CONTEXT AND KEY ASSETS

MARKET ASSESSMENT

## **CATALYST WORKSHOP**

CATALYST SITE GOALS

## **ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES AND TOOLS**

PLANS AND POLICIES

COMMUNITY DEVELOPMENT OPPORTUNITIES

TRANSPORTATION



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## SECTION 1

# LELAND GATEWAY SITE DESCRIPTION

**Transportation access has supported rapid growth, to which the Town of Leland has responded by designating the Gateway District as a focus area for community development, economic development and place-based transformation.**

Leland sits west of downtown Wilmington, on the other side of the Cape Fear and Brunswick Rivers. The town has excellent transportation access to Wilmington via the Cape Fear Memorial Bridge. It is also well connected to the region's highway system and airport via U.S. Routes 17, 74, and 76. Transportation access has supported rapid growth, to which the Town of Leland has responded by designating the Gateway District as a focus area for community development, economic development and place-based transformation. As the Town grows, it wants to transform the Gateway District from a "drive-through" place to a "go-to" place.

The Gateway District is the historic central place of the Town

that includes areas around Village Road, Old Fayetteville Road and Navassa Road just north and west of US 17. The area includes mostly automobile-oriented retail development and adjacent residential neighborhoods. The Gateway District is also home to the Leland Town Hall and community park facilities immediately adjacent. While there is some vacant land in the area, most of the future change in the Gateway District will be through the rehabilitation, reuse or redevelopment of sites with existing buildings on them. While it is the Town's desire to create a new gateway of the community, the lack of a historic main street area creates challenges in establishing a walkable district that has expanded housing choices, retail uses and civic destinations. There

have been some newer infill and redevelopment projects in the area, but too few to claim progress in attracting new projects at the desired pace. While redevelopment and infill projects have been slow to materialize, there are a number of civic, neighborhood and natural assets to build on in the area.

## EXISTING POLICY CONTEXT AND KEY ASSETS

Despite the challenges that exist, there are many positive forces and attributes the Town of Leland can leverage. The regional location of the Gateway District makes it almost inevitable that positive change will occur in the district over time. The

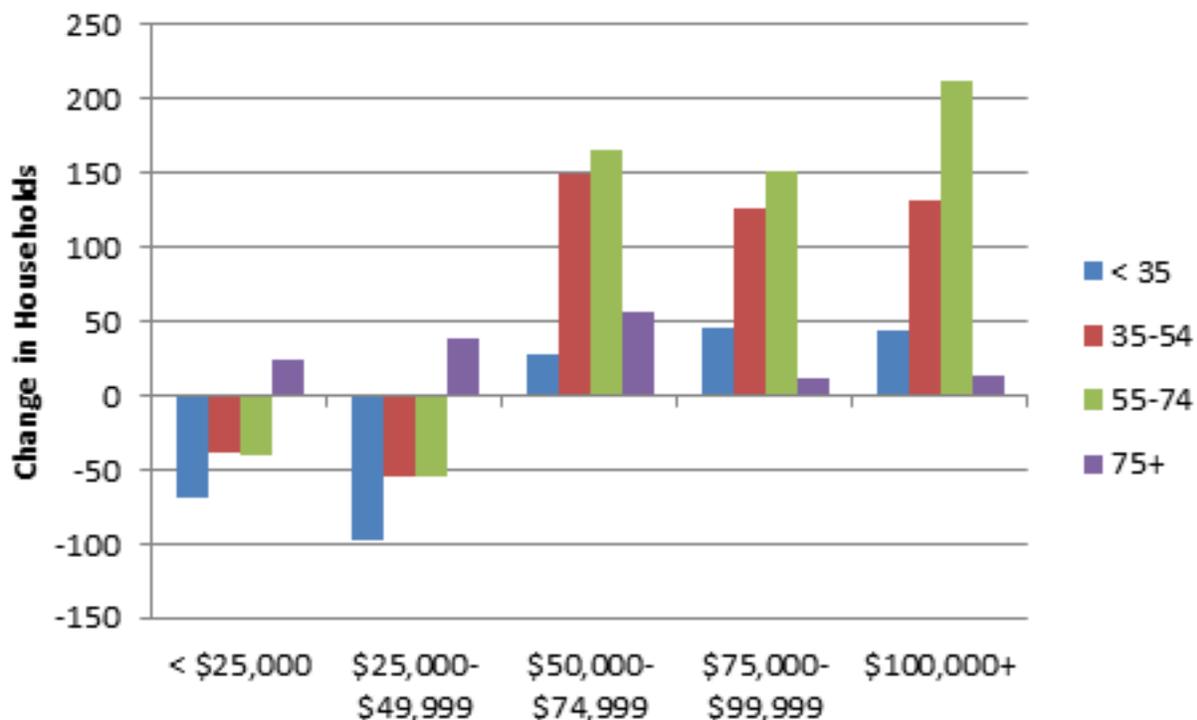
immediately proximate residential neighborhoods are stable, affordable and very conveniently located relative to the job centers of the region. The newer large-scale residential developments and commercial areas in the Town of Leland present an opportunity for the Gateway District if the district can be made distinct. While the retail and housing act in a way as competition, they are more important as a source of retail critical mass in the area and purchasing power of the new residents. This new development outside the Gateway District in general will continue to drive interest in the area.

These ingredients help the Town set the stage for making the Gateway District a civic center, a destination-oriented place and a place where area-wide residents go for goods, services and entertainment. The Gateway District has the opportunity to complement the everyday retail establishments with small, locally-owned restaurants, shops and services that tend to find homes in traditional community centers. In order for the retail and services diversification strategy to work, new housing must come to the district to support the creation of new business and to sustain them over time. The Gateway District plans and policies are designed to make this happen, including having vertically-integrated, mixed-use buildings and allowing for relatively high-density residential development.

## MARKET ASSESSMENT

The Town of Leland has experienced dramatic growth over the past decade, going from a population of 1,938 in the 2000 Census to an estimated 14,799 people in 2013 according to ESRI. On average, Leland has added almost 1,000 new residents per year since 2000. This growth has brought higher incomes to Leland, which had a median household income of \$32,574 in 2000. Adjusted for inflation, the estimated 2013 median household income of \$52,619 represents a 17 percent increase in real purchasing power for the typical Leland household. Since 2007, the Town has issued almost 2,000 residential building permits, becoming one of the primary growth centers in the three-county region. This growth in affluent households is projected to continue, as shown Figure 1. ESRI forecasts that Leland will add 1,132 new households earning more than \$50,000 per year from 2013-2018, with the largest growth coming in empty-nester households (age 55-74) earning more than \$100,000 per year.

**Figure 1: Leland Household Change by Age and Income, 2013-2018**



Source: ESRI

The demographic sources of demand for high quality development are present in Leland. Comparing the existing sales by retail category to the local spending in those categories for the local trade area (defined by a seven-minute drive from Town Hall) reveals that there are many categories where local spending is “leaking” out to other shopping areas because Leland residents are not able to shop closer to home. This raw potential demand for new retail development exists for a range of store types:

- ▶ Furniture and home furnishings stores (such as La-Z-Boy or Pier 1) – can capitalize on the many new households moving in and outfitting homes
- ▶ Electronics and appliance stores (such as Best Buy or H.H. Gregg) – online retailing has severely impacted this retail sector, but it can also capitalize on new housing growth
- ▶ Building materials and supply stores (such as Lowe’s or Home Depot) – also a beneficiary of housing growth, these are typically large stores that may only be suitable for particular locations in town
- ▶ Clothing and accessories stores (such as Banana Republic, Forever 21, or Nine West) – sales leakage in this category typically represents spending that takes place at regional malls, but some small boutique/specialty stores might be supported in the local trade area
- ▶ Sporting goods, hobby, book, and music stores (such as Dick’s Sporting Goods, Barnes and Noble, Michaels) – another category that has been hit hard by online sales, but unique and/or highly focused specialty stores that tap into a loyal local customer base can find support
- ▶ General merchandise stores (such as WalMart, Target, Macy’s) – this category is largely the province of big box superstores and regional mall department stores
- ▶ Full-service restaurants – as the population and household income level increases, local demand for dining beyond the existing fast food, takeout, and fast casual also grows

This local retail demand is available to be captured by new stores, but that is a competitive process that is based on each retailer’s blend of price, product, convenience, and shopping experience. Leland has attracted retailers to auto-oriented shopping centers, but there may also be local demand for shopping in more traditional, walkable places that is not being met. The pattern of development to date in Leland has emphasized convenience and everyday shopping needs, but as the market continues to grow and mature new opportunities can emerge.

Leland’s recent growth has largely occurred out on the western and southern edges of town, in subdivisions and master-planned developments such as Brunswick Forest, Magnolia Greens, and Waterford. These areas are physically and psychologically separated from the older, originally settled area of Leland located along Village Road. Growth has shifted the center of gravity in Leland out to Ocean Highway (US 17), where new shopping centers, big box retailers, and office space have been developed to cater to the new residents nearby. Increasingly, the older part of Leland is not the everyday heart of the community – most new residents are unlikely to even pass through it during their travels to and from home. There are not many reasons for them to go there at present. The attractiveness of the Gateway District needs to be built on distinguishing assets and uses that cannot be found on US 17. Right now US 17 is competing with the Gateway District in terms of providing new retail and commercial services for the community as a whole. The Town needs to shape a strategy for the Gateway District that is tailored to its assets and potential as a diversified mixed use district, walkable neighborhood and civic center.

The market position of Leland for conventional suburban development has proven to be strong and can be expected to continue. But the Town is seeking to create a walkable, mixed-use town center environment in its historical core that can be a counterweight to the continuing suburban expansion and revitalize the Gateway District. The question is whether Leland’s strong growth position can translate to the potential for creating an alternative form of development that reflects the “complete community” goals of the FOCUS initiative.

As noted above, Leland’s recent growth has been dramatic and made it a prominent center of development

activity in the region. But in order to leverage this market position to create a town center, the Gateway District must become the true gateway of the community, a place that is inherent to the Town's identity and a natural gathering place for all of its residents, no matter what part of town they live in. Historical downtowns that are still vibrant today have retained or regained this status over time, which illustrates the challenge of creating a downtown where one does not currently exist. A true town center must have strong social, cultural, and economic connections with its community, even if it is no longer the primary place for shopping or employment – which few downtowns are today. It is a place where people choose to come because of a unique mix of amenities, businesses, and civic destinations that appeals to their sense of community while also being attractive and convenient.

The Gateway District is currently largely composed of auto-oriented commercial development and underutilized properties. It is not very walkable, nor attractive to people who might consider spending time there for purposes other than convenience-driven shopping. Given the District's geographic and psychological separation from Leland's growth areas, which are major sources of demand for development, it needs to have destinations and activities that will draw residents to the place and help establish it as the central place of the community. The challenge for redevelopment is that retailers and other private sector drivers of development and investment are also looking for the same things that bring people back to a place on a regular basis. With the recent adoption of the SmartCode for the District, the Town's vision has been publicized, a development concept has been illustrated, and the regulatory framework for implementation has been established. But retrofitting the Gateway District as a walkable, mixed-use area will be a complex and risky undertaking that evolves over time, which makes the early stages of activity difficult to lead by profit-driven entities. Public investment is often needed to lay the groundwork for private investment.

The Town of Leland can lay the groundwork for redevelopment of the Gateway District through actions and investments in civic programming and placemaking that make the area an attractive community destination. Examples of civic programming include cultural and civic events, such as a street festival celebrating a unique regional asset, a Gateway District Farmers' Market, or something as small as a weekly movie night in the summer for families. Examples of placemaking include building new public open space and recreational facilities, such as a new park. Together these investment can combine to establish the District in the minds of residents as a place where something is always going on, and a place where families and neighbors can come together for a variety of activities. The library, Municipal Park, and Town Hall are already clustered together in the District, forming a foundation of civic and recreational facilities that can be leveraged with other Town-owned property to create a high-quality central place for the community. Getting families to come to the Gateway District to play in the park, attend a cultural event, or check out library books is the first step toward getting them to come for shopping or eating out.

Public investment in the Gateway District can show the private market that the Town is committed to redevelopment of the area, and a successful civic destination will help bring in the activity and customer traffic that retailers and other businesses need to be successful. Leland has benefited from a strong market position that continues to attract new development. To transform the Gateway District that market strength must be used to catalyze both public and private investment that creates a central place that serves all of Leland's residents.

## SECTION 2

# CATALYST WORKSHOP

**The discussion confirmed the community's desire to retain its rural character.**

The FOCUS Consortium held a day-long work session focused on the Gateway District. Town staff, one elected official and a representative from the North Carolina Department of Transportation attended the work session. The work session was designed to put the market dynamics, public policy and community development issues of the Gateway District into perspective. The conversation of the day revolved around specific past development proposals and public-private collaborations as they related to policy administration and public decision-making. There was also discussion of completed, planned and potential catalytic public investments that will create increased interest in the

district and attract desirable development activity. The consultant prepared a list of opportunities and potential threats to implementing the vision of the Gateway District Infill Plan and FlexCode. The consultant also gave a presentation of demographic and market forces at work in the area, with a focus on housing and retail activity. As a follow up to the work session, the consultant performed an audit of the Town's policies for the Gateway District and prepared recommendations for improving the substance and administration of the regulations. The recommendations are presented in the following section.

## CATALYST SITE

## GOALS

The workshop helped town officials confirm the specific goals for the catalyst site, which include:

- ▶ Attract high quality development projects that meet the intent of the Master Plan, Infill Plan and FlexCode
- ▶ Improve the ease of administering the FlexCode
- ▶ Maximize the potential to shape and improve development proposals that do not meet the FlexCode requirements rather than abandon them.
- ▶ Identify public investments and infrastructure that will create

the context for quality development.

- ▶ Increase the mix of housing types and commercial establishments, creating a walkable, mixed-use district
- ▶ Create a district that serves the immediate local residents, draws residents from throughout the Town of Leland and attracts visitors from around the region.

The following summarizes the issues, opportunities, and recommended priority action items identified by the participants at the work session and by the consultant team after the work session.

## SECTION 3

# ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES, AND TOOLS

## PLANS AND POLICIES

### ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

The Town of Leland has already committed to planning and policy development that will serve to transform the Gateway District over time. The Town invested in an Infill Plan for the Gateway District and created and adopted a new zoning code for the area. This FlexCode is based on the placemaking principles of New Urbanism, codifying and demonstrating desired patterns and types of streets along with building uses, sizes and orientations. The challenge of leveraging these planning and policy tools is that there have not been projects in the Gateway District that have advanced to implementation under the FlexCode. This has been a function largely of

economic conditions affecting the rate and type of development that is viable in this part of the region, but also has to do with the localized market dynamics, the types of physical development that follow the established patterns of the area and the mismatch between particular visions for change in the Infill Plan and specific development proposals for sites in the Gateway District. The local stakeholders and typical developers are not going to be as forward-thinking as the Town. There are a number of development dynamics at play, including:

- ▶ Inexperience of regional developers in more urban/walkable forms of development;

- ▶ Low familiarity/market acceptance of denser housing styles, including smaller lot single-family;

- ▶ Inexperience of local banks lending for this sort of development;

- ▶ Uncertainty about/inexperience with new code by developers; and

- ▶ No development organization or agency with primary focus.

In addition to new development, there needs to be a focus on improving existing properties. There are a number of commercial, and some residential,

properties that are functionally obsolete or that remain viable through a combination of very affordable rents and underfunded maintenance and rehabilitation activities. The reuse, rehabilitation or improvement of these areas needs to be addressed in the code and through cultivated relationships with property owners.

The following recommendations include minor changes to the code; enhanced user-oriented information about the purpose, application and use of the code; and additional guidance to clarify the intent of the code. There is also the need to clarify the relationship between the vision and policy expressed in the Master Plan and Infill Plan relative to the FlexCode requirements.

### **RECOMMENDATION 1 - CONSIDER MODIFICATIONS TO THE FLEXCODE PROVISIONS**

The consultant conducted a review of the FlexCode in addition to gaining perspective on the application of the code in specific development proposals. The FlexCode is an effective, but still non-traditional, approach to development regulation. Although it has been adopted by communities around the country, local property owners, business owners, developers and their representatives are usually unfamiliar with how it works. They do not perceive the code as intuitive and often find it difficult to understand. The Town should consider further refinements to the code to make it more effective in its application in the Gateway District. Recommended refinements include:

- ▶ Better define specific terms used in the language, including public frontage, TND, RCD, and CLD (in summary table);
- ▶ Clarify the difference between a FlexCode Zone and a Transect Zone .
- ▶ Clarify the difference between a new community plan, regional plan, and an infill plan and specify clearly when these plans are required<sup>1</sup>;
- ▶ Be more direct in defining civic zone requirements;
- ▶ Check civic zone requirements table references (in summary table);
- ▶ Clarify that none of the “special requirements” in the plan descriptions are mandatory;
- ▶ Create a provision for cross parcel access to serve in place of street network in select instances<sup>2</sup>;
- ▶ Create provisions for relaxing the requirement for ground floor non-residential uses in select instances; and
- ▶ Add sidewalks to the requirement for multimodal networks, which is currently limited to the bicycle network.

The summary table is a very important tool in the code document, but it is difficult to engage with. A verbal description of the information that is contained in the summary table would go a long way in helping the user understand the information and use the table as a point of departure for drilling down into each section of the code.

### **RECOMMENDATION 2 – CLARIFY THE ROLES OF THE MASTER PLAN AND INFILL PLAN AS GUIDANCE VERSUS POLICY**

These documents contain information designed to guide the nature of new development in the Gateway District. However, they are either too general (in the case of the Master Plan) or too specific (to some extent in the Infill Plan) to act as effective design guidance for specific development proposals in the district. The Town should consider this in the next update to the town-wide Master Plan and for further refinements

<sup>1</sup> This can be accomplished in the suggested additional verbal description of the summary table. It would also be useful to have a step by step description of how to use the document depending on what type and size of development it is.

<sup>2</sup> One example of this would be to allow new cross access connections to serve as street network when the cross access provides connection to a property that also connects to a street that the applicant property does not connect to and/or when the cross access provides, through the applicant property, a connection for an adjacent property to a street the adjacent property does not have access to.

to the Gateway District infill strategy. A separate design guidance document should be considered to complement the FlexCode. While the code is very thorough and clear on some site design and building design elements, there are other areas where design quality and intent can be further clarified through additional guidance. The guidance should also illustrate the streetscape standards that are in the FlexCode, as well as the streetscape standards recommended below.

## STRATEGIES AND TOOLS

### CREATE GUIDANCE FOR USING THE FLEXCODE

The FlexCode needs written guidance on how to use it. Town staff provide a knowledge base and assistance for using the code, but potential applicants could be better prepared for staff discussions with some basic guidance, and staff would be able to spend more energy on shaping quality development and less energy on educating applicants about the code. A simple step-by-step guide with some definitions would be helpful. As the document stands now, it is daunting to take on for anyone who is not very familiar with how codes and design standards work.

### IMPROVE WEB-BASED MATERIALS SUPPORTING PLAN AND POLICY INFORMATION

The Town provides information about the FlexCode on its website, but more content on the nature of the FlexCode, where it is optional and where it is required, and how to use it, would be helpful to have on a series of webpages. Also, the Master Plan and Infill Plan do not seem to be features on the main Town website. The lelandvision.com site is out of date and no longer the site of record for the Gateway Improvement Initiative. Given that the web presence for the effort is the primary source of information about what is going on, the website and webpage strategy needs to be revisited to be organized, up to date and demonstrating the latest developments in planning and policy development for the Gateway District (and other areas of the Town).

# COMMUNITY DEVELOPMENT OPPORTUNITY

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

Transforming the Gateway District and realizing the vision for the area is going to be a very long and effort-filled process. Success will rely on the infusion of private investment, public investment, and strategic collaborations across, public, private, civic and non-profit lines. There is the need for additional staff time or staff capacity needed from within the Town to make this revitalization effort successful.

While there has been a significant amount of high-quality and inclusive planning and policy development, the private market has not responded in kind to bring the types of projects envisioned and desired. Implementation of public initiatives<sup>1</sup> has also been slower than necessary to catalyze the area and attract public investment. The Gateway District is a small, but differentiated market within the region with specific opportunities for housing, services and jobs development. The stewards of other areas such as this have succeeded in attracting quality development through leading with public investment and grass roots revitalization efforts. The success of the Town of Leland relies on growing and invigorating their efforts in these areas and incubating, facilitating and ultimately responding to the involvement of stakeholders from a number of interest areas.

<sup>1</sup> Initiatives to transform streets and enhance multimodal facilities is a primary example here.

The first priority should be to change the image of the district as a drive-in, drive-out retail location. There is a psychological, as well as physical, transformation that needs to take place. Progress will be slow, but each manifestation of progress should improve both perception and the physical quality of the District. The Town should cultivate the local and regional reputation of the Gateway District, focusing on reasons someone would visit. The Town has a number of non-commercial draws, including Town Hall, the community park and the library. Efforts to enhance this area of the District need to continue to help catalyze interest in the area and make it a more popular destination for the growing number of Town and area residents.

In addition to public investment, there are a number of strategies and approaches that should be considered in the review, approval and implementation of private projects. The following recommendations cover the areas of organizational development, collaboration, strategic focus areas and public investment.

### **RECOMMENDATION 1 – CREATE A NEW/UPDATED INFILL PLAN/MASTER PLAN FOR THE TOWN CENTER AREA**

The Infill Plan should be supplemented or amended to include a master plan concept for the town center area around the new Town Hall. This area is the number one opportunity for the Town to create public space, public uses and private uses that create a Town-wide and regional draw for the Gateway District. The Town should continue to create first class public facilities, matching the dedication to quality that influenced the design of Town Hall. The master plan should identify opportunities to expand the town center footprint and frame the public spaces that exist with new private mixed use or residential development. This small area plan for the town center/Town Hall area would clarify opportunities to incentivize and shape private development with public investments and a clear vision for the build out of the area. It does not matter whether this is considered an update to the existing Master Plan or a separate initiative or part of a new Master Plan, it just needs a fresh look and a stronger commitment to creating a first class civic space and community destination.

The master plan process should identify the next wave of public investment in the area and sites where public-private partnerships could emerge to make development happen. While there has been some development interest in the area, there is the need to think and dream bigger. Housing, rather than retail or office, is most-likely the best focus area for development at the town center. The Town could envision, cultivate and facilitate a market-rate project in this area, creating the successful catalytic project that has been elusive within the Gateway District. This type of project would create interest and activity, but also should embody and typify the urban design principles that are highly emphasized in the Gateway District plans and land development policies. With a catalyst project underway, the Town and regional transportation planners can strengthen the Gateway District's access to downtown Wilmington and other job centers through enhanced transit services. These services would give the Gateway District a competitive transportation advantage relative to the more suburban development in Leland.

### **RECOMMENDATION 2 - CONTINUE STRATEGIC POSITIONING FOR BEST PRIVATE DEVELOPMENT OPPORTUNITIES**

The Infill Plan is designed to be implemented incrementally. The Town has already identified the best private development opportunities in the district. There aren't many big parcels where large numbers of single-family homes can be built. Multifamily for rent, single-family attached/townhomes and small-lot single family are going to dominate the Gateway District market. The Town could participate in site consolidation in the areas with the most potential as a long term strategy to make larger groups of parcels available and marketable. However, for the short run there has been a diverse enough (although not robust enough) list of interested developers in various locations throughout the Town so as to not warrant what would be expensive and involved consolidation activities at this time.

If a catalyst project is not going to happen in the town center area, then it needs to happen in another location. The flea market property is the best place for this, despite the fact that a fairly recent development proposal came up and did not advance to implementation. The cost of infrastructure and required mix and location of uses are two impediments on the site. The Town should consider funding mechanisms as described below or from other sources to make that site more development ready or to use as another development emerges. The Town should also consider requiring retail only at the Village Road edge, allowing for the development behind to be single-use residential.

## STRATEGIES AND TOOLS

### ENCOURAGE SPECIAL ASSESSMENT IMPROVEMENT DISTRICTS TO FUND INFRASTRUCTURE FOR NEW DEVELOPMENT

Upfront infrastructure costs can be a fatal obstacle to development proposals. Fortunately for communities and developers, the North Carolina General Assembly in 2008 and 2009 expanded the authority of municipalities to establish special assessment districts for funding public infrastructure projects. Special assessment improvement districts eliminate the upfront burden of building infrastructure such as water, sewer, streets, and more. State law requires the property owners of the proposed district to petition the local government to create the district. Once created, following a series of steps outlined in state law, the local government can borrow money to build the needed infrastructure. The debt can be paid back over 30 years through assessments on the property owners in the district. The assessment is in addition to the community-wide property tax rate. However, this method comes with some risk. If the infrastructure is built, but the developer fails to sell all of the parcels, the assessment revenue could be insufficient to cover the debt payments<sup>2</sup>.

### INCREASE NUMBER OF EVENTS IN TOWN CENTER

The Town must address both the public perception of the Gateway District and its physical form. Holding events in the District is one way to address the former. Many North Carolina communities hold arts and crafts festivals that attract people from near and far. Examples include Cary Lazy Daze in Downtown Cary, NC; The Brushy Mountain Apple Festival in downtown North Wilkesboro, NC; and close to home is the North Carolina Blueberry Festival in Downtown Burgaw, which attracts more than 30,000 people to the town's streets on a Saturday each June. While these are all annual events, many other communities across the state hold weekly music shows and farmers' markets in their downtowns that attract hundreds of people. Some cities have also successfully attracted attention to their downtowns by closing a key street or streets and allowing pedestrians and bicyclists only on a Sunday. Whichever approach Leland decides to pursue, it will take significant effort and coordination to ensure that people and vendors are interested in participating. Ideally, events and festivals also build on some unique feature of the community's culture, history, or agriculture.

### IMPLEMENT TAX INCREMENT FINANCING FOR THE DISTRICT

Municipalities have used tax increment financing (TIF), also called project development financing in North Carolina, sparingly since the Legislature and voters enabled its use in 2004. TIF is similar to special assessment district financing, and can finance a similar set of infrastructure projects necessary for development. The major difference is that local governments use the incremental property tax revenue generated by the development to pay down the debt associated with the TIF district. The Woodfin Town Center Redevelopment project, just four miles north of Asheville, NC, is a good example of a successful TIF in North Carolina that holds lessons for Leland<sup>3</sup>. Buncombe County issued nearly \$27 million in bonds for streets and public utilities for the Woodfin Downtown Corridor Development Financing District.

One of the problems with TIF is that the security backing the debt, which is the incremental property tax revenue generated as a result of the improvements, is speculative and lenders sometimes view it as weak. In the Woodfin example, the county, Town of Woodfin, and developer entered into a minimum assessment agreement, which guarantees that the tax value of the property in the district will be set at a level sufficient to service the debt<sup>4</sup>. This is a common way to "enhance" the security backing the debt. Another problem is the time and complexity involved in establishing a TIF district. As a result, many North Carolina communities have opted for a "synthetic TIF," where the community intends to use the incremental property tax revenue to service the debt, but secures the debt with something else, such as an asset or the community's general taxing power<sup>5</sup>. The synthetic TIF option is likely an easier and preferable route for Leland to finance infrastructure with incremental property tax revenue.

2 Millonzi, Kara. "Special Assessments for Economic Development Projects." UNC School of Government. October 29, 2013. <http://ced.sog.unc.edu/?p=4682>.

3 Radcliff, Laura Mirkin and Ryan Maher. "TIF Case Studies and Lessons Learned." A.G. Edwards/Wachovia Securities. <http://www.cdfa.net/cdfa/cdfaweb.nsf/ordredirect.html?open&id=RadcliffMaher.html>.

4 Millonzi, Kara. "Local Government Debt Financing Primer: Enhanced Security for Project Development Financings." UNC School of Government. November 29, 2011. <http://ced.sog.unc.edu/?p=3561>.

5 Millonzi, Kara. "What is a Synthetic Project Development Financing (aka Synthetic TIF)?" UNC School of Government. April 30, 2013. <http://ced.sog.unc.edu/?p=4499>.

# TRANSPORTATION

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

The Gateway District is well positioned on the transportation network. Just off US 17, the area is not overwhelmed with automobile traffic, making it possible to strike a balance between vehicle throughput, local access for vehicles and the users of other modes of transportation. Village Road is the key facility in the district. It provides the gateway into this part of Leland and is home to most of the commercial activity in the area. Village Road needs to emerge as the main street for the area, creating a sense of place from a vehicle windshield point of view while being walkable and transit-friendly. The other streets in the district need to play important supporting roles, providing localized multimodal access, connecting neighborhoods to commercial areas and public places, and making it easy to get from place to place without having to use Village Road. Pedestrian and bicycle facilities need to be in place throughout the district in order for it to function in a manner consistent with the Infill Plan and Town Master Plan. The Town should continue to set priorities for these networks and have a clear vision for how to implement specific multimodal improvements, both large and small, incrementally over time.

### RECOMMENDATION 1 – SOLIDIFY THE VISION FOR VILLAGE ROAD AND PREPARE SPECIFIC IMPLEMENTATION PLAN

Village Road has received a good deal of attention in the Town's planning processes and through a specific improvement plan prepared by NCDOT. To date, the Town's vision for the road has not materialized on the ground. No specific complete streets design or implementation plan has emerged from past conversations. Given that Village Road is such a vital asset to the district, it needs to be revisited in order to sort out gaps between the vision for the corridor, standards of roadway design and the need to accommodate all modes of transportation. This endeavor will require focus, collaboration and compromise. It is also an opportunity to showcase Leland's complete streets policy.

The outcome needs to be a specific engineering design and landscape improvement plan that creates the facilities that are needed and establishes the context for the type of development that is desired along the road. The implementation will be based on existing site conditions, but the design needs to account for redevelopment and ongoing improvement of the corridor on a site-by-site basis.

### RECOMMENDATION 2 – IDENTIFY SMALL TRANSPORTATION PROJECTS THAT CAN BE IMPLEMENTED ON A ROLLING BASIS

Creating the walkable environment envisioned by the Town is an incremental process that won't be completed with one project. While the larger Village Road project is critical for creating a walkable environment that attracts the desired development, there are smaller "low-hanging fruit" projects that the Town can likely implement in the near term. For example, the Town can close gaps in its existing sidewalk network, improve or install crosswalks and pedestrian signals, and add bike parking in the District. The Town can also reallocate road space during paving or widening projects. For example, after repaving a street the Town may be able to reduce the travel lane width and add a bicycle lane within the existing right of way. Street trees and maintenance of existing landscaping are also relatively low cost efforts that can make a big difference in walkability and sense of place.

### RECOMMENDATION 3 – FOCUS ATTENTION ON KEY INTERSECTIONS

Intersections are a very important aspect of transportation services and placemaking. From a systems-performance standpoint, intersections create the most potential conflicts and safety issues between drivers, bicyclists, pedestrians and buses. From a placemaking point of view, intersections are often the most visible and important area to define the way the street interacts with the adjacent built environment.

The town should initiate an intersection improvement program designed to improve intersection safety, enhance the aesthetics of the street and shape the adjacent development. Many of the safety improvements are relatively inexpensive and easy to implement (e.g. crosswalks, pedestrian signals, enhanced bus waiting areas, branding or directional signage, street trees and other landscape) while others are more expensive

and moderately difficult to implement (e.g. pedestrian lighting, bulb outs/curb extensions, raised intersections, micro-parks at corners). The program does not have to be involved, requiring only some field work, keeping a list of opportunities and working to implement several of them at a time. Funding is needed to get this done, but the money is well spent as the improvements are visible and manifest themselves quickly.

From a placemaking point of view, the way buildings at intersections are sited has a significant impact on the perception of the street as a space. Buildings should be built close to the right-of-way with entrances oriented toward the intersection. Buildings with two or more stories are better than one story buildings. This arrangement will shape the public space effectively, calm traffic and establish a real and perceived sense of pedestrian-friendly areas. The Town should review the FlexCode to identify enhancements that need to be made that fully address the design and siting of buildings at intersections.

#### **RECOMMENDATION 4 – CREATE A PARK AND WALK RECREATION OPPORTUNITY IN THE HEART OF THE DISTRICT**

Many communities have been successful in integrating multi-use trail loops in urban park and town center environments. These park and walk trails attract local residents, enhance the health of community members and create another layer of interest and awareness-building for what is going on in the heart of the town. Many residents are attracted to them because they feel safe and because they provide a setting for social interaction. They also come because there is not a good place to exercise where they live. The Town should consider integrating this element into the town center area as further planning and design takes place.

## **STRATEGIES AND TOOLS**

### **EDUCATE STAKEHOLDERS ON LELAND’S COMPLETE STREETS POLICY AND ALIGN CODES WITH THE POLICY**

“Complete Streets” refers to the design philosophy that all users should be accommodated on urban streets. Users can include people driving vehicles, people walking or biking, transit riders, and people with disabilities. The number of complete streets policies in the United States is growing rapidly. In North Carolina alone the following communities have adopted the principles of complete streets – Concord (ordinance), Davidson (ordinance), Asheville (policy), West Jefferson (resolution), Winston-Salem (policy of the MPO), Chapel Hill (resolution), and Durham (comprehensive plan policy)<sup>1</sup>. The North Carolina DOT also has a policy that it adopted in 2009. See this site for more information about complete streets in North Carolina: <http://www.completestreetsnc.org/>.

Simply adopting a policy is not enough though. Town officials, engineers, partners such as North Carolina DOT, and citizens need to be educated about the policy and its importance to the community. The Town may also need to change its zoning regulations, subdivision codes, and any design guidelines it has for street construction and reconstruction. These codes and guidelines should be aligned with the stated policy. The policy must remain front and center in order to have an effect on how streets are built and rebuilt in the town.

### **PREPARE A SET OF STREETScape STANDARDS**

Streetscape standards specify the materials, geometric characteristics and quality of facilities for a number of elements in and adjacent to street rights-of-way. Defining the expectations for the width of sidewalks, sidewalk setbacks, on-street parking, bicycle facilities, multi-use trails, landscape, street furniture and lighting are the primary elements of typical standards. The standards included in the FlexCode are not sufficient to negotiate and/or clarify specific geometric, elemental or materials-based considerations. Having these standards would benefit the Town of Leland in several ways, including working with NCDOT as streets are maintained, improved and enhanced; reviewing site development proposals by developers and property owners as projects are planned and implemented; and designing and constructing locally-led transportation projects. In addition to providing performance-based requirements for the quality of facilities, the standards should also specify materials and unit types (e.g. lighting). The elements of the streetscape, if coordinated and consistent, will help to create a unique look and feel that will brand the Gateway District.

<sup>1</sup> National Complete Streets Coalition. Policy Atlas. <http://www.smartgrowthamerica.org/complete-streets/changing-policy/complete-streets-atlas>. Accessed June 4, 2014.

## SECTION 4

# CONCLUSION

### **Rapid growth makes Leland an ideal place to apply policies and development approaches that bring about complete communities with lasting value.**

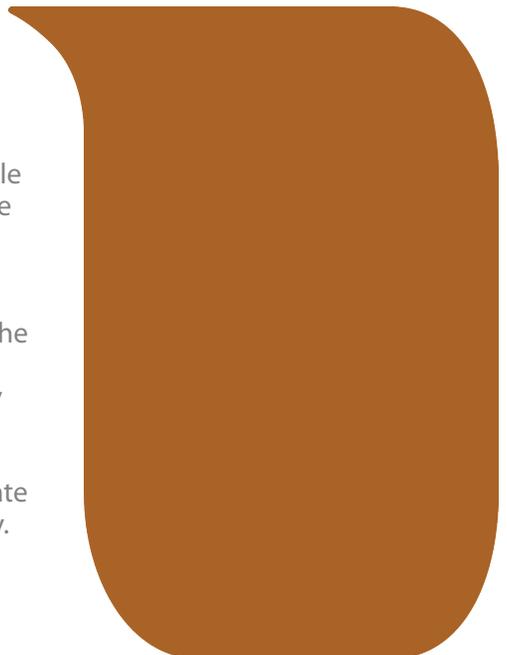
Leland is one of North Carolina's fastest growing communities. Decisions about where and how to develop land will have long-lasting consequences. The rapid growth makes Leland an ideal place to apply policies and development approaches that bring about complete communities with lasting value. Among the core Complete Communities principles that Leland is addressing with its Gateway District plan are:

- ▶ Compact and walkable patterns of development;

- ▶ A mix of land uses and development types; and

- ▶ A strong and distinguishable sense of place that captures the unique local character.

This report has laid out several next steps for bringing about the Town's vision for the Gateway District. Leland's staff is already working on several of them. However, the prevailing trends in Leland's development indicate that change will not come easy. But the benefits from future generations make the effort worthwhile.



# WILMINGTON 5TH AVE CORRIDOR

## **CATALYST SITE DESCRIPTION**

EXISTING POLICY CONTEXT AND KEY ASSETS

MARKET ASSESSMENT

## **CATALYST WORKSHOP**

CATALYST SITE GOALS

## **ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES AND TOOLS**

TRANSPORTATION

HOUSING & DEVELOPMENT

ECONOMY

OPPORTUNITY



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## SECTION 1

# WILMINGTON 5TH AVE CORRIDOR SITE DESCRIPTION

**There is potential for the area to be a mixed-income, multi-cultural neighborhood with a variety of supporting neighborhood services and local destinations.**

The Wilmington catalyst project is located within the SouthSide neighborhood, south of downtown. The site includes S. 5th Avenue from Castle Street to Greenfield Street, and along Greenfield Street from S. 3rd Street to S. 7th Street. The main focus area of redevelopment potential is at the intersection of S. 5th Avenue and Greenfield Street.

## EXISTING POLICY CONTEXT AND KEY ASSETS

Wilmington in 2014-2015 is developing its next comprehensive plan. Create Wilmington will cover a 20 to 25 year time horizon and establish policies for growth and redevelopment citywide. The

city has also conducted planning efforts focused solely on the neighborhood level. The catalyst area has been part of two such planning efforts. The first is the City of Wilmington's SouthSide Small-Area Plan, which identified community development strategies for multiple neighborhoods, including the whole SouthSide community. The second is the Wilmington Housing Authority's (WHA) Choice Neighborhoods Transformation Plan. This plan has positioned the WHA to seek federal funds to diversify and improve the provision of affordable housing and increase opportunity in the SouthSide community. The catalyst site has a number of assets to leverage for revitalization:

- ▶ Historic background
- ▶ Considered part of "Greater Downtown"

- ▶ Gateway to Greenfield Lake Park and Gardens
- ▶ Supportive Plans/Policies: SouthSide Small-Area Plan, Urban Mixed-Use zoning designation
- ▶ Grid-street pattern
- ▶ Cape Fear Historic Byway – North Carolina's first urban scenic byway
- ▶ Inclusion in the East Coast Greenway – the nation's first long-distance urban trail (still in development)

There are a number of parcels in the catalyst site area that have attracted the attention of developers. The South Front apartment complex (which is located two blocks west of the intersection of S. 5th Avenue and Greenfield



Street) has proven that there is a healthy market for market-rate housing in the area. The fact that the market rates can bear the costs of renovation in that project demonstrates other renovations or adaptive reuse residential projects are viable. The older housing stock, while in need of constant care because of its age, will be a sustainable asset to the area into the future as more homeowners are investing in renovations. There is also clearly a need for quality affordable housing in the area and the neighborhood. There is potential for the area to be a mixed-income, multi-cultural neighborhood with a variety of supporting neighborhood services and local destinations that attract residents from across the city and visitors as well. Achieving success will be based on public and private actions that leverage the market-based opportunities

along with intentional public policies, services and infrastructure investments that meet the needs of area residents.

## MARKET ASSESSMENT

The area centered on the intersection of S. 5th Avenue and Greenfield Street in Wilmington's SouthSide is a neighborhood on the cusp of a substantive transition. Rich with historical significance and strategically located, but beset by poverty and limited investment, this potential node of activity has the raw materials needed to spark redevelopment and lead the revitalization of the larger SouthSide area. Its emerging market position will be defined by a synthesis of its strengths, weaknesses, oppor-

tunities, and threats – each of which will influence the course of redevelopment.

### STRENGTHS

- ▶ Population and employment in the three-county region is fairly centralized, which means that centrally located sites close to major transportation routes have superior access and mobility within the region. The Smart Location Database produced by U.S. EPA places the site and surrounding area close to or within the 90th percentile of all census block groups in the region in terms of job accessibility.
- ▶ A central location, multimodal options, and low housing prices mean that the combined costs of housing and transportation at the site are among the lowest in the region. For median income

households (\$19,138 for the census tract containing S. 5th Avenue and Greenfield Street), the combined costs of housing and transportation are well below the recommended target of 45 percent of household income, while for low-income households they are only moderately above that target.

- ▶ An impressive set of existing or planned recreational/open space amenities are nearby or existing along S. 5th Avenue, including North Carolina's first urban scenic byway and the nation's first long-distance urban trail. The site is the gateway to Greenfield Park and Gardens, a major recreational asset in the City of Wilmington. Access to the Cape Fear River is relatively close.
- ▶ Historic assets including homes, school buildings, and parks that are the foundation for a strong neighborhood character and sense of place. Many of the homes are sound structures with interesting histories and architectural characteristics that make them prime opportunities for adaptive reuse.
- ▶ A recently completed SouthSide Small-Area Plan lays out policies and standards creating a framework for redevelopment. This includes an Urban Mixed-use zoning designation that facilitates the intended physical form of development.
- ▶ The Castle Street commercial area less than 10 blocks to the north has emerged as a revitalized art and antique district, which can increase the appeal of nearby housing and provide a template for commercial revitalization elsewhere in the SouthSide.

## WEAKNESSES

- ▶ The median household income of the census tract containing S. 5th Avenue & Greenfield was only \$19,138 according to the 2007-2011 American Community Survey (ACS). For the census tract just north of the site, the median income was only \$15,728. In both of these tracts, 52 percent of the population were living in poverty according to the ACS. Despite its assets, this is still a very poor neighborhood, which can discourage investment by potential new residents and businesses.
- ▶ There are three Wilmington Housing Authority developments in the SouthSide area, two of which are within several blocks of the site. Perception issues about public housing related to crime and public safety can discourage investment in an area, particularly in the immediately adjacent blocks where any negative neighborhood image issues are most pronounced.
- ▶ Vacant lots and poorly maintained buildings limit the available building stock that can be occupied without significant renovation, and create a negative image of the neighborhood.
- ▶ The truck traffic entering and leaving the Mayflower Moving Company site at the corner of S. 5th Avenue and Greenfield Street negatively impacts the community character due to noise and pollution and limits vehicular, pedestrian, and bicyclist mobility.
- ▶ Sidewalks and crosswalks are often missing or in poor repair, impeding walking and biking in the neighborhood.

## OPPORTUNITIES

- ▶ Under its "Find It, Fix It" policy, the Cape Fear Public Utilities Authority (CFPUA) repairs water and sewer lines in the neighborhood as necessary, which will ensure that there is adequate utility service to support most redevelopment activity.
- ▶ The City of Wilmington is planning to redesign and resurface S. 5th Avenue and reduce it from four lanes to two lanes with on-street parking and bike lanes, plus adding missing sidewalks and installing crosswalks. This will greatly improve the walkability of the area and its accessibility by bicycle, plus the city's commitment to infrastructure improvements should attract attention to the neighborhood and its redevelopment prospects.

- ▶ The former Century Mills site was recently purchased by a local developer, which could be an anchor for additional commercial development and a destination that could attract new residents and visitors to the area.
- ▶ While numerous vacant buildings and underutilized sites may be unsightly, they also represent opportunities for redevelopment with an urban location and character.
- ▶ The appearance and functionality of the existing building stock could be enhanced through façade improvements and interior renovations, creating a distinctive real estate product that is not widely available in the regional market.
- ▶ Across the country, demographic shifts including the aging of the Baby Boom generation and the evolution of the Millennial generation are producing increased demand for urban living spaces in walkable, mixed-use neighborhoods similar to what is envisioned around S. 5th Avenue & Greenfield Street.
- ▶ Wilmington won two brownfields assessment grants from the U.S. EPA to assess contamination in properties in the S. 5th Avenue and Greenfield area. \$150,000 out of the \$200,000 awarded in the first grant received has been spent on sites in the SouthSide.

## THREATS

- ▶ Persistent poverty and negative perceptions of the area continue to impede revitalization, even with the substantial assets it possesses.
- ▶ The prices/rents that can be achieved for renovated or redeveloped properties may not be sufficient for some projects in the area to be financially feasible.
- ▶ Developers with the vision and/or capabilities to execute complex redevelopment projects in pioneering urban neighborhoods are scarce in the region, leading to unrealized plans.
- ▶ Site-specific challenges to redevelopment, such as environmental contamination, soil conditions, or uncooperative property owners make projects on key catalytic sites difficult or impossible to execute.

In summary, the S. 5th Avenue and Greenfield Street area has many opportunities for positive transformation. Its close proximity to Downtown Wilmington and location in a centralized region makes it a highly accessible catalyst area. The SouthSide area has historical character, recreational amenities, and a convenient location close to shopping, services, and employment that can all be leveraged to create a revitalized mixed-use neighborhood that offers housing for a range of income levels and household preferences. But the revitalization process is still in its early stages, and needs support by public investment that can help overcome the challenging conditions that have led to private disinvestment in the past. The market position of S. 5th Avenue and Greenfield Street is defined by future redevelopment potential that calls for strategic actions by the city to unlock its value, and collaboration with capable developers and interested property owners to move projects forward.

## SECTION 2

# CATALYST WORKSHOP

**Twenty people attended, representing a broad range of interests, including developers, business owners, land owners, affordable housing interests, and development financiers.**

The FOCUS Consortium held a day-long workshop focused on devising strategies for improving the areas of transportation, economic development, housing and opportunity. The day culminated with a public planning and design session in the evening. Twenty people attended, representing a broad range of interests, including developers, business owners, land owners, affordable housing interests, and development financiers.

### CATALYST SITE GOALS

The workshop helped confirm the specific goals for revitalizing the catalyst site, which include:

- ▶ Attracting certain types of commercial development;
- ▶ Creating affordable housing options and improving housing options; and

- ▶ Improving infrastructure and amenities to support this commercial and residential development.

The following summarizes the issues, opportunities, and priority action items identified by those in attendance at the day-long workshop.

## SECTION 3

# ISSUES, OPPORTUNITIES, RECOMMENDATIONS, STRATEGIES, AND TOOLS

## TRANSPORTATION

### ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

Most of the transportation facilities in the catalyst area include two-lane roadways with no bicycle lanes and disjointed sidewalks. There is a plan to redesign and resurface 5th Avenue with a road diet, which will include two travel lanes, bicycle lanes, and on-street parking. This resurfacing project is not yet funded, but is included in the *Walk Wilmington: A Comprehensive Pedestrian Plan* as a near-term priority. These plans, however, do not include additional sidewalks. Intersec-

tions along S. 5th Avenue, and particularly the intersection with Greenfield Street, have the potential to be improved through enhanced crosswalks. The Wilmington MPO recently applied for and was awarded grant funds to create crosswalks on S. 5th Avenue at the intersections of Dawson Street and Wooster Street.

While this is good progress that will support redevelopment of the area, there are additional actions to take that will further

enhance the transportation infrastructure. The following section presents the top recommendations for this area, summarized by the map on page 69.

### **RECOMMENDATION 1 – COMPLETE SIDEWALKS ALONG S. 5TH AVENUE AND GREENFIELD STREET**

Fill in gaps in the sidewalk along S. 5th Avenue and Greenfield Street to improve the pedestrian environment and safety of pedestrians. This will also support new developments as they occur within the area. Sidewalks are required when a developer changes a building's use.

### **RECOMMENDATION 2 – PLACE PEDESTRIAN CROSSWALKS AT INTERSECTIONS WITH S. 3RD STREET**

Create better pedestrian connections between the SouthSide area and the residences and businesses along S. 3rd Street by placing crosswalks at key intersections between the crosswalks at Greenfield Street and Castle Street. Additionally, the crosswalks at the intersection of Greenfield Street and S. 3rd Street need restriping.

### **RECOMMENDATION 3 – CONNECT GREENFIELD LAKE PARK AND GARDENS TO THE CATALYST AREA**

Greenfield Lake Park is an asset to the community. In order to leverage the close proximity to the park, better multimodal connections between the catalyst area and Greenfield Lake Park to the south need to be implemented. Sidewalks or a multi-use trail would help to achieve this, as would adding wayfinding signs.

### **RECOMMENDATION 4 – CREATE A TRAIL CONNECTION BETWEEN GREENFIELD LAKE PARK AND RIVERWALK**

This trail connection is a recommendation from the Cape Fear Historic Byway Plan and is the existing route for the East Coast Greenway. The trail connection would help to connect the area with recreational users coming from downtown. These recreational users could become potential customers to businesses in the catalyst site area.

## **STRATEGIES AND TOOLS**

### **DEVELOPER INCENTIVES FOR PEDESTRIAN AMENITIES**

Encourage, and give preference to, developers who include sidewalks and other pedestrian-scale amenities in their redevelopment plans. Incentives could include providing density bonuses beyond what is allowed in the Urban Mixed-use zoning district for single-family and multifamily residential. Other possible incentives to offer developers include property tax abatement or reduced impact fees.

### **CREATE A TIF DISTRICT**

Creating a tax increment financing (TIF) district, also referred to as project development financing, for the area is a possible tool to secure funding for transportation or infrastructure improvement projects. This can be achieved by the city borrowing money to fund public improvements within the district. The debt for funding the improvements is repaid by tax increment revenue. Property within the district is taxed at a higher level and the additional funds pay for improvements. The funds generated in the district will then be used for infrastructure improvements within the district, such as creating sidewalks or a multi-use trail. It is important for the city and neighborhoods to define specific improvements before using such a financing tool. The city may also consider using such a financing tool in conjunction with the creation of a business improvement district. More information is available in the appendix.

### **CREATE A BUSINESS IMPROVEMENT DISTRICT**

A business improvement district (BID), is similar to a TIF district in that it is a geographically-defined area wherein additional personal and real property taxes are assessed to pay for a wide range of enhanced services, including maintenance, marketing, economic development, and security. They are a common practice in North Carolina, with 51 cities having BIDs. The city would have to define the geographic boundaries, services to be included, tax assessment rate, and management organization. The Wilmington Southside Community Development Corporation is a possibility to partner with in the creation of a Southside BID. See the appendix for more information.

# HOUSING&DEVELOPMENT

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

### RECOMMENDATION 1- REHABILITATE EXISTING BUILDINGS INTO AFFORDABLE HOUSING STOCK

Identify buildings within the catalyst site area that may be appropriate to rehabilitate into affordable and workforce housing stock. One such positive example within the area is the old William Hooper School on Meares Street, which has been turned into William Hooper Apartments for the elderly. Other types of residential development could also be incorporated. Additionally, as a neighborhood enhancement, the William Hooper Apartments could be reconnected to S. 5th Avenue to put more faces on the street.

### RECOMMENDATION 2 - DEVELOP VACANT LOTS OWNED BY CITY

There are several lots within the HUD grant-defined area that are owned by the City of Wilmington. There is the potential for these lots to be developed as affordable and workforce housing and counted toward the replacement requirements of the Choice Neighborhoods program. The development of these lots could also serve as catalysts to other similar affordable housing developments and demonstrate new patterns of attractive worker housing, whether associated with Choice Neighborhoods or not.

## STRATEGIES AND TOOLS

### INFILL INCENTIVES TO DEVELOPERS FOR AFFORDABLE HOUSING

Offer developers incentives for building affordable housing, such as density bonuses, tax abatement on improvements, or expedited development review.

### TAX CREDIT ASSISTANCE FOR DEVELOPERS

Local developers may not be aware of, or have experience working with, tax credit programs that can help them build affordable housing. The complexity of these programs can be a barrier for some developers to use them. The city and/or WHA can help by connecting interested developers with the agencies that award credits, developing deeper expertise in how developers can effectively use the credits. Among the programs that developers can tap into are federal Low Income Housing Tax Credits and State Housing Credits. More information on all three programs is available in the appendix.

# ECONOMY

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

There are a number of visibly vacant or underutilized buildings, as well as industrial type uses that do not mix well with the surrounding residential development. With the right combination of new uses replacing incompatible uses, the area can develop into a self-sustaining small neighborhood economy. The new Urban Mixed-use zoning designation allows for uses more appropriate to supporting an urban neighborhood and its residents' every day needs. A developer purchased the old Century Mills site, with a potential use being a microbrewery. The building is large enough to house more than one microbrewery, so has the potential to become a microbrewery destination that could attract people from other parts of the city.

This is a good start towards bringing in more compatible uses and redeveloping the area. During the workshop, several types of commercial uses were identified as needed in the area. Specifically, lack of a good grocery store is a concern.

Lack of code enforcement is another issue that was evident in the area. Vehicles are parked along S. 5th Avenue in the road or on areas with sidewalks, creating blockades. Some of the buildings are run-down and overgrown. Improvements to facades to reestablish a more consistent street face could be incentivized. Enforcing housing and health codes will help to begin turning the appearance of the area around. Devising strategies, implementing tools, and offering incentives to help landowners in the area will be mutually beneficial. Activating the area with more compatible uses will improve the overall appearance of the area while in turn improving property values.

### **RECOMMENDATION 1 - CREATE A LEAD REDEVELOPMENT AGENCY**

Create a lead organization that can organize, coordinate, and lead the redevelopment efforts in the area. There are many different agencies or organizations at work in this area with overlapping work efforts. Combining these efforts will improve efficiency and achieve greater outputs. This will also help to manage grant funds and potential BID or TIF funds if these tools are implemented. The redevelopment agency could be formed through a public-private partnership. The Cape Fear Land Trust could be a potential partner organization or a model to follow. See the appendix for more information.

### **RECOMMENDATION 2 - CREATE A LAND BANK TO CONSOLIDATE VACANT LAND**

Another redevelopment tool to consider is the creation of a land bank, which is a public authority that acquires, maintains, and redevelops or sells vacant and abandoned properties. Consolidating land under one ownership, such as a land bank, may ease the process of selling land to developers. This can be run by the City of Wilmington, or a redevelopment agency, if created. The city or redevelopment agency would be able to acquire and hold troubled properties, stabilize troubled properties, and sell properties to a developer. North Carolina law allows cities to create land banks by piecing together various statutes. The appendix includes more information on this tool.

### **RECOMMENDATION 3 - INVENTORY LAND OWNERSHIP AND SITE CONDITION FOR ALL PARCELS IN THE AREA**

Ownership of the parcels within the catalyst area, specifically at the intersection of S. 5th Avenue and Greenfield Street, will have an impact of the ease with which redevelopment can occur. Identifying the owners of the parcels, how many owners there are, and the condition of each parcel are the first steps toward developing a land bank for the catalyst area.

### **RECOMMENDATION 4 - PHASING FOR REDEVELOPMENT OF CATALYST SITE BLOCKS/ PARCELS**

The northeastern and northwestern corners of S. 5th Avenue and Greenfield Street should be the first blocks for the city to focus on redeveloping. Relocation of the Mayflower moving company would need to occur. This site could include two-to three-story buildings with residential use on upper floors and ground-floor retail. The second phase of redevelopment should include the blocks to the north of the first phase, including S. 5th Avenue and Martin Street, Kidder Street, and Marsteller Street.

### **RECOMMENDATION 5 - RELOCATING UNSUPPORTIVE USES**

The Mayflower moving company appears to be outgrowing its corner location at S. 5th Avenue and Greenfield Street, and the use is incompatible with the future vision of the area. Relocating this business to a more industrial area, such as the industrial triangle, would be mutually beneficial for the neighborhood and for the business. Currently, the business only has direct access from two small side streets. A new location with better access will improve the efficiency of truck movements into and out of the business. This will also relocate truck traffic out of the catalyst site area and into more appropriate places for this type of traffic. This will be a key step in creating a more walkable area supportive of economic and residential growth.

## STRATEGIES AND TOOLS

### TYPES OF COMMERCIAL USES FOR BUILDINGS

Support the addition of different types of commercial uses. Some specific types of uses that will be appropriate for the area, or uses that the area is lacking, include:

- ▶ Microbrewery
- ▶ Grocery store
- ▶ Artist/artisan space
- ▶ Day care
- ▶ Restaurant or coffee shop
- ▶ Pet day care/hospital
- ▶ Catering business
- ▶ Repurposed goods
- ▶ Bike shop/rentals
- ▶ Local food system operations
  - ▶ Permanent farmers market
- ▶ Small-scale industry (goods are produced on small machines with a small number of employees)
- ▶ Music venue/recording studio
- ▶ Incubator facilities
- ▶ Charter schools

### TYPES OF PUBLIC USES FOR BUILDINGS

Reusing vacant buildings for public uses is one way to begin to redevelop the area. Some possible ideas for public use include:

- ▶ Non-profit office space
- ▶ Vocational training and education center
- ▶ Public offices

### EXPEDITED DEVELOPMENT REVIEW

The approval process for development plans can be complicated and time consuming. Streamlining and simplifying this process for proposals in the redevelopment area can be an incentive to attract developers because it saves them time and money. This tool can be implemented by creating a criteria evaluation to allow certain types of developments (i.e. mixed use, affordable or workforce housing) to receive expedited review. The availability of this option should also be clearly communicated to prospective developers. Clearly identify areas in need of redevelopment and establish a policy for this area to include expedited development review.

## CODE ENFORCEMENT

Improve enforcement of codes along S. 5th Avenue and Greenfield Street and surrounding streets to improve the appearance of the area.

## PUBLIC-PRIVATE PARTNERSHIPS

The North Carolina Public Private Partnership (P3) contracting method allows flexibility in creating partnerships. These partnerships are mutually beneficial to both the city and the developer. This could be one of the key methods to revitalizing the catalyst site area.

## NEW MARKETS TAX CREDITS

The New Markets Tax Credits Program (NMTC Program), under the Community Development Financial Institutions Fund for the US Department of the Treasury, offers developers a tax credit against their Federal income tax return in exchange for creating business or real estate projects in low-income communities. The credit totals 39 percent of the original investment amount claimed over a period of seven years. Developers and non-profit organizations in other cities have used New Markets Tax Credits to build grocery stores in underserved areas. A Wilmington-based group could potentially tap into this financing-assistance program to build the grocery store that the neighborhood is in need of. See the appendix for more information.

## BUSINESS ASSISTANCE

Provide business assistance to help companies that locate in the area pursue state economic development incentives. North Carolina offers several economic development incentives for companies that locate in the state. While these funds often go towards companies that may need larger facilities than are available in the S. 5th Avenue and Greenfield Street area, smaller businesses that would fit with the scale and vision for the neighborhood may also be able to take advantage of the programs, which include the Economic Infrastructure Program, Job Development Investment Grants, and the One North Carolina Fund. See the appendix for more information.

## BUILDING REUSE LOAN PROGRAM

This Community Development Block Grant (CDBG) funding program supports projects that return vacant industrial/commercial buildings to economic use. The local government provides a loan to a business and that requires no repayment if the company maintains a specified number of jobs for five years. This program could help convert some of the existing industrial and commercial buildings into new uses. See the appendix for more information.

# OPPORTUNITY

## ISSUES, OPPORTUNITIES AND RECOMMENDATIONS

There is potential to improve the livability of the area and provide better access to recreational or public spaces. The SouthSide area has several positive aspects to leverage. It is located in close proximity to downtown and historic residential neighborhoods. The East Coast Greenway passes through the SouthSide area and connects to the Greenfield Lake Park.

Issues include a lack of a neighborhood grocery for nearby residents. The area could be supplemented with small public park spaces sprinkled throughout the neighborhood. The perception that this area is unsafe can be changed by activating the area with more recreational and retail users. Wayfinding signage would help to draw more visitors to the park.

### RECOMMENDATION 1 - PARKS AND RAILS

While Greenfield Lake Park is located near the catalyst area, there is potential to further include parks or neighborhood gardens throughout the area. Park space could be required as a component of new larger developments. The area also includes potentially unbuildable lots that would be better suited as park space. More parks will provide residents places to recreate and get people outside, which would bring a number of health benefits.

### RECOMMENDATION 2 - NEIGHBORHOOD CENTER

There were several comments during the workshop that the area needs a community center or gathering place. A central gathering place that can bring all residents together would add to the sense of community for this area. For urban neighborhoods, small, walkable commercial districts can serve this purpose. These districts often draw from within the neighborhood and from other parts of the city. The S. 5th Avenue and Greenfield Street area has the potential to serve this purpose, but a significant increase in the number of housing units and neighborhood commercial uses from what exists now is needed.

### RECOMMENDATION 3 - IMPROVE PERCEPTION OF SAFETY

Activating the area with more public space would help to add more “eyes on the street” and discourage criminal activity. Other amenities, such as lighting and a more inviting streetscape that encourages walking would improve the appearance of the area. Consider requiring developers to install lighting when redeveloping a site.

### RECOMMENDATION 4 - ACCESS TO FOOD

Lack of an adequate grocery store in the area was noted as an issue in the area. It is recommended to establish a neighborhood grocery that provides healthy, fresh foods. There could additionally be the creation of a space for a weekly or monthly farmers’ market. The structure could serve as a community space during times when the market is not in business.

## STRATEGIES AND TOOLS

### SITE LOCATION FOR PARKS, COMMUNITY CENTER, AND FARMER’S MARKET

Identify areas appropriate for new parks, a community center, and a farmers’ market. Determine if there are vacant lands or vacant buildings, and develop a plan to acquire land. Greenfield Lake Park could be an ideal location for the farmers’ market. The TIF district or BID, if created, could help with the development of these facilities.

### BUILDING REUSE LOAN PROGRAM

A part of the CDBG funding program, this awards funds to return vacant industrial/commercial buildings to economic use. The local government provides a loan to a business and that requires no repayment if the company maintains a specified number of jobs for five years. This program could help convert some of the existing industrial and commercial buildings into new uses. See the appendix for more information.

### NC PARKS AND RECREATION TRUST FUND

The Parks and Recreation Trust Fund (PARTF) provides dollar-for-dollar matching grants to local governments for parks and recreational projects to serve the public. See the appendix for more information.

### FUNDING FOR THE FARMERS’ MARKET

Wilmington can pursue funding for the farmers’ market idea through the USDA’s Farmers Market and Local Food Promotion Program. This 2014 Farm Bill expanded the funding and scope of this program. It now includes \$15 million per year for the development of farmers’ markets and another \$15 million for promotion of local foods. The program awards grants of up to \$100,000. See the appendix for more information.

## SECTION 4

# CONCLUSION

**Achieving success will be based on public and private actions that leverage the market-based opportunities along with intentional public policies, services and infrastructure investments that meet the needs of area residents.**

As stated earlier, the S. 5th Avenue and Greenfield Street area has many opportunities for positive transformation. Future redevelopment calls for strategic actions by the city to unlock its value, and collaboration with developers and property owners to move projects forward.

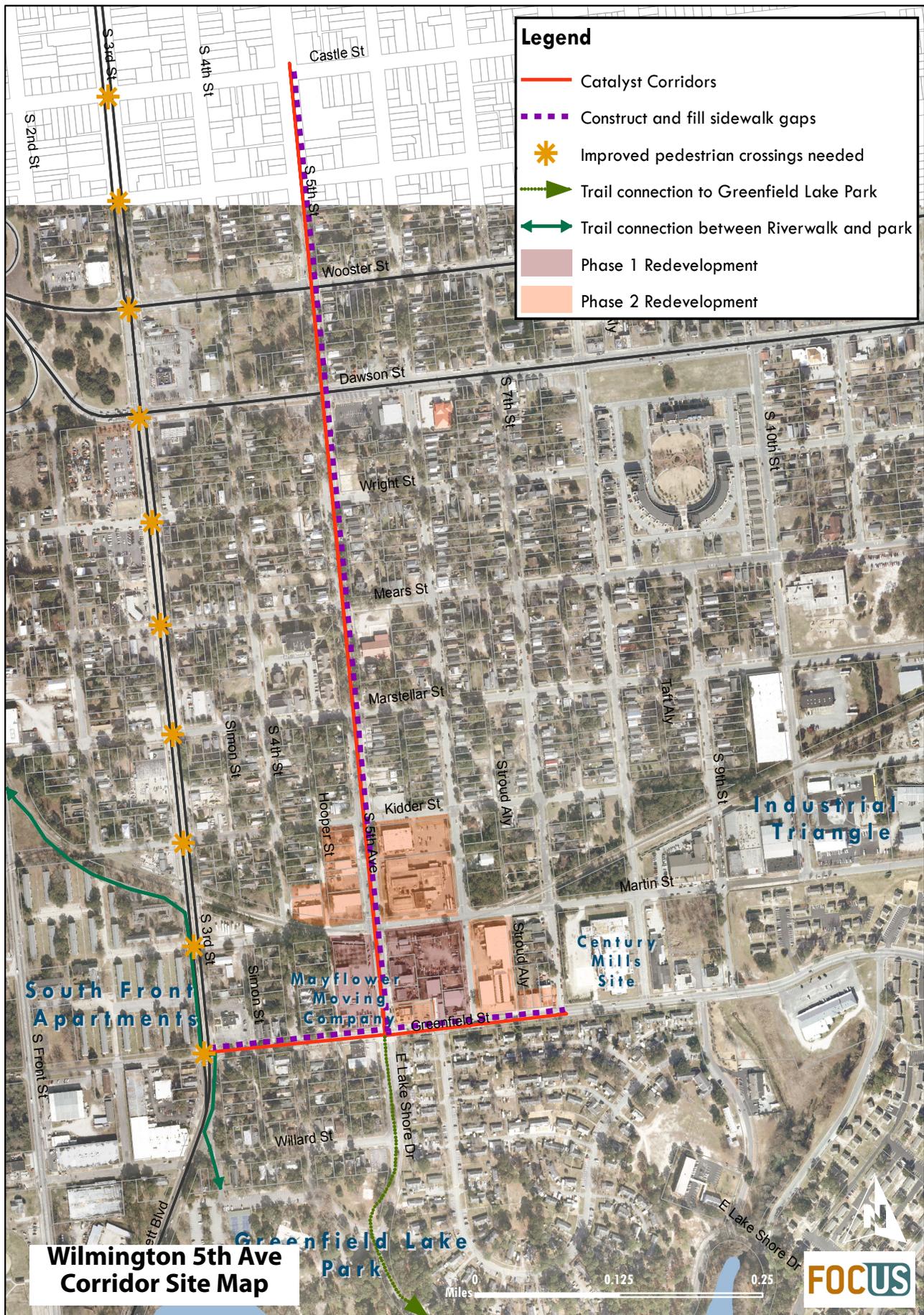
Wilmington's Catalyst Plan provides recommendations that are consistent with the Complete Communities concept, and include:

- ▶ Improve multimodal connectivity to local destinations through a range of financing mechanisms
- ▶ Use city-owned assets to catalyze increased affordable housing development

- ▶ Create new agencies focused on the area's economic revitalization

- ▶ Support a wider variety of commercial options in the neighborhood

There is a tremendous amount of interest in the revitalization of SouthSide from both the public and private sectors. Harnessing that interest and facilitating it through a range of policies, incentives, and investments could yield tremendous benefits to this re-emerging neighborhood.



# APPENDICES

A. INFRASTRUCTURE

B. NEIGHBORHOOD REVITALIZATION

C. ECONOMIC DEVELOPMENT

D. HOUSING

E. RURAL/AGRICULTURAL  
PRESERVATION

F. COMPLETE COMMUNITY DESIGN  
RESOURCES



The following pages include references and summary information on strategies, tools, policy approaches and community design examples that can be used to help create Complete Communities. These reflect ideas and concepts generated during the Catalyst Project discussions.

## A. INFRASTRUCTURE

### SPECIAL LEVIES AND BORROWING

#### SPECIAL ASSESSMENT IMPROVEMENT DISTRICT (SAID)

Local governments can use special assessment improvement districts to pay for infrastructure. State law allows local government to assess a levy for up to 30 years on property owners to pay for public improvements that benefit the property. SAIDs are similar to an impact fee, but the people that purchase property pay for the public infrastructure rather than the developer. The property owners must petition for the district. This is easy for a developer with one large piece of property, but would be difficult for existing neighborhoods. SAIDs are somewhat risky because properties may not sell after public improvements. Eligible uses include sewer, water, storm sewers and flood control, streets and sidewalks, street lighting, parking facilities, public transit facilities, low income housing, school facilities, and parks.

- For more information: <http://ced.sog.unc.edu/?p=4682>.
- An example from Hillsborough, NC: <http://ced.sog.unc.edu/?p=4770>.
- State Enabling Legislation - G.S. Chapter 153A

#### PROJECT DEVELOPMENT FINANCING (TIF)

This is commonly referred to as TIF. State law has enabled TIF for cities and counties. Local governments use TIF to attract investment to blighted or underdeveloped areas. TIF is similar to assessment districts, but the debt is secured by the increase in property values (rather than a special assessment). TIF covers many of the same project types including streets and sidewalks, sewer, water, community facilities, schools, and low income housing.

- For more information: <http://www.sogpubs.unc.edu/electronicversions/pdfs/lfb36.pdf>.
- An example of using TIF for infrastructure in a mixed use community from Asheville, NC: <http://www.cdfa.net/cdfa/cdfaweb.nsf/ordredirect.html?open&id=RadcliffMaher.html>.
- State Enabling Legislation - G.S. Chapter 159, Article 6

#### SYNTHETIC TIF

The main difference between TIF and Synthetic TIF is that for the latter a local government pledges either the asset that is financed or its general taxing power as security for the loan, rather than the incremental increase in property tax revenue. The local government intends to use the incremental increase in property tax revenue, but does not use it as security for the loan.

#### BUSINESS IMPROVEMENT DISTRICT (BID)

Cities (but not counties) can establish special taxing districts for “downtown revitalization” under North Carolina law. These are commonly known as BIDs. Cities can fund a wide variety of programs and capital improvements through a BID. There is no petition requirement (unlike a SAID) under state law. The local government can draw the boundaries. The local government can also assess an ad valorem tax on top of the base tax rate to pay for the BID. The BID entity cannot borrow. But with voter approval, a local government can borrow and use BID revenue for debt service.

- More information is available here: <http://canons.sog.unc.edu/?p=2146>.
- State Enabling Legislation - G.S. Chapter 160A, Article 23

#### SERVICE DISTRICT (COUNTIES)

Similar to BIDs, counties can establish service districts for several purposes under state law. Among those

related to infrastructure are beach erosion control and flood protection, recreation, sewage collection and disposal, water supply and distribution, and drainage.

- For more information: <http://canons.sog.unc.edu/?p=4591>.
- State Enabling Legislation - G.S. Chapter 153A, Article 16

## SAVING

The previous strategies focused on special levies and borrowing. Local governments can also fund infrastructure by saving through two main options.

### FUND BALANCE

Local governments can maintain a fund balance, typically for covering unforeseen expenses or for times during the year with lower revenues. Local governments can also save up reserves over time for a major capital project.

- For more information: <http://canons.sog.unc.edu/?p=6869>.

### CAPITAL RESERVE FUND

A capital reserve fund is similar to fund balance, but the money is periodically transferred to a separate fund, known as a “capital reserve fund.” State law allows local governments to establish a capital reserve fund for any purpose for which it may issue bonds. A capital reserve fund is a more formal mechanism than fund balance. It is also more transparent because the local government must indicate how it will spend the money. One weakness is that funds cannot be transferred back to cover operating expenses.

- For more information: <http://canons.sog.unc.edu/?p=6869>.
- State Enabling Legislation
  - o G.S Chapter 159-18, Article 3 (enabling law for capital reserve funds)
  - o G.S. Chapter 159-48, Article 4 (purposes for which bonds may be issued)

## GRANTS

### WATER & SEWER GRANT/LOAN PROGRAMS

The NC Division of Water Infrastructure has a Clean Water Loan Program that has provided about \$100 million per annual funding round and offers loans at 50 percent of market rate. Stormwater best management practices are an eligible expense and given high priority. New sewer line extensions that serve areas with failing septic tanks are also high priority. New Hanover County has sought funds through the program to replace failing septic tanks in two areas, including one just south of Castle Hayne.

The NC Division of Water Infrastructure also has a Drinking Water Revolving Loan Fund. Recently, the state has substantially increased its water and sewer funding through its statewide Community Development Block Grant Program.

- For more information: <http://ced.sog.unc.edu/?p=4764>.

### COMMUNITY DEVELOPMENT BLOCK GRANTS

The US Department of Housing and Urban Development (HUD) provides block grants to states and local governments through the CDBG program. Local governments can use the funds for a wide variety of programs that benefit low-and-moderate income persons and eliminate blight. Larger cities receive CDBG funds directly from HUD while states administer the CDBG program for smaller cities. In North Carolina, CDBG funds for smaller cities are mostly used for water and sewer infrastructure projects.

- For more information on the CDBG program: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/programs](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs)
- For more information about the CDBG program in North Carolina: <http://ced.sog.unc.edu/?p=4764>.

### NORTH CAROLINA PARKS AND RECREATION TRUST FUND

This program, administered by the state’s Parks and Recreation Authority, provides dollar-for-dollar grants to

local governments to acquire land or develop parks and recreation projects that serve the general public. In 2013, the Authority awarded Wilmington about \$151,000 for the Park Avenue Greenway, Topsail Beach about \$440,000 for its Town Center Park, and Brunswick County \$500,000 for Waccamaw Park.

- For more information: [http://ncparks.gov/About/grants/partf\\_main.php](http://ncparks.gov/About/grants/partf_main.php).

## OTHER

### DENSITY BONUSES

Density bonuses allow developers to build at a higher density than allowed under the existing zoning code. A density bonus allows a developer to spread the cost of land and other predevelopment costs among more units or square feet. By adding square feet and/or housing units, the developer may be able to increase the return on investment from the project. The City of Wilmington offers density bonuses in exchange for certain public benefits including low impact design, low and moderate income housing, provision of private transit service or a parking garage, reducing impervious surfaces, mixed use, historic preservation, pedestrian facilities, public transit facilities, implementation of a transportation demand management program, and preservation of wetlands and vegetated buffers. However, the incentive has historically been underutilized. The return on additional units or space may be insufficient to cover the costs of the public benefits.

- For more information on Wilmington's density bonus options: <https://library.municode.com/index.aspx?clientId=14101>.
- State Enabling Legislation - G.S. Chapter 160A, Article 19
  - o Enables density bonuses for the purpose of encouraging development that reduces energy consumption.

### PUBLIC-PRIVATE PARTNERSHIPS

State law in 2013 made public-private partnerships easier in North Carolina. Government units now have more flexible contracting authority to partner with a private developer to construct, finance, and operate a capital project. Public entities no longer require legislative authorization to take this action. The private developer must provide 50 percent of the financing and the state's Local Government Commission must approve the deal if it involves a capital or operating lease.

The law also established a new statutory framework for entering into a public-private partnership. These steps are:

1. Make written finding of a critical need for project.
  2. Determine programming needs for the project.
  3. Advertise a request for qualifications (RFQ).
  4. Evaluate responses and select a developer. Free to develop own criteria.
  5. Publish terms of the contract.
  6. After 30 days, award contract at a public meeting.
- More information is available here: <http://ced.sog.unc.edu/?p=4805>.
  - State Enabling Legislation - G.S. Chapter 143-128.1C, Article 8.

## B. NEIGHBORHOOD REVITALIZATION

### REDEVELOPMENT AREAS

Local governments in North Carolina can create redevelopment areas under the state's Urban Redevelopment Law. Redevelopment areas are blighted or in danger of becoming blighted. The local government must form a redevelopment commission (often the local governing board) and create a redevelopment plan. Then the local government can establish programs of compulsory repair or rehabilitation and provide grants and loans for rehabilitation and redevelopment. Once established, the

redevelopment commission can acquire property, including through eminent domain; clear areas by demolition, prepare the sites for development, improve sites, and sell real property through competitive bidding.

- For more information: <http://ced.sog.unc.edu/?p=4340>.
- An example from Greenville, NC: <http://ced.sog.unc.edu/?p=4360>.
- An example from Rocky Mount, NC: <http://ced.sog.unc.edu/?p=4413>.
- State Enabling Legislation - G.S. Chapter 160A, Article 22

## REVOLVING LOAN FUNDS

Revolving loan funds are used by many North Carolina local governments, often to support small businesses in distressed neighborhoods. The local government often manages fundraising, marketing, underwriting, and servicing. Some sources of start-up capital include Community Development Block Grant (CDBG) funds, U.S. Economic Development Administration's Public Works and Economic Adjustment Assistance Program (for distressed communities), and the U.S. Small Business Administration's Microloan Intermediary Program (for revolving loan funds managed by "quasi-public" non-profit organizations).

- For more information: <http://ced.sog.unc.edu/?p=4546>.

## LOAN LOSS RESERVE

Local governments can partner with a financial institution to make it easier for small businesses to borrow at affordable rates. A loan loss reserve covers losses from a loan default. They are typically established through a percentage of the amount loaned. The local government can provide funds for the reserve, freeing the bank to lend more or take on more risky loans. As a result, banks are more likely to lend to small businesses.

- For more information: <http://ced.sog.unc.edu/?p=4520>.

## CROWDFUNDING

Crowdfunding is a new tool in development finance that is poised to grow even faster once the U.S. Securities and Exchange Commission (SEC) finalizes guidance that allows crowdfunding investors to receive a financial return. Rules have prohibited all but "accredited investors" from investing in real estate. But institutional investors are not community developers. Crowdfunding will open up investment opportunities to people that want to play a role in improving their neighborhood.

- For more information: <http://ced.sog.unc.edu/?p=4550>.

## NEW MARKETS TAX CREDITS

Investors can purchase the New Markets Tax Credits from special financial institutions known as community development entities (CDEs). Developers commonly use New Markets Tax Credits to eliminate the gap between the cost to build and market-rate rents and sales prices.

- For more information: [http://cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=5](http://cdfifund.gov/what_we_do/programs_id.asp?programID=5)
- An example of the Golden Belt Complex adaptive reuse project in Durham, NC

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- An example of the Golden Belt Complex adaptive reuse project in Durham, NC

## PROPERTY TAX ABATEMENT

Local governments use property tax abatement to waive property taxes on improvements for a fixed period of time. In the absence of a tax abatement policy, a property owner could receive a substantially higher tax bill after improving his or her property. Communities can attract investment in targeted areas by reducing or eliminating property taxes on new investment. By reducing future tax obligations, the developer can afford

to take on more debt to make improvements or to repurpose a property.

### NC HISTORIC PRESERVATION TAX CREDITS

North Carolina offers a variety of tax credits for historic preservation. Developers can obtain either a 30 or 40 percent tax credit for rehabilitating former mill sites. The state also offers a 20 percent tax credit for qualifying rehabilitations of income-producing historic structures. The 20 percent tax credit is available to structures on the National Register of Historic Places. Additionally, homeowners can receive a 30 percent tax credit for qualifying rehabilitations of non-income producing historic structures. Unfortunately, the state's historic preservation tax credits are **set to expire on January 1, 2015** unless the General Assembly takes action to restore them.

- For more information: <http://www.hpo.ncdcr.gov/tchome.htm>.
- State Enabling Legislation:
  - o G.S. Chapter 105, Article 3D (Historic Rehabilitation Tax Credits).
  - o G.S. Chapter 105, Article 3H (Mill Rehabilitation Tax Credit).

### COMMUNITY DEVELOPMENT CORPORATION

Community development corporations (CDCs) are nonprofit organizations that manage or invest in projects that are consistent with community goals, such as job creation, revitalization, and affordable housing. CDCs are often organized and managed by neighborhood residents, institutions, small business owners, and other groups with an interest in community development. CDCs often work in distressed communities on a wide range of services and projects, including real estate development, to spur revitalization. They help fill a gap in the market by investing in projects in which traditional lenders and developers are not interested. CDCs can also invest alongside the private sector by providing gap financing between a traditional loan and private equity.

### LAND BANK

Local governments use land banks to acquire, stabilize, and redevelop abandoned or vacant properties. Through land banks, local governments can remove encumbrances such as tax liens or environmental contamination and prepare them for reuse. Land banks essentially 'hold' vacant or underutilized properties for future reuse and redevelopment. The Cape Fear Community Land Trust is a local example.

- Guidance for applying land banking tools in North Carolina is available here: <http://ced.sog.unc.edu/?p=4813>.

## C. ECONOMIC DEVELOPMENT

### ECONOMIC INFRASTRUCTURE PROGRAM

The North Carolina Department of Commerce administers this program, which provides grants to local governments for infrastructure projects that lead directly to job growth. Brunswick, New Hanover, and Pender Counties are in Tier 3, so they are eligible for grants of up to \$5,000 per newly created full-time job. The program prioritizes projects in the Tier 1 and 2 counties, which are more economically distressed. These counties are eligible for grants of up to \$10,000 per newly created full-time job.

- For more information: <http://www.nccommerce.com/rd/rural-grants-programs/economic-infrastructure>.

### HUBZONE

The U.S. Small Business Administration's HUBZone Program helps small businesses in Historically Underutilized Business Zones (HUBZones) gain preferential access to federal procurement opportunities. Brunswick, New Hanover, and Pender Counties all have HUBZones.

- For more information: <http://www.sba.gov/content/understanding-hubzone-program>.

### JOB DEVELOPMENT INVESTMENT GRANT

The Job Development Investment Grant program is a discretionary program that provides grants to new and expanding businesses. The state's Economic Investment Committee makes the awards based on five criteria.

Grants can be awarded directly to the business for up to 12 years.

- For more information: <http://www.thrivenc.com/incentives/financial/discretionary-programs/job-development-investment-grant>.
- State Enabling Legislation - G.S. Chapter 143B-437.52, Article 10

### ONE NORTH CAROLINA FUND

The One North Carolina Fund is similar to the Job Development Investment Grant program. The Fund awards grants to companies for equipment, repairs, renovations needed for expansion, and infrastructure. Unlike the Job Development Investment Grant program, the local government (city or county) must match the state's assistance. Also, the grant awards are not tied to the income tax withholdings of the new employees brought by the company or expansion.

- For more information: <http://www.thrivenc.com/incentives/financial/discretionary-programs/one-north-carolina-fund>.
- State Enabling Legislation - G.S. Chapter 143B-437.71

## D. HOUSING

### LOW-INCOME HOUSING TAX CREDITS

Low-Income Housing Tax credits are a popular tool for financing affordable housing. The federal government provides developers with tax credits that they can sell to investors to raise capital. The capital reduces the debt burden of the developer, which allows them offer lower rents. The credit is worth nine percent of the qualified cost of building or rehabilitating the property. The owner must agree to maintain the affordable housing for 30 years.

- For more information: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/training/web/lihtc/basics](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/training/web/lihtc/basics).

### STATE HOUSING TAX CREDITS

North Carolina offers additional tax credits for developers that are using the federal Low-Income Housing Tax Credits. This incentive makes affordable housing development even more attractive in the state. The North Carolina Housing Finance Agency manages the program. Developers are automatically eligible for the tax credits when the North Carolina Housing Finance Agency approves an application for federal credits. This tax credit program is **set to expire on January 1, 2015**.

[dLegislation/Statutes/HTML/ByArticle/Chapter\\_105/Article\\_3E.html](http://www.ncleg.gov/Legislation/Statutes/HTML/ByArticle/Chapter_105/Article_3E.html).

- For more information: <http://www.nchfa.com/about/financingfrom.aspx>.
- State Enabling Legislation – G.S. Chapter 105, Article 3E.

### ADAPTIVE REUSE ORDINANCE

An adaptive reuse ordinance makes it easier for developers to convert older economically obsolete buildings into new uses, such as housing. These ordinances provide tailored zoning and code requirements that recognize the differences between reuse and new development. Local governments should consider applying an adaptive reuse ordinance in zones where older historic and underutilized buildings are concentrated. The ordinance may relax parking, density, design, and/or fire and safety standards that developers struggle to meet when redeveloping a historic building. For example, it may eliminate density restrictions, reduce the minimum housing unit size, waive parking requirements, and allow for expedited development review.

### CODE ENFORCEMENT

Code violations can create a negative perception among the public about certain places in a community. Consistent code enforcement for property maintenance can improve the look and feel of a neighborhood, improve safety, and improve investor confidence.

## E. RURAL/AGRICULTURAL PRESERVATION

### CONSERVATION EASEMENTS/PURCHASE OF DEVELOPMENT RIGHTS

North Carolina law allows term or perpetual conservation easements. Counties can purchase an easement for the difference between the value of the land for farming and the value for development. North Carolina state law also offers tax credits for the donated property interest as an incentive for this preservation tool. North Carolina's Agricultural Development and Farmland Preservation Trust Fund has provided grants to local governments and non-profit groups since 2006 to purchase conservation easements. The program also supports agricultural plans and development projects.

- For more information: <http://www.ncadfp.org/aboutus.htm>.
- State Enabling Legislation - G.S. Chapter 106-744, Article 61

### AGRICULTURAL DISTRICTS

North Carolina state law allows local governments to create Agricultural Districts. Upon passing an Agricultural District Ordinance, the local government creates an Agriculture Advisory Board to administer the program. Inclusion in an agricultural district increases protection for the farm from nuisance suits, waiver of water and sewer assessments if the farm is not connected to the public system, and eligibility for farmland preservation funds. Farms must opt-in to the district and agree to forego developing their land for 10 years.

- For more information: <http://www.ncadfp.org/FarmlandPreservation.htm>.
- Information about land preservation ordinances adopted by North Carolina's cities and counties can be downloaded here: <http://www.cals.ncsu.edu/wq/lpn/ncordinances.htm>. Brunswick County is the only one in the Cape Fear region with farms that are enrolled in an agricultural district. Pender County has an agricultural district, but no farms are enrolled. New Hanover County has not adopted an Agricultural District Ordinance.
- State Enabling Legislation - G.S. Chapter 106-738, Article 61

### FARMLAND/FOREST PROTECTION PLANS

The North Carolina Farmland Preservation Enabling Act in 1986 laid out the requirements of county Farmland Protection Plans. None of the three counties in the Cape Fear Region have a Farmland Protection Plan.

- For more information, including a model plan: <http://www.ncadfp.org/FarmlandPreservation.htm>.
- State Enabling Legislation - G.S. Chapter 106-744, Article 61

### CLEAN WATER MANAGEMENT TRUST FUND

North Carolina's Clean Water Management Trust Fund has provided grants since 1996 to local governments and non-profits for projects that protect surface waters. Funds are available to acquire land that represents the ecological diversity of North Carolina and provide buffers around military facilities, and for projects that protect unpolluted surface water and improve degraded water.

- For more information: <http://www.cwmtf.net/>.

### TRANSFER OF DEVELOPMENT RIGHTS (TDR)

TDR is uncommon in North Carolina due to restrictions in state law.

## F. COMPLETE COMMUNITY DESIGN RESOURCES

### CONSERVATION SUBDIVISIONS

North Carolina State University's Conservation Subdivision Handbook is a good North Carolina-specific resource: <http://www.ces.ncsu.edu/forestry/pdf/ag/ag742.pdf>.

### LOW IMPACT DEVELOPMENT AND GREEN INFRASTRUCTURE

The Low Impact Development (LID) Center provides information on this design strategy, which has been incorporated into policies and codes in southeastern North Carolina. <http://www.lowimpactdevelopment.org/publications.htm>.

The 2011 Bradley and Hewlett's Creeks Watershed Restoration Plan includes Appendix I detailing typical section examples of Green Street Practices for the City of Wilmington: [http://www.wilmingtonnc.gov/Portals/0/documents/Public%20Services/Stormwater/G2B%20final%20plan%202012\\_August.pdf](http://www.wilmingtonnc.gov/Portals/0/documents/Public%20Services/Stormwater/G2B%20final%20plan%202012_August.pdf)

The North Carolina LID group, based at NC State University, also provides resources. <http://www.bae.ncsu.edu/topic/lid/links.html>.

### SCHOOL SITING GUIDELINES

EPA released school siting guidelines in October 2011. The guidelines help school districts and local governments select sites for new schools based on desirable attributes and hazards to avoid. The guidelines are available here: <http://www.epa.gov/schools/siting/>.



# APPENDIX G: REGIONAL HOUSING IMPEDIMENTS REPORT



# 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

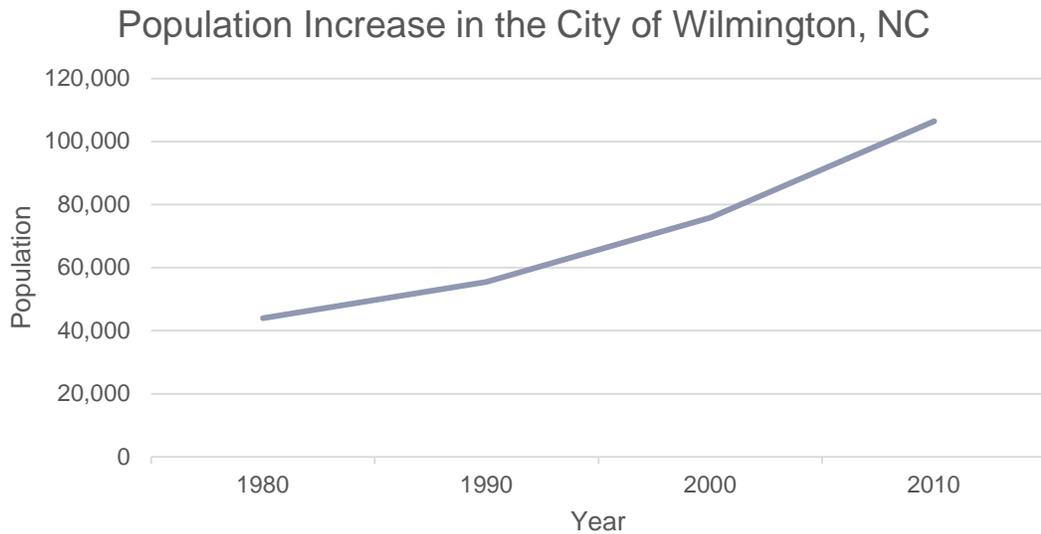
Since the 1980 U.S. Census, the Wilmington, NC Metropolitan Statistical Area has experienced a sizeable increase in population from 139,017 people in 1980 to 362,315 people in 2010, for an overall increase of 160.6%. Over this same time period, the State of North Carolina experienced a population growth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

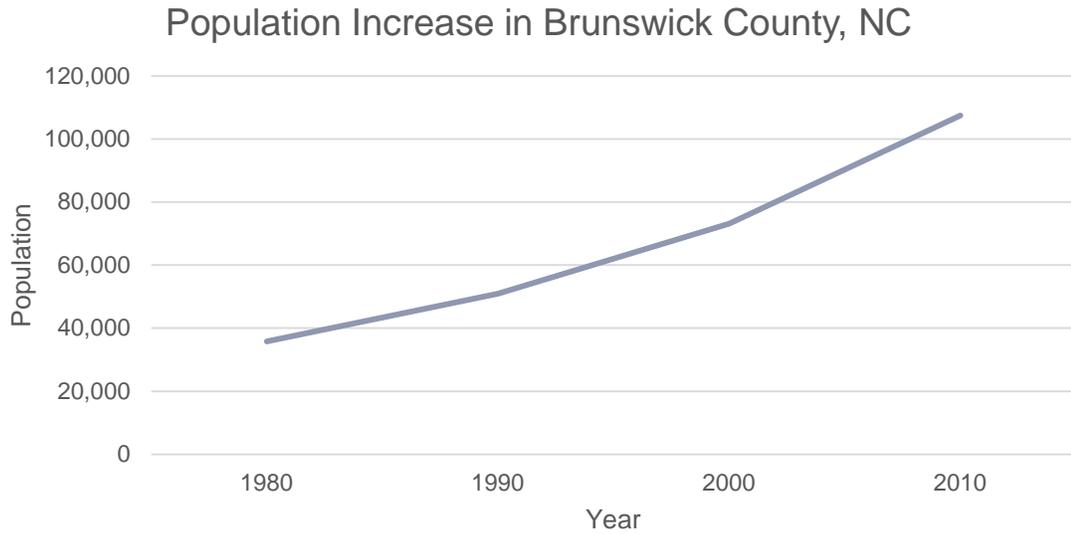
<b>1990</b>	200,010	<b>43.9%</b>
<b>2000</b>	274,532	<b>37.3%</b>
<b>2010</b>	362,315	<b>32.0%</b>

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%.



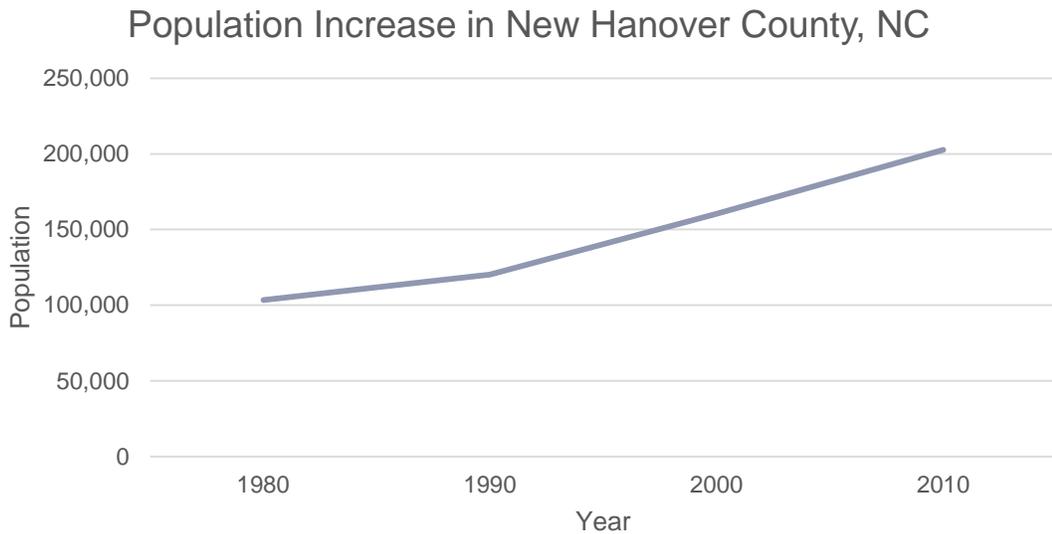
Source: U.S. Census Data (1980 – 2010)

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%.



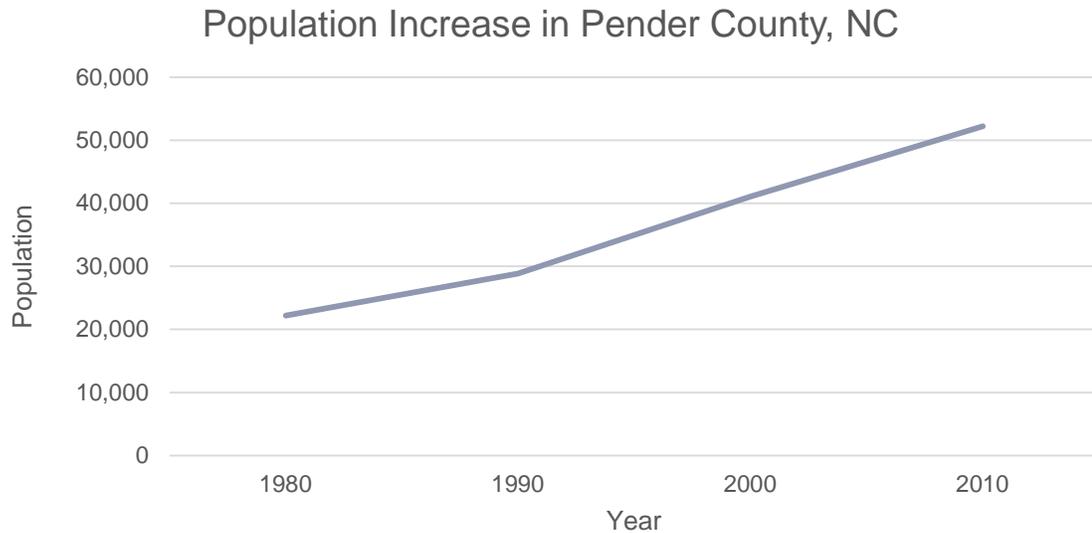
Source: U.S. Census Data (1980 – 2010)

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**

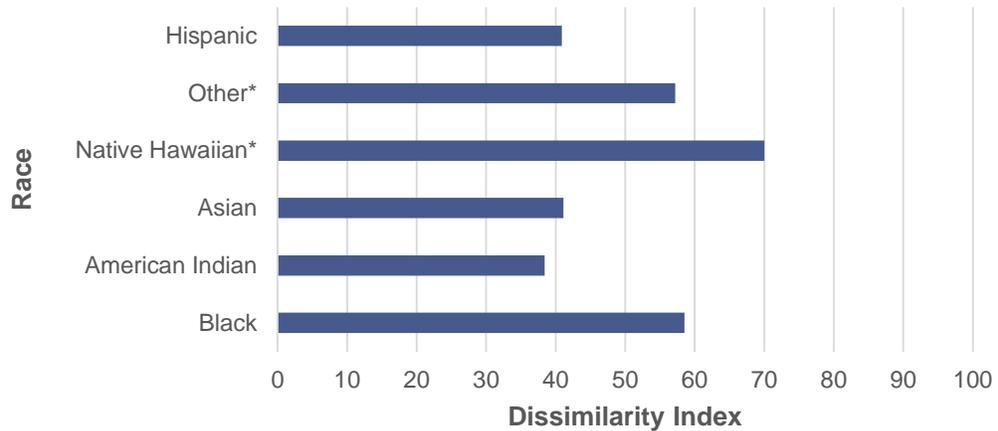
Race and Ethnicity	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	41,082	100.0%	52,217	100.0%
One race	40,694	99.1%	51,283	98.2%
Two or more races	388	0.9%	255	0.5%
White alone	29,882	72.7%	39,756	76.1%
Black or African American alone	9,689	23.6%	9,269	17.8%
American Indian and Alaska Native alone	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.

### Dissimilarity Indices in the City of Wilmington, NC



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%

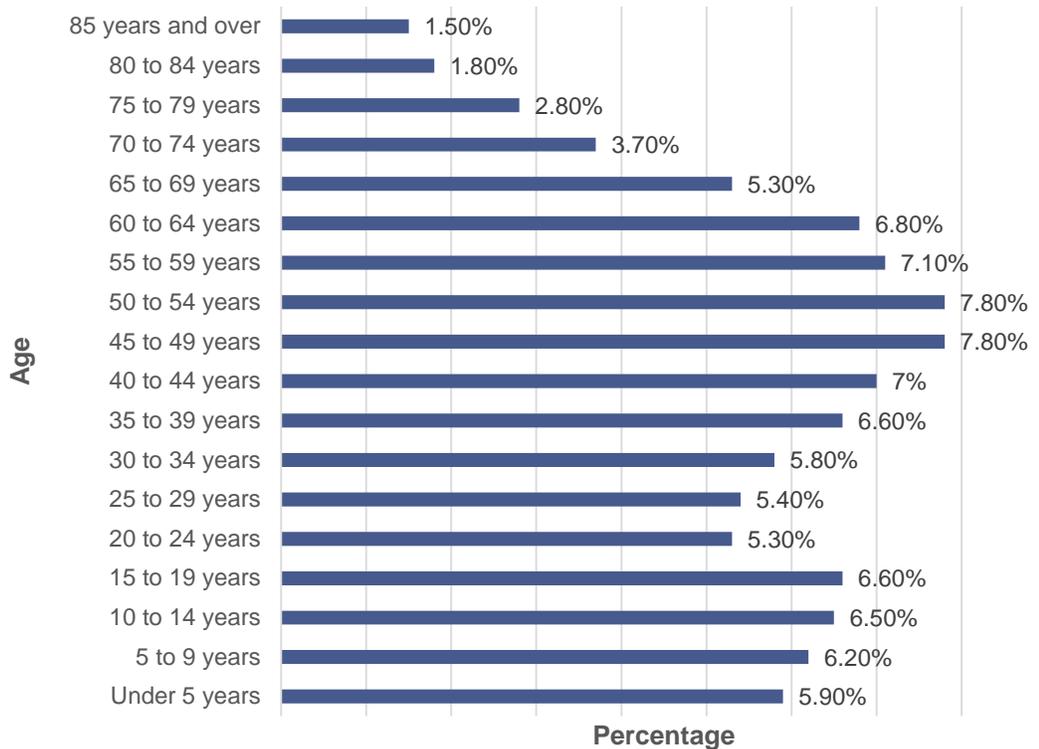
Source: The Association of Religion Data

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

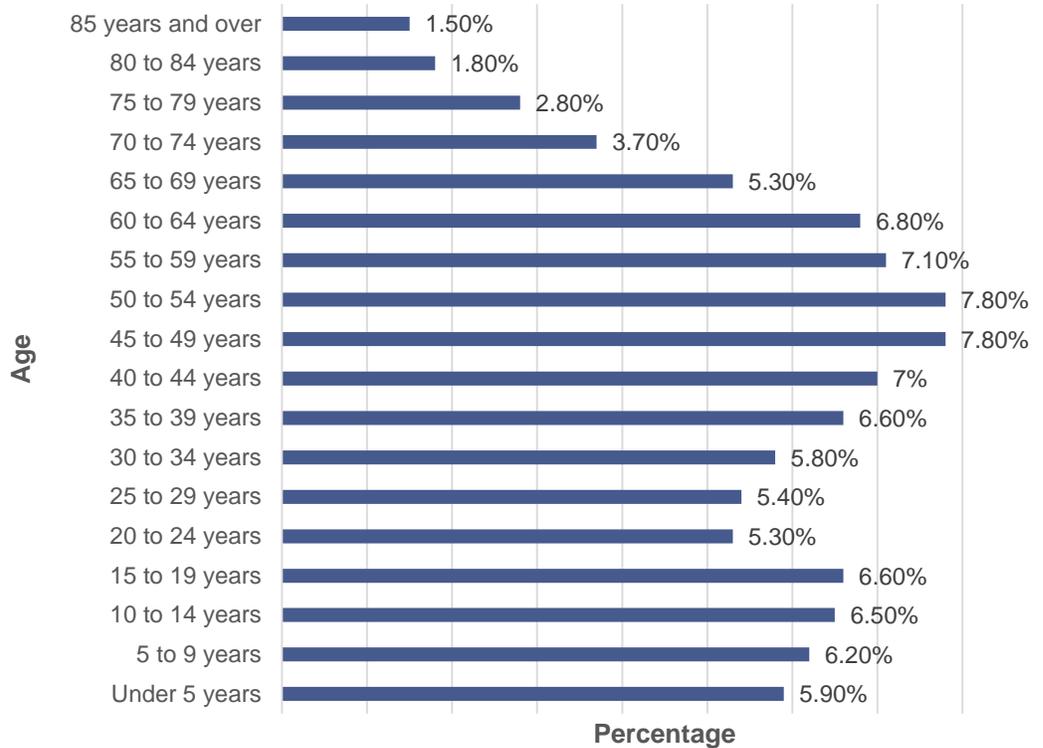


Source: 2010 U.S. Census

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

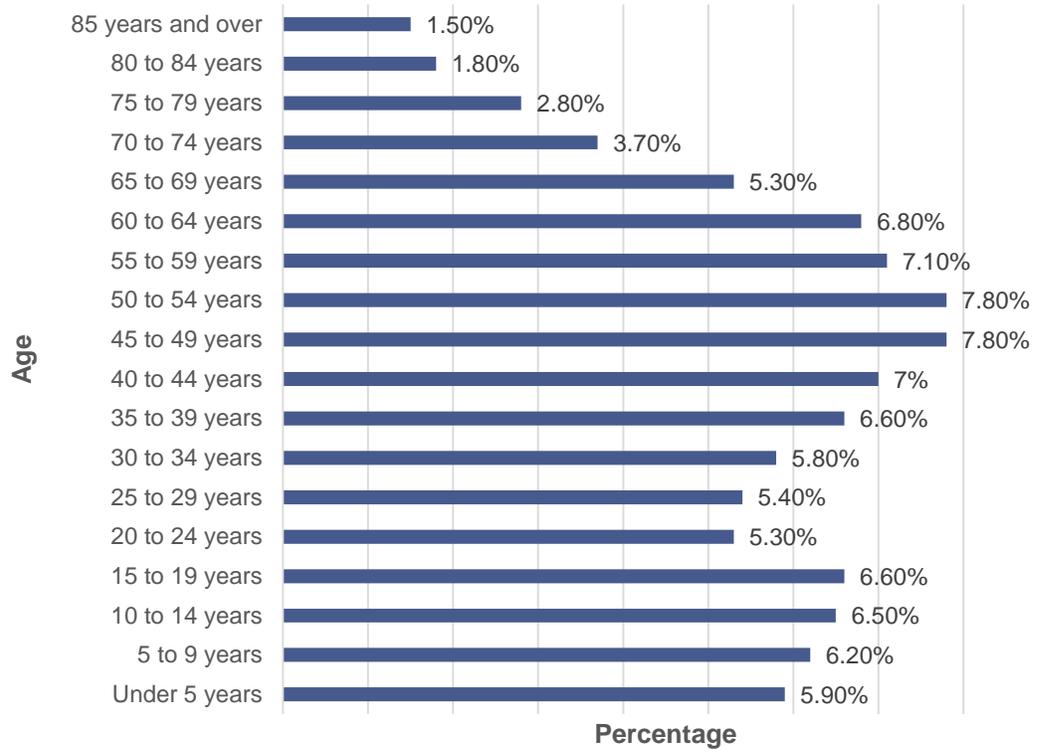


Source: 2010 U.S. Census

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

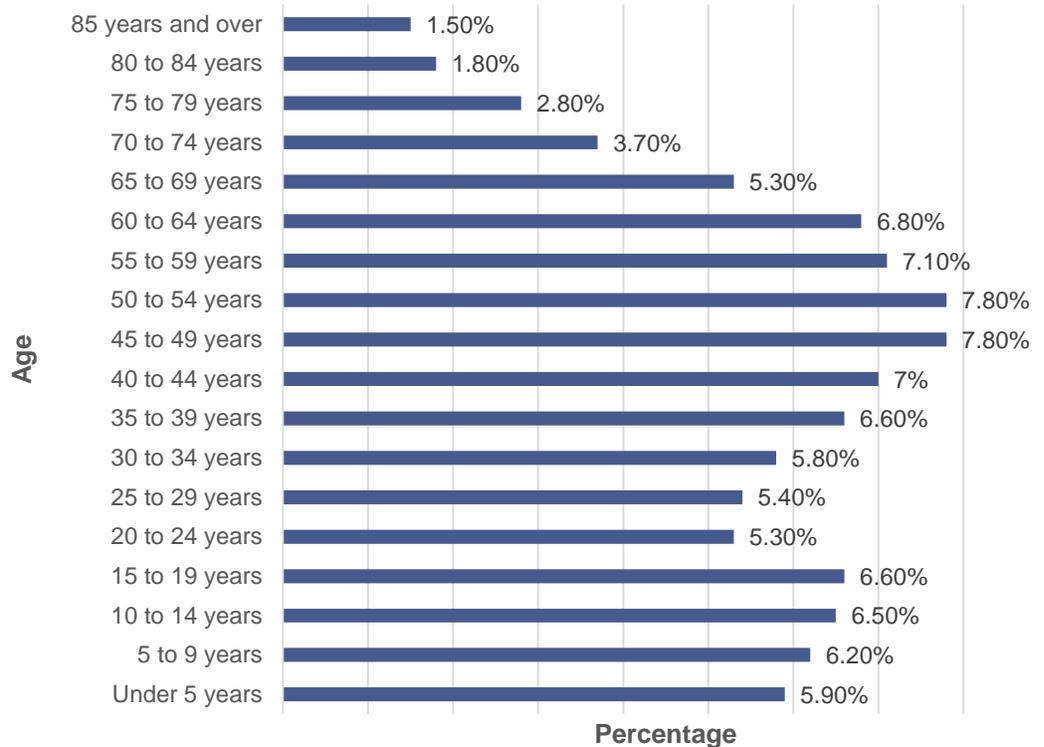


Source: 2010 U.S. Census

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)

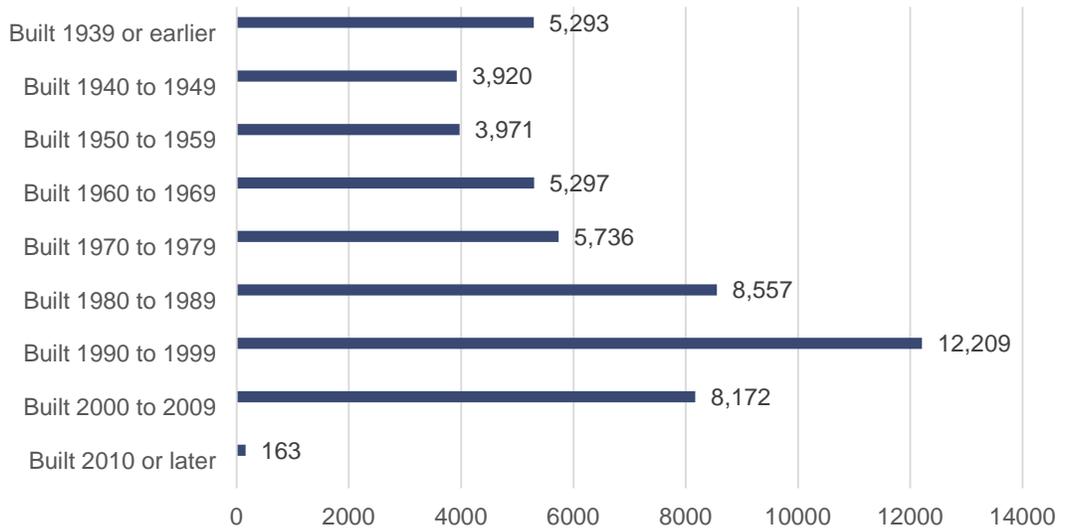
In Section III, there are tables that highlight the Low- and Moderate-Income Census Tracts located in the Cape Fear Region.

## 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.

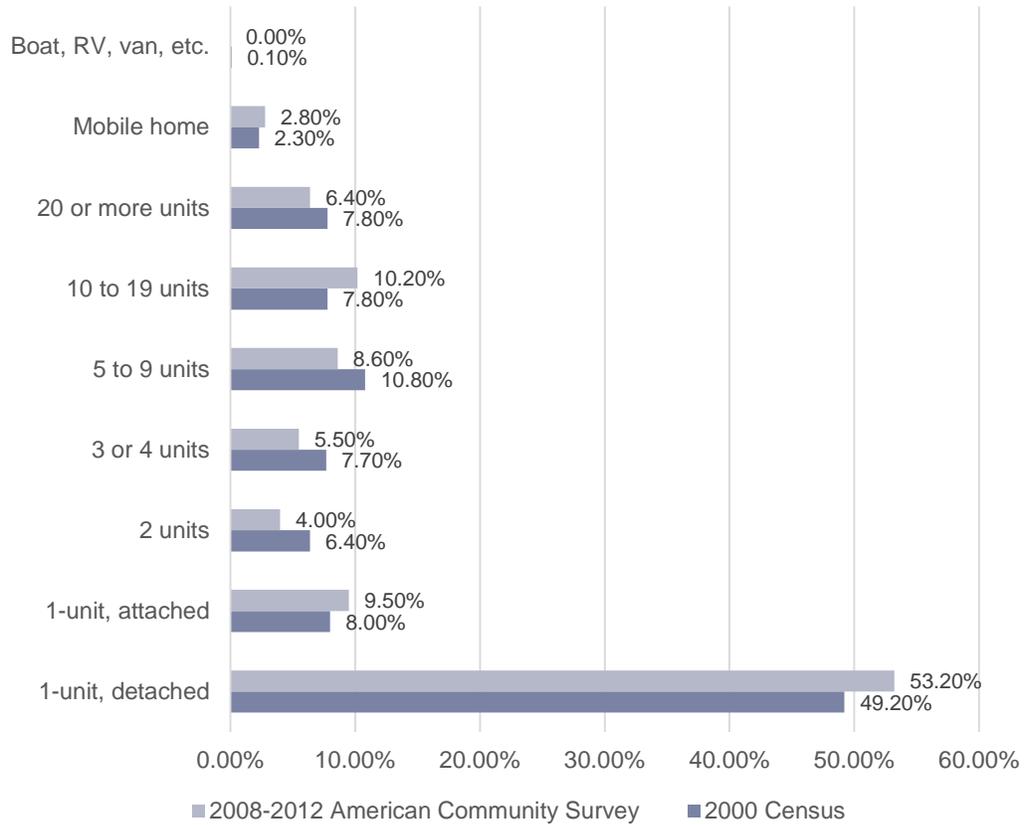
Year Structure Built in the City of Wilmington



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

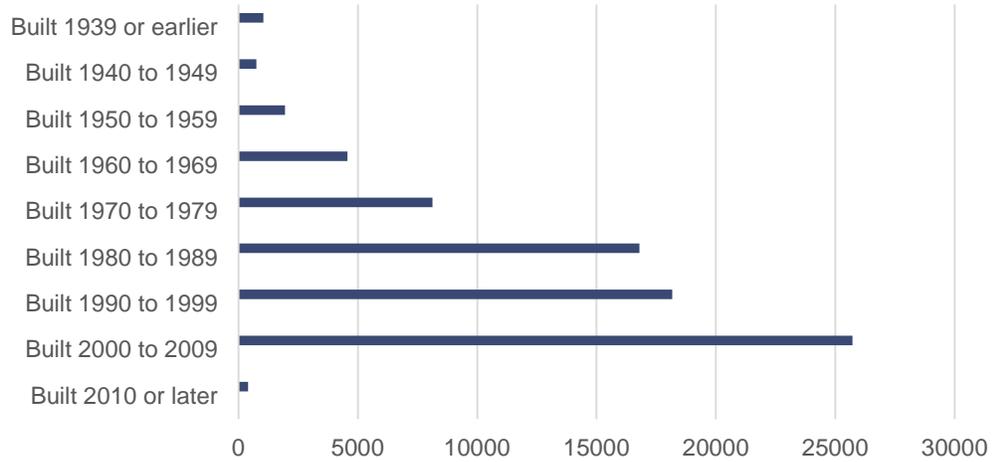


Source: 2000 U.S. Census & 2008-2012 American Community Survey

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.

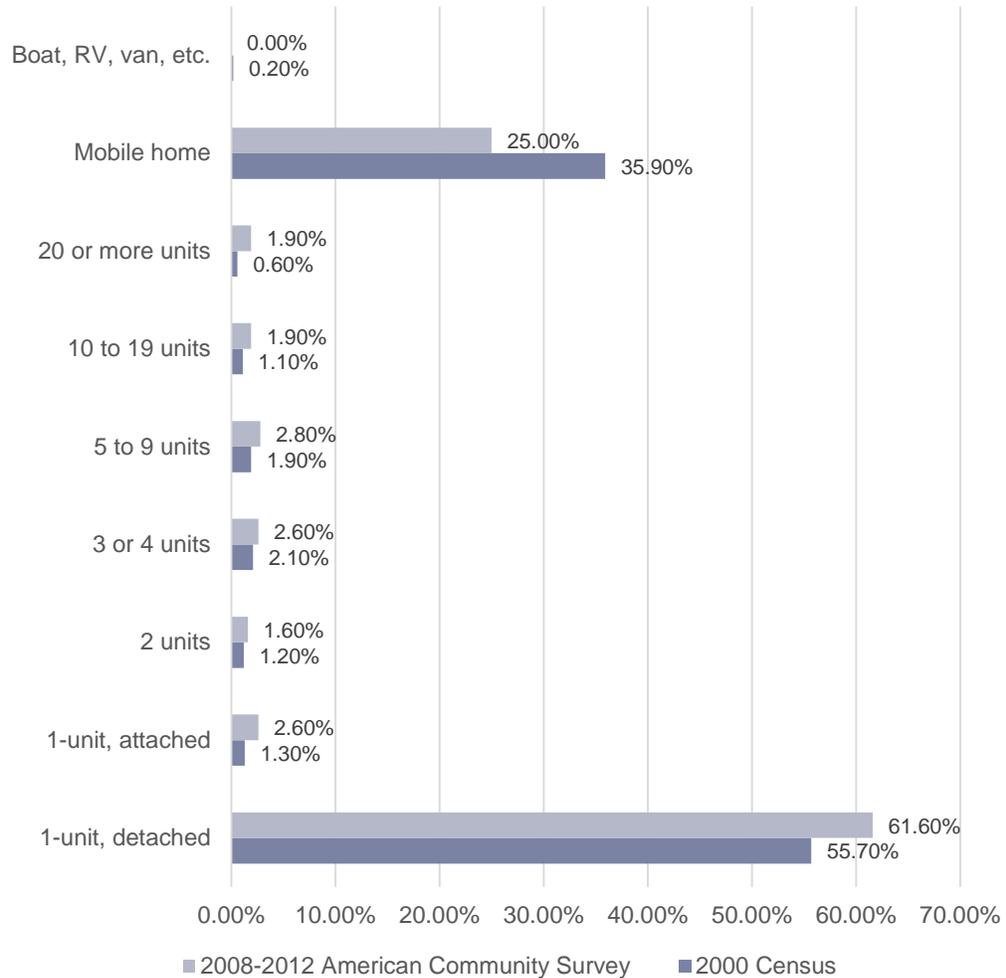
#### Estimate of Units with Lead-Based Paint

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

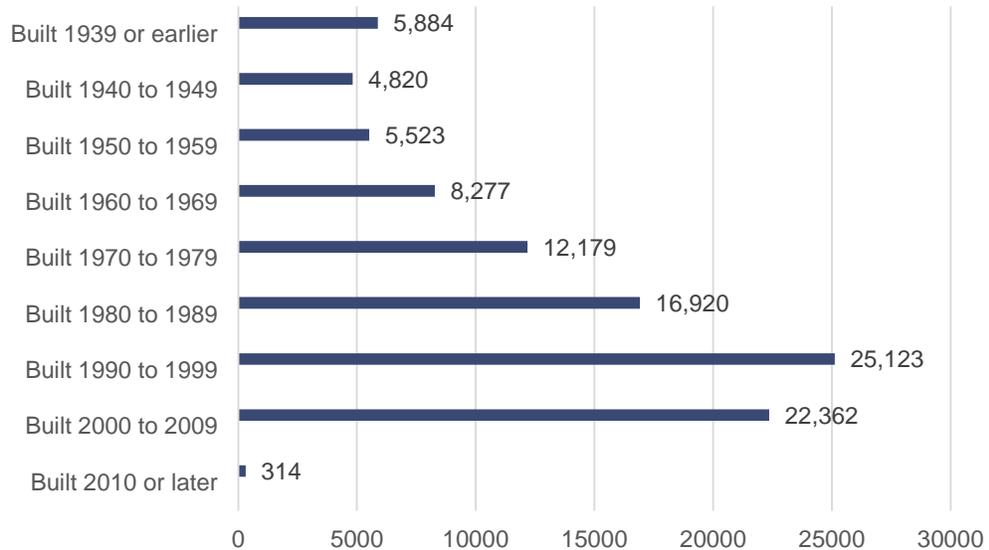


Source: 2000 U.S. Census & 2008-2012 American Community Survey

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.

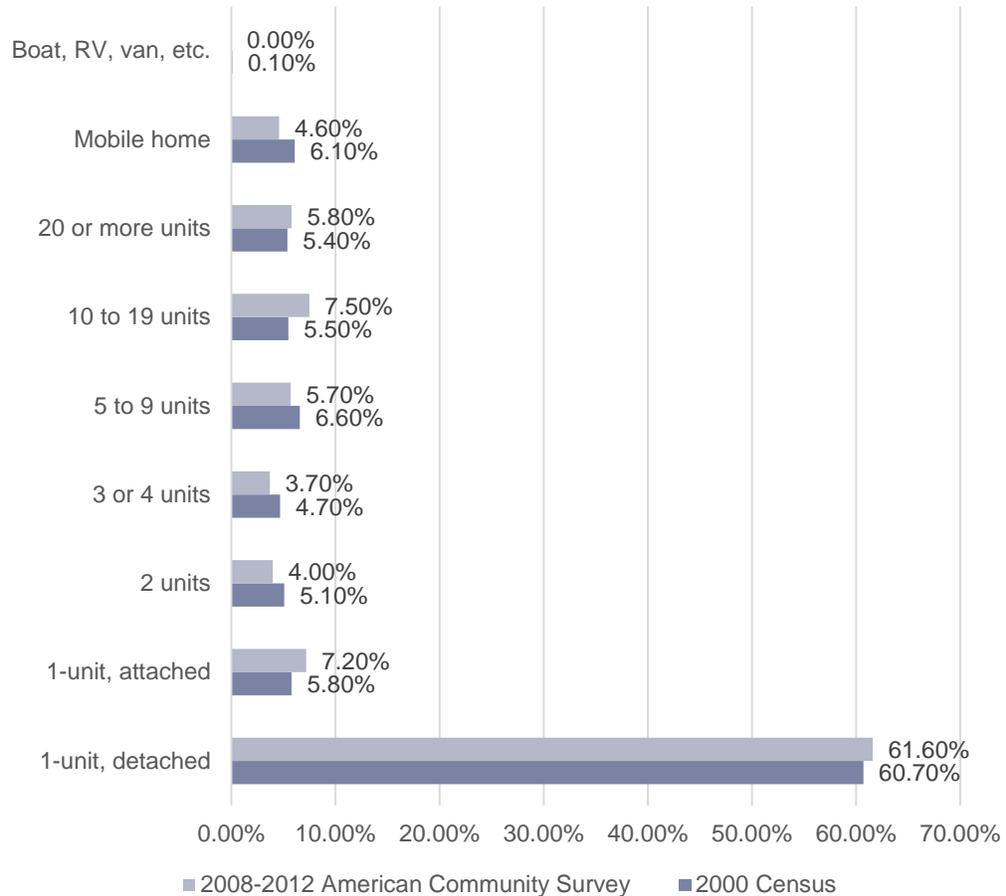
#### Estimate of Units with Lead-Based Paint

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

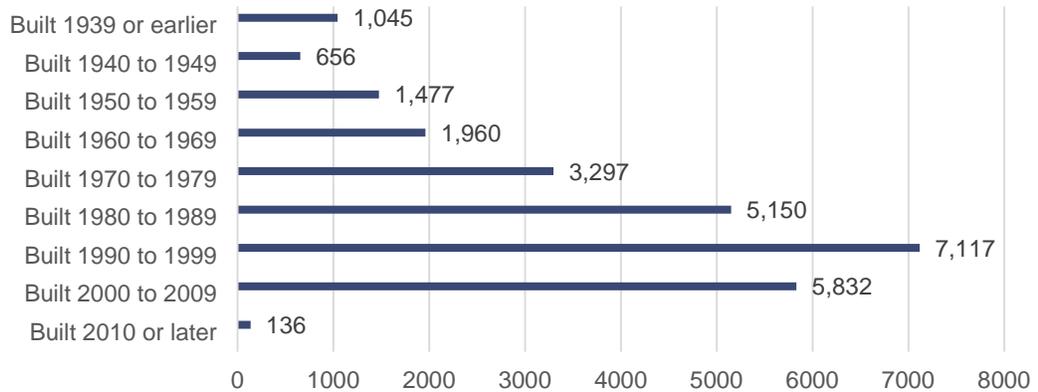


Source: 2000 U.S. Census & 2008-2012 American Community Survey

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.

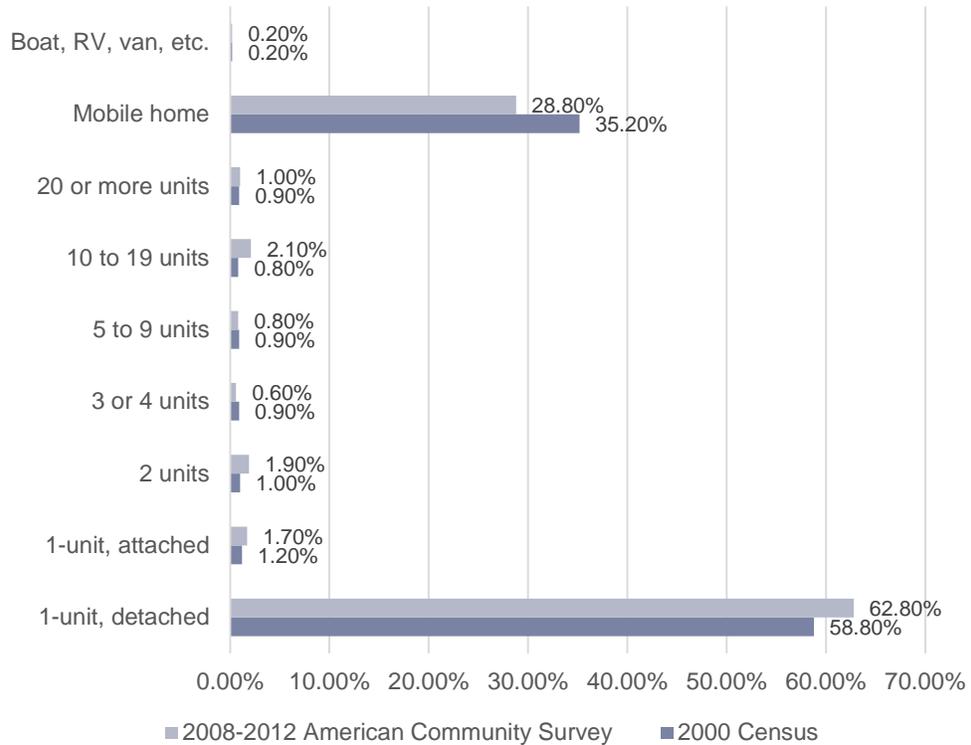
### Estimate of Units with Lead-Based Paint

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.odb>

### **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%
<b>Total Denials/ % of Total</b>	<b>146</b>	<b>21.73%</b>	<b>111</b>	<b>16.52%</b>	<b>60</b>	<b>8.93%</b>	<b>35</b>	<b>5.21%</b>	<b>294</b>	<b>43.75%</b>	<b>26</b>	<b>3.87%</b>	<b>672</b>	<b>100.00%</b>

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

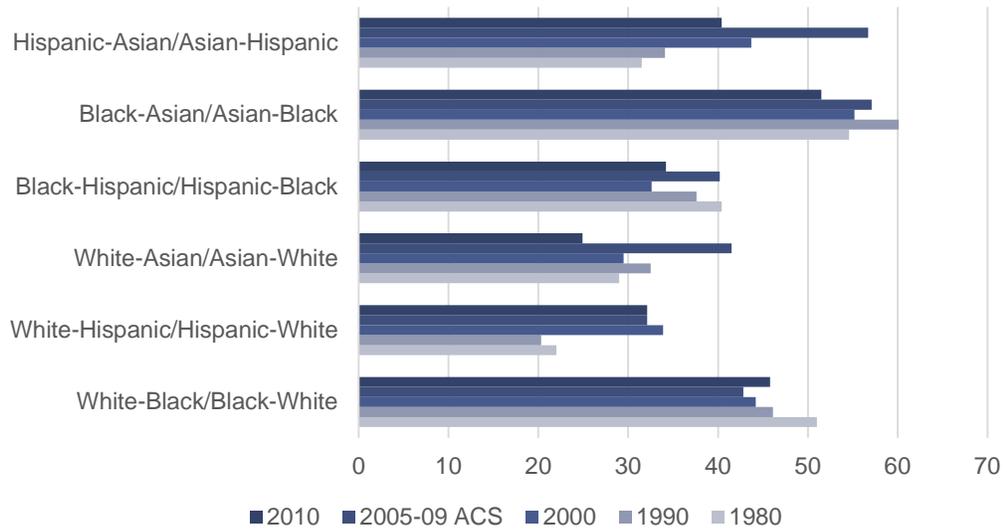
The following is a table listing the various racial and ethnic components of the Wilmington, NC, MSA:

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 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>45.25%</b>	41,833 20.90%	<b>38%</b>	1,559 0.80%	<b>43.95%</b>	729 0.40%	<b>106.5%</b>	797 0.40%	<b>69.57%</b>
2000	274,532	<b>37.3%</b>	215,248 78.40%	<b>38.79%</b>	47,899 17.40%	<b>15%</b>	6,732 2.40%	<b>331.82%</b>	2,102 0.80%	<b>188.3%</b>	2,551 0.90%	<b>220.1%</b>
2005-09 ACS	337,583	<b>22.97%</b>	266,102 78.80%	<b>23.63%</b>	48,791 14.40%	<b>1.86%</b>	12,489 3.70%	<b>8.55%</b>	2,828 0.80%	<b>34.54%</b>	7,373 2.20%	<b>189.02%</b>
2010	362,315	<b>7.32%</b>	281,017 77.60%	<b>5.6%</b>	53,577 14.80%	<b>9.8%</b>	19,459 5.40%	<b>55.8%</b>	4,532 1.20%	<b>37.6%</b>	3,730 1%	<b>-49.40%</b>

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.

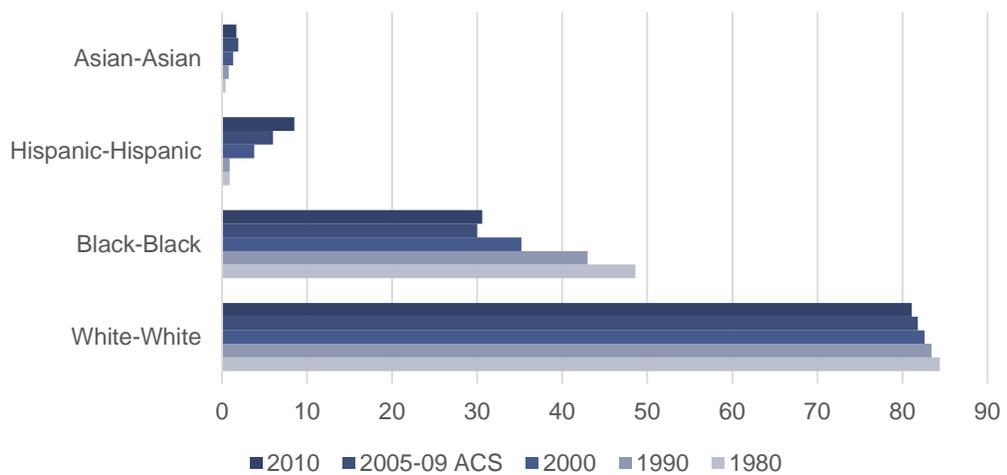
The following graph (comparing thirty year increments) illustrates the diversity index measure for the Wilmington, NC, MSA:



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.

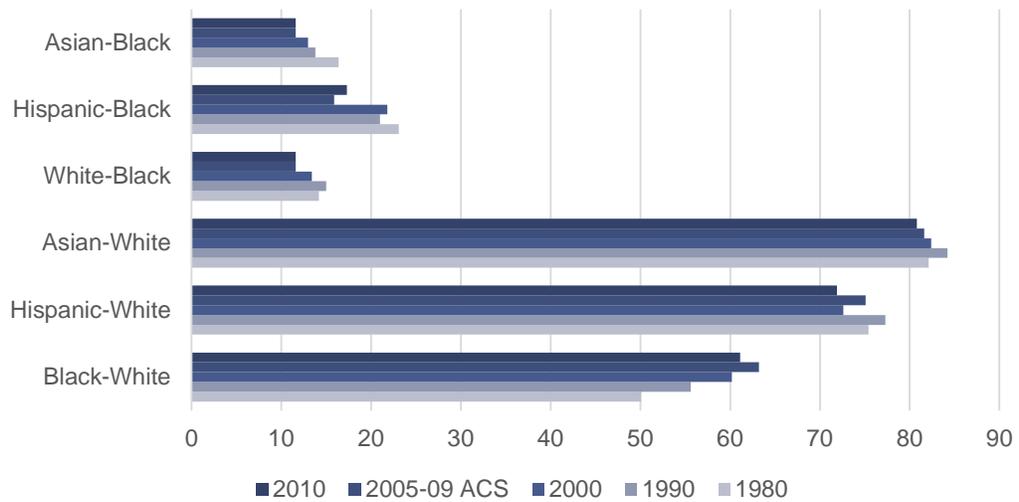
The following graph (comparing thirty year increments) illustrates the isolation index measure for the Wilmington, NC, MSA:



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
<b>Non-Hispanic White</b>	80.20%	80.40%	80.10%
<b>Non-Hispanic Black</b>	34.20%	28.60%	23.60%
<b>Hispanic</b>	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	Shalotte 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	Shalotte town	020501	2	370190205012	1483	2500	59.32%
Brunswick County	Shalotte town	020501	3	370190205013	761	1634	46.57%
Brunswick County	Shalotte 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	Shalotte 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

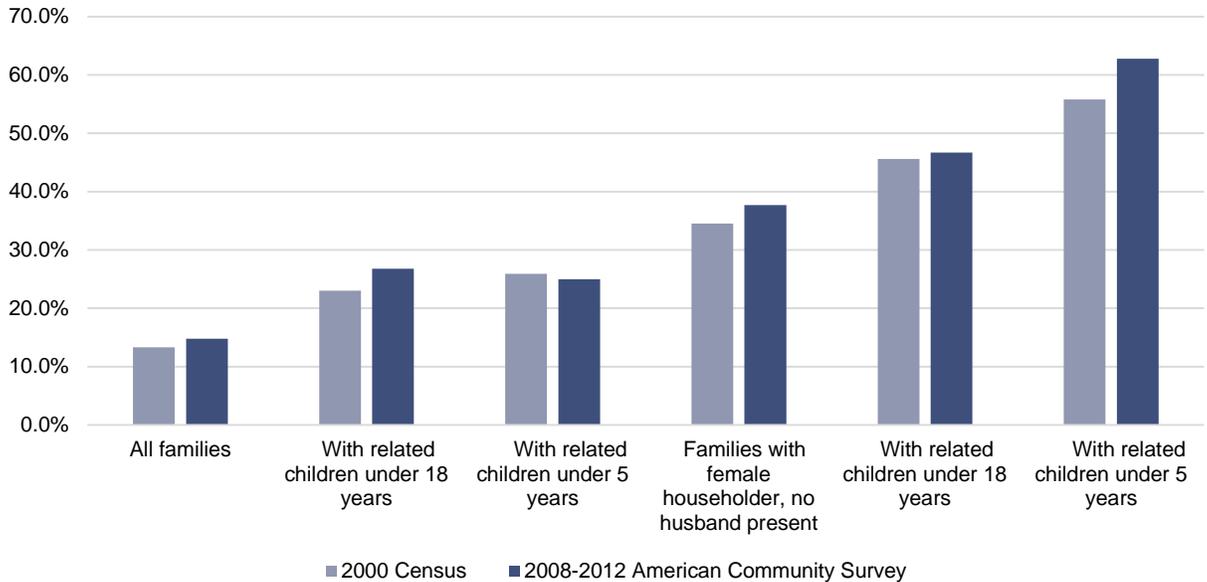
Data obtained from [www.hud.gov](http://www.hud.gov)

### 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.

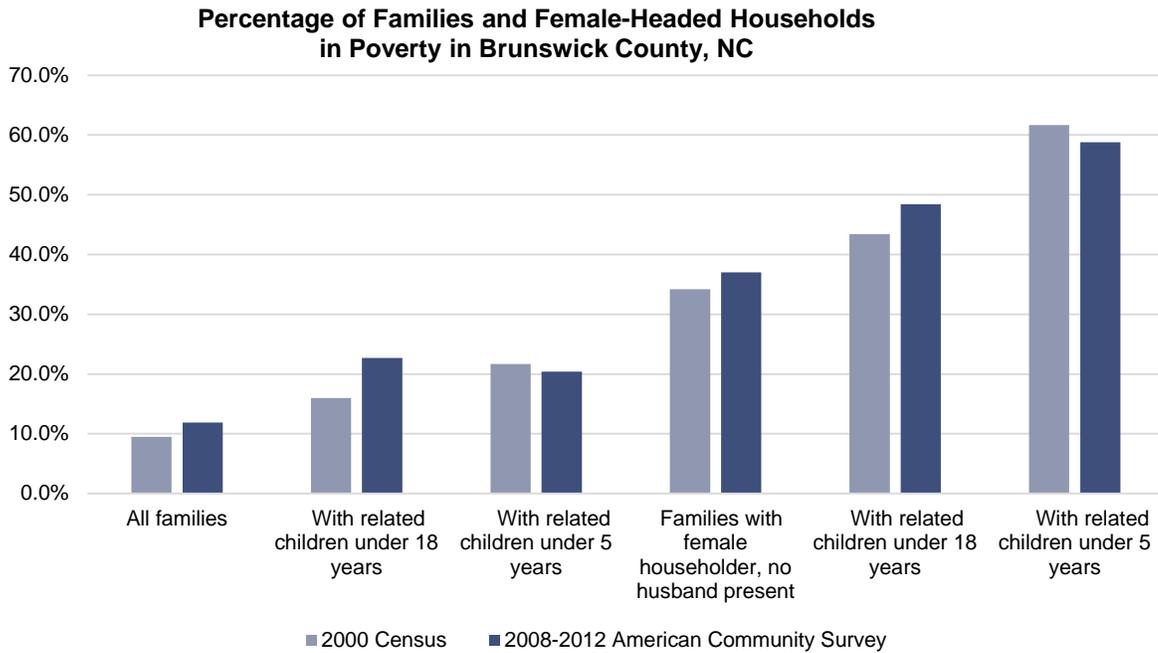
**Percentage of Families and Female-Headed Households in Poverty in the City of Wilmington**



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.

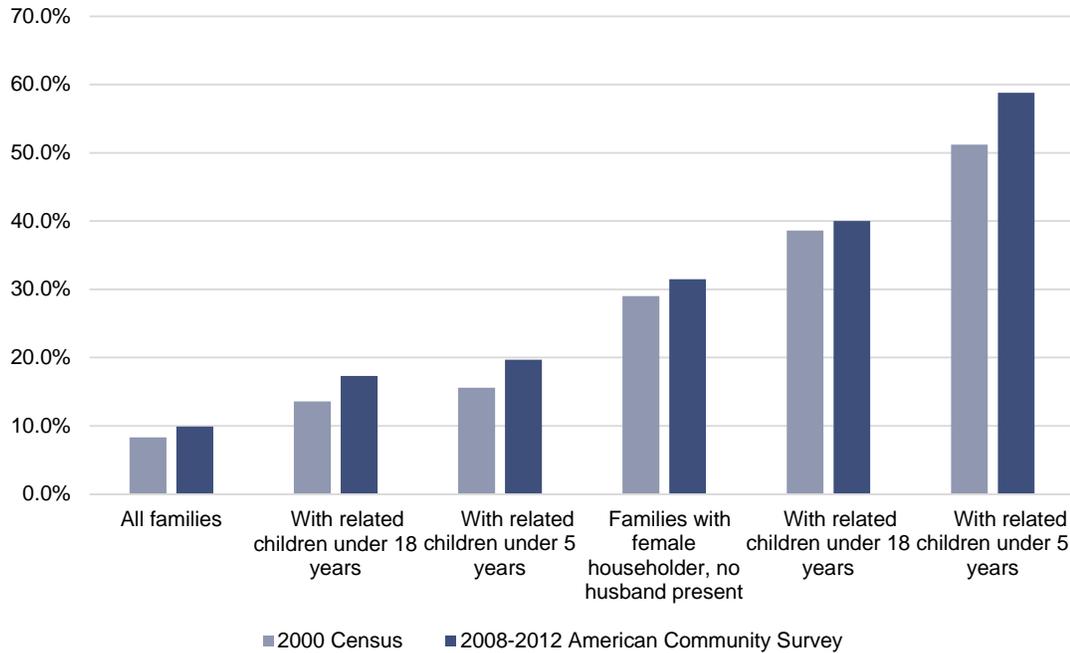


Source: 2000 U.S. Census and 2008-2012 American Community Survey

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**

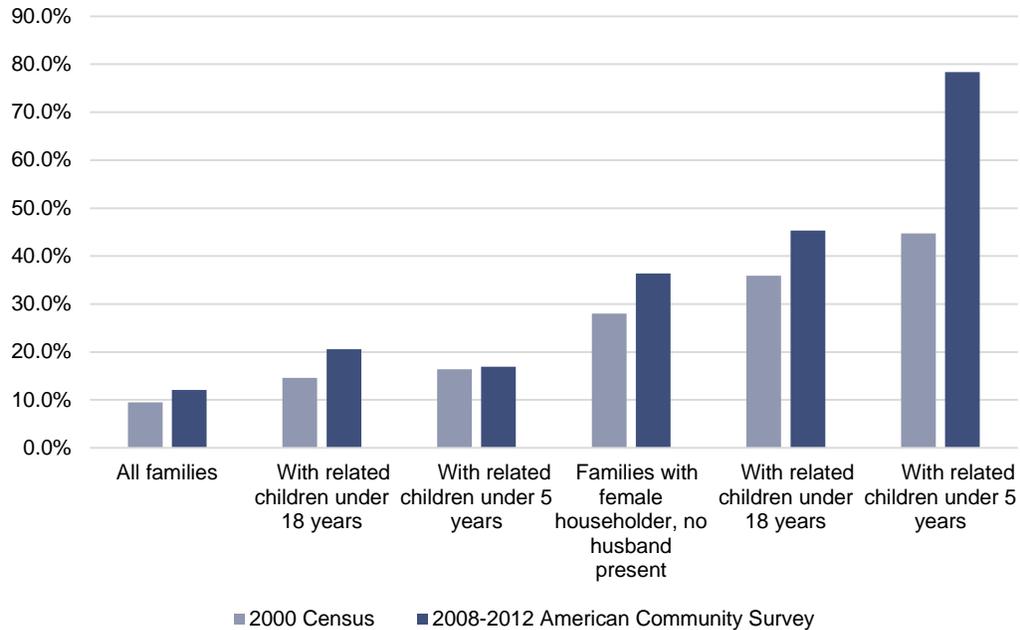


Source: 2000 U.S. Census and 2008-2012 American Community Survey

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 (Shalotte 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>Current TIP Projects</i>	
TD-4721 A/B	Wilmington Multimodal Transportation Center
TD-4942	WAVE Maintenance and Operations Facility
<i>Local Bus</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><i>Express Bus</i></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	Shalotte 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	Shalotte 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><i>Bus Rapid Transit (BRT)</i></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.

## **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:

<b>Project</b>	<b>5-Year Total</b>
<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.brunsko.net/Portals/0/bcfiles/Planning/CAMA Core Land Use Plan Executive Summary.pdf](http://www.brunsko.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/InformationTechnology/Services.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**

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
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								
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%
Color	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.

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- **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.
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  - **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.

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**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.
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- **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.
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**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.

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  - **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:

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  - **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.

## **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.

## **B. Appendix B – Maps**

## **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.

## **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/).

## **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:

# APPENDIX H: FOCUS FORUM



# FOCUS FORUM – Community Preference Results

On May 22, 2014 the FOCUS Consortium hosted a regional forum attended by more than 200 members of the community to present some of the regional key findings and the results of the *Alternative Futures* analysis. The forum also included an interactive session whereby 198 people participated in a poll voting session to respond to a series of key questions concerning the future of the region. The following pages illustrate the results of that FORUM survey.

Join community leaders, planners and residents in helping shape the future of our region.



## Regional Alternative Futures Breakfast & Forum 7:30am-11:00am

# MAY 22nd Hilton Riverside in Downtown Wilmington

Explore the dynamics of our three-county region around Wilmington  
**BRUNSWICK • NEW HANOVER • PENDER**

- Consider** alternatives for the future of our region
- Learn** about the regional impact of local planning decisions
- Help** inspire action and innovation at the regional level
- Use** this regional data to plan more effectively for your community, business, or organization.

Wilmington’s Mayor Bill Saffo and Leland’s Mayor Brenda Bozeman will kick off the morning after a riverside buffet breakfast.

For more information and to reserve your seat, visit [www.FOCUSsenc.org](http://www.FOCUSsenc.org)  
Free public event. Spanish & hearing impaired translators on hand. Child care available.

SPONSORED BY:



FOCUS empowers local planning groups, businesses, and civic organizations through data analysis and public input, helping them to zero in on new opportunities to thoughtfully develop their own communities and our region. To learn more about FOCUS, sign up to receive our newsletter at [focussenc.org](http://focussenc.org).



Session Name: New Session 5-22-2014 11-09 AM

Date Created: 5/22/2014 7:09:36 AM

Active Participants: 198 of 198

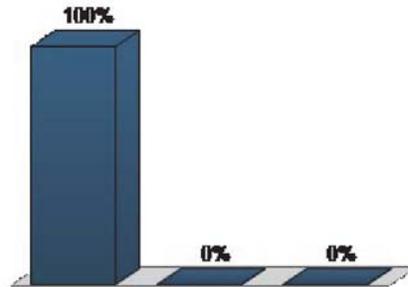
Average Score: 0.00%

Questions: 19

## Results by Question

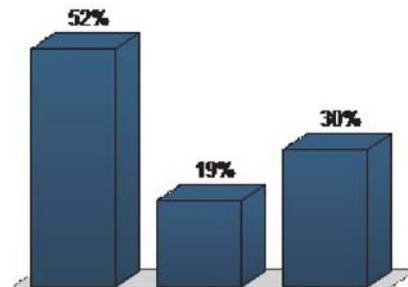
### 1. How are you doing today? (Multiple Choice)

	Responses	
	Percent	Count
I'm on top of the world!	100%	1
I'll be great once I have a cup of coffee.	0%	0
Time will tell.	0%	0
<b>Totals</b>	<b>100%</b>	<b>1</b>



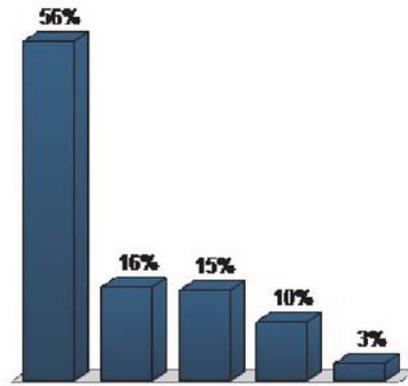
### 2. How are you doing today? (Multiple Choice)

	Responses	
	Percent	Count
I'm on top of the world!	51.55%	83
I'll be great once I have a cup of coffee.	18.63%	30
Time will tell.	29.81%	48
<b>Totals</b>	<b>100%</b>	<b>161</b>



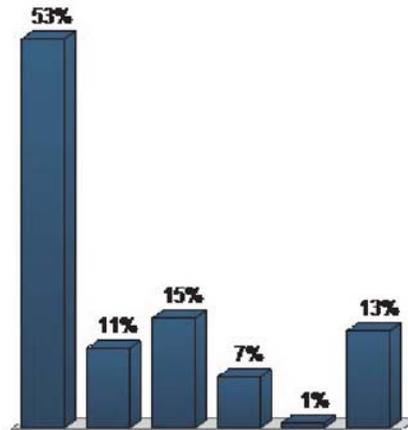
**3. Where do you live? (Multiple Choice)**

Responses		
	Percent	Count
Wilmington	56.4%	97
New Hanover	15.7%	27
Brunswick	15.12%	26
Pender	9.88%	17
Other	2.91%	5
<b>Totals</b>	<b>100%</b>	<b>172</b>



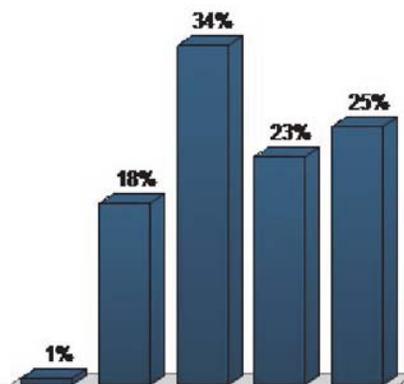
**4. Where do you work? (Multiple Choice)**

Responses		
	Percent	Count
Wilmington	53.18%	92
New Hanover	10.98%	19
Brunswick	15.03%	26
Pender	6.94%	12
Other county	0.58%	1
Not applicable	13.29%	23
<b>Totals</b>	<b>100%</b>	<b>173</b>



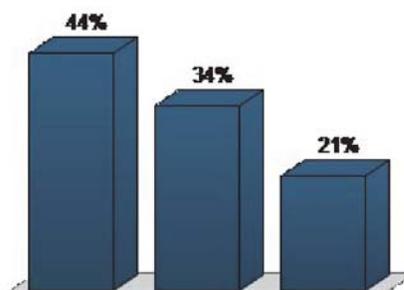
**5. What is your age? (Multiple Choice)**

Responses		
	Percent	Count
Less than 20	0.58%	1
20 to 34	17.92%	31
35 to 54	33.53%	58
55 to 64	22.54%	39
65 and older	25.43%	44
<b>Totals</b>	<b>100%</b>	<b>173</b>



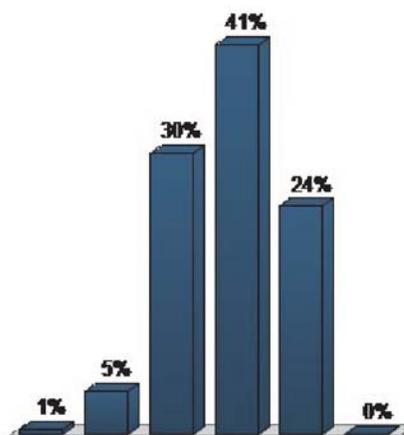
**6. How is the quality of life in our region changing? (Multiple Choice)**

Responses		
	Percent	Count
Getting Better	44.25%	77
Staying the Same	34.48%	60
Getting Worse	21.26%	37
<b>Totals</b>	<b>100%</b>	<b>174</b>



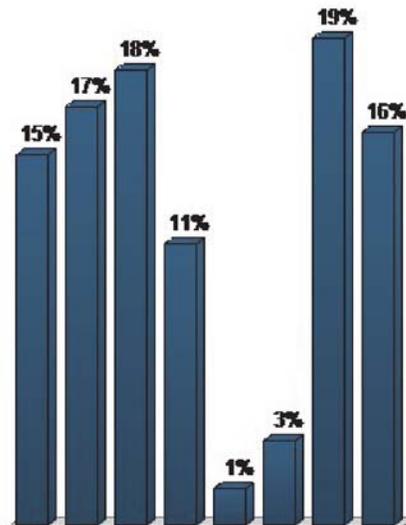
**7. How would you rate overall economic opportunity in the Cape Fear region? (Multiple Choice)**

Responses		
	Percent	Count
Very High	0.57%	1
High	4.57%	8
Average	29.71%	52
Low	41.14%	72
Very Low	24%	42
Don't Know	0%	0
<b>Totals</b>	<b>100%</b>	<b>175</b>



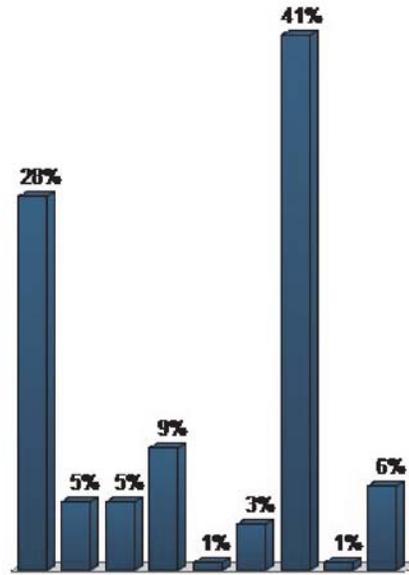
**8. Which job sectors do you think are most important to foster and grow in our region?  
(pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Tourism	14.68%	70
Film Production	16.56%	79
Healthcare	18.03%	86
Manufacturing	11.11%	53
Military Related	1.47%	7
Retail/Restaurants	3.35%	16
Professional Services	19.29%	92
Education	15.51%	74
<b>Totals</b>	<b>100%</b>	<b>477</b>



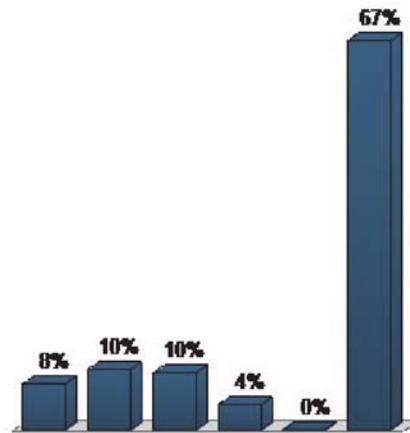
**9. What is your favorite place to take people when they visit the Cape Fear region?  
(Multiple Choice)**

	Responses	
	Percent	Count
Wrightsville Beach	28.49%	49
Carolina Beach	5.23%	9
Topsail Island	5.23%	9
Southport	9.3%	16
Oak Island	0.58%	1
Ft Fisher/Aquarium	3.49%	6
Wilmington Riverwalk	40.7%	70
USS North Carolina	0.58%	1
Other	6.4%	11
<b>Totals</b>	<b>100%</b>	<b>172</b>



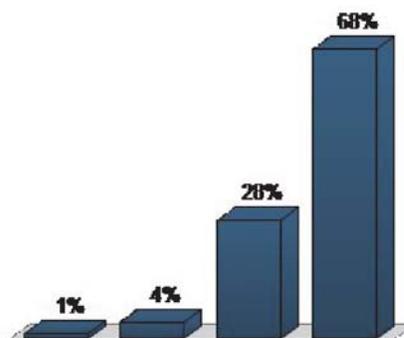
10. I am hesitant to embrace regionalism because: (Multiple Choice)

	Responses	
	Percent	Count
My voice won't be heard	8.02%	13
Regional priorities won't align with local priorities	10.49%	17
There is not enough money to share between local & regional needs	9.88%	16
I don't want someone else telling me how to run my community	4.32%	7
I have nothing in common with the surrounding area	0%	0
I don't have any hesitations about regionalism	67.28%	109
<b>Totals</b>	<b>100%</b>	<b>162</b>



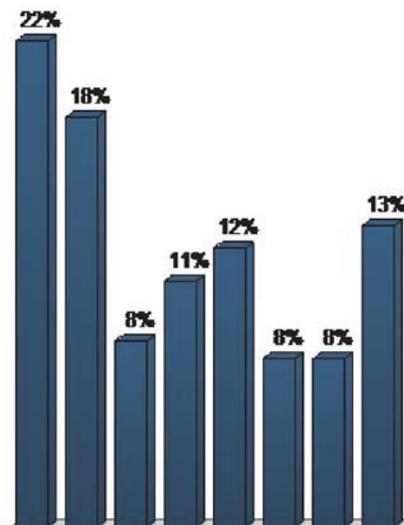
**11. What do you consider our region? (Multiple Choice)**

	Responses	
	Percent	Count
My City or Town	1.2%	2
My County	3.59%	6
Brunswick, New Hanover, and Pender Counties	27.54%	46
Southeastern North Carolina	67.66%	113
<b>Totals</b>	<b>100%</b>	<b>167</b>



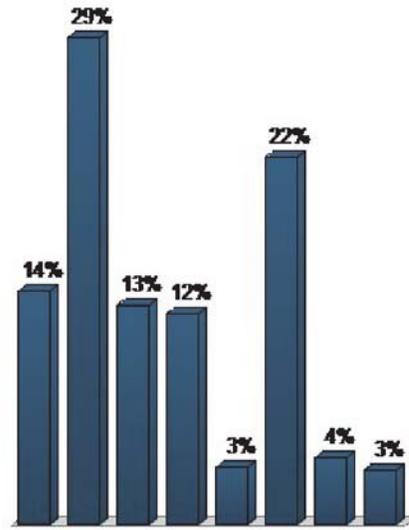
**12. Picture a “complete community.” What characteristics are most important to you (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Mix of uses	21.65%	89
Walkability	18.25%	75
Transit options	8.27%	34
Housing options	10.95%	45
High quality schools	12.41%	51
Different types of people and families	7.54%	31
Easy access to nature	7.54%	31
Easy access to jobs	13.38%	55
<b>Totals</b>	<b>100%</b>	<b>411</b>



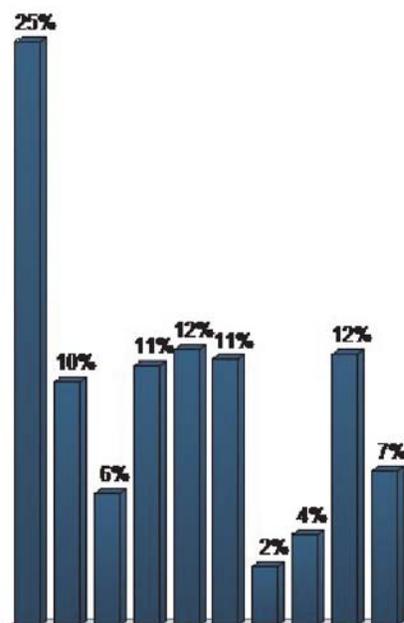
**13. What do you appreciate most about living in this region? (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Cost of living	13.72%	52
Climate	28.76%	109
Arts and culture	12.93%	49
Family-friendly	12.4%	47
Job opportunities	3.43%	13
Parks and natural features	21.64%	82
Safety	3.96%	15
Schools	3.17%	12
<b>Totals</b>	<b>100%</b>	<b>379</b>



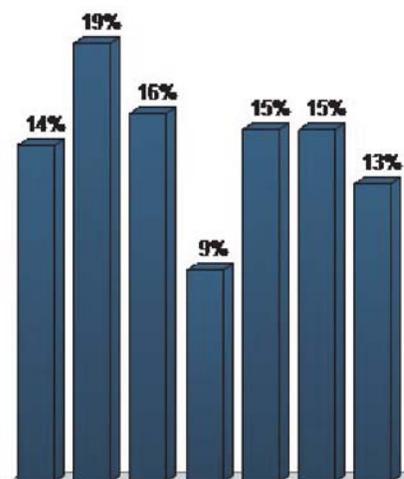
**14. What are the greatest challenges facing the region? (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Slow rate of job growth	25%	110
Match jobs with worker skills	10.45%	46
Lack of housing choices	5.68%	25
Traffic congestion	11.14%	49
Lack of transportation choices	11.82%	52
Infrastructure deterioration	11.36%	50
Lack of tools to manage growth	2.5%	11
High taxes and regulations	3.86%	17
Weak regional coordination	11.59%	51
Environmental degradation	6.59%	29
<b>Totals</b>	<b>100%</b>	<b>440</b>



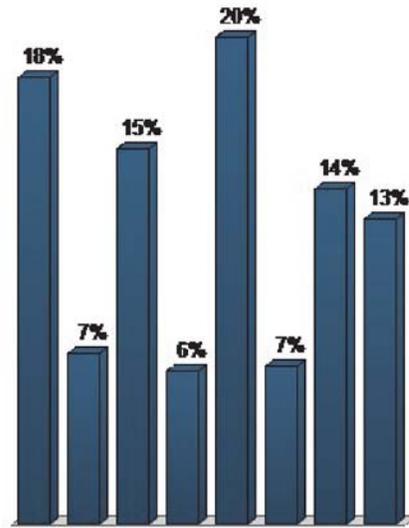
**15. What initiatives are most important for our future? (pick 2) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Growth plans and policies	14.29%	43
Increase economic diversification	18.6%	56
Regional collaboration	15.61%	47
Balance of housing and jobs in each community	8.97%	27
Invest in infrastructure	14.95%	45
Protect open space and natural features	14.95%	45
Provide incentives for “complete communities”	12.62%	38
<b>Totals</b>	<b>100%</b>	<b>301</b>



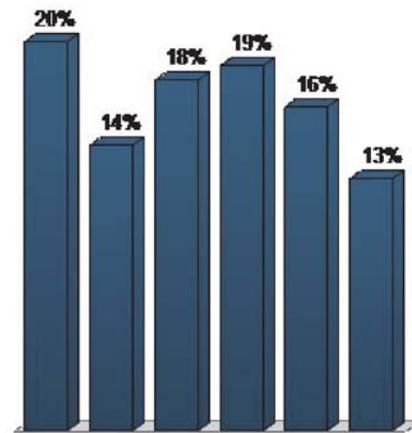
**16. Think about the Cape Fear region in 2040. Which of the following outcomes are most important to you? (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Jobs are easy to access	18.36%	76
Short commutes	7%	29
Manageable congestion	15.46%	64
More housing options	6.28%	26
Vibrant mixed use town centers	20.05%	83
Better access to parks	6.52%	27
Conserved natural lands	13.77%	57
Better air and water quality	12.56%	52
<b>Totals</b>	<b>100%</b>	<b>414</b>



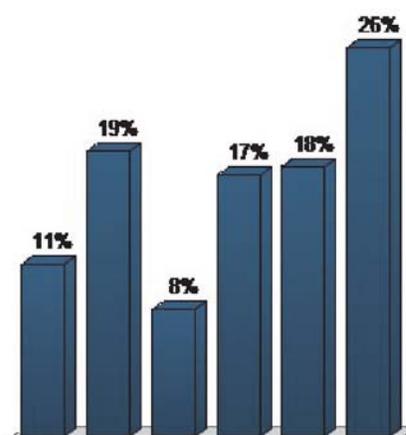
**17. What are the most important housing strategies? (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Balance housing and jobs within communities	19.81%	82
Provide more housing options (price and type)	14.49%	60
Target new housing to mixed use centers	17.87%	74
Plan for affordable workforce housing in new development	18.6%	77
Plan for housing needs of seniors	16.43%	68
Plan for housing needs of low income populations	12.8%	53
<b>Totals</b>	<b>100%</b>	<b>414</b>



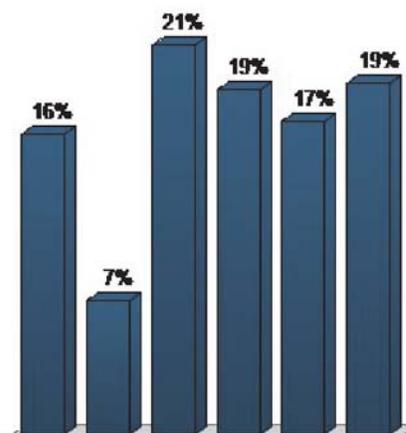
**18. What are the most important transportation strategies? (pick 3) (Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Build more roads, highways, and bridges	11.44%	46
Fix existing roads first	18.91%	76
Increase transit services in areas already served	8.46%	34
Expand transit services into areas without service	17.41%	70
Provide incentives for transit-oriented development	17.91%	72
Make it easier and safer for people to walk and bike	25.87%	104
<b>Totals</b>	<b>100%</b>	<b>402</b>



**19. What are the most important environmental and health strategies? (pick 2)**  
**(Multiple Choice - Multiple Response)**

	Responses	
	Percent	Count
Protect open space	16.38%	47
Add more parks	7.32%	21
Create more efficient development patterns	21.25%	61
Provide more alternatives to cars	18.82%	54
Improve access to healthy foods	17.07%	49
Improve access to health care	19.16%	55
<b>Totals</b>	<b>100%</b>	<b>287</b>





# ALTERNATIVE FUTURES

May 22, 2014



# ALTERNATIVE FUTURES

Why plan ahead and why think regionally?

**FOCUS**



# Alternative Futures – Why?

- High rate of growth and change anticipated
  - Significant opportunity
  - Maintain high quality of life
- Spark conversation on policy, partnership and investment **choices**
  - How we want to grow?
  - How will we get there?



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# Alternative Futures – Why?

- Areas within around central city will change significantly
- Numerous neighboring local governments
- Requires a regional approach





# Reactive Planning



Quality of Life ?

# Proactive Planning - A Place-Based Approach



Economic Development + Quality of Life

**FOCUS**



# Think Strategically About Regional Growth

- Know what your strengths are and focus on them
- Understand where you are heading
  - Know where you want to be/have vision
  - Have a process of inclusion
- Have strong organizations
  - Empower
  - Responsive
  - Accountable - mindset

# Complete Communities

- Quality of life infrastructure
  - Plan for it, invest in it, shape it
- Placemaking
  - Mindset and way of doing business
- Benefits
  - Attractiveness
  - Market value
  - Housing choice



# Alternative Futures – Drivers of growth

## Economic Factors

- Job availability
- Cost of living
  - Housing
  - Transportation
- Economic opportunity

## Quality of Life Factors

- Daily living
- Culture
- Schools
- Recreation
- Health/well-being



# Regional Strengths

- People want to live here
- In-flow of wealth
- Supply of young people
- Natural assets
- Cost of living
- Supply of land



# Regional Weaknesses

- Limited economic opportunity
- No “game changer”
- Getting harder to succeed
  - Public funds
  - National and regional economy
- Lack of institutions and structures
  - To coordinate regional efforts
  - To encourage redevelopment in existing areas

# Key Strategies

- Identify Quality of Life Goals & Craft Strategies
- Aggressively Pursue Economic Development
- Cultivate Job Creation and Opportunity
- Combine and Leverage Resources
  - Funds
  - Partnerships (public and private)
- Collaborate, Plan and Coordinate Regionally

# ALTERNATIVE FUTURES

How might we grow?

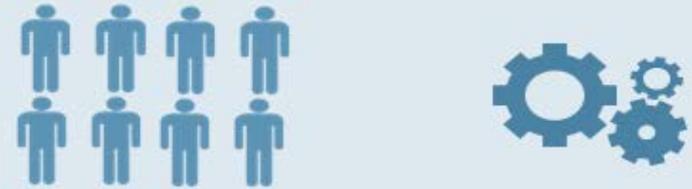
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# Alternative Futures

- Four different alternatives based on
  - How much growth
    - Moderate +200K
    - High + over 300K
    - Current region 350K
  - Where that growth happens
  - What form it takes

People + Jobs



Location *Hanover*

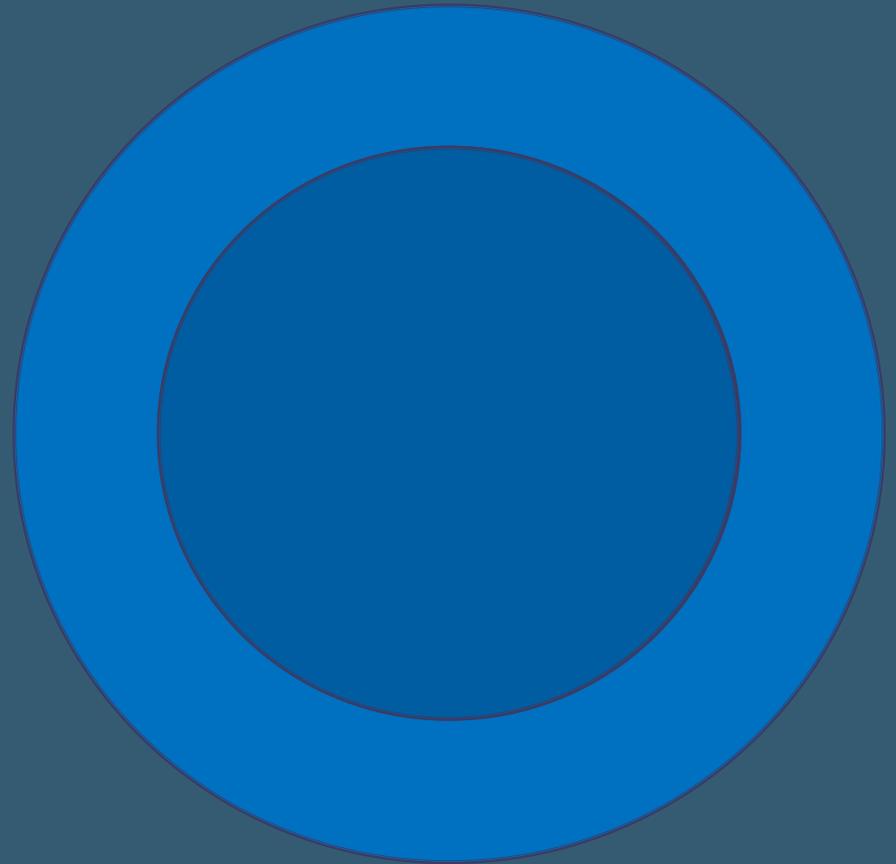


Mix of Use + Density



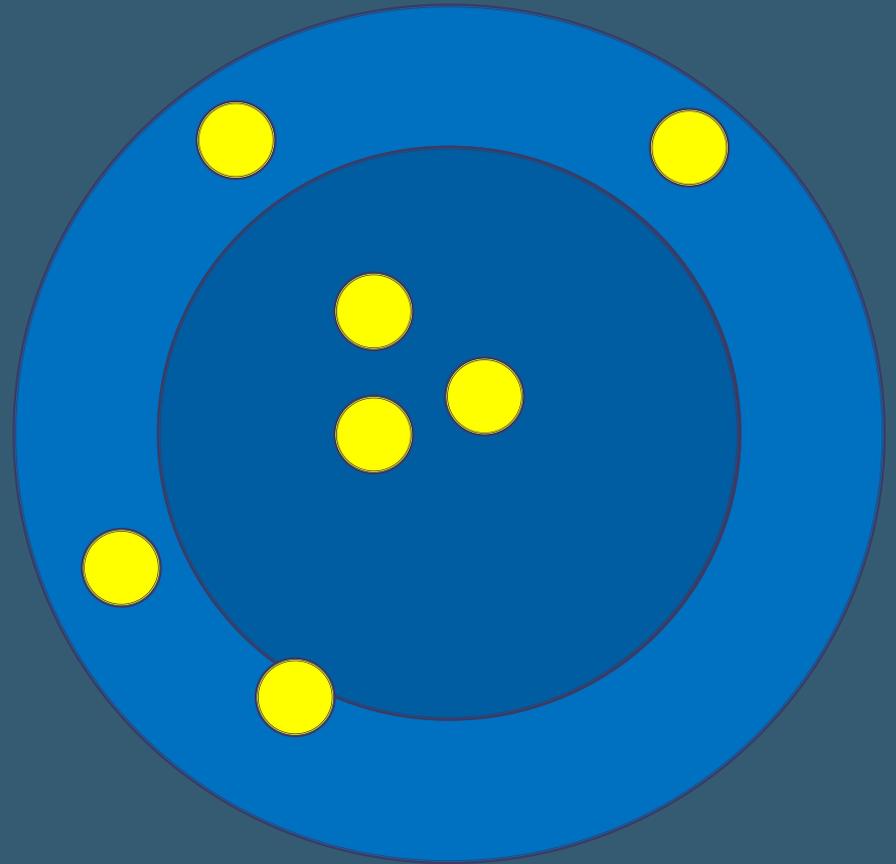
# Business as Usual

- Moderate Growth  
Dispersed Throughout  
the Region
- Continuation of Most  
Recent Development  
Patterns



# Mixed-Use Development

- Moderate Growth  
Dispersed Throughout  
the Region
- Compact Development in  
Existing and New Centers



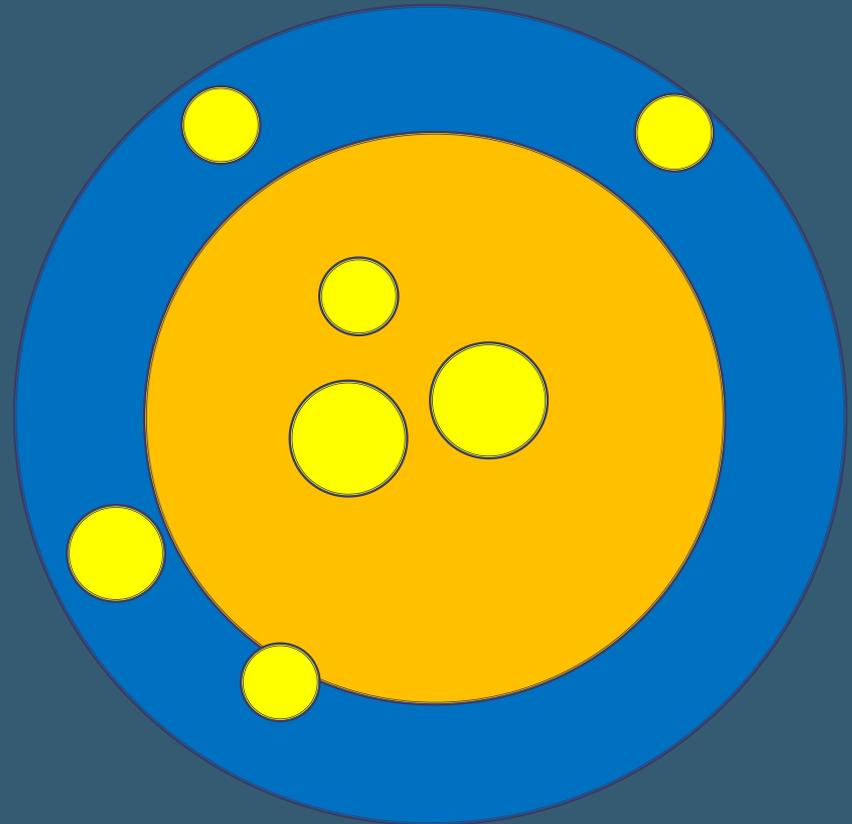
# Redevelopment and Infill

- High Regional Growth with Large Share in Existing Urban Areas
- Building out Urban Areas
- Revitalizing Centers and Corridors



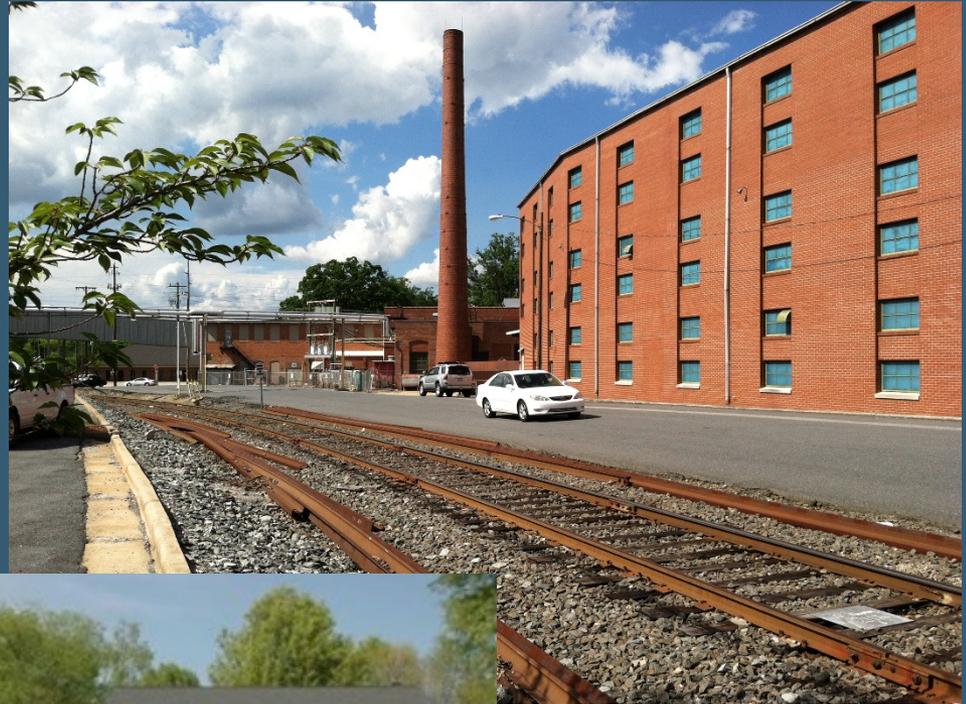
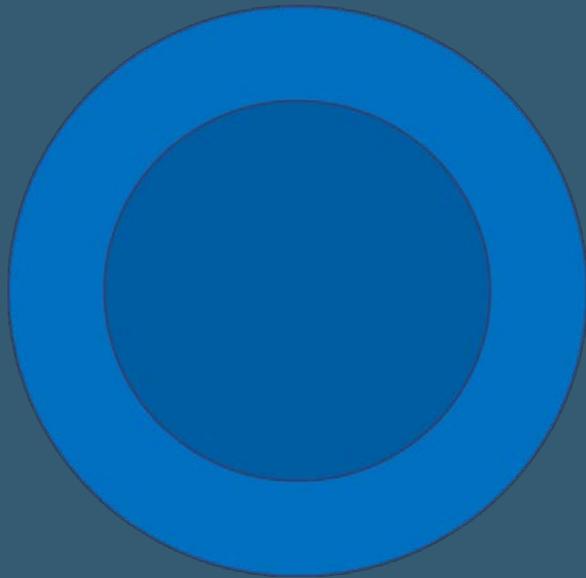
# High Growth Nodes

- High Regional Growth with Large Share in Existing Urban Areas
- Building out Urban Areas
- Focused Growth in Central Urban and Other Centers in Region



# Business as Usual

- Example
- Triad Region, NC

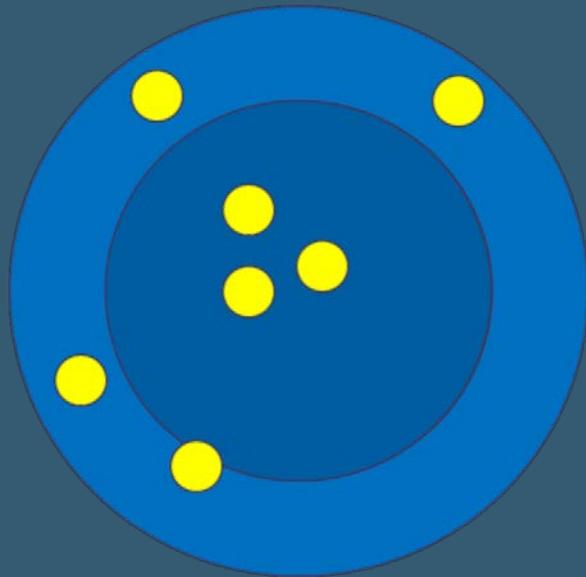


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# Mixed-Use Development

- Example
- Charleston, SC



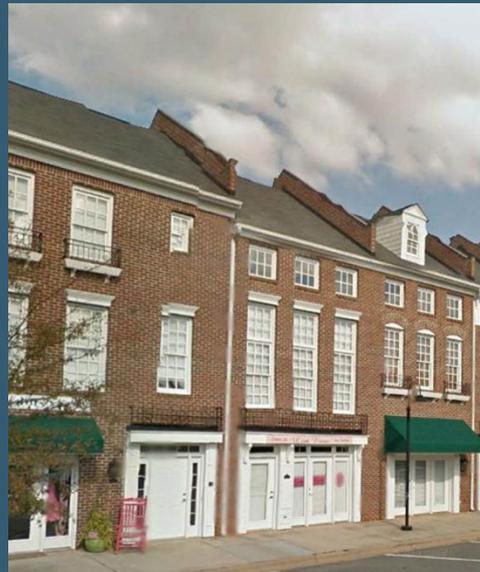
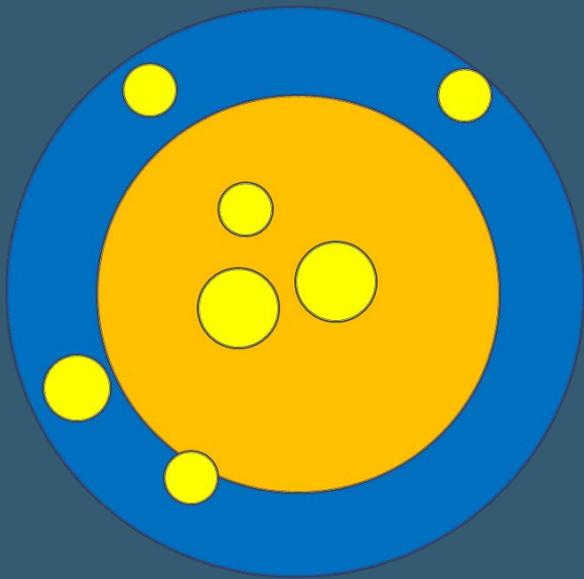
# Redevelopment and Infill

- Example
- Asheville, NC



# High Growth Nodes

- Example
- Charlotte, NC

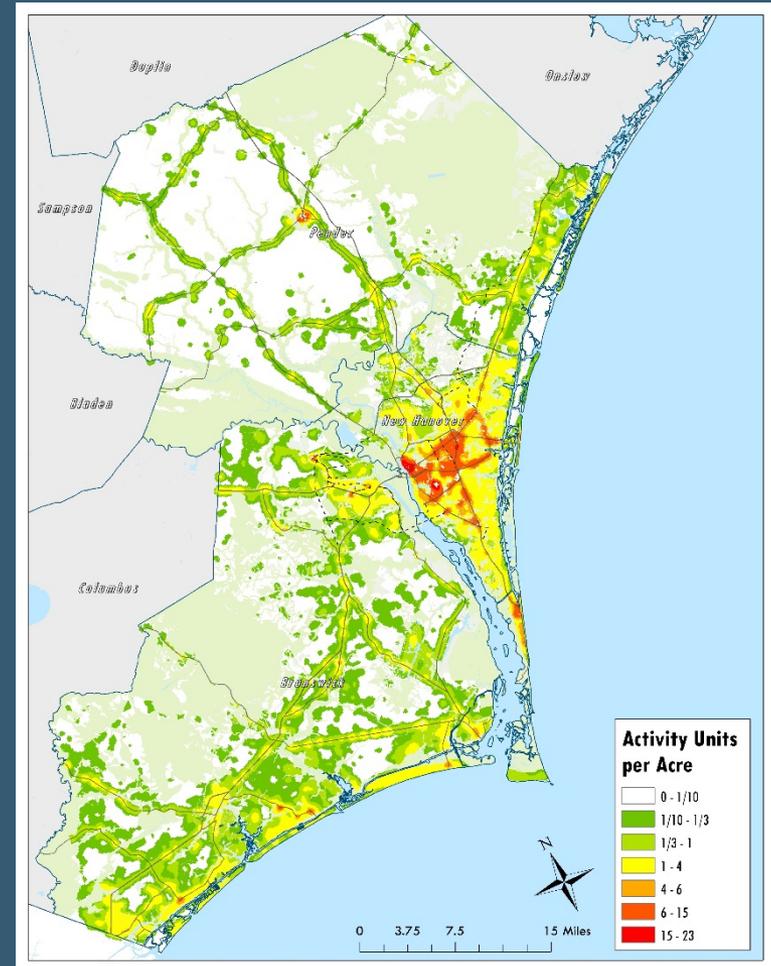


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# Alternative Futures - What can we learn?

- Land Use Modeling
  - Better understand capacity for growth
  - Assess market factors and policy interventions
- Quantifiable evidence
  - Measure performance to see if indicators are trending + or -



# Alternative Futures – The Approach

- Plausible growth rates and patterns
  - Narrow the range of possibilities
- Not an ideological point of view
  - Realistic, objective, purposeful
- Not a plan
  - Informed analysis to help guide planning

# ALTERNATIVE FUTURES

Visualizations & Indicators

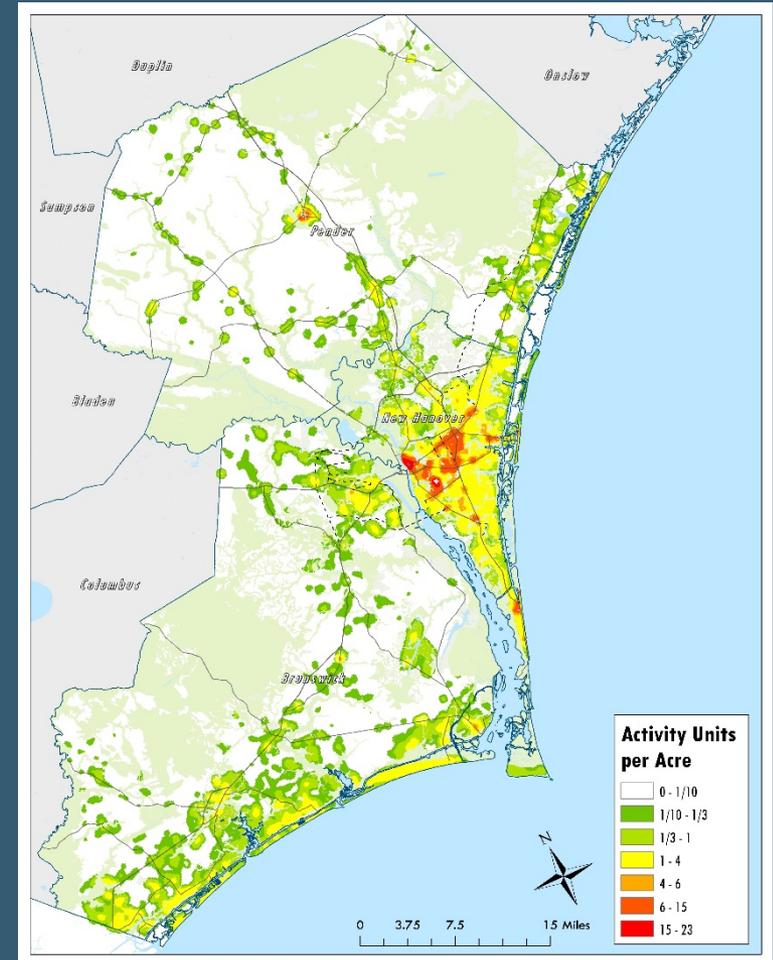
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# Alternative Visualizations & Indicators

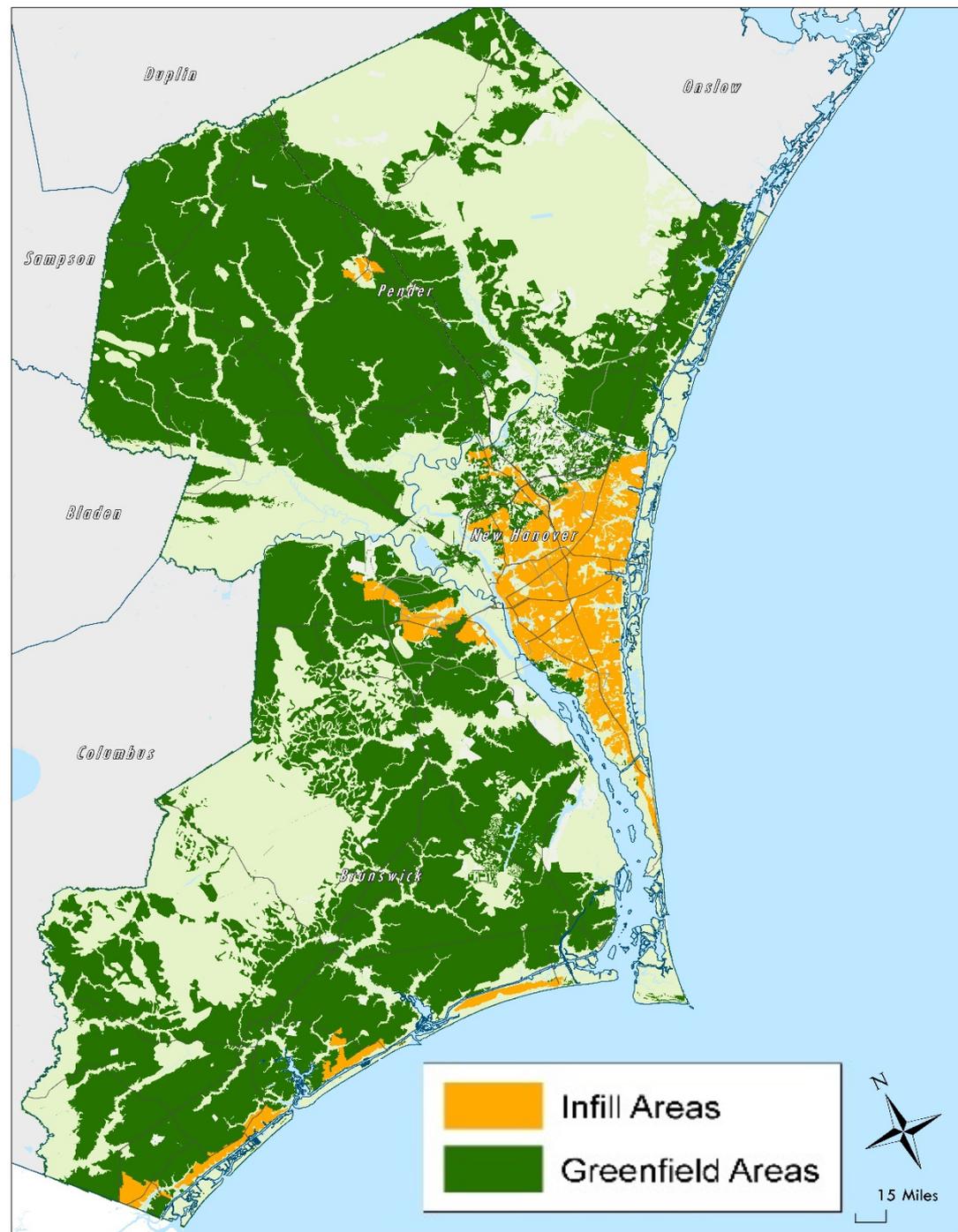
- Mapping illustrates density and intensity
- Measured in Activity Units (Dwelling Units + Jobs per Acre)

## Activity Units per Acre



# Growth Allocations

- Follows existing infrastructure
- Constrained by conservation areas
- Located in Infill and Greenfield Locations
  - Infill – existing urbanized areas
  - Greenfields – rural areas

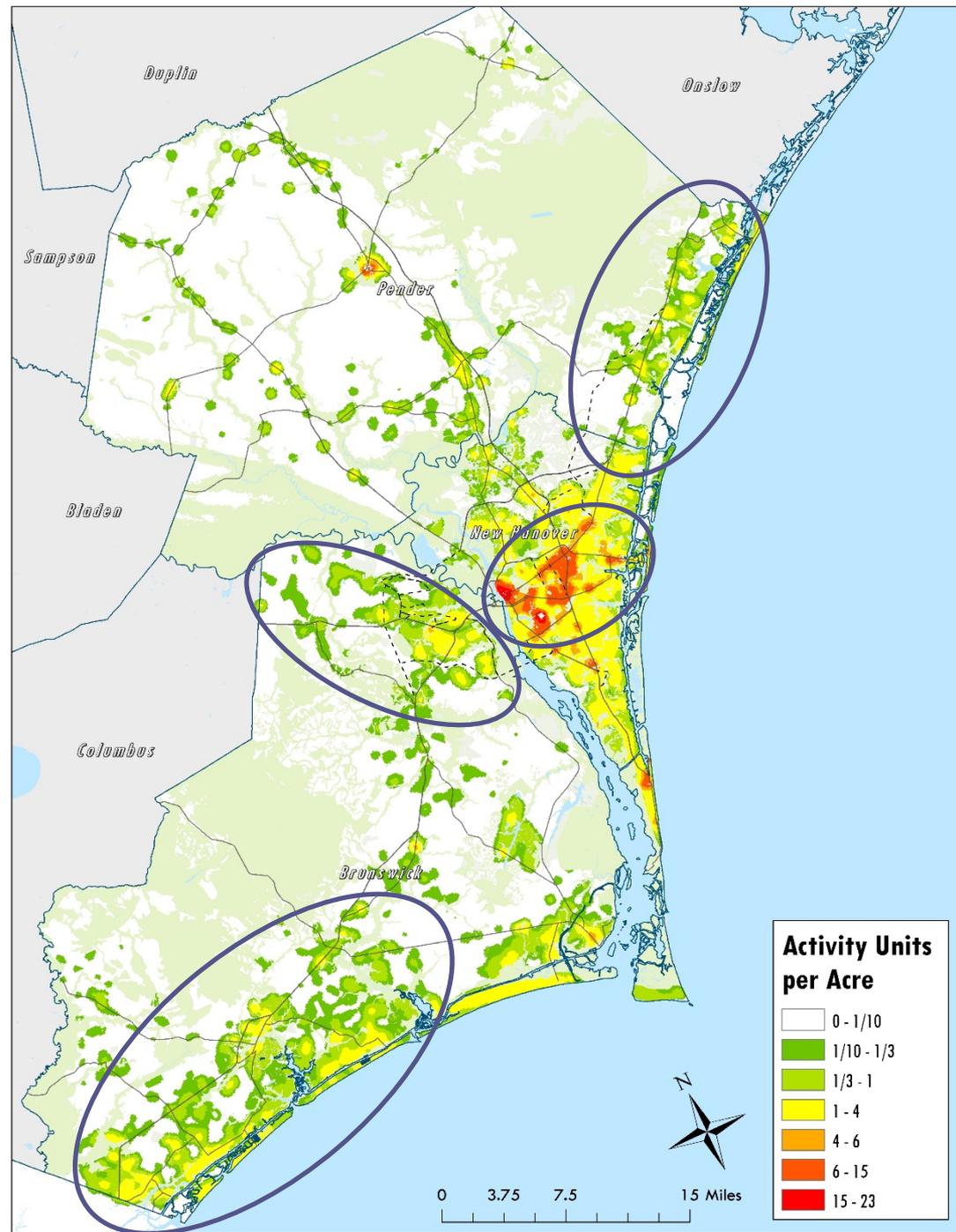


# BENCHMARK

Development Patterns Today

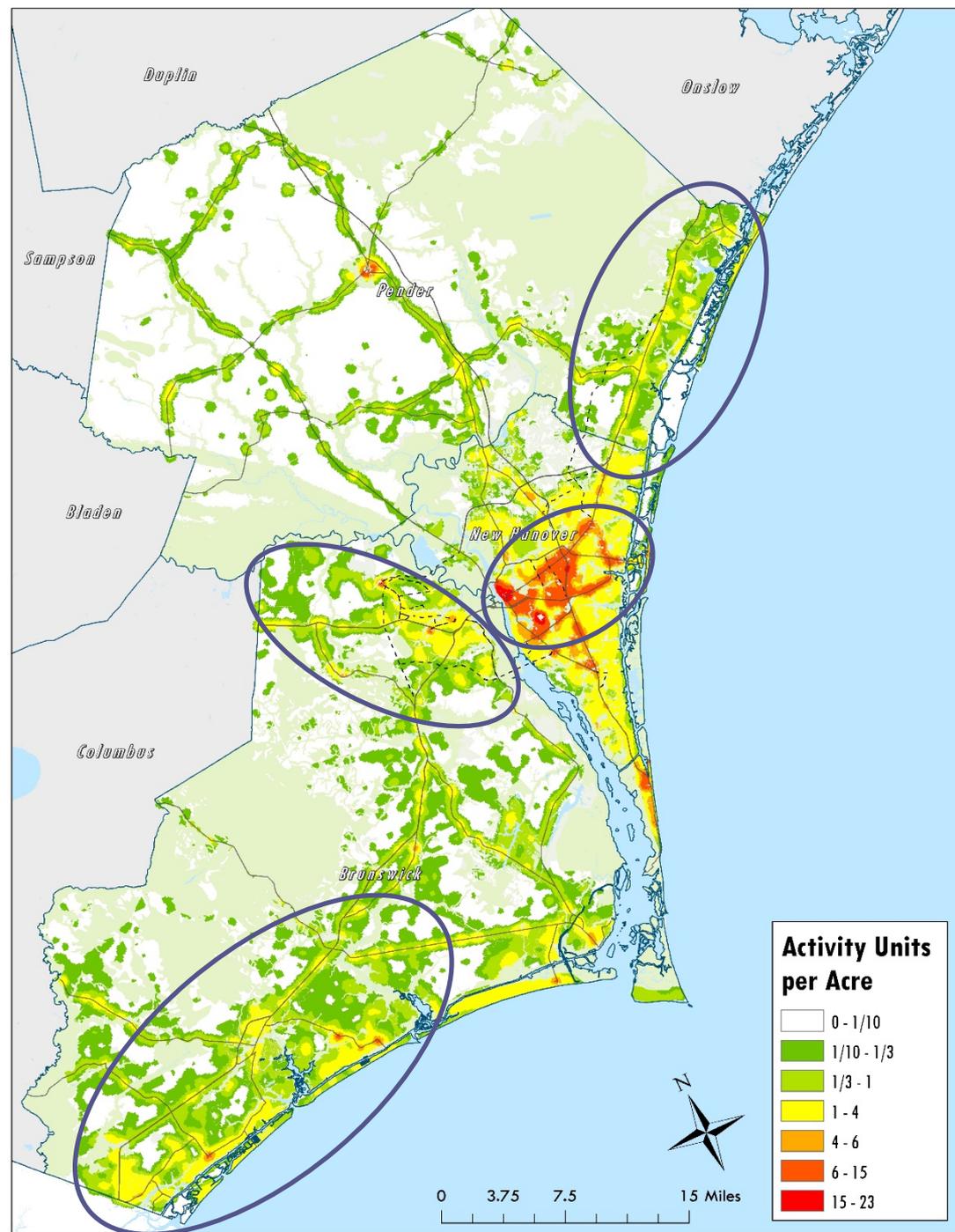
## EXISTING DEVELOPMENT Density and Intensity

### Activity Units per Acre

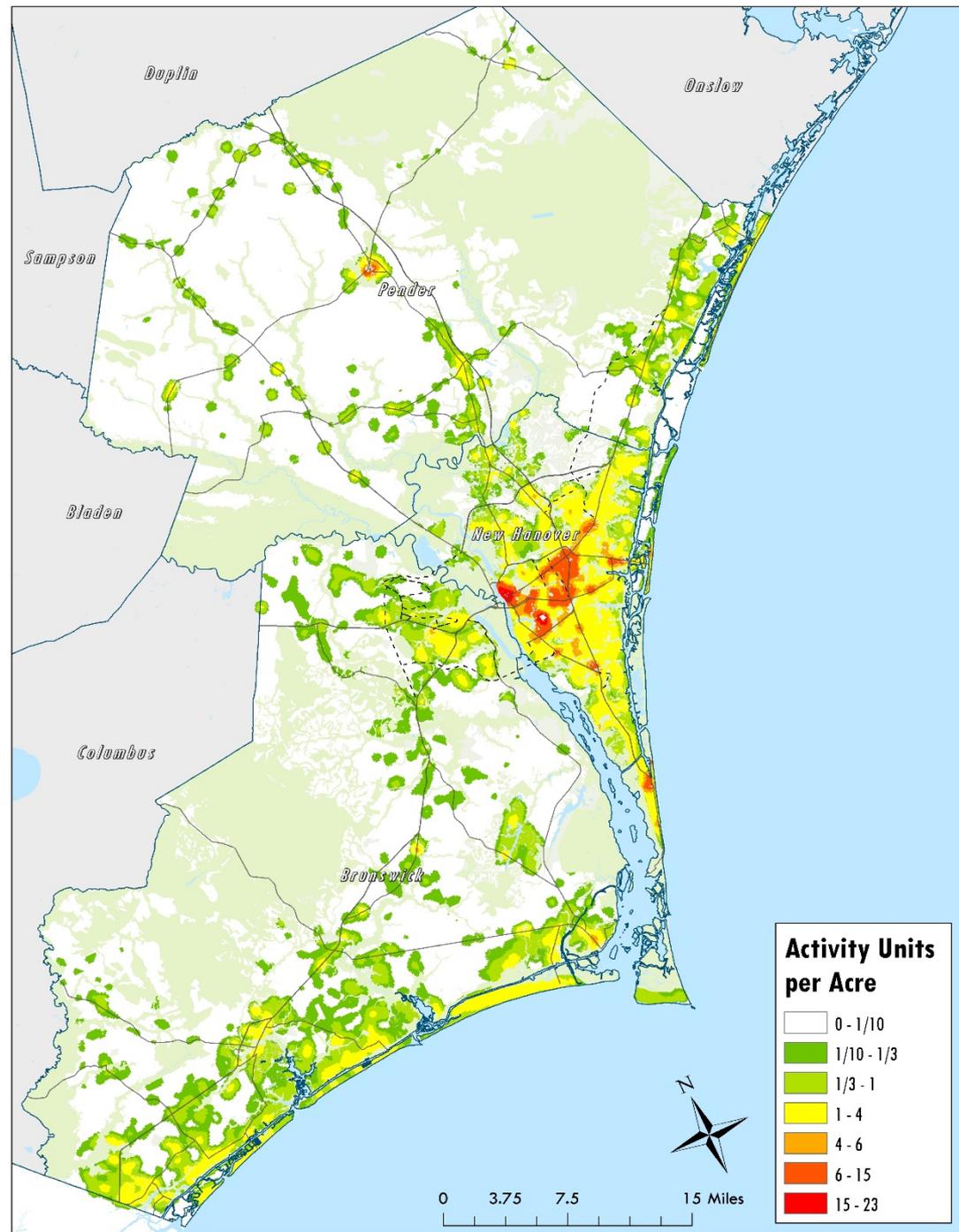


# 1. Business as Usual MODERATE GROWTH

- Fairly distinct growth areas
- Rural areas start to urbanize
- Rural to urban shift
- Development types look similar to what is here today

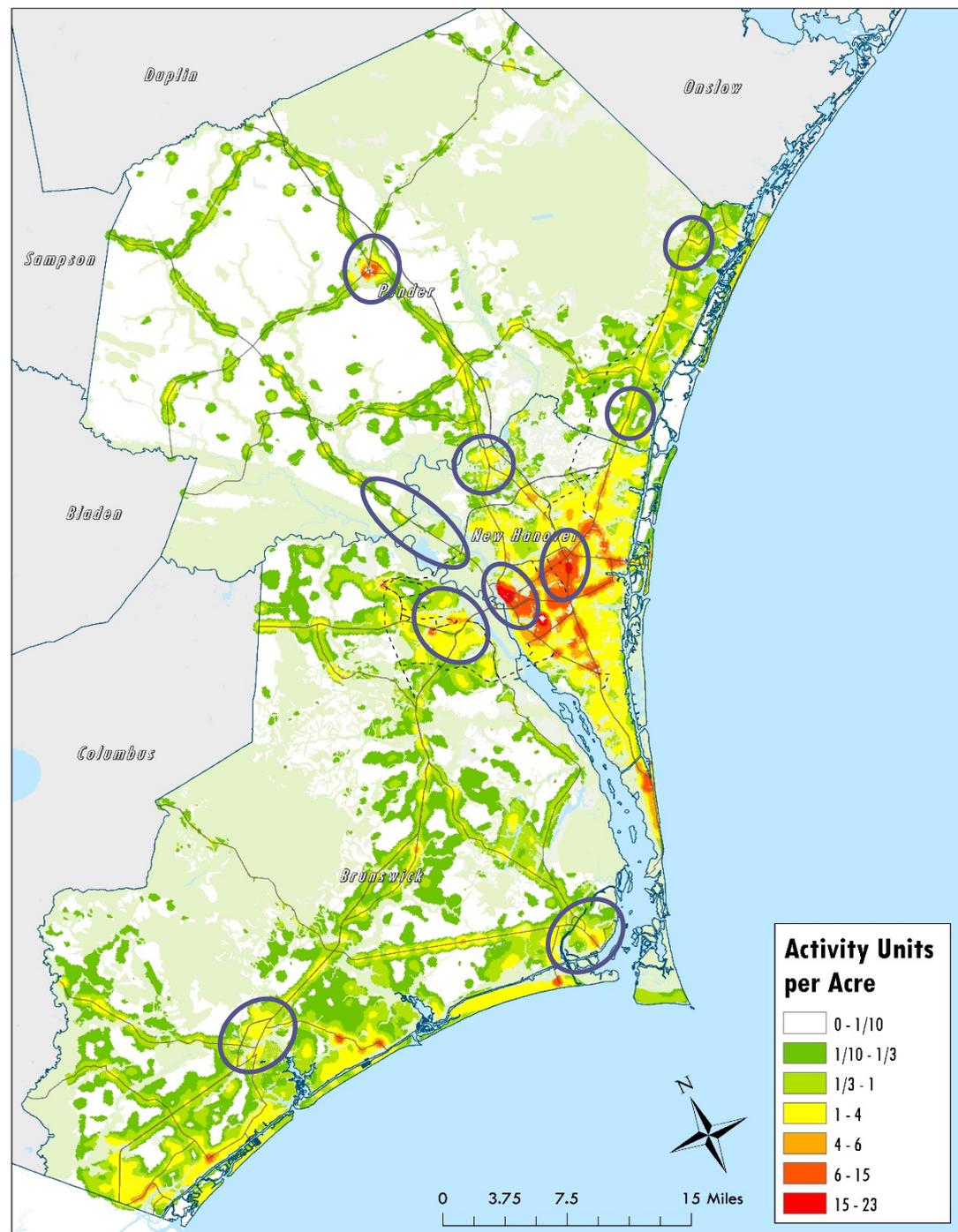


# EXISTING DEVELOPMENT Density and Intensity *TODAY*

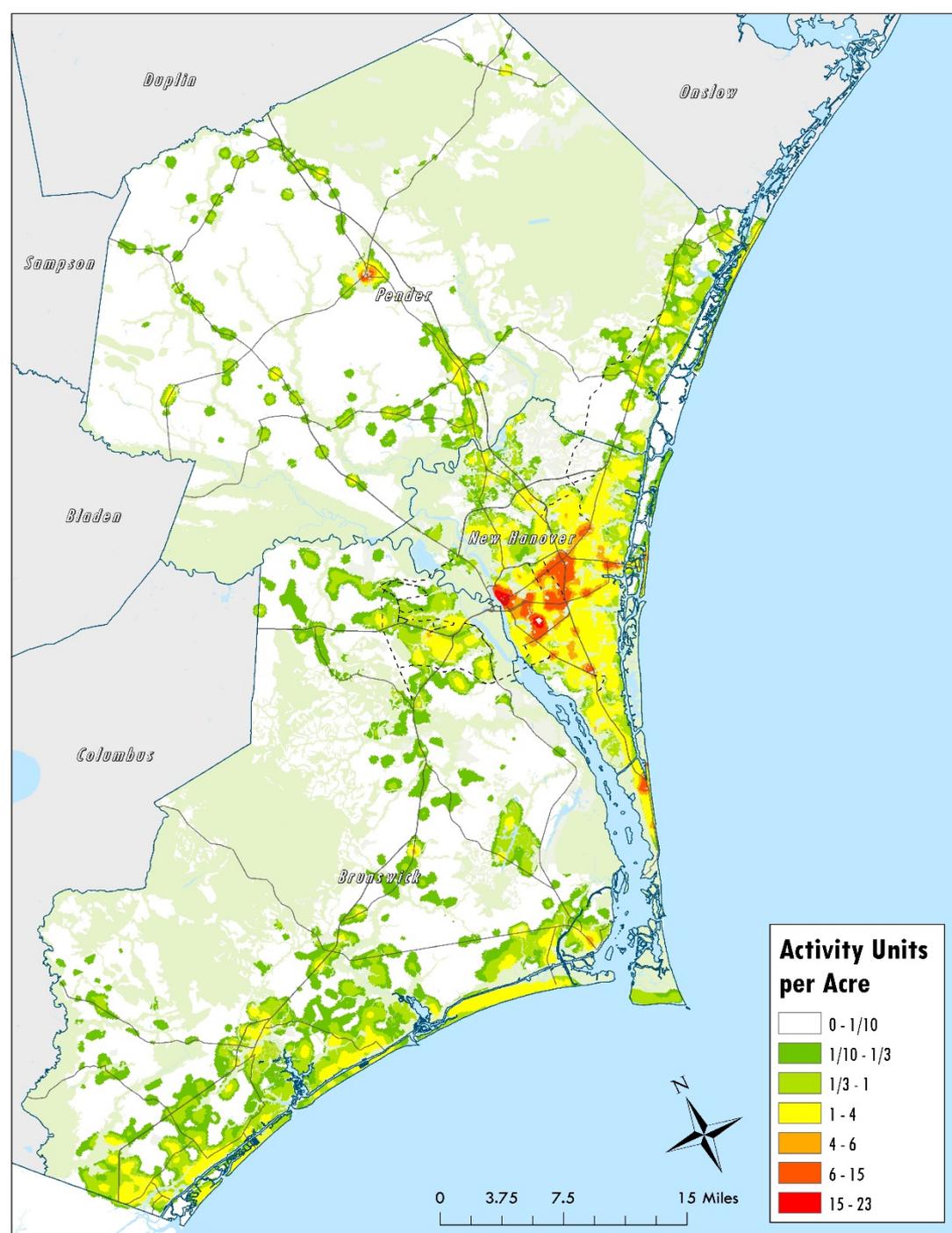


## 2. Mixed-Use Centers MODERATE GROWTH

- Not fundamentally altered regional growth pattern
- Concentrated housing and employment in centers
- New, higher density development patterns emerge

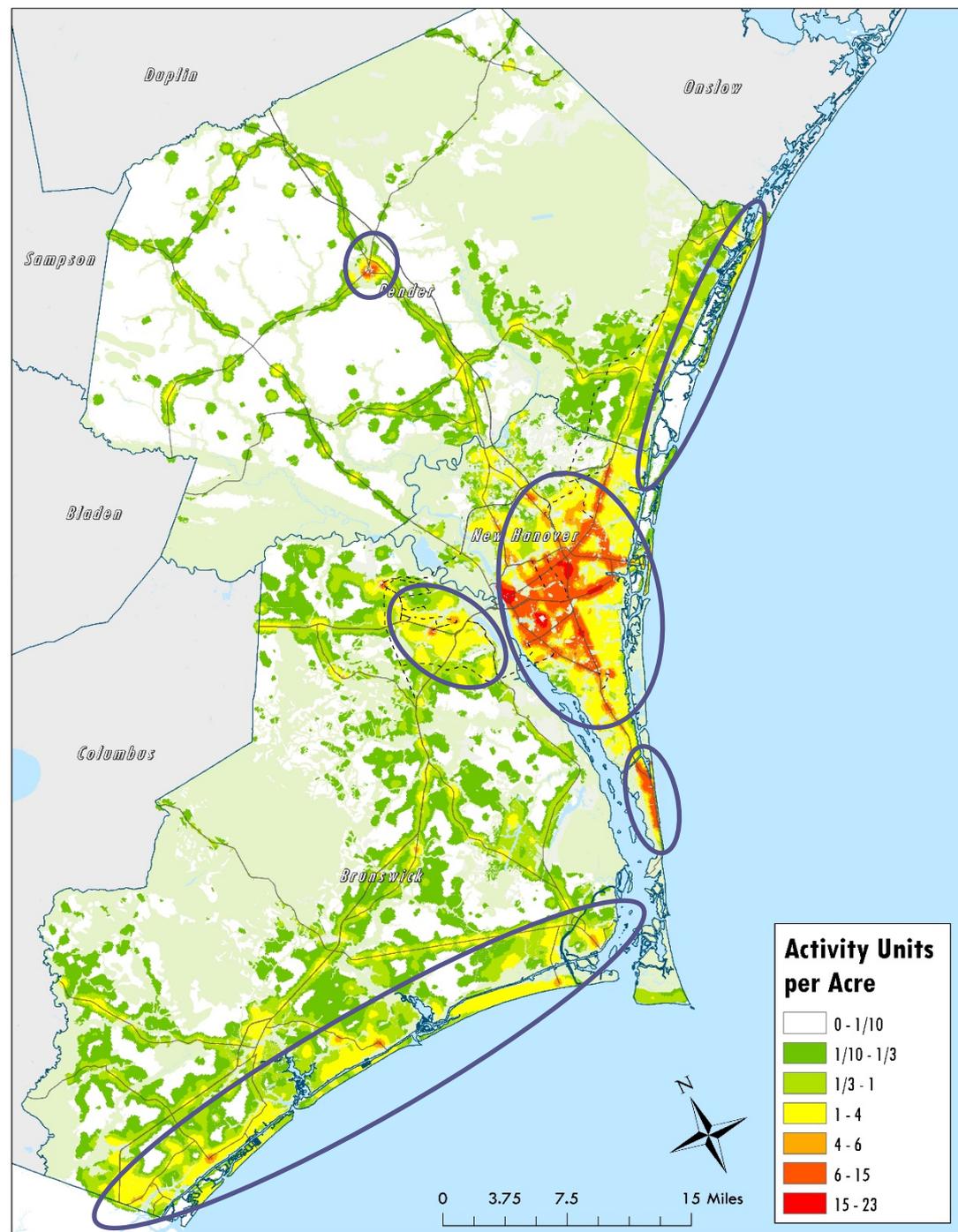


# EXISTING DEVELOPMENT Density and Intensity *TODAY*

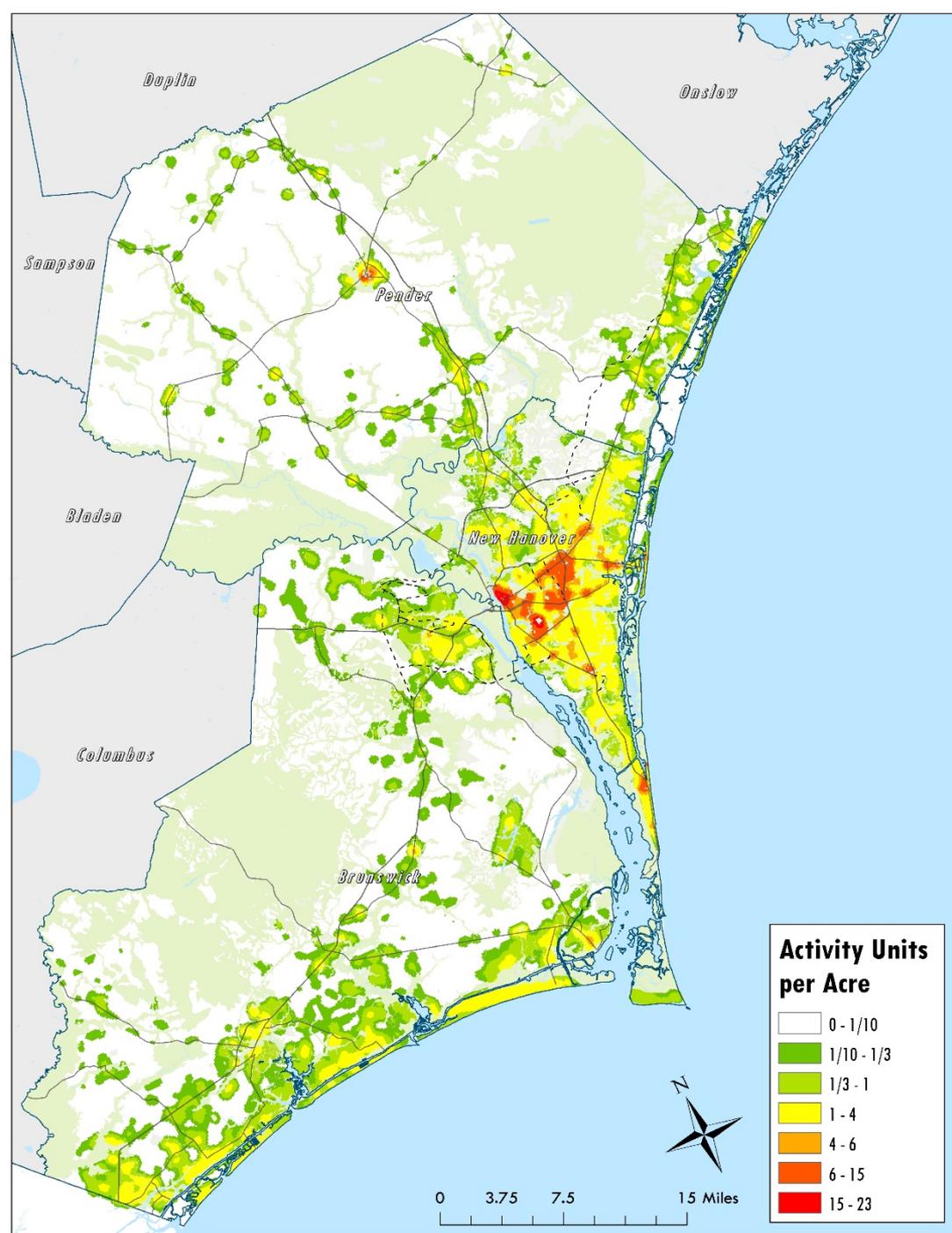


### 3. Redevelopment and Infill HIGH GROWTH

- Maximizes capacity of existing urbanized areas
- Assumes high level of infill and redevelopment
- New, higher density development types emerge



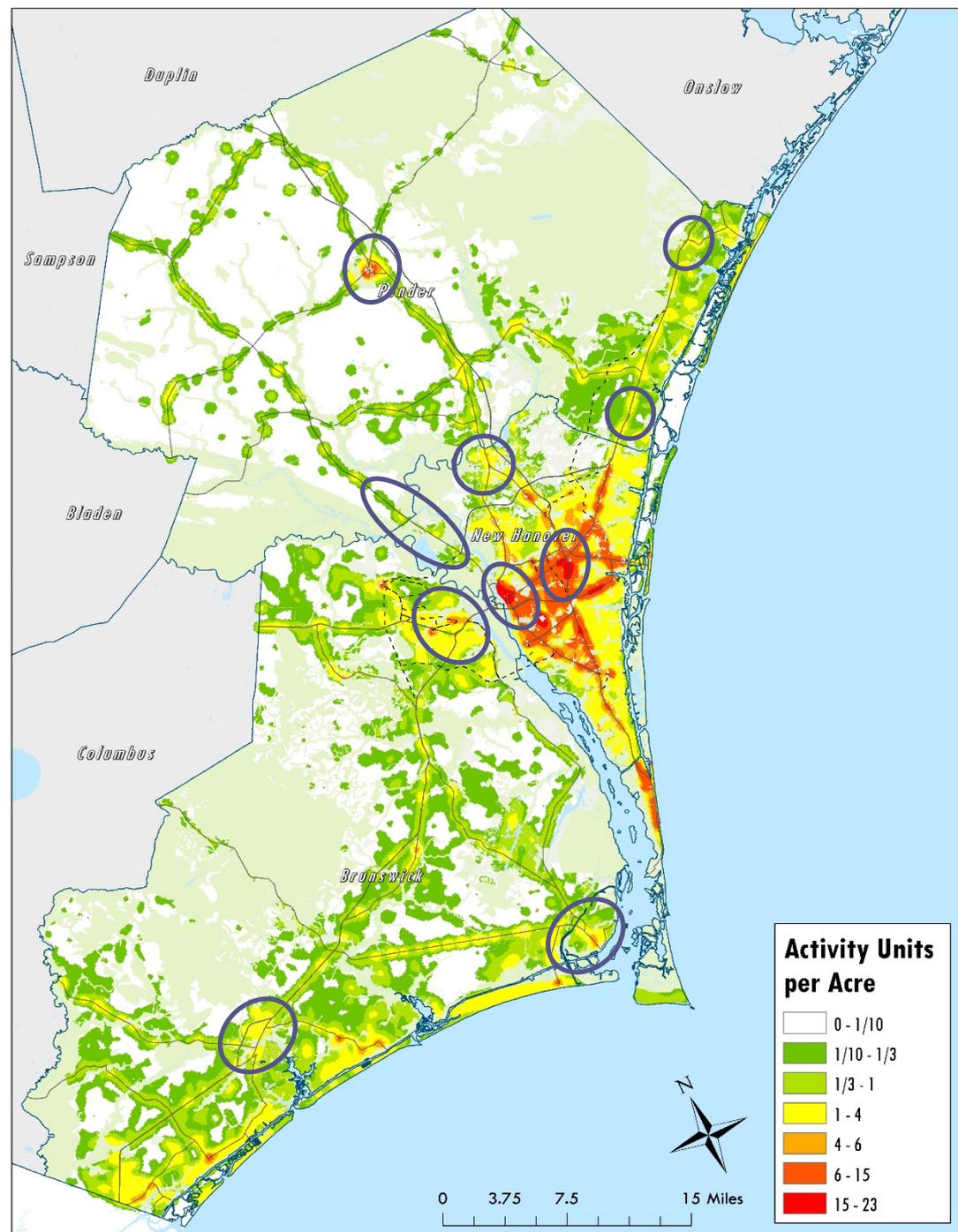
# EXISTING DEVELOPMENT Density and Intensity *TODAY*



# 4. High Growth Nodes

## HIGH GROWTH

- Higher density development types
- Growth nodes throughout the regions
- Optimize
  - Development diversity in centers
  - Efficiency in existing and new infrastructure



# ALTERNATIVE FUTURES

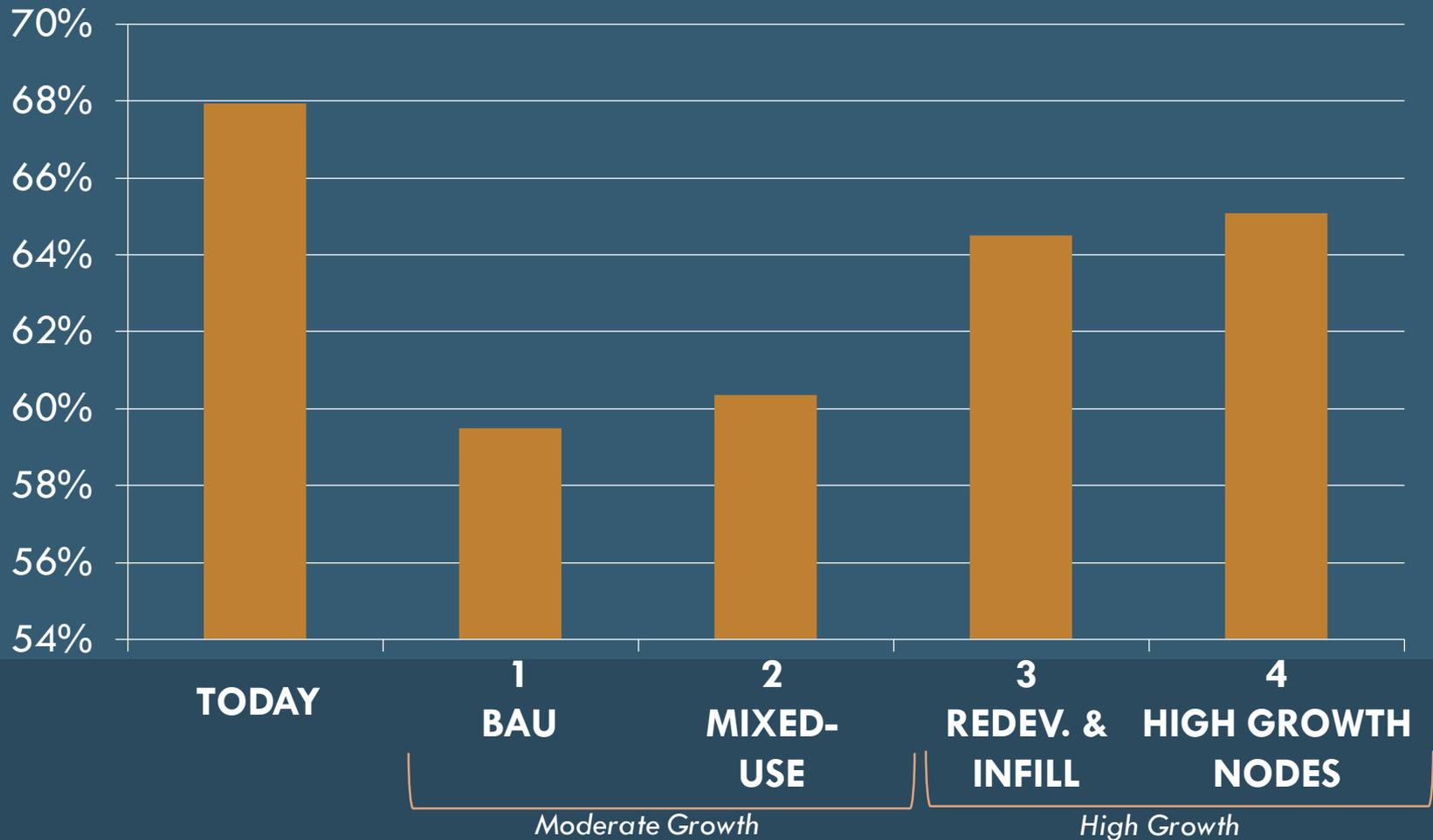
Indicator – Development Patterns

**FOCUS**



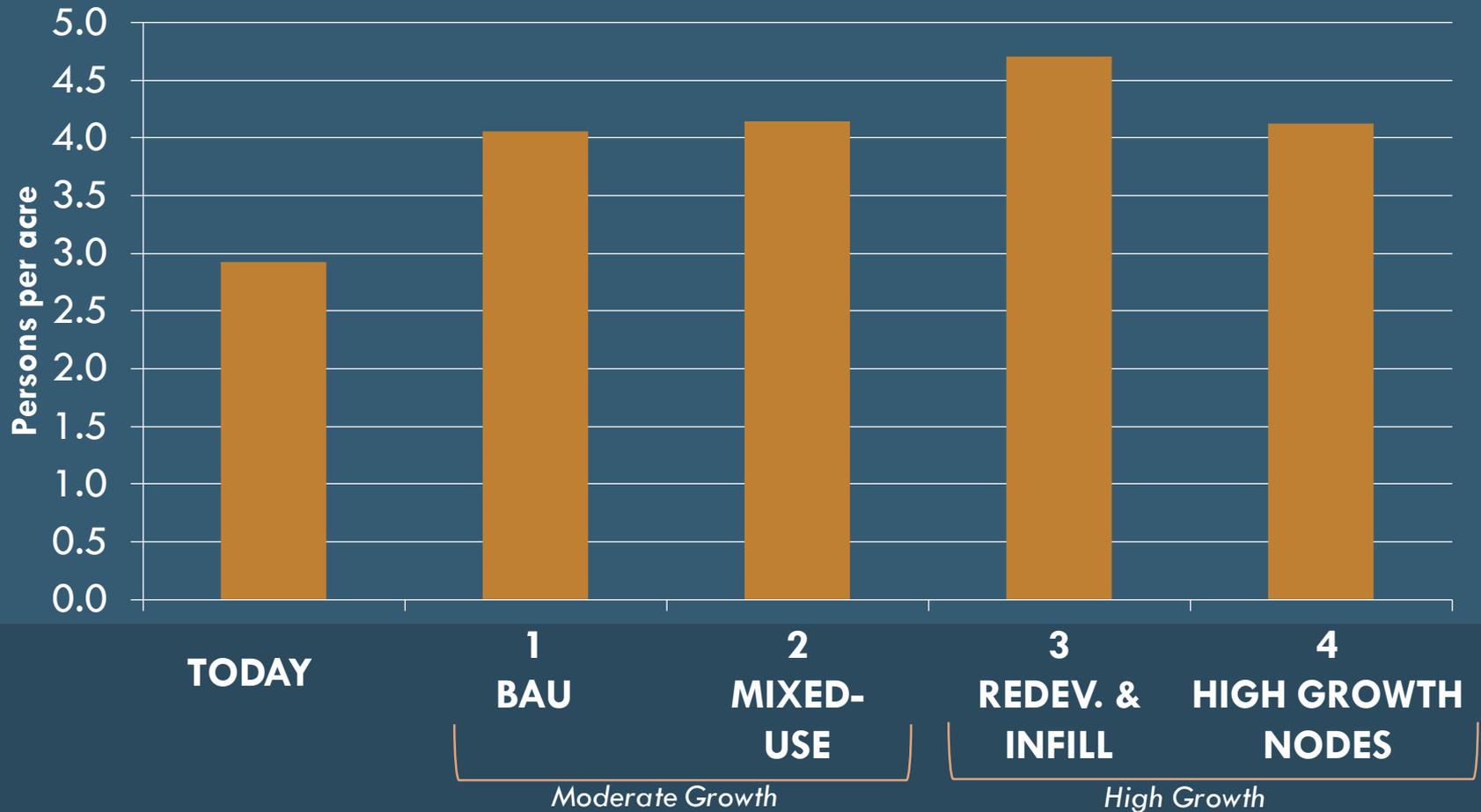
# Development Patterns

## Percentage of development on infill sites



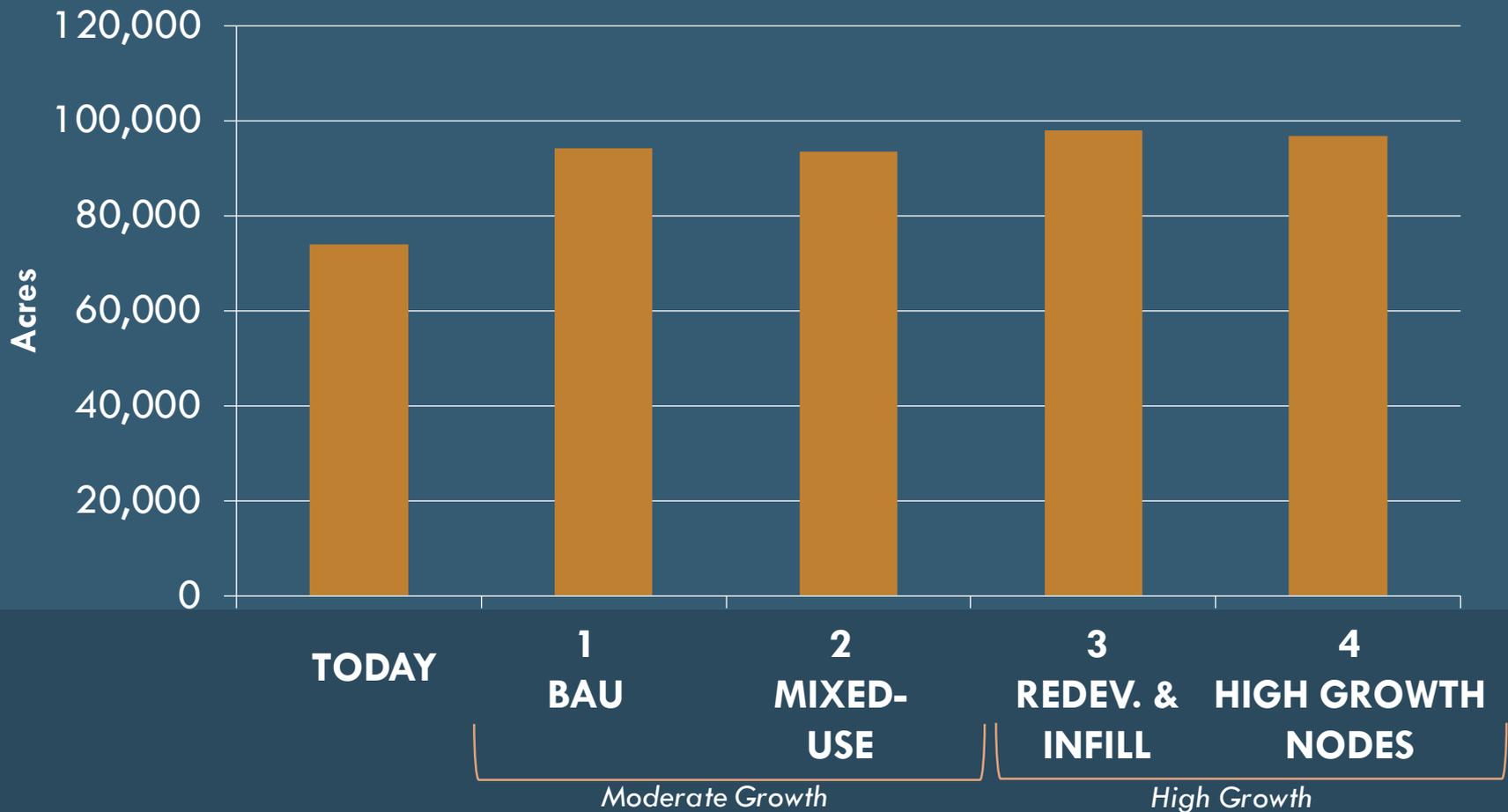
# Development Patterns

## Population density in existing urban area



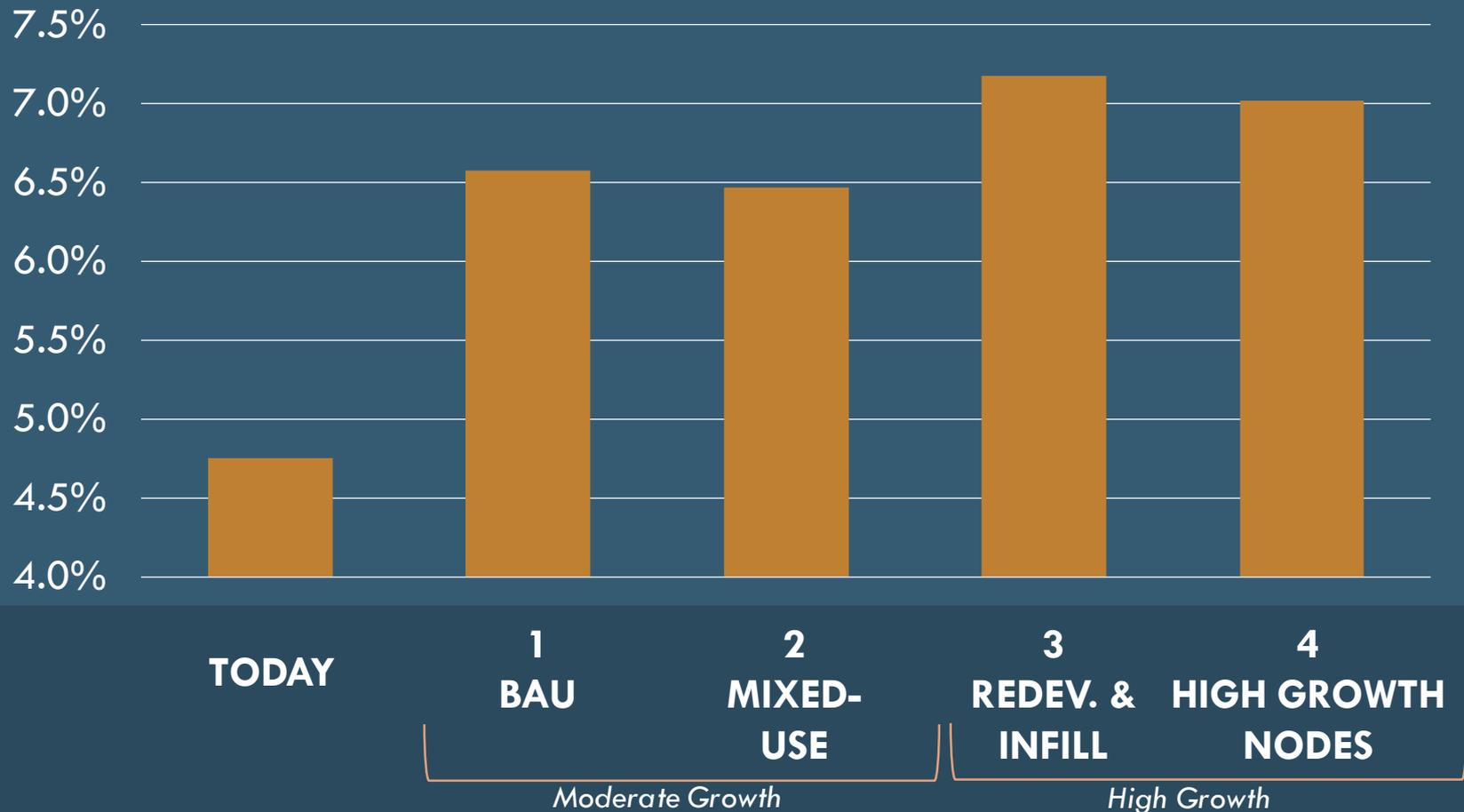
# Development Patterns

## Footprint of developed land



# Development Patterns

## Percent Impervious Surface



# Key Observations

- Footprint of the region will grow
  - Can shape the pattern for efficiency and choice
- Existing urban areas will intensify
  - Market trending in this direction
  - Will require cultivation through public policy
- Population density will increase slightly in rural areas

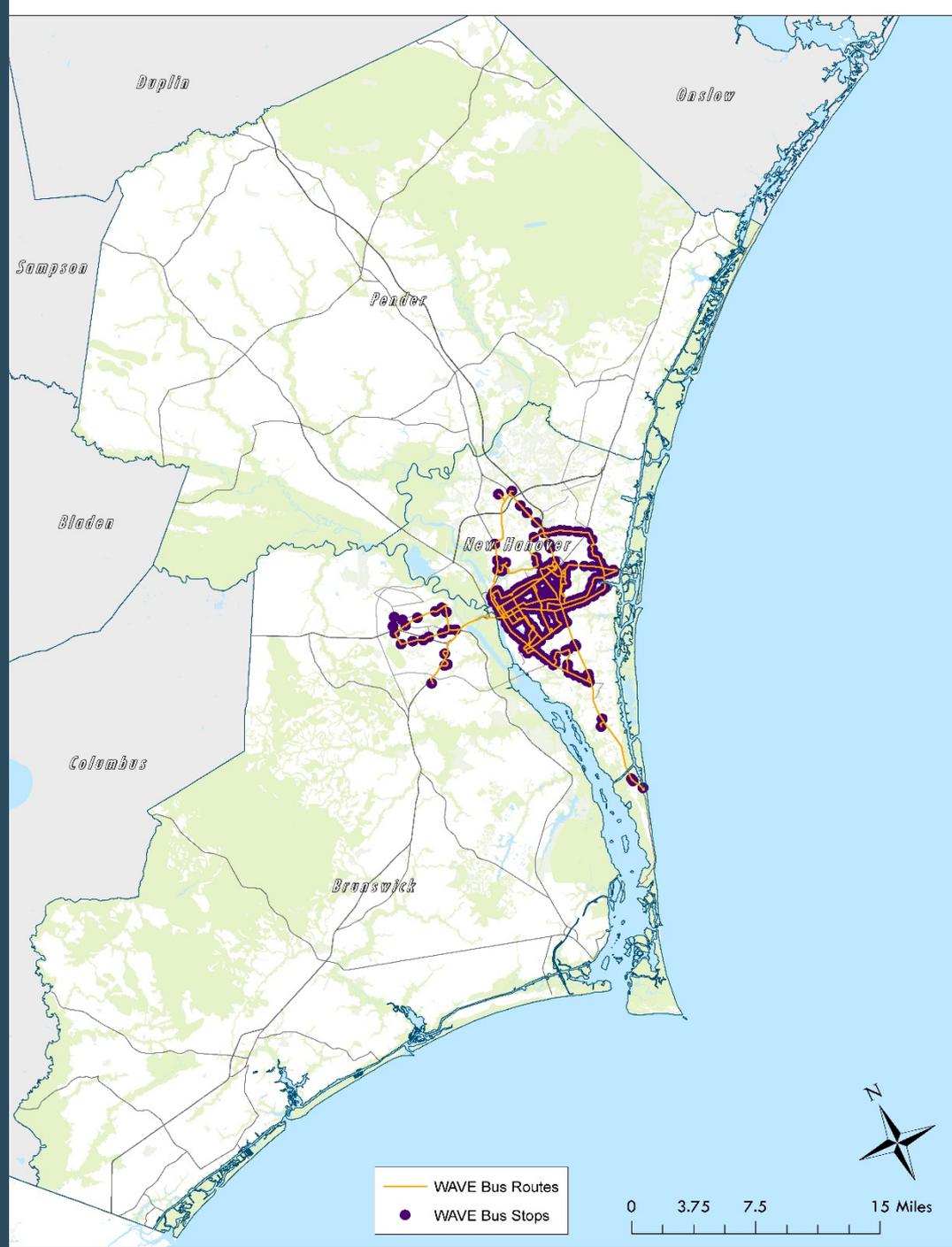
# ALTERNATIVE FUTURES

Indicator - Transportation

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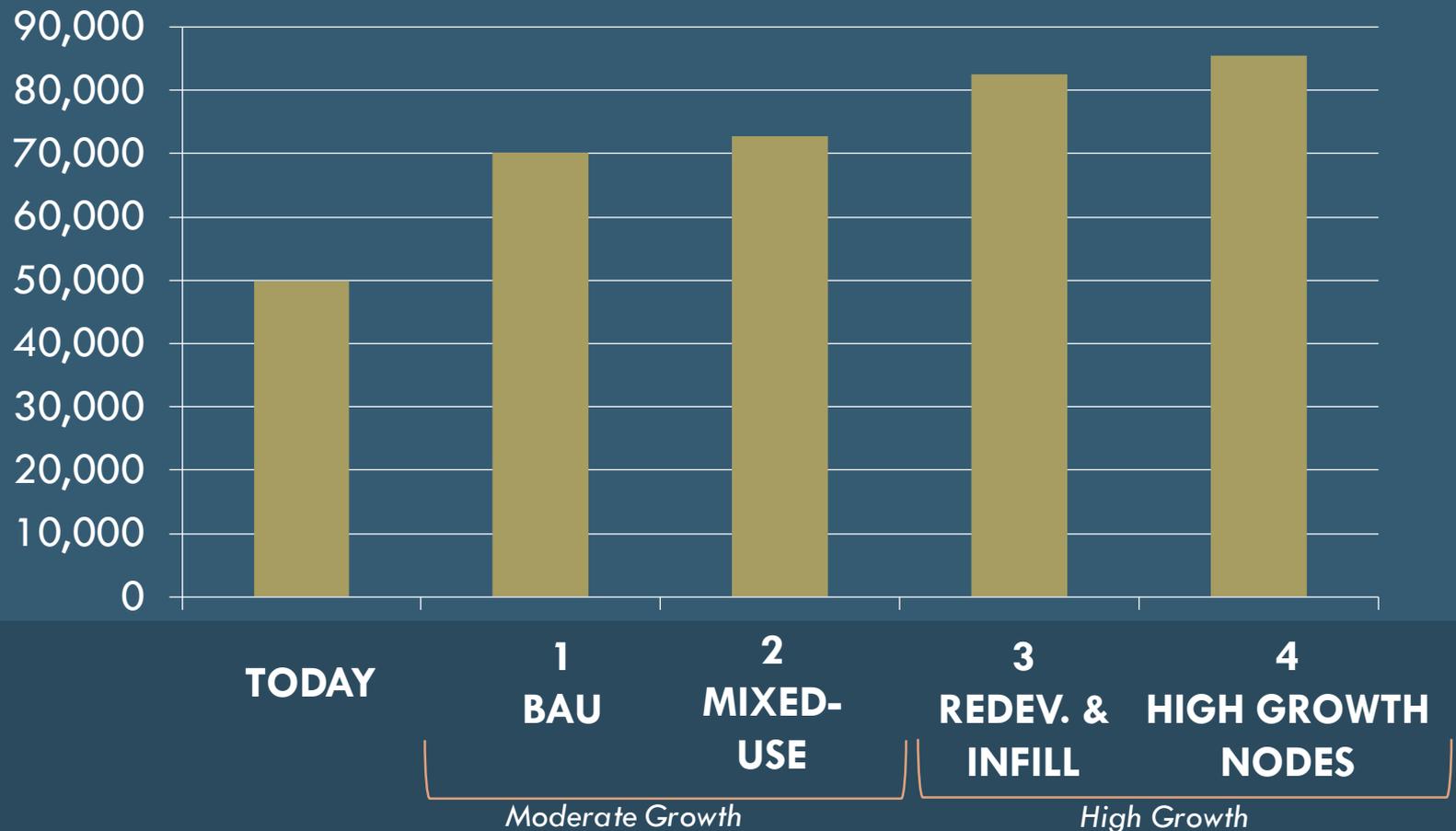


# EXISTING TRANSIT SERVICE AREA



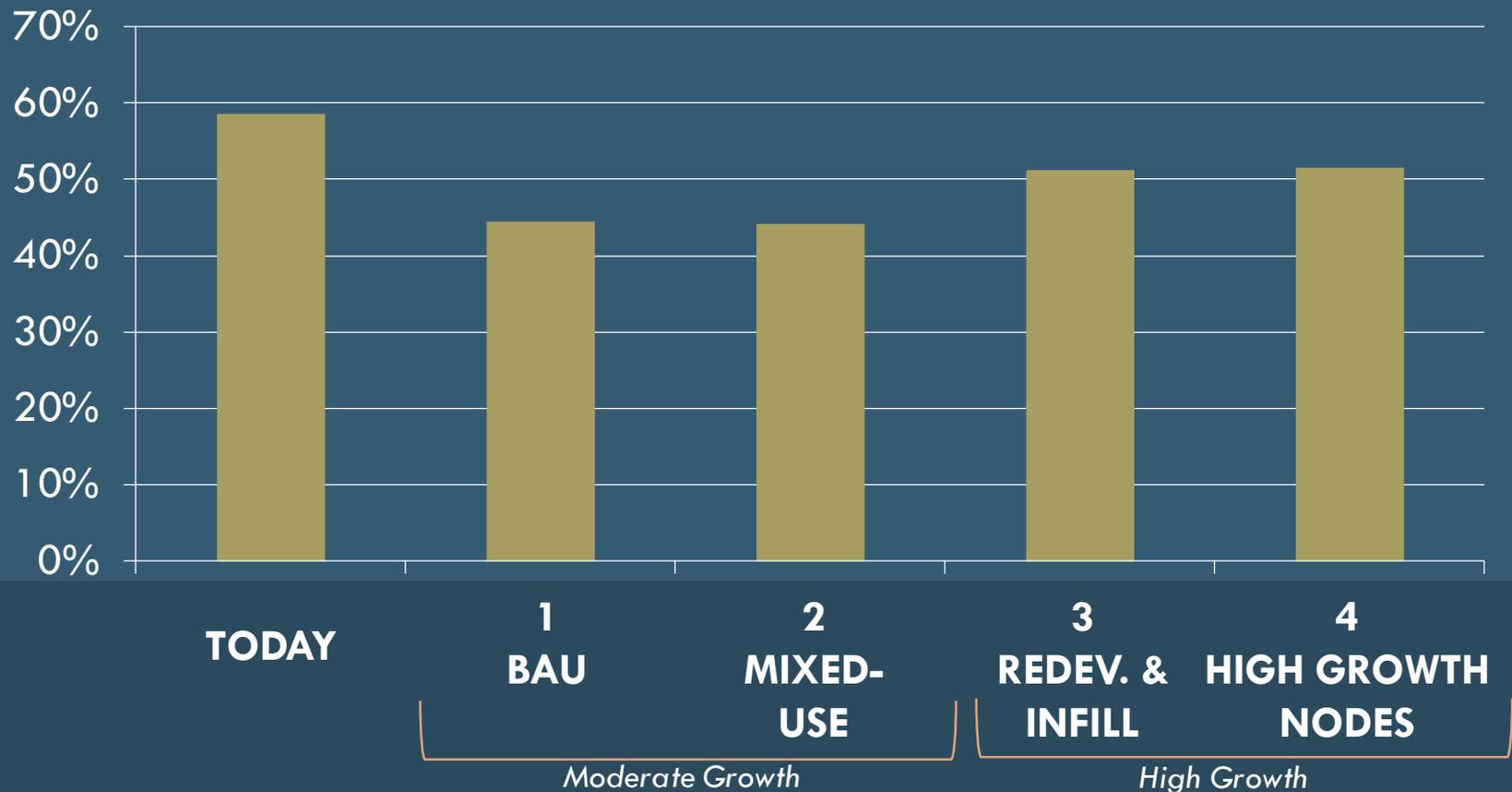
# Transportation

## Total population with access to transit



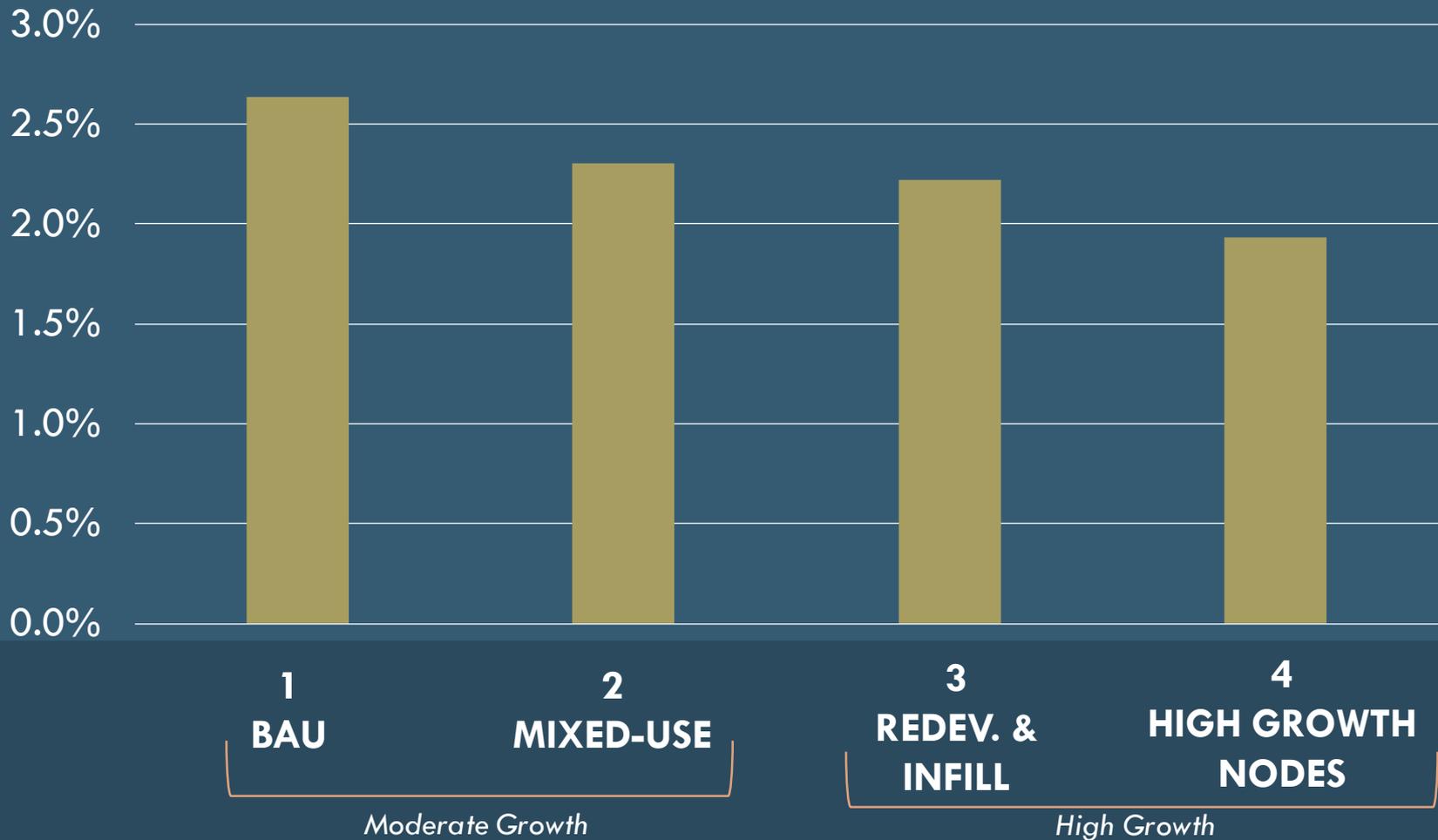
# Transportation

Percent of jobs located within close proximity to transit



# Transportation

## Percent Change in VMT per Capita



# Key Observations

- VMT and congestion will increase significantly without intervention
  - Mitigation should be a diverse set of strategies
- Existing transit lines will need to be expanded to serve the same share of the regional population
- Transit will need to be enhanced in areas it already serves
- Walkability is important everywhere, but investments will have the most value in areas that already have good characteristics

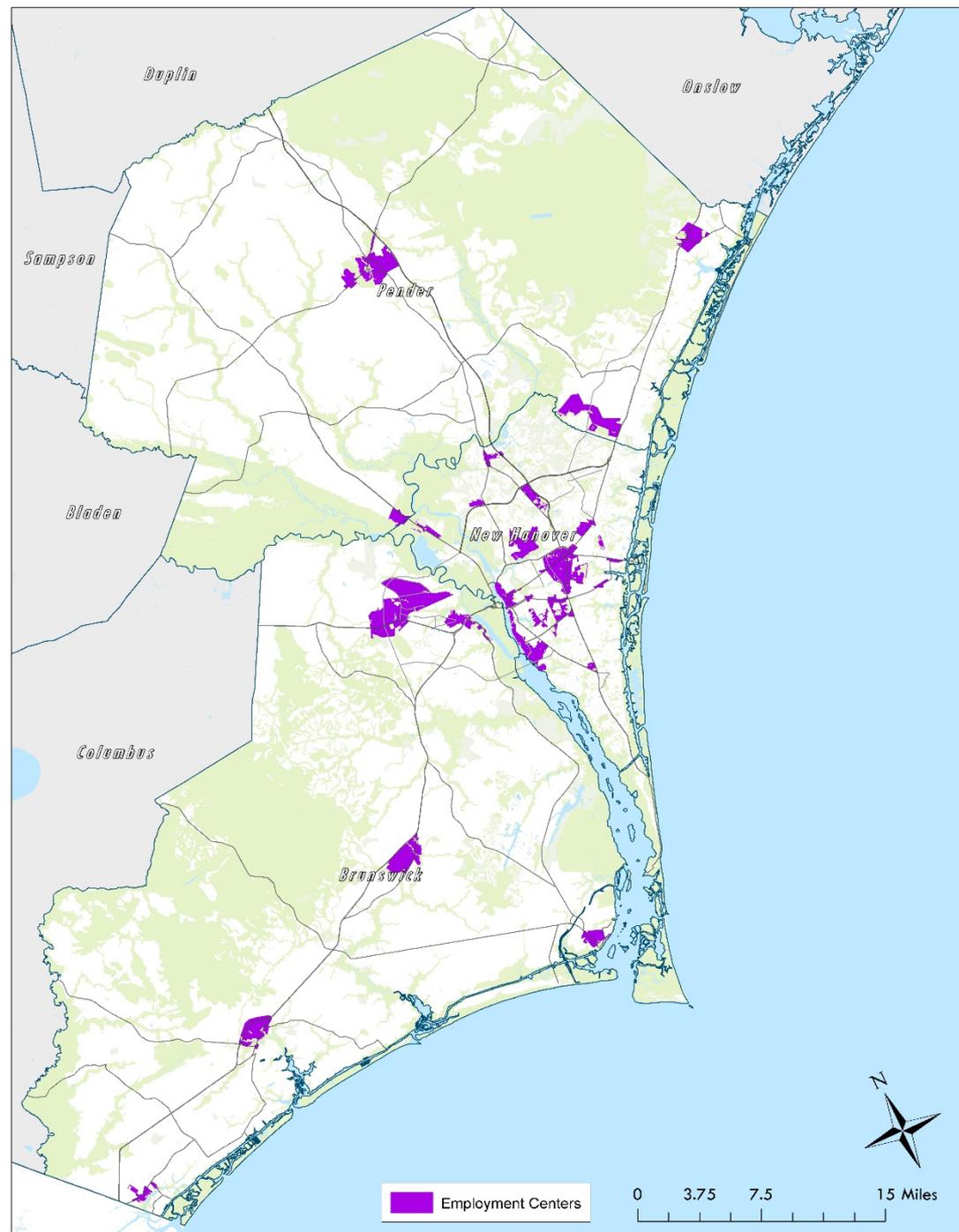
# ALTERNATIVE FUTURES

Indicators – Access and Opportunity

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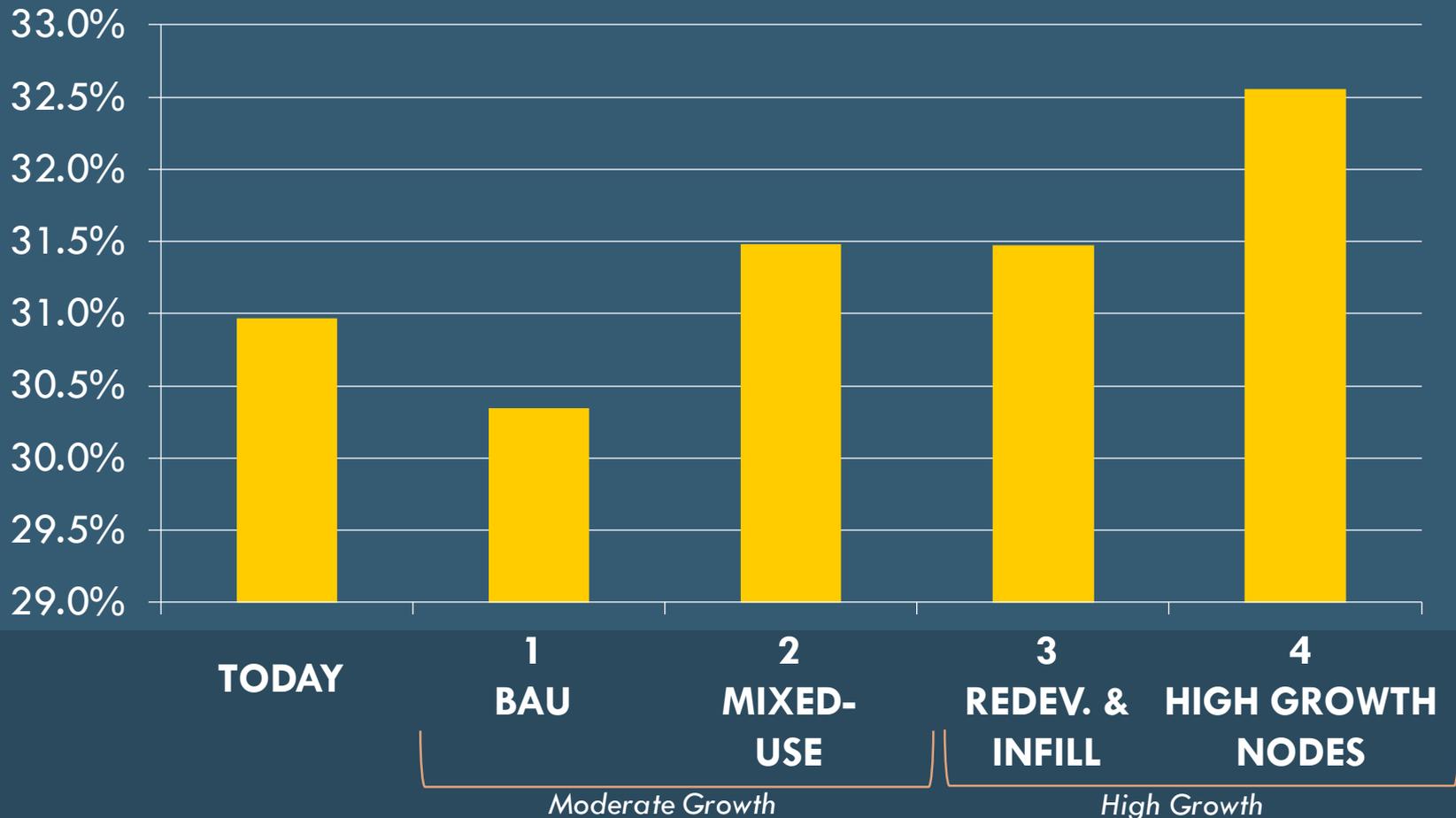


# EXISTING EMPLOYMENT AND COMMUNITY CENTERS



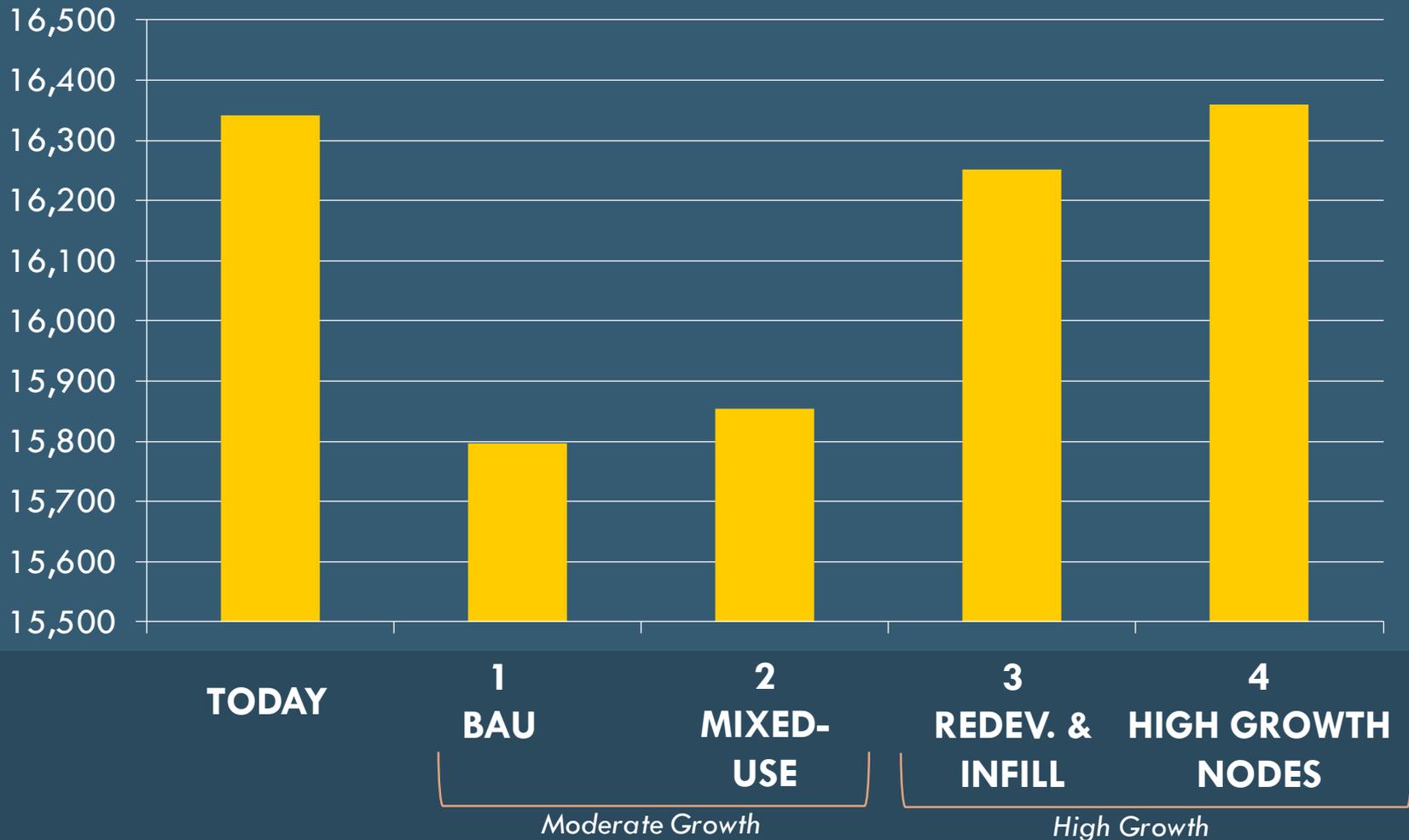
# Opportunity and Access

Percentage of population with access to employment centers

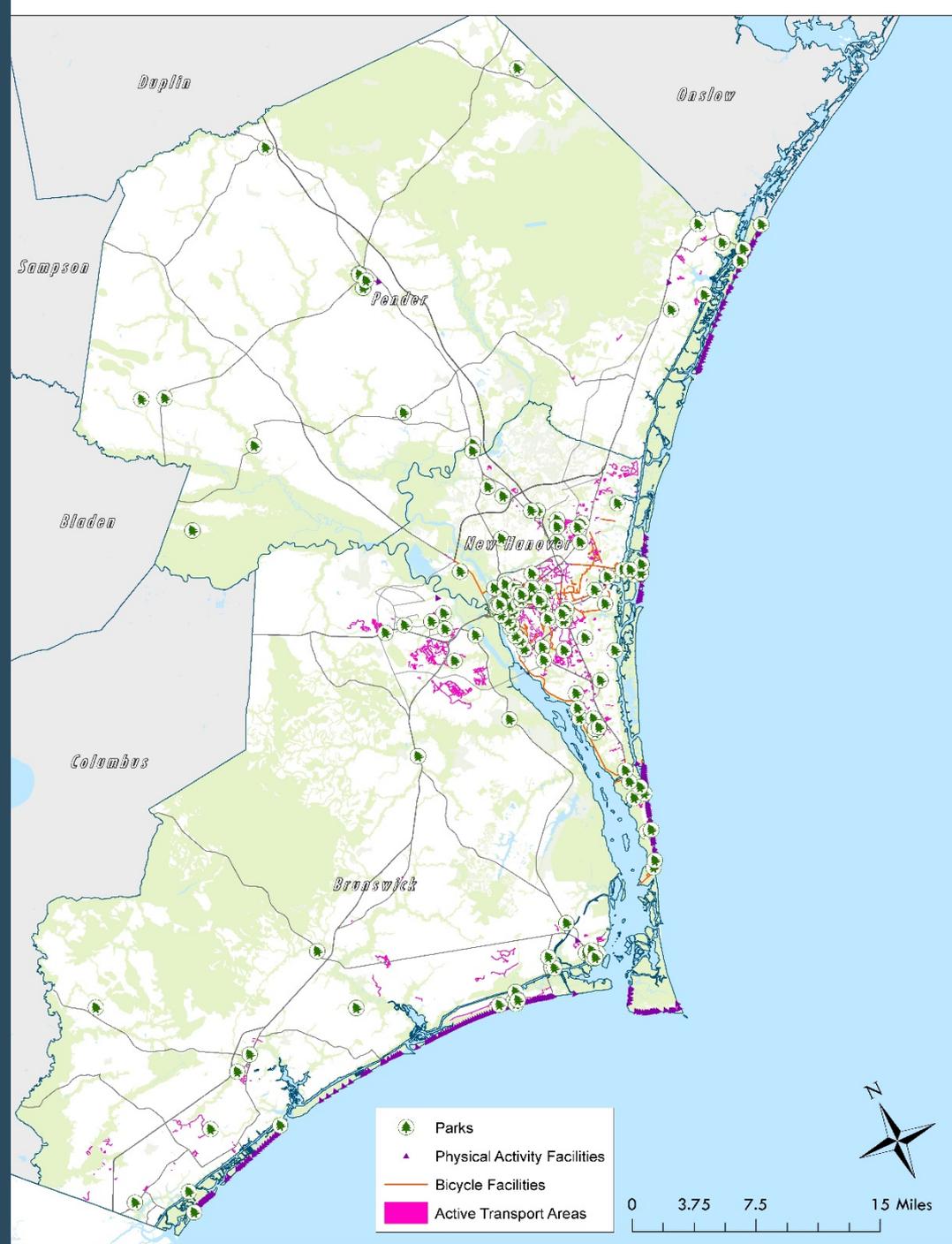


# Opportunity and Access

## Access to jobs for total population

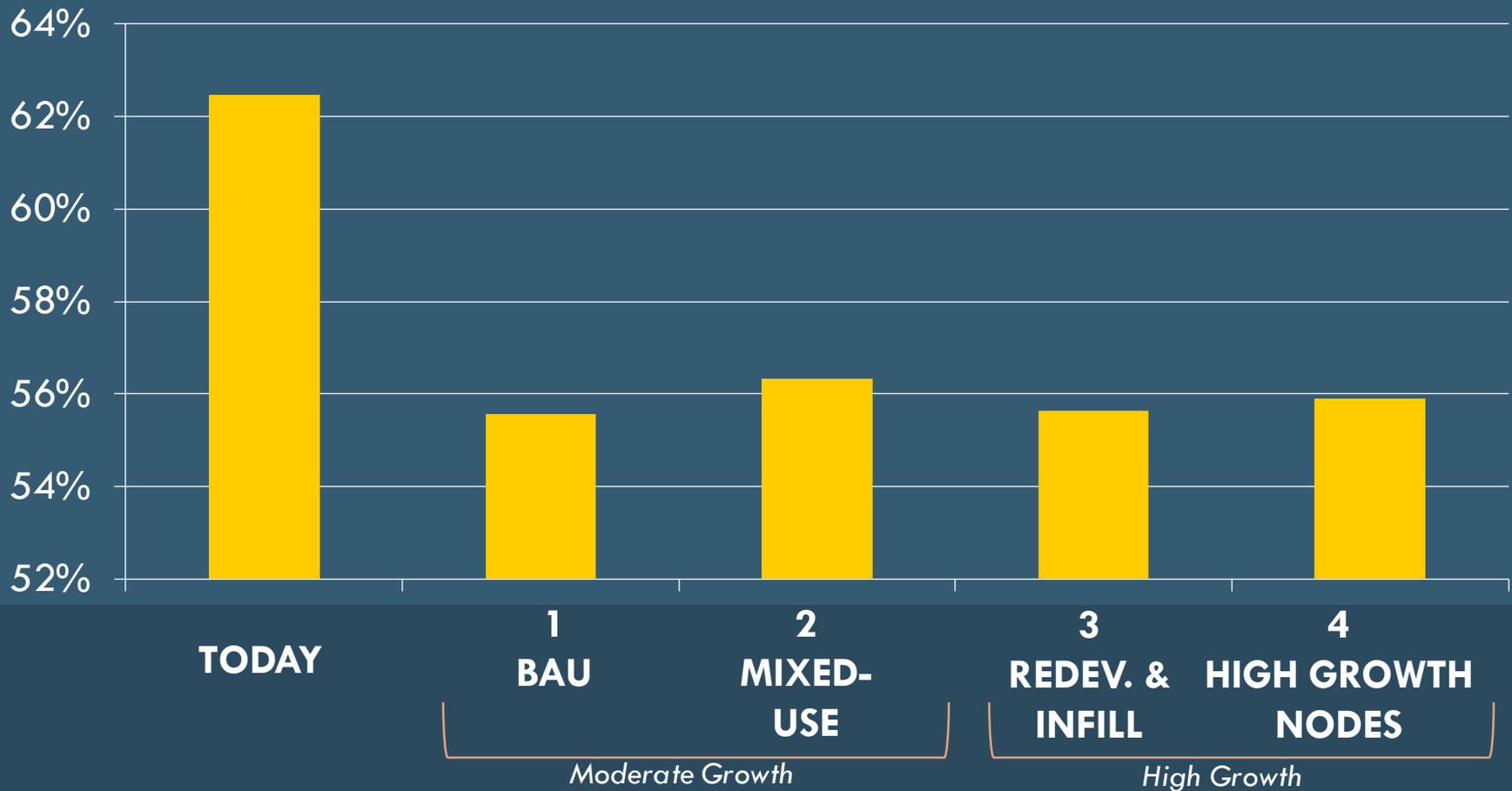


# EXISTING RECREATION AND ACTIVE SPACES



# Opportunity and Access

Percentage of population in proximity to parks and recreation areas



# Key Observations

- Focusing development in centers creates benefits and efficiencies across topics
- Different development patterns make a difference in terms of local and regional accessibility
- Location decisions about new public and private assets are the key

# ALTERNATIVE FUTURES

What does this analysis tell us?

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# Alternative Futures – Choices

- Mixed-Use and higher density patterns respond to market trends, economic opportunities
  - Require policy changes
- Incentives for redevelopment and infill needed
- Increasing multimodal options and leveraging land use required to optimize transportation efficiency
- All alternatives require a coordinated regional effort to advance growth policy and prioritize investments

# Alternative Futures – How do we get there?

- Be bold - gaining traction takes real commitment
- Be practical – search for proof points and measures
- Diversify your approach - but focus your efforts in areas where greatest opportunities exist
- Put regional issues into context - seek partnerships
- Strategic thinking with good planning and decision-making will make you successful

# HOW MIGHT WE GROW?

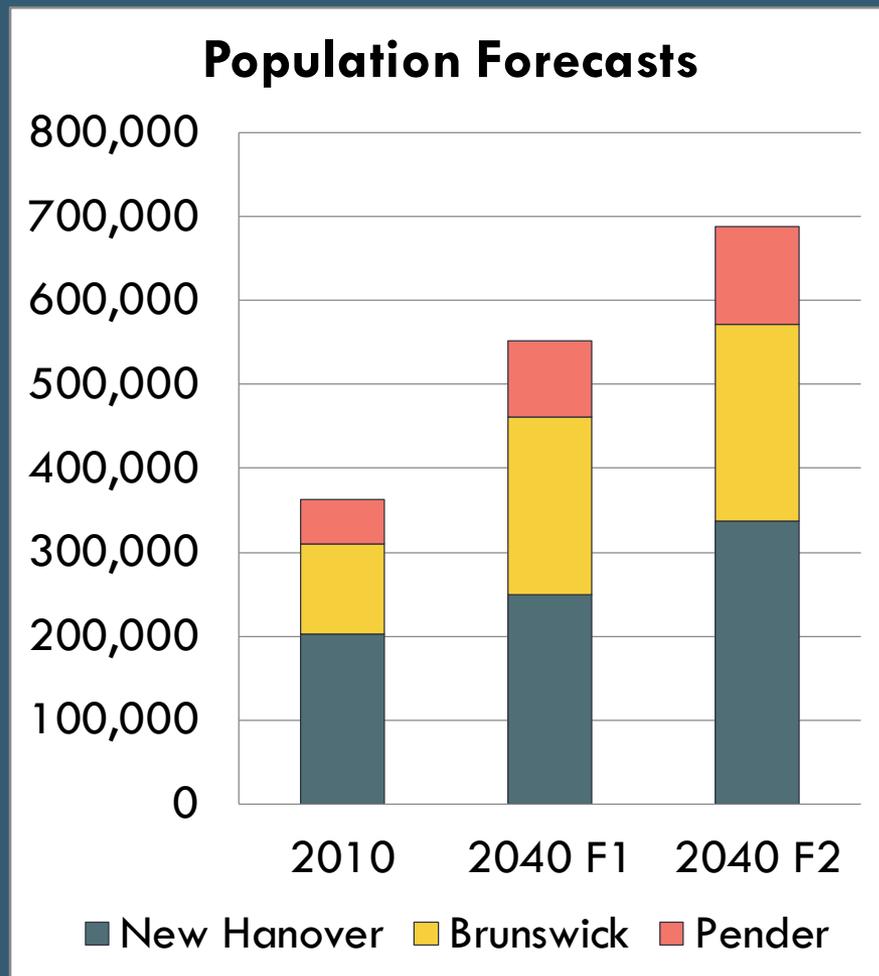
May 22, 2014

# THE FUTURE OF THE REGION TO 2040



# Population Growth

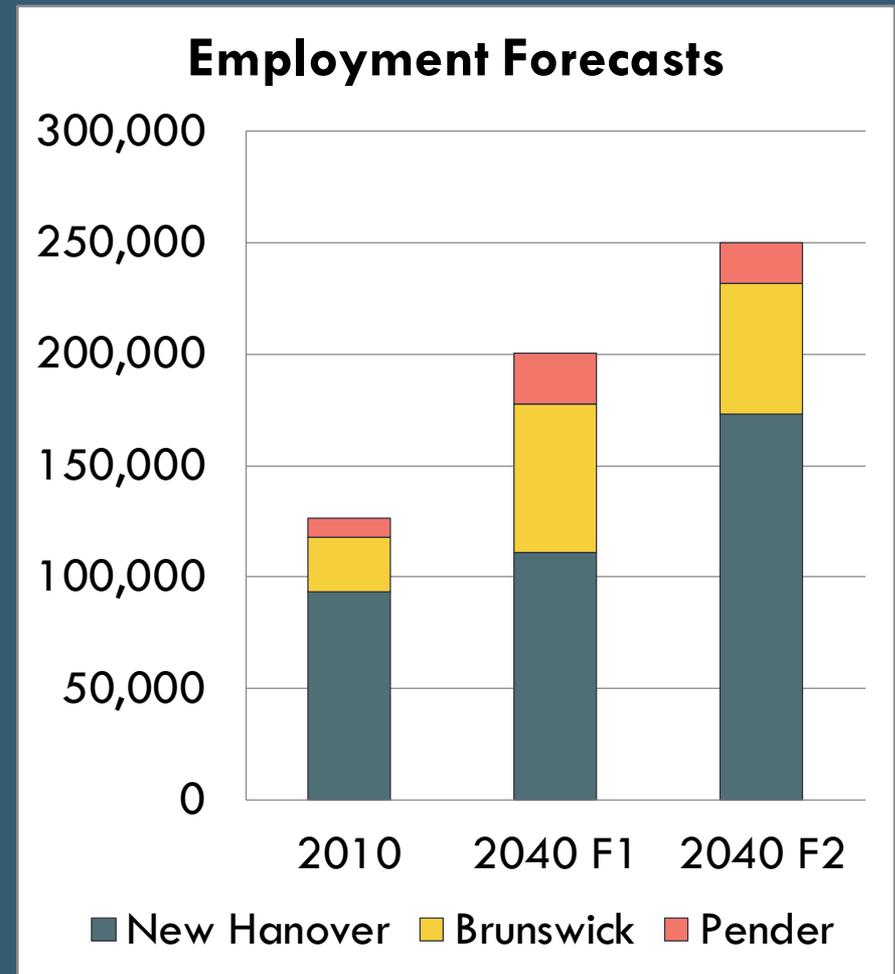
- Region to add 190-325K people over next 25 years
- Increase of 52-90%
- Population becomes less centralized – smaller share in New Hanover County (NHC)





# Job Growth

- Region to add another 74-124K more jobs
- Increase of 58-98%
- NHC remains the center of employment, but share will decrease some





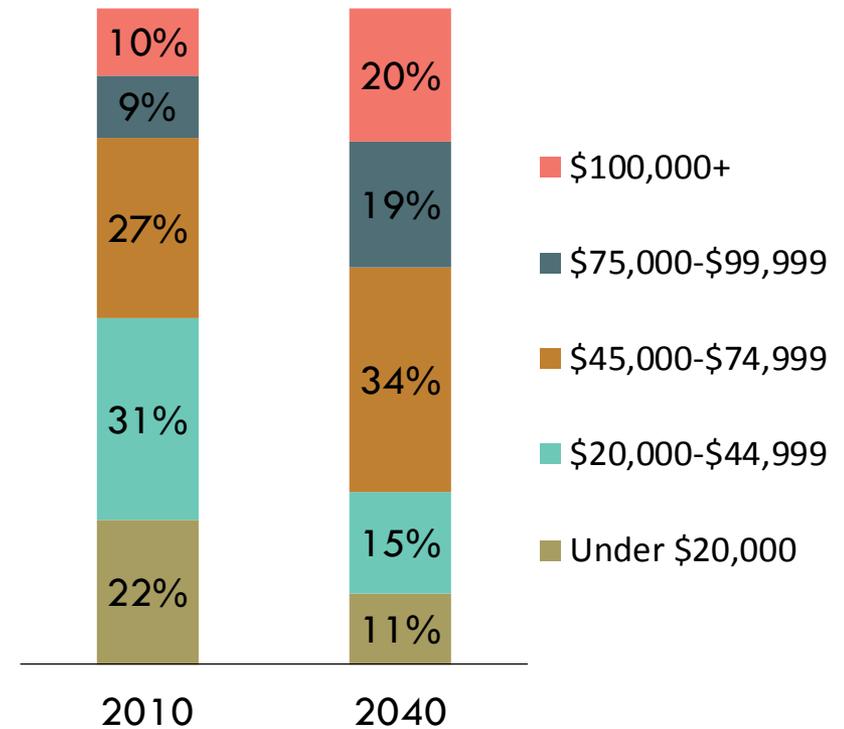
# Incomes Increasing

## Average Household Income

County	2010	2040
New Hanover	\$72,416	\$108,840
Brunswick	\$66,877	\$94,916
Pender	\$69,054	\$93,830

*Income expressed in 2005 dollars*

## 3-County Region Households by Income

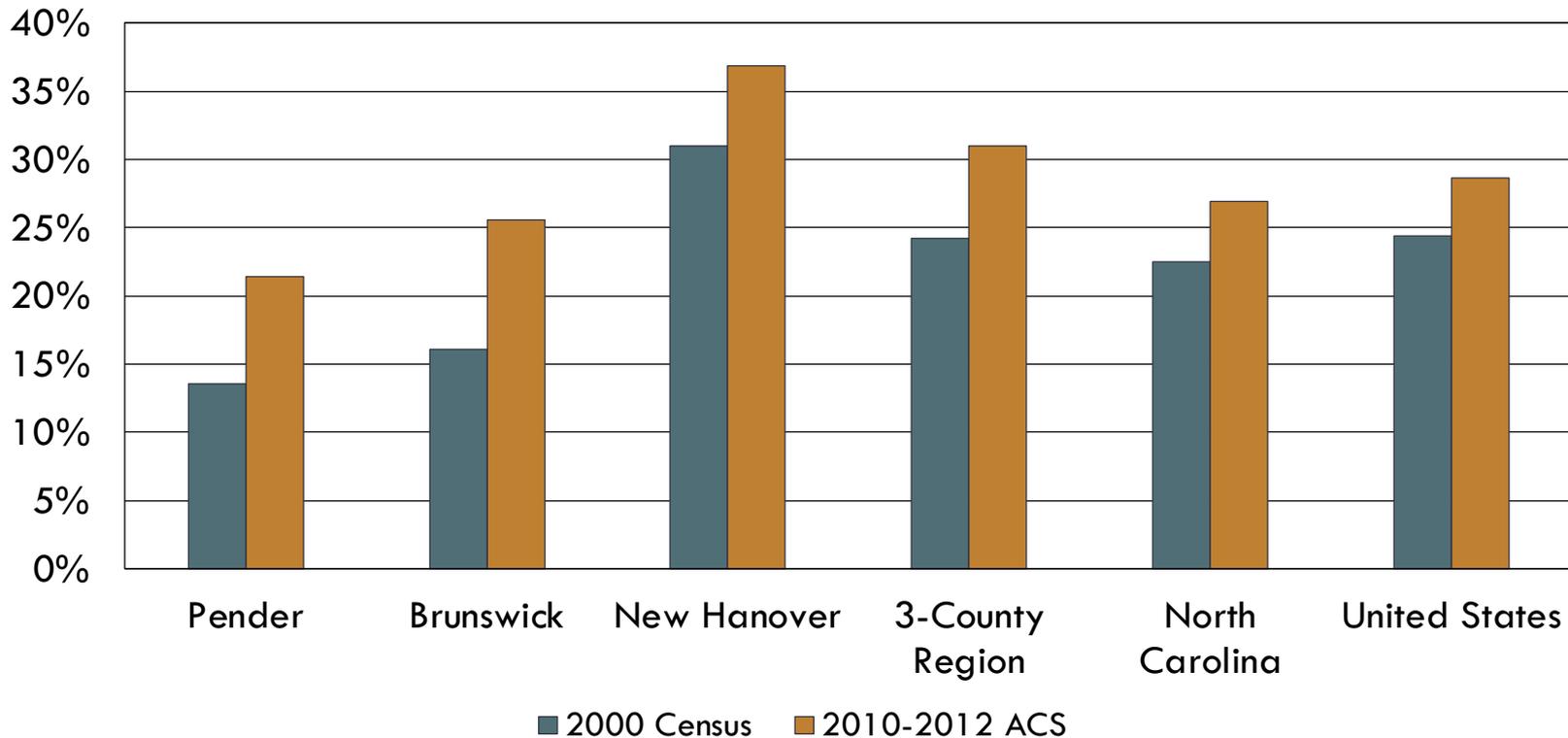


*Income brackets expressed in 2000 dollars*



# Educational Attainment Increasing

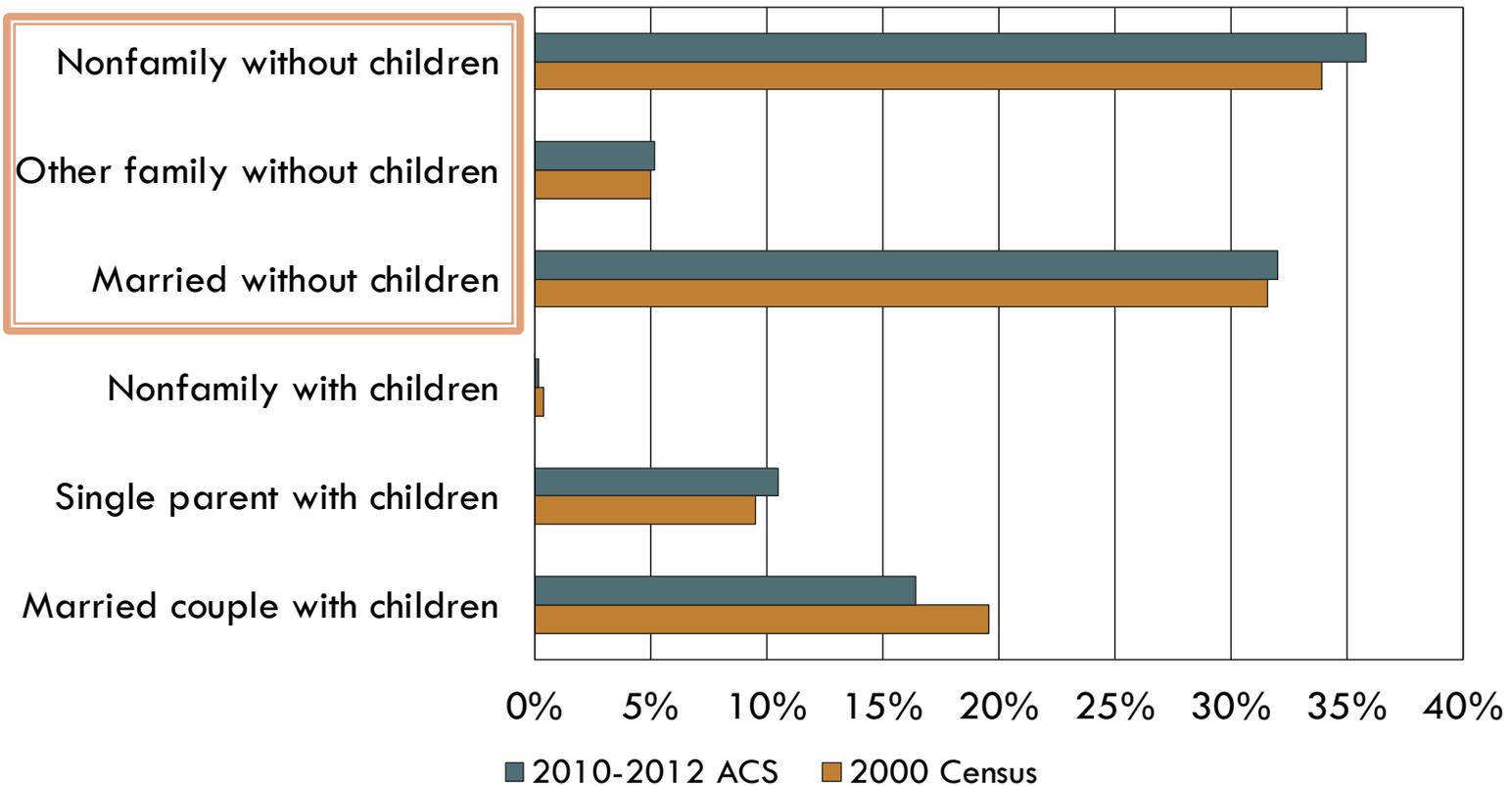
## Population Age 25+ with at least a Bachelor's Degree





# Changing Households

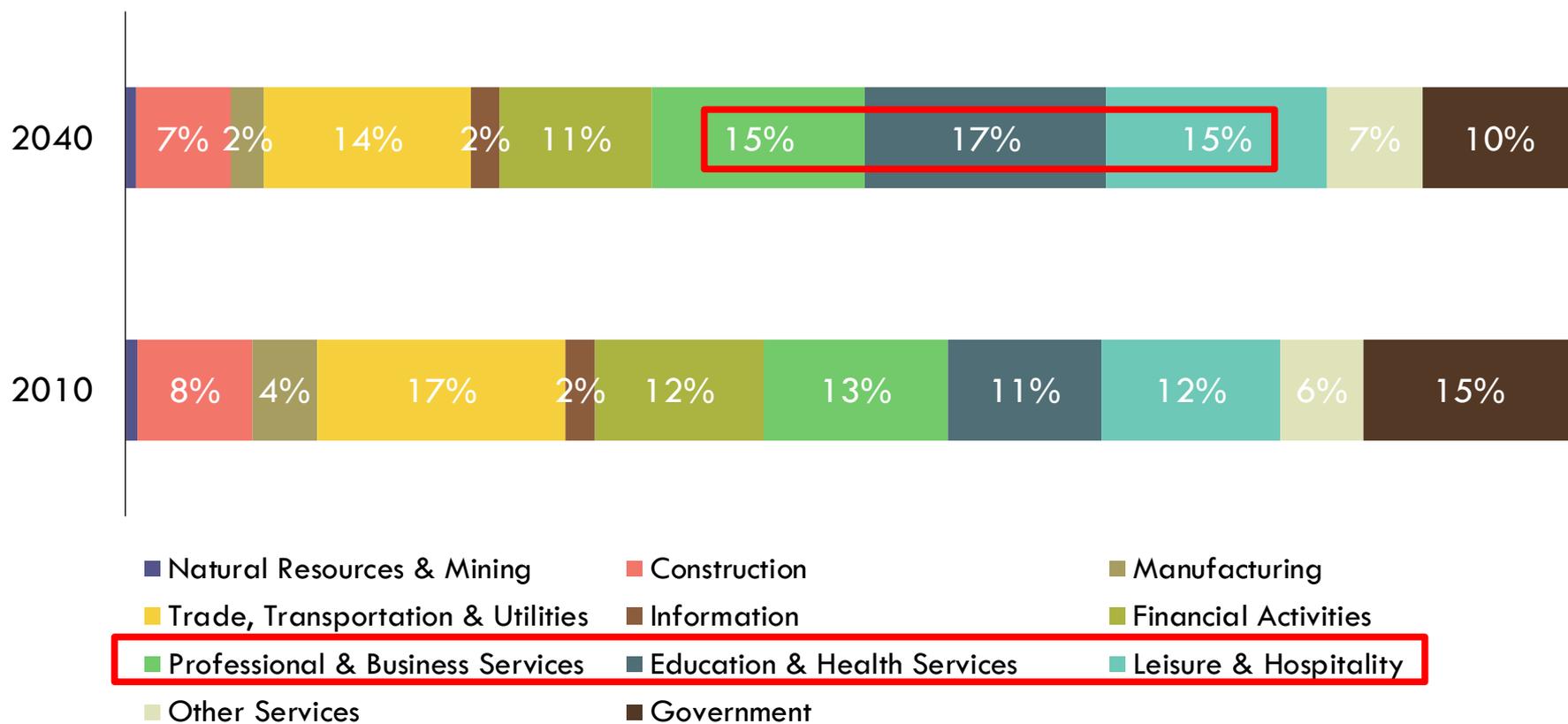
## Households by Type in the 3-County Region





# Changing Job Base

## 3-County Region Employment by Super-Sector



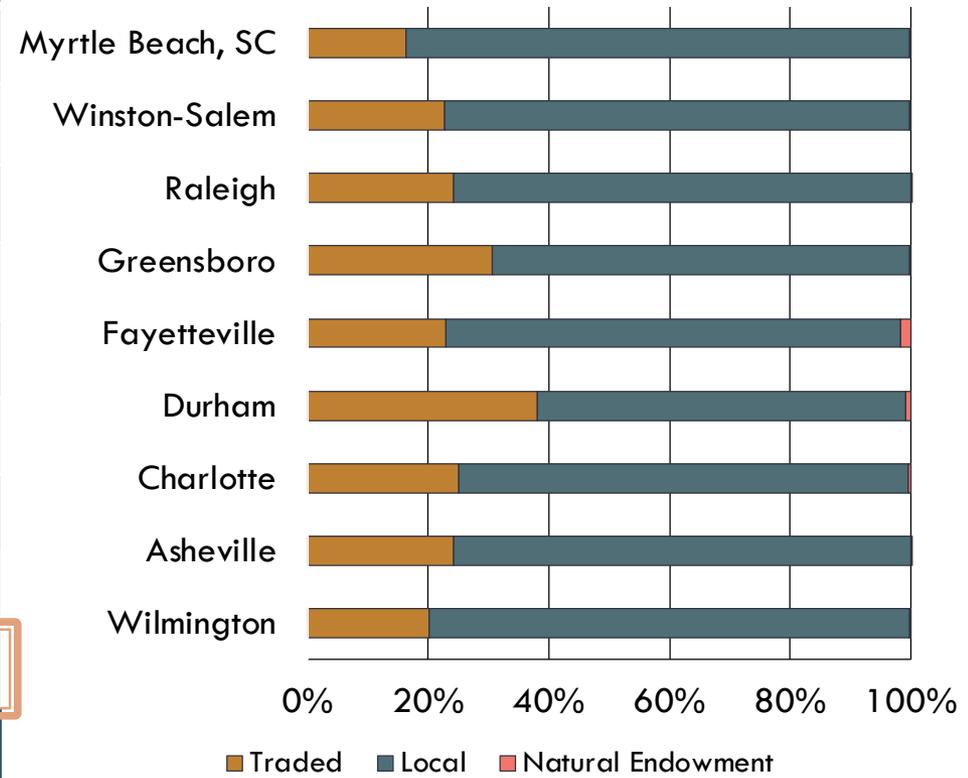


# Opportunity to Expand Traded Sectors

Average Wages by Cluster Type

Metro Area	Traded	Local
Myrtle Beach, SC	\$23,728	\$25,396
Winston-Salem	\$40,448	\$36,155
Raleigh	\$58,821	\$36,566
Greensboro	\$40,400	\$33,419
Fayetteville	\$43,218	\$25,084
Durham	\$80,813	\$35,173
Charlotte	\$57,458	\$38,245
Asheville	\$35,146	\$29,804
Wilmington	\$37,967	\$29,523

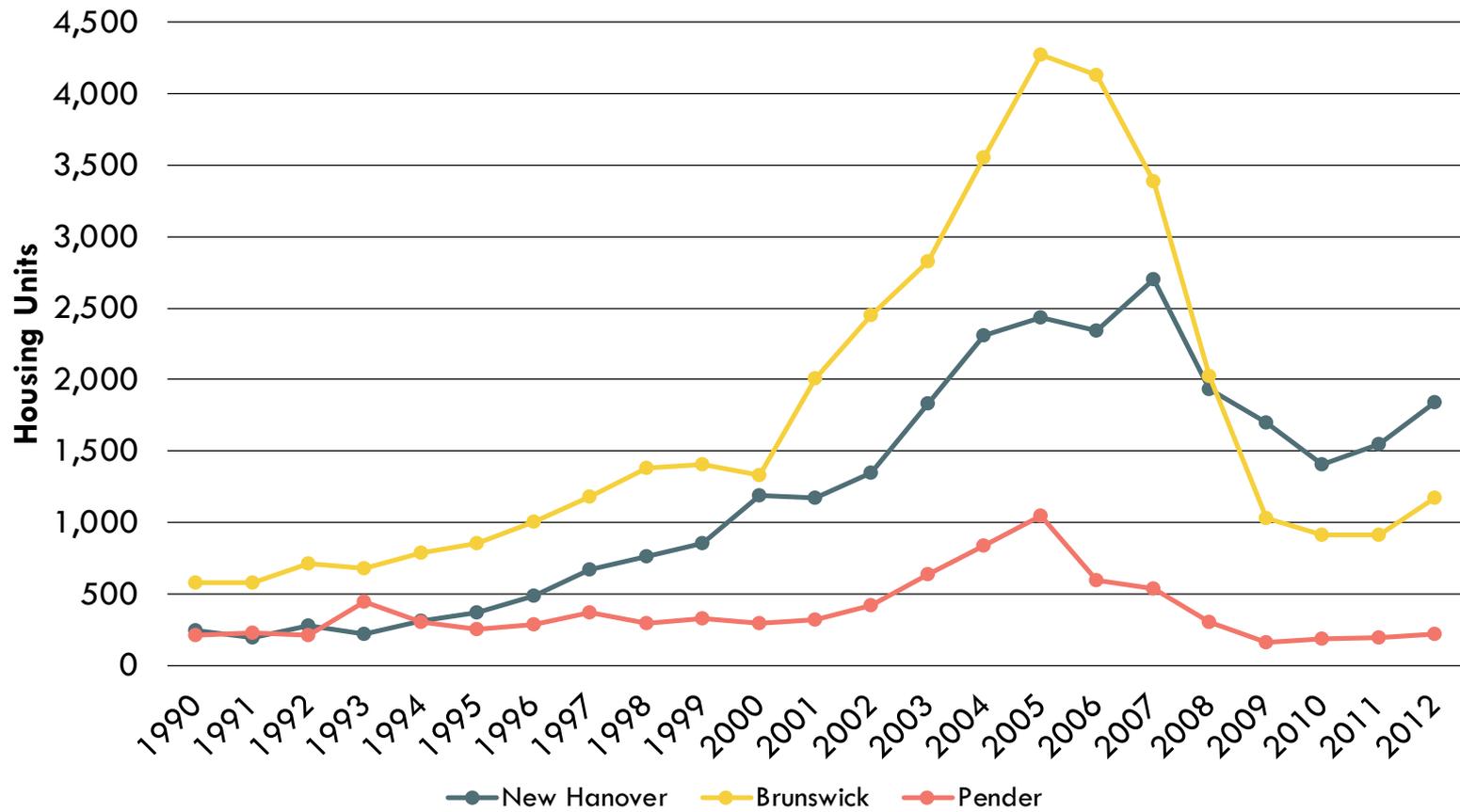
Composition of Metro Employment by Cluster Type





# Real Estate Sector

## Single-Family Permits Issued



# Summary of Growth Trends



Population



Educational Attainment



Employment



Traded Sector Growth



Household Income



Real Estate Construction



Households with Families



Professional, Education, Health  
and Hospitality Sectors



# CAPITALIZING ON GROWTH TRENDS

Building a More Competitive Region

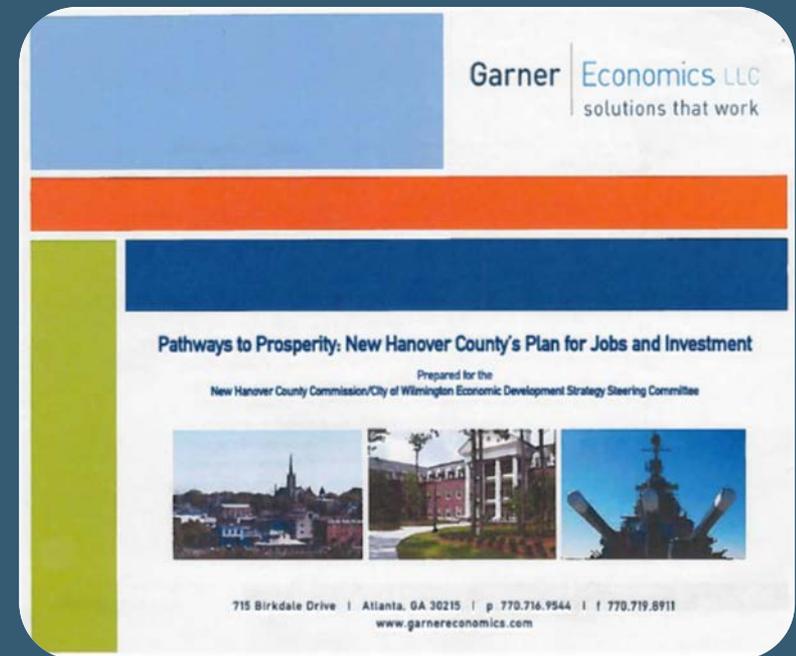
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# Pathways to Prosperity report findings

- Assets: regional facilities, labor costs, basic quality of life amenities
- Challenges: lack of skilled workers in industrial and managerial occupations, readily available industrial sites, and economic development vision/cooperation

## New Hanover County



# *Pathways to Prosperity* report findings

- Demographic and labor dynamics compared to benchmarks:
  - Strong population growth
  - High educational attainment
  - Declining per capita GDP
  - Low per capita income versus the U.S. and North Carolina
  - Low and stagnating wages, higher unemployment
  - High/growing self-employment and proprietor income
- Local specialization and job growth:
  - By industry: real estate, arts & recreation, healthcare, and education
  - By occupation: food service, healthcare support and technical, sales

## *Pathways to Prosperity* report findings (cont.)

- Recommended target industries:
  - Life/marine sciences R&D
  - High value office operations
  - Precision manufacturing
  - Aircraft assembly, modification, and maintenance (*aspiring target*)
- Industrial development issues:
  - Special use permit requirements
  - Most industrially zoned land doesn't have utilities in place
  - No development-ready office/industrial land available outside of Wilmington

# Observations

- The current local economy is at risk of losing its competitiveness
  - Needs to grow in higher wage sectors to achieve forecasted future income growth and close the gap with benchmarks
  - People may be increasingly running their own businesses in order to find better opportunities and earn more income
  - Not all labor force needs are being satisfied despite high educational attainment and UNC-W presence



# Observations

- Economic development framework to change this is not in place
  - Vision, organization, regional cooperation
  - Developable sites and competitive locations
- Opportunity to merge economic development and regional growth strategy

# HOW COULD THE REGION GROW?

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# Growth priorities

- Neighborhoods attractive to younger, college-educated workers
- Business locations attractive to high value office and manufacturing companies
- Maximize economic returns and minimize costs to local governments



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# A new era of growth: compact, walkable, and accessible

- Compact
  - Reduced infrastructure and public service costs
  - Higher property values and tax generation
- Walkable
  - Residential neighborhoods: price premium from \$4,000 to \$34,000 for above-average vs. average Walk Score
  - Office and retail properties: 9% higher market value for properties with a 10-point higher Walk Score
- Accessible
  - Home prices near transit stations with rail or high quality bus service outperform the general market

# What's your Walk Score?

**Walk Score®** Get Scores Find Apartments Favorites Professional

Type an address, neighborhood or city

**Walk Score**  
**78**  
Very Walkable   
Wilmington

**Restaurants:**  
Innovations .02mi >

**Coffee:**  
Cotton Exchange Information .07mi >

**Bars:**  
Firebelly Lounge .08mi >

**Groceries:**  
Riverfront Farmers Market .01mi >

**Parks:**  
Riverfront Park II .3mi >

**Schools:**  
St Mary Catholic School .5mi >

**Shopping:**  
Top Toad .04mi >

**Entertainment:**  
Browncoat Pub & Theatre .1mi >

**Errands:**  
Self Help Credit Union .1mi >

**Search Nearby:** >

Where do you commute?



View your latest Credit Scores from All 3 Bureaus in 60 secs-\$0

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# How Millennials get around

- The number of miles driven per person by 16-34 year olds dropped 23% from 2001 to 2009
- Bike and transit trips increased 24% and 40% over the same time period
- In 2011 the percentage of 16-24 year olds with a driver's license was the lowest since 1963
- Mobile technologies make riding transit easier and more interesting/productive

## From a 2014 survey of Millennials:

- 54% would consider moving to another city if it had more or better transportation options
- 66% said high quality transportation is a top criteria when looking for where to live
- 50% of those with cars would consider giving up their cars if there was reliable public transit available
- 86% found it important for their city to offer opportunities to live and work without relying on a car

# How will older adults get around?

- An AARP survey found that 89% of people over 50 want to stay in their current home as they age
- But only 51% felt that their home would meet their future needs “very well,” and 12% said “not well” or “not well at all”
- If they have to move, 85% would like to stay in their community for as long as possible
- Many older adults will need new housing and transportation options



# Where will people want to live?

- 2011 survey by the National Association of Realtors:
  - 59% would choose a smaller home and lot if it gave them a commute time under 20 minutes
  - 66% see being an easy walk from places in their community as an important factor in deciding where to live
  - Single-family homes are still popular, but a significant share of people want attached housing options
- Estimates from the University of Utah indicate that large suburban homes are already over-supplied in the U.S.:

Housing Type	Supply	Demand	Surplus/(Deficit)
Large Lot Single-Family	52 million units	31 million units	21 million units
Small Lot Single-Family	39 million units	48 million units	(9 million units)
Attached	39 million units	51 million units	(12 million units)

SO WHAT DOES IT ALL MEAN?

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# Implications

- The region is growing, but its economy is at risk of falling behind?
  - Money is coming to the region, but segments of the workforce have limited economic opportunity.
- Recommended economic development strategies hinge on higher wage industries, more skilled workers in targeted sectors, and coordinated public planning and investment
- Preferences for where to live and work, and how to get around, are shifting – especially among the region's economic development targets
- A competitive economy needs places where people and companies want to be



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