Charlotte-Mecklenburg

2019 ANALYSIS OF IMPEDIMENTS

2019 CHARLOTTE-MECKLENBURG

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:

EQUAL HOUSING
OPPORTUNITY

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Final Report
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Has Your Right to Fair Housing

Been Violated?

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

North Carolina Human Rights Commission
Housing Discrimination Section
6714 Mail Service Center
Raleigh, North Carolina 27699-6700
Telephone: 919-431-3000
Main Fax: 919-431-3100
https://www.oah.nc.gov/civil-rights-division/housing-discrimination

U.S. Department of Housing and Urban Development
Greensboro Field Office
Asheville Building
1500 Pinecroft Road, Suite 401
Greensboro, NC 27407-3838
Phone: (336) 547-4000

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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.[1]

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking "meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics".[2] Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.[3] Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.[4]

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

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[1] https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law
[2] § 5.152 Affirmatively Furthering Fair Housing
[3] § 5.152 Affirmatively Furthering Fair Housing
[4] 42 U.S.C.3601 et seq.

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH.[5] The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community's legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.[6] Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Charlotte and Mecklenburg County certify that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

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[5] 80 FR 42271. https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing
[6] 83 FR 683 (January 5, 2018)

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Charlotte and Mecklenburg County has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1 provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that The City of Charlotte and Mecklenburg County has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that The City of Charlotte and Mecklenburg County has limited capacity to address.

Table I.1 Contributing Factors Charlotte-Mecklenburg		
Contributing Factors	**Priority**	**Justification**
Discriminatory patterns in lending	High	As demonstrated by 2008-2018 HMDA data, black and Hispanic loan denial rates have fallen since 2008. The average denial rate over the entire period was 12.5 percent overall and 9.5 percent for white households, however the denial rate was much higher for minority households, with denial rates at 20 percent for black households, 10 percent for American Indian, 18.9 percent for Pacific Islander, and 17.2 percent for Hispanic households.
Access to proficient schools	Med	School proficiency index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access for black households to proficient schools. However, the City of Charlotte and Mecklenburg County have little control over increasing access.
Access to low poverty areas	High	Black and Hispanic households have less access to low poverty areas than white households in the County, as demonstrated by low poverty indices.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County has little control over impacting labor market engagement on a large scale.
Moderate levels of segregation for black and minority households	High	Black and other racial minority households have moderate to high levels of segregation in the County, although overall segregation has decreased since 2000.
Insufficient affordable housing in a range of unit sizes	High	The rate housing problems for households at or below 30 percent HUD Area Median Family Income (HAMFI) in the County exceeds 80.1 percent. This impacts 38,624 households county-wide.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Overall, the City of Charlotte and Mecklenburg County has a moderate level of segregation by race and ethnicity, particularly for black households. The County had 17 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report. R/ECAPs are geographic areas that contain at least 50 percent minority, or non-white, population, and at least a 40 percent poverty rate. This is explained in further detail in section ***IV.D. Racially and Ethnically Concentrated Areas of Poverty.***

Black and Hispanic households have lower access to areas of opportunity, including access to proficient schools, low poverty areas, and labor market engagement. The survey and public input revealed a continued need for fair housing outreach and education in the County.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table I.2, on the following page, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table I.2
Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions
Charlotte-Mecklenburg

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken
Segregation	Moderate levels of segregation for black households	Review zoning and Comprehensive Plan for potential barriers to affordable housing options, including density maximums and lot size requirements; continue recommending appropriate amendments each year, over the next five (5) years.
Disparities in Access to Opportunity	Access to proficient schools	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.
	Access to low poverty areas	Continue the use of the Housing Locational Scoring tool to place new affordable housing developments in areas with greater access to opportunity, including proficient schools, proximity to jobs, and lower poverty areas.
	Labor market engagement	Explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas.
		As part of Charlotte's UDO development process, review zoning and other ordinances for potential barriers to fair housing choice.
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	Encourage the development of future affordable housing sites in high opportunity areas.
		Continue the use of the Housing Locational Scoring tool to place new affordable housing developments in areas with greater access to opportunity, including proficient schools, proximity to jobs, and lower poverty areas.
Disability and Access	Insufficient accessible affordable housing	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.
Fair Housing Enforcement and Outreach	Insufficient fair housing education	Promote fair housing education through annual or biannual workshops.
	Insufficient understanding of credit	Promote outreach and education related to credit for prospective homebuyers.
	Discriminatory patterns in lending	

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2019 Charlotte-Mecklenburg Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2019 Fair Housing Survey, two Fair Housing Forums, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 168 responses have been received.

Fair Housing Forums were held the week of August 26 in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on October 1 and a 30-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final draft was made available to the public at the beginning of November 2019.

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout Charlotte-Mecklenburg were invited to participate. At the date of this document, some 168 responses were received. A complete set of survey responses can be found in *Section IV.I Fair Housing Survey Results*.

C. FAIR HOUSING FORUMS

Six (6) public engagement meetings were held throughout Charlotte discussing the Analysis of Impediments document. Sessions were held between September 12th and October 24th.

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held October 16, 2019 through November 27, 2019. It included a public review meeting was held during this time.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice for Charlotte-Mecklenburg was last completed in 2010. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2010 Analysis of Impediments are included below:

Impediment #1: Lack of Access to Affordable Homeownership

As was the situation in the previous Analysis, the importance of homeownership cannot be overstated, both as a means to increase household wealth and as stabilizer in at-risk neighborhoods. The cost of housing in the Charlotte metro area, however, excludes many lower-income households from homeownership. Local efforts must continue to include homeownership education and opportunities for prospective homeowners at the lowest income levels, including thorough and comprehensive information on access to loans, through diligent marketing efforts that reach all segments.

Suggested Steps to Remove this Impediment:

1. With the economic downturn during the past two years, together with the large number of countywide foreclosures, the cost of housing remains largely a matter of economics in the private sector. It is possible for a public entity, such as the City of Charlotte, to promote homeownership education and opportunities for prospective homeowners at the lowest income levels. Through diligent marketing efforts to all socio-economic segments, the City of Charlotte can provide information on available down-payment assistance and other homeownership programs as well as information on access to loans.

2. Municipal programs targeted at minorities (particularly African-American and Hispanic residents) should include educating the population on the importance of homeownership and how to access local lending resources.

Impediment #2: Gate-Keeping of Protected Classes

"Gate-keeping" describes the effort of some rental agents to pre-qualify applicants by making sure that the applicant meets certain qualification standards before being shown the property. Then, based on the results of the prequalification, the rental agent shows only certain properties or adjusts the prices of properties in order to control where people live. Gate-keeping is more insidious than outright discrimination, because the applicant is very likely being discriminated against, but just does not know it. This kind of sly discrimination is unfair to both cities and citizens because, by channeling certain races or ethnicities into specific rental units, these agents are creating entire neighborhoods of a single race or ethnicity.

Charlotte is a diverse City and its neighborhoods should reflect that diversity. The greatest impediment to fair housing choice for African-Americans and people of Latino descent is residential segregation and the economic disparities that foster it. In 2006, the Community Relations Committee conducted testing and issued a Report, "Housing Discrimination Study (HDS) 2000", to determine the level and type of discrimination faced by both African-Americans and people of Latino descent in Charlotte/Mecklenburg. The Report found significant levels of "gatekeeping" targeted at the Latino and African American community. Charlotte experienced an 87.1 percent growth in its Latino population the last census; this sub-group currently comprises 11.2 percent (up from 7.4 percent in four years) of the population.

Suggested Steps to Remove this Impediment:

1. Develop print and media campaign to provide education and outreach to a variety of groups on the fair housing law. This campaign should be carried out in a variety of languages.

2. Survey (through bi-lingual outreach and education) the Latino community to determine what is driving current housing patterns.

3. Continue to conduct lending and sales baseline audits to determine what role gate-keeping plays in the lower homeownership rates experienced by African-Americans and Hispanics.

Impediment #3: Increase in Fair Housing Complaints filed by Hispanics

The Charlotte Community Relations Committee (CRC) increased outreach and tenants' rights sessions in the Hispanic/Latino community. These actions have heightened interest in identifying and understanding housing impediments facing Charlotte's Hispanic/Latino citizenry. This increase in awareness and the growth of the Hispanic/Latino population resulted in an increase in the number of Hispanic/Latino fair housing concerns.

Suggested Steps to Remove this Impediment:

1. Provide education and outreach to inform Hispanic/Latino residents of their fair housing rights and testing, and to inform the public of how Hispanics' rights are being violated. CRC staff will continue to investigate and resolve any and all complaints filed with CRC.

2. CRC should continue to collaborate and partner with organizations like Community Link, Latin American Coalition, Latin American Council of Charlotte and the Charlotte Coalition for Social Justice to support financial literacy, first-time homebuyer programs, and anti-predatory lending campaigns in the community.

3. CRC should continue to develop print and electronic media to provide education and outreach to a variety of groups on the Fair Housing law.

4. Neighborhood & Business Services (N&BS) should continue to increase its marketing efforts in the House Charlotte down payment assistance program, with particular attention paid to minority neighborhoods. N&BS will also collaborate with financial partners, Community Link, Consumer Credit Counseling Services, Charlotte-Mecklenburg Housing Partnership and SocialService.com to disseminate information about available homeownership education programs and access to loan products tailored for lower income households.

FAIR HOUSING ACTIVITIES

The following actions have been described in the 2015 Consolidated Annual Performance and Evaluation Report (CAPER):

Within the City of Charlotte and Mecklenburg County, the Charlotte-Mecklenburg Community Relations Committee (CRC), formally Community Relations Committee) is responsible for the enforcement of fair housing laws, the mediation/conciliation and the litigation of fair housing complaints. The CRC educates and trains citizens in fair housing law, compliance, and discrimination prevention. The CRC receives, investigates and monitors complaints of discrimination in housing and public accommodations.

During FY 2015, the Fair Housing Assistance Program (FHAP) of the CRC received and investigated 21 fair housing complaints, closed 27 complaints, 15 of the closed complaints were carried over from the previous fiscal year, and the remaining complaints will be carried over into FY 2016.

In FY 2015, CRC staff trained 678 people in 47 fair housing trainings to community groups, housing providers and non-profit service agencies. CRC's partnership with HUD requires that CRC take steps to affirmatively further fair housing through outreach and education. CRC continued to work to reduce the impact of language barriers on access to CRC services through one bilingual staff person working in the City's Fair Housing Assistance Program. CRC served approximately 215 Spanish language customers with interpretation and translation services.

Hispanic/Latino population in Charlotte-Mecklenburg

CRC has actively worked with local Spanish language newspapers and local Spanish language radio stations to provide information on CRC services. Staff participated in the Latin American Council of Charlotte and provided information at international festivals and events throughout the year. CRC also provided outreach and education to over 200 immigrants and refugees.

CRC continues to provide culturally competent services and outreach to the growing Hispanic/Latino community. CRC has worked with the City's Corporate Communications Department to provide Hispanic and Latinos citizens with the knowledge and skills to understand City government services so they can participate fully in the community.

Building on past, current and future efforts, CRC will develop best practices for communications, education and outreach to Hispanic/Latinos, then share the information with all City Department Directors. Resources still need to be identified to support this comprehensive effort.

B. PAST AND CURRENT GOALS

In several cases, goals that were set in previous fair housing planning documents continue to be goals to address barriers to fair housing in the County. For example, there is a continued need for fair housing outreach and education throughout the County. Lack of access to affordable homeownership, and a lack of access to affordable housing options in general is a continued issue in the County. These are needs that are continuing to be addressed through the efforts of the City of Charlotte and Mecklenburg County.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. The ACS is distributed every year to a sample of the population and quantifies the results as one, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the census tract level and are considered more robust than the one- or three- year sample estimates.

This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in Charlotte-Mecklenburg. Data presented below primarily reflects the entirety of Mecklenburg County

The City of Charlotte, led by Housing and Neighborhood Services, is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

Demographics

Population Estimates

The Census Bureau's current census estimates indicate that Mecklenburg County's population increased from 919,628 in 2010 to 1,076,837 in 2017, or by 17.1 percent. This compares to a statewide population change of 7.7 percent over the period. The number of people from 25 to 34 years of age increased by 18.2 percent, and the number of people from 55 to 64 years of age increased by 31.1 percent. The white population increased by 11.3 percent, while the black population increased by 21.9 percent. The Hispanic population increased from 111,944 to 143,400 people between 2010 and 2017 or by 28.1 percent. These data are presented in Table IV.1 on the next page.

Table IV.1
Profile of Population Characteristics
Mecklenburg County vs. State of North Carolina
2010 Census and 2017 Current Census Estimates

Subject	Mecklenburg County			North Carolina		
	2010 Census	Jul-17	% Change	2010 Census	Jul-17	% Change
Population	919,628	1,076,837	17.1%	9,535,483	10,273,419	7.7%
Age						
Under 14 years	196,856	215,308	9.4%	1,899,089	1,901,425	0.1%
15 to 24 years	124,984	138,554	10.9%	1,321,164	1,373,437	4.0%
25 to 34 years	154,170	182,206	18.2%	1,246,593	1,370,247	9.9%
35 to 44 years	145,720	158,938	9.1%	1,327,151	1,290,678	-2.7%
45 to 54 years	126,985	146,548	15.4%	1,368,646	1,385,509	1.2%
55 to 64 years	89,800	117,719	31.1%	1,138,761	1,321,678	16.1%
65 and Over	81,113	117,564	44.9%	1,234,079	1,630,445	32.1%
Race						
White	559,482	622,638	11.3%	6,898,296	7,276,995	5.5%
Black	289,654	353,103	21.9%	2,088,362	2,279,895	9.2%
American Indian and Alaskan Native	7,032	8,511	21.0%	147,566	160,909	9.0%
Asian	43,619	66,066	51.5%	215,952	313,997	45.4%
Native Hawaiian or Pacific Islander	1,180	1,091	-7.5%	10,309	12,752	23.7%
Two or more races	18,661	25,428	36.3%	174,998	228,871	30.8%
Ethnicity (of any race)						
Hispanic or Latino	111,944	143,400	28.1%	800,120	972,288	21.5%

Table IV.2 presents the population of Mecklenburg County by age and gender from the 2010 Census and 2017 current census estimates. The 2010 Census count showed a total of 444,881 males who accounted for 48.4 percent of the population, and 474,747 females who accounted for 51.6 percent of the population. In 2017, the number of males rose to 517,731 persons (48.1 percent) and the number of females rose to 559,106 persons (51.9 percent). Since 2010, the 65 and older age cohort grew 31.1 percent and the 25 to 44 population grew 18.2 percent.

Table IV.2
Population by Age and Gender
Mecklenburg County
2010 Census and Current Census Estimates

Age	2010 Census			2017 Current Census Estimates			% Change 10-15
	Male	Female	Total	Male	Female	Total	
Under 14 years	100,288	96,568	196,856	109,095	106,213	215,308	9.4%
15 to 24 years	62,498	62,486	124,984	68,434	70,120	138,554	10.9%
25 to 44 years	75,191	78,979	154,170	89,240	92,966	182,206	18.2%
45 to 54 years	71,109	74,611	145,720	76,237	82,701	158,938	9.1%
55 to 64 years	61,135	65,850	126,985	70,177	76,371	146,548	15.4%
65 and Over	41,692	48,108	89,800	55,261	62,458	117,719	31.1%
Total	444,881	474,747	919,628	517,731	559,106	1,076,837	17.1%
% of Total	48.4%	51.6%	.	48.1%	51.9%	.	

Diagram IV.1 displays the percentage of the population by age in Mecklenburg County compared to the State of North Carolina.

Diagram IV.1
Age Cohort
Mecklenburg County
2010 Census and Current Census Estimates
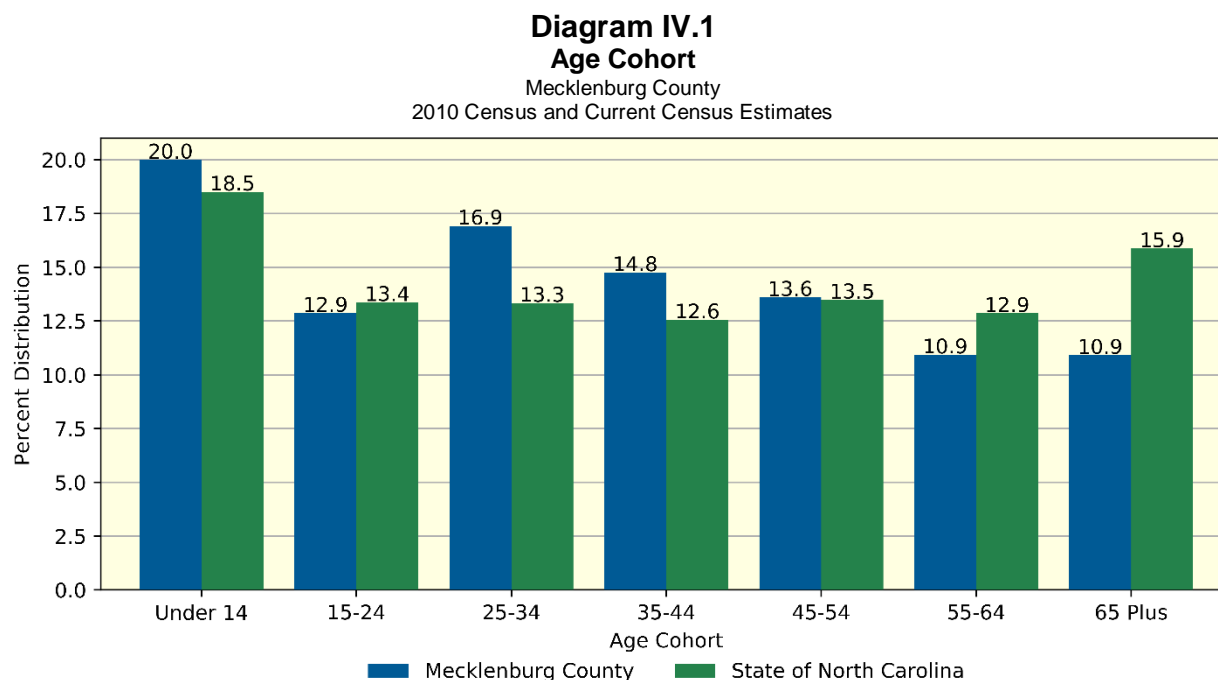
Race and Ethnicity

Population by race and ethnicity in shown in Table IV.3. In 2017, there were 569,985 white persons (55.1 percent of the population), 322,495 black persons (31.2 percent), and 132,949 Hispanics (12.9 percent).

Table IV.3 Population by Race and Ethnicity Mecklenburg County 2010 Census & 2017 Five-Year ACS				
Race	**2010 Census**		**2017 Five-Year ACS**	
	Population	**% of Total**	**Population**	**% of Total**
White	508,946	55.3%	569,985	55.1%
Black	282,804	30.8%	322,495	31.2%
American Indian	4,261	0.5%	3,080	0.3%
Asian	42,352	4.6%	56,976	5.5%
Native Hawaiian/ Pacific Islander	668	0.1%	552	0.1%
Other	57,113	6.2%	51,415	5.0%
Two or More Races	23,484	2.6%	29,787	2.9%
Total	**919,628**	**100.0%**	**1,034,290**	**100.0%**
Non-Hispanic	807,684	87.8%	901,341	87.1%
Hispanic	111,944	12.2%	132,949	12.9%

Diagram IV.2
Population Estimates
Mecklenburg County
2000 - 2018 Census Estimate Data
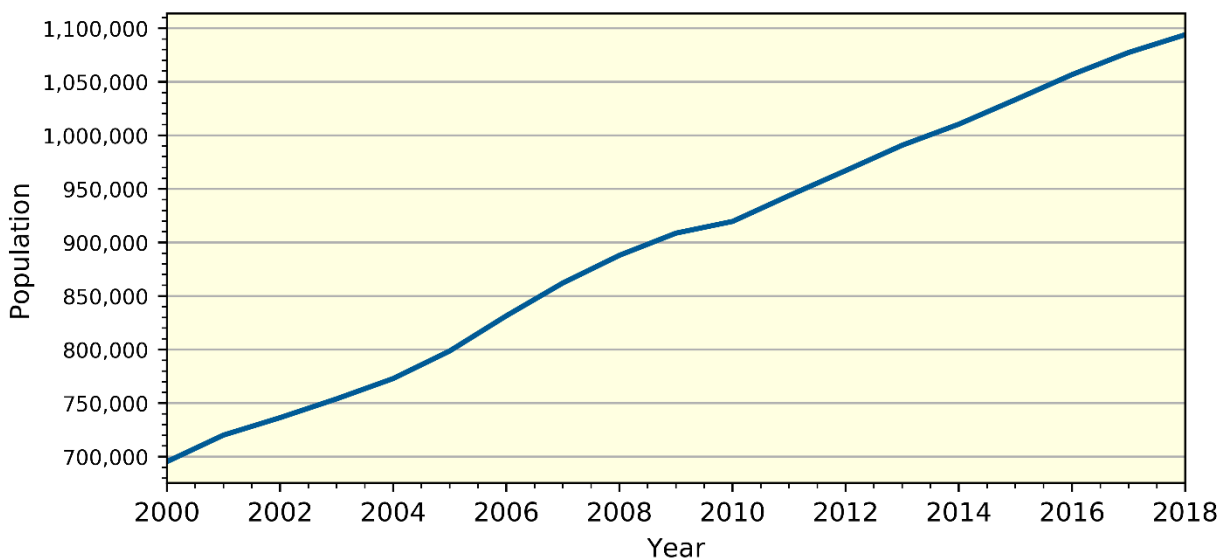
The change in race and ethnicity between 2010 and 2017 is shown in Table IV.4. During this time, the total non-Hispanic population was 901,341 persons and the Hispanic population was 132,949 persons.

Table IV.4 Population by Race and Ethnicity Mecklenburg County 2010 Census & 2017 Five-Year ACS				
Race	**2010 Census**		**2017 Five-Year ACS**	
	Population	**% of Total**	**Population**	**% of Total**
Non-Hispanic				
White	465,372	57.6%	495,078	54.9%
Black	278,042	34.4%	318,010	35.3%
American Indian	2,843	0.4%	2,162	0.2%
Asian	41,991	5.2%	56,769	6.3%
Native Hawaiian/ Pacific Islander	518	0.1%	484	0.1%
Other	2,407	0.3%	2,984	0.3%
Two or More Races	16,511	2.0%	25,854	2.9%
Total Non-Hispanic	**807,684**	**100.0%**	**901,341**	**100.0%**
Hispanic				
White	43,574	38.9%	74,907	56.3%
Black	4,762	4.3%	4,485	3.4%
American Indian	1,418	1.3%	918	0.7%
Asian	361	0.3%	207	0.2%
Native Hawaiian/ Pacific Islander	150	0.1%	68	0.1%
Other	54,706	48.9%	48,431	36.4%
Two or More Races	6,973	6.2%	3,933	3.0%
Total Hispanic	**111,944**	**100.0**	**132,949**	**100.0%**
Total Population	**919,628**	**100.0%**	**1,034,290**	**100.0%**

Group Quarters

The group quarters population was 16,015 in 2010, compared to 15,412 in 2000. Institutionalized populations experienced a 0.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a 5.9 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,157	35.3%	2,333	37.8%	8.2%
Juvenile Facilities	.	.	185	3.0%	.
Nursing Homes	3,371	55.1%	3,654	59.2%	8.4%
Other Institutions	586	9.6%	0	0%	-100.0%
Total	**6,114**	**100.0%**	**6,172**	**100.0%**	**0.9%**
Noninstitutionalized					
College Dormitories	6,355	68.3%	7,046	71.6%	10.9%
Military Quarters	0	0%	1	0%	inf%
Other Noninstitutionalized	2,943	31.7%	2,796	28.4%	-5.0%
Total	**9,298**	**100.0%**	**9,843**	**100.0%**	**5.9%**
Group Quarters Population	**15,412**	**100.0%**	**16,015**	**100.0%**	**3.9%**

Table IV.5 — Group Quarters Population — Mecklenburg County — 2000 & 2010 Census SF1 Data

Foreign-Born

The number of foreign born persons are shown in Table IV.6. An estimated 2.6 percent of the population was born in Mexico, some 1.8 percent were born in India, and another 1.0 percent were born in Honduras.

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	26,672	2.6%
#2 country of origin	India	18,608	1.8%
#3 country of origin	Honduras	10,236	1.0%
#4 country of origin	El Salvador	8,341	0.8%
#5 country of origin	Vietnam	7,171	0.7%
#6 country of origin	Colombia	3,975	0.4%
#7 country of origin	China excluding Hong Kong and Taiwan	3,369	0.3%
#8 country of origin	Guatemala	3,004	0.3%
#9 country of origin	Other Middle Africa	2,776	0.3%
#10 country of origin	Dominican Republic	2,728	0.3%

Table IV.6 — Place of Birth for the Foreign-Born Population — Mecklenburg County — 2017 Five-Year ACS

Limited English Proficiency

Limited English Proficiency and the language spoken at home are shown in Table IV.7. An estimated 5.5 percent of the population speaks Spanish at home, followed by 1.0 percent speaking Other Indo-European languages.

Table IV.7 Limited English Proficiency and Language Spoken at Home Mecklenburg County 2017 Five-Year ACS			
Number	**County**	**Number of Person**	**Percent of Total Population**
#1 LEP Language	Spanish	53,208	5.5%
#2 LEP Language	Other Indo-European languages	9,411	1.0%
#3 LEP Language	Other Asian and Pacific Island languages	5,552	0.6%
#4 LEP Language	Vietnamese	4,726	0.5%
#5 LEP Language	Other and unspecified languages	2,616	0.3%
#6 LEP Language	French, Haitian, or Cajun	2,578	0.3%
#7 LEP Language	Chinese	2,144	0.2%
#8 LEP Language	Russian, Polish, or other Slavic languages	1,712	0.2%
#9 LEP Language	Arabic	1,277	0.1%
#10 LEP Language	Korean	1,143	0.1%

Education and Employment

Education and employment data, as estimated by the 2017 ACS, is presented in Tables IV.8 and 9. In 2017, some 537,798 persons were employed and 39,034 were unemployed. This totaled a labor force of 576,832 persons. The unemployment rate for Mecklenburg County was estimated to be 6.8 percent in 2017.

Table IV.8 Employment, Labor Force and Unemployment Mecklenburg County 2017 Five-Year ACS Data	
Employment Status	**2017 Five-Year ACS**
Employed	537,798
Unemployed	39,034
Labor Force	**576,832**
Unemployment Rate	6.8%

In 2017, 92.1 percent of households in Mecklenburg County had a high school education or greater.

Table IV.9
High School or Greater Education
Mecklenburg County
2017 Five-Year ACS Data

Education Level	Households
High School or Greater	364,072
Total Households	395,503
Percent High School or Above	**92.1%**

As seen in Table IV.10, 18.7 percent of the population had a high school diploma or equivalent, another 30.0 percent have some college, 27.6 percent have a Bachelor's Degree, and 13.2 percent of the population had a graduate or professional degree.

Table IV.10
Educational Attainment
Mecklenburg County
2017 Five-Year ACS Data

Education Level	2017 5-year ACS	Percent
Less Than High School	81,757	10.4%
High School or Equivalent	146,425	18.7%
Some College or Associates Degree	235,141	30.0%
Bachelor's Degree	215,942	27.6%
Graduate or Professional Degree	103,275	13.2%
Total Population Above 18 years	**782,540**	**100.0%**

Economics

Labor Force

Table IV.11 shows labor force statistics for Mecklenburg County from 1990 to the present. Over the entire series, the lowest unemployment rate occurred in 1999 with a rate of 2.0 percent. The highest level of unemployment occurred during 2010 at 10.7 percent. This compared to a statewide low of 3.2 in 1999 and statewide high of 10.9 percent in 2010. Over the last year, the unemployment rate in Mecklenburg County decreased from 4.3 percent in 2017 to 3.7 percent in 2018, which compared to a statewide decrease to 3.9 percent.

Diagram IV.3 shows the employment and labor force for Mecklenburg County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 575,190 persons, with the labor force reaching 600,838, indicating there were a total of 25,648 unemployed persons.

Unemployment

Diagram IV.4 shows the unemployment rate for the State and Mecklenburg County. During the 1990s, the average unemployment rate for Mecklenburg County was 3.3 percent, which compared to 4.4 percent statewide. Between 2000 and 2010, the unemployment rate averaged 5.5 percent, compared to 5.9 percent statewide. Since 2010, the average unemployment rate was 6.6 percent. Over the course of the entire period, Mecklenburg County had an average

unemployment rate that lower than the State, 5.3 percent for Mecklenburg County, versus 5.9 statewide.

Diagram IV.3
Employment and Labor Force
Mecklenburg County
1990 – 2018 BLS Data
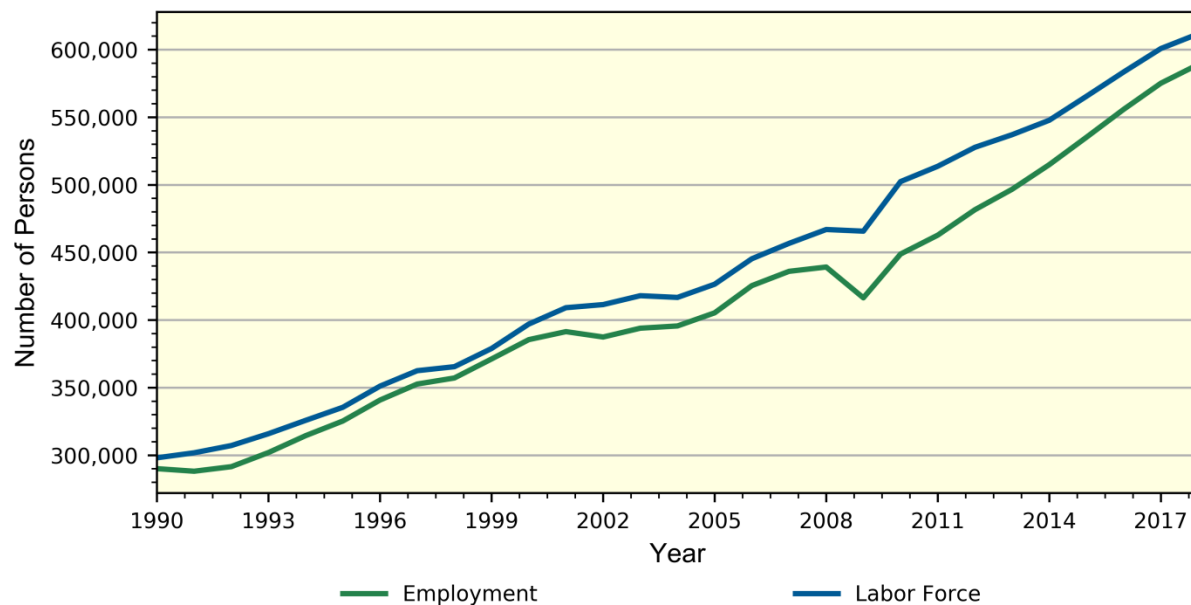
Diagram IV.4
Annual Unemployment Rate
Mecklenburg County
1990 – 2018 BLS Data
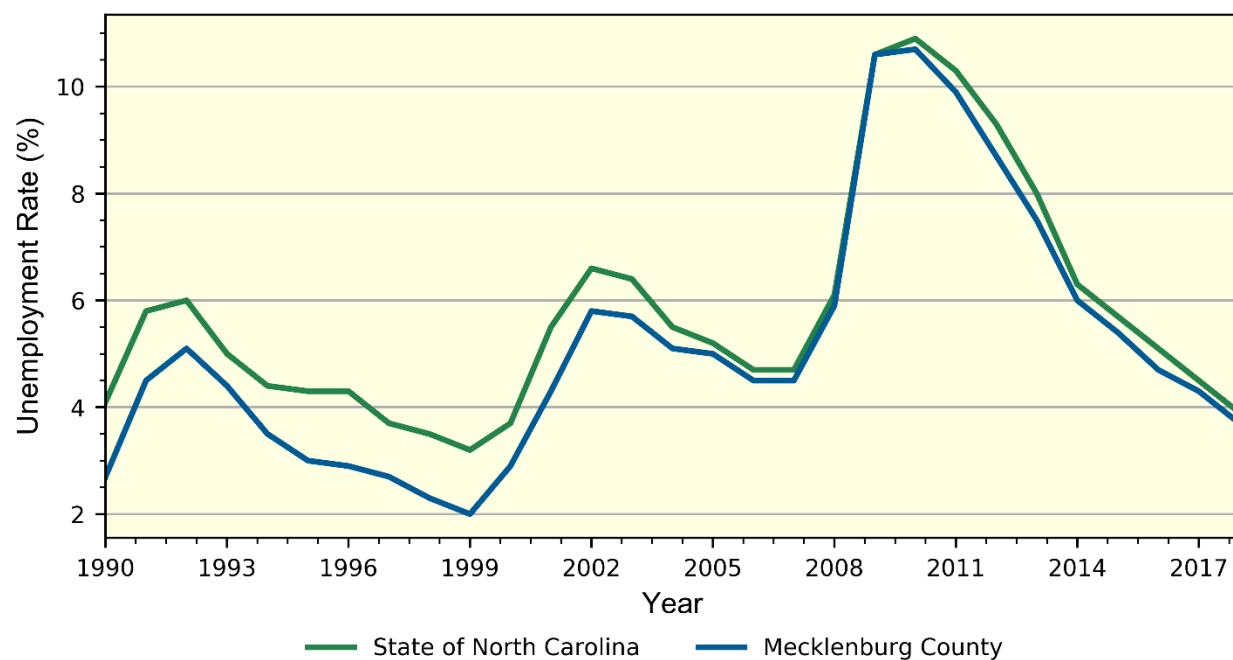
Table IV.11 Labor Force Statistics Mecklenburg County 1990 - 2018 BLS Data				
Year	**Mecklenburg County**			**Statewide Unemployment Rate**
	Unemployment	**Employment**	**Labor Force**	**Unemployment Rate**	

Year	Unemployment	Employment	Labor Force	Unemployment Rate	Statewide Unemployment Rate
1990	8,033	290,080	298,113	2.7%	4.1%
1991	13,646	288,185	301,831	4.5%	5.8%
1992	15,630	291,556	307,186	5.1%	6.0%
1993	13,930	302,017	315,947	4.4%	5.0%
1994	11,305	314,512	325,817	3.5%	4.4%
1995	10,148	325,339	335,487	3.0%	4.3%
1996	10,300	340,838	351,138	2.9%	4.3%
1997	9,868	352,685	362,553	2.7%	3.7%
1998	8,350	357,166	365,516	2.3%	3.5%
1999	7,740	371,241	378,981	2.0%	3.2%
2000	11,505	385,524	397,029	2.9%	3.7%
2001	17,715	391,446	409,161	4.3%	5.5%
2002	23,979	387,468	411,447	5.8%	6.6%
2003	24,030	393,995	418,025	5.7%	6.4%
2004	21,100	395,649	416,749	5.1%	5.5%
2005	21,161	405,368	426,529	5.0%	5.2%
2006	19,880	425,476	445,356	4.5%	4.7%
2007	20,681	436,055	456,736	4.5%	4.7%
2008	27,756	439,235	466,991	5.9%	6.1%
2009	49,312	416,463	465,775	10.6%	10.6%
2010	53,584	448,844	502,428	10.7%	10.9%
2011	50,952	462,812	513,764	9.9%	10.3%
2012	46,165	481,623	527,788	8.7%	9.3%
2013	40,390	496,753	537,143	7.5%	8.0%
2014	32,853	514,977	547,830	6.0%	6.3%
2015	30,293	535,243	565,536	5.4%	5.7%
2016	27,652	555,857	583,509	4.7%	5.1%
2017	25,648	575,190	600,838	4.3%	4.5%
2018	22,686	588,987	611,673	3.7%	3.9%

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table IV.12 shows total real earnings by industry for Mecklenburg County. In the most recent 2017 estimate, the finance and insurance industry had the largest total real earnings, with total real earnings reaching $11,021,021,000. Between 2016 and 2017 the mining industry saw the largest percentage increase, rising by 96.1 percent to $22,810,000.

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
			Table IV.12						
			Real Earnings by Industry						
			Mecklenburg County						
			BEA Table CA-5N Data (1,000's of 2017 Dollars)						
Farm earnings	$43,387	$40,389	$66,028	$65,204	$59,919	$89,636	$69,762	$61,397	-12.0
Forestry, fishing, related activities, and other	$22,426	$22,303	$28,579	$26,892	$21,463	$23,365	$20,411	$21,296	4.3
Mining	$9,365	$12,889	$14,264	$14,986	$13,652	$12,617	$11,631	$22,810	96.1
Utilities	$0	$0	$660,091	$319,731	$385,596	$551,073	$453,326	$504,600	11.3
Construction	$1,826,055	$2,106,365	$2,545,881	$3,044,554	$3,418,971	$3,930,584	$4,160,355	$4,113,301	-1.1
Manufacturing	$2,852,627	$3,124,070	$3,312,060	$3,198,196	$3,062,610	$3,150,928	$3,245,888	$3,367,651	3.8
Wholesale trade	$3,410,394	$3,581,116	$3,683,482	$3,800,645	$4,159,016	$4,432,866	$4,587,892	$4,788,190	4.4
Retail trade	$2,582,861	$2,498,220	$2,599,446	$2,833,013	$2,983,809	$3,000,936	$3,112,703	$3,135,616	0.7
Transportation and warehousing	$0	$0	$1,947,293	$2,380,042	$2,588,646	$2,795,162	$2,948,080	$3,245,386	10.1
Information	$2,194,276	$2,146,655	$2,273,261	$2,318,059	$2,797,421	$3,010,441	$3,008,285	$2,973,080	-1.2
Finance and insurance	$11,665,816	$11,875,969	$17,945,423	$10,791,603	$9,390,904	$9,426,182	$10,200,854	$11,021,021	8.0
Real estate and rental and leasing	$24,900	$62,508	$602,062	$797,113	$1,055,088	$1,231,083	$1,484,325	$1,600,727	7.8
Professional and technical services	$4,944,963	$5,529,004	$5,930,216	$6,178,126	$6,651,693	$7,230,131	$7,467,299	$7,793,159	4.4
Management of companies and enterprises	$3,744,968	$3,878,426	$4,027,484	$4,026,671	$4,518,143	$4,766,388	$4,806,689	$4,881,159	1.5
Administrative and waste services	$2,515,158	$2,800,317	$3,298,532	$2,907,380	$3,136,163	$3,213,049	$3,420,492	$3,645,839	6.6
Educational services	$517,948	$516,724	$565,669	$515,046	$537,602	$607,917	$611,916	$582,022	-4.9
Health care and social assistance	$3,340,161	$3,304,380	$3,282,776	$3,305,123	$3,401,556	$3,652,470	$3,809,005	$3,988,636	4.7
Arts, entertainment, and recreation	$738,402	$854,867	$891,325	$1,108,685	$1,066,414	$1,138,326	$1,217,473	$1,322,249	8.6
Accommodation and food services	$1,263,973	$1,278,394	$1,461,307	$1,556,056	$1,924,714	$2,248,059	$2,445,656	$2,422,190	-1.0
Other services, except public administration	$1,050,586	$1,210,639	$1,436,805	$1,511,999	$1,534,065	$1,614,289	$1,703,619	$1,762,987	3.5
Government and government enterprises	$5,511,825	$5,519,470	$5,700,041	$5,941,326	$6,007,474	$6,500,686	$6,378,816	$6,584,951	3.2
Total	**$51,211,134**	**$53,258,363**	**$62,272,027**	**$56,640,450**	**$58,714,920**	**$62,626,188**	**$65,164,477**	**$67,838,266**	**4.1**

Table IV.13 shows the total employment by industry for Mecklenburg County. The most recent estimates show the finance and insurance industry was the largest employer in Mecklenburg County, with employment reaching 85,297 jobs in 2017. Between 2016 and 2017 the utilities industry saw the largest percentage increase, rising by 7.7 percent to 2,376 jobs.

Table IV.13 Employment by Industry Mecklenburg County BEA Table CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	381	377	326	347	359	383	379	361	-4.7
Forestry, fishing, related activities, and other	335	329	367	395	389	383	411	416	1.2
Mining	706	656	984	1,070	1,038	1,059	1,140	1,117	-2.0
Utilities	0	0	1,774	1,997	1,979	2,117	2,206	2,376	7.7
Construction	33,715	35,867	37,679	39,590	42,054	44,731	49,215	48,813	-0.8
Manufacturing	31,344	33,600	35,298	35,040	34,238	35,028	35,774	36,290	1.4
Wholesale trade	39,332	40,605	40,523	42,088	45,180	45,958	46,279	46,782	1.1
Retail trade	62,911	64,293	65,914	69,417	72,181	74,257	75,751	75,471	-0.4
Transportation and warehousing	0	0	31,191	35,010	37,500	40,399	43,802	45,437	3.7
Information	20,554	21,762	22,101	22,544	23,711	25,345	25,838	26,322	1.9
Finance and insurance	64,659	68,939	70,673	72,492	73,522	77,865	80,988	85,297	5.3
Real estate and rental and leasing	36,470	37,491	36,624	38,149	40,186	41,484	43,385	45,092	3.9
Professional and technical services	54,212	57,122	58,617	61,801	65,659	71,563	74,972	77,388	3.2
Management of companies and enterprises	24,838	25,519	26,156	26,141	29,177	30,730	32,771	32,812	0.1
Administrative and waste services	58,327	64,343	67,062	68,008	72,171	71,864	75,174	79,200	5.4
Educational services	15,010	15,427	16,167	16,059	16,962	18,803	18,552	18,673	0.7
Health care and social assistance	51,286	54,178	54,472	55,124	56,222	58,803	60,208	62,650	4.1
Arts, entertainment, and recreation	18,313	19,106	20,361	21,035	22,261	22,374	23,196	24,127	4.0
Accommodation and food services	49,153	51,033	53,966	54,843	57,502	60,394	63,415	65,836	3.8
Other services, except public administration	32,818	36,252	37,295	38,507	39,949	41,551	42,363	43,485	2.6
Government and government enterprises	72,881	72,648	74,531	75,639	77,141	79,621	79,560	81,608	2.6
Total	697,231	731,403	752,081	775,296	809,381	844,712	875,379	899,553	2.8

Table IV.14 shows the real average earnings per job by industry for Mecklenburg County. These figures are calculated by dividing the total real earning displayed in Tables II.60.14 and II.60.15, by industry. In 2017, the utilities industry had the highest average earnings reaching $212,374. Between 2016 and 2017 the mining industry saw the largest percentage increase, rising by 100.2 percent to $20,421.

Table IV.14 Real Earnings Per Job by Industry Mecklenburg County BEA Table CA5N and CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	$113,876	$107,133	$202,541	$187,908	$166,906	$234,035	$184,070	$170,074	-7.6
Forestry, fishing, related activities, and other	$66,942	$67,790	$77,873	$68,081	$55,174	$61,004	$49,661	$51,191	3.1
Mining	$13,265	$19,648	$14,496	$14,006	$13,152	$11,914	$10,202	$20,421	100.2
Utilities	$0	$0	$372,092	$160,106	$194,844	$260,309	$205,497	$212,374	3.3
Construction	$54,161	$58,727	$67,568	$76,902	$81,300	$87,872	$84,534	$84,267	-0.3
Manufacturing	$91,010	$92,978	$93,831	$91,273	$89,451	$89,955	$90,733	$92,798	2.3
Wholesale trade	$86,708	$88,194	$90,899	$90,302	$92,054	$96,455	$99,136	$102,351	3.2
Retail trade	$41,056	$38,857	$39,437	$40,812	$41,338	$40,413	$41,091	$41,547	1.1
Transportation and warehousing	$0	$0	$62,431	$67,982	$69,031	$69,189	$67,305	$71,426	6.1
Information	$106,757	$98,642	$102,858	$102,824	$117,980	$118,779	$116,429	$112,950	-3.0
Finance and insurance	$180,421	$172,268	$253,922	$148,866	$127,729	$121,058	$125,955	$129,208	2.6
Real estate and rental and leasing	$683	$1,667	$16,439	$20,895	$26,255	$29,676	$34,213	$35,499	3.8
Professional and technical services	$91,215	$96,793	$101,169	$99,968	$101,307	$101,032	$99,601	$100,702	1.1
Management of companies and enterprises	$150,776	$151,982	$153,979	$154,037	$154,853	$155,105	$146,675	$148,761	1.4
Administrative and waste services	$43,122	$43,522	$49,186	$42,751	$43,455	$44,710	$45,501	$46,033	1.2
Educational services	$34,507	$33,495	$34,989	$32,072	$31,695	$32,331	$32,984	$31,169	-5.5
Health care and social assistance	$65,128	$60,991	$60,265	$59,958	$60,502	$62,114	$63,264	$63,665	0.6
Arts, entertainment, and recreation	$40,321	$44,743	$43,776	$52,707	$47,905	$50,877	$52,486	$54,804	4.4
Accommodation and food services	$25,715	$25,050	$27,078	$28,373	$33,472	$37,223	$38,566	$36,791	-4.6
Other services, except public administration	$32,012	$33,395	$38,525	$39,266	$38,401	$38,851	$40,215	$40,542	0.8
Government and government enterprises	$75,628	$75,976	$76,479	$78,548	$77,877	$81,645	$80,176	$80,690	0.6
Total	**$73,449**	**$72,817**	**$82,800**	**$73,057**	**$72,543**	**$74,139**	**$74,441**	**$75,413**	**1.3**

Table IV.15 shows total employment and real personal income for the years of 1969 to 2017. As can be seen in total real personal income in 2017, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was $63,171,991,000, a 3.7 percent increase between 2016 and 2017. Table IV.28 shows further annual data for the years 1969 through 2017. Total employment was 697,231 in 2010 and 899,553 in 2017, an increase of 2.8 percent over this period.

Table IV.15
Total Employment and Real Personal Income
Mecklenburg County
BEA Data 1969 Through 2017

Year	1,000s of 2017 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	$7,740,788	$534,987	-$1,080,172	$866,836	$379,877	$7,372,343	$21,592	207,357	$37,330
1970	$8,062,408	$555,428	-$1,052,184	$934,058	$428,605	$7,817,459	$22,011	214,018	$37,673
1971	$8,436,956	$601,779	-$1,104,188	$977,702	$487,329	$8,196,020	$22,758	218,351	$38,638
1972	$9,196,777	$693,033	-$1,260,595	$1,030,618	$531,393	$8,805,160	$23,929	231,355	$39,754
1973	$9,816,068	$859,273	-$1,381,625	$1,074,769	$591,594	$9,241,532	$24,707	245,692	$39,952
1974	$9,780,307	$880,162	-$1,427,232	$1,131,261	$684,537	$9,288,711	$24,634	248,919	$39,293
1975	$9,486,546	$834,057	-$1,423,876	$1,127,555	$874,700	$9,230,869	$24,460	241,777	$39,238
1976	$9,804,381	$883,985	-$1,504,231	$1,145,910	$906,569	$9,468,644	$24,900	245,104	$40,000
1977	$10,245,617	$918,419	-$1,645,495	$1,188,307	$888,541	$9,758,551	$25,429	255,664	$40,076
1978	$11,026,805	$1,017,234	-$1,877,968	$1,269,319	$882,852	$10,283,774	$26,457	271,784	$40,570
1979	$11,688,514	$1,122,321	-$2,119,063	$1,326,458	$916,859	$10,690,447	$27,016	288,015	$40,584
1980	$11,910,843	$1,143,888	-$2,316,940	$1,523,431	$983,209	$10,956,655	$26,953	291,239	$40,898
1981	$12,220,465	$1,263,273	-$2,397,886	$1,780,107	$1,024,714	$11,364,127	$27,455	296,718	$41,186
1982	$12,373,181	$1,299,232	-$2,453,882	$1,938,200	$1,058,041	$11,616,309	$27,499	297,297	$41,620
1983	$13,011,712	$1,376,236	-$2,548,365	$2,022,182	$1,114,928	$12,224,221	$28,545	305,669	$42,569
1984	$14,440,845	$1,567,195	-$2,795,332	$2,311,941	$1,128,222	$13,518,481	$30,843	329,387	$43,842
1985	$15,777,595	$1,736,669	-$3,097,741	$2,522,466	$1,175,619	$14,641,270	$32,617	353,172	$44,674
1986	$17,015,780	$1,911,636	-$3,337,924	$2,679,593	$1,229,322	$15,675,136	$34,117	369,871	$46,004
1987	$18,628,348	$2,068,684	-$3,688,632	$2,842,092	$1,264,741	$16,977,864	$35,836	388,952	$47,893
1988	$20,080,105	$2,267,910	-$3,930,361	$3,221,295	$1,331,871	$18,435,000	$37,916	408,690	$49,133
1989	$21,034,151	$2,363,536	-$4,069,112	$3,301,484	$1,443,597	$19,346,585	$38,718	422,334	$49,804
1990	$22,135,303	$2,559,423	-$4,316,571	$3,454,544	$1,543,669	$20,257,523	$39,289	433,622	$51,047
1991	$21,852,982	$2,558,949	-$4,255,900	$3,501,848	$1,724,414	$20,264,395	$38,170	425,041	$51,414
1992	$23,213,437	$2,678,334	-$4,369,443	$3,700,046	$1,892,327	$21,758,032	$40,130	430,580	$53,912
1993	$24,303,799	$2,803,559	-$4,538,586	$3,989,347	$2,034,324	$22,985,325	$41,190	450,214	$53,983
1994	$25,908,579	$3,031,562	-$4,875,821	$4,387,282	$2,049,828	$24,438,306	$42,407	473,543	$54,712
1995	$27,864,810	$3,247,604	-$5,216,819	$4,800,777	$2,214,055	$26,415,219	$44,319	495,963	$56,183
1996	$29,750,623	$3,435,490	-$5,515,692	$5,349,519	$2,369,934	$28,518,893	$46,198	515,302	$57,735
1997	$32,035,119	$3,680,182	-$6,104,029	$5,645,773	$2,419,113	$30,315,793	$47,407	540,567	$59,262
1998	$35,376,386	$4,031,934	-$6,724,774	$6,224,394	$2,508,523	$33,352,595	$50,493	560,435	$63,123
1999	$37,740,637	$4,323,011	-$7,255,177	$6,458,558	$2,616,699	$35,237,706	$51,664	585,429	$64,466
2000	$40,165,876	$4,575,951	-$8,073,091	$6,756,858	$2,763,409	$37,037,102	$52,876	609,195	$65,932
2001	$36,198,377	$4,637,712	-$8,279,081	$6,506,128	$3,069,992	$32,857,704	$45,625	617,242	$58,646
2002	$36,828,960	$4,685,803	-$8,368,957	$6,188,555	$3,359,990	$33,322,745	$45,250	615,961	$59,792
2003	$39,160,520	$4,810,753	-$8,369,809	$6,209,751	$3,451,909	$35,641,619	$47,271	613,709	$63,809
2004	$43,506,347	$4,928,397	-$8,762,212	$7,028,300	$3,603,378	$40,447,416	$52,329	626,509	$69,443
2005	$47,734,064	$5,263,657	-$9,530,771	$7,818,703	$3,783,301	$44,541,640	$55,768	653,115	$73,087
2006	$54,291,709	$5,676,109	-$10,421,284	$8,388,638	$4,072,756	$50,655,710	$60,920	685,244	$79,230
2007	$61,503,152	$6,134,407	-$11,078,661	$8,787,150	$4,305,736	$57,382,969	$66,556	718,977	$85,542
2008	$69,203,194	$6,316,134	-$11,127,807	$9,207,140	$4,953,507	$65,919,899	$74,234	725,359	$95,405
2009	$60,082,921	$5,910,928	-$10,172,118	$7,759,954	$5,691,322	$57,451,150	$63,223	697,717	$86,114
2010	$51,211,134	$5,606,598	-$10,407,634	$7,617,870	$6,174,802	$48,989,573	$53,065	697,231	$73,449
2011	$53,258,363	$5,246,707	-$11,145,204	$8,035,836	$6,173,751	$51,076,039	$54,052	731,403	$72,817
2012	$62,272,027	$5,601,242	-$11,599,488	$8,940,038	$6,151,989	$60,163,324	$62,139	752,081	$82,799
2013	$56,640,450	$6,359,225	-$11,830,742	$8,350,189	$6,164,793	$52,965,464	$53,413	775,296	$73,057
2014	$58,714,920	$6,638,211	-$12,508,927	$9,434,622	$6,337,421	$55,339,824	$54,721	809,381	$72,543
2015	$62,626,188	$7,066,830	-$13,655,332	$10,333,044	$6,675,464	$58,912,533	$56,951	844,712	$74,139
2016	$65,164,477	$7,276,409	-$14,279,314	$10,458,708	$6,856,976	$60,924,438	$57,626	875,379	$74,441
2017	$67,838,266	$7,467,121	-$14,947,547	$10,771,242	$6,977,151	$63,171,991	$58,664	899,553	$75,414

Diagram IV.4 shows real average earnings per job for Mecklenburg County from 1990 to 2017. Over this period, the average earning per job for Mecklenburg County was $67,911, which was higher than the statewide average of $49,676 over the same period.

Diagram IV.4
Real Average Earnings per Job
Mecklenburg County
BEA Data 1990 - 2017
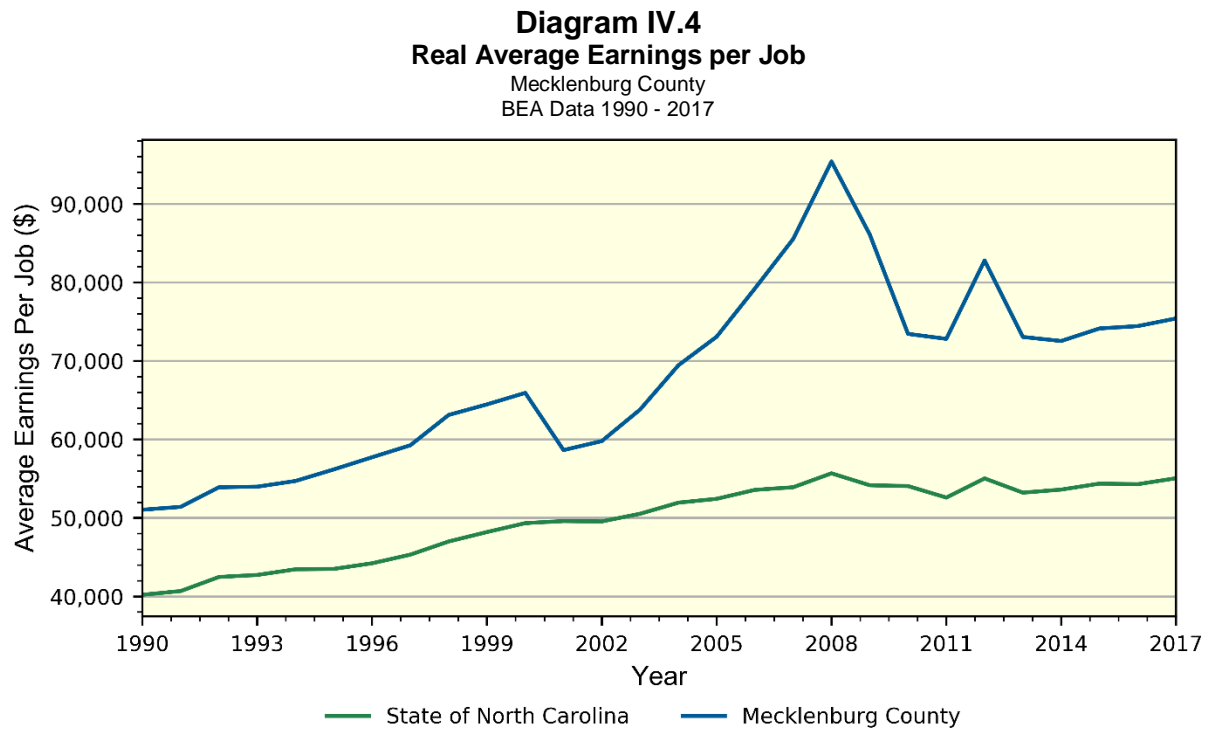
Diagram IV.5 shows real per capita income for Mecklenburg County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Mecklenburg County was $51,998, which was higher than the statewide average of $38,646 over the same period.

Diagram IV.5
Real per Capita Income
Mecklenburg County
BEA Data 1990 – 2017
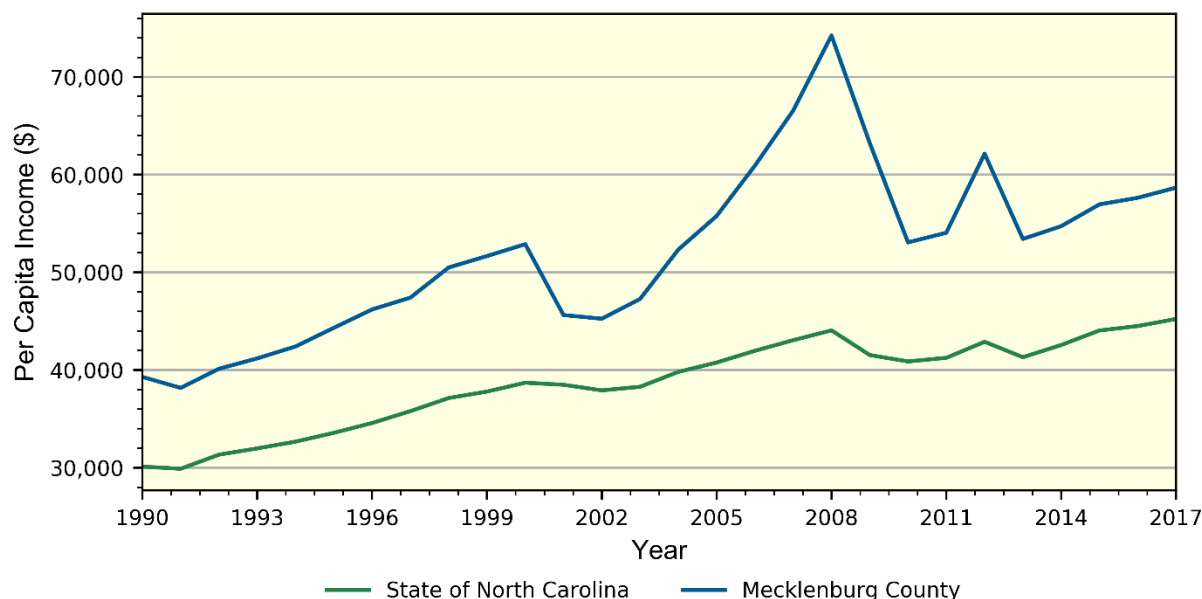
Quarterly Census of Employment and Wages Data

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2018 and are presented in Table IV.16, with the 2018 information considered preliminary (p). Between 2016 and 2017, total annual employment increased from 661,927 persons in 2016 to 680,310 in 2017, a change of 2.8 percent.

Table IV.16								
Total Monthly Employment								
Mecklenburg County								
BLS QCEW Data, 2001–2018(p)								
Period	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018(p)**
Jan	526,351	535,793	554,820	571,440	593,890	620,943	647,238	664,283	
Feb	527,702	541,938	557,232	575,954	593,265	625,223	649,236	667,275	
Mar	532,101	546,177	563,264	581,301	601,014	626,936	654,554	673,792	
Apr	533,254	549,064	564,451	583,814	606,696	630,844	658,314	675,507	
May	538,247	551,649	570,035	587,684	611,639	637,704	661,001	680,740	
Jun	531,630	547,111	561,803	578,923	606,798	637,094	661,049	682,505	
Jul	521,383	538,333	556,746	574,480	601,507	629,138	658,113	674,526	
Aug	536,753	553,634	570,654	586,552	612,265	637,176	664,396	683,288	
Sep	535,949	555,830	571,469	587,184	613,206	638,176	668,891	685,220	
Oct	545,503	559,070	580,290	598,448	624,069	649,994	672,802	690,314	
Nov	547,502	564,731	583,748	604,312	626,859	654,582	673,574	692,763	
Dec	548,267	565,690	585,156	606,857	630,412	658,063	673,953	693,501	
Annual	**535,387**	**550,752**	**568,306**	**586,412**	**610,135**	**637,156**	**661,927**	**680,310**	
% Change	-0.4%	2.9%	3.2%	3.2%	4.0%	4.4%	3.9%	2.8%	%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were $1,210 in 2016. In 2017, average weekly wages increased of 2.8 percent over the prior year, rising to $1,244, or by $34. These data are shown in Table IV.17.

			Table IV.17			
			Average Weekly Wages			
			Mecklenburg County			
			BLS QCEW Data, 2001–2018(p)			
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	$872	$775	$759	$807	$803	
2002	$907	$798	$783	$834	$831	3.5%
2003	$936	$808	$822	$876	$861	3.6%
2004	$990	$838	$837	$948	$903	4.9%
2005	$1,077	$878	$894	$932	$944	4.5%
2006	$1,163	$914	$917	$970	$990	4.9%
2007	$1,222	$931	$923	$1,000	$1,018	2.8%
2008	$1,178	$947	$958	$1,015	$1,024	0.6%
2009	$1,059	$940	$950	$1,039	$997	-2.6%
2010	$1,148	$984	$970	$1,085	$1,047	5.0%
2011	$1,232	$993	$1,045	$1,047	$1,079	3.1%
2012	$1,274	$1,001	$1,054	$1,103	$1,108	2.7%
2013	$1,315	$1,026	$1,053	$1,099	$1,122	1.3%
2014	$1,378	$1,040	$1,072	$1,127	$1,153	2.8%
2015	$1,397	$1,083	$1,119	$1,204	$1,200	4.1%
2016	$1,365	$1,110	$1,175	$1,195	$1,210	0.8%
2017	$1,467	$1,151	$1,130	$1,231	$1,244	2.8%

Total business establishments reported by the QCEW are displayed in Table IV.18. Between 2016 and 2017, the total number of business establishments in North Carolina increased by 2.8 percent, from 36,962 to 37,471 establishments.

			Table IV.18			
			Number of Business Establishments			
			Mecklenburg County			
			BLS QCEW Data, 2001–2018(p)			
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	26,683	26,948	27,025	27,481	27,034	
2002	28,185	28,456	28,563	28,687	28,473	5.3%
2003	26,872	26,889	27,074	27,466	27,075	-4.9%
2004	27,022	27,082	27,141	27,470	27,179	0.4%
2005	27,198	27,534	27,982	28,427	27,785	2.2%
2006	28,371	28,787	29,261	29,764	29,046	4.5%
2007	31,505	31,738	32,016	32,590	31,962	10.0%
2008	32,744	32,704	32,888	33,156	32,873	2.9%
2009	32,737	32,354	32,178	32,157	32,357	-1.6%
2010	31,748	31,960	32,010	32,228	31,987	-1.1%
2011	31,907	32,083	32,458	32,746	32,299	1.0%
2012	32,890	33,301	33,299	33,343	33,208	2.8%
2013	32,472	32,750	32,554	33,035	32,703	-1.5%
2014	33,436	33,591	33,718	33,759	33,626	2.8%
2015	34,490	35,062	35,342	36,074	35,242	4.8%
2016	36,739	37,038	36,832	37,240	36,962	4.9%
2017	36,959	37,301	37,646	37,979	37,471	1.4%

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 141,435 in 2010 to 120,634 in 2017, with the poverty rate reaching 11.4 percent in 2017. This compared to a state poverty rate of 14.7 percent and a national rate of 13.4 percent in 2017. Table IV.19, at right, presents poverty data for the county.

The rate of poverty for Mecklenburg County is shown in Table IV.20. In 2017, there were an estimated 136,399 persons living in poverty. This represented a 13.4 percent poverty rate, compared to 9.2 percent poverty in 2000. In 2017, some 12.6 percent of those in poverty were under age 6, and 6.4 percent were 65 or older.

Table IV.19
Persons in Poverty
Mecklenburg County
2000–2017 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	62,635	8.8%
2001	65,809	9.1%
2002	78,602	10.6%
2003	91,166	12.0%
2004	100,600	12.8%
2005	90,748	11.7%
2006	93,558	11.5%
2007	93,220	11.0%
2008	95,508	10.9%
2009	126,807	14.2%
2010	141,435	15.6%
2011	159,148	17.1%
2012	153,049	16.1%
2013	150,572	15.5%
2014	151,386	15.2%
2015	145,693	14.3%
2016	127,889	12.3%
2017	120,634	11.4%

Table IV.20
Poverty by Age
Mecklenburg County
2000 Census SF3 & 2017 Five-Year ACS Data

Age	2000 Census		2017 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	7,351	11.7%	17,187	12.6%
6 to 17	13,074	20.9%	28,718	21.1%
18 to 64	37,034	59.1%	81,811	60.0%
65 or Older	5,193	8.3%	8,683	6.4%
Total	**62,652**	**100.0%**	**136,399**	**100.0%**
Poverty Rate	**9.2%**	**.**	**13.4%**	**.**

Diagram IV.7
Poverty Rates
Mecklenburg County
SAIPE Estimates 2000 – 2017
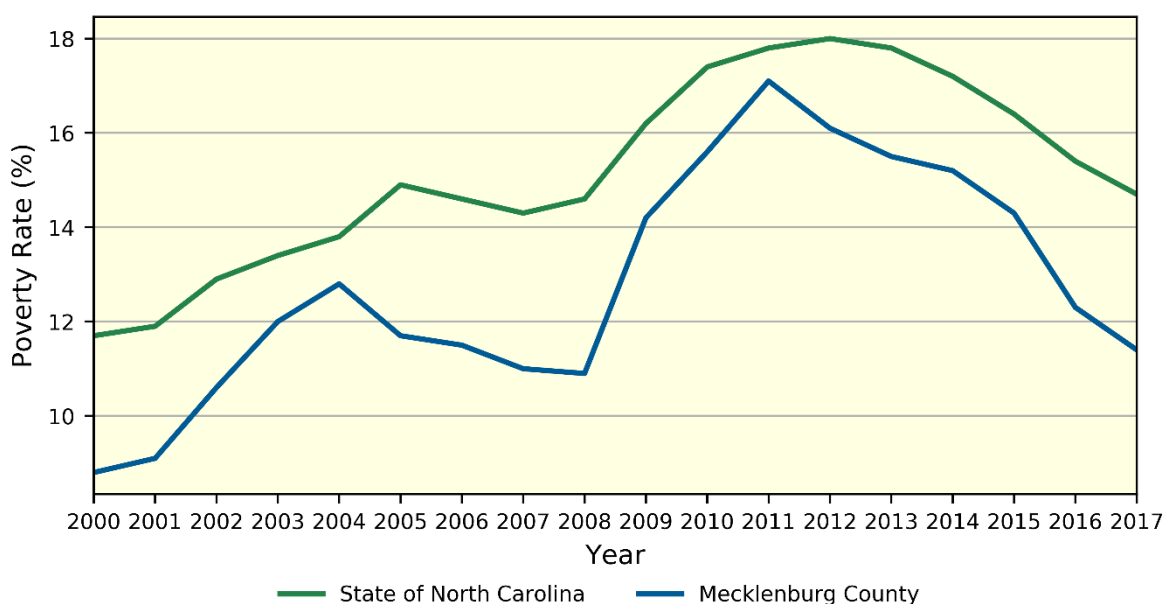
Housing

The Census Bureau estimates that the total number of housing units increased by 11.4 percent in Mecklenburg County between 2010 and 2017, from 398,510 to 443,757. This compared to an estimated 6.8 percent increase statewide, as shown in Table IV.21.

Housing Production

Table IV.21				
Housing Units				
State of North Carolina vs. Mecklenburg County				
2000 and 2018 Census Data and Intercensal Estimates				
Subject	**North Carolina**	**% Growth Since Census**	**Mecklenburg County**	**% Growth Since Census**
2000 Census Base	3,522,303	.	292,745	.
2010 Census	4,327,528	22.9%	398,510	36.1%
July 2011 Estimate	4,360,959	0.8%	401,221	0.7%
July 2012 Estimate	4,386,876	1.4%	403,759	1.3%
July 2013 Estimate	4,428,102	2.3%	411,097	3.2%
July 2014 Estimate	4,472,421	3.3%	418,937	5.1%
July 2015 Estimate	4,515,555	4.3%	427,509	7.3%
July 2016 Estimate	4,568,097	5.6%	434,741	9.1%
July 2017 Estimate	4,622,575	6.8%	443,757	11.4%
July 2018 Estimate		%		%

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Mecklenburg County increased from 5,127 authorizations in 2017 to 5,813 in 2018.

The real value of single-family building permits decreased from $235,553 in 2017 to $235,055 in 2018. This compares to an increase in permit value statewide, with values rising from $300,492 in 2016 to $300,535 in 2017. Additional details are given in Table IV.22.

Table IV.22
Building Permits and Valuation
Mecklenburg County
Census Bureau Data, 1980–2017

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	2,939	54	24	872	3,889	$116,092	$52,596
1981	2,267	26	28	1,665	3,986	$109,719	$47,174
1982	2,487	38	141	1,640	4,306	$107,839	$46,636
1983	3,795	34	183	3,090	7,102	$107,701	$45,889
1984	4,435	32	139	3,581	8,187	$105,931	$49,646
1985	4,143	40	140	5,058	9,381	$116,921	$46,190
1986	4,474	92	164	2,759	7,489	$118,873	$62,788
1987	4,617	74	136	3,442	8,269	$128,221	$34,783
1988	4,601	62	92	2,985	7,740	$138,005	$34,177
1989	4,628	56	24	5,047	9,755	$148,222	$34,403
1990	3,930	34	20	2,109	6,093	$150,532	$43,149
1991	3,413	54	12	808	4,287	$150,396	$48,531
1992	4,548	32	0	528	5,108	$168,800	$45,547
1993	5,168	24	0	838	6,030	$170,103	$54,209
1994	5,458	32	20	2,730	8,240	$175,881	$55,921
1995	4,966	24	98	2,618	7,706	$177,642	$57,926
1996	6,341	28	102	3,972	10,443	$182,421	$62,197
1997	6,931	32	33	3,322	10,318	$176,223	$65,134
1998	8,637	20	192	3,144	11,993	$179,235	$79,437
1999	9,754	38	132	4,090	14,014	$150,339	$69,012
2000	8,564	58	174	5,164	13,960	$184,328	$73,702
2001	8,345	62	269	3,961	12,637	$176,790	$85,618
2002	8,357	54	100	2,095	10,606	$172,766	$79,034
2003	7,591	60	91	2,112	9,854	$175,710	$82,918
2004	8,463	84	130	3,229	11,906	$179,226	$79,189
2005	8,473	24	66	2,265	10,828	$181,928	$95,774
2006	9,287	60	116	4,213	13,676	$190,057	$116,507
2007	6,857	26	104	4,430	11,417	$195,947	$118,338
2008	2,496	2	71	4,281	6,850	$188,968	$110,943
2009	1,315	8	24	1,697	3,044	$208,869	$96,382
2010	1,869	2	246	555	2,672	$201,658	$93,740
2011	1,949	2	157	986	3,094	$201,864	$93,569
2012	3,200	12	140	4,660	8,012	$212,008	$88,580
2013	3,863	18	123	4,554	8,558	$220,580	$78,978
2014	3,896	22	57	5,365	9,340	$226,544	$85,377
2015	3,972	40	128	4,916	9,056	$236,064	$94,287
2016	4,901	28	17	4,813	9,759	$237,111	$83,983
2017	5,127	54	24	6,011	11,216	$235,553	$79,282
2018	5,813	36	28	8,172	14,049	$235,055	$90,215

Diagram IV.8
Single-Family Permits
Mecklenburg County
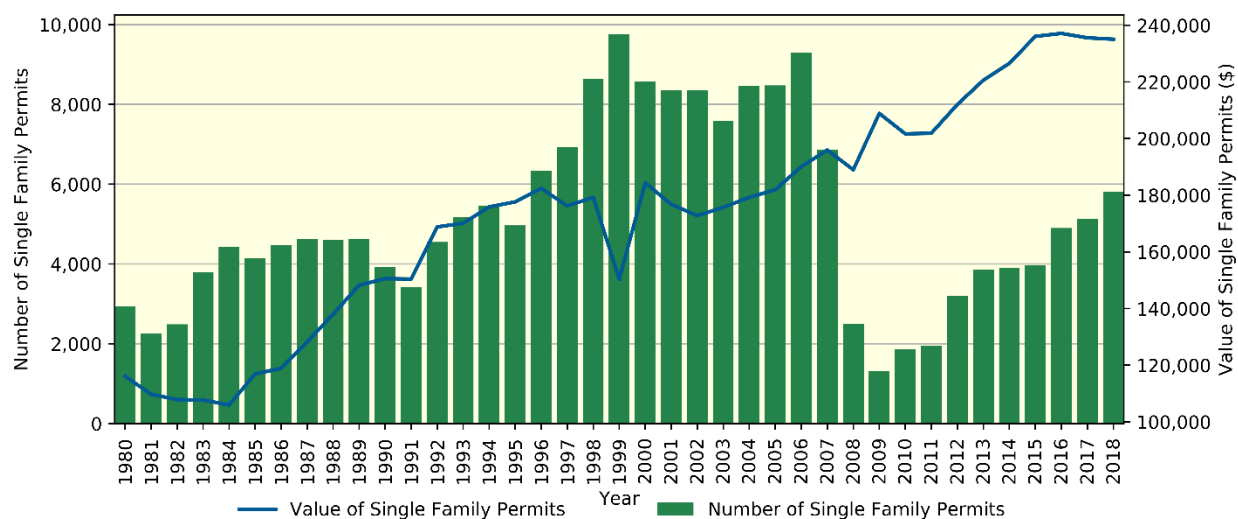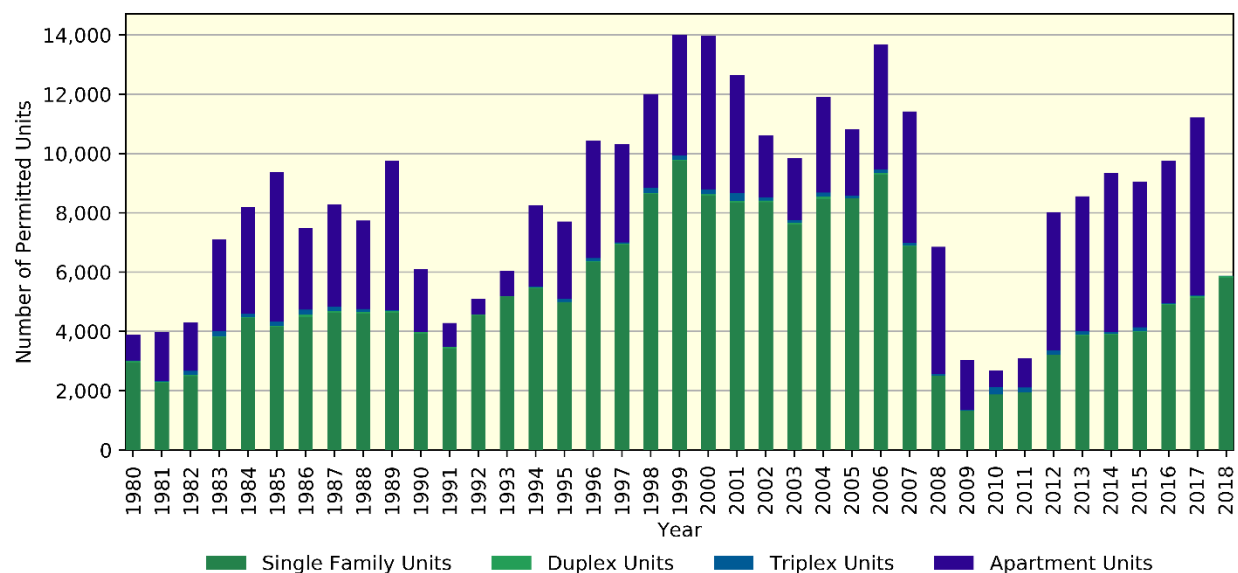Census Bureau Data, 1980–2017

Diagram IV.9
Total Permits by Unit Type
Mecklenburg County
Census Bureau Data, 1980–2017

Housing Characteristics

Households by type and tenure are shown in Table IV.23. Family households represented 61.8 percent of households, while non-family households accounted for 38.2 percent. These changed from 62.3 and 37.7 percent, respectively.

	2010 Census		2017 Five-Year ACS	
Household Type	**Households**	**Households**	**Households**	**% of Total**
Family Households	225,506	62.3%	244,302	61.8%
Married-Couple Family	156,487	69.4%	172,310	70.5%
Owner-Occupied	125,202	80.0%	131,510	76.3%
Renter-Occupied	31,285	20.0%	40,800	23.7%
Other Family	69,019	30.6%	71,992	28.3%
Male Householder, No Spouse Present	16,314	23.6%	17,973	22.7%
Owner-Occupied	7,528	46.1%	7,533	41.9%
Renter-Occupied	8,786	53.9%	10,440	58.1%
Female Householder, No Spouse Present	52,705	76.4%	54,019	73.2%
Owner-Occupied	22,848	43.4%	21,448	39.7%
Renter-Occupied	29,857	56.6%	32,571	60.3%
Non-Family Households	136,707	37.7%	151,201	38.2%
Owner-Occupied	64,010	46.8%	63,726	42.1%
Renter-Occupied	72,697	53.2%	87,475	57.9%
Total	**362,213**	**100.0%**	**395,503**	**100.0%**

Table IV.23
Household Type by Tenure
Mecklenburg County
2010 Census SF1 & 2017 Five-Year ACS Data

Table IV.24 below shows housing units by type in 2010 and 2017. In 2010, there were 386,160 housing units, compared with 427,292 in 2017. Single-family units accounted for 66.7 percent of units in 2017, compared to 67.8 in 2010. Apartment units accounted for 27.6 percent in 2017, compared to 25.4 percent in 2010.

Table IV.24
Housing Units by Type
Mecklenburg County
2010 & 2017 Five-Year ACS Data

	2010 Five-Year ACS		2017 Five-Year ACS	
Unit Type	**Units**	**% of Total**	**Units**	**% of Total**
Single-Family	261,788	67.8%		66.7%
Duplex	7,028	1.8%	5,311	1.2%
Tri- or Four-Plex	12,145	3.1%	12,380	2.9%
Apartment	97,916	25.4%	118,056	27.6%
Mobile Home	7,194	1.9%	6,654	1.6%
Boat, RV, Van, Etc.	89	0%	83	0%
Total	**386,160**	**100.0%**	**427,292**	**100.0%**

Table IV.25 shows housing units by tenure from 2010 to 2017. In 2017, there were 427,292 housing units, of which 56.7 percent were owner-occupied and 7.4 percent were vacant.

Table IV.25 Housing Units by Tenure Mecklenburg County 2010 Census & 2017 Five-Year ACS Data				
Tenure	**2010 Census**		**2017 Five-Year ACS**	
	Units	**% of Total**	**Units**	**% of Total**
Occupied Housing Units	362,213	90.9%	395,503	92.6%
Owner-Occupied	219,588	60.6%	224,217	56.7%
Renter-Occupied	142,625	39.4%	171,286	43.3%
Vacant Housing Units	36,297	9.1%	31,789	7.4%
Total Housing Units	**398,510**	**100.0%**	**427,292**	**100.0%**

Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.26. Households earning more than $100,000 per year represented 29.0 percent of households in 2017, compared to 23.5 percent in 2010. Meanwhile, households earning less than $15,000 accounted for 9.4 percent of households in 2017, compared to 10.1 percent in 2000.

Table IV.26 Households by Income Mecklenburg County 2010 & 2017 Five-Year ACS Data				
Income	**2010 Five-Year ACS**		**2017 Five-Year ACS**	
	Households	**% of Total**	**Households**	**% of Total**
Less than $15,000	35,523	10.1%	37,028	9.4%
$15,000 to $19,999	16,040	4.6%	16,774	4.2%
$20,000 to $24,999	18,092	5.2%	17,965	4.5%
$25,000 to $34,999	36,166	10.3%	37,241	9.4%
$35,000 to $49,999	51,564	14.7%	52,757	13.3%
$50,000 to $74,999	68,960	19.7%	71,117	18.0%
$75,000 to $99,999	41,710	11.9%	47,937	12.1%
$100,000 or More	82,337	23.5%	114,684	29.0%
Total	**350,392**	**100.0%**	**395,503**	**100.0%**

Table IV.27 shows households by year home built for the 2010 and 2017 5-year ACS data. Housing units built between 2000 and 2009, account for 25.1 percent of households in 2010 and 25.7 percent of households in 2017. Housing units built in 1939 or earlier represented 2.7 percent of households in 2017 and 3.0 percent of households in 2010.

Table IV.27 Households by Year Home Built Mecklenburg County 2010 & 2017 Five-Year ACS Data				
Year Built	**2010 Five-Year ACS**		**2017 Five-Year ACS**	
	Households	**% of Total**	**Households**	**% of Total**
1939 or Earlier	10,585	3.0%	10,495	2.7%
1940 to 1949	9,796	2.8%	9,385	2.4%
1950 to 1959	24,203	6.9%	22,653	5.7%
1960 to 1969	32,743	9.3%	34,470	8.7%
1970 to 1979	44,052	12.6%	45,132	11.4%
1980 to 1989	59,953	17.1%	62,629	15.8%
1990 to 1999	81,269	23.2%	86,477	21.9%
2000 to 2009	87,791	25.1%	101,506	25.7%
2010 or Later	.	.	22,756	5.8%
Total	**350,392**	**100.0%**	**395,503**	**100.0%**

The distribution of unit types by race is shown in Table IV.28. An estimated 73.7 percent of white households occupy single-family homes, while 60.8 percent of black households do. Some 21.8 percent of white households occupied apartments, while 32.4 percent of black households do. An estimated 58.1 percent of Asian and 57.9 percent of American Indian households occupy single-family homes.

Table IV.28 **Distribution of Units in Structure by Race** Mecklenburg County 2017 Five-Year ACS Data							
Unit Type	**White**	**Black**	**American Indian**	**Asian**	**Native Hawaiian/Pacific Islanders**	**Other**	**Two or More Races**
Single-Family	73.7%	60.8%	57.9%	58.1%	78.1%	51.0%	59.1%
Duplex	0.9%	1.9%	0%	0.6%	0%	1.2%	1.6%
Tri- or Four-Plex	2.3%	4.0%	7.4%	3.0%	0%	3.1%	5.3%
Apartment	21.8%	32.4%	20.0%	37.7%	21.9%	35.3%	28.9%
Mobile Home	1.3%	0.9%	14.7%	0.6%	0%	9.3%	5.0%
Boat, RV, Van, Etc.	0%	0%	0%	0.1%	0%	0%	0.1%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

The disposition of vacant units between 2010 and 2017 are shown in Table IV.29. An estimated 50.3 percent of vacant units were for rent in 2010. In addition, some 20.7 percent of vacant units were for sale. "Other" vacant units represented 18.0 percent of vacant units in 2010. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

By 2017, for rent units accounted for 29.6 percent of vacant units, while for sale units accounted for 9.9 percent. "Other" vacant units accounted for 36.5 percent of vacant units, representing a total of 11,613 "other" vacant units.

Table IV.29 **Disposition of Vacant Housing Units** Mecklenburg County 2010 Census & 2017 Five-Year ACS Data				
Disposition	**2010 Census**		**2017 Five-Year ACS**	
	Units	**% of Total**	**Units**	**% of Total**
For Rent	18,261	50.3%	9,407	29.6%
For Sale	7,530	20.7%	3,134	9.9%
Rented Not Occupied	599	1.7%	2,997	9.4%
Sold Not Occupied	943	2.6%	1,675	5.3%
For Seasonal, Recreational, or Occasional Use	2,407	6.6%	2,963	9.3%
For Migrant Workers	11	0%	0	0%
Other Vacant	6,546	18.0%	11,613	36.5%
Total	**36,297**	**100.0%**	**31,789**	**100.0%**

Table IV.30, on the following page, shows the number of households in the county by number of bedrooms and tenure. There were 4,845 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 11.2 percent of total households, the 162,034 households with three bedrooms accounted for 24.1 percent of all

households, and the 21,960 five-bedroom or more households accounted for 20.0 percent of all households.

Table IV.30 Households by Number of Bedrooms Mecklenburg County 2017 5-Year ACS Data				
Number of Bedrooms	**Tenure**			**% of Total**
	Own	**Rent**	**Total**	
None	565	4,845	6,641	100.0
One	2,450	40,158	47,874	1.6
Two	24,623	67,410	103,118	11.2
Three	106,715	45,536	162,034	24.1
Four	70,321	11,664	85,665	37.9
Five or more	19,543	1,673	21,960	20.0
Total	**395,503**	**171,286**	**427,292**	**100.0**

The age of a structure influences its value. As shown in Table IV.31, structures built in 1939 or earlier had a median value of $425,700, structures built between 1950 and 1959 had a median value of $171,600, and those built between 1990 and 1999 had a median value of $222,200. The newest structures tended to have the highest values, and those built between 2010 and 2013 and from 2014 or later had median values of $248,900 and $323,600, respectively. The total median value in Mecklenburg County was $203,900.

Table IV.31 Owner Occupied Median Value by Year Structure Built Mecklenburg County 2017 5-Year ACS Data	
Year Structure Built	**Median Value**
1939 or earlier	$425,700
1940 to 1949	$263,400
1950 to 1959	$171,600
1960 to 1969	$159,400
1970 to 1979	$169,400
1980 to 1989	$182,100
1990 to 1999	$222,200
2000 to 2009	$213,000
2010 to 2013	$248,900
2014 or later	$323,600
Median Value	**$203,900**

Household mortgage status is reported in Table IV.32. In, Mecklenburg County, households with a mortgage accounted for 78.2 percent of all households (175,364 units), and the remaining 64.1 percent (143,672 units) had no mortgage. Of those units with a mortgage, 30,656 had either a second mortgage or home equity loan, 1,036 had both a second mortgage and home equity loan, and 143,672 or 64.1 percent had no second mortgage or no home equity loan.

Table IV.32
Mortgage Status
Mecklenburg County
2017 5-Year ACS Data

Mortgage Status	Mecklenburg County	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	175,364	78.2
With either a second mortgage or home equity loan, but not both	30,656	13.7
Second mortgage only	5,754	2.6
Home equity loan only	24,902	11.1
Both second mortgage and home equity loan	1,036	0.5
No second mortgage and no home equity loan	143,672	64.1
Housing units without a mortgage	48,853	21.8
Total	**224,217**	**100.0%**

The median rent in Mecklenburg County was $874, as seen in Table IV.33.

Table IV.33
Median Rent
Mecklenburg County
2017 5-Year ACS Data

Place	Rent
Median Rent	$874
Median Home Value	$203,900

Home Mortgage Loans

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis, only owner-occupied originated loans for single-family units were considered. As can be seen in Table IV.34, of the 28,434 loans in 2017, 18,709 loans were for Home Purchases, 1,143 were for Home Improvement, and 8,582 were for refinancing.

Table IV.34
Owner-Occupied Single-Family Home Loans by Loan Type
Mecklenburg County
2008 – 2017 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	13,042	1,225	13,784	28,051
2009	9,701	517	23,651	33,869
2010	8,760	370	17,343	26,473
2011	8,098	350	14,706	23,154
2012	9,869	562	21,490	31,921
2013	12,539	676	17,178	30,393
2014	13,557	696	7,080	21,333
2015	16,265	842	10,827	27,934
2016	17,923	1,185	13,329	32,437
2017	18,709	1,143	8,582	28,434

Table IV.35 shows the average loan value by loan type. The average owner-occupied single-family home purchase loan was $215,101 in 2012 and $260,293 in 2017. Overall, the total average loans for home purchases, home improvements, and refinancing were $203,697 in 2008 and $248,743 in 2017.

Table IV.35 Owner-Occupied Single-Family Home Loans by Average Loan Amount Mecklenburg County 2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	$207,959	$77,620	$210,870	$203,697
2009	$195,031	$136,928	$221,445	$212,589
2010	$205,494	$105,478	$218,891	$212,873
2011	$209,062	$134,703	$219,701	$214,695
2012	$215,101	$132,738	$219,084	$216,333
2013	$232,170	$128,317	$202,010	$212,814
2014	$236,469	$154,999	$209,056	$224,713
2015	$240,786	$171,304	$236,732	$237,120
2016	$249,054	$210,723	$246,848	$246,747
2017	$260,293	$200,652	$229,969	$248,743

Table IV.36 shows the total volume of owner-occupied single-family loans. In 2008, the total volume of owner-occupied single-family home purchase loans was $2,122,828,000 in 2012 and $4,869,815,000 in 2017. Overall, the total average loan volume for home purchase, home improvement, and refinancing loans was $5,713,911,000 in 2008 and $7,072,755,000 in 2017.

Table IV.36 Total Volume of Owner-Occupied Single-Family Loans Mecklenburg County 2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	$2,712,199,000	$95,085,000	$2,906,627,000	$5,713,911,000
2009	$1,891,994,000	$70,792,000	$5,237,399,000	$7,200,185,000
2010	$1,800,127,000	$39,027,000	$3,796,220,000	$5,635,374,000
2011	$1,692,987,000	$47,146,000	$3,230,919,000	$4,971,052,000
2012	$2,122,828,000	$74,599,000	$4,708,124,000	$6,905,551,000
2013	$2,911,184,000	$86,742,000	$3,470,125,000	$6,468,051,000
2014	$3,205,812,000	$107,879,000	$1,480,119,000	$4,793,810,000
2015	$3,916,385,000	$144,238,000	$2,563,096,000	$6,623,719,000
2016	$4,463,793,000	$249,707,000	$3,290,238,000	$8,003,738,000
2017	$4,869,815,000	$229,345,000	$1,973,595,000	$7,072,755,000

Commuting Patterns

Table IV.37 shows the place of work by county of residence. In 2010, 88.2 percent of residents worked within the county they reside with 7.8 percent working outside their home county. This compares to 86.9 percent of residents in 2017 who worked within the county in which they reside, and 8.3 percent of residents worked outside their home county but still within the state.

Table IV.37 Place of Work Mecklenburg County 2010 and 2017 5 year ACS data				
Place of work	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Worked in county of residence	392,009	88.2%	457,748	86.9%
Worked outside county of residence	34,683	7.8%	43,468	8.3%
Worked outside state of residence	17,860	4.0%	25,337	4.8%
Total	444,552	100.0%	526,553	100.0%

Table IV.38 shows the aggregate travel time to work based on place of work and residence. In Mecklenburg County, the total aggregate travel time was 12,651,985 minutes, with residents working in their home county spending a total of 10,134,795 minutes traveling.

Table IV.38 Aggregate Travel Time to Work (in Minutes) Mecklenburg County 2010 & 2017 5 year ACS data				
Place of Work	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Worked in county of residence	8,595,435	82.3%	10,134,795	80.1%
Worked outside county of residence	1,156,615	11.1%	1,534,710	12.1%
Worked outside State of residence	695,920	6.7%	982,480	7.8%
Aggregate travel time to work (in minutes):	10,447,975	100.0%	12,651,985	100.0%

Table IV.39 shows the average travel time to work based on place of work and residence. In 2017, the overall aggregate travel time was 10,447,975 minutes. Residents working within their home county spent an average of 22.1 minutes commuting to work, with those working outside their county of residence spending an average of 35.3 minutes on their commute.

Table IV.39 Average Travel Time to Work (in Minutes) Mecklenburg County 2010 & 2017 5 year ACS data		
Place of Work	2010 5-year ACS	2017 5-year ACS
Worked in county of residence	21.9	22.1
Worked outside county of residence	33.3	35.3
Worked outside State of residence	39.0	38.8
Average travel time to work (in minutes):	23.5	24.0

Table IV.40 shows the means of transportation to work. In 2017, 77.4 percent of commuters drove alone in a car, truck, or van. Only 9.6 percent carpooled, with an additional 3.1 percent taking public transportation. Also, there were 35,348 persons or 6.7 percent who worked from home.

Table IV.40
Means of Transportation to Work
Mecklenburg County
2010 & 2017 5 year ACS data

Means	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van: Drove alone	341,922	76.9%	407,530	77.4%
Car, truck, or van: Carpooled:	53,318	12.0%	50,425	9.6%
Public transportation (excluding taxicab):	14,593	3.3%	16,255	3.1%
Taxicab	286	0.1%	668	0.1%
Motorcycle	420	0.1%	623	0.1%
Bicycle	726	0.2%	1,051	0.2%
Walked	8,136	1.8%	9,925	1.9%
Other means	3,352	0.8%	4,728	0.9%
Worked at home	21,799	4.9%	35,348	6.7%
Total	**444,552**	**100.0%**	**526,553**	**100.0%**

Table IV.41 shows the breakdown of the means of transportation by tenure. In 2017, 47.2 percent of commuters owned their home and commuted alone by car, which compares to 53.2 percent in 2010. There were also 159,765 renters who drove alone in 2017 and accounted for 30.6 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 1.0 percent of the population, which compares to 10,858 renters, or 2.1 percent taking public transportation.

Table IV.41
Means Of Transportation To Work By Tenure
Mecklenburg County
2010 & 2017 5 year ACS data

Tenure	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	234,789	53.2%	246,635	47.2%
Renter	105,976	24.0%	159,765	30.6%
Car, truck, or van - carpooled:				
Owner	27,416	6.2%	22,753	4.4%
Renter	25,578	5.8%	27,270	5.2%
Public transportation (excluding taxicab):				
Owner	5,120	1.2%	5,219	1.0%
Renter	9,211	2.1%	10,858	2.1%
Walked:				
Owner	2,306	0.5%	2,657	0.5%
Renter	4,635	1.1%	5,806	1.1%
Taxicab, motorcycle, bicycle, or other means:				
Owner	3,208	0.7%	3,697	0.7%
Renter	1,462	0.3%	3,345	0.6%
Worked at home:				
Owner	17,449	4.0%	25,005	4.8%
Renter	4,083	0.9%	9,899	1.9%
Total:	**441,233**	**100.0%**	**522,909**	**100.0%**

B. SEGREGATION AND INTEGRATION

The "dissimilarity index" provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^{N} \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where *i* indexes a geographic unit, *j* is the jth jurisdiction, *W* is group one and *B* is group two, and *N* is the number of geographic units, starting with *i,* in jurisdiction j.[7]

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD's methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.[8]

As a general rule, HUD considers the thresholds appearing in Table IV.42 to indicate low, moderate, and high levels of segregation:

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[7] Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.
[8] Wong, David S. "Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels." Geographical Analyses, 35:3. The Ohio State University. July 2003. P. 179.

| Table IV.42 | | |
| Interpreting the dissimilarity index | | |
Measure	Values	Description
Dissimilarity Index	<40	Low Segregation
[range 0-100]	40-54	Moderate Segregation
	>55	High Segregation

Segregation Levels

Diagram IV.10 shows the dissimilarity index by racial type in 2000, 2010, and 2016. Black households had a moderate level of segregation in 2017, which has been steadily decreasing since 2000. American Indian and Native Hawaiian households had a high level of segregation in 2017. However, American Indian and Native Hawaiian households make up a very small proportion of the population in the County, and may not be statistically significant

Diagram IV.10
Dissimilarity Index
Charlotte-Mecklenburg
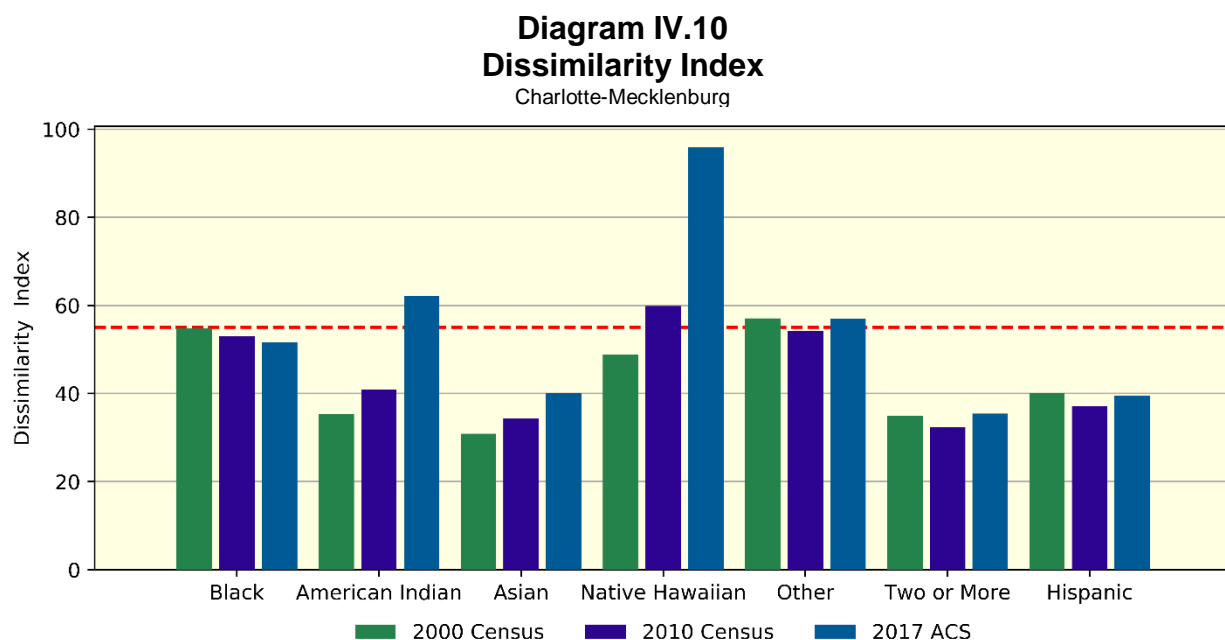
C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs over Time

In 2010, there were nine (9) R/ECAPs in the study area, all located within the City of Charlotte. In 2017, there were 17 R/ECAPs in the Charlotte-Mecklenburg area. These were found primarily in areas adjacent to the Charlotte city center and are shown in Map I.7.

Map IV.1
2010 R/ECAPs
Mecklenburg County, NC
HUD AFFH Database

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
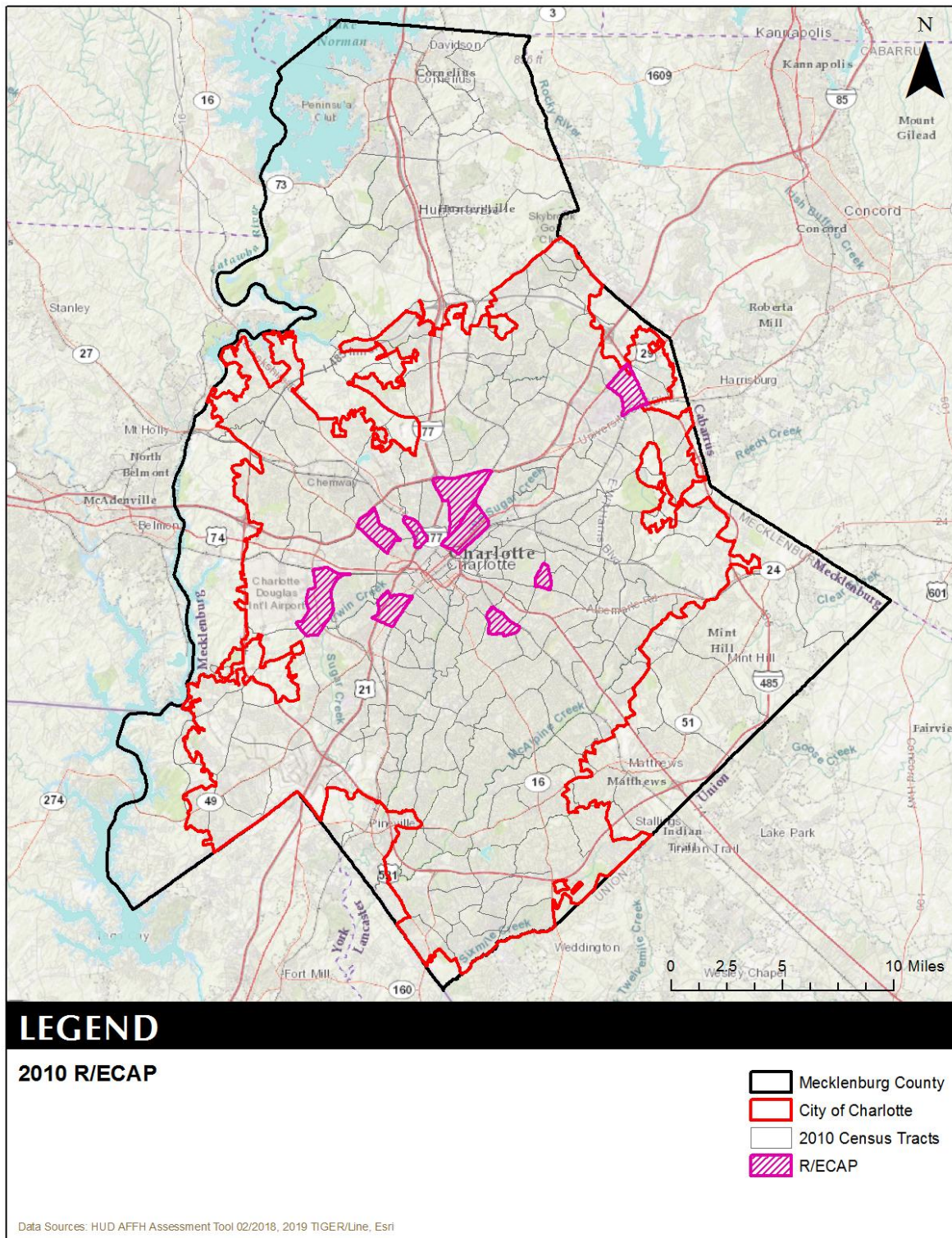
Map IV.2
2017 R/ECAPs
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Current R/ECAP

- Mecklenburg County
- City of Charlotte
- 2010 Census Tracts
- R/ECAP

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
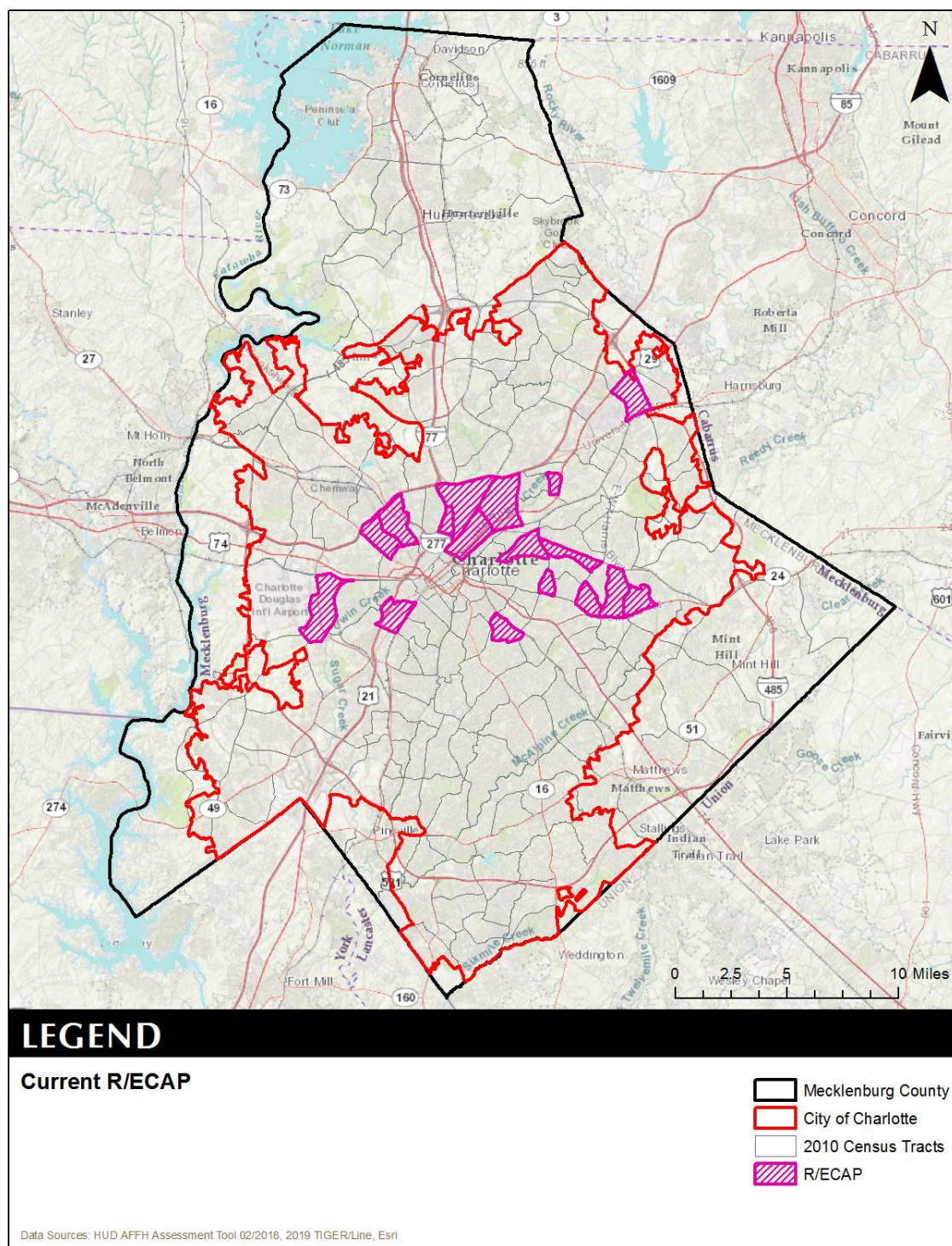
D. DISPARITIES IN ACCESS TO OPPORTUNITY

Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

➢ Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.

➢ School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.

➢ Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)

➢ Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood

➢ Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region

➢ Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters

➢ Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.11. As seen therein, black and Hispanic households have a lower access to low poverty areas than white and Asian households. A similar trend is seen for school proficiency and labor engagement, in which black and Hispanic households have index ratings markedly lower than white non-Hispanic households. Transit trips, transportation costs, proximity and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.11
Access to Opportunity
Charlotte-Mecklenburg
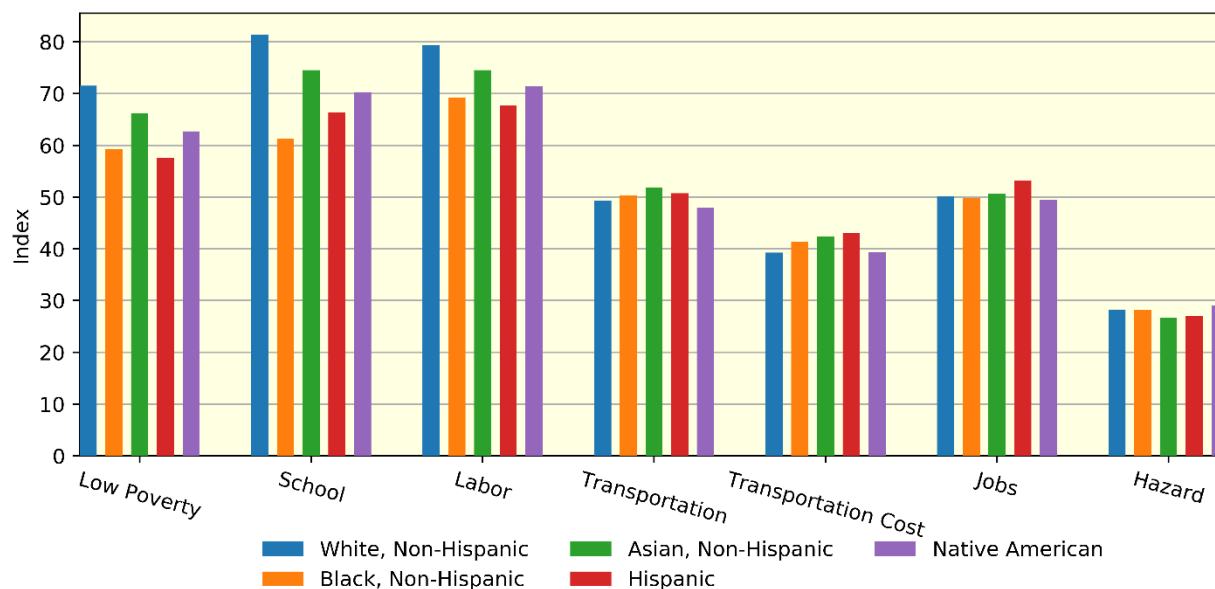
Low Poverty Index

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The highest low-poverty index ratings are seen in the outer portions of Mecklenburg County, while the lowest scores are in central Charlotte, in areas that correspond with or are adjacent to R/ECAPs.

The Low Poverty index shows a lower level of access for black and Hispanic households to low poverty areas than other racial/ethnic groups. While white households' low poverty index ratings are over 70, black and Hispanic household indices are lower than 60, a marked difference between the two groups.

Map IV.3
Low Poverty
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Low Poverty Index

A higher Low Poverty Index indicates less exposure to poverty.

▢	0 - 21
▢	22 - 44
▢	45 - 64
▢	65 - 82
▢	83 - 99

▭	Mecklenburg County
▭	City of Charlotte
▭	2010 Census Tracts
▨	R/ECAP
▨	No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
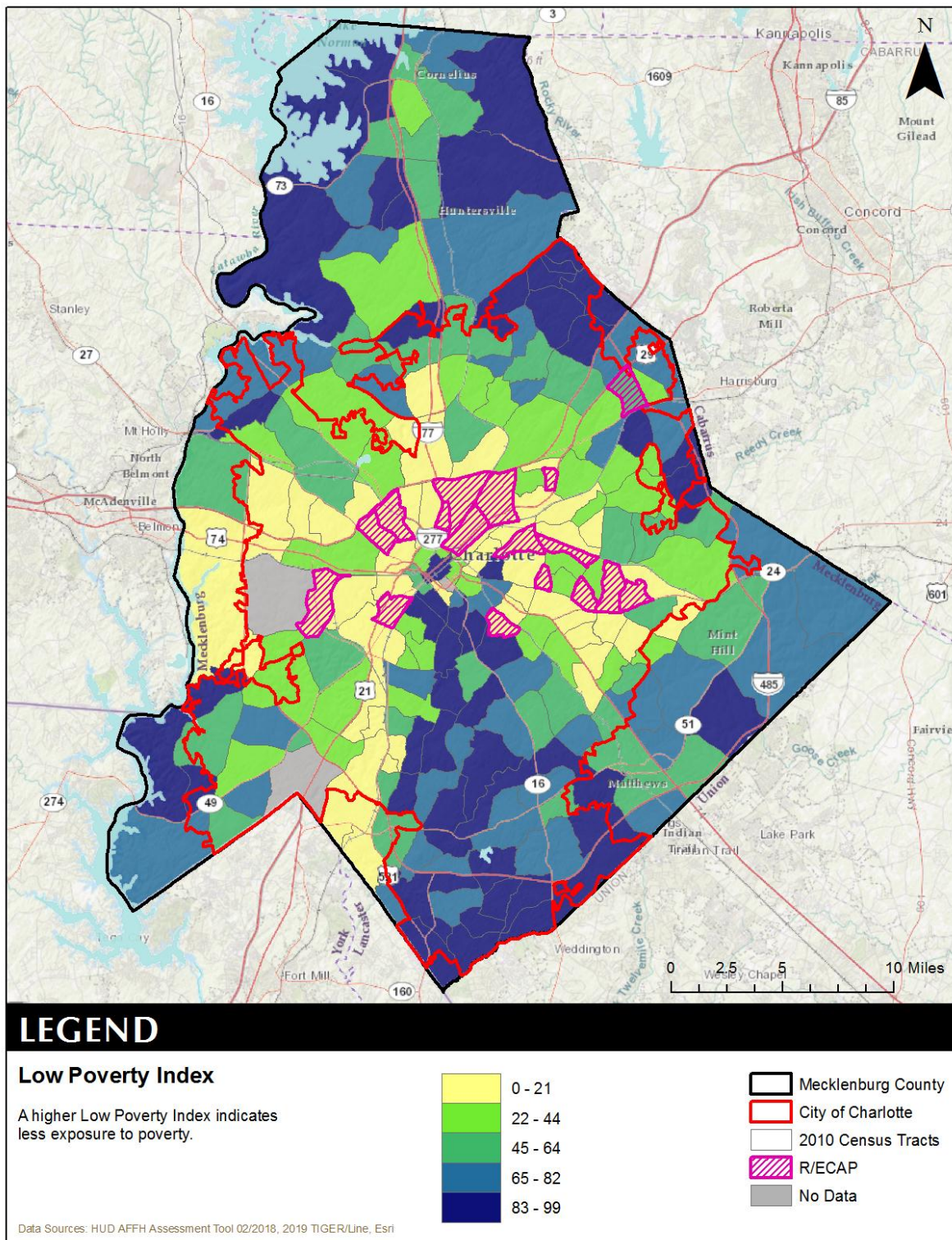
School Proficiency Index

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

Black and Hispanic households have lower access to proficient schools than white and Asian households in the County. All other racial and ethnic groups have higher access to proficient schools.

School Proficiency indices are highest are seen in the outer portions of Mecklenburg County, while the lowest scores are in central Charlotte. The highest index ratings are above 85 on a scale of 100, while the lowest are below 26. These are shown in Map IV.4.

Map IV.4
School Proficiency
Mecklenburg County, NC
HUD AFFH Database

LEGEND

School Proficiency Index

A higher School Proficiency Index indicates
a higher quality school system.

Note: The School Proficiency Index has been calculated using
the median of each tract's block groups.

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri

	School Proficiency Index
	12 - 26
	27 - 44
	45 - 65
	66 - 84
	85 - 99

	Mecklenburg County
	City of Charlotte
	2010 Census Tracts
	R/ECAP

Jobs Proximity Index

The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.15. Job proximity varied widely across the County. As one would expect, the areas closest to city centers had the highest job proximity index ratings. Job Proximity index ratings were around 50 for all racial and ethnic groups in the County, showing very little variation across racial and ethnic groups.

Labor Market Engagement Index

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map I.11 shows the labor market engagement for the study area. Areas in the southern and northern parts of the study area had the highest rate of labor market engagement, above 82 index ratings, while areas in the eastern part had the lowest ratings, below 21 index ratings. Similar to low poverty and school proficiency indices, black and Hispanic households have a lower level of access to labor engagement compared to other racial and ethnic groups in the County.

Geographic location did not seem to correspond with greater access to jobs and labor market engagement on the whole. However, black and Hispanic households tended to have lower access to labor market engagement, which may depend on a variety of factors, including education and unemployment levels.

Map IV.6
Job Proximity
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Low Poverty Index

A higher Low Poverty Index indicates less exposure to poverty.

	0 - 21
	22 - 44
	45 - 64
	65 - 82
	83 - 99

	Mecklenburg County
	City of Charlotte
	2010 Census Tracts
	R/ECAP
	No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
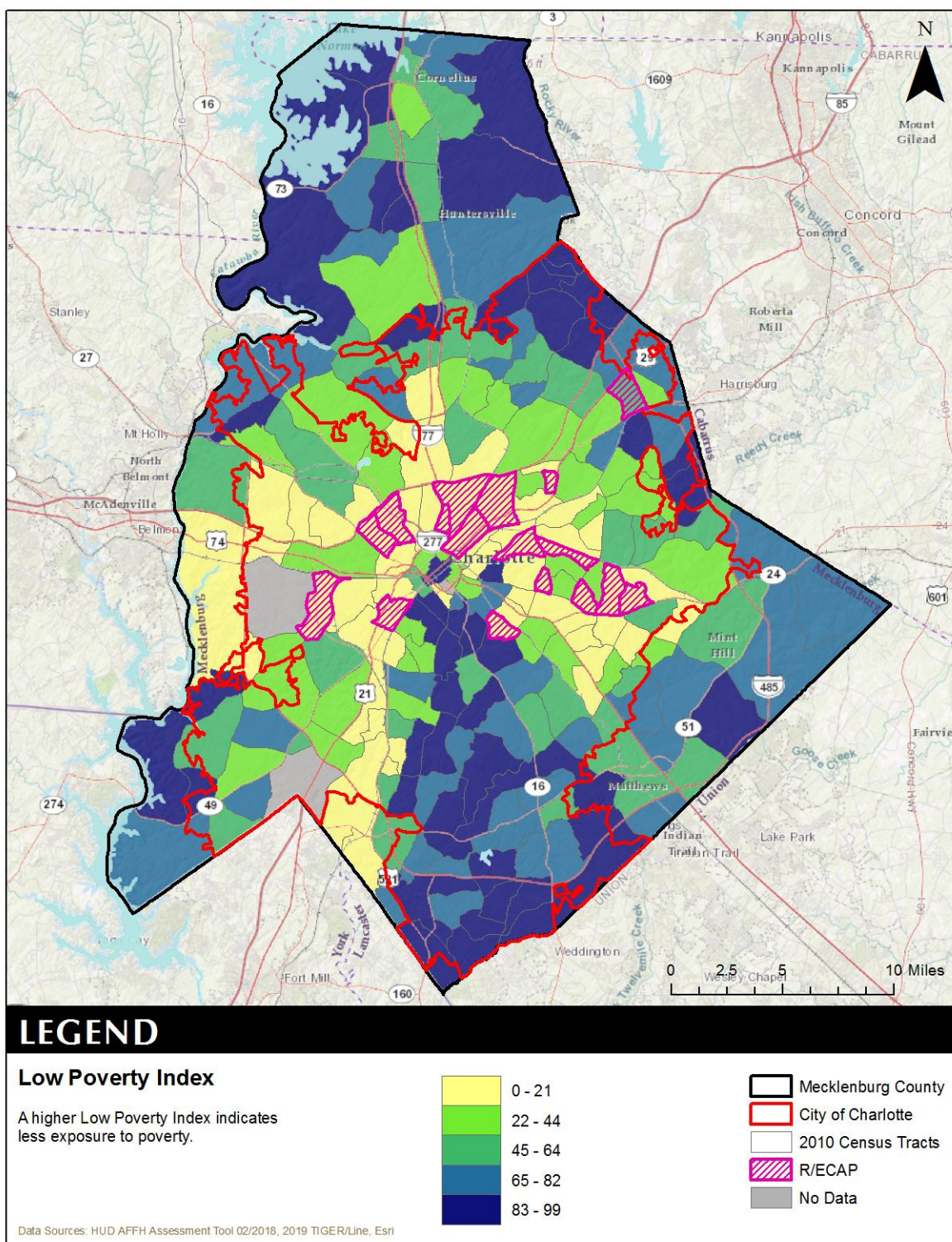
Map IV.7
Labor Market Engagement
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Labor Market Engagement Index

A higher Labor Market Engagement Index indicates greater labor market engagement.

- 0 - 21
- 22 - 42
- 43 - 62
- 63 - 81
- 82 - 99

- Mecklenburg County
- City of Charlotte
- 2010 Census Tracts
- R/ECAP
- No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
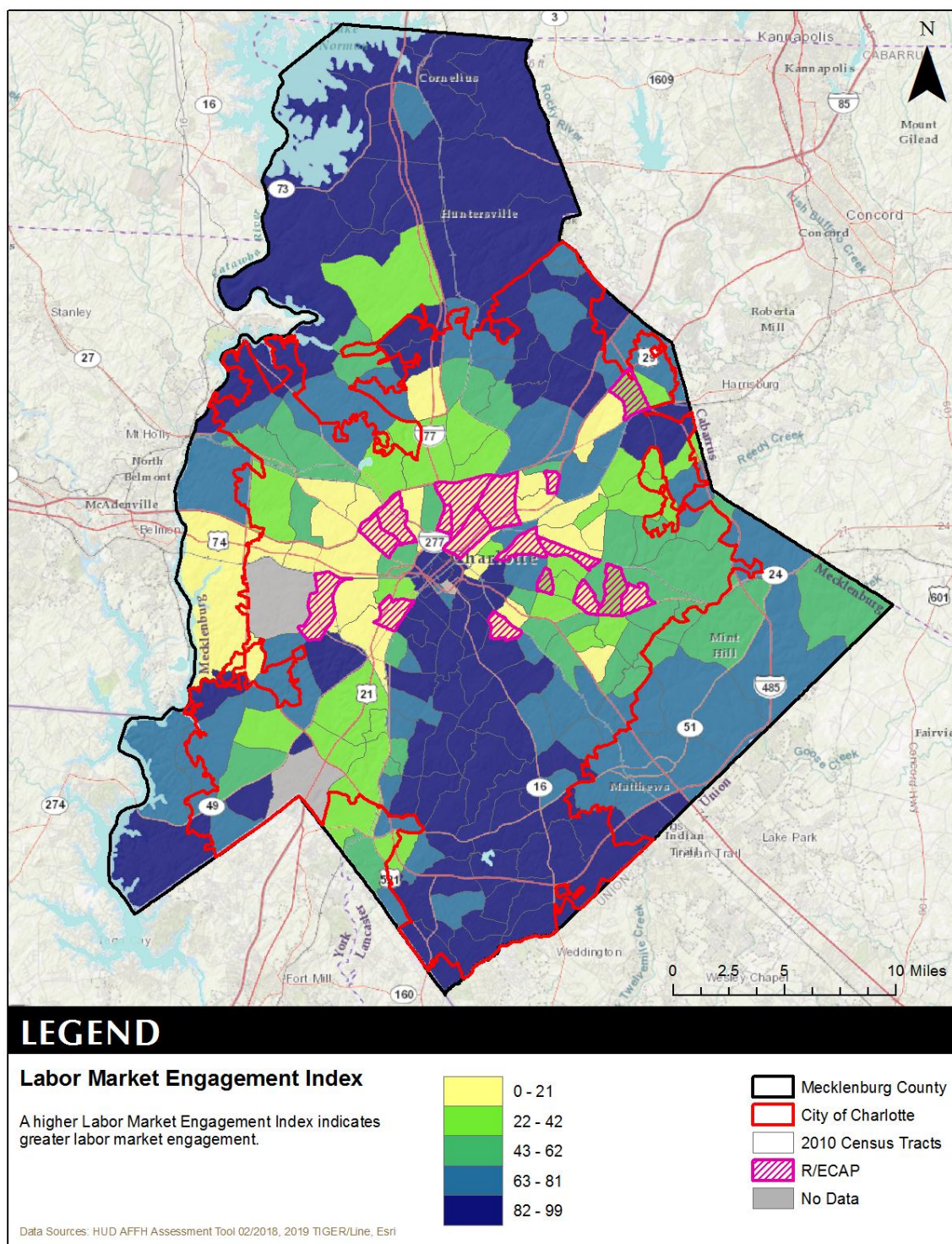
Transportation Trip Index

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips were in central Charlotte, at a rate above 72.

The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. There are no distinct differences for racial and ethnic groups in the County in the number of transit trips.

Low Transportation Cost Index

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs were lowest in the areas in and adjacent to the Charlotte city center. The transportation cost indices got lower the farther from the city center. This is shown in Map IV.9. As with transit trips, however, there is little difference among racial and ethnic groups in the County.

Overall access to public transportation and cost of transportation in the County is fairly evenly distributed by racial and ethnic groups. Households living closer to the Charlotte city center have greater access to transit options.

Map IV.8
Transit Trips
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Transit Trips Index

A higher Transit Trips Index indicates
a greater likelihood of transit use.

Color	Transit Trips Index
	0 - 31
	32 - 47
	48 - 60
	61 - 71
	72 - 86

Symbol	Description
	Mecklenburg County
	City of Charlotte
	2010 Census Tracts
	R/ECAP
	No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
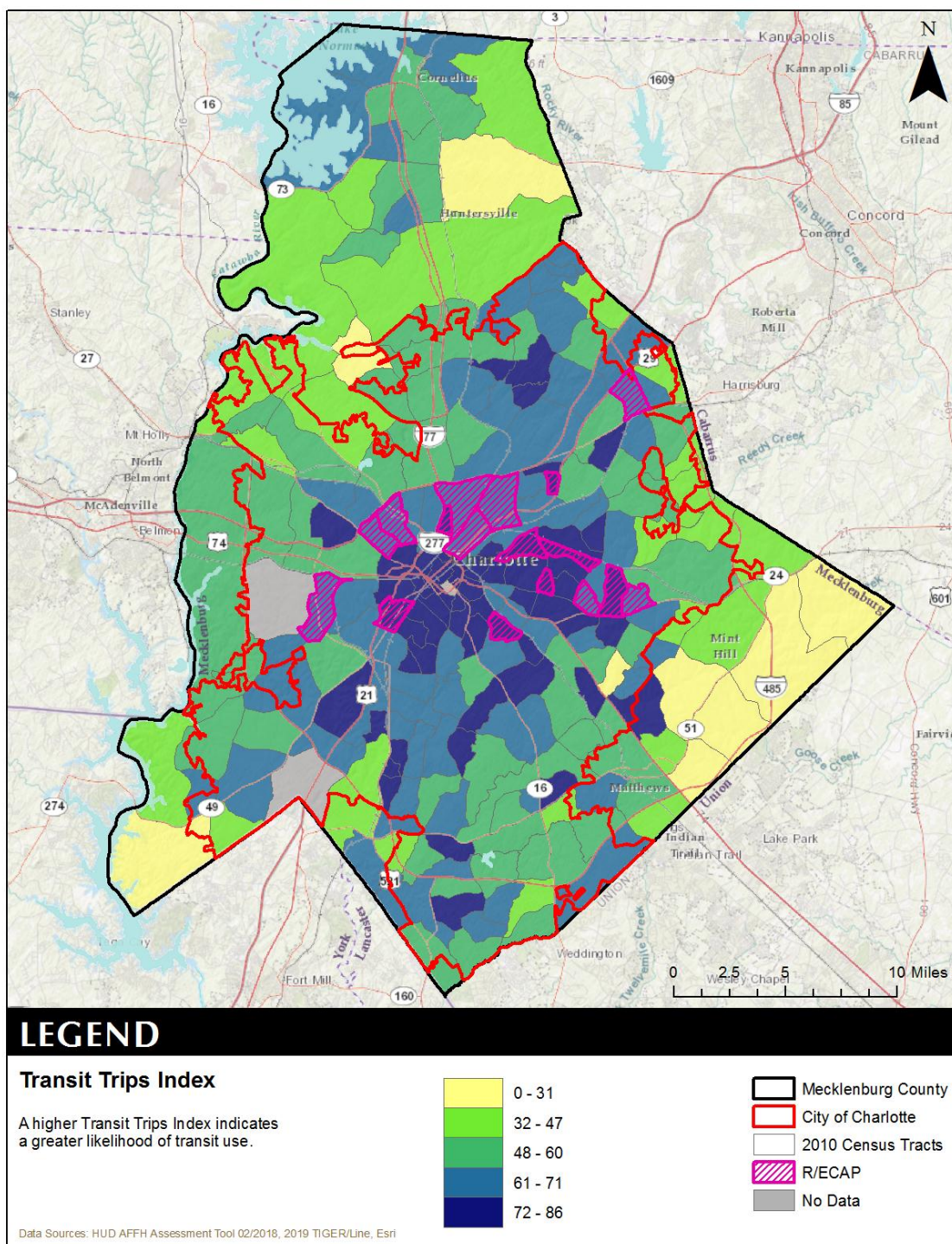
Map IV.9
Transportation Cost
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Low Transportation Cost Index

A higher Low Transportation Cost Index indicates lower transportation costs.

8 - 26	Mecklenburg County
27 - 40	City of Charlotte
41 - 53	2010 Census Tracts
54 - 67	R/ECAP
68 - 88	No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
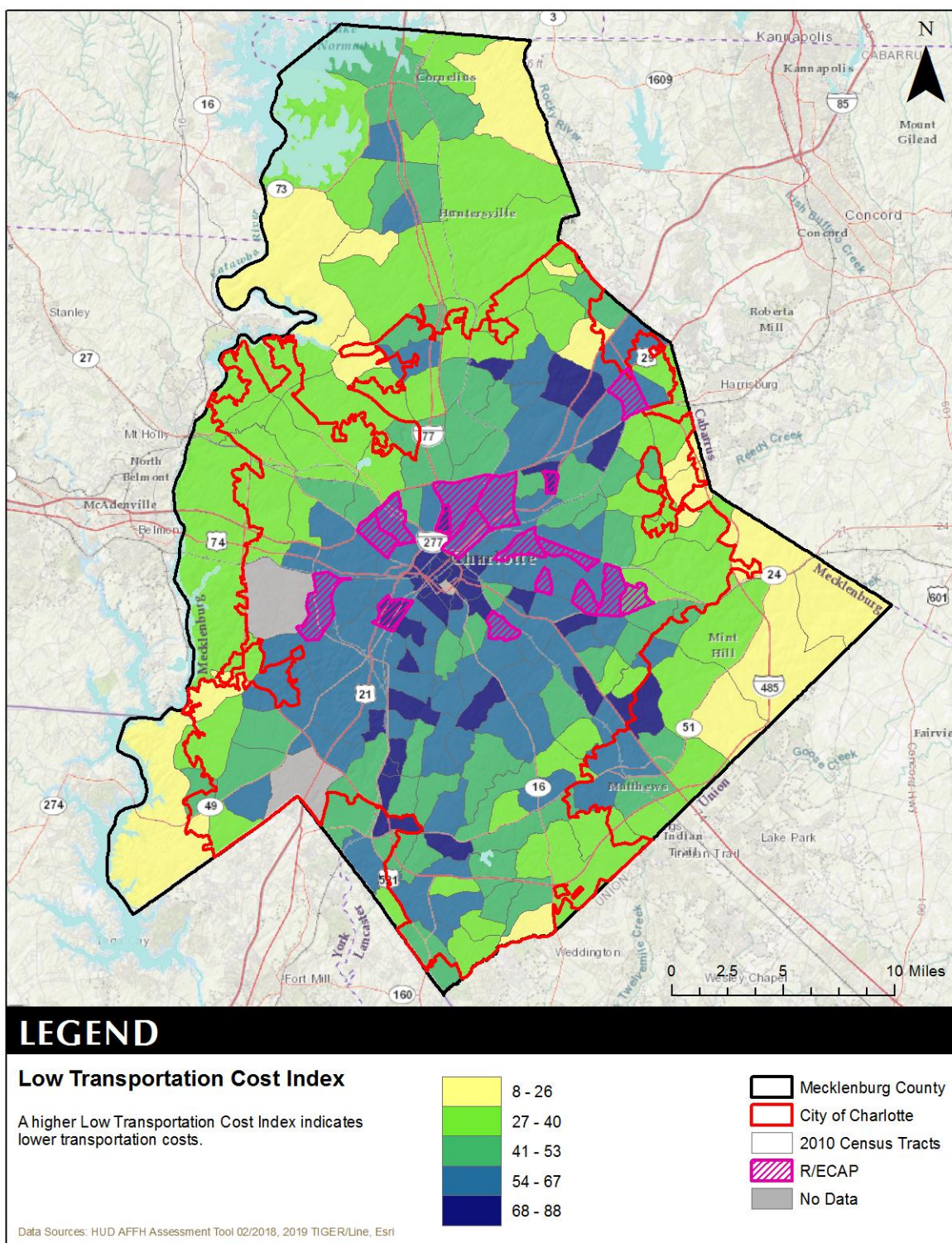
Environmental Health Index

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. Large parts of the County do not have any data, and there is little to no variance among the areas that do have data available. Place of residence seems to have little impact on access to healthy neighborhoods.

The areas in the Charlotte city center tended to have the lowest Environmental Health index ratings, while areas on the outskirts of the study area had the highest ratings. Overall, this index does not vary substantially by race or ethnicity.

Patterns in Disparities in Access to Opportunity

The degree to which residents had access to low poverty areas, proficient schools, and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for black and Hispanic households in the Charlotte-Mecklenburg area. Other measures of opportunity (use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

Map IV.10
Environmental Health
Mecklenburg County, NC
HUD AFFH Database

LEGEND

Environmental Health Index

A higher Environmental Health Index indicates
less exposure to toxins harmful to human health.

▢	1 - 14
▢	15 - 23
▢	24 - 30
▢	31 - 38
▢	39 - 55

▢	Mecklenburg County
▢	City of Charlotte
▢	2010 Census Tracts
▨	R/ECAP
▢	No Data

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
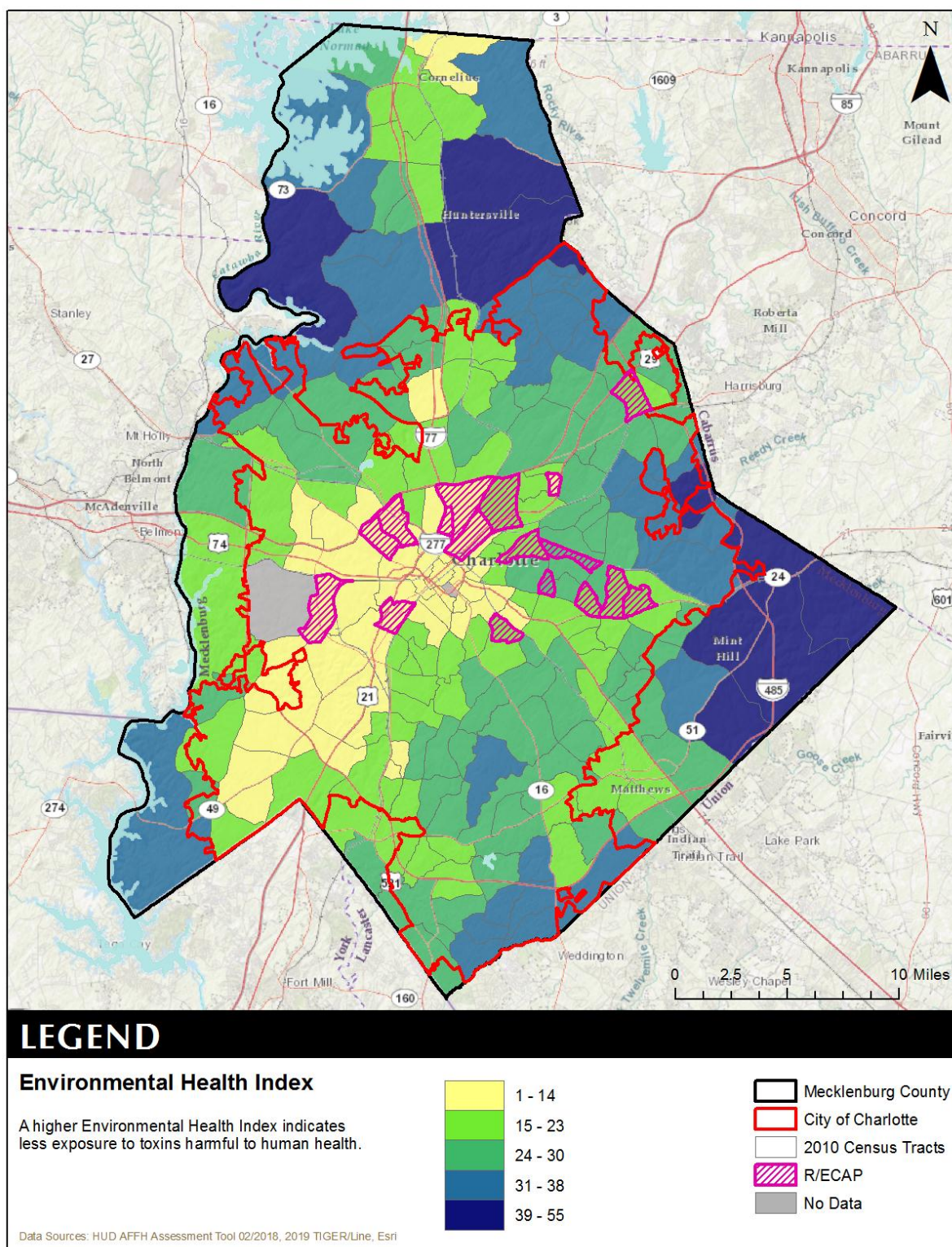
E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as "housing problems". For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.43. In 2017, an estimated 1.7 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table IV.43 Overcrowding and Severe Overcrowding Mecklenburg County 2010 & 2017 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	217,387	99.1%	1,612	0.7%	297	0.1%	219,296
2017 Five-Year ACS	221,837	98.9%	1,879	0.8%	501	0.2%	224,217
Renter							
2010 Five-Year ACS	125,853	96.0%	4,113	3.1%	1,130	0.9%	131,096
2017 Five-Year ACS	164,415	96.0%	4,983	2.9%	1,888	1.1%	171,286
Total							
2010 Five-Year ACS	343,240	98.0%	5,725	1.6%	1,427	0.4%	350,392
2017 Five-Year ACS	386,252	97.7%	6,862	1.7%	2,389	0.6%	395,503

Incomplete Plumbing and Kitchen Facilities

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

Table IV.44 on the next page, shows a total of 639 households with incomplete plumbing facilities in 2017, representing 0.2 percent of households in Mecklenburg County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2010. Table IV.45 shows that 1,821 households lacked complete kitchen facilities in 2017, compared to 639 households in 2010. This was a change from 0.7 percent of households in 2010 to 0.5 percent in 2017.

Table IV.44
Households with Incomplete Plumbing Facilities
Mecklenburg County
2010 and 2017 Five-Year ACS Data

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	348,997	394,864
Lacking Complete Plumbing Facilities	1,395	639
Total Households	**350,392**	**395,503**
Percent Lacking	**0.4%**	**0.2%**

Table IV.45
Households with Incomplete Kitchen Facilities
Mecklenburg County
2010 and 2017 Five-Year ACS Data

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	348,047	393,682
Lacking Complete Kitchen Facilities	2,345	1,821
Total Households	**350,392**	**395,503**
Percent Lacking	**0.7%**	**0.5%**

Cost burden and Severe Cost Burden

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

Table IV.46 shows that in Mecklenburg County, 17.4 percent of households had a cost burden and 14.0 percent had a severe cost burden. Some 23.5 percent of renters were cost burdened, and 20.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.5 percent and a severe cost burden rate of 5.2 percent. Owner occupied households with a mortgage had a cost burden rate of 14.5 percent, and severe cost burden at 9.9 percent.

Table IV.46
Cost Burden and Severe Cost Burden by Tenure
Mecklenburg County
2010 & 2017 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner with a Mortgage									
2010	121,724	67.6%	36,911	20.5%	20,704	11.5%	611	0.3%	179,950
2017	131,741	75.1%	25,465	14.5%	17,284	9.9%	874	0.5%	175,364
Owner Without a Mortgage									
2010	33,967	86.3%	3,270	8.3%	1,596	4.1%	513	1.3%	39,346
2017	42,434	86.9%	3,166	6.5%	2,561	5.2%	692	1.4%	48,853
Renter									
2010	66,487	50.7%	29,015	22.1%	29,119	22.2%	6,475	4.9%	131,096
2017	87,485	51.1%	40,234	23.5%	35,620	20.8%	7,947	4.6%	171,286
Total									
2010	222,178	63.4%	69,196	19.7%	51,419	14.7%	7,599	2.2%	350,392
2017	261,660	66.2%	68,865	17.4%	55,465	14.0%	9,513	2.4%	395,503

Housing Problems by Income

The HUD estimated MFI for Mecklenburg County was $74,100 in 2018. This compared to North Carolina's MFI of $63,300. Diagram IV.12 illustrates the estimated MFI for 2000 through 2018.

Table IV.48 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. There are a total of 29,725 owner-occupied and 33,015 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 20,040 owner-occupied 33,890 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 246,825 households without a housing problem.

Table IV.47 Median Family Income Mecklenburg County 2000–2018 HUD MFI		
Year	MFI	State of North Carolina MFI
2000	$57,100	$48,000
2001	$60,400	$50,200
2002	$64,100	$53,400
2003	$61,800	$53,000
2004	$61,800	$53,000
2005	$61,800	$53,000
2006	$64,400	$53,800
2007	$60,200	$52,100
2008	$64,300	$55,000
2009	$66,500	$57,000
2010	$67,200	$57,600
2011	$67,500	$57,000
2012	$68,500	$57,800
2013	$64,100	$56,200
2014	$64,200	$56,300
2015	$67,200	$57,900
2016	$67,000	$57,600
2017	$70,700	$59,200
2018	$74,100	$63,300

Diagram IV.12
Estimated Median Family Income
Mecklenburg County vs. North Carolina
HUD Data: 2000 - 2019
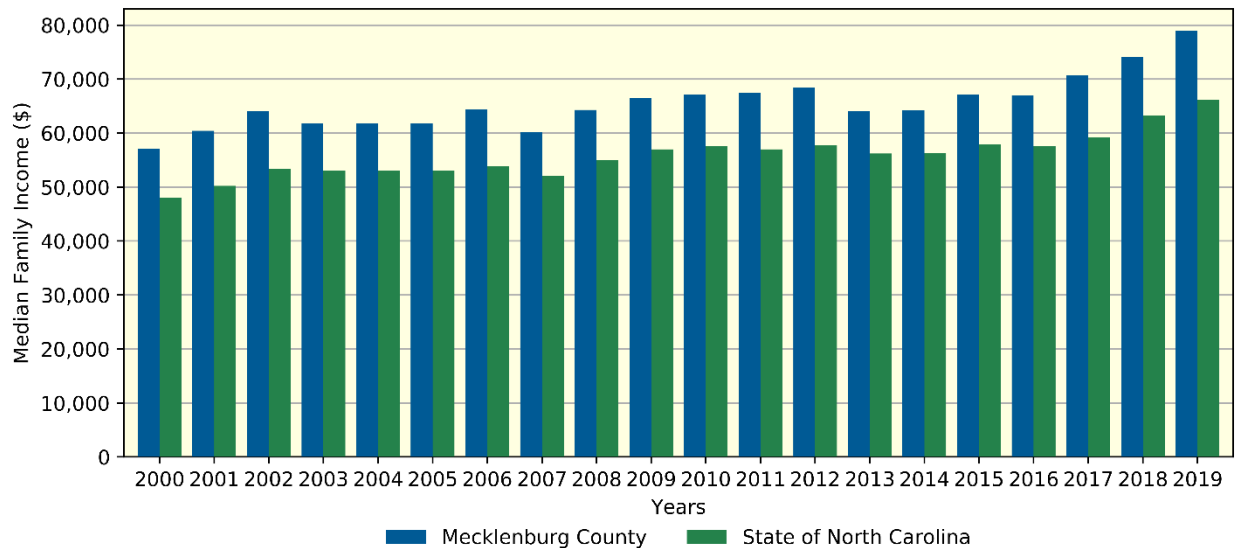
Geographic Distribution of Housing Problems

There are certain areas in the Charlotte-Mecklenburg that experienced a higher rate of housing problems than others. These areas were primarily in central Charlotte. These areas experienced housing problems at a rate between 47.5 and 63.4 percent, as shown in Map IV.11, on page 63.

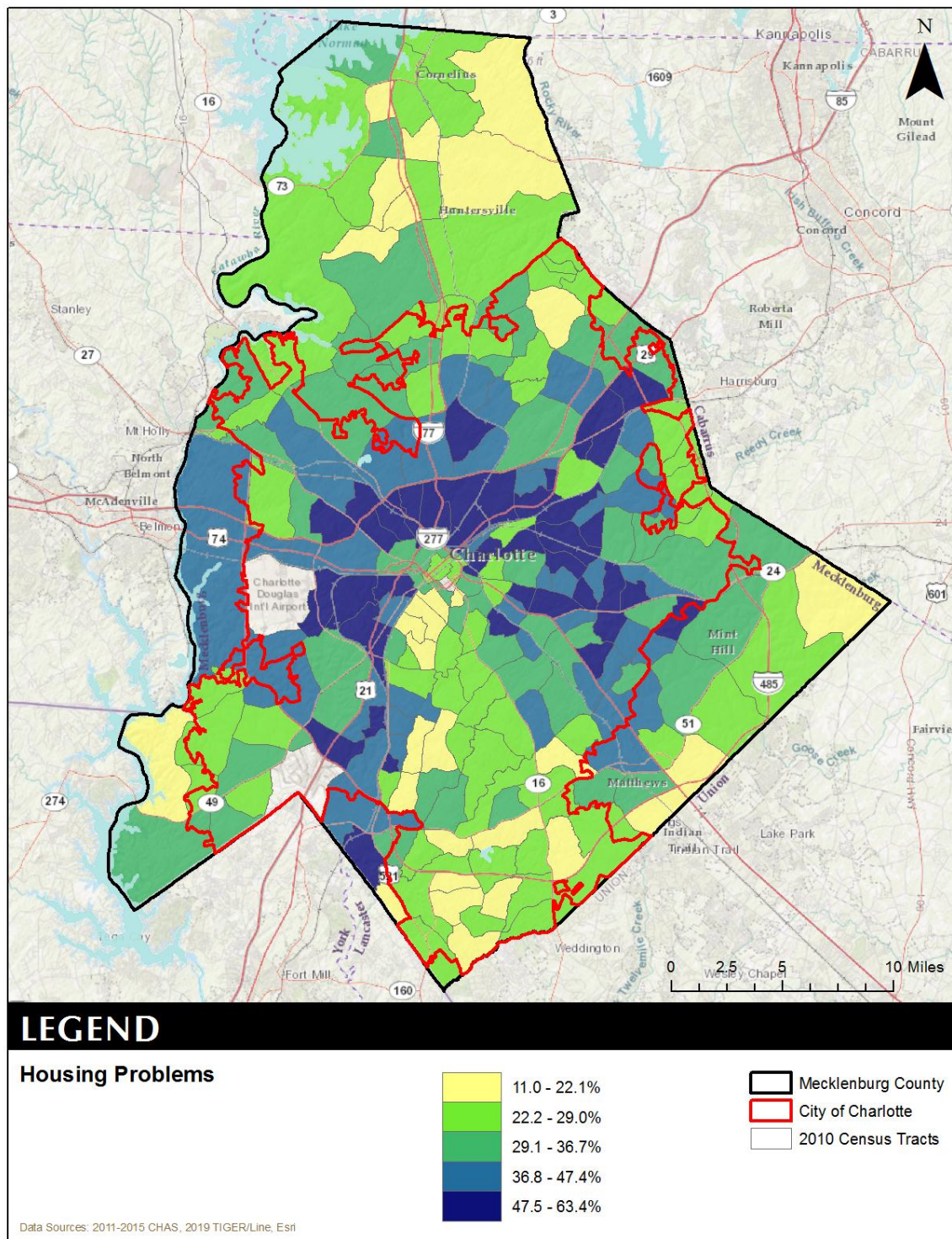| Table IV.48 Housing Problems by Income and Tenure Mecklenburg County 2010–2018 HUD CHAS Data						
Housing Problem	**Less Than 30% MFI**	**30% - 50% MFI**	**50% - 80% MFI**	**80% - 100% MFI**	**Greater than 100% MFI**	**Total**
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	110	50	55	10	185	410
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	35	105	125	15	345	625
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	310	365	360	350	530	1,915
Housing cost burden greater than 50% of income (and none of the above problems)	7,910	5,800	4,145	1,000	1,185	20,040
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1,940	3,930	10,375	5,165	8,315	29,725
Zero/negative income (and none of the above problems)	1,550	0	0	0	0	1,550
Has none of the 4 housing problems	1,280	5,370	14,490	14,300	128,615	164,055
Total	**13,135**	**15,620**	**29,550**	**20,840**	**139,175**	**218,320**
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	440	285	355	105	165	1,350
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	465	495	340	220	295	1,815
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,510	1,450	1,330	365	570	5,225
Housing cost burden greater than 50% of income (and none of the above problems)	23,275	8,350	1,795	150	320	33,890
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	2,630	13,690	13,180	1,980	1,535	33,015
Zero/negative income (and none of the above problems)	3,410	0	0	0	0	3,410
Has none of the 4 housing problems	2,935	3,710	17,135	13,445	45,545	82,770
Total	**34,665**	**27,980**	**34,135**	**16,265**	**48,430**	**161,475**
Total						
Lacking complete plumbing or kitchen facilities	550	335	410	115	350	1,760
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	500	600	465	235	640	2,440
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,820	1,815	1,690	715	1,100	7,140
Housing cost burden greater than 50% of income (and none of the above problems)	31,185	14,150	5,940	1,150	1,505	53,930
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4,570	17,620	23,555	7,145	9,850	62,740
Zero/negative income (and none of the above problems)	4,960	0	0	0	0	4,960
Has none of the 4 housing problems	4,215	9,080	31,625	27,745	174,160	246,825
Total	**47,800**	**43,600**	**63,685**	**37,105**	**187,605**	**379,795**

Map IV.11
Housing Problems
Charlotte-Mecklenburg
2015 CHAS, Census Tigerline

LEGEND

Housing Problems

▢	11.0 - 22.1%
▢	22.2 - 29.0%
▢	29.1 - 36.7%
▢	36.8 - 47.4%
▢	47.5 - 63.4%

▢ Mecklenburg County
▢ City of Charlotte
▢ 2010 Census Tracts

Data Sources: 2011-2015 CHAS, 2019 TIGER/Line, Esri

Access to Mortgage Finance Services

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988[9]. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;[10]
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

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

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

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

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

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[9] Prior to that year, Congress had to periodically reauthorize the law.
[10] Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

Table IV.49 shows the purpose of loan by year for Mecklenburg County from 2008 to 2017. As seen therein, there were over 686,665 loans during this time period, of these some 290,944 were for home purchases. In 2017, there were 57,529 loans, of which 33,664 were for home purchases.

| Table IV.49 Purpose of Loan by Year Mecklenburg County 2008–2017 HMDA Data | | | | | | | | | | |
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	30,069	21,835	19,103	18,716	21,653	26,621	25,736	29,753	63,794	33,664	290,944
Home Improvement	3,875	1,577	1,108	1,191	1,977	1,884	2,195	2,262	5,282	2,814	24,165
Refinancing	36,560	50,346	38,565	33,384	46,198	39,844	17,957	25,241	62,410	21,051	371,556
Total	**70,504**	**73,758**	**58,776**	**53,291**	**69,828**	**68,349**	**45,888**	**57,256**	**131,486**	**57,529**	**686,665**

Table IV.50 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 90.6 percent between 2008 and 2017, and for 89.8 percent in 2017 alone.

| Table IV.50 Occupancy Status for Applications Mecklenburg County 2008–2017 HMDA Data | | | | | | | | | | |
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	62,922	69,649	54,178	48,366	62,604	59,982	41,024	51,700	119,708	51,684	621,817
Not Owner-Occupied	7,431	3,874	4,539	4,906	7,096	8,171	4,859	5,533	11,696	5,779	63,884
Not Applicable	151	235	59	19	128	196	5	23	82	66	964
Total	**70,504**	**73,758**	**58,776**	**53,291**	**69,828**	**68,349**	**45,888**	**57,256**	**131,486**	**57,529**	**686,665**

Owner-occupied home purchase loan applications by loan types are shown in Table IV.51. Between 2008 and 2017, some 63.2 percent of home loan purchases were conventional loans, 30.9 percent were FHA insured, and 5.3 percent were VA Guaranteed.

| Table IV.51 Owner-Occupied Home Purchase Loan Applications by Loan Type Mecklenburg County 2008–2017 HMDA Data | | | | | | | | | | |
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	16,163	9,448	7,830	8,511	11,008	15,655	16,345	18,384	40,940	22,618	166,902
FHA - Insured	8,906	9,833	8,650	7,384	7,437	7,263	5,635	6,927	13,670	5,927	81,632
VA - Guaranteed	723	819	848	880	997	1,272	1,418	1,695	3,512	1,799	13,963
Rural Housing Service or Farm Service Agency	31	164	152	219	297	262	155	89	108	46	1,523
Total	**25,823**	**20,264**	**17,480**	**16,994**	**19,739**	**24,452**	**23,553**	**27,095**	**58,230**	**58,230**	**264,020**

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

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

As shown in Table IV.52, just over 146,386 home purchase loan applications were originated over the 2008-2017 period, and 20,941 were denied.

Table IV.52 Loan Applications by Action Taken Mecklenburg County 2008–2017 HMDA Data											
Action	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Total**
Loan Originated Application	13,042	9,701	8,760	8,098	9,869	12,539	13,557	16,265	35,846	18,709	146,386
Approved but not Accepted	1,112	478	432	496	571	847	657	815	1,870	606	7,884
Application Denied Application	2,449	1,834	1,542	1,449	1,745	1,968	1,870	1,966	4,100	2,018	20,941
Withdrawn by Applicant	1,988	1,464	1,307	1,254	1,719	2,111	2,124	2,564	5,660	3,522	23,713
File Closed for Incompleteness	337	250	235	361	307	329	373	532	998	548	4,270
Loan Purchased by the Institution	6,894	6,471	5,204	5,336	5,528	6,656	4,972	4,942	9,750	4,987	60,740
Preapproval Request Denied	1	66	0	0	0	2	0	8	2	0	79
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	3	4	0	7
Total	**25,823**	**20,264**	**17,480**	**16,994**	**19,739**	**24,452**	**23,553**	**27,095**	**58,230**	**30,390**	**264,020**

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.53. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.53
Loan Applications by Reason for Denial
Mecklenburg County
2008–2017 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	520	401	340	332	371	407	469	416	866	462	4,584
Employment History	72	62	69	49	67	56	53	47	120	47	642
Credit History	465	328	312	317	352	380	297	289	520	203	3,463
Collateral	273	257	231	231	221	309	250	341	678	377	3,168
Insufficient Cash	110	59	62	50	60	85	69	87	170	84	836
Unverifiable Information	160	91	85	67	87	85	53	65	188	70	951
Credit Application Incomplete	198	79	71	70	156	225	202	188	428	198	1,815
Mortgage Insurance Denied	10	8	5	4	4	4	1	4	2	2	44
Other	240	163	131	136	197	108	113	116	274	125	1,603
Missing	401	386	236	193	230	309	363	413	854	450	3,835
Total	**2,449**	**1,834**	**1,542**	**1,449**	**1,745**	**1,968**	**1,870**	**1,966**	**4,100**	**2,018**	**20,941**

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.54. While white applicants had a denial rate of 9.4 over the period from 2008 through 2017, black applicants had a denial rate of 20.2 percent. However, the denial rate for black applicants has significantly declined since the high of 24.7 percent in 2008 to 15.2 percent in 2017. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 17.2 percent versus 11.4 percent. Again, the rate of denial for Hispanic applicants has decreased significantly since 2008.

Table IV.54
Denial Rates by Race/Ethnicity of Applicant
Mecklenburg County
2004–2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	27.3%	26.8%	10.5%	18.8%	26.9%	20.8%	17.4%	18.5%	15.5%	16.0%	19.0%
Asian	17.5%	18.1%	14.8%	15.1%	13.5%	14.7%	13.7%	12.2%	11.5%	8.6%	12.9%
Black	24.7%	24.1%	22.9%	25.4%	26.1%	25.1%	20.3%	17.3%	16.1%	15.2%	20.2%
Pacific Islander	21.4%	21.4%	16.0%	20.0%	22.7%	17.6%	13.2%	23.8%	16.7%	19.6%	18.9%
White	12.2%	12.1%	11.0%	10.9%	11.0%	9.9%	9.4%	8.2%	7.9%	7.4%	9.4%
Not Available	19.2%	21.1%	22.9%	24.6%	25.4%	21.4%	16.6%	16.2%	15.0%	14.3%	18.5%
Not Applicable	0.0%	0.0%	0.0%	0.0%	100.0%	%	50.0%	0.0%	0.0%	16.7%	12.0%
Average	**15.8%**	**15.9%**	**15.0%**	**15.2%**	**15.0%**	**13.6%**	**12.1%**	**10.8%**	**10.3%**	**9.7%**	**12.5%**
Hispanic	22.9%	21.3%	21.2%	16.3%	22.4%	21.7%	19.0%	16.0%	15.0%	11.7%	17.2%
Non-Hispanic	14.8%	14.8%	13.4%	13.8%	13.5%	12.3%	10.9%	9.7%	9.3%	9.0%	11.4%

As shown in Table IV.55, the denial rate for prospective female homeowners was 13.2 percent, almost two percentage points higher than the denial rate for male applicants at 11.5 percent. Denial rates for male and female applicants differed considerably by year, but each year the rate of female denials were higher than that of males.

Table IV.55
Denial Rates by Gender of Applicant
Mecklenburg County
2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	14.7%	17.1%	18.2%	50.0%	15.8%
2009	15.0%	15.8%	25.2%	0.0%	15.9%
2010	13.8%	15.4%	24.0%	0.0%	15.0%
2011	13.5%	16.4%	26.2%	0.0%	15.2%
2012	13.6%	16.2%	25.0%	100.0%	15.0%
2013	12.0%	15.1%	23.2%	%	13.6%
2014	11.1%	13.0%	18.1%	50.0%	12.1%
2015	9.6%	11.9%	16.5%	0.0%	10.8%
2016	9.8%	10.3%	15.3%	0.0%	10.3%
2017	8.8%	10.3%	15.6%	0.0%	9.7%
Average	**11.5%**	**13.2%**	**19.1%**	**16.0%**	**12.5%**

Predatory Lending

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

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

Home loans are designated as "high-annual percentage rate" loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.56, only 1,359 loans between 2008 and 2017 were HALs, accounting for 0.9 percent. The highest rate of HAL loans was seen in 2008, at 5.3 percent, which fell to 0.3 percent in 2017.

Table IV.56
Originated Owner-Occupied Loans by HAL Status
Mecklenburg County
2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	696	286	12	21	28	15	51	67	124	59	1359
Other	12,346	9,415	8,748	8,077	9,841	12,524	13,506	16,198	35,722	18,650	145027
Total	**13,042**	**9,701**	**8,760**	**8,098**	**9,869**	**12,539**	**13,557**	**16,265**	**35,846**	**18,709**	**146,386**
Percent HAL	5.3%	2.9%	0.1%	0.3%	0.3%	0.1%	0.4%	0.4%	0.3%	0.3%	0.9%

While white households experienced HAL rates at 0.9 percent between 2008 and 2017, black households had a rate of HALs at 1.8 percent, at a slightly higher rate than the average. Hispanic households experienced HALs at a rate of 3.1 percent over this time period. However, both groups saw a decrease in HAL rates since 2008.

Table IV.57										
Rate of HALs Originated by Race/Ethnicity of Borrower										
Mecklenburg County										
2008–2017 HMDA Data										
Race	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Average**
American Indian	0.0%	6.7%	0.0%	5.1%	0.0%	1.8%	0.0%	0.0%	1.4%	0.0%	1.5%
Asian	2.6%	2.8%	0.3%	0.0%	0.4%	0.0%	0.1%	0.2%	0.1%	0.0%	0.5%
Black	9.6%	5.3%	0.0%	0.2%	0.0%	0.1%	0.2%	1.0%	0.5%	0.5%	1.8%
Pacific Islander	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
White	4.4%	2.5%	0.2%	0.3%	0.4%	0.1%	0.4%	0.3%	0.3%	0.3%	0.9%
Not Available	5.4%	2.1%	0.0%	0.1%	0.1%	0.0%	0.6%	0.3%	0.4%	0.2%	1.2%
Not Applicable	33.3%	0.0%	0.0%	0.0%	%	%	0.0%	0.0%	0.0%	0.0%	5.9%
Average	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**
Hispanic	9.3%	6.6%	1.6%	3.3%	3.8%	0.9%	3.6%	2.3%	1.6%	1.1%	3.1%
Non-Hispanic	5.0%	2.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.8%

HAL rates were above average for borrowers earning less than $50,000 per year as shown in Table IV.58.

Table IV.58										
Rates of HALs by Income of Borrower										
Mecklenburg County										
2008–2017 HMDA Data										
Income	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Average**
$30,000 or Below	9.2%	4.8%	0.4%	0.7%	0.9%	0.2%	1.2%	0.6%	0.3%	0.2%	1.6%
$30,001–$50,000	7.3%	4.2%	0.3%	0.4%	0.5%	0.3%	0.5%	0.7%	0.9%	0.3%	1.8%
$50,001–$75,000	5.3%	2.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.5%	0.2%	0.5%	0.9%
$75,001–$100,000	3.3%	2.2%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%	0.2%	0.2%	0.6%
$100,00–150,000	3.2%	0.9%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	0.3%	0.4%
Above $150,000	3.9%	2.0%	0.0%	0.2%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%	0.6%
Data Missing	6.7%	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
Average	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the County. According to HUD's AFFH data, there are 5,363 total units in the County. Of these, some 3,218 are public housing units, 1,772 are project-based Section 8, and another 373 are other HUD multifamily units. Over 16 percent of these overall units are accessible units.

| Table IV.59 Residents with Disabilities by Subsidized Housing Type Mecklenburg County HUD AFFH Raw Database		
Program	**Total Units**	**Total Disabled Units**
Public Housing	3,218	643
Project Based Section 8	1,772	166
Other HUD Multifamily	373	63
Housing Choice Vouchers		
Total	**5,363**	**872**

Map IV.12 shows the public housing units in Mecklenburg County and Map IV.13 shows housing choice vouchers in the County.

Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.14 and Map IV.15 shows other assisted multi-family housing units in the County.
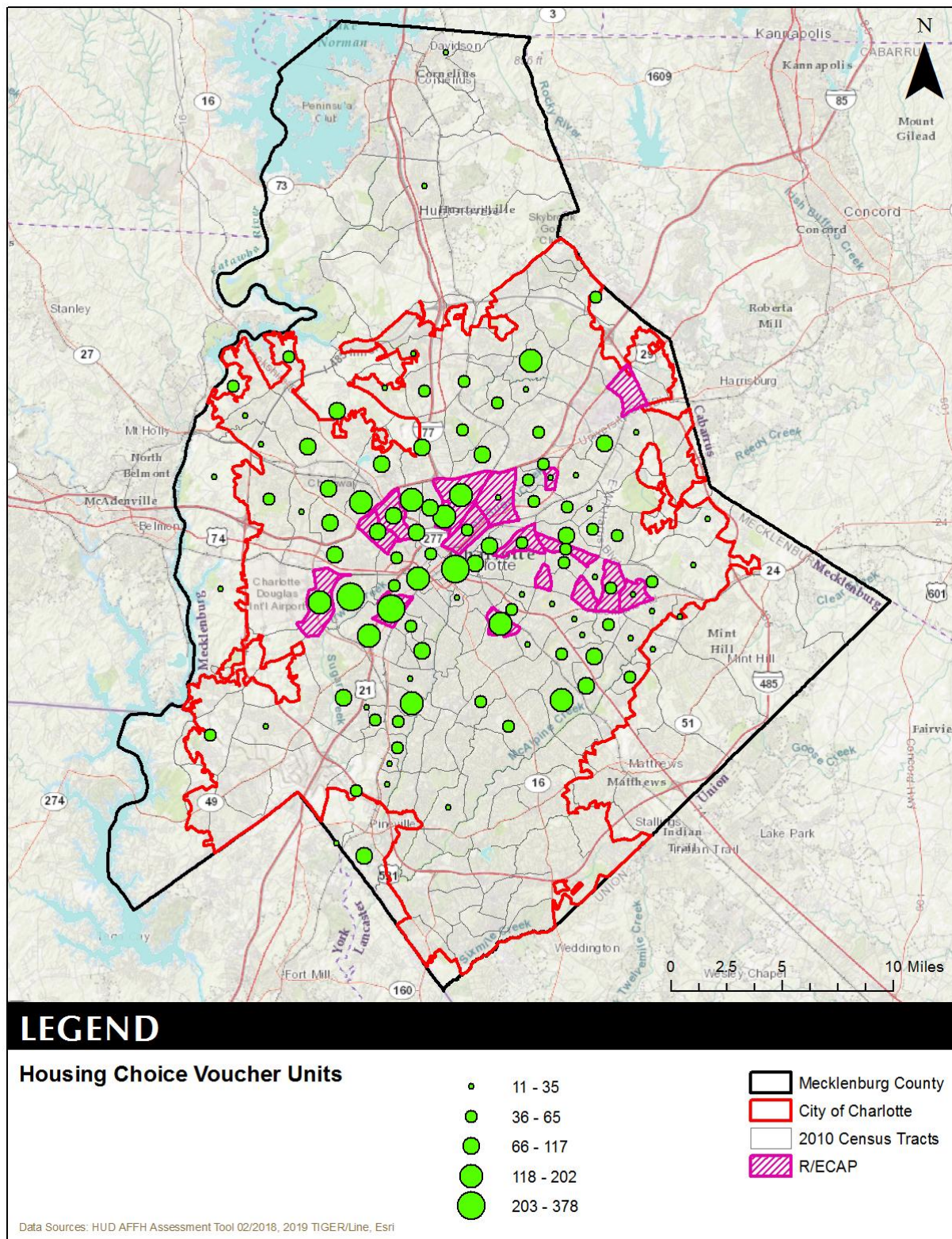
Disparities in Access to Opportunity

The locations of publicly supported housing units are in areas with both high and low access to opportunity. While publicly supported housing units tended to be located in areas with higher access to transportation and job proximity, they also tended to be located in areas with lower school proficiency and with lower access to low poverty areas.
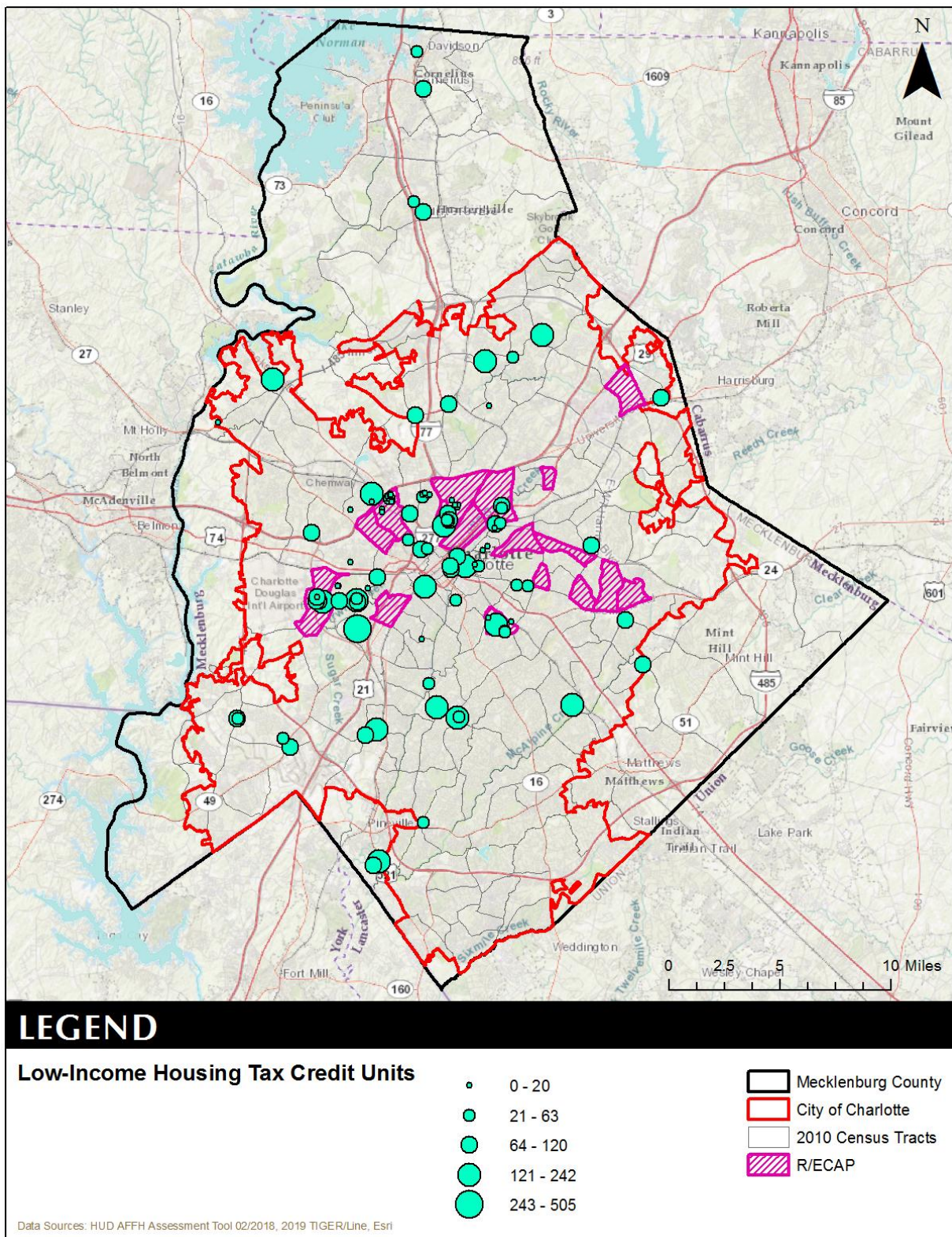
Map IV.12
Public Housing Units
Charlotte-Mecklenburg
2017 ACS, 2017 Tigerline, HUD AFFH Tool
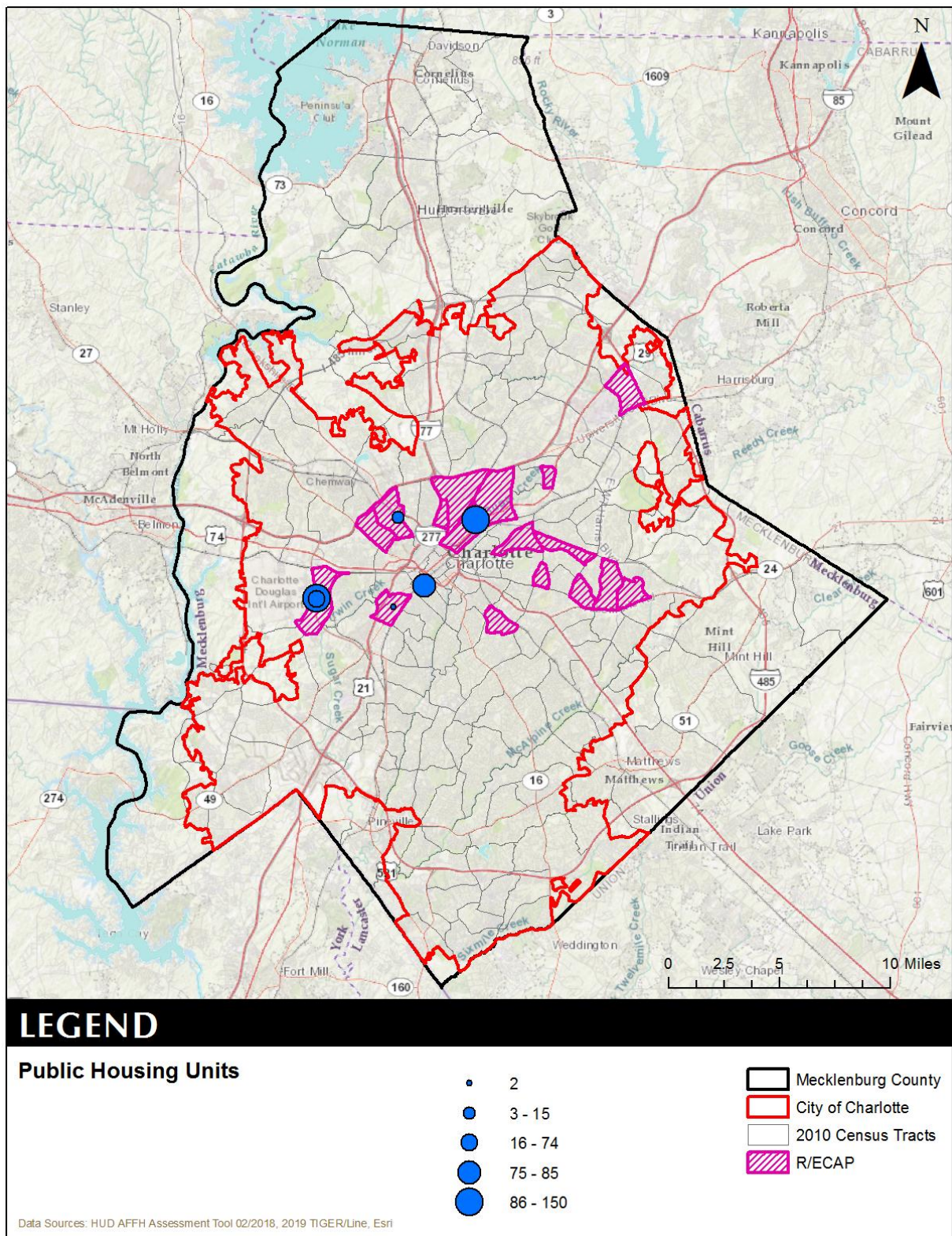
Map IV.13
Housing Choice Voucher Units
Charlotte-Mecklenburg
2017 ACS, 2017 Tigerline, HUD AFFH Tool

LEGEND

Housing Choice Voucher Units

- 11 - 35
- 36 - 65
- 66 - 117
- 118 - 202
- 203 - 378

☐ Mecklenburg County
☐ City of Charlotte
☐ 2010 Census Tracts
▨ R/ECAP

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri

Map IV.14
Low Income Housing Tax Credit (LIHTC) Units
Charlotte-Mecklenburg
2017 ACS, 2017 Tigerline, HUD AFFH Tool

LEGEND

Low-Income Housing Tax Credit Units

•	0 - 20
•	21 - 63
●	64 - 120
●	121 - 242
●	243 - 505

▭	Mecklenburg County
▭	City of Charlotte
▭	2010 Census Tracts
▨	R/ECAP

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri

Map IV.15
Other HUD Multi-Family Units
Charlotte-Mecklenburg
2017 ACS, 2017 Tigerline, HUD AFFH Tool

LEGEND

Assisted Multi-Family Housing Units

- 3 - 11
- 12 - 42
- 43 - 83
- 84 - 168
- 169 - 240

Mecklenburg County
City of Charlotte
2010 Census Tracts
R/ECAP

Data Sources: HUD AFFH Assessment Tool 02/2018, 2019 TIGER/Line, Esri
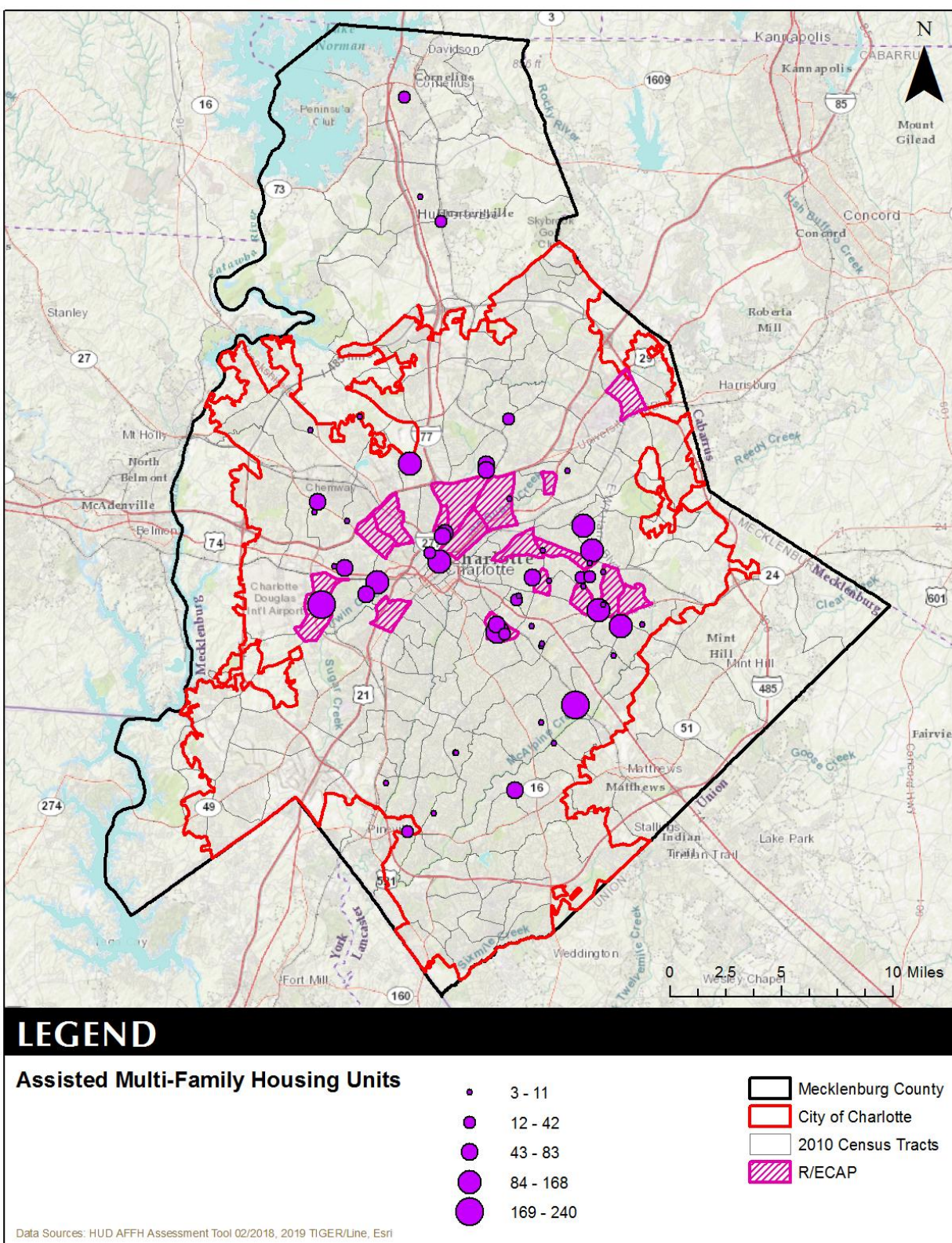
G. DISABILITY AND ACCESS ANALYSIS

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.60, below. The disability rate for females was 9.1 percent, compared to 8.2 percent for males. The disability rate grew precipitously higher with age, with 47.8 percent of those over 75 experiencing a disability.

Table IV.60 **Disability by Age** Mecklenburg County 2017 Five-Year ACS Data						
	Male		**Female**		**Total**	
Age	**Disabled Population**	**Disability Rate**	**Disabled Population**	**Disability Rate**	**Disabled Population**	**Disability Rate**
Under 5	259	0.7%	145	0.4%	404	0.6%
5 to 17	4,122	4.5%	2,299	2.6%	6,421	3.6%
18 to 34	6,545	5.1%	6,349	4.7%	12,894	4.9%
35 to 64	16,157	8.4%	19,984	9.4%	36,141	8.9%
65 to 74	6,493	22.4%	7,697	21.4%	14,190	21.8%
75 or Older	6,866	45.6%	12,227	49.2%	19,093	47.8%
Total	**40,442**	**8.2%**	**48,701**	**9.1%**	**89,143**	**8.7%**

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.61. Some 4.6 percent have an ambulatory disability, 3.9 have an independent living disability, and 1.8 percent have a self-care disability.

Table IV.61 **Total Disabilities Tallied: Aged 5 and Older** Mecklenburg County 2017 Five-Year ACS		
Disability Type	**Population with Disability**	**Percent with Disability**
Hearing disability	22,413	2.2%
Vision disability	17,309	1.7%
Cognitive disability	34,877	3.6%
Ambulatory disability	43,901	4.6%
Self-Care disability	17,488	1.8%
Independent living difficulty	30,570	3.9%

Housing Accessibility

Accessible housing units are located throughout the County. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

Some 16.3 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the County. However, this does not account for additional publicly supported housing units from County data, or for market rate housing.

Table IV.62		
Residents with Disabilities by Subsidized Housing Type		
Mecklenburg County		
HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	3,218	643
Project Based Section 8	1,772	166
Other HUD Multifamily	373	63
Housing Choice Vouchers		
Total	**5,363**	**872**

H. Fair Housing Enforcement, Outreach Capacity, & Resources

Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)[11]

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.[12] The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.[13] On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.
The following are examples of Fair Housing Act violations:

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[11] 42 U.S.C. 3601, et. Seq., as amended in 1988
[12] "HUD Fair Housing Laws and Presidential Executive Orders."
http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws
[13] "Title VIII: Fair Housing and Equal Opportunity."
http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.

3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.

4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.

5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of "reasonable accommodations" and "reasonable modifications" was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD's Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and is enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, apply to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.[14]

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold[15]
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

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[14] "HUD Fair Housing Laws and Presidential Executive Orders."
[15] Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

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

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

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

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

Executive Orders

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers

and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

State Fair Housing Laws

Under the Chapter 41A, the State Fair Housing Act provides fair housing throughout the State of North Carolina, which states:

> It is an unlawful discriminatory housing practice for any person in a real estate transaction, because of race, color, religion, sex, national origin, handicapping condition, or familial status to:
> - Refuse to engage in a real estate transaction;
> - Discriminate against a person in the terms, conditions, or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith;
> - Refuse to receive or fail to transmit a bona fide offer to engage in a real estate
> - transaction;
> - Refuse to negotiate for a real estate transaction;
> - Represent to a person that real property is not available for inspection, sale, rental, or lease when in fact it is so available, or fail to bring a property listing
> - to his attention, or refuse to permit him to inspect real property;
> - Make, print, circulate, post, or mail or cause to be so published a statement, advertisement, or sign, or use a form or application for a real estate transaction, or make a record or inquiry in connection with a prospective real estate
> - transaction, which indicates directly or indirectly, an intent to make a limitation,
> - specification, or discrimination with respect thereto;
> - Offer, solicit, accept, use, or retain a listing of real property with the understanding that any person may be discriminated against in a real estate

> transaction or in the furnishing of facilities or services in connection therewith; or

- Otherwise make unavailable or deny housing
- Refuse to rent or sell housing
- Falsely deny that housing is available for inspection, rental or sale
- Refuse to make a mortgage loan
- Impose different conditions or terms on a loan
- Threaten, coerce or intimidate any individual exercising a fair housing right
- Refuse reasonable changes to your dwelling to accommodate a disability

North Carolina Human Relations Commission

The Commission advocates, enforces, and promotes equality of opportunity in the areas of housing, fair employment practices, public accommodations, education, justice, and governmental services.[16]

Local Fair Housing Enforcement

The Charlotte-Mecklenburg Fair Housing Ordinances prohibit discrimination in housing due to race, color, national origin, religion, gender, familial status and disability.

The City of Charlotte and Mecklenburg County accept formal complaints from citizens who feel they have been discriminated against in housing because of their race, color, religion, national origin, gender, familial status or disability.

The Fair Housing staff document and investigate citizens' complaints and conduct standardized testing of alleged violators' facilities. We also provide referrals to the Advocacy Council for People with Disabilities, which advises local government officials about accommodations in programs, services and facilities.[17]

The intake, investigation, enforcement, education and outreach services are provided in conjunction with the Federal Fair Housing Assistance Program and the U.S. Department of Housing and Urban Development (HUD).

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[16] https://www.nc.gov/human-relations-commission
[17] https://www.charlottenc.gov/crc/ServicesPrograms/Pages/FairHousing.aspx

Fair Housing Complaints

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Fair housing complaint data received for the City of Charlotte by the Department of Housing and Urban Development from January 1, 2008 to the present was used for this analysis. Table IV.63 shows a total of 320 complaints, with the most common complaint filed on the basis of race (117 complaints), followed by disability (84 complaints), and national origin (60 complaints).

Table.IV.63 Fair Housing Complaints by Basis City of Charlotte HUD Fair Housing Complaints												
Basis	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**Total**
Race	14	16	17	9	8	6	8	7	10	7	15	117
Disability	6	8	7	5	7	9	8	9	11	1	13	84
National Origin	16	9	8	8	5	5	1	4	3	0	1	60
Familial Status	0	3	5	5	3	3	2	2	2	2	0	27
Sex	1	1	3	1	2	3	2	2	0	1	1	17
Retaliation	0	0	1	1	4	0	2	1	0	1	1	11
Color	0	0	0	1	0	0	0	0	1	0	0	2
Religion	0	1	0	0	0	0	0	0	1	0	0	2
Total Basis	**37**	**38**	**41**	**30**	**29**	**26**	**23**	**25**	**28**	**12**	**31**	**320**
Total Complaints	37	38	41	30	29	26	23	25	28	12	31	320

Table IV.64 shows Fair Housing complaints by closure. Some 87 complaints resulted in a successful conciliation or settlement agreement. There was a no cause determination for 152 complaints, and 32 complaints were withdrawn.

Table IV.64 Fair Housing Complaints by Closure City of Charlotte HUD Fair Housing Complaints												
Basis	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**Total**
No cause determination	14	18	17	14	18	9	16	14	13	6	13	152
Conciliation/settlement successful	13	7	11	6	6	9	3	7	12	4	9	87
Complaint withdrawn by complainant after resolution	3	4	8	5	2	3	3	1	2	1	0	32
Complainant failed to cooperate	7	5	2	2	0	3	1	1	0	0	0	21
Complaint withdrawn by complainant without resolution	0	2	1	1	2	0	0	1	0	0	1	8
Unable to locate complainant	0	1	1	1	0	2	0	1	1	0	0	7
FHAP judicial dismissal	0	1	0	1	0	0	0	0	0	0	0	2
Dismissed for lack of jurisdiction	0	0	0	0	1	0	0	0	0	0	0	1
Election made to go to court	0	0	1	0	0	0	0	0	0	0	0	1
Not Selected	0	0	0	0	0	0	0	0	0	0	1	1
Total Closures	**37**	**38**	**41**	**30**	**29**	**26**	**23**	**25**	**28**	**11**	**24**	**312**
Total Complaints	37	38	41	30	29	26	23	25	28	12	31	320

Table IV.65 shows Fair Housing complaints by issue. The most common issues were discrimination in terms/conditions/privileges relating to rental, accounting for 109 issues, followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for 69.

Table IV.65 Fair Housing Complaints by Issue City of Charlotte HUD Fair Housing Complaints												
Issue	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**Total**
Discrimination in terms/conditions/privileges relating to rental	20	16	16	9	11	4	6	9	5	3	10	109
Discriminatory terms, conditions, privileges, or services and facilities	4	4	3	5	3	5	9	6	12	5	13	69
Discriminatory refusal to rent	2	3	7	6	4	7	2	0	3	1	2	37
Discriminatory advertising, statements and notices	1	1	3	5	2	0	0	1	3	1	3	20
Failure to make reasonable accommodation	3	4	3	2	0	3	2	0	0	0	0	17
Discriminatory financing (includes real estate transactions)	2	0	3	1	1	0	0	0	1	1	1	10
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	1	1	1	4	2	1	0	10
Discrimination in terms/conditions/privileges relating to sale	1	7	0	0	0	0	0	0	0	0	0	8
Discriminatory acts under Section 818 (coercion, Etc.)	0	1	1	1	2	1	1	0	0	0	1	8
Discriminatory refusal to sell	0	1	0	1	2	1	0	1	0	0	0	6
Discrimination in services and facilities relating to rental	1	0	3	0	0	1	0	0	0	0	0	5
False denial or representation of availability - rental	1	0	0	0	0	0	1	1	1	0	1	5
Discriminatory refusal to negotiate for rental	0	0	1	0	0	1	0	1	1	0	0	4
Otherwise deny or make housing unavailable	0	0	0	0	1	0	1	1	0	0	0	3
Discrimination in the terms/conditions for making loans	1	0	1	0	0	0	0	0	0	0	0	2
Discrimination in terms and conditions of membership	1	0	0	0	0	0	0	0	0	0	0	1
Discrimination in the making of loans	0	0	0	0	1	0	0	0	0	0	0	1
Discriminatory refusal to negotiate for sale	0	1	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	0	0	0	1	0	0	0	1
Failure to permit reasonable modification	0	0	0	0	0	1	0	0	0	0	0	1
Failure to provide accessible and usable public and common user areas	0	0	0	0	1	0	0	0	0	0	0	1
Failure to provide usable doors	0	0	0	0	0	1	0	0	0	0	0	1
Total Issues	**37**	**38**	**41**	**30**	**29**	**26**	**23**	**25**	**28**	**12**	**31**	**320**
Total Complaints	37	38	41	30	29	26	23	25	28	12	31	320

HUD Complaints with Cause

HUD Fair Housing complaints found with cause are shown in Table IV.66. The most common discrimination complaint with cause was for disability (37 complaints), followed by race (33 complaints), and national origin (32 complaints).

Table IV.66 Fair Housing Complaints by Basis City of Charlotte HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Disability	4	5	3	1	3	4	2	3	8	0	4	37
Race	3	0	6	3	0	5	3	1	5	3	4	33
National Origin	9	4	5	4	3	3	0	3	1	0	0	32
Familial Status	0	1	4	2	1	0	0	0	0	1	0	9
Sex	0	1	1	1	0	0	1	1	0	0	1	6
Retaliation	0	0	0	0	1	0	0	0	0	1	0	2
Total Basis	16	11	19	11	8	12	6	8	14	5	9	119
Total Complaints Found with Cause	16	11	19	11	8	12	6	8	14	5	9	105

The closure of fair housing complaints found with cause is shown in Table IV.67. The outcome of 87 complaints was a successful settlement or conciliation, and the remaining 32 complaints were withdrawn by the complainant after resolution.

Table IV.67 Fair Housing Complaints by Closure City of Charlotte HUD Fair Housing Complaints												
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Conciliation/settlement successful	13	7	11	6	6	9	3	7	12	4	9	87
Complaint withdrawn by complainant after resolution	3	4	8	5	2	3	3	1	2	1	0	32
Total Closures	16	11	19	11	8	12	6	8	14	5	9	119
Total Complaints Found with Cause	16	11	19	11	8	12	6	8	14	5	9	105

Table IV.68 shows fair housing complaints by issue. Discrimination in terms/conditions/privileges relating to rental was the most common issue (45 complaints), followed by discriminatory terms, conditions, privileges, or services and facilities (25 complaints).

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Table IV.68 **Fair Housing Complaints by Issue** City of Charlotte HUD Fair Housing Complaints												
Discrimination in terms/conditions/privileges relating to rental	9	5	11	6	4	2	2	2	1	2	1	45
Discriminatory terms, conditions, privileges, or services and facilities	1	2	1	1	1	2	0	3	7	2	5	25
Discriminatory refusal to rent	0	0	1	2	3	3	1	0	1	0	2	13
Failure to make reasonable accommodation	2	3	3	1	0	2	2	0	0	0	0	13
Discriminatory advertising, statements and notices	1	0	2	1	0	0	0	1	2	1	0	8
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	0	0	0	2	1	0	0	3
False denial or representation of availability - rental	0	0	0	0	0	0	1	0	1	0	1	3
Discrimination in services and facilities relating to rental	1	0	0	0	0	1	0	0	0	0	0	2
Discriminatory financing (includes real estate transactions)	1	0	0	0	0	0	0	0	1	0	0	2
Discrimination in terms and conditions of membership	1	0	0	0	0	0	0	0	0	0	0	1
Discrimination in the terms/conditions for making loans	0	0	1	0	0	0	0	0	0	0	0	1
Discriminatory refusal to negotiate for rental	0	0	0	0	0	1	0	0	0	0	0	1
Discriminatory refusal to negotiate for sale	0	1	0	0	0	0	0	0	0	0	0	1
Failure to provide usable doors	0	0	0	0	0	1	0	0	0	0	0	1
Total Issues	**16**	**11**	**19**	**11**	**8**	**12**	**6**	**8**	**14**	**5**	**9**	**119**
Total Complaints Found with Cause	16	11	19	11	8	12	6	8	14	5	9	105

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 168 responses to date. The majority of survey respondents are service providers, representing 112 respondents.

Table IV.69 Role of Respondent City of Charlotte 2019 Fair Housing Survey Data	
Primary Role	**Total**
Homeowner or Renter	0
Service Provider	112
Property Management	0
Local Government	14
Law/Legal services	4
Insurance	5
Construction/Development	2
Lending/Mortgage industry	0
Real Estate Sales/ Brokerage	2
Appraisal	0
Other (please specify)	13
Missing	3
Total	**168**

As seen in Table IV.70, 35 respondents are renters and 96 respondents are homeowners. The other respondents either classified their housing situation as "other" or did not answer the question.

Table IV.70 Homeowner or Renter City of Charlotte 2019 Fair Housing Survey Data	
Role	**Total**
Homeowner	96
Renter	35
Other	0

Some 29 respondents were not familiar with fair housing laws, 60 respondents were somewhat familiar, and 25 respondents were very familiar with fair housing laws.

Table IV.71 How Familiar are you with Fair Housing Laws? City of Charlotte 2019 Fair Housing Survey Data	
Familiarity	**Total**
Very familiar	25
Somewhat Familiar	60
Not Familiar	29

As seen in Table IV.72, some 48.8 percent of respondents think that fair housing laws are useful, while 6.5 percent of respondents do not. Some 23.8 percent of respondents feel that fair housing laws are difficult to understand. However, only 11.9 percent of respondents think fair housing laws are adequately enforced.

Table IV.72 Federal, State, and Local Fair Housing Laws City of Charlotte 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws serve a useful purpose?	82	11	22	53	168
Do you think fair housing laws are difficult to follow or understand?	40	48	24	56	168
Do you thing fair housing laws are adequately enforced?	20	40	53	55	168

Some 25 respondents are aware of a training process available to learn about fair housing laws, six (6) respondents are aware of fair housing testing, and 16 respondents have attended fair housing trainings.

Table IV.73 Fair Housing Activities City of Charlotte 2019 Fair Housing Survey Data				
Question	Yes	No	Missing	Total
Are you aware of any educational activities or training opportunities to learn about fair housing?	25	66	67	168
Have you participated in any fair housing trainings or activities?	16	26	123	168
Are you aware of any fair housing testing of any sort in the city?	6	76	67	168

Respondents were most likely to receive fair housing education through a meeting or community service provider.

Table IV.74 If you have received fair housing training, where or how did you receive training? City of Charlotte 2019 Fair Housing Survey Data	
Response	Total
Through legal consult	2
Online program or webinar	2
Seminar with company	2
Discussion topic at meeting	9
Community Service provider	5
Other	15
Missing	133
Total	**168**

Barriers to fair housing in the private sector are shown in Table IV.75. Respondents were most likely to be aware of questionable practices or barriers to fair housing choice in the mortgage and home lending industry with 27 respondents indicating barriers. This is followed by the rental market industry and the home appraisal industry.

Table IV.75
Barriers to Fair Housing in the Private Sector
City of Charlotte
2019 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	20	45	33	70	168
The real estate industry?	17	47	33	71	168
The mortgage and home lending industry?	27	37	34	70	168
The housing construction or accessible housing design fields?	7	53	36	72	168
The home insurance industry?	12	47	39	70	168
The home appraisal industry?	21	41	33	73	168
Any other housing services?	11	43	33	81	168

Barriers to fair housing in the public sector are shown in Table IV.76. The most respondents identify questionable practices or barriers to fair housing choice in limited access to governmental services, such as employment services, with 29 respondents indicating this barrier, as well as 27 respondents indicating land use policies, and 22 indicating occupancy standards or health and safety codes.

Table IV.76
Barriers to Fair Housing in the Public Sector
City of Charlotte
2019 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	27	39	19	83	168
Zoning laws?	19	38	25	86	168
Occupancy standards or health and safety codes?	22	34	29	83	168
Property assessment and tax policies?	9	36	38	85	168
Permitting process?	10	28	45	85	168
Housing construction standards?	9	34	40	85	168
Neighborhood or community development policies?	15	37	31	85	168
Limited access to government services, such as employment services or transportation?	29	29	25	85	168
Are you aware of any other local government actions or regulations in your community that act as barriers to fair housing?	15	31	35	87	168

Table IV.77 rates how respondents feel that individual contributing factors affect their communities. Lack of access to affordable housing had a significant impact, as well as lack of access to proficient public schools, and gentrification and displacement due to economic pressures.

Table IV.77 Community access City of Charlotte 2019 Fair Housing Survey Data					
Question	**Not at all**	**Slightly**	**Moderately**	**Significantly**	**Don't know**
Are you and/or your community affected by lack of access to any of these factors listed below:					
Access to public transportation to schools, work, health care, services?	14	12	13	43	2
Access to good nutrition, healthy food, fresh vegetables, etc?	16	9	13	39	5
Access to school choice?	12	10	14	35	12
Access to proficient Public Schools?	10	7	13	44	10
Access to parks, libraries, other public facilities?	18	15	20	28	4
Access to health care?	23	7	20	28	5
Access to mental health care?	12	9	13	37	13
Access for seniors and/or people with disabilities to public transportation?	8	9	18	35	15
Lack of affordable housing	9	2	9	61	4
Lack of affordable Public Housing	8	2	20	44	9
Access for acceptance of housing choice vouchers	8	4	11	30	30
Access to education about fair housing laws	8	7	10	32	27
Gentrification and displacement due to economic pressures	5	8	14	46	10
Collaboration between agencies	7	6	16	24	29
Other	4	1	1	4	32

The effect of fair housing issues on communities, as seen by survey respondents, is shown in Table IV.78. Lack of affordable rental housing was seen as having a significant effect by 48 respondents. This was followed by concentrations of poverty and lack of affordable single-family houses.

Table IV.78 Community Issues City of Charlotte 2019 Fair Housing Survey Data					
Question	**Not at all**	**Slightly**	**Moderately**	**Significantly**	**Don't know**
Do you believe these issues are happening in the City of Charlotte? If so, how much are the issues impacting your community:					
Segregation	8	12	18	39	4
Concentrations of racial or ethnic minorities	6	12	15	43	3
Concentrations of Poverty	6	10	9	55	3
Differences in access to housing opportunities for people of various incomes, of a specific race or ethnicity, or national origin, sexual orientation, gender identity, gender expression, disability, gender, or family status?	9	5	15	48	6
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, sexual orientation, gender identity, gender expression, disability, gender, or family status.	6	7	12	54	6
Challenges for persons with disabilities?	3	7	22	28	25
Lack of housing discrimination enforcement	11	7	17	24	26
Lack of affordable single-family houses	4	6	7	59	8
Lack of affordable rental housing	6	3	7	62	6
Lack of acceptance of housing choice vouchers	8	2	15	26	32
No limited education about fair housing laws	8	11	18	21	22
Gentrification and displacement due to economic pressures	4	6	11	52	10
Other	6	1	0	2	21

As seen in Table IV.79, some eight (8) respondents were aware of any city or county fair housing ordinances, regulations, or plans.

Table IV.79 Concluding Questions City of Charlotte 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in your community?	8	44	32	84	168
Are you aware of any policies for "affirmatively furthering fair housing" in your community?	8	43	31	86	168

Section V. Fair Housing Goals and Priorities

Overview

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

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Assessing Fair Housing

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

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)[18], and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high

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[18] The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Charlotte and Mecklenburg County certify that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice, and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Charlotte and Mecklenburg County has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1 provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice

2. Medium: Factors that have a less direct impact on fair housing choice, or that The City of Charlotte and Mecklenburg County has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that The City of Charlotte and Mecklenburg County has limited capacity to address.

Table V.1 Contributing Factors Charlotte-Mecklenburg		
Contributing Factors	**Priority**	**Justification**
Discriminatory patterns in lending	High	As demonstrated by 2008-2018 HMDA data, black and Hispanic loan denial rates have fallen since 2008. The average denial rate over the entire period was 12.5 percent overall and 9.5 percent for white households, however the denial rate was much higher for minority households, with denial rates at 20 percent for black households, 10 percent for American Indian, 18.9 percent for Pacific Islander, and 17.2 percent for Hispanic households.
Access to proficient schools	Med	School proficiency index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access for black households to proficient schools. However, the City of Charlotte and Mecklenburg County have little control over increasing access.
Access to low poverty areas	High	Black and Hispanic households have less access to low poverty areas than white households in the County, as demonstrated by low poverty indices.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County has little control over impacting labor market engagement on a large scale.
Moderate levels of segregation for black and minority households	High	Black and other racial minority households have moderate to high levels of segregation in the County, although overall segregation has decreased since 2000.
Insufficient affordable housing in a range of unit sizes	High	The rate housing problems for households at or below 30 percent HUD Area Median Family Income (HAMFI) in the County exceeds 80.1 percent. This impacts 38,624 households county-wide.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

ADDITIONAL FINDINGS

In addition to the table above, there are several significant findings or conclusions summarized here. Overall, the City of Charlotte and Mecklenburg County has a moderate level of segregation by race and ethnicity, particularly for black households. The County had 17 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report. R/ECAPs are geographic areas that contain at least 50 percent minority, or non-white, population, and at least a 40 percent poverty rate. This is explained in further detail in section *IV.D. Racially and Ethnically Concentrated Areas of Poverty.*

Black and Hispanic households have lower access to areas of opportunity, including access to proficient schools, low poverty areas, and labor market engagement. The survey and public input revealed a continued need for fair housing outreach and education in the County.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

The Table I.2, on the following page, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table V.2 Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions Charlotte-Mecklenburg		
Fair Housing Issues/ Impediments	**Contributing Factors**	**Recommended Actions to be Taken**
Segregation	Moderate levels of segregation for black households	Review zoning and Comprehensive Plan for potential barriers to affordable housing options, including density maximums and lot size requirements; continue recommending appropriate amendments each year, over the next five (5) years.
Disparities in Access to Opportunity	Access to proficient schools	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.
	Access to low poverty areas	Continue the use of the Housing Locational Scoring tool to place new affordable housing developments in areas with greater access to opportunity, including proficient schools, proximity to jobs, and lower poverty areas.
	Labor market engagement	Explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas.
		As part of Charlotte's UDO development process, review zoning and other ordinances for potential barriers to fair housing choice.
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	Encourage the development of future affordable housing sites in high opportunity areas.
		Continue the use of the Housing Locational Scoring tool to place new affordable housing developments in areas with greater access to opportunity, including proficient schools, proximity to jobs, and lower poverty areas.
Disability and Access	Insufficient accessible affordable housing	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.
Fair Housing Enforcement and Outreach	Insufficient fair housing education	Promote fair housing education through annual or biannual workshops.
	Insufficient understanding of credit	Promote outreach and education related to credit for prospective homebuyers.
	Discriminatory patterns in lending	

Section VI. Appendices

A. ADDITIONAL PLAN DATA

TableVI.1											
Loan Applications by Reason for Denial											
Mecklenburg County											
2008–2017 HMDA Data											
Denial Reason	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Total**
Debt-to-Income Ratio	520	401	340	332	371	407	469	416	866	462	4,584
Employment History	72	62	69	49	67	56	53	47	120	47	642
Credit History	465	328	312	317	352	380	297	289	520	203	3,463
Collateral	273	257	231	231	221	309	250	341	678	377	3,168
Insufficient Cash	110	59	62	50	60	85	69	87	170	84	836
Unverifiable Information	160	91	85	67	87	85	53	65	188	70	951
Credit Application Incomplete	198	79	71	70	156	225	202	188	428	198	1,815
Mortgage Insurance Denied	10	8	5	4	4	4	1	4	2	2	44
Other	240	163	131	136	197	108	113	116	274	125	1,603
Missing	401	386	236	193	230	309	363	413	854	450	3,835
Total	**2,449**	**1,834**	**1,542**	**1,449**	**1,745**	**1,968**	**1,870**	**1,966**	**4,100**	**2,018**	**20941**

Table VI.2											
Denial Rates by Race/Ethnicity of Applicant											
Mecklenburg County											
2004–2017 HMDA Data											
Race/Ethnicity	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Average**
American Indian	27.3%	26.8%	10.5%	18.8%	26.9%	20.8%	17.4%	18.5%	15.5%	16.0%	19.0%
Asian	17.5%	18.1%	14.8%	15.1%	13.5%	14.7%	13.7%	12.2%	11.5%	8.6%	12.9%
Black	24.7%	24.1%	22.9%	25.4%	26.1%	25.1%	20.3%	17.3%	16.1%	15.2%	20.2%
Pacific Islander	21.4%	21.4%	16.0%	20.0%	22.7%	17.6%	13.2%	23.8%	16.7%	19.6%	18.9%
White	12.2%	12.1%	11.0%	10.9%	11.0%	9.9%	9.4%	8.2%	7.9%	7.4%	9.4%
Not Available	19.2%	21.1%	22.9%	24.6%	25.4%	21.4%	16.6%	16.2%	15.0%	14.3%	18.5%
Not Applicable	0.0%	0.0%	0.0%	0.0%	100.0%	%	50.0%	0.0%	0.0%	16.7%	12.0%
Average	**15.8%**	**15.9%**	**15.0%**	**15.2%**	**15.0%**	**13.6%**	**12.1%**	**10.8%**	**10.3%**	**9.7%**	**12.5%**
Hispanic	22.9%	21.3%	21.2%	16.3%	22.4%	21.7%	19.0%	16.0%	15.0%	11.7%	17.2%
Non-Hispanic	14.8%	14.8%	13.4%	13.8%	13.5%	12.3%	10.9%	9.7%	9.3%	9.0%	11.4%

Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	40	30	34	39	38	57	38	53	142	79	550
	Denied	15	11	4	9	14	15	8	12	26	15	129
	Denial Rate	27.3%	26.8%	10.5%	18.8%	26.9%	20.8%	17.4%	18.5%	15.5%	16.0%	19.0%
Asian	Originated	500	389	379	404	538	692	753	897	2,100	1,257	7909
	Denied	106	86	66	72	84	119	120	125	274	119	1171
	Denial Rate	17.5%	18.1%	14.8%	15.1%	13.5%	14.7%	13.7%	12.2%	11.5%	8.6%	12.9%
Black	Originated	2,230	1,739	1,620	1,276	1,438	1,631	1,970	2,505	6,108	3,338	23855
	Denied	732	551	482	434	507	548	503	523	1,170	599	6049
	Denial Rate	24.7%	24.1%	22.9%	25.4%	26.1%	25.1%	20.3%	17.3%	16.1%	15.2%	20.2%
Pacific Islander	Originated	33	22	21	16	17	28	33	32	70	37	309
	Denied	9	6	4	4	5	6	5	10	14	9	72
	Denial Rate	21.4%	21.4%	16.0%	20.0%	22.7%	17.6%	13.2%	23.8%	16.7%	19.6%	18.9%
White	Originated	8,513	6,421	5,809	5,603	7,066	9,123	9,543	11,293	24,440	12,226	100037
	Denied	1,178	887	720	683	871	1,006	990	1,010	2,090	980	10415
	Denial Rate	12.2%	12.1%	11.0%	10.9%	11.0%	9.9%	16.6%	8.2%	7.9%	7.4%	9.4%
Not Available	Originated	1,723	1,094	896	759	772	1,008	1,219	1,482	2,984	1,767	13704
	Denied	409	293	266	247	263	274	243	286	526	295	3102
	Denial Rate	19.2%	21.1%	22.9%	24.6%	25.4%	21.4%	16.6%	16.2%	15.0%	14.3%	18.5%
Not Applicable	Originated	3	6	1	1	0	0	1	3	2	5	22
	Denied	0	0	0	0	1	0	1	0	0	1	3
	Denial Rate	0.0%	0.0%	0.0%	0.0%	100.0%	%	50.0%	0.0%	0.0%	16.7%	12.0%
Total	Originated	13,042	9,701	8,760	8,098	9,869	12,539	13,557	16,265	35,846	18,709	146,386
	Denied	2,449	1,834	1,542	1,449	1,745	1,968	1,870	1,966	4,100	2,018	20,941
	Denial Rate	15.8%	15.9%	15.0%	15.2%	15.0%	13.6%	12.1%	10.8%	10.3%	9.7%	12.5%
Hispanic	Originated	773	532	501	461	501	655	872	1,151	2,878	1,600	9924
	Denied	229	144	135	90	145	181	204	220	508	211	2067
	Denial Rate	22.9%	21.3%	21.2%	16.3%	22.4%	21.7%	19.0%	16.0%	15.0%	11.7%	17.2%
Non-Hispanic	Originated	10,617	8,097	7,398	6,900	8,611	10,883	11,511	13,667	30,036	15,436	123156
	Denied	1,840	1,402	1,140	1,107	1,340	1,525	1,414	1,469	3,088	1,532	15857
	Denial Rate	14.8%	14.8%	13.4%	13.8%	13.5%	12.3%	10.9%	9.7%	9.3%	9.0%	11.4%

Table VI.3
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
Mecklenburg County
2008–2017 HMDA Data

Table VI.4
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
Mecklenburg County
2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	16	295	1391	25	2234	623	0	4,584	16
Employment History	2	52	158	3	340	87	0	642	2
Credit History	36	119	1330	16	1372	589	1	3,463	36
Collateral	11	134	541	8	2048	426	0	3,168	11
Insufficient Cash	4	75	232	2	433	90	0	836	4
Unverifiable Information	3	94	226	1	508	119	0	951	3
Credit Application Incomplete	8	102	359	5	1015	326	0	1,815	8
Mortgage Insurance Denied	0	1	11	0	24	8	0	44	0
Other	8	94	443	6	820	232	0	1,603	8
Missing	41	205	1,358	6	1,621	602	2	3,835	1,979
Total	**129**	**1171**	**6049**	**72**	**10415**	**3102**	**3**	**20941**	**2067**
% Missing	31.8%	17.5%	22.4%	8.3%	15.6%	19.4%	66.7%	18.3%	95.7%

Table VI.5
Denial Rates by Gender of Applicant
Mecklenburg County
2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	14.7%	17.1%	18.2%	50.0%	15.8%
2009	15.0%	15.8%	25.2%	0.0%	15.9%
2010	13.8%	15.4%	24.0%	0.0%	15.0%
2011	13.5%	16.4%	26.2%	0.0%	15.2%
2012	13.6%	16.2%	25.0%	100.0%	15.0%
2013	12.0%	15.1%	23.2%	%	13.6%
2014	11.1%	13.0%	18.1%	50.0%	12.1%
2015	9.6%	11.9%	16.5%	0.0%	10.8%
2016	9.8%	10.3%	15.3%	0.0%	10.3%
2017	8.8%	10.3%	15.6%	0.0%	9.7%
Average	**11.5%**	**13.2%**	**19.1%**	**16.0%**	**12.5%**

Table VI.6
Loan Applications by Selected Action Taken by Gender of Applicant
Mecklenburg County
2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	7,544	5,518	5,216	4,924	6,118	7,837	8,390	9,941	21,692	11,184	88364
	Denied	1,295	973	838	768	963	1,067	1,049	1,057	2,360	1,084	11454
	Denial Rate	14.7%	15.0%	13.8%	13.5%	13.6%	12.0%	11.1%	9.6%	9.8%	8.8%	11.5%
Female	Originated	4,477	3,649	3,107	2,799	3,367	4,166	4,509	5,457	12,450	6,532	50513
	Denied	925	683	566	548	653	739	675	738	1,434	752	7713
	Denial Rate	17.1%	15.8%	15.4%	16.4%	16.2%	15.1%	13.0%	11.9%	10.3%	10.3%	13.2%
Not Available	Originated	1,019	529	436	374	384	536	657	865	1,700	988	7488
	Denied	227	178	138	133	128	162	145	171	306	182	1770
	Denial Rate	18.2%	25.2%	24.0%	26.2%	25.0%	23.2%	18.1%	16.5%	15.3%	15.6%	19.1%
Not Applicable	Originated	2	5	1	1	0	0	1	2	4	5	21
	Denied	2	0	0	0	1	0	1	0	0	0	4
	Denial Rate	50.0%	0.0%	0.0%	0.0%	100.0%	%	50.0%	0.0%	0.0%	0.0%	16.0%
Total	**Originated**	**13,042**	**9,701**	**8,760**	**8,098**	**9,869**	**12,539**	**13,557**	**16,265**	**35,846**	**18,709**	**146,386**
	Denied	**2,449**	**1,834**	**1,542**	**1,449**	**1,745**	**1,968**	**1,870**	**1,966**	**4,100**	**2,018**	**20,941**
	Denial Rate	**15.8%**	**15.9%**	**15.0%**	**15.2%**	**15.0%**	**13.6%**	**12.1%**	**10.8%**	**10.3%**	**9.7%**	**12.5%**

Table VI.7
Denial Rates by Income of Applicant
Mecklenburg County
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
$30,000 or Below	30.5%	29.2%	26.0%	25.9%	26.9%	26.5%	22.1%	21.1%	19.9%	17.7%	23.7%
$30,001–$50,000	17.2%	16.7%	15.9%	19.0%	18.7%	17.4%	15.3%	12.7%	12.6%	12.4%	15.2%
$50,001–$75,000	15.4%	12.5%	12.9%	13.9%	14.2%	12.3%	11.4%	10.2%	9.1%	9.8%	11.4%
$75,001–$100,000	13.0%	12.4%	12.0%	11.2%	9.8%	10.2%	10.0%	9.0%	7.7%	7.6%	9.6%
$100,001–$150,000	12.3%	11.5%	9.0%	8.6%	9.8%	8.9%	7.9%	7.9%	8.0%	7.4%	8.7%
Above $150,000	10.3%	12.7%	10.6%	8.2%	9.4%	8.8%	8.1%	6.3%	7.3%	6.7%	8.2%
Data Missing	11.8%	8.3%	20.0%	0.0%	16.7%	11.1%	17.9%	16.3%	11.4%	19.4%	13.9%
Total	**15.8%**	**15.9%**	**15.0%**	**15.2%**	**15.0%**	**13.6%**	**12.1%**	**10.8%**	**10.3%**	**9.7%**	**12.5%**

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
TableVI.8												
Loan Applications by Income of Applicant: Originated and Denied												
Mecklenburg County												
2008–2017 HMDA Data												
$30,000 or Below	Loan Originated	938	1,073	1,233	1,095	1,132	1,227	1,361	1,555	3,244	1,442	14300
	Application Denied	411	442	433	382	417	443	385	416	806	310	4445
	Denial Rate	30.5%	29.2%	26.0%	25.9%	26.9%	26.5%	22.1%	21.1%	19.9%	17.7%	23.7%
$30,001 – $50,000	Loan Originated	3,592	3,020	2,320	1,933	2,290	2,490	2,703	3,381	7,260	3,507	32496
	Application Denied	747	606	439	453	526	523	488	491	1,050	495	5818
	Denial Rate	17.2%	16.7%	15.9%	19.0%	18.7%	17.4%	15.3%	12.7%	12.6%	12.4%	15.2%
$50,001 – $75,000	Loan Originated	3,026	2,235	1,778	1,586	1,879	2,601	2,812	3,454	7,988	4,369	31728
	Application Denied	549	320	264	257	311	366	362	394	796	476	4095
	Denial Rate	15.4%	12.5%	12.9%	13.9%	14.2%	12.3%	11.4%	10.2%	9.1%	9.8%	11.4%
$75,001 – $100,000	Loan Originated	1,935	1,266	1,157	1,161	1,466	1,957	2,018	2,428	5,504	2,919	21811
	Application Denied	288	179	158	146	160	222	225	240	458	241	2317
	Denial Rate	13.0%	12.4%	12.0%	11.2%	9.8%	10.2%	10.0%	9.0%	7.7%	7.6%	9.6%
$100,001 – 150,000	Loan Originated	1,846	1,133	1,176	1,206	1,609	2,201	2,402	2,858	6,064	3,299	23794
	Application Denied	258	147	116	113	174	215	206	246	528	262	2265
	Denial Rate	12.3%	11.5%	9.0%	8.6%	9.8%	8.9%	7.9%	7.9%	8.0%	7.4%	8.7%
Above $150,000	Loan Originated	1,675	952	1,076	1,100	1,473	2,039	2,229	2,553	5,724	3,144	21965
	Application Denied	192	138	127	98	153	196	197	172	454	227	1954
	Denial Rate	10.3%	12.7%	10.6%	8.2%	9.4%	8.8%	8.1%	6.3%	7.3%	6.7%	8.2%
Data Missing	Loan Originated	30	22	20	17	20	24	32	36	62	29	292
	Application Denied	4	2	5	0	4	3	7	7	8	7	47
	Denial Rate	11.8%	8.3%	20.0%	0.0%	16.7%	11.1%	17.9%	16.3%	11.4%	19.4%	13.9%
Total	**Loan Originated**	13,042	9,701	8,760	8,098	9,869	12,539	13,557	16,265	35,846	18,709	146,386
	Application Denied	2,449	1,834	1,542	1,449	1,745	1,968	1,870	1,966	4,100	2,018	20,941
	Denial Rate	15.8%	15.9%	15.0%	15.2%	15.0%	13.6%	12.1%	10.8%	10.3%	9.7%	12.5%

Table VI.9
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
Mecklenburg County
2008–2017 HMDA Data

Race	$30,000 or Below	$30,001 – $50,000	$50,001 –$75,000	$75,001 –$100,000	$100,001 –$150,000	> $150,000	Data Missing	Average
American Indian	29.9%	26.0%	21.7%	10.9%	8.8%	7.4%	%	19.0%
Asian	19.7%	15.8%	12.2%	9.4%	8.8%	9.2%	0.0%	12.9%
Black	34.1%	20.2%	16.8%	15.9%	15.9%	15.5%	35.7%	20.2%
Pacific Islander	35.2%	17.5%	18.1%	14.5%	16.1%	7.4%	100.0%	18.9%
White	17.8%	11.3%	8.7%	7.4%	7.2%	7.2%	12.0%	9.4%
Not Available	39.0%	23.1%	16.7%	16.0%	12.5%	10.6%	17.8%	18.5%
Not Applicable	18.8%	%	0.0%	0.0%	0.0%	%	%	12.0%
Average	**23.7%**	**15.2**	**11.4%**	**9.6%**	**8.7%**	**8.2%**	**13.9%**	**12.5%**
Non-Hispanic	25.0%	15.9	14.6%	12.6%	10.5%	10.9%	33.3%	17.2%
Hispanic	21.6%	14.3	10.6%	8.7%	8.1%	7.7%	13.0%	11.4%

Table VI.10
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
Mecklenburg County
2008–2017 HMDA Data

Race		$30,000 or Below	$30,001 – $50,000	$50,001 –$75,000	$75,001 –$100,000	$100,001 –$150,000	> $150,000	Data Missing	Total
American Indian	Loan Originated	61	125	123	98	93	50	0	550
	Application Denied	26	44	34	12	9	4	0	129
	Denial Rate	29.9%	26.0%	21.7%	10.9%	8.8%	7.4%	%	19.0%
Asian	Loan Originated	1407	1446	1236	1228	1576	1012	4	7909
	Application Denied	345	271	172	128	152	103	0	1171
	Denial Rate	19.7%	15.8%	12.2%	9.4%	8.8%	9.25	0.0%	12.9%
Black	Loan Originated	2702	8881	6448	2772	2003	1040	9	23855
	Application Denied	1401	2251	1298	525	378	191	5	6049
	Denial Rate	34.1%	20.2%	16.8%	15.9%	15.9%	15.5%	35.7%	18.9%
Pacific Islander	Loan Originated	35	85	59	53	52	25	0	309
	Application Denied	19	18	13	9	10	2	1	72
	Denial Rate	35.2%	17.5%	18.1%	14.5%	16.1%	7.4%	100.0%	18.9%
White	Loan Originated	8973	19433	21057	15633	17534	17165	242	100037
	Application Denied	1943	2476	2016	1257	1353	1337	33	10415
	Denial Rate	17.8%	11.3%	8.7%	7.4%	7.2%	7.2%	12.0%	9.4%
Not Available	Loan Originated	1109	2526	2802	2023	2534	2673	37	13704
	Application Denied	708	758	562	386	363	317	8	3102
	Denial Rate	39.0%	23.1%	16.7%	16.0%	12.5%	10.6%	17.8%	18.5%
Not Applicable	Loan Originated	13	0	3	4	2	0	0	22
	Application Denied	3	0	0	0	0	0	0	3
	Denial Rate	18.8%	%	0.0%	0.0%	0.0%	%	%	12.0%
Total	**Loan Originated**	**14300**	**32496**	**31728**	**21811**	**23794**	**21965**	**292**	**146,386**
	Application Denied	**4445**	**5818**	**4095**	**2317**	**2265**	**1954**	**47**	**20,941**
	Denial Rate	**23.7%**	**15.2%**	**11.4%**	**9.6%**	**8.7%**	**8.2%**	**13.9**	**12.5%**
Hispanic	Loan Originated	2356	3713	1955	815	645	434	6	9924
	Application Denied	784	700	334	117	76	53	3	2067
	Denial Rate	25.0%	15.9%	14.6%	12.6%	10.5%	10.9%	33.3%	17.2%
Non-Hispanic	Loan Originated	10899	26395	27082	18959	20675	18898	248	123156
	Application Denied	2997	4409	3198	1817	1829	1570	37	15857
	Denial Rate	21.6%	14.3%	10.6%	8.7%	8.1%	7.7%	13.0%	11.4%

Table VI.11
Loans by Loan Purpose by HAL Status
Mecklenburg County
2008–2017 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	HAL	696	286	12	21	28	15	51	67	124	59	1359
	Other	12,346	9,415	8,748	8,077	9,841	12,524	13,506	16,198	35,722	18,650	145027
	Percent HAL	5.3%	2.9%	0.1%	0.3%	0.3%	0.1%	0.4%	0.4%	0.3%	0.3%	0.9%
Home Improvement	HAL	126	34	20	11	13	13	22	15	18	18	290
	Other	1,099	483	350	339	549	663	674	827	2,352	1,125	8461
	Percent HAL	10.3%	6.6%	5.4%	3.1%	2.3%	1.9%	3.2%	1.8%	0.8%	1.6%	0.9%
Refinancing	HAL	1,032	440	8	31	46	31	23	20	22	14	1667
	Other	12,752	23,211	17,335	14,675	21,444	17,147	7,057	10,807	26,636	8,568	159632
	Percent HAL	7.5%	1.9%	0.0%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%	0.9%
Total	HAL	1,854	760	40	63	87	59	96	102	164	91	3316
	Other	26,197	33,109	26,433	23,091	31,834	30,334	21,237	27,832	64,710	28,343	313120
	Percent HAL	6.6%	2.2%	0.2%	0.3%	0.3%	0.2%	0.5%	0.4%	0.3%	0.3%	1.0%

Table VI.12
HALs Originated by Race of Borrower
Mecklenburg County
2008–2017 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	0	2	0	2	0	1	0	0	2	0	7
Asian	13	11	1	0	2	0	1	2	2	0	32
Black	215	92	0	3	0	2	3	24	32	16	371
Pacific Islander	1	0	0	0	0	0	0	0	0	0	1
White	373	158	11	15	25	12	40	37	76	40	747
Not Available	93	23	0	1	1	0	7	4	12	3	141
Not Applicable	1	0	0	0	0	0	0	0	0	0	1
Total	696	286	12	21	28	15	51	67	124	59	1359
Hispanic	72	35	8	15	19	6	31	27	46	17	8,065
Non-Hispanic	534	225	4	5	8	9	13	39	72	40	106,811

Table VI.13
Rate of HALs Originated by Race/Ethnicity of Borrower
Mecklenburg County
2008–2017 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	0.0%	6.7%	0.0%	5.1%	0.0%	1.8%	0.0%	0.0%	1.4%	0.0%	1.5%
Asian	2.6%	2.8%	0.3%	0.0%	0.4%	0.0%	0.1%	0.2%	0.1%	0.0%	0.5%
Black	9.6%	5.3%	0.0%	0.2%	0.0%	0.1%	0.2%	1.0%	0.5%	0.5%	1.8%
Pacific Islander	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
White	4.4%	2.5%	0.2%	0.3%	0.4%	0.1%	0.4%	0.3%	0.3%	0.3%	0.9%
Not Available	5.4%	2.1%	0.0%	0.1%	0.1%	0.0%	0.6%	0.3%	0.4%	0.2%	1.2%
Not Applicable	33.3%	0.0%	0.0%	0.0%	%	%	0.0%	0.0%	0.0%	0.0%	5.9%
Average	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**
Hispanic	9.3%	6.6%	1.6%	3.3%	3.8%	0.9%	3.6%	2.3%	1.6%	1.1%	3.1%
Non-Hispanic	5.0%	2.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.8%

Table VI.14
Loans by HAL Status by Race/Ethnicity of Borrower
Mecklenburg County
2008–2017 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	0	2	0	2	0	1	0	0	2	0	7
	Other	40	28	34	37	38	56	38	53	140	79	464
	Percent HAL	0.0%	6.7%	0.0%	5.1%	0.0%	1.8%	0.0%	0.0%	1.4%	0.0%	1.5%
Asian	HAL	13	11	1	0	2	0	1	2	2	0	32
	Other	487	378	378	404	536	692	752	895	2,098	1,257	6,620
	Percent HAL	2.6%	2.8%	0.3%	0.0%	0.4%	0.0%	0.1%	0.2%	0.1%	0.0%	0.5%
Black	HAL	215	92	0	3	0	2	3	24	32	16	371
	Other	2,015	1,647	1,620	1,273	1,438	1,629	1,967	2,481	6,076	3,322	20,146
	Percent HAL	9.6%	5.3%	0.0%	0.2%	0.0%	0.1%	0.2%	1.0%	0.5%	0.5%	1.8%
Pacific Islander	HAL	1	0	0	0	0	0	0	0	0	0	1
	Other	32	22	21	16	17	28	33	32	70	37	271
	Percent HAL	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
White	HAL	373	158	11	15	25	12	40	37	76	40	747
	Other	8,140	6,263	5,798	5,588	7,041	9,111	9,503	11,256	24,364	12,186	87,064
	Percent HAL	4.4%	2.5%	0.2%	0.3%	0.4%	0.1%	0.4%	0.3%	0.3%	0.3%	0.9%
Not Available	HAL	93	23	0	1	1	0	7	4	12	3	141
	Other	1,630	1,071	896	758	771	1,008	1,212	1,478	2,972	1,764	20,146
	Percent HAL	5.4%	2.1%	0.0%	0.1%	0.1%	0.0%	0.6%	0.3%	0.4%	0.2%	1.2%
Not Applicable	HAL	1	0	0	0	0	0	0	0	0	0	1
	Other	2	6	1	1	0	0	1	3	2	5	16
	Percent HAL	33.3%	0.0%	0.0%	0.0%	%	%	0.0%	0.0%	0.0%	0.0%	5.9%
Total	**HAL**	**696**	**286**	**12**	**21**	**28**	**15**	**51**	**67**	**124**	**59**	**1359**
	Other	**12,346**	**9,415**	**8,748**	**8,077**	**9,841**	**12,524**	**13,506**	**16,198**	**35,722**	**18,650**	**145027**
	Percent HAL	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**
Hispanic	HAL	72	35	8	15	19	6	31	27	46	17	8,065
	Other	701	497	493	446	482	649	841	1,124	2,832	1,583	259
	Percent HAL	9.3%	6.6%	1.6%	3.3%	3.8%	0.9%	3.6%	2.3%	1.6%	1.1%	3.1%
Non-Hispanic	HAL	534	225	4	5	8	9	13	39	72	40	106,811
	Other	10,083	7,872	7,394	6,895	8,603	10,874	11,498	13,628	29,964	15,396	909
	Percent HAL	5.0%	2.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.8%

Table VI.15
Rates of HALs by Income of Borrower
Mecklenburg County
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
$30,000 or Below	9.2%	4.8%	0.4%	0.7%	0.9%	0.2%	1.2%	0.6%	0.3%	0.2%	1.6%
$30,001–$50,000	7.3%	4.2%	0.3%	0.4%	0.5%	0.3%	0.5%	0.7%	0.9%	0.3%	1.8%
$50,001–$75,000	5.3%	2.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.5%	0.2%	0.5%	0.9%
$75,001–$100,000	3.3%	2.2%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%	0.2%	0.2%	0.6%
$100,00–150,000	3.2%	0.9%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	0.3%	0.4%
Above $150,000	3.9%	2.0%	0.0%	0.2%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%	0.6%
Data Missing	6.7%	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
Average	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**

Table VI.16
Loans by HAL Status by Income of Borrower
Mecklenburg County
2008–2016 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
$30,000 or Below	HAL	86	52	5	8	10	2	17	10	10	3	200
	Other	852	1,021	1,228	1,087	1,122	1,225	1,344	1,545	3,234	1,439	12,658
	Percent HAL	9.2%	4.8%	0.4%	0.7%	0.9%	0.2%	1.2%	0.6%	0.3%	0.2%	1.6%
$30,001–$50,000	HAL	261	128	6	8	11	7	14	23	68	11	526
	Other	3,331	2,892	2,314	1,925	2,279	2,483	2,689	3,358	7,192	3,496	28,463
	Percent HAL	7.3%	4.2%	0.3%	0.4%	0.5%	0.3%	0.5%	0.7%	0.9%	0.3%	1.8%
$50,001–$75,000	HAL	160	47	1	3	4	3	5	16	14	21	253
	Other	2,866	2,188	1,777	1,583	1,875	2,598	2,807	3,438	7,974	4,348	27,106
	Percent HAL	5.3%	2.1%	0.1%	0.2%	0.2%	0.1%	0.2%	0.5%	0.2%	0.5%	0.9%
$75,001–$100,000	HAL	63	28	0	0	1	1	7	6	10	7	116
	Other	1,872	1,238	1,157	1,161	1,465	1,956	2,011	2,422	5,494	2,912	18,776
	Percent HAL	3.3%	2.2%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%	0.2%	0.2%	0.6%
$100,001–150,000	HAL	59	10	0	0	0	1	4	7	8	10	89
	Other	1,787	1,123	1,176	1,206	1,609	2,200	2,398	2,851	6,056	3,289	20,406
	Percent HAL	3.2%	0.9%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	0.3%	0.4%
Above $150,000	HAL	65	19	0	2	2	1	4	5	14	7	112
	Other	1,610	933	1,076	1,098	1,471	2,038	2,225	2,548	5,710	3,137	18,709
	Percent HAL	3.9%	2.0%	0.0%	0.2%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%	0.6%
Data Missing	HAL	2	2	0	0	0	0	0	0	0	0	4
	Other	28	20	20	17	20	24	32	36	62	29	288
	Percent HAL	6.7%	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
Total	**Other**	**696**	**286**	**12**	**21**	**28**	**15**	**51**	**67**	**124**	**59**	**1359**
	HAL	**12,346**	**9,415**	**8,748**	**8,077**	**9,841**	**12,524**	**13,506**	**16,198**	**35,722**	**18,650**	**145027**
	Percent HAL	**5.3%**	**2.9%**	**0.1%**	**0.3%**	**0.3%**	**0.1%**	**0.4%**	**0.4%**	**0.3%**	**0.3%**	**0.9%**

B. PUBLIC NOTIFICATION

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Account #	Ad Number	Identification
229761	0004420181	CITY OF CHARLOTTE FY- 2020 Analysis of Impediments to Fair Housi

Attention: Claire Butler

CITY OF CHARLOTTE NEIGHBORHOOD & BUSINES
600 E TRADE ST
CHARLOTTE, NC 28202

CITY OF CHARLOTTE
FY- 2020 – Analysis of Impediments to Fair Housing Choice
Draft Documents Review

The Analysis of Impediments to Fair Housing Choice (AI) will be used by the City of Charlotte as the basis of Fair Housing Planning and will provide essential and detailed information to policymakers, administrative staff, housing providers, lenders, citizens and fair housing advocates. This document is required by the U.S. Department of Housing and Urban Development (HUD) to address fair housing barriers and goals.

The City of Charlotte would like your participation in the preparation of the **FY 2020 Analysis of Impediments to Fair Housing Choice**. Please take advantage of this opportunity by reviewing a draft copy of the document.

Draft copies of the Annual Action Plan will be available from October 16, 2019 through November 27, 2019. The plan is available at the following locations:

• www.charlottenc.gov/housing
• Housing & Neighborhood Services (Old City Hall)
• 600 E. Trade Street, Charlotte NC 28202
• By Mail, Call 704-336-2489 to request a copy

Submit questions and comments to Warren Wooten at twooten@charlottenc.gov or by mail at Analysis of Impediment Comments, Housing & Neighborhood Services, 600 E. Trade Street, Charlotte NC 28202.

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Mecklenburg County }

Before the undersigned, a Notary Public of said County and State, duly authorized to administer oaths affirmations, etc., personally appeared, being duly sworn or affirmed according to law, doth depose and say that he/she is a representative of The Charlotte Observer Publishing Company, a corporation organized and doing business under the laws of the State of Delaware, and publishing a newspaper known as The Charlotte Observer in the city of Charlotte, County of Mecklenburg, and State of North Carolina and that as such he/she is familiar with the books, records, files, and business of said Corporation and by reference to the files of said publication, the attached advertisement was inserted. The following is correctly copied from the

1 Insertion(s)

Published On:
October 16, 2019

Cherri St. Foster
Cherri Foster, Regional Office Associate

In Testimony Whereof I have hereunto set my hand and affixed my seal on the 23rd day of October, 2019

Judith M. Sears
Electronic Notary Public State of North Carolina

My Commission Expires May 17, 2021

La justicia social es un largo camino, pero vale la pena recorrerlo

Maudia Meléndez

En unos días la Corte Suprema de Justicia escuchará los argumentos a favor y en contra de la eliminación de la Acción Diferida para los Llegado en la Infancia (DACA), y aunque se espera que la decisión de la corte se tome el próximo año, el futuro de casi un millón de jóvenes está en juego.

Pastores y líderes de Carolina del Norte hemos viajado muchas veces a Washington DC para pedir la legalización de los jóvenes amparados con DACA y por una reforma migratoria integral para todos. Es complejo viajar a este lugar y no es fácil la tarea que por muchos años hemos estado desarrollando a favor de las familias inmigrantes de Carolina del Norte, sin embargo no debemos bajar la guardia, no podemos darnos el lujo de desanimarnos.

Desde 1989 nos hemos mantenido luchando junto a los inmigrantes que han llegado a Carolina del Norte. En el 1999 comenzamos a ir a Washington DC empujando una reforma migratoria, muchas veces viajamos toda la noche para llegar allá a las 9:00 a.m. para un evento de todo el día y luego caminando por los pasillos del Congreso o marchando afuera. Creo que muchos de ustedes que leen esta columna ni siquiera habían nacido cuando comenzamos esta lucha.

Durante estos años he estado en comités, grupos, numerosos foros, convenciones, y en diversas reuniones donde se trata el destino de los inmigrantes. He tenido que llenarme de fe y esperanza para poder entrar a las oficinas de los que menos quieren a los inmigrantes, para llegar con nuestro mensaje.

En junio del 2011 Jesus Ministry, nuestra organización, comenzó un recorrido por Carolina del Norte para saber lo que quería la comunidad inmigrante en ese momento, y nos dimos cuenta que era una licencia de manejar, ahí comenzamos una campana que dura hasta hoy, pues no nos hemos dado por vencidos.

La Asamblea General de Carolina del Norte nunca había experimentado un grupo que se enfrentara con argumentos, y sin violencia, a los extremistas antiinmigrantes que ahí se allegaban año con año a pedir leyes más duras para los inmigrantes. Ese año que llegamos a la legislatura, hicieron un comité antiinmigrante que buscaba traer las leyes más duras que en ese momento se habían promulgado en Arizona y Alabama. Dios puso en mi corazón, no permitir eso y estar dentro de las reuniones que ellos sostuvieran con un grupo de ciudadanos, no sabía cómo se iba a lograr eso, pero con Dios todo es posible y así se hizo. Hubo un grupo que nunca faltó a esas reuniones, la organización antiinmigrante NC FIRE que constantemente nos humillaban y nos ofendían.

Con la ayuda de Dios y la presión de la comunidad se ha podido detener varias leyes antiinmigrantes que estuvieron a punto de afectarnos, sabemos que esta lucha continuará, al igual que las licencias, seguirán siendo discutidas en la Asamblea pues yo no me daré por vencida hasta que algo se dé en este estado para mis hermanos indocumentados.

La razón por la cual hago este recuento es porque creo que es importante recalcar que no nos debemos dar por vencidos. Muchos van como el atleta que está corriendo, pero cuando ve que está muy lejos la meta se detiene, así algunos comienzan proyectos y luego no ven la salida y lo dejan. Tal vez yo ya hubiera dejado de luchar también, pero he encontrado que con Dios todo es posible, y si bien aun no hemos visto todo lo que añoramos, eso no es razón para abandonar la lucha.

Hoy quiero instarte a que sigamos luchando por los jóvenes con DACA y por una reforma migratoria justa para todos.

....

Debemos rechazar tanto las generalizaciones contra los inmigrante como a sus malos elementos

Maudia Meléndez

Los inmigrantes siempre han sido blanco para los grupos racistas y otros grupos de supremacía blanca, que por haber estado antes en este país, llegan a creer que ellos son los que deben mandar y los únicos que merecen vivir aquí. Para ellos, luchar contra sus nuevos vecinos, los inmigrantes, es hacerlos ver como gente mala, que tiene malas costumbres y son criminales. Es una campaña sucia.

A los inmigrantes en general se les acusa injustamente de ser los transportadores de enfermedades contagiosas, de traficar drogas, de ser deshonestos, ladrones, sucios y demás. Yo creo que en toda comunidad hay malos elementos, no quiero cerrar los ojos a la verdad y decir que esto no pasa en la comunidad inmigrante, porque entonces no estaría viviendo en la realidad, sin embargo también creo que esto ocurre en todas las comunidades, en otras razas y étnicas.

Creo que toda comunidad tiene una buena cantidad de gente buena que sigue la ley al pie de la letra y hay una minoría que es criminal, nuestra comunidad inmigrante no es la excepción, es una comunidad que también es así, entre ella hay criminales, y siempre he dicho que esas personas son las que ensucian la imagen del resto de personas que viven haciendo bien sus cosas.

Hace tiempo estuve hablando con un reportero de un canal de televisión, el cual habló sobre cómo los inmigrantes engañan a las autoridades y fingen que les han robado o los han asaltado para obtener una visa U, la cual se otorga a víctimas de un crimen. El reportero me hablaba de un muchacho que llamó a la policía y les dijo que le habían asaltado, según la historia la policía envió helicópteros, perros y todo lo demás para atrapar al criminal, pero al final, cuando las autoridades entrevistaron al individuo todo era una farsa, no había sido víctima de un crimen.

Es terrible saber que una persona pueda mentir de esa manera y es el tipo de persona que ensucia a la comunidad con sus hechos, pero no por él van a decir que todos los inmigrantes son iguales, ya que hay un sinnúmero de personas que han sido víctimas de robo y de crimen que ni siquiera han reportado el crimen por miedo a que los tomen a ellos como los malhechores.

Creo que la razón para que una persona o un grupo sea tomado como blanco para ser deshumanizado y traer abajo su imagen, solo se puede cambiar cuando esa persona o grupo tome acción. La acción que se tiene que tomar es hablando y no quedándose callados ante acusaciones basadas solo en el odio y el racismo. Las personas tienen que denunciar los verdaderos abusos y no tener miedo de hacerlo.

Es importante que creemos más líderes voluntarios dentro de las comunidades inmigrantes, para poder tener fuerza y alguien que le represente ante las autoridades, es importante que la gente sepa sus derechos aunque sea un inmigrante, ya que como humano la persona tiene derecho a ser respetada y tiene derechos civilesi los cuales muchas veces la persona no sabe que los tiene.

....