



Regional Transit Development Plan
Strategic Corridors Analysis

Housing Needs Assessment

April 2010

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1.0 INTRODUCTION

1.1 Study Background

The Regional Transit Development Plan (RTDP) is being undertaken by the Piedmont Authority for Regional Transportation (PART) to explore the use of sustainable, effective and efficient regional transportation system. The RTDP's purpose is to work with communities and residents of the Piedmont Triad to 1) identify ways to manage the benefits and challenges of growth, 2) recognize its impact on our region's transportation system, and 3) address these challenges in a sustainable fashion that is sensitive to residents, resources and the environment.

The RDTP includes the following elements:

- **Transit Development Plan:** This plan is evaluating urban fixed routes, paratransit, community transit systems, use of a regional bus system and intrastate connections, including bus and rail. The primary study area for this plan is Guilford and Forsyth Counties.
- **Strategic Corridors Analysis:** This plan is assessing regional economic development opportunities, community transit systems, use of regional express bus services, freight movement and safety and capacity improvements. The counties included in this study are Alamance, Davie, Davidson, Randolph, Rockingham, Stokes, Surry and Yadkin.
- **Financial Plans:** Financial plans are being prepared for both the Transit Development and Strategic Corridors Plans. The financial plans will evaluate local, state and federal funding opportunities.

PART is coordinating with the aforementioned 10 counties and the nine transit systems which operate in the Piedmont Triad to develop the RTDP.

1.2 Purpose of Housing Needs Assessments

In 2009, the North Carolina General Assembly enacted the *Congestion Relief and Intermodal Transportation 21st Century Fund*. This fund provides for State grants to cities, counties, public transportation authorities, regional public transportation authorities and regional transportation authorities for public transportation purposes, including planning and engineering.

In order for a grant to be approved from the Fund, an applicant must have completed a housing needs assessment. The contents of a housing needs assessment are included in the General Statutes establishing the Fund.

This report includes housing and socioeconomic information for the state of North Carolina and for the counties of Alamance, Davidson, Davie, Randolph, Rockingham, Strokes, Surry and Yadkin. Potential resources and strategies to address affordable housing needs are included in each county assessment. A catalogue of available resources to address housing needs can be found following the county housing needs assessments. Unless otherwise noted, the information provided in these assessments is from the 1990 and 2000 U.S. Census, or the 2006-2008 American Community Survey of the U.S. Census Bureau.

2.0 STATE OF NORTH CAROLINA

To provide a point of comparison for the county-level assessments, an examination of state-level data has been undertaken. Several housing characteristics are reported for the state in Table 2-1. Descriptions and additional information are provided below the table, including rental market data. Descriptions apply to both the state-level data reported here as well as the county-level data provided hereafter.

Table 2-1: Housing Characteristics, North Carolina, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$95,800 | \$145,600 | 52% |
| Median Annual Household Incomes | \$39,184 | \$46,107 | 18% |
| Housing Affordability Ratio (housing value/income) | 2.44 | 3.16 | -- |
| Poverty Status (% of population) | 12% | 15% | -- |
| Vacancy Rate (% of housing units) | 11% | 14% | -- |

Housing Affordability

The housing affordability ratio divides housing values by household income as a measure of housing affordability. A ratio of 2.0 or less is considered affordable. In other words, housing is considered affordable when housing values are no more than twice that of a household's annual income.

Poverty Status

Poverty status is determined by comparing income levels to poverty thresholds developed by the U.S. Census. Table 2-2 reports poverty thresholds by family size for 1990, 2000 and 2008 (1990 data is used for the county assessments). Persons or families with incomes below the relevant poverty thresholds are considered below poverty level.

Table 2-2: Poverty Thresholds

| Family Size | 1990 | 2000 | 2008 |
|---------------|----------|----------|----------|
| One person | \$6,652 | \$8,794 | \$10,991 |
| Two persons | \$8,509 | \$11,239 | \$14,051 |
| Three persons | \$10,419 | \$13,738 | \$17,163 |
| Four persons | \$13,359 | \$17,603 | \$22,025 |

Rental Market

In addition to income data from the U.S. Census, Fair Market Rent (FMR) data was used to examine the rental markets in the state and counties. FMRs are gross rent estimates developed by the U.S. Department of Housing and Urban Development, and include shelter plus utility costs.

Based on these data, a household would have to earn \$25,229 per year or \$12.13 per hour to afford two-bedroom rents in the state. This assumes that no more than 30 percent of a household's annual income is spent on housing (the generally accepted standard of affordability). Around 27 percent of the state's residents earn less than \$25,229 per year.

3.0 COUNTY ASSESSMENTS

3.1 Alamance County

Overall Housing Conditions

Examining housing conditions in Alamance County reveals that there is a substantial shortage of affordable housing. With the current state of the economy, affordable housing shortages could grow in the near-term. Several Alamance County housing characteristics are reported in Table 3-1.

Table 3-1: Housing Characteristics, Alamance County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$96,200 | \$134,300 | 40% |
| Median Annual Household Incomes | \$39,168 | \$43,138 | 10% |
| Housing Affordability Ratio (housing value/income) | 2.46 | 3.11 | -- |
| Poverty Status (% of population) | 11% | 17% | -- |
| Vacancy Rate (% of housing units) | 7% | 9% | -- |

Housing Values

Median housing values have escalated substantially in recent history. From 1990 to 2000, median home values increased 49 percent from \$64,400 to \$96,200. From 2000 to 2008, median home values rose 40 percent from \$96,200 to an estimated \$134,300.

Incomes

While housing values have increased substantially over time, income levels have not kept pace. From 1990 to 2000, annual median income per household increased 44 percent from \$27,231 to \$39,168 (median housing values rose 49 percent during that same time). From 2000 to 2008, annual median income per household grew just 10 percent from \$39,168 to \$43,138 (median housing values rose 40 percent during that same time). Roughly half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The housing affordability ratio was 2.36 in 1990, and 2.46 in 2000. By 2008, this figure had increased significantly to 3.11. This indicates that housing has become less affordable over time, especially from 2000 to 2008.

Poverty Status

The percentage of the population with incomes below poverty level has grown over time. Less than 9 percent of the population was below poverty level in 1990. By 2000, 11 percent of the population was below poverty level. And by 2008, this figure had risen to 17 percent of the population, which is higher than the state that same year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$24,760 per year or \$11.90 per hour.
- Nearly 30 percent of households earn less than \$24,760 per year.
- To afford two-bedroom rents, a household would have to earn \$28,880 per year or \$13.88 per hour.
- About 36 percent of households earn less than \$28,880 per year.
- To afford three-bedroom rents, a household would have to earn \$39,200 per year or \$18.85 per hour.
- Roughly 46 percent of households earn less than \$39,200 per year.

As the above indicates, a substantial proportion of households must spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown over time. In 1990, 6 percent of the housing units were vacant. By 2000, 7 percent of the housing units were vacant. And by 2008, this figure had risen to 9 percent of the housing units, although still below the state's vacancy rate that same year.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-1 through

Figure 3-3 on the following pages show the density of these sensitive groups in Alamance County based on the 2000 U.S. Census. The latest housing data for sensitive populations is reported below from the North Carolina Housing Coalition.

Low Income

Permanent subsidized housing is provided by two housing authorities – Burlington and Graham – with over 1,500 housing units combined. Just over 1,000 of those units are subsidized through Section 8 rental assistance. Another 228 units are subsidized by the Rural Developments program of the U.S. Department of Agriculture. In addition, private developments that accept Section 8 vouchers provide 244 units, and five privately owned apartments provide subsidized units.

Elderly

Group home facilities for the elderly are provided in the cities of Burlington, Graham and Mebane, as well as the towns of Elon and Gibsonville. In addition, there are six privately owned subsidized housing developments for the elderly, primarily in Burlington.

Disabled

A small number of facilities provide housing for disabled persons, including privately owned and subsidized apartments in Burlington. In addition, the group homes noted previously in Burlington, Elon, Gibsonville, Graham and Mebane offer housing for the disabled.

Homeless

Six different facilities provide emergency shelter for the homeless. These shelters include a mix of predominantly non-profit organizations located in the city of Burlington.

Figure 3-1: Persons below Poverty Level, Alamance County Block Groups, 2000

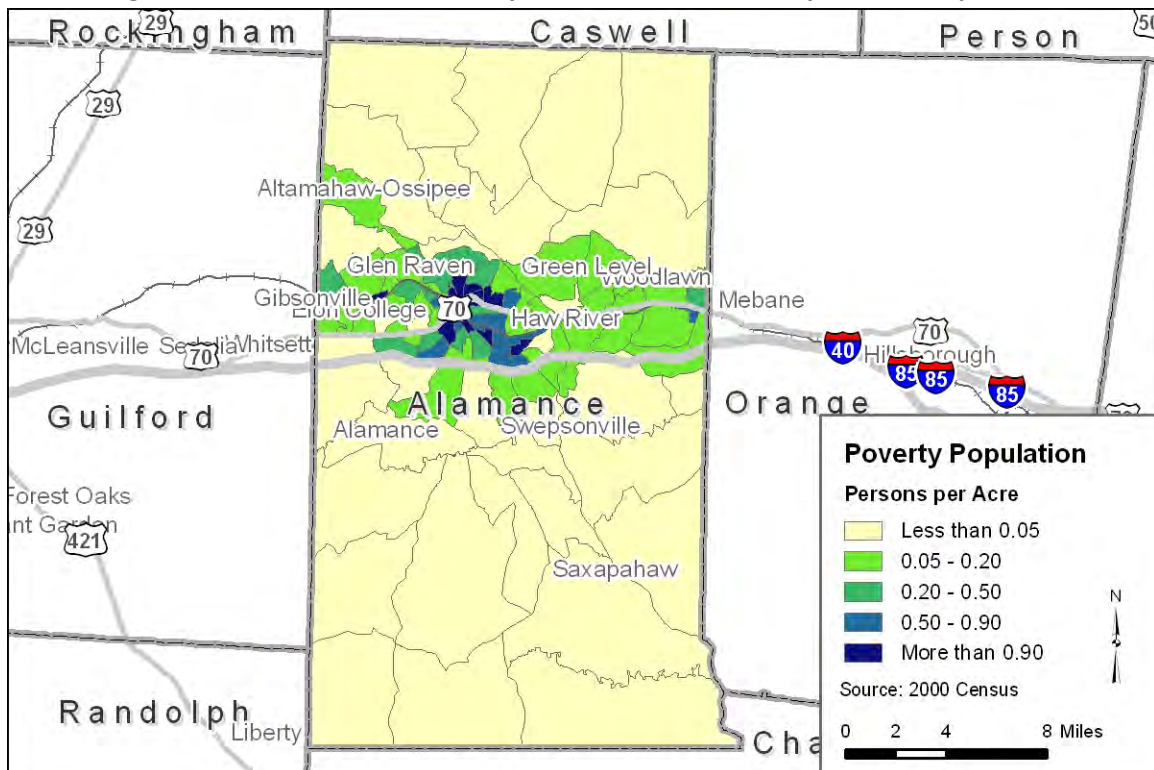


Figure 3-2: Persons 65 Years and Older, Alamance County Block Groups, 2000

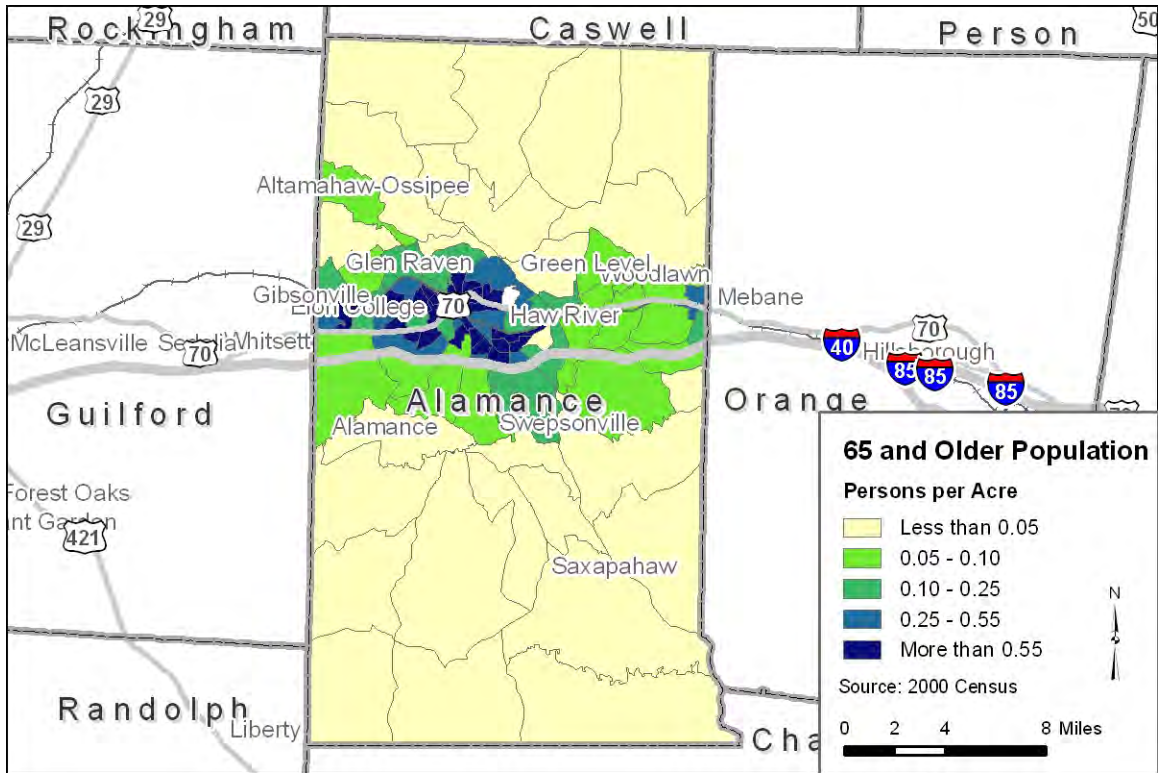
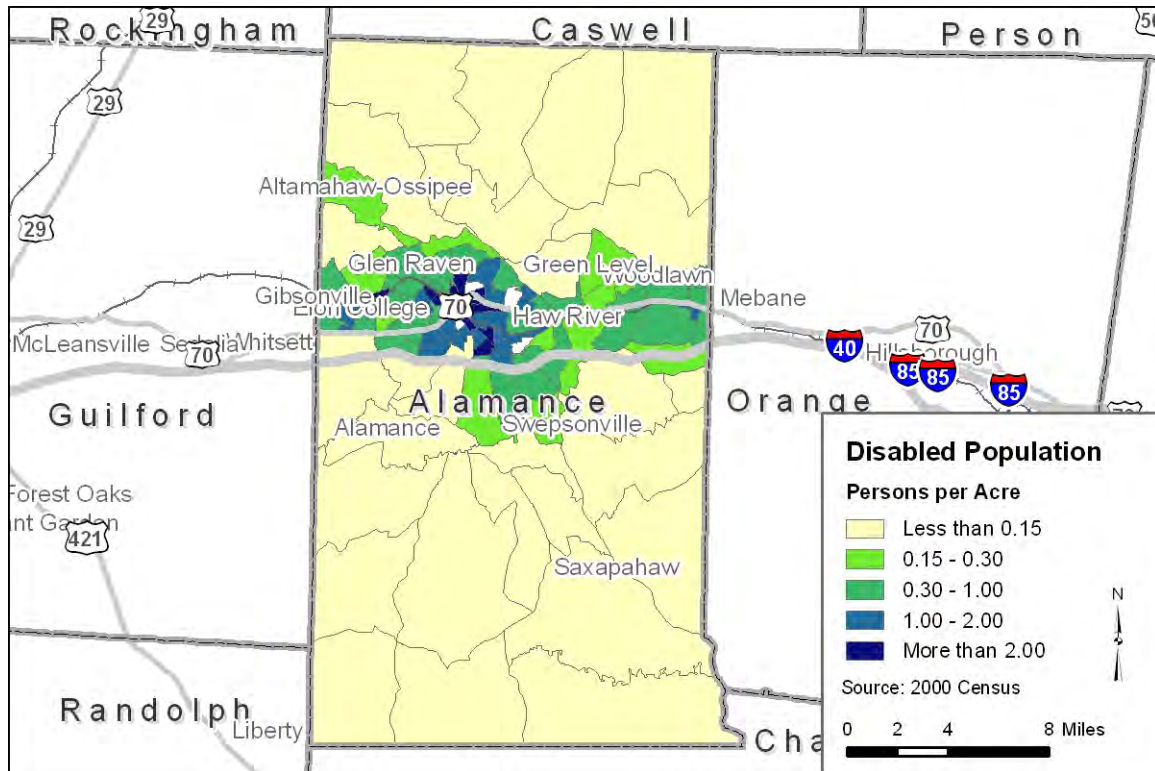


Figure 3-3: Persons with Disabilities, Alamance County Block Groups, 2000



3.2 Davidson County

Overall Housing Conditions

Davidson County is currently experiencing a substantial shortage of affordable housing. With the current economy, shortages will likely grow in the near-term and possibly in the long-term. Davidson County housing characteristics are reported in Table 3-2.

Table 3-2: Housing Characteristics, Davidson County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$96,200 | \$134,300 | 40% |
| Median Annual Household Incomes | \$39,168 | \$43,138 | 10% |
| Housing Affordability Ratio (housing value/income) | 2.46 | 3.11 | -- |
| Poverty Status (% of population) | 11% | 17% | -- |
| Vacancy Rate (% of housing units) | 7% | 9% | -- |

Housing Values

Median housing values have escalated substantially in recent history. From 1990 to 2000, median home values increased 51 percent from \$60,600 to \$91,700. From 2000 to 2008, median home values rose 35 percent from \$91,700 to an estimated \$123,400.

Incomes

Income levels have not kept pace with rising housing values. From 1990 to 2000, annual median income per household increased 38 percent from \$27,913 to \$38,640 (median housing values rose 51 percent during that same time). From 2000 to 2008, annual median income per household grew just 17 percent from \$38,640 to \$45,277 (median housing values rose 35 percent during that same time). Fifty percent of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The

housing affordability ratio was 2.17 in 1990, and 2.37 in 2000. By 2008, this figure had increased to 2.73. These figures indicate that housing has become less affordable over time.

Poverty Status

The percentage of the population with incomes below poverty level has grown in recent years. Ten percent of the population was below poverty level in both 1990 and 2000. By 2008, this figure rose to 13 percent of the population. This is below the state's 2008 poverty level.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$19,360 per year or \$9.31 per hour.
- Roughly 20 percent of households earn less than \$19,360 per year.
- To afford two-bedroom rents, a household would have to earn \$23,320 per year or \$11.21 per hour.

- Around one-quarter of households earn less than \$23,320 per year.
- To afford three-bedroom rents, a household would have to earn \$30,400 per year or \$14.62 per hour.
- Roughly one-third of households earn less than \$30,400 per year.

The above indicates that a substantial proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown in recent years. In 1990, 8 percent of the housing units were vacant. By 2000, the number of vacant units dropped slightly to 7 percent. By 2008, this figure had risen to 10 percent of the housing units, although still below the state's vacancy rate that same year.

Housing for Sensitive Populations

Sensitive population groups include low income, elderly, disabled, and homeless persons. Figure 3-4 through Figure 3-6 on the following pages show the density of these groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Davidson County is reported below from the North Carolina Housing Coalition.

Low Income

Permanent subsidized housing is provided by two housing authorities – Lexington and Thomasville – with over 500 units combined. Six privately owned apartments in Lexington and Thomasville provide subsidized housing to eligible elderly persons based on 30 percent of their adjusted income. In addition, private developments that accept Section 8 vouchers provide 60 housing units in Thomasville.

Elderly

Two organizations provide group home facilities for the elderly, including the Mental Health Association in North Carolina and the Arc of North Carolina, which provides four homes in Lexington. As previously noted, there are also six privately owned apartments that provide subsidized housing to eligible elderly persons.

Disabled

Housing for disabled persons is available from the aforementioned two housing authorities, the two group homes, and the six subsidized apartments for the elderly in Lexington and Thomasville.

Homeless

Crisis Ministries and Family Services provide three emergency shelter facilities for men and women, families with children, and women and minor children who are victims of domestic violence. In addition, the Piedmont Behavioral Health is listed as an organization that provides shelter plus care to the homeless, although it is located in Concord, North Carolina.

Addressing Housing Needs

Davidson County's Land Development Plan, originally adopted in 2004 and updated in October, 2009, includes affordable housing strategies. These strategies include spurring development of a wide variety of housing types, including manufactured and multi-family homes, accessory and infill housing, and garage apartments or detached granny flats. Another strategy is promoting the rehabilitation of older neighborhoods and downtowns. These strategies offer viable ways to address affordable housing needs in the county.

Figure 3-4: Persons below Poverty Level, Davidson County Block Groups, 2000

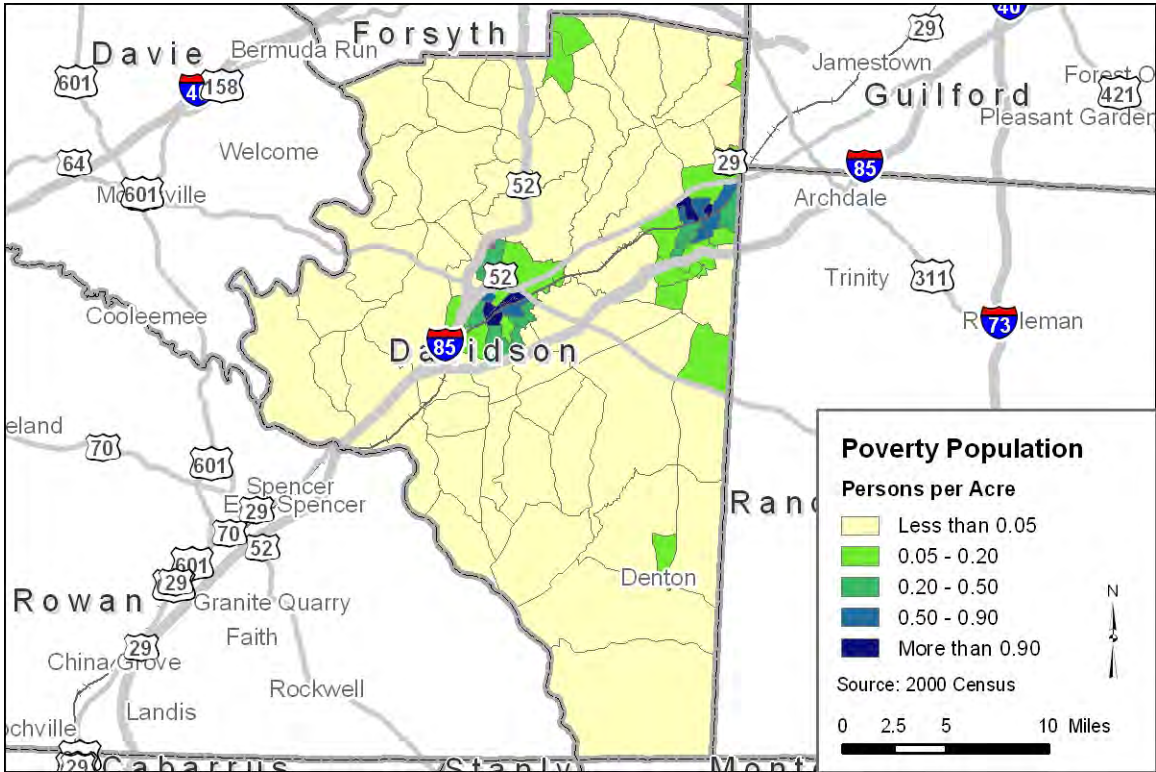


Figure 3-5: Persons 65 Years and Older, Davidson County Block Groups, 2000

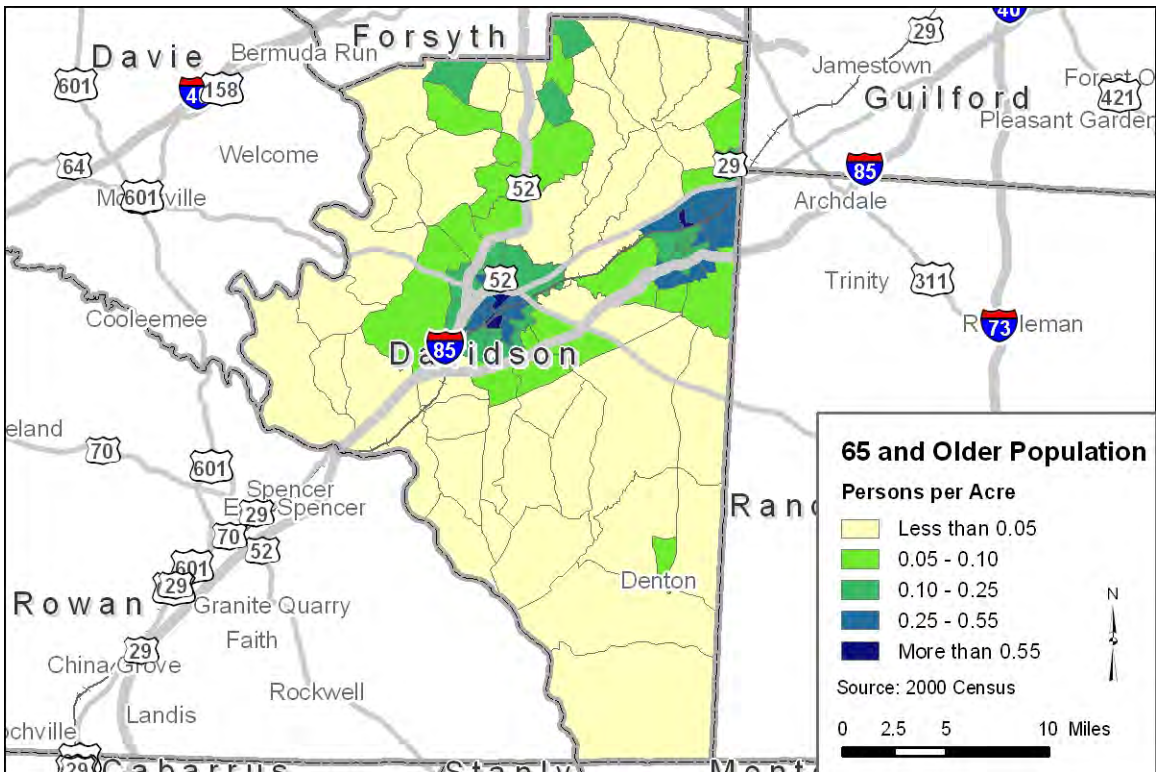
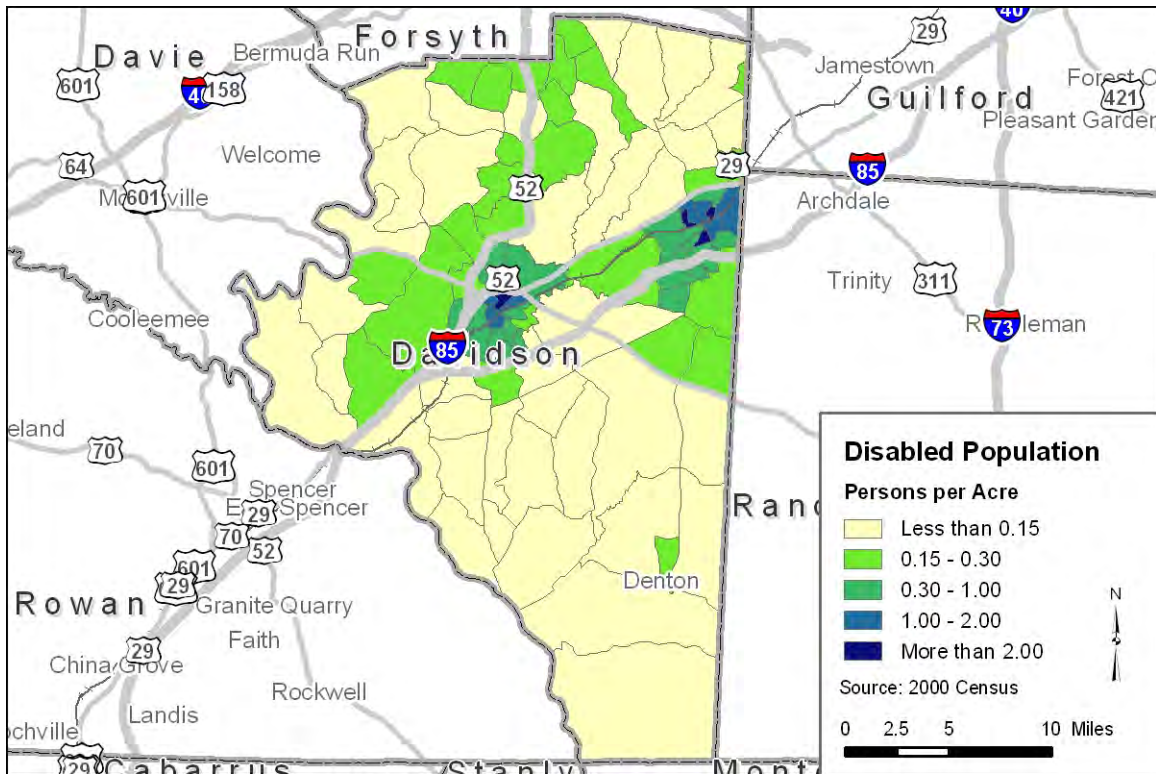


Figure 3-6: Persons with Disabilities, Davidson County Block Groups, 2000



3.3 Davie County

Overall Housing Conditions

A significant shortage of affordable housing exists in Davie County. Table 3-3 reports several housing characteristics for Davie County.

Table 3-3: Housing Characteristics, Davie County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|-------------|--------------------|-----------------|
| Median Housing Values | \$103,300 | \$152,800 | 48% |
| Median Annual Household Incomes | \$40,174 | \$51,752 | 29% |
| Housing Affordability Ratio (housing value/income) | 2.57 | 2.95 | -- |
| Poverty Status (% of population) | 9% | 10% | -- |
| Vacancy Rate (% of housing units) | 8% | 11% | -- |

Rising Housing Values

Median housing values have increased substantially in recent history. From 1990 to 2000, median home values increased 51 percent from \$68,300 to \$103,300. From 2000 to 2008, median home values rose 48 percent from \$103,300 to an estimated \$152,800.

Incomes

While housing values have increased substantially over time, income levels have not kept pace. From 1990 to 2000, annual median income per household increased 35 percent from \$29,659 to \$40,174 (median housing values rose 51 percent during that same time). From 2000 to 2008, annual median income per household grew just 29 percent from \$40,174 to \$51,752 (median housing values rose 48 percent during that same time). Just under half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The

housing affordability ratio was 2.30 in 1990, and 2.57 in 2000. By 2008, this figure substantially increased to 2.95. This indicates that housing has become less affordable over time, especially from 2000 to 2008.

Poverty Status

The percentage of the population with incomes below poverty level has grown slightly over time. Eight percent of the population was below poverty level in 1990. By 2000, 9 percent of the population was below poverty level. And by 2008, this figure rose slightly to 10 percent, which is considerably lower than the state's poverty level that same year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$22,520 per year or \$10.83 per hour.
- Around 17 percent of households earn less than \$22,520 per year.

- To afford two-bedroom rents, a household would have to earn \$26,080 per year or \$12.54 per hour.
- Nearly 20 percent of households earn less than \$26,080 per year.
- To afford three-bedroom rents, a household would have to earn \$35,560 per year or \$17.10 per hour.
- Nearly one-third of households earn less than \$35,560 per year.

As the above indicates, a significant proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown over time. In 1990, 6 percent of the housing units were vacant. By 2000, 8 percent of the housing units were vacant. And by 2008, this figure had risen to 11 percent of the housing units, although still below the state's vacancy rate that same year.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-7 through Figure 3-9 on the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Davie County is reported below from the North Carolina Housing Coalition.

Low Income

Section 8 rental assistance is provided by the Home Program of the Northwest Piedmont Council of Governments, which also provides assistance to residents of Stokes, Surry and Yadkin Counties. Sixty housing units are subsidized by the Rural Developments program of the U.S.

Department of Agriculture (USDA). A privately-owned apartment complex provides another 32 subsidized housing units.

Elderly

Two organizations provide group home facilities for the elderly, including the Arc of North Carolina and Davie County Group Homes. Twenty-four housing units are provided for the elderly under the Rural Developments program of the USDA. In addition, subsidized units are provided for the elderly through a privately-owned apartment complex.

Disabled

The two previously mentioned group homes – Arc of North Carolina and Davie County Group Homes – provide housing for persons with disabilities in Davie County.

Homeless

No emergency shelters are listed in the North Carolina Housing Coalition factsheet for Davie County.

Figure 3-7: Persons below Poverty Level, Davie County Block Groups, 2000

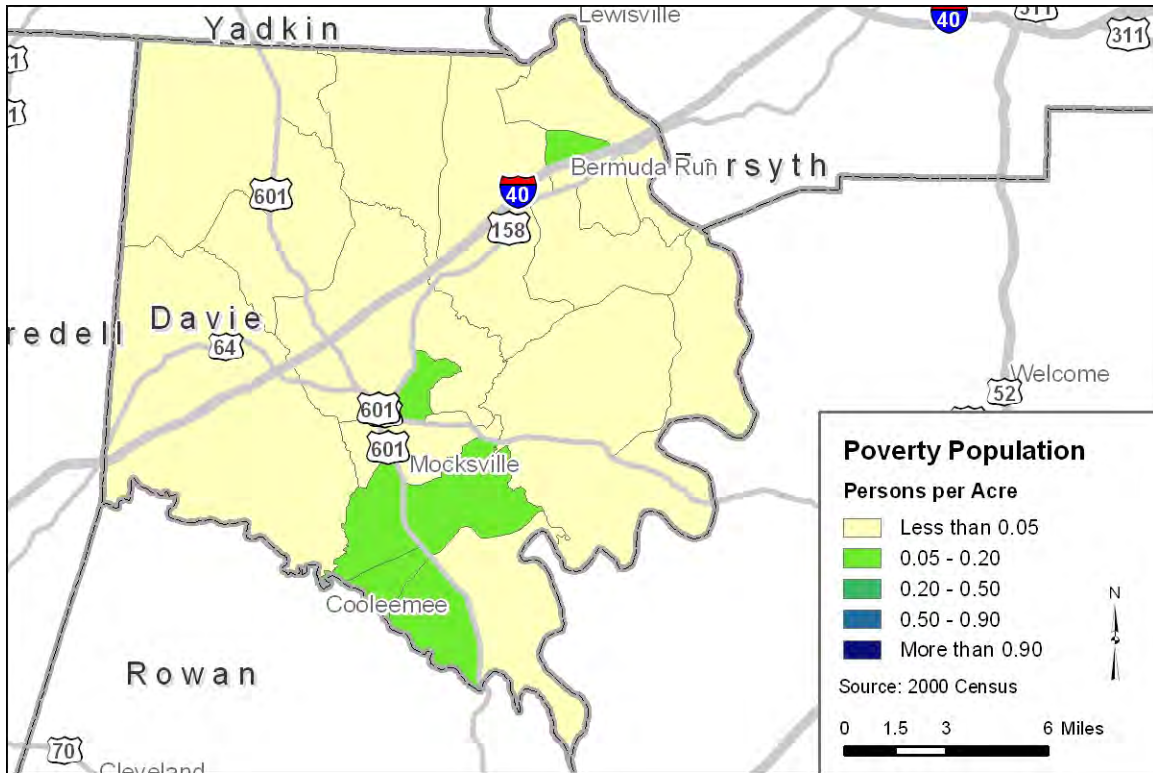


Figure 3-8: Persons 65 Years and Older, Davie County Block Groups, 2000

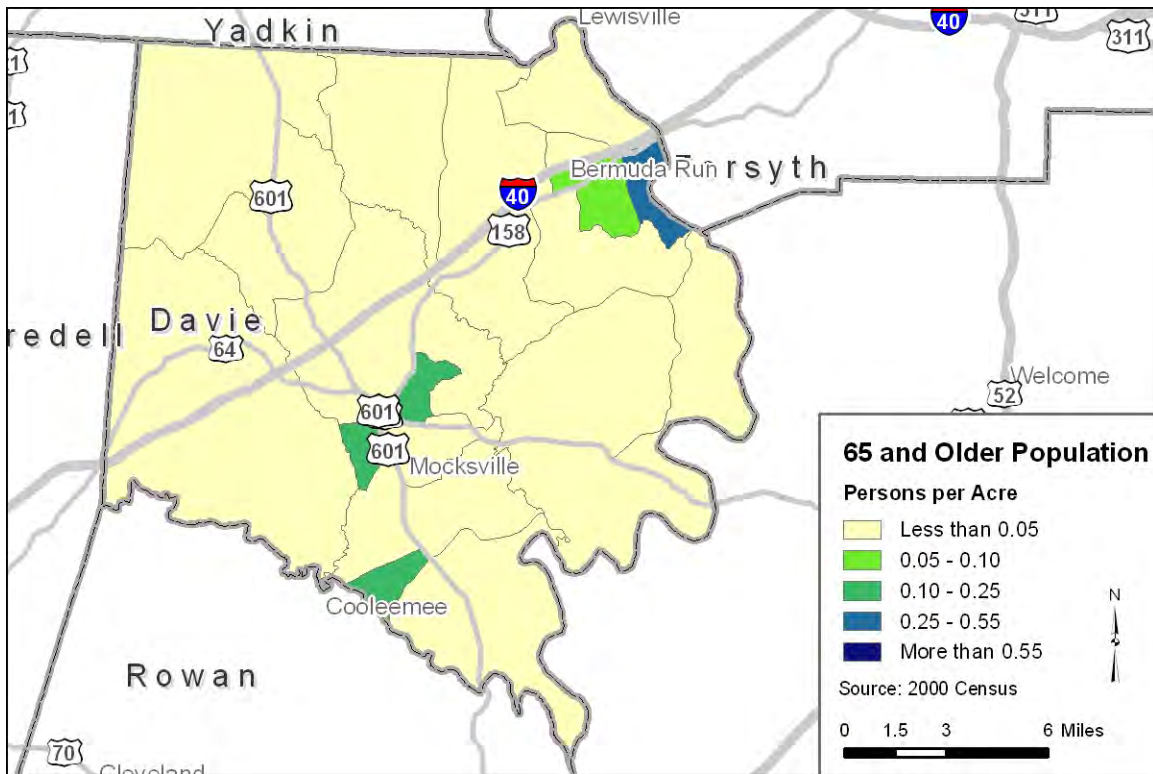
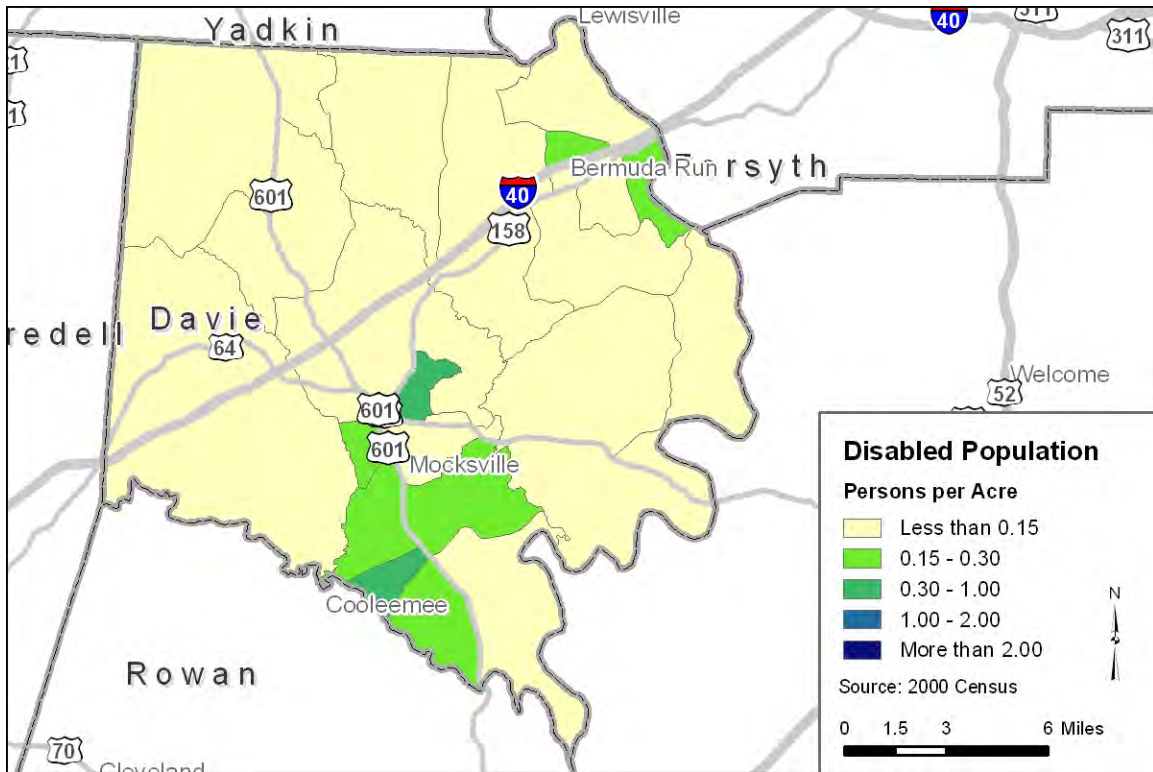


Figure 3-9: Persons with Disabilities, Davie County Block Groups, 2000



3.4 Randolph County

Overall Housing Conditions

Housing conditions in Randolph County indicate that there is a substantial shortage of affordable housing. Current economic conditions could prolong this shortage. Table 3-4 reports several housing characteristics for Randolph County.

Table 3-4: Housing Characteristics, Randolph County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$86,100 | \$116,200 | 35% |
| Median Annual Household Incomes | \$38,348 | \$41,058 | 7% |
| Housing Affordability Ratio (housing value/income) | 2.25 | 2.83 | -- |
| Poverty Status (% of population) | 9% | 17% | -- |
| Vacancy Rate (% of housing units) | 7% | 9% | -- |

Housing Values

Median housing values have risen substantially in recent history. From 1990 to 2000, median home values increased 44 percent from \$59,700 to \$86,100. From 2000 to 2008, median home values rose 35 percent from \$86,100 to an estimated \$116,200.

Incomes

Income levels have not kept pace with housing values over time. From 1990 to 2000, annual median income per household increased 41 percent from \$27,130 to \$38,348 (median housing values rose 44 percent during that same time). From 2000 to 2008, annual median income per household grew a mere 7 percent from \$38,348 to \$41,058 (median housing values rose 35 percent during that same time). Approximately half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The

housing affordability ratio was 2.20 in 1990, and 2.25 in 2000. By 2008, this figure increased to 2.83. This indicates that housing has become less affordable over time, especially from 2000 to 2008.

Poverty Status

The percentage of the population with incomes below poverty level has grown over time. Eight percent of the population was below poverty level in 1990. By 2000, 9 percent of the population was below poverty level. And by 2008, this figure had nearly doubled to 17 percent of the population – higher than the state for that year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$25,800 per year or \$12.40 per hour.
- Roughly 30 percent of households earn less than \$25,800 per year.

- To afford two-bedroom rents, a household would have to earn \$28,760 per year or \$13.83 per hour.
- Around 35 percent of households earn less than \$28,760 per year.
- To afford three-bedroom rents, a household would have to earn \$36,440 per year or \$17.52 per hour.
- Over 42 percent of households earn less than \$36,440 per year.

As the above shows, a substantial proportion of households have to spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown over time. In 1990, 6 percent of the housing units were vacant. By 2000, 7 percent of the housing units were vacant. And by 2008, this figure had risen to 9 percent of the housing units, which is below the state's vacancy rate for that year.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-10 through Figure 3-12 the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Randolph County is reported below from the North Carolina Housing Coalition.

Low Income

Permanent subsidized public housing is provided by Asheboro Housing and Randleman Housing with over 280 units. Asheboro Housing also provides Section 8 rental assistance to 783 units. Another 194 units are subsidized by the Rural

Developments program of the U.S. Department of Agriculture (USDA). Private developments that accept Section 8 vouchers provide 69 units, and six privately owned apartments provide subsidized housing for the elderly based on 30 percent of their adjusted income. Also, Randleman School is a low-income housing tax credit development that provides rental assistance.

Elderly

Group home facilities for the elderly are provided by Arc of North Carolina in Asheboro. In addition, four of the privately owned and subsidized apartments previously noted provide elderly housing, as do the previously noted private developments that accept Section 8 vouchers.

Disabled

The aforementioned public housing providers, the privately owned and subsidized housing, the USDA rural program, and the group home all provide housing for persons with disabilities. These facilities are located in Asheboro, Randleman and Liberty.

Homeless

Year-round emergency shelter is provided by the Room in the Inn program, which is administered by the Christians United Outreach Center in Asheboro.

Figure 3-10: Persons below Poverty Level, Randolph County Block Groups, 2000

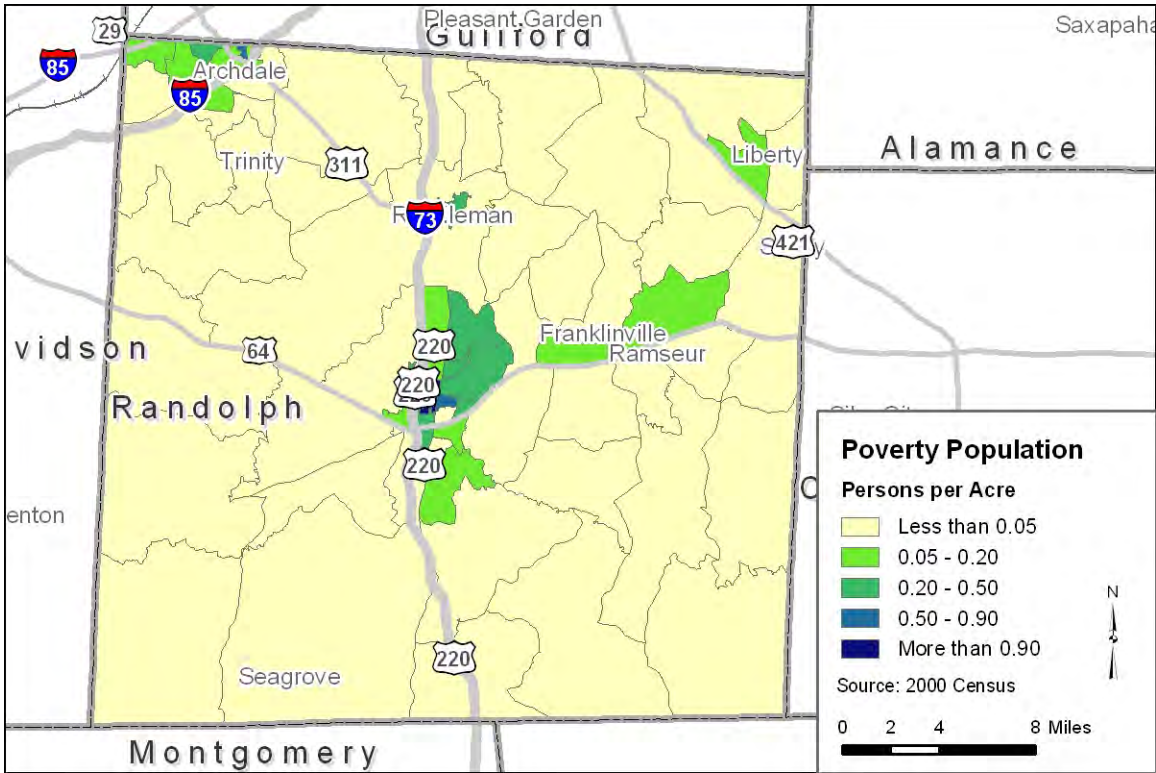


Figure 3-11: Persons 65 Years and Older, Randolph County Block Groups, 2000

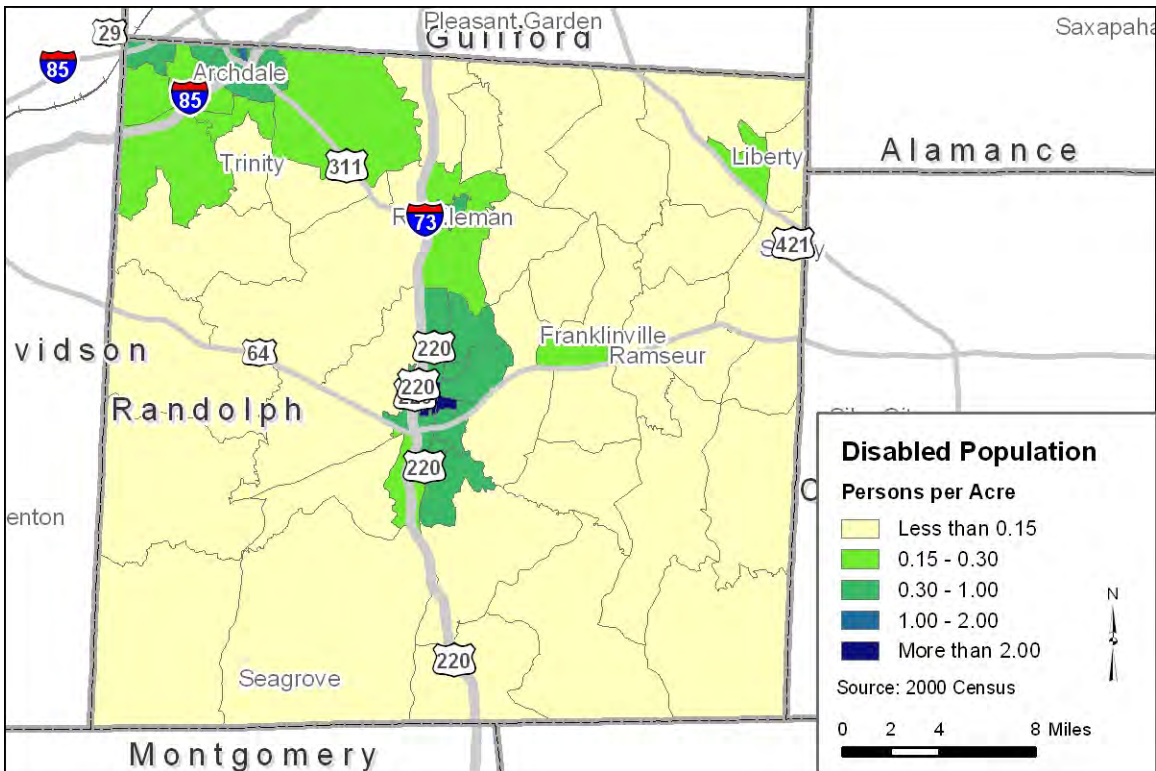
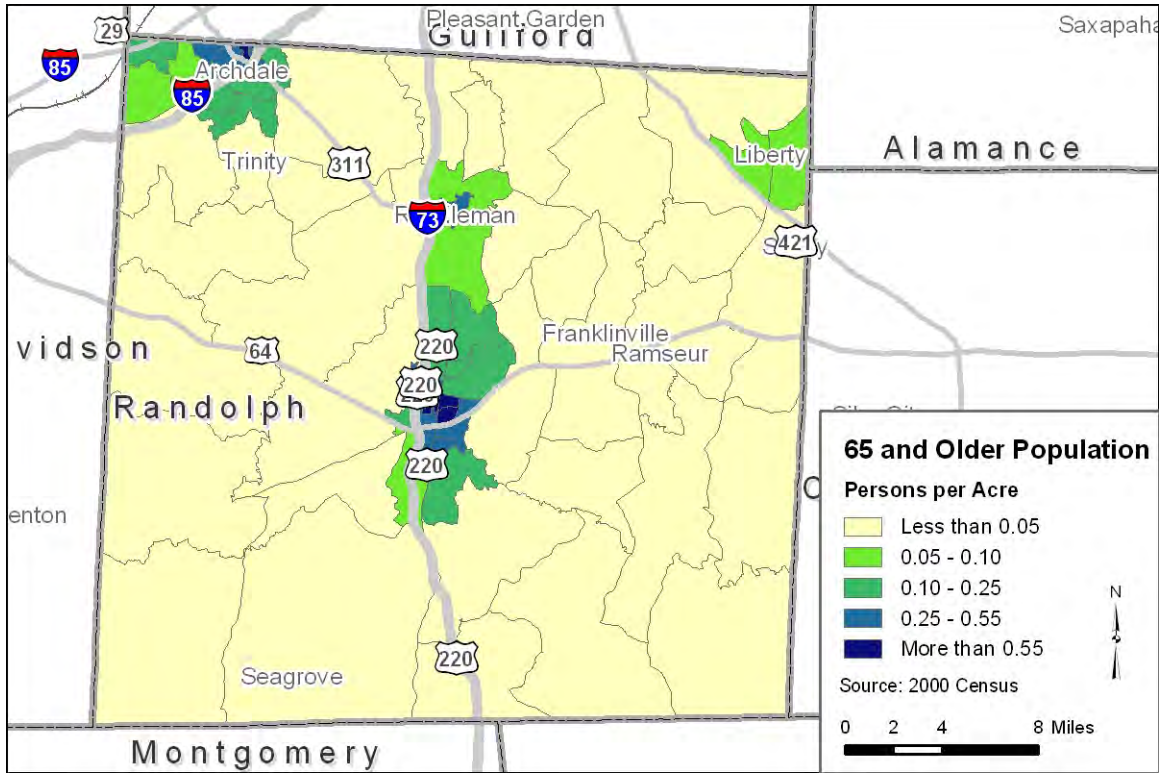


Figure 3-12: Persons with Disabilities, Randolph County Block Groups, 2000



3.5 Rockingham County

Overall Housing Conditions

Examining Rockingham County housing conditions indicates that there is a substantial shortage of affordable housing. Rockingham County housing characteristics are reported in Table 3-5.

Table 3-5: Housing Characteristics, Rockingham County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$77,800 | \$100,100 | 29% |
| Median Annual Household Incomes | \$33,784 | \$39,540 | 17% |
| Housing Affordability Ratio (housing value/income) | 2.30 | 2.53 | -- |
| Poverty Status (% of population) | 13% | 16% | -- |
| Vacancy Rate (% of housing units) | 8% | 12% | -- |

Housing Values

Median housing values have risen significantly over time. From 1990 to 2000, median home values increased 61 percent from \$48,200 to \$77,800. From 2000 to 2008, they rose 29 percent from \$77,800 to an estimated \$100,100.

Incomes

Income levels have not kept pace with rising housing values. From 1990 to 2000, annual median income per household increased 33 percent from \$25,402 to \$33,784 (median housing values rose 61 percent during that same time). From 2000 to 2008, annual median income per household grew 17 percent from \$33,784 to \$39,540 (median housing values rose 29 percent during that same time). Over half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The housing affordability ratio was 1.90 in

1990, and 2.30 in 2000. By 2008, this figure substantially increased to 2.53. This indicates that housing has become less affordable over time.

Poverty Status

The percentage of the population with incomes below poverty level has grown over time. Twelve percent of the population was below poverty level in 1990. By 2000, 13 percent of the population was below poverty level. And by 2008, this figure had risen to 16 percent of the population, which is higher than North Carolina for that year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$19,200 per year or \$9.23 per hour.
- Around 24 percent of households earn less than \$19,200 per year.

- To afford two-bedroom rents, a household would have to earn \$22,760 per year or \$10.94 per hour.
- Around 27 percent of households earn less than \$22,760 per year.
- To afford three-bedroom rents, a household would have to earn \$28,280 per year or \$13.60 per hour.
- Roughly 34 percent of households earn less than \$28,280 per year.

As the above indicates, a substantial proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown over time. In 1990, 6 percent of the housing units were vacant. By 2000, 8 percent of the housing units were vacant. And by 2008, this figure had risen to 12 percent of the housing units, which is below the state's vacancy rate in 2008.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-13 through

Figure 3-14: Persons 65 Years and Older, Rockingham County Block Groups, 2000

Figure 3-15

on the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Rockingham County is reported below from the North Carolina Housing Coalition.

Low Income

Permanent subsidized public housing is provided by the housing authorities of Madison and Reidsville with roughly 150 units. Reidsville Housing Authority also provides Section 8 rental assistance to 220 units. Over 950 housing units are subsidized by the Rural Developments program of the U.S. Department of Agriculture (USDA). Low-income housing tax credit developments provide rental assistance to roughly 350 units. Private developments that accept Section 8 vouchers provide 389 units, and four privately-owned housing developments provide subsidized housing for the elderly or disabled.

Elderly

Group home facilities for the elderly are provided in the cities of Eden, Reidsville

and Madison. In addition, several of the aforementioned facilities are targeted toward the elderly, including eight of the USDA developments, five of the tax credit developments, three of the privately-owned and subsidized units, and two of the private complexes that accept Section 8 vouchers.

Disabled

Several of the previously noted facilities provide housing for the disabled, including one privately-owned and subsidized facility, the group homes, and one private development that accepts Section 8 vouchers.

Homeless

Emergency shelter for the homeless is provided by Help, Inc., which focuses on domestic abuse victims, and the Room in the Inn program, which is administered by Help for Homeless, a private social services company.

Figure 3-13: Persons below Poverty Level, Rockingham County Block Groups, 2000

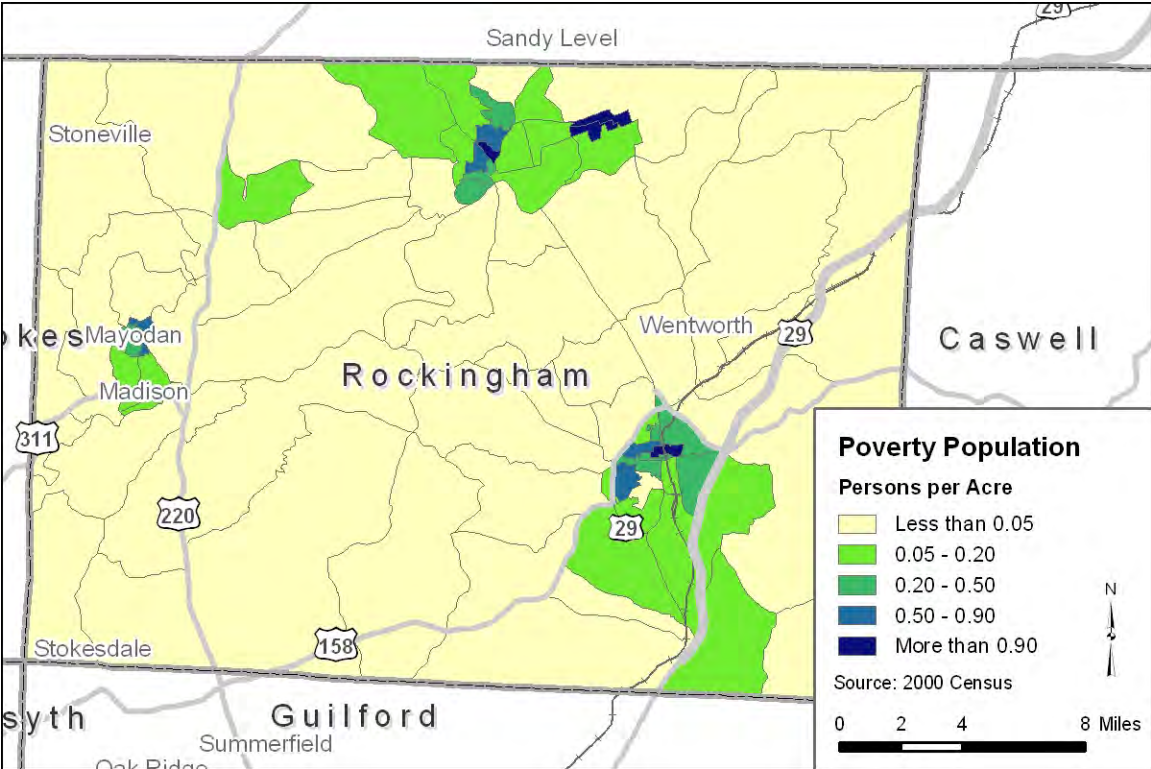


Figure 3-14: Persons 65 Years and Older, Rockingham County Block Groups, 2000

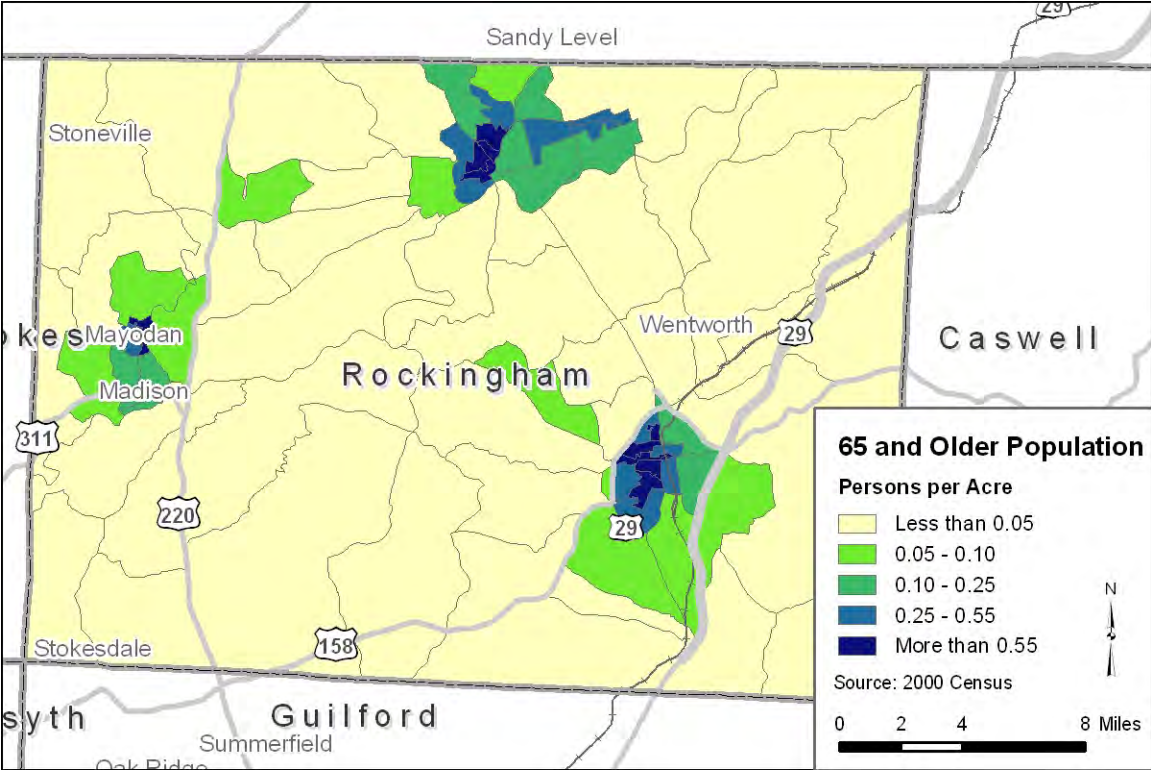
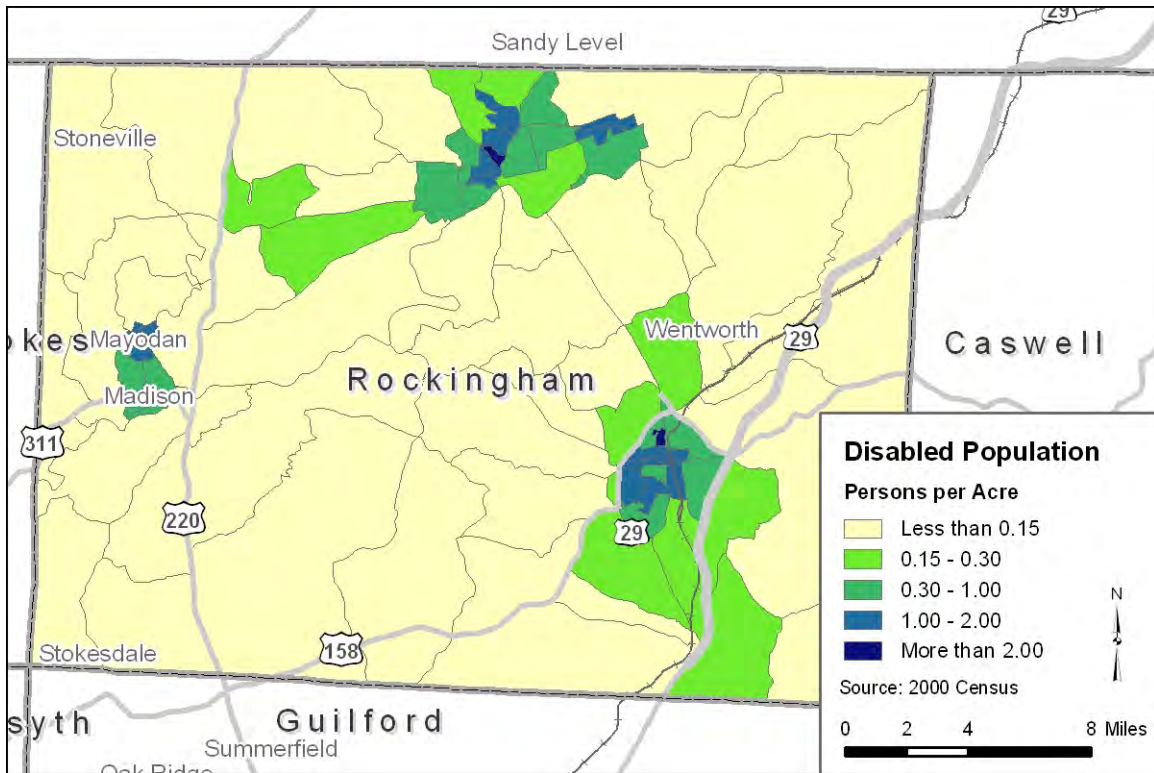


Figure 3-15: Persons with Disabilities, Rockingham County Block Groups, 2000



3.6 Stokes County

Overall Housing Conditions

Examining housing conditions in Stokes County reveals that there is a substantial shortage of affordable housing. With the current state of the economy, it is likely that affordable housing shortages could increase in the near term. Table 3-6 reports several housing characteristics for Stokes County.

Table 3-6: Housing Characteristics, Stokes County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|----------|-------------|----------|
| Median Housing Values | \$84,000 | \$114,100 | 36% |
| Median Annual Household Incomes | \$38,808 | \$40,526 | 4% |
| Housing Affordability Ratio (housing value/income) | 2.16 | 2.82 | -- |
| Poverty Status (% of population) | 9% | 13% | -- |
| Vacancy Rate (% of housing units) | 9% | 13% | -- |

Housing Values

Median housing values have escalated substantially in recent years. From 1990 to 2000, median home values increased 43 percent from \$58,800 to \$84,000. Between 2000 and 2008, they rose 36 percent from \$84,000 to an estimated \$114,100.

Incomes

While housing values have increased substantially over time, income levels have not kept pace. From 1990 to 2000, annual median income per household increased 39 percent from \$27,945 to \$38,808 (median housing values rose 43 percent during that same time). From 2000 to 2008, annual median income per household grew just 4 percent from \$38,808 to \$40,526 (median housing values rose 36 percent during that same time). Roughly half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household

value divided by household income). The housing affordability ratio was 2.10 in 1990, and 2.16 in 2000. By 2008, this figure increased significantly to 2.82. This indicates that housing has become less affordable over time, especially between 2000 and 2008.

Poverty Status

The percentage of the population with incomes below poverty level has grown in recent years. Ten percent of the population was below poverty level in 1990, which dipped slightly to 9 percent by 2000. By 2008, 13 percent of the population was below poverty level, which is below the state for that year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$22,520 per year or \$10.83 per hour.
- About one-quarter of households earn less than \$22,520 per year.

- To afford two-bedroom rents, a household would have to earn \$26,080 per year or \$12.54 per hour.
- Nearly 30 percent of households earn less than \$26,080 per year.
- To afford three-bedroom rents, a household would have to earn \$35,560 per year or \$17.10 per hour.
- Roughly 44 percent of households earn less than \$35,560 per year.

As the above reveals, a substantial proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has grown over time. In 1990, 7 percent of the housing units were vacant, which increased to 9 percent by 2000. By 2008, this figure had risen to 13 percent of the housing units – just below the state’s vacancy rate for 2008.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-16 and Figure 3-18 on the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Stokes County is reported below from the North Carolina Housing Coalition.

Low Income

Section 8 rental assistance is provided by the Home Program of the Northwest Piedmont Council of Governments, which also provides assistance to residents of Davie, Surry and Yadkin Counties. Some 240 units are subsidized by the Rural Developments program of the U.S. Department of Agriculture (USDA). Low-

income housing tax credit developments provide rental assistance to roughly 100 units. In addition, private developments that accept Section 8 vouchers provide 76 units, and one privately-owned apartment complex provides subsidized housing.

Elderly

Two Arc of North Carolina facilities provide group homes for the elderly in the town of King. Elderly housing is also provided by some of the aforementioned facilities, including two of the housing tax credit developments and three USDA rural developments.

Disabled

Housing for the disabled is provided by the aforementioned privately-owned and subsidized facility and the two group homes in the town of King.

Homeless

No emergency shelters are listed in the North Carolina Housing Coalition factsheet for Stokes County.

Figure 3-16: Persons below Poverty Level, Stokes County Block Groups, 2000

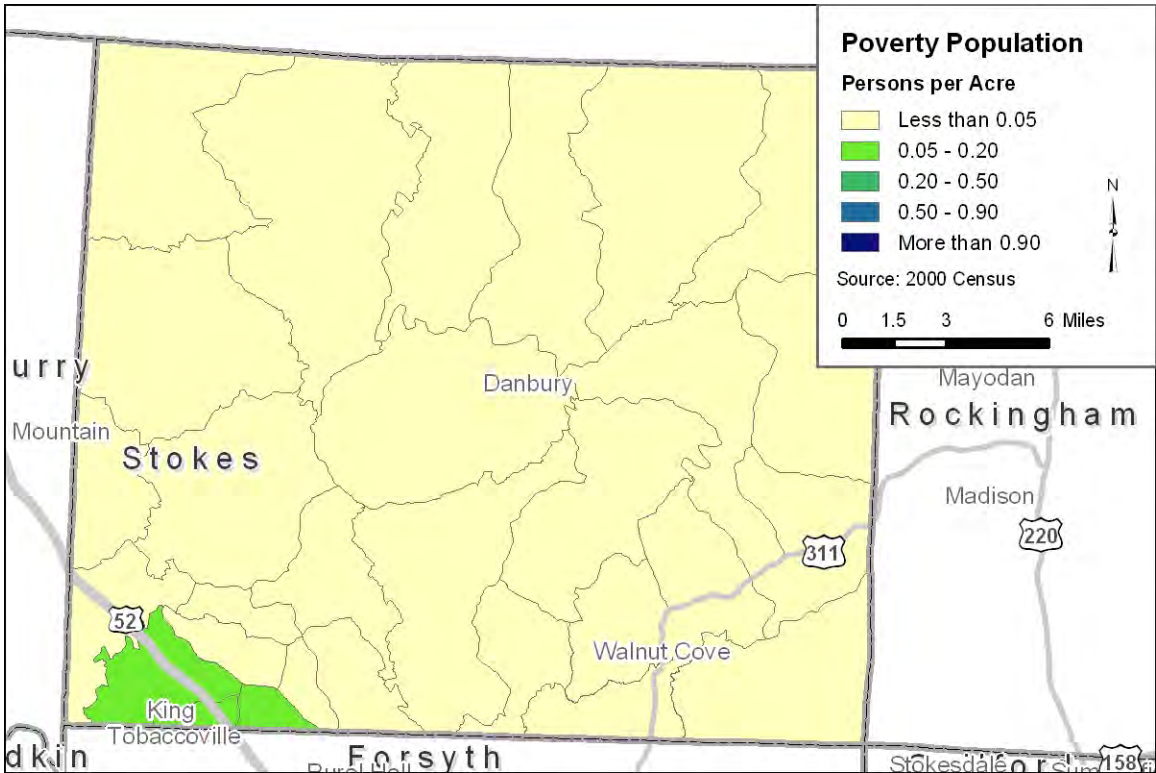


Figure 3-17: Persons 65 Years and Older, Stokes County Block Groups, 2000

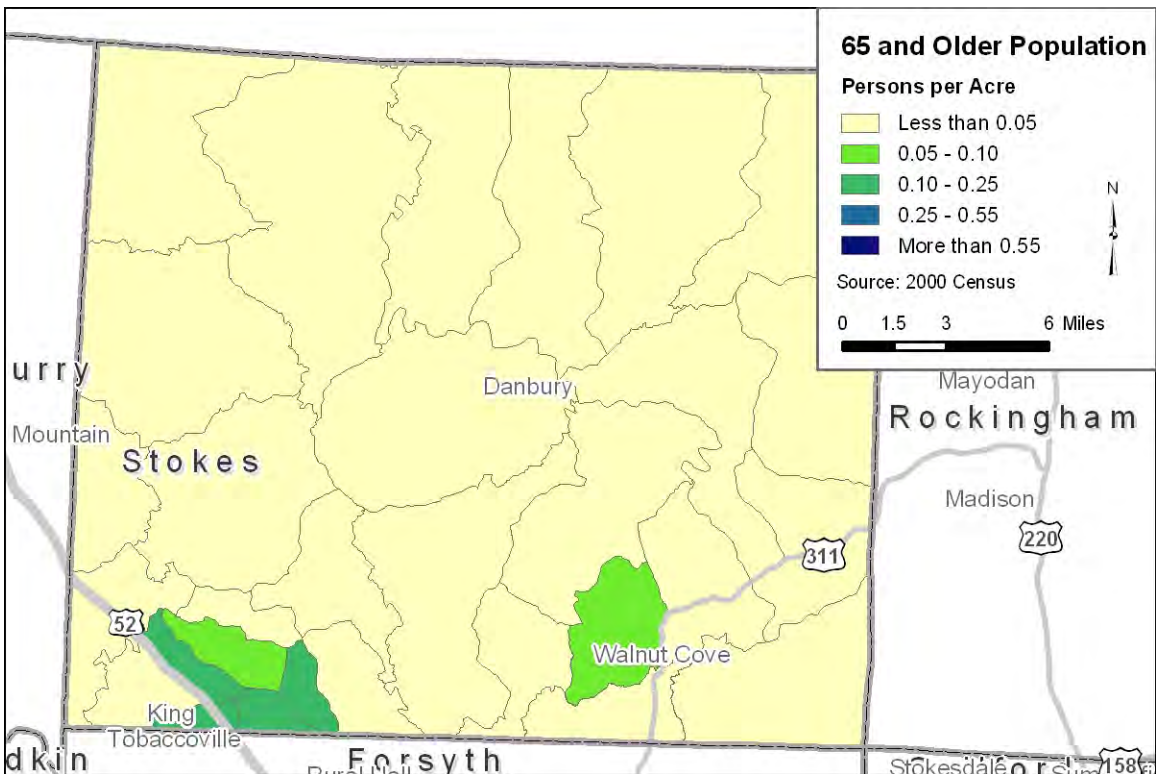
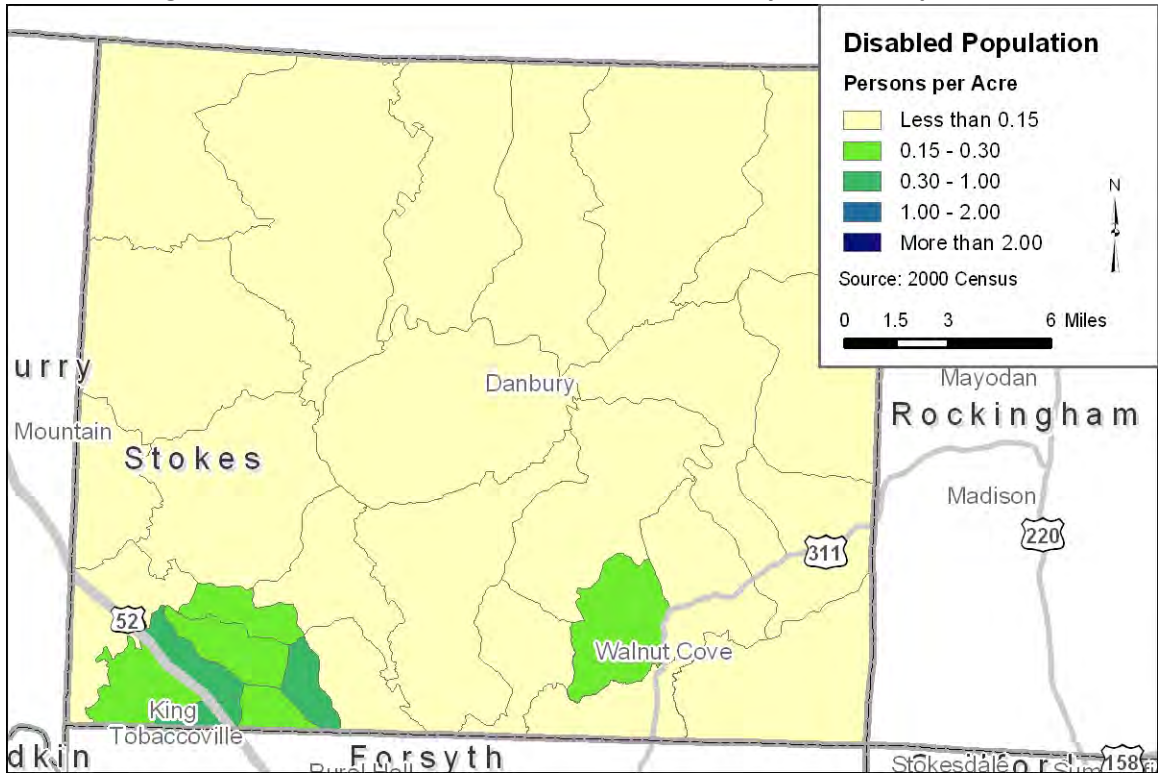


Figure 3-18: Persons with Disabilities, Stokes County Block Groups, 2000



3.7 Surry County

Overall Housing Conditions

A significant shortage of affordable housing exists in Surry County. Table 3-7 reports several housing characteristics for Surry County.

Table 3-7: Housing Characteristics, Surry County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|-------------|--------------------|-----------------|
| Median Housing Values | \$78,800 | \$99,700 | 27% |
| Median Annual Household Incomes | \$33,046 | \$37,560 | 14% |
| Housing Affordability Ratio (housing value/income) | 2.38 | 2.65 | -- |
| Poverty Status (% of population) | 12% | 17% | -- |
| Vacancy Rate (% of housing units) | 8% | 12% | -- |

Housing Values

Median housing values have escalated in recent history. From 1990 to 2000, median home values increased 61 percent from \$48,800 to \$78,800. From 2000 to 2008, median home values rose 27 percent from \$78,800 to an estimated \$99,700.

Incomes

While housing values have increased substantially over time, income levels have not kept pace. From 1990 to 2000, annual median income per household increased 41 percent from \$23,444 to \$33,046 (median housing values rose 61 percent during that same time). From 2000 to 2008, annual median income per household grew just 14 percent from \$33,046 to \$37,560 (median housing values rose 27 percent during that same time). Around half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The housing affordability ratio was 2.08 in

1990, and 2.38 in 2000. By 2008, this figure increased to 2.65. This indicates that housing has become less affordable over time.

Poverty Status

The percentage of the population with incomes below poverty level has grown. Eleven percent of the population was below poverty level in 1990, which grew to 12 percent by 2000. By 2008, this figure had risen to 17 percent of the population, which is higher than North Carolina for that year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$19,960 per year or \$9.60 per hour.
- Roughly 27 percent of households earn less than \$19,960 per year.
- To afford two-bedroom rents, a household would have to earn \$22,200 per year or \$10.67 per hour.
- Roughly 30 percent of households earn less than \$22,200 per year.

- To afford three-bedroom rents, a household would have to earn \$29,640 per year or \$14.25 per hour.
- Roughly 42 percent of households earn less than \$29,640 per year.

As shown above, a substantial proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has increased. In 1990, 7 percent of the housing units were vacant. By 2000, 8 percent of the housing units were vacant. And by 2008, this figure had risen to 12 percent of the housing units, which is below the state's vacancy rate that same year.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-19 through Figure 3-21 on the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Surry County is reported below from the North Carolina Housing Coalition.

Low Income

The Mount Airy Housing Authority provides roughly 150 permanent subsidized public housing units. Section 8 rental assistance is provided by the Home Program of the Northwest Piedmont Council of Governments, which also provides assistance to residents of Davie, Stokes and Yadkin Counties. Roughly 475 units are subsidized by the Rural Developments program of the U.S. Department of Agriculture (USDA). Four low-income housing tax credit

developments provide rental assistance to roughly 146 units. In addition, six privately-owned apartments provide subsidized housing.

Elderly

Two Arc of North Carolina facilities and the Mental Health Association in North Carolina provide group homes for the elderly in Mount Airy and Elkin. Elderly housing is also provided by some of the aforementioned facilities, including all of the housing tax credit developments, three of the USDA rural developments, and three of the privately-owned and subsidized apartments.

Disabled

Housing for the disabled is provided by the aforementioned group homes, the Mount Airy Housing Authority, and the Sheppard's Center emergency shelter in Mount Airy.

Homeless

Emergency shelter for the homeless is provided by Sheppard's Center in Mount Airy with a capacity of 16 persons, and The Ark in Elkin with a capacity of 14 persons.

Figure 3-19: Persons below Poverty Level, Surry County Block Groups, 2000

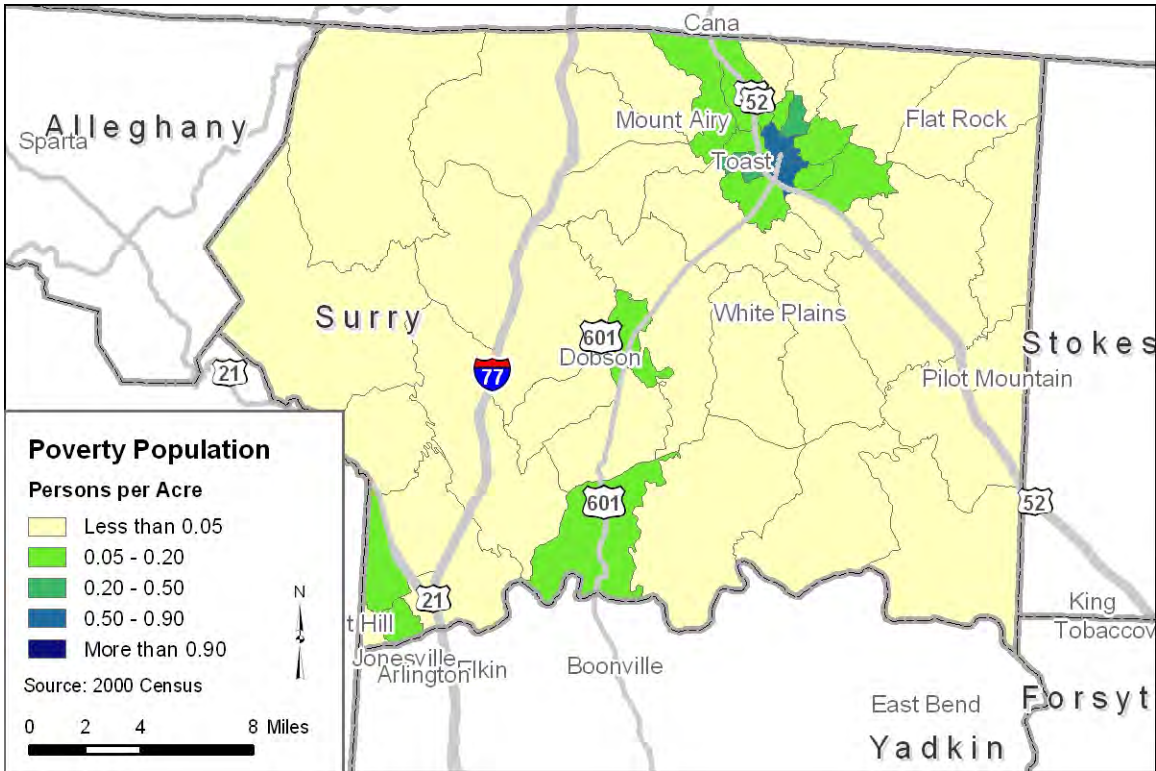


Figure 3-20: Persons 65 Years and Older, Surry County Block Groups, 2000

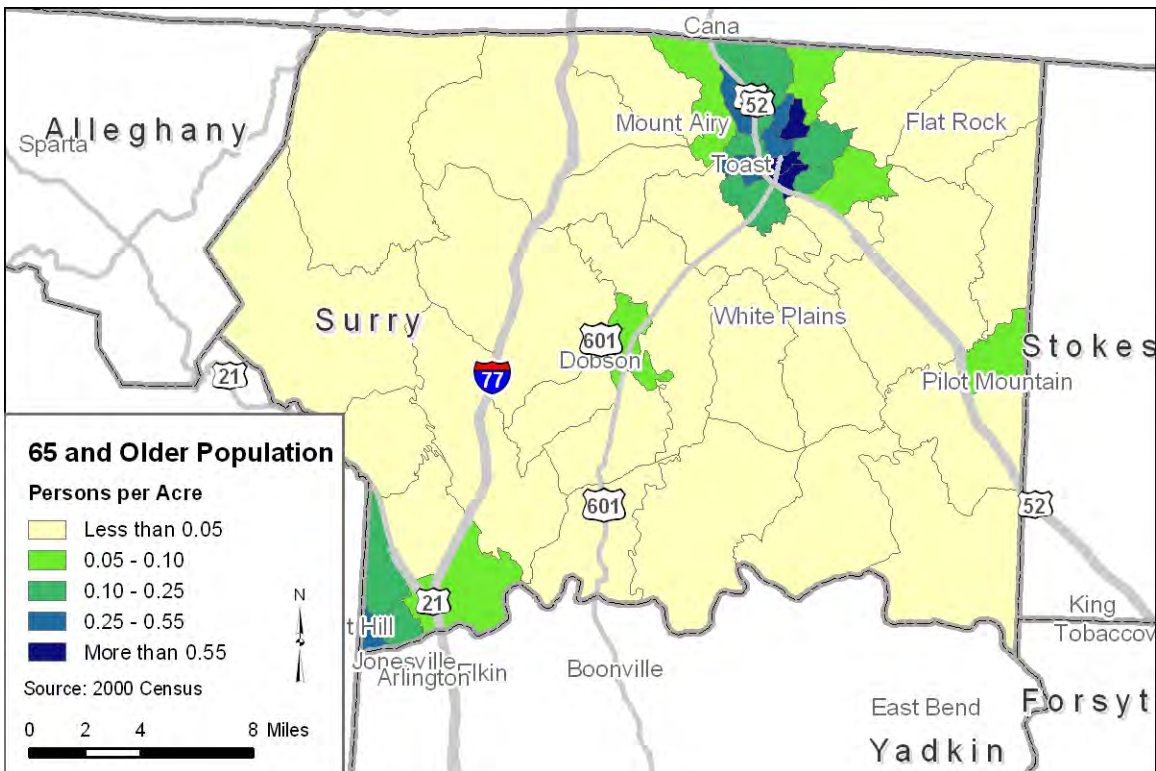
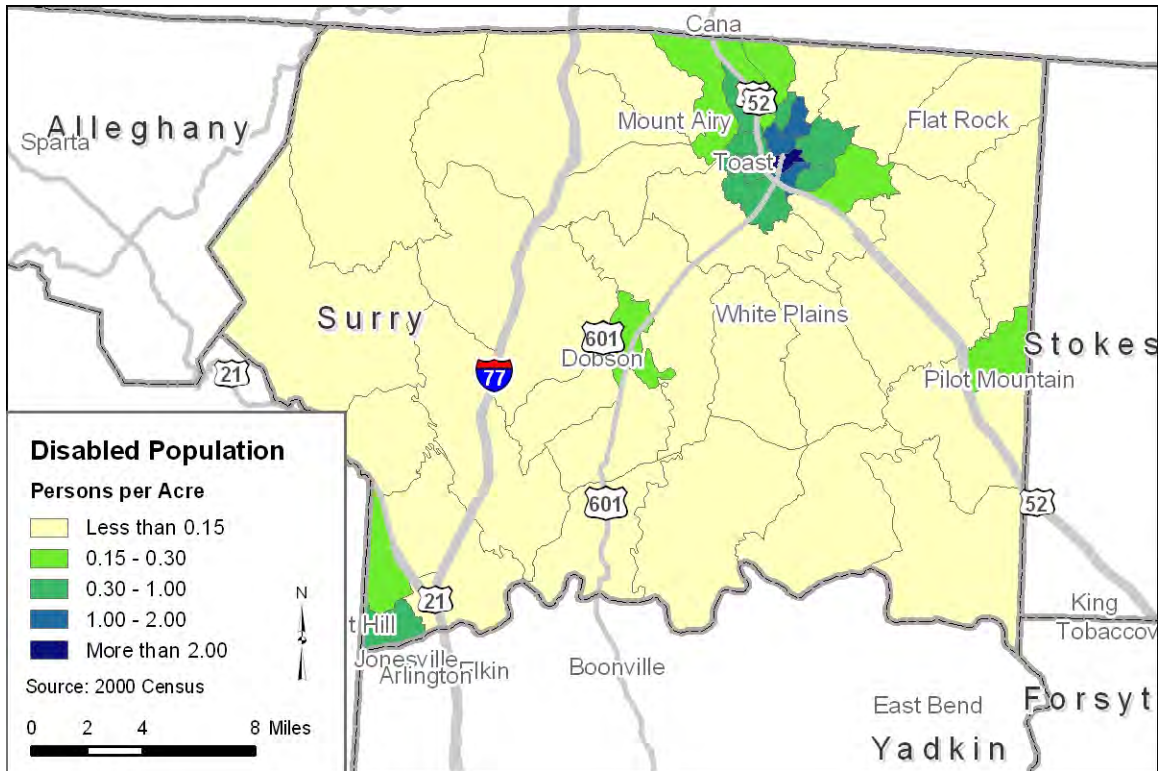


Figure 3-21: Persons with Disabilities, Surry County Block Groups, 2000



3.8 Yadkin County

Overall Housing Conditions

Significant affordable housing shortages currently exist within Yadkin County. Table 3-8 reports several housing characteristics for this county.

Table 3-8: Housing Characteristics, Yadkin County, 2000-2008

| Housing and Economic Characteristics | 2000 | 2008 (est.) | % Change |
|--|-------------|--------------------|-----------------|
| Median Housing Values | \$81,100 | \$103,600 | 28% |
| Median Annual Household Incomes | \$36,660 | \$38,986 | 6% |
| Housing Affordability Ratio (housing value/income) | 2.21 | 2.66 | -- |
| Poverty Status (% of population) | 10% | 15% | -- |
| Vacancy Rate (% of housing units) | 8% | 11% | -- |

Housing Values

Median housing values have increased significantly. From 1990 to 2000, median home values increased 52 percent from \$53,200 to \$81,100. From 2000 to 2008, median home values rose 28 percent from \$81,100 to an estimated \$103,600.

Incomes

While housing values have increased substantially over time, income levels have not kept pace. From 1990 to 2000, annual median income per household increased 46 percent from \$25,062 to \$36,660 (median housing values rose 52 percent during that same time). From 2000 to 2008, annual median income per household grew just 6 percent from \$36,660 to \$38,986 (median housing values rose 28 percent during that same time). Roughly half of all households had incomes below the median household income level in 2008.

Housing Affordability

One measure of affordability is the housing affordability ratio (household value divided by household income). The housing affordability ratio was 2.12 in

1990, and 2.21 in 2000. By 2008, this figure increased significantly to 2.66. This indicates that housing has become less affordable over time, especially from 2000 to 2008.

Poverty Status

The percentage of the population with incomes below poverty level has grown in recent years. Twelve percent of the population was below the poverty level in 1990, which fell to 10 percent by 2000. However, by 2008, this figure had risen to 15 percent of the population, which is higher than North Carolina for that year.

Rental Market

Analysis of U.S. Census and Fair Market Rent data for 2008 reveals the following (hourly wages assume 40-hours/week):

- To afford one-bedroom rents, a household would have to earn \$22,520 per year or \$10.83 per hour.
- Roughly 30 percent of households earn less than \$22,520 per year.
- To afford two-bedroom rents, a household would have to earn \$26,080 per year or \$12.54 per hour.
- One-third of households earn less than \$26,080 per year.

- To afford three-bedroom rents, a household would have to earn \$35,560 per year or \$17.10 per hour.
- Roughly 46 percent of households earn less than \$35,560 per year.

As the above indicates, a substantial proportion of households spend more than 30 percent of their income on rents.

Vacancy

The number of vacant housing units has increased. In 1990, 7 percent of the housing units were vacant, which rose to 8 percent by 2000. By 2008, this figure had risen to 11 percent of the housing units.

Housing for Sensitive Populations

Sensitive population groups include those with low incomes, elderly persons, persons with disabilities, and the homeless. Figure 3-22 through

Figure 3-24 on the following pages show the density of these sensitive groups based on the 2000 U.S. Census. The latest housing data for sensitive populations in Yadkin County is reported below from the North Carolina Housing Coalition.

Low Income

Section 8 rental assistance is provided by the Home Program of the Northwest Piedmont Council of Governments, which also provides assistance to residents of Davie, Stokes and Surry Counties. Roughly 120 units are subsidized by the Rural Developments program of the U.S. Department of Agriculture (USDA). A low-income housing tax credit development provides rental assistance to 36 units. In addition, a private development that accepts Section 8 vouchers provides 24 units, and five privately-owned apartments provide subsidized housing.

Elderly

Arc of North Carolina provides group homes for the elderly in the town of Boonville. Elderly housing is also provided by some of the aforementioned facilities, including the housing tax credit development and one of the USDA rural developments.

Disabled

Housing for the disabled is provided by the aforementioned group home located in the town of Boonville.

Homeless

Emergency shelter for the homeless in Yadkin County is provided by The Ark located in the town of Elkin in Surry County. The shelter has a capacity of 14 persons.

Figure 3-22: Persons below Poverty Level, Yadkin County Block Groups, 2000

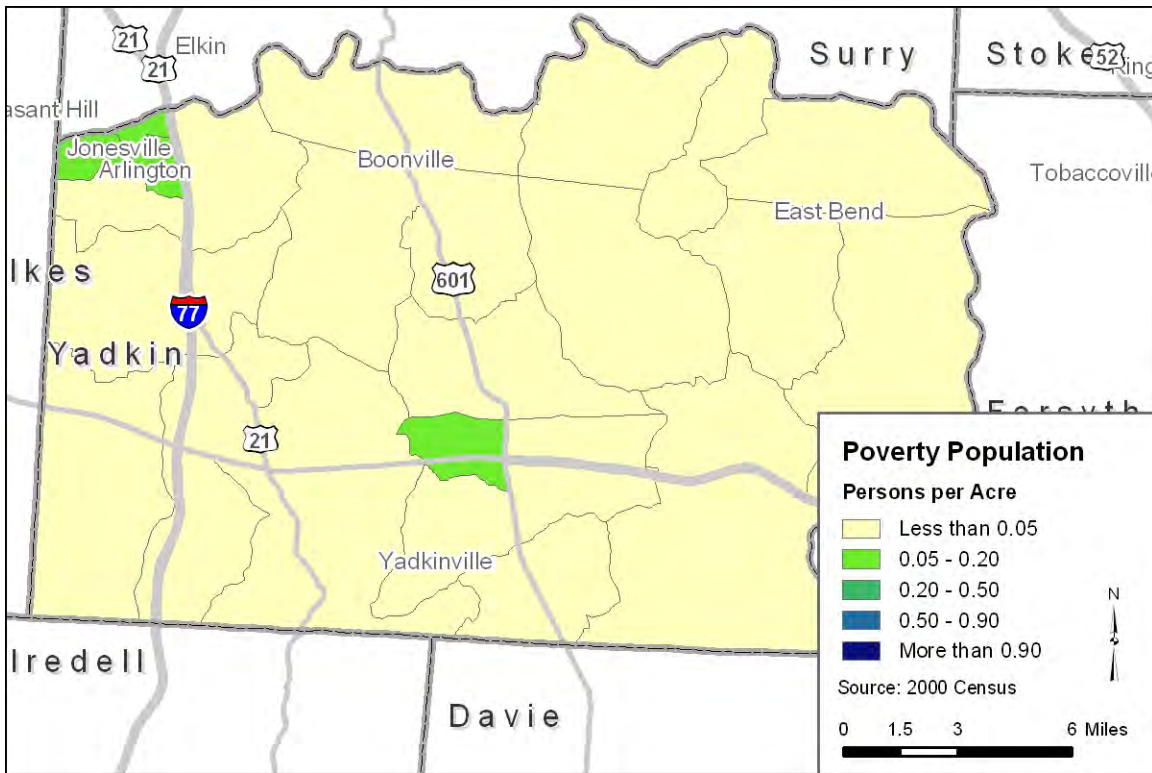


Figure 3-23: Persons 65 Years and Older, Yadkin County Block Groups, 2000

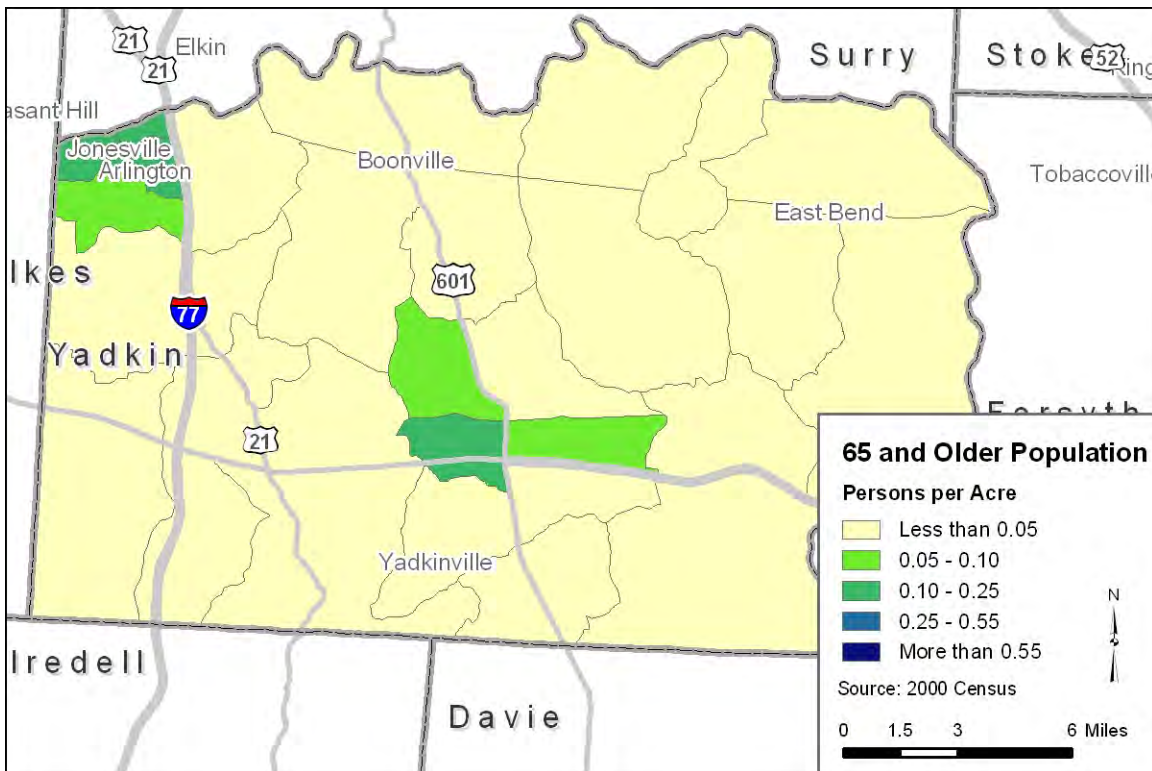
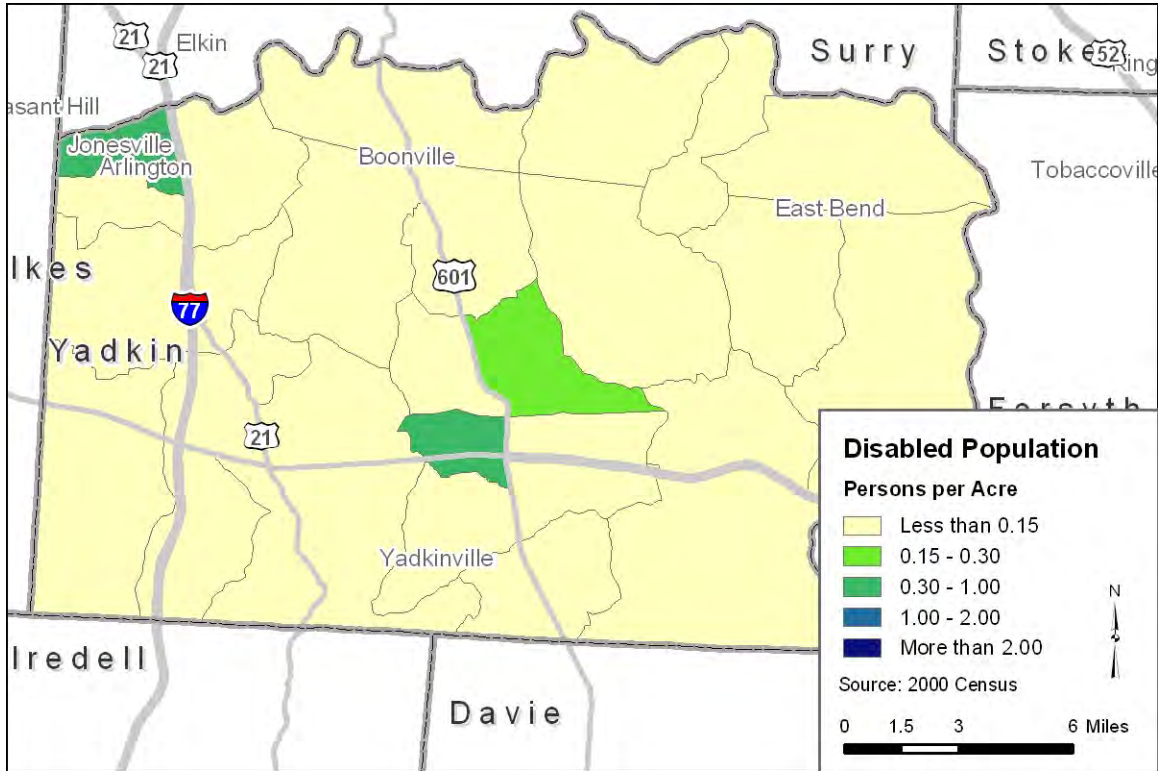


Figure 3-24: Persons with Disabilities, Yadkin County Block Groups, 2000



4.0 CATALOGUE OF AVAILABLE RESOURCES

This section contains a catalogue of available resources to address housing needs. Resources are listed according to their focus at the national, state or local levels.

4.1 National Level Resources

U.S. Department of Housing and Urban Development

<http://portal.hud.gov/portal/page/portal/HUD>

U.S. Department of Agriculture

<http://www.usda.gov/wps/portal/usdahome>

Habitat for Humanity

<http://www.habitat.org/>

Disability.Gov

<http://www.disability.gov/>

National Alliance to End Homeless

<http://www.endhomelessness.org/>

Interagency Council on Homelessness

<http://www.ich.gov/>

National Coalition for Homeless Veterans

<http://www.nchv.org/>

U.S. Department of Health and Human Services, Administration on Aging

<http://www.aoa.gov/>

USA.Gov, Homes and Housing

http://www.usa.gov/Citizen/Topics/Family_Homes.shtml

4.2 State Level Resources

NC Department of Health and Human Services

<http://www.dhhs.state.nc.us/>

NC Department of Health and Human Services - Homeless

<http://www.dhhs.state.nc.us/homeless/>

North Carolina Coalition to End Homelessness

<http://www.ncceh.org/>

NC Department of Health and Human Services- Division of Aging and Adult Services

<http://www.dhhs.state.nc.us/aging/housing/housmain.htm>

NC Department of Health and Human Services - Disabilities

<http://www.dhhs.state.nc.us/disabilities/>

North Carolina Housing Coalition

<http://www.nchousing.org/>

North Carolina Housing Finance Agency

<http://www.nchfa.com/index.aspx>

4.3 Local Level Resources

Forsyth County

United Way of Forsyth County: Ten Year Plan to End Chronic Homelessness

<http://www.forsythunitedway.org/news-room.cfm#nr212>

Forsyth County

Department of Social Services

<http://www.co.forsyth.nc.us/dss/>

Guilford County

Partners Ending Homelessness

<http://www.partnersendinghomelessness.org/>

Guilford County

Department of Social Services

<http://www.co.guilford.nc.us/government/socservices/>

Rockingham County
Help For the Homeless
220 E Meadow Rd
Eden, NC 27288
(336) 627-9533

Davidson County
Department of Social Services
http://www.co.davidson.nc.us/government/Department_Portal.aspx?cd=22

Randolph County
Department of Social Services
<http://www.co.randolph.nc.us/dss/>

Rockingham County
Department of Social Services
<http://www.co.rockingham.nc.us/SocialServ/index.htm>

Alamance County
Department of Social Services
<http://www.alamance-nc.com/d/social-services.html>

Yadkin County
Department of Social Services
336-679-4210

Surry County
Department of Social Services
<http://www.co.surry.nc.us/Departments/SocialServices/SocialServices.htm>

Davie County
Department of Social Services
http://www.co.davie.nc.us/Departments/Social%20Services/social_services.htm

Stokes County
Department of Social Services
<http://www.co.stokes.nc.us/dss/>

5.0 CONCLUSIONS

In addition to meeting the requirements of the *Congestion Relief and Intermodal Transportation 21st Century Fund*, the socio-economic information collected for the housing needs assessments will be used in developing the transit system plans for Alamance, Davie, Davidson, Randolph, Rockingham, Stokes, Surry and Yadkin Counties. The locations of sensitive population groups such as low-income residents, elderly persons, disabled citizens, and the homeless will be considered in the development of mobility options. Transit services will be designed to serve identified concentrations of sensitive population groups where appropriate and within financial constraints.