

**Analysis of Impediments to  
Fair Housing Choice  
2016 - 2020**



**ROWAN COUNTY  
NORTH CAROLINA**

## I. Introduction and Executive Summary of the Analysis

Rowan County, North Carolina, is a participating member in the Cabarrus / Iredell / Rowan HOME Consortium which is recognized as a participating jurisdiction (PJ) under the US Department of Housing and Urban Development's (HUD) HOME Investment Partnerships Program (HOME). The HOME program allows local governments to form a consortium in order to receive HUD funding that may be used for a variety of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. Since 2008, Rowan County has traditionally applied its annual HOME funding allocation toward rehabilitation of owner-occupied housing and down payment assistance to first-time homebuyers and, on occasion has constructed single-family dwellings for moderate to low-income individuals.

As a current recipient of HOME funds, a past recipient of Community Development Block Grant / Scattered Site Housing (CDBG / SSH) funds and other housing rehabilitation program funds, Rowan County is obligated to affirmatively further fair housing. Accordingly, the County will:

1. Conduct an analysis of impediments to fair housing choice;
2. Take appropriate actions to overcome the effects of impediments identified through that analysis; and
3. Maintain records reflecting the analysis and actions.

To ensure that housing choices and opportunities for individuals are available, Rowan County is conducting this Analysis of Impediments to Fair Housing Choice (AI) to assess whether barriers exist in the community that prevent individuals from their right to fair housing. For purposes of Rowan County HOME Consortium activities, this AI will also apply to HOME activities in the municipalities of China Grove, Cleveland, East Spencer, Granite Quarry, Faith, Landis, Rockwell, and Spencer in its evaluation. Given that Kannapolis and Salisbury are both entitlement communities located in Rowan County, this AI does not address the aforementioned impacts in those communities as each jurisdiction has developed its own AI. Specifically, Rowan County's AI will evaluate housing and economic data; transportation infrastructure and services; public / private sector policies that impact availability, accessibility and location of housing for individuals and families in the protected groups located in the County.

Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status or national origin. The Federal Fair Housing Act, as amended, ensures this right by declaring it unlawful to discriminate in the sale, rental, financing and insuring of housing.

### A. Who Conducted

This Analysis of Impediments to Fair Housing Choice was conducted by the Staff of the Rowan County Planning and Development Department.

### B. Participants

Contributors to the Rowan County AI were based on interviews and discussions conducted by Rowan County staff with representatives from:

City of Kannapolis Community Development	City of Salisbury Community Planning Services
Salisbury Rowan Association of Realtors	Salisbury Community Development Corporation
Salisbury-Rowan Community Action Agency, Inc.	Prosperity Unlimited, Inc.
Habitat for Humanity of Rowan County, NC	Rowan Helping Ministries
Rowan County Department of Social Services	Town of East Spencer, NC Housing Authority

### C. Methodology Used

Rowan County's AI utilizes the suggested format outlined in the US Department of Housing and Urban Development's *Fair Housing Planning Guide* and contains an assessment of the types and extent of fair housing issues in Rowan County. Jurisdictional background data regarding demographics, income, employment, housing profiles and associated maps are also included as a basis to represent the overall housing characteristics in Rowan County. Data sources include the 2000 and 2010 US Census, the 2011-2015 American Communities Survey, the Home Mortgage Disclosure Act (HMDA), the 2011-2015 AI for the Cabarrus / Iredell / Rowan HOME Consortium and the Comprehensive Regional Housing Strategy Volumes I / II / III prepared by Centralina and Catawba Council of Governments in partnership with Western Economic Services, LLC.

### D. Funding Source

Funding for this AI document was provided through use of in kind services, i.e. staff time and resources, by the Rowan County Planning and Development Department.

### E. Conclusions

#### 1. Impediments Found

##### a. Limited Affordable Housing

Limited affordable housing for lower income populations may cause some to "accept" substandard housing options. The lack of affordable housing choices may prompt other individuals or families to cohabitate households resulting in overcrowding and may even cause some to seek alternative housing options.

##### b. Lack of Countywide Infrastructure

The predominant use of individual ground water wells and ground absorption septic tank systems in the unincorporated areas of the County prevent opportunities for maximizing densities in the creation of affordable housing or residential lots.

##### c. Lack of Awareness Regarding Discrimination & Fair Housing

Education of the public concerning the rights and responsibilities associated with fair housing laws is the primary method for combating housing discrimination.

##### d. Limited Public Transportation

The Rowan Transit System offers transportation services to Rowan County residents Monday thru Friday from 7 AM until 5 PM (excluding holidays) via:

- **RITA (Rowan Individual Transportation Assistance)** is available one day per week for each area of the county. By having designated days, RTS can operate more efficiently to help as many passengers as possible on the same day.
- **Rowan Express** provides service between Salisbury, China Grove, Landis, and Kannapolis. The route connects with the Salisbury Transit System, the CK Rider System (operates in Kannapolis and Concord), and AMTRAK in Salisbury and Kannapolis.

##### e. Current Lending Practices

Changes to current lending practices resulting from the housing market crash may have inadvertently created complications for lower income individuals or families to obtain a conventional loan. Specifically, new HUD regulations regarding mortgage insurance have caused monthly mortgage costs to rise, which in turn may potentially disqualify low to moderate income applicants.

## 2. Actions to Address Impediments

### a. Limited Affordable Housing

Non-profit agencies that provide housing assistance to individuals and families in Rowan County indicate a shortage of affordable housing units (both rental and owner-occupied). Likewise, Rowan County DSS and Rowan Helping Ministries recognize the limited amount of housing units available to provide transitional housing for their clients.

Action Item: Rowan County will continue to seek and support efforts through its participation in the Cabarrus-Iredell-Rowan HOME Consortium, North Carolina Housing Finance Agency, and North Carolina Community Development Block Grant (CDBG) programs to create and maintain sustainable housing choices for its citizens.

### b. Lack of Countywide Infrastructure

The lack of municipal water or sanitary sewer service throughout the rural areas of the County limits single-family densities and the ability to create multi-family housing. In extreme cases, this can prevent older homes with failing septic systems from continued occupancy.

Action Item: Through its partnership with Salisbury Rowan Utilities, Rowan County will seek funding opportunities through CDBG infrastructure grants to extend water and sewer lines in the rural areas of the County. As these new lines become operational, Rowan County will adopt a policy to providing low to moderate income residents along these lines to connect at a free or reduced rate.

### c. Lack of Awareness Regarding Discrimination & Fair Housing

Although listed as the primary contact for discrimination and fair housing complaints, no County Planning Staff have received a complaint in the last five (5) years. The likelihood that there are no fair housing or discrimination instances occurring in Rowan County are slim, rather this suggest violations go unreported due to a lack of understanding or knowledge of the rights of protected persons and families.

Action Item: Through its partnership with Salisbury Community Development Corporation, the County will conduct a Fair Housing workshop staffed by the North Carolina Human Relations Council offered to the public and Salisbury-Rowan Association of Realtors. The County will also maintain and update posters throughout its public buildings promoting fair housing.

### d. Limited Public Transportation

Citizens residing in the unincorporated areas of the County have limited or no access to a daily fixed route transit system. This may hamper low to moderate income individuals from not only housing choice, but also job prospects. In some cases, transportation may be a greater limiting factor to housing choice as housing prices in the County may be less expensive than those in a municipality considering the costs of utilities and taxes, but the inability to get to employment ultimately eliminates rural housing choices without reliable transportation choices.

Action Item: Through its Rowan Individual Transit Assistance (RITA) and membership in the Cabarrus-Rowan Metropolitan Planning Organization (CRMPO), the County will consider applying for grant opportunities to expand transportation services to cross roads communities in the County.

### e. Current Lending Practices

The Salisbury Community Development Corporation (CDC) provides a variety of homeowner education classes that can assist in eliminating any "surprises"

a prospective home buyer may encounter, e.g. foreclosure prevention, home ownership classes and reverse mortgage are but a few of their offerings.

Action Item: The County will continue its HOME partnership with the CDC by offering down payment assistance up to \$10,000 for first time home buyers that participate and successfully complete the CDC’s home buyer education classes.

## II. Jurisdictional Background Data

Demographic, income and employment and housing profile data was obtained from the 2010 US Census with comparison data acquired from the 2015 American Community Survey 2015 (1 year). Population projections were taken from the NC State Demographers Office. Note: This data reflects the entire geography of Rowan County, NC.

### A. Demographic Data

Rowan County’s 2010 overall population of 138,428 is estimated to have grown by less than one percent (1%) by 2015. However, the primary race groups (White and African American) are experiencing a decline in overall population, suggesting the primary growth in overall population during the reporting period is attributed to the Hispanic community. Demographic data depicting the concentrations of the African American and Hispanic communities in Rowan County is included in item II D.

DEMOGRAPHIC DATA	2010	2015
Total Population of Jurisdiction	138,428	139,142
Percent White Population	76.5	75.9
Percent African American Population	16.2	15
Percent Hispanic Population	7.7	8.3
Percent American Indian	.3	.1
Other Race	4.3	4.7

### B. Income and Employment Data

The overall income and employment data for Rowan County experienced a moderate, yet positive increase for all categories between 2010 and 2015 as displayed in the table below. Areas of poverty are displayed by census tract in item II D of this report.

INCOME AND EMPLOYMENT DATA	2010	2015
Median Family Income	52,850	53,061
Median Household Income	43,596	45,320
Per Capita Income	26,496	28,908
Percent of population below poverty level	21.3	17.4
Unemployment Rate 2010	12.6	8.7

According to 2016 Rowan County Economic Development Commission (Rowan Works) data, the top ten (10) largest private and public sector employers are:

<b>Private Sector</b>	<b>Employees</b>	<b>Public Sector</b>	<b>Employees</b>
<b>Daimler / Freightliner</b>	<b>2300</b>	<b>Rowan-Salisbury Schools</b>	<b>2730</b>
<b>Food Lion / Delhaize America</b>	<b>2000</b>	<b>W.G. Hefner VA Medical Center</b>	<b>1990</b>
<b>Novant Health Rowan Medical Center</b>	<b>1200</b>	<b>Rowan County</b>	<b>753</b>
<b>Continental Structural Plastics</b>	<b>442</b>	<b>Rowan-Cabarrus Community College</b>	<b>750</b>
		<b>City of Salisbury</b>	<b>412</b>
		<b>Piedmont Correctional Institution</b>	<b>411</b>

### C. Housing Profile

Although the total number of housing units in the County increased by only thirty (30) units during the 2010-2015 time period (according to 2015 American Community Survey data\*), the decrease in households and owner occupied dwellings during the same period is somewhat indicative of the decrease in African American and White populations identified in the Demographic Data Table in item A above.

<b>HOUSING DATA</b>	<b>2010</b>	<b>2015</b>
<b>Total Number of Households</b>	53,140	51,225
<b>Total Number of Housing Units</b>	60,211	60,241
<b>Total Number of Owner Occupied Dwellings</b>	36,987	34,675
<b>Total Number of Tenant Occupied Dwellings</b>	16,153	16,550

\* *Editorial Note:* Although Rowan County recognizes the American Community Survey (ACS) is a sampling of population, economic and housing data, it is worthwhile for this report to state that during the 2010-2015 time period, Rowan County Building inspections Department issued one thousand, five hundred thirty-eight (1538) residential building permits for new single-family homes (stick-built and modular) which is in stark contrast to the ACS estimated increase of only 30 units countywide in the housing stock during the same time period.

#### 1. Housing Stock

Based on ACS 2015 and 2010 Census data, 46.9% of the housing stock of Rowan County was constructed prior to 1980. This is significant due to the presence of lead-based paint a potential hazard for persons, especially children, residing in these units. Overall, single-family homes are the predominant housing type in the County (69%), followed by manufactured housing (18.6%) and multi-family dwellings (12.3%).

While not realized by a majority of today's population, there continue to be extreme instances of poverty that impact every community's housing stock. Two (2) instances suggest .2% of the County's housing stock, or approximately eighty (80) units, lack complete plumbing facilities and .4%, or 205 homes, lack complete kitchen facilities.

As noted above in the editorial above, new residential building permit data from 2010-2015 is graphically displayed in item II D.

**2. Public Housing Options**

Rowan County Housing Authority (RCHA) offers three (3) public housing communities that provide 192 units for families and senior citizens disabled individuals. RCHA is a public agency that participates in Section 8 Housing Voucher and Public Housing programs. The Salisbury Housing Authority administers a similar program and provides up to 522 units for eligible clients.

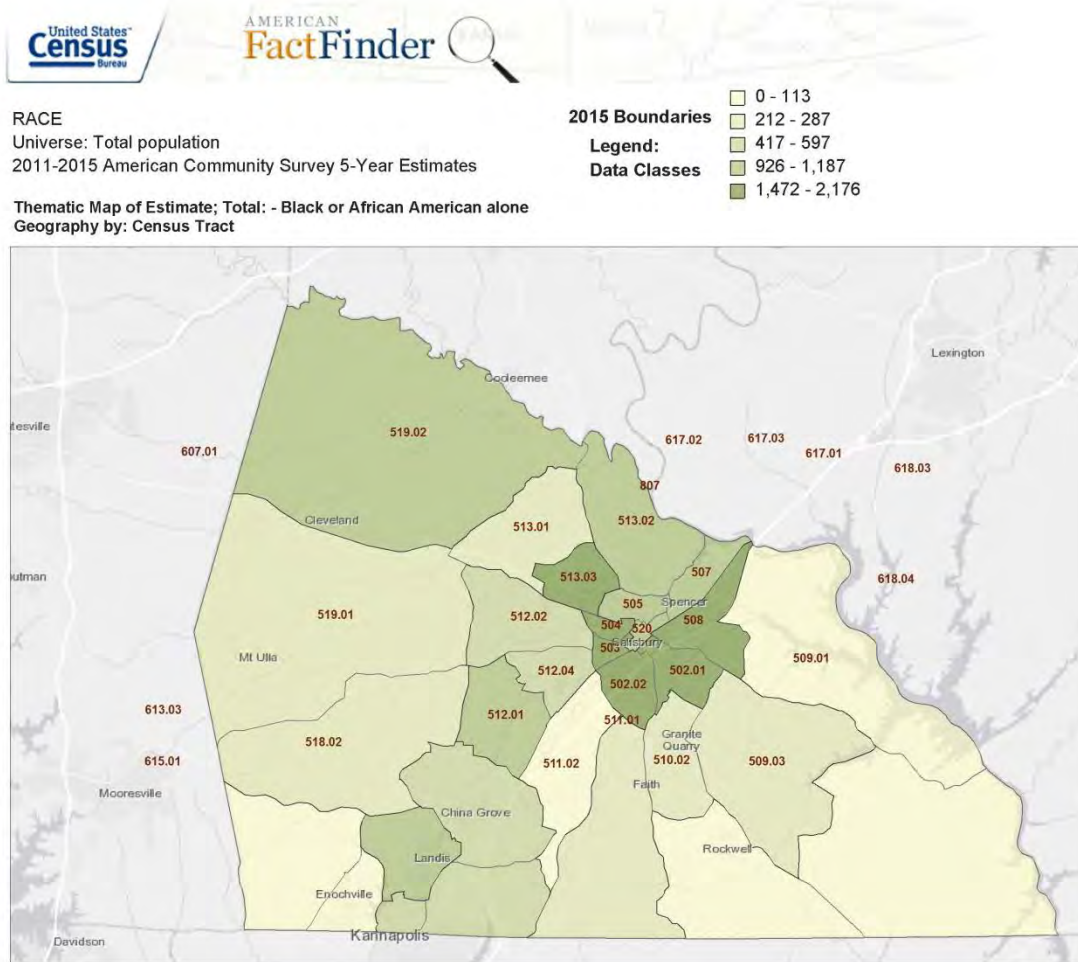
Included as an Appendix to this Analysis of Impediments are Housing Resource Options collected and published by [nchousing.org](http://nchousing.org). As this resource is periodically updated, it will be included with this document.

**D. Maps**

Beginning on page 7, the maps provided in this subsection graphically support the material included in Section II of this report, specifically African American and Hispanic population concentrations, poverty concentrations and new residential building activity.

### 1. African American Concentrations

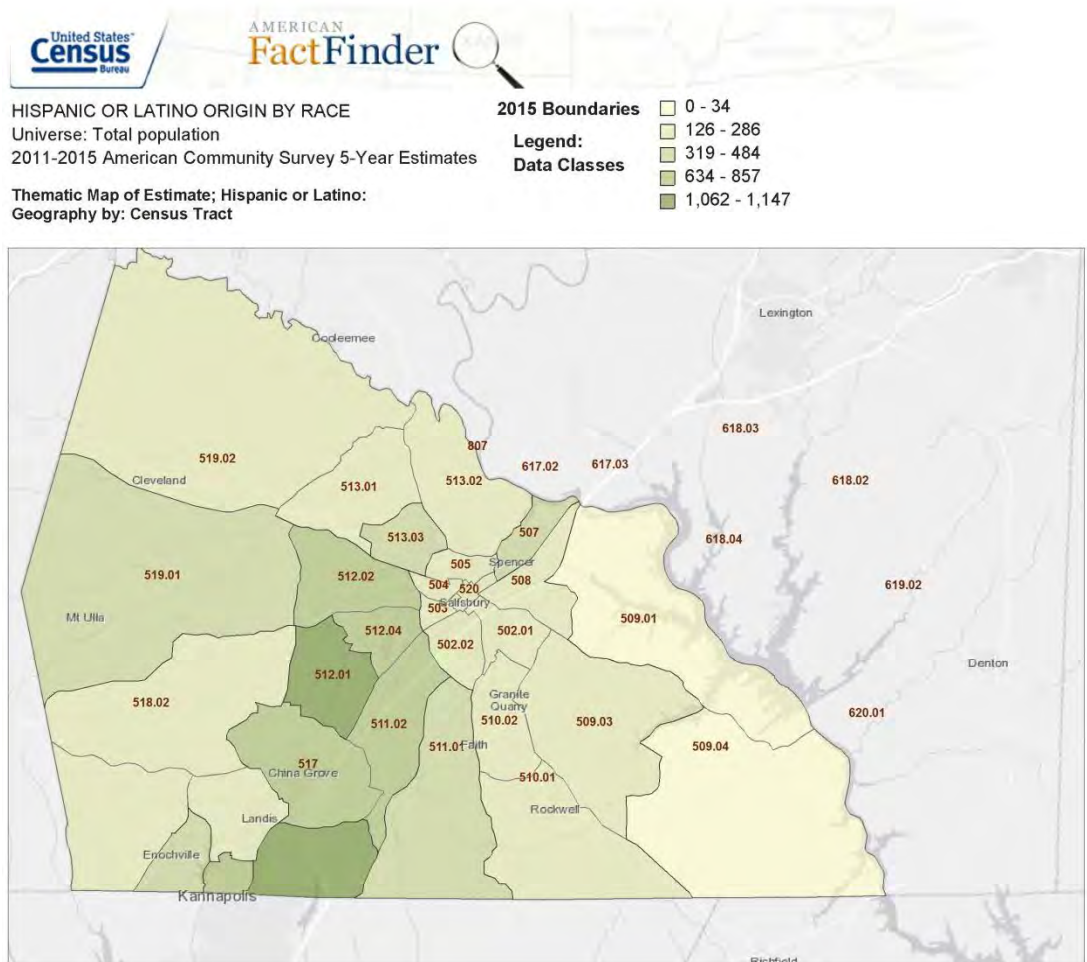
The predominant concentrations of African Americans in Rowan County are located in East Spencer (Census Tract 508) and in the tracts bordering the downtown area of Salisbury (Census tracts 502.01; 502.02; 503; 504). The 519.02 Census Tract containing the Cleveland and Woodleaf communities has the highest percentage of African Americans living in the County outside municipal areas.





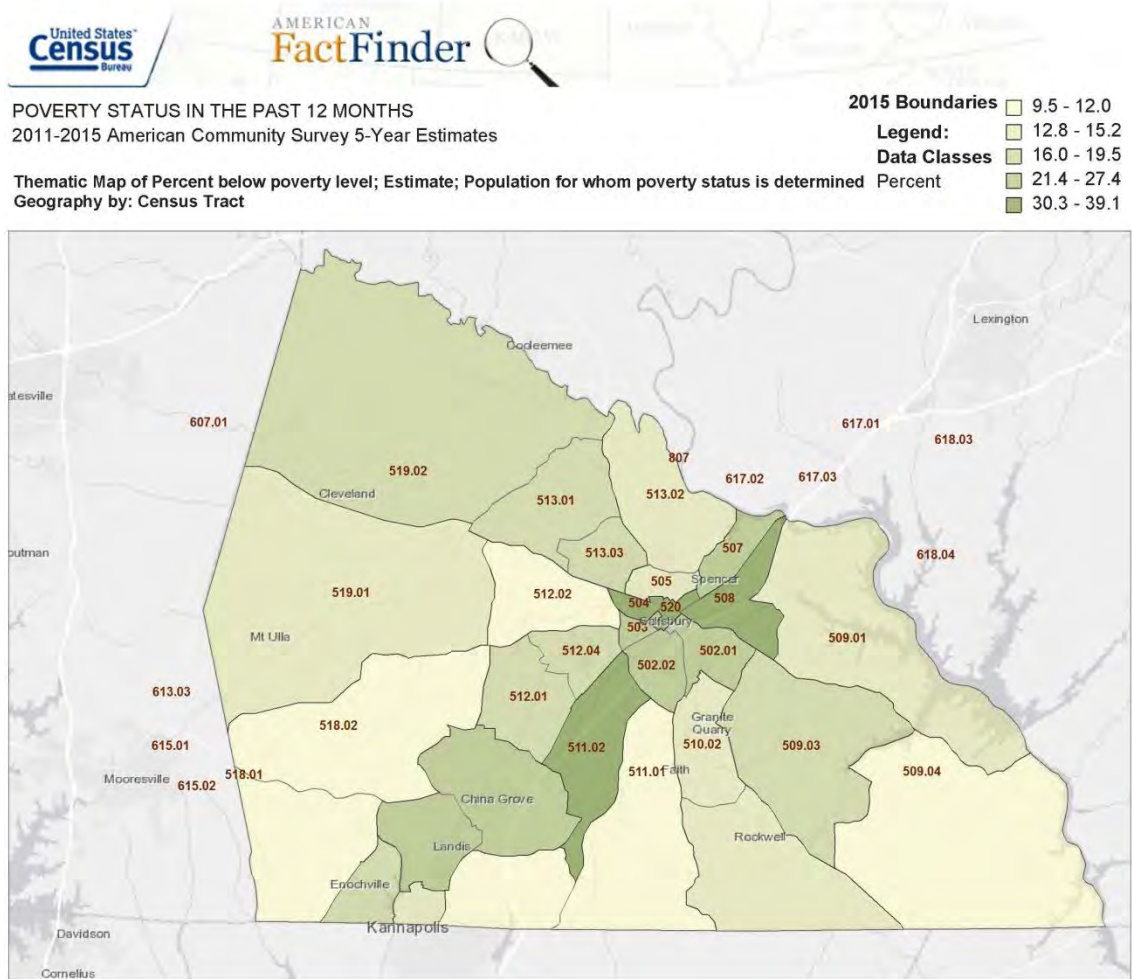
## 2. Hispanic Concentrations

Densities of Hispanic populations tend to be located in the western portions of the County and outside municipal areas. Census Tract 512.01 contains the highest population and is bordered by similarly higher populations than other areas of the County, e.g. 511.02; 512.01; 512.02; 512.04; 517; and 519. These concentrations are closely associated with agricultural activities operating in the western areas of Rowan County which provide employment for this community.



### 3. Poverty Concentrations

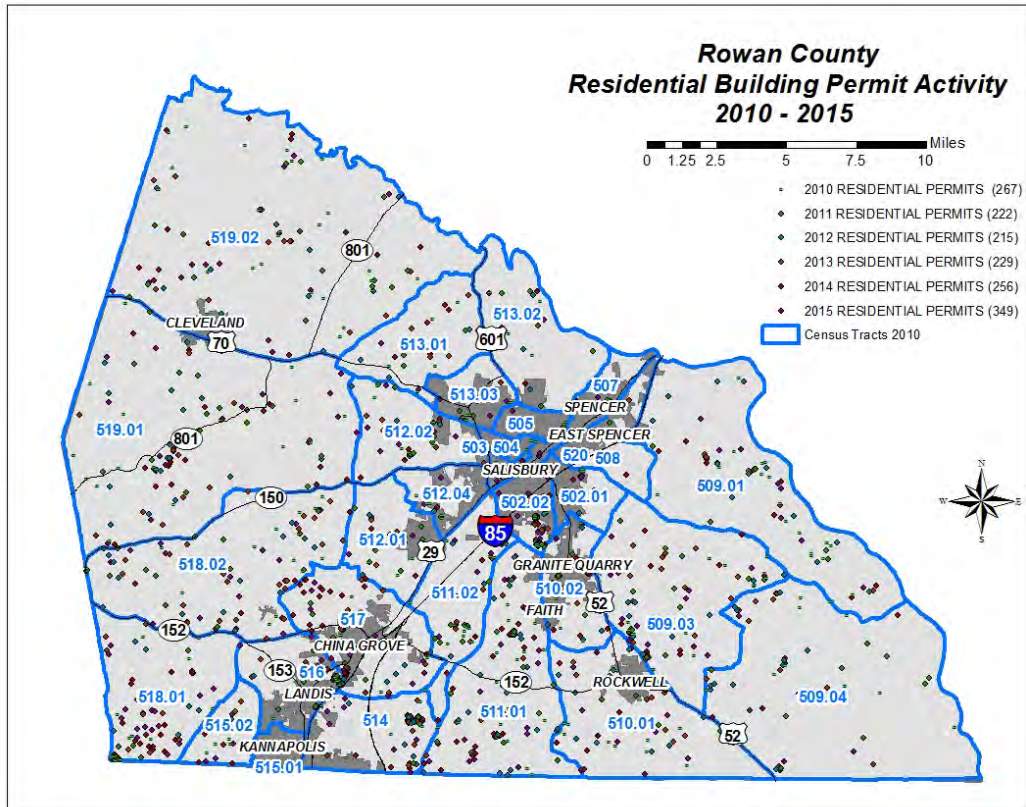
The highest concentrations of poverty tend to be located in the Town of East Spencer (Census Tract 508) and areas bordering downtown Salisbury (Census Tracts 504 and 520). The highest concentration of poverty in the County is located along the South US 29 Hwy (aka S. Main Street) corridor.



#### 4. Residential Building Permit Activity 2010-2015

Residential building permit activity occurring in Rowan County (except in the City of Kannapolis) is depicted in the map below. Permits are displayed by a point file and are either a single-family residence or modular dwelling only. Manufactured housing and multi-family units are not included in this graphic.

Census Tracts 518.01, 518.02 and 512.01 experienced the highest level of permit activity in the western portion of Rowan County and 509.03 in the eastern portion of Rowan County during the study period.



### **III. Evaluation of Jurisdiction's Fair Housing Status**

#### **A. Fair Housing Complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination.**

Rowan County Planning and Development Staff are not aware of any charges or findings relative to this type of complaint.

#### **B. Fair Housing Discrimination suit filed by the Department of Justice or private plaintiffs.**

The NC Human Relations Commission was contacted regarding any current or past investigations related to this type of complaint. Information from the Commission is displayed by year for Rowan County and includes the number and type of complaint, along with its resolution.

#### **C. Reasons for Trends or Patterns**

As evidenced by the number and extent of cases filed regarding discrimination, Rowan County does not recognize any trends or patterns that are, or becoming evident. The nominal number of complaints received by Planning Staff can typically be categorized as "Landlord / Tenant" disputes. If these are not able to be addressed by the Minimum Housing Ordinance, the complainant is referred to either the NC Department of Justice's Consumer Protection Division for Landlord / Tenant resolution or to NC Legal Aid's Fair Housing division for assistance.

#### **D. Other Fair Housing Concerns or Problems**

##### *Lack of Sufficient Senior Housing*

The Centralina Council of Government's CONNECT Our Future report identifies the lack of suitable housing for an aging population as a significant challenge facing the region. Comparative demographic data for Rowan County obtained from the 2010 Census and 2015 ACS depicts an evident increase in each five (5) year cohort beginning at age 50 thru 85+. Although the preference of most of these individuals would be to age in place (i.e., at home), the likelihood that all can do so is minimal.

The creation of senior housing options that provide housing styles and independent living choices should be an on-going focus of the County. Opportunities could be explored thru a collaboration of Ruffy-Holmes Senior Living Center, Salisbury CDC and other interested agencies.

### **IV. Identification of Impediments to Fair Housing Choice**

#### **A. Public Sector**

##### **1. Zoning and Site Selection**

Rowan County and its municipalities that are not classified as an entitlement city (Kannapolis and Salisbury) exercise zoning and subdivision ordinances within their respective jurisdictions. As expected, each development code provides for residential zoning districts ranging from cluster developments and townhomes to multi-family and one (1) acre lot subdivisions. Single-family, modular homes, duplexes and multi-family housing are options with most of the district options. However, manufactured housing (single-wide and double-wide) tends to be more closely regulated and in some instances is not an allowed housing option for new placement.

As noted in Section I.E.(1)(b), the lack of countywide infrastructure can have a significant impact on creating dense residential developments in the County's jurisdiction. This does not tend to be an issue in the corporate limits of the municipalities as they are serviced by municipal water and sewer. However, the extraterritorial jurisdictions (ETJ) of most municipalities have same infrastructure limitations as does the County.

## **2. Neighborhood Revitalization, Municipal and Other Services, Employment-housing transportation linkage**

Traditionally, Rowan County's revitalization efforts have been focused on scattered site housing rehabilitation as opposed to "neighborhoods". Housing rehabilitation has occurred thru Community Development Block Grant (CDBG) funds, HOME funding, and North Carolina Housing Finance Agency offerings.

Noted herein on multiple occasions, the lack of municipal water and sewer to the entirety of the County creates some development hardship in that densities of housing (regardless of type) cannot be maximized.

## **3. Sale Of Subsidized Housing and Possible Displacement**

In 2008, Rowan County partnered with Prosperity Unlimited and the Town of East Spencer, NC to construct a single-family dwelling for sale to a first time homebuyer of low-to-moderate income. Extreme difficulties were encountered trying to obtain a qualified homebuyer and establishing comp sales for the unit. With this in mind, the County has since placed its housing assistance efforts in providing down payment assistance to first time homebuyers and rehabilitation of owner-occupied units (stick built and manufactured).

With its 2011 CDBG Scattered Site Housing project, the County adopted and enforced a Residential Anti-Displacement Relocation Plan. Likewise, the activities undertaken by the County for CDBG or other development projects have not displaced citizens.

Through its partnership with the Salisbury CDC, Rowan County citizens have access to foreclosure prevention counseling and services. The CDC services include assisting home owners with loan modifications and refinancing options which may enable them to retain ownership, thereby eliminating displacement.

## **4. Property Tax Policies**

The Rowan County Tax Assessor provides statutory tax relief programs for its citizenry which include:

- Disabled Veteran Exclusion [NCGS 105-277.1C]
- Homestead Circuit Breaker Deferment [NCGS 105-277B]
- Homestead Exclusion for Elderly and Disabled [NCGS 105-277.01]
- Present Use Deferment [NCGS 105-277.2 thru 277.7]
- Various Property Tax Exemptions [NCGS 105.277.8 thru 278.8]

On a case by case basis, the Rowan County Tax Assessor will consider establishing a structured payment plan to assist citizens that are delinquent in their taxes.

## **5. Planning and Zoning Boards**

As noted in IV.A(1), each municipality has its own subdivision and zoning codes and likewise, has its own appointed boards to serve in the public process for consideration and recommendation of development projects. Similarly, these boards analyze and make recommendations to its governing board for approval or denial. No impediments were identified during this study period as it relates to these policy advisory boards.

## **6. Building Codes (Accessibility)**

Rowan County enforces the North Carolina Building Code and thru its administrations of the code, accessibility requirements are only applicable in multifamily projects, i.e. more than a two-family dwelling (duplex). As noted herein, Rowan County's administration of housing programs has

traditionally been focused on owner occupied residences and therefore accessibility has not been a policy requirement that has been pursued. However, in every case where the owner of a unit has needed handicapped or accessibility upgrades to their home, Rowan County has included these upfits in the work performed to promote sustainability.

## **B. Private Sector Lending Policies and Practices**

### **1. Discrimination in the Rental Market**

Single-family rental units are dispersed throughout the County and its municipalities, but multi-family units tend to be located in municipal jurisdictions. Price ranges for both single-family and multi-family are varied, suggesting there is adequate choice for all. Public housing is almost exclusively located in Salisbury, East Spencer and Kannapolis and newer construction of said units has occurred only in Salisbury. Section 8 opportunities do exist in the community, but housing options are limited and even more so if the families have multiple children. Given this predicament, the need for more Section 8 housing is a manner to assist low-to-moderate income families with housing choice.

In consideration of housing choice in the rental market, there is potential for “steering protected class members” to a certain area or housing community. However, Planning Staff is not aware or has not received any complaints of steering during the study period.

### **2. Discrimination in the Sales Market**

The primary barrier to homeownership opportunities in the housing market encompassed by this study is not discrimination; rather it tends to be “economic geography”. From the standpoint of affordability, housing choice for most low-to-moderate income individuals or families is based on the economics of affordability and the geography, i.e. location. In these situations, housing choice most frequently is limited to an older home in a municipality or a manufactured home in a rural setting.

While not identified as discrimination, the general lack of knowledge about the home buying process can create a hardship for any individual or family. To overcome this gap, Rowan County has partnered with the Salisbury CDC which not only administers its HOME and NCHFA housing assistance programs, it also provides in depth classes on home buying, budgeting and maintenance. For those first time buyers who qualify for assistance, the County has also provide up to ten thousand dollars (\$10,000) in down payment assistance.

Identified as an Impediment, the current lending practices for mortgages have been identified by other jurisdictions in the Cabarrus / Iredell / Rowan HOME Consortium. New mortgages require higher credit scores and larger down payment percentages, which eliminate some potential homebuyers in the market. Those most affected by these lending changes are thought to be in the low-to-moderate income group.

## **C. Public and Private Sector**

### **1. Fair Housing Enforcement**

As noted herein, there have no enforcement actions processed or administered by Rowan County Staff during the study period. Those considered by the NC Human Relations Commission have been investigated and resolutions being sought.

### **2. Informational Programs**

With its annual HOME Action Plan, Rowan County advertises its proposed plan for the program year and receives coverage in the *Salisbury Post* about the intended program offerings. Likewise, all Rowan County Commission meetings are televised on cable access Channel 16 which reaches a greater number of its citizenry. In its public hearing notices, the County advertises in both Spanish and provides the NC TDD number and advises of its Fair Housing complaint procedures. Pamphlets, posters and other informational material related to the County's housing programs and Fair Housing is available in the primary Rowan County Administrative Buildings.

The aforementioned materials are available on both the Rowan County Planning and Development webpage or archived in the Rowan County Board of Commissioners agenda material webpage.

As it relates to Fair Housing, educational opportunities are often collaboration between the Salisbury CDC and Rowan County. Outside of their “in-house” education to homebuyers, CDC staff provide civic and employee presentations about Fair Housing as requested.

Results: Rowan County has received no feedback relative to these informational programs regarding Fair Housing complaints or discrimination. The primary response received, is “How can I get considered for participation?”

### **3. Visitability in Housing**

This trend in housing contains three (3) basic elements: one zero-step entrance, doors with 32 inches of clear passage space and one bathroom on the main floor that is wheelchair accessible. While the County transitioned from constructing new homes, the primary housing assistance offered is rehabilitation. As such, homes in the program receive modifications such as wheelchair ramps, walk-in showers or tubs and grab bars.

**D. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing with a recipient’s jurisdiction, an analysis of the actions which could have been taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.**

None were found at the time this study was conducted.

## **V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction**

### **A. Public Fair Housing Activities**

Rowan County utilizes the following methods to promote Fair Housing in the County.

- The *Salisbury Post* is a daily newspaper having a wide and general circulation throughout the County
- Cable access channel 16
- Rowan County Website
- Fair Housing posters and materials acquired from the NC Human Relations Commission which are posted in government offices
- The City of Salisbury and Salisbury Community Development Corporation have conducted or hosted workshops on fair housing topics separately and jointly over the years.

### **B. How are citizens made aware of these activities?**

Fair Housing posters and pamphlets are posted in Rowan County Administrative Buildings, Rowan County Health Department and Department of Social Services. Fair Housing programs are advertised in the *Salisbury Post*, the Rowan County Website and Salisbury CDC website.

### **C. List all such activities during the past two years. What were the results of these activities?**

In compliance with CDBG and HOME requirements public notices have been published in the *Salisbury Post* for the HOME program requirements, which indicate the rights of protected persons from discrimination in Fair Housing. As noted previously, Fair Housing materials are available in English

and Spanish are posted at the Rowan County Planning and Development Office, Rowan County Manager's Office, Health Department and Social Services

Results: Rowan County has not received any complaints or comment from the public regarding these activities.

#### **D. Private Fair Housing Programs**

Based on Staff research, Fair Housing initiatives in Rowan County's private sector are minimal, but for the two (2) that are identified – Salisbury CDC and Habitat for Humanity, they promote and encourage the practice of Fair Housing to all individuals involved in their housing programs.

### **VI. Conclusions and Recommendations:**

#### **A. Limited Affordable Housing**

Limited affordable housing for lower income populations may cause some to "accept" substandard housing options. The lack of affordable housing choices may prompt other individuals or families to cohabitate households resulting in overcrowding and may even cause some to seek alternative housing options.

Non-profit agencies that provide housing assistance to individuals and families in Rowan County indicate a shortage of affordable housing units (both rental and owner-occupied). Likewise, Rowan County DSS and Rowan Helping Ministries recognize the limited amount of housing units available to provide transitional housing for their clients.

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#### **B. Lack of Countywide Infrastructure**

The predominant use of individual ground water wells and ground absorption septic tank systems in the unincorporated areas of the County prevent opportunities for maximizing densities in the creation of affordable housing or residential lots.

The lack of municipal water or sanitary sewer service throughout the rural areas of the County limits single-family densities and the ability to create multi-family housing. In extreme cases, this can prevent older homes with failing septic systems from continued occupancy.

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Education of the public concerning the rights and responsibilities associated with fair housing laws is the primary method for combating housing discrimination.

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Citizens residing in the unincorporated areas of the County have limited or no access to a daily fixed route transit system. This may hamper low to moderate income individuals from not only housing choice, but also job prospects. In some cases, transportation may be a greater limiting factor to housing choice as housing prices in the County may be less expensive than those in a municipality considering the costs of utilities and taxes, but the inability to get to employment ultimately eliminates rural housing choices without reliable transportation choices.

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#### **E. Current Lending Practices**

Changes to current lending practices resulting from the housing market crash may have inadvertently created complications for lower income individuals or families to obtain a conventional loan. Specifically, new HUD regulations regarding mortgage insurance have caused monthly mortgage costs to rise, which in turn may potentially disqualify low to moderate income applicants.

The Salisbury Community Development Corporation (CDC) provides a variety of homeowner education classes that can assist in eliminating any “surprises” a prospective home buyer may encounter, e.g. foreclosure prevention, home ownership classes and reverse mortgage are but a few of their offerings.

Recommended Action Item: The County will continue its HOME partnership with the CDC by offering down payment assistance up to \$10,000 for first time home buyers that participate and successfully complete the CDC’s home buyer education classes.

## **VII. Adoption**

This Analysis of Impediments has been adopted by the Rowan County Board of Commissioners.

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Greg C. Edds, Chairman  
Rowan County Commission

**APPENDIX**

- **Housing Resources in Rowan County**

# Housing Resources in Rowan County



Name	Location	Telephone	# of Units	Unit sizes	Notes
<b>PERMANENT SUBSIDIZED HOUSING</b>					
<b>Public Housing</b>					
Salisbury Housing Authority	200 S. Boundary St., Salisbury	704-636-1410	522	1,2,3,4	yes
Rowan Housing Authority	310 Long Meadow Dr., Salisbury	704-633-8380	194	1,2,3,4	yes
<b>Section 8 Rental Assistance</b>					
East Spencer Housing Authority	P.O. Box 367, E. Spencer	704-637-2284			as needed
Rowan Housing Authority	310 Long Meadow Dr., Salisbury	704-633-8380			as needed
Salisbury Housing Authority	200 S. Boundary St., Salisbury	704-636-1410			Section 8 Waiting list closed
<b>Privately owned subsidized units</b>					
East Winds	420 S. Boundary, Spencer	704-633-6124		1,2	Elderly
White Rock Gardens	805 Dunns Mtn. Granite Qua.	704-279-6457		1	Elderly
Yadkin House	201 N. Lee St., Salisbury	704-633-7981		1,2	Elderly
Clancy Hills	100 Clancy St., Salisbury	704-636-6408		2	Family
Colonial Village	231 D Ave., Salisbury	704-636-8385		2	Family
Zion Hills Apartments	1614 Standish St., Salisbury	704-537-0609			Family
<b>Low-income Housing Tax Credit Developments with Project-Based Rental Assistance</b>					
Whispering Oaks Apts	800 Block Newsome Road		40		yes
Fleming Heights	Lash Drive (building Address T		32		Elderly(55) Elderly(55)
<b>USDA-Rural Developments</b>					
Benchmark Apartments	848 Lillian St., China Grove	919-791-3354	24	1,2	Family, Rent 30% of adjusted income if eligible
DeerPark Apartments	106 Academy St., Cleveland	828-274-4111	32	1,2	Family, Rent 30% of adjusted income if eligible
Patterson Farms	3060 Millbridge Rd. China Grove	704-636-6635			Family
Ro-Well Apartments	923 China Grove, Rockwell	828-645-7196	36	1,2	Family, Rent 30% of adjusted income if eligible
<b>Targeted only to the Homeless (Shelter Plus Care, HUD Supportive Housing, etc.)</b>					
<b>Group Homes</b>					
The Arc of N.C./HDS (6 homes) MHA in NC	China Gr. Salisbury, Granite Q.	704-633-7370 919-981-0740	5,6		yes yes
					Make referrals to Rowan Homes Inc. (people w/Dev.Dis.)

Name	Location	Telephone	# of Units	Unit sizes	Notes
<b>PRIVATE LANDLORDS WHO ACCEPT SECTION 8 VOUCHERS</b>					
Low-income Housing Tax Credit Developments					
Crosswinds Apts	300 Block Lash Dr., Salisbury		40		Elderly(55)
Laurel Pointe	Lash Drive, Salisbury		100		Family
Other Private Landlords					
<b>TRANSITIONAL HOUSING</b>					
<b>RECOVERY HOUSING</b>					
Oxford House-Salisbury	512 W. Horah St., Salisbury	704-642-0513			Men in recovery
<b>EMERGENCY SHELTERS</b>					
Rowan Help Ministries		704-637-6838			
<b>HOMEOWNERSHIP</b>					
Salisbury Com. Dev. Corp.	P.O. Box 4408, Salisbury	704-638-4474			Homeownership counseling
Habitat for Humanity	Salisbury	704-642-6292			
<b>OTHER RESOURCES</b>					
Rowan Helping Ministries	P.O. Box 4026, Salisbury	704-637-6838			Financial, crisis, assistance and soup kitchen
Rowan Dept. Social Services	4416 Southmark Dr., Sal.	704-797-0314			
Legal Aid	122 N. Elm St., GSBO	336-272-0148			
Piedmont Behavioral Health	245 LePhillip Ct., Concord	704-721-7000			Local Management Entity for MI/DD/SA services
VR: Independent Living	702 Henson St., Albermarle	704-985-1172			Services to support independent living for disabled persons