

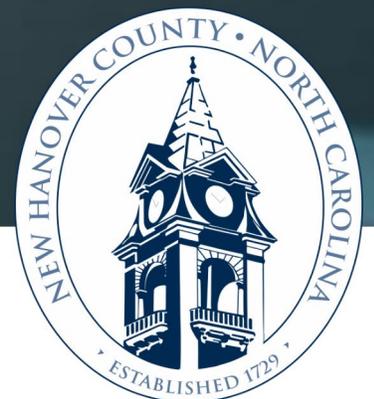


UNC GREENSBORO

*Center for Housing
& Community Studies*

Affordable & Workforce Housing

A Public Opinion Study for New Hanover
County & the City of Wilmington



Affordable & Workforce Housing

A PUBLIC OPINION STUDY

NEW HANOVER COUNTY & THE CITY OF WILMINGTON

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Introduction

This study was developed by the University of North Carolina Greensboro Center for Housing and Community Studies (CHCS) in response to a request from the Workforce Housing Advisory Committee in New Hanover County. We were charged with gathering community input about their perceptions and opinions on workforce and affordable housing. As part of this process we attempted to find and measure the gaps between the housing needs of workers and low-income residents and the resources available to meet those needs. We sought information, perspectives, and insights from advocates, activists, developers, realtors, researchers, lawyers, and housing service providers, through 24 key informant interview, five focus groups with 35 total participants, and a community survey with 1,463 responses. Additional contextual data was obtained from secondary data sources including the American Community Survey, Simmons Analytics, the National Center for Education Statistics, the Centers for Disease Control and Prevention, etc. Where appropriate, we have used summary tables, figures, maps, and other data visualizations. Interwoven throughout the report are rich quotes compiled for qualitative analysis of write-in responses on surveys, and from transcriptions of interviews and focus groups.

We have aligned the report findings to match City and County Planning Areas listed on the map in Fig 1. Our findings may be used to assess housing needs, to raise awareness about the current state of housing affordability, and to develop recommendations and best practices to improve access to affordable and workforce housing throughout the city, county and region. This data is intended to help the Joint City of Wilmington/New Hanover County Workforce Housing Advisory Committee as well as residents, real estate developers, housing organizations, and other stakeholders in defining their priorities and developing actionable plans to address the need for affordable and workforce housing in the New Hanover County and City of Wilmington areas.

The report will first present the community socio-economic context, followed by thematic findings from interviews and focus groups. Next will be an overview of survey responses. Finally, a summary of all key findings is provided and a section to conclude our report and provide recommendations for next steps to the Advisory Committee. Aft material includes all protocols and instruments as well as additional qualitative data.

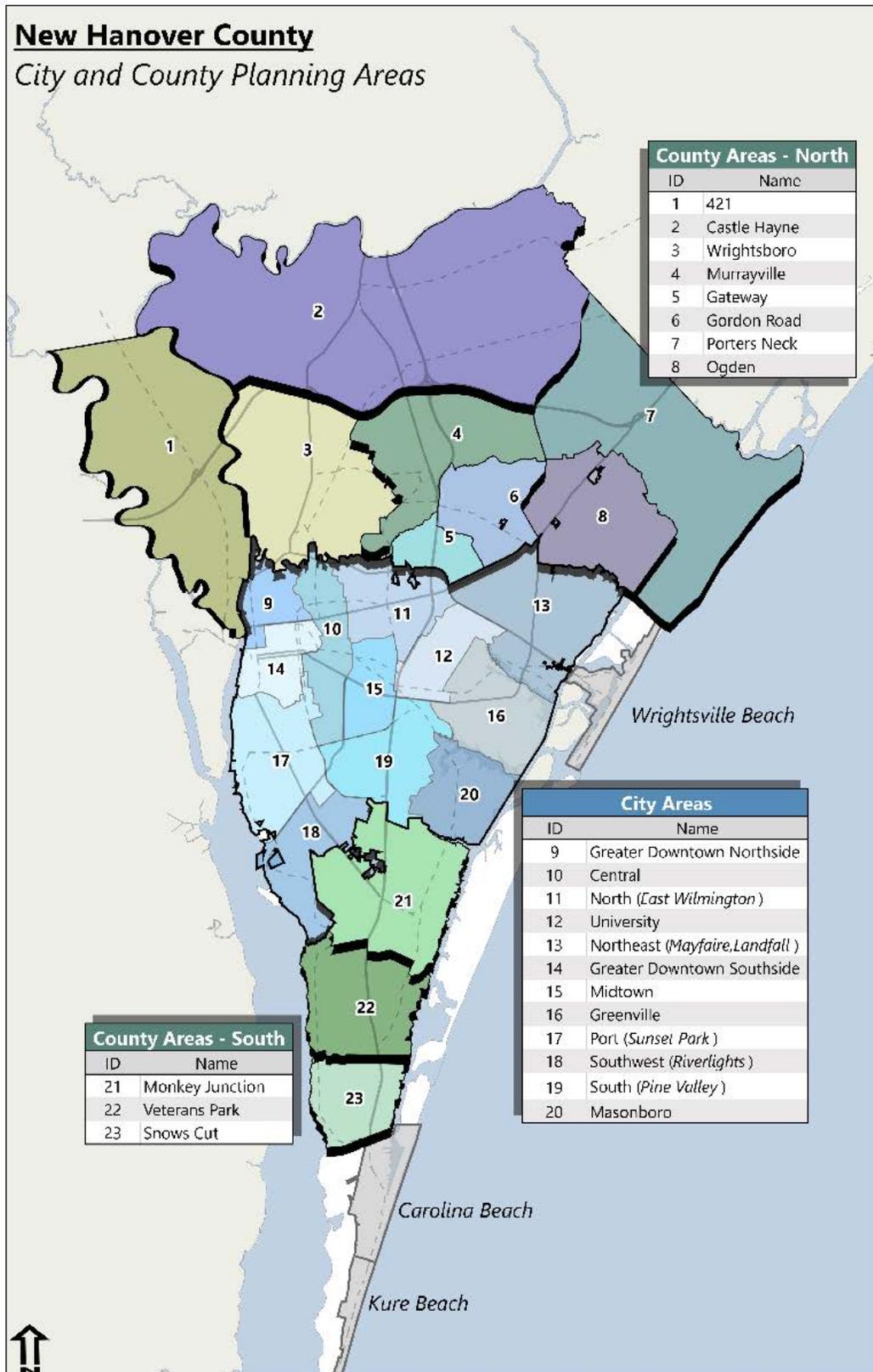


Figure 1 - New Hanover and Wilmington Planning Areas

Community Context

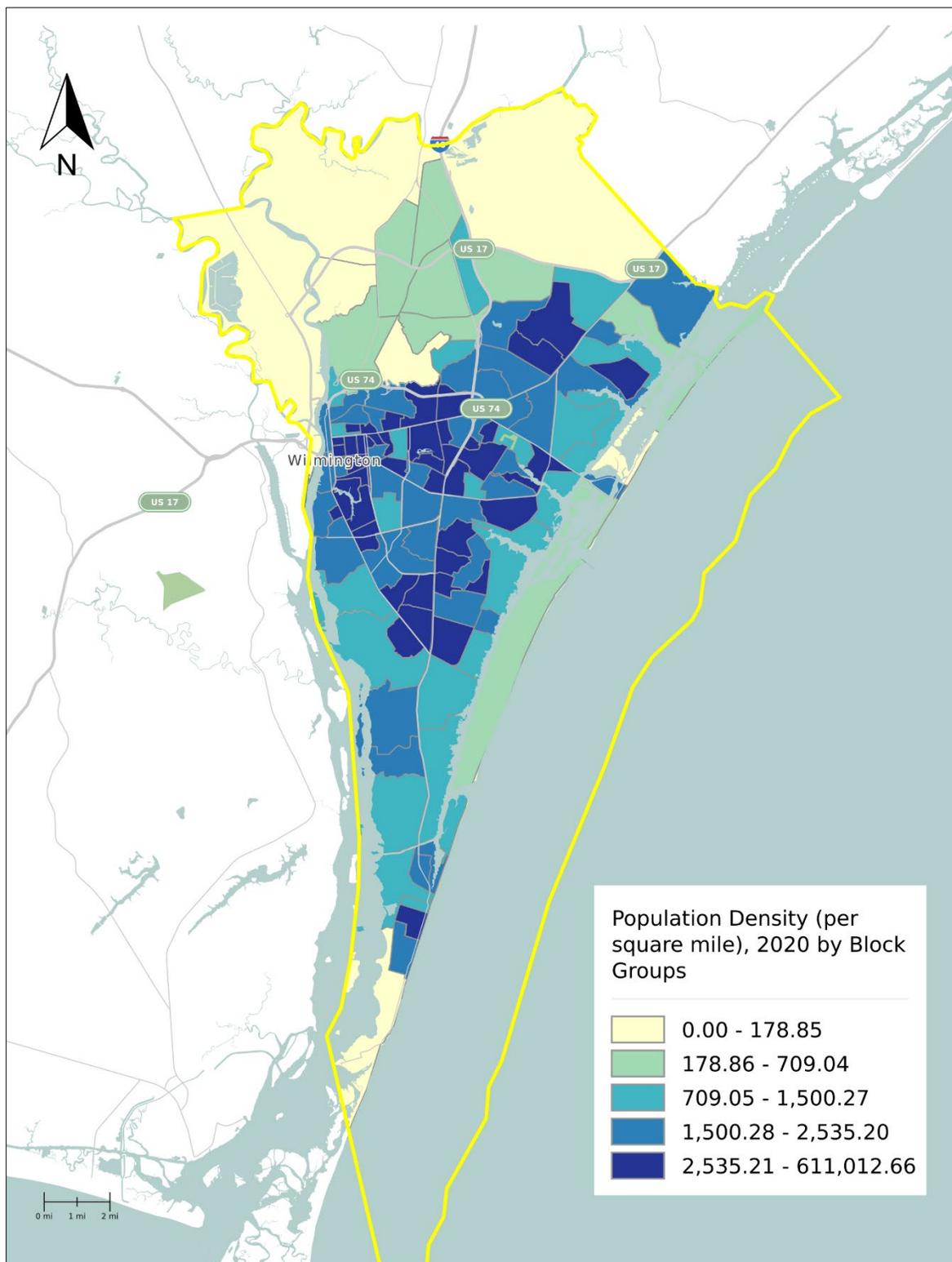


Figure 2 – Population Density per Block Group - Local Quantiles (ACS 2020)

Key Demographics

Table 1 – Key Demographics New Hanover County (ACS 2019)

	New Hanover County		North Carolina	
POPULATION				
Population (Pop)	233,538		10,431,485	
Average Population Density (per sq. mile)	1,219		215	
Population Growth (2017/2010)	11.03%		6.91%	
Urban Population	228,392	97.80%	7,038,681	67.48%
Rural Population	5,146	2.20%	3,392,804	32.52%
RACE & ETHNICITY				
Asian	3,234	1.38%	288,943	2.77%
Black	35,052	15.01%	2,340,513	22.44%
White	182,524	78.16%	6,913,607	66.28%
Hispanic	12,930	5.54%	959,176	9.20%
White Non-Hispanic	176,381	75.53%	6,519,988	62.50%
American Indian and Alaska Native	1,143	0.49%	138,152	1.32%
INCOME				
Mean Household Income	\$93,207.28		\$85,957.61	
Median Household Income	\$69,184.00		\$64,706.00	
Per Capita Income	\$40,545.00		\$34,495.00	
EDUCATION				
< High School	13,223	8.12%	990,920	13.89%
High School	34,952	21.45%	1,843,993	25.84%
> High School	114,740	70.43%	4,301,593	60.28%
LANGUAGE				
English	203,581	87.17%	8,670,176	83.12%
Spanish	12,297	5.27%	736,763	7.06%
Other Indo-European Languages	3,108	1.33%	170,777	1.64%
Asian or Pacific Island Language	1,670	0.72%	158,938	1.52%
Other Language	465	0.20%	50,052	0.48%
HOUSING				
Housing Units	115,242		4,751,332	
Occupied Units	99,878	86.67%	4,124,750	86.81%
Vacant Units	15,364	13.33%	626,582	13.19%
Owner Occupied	57,863	57.93%	2,673,138	64.81%
Renter Occupied	42,015	42.07%	1,451,612	35.19%

Background

Formed in 1729, New Hanover County has four islands: Pleasure Island, Figure Eight Island, Masonboro Island, and Wrightsville Beach. The largest universities are University of North Carolina Wilmington, Cape Fear Community College, and Miller-Motte College-Wilmington. According to Data USA, the largest industries in New Hanover County are Health Care & Social Assistance (15,430 people), Retail Trade (13,783 people), and Accommodation & Food Services (12,065 people), and the highest paying industries are Utilities (\$96,094), Management of Companies & Enterprises (\$73,558), and Professional, Scientific, & Technical Services (\$53,054).

Population Dynamics

In 2019, New Hanover County had a population of 233,538 (ACS). It ranks the 9th most populated county in NC and has experienced a population increase of 13.2% since 2010 and 31.4% since 2000. The median age was 38.7 years old with 17.1% of the population 65 years or older and 18.4% being children under 18. The population was mostly White (78.2%) and Black/African American 15.0%. About 7.5% of the population are veterans (ACS 2019) and 7.8% of the population 18 years old and older are disabled (Experian Simmons 2018). Between 2004 and 2015 there were 146,053 new individuals in New Hanover County. This average of 12,171 new residents per year is based on the number of exemptions on tax returns for the current year that are matched to tax returns from different counties, states, or abroad from the previous year.¹

¹ <http://www.irs.gov/uac/SOI-Tax-Stats-Migration-Data>

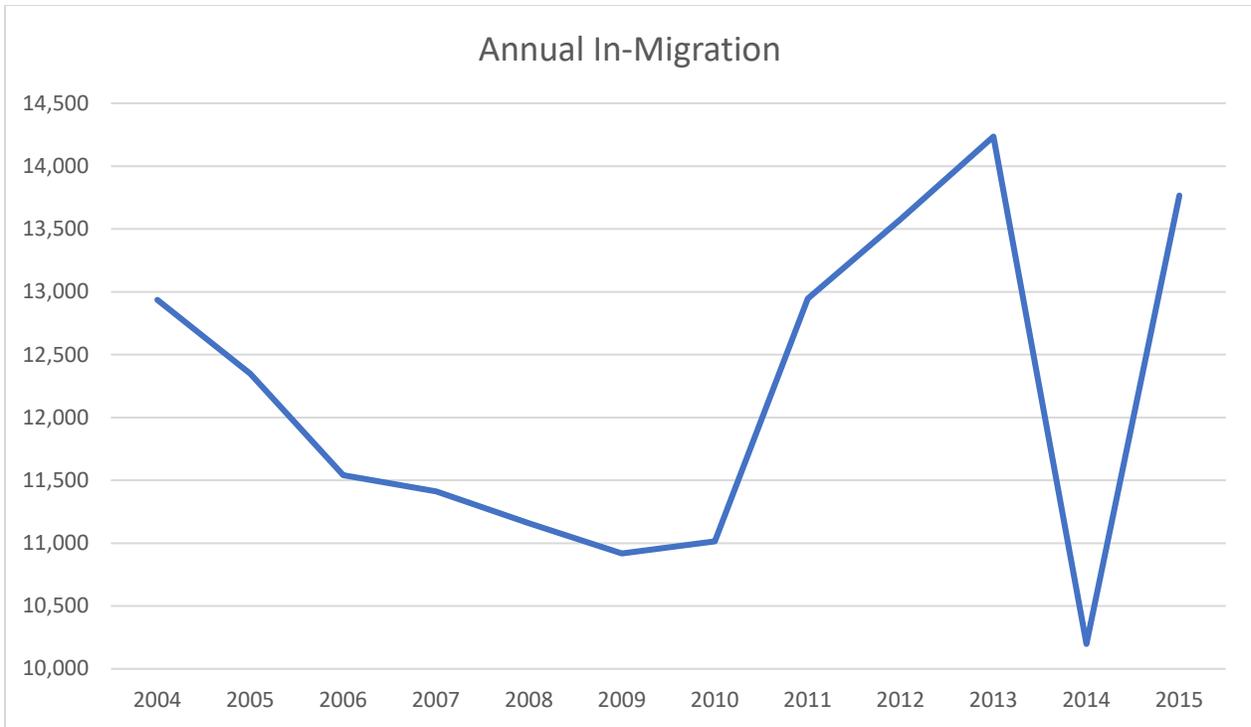


Figure 3 - Annual In-Migration (IRS SOI 2004-2015)

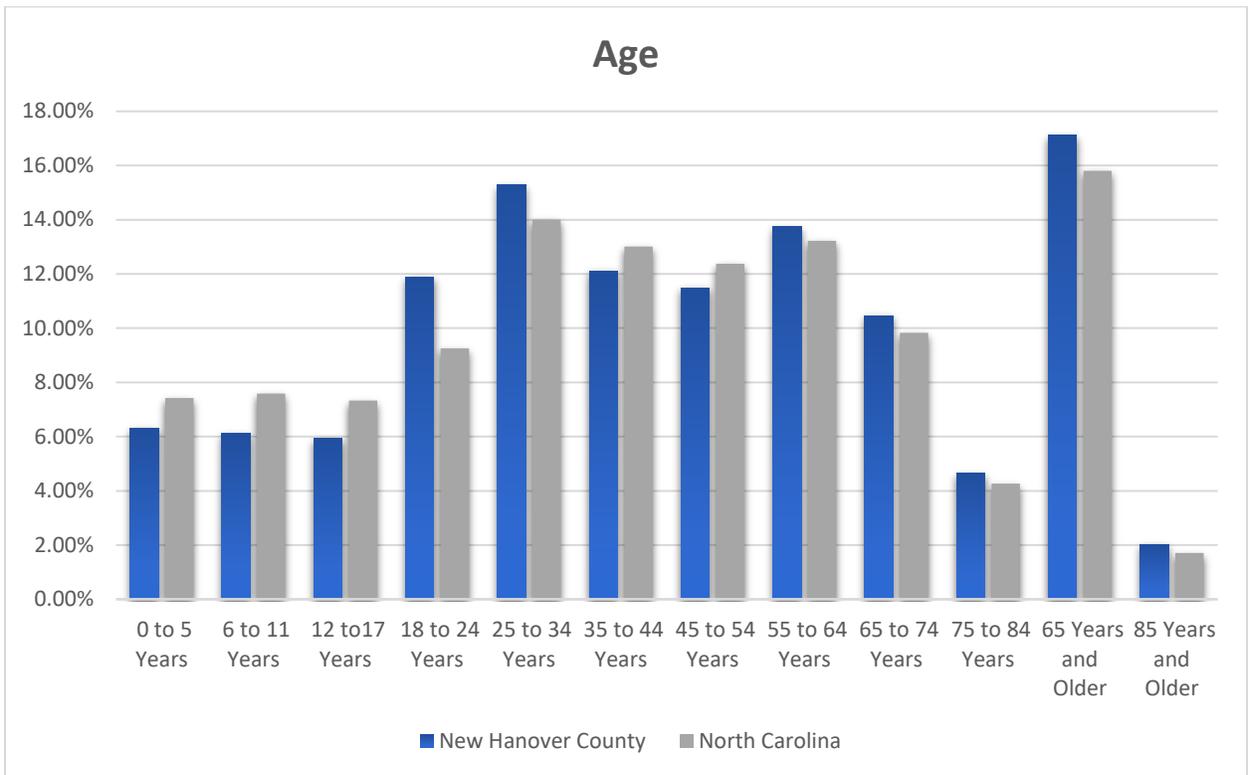


Figure 4 – Age Distribution (ACS 2019)

Economics

The unemployment rate was 3.0% in New Hanover County (Bureau of Labor Statistics, Dec 2019). According to the 2019 American Community Survey, the median household income in New Hanover County was \$69,184. Nearly one-in-seven (15.55%) were in poverty (ACS 2019). Between 2014 and 2018, there were an estimated 10.2% of the people in New Hanover County had no health insurance (ACS 2019). Educational attainment in New Hanover County was 21.45% of adults completing at least high school or a GED and 70.43% of adults have a higher education degree (bachelor’s, master’s, or doctorate; ACS 2019). The average freshman high school graduation rate in the 2009-2010 school year was 77.8% (National Center for Education Statistics).

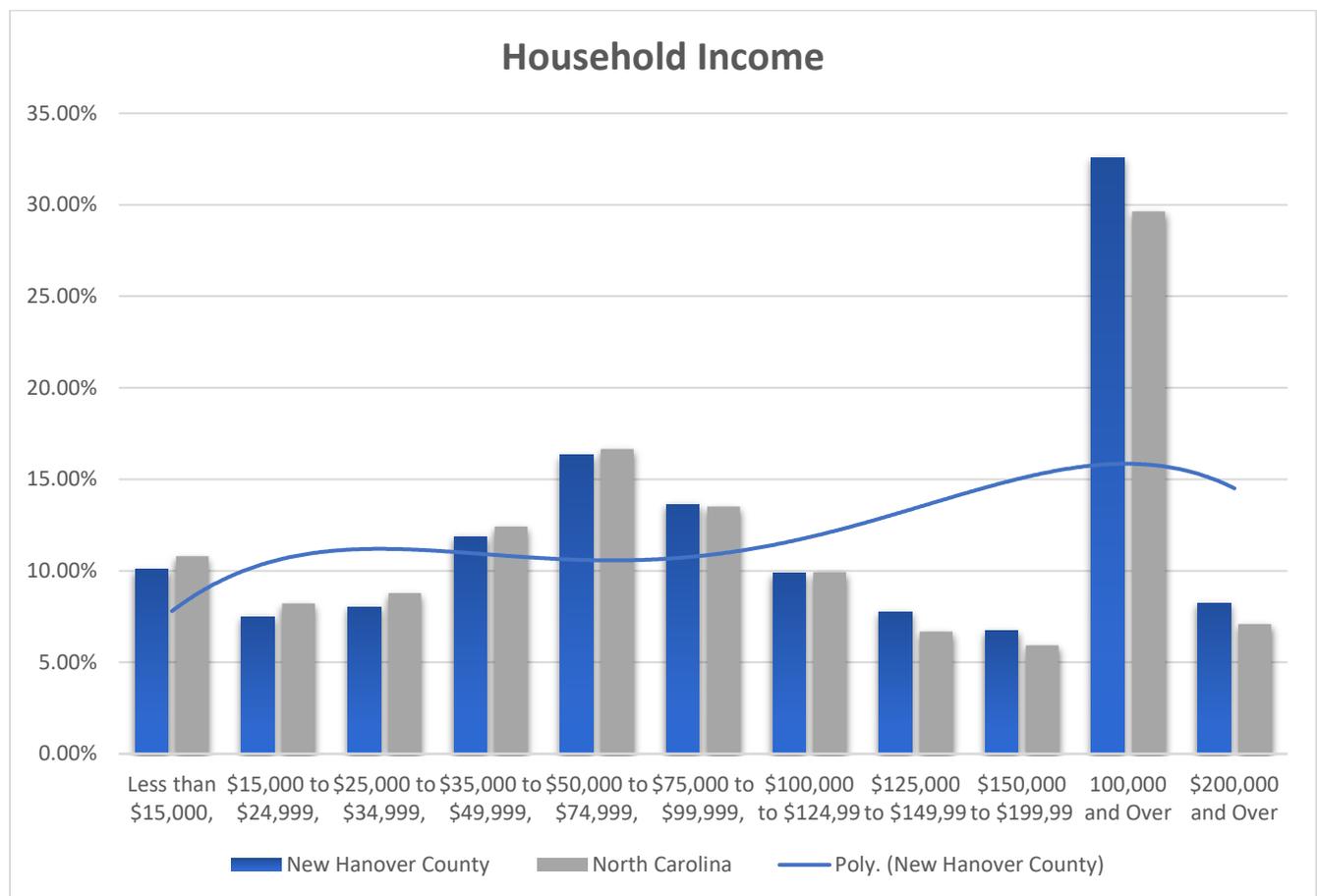


Figure 5 – Household Income Distribution (ACS 2019)

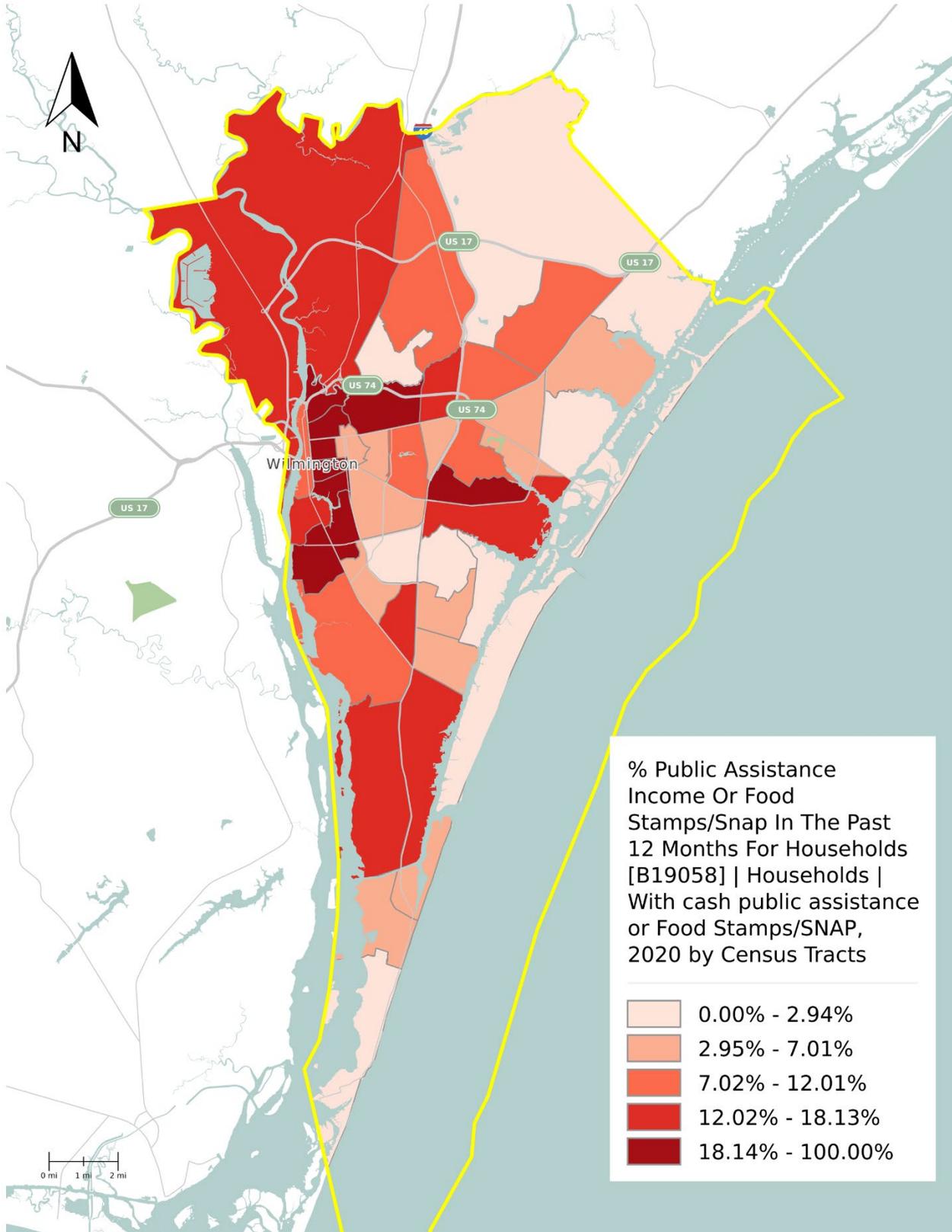


Figure 6 – Public Assistance and SNAP by Tract– Local Quantiles (ACS 2020)

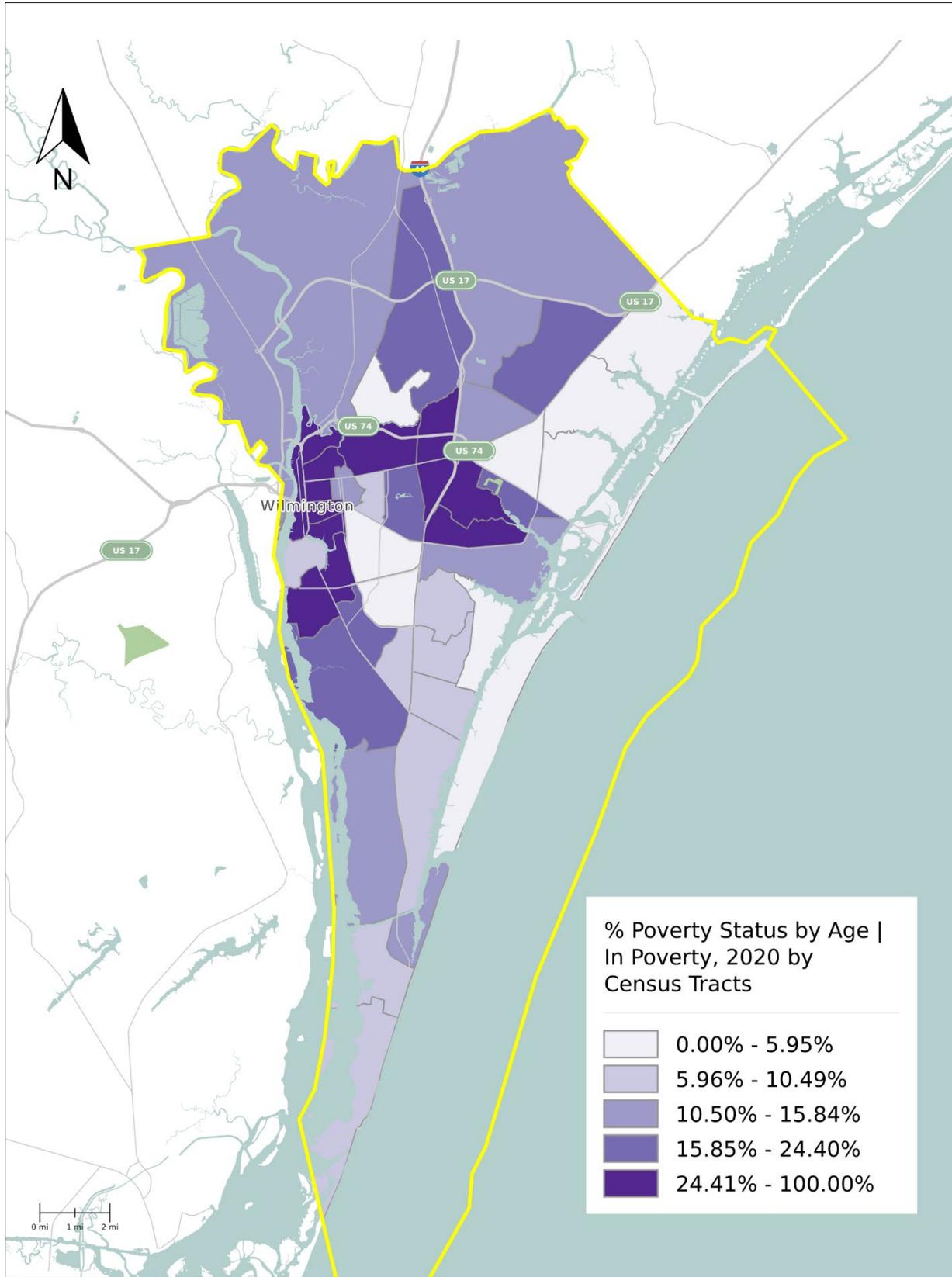


Figure 7 – Poverty Status by Tract – Local Quantiles (ACS 2020)

Health

The major hospital in New Hanover County is the New Hanover Regional Medical Center, which includes the NHRMC Orthopedic Hospital and Betty H. Cameron Women's & Children's Hospital. There are also 6 mental health facilities and 21 drug and alcohol treatment facilities in this area (SAMHSA, 2016). In addition, only five census tracts in New Hanover County have been designated as Medically Underserved Areas for having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population by the Health Resources and Services Administration (HRSA 2020). More than one-in-five residents (22.12%) self-report poor physical health and a fifth (20.27%) report poor mental health in the past 30 days (CDC BRFSS, 2013).

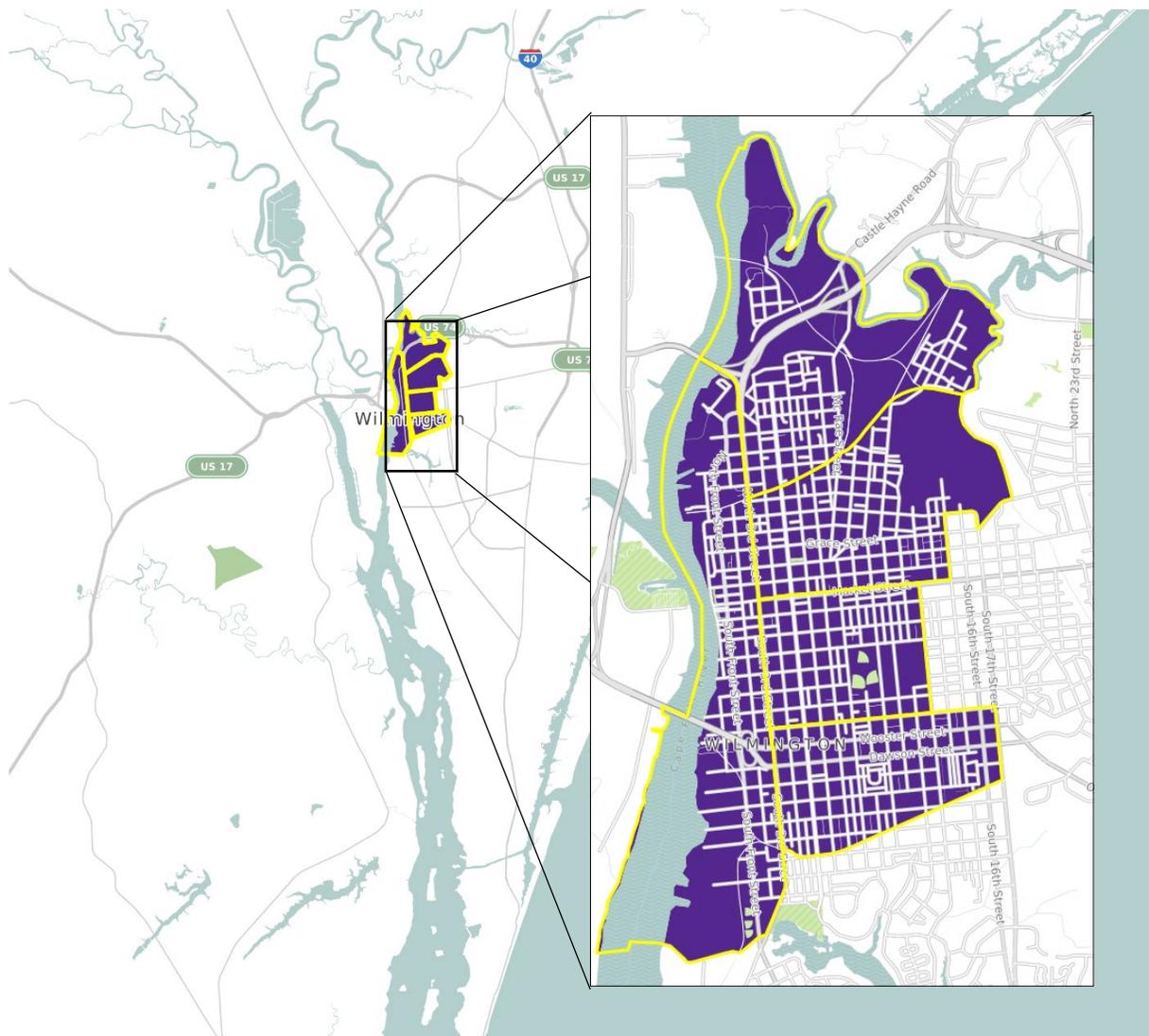


Figure 8 - Medically Underserved Census Tracts (HRSA 2020)

Table 2 - Gross Rents by Number of Units (ACS 2015-2019)

County (New Hanover)	0 or 1 Bedroom	2 Bedrooms	3 or more Bedrooms
< \$300 / month	633	583	277
< \$500 / month	1,312	1,634	749
< \$750 / month	3,053	3,191	1,780
< \$1,000 / month	6,074	8,158	3,687
> \$1,000 / month	2,751	7,644	9,892

Table 3 - Housing Stock (ACS 2020)

HOUSING STOCK		
Housing Units, 2020	112,134	
Occupied, 2020	96,109	85.71%
Vacant, 2020	15,931	14.21%
Owner occupied, 2020	54,768	56.99%
Renter occupied, 2020	41,230	42.90%
HOUSING UNITS IN STRUCTURE		
1, detached, 2020	66,763	59.54%
1, attached, 2020	7,466	6.66%
2, 2020	3,740	3.34%
3 or 4, 2020	4,575	4.08%
5 to 9, 2020	7,404	6.60%
10 to 19, 2020	7,887	7.03%
20 to 49, 2020	5,960	5.32%
50 or more, 2020	3,207	2.86%
Mobile home, 2020	4,821	4.30%
Boat, RV, van, etc., 2020	37	0.03%
HOUSING YEAR STRUCTURE BUILT		
Built 2014 or later, 2018	3,078	2.82%
Built 2010 to 2013, 2018	3,476	3.18%
Built 2000 to 2009, 2018	21,408	19.60%
Built 1990 to 1999, 2018	26,263	24.04%
Built 1980 to 1989, 2018	17,761	16.26%
Built 1970 to 1979, 2018	14,593	13.36%
Built 1960 to 1969, 2018	6,775	6.20%
Built 1950 to 1959, 2018	5,714	5.23%
Built 1940 to 1949, 2018	4,350	3.98%
Built 1939 or earlier, 2018	5,826	5.33%

Affordability

The eviction rate in New Hanover County was 3.68% and the number of evictions in 2016 was 1483. The percent of households receiving public assistance income/food stamps/SNAP was 13.10%, these populations are concentrated in the middle area of the New Hanover County. More than one-in-four (27.55%) homeowners and more than a half (50.28%) of renters are cost burdened, spending more than 30% of income on housing-related costs (ACS 2014-2018). The average household spent \$8,861 on transportation costs in 2019 (Easy Analytic Software, Inc. - Consumer Expenditures (CEX) Database, 2019) and 6.26% of households do not have a vehicle (ACS 2019). The average household spent \$3,268 on utilities in 2019 (Easy Analytic Software, Inc. - Consumer Expenditures (CEX) Database). Across the County, an estimated 41.94% or 40,113 households rented their home (ACS 2015-2019). Approximately 23.1% of the housing stock is 0 or 1 Bedroom, 41.4% are two-bedroom units, and 35.5% are three or more-bedroom units.

Quality of Life

In New Hanover County 89.70% of households have internet access, but that was not distributed equally throughout the county. New Hanover County ranked “low to moderate” in terms of social vulnerability, which was a variable that considers four categories: socioeconomic (ranked as “low to moderate”); and household composition (ranked as “low”); minority and language (ranked as “moderate to high”); and housing and transportation (ranked as “moderate to high”; CDC 2016). The EASI Total Crime Index value for the county was 88 out of a scale of 200 (2019). A higher value indicates more crime than average.

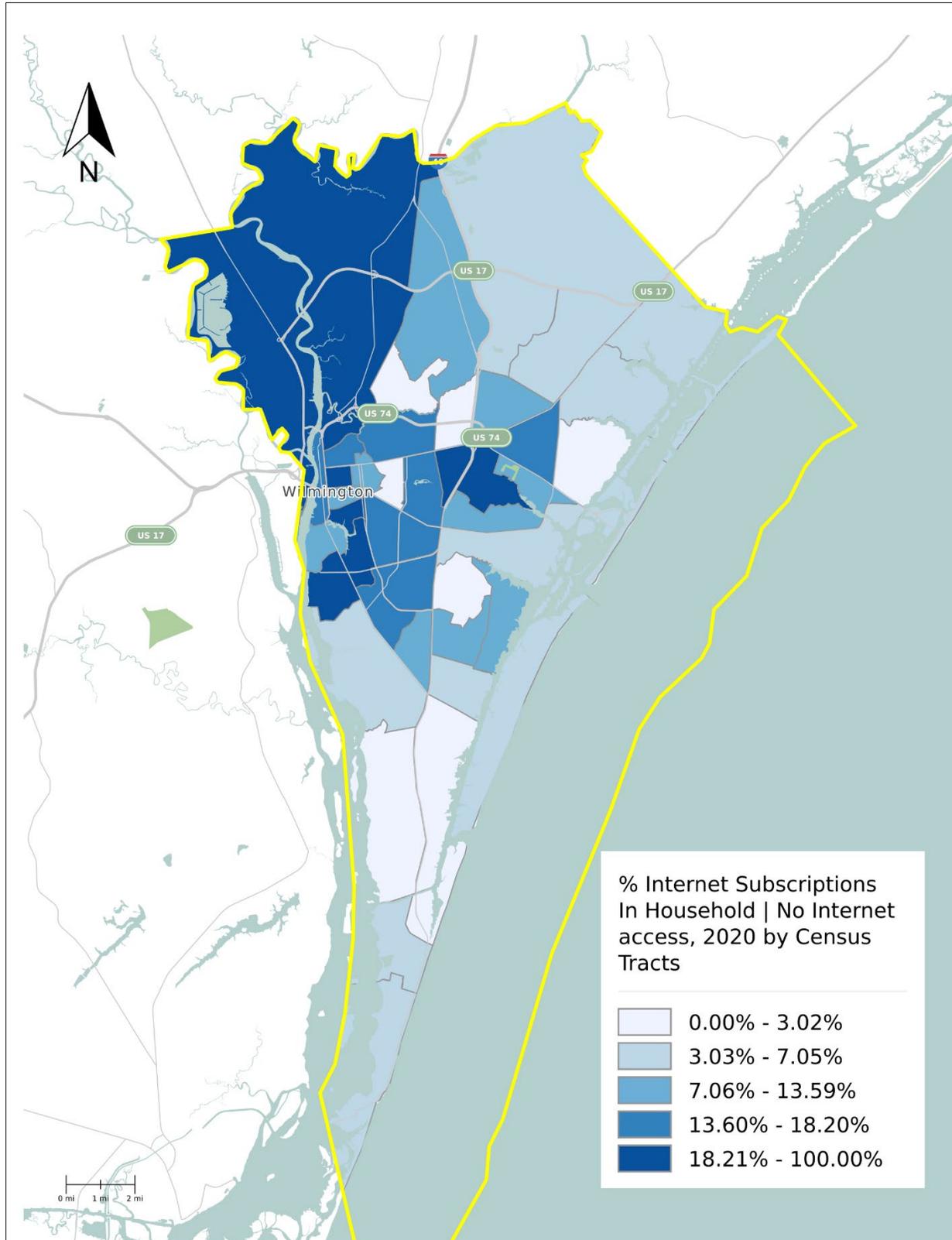


Figure 9 - No Internet Connectivity by Tract – Local Quantiles (ACS 2020)

Key Informant Interviews

For the first phase of our data gathering, we conducted semi-structured, in-depth one-on-one interviews with leaders in the housing field, including representatives of city and county governmental departments and a wide variety of nonprofit agencies. Interviews were conducted in June and July of 2020. We asked each organization to identify the person most knowledgeable about housing trends and needs in Wilmington and New Hanover County. Included were Executive Directors, Planners, Program Managers, Municipal and County Staff, Attorneys, and others knowledgeable of land use and affordable housing needs. Interviews were conducted privately and in confidence. The interview subjects were assured that their comments would not be reported in a manner that would identify the person speaking. Most interviews were about an hour in length. Following is a list of the twenty-four organizations represented.

Table 4 - Key Informants Interviewed

Organization
Cape Fear Council of Governments
Cape Fear Habitat for Humanity
Cape Fear Housing Coalition
Cape Fear Regional CDC
City of Wilmington
Community Relations Commission
disAbility Resource Center
Family Promise of the Lower Cape Fear
Good Shepard Center
Leading into New Communities
Legal Aid of North Carolina
New Hanover County
New Hanover Regional Medical Center
The Salvation Army of Cape Fear
United Way Cape Fear Area
WARM NC
WAVE Transit
Wilmington Cape Fear Home Builders Association
Wilmington Chamber of Commerce
Wilmington Downtown, Inc.
Wilmington Housing Authority

These organizations vary widely in their purposes and their outlooks. Eight are direct providers of shelter, transitional housing and permanent housing. Four are nonprofit housing developers. Nine are governmental or quasi-governmental entities. Three are business and economic development groups. And they include a hospital system, a legal services firm, and a transit system. Even within the same sector, we encountered a variety of opinions and ways of thinking about housing. Our promise of confidentiality elicited frank discussion. The level of knowledge and expertise proved, not surprisingly given the professional stature of our interviewees, high across the board, and despite the markedly different roles they play in housing, they agreed on many things. They agreed that low-income residents of the City of Wilmington and New Hanover County face a severe shortage of affordable housing. They often referred to the situation of housing as a “crisis,” – “beyond the point of crisis,” said one informant – and a “crisis” of many dimensions. “The need is much, much greater than I think anybody really understands,” said another.

The many facets of this “crisis”, the many obstacles that people face in their efforts to gain access to housing, the many remedial steps that our interviewees suggested, are among the subjects of this report. But a big theme emerged from our discussions of these topics, which bears mentioning before we proceed to explore the topics in detail. A great deal of work has been done by dozens of organizations and governmental entities and countless dedicated champions of affordable housing across the region, but not enough has been accomplished. There is a sense among many of those who carry on this work that the problem isn’t a lack of effort or knowledge of the issues; rather it’s the irresistible array of market forces, and the political forces that align with market forces, blocking the development of affordable housing. “It’s basic economics, right, supply and demand” said one of our interviewees. “The prices are going to go up.” A provider of housing services, referring to structures downtown sitting empty, commented “too bad we can’t find a developer to come in and develop those into housing.” Among them, our interviewees have successfully marshaled city and county assets, physical and financial, to produce affordable housing units, but only a small fraction of what’s needed. They spoke to us in terms evoking a sense of powerlessness to do more against the systemic barriers they face. One observer suggested that while policymakers know full well the dimensions of the housing “crisis” and at

least some of the available solutions, nevertheless “they just don’t know how to really make it work...How do you actually implement it?” In reviewing the detailed findings reported here, we think it will be helpful to keep in mind this big theme, to which our interviewees returned again and again.

Defining “Affordable Housing”

In the course of our interviews we received many comments about just what people mean when they use terms like “affordable” or “workforce” housing. Some of the comments addressed the technical questions about the difference between “affordable” and “workforce” housing and about what cost levels qualify as affordable. Following the convention set by the Joint Workforce Housing Advisory Committee, we’ve referred to this project as a “Workforce Housing Assessment,” but we, like the committee, have used both terms and, as the reader will note, in this report we more often use the generic term “affordable.”

But as often as our interviewees discussed these technical issues, they also spoke about the social and political freight these words have been made to carry. They report having to be careful in what words they use, for fear of upsetting those residents and civic leaders who oppose the development of affordable housing. “I don’t know if there’s a dirty connotation with ‘affordable housing,’” one housing expert told us. “Sometimes ‘affordable housing’ puts off the connotation of someone that’s poor,” said another informant, “and is not necessarily somewhere that people want to visit.” Said a third, “I understand people’s definition of workforce housing and low-income housing, and so when people think about low-income housing, they immediately think about the projects.”

“Sometimes ‘affordable housing’ puts off the connotation of someone that’s poor, and is not necessarily somewhere that people want to visit.”

“We argued for over a year about a development that is offering \$1,000 one-bedroom apartments and showing us definitions that that’s considered affordable. That’s not a help to me. You can go do that, but don’t call it ‘affordable.’”

Another informant expressed this view yet more bluntly, saying, “I hate that term affordable housing....I think because as soon as you say it, people think of Section 8, they think of HUD housing, they think of everything else that comes with the connotations of affordable housing.” Some say the term “workforce” housing may be more palatable to some listeners than “affordable.” One informant explained, “that’s in large part why the term ‘workforce housing’ came about, because it’s more comfortable to many people than ‘affordable housing.’” But the same blunt speaker was skeptical. “I know that people have used the terminology ‘workforce housing’ to try to water down the term ‘affordable housing.’ Well, we’re past that point, too. People can see through that veil, so to speak.”

Inaction is the practical consequences of this attitude, as illustrated in this comment from one of our respondents, speaking about a housing proposal being considered by City Council: “It depends on whether you call it ‘affordable,’ because...when it comes down to the vote, if there’s enough people out there with the yellow shirts on that say, ‘no, not in my neighborhood,’ then it will get voted down.” When we discuss “NIMBYism” and public opposition to affordable housing in later sections of this report, we will return to these questions and to the preconceptions that lie behind them. For now, we will simply note that a political environment in which “affordable” is a dirty word is not a congenial one for housing reform.

Beyond the connotations, we also explored the question of what level of housing cost is deemed “affordable.” This, it seems, is in the eye of the beholder. The use of the term obscures the obvious point that what is affordable to one person may not be affordable to another. With market rates as high as they are in the city and the county, any price below market may be called

“affordable,” but still out of reach of low-income people. “Even the definition of ‘workforce housing’ is way outside of the price point for somebody who receives only SSI benefits,” one housing expert told us. Another told of their dispute with a residential developer. “We argued for over a year about a development that is offering \$1,000 one-bedroom apartments and showing us definitions that that’s considered affordable. That’s not a help to me. You can go do that, but don’t call it ‘affordable.’” Another housing expert said: “A lot of people think that a thousand dollars is affordable, and it’s not.” “We are broken records at this point with the community and our local leadership and stakeholders about what affordable housing is.” Another said, “I think people have different versions of what ‘affordable housing’ means.” This person suggested we might need yet another term. “For ‘super-affordable’ it has to be able to meet the needs of someone that is on disability and only gets \$700 or even \$1,100 a month.”

A way to achieve greater clarity was suggested by one of our respondents. “Affordable is going to mean, just the standard definition, 30% of someone’s total income, so it could vary,” they said quoting the official HUD definition of affordable housing. But a definition like this would require a big shift, to an affordable housing market in which prices were no longer set by private investors alone, but rather by what people could afford to pay.

Regional Overview

We began each of our interviews with a question not about housing, but about the general outlook in Wilmington and New Hanover County. Acknowledging that our interviewees for the most part were not economic forecasters, and that forecasting in any event has been made even more difficult by the pandemic, we asked them to provide an overview of economic growth, population trends, the labor market and the cost of living, as it has been in recent years and as they expect it to be in the next two, five, ten and twenty years.

Economic Growth

Our interviewees described the growth experienced by Wilmington and New Hanover County in the last decade. Up to a point, growth is good news, as reflected in some of the responses we received. “Wilmington is a highly desirable place for many, many people to want to live,” one respondent told us. “It’s on the beach, we have through the years developed what I believe is an

exceptional urban core with a wide range of different amenities and offers a high quality of life.”
“Wilmington is uniquely positioned because of its geographic location, no doubt about it,” said another. “It’s exciting to see how much Wilmington has grown just in a short time,” said a third, a housing advocate. “I see lots of new business development.”

In the case of Wilmington and New Hanover County, economic growth translates into population growth. “It’s no secret that our region’s population is growing very rapidly,” said one. Some specific numbers were offered to support that general expectation. “We’re supposed to grow our city population by 50% in the next 20 years,” said one person with connections in the business world. Another told us the city’s projection “shows the city growing by 60,000 people in the next twenty-five years.”

With population growth comes growth in demand, and hence, the downside of growth, with increases in the cost of living. “The cost of living here is extremely high,” one informant told us. “Gas, fuel for your car, could be as much as 30, 40 cents more here than when you go inland not that far.” Not only fuel costs but housing costs are subject to upward pressures. “Housing prices continue to increase,” one of our interviewees told us. Referring to home prices, they said, “I think in New Hanover County it’s like a 5, 6% increase, so getting close, the median home price is close to \$300,000.” Another said, drawing a straight line between in-migration and housing costs, “We can draw people into this community. We can fill that housing. This does nothing but drive the cost up for housing, and so we’ve been doing that for quite some time.”

The implications of rising home prices are the main topic of this report and will be explored in depth in the later sections. And, we will address the implications of high fuel costs and the relationship between housing and transportation cost as well.

***“We can draw people into this community. We can fill that housing.
This does nothing but drive the cost up for housing.”***

Influx of Retirees

Population growth can happen in many ways. In Wilmington and New Hanover County, it's happening in the way often experienced by coastal communities. "We have a lot of folk who are moving here in retirement," said one respondent. "We as a community have seen a lot of individuals retiring here and coming here after age 65," said another, pointing to a demographic trend with tremendous social and political implications. "We have more people over 65 than under 18." The trend is regional. "Fastest growing county next door in the State of North Carolina, one of the fastest in the country," said another, "and that population growth has historically in recent years been mostly in the retiree population." At the same time, this person saw "a pretty significant uptick in young professionals and young families," another demographic group with needs considerably different from those of retirees.

Housing costs in the region are attractive to many of these in-migrants. "Everything is relative," we were told, "and we are a cheap place to live if you have New York City pensions." Another of our respondents explained, "housing costs are very, very favorable for retirees, especially people coming down from the Northeast." Said another, "They sell their homes up there for a nice pretty penny, and then they come down here and buy up, buy another house, and that house is probably twice what they had for half the amount of money."

Predictably, the retirees bid up prices, and this has negative consequences for the existing residents of the city and the county. "People come here because of the beach and the climate and the cost of living," said one of our interviewees, "but at the same time as more people are coming in it seems to be driving up the costs." The impact has been significant for the residents of Wilmington and New Hanover County. As another of them explained to us, "The people who move here are moving here from more expensive communities, so if you moved here from New York or Connecticut, we look very affordable, but the people who are from here are making nine and ten dollars an hour, and cannot afford to live in the place where they work." Not only houses, but apartments have been affected by the influx of new residents, according to another informant. "The availability has decreased tremendously, and the price points are unbelievable."

A clash of interests may result, between the existing residents and the new arrivals, that goes beyond the fallout for housing prices. Of the retirees, one informant pointed out, "nobody's

“They sell their homes up there for a nice pretty penny, and then they come down here and buy up another house, and that house is probably twice what they had for half the amount of money.”

interested in funding the schools, their children are grown up and their grandchildren are going to school in Ohio, New York or wherever they came from.” Some of our interviewees expressed mixed feelings about the influx of retirees, but one housing advocate’s feelings were unmixed. Speaking of the building boom unleashed to accommodate the influx, this person said, “You’re creating options for more people to move here from New York, but that’s not what we need. We do not need another blessed person from New York living here. It’ll happen, but that’s not what we need. We need to take care of the people who are from here, who work here and support all the rest of us through their restaurant job or their store job or the service economy that we all rely on.”

These discussions served to introduce some of the most important economic and social trends affecting Wilmington and New Hanover County. Even this brief survey of trends reveals issues of access to housing. In the remaining sections of this report, we will examine in more detail the housing problem described by our interviewees, its impact on the workforce, its effects on different neighborhoods, the kinds of new housing development that our interviewees told us are needed, the political environment in which this all takes place, the extent of public support for, and opposition to, housing initiatives, and the policy prescriptions that do, or could, help to solve the housing problem.

Dimensions of Housing Problem

“I don’t see any development, likelihood of development for what you would call affordable rentals,” said one of the people we spoke to. “I just don’t understand how we’re ever going to get out from under the affordability crisis,” said another. It seems intractable and, said another, “it’s going to get much worse. It’s already bad right now, so unfortunately it’s going to get worse.”

We heard much in this vein. These in-depth conversations allowed us to examine more closely several important aspects of the problem, but stepping back to look at the overall picture, the severity of situation was one of the themes that emerged.

Severity of the Problem

The problem of affordability affects population groups at different levels of the socio-economic scale. Of the lowest-income people, those experiencing homelessness, one housing expert told us, “whether we serve 600 in a year or 800 in a year, or what have you, the only thing they all have in common is a struggle to secure and hold onto affordable housing.” But another told us, the numbers are growing. “I see a challenging time, this person said. “I see the need go up thirty percent with people needing financial assistance.” As the housing market continues to grow, a “concrete divide” is becoming more visible between those who can afford housing and those who simply can’t without financial assistance. And as we will see, even those who enjoy stable employment in traditional middle-class professions, “the people who are just working, you know, regular jobs,” often can’t afford to live in Wilmington or even in the county.²

Indeed, some of our interviewees assert, the housing problem isn’t confined to lower-income groups and isn’t only a problem of affordability. Several of the people we spoke to told us it goes beyond that to the housing market as a whole. “When we talk about affordable housing in our community,” one said, “we don’t have enough housing, period, that’s available right now.” Another agreed, admittedly expressing “a pessimistic view,” that the problem extends through all housing sectors. “We do not have enough housing, we do not have enough affordable housing, we do not have enough accessible housing.” The issue is the same in home sales. “There aren’t many people who want to put their house on the market here, so existing housing is almost non-existent on the market right now, and days on the market are very short right now.”³

Significantly, some people we spoke to suggest the housing problem may be worse in Wilmington than elsewhere. “We’ve got a history where affordable housing has been hard to reach here,”

² As noted previously, one-in-four (27.55%) homeowners and more than a half (50.28%) of renters are cost burdened, spending more than 30% of income on housing-related costs (ACS 2014-2018).

³ See also http://www.wilmingtonbiz.com/real_estate_-_residential/2020/02/28/housing_shortage_affordability_remain_concerns_for_builders_realtors/20003

“The people who are just working, you know, regular jobs,” often can’t afford to live in Wilmington or even in the county.”

said one, “and there’s a lot of underemployment, so the nationwide affordable housing crisis is quite a bit worse here.” While acknowledging the housing problem is everywhere, still, one said, “I know it seems to be more acute in tourist-prone areas.” A housing expert said that compared with some other cities, “it’s really bad here, and I don’t know why.”⁴

High-Rent Development

Again and again, our respondents spoke about the large amount of luxury rental development in Wilmington. It represents not just the absence of affordable housing, but the presence of an expensive housing inventory that is unattainable for most people and that crowds out lower-priced alternatives.

“We’ve got a lot of high-density apartments that are being built here,” said one nonprofit staff member, “but they are just not affordable. I think a two-bedroom at many of these new apartments is running about twelve hundred to fifteen hundred dollars a month.” Much of this development activity is taking place in downtown Wilmington and is related to the amenities offered in a gentrifying urban district. “The apartments up in downtown are very, very expensive, they are twelve and fourteen hundred dollars for a one-bedroom, I guess because of the waterfront.” But as another informant pointed out, the phenomenon isn’t limited to Wilmington proper. “We have apartments that are going up all over the county, apartment complexes, but they start, at a one-bedroom, they think that a thousand dollars for a one-bedroom is affordable, and it’s not.”

The knock-on effects are predictable. “One type of housing that is being built like crazy is rental housing,” we were told, “because the rents are really gone through the roof, so that’s one of the

⁴ See <https://portcitydaily.com/local-news/2019/03/03/one-third-of-wilmington-households-are-cost-burdened-breaking-down-the-affordable-housing-crisis-by-the-numbers/>

reasons why development is going on like crazy in the counties north and the counties south of us because it's more affordable." And as we will see in the sections that follow, high-rent development threatens traditionally affordable neighborhoods in the city.

Gentrification and Displacement

The wave of high-rent development is damaging to affordability. It puts unaffordable housing units on the market, and it removes affordable ones from the market. Against this, the number of affordable units added each year is inadequate. "We add a few units here and a few there when we need thousands," said one person we spoke to, "and we don't even talk about the affordable housing that we lost because it's not preserved or because the neighborhoods are gentrifying."

When this net decline in affordable units happens, it uproots longtime residents and sweeps away entire urban cultures. One of our interviewees said, speaking of their downtown neighborhood, "It's changing because, like I said, you have gentrification. There is a townhouse or apartment that was just built around the corner from me...I think somebody said maybe \$2,500 a month."

Gentrification is "moving people out," said another. "In the climate we're in now in Wilmington," said another, "it excludes a lot of people who would love to stay here but just can't afford it." This person continued, "I think about older people. People who have to move out of their homes because they can't afford to pay the taxes."

The dual nature of gentrification was acknowledged. "It's not that gentrification is bad," one of our interviewees asserted, "it's the displacement." The displacement is a threat to people's financial lives but also their lives as citizens. "What happens if there's no opportunity for people who traditionally lived there for generations to participate?" And gentrification washes over the city like a wave. "North 4th Street is a great example of gentrification, and other areas. Castle Street is probably on the cusp of that. 6th Street. Northern downtown is just gone. It is all now luxury apartments." The legacies of whole families hang in the balance. One of the people we spoke to said, "They don't want to give up something that their grandparents had, you know, for

“Where would people go because they couldn’t afford the rent, and they couldn’t afford to buy a home, so where would they be able to go?”

a long time, that’s been in their family for a long time. Their grandparents have built this, or great-grandparents built this.”

It’s not even clear where uprooted people go. “What would become of those persons if the owner of a rooming house decided to sell that house?” asked one respondent. “Where would the homeless have to go? Where would people go because they couldn’t afford the rent, and they couldn’t afford to buy a home, so where would they be able to go? And of course, there was no answer to the question because there’s nothing in place for them.” Another informant put the question more succinctly. “All those people are in the wind,” said this person, evoking a kind of diaspora of longtime Wilmington residents. “I suspect that they probably had to move out further away from downtown to find something that they could afford.” Another told us, darkly imagining the ultimate objective of gentrification, “I could say that there may be a possibility that you weed out the ones that you don’t want there.”

Racial Disparities in Development

Our interviewees did not always emphasize the racial dimensions of the housing problem, but it was mentioned by several and it was implicit in many of our conversations. One experienced advocate told us that only recently has discussion of racial issues in Wilmington been more open. “I think that 2016 was the first time that the Black issue actually came out in public and people started talking about it,” this person said. “We still live in the South, and it’s still racially divided here.” This awkward reticence reflects the slow process of confrontation that is going on, as illustrated in one of the comments we received. Lamenting the “pushing out [of] people who have been embedded in the community,” this person said, “I don’t want to say that it becomes a race issue, but sometimes I think that it is.”

But our interviewees made sufficiently clear that gentrification brings upheaval to minority communities. “I think it’s going to continue to be a lot of demand for housing and we’re certainly

seeing gentrification in the inner city,” we were told, “and pressure around people who have, especially African-American communities who have been here being displaced.” This transformation of neighborhoods entails physical change, change in rent scales, and change in racial demography. Referring to a downtown neighborhood, one informant pointed out that the area “was African-American, and within the last, I’d say five years, it’s been a lot of gentrification.” Another described what happens to a neighborhood. “Castle Street has been a historically minority community. Now, gentrification is moving those people out, and you know, I’m not sure where they’re going, but then you bring in other people, so now the complexion of the neighborhood is changing.”

Said another, “Minorities certainly, are going to be impacted greatly. Downtown itself is gentrifying just as fast as it can, but one of the neighborhoods that borders the downtown is the low and very low-income neighborhood with high concentrations of minorities, so it’s going to be real interesting to see what happens with that, because the downtown is booming.” As if to sum up the situation, one person told us, “Our community is getting whiter.”

These comments reveal the racial dimension of gentrification. But the long-standing public opposition to affordable housing development, which we will discuss at greater length in subsequent sections, is encoded racially as well. We described above the “connotations” of the term “affordable housing,” and sometimes it becomes more explicit. One housing expert described to us the responses of neighborhood residents when affordable housing development was proposed. “This is a problem for low-income Black people,” they said. “This is public housing and we don’t want it.” This person expressed doubts whether public attitudes have shifted much since then.

“I don’t want to say that it becomes a race issue, but sometimes I think that it is.”

Perceptions of Crime

One of the reasons for the “connotations” we have noted, and for the racial innuendoes swirling around the subject of affordable housing, is that in Wilmington as in many cities, the neighborhoods with the most naturally-occurring affordable housing are associated in many residents’ minds with minorities and crime. “The affordable housing now is typically downtown,” said one of our respondents, “but it’s not always in the best areas.” Said another, “If you talk specifically about downtown, then you have crime, right?”

Crime in fact is often correlated with concentrations of poverty, a term we heard used in reference to Wilmington’s downtown. This is the impetus for the many proposals for mixed-income development as we will see. Several interviewees recommended that the practice of dispersing affordable housing into various middle- and higher-income neighborhoods could help solve both the affordable housing and the crime problems. “I know that there has been an initiative to see about moving or creating new affordable housing units that are not in the high crime areas,” one said, adding dubiously, however, “but we’ll see how far that goes.”

Crime is a rationale for, but can also be seen as an obstacle to, gentrification. It causes otherwise eager developers to hang back, wary of the risk. “A brownfill downtown could be profitable,” said one of our interviewees, “but all it takes is one shooting, and they’ve lost money.” Said another, thinking along the same lines, “You got to keep the crime down. And I think that’s been our biggest challenge with downtown. There’s still people that are scared about living on a certain block or in a certain part of downtown, because there is crime, and you know...when you turn the news on in the morning and you see there are three shootings on a certain street, and that street becomes a popular shooting street, there’s a problem.”

“You got to keep the crime down. And I think that’s been our biggest challenge with downtown. There’s still people that are scared about living on a certain block or in a certain part of downtown.”

Homelessness

We included on our list of key informants people who are experts in homelessness, because we wanted to talk about homelessness and about how it relates to affordable housing. “You can’t just leave out populations,” one said, “which I think does happen, because people are focused on ‘well, affordable housing for cops and students and nurses,’ and, you know, which is very important, I agree with all that, but you can’t just leave out a big population of homeless individuals.” Homeless people stand out as people who struggle to find affordable housing. Many of the Wilmington homeless are hard cases. “It’s really hard to do any sort of decrease in homelessness numbers,” said one advocate, “because we actually have an older homeless population, so we’re talking about 51 to 61-year-olds that have bare minimum or zero income.”

But even people with income can fall into the ranks of the homeless as housing prices increase. When people are priced out, said one of the people we spoke to, “they end up homeless, or on the street, or in a shelter, or doubled up with somebody, or they move out of town.” Importantly, this can happen to households with no income, but also to households with some income. There are, said one advocate, “many, many households, they’re not without income, but you know, I need a \$600 apartment, not a \$1,200 apartment.”

The equation is simple, according to one of our interviewees. “We can’t prevent families, and veterans and people with disabilities from becoming homeless, if we don’t supply adequate units of affordable housing at all levels of income, all the way to the very bottom. At the same time, when we do have families, and seniors and veterans and others who are experiencing homelessness, I can’t help them out of that situation, I can’t help them end that and get back to being healthier, more productive workers and children at school, if I don’t have affordable units to transition them to.”

“When you talk about homelessness, you almost always end up talking about affordable housing. But when you talk about affordable housing, you don’t always end up talking about homelessness.”

Our interviewees reported some shifting of attitudes toward the homeless, just as they reported some change of attitudes toward affordable housing. For example, in Wilmington the hospital system has been paying attention to homelessness, and housing more broadly, recognizing the link between housing precarity and public health. “Thankfully,” said one expert, “the hospitals and others are finally, after a million years, using language like ‘social determinants of health’ and they finally want to talk about housing.” The hospital is working with housing advocates, according to another, examining records and struggling to “get an accurate number on how many homeless individuals are in our emergency department and what is the cost associated with that.” The result, said a third observer, is “additional pressure on our local and city and county government to do more to help support the people that are at risk of losing their housing, or already are homeless.”

While devoting the majority of this report to issues of affordable housing, we take note of one comment. “When you talk about homelessness, you almost always end up talking about affordable housing. But when you talk about affordable housing, you don’t always end up talking about homelessness.”

Effect of the Hurricane

In talking through housing issues with our interviewees, we weren’t thinking about hurricanes, yet we received almost as many comments about Hurricane Florence as about anything else. It became clear to us through this process that that and previous hurricanes played a big role in shaping, and worsening, the housing problem in Wilmington and New Hanover County. Looking back to the growing shortage of housing, one person said, “It was more than a decade ago that this was a problem, and you add in something like Hurricane Florence, it becomes extremely difficult.” Another told us, “You could see the challenge of affordable housing in terms of purchasing a house, for example, or even an apartment was a challenge, especially given Florence, who did a huge number on our housing units.”

The numbers were staggering. “We are still trying to recover from Hurricane Florence,” one responded, “when over 2,000 units of affordable housing were wiped out. Some of those units

We are still trying to recover from Hurricane Florence, when over 2,000 units of affordable housing were wiped out.

have come back online. Some of them, it may be another couple of years, and some may not come back at all.” Another person said, “we had apartment complexes and homes that were so badly damaged because of moisture that they either had to be torn down or renovated. Those people had to be placed somewhere else.”

Apart from the outright destruction of housing units, many more were damaged, and many have yet to be repaired. One of our interviewees, referring to the hunt for affordable units, said, “It’s getting worse. Some of the places I’ve found since the hurricane, they’re pretty much unlivable.” Landlords have been unresponsive, some say. “A lot of them were damaged from Hurricane Florence, and they’re running into landlords not completing them or landlords, you know, wanting them to complete the repairs.”

Several said that until the hurricane, the poor condition of housing wasn’t as widely understood as it is now. Housing inspectors in the field to survey hurricane damage “find just as much deferred maintenance as we do even hurricane damage.” This person also said that as a result, “since the hurricane, people have become more invested in helping people fix their homes and stay in their homes.” This increased awareness is encouraging, some said. “Hurricane Florence finally shed light on the things that we’ve been complaining about for years.” Another interviewee told us the hospital– the biggest regional employer as we will see – also learned from the hurricane. “Hurricane Florence shined a tremendous light on the challenge that they have with housing for their employees...because they got cut off from the hospital, because the whole county got cut off from the rest of the world with flooding, and streets and highways were flooded out, and so the workforce couldn’t get in.”

Another person pointed out that for as long as housing was considered strictly a problem of the poor, little was done about it. But, this person said, “the hurricane in 2018 brought it to the forefront because it actually affected people who were not considered ‘poor people,’ who were

considered I guess our workforce housing, backbone of our community, and there was just nowhere – those that made more money had nowhere to go because there were no rentals available when houses got damaged.”

Effect of COVID-19

The subject of COVID-19 came up in the context of our economic forecast discussions and, not surprisingly, it came up in other contexts as well. One of the biggest effects was on the workers in the tourism and restaurant sectors, a big workforce in Wilmington and New Hanover County. “With COVID and the pandemic,” one person said, “people are not able to work their service industry jobs.” Congregate shelter capacity was sharply diminished, said another. “With COVID we have to limit the space.” And the pandemic placed an unwelcome burden on renters. A nonprofit staff member told us, “A lot of people are missing payments, because of being out of work because of COVID, and...if they get behind, it’s hard for them to catch up because the rental rate is so high.”

But notwithstanding the harm being inflicted, several of our interviewees expressed their belief that economic trends and trends in the housing sector won’t change much. One business person told us, “as far as COVID is concerned, to be honest with you, our guys haven’t really missed a beat.” Construction being deemed essential, he said, it has continued uninterrupted. The data “doesn’t tell me that there’s been a slowdown.” Another person pointed out that “housing prices continue to increase...And so at least at this point it doesn’t look like our current COVID crisis is having a huge impact on the demand in the local market.” In a similar vein, one respondent said, “we’re forecasting pretty solid growth. It’s hard to say what the current environment is doing to that growth. I’m assuming once it’s behind us we will continue on that trend.” At the most, said a nonprofit staff member, “COVID is to me just hitting the pause button. I don’t think it’s a death knell in any way, shape or form.”

One commentator went further, saying, “It seems like every time I’ve tried to...listen and talk to people about what they expect the future, they think Wilmington will probably come out of this

“A lot of people are missing payments, because of being out of work because of COVID, and if they get behind, it’s hard for them to catch up because the rental rate is so high.”

as a more desirable place to be after COVID.” Still, most acknowledged that whatever predictions people might make now, it’s too soon to make confident judgments about the ultimate impact of the pandemic.

Market Forces

We have examined the scope and the dimensions of what many in Wilmington and New Hanover County call a housing “crisis”, and we will look further at some of these topics in later sections of this report. But as we said in the Introduction above, there in the background of it all, exerting their strong but sometimes invisible influence upon events, are the market forces that determine ultimately what gets built and what doesn’t. For the most part today, we rely on the private market to provide housing and other basic human needs. Clearly, the market doesn’t always provide them, and our interviewees often mentioned this when searching for reasons why we don’t have the housing we need. We will pause here to describe in some detail the answers we received.

Our interviewees agree on these points: one, that in a fast-growing region with high demand for housing including luxury housing, developers and builders have no incentive to build affordable housing; and two, with land and construction costs as they are, they can’t make enough money producing below-market-rate housing.

“One of the big problems here,” said one of our interviewees, “is there is no incentive for private companies to build affordable housing.” Said another, “the return on investment has to be there or the developer’s not going to build the project, so that’s a barrier.” Speaking about home prices, another told us, “they have this argument that they can’t make money here, because of the cost of land, unless something is well above \$200,000.” A housing advocate described the situation

from the developer's viewpoint. "If I have a choice, I can build a house for \$200,000 or I can build a house for \$400,000 and they both would sell, I'm going to build the one for \$400,000." Speaking about the rental market, another housing advocate told us that no one's interested in rentals below a thousand dollars. "I always hear the same thing, that there's no money in it, there's no return on investment, and that's why people don't want to do it."

A businessperson told us that many of the people he talks to think affordable housing advocates "don't...quite understand the cost of business in the world of construction." But some of the advocates we spoke to said they understand. "I'm not like an expert on building affordable housing," said one, "I'm not a builder, I'm not a developer, so I can't say they're wrong or they're right. They're probably right."

Our interviewees told us the obstacle is a high one. "To ask a developer to help us with affordable housing and make it work and for him to pay the bills, he's going to tell you he can't do it." It could just be the system of development. To be sure, from the standpoint of economic development, the market forces have delivered big gains for Wilmington and New Hanover County. They enjoy immense natural advantages and the kinds of cultural amenities that make people want to live and work there.

However, the kind of economic development that has rewarded Wilmington and New Hanover County has its limits. One community leader put it this way. "We look toward economic development, and it doesn't always lend itself to affordable housing." The things that are gained aren't good enough, according to many of our interviewees. One of them told us, "We as a community have become very focused on development that doesn't necessarily – and not that you exclude one for the other – but development that we're typically most attracted to or that is most attracted to us, are not always development that meets the needs of the citizens that live and work in Wilmington."

"I can build a house for \$200,000 or I can build a house for \$400,000 and they both would sell, I'm going to build the one for \$400,000."

Our interviewees spoke about having to “make noise,” “get attention,” promote “education and awareness” among the public to overcome these obstacles. But while these may indeed help to change attitudes, ultimately, they said, the public will have to intervene to help the market do things that it can’t do on its own. Said one respondent, speaking for many, “Without subsidizing for-profit developers, I don’t see affordable housing happening anytime soon.” In a later section we will explore some of the suggestions our interviewees offered about what kind of interventions they think could work. But in these conversations about the nature of the existing market it became clear to us that without them, the housing problem will continue unabated.

Workforce

In the next several sections of this report, we will look at housing from several different analytical perspectives. In this section, pursuing the concept of “workforce housing,” we examine the workforce of Wilmington and New Hanover County, it’s characteristics and its component parts. What we found is that much of the housing problem is rooted in a fundamental mismatch between the workforce as it exists, and a growth model that calls for higher and higher housing prices. Our respondents agree that demand for higher-priced housing is there, and people are buying and renting these units. Who they are – we will ask that question? But they aren’t the people that make up the biggest parts of the distinctive Wilmington / New Hanover workforce, and our respondents see negative consequences of their exclusion from the housing being built.

Service and Healthcare Sectors

When asked about the workforce, the first thing to which many interviewees pointed us was the service economy. “We are a tourist attraction, right?” said one. “I think 60, over 60% of our community workers are in the hospitality field, so we’ve got bartenders, wait staff, hotel workers, from the front desk to the cleaning crew.” Another, a person with a business outlook, urged that “we’re still a very strong tourism economy, and so there are customer service types of talent that we also need to be developing.” But while workforce development aims to meet the needs of businesses, as it should, it doesn’t always meet the needs of the workers, according to our interviewees. “This is a very service-oriented community, as far as a lot of the jobs” said one, “and that person is not being targeted in the development of housing.”

“This is a very service-oriented community, as far as a lot of the jobs, and that person is not being targeted in the development of housing.”

Again, the subject turned to the struggles of service workers to find housing. “I think, like, eighty-something percent of our workforce is service industry,” said one housing expert, offering an even higher estimate of the percentage, “and they don’t make that much to afford \$900, \$1000 one-bedroom apartments.” A nonprofit staff member told us, “For people who have lived here and trying to live on what I would call a tourist-based economy, I don’t need to tell you what hospitality workers make...it is quite expensive to live here.” A home in New Hanover County, another said, “if you look at the service providers in the tourist industry here, you know that’s a goal that’s almost unreachable for them.” A community leader agreed. “It’s a lot of people that work in the hotel industry or the restaurant industry, and so how would they be able to afford rent that’s \$1,200?” And as if their housing struggles weren’t already bad enough, “the tourism industry has been hit hard because of the coronavirus and all of the implications behind that.”

The healthcare workforce shares some characteristics with the service sector, particularly in regard to wage scales, and has the added distinction of having, in the hospital system, the largest employer in New Hanover County with 8,000 employees, according to one of our interviewees. Like the restaurant, fast food and hospitality workers, many healthcare workers can’t afford to live in the city where they work. “You have people who work for the hospital that have moved to Leland because it’s less expensive,” we were told. This is the tale of underemployment, told often by our interviewees. “They’re getting priced out, too, because some of them, they’re having to, most of the jobs are in medical and fast food, so you may have to have two jobs.”

Schoolteachers and Police Officers

We have described the element of public opinion in Wilmington and New Hanover County that looks more favorably upon housing for schoolteachers and police officers than it does upon housing for the poor. This explained, we said, why some people like the term “workforce housing” better than “affordable housing.” From this, one might assume that schoolteachers and

“Even our teachers and police can’t afford to live in New Hanover County.”

police have greater access to lower-cost housing than others do. But that isn’t what our interviewees told us. On the contrary, the severity of the housing situation was driven home to many of our interviewees by the fact that *even schoolteachers and cops* struggle to find housing they can afford. “Even our teachers and police can’t afford to live in New Hanover County,” said one community leader, “so most of them are living in some of the rural areas outside and commuting in.” Said another, “A lot of what you see as far as the...workforce housing in general, when we look at our teachers, our fire, our police, our construction laborer, all of them I would say, a lot of them, I would say a majority of them are having to live on the periphery of the counties and outside the counties and are traveling in every day for work.”

The comments on this topic expressed to us the belief that these workers should have a better deal. “Our police officers and our firefighters...they need to be able to buy a home that’s not \$200,000.” And they think policymakers and the public will share this belief, so much so that they have shaped the narrative of affordable housing to emphasize the plight of these workers. They believe the poor and people of color are equally deserving, but they won’t necessarily say so. “If that’s what it takes to change people’s minds about who we’re talking about,” one person told us. Another, speaking about presentations that have been made to promote affordable housing policies, said, “We make videos of white teachers who get a housing loan, because we feel like that’ll resonate with decision-makers, it’s kind of sad but true.”

Tech Workers

Considering the high demand for more expensive housing in Wilmington and New Hanover County, we would expect to see an influx not only of retirees but of creative class knowledge workers, and we got some indications of that from our interviewees. Acknowledging there still is “not much job creation out of service sectors,” said one provider of housing services, “there is still room for growth in tech.” A community leader told us, “Tech business has always been growing. I don’t see that stopping at all.”

“We’re starting to see a pretty significant uptick in young professionals and families.”

The particular area where growth is expected, we were told, is in financial technology. One person who tracks business trends told us, “We’re seeing great growth in the financial services technology – fintech – sector here as a result of the investments that Live Oak Bank began over ten years ago, and now we have three headquartered companies in Wilmington that are in that space and very well-known around the world as vendors for banks.”

A new population trend is emerging from this business development trend. “We’re starting to see a pretty significant uptick in young professionals and families.” Perhaps surprisingly, not everyone thinks these workers are all snapping up luxury housing units. “Affordable housing is a very significant issue for those younger professionals and those families that are moving here for jobs.” Meanwhile, not all these tech workers are “moving here for jobs.” In a twist reflective of tech work’s nature, many are moving to Wilmington while keeping their jobs in other places. Our interviewees added, “There are also a lot of people that may work remotely in other areas because of the desirability of living here.” Another interviewee observes, “We’re only two hours from the Triangle, and so folks who work in the pharmaceutical or clinical research or even technology companies in the triangle know that they can live in New Hanover.” The pandemic may cause remote work to expand, with implications for a region that will have to absorb higher-paid workers but without the business development effects from having the companies themselves. In all, a murky situation in relation to the tech workers.

Incomes

We spoke of a “mismatch” between the workforce and the housing market. However, many well-paying tech jobs there may be, the perception is that they aren’t enough to support the workforce. “To me,” said housing services provider, “there’s not as many high-paying jobs as should be to match the rent.”

The perception of a mismatch emerged consistently from our interviews. “The median income here is very low,” said one housing expert. “And so, if you look at the data about how much you need to make in order to afford a one-bedroom, those things just don’t align.” Said another, “Our housing availability doesn’t always align with our earnings.” Relating the mismatch issue specifically to the service sector, another said, “If you look at somebody in the service industry that earns less than ten dollars an hour, and an apartment, a two-bedroom apartment is bare minimum around here 900 to a thousand dollars, the two numbers just don’t work together.” Said another, “When we think about the wage issue in this area, it’s definitely not comparable to the living issues here.”

Rather than lower housing costs, workforce development efforts aim to raise the income side of the equation – particularly through educational opportunity – but with meagre results. “For years,” said one advocate, “we’ve been ‘Oh, help these poor people go to the community college and beef up their skills,’ well, great, you go all the way through that program and earn, several years ago it was like \$8.00 an hour. So, what is that worth? Our housing rate here is over \$15.00 an hour for a modest two-bedroom.” A person from a business background stated the problem in similar terms. “We have a great university here, but it’s somewhat disheartening to know that if you have a child that goes through, say UNCW or community college, that they very well might find a path outside of this area as far as work, employment. It just doesn’t exist here. It hasn’t been diversified enough, from a pure job perspective, in my opinion, to increase the wage growth.”

“Housing costs far outpace really the heart of the job market, which is service industry, it’s food service, hospitality, hotels, tourism,” one person told us. The risk to the underemployed is serious, said another. “The people that are working several jobs that just can’t really feed their family, and for them to have housing is a huge issue, and if they lose that housing, they’re afraid to go get help because their children can be taken away.” We heard the frustration in these voices, and the worry that without a resolution to the housing problem, the situation may be unsustainable, both for regional economic development and for the welfare of the workforce.

“Who Are These People?”

In the course of our conversations about high-priced development, we asked our interviewees to tell us about the people living in these expensive units, but they couldn’t answer. This would seem to be an important element in the housing picture, but at least these housing experts couldn’t provide much information about it. For us, their responses added to the sense, mentioned in our Introduction above, of impersonal forces that these experts were having trouble understanding.

“I don’t know who’s moving up there,” one housing advocate told us, “because I don’t know who can afford those places, but they keep building more and more and more apartments, and I don’t know where the people are coming from.” Said another, “We have seen so many residential, large apartment complexes get built here in Wilmington, and so I know our numbers are growing, I just don’t know where they’re all finding employment.” In a similar vein, another said, “Things are being built up everywhere, but it’s not affordable, so I don’t know who can afford those.” The questions proliferated. “A lot of people have the same questions that I have. Why do these apartment complexes keep getting built? Who’s moving into them? Where are they coming from?”

“A lot of people have the same questions that I have. Why do these apartment complexes keep getting built? Who’s moving into them? Where are they coming from?”

The Geography of The Housing Problem

The particular geographical situation of New Hanover County emerged from our interviews as an important determinant of the housing situation. We asked our interviewees, “In what parts of the county are affordable units located now, and where do we do need more of them?” Comments and insights about the spatial dimensions of the housing problem came through in response to that question but in many other contexts as well, when we didn’t expect it. In this section we will consider several of these interrelated issues.

Nowhere to Build

The small land area is a key factor. “This is a very small county,” said one of our interviewees. “We’re at the point right now where we’re going to run out of land before we run out of need.” Running out of land has an array of important consequences. First, it drives up costs, one person told us. “There’s not a whole lot of real estate there, and it’s getting more and more expensive.” Speaking of the city, this person added, “before too long, it’s going to be hard for anybody to afford to live downtown unless they’re in a much higher income bracket.” Higher land cost is an obstacle to affordable development. “The cost of land is an explanation,” said a housing expert with frustration, “and an excuse, and a rationale for why we can’t build affordable things.”

Second, it pushes development to neighboring counties. “I believe the city’s at least 97 to 98% built out,” said another of our interviewees. “We’re a tiny, tiny little county. We’re a triangle with the river on one side, the ocean on the other, and there’s just no place really to go, so that’s why the vast majority of the growth is happening north of us and west and south of us.” Third, it limits options for affordable development. “All the issues related to having housing that’s affordable for your workforce, the city’s going to continue to face that, because you can’t just build all that you need to build, there’s no place to build it.” Fourth, it strengthens the argument for higher-

“There’s not a whole lot of real estate there, and it’s getting more and more expensive.”

density development. Said one community leader, “We have a space problem, so I think you really have to increase density in places that are suitable for building, because we don’t have a mass of vacant property.”

Echoing the theme, discussed earlier, that Wilmington’s housing problem may be worse than in other cities, one of our interviewees said, “We’re already so built out, we’re not Charlotte, we don’t have, they have similar conversations and they also have a lot of available land left, and we don’t have that.”

Downtown

As some of our interviewees have noted, the crunch comes hardest in downtown Wilmington, because when there’s no place to build, the redevelopers build in already-built places. But downtown Wilmington is a complicated place – the place where waves of waves of gentrification crash on old distinctive neighborhoods, the place where the “bad neighborhoods” are, the place of dizzying change, the place where poverty is most concentrated. A full account of this complexity is beyond the scope of this report, but we will survey here some of the comments our interviewees offered about downtown Wilmington.

We asked, “Where exactly is downtown?” and even that proved complicated. “That’s always a trick question,” said one expert, “is where is downtown?” This person proposed a strip bounded on the west by the river, on the north by the Isabel Holmes Bridge, on the east by 5th Avenue and on the south by the Cape Fear Memorial Bridge. It’s evident that this quadrant contains within it quite varied elements. Said one informant, “You can walk a couple of blocks and get from a half a million-dollar home to a dilapidated home.” Said another, bluntly, “You could go from one block to the next and be in a really nice area to being in an area that you might get shot at when you go to school.”

The perception of the community is that development seems to hopscotch through the neighborhoods. “It’ll be like a block at a time will get redeveloped,” another said, “and the prices go way up, and then people get pushed out.” Another expert told us, “There’s a house here and there that’s going to be lower income...but once you get to 8th, then things start transitioning

“They’re in bad neighborhoods, and there’s a lot of concentrated poverty, so you’re basically funneling people into crime situations that sort of perpetuates crime.”

pretty significantly, until you get across 17th, then it gets higher income again, as the other historic districts come into play.” Uncomfortably close to these expensive developments are several public housing communities. “Right outside of that block are two other very large public housing complexes...Physically they’re not the best maintained, the classic housing project...That’s the traditional place where the huge concentration of poverty, shootings regularly.”

So, downtown exhibits the syndromes of gentrifying neighborhoods. One person pointed out that some amenities are lacking. “In the downtown there are one or two housing developments, but it’s no grocery stores in the downtown area, so they have to be able to get the bus.” Another said the schools hadn’t caught up to development. And as with crime, perceptions of school quality inhibit the influx of those more affluent residents. “Parents...they struggle,” said this person. “The city schools, they’re getting better, but there are still some that have that stigma, that ‘I don’t want my kid going to that school.’” And poor downtown neighborhoods are, as we’ve said, where the affordable housing is – though also where the crime is. Some units that are available, we were told, “They’re in bad neighborhoods, and there’s a lot of concentrated poverty, so you’re basically funneling people into crime situations that sort of perpetuates crime.”

So, the trends are in tension with each other. This is a moment when public intervention could have an effect on the outcomes. As one of our interviewees put it, this is a time when public institutions could play a role in “guiding the recovery of these neighborhoods, to maintain their character.”

The Point of Encounter

The advancing boundary lines where vulnerable low-income neighborhoods meet gentrifying neighborhoods are seen by some of our interviewees as relentless and destructive, as we have seen. But some voices have suggested that these can be sites of creative placemaking solutions. For example, redevelopment is “pushing toward” public housing, as one advocate phrased it, and unless public housing “holds its ground,” it’s vulnerable to being engulfed. Already, as we’ve noted, one public housing community was converted, in what one of our interviewees told us was intended as a model for a mixed-income development that would draw from residents on both sides of the boundary line – but it didn’t work out that way. “It’s not necessarily workforce, it’s again more market rate.” Yet there is hope this model could yet be an improvement on the current zero-sum transaction. “That’s where we need to start doing some mixed-income housing, in that whole area...so people are not having to leave their neighborhood because they’re getting priced out of the market and they’re leaving their church, their cousins, their parents, because they can no longer afford to live there. I see nothing wrong with people moving into the neighborhood, but I don’t think that that should be at the cost of you having to leave your neighborhood.”

The same solution applies to the places where higher-density development encounters traditionally detached single-family neighborhoods – which characterizes large parts of Wilmington including those bordering downtown. “There’s a general consensus that we’re going to leave our existing stable single-family neighborhoods alone,” we were told. That raises the question of what to do about the advancing line of development? “The issues arise on those transitionaries, on the edges, and that’s where, you know, the fear is, well if you move the line here, what’s to stop you from moving the line five years from now, and then continuing down?” This person added, “You have to have an idea of what’s appropriate distinction and transition”

“The issues arise on those transitionaries, on the edges, and that’s where, you know, the fear is, well if you move the line here, what’s to stop you from moving the line five years from now.”

between existing and developing neighborhoods. The development project itself can be that mark of appropriate transition, and it has to work. “If you’ve got a bunch of bad examples, you’re not going to get anything else done.” We will return to this concept in a later section focusing on mixed-use, mixed-income development.

Green and Brown Fields

Another way of saying that Wilmington is largely built-out is to say that “greenspace is limited.” Much of the discussion about affordable housing development centers on the possibility of greenspace in the outlying sections of the county, and brownfields, or infill spaces, in the city. Both present real challenges.

There was almost unanimous agreement that infill development opportunities in Wilmington are plentiful. One interviewee pointed out, “We’ve got plenty of redevelopment that’s available, so just because it’s not technically green, doesn’t mean it can’t be used for a different use in the future.” Much consideration is being given to the kind and extent of these uses. The sites are small. “The City of Wilmington doesn’t have a ton of large acreage sits,” said another, “so you’re going to look at more infill development, two acres, five acres, maybe ten, maybe fifteen, if you’re lucky.” Moreover, the small size of these lots encourages “a stronger, denser pattern, because the land costs too much.” This kind of development pattern has many supporters in the housing world – and there is much opposition to it as well as we will see.

The mixed-use model is feasible, in part because many of the sites are located in districts that would permit commercial and office and institutional uses. One advocate saw infill development as a key to saving neighborhoods. “There’s a lot of infill that could raise the neighborhood, instead of continuing to let them stumble and fall.” Another interviewee said, “When I see this infill coming in, mixed use and multi-family as an infill, I think it’s great and I think it’s a prime opportunity when we’re doing that.” When we review our interviewees’ recommendations about what kind of housing is needed in Wilmington and New Hanover County, we will see that “mixed” is the favored approach.

When we spoke of those still remaining green field sites, we were routinely pointed to the northern part of the county. “There’s a large area in the north part of the county that’s

“There’s a lot of infill that could raise the neighborhood, instead of continuing to let them stumble and fall.”

undeveloped,” said one person. But there were always reasons holding up affordable housing development there. Said another, “There is still some greenspace in the county being proposed for development...in the unincorporated areas of the county, on the north end, Ogden, Porter’s Neck area.” But, this person said, “the residents there are very vocal in opposition.” Another person suggested a different northern quadrant. “Heading up toward Castle Hayne area, it may be just about all that’s left.” But housing development there, “it’s very slow because the infrastructure really isn’t there as it should be.” A housing advocate we spoke to agreed, saying, “We’ve got new construction of roads going in up in the northeastern part of the county that will probably take another year and a half, but that’s the only rural area we have left that has no construction, no neighborhoods or anything in it, and it’s because there’s no infrastructure.” Meanwhile, this person said, “The price of the land’s going to continue to rise, cause those that own it...they’re just sitting on them, waiting till that happens, and then they’ll sell it for, you know, several million dollars versus a few million dollars to allow affordability to continue.” Transportation is yet another obstacle, as we will see. “Wilmington just does not have a lot of space left,” said one housing advocate. “Now, New Hanover County does, but then you start getting into transportation issues, because the buses and bus lines are not very accessible once you get out of the city.”

Water and Sewer

Evidently, infrastructure, where it is and where it’s not, is a recurring theme in discussions of affordable housing. When county greenfield sites are concerned, the discussion often turns to water and sewer services. As we’ve noted, in the available locations, those often aren’t yet there. There are obstacles to affordable housing development in the city – infill sites too small for the larger, multifamily developments, for example – but lack of infrastructure isn’t one of them. Conversely, the county has some bigger sites, said one informant, “but they’ve got infrastructure, water and sewer issues.” These “issues” are numerous but are interwoven with the history

“They charge so much for every little thing they do, and they won’t negotiate.”

surrounding the creation of the Cape Fear Public Utility Authority. About 13 years ago, “we had a huge, we had an outdated system that was starting to fail. We had a development moratorium because of EPA issues and that kind of thing.” Not only failing physical plant, but, said another informant, “people in certain development facilities were getting favors...so they created this entity, Cape Fear Public Utility, that was supposed to treat everybody exactly the same, and they are.”

As with many good government reforms, this one brought unintended negative consequences – in this case, hampering the development of affordable housing. “The down side,” said one, “is when you go to them with an affordable housing project and you go, ‘hey, at least defer the fees till the end of the project, till they start selling some of them, or until they start getting rent,’ no, they won’t do it.” And the fees, the ones that can’t be deferred, are high. “They charge so much for every little thing they do, and they won’t negotiate.”

High fees and charges can kill affordable development. As one of our interviewees put it, describing the developer’s point of view, “If anyone wants to come to me and talk about affordable housing, they don’t need to talk to me, they need to go over there and talk to their elected officials who don’t understand how those decisions can impact housing.”

Where to Build

We asked our interviewees, “what housing units should we build?” Their responses will be reported at length in the following section. But we also asked, “where should we build?” There’s building going in downtown, but is that the right place? The response we got most often was, “build everywhere.”

“It’s reasonable to spread it throughout the city,” said one person. “Across the city is what we’re shooting for,” said another. “Anywhere you can get away with it,” said another. Alert to the risk

“We need to go more vertical. Anything over three stories, people want to pass out about. It’s just too monstrous, too dense.”

of concentrating poverty, one person said, “Having units available in all areas of Wilmington, rather than in certain pockets.” This approach, of course, maximizes housing choice. “People can choose based on wherever they work, or where they have family or where they have doctors or transportation, and they aren’t restricted to just certain neighborhoods.”

Other interviewees offered more specific prescriptions which seeks to integrate a variety of land uses. One said, “We hope that we can focus on redevelopment around our existing corridors and infrastructure and existing nodes of uses and commercial activity to reduce the reliance on automobiles and make for an efficient land use pattern.” Another emphasized work and transportation. “You look at your centers of employment, and ideally you locate affordable housing close enough to those centers, or along those corridors where there is public transportation.”

To the question, “where to build?” another response was “up!” This person urged removing height and density restrictions, another recurring theme. “We need to be open to using our airspace, and going taller in different areas, not just all downtown at the riverfront.” But as this person pointed out, proposals to add height and density are not always well received. “We don’t use our airspace. We need to go more vertical. Anything over three stories, people want to pass out about...it’s just too monstrous, too dense.”

What to Build

When we asked, “where to build?” we were told, “everywhere.” When we asked “what to build?” we were told “everything” and “a lot of it.”

“I think all types of housing are needed,” said one expert. “We’re pushing a diversity of options,” said another, “so we want to see more across the board of every type of housing...We want to

see affordable units across all districts and all development types.” To the same question, another interviewee answered, “homes with lower rent.” Another said, “higher density,” lamenting the fact that “we talk about high density all the time and nobody pulls it off. More townhomes, more duplexes, more mixed-income.”

Our question included not only “what kind” but also “how many?” A housing advocate we spoke to said, “We add a few units here and a few there when we need thousands.” How many thousands was the subject of several of our conversations. “Just looking at projected population growth and average household size,” offered one person, “I’ve come up with the number around five thousand.” Another said, “Whether it’s 4,000 or 10,000, we are so far away from that, you know it just can feel overwhelming.”

Against this background, we will examine several types of housing our interviewees recommended, starting with one of the signature housing styles of Wilmington and New Hanover County, the detached single-family house.

Single-Family

The affordable housing discourse often emphasizes higher-density, multi-family models, and much of our discussions with key informants centered on those models. But the detached single-family house is an enduring, if controversial, centerpiece of smaller-city and suburban development, and Wilmington and New Hanover County are no exceptions. So, to the question, “what to build,” single-family was a response we heard often. “I personally would like to see individual homes, where people would take more pride in the house that they could move into, where it’s theirs and so they will take better care of it,” said one nonprofit staff member, voicing a commonly-held American attitude which is embraced in Wilmington and New Hanover County. “No doubt about it,” said another, “that single-family has been what’s preferred.” And the retirees arriving in New Hanover County are driving more single-family residential development, “said another. “We do still see, I mean obviously, two-story homes, but the key ingredient here for the retiree market has been the patio home style.”

As if recognizing that single-family units are not known for affordability, several interviewees added that caveat. “We need more single-family housing,” said one, “but I think we need more,

“No doubt about it, that single-family has been what’s preferred.”

just super-affordable housing.” Another said we need “single-family homes that are affordable,” commenting that, at least on a small scale, these have been tried. But another pointed out that that was going to be a tall order. “They start, the cheapest you could find a brand-new house is probably \$225,000 in New Hanover County.”

Whether the single-family home is a sustainable model in the long term, is outside the scope of this report. But we heard from several interviewees that against the tide of multi-family development, as a policy matter Wilmington and New Hanover County will act to preserve the single-family neighborhoods. “There’s been a hard swing toward putting affordable housing in multi-family style, as opposed to – and that’s in general, not just in Wilmington itself – but I think it’s really important that we work to preserve our affordable housing for single-family homes, because some people want to live in a single-family home.”

Multi-Family

Despite the fact that multi-family development is an inevitable pathway to affordable development, the enthusiasm of our interviewees waxed and waned. One said that from the lifestyle perspective, some multi-family units are needed. “Apartment living is still attractive. Young professionals aren’t buying houses...With the University here, we fill up our apartment rental spaces pretty quickly every year.” To be sure, this person added, “We’ve been on a pretty good building binge of apartments in our community but I think that there’s space for more,” while another said multi-family units in the city are fine for “a single individual or one just married,” but wouldn’t be suitable “once you get to a family atmosphere.”

One housing expert said the current string of development projects wasn’t fulfilling the need for affordable housing. “We need lots of multi-family housing, affordable rentals.” And, this person pointed out that so far, higher-density development, whether high- or low-priced, hasn’t been accepted in some outlying areas. Encountering opposition, “the multi-family builders here are really starting to wonder, if they can’t get a luxury multi-family built...what are they going to do?”

It will have to wait until people in the county understand, as city people have done, that “density is part of the package, and that it has positive benefits as well as negative.”

Another person we spoke to endorsed the multi-family approach but with limits. “In terms of rental, it’s multi-family but not huge, you know, so ‘missing middle’ type units, 12 units, 24 units probably max. Something that can fit within the character of existing neighborhoods that can work as infill. More density, we’re going to have to have more density, but not these huge 300-unit things, we don’t have room, we don’t have any place to put them.” Multi-family housing, as such, wasn’t the overwhelming preference of many of our interviewees. But, when considered as part of a mixed-use model, overall support for multi-family housing was higher than it first appeared.

Mixed-Use, Mixed-Income

We detected a wave of enthusiasm for mixed-use and mixed-income development. This is an ideal in the eyes of many of our interviewees, able to solve many problems at one time, but also elusive, as many ideals are. Elusive as well are the meanings of the terms “mixed-use” and “mixed-income.” In their comments, our interviewees referred most often to developments mixing residential with other uses, such as commercial and institutional. But in context it sometimes appears they are referring to mixed housing types (single-family with duplexes and multifamily, for instance), mixed-income (workforce and affordable units mixed with market-rate units), and occasionally to mixed tenure development (owner-occupied units mixed with rental units). Notwithstanding the occasional lack of clarity in terminology, it was clear that our interviewees were leaning away from developments that concentrate high-density low-income units all in one place, and exclusively detached single-family developments.

“Everybody envisions this mix of different types of housing, you know high-density,” said one expert. “What I am intrigued to see,” said another, “is that this area can embrace, on a project, a rental, multi-family, and as well as a buy-ownership single-family product. Together.”

The financial challenges are substantial. “Mixed-use is expensive to build,” said one expert. “It takes a lot of capital, lot of developers coming together, and you’ve got to have the right

developer.” So, like affordable developments in their own right, mixed-use developments have been difficult to achieve.

One suggested that mixed-income development, though expensive and difficult, could actually help solve the financial problem of affordable housing, by raising the average unit market value. “It would need to be housing that’s mixed,” said this person, “so it’s not just one income level, together...It would potentially allow the developer to get the right type of price off of what that would cost.” With a mix of income, said another, “we can make it work as a whole.”

Our interviewees told us that in addition to a financial problem, mixed development faces a social problem. “People have been talking mixed-use, mixed-income for years,” said one, “and we rarely—the Housing Authority years ago tried something like that, but I think it wasn’t very successful because then you have to actually draw people who want to live in a mixed-income setting...When something that’s affordable is in the mix, quote affordable, you know, that’s labeled as negative to some degree.” Said another, “It’s just a matter of our community being willing to say, yes, I’m okay with a lower-income person’s housing attached very closely to mine in this same development.”

But one successful development could help change public attitudes. “We don’t have ready examples where you can say, ‘hey, look how great that is down the street, it’s attractive, you don’t know which unit is less expensive than the next unit.” It could begin to knit communities together. “That would bring us more diversity in schools,” one person said. “Can neighborhoods learn to get along,” asked another, “if they don’t look alike with the houses all spaced the same?”

Our interviewees expect the mixed model, like other affordable housing innovations, to prove itself in the city first. It will prove more challenging in other parts of the county. “Subdivisions sort of took away that idea that we can all get along and we can all enjoy our homes side-by-side,” said one advocate. “In the more county areas,” this person said, people will have to be convinced “to participate in some building of anything other than single-family homes.”

Accessory Dwelling Units

Of all the variety of housing types under consideration in Wilmington, the one that seems to attract the most attention at the moment is the Accessory Dwelling Unit. This is an apartment over the garage, a mother-in-law suite, or a free-standing small dwelling. Some of our interviewees believe these could have an impact on the availability of affordable housing.

The Wilmington zoning ordinance is undergoing a revision, which includes a proposed ADU provision. While the ADU provision is pending, it's gaining some public opposition, as housing innovations generally do in Wilmington. "There are some neighborhoods that are more traditional and don't want to see that type of development," said one expert, though another told us "the howls against it have been muted so far."

But contrary to some public opinion, these same old neighborhoods already have ADUs, from a time "before we had an ordinance, so they're grandfathered in." Those have been so integral a part of the streetscape that, an interviewees said, "sometimes people won't even know they're there until someone points it out, and they're like, 'oh, okay, maybe it's not that big a deal.'" Our interviewees had divergent views of the ADU's chance of success. One of them said, as we heard in many different contexts, "construction costs are expensive." Even if a homeowner of modest income can get it built, the new unit could very likely attract a high rent.

But success could come in two forms. One person we spoke to pointed out that this kind of ordinance could "allow for more assistance for not only the renter but for the landowner," who gains a source of income. Thus, at market rates, it's a success for the owner, even if not for the rental market. But if low-cost funding programs could be made available to lower-wealth homeowners, it could succeed for both, securing both rental income for the owner and affordable rent for the tenant. As another person explained, either through nonprofit loan programs or through city home repair programs, "the affordable rent on that property will pay for the mortgage."

"For neighborhoods that are already affordable but losing their affordability, this has huge potential."

We also heard different estimates of the magnitude of such a program. One person said the plan is only “one small answer.” But another said that with adequate low-cost funding, “for neighborhoods that are already affordable but losing their affordability, this has huge potential.” This person said, “it’s a way to sort of keep gentrification in the family...I know there are hundreds, there may be thousands of that kind of opportunity in the city.”

Other Housing Types

The intellectual energy of the Wilmington and New Hanover County housing experts we spoke to was reflected in the variety of housing types our interviewees recommended. Before moving to the next section, we will survey briefly some of these other models.

Duplex and Triplex. Duplex, triplex, quad, row house, twin – staples of traditional urban neighborhoods and new urbanist ones as well – are almost unknown in Wilmington, according to our interviewees. “This is something that has not taken off here whatsoever,” said one. Some say these types should be considered. The so-called “twin,” for example, offers a support to an owner similar to that offered by an ADU. “Maybe we have a family that can only afford to rent, and half the building,” said one person, “and then you’ve got the owner family in the other half of the building.”

Permanent Supportive Housing. Our discussions of homelessness often led to discussions of permanent supportive housing, and that led to the inventory of neglected and abandoned hotels. “We have lots of hotel settings,” said one advocate, “that can be converted to one-bedroom units, that that would be a huge help to our community, and to also have maybe a staff person on site that could help support people if they needed it, or even contract with a nonprofit agency to provide support to the individuals that lived in that community.” This would turn a housing pathology into a healthy housing alternative, said another. “We’ve got some hotels within the community that were allowing untoward kinds of activities, and...our DA and the police chief were working to try to close those down, because it was basically prostitution and drugs happening in these particular properties along this one corridor.” Another explained, “There are many of these around the country where there is on-site support, not just supervision but actual case management services support.”

But advocates will face challenges in their effort to achieve this. Said one, “I don’t think they would want to do it...A lot of communities have had success with that, and I’ve presented that idea and it’s not received well.”

Accessible Housing. Housing units that are accessible to people with disabilities are urgently needed, “to address the barriers that are preventing them from living independently,” said one advocate. Indeed, some fear that when talk about affordable housing, “this group of people are left out of the conversation.” Moreover, this person said, “the biggest challenge is for people who live on disability benefits, specifically SSI, to be able to maintain or even find a home that they can afford.”

This issue is closely linked to the issues of homelessness. “Most ... report a physical disability,” said one person about people experiencing homelessness, “so that makes it really challenging to find accessible housing.” If, as this person says, “the solution to homelessness is housing,” then it appears that at least part of the solution to homelessness will be accessible housing.

Tiny Houses. Tiny houses are sometimes mentioned in relation to homelessness, and we will mention it here. Our interviewees, when they brought it up, did so without apparent enthusiasm. “I personally don’t get tiny houses,” said one. “The city did make some zoning tweaks to allow those. I don’t know that there’s been any project that’s occurred, however.” Another told of a tiny house proposal for people moving from homelessness, saying the neighboring homeowners opposed it. Another interviewee said a similar project is still under construction, and will deliver affordable housing to thirty “homeless individuals that are very vulnerable, and with the highest need.”

The Political Environment

We began this report with a comment on the market forces that block affordable housing development, and the political forces that often align with market forces. In this section, we will touch on some of the political conditions as they relate to affordable housing in Wilmington and New Hanover County.

Council and Commission

Our interviewees, speaking from across a spectrum of opinions and perspectives, were united in saying the Wilmington City Council and the New Hanover County Commissioners could be more supportive of affordable housing initiatives.

In the city, to be sure, attitudes have started to change, and progress has been made. “Council has made affordable housing one of their priorities,” said one observer, “which is...in response to pressure from advocates for affordable housing and also it’s increasingly recognized that this is a problem that’s beyond just low-income public housing people.” Said another, “On the City Council, are there some folks who are starting to speak the language of affordable housing? Yes.” A third said, “I think they sometimes recognize it as a neglected area,” but, this person added, “that’s about as far as they take it.”

They do recognize it, and they express support, but when it comes to funding, they don’t always follow through. “I feel like our leaders were willing to listen,” said one person, “but it always comes down to the funding of it and whether it can be allocated towards that or...other priorities that are important for the city as well.” In the end, “that’s not going to win a lot of votes.” When it comes to the significant long-term investments that will be needed to support affordable housing, said another advocate, “elected officials are not going to get voted back in if they tell the truth.” Another observer concluded, “It’s hard to get them to invest money. That’s what it all comes down to, money.”

Similarly, the Council has been deterred by vocal opposition, which often is wielded against affordable housing proposals. “At City Council it depends on how many people come in...in objection to something...When it comes down to the vote, if there’s enough people out there...it will get voted down.”

As a result, doubts about the strength of the Council’s commitment emerged as a key theme of our interviews. A housing expert said, “I don’t think that the government is stepping up to the plate enough to say, ‘we’re going to ensure that our citizens don’t have to worry about a place to stay.’”

“I feel like our leaders were willing to listen, but it always comes down to the funding of it and whether it can be allocated towards that or other priorities that are important for the city as well.”

Several commentators said they thought the County Commissioners also had room for improvement in this area. “I think you have a better chance with City Council than County Commissioners right now,” said one. “This is a big challenge for us, is the County Commissioners are split,” said another, “and so it’s become a political battle instead of what’s best for your community.”

In the end, said one of our interviewees, “I have very little faith in the City Council or County Commissioners when it comes to allowing apartments or multi-family units to go into an area that is not in a traditionally poverty-stricken area, that they’re are going to be affordable. They find a way to vote it down.” And even one who expressed some reason for optimism told us, “I don’t know if there’s really local political support.”

Real Estate Interests

A corollary question arising from discussion of the political bodies is how representative are they? We didn’t ask about this, but a few interviewees offered their thoughts. One commentator spoke about the Council’s at-large election system. The merits of district versus at-large representation is well beyond the scope of this report, but this person suggested, as many have in similar cases around the country, that the vulnerable city neighborhoods where low income people live and where affordable housing is a critical need, aren’t as fully represented as they should be. “When you have people that have ward representation and city-wide representation mixed, then I think you’d get a more equitable mix.”

If the neighborhoods are underrepresented, a few said – again, as is often said in cities around the country – that landowners and real estate businesses are overrepresented. “The development and home builder community is very powerful,” said one person, while

“The development and home builder community is very powerful.”

acknowledging that affordable housing has some support among realtors. Another said, not mincing words, “There’s just, like, a lot of conflict on our City Council and our County Commissioners, like half of the people are developers and real estate agents, and so, to me, it’s like well, that doesn’t really make sense, you’re not, it doesn’t feel like you’re advocating for the community.”

State Law

We will discuss government action on affordable housing in a later section, but one issue that fits within the heading of “environmental factors” is the set of constraints imposed by restrictive state laws. We don’t offer a comprehensive review of relevant laws, only a brief mention of ones that were brought up in our conversations.

“North Carolina’s an entirely different animal,” said one informant. “The ability for the city and county, from what I’ve seen anyways, is restricted a lot more and really heavily dependent on what the state’s going to allow.” Said another, “What we see in other states that look like solutions, we find out aren’t solutions in North Carolina...because of legal constraints, laws, especially for cities because we are a Dillon’s Rule state.”

Most importantly, the state has withheld from North Carolina cities the power to enact exclusionary zoning ordinances, which can require developers to include some number of affordable units in each project. “Some states have inclusionary zoning, but not North Carolina,” one person pointed out. “I’d be curious to see,” said another, “and I don’t think they can, you know, require minimum affordable housing units within developments.”

As we’ve mentioned, responsibility for infrastructure improvements is a key factor in the development of affordable housing. In this connection, one of interviewees mentioned another restriction, on “what developers can be required to do in North Carolina in terms of public infrastructure.” Cities are subject to restrictions “on how we can track landlords through

registration,” said another. And the state imposes income eligibility limits for public housing that one of our interviewees said should be less strict. People whose income is just over the limit have trouble finding housing. “There really needs to be some enlightenment, because we’re really leaving a big donut hole where people cannot find a place to live.”

Not in My Backyard (NIMBYism)

Public opposition to affordable housing development in Wilmington and New Hanover County was one of the, if not the, most talked about subject in our interviews. We concluded that public opposition is a key factor in causing or worsening the affordable housing Problem in the area. “The approach of ‘not in my backyard’ is very apparent here,” said one of our interviewees. “They’ll fight you anywhere,” said another. “When there’s some sort of variance, rezoning or something,” said a third, “yeah, then there’s often public opposition.”

It isn’t clear whether the people are opposed to just affordable housing development, or to any development. “Any time you tag the ‘affordable’ to it,” said one of our informants, “and it’s going to be the same for ‘workforce,’ which is the focus of a lot of this, the “NIMBYism” is extremely high.” Another said, “A lot of people just don’t agree with building affordable housing.” It’s complicated by the fact that some people oppose affordable housing but don’t like to admit that they do. “I don’t think you’ll ever get anybody to come out and say, ‘I don’t want any workforce housing,’ one person told us. “That’s not a popular opinion to have.” But others thought it wasn’t just that.

“I don’t think they argue against workforce housing,” one said, “they’d like to argue against anything.” Another said, expressing exasperation, “When someone thinks that twenty-four townhomes in one small area is high-density, we are going to continue to have a housing problem.”

“They’ll fight you anywhere. When there’s some sort of variance, rezoning or something, then there’s public opposition.”

Opposition is more pronounced in the unincorporated parts of the county than in the city. Referring to those available green spaces in the northern part of the county, we were told, “residents there are very vocal in opposition, because...the proposals are for higher density...We are facing some very stiff opposition to any development project that goes in front of the County Commissioners.” Another expert told us, “In the county, it doesn’t matter. You don’t even need to say ‘affordable’ to get a hundred people out with signs.”

Reasons are sometimes given for opposition. The one most often cited was the fear of increased traffic congestion, whether actual or pretextual. In any project that involves an increase in density, one person said, “it’ll come out as traffic, increased traffic will be the issue most of the time.” Another said, “If you thought about putting high-density housing in Porter’s Neck, I’m sure that just the road traffic alone would have people going ballistic.” And one told us, “A lot of things die here based on quote allegations about the additional traffic that will happen.” But one of the informants doesn’t think the traffic concern is code for something else. “When people come in and want to do luxury apartments and name them, you know, ‘The Plantation for Rich White Wealthy People,’ they still come out.”

Traffic, fear of crime, threat to property values are reasons mentioned by our informants. One housing advocate told us, “Everybody says...if you go out here, you’re just going to bring the crime with you.” Said another, “They fear that it will bring their property value down.” But some of our informants also thought many of these are pretexts for something darker. “I can’t tell you how many public meetings I went to, and that was the number one reason for opposition,” one person said. “They didn’t want ‘those people’ in their neighborhood.” Another person suggested the opposition arises whenever lower-cost homes are placed in proximity to higher-cost homes. “Well that must be – and I’m sure you’ll hear this from someone else you interview – ‘those people.’”

What this means is not clear. One person said “the relationship between socio-economic classes” is not good. Another said, “I can’t tell you what it is, but it’s not racism.” She speculated, “it’s generational.” Another thought the same thing, saying, “I don’t know that we’re going to change a lot of minds, but I know that as generations change, the way people think is changing, and

“That was the number one reason for opposition. They didn’t want ‘those people’ in their neighborhood.”

because that happens, there may be hope for affordable housing.” But for the present, said another, “There’s just a lot of ‘I got mine.’”

Some of our informants thought the opposition had gained disproportionate power, and that other voices that aren’t necessarily the loudest ones may yet prevail. One of our informants expressed frustration that “public opinion shapes decision-making.” We need “higher-density housing and mixed-use development, we know these things, and then we let neighbors come out, and most of the time it’s a minority, a tremendous minority who are advocating against.” And people’s attitudes do change, said another. “It’s just like any other change. People are afraid before they get the facts, and then once they get the facts and see how it works, it’s not as bad as they thought it was going to be.” Given a chance, said another, people see that “when you bring in affordable housing, it doesn’t mean someone’s moving in that’s scary or a criminal or a problem.”

Affordable Home Ownership

Our informants agreed that affordable home ownership is as important a goal as affordable rent. But they differed in the extent to which they thought ownership should be emphasized in housing policy.

No one thought home ownership will be an immediate option for low-income people, but some stressed more than others the importance of home ownership as an aspiration. “Home ownership is a very important piece for someone’s pride, self-esteem,” said one person. “People want to move toward home ownership.” Another acknowledged, “If I was going to prioritize, rental would be the first priority, and rental really is part of that continuum to home ownership.” This person pointed out that “duplexes, condos, that type of thing, is probably going to be more realistic” – this despite the fact, as we have discussed, that such housing models have not yet

“They don’t have the funds to maintain their homes, and I think that can be a, that’s often a detriment, a detriment to self-esteem.”

penetrated the Wilmington market. A third person asserted that with rents as high as they have been, ownership begins to look more affordable. “In general, I would say home ownership is going to be cheaper,” they said, particularly with subsidies but even without. “The rental rate is much higher here than the mortgage rate typically is, so if you can get past any kind of credit issue and you’re able to get somebody into an ownership opportunity, then they’re going to be much better off and less affected by rate increases.”

A somewhat larger group expressed misgivings. One advocate said ownership is simply out of reach. “Honestly, 95% of the individuals that we work with have only SSI for income.” But there were concerns beyond that, recalling the 2007-08 housing collapse. “Home ownership is a great thing,” said one. “However, they don’t have the funds to maintain their homes,” said one, “and I think that can be a, that’s often a detriment.... A detriment to self-esteem, a detriment to the community, a detriment to our tax base.” Said another, “Beneficial but also very concerning.” This person recommended putting more emphasis on keeping existing low-income owners in homes vulnerable to foreclosure because of cost or code enforcement. “The last thing we want to do is kick somebody out of their house.”

“There’s no question that property ownership is a way to build wealth,” One interviewee told us. But they added a word of caution. “To just put them into home ownership, without surrounding them with the services that they need to retain that home, without having to resort to loan practices that might put them in a tremendously precarious position, I think it’s bad practice.”

Heir Property

One of the needed supports may be assistance to homeowners with title issues that could jeopardize their tenure in their homes. “We don’t educate people enough,” said one expert, “on how you can make sure that that stays in your family.” Said another, “One of the issues we see a

lot in our home ownership rehab program is title issues, because you have a lot of very old homes that have not been maintained that are being passed down in families where there's no will or there's no clear title, and those properties eventually are lost." Said an expert, "We have properties where the title is so muddy that even if the person who owns the property wants to sell it they can't."

Lack of clear title can block access to assistance programs for those who need them the most. "They can't necessarily do what they need to do to sell it or fix it up because there's no paperwork behind it, or they don't have the funding to figure that out with a lawyer."

One of the housing advocates we spoke to told us, "It's important also to place the heirs property issues in a racial equity context. It is almost exclusively African-American, and it's rooted in racial inequity, the lack of access to the legal mechanisms, in some cases just fear of engaging with authorities. This is something that there has to be an answer for."

The Housing / Transportation Equation

We have described in this report the affordability problem that forces Wilmington residents to outer parts of New Hanover County or nearby counties in search of housing. But we were told often that in this process, as housing costs go down, transportation costs go up, even to the point of cancelling out the savings. "The further you got to go out, the further your transportation costs," one explained, "and at some point, you don't get the return." Another said, "What a lot of people don't realize is that they're just trading housing expense for transport expense." Pointing to the space shortage we have discussed, another said, "Wilmington just does not have a lot of space left. Now, New Hanover County does, but then you start getting into transportation issues." Conversely, said another, "If the affordable housing is inside the community near the jobs, then the impact on the transportation commuting patterns is less."

The bus system can help, but not enough. "It's not necessarily effective," said one person. "I have not observed that we've figured out public transportation yet." Another observed, "Some of these apartment complexes that they're building farther out from the city limits, there's no bus transportation for people, so that is a challenge as well as the cost." For low-income people and people with disabilities, "that's a huge barrier," we were told." Brunswick County "still is a little

“The further you go out, the further your transportation costs, and at some point, you don’t get the return.”

bit cheaper than living in Wilmington, but most people don’t want to live across the bridge, because of the lack of transportation.”

Traffic congestion is as big a challenge as public transportation in the city and the county. “That’s the focal point of many of the anti-development people,” we were told, “of just congested roads and, like anywhere, anywhere that expands roads, as soon as they’re open, they’re already at capacity, it just sort of feeds more traffic.” Another said, “I don’t know that our transportation grid was designed to carry the volume of traffic that it carries.” One housing advocate said this has been discussed year after year in Wilmington and New Hanover County. “Y’all complain about traffic. If people could live where they work, they wouldn’t be traversing all around town trying to get from their work out to that outlying county where they’ve moved.”

One expert suggested that public attitudes are partly to blame. Just as there’s a bias against affordable housing, as we have discussed, “there’s a real built-in bias against public transport here.” This person added, “People here imagine that it’s supposed to pay for itself, and I don’t know anywhere that it ever does. It pays for itself when you bring in the indirect cost of not having it, so that’s not what people want to look at. They want to say, you know, that your fares add up to your operating costs, and that’s nonsense, I mean it doesn’t happen anywhere.”

Programs and Solutions

In this section we will report the comments of our informants relating to existing housing programs and initiatives in Wilmington and New Hanover County. We have not undertaken a comprehensive review of existing programs but will mention those that were referred to in the course of interviews.

Current Regulatory Environment

The City of Wilmington administers the Rehabilitation Loan Program, which makes minor and major repair loans to homeowners; the Rehabilitation Incentive Loan program, which makes larger loans to small developers and nonprofits; and the Home Ownership Pool, a down payment assistance program. These are popular with those we spoke to, and some felt they should be expanded. “I hope they get more money for it,” one said.

In addition, apart from several state and federal programs, at the city level there is a lead hazard control grant, and, according to one expert, “sometimes if the opportunity presents itself, we’ll provide some gap financing and participate in low-income housing tax credit projects or permanent supportive housing projects, multi-family projects.”

In addition to direct funding, the city also has broad policies that can exert influence. One observer told us, “The city has a policy that if it’s a city project, we give a developer priority if they include some affordable housing.” Another said, “It’s basically case-by-case. If it goes in front of Council we try to negotiate some affordable units as part of a rezoning process.” Said a third, “The city and the county have started, for land that they may be disposing, putting in a consideration for affordable housing.” These are principles that may apply, all other things being equal, but they aren’t mandatory. Said one of these informants, “It’s a policy that says we have some interests, but it doesn’t have a lot of teeth to it.” Another said, “I can’t really say to this point that it’s really made any impact whatsoever.”

Some expressed frustration, saying the policies should be mandatory and should receive more funding. As one of them said, the funding is “wonderful, but it’s like winning the lottery to get one of those homes.” Another said, referring to the rehab loan program, “they can only do about so many per year, because it’s not enough funding here.”

“It’s basically case-by-case. If it goes if front of Council, we try to negotiate some affordable units as part of a rezoning process.”

“We need more diversity of housing types, and we also need to be able to build up more as far as height, and within those housing types of mixture, we need to look at stronger levels of density.”

Our informants offered a few comments about the effect of the zoning ordinances. Major overhauls are in process in the city and county, and some revisions have been made, but the existing ordinances may not do enough to promote affordable housing, mixed uses, expansion of density and height allowances, or smart planning. “We need more diversity of housing types,” said one, “and we also need to be able to build up more as far as height, and within those housing types of mixture, we need to look at stronger levels of density.” As it is, said another, we have “the type of zoning where it’s industry over here, commercial over there, residential over here, and buffers in between.” And within a district there is no predicting what might be there. “You can literally drive down a street, a residential street and see a trailer park and the \$300,000 homes and drive a little further and see half a million to a million-dollar homes.”

Another expert criticized the existing zoning regime for giving the city little leverage to seek the inclusion of affordable units and urged that the zoning revision should structure density allowances “so that you could have a bonus in return for affordable housing.” This person said the plan review process should include more voices pushing for workforce units, rather than a process dominated by “the engineers and technical folks...that doesn’t look at the financing.”

Policy Proposals

We asked our informants, if they could do just one thing to promote the development of affordable and workforce housing, what new policies or changes in policies they would. We received a variety of responses, some general, some specific, some realistic, some ambitious. Several ideas recurred again and again, and we summarize them briefly here.

Incentives were mentioned more often than any other idea. One said, “We’re trying to incentivize developers to include workforce housing in their proposals by offering additional bonuses for

density and intensity of the project.” Another suggested “it could make all the difference,” if the city and county “were to try to work together to provide incentives and subsidies for the construction of affordable housing.” One advocate said incentives should support not only multi-family housing but should emphasize single-family housing in programs to target “our police officers and our firefighters and wait staff and people like that.” But, said this person, “I don’t know what those incentives are.” Only one respondent rejected incentives, asking “why does one segment of the population or development world get incentives more than just regular housing.” Still, the near consensus was represented by this comment: “I really believe that our government should take a bigger stance on making sure that there’s equality there, whether it be through some type of policy, or incentive.”

Several of our informants spoke about ways to encourage developers to set aside affordable units, recognizing that exclusionary zoning, as such, isn’t available. This view was sometimes aspirational. “How do you make sure,” asked one, “that you have developers that’s coming in, that can actually say...when you build the housing, x-amount of apartments has to be conducive to workforce housing or low-income housing?” Another pointed out, “I know a couple of cities have used it here in North Carolina,” so there must be a way. But the opponent of incentives also opposed schemes and zoning amendments to encourage set-asides, saying, “it’s basically the inclusionary zoning is what it is, it’s a trojan-horse way to do it.”

Our informants often pointed out that other North Carolina cities had issued affordable housing bonds. “Every other year the City of Charlotte put an affordable housing bond on the ballot,” one said, but “Wilmington hasn’t done that yet,” while another pointed out, “We have not got to that level of some sort of bond proposal, of a big influx of public dollars.” Yet several of the people we spoke to were very supportive of the idea, one underscoring that from a housing finance viewpoint it makes good sense. “Wilmington and New Hanover County are both triple-A and we’re not even paying 1% on municipal bonds,” this person said, “so right there...you’d basically bridge the affordability gap.”

One respondent described another tool that has been developed further in other cities, a housing trust fund to “provide funding options for folks to gain access to housing in the city.” Another person, a housing advocate, concurred, saying “we do have to figure out some way to generate

“Wilmington and New Hanover County are both triple-A and we’re not even paying 1% on municipal bonds, so right there you’d basically bridge the affordability gap.”

some funds for, say, a dedicated housing fund,” while also pointing out – in a reflection of the fragility of the support for affordable housing in Wilmington – “they won’t even use the word ‘housing trust fund.’ They’re scared of, even though everyone else around the country is using that language, we’re not allowed to call it ‘housing trust fund.’” But such a fund can be a big part of the solution, our informants told us. Depending on how it’s structured, with a fund making low-cost loans to low-income residents, “you can revolve that money and you only lose, basically you’re only paying back the 1%,” making this a sustainable resource.

We heard proposals for a penny tax to fund housing, for the acquisition of vacant lots and properties in need of repair and rehabilitation, for mixed-use mixed-income initiatives, for more transit-oriented development. All agreed that in the current environment, a strong nonprofit sector will be needed, and a willingness of government to enter into partnerships with nonprofits and private developers. One interviewee spoke for many: “Usually the best solutions involve for-profit, government and nonprofit together, what I would call a tri-sector collaboration.” But that will mean government will have to bear a part of the cost of affordable housing. “We advocate for a public private partnership when it comes to affordable housing,” said another, “because affordable housing is not a money-maker, and the only way developers are going to consider building affordable housing units is if there’s some partnership...The burden cannot be placed entirely on the landowner and the developer”

Sale of the Hospital

At the time of our interviews the sale of New Hanover Regional Medical Center system was imminent and has now completed as of February 2, 2021. Many commented on the very substantial proceeds this transaction will yield to the county, and the ways these proceeds could

be used to help the people of the county, including to support the development of affordable housing. The policy proposals enumerated by our informants could, they said, be realized under this approach.

“I’m hoping that would be a big economic turn for putting it back into our community,” said one, “into more affordable housing or economic development.” Said another, “I think a lot of it would help eliminate some of the barriers that we’re faced with when it comes to housing.” Under one plan now gaining ground, we were told, “one and a quarter billion of the two-billion-dollar price is going to go into a foundation to support health and the social determinants of health. So that includes housing, obviously, and so there’s going to be, for this county, that is a big infusion of money.” This person urged that a dedicated, sustainable, revolving housing fund could have a big impact in development and rehabilitation of affordable housing.

One person warned, though, that an alternative political narrative could form in opposition to social welfare commitments. “There’s a discussion about what’s going to happen with the proceeds from that, which might be used to address these kinds of issues or, as one county commissioner said, ‘to reduce taxes.’”

“I think a lot of it would help eliminate some of the barriers that we’re faced with when it comes to housing.”

Focus Group Findings

In addition to key informant interviews, we conducted a series of focus groups with participants from across the region. Focus groups were completed in September and October of 2020. The same questions were addressed to all focus groups, but each group's discussion emphasized a particular topic, and its members were drawn from the geographical, professional or policy sectors best suited to tackle that topic. Session 1 addressed the pressures exerted by the forces of redevelopment on traditional low-income downtown neighborhoods. Session 2 addressed quality of life and housing density from the point of view of single-family and suburban neighborhood residents. Session 3 looked at the mismatch between wage scales in Wilmington and rapidly rising housing costs. Session 4 looked broadly at issues of regional development and affordable housing from the point of view of developers and realtors. Session 5 was made up of planners from the planning departments of Wilmington, New Hanover County and surrounding towns and counties. Session 6 consisted of a group of home builders. In Table 3 on the following page is a list of the six focus groups, showing the topic and the names, titles and affiliations of the participants.

Focus groups were conducted under a rule of confidentiality. Participation in the groups is a matter of public knowledge, but statements made during the groups will not be reported in a manner to identify the person speaking. Focus groups lasted an hour to an hour and a half. All groups were conducted using the Zoom video conferencing software.

The forty participants offered widely varying perspectives and outlooks. Even within the same neighborhood or professional sector we encountered different opinions and ways of thinking about housing. We asked questions about the outlook for growth in the region and its effect on housing costs; what kinds of housing units we have and what we still need more of; the different experiences of inner city and outlying neighborhoods; characteristics of the workforce and wage scales in the region; the political and regulatory environment affecting development of affordable housing; public opposition to housing development; and obstacles to affordable housing and possible solutions. We gathered important information and gained new insights about workforce and affordable housing in Wilmington and New Hanover County.

Table 5 – Focus Group Sessions and Participants by Org or Neighborhood

DOWNTOWN NEIGHBORHOODS AND THE FORCES OF REDEVELOPMENT
Organization
New Hanover Regional Medical Center
New Hanover County NAACP
Wilmington’s Residential Adolescent Achievement Place
Local Architectural Firm
Intracoastal Realty Corporation
Local Developer
URBANIZATION AND SUBURBAN QUALITY-OF-LIFE
Neighborhood
Ogden
Porters Neck
Monkey Junction
Ogden / Murrayville
INCOMES AND HOUSING COSTS EQUATION
Organization
New Hanover County Resiliency Task Force
Cape Fear Community College
StepUp Wilmington
Coastal Horizons
New Hanover County Department of Social Services
Kids Making It
StepUp Wilmington
New Hanover Regional Medical Center
PERSPECTIVES OF REALTORS AND DEVELOPERS
Organization
Real Estate Investor / Developer
Prestige Homes
Coldwell Banker Sea Coast Advantage
Intracoastal Realty Corporation
Local Property Manager
Local Design Corporation
PERSPECTIVES OF PLANNERS
Organization
Brunswick County
Town of Carolina Beach
Cape Fear Council of Governments
Town of Leland
New Hanover County
Pender County
City of Wilmington

“I think we’re at sort of desperate times in Wilmington for this.”

In this report, we will describe our findings in detail under a series of thematic headings. We used what we learned in earlier phases of our research to study more closely the themes that had emerged, and in many respects our new findings confirmed what we had learned before. In some areas, our emphasis shifted as new facets of the topics were revealed. In other areas, we discovered important new information about how housing policy is made, how housing gets built, and how people think about housing, that led us into new areas of consideration.

Several overarching themes emerged from our discussions, but we will mention one before proceeding to explore the topics in detail. There isn’t enough housing, still less affordable housing, and the people we spoke to are frustrated by the lack of progress over the years. “The housing supply in New Hanover County, City of Wilmington, it just continues to be more tight,” said one participant, voicing a concern that was widely shared. “The availability of land and the cost of that land, I think drives costs up and puts pressure on us.” Said another person with knowledge of the housing economy, “My fear is that the cost of building homes is going to continue to rise and once interest rates tick up a bit, it's going to knock out so many people that can't afford a home.” Even a successful investor, who has been involved in affordable housing development, said of the overall outlook for affordable housing, “I think we’re at sort of desperate times in Wilmington for this.”

In the following pages, we will again explore the dimensions of this housing shortage. We will delve deeper into the dynamics of growth that drive housing prices higher, and the market forces that seem to hamstring efforts to alleviate the problem. We will consider the effects of growth on the housing stability and quality of life of the residents of the city and the county, and compare how these effects are felt in the city, in the suburbs and in neighboring counties. We will revisit the problem of incomes and their inability to keep pace with housing costs. We will ask what kinds of housing are best suited to alleviate the housing shortage and promote affordability. We will devote a section to the particular problems of infrastructure which contribute to the housing

problem, including those relating to schools, water and sewer, roads and stormwater management. We will review the political and regulatory environment in which housing policy and housing development take shape, with attention to the influence of real estate industry interests, the role of planners, the rezoning process, and the role of the comprehensive plan. We will explore in depth the public opposition to development, the reasons for it, and how it is fueled by public attitudes to affordable housing. Finally, we will consider the variety of recommendation we heard about how to solve the problem of workforce and affordable housing in Wilmington and New Hanover County.

Growth Outlook

As we had done for our key informant interviews, we began each group with a question about the outlook for growth in Wilmington and New Hanover County. We wanted to encourage our participants to talk about the kinds of growth they see occurring, the advantages and the costs of growth, and its effect on the market for housing. They needed little encouragement, for growth is on the minds of most people we spoke to in the course of our research. “I’ve watched this county explode,” said one long-term resident. “We’re growing faster than people’s appetite for it,” said another participant. The source of this rapid growth is widely understood. “The majority of our growth is coming from Northern and retirees from other areas,” one person told us. “We all know that the county is desirable, and that this portion of the state is highly desirable, for the same reason that most of us are here. It’s gorgeous,” said another with a mix of pride and trepidation.⁵

We found that almost any mention of growth is followed by a discussion of its downside. “What we are seeing is that a lot of people seem to be coming from other places and they can afford more housing. So, there is a trend of driving up the cost of housing,” said one observer. But these in-migrants are not necessarily coming in search of work. “That growth,” she said, “is not necessarily related to being a huge jobs mecca.” The mismatch between housing prices and the labor market, which we will discuss in greater detail in a later section, is already evident. Also

⁵ Additionally, growth may be also be attributed to “relative low cost of living index, low taxes, and a low unionization rate”
http://www.wilmingtonbiz.com/insights/insightful_discussions/industrial_expansion_in_the_cape_fear_region/2773

evident, new arrivals bidding up housing prices, with lower-income residents suffering the consequences. “One thing it’s doing,” said a long-time resident, “is pricing the market up to where ... especially lower-income folks and even folks who’ve lived here their entire lives are being priced out of the market.” One of our participants who works in the real estate field told us, “I see these waves of affluent people coming down, and they get the choice stuff and then the prices increase and then everything gets pushed out farther and farther and farther for affordability.” Development follows, to accommodate both the new entrants and those looking farther afield. “As we start to move toward some more inland areas,” said another participant, “we’re starting to see more pressure there for development, but that also is where a lot of environmentally sensitive areas are.”

Our focus group participants expect this pattern of growth to continue. “We’re one of the fastest growing communities in the nation or in the state and have been for 30 years,” one nonprofit staff member told us. “I don’t see this stopping and certainly not for a retiree destination.” Commenting on efforts to curb growth, a pro-growth real estate professional observed, “Growth in our community is inevitable, it’s going to occur, it’s not going to be restricted.” This man added, “The opposite of growth is very unattractive.”⁶

The relatively affluent new arrivals are finding houses on the higher end of the price range, but the supply of houses on the lower end is dwindling. “A lot of our middle-income, low-income housing is disappearing,” said one person. “What we don’t have,” said a businessman, “is houses under \$200,000 for our labor force.” Added a local resident, “It’s harder and harder for people to own a home here, and land is running out.” One of the real estate professionals we spoke to echoed that statement, saying “there’s not a lot of land here, which means there’s not a lot of opportunity to build affordable housing.” At least one of his colleagues in the real estate industry expressed a contrary view, however. “Really not trying to be insensitive here, so please, I’m not really exactly sure how to put it, but where do these people live now? Aren’t they living in some sort of roof over their head, are they just traveling so far? It’s not like we’ve got a surplus of

⁶ Covid19 may be contributing to growth in the last year as Wilmington’s lower-density and relative affordability makes for good value <https://www.starnewsonline.com/story/news/2020/12/21/covid-19-driving-wilmington-population-growth/6537811002/>

people just standing on the street, waiting for a home.” But a majority of the people we spoke to said that’s just what we do have. “There’s homelessness,” said one, expressing the views of many, “because we don’t have any affordable housing.” And some predict the situation will worsen as the pandemic takes us into the winter. “I think running up on December, January, we are going to have a true crisis where housing is concerned,”⁷ said one participant (speaking at a focus group held in the autumn of 2020), “so not only are we going to have people who are going to be evicted, we’re going to have a lot of foreclosures.” The “crisis” will deepen, said another, with the pandemic prompting even more flight from the big cities of the north. “We were already seeing an acceleration of folks moving here and working remotely,” he said, “and now that’s starting to increase even more so.”

Quality of Life

Not surprisingly, the growth trends have encountered resistance among local people. Even some of the newer arrivals wish the growth would slow down. Said one bemused long-time resident, “Even people who are moving in from other parts of the country, once they get here, they want the other growth to stop. There’s that ‘I’m here now.’” Another focus group participant told us the same thing. “I also think there’s this thing of, ‘I’m here now and I don’t want anything to change. Now I’ve arrived.’” But as another resident pointed out, that’s not sustainable, either. “I don’t think that we can continue to tell people, ‘Well, we were here first, so if you want to come to this area, you’ve got to go, you know, 25, 35 miles outside of the city.’”

“My interest is the rapid growth in a way that is a complete community, rather than just a highway with a bunch of signs and strip malls on the side of it.”

⁷ Original expiration dates of the CDC Eviction Moratorium

In any case, we found dissatisfaction with the current trends to be widespread. Growth is seen by many as a threat to their quality of life, whether the life they migrated from elsewhere to find, or the life they had growing up in Wilmington and New Hanover County. “When your quality-of-life has changed,” said one local resident, “and you can’t get across town and your kids are in a crowded school, you start to notice it.” Said another, “I think what’s being forced to be given up right now is the quality-of-life that is the initial draw to the county, to this portion of the state.” Often, our participants took pains to point out that it isn’t growth as such that they oppose, only the wrong kind of growth. “My interest is the rapid growth in a way that is a complete community, rather than just a highway with a bunch of signs and strip malls on the side of it,” said one resident. “I just want our community to grow so that we’re not compromising our quality of life.” Said another, “When we scream about that, it’s not because we’re anti-development as much as we are, you know, it’s a quality of life issue for us.” Some real estate practitioners are aware of the problem, one developer commenting to us on the “disconnect between that growth that’s occurring, and the cost of that growth, both financially, that includes your housing, but more importantly what it does to your lifestyle.”

As we will discuss in later sections, concerns about quality of life are often cited by vocal opponents of development projects, with “density” a frequent proxy for development. One neighborhood activist lamented “the immense amount of density they’re trying to stuff into a neighborhood without even thought of what it’s going to do to the roads and the quality-of life.” But for at least one of the developers we spoke to, the solution is not in less development but more – and more intelligent – development, and in more areas of the county, with more attention to issues of schools, roads and utilities. “The problem is, how do we start solving the quality-of-life issues, and then all of a sudden, people will move to an area that they can afford, because the school system there is just as good as the school system over there.”

Market Forces

As in earlier phases of our research, many of these issues of growth and affordable housing are seen by the people we spoke with as the inevitable consequences of implacable market forces over which we can hope to exert little control. “It’s a seller’s market!” said one businessperson

“Sellers are not going to sell for less than they can, because they can sell for more than they can.”

with satisfaction, echoing a sentiment voiced by many, not always with as much satisfaction. In our conversations about affordable housing, the stark facts of capitalism were often invoked. “I guess it goes back to the capitalism,” said another businessperson. And said another, referring to the migration that drives so much of the growth, “They want to come here for our lifestyle, and we’re getting crunched by capitalism. People want to make a little dollar, and city and county are just, I think they’re confused, and they don’t know what to do.”

One stark fact is that owners will sell at the price they can get. “Like any other builder, I am going to build what my audience is going to buy,” said one, explaining that he will always elect to build the most expensive home that the market will accept. “I mean, if the land’s \$150,000 whether I build a \$350,000 townhome or a \$750,000 townhome, you know, right off the bat, you know where I’m headed here.” Another owner put it more bluntly, “I have a piece of property in a prime area, I wouldn’t sell it cheap just to have affordable housing. That’s just me.” Investors are snapping up properties, “in a feeding frenzy over those things that would otherwise be ownership opportunities for first-time buyers.” Summarizing the issue as well as anyone could – with a little inadvertent comedy – another participant told us, “Sellers are not going to sell for less than they can, because they can sell for more than they can.” The result is plain for everyone to see. “It’s not like the builders aren’t filling these homes,” said one community leader. “I mean, it’s kind of a free market situation, they can find people willing to pay that. The problem is, people are saying it prices out not just your low wage earners, but your mid-range, your teachers, nurses, police officers who are sort of the fabric of your community.”

Markets don’t solve these problems, said many of our participants. “The market will never correct for this,” said one community leader. “The market will continue as it is.” A director of a nonprofit organization shared this sense of frustration. “The market does not support poor people, it does not support low-income people. It doesn’t and never will.” But, according to our participants,

that doesn't mean the problems can't be solved. It means that to solve the problems, people will have to find a way to intervene in the markets. "We got to be intentional about it, make it happen," said one nonprofit staff member.

This view wasn't shared only by social service providers. People in the real estate business acknowledged the natural unwillingness of landowners to sell below market and told us that housing developed under market conditions is not affordable. But they weren't averse to solutions – provided the burden isn't placed on them alone. "In order to have affordable housing," said one owner, "somebody's got to give up something. Is the landowner going to give it up? He don't care about affordable housing." Even this person envisioned a model of shared sacrifice. "You're not gonna get rid of that dynamic. That's going to always be there. Somebody is going to sacrifice something, whether it's taxpayers, they're going to pay [the builder] to build houses and get tax credits or a benefit. And when you can overcome that without anybody getting mad about it, you're gonna figure that out. It has to be something that everyone's willing to sacrifice." Another agreed that the burden could be shared. "It could be a kind of – what he said – but it could be a combination of people."

A real estate person, seeming to speak for a more progressive segment of the profession, also urged sacrifice, and contradicted the stark assertion that capital must always maximize profit. "The goal on this is," he told us, "I don't want to say 'not to make money,' but the goal is to break even, keep the rents as low as we can keep them, and keep the thing full, and just show other developers that it actually can be done. You just have to be willing to give back a little bit on land that you might have owned for a while, or find a builder, or build it yourself, that you're just not turning profit on that, it's just sort of your pro bono piece, but I would definitely say that the goal is to not necessarily to make money in the first year, but over time of course we'll pay down the mortgage, and it will allow us to accumulate some other funds and be able to do it again."

"The market does not support poor people, it does not support low-income people. It doesn't and never will."

The Geography of Housing

By constructing our focus groups along thematic and functional lines, we gained a new perspective on downtown Wilmington, outlying neighborhoods of Wilmington and the unincorporated county districts, and neighboring counties. They share some of the same development pressures, and there are significant differences between them.

We began with a group focused on downtown, exploring the disappearance of naturally occurring affordable housing and the pressures of gentrification. The shortage is acute. “We have such a low inventory,” explained one participant, “and when you talk about our downtown areas, we have some single-family homes, but we do really miss the apartment or the condos, that are affordable. Most of the things being built, you know, start at \$400,000, so we do have a lack of that.” As we have discussed at length in our earlier reporting, there’s plenty of development in downtown or in areas adjacent to downtown, but, said another participant, “you’re not seeing any urban development or inner-city development that involves housing for someone who’s making \$30,000 to \$50,000 a year.”

The gentrification process in Wilmington follows the pattern seen in many other cities. With its proximity to the river and the ocean and with cultural and culinary amenities, it attracts affluent migrants and members of the creative class. “Downtown Wilmington has been found, so to speak,” said one business person, “and it’s become a trendy place to be.” Downtown living appeals to those “wanting to live in walkable communities, wanting to get away from having the yard to attend.” But, said a downtown resident, “The thing that I see is not so much for people who want to not own a home or want to be close to the trendy area, but I’m more concerned about the people who historically are being priced out. That to me is one of the central problems with the change in the community that is taking place because the people are being forced out.”

“Downtown Wilmington has been found, so to speak, and it’s become a trendy place to be.”

Public housing represents one of the last bulwarks of downtown affordable housing, but few offer the existing public housing model as the solution to the affordable housing problem. We were told – with hyperbole admittedly – that even housing advocates, if given the chance, “would bulldoze every public housing project,” and we were told again and again that public housing in too many people’s minds “is associated with drug and gang activity.” Whether or not justified, the concern, we were told, is that public housing “tend[s] to herd poor people in the same place and then have those places become forgotten about.”

This concern, according to our participants, permeates the affordable housing discourse in Wilmington. “One of the things that I’m key on is avoiding the concentration of poverty and affordable housing,” said a business person we spoke to. “It can’t be stuck over on this block or stuck into this section of town.” A community leader agreed, saying “You don’t want to concentrate.” The wish to avoid the concentration of poverty has taken center stage in the debate over affordable housing, leading many of our participants to advocate for a dispersal of affordable housing through mixed-use developments located throughout the city and the county. “I think it has to be spread out,” one person told us, “you know, we have to integrate affordable housing throughout the city.” Said the community leader, “You want to have a mix of neighbors.” Another participant told us she “did not think large developments of low-income housing was good,” adding, “it needs to be dispersed and scattered so that everybody can be within their community.” Rather than see “a lot of these efficiency apartments that are only 900 square feet,” one poverty worker advocated for “mixed-use, maybe single-family homes, some duplexes as well, but let’s think outside of the box and think about places where you want to live.” Framing dispersal as an issue of equity, she said “I would challenge, and say the same places that we all want to live, somewhere where there’s good schools, there’s adequate space to play outside, where you feel safe, you have enough room.”

This dispersal plan has encountered difficulties, we were told. Residents of neighborhoods where new developments have been built or proposed don’t always want them there. As we have previously reported, the northeastern part of New Hanover County is often mentioned as a promising area for development. “We’re looking to go to more dense,” said one participant, but “anytime we have one of these discussions in that area, we’re now moving more dense

developments into a previously undeveloped areas of the county, where there are long standing residents who have been quite some time and have been accustomed to a more rural development pattern, and that's going to be kind of a new challenge for us.”

Still, the northeast section remains a focus of interest among government officials and in the real estate industry. But local opposition is only one of the obstacles. Lack of infrastructure is another, at least as prominent. “Yeah,” said one business person, “there’s a lot of land up in the northeast section of the county.” But, he added, “there’s no infrastructure there, yet.” The real estate people tell us they can’t solve the problem themselves, and need the help of the county and the “How do we get the county to work with us to get us some infrastructure out here?” asked one real estate man. Land can be acquired there readily, he said, “but it will take sewer and water, so, how can we get the county to wake up?” Another told us, “There's not a plan for out there, so it's left up to one development at a time to start creating roads, you have no corridor roads, and then next time you turn around, it's a hodgepodge here, hodgepodge here, and to get them all to interconnect, it becomes a nightmare.”

We will examine the problem of infrastructure in more detail in a later section, but this will help to illustrate the difficulties of mapping affordable housing development. Everybody wants it to be somewhere, but each location, whether inner city or remotest suburban, has its challenges. And as if to underscore the point that the pathologies of affordable housing are not confined to any one place, we were told that even gentrification is not entirely an urban phenomenon. We encountered rural gentrification, too. “The troubling trend in New Hanover County over the past, basically ten years,” one local resident told us, “has been because that’s where the money is, eliminating all the mobile home parks, and converting them to apartments, which is, from an urban planning perspective maybe desirable, but it leaves a lot of people with nowhere to live,

“I would challenge, and say the same places that we all want to live, somewhere where there’s good schools, there’s adequate space to play outside, where you feel safe, you have enough room.”

basically low-income folks in the county.” It seems to have the same air of inevitability there as everywhere else, one participant telling us, “I notice the trend too, about trailer parks, people being turfed out of trailer parks,” adding, “I’m not going to judge him on whatever, obviously developers are going to—that’s their job, to develop, so of course that’s what they want to do.”

The Workforce

We convened a focus group to address how the incomes of service and health care workers, schoolteachers and firefighters are keeping up with rising housing costs, but as in the earlier phases of our research the subject of income scales and the mismatch between wages and housing prices came up in all of our focus groups.

“There is a disconnect certainly between what people make and what is affordable housing in this community,” said one nonprofit staff member, “and we need to work hard to change that because most people that we see and work with have that housing challenge and it’s not okay.” In many of the key employment sectors, wages are low. “People moving to the area is also having an impact on how much housing costs,” said a person we spoke with, and “it’s almost impossible to be able to make it as a family of four with two minimum wage earners in the household and be able to keep up here in Wilmington.”

The numbers don’t add up. “Our average wage for us the last couple years has been about \$12.00 an hour,” said a nonprofit staff member, “which if you do the math that puts you about, I think 45% of the average median income threshold, which there’s not a lot of housing out there for

“Our average wage for us the last couple years has been about \$12.00 an hour, which if you do the math that puts you about, I think 45% of the average median income threshold, which there’s not a lot of housing out there for that.”

that.” Indeed, a worker would have to make 100% of the median income, according to one focus group member, to be able to pay the average rent in Wilmington. “At \$52,000 a year,” she said, “and having the average rent being almost \$1,200 dollars a month, so that right there gives you a comparison.” Another participant offered a calculation for a home purchase scenario. “The standard last year for what was considered for affordable housing for purchase was \$175,000 to \$250,000, and that’s still, somebody at \$15.00 an hour full time is roughly \$38,000 a year, can’t even qualify for a \$250,000 house.” A person involved in job training suggested Wilmington’s predicament may be worse than in other cities. “Say, nurses, for example, from what I’m told, and I asked some experts, they’ll start somewhere around \$23,000 or \$24,000 a year in this county with no experience, whereas in Wake County, that would be around \$30,000 a year to start with no experience.”

The predominance of the health care and service industries in the region helps to explain the mismatch. “We have a lot of our people who are working in the tourist industry,” said a focus group participant, “and with that, sometimes their employment is not stable over the full twelve months. I’ve noticed that to be an issue and a barrier for some folks to maintain their housing in this area.” A realtor told us, “One of our challenges in Wilmington is that we are a service industry, mostly, to support the tourism, and they’re not high-paying jobs. So, with the land costs, the building costs, especially now that the lumber costs have gone so sky-high, they’re not making enough even to buy the very basic house.”

Some of our participants thought this will make it harder for local employers to recruit workers, if it hasn’t already. “I will say it’s a recruiting issue now,” said one of our participants, but “have we reached a pain point where we’re willing to put millions and millions of dollars into some sort of housing solution? No.” Another participant reported anecdotally, “Every restaurant, every fast-food restaurant, has help wanted signs. The grocery stores, they all have help wanted signs. It’s because nobody can afford to live right there.” This is as acute an issue in the downtown area as at the beach, according to a realtor we spoke to, who told us “The lack of affordable housing disrupts the commercial clients I have because they don’t have the ability of having staff close by, and we’re finding that we’re having trouble recruiting people.”

“This is about teachers, nurses, you know, firefighters, police officers having a chance to live here, having a place, an opportunity to buy in to homeownership.”

The income shortfall affects not only low-wage workers but, as we have reported before, the middle-class workers invariably referred to by people who talk about affordable and workforce housing as the “teachers and cops.” Said one participant, “For the teachers that I know, for individuals who are employed as Wilmington police officers that I know, and for individuals who are, you know, hitting the clock a regular nine to five, all have really and truly the same complaint about affordability.” Indeed, as we will discuss in a later section, many of our participants think teachers and cops are the key to combating public opposition to affordable housing. “This isn't about helping down-and-out people live in your neighborhood,” said one participant, rehearsing the sales pitch to people who don't want to see down-and-out people in their neighborhoods. “This is about teachers, nurses, you know, firefighters, police officers having a chance to live here, having a place, an opportunity to buy in to homeownership.” One of the developers told us that has been his approach when seeking support from local residents. “It's geared toward first responders,” he said, “and health care and teachers. I mean, so it's not like we're talking about the welfare queens that were so popular in the 80s. We're talking about our neighbors, and people who everybody loves.” (The opposition isn't appeased by this, said the developer, who described one resident responding to his argument by saying, “Well, you know, I hope you're prepared to handle all the crime that you're going to create!”)

Some participants thought the problem so widespread that, as we have reported before, young people graduating from college are leaving Wilmington to seek better paying jobs elsewhere. A local developer told a personal story. “Both my children were born and raised here, grew up in the same house that we live in now. They both moved because the jobs that they could get, the opportunities they had were so much better in other cities.” A nonprofit staff member told us

“We deal with one side of the issue, but I think that there's another side of the issue that really isn't talked about as much as it should be and has the potential to really help out in the area of affordability by increasing household income instead of focusing on the supply and the price.”

this was a critical issue in the Black community. “We have sent more educators to every other city in North Carolina except Wilmington,” she told us, “because our school system didn't hire a lot of them. We sent engineers and bankers.”

Throughout our work on this project, we have discussed with our interviewees and focus group participants the shortage of affordable housing and ways to promote the development of more affordable housing. But the income equation points to a less-well-understood aspect of the problem. Some would argue that we should be focusing not only on bringing down the cost of housing, but more on bringing wages up. “There's two issues,” said a real estate professional. “One is the cost of housing, but the other is the wage that the person utilizing that housing is being paid.” A focus group member argued, “We deal with one side of the issue, but I think that there's another side of the issue that really isn't talked about as much as it should be and has the potential to really help out in the area of affordability by increasing household income instead of focusing on the supply and the price.” A local activist put it another way. “Income inequality is a justice issue, it truly is,” she said. “Once you increase the income you increase the ability to have better housing for people.” And in turn, looking at this side of the equation points to the systemic issues that are the underlying causes of the affordability problem. “We have to remedy not only the housing issue but some of the systemic and cultural issues,” one participant told us. “There's a lot of systemic things that are associated with, you know, homeownership,” said a local nonprofit staff member, “and so you talk about families who are experiencing, employment

issues, you know, credit issues, when you're talking about a condo or a house of \$400,000 plus that's you know, that's another world."

The Housing Mix

Advocates for affordable housing typically seek to increase the density of development. More and smaller units translate to lower land and construction costs. At one end of the scale, higher density means larger multi-family apartment development, but there are other increments of density along the scale, including townhomes, duplexes and triplexes. In our earlier reporting, though, we observed that however appealing from an affordability standpoint the multi-family models may be, the very low-density detached single-family home was still the preferred approach to housing in Wilmington and the county. If anything, we may have underestimated the strength of this commitment. Many of the participants in our focus groups seemed to equate "affordability" with single-family home prices below \$250,000, and even while recognizing that land and construction costs can render that nearly impossible, they seldom venture to think of multi-family development. An apartment with a sub-one-thousand-dollar rent seemed to strike no one as an attractive alternative pathway to housing access. As we have reported before, a few Wilmington housing advocates do recognize that multi-family development must be part of the solution, but a too-stubborn devotion to the old-fashioned single-family system across the board will be an obstacle to progress.

Ownership of a detached single-family dwelling represents, as one realtor put it, "the American dream." Invoking the impersonal forces that we have discussed, one participant asserted, "The market generally wants single-family attached or detached dwelling units in the United States of

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America.” Said another, “There's a very big market for single family housing in Wilmington, and it will always be in my opinion, single family house. People love to live in their own house, have their own yard, and they move here for that reason.”

There are substantial financial and cultural benefits to single-family home ownership. A nonprofit staff member told us, “It’s a huge thing for people to become homeowners. I mean, we all know what it does for self-esteem and self-worth and all of that. I mean, ideally, I think people would all have their own little place.” Another participant agreed. “Home ownership’s important. That is said to be the fastest way to reduce the wealth gap.”

The difficulty, as we have indicated, is that it’s hard to make single-family home ownership affordable. A participant told us, “It's frankly impossible to have a single-family, you know, product that is an affordable product. I mean, it's with the amount of infrastructure and everything else that the development community has to put in place. They can't make it affordable.” Building costs are too high, and getting higher and, one builder told us, “Every thousand dollar increase in the price of a house kicks out 160,000 potential consumers, purchasing consumers in the United States.”

In the search for solutions, some people we spoke to expressed their preference to stick with the single-family model. “I would love to see somebody, somehow, go back to building a rock-bottom base house,” said one real estate professional, “and let the American dream live again where these people can come in and buy it.” But as we have said, the market is pushing builders to the higher-priced options, not lower. As this man lamented, “Everybody’s building these nice, finished product homes now.”

The solution, we were told by some participants, will be to start up the density scale. The first step entails smaller single-family houses. Even downtown, that’s a feasible alternative, some say. “There are infill single family homes built all through downtown. And you will see a lot of that. If you're in downtown, you can build on a lot that’s only 2,000 square feet.” And the efforts to build more houses per acre in suburban districts has become one of the flashpoints of opposition, as we will see. But inevitably, it will be necessary to move beyond single-family. “Home builders hate to hear this,” a realtor told us, “but we shouldn't be building so many single-family homes,

you should be building more multi units.” A focus group participant made the straightforward point that these households that can’t afford to purchase a home must rent, but those folks are “spending more of their income to do so, given the lack of multi-family supply.”

Any further movement up the density scale encounters regulatory obstacles and citizen opposition, we found. Said another participant about density, “I think it's going to be a bigger issue if that doesn’t increase and at least for the unincorporated parts of the county we don’t have a lot of zoning on the ground that allows for that now, and regardless of the density and number of units that are proposed we get a lot of push back.” One of those doing the push back suggested the citizens will accept a smaller house but not a multi-family development. “What do people object to?” he asked rhetorically. “Do they object to a small, single-family house next to them or in the neighborhood, or are you talking about a three-hundred-unit, four story apartment complex?” We were told by one of the participants, “It’s got to be some type of multi-family,” echoing what others have said, but multi-family, she went on, “are the projects that really get a substantial amount of pushback, even if they're located next to another multi-family project, you know, the citizenry is enraged about adding these additional housing units.”

Mixed-use development, as we have earlier reported, is popular among housing advocates, but controversial in practice. “It should be like a mix of styles of unit, size of units, you can have community,” said one real estate professional,” but, he added, “Some people have an issue like I don't want that built where I live.” Mixed-use is the target of the neighborhood activists’ ire, apparently because it includes anything that’s not a detached single-family house. “Less than ten percent of the total area of New Hanover County is still available for development,” said one, “and what that’s manifesting into is, what I consider to be the abuse of the mixed-use development coming in.”

“Home builders hate to hear this, but we shouldn't be building so many single-family homes, you should be building more multi units.”

“Hey, look, we're not against development and we're not against affordable housing. We just don't want the apartments.”

Moreover, the mixing of commercial and residential uses, an approach almost universally supported by housing advocates, planners and urbanists for decades, was excoriated by some of the Wilmington real estate people we spoke to. One man said it's pointless to ask retail businesses to commit to a project before the “rooftops” are in place. “The county and city need to understand,” he said, “that first comes rooftops, then comes commercial.” Another said it's impossible to project in advance the amount of commercial use a residential development will need. “I think that's just an example to me of where planners get these concepts of recreating something they've seen somewhere else and then trying to replicate it here without understanding the market dynamics that are driving all of us, all of our businesses.” We know that some developers do promote mixed-use development in Wilmington and New Hanover County, but here was an example of two sometime antagonists – builders and citizen activists – in rare agreement.

These two antagonists are not, however, in agreement on the general idea of density, whether it means smaller houses or something else. “We like density,” said a builder we spoke with. “The county likes density. It's a good chance to get affordable housing. But the people that are beside the area that get upset with it, do not like the density.” Referring to the high cost of housing, another builder said, “The only way you can overcome that math is to increase your density.” One of the local residents, summarizing the focal point of their opposition, said succinctly, “People are fired up about the density,” and another of the residents decried “the immense amount of density” being promoted by developers.

A related but distinct issue is the notable antipathy toward apartments we detected in many of our participants, as a kind of flip side of the single-family devotion. A person familiar with the rezoning controversies told us, “They will say, ‘Hey, look, we're not against development and we're not against affordable housing. We just don't want the apartments.’ And these are luxury

apartments!” One of the neighborhood residents said, referring to the developers and planning officials, “They’ve been told by hundreds of people that if they drop the apartments, nobody objects to that.” A real estate person seemed unable to think of any reason why someone would voluntarily live in an apartment, telling us, “The only reason why they're being forced or have been forced to apartment type living is because they haven't been able to afford a home.” Another suggested that most people would get out of there as soon as they could afford it, saying, “I don’t want to live above somebody else!” Even advocates for the poor sometimes share this antipathy, we found, equating affordable housing with inadequate and unhealthy housing. “You can create lots of efficiency apartments for a low cost,” said one participant, “but that’s not going to meet the needs of families. I think we need to look at ways for people to take advantage of the outside, creative ways to give children the opportunity to move away from the television and to play outside.”

We did hear from some participants who would like to see a middle ground of density – the so-called “missing middle.” Referring to the oft-repeated “three hundred” bogie, one local resident told us, “Everything’s either three hundred houses or three hundred apartments, the whole missing middle discussion is as valid here as anywhere else in the country, that nobody’s building duplexes and triplexes or eightplexes.” A developer we spoke with agreed. “We should be building duplexes and quadraplexes and townhomes. That’s the missing middle piece that I’m so passionate about.” This discussion confirmed what we have reported earlier, and we expect will be a prominent part of the affordable housing conversation in years to come.

A new theme emerged from our focus groups which cut across the debate over single-family versus townhomes versus apartments. This was voiced by a few participants who urged in response that we need all of the above. “We need every product,” said one businessperson. “We need condominiums, we need townhomes, we need single-family small yard, we need single-family large yard, and all of those things are great.” One of our respondents made a similar point, urging that building higher-priced units is not necessarily a bad thing. “Even though a housing project may not be for starter homes,” he said, “any addition to that supply is going to ease pressure on the existing affordable housing in the area.”

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The theory, which has been debated in other cities, is that people trade upward over the course of their lives. A person moving into a new higher-priced home makes room for someone to move into the newly vacated moderately-priced home. A developer explained, “How can you build stuff that will get the guy that’s in the \$280,000 house to move to your \$450,000 house, and the guy in the \$280,000 house to sell his house to the guy in the \$150,000 house, and the \$150,000 house guy to move into the \$280,000 house guy, and the guy renting to buy the \$150,000 house.” It’s a “filtering process,” we were told. “Those luxury apartments will get somebody to move out of a more moderately-priced apartment into that luxury apartment, which might free that up.”

The theory falls short in practice, some said. The affluent migrants are buying up the new homes, so there’s nothing for the moderate-income person to trade up to. “That product isn’t really freeing up,” said one participant. “Somebody’s not moving there from Wilmington over to our product, they’re moving from out of market, they’re moving from Charleston, South Carolina and Fairfax, Virginia, to our product. They’re not balking at spending an obscene amount of money, in my opinion.” So, for the striving local, said a businessperson, “You can’t sell and move to another product because it doesn’t exist.”

The Development Process

As we have mentioned, the neighborhood activists and the real estate industry are frequent antagonists who don’t agree on much, but occasionally they will. One area where we found agreement is in their dissatisfaction with the development process and its political and regulatory background – though for diametrically opposite reasons. When we invited the two groups to our focus groups, we gave them a forum to take some shots, and they did. They weren’t the only

ones, though – the planners we spoke with have their own discontents – and after a while we came to suspect that no one is really happy with the current situation.

The neighborhood activists who have participated in opposition to recent rezoning requests share, we found, a certain cynicism about the process. They said the approval process lacks fairness. “I think that the biggest concern from the citizens’ standpoint,” said one participant, “is that a lot of this stuff hasn’t been happening at an arm’s length transaction. It’s not transparent.” Another pointed to the developers’ undue influence. “The realtors basically wrote the development ordinance to favor developers,” he said, “and they’ve got a lot of money and they get who they want ... so it’s kind of a stacked deck against the common resident.” A third accused an elected official, saying “this is exactly what he campaigned on, the smart growth of Wilmington, holding developers accountable, and then you look at his donation coffers, \$5,000 from the developer.”

The neighborhood residents claimed the local governments have abdicated their role. “This area,” said one, “it does before it really thinks about it, it’s backwards. Some areas might plan for growth, I just don’t think New Hanover really has been that type, I just think it’s been sadly run a lot by developers and realtors over the years, and it was almost like the wild west.” And they seemed to worry that the burden of affordable housing will fall on them, and that the local governments aren’t doing enough. “There’s no fund or adequate momentum from public agencies,” another told us, “whether policy or financial resource, or technical resource, to actually help realize affordability in these projects that are being planned. We have no negotiation, we have no talk of that, there’s no use of the public authority to leverage that kind of a benefit.”

The real estate people, for their part, also worried about the burden of affordable housing falling on them, which we said surprised us as we’d been told that they more than anyone have the ear of city and county government leaders. “I can’t overstate to you enough,” responded one of the builders, “the problem here that, yes, we have their ear, but there’s always been an underlying current of, ‘You guys already make enough money as it is, you don’t need to make anymore. If there’s an affordable housing problem, you guys need to fix it.’”

Whether or not the developers have the ear of city and county government, they would like yet more favorable treatment, to be free of regulation and the delays inherent in the rezoning process. “The local government is fighting us the whole damn time, every step of the way, and, you know, put in a turn lane here and do this there because, ‘Oh you’re a developer, you can afford it.’ And that happens all the time, and it’s confiscatory.” This man offered a suggestion: “Get the hell out of the way!” Another man, a home builder, objected to the costs they are required to bear. “The county and/or the city – either one – require us to do infrastructure costs, some of it being pathetic, ridiculous – I’m not going to get in any specifics. But requirements that are excessive. So, we have to put all this excessiveness in our community.”

Some of our participants thought the current process stifles creativity. “Builders, and developers by extension,” said one, “there is no incentive and no benefit to be innovative. You are punished if you’re innovative.” Another worried that affordable housing will fall victim to this mentality, saying “You get punished for doing anything that the elite don’t approve, or the county, you know, that doesn’t push their tax values, because that’s not good for tax, that doesn’t build tax base, building lower-income homes, so, it’s just a catch-22.” This tax issue recurred from one focus group to another. “I’ve had conversations where the [local leadership],” said one builder, “they’re explaining how they don’t want to promote residential development because it doesn’t create as big a tax base as commercial.” A third person called out this alleged preference for commercial development. “We get it that commercial makes more money for the tax base than residential, and the commercial establishment doesn’t put kids in schools, we get all that.”

We heard criticisms of the city and county from diverse stakeholders. One spoke about “just collectively the inability of the local government to address” the pressures of growth. Another said something similar, that “the downside of growth exposes the weakness and in some cases ineptitude of local government.” A man, speaking about a mixed-use project he was involved with, said that even there, “The city can’t get out of its own way, to let them build affordable housing and commercial space.”

Zoning itself presents numerous obstacles to affordable housing development, according to our participants, although, as one acknowledged, “they’re trying to correct that, but they haven’t gotten there yet.” The zoning is “really archaic,” we were told. “Our city codes don’t permit some

of the density that we need,” said one participant. “In terms of zoning on the ground that allows for any level of density,” said one of the planners, “we don't have it. It doesn't exist.” Another planner said “the zoning that was applied in the 70s there, lower density zoning” has necessitated so many of the recent and perhaps unnecessary rezoning battles. Another participant said, “One of the things that we found is that our development code didn't have a lot of standards in place that people were asking for as part of conditional projects.”

Another source of frustration, felt by planners as well as by developers and builders, appeared to grow out of the culture of opposition which we discuss throughout this report. This concerned the role of comprehensive plans in the development process. Both groups say that even in cases where a development is permitted or contemplated by the plan, the local residents object to it. “It's a dilemma that I think most of the folks here deal with,” said one of the members of the planners’ focus group, “where they've got a guidance document that tells them, you know—that is supported by a pretty good amount of public input that tells staff, ‘Hey, look, this is a good project.’ But then they've got you know folks with pitchforks show up to all of these meetings and it's really hard for the elected officials to agree to this proposal. I mean it could fit right in line with a guidance document that they've given, and they have adopted.”

Another explained that their jurisdiction had put in place a comprehensive plan with input and support from residents, and yet soon after, in response to projects in line with the new guidance, “We were finding almost immediately that people didn't want what the Plan said. Maybe they didn't understand what the Plan said when they went to these meetings.” A third planner described similar experiences, with opposition to projects that should be a “slam dunk” under the plan. “And so, you know,” he said, “staff finds yourself kind of put in a box a little bit.”

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Not surprisingly, real estate practitioners registered the same complaint. “Yes, you meet the comprehensive plan,” said one developer, “yes, you are doing exactly what we’re asking you to do, but let’s go ahead and open up this box, and make the neighbors all have a chance to get some exactions out of you.” He suggested residents want it both ways. “We like the comprehensive plan. We just don’t like it here.”

One of the planners we spoke to told us, “By continuing to allow the opportunity for public input on a case-by-case basis, the odds of approving those types of projects that are very much market-driven are going to be pretty low, because the Planning Board members and the county commissioners are in a vulnerable position if they're in a room full of people that are their constituents telling them one thing and then they also have a guiding document and their professional staff telling them something else.” And one of the home builders said the same thing, using home builder language. “This is what we said that we want. Here's the project that meets these new criteria of what we want and need, you know, y'all need to chill out.”

Planners’ frustrations have another source as well, one having to do with their role in city and county government – what their role is, and what it isn’t. They are at the center of these events, and we asked them about their power to influence and control their outcomes. “That’s one thing that folks often forget,” responded one, “is that ultimately the planners are really, they’re working for the elected officials.” He added, “that’s a very difficult thing and I think one thing that is not typically understood, that the planners are not driving policy.” They describe a line-drawing exercise, knowing when to advocate, when to recommend, when to defer. “We are not going to go out there and advocate for something,” said one, “I mean, to a certain degree.” Said another, “You always kind of have to read the small signs to know how far to push and when to hang back and when to take the opportunities as they’re presented to you.” One of the neighborhood residents who deals with planners expressed sympathy. “I talked a lot with the planning department folks, and a lot of them felt frustrated because the public goes after them for a lot of this stuff, and they’re only doing what is written in the ordinances and the policies, and I think a lot of the distress for them was that, if that needs to be changed it’s got to be changed at the policy level. They’re stuck in the middle of it.”

Infrastructure

A subject that we discovered at the root of many of these discussions about the development process, about neighborhood opposition, about obstacles to affordable housing, was infrastructure, or the lack thereof, or the cost or the burden of responsibility therefor. By “infrastructure,” our participants were referring, depending on the context, to water and sewer, roads, schools, and stormwater management systems. In a small county, with little land available for development and an acute shortage of affordable housing, the expansion of infrastructure should be a top priority, they said. A broad complaint was voiced by someone not in the building or planning trades, but by a citizen who works on racial justice. “Nothing is thought out like it should be in terms of policy, in terms of infrastructure, and that’s city-slash-county.”

Water and sewer came to the forefront of the discussion because, as we have mentioned, large tracts of undeveloped New Hanover County land still lack these utilities. “Our challenges now are to find affordable land with infrastructure, specifically water and sewer,” said a real estate practitioner. “Why in the world are you guys not laying pipe?” said another, “and I mean, like your life depends on it.” We have heard theories in the course of our work about why these areas aren’t being developed faster, but at least some of our focus group participants think the build-out of utilities will help ease the housing shortage in the county. “The fact that we aren’t laying miles and miles of sewer every year means we are way behind. Ten miles of new sewer, and ten thousand doors a year in capacity.” Even in built-out areas where, for example, accessory dwelling units and other modest additions are contemplated, water and sewer capacity is a potential obstacle. “It might make sense,” one planner told us, “but we would have to make sure that still the infrastructure was in place.”

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The recurring complaint about planning mistakes and mixed-up priorities extended to water and sewer, one builder describing how residential development gets slowed. “We were negotiating to get water up 133, which is a major now residentially developing part of the county. The county and the state in its infinite wisdom chose to run water up 421 to develop an industrial quarter for all the industries that are moving here. And I don't know of one industry that's relocated to 421 since they put that in.” Another described a project which depended on utilities provided by local government. “It literally took four and a half years to negotiate. To get a sewer line.” He said the builders depend on local government. “The reality is—I don't, it's my opinion, we can't do it ourselves. We can't do it and stay in business and continue operations.”

Understandably, the real estate people wish to speed infrastructure development and have the city and county pay for it. But the pace of development is a topic of concern not only for them, but for everyone we spoke to. It's the concern we began this report by describing, about growth, and invariably when questions of growth arise, the infrastructure questions follow roads, schools, stormwater, sewer lines. They're fought out on the policy level, on the level of individual project proposals, and in the clash of electoral politics. “I think they are running on the fact that they are going to be paying attention to this stuff with infrastructure,” said one resident, “especially as it comes to school growth and roads and stormwater, those are the three big issues here that we're having, and I think that's what people are looking for in this election, is to look for people that aren't necessarily to have backgrounds in real estate or development, and that want to kind of really pay attention to what people are saying.” We heard this again and again. “People are begging for more money into infrastructure. That's the single biggest—you look at the common theme with all these developments, it's saying that ‘Hey, if this is going to happen, this needs to happen.’ We don't have the roads; we don't have the schools necessary for this kind of growth.” Planners say they are alert to the risks. “We always are trying to strike a balance between making sure that new housing is affordable across the spectrum,” said one, “and how to balance that with other community concerns, especially regarding things like traffic.” But the balance is hard to achieve. “It's hard to look people in the face and say, ‘I know that we don't have the transportation network and we may never have the transportation network, but this is more important than that.’”

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The limited roadway network, we were told, is a big obstacle to further residential development. “We don’t have roads, we’re out of space, so unless we’re prepared to take people’s homes and properties in the development of roads, there’s not really much to do.” There are ongoing road projects, we were told, but they’re not getting anywhere. “We’re in a phase now of massive infrastructure projects,” said one of the residents, “for roadways which are mostly now stalled because NCDOT is out of money, yet we’re still trying to accommodate that level of development that would require additional roadways.” One of the planners expressed similar frustrations, “the DOT is completely out of money. So even the projects that we have on the books, that might do something to help, we have no money for them.”

The Department of Transportation sometimes plays a similar role with respect to roads as the Cape Fear Public Utility Authority plays with respect to water and sewer. A neighborhood activist recounted a meeting with a planning board member to discuss local opposition. “When they asked us what our contention was, with this 350-home development up here, we brought up traffic, and he said, ‘Well we’re not worried about traffic, that’s not our purview, that’s NCDOT.’” A builder told us the same thing. “The problem in North Carolina is that the state owns the primary roadways,” he said. “So, local municipalities love to go, it’s their problem, it’s DOT’s problem. So, DOT is made out to be the bad guy when this growth occurs.”

Neighbors are concerned about traffic congestion in the local streets. Participants told us the development imperative has rendered the grading system for road intersections meaningless. One man said, “It’s a joke on the—I don’t know why they require traffic studies, because they just write them an F and they pass them anyway. They say, ‘it’s an F, we can’t stop development.’”

Another said that in his neighborhood, “We have the fourth busiest intersection in the entire county here, which is at a current F rating, and that’s acceptable because of the rate of growth

“We have such a high demand for housing that people are building where you have to drive to get to your services and then that brings in the whole question of traffic. And that is really the biggest thing because our roadway network is very limited.”

and the ability to develop land around it.” He added, “These intersections are rating so poorly at this point, that they can’t even justify putting money into studies in how to solve the problem.”

Local traffic congestion is one aspect of the problem. As we have reported before, the other is the tradeoff between more affordable housing in outlying parts of the region and the commuting commitments that come from living farther from work. “Pushing them out this way leads to some issues,” one of the planners told us, “other affordability issues, with increasing their transportation costs and also just the value of their time commuting and the impacts that may have on their family or personal life.” Another said, “We have such a high demand for housing that people are building where you have to drive to get to your services and then that brings in the whole question of traffic. And that is really the biggest thing because our roadway network is very limited.”

Stormwater management is a central concern of some of our participants, particularly after the disaster of Hurricane Florence. “We’ve been devastated by flooding twice in the past four years,” said one planner, “and so, any discussion of housing also has to include those people that are in harm’s way.” Said another, “After Florence, with the more drainage-related flooding that we experienced,” stormwater issues will have to be resolved, “regardless of how supportive the elected officials are for affordable housing in theory.”

Neighborhood advocates brought this up in our conversations, too. “There’s some very real issues with flooding, and we do, and we have a very—the county’s acknowledged that we have a wholly inadequate system to manage stormwater.” The standoff continues between the people with pitchforks, the developers, and the local governments. One participant told us, “Eventually it’s got to give, where you’re going to have to start, you know, giving a little bit, too. If you want what you want, we need what we need, and stormwater was a big thing, with safety with the hurricane, schools, and again roads.”

The issue of school infrastructure is a particularly vexing one, we found. Whenever a project is up for debate, the opponents cry, “You’re overrunning our roads and our schools and our infrastructure.” The builders know this. “That’s one of the things when somebody objects to a subdivision,” one told us, “that’s one of the first things to say, ‘But we can’t afford it in our schools.’” A developer we spoke to said the school overcrowding was a reflexive response to any affordable or workforce housing proposal. “People are going to go, ‘But the schools are already overcrowded, we can’t afford all these low-income people with all their damn kids coming in and living in [the] project!’”

We wanted to know if school crowding was a rallying cry, or a real problem, and our participants couldn’t agree. One resident said it’s a real problem. “There are families moving here, and I think it should always be a consideration. Four high schools here, so we’re overcrowded as it is. Right now, we need another high school, right now we need at least another middle school.” Another said no. “We won’t need new schools,” he said. “The majority of our growth is coming from northern and retirees from other areas and older, we don’t really have, unless something’s changed, where we’ll be needing to add a lot of schools because of that part of the evolution of our demographics in New Hanover County.” A real estate professional thought the problem was not whether we need new schools, but where we need them, saying that people don’t want to move to the outlying areas where land is available because they think the schools there are inferior. “One issue for me is, where I have affordable land, I also have crummy schools.” If we fix the schools, he said, “All of a sudden, people will move to an area that they can afford, because the school system there is just as good as the school system over there.”

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As we have noted, a standoff continues over who pays for new infrastructure. Residents point to the developers. “Developers, you know, they get their way,” said one, “and they get rezoning, and all that stuff, but they don’t really put as much as they could in toward infrastructure.” The developers say they can pay no more, and point to the taxpayers. One builder put it this way. “The school issues, the road issues and all these other issues, as we build houses and develop communities at our cost and sell houses, we increase the tax base, they pay for all this stuff, supposedly. And then we are supposed to be able to build new schools with their taxes. I don’t build schools, I just put people in houses.”

Local Opposition

We have already described the various currents of citizen opposition to development and to affordable housing. We found that it has been one of the two or three most conspicuous themes throughout our study of housing in Wilmington and New Hanover County – so much so, that it bears additional scrutiny in this section.

The intensity of opposition surprises many observers, we’ve found. Planners, who as we’ve shown often find themselves in the middle of these battle royals, express shock. “The public outcry has been frankly, incredible, how angry people are that these homes are being proposed.” The sense that growth has come too fast is being expressed in some sectors. “I think people are getting to a breaking point on being acceptable to all this development,” said one resident, “they feel like it’s been ramrodded through this process, and this is what we get when you get unbridled growth.” People want growth, we were told, but everything has its limits. “People who thought they were tolerant and welcoming are now just saying, ‘hey enough is enough, this is ridiculous.’”

“Regardless of the density and number of units that are proposed we get a lot of push back. People are very afraid of the impact of more housing units in their neighborhoods.”

People say they want development, too, but that, too, has limits. “People say that we’re opposing development.,” one resident told us. “Nobody’s opposing development. We’re opposed what’s being proposed.”

Sometimes, they seem to target developers as much as they target development. “The growth is taking what would be normal and would be acceptable,” a neighborhood activist told us, “and it just seems to be getting ratcheted up exponentially by the developers.” Some think the developers are shirking their responsibility, saying “developers have to be kind of responsible for the growth as well.”

The critics are the target of criticism in their turn. Developers think the opposition has gone too far. It doesn’t take much, said one developer, referring to a project with ten percent affordable units. “That is a negligible amount of units,” he said, “but it was enough for a handful of people to freak out.” Another denounced what he called “the mob rule kind of stuff that’s going on.” He said, “When they organize through social media and everything and get people together and they all show up in yellow shirts and just beat the crap out of the board that they’re in front of, nobody wants to stand up and say, you know, y’all said y’all wanted affordable housing.” Some take it personally. “I become the enemy,” said a real estate person. “I am immediately seen as, you’re the greedy developer, you are just here to rake our dollars.”

But criticism at least equally sharp comes from the planner community, mainly on ground that “it doesn’t take much.” Said one planner, “Regardless of the density and number of units that are proposed we get a lot of push back. People are very afraid of the impact of more housing units in their neighborhoods.” The outcry comes not only against the higher-density proposals. “It’s just regular single-family homes. It’s not even, you know, anything that’s more dense and could potentially be more affordable.” Our participants commented on the proverbial “not in

my backyard” syndrome, one telling us, “Everyone in this community is for affordable and workforce housing – until the sign goes up notifying that the property next to them is going to be apartments or high density-single-family development. No one says they’re against housing for the firefighters and teachers and things like that. It’s really when it happens in their backyard.” But another participant said it goes further than that. “It’s also just kind of getting to the point, too, is I don’t even know if that necessarily has to be in your backyard anymore. A lot of people

“It’s also just kind of getting to the point, too, is I don’t even know if that necessarily has to be in your backyard anymore.”

just get angry as they’re driving down the street because they feel like there’s just too much development.”

We have described the opposition that attaches to development – almost to any development. But central to the opposition drama in Wilmington and the New Hanover County is a special scorn or suspicion that many people apparently feel toward “affordable” or “workforce” or “low-income” housing. We gave an account of this in our earlier report, and we again heard about it from almost everyone we spoke to. They told us that a “stigma” attaches to affordable housing.

One housing advocate asked rhetorically, “Would people accept and be supporting of affordable housing in their communities, and I think because of that stigma, I think most people would not be supportive.” One of our participants referred to “the stigma of affordable housing, the image that it’s just a big rundown project that’s concentrated poverty that’s run by a Housing Authority.” He said, “So you get a lot of opposition thinking that it means old, decrepit, poorly-run Housing Authority Projects that were built in the 60s and 70s, and it’s a very different scene these days with affordability.” And if Section 8 is mentioned, we were told, “People think ‘Oh, no, it’s government subsidized people moving in, and maybe they’re not particularly the people we want in our neighborhood.’ I’m not saying that,” she added, “that’s just what I’ve heard, and you know, it makes people nervous.”

Part of what makes people nervous is the perception that if it's affordable, it's crime ridden. It starts with public housing and taints any kind of affordable housing. "Absolutely it's associated," said a nonprofit staff member. "Whether the statistics bear it out or not, I wouldn't be surprised either way, but particularly associate drug and gang activity with public housing." Said another, "Never underestimate Wilmington's ability to associate anything that helps "less-than" people with crime and poverty." And as mentioned, some neighborhood opponents expect even middle-market suburban affordable units to precipitate a crime invasion.

Quite a few of our focus group participants thought it might help to use different terminology. "When you use the terms 'affordable housing,' 'workforce housing,' they have different connotations to people," suggested one realtor. "If we could change the wording somehow it might have a different effect when you're trying to, you know, get laws passed and have discussions with the community." One participant thought it should be clearer that so-called "affordable" housing isn't necessarily for poor people but really for middle-income people. "It's not tricking anyone," he said, "but, you know, we all know that the median income for people is actually a very high number, and most people don't realize how high the number is. But you use the word 'affordable housing' in that same sentence, and all of a sudden it goes from what the real number is down to what people, you know, consider not normal housing." One of the realtors urged people to see through the wording. "The thing is," he said, "you can have really quality buildings and you don't have to stigmatize it as being affordable development or workforce development."

This question of what is "affordable" is, we found, a big obstacle to affordable housing development in the region, and affordable units are going to people who don't need them. "What most people think of as affordable may not be what in reality is defined as affordable," said one resident, "because in a lot of these units, it's a multiple of the median in the area and I think you could make, like, \$70,000 a year and live in one of these affordable housing units." Several participants expressed concern that "affordability" may amount to "a trick of a lot of these apartment developers." One said, "You're letting developers essentially at that point determine what is considerable affordable." Another said "first-year attorneys and software developers"

“You’re looking at somewhere between 25 to 50% of AMI, which I don’t know what that comes out to when you do the math, but that’s well below what market rents are.”

are living in the units. “They call it affordable and workforce housing but they’re not being held accountable for that.”

“What’s affordable, though?” asked the director of an organization that works with low-income people. “The challenge is, for us, if we got average wages of twelve dollars an hour, that’s affordable for a decent swath of our community. Another part of our community is making less than that. So, when you talk about those AMI numbers, you’re looking at somewhere between 25 to 50% of AMI, which I don’t know what that comes out to when you do the math, but that’s well below what market rents are.” From this point of view, said one of the planners we spoke to, “saying that a \$300,000 starter homes is affordable is something that people think is completely insane to hear.” But if almost any development engenders opposition, if “affordable” carries a stigma, that problem will be hard to solve.

Ways Forward

Most of the focus group participants, notwithstanding the obstacles which we have described in detail here, remained solution oriented. They threw out ideas, often *sua sponte*, sometimes in reply to probing questions. There were many of these suggestions; we will summarize a few of them here.

A social service provider’s suggestion was straightforward. “Maybe the city and county will further strive to help people with affordable housing,” she said, “because they could do a little more.” A local resident said, “That’s what we lack right now, the leadership that we assume is there in our elected officials isn’t actually realized.”

Several spoke of citizen engagement. “To me, the policy has to be there and the political will,” a nonprofit staff member told us, “and that goes back to the citizens voting, honestly.” He

continued, “I think you’ve got to get those voters to buy into that everybody is better off when everybody has housing right and so that's what people miss. They get very, ‘I want to protect mine, what’s mine, you're going to, you know, decrease my property value.’ But ultimately, we're all better off, all of us are lifted up.” Some of the planners were in accord, saying that more citizens should attend public hearings, and say “I support this in my neighborhood, because I want a more affordable place to live.” This group took on some of the responsibility, one suggesting that “we as planners could do a better job of educating the general public.”

Most of the proposals, however, were on policy lines. For example, some thought financial incentives were needed. “You give incentives for those private landowners to provide units with some kind of subsidy,” suggested one real estate professional. One of the builders concurred, expressing the perhaps obvious point that the builders can’t provide affordable housing without incentives. On the other hand, as we’ve mentioned, the possibility that real estate businesses could forego some amount of their profit has been seriously discussed by some.

Variations on inclusionary or set-aside provisions were discussed. One developer said it should be included in the conditions attached to rezoning or conditional use approvals. “There should be a requirement,” he said, “and whether it's 10% or 20% or—if it's a requirement, the city has made the stand that this is truly important to them, so much so that they've made it a requirement, not a request.” Another urged that concessions be granted to developers willing to provide affordable units in areas where more density is deemed appropriate. “If you build in these areas,” he suggested, “and ten percent of your units are workforce housing, as defined by whatever that might be, you can do as many units as you want.” Another real estate person made a similar point, suggesting that density could be offered in return for affordability, but if the developer wished to “buy your way out of it, you have to pay what it costs actually to build those units.”

Another described an innovative scoring system for RFPs. “Twenty-five of the hundred points scoring system was for affordable. So, if your project had affordable housing, it automatically got twenty-five points. That, to me, demonstrated that the city took housing seriously in that request for proposal.”

“There should be a requirement, and whether it's 10% or 20% or, if it's a requirement, the city has made the stand that this is truly important to them, so much so that they've made it a requirement, not a request.”

“If we want housing affordability, it's by right, and that way, I am not being held hostage or blamed for ruining a community.”

Affordable housing bonds were taken up by more than one of our groups. The participants looked to other North Carolina cities for guidance, Wilmington being behind them in this area. “I like the bond referendum like Durham did,” said one nonprofit staff member. “It’s something that’s been talked about but not seriously pursued,” said another. “We've had speakers in from other communities, Greensboro, Fayetteville, Durham that have done huge bond issues and say, ‘Here's how it's done,’ but we haven't had a whole lot of government movement toward that.” Another participant, a nonprofit administrator, pointed out that Wilmington has some related experience. “To be clear, we've passed school bonds, we’ve pass park bonds. It can be done. I don't know if we've even tried a housing bond on its own,” but this man thought the employers and citizens of Wilmington would support it. But another community leader cautioned that the word “affordable” might scare people off. “If we want to do things like bond issues,” she said, “or if we want to have this become a big community push, we’ve got to overcome that semantic block.”

Land trust have been tried in Wilmington, and this model was mentioned several times in our focus groups. We were told of a transaction in which a group of nonprofit buyers, including the land trust, was organized “to buy twenty of these homes that would be repurposed and then people can buy them from those nonprofits at favorable interest rates, and the county has been interested in participating in that.” One of the developers spoke about “a creative way to, you know, if the county and the city are getting involved, to buy the land and then make the deed

restricted,” to ensure properties remain owner-occupied and are kept out of the hands of speculators and investors. And another developer pointed out that the land trust helped avoid concentration of affordable housing. “One of the goals of the land trust,” he said, “was to try to find homesites throughout the city, not just on the south side or the north side, just try to spread out.”

Public housing doesn’t get much love these days, but one developer endorsed the concept, with a condition. “I would be all for public housing,” he said, “but that public housing isn’t permanent. And unfortunately, our current public housing situation is seen as the only option for the rest of your life, and that’s not healthy for a community.” This condition seems rooted in a notion of stigma, which, our participants told us, might change.

One of the biggest areas of discussion by far concerned by-right zoning options. The endless rezoning controversies seem to have exhausted everyone. “If you’re going to make me do workforce housing, then don’t make me go through the rezoning process,” said one developer. “As a community, if we want housing affordability, it’s by right, and that way, I am not being held hostage or blamed for ruining a community and overcrowded schools and allowing all these criminals to move into my projects.”

The planners we spoke to, who as we’ve mentioned have repeatedly found themselves in the middle of development disputes, concur with this approach. “New Hanover County’s going to continue to struggle with being able to accommodate more density in any place without providing that to happen by right,” said one. “It is rare to have a by right project, you know, a zoning district that allows a multi-family development to happen by right.” Due to zoning misalignment, not that the tools haven’t been adopted, we were told. But, said a focus group member, “One of our interim steps, is that we found our development code didn't have a lot of standards in place that people were asking for as part of conditional projects. So, with our code update what we've tried to do is put those standards in place to help build a little bit more trust that you don't necessarily have to have a conditional rezoning with a site-specific plan in order to guarantee quality development.”

And again, we heard about the sale of the hospital as a way forward. “It creates a \$1.25 billion foundation. That might be something that a good proposal could address,” for housing development for low-wage workers, according to one administrator.

Survey Findings

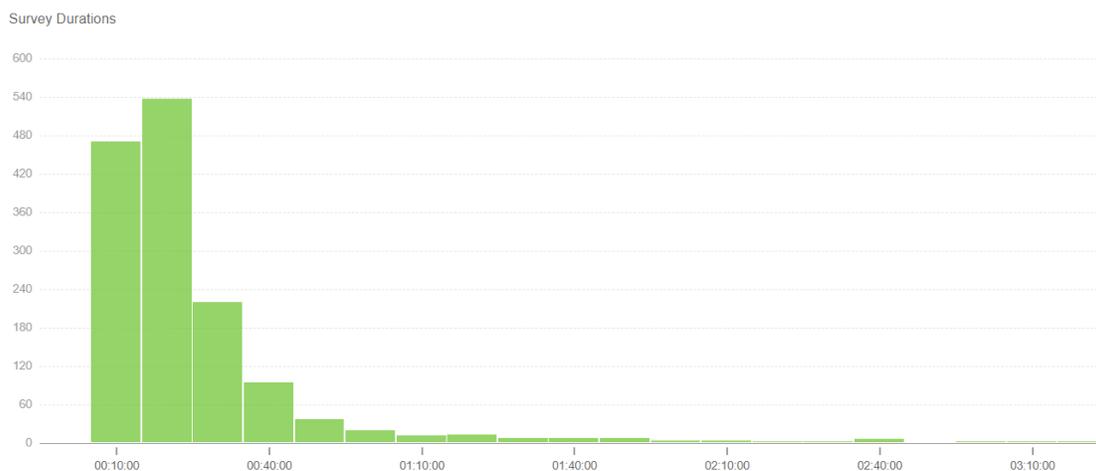


Figure 10 - Survey Duration

Survey Development and Dissemination

The New Hanover County Housing Opinions Resident Survey was produced in a collaborative effort between UNCG CHCS and New Hanover County and the City of Wilmington (see Appendix C for survey instrument). The survey was offered in both English and Spanish versions and easily rendered on mobile and desktop browsers. The survey opened on Aug 10, 2020 and recruitment began shortly thereafter by means of a public press release posted to the New Hanover County Communications and Outreach page,⁸ the City of Wilmington News Page,⁹ both New Hanover County¹⁰ and City of Wilmington¹¹ Facebook Pages, Twitter,¹² NextDoor,¹³ and picked up thereafter by several media outlets including WECT,¹⁴ WHQR,¹⁵ WilmingtonBiz Insights,¹⁶ NewsBreak,¹⁷ etc. There was a total of 1,463 respondents over the course of 20 weeks. The largest number of responses were reported in mid-September after the City and County engaged in their media campaigns. On average, the survey took between 10 to 20 minutes for most people to complete.

⁸ <https://news.nhcgov.com/news-releases/2020/09/community-invited-to-complete-workforce-housing-survey/>

⁹ <https://www.wilmingtonnc.gov/Home/Components/News/News/6615/>

¹⁰ <https://www.facebook.com/newhanoverco/photos/a.131188606334/10158298102431335>

¹¹ <https://www.facebook.com/cityofwilmington/photos/10158584489013672>

¹² <https://twitter.com/NewHanoverCo/status/1311291014162907138>

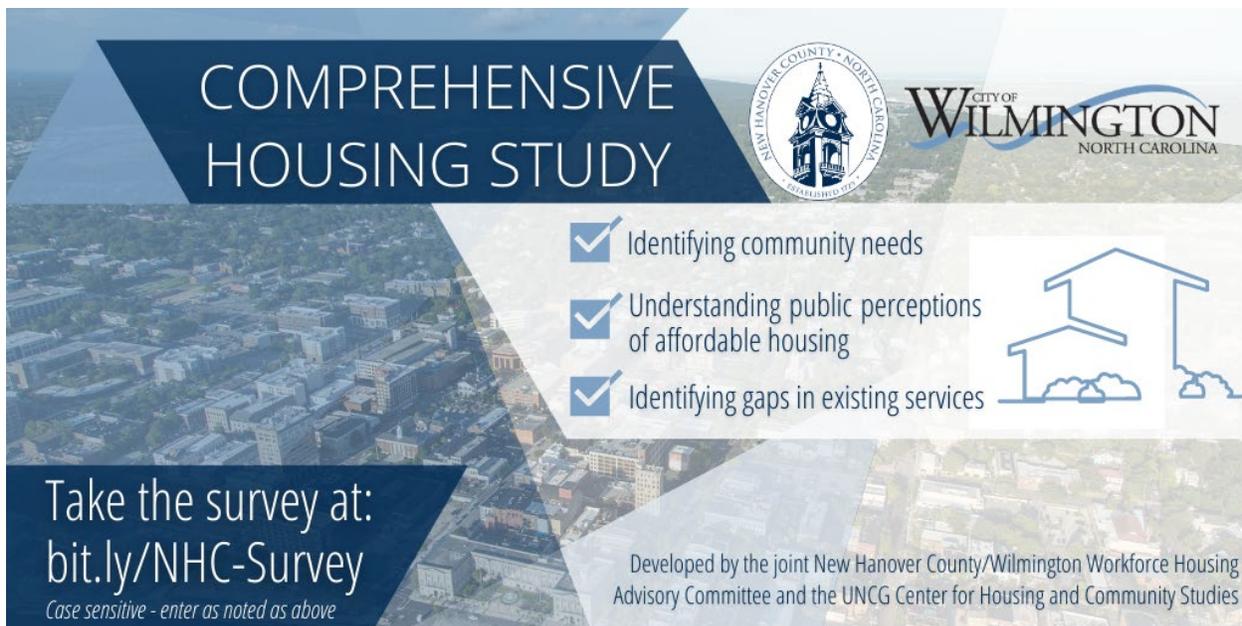
¹³ <https://nextdoor.com/agency-post/nc/new-hanover/new-hanover-county-emergency-management911-communications/community-invited-to-complete-workforce-housing-survey-161596139/>

¹⁴ <https://www.wect.com/2020/09/11/new-hanover-co-seeking-input-workforce-housing-area/>

¹⁵ <https://www.whqr.org/post/nhc-workforce-housing-survey-underway-officials-say-results-will-drive-future-policy>

¹⁶ http://www.wilmingtonbiz.com/insights/chris_coudriet/share_your_feedback_perceptions_about_workforce_housing_and_housing_affordability/2808

¹⁷ <https://www.newsbreak.com/news/2103295346917/nhc-workforce-housing-survey-underway-officials-say-results-will-drive-future-policy>



**COMPREHENSIVE
HOUSING STUDY**

NEW HANOVER COUNTY • NORTH CAROLINA
CITY OF WILMINGTON
NORTH CAROLINA

- ✓ Identifying community needs
- ✓ Understanding public perceptions of affordable housing
- ✓ Identifying gaps in existing services

Take the survey at:
bit.ly/NHC-Survey
Case sensitive - enter as noted as above

Developed by the joint New Hanover County/Wilmington Workforce Housing Advisory Committee and the UNCG Center for Housing and Community Studies

Figure 11- New Hanover Survey Social Media Graphic

Community invited to complete Workforce Housing Survey

NEW HANOVER COUNTY, NC – The joint New Hanover County/City of Wilmington Workforce Housing Advisory Committee has launched a comprehensive housing study and public opinion survey to help obtain additional information and inform efforts related to workforce housing needs and programs in our community.

The public is encouraged to [complete the public opinion survey here](#).

“Access to quality, affordable housing for every single person in our community has been, and continues to be, a gap that we must address,” said Workforce Housing Advisory Committee Chair and community advocate Evelyn Adger (Bryant). “Housing is a foundational need and contributes to every person’s, every child’s overall health. It is so important that we get a better understanding of what the public’s perception of workforce and affordable housing is, and also get real data that will help inform our recommendations to the Board of Commissioners and City Council on programs and education that is needed to help our residents. If you live in New Hanover County, please take this housing survey and help us in our work.”

The public opinion survey will be open for the next two months and any resident in New Hanover County, including the City of Wilmington, can take the survey. It takes approximately 15 minutes to complete and is completely anonymous. Community groups, nonprofits, places of worship, businesses, and others are encouraged to share the housing survey to help ensure a diverse and high response rate.

The survey was developed by UNCG Center for Housing and Community Studies in collaboration with the Workforce Housing Advisory Committee. A final report of both the public opinion survey and housing study is expected to be presented to the New Hanover County Board of Commissioners and Wilmington City Council in early 2021.

The survey can be accessed online at go.uncg.edu/nhresidentsurvey.

Figure 12 - New Hanover Survey Press Release

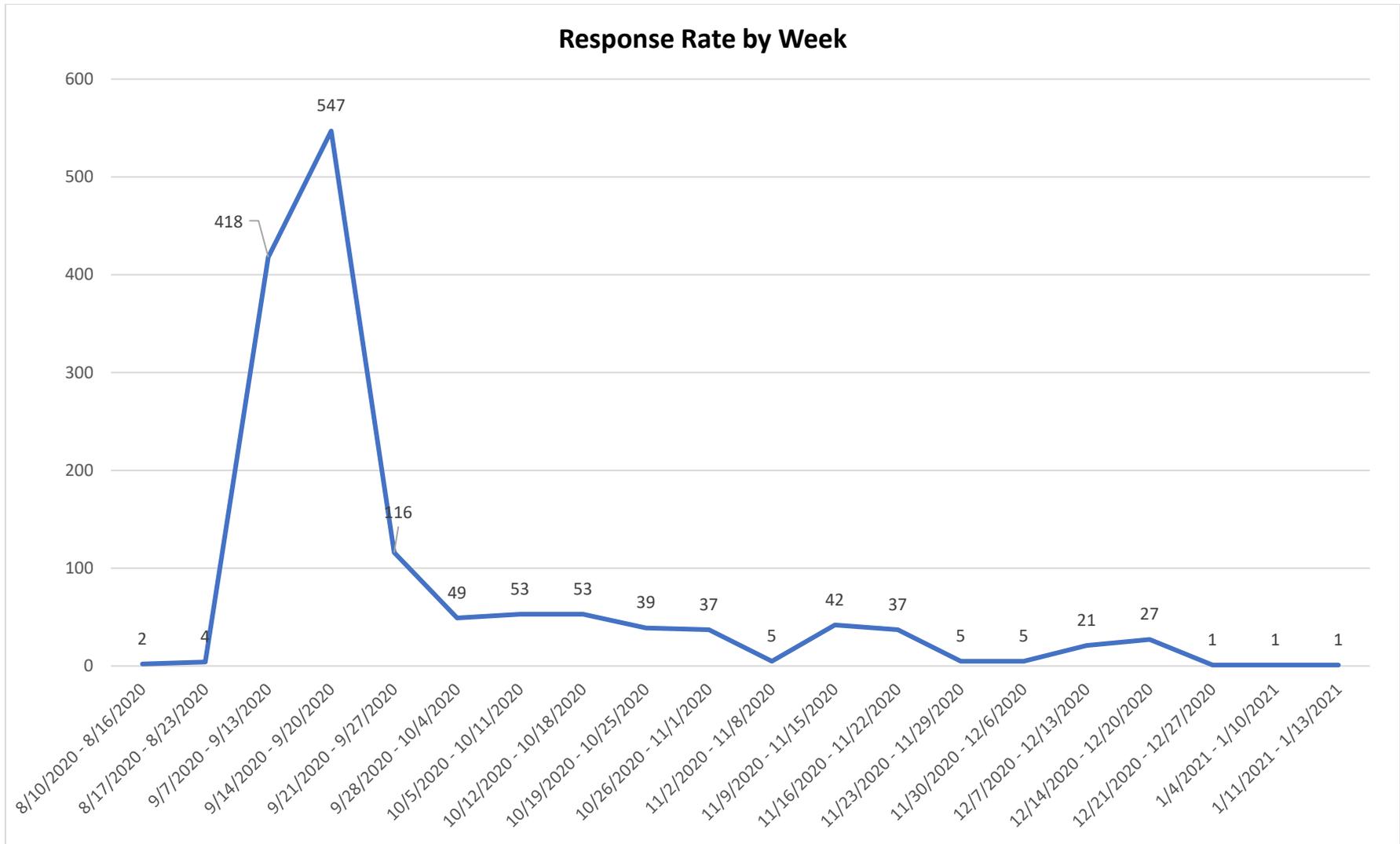


Figure 13 - Survey Responses by Week



Figure 14 – Duration of Residential Tenancy of Respondents

Characteristics of the Respondents

On average, residents who answered the survey had lived in the area for more than 11 years, with the largest response from residents of more than 20 years (see Fig X above). Most respondents grew up in the region (23.4%) or moved there for a job or business opportunity (30.4%). About one-in-ten respondents moved to New Hanover for school or to be with their spouse or partner. A smaller number (7%) came for retirement or to take care of a family member.

The summary table (next page) shows that responses by race were close to the demographics of New Hanover County as 78% of residents identify as white and 15% of the residents are African American, while 80.7% of respondents were white (n=1,014) and 14.4% were African American (n=181). Most participants were female (69.7%, n=884). Fewer than 1% identified as trans, non-binary, or other (n=11). The most frequent age group was 45-54 with 315 respondents or 23.5% of all responses. On par with 2019 ACS statistics for educational attainment, nearly two-thirds of the total participants (65.7%) had at least 4-year college degrees. More than half of respondents were homeowners (60.7%, n=762) though we did see differences by area of the County with more renter respondents in planning areas along the coast, central Wilmington, and western New Hanover. Renters made up 32.2% (n=405) of respondents while 4.9% (n=61) respondents were staying with friends or family, seven were unsheltered, and 12 were in homeless shelters. Only 11.7% (n=145) survey participants shared their home with unrelated family members. In addition, more than half (58.8%) were living with another adult, and only a quarter of households (27.4%) had minor children in the home.

Table 6 - Survey Respondent Characteristics

Sex		Race/Ethnicity	
Male	373 (29.4%)	White	1,014 (80.7%)
Female	884 (69.7%)	African American	181 (14.4%)
<i>Others</i>	11 (0.9%)	<i>minority group</i>	101 (8.1%)
Age		Highest Education Attainment	
18 - 24	45 (3.4%)	Less than high school	10 (0.8%)
25 - 34	235 (17.5%)	High school graduate	80 (6.3%)
35 - 44	281 (21.0%)	Some college	182 (14.4%)
45 - 54	315 (23.5%)	2-year degree	151 (11.9%)
55 - 64	269 (20.1%)	4-year degree	452 (35.7%)
65 - 74	158 (11.8%)	Masters	290 (22.9%)
75 - 84	29 (2.2%)	Professional degree	54 (4.3%)
85 or older	3 (0.2%)	Doctorate	36 (2.8%)
Under 18	1 (0.1%)		
Adults in Home		Minors in Home	
1 adult (just self)	300 (24%)	0	830 (67.9%)
2 adults (include self)	734 (58.8%)	1	199 (16.3%)
3 adults	145 (11.6%)	2	136 (11.1%)
Current Housing Status		Share Home with Unrelated Family Members	
Homeowner	762 (60.7%)	No	1,093 (88.3%)
Renter	405 (32.2%)	Yes	145 (11.7%)
<i>Other status</i>	89 (7.2%)		

Table 7 – Employment by Sector

Sectors	N	% of Cases
Other Professional (doctor, nurse, lawyer, IT/computer, marketing, real estate agent, clergy, businessperson, etc.)	416	33.3%
Government	301	24.1%
Office or support person (secretary, assistant, receptionist, etc.)	123	9.8%
Education (teachers, special education, day care, etc.)	107	8.6%
Service or retail worker (cashier, food service, waiter, hotel, housekeeping, etc.)	75	6.0%
Trade worker (carpenter, electrician, trucker, logger, mill worker, manufacturing, security guard, landscaper, etc.)	55	4.4%
Health Care worker (CNA, Personal Care Aide, Home Health Care worker, Pharmacy Tech, Phlebotomist, etc.)	49	3.9%
Law enforcement/Military	42	3.4%
Fine arts (artist, singer, actor, etc.)	30	2.4%
<i>Other</i>	213	17.0%

Employment and Income

In New Hanover County, most survey respondents self-reported working as professionals (416 or 33.3%) or in government (301 or 24.1%). Office workers and educators were both nearly 9% each. Only a small percentage of worked as retail, trade, and health care workers, or law enforcement. For those who reported working in "other" fields, the frequent mentions were business owner, community worker, disabled, film worker, fireman, non-profit, social worker, and so on. Since most respondents were working in professional sectors, the self-reported gross household income was well above the 2019 ACS median household income of \$69,184. However, the distribution of incomes in line with *Figure 4 - Household Income Distribution ACS 2019* found in our socio-demographic profile of the County. The income distribution of respondents was clearly linked to residential location as can be seen in the figure on the next page which shows higher household reported incomes along the coast and central New Hanover/Wilmington and the lowest incomes in the north-central area of the City of Wilmington and westernmost planning areas of New Hanover County.

Gross Household Income of Respondents

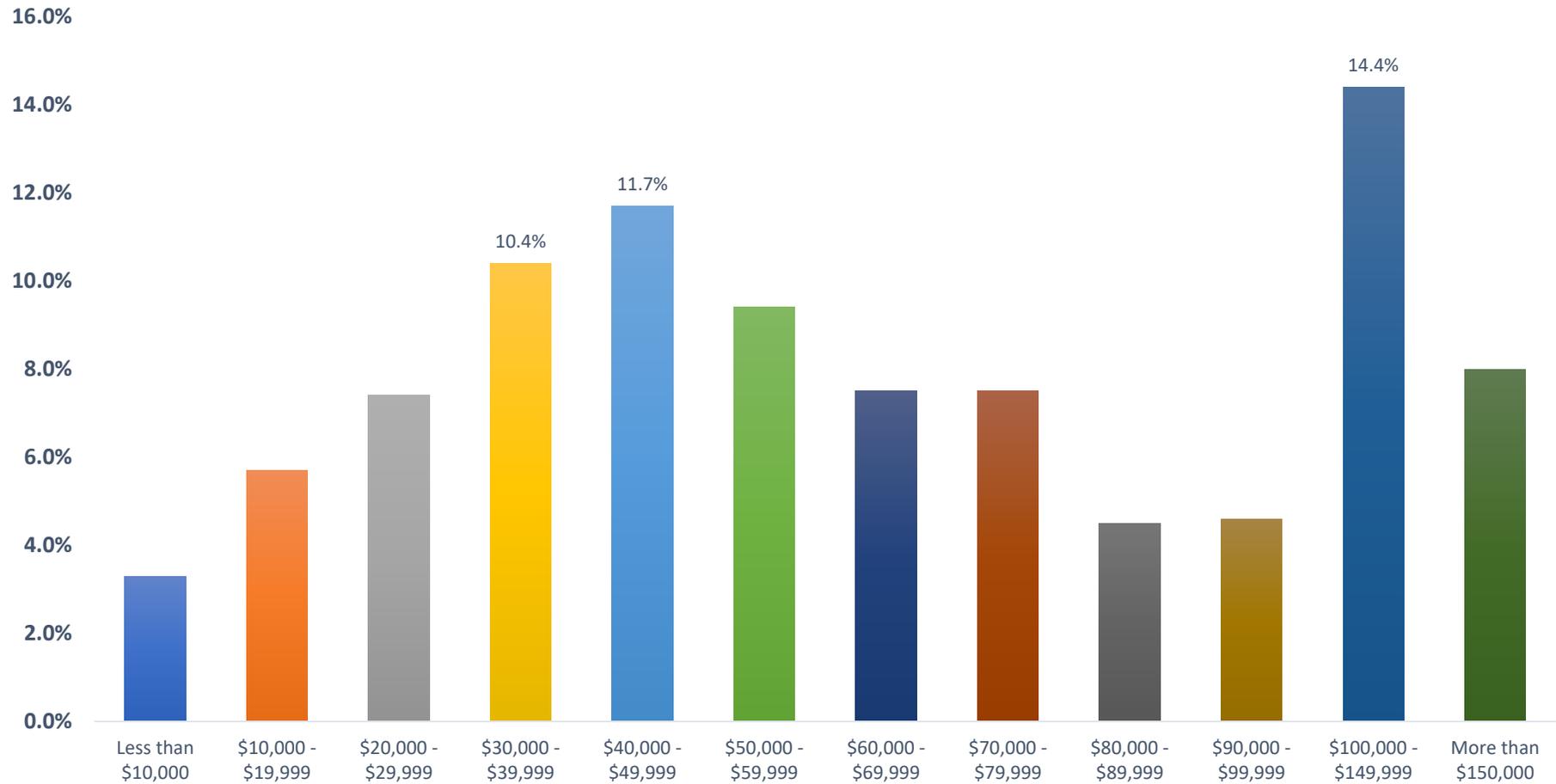
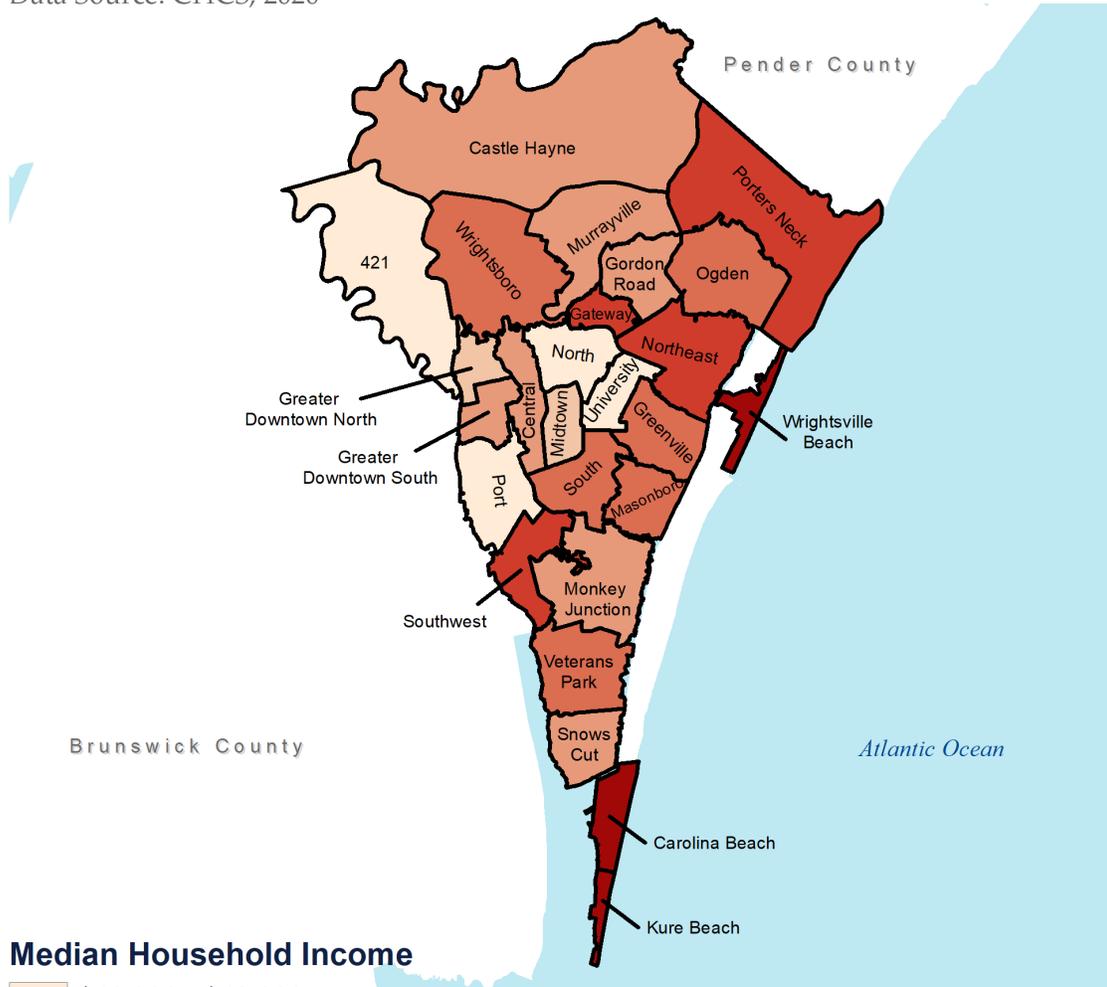


Figure 15 - Gross Household Income Level in New Hanover County

New Hanover County, NC

Housing Opinion Resident Survey: What was your gross household income for 2019?

Data Source: CHCS, 2020



UNC GREENSBORO

Center for Housing & Community Studies

Date Created: 1/19/2021

Figure 16 - Gross Household Income Distribution in New Hanover County Areas

Housing Affordability and Cost Burden

While one-in-four (27.55%) homeowners and more than a half (50.28%) of renters are cost burdened according to the American Community Survey, nearly two-thirds of respondents (63.6%) to this survey reported that they worry about spending too much of their income on housing costs (including rent/mortgage, utilities, home insurance, etc.). This cost-burden was disproportionately felt by renters with half of homeowners (52.4%) acknowledged their worries and 83% of renters concerned about total costs. On average, homeowners indicated that mortgages in the \$1,000 to \$1,250 range was best for them. Meanwhile, renters indicated \$750 to \$1,000 or less in gross rent was better for them. Notably, nearly one-in-ten renters (8.9%) needed housing with rents lower than \$500 monthly. According to ACS 2015-2019 data, there are currently 5,188 units (10% of all units for rent), that meet these criteria.

Given the above understanding, both homeowners (74.2%) and renters (89.5%) think that the maximum affordable monthly payment for a safe and quality home in the County should range from \$500 to \$1,599. Only very small number of homeowners (11.2%) and renters (3.3%) felt that the maximum amount should go higher to \$1,600 to \$1,900. When monthly payment goes beyond \$2,000, there was a clear contrast that more homeowners (12.3%) think they can afford the mortgage than renters (2.3%) who think they can afford such amount of rent.

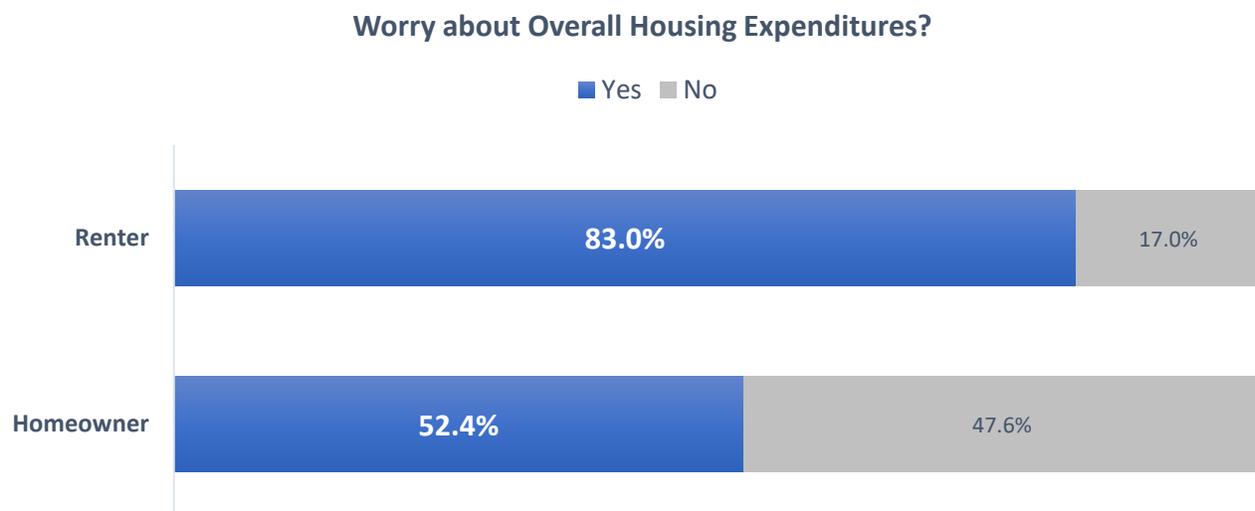


Figure 17 - Worry about Overall Housing Expenditures

Monthly Affordability Homeowners vs Renters

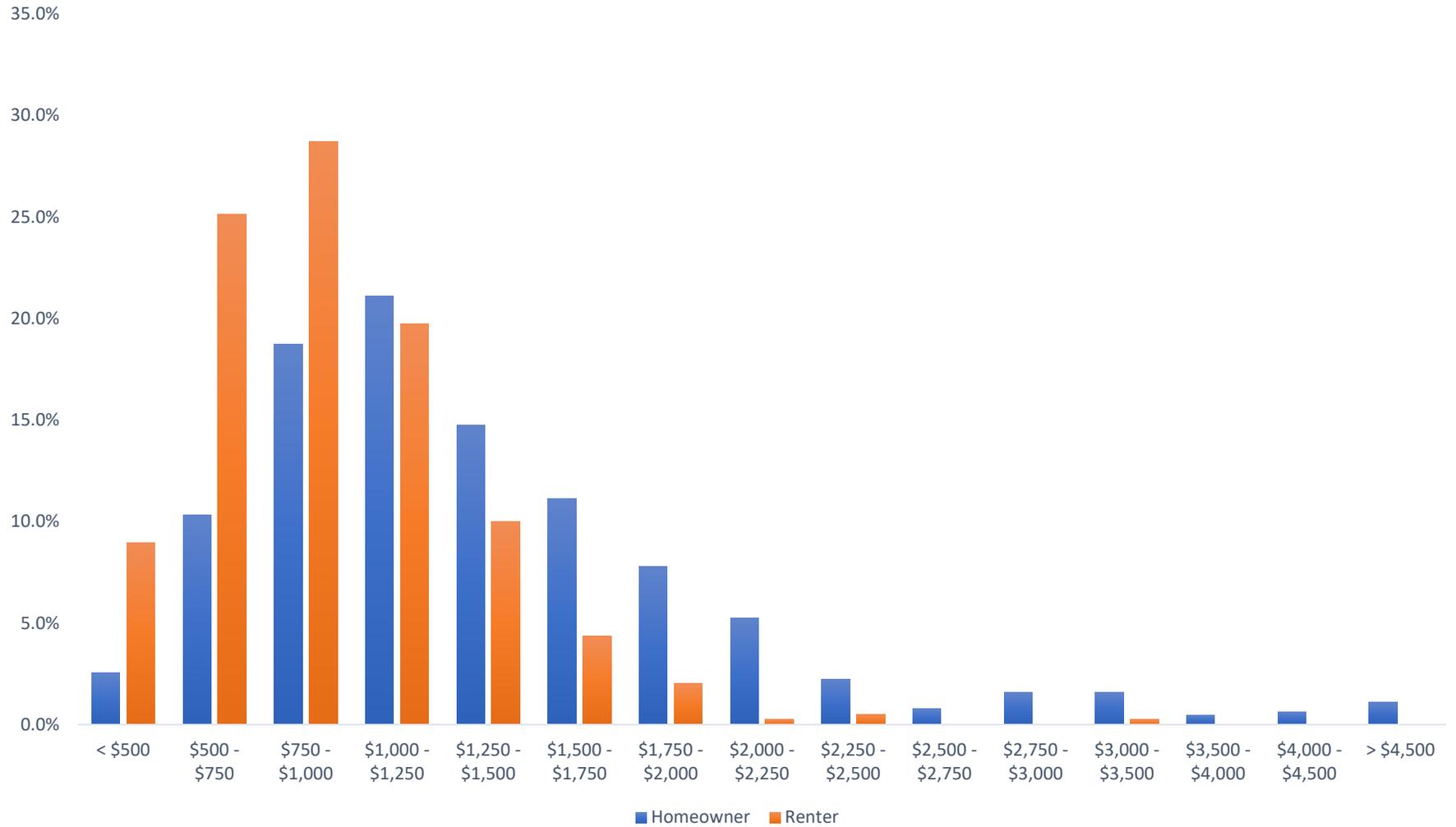


Figure 18 - Monthly Payment Comparison for Homeowners and Renters

New Hanover County, NC

Housing Opinion Resident Survey: How much are you able to pay each month for rent or mortgage (not including utilities, home insurance, etc.)?

Data Source: CHCS, 2020

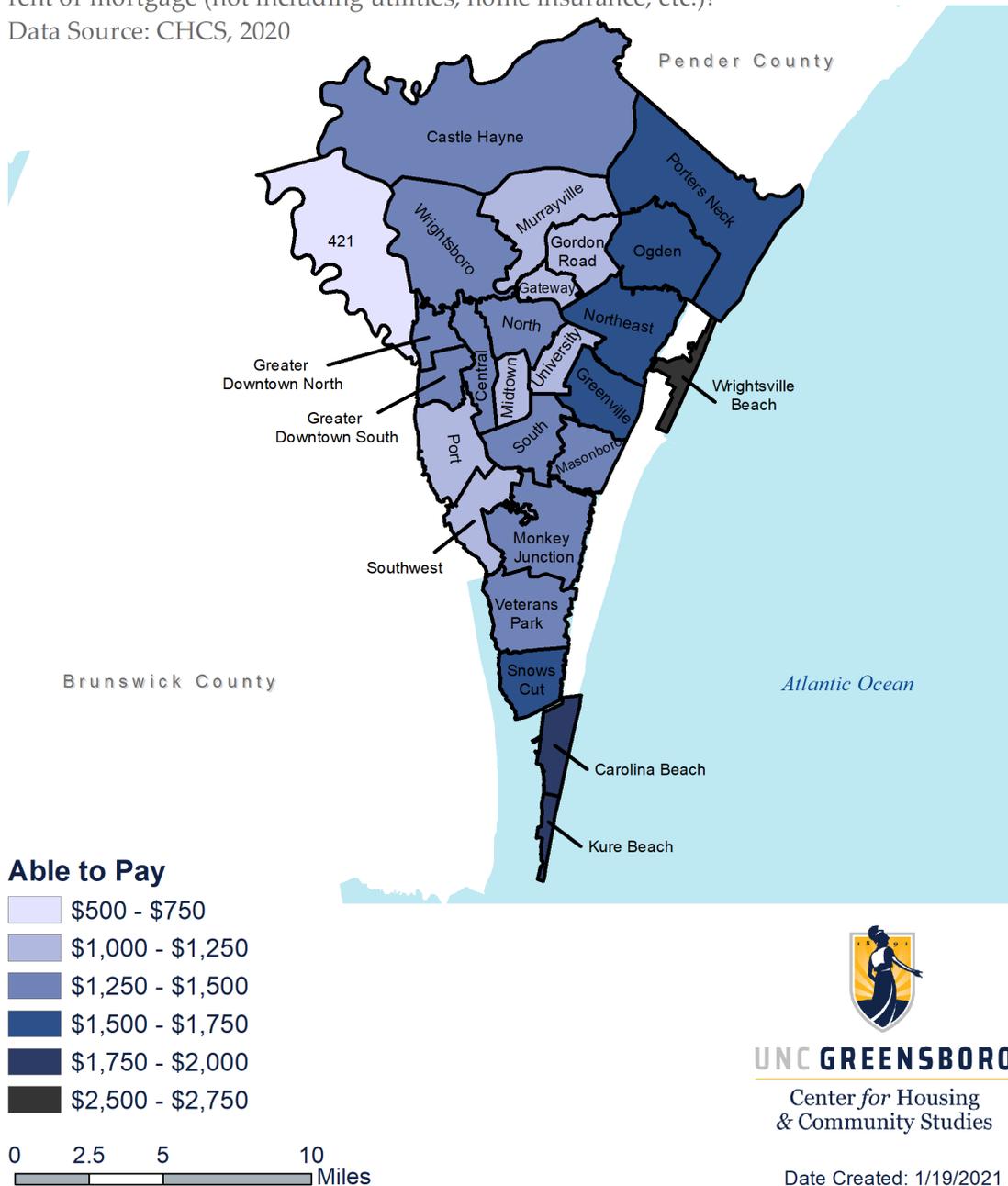


Figure 19 - Monthly Affordable Rent New Hanover County (mean response by planning area)

Preferred Housing Characteristics

A little over half of the total respondents (499 or 50.2%) expressed satisfaction for living in their current place. Logically, the longer they have lived in their area, the more desire to stay where they are. This also held true for respondents with higher and higher gross household income (see Fig 20). For respondents who currently own a home (602 people), most (69.4%) like living in current place. The percentage drops to 23.8% for those who are renting (319 people).

Nearly a quarter of respondents (229 or 23%) would like to move out of their current home but had no better option in their price range. For homeowners, only 15% of them expressed such thoughts, but this percentage doubled for renters (33.5%). In addition, the longer people have lived in their current place, the more they wanted to move but couldn't find a better place. For example, there were only 18.8% of people who lived in their region for less than two years that claimed they had to stay in their current residence, but nearly a quarter of people who lived in their home more than ten years wanted to move.

In terms of preferences, most of the respondents would prefer homeownership (1,029 or 88.4%) over renting (135 or 11.6%). As household income increases, preference for renting as a lifestyle choice decreased (see Fig below). For current homeowners, nearly all of them (97.8%) would love to continue to having homeownership. In contrast, there were only 26.6% of the current renters who would rather remain renting. There was no difference in preferences for homeownership by race and ethnic groups. Most respondents (84%, n=989) preferred single-family homes over apartments and townhouses. A slight majority (54.3%, n=656) preferred three-bedroom housing over one or two bedrooms. Most respondents (76.2%) agreed that 10-30 minutes commute was ideal. About 15% wouldn't mind commute longer than 30 minutes. Fewer people (7.7%) would prefer a shorter distance between work and home.

Table 8 - Preferred Housing Characteristics

Preferred Bedrooms		Preferred Home Type	
2 bedrooms	246 (20.3%)	Single-Family Home	989 (84%)
3 bedrooms	656 (54.3%)	Townhouse	77 (6.5%)
4 bedrooms	228 (18.9%)	Apartment in small complex	48 (4.1%)

Table 9 - Preferred Housing Characteristics

Distance	%	N
Walking distance	1.6%	15
A 5-10 minute commute by car or bus	6.1%	58
A 10-15 minute commute by car or bus	15.6%	148
A 15-20 minute commute by car or bus	26.4%	251
A 20-30 minute commute by car or bus	34.2%	326
A 30-45 minute commute by car or bus	12.3%	117
A 45-60 minute commute by car or bus	3.5%	33
More than an hour commute by car or bus	0.4%	4
	100.0%	952

Percentage Preference for Renting by Household Income

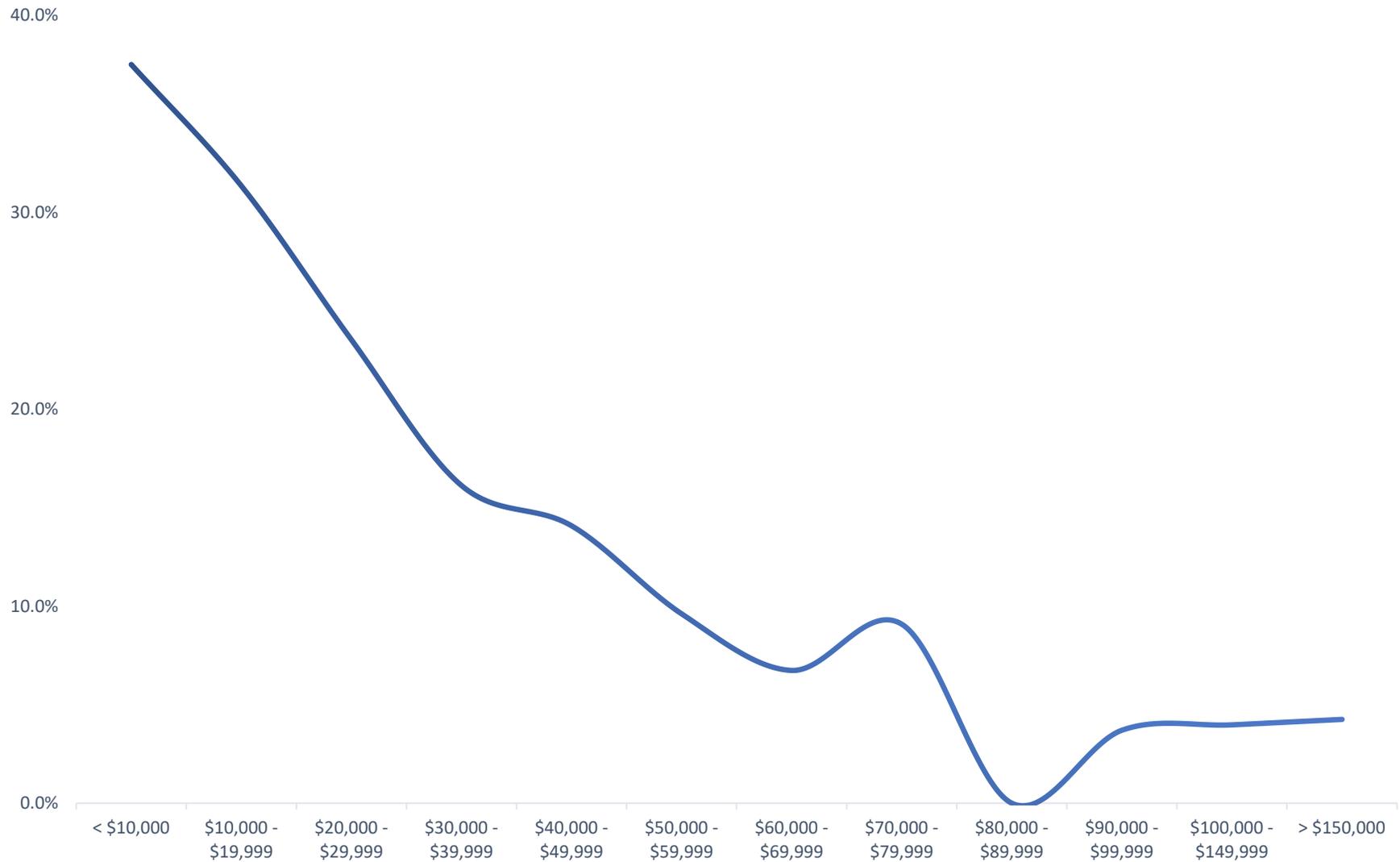


Figure 20 - Renting Lifestyle Preference % by Household Income

Satisfaction with Current Housing Condition by Income

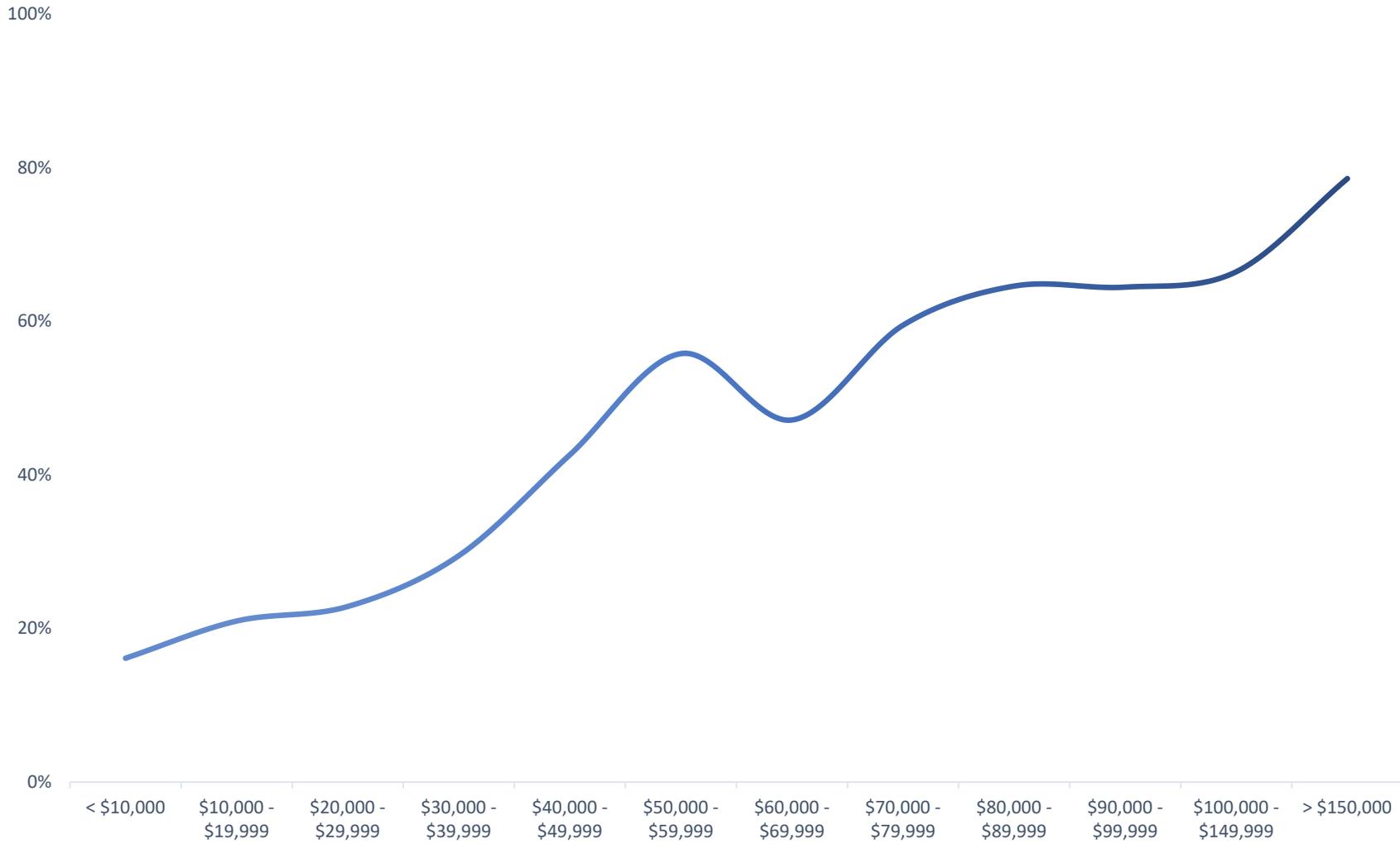


Figure 21 – Satisfaction with Current Housing Condition by Household Income

Wanted to Move but No Better Choices by Length of Tenure

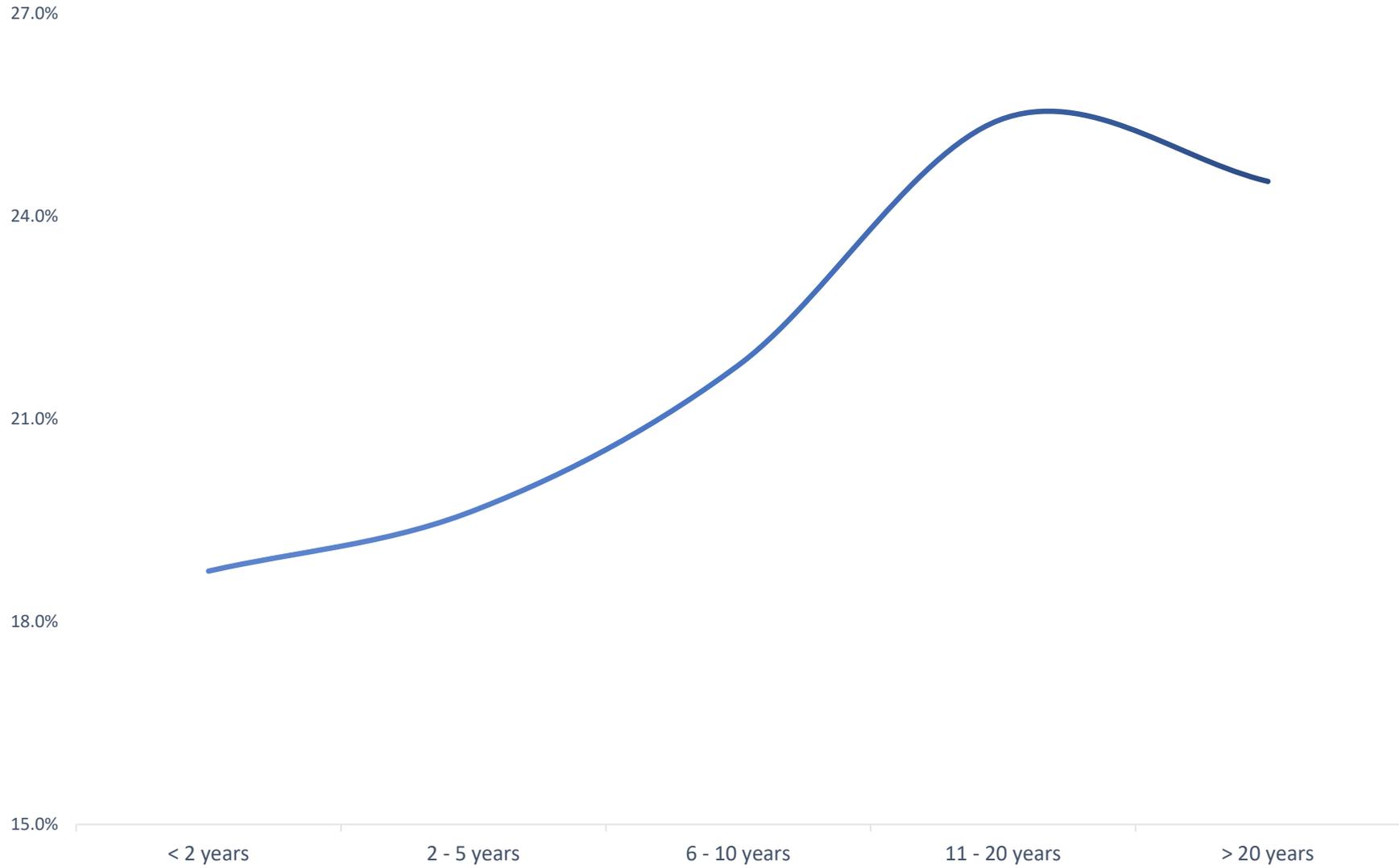


Figure 22 - Wanted to Move but No Better Option by Tenure

Perspectives on Affordable Housing

In this section of the survey, participants were asked their understanding to the term "Housing Affordability" and then how residents perceived affordable housing availability changing in New Hanover. Next, we review findings from four Likert-scale survey questions in order understand perspectives on affordability and quality of housing, as well as support for various affordable housing interventions.

Understanding of Affordability

A little over half of the participants in New Hanover County understood *Housing Affordability* as housing options that do not exceed 30% of household gross income. Nearly half of respondents also interpreted affordability as housing options for all income level residents and all ages. Only 11.1% of the respondents linked affordable housing as only applicable to senior citizens. However, 42.4% believed affordable housing to be synonymous with public housing. Respondents also shared their opinions on the changes of housing affordability in New Hanover County. Regardless of how long the respondents had been living in their area, there were only a few people who thought that affordability of housing was getting any better. Most agreed that the affordable housing situation was getting worse over time. Both homeowners and renters agreed affordable housing was getting worse. Renters, particularly, had greater agreement that housing is more expensive today.

Table 10 - Understanding of "Housing Affordability."

Understanding to the term "Housing Affordability"	N	% of Cases
Housing options with rent or mortgage payments that do not exceed 30% of household gross income	614	51.4%
A range of housing options for residents of all income categories (i.e., mixed income neighborhoods)	549	45.9%
Low-income and/or subsidized housing (i.e., public housing) for residents of all ages	507	42.4%
Low-income and/or subsidized housing (i.e., public housing) for senior citizens only	133	11.1%

Perceptions of Availability of Affordable Housing

(by tenure & current housing status)

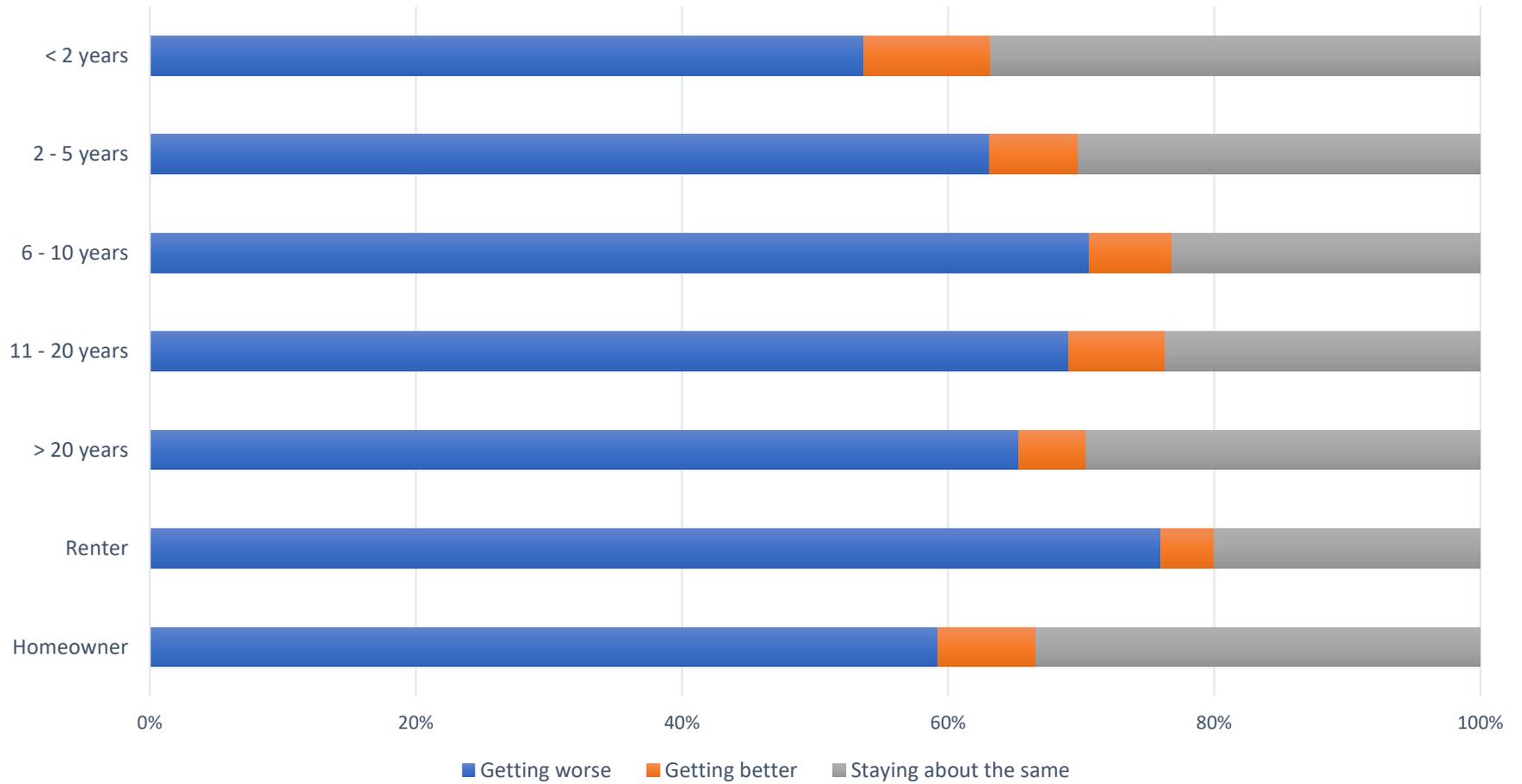


Figure 23 - Affordable Housing Availability Change by Living Years & Current Housing Status

Challenges for Finding Affordable, Quality Housing

Overall, respondents concur that finding affordable housing in the New Hanover area is very challenging. Renters rated all dimensions of finding affordable housing as more challenging than homeowners. There was also agreement that low income households (those with two minimum wage income earners or about \$25,000 a year). have the most difficulty in finding affordable, quality housing. Conversely, respondents perceived it as least challenging to find affordable, quality housing for those households with a median income.

Table 11 -. Identify the degree of challenge for affordable housing

Challenge	Very Challenging	Somewhat Challenging	Somewhat Easy	Very Easy	Not Sure
Finding affordable, quality rental housing.	65.9%	26.0%	3.6%	1.3%	3.2%
Finding affordable, quality housing to purchase.	57.3%	31.0%	6.5%	1.8%	3.4%
Finding affordable, quality housing for young adults who are just entering the labor force.	65.9%	23.1%	6.0%	1.3%	3.6%
Finding affordable, quality housing for a family with children near quality public schools.	53.3%	31.5%	5.9%	0.9%	8.4%
Finding affordable, quality housing for senior citizens.	50.9%	25.3%	5.8%	2.2%	15.8%
Finding affordable, quality housing for a family of four with two minimum wage income earners (\$7.25/hr x 2 earners or about \$25,000 a year).	84.6%	9.1%	0.9%	0.9%	4.5%
Finding affordable, quality housing for a family of four with a median income (\$25/hr for one earner or about \$51,500 a year).	44.1%	39.1%	9.4%	2.5%	4.9%

Challenges for Finding Affordable & Quality Housing (1=Very easy; 4=Very challenging)

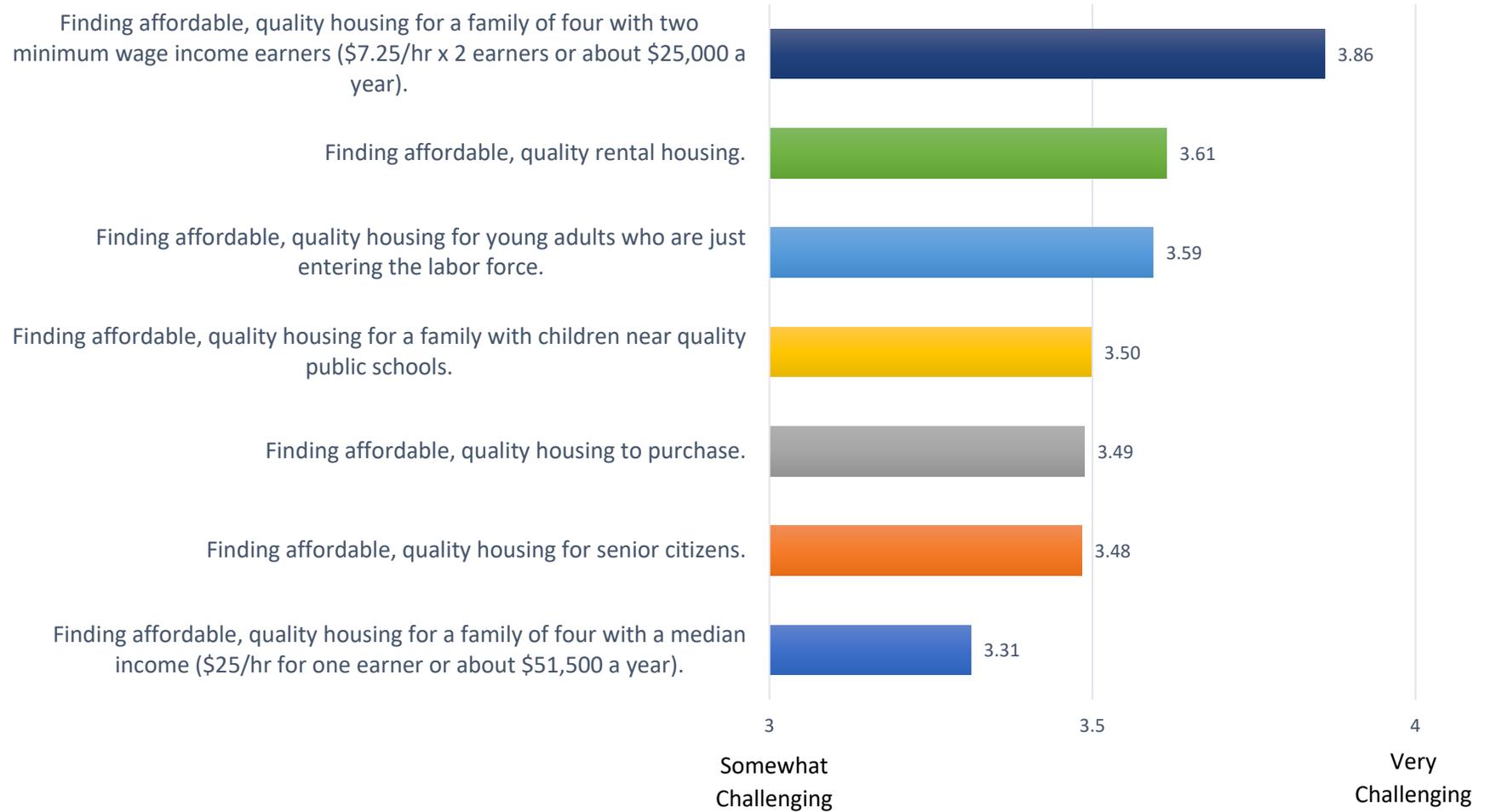


Figure 24 – Ranking of Challenges in Finding Affordable & Quality Housing in New Hanover

Perceptions of Need for Affordable Housing

Overall, respondents all "Agree" with all 10 statements regarding the need for affordable housing with highest level of agreement for "There is a need for more affordable housing in the City of Wilmington." Notably, there was less strength of agreement for more affordable housing in New Hanover County even though affordability was perceived to be a problem. Renters, had higher agreement level for all statements than homeowners. There was also a perception that affordable housing is not safe or decent. Finally, 87.4% of respondents agree that safe, decent, and affordable housing should be a top priority for the City and County Governments. Wrightsville Beach was the only planning area to differ on the priority of affordable housing. Murrayville, Snows Cut, and Cure Beach residents were less likely to agree that housing affordability is an issue in their communities.

Table 12 – Perceptions of Need for Affordable Housing in New Hanover

Perception of Need	Strongly Agree	Agree	Somewhat Disagree	Strongly Disagree	Not Sure
Housing affordability is a problem in my part of the county.	58.6%	24.4%	8.0%	4.3%	4.7%
Housing affordability is a problem in New Hanover County.	66.8%	22.6%	4.8%	2.7%	3.2%
Housing affordability is a problem in the City of Wilmington.	69.4%	20.2%	4.1%	2.5%	3.7%
It is important for all areas of the County to have affordable, quality rental housing.	68.1%	18.9%	7.4%	4.2%	1.4%
Affordable housing is necessary to ensure a strong regional economy.	68.6%	24.6%	3.1%	2.4%	1.2%
The government has an important role to play in making sure there are enough affordable places for people to live.	54.5%	27.4%	8.4%	6.4%	3.2%
Affordable housing is often not safe or decent housing.	38.2%	31.9%	17.8%	7.3%	4.7%
There is a need for more affordable housing in New Hanover County.	38.2%	31.9%	17.8%	7.3%	4.7%
There is a need for more affordable housing in the City of Wilmington.	69.5%	19.7%	4.1%	2.6%	4.0%
Ensuring that everyone has a safe, decent, affordable place to live should be a top local priority of City and County Governments.	64.0%	23.4%	6.3%	4.8%	1.6%

Perception of Need for Affordable Housing (1=Strongly Disagree; 4=Strongly Agree)

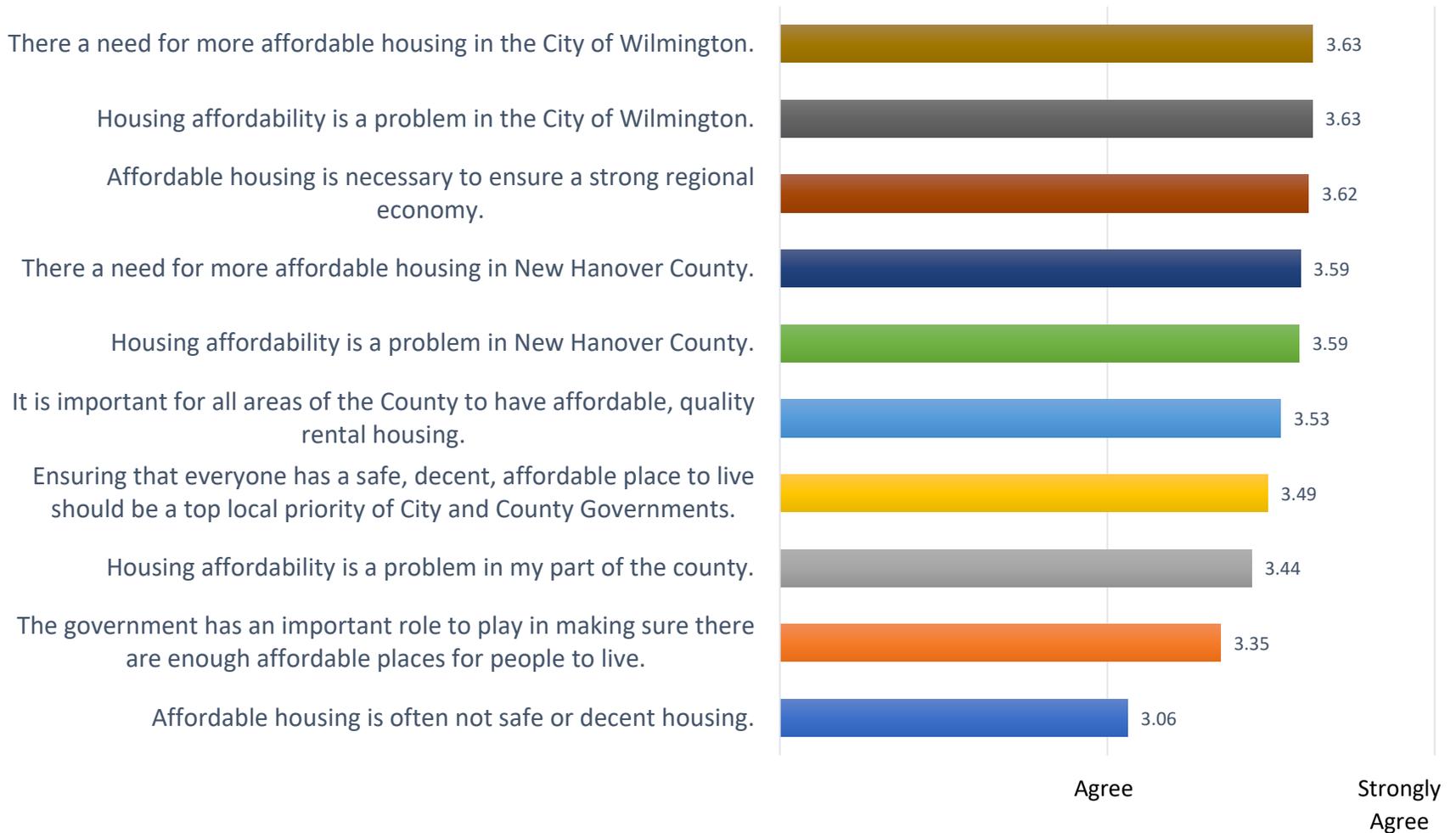


Figure 25 - Ranking of Perception of Need for Affordable Housing

Support for Pro-Affordable Housing Policies

Twelve statements of affordable housing policy were used to explore pro-affordable attitudes. respondents "probably would" show their support at least. There was great support for affordable housing in New Hanover County (including the City of Wilmington), including those that require local government to provide additional infrastructure and that use "governmental subsidies", such as loans and grants provided by the local government. There was also positive response to reclaiming vacant or under-used lots within neighborhoods and in existing urban areas. There was a lack of support for requirements of cost-effective construction techniques, incentives for increased density, and least of all policies that require respondents to pay more in property tax.

Renters were more in support of all affordability policies than homeowners. But they had clear differences in the level of support for a couple of statements. For example, renters "probably would" support "affordable housing that establishes mixed income neighborhoods" whereas homeowners scored far lower on average (mean = 3.29 vs. 2.80). Homeowners, also were more reserved in the level of support for "affordable housing in your neighborhood", "affordable housing that uses proceeds from the sale of the hospital or other government owned properties," and "affordable housing that includes 'incentives' for increased density in exchange for affordable housing, and fee waivers".

Table 13 - Support for Pro-Affordable Housing Policies

Would you support affordable housing as described above...	Definitely Would Not	Probably Would Not	Probably Would	Definitely Would
... in New Hanover County (including the City of Wilmington)?	4.3%	7.4%	34.3%	54.0%
... in your neighborhood?	10.2%	13.2%	31.9%	44.7%
... that includes "incentives" for increased density in exchange for affordable housing, and fee waivers?	12.7%	23.0%	36.6%	27.8%
... that receives Federal or State funding to help pay for the development of the housing?	7.0%	10.6%	40.7%	41.7%
... that requires local government to provide additional infrastructure such as water, sewer, road, etc.	4.8%	8.4%	41.0%	45.8%
... that is placed in vacant or under-used lots within neighborhoods and existing urban areas	5.2%	8.4%	42.6%	43.8%
... that uses "cost-effective construction techniques", such as building smaller units or using less expensive materials, or more units per acre?	10.3%	23.6%	37.5%	28.6%
... that uses "governmental subsidies", such as loans and grants provided by the local government?	6.6%	9.6%	42.9%	40.8%
... that uses a local housing bond?	7.5%	14.7%	46.7%	31.1%
... that uses proceeds from the sale of the hospital or other government owned properties	14.5%	15.4%	35.6%	34.5%
... that establishes mixed income neighborhoods (i.e., townhomes and apartments in traditional single-family developments)?	11.9%	14.1%	36.2%	37.8%
... that requires you to pay more in property tax?	25.6%	25.9%	32.0%	16.6%
... that includes "accessory housing" (i.e., mother-in-law suites, granny flats, garage apartments, etc.)?	6.6%	13.5%	43.6%	36.3%

Support for Affordable Housing Policies...

(1=Definitely Would Not; 4=Definitely Would)

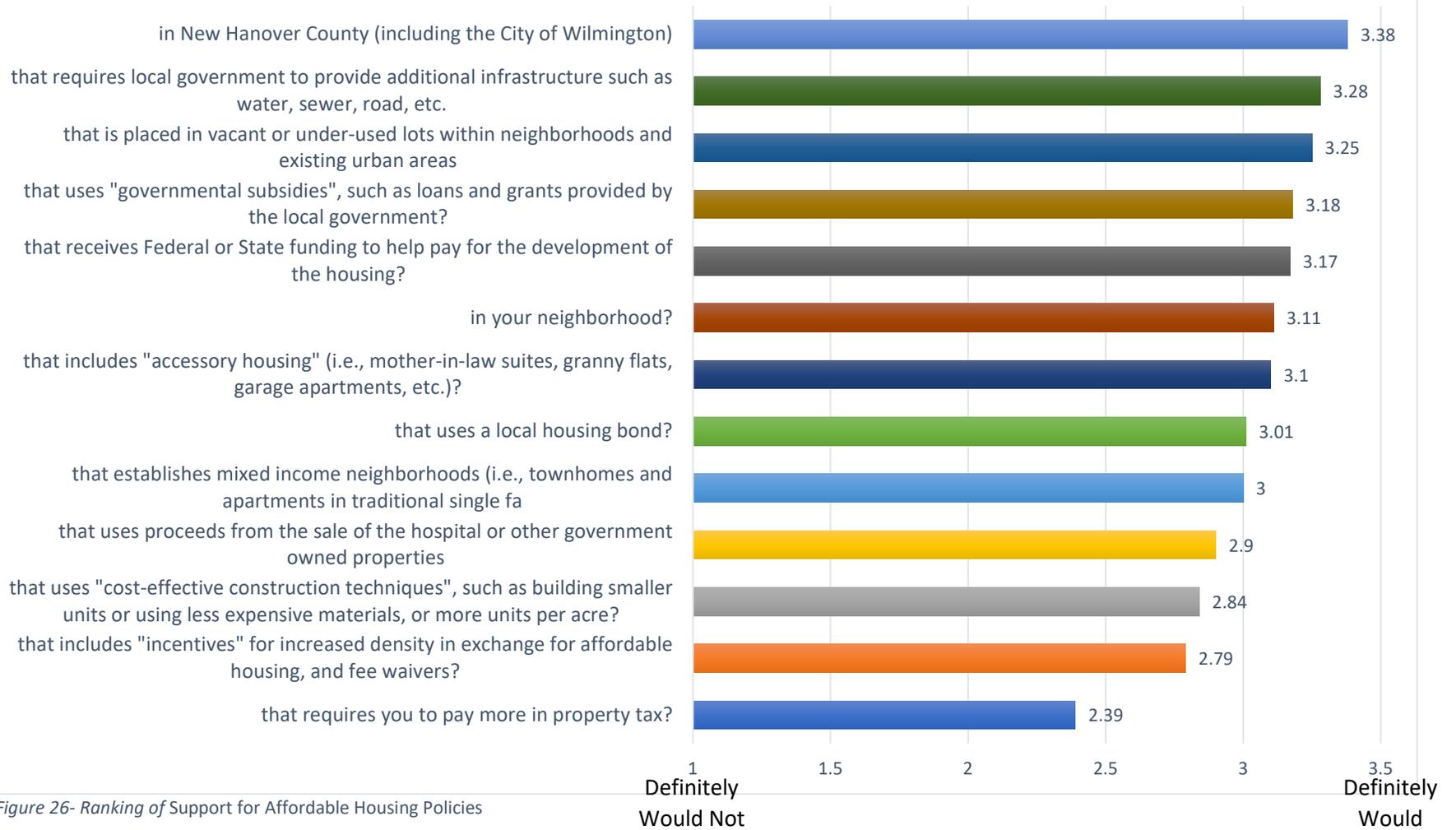


Figure 26- Ranking of Support for Affordable Housing Policies

Perceived Impact of Affordable Housing

Eight statements of perceived housing policy impact were used to explore NIMBY vs. positive attitudes toward affordable housing in their neighborhoods. Overall, respondents agreed that building affordable housing in their area would "increase racial diversity" (mean = 3.20) and that it would "positively impact the local economy" (mean = 3.01). However, they also indicated that it may increase traffic (mean = 2.99). Respondents "disagreed" that building affordable housing would "negatively affect the community's character" and "hurt local schools". They were less certain over impacts on crime and property values. Renters disagreed most with homeowners in the statement "building affordable housing would lower property values" (mean = 2.19 vs. 2.65). However, renters agreed more with "building affordable housing would make the community more attractive" (mean = 2.99 vs. 2.45).

Table 14 – Perceived Impacts of Affordable Housing

Building affordable housing in the general area that I live would...	Strongly Disagree	Disagree	Agree	Strongly Agree
... lower property values.	14.6%	39.4%	28.3%	17.6%
... increase crime.	21.2%	45.9%	20.9%	12.0%
... make the community more attractive.	11.1%	28.0%	45.4%	15.6%
... hurt local schools.	30.9%	51.9%	10.8%	6.5%
... negatively affect the community's character.	28.8%	48.1%	14.3%	8.8%
... increase traffic.	6.6%	15.3%	50.8%	27.4%
... have a positive impact on the local economy.	7.9%	12.6%	49.8%	29.7%
... increase opportunities for more racial diversity throughout the community.	6.7%	6.3%	46.9%	40.0%

Perceived Impact of Affordable Housing

(1=Strongly Disagree; 4=Strongly Agree)

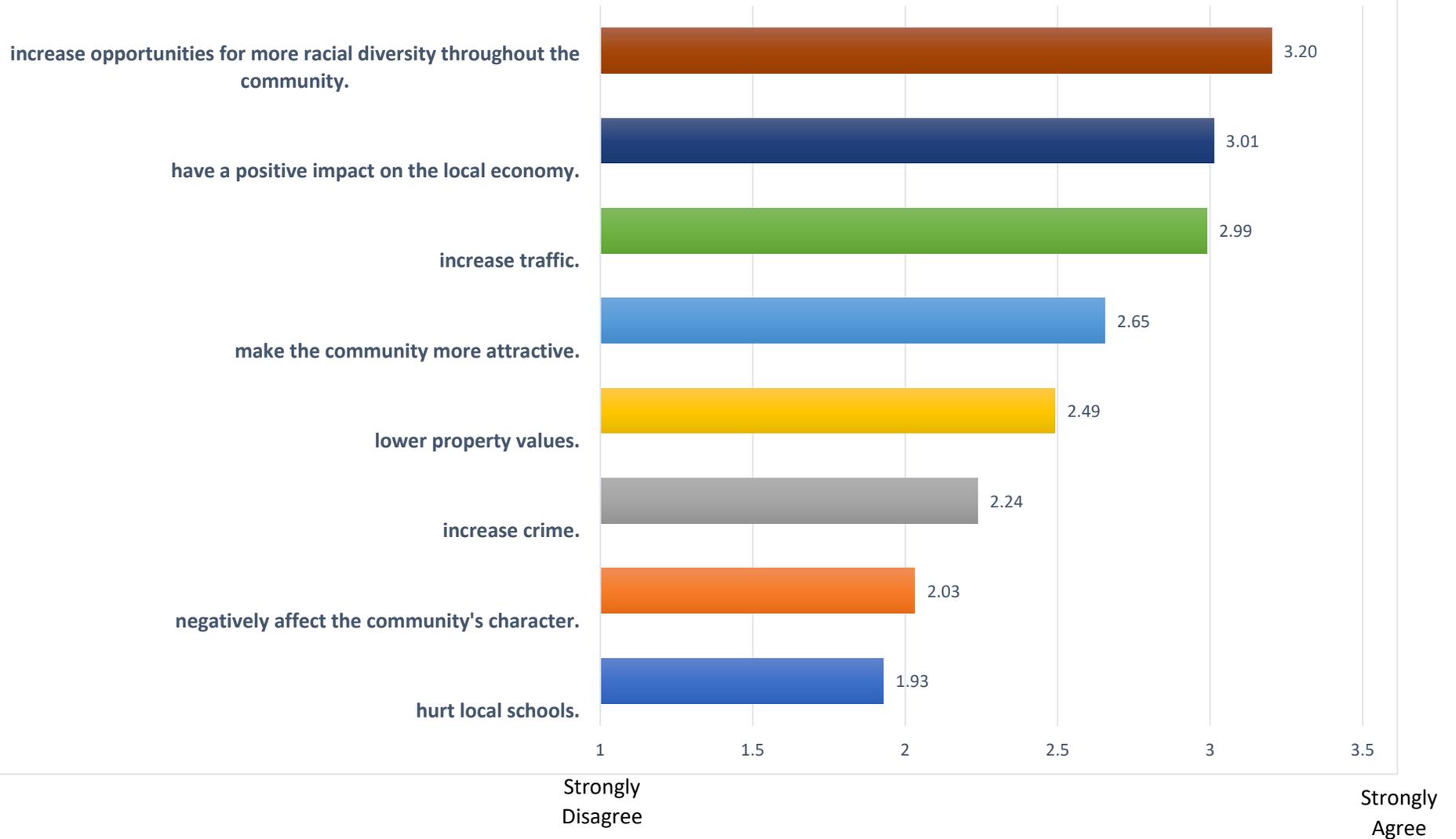


Figure 27- Ranking of Perceived Impact of Affordable Housing

Where to Build and Not to Build

Respondents to the survey were asked to indicate on a planning map their top three choice for where new affordable housing opportunities should be provided for low-income households, moderate-income households, as well as where not to build new affordable and workforce housing.

Affordable Housing

The most frequent areas indicated for building new low-income housing included: All areas (33.8%), Castle Hayne (21.4%), Monkey Junction (15.2%), Midtown (14.5%), and Wrightsboro (12.8%). There were however differences by homeowner vs. renters. Homeowners were more in favor of Castle Hayne, Wrightsboro, and 421.

Reasons for building low-income housing in these areas included: access to jobs and other amenities and resources, good transportation, an overall need for more affordable housing everywhere, availability of land, to increase economic and racial diversity in areas without diversity, areas that are safer during natural disasters and hurricanes, for deconcentrating poverty, etc. See Appendix D for a complete list of write-in answers. While the majority of comments were supportive of more low-income housing in all places, there were a small minority of answers that indicated strong resistance to any form of affordable housing choices in particular neighborhoods:

- *if they can't afford housing, they have no business trying to live in expensive boroughs, especially when the county or city officials plan to impose more taxes on others just so they can live around us.*
- *I want them to be as far away from me as possible. Look at Cary NC. They have virtually no crime in a beautiful city because they don't provide affordable housing. Our city already has a terrible crime problem why invite more problems?*
- *[We] work extremely hard to live where we live. This is not a socialist government that we live under, people are generally able to afford where they live based on how much they work, and how much they make. When [we] lived in Southern California, ...we lived in a 700 sq.ft. apt. with two pets, and it was \$1,600 a month. We paid a lot of money to live in*

a very small space, but we made due, because we knew we were living in a region of the country that is known for being extremely costly to live in, and we were all too familiar with our shortcomings due to our circumstances. Eventually, we moved to Wilmington, NC. ...we found a nice 3-bedroom/2-bath home to rent for \$1325 a month....Why should we risk our investment depreciating in value because there are people who don't make as much as we do, or don't work as hard as we do? I don't agree with "affordable housing" being developed in the beautiful, vacant areas surrounding nicer neighborhoods that people have paid a lot of money to live in. I don't agree with it because it's not fair to those who have worked so hard to achieve living in those nicer communities. I want low income housing to be nice, and safe, but not in nice neighborhoods where it's going to depreciate.

Moderate Income Housing

Overall, respondents indicated that moderate income or workforce housing should be built in All areas (39.9%), Castle Hayne (15.8%), Monkey Junction (13.5%), Wrightsboro (12.1%), and Murrayvill (10.7%). Again, there were differences by homeowners vs. renters with owners indicating Castle Hayne, Wrightsboro, and Monkey Junction as preferable while renters indicated Monkey Junction, Porter's Neck, Midtown, and Castle Hayne in that order (see Fig X and Fig X). Write-in rationale for moderate or workforce housing in these areas were the same as those for low-income housing – good opportunities, good schools and other resources, proximity to work, increasing diversity, land availability, etc. Yet, there were far less NYMB1st attitudes expressed and more support voiced for moderate income housing in all areas. See Appendix E for a complete list of write-in answers. Workforce housing in general was perceived more positively, for example:

- *Builders should offset/ reserve 10-20% of new developed properties to be sold to government service workers; i.e. fire police, school employees, & military families for households that are under \$50k. the heroes of our community should not have to commute in from other counties to find affordable housing.*
- *Moderate income families currently tend to cluster in Wilmington/NHC's suburbs, including Ogden, Monkey Junction, and Pine Valley. I believe including more moderate-*

income families in historically underserved areas such as Northside and Southside would improve the quality of life in those areas and better integrate schools in those neighborhoods.

Where NOT to Build

Resistance to new affordable or workforce housing was seen for the following areas: Wrightsville Beach (26.3%), Kure Beach (21.0%), Carolina Beach (19.0%), Greater Downtown Southside (16.0%), and Northeast (Mayfaire, Landfall) (14.6%). Homeowners and renters were mostly in agreement not to build along the beaches, though renters also included Greater Downtown South among their top three areas not to build (see Fig x and Fig X).

Write-in rationale for not building low- or moderate-income housing in particular areas included increased traffic, too much density, lack of affordable options, issues with flooding, crime, already concentrated poverty, etc. Several comments re-iterated the point that further density was creating a flood hazard and that coastal areas were also prone to disaster:

- *possible environmental hazards from years of industrial use and ash ground contamination from the Sutton Coal Plant. Also distance to accessible necessities such as shopping, groceries and medical facilities. Carolina Beach Elementary is at if not over capacity for students. All 3 do not have access to public transportation. Both governments really need to collaborate on an affordable & accessible public transportation program similar to Raleigh or Charlotte. More & wider roads for more cars is not a long-term desirable outcome.*
- *Any industrial area where health and wellbeing factors are compromised - i. E. Not equal to the wellbeing factors in higher cost areas consider such as water quality, air quality, environmental factors, etc.*
- *Because there are already too many developments and multi-unit housing complexes here and with all of the additional developments we were affected by flooding more than we had been before, it's overdeveloped here and there is nowhere left to build. And there are not enough resources for those with limited transportation, health concerns etc.*

- *Anywhere that has the potential to flood and wipe out what a family has built should be disqualified. The country has always put low income people where it floods or has more air and noise pollution. We need to protect everyone, not just the people with money.*
- *Hurricanes regularly damage these areas. Let the rich pay for their repairs. Additionally, these areas are why tourism dollars are spent - we should limit the amount of building immediately adjacent to our beaches.*
- *I wanted to select all coastal/water access areas, as well as areas to the north and south not within Wilmington city limits. Please refer to my previous answer: 1) Areas are prohibitively expensive for middle and lower classes 2) Areas are more likely to be affected by natural disasters and flooding 3) Further development will lead to increase in traffic and less use of public transportation and access to public transportation 3) Increase in development will lead to more installation and maintenance of infrastructure to serve less dense areas.*

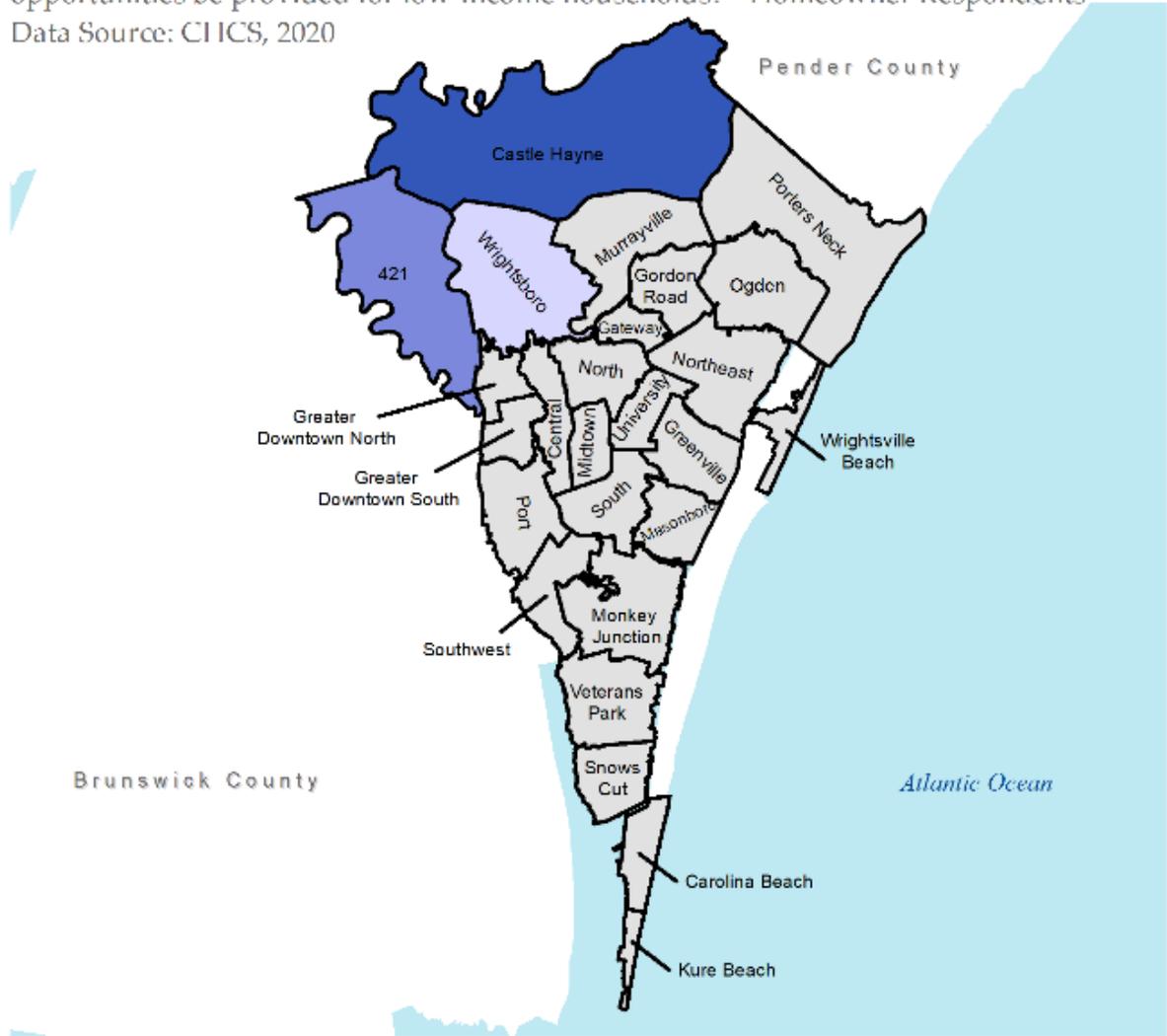
The most resistance from within neighborhoods for building affordable housing where they live can be seen in *Appendix G – Resistance to Building within Own Neighborhood*. Notably 48% of residents from Porters Neck did not want affordable housing in their neighborhood, 66% of Carolina Beach residents were resistant, and 66% of Kure Beach residents too, though there was a low overall response rate from this neighborhood.

Table 15 - Where should low and moderate income housing be built/not built?

Planning Area	Low Income	Moderate Income	Do Not Build
1 421	11.4%	7.3%	11.6%
2 Castle Hayne	21.4%	15.8%	10.1%
3 Wrightsboro	12.8%	12.1%	3.9%
4 Murrayville	9.7%	10.7%	3.0%
5 Gateway	1.9%	2.5%	1.3%
6 Gordon Road	5.5%	7.4%	6.4%
7 Porters Neck	6.7%	9.7%	11.8%
8 Ogden	7.8%	7.2%	7.1%
9 Greater Downtown Northside	10.2%	6.6%	14.3%
10 Central	9.8%	4.4%	7.2%
11 North (East Wilmington)	5.9%	4.3%	6.6%
12 University	6.3%	3.6%	7.4%
13 Northeast (Mayfaire, Landfall)	9.6%	9.5%	14.6%
14 Greater Downtown Southside	11.0%	7.0%	16.0%
15 Midtown	14.5%	8.2%	3.4%
16 Greenville	4.1%	4.6%	4.2%
17 Port (Sunset Park)	9.5%	6.3%	4.7%
18 Southwest (Riverlights)	4.3%	6.6%	3.0%
19 South (Pine Valley)	8.3%	8.0%	5.2%
20 Masonboro	3.8%	6.6%	5.4%
21 Monkey Junction	15.2%	13.5%	8.1%
22 Veterans Park	4.8%	6.3%	3.2%
23 Snows Cut	3.0%	3.1%	4.9%
24 Wrightsville Beach	6.0%	5.2%	26.3%
25 Carolina Beach	1.8%	2.8%	19.0%
26 Kure Beach	0.9%	1.0%	21.0%
All areas	33.8%	39.9%	10.8%

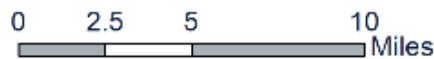
New Hanover County, NC

Top 3 Areas: Where in New Hanover County should new affordable housing opportunities be provided for low-income households? - Homeowner Respondents
 Data Source: CHCS, 2020



Top 3: Low-Income Housing (Homeowners)

- 1
- 2
- 3



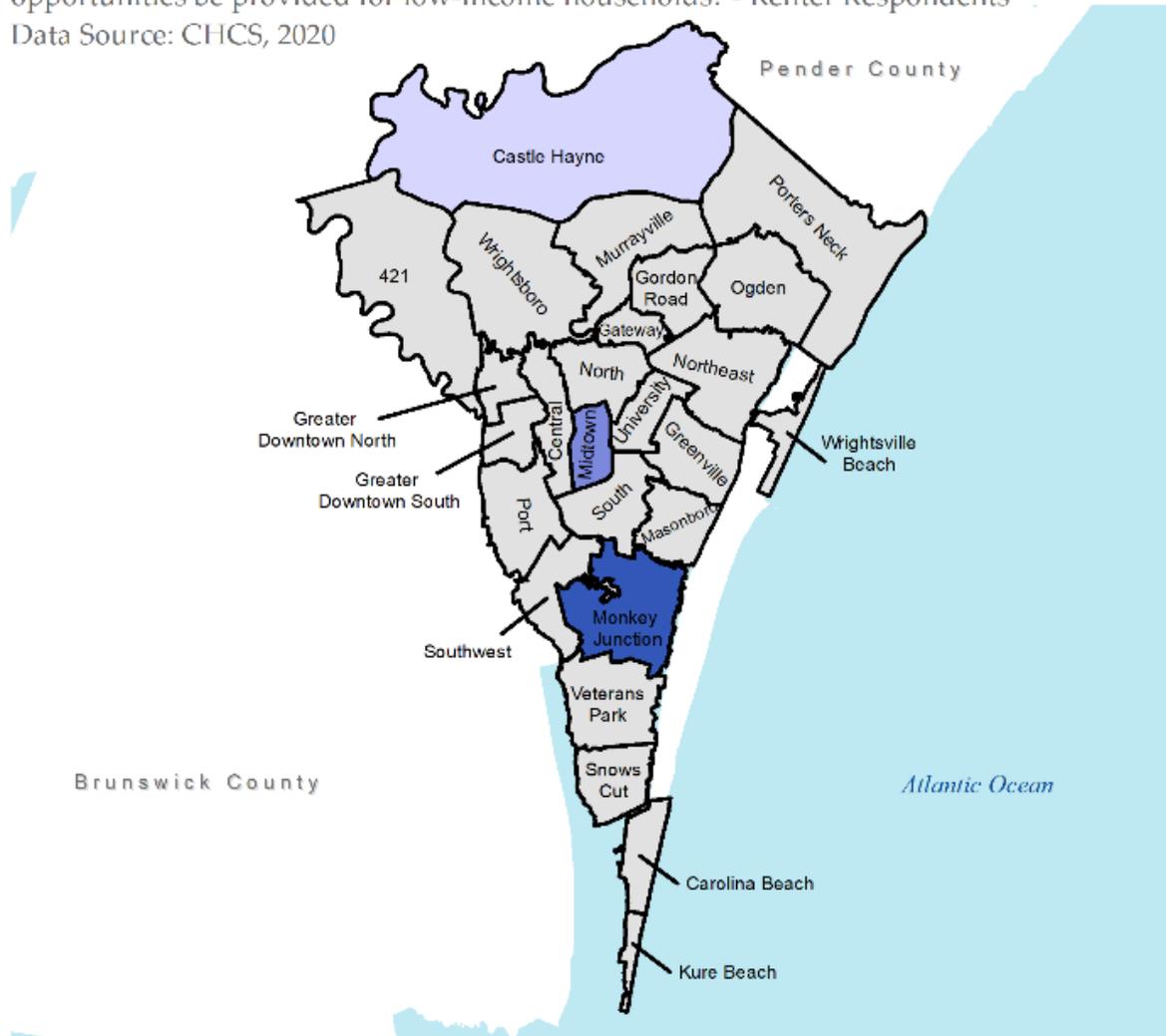
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Date Created: 1/19/2021

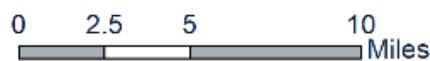
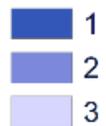
Figure 28 - Top 3 Affordable Housing Locations for Low-Income Households by Homeowners

New Hanover County, NC

Top 3 Areas: Where in New Hanover County should new affordable housing opportunities be provided for low-income households? - Renter Respondents
 Data Source: CHCS, 2020



Top 3: Low-Income Housing (Renters)



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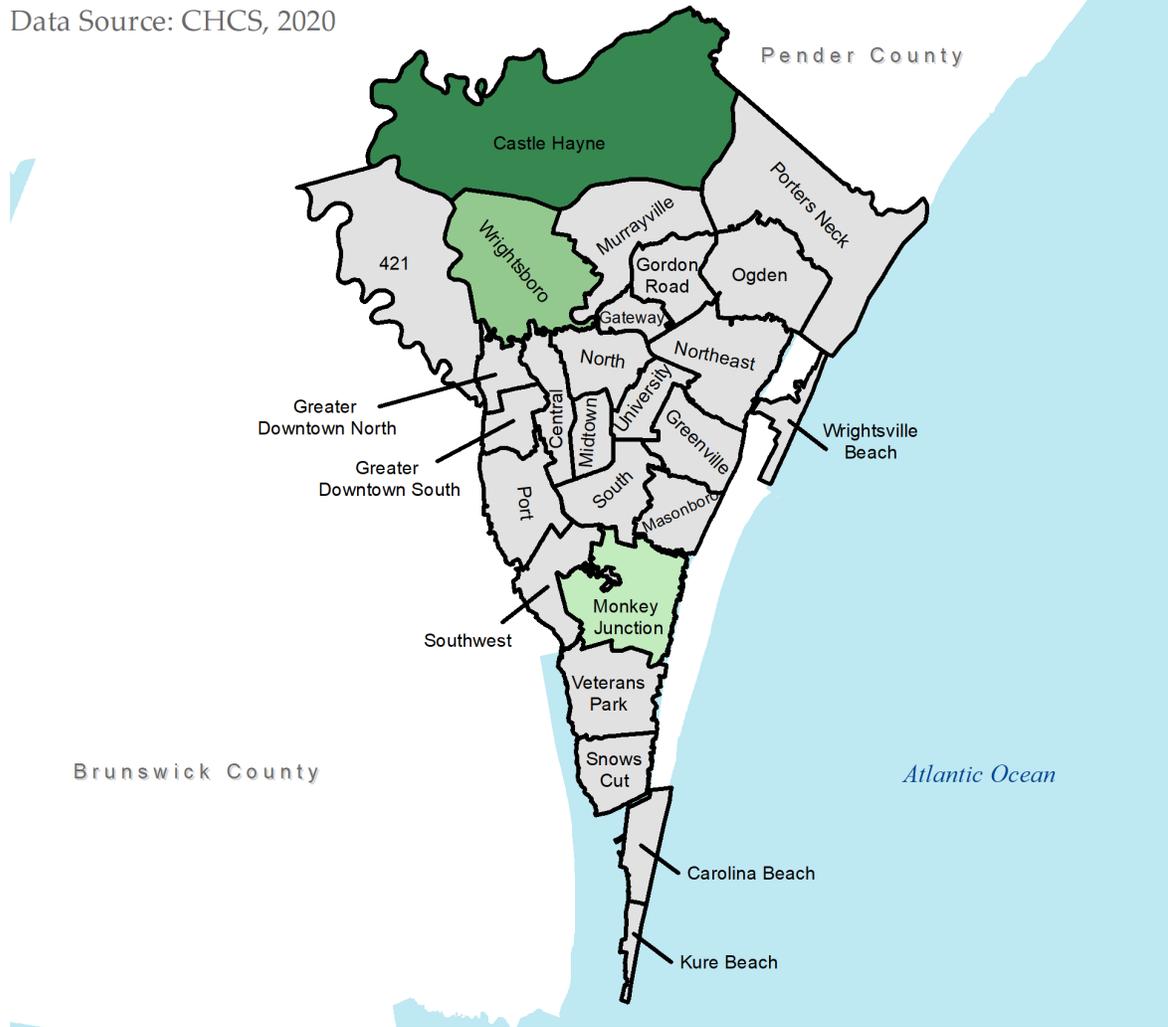
Date Created: 1/19/2021

Figure 29 - Top 3 Affordable Housing Locations for Low-Income Households by Renters

New Hanover County, NC

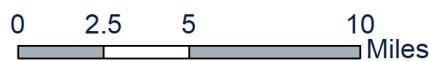


Top 3 Areas: Where in New Hanover County should new affordable housing opportunities be provided for moderate income households? - Homeowner Respondents
 Data Source: CHCS, 2020



Top 3: Moderate Income Housing (Homeowners)

- 1
- 2
- 3



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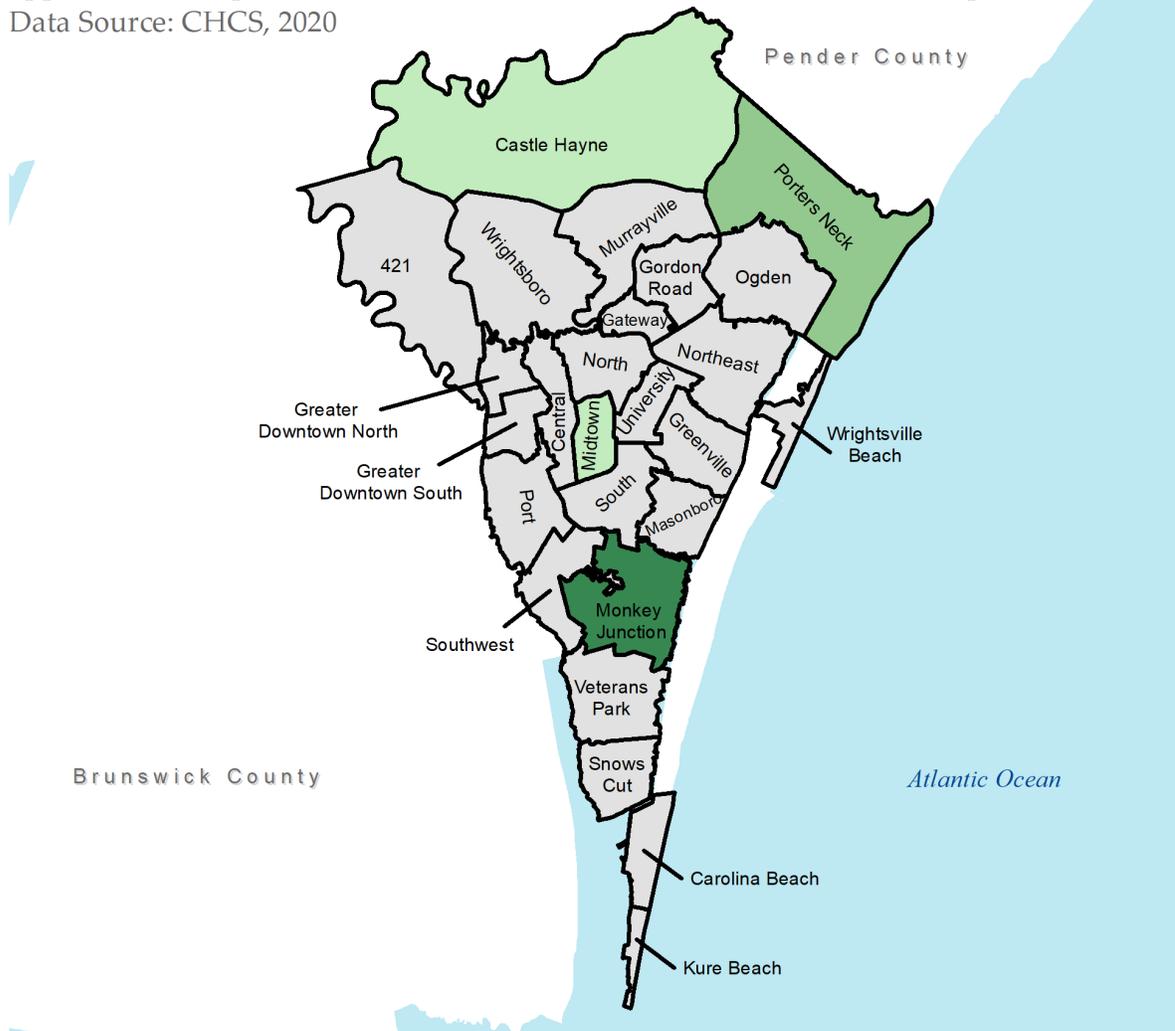
Date Created: 1/19/2021

Figure 30 - Top 3 Affordable Housing Locations for Moderate-Income Households by Homeowners

New Hanover County, NC

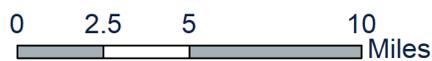


Top 3 Areas: Where in New Hanover County should new affordable housing opportunities be provided for moderate income households? - Renter Respondents
 Data Source: CHCS, 2020



Top 3: Moderate Income Housing (Renters)

- 1
- 2
- 3



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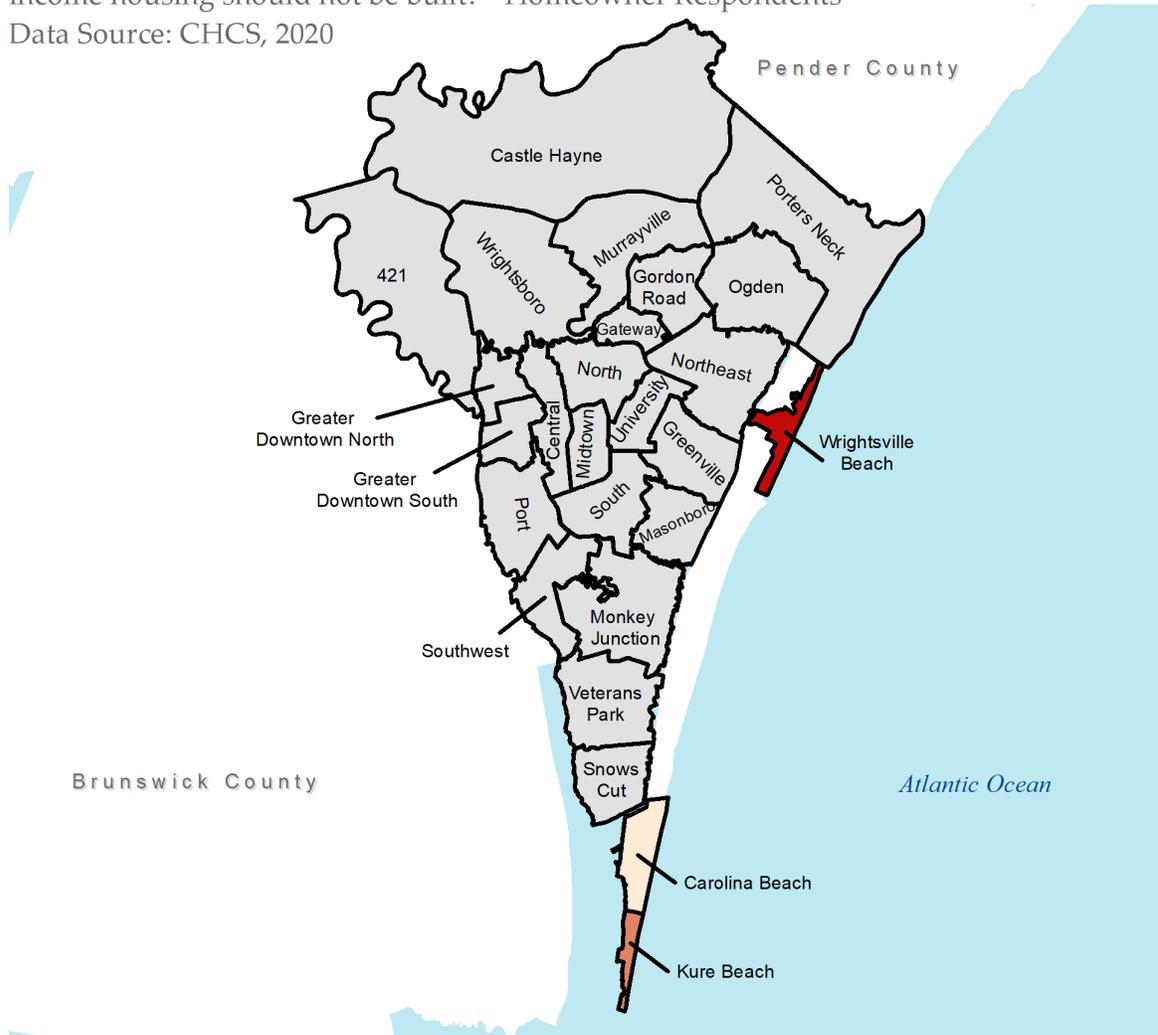
Date Created: 1/19/2021

Figure 31 - Top 3 Affordable Housing Locations for Moderate-Income Households by Renters

New Hanover County, NC

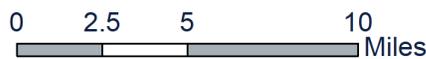


Top 3 Areas: Are there any areas in New Hanover County where low and moderate income housing should not be built? - Homeowner Respondents
 Data Source: CHCS, 2020



Top 3: Should Not Build (Homeowners)

- 1
- 2
- 3



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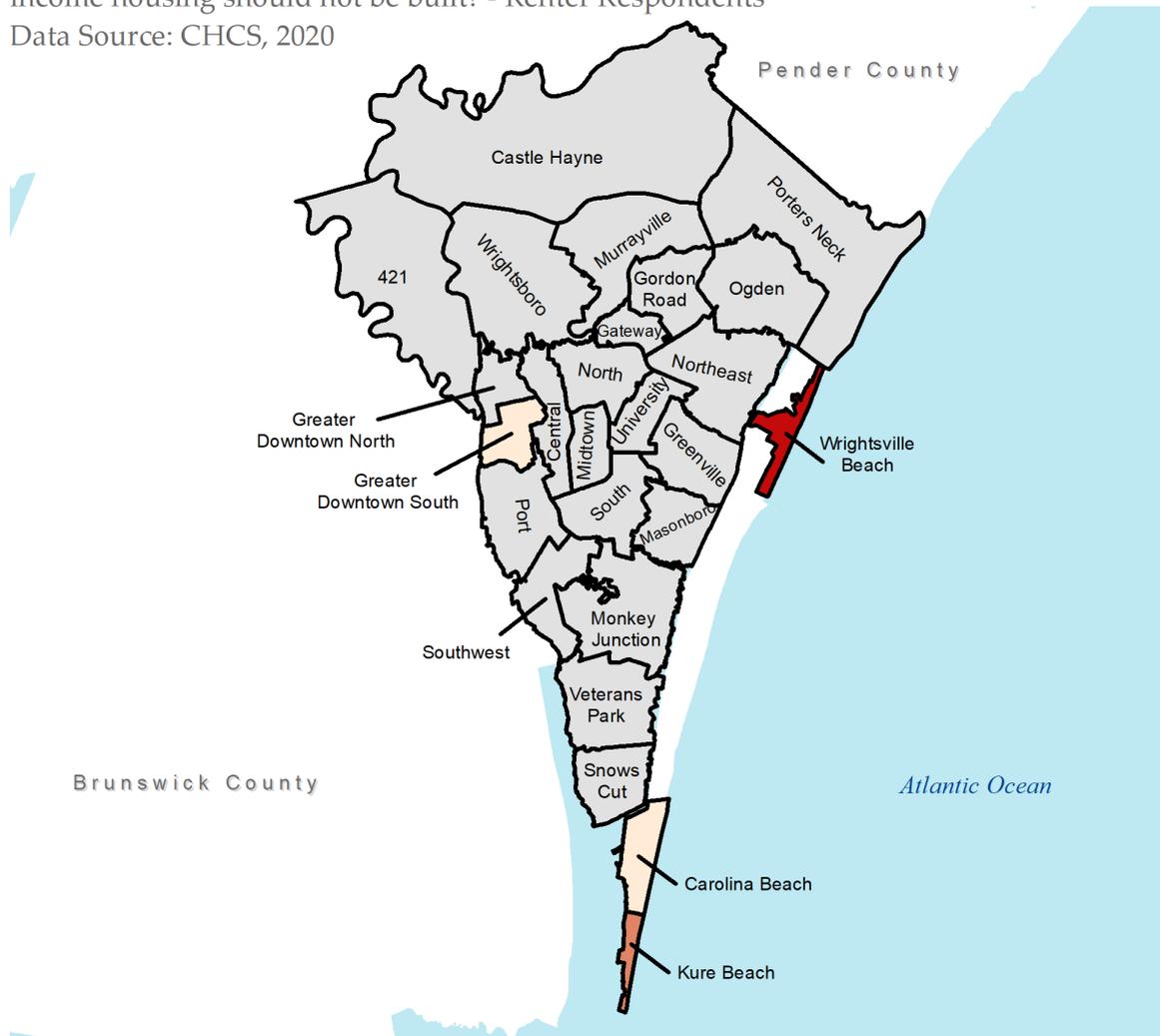
Date Created: 1/19/2021

Figure 32 - Top 3 Locations for Not Building Affordable Housing by Homeowners

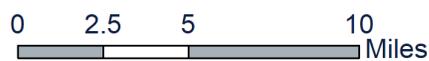
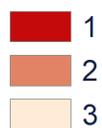
New Hanover County, NC



Top 3 Areas: Are there any areas in New Hanover County where low and moderate income housing should not be built? - Renter Respondents
 Data Source: CHCS, 2020



Top 3: Should Not Build (Renters)



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Date Created: 1/19/2021

Figure 33 - Top 3 Locations for Not Building Affordable Housing by Renters

COVID-19 Impact to Housing Preference

Most respondents (671 or 68.5%) said that COVID-19 has not changed their housing conditions or housing preferences. However, 54.7% of renters had experienced an impact from COVID-19, compared to 15.6% of homeowners. The impact was also correlated with household income (see Fig 36). Specifically, out of the 80 homeowners who had been impacted by COVID-19, their housing preferences has shifted to a preference for living in more scarcely populated neighborhoods (28.8%) and living closer to their family (25%). For the 228 COVID-19-impacted renters, most would prefer to be a homeowner now (39.9%) or living in a single-family home (34.6%). Less than 10% of respondents were worried about eviction or foreclosures related to COVID-19.

Table 16 - Housing Preferences Change Due to COVID-19

Housing Preferences Change Due to COVID-19	Homeowner (n=80)	Renter (n=228)
I would prefer to be an owner right now	11.3%	39.9%
I would prefer to be in a single-family home now	16.3%	34.6%
I would prefer living closer to my family	25.0%	10.1%
I am afraid I may be evicted, or my home might be foreclosed upon due to COVID-19	10.0%	6.6%
I would prefer to live now in more scarcely populated neighborhoods	28.8%	5.3%
I would prefer neighborhoods where health care facilities are more accessible	3.8%	2.6%
I would prefer to be renting now	5.0%	0.9%

COVID-19 Impacted on Housing Preferences by Income

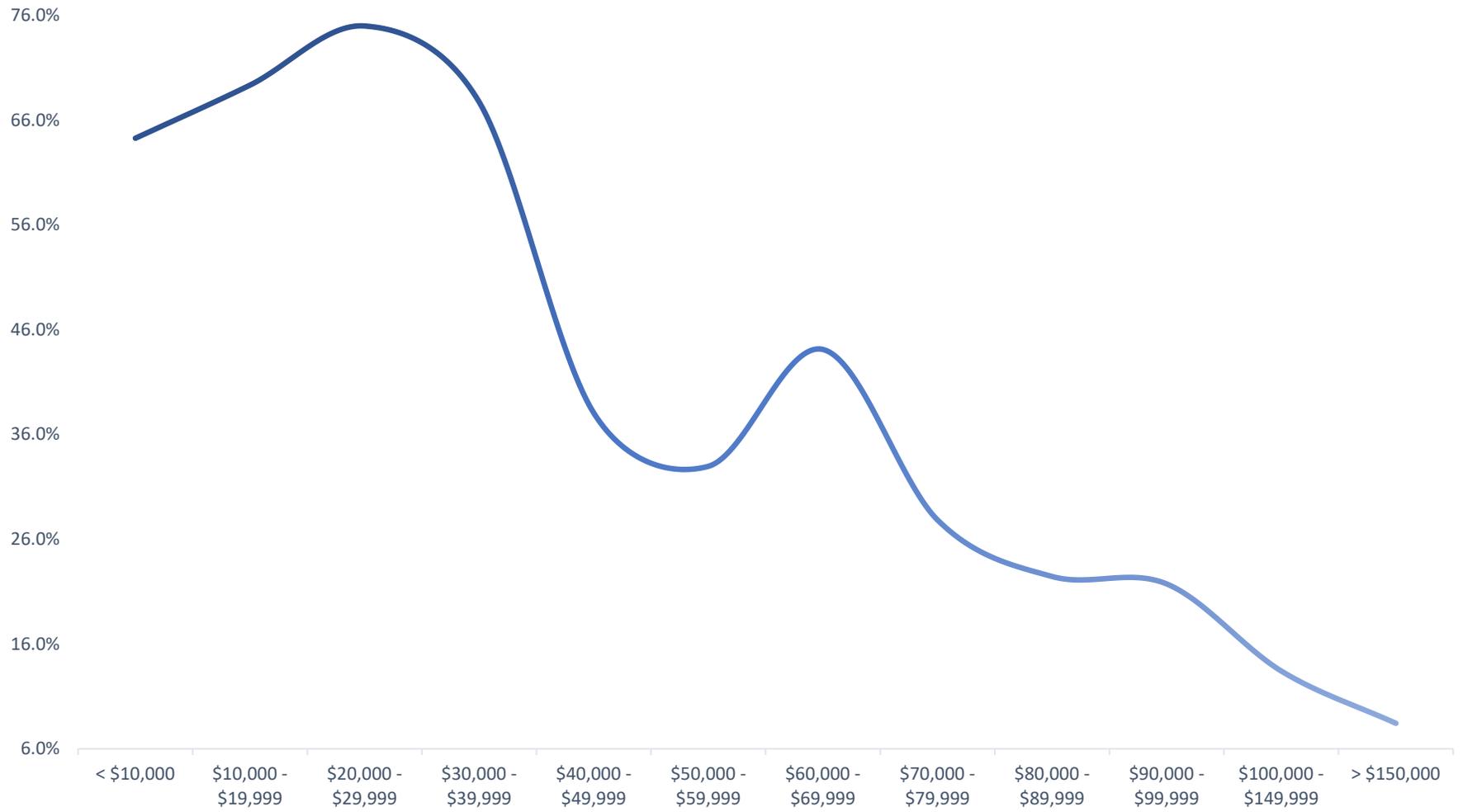


Figure 34 - COVID-19 Has Impacted My Housing Preferences by Household Income

Additional Comments and Feedback

More than a quarter of respondents (n=413) took time to offer their opinions on the current housing situation in New Hanover County and the City of Wilmington. This included some people who received help from existing housing from programs, others who had witnessed or experienced serious housing issues, and many who offered thoughts on solutions to the problem of housing affordability.

Many comments underscored the need for a clear definition of the term "Affordable Housing". Comments showed that the general impression is that affordable housing applies uniquely to public housing and does not include other mechanisms for affordability. Respondents generally agree that New Hanover County (including the Wilmington City) is in dire need of affordable housing. A couple of respondents said Wilmington has become extremely gentrified in recent years.

Several respondents explained how they had benefited from current programs to obtain affordable housing. One participant said: *"Cape Fear Habitat for Humanity is doing great things to help with affordable living in our area. They should be given more funding to help them build more affordable communities in the area."* A frontline mental health worker explained they had seen many houseless in Wilmington associated with a lack of affordability. And a veteran mentioned that: *"HUD-VASH¹⁸ program which helps me with housing through the Wilmington housing authority. I am very satisfied with this program. Helping veterans in Wilmington NC is a big priority for me, thanks."*

Over-development of luxury apartments and homes was another theme. One responded exclaimed: *"please stop approving luxury apartments. They are too expensive for most budgets, but because of the lack of other options they fill up and people are unable to save for future needs (i.e. down payments, retirement)."* Another mentioned that: *"NHC and the City continue to*

¹⁸ HUD-VASH is a collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help Veterans who are homeless and their families find and sustain permanent housing. see more here: <https://www.va.gov/homeless/hud-vash.asp>.

approve new developments that are out of the price range of many. This is incredibly frustrating to watch. I live downtown and I only see expensive apartments being built. We talk to people working in downtown restaurants, stores etc. who cannot afford to live in the area. I meet people who are working multiple jobs and still can't afford housing. Would like to see more options so people can live closer to jobs and make areas more walkable which takes pressure off of them to be able to afford transportation, parking, etc. We also need more reliable public transportation."

These theme of the association between housing and transportation was repeated in several comments: *"New homes should be built in walkable communities for seniors and also just to help alleviate traffic concerns. More bus routes and bus lines should be in future plans for both city and county. Public transportation should be utilized more effectively."*

On the other hand, there were themes of resistance to government involvement in affordable housing. For example: *"Government should be involved as little as possible. Government subsidies should only be made to those disabled but not to those capable of working and earning pay. I observe that rental homes are not well maintained by either the renter or the landlord. Making home purchase possible instills a sense of pride and responsibility."*

Finally, housing needs for the disabled, seniors, and single person were brought up as being overlooked: *"I am most concerned with the lack of housing for people on disability, elderly and/or whose income is less than \$1000 month. These are the individuals whose health and wellbeing are at stake. These are the homeless who have nowhere to go. Workforce housing and affordable housing is still beyond their reach."* Another person said: *"It's extremely difficult to find affordable housing in the city/county as a single income, single person. Most people that I know have roommates or spouses. Single people pay higher income taxes and therefore have less net pay. They definitely need to find a way for single individuals to be able to pay for housing without it resulting in half of monthly net income."*

Summary of Key Findings

New Hanover County and the City of Wilmington have experienced a rapid increase in population. As one key informant explained, “We’re one of the fastest growing communities in the nation or in the state and have been for 30 years.” Focus group and key informants all said that the area is known as a “highly desirable” place to live, with an “exceptional urban core with a wide range of different amenities,” and a “high quality of life.” Participants in the study attribute the part of this growth to retirees from other parts of the country as well as “a pretty significant uptick in young professionals and young families” especially for technology and professional positions.

Increasing Cost of Living

As a result of this desirability and good quality of life, there has been an influx of families moving from other places. One interviewee explained: “what we are seeing is that a lot of people seem to be coming from other places and they can afford more housing. So, there is a trend of driving up the cost of housing.” As noted, the demand for housing has created an affordability issue and many participants in our study said this has led to an “extremely high” cost of living. The demand for luxury housing in particular has caused a price inflation. Participants explain that developers and builders have no incentive to build affordable housing with land and construction costs as they are, they can’t make enough money producing below-market-rate housing. Interviewees said, “the median home price is close to \$300,000.” This is borne out by current data from Realtor.com and other sources.

The resulting increase in cost of living has led to a severe shortage of affordable units at all price points and affects population groups at all levels of the socio-economic scale as evidenced by respondents to the survey, where nearly two-thirds (63.6%) reported that they worry about spending too much of their income on housing costs (including rent/mortgage, utilities, home insurance, etc.).

Residents, developers, realtors, housing advocates and others say that luxury and high-end development is damaging to affordability. One builder noted though, “like any other builder, I am going to build what my audience is going to buy.” With land values increasing rapidly and in

short supply, there is a squeeze on producing affordable options. And while a quarter of survey respondents (23%) would like to move out of their current homes, they say they have no better option in their price range.

[Displacement, Gentrification, Homelessness](#)

Participants in the interviews and focus groups said that there is a “disappearance of naturally occurring affordable housing” as well as options for middle-income folks. Some social groups are impacted more than others. Gentrification resulting from up-scaling of urban neighborhoods has brought upheaval to minority communities. One informant explained, “I think it’s going to continue to be a lot of demand for housing and we’re certainly seeing gentrification in the inner city, and pressure around people who have, especially African-American communities who have been here being displaced.” Another agreed, “Downtown itself is gentrifying just as fast as it can, but one of the neighborhoods that borders the downtown is the low and very low-income neighborhood with high concentrations of minorities,

Others attributed Wilmington’s issues with homelessness to lack of affordable housing. “There’s homelessness,” said one, “because we don’t have any affordable housing.” When people are priced out, said one of the people we spoke to, “they end up homeless, or on the street, or in a shelter, or doubled up with somebody, or they move out of town.” Importantly, this can happen to households with no income, but also to households with some income. There are, said one advocate, “many, many households, they’re not without income, but you know, I need a \$600 apartment, not a \$1,200 apartment.”

[Affordable and Workforce Housing Needs](#)

New Hanover County is a prime coastal and waterfront real estate, beaches, state parks, and the Port of Wilmington has both commercial seagoing vessels and recreational boating. There is a very strong tourism economy. “I think 60, over 60% of our community workers are in the hospitality field, so we’ve got bartenders, wait staff, hotel workers, from the front desk to the cleaning crew,” said one participant. It was noted that due to costs, homeownership is unreachable for most in the hospitality industry and rents are also often unaffordable. Other service industries fair equally as bad. Respondents said that the healthcare workforce (more than

8,000 employees in the local hospital system alone) shares some characteristics with the hospitality sector, particularly in regard to wage scales. “There is a disconnect certainly between what people make and what is affordable housing in this community,” said an informant. While the community looks favorably upon housing for schoolteachers and police officers, there are few supports for them. “Even our teachers and police can’t afford to live in New Hanover County,” said one community leader, “so most of them are living in some of the rural areas outside and commuting in.” Survey respondents agreed that finding affordable housing in the New Hanover area is very challenging. Renters rated all dimensions of finding affordable housing as more challenging than homeowners.

Disasters, Hurricanes, and Flood Prone Areas

The hurricane in 2018 brought the issues of flooding and disaster preparedness to the fore in the discussion of affordable housing. Several said that until the hurricane, the poor condition of housing was not as widely understood as it is now. Housing inspectors in the field to survey hurricane damage “find just as much deferred maintenance as we do even hurricane damage. “On a related topic, stormwater management is a central concern of some participants. “We’ve been devastated by flooding twice in the past four years,” said one planner, “and so, any discussion of housing also has to include those people that are in harm’s way.” Survey respondents took flooding and stormwater issues into consideration in identifying places where they felt affordable or workforce housing should not be built. There was resistance to building especially along Wrightsville Beach (26.3%), Kure Beach (21.0%), and Carolina Beach (19.0%) as the areas could be impacted by hurricanes or flooding.

Where to build

Survey, focus group, and interview respondents all said there needs to be more building of housing everywhere throughout the county. “It’s reasonable to spread it throughout the city,” said one person. The strongest response from survey respondents was that low income and workforce housing needed to be built in all areas. Interviewees agreed, “across the city is what we’re shooting for.” Another said, “Anywhere you can get away with it.” In particular, they said a dispersal of affordable housing through mixed-use developments should be located throughout

the city and the county. However, land availability is a major issue as this participant noted, “We’re at the point right now where we’re going to run out of land before we run out of need.” Others said that they understand that the city’s at least 97 to 98% built out. Small infill development opportunities were identified in Wilmington especially in brownfields and vacant spaces. Survey respondents were especially supportive of infill that reclaimed vacant or under-used lots within neighborhoods and existing urban areas (86.4%) As noted previously, some parts of downtown exhibit gentrification with expensive developments in neighborhoods next to concentrations of poverty and several public housing communities.

The northeastern part of New Hanover County was often mentioned as a promising area for development. Survey responses indicated that Castle Hayne, Monkey Junction, and Wrightsboro had access to jobs and other amenities and resources, good transportation, availability of land, a lack of diversity, and a belief they were safer during natural disasters and hurricanes. However, participants noted that in the housing + transportation equation, there is a trade-off in housing expense for transport expense. And while they said the bus system could help, “It’s not necessarily effective” and the resulting traffic congestion has become a challenge.

[More Density, Mixed-use, Multifamily, and ADUs](#)

As a result of this “space problem” most everyone encouraged increasing density especially for mixed-use and smaller multi-family as an infill. Yet, most of the respondents to the survey would prefer homeownership (88.4%) over renting (11.6%) and single-family homes are part of the local culture. “People love to live in their own house, have their own yard, and they move here for that reason,” explains a respondent. Advocates, realtors, and residents all held *affordable* home ownership as their goal. The only way indicated to achieve this was by building more, smaller, and more densely located units to lower land and construction costs.

Several participants underscored the ‘missing middle’ in multi-family. “We should be building duplexes and quadraplexes and townhomes. That’s the missing middle piece that I’m so passionate about.” Others indicated that small apartment complexes could also be helpful in reducing costs, “12 units, 24 units probably max. Something that can fit within the character of existing neighborhoods that can work as infill. More density, we’re going to have to have more

density, but not these huge 300-unit things, we don't have room, we don't have any place to put them."

Mixed-Income and mixed-use projects were perhaps the holy grail of solutions. "Everybody envisions this mix of different types of housing, you know high-density," said one expert. "What I am intrigued to see," said another, "is that this area can embrace, on a project, a rental, multi-family, and as well as a buy-ownership single-family product. Together." Though there was also resistance to this idea from some in the real estate sector noting that commercial tenants will be hard to attract without first showing the population is there to support them.

Accessory Dwelling Units (ADUs) also were proposed as a way to get more housing, if not more affordability. Low-cost funding programs could be made available to lower-wealth homeowners to build ADUs, securing both rental income for the owner and affordable rent for the tenant. As another person explained, either through nonprofit loan programs or through city home repair programs, "the affordable rent on that property will pay for the mortgage." Most (79.9%) of survey respondents supported ADUs as one solution to provide affordable housing.

[Supportive and Accessible Housing](#)

Providing housing to those on fixed, low incomes and to the homeless is perhaps one of the most challenging efforts, "for people who live on disability benefits, specifically SSI, to be able to maintain or even find a home that they can afford." One advocate proposed converting some of the older hotels and motels into, "one-bedroom units, that that would be a huge help to our community, and to also have maybe a staff person on site that could help support people if they needed it, or even contract with a nonprofit agency to provide support to the individuals that lived in that community." Linked to the issues of homelessness is an issue with inaccessibility of many affordable units.

[Resistance and NIMBYism](#)

Interviewees and survey respondents felt Wilmington City Council and the New Hanover County Commissioners could be more supportive of affordable housing initiatives. A majority (87.4%) of survey respondents agree that safe, decent, and affordable housing should be a top priority for

the City and County Governments. Yet, there was also a feeling that the profit interests of developers and real estate agents were often at odds with affordability needs but that these interests were well represented among City Council and County Commissioners.

While the northeast areas of the County were a focus of planning efforts, government officials, and in the real estate industry, local opposition was being expressed. “A lot of people just don’t agree with building affordable housing.” Opposition is more pronounced in the unincorporated parts of the county than in the city. “People are fired up about the density,” and another of the residents decried “the immense amount of density” being promoted by developers. Efforts to build more houses per acre in suburban districts has become one of the flashpoints of opposition. There is a fear of increased traffic congestion, property values, and crime. There was demonstrated as well in the survey results where 45.9% of respondents agreed that locating affordable housing in their communities would lower property values, 32.9% though it would increase crime, and 23.1% felt it would negatively affect the community's character. Lack of infrastructure is another, at least as prominent, reason for resistance to locating new affordable housing opportunities in the northeast. Local traffic congestion is a problem. Limited roadway network, we were told, is a big obstacle to further residential development and 78.2% of survey respondents agreed that locating affordable housing in their communities would lead to increase traffic. Finally, it always comes down to the funding of affordable housing and whether it can be allocated. Anything that increased taxes lacked support. Of survey respondents, 51.5% would not support affordable housing policies that raised their property taxes.

Still, there was more support *for* affordability than against it by far. Most survey respondents (86.9%) said affordable and workforce opportunities would increase opportunities for more racial diversity throughout the community; 79.5% agreed that it would have a positive impact on the local economy; and 61.0% said it would make the community more attractive.

COVID-19

One of the biggest effects of COVID-19 was on the workers in the tourism and restaurant sectors. “With COVID and the pandemic,” one person said, “people are not able to work their service industry jobs.” Congregate shelter capacity was sharply diminished, said another. “With COVID

we have to limit the space.” And the pandemic placed an unwelcome burden on renters. None-the-less, realtors were forecasting pretty solid growth despite the pandemic and said that, “Wilmington will probably come out of this as a more desirable place to be after COVID.” Survey results showed that 54.7% of renters had experienced an impact from COVID-19, compared to 15.6% of homeowners. One of the greatest changes in preferences for housing attributed to COVID-19 was that more renters now wish to be owners of single-family homes and not live in multi-family rental. We shall see if this places further strain on the supply of single-family homes.

Recommendations from Respondents

Existing ordinances have done little to promote affordable housing, mixed uses, expansion of density and height allowances, or smart planning as Comprehensive Plans get rejected when applied in practice and zoning is fought tooth and nail at hearings. Public housing represents one of the last bulwarks of downtown affordable housing, but few offer the existing public housing model as the solution to the affordable housing problem. Current programs like the *Rehabilitation Loan Program* that assists in the purchase and rehab rental housing and the *Home Ownership Pool* with its one-hundred percent financing were noted as being positive steps toward addressing the issues, but were underfunded and unable to address the overall demand.

Nearly all suggestions demonstrated that financial incentives were needed. Builders concurred, expressing the point that they cannot provide affordable housing without incentives. Money for infrastructure improvements, especially to build-out water and sewer utilities will help ease the housing shortage in the county and encourage new growth. Ideas such as a housing trust fund, a penny tax to fund housing, and affordable housing bonds were all proposed. There was especially strong support among survey respondents with 77.8% saying they would be supportive of an affordable housing bond. But, leaders did caution an “affordable” housing bond might scare people off and that “we’ve got to overcome that semantic block.” Sale of the hospital also came up in interviews and focus groups as a possible way to fund affordable housing projects. Among survey respondents, 70.1% said they would support such a plan.

While the State of North Carolina does not allow Inclusionary Zoning, one respondent said, “there should be a requirement, whether it's 10% or 20% or—if it's a requirement, the city has made

the stand that this is truly important to them, so much so that they've made it a requirement, not a request.” They also recommended a scoring system for RFPs for new construction: “Twenty-five of the hundred points scoring system was for affordable. So, if your project had affordable housing, it automatically got twenty-five points. That, to me, demonstrated that the city took housing seriously in that request for proposal.”

Recommendations for Action

Advocacy and Educational Outreach Recommendations

1. Establish Clear Point of Accountability

The Advisory Committee, or other body designated by the City Wilmington and New Hanover County, should have primary responsibility for the development, communication, and implementation of these recommendations and the development of an action plan to see out the recommendations. The Committee should be a clearinghouse of information about the plans being adopted and progress being made in implementation. It should have the participation and support of all stakeholders including City and County elected officials, housing advocates, and private businesses. The Committee should also be public facing, so that residents of the City and County can have questions answered and concerns heard and addressed, and can be informed of developments with complete transparency.

2. Workforce and Affordable Housing Plan & Timetable

The recommendations emerging from the Housing Assessment process should be compiled in a Workforce and Affordable Housing Master Plan and timetable. The Housing Plan should state clearly the goals to be attained, metrics for success, dollars to be raised and spent, and the number of affordable and workforce units to be added annually. It should address all the needs identified in the Housing Assessment, including: expanded opportunities for home ownership; addition of rental housing affordable for hospitality and health workers, public servants, students and young families; and initiatives to address the needs of homeless and very-low-income residents. The Housing Plan should set forth in detail the policies, programs, and initiatives being proposed and should take an “all-of-the-above” approach to implementation. The Housing Plan development process, from drafting, to stakeholder engagement, to Council and Commission approval, should be rolled out over a six- to nine-month timeline. Then, the Housing Plan itself should establish a detailed timeline for implementation and provide for clear and detailed periodic performance goals.

3. Public Engagement

The Housing Assessment revealed both strong public support for development of workforce and affordable housing, and pockets of mistrust and resistance as well. The Housing Plan development process will provide an ideal forum for the public engagement and education needed to address myths and stereotypes and promote informed public policymaking. Neighborhood outreach campaigns should be conducted to:

- Disseminate to the public the findings of the Housing Assessment, with emphasis on survey data revealing support for housing development and public financing;
- Educate the public about the meanings of “affordable” and “workforce” housing, provide evidence to combat misconceptions about home values, school crowding, crime and traffic congestion, and show examples of affordable housing developments that have improved communities and strengthened home values;
- Gain support for designation of affordable housing districts and explain clearly what will and will not be permitted there;
- Provide specific financial plans that will explain to taxpayers what they will be asked to pay and what other revenue sources will share the burden; and
- Mobilize residents across the spectrum of opinion, income and geography, to prevent undue influence of small but vocal interest groups.

4. Intergovernmental Coordination

The causes of the housing shortfall are regional in scope, and so are the goals of the Housing Plan. Participation and coordination between governments should be built into the Housing Plan development and implementation process. Coordination is needed on two levels. Most importantly, the City and County, which have joined together in support of the Housing Assessment process, should formalize their coordination through the adoption of goals, programs and policies which encompass both City and County, and should avoid confusion resulting from inconsistent regulations and parochial concerns. Second, because the Housing Assessment highlighted the inextricable links between New Hanover County’s housing,

transportation and employment economies and those of neighboring counties Pender and Brunswick, coordination between the leaders and residents of all three counties should be a key goal of the Housing Plan. Possible engagement at the Council of Government level may be needed.

Land use Recommendations

5. Density by Right

Workforce and affordable housing development have been hindered by zoning ordinances that give rise to divisive approval proceedings. We recommend amendments to provide for higher density residential development by right. The amendments would create special development districts in areas of the City and County, within which targeted development may occur without the need for approval of the planning board or of the City Council or Commissioners. Opinion surveys identified several areas where higher density affordable housing development could be accepted by the public. In these districts, multifamily projects could be located, as well as twins, townhomes, triplexes, and smaller single-family homes and, in one or more of them, senior and permanent supportive housing. These districts should contemplate mixed uses, so that retail, medical, and other services would be close by or even walkable to residential sectors; and should be transit-oriented, so that travel to work is easier and more efficient than the burdensome commutes faced by many today. The districts could achieve these goals through a form-based approach, relying less on separation of uses and instead emphasizing the ways development will affect neighborhood appearance, character, and transit and street patterns.

6. Infill Development

The City of Wilmington should take advantage of its many available infill sites to jumpstart development in disinvested neighborhoods. Effective neighborhood reinvestment strategies can be implemented through public-private partnerships, with particular attention to the benefits of mixed-use development, appropriate residential densities, availability of services and amenities and improved transportation access.

7. Accessory Dwelling Units

Progress in efforts to liberalize Accessory Dwelling Unit (ADU) regulations has been slowed by concerns that the aesthetic integrity of neighborhoods could be impaired, that investors will dominate a market intended to benefit homeowners, that undesirable renters will intrude on neighborhoods occupied by home owners, and that the infrastructure won't be adequate to support ADU development. Rather than try to address all these issues, we recommend a regulation tailored to affordable neighborhoods where ADUs would be permitted by infrastructure capacity, and density limits and would be less likely to attract opposition.

8. Infrastructure Development

Some of the few large developable areas in the City and County have remained undeveloped because, while roads go there, sewer and water often do not. Extending the reach of sewer and water infrastructure would encourage new construction. This could enable the addition of affordable housing development in appropriate districts, but even where new housing was not affordable would a benefit would be gained: filling the need at higher price brackets relieves pressure on housing stocks in the middle and lower brackets down the line.

9. Incentives to Builders and Developers

The City and County should marshal a variety of incentives to encourage development of affordable housing and the set-aside of affordable units in market-based projects. The tools are many and varied. Where rezoning applications are at issue, approvals can be conditioned on the inclusion of affordable units. In competitive situations, those including affordable units can be awarded substantial extra points. Density bonuses can increase or even remove density limits in exchange for affordable housing development. Affordable housing loans or grants can be awarded in amounts that increase with the number of affordable units and the depth of affordability. Home construction incentives can take the form of waiver of user fees, and public investment in roads and other infrastructure that builders and developers would otherwise be required to shoulder.

Programmatic Recommendations

10. Home Ownership Pool

Down payment assistance is an effective tool to combat rising home prices and dwindling opportunities for home ownership among low- and moderate-income families. The City of Wilmington Home Ownership Pool program has been popular and should be expanded. Ensure that the program benefits are available to low-income residents and not only moderate-income ones. Consider loan forgiveness for lower-income participants and schoolteachers, police officers and other public employees. Use geographic bonuses to target neighborhoods where need is greatest. Coordinate with NC Housing Finance Agency and bank Community Reinvestment Act (CRA) special lending programs to combine available subsidies.

11. Rehabilitation Loan Program

Low- and moderate-income homeowners' inability to keep up with maintenance and repair needs can lead to dispossession, and therefore protecting the tenure of low- and moderate-income homeowners should be a key objective of the Housing Plan. The repair and rehabilitation of homes located in disinvested neighborhoods improve the chances of neighborhood revitalization and the return of private investment. The Rehabilitation Loan Program has been able to help homeowners stay in their homes and keep homes affordable and should be expanded. Partnership with Habitat and other volunteer rehab programs is possible.

Funding Recommendations

12. Coordinated Funding Plan

The City and County should take advantage of public awareness of the Housing Plan and the mobilization of neighborhood and stakeholder support, to identify and activate all available funding resources at one time. Providers of funding will view favorably the leverage to be gained from multiple sources combined to achieve a greater goal than any one of them could achieve alone. This will combine bond proceeds, should that option be utilized; a new commitment of general City and County funds; grants and other philanthropic funding; nonprofit housing developer investment; state and federal funding; and subsidized and other financing through the private banking sector. The Housing Plan should set a target for the total Housing Plan budget to

be raised and expended over the plan period, and a target for the total number of new affordable housing units, repairs and rehabilitation home loans, and so on, with these targets themselves serving as a focal point for community engagement and support.

13. Revolving Loan

Bond proceeds and other public funds may be used to fund a revolving facility that would support the construction of affordable housing, home repairs, development incentives, and the other programs referred to here. The City and County, both having AAA bond ratings, can borrow at low rates, and can pass their savings on to developers and homeowners through loans. The interest savings can make the difference between affordable and unaffordable homes. The funds are then replenished as loans are repaid, extending the usefulness of public funds well into the future. The revolving facility lends itself to a variety of structures, particularly for shorter-term loans for home construction, infill development, and rehabilitation, with replenishment commencing within two or three years.

14. Housing Bond

The City and County should consider bond issues, a tool used with great effect by the other great cities of North Carolina. This could be the largest single funding source and could require the largest public support campaign. One approach that others have used is to combine housing with other pressing public needs, including transportation, parks and recreation, and infrastructure, so that everyone will share in the benefit. Alternatively, it could be a stand-alone housing bond, an approach that might succeed in this instance by virtue of the burst of community enthusiasm for the Housing Plan, the introduction of other objectives risking the diffusion of support. In any case, a targeted education campaign will be needed to support this effort. Survey data show public support for public investment in workforce and affordable housing, but less support for increased taxes. Taxpayers should understand how better access to housing improves the economy for everyone and should have adequate information about the amount and duration of any increases in their annual tax bill.

Appendix A - Key Informant Interview Script

New Hanover County Workforce Housing Assessment 2020

Key Informant Introductory Email Text

Dear Colleague:

I am writing on behalf of the Joint City of Wilmington/New Hanover County Workforce and Affordable Housing Ad Hoc Committee. The Committee has initiated a collaborative county-wide Comprehensive Housing Study, and they invite your participation. Study findings will be used to assess housing needs, to raise awareness about the current state of housing affordability and to develop recommendations and best practices to improve access to affordable and workforce housing throughout the City, County and region.

For the first phase of this study we would like to build a knowledge base about affordable and workforce housing in Wilmington and New Hanover County. Our plan is to collect perspectives and insights from a wide range of experts including advocates, activists, developers, realtors, researchers, lawyers and housing service providers. Your organization has been identified as an important contributor on the front lines of this critical field. Staff from the UNCG Center for Housing and Community Studies will conduct interviews for the purpose of collecting this information. We'd like to include the person within your organization most knowledgeable about housing trends and needs in Wilmington and New Hanover County. Would you be willing to work with me to identify that person and to facilitate a one-hour telephone or video conference interview?

Your organization's participation is essential to the successful completion of this project. We know your work has been disrupted by the COVID-19 crisis, and we pledge to avoid as much as possible any additional inconvenience to you.

New Hanover County Workforce Housing Assessment 2020

Key Informant Interview Script

Date: _____

Person Interviewed: _____

Organization: _____

Good Morning/Afternoon/Evening. My name is _____, with the UNCG Center for Housing and Community Studies. The Joint City of Wilmington/New Hanover County Workforce and Affordable Housing Ad Hoc Committee have asked us to conduct interviews of experts and leaders with knowledge and experience in the field of workforce and affordable housing in Wilmington and New Hanover County. You have been identified as someone who has such knowledge about housing trends and needs. Is this still a good time to talk?

If not a good time, note call back time and date here:

If yes, proceed:

Great, thank you for taking the time to answer our questions. Your participation is vital to our effort to provide a complete and accurate understanding of the state of housing in the City of Wilmington and the County of New Hanover.

Be assured this interview is confidential. Your answers will not be used for any reason other than for purposes of this assessment, only aggregate responses are reported, and no response will be identified with any specific respondent.

As agreed, I will be recording this interview. If that's OK with you, I will prepare the recorder.

INTRODUCTION

1. Describe your organization's role in the development and improvement of affordable and workforce housing in Wilmington and New Hanover County?
 - Discuss definitions of "affordable" and "workforce" housing as appropriate.

2. What are your responsibilities within your organization?

NEEDS ASSESSMENT

3. Especially in light of the COVID-19 crisis, what regional economic trends do you see for Wilmington and New Hanover County looking into the future?
 - Next few years, next five to ten years, next twenty years?
 - Economic growth, housing costs, labor market changes, population growth, incomes, cost of living, household size?

4. What kinds and amounts of housing will the city and county need to add?
 - Single-family, multifamily, townhomes, manufactured units?
 - Next few years, next five to ten years, next twenty years?

5. What areas and neighborhoods need additional housing?
 - Where is most of the affordable and workforce housing located now?
 - In the city, the county, the wider region?
 - Where should more be added?

6. Which population groups are most in need of housing? Why?

- **Middle-income, low-income or both?**
- **Workers, students, the elderly, persons with disabilities, single-parent and female-headed households?**

POLITICAL AND REGULATORY SETTING

7. What are the main reasons for the projected shortfalls in the supply compared to what is needed?

- **Financing, political support, zoning restrictions?**

8. What law or policy initiatives do you think would encourage the development of new affordable and workforce housing in Wilmington and New Hanover County?

- **Economic and tax incentives, zoning changes, housing trust funds, grants, subsidized loans, direct rent assistance?**

SUPPLEMENTAL ISSUES

9. As workers are having to live greater distances from where they work because of housing costs, are employers finding it more difficult to attract workers? Can employers play a bigger role in developing solutions to this issue, for example by supporting more workforce housing?

10. Should home ownership or rental models be emphasized more in housing development?

11. Will the public support increased density for housing in Wilmington and New Hanover County?

- Types of density, impact of density on schools, traffic, tree coverage, flooding, etc.

12. How do issues of transportation, education, healthcare and food security intersect with the overall effort to improve the supply of affordable and workforce housing?

- Cost of commuting, school location, unhealthy housing conditions, food deserts?

13. How would you assess the physical condition of housing stock in Wilmington and New Hanover County, and do you think more repair and rehabilitation efforts could improve the supply of housing?

14. Who are your most important community partners and collaborators in your efforts to develop and improve housing in Wilmington and New Hanover County? Are these effective collaborations?

15. What one thing would you do to address housing affordability in Wilmington and New Hanover County?

CONCLUSION

16. You're the expert in this field. Have we asked the right questions? Are there ones we should have asked but haven't?

Appendix B - Focus Group Protocol

New Hanover County Workforce Housing Assessment 2020 Community Listening Session Guide

Date: _____

Start Time: _____

Focus Group Facilitator: _____

Recorder: _____

Group Participants (first names only):

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Pre-Discussion Activities:

1. Greet participants.
2. Place name cards / distribute name tags.
3. Set up recording device and test.

Moderator Instructions

These questions should be modified as needed to maintain the natural flow of the conversation and to explore topics which arise in the course of the focus group. The script below is a general guide to direct the conversation. Probes should be revised as needed to encourage elaboration of answers. If a participant goes off topic, but is providing useful content, continue probing as needed then redirect to the original script. If off topic conversation does not appear relevant, a casual redirect to the original script should be made. Notes of the most salient points should be made by the recorder during interviews. Notes will be used to help PIs in reviewing the Listening Session while awaiting transcriptions.

Statement of Purpose and Introductions

Good afternoon. My name is Bruce Rich. I'm a Project Director at the UNCG Center for Housing and Community Studies, a researcher, an advocate, a candidate for the Master of Public Affairs degree at UNCG, and for over twenty years a lawyer in New York City. We thank all of you for joining us today.

Before we begin, I'd like to explain to you the purpose of today's gathering. This event is part of a comprehensive affordable and workforce housing study we're conducting throughout the summer and fall, under the sponsorship of the Joint City of Wilmington/New Hanover County Workforce Housing Advisory Committee. Our goal today is to learn about you and your organizations, the places where you do your work, about your role in helping people gain access to housing, and about what we can do to promote the development of affordable and workforce housing.

We'll be asking you a few questions. There are no right or wrong answers to the questions we ask. We want to hear from everyone who has something to say. Consider this a chance to make your voice heard. Everyone's opinion will be valued and respected.

What you say in this room stays in this room. We may report your comments, but you won't be identified as the speaker. We are recording the discussion just for our use, to be sure that we don't miss any important comments. No one outside the project team will hear it or see the transcript. We also ask each of you not to share what others have said. It's OK to tell people the general comments that were made, but please do not use anyone's name.

[If session is via Zoom] Now a couple of points about Zoom procedures. We'd like to see video of everyone, if you have that capability. It makes it more like a real conversation. You may keep yourself unmuted because we want you to feel free to jump in at any time. Talk to each other and not only to me. I'll ask you to mute only if we're getting too much background noise. If you like, you may also use the raise your hand feature, or put comments and questions in the chat.

I might interrupt on occasion, to push things along, and if I feel someone hasn't had a chance to contribute, I might direct a question to that person individually.

Introduction

BEGIN RECORDING

We'd like to take a few minutes for people to introduce themselves. Since we don't have a round table to go around, I will call on each person and ask him or her to just briefly introduce themselves. Tell us a little about yourself, and something about the work of your organization and how it relates to the topics to be discussed today.

1. **Let's start with an overview of housing in Wilmington and New Hanover County. Is there enough of it and is it affordable?**
 - **Relate this to overall trends in economic growth, wage scales, the influx of new residents, the cost of living.**
2. **Specifically what kinds and amounts of new housing do we need?**
 - **Single-family, multi-family, townhomes, duplex, triplex, supportive housing, accessory dwelling units?**
 - **Mixed-use? Mixed-income?**
3. **Where should we put new housing?**
 - **Downtown, other city neighborhoods, elsewhere in New Hanover County?**
 - **Any greenspace remaining in the City or the County?**
 - **What about infill development?**
 - **Protecting traditional low-income neighborhoods from the waves of gentrification?**
 - **Intersection with transportation cost and availability?**
4. **What are the obstacles to the development of affordable housing?**
 - **Ability of developers to make a profit, inadequate public investment, zoning restrictions, lack of political support?**
5. **What law or policy change would encourage the development of new affordable housing?**
 - **Economic incentives, tax incentives, zoning changes, housing trust funds, direct assistance, loans, housing bonds?**
6. **Will residents accept new affordable housing development in their neighborhoods?**
 - **What if it means increases in height limits or density?**
7. **What one thing would you do to address housing affordability in Wilmington and New Hanover County?**

Thank you for taking the time to talk with us today. Your comments have been extremely helpful. Please remember to keep in confidence the things we have discussed today. It's OK to tell people the general nature of our discussion but please don't use anyone's name. Thank you.

TURN OFF RECORDER

Appendix C - Resident Survey



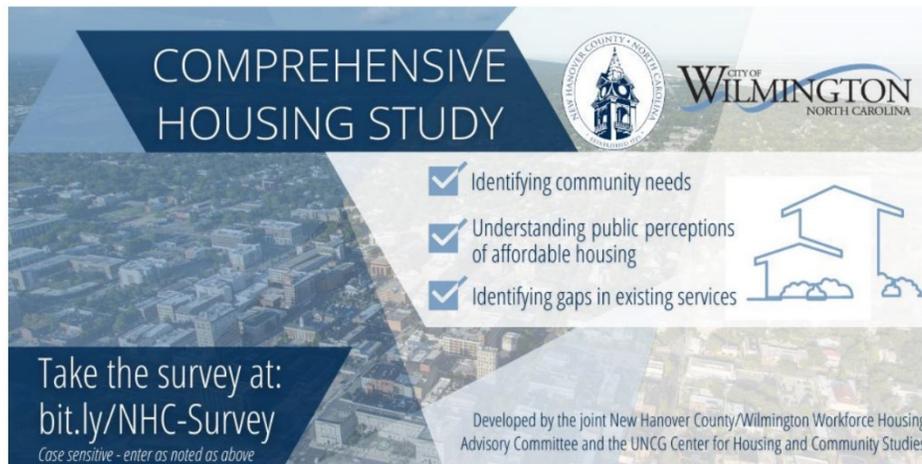
New Hanover County - Housing Opinions Resident Survey

The Joint City of Wilmington/New Hanover County Workforce Housing Advisory Committee have asked us to conduct surveys of residents of New Hanover County about their opinions and experiences regarding future housing needs of the community.

Your participation is vital to our effort to provide a complete and accurate understanding of the state of housing in the City of Wilmington and the New Hanover County. The results may be useful in determining how to allocate scarce resources and how best to plan for future needs of the community.

Your comments will be confidential. Only staff at the UNCG Center for Housing and Community Studies (Dr. Stephen Sills, Dr. Kenneth Gruber, and Dr. Haiyang Su) will have access to individual survey results. Answers will be aggregated and reported without attribution to individuals or organizations. The survey will take approximately 15 minutes to complete. Thank you for your assistance in completing this survey.

If you have a computer or smart phone, please complete the survey online at bit.ly/NHC-Survey



COMPREHENSIVE HOUSING STUDY

- Identifying community needs
- Understanding public perceptions of affordable housing
- Identifying gaps in existing services

Take the survey at:
bit.ly/NHC-Survey
Case sensitive - enter as noted as above

Developed by the joint New Hanover County/Wilmington Workforce Housing Advisory Committee and the UNCG Center for Housing and Community Studies

If you have any questions or concerns. Please email Dr. Su at h_su2@uncg.edu or Dr. Sills at chcs@uncg.edu.

Please fill in the bubbles completely as shown in this example:

Correct: ● Incorrect: ✓ ✗ ○



Background

This first section will ask some basic demographic questions in order to group or aggregate our findings. This information will not be used to identify individuals.

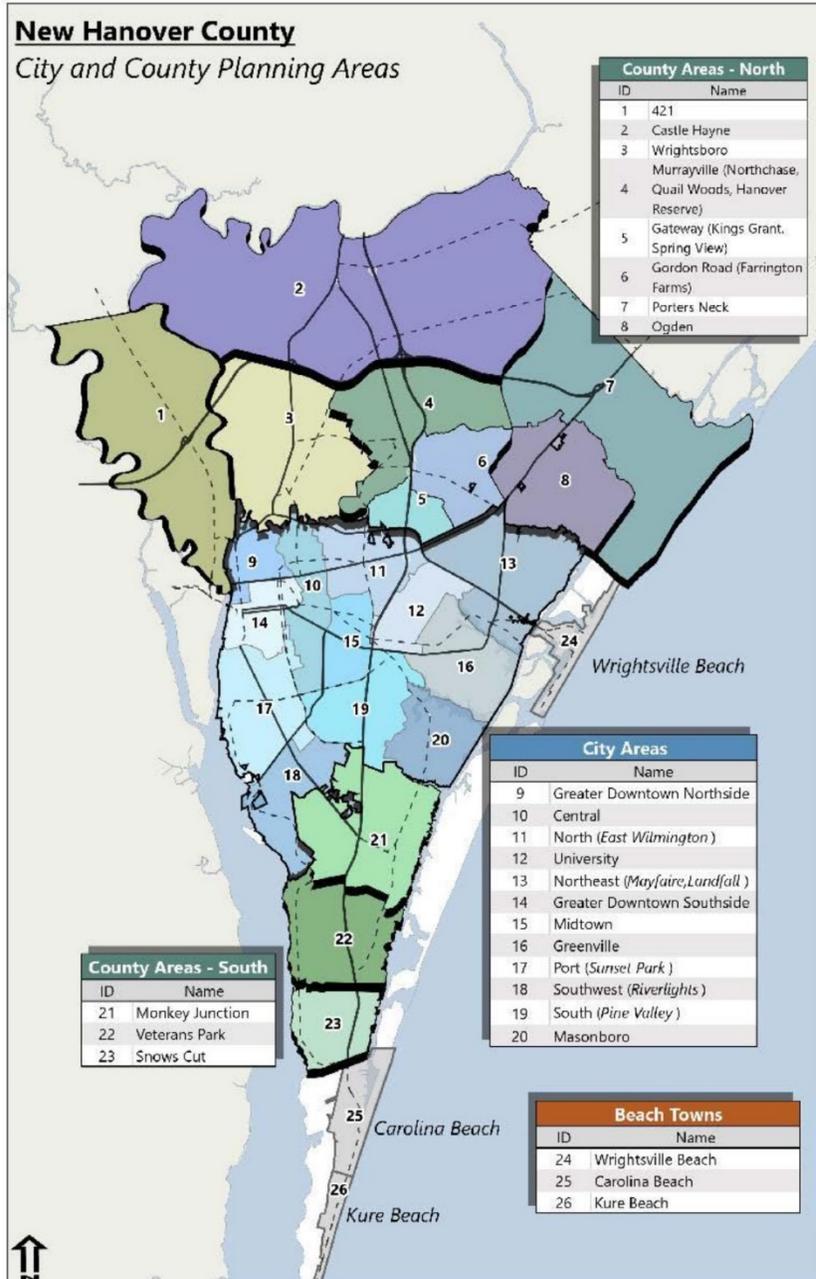
1. What is your age?

- | | |
|--------------------------------|--|
| <input type="radio"/> Under 18 | <input type="radio"/> 55 - 64 |
| <input type="radio"/> 18 - 24 | <input type="radio"/> 65 - 74 |
| <input type="radio"/> 25 - 34 | <input type="radio"/> 75 - 84 |
| <input type="radio"/> 35 - 44 | <input type="radio"/> 85 or older |
| <input type="radio"/> 45 - 54 | <input type="radio"/> Prefer not to answer |

2. In what general area of New Hanover County do you currently live? Please refer to the map below to identify your area, then select from the drop down list the corresponding area.

USE THE MAP ON THE NEXT PAGE TO HELP SELECT A RESPONSE THAT IS CLOSEST TO YOUR AREA

- | | |
|--|---|
| <input type="radio"/> 1 421 | <input type="radio"/> 14 Greater Downtown Southside |
| <input type="radio"/> 2 Castle Hayne | <input type="radio"/> 15 Midtown |
| <input type="radio"/> 3 Wrightsboro | <input type="radio"/> 16 Greenville |
| <input type="radio"/> 4 Murrayville | <input type="radio"/> 17 Port (Sunset Park) |
| <input type="radio"/> 5 Gateway | <input type="radio"/> 18 Southwest (Riverlights) |
| <input type="radio"/> 6 Gordon Road | <input type="radio"/> 19 South (Pine Valley) |
| <input type="radio"/> 7 Porters Neck | <input type="radio"/> 20 Masonboro |
| <input type="radio"/> 8 Ogden | <input type="radio"/> 21 Monkey Junction |
| <input type="radio"/> 9 Greater Downtown Northside | <input type="radio"/> 22 Veterans Park |
| <input type="radio"/> 10 Central | <input type="radio"/> 23 Snows Cut |
| <input type="radio"/> 11 North (East Wilmington) | <input type="radio"/> 24 Wrightsville Beach |
| <input type="radio"/> 12 University | <input type="radio"/> 25 Carolina Beach |
| <input type="radio"/> 13 Northeast (Mayfaire, Landfall) | <input type="radio"/> 26 Kure Beach |
| <input type="radio"/> I do not live in New Hanover County (If not, where do you live?) | |





3. What is your connection to the region?

- | | |
|--|--|
| <input type="radio"/> Grew up in the region | <input type="radio"/> Moved to the region to be with/take care of family member(s) |
| <input type="radio"/> Moved to the region for a job/start a business | <input type="radio"/> Moved to the region to retire |
| <input type="radio"/> Moved to the region to go to school | <input type="radio"/> Other (please explain)
_____ |
| <input type="radio"/> Moved to the region to be with spouse/partner | |

4. How long have you lived in the region?

- | | |
|---|--|
| <input type="radio"/> Less than 2 years | <input type="radio"/> 11 - 20 years |
| <input type="radio"/> 2 - 5 years | <input type="radio"/> More than 20 years |
| <input type="radio"/> 6 - 10 years | |

5. How do you identify?

- | | |
|----------------------------------|---|
| <input type="radio"/> Male | <input type="radio"/> Trans |
| <input type="radio"/> Female | <input type="radio"/> Other (please explain)
_____ |
| <input type="radio"/> Non-binary | |

6. How do you identify (select all that apply)?

- | | |
|--|---|
| <input type="radio"/> White | <input type="radio"/> Native Hawaiian or Pacific Islander |
| <input type="radio"/> Black or African American | <input type="radio"/> Hispanic/Latino |
| <input type="radio"/> American Indian or Alaska Native | <input type="radio"/> Other (please explain)
_____ |
| <input type="radio"/> Asian | |

7. What is your highest educational attainment?

- | | |
|---|--|
| <input type="radio"/> Less than high school | <input type="radio"/> Doctorate |
| <input type="radio"/> High school graduate | <input type="radio"/> Prefer not to answer |
| <input type="radio"/> Some college | |
| <input type="radio"/> 2 year degree | |
| <input type="radio"/> 4 year degree | |
| <input type="radio"/> Professional degree | |
| <input type="radio"/> Masters | |



8. How would you describe the work you do? (Check all that apply)

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="radio"/> Trade worker (carpenter, electrician, trucker, logger, mill worker, manufacturing, security guard, landscaper, etc.) <input type="radio"/> Service or retail worker (cashier, food service, waiter, hotel, housekeeping, etc.) <input type="radio"/> Other Professional (doctor, nurse, lawyer, IT/computer, marketing, real estate agent, clergy, business person, etc.) <input type="radio"/> Health Care worker (CNA, Personal Care Aide, Home Health Care) | <ul style="list-style-type: none"> <input type="radio"/> worker, Pharmacy Tech, Phlebotomist, etc.) <input type="radio"/> Office or support person (secretary, assistant, receptionist, etc.) <input type="radio"/> Government <input type="radio"/> Law enforcement/Military <input type="radio"/> Education (teachers, special education, day care, etc.) <input type="radio"/> Fine arts (artist, singer, actor, etc.) <input type="radio"/> Other (please specify)
_____ |
|---|---|

9. For statistical purposes only, what was your gross household income for 2019?

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="radio"/> Less than \$10,000 <input type="radio"/> \$10,000 - \$19,999 <input type="radio"/> \$20,000 - \$29,999 <input type="radio"/> \$30,000 - \$39,999 <input type="radio"/> \$40,000 - \$49,999 <input type="radio"/> \$50,000 - \$59,999 <input type="radio"/> \$60,000 - \$69,999 | <ul style="list-style-type: none"> <input type="radio"/> \$70,000 - \$79,999 <input type="radio"/> \$80,000 - \$89,999 <input type="radio"/> \$90,000 - \$99,999 <input type="radio"/> \$100,000 - \$149,999 <input type="radio"/> More than \$150,000 <input type="radio"/> Prefer not to answer |
|--|---|

Housing Considerations

10. What is your current housing status?

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> Staying with friends or family <input type="radio"/> Hotel/Motel <input type="radio"/> Halfway house, group home, Oxford House, or other shared housing <input type="radio"/> Staying in a shelter or temporary housing | <ul style="list-style-type: none"> <input type="radio"/> Unsheltered/homeless (Living in streets, cars, etc.) <input type="radio"/> Retirement homes (e.g., nursing/long-term care, assisted living, etc.) <input type="radio"/> Other (explain)
_____ |
|---|---|



11. Which of the following best describes the type of housing in which you currently reside?

- | | |
|--|---|
| <input type="radio"/> Single-family home | <input type="radio"/> Student housing or other rented with lease for each bedroom |
| <input type="radio"/> Duplex (2 units), triplex (3 units), quadplex (4 units), or townhome | <input type="radio"/> Mobile home |
| <input type="radio"/> Building with 5-19 condominiums, townhouses, or apartments | <input type="radio"/> Group home |
| <input type="radio"/> Building with 20+ condominiums, townhouses, or apartments | <input type="radio"/> Not applicable to me |
| | <input type="radio"/> Other (please specify)
_____ |

12. How many adults live in your home? (including yourself)

- | | |
|--|---|
| <input type="radio"/> Just myself | <input type="radio"/> 7 including myself |
| <input type="radio"/> 2 including myself | <input type="radio"/> 8 including myself |
| <input type="radio"/> 3 including myself | <input type="radio"/> 9 including myself |
| <input type="radio"/> 4 including myself | <input type="radio"/> 10 including myself |
| <input type="radio"/> 5 including myself | <input type="radio"/> More than 10 including myself |
| <input type="radio"/> 6 including myself | |

13. How many minor children are in your home? (under 18 years old)

- | | |
|----------------------------|------------------------------------|
| <input type="radio"/> None | <input type="radio"/> 7 |
| <input type="radio"/> 1 | <input type="radio"/> 8 |
| <input type="radio"/> 2 | <input type="radio"/> 9 |
| <input type="radio"/> 3 | <input type="radio"/> 10 |
| <input type="radio"/> 4 | <input type="radio"/> More than 10 |
| <input type="radio"/> 5 | |
| <input type="radio"/> 6 | |

14. Do you share your home with unrelated family members?

- Yes
 No



15. How much are you able to pay each month for rent or mortgage (not including utilities, home insurance, etc.)?

- | | |
|--|--|
| <input type="radio"/> I do not pay rent/mortgage | <input type="radio"/> \$2,500 - \$2,750 |
| <input type="radio"/> Under \$500 | <input type="radio"/> \$2,750 - \$3,000 |
| <input type="radio"/> \$500 - \$750 | <input type="radio"/> \$3,000 - \$3,500 |
| <input type="radio"/> \$750 - \$1,000 | <input type="radio"/> \$3,500 - \$4,000 |
| <input type="radio"/> \$1,000 - \$1,250 | <input type="radio"/> \$4,000 - \$4,500 |
| <input type="radio"/> \$1,250 - \$1,500 | <input type="radio"/> Over \$4,500 |
| <input type="radio"/> \$1,500 - \$1,750 | <input type="radio"/> Prefer not to answer |
| <input type="radio"/> \$1,750 - \$2,000 | |
| <input type="radio"/> \$2,000 - \$2,250 | |
| <input type="radio"/> \$2,250 - \$2,500 | |

16. Do you worry you are spending too much of your income on housing, which includes utilities, home insurance, etc.?

- Yes
 No

17. As a lifestyle choice for yourself, which do you prefer - homeownership or renting?

- | | |
|---|---|
| <input type="radio"/> Homeownership | <input type="radio"/> An apartment or condominium in a small complex |
| <input type="radio"/> Renting | <input type="radio"/> An apartment or condominium in a large complex |
| <input type="radio"/> What type of home would you prefer? | <input type="radio"/> An apartment or condominium in a high-rise building |
| <input type="radio"/> A single-family home | <input type="radio"/> Other (please specify) _____ |
| <input type="radio"/> A mobile or manufactured home | |
| <input type="radio"/> A townhouse or row house | |
| <input type="radio"/> A duplex or triplex | |

18. How many bedrooms do you prefer if you were to move to a new housing unit in the next 3-5 years?

- | | |
|---------------------------------|----------------------------------|
| <input type="radio"/> Studio | <input type="radio"/> 3 bedroom |
| <input type="radio"/> 1 bedroom | <input type="radio"/> 4 bedroom |
| <input type="radio"/> 2 bedroom | <input type="radio"/> 5+ bedroom |



19. How far from your work are you willing to live?

- Walking distance
- A 5-10 minute commute by car or bus
- A 10-15 minute commute by car or bus
- A 15-20 minute commute by car or bus
- A 20-30 minute commute by car or bus
- A 30-45 minute commute by car or bus
- A 45-60 minute commute by car or bus
- More than an hour commute by car or bus
- N/A - I do not commute to work

20. Would you like to move out of your current home?

- Yes, I want to move out of here immediately
- Yes, I plan to move out of here next year or when my contract ends
- Yes, but I have no better option in my price range than living here.
- Yes, I am currently selling my home.
- No, I like living here
- Other (please specify) _____

21. Has the current COVID-19 pandemic impacted your housing or housing preference in any way?

- I am afraid I may be evicted or my home might be foreclosed upon due to COVID-19
- I would prefer to live now in more scarcely-populated neighborhoods
- I would prefer neighborhoods where health care facilities are more accessible
- I would prefer living closer to my family
- I would prefer to be renting now
- I would prefer to be an owner right now
- I would prefer to be in a single-family home now
- Other (please specify) _____
- COVID-19 hasn't changed my housing or housing preferences.



Housing Affordability

22. For you, what is the maximum affordable monthly payment (rent or mortgage) for a safe, quality home in New Hanover County (including the City of Wilmington)?

- Less than \$500
- \$500 - \$799
- \$800 - \$999
- \$1,000 - \$1,199
- \$1,200 - \$1,399
- \$1,400 - \$1,599
- \$1,600 - \$1,799
- \$1,800 - \$1,900
- \$2,000 or more

23. When you hear the term "housing affordability", what comes to your mind? (check all that apply)

- Low-income and/or subsidized housing (i.e., public housing) for residents of all ages
- Low-income and/or subsidized housing (i.e., public housing) for senior citizens only
- A range of housing options for residents of all income categories (i.e., mixed income neighborhoods)
- Housing options with rent or mortgage payments that do not exceed 30% of household gross income

24. Would you say that the availability of quality, affordable rental housing in the area where you live is an issue that is getting better, getting worse, or staying about the same?

- Getting better
- Getting worse
- Staying about the same



Please indicate your level of support with the following statements.

	Strongly Agree	Agree	Somewhat Disagree	Strongly Disagree	Not Sure
25. Housing affordability is a problem in my part of the county.	<input type="radio"/>				
26. Housing affordability is a problem in New Hanover County.	<input type="radio"/>				
27. Housing affordability is a problem in the City of Wilmington.	<input type="radio"/>				
28. It is important for all areas of the County to have affordable, quality rental housing.	<input type="radio"/>				
29. Affordable housing is necessary to ensure a strong regional economy.	<input type="radio"/>				
30. The government has an important role to play in making sure there are enough affordable places for people to live.	<input type="radio"/>				
31. Affordable housing is often not safe or decent housing.	<input type="radio"/>				
32. There a need for more affordable housing in New Hanover County.	<input type="radio"/>				
33. There a need for more affordable housing in the City of Wilmington.	<input type="radio"/>				
34. Ensuring that everyone has a safe, decent, affordable place to live should be a top local priority of City and County Governments.	<input type="radio"/>				



Affordable housing is often developed through some combination of incentives, cost-effective construction techniques, and governmental subsidies that can be rented or purchased by households who may otherwise not be able to afford housing in the community. Please indicate your level of support with the following statements.

Would you support affordable housing as described above...	Definitely Would Not	Probably Would Not	Probably Would	Definitely Would
35. ... in New Hanover County (including the City of Wilmington)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
36. ... in your neighborhood?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
37. ... that includes "incentives" for increased density in exchange for affordable housing, and fee waivers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
38. ... that receives Federal or State funding to help pay for the development of the housing?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
39. ... that requires local government to provide additional infrastructure such as water, sewer, road, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
40. ... that is placed in vacant or under-used lots within neighborhoods and existing urban areas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
41. ... that uses "cost-effective construction techniques", such as building smaller units or using less expensive materials, or more units per acre?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
42. ... that uses "governmental subsidies", such as loans and grants provided by the local government?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
43. ... that uses a local housing bond?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
44. ... that uses proceeds from the sale of the hospital or other government owned properties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Would you support affordable housing as described above...	Definitely Would Not	Probably Would Not	Probably Would	Definitely Would
45. ... that establishes mixed income neighborhoods (i.e., townhomes and apartments in traditional single-family developments)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
46. ... that requires you to pay more in property tax?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
47. ... that includes "accessory housing" (i.e., mother-in-law suites, granny flats, garage apartments, etc.)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of support with the following statements.

Building affordable housing in the general area that I live would...	Strongly Disagree	Disagree	Agree	Strongly Agree	Don't Know
48. ... lower property values.	<input type="radio"/>				
49. ... increase crime.	<input type="radio"/>				
50. ... make the community more attractive.	<input type="radio"/>				
51. ... hurt local schools.	<input type="radio"/>				
52. ... negatively affect the community's character.	<input type="radio"/>				
53. ... increase traffic.	<input type="radio"/>				
54. ... have a positive impact on the local economy.	<input type="radio"/>				
55. ... increase opportunities for more racial diversity throughout the community.	<input type="radio"/>				



Below are some possible housing issues in New Hanover County. Identify the degree to which you believe each issue is easy or challenging for New Hanover County.

	Very Challenging	Somewhat Challenging	Somewhat Easy	Very Easy	Not Sure
56. Finding affordable, quality rental housing.	<input type="radio"/>				
57. Finding affordable, quality housing to purchase.	<input type="radio"/>				
58. Finding affordable, quality housing for young adults who are just entering the labor force.	<input type="radio"/>				
59. Finding affordable, quality housing for a family with children near quality public schools.	<input type="radio"/>				
60. Finding affordable, quality housing for senior citizens.	<input type="radio"/>				
61. Finding affordable, quality housing for a family of four with two minimum wage income earners (\$7.25/hr x 2 earners or about \$25,000 a year).	<input type="radio"/>				
62. Finding affordable, quality housing for a family of four with a median income (\$25/hr for one earner or about \$51,500 a year).	<input type="radio"/>				



63. Where in New Hanover County should new affordable housing opportunities be provided for low-income households? In New Hanover County, low-income is defined as a household of four earning \$40,000 or less. (Choose up to three areas)

USE THE MAP ON PAGE 3 FOR REFERENCE

- | | |
|--|---|
| <input type="radio"/> 1 421 | <input type="radio"/> 14 Greater Downtown Southside |
| <input type="radio"/> 2 Castle Hayne | <input type="radio"/> 15 Midtown |
| <input type="radio"/> 3 Wrightsboro | <input type="radio"/> 16 Greenville |
| <input type="radio"/> 4 Murrayville | <input type="radio"/> 17 Port (Sunset Park) |
| <input type="radio"/> 5 Gateway | <input type="radio"/> 18 Southwest (Riverlights) |
| <input type="radio"/> 6 Gordon Road | <input type="radio"/> 19 South (Pine Valley) |
| <input type="radio"/> 7 Porters Neck | <input type="radio"/> 20 Masonboro |
| <input type="radio"/> 8 Ogden | <input type="radio"/> 21 Monkey Junction |
| <input type="radio"/> 9 Greater Downtown Northside | <input type="radio"/> 22 Veterans Park |
| <input type="radio"/> 10 Central | <input type="radio"/> 23 Snows Cut |
| <input type="radio"/> 11 North (East Wilrnington) | <input type="radio"/> 24 Wrightsville Beach |
| <input type="radio"/> 12 University | <input type="radio"/> 25 Carolina Beach |
| <input type="radio"/> 13 Northeast (Mayfaire, Landfall) | <input type="radio"/> 26 Kure Beach |

64. Why did you select these locations for low income families?



65. Where in New Hanover County should new affordable housing opportunities be provided for moderate income households? In New Hanover County, moderate income is defined as a household of four earning \$63,000 or less. (Choose up to three areas)

USE THE MAP ON PAGE 3 FOR REFERENCE

- | | |
|--|---|
| <input type="radio"/> 1 421 | <input type="radio"/> 14 Greater Downtown Southside |
| <input type="radio"/> 2 Castle Hayne | <input type="radio"/> 15 Midtown |
| <input type="radio"/> 3 Wrightsboro | <input type="radio"/> 16 Greenville |
| <input type="radio"/> 4 Murrayville | <input type="radio"/> 17 Port (Sunset Park) |
| <input type="radio"/> 5 Gateway | <input type="radio"/> 18 Southwest (Riverlights) |
| <input type="radio"/> 6 Gordon Road | <input type="radio"/> 19 South (Pine Valley) |
| <input type="radio"/> 7 Porters Neck | <input type="radio"/> 20 Masonboro |
| <input type="radio"/> 8 Ogden | <input type="radio"/> 21 Monkey Junction |
| <input type="radio"/> 9 Greater Downtown Northside | <input type="radio"/> 22 Veterans Park |
| <input type="radio"/> 10 Central | <input type="radio"/> 23 Snows Cut |
| <input type="radio"/> 11 North (East Wilrington) | <input type="radio"/> 24 Wrightsville Beach |
| <input type="radio"/> 12 University | <input type="radio"/> 25 Carolina Beach |
| <input type="radio"/> 13 Northeast (Mayfaire, Landfall) | <input type="radio"/> 26 Kure Beach |

66. Why did you select these locations for medium income families?



67. Are there any areas in New Hanover County where low and moderate income housing should not be built? (select up to three areas)

USE THE MAP ON PAGE 3 FOR REFERENCE

- | | |
|--|---|
| <input type="radio"/> 1 421 | <input type="radio"/> 14 Greater Downtown Southside |
| <input type="radio"/> 2 Castle Hayne | <input type="radio"/> 15 Midtown |
| <input type="radio"/> 3 Wrightsboro | <input type="radio"/> 16 Greenville |
| <input type="radio"/> 4 Murrayville | <input type="radio"/> 17 Port (Sunset Park) |
| <input type="radio"/> 5 Gateway | <input type="radio"/> 18 Southwest (Riverlights) |
| <input type="radio"/> 6 Gordon Road | <input type="radio"/> 19 South (Pine Valley) |
| <input type="radio"/> 7 Porters Neck | <input type="radio"/> 20 Masonboro |
| <input type="radio"/> 8 Ogden | <input type="radio"/> 21 Monkey Junction |
| <input type="radio"/> 9 Greater Downtown Northside | <input type="radio"/> 22 Veterans Park |
| <input type="radio"/> 10 Central | <input type="radio"/> 23 Snows Cut |
| <input type="radio"/> 11 North (East Wilrnington) | <input type="radio"/> 24 Wrightsville Beach |
| <input type="radio"/> 12 University | <input type="radio"/> 25 Carolina Beach |
| <input type="radio"/> 13 Northeast (Mayfaire, Landfall) | <input type="radio"/> 26 Kure Beach |

68. Why did you select these locations?

Appendix D - Why did you select these locations for low income families?

1. area able to sustain growth and new additions,
2. Better paying jobs are in these locations
3. #10 Central for easy access to city and government. #15 Midtown for easy access to the hospital and medical doctors offices for healthcare. And easy access to the Department of Social Services. #12 University so they would have easy access to education. And there are lots of places to shop and eat and get jobs in this area.
4. 1 These locations do not have affordable housing for families of medium income...there's space or land available in these areas. 2 The proximity of grocery stores, restaurants, etc 3 Open opportunities to see life in a different space/atmosphere
5. 421 because it's wide open. Sunset park and Veteran's Park because it's probably old and could use the updating of new places to live.
6. 421 has more industry, which means more manufacturing jobs that historically have paid a decent living wage. Access to highways and downtown is readily available, if families have reliable transportation of their own. University already has high density of potential jobs and access to transportation, good for transit-dependent individuals and families. Midtown also has proximity to existing transportation and a mix of jobs.
7. A lot of low income families on Pleasure Island that live inside of motels. Very little decent low income housing in this area.
8. A more central location
9. A primary job function of the government be it local, state or federal is to ensure housing is available for all income levels period. The area is irrelevant but should be built close to walkable areas and public transportation.
10. A very good knowledge of the areas
11. Access and diversity
12. Access to bus routes, medical services, shopping. And North side because needs to be revitalized with safe affordable housing for people living there. Northside also desperately needs grocery stores, road maintenance, and more bus stops.
13. Access to community common area, businesses, and jobs
14. Access to food, service and public transportation
15. Access to good schools, access to transportation, access to food and services
16. Access to grocery stores and retail. Governmental services.
17. Access to I-40; some availability of vacant land
18. Access to numerous accessible jobs
19. Access to public transportation, grocery, and safe
20. Access to resources
21. Access to schools, grocery stores, shopping.
22. Access to schools, proximity to work for retail workers
23. Access to schools/transit/retail/amenities etc. Wilmington concentrates it's poorest people in the areas with least amt of access to necessities.
24. Access to shopping, medical care and schools, supermatkets
25. Access to transportation and services
26. Affordable housing is needed in all areas
27. Affordable housing is only available in the City limits, unless you are lucky enough to not be placed on the waiting list for a year at a time. At the same time, crime is ridiculously high in these areas, not to mention people are pretty much living on top of each other. Even in the areas selected, the homes have barely any green space. It makes no sense to continue to compact residents in an already densely populated area.

28. Affordable housing needs to be made available to everyone. Prices are going up while income is staying the same.
29. Affordable housing should be all over the county. It should not coast \$1200 a month for rent or mortgage. A lot of people are not make money to pay these large rents.
30. Affordable housing should be available everywhere to some extent. It is difficult to chose one area.
31. Affordable housing should be available for all areas of the county.
32. Affordable housing should be available in all areas of the county, so a low income family has access to the same conveniences as higher income families.
33. Affordable housing should be dispersed evenly. People turn their nose to concentrated areas of violence and crime but don't do anything about it other than drive into their gated communities at night. Whack. Some folks want the opportunity to get away from said violence and crime but we don't provide it when there is definitely something that can be done. Incentives to developers, incentive...or required integration of a percentage of affordable units based on AML, coordination between developers and orgs like Habitat to claim x number of units in a multifamily development, or x lots in a new subdivision for tax breaks, increased density, other incentives.
34. Affordable housing should be integrated with the high priced housing that exists in these areas. I also think more jobs are needed in those areas and would hope that high tech/high paying jobs might follow the housing. They are also close to existing bus routes and not far from major employment centers.
35. Affordable housing should be located throughout the county. Public transportation should service all parts of the county. Mixed income neighborhoods builds a more cohesive society. Wilmington desperately needs to be less segregated in terms of socioeconomic metrics and race. Associating with / living near folks who are different than you builds empathy. We need more empathy.
36. Affordable housing should be offered in all areas, and not just for certain demographics of people.
37. affordable housing should be throughout the city/county to meet all resident needs and promote diversity
38. Affordable housing should not be concentrated.
39. Affordable housing should not be excluded to only one part of New Hanover County. Having diversity and different cultures in sperate neighborhoods can help end the racism and bias's that have existed in this county since the eighteenth century.
40. Affordable housing should not be limited to a certain zip code.
41. Affordable housing should not be specific to a location. Accessible transportation should be available...not strictly for affordable housing, but to keep our city green....reducing traffic and pollution.
42. Affordable housing shouldn't be relegated to just one area of town, it should also be convenient to a variety of workplaces, amenities, and other crucial supports for our residents.
43. Affordable housing shouldn't limited to one geographical area
44. Affordable housing works best when widely available across a given geography
45. Affordable land pricing.
46. All are nice neighborhoods
47. All areas because everyone has the right to affordable and safe housing regardless of race, ethnicity, income or socioeconomic status, etc.
48. All areas because everyone is responsible for supporting each other.
49. All areas because not everyone has access to public transportation; and not everyone has a personal vehicle.
50. All areas closest to work locations, walking or bus line.
51. All areas first because spreading all over the county is best. The other areas due to current lack of it in the Mayfair area and low density in a booming area Wrightsboro.
52. All areas for greater diversity and inclusion
53. All areas for greater opportunity. Not limiting families to one area.
54. All areas of my community should include affordably priced housing to lessen the significant economic and racial segregation currently present in Wilmington/New Hanover County neighborhoods.

55. all areas of the county need to have affordable housing, due to where the people who buy or rent the home. Families do not want to be in high crime areas and need to find home that are located near supermarkets and have access to the "better schools" in new hanover cty.
56. All areas of Wilmington need more affordable housing
57. All areas selected.
58. All families should have access to all areas of NHC
59. All new construction single family homes, condos and apts should have a 20 to 30 percent affordable housing neighborhoods need to be diverse including landfall Incentives need to be provided allowances need to be given. Every new house can not be 350,000 + People need to be able to work where they live rent for small family's single moms is max at 800 there is not that type of housing available that is safe or in good condition without the need to be fixed up or modernized or repaired from Florence.
60. All of wilmington needs to be accessible to affordable housing
61. All people should have the opportunity to choose the area they feel is good for them. A place where they feel they can thrive and grow, feel good about their community.
62. All these areas are growing and to be diverse I included both city and county.
63. Anywhere in New Hanover affordable housing is needed. It costs more to live here than in Raleigh.
64. Area I would want to live in
65. Area needs redeveloping Concentrate population near needed assistance services Transportation difficulties of more remote areas Limited public transportation Need to be near medical services Would degrade neighborhoods where located Population can/will not maintain homes
66. Areas are still nice and safe but not too nice to where it would bring down property values
67. Areas close to shopping/grocery centers
68. Areas I think still have some available land!
69. areas located to somewhat close to grocery stores and schools so transportation would not be as much of an issue
70. Areas need diversity
71. Areas that are still close to town and business that should have areas that can still be developed.
72. Areas that have access to services and transportation. I think all areas should be in consideration for affordable workforce and senior housing. Low income families work through out the city, you should have gone at this question based on employment needs and availability.
73. Areas that seem to have space for development.
74. Areas that were not heavily developed
75. areas where one would look for affordable housing
76. Areas without affordable housing
77. As the area continues to grow, affordable housing needs to be available in all areas of the region to promote a strong and healthy community.
78. Assessible to most anything. More Centrally located and on the outskirts of the City.
79. Assume the need for transportation, areas are central to food and services, beach communities poor option,
80. Assuming most low income families work in the service/travel industry, they have to be able to get to work easily. Downtown areas offer more options - walking distance, bus.
81. Availability of affordable land. Access/proximity to "Job areas" including downtown, MLK Corridor, College Rd/Market St corridor. Realistic potential for public transportation from those 3 selected locations to the job areas I identified.
82. Availability of buildable space green space, less congestion/traffic. Near necessary resources and good schools.
83. availability of land
84. Availability of land, near areas of interest, and to build diverse areas
85. availability of land, proximity to service related jobs, proximity to downtown for govt services
86. Availability of public transportation; proximity to good jobs.
87. Availability of space, and open land vs other areas in the county.

88. Availability of undeveloped land, proximity to travel corridors (assumes there are transportation options for these families), lower cost of land.
89. Availability of unused land parcels
90. Available land
91. Available land and highest rent in the County
92. Available land and major road access.
93. Available land for schools, grocery stores, housing, density, industry.
94. Available space for development but still near resources.
95. Available space for new housing. Better infrastructure to accommodate more traffic and people
96. Available space. Building out and away from already congested areas.
97. Available vacant buildings and lots with easy access to services.
98. Based on my knowledge of school populations, these are areas where many low-income families live now. Having affordable housing in areas already familiar to families can strengthen both neighborhoods and schools.
99. Because a lot of people want to live in those areas but can't because apartments or houses are incredibly expensive. Why are all these expensive new apartments and townhouses going up when there are so many working poor living here that would never be able to afford those?
100. Because affordable housing should not be isolated to any one or even few specific areas. When that is the case, it tends to be built in what are already low-income areas where the population is primarily Black or Hispanic, and this only leads to further segregation in housing and schools.
101. Because all areas should have availability for low income families
102. Because all families deserve the choice to live in any part of wilmington that is best suited for their families and their careers. I personally am one of the families that has issues finding housing and have been paying more than i can afford to keep my children in what is known as a safer neighborhood.
103. because closer to grocery stores that they can walk to if they don't have transportation. Schools are also sometimes within walking distance
104. Because considered low income and have been searching for a home for 2 years. My current home was damaged in Florence and I couldn't afford to fix all the issues. Now the problems have gotten way worse and my house isn't even technically safe to live in.
105. Because housing in New Hanover county is a joke, unless you are well off or work yourself to death. All of the older rich people have pocketed money and the county has been sold off to developers squishing out the working man. For example I work my ass off and so does my gf we both make about \$20 an hour and for the foreseeable future it will be rent only. I feel extremely sorry for people less well off that can't even make it without going bankrupt to survive. Other areas rent is \$800 for the same two bedroom apt that we pay \$1,200 a month for and the only thing included is trash. Everything now days is so fucked and people in the area at the top have no clue and are happy screwing over the lower classes to get by. Also got to love the 500 retirement communities that cater to people from up north to the point they pay to fly them in to look at the places. Spots that could have been used for affordable single family homes. JUST AS OF NOTE NO ONE LISTENS AND I FEEL THIS SURVEY IS WORTHLESS WHAT IS THE POINT IF NO ONE WILL FIX ANYTHING. IT HAS BEEN BAD AND JUST KEEPS GETTING WORSE.
106. Because I am going to probably die from breaking my back for a slave wage income in a tiny, shitty home with no tub big enough for me and no dishwasher, bugs everywhere, and I dream of one day living like an 18 year old from the rich side of town. Because good people deserve good things, even if they're poor or work in a restaurant and most people in Wrightsville Beach/Mayfair are not good people. Nice, not good. Rich, not good. Because my government is either going to ensure my well being or I will storm the mansions and fancy apartments with my homeless friends, and we will take it by force. We are mad as hell and getting really close to throwing in our beach towels and setting them ablaze. Lower our fucking rent or give the lower income citizens more imaginary numerical currency.
107. Because I come from a state where it was mandated that affordable housing include all areas of the state including higher priced neighborhoods and I believe that is the best way to avoid "pockets" of crime and

- offer equal opportunity for all residents. As it stands now there are “good” and “bad” neighborhoods because there are no affordable housing mandates.
108. BECAUSE I DON'T WANT THAT MESS IN MY NEIGHBORHOOD.
 109. Because i live on the southside but i rather be in them areas want a change in me and my family atmosphere.
 110. Because I think people should have the option to live near jobs and family. I believe if we concentrate affordable housing in one area we massively increase our existing traffic issues and drive down *some* property values rather than distributing the load.
 111. Because I think there's a lack of them in these areas. Also, the areas I chose are centrally located in the City, not far from services or essential commerce. Driving further than 20 minutes for groceries is unnecessarily burdensome for people that need to eat healthy despite having worked overtime.
 112. Because I think these areas are likely populated by people who are cost burdened in regards to housing as well as low income people who need the assistance but I don't think it's beneficial for them to be moved somewhere far away from local community support systems.
 113. Because I was only allowed to pick 3
 114. because I'm not very familiar with the city or surrounding areas as I have only lived here a short time.
 115. because in this area the crime level is lower and the schools are way better
 116. Because income diverse neighborhoods mean better schools on average, more empathetic citizens, and more equitable outcomes
 117. Because it is a centralized area that already has “low income” affordable housing areas and would not drive down the property values like if you were to put affordable housing in River Lights. It can make an area “lose its charm”.
 118. Because it is a safer area than downtown there is land available not in a flood zone and water lines and sewer lines are already in the plans to be expanded.
 119. Because it is the area where I and family members live
 120. because it's far away from mid-town and pine valley
 121. Because it's outside of the city limits where it is calmer
 122. Because low income families deserve to be able to live everywhere.
 123. Because low income shouldn't keep people from having better access to better schools and closer to work locations
 124. Because more than 70% of residents in New Hanover County, North Carolina do not even make a living wage (~12.00/hr).
 125. Because most people want to be near public transportation and/or walking distance to needed services (i.e. doctors, grocery, etc)
 126. Because none exist in the beach locations.
 127. Because of the central locale, near work ,schools, shopping
 128. Because our entire community should be able to live where they choose
 129. Because people have been living there all their lives
 130. Because that is where the majority of low income families live
 131. Because that's where all the rich folks live!
 132. Because the areas will be lower crime area for elderly and mother with children.
 133. Because there are currently no low income options in these areas.
 134. Because there are low income jobs all over the county and public transportation here is on a super-fast downward spiral, so many low income folks *need* to be able to live close to where they work
 135. Because there are more low income families in Wilmington than there are higher earning ones. Also every person with a proven safety(i.e. no felonious past criminals unless rehabilitation has been established) should be able to live in a quality safe home and neighborhood. Except for the beach, small children have a habit of running from their parents; its best not give them the opportunity to run into the ocean.
 136. Because there are no affordable housing areas currently in 13 - Mayfair's and 24 - Wrightsville Beach.

137. Because there are no affordable housing options in those locations and they are well maintained and over-resourced areas. Everyone should be able to live in well-resourced areas and there are a lot of job opportunities there.
138. because there in none in these areas available
139. Because there is a lot of land. They would be away from the inner city crime/gang area. Also because most people in Porter's Neck would have a fit if low income housing was placed in their area and I think it needs to be everywhere, not just in certain areas. Put some across from landfall too!
140. Because there is no low income housing in these neighborhoods and low income housing should be everywhere.
141. Because there is so much land in that area
142. Because there is some availability of land for new housing
143. Because there is vacant land in these areas for construction.
144. Because there should be affordable housing all over new hanover county
145. Because there should be affordable housing in all areas of town.
146. Because there should be different choices available in all parts of the county. These areas should also be near public transportation. Also, the public transportation system in Wilmington needs to be improved
147. Because these are areas in Wilmington North Carolina where you do not see a lot of locations for low income families . It's too many low income-based homes East Wilmington and downtown. .
148. Because these areas are segregated by race.
149. Because these areas are typically those that don't provide enough quality low income housing yet require a lot of low income workers to fill service jobs.
150. Because these areas have a lot of single family neighborhoods where the cost of a house is not affordable. I am embarrassed and ashamed of River Lights. I know people fought this "development" but it is still expanding and people who are teachers, police, firefighters, government workers, etc. cannot afford a house STARTING at \$250,000. I live near Silver Lake and know families that are living together with 4 to 7 kids (2 or more families) because they have to, not because they want to. One family lives in the home they grew up in, their father moved in with his girlfriend and now 2 sisters, their spouses, and children live in a house with 3 bedrooms. The kids range from 7 to 15 and you can imagine how the oldest child, a girl, feels with 6 other kids and 4 adults living in the house. All the parents work at low-paying jobs. There is no way for them to "get out" of this :-)
151. Because they are already there and Wilmington is so overdeveloped as is.
152. Because they are areas that may provide some better schools and access to more amenities!
153. because they are closer to developed areas with ample shopping, public transportation and resources as well as jobs for those who likely need affordable housing. I feel that will give a better opportunity to grow wealth for these families who need that assistance
154. Because they are desirable locations that are centrally located to a lot of amenities.
155. Because they are fairly open still as far as less dense areas, close to jobs and may have less of an impact on existing communities (over crowding).
156. Because they are far away from the city and the beaches.
157. Because they are severely lacking in affordable housing
158. Because they have better schools
159. Because they're fairly central so access to public transportation is available and they're in areas with lots of open space that can support the development. Walking/public transportation is crucial.
160. Because this area of town is being developed at an alarmingly fast rate yet all the housing that's going up is pushing many of us out of the area because of cost.
161. Because we need a diversity in these specify area. People of all different races, but ones who are respectable and non-violent people
162. Because where I live I feel like it would be a lot of more opportunities for families
163. Because why should we limit where this can be developed. People of all incomes deserve to live in nice, safe areas and have pride in their neighborhoods.
164. Because you did not have as an option no where in New Hanover County

165. Being someone who is spending 50% of monthly earnings on housing that is not safe or clean and quiet - the areas I chose are ones that I would like to live in and that I know are nicer neighborhoods - safer.
166. Best option
167. Better area for families
168. Better integration of all income levels
169. Better land density
170. better schools for my kids
171. Bigger and more land
172. Bus locations and available land left in the county to actually build. Every piece of property is being purchased in our county and for high amounts .
173. bus routes are provided. more jobs. are in location resources. for low income cfcc. to help with employment. locations that provide food, clothes, financial assistances to improve families to succeed.
174. Business and school availability
175. Businesses are located all over. Affordable housing should be too.
176. Castle Hayne has more developable land, and Monkey Junction is next to a lot of shopping and resources. I picked my own district because it's lovely and has more land (I think!) to develop, and having a more socioeconomically diverse community is a positive thing.
177. Castle Hayne has room to grow without cluttering so families with transportation won't need to be stuffed like sardines somewhere, Pine Valley is close to shopping areas for families who lack transportation and Mayfaire is known for the "rich area" so I felt it would be a nice place for a family to live.
178. Cause
179. cause its away
180. Central location
181. Central location for transport to where work happens.
182. Central location to services and public transportation.
183. Central to job locations
184. Centrally located.
185. chances for growth there
186. Cheap land
187. cheaper land value
188. Close enough to still be an easy commute to Wilmington but gets you out of Wilmington
189. Close proximity to all major areas
190. Close to amenities, (grocery stores, other shops). Growing areas.
191. Close to amenities, space to build, already somewhat affordable area.
192. close to bus routes
193. close to bus routes, close to grocery stores and jobs
194. Close to businesses
195. close to businesses, resturants, and grocery stores
196. close to downtown
197. Close to downtown and central to county
198. CLOSE TO DOWNTOWN AND TRANSPORTATION
199. Close to downtown. There is plenty of space to build.
200. close to everything
201. Close to grocery stores and other shopping, has job opportunities, currently not affordable areas.
202. Close to job opportunities.
203. Close to jobs to reduce travel expenses, more public transportation infrastructure.
204. Close to major roads. Ease to get downtown and the beaches. Close to shopping.
205. Close to my job. Close to grocery shopping
206. close to needs
207. Close to public transit and/or bicycle path options.

208. close to public transportation and jobs, need to diversify populations and provide housing in what is considered "white" enclaves, Too much concentration of low income in traditionally black communities.
Would like to see families mixed in with middle and upper middle class families
209. Close to public transportation, services and employment..
210. Close to services and buses
211. close to services, hospitals, shopping, grocery stores, doctors, schools
212. Close to services.
213. Close to transit routes, hospital, and other regions with businesses that employ lower wage earners.
214. Closer access to downtown
215. Closer for people to go to work and have a nice place to live
216. Closer to bus routes and walking distance to many are schools. Even if low income houses were built in suburban areas it would Be difficult to get to stores, school and church. Because most things like that are not close to the suburbs housing area. There are bus routes and bike paths in downtown areas.
217. Closer to jobs and seems like there isn't as much affordable housing mixed in that area.
218. Closer to lots of businesses and public transportation for more opportunities and options for assistance
219. Closer to public institutions.
220. Closer to public transportation, easier commute, walking distances to area shopping.
221. closer to services, downtown, hospital/medical and college road shopping
222. closest areas to the beaches with most land area
223. Closest to business concentrations
224. Concentrated on urban core
225. Concentrating low-income families in a specific area perpetuates current problems, such as food deserts
226. Confining people to one area is why we have the problems which we have had in this country for generations. It's blatant descrimination. Redlining! If we can have the opportunity to live near, work with, shop with and attend school with, we will realize how much we have in common and learn about and respect eachothers' ethnicity,
227. convenient to community, traffic patterns, availability of land
228. Convenient to everything. Well established areas
229. Could be served by bus lines. Plenty of grocery stores and shopping within a reasonable distance. And no real affordable housing exists in these areas.
230. Current demographics
231. Density is at peak to the south.
232. Disperse them widely.
233. disperson of population
234. Distribution of housing in areas that have some mixed use in place to add diversity while also considering access to public transportation.
235. Diversification to areas that have established infrastructure, such as Food outlets, jobs, and public resources. If people are struggling to pay bills then we want them closer to job sources and or grocery,
236. Diversity
237. Diversity has positive affects across the board. Living in proximity is the best (only?) way for people to really get to know one another.
238. Diversity in all regards is the key to a functional society that is striving for equity.
239. diversity of other areas
240. Diversity, regarding race, age, work , and possible the use of abandoned or need to fix houses that are dilapidated and unused houses that vacant in the area.
241. diversity, space, natural environment
242. Don't remember seeing anything like that in those areas.
243. Downtown areas which are areas that already have low income residents. Easy commute to places of employment. Increased density in housing could help solve the problem and makes the most sense in a downtown urban environment.

244. Downtown has more access without needing transportation the other 2 areas are more inland and have more room to grow.
245. Downtown- Should be located within reasonable walking distance of retail and food service jobs. This assumes these sectors actually recover and that downtown businesses become more willing to hire non-white workers. Mayfaire - Better schools. Area now lacking in racial and economic diversity. Monkey Junction - Better schools. Area lacking in diversity, especially when it comes to low-income families.
246. Due to their proximity to downtown and bus routes.
247. Each area of town could afford to add housing such as these to enhance the quality of life of individuals with low income such as adults with disabilities and seniors.
248. Ease of access to jobs.
249. Ease of getting to necessary destinations
250. Easier access for transportation in these areas for families who use public transportation. And a lot of open land in Castle Hayne to build affordable housing.
251. Easier access to downtown area where I believe have many job opportunities and to the University for those interested in higher learning
252. Easily accessible to all the city offers, Jobs and entertainment available without a heavy impact on traffic. All the city has to offer within close proximity including higher education.
253. Easy access to business and downtown
254. Easy access to mass transit and the ability to still have a good family atmosphere near churches, schools, and places of worship.
255. Easy access to public transportation, proximity to job opportunities
256. Easy access to services and transportation
257. Easy assets to school, stores, healthcare and bus route
258. Easy to get to things people need or want for a good lifestyle.
259. Equal opportunities should exist across the board
260. Even those with limited incomes deserve to have options in the most desirable parts of the city, not just the big snobs who live inside the gates.
261. Every area should provide some type of affordable housing.
262. Every one should have a choice where they want to live for various reason . Everyone does not have cars and have children . schools , stores are closer in some areas Also older people ,some cannot travel on bus and transfer two or more times.
263. Everyone has the right to live where they want to. Have affordable housing everywhere.
264. Everyone deserves to live everywhere.
265. Everyone should have a choice on where they would like to live.
266. Everyone should have equal and equitable access to housing in these locations.
267. Everyone wants to shunt this housing to other parts of Wilmington. To my mind, real diversity and accessibility of opportunity won't happen until we have mixed neighborhoods in every area.
268. Everything is too high to rent in Wilmington and surrounding counties.
269. Everywhere is too expensive
270. everywhere should have affordable housing and diversity, stop the racist bullshit most of the issue is there are no physical jobs that pay a fair wage and people are paid low wages and can't afford to live in 450,000 homes or maintain them once they are in employment: bring film back get rid of the bathroom laws not just modified version, put back the incentive to how it was in 2011 Real jobs or virtual jobs that pay. have actual housing that people live in and not second, third homes
271. Fairly central locations allowing for easy commute or bus access. Castle Hayne may offer opportunities for more comprehensive, complete communities by including in development in the beginning rather than adding retroactively.
272. Familiar with the county and the demographics with what i do for a living and travel and service the county areas.
273. Families should have a variety of options when choosing a location
274. Far from me

- 275.felt it would not disrupt the current area too much.
- 276.Geography getting around the county.
- 277.Good locations near resources
- 278.Good place for this houses
- 279.Good schools
- 280.Good schools, good neighborhoods, easy access to stores and healthcare.
- 281.Gordon Road because it merges up and coming new developments alongside existing trailer parks and old homesteads. A perfect spot to help people move up and adapt to being upwardly mobile. All of Wilmington because we need exposure to each other on a daily basis. It lessons the fear of the unknown and makes it clear we are all just people.
- 282.great
- 283.Greenville has a heavy latinx area that tend to live in more run down trailers. The university one so students are going broke trying to live in the town. Who they actually influence a lot as being seasonal citizens. And the other one because it is closer to downtown without being right in it. Also some areas and buildings are a bit more vacant so more space.
- 284.have area to actually build more places to live
- 285.Have more land in these areas.
- 286.Having affordable housing near walking/biking to your employment would be a drastic help to those that also cannot afford a vehicle. Jobs that people work that leave them in need of more affordable housing is not concentrated to a specific area. There are people that work at Wrightsville Beach and people that work downtown, or Carolina Beach. All areas need accessible, affordable housing.
- 287.Having children in school I want to be in the area where the schools are highest ranked. Currently living in 28409, renting a small duplex at the time was for my child to attend Parsley, but they moved my current neighborhood to a school that is further away. It saddens me that due to the neighborhood being a lower income my child can not receive the same education as everyone else.
- 288.Having housing available for low income families increases job opportunities for those families, alleviates poverty, and can lessen crime.
- 289.HOUSE THE PEOPLE CLOSE TO THE JOBS. GETTING TO AND FROM WORK AND HOME IS VERY IMPORTANT. DO THEY HAVE A CAR OR DO THEY RELY ON THE BUS SYSTEM?
- 290.Housing areas should be near job options, with transportation being bike or walking if needed. These areas have service jobs.
- 291.Housing density south of those areas compounds traffic and overcrowded schools. Developers should provide a school for any new development, and mitigate traffic problems more people will bring.
- 292.Housing in New Hanover has increased in recent years, While wages are remaining the same. It's almost impossible for someone who makes MORE than minimal wage to rent or buy a decent house or apartment in a decent neighborhood with only one income. I would have chose more than three if you gave me that option.
- 293.Housing in those areas are not affordable.
- 294.Housing in those areas aren't mixed with different income leaves and/or they are close to amenities that wouldn't need extra transportation.
- 295.I am most familiar with the needs of these areas.
- 296.I am not sure where it should be added.
- 297.I am very familiar with affordable housing and the overall negative effects on the country. Affordable housing as defined here has a net negative effect nearly everywhere it has been imposed upon the people around it.
- 298.I believe a mixture of types of housing would benefit all neighborhoods. It would allow people to get to know each other as neighbors instead of assuming or stereotyping.
- 299.I believe affordable housing should exist everywhere
- 300.I believe it should be dispersed. This would help minimize the impact of a community and increase diversity across communities.

301. I believe people get an education and a decent job so they can have nice things. If you want a nice house then work for it. Stop getting hand outs and bitching about not affording things if you are not willing to work for it. If you are only willing to work a minimum wage job...then a minimum wage residence is what you will be able to pay for. Do not move affordable housing to established neighborhoods where people have worked for what they have and give hand outs to others just so they can live there. Its not fair to the one who are actually paying their bills without any help. If they can not afford to live in NHC then maybe they should live in Brunswick or Pender. I choose those locations due to the fact that most of that area is where some rehab needs to take place and some neighborhoods cleaned up.
302. I believe that it should be available in all areas to build a more diverse and inclusive city
303. I believe that the socio economic disparities and systemic racism shows when we select parts of cities and counties that we desire "others" to be in. Fact is, anyone can need cheaper housing at any time due to illness, job loss etc. Just because a house is cheaper doesn't mean it's bad and only low income earners need to live there. We need to normalize standard house sizes despite income increase. That's how Canada has such a wide variety of housing options intermingled without sectioning off low income earners.
304. I believe that there should be affordable housing options in all neighborhoods, but these areas seem to lack low income options
305. I believe that this survey is not open to other ways of thinking about affordable housing for all people at all levels of income. There should be a lottery system where by the developer of nice, sturdy quality buildings with space enough for people to live decently should provide a percentage of units available to people of lower income. A percentage of units per development should be made available by lottery to people of lower income who qualify for a reduced purchase price or rent. That way the quality of buildings and intargration of neighborhoods can be achieved. What is the percentage of people who are spending more than 30% of income on housing? What percentage of new development can be made available to them? Housing Development should focus on creating livable cities and environments with a vision of high quality well designed neighborhoods to maintain or upgrade the look and feel of our county. Developers should be required to offer a percentage of their buildings and profits to give back to the community in the form of reduced priced units for qualifying people of income lower lower than the development medium income. This would intargate populations in a dispersed way.
306. I believe there is space to build properties in those areas and they are somewhat central to major roads to help with congestion and commute times
307. I believe there's enough land in the areas to build
308. I believe these areas are the ones being most impacted by the lack of affordable housing.
309. I BELIEVED THESE ARE UP AND COMING AREAS THAT HAVE SPACE TO ACCOMMODATE AFFORDABLE/ NEW DEVELOPMENTS.
310. I can't tell where anything is on the map since the streets aren't labeled. I don't even know what my own neighborhood is according to this map. And I bet I'm not the only one. I think small units of affordable housing throughout the city is a necessary, safe, and inoffensive approach that preserves neighborhood integrity. Much better than large projects or apartment complexes. It's what they do in Charleston.
311. I chose "all areas" because I feel the entire county should be open to affordable housing to make best use to avoid overcrowding/overtaxing of schools, roads, and sewage systems. Then, I selected "Landfall" because it is a great location with good schools (and recently had 2 new elementary schools refurbished/built). I picked "Monkey Junction" because I have friends who live there who cannot find affordable housing and would like to stay in that area.
312. I chose all areas because low income families need affordable housing in all areas in order to expand their opportunities for employment plus it's the right thing to do to help people.
313. I chose all areas, but I highlighted Ogden and Mayfaire/Landfall/etc as well because these areas do not have much socioeconomic diversity and I believe all parties would benefit socially from diverse interactions.
314. I chose no locations due to the fact that New Hanover County is limited in it's size and it is a beach community; everyone wants to move here even though there is limited space.

315. I chose these locations because there is 1) room for developments 2) different areas of the County giving options to different school systems 3) along bus routes or not too far from existing bus routes.
316. I chose this answer because it seems that low income families are clustered into certain sections of Wilmington as a whole because the options of reasonably priced, decent housing are poor.
317. I consider those areas as areas that are not as crowded as other locations. I think there is room for growth there without over crowding.
318. I currently live in this area and my children are at great schools in a community that is far away from the negativity of high traffic/tourist areas. Because housing is not available we are faced with leaving the only county they have known next year. The constant rent increases and the ability of Landlords to outright refuse government assistance funds has made New Hanover County a difficult place for Single Parent households to exist. Even the housing market is bad unless you are looking for a recreational property. Now that Covid 19 has made my job Work From Home, I am in the market to buy. But The housing market here offers no real benefit for us to stay. Many of my coworkers feel the same since our job has given us permission to move anywhere. For the same price of \$200,000 in Forsyth County I can get a 4-5 bedroom home with garage in a city that offers more diversity, more entertainment and my commerce. In New Hanover I am lucky if the same \$200,000 get me a backyard with a 2bd/2bath house in a low ranking school district.
319. I didn't feel educated enough to select, but I would prioritize areas where the lowest ecological footprint and highest access to public transportation, grocery stores and other essential resources meet. I would avoid areas that have already been overdeveloped and are very densely populated.
320. I didn't select any areas.
321. I didn't, no land in Murrayville for such a project.
322. I DO NOT DRIVE AND RELY ON PUBLIC TRANSPORTATION OR UBER AND FEEL THESE AREAS HAVE MORE LAND
323. I do not think we need more "affordable housing"
324. I do think transportation is a concern, but generally I think affordable housing should be spread throughout the community. People need to be able to live relatively close to where they work and clustering subsidized housing in one area doesn't seem to be an effective strategy long-term. I currently rent to a housing choice voucher recipient and she's been a fantastic tenant. I would love to see this program expanded.
325. I don't agree with segregating lower income families from families that have more resources.
326. I don't know this town
327. I don't live in New Hanover so it doesn't concern me.
328. I don't think affordable housing should be isolated to one region of the county
329. I don't know of enough affordable housing in these areas
330. I don't know where would be best so answered all areas. As long as the housing is not disrupting the flow of neighborhoods and is esthetically pleasing, I think anywhere.
331. I feel like the two closer to the city area has a higher chance of being close to more jobs and that will be helpful to the people living there. The one in ogden area I feel like there is a good amount of space there that could be better used while still being close to the main city.
332. I feel low income housing should also have the opportunities to; beach access, scenic landscapes and to live amongst wealthier communities, which means they will have access to better amenities, luxuries, shopping, schools, funding opportunities, roads, environmental, ie ENERGY GRIDS, higher frequencies, resulting in strategic portals, FENG SHUI, strategic placement, resulting in creating your own destiny, as opposed to ASSIGNED PLACEMENT (from the LACK OF MONEY) which generates its own circuitry of lack, which in turn assigns your destiny. *The key here is to neutralise the divisiveness between the classes, because it is a MASSIVE GENERATOR in the frequency for failure and (financially broken). Its a mindset, a construct that must be starved and dismantled. ITS ENERGY!!! EVERYTHING IS ENERGY!!!
333. I feel that it should not matter what section of town it is. If it is done correctly then the housing should go with the area in which it is being built. It should also be done so that it is diverse and not a lot of criminal

- activity would be put in one place. If you put people where there is good neighborhoods then hopefully they would respect where they are at and take care of the place and make it good for everyone.
334. I felt it may be lacking in those areas and that those areas may be convenient to many folks' work or desired recreation
335. I grew up in the suburbs away from the hustle and bustle of more populated dense areas, this allowed me to focus more on the things I needed to be concerned with for success as opposed to having easy access to per se opportunities to spend more money because of ease of access to stores, restaurants, etc. I think it could help those with lower income maintain an affordable dwelling.
336. I have met several people living in Wilmington in various areas who are unable to afford rent in Wilmington
337. I just chose "all areas" because I'm really not sure. I'd need more information. Generally speaking, I think efforts should be focused close to where the jobs are, in making downtown Wilmington more densely populated, for example, and maybe near the University. Not sure, beyond that.
338. I just did
339. I just felt they are more of need
340. I just picked one. I'm not concerned about low income housing. There is tons of stuff for lie income people. I'm concerned about middle income working people who are spending 1500.00 a month plus utilities for a nice, safe clean neighborhood!
341. I know there is more land available, there is better public transportation and when a hurricane comes I think inland is safer from flooding than on a waterway or creek.
342. I like the area.
343. I like the areas
344. I live in Carolina Beach and we were lucky enough found one place in our price range, but it's not a single family home which is where I would like to live and any of those are way out of our price range. Places in Kure Beach and Wrightsville Beach are also very expensive.
345. I loved pine valley and the point
346. I need to stay close to family for child care assistance.
347. I personally think affordable housing needs to be made available everywhere.
348. I really believe they should have access to the inner city because we have poor public transportation
349. I really like the area that I live in but it is really hard to afford to live beyond paying bills
350. I seems those are the locations that have the most undeveloped land. Having said I am a huge fan of using vacant lots or land with abandoned houses and making good use of the opportunity to put homes in areas of town that are already fairly developed.
351. I selected "All Areas" because I believe that several of these parts of the county have enough space to start building dense multifamily.
352. I selected 24 and 25 because those areas are unhealthy homogenous (segregated, essentially) and #g has had a large increase in "luxury" housing that should be balanced out
353. I selected all areas
354. I selected all areas because affordable housing shouldn't be isolated to one area.
355. I selected all areas because I feel it is best to distribute the housing equally around the area, not necessarily overwhelming any one or two areas.
356. I selected all areas because I think affordable housing should be available throughout Wilmington, and shouldn't be limited to specific areas.
357. I selected all areas, because all families should be able to live affordably anywhere.
358. I selected all locations because affordable housing should be all over the county not just in areas where you think mostly minorities are. No one needs to know that a family is low income. All should be treated equal.
359. I selected the whole country because affordable housing should be available in all areas and dispersed throughout our area. It should not be centralized to a few specific areas of the county. Research and studies continually show the positives of mixed-income neighborhoods. Safe and affordable housing in a city/county where one works, and especially near where one works, should not be only attainable to

- those with higher incomes...much higher incomes. Everyone, no matter their income, deserves to have close access to grocery stores, parks, transit, etc. that is often not found in lower income areas.
- 360.I selected these areas so that the children could have a place to play and get exercise
- 361.I selected these because of the available space or possibilities for the renovation of existing properties.
- 362.I selected those areas because I'd like to live in those areas but cannot afford to do so.
- 363.I think affordable housing should be everywhere.
- 364.I think all areas of town should be accessible to anyone who wants to live there, regardless of income. I chose Landfall because it's a wealthy enclave and would benefit from some economic diversity, and I chose Monkey Junction because it's rapidly growing and there's an opportunity to incorporate affordable mixed housing and good pedestrian/ transportation infrastructure as the area is developed rather than trying to retrofit later.
- 365.I think all areas should have access. I just chose 3 random areas.
- 366.I think if affordable housing is dispersed over every area in Wilmington, it will be part of our culture. If you just put it in Castle Hayne, or 421 for example, there will be a stigma to those areas. It should be just what we do in New Hanover County, try to have mixed income neighborhoods throughout the county.
- 367.I think is the only available area to expend. More roads and opportunity to grow.
- 368.I think it is essential to have affordable housing near the university. The other two locations seem to me to have plenty of room to accommodate more housing. Where I am downtown, it's already fairly dense, but I would like to see more affordable housing at least near the immediate downtown.
- 369.I think it is important for all areas to have affordable housing. I chose the specific areas because of the lack of low income housing available closest to resources in town including grocery stores.
- 370.I think it is where work is
- 371.I think it would be a good area.
- 372.I think it's very important for affordable housing to be available in all areas of our city/county.
- 373.I think Mayfair and the landfall areas should have a better mix of housing. Plus they always get their power back on first during hurricanes. Monkey junction to Carolina Beach has room for more housing
- 374.I think people should be able to live near their work, school, public amenities, and beautiful places.
- 375.I think that families should be able to live where they feel most comfortable, not because they lack money. Families should be able to choose where they want to grow a family. The housing in Wilmington is atrocious. Building homes from 250- 300k. Who can afford that, because the job situation in Wilmington is lacking.
- 376.I think there is always room for inclusivity in neighborhoods, and income is an area that unfortunately intersects with race, language, and social determinants of health. But Access to secure housing and better schools is imperative in managing opportunities for younger generations within families that have faced historical marginalization. I do not know the industries in which the adults of these families may work but I encourage a review of affordable housing options in consideration of potential commuting times.
- 377.I think these areas are becoming more developed currently and could be close to newer city/ county activities.
- 378.I think they should be able to live near the amenities that they need without being confined to one specific area in town. Ogden has schools and grocery stores and there's room for growth. The Castle Hayne area has a lot of room for growth as well.
- 379.I think they should be dispersed throughout
- 380.I used my knowledge of the areas and best judgment
- 381.I want them to be as far away from me as possible. Look at Cary NC. They have virtually no crime in a beautiful city because they don't provide affordable housing. Our city already has a terrible crime problem why invite more problems?
- 382.I wanted to select downtown, midtown, north and south of town areas, but the system would not let me select that many, so I selected all instead. Most of the lower paying jobs and services, as well as some middle class employment opportunities are located in these areas. In order to cut down on private vehicle traffic, as well as making use of public transportation and alternative transportation (biking, walking, etc), I believe density and affordability need to be addressed in these areas. Areas on the water (Wrightsville

Beach, Carolina Beach, Kure Beach, parts of downtown and Castle Hayne) are always going to remain expensive. Density is not desirable in these areas as they are more likely to be affected by climate change as well. If density and affordability are not addressed in Wilmington's city limits, development will continue in the cheaper county areas. This will increase private vehicle traffic (and lead to an increase in noisy roads that will cut through communities) and also prices of services such as electric, water, internet, etc through installation and maintenance.

383. I was looking for areas that are close enough to downtown for a possible commute (if we had decent public transportation) without pushing affordable housing into neighborhoods already struggling with a concentration of low income households.
384. I work at a shelter and watch a diverse group of people struggle every day with housing. I know that I couldn't face the options they have and succeed. I chose all areas because in addition to housing, transportation is a huge barrier. If someone has employment on either the north or south end of the county and doesn't have transportation, it would be nearly impossible to maintain that employment if they were not living close to it.
385. I worked for Wilmington Housing Authority before my retirement, as a section 8 inspector. I have seen a lot of the county. The county and city are letting high end apartment and condo building, that is so out of touch with affordable housing that it's really ridiculous. When you have a local government that really could care less for affordable housing. The local mayor and city, county commission are only interested in high end real estate development, because most of them are in real estate or their families are in real estate or they have friends who are in real estate, it's about the almighty dollar for those who are in power.
386. I worked in housing services and social work from 2014-2019. These areas of town are closest to resources utilized by low income families such as: the food bank, second hand stores that provide free or low cost household items such as Salvation Army and Goodwill, Cape Fear Clinic, the hospital, literacy council, employment security, NHC courthouse, bus station, grocery stores
387. I would like to see more affordable housing in all areas of Wilmington.
388. I would rather select zero places. Low income housing are nothing but drug and crime infested attractors
389. I'm not that familiar with the different areas
390. Idk
391. If they can't afford housing they have no business trying to live in expensive boroughs, especially when the county or city officials plan to impose more taxes on others just so they can live around us.
392. If you concentrate low income housing in one area you are segregating poor people from economic opportunity. You need to allocate affordable housing throughout the county so that there is less competition for economic opportunities among poorer families and so that each area cares about the quality of affordable housing overall.
393. If you disperse workforce housing, you have a better chance to create less impacts on roads and infrastructure, increase diversity, and make for a more equity community.
394. In my opinion, all cities and areas should have optional affordable housing.
395. In order that affordable housing options are near the core of the bus and bike trail system.
396. Increase diversity
397. Increase diversity across regions
398. Increase diversity in neighborhood, access to services and goods, student housing
399. Increase socioeconomic balance and provide easy access to free entertainment and exercise (i.e., "The Beach").
400. Infrastructure access and availability of land.
401. Infrastructure available. transportation, near hospitals, utilities in place
402. Interesting. I answered the question in terms of "affordable housing" (30%), not "low income families", for what it's worth. For our community to thrive, all children need to have equal access to opportunity which starts with families having equal access to safe, diverse neighborhoods free from violence and trauma.

403. It has to be everywhere. You can't pack all the low income folks into one place, no matter how much the NIMBYs bleat about their HOAs and property values
404. it is board area where they may not be that much low housing in some areas
405. It is centrally located within the county while still being outside of city limits.
406. It is difficult to find affordable housing in these areas yet they would make for close proximity to services and neds.
407. It is important to society that all neighborhoods accommodate people of mixed income.
408. It needs to be spaced throughout the county to give people options to be close to work or a good school
409. It seems fair to spread responsibility to all neighborhoods
410. It seems like they are putting a lot of expensive properties in the areas. We don't need anymore expensive properties.
411. It seems these areas still have a lot of affordable land...which would put rental costs within reach of more people.
412. It should be built wherever space exists that has easy access to public transportation
413. it should be equal opportunities for all
414. It was impossible to find a place nearby for us to rent that wasn't astronomically expensive. It was also really hard to just locate for comparison all the apartments available in the area, especially remotely. I ended up choosing the cheapest place we could find (via virtual tour because we moved here from Pittsburgh, where we had \$525 rent for a one bed one bath duplex with a big yard). Rent is almost three times as expensive here! We are paying 1265 now, plus water and electric and internet. We are already looking at moving again, after less than six months here. The roads, like the housing issue, are terrible here!! It seems like everyone here is extremely wealthy, and I worry for our financial future every single day. We moved here to enjoy the beach and the town after being in Pittsburgh our entire lives, only to discover we can't afford to both live here and regularly pay to park to go to the beach, or go eat downtown.
415. It would be nice to bring more low income housing options to areas where there are many low paying jobs around. It would also be great to disperse the income level throughout the county, rather than keeping it in certain areas. I feel like when poverty is next-door, it's more difficult to turn your head on. Children from poverty stricken families growing up in more affluent schools, may stand a greater chance at high performance.
416. It would be so diverse!
417. It would create more diversity in those, so called, more exclusive communities. In time it would create more togetherness (New Hanover/City of Wilmington NC) with ownership of "community pride". We would all benefit from and soon embrace being around others from all walks of life (races, cultural beliefs, income differences, religions, backgrounds, struggles, etc..... It would help the (them, those, and us) attitude. Stronger community as a whole people, together.
418. It's a very serious problem everywhere. Affordable housing should be placed in every area just not in one location and mainly always placed in the poorest areas of Wilmington. Affordable housing should at least give people an opportunity to live in nice areas also.
419. It's affordable for those people who already live in that area to anyone who would be comfortable living near them
420. It's needed all throughout!
421. It's not near m and is in an area that is already run down. I'm not opposed to low income housing for the working poor and would be okay with it in my neighborhood so long as the home is maintained. My issue is those that often get low income housing are dead beats that don't work, bring criminal activity and don't maintain the home.
422. It's where a people need it most. Also I read the map wrong, I live in 11, not 9.
423. It's where I live.
424. It's applicable
425. It's centrally located
426. Its near me

- 427.Its needed
- 428.Job availability
- 429.Jobs in the area
- 430.Just because
- 431.know of a lot of homeless who want to stay downtown near business'
- 432.Lack of availability, coupled with high density of jobs in these areas, thus the most effective choice - more people will be closer to work, economic centers, and empty areas ripe for development.
- 433.Land availability
- 434.Land availability Reconstruct deteriorating homes
- 435.Land size, location
- 436.Land to build on in those areas
- 437.Large area. Cheaper land. Near CFCC campus. These folks need job training.
- 438.least densely populated areas
- 439.Least diverse areas with relatively little traffic. (All traffic in the city is awful.) Access to better schools, stores.
- 440.Less busy neighborhoods, less congestion, possibly smaller population. City of Wilmington is growing too fast.
- 441.less developed area of the county.
- 442.Less existing development or areas where property values are less likely to be significantly affected.
- 443.Less flooding, away from high traffic in town.
- 444.less likely to impact local traffic
- 445.Less traffic and good road infrastructure to have access to all major road to get downtown or to other areas where jobs are located. Putting this housing anywhere in southern portion of the county would give these residents a really long commute in terrible traffic unless/until DOT resolves traffic issues on College Road, Carolina Beach road, and other secondary roads in that area of the County. The same is true for northeastern areas of the county. Commuting any distance relying on Market street is not possible in a timely manner.
- 446.Less traffic, more open space to build instead of congesting wilmington even more
- 447.Likely good schools
- 448.Limited choices for affordable housing for low income families
- 449.Location for jobs, to increase diversity.
- 450.Location of jobs, minimize traffic impact of increased population UTILIZE INFILL!!!!
- 451.Locations near jobs to ease transportation issues.
- 452.Looks good
- 453.lots of cheap land
- 454.Lots of land still and there is room in the existing schools
- 455.Lots of open space
- 456.Lots of room for expansion!!
- 457.Lots of shop and business opportunities.
- 458.Lots of space to build, still close drive to everything, close proximity to airport
- 459.Low income earners should be able to live anywhere in the county. That way, they would live near their jobs, services, schools, parks. They would be able to live in all types of housing, not all bunched together in a less than desirable area environmentally, or in a food desert, lack of services,etc.
- 460.Low income families already live in these areas. They wouldn't have to move very far.
- 461.Low income families may be facing transportation issues. Outlying areas while optimal for building and expanding housing, may cause challenges with infrastructure and transportation.
- 462.Low income families need to work all over the county. It also provides economic diversity among students at schools.
- 463.Low income families should be able to have an option of living in the downtown area
- 464.Low income families should have as much choice to live anywhere in the county as people of higher income levels.

465. Low income families should have the same level of options about the area to live as those who make more money.
466. Low income families should not be limited to one place, as that would create a segregated city. Wilmington already is horribly segregated thru race and income inequality.
467. Low income families should not be sectioned off to only certain parts of town, there should be access to affordable housing in as many locations as possible.
468. Low income housing concentrated in certain areas has proven to be detrimental to the health and well-being of residents. Dispersing low income housing and integrating it into middle and upper income areas is a better alternative, even if politically difficult.
469. Low income housing does not need to be congregated in 1 area. You are saying "low income" is a family of 4 making \$40,000 or less. Do you realize that beginning teachers in New Hanover County make \$35,000 their first year? By their 5th year, they will make \$40,000. Do you realize they are having to pay back student loans which can amount to \$400 or more a month? Do you know that Teacher Assistants make less than \$2150 a month? Many of these teachers and teacher assistants are single income earners for their family. Nobody wants to feel like they have been relegated to a certain part of town that is known for "low income" housing.
470. Low income housing is of little to no benefit to any community. They should build starter homes in the 125 k range
471. Low income housing needs to be accessible in all areas of the county to promote family ties/support systems.
472. Low income housing should be mixed throughout the county. Setting aside a number of units in all developments as affordable. I DISAGREE with the incentive to raise minimum height requirements to accommodate additional units. It is important to keep structures below the treeline!
473. low income housing should take in consideration of the other elements of everyday living, such as travel, stores, schools. When this is considered there would be few places in the New Hanover County area which has all of these things easily accessible
474. Low income people should have the opportunity to live in any part of the community that higher income people do.
475. Low income shouldn't be geographically based
476. Low-income families should have opportunities to live anywhere they would like.
477. Lower land cost
478. Lower land prices coupled with access to transportation - I'm not sure these are the best areas for this items, but that was my thinking - we need to be smart about making sure people living in affordable housing communities can also easily access working, shopping, schools, and recreation areas and should focus on any parts of the county that have not exploded with over priced housing that makes the values outscaled
479. Lower-income families sometimes have issues with transportation and those areas are still a short bus ride away from necessities, such as grocery and retail stores.
480. Many New homes in area along with better school systems & safety
481. Many of these areas are under developed in comparison to other sections of the County and City.
482. Many other areas of the city are quickly becoming congested. These areas on the north and northwest sides of town still have room for development.
483. Mixed income neighborhoods better reflect the wider community we all share. All neighborhoods should contain a variety of incomes.
484. more access to retail, services and public transportation
485. More affordable housing is needed in these areas.
486. More affordable housing is needed throughout the county and shouldn't be restricted to just a few areas.
487. More area to build in to combat the increase in traffic and density.
488. More area to build....less expensive land. Easier location for access to I-40 and other large thoroughfares .
489. more area to really have an impact on the amount of houses that could be built while still close to downtown resources

490. more available property
491. More centralized to shopping, restaurants, and employment opportunities with less travel involved.
492. More Centrally located in the county. Would hopefully make it easier to move throughout the county.
493. More land area and access to transportation.
494. More land available there
495. More land available to build.
496. More land in the county and need to spread people out amongst the county. Let them live in other parts of the county. Diversity needs to happen in this city. We have too many apartments- it is crazy!!! We need recreational structure for all ages. Programs to gain ownership of a house.
497. More land not yet developed but also not as far out as other areas (eg 421)
498. more land still available and in need of updating
499. more resources
500. More room and lower costs there.
501. More room to expand and develop apartment complexes and utilize properties to their fullest as Wilmington is becoming overcrowded.
502. More space
503. More space available, greater population density, the need for affordable housing in these areas
504. More space to build nice communities. No need to half ass it.
505. More than likely job opportunities are better in these areas and possible walking or public transportation to help with vehicles, insurance, gas and parking.
506. More unused space.
507. Most land available and opportunity for commercial real estate growth which will make more opportunities for them dining run
508. Most low income families do not have their own transportation. They would need the bus system to go to the grocery stores and to work.
509. Most room for growth with available land
510. Most space, good locations for commutes (if Gordon was widened)
511. Move diversity within the communities.
512. Muchas tierras para viviendas
513. My family business is close to these parts of new Hanover county and many of our employees have to live outside of new Hanover county because they can't afford to live here. This causes issues in getting to their jobs because they many times they don't have access to reliable transportation to work. If they were able to live closer they could walk or even bike.
514. My husband and I work extremely hard to live where we live. This is not a socialist government that we live under, people are generally able to afford where they live based on how much they work, and how much they make. When my husband and I lived in Southern California, he made good money, but the alimony he had to pay his ex-wife took about half of his paycheck, and for a year and a half, I could not find a job. We lived in a 700 sq.ft. apt. with two pets, and it was \$1,600 a month. We paid a lot of money to live in a very small space, but we made due, because we knew we were living in a region of the country that is known for being extremely costly to live in, and we were all too familiar with our shortcomings due to our circumstances. Eventually, we moved to Wilmington, NC. because my husband got a better-paying job. He's an engineer, and I am a certified paralegal. We found a nice 3-bedroom/2-bath home to rent for \$1325 a month. We lived there for almost 7 years. And the second year was tough, because the company that my husband worked for went bankrupt, and he was temporarily unemployed, and having to work odd jobs that paid much less. We had to rely on solely my income, but in the end we continued to work hard, and we made it amidst our struggles. This year has been tough, but we were finally able to buy ourselves a home. We had been looking for a home for two years, and finally found the one we bought near Veterans Park. Why should we risk our investment depreciating in value because there are people who don't make as much as we do, or don't work as hard as we do? I don't agree with "affordable housing" being developed in the beautiful, vacant areas surrounding nicer neighborhoods that people have paid a lot of money to live in. I don't agree with it because it's not fair to those who have worked so

hard to achieve living in those nicer communities. I want low income housing to be nice, and safe, but not in nice neighborhoods where it's going to depreciate

- 515.N/A
- 516.Na
- 517.NA
- 518.Near health care, other common needs
- 519.Near jobs to reduce traffic and transportation costs
- 520.near public transportation and groceries
- 521.Near public transportation, main thoroughfares, near jobs and industry, near community resources.
- 522.Near public transportation; areas that have not been fully developed/have space; near job opportunities
- 523.Near transit routes and walkable to stores in many places.
- 524.Need
- 525.Need for house Upset the suburbanites
- 526.Need to be away from downtown area
- 527.Need to be in all areas, and someplace where traffic is not like it has become on Gordon Road with all construction that has been added in my 23 years here. Also wherever they can find land available!
- 528.Need to live close to work to save transportation cost.
- 529.needs to be all over. not stuck in one area
- 530.Needs to be near all work and school districts
- 531.needs to be throughout the complete area
- 532.Neighborhood diversity
- 533.New Hanover County is so relatively small geographically with such a dense population that I believe there should be affordable housing opportunities across the county
- 534.new hanover county is too crowded!!!! I selected 2 because any new developments should be spread out or not allowed at all. the infrastructure can't handle the population now
- 535.Nice area
- 536.Nice locations for families and schools
- 537.nice neighborhood away from downtown and the project areas to make you feel like a better member of society
- 538.Nice neighborhoods with low crime rates.
- 539.Nice safe area to raise children
- 540.Nice spots by the beach.
- 541.No area should be exempt
- 542.Not a lot of affordable housing in those areas.
- 543.Not enough affordable housing available in these locations, with very little diversity of people or property. Limited options.
- 544.Not enough available now
- 545.Not familiar with all areas. Do agree all of NHC should have affordable housing.
- 546.not land locked
- 547.Not many located within that area
- 548.Not sure, I guess its a favorable location me.
- 549.Not yet over crowded. Good schools. Shopping areas with grocery stores.
- 550.Old building that could be converted and land for sale in those areas
- 551.older homes are there and are affordable
- 552.one element of diversity is diversity of location
- 553.One is the neighborhood I live in and the other are in development and lack diversity
- 554.only because the north end of the county already has too much construction going on and the schools can't handle the numbers of students, especially Laney High and Trask Middle.
- 555.Open areas near manufacturing/port facilities and bus lines
- 556.open land
- 557.Open space

558. OPEN SPACE TO BUILD.
559. Opportunities should be available in all neighborhoods.
560. Opportunity for new development, close to commercial centers, not too far out, need for more mix of incomes.
561. People deserve to live where they want not in just one area. In a town like wilmington where the racial divide is seen just by driving through neighborhoods
562. People need housing no matter where is at
563. People need to be able to have access to affordable housing throughout the community, not just in one areas. Low wage jobs are all over town and people need the opportunity to leave close to their job, if they choose. Also, to increase the quality of life for all and decrease discrimination we need people of all social classes sharing spaces.
564. People need to be able work and live within reasonable distance in order to maximize their resources of money and time. ex) If a parent's job is far from their child's school and they need to participate in school events they are disadvantaged by commute time, and commute costs to do so. Our community has a range of jobs in 'high wealth' areas, for people who are working in service industry a greater ratio of income and time is spent getting to/ from work. The disproportionality issues are many.
565. People of the middle class in safe areas
566. People should be able to live near work, public transit, and grocery/retail opportunities- regardless of their income.
567. People should have a chance to live close to work/schools/shopping, etc.
568. People should not be segregated by income.
569. Perceived inequality in these areas
570. Plenty of land not developed, which is cheaper, which makes the overall cost less.
571. Plenty of room for new affordable housing growing economy close to job rich areas
572. Plenty of space near grocery stores, schools, and places to work
573. Possibly more vacant land to build on.
574. Possibly where they are needed most
575. Probably less expensive land
576. Progressive family areas
577. Properties would be cheaper to purchase in these locations.
578. Property is cheaper..Not crowd areas..
579. Property value is lower.
580. Providing quality, safe, affordable housing in all areas of our city/county/tri-county area is desperately needed and would allow for a more diverse network as well as spreading income around through the use of more localized businesses. Schools will benefit more from diversity as well as having a mixed-income neighborhood too.
581. Proximity to downtown and main Market St corridor including bus routes, vacant land and transportation hub in Northside, generally centralized location with access to other parts of the county on main thoroughfares.
582. proximity to employment and services, plus good access to transportation and recreational spaces the houses in these areas are either 1) high priced historic or 2) poorly maintained undersized and there should be a middle area for folks with some means and a willingness to live in the community long term (read families with young children, NOT "double income no kids hipsters")
583. Proximity to established infrastructure needed for living (groceries, shopping, public transit, green space).
584. Proximity to jobs
585. Proximity to jobs in downtown high density areas.
586. Proximity to jobs, shopping, green space and/or available land
587. Proximity to places of employment
588. Proximity to support services and transportation
589. Public transportation availability needs to be considered when siting affordable housing.
590. Public transportation options.

591. Public transportation to jobs and services is not that good in this county. All areas need to have affordable options.
592. Quality housing should be available in all areas
593. Quality housing should be available to anyone in the workforce who wants a better life for their family to enable them to provide a stable environment to raise their children
594. Quality public schools from experience
595. Really it should be in ALL areas because our workforce works in all areas and we need them. People should not have to drive from Pender or Brunswick County 45-60 minutes each way to work here when we rely on their services! Especially not our Teachers, Police, Firefighters, and EMT's...however the cost of housing makes many do just that.
596. Relative ease of access to necessities with or without transport, but affordable housing should be available everywhere it is needed
597. remote
598. Riverlights has a lot of opportunity to grow and add more retail options with additional housing. Downtown is very convenient for those that want to have access to retail shops.
599. Room to build
600. Safe, centrally located neighborhoods (where I would want to live) that have public transportation access, and are not clustered together with public housing developments.
601. Safety, public transportation access, close to grocery stores.
602. School districts, proximity to public transport and retail/food businesses where someone making minimum wage probably works
603. see lots of homeless members that have set up camps in these areas.
604. Seems like the direction of city expansion with possible land for developments, and fairly close to businesses and employers.
605. seems possible
606. Seems to be a lot of open space or smaller affordable homes.
607. Seems to be a need in those areas for mixed use buildings, which could incorporate residential
608. seems to be a reasonable distance to commute to work
609. Seems to be a lot of empty properties. Most affordable housing in these areas are somewhat run down. Some of this area would benefit from tiny house villages and larger mixed income neighborhoods. My dream would be a solar assisted tiny house for my wife and I
610. Seems to be the areas that would be accessible to schools, transportation, jobs etc
611. Seems to be the only places left with land and planting ability.
612. Seems to have most available land for development either having vacant lots and/or structures that can be torn down due to deteriorating conditions
613. Seems to have the most available land to build on
614. Segregating low-income people into only certain areas doesn't do anything for community diversity. When I moved here 3 years ago, there were plenty of places I could afford but after Hurricane Florence, rents skyrocketed and it's becoming increasingly difficult to find safe, affordable housing in the area for a retired person living on a fixed income let alone someone trying to make it on minimum wage.
615. Select areas that would be an easy commute to work, access to the buses
616. Selecting specific areas is again furthering redlining. "Affordable housing" should be available everywhere. The chance for a child in a low income family to grow up seeing something other than their neighbors struggling too is a chance to break the cycles of poverty mindsets and overall racial stereotyping. The cost of living is no way equivalent to the pay in this area. NHC caters high earners who retire here.
617. Shopping for low income spaces in these locations is quite difficult
618. Should be available every where
619. Should be choices throughout town. Not grouped in certain areas
620. Should be opportunities in every area. Should not discriminate
621. Should have a choice where you want to live.

622. Since the last major hurricane we have experienced here in New Hanover County, it seems that affordable housing replacement has been not a priority. As damaged apartments and housing has occurred, development to replace them has been at a standstill. As expensive storage facilities that rival the best looking apartments sprout up it looks as if it's an effort for probability for land owners versus sustainability to help the overall economy of the community.
623. So every one can have a choice of where they what to live.
624. So long as we have viable public transportation, location should not matter. The focus should be on fixing WAVE and creating higher wage jobs.
625. So people that already live there won't get kicked out. Also so people that couldn't usually afford to rent in these highly sought after locations can.
626. So that the comparable homes sale values will not affect the value of the thousands of families that have sacrificed to save in order to make a down payment in order to invest in a home. Many of these homeowners worked second or third jobs in order to save money for a down payment. What happens when these homes are sold on the free market in the future? Values will be higher and the "workforce" housing will be gone. Providing government assistance to this problem seems very short sighted. All of the statements above could be completely wrong as I am definitely not an expert in the area. My thoughts are the government should be as small as possible, I'm sure that view has influenced how I have completed this survey.
627. Space
628. Space and access to health care services and grocery stores.
629. Space, commutability, access to retailers and job opportunities
630. Spread out across the county; near strong business districts
631. Spread out locations, commute, land space.
632. spread out throughout the county and easy transportation from each of the areas.
633. spread the wealth around
634. Spreading out affordable housing increases diversity within the community. It also spreads any perceived negative impact. I do agree however that the negative impact is over emphasized whenever there is a request for affordable housing in communities. Home ownership is a path to improved lives in both adults and children.
635. Still need to be on a bus route
636. Still vacant land and by major throughfares
637. Struggling families should not just be relegated to one area or pushed out of neighborhoods they have historically lived in because they can't afford it.
638. That area is near my church
639. That's where they are located now.
640. ThatS where I want to live
641. The 421 and Castle Hayne areas are less developed and have a lower population density than surrounding area's. The midtown area already houses low income housing and is comprised of lower income neighborhoods and smaller houses withore affordable costs.
642. The availability of consistent public transportation that is also expedient in time to points of pick-up and delivery to exit point with low bus exchange ratios. Wilmington & NHC must consider a reliable public transportation system that is county wide, accessible and affordable for all.
643. The cost of living here is very inflated and the job market is terrible. All areas could use affordable housing.
644. The diversity of the neighborhood and acceptance levels are seen more readily in these diverse neighborhoods.
645. The downtown area is quickly becoming more gentrified as houses are being completely remodeled and sold at 5x their original worth, as well as apartment complexes that are not priced reasonably. The new standard is becoming \$1200+ rent for a 1-bedroom unit, which is completely unreasonable for families and those starting out in their careers. A quick Zillow search also shows that there are very few houses in the area that fall around or under \$150,000, unless they have significant damage or remodeling needs.

And areas closer to the ICW and beach towns definitely do NOT have affordable housing. There is a significant lack of diversity and opportunity on the east side of the City. Everyone should have an opportunity to have access to the water and beaches in our area.

646. The first 2 aren't as densely populated as other areas. The 3rd, feel like there needs to be more affordable housing in the area.
647. The Greater Downtown area on the Northside is spectacular for families, as everyday entertainment is within walking distance. I selected Gordan Road and the Porter's Neck areas to increase diversity between the poor and wealthier. It would bring understanding and less fear of the unknown
648. The housing density is less; therefore, adding more housing will not impact traffic as much
649. The housing isn't good there and needs to be improved.
650. The land is not as expensive so it would allow developers to build on the land and still provide a quality product at a reasonable price.
651. The low income families can integrate and make for a better community, if they get out of line they can go to jail.
652. The need is desperate, so wherever they can be created, they need to be done. Overall, I would prefer that a concerted effort be made to have low, moderate and higher income properties together, sharing neighborhood shops and amenities
653. The only options are in shady areas. The areas I selected are quieter areas
654. The only way the community will grow is to provide low income housing opportunities throughout the county. It would give minorities and those who are struggling to make ends meet affordable options so they can provide for their family and have safe, stable housing.
655. The option should be available to live anywhere.
656. The property size, less congestion for traffic, no over building in town
657. The rent is high, not enough opportunities in those areas for low income housing options.
658. The wealth in this town is obviously not well distributed and there are neighborhoods taking over and refusing to make accommodations for those who cannot afford their areas, i.e. Landfall and Wrightsville. Landfall, especially, when their whole development is blocking where a major road should be constructed through to alleviate traffic going to the beach and connect the north part of town. If they get to hide behind their walls, they should have to have affordable housing in their vicinity, too. These blocked areas that keep certain incomes out cause mid-level people to move into other areas, thus pushing out the low-income levels that are usually minorities, forcing them into certain areas that have high crime and are not well-maintained. Gentrification is ruining many parts of this town with the increase of apartments and condos at prices that people living and working around them can't afford. It's disgusting.
659. There appears to be much undeveloped land which would deter overcrowding. There are too many apartment complexes being built along Market St. causing overcrowding, traffic issues and poor water run off.
660. There are areas available for development and these areas may be able to absorb increased traffic.
661. There are certain areas of town that are more affluent, have better schools, quick access to grocery, etc. I think spreading out affordable housing allows for more equity to access to these resources.
662. There are currently no low income housing located there. Only rich white people
663. There are none in these areas. These areas are safer area as well as where the needs are currently. Also these area tie to the current bus service if someone is not a vehicle owner. Affordability ties to the job market which is fewer higher paying jobs that allow a safe environment to live and thrive. Single people have no where to turn for options of affordable living. We have an adult child living with us for this reason due to the low job market and lack of affordability.
664. There are not a lot of affordable options in those areas and also not a lot of transportation options. Low income individuals who live outside of those areas but have employment in the area struggle to maintain employment because of these challenges.
665. There are people of all income levels that work in and around these areas, therefore, there needs to be housing that is affordable to them. No area should be exempt from affordable housing because it is a "vacation community". We do not have the public transit infrastructure to provide transportation to all

areas of the county, and so people need to live affordably near where they work, especially those in lower paying service industry jobs.

666. There are too many “updated, luxury, resort living” communities/homes being built that are not affordable and cause surrounding communities to increase their prices in order to compete. This continues to push out those already in the community and makes finding affordable options that much harder.
667. There is affordable options in the these areas as well as some areas available for development.
668. There is more land to utilize to build in those areas.
669. There is more room and more restrictive housing that does not allow for mixed income people.
670. There is no more room in other areas, such as the Monkey Junction area. Local government has already allowed the building of multi-family and single family residences in the middle of 40-year old single family communities. This has already drastically increased traffic issues, and caused local flooding where that has not happened before. These communities have been providing the property taxes to allow the building of low income housing already, and can not shoulder the rest of the city/county issues.
671. There is places that people can work with buses to get there
672. There is room there to expand
673. There is room to build large communities and/or a central location.
674. There is some lower income housing in the sunset park area however it is very old and outdated and not enough there for the people in the community. They are also hard to get into and not many vacancies. The area has a lot of unoccupied dwellings that are fit to be livable and should be developed for the community.
675. There is still undeveloped land in those areas and they are close enough to town for easy access to job opportunities.
676. There is the most available space. There is already a lack of green space. Stop allowing the building of car washes and storage facilities and build affordable housing in these commercial/residential shared or hybrid places.
677. There is undeveloped land in the Mayfaire area. Same with Gordon Road and Ogden Road. And these areas lack racial or ethnic diversity.
678. There needs to be affordable housing in all areas of the county.
679. There needs to be affordable housing in all areas that way people can live close to work
680. There needs to be affordable housing throughout NHC so that people can live close to where they work, or so people can choose to live in an environment that they prefer - not be marginalized by geography.
681. There needs to be income diversity throughout the region in order to make it truly integrated.
682. There needs to be options for affordable housing in all areas of New Hanover County. Families and individuals should be able to live in any area of New Hanover County that they choose, based on what would suit them best. Having diverse income earners living closer together will help solve some of the issues caused by red lining, or allocating low wage earners to a specific area of New Hanover County.
683. There seems to be a lot of land in those areas.
684. There seems to be and has been for about a decade a trend of out of state (newly relocated to our area) slumlords who buy up old houses/properties and really do not restore them but install as many walls in the interiors to create sad hovels which they charge outrageous amounts of rent for, not including utilities and the city or county governments do nothing to monitor these purchases or the condition of these houses. This seems to happen all over our county but especially in the older parts of the city.
685. There seems to be land available to build and they are easy commutes to most of the employment opportunities in the area. In the #1 421 area, that wouldn't affect a lot of the current traffic patterns, the others would be near job opportunities especially the tourist economy.
686. There seems to be more vacant land in those areas
687. There seems to be over development of housing in the \$300K and up range, which makes any rental property in the area increase in cost, edging out many segments of the population from living there.
688. There seems to be space available

689. there should be affordable housing everywhere in the county since people work all over and there is currently a lack of easily accessible public transportation to most areas
690. There should be affordable housing in all areas of New Hanover County.
691. there should be affordable housing throughout the county, not just one area, it should be throughout the county.
692. There should be affordable housing where there is vacant land available across the county.
693. there should be housing everywhere
694. There's land available.
695. There's more green space in these locations for new construction.
696. There's more land to develop in those areas.
697. There's more opportunities to utilize the available land that's left to build affordable communities.
698. There's space/land to develop
699. There's nothings with affordable housing in the rich neighborhood
700. There's room
701. These are areas close to transportation or that are walkable to stores and libraries (for families who need internet access or books).
702. These are areas family members would like to live but have been unable to find housing they can afford. They are young adults who want to start a family.
703. These are areas that don't presently have affordable housing. These areas have easily accessible amenities for everyday living, ie grocery stores, post offices, drug stores etc. I believe affordable housing should not be confined to just one area of the county.
704. These are better neighborhoods I wouldn't mind raising a family
705. These are clearly areas which are not affluent. Providing safe and affordable housing gives these residents a sense of stability and pride. Also, if housing is affordable, they can actually thrive and not be forced to live paycheck to paycheck. It allows them to have a home of their own rather than cramming multiple people and extended family in a cramped apartment to make ends meet. These areas could be revitalized by the housing as well; make something contemporary and eye catching like shipping container homes! Provide bodegas and markets in those areas so residents also have access to fresh foods. The Bottom neighborhood could also benefit from this.... namely streets between s 9th and s15th
706. These are density areas of town.
707. These are mostly random. However access to public transportation is a big issue. And frankly these areas may be more accessible to affordable housing and there may be less resistance.
708. These are the areas I am familiar with and I primarily live within. I do not think there are many options for this in these areas currently.
709. These are the areas that people of color grew up and would like to have back. We have been forced to leave because of unsatisfactory houses or the price.
710. these are the places i would want to live
711. These are typically higher income areas and could probably benefit from some diversity
712. These are where the presence of subsidized housing will not negatively affect property values, crime rate, etc. Might actually improve the neighborhoods. I WILL OPPOSE 110% ANY ATTEMPT TO FORCE SUBSIDIZED HOUSING OF ANY TYPE INTO A SINGLE FAMILY OR BEACH NEIGHBORHOOD.
713. These areas (primarily the northern NHC area) still have large parts of undeveloped land in which new construction would work, they also are areas with major roadways to travel for work. Many new storefronts are also being developed in these areas which would allow new families to grow as the area does as well. Other areas have been heavily developed and would be difficult to create affordable housing due to space, cost, and local NIMBY opinions.
714. These areas are already growing rapidly and the development is not affordable to many people already in the area. I have always lived in the northern part of the county and would love to buy a home one day and wish there would eventually be some affordable options in my area

715. These areas are close to local grocery stores and schools. This would hopefully make it easier on families who do not have constant transportation a way to make ends meet. These areas also have lots so new developments for housing but none for the people who work in the area because it is not affordable.
716. These areas are currently primarily well to do people.
717. These areas are much larger and more accessible for travel to other nearby cities for employment.
718. These areas are some of the most expensive areas that do not offer anything for the price.
719. These areas are the most concentrated with challenged income people or families.
720. These areas are traditionally only accessible to higher earners and it seems as if the county is trying to segregate by income level. Seems very discriminatory.
721. These areas are wide open for building and the creation of mixed income housing (apartments, town homes, entry-level single family new construction) without interfering with the homeostasis of existing neighborhoods, traffic patterns, etc.
722. These areas have good schools
723. These areas have great schools, but the housing subsequently is very expensive. Just because parents can't afford rent/mortgage in these areas, shouldn't determine whether or not their child goes to a decent school.
724. These areas have land that hasn't been developed. Other areas of the map have traffic issues already.
725. These areas have numerous unused or underutilized properties and are in close proximity to mass/public transportation, schools, and social services.
726. These areas have room for building more housing.
727. These areas need more diversity and housing so lower income workers, such as service workers, can live close to their workplace.
728. These areas still have land to develop
729. These have some of the highest property values in our county -- and the county should make it a priority to provide affordable housing even in the richest areas.
730. These locations are near to potential low-income jobs. Also, these are areas of new growth and building in the area.
731. These locations have existing diversity in demographics. Would be the first step to integrating some affordable housing within the county.
732. These locations have more job opportunities and access to public transportation or more walkable areas of town. These locations also are also in need of diversity within the types of housing and also racial diversity in schools, etc.
733. These locations have traditionally been affordable but are becoming very expensive very quickly, thus forcing out low income families.
734. These locations seem to have empty spaces that would be conducive to building Workforce Priced Housing. In order to include this type of housing in existing Communities would require additional studies, which I am not against. Certainly, if possible, development and building Affordable Housing in areas that are already existing, said new Housing should match the existing housing communities ie. No building massive High Density, multi family homes in single home neighborhoods. What is missing here is the ability to offer AFFORDABLE single family homes, not densely packed apartment or condo living.
735. These locations would provide low income families affordable housing on the north, center and southern parts of New Hanover County.
736. These seem to be some of the areas least developed and have higher rents!!
737. These tend to be some of the most expensive areas. It's not that Wilmington needs more section 8 housing; we need lower rent and lower housing costs for people of ALL income brackets.
738. They appear to have land available
739. They appear to have larger areas to develop on
740. They are already family neighborhoods which may need to turn to newer generations faster.
741. They are areas that are close resources like schools and grocery stores
742. They are areas where, to my knowledge, some incentives such as USDA loans already exist, and large swathes of land are not developed.

- 743.They are centralized locations and close to many parts of town. This could keep travel/commute costs down for low income families or give them the option to possibly walk or bike.
- 744.They are convenient spots in town to live, it's where I prefer to live
- 745.They are currently less densely populated and they would not impact travel through town as much. They would also encourage companies to come to town to provide good paying jobs.
- 746.They are currently too expensive and lack diverse housing options.
- 747.They are human beings in need of safe places to live and work where a landlord cannot usurp their finances. New rental properties costing \$1000+ per month is outrageous. Retirement communities like The Woods at Holly Tree, Brightmore, Carolina Bay raise costs every year. Corporate entities take advantage of residents, many of whom live with fixed incomes. There are a lot of well to do retirees and professionals who earn large salaries, often depending on wage earners for services. There should be a way to compensate more equitably.
- 748.They are important areas in Wilmington in terms of proximity to employment opportunities, entertainment, education, and resources.
- 749.They are in better areas of town. Right now most affordable housing is located in high crime, non safe parts of town.
- 750.They are in different areas of the county that have plenty of available building space. These areas are less congested than other areas.
- 751.They are in pretty good areas to attract decent hard working single parent or small families. They are near good schools and central to jobs. I dont think you should have to live on red cross st, princess place, or the run down parts of town because this town has a huge lack of jobs paying a livable wage.
- 752.They are largely underdeveloped and land is available for affordable housing.
- 753.They are less populated areas with land to build on and will not impact the traffic situation as badly as more populated areas. They have room for growth more than other areas.
- 754.They are more affordable areas.
- 755.They are more central in the county.
- 756.They are more central to resources within the city. While there is land available on the areas surrounding center city, this may prevent individuals who are a 1-car household or who rely on public transportation from accessing local shopping, dining and necessities for maintaining a home/family.
- 757.They are near grocery stores and other services that households need access to
- 758.They are nicer areas of NHC. Low crime rates. Children should have an opportunity to grow up in nicer areas, and not suffer because their caregivers can only afford to live in the rougher parts of the county.
- 759.they are really good area for people to live
- 760.They are some of the oldest areas and are more likely affordable
- 761.They are still on the bus routes to most other parts of town. More land available so homes/apartments could be built not having to be so physically close to each other
- 762.They are the most appealing in terms of proximity to work opportunities and personal amenities
- 763.They are the ones I know need housing for people that work for minimum wage in restaurants in these areas. I have a nephew who lives off River Rd. He works in Carolina Beach. Had to move off island and share a house with 2 other minimum wage young people.
- 764.they are within walking distance of dt.
- 765.They have several main thoroughfares and access to public transportation. Many new job opportunities for lesser educated people.
- 766.They have the most land available for building affordable housing and developments, and are still located close to downtown and the city limits.
- 767.They have the most unused lot space available. Especially castle Hayne and wrightsboro. So long as decent public transportation is provided since it's a bit of a drive to run errands in city limits.
- 768.they lack diversity
- 769.They lack diversity and are convenient to services

770. they need to be close to their employment which tends to be service and trades. Also the land needs to be affordable to make it doable. most importantly, there needs to be build-able land, which NHC has very little of.
771. They provide the most employment and family options
772. they seem to be the least populated areas so traffic would not be affected by the increased population that would come.
773. They seem to have available land or infill lots (in some cases) or a lack of choices in the affordable housing price range.
774. They seemed relatively close to a number of businesses and main roads. I would imagine that transportation can be a big issue for low-income families, and the placing of housing can be a big help in this regard.
775. they were in 3 different locations of the county
776. This is the area that I am use to living
777. This is where I live
778. this is where I would like to buy a house if I could afford one
779. This is where people who move here and attend University want housing in my opinion.
780. Those areas were selected because they are the most void of affordable and workforce housing options.
781. Time to bring everybody to the table
782. To assist them in being close to bus lines, doctors, hospitals, businesses to be employed. Also walkability.
783. To bring more diversity to the identified areas.
784. To bring some diversity to those areas and make them affordable.
785. to diversify and make all areas of Wilmington an option for families
786. to diversify the area.
787. To give low income families an opportunity to live in a community they normally couldn't afford that is mixed with all different income level families.
788. To increase diversity across the whole county. We need to stop segregated the community (including public schools) based on a location's current housing prices.
789. to increase diversity in those areas
790. Too expensive
791. Traffic issues are increasing; one way to alleviate is to keep people near where jobs are throughout the county. One of the reasons lower income jobs are more difficult to fill in Mayfaire to Ogden area is that the workers who would fill those jobs can't afford to live in that area and the public transportation system is completely inadequate to deal with supporting workers of any income getting to and from work. Monkey Junction used to be more affordable, but the lack of affordable apartments and rentals for middle and lower income workers is creating a shortage and increasing lack of affordable other options. Incidentally, the cost of rent is higher than it appears because many complexes charge monthly administrative and other fees that raise one's actual monthly cost \$200-300 more; since it is collected with rent that means your actual monthly payment is closer to \$1000 even if tour rent is an apparent affordable \$750-800.
792. transportation and service jobs
793. Typically house lower income households live here in poor conditions and can't move because there is no where else to go .
794. Under-utilized/empty/vacant lots/housing that needs to be renovated - but it should be a mix of affordability.
795. usefulness
796. walkability and diversity.
797. walking distance close to job opportunities
798. Walking distance to downtown is important
799. We have such a need for affordable housing for low income families. It would be great to have housing options available throughout our county so families can choose to live near their jobs, preferred schools, etc.

800. We need diversity in these areas
801. Well established neighborhoods for workers and retirees
802. Well placed across the city, allows access to work and grocery stores
803. What better way to show how serious the county is in regards to helping those less off than giving them housing options in the nicer areas of town.
804. When I pay taxes I just don't pay for a certain area in this County, I pay taxes for the entire county and city. SO I should be able to live accordingly
805. Where they are centrally located to not negatively impact real estate values in other areas where people want to purchase and move to. If government is going to subsidize your housing it should not be in an area that has high real estate value and demand.
806. Wherever there is vacant land or construction of new developments of all kinds (commercial, retail, office, etc.), consideration should be given on how to reasonably incorporate housing opportunities for workers. Those who do not work should be in public housing.
807. Why do you care? If you're screening for something in particular, just go ahead and ask the question outright.
808. Why not
809. With poor transportation options in NHC for persons with no car they need to be close to public transport or to businesses in a walkable distance.
810. Within the city of Wilmington
811. Workforce and Affordable Housing needs to be spread out throughout the county not just certain sections. They also need to be near public transportation routes.
812. Workforce housing is needed throughout the city. It would be unfair and alarming to provide it in (or not in) one particular area. So many alarms...is one area so wealthy they have the power to not allow it in their neighborhood? Are they afraid ppl of color might be in their schools? If workforce housing occurs in a community, it needs to be distributed equitably, in fairness to ALL.
813. Would allow for living closer to where ever a family works, goes to school
814. Would not build in any area. Already overbuilt.
815. Wrightsboro has land available for development, Pine Valley is a desirable residential area with plenty of school options, Monkey Junction is in a central part of town with easy access to working opportunities and transportation throughout NHC.
816. Wrightsville Beach is so classist. This will humble them. Midtown prices are high due to college. Disenchantment from non students who like the location due to proximity. Pine Valley, same reason as WB. Classist, racist current residents who need to be humbled by providing mixed income housing and good schools to lower wage workers children.

Appendix E - Why did you select these locations for moderate income families?

1. If we create better mass transit these areas are ideal for that income bracket
2. So every one have a choice to live where they want to live.
3. the same as the last, there are no difference in the value of families or people who have different income levels
4. (same as before)
5. 13 & 18 are high-income areas, need to diversify w/ moderate income housing, University area saturated w/ student housing and low quality rentals also needs diversification.
6. 63k for an entire family is not a lot of money. People with children need the all the options to find a place with good schools, transportation options, etc. whether that's in a more urban location or out in the burbs.
7. A mix is better than a concentrated area of the city.
8. ability to have more land and bear more of the cost
9. Abundant land for development.
10. Access to amenities and areas that are up and coming.
11. access to businesses, grocery stores, restuarants
12. Access to food, services and transportation
13. Access to higher end stores/groceries that would be desired
14. Access to I-40; availability of vacant land
15. Access to shopping, good schools, major thoroughfare for commuting to work
16. Accessibility to I 40 and adjoining highways. This income level is more likely to have access to personal transportation.
17. Accessibility to large employers in the area
18. Access to community common area, businesses, and jobs.
19. affordable housing is needed in all areas
20. Affordable housing is needed in New Hanover county. It costs more to live here than in Raleigh.
21. Affordable housing needs to be available to everyone. Prices are going up while income remains the same.
22. affordable housing should be available everywhere
23. Affordable housing should be available in all areas of the county
24. Affordable housing should be available in all areas of town.
25. Affordable housing should be built everywhere in New Hanover County
26. Affordable housing should be integrated with the high priced housing that exists in these areas. I also think more jobs are needed in those areas and would hope that high tech/high paying jobs might follow the housing. They are close to many schools.
27. Again - seems discriminatory that only the rich can live in these areas. New Hanover County belongs to all of us who live here. Why should some areas be inaccessible just based on income?
28. Again good area for public transportation, good schools in these areas. More room for development.
29. again land availability for new housing
30. again need to stay out of the north end until more schools are built.
31. Again you income shouldn't limit you to crappier areas. There should be a rich part of town and a poor part of town
32. Again, affordable housing should be spread throughout the community, as much as possible.
33. Again, creating pockets of housing opportunities restricted to specific areas is an old way of thinking and does not create community integration.
34. again, not sure where it should be added

35. Again, transportation services and safety as well as much needed in these areas. Construction is great in the area but the affordability is not there.
36. Again...plenty of room and not enough mixed economics
37. All areas
38. All areas again...
39. All areas could benefit
40. All areas for greater opportunity.
41. All areas need more affordable housing, but these places are in the process of building more luxurious and gentrified housing that is not in income reach
42. All areas need that price range.
43. All areas need to provide more affordable housing.
44. All areas selected.
45. All areas should be available based on family jobs and transportation.
46. All areas should be considered for moderate income families
47. All areas should be considered not just one area. Let people make their choice where they want to live .Some like to live outside of Wilmington some like to be in town Their choice
48. All areas should be developed for moderate families.
49. All areas should have options for families of all income levels.
50. All areas should provide affordable housing
51. All areas should provide affordable housing.
52. All areas so you have a choice ,depending on where you want to live.
53. All areas to establish greater diversity and inclusion. To create equitable housing.
54. All areas would represent the majority of the workforce income, therefore more affordable housing is needed for the income range.
55. All areas.
56. All families should be able to live in areas where the better schools are located. All children deserve to have a good education, not just the kids from the rich families
57. All housing affordability is needed in all areas.
58. All incomes should be able to live close to their employment
59. All locations need to be accessible to all income tiers to increase diversity.
60. allows for closer access to where a family works and/or goes to school
61. ALREADY GROWING AREAS
62. Already lots of single family homes owned by the occupants. Empty lots that could easily and attractively accommodate single family homes.
63. Another poorly stated questions. You again should look at a blend through the city and county
64. Any current large areas being developed could mix several levels of housing.
65. Anyone earning over \$50,000 should be able to find a house they can afford anywhere in the county.
66. appropriate for those levels of income
67. Area has a diverse mix of income
68. Areas are accessible to schools and daily amenities. Also Riverlights has a section for 55 and over. There is no nice housing in the county for retired people that is affordable. I don't feel that a \$350,000 House is affordable for many people. New Hanover County is an expensive area to live in.
69. Areas are more inland and have room to grow.
70. Areas are underdeveloped and do not have a variety of housing options
71. Areas lack moderate cost housing, only low or very high.
72. Areas that were not heavily developed
73. Areas with room for development.
74. As long as not disruptive to neighborhood & esthetically pleasing, all areas.
75. As stated earlier, this is where most people of color grew up or raised.
76. Assuming moderate income has easier time commuting and can drive a little further if they need to.
77. Assuming that transportation isn't an issue

78. Assuming they have private transportation, still accessible to services
79. Availability of housing
80. availability of land
81. Availability of land, located near shopping, and to build diverse areas
82. Availability of open land
83. Available higher learning (University) and better paying jobs commensurate to education/experience in other areas chosen
84. Available land
85. Available land with an easy commute to work.
86. available land, proximity to service jobs
87. Available land.
88. Available space and appropriate location for commuting
89. AWAY FROM MY FAMILY
90. Based on the income level these would be working families and while it may not be easy for them, they would maintain their homes.
91. Basically same as my reasoning before.
92. Because all areas should be affordable
93. Because all communities should be diverse in terms of race, ethnicity, and socioeconomic status to ensure schools are funded equitably and neighborhoods do not remain segregated.
94. Because different options should be available in all parts of the county
95. Because every household should have an opportunity to live in a safe and affordable neighborhood near resources that are accessible
96. Because housing in New Hanover county is a joke, unless you are well off or work yourself to death. All of the older rich people have pocketed money and the county has been sold off to developers squishing out the working man. For example I work my ass off and so does my gf we both make about \$20 an hour and for the foreseeable future it will be rent only. I feel extremely sorry for people less well off that can't even make it without going bankrupt to survive. Other areas rent is \$800 for the same two bedroom apt that we pay \$1,200 a month for and the only thing included is trash. Everything now days is so fucked and people in the area at the top have no clue and are happy screwing over the lower classes to get by. Also got to love the 500 retirement communities that cater to people from up north to the point they pay to fly them in to look at the places. Spots that could have been used for affordable single family homes.
JUST AS OF NOTE NO ONE LISTENS AND I FEEL THIS SURVEY IS WORTHLESS WHAT IS THE POINT IF NO ONE WILL FIX ANYTHING. IT HAS BEEN BAD AND JUST KEEPS GETTING WORSE.
97. Because I could choose only 3.
98. Because I feel that is where it should begin to build affordable housing.
99. Because I had to answer. I nreally don't know how he different areas of The City.
100. Because I think they live a little better in the moderate household
101. because I'm not very familiar with the city or surrounding areas as I have only lived here a short time.
102. Because it doesn't seem right that only the rich can afford to enjoy this town.
103. because it's already got housing for moderate income families
104. Because it's outside of the city limits where it's calmer
105. Because just like affordable housing, all areas of the county should have mixed-income neighborhoods.
Everyone deserves the same access to fresh food, outdoor spaces, transit, etc. and right to safe housing regardless their income.
106. Because moderate income families deserve to live everywhere.
107. Because most if not all of these areas have potential locations for these types of homes
108. Because that's where all the rich folks live!
109. Because there are very few housing options for moderate income families in these areas.
110. Because there is land available, water and sewer lines, not much flood zone and they are areas that are under developed or dilapidated in need of development/re-development.
111. Because there is plenty of room for development in these areas.

112. Because there is vacant land in these areas for construction.
113. because there's no housing in these areas to accommodate that income level. this type of housing shouldn't be subjected to one area of the county, but throughout.
114. Because there's plenty of land up there and middle income households want a bit of yard.
115. Because there's still room for development
116. Because these are some of the more expensive areas
117. Because these area are segregated by race.
118. Because these areas have space to expand and grow
119. Because these areas have the best chances for growth for single family homes, which is what middle class Wilmington families desperately need right now. NO MORE APARTMENT COMPLEXES.
120. Because these areas may already have more expensive housing so a mixture of mid cost housing would be a benefit.
121. because these seem like good places to live with moderate commutes and lots of school systems
122. Because they also have great schools
123. Because they can afford rent in them areas
124. Because they have assible apartment
125. Because those are great areas to live in if the family has transportation. Those areas do not have a lot of public transportation except for Southside. That area's location is convenient.
126. Because very little exist in the beach areas.
127. Because we need more affordable housing rather than more of the same old 2% crap!
128. Being close to resources is important for everyone.
129. Best option
130. Best to be spread out everywhere as much as available and feasible. Other areas have space, public parks, transportation and many employers.
131. Better drive times for work.
132. Better integration and diversity of all income levels
133. better neighborhoods
134. Better opportunities for children to see what a better life looks like
135. better prices on homes. driving distance
136. better schools
137. builders should offset/ reserve 10-20% of new developed properties to be sold to government service workers; ie fire police, school employees, & military families for households that are under \$50k. the heros of our community should not have to commute in from other counties to find affordable housing
138. Bus routes are available to help jobs are in these locations resources cffc post office library to help with getting employment locations that provide food, clothes, financial assistance.
139. Castle Hayne is growing- bedroom community and easily accessible to Wilmington. Midtown is where one of my son's lives and the area is more affordable, good public transportation and services. Monkey Junction- good schools, good services and can get around easily.
140. cause
141. Cause we need more of this cause so many people are homeless because they can't afford housing
142. Central location
143. Central location to work and transportation
144. Central locations.
145. Central to jobs
146. centrally located
147. Centrally located. Not bad parts of town.
148. certainly the beaches are not an option due to cost of land but feel it would be better to have options in all areas to access work
149. Cheaper land value
150. City of Wilmington is over populated. These areas may not be as crowded.
151. Close proximity to businesses and schools

152. Close proximity to transportation and industry.
153. Close to bus routes
154. Close to business and easier to get to unCW if pursuing education
155. close to businesses and schools
156. close to downtown
157. Close to downtown, already middle class neighborhoods, room for infill and use of subsidies.
158. Close to everything
159. close to existing and future public libraries (Pine Valley; Northeast; future North Chase)
160. Close to free entertainment and exercise at the Beach.
161. Close to job opportunities.
162. Close to jobs.
163. Close to lots of schools, downtown doesn't have many opportunities aside from very expensive.
164. close to needs
165. Close to services.
166. Close to where there is housing for that income bracket and land to build on. Businesses and shopping close by.
167. Closer to town but affordable for that income bracket.
168. Closest to business concentrations
169. Compatibility with existing housing. Move in and out In same neighborhood for locals in those areas as their personal economic conditions change for better or worse with the overall economy.
170. Concentrating on urban core
171. Convenience
172. convenient to community, traffic patterns, available land
173. could be desirable locations for folks who may rely less on public transportation and want a desirable quality
174. Current demographics
175. Difficult to choose one area.
176. Disperse broadly
177. dispersion of population
178. Diversity
179. Diversity and access to jobs-transportation
180. Diversity is appropriate.
181. Diversity to the existing neighborhood.
182. diversity, density, natural environment
183. Diversity.
184. Do you really want to continue concentrating people of low- to moderate-income in areas of our city?
Instead of identifying locations, let's work on regulations and policies that provide affordable housing solutions regardless of location.
185. Don't restrict affordability to one area!
186. Each area should be acceptable for all
187. Easy access to beach and river. Also easy access to main roads.
188. Economic segregation leads to political divisions. Moderate income families are often acceptable to both higher and lower income extremes and help voters see differing needs and viewpoints.
189. Employment opportunities, family centered areas
190. Equal opportunities
191. Even people earning a decent salary cannot afford to live near the water
192. Every development should give a mix of price ranges and units set aside for lower income families.
Communities of mixed income will be stronger and more diverse.
193. Everyone deserves the right to choose where they live.
194. Everyone deserves to live everywhere.
195. Everyone of any income level should have the same amount of choice of location in the county.

196. Everyone should have equal and equitable access to these locations.
197. Except for Wrightsville Beach there are at least some moderate income families currently living in all areas.
198. Existing development would meld well with this type of housing.
199. Existing moderate income neighborhoods as well as Proximity to established infrastructure needed for living (groceries, shopping, public transit, green space).
200. Families from all income standings should be able to choose where they live, for better commute to work, resources, family, friends, and activities. To stimulate the local economy, all classes need to be able to access all of the city.
201. Families like to have yard space especially with little ones
202. Families of four making \$63,000 are also being priced out of these areas.
203. Families should have options for multiple locations when looking for homes
204. Family oriented areas with professional employment nearby
205. far enough from the city but near enough for schools, work etc
206. Far from me
207. felt it would not disrupt the area too much.
208. Fevered housing needs to be spread across all areas not hidden and stuck in a corner or just put in one area Mix into al developments do not separate. Spread it out.
209. Finding spaces for moderate income in these areas is quite difficult
210. For more mixed income communities.
211. For the exact same reason as before.
212. For the same reason I stated in the previous comments. The mayor and city counsel, county commissioners are not going to let it happen. Thank you for letting me vent.
213. For the same reason mentioned before
214. For the same reasons as before: families working their way into the middle class should also be a part of the social fabric. There is no reason to have the market for moderate income also mean longer commutes and suburban hellscape
215. For the same reasons as before: land availability, land cost, travel corridor access. I don't think there are different models to apply by these income bands.
216. Fuera de la ciudad y bajos impuestos
217. Further out of the city limits, with less crime rates.
218. General locations
219. Getting tired of survey
220. Good family neighborhoods with housing available for upgrade
221. good locations
222. Good locations for families and seniors
223. Good neighborhoods, space, access to amenities.
224. Good place to bud these
225. great area
226. Greater access to transport for this income bracket makes location less critical
227. Greenspace
228. Grocery stores, health care services, other essential services.
229. Growing areas, but still close to schools and services.
230. growth
231. Have larger homes that have larger incomes.
232. Having a mixture of income levels in areas increases opportunities.
233. Home prices in these areas are outrageous -- especially for the size of houses/lots in Sunset Park -- and I think places like Landfall could use a dose of reality in the form of neighbors in different income brackets.
234. Hood area
235. Houses in this area are increasing in cost.
236. Housing in these 3-areas is already nice but unaffordable for moderate income families.

237. housing is not as dense in this area
238. Housing location should not be determined based on income.
239. Housing opportunities should be available in all areas as a right.
240. Housing prices are far higher in these neighborhoods than they should be. Assumption of purchasing being the preference for the home. Prices border on exclusionary for their neighborhoods.
241. I feel that it should not matter what section of town it is. If it is done correctly then the housing should go with the area in which it is being built. It should also be done so that it is diverse and not a lot of criminal activity would be put in one place. If you put people where there is good neighborhoods then hopefully they would respect where they are at and take care of the place and make it good for everyone.
242. I am most familiar with these areas.
243. I believe a mixture of types of housing would be best for our community.
244. I believe in mixed communities with decent ,affordable living conditions for all.
245. I believe schools and businesses benefit from mixed income communities.
246. I believe these would be the easiest to build those type units in. Infrastructure mostly in place, land available, and someone making that would be more mobile than someone making less.(likely 2 vehicle family)
247. I believe these areas are the ones being most impacted by lack of affordable housing.
248. I can't tell where anything is on this map which doesn't include street names. I can't even locate my own home. Affordable housing should be everywhere, because people work everywhere. Small units preserve neighborhood integrity, are safer, and are more welcome than large projects or apartment complexes. Look at Charleston for a model.
249. I chose the first three areas because they are more rural with the land space to build large, lavish homes for upper class households in those income brackets
250. I chose the locations for the same reason as the others. Median income should have no bearing on the location in the County that you live. All should be afforded the same opportunities.
251. I chose these areas for the same reason I chose them for lower income families. I believe there is more land available in Castle Hayne, Monkey Junction has shopping and amenities, and Veterans Park is a nice area where I believe there is more land to be developed.
252. I could have chosen all areas but I randomly chose these three .
253. I didn't select any areas.
254. I don't have a preference here. This seems to be an issue across our entire county.
255. I don't think the areas should be isolated to one region
256. I feel like all families should be able to afford a home here but its just not the case.
257. I feel this should be an option anywhere in the county
258. I just did no reason
259. I know these areas. They would be similar to those already there.
260. I like the area.
261. I like these areas
262. I live in masonboro and I like it. But it is expensive
263. I picked these more or less at random but with the idea that a central location in the county is probably a good choice.
264. I see these areas that could allow for growth, but not over crowding.
265. I selected all areas
266. I selected all areas because I think affordable housing should be available throughout Wilmington, and shouldn't be limited to specific areas.
267. I think all families should have an opportunity to live near their work, beautiful places, public amenities etc.
268. I think it should include all areas because people should be able to choose housing based on convenience to work or school.
269. I think these areas would provide appropriate pricing based on land values.
270. I think these families would have transportation and could live out farther.

271. I thought about locations where the proportion of housing is upper income. Then I saw the option for all areas which would be great. I would like everyone with children to be able to attend an excellent elementary school like Wrightsville. I met a family who lives in Wrightsville and they were telling me about the day trips the kids take kayaking, to the beach, etc. ALL kids should have those opportunities not just those who can afford to live in Wrightsville. I live near Mary C. Williams and have volunteered there. The trips the kids at Williams get, if they get any are certainly not for kayaking or at the beach :-{
272. I will reiterate, we should not be separating parts of the county based off of social class or income. If that is chosen the rich neighborhoods continue getting richer and the poor get even poorer. Was nothing learned from Hurricane Florence?
273. I would like to see affordable housing in all areas of Wilmington
274. I'd like to live there
275. I'm not sure, but I believe those areas may be "up-and-coming" and provide some safe places for building affordable housing for younger individuals just out of college, and smaller families where maybe only one person works.
276. I'm not familiar with the different areas
277. If more moderately incomeed people could live close to their places of leisure, I think that would reduce traffic congestion to those places and also reduce the need for an extensive parking laws.
278. If people are working and contributing to the tax base of this community, they should have multiple options for housing throughout the county without regard to whether they are in a city.
279. If you earn a little bit more money but not enough to live in expensive areas then you should move in areas that will welcome your high income, not the other way around.
280. If you have the means to live where ever you want to, you should be able to do so and if there is something affordable for you to purchase in the area of choice. If not, then you should move to an area that is more affordable for you. I wish I was making \$63,000 a year!! I would be able to live just about anywhere I want, of course one would have to budget carefully in some of the higher prices neighborhoods, and possibly work two jobs, but that is a choice. I've worked Three jobs in the past to get where I am now.
281. If you're making that little you're probably an essential worker and deserve the world.
282. I feel the income level for these areas does not agree with my income
283. Inclusivity and diversity in community
284. Income diversity brings social diversity. And when shopping, restaurants, schools are built...there have to be people that will work there. Not having available employees in these types of positions will stunt out city's growth.
285. Income level would allow individual to have transportation. Castle Hayne has land
286. income more and in better neighborhoods
287. income should not be a factor as Wilmington is a small community and there should be affordable housing options throughout the county
288. Income should not keep people from living in good areas.
289. increase diversity
290. increase diversity in those areas
291. Increased land values
292. Increases housing options across the area so that individuals are able to successfully live and work
293. Increasingly middle income workers are unable to find affordable rental or owned housing unless they move out of the county. Many people I know in this income bracket who do have homes speak about how they were glad they bought their home when they did. They say they would have been priced out of their current home within 2-3 years of buying.
294. Is needed everywhere.
295. It is a county wide issue and affordable housing should be available in all locations to better serve those in need.
296. It is important to society that all neighborhoods provide affordable housing for people with mixed incomes.

297. It seemed central. This question is too hard without knowing more about where land and jobs are available.
298. It seems there is room to add new housing in these areas, and offers diversity in income in the areas.
299. it should be equal opportunities for all
300. It should be fair across the board, and based on income, I don't think certain people should have better opportunities than others
301. it's a good location
302. it's not that hard to find such housing.
303. It's near the beach
304. It's practical
305. Its hard to find affordable housing in the middle of the city, really anywhere in the city these days
306. Its in the middle of the city
307. its needed
308. Jobs
309. Just a random guess
310. Just because
311. Just like both of these locations
312. Just to balance out the adding of housing to different areas.
313. Keep the government out of affordable housing. Affordable housing programs caused the 2008 crash.
314. land
315. Land availability
316. Land availability Reconstruct deteriorating homes
317. Land available
318. land size, location
319. Land value in these areas are probably a better value for the government to offer subsidies for home ownership.
320. Larger areas - may hold the possibility for more apartments/condominium. Easier access for travel to other counties for employment.
321. Less developed areas, but for this income may not be as reliant on public transportation so could use personal vehicle for employment.
322. less likely to impact local traffic
323. Less populated area, further away from downtown and Wrightsville Beach. Seems like for those reasons alone it would be less expensive.
324. Levels of income should not be the determining factor of where people could live.
325. Like i said before, families should be able to choose where they want to live with what money they make. There is absolutely no reason that a house should cost that much to live in. For Wilmington its all about the beach or downtown or the river. Houses built today are not worth the money they are being built for. I put my house that was built in 1977 up against any house being built in the last 10 years. I'm pretty sure my house would have little to no damage from a hurricane.
326. like income families
327. Like the areas
328. Limited availability currently.
329. Limited but would fit into the present standards
330. Little choice of affordable housing for moderate income families
331. Location
332. location to jobs/businesses
333. Lots of large lots and established neighborhoods.
334. Lots of open space and or smaller affordable homes available
335. Lots of single family homes already exist in these areas, they just need to remain affordable.
336. Low flooding and less congestion.
337. Low income areas

- 338.Lower crime
- 339.Lower land coat
- 340.Median income workers can better afford cost associated with commuting to work.
- 341.Mirrors available housing already.
- 342.Mixed communities are better than isolated areas of wealth and poverty.
- 343.Mixed communities.
- 344.Mixed income neighborhoods better reflect the wider community we all share. All neighborhoods should contain a variety of incomes.
- 345.mixed neighborhoods are healthy
- 346.Mixed use with housing is needed in the areas chosen.
- 347.Moderate income could afford to spend more on commute and travel however, they should still have the option to keep travel costs low.
- 348.Moderate income families currently tend to cluster in Wilmington/NHC's suburbs, including Ogden, Monkey Junction, and Pine Valley. I believe including more moderate-income families in historically underserved areas such as Northside and Southside would improve the quality of life in those areas and better integrate schools in those neighborhoods.
- 349.Moderate income families have more access to more amenities.
- 350.Moderate income families likely have transportation and don't rely on public transportation which limits the ability to get around for those who rely on it for work or to shop. WAVE's availability is a factor for those who rely on it. Moderate income families should have the opportunity to live anywhere they choose if they have their own transportation, ie, a personal vehicle, that can factor into choosing where to live. Seniors are also at a disadvantage if they can no longer drive, which limits where they can choose to reside.
- 351.Moderate income families more likely to have own transportation and less need for access to bus routes.
- 352.Moderate income housing needed
- 353.Moderate income housing should be available in all areas of the county, so those families have equal access to the conveniences that other income levels do.
- 354.Moderate income housing should be placed where environmentally feasible and sufficient infrastructure exists or could easily be constructed
- 355.Moderate income people should have the same opportunity to live in any area that higher income people do.
- 356.Moderate income still can benefit and likely uses many of the aforementioned resources that low income families use
- 357.Moderate to me means they have a little more flexibility and choice
- 358.Moderately priced housing is needed all over.
- 359.More affordable housing in general is needed and it shouldn't be concentrated in specific areas.
- 360.more available property
- 361.more land and businesses that could convert to condo's or townhouses
- 362.More land and less expensive land available and easy access to large thoroughfares.
- 363.More land area in which to develop housing.
- 364.More land available
- 365.More land for ownership Travel would not be to difficult whether by bus, or car
- 366.More land to build on
- 367.More land to develop in those areas.
- 368.More likely to have means of transporation and commute further distances to employment, dining, shopping, etc.
- 369.More open land
- 370.More space
- 371.More undeveloped land in these areas also, which may be a bit more expensive, but still lower cost than other areas.
- 372.More vacant land than other areas

- 373. More vacant land to build on
- 374. Most accessible
- 375. Most moderate income families have 2 car transportation options. Easier to commute from these areas with out bus routes.
- 376. most moderate income families have transportation
- 377. Most people want to live and raise their families in a safe environment. Their income only limits where they are allowed to go...not how they want to grow. A family with this income of \$21,000 a year wants the same quality and safety options for their family as a family making \$40,000 more.
- 378. Mostly single family homes already but just need more affordable ones
- 379. Much of Wilmington is already congested with housing and traffic. These areas seem to have room for more development.
- 380. My area
- 381. My favorable locations.
- 382. My prior explanation applies here too. I didn't realize low and moderate income was going to be two separate questions.
- 383. my son recently moved out and had a really hard time finding affordable housing.
- 384. n/a
- 385. N/a
- 386. N/A
- 387. Na
- 388. NA
- 389. Near amenities and jobs.
- 390. Near good schools
- 391. near good schools especially where diversity is needed
- 392. Near job opportunities, spread out, commute.
- 393. Near jobs and industry, near community resources, near main thoroughfares
- 394. near manufacturing facilities and easy access to highways
- 395. Need diverse housing options
- 396. need mixed housing
- 397. Need to live close to work to limit transportation cost for families and government.
- 398. needs to be near all areas
- 399. Neighborhoods are on the up and up
- 400. Newer homes
- 401. Newly developed area, close to the beach, room to grow
- 402. nice neighborhoods
- 403. Nicer communities
- 404. no brainer. We need jobs here locally to help ensure we can afford housing.
- 405. No specific reason.
- 406. no where, New Hanover County is crowded enough now
- 407. none available
- 408. not enough available
- 409. Not enough diversity of moderate incomes in these areas
- 410. Not needed
- 411. Not sure
- 412. old buildings need new life and land for sale in those areas
- 413. Older areas that could use upgrades to attract younger families.
- 414. Only available to those who are on the upper end of the pay scale
- 415. open land
- 416. Open spce
- 417. Opportunities aren't there now.
- 418. Opportunities for retail growth.

- 419. Opportunities for shopping and business in this area.
- 420. Opportunities should be available in all neighborhoods.
- 421. Other side of bridge
- 422. out of my income bracket
- 423. Out of Wilmington but not a bad commute into Wilmington
- 424. People need housing
- 425. People should be able to live in their chosen area of town.
- 426. People with that income don't need to rely on public transportation
- 427. Perceived inequality in these areas
- 428. places one you look for affordable housing
- 429. Please refer to my previous answer.
- 430. Plenty of housing developments
- 431. Plenty of land available
- 432. Popularity
- 433. Population is more likely/willing to maintain homes
- 434. Porters Neck is a rapidly growing area that offers a large variety of goods and services within the general area. Locations like this are more suited for moderate income families that will likely have transportation options not available to low income families. The other areas are chosen again due to lower population density. New Hanover County is rapidly running out of developable land and the existing infrastructure is at or beyond capacity in most areas.
- 435. Possible land availability and lack of choices.
- 436. Presumably that demographic is not as dependent on public transportation. It would be great if all of these apartment/townhome communities being built all over the place were more affordable
- 437. Previous response. Additionally, housing is such a critical element in safe, healthy individuals/ families. Limiting this to only one or two areas would be detrimental to all.
- 438. Property cheaper
- 439. Property value is moderate.
- 440. Proximity to jobs and price of land.
- 441. Proximity to jobs, room for housing development,
- 442. proximity to schools, financially affordable areas that can sustain growth and taxes
- 443. Proximity to shopping, buses
- 444. Quality housing should be available in all sections of the city and county so people who are willing to work and better their life should have a choice of where to live
- 445. Quality schools
- 446. Reasonable commute, available and more affordable land
- 447. remote
- 448. Resources
- 449. Rich people shouldn't be the only ones who get to enjoy the beach or our higher rated schools.
- 450. Room for growth
- 451. Room to build new places
- 452. room to grow
- 453. Safe
- 454. Safe beautiful area
- 455. Safe neighborhoods where families will want to live, but because income is higher can afford to live further away from jobs (will likely have reliable personal transportation).
- 456. Safety, access to public transportation, and close to grocery stores.
- 457. same
- 458. Same
- 459. same answer
- 460. Same answer as before

461. Same answer as earlier but encourage a review of what would make the location of these units convenient for other factors like commuting, access to good schools, and so forth.
462. Same answer as previous - this area offers the most buildable area in the county
463. Same answer as previous answer, except replace lower income/wages with moderate income/wages. Affordable housing for all people in all areas reduces traffic congestion because it avoids people having to travel farther for work and other amenities. It will also decentralize some of the amenities because it will benefit businesses to locate in all parts of the county, not just where the wealthier residents live.
464. Same answers as above.
465. Same as 64-walk to downtown is important
466. Same as above
467. Same as above.
468. Same as answers on page 64
469. Same as before
470. Same as before, get folks to bump up against each other every day. So we understand that different isn't bad, just different.
471. Same as before, the right to have affordable housing every where
472. Same as before.
473. Same as before. Workforce opportunities with the ability to walk or use public transportation.
474. Same as before. None exists currently in 13 and 24.
475. Same as before... I think areas with more job opportunities should have greater population density than they currently do. I don't see as much benefit in affordable housing in more remote areas--maybe some, but that's not where the bulk of resources should go. I'm in favor of greater density in a single area and strengthening public transportation.
476. Same as for low income housing
477. Same as last answer.
478. Same as last response. Job and schools are all over town. Mixing social classes also prevents stigma and lack of resources in certain areas.
479. Same as low income. spread through the county, transportation is available and the areas are not yet overgrown
480. Same as low: Infrastructure and land availability.
481. Same as my last answer
482. Same as my last answer.
483. Same as my previous answer.
484. same as previous
485. Same as previous
486. same as previous answer
487. Same as previous answer
488. Same as previous answer except the potential depression of property values is smaller.
489. Same as previous answer.
490. Same as previous answer. Additionally, if someone is working in restaurants (which is a huge employer in Wilmington), shouldn't they be able to live near where they work. It's very difficult to get restaurant workers here b/c they can't afford to live here & it's not worth the commute. If they can, they leave for Raleigh or Charlotte.
491. Same as previous answer. Workforce priced housing opportunities should be available as Single Family homes in neighborhoods and existing Communities. This can be accomplished by integrating townhomes, single family dwellings and duplexes into these neighborhoods.
492. Same as previous answer. Why would they be different?
493. same as previous question
494. Same as previous reasons.
495. Same as previous. This should be a county-wide priority, not just for specific neighborhoods.

- 496.same basic thinking as in previous question but with a bit more income, perhaps these families can afford personal vehicles and do not need to be close to public transportation as much
- 497.Same comment as previous comment.
- 498.same reason
- 499.Same reason
- 500.same reason - more land than lower down but not as far out as 421 / Castle Hayne
- 501.Same reason - so people can expand job opportunities.
- 502.Same reason as before
- 503.Same reason as for low income families. There should be options available throughout the county to meet the needs of all families.
- 504.Same reason as my previous response for low income housing.
- 505.Same reason as previous
- 506.Same reason as previous answer.
- 507.Same reason as previously stated in the last question.
- 508.Same reason as the last one I gave. Even small, run-down rentals tend to be expensive.
- 509.same reason from previous response. The area is irrelevant but should be close to necessities and public transportation
- 510.Same reason I answered the last questions. Equality!
- 511.Same reason, more land left to build affordable communities.
- 512.same reason.
- 513.Same reason.
- 514.Same reason. Density.
- 515.Same reasoning as before, just trying to show that there's a need EVERYWHERE in City limits for more affordable housing.
- 516.Same reasoning. But i do think there can be a mix of low income housing and moderate income housing in the same areas. The key is good planning and good design.
- 517.Same reasons
- 518.Same reasons as last question affordable housing should be everywhere. The more diverse the county is the better off we will all be.
- 519.Same reasons as low income
- 520.Same reasons as low-income choices
- 521.Same reasons as previous question.
- 522.Same reasons for low income
- 523.Same response - the more diverse our housing opportunities are throughout the county the more equitable our county will become
- 524.Same response. Available housing should be mixed throughout the county.
- 525.Schools
- 526.Schools, grocery stores, freedom of choice
- 527.Schools, proximity to work
- 528.see above response to previous open-ended question
- 529.See other answer
- 530.See previous answer
- 531.See previous answer.
- 532.See previous answer. Why should we compartmentalize people just because they don't earn as much as others?
- 533.see previous comment
- 534.See previous explanation.
- 535.See previous.
- 536.Seems like the direction of city expansion with possible land for developments, and fairly close to businesses and employers.
- 537.Seems to be already areas in that range

- 538.Should be available throughout the area
- 539.Should be choices in all areas not grouped in certain areas
- 540.should be evenly dispersed
- 541.Should have a choice where you want to live.
- 542.shouldn't matter where you live
- 543.Similar places there already
- 544.Similar to my last answer, centrally located areas of the county.
- 545.Small family communities
- 546.Some as other reason as other
- 547.some newer homes and some older homes but still affordable.
- 548.Southside needs cleaning up
- 549.space
- 550.space for single family units
- 551.Speaking from experience as someone who is in the moderate income range, it has been extremely difficult to find quality/affordable housing in the areas selected.
- 552.spread across area
- 553.Spread out across county; near good schools and business districts
- 554.Spread out in the county and least crowded area
- 555.spread the wealth around
- 556.Staying away from the congestion of town.
- 557.still close to downtown but could commute on their own expense without bus routes and still have some land left to develop in these areas
- 558.Still close to town but can depend on individual transportation
- 559.Still nice and safe areas but not so nice that it would bring down property values
- 560.super great
- 561.Tansportation is easier for these individuals and this would allow for an increase in property taxes but also reduce crowding within the city.
- 562.That is where they are located now
- 563.The areas have room for building housing.
- 564.The beach is off-limits to anyone who does not make at least a million a year. So unfair. There was a onetime even trailer parks out near the beach which always seemed fair to me. Now the beaches are only for rich people.
- 565.The burden should be shared by all.
- 566.The cost of living in those areas is significantly greater and people within that bracket can afford the propety taxes long term as well groceries and gas
- 567.The economy
- 568.The need for affordable housing in this is needed in these locations.
- 569.The NEED of housing in the entire country. 63,000.00 for a family of four is in my opinion, with utilities, food, essentials, and all aspects of living are so expensive. That is Not moderate income.
- 570.The option to have affordable housing should be available to all.
- 571.The same as before.... family safety and security should not depend on how much you make when you are employed full time.
- 572.The same is true here for moderate. You want different levels of housing in all areas to meet the needs of those Living in the areas they work, go to school, and shop and live.
- 573.The same reasons as the last question.
- 574.The schools in those areas are not as crowded
- 575.The selection was arbitrary. When I purchased my first home my income was less than \$63,000. I did not have any assistance. I saved and purchased the home. Why can't others do the same based on this income?
- 576.There are already moderate income families living in these areas

577. There are certain areas of town that are more affluent, have better schools, quick access to grocery, etc. I think spreading out affordable housing allows for more equity to access to these resources.
578. There is a need for middle-class family dwellings that are affordable and safe for family living.
579. There is available space for building or properties that can be renovated for housing for moderate income families.
580. There is more land and area to build in and it can handle the increase in population. The traffic and increase in population would make the other areas harder to live in.
581. There is more land in these areas to support a little bit bigger home than entry level at affordable pricing with the right builder subsidies...as long as the builders are held accountable & are not allowed to pocket the extra money.
582. There is much more undeveloped land in that area. The main roads are already overdeveloped with apartment complexes adding to traffic congestion and poor water run off.
583. There is only so much land available in NHC. Makes sense to grow out that direction and make it nice.
584. There is plenty of space to build.
585. there is still undeveloped land in these areas
586. There is the most available space. There is already a lack of available green space in the city/county. Stop permitting storage facilities and car washes and use these commercial/residential hybrid concepts to build more affordable housing.
587. There needs to be options for affordable housing in all areas of New Hanover County. Families and individuals should be able to live in any area of New Hanover County that they choose, based on what would suit them best. Having diverse income earners living closer together will help solve some of the issues caused by red lining, or allocating low wage earners to a specific area of New Hanover County.
588. There seems to be adequate inventory for moderate income families. I could be mistaken, but do not feel sufficiently educated to be more specific.
589. there should be affordable housing everywhere in the county
590. There should be affordable housing near the university for employees and students. The other two areas I chose because I think there should be affordable housing in the downtown vicinity, but in locations where there is room for it. The district I live in is already rather dense.
591. There should be housing affordable to this type of income all over. I believe this to be a relatively common income.
592. There should be opportunities for growth in all communities.
593. There were more than 3 options that I wanted to choose. Whether with a significant other, spouse, or roommate there should be moderately affordable options throughout New Hanover County for those who want housing that provides a little more space, closer to work, closer to a desired school, etc.
594. There's available land
595. There's room
596. these are already more "affordable" areas in the county.
597. These are already upscale parts of town where middle income families will feel safe and they are getting thier money's worth.
598. These are high areas where people work and they can't afford to be close to their jobs, pushing out to crappy apartments by campus surrounded by students or into neighboring counties.
599. These are older neighborhoods and do not have a variety of housing options.
600. These are suburb areas close to areas news families want to be. They also have more land availability.
601. These are the nicer areas
602. These are typically lower income areas and having higher income resident could pull up property value for residents already in the area and benefit the specific area of the county economically
603. These areas already have those types of housing and usually people with higher income can afford to commute longer to their jobs.
604. These areas also need more diversity in jobs, schools, etc. These areas tend to have more expensive housing or historical housing in the case of downtown. There will be job opportunities, access to parks, and easy access to grocery stores and other shops.

605. These areas are accessible to a variety of services and shopping.
606. These areas are close to stores and public institutions.
607. These areas are needy
608. These areas are quiet
609. These areas are somewhat underdeveloped, but also less central. I would imagine moderate income families have more reliable access to their own transportation so this is less of an issue for them and they may be willing to drive a bit more to have access to more affordable housing. I know I certainly would.
610. These areas are still in close proximity to mass/public transportation, schools, and social services, but are less densely populated. In addition many of the properties in these areas are already well established neighborhoods that are somewhat well-utilized.
611. These areas are wide open for building and the creation of mixed income housing (apartments, town homes, entry-level single family new construction) without interfering with the homeostasis of existing neighborhoods, traffic patterns, etc.
612. These areas can use more moderate income housing.
613. These areas could benefit from more moderate level homes
614. These areas have already been developed in large part and would have a higher cost to build in. The areas also have major access to highways but also have commercial areas in the communities already to serve their needs.
615. These areas have easy access to roads most travelled for work.
616. These areas have land that has not been developed.
617. These areas have the most space and the least amount of people so adding housing here would not make a huge impact to traffic.
618. These areas have undeveloped land that can take more building. The traffic is not as bad in these areas and there is also room for growth of stores to support new housing.
619. These areas I chose are the next level for the middle class. It's an investment. You are advancing the lives of this income group, and charting a path for success. Opportunities. Country clubs, etc.
620. These areas offer the greatest opportunities to take advantage of open spaces and existing dwellings while still being proximal to business and industry.
621. These areas offer zero median range housing
622. These areas seem to lack options for median income families. I believe that median and low income housing should be found in all neighborhoods
623. These areas would be a little further out and the moderate income families should be able to afford the commuting expenses of having a car, insurance, and gasoline. There is also more room for houses and neighborhoods to be built.
624. These families are more likely to have transport and can drive, but the commutable distance would be manageable
625. These individuals are more likely to have a family car
626. These locations are more convenient in the city
627. These locations were chosen because they are the most void of affordable/workforce housing options.
628. These locations would provide moderate income families affordable housing on the north, center and southern parts of New Hanover County.
629. These people would like to live away from traffic problems and also they would like to have yard space
630. They are affordable areas.
631. They are more affordable for the group
632. They are needed here
633. They are nice areas
634. They likely have transportation options and don't have to rely on public transport
635. They need help in these areas.
636. They need the diversity in those areas.
637. They seem like they could better handle the density
638. They seem to be reasonably close to stores, businesses and educational institutions.

639. they should also be dispersed throughout...
640. They should be able to live anywhere in the county.
641. They should be able to live where they want
642. they should be throughout the county
643. They should eminent domain the drug infested slums and build homes for workers
644. They should integrate the community with quality housing for all who work and contribute to the area.
645. They would probably want to live near the water.
646. Thinking of my adult children
647. This answer is an extension of the previous one. A community that sees integrates its members elevates the community as a whole from school access, health care access, eliminating food deserts, public safety parity, etc.
648. This area great for the families with children
649. This area needs more middle income families to balance
650. This is more challenging since I don't know all the socio-economic factors at work, but my thought was that moderate income households added to (NOT DISPLACING) low income housing would increase the area's tax revenues and improve school funding in those districts. Also, more businesses would be incentivized to serve the low income communities once moderate income families are also there, and this could help alleviate the food deserts in some parts of town. Such a project would have to be undertaken so as not to gentrify the area and displace low income residents.
651. Those are decent areas
652. Those are desirable locations that I feel have inflated sales prices.
653. Those areas (with the exception of Monkey Junction) are elitist and they contribute to racial segregation in this county.
654. Those areas could more easily support that income range
655. Three was the limit
656. To add diversity to those areas.
657. To add economic diversity
658. To balance out income equality.
659. To be fair to everyone
660. to diversify the area and help downtown grow.
661. To ensure downtown has options for people of all incomes. Right now, downtown housing options now are either quite expensive or low in quality.
662. To increase diversity and opportunities across areas
663. to more completely integrate income-level homes and families to help to do away with some of the systemic class structures in our society
664. To my knowledge, not much exists in the moderate range in those areas currently.
665. Too much density in public housing and group homes and few decent single family or duplex dwellings.
666. transportation and service jobs
667. UNCW faculty and students
668. Undeveloped land available
669. Undeveloped land, spreading out traffic burdens
670. unsure
671. Unsure
672. usefulness
673. Vacant land available for construction.
674. we all need diversity and everyone needs to live everywhere DO NOT SEGREGATE, STOP RACIST BULLSHIT!
675. We need diversity in all areas in The city and the county
676. We should meet the need through infill and reuse projects
677. When I pay taxes I just don't pay for a certain area in this County, I pay taxes for the entire county and city. SO I should be able to live accordingly

678. Why do the moderate earners need to be separated from those of us who make less money? That doesn't mean we are less human, less caring, less sophisticated, less of a hard worker.
679. why not
680. Why should we have to choose?
681. why would we not help out someone if we can
682. With an income of \$63+ that's not a struggling issue for home finding! Need to focus on the low income families and women that work hard to provide that need home assistance.
683. With the current infrastructure, I think these are desirable areas within NHC that families with moderate income can afford.
684. With this income I feel they are more likely to have cars and can drive to their jobs so we can develop in these further and larger areas.
685. With this type of income this is about the only area you can live in .
686. Within the city of Wilmington
687. Wrightsboro and Murrayville both offer a little more space and access to both major roadways, industry and jobs. Not so sure about the quality of schools but I hope that community investment would boost the local schools. Port (Sunset Park) offers proximity to the port, a quality employer, and other industry associated, plus accessibility of Carolina Beach Rd, some grocery stores, and easy access to network of roadways leading to many other parts of town.

Appendix F - Why did you select these locations NOT to build?

1. These areas already have affordable housing.
2. # 9 #11 #14 #16 #19 #21 low income housing should be built
3. 421 is an industrial park area with little to no residential living for a reason; Wrightsville Beach is not affordable already and will not accommodate affording housing; and Kure beach is mostly vacation rentals with little access to work and poor transportation options.
4. 421 is highly commercial/industrial and from a safety standpoint not well suited for a dense residential population in the event of a chemical or industrial accident.
5. 421, possible environmental hazzards from years of industrial use and ash ground contamination from the Sutton Coal Plant. Also distance to accessible necessities such as shopping, groceries and medical facilities. Carolina Beach Elementary is at if not over capacity for students. All 3 do not have access to public transportaion. Both gonerments really need to collaborate on an affordable & accessible public transportaion program similar to Raleigh or Charlotte. More & wider roads for more cars is not a long term desirable outcome.
6. 9 and 14 are already very densely populated areas with higher crime, 23 is the furtherest from downtown and possibly resources/bus routes
7. access to businesses, grocery stores, restuarants
8. Access to transportation to jobs
9. Accessibility to services
10. Actually, would just put the areas at the bottom for affordable housing. Castle Hayne is too far out for the most underserved families (low-income minority residents whose families have lived in Wilmington for generations. Porter's Neck has a traffic congestion problem. Wrightsville Beach real estate is too expensive.
11. affordable
12. affordable areas of town
13. Affordable Housing for all should be considered and provided for all.
14. Affordable housing needs to be available to everyone. Prices are going up while income remains the same.
15. Affordable housing should a basic human right.
16. affordable housing should be accessible to people in all parts of town. most of wilmington's current affordable housing is located in food deserts.
17. Affordable housing should be available and accessible across the city. Where they are should be up to them, not others.
18. Affordable housing should be available everywhere, as long as other affordable necessities are equally accessible
19. Affordable housing should be available in all areas of the city and county.
20. Affordable housing should be available in all areas.
21. Affordable housing should be available throughout the area.
22. Affordable housing should be build wherever there is availability
23. Affordable housing should be everywhere
24. Affordable housing should be everywhere! If it wasn't for housing assistance that I receive I and my grandchildren would still be homeless.
25. Affordable housing should be everywhere.
26. Affordable housing should be found everywhere.
27. Affordable housing should be in ALL sectors of the county, including WB!!
28. Affordable housing should be incorporated in all areas.
29. Affordable housing should be offered in all areas.

30. Affordable housing should not be restricted out of any area in the county and city. Quality housing should be available to all
31. all areas are eligible
32. All areas could benefit by a cross-section of citizens living there. The only places I would not build are wetlands (Any housing), and we need to leave done wooded areas.
33. All areas in Wilmington need more affordable housing regardless of geographical boundaries
34. All areas of my community should have affordably priced housing.
35. All areas of the county should have affordable housing, period.
36. All areas selected.
37. All areas should be affordable
38. All areas should have affordable housing
39. All areas should Have affordable housing
40. All areas should have affordable housing.
41. All areas should include moderate income housing.
42. All areas that are already overcrowded, have overcrowded schools and traffic problems
43. All for one, and one for all. Nowhere should be excluded, as a rising tide should float all boats. This also increases equity and diversity, as well as harmony.
44. all geographic resources should be used that are environmentally sound for use as housing
45. All locations are affordable.
46. All of the areas should offer some sort of affordable housing. Poor people should not be banished to certain areas.
47. already too congested
48. Already affordable housing there.
49. Already built out.
50. Already congested.
51. Already crowded
52. Already enough located here, and it isn't the safest part of town.
53. already established area for lower income, taxation, local transportation to work neighborhoods need rehabing and not allow owners to put a coat of paint on the house and charge astronomical prices to drive the value up.
54. already has a lot of construction going on right now and not sure where all those kids will go to school
55. already has high volume of traffic
56. Already have concentrations of lower income residents in these areas. Better for NHC to find balance by adding support to the east side, near the beach and intercoastal. Healthy clean gulf breezes would be great to share with those who need support.
57. Already have it there.
58. Already low income and not good access to public transportation.
59. already low income housing there - (I think) so don't want a concentration of poverty. We need mixed income communities
60. Already over populated .
61. Already too dense
62. Already too dense, must retain pastoral nature of these areas. Environmentally sensitive. Sewage spills have not been remedied.
63. Already too highly populated with public housing
64. already too much there
65. Already very low income there. Need moderate income places and need mixed use to decrease potential crime.
66. Any industrial area where health and well being factors are compromised - i. E. Not equal to the the well being factors in higher cost areas consider such as water quality, air quality, environmental factors, etc
67. Anyone attempting to live on a fixed income or if working minimum wage needs to be able to live close to where they work since these same people may also have problems with transportation.

68. Anywhere is good as long as it's well thought out
69. Anywhere that has the potential to flood and wipe out what a family has built should be disqualified. The country has always put low income people where it floods or has more air and noise pollution. We need to protect everyone, not just the people with money
70. Area is already built up
71. Area seems fairly built already
72. areas already over populated
73. Areas are all ready over crowded
74. Areas are already over congested
75. areas seem to be only for the well to do
76. Areas turisticas
77. Bad mixture
78. Based on current values, I don't see how it would be feasible to have low/median income housing in these areas
79. Beach and water areas should be allowed to have nicer areas for those who make more money and choose to live there
80. Beach areas
81. Beach areas are not good for affordable housing. The lot prices alone would make the cost too much. Plus there are storm considerations.
82. beach cities are overcrowded
83. Beach communities typically do not have services needed.
84. Beach land is already too expensive. Ogden/Mayfair side of town is already over developed with too much traffic as is, no more is needed.
85. Beach property is scarce and the unfettered free market is probably the best way to allocate it.
86. Beach visitor revenues needed
87. Beaches are too crowded already and Landfall would likely not welcome it
88. Because affordable housing as defined here doesn't belong anywhere.
89. Because already crowded
90. Because as a coastal community we have quite enough buildings. We need to protect the coast.
91. because everything is too high priced.
92. Because home insurance on these islands is more than the mortgage on the house. I don't know that there is a way to make it affordable.
93. because I don't want any of those redneck trump supporters living near me
94. Because I'm from there
95. because I'm not very familiar with the city or surrounding areas as I have only lived here a short time.
96. Because it is already low income housing in these areas and the crime is already bad
97. Because it is messed up to make the poorer people live further away from the beach and restaurant opportunities. Being in the service industry, having close proximity to work means saving money on gas, parking, and car deterioration. Rich people don't need to worry about whether or not their 1995 Oldsmobile with 250,000 miles will make it to work or not
98. Because it should be in ALL areas.
99. Because it's high cost living that people earned to live and shouldn't be bothered with low and moderate income move ins. It would be chaos
100. Because most low income housing is already in this area
101. Because nothing should be built in these three areas. They are already overbuilt for the infrastructure.
102. Because of resiliency challenges
103. Because of the current housing and business development already present in these areas.
104. Because that's where we've already sequestered our "affordable" housing.
105. Because the city and the citizens of that area would fight it severally.
106. Because there is already a plethora of low income housing in these areas and it should be spread out and be inclusive of the whole county. Not segregated as it is now

107. because this is the area that their more crime and homeless people hangs out at
108. Because there are already too many developments and multi-unit housing complexes here and with all of the additional developments we were affected by flooding more than we had been before, it's overdeveloped here and there is no where left to build. And there are not enough resources for those with limited transportation, health concerns etc.
109. Because there enough low income houses in those areas
110. Because there is no good reason to not implement affordable housing in any particular area of this, or any other county in the United States of America.
111. Because there shouldn't be any area that it's not allowed or desired to be built
112. Because there's a significant decrease in the available land that's left to use for building affordable communities.
113. Because these are high crime areas if we stop putting these homes in these areas the crime rate will go down
114. Because these are well established areas.
115. Because these areas are affordable for those who are fortunate n have money
116. Because these areas are overbuilt already.
117. Because these areas have very expensive land values and would not be cost effective, not because the residents are to good for the betterment of society.
118. Because they already have high concentrations of low income residents. We need more diversity in all locations.
119. Because those areas already have entirely too many apartments, etc in that area as it is.
120. because we ALL know that low income families cannot afford to live in Landfall
121. because we don't want the crime and lower property values; pretty simple
122. Better apartment
123. Better schools for. Children
124. Build anywhere, if there's space. Make a requirement for future development that all housing developments contain a minimum 25% low income, or no permit.
125. Build everywhere
126. Build in all areas.
127. Build in areas that are not already over crowded. Use spaces that have been empty for years before cutting down trees in new areas to build.
128. Build it wherever.
129. build wherever possible
130. Can't think of an area not to have affordable housing.
131. Character of the district.
132. Cheaper land value
133. Close to me
134. College rd traffic is already the worst in the area
135. concern about diminished property values
136. Consider traffic and infrastructure when selecting locations for new housing. Perhaps consider incentives for companies that allow work from home to reduce traffic and pollution.
137. Cost is ridiculous in these areas for long term sustainability as well as when storms hit the region these folks would not have the funds to relocate even for a short time
138. Cost is too high for land
139. Cost of everything necessary to construct and value of land.
140. cost to build
141. crime
142. Crime is already high in downtown and it could increase with the addition of low income housing which is often less educated families.
143. Crowded areas _too many apartments and traffic and no public transportation.
144. Current demographics

145. Danger of flooding in those areas and already have lots of traffic problems.
146. Density
147. Density at peak
148. Density is quite high in these areas and infrastructure is limited.
149. Depends on how affordable is defined. But must be realistic to property values.
150. Did not select any because affordable housing should be available everywhere.
151. Did not select any locations.
152. Did not select any. All areas should have the same opportunities.
153. Did not select as it should be equal for all
154. Didn't answer
155. didn't make sense
156. Distance from job opportunities
157. Distance. Separate from main Wilmington community.
158. Diversity
159. do not need more traffic in this area!
160. Does not match the existing character of the neighborhood AND not enough road infrastructure to handle the traffic increase.
161. Don't know
162. Don't know but a lot of areas are already built out
163. Don't know the answer. Possibly beach areas might be a problem because of high cost as would Porters Neck, Landfall and other high priced areas
164. Don't put high density anywhere where roads are already too busy (college road, military cutoff, eastwood road, etc)
165. Don't concentrate more where it already exists!
166. Downtown should be kept high end
167. Due to impacts of hurricanes, it would not be cost effective for families who are already struggling
168. enough are already in these areas.
169. enough there already
170. Every area should have affordable housing
171. Every planning area should have increased access to affordable housing.
172. Everyone deserves the right to choose where they live.
173. Everyone has a right to live, they all want more money. why?
174. Everyone should be open to helping their fellow man. Stereotypes, racism and egotism are the main reasons I think people think they should be able to opt out of being part of helping our whole community improve.
175. Everyone should have a choice
176. Everywhere, but don't make it car dependent
177. Expensive land and no easy access to large businesses
178. Expensive land costs
179. expensive neighborhoods
180. fantastic
181. Far away from most businesses and employers, more rural, less access to amenities.
182. Few job opportunities more travel required to get to work.
183. fewer shopping / grocery if you have to walk. would need better transportation
184. Flooding concerns
185. Geographically inaccessible for low income
186. Getting too crowded, lots of traffic already
187. Gordon Road is already too congested. Traffic is horrible when schools are open.
188. Heavy populated areas with hardly any land available.
189. hh
190. high crime

- 191.High density already.
- 192.High land values and cost of living.
- 193.High taxes which already would need to be paid in existing city limits, the land also has very little area left to develop without making the living space very small to be affordable. For me personally it is not appealing to live in such a small space.
- 194.Higher crimes
- 195.highly priced and congested
- 196.Historic areas should not be low income.
- 197.Hurricane prone areas of the county.
- 198.Hurricanes regularly damage these areas. Let the rich pay for their repairs. Additionally, these areas are why tourism dollars are spent - we should limit the amount of building immediately adjacent to our beaches.
- 199.I am not aware of much suitable land for a residential subdivision along this corridor. Heavy industry is my understanding.
- 200.I believe all areas should have affordable housing.
- 201.I believe in even geographic distribution of affordable housing. Mixing income levels within neighborhoods is healthy and can go a long way towards reducing support for harmful policies.
- 202.I believe it should be available every where
- 203.I BELIEVE THAT LIVING AT THE BEACH IS A LUXURY AND BUILDING AFFORDABLE HOUSING WILL DECREASE THE VALUE OF HOMES ON THE ISLANDS. I MYSELF CANNOT AFFORD TO LIVE ON ONE OF THESE ISLANDS, BUT IF I COULD I THINK IT WOULD DECREASE THE VALUE OF MY HOME.
- 204.I believe that most of our low-income housing is located in these areas, and I believe a more successful model for low- and moderate-income housing is for the housing to be lower-density and mixed in with other income neighborhoods.
- 205.I believe these areas would receive the most resistance
- 206.I can't think of any.
- 207.I chose no areas because I feel that it should be available wherever it is possible to build.
- 208.I chose these locations because there is already a concentration of low income families in this area. Adding affordable housing here would not foster diversity in other areas of the county.
- 209.I could have picked many more, but Veterans Park has many nice, new subdivisions like the one I live in that was developed back in 2004. Unfortunately, there are older neighborhoods that surround these nice subdivisions, and those older neighborhoods house some people who commit crime against the people living in the newer and nicer subdivisions. Monkey Junction is extremely congested and I don't think it should be developed any more. River Lights was built on marshes, it's a shame that development built over pristine land, that should have never been built on, I witnessed the building of that development, and the trucks bringing loads and loads of sand to build the islands that those houses now stand on. Flooding issues? You bet. But, more importantly, that is a very nice development (although I disagree with it having been built,) but it's nice, and attracts people of higher income, and it appreciates the properties all around it, including the home I now own. So, NO I don't think affordable housing should be built anywhere near nice, high-end, sophisticated developments such as River Lights. One just doesn't have anything to do with the other.
- 210.I did not select a location because I am not sure. Please see other responses
- 211.I did not select an area because for those who pay taxes in this county, there should be affordable housing in all areas of town to choose from for all different income levels. No particular area of town should be excluded.
- 212.I did not select any areas.
- 213.I did not select any location because I believe that all areas could benefit from a dynamic matrix of housing options. The biggest challenging is matching up the right locations with access vs. price--if we have wonderful affordable housing available out in the county but the individuals and families who need it can't get to it without reliable transportation of their own, what good is it?

214. I did not select any location that affordable low and moderate-income housing should not be built.. its needed, its valuable, it promotes housing stability and homeownership, and truly affordable renting options changes people's lives!
215. I did not select locations because I think that affordable housing options should be considered for any area.
216. I didn't select any areas. I think the housing market should naturally take care of itself. If the government wants to be involved, then take better care of the affordable houses already in the area.
217. I didn't select any locations, and feel like any area should be offered
218. I didn't select any.
219. I didn't select any. I think affordable and workforce housing is needed all over. Of course, maybe not in Mayfaire area but I didn't want to select that because I don't mean it shouldn't be there because of the undesirability of it but because I doubt it's needed there.
220. I didn't select any. We need affordable housing throughout our county.
221. I didn't select anything. I don't know if there are areas where it shouldn't be built
222. I didn't select because everyone should have to right to live where they want to and be able to afford decent accommodations. If each area had a set number of lower priced options then people could choose where to live. New Hanover Co is filled with service industry workers...that keep the economy going and keep the city moving along. It's seems contrary to not offer affordable options to these people who keep the city moving and growing.
223. I didn't choose one because I think these decisions need to be made based on what makes the most sense in terms of space/ availability, etc.
224. I didn't select any areas, because homes for low income families should be built everywhere.
225. I didn't select any locations because I'm really not sure where I'd say moderate income housing shouldn't be built. It's probably needed across the region. As a practical matter, it's probably not advisable to try to build such housing in the wealthiest neighborhoods given likely political opposition.
226. I do not feel you should rule out any areas, although some would be harder than others because of resistance from the community. I believe in affordable housing but realized my resistance when asked questions about supporting increased density of housing in my area.
227. I do not think any area should be restricted. That choice was not available.
228. I don't know of any reason it shouldn't be built anywhere, but food access and transportation are important.
229. I don't think any area should be excluded.
230. I don't think any areas should be excluded. How will be build diversity and inclusion, which is so important right now, if we do this?
231. I don't think it should be for just one area
232. I don't think no area isn't good to build.
233. I don't think that affordable housing should not be built in any specific areas, but options should be available throughout the county - and not concentrated in certain areas
234. I don't know locations of all areas
235. I don't think any area should be off limits, including where I live.
236. I don't think there is anywhere I would not want affordable housing.
237. I feel like this is Self-explanatory. Maintaining a hurricane prep is expensive and already difficult for low-income families. To add the stress of evacuating their families and pets plus the risk of losing their housing from storm-surge is unreasonable. If low-income lose their housing in a hurricane, it is much more difficult for them to locate new housing already because of the income barrier.
238. I feel this should be an option throughout the county
239. I just don't think several new developments should be built in the historical areas of downtown Wilmington
240. I know for a fact that the wealthier couples in these areas would fight against it.
241. I really don't know why any area shouldn't be more inclusive
242. I really think it should be everywhere.

- 243.I selected 'None' which was not an option. Affordable housing should be everywhere so people can walk to work or take the bus (schedule is not very convenient) and live near good schools.
- 244.I selected no locations because in a county so small and built up, determining factors should be environmental suitability and infrastructure availability
- 245.I selected no locations because no area of town should be off limits to low or moderate income residents. I would tend toward building affordable housing in areas that lack it before adding more to pre-existing developments, especially before adding more low income housing to areas of high poverty.
- 246.I selected no locations since I think this sort of housing could work anywhere in the county with the proper planning. It might be easier in some places than others and have better or worse transportation access, but I think it could still be successful.
- 247.I selected none because it's completely ridiculous to think that affordable housing does not belong in specific places - it is needed EVERYWHERE.
- 248.I selected none.
- 249.I selected none. NIMBYism and de-facto redlining are a scourge driven by the wealthy. Making people live together is the surest way to stick a community together.
- 250.I selected this area because you didn't have an option the excluded all areas. I fully support having affordable housing options everywhere.
- 251.I think access to affordable housing should be built in all locations of new hanover county
- 252.I think all areas are possibilities as long as there is access to food, services and transportation taken into account.
- 253.I think all areas should be considered.
- 254.I think all areas would benefit certain low income and moderate income housing. But I also think there should be a limit.
- 255.I think everywhere should have low income housing. It gives people more opportunity and choice.
- 256.I think it's very important for our city to not become overly developed.
- 257.I think its more busy in these places and they do not need to build
- 258.I think that the area should be looked at and diversified not put all low income in one area as you can see you can wind up with high crime and people not appreciating what they have. If you put them somewhere nicer then you change the way they think and they everyone should care more is my hope.
- 259.I think that they are expensive and City locations don't have easy shopping.
- 260.I think the wealthy in this community have enough of the prime real estate secured, it is time to make it affordable for those who still work and are trying to raise a family.
- 261.I think we need to preserve green areas and since these are the last totally undeveloped areas in the county, they should stay that way.
- 262.I think we should try to have affordable housing everywhere and mix up income diversity
- 263.I think you could build affordable housing anywhere of course Landfall will not allow it.
- 264.I wanted to
- 265.I wanted to select all coastal/water access areas, as well as areas to the north and south not within Wilmington city limits. Please refer to my previous answer: 1) Areas are prohibitively expensive for middle and lower classes 2) Areas are more likely to be affected by natural disasters and flooding 3) Further development will lead to increase in traffic and less use of public transportation and access to public transportation 3) Increase in development will lead to more installation and maintenance of infrastructure to serve less dense areas
- 266.I worry single family homes are being razed in areas where people have lived forever and can't afford to go elsewhere, just to make room for more apartment buildings. Mostly minorities in town.
- 267.I would ban all beachfront housing. The beach should belong to everyone...and it should be visible from the road! Not just the domain of a few well off individuals.
- 268.I would not preclude any area from having low and middle income housing incorporated into it.
- 269.I wouldn't go so far as to say affordable housing *shouldn't* be built in these areas, just that I think the would be a greater benefit to affordable housing closer to a greater density of job opportunities.

270. I'm sure everyone would like to live at the beach or Landfall, but that's life. No one has a right to live wherever they want. If I want to live at wrightsville or etc I should make a plan and work and work... to achieve goals to do that. Or perhaps it's not in the cards and I should have an adult decision and move to another area that fits my fiscal limits and needs.
271. If the housing is built to match other housing in those areas it may end up still not being affordable
272. impossible
273. In areas which already are high density areas, and where traffic is very bad.
274. Increasing the cost of housing anywhere in the county drives up costs everywhere!!
275. Isn't there already a great deal of low-rent housing in the areas I chose?
276. isolated from the city and rest of the county . surrounded by industrial park
277. It is prudent to avoid building anything additional on our beaches.
278. It made me choose, I feel like anywhere in town
279. It should be accessible through out
280. It should be balanced everywhere and not concentrated anywhere.
281. It should be built ALL over!
282. It should be built where ever there is an opportunity.
283. It should be offered everywhere.
284. it's isolated
285. It's overdeveloped and needs additional green space. Low quality of life.
286. its the beach..
287. Just a person doesn't have a lot of money doesn't mean they don't deserve opportunities to live any where they choose
288. Just really like these locations and I have heard a lot of good about these areas
289. Just to not add more low income housing to areas already inundated with low income housing and high crime rates.
290. Keep student housing near university.
291. Keep the historical angle.
292. Lack of services.
293. Lack of transportation
294. land cost does not make sense
295. land costs are prohibitive, areas are already over built
296. Land is being destroyed to build housing to accommodate more people in this area. Causing more traffic. More wildlife displaced. More traffic. More car accidents. And ugly choices are being made. How many car washes do we need? Or storage units?
297. Land is too expensive
298. Land is too valuable
299. Land prices too high, and negatively impacts property values of installed base. I would leave the county if too much is done around me. Government should stay out. Let the market sort itself out.
300. Land value to much
301. Landfall is private, beach areas are too crowded as is/would need evacuation during hurricanes
302. Landfall is ridiculous- they would fight it and it would be a waste of resources
303. Less affordable land available in these areas and they are further away from services.
304. Lest they be pissy.
305. Limited public transportation in these areas
306. Limited transportation
307. Living in this area for the short time that I have resided in NHC, the crime has gotten a lot worse. I mean my children and I do not feel safe. We wake up to drug addicts passed out in our lawn, and our house being broken into. It's dangerous here.
308. Local shopping is expensive
309. Location would be inconvenient.
310. Location. Beach area should stay as is. Generate more money. taxes. vacation rentals

- 311. Lot of traffic
- 312. Lots of high dollar homes here and just wouldn't fit in without negative impacts to home values
- 313. Low and moderate income housing should be built anywhere possible but not in flood areas where it will impact people's mental and physical safety and stability, or should be built in a way that will offset these liabilities.
- 314. Low and moderate income housing should be built wherever possible
- 315. Low and moderate income housing shouldn't be siloed away to any one area, especially areas that are already isolated and under-resourced. It should be all throughout town and public transport should support all parts of our community.
- 316. low and moderate should be built where possible.
- 317. Low crime areas. All of Wilmington's housing projects are high crime centers.
- 318. low income can't pay for homes there
- 319. Low income demographics already exist here. South side of Downtown is up and coming and has Houston Moore already.
- 320. Low income housing near the university (Campus Edge and Seahawk Square) has brought crime, sometimes involving violence and drug use near the campus. This puts students in danger and reflects poorly on our city and university. Residents of these areas are typically not UNCW students, despite a close proximity to the campus.
- 321. Low income housing should not be built in tourist sections of town.
- 322. Low-moderate income housing will only benefit the communities in which they are in if they are constructed mindfully (not too close together and not in food deserts).
- 323. Lower and moderate income households have a more difficult time getting around and to jobs because they either don't have their own transportation or do not have adequate public transportation in their neighborhood.
- 324. Lower income people need access to services and bus routes.
- 325. Lower/moderate affordable housing may not be able to sustain the battering of tropical storms during the Hurricane season. In addition, owners/tenants of affordable housing may become isolated living at the beach towns. Lack of public transportation would be an issue.
- 326. Luxury areas geared to transient populations
- 327. Luxury locations, very high land cost, most people can't afford here - wouldn't be fair to subsidize there.
- 328. Main concern is density for any of the areas. Poor planning in the past has created connection making access to neighborhoods a problem. Many areas do not have practical ways to add or wide roads, yet density keeps increasing making the problem worse.
- 329. Main downtown area should be more "desirable" rather than "affordable." People who live there should want to live there rather than be forced to live there due to economics.
- 330. Maybe I just don't know the area, but 421 seems very isolated and would further separate lower income households from the opportunities in Wilmington. I could be wrong. 421 could be the great equalizer providing new opportunity in an up and coming area. Nothing there now but industry.
- 331. More housings is needed
- 332. More resources
- 333. More saturated areas that have limited developmental areas and high traffic.
- 334. More student housing is needed
- 335. Most needed areas.
- 336. Mt
- 337. much too far from the city, it would be extremely difficult to get to work or food stores
- 338. n/a
- 339. N/a
- 340. N/A
- 341. N/A, because I feel that any of the areas listen above is fair and open game for housing to be built regardless of income
- 342. n/a, it should be built in all areas, everyone should have equal opportunities.

- 343.Na
- 344.NA
- 345.needs to be near all areas
- 346.Neighborhoods where acceptance of diversity is not readily seen.
- 347.New Hanover County has enough residents and should concentrate on providing the ones here before continuing to expand and build tracts that the normal every day person cannot afford
- 348.New Hanover is overcrowded
- 349.Nice area to live in
- 350.NIMBY
- 351.no
- 352.No
- 353.No ,same reason their choice
- 354.No area is off limits
- 355.No area should be excluded
- 356.No area should be exempt
- 357.No area should be exempt.
- 358.No area should be exempt. Just because someone has a low income it does not automatically mean they are bad people. Rich snobs need to quit thinking their gated communities cannot allow poor people to live there. Money does not determine a person's worth. You can't take it with you when you leave. No matter how much money a person makes we are all either buried in a 6 ft grave or cremated equally so why shouldn't we be able to live in neighborhoods equally while we are alive.
- 359.no areas
- 360.No areas - affordable housing should be throughout the county
- 361.No areas in the county/ city should not be considered!!
- 362.No areas selected
- 363.No areas selected. All areas should be accessible for low and moderate income housing.
- 364.no areas should be exempt
- 365.No areas should be off limits.
- 366.No bus routes
- 367.No development room!
- 368.No diversity in these areas, more crime, bad race relations
- 369.no exclusions
- 370.No land available or attempting to rehabilitate area
- 371.No land to be developed
- 372.No location is off limits
- 373.no locations chosen
- 374.No locations selected.
- 375.No low income housing
- 376.NO MORE DEVELOPMENT!!!!!! Wilmington native but considering leaving when I retire
- 377.No options selected. I don't think there is a location where moderate or affordable housing should NOT be built. I know residents of certain higher affluent areas (Landfall, Porters Neck, WB, etc) may complain but the whole point is to make the greatness of living in this area accessible to everyone.
- 378.No or inadequate public transportation
- 379.No particular areas should be removed for consideration of low or moderate income housing
- 380.No public transportation
- 381.no room
- 382.No room
- 383.No, it should be built anywhere it can be. Especially, where land/schools are available
- 384.none new to the area
- 385.NONE SELECTED
- 386.None selected - there's always an opportunity to build affordable housing

- 387. None selected because we can all be enriched by a variety of housing options
- 388. nope it should use the landscape that exists for homes currently do not segregate.
- 389. Not a lot of jobs in area.
- 390. Not compatible
- 391. Not easy access to public transportation. Not much land to build on. Traffic is already terrible, adding more development would make it unbearable.
- 392. Not enough access to buslines. More buslines needed on North market st and south Carolina Beach Rd
- 393. Not enough extra land
- 394. Not enough land area
- 395. Not enough room or water is not safe
- 396. Not enough vacant land. ABSOLUTELY INCOMPATIBLE WITH LOCAL HOUSING. BURDEN ON LOCAL POLICE FORCES. TOO FAR FROM REASONABLE PUBLIC TRANSPORTATION. DID I SAY ABSOLUTELY INCOMPATIBLE WITH LOCAL HOUSING?
- 397. Not in my neighborhood
- 398. Not much land available.
- 399. not open land
- 400. Not really
- 401. not sure
- 402. nowhere
- 403. Opposition would be too great. Face it, this is where the money is and money gets whatever it wants.
- 404. Our community depends on tourism.
- 405. over built all ready
- 406. Overbuilt already
- 407. overcrowded
- 408. Overcrowded
- 409. Overcrowding and economic feasibility.
- 410. People have worked too hard and saved their own money to purchase a home of their dreams to raise families in a safe and quiet area free of gun shot plotters to deserve low income homes to be built next to them. These areas are comprised of individuals who pay the majority of the taxes for low income families to live in free housing. That does not mean they want them as their neighbor.
- 411. People need to be able to live any place
- 412. people should be able to get out of cities to have more space, stores, parks etc... to have closer access to
- 413. People should have opportunities
- 414. Perhaps where's less density and more space available in their districted schools. Along with these housing developments, more schools and parks should also be developed
- 415. Please do not build affordable housing in flood prone areas.
- 416. Please do not put low income housing in masonboro or pine valley
- 417. Population is already too dense
- 418. Porter's neck is too far, downtown already has low income housing with a bad stigma, were need to integrate these people and families into our community.
- 419. Preferably away from food deserts, but again, I don't think we should be excluding housing options for people.
- 420. Price to enter the market to unrealistic.
- 421. Primarily zoned industrial
- 422. Prone to Hurricane damage.
- 423. Property cheaper
- 424. property expensive
- 425. Property is at a premium and in my mind would make it hard to build anything affordable in these areas.
- 426. property is too expensive to be affordable
- 427. property taxes are too high
- 428. Property vales too high

429. Property values are too high High risk of property damage due to hurricanes
430. Proven ineffective areas for subsidized housing.
431. Proximity to necessary services and necessities is not functional
432. Real estate is already at a premium In these areas so I don't see how it could be affordable
433. Red lining
434. Reduce crime
435. remote area
436. Resort areas
437. Retirement areas.
438. Rich, cannot build in old wilmington
439. same
440. Same answer as last 2.
441. Same as before - there needs to be affordable housing everywhere... because the public transportation infrastructure is not yet strong enough.
442. Same as before and really all areas of NH Co. are lacking in these housing options.
443. same as last 2 answers
444. Same as previous answers. I just have a nagging feeling that the Landfall/Mayfair area will be exempt. Which is a terrible example of "not in my neighborhood".
445. Same as questions on page 64
446. Saturated and not supportive of low income needs
447. See previous
448. Seems like most areas are heavily developed
449. Selecting just some areas seems bigoted.
450. should be available in all areas
451. Should be built everywhere
452. Should be built in any and all locations.
453. should be throughout entire area
454. should look into all areas
455. should not be built near beaches or flood zone, families wouldn't be able to maintain flood insurance
456. Snows Cut is heavily prone to flooding and swampy. It would end up being detrimental and unrealistic to utilize this land to build affordable housing because of sealevel rise. University place has no grocery stores near by that are affordable, so if housing is build here ensuring the other supports are in place would be a must.
457. So far away with no public transportation.
458. space
459. specifically landfall has very high HOA dues and would not be possible to be affordable
460. spread wealth around equitably
461. Taxes are way high in these areas
462. That is where I live.
463. That's where most of the low income housing is
464. The 421 corridor west of the Cape Fear River is best suited for commercial/industrial development in my opinion.
465. The area has been over developed as of today. The infrastructure is already obsolete. In addition there are several high density housing projects permitted and slated for construction.
466. The area is already so built up with apartments and townhomes. Traffic is really bad and would only get worse. There is not much green space left which is causing drainage issues and flooding. The wildlife population has no where to go and wild animals are now making home in residential neighborhoods.
467. the areas selected are for people who CAN afford housing and should not be pressed to pay in taxes more so people without means or education invade our surrounding areas thus promoting more welfare, more "help", higher taxes and ultimately more pitty.
468. The beach areas do not lend themselves to affordable housing.

469. The beach would present a danger to families with small children and that applies to all families no matter their income.
470. The beaches are already very crowded. There would be increased insurance costs as well as wind/hail and flood insurance costs.
471. The development needs to be thoughtful with input from the community and balanced with land availability and budget. Given these factors, areas with a water view or water access are unlikely options.
472. The distances are too far removed and services are not easily accessible
473. The goal should be to create diversity instead of continuing the clusters we already have.
474. The government does not need to subsidize or be involved in housing. Again, this may be completely wrong, it's just my thoughts based on extremely limited information.
475. The high concentration of high income levels in Landfall and Wrightsville Beach would not be welcoming communities for people of lower incomes.
476. The high volume of traffic in these areas is already ridiculous. Compacted housing units would just make these areas more congested.
477. The home owner insurance rates in these areas are too high for affordable housing units. Owners would experience greater costs from having to have flood insurance and other nuances.
478. The income level is higher there.
479. The increase in Students at UNCW has already created Traffic and Logistical Challenges in this area. It would not be a wise decision to continue to add more units in this area.
480. The insurance in the beach areas is enough to make it unaffordable for low to mid income families. It wouldn't make any sense to spend government dollars on this type of luxury location when you could spend half the money and provide twice the housing in nearby areas.
481. The integration should be all throughout the community.
482. The lack of close jobs may create an obstacle for those without reliable transportation.
483. The land is already so densely occupied.
484. The land price alone in these areas would make affordable housing not viable.
485. The lower elevations and proximity to bearing the brunt of storms would potentially necessitate the need for evacuations in the event of named storms putting even more pressure on local resources in those trying times. They need to be on higher ground away from evacuation areas. High density construction nearer the coast should be discouraged, especially where low income families are concerned. Think Katrina!
486. The people who lives in these areas do not want low or moderate income near them. For one they think above these people and would make it uncomfortable
487. The preservation of property values.
488. The residents of the beach community wouldn't allow such.
489. The traffic is arguably worst in the city here
490. Their shouldn't be discrimination in any area.
491. There already high density/ food desert.
492. There are already enough failed projects. Building homes for people with a work ethic makes most sense. Reward the lower and middle working class. Mixed rental rent to own scheme.
493. There are already low income housing in these areas and once again there are vacancies but it is like no one is allowed to live there because they are very hard to get in to and they say they have waiting lists but why do you need a list when you have many vacant apartments?
494. There are already some lower income housing options in those areas and it would be good to spread it out around the county.
495. There are areas all though the city, and county that affordable housing can be built.
496. There are more to select. Many places are densely populated as it is. Surrounding land with less populated areas should be considered first.
497. There are no areas where they should not be built.
498. There are no areas which should not have affordable housing.
499. There are no areas.

500. There are none
501. There are not any areas in New Hanover County where affordable housing should not be built.
502. There are not many job opportunities, healthcare or government services in the coastal areas. Most folks in these areas are retired and older and or vacationing and should be able to do so safely.
503. There aren't options for public transportation.
504. There is a lack of transportation infrastructure to support a family that doesn't have a car to travel to work/school.
505. There is a lot of lower income housing in the downtown area. Most are not in safe areas.
506. There is already affordable public housing, and studies show that dense amounts of public housing are more dangerous and display an increase in crime as compared to mixed income communities.
507. There is already enough 'low income' housing in these spaces
508. There is already so much low-income housing that the areas need to have equal housing in other areas of NHC.
509. There is already too much crime and troubled schools in these areas. We should be bringing more higher income families to these areas where possible.
510. there is already too much crime in these areas. it would create segregated poverty.
511. There is already too much traffic for the amount of roads there. Please use any available land in the area to create new road arteries.
512. There is already too much traffic for the current infrastructure to support.
513. There is enough traffic congestion in those areas and there are others I would list but could only select 3
514. There is more room to build in these areas.
515. There is no area that shouldn't have housing at all price points.
516. There is no area where people should not be able to stay
517. There is no more room for development. The infrastructure cannot handle any additional development here.
518. There is not as in every area you have people who need to work there and our community is better when we live near one another
519. There is not much space to build.
520. There is nowhere in this county that is "too good" for affordable housing.
521. There needs to be options for affordable housing in all areas of New Hanover County. Families and individuals should be able to live in any area of New Hanover County that they choose, based on what would suit them best. Having diverse income earners living closer together will help solve some of the issues caused by red lining, or allocating low wage earners to a specific area of New Hanover County.
522. There should be affordable housing in every part of the county if we want a truly equitable society that doesn't segregate along race and class lines.
523. There should be affordable housing throughout the county
524. There should be no restrictions where housing is built. This would encourage diversity, inclusion and equity
525. There should not be anywhere people can't live because they can't afford it equal opportunities and access to resources should be available to all NHC residents and potential residents.
526. There shouldn't be one area where certain people can't live.
527. There's a lot of industry in the area and I think the quality of life wouldn't be good because there are a lack of amenities and possible issues with pollution.
528. These are affluent areas.
529. These are areas that are either already too congested and/or are without access to services and business for low income households without transportation
530. These are established neighborhoods that would be impacted by a drastic change in housing types.
531. These are high priced communities already established and lowering property values in these locations would not be fair and would impact tax base from these higher end communities.

532. These are the areas that already have most of the low-income housing developments, so I would be concerned about putting more there rather than other parts of town. We should not be continuing to condense affordable housing in one or two areas of town.
533. These are the places; along with a few others, this county has redlined enough for far too long. There definitely does not need to be additional housing placed in these areas unless there is plan to aid in improvement and transition to home ownership. Goals that could possibly be attainable with better wages.
534. These areas are already densely populated and lack adequate infrastructure and green space to facilitate more residents.
535. These areas are further from available jobs
536. These areas already have affordable housing, putting affordable housing on the outskirts of the county is not the way to solve the issues this area faces.
537. These areas already have high numbers of low income housing families living in poverty which unbalance and overburden the school system
538. These areas already have some degree of low income housing. The current accommodations need to be improved however additional units do not need to be built.
539. These areas already have too much housing.
540. These areas already suffer from the effects of concentrated poverty. We should not continue to force people into these areas without increasing access to resources.
541. These areas are already congested and have little land for new building. The traffic is already bad and more housing would make it worse. There are no bus routes in these areas for people without cars. There is not a big police presence in these areas because they are low crime areas, increasing the already congested area will require more infrastructure and cause delays in traffic causing road closures in a congested area.
542. These areas are already far too congested and have established neighborhoods that would be negatively affected by new housing that differs from the design and layout of the original.
543. These areas are already highly impacted with dwellings.
544. These areas are already nearly built-out. The existing owners purchased their properties with expectations of the area. Depending on the type of structures built, the owners expectations and value of the area could suffer.
545. These areas are already overcrowded. There is too much building of upper price housing. Our infrastructure is being taxed and the traffic is ridiculous. The residents of the county do not want more green space demolished for unaffordable housing. If we must do more building, then it needs to be affordable (\$200,000 or less for single family). We are pricing out the service people that we want to live in our communities, ie, police, teachers, small business owners, mail carriers, first responders, etc. We want these people as neighbors.
546. These areas are already saturated with inadequate and low income housing.
547. These areas are already so congested and probably no land available.
548. These areas are either congested already with traffic and no room for development but also they are far from central services and essential commerce. Low income families need easy access to these places to run their lives efficiently and also invest in their families.
549. These areas are far away from resources that could better the lives of those in need of affordable housing.
550. These areas are full. University area needs different housing consideration.
551. These areas are more or less completely developed with single family homes. There are other areas that would apply also but I was only allowed to pick 3.
552. These areas are more spare and have available land
553. These areas are now have expensive homes and low cost housing would bring down the house values. this is a proven fact.
554. These areas are overpopulated. Too much congestion.

555. These areas are so far away and isolated from most jobs in Wilmington that the commute is a genuine stressor. If I work all day and my children are in daycare I sacrifice time away from my family just driving home that far.
556. These areas are too far from critical facilities such as major medical and many schools. People would save on housing but potentially have increased transportation costs
557. These areas are tourist locations that operate primarily off tax revenue. This tax revenue helps fund affordable housing projects. Building affordable housing in these areas would reduce tax revenue. Also, there is limited mass/public transportation, schools, and social services in these areas. Finally, these areas are susceptible to hurricanes and often require evacuations. Residents of affordable housing may not have the resources to evacuate if necessary.
558. These areas chosen because they are attractions for our tourism base. New and returning visitors need not be exposed to housing areas that generally are unattractive, unkempt and have a higher police presence. I realize this is a prejudice on my part and would welcome the day to be proved wrong.
559. These areas have less space for new housing.
560. These areas have poor access to schools, grocery stores and already have highly concentrated areas of poor quality housing
561. These areas have some access to affordable housing already.
562. These areas look down on minorities or anyone with less money, the family would stand out from others.
563. These areas make it a longer commute for people looking for employment or who are employed in other local communities.
564. These locations are too far away from schools and walking distance to grocery stores
565. These locations were selected because they are either areas already with concentrated poverty, or they are inappropriate for housing all together (I 421)
566. These two areas are already congested by previous and current over building.
567. They already have enough low income housing
568. They already have some
569. They are already heavily populated
570. They are already known as rich only locations.
571. They are already overbuilt and experiencing erosion and high traffic volume. There have been more accidents and being so close to the water is causing more flooding due to trees and development in progress now.
572. They are already too crowded
573. They are far from job centers and seem close to areas prone to flooding.
574. They are in need of more dense living arrangements downtown and vicinity. Sunset park doesnt need costs to go up because of these.
575. they are not convenient to many jobs.
576. they are over populated areas.
577. They are overcrowded already.
578. They are pretty full as it is.
579. They are too far away from necessary needs in town, and transportation is more likely to be an issue with families of these income levels.
580. They are very established neighborhoods. Also downtown because of the historic district and its character.
581. They are way too overbuilt. Traffic is a nightmare yet developers continue to build more apartments. Absolute nightmare!
582. they aren't great areas
583. They don't want us on the beach just our labor
584. They would lower property values
585. They would riot
586. They're too far out from job opportunities and public transportation. It would be isolating and marginalizing people who need to live there.

587. Think affordable housing is needed wherever land is available and affordable
588. this area is already saturated with low income housing
589. This area is already so overly saturated with housing to begin with. Not to mention some of the neighborhoods back that way were built on protected wet lands. So it's no wonder that my sister's neighborhood always floods extremely fast bc there is no where for the water to go to. That's why trees should not be cut down in neighborhoods. Good old Wilmington building as fast as they can and not caring about infrastructure.
590. Those are the closest to where I live. I don't feel that low income housing should be added just so the local governments can feel good about what they have provided at the expense to the residents already established in those areas.
591. Those areas are already highly populated and developed.
592. Those areas are much too affected by hurricanes and would cause families to be displaced a lot and these area are over built where open land should just be at to preserve our beaches for our whole community to use.
593. Too far from necessary business and public service institutions
594. Too far out. Residents in these areas will never allow it.
595. too many already there
596. Too much in the way of substance abuse and dealing of substances in these areas.
597. Too much traffic already
598. To reduce inequality in our neighborhoods and schools, no areas should be off limits for consideration.
599. Too busy
600. Too crowded
601. Too crowded as it is.
602. too crowded now
603. too expensive
604. Too expensive to maintain.
605. Too far away
606. Too far away from business concentrations
607. Too far away from jobs and resources. Limited access to public transportation
608. Too far away from resources/good schools
609. Too far away from services they may need.
610. Too far away to live in a convenient area. Also those locations don't have any room left to build.
611. Too far for many who rely on city services
612. too far from downtown - bus system is not reliable
613. Too far from employment, schools and services.
614. Too far from resources, Ogden has been overdeveloped
615. too far from resources; already low-income areas
616. Too far out from everything
617. too far out without public transportation
618. too far out; causes transportation issues
619. Too far. Bus lines do not travel those ways.
620. Too high of population density in these areas. Any vacant lots or building spots would be too small or too expensive due to more people living in the area.
621. too isolated from medical facilities and the rest of town.
622. Too many low income developments already in place in these neighborhoods. I'm not in favor of creating a low income ghetto. Research has shown clusters of low income housing is not effective to help people rise out of poverty.
623. TOO MANY LOW INCOME HOUSING AS IT IS
624. too many people here
625. Too many people in poverty there, further segregate city
626. Too much congestion in these areas already

627. too much density in place
628. too much money would be wasted on the land - should invest in greater number of housing units in more reasonably priced parts of the county
629. Too much traffic
630. Too much traffic already
631. too much traffic already, especially during tourist season
632. Too much traffic congestion
633. Too much traffic.
634. Too remote from businesses and jobs.
635. TOO REMOTE OR LAND TOO EXPENSIVE
636. tourist frequently visit these areas Too crowded
637. Traffic bottlenecks. Already bad - would only get worse.
638. Traffic is a problem in this area
639. Traffic issues already
640. Transportation. It's hard to believe that low income affordable housing will be successful were there is no or very limited public transportation.
641. Truthfully, I'm new to the area and moved here 4 months ago. However, I personally feel it's a poor decision to put these housing structures or communities in areas where residents need a car. Many low income families and the elderly can not afford a vehicle, so having housing within an easy walk to employment, schools, and fresh food is essential.
642. Using less expensive building products does not make sense in the beach communities
643. Very expensive areas.
644. Wasn't a choice for 'no areas' to be excluded
645. We already have too many there
646. We didn't select any because we agree with low income housing
647. We don't necessarily need anything else built. We need more affordable housing with the houses that are here now.
648. We need affordable housing everywhere
649. We need affordable housing everywhere.
650. Wherever there are already existing traffic and density problems.
651. While affordable housing is an issue, so is overdevelopment.
652. While low to moderate income housing shouldn't be concentrated solely in a few areas, there are no areas where it shouldn't be built at all.
653. With Military Cutoff Extension and present development, these areas are already being overdeveloped and won't be able to sustain more vehicle traffic, especially when factoring in the Hampstead Bypass bringing vehicles into this area
654. Would allow for a mixture of households and for a renter to see what they can work towards and children would be able to stay in the same schools as the parents change household types. Apartment to condo/townhome to single family home.
655. Would cause strife in the community or take away area and options for students
656. Wrightsville beach does not have enough space for growth and does not support the needs of low income families with parking. public transportation, affordable grocery outlets such as Food lion or academic needs of students. I also believe that people who resided at Wrightsville would have a fit.
657. You can't get in to Disney world with \$10.00.
658. You should have given a "no" option. Affordable housing should be available in all areas.
659. You're in the middle of nowhere
660. Young people living there

Appendix G - Resistance to Building withing Own Neighborhood

Appendix H - Further opinions on affordable and workforce housing

1. I think it's really important to ask people who need this housing what their needs and WANTS are. Where do they want to be and why. What would make their lives easier and yet connect them more easily to the county as a whole. Will the structure and location of their low income housing provide self esteem or a sense of marginalization? Will their children flourish?
2. Yes we have a serious problem where companies are buying up all of the affordable housing do either rent them or tear them down for example College acres Drive has lost about eight of them. This would've been affordable housing close to where I work. It's happening all over the county especially in Wilmington. Making affordable housing much more difficult to compete with people with a lot of money who just want to rent the houses out.
3. -More local activists should understand that "smart growth" means growth management, not growth prohibition -Stakeholders should understand filtering, its role in affordability, and the impact of a strong local historic preservation culture on filtering -More housing construction may not be a sufficient condition for affordability, but it is a necessary one -I would like to pay into an affordable housing bond
4. gentrification of Downtown living areas are driving current residents away.
5. Castle Hayne planning should be aimed at developing a town center concept with walk to work, walk to shopping, business, arts, etc. district. New Urbanism. • Government incentives should be aimed at attracting high-quality employers to the county and investing heavily in tech, health science and other start-ups. • Government spending should increase the wages and training provided to public safety. We should attract college graduates to serve in public safety with above-average salaries. This will reap long term dividends. We will not solve issues without attracting the most qualified, motivated public servants and paying them above-average wages.
6. Is there anything else ... not are. We will need to downsize.
7. A lot of money that is designated for affordable housing is being wasted due to poor oversight. Additionally, people in specific places that are classified as affordable housing are severely mistreated right now with unsafe living conditions and constant threats to remain quiet or be evicted.
8. Accessible food stores are also important, particularly in the lower income areas of town where there are none.
9. ACROSS THE RIVER IS A NICE PLACE FOR AFFORDABLE HOUSING.
10. Adapting to new innovative planning principles is extremely important and should be taken into account. Private businesses should be incentivized to create mixed income developments, rather than dense public housing. Private industry also limits financial waste unlike the local, state, and federal governments and is therefore more cost effective.
11. Adorable housing needs to be AFFORDABLE - none of this 50%+ of your income to rent and less access to amenities nonsense. We need to tax the wealthy and use what they've stolen from the the common man to build higher quality homes with great communities, locations, and views. Everyone should have the RIGHT to a home. I'd take the empty mansions all around and open up the doors to the poor clustered people who we see sheltering by the downtown river walk every day if I could. They've been through enough! Give them free access to homes and resources now! As for everyone else making under \$100,000 don't touch their taxes - defund the police and increase taxes on the wealthiest 1% of those living in Wilmington to pay for quality single family homes.
12. Affordabe Housing should be kept alongside affordable areas. Allocating means to people who can't afford housing inside areas that they cannot afford to begin with is cruel.
13. Affordable housing destroys property values and in general concentrates people with limited skill and marketable talent.
14. Affordable housing does not exists for single parent "low income" families around here. I've been building my credit for years to buy a home, put myself through college for a better carrier, and now cannot work said career due to Covid and my kids school schedules along with the Covid related 2 week closures. Paying \$1,200+ for rent isn't an option.

15. Affordable housing has been a crisis for a long time in this area, and it is continually getting worse. Thank you for making efforts to find solutions for this crisis.
16. Affordable housing in all locations should be a top priority.
17. Affordable housing is a huge crisis in our county for so many people.
18. Affordable housing is a huge problem. As big companies are allowed to build multi use complexes and expensive high end housing , it pushes the lower and middle income people further away from resources and into neighborhoods of high crime rather than spreading out lower and middle income families out around the region where they have access to resources and the opportunity to live in lower crime areas
19. affordable housing is a solution to help ease the homeless population as well as spur the economy of the middle class. There is no logical reason to ever price out an income level from housing. Affordable housing is something that should be a top priority of all government officials unfortunately the politicians enjoy too many kickbacks from developers who for lack of better words could careless about affordable housing.
20. Affordable housing is difficult across the board, the housing market is quick and moves fast for renting or buying. As a low income family in a bad area I see there would not be many options to move passed those areas.
21. Affordable housing is needed. Affordable housing would greatly benefit the greater Wilmington area. With the increase in parking costs for weights like beach, the local gov should have more than enough income to put money back into the community for those who most need the assistance.
22. Affordable housing is truly a need, but providing it or helping to provide it on the taxpayer dollar should not also include forcing lower income housing into areas of higher income families and higher property values. Life decisions determine where we end up in most cases and forcing social engineering on the populace should be discouraged in a free society. People choose where they live carefully, their net worth is directly related to their level of education and work ethic, and governments should never infringe on taxpayers' quality of life in the name of "equality"- one should earn the ability to live in the higher priced and higher income areas.
23. Affordable housing means nothing if there isn't reliable public transportation (buses, SIDEWALKS, rail transit, etc) available to commute affordable housing residents to meaningful job and education sites. Commuter infrastructure must go hand in hand with affordable housing development
24. Affordable housing needs to be more than just section-8 based vouchers. Communities also need to include regulations/HOAs that are affordable but also assist in maintaining the value of neighborhoods/homes. The same home I own here would have cost me less than 100k in Fayetteville/Hope Mills.
25. Affordable housing should be based on income for a majority of the people in Wilmington area
26. Affordable housing should be for everyone regardless of your color
27. Affordable housing should be included with every multi-family development that is planned and approved.
28. affordable housing should be just that. Not priced so high that people has to work three jobs to pay the rent. Rent in Wilmington and New Hanover county is ridiculously high.
29. Affordable housing should be kept in one certain area to not drive down property values of nicer neighborhoods. Also the are at the beginning of the question should be is.
30. Affordable housing shouldn't mean ghetto or bad neighborhoods! Housing should be any where w/ the ability to pay off of your salary! Help single mom's afford homes, base it off income instead of 100% credit.
31. Affordable housing starts with our economy and jobs; higher paying jobs offer employees the ability to purchase/rent more home; lower paying jobs have now created "affordable housing" because you're not paid enough to support your family and must take a second job or find a new profession. This happens with some of most high risks workers, who we rely on every day, public safety, EMS, etc. These highly specialized jobs and significantly low pay create these affordability issues. Raise minimum pay (and sometimes taxes that are restricted for only pay for these individuals) and make the baseline an affordable amount based on housing pricing in the area that they live and respond. If you need to cut other places to pay them more, then do it. Look at your internal processes and ways to improve your budgets. Make EVERYONE pay taxes and force people who are able to work, to do so. Everyone should

- pay something on taxes, even if it's a \$1 per year or whatever it is in reference to their income. Nobody should be able to live for FREE on the government. Enforce drug tests for welfare and only offer it for a limited amount of time to get people back on their feet.
32. Affordable housing such as section 8 housing needs to be better regulated and maintained. I've seen many places that have become run down because of changes in becoming section 8. It isn't necessarily the people, its how its run, and maintained. I do not utilize such appropriations, but have seen the effects on neighborhoods and the residents in and around such places (for instance Campus Edge apartments) have rapidly deteriorated, the quality of life for the residents have been compromised because they appear to only be a paycheck for the rental office to which many living condition requests have not been met. Again I do not live in Campus Edge but have seen the effects. As far as rental housing in general, I try to wrap my head around the fact there is so much new construction for rental housing that is flooding the market over abundantly yet the rental and even private home prices keep souring to an unmanageable cost! Our infrastructure can not handle this many people without better planning. The roads are in grave disrepair to say the least. The continued cost of living within the City of Wilmington and New Hanover County have driven many people to look elsewhere because of the cost of living within. I do hope City Counsel and County Commissioners get their head out of their asses and come back down to earth a bit. Having the majority of counsel and commissioners as Relaters is a problem as they have a track record of serving themselves first before the public they were elected to serve.
 33. Affordable housing with working plumbing. should not rats, roaches, bad bugs, black mold.
 34. Affordable housing within the New Hanover County is not real applicable to me and my current situation. However I do believe that in general there is definitely a need for more reasonable housing options for those that are struggling to make ends meet. To often I meet people that are breaking their backs trying to provide for their families and the can't get ahead or afford better conditions of living. It is often sad and disheartening to know these folks are enduring these hardships. I feel for those who work hard and struggle and stress daily.
 35. All developers should be required to include at least 10 - 20% affordable housing in dwellings constructed
 36. All these housing developers that New Hanover County is catering to should be required to build this type of housing within their developments....Riverwalk is a perfect example. You buy a house thinking a development will be single family homes, then these bastards decide they need higher density housing, request it from the Development board, and are given permission to do so, despite opposition from existing homeowners. They take their profits, and leave us stuck with homes that depreciate in value. They don't really care. The county does not want to take over road maintenance for these developments, so HOA's are forced to pay for it. God forbid we want to gate our neighborhood - nope, not allowed to keep non-residents from using roads we have to pay to maintain. This place sucks!
 37. Any increase in housing must include shops, grocery stores, available transportation, room for better development of job opportunities and schools.
 38. are affordable. Think that all people should have affordable housing.
 39. As a 62 year old with small children having lost my job due to Covid-19, the future seems to be grim
 40. As a community, I would dearly love to see Wilmington make smarter choices than my previous home, Charleston, SC. Leadership sacrificed the local population who had lived in Charleston for generations to big money development that continuously pushed locally-owned small businesses, individuals, families, seniors, and Veterans of all income levels farther and father away from the City center. Downtown Wilmington would greatly benefit from some focused revitalization of both businesses and housing. Bringing jobs and housing that match the income levels of those jobs. Prioritize quality, affordable development in areas with access to roads and public transportation over luxury townhomes or condos that no one here really wants. The affluent will always be able to make their own options materialize and a healthy, vibrant community will continue to attract them.
 41. As a rising senior, I will soon be on a fixed income and am worried I won't be able to afford something comparable if I sell my home and want to remain here.
 42. As a single person grossing \$45,000 a year, it is a struggle to live in this county! I literally budget every penny just to live in a decent and safe place. My rent is almost \$1300.00 a month! Wonderful development. The best neighbors, but it comes at a price! Why do I pay this much? It was the security and peace I had not worrying about a bullet coming through the wall or window while my daughter was

- upstairs asleep. Why should any mom struggle to make a decision to skip a payment or shuffle some bills just to ensure this? I know hard working moms who unfortunately make these choices every single month. My goal is to one day become a home owner. I am already paying more than some people pay for a mortgage. I fortunately live in a townhouse. However, there are people who pay just a few hundred dollars less for an apartment here! It's absolutely ridiculous! Mortgage payments for apartments.
43. As a two-income professional household, we worry that we will be priced out of the market by folks coming in from out of town. I can't imagine how households with a lower income feel. I recently heard that in SC there is higher property tax for home purchasers whose primary residence is in another state. I wonder if this is an option that our coastal communities should consider.
 44. As an employer, I feel that this is not the resolve any employment issues that stem not just here but nationwide. Our focus's should be placed on the education and trades rather than bring in unskilled or uneducated, rather the opposite. We can build our infrastructure from with in. return the trades and we'll see growth and vigor within our own daily lives. If we build that, they rest will follow.
 45. As an older retired person who must work a part time job to survive, I just need a safe and affordable area that is centrally located to work.
 46. As my medication costs increase it is getting tighter on money
 47. As stated previously, I live with my daughter who pays half the mortgage and utility bills. However, she will be getting married and moving out. I absolutely cannot live here on my own and there is no place for me to go that's affordable because I live on SSN. I am on a waiting list for Senior Housing but it's already been a year! I am afraid I will be homeless at 72!
 48. Assistance for home repairs would be great. Many people in Northern area of New Hanover County have limited income and homes are in disrepair. If some could get some sort of grant or loan for home improvement, would help immensely.
 49. At some point post-retirement I expect to want to move to a smaller home with more support options, and hope that there will be affordable ways for me to do that when the time comes.
 50. Because housing in New Hanover county is a joke, unless you are well off or work yourself to death. All of the older rich people have pocketed money and the county has been sold off to developers squishing out the working man. For example I work my ass off and so does my gf we both make about \$20 an hour and for the foreseeable future it will be rent only. I feel extremely sorry for people less well off that can't even make it without going bankrupt to survive. Other areas rent is \$800 for the same two bedroom apt that we pay \$1,200 a month for and the only thing included is trash. Everything now days is so fucked and people in the area at the top have no clue and are happy screwing over the lower classes to get by. Also got to love the 500 retirement communities that cater to people from up north to the point they pay to fly them in to look at the places. Spots that could have been used for affordable single family homes. JUST AS OF NOTE NO ONE LISTENS AND I FEEL THIS SURVEY IS WORTHLESS WHAT IS THE POINT IF NO ONE WILL FIX ANYTHING. IT HAS BEEN BAD AND JUST KEEPS GETTING WORSE.
 51. Because I am retired, my current or future housing needs are limited by other than affordability issues. In general, there is a dearth of all types of Affordable or Workforce priced housing being planned or built, The emphasis on "Luxury" Apartments or Upscale mini Mansions is for Builders or Developers profits. This cannot be sustained. There seems to be little regard for transportation or other infrastructure issues when these proposals are put forth. A dedicated Community Planning Commission, where all Incomes and Labor situations are considered would be a good start for the Future, as land is becoming more saturated with housing with little regard for environmental and quality of life issues.
 52. Being a govt worker and spending 50% of my monthly salary on rental housing shows that NHC is out of touch with the real cost of a single female trying to find safe, affordable housing. There is such emphasis as a employee to provide services to others, to deal with COVID, be resilient and yet these same employees don't have a safe, decent place to go home to and destress from being a civil servant. I hope I can find something by the end of the year that I will feel better about and can afford.
 53. Born and raised in Wilmington. I moved back with my mother back in 2007 and haven't been able to afford to move since. Recently acquired a new job that pays me very well, but I can't afford rent in Wilmington. I will be looking to move elsewhere.
 54. Break up segregated low income housing don't make areas inter-disperse throughout all areas.
 55. Build less ugly apartments. Too much crowding and traffic!

56. Bus system needs to be more reliable. Downtown/ or close is an ideal location for housing
57. Cape Fear Habitat for Humanity is doing great things to help with affordable living in our area. They should be given more funding to help them build more affordable communities in the area.
58. City needs to be more willing to subdivide lots and relax density/height restrictions while also be willing to increase property tax on the wealthy homeowners and businesses to pay for required infrastructure. We should also require greener construction and increased hurricane planning in all new construction. Granted some of this requires national planning. Example: PPD should be essentially paying for 100% of northside infrastructure through taxes, but forcing them to do so means they'll move to a location willing to cut them a better deal. Corporations MUST start contributing to society rather than extracting wealth and that's a bigger job than one city.
59. Clean up and build more low income senior housing!! Solomon Towers is NOT for seniors, we have families of 5 living in 1 bedroom apartments, for ages infant - 90's!!
60. Consider cost of hurricane insurance when building affordable housing (may not want to build east of 17). Also consider cost of water / sewer. Cfpua is really expensive ... might be smarter to build affordable housing (if single family homes) where its on well and septic. The monthly costs over and above house pymt is as big of an issue as the monthly mortgage payment.
61. Considering how many service-sector (= LOW WAGE) jobs are available in this county, coupled with the lack of decent-paying jobs with upward mobility, it is a travesty how expensive housing has become, both for renters and buyers. Most 30-somethings I know (those much-maligned Millenials) AND many 40-somethings I know cannot possibly afford to live alone in or around Wilmington. And while there is plenty to be said for communal living or having a roommate, it is not for everyone! Nobody should be forced into an uncomfortable living situation due to income.
62. Core reasons for need of affordable housing is not addressed. Providing affordable housing will not resolve issue
63. Current salaries for the area make affording housing difficult without moving well out of the 30-45 minute range of driving to work. The areas that do also tend to be low lands in existing flood zones. As a government employee in the community college I do not receive a raise in pay unless it is approved by both the state and local board. This often means that employees are not paid to the same level as those outside of North Carolina, which has affected my ability to afford housing to own or even rent in the case of Wilmington.
64. Density via granny flat, garage apt, etc. needs to be a priority, along with building multiple floors given NHC limited land supply.
65. Developers and planners need to be more conscientious of degrading the land to a point where hurricanes will destroy whatever is built. Flooding is already a problem. Clear cutting may be cost effective up front, but is not good for the earth and is a lot less attractive. Whenever I buy another house the first thing I look at house size, but when there is not older vegetation I immediately disregard it as a viable option. Trees should not only be a thing for rich people.
66. Developers need to take more responsibility when building neighborhoods. River Lights is a good example. Developers should have built a school, and pay the city to widen River Road, or add additional roads into and out of the community. Developers should pay, not the city or county.
67. Do not believe in dense public housing "spot" zoning in traditional single family R-15 zoned neighborhoods. People should be provided some consideration of their property values.
68. ECU's student apartments are so much more affordable.
69. Encourage and incentivize small builder in-fill. Need more single family home options on the \$150-\$200k range. Allow zoning of accessory dwellings. Make large developers have a portion of development affordable housing.
70. Equal housing that is affordable should be considered across the board to all areas of the county. But the location of the housing should be a consideration as well. For family dwellings; the location of schools, churches, medical facilities should be an important factor too.
71. Even in the places that are more affordable the food accessibility and transportation accessibility isn't realistic. The bus stops that drop people off in the grass or the side of the road with no sidewalk to get to the stop, no street lights for car and pedestrian safety. It all links back together.

72. Even with an increase in equity in our home due to housing prices, we can not afford the type of home we would want to move into based on the cost of housing right now.
73. Even with my income...buying an affordable house is beyond my price range.
74. Every single person deserves a place to live that is safe, that is decent, that is well-made and not going to bankrupt them. That is not currently the case in this county and in this city. It needs to be.
75. focus on education of youth, about economic hardships of not completing school, more focus on trades for under performing students to give them an opportunity to obtain better employment with better incomes. if you choose a lifestyle that hinders good employment then stupid choices should hurt. subsidized housing should be for the disabled or those with mental deficiencies.
76. For any affordable housing subsidized through tax credits, grants or loans and/or density waivers: The priority in occupancy should be families headed by people who were born and raised in Wilmington and New Hanover County with children under 18. There should be a relationship between housing unit size and family size. That is not necessarily the case with some current assistance programs, e.g. a house in the next block was purchased by an investor's straw buyer, a single 20ish adult child, who bought a three bedroom house using the City's 2nd trust program. The owner(s) brought in at least 3 room-mates. Immediate positive cash flow. The scheme, as outlined to neighbors, was for the adult child to live in the house for a year to meet the requirements of the first trust, a n FHA mortgage, then move back home. They were not concerned that the City would ever follow-up to make sure the owner still lived there.
77. For future housing needs I do not feel there is enough affordable housing in this area focused on seniors.
78. For the love of god PLEASE stop letting these shitty "luxury apartments" pop up everywhere. And why are investment companies allowed to own like 50 single family homes in the area and completely monopolize the rental market? Very uncool.
79. Forcing negative development on people who have spent hundreds of millions of dollars on real property and neighborhoods is a recipe for decline. No need for a race to the bottom especially with tax payer money.
80. Good luck on your study. I personally don't think anything will come of this,as long as we have the local government we currently have.
81. Good luck. Please find a balance and consider artistic and cultural (The Arts) impacts that can help create a greater sense of locality
82. Government should be involved as little as possible. Government subsidies should only be made to those disabled but not to those capable of working and earning pay. I observe that rental homes are not well maintained by either the renter or the landlord. Making home purchase possible instills a sense of pride and responsibility. Good luck!
83. Government should not be involved in the housing business. Tax dollars are for civil infrastructure not private housing.
84. government should not dictate where affordable housing should go or who/group is targeted when discussing affordability
85. Government subsidized housing is a disaster to the community on all levels and doesn't really help anyone in the long run. Owner occupied housing strengthens communities, reduces crime and improves quality of life. I'm not at all clear why small, cheaply made houses are a discussion for low and modest income families. Everyone deserves a well constructed place to live. Maybe it's time for government to stop trying to manage and manipulate private industry through rampant incompetence. Concentrate on putting in sidewalks and streetlights, building parks and libraries so this area becomes livable and not just a mess of dead end streets. Housing costs are outrageous because of government policies and interference. Obviously there's no true concern for modest income home owners given the construction of a new bypass through the backyards of the Ogden park neighborhood. Government involvement should be a last resort not a first step. Nobody really wants to live in a small, poorly made, government subsidized apartment.
86. Having a job, staying out of trouble with the law, and being drug free should be a requirement to obtaining any type of housing that is subsidized by any type of government, be it local or federal.
87. Having grants available to current owners who want to improve their property but can't afford a conventional loan

88. Help guard against the problems - crime, unemployment - that have historically been associated with subsidized, low income housing (ie: "projects") that were built with the best of intentions. What will be different the next time around? In many ways, the current concepts sound uncomfortably similar to the past projects.
89. Housing costs are not currently meeting the wages that being offered by employers. Especially for younger families.
90. Housing development needs to focus on what type of community do we want to have. Developers need to give back more to the city in ways such as -building set backs and palcements, landscaping, ammenties, size of units,density, traffic, sidewalks, street lighting, building heights, elevators, quality and longlivity of materials used, environmental concerns- pervious concrete,passive solar power, green materials,
91. Housing for people for disabilities
92. Housing for the homeless, either small housing or re-using existing structures, is needed in Wilmington.
93. Housing is a huge issue in our community and there needs to be change. Not having safe, affordable housing impacts every part of someone's life.
94. Housing issues are a huge problem all across the nation. It's my hope more low income housing units will become available to people who are trying to make ends meet. The hotel I currently stay in has several long term residents. Most of us are not making a lot of money. It's challenging to come up with money to save when all your money is going to rent and food. Yet, I'm so grateful to have a roof over my head, food to eat and a bed to sleep in. Sadly, there are many, many people who do not have access to these basic needs. This survey hopefully will help show the need for helping ensure housing for low income. Rent prices are on the rise. It's so unbalanced. Is housing only for those who make \$40,000 and above? We are all human - the same species. We as people need to help one another. There is such a huge need for low income housing. One of the realities is without basic needs being met, crime will rise and mental health issues will sadly go unaddressed. Thank you for taking positive action in helping so many, many people. Your survey helps to bring awareness to a very important nation wide crisis. You are making a difference! Thank you!
95. Housing prices force low income people into dangerous neighborhoods. It's not fair that a child goes to worse school and sees more crime because they are poor. But, to be perfectly honest I wouldn't want a housing building going up in my neighborhood, because I want my kids to be safe as well. It's a hard issue and I fully support diversity but speaking honestly I have no idea what the answer is.
96. Housing prices have skyrocketed in New Hanover County since Hurricane Florence. I don't believe the answer is necessarily to build more homes/apartments; we have so many homes and apartments already - they are just not affordable to the majority of the population which is driving away residents which is having a detrimental impact on our economy and labor force.
97. Housing should not be so expensive because it drives out locals. Expensive housing also prevents single parents hoping to advance their career (and income) by going back to college because rent is too high to afford. People are angry in this community and it shows! Lift them up. Give them hope and opportunity. Lift up minorities, the working class and single parents.
98. Housing subsidies are a far better alternative than concentrated low income centers.
99. how 'bout we work on a more long term solution, like vastly improving education, so that we don't have "families of 4 with 2 adults earning minimum wage". Minimum wage is not supposed to be for people supporting families. It's for kids getting first jobs and an introduction into the workforce.
100. I also own a 2 bedroom, 1 bath rental that I have rented out for \$450.00 per month since 1994. Most tenants never pay the rent, they destroy the home, become drug dealers, etc. It costs too much to have the person evicted, and have never had anyone pay back rent when I get a judgement against them.. It costs me more to repair the damage than I ever get in rent. Low income people do not appreciate a good deal on rent, so I do not rent it out anymore. My step-daughter's ex husband is currently residing there for free.
101. I am a nurse working on completing my Masters Practicum and chose Homelessness as my Project. I strongly believe that affordable housing could be attainable through tax incentives for owners of rental homes or apartments to dedicate a percentage of units to affordable housing. Refurbishing empty unused spaces, or owners of units that seem to be a less desired and/or that have not been rented in a 3-6 month period after completion would also be useful. Getting people into affordable housing will take a

- strain off of the homeless shelters and reduce the over use of Emergencies rooms. Affordable housing will reduce cost for all in the long run. I would love to interview someone from your organization for my project. Michele Garcia-Hernandez 910-742-9443
102. I AM A VETERAN AND I AM IN THE HUDVASH PROGRAM WHICH HELPS ME WITH HOUSING THROUGH THE WILMINGTON HOUSING AUTHORITY. I AM VERY SATISFIED WITH THIS PROGRAM. HELPING VETERANS IN WILMINGTON NC IS A BIG PRIORITY FOR ME, THANKS.
103. I am concerned that my next housing option will be unaffordable or unavailable to me due to cost. I am 66 years old and expect within the next 10 years to need to sell my home and move to a smaller home (townhouse or apartment) or rent an apartment. These seem just out of my reach based on my anticipated income at that point.
104. I am distressed at the amount of luxury high end apartment complexes that are going up in the city and county creating high density living situations and increased traffic without adequate infrastructure to accommodate traffic. A large portion of these complexes that are taking up so much space are out of reach financially of moderate income individuals and young people just entering the workforce.
105. I am hopeful I can remain where I am now, my own home. It is convenient and near medical facilities and thus far can afford it (though hurricane Florence) necessitated my having an SBA loan which has really taken a toll on my fixed income. But thankful they were able to help me after my house was flooded and had to be rebuilt and everything replaced. If I cannot afford to live here at some point, would certainly hope to find affordable housing for seniors living alone.
106. I am incredibly privileged and my housing needs are met and frankly not at risk. That is not the case for so many folks in our community, especially during the pandemic. We need a moratorium on evictions. No one should be without safe, affordable housing and it is the government's responsibility to ensure no one goes unhoused
107. I am most concerned with the lack of housing for people on disability, elderly and/or whose income is less than \$1000 month. These are the individuals whose health and well being are at stake. These are the homeless who have no where to go. Workforce housing and affordable housing is still beyond their reach. When is the city/county going to address this problem!
108. I am not a proponent of affordable housing for a very specific reason, in my experience, it is not a fair system. My family and I found ourselves homeless years ago and when I went to an affordable housing complex for assistance, I was turned away because I had filed for bankruptcy 4 years prior. Before it even got to that point, it was obvious they didn't want us there. They did not want to show us any units or amenities. When we started talking finances, as soon as I mentioned bankruptcy, the conversation was over. The girl at the office had this look of relief on her face like, dodged that bullet. I'm sure they are not all like that. But when your wife and two baby children have to live in a hotel for weeks while you sell everything you own to get first months rent (they would only let her stay under the premise that she was fleeing an abusive relationship, I slept in my truck) it scars your mind and beliefs on how things are and how they should be.
109. I am renting on Wilmington but own a home in Charlotte, which I plan to return to in the future.
110. I am retired.
111. I am so happy this survey is circulating! Affordable housing is incredibly important to one's quality of life. I believe programs like this will boost the economy, reduce crime, and overall improve Wilmington. Please consider some food markets as well. There are so many food deserts in the downtown area.
112. I am taking care of medical fragile great grand .We travel to Chapel hill three times a week for dialysis for her. I applied for section eight three times and I guess what I was denied because I never heard from housing authority .
113. I been trying to move for three months now but every house i like did not accept Section 8 it feels like they want to keep low income families stuck in the bad areas. Everyone is not the same i just want better for me and my family.i been in the same complex for 14 yrs time for a change.
114. I believe in working for what you want in your life. If you want a nice house,car, family etc...then work for it and pay your way. Stop living with your hands out excepting free money. The Government should not be in the housing markets. They have enough to worry about with the shitty roads and vandalism in the City/County to worry about where someone lives. If you can not afford to live here then unfortunately you will need to move to other locations. Also, people buy houses in certain locations for better schools

and safer neighborhoods. It is not fair to add lower income housing to an area which will introduce an increase in unnecessary crime and traffic. A higher functioning school should not be brought down to the levels of other schools just so everyone can be on the same learning level. If you want your kids to have and do better...that is on the parents, NOT the Government. I know that not all lower income housing is the same...but which lower income housing in NHC can you say is safe and drug free....

115. I believe our city and county leaders have allowed developers and businesses to direct the housing options over several years resulting in the current affordable housing crisis. This has occurred without long term vision and at the expense of residents and home owners being priced out of their neighborhoods, gentrification, and limited services and supports to many from a food desert, to parks and playgrounds, community centers that reflect a range of needs from young adult to families to seniors. The cost and availability of housing is incredibly limited, I provide housing to an 85 year old parent, and I have two adult children need to move in and out at least 3 times in 7 years due to this issue. I am glad and fortunate I can provide this support, it is very hard on them. I feel for others for whom this is a significant hardship. I hope this survey provides some thoughtful and inclusive direction for racial and economic equity.
116. I believe people living in older public housing should be given priority for updated or newly built housing, particularly as many of these folks are seniors living on Medicaid. Medicaid should help with the costs. Once this population has received quality affordable housing, then families living on Medicaid should be next. Then affordable housing based on one-third of a family's income should be done.
117. I believe that the majority of affordable housing should be single family homes, not apartments.
118. I believe the government's primary role is in creating incentives for higher wage jobs, fixing our awful public transportation system, and to find innovative ways (ie bonds) to provide incentives for more affordable housing. They should look at redevelopment in the City since there is so little space left to build. There also needs to be incentives to get people from generation after generation living in Sec. 8 housing. This should be a regional solution including Brunswick & Pender Counties.
119. I believe there is gentrification in downtown Wilmington.
120. I can only afford a two bedroom apartment in NHC even though I have two children. They each have their own room and I sleep on the couch. It's difficult to be a single mom in this county when it comes to finding adorable and adequate housing.
121. I DO HOPE you are engaging with all area nonprofits on this issue and using their expertise.
122. I do know that young single people have a difficult time affording rent in this area. Especially young teachers, teacher assistants and bus drivers who are single or single mothers. Most work 2 or more extra jobs and room with others to share rent.
123. I do not support allowing exception to height requirements in exchange for allocating affordable units. I believe buildings should remain below the treeline to preserve the character of our community.
124. I do think this is one of the biggest difficulties facing the county right now. So many people in the county are drastically overpaying for their housing, and this will certainly affect the overall economy negatively over time.
125. I don't think we need very low income housing, we need affordable housing for regular people in safe areas. More houses in the 100,000-200,000 range. It's near impossible for a single person to buy a home here unless it's in an unsafe area. Plus families starting out have the same problem. Unless both people make well over \$100,000 combined home ownership in New Hanover County is a joke. And too many Very Expensive apartments. How can anyone save to buy a home when rent far exceeds a mortgage payment?
126. I fear our job opportunities are not growing with our housing opportunities, which has created many of the affordable housing challenges. I also believe that Wilmington will become a desirable work-from-home location and attract those from high cost of living areas, thus bringing higher average incomes to the area.
127. I feel very lucky to have found a house that we could afford with our income. We are both state employees and don't make enough money but refused to have to continue to pay outrageous rental fees. We looked for along time to find a house in or under our price range (150k) that we actually wanted to live in. There are too many "flippers" out there that are taking affordable homes and upgrading them to sky high prices. I also feel that people who have lived in the Downtown area for years could use some

- financial help in keeping their homes nice...there is a lot of neglect in some neighborhoods that could be nice.
128. I find it shameful that our city and county has not invested in affordable housing for residents. There seems to be plenty of money to invest in "public-private partnerships" for high end housing, shopping areas - we must start to put the wellbeing of citizens first
129. I had rented when I first came to Wilmington 14 years ago. I did not find nice affordable apartments then, so I bought in Brunswick County. I have been looking for senior living for 55+ - not luxury retirement or assisted living. I have looked at apartments and all the new ones are way too expensive. and I don't need a Gym, or a Starbucks, or granite. I'd rather not have families or college students. I'm looking for a quality, quiet neighborhood with small two bedrooms or large one bedroom. So when I retire in a year or two I can afford it on about \$45K of income. Also, the apartments I've been looking at have rental ranges of 400-500 dollars for the same apartment and then charge for pest control and/or trash pick-up, and package receiving, none of which are choices. Thanks for your time.
130. I had to buy a house last year for my son, his wife and 3 children because we could not find an affordable home with 3 bedrooms and a yard. The budget was \$1200/month. New Hanover County is tough because there is a lot of property near water - code for flooding. I know too many in the area who have had to leave their home for long periods after hurricanes. That is my only real concern - the more houses we build will not leave any ground for the water to go. Climate change is real.
131. I have an adult son with autism that will need to live in an affordable home within a community that is connected to a bus line and not more than 30 minutes from his work. There is nothing like that currently available to him with his current income. I am working with a group of parents to create that type of opportunity for the many adults with disabilities currently living with aging parents that will find themselves in a dire situation when their adult parent passes. I am more than willing to sit down with someone in charge of making decisions about an affordable community in New Hanover County to share more about our current vision. Thank you. independentworks.ilm@gmail.com
132. I have been extremely lucky when it comes to housing. When we moved to Wilmington in 2011, we found a 3 bedroom 1.5 bathroom house with a huge fenced in backyard on what was then a quiet street (before they built the UNCW Marine Research Center) just off Masonboro for \$950/month! We bought our current home for \$150,000 in 2014, as a foreclosure, it did not have working HVAC (heating or cooling), and was filthy inside and outside. We were able to get a home equity loan because we had almost paid off our home in Virginia (we leased it until we sold it in 2017). I would like people to learn about personal finances and how to build up credit with personal coaching, and to make loans affordable, especially to people without credit or with poor credit so they can reap the same benefits. We lead a very frugal lifestyle and that has helped us achieve home ownership. I also have the benefit of higher education without loans because I worked and went to school at the same time. I was 40 when I received my Ph.D. but it was definitely worth it!
133. I have concerns that "very affordable" housing is being de-prioritized. Workforce housing is essential, but we need to ensure we are also planning for those who are very low income.
134. I have found my forever home, unless circumstances or health forces me to move. I would like to see more elderly adult communities with midrange costs
135. I have seen housing and other essential costs of living skyrocket in New Hanover County and wages for the majority of hourly workers barely creeping up. Those hourly workers provide the quality of life through trades and services that help make this area so attractive. They should be able to live in quality, safe housing with a chance at home ownership just as much as the retirees and developers and any who are driving up housing costs!
136. I have struggled for years to afford to raise my son on our own. I have not made more than \$14 an hour since moving to Wilmington 9 years ago. I had to move in with my father and share a room with my 9 year old son because there is not an option for housing in my price range. The last place we lived was in such a bad area. The lady below me was stabbed and died in our stairwell. I knew that was no place to raise my son. I struggled every month to pay the rate and still was terrified of the area I lived in. I am so grateful that I can stay with my father but I can't stay forever. I'm almost 40 and work a full time job at a very reputable orthopedic office. I should be able to afford a roof over my son's head on my own.

137. I hope this is an eye opener and shows just how bad the affordable housing crisis has gotten in this area. The area's economy depends on tourism and the people that work in that sector are the ones being hurt the most by rising rent and home prices. More and more people are being priced out of the area they live in and things need to finally start changing.
138. I just think there should be more housing and much faster move in time
139. I know the economics of affordable housing involves getting the maximum usage of space available, but it shouldn't kill a family economically to find a living space that gives them a little elbow room or easy access to open space. So many of these developments going up have little to no yard or living space and they aren't even considered "affordable."
140. I left a high paying job in March 2019 by choice and did not always make the smartest financial decisions. I found it EXTREMELY difficult to find employment with a decent salary, or at least enough to comfortably live on. I chose to sell my house in November 2019 which I owned for 14 years and did not make a tremendous profit. I am now renting a townhouse which is much more than I want to spend on rent. The problem in New Hanover County is that the pay rates are too low for the cost of rentals. It is almost required to have roommates to be able to share the cost. I know this is an ongoing problem and real action is needed.
141. I like the idea that New Hanover County is seeking solutions for the populations needing affordable housing.
142. I love the area I live in, but these apartments need to be updated. They also need some kind of treatment for mold. It's a lot of people out here with some kind of low-lined illness and mold does not help. So I would love to see this development upgraded because the tenants that stay out need some kind of support. Most of these people have no where to go so it would definitely be a plus. Just because they are low-income doesn't mean they don't want something nice to live in
143. I need a place that has just space for me; it would be ideal to have a lobby that is locked at night, as well as supervision. I have read about buildings that even provide some mental health care supervision in the lobby. I think there is such housing in New York.
144. I need help my rent is 1300 a month Lord please do not let me get evicted
145. I need major landscaping done to my backyard and add-ons to the house for having a special needs child.
146. I need to downsize; my house is too big and it's too much work for me to maintain.
147. I often hear two major complaints about housing in Wilmington: 1. Wilmington is rapidly becoming over developed. 2. There is not enough affordable housing. These statements seem to be in conflict with one another, as presumably, an increase in development of available housing would increase its affordability. In my experience, the issue is not so much with affordable housing, it has more to do with wages being low. Because Wilmington is a desirable place to live, employers are able to attract workers without providing competitive pay.
148. I skipped the questions about how building additional housing options would impact my own neighborhood because it's overly broad. There's a pretty significant difference between tearing down 10 homes to build a cluster of WHA units and infilling vacant lots with moderate housing or even with a duplex instead of a single-family dwelling. This was a poorly worded section of the survey.
149. I support having more affordable workforce housing in this area.
150. I think a broader range of housing should be available throughout Wilmington and New Hanover County to include more housing in the middle of that range. There's a large disparity between the current housing options: it's either directed toward low income families and is concentrated in areas with high crime rates or it's considered luxury living and is more expensive than a young professional with student loans can afford. Although my current financial (and therefore, living) situation has changed; when I first started out as a single-income young professional making <\$35,000 a year it was very difficult to find a decent apartment that wasn't outrageously expensive and wasn't in an area with a high crime rate.
151. I think housing costs need to be reflective of minimum wage and median earnings. Families and individuals who are working full time should not have to worry about whether they can afford housing or not.
152. I think housing projects are a poor idea and decreases opportunity for neighborhoods to improve. Tends to cluster lower income families in one or two schools. Stable housing equals stable families.

153. I think it's very important to do increase affordable housing in a way that provides high quality housing, but also is aware of the over-development happening in some areas of the city.
154. I think it's very important to publicly explain what affordable housing is. Too many people are under the impression that it's government-provided housing when in reality it's housing that our friends and neighbors can afford while also providing for their families. We are in desperate need of affordable housing in the New Hanover / Cape Fear region.
155. I think second homes/vacation homes should be taxed at a higher rate to prevent wealthy folks from buying up all of the homes and creating a market that is difficult for first time buyers to enter. How many houses are now used for Airbnb when our community is experiencing a housing shortage?? Shameful.
156. I think that it is important consider access to resources when locating an area of town to build affordable housing- social programs that help low income families meet their basic needs and whether a low income family can meet the social determinants of health in that location should be considered- having things like transportation, medical services, mental and behavioral health services, educational services, nutrition services, and law enforcement services nearby an affordable housing development will be monumental in the success of any affordable housing development.
157. I think that our planning and commissioners boards need to update standards and realize we are at capacity in certain areas, Porter's Neck for one. Making decisions for profit is not a reason to build. Our natural resources are suffering and it will only be a matter of time until we pay the price for it.
158. I think the housing that was built off of Market St near the UNCW President's house (can't think of the railroad heiress name - Bridgers?) is a perfect example of building housing for workers near where they worked. So possibly the best locations would be where lower income people could walk to work. The Crate district in Wilmington is another good example of transitioning a neighborhood.
159. I think the questions asked reflect ideals but not reality. the realty profession is invested in higher home prices (and frequent home sales). public policy is not going to increase private sector profits (at least, not intentionally, that would be wrong..), so I would encourage discussion of how to provide/incentivize the private sector to offer a broad(er) range of housing options and whether or not 'mixed use' in the pricing of private homes is a stabilizing factor for maintaining affordable housing. Just a thought.
160. I think these developers should be held to certain requirements such as road and sidewalk improvements of putting in new developments. They should also be required to leave some green space for the community. They should ensure that the buildings are high-quality despite their affordability since we are in our game zone. I think our town ever since hurricane Florence has been experiencing a housing crisis. Wilmington had already been heading in that direction but Florence tipped us over the edge. I appreciate the apartments they put in by Greenfield Lake, I think they look nice and add value to the community.
161. I think we need to look at current housing that is being underutilized or is in desperate need of maintenance to make it suitable for habitation. We must stop looking at those in need of affordable housing as a problem to be solved and understand they individual people who are valuable members of our community deserving of dignity and respect. I also think someone should have done a better job proofreading this survey.
162. I think we need to stop building in flood plains. I see a lot of suburban housing being built for medium incomes and that is setting those families up for higher expenses and more issues down the road. I would rather see high quality density in higher elevation areas than cheap housing sprawl.
163. I think Wilmington is overbuilding, there are many areas in the county where there is room to build. The overbuilding and cutting down of so many trees has caused more flooding and problems with the bad storms we get. We lost so much of our tree canopy after Hurricane Florence and the city was warned about cutting down more trees and the city is ignoring the warning, cutting down many more trees and building houses and apartment/townhouses with no regard to the environment and resulting flooding. The building in Wilmington needs to slow down and branch out more into the county. I feel the city government officials themselves profit from building as most of them are involved with construction and real estate. They do not care how the people feel about overbuilding and pass building permits even when opposed by the citizens who live in the areas that are impacted.
164. I used to live in The Glen, which was one of the very few affordable options for those who make too much to qualify for public housing. When it shut down after Hurricane Florence, I had to move to a more

- expensive place further away from the city. I have struggled to pay my rent here and want to move closer to my work and the city, but there is nothing affordable.
165. I work in the school system, after Florence many people were greatly affected since certain areas were destroyed and not rebuilt. On average the cost of a 2 bedroom apt is \$1000 that is higher than the cost of my 3 bedroom mortgage. Many single family homes are renting for \$1200-1500. Right now I am in a good space but from 2015-2020 my mortgage went from 650-800. At that rate of increase with pay being frozen I may not be able to afford to continue to live in my home in the next 5-6 years. I am a law abiding tax paying citizen that loves Wilmington and I may be kicked out of the city I love because I will not be able to afford to live here.
 166. I would be in hopes that either the income level catches up with society or that society realizes that is why we have so much foreclosures and homeless society. The way housing markets for rentals and purchasing is much higher than the average person can afford much less someone that has one income or minimum wage job. I would also hope that the credit application would be changed some as I have seen first hand, you have a low monthly income and you have had credit issues and you still cant get into what they call affordable housing as your credit will not allow you. The whole process needs to be looked at not just building a house or apartment. You have to make it to where people have the opportunity to get in. A lot of credit issues stem from lower wages and trying to make ends meet and you end up loosing it all and then you are stuck until you find someone willing to work with you to start over.
 167. I would like housing that affordable. Something affordable not to much travel. Its just hard to find that with my disability
 168. I would like secure, affordable housing for seniors only based on a sliding scale. Basic utilities should be included.
 169. I would like to see affordable housing for seniors separate from affordable housing for younger people/families. Small senior villages throughout the city. Have younger person/family near green space that can be converted to parks. Build smaller affordable communities throughout the city in various areas. Tired of massive apartment buildings all over the city.
 170. I would like to see affordable options for independent or supported living for individuals with disabilities, specifically intentional communities.
 171. I would like to see less drug trafficking and gun possession in public housing units. Living in affordable housing should not involve risking you or your children's lives just to have a decent roof over our head. We need more public housing officers to patrol known hot spots on the weekends. Their increased presence would surely deter criminals and cut off the crime rate down. In the future, I would love to live in a safer residential area where I can actually allow my remaining children to ride their bicycles/scooters/skateboards without fearing that their lives are in jeopardy. It isn't fair to have to drive them to other areas just to play and thrive, when I pay rent here
 172. I would like to specify that the household income data I provided was for two grown adults with Master's degrees. Our family has to have another roommate to be able to afford all of the utilities, groceries, car payments, medical bills, student loans, etc. etc. while still having spending money, and we have one of the cheapest rental rates available (\$875 for 3-bedroom). The only way this rental rate has stayed so low is because we have lived here for 5+ years. The units around us are going for \$1200+ and are mainly being rented by students with lots of roommates. We have explored other options, but the cheapest rental prices we have found are still \$950 - \$1,100 (not including utilities). I cannot imagine what it would be like to have 3+ family members with only one income, trying to find a decent place to live that is not falling apart because of cheap materials or actually has property managers that care about the living conditions. And don't even get me started on actually trying to BUY an affordable house in this area. It's becoming nearly impossible.
 173. I would love for someone to explain how the property values go up but wages don't. A house I bought in 1999 (sold in 2005) has increased by 100,000. No updates but wages have not increased. Moderate and low income do not have chances to buy at this rate. Sure, we pay more in rent than a mortgage payment but we aren't allowed to buy a home.
 174. I would not be able to afford to live in this county if my mom was not renting me her 2nd house.
 175. I would still be a homeowner if health care and insurance was affordable. I lost everything due to a work accident. I owned the business so insurance didn't cover me. Insurance is nothing but a scam anyway.

- Couldn't work for a little more than a year. By then I was too far behind to catch up. And don't let people fool you into thinking they care about what happens to you. They don't. So some people may never get a chance to move up in this area because you have to be upper middle class or live in a trailer
176. I'm hoping to be able to get a mortgage through a city program. But cheaper houses are snapped up by flippers, who then drive the prices up.
 177. I'm not scared of affordable housing. I believe that thinking and developing on this topic by municipalities is a critical measure of successful governance. Smart density and public transit access is something I pay attention to when investing in real estate and also deciding where to live.
 178. I'm very worried about what might happen to a number of empty homes in my neighborhood that are for sale but overpriced and not for sale because they've been abandoned by their owners. We have had problems with squatters, break-ins and drugs in similar homes nearby in the past.
 179. I've had family and loved ones leave Wilmington b/c they can't afford to live here. Moved to Atlanta, Houston, Charlotte, Charleston. But housing costs were insane. A tiny little apartment for over \$1k a month? Impossible to live here, esp if you're single and don't want a roommate, and who wants a roommate when they're past a certain age? So they won't move here and/or leave.
 180. I'm a retired RN and if I were single I would have to move to another city to find affordable and safe housing.
 181. If New Hanover County wants to be a destination for tourists, we have to understand that hospitality industries and all the professions that support them (medical, law-enforcement, street maintenance, etc.) don't pay wages that allow those employees to live near where they work. Creating affordable housing increases the overall economic viability of our region, if done well. It can also improve schools by creating a more diverse student body. If we're going to invite businesses to build hotels and condominiums, we should require them to provide a certain amount of accommodations for lower and middle income households as well as some requirement to provide assistance after weather events that displace these households at higher rates than affluent households.
 182. If the government would like to encourage more people to move to this area, then fix the traffic issues and the lackluster schools first. Attention to the infrastructure should come before building more homes.
 183. In my opinion, there are not many affordable options for those who are middle-class and work in industries such as government, health, and trades that are in safe areas. It feels that there are expensive options for homes or low-income housing and not many options for average workers. I do not believe houses between \$250,000 and \$300,000 are affordable for those who are making middle-class wages.
 184. In NHC, you either make too much or not enough to be considered to rent or purchase certain homes in certain areas. Apartment complexes are price gouging and raising rent annually, people are struggling to maintain a decent place to live.
 185. In the near future maybe 4 years I will be retiring. I will be looking to downsize. Staying in New Hanover County will be contingent upon finding a smaller affordable home.
 186. Income inequality is driving this issue. Too many jobs barely paying over minimum wage. Even with a college degree and experience I am hard pressed to find a job paying \$13/hr and I can't even live on that.
 187. Income should be raised. Consider a universal basic income.
 188. Infrastructure and public transportation has to keep up with new building, regardless of the style! Make developers pay for the roads and schools that need to be added for increased population.
 189. Infrastructure in NH county needs significant improvements to accommodate current and future residents. Alternative transportation modes need to be developed such as trams, cable cars, new/improved public transportation, bike lanes.
 190. Invest in Personal Financial Literacy, more than the HUD requirements. It all comes down to choices made with spending and budgeting.
 191. It all starts out shiny and new, then is soon neglected, forgotten, ignored. Rather than compound the problem, fix what we have. There are too many abandoned places in New Hanover. What little green remaining needs to be left alone. Justice for the poor in-movers who were tricked into swamps and wet lands, and are literally & figuratively Under Water. Those places should have never been developed. The region is losing out on FEMA Mitigation money because the developers are not correcting for the disasters their greed has caused. JUST MAKE IT STOP

192. It is disgraceful for the local govt. not to step in, rehab old neighborhoods to keep low to moderate families in housing. There should be some kind of grant/ low income renovation funds available to keep neighborhoods together. It is sad to have families displaced because they cannot afford to make repairs to their old homes or pay the taxes. I have seen it too often in low income communities of color. Then, someone can come along pay the taxes and claim the property. That is a terrible system. There should be some kind of coop work program for elderly/low income people that can help them make money/volunteer to pay their taxes and receive renovation assistance. Why should people be able to profit from misuse/abuse of a system established to prevent low income folks from being/remaining homeowners.
193. It is impossible for a single mom as a teacher to be able to afford a nice place without having to work multiple jobs.
194. It is necessary and for a lot of areas in the city/county/beaches a hard pill to swallow.
195. It is very difficult to complete a survey without a definition of what this survey considers to be affordable housing. I support housing assistance for working adults and families. I do not support housing assistance for non-working adults/families, or under-employed adults - except for individuals/families with disabilities.
196. It makes it impossible for adults to find a place to live under \$1000 a month. There does not need to be more housing in our area, if older places were rehabbed it would solve the issues.
197. It needs to change!
198. It seems like every apartment complex that is being built is a "luxury" apartment. Which in my opinion just seems to be a cheap way to charge people more for the same sized apartment with somewhat better finishes (granite counter tops and stainless steel appliances). These luxury apartments are a problem because they cost more and only those making a medium income can comfortably afford to live there.
199. It seems like really the government and NIMBYs just need to get out of the way. So much could be done just by allowing different housing options, tiny homes, mixed zoning, etc. Also, any incentives spurring higher income luxury sprawl should be addressed so as to minimize that kind of thing.
200. It would be great to turn some of the self-storage facilities into SROs or transitional housing. That's only a half-serious suggestion, but we have too many storage units and not enough help for the homeless and at-risk population. The county could: 1) consider tiny home developments as an affordable option, and 2) consider loosening restrictions on secondary dwelling units for individual property owners (make it easier for me to build a garage apartment or a tiny home on the same lot as my residence). Whatever is done about housing, please integrate walkable communities, neighborhood food markets, mass transit, and bike commuting into the plans.
201. It would be nice if homes could be affordable for one income vs two. Maybe a credit when marital status change is recent
202. It's extremely difficult to find affordable housing in the city/county as a single income, single person. Most people that I know have roommates or spouses. Single people pay higher income taxes and therefore have less net pay. They definitely need to find a way for single individuals to be able to pay for housing without it resulting in half of monthly net income.
203. Jobs! We need economic development to assist with this!
204. Keep up the good work!
205. Limit the amount apartments and houses can charge (by bedroom). There is no reason people should be renting out mold ridden homes for \$1,500/month when nurses cannot even afford to pay for that. It's not right and does not help those contributing to our community.
206. Low income housing should not equal the hood
207. Low income projects breed crime. All public officials want to do is spread the low life criminals around. You want them to live next door to me hoping I might change them by setting an example for them to follow. Meanwhile they are spreading crime and misery through decent neighborhoods.
208. Low paying jobs for most. Cannot afford high rent alone. Small decent single homes. Large bedrooms and extra's like privacy fence. Patio kitchen with island and plenty of storage room.
209. Make affordable housing for all people. Background checks to keep bad people out
210. Make it affordable and make it great for the less fortunate
211. MAKE IT AFFORDABLE FOR YOUNG MINORITY ADULTS!!!!

212. More density, better transit, less sprawl please
213. More single-family neighborhoods that are accessible for all Wilmingtonian's. Stop building overpriced apartment complexes that nobody can afford to live in while giving carte blanche to sleazy developers who want to destroy the classic neighborhood dynamic, and make access to such a community-based standard of living unattainable to both low and middle class families. Enough is enough. The income to housing cost ratio in the city of Wilmington is completely upside down and must be reversed, or the only people who will be able to afford it are retirees and the very wealthy.
214. more space between homes is needed
215. My children are aged 22, 20, and 17. I don't expect them to stay in this area because affordable housing is difficult to find for those beginning to live on their own. The wages in our area are generally too low for the cost of living. My 22 year old rents a lovely place in the Dilworth area of Charlotte. Her job pays more than the equivalent job here and her rent is about \$200 less than something similar here.
216. My husband and I have both lived here our whole lives. I went to UNCW. We married in 2005 and had a son in 2009. We were financially secure until the market crash of 2008. We have been struggling and unable to get ahead since then. We can barely afford to live in the only place we've ever known. We love Snow's Cut and Carolina Beach and all of New Hanover County.
217. My husband moved to Wilmington for a new job in 2017 and I moved here to join him in 2019. With the combination of dramatically increasing home prices and a long-term outlook of increased risk to property from hurricanes, flooding, and climate change, we are not comfortable buying in the area and plan to move out of NHC within the next 2-5 years and to then purchase a home wherever we end up moving to.
218. My lawyer
219. My options are slim. I need to have a little place with a kitchen, bathroom, and a tiny living room and kitchen. It will save me in utilities. It would be great if each little townhome complex for older adults (stairs and elevators are a bad idea for us old folks) had a local little clinic to care for us. Hey, I can dream! No dangerous roads to cross. It should have shrubs planted and grass. No tall trees to deal with after a hurricane.
220. My own needs are being met sufficiently NOW but as I age that could change. I prefer living in a mixed neighborhood where I can interact with all ages and a true diversity of persons. Younger singles are not able to find good affordable housing and I hear that people of color have fewer options as well. I do not approve of that.
221. My sister's (\$1k for \$667sq ft) rental was damaged during hurricane Florence. She lived w/ me for 3 months while trying to find another rental but ended up having to move to TX for a better paying job w/ better housing options. She'd love to live here but just can't as a single person that doesn't want a roommate. My family plans to move from Wilmington when our dependent child graduates from grade school. The cost of living is too high in Wilmington.
222. Need better Road System
223. need more
224. Need to start affordable housing with a better quality of people to remove the stigma
225. New affordable housing should include the training occupants on how to operate and maintain the unit. Have annual refresher course, tell each other what they have learned. This would give them a sense of control and ownership. Since utility bills are a direct result of the building design, incorporating higher insulation values, orientation to solar heat gain and use of natural wind patterns for cooling and operable windows, would greatly assist in the long term. Have occupants plan and plant their own vegetation given guidelines, again introducing ownership and control. Have occupants pay a utility bill to understand their consumption cost which they can control.
226. New Hanover County (including the City of Wilmington) has seemed focused on overbuilding apartment buildings which over stress the infrastructure and are out of range for most (\$1300-1500 per month rent). Affordable tends to mean to government officials housing that can be afforded by persons who work low pay professional jobs, but frequently forget the persons on disability or work for minimum wage. Little to no housing for these persons.
227. New Hanover County & City of Wilmington have gone full speed ahead with development since I-40 opened in the '90s. Old Neighborhoods like mine ("Midtown") have seen values and priced skyrocket. I have seen the racial & economic mix diminish accordingly. It isn't good for our community when people

can't afford to keep their family homes or when they are evicted because their home is being "flipped." Being a good neighbor is not the result of income- it is the result of being emotionally invested in your community!

228. new homes should be built in walkable communities for seniors and also just to help alleviate traffic concerns. More bus routes and bus lines should be in future plans for both city and county. Public transportation should be utilized more effectively.
229. NHC and the City continue to approve new developments that are out of the price range of many. This is incredibly frustrating to watch. I live downtown and I only see expensive apartments being built. We talk to people working in downtown restaurants, stores etc. who cannot afford to live in the area. I meet people who are working multiple jobs and still cant afford housing. Would like to see more options so people can live closer to jobs and make areas more walkable which takes pressure off of them to be able to afford transportation, parking , etc. We also need more reliable public transportation.
230. NHC needs to implement the same incentives for builders that COW has.
231. No projects. They have all failed for the last half century.
232. No thank you
233. No thank you :)
234. No, but please don't try to use this issue as cover for whatever you plan to do with the proceeds of the hospital. Please don't turn this into a conduit for funneling that money into the pockets of the Camerons, the Trasks, and other big developers.
235. No, I'm still learning how it works, I was a home owner for 32 years and now I'm here
236. No, just to make Wilmington my home a better place
237. No, not really. Thanks for asking.
238. No. Thanks for putting this all together. Good luck with the findings.
239. Not at this time. I do appreciate the survey and what is being looked at. Thank you!
240. Not opposed to affordable housing in my neighborhood. I volunteer with Habitat building homes so I appreciate the need . Unfortunately in a lot of cases homeowners don't know how to take care of a home so that's one thing Habitat is doing-offering new homeowner training. That would be good if NHC/City of Wilmington would do .
241. nothing at this time.
242. Nothing I can think of. Thank you for doing this study. I hope it helps with resolving the issue.
243. One of if not the most pressing needs for our region
244. Only that I hope politicians and local, state and the federal government gains a better understanding that the cost of living in general is a challenge for not only low income, but moderate as well. I feel that in order to truly be secure, an individual or family must be upper middle class.
245. Our economy, before covid is based in tourism and entertainment. We have to have housing those workers can afford. Stop building apartments with granite countertops and luxury pools. Build apartments that are clean, functional, safe, and affordable.
246. Paying almost half of my gross income in rent not including utilities. If my rent was lower, I would be able to save for a house and also spend more at businesses in town. I have lived in low income housing in town and it was not safe. Drug dealers and shootings. There should be options for people that are working, in regular neighborhoods.
247. people need access to public transportation in case they do not have cars. affordable housing and public transportation need to go hand in hand. people need to be able to live within a reasonable distance from their jobs.
248. People need to stop being racist and segregating low income housing. All new developments apts. condos, single family, etc, need to be mandated to offer incentives for lower income housing and supply 30% of that type of housing mixed in with their regular housing not separate or cheaper or lower quality.
249. People rely on infrastructure and resources. You cannot built lots of new housing in the downtown area without addressing issues of lack of grocery stores and parking. You cannot build lots of new housing off Masonboro Loop Rd without addressing the inefficiencies of a two lane road support so many new residents. Also - I believe the focus should be more on how do we make things more affordable on the whole, as opposed to building a separate new community that's set apart from everything else. The point should be to incorporate affordable options rather than isolate them. The county needs to consider the

- amount of growth and young people/families that want to live and grow here. These people aren't the ones who can afford luxury \$500k condos. And the people who can afford those condos, aren't the ones living here full time and actually supporting the county's economy.
250. Permanent single family housing contributes to a more permanent population in the area rather than a transient population. The area desperately needs to expand the school districts. Classroom size is a challenge. ANY large housing projects should include the developer being responsible for the construction cost of educational facilities to accommodate the increased population resulting from the project.
 251. Permanent supportive Housing, Case Managers helping people with disability make good choices
 252. Personally, my housing situation is fine, but I have a daughter with Autism Spectrum Disorder and Epilepsy who is disabled, only working part-time and on very limited income due to this (poverty level at \$700/month thanks to SSI and SSA). The housing options for her and other people in similar situations is highly limited (Imagine finding a place to rent at 30% of that income, around \$250/month!). I am involved in some early grassroots efforts to address this, but I believe government partnership/leadership with such groups is indispensable.
 253. Planned development communities that concentrate on only one or two price points (be they high or low) produce de facto segregation. They fracture and divide our community. They inhibit the sense of unity necessary for our community to thrive.
 254. Please build tiny house communities.
 255. Please build to withstand storms.
 256. Please don't build anymore more housing projects next to existing housing projects
 257. Please don't overcrowd areas. Build an area with parks, walking paths, play grounds, soccer fields, basketball courts, bbq areas, etc.
 258. Please include apts for larger families (4+ kids), seniors, and young adults at affordable prices! Include the utilities in the rent too.
 259. Please install better and wider roads before allowing any developing
 260. Please keep the housing prices from increasing. For a young couple somewhat newly out of college, we cannot afford to buy home and are forced to spend over 30% of our income on rent and utilities alone. It is very challenging to get by like this.
 261. Please make Section 8 more available for folks here!!
 262. Please stop approving luxury apartments. They are too expensive for most budgets, but because of the lack of other options they fill up and people are unable to save for future needs (ie downpayments, retirement) Also, while I have been encouraged by planners increasingly requiring affordable housing within new builds, since there have only been token numbers in each development it is totally inadequate for public needs.
 263. please stop high density living. Wilmington/New Hanover is getting so crowded with no expansion in jobs to support the people
 264. Put affordable housing nearer downtown and along the main roads (Market Street, CB and College Roads) where public transportation is more available, where there are larger vacant lots or mast trailer parks. Get rid of the trailers and redevelop those lots as better quality affordable housing. Sorry to burst your bubble, but rentals and especially low income rentals bring added crime and other social problems like loud, crude behaviors due to divorce rate, drugs, alcohol, etc. I WILL OPPOSE 110% ANY ATTEMPT TO PUT SUBSIDIZED HOUSING OF ANY TYPE INTO MARKET RATE NEIGHBORHOODS, ESPECIALLY SINGLE FAMILY NEIGHBORHOODS. WHEN I DIDN'T HAVE MONEY, I LIVED IN A CHEAP LLACE WITH ROACHES, NO CENTRAL AIR, AND A POOR HEATING SYSTEM. I DON'T EXPECT TO PAY FOR OTHERS TO HAVE SUBSIDIZED LUXURY, SUCH AS WHAT I SAW GO UP IN HIGH POINT NEAR THE HARRIS TEETER AND HOME DEPOT WHERE WE USED TO LIVE. AND NONE OF THIS IN THE BEACH COMMUNITIES. THEY CAN LIVE OFF CB ROAD OR MARKET STREET IN THE COUNTY AND DRIVE TO THE BEACH AREAS IF THEY WORK THERE. OTHERWISE STAY OUT. MOSY OF US KILLED OURSELVES TO AFFORD THESE TOWNS AND I FOR INE HAVE NO DESIRE TO SHARE WITH SUBSIDIZED HOUSING AND THE CRIME PROBLEMS THAT GO ALONG WITH IT.
 265. Quality, safe public housing is needed. Many affordable housing options lack one if not both.
 266. Racism in the county will drive local government decisions, as it always has.
 267. Rapid, overpriced development is going to negatively affect our most vulnerable communities. Dave Spetrino built condos being sold for over \$700,000 overlooking MedNorth and the Salvation Army shelter.

These community resources are being surrounded by overpriced condos on all sides. What will happen to them? Wilmington owes reparations to the black community here. The level of displacement caused by the 1898 massacre and coup caused massive generational wealth gaps, and now black communities are being harmed by gentrification. The government owes these citizens, at the very least the ability to stay in their own neighborhood, and to develop resources around them, for them. A grocery store, at the very least? Clean water? I used to work at a victim services nonprofit in Pittsburgh, PA. We were outpriced out the rent of our own neighborhood and had to move much further away from the community. I believe with the pace of flipping homes and development, we will see this here in time.

268. Recently received a promotion (so my actual income is much higher than in 2019), but purchasing a home is so far out of my reach that I've resigned myself to renting for the next 3 years.
269. Reduce government, local, state
270. Rent control for working families
271. Rent control is badly needed in Wilmington, particularly downtown. In the 6 years I have been a permanent resident, my rent has increased each year -- most sharply when I was living in downtown apartments owned by individual landlords (rather than rental companies). There is also little incentive for these downtown landlords to make repairs to housing. I would encourage the city to more aggressively pursue grants/incentives for repairs to historic homes being used as multi-family housing, possibly in concert with the Historic Wilmington Foundation.
272. Rent in the area really is too high. You end up living in high crime and urban areas where it is more affordable. We shouldn't have to be in danger or unhappy with where you live because of inflated rent averages.
273. Rent is too high. There should be regulations on how much it can go up every year. In a few years no one will be able to afford to rent an apartment, especially if you have children and can not have roommates. Rent has almost doubled in the last 5 years in the apartment complex where I lived before I recently purchased my Townhome. I bought a place before I was really financially ready to own because I can not afford to rent anymore.
274. Rent or the price of a home should not be based on whether or not there are stores or restaurants by them. Or whether an area is considered dangerous. Crime is everywhere.
275. Rental housing needs to be standardized. Each rental should meet minimum standards with regards to energy efficiency, health safety (mold, etc), cost/rent control. Some rentals are uninhabitable but are being rented regardless as there is a housing shortage in the area. If a landlord receives insurance money for storm damage they don't always fix their rental home, yet still rent it with leaking roofs, mold (often hidden by paint instead of remedied), etc.
276. Rental properties keep raising rent every year with no improvements to the property. There should be a cap on how much rent can increase.
277. Residential and Commercial development in our area has been allowed to be a hodgepodge and is a complete embarrassment to our city and county. More planning must be done and there is a lot of work needed to our streetscapes to correct the overdevelopment that has been allowed over the past 5 years. There is no reason an apartment complex should be allowed to be built in a commercial section of Oleander Drive. There is no reason 4 car washes should have been allowed to be built within a one mile section on Market Street in Ogden.
278. Resources for securing what little affordable housing that does exist in NHC need to be more readily accessible and user friendly to navigate.
279. Right now, there is a lack of any affordable houses in Wilmington. I work two jobs, my husband works overtime and we have to have a roommate just to afford rent. It is near impossible to buy a house under 175,000 that is not falling apart. It is frustrating, ridiculous and saddening for someone, like myself, who was born and raised in Wilmington will not be able to live here much longer because of affordability.
280. See inside my butthole.
281. Senior affordable housing has been neglected in New Hanover County
282. Senior housing should be near food, medical and pharmacy sources
283. Service and government employees need to have the ability to earn a wage that allows them to live in the communities that they serve. The real estate industry is driving the increased cost of properties in this and

- surrounding counties. There should be a price cap on the commissions paid for listing and sales. Certain areas should be restricted on the size and style of housing units allowed.
284. Short-term rentals of properties needs to be controlled or ended in residential districts to support affordable housing. This problem is not being addressed, likely because development interests are controlling the discussion, and want to profit from building affordable housing. There need to be total restrictions on STRs of all types in areas zoned for residential housing!
 285. Since I first moved to Wilmington in 2009, prices for rental apartments have skyrocketed to become unaffordable for young professionals. Recently house prices have also soared making homes less affordable. Either salaries need to be adjusted or there needs to more diversity in available houses for sales, and rental properties need more management to not extort renters with increasing prices.
 286. Single parents should have better options. Luxury condos, apartments, etc need to be stopped.
 287. some form of residential rent stabilization would be helpful
 288. Something needs to be done immediately to make better use of existing vacant properties prior to clearing-cutting developments, with a particular eye towards housing the rapidly increasing houseless population. Additionally, consideration needs to be given to the possibilities regarding the stabilization of continuously increasing rent and housing costs.
 289. Something needs to be done, I'm not sure what but if things continue to trend the way they are many people will have to move out of the area.
 290. Stop allowing the big builders to come in and built housing developments and complexes that are not affordable to the majority of the citizens!!
 291. Stop cramming more homes in this county. This is only making roads and shopping areas congested and frustrating to get around town. Start building in surrounding less dense counties.
 292. Stop over developing. Conserve green space.
 293. Stop the gluttony and give the folk who make you rich a chance to own our own homes at reasonable prices! And raise the minimum wage to 15.00 an hr without raising rents or housing prices! STOP THE OPPRESSION!
 294. Survey was complete.
 295. Thank you for doing this research. People are really struggling.
 296. Thank you for doing this survey. The county needs to stop allowing all our green space to be eaten up by luxury apartments that most people here can't afford to live in. They are barely doing anything to help with infrastructure and the increasing population is not helped by adding 2309 more apartment units. Builders shouldn't be allowed to put in new apartments unless they have at least half as affordable. There needs to be more incentives for them to do so.
 297. Thank you for your survey. As I stated previously, I believe that low-density development throughout the county/city (but close to amenities and public transportation) is a more successful model of low- and moderate-income housing. I grew up in a city in Connecticut where the wealthier communities around us somehow managed to locate most low-income housing in high-density developments in our downtown. I had several high school friends from "the projects," but I think their lives would have been better if they had more diverse communities and if they hadn't been "stigmatized" by where they lived.
 298. Thanks for putting a survey out for this. It's a shame we couldn't have meetings where the conversation could be held about issues that aren't manufactured by people that may not be suffering from a lack of affordable housing options or affordability in general. I think in NC we cannot require certain things of developers so create incentives that actually entice. If we have density bonuses be sure that the additional density is actually wanted, work it in with the LDC rewrite so that it is more than just a policy/recommendation.
 299. Thanks for the survey and research. I believe these housing issues need attention and thoughtful solutions.
 300. That the housing lists be open to more than no income families, have more availability and not hold the assumption that because I am white, it should be easy for me and my family to find housing, It has been anything but easy. All races are effected by the housing crisis that is happening in New Hanover County. I was recently denied because I was too poor for low income housing by the amount of 167 a month. I have also never been able to apply for any housing in New Hanover County because the list is always closed.

301. That they be very careful of who they allow to move in. I am in low income housing and a single parent that worries and pay my bills and keep to myself and this is the worst place I've ever lived. I'm scared most of the time for my family. I wish they would be more strict in who they rent to
302. The appraisal process may impact diverse communities with regard to perception vs reality of home values. Older communities were not all built by one builder with uniformity. I may not be stating my case well but comparable properties is not always a 'fair' value assessment tool.
303. The area that I live in has a high crime rate I would like to move to a different neighborhood but I do not have the financial funds to afford living in a different neighborhood.
304. The city and county need to build more single family homes no apartment homes.
305. The city since Hurricane Florence has forgot about the average worker and has let the rent triple and double over the years without raising pay for workers. Which forces regular people out. Rent or prices for houses should fit the environment they are in. Houses in town should not be sold or rented at the same price as houses on the out skirts of the middle of town. 8th street should not be the price of Pine Valley. Also, we need to stop gentrification and leave some places to the ethnicity to help improve the area. This helps the environment and the people that live there.
306. The cost of living is to high. I have a daughter that graduated college and could not find a apartment that she could afford. She had to move to Greensboro to be able to find an apartment she could afford with her having to pay back student loans and car payment. Wilmington has become a place for the rich not poor or middle class!
307. The cost of rentals in Wilmington in general is insane. You need to do something about the high rental prices. And do something to help out people in the 50-60,000 income range
308. The cost to purchase a home has increased exponentially in Wilmington in the past few years. Four years ago, a two bed two bath townhome was 80,000. It's now over 130,000. The biggest employer in the area is UNCW and the salaries there are not able to keep up with the rise in housing costs especially because salaries have not gone up with inflation. My rent goes up \$30 a month each year.
309. The County and City need to get a grip on the demise of older housing stock especially in the city and prohibit sales to these slumlords that own up to sometimes 100 houses and they do improve them, they charge outrageous rent and these houses become even further rundown which leads to tearing them down.
310. The county and city need to invest in opportunities to provide financial assistance to developers which entices them to build affordable housing units.
311. The density is unhealthy, dangerous and stressful. Traffic, noise, pollution is relentless. People can't be normal in these overpopulated conditions. Crime, accidents, mayhem is rising for no good reason. Greedy developers are destroying our environment. Air, water soil, green space, walkable communities, access to nature, clean shell fish, easy access to recreation, safe bike paths. Comprehensive public transportation. All the while we are surrounded by poor rural communities which would benefit from affordable housing. Let the poor counties grow!
312. The developments need more regulation and oversight. It's not about quantity. We need quality work that's well thought out and ready for our future.
313. The focus should be on getting companies to come to the area to provide good paying jobs rather than on low income housing.
314. The home prices seem to be growing much faster than local wages. It feels more and more difficult to buy a home in the local area with each year.
315. The housing market in our area is artificially inflated by high-income and retiree populations. It is difficult to live in some areas of the county, even with a \$150,000 income from two working parents.
316. The infrastructure and lack of excess water solution is already apparent in our area and not being addressed. More housing is not the solution, it is apparent it is the problem.
317. The infrastructure is already stretched to its limits and the coastal erosion is not sustainable with urban growth.
318. The issues should have been addressed a long time ago but catering to developers has put us in this situation along with being on the coast.
319. The lack of affordable housing has increased the homeless population and has caused many families and individuals to struggle or move away from the area.

320. The main thing I don't like about affordable housing is that the people in the area someone wants to build in fight it. The County agrees, so it gets turned down. Now the owner of the property goes to the City and asks to be voluntarily annexed. Perfect example, Publix 12 acre lot, now City. Amberleigh apartments on Market St, now City. The County is turning into swiss cheese because the City does not back up what the County decides to do. I currently live in the County. Nineteen years ago, if I wanted to live in the City I would have moved into the City.
321. The narrative for affordable housing needs to change from a negative perspective to a positive one. Everyone wants affordable housing not just low income based individuals or families. How can an individual or family be able to afford a roof over their head if their employer is paying them a very low wage, even minimum wage. Everyone in NHC/Wilmington does not have a \$30000 salary.
322. the need is DESPERATE! PEOPLE MAKING MINIMUM WAGE, IN 2 WAGE-EARNER HOUSEHOLDS CANNOT FIND SAFE, SECURE HOMES AND NEIGHBORHOODS FOR THEMSELVES AND THEIR CHILDREN. WAKE UP! IT IS HORRIBLE THAT WE WILL JUST WALK BY ON THE OTHER SIDE OF THE STREET, KNOWING THAT PEOPLE ARE LIVING WITH CHILDREN IN CONDITIONS THAT WE WOULD NEVER TOLERATE. KIDS NEED SAFE HOMES, IN NEIGHBORHOODS THAT TEACH THEM ALL THAT THEY CAN ASPIRE TO ANYTHING, AND THAT THEY ARE NOT MORE THAN OR LESS THAN ANYONE ELSE
323. The over building in the Wilmington/Greater Wilmington area is out of control. The elected officials that run the local government are not considering the best interest with this wild building in the area. It has caused flooding and congestion to most areas. The infrastructure is not keeping up with the construction. The worse part of it all is the building taking place is not with "affordable housing" it is with luxury housing/amenities. So their profits are high (as many in our local government have real estate business) but the community as a whole suffers. Single young/old/middle age people have no options and when you add a family to that, it becomes even less so. Very sad to see that their profit is greater than the needs of the community they were elected to help and oversee. I will not be voting for anyone with a real estate license.
324. The population has been growing steadily in SENC and is growing even faster since covid-19! BUT... Development of land in Castle Hayne and northern NHC is crippled in many areas due to the lack of water and sewer line availability. Developers are selecting Pender Co. over NHC very often due to CFPUA's lack of water and sewer line availability! Many find it very difficult to work with CFPUA and get answers out of them with regard to water and sewer line availability to lots/parcels. You can't get anyone to take a call happily (other than Lorraine the receptionist), they want you to send an email and when you receive a response several days later they are short and still often requires a call to get more clarity on. It's a systematic long standing issue that is literally preventing development in some cases and pushing development to Pender Co.
325. The price of housing either needs to be lowered to be more affordable, or the minimum wage needs to be higher. It's almost impossible to afford a place to rent and all other bills required with a wage between \$7.50-\$14.00 an hour, even at 40 hours a week.
326. The price of property in Wilmington is ridiculous. Affordable homes are in really bad neighborhoods.
327. The price of rent does not allow for younger generations of a family to save in order to buy. Some families are able to pass down money, but not all are. So when you are starting from 0, most of your income goes to rent, and you have no money to save toward a down payment or other home ownership expenses, ownership becomes impossible. Rent being the same price as a mortgage should be a red flag.
328. The real estate community is Discriminatory in nhc. Period. And they are concerned about inventory and sales, not about nhc. You are up against a machine that could care less about people. Everyone knows it.
329. The real estate market here in Wilmington is excellent. However, for someone on a fixed income at my age, there are not a lot of choices to purchase a home. It is very depressing. I work part time and will go full time with more income. However, I don't believe I will be able to qualify for much if anything in a decent area.
330. The sad thing is that if I didn't buy my house 21 years ago, I couldn't even afford it today. NHC is running out of room to do even even build affordable housing if it doesn't act soon.
331. The term affordable housing is a catch-all phrase that is so ambiguous as to be meaningless. This survey has attempted to provide nuance, but the term must always be defined: "affordable" to whom!

332. The wages for many people who are the majority of this city/county service industry workers need living wages. No one can live off \$12.50 an hour and pay for anything alone. I don't understand why the job market wages here are so low ball.
333. The way development has been done in our area has been driven by the developers and not a strategic plan. Getting affordable housing options in a small county with expensive land costs is difficult.
334. There should be rules that help single parent that have more than 2 kids when it comes to renting they hear does to word and their less a chance for us to be able to get a good house in a good area for a better education for the kids and the rent her is crazy high for a parent that is single and winning the minimum wage
335. There are a lot of people in Wilmington who have good jobs. New Hanover County Schools is one of the largest employers in the county. I've worked for them for 24 years. I love my job and I'm happy with my salary. However, trying to find an apartment or another place to live was impossible. I had to have a roommate. At my age, who wants a roommate??? We have other expenses and I don't mean frivolous expenses either. Eventually, a friend let me rent her house at a price I could afford, my mother moved in with me and we were able to purchase the house. Not everyone is that fortunate. Keep in mind that most people in New Hanover County need a car to get to work. The city buses do not go into neighborhoods. You might have to walk a couple of miles or more just to get to a bus stop. That means a car payment - for a used, dependable car; one that you aren't going to have to immediately start putting money into to keep it running. I could go on, but I'll stop.
336. There are many eco-friendly building methods, which are cheaper to build and lead to lower utility bills, which are also better for weathering storms. Specifically, "Quonset hut" style building kits are aesthetically popular now, and can withstand storms better than traditional stick-built. Alternatively, multi-dwelling construction has been done using shipping containers, which are sturdy, affordable, and Storm-resistant.
337. There are many homeless people in Wilmington nc. Those who can afford to rent can't afford the basics and are always susceptible to losing everything in the event of financial crises. Affordable housing should be a right for all not an option. The rents downtown keep going up astronomically pushing more low income earners out with no where to go. Jobs are scarce especially since covid. Higher income earners complain about homelessness and crime. Providing affordable housing and jobs that pay a decent wage can benefit all parties.
338. There are places I'd love to live in, and have tried living in like Southern California, where it was very hard for my husband and I to live because as much as we loved it, we lived in a very small space (700sq.ft.) which cost us \$1600 a month. Eventually, we moved from there, and we came here for a job my husband was offered. When we think about California, we always say, "we loved it, but couldn't afford to live there on our salaries..." It's okay to not be able to afford living somewhere. You just find somewhere to live that you can afford to live in. Period. This means you may have to move to a town, or city, outside the one you work in, it may mean you will have a longer commute to work, it may mean you may have to move out of that city completely, and go find home and work elsewhere, it may mean that you may have to move to another state altogether, because your needs and your families' needs will be better met there. One thing I notice in this city is so many people moving here from other places, and they have no job prospect, no family, no friends, no support system. That is a scary proposition, and why should a mistake someone made end up becoming the burden of a whole community? Affordable housing is needed, yes. But, we cannot turn this whole city and its neighborhoods into affordable housing. That would not be fair to those who work very hard to pay their rent, their mortgages, and to live in nicer neighborhoods, that are safer and provide better schools.
339. There are several vacant lots that have run down homes in some communities, if they are in foreclosure or have delinquent taxes they could be used to build some affordable housing.
340. There are so many low and middle income families struggling to pay rent/ mortgage. Clearly not enough affordable housing in the area and what there is it's a long waitlist!
341. There aren't enough opportunities to buy more affordable in new hanover county, especially within certain sections of wilmington that may be closer to someone's work. I also think the idea of "affordable" is many times considered a lot higher than is actually affordable, especially based on minimum wage, as well as for single people or those who don't have a second household income

342. There is a definite need for senior affordable housing that is safe in all areas of this city.
343. There is a need for affordable student housing near campus and less privatization of student housing. Students can not afford the rent per bedroom and often get stuck in contracts.
344. There is already too much rental housing, apartments, condominiums, etc. in New Hanover County and more are being planned. Traffic has become significantly impacted
345. There is an incredibly needed for affordable housing, with DECENT rents. Not a slum area that the government builds but making landlords keep up with DECENT repairs, increased police presence in many areas due to crime and drugs. Using Habitat for Humanity for building or remodeling vacant and unused houses. Getting employment the offers higher pay. Getting and protecting housing for elderly and elderly with children or grandchildren. As a society now many of us elderly have custody of grandchildren. Allowing social services to help, as I found out. After a certain "criteria" or fixed income, they are not helping. I'll just myself as an example. I am elderly and receiving disabled through SS , my yearly income is a whopping 17500. A year and I was told at EVERY avenue I applied I was making OVER the limit for any help. That ludicrous. And HUD has been closed for couple years now. So with that being in mind, with cheapest rent I could find was approximately 800-1000 month, plus security and last months rent, I was homeless for 2 years. We seem to be the ONLY developed country that do NOT take care of their elderly. Then a year and a half ago I retained custody of two minor children. We were homeless loving in a tent then a nasty shelter until this awesome program helped us. WE NEED HELP , just for the dignity to live in a clean, less crime and drug free community for good , proud people to work and live. That we CAN afford to have a decent life not just a life with so many obstacles in the way.
346. There is way too much building in NHC and it is not done in a thoughtful way. There is an absolute agenda when and where building is taking place and it is directly tied to political interests.
347. There needs to be better paying jobs for this area to justify the higher cost of living here. Minimum wage and low paying service jobs make it hard for most people to live her for long. Others that come here to retire have earned their money elsewhere.
348. There needs to be more affordable housing for senior citizens. A married couple makes to much for subsidized housing and not enough for independent living places or a decent apartment with bathroom fixtures, step or walk in showers, considering that would probably at this point have medical expenses that all inclusive places do not currently take into consideration. More 2 suited homes. More 55-69 year old people taking care of older parents and needing homes with two owner suites on the first floor.
349. There needs to be more housing and also nice places to live
350. There should be a limit on how much rent can be charged by apartment owners. Renters are at the mercy of the owners who take advantage of them by increasing rents on a regular basis with no ceiling. These increases do not reflect increases in earnings by the renters. There is no oversight. Shelter becomes a heavy burden to afford.
351. There should be affordable housing for middle aged professionals, who work hard, want quiet, and not have lower income people who do not work, or keep up property around, making it a less desirable place to live. Some of us work hard, but are still low income, but do not & will not live in an unsafe, undesirable place, or location. There should be something for those of us who are "stuck in the middle." Not lowest income/ not working, but work hard and like to take pride in where we live, & want it to be nice.
352. There should really be a team or coalition to inspect and examine these rental homes for safety.
353. They also need to give people that been in trouble a chance to get an apartment on there on if they been out of trouble for at less a year.
354. They attract crime, drugs, and bring down property values of everything they surround. People who live in low income housing just don't have any respect for others and simply don't know how to act like respectable adults.
355. They really need to help homeless people more often
356. This area has way too many unaffordable housing developments. I have a unique situation but I know families and people are struggling to find places.
357. This City and County has not done a good job at planning, I have lived here 50 years. Planning is not a thought when building new developments. Our schools are over crowded, flooding has been a problem, and roads full of traffic. I would like to see more thought and planning done before developments are

- approved. Growth needs to be controlled. Housing our low income residents has not been a priority and needs some creative problem solving at this point.
358. This county is a joke! politicians must be on the take..... They allow developers build everywhere without concern for the environment or the citizens in the community! now you want to stuff more crap down our throats, corruption and BS..... build in brunswick or lender! such BS!
359. This is a difficult task because so many people are moving here and it continues to drive up the costs due to increased demand. I don't think there are really good solutions because that is out of the city's control. Making housing more affordable would simply drive more people to move here causing an even bigger problem.
360. This is a very timely topic, thank you for sending out this survey. I'm hoping you'll get a few more correct answers to the "Affordable Housing definition" question from some of our area Realtors than you would've received this time last month since we recently discussed the stigma associated with this topic locally.
361. this is probably the worst, biased survey I have ever seen. if you want to address perceived housing problems get an unbiased professional survey writer. Housing is NOT an issue that governments can/should address. Just look at any government housing. Would you want to live in it. If you want to make housing more affordable , cut the taxes on property, that is what drives up the costs of housing. Really, look at the costs and stop trying to fit your predetermined views into a problem you have already written the presentation to present.
362. This issue is very critical if Wilmington is to maintain the economic progress it is and is planning to make. Many of the jobs here are service-oriented positions and do not provide the salaried income that is appropriate for the prices that are not charged for houses. I believe this is one of the most critical areas that the county will have to address
363. This whole county needs to have more affordable housing choices available. The homeless rates are way too high in this area and with people losing their jobs and or having less income due to COVID 19 the housing issues are going to continue to spiral out of control unless something is done to help the low income families who are struggling to make ends meet.
364. too far from my kids. would like to be closer so they can also ride bus to school from my home
365. Too many high income housing units and developments are being constructed. Most are unaffordable to full time workers barely making minimum wage
366. Too many people are housing insecure due to their mortgage or rent costing 30% or more of their income, not counting other fixed living expenses.
367. Too many people are minimally housed or at risk of becoming homeless, especially downtown. Newcomers are moving here who can afford the market price for high quality housing but too many long-time residents, especially our black and senior neighbors, are unable to afford to live here. We can't welcome all these new residents and turn our backs on our neighbors.
368. Unfortunately, New Hanover county or Wilmington do not provide many alternatives for lower priced housing because of the limited land mass and associated costs of living. I think lower priced housing would have to be built in neighboring counties that have more and cheaper land resources.
369. Until the county and city stop putting their own profits above the greater good of their citizens they were elected to represent nothing will change. I don't think the government must dictate who builds what, but stop approving 'LUXURY APARTMENTS' as they are described by nearly every developer. I understand the lack of land means prices are going up, but if you are going to approve all of these rezoning requests (which are not required to be approved) and Conditional requests, how about requiring a percentage of affordable housing? Enough carte blanche bowing down to developers which also happen to be campaign contributors. Our local officials are all bought and paid for.
370. Use the old k-mart lot on college road. Close to the university, access to all of Wilmington and surrounding areas. Control the violence and crimes in already existing affordable housing areas.
371. Wages MUST increase. There needs to be incentives to provide increased wages. If this doesn't happen then it won't matter what incentives are given to developers to build more affordable housing. Land use decisions must be more responsible and more sustainable. Stop allowing sprawl.
372. we are a society of working for what you have affordable housing is important but not mixed with higher valued properties

373. We are in desperate need of affordable housing for minimum wage earners, seniors on a fixed low budget, individuals and families making less than 35,000 per year. And families of three or more making 50,000 or less per year. Minimum wage earners and low income seniors have the greatest need for affordable housing. But two and three bedroom apartments and houses are also very very unaffordable in the city and county. Affordable housing, not real estate development, should be priority number one for local government. Real estate development has far too much financial influence on our city and county officials. Our local government has ignored the housing needs here for decades, focusing on real estate development and gentrification instead. There is much corruption.
374. We have developers fleecing out local economy by over building premium units. They put a strain on our local infrastructure workout giving anything back other than higher rents and nonrefundable fees. Make these developers have a bell curve portfolio of they want to build: instead of incentives require all apartment companies/builders with over a certain number of units have a certain percentage rented at \$650 or under, more at \$800 and under, and under \$1000. This would force the people profiting from our economy to give back and avoid the tax payers paying for affordable housing. Many don't need subsidized, we need builders to build something beyond this bullshit split room housing for college students and or reasonable rents which dried up when tribute etc. Bought out all the local apartments. Also a Max limit on the amount charged for pet fees and make it refundable, and make monthly pet fees plus pet deposits illegal - it should be one or the other.
375. We have paid off off our mortgage and are happily hoping to die in our home :-). We love our neighborhood because we have stable households with a variety of income levels, races, and generations.
376. We have to stop creating mono-income developments. Housing from the \$300s (or whatever number is chosen) is just poor building practice, shortsighted, and just plain lazy. Neighborhoods always used to be mixed income in the past. We need to develop more new construction that mimics old neighborhoods - where there is a \$150k home next to a \$300k home next to a rented duplex. This is just smart development. There is no need for an "affordable neighborhood" if all neighborhoods include some affordability.
377. We live in NorthChase, which includes a variety of living situations
378. We need affordable housing, but not at the sacrifice of the environment. Too many developers are tearing down trees in flood zone areas. We need a comprehensive climate change building plan that takes into account storm damage, among other issues. Also, need to look at the current infrastructure and if it can support additional people. Here, off of Greenville Loop, so much development has happened and caused and increase in traffic and accidents.
379. We need affordable housing. Everything in Wilmington that's being built now it's over \$1,000 and residents of Wilmington don't have the income to afford high rent. Even our seniors are having a hard time trying to pay rent
380. we need it!!
381. We need more high density properties. I'd love to see Ogden developed with smaller affordable cottage style homes for lower income families. Rents are outrageous in our area for lower income families.
382. We need more homes with at least 66% garage space.
383. We need to also consider quotas for all new developers. If you're profiting off "premium" apartments you should have to have a minimum amount of apartments under \$1k. Make it a cost they shoulder as part of doing business in our area
384. We need to find a house that we can afford even after retirement.
385. We need to take a broader view on affordable/workforce housing and link the housing with economic opportunity. While stable housing is a fundamental condition for a person or family to thrive, it is not a guarantee. Unless residents have an environment in which they can make a good living, the housing is not realizing it's potential.
386. We the public are getting a one sided sales pitch for government involved affordable housing. The government had no business meddling in the housing market, especially since the government caused the crash in 2008 in the manhe of affordable housing.
387. We think there should be a concerted effort to encourage people to expect to assist in some way in purchasing or renting their own homes. Make prudent financial decisions instead of waiting for the rest of the community to pay their way. We've worked multiple jobs for 40 years each, and practiced

conservative spending and budgeting instead of putting our hands out and waiting for others to provide housing for us. People should be encouraged to obtain jobs to pay for their needs. There are Help Wanted signs all over New Hanover County. Instead, we see individuals pan handling every day for hours rather than taking the effort to find a job.

388. Well when you make minimum wage you really cannot afford anything
389. When applying for affordable housing, it's never as simple as it's advertised to be sometimes
390. When I am ready for retirement I may want to move to a smaller home, one without a yard to keep up, etc. but I still would want to be near to shopping, restaurants, etc.; not in an elderly only community - right now I don't know where that would be in Wilmington.
391. Why is there not a program for families that want to start purchasing a home?
392. Wilmington and New Hanover County are in dire need of affordable housing. This is one of the most important issues facing the area.
393. Wilmington and NHC needs to think regionally for housing affordability. The land costs, building costs, infrastructure costs will price lower income persons out of the housing market. There is plenty of land in the surrounding counties.
394. Wilmington has a housing crisis that is nearly unmanageable at this time. I work in the mental health/Substance use field, often with the houseless population and their number one need is housing. Local shelters are abusive and hardly put in the work to help residents access long term housing. Housing should be provided to houseless people for free. I also do not think there should be a drug screening requirement or job requirement, but I do believe that people with a history of violence should be placed in areas away from schools and community programs.
395. Wilmington has become extremely gentrified. The city will be left with only rich old white men and just rich people in general coming down from New Jersey/NYC etc. It is a running joke how disappointing the job market is here along with the extreme cost of living. Most try to find a better city to call home. I can't imagine where/how anyone finds a place to live here making minimum wage at 7.25 an hour. At least in other states the minimum wage has been raised to at least 15 an hour.
396. Wilmington has been segregated by race from its creation. It has been perpetuated by Social Services, Realtors, and our Local, State and National governments. Systemic segregation funded by our government continues to this very moment. Someone decides that people of one color live in this area and people of a different color live in a separate area. Even among the poor someone decides that people of color live in government housing and the white poor live in trailers, apartments or with family. Someone is making that decision every day and that ensures racism, and segregation legally continues, in this City, County, State and Country.
397. Wilmington has uncontrollable growth without the infrastructure to support the growth. (Roads, schools etc) Cost of living is way too expensive.
398. Wilmington is already overbuilt and most apartments (new) have been way over built. Not many people with the incomes in our area can afford to rent without a room mate. I think there should be a moratorium on any rental apartments unless they are designated for seniors. They have a very real problem with safe 1 story or elevators buildings for people living on a small ss income. Many are becoming homeless and those that are not able to walk stairs are being put in jeopardy as there are not enough assisted living complexes that one with a limited income can stay. Wilmington has a large aging population and are in desperate need of this being addressed now.
399. Wilmington NC housing is out of control with pricing on rental and ownership.
400. Wilmington needs affordable housing asap- stop building all these expensive apartments. Think before you build ...for example...Gordon road is so congested with traffic and they are still building apartments for a two lane road....smh. People with low income like nice things too. Give them a chance to be a homeowner or live in another part of the city.
401. Wilmington needs affordable ONE bedrooms.
402. Wilmington NEEDS more affordable housing. Quality affordable housing. Research shows that consistent, safe housing decreases the need/costs of many other social factors. If we can spend millions on a municipal golf course, we can budget more money to help folks get off the street.
403. Wilmington, being a college community, is a difficult place to find affordable housing for my family because college students can rent a home and cost share. Being retired my income will not get any larger

- and everything is going up. My rent has increased. \$50/ in the beginning and now \$100/month every year we've lived here. Started at \$900 is up to \$1300. Cannot afford to stay another year. Cost of living has increased as well but wages do not reflect the increased costs.
404. Wilmington/NH County is in serious need of affordable housing. The location of these types of housing should be well thought out so as not to interfere with existing home values and expectations of home owners. I purchased my home wisely, within my means and I expect it's value to increase over the years due to desirability of the area. If my neighborhood were to be surrounded by apartments (high end OR low end) the value of my area would suffer as many people do not want to live near high traffic, high density areas. It has NOTHING to do with the income level of those that would live in these structures and EVERYTHING to do with location, location, location for savvy home buyers. Existing homes should not lose value to provide for others. Building options exist.
405. With land being at such a premium, it seems lots in the city could be utilized for tiny or accessory homes. Having a housing stock that includes smaller homes for seniors to "age into" or for young adults to start out should help stabilize areas because the owner-to-renter ratio would be greater. It's another great way to provide affordable homeownership opportunities to those that currently find it out of reach. I would say that we need to be ok with taller units being built in other areas beside the expensive ones down by the Cape Fear River. Oh, and we should look at incentivizing affordable housing for our builders. I believe Winston-Salem has proactive policies that help build in affordable housing with each new development.
406. Without clear incentives for builders, affordable housing is not going to happen anywhere. City/county planning/inspections need to be the driving force not the obstacle.
407. would enjoy more space since we have been so cooped up from Covid.
408. yes the country board is putting housing now in areas where ever the builders want to... this is not right. they say oh its ok no traffic problems... they are not looking ahead at all. putting in multi family housing in areas now where the roads are narrow and water problems flooding are not being take care of. they need to fix problems they have now... not make new ones. sc
409. Yes there is no reason that a family cannot find a 4 bedroom 2 bath house for under 1500 a month that is a lot for one earner. It makes it near impossible to move out of unwanted living arrangements.
410. Yes, we need to build neighborhoods with accessory dwellings so that more people have the option to own their home & rent out the accessory dwelling to help make payments. Zoning needs to be addressed to allow modular built homes with these accessory dwellings.
411. Yes. I need help with a new home. ive lived in the same spot for over 20 years and i need to leave. the energy here is stagnant which has a strong frequency that is paralyzing. Ive had both my sons taken from me which is heartbreaking. I need an energy shift. I could tell an immediate difference in my energy when i stayed elsewhere for periods of time.
412. You guys need to support the efforts of Eden Village a new 32 home development in Wilmington northside for the homeless that is trying to raise funds and obtain grants now. Please check out their website for details.
413. Your maps are ridiculous because there's no way to zoom in to see the boundaries for the different zones.

Appendix I - INFOGRAPHICS

Affordable & Workforce Housing

Public Opinion Study



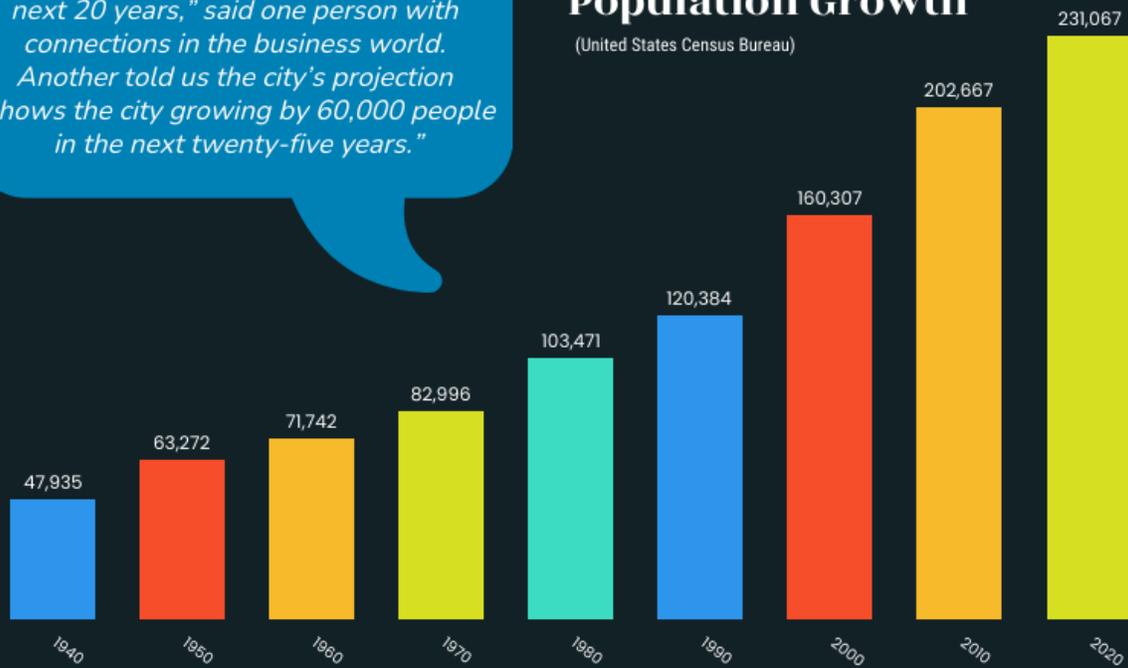
31.4%
 Increase in Population
 since 2000
(ACS 2020 Estimates)

“Wilmington is a highly desirable place for many, many people to want to live.”

“It’s no secret that our region’s population is growing very rapidly,” said one. Some specific numbers were offered to support that general expectation. “We’re supposed to grow our city population by 50% in the next 20 years,” said one person with connections in the business world. Another told us the city’s projection “shows the city growing by 60,000 people in the next twenty-five years.”

Population Growth

(United States Census Bureau)



Center for Housing & Community Studies

chcs.uncg.edu

Affordable & Workforce Housing

Public Opinion Study



"It's not like the builders aren't filling these homes," said one community leader. "I mean, it's kind of a free market situation, they can find people willing to pay that. The problem is, people are saying it prices out not just your low wage earners, but your mid-range, your teachers, nurses, police officers who are sort of the fabric of your community."

50.3%

New Hanover Renters Cost Burdened

(ACS 2014-2018)

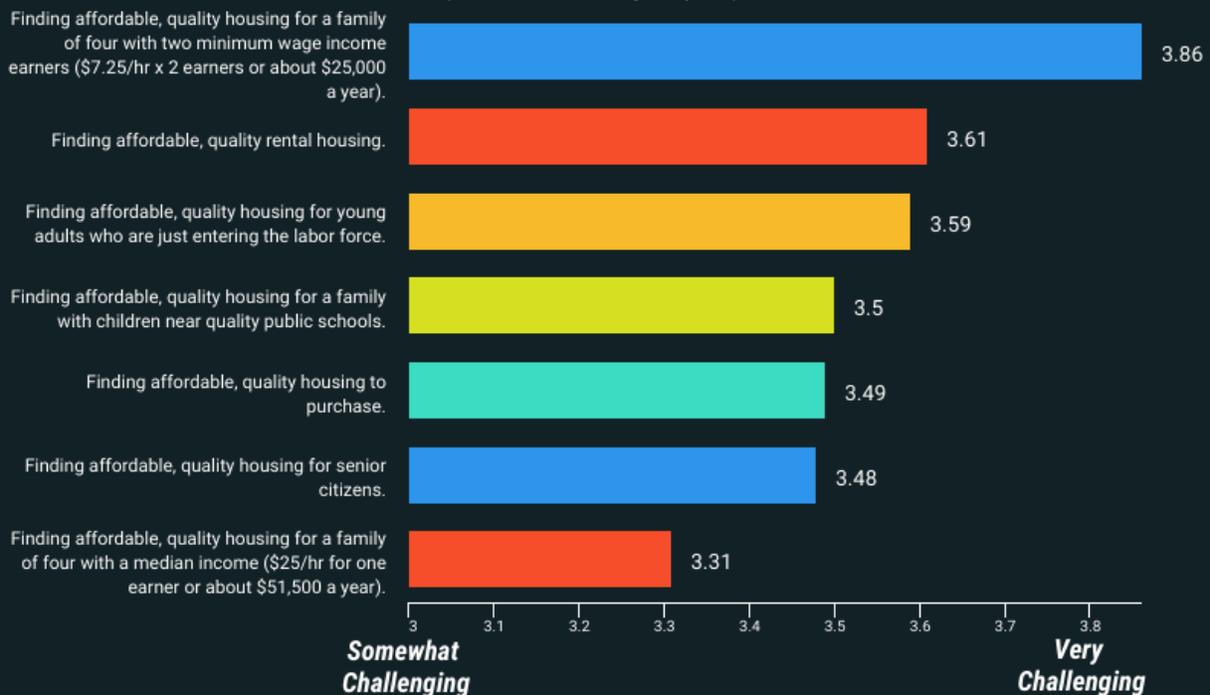
63.6%

Residents Worry about Cost of Housing

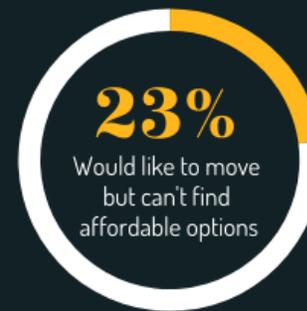
(CHCS Affordable Housing Survey 2021)

Challenges to Finding Affordable Housing

(CHCS Affordable Housing Survey 2021)

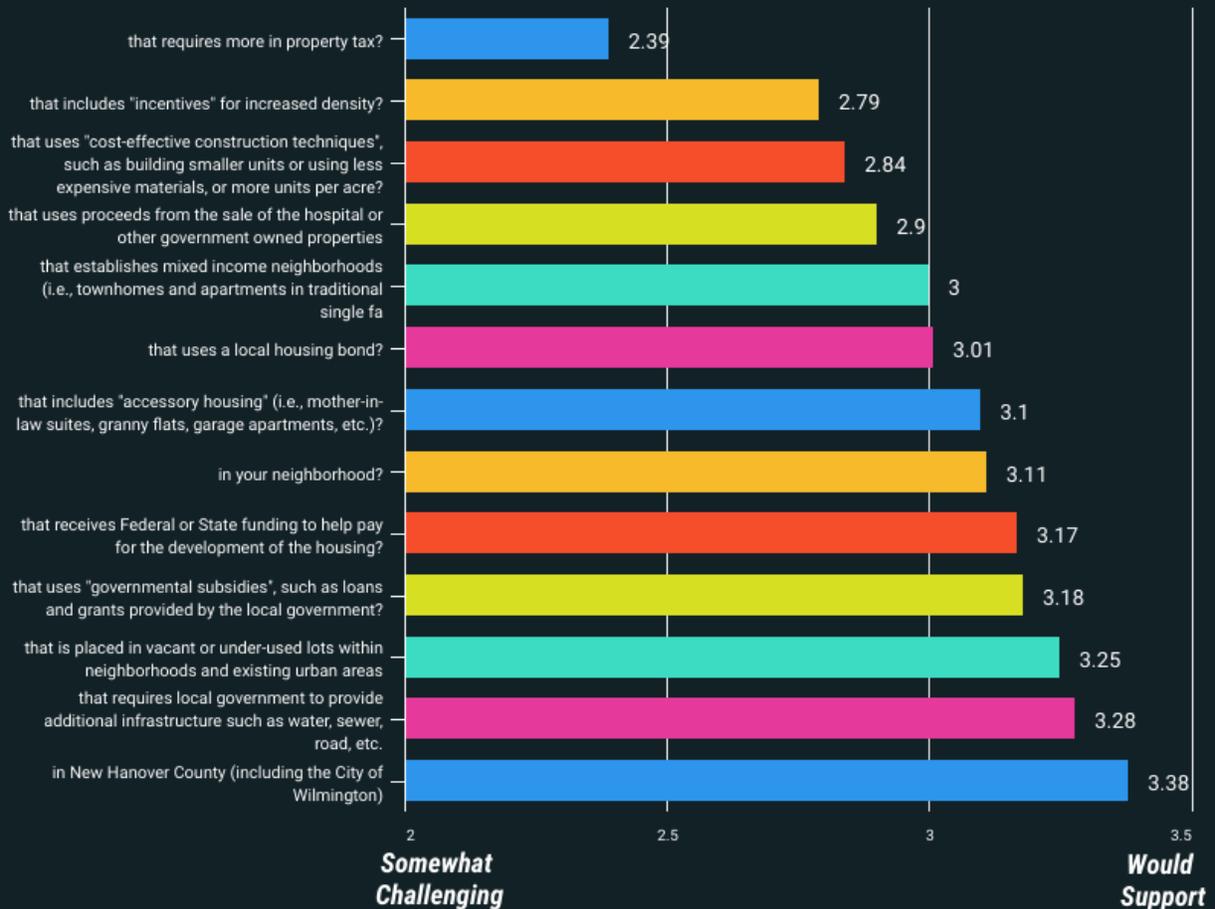


Affordable & Workforce Housing Public Opinion Study



Would you support affordable housing programs...

(CHCS Affordable Housing Survey 2021)

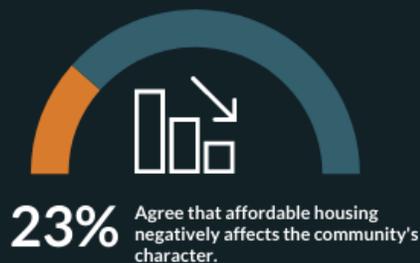
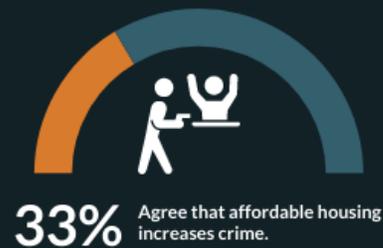
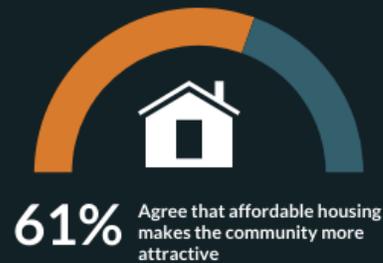
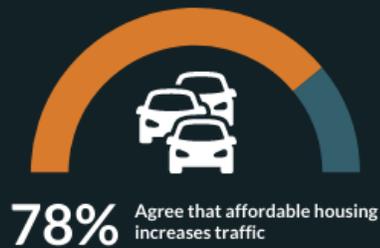
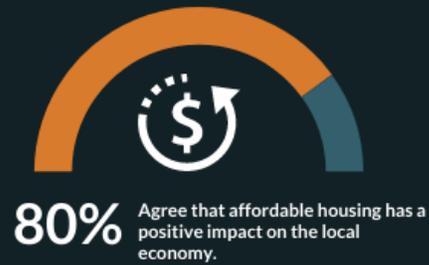
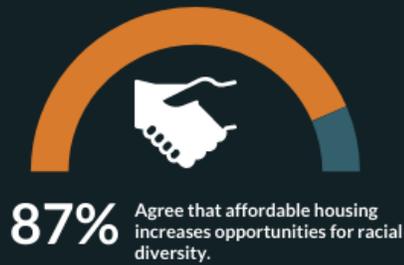


Affordable & Workforce Housing

Public Opinion Study



Perceived Impact of Affordable Housing



Affordable & Workforce Housing RECOMMENDATIONS



#1

Advocacy & Educational Outreach

Strong public support for development of workforce and affordable housing, as well as pockets of mistrust and resistance have been identified. Public engagement and education should address myths and stereotypes and promote informed public policymaking. The Workforce Housing Advisory Committee should have primary responsibility for the development, communication, and implementation of recommendations and development of an action plan. A Workforce and Affordable Housing Master Plan and timetable should be prepared. Continued City and County engagement will be needed.

#2

Land Use Recommendations

Zoning ordinances give rise to divisive approval proceedings for workforce and affordable development. Amendments should provide for higher density residential development by right. The City of Wilmington should target available infill sites in disinvested neighborhoods. Accessory Dwelling Unit (ADU) regulations should be tailored to affordable neighborhoods with infrastructure capacity. Extending the reach of infrastructure in the County would encourage new construction relieving pressure elsewhere. The City and County should incentivize development of affordable housing and the set-aside of affordable units in market-based projects.

#3

Programmatic Recommendations

Down payment assistance is an effective tool to combat rising home prices and dwindling opportunities. The City of Wilmington Home Ownership Pool program has been popular and should be expanded. Use geographic bonuses to target neighborhoods where need is greatest. Likewise, low- and moderate-income homeowners' inability to keep up with maintenance and repair needs can lead to dispossession. The Rehabilitation Loan Program has been able to help homeowners stay in their homes and keep homes affordable and should be expanded.

#4

Funding Recommendations

The Housing Plan should set a target for the total Housing Plan budget to be raised and expended over the plan period, and a target for the total number of new affordable housing units, repairs, and rehabilitation home loans, etc. Survey data show public support for public investment in workforce and affordable housing, but less support for increased taxes. The City and County should consider bond issues, a tool used with great effect by the other great cities of North Carolina. Bond proceeds and other public funds may be used to fund a revolving loan program that would support the construction of affordable housing, home repairs, development incentives, and the other programs referred to here.