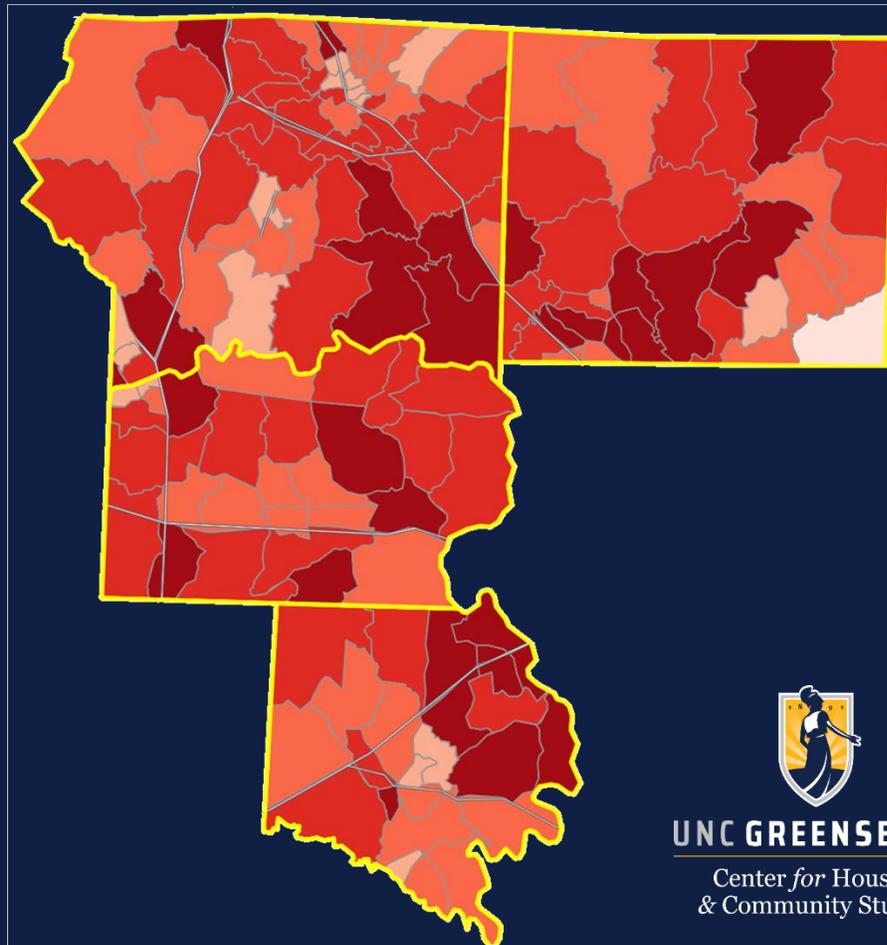


Analysis of Impediments & Assessment of Fair Housing Choice

SURRY COUNTY HOUSING CONSORTIUM



UNC GREENSBORO
Center for Housing
& Community Studies

Center for Housing & Community Studies
2019

Analysis of Impediments & Assessment of Fair Housing Choice

Surry County Housing Consortium

Report Submitted to the Piedmont Triad Regional Council (PTRC)

September 1, 2019

Prepared By

Stephen J. Sills, PhD, Director

Phillip Sheldon, MPA Research Assistant

Center for Housing and Community Studies

The University of North Carolina at Greensboro

3704 Moore Humanities and Research Administration Building,

1111 Spring Garden Street; Greensboro, NC 27412

Voice: 336.334.3863

Fax: 336.334.4624 ATTN: Stephen Sills, CHCS

Email: chcs@uncg.edu



UNC GREENSBORO

Center *for* Housing
& Community Studies

Contents

EXECUTIVE SUMMARY	1
Socio-Economic Context	1
Housing Context	1
Fair Housing Complaint Review	2
Mortgage Lending.....	2
HUD Subsidized Households.....	2
Survey of Residents	3
Experiences of Discrimination.....	3
Understanding of Protected Classes	3
Support for and Understanding of Fair Housing Laws	4
Perceived Promoters and Barriers to Fair Housing Choice	4
Interview and Focus Group Findings Relevant to Housing Policies	4
Impact of Minimum Housing Standards	4
Minimum Lot Requirements	5
Proactive Fair Housing Testing.....	5
Impediment 1: Lack of Affordable Rental Housing	6
Impediment 2: Lack of Affordable Housing for Sale.....	6
Impediment 3: Fair Housing Education and Outreach	6
Impediment 4: Private Lending Practices.....	7
Impediment 5: Accessible Housing.....	7
Impediment 6: Rurality as an Impediment to Fair Housing	7
SECTION I. INTRODUCTION	8
Background	9
The Federal Fair Housing Act	9
Analysis of Impediments Methodologies	11
SECTION II. SOCIO-ECONOMIC CONTEXT	15
Demographic Context.....	15
Segregation and Diversity Indices	23
Economics Context	25
SECTION III. FAIR HOUSING LAW AND CASE REVIEW	31

Fair Housing Issues, Services, and Activities.....	31
Complaint Process for HUD	32
Section 504 Complaints.....	33
Complaint Process for the NCOAH/CRD-Housing Discrimination Section.....	34
Rural Areas	34
SECTION IV. REVIEW OF FAIR HOUSING STRUCTURE	35
Civil Rights Act of 1866	35
Section 1982.....	35
Section 1981.....	35
The Equal Protection Clause.....	35
North Carolina Fair Housing Act	36
The Equal Credit Opportunity Act	36
Americans with Disabilities Act	37
Fair Housing Act of 1968.....	37
Summary	37
Prohibited Activities	37
Additional Protection If You Have a Disability	38
NC Complaint Review 2000-2016.....	39
Surry County Housing Consortium Complaint Review 2014-2019.....	39
SECTION V. FAIR HOUSING IN THE PRIVATE SECTOR	41
Housing Context	41
Mortgage Lending Analysis (HMDA Data 2018)	47
Disparities in Non-White Mortgage Approvals	47
SECTION VI. FAIR HOUSING IN THE PUBLIC SECTOR	52
FY2020 North Carolina FMR Local Area Summary	52
HUD Subsidized Households.....	53
SECTION VII. PUBLIC INVOLVEMENT	57
Survey of Residents	57
Survey Respondent Characteristics.....	58
Perception of Community & Neighborhood	60
Experiences of Discrimination.....	63
Reasons Not to Move to More Diverse Areas.....	66
Public Awareness of Fair Housing Law	67

Understanding of Protected Classes	67
Support for and Understanding of Fair Housing Laws	69
Perception of Restricting Choice or Access.....	69
Perception of Steering.....	69
Opinions on Landlords/ Homeowners Discrimination.....	70
Perception of Denial of Mortgage Applications Based on Income	70
Perceived Promotors and Barriers to Fair Housing Choice.....	71
Key Informant Interviews	74
Marketing Issues	75
Limited Transportation Options.....	76
Housing and Disabilities	77
Fair housing and Affordability.....	78
Focus Groups	79
Davie County	80
Surry County.....	82
Stokes County.....	83
Yadkin County.....	85
SECTION VIII. SUMMARY OF FINDINGS	87
Socio-Economic Context.....	87
Housing Context	87
Mortgage Lending.....	87
HUD Subsidized Households.....	88
Survey of Residents	88
Experiences of Discrimination.....	89
Understanding of Protected Classes	89
Support for and Understanding of Fair Housing Laws.....	90
Perceived Promotors and Barriers to Fair Housing Choice.....	90
Interview and Focus Group Findings Relevant to Housing Policies	90
Impact of Minimum Housing Standards	90
Minimum Lot Requirements	92
Proactive Fair Housing Testing.....	92
SECTION IX. IMPEDIMENTS AND SUGGESTED ACTIONS.....	95
Impediment 1: Lack of Affordable Rental Housing	95

Goal 1: Promote Preservation of Existing and Development of New Affordable Rental Housing.....	95
Impediment 2: Lack of Affordable Housing For Sale	96
Goal 2: Promote and encourage the development of for-sale single family houses for low- and moderate-income households.	96
Impediment 3: Fair Housing Education and Outreach	97
Goal 3: Improve the public’s knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.	97
Impediment 4: Private Lending Practices.....	98
Goal 4: Improve access to credit for minorities.	98
Impediment 5: Accessible Housing.....	99
Goal 5: Improve accessibility of housing for those with disabilities.	99
Impediment 6: Rurality as an Impediment to Fair Housing	100
Goal 6: Regionalization of Fair Housing Enforcement and Planning	100
Works Cited.....	101
APPENDICES	112
Appendix A - History of Segregation.....	113
History of Segregation	114
Discrimination in Lending	114
Impact of Public Investments	116
Addressing Discrimination.....	116
Appendix B - HUD Complaint Form 903.1	118
Appendix C – NCOAH Discrimination Complaint Form.....	126
Appendix D - Affirmatively Furthering Fair Housing Data	128
Demographics.....	129
Demographic Trends	130
Racial/Ethnic Dissimilarity Trends	130
R/ECAP Demographics	131
Publicly Supported Housing Units by Program Category	131
Publicly Supported Housing Units by Race/Ethnicity	132
Demographics of Households with Disproportionate Housing Needs.....	133
Demographics of Publicly Supported Housing Developments, by Program Category	134
Demographics of Households with Disproportionate Housing Needs.....	135

Demographics of Households with Severe Housing Cost Burden.....	136
Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children	137
Opportunity Indicators, by Race/Ethnicity	137
Appendix E - Public Meetings	138
Davie Public Meeting.....	139
Stokes Public Meeting	146
Surry Public Meeting	155
Yadkin Public Meeting	162
Appendix G - Survey Instrument.....	166
Appendix H - Survey Response Data.....	179
Frequency Tables.....	180
Everyday Treatment	191
Multiple Select Answer Tables	195
Bar Charts	198
Text Responses	208
Appendix I - Center for Housing & Community Studies	216
Features of the UNCG Center for Housing and Community Studies.....	217
CHCS Director	219
CHCS Research Assistant	220

EXECUTIVE SUMMARY

Socio-Economic Context

The area of the Surry HOME Consortium includes Yadkin County, Stokes County, Surry County, and Davie County. The area is home to an estimated 198,030 people living in 79,945 households (ACS 2013-2017). Overall, the population has grown only 6.4% in since 2000. The per capita incomes in the area were \$24,576 while median household income for the area ranged from \$39,071 to \$53,493, compared to the state of North Carolina with a median of \$50,320, and the poverty rate in the area was 15.7%. The area has become more racially and ethnically diverse over the last 18 years with the percentage of the non-white population growing 55.5% in the four-county jurisdiction and now representing 12.4% of the total population (see Figure below). While the trend from 1990 to 2010 on the most part was declining (communities were becoming more diverse and less segregated) the trend from 2010 to 2017 is clearly increasing in dissimilarity and in fact more segregated than in 1990.

TABLE 1 - POPULATION CHANGE BY RACE/ETHNICITY

	2000		2010		2018		2000-2018
	#	%	#	%	#	%	% Change
Surry HOME Consortium	187,113	100.0%	200,720	100.0%	199,076	100.0%	6.4%
White	171,299	91.5%	179,054	89.2%	174,484	87.6%	1.9%
Non-White	15,814	8.5%	21,666	10.8%	24,592	12.4%	55.5%
Black or African American	8,663	4.6%	8,450	4.2%	9,122	4.6%	5.3%
American Indian and Alaska Native	412	0.2%	603	0.3%	826	0.4%	100.5%
Asian/Pacific Islander	724	0.4%	832	0.4%	1,001	0.5%	38.3%
Some other race	4,367	2.3%	9,017	4.5%	10,220	5.1%	134.0%
Two or more races	1,648	0.9%	2,764	1.4%	3,423	1.7%	107.7%
Hispanic*	9,022	4.8%	14,654	7.3%	15,601	7.8%	72.9%

Housing Context

There were an estimated 91,952 housing units in this jurisdiction, with an estimated 13.1% of housing units vacant (ACS 2013-2017). The majority of the housing stock (68.5%) is single family detached followed by mobile/manufactured homes (24.1%) (ACS 2013-2017). A little less than a quarter 24.4% (or 19,524 households) rented their homes. More than a third of renters (37.7% or

7,351) were cost burdened (paying more than 30% of their income towards rent) while one in five (19.4%) home owners were cost burdened. While housing prices remained flat or declining 2005-2015; they have risen sharply 2015-2017.

Fair Housing Complaint Review

Between 2000 and 2016 there were 3,178 cases filed in North Carolina for fair housing violations. Most of these cases were on the basis of race (42.7%), followed by disability (35.30%), and national origin (18.9%). Fair housing complaint data covering the last five and a half years (January 1, 2014 to July 25, 2019) were requested from the U.S. Department of Housing and Urban Development, Region IV Office of Fair Housing and Equal Opportunity. There were six cases in the four counties of the Surry County Housing Consortium. Three cases included claims of discrimination on the basis of sex, three for disability, one for familial status, and one for national origin. Issues included discriminatory advertising, failure to make reasonable accommodation, dissimilatory terms or conditions, and coercion. Only one cease resulted in a settlement (\$500), one case is still pending, and four others were found to have no cause.

Mortgage Lending

Approximately 7,243 mortgage applications were filed for the Surry Home Consortium Jurisdiction. More than half (57.3%) were applications for conventional first lien mortgages. Most (90.6%) were for single family site-built homes and 9.2% for manufactured homes. Loans are denied for a variety of reasons: credit history (39.2% of cases), debt-to-income ratio (29.0% of cases), and lack of collateral (21.8% of cases) were the top three reasons. More than a quarter (27.8%) of applications by non-whites were denied compared with 18.3% of applications by white loan seekers. Effectively, there was a 13.4% difference between loan approvals for non-white and white mortgage seekers.

HUD Subsidized Households

The Fair Market Rent set by HUD for FY2020 in the Surry County Housing Consortium areas ranges from a low of \$510 for an efficiency in Surry County to a high of \$1,256 for a four-bed room in any of the other three counties. There were 1,693 subsidized units in the Surry Consortium. These units housed a total of 2,970 individuals. The average household income of residents was

\$12,083. The majority (78.5%) were female head of household, and more than half (51.5%) had a disability. Only about a quarter (24.3%) were occupied by minority tenants.

Survey of Residents

A survey of residents of the counties in the Surry Consortium was distributed online and on paper. A total of 162 surveys were completed. A majority of respondents (92.2%) were non-Hispanic White; two-thirds of respondents (65.3%) to the survey were female; three-quarters (75.5%) were married; and 40.2% had children living in the home. A small number of respondents (6.2%) indicated having a physical or mental disability.

Most residents were positive about their community. Most respondents indicated that they prefer neighborhoods made up of a mix of different races (76.0%). On the whole though, people celebrated diverse neighborhoods saying that race/ethnic difference bring different ideals, perspectives, life experiences to share and learn from.

Experiences of Discrimination

The main reason people think they were discriminated against was due to their income (15%) or their age (15%). Others felt it was because they were not married (10%), because of their sex (8.3%) or because they had children (6.7%). Only two individuals made complaints. Most said it wasn't worth it (24.1%), they didn't think it would help (17.2%), or they didn't know where or how to complain (13.8%).

Understanding of Protected Classes

A majority of respondents correctly identified disability, race, and ethnicity as protected classes. Only half (52.5%), identified religion as a protected class. Importantly, sex, familial status, and national origin were not identified by most as protected classes (less than 50% see Table 25). More than three-quarters of respondents (76.2%) misidentified age as a protected category. A little over a two-fifths of respondents (41.6%) believe that LGBTQ statuses are protected. More than a third were under the impression that same-sex couples (37.6%) and a quarter believe that unmarried couples (26.7%) are protected. Almost a third believe that people below the poverty line are protected (31.7%). More than one-in-ten respondents (13.9%) believe that people who are unemployed are protected.

Support for and Understanding of Fair Housing Laws

Improvements have been made in understanding of the illegality of restricting choice on the bases of race/ethnicity. While the 2006 HUD study “DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law” showed that 19% would restrict the sale to white buyers; locally we saw only 7.1% who would agree in 2013, and 3.4% today. A majority of respondents (91.4%) correctly identified that steering not legal. However, 10 of 116 respondents (8.6%) believed it to be currently legal to do so. More importantly, a follow-up question was posed – “*is it currently legal for a real estate agent to decide to focus the home search on all-white or all-black areas?*” in which 17.1% of respondents indicated that it is *legal* to steer home seekers to neighborhoods by race/ethnicity. More than half of respondents (53%) felt that homeowners and landlords should have the right to decide to whom they sell or rent.

Perceived Promoters and Barriers to Fair Housing Choice

Respondents were asked to identify things in their county that are currently working well with regard to promoting access to fair housing and community resources. Many simply indicated that they did not know about anything. Habitat and other non-profits, HUD Section 8, and others income-based programs were noted as promoting affordability. Respondents were also asked to identify things in their county that are not currently working well. Common themes were lack of affordable housing choices, high property values, lack of transportation options, cultural attitudes, governmental policies and practices that limit access to affordable housing, and too few public housing or Section 8 options.

Interview and Focus Group Findings Relevant to Housing Policies

Impact of Minimum Housing Standards

Throughout this analysis of impediments to fair housing within the Surry HOME Consortium (SHC) jurisdiction, residents and key stakeholders noted that housing in certain parts of the jurisdiction was substandard. Stakeholders informed researchers that individuals were living in homes that lacked stable flooring or, at the most extreme, had dirt flooring. The adoption of minimum housing standards will potentially alleviate the worst issues present within the housing market in the SCHC jurisdiction. Elkin, Dobson, and Mt. Airy have adopted minimum housing standards. The minimum housing standards adopted in these three municipalities have conditions in which housing inspectors can designate a residence as unfit for human habitation. The presence

of a minimum housing standard and effective enforcement could help prevent dangerous living conditions. Yet, almost certainly, the adoption and enforcement of minimum housing standards will lower the amount of affordable housing. Enforcement will remove substandard but affordable housing from the available. There is also the risk of displacement that comes with enforcement.

Minimum Lot Requirements

Large lots are common across rural communities. To some residents, large lots are a major factor in their decision to live in a rural area. Yet, large minimum lot requirements work effectively to halt denser development. While, from the perspective of rural residents, it is important to maintain the rural “nature” of the jurisdiction, there is the potential for easier development of denser housing types that still maintain the rural form that residents cited as a draw. From the focus group held in Stokes County, residents reported that there were one-acre minimum lot requirements for parcels not connected to municipal sewer and half-acre minimums for those lots that are connected to municipal services. Addressing minimum lot requirements can help create denser affordable housing. Regarding fair housing, the creation of more affordable housing can deconcentrate protected classes of residents and potentially allow for low-income housing in areas of higher opportunity.

Proactive Fair Housing Testing

Across interviews and focus groups, most respondents had difficulty determining if fair housing issues were present with the Surry HOME Consortium (SHC) jurisdiction. With affordable housing already difficult to access - given the presence of waitlists at many apartment developments - it is important that the units that are available that industry practices are non-discriminatory. Proactive fair housing testing is one method of obtaining data on the practices of local property managers, realtors, and lenders. Paired testing can help determine differences in treatment in renting and lending practices. From our analysis, there were only six reported fair housing complaints within the SCHC jurisdiction, leaving us to conclude that most discrimination that occurs within the lending and housing markets remains unreported.

Impediment 1: Lack of Affordable Rental Housing

Lack of affordable rental housing arose repeatedly in the data. More than a third of renters (37.7% or 7,351) were cost burdened (paying more than 30% of their income towards rent). Only 24.6% of all rentals are likely affordable for a 4-person family earning 30% of AMI between 2013-2017. This figure is lowest in Davie County where 19.8% are affordable at 30% AMI and highest in Surry where 29.6% are affordable at 30% AMI. Housing affordability repeatedly was discussed in focus groups, key informant interviews, and in survey comments. **Goal 1: Promote Preservation of Existing and Development of New Affordable Rental Housing**

Impediment 2: Lack of Affordable Housing for Sale

Lack of affordable single-family housing was also found in the data. About one-in-five homeowners (19.4%) were cost burdened. Only 22.7% of all single-family homes are likely affordable for a 4-person family earning 50% of AMI between 2013-2017. This figure is lowest in Davie County where 15.6% are affordable at 50% AMI and highest in Surry where 27.1% are affordable at 50% AMI. Starter homes, work-force housing, and affordable single-family homes were discussed in focus groups, key informant interviews, and in survey comments. Housing values have risen approximately 13.5% in the jurisdiction between 2005 and 2017. The greatest increase has been in Surry (20.2% increase in median home prices), followed by Davie at 17.6%, Stokes 11.6%, and Yadkin 4.5%. The rapid increase in the cost to purchase a single-family home has significantly limited the choice of housing for lower income households. **Goal 2: Promote and encourage the development of for-sale single family houses for low- and moderate-income households.**

Impediment 3: Fair Housing Education and Outreach

Lack of awareness of fair housing laws and principals were evident in the survey of residents as well as interviews with key informants. Further training of housing, planning, and non-profit professionals and public officials was also evident. Public surveys clearly indicated that residents do not know what to do when they face possible discrimination. Thus, there is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice. **Goal 3: Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.**

Impediment 4: Private Lending Practices

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants. Only 4.3% of loans applications in the Surry HOME jurisdiction were by non-white applicants and 27.8% were denied. Effectively, there was a 13.4% difference between loan approvals for non-white and white mortgage seekers. Access to credit and approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the jurisdiction, regardless of race and location. **Goal 4: Improve access to credit for minorities.**

Impediment 5: Accessible Housing

There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities. **Goal 5: Improve accessibility of housing for those with disabilities.**

Impediment 6: Rurality as an Impediment to Fair Housing

These recommendations, taken together, suggest that fair housing enforcement in rural areas is a collaboration between *local* stakeholders with knowledge of cultural norms and the history of development within the community. In an environment where housing resources are largely decentralized, collaboration between agencies is important as it allows entities to cost-share and expand access to services. We have found that, based on information from the interviewees that fair housing policies, activities and enforcement differ significantly between and among urban, suburban, and rural areas of the jurisdiction. There is little or no proactive fair housing activity as evidenced by the lack of complaints. While many urban areas like Winston-Salem have educational outreach services and some level of investigation or enforcement, rural areas reported that enforcement of fair housing law is viewed as an anti-business activity and therefore such efforts are directly or indirectly discouraged. Regionalization in fair housing enforcement and planning were received positively by many key informants interviewed and is clearly supported by the findings of this report and the research literature. **Goal 6: Regionalization of Fair Housing Enforcement and Planning.**

SECTION I. INTRODUCTION

This report was developed by the Center for Housing and Community Studies (CHCS) in response to a request by Rebecca Ashby, Housing Grants Coordinator, Piedmont Triad Regional Council. The project involved compiling, analyzing, and mapping local jurisdictional, state, and national data sources on residential housing disparities for the seven federally protected categories: Race, Color, Religion, Sex, Handicap, Familial Status, and National Origin. Local mortgage markets, house sales, public housing, voucher programs, market rental patterns, fair housing complaints, and other data points are referenced. Collection of primary data from stakeholders and key informants through public and stakeholder meetings and interviews aided in providing a comprehensive understanding of fair housing issues in the region. The analysis also included review of jurisdictions' laws, regulations, and administrative policies, procedures, and practices and an assessment of how those laws, etc. affect the location, availability, and accessibility of housing.

The preparation of this Analysis of Impediments to Fair Housing Choice (AI) serves as a component of the Piedmont Triad's efforts to satisfy the requirements of the Housing and Community Development Act of 1974. This legislation applies to any community receiving federal funding through the following programs: Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for Persons with Disabilities, and Emergency Solutions Grant. This AI covers the Surry HOME Consortium, the four-county area of Surry, Stokes, Yadkin, and Davie Counties, which received \$614,170 in federal funds directly from the Department of Housing and Urban Development (HUD) in the 2018 program year. Communities receiving HOME Investment Partnership are required to: 1) Examine and attempt to alleviate housing discrimination within their jurisdiction; 2) promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status or national origin; 3) promote housing that is accessible to and usable by persons with disabilities; and 4) comply with the non-discrimination requirements of the Fair Housing Act. The AI includes Assessment of Fair Housing for the combined four-county jurisdiction and meets current requirements by highlighting impediments and proposes action

Background

In 2011, the Northwest Piedmont Council of Governments (NWPCOG) and the Piedmont Triad Council of Governments (PTCOG) merged to become the Piedmont Triad Regional Council (PTRC). The PTRC is a voluntary association of municipal and county governments, enabled by state law to promote regional issues and cooperation among members. The PTRC serves seventy-three member governments in and around the Burlington/Greensboro/Winston-Salem/High Point metro area. It administers programs related to aging, criminal justice, housing, regional planning, water resources, transportation, lending, information services, personnel administration, recreation and open space, workforce development, etc. Among those programs the PTRC administers the HOME Investment Partnership Program for the Surry County Housing Consortium (SCHC). The Consortium consists of Davie, Stokes, Surry and Yadkin Counties. HOME funds are used for home repair and construction, and direct homebuyer assistance. The Consortium Council includes six members appointed by each Board of County Commissioners.

The Federal Fair Housing Act

The Fair Housing provisions of the Civil Rights Act of 1968 put an end to the legality of discriminatory practices, but because the law was the result of so much contention and compromise in Congress (Mathias and Morris 1999; Denton 1999; Schill and Freedman 1999; Kotz 2006), it lacked adequate enforcement provisions and had the effect of simply making ongoing discrimination harder to detect (Schill and Friedman 1999; Massey and Denton 1993; Yinger 1986). The Fair Housing Amendments of 1988 corrected the 1968 legislation's major flaws by strengthening enforcement mechanisms and broadening the scope of the original law (Massey and Denton 1993; Mathias and Morris 1999; Schill and Friedman 1999).

The Federal Fair Housing Act was passed just days after the assassination of Martin Luther King Jr. in 1968. Today this act, and its amendments, protects renters and home buyers from unequal treatment on the basis of race, color, religion, sex, national origin, familial status, and handicap. With very few exceptions, all units are covered under Federal laws. There are some exemptions for owner-occupied units where the owner is renting out one unit only. There are also some exemptions for boarding house-style units where the kitchen and bathrooms are shared. The law applies to all transactions and dealings with housing providers, mortgage brokers, homeowner's insurance agents, and anyone else engaged in the sale or rental of housing. Discrimination is illegal

in all housing-related activities, whether it occurs during the searching stages, when the tenant is currently in the unit, or when the tenant is leaving or has left the unit. Under Federal Law, there are 6 protected categories. Examples of Fair Housing violations include:

- Race / Color – An African American client arranged a rental by phone from another city. When she arrived at the unit on the move-in day the landlord took one look at her and said there was no way she could rent the place.
- Religion – While the number of cases filed since 1968 alleging religious discrimination is small in comparison to some of the other prohibited bases, an example may include: A landlord receives a complaint from a tenant who claims a Muslim tenant is "having a group of about five or six other Muslim men over to his apartment every Monday night." The tenant claims, "the men appear unfriendly" and thinks they may be "up to something." However, the tenant's visitors do not disturb the other residents in their peaceful enjoyment of the premises. A landlord could be accused of religious discrimination if s/he asks the tenant to refrain from having Muslim guests when there is no evidence of any violation of established property management rules.
- National origin – Many studies around the nation, including at least one recent study in the Piedmont Triad, revealed that Hispanic people are discriminated against, often on the basis of their accent. For example, some landlords refused to make repairs for Hispanic tenants, while making repairs for non-Hispanic tenants.
- Sex – Many advertisements on Craigslist will state “Females preferred.” This is illegal.
- Disability – A woman with a bad knee was denied her request for an accessible parking space so that she didn’t have to climb a set of 16 stairs every day. They refused the request continually for 3 years and the client ended up having to get a knee replacement. The case went to a jury trial and was settled for \$1 million. Under the Fair Housing Act an aggrieved person may, not later than one year after an alleged discriminatory housing practice has occurred, file a complaint directly with the U.S. Department of Housing and Urban Development (HUD), or a state or local agency that enforces laws that are “substantially equivalent” to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice.
- Familial status – It is illegal for a landlord to steer a family with children away from second floor units out of fear for their children falling off the balcony. It is also illegal to set overly restrictive occupancy limits.
- In addition, the North Carolina Fair Housing prohibits discrimination based on “the fact that a development or proposed development contains affordable housing units for families or individuals with incomes below eighty percent (80%) of area median income. It is not a violation of this Chapter if land-use decisions or permitting of development is based on considerations of limiting high concentrations of affordable housing.

Title VIII of the Civil Rights Act of 1968 and its subsequent amendments were designed to protect renters and home buyers from unequal treatment, yet testing has revealed continuing patterns of housing discrimination against protected groups. When these groups find their residential mobility blocked, it creates a barrier to spatial assimilation – a key component to socioeconomic and occupational mobility. The Fair Housing Act declares, “It is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States.” In addition, the law directs all executive departments and to administer their programs and activities related to housing and urban development in a manner that furthers the purposes of the Act.

Analysis of Impediments Methodologies

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act or FHA) and its 1988 amendments were designed to protect renters and home buyers from unequal treatment on the basis of race, color, religion, sex, national origin, familial status, and handicap. The FHA bars landlords from refusing to rent or sell housing, making housing unavailable, denying housing, setting different terms or conditions, or providing different housing services or facilities on the basis of one of the protected categories. Despite much improvement over the years, testing has revealed continuing patterns of housing discrimination against protected groups. When these groups find their residential mobility blocked, it creates a barrier to spatial assimilation, a key component to socioeconomic and occupational mobility.

The Department of Housing and Urban Development (HUD) requires that recipients of HUD funds conduct an analysis of impediments (AI) to fair housing choice every five years. The regulatory basis for the AI is found in the Code of Federal Regulations (CFR). Each jurisdiction is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard. 24 CFR 91.225(a)1 (HUD Consolidated Plan Certifications). Thus, an AI is a third-party evaluation of a city’s/jurisdiction’s housing market and the ability of all groups to access safe and decent housing in the marketplace. It includes an enumeration of barriers and policy recommendations for removing them.

On July 16, 2015, HUD published the Affirmatively Furthering Fair Housing (AFFH) final rule. This rule establishes a new process that HUD program participants must use to plan for fair housing

outcomes that will assist them in meeting their statutory obligation to affirmatively further fair housing. HUD's process includes an assessment tool that may be used by program participants to evaluate fair housing choice and access to opportunity in their jurisdictions, to identify barriers to fair housing choice and opportunity at the local and jurisdictional levels, and to set fair housing goals to overcome such barriers and advance fair housing choice. HUD has created the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)¹ which is publicly available and also for use by program participants to access HUD-provided data to conduct the fair housing analysis required as part of the Assessment of Fair Housing. On May 18, 2016 - A map rendering update was made to the AFFH-T updating R/ECAP map data from 2006-2010 ACS to 2009-2013 ACS. On September 29, 2017 AFFH-T Release 4.1 included functionality for some Public Housing Agency (PHA) maps and tables, additional features for the beta versions of state maps and tables, and other enhancements to the user experience.

On January 5, 2018, HUD suspended implementation of the agency's 2015 Affirmatively Furthering Fair Housing regulation by delaying submission of Assessments of Fair Housing until after October 31, 2020. The submission of these fair housing plans is tied to the 5-year cycle under which program participants must submit Consolidated Plans, most of which must be submitted before October 31, 2020. HUD's action means that most program participants will not be required to submit a fair housing plan for HUD review until 2024 or 2025. HUD does not *require* jurisdictions to conduct primary data collection in order to complete an Analysis of Impediments to Fair Housing Choice. Existing data from the AFFH-T and reports may be used to uncover potential disparities. However, relying on secondary data alone may skew findings. It is always the recommendation of UNCG CHCS that a comprehensive analysis of fair housing impediments should include primary, as well as the latest available secondary data, thus primary data has been collected and analyzed for this report and data and tables from the AFFH-T has been augmented by more recent data sources. The Center for Housing and Community Studies has utilized the AFFH-T as a starting point for data gathering (see Appendix D) choosing to use more recently released data from the American Community Survey (2012-2017) 5-year estimates files and the 2018 single year estimates instead. We have also drawn upon 2018 Home Mortgage Disclosure

¹ See <https://egis.hud.gov/affht/>

Act (HMDA) data from the Federal Financial Institutions Examination Council (FFIEC) and other more current data sources.

The project was conducted over a 3-month period (May 2019 to the end of Aug 2019). The process of AI development included public meetings and interviews with local fair housing stakeholders. The PTRC assisted CHCS Staff in providing local data, identification of local stakeholders, and local meeting spaces (such as community centers, libraries, churches) for conducting interviews and meetings. The project involved a modular, mixed-method design beginning with a meta-analysis of existing AI and planning reports. The synthesis of data from the reports provided a general assessment of current public and private fair housing programs and activities. Geographic information systems (GIS) and statistical analyses were performed with layers showing socio-demographic composition of the localities. Maps showed an overview of patterns of occupancy including census tract, census block, or count subdivision maps of proportion of population by each protected status; computation of GINI coefficients for each area; analysis of income, employment, and poverty data; and a housing stock profile for public and subsidized housing. Local laws, regulations (e.g. zoning), and administrative policies, procedures, and practices (e.g. code enforcement) which contribute to fair housing impediments were collected as well. Four public and stakeholder meetings (one in each county) was conducted to establish the key concerns of the community. These sessions were facilitated by Dr. Stephen Sills and/or Mr. Phillip Sheldon and were digitally recorded for the purposes of providing a reliable record of the sessions. The recordings were analyzed for key findings. Likewise, telephone and face-to-face interviews with key informant stakeholders (PTRC Staff, Commissioners, Fair Housing officials, developers, landlords, planners, mortgage officers, residents within the HOME program etc.) were conducted, recorded, and transcribed. These interviews explored issues and experiences related to the themes that emerged from the public and stakeholder meetings, examined major issues uncovered by prior studies, and filled in gaps left from data analysis. The PTRC and members of the Surry HOME Consortium assisted CHCS staff in providing local data, identification of local stakeholders, and selection of local meeting spaces (such as community centers, libraries, churches) for conducting interviews and meetings.

SECTION II. SOCIO-ECONOMIC CONTEXT

Demographic Context

The area of the Surry HOME Consortium includes Yadkin County, Stokes County, Surry County, and Davie County.² The area is home to an estimated 198,030 people living in 79,945 households (ACS 2013-2017). The average size of a household in this area ranged from 2.4 to 2.6. In 2018, the area was 87.6% White non-Hispanic alone, 4.6% African American alone, 5.1% some other race alone, and 1.7% two or more races (CHCS Computation from ACS 2018). Additionally, 7.8% of the population identifies as Hispanic ethnicity. Data from the U.S. Census indicate that 8,326 people or 4.2% of the population living in this area were "foreign born" (ACS 2013-2017). Approximately, 19.15% of the population is over the age of 65, more than half (59.5%) are of working age (18-64), and 21.4% are under 18.

Overall, the population has grown only 6.4% in since 2000. The area has become more racially and ethnically diverse over the last 18 years with the percentage of the non-white population growing 55.5% in the four-county jurisdiction. The greatest areas of demographic shift have occurred in Davie County where the population has grown 22.8% overall and the non-white population has grown 35.7%. Surry County has had the slowest growth; only 1.8% in the last two decades. Some of the population gained (3.3%) between 2000 and 2010 were lost (-1.4%) in the last eight years, especially among non-white populations (-14.6% overall). Stokes and Yadkin counties also experienced population loss 2010-2018. Mixed race, other races have continued to grow in all Counties. In all but Stokes County the Hispanic population has also grown.

² Includes or touches the following 2010 census tracts: 37169070100, 37171930801, 37169070300, 37059080100, 37169070200, 37197050400, 37197050101, 37171930802, 37171931102, 37169070600, 37169070700, 37197050102, 37059080400, 37197050502, 37197050200, 37169070400, 37059080200, 37197050300, 37171930102, 37197050501, 37059080700, 37171931002, 37171931003, 37171930700, 37059080300, 37171931103, 37171931101, 37171931200, 37171930101, 37171931001, 37059080600, 37171930902, 37171930600, 37169070504, 37171930201, 37059080500, 37169070501, 37171930202, 37169070503, 37171930901, 37171930501, 37171930301, 37171930502, 37171930302, 37171930400.

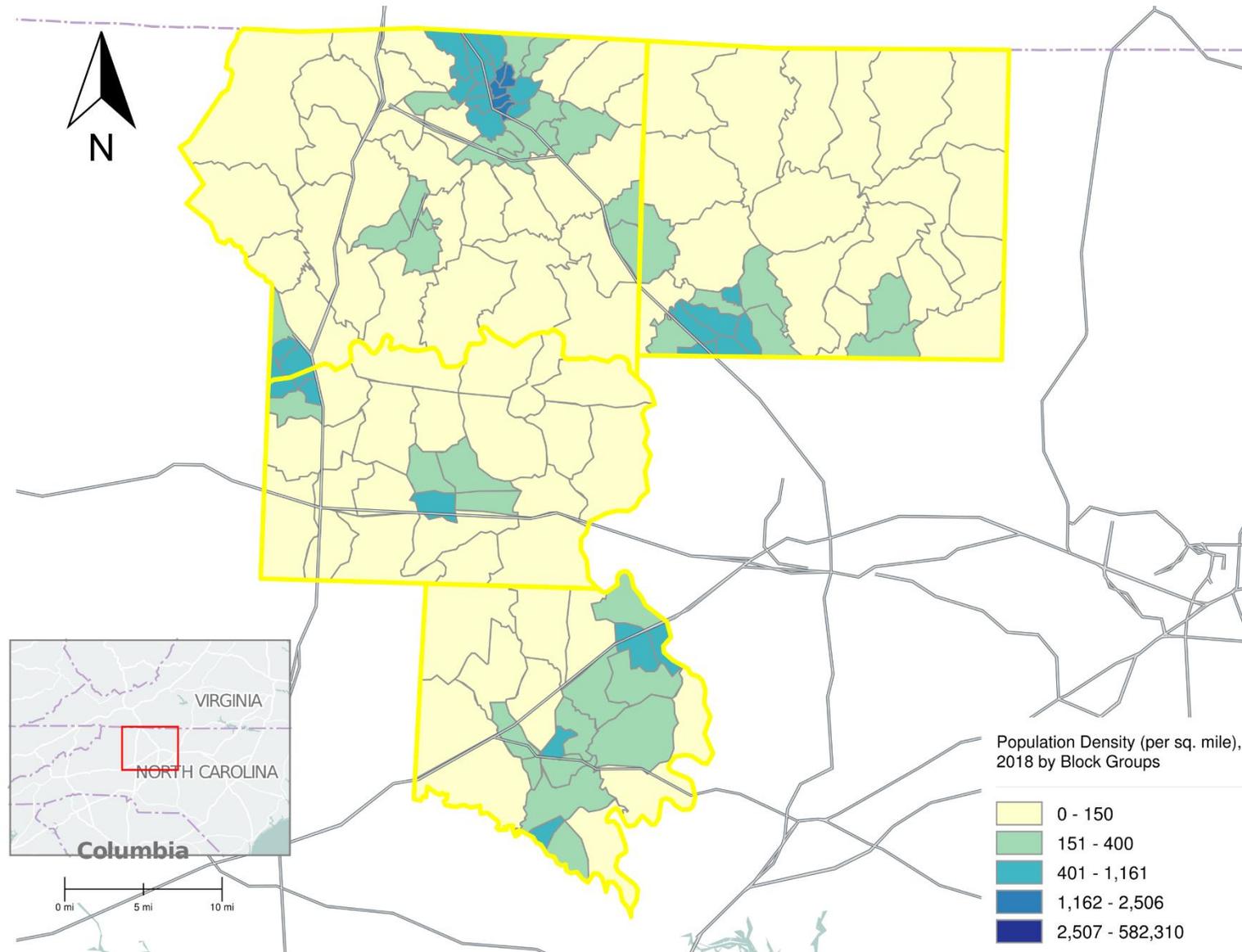


FIGURE 1 – POPULATION DENSITY SURRY HOME CONSORTIUM (ACS 2018)

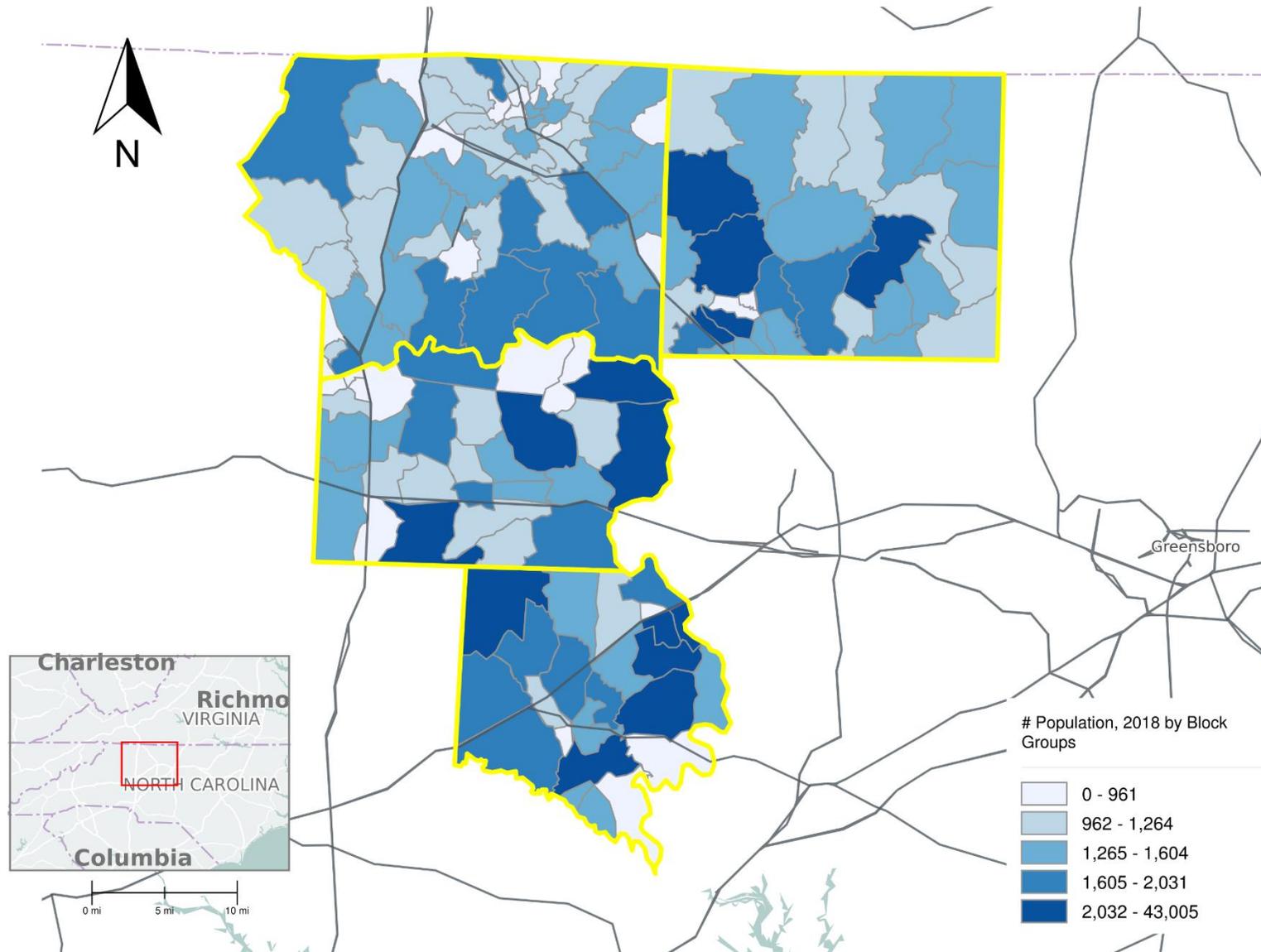


FIGURE 2 – POPULATION SURRY HOME CONSORTIUM (ACS 2018)

TABLE 2 – RACE/ETHNICITY SURRY HOME CONSORTIUM (ACS 2018)

	2000		2010		2018		2000-2018
	#	%	#	%	#	%	% Change
Surry HOME Consortium	187,113	100.0%	200,720	100.0%	199,076	100.0%	6.4%
White	171,299	91.5%	179,054	89.2%	174,484	87.6%	1.9%
Non-White	15,814	8.5%	21,666	10.8%	24,592	12.4%	55.5%
Black or African American	8,663	4.6%	8,450	4.2%	9,122	4.6%	5.3%
American Indian and Alaska Native	412	0.2%	603	0.3%	826	0.4%	100.5%
Asian/Pacific Islander	724	0.4%	832	0.4%	1,001	0.5%	38.3%
Some other race	4,367	2.3%	9,017	4.5%	10,220	5.1%	134.0%
Two or more races	1,648	0.9%	2,764	1.4%	3,423	1.7%	107.7%
Hispanic*	9,022	4.8%	14,654	7.3%	15,601	7.8%	72.9%
Davie County	34,835	100.0%	41,183	100.0%	42,760	100.0%	22.8%
White	31,504	90.4%	36,119	87.7%	36,591	85.6%	16.1%
Non-White	4,547	13.1%	7,558	18.4%	6,169	14.4%	35.7%
Black or African American	2,368	6.8%	2,811	6.8%	2,789	6.5%	17.8%
American Indian and Alaska Native	79	0.2%	146	0.4%	206	0.5%	160.8%
Asian/Pacific Islander	116	0.3%	202	0.5%	288	0.7%	148.3%
Some other race	458	1.3%	1,552	3.8%	2,003	4.7%	337.3%
Two or more races	310	0.9%	353	0.9%	883	2.1%	184.8%
Hispanic	1,209	3.5%	2,494	6.1%	2,785	6.5%	130.4%
Stokes County	44,711	100.0%	47,224	100.0%	45,935	100.0%	2.7%
White	41,774	93.4%	44,254	93.7%	41,965	91.4%	0.5%
Non-White	3,796	8.5%	4,223	8.9%	3,970	8.6%	4.6%
Black or African American	2,084	4.7%	2,000	4.2%	2,087	4.5%	0.1%
American Indian and Alaska Native	109	0.2%	289	0.6%	217	0.5%	99.1%
Asian/Pacific Islander	109	0.2%	111	0.2%	142	0.3%	30.3%
Some other race	393	0.9%	198	0.4%	719	1.6%	83.0%
Two or more races	242	0.5%	372	0.8%	805	1.8%	232.6%
Hispanic	836	1.9%	1,253	2.7%	1,247	2.7%	49.2%
Surry County	71,219	100.0%	73,551	100.0%	72,534	100.0%	1.8%
White	64,383	90.4%	67,694	92.0%	62,728	86.5%	-2.6%
Non-White	11,483	16.1%	12,972	17.6%	9,806	13.5%	-14.6%
Black or African American	2,965	4.2%	2,871	3.9%	2,963	4.1%	-0.1%
American Indian and Alaska Native	165	0.2%	338	0.5%	297	0.4%	80.0%
Asian/Pacific Islander	430	0.6%	274	0.4%	449	0.6%	4.4%
Some other race	2,459	3.5%	1,221	1.7%	4,921	6.8%	100.1%
Two or more races	817	1.1%	1,153	1.6%	1,176	1.6%	43.9%
Hispanic	4,620	6.5%	7,115	9.7%	7,407	10.2%	60.3%
Yadkin County	36,348	100.0%	38,254	100.0%	37,847	100.0%	4.1%
White	33,638	92.5%	34,590	90.4%	33,200	87.7%	-1.3%
Non-White	5,074	14.0%	7,409	19.4%	4,647	12.3%	-8.4%
Black or African American	1,246	3.4%	1,314	3.4%	1,283	3.4%	3.0%
American Indian and Alaska Native	59	0.2%	85	0.2%	106	0.3%	79.7%
Asian/Pacific Islander	69	0.2%	21	0.1%	122	0.3%	76.8%
Some other race	1,057	2.9%	1,790	4.7%	2,577	6.8%	143.8%
Two or more races	279	0.8%	454	1.2%	559	1.5%	100.4%
Hispanic	2,357	6.5%	3,745	9.8%	4,162	11.0%	76.6%

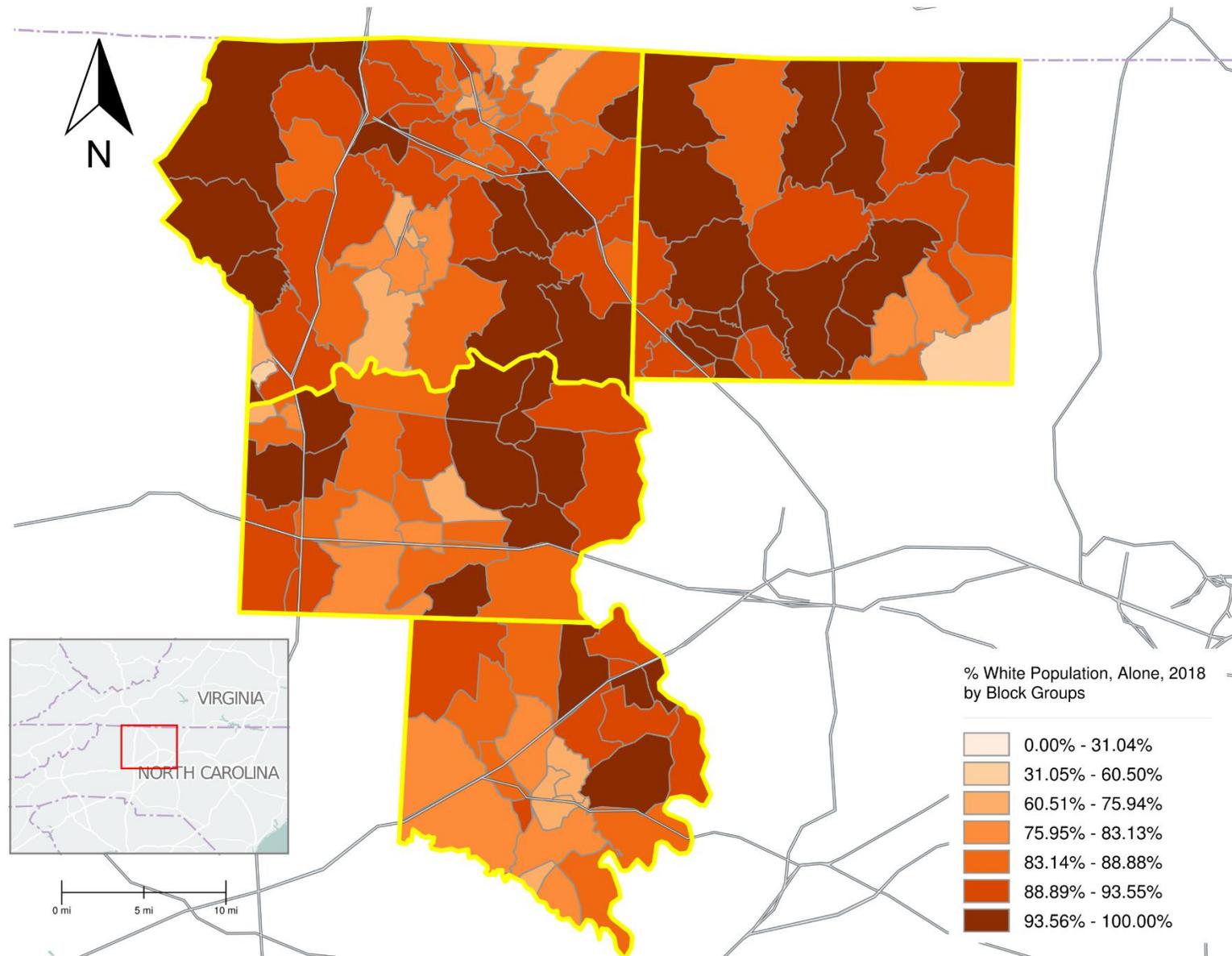


FIGURE 3 - PERCENT WHITE NON-HISPANIC ALONE, SURRY HOME CONSORTIUM (ACS 2018)

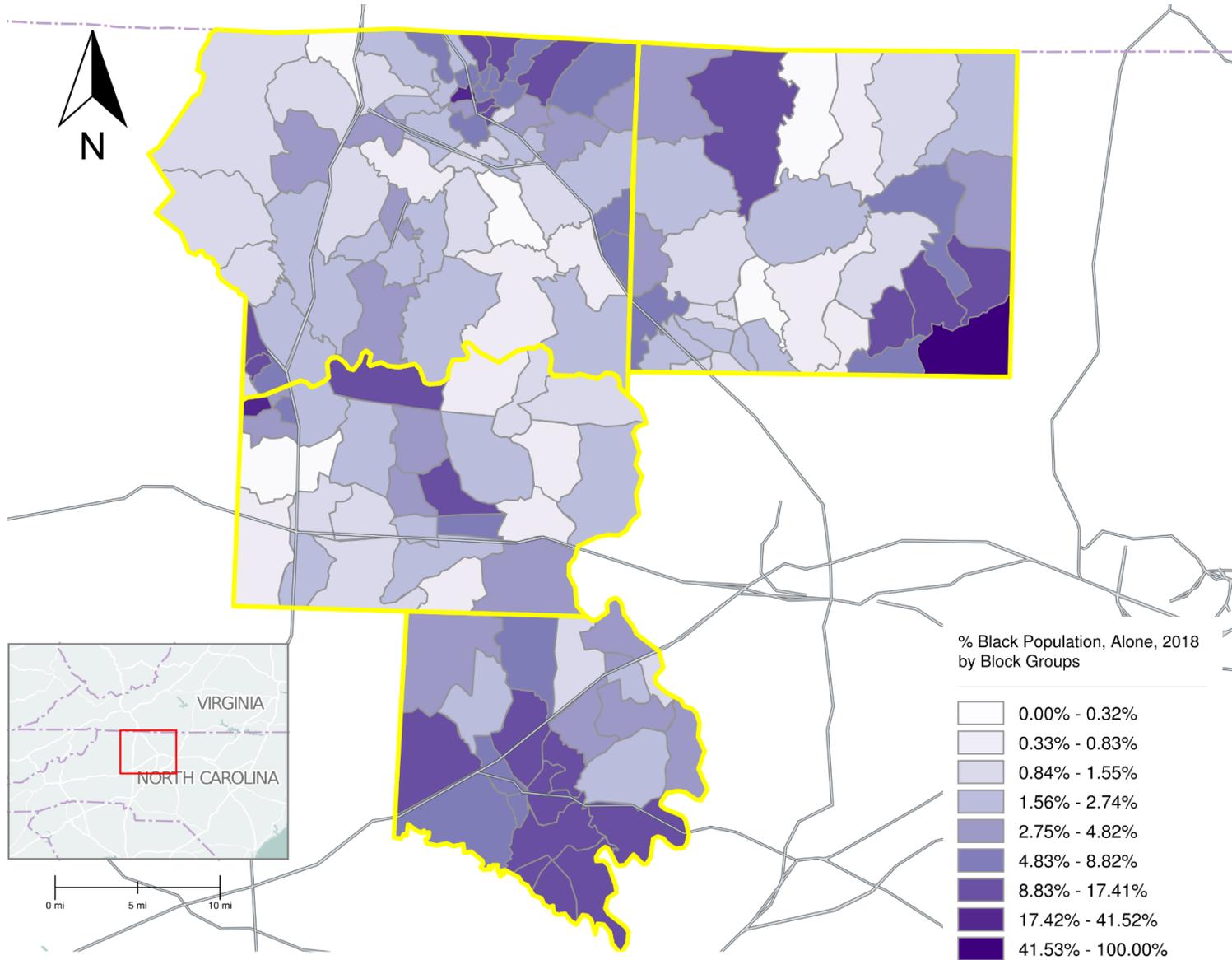


FIGURE 4 - PERCENT-AFRICAN-AMERICAN ALONE, SURRY HOME CONSORTIUM (ACS 2018)

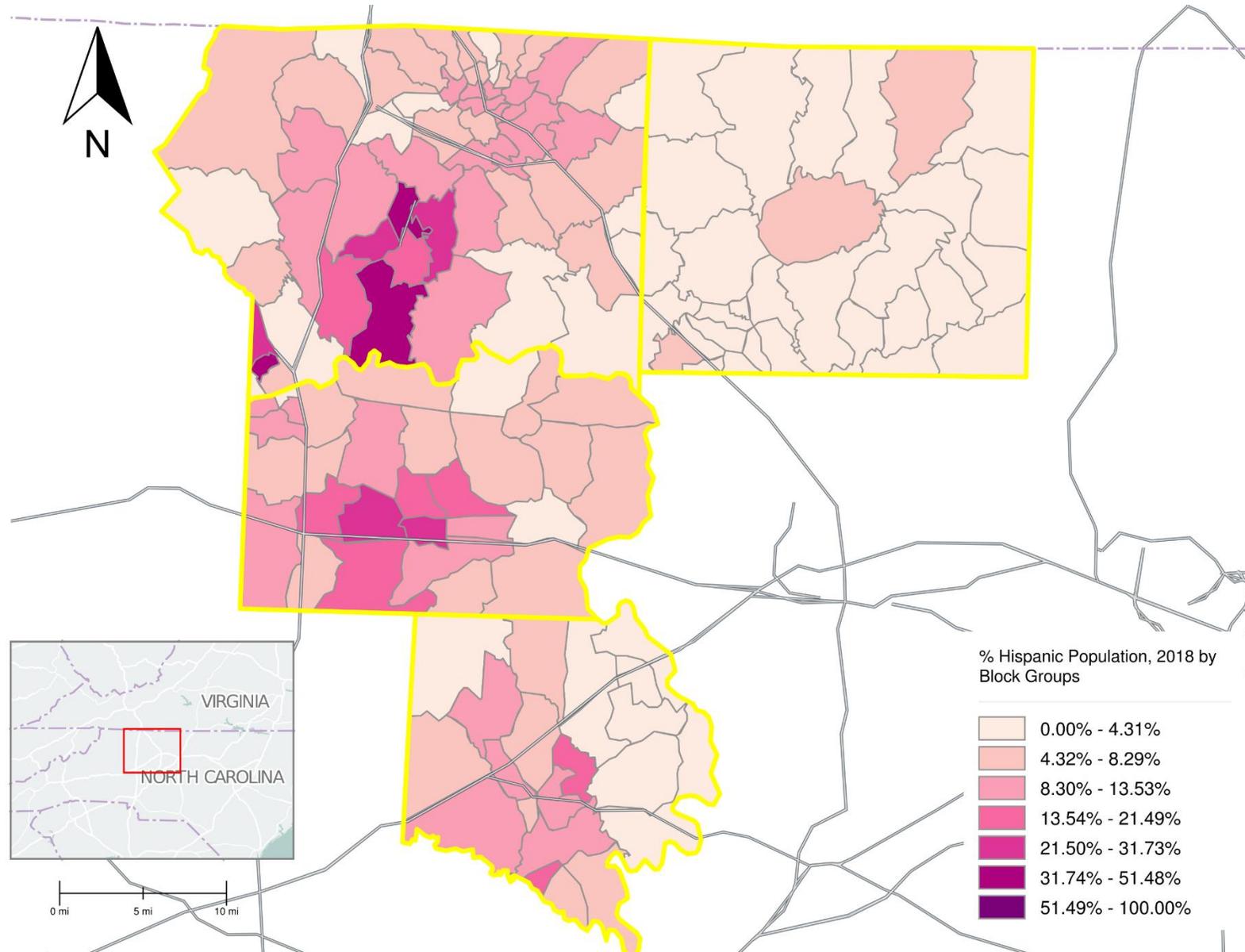


FIGURE 5 - PERCENT-HISPANIC, SURRY HOME CONSORTIUM (ACS 2018)

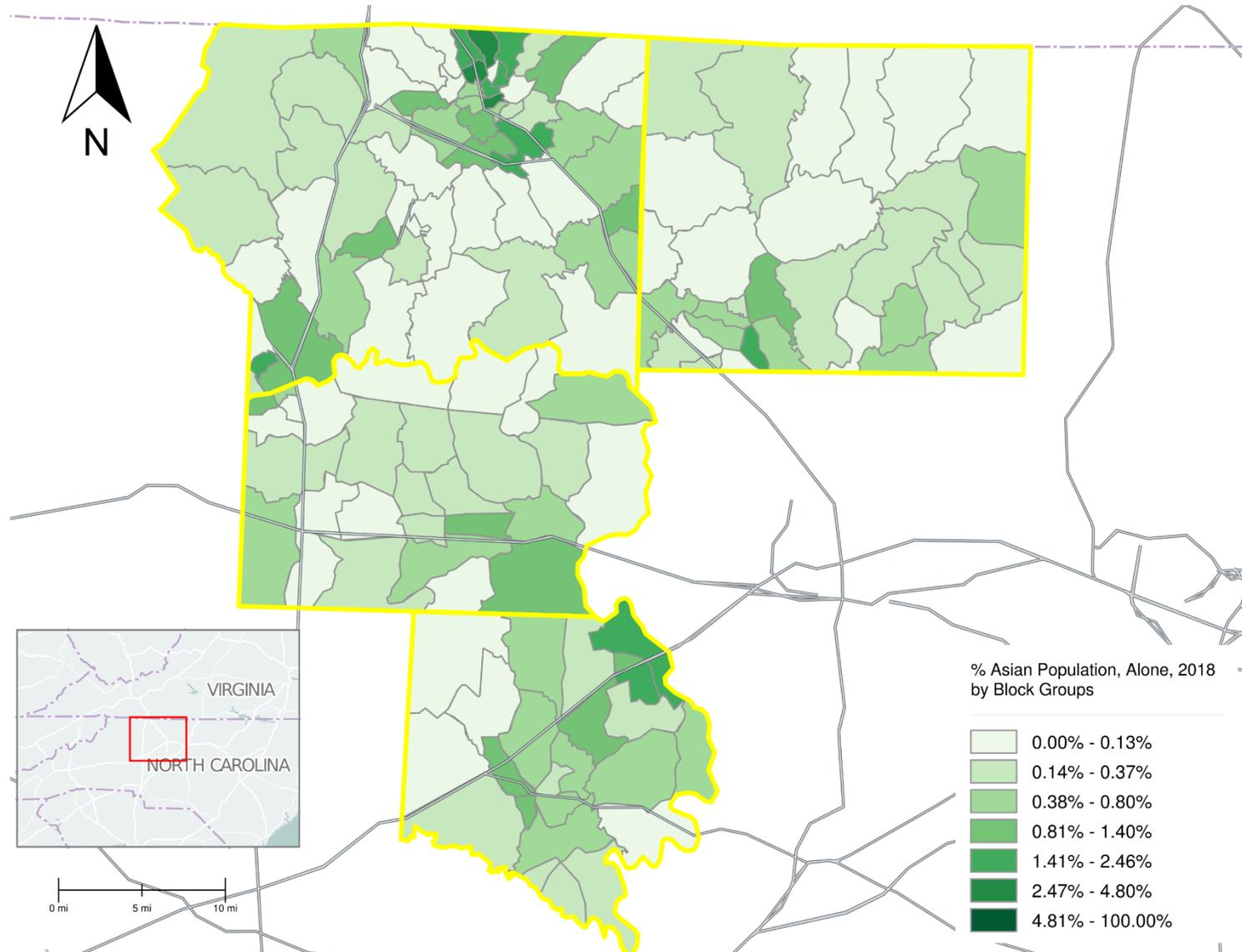


FIGURE 6 - PERCENT-ASIAN ALONE, SURRY HOME CONSORTIUM (ACS 2018)

Segregation and Diversity Indices

Extreme segregation in the form of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)³ do not exist in the Surry HOME jurisdiction in part due to the very low percentage of race/ethnic minorities. Yet, diversity and segregation may be found via a few measures of dissimilarity. Table 2 on the following page looks at four measures of diversity. The *diversity index* is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers. According to this index the least diversity is found in Stokes County which is 91.4% non-Hispanic white, and only 8.6% non-white.

The second column is the Gini coefficient, a statistical measure of the degree of variation or income inequality. An area that scores 0.0 on the Gini scale has perfect equality in income distribution. The higher the number over 0 the higher the economic inequality. Davie and Surry County both had a Gini coefficient of .47 on par with that of the state of North Carolina. Stokes County had the lowest income inequality (.42) and Yadkin was in the middle with .45.

Similar to the Gini coefficient, the index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across a geography. The index of dissimilarity can be used as a measure of segregation. Columns 4 & 5 indicate the relative segregation of white and African American and white and non-white populations. It can be interpreted as the percentage of one of the two groups that would have to move into an area where the other group is predominant in order to distribute the groups more evenly. Dissimilarity between white and non-white is lowest in Yadkin County and highest in Davie County. Table three, which looks at the jurisdictional dissimilarity of race/ethnic groups compared to whites. While the trend from 1990 to 2010 on the most part was declining (communities were becoming more diverse and less segregated) the trend from 2010 to 2017 is clearly increasing in dissimilarity and in fact more segregated than in 1990.

³ See definition at https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

TABLE 3 – LOCAL DISSIMILARITY INDICES SURRY HOME CONSORTIUM (ACS 2018)

County	Diversity Index	Gini Coefficient for household income	Black and white dissimilarity index	non-white and white dissimilarity index
Surry	28	0.47	40	32
Stokes	16	0.42	38	32
Yadkin	27	0.45	37	20
Davie	27	0.47	46	42
Average	24.5	0.45	40.3	31.5

TABLE 4 - RACIAL/ETHNIC DISSIMILARITY TRENDS (HUD AFHH-T 2017)

Racial/Ethnic Dissimilarity Trends	SURRY CONSORTIUM JURISDICTION				
	1990	2000	2010	2017	TREND
Non-White/White	28.66	25.88	26.71	30.68	INCREASING
Black/White	35.36	34.72	34.37	43.23	INCREASING
Hispanic/White	27.03	32.12	31.25	35.47	INCREASING
Asian or Pacific Islander/White	38.53	35.52	29.98	41.64	INCREASING

Economics Context

Unemployment in the quarter ending June 2019 was as low as 4.0% (Yadkin and Davie), 4.1% in Stokes, and 4.2% in Surry (Bureau of Labor Statistics 2019). The metro areas of Winston-Salem and Mount Airy had slightly higher rates at 4.3% and 4.2%. Major employment sectors include Manufacturing (17.5%), Health Care and Social Assistance (14.1%), Retail Trade (12.1%), Construction (8.7%), and Educational Services (7.8%).

The per capita incomes in the area were \$24,576 while median household income for the area ranged from \$39,071 to \$53,493, compared to the state of North Carolina with a median of \$50,320, as estimated for 2013-2017 by the Census' American Community Survey. More than a quarter (27.9%) of households in the area had an annual income of less than \$25,000, compared to 24.2% of people in the state of North Carolina. The poverty rate in the area was 15.7% and 13.7% of individuals receive food stamps/SNAP benefits (ACS 2013-2017).

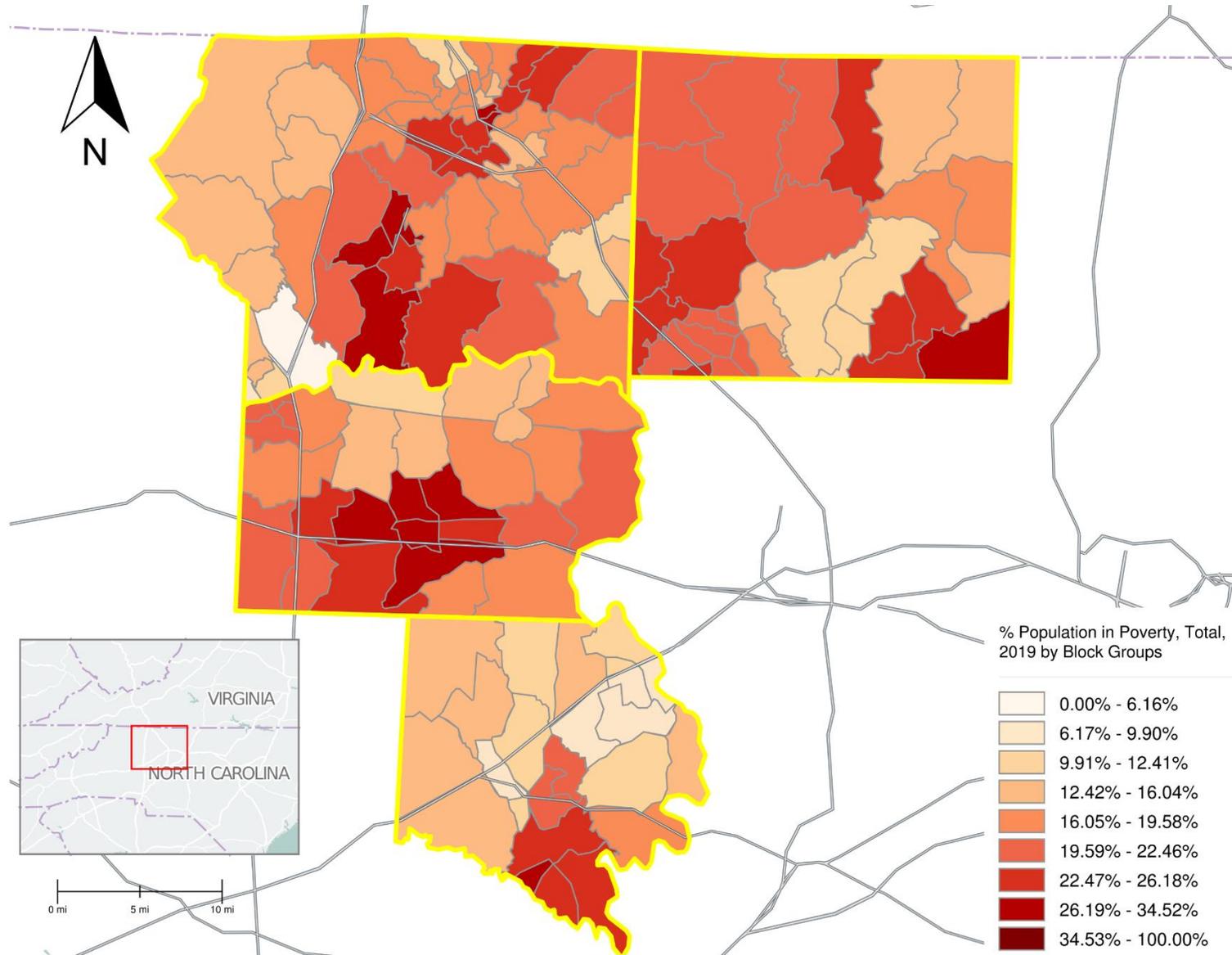


FIGURE 7 - PERCENT POVERTY, SURRY HOME CONSORTIUM (CENSUS 2019)

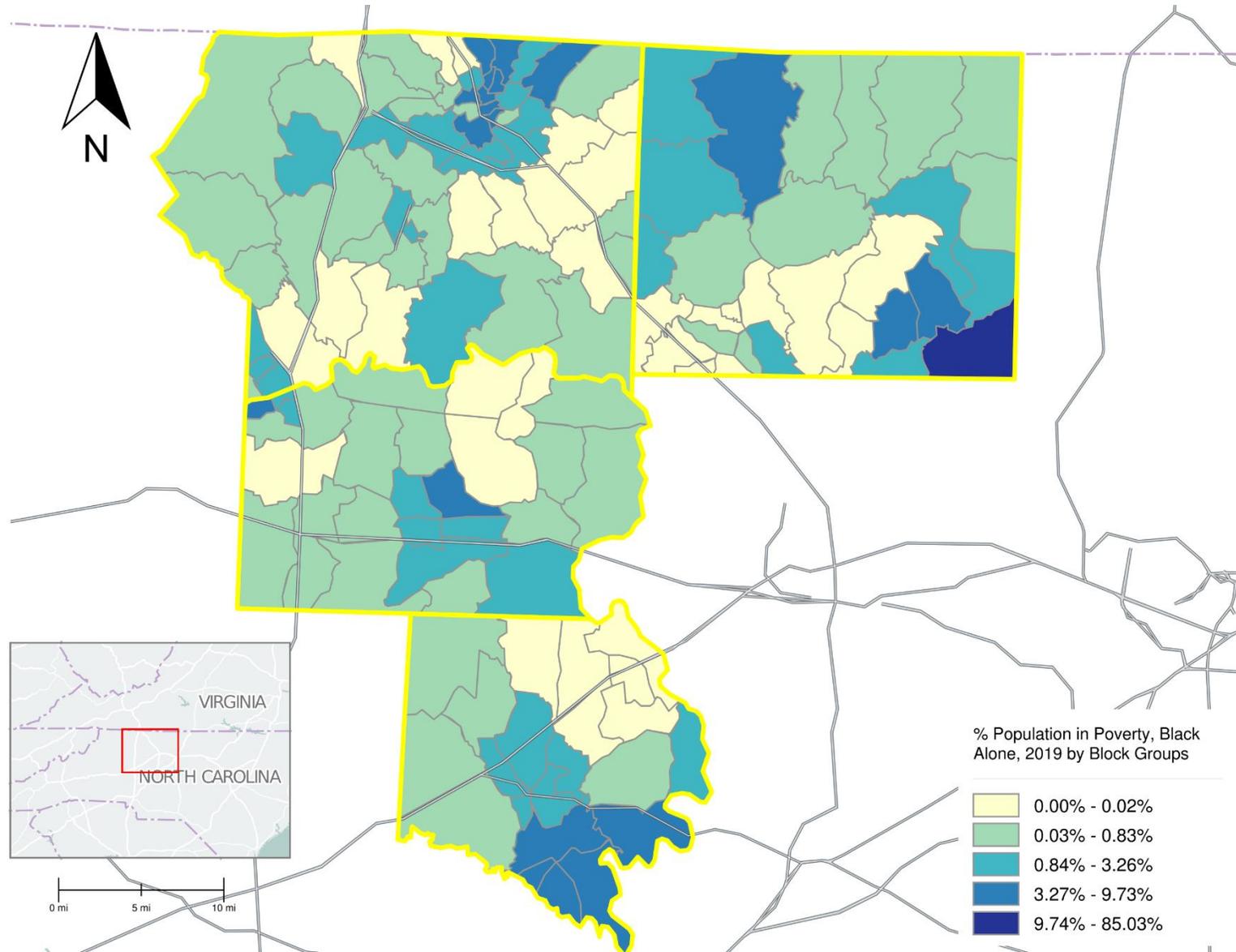


FIGURE 8 – AFRICAN-AMERICAN PERCENT POVERTY, SURRY HOME CONSORTIUM (CENSUS 2019)

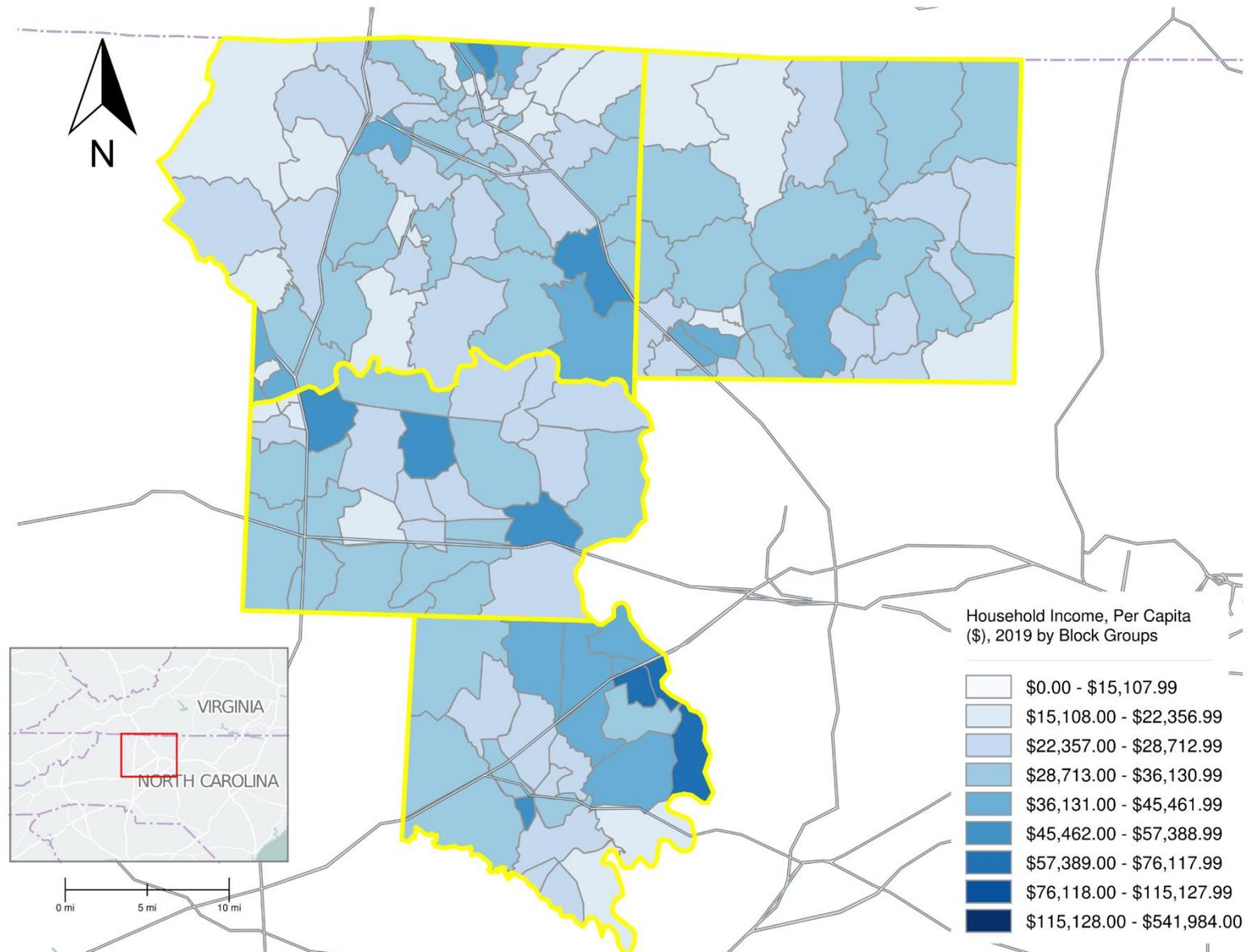


FIGURE 9 – HOUSEHOLD PER CAPITA INCOME, SURRY HOME CONSORTIUM (CENSUS 2019)

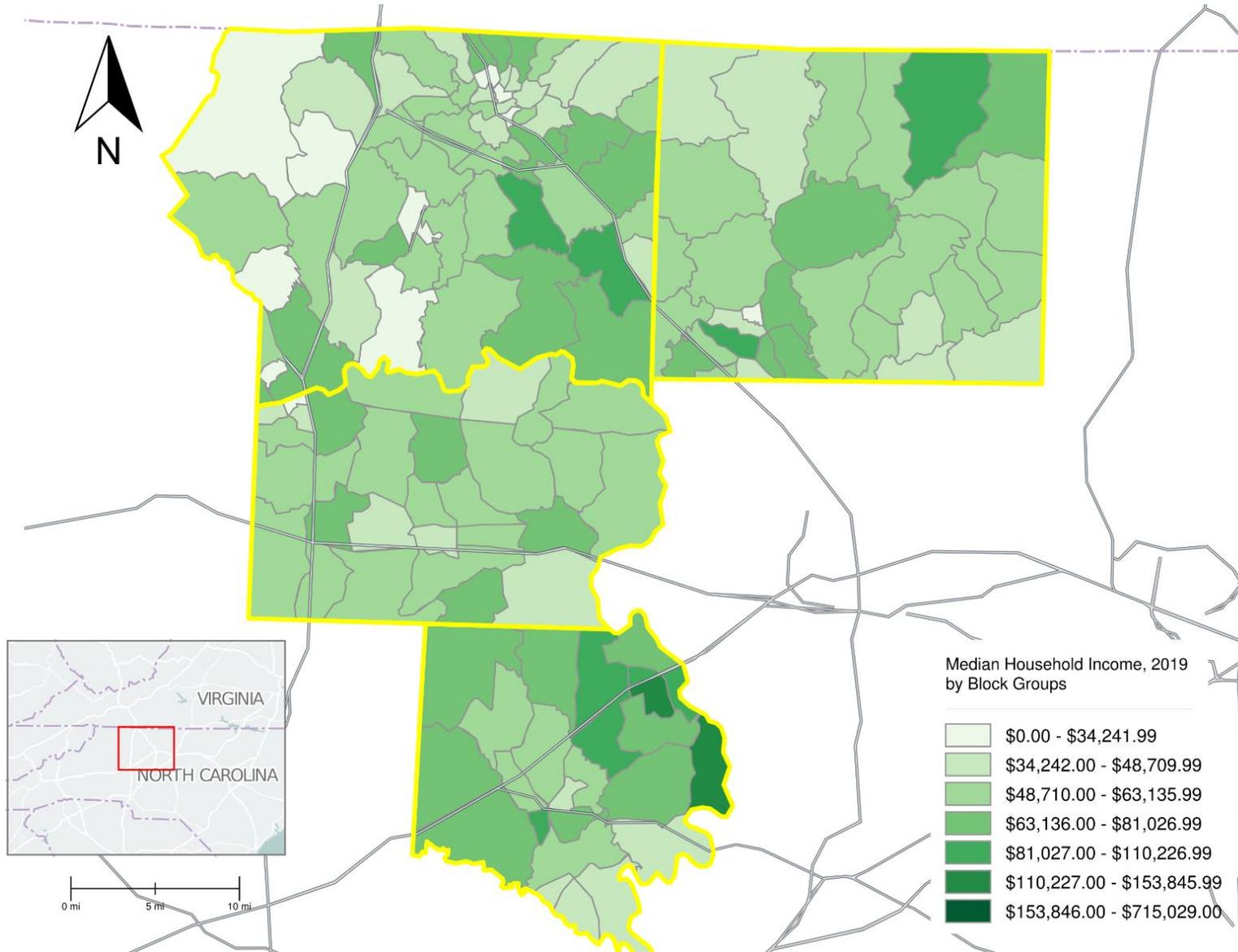


FIGURE 10- MEDIAN HOUSEHOLD INCOME (CENSUS 2019)

TABLE 5 – ANNUAL INCOMES - SURRY HOME CONSORTIUM (ACS 2013-2017)

2013-2017 Annual Income Category	Number of Households	Percent of Households
Surry HOME Consortium		
Less than \$25,000	22,263	27.85%
\$25,000 - \$34,999	10,003	12.51%
\$35,000 - \$49,999	12,898	16.13%
\$50,000 - \$74,999	14,488	18.12%
\$75,000 - \$99,999	9,578	11.98%
\$100,000 - \$124,999	5,006	6.26%
\$125,000 - \$149,999	1,887	2.36%
\$150,000 or more	3,822	4.78%
County (Yadkin)		
Less than \$25,000	4,429	28.54%
\$25,000 - \$34,999	2,336	15.05%
\$35,000 - \$49,999	2,445	15.75%
\$50,000 - \$74,999	2,809	18.1%
\$75,000 - \$99,999	1,593	10.26%
\$100,000 - \$124,999	944	6.08%
\$125,000 - \$149,999	395	2.54%
\$150,000 or more	570	3.67%
County (Stokes)		
Less than \$25,000	5,350	27.76%
\$25,000 - \$34,999	2,027	10.52%
\$35,000 - \$49,999	3,355	17.41%
\$50,000 - \$74,999	3,710	19.25%
\$75,000 - \$99,999	2,892	15.01%
\$100,000 - \$124,999	943	4.89%
\$125,000 - \$149,999	410	2.13%
\$150,000 or more	586	3.04%
County (Surry)		
Less than \$25,000	8,904	30.43%
\$25,000 - \$34,999	4,177	14.28%
\$35,000 - \$49,999	4,695	16.05%
\$50,000 - \$74,999	4,856	16.6%
\$75,000 - \$99,999	2,986	10.21%
\$100,000 - \$124,999	1,884	6.44%
\$125,000 - \$149,999	605	2.07%
\$150,000 or more	1,149	3.93%
County (Davie)		
Less than \$25,000	3,580	22.52%
\$25,000 - \$34,999	1,463	9.2%
\$35,000 - \$49,999	2,403	15.12%
\$50,000 - \$74,999	3,113	19.58%
\$75,000 - \$99,999	2,107	13.26%
\$100,000 - \$124,999	1,235	7.77%
\$125,000 - \$149,999	477	3%
\$150,000 or more	1,517	9.54%

SECTION III. FAIR HOUSING LAW AND CASE REVIEW

Fair Housing Issues, Services, and Activities

In the United States, while many municipalities and other governmental entities participate in HUD funded programming, some agencies receive special funding from HUD as Fair Housing Assistance Programs (FHAP) recipients. FHAP recipients require an ordinance or law that empowers a state or local governmental agency to enforce the state or local fair housing laws. Once HUD determines that the local entity can operate on a “substantially equivalent” level to federal agency enforcement activities, HUD contracts with that agency to process fair housing complaints and reimburses the jurisdiction on a per case basis. FHAP grants are given only to public entities and are given on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies. To create a substantially equivalent agency, a state or local jurisdiction must first enact a fair housing law that is substantially equivalent to federal laws. In addition, the local jurisdiction must have both the administrative capability and fiscal ability to carry out the law. With these elements in place, the jurisdiction may apply to HUD for substantially equivalent status. The jurisdiction’s law would then be examined, and officials of the federal government make a determination as to whether it was substantially equivalent to federal fair housing law. Once substantially equivalent status has been granted, complaints of housing discrimination are dually filed with either the state or local agency and with HUD. The state or local agency investigates most complaints. However, when federally subsidized housing is involved, HUD will typically investigate the complaint. Still, the state or local agencies are reimbursed for complaint intake and investigation and are awarded funds for fair housing training and education.

There are six entities in North Carolina that have been designated by HUD as FHAP recipients. One of these is a state-wide entity and the others are agencies of local governments. Two of the local FHAP recipients are located within the PTRC jurisdiction: the City of Greensboro Human Relations Department and Commission; and the City of Winston-Salem Human Relations Department and Commission.

Complaint Process for HUD

According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. Complaint Form 903 may be found in Appendix B. When a complaint is submitted, intake specialists review the information and contact the complainant in order to gather additional details and to determine if the case qualifies as possible housing discrimination. Complaints that are specific to a state or locality that is part of HUD's Fair Housing Assistance Program are referred to the appropriate parties, who have 30 days to address the complaint. Within the Piedmont Triad Regional Council area, those living in Greensboro or Winston-Salem would generally have their complaint handled by their local FHAP provider. However, the four counties of the Surry HOME Consortium fall within the jurisdiction of the North Carolina Office of Administrative Hearings (OAH), Civil Rights Division (CRD), Housing Discrimination Section or by HUD itself. The NCOAH/CRD-Housing Discrimination Section may be contacted at:

Lamont Goins, Executive Director
NCOAH/CRD-Housing Discrimination Section
1711 New Hope Church Road
Raleigh, North Carolina 27609
(919) 431-3030 OR (866) 324-7474.

If HUD is handling the case, the formal complaint is sent to the complainant for review and is then forwarded to the alleged violator for review and response. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5204, 451 Seventh St. SW
Washington, DC 20410-2000
1-800-669-9777
Or online at <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

The contact information for the regional HUD office in Atlanta is:

Atlanta Regional Office of FHEO
U.S. Department of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, Georgia 30303-2806
1-800-440-8091

There is also a field HUD office located in Greensboro. The contact information is:

Denise Cleveland-Leggett, Regional Administrator
Jody A. Moses, Field Office Director
Greensboro Field Office
Asheville Building
1500 Pinecroft Road, Suite 401
Greensboro, NC 27407-3838
(336) 547-4000

Next, the circumstances of the complaint are investigated through conducting interviews and examining relevant documents. During this time, the investigator attempts to rectify the situation through mediation, if possible. The case is closed if mediation of the two parties is achieved or if the investigator determines that there was no reasonable cause of discrimination. If reasonable cause is found, then either a federal judge or a HUD Administrative Law Judge hears the case and determines damages, if any. A respondent may be ordered:

- To compensate for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are \$10,000 for a first violation and \$50,000 for an additional violation within seven years.
- To pay reasonable attorney's fees and costs.

Section 504 Complaints

In addition to general fair housing discrimination complaints, HUD accepts specific complaints that violate Section 504 of the Rehabilitation Act of 1973,⁴ which prohibits programs or organizations that receive federal funds from discriminating against persons with disabilities. In relation to housing, this means that any housing program that accepts federal monies must promote equal access of units, regardless of disability status. Both mental and physical handicap are included in Section 504. An example of a Section 504 violation is a public housing manager who demands a higher housing deposit to a person in a wheelchair because of the anticipated damage that a wheelchair may cause. This violates Section 504 in that a person cannot be held to different

⁴ See https://www.hud.gov/program_offices/fair_housing_equal_opp/disability_main

standards or liabilities due to disability. Complaints that are in violation of Section 504 are filed and processed in the same manner as general fair housing complaints.

Complaint Process for the NCOAH/CRD-Housing Discrimination Section

In North Carolina, the NC Office of Administrative Hearings accepts fair housing complaints as they are related to fair housing violations in regard to the federal Fair Housing Act or the 1983 State Fair Housing Act.⁵ This agency accepts complaints that are alleged to occur in areas that are not covered by existing FHAP agencies (see previous section). Complaints can be submitted by filling out the form (see Appendix C). The complaint form requires information regarding who was involved in the alleged discriminatory act and what violation may have occurred.

Rural Areas

Rural communities often do not have a local human rights or fair housing commission, which can result in fewer complaints filed and a lack of fair housing compliance within the community. Fair housing enforcement relies on public awareness of individual rights and protections. Residents of rural and small-town areas often have fewer opportunities to participate in educational programs that could give them information about their rights and ways to assert their rights. Housing providers in rural areas also may lack a sufficient understanding of fair housing law and could engage in discriminatory practices without being aware of it. Such residents are far removed from the agencies charged with enforcing fair housing law. Housing in rural areas tends to be older, and multi-family developments tend to be smaller than those in urban areas. As a result of the age and unit structure type of rental units in rural areas, protected classes, such as those with disabilities, may be more exposed to housing discrimination. Obviously, prejudices and discriminatory behavior may be found in both rural and urban areas. However, it may be that racism and other forms of prejudice can be more transparent in rural communities.⁶

⁵ See State Fair Housing Act at https://www.ncleg.gov/EnactedLegislation/Statutes/PDF/ByChapter/Chapter_41A.pdf

⁶Foster, Corbin. 2009. "The Challenges of Fair Housing Enforcement in Rural Areas." *Rural Voices* (Summer): 7–8.

SECTION IV. REVIEW OF FAIR HOUSING STRUCTURE

Civil Rights Act of 1866

The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

Section 1982

Section 1982 of Title 42 of the U.S. Code—part of the Civil Rights Act of 1866—protects citizens of the United States from racial discrimination in, among other things, private and public rental housing. Although Hispanics are not technically a race (the group consists of many races), the statute prohibits discrimination against Hispanic citizens in rental housing because Section 1982 defines racial discrimination as Congress considered it in 1866. Thus Section 1982 protects citizens against discrimination based not only on racial characteristics but also on ethnic characteristics and ancestry that were considered racial in the nineteenth century. Hispanics were considered a race in 1866.

Section 1981

Section 1981 of Title 42 of the U.S. Code—another part of the Civil Rights Act of 1866—prohibits discrimination based on race in the making of contracts. Section 1981 grants to all people the same rights as “white citizens” to make and enforce contracts. The statute is broad enough to cover housing discrimination cases alleging refusal to rent or to grant privileges that normally accompany rental contracts. Section 1981 applies to private as well as public discrimination. Like Section 1982, Section 1981 protects all people who were considered to be nonwhite in 1866. Section 1981 is broader than Section 1982, however, because it protects all people (including aliens), not just citizens.

The Equal Protection Clause

The Equal Protection Clause of the U.S. Constitution requires courts to scrutinize strictly any governmental distinctions based on “suspect classifications,” which include race, national origin, and alienage (whether or not a person is a citizen). To recover monetary damages for a violation of the U.S. Constitution, a plaintiff must sue under the Civil Rights Act of 1871, which is codified as Section 1983 of Title 42 of the U.S. Code. The purpose of Section 1983 is to allow people to seek compensation from local governments for violations of federally protected rights. A plaintiff may sue a private defendant under Section 1983 only when some nexus, or connection, exists

between the private defendant's action and the state. In other words, there must be some governmental, or state, action. The mere fact that a private landlord has received federal or state funding or is subject to heavy governmental regulation may not by itself provide a sufficient nexus for the court to find state action under Section 1983. The lower courts are in conflict about whether there is sufficient governmental action when a private landlord participates in the federal Section 8 program under Section 1437 of Title 42 of the U.S. Code, which provides vouchers or certificates for low-income people, to subsidize the cost of private rents.

North Carolina Fair Housing Act

The state Fair Housing Act (Chapter 41A of the North Carolina General Statutes) makes illegal the same actions as the federal Fair Housing Act. The protected classes are race, color, sex, national origin, handicapping condition, and familial status. In 2009 the North Carolina General Assembly adopted amendments to the North Carolina Fair Housing Act that expanded coverage to include discrimination on the basis of affordable housing by adopting the following text: "It is an unlawful discriminatory practice to discriminate in land-use decisions or in the permitting of development based on race, religion, sex, national origin, handicapping condition, familial status, or, except as otherwise provided by law, the fact that a development or proposed development contains affordable housing units for families or individuals with incomes below 80% of area median income." The state Fair Housing Act designates the North Carolina Human Relations Commission, which was created in 1963 to promote civil rights and equal opportunities for North Carolina residents, as the enforcing agency.

The Equal Credit Opportunity Act

The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from any public assistance program.

Americans with Disabilities Act

Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodations and commercial facilities.

Fair Housing Act of 1968

Summary

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Prohibited Activities

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans



**EQUAL HOUSING
OPPORTUNITY**

- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability

your landlord **may not:**

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary, for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary, for the disabled person to use the housing.

FAIR HOUSING ACT



DISABILITY



RACE



SEX



COLOR



NATIONAL
ORIGIN



RELIGION



FAMILY
STATUS

NC Complaint Review 2000-2016

Between 2000 and 2016 there were 3,178 cases filed in North Carolina for fair housing violations. Most of these cases were on the basis of race (42.7%), followed by disability (35.30%), and national origin (18.9%). In the 16 years of complaints, 4 charges were made. Most complaints ended in findings of no reasonable cause (45.7%). In about a quarter (25.8%) conciliation/settlement was successful. A few (7.1%) were withdrawn, 1.4% were closed by jurisdictional, state or local, or administrative judges.

TABLE 6 – FAIR HOUSING COMPLAINTS NORTH CAROLINA 2000-2016

Number of Filed Cases with	N	%
Race Basis	1,356	42.70%
National Origin Basis	601	18.90%
Disability Basis	1,122	35.30%
Familial Status Basis	447	14.10%
Religion Basis	59	1.90%
Sex Basis	388	12.20%
Retaliation Basis	121	3.80%

Surry County Housing Consortium Complaint Review 2014-2019

Fair housing complaint data covering the last five and a half years (January 1, 2014 to July 25, 2019) were requested from the U.S. Department of Housing and Urban Development, Region IV Office of Fair Housing and Equal Opportunity. There were six cases: four generated by local Fair Housing Assistance Programs (FHAP) and two filed directly with HUD. Three of the cases were in Surry County, two in Stokes, and one in Yadkin. Three cases included claims of discrimination on the basis of sex, three for disability, one for familial status, and one for national origin. Issues included discriminatory advertising, failure to make reasonable accommodation, dissimilatory terms or conditions, and coercion. Only one case resulted in a settlement (\$500), one case is still pending, and four others were found to have no cause.

TABLE 7 – FAIR HOUSING COMPLAINTS SURRY CONSORTIUM 2014-2019

	Frequency	Percent
Davie	0	0
Stokes	2	33.3
Surry	3	50.0
Yadkin	1	16.6
Total	6	100.0

TABLE 8 – FAIR HOUSING COMPLAINTS

Case No	HUD/ FHAP	City	County	Filing	Closure	Bases	Issues	Disposition	Amount
04-14-0842-8	FHAP	Hamptonville	Yadkin	07/01/14	12/18/14	Sex	Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)	No cause determination	\$0
04-14-1126-8	HUD	Mount Airy	Surry	06/27/14	09/25/15	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)	Conciliation/settlement successful	\$500
04-16-4201-8	FHAP	Dobson	Surry	01/25/16	06/06/16	National Origin, Sex	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities	No cause determination	\$0
04-16-5214-8	FHAP	Walnut Cove	Stokes	09/07/16	12/16/16	Disability	Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts; Failure to make reasonable accommodation	No cause determination	\$0
04-19-4957-8	HUD	Mount Airy	Surry	11/15/18	02/19/19	Disability	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	No cause determination	\$0
04-19-7147-8	FHAP	Walnut Cove	Stokes	05/28/19	OPEN	Sex, Familial Status	Discriminatory terms, conditions, privileges, or services and facilities	OPEN	\$0

SECTION V. FAIR HOUSING IN THE PRIVATE SECTOR

Housing Context

There were an estimated 91,952 housing units in this jurisdiction, with an estimated 13.1% of housing units vacant compared with only 14.3% in the state of NC (ACS 2013-2017). The postal vacancy or short-term vacancy trends (based on addresses where mail has not been collected for over 90 days) is 1.2% overall, including residential and business vacancy (Valassis Lists Q2 2019).

The majority of the housing stock (68.5%) is single family detached followed by mobile/manufactured homes (24.1%) (ACS 2013-2017). Across the jurisdiction, an estimated 75.6% or 60,421 households owned their homes. Median sales price of single family, two to four unit multifamily, condominium and cooperative housing ranged from \$109,000 in Surry, \$110,000 in Yadkin, \$125,000 in Stokes, to a high of \$167,500 in Davie County (Zillow Transaction and Assessment Dataset 2017). In 2016, 2,821 home loans were originated in this area, down significantly since 2006, but showing some signs of recovery. This area saw 55.1% of its loans originated for the purpose of purchasing a home and 44.9% or refinancing in 2016. Across the nation, 2016 saw a 14% growth in purchase loans and a 45% increase in refinance mortgages, with an overall increase of 27% for all originations. In this area, 37.07% of home purchase loans originated were government-insured. One in five (19.4%) of home owners were cost burdened. While housing prices remained flat or declining 2005-2015; they have risen sharply 2015-2017.

A little less than a quarter 24.4% (or 19,524 households) rented their homes in the Surry HOME Consortium. Typical (median) gross rent for rental units with cash rent in this area ranged from \$600 to \$693 (ACS 2012-2017). HUD Fair Market Rent (FMR) for 2017 was \$642- \$753 for a two bedroom and for 2020 between \$671-\$763 (See Table 5).⁷ More than a third of renters (37.7% or 7,351) were cost burdened (paying more than 30% of their income towards rent). This may be due in part to the lack of multifamily housing stock (~5% of total housing stock in the jurisdiction). In all, there were 16,628 rental units total. Of cost burdened renters, 17.6% were over the age of 65. Additionally, 64.9% of cost burdened renters earned less than \$20,000 (ACS 2013-2017).

⁷ FY2020 North Carolina FMR Local Area Summary <https://www.huduser.gov/portal/datasets/fmr.html>

TABLE 9 - 2013-2017 HOUSING STOCK SURRY HOME CONSORTIUM (ACS 2013-2017)

2013-2017 Housing Stock	Number of Units	Percent of Units
Surry HOME Consortium		
Single family detached homes	62,965	68.48%
Single family attached homes	1,305	1.42%
2-unit homes and duplexes	758	0.82%
Units in small apartment buildings	4,443	4.83%
Units in large apartment buildings	276	0.30%
Mobile homes or manufactured housing	22,121	24.06%
Other types	84	0.09%
County (Yadkin)		
Single family detached homes	12,118	69.60%
Single family attached homes	103	0.59%
2-unit homes and duplexes	156	0.90%
Units in small apartment buildings	597	3.43%
Units in large apartment buildings	0	0%
Mobile homes or manufactured housing	4,421	25.39%
Other types	17	0.10%
County (Stokes)		
Single family detached homes	15,216	68.81%
Single family attached homes	242	1.09%
2-unit homes and duplexes	121	0.55%
Units in small apartment buildings	933	4.22%
Units in large apartment buildings	14	0.06%
Mobile homes or manufactured housing	5,587	25.27%
Other types	0	0%
County (Surry)		
Single family detached homes	22,195	65.38%
Single family attached homes	411	1.21%
2-unit homes and duplexes	443	1.30%
Units in small apartment buildings	2,141	6.31%
Units in large apartment buildings	126	0.37%
Mobile homes or manufactured housing	8,567	25.23%
Other types	67	0.20%
County (Davie)		
Single family detached homes	13,436	72.72%
Single family attached homes	549	2.97%
2-unit homes and duplexes	38	0.21%
Units in small apartment buildings	772	4.18%
Units in large apartment buildings	136	0.74%
Mobile homes or manufactured housing	3,546	19.19%
Other types	0	0%

TABLE 10 -RENTAL UNITS BY SIZE (ACS 103-2017)

Rental Units by Size	Number of Units	Percent of All Rental Units
Surry HOME Consortium		
0 or 1 Bedroom	2,438	14.66%
2 Bedrooms	6,922	41.63%
3 or more Bedrooms	7,268	43.71%
All	16,628	100%
County (Yadkin)		
0 or 1 Bedroom	460	14.33%
2 Bedrooms	1,488	46.34%
3 or more Bedroom	1,263	39.33%
All	3,211	100%
County (Stokes)		
0 or 1 Bedroom	454	12.4%
2 Bedrooms	1,541	42.08%
3 or more Bedroom	1,667	45.52%
All	3,662	100%
County (Surry)		
0 or 1 Bedroom	1,122	16.5%
2 Bedrooms	2,912	42.82%
3 or more Bedroom	2,766	40.68%
All	6,800	100%
County (Davie)		
0 or 1 Bedroom	402	13.6%
2 Bedrooms	981	33.2%
3 or more Bedroom	1,572	53.2%
All	2,955	100%

TABLE 11 - GROSS RENT IN 2013-2017

Surry HOME Consortium	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
Surry HOME Consortium			
< \$300 / month	566	343	189
< \$500 / month	1,647	1,798	1,003
< \$750 / month	2,218	5,682	3,554
< \$1,000 / month	2,374	6,639	5,671
> \$1,000 / month	64	283	1,597
County (Yadkin)			
< \$300 / month	97	83	20
< \$500 / month	371	319	163
< \$750 / month	444	1,273	811
< \$1000 / month	444	1,435	1,149
> \$1000 / month	16	53	114
County (Stokes)			
< \$300 / month	77	39	113
< \$500 / month	352	424	336
< \$750 / month	454	1,230	756
< \$1000 / month	454	1,471	1,334
> \$1000 / month	0	70	333
County (Surry)			
< \$300 / month	276	164	45
< \$500 / month	721	861	290
< \$750 / month	971	2,394	1,448
< \$1000 / month	1,087	2,768	2,086
> \$1000 / month	35	144	680
County (Davie)			
< \$300 / month	116	57	11
< \$500 / month	203	194	214
< \$750 / month	349	785	539
< \$1000 / month	389	965	1,102
> \$1000 / month	13	16	470

TABLE 12 - COST BURDENED RENTERS BY AGE AND INCOME

Burdens by Age	#	% of all cost burdened renters
Surry HOME Consortium		
Under 65	6,056	82.38%
65 or older	1,295	17.62%
County (Yadkin)		
Under 65	1,149	81.55%
65 or older	260	18.45%
County (Stokes)		
Under 65	1,522	83.12%
65 or older	309	16.88%
County (Surry)		
Under 65	2,272	78.72%
65 or older	614	21.28%
County (Davie)		
Under 65	1,113	90.86%
65 or older	112	9.14%
Burdens by Annual Income	#	% of all cost burdened renters
Surry HOME Consortium		
Less than \$20,000	4,769	64.88%
Less than \$50,000	7,278	99.01%
Less than \$75,000	7,332	99.74%
County (Yadkin)		
Less than \$20,000	905	64.23%
Less than \$50,000	1,384	98.23%
Less than \$75,000	1,409	100%
County (Stokes)		
Less than \$20,000	1,169	63.84%
Less than \$50,000	1,831	100%
Less than \$75,000	1,831	100%
County (Surry)		
Less than \$20,000	1,986	68.81%
Less than \$50,000	2,838	98.34%
Less than \$75,000	2,867	99.34%
County (Davie)		
Less than \$20,000	709	57.88%
Less than \$50,000	1,225	100%
Less than \$75,000	1,225	100%

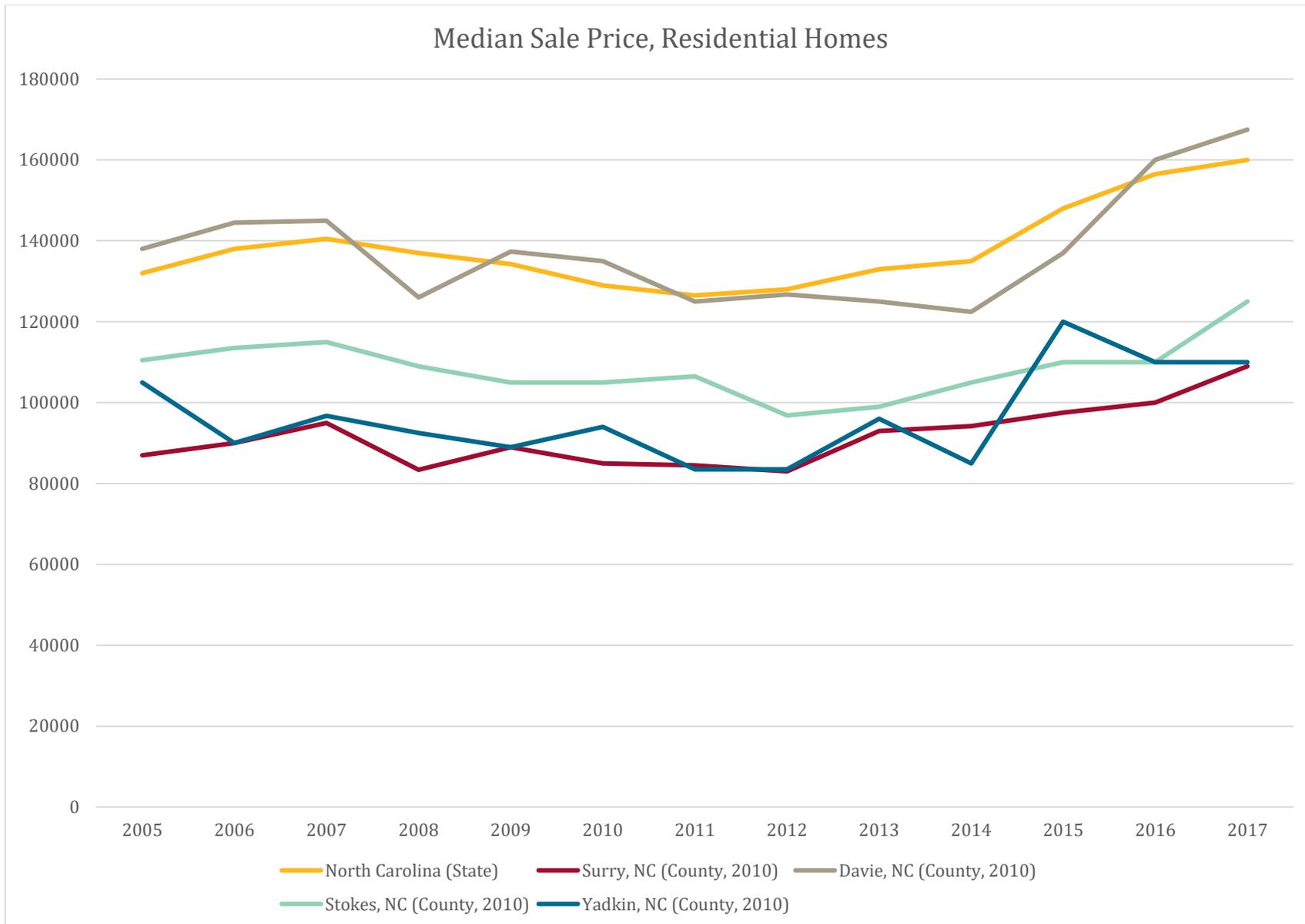


FIGURE 11 - MEDIAN SALES PRICE 2005-2017; SOURCE POLICYMAP & ZILLOW

Mortgage Lending Analysis (HMDA Data 2018)

More than half a million (506,781) Loan/Application Register (LAR) files were generated in 2018 for the state of North Carolina. Of those, 7,243 (1.43%) were for the Surry Home Consortium Jurisdiction, including 2,355 in Surry County, 2,076 in Davie County, 1,687 in Stokes County, and 1,125 in Yadkin County. More than half (57.3%) were applications for conventional first lien mortgages, 15.5% were for subordinate conventional loans, 14.0% were FHA loans, less than 1% (0.1%) were for FHA subordinate liens, 5.6% were for USDA FSA/RHS loan programs, and 7.6% were VA mortgages (see Table 14). Most (90.6%) were for single family site-built homes, 9.2% for manufactured homes, and .2% for multifamily site-built. Loans are denied for a variety of reasons: credit history (39.2% of cases), debt-to-income ratio (29.0% of cases), and lack of collateral (21.8% of cases) were the top three reasons. Overall, 15.1% of loan applications were denied in Davie, 18.1% were denied in Stokes, 20.5% were denied in Surry, and 20.0% were denied in Yadkin. While sex of the applicant was not found to be a factor in denials (55.7% loan originations for females vs. 56.2% for males), disparities were evident in loan approval by race.

Disparities in Non-White Mortgage Approvals

Many of the factors which enter into the loan officer's decision to approve or deny a loan were not contained in the HMDA dataset. For example: wealth and savings, employment history, debt to income ratio (P/I ratio), loan-to-value ratio, personal credit history and credit score are not a part of the Loan Application Register. These factors would be important controls for a more rigorous test of sex or race/ethnic disparities in mortgage application approvals.

Only 4.3% of loans applications in the Surry HOME jurisdiction were by non-white applicants (n=149). Of those, 27.8% were denied compared with 18.3% of applications by white loan seekers. Conversely, only 48.2% of loan applications by non-white applicants were originated, and another .1% purchased, as compared with 59.7% of white applicants' loans being originated and 2.0% being purchased. Effectively, there was a 13.4% difference between loan approvals for non-white and white mortgage seekers. The primary reason for denial was credit history. However, this was a factor for 50.0% of denials for non-white applicants, and only 39.5% of denials for white applicants.

TABLE 13 - LOAN ORIGINATIONS BY TYPE AND COUNTY, SURRY HOME CONSORTIUM (HMDA 2018)

		Conventional First Lien	Conventional Subordinate	FHA First Lien	FHA Subordinate Lien	FSA/RHS First Lien	VA First Lien	TOTAL
Davie	Count	1216	389	252	2	63	154	2076
	% within county	58.6%	18.7%	12.1%	0.1%	3.0%	7.4%	100.0%
	% within loan type	29.3%	34.7%	24.8%	22.2%	15.7%	28.1%	28.7%
Stokes	Count	886	246	292	5	94	164	1687
	% within county	52.5%	14.6%	17.3%	0.3%	5.6%	9.7%	100.0%
	% within loan type	21.4%	22.0%	28.7%	55.6%	23.4%	29.9%	23.3%
Surry	Count	1384	312	321	2	183	153	2355
	% within county	58.8%	13.2%	13.6%	0.1%	7.8%	6.5%	100.0%
	% within loan type	33.4%	27.9%	31.6%	22.2%	45.5%	27.9%	32.5%
Yadkin	Count	661	173	152	0	62	77	1125
	% within county	58.8%	15.4%	13.5%	0.0%	5.5%	6.8%	100.0%
	% within loan type	15.9%	15.4%	14.9%	0.0%	15.4%	14.1%	15.5%
Total	Count	4147	1120	1017	9	402	548	7243
	% within county	57.3%	15.5%	14.0%	0.1%	5.6%	7.6%	100.0%
	% within loan type	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 14 - LOAN ACTIONS BY COUNTY, SURRY HOME CONSORTIUM (HMDA 2018)

		Loan Originated	Application Approved but not Accepted	Application Denied	Application Withdrawn by Applicant	Incomplete File	Purchased Loan	Preapproval Request Denied	TOTAL
Davie	Count	1202	50	313	261	76	174	0	2076
	% within county	57.9%	2.4%	15.1%	12.6%	3.7%	8.4%	0.0%	100.0%
	% within Action	30.1%	31.3%	23.6%	29.1%	24.9%	30.7%	0.0%	28.7%
Stokes	Count	910	36	305	204	74	158	0	1687
	% within county	53.9%	2.1%	18.1%	12.1%	4.4%	9.4%	0.0%	100.0%
	% within Action	22.8%	22.5%	23.0%	22.7%	24.3%	27.9%	0.0%	23.3%
Surry	Count	1277	37	483	279	111	167	1	2355
	% within county	54.2%	1.6%	20.5%	11.8%	4.7%	7.1%	0.0%	100.0%
	% within Action	32.0%	23.1%	36.4%	31.1%	36.4%	29.5%	100.0%	32.5%
Yadkin	Count	598	37	225	153	44	68	0	1125
	% within county	53.2%	3.3%	20.0%	13.6%	3.9%	6.0%	0.0%	100.0%
	% within Action	15.0%	23.1%	17.0%	17.1%	14.4%	12.0%	0.0%	15.5%
Total	Count	3987	160	1326	897	305	567	1	7243
	% within county	55.0%	2.2%	18.3%	12.4%	4.2%	7.8%	0.0%	100.0%
	% within Action	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE 15 - LOAN ACTIONS BY RACE, SURRY HOME CONSORTIUM (HMDA 2018)

		Loan Originated	Application Approved but not Accepted	Application Denied	Application Withdrawn by Applicant	Incomplete File	Purchased Loan	Preapproval Request Denied	TOTAL
2 or more minority races	Count	1	0	2	4	1	1	0	9
	% within Race	11.10%	0.00%	22.20%	44.40%	11.10%	11.10%	0.00%	100.00%
	% within Action	0.00%	0.00%	0.20%	0.40%	0.30%	0.20%	0.00%	0.10%
American Indian or Alaska	Count	12	0	8	1	4	1	0	26
	% within Race	46.20%	0.00%	30.80%	3.80%	15.40%	3.80%	0.00%	100.00%
	% within Action	0.30%	0.00%	0.60%	0.10%	1.30%	0.20%	0.00%	0.40%
Asian	Count	10	0	7	6	2	0	0	25
	% within Race	40.00%	0.00%	28.00%	24.00%	8.00%	0.00%	0.00%	100.00%
	% within Action	0.30%	0.00%	0.50%	0.70%	0.70%	0.00%	0.00%	0.30%
Black or African American	Count	96	4	66	30	2	2	0	200
	% within Race	48.00%	2.00%	33.00%	15.00%	1.00%	1.00%	0.00%	100.00%
	% within Action	2.40%	2.50%	5.00%	3.30%	0.70%	0.40%	0.00%	2.80%
Joint Applicant	Count	25	2	3	10	1	2	0	43
	% within Race	58.10%	4.70%	7.00%	23.30%	2.30%	4.70%	0.00%	100.00%
	% within Action	0.60%	1.30%	0.20%	1.10%	0.30%	0.40%	0.00%	0.60%
Native Hawaiian or Other	Count	5	0	0	1	0	0	0	6
	% within Race	83.30%	0.00%	0.00%	16.70%	0.00%	0.00%	0.00%	100.00%
	% within Action	0.10%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.10%
Race Not Available	Count	321	10	160	97	38	419	0	1045
	% within Race	30.70%	1.00%	15.30%	9.30%	3.60%	40.10%	0.00%	100.00%
	% within Action	8.10%	6.30%	12.10%	10.80%	12.50%	73.90%	0.00%	14.40%
White	Count	3517	144	1080	748	257	142	1	5889
	% within Race	59.70%	2.40%	18.30%	12.70%	4.40%	2.40%	0.00%	100.00%
	% within Action	88.20%	90.00%	81.40%	83.40%	84.30%	25.00%	100.00%	81.30%
Total	Count	3987	160	1326	897	305	567	1	7243
	% within Race	55.00%	2.20%	18.30%	12.40%	4.20%	7.80%	0.00%	100.00%
	% within Action	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

TABLE 16 - LOAN ACTIONS BY RACE, SURRY HOME CONSORTIUM (HMDA 2018)

Race		Debt-to-income	Work history	Credit history	Collateral	Insufficient cash	Unverifiable information	Application incomplete	Other	TOTAL
Non-White	Count	19	1	43	19	1	5	3	17	86
	% within Race	22.1%	1.2%	50.0%	22.1%	1.2%	5.8%	3.5%	19.8%	
White	Count	324	23	426	237	57	48	82	132	1078
	% within Race	30.1%	2.1%	39.5%	22.0%	5.3%	4.5%	7.6%	12.2%	
Total	Count	343	24	469	256	58	53	85	149	1164

SECTION VI. FAIR HOUSING IN THE PUBLIC SECTOR

FY2020 North Carolina FMR Local Area Summary

TABLE 17 - FY2020 NORTH CAROLINA FMR LOCAL AREA SUMMARY

Locality Name	Metropolitan Area Name	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	FMR Percentile
Davie County	Winston-Salem, NC HUD Metro FMR Area	\$580	\$617	\$763	\$1,028	\$1,256	40
Stokes County	Winston-Salem, NC HUD Metro FMR Area	\$580	\$617	\$763	\$1,028	\$1,256	40
Surry County	Surry County, NC	\$510	\$514	\$671	\$877	\$1,071	40
Yadkin County	Winston-Salem, NC HUD Metro FMR Area	\$580	\$617	\$763	\$1,028	\$1,256	40

NOTE: Locality Names are links to the Final FY2020 FMR Documentation System for the specific area

The Fair Market Rent set by HUD for FY2020 in the Surry County Housing Consortium areas ranges from a low of \$510 for an efficiency in Surry County to a high of \$1,256 for a four-bed room in any of the other three counties. These rent limits drive public affordable housing. According to HUD:

“Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.”⁸

⁸ See <https://www.huduser.gov/portal/datasets/fmr.html>

HUD Subsidized Households

Since 1937, the federal government has provided housing assistance to low-income renters. Currently, households pay rent equal to 30 percent of their incomes, after deductions, while the federal government pays the remainder of rent or rental costs. To qualify for a subsidy, an applicant's income must initially fall below a certain income limit. Applicants for housing assistance are usually placed on a waiting list until a subsidized unit becomes available.

Tenant assistance is the most common form of housing assistance provided. Tenant based programs allow participants to find and lease housing in the private market. The housing must meet housing quality standards and other program requirements. The subsidies are used to supplement the rent paid by low-income households. Another HUD rental assistance is a collection of programs generally referred to as multifamily assisted, or, privately-owned, project-based housing. What these programs have in common is that they provide rental housing that is owned by private landlords who enter into contracts with HUD in order to receive housing subsidies. The subsidies pay the difference between tenant rent and total rental costs.

The following data comes from the "Picture of Subsidized Households: 2018" Based on 2010 Census Geographies.⁹ It show that there were 1,693 subsidized units in the Surry Consortium. Most (93.3%) were occupied. These units housed a total of 2,970 individuals at an average cost of \$698 (\$293.25 average family expenditure and \$404.75 average HUD expenditure). The average household income of residents was \$12,083. Households were on average at 26.5% of Area Median Income; 96.8% of residents were considered very low income. The majority (78.5%) were female head of household, and more than half (51.5%) had a disability. Only about a quarter (24.3%) were occupied by minority tenants.

⁹ See <https://www.huduser.gov/portal/datasets/assthsg.html>

TABLE 18 - HUD NUMBER AND ECONOMICS OF RESIDENTS IN SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	Subsidized units available	% Occupied	# Reported	% moved in past year	Number of people per unit	Number of people: total	Average Family Expenditure per month (\$\$)	Average HUD Expenditure per month (\$\$)	Household income per year	Household income per year per person
Davie County	327	92	302	12	2.2	664	307	404	12235	5565
Stokes County	285	93	265	13	1.7	438	307	371	12643	7649
Surry County	745	96	714	18	1.8	1270	273	402	11571	6505
Yadkin County	336	92	311	17	1.9	598	286	442	11884	6180

TABLE 19 - HUD SOURCE OF INCOME OF RESIDENTS IN SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	% \$1 - \$4,999	% \$5,000 - \$9,999	% \$10,000 - \$14,999	% \$15,000 - \$19,999	% \$20,000 or more	% Households where wages are major source of income	% Households where welfare is major source of income	% Households with other major sources of income	% of local median (Household income)	% very low income	% extremely low income
Davie County	13	33	26	15	13	24	2	74	25	97	70
Stokes County	5	35	31	22	7	11	0	89	28	98	63
Surry County	12	35	35	11	7	17	0	82	28	94	61
Yadkin County	8	39	32	13	8	19	0	81	25	98	75

TABLE 20 - HUD FAMILY COMPOSITION OF RESIDENTS IN SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	% 2+ adults with children	% 1 adult with children	% female head	% female head with children	% with disability, among Head, Spouse, Co- head, aged 61 years or less	% with disability, among Head, Spouse, Co- head, aged 62 years or older	% with disability, among all persons in households
Davie County	4	42	85	43	41	28	19
Stokes County	3	22	75	22	59	36	32
Surry County	4	27	77	27	53	37	27
Yadkin County	7	30	77	32	53	58	32

TABLE 21 - HUD AGE OF RESIDENTS IN SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	% 24 years or less (Head or spouse)	% 25 to 49 years (Head or spouse)	% 51 to 60 (Head or spouse)	% 62 or more (Head or spouse)	% 85 or more (Head or spouse)
Davie County	1	47	20	31	2
Stokes County	2	28	20	51	5
Surry County	5	34	22	39	3
Yadkin County	7	39	25	29	2

TABLE 22 - HUD DEMOGRAPHICS OF RESIDENTS IN SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	% Minority	%Black Non-Hispanic	%Black Hispanic	%Native American Non-Hispanic	%Asian or Pacific Islander Non-Hispanic	% Hispanic	Average months on waiting list	Average months since moved in	% with utility allowance	Average utility allowance \$\$
Davie County	44	40	-1	-1	0	3	15	75	96	101
Stokes County	12	11	-1	0	-1	1	13	80	89	98
Surry County	26	18	0	1	0	7	11	78	52	93
Yadkin County	15	10	-1	1	-1	4	8	79	97	125

TABLE 23 - HUD HOUSING AND NEIGHBORHOOD CHARACTERISTICS OF SUBSIDIZED HOUSEHOLDS SURRY HOME CONSORTIUM

Name	% 0 - 1 bedrooms:	% 2 bedrooms	% 3+ bedrooms	% Over housed	% in poverty (Census tract)	% minority (Census tract)	% single family owners (Census tract)
Davie County	27	34	38	25	17	20	73
Stokes County	45	27	28	31	15	8	67
Surry County	43	31	26	24	22	19	65
Yadkin County	23	42	34	36	19	15	72

SECTION VII. PUBLIC INVOLVEMENT

Survey of Residents

A survey of residents of the counties in the Surry Consortium was constructed and distributed online and on paper starting 14 May 2019 and ending 25 Aug 2019. An ideal survey manages to control for error by ensuring that each member of a population has an equal chance of being included in the sample, that sample members are randomly selected in large enough numbers to assure that they are representative and that everyone who is included in the sample responds. Surveys, whether distributed by postal mail, telephone, or Internet, seldom achieve these ideal conditions. Similar to postal mail surveys prior to the 1970s, most e-mail and Web-based surveys have not had response rates consistently high enough to be generalizable to any population. In addition, nonrandom sampling, technological problems with delivery, inconsistencies with the medium of delivery, security issues, problems with Internet junk mail, and other factors converge to make Web-based surveys a problematic delivery method even for select populations that use the Internet in their everyday lives.

None-the-less, internet surveys have the potential to be a practical and valuable resource for social scientists. For select populations who are connected and technologically savvy, the cost, ease, speed of delivery and response, ease of data cleaning and analysis all weigh in favor of the internet as a delivery method for survey research. The design flexibility, geographic reach, anonymity, and minimized interviewer error of Internet surveys are superior to telephone and mail delivery methods. Internet surveys can be very useful as a supplemental means to traditional survey research.

The sample for the administration of this survey is a non-random, convenience sample. The solicitation for this survey was distributed via:

- Facebook posts to community and personal pages in all 4 counties
- Emails to local churches, listservs, community discussion groups, and government personnel in all 4 counties
- Twitter posts, LinkedIn and other social media
- Paper copies distributed by PTRC Staff
- Paper copies distributed by CHCS Staff at public meetings

There are clear limitations to generalizability when using non-random sampling. This survey is not representative of the demographics of the community and skews toward: female, white, partnered, and between the ages of 45 – 54 years old.

Attempts were made by PTRC staff to disseminate paper copies of the survey to Section 8 tenants. CHCS has not received any of these copies for analysis. Paper copies of surveys were distributed by CHCS staff at public meetings and are included in the statistics that follow.

Survey Respondent Characteristics

A total of 162 surveys were completed online and on paper. Most (77.8%) completed the survey in under 16 minutes. A majority of respondents (92.2%) were non-Hispanic White; two-thirds of respondents (65.3%) to the survey were female; three-quarters (75.5%) were married; and 40.2% had children living in the home. A small number of respondents (6.2%) indicated having a physical or mental disability. While respondents varied in age from 18 to 84, the average (mean) age was between 45-54 years.

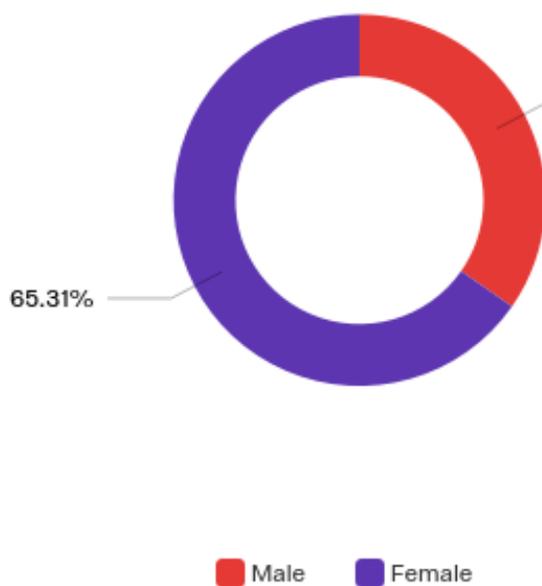


FIGURE 12 - SEX OF RESPONDENT

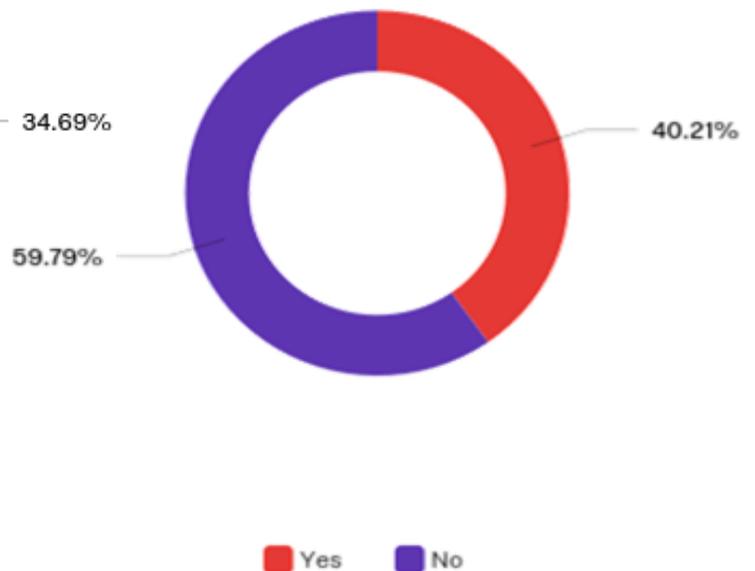


FIGURE 13 - CHILDREN IN THE HOME

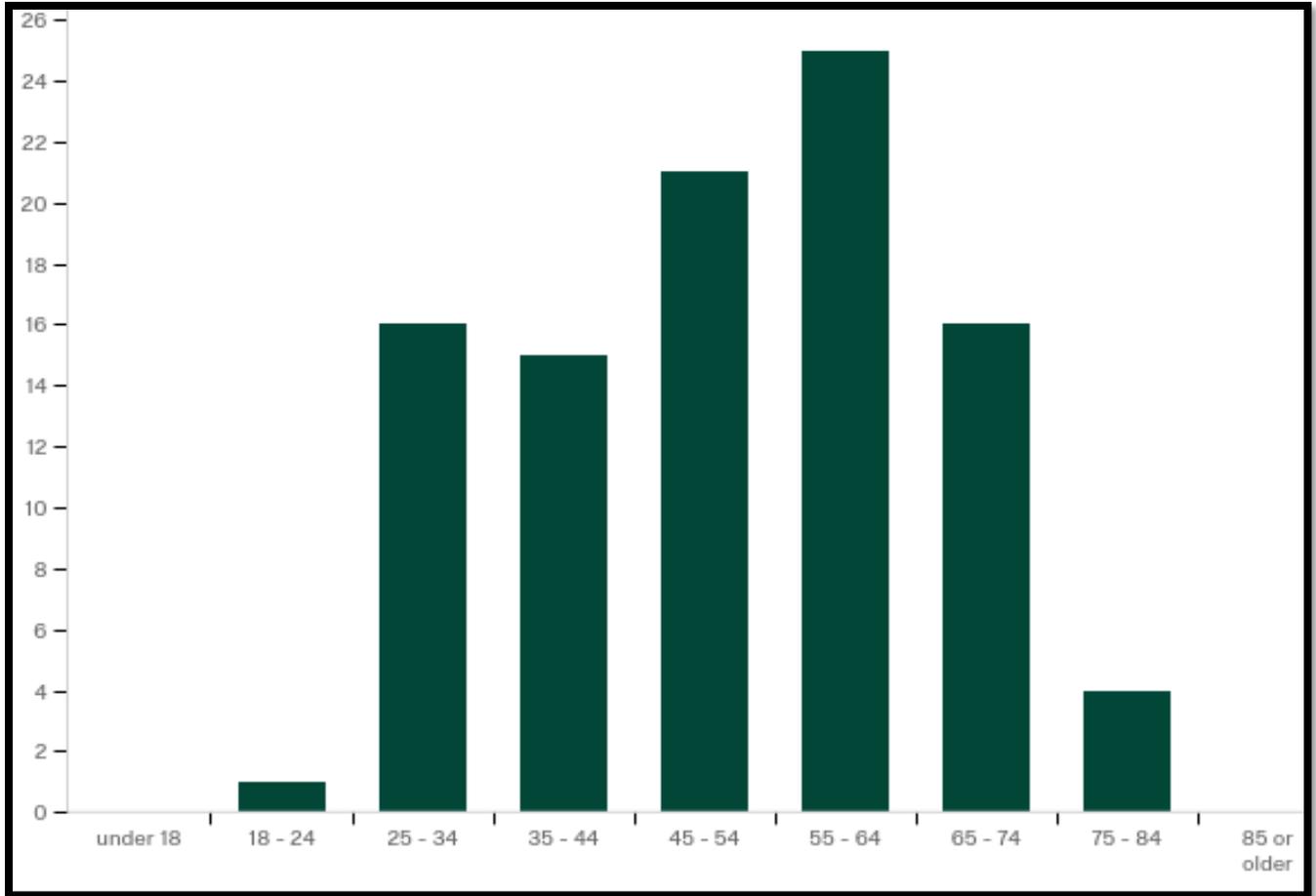


FIGURE 14 - AGE DISTRIBUTION OF RESPONDENTS

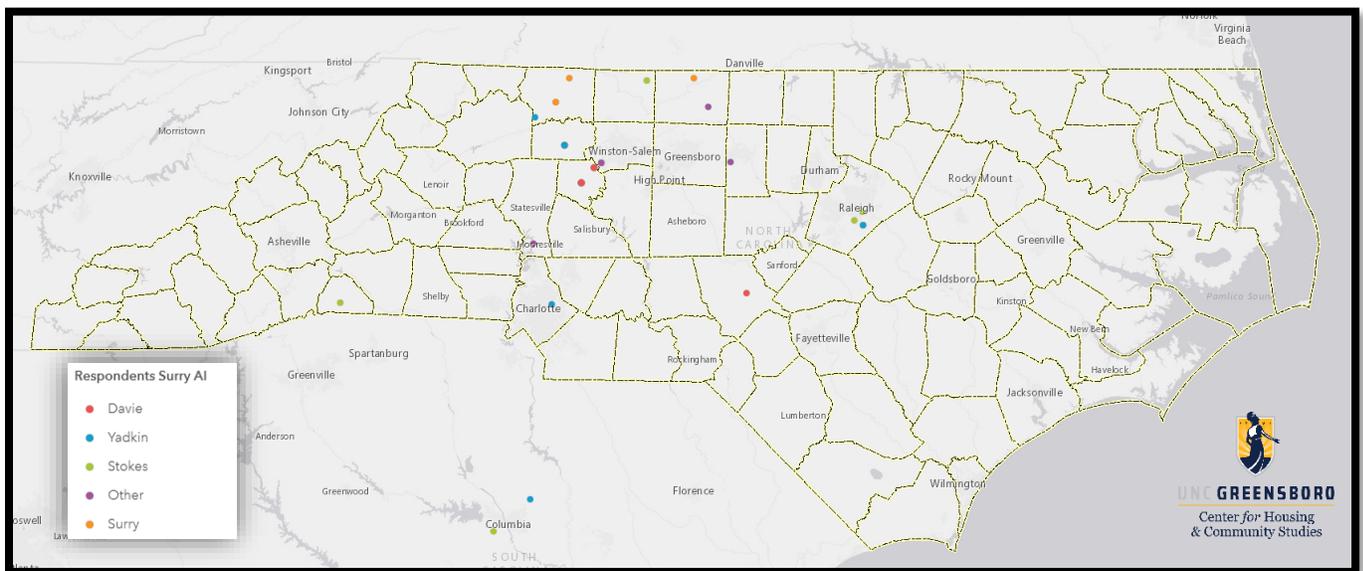


FIGURE 15 - LOCATION OF RESPONDENTS BASED ON IP ADDRESSES

Perception of Community & Neighborhood

TABLE 24- PERCEPTION OF COMMUNITY

Answer	Percent	Count
Extremely close to the ideal	6.50%	8
Very close to the ideal	21.14%	26
Moderately close to the ideal	47.15%	58
Slightly close to the ideal	15.45%	19
Not close to the ideal	9.76%	12
Total	100%	123

More respondents were from Davie County (42.3% or 58 respondents) than other locations: Yadkin (20.4% or 28 respondents); Stokes (19.0% or 26 respondents); and the fewest from Surry (11.0% or 15 respondents). The top four cities represented included: Mocksville (n=25), Advance (n=14), King (n=11), and Yadkinville (n=9). IP addresses registered from all around the Triad and further (east to Raleigh and south to Columbia, SC).

Most residents were positive about their community. Nearly half (47.2% ranked their community as moderately close to the ideal, while 21.2% said it was very close to ideal and 15.5% said only slightly close to the ideal. On average (mean), they had lived in their respective communities for 23.6 years. Respondents had many reasons for moving to their current neighborhoods (Figure 18): perceived safety (45.2%) of respondents, affordability or cost (43.5%), and convenient location (41.1%). On the other hand, negative factors were listed as poor public transportation (67.9%), not diverse enough (34.6%), and not conveniently located (30.9%) (See Figure 19 and Appendix H for raw tables).

Most respondents indicated that they prefer neighborhoods made up of a mix of different races (76.0%). Of the quarter (24.0%) who prefer same-race neighborhoods because of familiarity, comfort, and it is what they were accustomed to already. A few survey respondents elaborated on their discomfort:

“Different races are suspicious of each other. and many are offended by anything and lots of them are looking for something to be offended by.”

“I do not necessarily prefer to live in a community made up of people who are the same race as I am, but that is all I have ever known for the majority of my life. I would not mind if I lived in a community with different races, but I also would not want to live in a community where I was the minority. I believe that if I lived in a community where I was

the minority I would not feel welcome or safe, I would feel as if I could not openly express myself or live openly with my children/family. I do believe that the minority is always put down and made to feel inferior.”

“Mixed feelings about this. My new Hispanic neighbors gallop their horses through my wet lawn- leaving dents and manure for me to deal with.”

On the whole though, people celebrated diverse neighborhoods saying that race/ethnic difference bring different ideals, perspectives, life experiences to share and learn from. Exposing children to diverse cultural backgrounds was another common theme. Some of the individual responses included:

“I have never really thought of living in a community of the same race or different races until posed this question. I guess I would prefer a mix so that me and my children could potentially have the opportunity to experience diverse cultural values, perspectives, and customs.”

“I have racially and religiously diverse neighbors right next door but they are not representative of my whole neighborhood. My racially diverse neighbors are more engaging and generous than the neighbors like me. I think we benefit from diverse experiences and hope that as my family grows they will have a greater appreciation for diversity of people.”

“It takes all kinds of people to create a good community. Look in any forest and you see, birds of every color and animals of every type that are native to that area. It is not what a person looks like that concerns me, it is their behavior.”

“Same reason I go to church with 17 different nationalities and different races. I want to raise my children that no one should be judged by the color of their skin, the clothes they wear or the amount of money they make. Everyone deserves to be treated with respect and dignity.”

“We are all human beings. We should respect everyone race should not make a difference.

Why do I prefer to live in a racially diverse area? I've never given it much thought because I've always lived in that sort of community. I grew up in the military and housing available to and affordable for our family had us living in racially diverse areas of a community. It's historically part of what makes me, me and it works for me because I love learning about other folks traditions.”

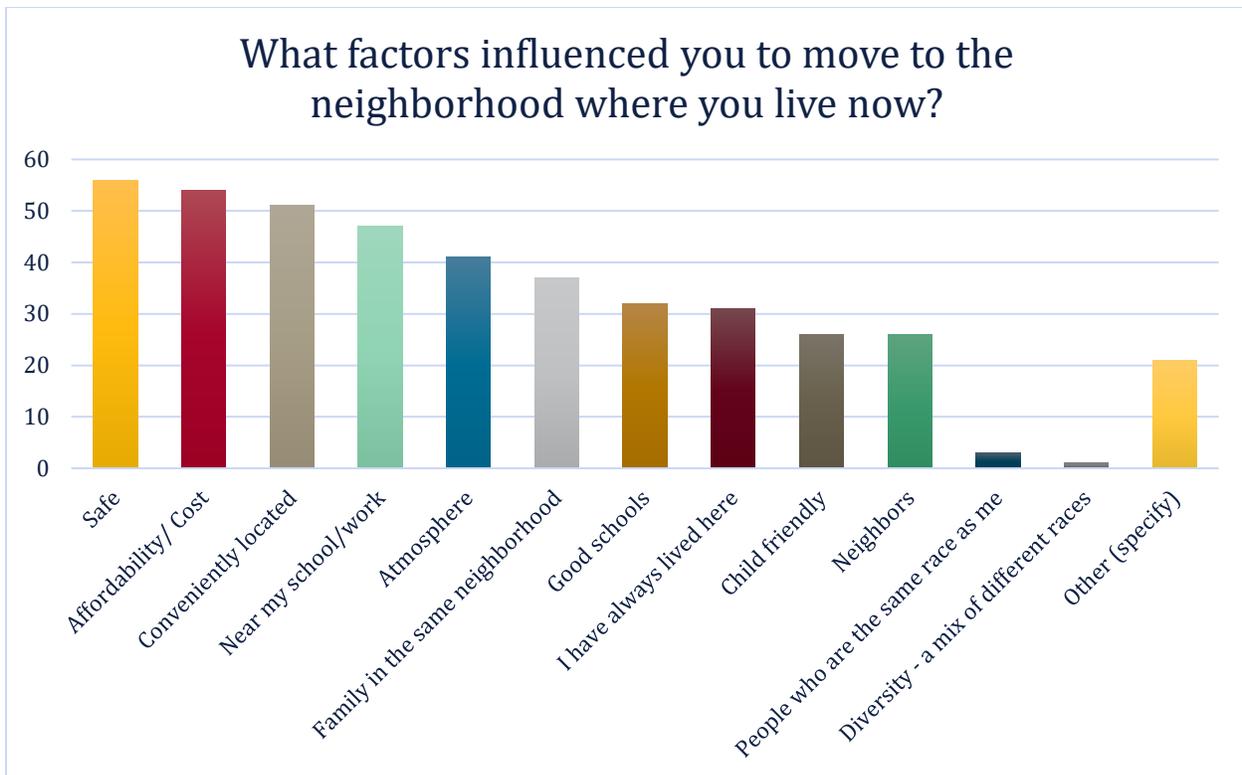


FIGURE 16 - POSITIVE FACTORS ATTRACTING RESPONDENT TO COMMUNITY

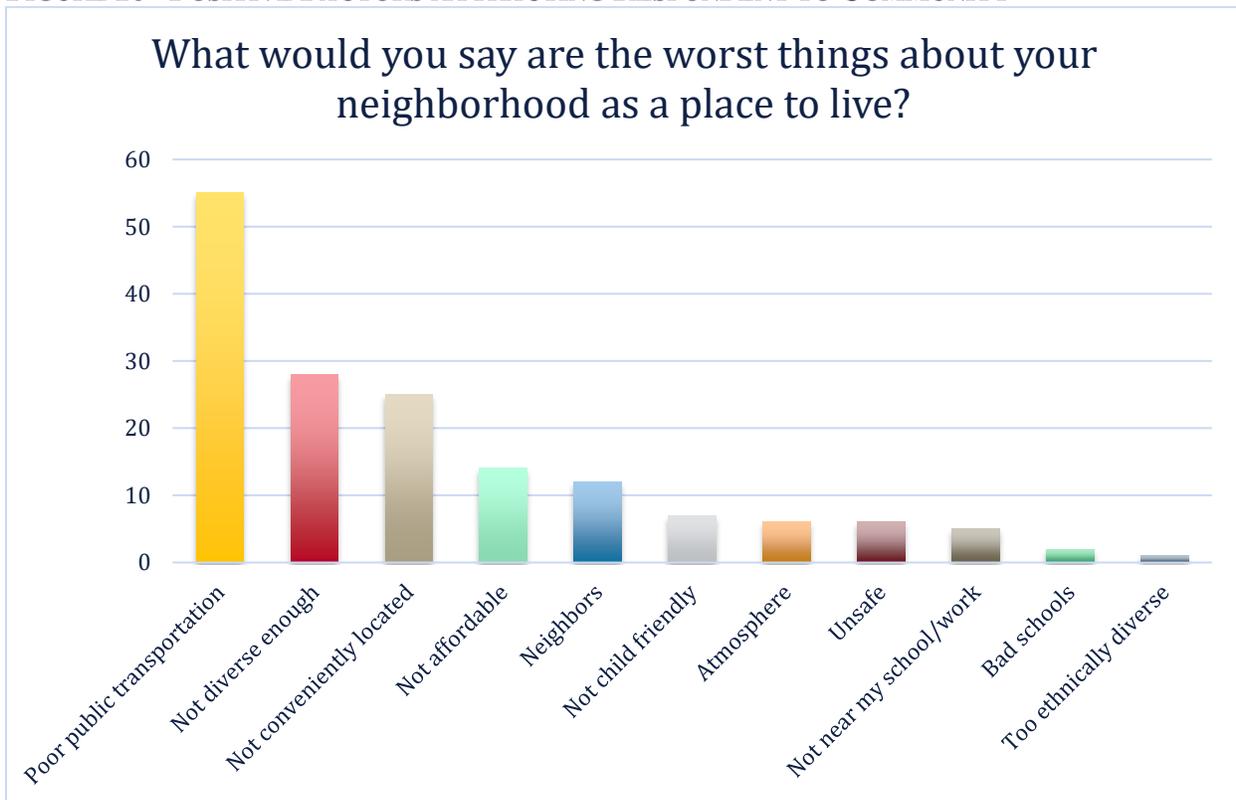


FIGURE 17 - NEGATIVE FACTORS ABOUT RESPONDENT'S COMMUNITY

Experiences of Discrimination

TABLE 25 - EVERYDAY EXPERIENCES OF DISCRIMINATION

	Daily	Weekly	Monthly	A few times a year	Less than once a year	Never
You are treated with less courtesy than other people.	1%	6.8%	8.7%	43.7%	21.4%	18.4%
You receive poorer service than other people at restaurants or stores.	1%	1%	7.8%	31.4%	32.4%	26.5%
People act as if they think you are not smart.	3%	4%	4%	30.7%	31.7%	26.7%
People act as if they were afraid of you.	0%	3.9%	2.9%	11.8%	22.5%	58.8%
People act as if they think you are dishonest.	0%	2%	2.9%	13.7%	26.5%	54.9%
People act as if they are better than you.	3.9%	5.9%	16.7%	40.2%	18.6%	14.7%
You are called names.	1%	1%	1%	11.8%	25.5%	59.8%
You are insulted.	1%	2%	3.9%	21.6%	28.4%	43.1%
You are threatened or harassed.	0%	1%	1%	9.8%	23.5%	64.7%
You are physically assaulted.	0%	0%	0%	1%	2%	97.1%

While only four respondents were non-white, many white respondents nonetheless reported some level of everyday experience of discrimination. Most said that they experienced situations in which people act as if they are better than them (66.7% at least a few times a year or more). More than half (60.2%) said that they are treated with less courtesy than others at least a few times a year or more. Most significantly, 19.0% of respondents said they had experienced discrimination when trying to buy or rent a house or apartment. The main reason people think they were discriminated against was due to their income (15%) or their age (15%). Others felt it was because they were not married (10%), because of their sex (8.3%) or because they had children (6.7%). Some respondents explained their perceptions:

“I was denied a housing loan... full time, well-paying job, 3 children. My ex, who made less than myself, was given a loan from the same bank. Was told reason was work history. I went on to retire from that job while he had multiple, less paying jobs. After my retirement I was able to purchase home with savings.”

“I was told that the rental would be “too much” for me to handle, being a single parent, even though I had more than enough income to pay the monthly rent.”

“It is more difficult for my boyfriend and I to find a place to live 1: Because it is frowned upon by some sellers/landlords to live with your significant other before marriage. Therefore, they are less willing to work with you. 2: Because we make too much money to

be considered for any of the apartment options in the area, but no where near enough money to afford the \$200,000+ homes that are for sale in the area.”

When searching for a home 30 years ago, real estate agent was reluctant to show me properties in some higher end areas. Agent was only looking at current income. I did not want to disclose all my assets since my trust of that person was low. I soon found another agent.

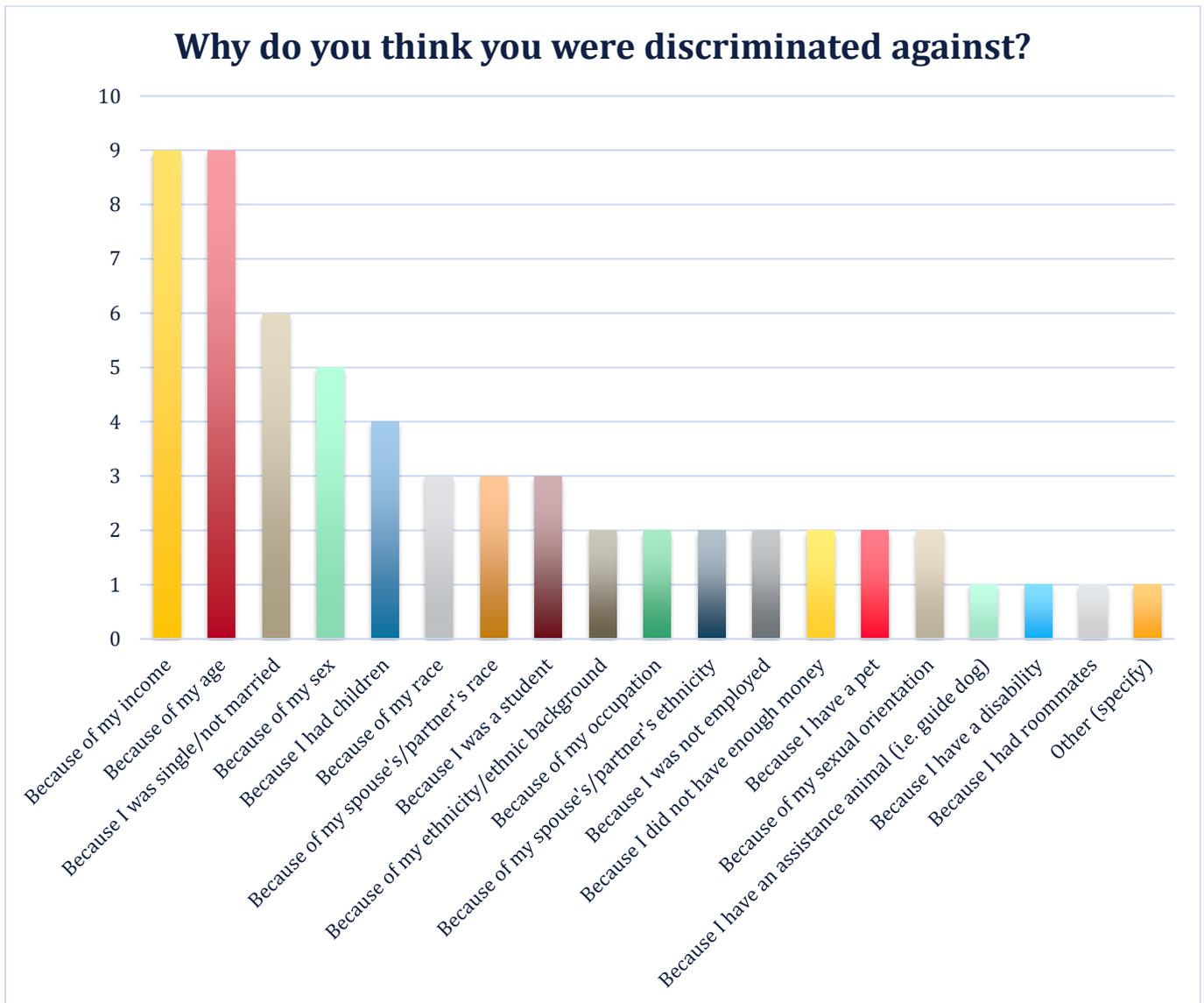


FIGURE 18 - REASONS FOR DISCRIMINATION

Respondents were asked what they did in response to the being discriminated against. Only two individuals made complaints – one to the person who they thought was discriminating against them and one complained to another person. Most said it wasn't worth it (24.1%), they didn't think it would help (17.2%), or they didn't know where or how to complain (13.8%). They were also asked about who engaged in the discriminatory activity. The apartment owner or landlord was most frequent (35%), followed by the loan officer (25%), and either the homeowner (15%) or the real estate agent (15%).

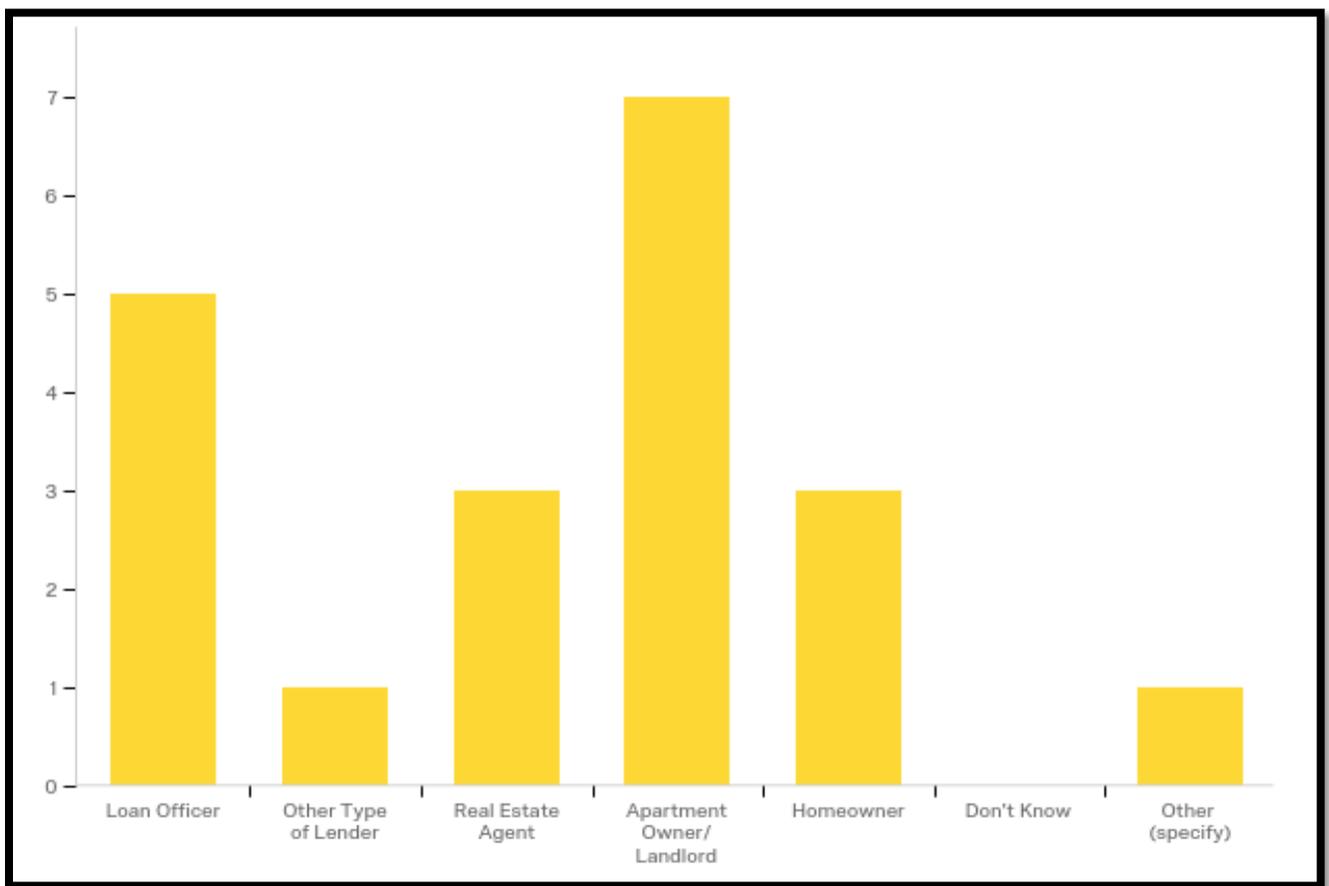


FIGURE 19 - POSITION OF THE PERSON WHO DISCRIMINATED AGAINST THE RESPONDENT

Reasons Not to Move to More Diverse Areas

Respondents were asked what keeps them from moving to areas that are more diverse. Half (50.0%) said they have many family or friends in their current area and don't want to leave them. Other significant reasons they don't move included: the area where they live is already diverse with a mix of ethnic/racial groups (9.4%); there is not enough affordable housing in the other areas (7.3%), and I am afraid of crime in those areas (4.2%).

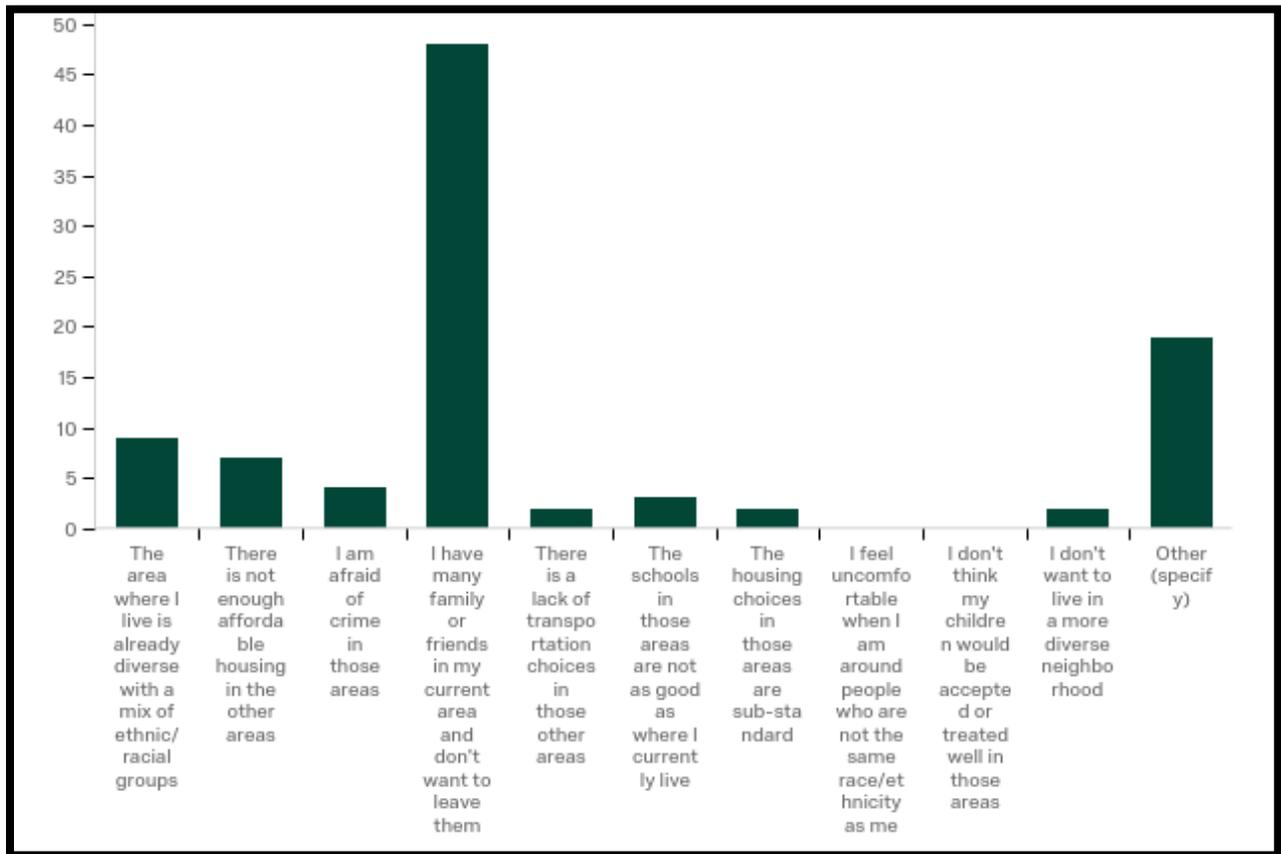


FIGURE 20 - REASONS NOT TO MOVE TO MORE DIVERSE AREAS

Public Awareness of Fair Housing Law

It is important to assess public *awareness* of fair housing laws. The survey developed by the UNCG Center for Housing and Community Studies posited two questions testing respondents' understanding of what is legal under the law and who is protected by the law. The survey also presented several questions and scenarios testing respondents' *opinions* about fair housing issues. These scenarios and survey questions were based upon questions from the 2006 HUD study *DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law*.

Understanding of Protected Classes

Race, color, religion, national origin, sex, familial status, and disability are all statuses currently protected under the federal law. A majority of respondents correctly identified disability, race, and ethnicity as protected classes. Only half (52.5%), identified religion as a protected class. Importantly, sex, familial status, and national origin were not identified by most as protected classes (less than 50% see Table 25). Age, employment status, sexuality, marital status, and having pets are not protected classes under federal laws, though some local ordinances may provide protections in some places. More than three-quarters of respondents (76.2%) misidentified age as a protected category. A little over a two-fifths of respondents (41.6%) believe that LGBTQ statuses are protected. More than a third were under the impression that same-sex couples (37.6%) and a quarter believe that unmarried couples (26.7%) are protected. Almost a third believe that people below the poverty line are protected (31.7%). More than one-in-ten respondents (13.9%) believe that people who are unemployed are protected. Only a few (6.9%) identified people with pets as a protected category.

TABLE 26 - IDENTIFICATION OF PROTECTED CLASSES

	N	Percent
Correctly Identified		
Disabled		
people with mobility impaired	79	78.2
someone who is deaf	71	70.3
someone who is blind	77	76.2
people with service animals	63	62.4
Racial Minorities	69	68.3
Ethnic Minorities	66	65.3
Religious Minorities	53	52.5
Women	41	40.6
Men	36	35.6
People with Children	36	35.6
Foreign born people	40	39.6
Incorrectly Identified		
Elderly	77	76.2
Lesbian, Gay, Bisexual, Or Transsexual People	42	41.6
People Below the Poverty Line	32	31.7
Same-Sex Couples	38	37.6
Unmarried Couples	27	26.7
Unemployed	14	13.9
People with Pets	7	6.9

Support for and Understanding of Fair Housing Laws

To assess public support of racial equity in access to housing, respondents were asked:

1. Restrict Access - If homeowners and landlords should be allowed to decide to whom they sell or rent, even if they prefer not to sell or rent people of a certain race, religion, or nationality;
2. Restricting Choice - If real estate agents should be able to sell only to a white buyer if they think a person of color would have trouble in the neighborhood;
3. Steering - If real estate agents should be allowed to focus home searches to all-black or all-white areas; and

Perception of Restricting Choice or Access

Respondents were asked if it a real estate agent should be able to restrict buyers by race or ethnicity. Restricting choice by race/color/ethnicity is illegal under the Fair Housing Act. Respondents were given the following scenario:

A family is selling their house through a real estate agent. They are white, and have only white neighbors. Some of the neighbors tell the family that, if a non-white person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer. Do you think the real estate agent should be able to sell this family's house only to a white buyer?

While the 2006 HUD study “DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law” showed that 19% would restrict the sale to white buyers; locally we saw only 7.1% who would agree in 2013, and 3.4% today. Clearly, improvements have been made in understanding of the illegality of restricting choice on the bases of race/ethnicity.

Perception of Steering

Respondents were also asked if it is currently legal under federal law for a real estate agent to decide to focus the home search on all-white or all-black areas. Geographically limiting searches (steering) is illegal under the Fair Housing Act. Respondents were given the following scenario:

A black family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where black people live, the agent decides to show them only houses in all-black neighborhoods, even though there are many houses in their price range in other parts of the community. Should the real estate agent be able to decide to focus the home search on all-black areas?

A majority of respondents (91.4%) correctly identified that steering not legal. However, 10 of 116 respondents (8.6%) believed it to be currently legal to do so. More importantly, a follow-up question was posed – “*is it currently legal for a real estate agent to decide to focus the home search on all-white or all-black areas?*” in which 17.1% of respondents indicated that it is *legal* to steer home seekers to neighborhoods by race/ethnicity.

Opinions on Landlords/ Homeowners Discrimination

Survey respondents were asked if they think homeowners and landlords should decide for themselves to whom to sell or rent their home/apartment to, even if they prefer not to sell or rent people of a certain race, religion, or nationality. All of these categories are currently protected by law. More than half of respondents (53%) felt that homeowners and landlords should have the right to decide to whom they sell or rent. Slight differences were seen across counties with Stokes having the most (63.6%) people believing that homeowners and landlords should *not* be allowed to discriminate.

TABLE 27 - PERCEPTION OF THE RIGHT TO DISCRIMINATE BY COUNTY

	Homeowners/Landlords should have the right to decide to whom they sell /rent	Homeowners/Landlords should not be allowed to refuse qualified buyers/renters
Davie	57.40%	42.60%
Stokes	36.40%	63.60%
Surry	53.80%	46.20%
Yadkin	58.30%	41.70%

Perception of Denial of Mortgage Applications Based on Income

A remaining scenario involved an action that is not illegal under the Fair Housing Act - denial of a mortgage based on insufficient income and employment. The text of the scenario read:

A Black person applies to a bank for a home mortgage loan. He does not have a steady job or enough income to pay a monthly mortgage payment. When he did work, the job did not pay very much. Because of his lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage.

Survey respondents were then asked if they think the loan officer should be able to turn down the Black applicant because of the applicant’s lack of steady job and income. Since the loan officer’s denial is based on the fact that the applicant has insufficient income to cover monthly mortgage

expenses and not on race or another protected basis, it is not illegal under federal fair housing law. Again, most respondents answered correctly with only 2.7% saying the mortgage should *not* be denied and improvement over 2013 when we saw 5.2% saying the mortgage shouldn't be denied.

Perceived Promoters and Barriers to Fair Housing Choice

Respondents were asked to identify things in their county that are currently working well with regard to promoting access to fair housing and community resources. Many simply indicated that they did not know about anything. Habitat and other non-profits, HUD Section 8, and others income-based programs were noted as promoting affordability:

“I am not aware that there is an overall plan to promote access to fair housing and community resources. I do know of local agencies that help with that - Advocacy Center, Cardinal, Senior Center, Storehouse for Jesus - but at a County level I'm not aware of any initiatives or goals.”

“I don't see a problem in our county. In my opinion, people like you try to create a problem. I was denied a loan because I was female, even though I was intelligent and hard working. I put 3 kids through college and always paid my bills on time. I was included in approx. 50% of the population (female) being discriminated against. In the city I lived in, minorities were given assistance with housing loans, I wasn't qualified because I made too much.”

“In Stokes County, the only fair housing resource known is HUD, there are income-based housing options, but only in certain parts of the county and they are typically full and unavailable. I work with the public and most of the time low to no income families, I unfortunately have to refer them to other counties if they want to find housing. People typically have to leave the county to obtain necessary resources to better themselves and take care of their families.”

“Nothing that I know of. I know there have been forums held to discuss the issue with lack of housing for the younger generations moving back into the area, but nothing has been done to remedy the situation that I know of. I do know that more income restricted apartments are being built which won't help if half the people looking for housing make too much money to be able to access them...”

“There are some low-income housing available, but they are punitive to those who are working below the poverty level. My daughter is a good example, she works fulltime, however because she has a Child Support order, that is never paid by the way, because he refuses to work. She is penalized at the new apartments because they are counting the child support, he is supposed to pay in her income, and therefore she is not eligible. He is \$20,000.00 behind and she works fulltime with 2 children and her gross income is under

the poverty level and she is unable to get assistance with these apartments. While those who are not working either by choice or not are living there.”

“There is some new income-based housing being built for elderly. That is wonderful. There is a new apartment complex that was built within the last year taking income-based housing applicants.”

Respondents were also asked to identify things in their county that are not currently working well with regard to promoting access to fair housing and community resources. Common themes were lack of affordable housing choices, high property values, lack of transportation options, cultural attitudes, governmental policies and practices that limit access to affordable housing, and too few public housing or Section 8 options:

“No housing authority -HUD only available one day per week and unable to leave messages -Some landlords refuse to complete necessary repairs -Very few options for people with felonies”

“HUD’s definition of homelessness leaves out those living in motels or doubled up, which is largely families with children.”

“I really do not feel as if anyone is trying to make a difference as far as furthering access. We continue to be a community that is at a stand-still. No one wants to move forward and wants the status-quo to stay the same.”

“I work in a church and frequently provide support and resourcing for people with housing challenges. Our area has a few HUD housing apartments and recently added apartments for senior adults. However, there is always a waiting list for those apartments. There are not many affordable options for those just above HUD standards but below the average income for most housing in Davie County. For example, when I first moved here as a single college graduate, I made too much money for HUD housing but didn’t make enough to afford most rental properties in the area. I ended up renting a “mother-in-law” suite from work connections.”

“Lacking in all areas. Transportation is a big one. Also, the strict rules with public housing/low income housing. I understand that housing should have rules, but people being banned for life for spending the night or getting in trouble should not be the case. These people need housing they can afford and resources to help them get on their feet and teach them how to function in society.”

“Power brokers bias against affordable housing. We create jobs at pay scale that can’t find housing in Davie. Land use planning and Zoning does a poor job. Lack of vision. Lack of insight to those beyond our comfort zone.”

“The attitudes of the public officials around “those” people moving into our county. We are created lots of jobs, but no housing is available for those jobs to supply our people with a living wage. It seems like this is either always an afterthought, or it is on purpose to keep “those” people outside of our perfect bubble in Davie County.”

*“Yadkin County needs more affordable housing located in the major towns/cities so that people with transportation issues can still access services and grocery stores. There also needs to be income-based housing specifically designed for elderly/retired people. And lastly, there is a growing need for affordable housing for people with both mental and physical disabilities. There is a **huge housing need for younger adults with disabilities** who do not need assisted living level of care but need housing that is affordable and in a community that understands their needs and limitations.”*

Additional comments about fair housing access were solicited in an open-ended question at the end of the survey. A few relevant responses include:

*“I have experience in Building and as a Realtor in Davie county for many years... It is my opinion that **land cost is a big issue in building housing WITHIN THE PRICE POINTS THAT ARE NEEDED** in Davie County. Or, the Cost exceed the Risk for the Developer/Builder because of land cost + improvements (curb and guttering and other stuff) that are required, thus, making the actual cost of the house exceed the prices of housing that are needed for Davie County. **If Multi-family housing is what is needed, then the sewer and other infrastructure that is needed to build this type housing is not available where the land is available therefore, making this type of housing unattainable in Davie.** I really wish I could come up with a solution that could make this puzzle work. I really would like to find out where the sewer lines are in Davie County. To look at this map to see if I can locate WHERE sewer is and find land that could be developed for Multi-Family Housing that has access to Sewer. I really think that **Multi-Family housing is the answer to the housing shortage in Davie County.**”*

*“Lack of vision and biased understanding of needs prevent Davie from really addressing housing as a holistic entity. **Zoning will not solve the problems.** Myopic planning has fostered a false sense of understanding the real housing needs within the community. Lack of explanation by planning staff and elected officials is disheartening.”*

*“**PTRC Housing Section 8 program has gone down the tube. Landlords don’t want to work with them. The staff has changed over the last 5 years. The old staff cared about the clients. The new staff terrible and the organization is racist.**”*

Key Informant Interviews

Interviews were conducted with a diverse set of people with housing related interests. Included in the survey were county planners, economic development professionals, fair housing advocates, property managers, and advocates for persons who belong to the protected classes. Key Informants were assured that the information they shared would be kept completely confidential, so they could feel free to speak openly and honestly about their observations and concerns. In order to honor this commitment, this report does not list the names of key informants, only a description of their roles in an aggregate format and transcripts have been edited to redact personally identifiable information. All of the key informants taking part in this survey had specific knowledge about housing conditions and barriers to housing choice within the county or counties they serve. Informants were selected based on their participation in SCHCboard, their knowledge regarding fair housing issues, and/or their ability to speak to the experiences of people living in poverty. Since this report is focused primarily on impediments to fair housing choice, the key informants were asked to discuss in concrete terms the functional and policy issues that, in their opinion, pose the greatest impediment to fair housing choice in their service area.

The research team sent letters to each potential key informant requesting his or her cooperation for an interview. A majority of those contacted agreed to be interviewed. CHCS staff interviewed 17 key informants across the jurisdiction of the Surry HOME Consortium (SHC). Nine respondents represented Davie; 4 respondents represented Surry; 2 respondents represented Stokes; 1 respondent represented Yadkin, and an additional respondent worked across the four-county area. For ease of access, all interviews were conducted over the phone. Calls were recorded using the Voice Recorder app. Interviews length varied, with the longest being nearly an hour and the shortest taking 30 minutes to complete. Interviews were semi-structured, with most interviewees responding to similar questions. At times, researchers elected to change questions in order to best reflect the experiences and knowledge of the interviewee. During the interview, researchers took summary notes of responses in order to guide further questioning. Following the interviews, researchers transcribed the audio of the interview.

Marketing Issues

Throughout key informant interviews, respondents repeated stated that promoting access to fair housing was a marketing issue. In developing community resources - such as transportation - program developers do not set aside money for marketing. Weatherization programs housed at YVEDDI were noted as needing improved outreach efforts. Other respondents noted that given the rural characteristics of the Surry HOME Consortium (SHC) jurisdiction, outreach is critical to the success of any program.

One particular population that requires improved outreach efforts is the Hispanic community. Advocates for the Hispanic community within Surry County noted that outreach and marketing are particularly difficult. The Hispanic population of Surry County tends to locate on the edges of municipalities in manufactured home parks and in racially homogenous apartment complexes. According to one informant, looping information into informal networks of communication - either through churches or schools - is one potential method to reach Hispanic residents within the four-county area.

In general, there remains a difficulty throughout the SCHC in accessing information regarding housing resources - and this difficulty is more pronounced for those people living in poverty. Newspaper circulation - a common method spreading information throughout rural communities - is less frequent and many of the larger news services based out of Forsyth County are less likely to cover opportunities and initiatives in the SCHC jurisdiction. Lack of access to technology such as the internet or cable further isolates impoverished households. As one interviewee stated that housing agencies need to “hand out flyers at festivals and find bulletin boards that let you put stuff up” but continued, noting that “it’s challenging.”

Transportation services - such as the Piedmont Area Regional Transit (PART) system and YVEDDI - were noted as having marketing issues. As one respondent noted, “Word travels fast in small counties.” If individuals are quoted prices for travel that they perceive as too high, then word travels around their network - sometimes impacting ridership. Financial realities affect the ability of these agencies to create circular routes throughout the four-county area; still, marketing is necessary for increasing the visibility of these transportation opportunities.

In several interviews, respondents frequently noted that certain programs experienced lapses in funding or a decrease in interest from program staff and/or volunteers. Several interviewees noted

in particular that faith-based housing initiatives would vary in funding year-to-year, making it difficult for non-profits to remain knowledgeable about housing resources in the area. For households experiencing poverty, the ever-shifting landscape of housing resources and programs is difficult to navigate. One informant advocated for a “one-stop shop” for housing services in their county: this would consolidate housing services in one location and create one “point of entry” for individuals seeking housing assistance. Located in an accessible area of the county or jurisdiction, this one-stop-shop would increase the visibility of housing services.

Limited Transportation Options

Transportation was cited as a “major” barrier in the creation of affordable housing across the Surry HOME Consortium (SHC) jurisdiction. Informants noted that their counties were “auto-dependent.” Others explained that low-income households who lack an automobile often have difficulty getting to job opportunities, medical appointments, important amenities, and their broader support system.

Almost all respondents noted that Piedmont Area Regional Transit (PART) system and YVEDDI are the primary providers of transportation in the SCHC jurisdiction. Cape Fear Regional Transport, based out of Yadkinville, was also noted as providing transportation to doctors appointments for individuals with disabilities. In general, interviewees reported that most transportation opportunities catered to the aging population and individuals with disabilities. Respondents made note that YVEDDI required riders to make appointments for transportation, in some cases two days prior to the appointment. Due to this fact, most respondents agreed that there was a need for reliable transportation across the SCHC area.

As the distance from the Winston-Salem MSA increases, the need for transportation opportunities also increases. Respondents cited areas like Cooleemee (on the southern border of Davie County) and Northern Stokes County as particularly in need of transit.

Some informants questioned the economic feasibility of expanding transit access to these areas. Illustrative of this point, one respondent noted that a circular route was discontinued that went to Mocksville in Davie County, with the primary rationale being low-ridership. (In later focus groups, Davie County residents reported that YVEDDI was operating a circular running throughout Mocksville. There was a general consensus among attendees that this circular route required more marketing, as local police officers and other officials were not aware of its existence.)

Lack of transportation options across the SCHC area increases the difficulty of siting affordable housing. One respondent with knowledge of SCHC policies and procedures noted that SCHC funds would only go to projects that are located near amenities such as grocery stores. In municipalities and counties lacking amenities, this results in a decreased number of affordable units. Expanding transit access could allow the SCHC to allocate funds to projects in different municipalities within the jurisdiction. Additionally, developing complementary, mixed-use developments could allow for the siting of affordable housing in different areas of opportunity.

Housing and Disabilities

Across all of the interviews, disability was the only protected class mentioned that experienced barriers to accessing housing in the Surry HOME Consortium (SHC) area. Accessible and affordable units were hard to find within the jurisdiction's housing market. Out of any given multifamily development, only a small percentage is set aside as handicap accessible - as units beyond the ground floor are inaccessible except through the installation of costly elevators. Barriers are also present for individuals with disabilities in the single-family rental market. In many areas of the SHC, the housing stock is older, resulting in housing that does not accommodate mobility issues and aging in place.

For the aging individuals and people with disabilities who are living in poverty, repair services are vital for ensuring that homes are accessible and do not harm occupants. The perception is that repair services with the SCHC jurisdiction have either wait-lists or difficulty providing outreach and marketing for their services. According to one respondent, "the Piedmont Triad Regional Council does have a repair program, but I've sent people to them and I was told there's a six-month waiting list, six months to a year." The same interviewee concluded, stating, "if your roof has a leak in it," then you cannot wait that long in most cases before further damage is done.

Other repair services around the jurisdiction vary in terms of professionalization. In recent years, the Stokes County faith-community came together through the Share the Blessing initiative. Through this initiative, churches would complete repair projects for free across the county. For faith-based initiatives, the range of repairs offered is usually limited when compared to more professional repair services. Impact Yadkin - a Yadkin County faith-based, repair program - found varying degrees of success, as in some cases volunteers were not equipped with the knowledge and skills to complete assigned repairs.

Aging-in-place is difficult for seniors living in poverty in certain areas of the SHC. Some respondents noted that seniors were faced barriers in accessing community resources. Transportation services such as the Piedmont Authority for Regional Transportation (PART) and YVEDDI allowed seniors access to medical services with relative ease. With these services users need to schedule transportation days ahead of time, for emergencies and consistent needs both services are ineffective or cumbersome to navigate.

Stakeholders saw transportation, the availability of housing, and the quality of housing as the primary barriers to aging in place within SCHC jurisdiction. There is a wide-spread belief that senior multifamily developments face less opposition from community members when compared to affordable housing available across the age range. Still, respondents stated that senior multifamily developments tend to have long waiting lists - suggesting that the present supply does not meet demand. These developments have a sizable effect on the quality of life for residents, as they are often co-located with transportation services and are easily accessible, especially when compared with aging single-family housing throughout the SCHC jurisdiction.

Fair housing and Affordability

When probed about the barriers members of protected classes face within the housing market, a majority of respondents reframed the primary issue as poverty - not necessarily membership in a protected class. Some respondents said that they believe that all residents - ability to pay for housing, withstanding - were able to access housing. One participant responded that the unavailability of housing - not necessarily discrimination within the housing market - was the primary barrier to accessing housing. Still, another stated that money was the primary barrier for minority households and individuals seeking to enter areas of opportunity. As one interviewee put it, “It’s not a conversation on access - we don’t have [housing] to access. The industry is not here. We don’t have the resources when compared to Winston[-Salem].”

A common refrain from respondents was that they had not “personally heard” of instances of unequal treatment in the housing market. This suggests a lack of localized data on fair housing. Proactive fair housing testing could provide housing service providers with data to better understand the experiences of protected class members within the local housing market. In collecting data on potential instances of discrimination

Focus Groups

The focus group, or group interview, is a common methodology that has been used as a means of data collection in the social sciences for at least a century. Focus groups gained popularity in the 1930s and 40s with Robert K. Merton who used them as a tool for gauging reactions to wartime propaganda materials (Morgan, 1988; Hollander 2004). Since then, the methodology has been employed in a wide variety of research settings that call for a deep understanding of a groups' perspective on a particular issue. It is through the synergistic, collaborative, and interactive atmosphere of the focus group that participants are influenced to express many ideas that may have been more difficult to express individually (Morgan 1988). Focus groups produce more in-depth information than other quantitative research methods. However, the value of focus group research is largely dependent on how well the focus groups are designed and executed and how carefully the data are collected and analyzed.

Researchers held four focus groups or public listening sessions between the dates of May 29, 2019 and June 10, 2019. One focus group was held in each of the four counties that make up the Surry HOME Consortium (SHC) jurisdiction. Public meetings were held in accessible locations, with two being held at a public library, one at a government center, and another at a community college resource center. All focus groups were held from 3:00 p.m. to 4:30 p.m. The longest focus group was an hour and 25 minutes; the shortest focus group was an hour and 10 minutes in length.

In the days and weeks leading up to the focus groups, researchers compiled a distribution list of publicly accessible emails to send a flyer with information regarding each county's respective focus group. These distribution lists were organized based on the county the individual worked in at the time of contact. Municipal staff, school employees, non-profit staff, and church leaders made up this distribution list. Contacts on this distribution list were asked to share this information throughout their networks. Online links to access a survey on housing in the SCHC were also included in these emails.

Characteristics of participants varied between the public meetings. Municipal staff and non-profit agencies participated in the Surry County focus group. Non-profit staff and community members were the primary participants in Stokes County. In Yadkin County, church leaders, non-profit staff, and community members participated. Finally, in Davie County non-profit staff, municipal staff, elected officials, and community members were in attendance.

Findings from focus groups are not exhaustive. Focus groups allow for dialogue between participants and open up space where participants can build upon and/or challenge ideas and opinions of others. What is reported from these focus groups should not be interpreted as fact but instead as the perceptions and opinions of attendees. Nevertheless, these findings are valuable in determining impediments to fair housing in the SCHC jurisdiction.

Davie County

Twenty-six community members attended the focus group in Davie County. This focus group was held at the Davie County Public Library on June 3rd, 2019 in Mocksville from 3:00 PM to 4:30 PM. Community members, non-profit representatives, elected officials, municipal staff, and church leaders were in attendance. The following themes were prominent in this focus group: 1) Davie County is in transition and this transition has resulted in a divided county; 2) infrastructure and local opposition are the primary barriers to affordable housing development; and, 3) there is a perceived decline in community involvement in the last decade.

Focus group participants offered a variety of reasons for living in Davie County. The school system was a source of pride for attendees, as one attendee said, “I was born and raised here. [I] came back because of the school system.” Others also responded that there is a sense of community across the county, with residents saying they are “from Davie County” and not a town within the county. Finally, more than half of the participants (17) reported either being born and raised in Davie County or having been born in the county and moving back later in life.

In the words of one participant, Davie County is “bifurcated.” Eastern Davie County is classified as “urban” - although many residents are resistant to that designation - while the western portion of the county is more rural. This makes the county a “hybrid,” according to one attendee. This bifurcation tends to make poverty within the county invisible to the more affluent: “most of the seniors [on the Eastern side of county] don’t think there is poverty in Davie County.”

When asked about the scope of fair housing laws and ordinances, responses varied. A realtor in attendance quickly recited protected classes. Others, following this response, noted that fair housing needs to be safe and that ordinances and laws need “to do with the quality of the housing.” When further probed about disproportionate impact and protected statuses, one attendee said “on some level. . . all of them” have difficulty accessing housing and services. Another attendee stated that they didn’t have “issues like that in Davie County, like they have in larger areas. I think we

are a pretty integrated group here.” One participant reframed fair housing issues within the county, suggesting that segregation was not occurring based on protected classes but according to generation. Others said the racial composition of the room suggested otherwise, “look at the sample in this room, that can tell you a little something” (nearly all participants were white).

Attendees provided several barriers to the development of affordable housing. Infrastructure and NIMBYism (not-in-my-backyard) were the primary barriers to development. In discussing the former, a participant maintained that “utilities have to be run like a business. You can’t run four miles of sewer line and hook up four customers.” To address this reality, it is necessary that affordable housing is sited strategically. In regard to the latter, “Zoning is much easier to get around than NIMBYism.” To illustrate this point, participants offered examples of developments going through rezoning hearings and facing pushback from residents. Both offered were in Bermuda Run and its extraterritorial jurisdiction (ETJ). One attendee asked if NIMBYism was present in Mocksville; to this, the other participant stated: “I think Davie County has the issue [of NIMBYism].”

Discussing solutions, attendees had a variety of strategies and ideas. One proposed solution to the NIMBYism present throughout the county was increasing education about the positive effects of affordable housing within the county. “When you say affordable housing” in Davie County “[a lot of people] go to income-based housing.” According to another participant, “when [people] say workforce housing I think there are some folks who take that as a negative word in our community.” In addition to education, attendees stated that there was a need for “missing middle” housing - such as duplexes, garden-style apartments, and townhomes - to meet the housing needs for young professionals and the elderly population that wishes to downsize.

Participants suggested that the shared sense of community in Davie County has diminished over time. “Now the county is so transient that these people are not planning roots, they are not taking ownership of the county, and [are not] doing what’s best for the county. A lot of them, especially on our end of the county - [it seems there] every day there is a moving truck going out of our development.” In framing newer residents as “these people,” this suggests some division between long-time residents and new arrivals to the county. Some participants advocated for increased community building. To build this sense of community they suggested developing intentional, self-contained communities that contain mixed uses and a diversity of residents. Seven Springs

Village was cited as an example of a unique community set-up that would benefit the county. (In following this lead, researchers discovered that as of July 2019, attempts to develop this cohousing community have come to a halt.)¹⁰

Surry County

Ten attendees participated in the focus group in Surry County. Most attendees represented municipal (either county or towns) governments or the local non-profit sector. The following themes were prominent throughout this focus group: 1) there is a need for housing for individuals recovering from substance abuse; 2) there is a limit to how much affordable housing is reasonably developed in any given year; and, 3) transportation is a barrier to the siting of affordable housing.

Some attendees had connections to the substance abuse recovery community. Those with a history of substance use were cited as a particularly vulnerable population within the county. One participant noted that Surry County had a high number of opioid deaths when compared to similar counties. Regarding housing, participants suggested that people with substance abuse issues were spending money first on drugs, leaving them often unable to buy food or pay their rent.

People who are abusing substances tend to quickly exhaust their network. Attendees stressed that housing plays a role in the recovery process, as it is important to change the social and *physical* environment for those in recovery. According to one participant: “the stats I show, show [that] 9 out of 10 [times] if they successfully complete a treatment program they will go back in the cycle [of substance abuse]. If you break the cycle you can get them out of the environment through appropriate housing - so they don’t go back to sleeping on a sofa.”

Across the county, there is a lack of housing options for individuals in recovery from substance use. One solution that non-profit leaders at the time of the focus group were considering was the creation of an Oxford House. The Oxford House model co-houses a small group of people in recovery, often in a single-family house. Residents are in charge of the maintenance and operation of the house. Decisions to accept new individuals into the house are also made collectively. Transportation is the primary barrier to developing an Oxford House within Surry County, as - according to one non-profit representative - it is necessary to site an Oxford House near reliable public transportation. To address this barrier the same non-profit representative proposed the

¹⁰ See <http://sevenspringscoho.com/index.html>

creation of transportation service - run through this non-profit - for the individuals living in the Oxford House.

In addition to acting as a barrier in the development of Oxford Houses, transportation remained a topic of interest during the focus group. It is necessary to co-locate transportation services and affordable housing. Lack of transportation limits the areas to locate affordable housing. One representative noted that Mt. Airy is running out of suitable sites for the development of affordable. While transportation plays a role in the suitability of a site for affordable housing, another factor included geography of the site - whether the site had “two creeks running through it” or was of varying elevation.

Participants noted that the allocation process of low-income housing tax credit (LIHTC) acted to effectively cap the number of affordable units developed in Surry County. One attendee characterized the process as a long-series of possibilities: “If we can find sites, if we can get a private developer to come in, at best there will be one award [in the county]. So, our capacity is 60 units per year.” According to another attendee, from the pool of potential applicants for LIHTC “somewhere between 20 to 25%” receive an allocation.

Federal and state funds available through the Surry HOME Consortium (SHC) were also a topic of the focus group. One participant noted that the marketing of these funds could improve, “If you go ahead and tell 100 people in our county, they don’t know anything about [the Surry HOME Consortium].” In particular, it is necessary to advertise what SCHC funds can go towards. Due to federal requirements, for example, SCHC funds are unavailable to renters. Given these restrictions, these funds remain a valuable tool for rehabbing aging housing and developing new housing units.

Stokes County

Eight community members attended the focus group in Stokes County. This focus group was held at the Walnut Cove Public Library on June 5th, 2019 in Walnut Cove from 3:00 PM to 4:30 PM. Attendees were primarily representatives from a local non-profit. Also present were church leaders and members of the broader community. Key themes throughout this focus group are the following: 1) there is a hesitance regarding change within the county; 2) there are deep divisions within the county, based on geography and socio-economic status; and 3) affordable housing repeatedly faces opposition from NIMBYs (not-in-my-backyard).

Early in the focus group, one participant mentioned that “there is a resistance to any change” in Stokes County. Throughout the focus group, other participants would reiterate the resistance to change within the county. Zoning was noted as a particular mechanism to avoid changing the county’s character. One participant noted that zoning restrictions within the county require a minimum of one (1) acre for a single-family home. This minimum lot size is due to septic system requirements; still, this works to decrease density in areas in the county. When connected to municipal services density can increase. Some participants suggested that the issue of fair and affordable housing within the county is addressed through the expansion of sewer and water service.

Stokes County was characterized as geographically divided. As one participant explains, “There’s four separate regions. It’s not just east-west, it’s north-south. The county divides itself around the Sauratown Mountains, around Hanging Rock State Park. There are different communities on different sides of the mountain.” In the Western portion of the county, participants suggested that King received the majority of growth due to its proximity to Winston-Salem. People live in King and make the commute into Winston-Salem for work. Employment opportunities are also centered in King, at least when compared to the rest of the county. The northern portion of the county was characterized as more rural than the rest of the county. According to one developer in attendance, “building in Sandy Ridge [an unincorporated community in North Stokes County] is not realistic.” In the instance that land becomes available in areas outside of major municipalities (such as King and Walnut Cove), transportation becomes a barrier to affordable housing development.

Participants viewed areas of the county as a “farming community.” Area farmers hope to pass down their farm to their children in order to keep the land within their family. Because of this desire farmers are often hesitant to sell their land or there is a tendency to overvalue their land. Focus group participants also believed that there was a general hesitancy throughout the county to “let go of their property.” Couple this hesitancy with the large acreage needed to develop profitable and affordable multifamily developments and land deals become too expensive to result in profitable and affordable rents or the land is not ideal for multifamily development.

Affordable housing often faces opposition from NIMBYs (not-in-my-backyard). One participant, in speaking to this point, described a yard sign on a major thoroughfare in the county with “NO HUD [housing]” written on it. Another participant remarked that recently an affordable housing

development was proposed within the City of King. According to their estimation anywhere between 300 to 400 people showed up to this rezoning hearing in opposition to the development. This rezoning was denied and according to the focus group, expensive condos were placed on the property. This itself may present a violation of 2009 Amendment to the North Carolina Fair Housing Act that protects for the development of affordable housing. Moreover, NIMBYism often forces affordable housing into areas of lower opportunity which can raise fair housing issues due to potential to concentrate protected classes into certain geographies.

Yadkin County

Eight community members participated in a focus group in Yadkin County. This focus group was held at the Surry Community College Yadkin Center on May 29, 2019 in Yadkinville from 3:00 PM to 4:30 PM. Attendees included community members, church leaders, and non-profit representatives. Key themes throughout this focus group include: 1) there is an issue of substandard housing across the county; 2) affordable housing options are lacking within the county, with recent developments reaching capacity before opening; and, 3) participants reiterated that advocates need to increase the awareness of decision-makers to the effects a lack of affordable housing has on households and the county at-large.

Participants varied in how long they have lived in Yadkin County. Some attendees lived in the county for more than 30 years; others have lived in the county for around 10 years; another attendee had recently moved to the county for work. When asked what they liked about the community, respondents liked being close to Forsyth County but also rural; others noted that they valued the safety and security of rural living; one resident responded that property is cheaper in Yadkin County.

Asked to define fair housing, one respondent asserted that “housing ought to be fair for anyone and everyone - regardless of who they are.” Another person pushed this further, saying, “[Housing] needs to be safe, it needs to be up to all of our standards, it needs to be what we would want to live in.” Attendees detailed substandard housing conditions that they knew within the count: a family lived in a mobile home that had a house fire, where firefighters later found exposed wiring strung throughout the mobile home to various appliances. Mold issues were also present in the county. In one story a family was renting a home with “an extreme mold issue” and believed they had little recourse in getting the landlord to remediate the mold issue. Certain members of this family

experienced health issues and left to find housing elsewhere. Following their departure, the landlord rented this same house to someone else.

In addition to substandard housing, there is also a general lack of housing. One recently built apartment complex - Sienna Heights - quickly reached full occupancy, having a waiting list before the complex even opened. In the words of one respondent, “we do have some income-based housing in the county [that is] run through HUD, but there is a waiting list for those places.” To reiterate this point, one attendee stated, “Yadkin County doesn’t have a rental market to speak of.” The low quantity of affordable housing does not meet the demand, leading some families to settle for housing that is substandard and more affordable than the average home within the county.

Between focus group participants there was recurring tension between housing as a personal responsibility and a public good. Substandard housing within the county was seen as the result of landlord neglect for some attendees and the result of tenant behaviors for others. To illustrate the former stance, a participant recounted their experience as a landlord in Yadkin County. In their retelling, their tenants were repeatedly unable to make rent payments but found liquor bottles in their trash (the landlord was responsible for garbage service). In the words of the former landlord, their tenants were “drinking plenty of that [liquor] but didn’t have enough money to pay the rent.”

When asked how they would hypothetically address the problem of fair and affordable housing, participants primarily homed in on increasing the awareness of key stakeholders around the county. “It would be good for our county officials to walk a mile in the shoes of folks living in poverty,” said one individual. Still, others noted that there is no convener or coordinator that was focused on housing issues. Focus group participants were responsive to the idea of having a housing coalition that could act as a convener and raise awareness of housing issues within the county. Potentially, this convener could start a list of investors and developers that the county could work with to develop affordable housing, were the thoughts of one participant.

SECTION VIII. SUMMARY OF FINDINGS

Socio-Economic Context

The area of the Surry HOME Consortium includes Yadkin County, Stokes County, Surry County, and Davie County. The area is home to an estimated 198,030 people living in 79,945 households (ACS 2013-2017). Overall, the population has grown only 6.4% in since 2000. The per capita incomes in the area were \$24,576 while median household income for the area ranged from \$39,071 to \$53,493, compared to the state of North Carolina with a median of \$50,320, and the poverty rate in the area was 15.7%. The area has become more racially and ethnically diverse over the last 18 years with the percentage of the non-white population growing 55.5% in the four-county jurisdiction. Dissimilarity between white and non-white is lowest in Yadkin County and highest in Davie County. While the trend from 1990 to 2010 on the most part was declining (communities were becoming more diverse and less segregated) the trend from 2010 to 2017 is clearly increasing in dissimilarity and in fact more segregated than in 1990.

Housing Context

There were an estimated 91,952 housing units in this jurisdiction, with an estimated 13.1% of housing units vacant compared with only 14.3% in the state of NC (ACS 2013-2017). The postal vacancy or short-term vacancy trends (based on addresses where mail has not been collected for over 90 days) is 1.2% overall, including residential and business vacancy (Valassis Lists Q2 2019). The majority of the housing stock (68.5%) is single family detached followed by mobile/manufactured homes (24.1%) (ACS 2013-2017). A little less than a quarter 24.4% (or 19,524 households) rented their homes. More than a third of renters (37.7% or 7,351) were cost burdened (paying more than 30% of their income towards rent) while one in five (19.4%) home owners were cost burdened.

Mortgage Lending

Approximately 7,243 mortgage applications were filed for the Surry Home Consortium Jurisdiction, including 2,355 in Surry County, 2,076 in Davie County, 1,687 in Stokes County, and 1,125 in Yadkin County. More than half (57.3%) were applications for conventional first lien mortgages. Most (90.6%) were for single family site-built homes and 9.2% for manufactured homes. Loans are denied for a variety of reasons: credit history (39.2% of cases), debt-to-income

ratio (29.0% of cases), and lack of collateral (21.8% of cases) were the top three reasons. Overall, 15.1% of loan applications were denied in Davie, 18.1% were denied in Stokes, 20.5% were denied in Surry, and 20.0% were denied in Yadkin. Disparities were evident in loan approval by race. Only 4.3% of loans applications in the Surry HOME jurisdiction were by non-white applicants (n=149). Of those, 27.8% were denied compared with 18.3% of applications by white loan seekers. Conversely, only 48.2% of loan applications by non-white applicants were originated, and another .1% purchased, as compared with 59.7% of white applicants' loans being originated and 2.0% being purchased. Effectively, there was a 13.4% difference between loan approvals for non-white and white mortgage seekers. The primary reason for denial was credit history. However, this was a factor for 50.0% of denials for non-white applicants, and only 39.5% of denials for white applicants.

HUD Subsidized Households

The Fair Market Rent set by HUD for FY2020 in the Surry County Housing Consortium areas ranges from a low of \$510 for an efficiency in Surry County to a high of \$1,256 for a four-bed room in any of the other three counties. There were 1,693 subsidized units in the Surry Consortium. Most (93.3%) were occupied. These units housed a total of 2,970 individuals at an average cost of \$698 (\$293.25 average family expenditure and \$404.75 average HUD expenditure). The average household income of residents was \$12,083. Households were on average at 26.5% of Area Median Income; 96.8% of residents were considered very low income. The majority (78.5%) were female head of household, and more than half (51.5%) had a disability. Only about a quarter (24.3%) were occupied by minority tenants.

Survey of Residents

A survey of residents of the counties in the Surry Consortium was constructed and distributed online and on paper starting 14 May 2019 and ending 25 Aug 2019. A total of 162 surveys were completed online and on paper. A majority of respondents (92.2%) were non-Hispanic White; two-thirds of respondents (65.3%) to the survey were female; three-quarters (75.5%) were married; and 40.2% had children living in the home. A small number of respondents (6.2%) indicated having a physical or mental disability. While respondents varied in age from 18 to 84, the average (mean) age was between 45-54 years. More respondents were from Davie County (42.3% or 58

respondents) than other locations: Yadkin (20.4% or 28 respondents); Stokes (19.0% or 26 respondents); and the fewest from Surry (11.0% or 15 respondents).

Most residents were positive about their community. Nearly half (47.2% ranked their community as moderately close to the ideal, while 21.2% said it was very close to ideal and 15.5% said only slightly close to the ideal. Most respondents indicated that they prefer neighborhoods made up of a mix of different races (76.0%). On the whole though, people celebrated diverse neighborhoods saying that race/ethnic difference bring different ideals, perspectives, life experiences to share and learn from. Exposing children to diverse cultural backgrounds was another common theme.

Experiences of Discrimination

While only four respondents were non-white, many white respondents nonetheless reported some level of everyday experience of discrimination. The main reason people think they were discriminated against was due to their income (15%) or their age (15%). Others felt it was because they were not married (10%), because of their sex (8.3%) or because they had children (6.7%). Respondents were asked what they did in response to the being discriminated against. Only two individuals made complaints – one to the person who they thought was discriminating against them and one complained to another person. Most said it wasn't worth it (24.1%), they didn't think it would help (17.2%), or they didn't know where or how to complain (13.8%).

Understanding of Protected Classes

A majority of respondents correctly identified disability, race, and ethnicity as protected classes. Only half (52.5%), identified religion as a protected class. Importantly, sex, familial status, and national origin were not identified by most as protected classes (less than 50% see Table 25). Age, employment status, sexuality, marital status, and having pets are not protected classes under federal laws, though some local ordinances may provide protections in some places. More than three-quarters of respondents (76.2%) misidentified age as a protected category. A little over a two-fifths of respondents (41.6%) believe that LGBTQ statuses are protected. More than a third were under the impression that same-sex couples (37.6%) and a quarter believe that unmarried couples (26.7%) are protected. Almost a third believe that people below the poverty line are protected (31.7%). More than one-in-ten respondents (13.9%) believe that people who are unemployed are protected. Only a few (6.9%) identified people with pets as a protected category.

Support for and Understanding of Fair Housing Laws

Restricting Choice or Access - While the 2006 HUD study “DO WE KNOW MORE NOW? Trends in Public Knowledge, Support and Use of Fair Housing Law” showed that 19% would restrict the sale to white buyers; locally we saw only 7.1% who would agree in 2013, and 3.4% today. Clearly, improvements have been made in understanding of the illegality of restricting choice on the bases of race/ethnicity.

Perception of Steering - A majority of respondents (91.4%) correctly identified that steering not legal. However, 10 of 116 respondents (8.6%) believed it to be currently legal to do so. More importantly, a follow-up question was posed – “*is it currently legal for a real estate agent to decide to focus the home search on all-white or all-black areas?*” in which 17.1% of respondents indicated that it is *legal* to steer home seekers to neighborhoods by race/ethnicity.

Opinions on Landlords/ Homeowners Discrimination - More than half of respondents (53%) felt that homeowners and landlords should have the right to decide to whom they sell or rent. Slight differences were seen across counties with Stokes having the most (63.6%) people believing that homeowners and landlords should not be allowed to discriminate.

Perceived Promoters and Barriers to Fair Housing Choice

Respondents were asked to identify things in their county that are currently working well with regard to promoting access to fair housing and community resources. Many simply indicated that they did not know about anything. Habitat and other non-profits, HUD Section 8, and others income-based programs were noted as promoting affordability: Respondents were also asked to identify things in their county that are not currently working well with regard to promoting access to fair housing and community resources. Common themes were lack of affordable housing choices, high property values, lack of transportation options, cultural attitudes, governmental policies and practices that limit access to affordable housing, and too few public housing or Section 8 options.

Interview and Focus Group Findings Relevant to Housing Policies

Impact of Minimum Housing Standards

Throughout this analysis of impediments to fair housing within the Surry HOME Consortium (SHC) jurisdiction, residents and key stakeholders noted that housing in certain parts of the

jurisdiction was substandard. Stakeholders informed researchers that individuals were living in homes that lacked stable flooring or, at the most extreme, had dirt flooring. The adoption of minimum housing standards will potentially alleviate the worst issues present within the housing market in the SCHC jurisdiction.

Elkin, Dobson, and Mt. Airy have adopted minimum housing standards. The minimum housing standards adopted in these three municipalities have conditions in which housing inspectors can designate a residence as unfit for human habitation. In Dobson a residential building that displays “dilapidation, decay, unsanitary conditions, or disrepair which is dangerous to the health, safety, or welfare of the occupants or other people in the city.” (Dobson Code of Ordinances, Chap. 6, Div. 4, 2011)¹¹ Minimum housing standards also make emergency personnel and residents safer, as in Mt. Airy ordinance it is required that “every habitable room shall have at least one window or skylight which can easily be opened.” (Mt. Airy Code of Ordinances, Art. 5, Sec. 4-55, 2005).¹² During one focus group a former first responder recounted an emergency call where a substandard mobile home that had exposed electrical wiring throughout the unit. The presence of a minimum housing standard and effective enforcement could help prevent dangerous living conditions such as these. Yet, almost certainly, the adoption and enforcement of minimum housing standards will lower the amount of affordable housing. Enforcement will remove substandard but affordable housing from the available. This housing is often designated as naturally-occurring affordable housing (NOAH). There is a cyclical relationship between affordability and quality: substandard quality is often the reason for its affordability, and affordability can lead to a lack of capital to make necessary repairs.

It is necessary to understand and prepare for the ramifications of enforcing minimum housing standards. Low-cost or -no-cost rehab programs can help long-term homeowners who unable to affordable repairs bring their homes up to standard. There is also the risk of displacement that comes with enforcement. Pairing enforcement with a forward-looking investment into affordable housing and innovative housing solutions can work to ensure that displacement is minimal.

¹¹ https://library.municode.com/nc/dobson/codes/code_of_ordinances?nodeId=PTIICOOR_CH6BUBURE_ARTVMIHOCO

¹² https://library.municode.com/nc/mount_airy/codes/code_of_ordinances?nodeId=PTIICOOR_CH4BUCOREAC_ARTVMIHOCO

Minimum Lot Requirements

Large lots are common across rural communities. To some residents, large lots are a major factor in their decision to live in a rural area. Yet, large minimum lot requirements work effectively to halt denser development. While, from the perspective of rural residents, it is important to maintain the rural “nature” of the jurisdiction, there is the potential for easier development of denser housing types that still maintain the rural form that residents cited as a draw.

From the focus group held in Stokes County, residents reported that there were one-acre minimum lot requirements for parcels not connected to municipal sewer and half-acre minimums for those lots that are connected to municipal services. The one-acre minimum was corroborated in a review of the Stokes County Zoning Ordinance (Appendix A, 1995). Developers within the jurisdiction note that it is difficult to find suitable land for housing development. In the case of one non-profit housing developer, large lot sizes meant that they were paying more for the land itself, making it cost prohibitive to produce low-cost housing on the site.

Municipalities can address minimum lot requirements either through the expansion of services to areas where they desire density or through a reexamination of their ordinance to ensure that minimum lot sizes are reasonable for the health and safety of residents but do not effectively prohibit density. Addressing minimum lot requirements can help create denser affordable housing. Regarding fair housing, the creation of more affordable housing can deconcentrate protected classes of residents and potentially allow for low-income housing in areas of higher opportunity.

Proactive Fair Housing Testing

Across interviews and focus groups, most respondents had difficulty determining if fair housing issues were present with the Surry HOME Consortium (SHC) jurisdiction. Some respondents “assumed” that individuals with disabilities or the aging population had difficulty in accessing affordable housing.

Others noted that certain communities within the SCHC disproportionately housed members of protected classes. According to some, Cooleemee, located on the southern border of Davie County, has a high concentration of elderly households; while Walnut Cove, located in the southeastern corner of Stokes County, has a disproportionate concentration of black residents. In our discussions with informants, evidence of discrimination with the SCHC jurisdiction is largely anecdotal or based on assumptions.

With affordable housing already difficult to access - given the presence of wait-lists at many apartment developments - it is important that the units that are available that industry practices are non-discriminatory. Proactive fair housing testing is one method of obtaining data on the practices of local property managers, realtors, and lenders. Paired testing can help determine differences in treatment in renting and lending practices.

In testing for discrimination based on racial characteristics within the rental market, two sets of comparable testers (by income, age, family size, and housing preferences) differing by race would contact a property manager requesting information on available units. It is important that fair housing testing is done within a short time frame so the available units that are available remains relatively consistent between testers. If the test is done through email, testers are given a name that is common among certain racial groups. Following the interaction between testers and property managers, a third party then codes responses, taking note of differences in treatment between testers. Differences could include: one tester was quoted a higher monthly rent than the other tester; property management advertised promotions to one tester and not the other; or property management made disparaging comments regarding the tester's membership in a protected class.

There have been trends in fair housing complaints in rural areas. From a review of nearly 91,000 fair housing complaints, complaints based on disability have increased in rural areas from 2001 to 2008. The Department of Housing and Urban Development's (HUD) Region IV - of which North Carolina is a part - is disproportionately represented in this sample of fair housing complaints (Housing Assistance Council, 2011:1). In 2008, one out of every four (26.85%) complaints was based in Region IV. From our analysis, there were only six reported fair housing complaints within the SCHC jurisdiction, leaving us to conclude that most discrimination that occurs within the lending and housing markets remains unreported.

Conducting fair housing testing can help reduce concentrations of rural poverty, as marginalized households are often better able to access housing in areas of higher opportunity. Discrimination within the housing market is theoretically prohibited under the Fair Housing Act, however, there is evidence that rural residents are less likely to have their complaints addressed when compared to their urban counterparts (Lichter & Parisi, 2008: 5). In enforcing fair housing law in rural municipalities, the Housing Assistance Council (2011: 24-25) recommends:

- Partnering with community stakeholders and creating strong partnerships [to] facilitate greater outreach and improved enforcement.
- Outreach and education efforts must be customized and directed to local stakeholders in order to overcome antipathy and indifference towards housing discrimination.
- Effective testing requires knowledge of local culture and dynamics.

These recommendations, taken together, suggest that fair housing enforcement in rural areas is a collaboration between *local* stakeholders with knowledge of cultural norms and the history of development within the community. In an environment where housing resources are largely decentralized, collaboration between agencies is important cost-share and expand access to services.

SECTION IX. IMPEDIMENTS AND SUGGESTED ACTIONS

Impediment 1: Lack of Affordable Rental Housing

Lack of affordable rental housing arose repeatedly in the data. More than a third of renters (37.7% or 7,351) were cost burdened (paying more than 30% of their income towards rent). Only 24.6% of all rentals are likely affordable for a 4-person family earning 30% of AMI between 2013-2017. This figure is lowest in Davie County where 19.8% are affordable at 30% AMI and highest in Surry where 29.6% are affordable at 30% AMI. Housing affordability repeatedly was discussed in focus groups, key informant interviews, and in survey comments.

Goal 1: Promote Preservation of Existing and Development of New Affordable Rental Housing

Promote and encourage the development of affordable rental housing units especially for households whose incomes are less than 30% of the Area Median Income. The strategies to meet this goal include:

- Use PTRC leverage to ease land-use regulations and zoning laws by tying funding to Affirmatively Furthering Fair Housing rules.
- Support low-income housing and development plans that provide affordable housing options outside of current areas of concentration.
- Encourage public/private incentives and use of Low-Income Housing Tax Credits.
- Provide additional public assistance to households that are cost overburdened, particularly those households below 50% of the median family income.
- Preserve current affordable housing by moving more of the stock to subsidized programs like Section 8 as subsidized units are often easier to preserve than unsubsidized units.
- Expand resources for preservation of unsubsidized rental units through weatherization and repair programs.
- Increase the jurisdictions and enforcement of *Minimum Housing Standards* while also providing resources to elevate housing quality to these standards.
- Support use of orders to repair, first-order liens, and receivership on rental properties that are vacant and in disrepair in order to increase stock.
- Support land-use planning that increase affordable development opportunities including examination of minimum lot requirements which prohibit density and affordable housing.

Impediment 2: Lack of Affordable Housing For Sale

Lack of affordable single-family housing was also found in the data. About one-in-five home owners (19.4%) were cost burdened. Only 22.7% of all single-family homes are likely affordable for a 4-person family earning 50% of AMI between 2013-2017. This figure is lowest in Davie County where 15.6% are affordable at 50% AMI and highest in Surry where 27.1% are affordable at 50%AMI. Starter homes, work-force housing, and affordable single-family homes were discussed in focus groups, key informant interviews, and in survey comments. Housing values have risen approximately 13.5% in the jurisdiction between 2005 and 2017. The greatest increase has been in Surry (20.2% increase in median home prices), followed by Davie at 17.6%, Stokes 11.6%, and Yadkin 4.5%. The rapid increase in the cost to purchase a single-family home has significantly limited the choice of housing for lower income households.

Goal 2: Promote and encourage the development of for-sale single family houses for low- and moderate-income households.

Promote and encourage the development of for-sale single family houses for low- and moderate-income households. The strategies to meet this goal include:

- Support down-payment assistance programs and mortgage financing to assist low-income homebuyers to purchase housing outside areas of concentration.
- Support rehabilitation of existing housing stock to increase the supply of decent, safe, sound, and sanitary housing that is affordable to low-income households
- Encourage homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.
- Support non-profit developers like Habitat for Humanity
- Support land-use planning that increase affordable development opportunities by increasing density.
- Support use of orders to repair, first-order liens, and receivership on rental properties that are vacant and in disrepair in order to increase stock.

Impediment 3: Fair Housing Education and Outreach

Lack of awareness of fair housing laws and principals were evident in the survey of residents as well as interviews with key informants. Further training of housing, planning, and non-profit professionals and public officials was also evident. Public surveys clearly indicated that residents do not know what to do when they face possible discrimination. Thus, there is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice.

Goal 3: Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.

Improve the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements. The strategies to meet this goal include:

- Conduct local media campaign to educate the public, public officials, and housing providers.
- Promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
- Publish literature and informational material in English and Spanish to pass out concerning fair housing issues and place in prominent locations to be available for distribution.
- All housing counselors, Section 8 managers, landlords, and agents, and staff of assisted housing properties should continue to be required to attend mandatory Fair Housing trainings.¹³
- County planners, economic development professionals, economic development agencies, and the local Chambers of Commerce should be targeted for additional training as they represent investors and the business community who often block affordable housing development.
- Outreach activities at all levels should be targeted to immigrants and to persons who are not proficient in English.

¹³ Some jurisdictions require Owner Certification Training courses <https://section-8-housing.org/information-for-section-8-landlords-section-8-housing/>

Impediment 4: Private Lending Practices

The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants. Only 4.3% of loans applications in the Surry HOME jurisdiction were by non-white applicants and 27.8% were denied. Effectively, there was a 13.4% difference between loan approvals for non-white and white mortgage seekers. Access to credit and approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the jurisdiction, regardless of race and location.

Goal 4: Improve access to credit for minorities.

Improve access to credit for minorities. The strategies to meet this goal include:

- An in-depth review of the mortgage lending practices by local banks should be undertaken by an outside agency or firm, that does not have any interest in the local financial institutions.
- Testing should be performed by an outside agency to determine if any patterns of discrimination are present in local home mortgage lending practices by brokers and representatives in low-income areas.
- A higher rate of public financial assistance should be provided to potential home buyers in lower-income areas to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.
- Develop homebuyer credit repair workshop tied to down payment assistance upon successful completion of the program.

Impediment 5: Accessible Housing

There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

Goal 5: Improve accessibility of housing for those with disabilities.

Improve accessibility of housing for those with disabilities. The strategies to meet this goal include:

- Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- Increase the number of accessible housing units through the development and construction of new rental and single-family homes for sale.
- Enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
- Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.
- Encourage builders to use Universal Design principals in all new construction.
- Tie funding to accessibility.

Impediment 6: Rurality as an Impediment to Fair Housing

These recommendations, taken together, suggest that fair housing enforcement in rural areas is a collaboration between *local* stakeholders with knowledge of cultural norms and the history of development within the community. In an environment where housing resources are largely decentralized, collaboration between agencies is important as it allows entities to cost-share and expand access to services. We have found that, based on information from the interviewees that fair housing policies, activities and enforcement differ significantly between and among urban, suburban, and rural areas of the jurisdiction. There is little or no proactive fair housing activity as evidenced by the lack of complaints. While many urban areas like Winston-Salem have educational outreach services and some level of investigation or enforcement, rural areas reported that enforcement of fair housing law is viewed as an anti-business activity and therefore such efforts are directly or indirectly discouraged. Regionalization is clearly supported by the findings of this report.

Goal 6: Regionalization of Fair Housing Enforcement and Planning

A regional approach to fair housing enforcement and planning “makes good sense from both the programmatic and the economic standpoint.” The strategies to meet this goal include:

- Establish a regional Human Relations Commission.
 - A strong Human Relations Commission is essential for helping our diverse community remain a place of harmony and peace. This Commission should have full authority to affirmatively promote Fair Housing including the ability to enforce fair housing laws.
 - Establish a regional Fair Housing Initiatives Program (FHIP) recipient to engage in enforceable paired testing and to investigate regional complaints.
 - Conduct systemic testing on a regular basis in all communities to determine the nature and extent of the denial of housing.
 - Vigorously pursue civil and/or criminal penalties against violators.
- Coordinate and share housing policies, land use planning, and minimum housing codes.
 - Develop regional template for policies and codes that could be adopted by all municipalities, towns, and rural areas within the region thus providing consistency for residents as they seek housing throughout the region.
- Create and fund a regional Fair Housing testing and education program.

Works Cited

- Anderson, Elizabeth and Jeffrey Jone 2002. "The Geography of Race in the United States." <http://www.umich.edu/~lawrace/>
- Apgar, William, Amal Bendimerad, and Ren S. Essene. 2007. "Mortgage Market Channels and Fair Lending: An Analysis of HMDA Data." Joint Center for Housing Studies Harvard University.
- Avery, Robert B. and Patricia E. Beeson. 1994. "Cross-lender variation in home mortgage lending." *Economic Review*. 30:15.
- Bauer, Mary. 2009. *Under Siege: Life for Low-Income Latinos in the South*. Southern Poverty Law Center.
- Been, Vicki, Ingrid Ellen, and Josiah Madar. 2008. "The High Cost of Segregation: Exploring Racial Disparities in High-Cost Lending". *Fordham Urban Law Journal*, 36(3).
- Bergman, Hannah. 2005. "Questions, Exams To Follow Poor HMDA Showing." *American Banker* 170:4-4.
- Berry, Kate. 2006. "Calif. HMDA Study Finds Disparities, Critics." *American Banker* 171:13-13.
- Black, Harold A., M. Cary Collins, and Ken B. Cyree. 1997. "Do Black-Owned Banks Discriminate against Black Borrowers?" *Journal of Financial Services Research* 11.
- Blank, Rebecca. 2001. "An Overview of Trends in Social and Economic Wellbeing, by Race." pp.21-39 in *America Becoming: Racial Trends and their Consequences*, Volume I, Neil J. Smelser, William Julius Wilson, and Faith Mitchell, eds.
- Bond, Carolyn Beck and Richard Williams. 2007. "Residential Segregation and the Transformation of Home Mortgage Lending". *Social Forces*, 86 (2); 671-698.
- Branch, Taylor. 1988. *Parting the Waters: America in the King Years 1954-63*. New York: Simon and Schuster, Inc.
- Calem, Paul S. and Stanley D. Longhofer. 2002. "Anatomy of a Fair Lending Exam: The Uses and Limitations of Statistics." *The Journal of Real Estate Finance and Economics* 24:207-237.
- Canner, Glenn B. and Wayne Passmore. 1994. "Residential lending to low-income and minority families: evidence from the 1992 HMDA data." *Federal Reserve Bulletin*: 79-108.1997. "A Mortgage Lending Study of Baltimore, Maryland." Greater Baltimore Community Housing Resource Board, Inc, Baltimore, MD.
- Canner, Glenn B. and Wayne Passmore. 1994. "Residential lending to low-income and minority families: Evidence from the 1992 HMDA data." *Federal Reserve Bulletin* 80:79.

- Caputo, Stephanie. The ABC's of HMDA. Office of the Comptroller of the Currency. US Department of Treasury <http://tinyurl.com/ny8mt4p>
- Carter, T., E. Jones, S. Sills, S. Javonovic, R. Davis, A. Murphy, and R. DeHoog. 2011. "A Comparison of Immigrants to US Minorities and US Whites in Their Experience of Prejudice, Aggression, and Discrimination in Greensboro, NC" *Sociation Today* 9(2).
- Chafe, William. 1980. *Civilities and Civil Rights: Greensboro, North Carolina, and the Black Struggle for Freedom*. Oxford: Oxford University Press.
- Charles, Camille. 2003. "The Dynamics of Racial Residential Segregation." *Annual Review of Sociology* 29:167-207.
- Chiswick, Barry, and Paul Miller. 2003. "Issue Paper on the Impact of Immigration for Housing." Pp.1-78 in *Issue Papers on Demographic Trends Important to Housing*. Washington, DC: US Department of Housing and Urban Development.
- Choi, Seok Joon, Jan Ondrich, and John Yinger. 2005. "Do Rental Agents Discriminate Against Minority Customers? Evidence from the 2000 Housing Discrimination Study." *Journal of Housing Economics* 14(1):1-26.
- Clark, William A. V. 1992. "Residential preferences and Residential Choices in a Multi-Ethnic Context." *Demography* 30:451-466.
- Clark, William A. V. 1991. "Residential Preferences and Racial Segregation: A Test of the Schelling Model." *Demography* 28: 1-19.
- Clotfelter, Charles T. Helen F. Ladd, and Jacob L. Vigdor. 2002. "Segregation and Resegregation in North Carolina's Public School Classrooms." Paper presented at *Resegregation of Southern Schools*. University of North Carolina, Chapel Hill.
- Clotfelter, Charles T., Helen F. Ladd, and Jacob L. Vigdor. 2013. "Racial and Economic Diversity in North Carolina's Schools: An Update." Sanford Working Papers Series SAN13-01
- Collins, Brian. 2003. "HMDA: Minority Lending Up." *National Mortgage News* 27:1.
- Collins, Brian. 2005. "DOJ Asks HMDA Data. (Cover story)." *National Mortgage News* 30:1-30.
- Collins, Brian. 2005. "HMDA Data: 2% May Need Review." *National Mortgage News* 29:2-2.
- Courchane, Marsha J. 2007. "The Pricing of Home Mortgage Loans Minority Borrowers: How Much of the APR Differential Can We Explain?" *Journal of Real Estate Research* 29:399-439.
- Courchane, Marsha, David Nebhut, and David Nickerson. 2001. "Lessons Learned: Statistical Techniques and Fair Lending." *Journal of Housing Research* 11:277-295.
- Covington, Steve. 2000. "Testing Yourself on Fair Lending." *Mortgage Banking* 60:92.

- Dane, Stephen M. 1994. "Insurance redlining debate feels like deja vu." *National Underwriter / Property & Casualty Risk & Benefits Management* 98:21.
- Day, Theodore E. and S. J. Liebowitz. 1998. "Mortgage lending to minorities: Where's the bias?" *Economic Inquiry* 36:3.
- DeHoog, R. Murphy, A. Jovanovic, S., Jones, E. and Sills, S. 2008. "A Strategic Study of the State of Human Relations in Greensboro: Uncovering Institutional Discrimination to Promote Equal Opportunity." Report to the City of Greensboro Human Relations Department.
- Denton, Nancy A. 1999. "Half Empty or Half Full: Segregation and Segregated Neighborhoods 30 Years After the Fair Housing Act." *Cityscape: A Journal of Policy Development and Research* 4(3):107-122.
- Dietrich, Jason. 2001. "Missing Race Data in HMDA and the Implications for the Monitoring of Fair Lending Compliance." Economic and Policy Analysis Working Paper. Office of the Comptroller of the Currency, US Department of the Treasury.
- Drake, St. Clair, and Horace R. Cayton. 1945. *Black Metropolis: A Study of Life in a Northern City*. New York: Harcourt Brace and Company.
- Dymi, Amilda. 2007. "Almost Half of '06 Mortgages to Minorities Were Subprime." *National Mortgage News* 32:2-2.
- Epstein, Helen. 2003. "Ghetto Miasma: Enough To Make You Sick?" *The New York Times* October 12, 2003
- ETC Institute. 2013. *DirectionFinder® Survey FINAL Report*. City of High Point, North Carolina.
- Ewing, Reid, Rolf Pendall, and Don Chen. 2002. *Measuring Sprawl and Its Impact, Volume 1*. Washington, DC: Smart Growth America.
- Farley, Reynolds, & Frey, William H. 1994. "Changes in the Segregation of Whites from Blacks during the 1980s: Small Steps toward a More Integrated Society." *American Sociological Review*, 59:23-45.
- Feagin, Joe R. 1999. "Excluding Blacks and Others from Housing: The Foundation of White Racism." *Cityscape: A Journal of Policy Development and Research* 4(3):79-91.
- Federal Financial Institutions Examination Council (FFIEC). 2013. *History of HMDA*.
- Fischer, Mary J., and Douglas S. Massey. 2004. "The Ecology of Racial Discrimination." *City and Community* 3(3): 221-43.
- Fix, Michael, and Margery Austin Turner. 1998. "Measuring Racial and Ethnic Discrimination in America." Pp.7-26 in *A National Report Card on Discrimination in America: The Role of Testing*. Michael E. Fix and Margery A. Turner, eds. Washington, DC: Urban Institute.

- Fix, Michael, George C. Galster, and Raymond J. Struyk. 1993. "An Overview of Auditing for Discrimination." Pp.1-67 in *Clear and Convincing Evidence: Measuring Discrimination in America*. Washington, DC: The Urban Institute Press.
- Foote, William W. 1943. *Street Corner Society: The Social Structure of an Italian Slum*. Chicago: The University of Chicago Press.
- Fossett, Mark. 2006. "Ethnic Preferences, Social Distance Dynamics, and Residential Segregation: Theoretical Explanations Using Simulation Analysis." *Journal of Mathematical Sociology*, 30:185-273.
- Fraser, Katharine. 1999. "HMDA Report: Denial Rates Rose for 2 Minority Groups." *American Banker* 164:2.
- Frey, W. H., and R. Farley. 1996. "Latino, Asian, and Black Segregation in US Metropolitan Areas: Are Multi-ethnic Metros Different?" *Demography* 33(1):35-50.
- Frey, William H. 2006. "Diversity Spreads Out: Metropolitan Shifts in Hispanic, Asian, and Black Populations Since 2000." *Living Cities* Census Series. Metropolitan Policy Program, The Brookings Institution.
- Friedman, Samantha and Gregory D. Squires. 2005. "Does the Community Reinvestment Act Help Minorities Access Traditionally Inaccessible Neighborhoods?" *Social Problems* 52:209-231.
- Galster, George C. 1987. "Residential Segregation and Interracial Economic Disparities: A Simultaneous-Equations Approach." *Journal of Urban Economics* 21:22-44.
- Galster, George C. 1988b. Residential Segregation in American Cities: A Contrary Review. *Population Research and Policy Review* 7:93-112.
- Galster, George C. 1990. "Racial Steering in Urban Housing Markets: A Review of the Audit Evidence," *Review of Black Political Economy* 18(3):105-129.
- Galster, George C. 1991. "Housing Discrimination and Urban Poverty of African-Americans." *Journal of Housing Research* 2(2):87-122.
- Galster, George C. 1986. "More than Skin Deep: The Effect of Discrimination on the Extent and Pattern of Racial Residential Segregation." Pp.119-38 in *Housing Desegregation and Federal Policy*, John Goering, ed. Chapel Hill: University of North Carolina Press.
- Galster, George C. 1988a. Assessing the Causes of Residential Segregation. *Journal of Urban Affairs* 10:395-407.
- Galster, George C. 1993. "Use of Testers in Investigating Discrimination in Mortgage Lending and Insurance." Pp.287-334 in *Clear and Convincing Evidence: Measuring Discrimination in America*. Washington, DC: The Urban Institute Press.

- Galster, George, and Erin Godfrey. 2005. By Words and Deeds: Racial Steering by Real Estate Agents in the US in 2000. *Journal of the American Planning Association* 71(3):251-268.
- Gans, Herbert J. 1973. "Introduction." Pp.ii-iv in *Ethnic Identity and Assimilation: The Polish Community*. N. Sandberg, ed. New York: Praeger.
- Gans, Herbert J. 1999. "The Possibility of a New Racial Hierarchy in the Twenty-First-Century United States." Pp.371-390 in *The Cultural Territories of Race: Black and White Boundaries*, Michèle Lamont, ed. Chicago: University of Chicago Press.
- Giles, Judith A. and Marsha J. Courchane. 2000. "Stratified Sample Design for Fair Lending Binary Logit Models." in *Econometrics Working Papers Department of Economics*, University of Victoria.
- Goering, John. 2007. "Housing, Justice, and Government." Pp.1-18 in *Fragile Rights within Cities: Government, Housing, and Fairness*, John Goering, ed. Lanham, MD: Rowman and Littlefield.
- Griffith, David C. 2005. "Rural Industry and Mexican Immigration and Settlement in North Carolina" Pp.50-100 in *New Destinations: Mexican Immigration in the United States*, Víctor Zúñiga and Rubén Hernández-León, eds. New York: Russell Sage Foundation.
- Hahn, Steven. 2003. *A Nation Under Our Feet: Black Political Struggles in the Rural South from Slavery to the Great Migration*. Cambridge, MA: The Belknap Press of Harvard University Press.
- Hakken, Jon. 1979. *Discrimination against Chicanos in the Dallas Rental Housing Market: An Experimental Extension of the Housing Market Practices Survey*. Washington, D.C.: U.S. Department of Housing and Urban Development.
- Hall, Peter. 2002. *Cities of Tomorrow: An Intellectual History of Urban Planning and Design in the Twentieth Century, Third Edition*. Malden, MA: Blackwell Publishing.
- Harmon, Jennifer. 2005. "Study Finds No Racial Bias in HMDA Data." *National Mortgage News* 29:2-2.
- HDR Engineering. 2004. *Southside Neighborhood Revitalization Plan*. City of High Point.
- Heckman, James J. and Peter Seigelman. 1993. "The Urban Institute Studies: Their Methods and Findings." Pp. 271-75 in *Clear and Convincing Evidence: Testing for Discrimination in America* Michael Fix and Raymond Struyk, eds. Washington, DC: The Urban Institute.
- Helper, Rose. 1969. *Racial Policies and Practices of Real Estate Brokers*. Minneapolis: University of Minnesota Press.
- Iceland, John, Daniel H. Weinberg, and Erika Steinmetz. 2002. *Racial and Ethnic Residential Segregation in the United States 1980-2000*. Washington, DC: U.S. Bureau of the Census.

- Iceland, John, Luis Sanchez, Gregory Sharp, Matthew Hall, and Kris Marsh. 2010. Racial and Ethnic Residential Segregation in the United States: Comparisons Across Racial and Ethnic Groups, 1970-2009. Changing American Neighborhoods and Communities Report Series. Population REsearch Institute.
- Iceland, John. 2004. "Beyond Black and White: Metropolitan Residential Segregation in Multi-ethnic America." *Social Science Research* 33:248-71.
- Jackson, Kenneth T. 1985. *Crabgrass Frontier: The Suburbanization of the United States*. New York: Oxford University Press.
- Jaret, Charles, Robert Adelman, Lesley Reid. 2006. "Suburban Sprawl, Racial Segregation, and Spatial Mismatch in Metropolitan America" *Sociation Today* 4(2)
- Jencks, Christopher, and Susan E. Mayer. 1990. "The Social Consequences of Growing Up in a Bad Neighborhood," in *Inner-City Poverty in the United States*, L. E. Lynn, Jr., and M. G. H. McGeary, Eds. Washington, DC: National Academy Press.
- Katz, Bruce, and Margery Austin Turner. 2006. *Rethinking U.S. Rental Housing*. Paper presented at the conference Revisiting Rental Housing: A National Policy Summit, November 15, Cambridge, Massachusetts.
- Keith Wardrip, Laura Williams, and Suzanne Hague. January 2011. "The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development". Washington, DC: Center for Housing Policy,
- Kotz, Nick. 2006. *Judgment Days: Lyndon Baines Johnson, Martin Luther King Jr., and the Laws that Changed America*. New York: New Mariner Books.
- Krebsbach, Karen. 2005. "Wading Through HMDA-Data Muck." *U.S. Banker* 115:18-18.
- Ladd, Helen F. 1998. "Evidence on Discrimination in Mortgage Lending." *The Journal of Economic Perspectives* 12:41-62.
- Lichter, Daniel T., Domenico Parisi and Michael C. Taquino. 2012. *The Geography of Exclusion: Race, Segregation, and Concentrated Poverty*. *Social Problems*. 59(3):364-388/
- Logan, John R. and Brian Stults. 2011. "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census" *Census Brief* prepared for Project US2010. <http://www.s4.brown.edu/us2010/Projects/Reports.htm>
- Masnack, George S., and Zhu Xiao Di. 2003. "Projections of US Households by Race/ Hispanic Origin, Age, Family Type, and Tenure to 2020: A Sensitivity Analysis." Pp.79-124 in *Issue Papers on Demographic Trends Important to Housing*. Washington, DC: US Department of Housing and Urban Development.
- Massey, Douglas S. and Nancy A. Denton. 1993. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press

- Massey, Douglas S. and Nancy A. Denton. 2000. "The Residential Segregation of Blacks, Hispanics, and Asians 1970-1990." Chapter 2 (pp.44-73) in *Immigration and Race: New Challenges for American Democracy*, edited by Gerald D. Jaynes. New Haven: Yale university Press.
- Massey, Douglas S. and Nancy A. Denton. 1988. "The Dimensions of Residential Segregation." *Social Forces* 67(2):281-315.
- Massey, Douglas, Mitchell Eggers, and Nancy Denton. 1994. "Disentangling the Causes of Concentrated Urban Poverty." *International Journal of Group Tensions* 24:267-316.
- Massey, Douglas. 2001. "Residential Segregation and Neighborhood Conditions in U.S. Metropolitan Areas." Pp.391-434 in *America Becoming: Racial Trends and their Consequences*, Volume I, Neil J. Smelser, William Julius Wilson, and Faith Mitchell, eds.
- Massey, Douglas. 2000. "The Residential Segregation of Blacks, Hispanics, and Asians, 1970-1990." Pp.44-73 in *Immigration and Race: New Challenges for American Democracy*, edited by Gerald Jaynes.. New Haven: Yale University Press.
- Mathias, Charles, and Marion Morris. 1999. "Fair Housing Legislation: Not an Easy Row To Hoe." *Cityscape: A Journal of Policy Development and Research* 4(3):21-33.
- McClure, Kirk. 2005. "Deconcentrating Poverty Through Homebuyer Finance Programs." *Journal of Urban Affairs* 27:211-233.
- McClure, Kirk. 2011. *Housing Choice Voucher Marketing Opportunity Index: Analysis of Data at the Tract and Block Group Level*. US Department of Housing and Urban Development.
- McEntire, Davis. 1960. *Race and Residence: Final and Comprehensive Report to the Commission on Race and Housing*. Berkeley: University of California Press.
- Mohl, Raymond A. 1997. "The Second Ghetto and the 'Infiltration Theory' in Urban Real Estate, 1940-1960." Pp.58-74 in *Urban Planning and the African-American Community: In the Shadows*, June Manning Thomas and Marsha Ritzdorf, eds. Thousand Oaks, California: Sage Publications.
- Mohl, Raymond A. 2002. "Urban Expressways and the Central Cities in Postwar America." *Research Report*, Poverty and Race Research Action Council.
- Moynihan, Senator Daniel Patrick. 1965. *The Negro Family: The Case for National Action*. Washington, DC: Office of Planning and Research, United States Department of Labor.
- Munnell, Alicia H., Geoffrey M. B. Tootell, Lynn E. Browne, and James McEneaney. 1996. "Mortgage Lending in Boston: Interpreting HMDA Data." *American Economic Review* 86:25-53.
- National Advisory Commission on Civil Disorders. 1968. *Report of the National Advisory Commission on Civil Disorders*. New York: Bantam Books.

- National Committee against Discrimination in Housing. 1970. *Jobs and Housing: A Study of Employment and Housing Opportunities for Racial Minorities in the Suburban Areas of the New York Metropolitan Area, Interim Report*. New York: National Committee Against Discrimination in Housing.
- Noonan, Jean. 2006. "Fair Lending and the New HMDA Pricing Disclosures." *Business Lawyer* 61:809-817.
- Ondrich, Jan, Alex Stricker, and John Yinger. 1998. "Do Real Estate Brokers Choose to Discriminate? Evidence from the 1989 Housing Discrimination Study." *Southern Economic Journal* 64:880-901.
- Ondrich, Jan; Stephen Ross; and John Yinger. 2003. "Now You See It, Now You Don't: Why Do Real Estate Agents Withhold Available Houses from Black Customers." *The Review of Economics and Statistics* 85(4):854-873.
- Ondrich, Jan; Stephen Ross; and John Yinger. 2002. "The Geography of Housing Discrimination." *Journal of housing Research* 12 (217-238)
- Park, Robert E. 1950. *Race and Culture*. Glencoe, Illinois: The Free Press.
- Park, Robert E., and Ernest W. Burgess. 1921. *Introduction to the Science of Sociology*. Chicago: University of Chicago Press.
- Park, Robert E., and Ernest W. Burgess. 1925. *The City*. Chicago: University of Chicago Press.
- Pastor, Manuel, Jr. 2001. "Geography and Opportunity." Pp.435-467 in *America Becoming: Racial Trends and their Consequences*, Volume I, Neil J. Smelser, William Julius Wilson, and Faith Mitchell, eds.
- Patterson, Orlando. 1997. *The Ordeal of Integration: Progress and Resentment in America's "Racial" Crisis*. New York: Basic Civitas Books.
- Patterson, Orlando. 1998. *Rituals of Blood: Consequences of Slavery in Two American Centuries*. Washington, DC: Civitas Counterpoint.
- Rabin, Yale. 1997. "The Persistence of Racial Isolation: The Role of Government Action and Inaction." Pp.93-108 in *Urban Planning and the African-American Community: In the Shadows*, June Manning Thomas and Marsha Ritzdorf, eds. Thousand Oaks, California: Sage Publications.
- Reardon, Sean F. and Kendra Bischoff. 2011. "Growth in the Residential Segregation of Families by Income, 1970-2009." Census Brief prepared for Project US2010. <http://www.s4.brown.edu/us2010/Projects/Reports.htm>
- Rosenbaum, Emily, and Samantha Friedman. 2007. *The Housing Divide: How Generations of Immigrants Fare in New York's Housing Market*. New York: New York University Press.

- Rosenbaum, James E. 1995. "Changing the geography of opportunity by expanding residential choice: Lessons from the Gautreaux program." *Housing Policy Debate*. 6(1):231-269.
- Bivens, Josh, and Kathryn Anne Edwards. 2010, September 14. "Down-Payment on Economic Recovery: Why Temporary Payments to Social Security and Supplemental Security Income Recipients Are Effective Stimulus." Briefing Paper #269. Washington, DC: Economic Policy Institute.
- Ross, Stephen L. and Margery Austin Turner. 2005. "Housing Discrimination in Metropolitan America: Explaining Changes between 1989 and 2000." *Social Problems* 52(2):152-180.
- Ross, Stephen L., and George C. Galster. 2007. "Fair Housing Enforcement and Changes in Discrimination between 1980 and 2000: An Exploratory Study. Pp.177-202 in *Fragile Rights within Cities: Government, Housing, and Fairness*, John Goering, ed. Lanham, MD: Rowman and Littlefield.
- Ross, Stephen L., and John Yinger. 2006. "Uncovering Discrimination: A Comparison of the Methods Used by Scholars and Civil Rights Enforcement Officials." *American Law and Economics Review* 8(3):562-614.
- Ross, Stephen L., and John Yinger. 2002. *The Color of Credit: Mortgage Discrimination Research Methodology, and Fair-Lending Enforcement*. Cambridge and London: MIT press.
- Rugh, Jacob S. and Douglas S. Massey. 2010. "Racial Segregation and the American Foreclosure Crisis". *American Sociological Review*, 75: 629-51
- Schelling, Thomas C. 1971. "Dynamic models of segregation." *Journal of Mathematical Sociology* 1(2):143-186.
- Schill, Michael H., and Samantha Friedman. 1999. The Fair Housing Amendments of 1988: The First Decade. *Cityscape: A Journal of Policy Development and Research* 4(3): 57-78.
- Segregation in the Chicago Metropolitan Area – Some Immediate Measures to Reverse this Impediment to Fair Housing A Report by The John Marshall Law School Fair Housing Legal Support Center May 1, 2013
- Shipp, Sigmund C. 1997. "Winning Some Battles but Losing the War? Blacks and urban renewal in Greensboro, NC, 1953-1965." Pp.187-200 in *Urban Planning and the African-American Community: In the Shadows*, June Manning Thomas and Marsha Ritzdorf, eds. Thousand Oaks, California: Sage Publications.
- Sills, M. and S. Sills. 2012. "Piedmont Regional Impediments to Fair Housing Meta-Analysis" Piedmont Triad Sustainable Communities Regional Planning Project.
- Sills, M. and S. Sills. 2013. "Regional Fair Housing Equity Assessment - Key Informant Interviews" Piedmont Triad Sustainable Communities Regional Planning Project.

- Sills, S. and E. Blake. 2010 “Unfair Housing Practices in Black and Brown” in *Being Brown in Dixie: Race, Ethnicity, and Latino Immigration in the New South*. Cameron D. Lippard and Charles A. Gallagher, Eds. Lynne Rienner Publishers.
- Sills, S., M. Sills and A. Smith. 2012. "HUD/FHEO – FHAP Partnership Audit of Housing Discrimination – Greensboro Phase I Report" City of Greensboro Human Relations Department.
- Sills, S., M. Sills and A. Smith. 2013. "Audit of Rental Housing Discrimination in Greensboro Phase II Final Report" City of Greensboro Human Relations Department
- Sills, S., M. Sills, and J. Miranda and 2013. Residential Survey of Fair Housing Issues and Awareness
Piedmont Triad Sustainable Communities Regional Planning Project.
- Sowell, Thomas. 2002. “Discrimination, Economics, and Culture.” Pp.165-180 in *Beyond the Color Line: New Perspectives on Race and Ethnicity in America*, Abigail and Stephan Thernstrom, editors. Stanford, CA: Hoover Institution Press, Stanford University.
- Squires, Gregory D. (ed.). 2002. *Urban Sprawl: Causes, Consequences, and Policy Decisions*. Washington DC: Urban Institute Press.
- Taeuber, Karl E., and Alma F. Taeuber. 1965. *Negroes in Cities: Residential Segregation and Neighborhood Change*. Chicago: Aldine Publishing.
- Thernstrom, Abigail, and Stephan Thernstrom. 1997. *America in Black and White: One Nation, Indivisible*. New York: Simon and Schuster.
- Turner, Margery Austin, and Stephen L. Ross, George C. Galster, and John Yinger. 2002. *Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000. Final Report*. Washington, DC: U.S. Department of Housing and Urban Development.
- Turner, Margery Austin, Fred Freiberg, Erin Godfrey, Carla Herbig, Diane K. Levy, and Robin R. Simth. 2002. *All Other Things Being Equal: A Paired Testing Study of Mortgage Lending Institutions*. Urban Institute. Report Prepared for the U.S. Department of Housing and Urban Development.
- Turner, Margery Austin, Rob Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. "Housing Discrimination against Racial and Ethnic Minorities 2012: Full Report" Urban Institute. <http://www.urban.org/publications/412837.html>
http://www.huduser.org/portal/Publications/pdf/HUD-514_HDS2012.pdf
- Turner, Margery Austin, Todd M. Richardson, and Stephen Ross. 2007. “Housing Discrimination in Metropolitan America: Unequal Treatment of African Americans, Hispanics, Asians, and Native Americans.” Pp.39-60 in *Fragile Rights within Cities*, Goering, John, ed. Lanham, MD: Rowman and Littlefield.

- Turner, Margery. 2007. "Residential Segregation and Employment Inequality" in *Fair Housing, Access to Opportunities, and America's Future* James Carr and Nandinee Kutty, eds. Washington, D.C.: National Fair Housing Alliance.
- U.S. Department of Housing and Urban Development. 1988. "Implementation of the Fair Housing Amendments Act of 1988." *Federal Register* 53(215):44992-45007.
- U.S. Office of Management and Budget. 1995. *Standards for the Classification of Federal Data on Race and Ethnicity*. Washington, DC: Executive Office of the President.
- Warner, W. L., and L. Srole. 1945. *The Social Systems of American Ethnic Groups*. New Haven: Yale University Press.
- Whigham-Desir, Marjorie. 1997. "Fight back. (Cover story)." *Black Enterprise* 27:62.
- Wienk, Ronald E., Clifford E. Reid, John C. Simonson, and Frederick J. Eggers. 1979. *Measuring Racial Discrimination in American Housing Markets: The Housing Market Practices Survey*. Washington, DC: United States Department of Housing and Urban Development.
- Wilson, William Julius. 1987. *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Chicago: The University of Chicago Press.
- Wilson, William Julius. 1978. *The Declining Significance of Race: Blacks and Changing American Institutions*. Chicago: University Of Chicago Press.
- Wilson, William Julius. 1996. *When Work Disappears: The World of the New Urban Poor*. New York: Vintage Books.
- Yang, Rebecca and Paul A. Jargowsky. 2006. "Suburban Development and Economic Segregation in the 1990s." *Journal of Urban Affairs* 28: 253-273.
- Yinger, John. 1997. "Cash in Your Face: The Cost of Racial and Ethnic Discrimination in Housing." *Journal of Urban Economics* 42(3):339-365.
- Yinger, John. 1998. "Testing for Discrimination in Housing and Related Markets." Pp.27-46 in *A National Report Card on Discrimination in America: The Role of Testing*. Michael E. Fix and Margery A. Turner, eds. Washington, DC: Urban Institute.
- Yinger, John. 1999. "Sustaining the Fair Housing Act." *Cityscape: A Journal of Policy Development and Research* 4(3):93-106.
- Yinger, John. 1986. "Measuring Racial Discrimination with Fair Housing Audits: Caught in the Act." *The American Economic Review*, 76(5):881-893.
- Yinger, John. 1995. *Closed Doors, Opportunities Lost: The Continuing Cost of Housing Discrimination*. New York: Russell Sage Foundation
- Yzaguirre, Raul, Laura Arce, and Charles Kamasaki. 1999. "The Fair Housing Act: A Latino Perspective." *Cityscape: A Journal of Policy Development and Research* 4(3):161-170.

APPENDICES

Appendix A - History of Segregation

History of Segregation

Residential racial segregation emerged between 1900 and 1940 (Massey and Denton 1993; Farley and Frey 1994). In the South, the Jim Crow system governed the terms of interracial contact by subordinating blacks and enforcing strict public separation of the races, but it did not create or enforce residential segregation (Massey and Denton 1993). Segregation levels were lower in 1900 than they are now (Farley and Frey 1994). This has resulted in part from the practices of exclusion that occurred in the 1910-1940 time period and has had a lasting effect today. “Neighborhood Improvement Associations,” zoning restrictions, restrictive covenants, and municipal ordinances established separate black and white neighborhoods. In 1916, the Supreme Court found these ordinances unconstitutional, and in 1948, another Supreme Court ruling declared restrictive covenants unenforceable.

Discrimination in Lending

A major stumbling block for many home seekers wanting to move to better neighborhoods has been access to credit. Sociologists and urban historians have detailed the comprehensive ways in which the federal government instituted practices that contributed heavily to the racial discrimination and the spatial reorganization of American housing patterns (Jackson 1985; Massey and Denton 1993; Mohl 1997, 2002; Rabin 1997; Shipp 1997; Hall 2002). During the New Deal, the Home Owners’ Loan Corporation (HOLC) was created to protect small homeowners from foreclosure and to boost homeownership rates. The HOLC developed the modern mortgage loan system and pumped billions of dollars into low-interest loans and refinancing. However, it also institutionalized the real estate profession’s practice of “red lining” (assessing value and risk using racial, ethnic, and class of each neighborhood). Secret, detailed, color-coded “Residential Security Maps” indicated neighborhood racial composition (Jackson 1985; Massey and Denton 1993; Mohl 1997). Black, mixed, and changing neighborhoods were undervalued and excluded from cash infusion (Jackson 1985; Massey and Denton 1993). Private banks, the Federal Housing Administration, and the Veterans’ Administration adopted the HOLC’s system, excluding minorities from the postwar housing boom that expanded homeownership in the 1940s and 1950s (Jackson 1985; Massey and Denton 1993).

Mechanisms of Marginalization

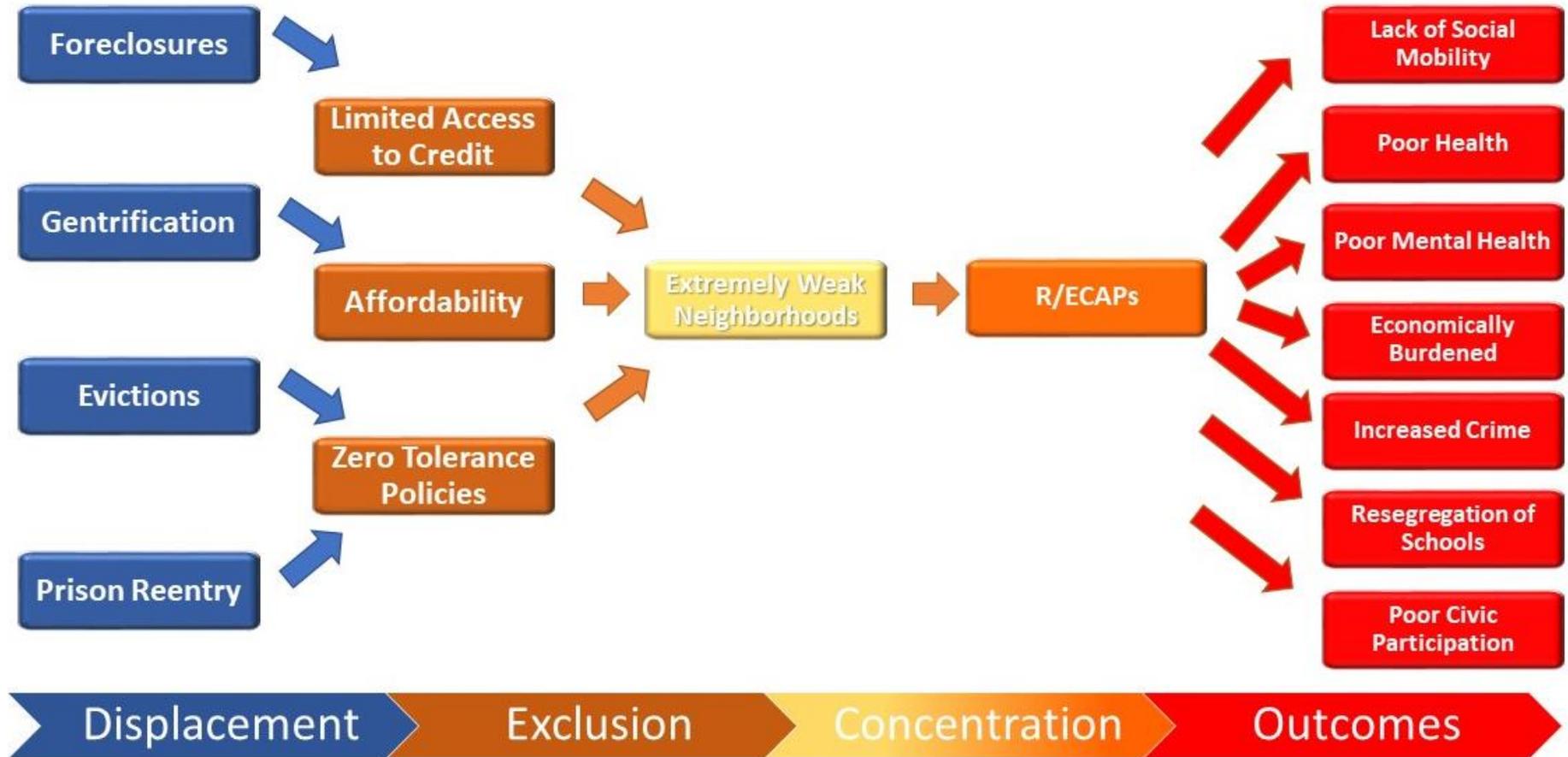


FIGURE 21 - MECHANISMS OF MARGINALIZATION (SILLS 2016)

Impact of Public Investments

Mohl (1997, 2002) examined the spatial reorganization of the American social landscape after 1956. It was shown that the federal government provided massive amounts of funding for “slum clearance” and highway construction while doing little to link the highway program to assistance for displaced residents. While the funding was mostly federal, state and local officials were awarded the decision-making power to select the routes. They could - and did - use that power to carry out local racial segregation agendas. Displaced families were pressed into low-cost housing in working-class neighborhoods on the fringe surrounding the ghetto, creating population pressure on limited resources and growing the intensely-concentrated and racially-segregated “second ghetto.”

Addressing Discrimination

In 1967, President Johnson set up the National Advisory Commission on Civil Disorders, to address the urban rioting that had been occurring across the country. The Kerner Commission made its investigation and returned with its conclusion: “Our nation is moving toward two societies, one black, one white - separate and unequal” (National Advisory Commission on Civil Disorders 1968). The report identified the chief underlying cause as residential segregation. It also recommended a remedy: comprehensive, enforceable fair housing legislation (National Advisory Commission on Civil Disorders 1968). Johnson had been pushing for such legislation since 1966, but Republicans in the Senate had been chronically resistant, and it was not until Martin Luther King was assassinated that Johnson was able to wrangle a behind-the-scenes compromise with moderate Republicans that allowed the Fair Housing Act to pass, albeit significantly watered down (Mathias and Morris 1999; Kotz 2006). The new law banned racial discrimination in the housing market, whether rental or sales, but its enforcement mechanisms were idiosyncratic and lacking in force (Massey and Denton 1993; Schill and Friedman 1999; Massey 2001; Kotz 2006; Goering 2007; Turner *et al* 2007).

There had been previous legal efforts to fight racial residential segregation and discrimination, resulting in some limited government action addressing various facets of housing discrimination. Supreme Court rulings banned municipal racial zoning in 1917 and rendered homeowners’ restrictive covenants unenforceable in 1948 (Massey and Denton 1993; Rabin 1997; Farley and Frey 1994; Roisman 1999; Chafe 1980; Katz and Turner 2006). In 1962, Kennedy issued an

executive order banning discrimination in new federally-funded housing (Branch 1988; Rabin 1997). Despite these efforts, in 1968 it was still standard practice for realtors, landlords, and rental agents to discriminate with impunity against non-whites in a wide variety of ways. Real estate professionals regularly advertised properties according to race, directed people to a particular area because of race, misrepresented availability of units to minority clients, screened applicants differently according to race, charged minorities higher rents and fees, and often flat-out refused to do business with anyone but whites (Helper 1969; Farley and Frey 1994; Fischer and Massey 2004).

Appendix B - HUD Complaint Form 903.1

Are You a Victim of Housing Discrimination?

Fair Housing is Your Right!

If you have been denied your housing rights...you may have experienced unlawful discrimination.



U.S. Department of Housing and Urban Development

**WHERE TO MAIL YOUR FORM OR
INQUIRE ABOUT YOUR CLAIM**

**For Connecticut, Maine, Massachusetts,
New Hampshire, Rhode Island, and Vermont:
NEW ENGLAND OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Thomas P. O'Neill, Jr. Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092
Telephone (617) 994-8320 or 1-800-827-5005
Fax (617) 565-7313 • TTY (617) 565-5453
E-mail: Complaints_office_01@hud.gov

**For New Jersey and New York:
NEW YORK/NEW JERSEY OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 264-1290 or 1-800-496-4294
Fax (212) 264-9829 • TTY (212) 264-0927
E-mail: Complaints_office_02@hud.gov

**For Delaware, District of Columbia, Maryland,
Pennsylvania, Virginia, and West Virginia:
MID-ATLANTIC OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107
Telephone (215) 656-0663 or 1-888-799-2085
Fax (215) 656-3419 • TTY (215) 656-3450
E-mail: Complaints_office_03@hud.gov

**For Alabama, the Caribbean, Florida, Georgia, Kentucky, Missis-
sippi, North Carolina, South Carolina, and Tennessee:
SOUTHEAST/CARIBBEAN OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 • TTY (404) 730-2654
E-mail: Complaints_office_04@hud.gov

**For Illinois, Indiana, Michigan, Minnesota,
Ohio, and Wisconsin:
MIDWEST OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Telephone (312) 353-7776 or 1-800-765-9372
Fax (312) 886-2837 • TTY (312) 353-7143
E-mail: Complaints_office_05@hud.gov

**For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas:
SOUTHWEST OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, TX 76102
Telephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876 or 5851 • TTY (817) 978-5599
E-mail: Complaints_office_06@hud.gov

**For Iowa, Kansas, Missouri and Nebraska:
GREAT PLAINS OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 • TTY (913) 551-6972
E-mail: Complaints_office_07@hud.gov

**For Colorado, Montana, North Dakota, South Dakota,
Utah, and Wyoming:
ROCKY MOUNTAINS OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 • TTY (303) 672-5248
E-mail: Complaints_office_08@hud.gov

**For Arizona, California, Hawaii, and Nevada:
PACIFIC/HAWAII OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
600 Harrison Street, Third Floor
San Francisco, CA 94107-1300
Telephone (415) 489-6524 or 1-800-347-3739
Fax (415) 489-6558 • TTY (415) 436-6594
E-mail: Complaints_office_09@hud.gov

**For Alaska, Idaho, Oregon, and Washington:
NORTHWEST/ALASKA OFFICE**
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 • TTY (206) 220-5185
E-mail: Complaints_office_10@hud.gov

*If after contacting the local office nearest you, you still have ques-
tions – you may contact HUD further at:*
U.S. Dept. of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone (202) 708-0836 or 1-800-669-9777
Fax (202) 708-1425 • TTY 1-800-927-9275

To file electronically, visit: www.hud.gov

PLACE
POSTAGE
HERE

MAIL TO:

Public Reporting Burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The Department of Housing and Urban Development is authorized to collect this information by Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (P.L. 100-430); Title VI of the Civil Rights Act of 1964, (P.L. 88-352); Section 504 of the Rehabilitation Act of 1973, as amended, (P.L. 93-112); Section 109 of Title I- Housing and Community Development Act of 1974, as amended, (P.L. 97-35); Americans with Disabilities Act of 1990, (P.L. 101-336); and by the Age Discrimination Act of 1975, as amended, (42 U.S.C. 6103).

The information will be used to investigate and to process housing discrimination complaints. The information may be disclosed to the United States Department of Justice for its use in the filing of pattern and practice suits of housing discrimination or the prosecution of the person(s) who committed that discrimination where violence is involved; and to State or local fair housing agencies that administer substantially equivalent fair housing laws for complaint processing. Failure to provide some or all of the requested information will result in delay or denial of HUD assistance.

Disclosure of this information is voluntary.



HOUSING DISCRIMINATION INFORMATION

Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda
 U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. You have one year from the date of the alleged discrimination to file a complaint. Your form should be signed and dated.

Your Name		
Your Address		
City	State	Zip Code
Best time to call	Your Daytime Phone No	Evening Phone No

Who else can we call if we cannot reach you?

Contact's Name	Best Time to call
Daytime Phone No	Evening Phone No
Contact's Name	Best Time to call
Daytime Phone No	Evening Phone No

What happened to you?
 How were you discriminated against?
 For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?
 State briefly what happened.

HOUSING DISCRIMINATION INFORMATION

Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda
U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

2 Why do you think you are a victim of housing discrimination?

Is it because of your:

. race . color . religion . sex . national origin . familial status (families with children under 18) . disability?

For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children?

Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

3 Who do you believe discriminated against you?

For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization?

Identify who you believe discriminated against you.

Name

Address

4 Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home?

Did it occur at a bank or other lending institution?

Provide the address.

Address

City

State

Zip Code

5 When did the last act of discrimination occur?

Enter the date

____/____/____

Is the alleged discrimination continuing or ongoing?

Yes No

Signature

Date

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. See address and telephone listings on back page.



It is Unlawful to Discriminate in Housing Based on These Factors...

- Race
- Color
- National origin
- Religion
- Sex
- Familial status (families with children under the age of 18, or who are expecting a child)
- Handicap (if you or someone close to you has a disability)

If You Believe Your Rights Have Been Violated...

- HUD or a State or local fair housing agency is ready to help you file a complaint.
- After your information is received, HUD or a State or local fair housing agency will contact you to discuss the concerns you raise.

Detach here. Fold and close with glue or tape (no staples)

Keep this information for your records.

Date you mailed your information to HUD: _____/_____/_____

Address to which you sent the information:

Office _____ Telephone _____

Street _____

City _____ State _____ Zip Code _____

If you have not heard from HUD or a State or local fair housing agency within three weeks from the date you mailed this form, you may call to inquire about the status of your complaint. See address and telephone listings on back page.

ARE YOU A VICTIM OF HOUSING DISCRIMINATION?

"The American Dream of having a safe and decent place to call 'home' reflects our shared belief that in this nation, opportunity and success are within everyone's reach.

Under our Fair Housing laws, every citizen is assured the opportunity to build a better life in the home or apartment of their choice — regardless of their race, color, religion, sex, national origin, family status or disability."

Alphonso Jackson
Secretary

HOW DO YOU RECOGNIZE HOUSING DISCRIMINATION?

Under the Fair Housing Act, it is Against the Law to:

- Refuse to rent to you or sell you housing
- Tell you housing is unavailable when in fact it is available
- Show you apartments or homes only in certain neighborhoods
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Advertise housing to preferred groups of people only
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan
- Deny you property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to make reasonable accommodations for persons with a disability if the accommodation may be necessary to afford such person a reasonable and equal opportunity to use and enjoy a dwelling.
- Fail to design and construct housing in an accessible manner
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with his/her fair housing rights

Appendix C – NCOAH Discrimination Complaint Form

State of North Carolina
Human Relations Commission

HOUSING DISCRIMINATION COMPLAINT

Case Number: _____ Date: _____

1. Complainant(s): _____

2. Other Aggrieved Person(s): _____

3. The following is alleged to have occurred or is about to occur: _____

4. The alleged violation occurred because of: _____

5. Address and location of the property in question (or if no property is involved, the city and state where the discrimination occurred): _____

6. Respondent(s): _____

7. The following is a brief and concise statement of the facts regarding the alleged violation: _____

8. The most recent date on which the alleged discrimination occurred: _____

9. Types of Federal Funds identified: _____

10. The acts alleged in this complaint if proven, may constitute a violation of the following: _____

Sign and Date this Form

I declare that I have read this complaint (including all attachments) and certify that it is true and correct, to the best of my knowledge.

Complainant's name

Date

NOTE: HUD WILL FURNISH A COPY OF THIS COMPLAINT TO THE PERSON OR ORGANIZATION AGAINST WHOM IT IS FILED.

Appendix D - Affirmatively Furthering Fair Housing Data

Demographics

Surry County CONSORTIA Jurisdiction			
Race/Ethnicity		#	%
White, Non-Hispanic		181,393	87.05%
Black, Non-Hispanic		8,505	4.08%
Hispanic		14,932	7.17%
Asian or Pacific Islander, Non-Hispanic		806	0.39%
Native American, Non-Hispanic		495	0.24%
Two or More Races, Non-Hispanic		2,099	1.01%
Other, Non-Hispanic		153	0.07%
National Origin			
#1 country of origin	Mexico	6,201	3.27%
#2 country of origin	El Salvador	277	0.15%
#3 country of origin	Honduras	249	0.13%
#4 country of origin	Germany	134	0.07%
#5 country of origin	Cuba	132	0.07%
#6 country of origin	Colombia	114	0.06%
#7 country of origin	Canada	109	0.06%
#8 country of origin	China excl. Hong Kong & Taiwan	90	0.05%
#9 country of origin	England	87	0.05%
#10 country of origin	Guatemala	87	0.05%
Limited English Proficiency (LEP) Language			
#1 LEP Language	Spanish	6,221	3.28%
#2 LEP Language	Arabic	100	0.05%
#3 LEP Language	Other West Germanic Language	72	0.04%
#4 LEP Language	Polish	60	0.03%
#5 LEP Language	Chinese	58	0.03%
#6 LEP Language	German	52	0.03%
#7 LEP Language	Other Indic Language	49	0.03%
#8 LEP Language	French	44	0.02%
#9 LEP Language	Other Asian Language	35	0.02%
#10 LEP Language	Other Pacific Island Language	30	0.02%
Disability Type			
Hearing difficulty		8,398	4.47%
Vision difficulty		5,523	2.94%
Cognitive difficulty		11,216	5.98%
Ambulatory difficulty		17,153	9.14%
Self-care difficulty		6,662	3.55%
Independent living difficulty		10,936	5.83%
Sex			
Male		101,892	48.90%
Female		106,491	51.10%
Age			
Under 18		48,116	23.09%
18-64		126,025	60.48%
65+		34,243	16.43%
Family Type			
Families with children		23,966	40.36%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level and are thus labeled separately.

Note 3: Data Sources: Decennial Census; ACS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Demographic Trends

Surry County CONSORTIA Jurisdiction								
Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	153,083	93.45%	174,121	89.61%	181,393	87.05%	181,393	87.05%
Black, Non-Hispanic	8,741	5.34%	9,088	4.68%	9,619	4.62%	8,505	4.08%
Hispanic	1,391	0.85%	9,136	4.70%	14,932	7.17%	14,932	7.17%
Asian or Pacific Islander, Non-Hispanic	216	0.13%	842	0.43%	1,061	0.51%	806	0.39%
Native American, Non-Hispanic	202	0.12%	833	0.43%	1,185	0.57%	495	0.24%
National Origin								
Foreign-born	1,052	0.64%	7,306	3.76%	8,902	4.27%	8,882	4.26%
LEP								
Limited English Proficiency	1,650	1.01%	6,254	3.22%	7,041	3.38%	6,857	3.29%
Sex								
Male	79,464	48.52%	95,481	49.14%	101,892	48.90%	101,892	48.90%
Female	84,326	51.48%	98,812	50.86%	106,491	51.10%	106,491	51.10%
Age								
Under 18	38,158	23.30%	47,534	24.47%	48,116	23.09%	48,116	23.09%
18-64	102,831	62.78%	119,445	61.48%	126,025	60.48%	126,025	60.48%
65+	22,801	13.92%	27,313	14.06%	34,243	16.43%	34,243	16.43%
Family Type								
Families with children	21,505	43.84%	16,955	43.64%	23,966	40.36%	23,966	40.36%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Racial/Ethnic Dissimilarity Trends

Surry County CONSORTIA Jurisdiction				
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	28.66	25.88	26.71	30.68
Black/White	35.36	34.72	34.37	43.23
Hispanic/White	27.03	32.12	31.25	35.47
Asian or Pacific Islander/White	38.53	35.52	29.98	41.64

Note 1: Data Sources: Decennial Census

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

R/ECAP Demographics ¹⁴

Surry County CONSORTIA Jurisdiction			
R/ECAP Race/Ethnicity		#	%
Total Population in R/ECAPs		0	-
White, Non-Hispanic		0	N/a
Black, Non-Hispanic		0	N/a
Hispanic		0	N/a
Asian or Pacific Islander, Non-Hispanic		0	N/a
Native American, Non-Hispanic		0	N/a
Other, Non-Hispanic		0	N/a
R/ECAP Family Type			
Total Families in R/ECAPs		0	-
Families with children		0	N/a
R/ECAP National Origin			
Total Population in R/ECAPs		0	-
#1 country of origin	Null	0	0.00%
#2 country of origin	Null	0	0.00%
#3 country of origin	Null	0	0.00%
#4 country of origin	Null	0	0.00%
#5 country of origin	Null	0	0.00%
#6 country of origin	Null	0	0.00%
#7 country of origin	Null	0	0.00%
#8 country of origin	Null	0	0.00%
#9 country of origin	Null	0	0.00%
#10 country of origin	Null	0	0.00%

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Publicly Supported Housing Units by Program Category

Units by Program Category		
Surry County CONSORTIA Jurisdiction		
Housing Units	#	%
Total housing units	92,123	-
Public Housing	300	0.33%
Project-based Section 8	464	0.50%
Other Multifamily	75	0.08%
HCV Program	818	0.89%

Note 1: Data Sources: Decennial Census; APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation)

¹⁴ There are no qualifying R/ECAP census tracts in the Surry HOME Consortium Jurisdiction

Publicly Supported Housing Units by Race/Ethnicity

Surry County CONSORTIA Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	206	70.07%	59	20.07%	29	9.86%	0	0.00%
Project-Based Section 8	337	88.92%	35	9.23%	6	1.58%	0	0.00%
Other Multifamily	44	97.78%	0	0.00%	1	2.22%	0	0.00%
HCV Program	508	73.30%	176	25.40%	9	1.30%	0	0.00%
Total Households	73,039	90.95%	3,319	4.13%	3,165	3.94%	188	0.23%
0-30% of AMI	8,138	83.92%	695	7.17%	623	6.42%	30	0.31%
0-50% of AMI	14,287	73.66%	1,099	5.67%	1,160	5.98%	45	0.23%
0-80% of AMI	27,588	80.22%	1,861	5.41%	2,023	5.88%	104	0.30%

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: Numbers presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Demographics of Households with Disproportionate Housing Needs

Surry County CONSORTIA Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	294	70.07%	20.07%	9.86%	0.00%	46.78%	25.76%	20.68%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	361	88.39%	9.92%	1.70%	0.00%	22.80%	47.27%	14.96%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	24	100.00%	0.00%	0.00%	0.00%	N/a	48.98%	0.00%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	655	74.11%	25.12%	0.77%	0.00%	45.81%	23.49%	19.97%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Demographics of Publicly Supported Housing Developments, by Program Category

<i>Public Housing</i>								
<i>Development Name</i>	<i>PHA Code</i>	<i>PHA Name</i>	<i># Units</i>	<i>White</i>	<i>Black</i>	<i>Hispanic</i>	<i>Asian</i>	<i>HH w/ Children</i>
<i>Meadowview li/Marshall Park/Graniteview</i>	<i>NC023</i>	<i>Housing Authority of The Town Of Mount Airy</i>	<i>300</i>	<i>70%</i>	<i>20%</i>	<i>10%</i>	<i>0%</i>	<i>47%</i>
<i>Project-Based Section 8</i>								
<i>Development Name</i>	<i>PHA Code</i>	<i>PHA Name</i>	<i># Units</i>	<i>White</i>	<i>Black</i>	<i>Hispanic</i>	<i>Asian</i>	<i>HH w/ Children</i>
<i>Village Green Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>24</i>	<i>91%</i>	<i>9%</i>	<i>0%</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Stokes Co Hous Cor #2</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Stokes Co Hous Corp 03</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Stokes County Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>8</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Carolina Christian Village</i>	<i>N/a</i>	<i>N/a</i>	<i>32</i>	<i>97%</i>	<i>N/a</i>	<i>0%</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Yadkin Co Housing Corp</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Arlington Hill Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>48</i>	<i>89%</i>	<i>9%</i>	<i>2%</i>	<i>N/a</i>	<i>57%</i>
<i>Jonesville Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>13</i>	<i>85%</i>	<i>15%</i>	<i>0%</i>	<i>N/a</i>	<i>92%</i>
<i>The Meadows Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>30</i>	<i>100%</i>	<i>N/a</i>	<i>0%</i>	<i>N/a</i>	<i>17%</i>
<i>Yadkin li</i>	<i>N/a</i>	<i>N/a</i>	<i>25</i>	<i>87%</i>	<i>8%</i>	<i>4%</i>	<i>N/a</i>	<i>71%</i>
<i>Yadkin lii</i>	<i>N/a</i>	<i>N/a</i>	<i>22</i>	<i>82%</i>	<i>9%</i>	<i>9%</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Surry Co Housing Corp #3</i>	<i>N/a</i>	<i>N/a</i>	<i>6</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Surry 01 Housing Corp</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Surry 02 Housing Corp</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Camden Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>24</i>	<i>100%</i>	<i>N/a</i>	<i>0%</i>	<i>N/a</i>	<i>N/a</i>
<i>Maple Court Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>12</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Surry Manor Apts.</i>	<i>N/a</i>	<i>N/a</i>	<i>44</i>	<i>89%</i>	<i>N/a</i>	<i>9%</i>	<i>N/a</i>	<i>2%</i>
<i>South Village Apartments</i>	<i>N/a</i>	<i>N/a</i>	<i>40</i>	<i>82%</i>	<i>18%</i>	<i>0%</i>	<i>N/a</i>	<i>46%</i>
<i>Arc/Hds Davie Co Housing Corp</i>	<i>N/a</i>	<i>N/a</i>	<i>5</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Mock Place</i>	<i>N/a</i>	<i>N/a</i>	<i>44</i>	<i>74%</i>	<i>26%</i>	<i>0%</i>	<i>N/a</i>	<i>N/a</i>
<i>The Oaks Phase li, Alp</i>	<i>N/a</i>	<i>N/a</i>	<i>32</i>	<i>62%</i>	<i>28%</i>	<i>10%</i>	<i>N/a</i>	<i>72%</i>
<i>Other Multifamily Assisted Housing</i>								
<i>Development Name</i>	<i>PHA Code</i>	<i>PHA Name</i>	<i># Units</i>	<i>White</i>	<i>Black</i>	<i>Hispanic</i>	<i>Asian</i>	<i>HH w/ Children</i>
<i>Arc/Hds Surry Co Housing Corp 04</i>	<i>N/a</i>	<i>N/a</i>	<i>6</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Arc/Hds Surry Co Housing Corp 05</i>	<i>N/a</i>	<i>N/a</i>	<i>6</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Yadkin Home Place One, Inc.</i>	<i>N/a</i>	<i>N/a</i>	<i>6</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>
<i>Mountain Place</i>	<i>N/a</i>	<i>N/a</i>	<i>24</i>	<i>100%</i>	<i>N/a</i>	<i>0%</i>	<i>N/a</i>	<i>N/a</i>
<i>Cac Of Surry County</i>	<i>N/a</i>	<i>N/a</i>	<i>10</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>	<i>N/a</i>

Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs		Surry County CONSORTIA Jurisdiction		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	
Race/Ethnicity				
White, Non-Hispanic	18,693	73,039	25.59%	
Black, Non-Hispanic	1,219	3,319	36.73%	
Hispanic	1,594	3,165	50.36%	
Asian or Pacific Islander, Non-Hispanic	84	188	44.68%	
Native American, Non-Hispanic	109	197	55.33%	
Other, Non-Hispanic	119	348	34.20%	
Total	21,860	80,309	27.22%	
Household Type and Size				
Family households, <5 people	10,703	50,189	21.33%	
Family households, 5+ people	2,636	6,019	43.79%	
Non-family households	8,466	23,961	35.33%	
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	
Race/Ethnicity				
White, Non-Hispanic	8,803	73,039	12.05%	
Black, Non-Hispanic	548	3,319	16.51%	
Hispanic	1,026	3,165	32.42%	
Asian or Pacific Islander, Non-Hispanic	65	188	34.57%	
Native American, Non-Hispanic	109	197	55.33%	
Other, Non-Hispanic	25	348	7.18%	
Total	10,572	80,309	13.16%	

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden		Surry County CONSORTIA Jurisdiction	
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	7,394	73,039	10.12%
Black, Non-Hispanic	463	3,319	13.95%
Hispanic	428	3,165	13.52%
Asian or Pacific Islander, Non-Hispanic	45	188	23.94%
Native American, Non-Hispanic	109	197	55.33%
Other, Non-Hispanic	25	348	7.18%
Total	8,464	80,309	10.54%
Household Type and Size			
Family households, <5 people	3,958	50,189	7.89%
Family households, 5+ people	567	6,019	9.42%
Non-family households	3,865	23,961	16.13%

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

Surry County CONSORTIA Jurisdiction								
Housing Type	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	#	%	#	%	#	%	#	%
Public Housing	109	36.95%	82	27.80%	103	34.92%	138	46.78%
Project-Based Section 8	208	46.43%	113	25.22%	68	15.18%	108	24.11%
Other Multifamily	46	64.79%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	91	12.60%	280	38.78%	317	43.91%	332	45.98%

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Opportunity Indicators, by Race/Ethnicity

Surry County CONSORTIA Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	37.93	63.10	36.95	16.01	12.81	44.48	68.79
Black, Non-Hispanic	34.37	57.33	34.96	14.94	15.00	52.77	64.34
Hispanic	30.49	60.79	33.65	18.02	12.57	51.59	68.30
Asian or Pacific Islander, Non-Hispanic	42.57	68.11	42.46	16.43	13.84	55.39	62.16
Native American, Non-Hispanic	36.56	64.12	36.78	16.92	12.85	44.35	68.48
Population below federal poverty line							
White, Non-Hispanic	33.87	63.16	33.33	15.34	12.31	45.88	69.54
Black, Non-Hispanic	29.07	55.51	30.07	19.15	15.04	49.19	59.30
Hispanic	29.04	59.20	32.75	20.98	13.95	51.67	67.29
Asian or Pacific Islander, Non-Hispanic	43.30	70.85	45.66	21.40	13.43	56.68	64.07
Native American, Non-Hispanic	26.24	58.15	23.34	14.32	11.18	16.61	79.60

Appendix E - Public Meetings

Davie Public Meeting

What do you like most about Davie County? How long have you been here? What brought you here?

We live in a very segregated, all-white community.

You were looking for that place to retire to?

That strong sense of community.

I was born and raised here. Came back because of the school system. Family brought me back. Safe place, rural place, lots of elbow room. (1:40)

I was born and raised here. I decided it was a great place to live because everyone wants to live here.

Growth that is not too fast and won't chase you away.

I moved here 6 months ago - employment brought me to the area. From an economic standpoint there are a lot of jobs here - in Davie County (3:00)

We moved here in January 2016 from Florida - my wife got a job here in Mocksville. We are currently looking for a house now - we rent now. My wife is adamant we stay in Davie County because of the schools here.

Again those schools seem to be a draw and an opportunity.

I was born and raised in Davie County. Started having babies and moved back here, because this is home.

How many people were born and raised here

9

How many people were born here and moved back

8

How many people moved from other NC places

7

And out of state

2

What are main problems with housing, what are the good things with housing? What is the housing situation like?

There is no real low income housing that is successful. If you don't have the income where are you going to live. (6:00)

Inadequate supply of housing choices.

There is not enough.

Does that also play out in single family?

Davie County does not have any rental. They are building some now. There are some in Bermuda Run.

You talking about Smith Creek?

That's market rate. Then you do have low income that is being built (7:10)

People want 1 level, garden village for elderly or starting out couples. There is not enough sewer and infrastructure to develop multifamily where we need it (7:48)

The property taxes and the schools are the draw. The other people below that are unable to find a place to live.

That's one of the things Davie County had to draw from other counties. The Advance and Bermuda Run area is overflow from [Winston]. And Mocksville once the factories started fizzling out - people had to go elsewhere. Now they are coming back.

There is going to be huge buildings coming. I asked Terry Brawley (economic developer) where we are going to put them and he didn't know (9:00)

Builders don't have margin to build affordable homes at around 150K and lower.

People deny employment opportunities and raises so they don't have to move again.

So where are the regular apartments?

I have a special needs daughter - I have been looking for a group home for here. The home here is too low functioning for her - so there is no where to go for her.

And we have a large growing population of special needs adults. We need to give them a good active place to live. (12:10)

Both in rental and in the single-family market there is not enough at affordable prices. There is not enough infrastructure to support that. For LIHTC there is not a lot of incentive for those in to move out. And while jobs may now be paying more there is a counter-incentive to advance in pay.

We have an aging population who want a smaller house that is easier to care for. And we also have younger people who no longer have the mindset that a larger house is a sign of accomplishment. We want to function and live and not spend the whole weekend maintaining our household.

We have a gap in housing so people can age with choice. They have to move out of Davie County if they want to downsize. The population in our county is beginning to age - we are pushing people out (15:15)

What are the barrier to providing low-footprint, affordable housing for both elderly and young adults?

Sewer is the main issue. Say you can find a property for multifamily - it doesn't have sewer.

Is zoning an issue, is NIMBYism an issue, are there other types of barriers?

Zoning is much easier to get around than NIMBYism

Here are two examples in Bermuda Run:

1. Smith Creek Apartment, area zoned for apartment since 2005
2. Town council approved rezoning for 55+ apartment, there was pushback from residents as well.

I think Davie County has the issue [NIMBYism].

Utilities have to be run like a business. You can't run four miles of sewer line and hook up four customers. Where are the best places for utilities to go.

Partly a geographic outcomes, what places are most efficient for development? We've hit on a couple of statuses of characteristics of individuals - race, age, disabilities. Who is protected by fair housing laws and ordinances?

It has to be safe.

Race, color, national origin, handicap.

Fair housing has to do with the quality of the housing.

A lot of my clients are from Cooleemee where there are nice tiny small homes, but they are mostly rentals. They pay through roof for heating because there is no insulation.

Cooleemee has one of the best schools in the state.

It is hard to raise the level for the poorest in the community.

You are offsetting a perceived shortage in Cooleemee with an excess in Bermuda Run.

Cooleemee don't have a tax base.

Western Davie County and Eastern Davie County are bifurcated.

Most of the seniors don't think there is poverty in Davie County.

We have slumlords. They put children at risk, elderly at risk. People are falling through floors - I see that all the time. (22:59). There are certain people who only take HUD funds - I guess they want that guaranteed income every month. But they don't keep it up to standard. There's no consequences there.

[Habitat] builds houses for people living in glorified Chicken Houses (23:51), ceiling are leaking. When we run credit reports on these folks they will have collections or judgments things like that and they will have to clear those up before we work with them (24:38). Credit report knocks out the vast majority of [applicants].

So with social service agencies are there any groups that are disproportionately affected?

Single mothers.

On some level, yes, to all of them.

I don't really think we have issues like that in Davie County. We are a pretty integrated... I don't think it is linked to race, we are all pretty similar in terms of religion (27:15).

It is generation [segregation] actually.

So intergenerational poverty then?

Look at the sample in this room - that can tell you a little something. Look who's sitting around the table (room was all white).

I own two mobile home lots and I don't know what the county's take is on mobile homes. . . There was some sort of change in zoning where you have 6 months to put a mobile home on a foundation (29:30).

Let's talk about creative solutions. . . Tiny houses, reclaiming old mills.

Habitat for Humanity does a great job but they are so limited in what they can do.

Because of the size of the county, we have a limited number of volunteers. The best we can do is build one house a year.

That is about all we can get qualified.

Just throwing the word community around, we are talking around different things. There are some great organizations that build houses every year. There is a huge opportunity to build the community we say we are (32:15). I would say community-building, that is a huge thing. Maybe build some examples of community

Co-location of services, really thinking about the hot-spots of need.

Cooleemee is a food desert, People pay for pizza instead of fresh foods.

What are the other barriers to making that community happen (35:50)?

We have a circular route right now - it doesn't go to Cooleemee - that is what we are talking about. It goes by some of the lower income areas. . . and to motels people are living at.

I'm on the board of CAREs which provides cars to credit-challenged people. We haven't had demand - we think the demand should be much more. Problem is, people have to go through credit counseling and have to go through budgeting before they can qualify and get the car. And they have to have a job that they have had for a couple of years and be able to make back the payments. It is a really good program. Some of the car dealers who cooperate with us will guarantee repairs for the first year.

What are some of the barriers?

Probably not knowing about it. Some people start the program and then they give up because they think they have to keep track of their credit and budgeting. It is a combination of making people more financially responsible and as a reward, they get a car.

I think it is important to state too that we aren't the only ones dealing with this. There are 80 rural counties dealing with the same issue.

One of the things that has been on my mind in the last year are the resources that are already available through HUD. And I don't think as a county we are leveraging these resources, specifically as it relates to aging-in-place (40:29). I know that there is several hundred thousand dollars that are available through the regional council that does not come into Davie County.

What are you seeing as the reasons for not accessing that money?

Lack of administrative support. There is no such thing as free government, free federal money (41:24). So you know, we aren't going to hire someone to administer this program.

Outside of federal and state support, what about social-impact investing?

Not to my knowledge.

We have a lot of jobs that come here. They leave at 3:30. That money doesn't stay here.

A lot of new jobs aren't really high paying jobs, they are medium paying jobs. A lot of the new jobs have easy highway access.

The challenge for us the missing middle, there is this big gap in the middle of affordable housing, not necessarily subsidized or funded housing but also not the top end. And that's where the majority of people's incomes will support it. We are just woefully behind as a county - and we aren't the only one - this is a broad issue nationally, certainly.

Do you think that is because of the developers and builders?

You have to do more of and if you don't feel like the market is going to support that then you aren't going to do that.

So workforce housing - that midtier.

I think there is an education piece. When you say workforce housing I think there are some folks who take that as a negative word in our community.

A lot of people when you say affordable housing they go to income-based housing.

Is there a limit on the number of outside residents Davie County allows in our school system?

Davie County's school system census is beginning to decrease not increase. (47:40)

Who are the principal actors working on these issues?

It seems to me there is no coalition. There is no public private group. It has got to be coordinated with the builders, politicians, and private citizens (47:15).

Is there a coordinated effort? And the answer is: not from what I see. That is not a criticism just a statement of fact. We probably have a great opportunity to develop a strategic approach to this.

You're only going to be able to be a bedroom community but for so long. Ultimately that strategy fails (49:59).

From Baltimore Rd and 158 to the Yadkin River is designated as an urban area and if I mention that at a Ruritan Meeting of a Fire Department breakfast, I would be kicked out (room laughs). That is the reality. So we're a hybrid now.

Now the county is so transient that these people are not planting roots, they are not taking ownership of the county, and doing what's best for the county. A lot of them, especially on our end of the County - I live in Advance - every day there is a moving truck going out of our development.

I would be interested in hearing from someone looking for housing here - what are your challenges? (52:58)

We want to stay in Davie County but in a place we can afford. We make too much money to qualify for some of those apartments. So our challenge is now just looking for something where we have enough space for our family - our biggest variable is my mother living with us.

We really haven't talked about our aging population. Rural counties are aging faster than they are growing. (end of monologue on aging, 58:50)

One creative solution is leveraging public-private funds for the creation of retirement communities to open up homes.

Janice Club. Repairs on homes for elderly individuals causing eviction and foreclosure, (1:00:00)

Cooleemee would be a great candidate for NCHFA funds but you have to be near a grocery store, a drug store. Which is why Bermuda Run has received a number of projects.

Not all older adults are going to qualify for Mock Place.

Who's left out of the discussion? Who should be here?

The disability community.

Is there an Arc?

The Autism Society is not here.

There should be a representative of one of XXXXXX clients or one of Family Promise's clients.

Do we have any landlords here?

We need folks who are precariously housed, folks representing landlords.

Folks who sit on zoning boards and planning commissions.

Homebuilders Association

Economic Development

Is there something the county can do to take back dilapidated houses that are around (1:04:50)?

I looked at the NC Code of Ordinance about abandoned structures and if it is abandoned for two years a building inspector can condemn.

We were just offered a lot in Cooleemee for free but the estimate to demolish the house on the lot was 12K.

I wish there was a way to homestead somehow.

Seven Spring's Village in Farmington. I don't know if that model would work in Cooleemee.

So missing is a consolidated coordinated coalition. (1:11:00)

Stokes Public Meeting

S: What do you like most about Stokes County? What brought you here? And what brings other people to this community?

It's laid back, it is a slower pace, there isn't much hustle and bustle. And a beautiful county.

I came here for work, for business. It is growing. More businesses are coming into the area.

Yeah, if you live on the West Side.

My job brought me to this area. I love the community, sense of family, strong community ties. People are devoted to volunteer and make a difference in their community.

I also moved because of a job - not this job - what I enjoy about it is it is close enough to a city but still in the country. So you still have the relaxed and you still have the conveniences. In the last two years in this position, I am seeing the community involvement and the participation to make a difference.

30 years ago I was offered a job up here. I found this was a good place to retire and I did. So many opportunities to do different things, I belong to - I don't know - maybe a dozen different organizations.

Not to play devil's advocate but one of the things I've found is that there is a resistance to any change. It is very hard to get people to step outside of their comfort zone and do something different. So that's kinda something I think we've all seen - especially in the volunteer arena - and I think there are a lot of misconceptions about this side of the county [Walnut Cove, West Side] and that side of the county [King, East Side]. There is a lot of division that nobody really knows quite why and they are not that willing to talk about it and resolve it. So those are some things that I've known.

You've got people in this county who have never been out of Stokes County

S: How does this resistance to change play out in the housing arena? Is there any resistance to change as it relates to housing issues?

People are reluctant to let go of their property.

Because of the fact that a lot of people stay in Stokes County, there is a large resistance to change. I work in [the] financial industry and have sat on several boards over the years, even on [the West] side of the county - even if it isn't going to cost anything - to do something, implement something, bring something new to the county, they don't want to do it. Their attitudes are negative, that it is going to have a negative impact. Example: years ago I was on Rotary Board here and was a Rotary member for several years. We got us a grant for a walking track in Walnut Cove. The Commissioners did not allow us to accept the money because if we put it in it might draw riff-raff. Not sure where that came from.

So there's the answer to your question. There is also an unspoken - or perhaps, I don't know that the word is - division between the haves and the have-nots. There is a large farming community - maybe not active - but the land is still, and that is why we can't seem to buy land. We have money for two houses right now and I can't get land. But then there's also the riff-raff, we don't need to, not in my backyard with Habitat. We have to go above and beyond. They are mortgage payers, we aren't giving them anything, they aren't. So there's still that them and us - it's everywhere - Stokes isn't just not that special but that is not just Walnut Cove, it's everywhere.

S: Help me understand a little bit about who the “them” is and who the “us” is. Is them someone from outside the county, is them somebody who doesn’t have means, is them someone based on ethnicity.

If you inherit land it is our hope to pass it down to the next generation. We [farmowners] don’t think about selling. I come from a 125-year-old farm. There are a lot of other farmers in the county who inherited and hope to pass down the farm to the next generation.

There’s also substandard housing that needs to be torn down. Certain persons own a lot of property and they neglect it.

S: Would those be the same as those who own farms?

The infrastructure is probably the biggest thing in Walnut Cove - water and sewer.

S: And how is that a hindrance?

It’s hard to bring in new business without water and sewer. Roads. It took forever to get the Ingles of Hardy’s.

And don’t go and ask them to open up for another business. A lot of it too comes from, there’s an unspoken thing too when it comes to your town commissioners and county commissioners. These are - I don’t think what they’re going to do when all of these people who are all up in age pass away - but new ideas and various things that are proposed have tended - town commissioner meeting, zoning, and some of the things are just amazing to them. We argue whether a tree needs to be two feet high as a break to a business versus residential. That was a really interesting meeting. With that you have those - I do not mean this in a derogatory way - they are just dyed in the wool, stuck in 1940. You can look back at the video of Walnut Cove back in 1949, that’s where they still are to a great degree because - and that’s not always necessarily in a bad way - it’s like why do we want to change, why do we need to change anything the way it is. “I don’t have to send my son to college because I worked at Weilen and that was good enough for me so it’s good enough for him.”

S: What were some of the triggers many years ago? Were there industries that left?

There were businesses that closed up. Kinda phased them out. Change in current leadership.

Hastings, they had a bowling alley. There were more businesses in 1949 on this street running through Walnut Cove than there is today.

The rent’s so high on some of them buildings, it is hard to keep a business in it. People won’t support a business. It amazes me some places still open because they have to have something to draw a crowd in there.

I think to their point too - youth are leaving. You know, because of jobs. They can’t or won’t drive 45 minutes to get to Winston-Salem. Stokes Counties tend to want to leave to Forsyth to work, so if you are doing that - being Habitat - building in Sandy Ridge is not realistic. So not having industry outside of the West in King is an impediment to our housing opportunities. We can’t the land in some cases because this is a farming area.

S: So let me see if I can recap for just one second: we have land acquisition - there are barriers to that because of agricultural land - there's a status quo in not wanting to change cultural norm that likes to keep things as it has been; there's an infrastructure issue, needing more water and sewer, needing more roads, needing that built community to allow for expansion - I gather there is a resistance to doing that because it might raise taxes?

That, it's a money issue

S: There's an economic flight over time, that money has gone away, the businesses have gone away. And there is kinda a bifurcation of the county - both cultural, the east and west - but also because of its proximity to Forsyth the west gets more resources as a bedroom community.

There's like four separate regions. It's not just east-west, it's north-south. The county divides kinda itself around the Sauratown mountains, around Hanging Rock State Park. There are different communities on different sides of the mountain. One of the biggest challenges is it is our cultural norm for things to be the same and if anything bounces against that wall in Stokes County, it is probably going to fall flat. Because it is, it has been a tradition for things to be the same and it might not be great but people are so used to things being the same, elected officials get elected for keeping things the same.

They always say we are three deaths away from change. It's who those people are that we don't know.
(room laughs)

S: Tell me a little bit about housing issues. You mentioned the quality of housing - if I were a home seeker, let's say I'm wanting to buy a house, where am I looking, what's available to me, what are the prices right, what are the barriers to buying a house?

The county pricepoint is 175K - 200K. Our barrier is school ratings - maybe I'm sensitive to that because I'm raising children. We have a lot of new housing coming into Stokes County - 300K to 400K.

In King.

Yes sir.

S: So those are the people who are commuting back and forth?

Yes, and then at the same time our real estate market is very very stagnant.

S: Let's talk about the affordable housing issue then, if you are low income - what is available to you? You're saying that this family can't find anything in the 65K to 75K range, what is there?

For Stokes County that is probably around 46K dollars.

And Stokes County is also comprised of 50% seniors.

S: So what affordable housing is there? Is there rental opportunity? Are there multifamily?

There's some HUD in King and some low-income.

And there's some in Walnut Cove, a complex.

And they are based on income - I deal with that as well. As they send the bank a verification of income in order to determine their eligibility to stay where they are. And that's limited because there is a waiting list.

It's almost cheaper to buy a house. However, with that comes other costs - it's not apples to apples. As she just said, by owning a home it could free up that monthly income.

S: So as a builder of homes, Habitat really is working that 80% or lower than median income, hard to get credit kind of market. What's that market look like for you, you said you have problems finding land?

Land is our biggest issue right now. Actually our affiliate deals with 60% and below. The issue with our families is that debt-to-income ratio. Because the cycle of poverty is debt. So when it comes time to, you know, recover and try to buy a Habitat house, that debt to income ratio is what slows us down fastest. They are well below median income (the 60%) we're good there, willingness to partner - we're good there - it is that debt to income.

S: So how do you work with someone to clear that debt?

As long as they want to and our willing

You don't have to have a massive amount of debt to throw off that DTI

For us, it is a car payment.

S: What kind of numbers are we talking about? What proportion of the population in Surry (sic) is facing this kind of situation?

Right now Stokes County is running at 25% are cost burdened - either homeowner or renter. 77% are homeowners.

If they have a support system - pick up children, take them to school - they can't afford to move away from that support system. Well you think they're in the same county, but that is two separate worlds.

The children really suffer in this county. And the lack of support and resources, it don't get any better.

S: Let's talk a little about fair housing issues. Whose protected by fair housing laws? And the realtor can't answer this.

You *can* discriminate based on financial resources. Everything else there is a protected class.

S: What are barriers for people belonging to those statuses living in your community? Are there just some places where you can't live if you are a different religion, different color? Are there places where it is difficult to be if you are handicapped, or they don't like families with small kids?

I haven't seen a lot, I think going back to the poverty cycle: we don't have public transit here. I don't think it is discriminatory that we are acting in this way - we don't have the resources. If you live in Danbury and you don't have transportation and you have four kids and a grandma. We don't discriminate by any protected class or whatever but I'm not seeing a lot of it. But that being said, Stokes County looks very similar here. We are just very *similar* here.

Similar to what? (room laughs)

S: I think what she's saying is the demographics aren't very diverse.

We don't have the option of discrimination. It basically comes down to you: you want to do something, come right in. There are areas of Stokes County that there's an unwritten law, I guess, or idea that certain people don't belong there. I was kind of amazed that myself. What do you mean you can't buy a house over there?!

A lot of it is affordability.

Some it is, that's true.

In our school's it's all about grandparents. You'd be surprised how many grandparents are raising kids. High number.

S: What are some of the protections locally that are being used to keep from having any kind of discrimination on any of those protected statuses? How is the county trying to encourage accessibility for different family statuses, national origins, or backgrounds? Or is it not? Are there any efforts there?

I think that bounces up against the "law" of we want everything to stay the same. That's not going to represent every single person but that is the tone. (33:40)

Make King Better - or something like that - and created a handicap accessible playground that costs - what - a quarter of a million dollars? It was all done by donations of people in the county and built by volunteers. From the handicap, they're working on that park. And they have built more sidewalks that are more accessible to people on wheelchairs.

S: Does that go along with an aging population (34:50)?

Our churches do really well with the aging population - ramps, upfitting houses, grabbars and such. So we have a very strong faith community in regards to aging.

S: I have been noticing these things too - I have an eight-month-old at home - and when I hit the bump buttons to open the doors and they don't open, (35:50)

The building codes are encouraging aging in place opportunities. And not only that we have a term that our houses are visitable, so that a bathroom and the front doors are all handicap accessible. Obviously, we don't do a universal design but they are visitable. And we try even having the front door not have steps, if at all possible.

S: So you mentioned transportation being a limitation (36:45)

YVEDDI is here. And then there's another group trying to get something off from Danbury to King. JD Cruise.

S: I heard earlier something about zoning, how is zoning keeping housing development from occurring? (37:33)

I just guess, yes, it is a barrier. Because that would mean change. I'm just guessing. Some of you might have already bumped into it.

I would agree. I think what you said about change - that is about everything. There may be some barriers or concerns that the dynamics would change if we were to implement more affordable housing.

Wasn't it about a year ago where there was a proposal in King on Kirby Road where they were going to do affordable housing apartments and about 300-400 people showed up to City Hall to fight that and then they turned it down? And then like 6 months later they are building these beautiful 250K dollar condos on this property.

That was a zoning issue originally.

It was single-family originally and it was being changed to multifamily.

S: So it became multifamily, just not affordable multifamily. So that NIMBYism is, if it is affordable we don't want them in our community but if it's market rate and above then it is okay (39:05)?

You're not going to get the riff raff, you're not going to get those who break the law if they can afford a 250K home. No, that is not true. They do have drug dealers that make more money than that.

One of the requirements for us to build is we have to have one acre of land - unless you are on city water and sewer. So that can be a challenge, especially in the farming world. We aren't going to take out one acre, and then you have to hope and pray that you are truly going to hit water. But yes the one acre, for example, I have one acre right now who has three-quarters of an acre of land in Walnut Cove. I have to figure out if she deeds that to us - which is our requirement for us to build her a house - if she deeds that do we lose the grandfather clause? She can build on it at $\frac{3}{4}$ of an acre, if I bought it I would have to have an acre. So I don't know if that is going to play out for us at all.
Is it on city water or sewer?

No. So this just came up last Thursday. (41:25)

That's a big difference when you build on .36.

S: It [1-acre lot requirements] is quite a brake on how fast you're going to develop new land.

It comes down to sewer and water. A lot of places you have trouble getting it to perc.

S: If you could wave a magic wand and fix the housing issues in your community, what would you tackle first - money's not a problem, political resistance and NIMBYism is not a problem - what is the big change you would make more opportunity (42:50)?

I would love to see more townhomes. Not expensive townhomes but affordable townhomes. The problem is the cost of building materials has gone so high - so it is a problem to be able to build affordable townhomes. The older generation, the millennials, everybody wants less things to take care of - don't we all - it could be more affordable that way - easier living. We do have those townhomes coming in but the price point of them is just too much and with our aging population being such a big population we need something simplified.

Westside they got the infrastructure, the Eastside of the county has the infrastructure and some manufacturers and jobs. They're not going to stay in this county without the jobs (44:22).

S: How many houses - affordable houses - does Habitat build in a year (44:42)?

We try to get one.

They averaged one every other year, we're on our second one for this year - or this cycle, I should say. So we're trying to increase - and like I say, I have money to do two more, I could start tomorrow.

When you talk about land you still got lack of accessibility.

Yeah - I can't take land in Sandy Ridge, if you give it to me - yes, I would take it (room laughs).

Once you get out of certain areas, it is so rough and rugged.

And the only way that would work is if their support system could also live there.

I think it we could get industry in here than our affordable opportunities would be different. (45:53)

S: Has anybody explored creative solutions, like accessory dwelling units (46:23)?

Financing. Second homes have to be a certain distance from the primary residence for the banks to fund.

They have to be owned by the person doing the loan.

And it's a 10-acre lot, that is the brake on that.

S: So yeah zoning.

Our [bank's] rule is 5 acres or less standard financing (47:59).

We have a large number of mobile homes in the county too.

S: So let's talk about that [mobile homes] just a little bit.

One more thing, we have nothing for homeless. So when you said if money was not an object and you could fix something - we have no provision for people in Stokes County for people who are homeless.

S: If someone comes to churches who are homeless, what do you do?

I would be in a world of hurt to get them some kind of resource in Stokes County because we do not have any type of shelter or immediate resource. I would refer them to Forsyth County. There is a need, but right now there is nothing.

Our homeless population looks different from Forsyth homeless population. We don't have people - necessarily, there are some - but generally, we don't have people laying on this city hall steps, type of thing. We have extended families in three generations in a house, so they don't know they're homeless (49:30).

One of our nicest mobile homes parks was over in the King area - probably the best on in the county that I can recall. And heard likes its about a third world country over there.

S: Are there many mobile home parks (51:20)?

There are small ones.

There's a lot of mobile homes, not a lot of parks.

S: So mobile homes on people's land?

Yes.

S: What are the conditions of those rental mobile homes? (51:40)

Some not good.

Our current homebuyer, she lives in one now. Her rent will be more than what her house payment is, or very close. But two bedroom, it cut a hole in the wall to have a heating/air scenario. But you can see the outside, so - not always great.

S: Who are the principal actors working on housing issues in your community (52:22)?

Habitat is the only one I know of.

There is a another group working through - I think they might be through King Outreach [Ministry] - related to possible homeless shelter of some kind. That may start as shelter for women who are victims of domestic violence.

So there is a group that is working on that.

We did - I guess we still do, I don't really know - have a group of churches who did what was called "Share the Blessing" once a year. They would have their congregation take their repair projects. . . a lot of churches are backing out of it - it is expensive, and depending on your volunteer level it may not happen.

Builders.

There is a sign across from Walmart that says, "NO HUD."

It is a class war, no one wants to admit it, but it's a class war.

I know a couple of women who are looking to leave Stokes County to live with their children. But there is not anywhere affordable that they can get.

(1:05:14) Is there anything else you can think of regarding fair and affordable housing.

That magic wand you were talking about.

Repair resources

Financial literacy resources.

It all comes down to schools.

Surry Public Meeting

What do you like about Surry County?

The amenities that go along to support tourism that are growing.

Accessibility to great schools, accessibility to the outside world.

Compared to some of the metropolitan areas - low population and easy traffic.

Affordability, I think, cost of living. At least in our community, we see a lot of people are able to open a business because they can kind of take the risk because the cost of living isn't that high.

An entrepreneurial spirit because of that low cost of living?

It supports an entrepreneurial spirit.

It's a good place to raise children and for them to go to school. Schools are good. I would say one of the advantages of the schools is that none of the schools are so large that some of the kids get lost

So children don't get lost within the school system.

I don't think so.

Anything else you all like?

I haven't been here for very long but I see a strong sense of community - working at the Shepherd's House - everybody seems invested in helping each other and bettering their community just all around.

A lot of community engagement, a lot of people rallying around an issue you find important. So tell me about housing issues in Surry County.

For low income it is very hard. It is very hard for us when we are trying to get them back to self-sufficiency and your average rent is over 600 dollars. That's hard for a single mother with two kids. They can graduate our program but the housing is almost a brick wall - affordable housing.

Where can you find 600 dollar rents within the county?

That price? I don't know that is a statistic we got off of US Census. Where can you get that, you can get that in several different areas. But another hinderance is no public transportation. So our clients need to be located within walking distance.

So you can't build affordable housing on those many rolling hills that I was driving on on my way here?

No but we will be starting a transitional housing program that will run from 12 to 24 months. So when we move out of the shelter we are in we will have three single units and one family unit. So they will still be in our program, learn to pay rent, learn to pay a power bill. . . and maybe have the possibility of qualifying for a Habitat house (5:08) So give them some good goals to set.

So what I'm hearing is your developing transitional housing in order to "hold onto" clients longer to find permanent housing solutions.

Permanent housing for them, yes.

Mount Airy has had some affordable housing built in recent years. Edgewood Place, Jasper Point, we have a 55 and older complex built, and we got a 10 years old hybrid - part affordable housing, part market rate. We got the first market rate apartments built in Mount Airy in the whole time I have been over there [in Mount Airy]. I think we counted the other day - 7 or 9 units built before that - its going to be 65 units. They won't be inexpensive by any stretch of the imagination. And, a matter of fact, affordable housing, you build it today in Mount Airy on a greenfill lot, you are probably talking about 165K a unit. So a 500 or 600 dollar rent has to be subsidized, it has to be.

Affordable housing is a math problem, and the equation isn't working for affordable rents.

The way I look at it is like this: think, you buy a house, you gotta pay your mortgage, insurance, maintenance. If you're going to rent it you need some reasonable rate of return or why would you do it?

I would say our barrier is we don't have many sites - we don't have any sites left, honestly. The last site in the city was Jasper Point and they just opened up this year. So we don't have any sites. In order to do another site, we would probably have to do some voluntary annexation into the city.

And those are really good, the apartments they are doing. Here's what faces our clientele, is past history. And so, it makes it - any past history of not paying a bill. . . we even had one, that opened on 89?

For 55 and older?

There was one that wanted us an agency to act as guarantor (9:00). So that 12 to 24 months will be a different program but we will be working with them to self-sufficiency. They are going to take a lease application. If you don't qualify on the lease application, you don't get an apartment.

Our challenge is in Elkin - we do have affordable housing projects but with a population of 4,000 - we had 3 pending affordable housing projects wanting to come into town. This year only one will be awarded. But if you count up the number of units in our town versus Mount Airy and looking at our demographics. Those applications are coming in for Elkin but those aren't satisfying our need. And so, just like Mark was saying, land is a finite resource - we're having to figure out a way to make sure we reserve the land and resources for housing we need, which is professional housing. All of our existing employers say the biggest challenge to doing business in Surry County and in Elkin right now is lack of housing for their employees. Because they can't qualify on their minimum wage rates to live in the affordable housing. So for us the challenge is finding a way to encourage those projects that have market rate units - making the math work - and if the NCHFA can say, "Market rate units is best practice to mix in with affordable so you don't get the commentation of the project and that sort of thing." We need that sort of legislation to catch up to the need in the rural communities. We need something to alleviate the risk for market rate developers - to make those numbers work. There is that tool for affordable housing - and they are coming in wherever they can come in. (12:00).

So at least in Elkin there appears to be a surplus of LIHTC development and issues of housing quality I'm also hearing.

And extreme need for market rate.

So hitting that 60-80% AMI.

At least 80%. We've found 60% when we do the math of what that's based on. We pull up all of our existing employers and they say "our starting wage rates don't let people qualify for that." And so you get people commuting from Winson or Statesville.

What of housing quality?

Well there was a previous affordable housing project that after the 10 years - it has now deteriorated. But other than that housing stock is just older. It's not all bad is what I wanted to say. But mainly its apartments, the rentals, that we are having issues with - the rest of the housing stock, it's there. Healthy.

What is fair housing?

Housing that everyone can live in. Equal chance.

So who's protected by fair housing?

Like most all your ethnic, religious groups - I mean you can't deny for those reasons. Now if you can't afford a rent or you can't qualify for a lease, I assume that, yes, you can say no.

So what's being done in Surry County to protect fair housing rights in the area?

I would give you a referral (16:28).

Who would I be referred to?

We've got a number for you to call. We just as a matter of fact, I just mailed that brochure out to all the local realtors.

That brochure is geared to people who have had an issue.

So promoting access to these legal programs.

The managed properties I think are very conscious of treating everyone fairly and legally. Because I don't think they want any issues. Now when you get into that private market, I don't know. I would say the larger private, yes. You will probably want to avoid any kind of problems. But maybe if I inherit my grandmother or grandfather's house - it has a lot of emotional ties for me - you know, I might be looking for a certain type of renter. (18:54)

We don't really get many complaints based on that [from larger property owners].

Can I be honest? I'm going to say, typically, many of those complaints go towards A) yeah I was 7 months behind on rent and I got this problem because - in other words it is sort of a payback. But I'm mad about the whole thing and so my landlord created a problem for this reason.

Mold. There's mold.

Black mold.

So I'm not paying my bills.

So I'm going to a little bit from my end. We do follow up services once they graduate from our program. And so we've got a list of renters and people we work with and will work with our clients. What I find once the client gets in and once they are settled and worked in through a lease. And once they are in the communication between the landlord and client brakes. And because, this is my opinion, is they don't have to answer that need because that person is desperate and will stay no matter what. (21:00). . . One had something dead in the chimney and it was gross. And they had to eventually move and that was that. You shouldn't have to be expected to live in something like that.

Is a person breaking down communication or is it a mutual breakage?

No I think it's the landlord. So we are constantly trying to find those we can partner with.

What kind of landlords are you working with?

Small ones. Because it's really hard to get one. When you're faced with the challenge time and time again, it's time to pave your own road.

Who's most vulnerable in your area? Who are the vulnerable populations of people?

I think every client that we serve, I think they are very vulnerable. I think those on the verge in our prevention and diversion program. I think your low income people. I think there is a lot of that - from where I sit. Housing First is a great model but it's impossible for rural America.

Can you explain that some more?

Because there's not a lot of options in rural America. I mean there's just now. So you know we have this three year strategic plan to touch on all aspects of homelessness. . . we really need to step up and do better in all of these programs (24:59).

The drug addicted. (26:15) Because they got no money; they spend their money on getting high. If you're low income your probably not spending your money on food and housing.

People are using drugs; they're exhausting all those ties that can keep them relatively stable. They are borrowing money, they are sleeping on people's couches and you can only sleep on someone's couch for so long.

A supportive family is something most people take for granted. I've known a few cases where people that I know have just about bankrupted themselves trying to get their kids out of a predicament.

And that's something that, I mean you know, we have a huge problem I mean I think - are we still the number one county in North Carolina?

We go back and forth between one and 10.

I mean, that's huge. I mean that's probably the most vulnerable - statistically for our clients with addictions - I would say probably about 80% have or had had a substance abuse history. But they're most vulnerable because there is a huge barrier there. (28:55)

What proportion of the drug addicted community make it out. Actually make the break.

Well that's actually pretty appropriate for this group. Because if you don't change the environment that they're in then the stats I show show 9 out of 10 if they successfully complete a treatment program they will go back into the cycle. If you break the cycle you can get them out of the environment through the appropriate housing - so they don't go back to sleeping on a sofa - then you can increase it to 7 out of 10 to be successful. But housing is important but it takes changing their entire environment.

Have there been attempts at recovery housing? That kind of model (29:20).

We've talked a little bit with people in our region that Surry County is a prime candidate for an Oxford House. And I think we need to bring one in.

So there's talk going on. Do you perceive any barriers to that?

No because the beginning stages. But it is very much needed - we have to try something at this point.

What are some the barriers to accessing housing? Let's dive into transportation specifically. (30:20)

We have a program called YVEDDI. We don't have a public transportation system. Cab rates are going up. People that we graduate have to be in a certain area to be productive, to be consistently productive.

We do have a PART stop but that is just going into Winston.

Some of our clients don't qualify for YVEDDI.

I think you have to do some prior planning - you can't call them up ahead of time.

As far as I know we don't have a circulator.

If you do miss a YVEDDI pick-up, they can refuse to come back to pick you up again.

It is a van, or what do you call it? A people mover.

There are a lot of things in their transportation - they are making some changes. We have already done away with some routes. It's all caused by the dollar.

I point out that there are 73,000 people in this county. And Mt. Airy and Elkin are the densest places. . . when you look at it that way you don't have much density.

The Oxford House does have a policy that they will not go into a community that does not have public transportation.

Mt. Airy is a place that arguably, you could get retired people to drive people around (36:50)

Liability is an issue but then, like you were saying, the hours and scheduling (37:16)

We have a young woman who works at night and her child is at daycare at night. . . that is 20 dollars a day. That was a challenge for her until a church donated a car.

I wouldn't say the Starlight is the best example of housing as a last resort. (40:27) You are probably paying once a week.

The Calloway is a really good program (40:40). It is going to be a very small efficiency apartment.

Are there any other innovative solutions that you have seen?

I love the tiny house thing. I don't know how affordable it is. (41:20)

We got 14% of homes in Surry County that are substandard (44:50).

And for clarity you mentioned a pot of money, was that SCHC money? (45:35)

We serve four counties and that is all state and federal monies that they demand us to spend - they get upset if its not spent. And obviously, communication is a big, big thing. If you poll 100 people in our county, they don't know anything about it. But it can be utilized to help keep these people in their homes.

Transitional kills this.

That's why I wanted to ask. (46:55)

Transitional does not work with the consortium.

We currently do not have a minimum housing standard in Surry County. (48:56)

You guys both have one, the city has one [minimum housing standard]. (49:55)

Rehabbing renter homes are especially difficult. There many be some - tenant didn't pay, landlord didn't do something - and that comes to your office.

I can't serve you a really nice, high quality meal for 3.75. What do you all think is a low rent?
I would say at least \$300.

A lot of folks, they make their choices. (53:13) I don't think you'll ever change them.

I'm drawing a 700 dollar check - I'm making it on that.

But you can't make it on that. Because they don't know how to manage their money.

The biggest roadblock or biggest barrier is transportation (58:31).

So are there any policies or ordinances that discourage affordable housing, inclusionary zoning, or better access to housing?

Single family home owners don't really like apartments. (1:01:40) If you could build one in my neighborhood, you would double the size of my neighborhood like that.

Exponential growth is the issue, not necessarily growth, but exponential growth? (1:02:39)

Well I think it changes your neighborhood, so whenever you do look for a spot, you have to find the neighborhood that isn't necessarily friendly to it but won't oppose it.

But this whole conversation on opioids in Surry County all points back to the need for housing for these folks. (1:06:29) Because where are they living right now?

90% of the inmates in our county right now - something to do with drugs.

And when they get out, where do they go?

First place they go is for that fix.

The Davis Rooms - it's a low-income, well the Davis Rooms is all men. And then they have the Davis House which can take males and females into those apartments (1:11:30)

What is the poverty rate in Surry County?

25%!

Is it that high? (1:14:44)

It's actually 27%.

So who's the main actor for housing in Surry County? Who is your point person?

That's a good question. You talking person?

Or like an organization. So if you have a question about who kinda controls the conversation.

I guess our top dog would be our county manager. Or to get things rolling, discussing. (1:16:00)

Anything that I do in Mt. Airy depends on private developers. So there's the thing, how are you going to do it. And the model for a long time has been a tax credit model. And is that going to change?

I don't know, we are in an uncertain time.

If we can find sites, if we can get a private developer to come in. . . at best there will be one award. So our capacity is 60 units per year (1:18:00)

Somewhere between 20-25% of their applicants are awarded each year.

Yadkin Public Meeting

S: Why do you want to live here? What is it that is great about the community?

Real estate cost less here some other areas. I like to pay for what I got, you can pay for property here cheaper.

I had to commute further - which I didn't necessarily like. If you have more government regulations you know what goes up, the cost of living.

The Methodist Church tells you where you are going. We've enjoyed it. We live on the west side of the county, we are about as close to Forsyth as we are to Yadkinville proper.

I married a Yadkin boy - so I'm about 30 years here.

I've lived here since 2010, I'm not a rural girl normally. But it just kinda sticks to you after a while. I have four children, when they go out to play I don't have to be concerned - I have to be concerned about cows and things - I don't have to be concerned about their safety.

I came here to serve at a church. We are close to 421 - we can make our way over to Winston, to Statesville, and over to Elkin.

S: What is fair housing, what does that mean for you?

Housing ought to be fair for anyone and everyone - regardless of who they are.

It needs to be safe, it needs to be up to all of our standards, it needs to be what we would want to live in. I agree with what he was saying, for anybody - economic status, social, race - it needs to be like what we would live in, expect to live in. And you know, a reasonable price.

I think the term protection - I was in the fire department here for 28 years. I remember going to several house fires that were, they had cable wire, power wire strung through the mobile home running various appliances. And this was farmers, people who farmed, mostly migrant people and I would think protection and fair housing in place would prevent those substandard living conditions that endanger everyone's lives.

It means accountability for people who rent to other people. If I live in a home, it's substandard, it's a fire hazard. There is an agency, an organization, a piece of government, someone that I can turn to and say something needs to be done, my landlord is refusing to do so and then there are actions taken. That is something that is lacking in Yadkin County, there is no accountability for these folks.

I have an example of that as well: family members that were living in a home and an extreme mold issue that they were renting from and basically, they had no resource to get the landlord to change that. It was causing them severe health issues. So they had to leave and they just rented it to someone else.

S: Who is protected by fair housing (9:51)?

HUD housing people.

(Long silence)

I would say it is intended to protect people who don't necessarily have the resources to hire a lawyer and go outside of the system. Those folks that find themselves in a certain economic status, or social status that might prevent them from just calling their landlord and saying, "I'm going to sue you."

I would say some kind of disability.

I would think it terms of race and one's religion.

I have too been a landlord. I had one young couple who were married to each other but they were not. That didn't really change anything, although I personally disapprove - I wouldn't practice that living arrangement myself. But I provided their garbage service and Yadkin - well - and I was finding - oh I can't think of the name. And I was checking on the website of the ABC store to check what this was called. This [liquor] costs 40 dollars. He was drinking plenty of that but didn't have enough money to pay the rent.

What my experience 15 years has been, has been that we have agencies and we have ministries such as Networkz that are on the front-line. As the old saying goes, instead of a hand out a hand up. And what they are experiencing is is that they are having difficulting helping their clients find affordable housing that is decent and taken care of. And sometimes feels as though landlords are very willing to take advantage knowing that they don't have any other means - that is, the renters. For a person to rent or to expect someone to live in substandard housing - that has powerlines coming through the trailer, to ask people to live in a home with mold - are things that are just uncalled for. In my brief time here, one of the things that I have learned, I think people who have been here for a long time and who have grown up in this area see themselves kinda as the "home folks," and any and everyone else who migrated in - and whoever they might be - it is us and "them. And I would rather is just be all us.

S: What are some of the assets that help those of protected statuses in looking for affordable housing and housing choice (19:15)?

Depending on their situation, Habitat is sometimes a resource. We do have some income-based housing in the county run through HUD, but there is a waiting list for those places. Because Yadkin County is a Tier 1 County, but our housing - that price of housing and the conditions of housing - to some degree reflects that and to some degree, the price of housing does not. We just had some affordable housing placed in Yadkinville, there is already a waiting list for that.

They had a waiting list before they were open.

Sienna(?) Heights.

If someone comes to us and needs a room for three nights we put them up in the Boxwood Hotel or the Comfort Inn. I think there should be an organization that people can turn say I don't have a place to stay tonight.

S: What do you do if someone tells you they think they have been discriminated against? Who do you tell them to go to (23:00)?

That's not happened but if it did happen, I would go to the county manager.

S: I think a couple structural impediments came up in our conversation just now: cost of housing, wages, and structural conditions - the quality of the housing. What other types of barrier are there in ensuring equal access to housing?

Yadkin County doesn't have a rental market to speak of.

If we had a stock of housing available, is government going to build it or run, or is private enterprise going to do that? The only inducement for them to do that is if they can realize a return on their investment (28:00)

There are organizations in other communities that are building affordable housing. Some of that housing has requirements. (28:37). The question is how do we get them here?

When it got down to zoning, there was opposition from a neighbor. What had pretty much been a sure thing turned into nothing at all.

I think of the trailer park that was on Lee Avenue. Sometimes when we make decisions by the town or county, we don't think of what happens to all those individuals that are displaced.

S: Sounds like the structural barrier is zoning and ordinances and getting any kind of variance to that because of NIMBYism in the community (31:09).

Transportation is another barrier here. Because if you are a low income family without transportation you need to live in the county seat, or Boonville, or Jonesville.

S: What transit is available?

YVEDDI.

YVEDDI is no longer accepting new folks. Their budget has been slashed in half.

There is a medical clinic on 421 and we have been called often to take people from clinic to East Bend or Jonesville. People have been walking to their appointments (32:35)

Young man who had an interview in Mocksville - he needs a job and he needs to support his family. (32:50 - 33:20).

We don't have a taxi service here, that I know of.

Lack of formal mass transit, an overstretched, limited mass transit, and an informal network of people who fill in (34:20).

Other examples of laws and ordinances that have created barriers to fair housing?

Three mobile home parks that were eliminated [on Lee]. It was the town commissioners that said it was substandard housing - it was dangerous.

It was.

There is the unwritten law of unintended consequences. Elected officials ignore the existence of this law.

What other considerations do we have in housing? I heard evictions, developers need capital.

The regulations and restrictions aren't very inviting.

If you build or repair - your wall receptacle needs to be childproof. The previous part was 25 cents and the current part is 1 dollar.

Living in Raleigh and Durham for 15, they have housing projects that rejuvenate the downtown area. They would condemn housing and then move in people - a whole community. (40:30)

Are there any areas of blight that you would want redeveloped?

Pinebrook Apartments. People can't afford to live anywhere else - they don't have the means to take it up with the landlord. (41:22)

The home on Harrison Avenue need help.

They not only aren't very nice places to live, but they are also unaffordable.

Our church owned a house across the street, we were renting it out for 500 dollars a month - which was considered cheap (43:05).

The tension between personal responsibility and public good is definitely something we want to observe here.

If you could change one thing about housing, what would you change.

It would be good for our county officials to walk a mile in the shoes of folks living in poverty. (47:30)

The strategy is personifying the problem and there is also some room for social impact investing.

I was thinking awareness in the community. And an organization that could start a list of investors. A community, a government entity that could get this issues going.

Would a coalition fulfill that role?

First Assembly in Winston built apartments around the community.

The situation with the tiny homes and town zoning, the town had a plan for affordable housing. Instead of the town being their advocates, they acquiesced to the pressure that this individual was placing on the zoning board - they didn't grant the variance. (56:20)

You have to pay a fee to change zoning.

Appendix G - Survey Instrument



Surry HOME Consortium Analysis of Impediments Survey

BACKGROUND INFORMATION

The Piedmont Triad Regional Council (PTRC) is a voluntary association of municipal and county governments, enabled by state law to promote regional issues and cooperation among members. The PTRC serves seventy-three member governments in and around the Burlington/Greensboro/Winston-Salem/High Point metro area. It administers programs related to aging, criminal justice, housing, regional planning, water resources, transportation, lending, information services, personnel administration, recreation and open space, workforce development, etc.

Among those programs the PTRC administers the HOME Investment Partnership Program for the Surry County Housing Consortium (SCHC). The Consortium consists of Davie, Stokes, Surry, and Yadkin Counties. HOME funds are used for home repair and construction, and direct home buyer assistance. The Consortium Council includes six members appointed by each Board of County Commissioners.

The UNCG Center for Housing and Community Studies is assisting the PTRC in collecting community feedback on fair housing related issues in the HOME Consortium counties. Your input will be helpful in better understanding the current status of fair housing.

SURVEY INSTRUCTIONS

Please help us by completing the following brief survey. We are interested in your opinions and thoughts about your neighborhood and local housing issues.

The survey is being conducted confidentially. Your name, address, and any personally identifiable data will not be associated in anyway with the answers you provide. Responses will be aggregated and summarized. Individual responses will not be reported.

The survey will take about 15 minutes and is completely voluntary. You may choose not to answer a question, or not to participate without penalty. Please be honest and complete in your answers.

Results will be used to help identifying problems with equal access to housing and will help us to develop a better understanding of possible fair housing issues in Davie, Stokes, Surry, and Yadkin Counties.

1. Which of the following counties do you live in?

- Davie
- Stokes
- Surry
- Yadkin
- None of the above (STOP HERE AND DO NOT COMPLETE THE SURVEY)



2. Which of the following towns, cities, or municipalities do you live in?

DAVIE

- Advance
- Bermuda Run
- Bixby
- Boeetown
- Calahaln
- Cana
- Cedar Forest Estates
- Center
- Clinton
- Cooleemee
- Cooleemee Junction
- Cornatzer
- Country Cove
- Creekwood
- Davie Crossroads
- Davie Gardens
- Elbaville
- Ephesus
- Farmington
- Farmland Acres
- Fork
- Four Corners
- Frohock Mill site
- Heidleberg Settlement
- Hickory Hill
- Hillsdale
- Hodman
- James Crossroads
- Jerusalem
- Maine
- Martins Store
- Mocksville
- Mount Zion
- North Cooleemee

- Oakland Heights
- Pino
- Raintree Estates
- Redland
- Sheffield
- Smith Grove
- Valley Oaks
- Wood Lee

STOKES

- Aarons Corner
- Amostown
- Asbury
- Baileytown
- Boyles Chapel
- Brims Grove
- Brook Cove
- Brown Mountain
- Buffalo
- Capella
- Chestnut Grove
- Collinstown
- Dalton
- Dan River Shores
- Danbury
- Delta
- Dillard
- Dodgetown
- Flat Rock
- Flat Shoals
- Francisco
- Friendship
- Fulp
- Germanton
- Hartman

- Harts Store
- Johnstown
- King
- Lawsonville
- Meadows
- Moores Springs
- Mount Olive
- Mountain View
- Neatman
- Oak Ridge
- Pine Hall
- Pinnacle
- Poplar Springs
- Prestonville
- Quaker Gap
- Rosebud
- Ross Store
- Sandy Ridge
- Snow Hill
- Stokesburg
- Volunteer
- Walnut Cove

SURRY

- Albion
- Ararat
- Ash Hill
- Bannertown
- Beulah
- Black Water
- Boones Hill
- Burch
- Cedar Hill
- Combstown
- Copeland



**PIEDMONT TRIAD
REGIONAL COUNCIL**

- | | | |
|---|---------------------------------------|--|
| <input type="radio"/> Crooked Oak | <input type="radio"/> Round Peak | <input type="radio"/> Footville |
| <input type="radio"/> Crutchfield | <input type="radio"/> Salem | <input type="radio"/> Forbush |
| <input type="radio"/> Devotion | <input type="radio"/> Salemfork | <input type="radio"/> Friendship |
| <input type="radio"/> Dobson | <input type="radio"/> Sheltontown | <input type="radio"/> Hamptonville |
| <input type="radio"/> Elkin | <input type="radio"/> Shoals | <input type="radio"/> Holly Spring |
| <input type="radio"/> Elkin Valley | <input type="radio"/> Siloam | <input type="radio"/> Huntsville |
| <input type="radio"/> Fairview | <input type="radio"/> Slate Mountain | <input type="radio"/> Jonesville |
| <input type="radio"/> Flat Rock | <input type="radio"/> State Road | <input type="radio"/> Lone Hickory |
| <input type="radio"/> Franklin | <input type="radio"/> Stony Knoll | <input type="radio"/> Longtown |
| <input type="radio"/> Hills Grove | <input type="radio"/> Sulphur Springs | <input type="radio"/> Macedonia |
| <input type="radio"/> Holly Springs | <input type="radio"/> Thurmond | <input type="radio"/> Marler |
| <input type="radio"/> Holly View Forest | <input type="radio"/> Toast | <input type="radio"/> Mount Pleasant |
| <input type="radio"/> Highland Park | <input type="radio"/> Turkey Ford | <input type="radio"/> Nebo |
| <input type="radio"/> Indian Grove | <input type="radio"/> Union Cross | <input type="radio"/> Pea Ridge |
| <input type="radio"/> Ladonia | <input type="radio"/> Union Hill | <input type="radio"/> Poindexter |
| <input type="radio"/> Level Cross | <input type="radio"/> Westfield | <input type="radio"/> Rena |
| <input type="radio"/> Little Richmond | <input type="radio"/> White Plains | <input type="radio"/> Richmond Hill |
| <input type="radio"/> Long Hill | <input type="radio"/> Woodville | <input type="radio"/> Shacktown |
| <input type="radio"/> Lowgap | <input type="radio"/> Zephyr | <input type="radio"/> Shady Grove |
| <input type="radio"/> Mount Airy | | <input type="radio"/> Smithtown |
| <input type="radio"/> Mount Herman | | <input type="radio"/> Sugartown |
| <input type="radio"/> Mountain Park | | <input type="radio"/> Swan Creek |
| <input type="radio"/> Mulberry | | <input type="radio"/> Union Cross |
| <input type="radio"/> New Hope | | <input type="radio"/> Union Grove |
| <input type="radio"/> North Elkin | | <input type="radio"/> Union Hill |
| <input type="radio"/> Oak Grove | | <input type="radio"/> Wagoner |
| <input type="radio"/> Oak Grove | | <input type="radio"/> Windsors Crossroads |
| <input type="radio"/> Pilot Mountain | | <input type="radio"/> Wyo |
| <input type="radio"/> Pine Hill | | <input type="radio"/> Yadkinville |
| <input type="radio"/> Pine Ridge | | |
| <input type="radio"/> Poplar Springs | | <input type="radio"/> None of the above |
| <input type="radio"/> Red Brush | | |
| <input type="radio"/> Rockford | | |
-
- | | | |
|--|---|--|
| | YADKIN | |
| | <input type="radio"/> Arlington | |
| | <input type="radio"/> Baltimore | |
| | <input type="radio"/> Boonville | |
| | <input type="radio"/> Branon | |
| | <input type="radio"/> Brooks Crossroads | |
| | <input type="radio"/> Center | |
| | <input type="radio"/> Courtney | |
| | <input type="radio"/> Cycle | |
| | <input type="radio"/> East Bend | |
| | <input type="radio"/> Enon | |
| | <input type="radio"/> Five Forks | |
| | <input type="radio"/> Flint Hill | |



3. How many years have you lived in your present community? _____

4. In your opinion, how would you rate your community overall?

- Extremely close to the ideal
- Very close to the ideal
- Moderately close to the ideal
- Slightly close to the ideal
- Not close to the ideal

5. What factors influenced you to move to the neighborhood where you live now?
(choose all that apply)

- Conveniently located
- Atmosphere
- Neighbors
- Child friendly
- Near my school/work
- Good schools
- Affordability/ Cost
- Safe
- Good public transportation
- People who are the same race as me
- Diversity - a mix of different races
- Family in the same neighborhood
- I have always lived here
- Other (specify) _____

6. What would you say are the worst things about your neighborhood as a place to live?
(choose all that apply)

- Not conveniently located
- Atmosphere
- Neighbors
- Not child friendly
- Not near my school/work
- Bad schools
- Not affordable
- Too ethnically diverse
- Unsafe
- Not diverse enough
- Poor public transportation
- Other (specify) _____



7. A family is selling their house through a real estate agent. They are white and have only white neighbors. Some of the neighbors tell the family that, if a non-white person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer. Do you think the real estate agent should be able to sell this family's house only to a white buyer?

- Yes
- No

8. Take another situation; A black family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where black people live, the agent decides to show them only houses in all-black neighborhoods, even though there are many houses in their price range in other parts of the community. Should the real estate agent be able to decide to focus the home search on all-black areas?

- Yes
- No

9. Under Federal law, is it currently legal for a real estate agent to decide to focus the home search on all-white or all-black areas?

- Yes
- No

10. Here's another situation. A Black person applies to a bank for a home mortgage loan. He does not have a steady job or enough income to pay a monthly mortgage payment. When he did work, the job did not pay very much. Because of his lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage. Do you think the loan officer should be able to turn down the Black applicant because of the applicant's lack of steady job and income?

- Yes
- No

11. Should homeowners and landlords decide for themselves whom to sell or rent their home/apartment to, even if they prefer not to sell or rent people of a certain race, religion, or nationality?

- Homeowners/Landlords should have the right to decide to whom they sell /rent
- Homeowners/Landlords should not be allowed to refuse qualified buyers/renters



12. Which of the following classes of individuals are protected by federal laws against housing discrimination? (select all that you think have the protection of federal housing laws)

- | | |
|---|---|
| <input type="radio"/> Elderly people | <input type="radio"/> same-sex couples |
| <input type="radio"/> Foreign born people | <input type="radio"/> people with pets |
| <input type="radio"/> people with mobility impairment | <input type="radio"/> racial minorities |
| <input type="radio"/> unemployed people | <input type="radio"/> people with service animals |
| <input type="radio"/> someone who is deaf | <input type="radio"/> religious minorities |
| <input type="radio"/> ethnic minorities | <input type="radio"/> women |
| <input type="radio"/> people with children | <input type="radio"/> men |
| <input type="radio"/> people below the poverty line | <input type="radio"/> Lesbian, gay, bisexual, or transsexual people |
| <input type="radio"/> unmarried couples | |
| <input type="radio"/> someone who is blind | |

EVERYDAY TREATMENT

These next questions are about everyday experiences. In your day-to-day life, how often have any of the following things happened to you?

	Daily	Weekly	Monthly	A few times a year	Less than once a year	Never
13. You are treated with less courtesy than other people.	<input type="radio"/>					
14. You receive poorer service than other people at restaurants or stores.	<input type="radio"/>					
15. People act as if they think you are not smart.	<input type="radio"/>					
16. People act as if they were afraid of you.	<input type="radio"/>					
17. People act as if they think you are dishonest.	<input type="radio"/>					
18. People act as if they are better than you.	<input type="radio"/>					
19. You are called names.	<input type="radio"/>					
20. You are insulted.	<input type="radio"/>					
21. You are threatened or harassed.	<input type="radio"/>					
22. You are physically assaulted.	<input type="radio"/>					



23. Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?

- Yes
- No

IF NO SKIP TO #30

IF YES – 24. Why do you think you were discriminated against?
(select all that apply)

- Because of my race
- Because of my spouse's/partner's race
- Because I was not a citizen
- Because of my ethnicity/ethnic background
- Because of my occupation
- Because of my spouse's/partner's ethnicity
- Because I was not employed
- Because of my religion
- Because I did not have enough money
- Because of my spouse's religion
- Because I was a student
- Because I had children
- Because I have an assistance animal (i.e. guide dog)
- Because I have a disability
- Because I have a pet
- Because of my sex
- Because I had roommates
- Because of my sexual orientation
- Because I was single/not married
- Because of my income
- Because of my age
- I am not sure
- Other (specify) _____

25. What was the occupation/responsibility of the person who specifically discriminated against you in this housing transaction?

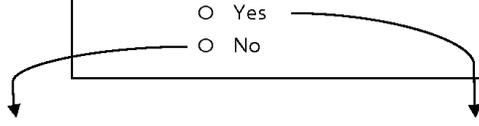
- Loan Officer
- Other Type of Lender
- Real Estate Agent
- Apartment Owner/ Landlord
- Homeowner
- Don't Know
- Other (specify) _____

IF YES – CONTINUED

26. Briefly describe how you were discriminated against in a housing transaction (rental or purchasing) the last time it happened?

27. Did you do anything about it?

- Yes
- No



IF NO

28. Why did you not do anything about it?

- It was not worth it
- I didn't think it would help
- I wasn't sure it was illegal
- I wasn't sure I was being discriminated against
- I didn't know where/how to complain
- I was too busy
- I thought it might cost too much
- I thought it might take too much time
- I was afraid I might be retaliated against
- Don't Know
- Other (specify)

IF YES

29. What did you do? (select all that you did)

- Complained to the person you thought was discriminating
- Complained to someone else
- Filed a complaint with a government agency
- Hired a lawyer to file a lawsuit in court
- Sought help from/file complaint with fair housing group or other housing organization
- Other (specify)

30. Do you prefer to live in a community made up of people who are the same race as you?

- the same race as you?
- a mix of different races?

IF THE SAME RACE

31. Why do you prefer to live in a community made up of people who are the same race as you?

IF A MIX OF DIFFERENT RACES

32. Why do you prefer to live in a community made up of a mix of different races?



33. In your county, what do you think currently is working well with regard to promoting access to fair housing and community resources?

34. What currently is not working well with regard to furthering access to fair housing and community resources?



35. Much of the Piedmont of North Carolina is still highly segregated with only a few areas of high ethnic or racial diversity. What keeps you from moving to another area of the Piedmont where there are people who are not like you? Choose the reason that is **most** important in your decision process.

- The area where I live is already diverse with a mix of ethnic/racial groups
- There is not enough affordable housing in the other areas
- I am afraid of crime in those areas
- I have many family or friends in my current area and don't want to leave them
- There is a lack of transportation choices in those other areas
- The schools in those areas are not as good as where I currently live
- The housing choices in those areas are sub-standard
- I feel uncomfortable when I am around people who are not the same race/ethnicity as me
- I don't think my children would be accepted or treated well in those areas
- I don't want to live in a more diverse neighborhood
- Other (specify) _____

DEMOGRAPHICS

We are almost done. In these last few questions we will be collecting demographic information. Again, we remind you that none of this information is linked to you in any way. All information you have provided is completely anonymous.

36. Were you born in the United States?

- Yes
- No

37. Are you a US Citizen?

- Yes
- No

38. Are you Hispanic or Latino?

- Yes
- No

39. Please mark one or more boxes to indicate what you consider your race to be. How would you describe yourself?

- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Pacific Islander
- Other (specify) _____



40. Do you have a physical or mental disability?

- Yes
- No

41. What is your current marital status?

- Married
- Widowed
- Divorced
- Separated
- Never married

42. Do you have children living with you?

- Yes
- No

43. What is your sex:

- Male
- Female

44. How old are you?

- under 18
- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- 65 - 74
- 75 - 84
- 85 or older

Thank you for your assistance. Is there anything else you would like to add about access to fair housing in your county?

Appendix H - Survey Response Data

Frequency Tables

Response Date

	Frequency	Percent	Valid Percent	Cumulative Percent
14-MAY-19	2	1.2	1.2	1.2
15-MAY-19	1	.6	.6	1.9
20-MAY-19	2	1.2	1.2	3.1
21-MAY-19	24	14.8	14.8	17.9
22-MAY-19	10	6.2	6.2	24.1
23-MAY-19	3	1.9	1.9	25.9
24-MAY-19	16	9.9	9.9	35.8
25-MAY-19	4	2.5	2.5	38.3
26-MAY-19	3	1.9	1.9	40.1
27-MAY-19	1	.6	.6	40.7
28-MAY-19	22	13.6	13.6	54.3
29-MAY-19	6	3.7	3.7	58.0
30-MAY-19	10	6.2	6.2	64.2
31-MAY-19	3	1.9	1.9	66.0
02-JUN-19	2	1.2	1.2	67.3
03-JUN-19	24	14.8	14.8	82.1
05-JUN-19	6	3.7	3.7	85.8
10-JUN-19	1	.6	.6	86.4
12-JUN-19	3	1.9	1.9	88.3
17-JUN-19	5	3.1	3.1	91.4
18-JUN-19	9	5.6	5.6	96.9
20-JUN-19	1	.6	.6	97.5
21-JUN-19	1	.6	.6	98.1
22-JUN-19	1	.6	.6	98.8
25-AUG-19	2	1.2	1.2	100.0
Total	162	100.0	100.0	

Valid

Which of the following counties do you live in?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Davie	58	35.8	42.3
	Stokes	26	16.0	61.3
	Surry	15	9.3	72.3
	Yadkin	28	17.3	92.7
	None of the above	10	6.2	100.0
	Total	137	84.6	100.0
Missing	System	25	15.4	
Total	162	100.0		

Which of the following towns, cities, or municipalities do you live in? (Davie)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Advance	14	8.6	25.9
	Bermuda Run	5	3.1	35.2
	Cooleemee	1	.6	37.0
	Cornatzer	1	.6	38.9
	Creekwood	1	.6	40.7
	Four Corners	1	.6	42.6
	Hillsdale	1	.6	44.4
	Jerusalem	3	1.9	50.0
	Mocksville	25	15.4	46.3
	Smith Grove	2	1.2	3.7
Total	54	33.3	100.0	
Missing	System	108	66.7	
Total	162	100.0		

Which of the following towns, cities, or municipalities do you live in? (Stokes)

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Chestnut Grove	1	.6	4.0	4.0
	Danbury	1	.6	4.0	8.0
	Germanton	2	1.2	8.0	16.0
	King	11	6.8	44.0	60.0
	Lawsonville	2	1.2	8.0	68.0
	Pine Hall	1	.6	4.0	72.0
	Pinnacle	1	.6	4.0	76.0
	Sandy Ridge	1	.6	4.0	80.0
	Snow Hill	1	.6	4.0	84.0
	Walnut Cove	4	2.5	16.0	100.0
Total	25	15.4	100.0		
Missing	System	137	84.6		
Total		162	100.0		

Which of the following towns, cities, or municipalities do you live in? (Surry)

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Ararat	1	.6	7.1	7.1
	Crooked Oak	1	.6	7.1	14.3
	Dobson	2	1.2	14.3	28.6
	Elkin	4	2.5	28.6	57.1
	Long Hill	1	.6	7.1	64.3
	Lowgap	1	.6	7.1	71.4
	Mount Airy	4	2.5	28.6	100.0
Total	14	8.6	100.0		
Missing	System	148	91.4		
Total		162	100.0		

Which of the following towns, cities, or municipalities do you live in? (Yadkin)

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Boonville	2	1.2	7.1	7.1
	Courtney	2	1.2	7.1	14.3
	East Bend	3	1.9	10.7	25.0
	Flint Hill	1	.6	3.6	28.6
	Forbush	2	1.2	7.1	35.7
	Hamptonville	5	3.1	17.9	53.6
	Jonesville	2	1.2	7.1	60.7
	Lone Hickory	2	1.2	7.1	67.9
	Yadkinville	9	5.6	32.1	100.0
	Total	28	17.3	100.0	
Missing	System	134	82.7		
Total		162	100.0		

In your opinion, how would you rate your community overall?

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Extremely close to the ideal	8	4.9	6.5	6.5
	Very close to the ideal	26	16.0	21.1	27.6
	Moderately close to the ideal	58	35.8	47.2	74.8
	Slightly close to the ideal	19	11.7	15.4	90.2
	Not close to the ideal	12	7.4	9.8	100.0
	Total	123	75.9	100.0	
Missing	System	39	24.1		
Total		162	100.0		

Do you think the real estate agent should be able to sell this family's house only to a white buyer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	2.5	3.4	3.4
	No	115	71.0	96.6	100.0
	Total	119	73.5	100.0	
Missing	System	43	26.5		
Total		162	100.0		

Should the real estate agent be able to decide to focus the home search on all-black areas?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	6.2	8.6	8.6
	No	106	65.4	91.4	100.0
	Total	116	71.6	100.0	
Missing	System	46	28.4		
Total		162	100.0		

Under Federal law, is it currently legal for a real estate agent to decide to focus the home search on all-white or all-black areas?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	11.7	17.1	17.1
	No	92	56.8	82.9	100.0
	Total	111	68.5	100.0	
Missing	System	51	31.5		
Total		162	100.0		

Do you think the loan officer should be able to turn down the Black applicant because of the applicant's lack of steady job and income?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	109	67.3	97.3
	No	3	1.9	2.7
	Total	112	69.1	100.0
Missing	System	50	30.9	
Total		162	100.0	

Should homeowners and landlords decide for themselves whom to sell or rent their home/apartment to, even if they prefer not to sell or rent people of a certain race, religion, or nationality?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Homeowners/Landlords should have the right to decide to whom they sell /rent	60	37.0	53.1
	Homeowners/Landlords should not be allowed to refuse qualified buyers/renters	53	32.7	46.9
	Total	113	69.8	100.0
Missing	System	49	30.2	
Total		162	100.0	

Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	12.3	19.0
	No	85	52.5	81.0
	Total	105	64.8	100.0
Missing	System	57	35.2	
Total		162	100.0	

What was the occupation/responsibility of the person who specifically discriminated against you in this housing transaction?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan Officer	5	3.1	25.0	25.0
	Other Type of Lender	1	.6	5.0	30.0
	Real Estate Agent	3	1.9	15.0	45.0
	Apartment Owner/ Landlord	7	4.3	35.0	80.0
	Homeowner	3	1.9	15.0	95.0
	Other (specify)	1	.6	5.0	100.0
	Total	20	12.3	100.0	
Missing	System	142	87.7		
Total		162	100.0		

Did you do anything about it?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	1.2	11.1	11.1
	No	16	9.9	88.9	100.0
	Total	18	11.1	100.0	
Missing	System	144	88.9		
Total		162	100.0		

Do you prefer to live in a community made up of people who are the same race as you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	the same race as you?	23	14.2	24.0	24.0
	a mix of different races?	73	45.1	76.0	100.0
	Total	96	59.3	100.0	
Missing	System	66	40.7		
Total		162	100.0		

What keeps you from moving to another area of the Piedmont where there are people who are not like you? Choose the reason that is most important in your decision process.

		Frequency	Percent	Valid Percent	Cumulative Percent
	The area where I live is already diverse with a mix of ethnic/racial groups	9	5.6	9.4	9.4
	There is not enough affordable housing in the other areas	7	4.3	7.3	16.7
	I am afraid of crime in those areas	4	2.5	4.2	20.8
	I have many family or friends in my current area and don't want to leave them	48	29.6	50.0	70.8
Valid	There is a lack of transportation choices in those other areas	2	1.2	2.1	72.9
	The schools in those areas are not as good as where I currently live	3	1.9	3.1	76.0
	The housing choices in those areas are sub-standard	2	1.2	2.1	78.1
	I don't want to live in a more diverse neighborhood	2	1.2	2.1	80.2
	Other (specify)	19	11.7	19.8	100.0
	Total	96	59.3	100.0	
Missing	System	66	40.7		
Total		162	100.0		

Were you born in the United States?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	99	61.1	100.0	100.0
Missing	System	63	38.9		
Total		162	100.0		

Are you a US Citizen?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	99	61.1	100.0	100.0
Missing	System	63	38.9		
Total		162	100.0		

Are you Hispanic or Latino?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	1	.6	1.0	1.0
	No	97	59.9	99.0	100.0
	Total	98	60.5	100.0	
Missing	System	64	39.5		
Total		162	100.0		

Do you have a physical or mental disability?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	3.7	6.2	6.2
	No	91	56.2	93.8	100.0
	Total	97	59.9	100.0	
Missing	System	65	40.1		
Total		162	100.0		

What is your current marital status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	74	45.7	75.5	75.5
	Widowed	3	1.9	3.1	78.6
	Divorced	9	5.6	9.2	87.8
	Separated	4	2.5	4.1	91.8
	Never married	8	4.9	8.2	100.0
	Total	98	60.5	100.0	
Missing	System	64	39.5		
Total		162	100.0		

Do you have children living with you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	39	24.1	40.2	40.2
	No	58	35.8	59.8	100.0
	Total	97	59.9	100.0	
Missing	System	65	40.1		
Total		162	100.0		

What is your sex:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	34	21.0	34.7	34.7
	Female	64	39.5	65.3	100.0
	Total	98	60.5	100.0	
Missing	System	64	39.5		
Total		162	100.0		

How old are you?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 - 24	1	.6	1.0	1.0
25 - 34	16	9.9	16.3	17.3
35 - 44	15	9.3	15.3	32.7
45 - 54	21	13.0	21.4	54.1
55 - 64	25	15.4	25.5	79.6
65 - 74	16	9.9	16.3	95.9
75 - 84	4	2.5	4.1	100.0
Total	98	60.5	100.0	
Missing System	64	39.5		
Total	162	100.0		

Everyday Treatment

These next questions are about everyday experiences. In your day-to-day life, how often have any of the following things happened to you?

You are treated with less courtesy than other people.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Daily	1	.6	1.0	1.0
	Weekly	7	4.3	6.8	7.8
	Monthly	9	5.6	8.7	16.5
Valid	A few times a year	45	27.8	43.7	60.2
	Less than once a year	22	13.6	21.4	81.6
	Never	19	11.7	18.4	100.0
	Total	103	63.6	100.0	
Missing	System	59	36.4		
Total		162	100.0		

You receive poorer service than other people at restaurants or stores.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Daily	1	.6	1.0	1.0
	Weekly	1	.6	1.0	2.0
	Monthly	8	4.9	7.8	9.8
Valid	A few times a year	32	19.8	31.4	41.2
	Less than once a year	33	20.4	32.4	73.5
	Never	27	16.7	26.5	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

People act as if they think you are not smart.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	3	1.9	3.0	3.0
	Weekly	4	2.5	4.0	6.9
	Monthly	4	2.5	4.0	10.9
	A few times a year	31	19.1	30.7	41.6
	Less than once a year	32	19.8	31.7	73.3
	Never	27	16.7	26.7	100.0
	Total	101	62.3	100.0	
Missing	System	61	37.7		
Total		162	100.0		

People act as if they were afraid of you.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Weekly	4	2.5	3.9	3.9
	Monthly	3	1.9	2.9	6.9
	A few times a year	12	7.4	11.8	18.6
	Less than once a year	23	14.2	22.5	41.2
	Never	60	37.0	58.8	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

People act as if they think you are dishonest.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Weekly	2	1.2	2.0	2.0
	Monthly	3	1.9	2.9	4.9
	A few times a year	14	8.6	13.7	18.6
	Less than once a year	27	16.7	26.5	45.1
	Never	56	34.6	54.9	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

People act as if they are better than you.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Daily	4	2.5	3.9	3.9
	Weekly	6	3.7	5.9	9.8
	Monthly	17	10.5	16.7	26.5
Valid	A few times a year	41	25.3	40.2	66.7
	Less than once a year	19	11.7	18.6	85.3
	Never	15	9.3	14.7	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

You are called names.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Daily	1	.6	1.0	1.0
	Weekly	1	.6	1.0	2.0
	Monthly	1	.6	1.0	2.9
Valid	A few times a year	12	7.4	11.8	14.7
	Less than once a year	26	16.0	25.5	40.2
	Never	61	37.7	59.8	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

You are insulted.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Daily	1	.6	1.0	1.0
	Weekly	2	1.2	2.0	2.9
	Monthly	4	2.5	3.9	6.9
Valid	A few times a year	22	13.6	21.6	28.4
	Less than once a year	29	17.9	28.4	56.9
	Never	44	27.2	43.1	100.0
	Total	102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

You are threatened or harassed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Weekly	1	.6	1.0	1.0
	Monthly	1	.6	1.0	2.0
	A few times a year	10	6.2	9.8	11.8
	Less than once a year	24	14.8	23.5	35.3
	Never	66	40.7	64.7	100.0
Total		102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

You are physically assaulted.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A few times a year	1	.6	1.0	1.0
	Less than once a year	2	1.2	2.0	2.9
	Never	99	61.1	97.1	100.0
Total		102	63.0	100.0	
Missing	System	60	37.0		
Total		162	100.0		

Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	12.3	19.0	19.0
	No	85	52.5	81.0	100.0
Total		105	64.8	100.0	
Missing	System	57	35.2		
Total		162	100.0		

Multiple Select Answer Tables

Negative Factors

What would you say are the worst things about your neighborhood as a place to live?	Responses		Percent of Cases
	N	Percent	
Not conveniently located	25	15.5%	30.9%
Atmosphere	6	3.7%	7.4%
Neighbors	12	7.5%	14.8%
Not child friendly	7	4.3%	8.6%
Not near my school/work	5	3.1%	6.2%
Bad schools	2	1.2%	2.5%
Not affordable	14	8.7%	17.3%
Too ethnically diverse	1	0.6%	1.2%
Unsafe	6	3.7%	7.4%
Not diverse enough	28	17.4%	34.6%
Poor public transportation	55	34.2%	67.9%
Total	161	100.0%	198.8%

Protected Classes

Which of the following classes of individuals are protected by federal laws against housing discrimination?	Responses		Percent of Cases
	N	Percent	
Elderly people	77	8.9%	76.2%
Foreign born people	40	4.6%	39.6%
People with mobility impaired	79	9.1%	78.2%
Unemployed people	14	1.6%	13.9%
Someone who is deaf	71	8.2%	70.3%
Ethnic minorities	66	7.6%	65.3%
People with children	36	4.1%	35.6%
People below the poverty line	32	3.7%	31.7%
Unmarried couples	27	3.1%	26.7%
Someone who is blind	77	8.9%	76.2%
Same-sex couples	38	4.4%	37.6%
People with pets	7	0.8%	6.9%
Racial minorities	69	7.9%	68.3%
People with service animals	63	7.3%	62.4%
Religious minorities	53	6.1%	52.5%
Women	41	4.7%	40.6%
Men	36	4.1%	35.6%
Lesbian, gay, bisexual, or transsexual people	42	4.8%	41.6%
Total	868	100.0%	859.4%

Positive Factors

What factors influenced you to move to the neighborhood where you live now?	Responses		Percent of Cases
	N	Percent	
Conveniently located	51	12.0%	41.1%
Atmosphere	41	9.6%	33.1%
Neighbors	26	6.1%	21.0%
Child friendly	26	6.1%	21.0%
Near my school/work	47	11.0%	37.9%
Good schools	32	7.5%	25.8%
Affordability/ Cost	54	12.7%	43.5%
Safe	56	13.1%	45.2%
People who are the same race as me	3	0.7%	2.4%
Diversity - a mix of different races	1	0.2%	0.8%
Family in the same neighborhood	37	8.7%	29.8%
I have always lived here	31	7.3%	25.0%
Other (specify)	21	4.9%	16.9%
Total	426	100.0%	343.5%

Discrimination Reason

Why do you think you were discriminated against?	Responses		Percent of Cases
	N	Percent	
Because of my race	3	5.0%	15.0%
Because of my spouse's/partner's race	3	5.0%	15.0%
Because of my ethnicity/ethnic background	2	3.3%	10.0%
Because of my occupation	2	3.3%	10.0%
Because of my spouse's/partner's ethnicity	2	3.3%	10.0%
Because I was not employed	2	3.3%	10.0%
Because I did not have enough money	2	3.3%	10.0%
Because I was a student	3	5.0%	15.0%
Because I had children	4	6.7%	20.0%
Because I have an assistance animal (i.e. guide dog)	1	1.7%	5.0%
Because I have a disability	1	1.7%	5.0%
Because I have a pet	2	3.3%	10.0%
Because of my sex	5	8.3%	25.0%
Because I had roommates	1	1.7%	5.0%
Because of my sexual orientation	2	3.3%	10.0%
Because I was single/not married	6	10.0%	30.0%
Because of my income	9	15.0%	45.0%
Because of my age	9	15.0%	45.0%
Other (specify)	1	1.7%	5.0%
Total	60	100.0%	300.0%

Didn't do anything about it.

Why didn't you do something?	Responses		Percent of Cases
	N	Percent	
It was not worth it	7	24.1%	43.8%
I didn't think it would help	5	17.2%	31.3%
I wasn't sure it was illegal	1	3.4%	6.3%
I wasn't sure I was being discriminated against	3	10.3%	18.8%
A I didn't know where/how to complain	4	13.8%	25.0%
I was too busy	1	3.4%	6.3%
I thought it might cost too much	2	6.9%	12.5%
I thought it might take too much time	2	6.9%	12.5%
Other (specify)	4	13.8%	25.0%
Total	29	100.0%	181.3%

a. Dichotomy group tabulated at value 1.

Did something about it.

What did you do?	Responses		Percent of Cases
	N	Percent	
Complained to the person you thought was discriminating	1	50.0%	50.0%
Complained to someone else	1	50.0%	50.0%
Total	2	100.0%	100.0%

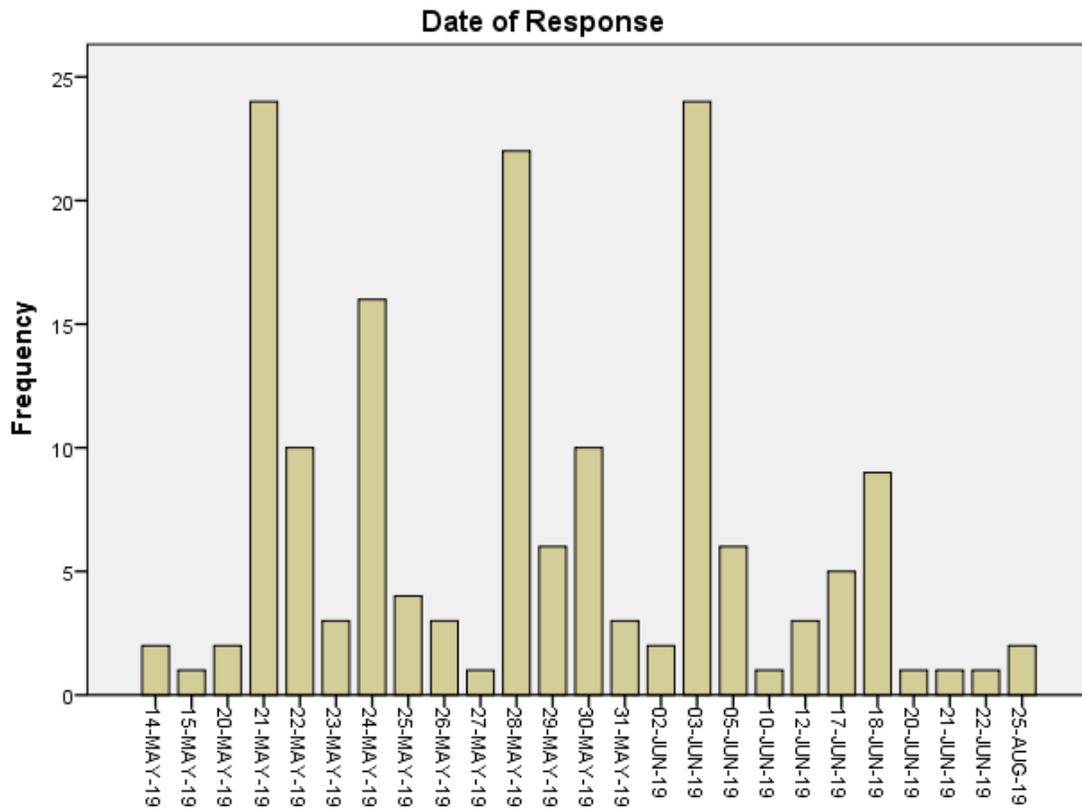
a. Dichotomy group tabulated at value 1.

Race

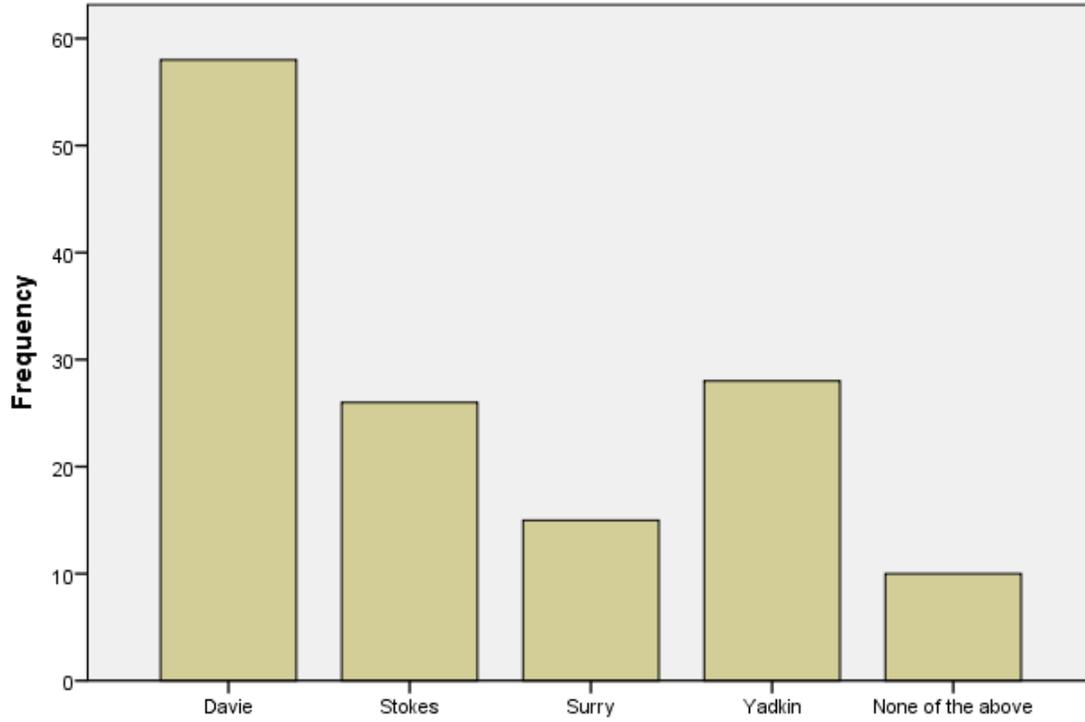
Please mark one or more boxes to indicate what you consider your race to be. How would you describe yourself?	Responses		Percent of Cases
	N	Percent	
Race White	94	92.2%	95.9%
Black or African American	3	2.9%	3.1%
American Indian or Alaska Native	3	2.9%	3.1%
Other (specify)	2	2.0%	2.0%
Total	102	100.0%	104.1%

a. Dichotomy group tabulated at value 1.

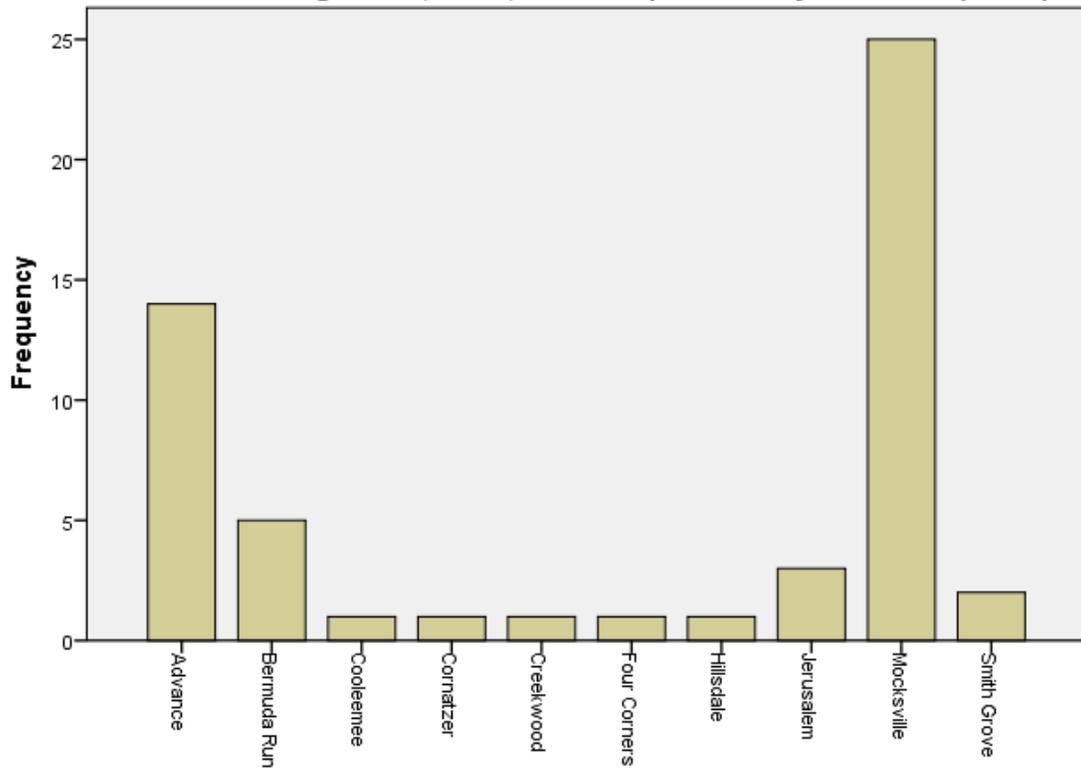
Bar Charts



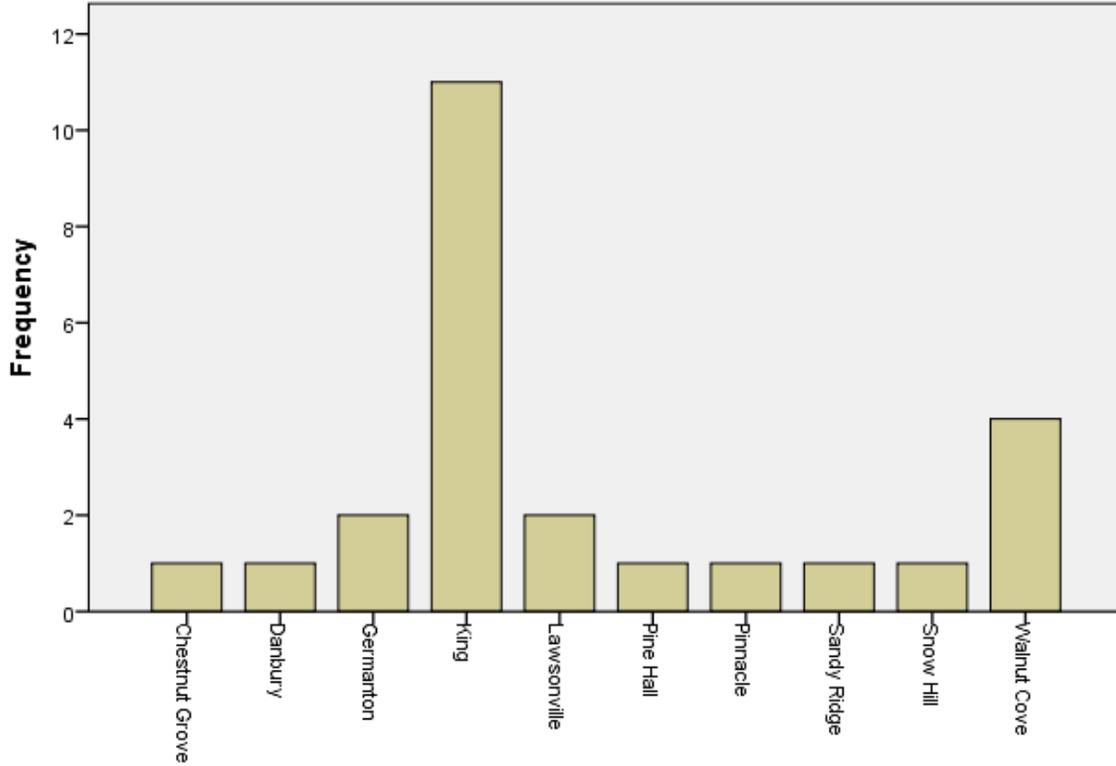
Which of the following counties do you live in?



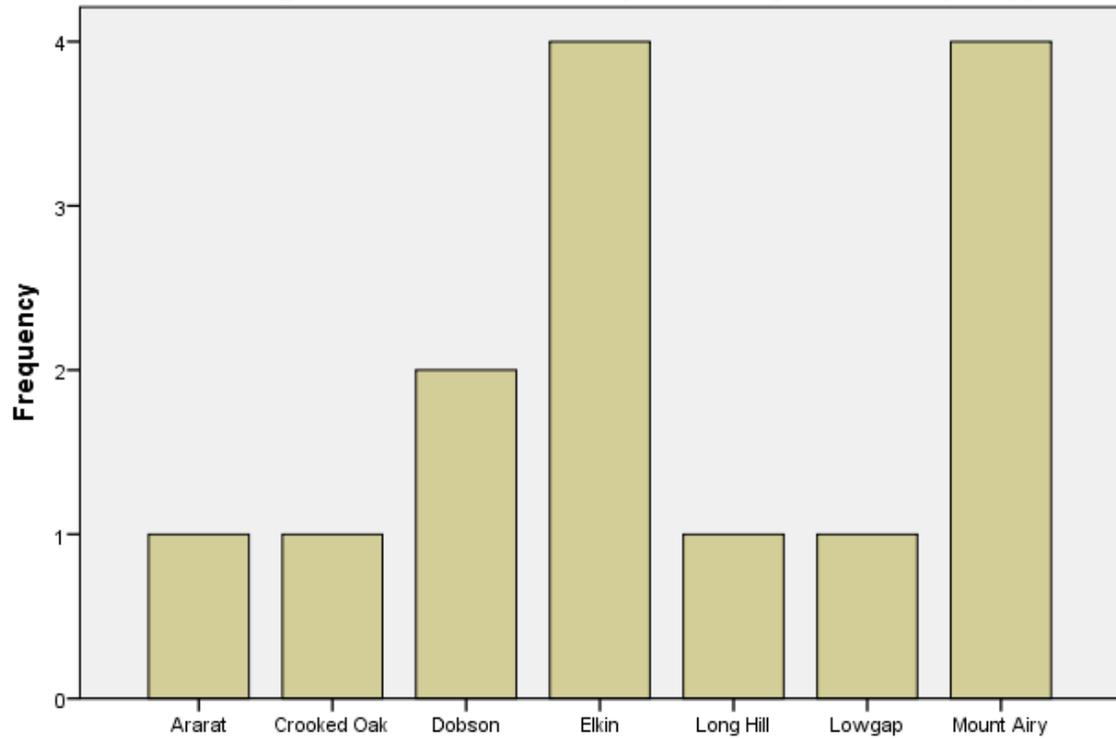
Which of the following towns, cities, or municipalities do you live in? (Davie)



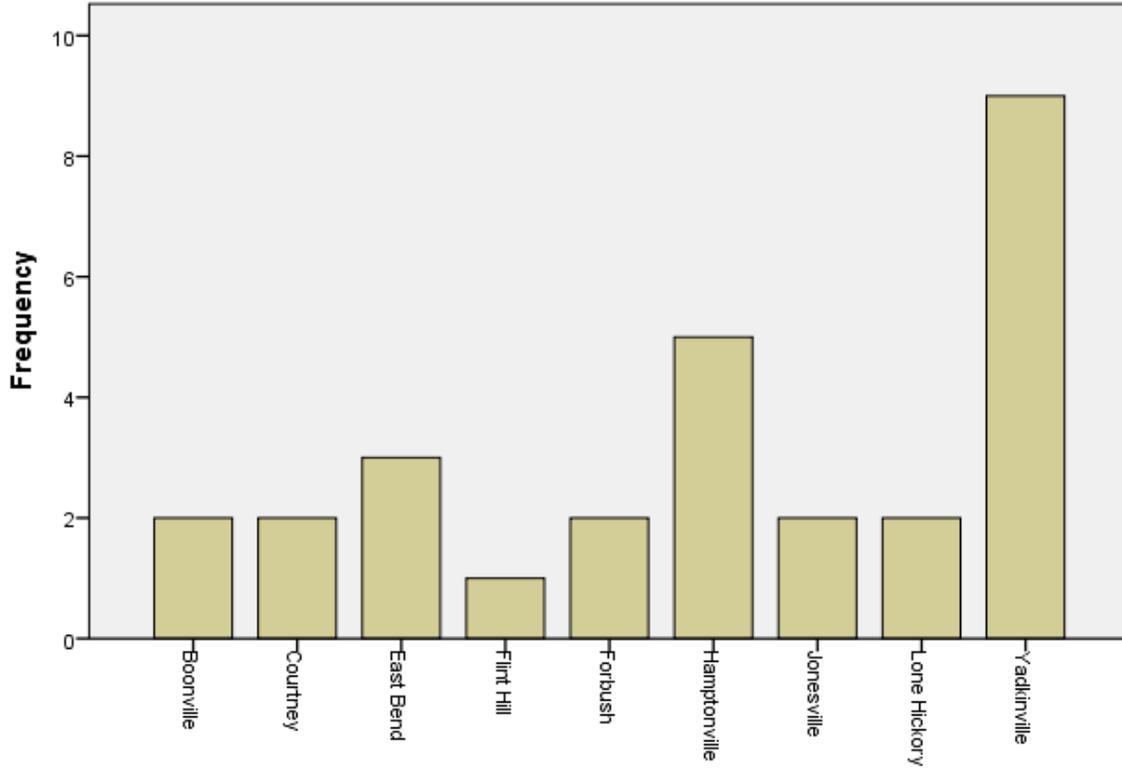
Which of the following towns, cities, or municipalities do you live in? (Stokes)



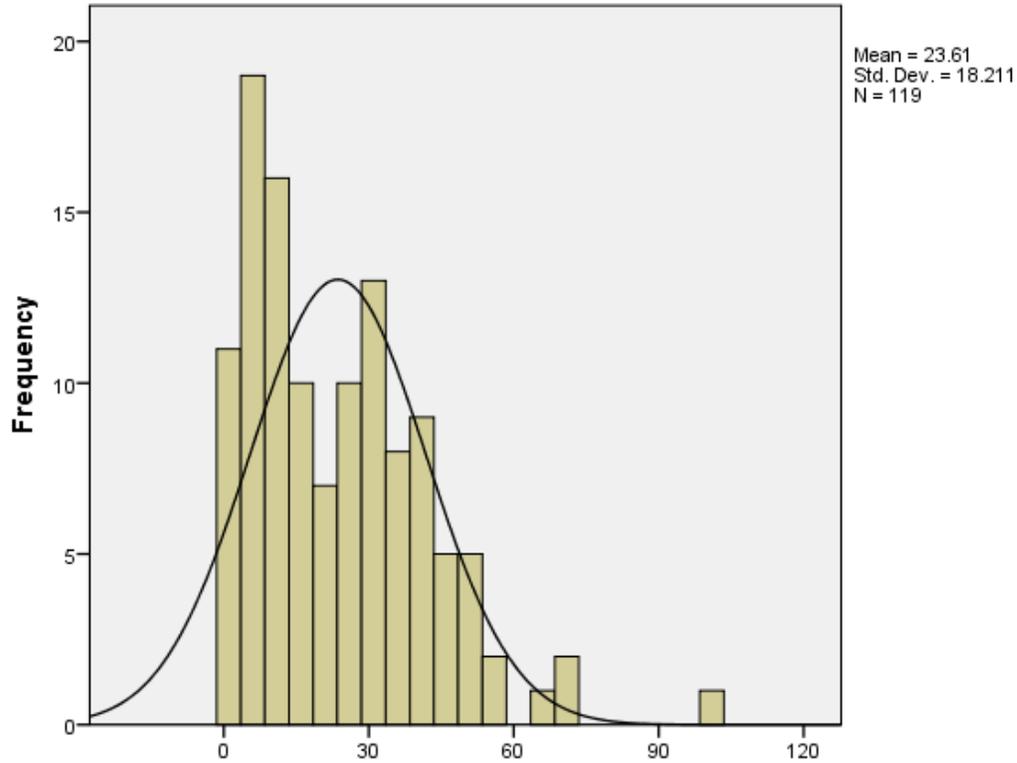
Which of the following towns, cities, or municipalities do you live in? (Surry)



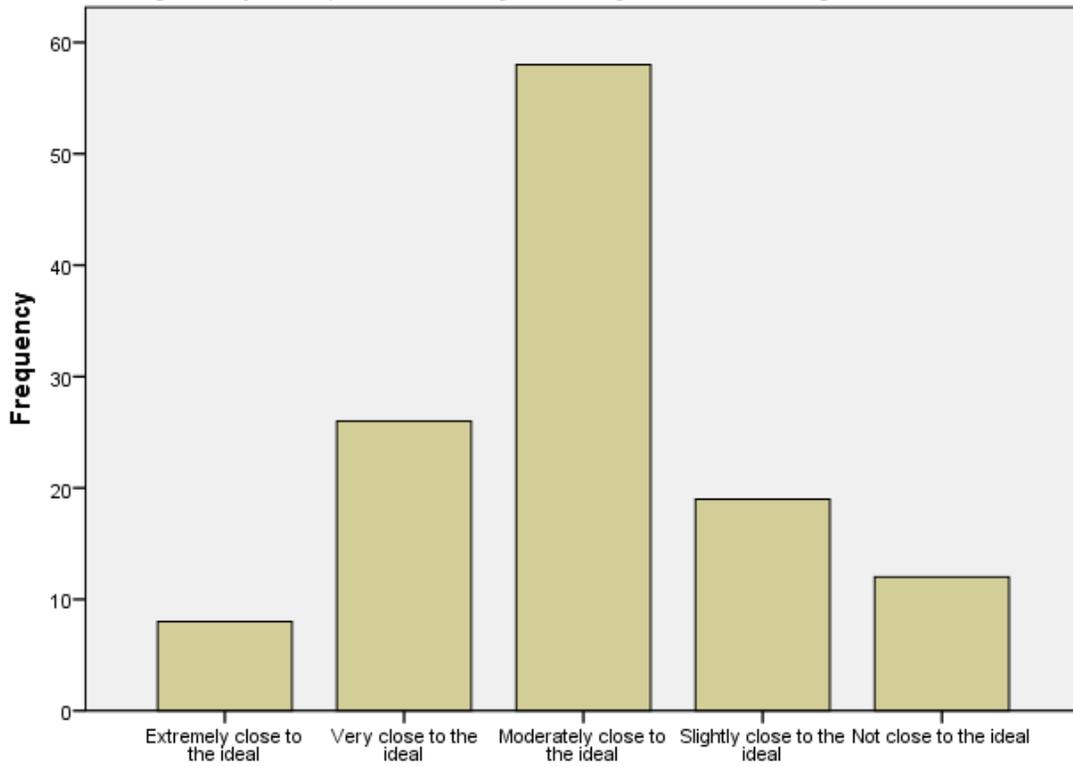
Which of the following towns, cities, or municipalities do you live in? (Yadkin)



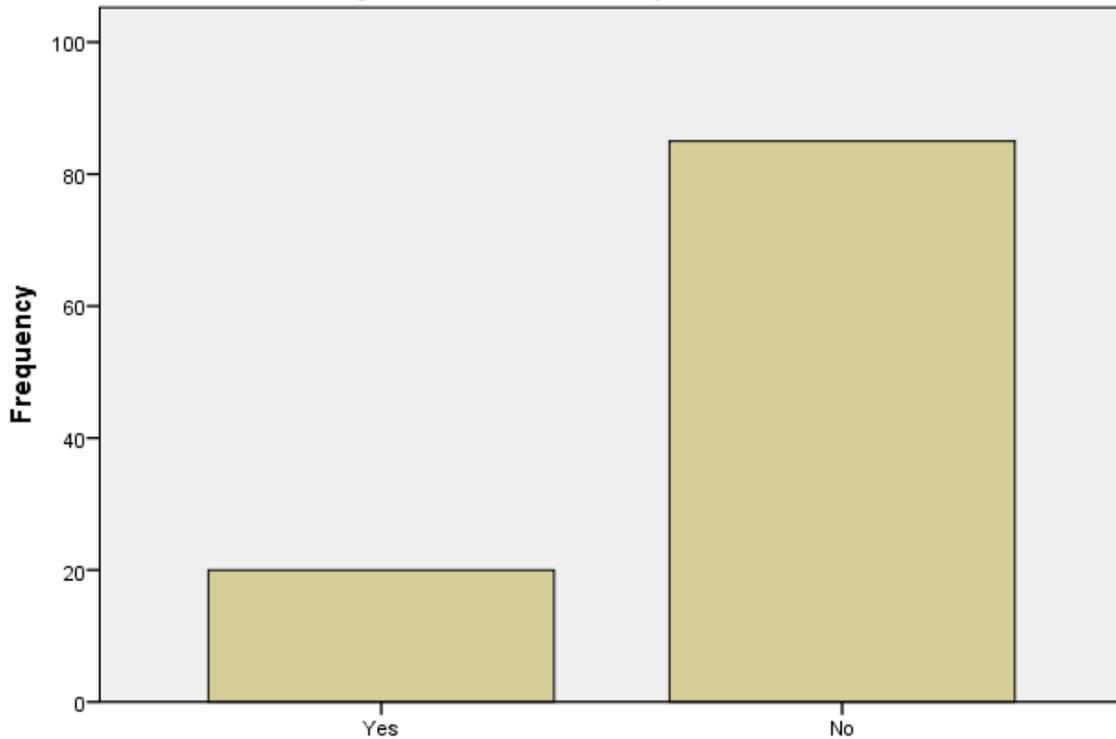
How many years have you lived in your present community?



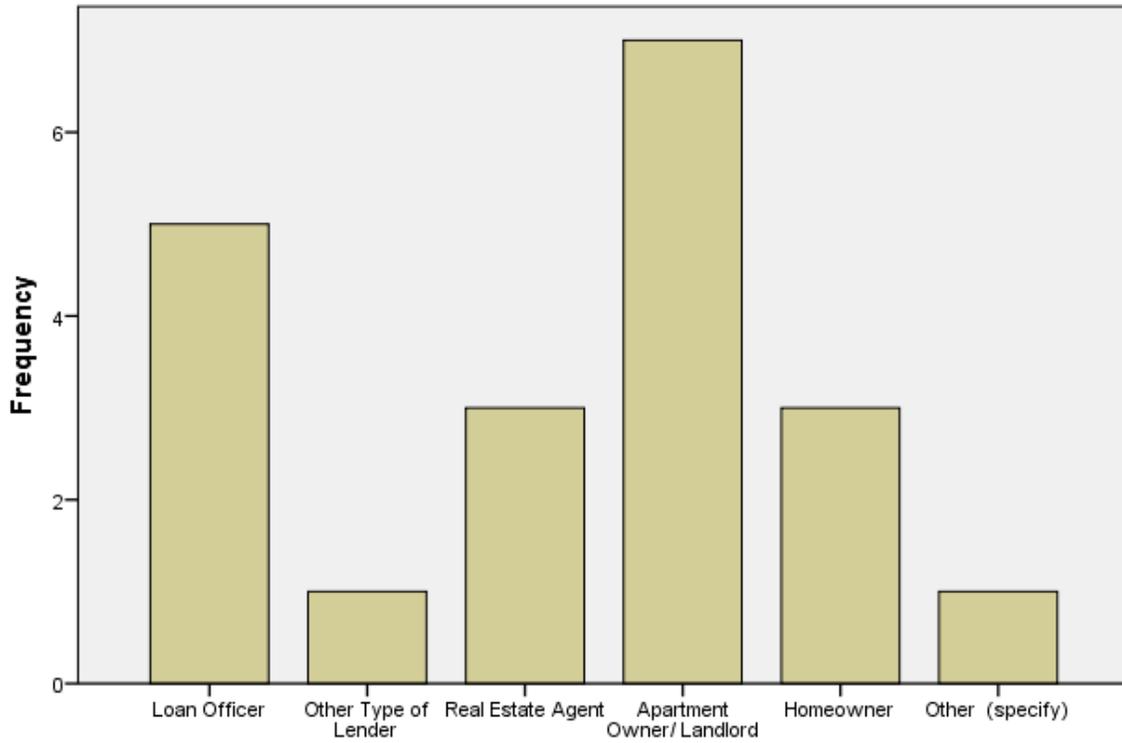
In your opinion, how would you rate your community overall?



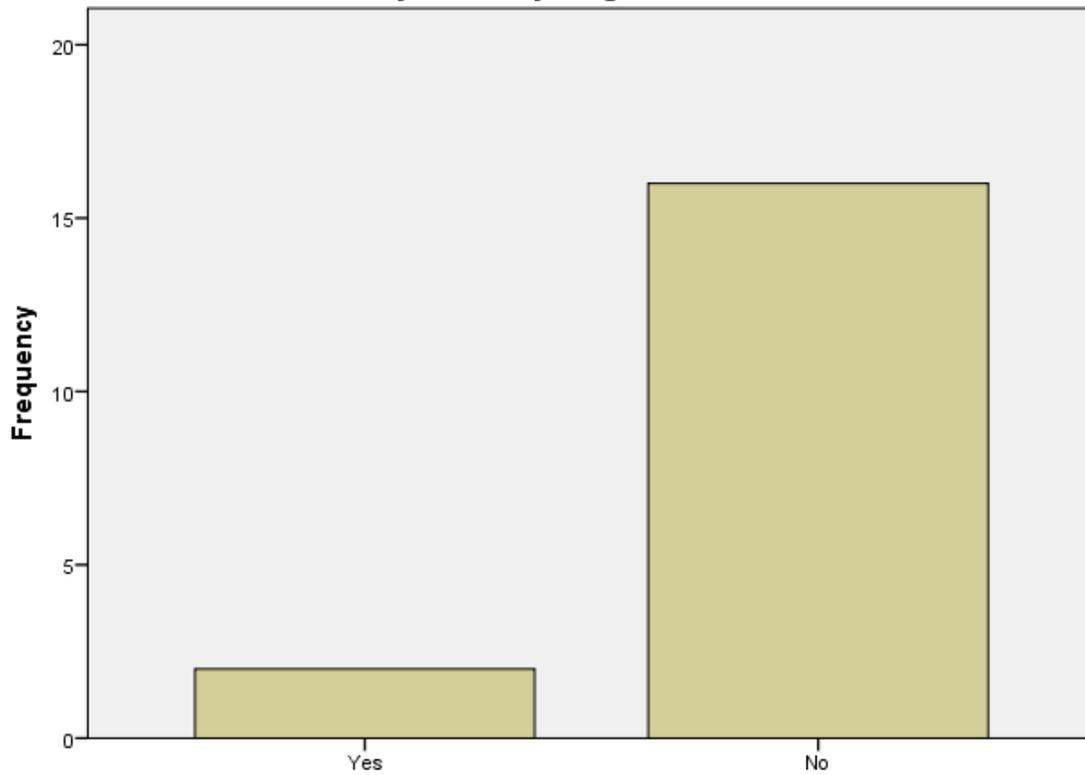
Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?



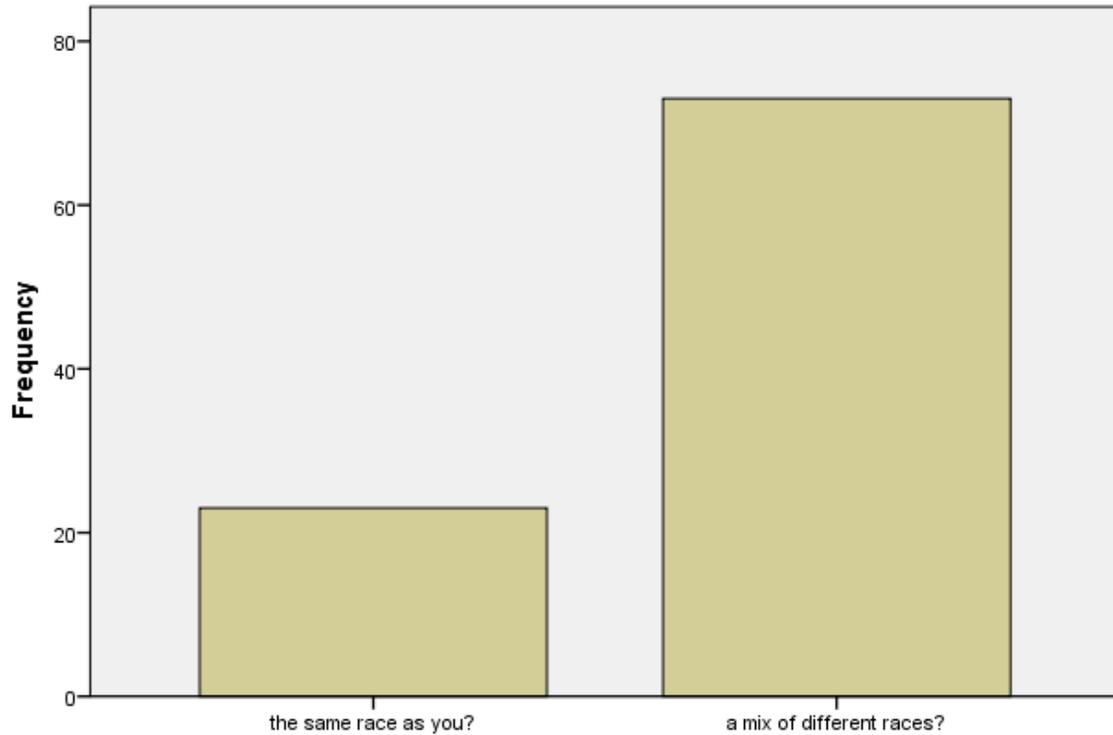
What was the occupation/responsibility of the person who specifically discriminated against you in this housing transaction? - Selected Choice



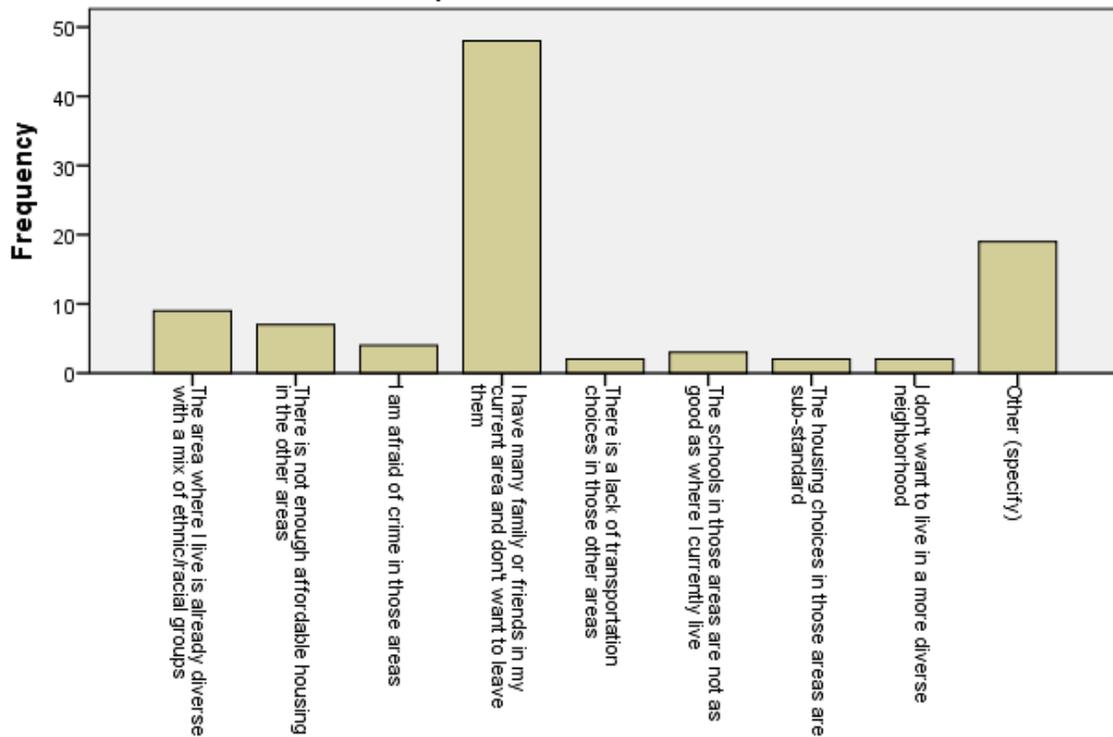
Did you do anything about it?



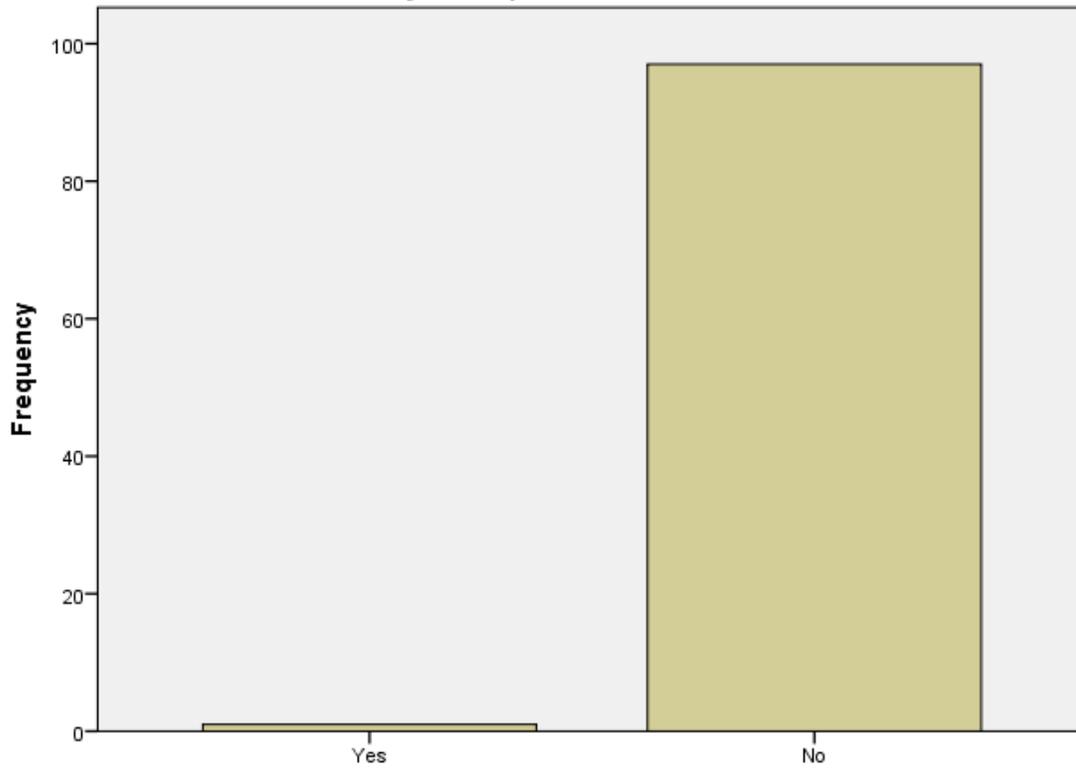
Do you prefer to live in a community made up of people who are the same race as you?



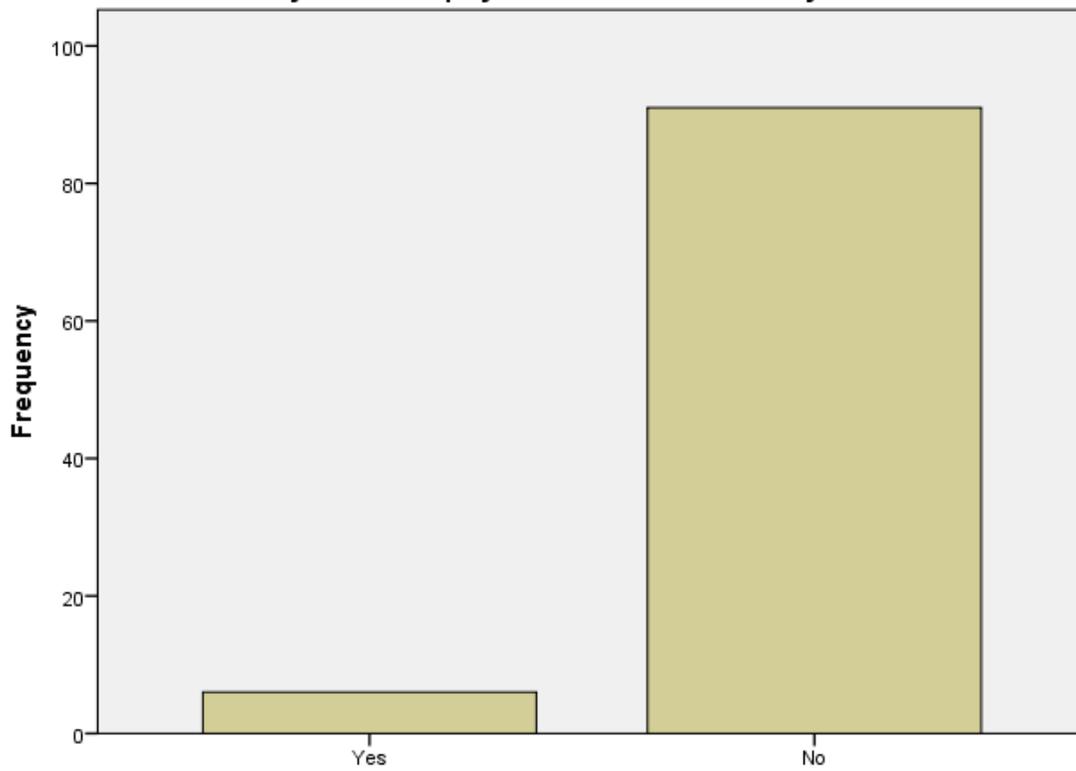
What keeps you from moving to another area of the Piedmont where there are people who are not like you? Choose the reason that is most important in your decision process. - Selected Choice



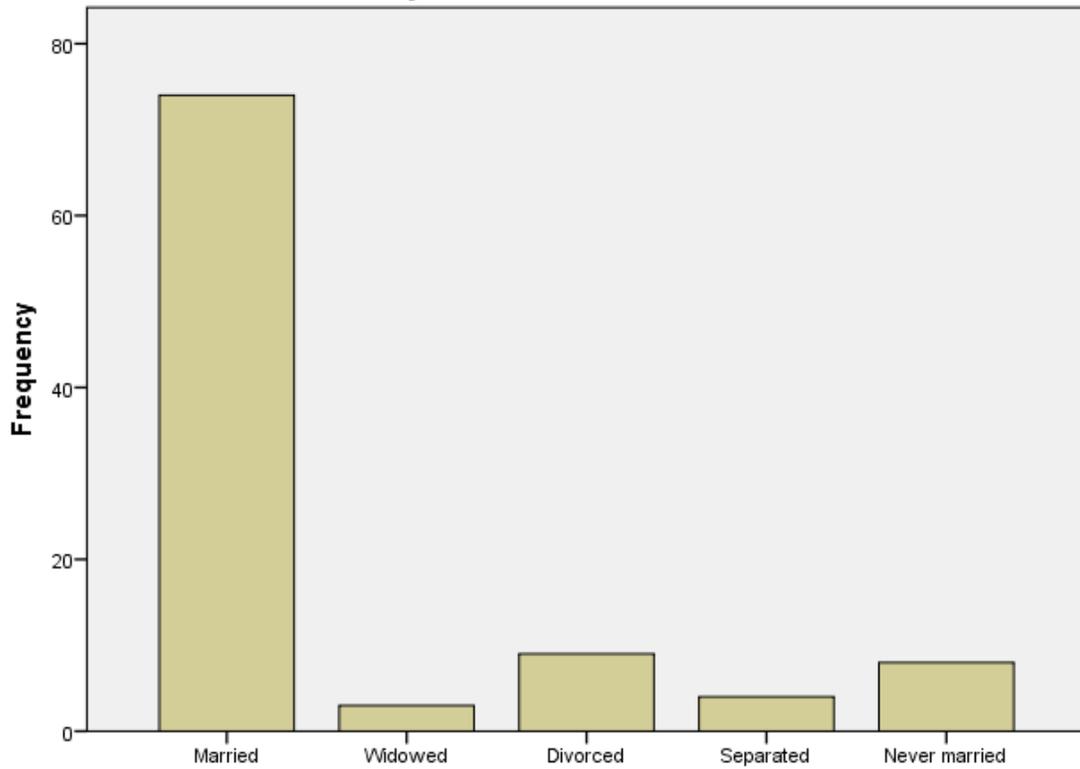
Are you Hispanic or Latino?



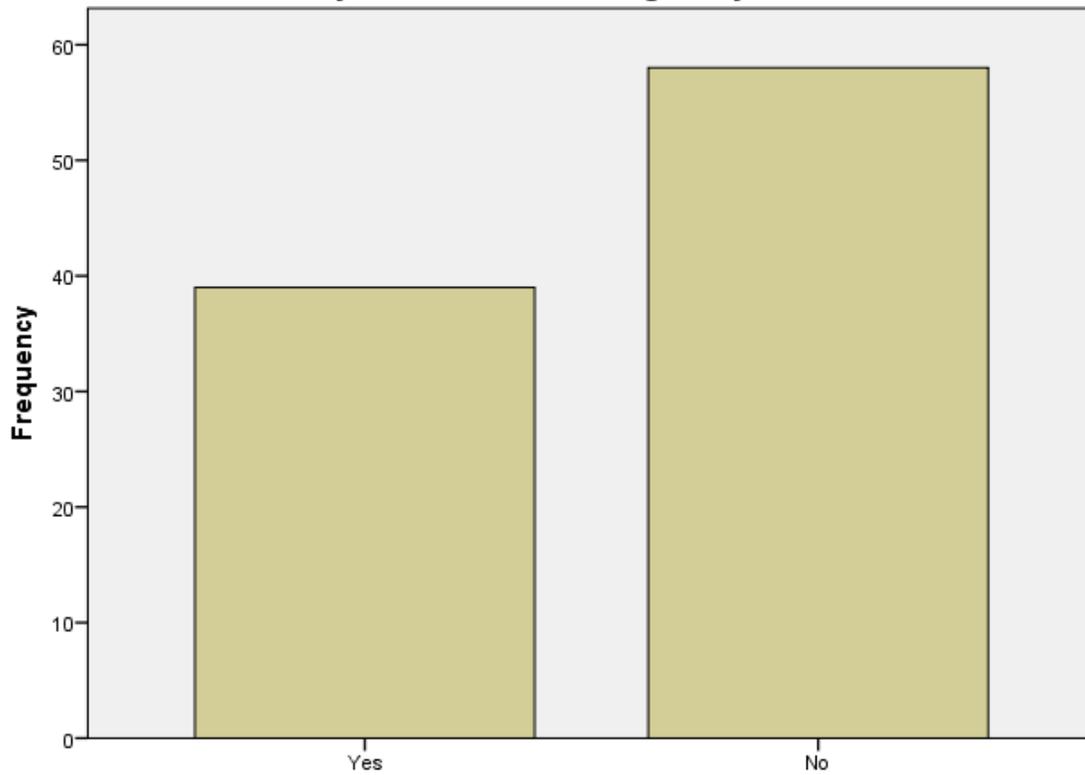
Do you have a physical or mental disability?



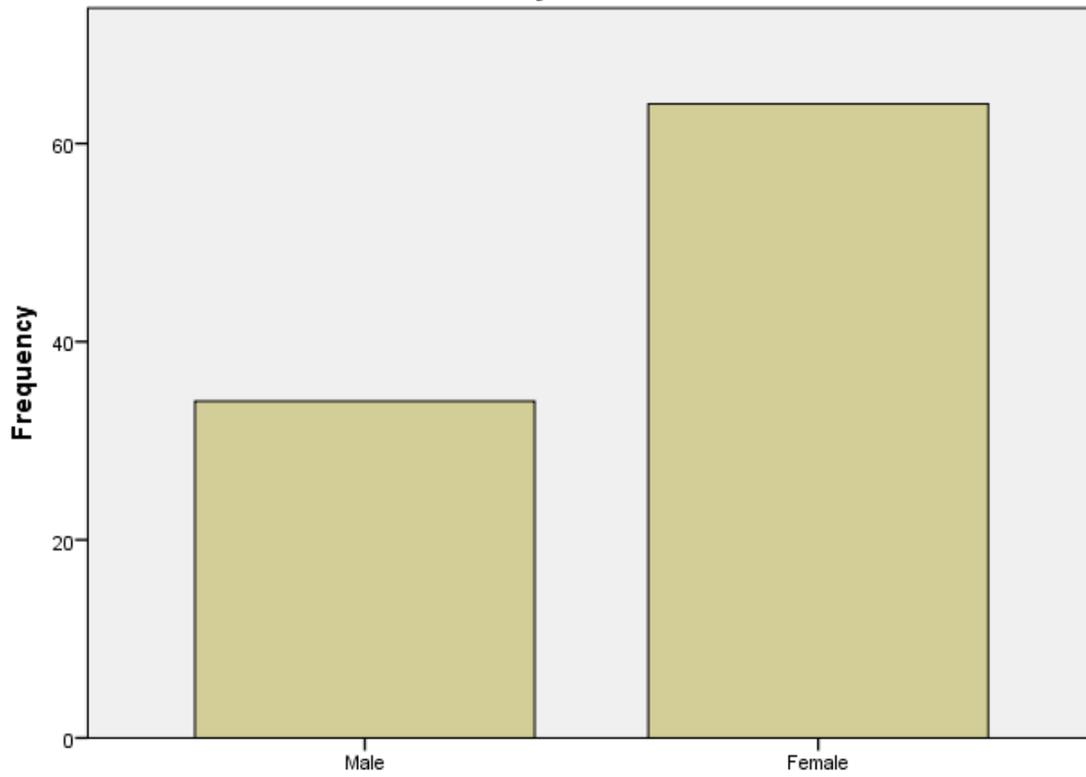
What is your current marital status?



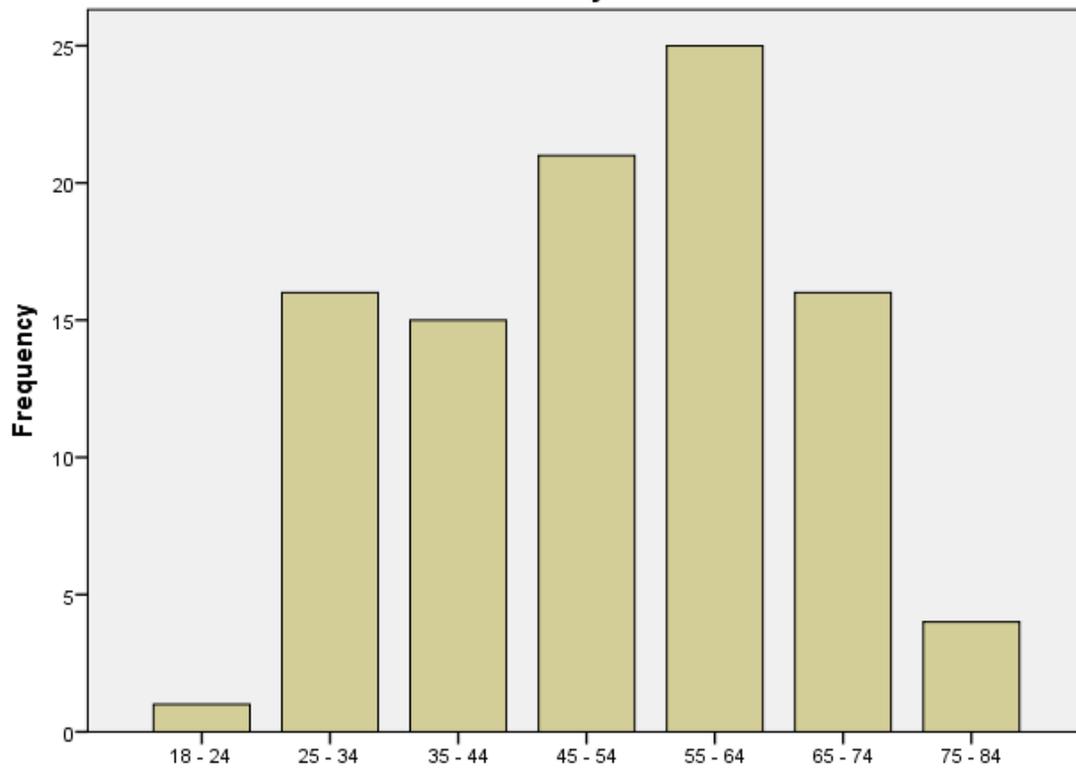
Do you have children living with you?



What is your sex:



How old are you?



Text Responses

Briefly describe how you were discriminated against in a housing transaction (rental or purchasing) the last time it happened?

- I was denied a housing loan... full time, well paying job, 3 children. My ex, who made less than myself, was given a loan from the same bank. Was told reason was work history. I went on to retire from that job while he had multiple, less paying jobs. After my retirement I was able to purchase home with savings.
- I was told I make too much, to rent an affordable apartment.
- I was told that the rental would be "too much" for me to handle, being a single parent, even though I had more than enough income to pay the monthly rent.
- I was young and underemployed
- It is more difficult for my boyfriend and I to find a place to live 1: Because it is frowned upon by some sellers/landlords to live with your significant other before marriage. Therefore, they are less willing to work with you. 2: Because we make too much money to be considered for any of the apartment options in the area, but no where near enough money to afford the \$200,000+ homes that are for sale in the area.
- Our income was lower than what the loan officer felt we should be at for a married couple to qualify for a house. This is a very gut wrenching feeling when you feel you have done all the right things.
- Over 6 years ago and she said look at you and your circumstances and you will know why I turned down your application...so I did nothing but God did less then a year later the rental company went belly up sold off
- Qualified to rent a property but a person who was not a student and did not have any pets was chosen over me.
- Refuse mortgage
- The house had been empty for a long time, but when I chose to pursue it, "several folks wanted it."
- The loan officer encouraged us to rethink purchasing a house since we had a child and she felt we did not have sufficient income to meet qualification standards. No guidance was given or just reasoning. We left there feeling very inadequate and not feeling like there was a way to change the outcome.
- When searching for a home 30 years ago, real estate agent was reluctant to show me properties in some higher end areas. Agent was only looking at current income. I did not want to disclose all my assets since my trust of that person was low. I soon found another agent.

Why do you prefer to live in a community made up of people who are the same race as you?

- Because it's what I'm used to
- Comfort level
- different races are suspicious of each other. and many are offended by anything and lots of them are looking for something to be offended by.
- Familiarity. This is the type of community I grew up in as a child.
- I do not necessarily prefer to live in a community made up of people who are the same race as I am, but that is all I have ever known for the majority of my life. I would not mind if I lived in a community with different races, but I also would not want to live in a community where I was the minority. I believe that if I lived in a community where I was the minority I would not feel welcome or safe, I would feel as if I could not openly express myself or live openly with my children/family. I do believe that the minority is always put down and made to feel inferior.
- I have never lived in a community that is racially diverse.
- Just do
- Less problems.
- Less trouble
- Mixed feelings about this. My new Hispanic neighbors gallop their horses through my wet lawn- leaving dents and manure for me to deal with.

- More in common
- Seems to a greater sense of harmony and belonging.
- There are nice people of all races and unkind people of all races. It seems as if more radical people of each race exist these days.

Why do you prefer to live in a community made up of a mix of different races?

- I prefer nice neighbors. People are nice or they are not. Race does not determine this. I prefer open minded people/neighbors. I do not like to be around people who racist, mean or demeaning to others.
- Allows my children and my family to expand our knowledge of other cultures and to make new friends.
- Because our world is made up of a mix of different races. I want my child to understand and respect that.
- Because skin color is insignificant
- Because that's the makeup of the world we live, work & go to school in
- Because why not?! We are better together.
- Being around people different from yourself teaches you empathy and understanding.
- By default because I don't have a preference concerning same race as me
- different ideals, perspectives, life experiences to share.
- Diversity
- Diversity enriches the world.Exclusivity weakens.
- Diversity is always a good thing.
- Diversity is more consistent with actual life. People from different backgrounds bring a rich tapestry of knowledge.
- Diversity is more interesting
- Diversity makes for a great community!
- Diversity of thought, background, ideas, and experiences. I enjoy learning
- diversity promotes learning and contributes to happiness in life
- Everyone of any race should be allowed to live wherever they can afford to pay what is required
- exposes you to different experiences
- For the variety and difference of cultures. To be challenged.
- Given that I live in a white community I wish we had ethnic diversity
- Gives more insight into differences in people. Opportunity to learn from others.
- I am a people person and enjoy a variety of backgrounds, opinions and beliefs.
- I am open to new experiences and ideas. I would like to learn about different races than my own so that I might be better able to serve people different than me.
- I appreciate the diversity of experiences and cultures.
- I could care less what color anyone is. We are all the same under our skin.
- I don't have a problem with no race. I believe in respect of all. I try to treat others the way I like to be treated.
- I don't really care what race lives in the neighborhood. I'm more concerned about the safety of my family and maintain or increase in my property value. There are trashy drug abusing mean people in every race.
- I encourage diversity and would like my daughter to grow up in a diverse area.
- I enjoy learning about different cultures
- I enjoy the diversity of people. My daughter is married to an Indian.....I enjoy learning about differences.
- I have lived abroad and in different American cultures and learned much about other cultures and made unique friends.
- I have never really thought of living in a community of the same race or different races until posed this question. I guess I would prefer a mix so that me and my children could potentially have the opportunity to experience diverse cultural values, perspectives, and customs.
- I have racially and religiously diverse neighbors right next door but they are not representative of my whole neighborhood. My racially diverse neighbors are more engaging and generous than the neighbors like me. I think we benefit from diverse experiences and hope that as my family grows they will have a greater appreciation for diversity of people.

- I like diversity
- I like diversity. I often find hints of racism and prejudice in communities that are all or mostly my own race (white) and that makes me uncomfortable.
- I like the cultural diversity it provides.
- I like the diversity that comes with it.
- I love diversity and learning about different cultures and lifestyles.
- I think diversity and inclusion make a community a better place for everyone
- I want to live, and raise my family in a diverse environment. I do not believe anyone should be treated less than because they choose to live differently, or look differently.
- It is a very quiet neighborhood. Everyone respects their neighbors.
- It is not something that I consider when making decisions such as these.
- It really does not matter the race, just be honest and considerate of others.
- It takes all kinds of people to create a good community. Look in any forest and you see, birds of every color and animals of every type that are native to that area. It is not what a person looks like that concerns me, it is their behavior.
- It think it creates a cross-section of people for which racial and ethnic barriers are broken. We can all learn from each other.
- Learn about different cultures meet new people.
- More interesting.
- People are people.
- Race does not matter to me!
- Race is unimportant to me. I see all humans as humans.
- Race isn't a deciding factor in where we live. Anyone can cause a place to be undesirable to live in by being too obnoxious, causing problems or making it unsafe.
- Same reason I go to church with 17 different nationalities and different races. I want to raise my children that no one should be judged by the color of their skin, the clothes they wear or the amount of money they make. Everyone deserves to be treated with respect and dignity.
- So my children can interact with multiple race and ethnicity
- That is America, the melting pot of society, living in an area of all of the same type of race is not reality. We all need to live together regardless of race
- The diversity is great for children to learn different cultural aspects of living
- The world us made up of different sorts of people. I need to be able to interact with different kinds of people.
- to learn more about people of different backgrounds.
- To provide my children with a full scope view of reality and the real world outside of rural small town living.
- We are all human beings. We should respect everyone race should not make a difference.
- Why do I prefer to live in a racially diverse area? I've never given it much thought because I've always lived in that sort of community. I grew up in the military and housing available to and affordable for our family had us living in racially diverse areas of a community. It's historically part of what makes me, me and it works for me because I love learning about other folks traditions.

In your county, what do you think currently is working well with regard to promoting access to fair housing and community resources?

- Apartments/houses are being built and rented for all income types.
- Availability of resources
- Current zoning laws.
- Don't know
- don't know that there is a problem
- Don't know don't
- For the most part, people act tolerant of others.

- XXXX
- XXXX for Humanity is a great resource. NC 211 Community information events for families such as the Little Folks Festival.
- XXXX for Humanity is actively seeking families to house.
- XXXX for Humanity is all that I know that is currently actively working.
- XXXX works to get the information out to people.
- Having advocates on the ground in communities.
- Having income based housing such as Section 8 and apartment complexes, although we need more.
- having smaller homes to rent or buy.
- HUD is a great asset.
- HUD vouchers seem to be sluggish, but somewhat working. Nothing else.
- I am not aware that there is an overall plan to promote access to fair housing and community resources. I do know of local agencies that help with that - Advocacy Center, Cardinal, Senior Center, Storehouse for Jesus - but at a County level I'm not aware of any initiatives or goals.
- I am not involved with housing and do not have enough information to fairly answer this question.
- I am not sure
- I don't know
- I don't know.
- I don't really know who is concerned about Fair Housing. The concern here is affordable housing....
- I don't see a problem in our county. In my opinion, people like you try to create a problem. I was denied a loan because I was female, even though I was intelligent and hard working. I put 3 kids through college and always paid my bills on time. I was included in approx 50% of the population (female) being discriminated against. In the city I lived in, minorities were given assistance with housing loans, I wasn't qualified because I made too much.
- I have not really thought about it.
- I have not seen any promotion in this county. As a matter of fact, I spoke to the Adult Protection Advocacy person, Teresa Carter about placement of a group home for my disabled daughter and never heard back even after a follow up phone call.
- I think there are some housing resources that are available if you are not high income.
- In Stokes County, the only fair housing resource known is HUD, there are income-based housing options, but only in certain parts of the county and they are typically full and unavailable. I work with the public and most of the time low to no income families, I unfortunately have to refer them to other counties if they want to find housing. People typically have to leave the county to obtain necessary resources to better themselves and take care of their families.
- It is the law, we can only hope that the buyers know the law, the realtors know the law and those landlords know that they MUST follow the housing laws. Those in violation must be prosecuted.
- it seems to be okay
- Just Hope. XXXX for Humanity. United Way.
- location of some of the neighborhoods close to services
- more apartments are being built that are now restrictive to only low income--they seem to offer a mixture.
- More are being built closer to town where people can live within walking distance to the main area.
- More housing being built
- Municipal officials learning about fair housing laws and their liability.
- No discrimination to my knowledge
- Not a lot.
- Not aware of anything
- Not enough knowledge of the issue to comment.
- not sure
- Not sure.

- Not Sure....I know there have been attempts by a non-profit ministry called Companion Ministries to build 'neighborhoods of tiny houses' - only to face opposition by landlords of neighboring homes
- Nothing
- Nothing cause rents are Too Expensive
- nothing I don't know if anyone is promoting
- Nothing that I know of. I know there have been forums held to discuss the issue with lack of housing for the younger generations moving back into the area but nothing has been done to remedy the situation that I know of. I do know that more income restricted apartments are being built which won't help if half the people looking for housing make too much money to be able to access them...
- Realtors know about fair housing, so they are a good resource. Community resources, I guess social services is good to share that info? As far as promoting??? I don't know who promotes any of this... I am aware of a lot of non profit organizations in Davie County that help with providing community resources. So, maybe word of mouth?
- SCHC
- Seems like section 8 and HUD are doing fine. But there is little support in the county to support Habatat for humanity it's nice to help people become more independent than provide housing for free.
- Senior Services Family Phones
- some new apartment complexes
- The Goodwill career center in Elkin hosts government agencies so if travel is an issue people have access except to H.U.D still have to goto Mt Airy for that
- The slumlords in the county (cooleemee area) continue to take advantage of low income families
- The smallness of the county.
- There are some low income housing available, but the are punitive to those who are working below the poverty level. My daughter is a good example, she works fulltime, however because she has a Child Support order, that is never paid by the way, because he refuses to work. She is penalized at the new apartments because they are counting the child support he is supposed to pay in her income, and therefore she is not eligible. He is \$20,000.00 behind and she works fulltime with 2 children and her gross income is under the poverty level and she is unable to get assistance with these apartments. While those who are not working either by choice or not are living there.
- There are some signs of progress. But there is a great bias to low income, marginal housing.
- There is a new apt complex that is in the best school district that is also section 8. It's very nice.
- There is some new income based housing being built for elderly. That is wonderful. There is a new apartment complex that was built within the last year taking income-based housing applicants.
- Unknown.
- very little
- We have boards and committees pertaining to this

What currently is not working well with regard to furthering access to fair housing and community resources?

- -No housing authority -HUD only available one day per week and unable to leave messages -Some landlords refuse to complete necessary repairs -Very few options for people with felonies
- Arrogant people moving in who protest fair housing.
- Availability
- bringing in low-income housing decreases all property values in the area
- Discussed in previous question.
- Don't know
- Don't know
- Eastern Europe where I have lived
- Expense of housing.
- Family Promise of Davie County Just Hope
- Handled accountability

- HUD's definition of homelessness leaves out those living in motels or doubled up, which is largely families with children.
- I am not sure what resources are available or how they are used.
- I have no opinion.
- I have not really thought about it.
- I really do not feel as if anyone is trying to make a difference as far as furthering access. We continue to be a community that is at a stand-still. No one wants to move forward and wants the status-quo to stay the same.
- I think we need Garden Villa Apartments / Condos for Seniors 65 and older who want to live on their own. Like Milling Way in Mocksville. Perfect layout and size.
- I work in a church and frequently provide support and resourcing for people with housing challenges. Our area has a few HUD housing apartments and recently added apartments for senior adults. However, there is always a waiting list for those apartments. There are not many affordable options for those just above HUD standards but below the average income for most housing in Davie County. For example, when I first moved here as a single college graduate, I made too much money for HUD housing but didn't make enough to afford most rental properties in the area. I ended up renting a "mother-in-law" suite from work connections.
- Inadequate resources
- Lack of affordable housing. Also, given the way highways are laid out, communities are isolated from each other.
- Lack of low income housing
- Lack of promotion
- lack of public transportation
- Lack of resources and funding. Rural areas - lack of transportation, housing, resources, etc.
- Lacking in all areas. Transportation is a big one. Also the strict rules with public housing/low income housing. I understand that housing should have rules, but people being band for life for spending the night or getting in trouble should not be the case. These people need housing they can afford and resources to help them get on their feet and teach them how to function in society.
- Land prices are so high
- limited housing available in the county
- Many people in our community or undereducated underemployed and or have drug problems with prevent them from working. How Community needs help with the drug issue and finding new ways to educate our youth
- Marketing Information about resources not reaching the target population
- My experience has been that there is a great deal of land/rental property owned by elders in the community who are not open to diversity and therefore they are very selective in who they choose to accept as tenants
- need more housing for the public.
- No affordable housing for struggling middle class people
- No more are available.
- Not enough knowledge of the issue to comment.
- Not enough low income housing, resources and no transportation options.
- Not enough safe and affordable (and pet friendly) rental properties available.
- not sure
- Open mindedness and educated people. Seems the people who discriminate are more uneducated.
- Our county lacks diversity and equity. Information sharing is a challenge.
- Poor public transportation in and out of town
- Power brokers bias against affordable housing. We create jobs at pay scale that can't find housing in Davie. Land use planning and Zoning does a poor job. Lack of vision. Lack of insight to those beyond our comfort zone
- rental rates are high.

- Social services and social security will not provide enough funding for people to be successful.
- Sometimes decisions by public boards & officials
- The attitudes of the public officials around "those" people moving into our county. We are created lots of jobs, but no housing is available for those jobs to supply our people with a living wage. It seems like this is either always an afterthought, or it is on purpose to keep "those" people outside of our perfect bubble in Davie County.
- The biggest problem in our community and the country as a whole is Economic Inequity. Too many in this Country are obscenely overpaid and the vast majority are grossly underpaid. This is the root problem for access to housing and all that goes along with it.
- The county has not been able to add affordable housing units (multi or single)
- The exclusion of Latinos and other groups to access to housing,
- The Mount Airy News, the only local newspaper, does not cover XXXX for Humanity's events.
- The ones in need do not know what and where the community resources are. Also, there is not oversight or accountability on landlords (slumlords) from the local government to where people are paying extreme money for properties that are not safe to live.
- There are not many housing options available, and waiting lists are years long. The problem I see is that housing is not being built in the more rural areas. The apartments are being built within the city limits of King, NC. That is not going to service the wide range of the people that live all over the county.
- There are people who are not following the law.
- There aren't enough fair housing units available
- There is not enough housing in Davie County within certain price points. Currently only apartments that are built or being built are for Low income. Need regular housing options for folks that do not qualify for Low income.
- There is not enough housing in this county
- There needs to be more affordable housing available in Davie County. We have some income scaled apartment type living, but we need more single family homes below \$200,000 for those that are interested in owning a home.
- There seems to be a lot of prejudiced people in this county
- unsure if anyone is promoting
- Unsure of others involvement
- We need new options for renting and housing. There is not enough availability in housing.
- Yadkin County needs more affordable housing located in the major towns/cities so that people with transportation issues can still access services and grocery stores. There also needs to be income-based housing specifically designed for elderly/retired people. And lastly, there is a growing need for affordable housing for people with both mental and physical disabilities. There is a huge housing need for younger adults with disabilities who do not need assisted living level of care, but need housing that is affordable and in a community that understands their needs and limitations.

Thank you for your assistance. Is there anything else you would like to add about access to fair housing in your county?

- "Politics is the art of preventing people from taking part in affairs which properly concern them."Poet Paul Valery
- Commissioners should be pushing to add better grocery stores and shopping to the western part of the county. Cooleme area is basically a food desert. AND just an aside..... why the heck doesn't Davie have an Aldi in the county???? Every county surrounding us does, and that would be fresh affordable food for those who struggle financially.
- Fair jousting isn't as much as a problem as the total lack of low-income housing
- I am fortunate right now not to need assistance. We don't know what the future holds. If I ever did need help I would take it gladly. I have worked hard my whole life. I thank God for that. I try to help others, pay it forward. I love Stokes County.
- I am interested in learning more.

- I appreciate your efforts to help educate & inform our community on this issue of fair housing within our county - I pray our elected officials will take heed to the results.
- I have experience in Building and as a Realtor in Davie county for many years... It is my opinion that land cost are a big issue in building housing WITHIN THE PRICE POINTS THAT ARE NEEDED in Davie County. Or, the Cost exceed the Risk for the Developer/Builder because of land cost + improvements (curb and guttering and other stuff) that are required, thus, making the actual cost of the house exceed the prices of housing that are needed for Davie County. If Multi-family housing is what is needed, then the sewer and other infrastructure that is needed to build this type housing is not available where the land is available.. therefore making this type of housing unattainable in Davie. I really wish I could come up with a solution that could make this puzzle work. I really would like to find out where the sewer lines are in Davie County. To look at this map to see if I can locate WHERE sewer is and find land that could be developed for Multi-Family Housing that has access to Sewer. I really think that Multi-Family housing is the answer to the housing shortage in Davie County.
- I have very little knowledge of housing practices in my county.
- I just think our Seniors need Villas to live in that are handicapped accessible at affordable prices, \$200,000 and less.
- I live in a rural area, with much of the land around me tied up in farming acreage. There are relatively few homes. It is expensive to purchase a farm, even if it is available for sale. My current residence is provided to me because of the work I am in; however, given a choice I would prefer to live in a more rural area. There are always trade-offs, but I do wish that rural areas were more accessible and affordable to a broad range of people without having to lose their rural quality.
- Jonesville needs Oxford homes, and other options for folks to live. Projects to build affordable apartments, homes, and condos will help greatly. Young girls get pregnant, get HUD, and the boyfriends live with them. We need a variety of jobs, transportation, and housing for folks to do better in life.
- Lack of vision and biased understanding of needs prevent Davie from really addressing housing as a holistic entity. Zoning will not solve the problems. Myopic planning has fostered a false sense of understanding the real housing needs within the community. Lake of explanation by planning staff and elected officials is disheartening.
- Need to be organized and coordinated
- Needs to be more support for the disabled community and not shun away those away with wealth either. The wealth and increased taxes will make this county able to support all of those in the community. Bring in the activities for children and make this community family friendly as it once was.
- no
- no.. just keeping rental rates lower.
- PTRC Housing Section 8 program has gone down the tube. Landlords don't want to work with them. The staff has changed over the last 5 years. The old staff cared about the clients. The new staff terrible and the the organization is racist.
- Racial issues are very high in Stokes County. Fair housing is important but the main part that needs to be focused on is FAIR. For everyone.
- Stokes County is in desperate need of access to fair housing/housing resources and other resources(childcare in rural areas, after-school care in rural areas, financial assistance to those living in poverty/in crisis, etc.).
- Thank you for doing this survey, housing discrimination cannot and should not be tolerated. Surry County is very white and not diverse at all. These people need to know that the law protects their rights for fair housing.
- The income of people in Stokes County is lower than some surrounding counties, especially if you factor out those who work outside the County. As stated a few questions back, the key is Economic Equity for all.
- There needs to be a system of accountability to which landlords are held.
- We need more affordable housing in this county, while still allowing homeowners to retain their rights to rent to whomever they wish.
- Why try to create a problem where there isn't one. Honestly, I don't see race. I'd like to see women of all races treated equally.

Appendix I - Center for Housing & Community Studies

Features of the UNCG Center for Housing and Community Studies

The Carnegie Foundation classifies UNC Greensboro as a Research University with High Research Activity, Community Engagement, and Curricular Engagement and Outreach and Partnerships. UNC Greensboro is well equipped and well suited to bring together the proposed participatory research project. It is a comprehensive doctoral research institution with approximately \$36,000,000 in annual sponsored research funding support. UNCG has also been identified as a Minority Serving Institution, with a student body in Fall 2018 consisting of 16,238 undergraduates, among which approximately 34.7% identify as African American and 10.5% identify as Hispanic or Latinx. UNCG also serves a significant proportion of students with financial need, with approximately 52.2% of UNCG students eligible for need-based Pell Grants, leading the U.S. Department of Education to officially recognize UNCG as a Title III Part A institution.

The Center for Housing and Community Studies (CHCS) is housed within the Office of Research and Engagement (ORE) under the direction of Dr. Terri Shelton, Vice Chancellor for Research and Engagement. CHCS was incorporated on 2015 as a university-based research, evaluation, and technical assistance center. As part of its mission, the University of North Carolina at Greensboro's Center for Housing and Community Studies is committed to investigating and understanding how the social, economic, environmental and spatial aspects of home and neighborhood affect people's health, well-being, and the life course. The CHCS staff has been working to identify substandard homes, weak housing markets, vacant and abandoned lots and buildings, systemic inequality, and other community conditions that impact the quality of life of residents. Recent projects also include the use of advanced data visualization and mapping. We have conducted HUD Fair Housing Assessments and Analysis of Impediments to Fair Housing Choice, as well as paired-testing studies. CHCS has amassed a number of datasets specific to North Carolina, including primary data collected on housing conditions, community health indicators, substance use, and economic development. The Center is equipped in many forms of in-person and remote quantitative and qualitative data collection: one-on-one interviews, focus groups, telephone interviews, postal mail surveys, electronic/web-based surveys, and computer-assisted in-person or telephone surveys. We are also able to assist with sample design, questionnaire development, qualitative and quantitative data analysis and reporting, as well as data mapping. Our team can conduct geospatial modeling and analysis, programming (Python, SQL, JavaScript, SAS, HTML, and CSS), web services and

API configuration, as well as database development and management. We are experienced in the design and implementation of formative and summative program evaluation, Asset-Based Community Development, Success Case Method (SCM) evaluation, needs assessment and asset mapping, and housing policy analysis.

CHCS was the lead organizer of the Invest Health Greensboro Collective Impact initiative, funded by the Robert Wood Johnson Foundation and Reinvestment Fund. This cross-sector collaboration model aligning Cone Health, the City of Greensboro, East Market Now, the Greensboro Housing Coalition, and UNCG CHCS focused on assisting residents in remediating substandard housing to create improved health outcomes in identified “Health Impact Communities,” identified through Cone Health System data. The Invest Health project combined services (outreach, health education, resource navigation) with repair and rehabilitation work to empower residents and landlords to make their properties healthier and safer. The project has led to over \$4.5 million in neighborhood revitalization efforts (RWJF/Reinvestment Fund Invest Health Grant).

CHCS is well supported by ORE staff who assist in grant and contract management, federal reporting, payroll and accounting, website development, information technology management, public relations, etc. leaving CHCS to focus on applied, community-engaged housing research. UNCG’s facilities and resources are robust and fully capable of supporting all grant activities and sustaining programming following the end of the grant. The Information Technology computing environment centrally-managed software including statistical and mathematical analysis programs, such as SAS, SPSS, AMOS, Stata, Matlab, Maple and Mathematica; and qualitative research packages including Atlas.ti and QSR Nvivo. The technology infrastructure at UNCG maintained by a highly qualified team of certified systems, networks, database and infrastructure engineers, monitored centrally by a Service Operations Center that is fully staffed 24x7x365. Additionally, the UNCG Library contains over 2.4 million volumes of books, government documents, recordings and scores. It also has extensive virtual resources through its web site including over 40,000 electronic journals, over 300 databases and over 300,000 electronic books, electronic resources accessible from the 16 other UNC libraries and several academic libraries in the Piedmont.

CHCS Director

Dr. Stephen Sills is a Community-Engaged Scholar and Associate Professor in the Department of Sociology. He received a B.A. in Spanish from UNCG, and an M.A. and Ph.D. in Sociology from Arizona State University. His early work focused on global migration, immigrant access to health and social services, and social support networks for marginalized people. In 2015, Sills founded CHCS, a transdisciplinary research organization under the UNCG Office of Research and Engagement. His current projects include: a multi-year formative/summative evaluation of a USDA Local Food Promotion Program developing food entrepreneurship in low-income communities; technical assistance to SAMSHA Partnerships for Success (PFS) grantees in rural communities to address behavioral health disparities in opioid overdose prevention focusing on underserved Latino and African-American youth; development of neighborhood-level health indicators to guide and evaluate impact of philanthropic projects for a local health foundation (Foundation for a Healthy High Point); the design and implementation of an evaluation of a multi-year neighborhood-based collective impact initiative to address diabetes and asthma (BUILD 2.0 Collaborative Cottage Grove); and an oral history project on Latino/a immigrants living in rural mobile home communities; and a recent study of pediatric asthma in low income neighborhoods using GIS analysis of hospital visits and housing assessments, which has led to over \$4.5 million in neighborhood revitalization efforts (RWJF/Reinvestment Fund Invest Health Grant). Finally, he has worked at the regional level (with the Piedmont Triad Regional Council) to address housing and transportation needs and state-wide to look at quality of life as it relates to housing.

Dr. Sills has served as the principal investigator, co-principal investigator, evaluator, and methodological consultant on over 80 applied and community-engaged projects. Dr. Sills often uses Community-Based Participatory Research (CBPR) frameworks such as Asset Based Community Development (ABCD), Participant Action Research (PAR), and methods such as PhotoVoice (PV), Community Asset Mapping (CAM), and Community Action Planning (CAP) to leverage community resources to empower residents. He recently concluded a year-long Asset Based Community Development project with included a Community Action Plan for improving the quality of life in Southern Appalachia. He has been part of a “living laboratory” model of collaboration formalized in a partnership between UNCG and Guilford County Government through the MetroLab Network (<https://metrolabnetwork.org/>). This partnership has been used to identify community issues (including eviction and homelessness) that can be solved through

innovative research, development, and deployment (RD&D). He has conducted numerous Community Based Participatory Research (CBPR) projects with immigrant community partners, including diabetes prevention in the Arab-American community in Michigan and hypertension in the Montagnard-Dega population in North Carolina.

CHCS Research Assistant

Phillip Sheldon is a recent graduate student from the MPA program at UNCG with a concentration in Community and Economic Development. Phillip's work at CHCS focuses on local housing policy, eviction, fair lending, and rural housing development. His research in the MPA program was centered around affordable housing finance and building community power within the planning and redevelopment process. In addition to his work with CHCS, Phillip has served the Greensboro community through AmeriCorps Partnership to End Homelessness. While serving in this capacity he became interested in policies to decrease homelessness in North Carolina and increase efficiency within the homeless service continuum of care (CoC). He has also volunteered on the New Horizons Fair Housing Committee in Winston-Salem, helping with the planning and development of a symposium on gentrification in the Piedmont Triad.