

DURHAM



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CITY OF MEDICINE

DRAFT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE CITY OF DURHAM, NC



MARCH 2015

DEPARTMENT OF COMMUNITY DEVELOPMENT
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CITY OF DURHAM, NORTH CAROLINA 27701

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Executive Summary

The City of Durham, North Carolina is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

The City of Durham prepared an Analysis of Impediments to Fair Housing Choice in 2012. The City has now prepared this FY 2015-2020 Analysis of Impediments to Fair Housing Choice. The analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The methodology employed to undertake this Analysis of Impediments included:

- **Research:**
 - A review of the City's Zoning Ordinance, Comprehensive Plan, land use policies and procedures was undertaken
 - Demographic data for the City was analyzed from the U.S. Census and the HUD-CHAS data and tables
 - A review of the real estate and mortgage practices was undertaken
 - A review of resident survey responses in English and Spanish

- **Interviews & Meetings:**
 - Meetings and/or interviews which were conducted with the community at large, social service agencies, non-profit public services agencies, housing providers, community development groups, and economic development agencies
- **Analysis of Data:**
 - Low- and moderate-income areas were identified
 - Concentrations of minority populations were identified
 - Fair housing awareness in the community was evaluated
- **Potential Impediments:**
 - Public sector policies that may be viewed as impediments were analyzed
 - Private sector policies that may be viewed as impediments were analyzed

The City of Durham's FY 2015-2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: LACK OF AFFORDABLE RENTAL HOUSING UNITS** – The cost of rent for apartments has increased to the point that almost half of all households with incomes less than 50% of the median income are cost overburdened.

Goal: Promote and encourage the development of affordable rental housing units especially for households whose incomes are less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
 - **1-B:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.
- **Impediment 2: LACK OF AFFORDABLE HOUSING UNITS FOR SALE** – The cost to purchase a single family home has increased significantly outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

Goal: Promote and encourage the development of For Sale single-family houses for low-income households.

The strategies to meet this goal include:

- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **2-B:** Support down-payment assistance programs and subsidiary mortgage financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.
- **2-C:** Support rehabilitation of existing housing stock to maintain the supply of decent, safe, sound, and sanitary housing so that it remains affordable to the low-income owner households.
- **2-D:** is Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.

- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central and eastern sections of the City where the minority population is more than 70% of the area’s population.

Goal: Encourage the de-concentration of minorities outside the central and eastern sections of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Support and promote affordable housing developments and plans outside areas of minority concentration.
- **3-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **3-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons in English and Spanish language about their rights under the Fair Housing Act and raise awareness of fair housing choice.

Goal: 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:

- **4-A:** Continue to promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
 - **4-B:** Continue to 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.
 - **4-C:** Include a link on the City's website for information on Fair Housing and who to contact in cases of suspected housing discrimination.
- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

Goal: Encourage the increased use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Review and monitor the real estate trade publications (such as *Homes and Land*, *Apartments for Rent*, *Apartment Guide*, *The Real Estate Book*, etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
 - **5-B:** As a member of the Durham Regional Association of Realtors, the City should work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.
- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.

The strategies to meet this goal include:

- **6-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.

- **6-B:** Increase the number of accessible housing units through the development and construction of new rental and single-family homes for sale that are accessible.
 - **6-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
 - **6-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their homes.
- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City-County Unified Development Ordinance (UDO) appears to be restrictive in regard to the development of multi-family housing, group living, supportive care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc. Additionally, the City’s ‘Subsidized Housing Location Policy’ needs to be revised.

Goal: Revise the City-County Unified Development Ordinance and ‘Subsidized Housing Location Policy’ to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of ‘Family’ in the UDO to permit six (6) or less disabled persons to live together as a single family unit. Consider revising the list of uses permitted by ‘right’ in residential districts by removing “L-Permitted Subject to Limitations”, and “M-Special Use Permit Required” for “Single-family detached homes,” “Family Care Homes,” “Group Homes,” and other forms of supportive housing.
- **7-B:** Review the City-County Unified Development Ordinance to include a new sub-section 1.2.4 ‘Affirmatively Further Fair Housing’.
- **7-C:** Review and revise subsection 6.6 ‘Affordable Housing Density Bonus’ provision to provide a better incentive to developers to construct new affordable housing in the City.
- **7-D:** Review and revise the City’s ‘Subsidized Housing Location Policy’ to promote and encourage the development of subsidized affordable housing outside areas with concentrations of subsidized housing, and/or poverty.

- **Impediment 8: 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.

Goal: Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** 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.
- **8-B:** Testing should be performed by an outside agency to determine if any patterns of discrimination are present in local home mortgage lending practices in low-income areas.
- **8-C:** A greater level of public financial assistance should be provided to potential home buyers in targeted lower-income neighborhoods to help build the loan-to-value ratios in these neighborhoods so private lenders can increase the number of home loan mortgages made in these areas over time based on higher value properties.

I. Introduction

The City of Durham is an entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant Program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," the community must conduct a Fair Housing Analysis that identifies any impediments to fair housing choice.

"Fair housing choice" is defined as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."

The Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The City of Durham previously prepared an Analysis of Impediments to Fair Housing Choice in 2012. Durham has now prepared this FY 2015-2020 Analysis of Impediments to Fair Housing Choice to comply with the City's Five Year Consolidated Plan for FY 2015-2020.

II. Background Data

In order to perform an analysis of fair housing in The City of Durham, the demographic and socio-economic characteristics of the City were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

Durham is the county seat of Durham County. The vast majority of the City of Durham is located in Durham County, but a few small outlying areas of the City are located in Orange and Wake Counties.

The City of Durham is commonly known as the 'City of Medicine' or the 'Bull City'. The City is located in the north central section of the State of North Carolina half way between the Great Smoky Mountains and the Atlantic Ocean. It is the fifth-largest city in the State of North Carolina and the 85th-largest city in the United States based on population (228,330 individuals as of the 2010 U.S. Census).

Durham is the home of Duke University and North Carolina Central University, the nation's first publicly supported liberal arts college for African-Americans, and borders the Research Triangle Park, a globally recognized high-tech research and development center.

The City of Durham was incorporated on April 10, 1869 and is named for its founder, Bartlett S. Durham (11/3/1824 to 2/2/1859), a physician and entrepreneur that donated land for a rail station to serve as a depot for the North Carolina Railroad between the towns of Raleigh and Hillsborough, NC.

Following the Civil War, the City of Durham experienced a period of strong economic and population growth based around the thriving tobacco and textile industries. During the 20th century, Durham was home to some of the most prominent and successful black-owned businesses, such as the North Carolina Mutual Insurance Company and Mechanics & Farmers' Bank, in the country.

As the tobacco and textile industries left the City during the end of the 20th Century, the economy of Durham transformed into a global center for information technology, biotechnology, pharmaceuticals, and medicine. Currently, the healthcare industry is the prominent industry of Durham, including more than 300 medical and health-related companies including Duke University, the largest employer in Durham, providing jobs for more than 18,000 residents. (Source: City of Durham, NC www.durhamnc.gov)

The information from the 2000 U.S. Census is the most recent complete set of data available for the City of Durham. However, the 2007-2011 American Community Survey offers recent estimations of general demographics of the City

of Durham. Additionally, data from the 2010 U.S. Census being released on a rolling basis and will be presented wherever possible. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Durham's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

Part VI, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VI, Appendix B includes full-page maps of the demographic data which are also shown on the following pages.

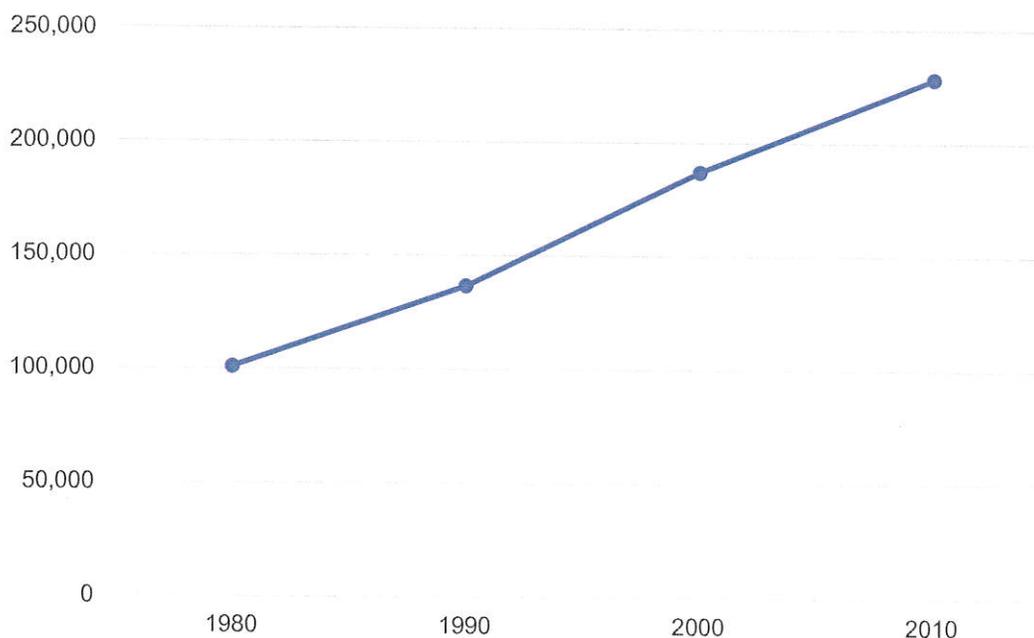
A. Population and Race:

Population -

The total population for The City of Durham at the time of the 2010 Census was 228,330. In the 2000 Census, the population was 187,035.

The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population.

Population Increase in the City of Durham, NC



Race and Hispanic or Latino Population -

Table II-1 below illustrates that 'White alone' is the largest racial cohort in Durham, although it has decreased in percentage from 45.5% in 2000 to 42.5% in 2010. 'Black or African American alone' remains the largest minority cohort, and has decreased as a percentage from 43.8% in 2000, to 41.0% in 2010. The Hispanic population has increased by percentage in the past decade, from 8.6% in 2000, to 14.2% in 2010.

**Table II-1 – Race and Hispanic or Latino Population
in The City of Durham, NC**

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	#	%	#	%
Total	187,035	100.0	228,330	100.0%
One race	183,399	98.1%	222,265	97.3%
White alone	85,126	45.5%	96,932	42.5%
Black or African American alone	81,937	43.8%	93,517	41%
American Indian and Alaska Native alone	575	0.3%	1,161	0.5%
Asian alone	6,815	3.6%	11,574	5.1%
Native Hawaiian and Other Pacific Islander alone	71	0.0%	166	0.1%
Some other race alone	8,875	4.7%	18,915	8.3%
Two or More Races	2,636	1.4%	6,065	2.7%
Hispanic or Latino	16,012	8.6%	32,459	14.2%

Source: 2000 U.S. Census & 2010 U.S. Census

Table II-2 outlines comparisons of minority populations in each Census Tract in the City at the time of the 2000 U.S. Census Report and 2009 ACS 5 Year Estimate.

Table II-2 – Concentrations of Minority Residents for 2000 and 2010

Census Tract	2000 Census			2010 ACS 5 Year Estimate		
	Total Population	Minority Population	% Minority Population	Total Population	Minority Population	% Minority Population
1.01	3,151	1,960	62.20%	3,152	2,171	68.88%
1.02	4,462	2,102	47.11%	4,535	2,596	57.24%
2	3,116	1,958	62.84%	2,946	1,577	53.53%
3.01	2,432	1,681	69.12%	2,504	1,462	58.39%
3.02	3,449	1,217	35.29%	3,426	1,177	34.35%
4.01	2,659	527	19.82%	2,523	495	19.62%
4.02	1,467	362	24.68%	1,963	484	24.66%
5	4,273	3,092	72.36%	4,093	2,865	70.00%
6	5,100	2,291	44.92%	5,177	2,452	47.36%
7	2,854	1,173	41.10%	2,830	1,115	39.40%
8.01	211	168	79.62%	-	-	-
8.02	1,056	757	71.69%	-	-	-
9	2,198	2,060	93.72%	1,668	1,474	88.37%
10.01	4,907	4,224	86.08%	3,466	2,985	86.12%
10.02	6,050	4,909	81.14%	5,974	4,643	77.72%
11	3,727	3,148	84.46%	3,225	2,797	86.73%
12.01	1,444	1,338	92.66%	-	-	-
12.02	990	976	98.59%	-	-	-
13.01	1,410	1,367	96.95%	1,128	1,072	95.04%
13.03	3,642	3,617	99.31%	3,676	3,586	97.55%
13.04	2,882	2,706	93.89%	2,557	2,469	96.56%
14	3,409	3,320	97.39%	2,609	2,541	97.39%
15.01	3,008	790	26.26%	3,070	1,411	45.96%
15.02	6,125	4,376	71.44%	5,986	4,163	69.55%
15.03	1,694	489	28.87%	1,941	796	41.01%
16.01	2,791	1,074	38.48%	3,372	1,491	44.22%
16.03	1,685	343	20.36%	2,383	941	39.49%

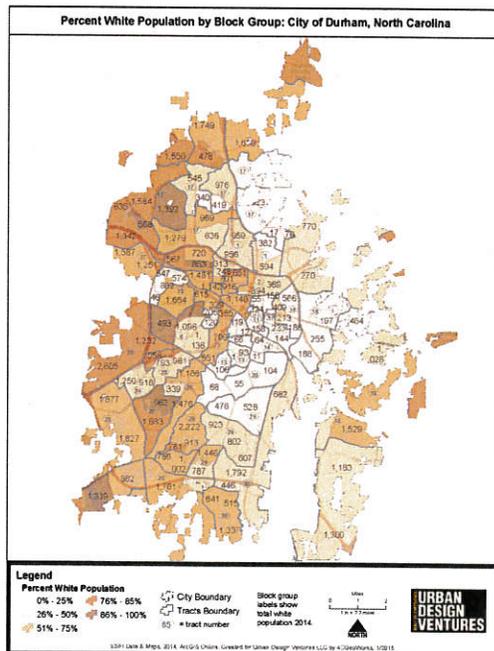
16.04	948	142	14.98%	2,404	713	29.66%
17.05	4,074	977	23.98%	4,519	1,816	40.19%
17.06	3,745	1,114	29.75%	3,997	1,556	38.93%
17.07	5,848	573	9.80%	6,416	978	15.24%
17.08	2,170	1,814	83.59%	3,316	2,924	88.18%
17.09	4,248	3,758	88.47%	5,185	4,381	84.49%
17.10	3,170	1,639	51.70%	4,705	3,245	68.97%
17.11	3,795	2,050	54.02%	4,503	3,159	70.15%
18.01	2,617	1,889	72.18%	4,053	3,272	80.73%
18.02	6,400	4,845	75.70%	6,715	5,773	85.97%
18.04	3,279	2,370	72.28%	-	-	-
18.05	3,031	948	31.28%	-	-	-
18.06	-	-	-	3,071	2,564	83.49%
18.07	-	-	-	5,727	4,543	79.33%
18.08	-	-	-	3,239	1,881	58.07%
18.09	-	-	-	4,157	2,215	53.28%
19	-	-	-	2	0	0.00%
20.07	4,710	1,757	37.30%	4,854	1,951	40.19%
20.08	2,817	272	9.66%	2,907	361	12.42%
20.09	4,786	4,717	98.56%	4,685	4,480	95.62%
20.10	7,149	5,285	73.93%	-	-	-
20.11	7,841	2,396	30.56%	-	-	-
20.12	10,055	3,603	35.83%	-	-	-
20.13	4,260	1,489	34.95%	4,404	1,748	39.69%
20.14	4,516	1,985	43.95%	-	-	-
20.15	5,351	2,748	51.35%	5,127	2,847	55.53%
20.16	4,122	2,314	56.14%	5,384	3,297	61.24%
20.17	4,014	507	12.63%	5,842	1,231	21.07%
20.18	3,155	570	18.07%	4,551	1,464	32.17%
20.19	-	-	-	3,589	784	21.84%
20.20	-	-	-	4,333	1,755	40.50%
20.21	703	116	16.50%	4,125	2,036	49.36%
20.22			-	4,307	2,105	48.87%
20.23			-	2,808	1,072	38.18%

20.24			-	5,848	1,773	30.32%
20.25			-	5,938	3,686	62.07%
20.26			-	5,813	4,906	84.40%
20.27			-	7,260	4,518	62.23%
20.28			-	5,840	3,219	55.12%
21				1,192	268	22.48%
22			-	1,946	895	45.99%
23			-	1,331	1,204	90.46%
9801			-	3	3	100.00%
109.01				14	11	78.57%
Census Tract Totals						

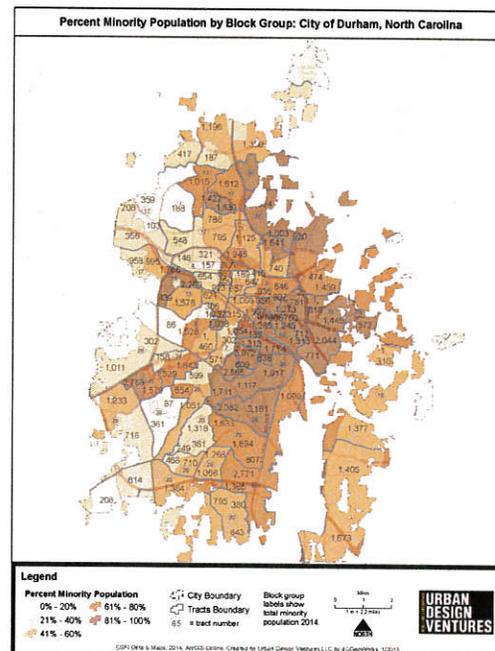
Source: 2000 U.S. Census and 2010 ACS 5 Year Estimates

Most Census Tracts that showed an increase in the percentage of minority population between 2000 and 2010. The City of Durham saw the percentage of minority population increase from 53% in 2000 to 58% in 2010. The maps below illustrate the percentages of White and Minority Populations by Block Group in The City of Durham.

White Population in The City of Durham



Minority Population in The City of Durham



Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the city, county, or state. The dissimilarity index is based on the data from the 2010 U.S. Census and was calculated as part of Brown University's American Communities Project (<http://www.s4.brown.edu/us2010/>). The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the City, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. The chart below highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in The City of Durham.

The Black/African American population is the largest minority group in the City, making up approximately 41.6% of the population and with a dissimilarity index of 47.9. The Asian population has a dissimilarity index of 29.7 and the Hispanic Population has a dissimilarity index of 49.4. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City, MSA, or State.

The dissimilarity numbers are lower across the board from the 2000 Census, and are indicative of a City that is more integrated. Exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolis might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

The isolation index is the percentage of same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely

to rise over time if the group becomes larger. The isolation index of White to White in The City of Durham is 52.8, Black to Black is 54.3, Hispanic to Hispanic is 21.1, and Asian to Asian is 10.7

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Durham is 28.6, and for White to Black, 26. The index for Hispanic to White is 29.4, and Asian to White is 47.

Table II-3 – Dissimilarity and Exposure Indices – City of Durham

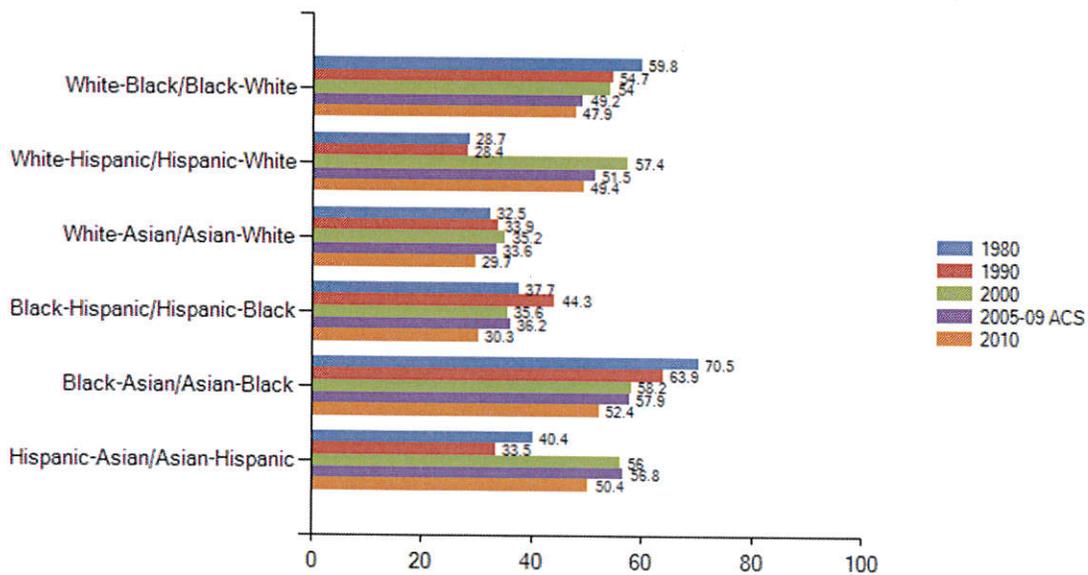
	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	52.8	26**
Black	47.9	54.3	28.6
Asian	29.7	10.7	47
Hispanic	49.4	21.1	29.4

Source: American Communities Project, 2010 Census

* Exposure of minorities to Whites

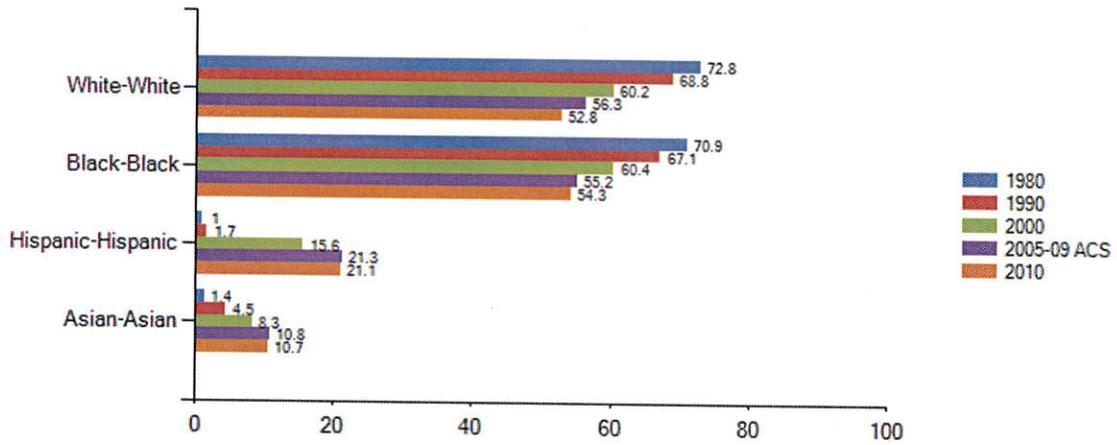
**Exposure of Whites to Blacks

Chart II-1 – Dissimilarity Index in The City of Durham



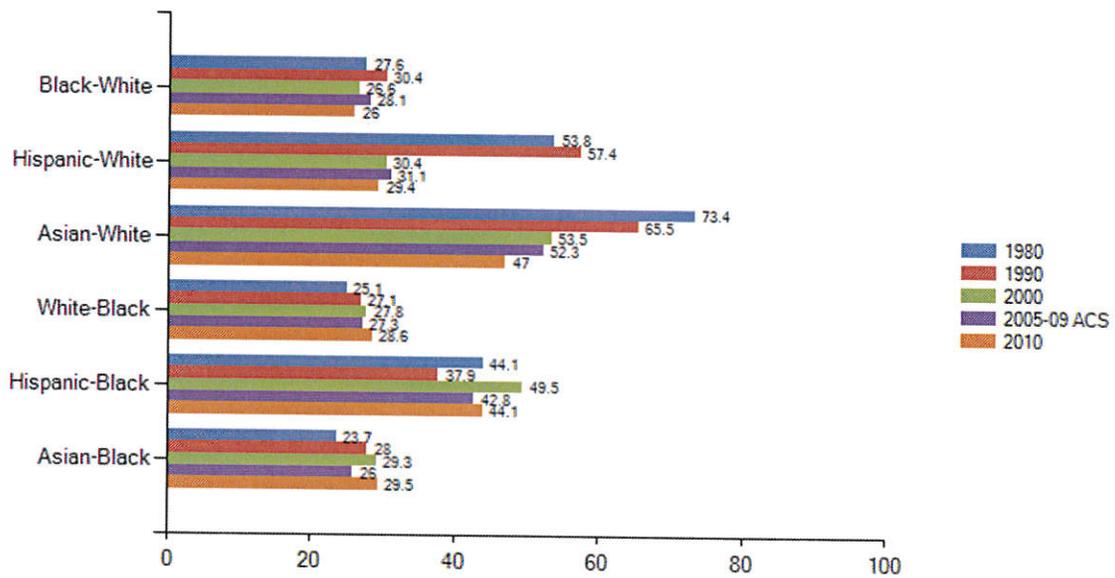
Source: American Communities Project, U.S. Census

Chart II-2 – Isolation Index in The City of Durham



Source: American Communities Project, U.S. Census

Chart II-3 – Exposure Index in The City of Durham



Source: American Communities Project, U.S. Census

Ethnicity -

Table II-3 highlights the ethnicities of Durham's residents at the time of the 2000 U.S. Census and more recent reports.

Table II-3 – Population by Ethnicity in the City of Durham, NC

ANCESTRY	2000 U.S. Census		2007-2011 American Community Survey	
	#	%	#	%
Total population	187,183	-	224,930	-
American	9,266	5.0%	8,607	3.8%
Acadian/Cajun	35	0.0%	-	-
Afghan	32	0.0%	0	0.0%
Albanian	13	0.0%	24	0.0%
Arab	728	0.4%	669	0.3%
Armenian	57	0.0%	142	0.1%
Australian	79	0.0%	107	0.0%
Austrian	184	0.1%	127	0.1%
Belgian	47	0.0%	22	0.0%
Brazilian	86	0.0%	66	0.0%
British	1,095	0.6%	1,318	0.6%
Bulgarian	45	0.0%	35	0.0%
Canadian	516	0.3%	559	0.2%
Celtic	64	0.0%	58	0.0%
Croatian	32	0.0%	100	0.0%
Czech	148	0.1%	281	0.1%
Czechoslovakian	85	0.0%	0	0.0%
Danish	190	0.1%	255	0.1%
Dutch	717	0.4%	968	0.4%
Eastern European	325	0.2%	324	0.2%
English	11,233	6.0%	12,614	6.0%
Estonian	7	0.0%	17	0.0%
European	2,097	1.1%	2,366	1.1%
Finnish	98	0.0%	120	0.0%
French (except Basque)	1,311	0.7%	2,174	1.0%
French Canadian	567	0.3%	430	0.2%
German	8,524	4.6%	10,622	4.7%
German Russian	0	0.0%	21	0.0%
Greek	340	0.2%	337	0.1%
Guyanese	75	0.0%	30	0.0%
Hungarian	282	0.1%	396	0.1%
Icelander	47	0.0%	0	0.0%
Iranian	132	0.0%	152	0.0%
Irish	6,972	3.7%	8,633	3.8%
Israeli	77	0.0%	148	0.1%
Italian	3,071	1.6%	4,765	2.1%
Latvian	42	0.0%	12	0.0%

Lithuanian	129	0.0%	166	0.0%
Macedonian	0	0.0%	10	0.0%
New Zealander	24	0.0%	0	0.0%
Northern European	190	0.1%	228	0.1%
Norwegian	766	0.4%	901	0.4%
Pennsylvania German	21	0.0%	59	0.0%
Polish	1,657	0.8%	2,532	1.1%
Portuguese	111	0.0%	160	0.0%
Romanian	128	0.0%	182	0.0%
Russian	925	0.5%	1,173	0.5%
Scandinavian	101	0.0%	121	0.0%
Scotch-Irish	2,952	1.6%	4,453	2.0%
Scottish	2,275	1.2%	3,138	1.4%
Serbian	28	0.0%	87	0.0%
Slavic	18	0.0%	34	0.0%
Slovak	110	0.1%	235	0.1%
Slovene	35	0.0%	61	0.0%
Soviet Union	7	0.0%	0	0.0%
Sub-Saharan African	3,631	1.9%	4,574	2.0%
Swedish	789	0.4%	677	0.3%
Swiss	206	0.1%	176	0.1%
Turkish	56	0.0%	402	0.2%
Ukrainian	213	0.1%	329	0.1%
Welsh	559	0.2%	674	0.3%
West Indian	532	0.2%	1,613	0.7%
Yugoslavian	53	0.0%	16	0.0%
Other groups	92,893	50.0%	127,672	55.9%

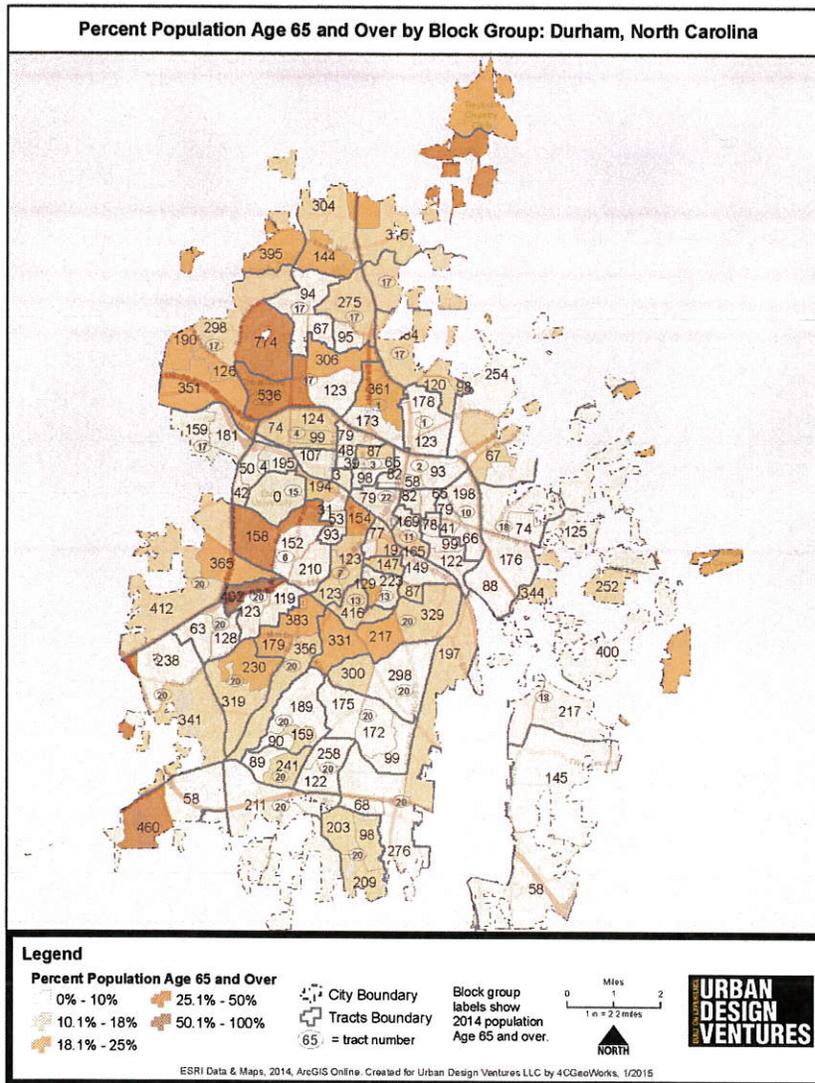
Source: 2000 U.S. Census and 2007-2011 American Community Survey

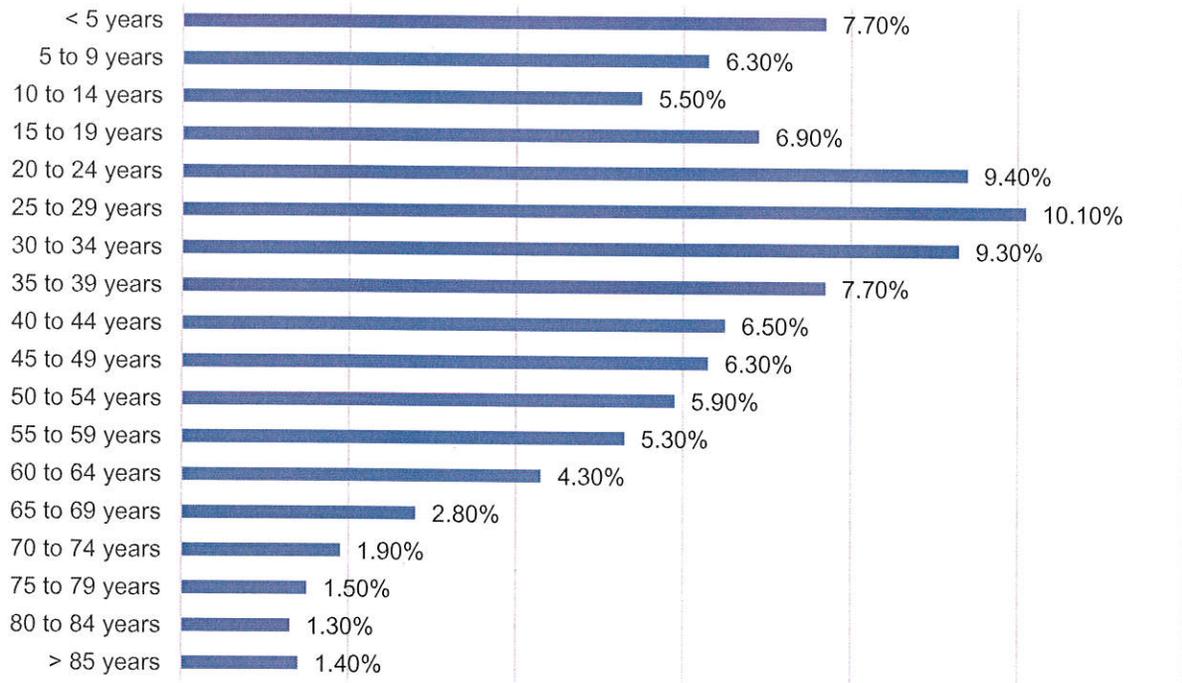
The largest ethnicities in Durham include English, German, and Irish. Between 2000 and 2011, Durham experienced a very slight increase in the percentage of residents identifying themselves as German, Italian, Irish, Polish, Scotch-Irish, Scottish, and Sub-Saharan African. Many of the other ethnicities experienced slight fluctuations between 2000 and 2011.

Age -

Chart II-1 below illustrates age distribution within The City of Durham for 2010. Children under five years of age represent 7.7% of the population; 26.4% of the City's population was under 20 years of age; and 8.9% were 65 years of age or older.

Chart II-1 – Age of Population in the City of Durham, NC



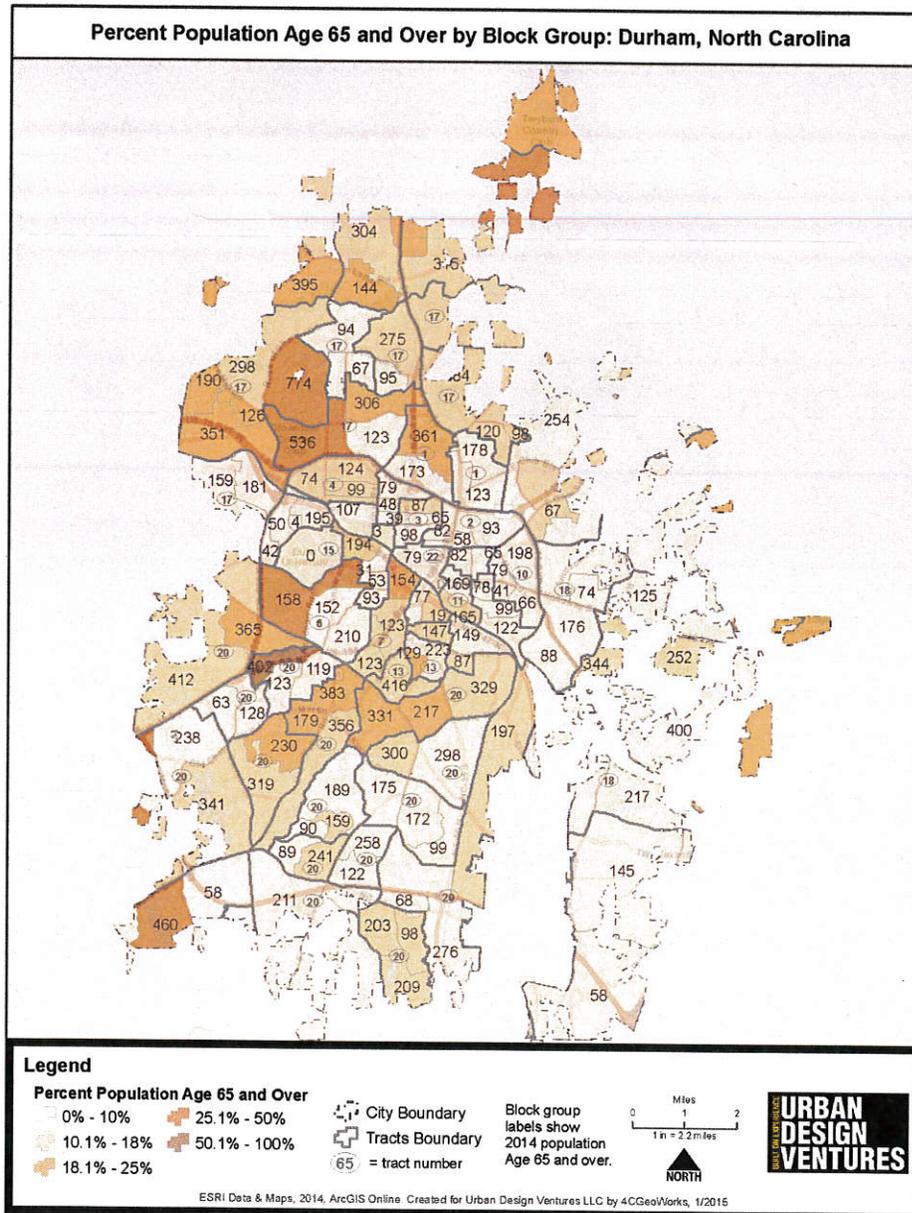


Source: 2010 U.S. Census Data

The median age in The City of Durham at the time of the 2010 U.S. Census was 32.1 years. The median age in Durham County is slightly higher at 33.2 years, and the median age in the State of North Carolina is similar at 37.4 years.

The map below illustrates the percentage of the Population Age 65 and Over by Block Group in The City of Durham.

Population Age 65 and Over



Religion -

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Durham, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010, (the most recent year for which data is available), to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups. The table below shows the distribution of residents of Durham County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Religious Affiliation in Durham County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	33,270	21.8%	55,877	30.7%	39,314	17.6%	57,203	21.4%
Black Protestant	8,609	5.6%	6,535	3.6%	-	-	6,745	2.5%
Mainline Protestant	24,939	16.3%	27,184	14.9%	29,638	13.3%	29,045	10.9%
Catholic	2,994	2.0%	5,313	2.9%	9,818	4.4%	10,471	3.9%
Orthodox	-	-	-	-	291	0.1%	375	0.1%
Other	1,228	0.8%	2,834	1.6%	8,754	3.9%	8,254	3.1%
Total Adherents:	71,040	46.5%	97,743	53.8%	87,815	39.3%	112,093	41.9%

Unclaimed (% of total population)	81,745	53.5%	84,092	46.2%	135,499	60.7%	155,494	58.1%
Total Population:	152,785	-	181,835	-	223,314	-	267,587	-

Source: The Association of Religious Data Archives; <http://www.thearda.com/>

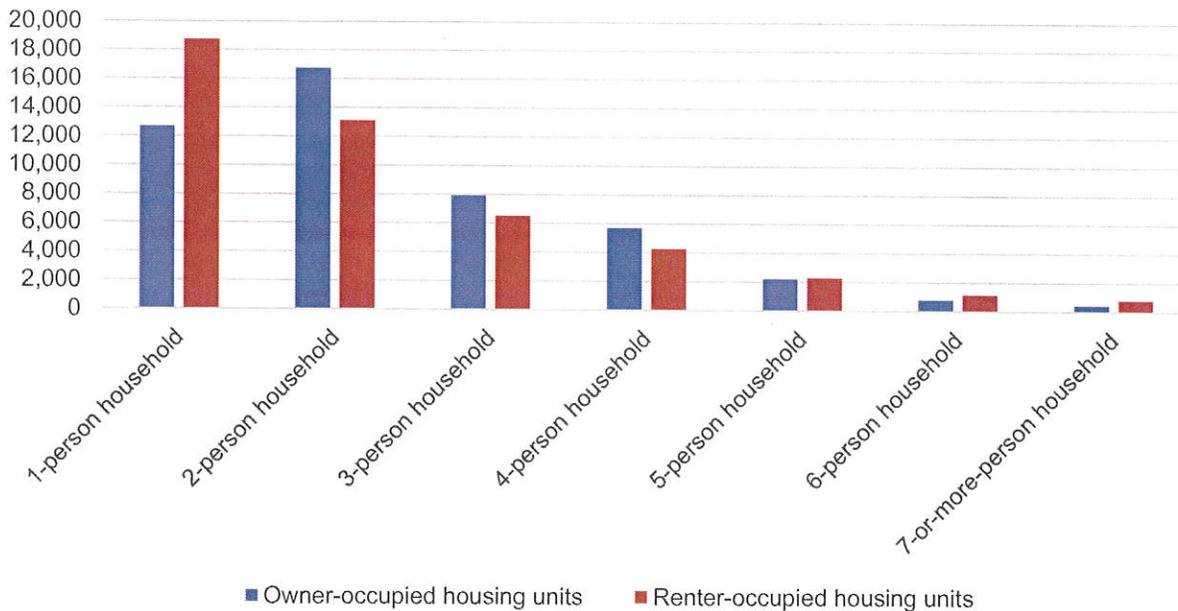
Between 1980 and 2010, Durham County experienced a decrease in people identifying themselves as Mainline Protestants', while there was an overall increase in the portion of the religious population identifying itself as 'Evangelical Protestants', with the number identifying as Catholic relatively stable. Between 1980 and 2010, Durham County saw an overall decrease in the number of people identifying with religious traditions. The percentage of total adherents declined since 1990, while the percentage of the population unclaimed to any religion increased substantially.

B. Households:

According to the U.S. Census for 2010, there were 103,221 housing units in The City of Durham. This is an increase of 27.75% compared to the 2000 Census, when there were 80,797 households in The City of Durham. Of the households in 2010, 49.8% were owners and 50.2% were renters. The 2000 Census data is similar, with 48.9% owner-occupied units and 51.1% were renter-occupied. This shows that there was a slight increase in homeownership in the past decade. However, the 2007-2011 American Community Survey shows an increase in homeownership to 50.9%.

The 2007-2011 ACS data shows that the average size of the owner-occupied households was 2.39 persons and the average renter household was 2.25 persons. **Chart II-2** illustrates household size breakdown for owner and renter households.

Chart II-2 – Occupancy by Tenure in The City of Durham, NC



Source: 2010 U.S. Census

The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in The City of Durham.

Owner-Occupied Housing Units in The City of Durham

Renter-Occupied Housing Units in The City of Durham

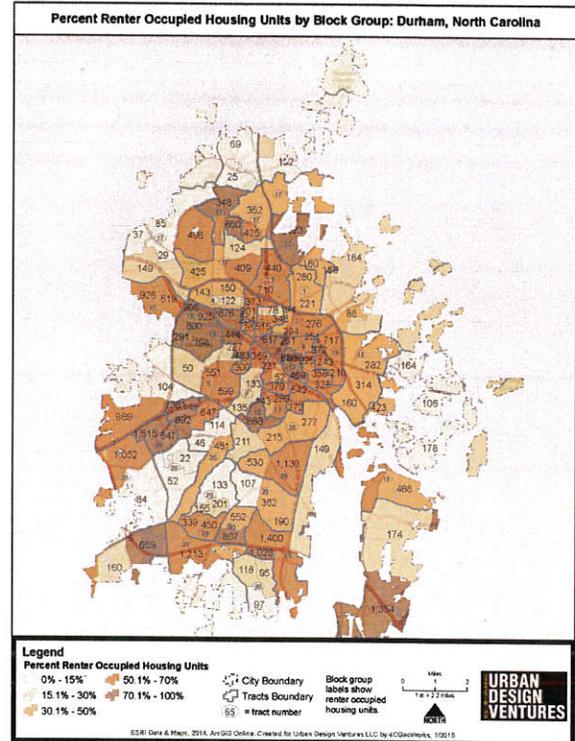
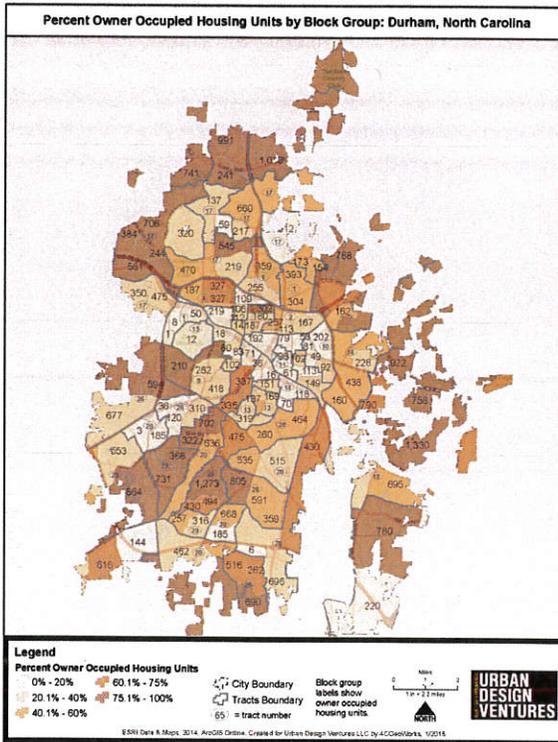


Table II-3 compares homeowners and renters by race, according to the 2007-2011 American Community Survey. This table shows that 'White' households represent the largest percentage of homeownership (30.3%) with 'Black or African American' households comprising (16.8%) of total homeowners.

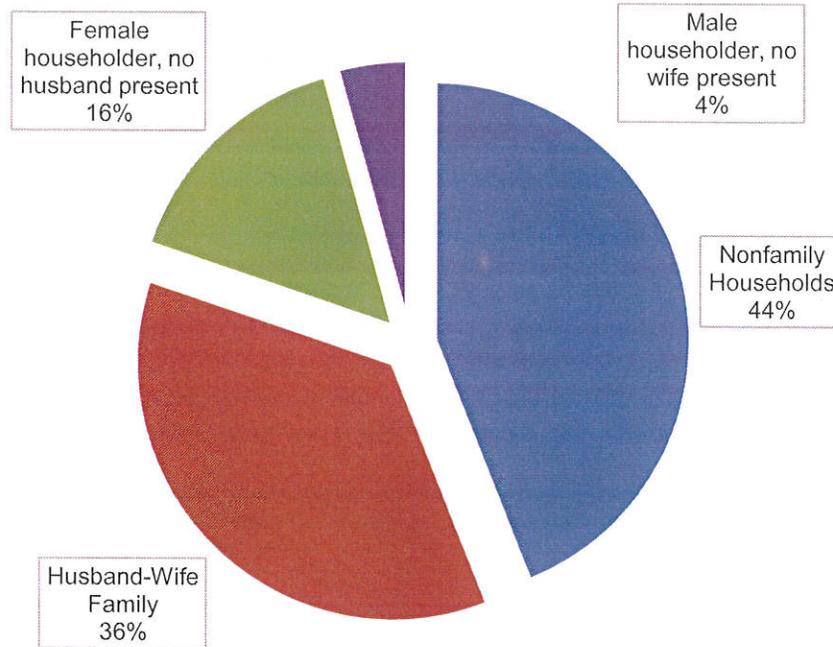
Table II-3 – Household Tenure by Race in Durham

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (48.9%)	Renter (51.1%)	Owner (49.8%)	Renter (50.2%)
Householder who is White alone	30.3%	20.3%	29.3%	18.4%
Householder who is Black or African American alone	16.8%	24.7%	16.8%	23.5%
Householder who is American Indian and Alaska Native alone	0.0%	0.2%	0.1%	0.3%
Householder who is Asian alone	1.0%	2.4%	1.9%	2.7%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.0%
Householder who is some other race alone	0.2%	2.5%	1.0%	4.0%
Householder who is two or more races	0.4%	1.0%	0.7%	1.3%
Householder who is Hispanic or Latino	-	-	2.2%	6.9%

Source: 2000 & 2010 U.S. Census

Families comprised 56.1% of households in the City; 27.5% of households included families with children less than 18 years of age. More than fifteen percent (15.5%) of families were female-headed households, with no husband present. **Chart II-3** illustrates households by type in Durham.

Chart II-3 – Households by Type in The City of Durham, NC



Source: 2010 U.S. Census Data

C. Income and Poverty:

The 2000 Census reported that the per capita income for The City of Durham was \$22,526. The median household income in 2000 for the City was \$41,160, compared to \$43,337 for Durham County and \$39,184 for the State of North Carolina. The 2007-2011 American Community Survey reported that the per capita income for the City in 2011 was \$27,156. The median household income for Durham was \$47,394, compared to \$50,078 for Durham County, and \$46,291 for the State of North Carolina. **Table II-4** illustrates household income trends.

Table II-4 – Household Income in The City of Durham, NC

Items	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	74,981	100.0%	92,455	100.0%
Less than \$10,000	8,489	11.3%	8,184	8.9%
\$10,000 to \$14,999	4,133	5.5%	5,415	5.9%
\$15,000 to \$24,999	9,602	12.8%	10,301	11.1%

\$25,000 to \$34,999	9,787	13.1%	10,805	11.7%
\$35,000 to \$49,999	12,045	16.1%	13,721	14.8%
\$50,000 to \$74,999	14,722	19.6%	16,244	17.6%
\$75,000 to \$99,999	7,494	10.0%	9,871	10.7%
\$100,000 to \$149,999	5,727	7.6%	10,942	11.8%
\$150,000 to \$199,999	1,468	2.0%	3,713	4.0%
\$200,000 or more	1,546	2.1%	3,259	3.5%
Median Household Income (\$)	41,160	(X)	47,394	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

Table II-5 below identifies the Section 8 Income Limits in The City of Durham based on household size for FY 2014. The Median Family Household Income for a family of 4 living in Durham, NC was \$65,700 in 2014.

Table II-5 – Section 8 Income Limits for 2014

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	13,800	15,800	19,790	23,850	27,910	31,970	36,030	40,090
Very Low (50%) Income Limits	23,000	26,300	29,600	32,850	35,500	38,150	40,750	43,400
Low (80%) Income Limits	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400

Data obtained from hud.gov

Table II-6 below highlights the low- and moderate-income population in The City of Durham.

Table II-6 – Low- and Moderate-Income in The City of Durham, NC

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
000101	1	435	1,120	38.84%
000101	2	1,025	1,870	54.81%
000102	1	1,370	1,885	72.68%
000102	2	900	1,615	55.73%
000200	1	650	910	71.43%
000200	2	575	865	66.47%
000200	3	390	1,060	36.79%

000301	1	820	975	84.10%
000301	2	240	635	37.80%
000301	3	150	510	29.41%
000302	1	210	850	24.71%
000302	2	665	1,155	57.58%
000302	3	990	1,635	60.55%
000401	1	95	625	15.20%
000401	2	235	760	30.92%
000401	3	355	1,080	32.87%
000402	1	880	1,755	50.14%
000500	1	600	610	98.36%
000500	2	260	595	43.70%
000500	3	615	730	84.25%
000500	4	720	820	87.80%
000600	1	1,420	2,400	59.17%
000600	2	950	1,810	52.49%
000600	3	-	430	0.00%
000700	1	450	735	61.22%
000700	2	125	780	16.03%
000700	3	220	1,180	18.64%
000900	1	410	650	63.08%
000900	2	735	810	90.74%
001001	1	785	995	78.89%
001001	2	685	975	70.26%
001001	3	1,015	1,230	82.52%
001002	1	1,875	2,935	63.88%
001002	2	190	345	55.07%
001002	3	395	500	79.00%
001002	4	1,325	1,420	93.31%
001100	1	790	935	84.49%
001100	2	1,065	1,180	90.25%
001301	1	1,000	1,045	95.69%
001303	1	770	960	80.21%
001303	2	160	315	50.79%
001304	1	1,780	2,550	69.80%
001400	1	1,030	1,155	89.18%
001400	2	1,900	2,125	89.41%
001501	1	110	110	100.00%
001502	1	1,800	2,135	84.31%
001502	2	370	435	85.06%
001502	3	1,870	2,125	88.00%

001502	4	370	375	98.67%
001503	1	-	75	0.00%
001601	1	330	1,095	30.14%
001601	2	615	2,890	21.28%
001601	3	690	1,590	43.40%
001603	1	140	435	32.18%
001603	2	370	2,415	15.32%
001603	3	190	975	19.49%
001604	1	195	1,790	10.89%
001604	2	770	3,335	23.09%
001604	3	335	1,400	23.93%
001705	1	735	1,560	47.12%
001705	2	765	1,505	50.83%
001705	3	930	1,345	69.14%
001706	1	850	1,715	49.56%
001706	2	1,435	2,605	55.09%
001707	1	500	1,395	35.84%
001707	2	400	1,730	23.12%
001707	3	155	725	21.38%
001707	4	280	1,570	17.83%
001707	5	245	1,290	18.99%
001708	1	2,390	3,765	63.48%
001709	1	605	750	80.67%
001709	2	1,020	1,125	90.67%
001709	3	2,755	3,610	76.32%
001710	1	1,105	2,425	45.57%
001710	2	1,505	1,850	81.35%
001711	1	865	1,040	83.17%
001711	2	1,285	1,810	70.99%
001711	3	1,150	1,660	69.28%
001801	1	395	1,575	25.08%
001801	2	265	375	70.67%
001801	3	1,225	2,875	42.61%
001801	4	340	655	51.91%
001801	5	305	580	52.59%
001802	1	1,255	2,015	62.28%
001802	2	1,050	1,720	61.05%
001802	3	1,400	2,180	64.22%
001802	4	645	930	69.35%
001806	1	505	1,435	35.19%
001806	2	1,040	3,950	26.33%

001807	1	1,565	2,805	55.79%
001807	2	560	3,250	17.23%
001807	3	785	2,650	29.62%
001808	1	145	1,835	7.90%
001808	2	425	2,140	19.86%
001809	1	1,775	3,105	57.17%
001809	2	1,165	2,975	39.16%
001900	1	170	420	40.48%
002007	1	175	1,910	9.16%
002007	2	480	2,165	22.17%
002007	3	215	815	26.38%
002008	1	230	1,025	22.44%
002008	2	185	1,900	9.74%
002009	1	1,290	2,505	51.50%
002009	2	690	1,125	61.33%
002009	3	735	1,545	47.57%
002013	1	295	1,510	19.54%
002013	2	385	1,000	38.50%
002013	3	515	2,045	25.18%
002015	1	760	1,825	41.64%
002015	2	1,520	2,385	63.73%
002015	3	195	640	30.47%
002016	1	2,670	3,330	80.18%
002016	2	1,265	2,030	62.32%
002017	1	115	2,050	5.61%
002017	2	305	1,555	19.61%
002017	3	780	2,715	28.73%
002018	1	585	2,635	22.20%
002018	2	1,430	2,960	48.31%
002018	3	355	2,385	14.88%
002019	1	785	1,375	57.09%
002019	2	880	1,540	57.14%
002019	3	120	1,555	7.72%
002020	1	65	1,625	4.00%
002020	2	240	3,400	7.06%
002021	1	1,285	2,815	45.65%
002021	2	475	1,340	35.45%
002022	1	1,165	2,225	52.36%
002022	2	845	1,890	44.71%
002023	1	310	1,190	26.05%
002023	2	520	1,560	33.33%

002024	1	325	3,730	8.71%
002024	2	330	760	43.42%
002024	3	155	1,135	13.66%
002025	1	540	1,870	28.88%
002025	2	680	2,400	28.33%
002025	3	440	1,195	36.82%
002026	1	1,310	1,905	68.77%
002026	2	2,040	3,250	62.77%
002027	1	775	1,255	61.75%
002027	2	1,675	4,380	38.24%
002027	3	825	1,405	58.72%
002028	1	230	1,675	13.73%
002028	2	440	1,005	43.78%
002028	3	710	1,980	35.86%
002100	1	225	1,880	11.97%
002200	1	1,205	1,610	74.84%
002300	1	585	745	78.52%
002300	2	175	175	100.00%
980100	1	-	105	0.00%
010901	3	530	1,645	32.22%
010902	1	640	1,335	47.94%
011204	1	905	1,935	46.77%
053608	1	430	2,035	21.13%
City of Durham Total:		110,435	243,625	45.3%

Data obtained from hud.gov

Forty five percent (45.3%) of all residents in The City of Durham were considered low- to moderate-income according to HUD's Low- and Moderate-Income Summary Data from the 2006-2010 ACS. Almost one-fifth (18.6%) of the population in The City of Durham was living below the poverty level in 2011, according to the 2007-2011 American Community Survey. In comparison, 17.1% of the population in Durham County, and 16.1% of the population in North Carolina were living below the poverty level. Additionally, 13.1% of all families in The City of Durham were living under the poverty level, while just 11.7% of families were living in such conditions in Durham County and 11.8% in the State of North Carolina.

The maps below illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in The City of Durham.

**Low-Income Population
in The City of Durham**

**Low-Income and Minority Populations
in The City of Durham**

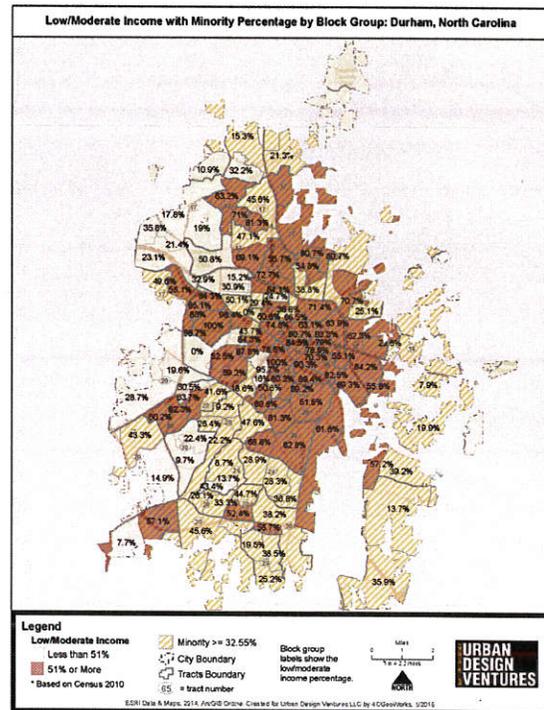
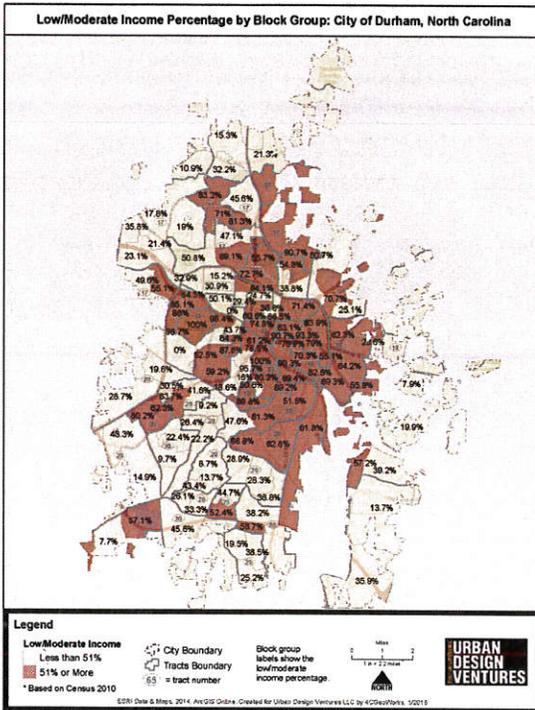
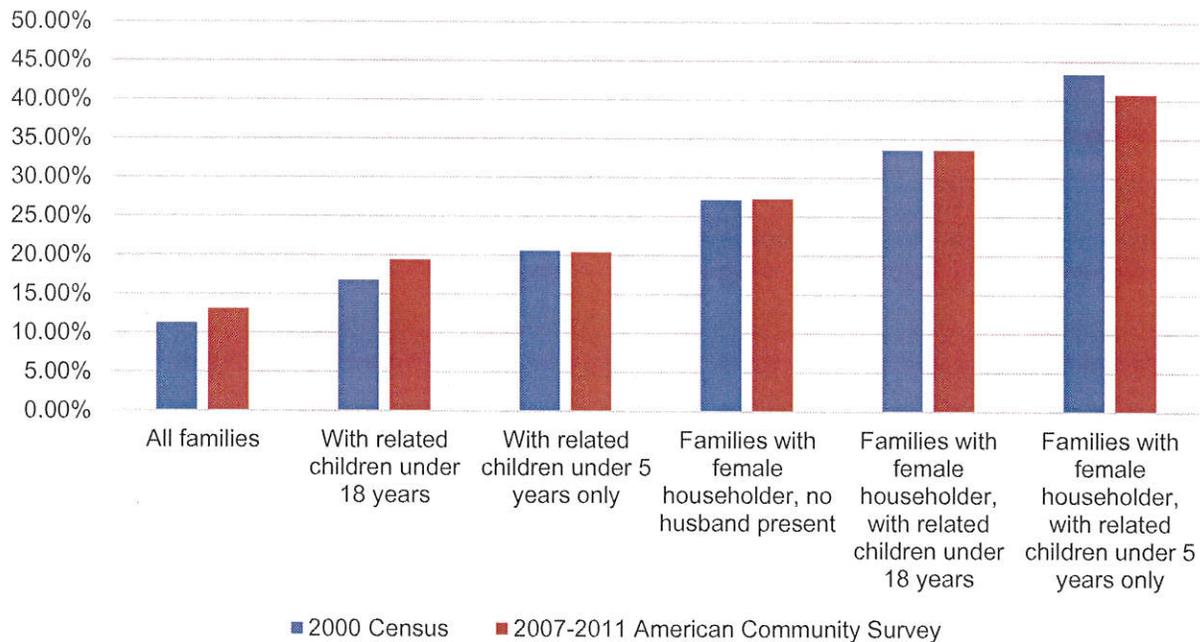


Chart II-4 illustrates the poverty statistics for families living in The City of Durham. At the time of the 2007-2011 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

- Families with related children under the age of 18 was 24.9%.
- Families with related children under the age of 5 was 22.7%.
- Female-headed families with related children under the age of 18 was 36.4%
- Female-headed families with related children under the age of 5 was 35.1%

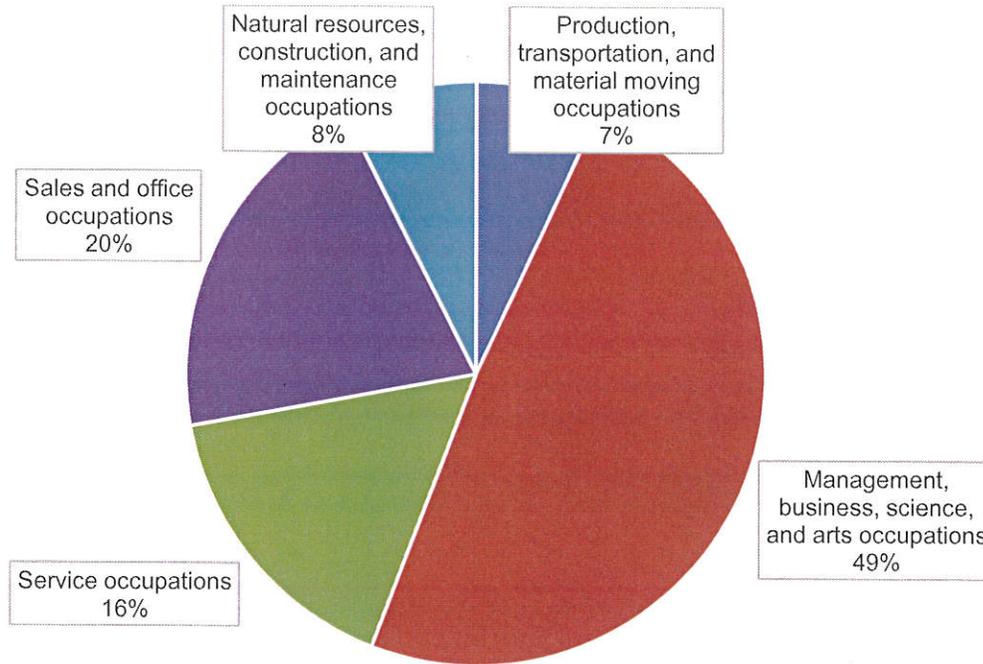
Chart II-4 – Families in Poverty in The City of Durham, NC



D. Employment:

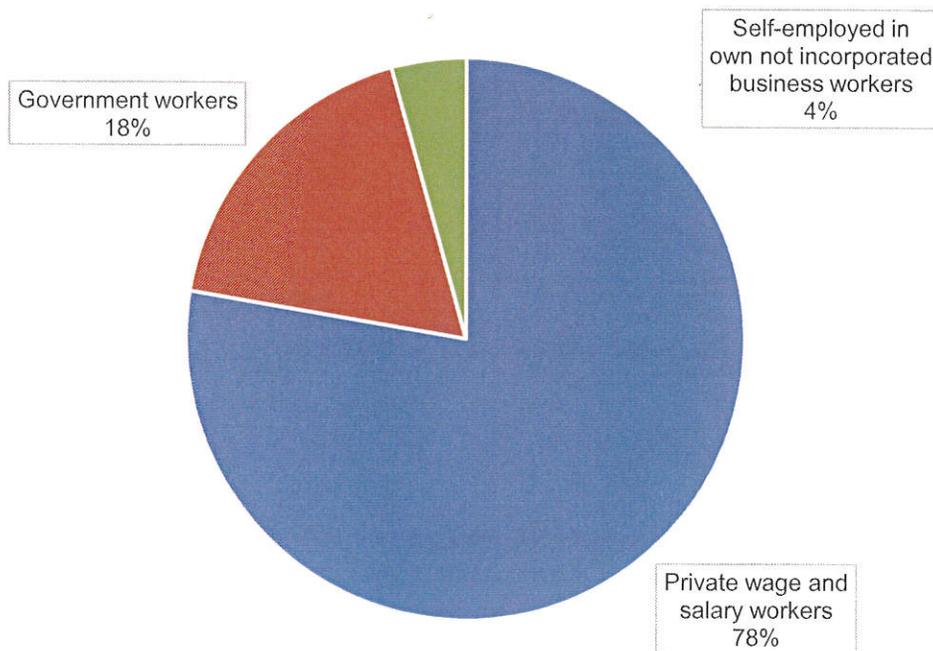
According to the 2007-2011 ACS, 69.3% of the City's residents 16 years of age and over were considered a part of the labor force in 2011. **Chart II-5** and **Chart II-6** below illustrate the classes of workers and the occupations. Most workers were employed in four occupations: management, business, science, and arts (49%), sales and office (20%), service (16%), natural resources, construction, and maintenance (8%), and production, transportation, and material moving occupations (7%). The class of worker consisted primarily of private wage and salary workers (78%), to go along with government (18%) and self-employed workers (4%).

Chart II-5 – Durham Occupations



Source: 2007-2011 American Community Survey

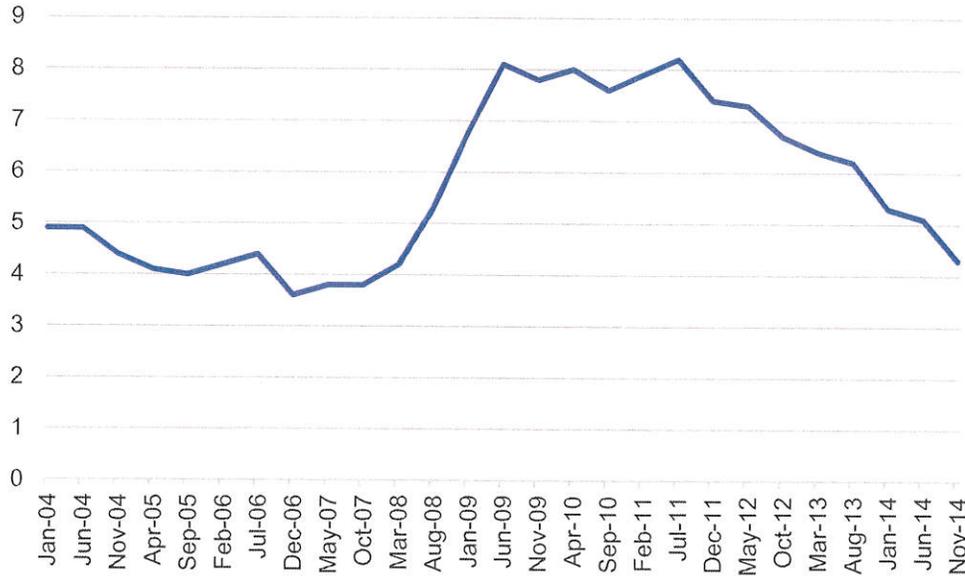
Chart II-6 – Durham Class of Worker



Source: 2007-2011 American Community Survey

Chart II-7 illustrates the unemployment rate trends for The City of Durham, NC from January 2004 through November 2014 from the Bureau of Labor (www.bls.gov).

Chart II-7 – Durham Area Unemployment Rate



Source: <http://data.bls.gov>

Durham experienced a steep rise in unemployment between March 2008 and June 2009, but the overall unemployment rate has recently decreased from a high of 8.2% in late 2011 to the preliminary unemployment rate in November 2014 of 4.3%. The seasonally adjusted, preliminary unemployment rate in the state of North Carolina at this same time was 5.9%.

E. Housing Profile:

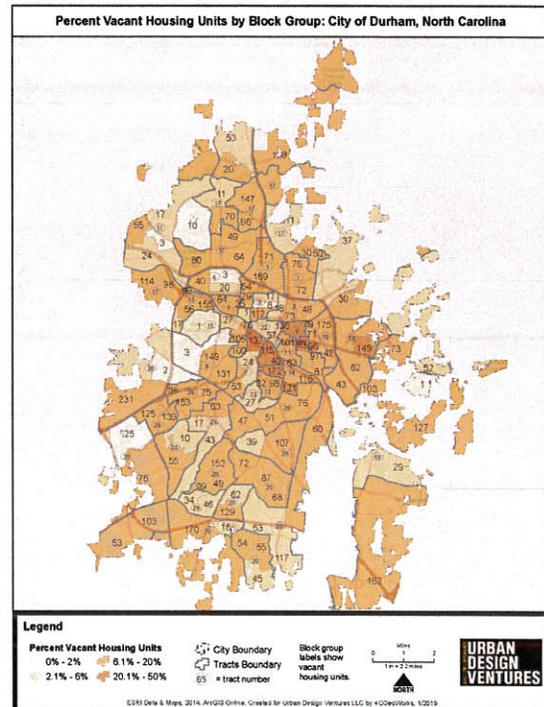
According to the 2010 U.S. Census, there were 104,019 housing units in The City of Durham, of which 92,419 (88.8%) were occupied. This leaves a vacancy rate of 11.2% in Durham. The vacancy rate includes: For rent 45%; Rented, not occupied 8%; For sale only 15%; Sold, not occupied 3%; For seasonal, recreational, or occasional use 4%; For migrant workers 0%; Other vacant 25%. Most of the vacant units were located in the center of the City.

The maps below illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in The City of Durham.

Total Housing Units in The City of Durham



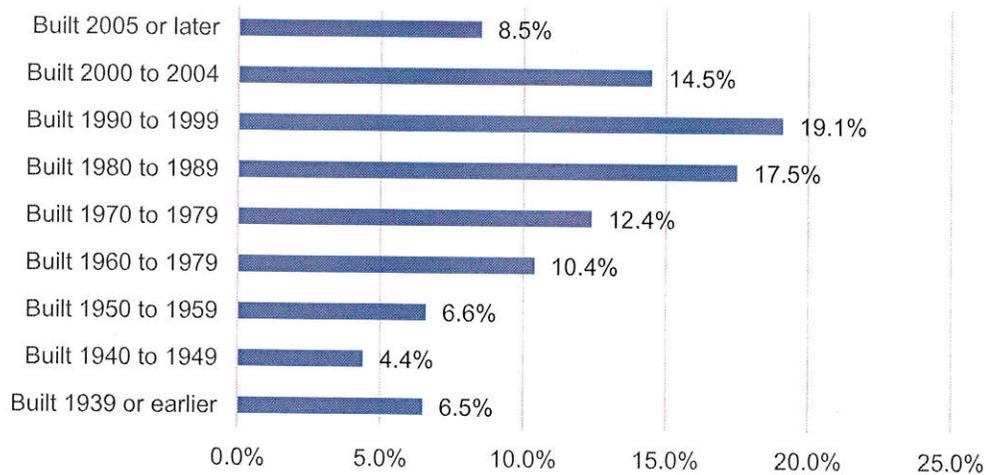
Vacant Housing Units in The City of Durham



Based on the 2007-2011 American Community Survey Data, the City of Durham's housing stock is considered newer, because over half of the housing stock (60%) was constructed after 1979 and another 23.0% was constructed between 1960 and 1979. Therefore, over four-fifths of the City's housing stock (83.0%) was built after 1959. It is estimated that the City of Durham has seen a boom in new construction of housing in recent years, as since the year 2000, the City has seen 23% of their housing stock built.

Chart II-8 illustrates the year that housing structures were built in The City of Durham based on the 2007-2011 ACS.

Chart II-8 – Year Structure Built in the City of Durham, NC



Source: 2007-2011 American Community Survey

Table II-9 outlines the number of new units for which building permits were filed annually in The City of Durham. Overall, most new construction has been for single family units. While the City experienced a slight decrease in the total number of new units between 2003 and 2008, there was a large increase in overall construction (57.0%) between 2009 and 2013.

**Table II-9 – Units Authorized by Building Permits
Durham, NC**

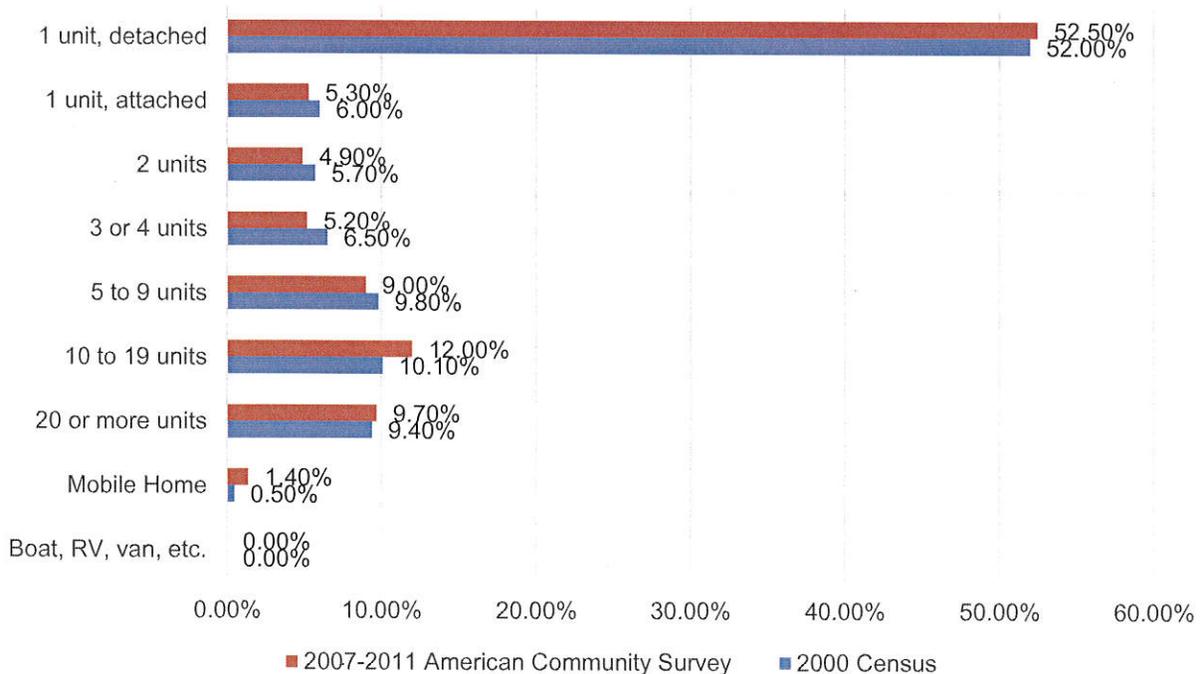
Year	Single Family	Multi Family	5+ Units	Total
2003	1,969	2,725	2,699	4,694
2004	1,595	1,719	1,701	3,314
2005	1,526	398	354	1,924
2006	1,530	383	371	1,913
2007	1,324	1,333	1,285	2,657
2008	2,111	387	325	2,498
2009	2,845	409	248	3,254
2010	3,460	913	887	4,373
2011	4,177	216	154	4,393
2011	4,075	902	832	4,977
2013	3,961	1,142	1,056	5,103

Source: <http://socds.huduser.org/permits/summary.odb>

In 2000, the City's housing stock primarily consisted of single-family detached (52%) and single-family attached (6%). In 2000, multi-family units in The City of Durham consisted of two units (5.7%), three to four units (6.5%), five to nine units (9.8%), ten to nineteen units (10.1%) and twenty units or more (9.4%). Mobile homes made up 0.5% of the housing stock. The median value of owner-occupied homes in the City of Durham in 2000 was \$126,100 compared to \$129,000 for Durham County and \$108,300 for the State of North Carolina.

In 2011, the City's housing stock consisted primarily of single-family detached (52.6%) and single-family attached (7%). In 2011, multi-family units in the City of Durham consisted of two units (4.5%), three to four units 4.6%), five to nine units (8.5%), ten to nineteen units (12.0%) and twenty units or more (10.1%). Mobile homes made up 0.8% of the housing stock. The median value of owner-occupied homes in The City of Durham in 2011 was \$178,700, compared to \$178,400 for Durham County and \$152,700 for the State of North Carolina. **Chart II-9** shows the trends in these housing statistics over the last decade.

Chart II-9 – Housing Stock in The City of Durham, NC



Source: 2000 U.S. Census & 2007-2011 American Community Survey

F. Financing:

Owner Costs -

The median mortgage expense in The City of Durham for 2000 was \$692, compared to \$975 in 2011. **Table II-10** illustrates mortgage status and selected monthly owner costs. Monthly owner costs increased by 29.5%, while median income during the same time period increased only 22.3%. Just over half (52.0%) of all houses in Durham had mortgages in 2000, compared to 61.1% in 2011.

Table II-10 – Mortgage Status and Selected Monthly Owner Costs

Monthly Owner Cost	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	27,200	79.5%	37,498	80.9%
Less than \$300	76	0.2%	0	0
\$300 to \$499	747	2.2%	401	1.1
\$500 to \$699	2,356	6.9%	1,298	3.5
\$700 to \$999	7,418	21.7%	5,836	15.6
\$1,000 to \$1,499	10,770	31.5%	14,088	37.6
\$1,500 to \$1,999	3,633	10.6%	9,293	24.8
\$2,000 or more	2,200	6.4%	6,582	17.6
Median (dollars)	\$1,116	(X)	\$1,398	(X)
Houses without a mortgage	7,004	20.5%	8,862	19.1%
Median	\$323	(X)	\$478	(X)

Source: 2000 U.S. Census and 2007-2011 American Community Survey

Over thirty percent (32.1%) of owner-occupied households with a mortgage had monthly housing costs that exceeded 30% of their monthly income in 2011, indicating a relatively high percentage of owners whose housing is not considered affordable. This is illustrated in **Table II-11**, which shows housing costs for owner-households. Between the 2000 census count and the 2007-2011 ACS, there was a slight trend of increased monthly housing costs.

Table II-11 – Selected Monthly Owner Costs as a Percentage of Household Income

Owner Costs as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	27,200	79.5%	38,000	80.7%
Less than 20 percent	17,205	50.3%	14,457	38.2%
20 to 24.9 percent	5,583	16.3%	6,590	17.4%
25 to 29.9 percent	3,434	10.0%	4,649	12.3%
30 to 34.9 percent	2,087	6.1%	3,177	8.4%
35 percent or more	5,646	16.5%	8,951	23.7%
Not computed	249	.7%	176	0.4%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	7,004	20.5%	9,035	24%
Less than 20 percent	5,415	77.3%	7,598	77%
20 to 24.9 percent	466	6.7%	639	7.1%
25 to 29.9 percent	163	2.3%	470	5.2%
30 to 34.9 percent	207	3.0%	232	2.6%
35 percent or more	603	8.6%	735	8.1%
Not computed	150	2.1%	58	0.2%

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The median value of owner-occupied homes in The City of Durham in 2011 was \$65,800, compared to \$101,200 for Durham County and \$163,200 for the State of North Carolina.

Renter Costs -

The median monthly rent in 2000 was \$657, compared to \$787 in 2011, an increase of 19.8%. **Table II-12** illustrates rental rates within the City at the time of the 2000 U.S. Census and 2007-2011 American Community Survey.

Table II-12 – Gross Monthly Rent

Rental Rates	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	2,063	5.4%	1,262	2.7%
\$200 to \$299	1,078	2.8	977	2.1%
\$300 to \$499	5,917	15.5%	2,812	6.0%
\$500 to \$749	15,256	40.0%	14,917	31.6%
\$750 to \$999	9,519	24.9%	15,095	31.9%
\$1,000 to \$1,499	2,952	7.7%	10,697	22.6%
\$1,500 or more	524	1.4%	1,493	3.2%
No cash rent	873	2.3%	1,817	(X)
Median (dollars)	\$657	(X)	\$787	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

Table II-13 illustrates the housing cost for renter-households. The monthly housing costs for 38.3% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2011, that amount increased to 58.7%.

Table II-13 – Gross Rent as a Percentage of Household Income

Rental Cost as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	6,321	16.6%	3,939	8.5%
15 to 19 percent	5,377	14.1%	5,632	12.2%
20 to 24 percent	5,539	14.5%	4,768	10.3%
25 to 29 percent	3,990	10.4%	5,276	11.4%
30 to 34 percent	2,946	7.7%	4,558	9.9%
35 percent or more	11,670	30.6%	22,095	47.8%
Not computed	2,339	6.1%	2,802	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

Maps to further illustrate the number of housing units and the percentage that are owner and renter occupied in The City of Durham can be found in Section L.

The 2015 Fair Market Rents for The City of Durham, NC MSA are shown in the following **Table II-14**.

Table II-14 – Final FY 2014 FMRs by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2015 FMR	\$597	\$737	\$874	\$1,127	\$1,320

Source: www.hud.gov

G. Household Types:

Based on a comparison between the 2000 and 2011 populations, The City of Durham experienced a 20% increase in population, while the median income of the area increased by 15.0%.

Table II-15 – Changes Between 2000 & 2011

Demographics	2000	2011	% Change
Population	187,035	224,930	20%
Households	74,981	92,455	23%
Median Income	\$41,160.00	\$47,394.00	15%

Data Source: 2000 Census (Base Year), 2007-2011 American Community Survey

Table II-16 – Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	13,420	11,255	16,405	8,835	42,450
Small Family Households *	4,145	3,995	6,280	3,620	22,080
Large Family Households *	810	730	1,580	575	2,285
Household contains at least one person 62-74 years of age	1,375	1,555	1,835	885	6,010
Household contains at least one person age 75 or older	1,195	1,020	1,310	540	2,400
Households with one or more children 6 years old or younger *	2,800	2,240	3,799	1,570	5,990

Data Source: 2007-2011 CHAS

* the highest income category for these family types is >80% HAMFI

Table II-17 – Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	250	80	190	25	730	60	35	90	10	255
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	200	120	150	115	660	-	-	15	-	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	395	630	110	1,535	60	75	185	45	395
Housing cost burden greater than 50% of income (and none of the above problems)	7,175	2,800	255	60	1,530	1,450	1,100	1,080	250	4,175
Housing cost burden greater than 30% of income (and none of the above problems)	855	4,005	3,960	535	9,665	230	695	2,480	1,355	7,555
Zero/negative Income (and none of the above problems)	1,180	-	-	-	1,180	235	-	-	-	235

Data Source: 2007-2011 CHAS

Table II-18 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	7,820	3,395	1,225	300	13,270	1,570	1,215	1,370	300	4,865
Having none of four housing problems	2,195	5,165	8,715	4,645	30,920	420	1,485	5,100	3,585	41,990
Household has negative income, but none of the other housing problems	1,175	-	-	-	1,175	235	-	-	-	235

Data Source: 2007-2011 CHAS

Table II-19 – Cost Overburdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,660	2,650	1,675	7,145	535	635	1,550	4,895
Large Related	620	360	180	1,195	120	160	380	885
Elderly	1,100	755	490	2,680	650	710	595	2,709
Other	4,230	3,330	2,045	10,130	495	375	1,075	3,560
Total need by income	11,195	8,560	9,940	45,360	2,225	2,695	6,470	47,095

Data Source: 2007-2011 CHAS

Table II-20 – Cost Overburdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,255	950	50	3,255	500	325	435	1,465
Large Related	535	140	-	675	110	95	60	310

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	850	400	180	1,560	510	515	225	1,379
Other	3,970	1,400	110	5,495	450	235	400	1,245
Total need by income	11,195	8,560	9,940	45,360	2,225	2,695	6,470	47,095

Data Source: 2007-2011 CHAS

Table II-21 – Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	320	400	680	45	1,665	45	60	120	45	305
Multiple, unrelated family households	20	110	90	4	244	15	15	80	-	130
Other, non-family households	50	4	10	175	278	-	-	-	-	-
Total need by income	11,195	8,560	9,940	4,945	45,360	2,225	2,695	6,470	3,890	47,095

Data Source: 2007-2011 CHAS

According to the 2007-2011 American Community Survey (ACS), there were 92,455 households in 2011 in The City of Durham. Based on this number of households, that means 30,372 (32.9%) of all households were single-person households living alone. Single person households aged 65 and over comprised 6,135 households or (20.2%) of all single person households. Based on the ACS estimates, 6.6% of all households are seniors living alone, and it is presumed that as they age in place, additional accommodations and special needs will be necessary for this portion of the City's population. The City will need to assist in identifying potential funding sources, and working with housing service and elderly support agencies to facilitate programs, activities and accommodations for its elderly population.

The largest housing problem in The City of Durham is housing affordability. According to the 2007-2011 ACS data, 38.1% of all renter households are cost overburdened by 35% or more, and 20.1% of all owner households are cost overburdened by 35% or more. The cost of housing has increased steadily as the cost of materials and labor have

increased, and an increasing population in Durham, particularly of single-person households. There is a strong demand for housing in the Durham area with expanded transportation and development.

The elderly and disabled populations are the most affected by the high cost of housing in the City of Durham. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into below code standards housing.

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

Specific needs of the extremely low-income who are housed, but are at imminent risk of becoming unsheltered or living in shelters are: food, clothing, transportation and job training. The local social service agencies provide food and clothing through food pantries, food kitchens and thrift stores. Transportation and job training are limited and funds are needed to address those needs.

The high cost of decent, safe, and sanitary housing in the City creates instability of housing for the lower income families in the area. Many families are living from paycheck to paycheck and are paying over 35% of their income for housing.

Another housing challenge is the lack of housing supportive services. For example, because of ownership obtained through predatory lending practices, or purchasing a house on a 'land contract', without the basic knowledge and training on how to manage a mortgage and maintain a house.

H. Cost Overburden:

The greatest housing problem facing The City of Durham, NC is the lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on the monthly cost for housing. The following information was noted: 1,110 White households were cost overburdened by 30% to 50%, and 700 White households were cost overburdened by greater than 50%; 95 Black/African American households were cost overburdened by 30% to 50%, and 230 Black/African American households were cost overburdened by greater than 50%.

Table II-22 – Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	56,520	17,100	13,840	1,190
White	30,390	6,675	4,540	365
Black / African American	18,870	8,090	7,295	695
Asian	2,350	335	495	40
American Indian, Alaska Native	50	55	20	0
Pacific Islander	15	15	0	0
Hispanic	4,045	1,595	1,150	80

Data Source: 2007-2011 CHAS

There were 11,215 White households, of which a quarter, (25%), are considered cost overburdened by 30% and greater. Out of 37,061 total Black/African American households in the City, 15,385 households (41.5%) were cost overburdened by 30% and greater.

I. Housing Problems:

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%.

During the planning process for the preparation of The City of Durham's Five Year Consolidated Plan, an evaluation and comparison was made to determine the needs of any racial/ethnic groups in comparison to the overall need in the City. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The following tables illustrate the disproportionate needs in The City of Durham:

Table II-23 – 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,060	1,865	1,165
White	2,765	495	355
Black / African American	5,585	1,235	690
Asian	360	40	40
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	1,045	35	80

Data Source: 2007-2011 CHAS

Table II-24 – 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,400	2,140	0
White	2,325	800	0
Black / African American	4,335	960	0
Asian	240	75	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,265	225	0

Data Source: 2007-2011 CHAS

Table II-25 – 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,285	8,015	0
White	2,920	3,195	0
Black / African American	4,045	3,585	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	145	320	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	1,050	880	0

Data Source: 2007-2011 CHAS

Table II-26 – 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,730	7,180	0
White	1,385	3,095	0
Black / African American	975	3,080	0
Asian	90	185	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	740	0

Data Source: 2007-2011 CHAS

As recently stated, the racial composition of The City of Durham, according to the 2007-2011 ACS, was 43.8% White; 40.1% African American; 13.4% Hispanic; 4.8% Asian; and 8.0% Other races.

J. Disproportionately Greater Need: Severe Housing Problems:

A household is considered having a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and/or cost burdened over 50%.

In order for The City of Durham to determine its goals and strategies, it must determine the extent to which any racial/ethnic group has a greater need in comparison to the City's overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of The City of Durham.

Table II-27 – 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,835	3,090	1,165
White	2,480	780	355
Black / African American	4,855	1,970	690
Asian	360	40	40
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	895	180	80

Data Source: 2007-2011 CHAS

Table II-28 – 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,910	6,635	0
White	1,180	1,940	0
Black / African American	1,790	3,515	0
Asian	170	145	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	690	800	0

Data Source: 2007-2011 CHAS

Table II-29 – 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,310	13,990	0
White	620	5,495	0
Black / African American	1,065	6,570	0
Asian	45	420	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	520	1,405	0

Data Source: 2007-2011 CHAS

Table II-30 – 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	520	9,395	0
White	190	4,290	0
Black / African American	135	3,920	0
Asian	55	225	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	820	0

Data Source: 2007-2011 CHAS

Based on the previous tables, the following disproportionate needs were identified as: 0% - 30% AMI – Black/African Americans, Asians, and American Indians.

K. Disabled Households:

Table II-32 includes the 2009-2013 Census Data that shows the number of disabled individuals in The City of Durham. The total population over the age of 5 is 214,923 and the disabled portion of this population is 24,265, or (11.3%). This is an indicator of the need for housing for the disabled, which are oftentimes low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

Table II-32 – Disability Status for Durham, NC

Disability Status of the Civilian Non-Institutional Population	Total Population Over 5 Years of Age	Population with a Disability	Percent with a Disability
Total civilian non-institutionalized population	214,923	24,265	11.3%
Population under 5 years	17,785	199	1.1%
With a hearing difficulty	(X)	106	0.6%
With a vision difficulty	(X)	93	0.5%
Population 5 to 17 years	35,481	2,018	5.7%
With a hearing difficulty	(X)	252	0.7%
With a vision difficulty	(X)	296	0.8%
With a cognitive difficulty	(X)	1,383	3.9%
With an ambulatory difficulty	(X)	225	0.6%
With a self-care difficulty	(X)	290	0.8%
Population 18 to 64 years	159,146	14,311	9.0%
With a hearing difficulty	(X)	2,321	1.5%
With a vision difficulty	(X)	3,742	2.4%
With a cognitive difficulty	(X)	5,629	3.5%
With an ambulatory difficulty	(X)	7,359	4.6%
With a self-care difficulty	(X)	2,652	1.7%
With an independent living difficulty	(X)	4,876	3.1%
Population 65 years and over	20,296	7,737	38.1%
With a hearing difficulty	(X)	2,987	14.7%
With a vision difficulty	(X)	1,769	8.7%
With a cognitive difficulty	(X)	2,145	10.6%
With an ambulatory difficulty	(X)	5,328	26.3%
With a self-care difficulty	(X)	1,915	9.4%
With an independent living difficulty	(X)	3,447	17.0%

SEX			
Male	109,566	10,407	9.5%
Female	123,142	13,858	11.3%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	225,276	23,309	10.3%
White alone	107,646	9,823	9.1%
Black or African American alone	92,649	12,299	13.3%
American Indian and Alaska Native alone	1,044	52	5.0%
Asian alone	11,246	388	3.5%
Native Hawaiian and Other Pacific Islander alone	75	0	0.0%
Some other race alone	12,616	747	5.9%
Two or more races	7,432	956	12.9%
White alone, not Hispanic or Latino	89,391	9,100	10.2%
Hispanic or Latino (of any race)	32,582	1,536	4.7%

Source: 2009-2013 American Community Survey

Of the population age 65 and older, 38.1% have a disability largely due to ambulatory difficulty (26.3%), and an independent living difficulty (17.0%). The overall data shows a fairly even percentage between males and females, with 9.5% and 11.3% of the respective populations having disabilities.

The disparities between individuals who 'are' and who 'are not' disabled can also be seen in the employment statistics. Just over one-third (36.4%) of disabled persons ages 18 to 64 years old in the labor force are employed, whereas 95.4% of non-disabled persons ages 18 to 64 in the labor force are employed.

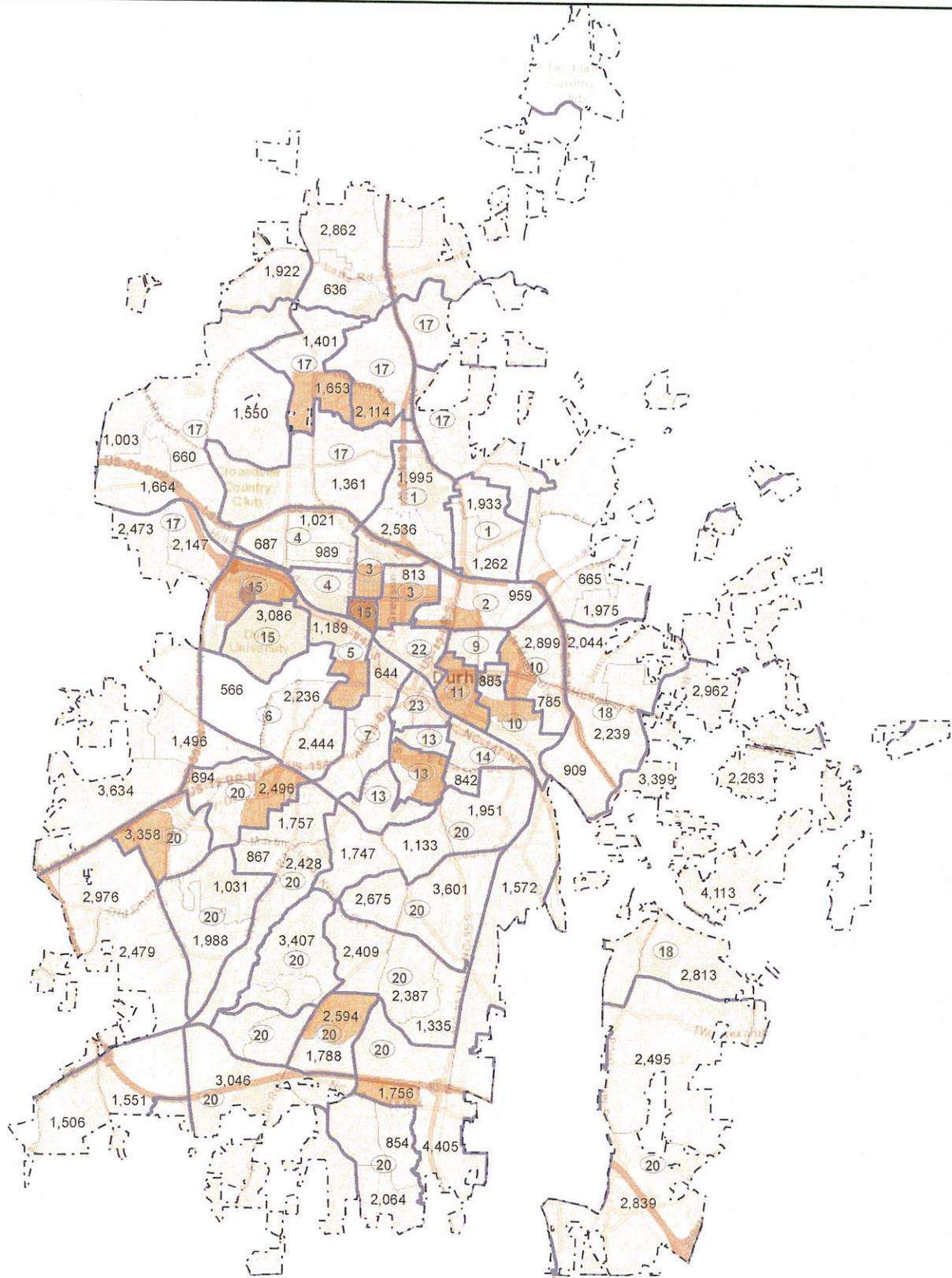
L. Maps:

Attached are the following maps which illustrate the Census statistics for The City of Durham by Block Group.

- Population Density by Block Group
- Percentage of White Population by Block Group
- Percentage of Minority Population by Block Group

- Percentage of Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percentage of Owner-Occupied Housing Units by Block Group
- Percentage of Renter-Occupied Housing Units by Block Group
- Percentage of Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage and Minority by Block Group

Population Density by Block Group: City of Durham, North Carolina



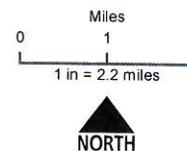
Legend

2014 Population Density (Per Sq Mi)

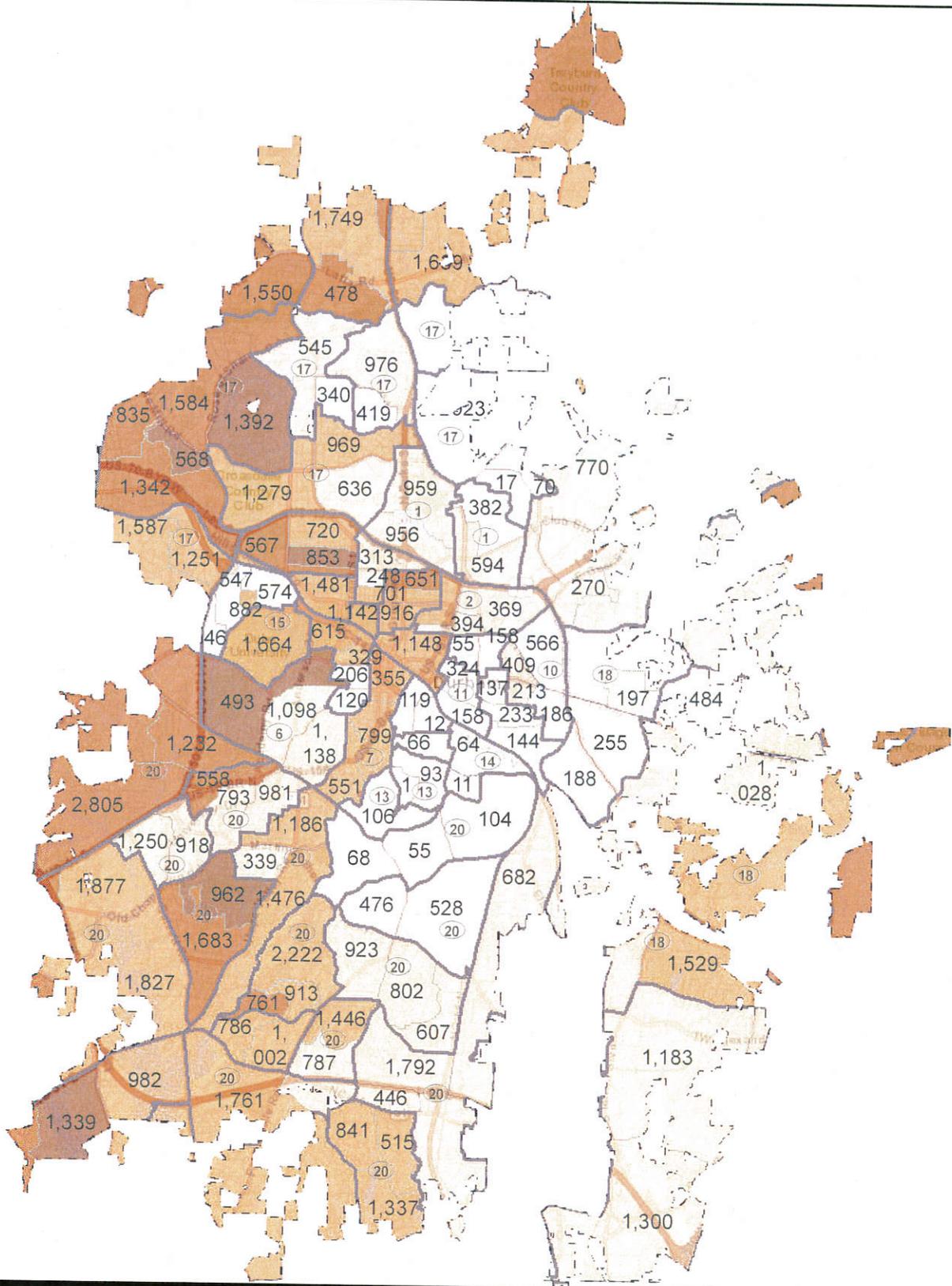
- 0 - 500
- 501 - 5,000
- 5,001 - 10,000
- 10,001 - 15,000
- 15,001 - 35,000

- City Boundary
- Tracts Boundary
- = tract number

Block group labels show population 2014.



Percent White Population by Block Group: City of Durham, North Carolina



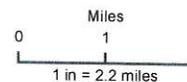
Legend

Percent White Population

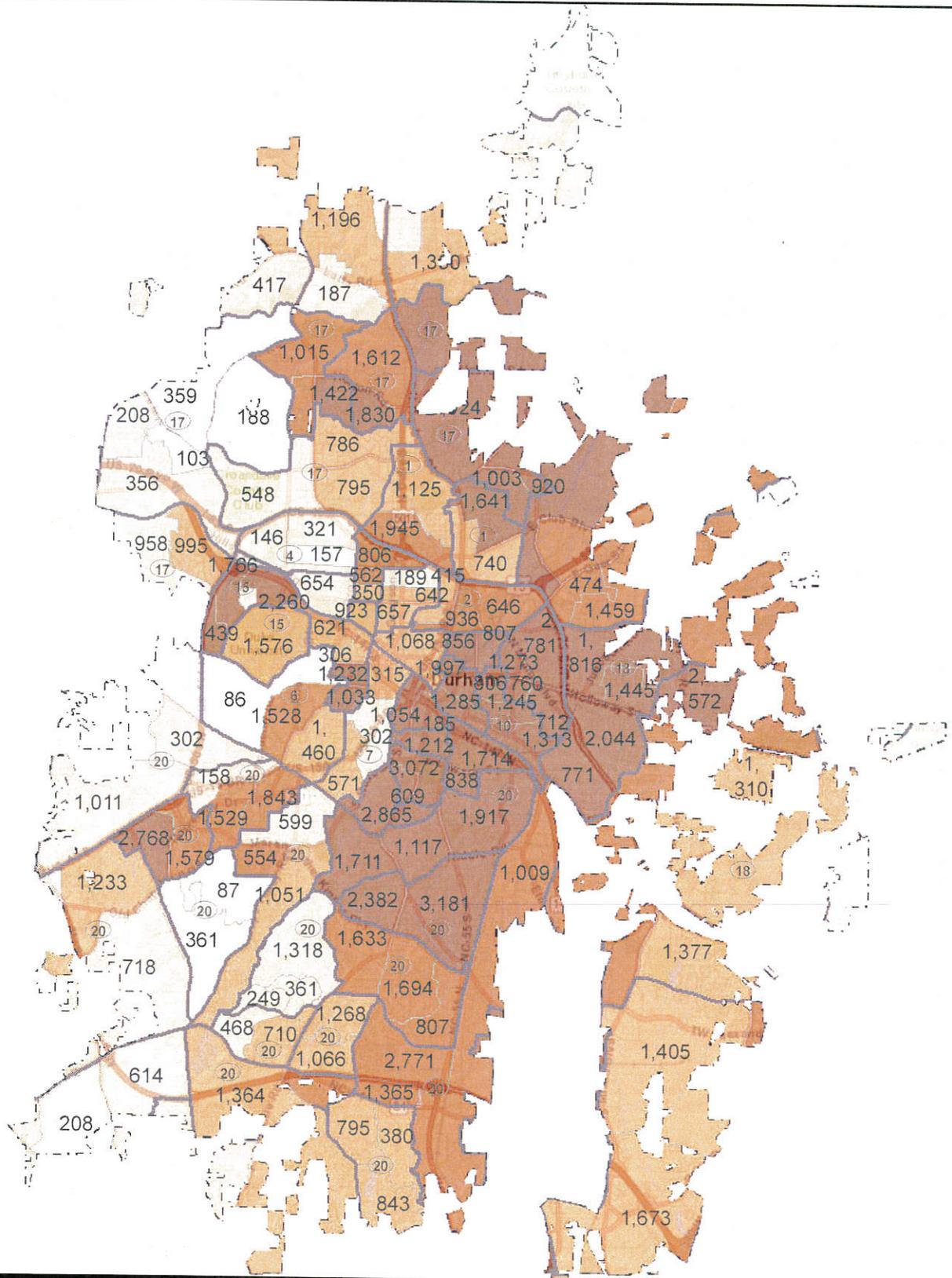
- 0% - 25%
- 26% - 50%
- 51% - 75%
- 76% - 85%
- 86% - 100%

- City Boundary
- Tracts Boundary
- 65 = tract number

Block group labels show total white population 2014.



Percent Minority Population by Block Group: City of Durham, North Carolina

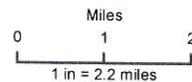


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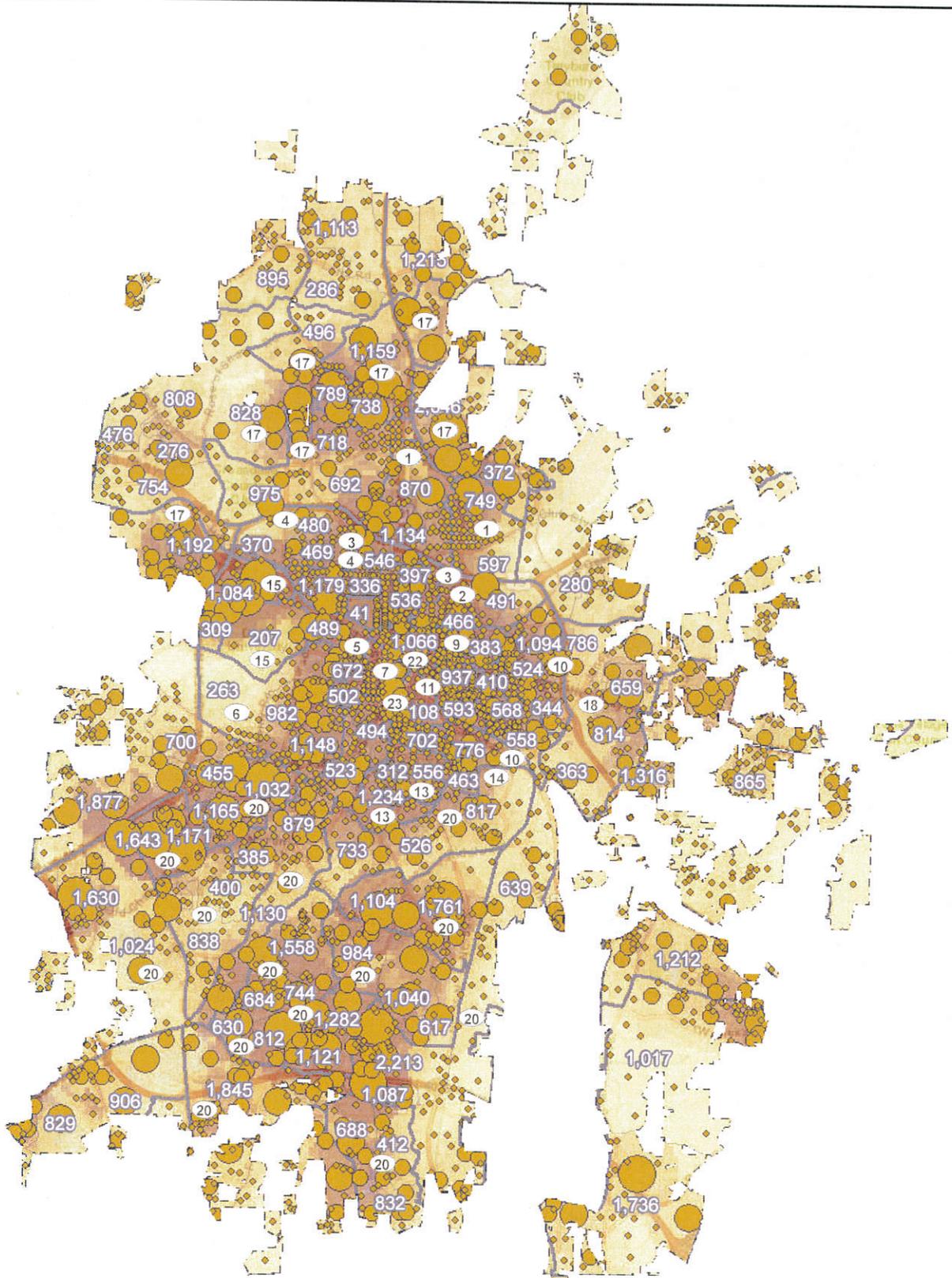
- Percent Minority Population**
- 0% - 20%
 - 21% - 40%
 - 41% - 60%
 - 61% - 80%
 - 81% - 100%

- City Boundary
- Tracts Boundary
- (65) = tract number

Block group labels show total minority population 2014.



Total Housing Units by Block Points: City of Durham, North Carolina

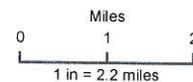


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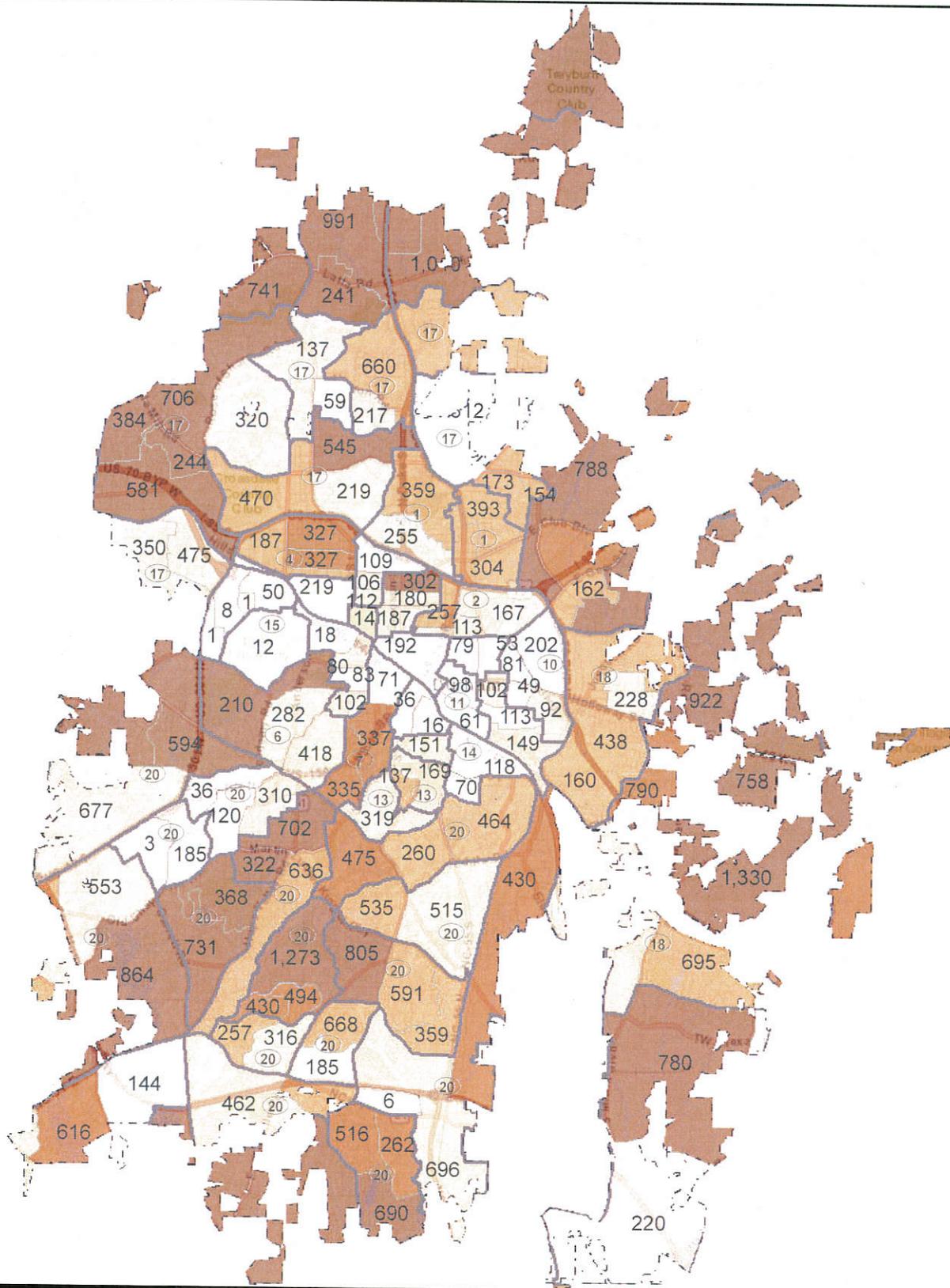
Block Point Housing Units
 401 - 1,339
 0 - 50

 City Boundary
 Tracts Boundary
 = tract number

Block group labels show 2014 total housing units.



Percent Owner Occupied Housing Units by Block Group: Durham, North Carolina



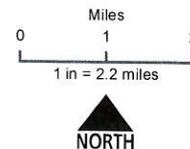
Legend

Percent Owner Occupied Housing Units

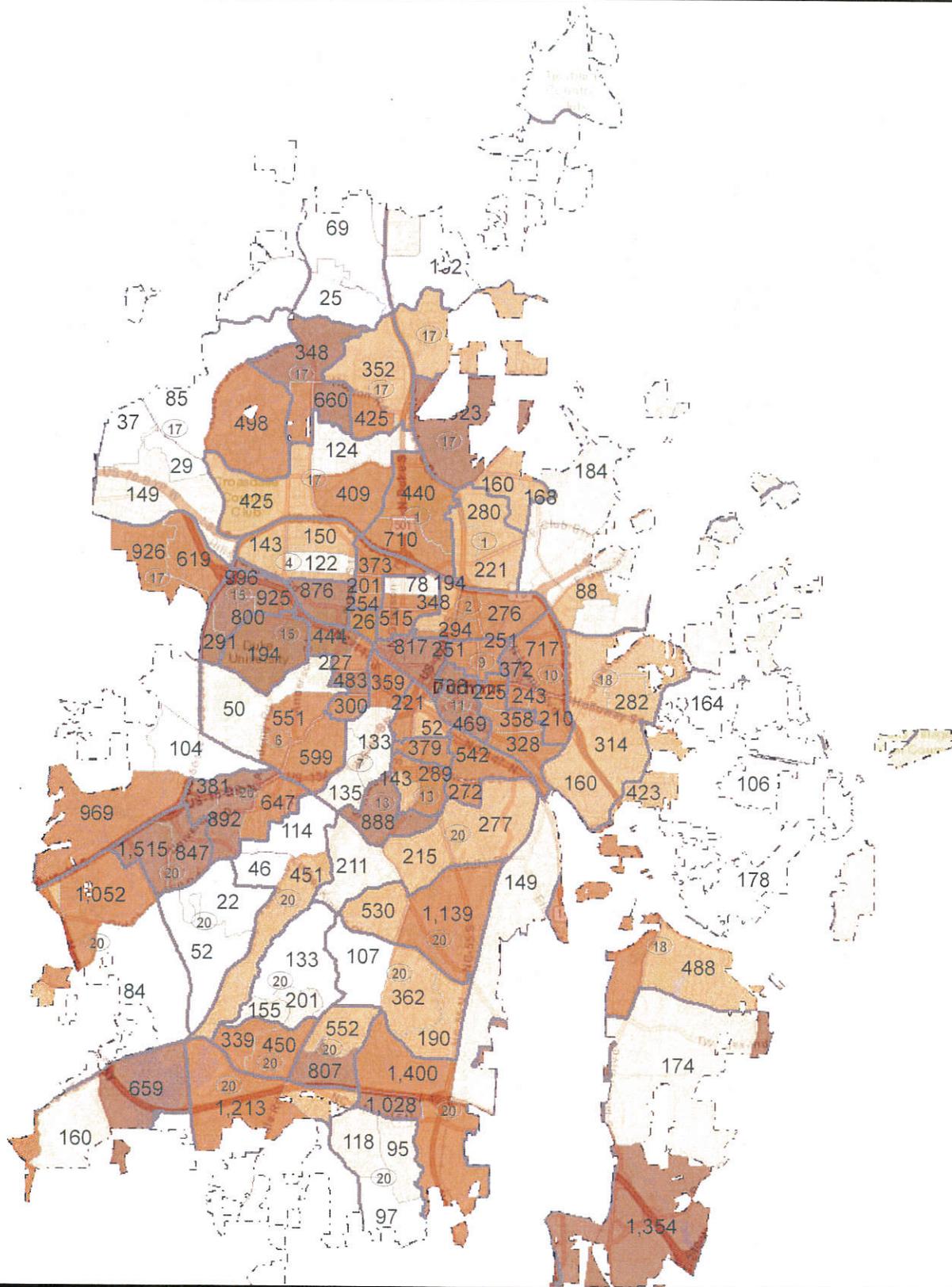
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 75%
- 75.1% - 100%

- City Boundary
- Tracts Boundary
- = tract number

Block group labels show owner occupied housing units.



Percent Renter Occupied Housing Units by Block Group: Durham, North Carolina



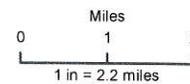
Legend

Percent Renter Occupied Housing Units

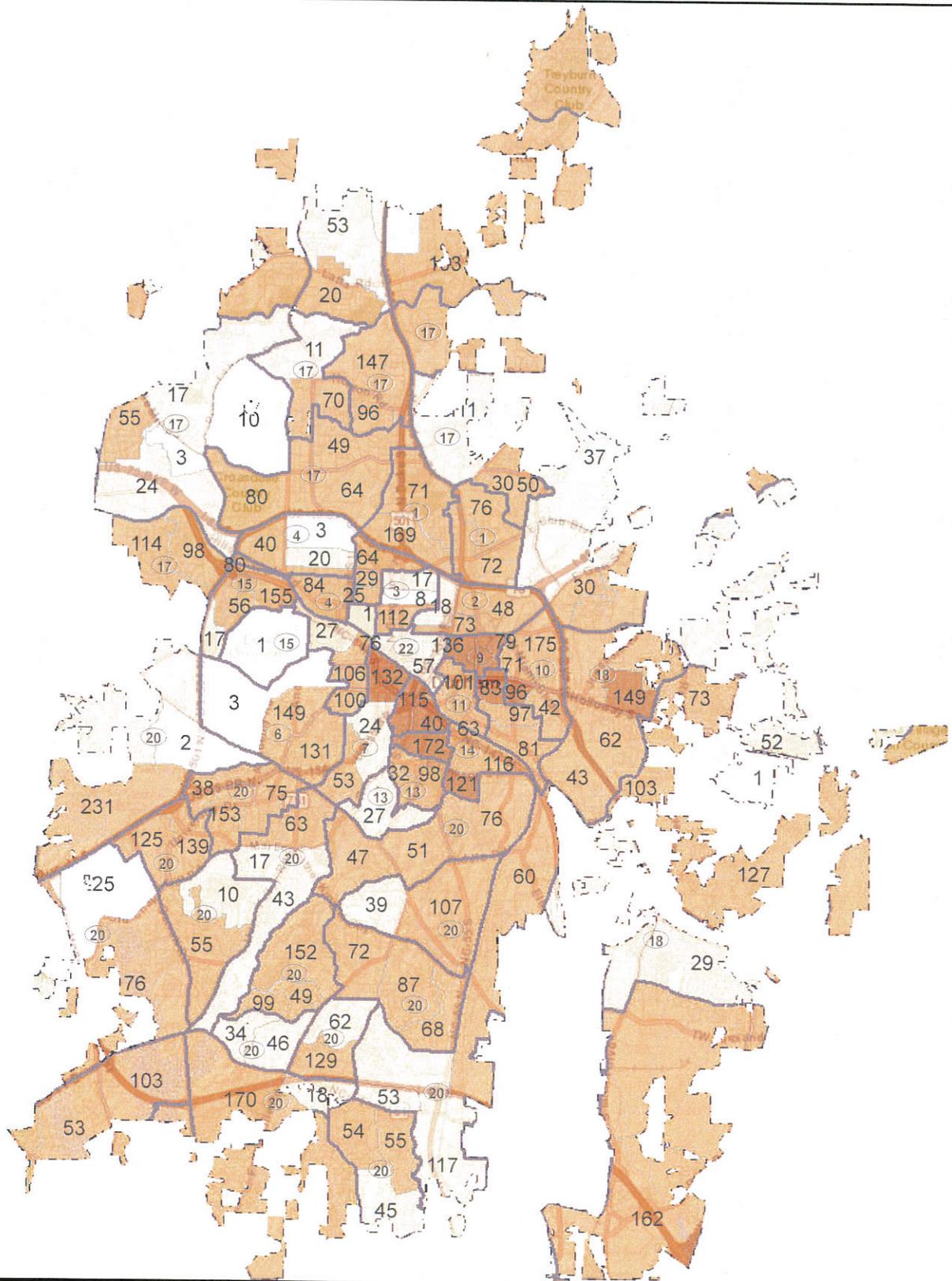
- 0% - 15%
- 15.1% - 30%
- 30.1% - 50%
- 50.1% - 70%
- 70.1% - 100%

- City Boundary
- Tracts Boundary
- 65 = tract number

Block group labels show renter occupied housing units.



Percent Vacant Housing Units by Block Group: City of Durham, North Carolina



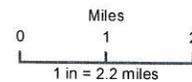
Legend

Percent Vacant Housing Units

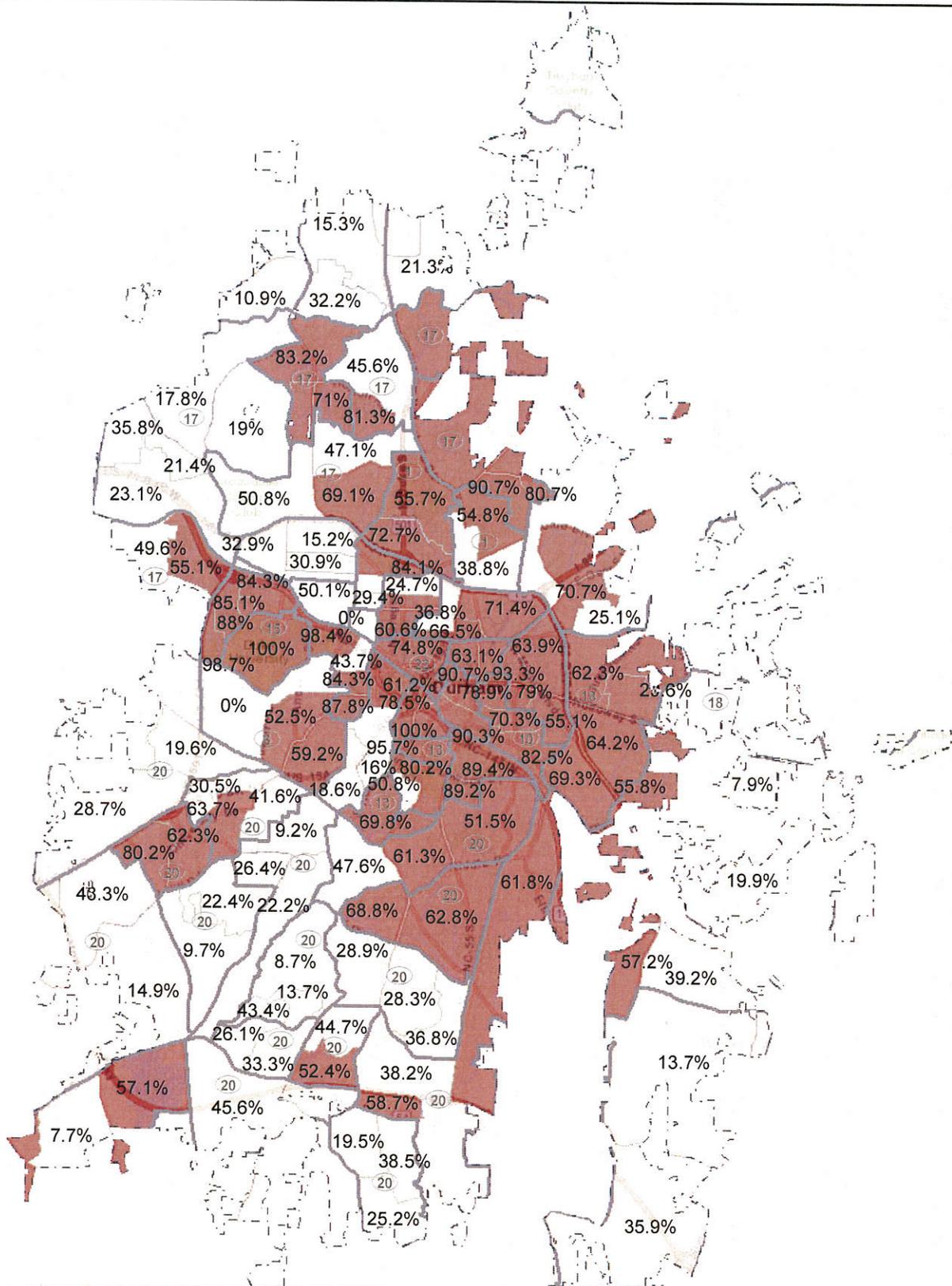
- 0% - 2%
- 2.1% - 6%
- 6.1% - 20%
- 20.1% - 50%

City Boundary
 Tracts Boundary
 = tract number

Block group labels show vacant housing units.



Low/Moderate Income Percentage by Block Group: City of Durham, North Carolina

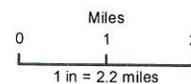


Legend

- Low/Moderate Income**
- Less than 51%
- 51% or More

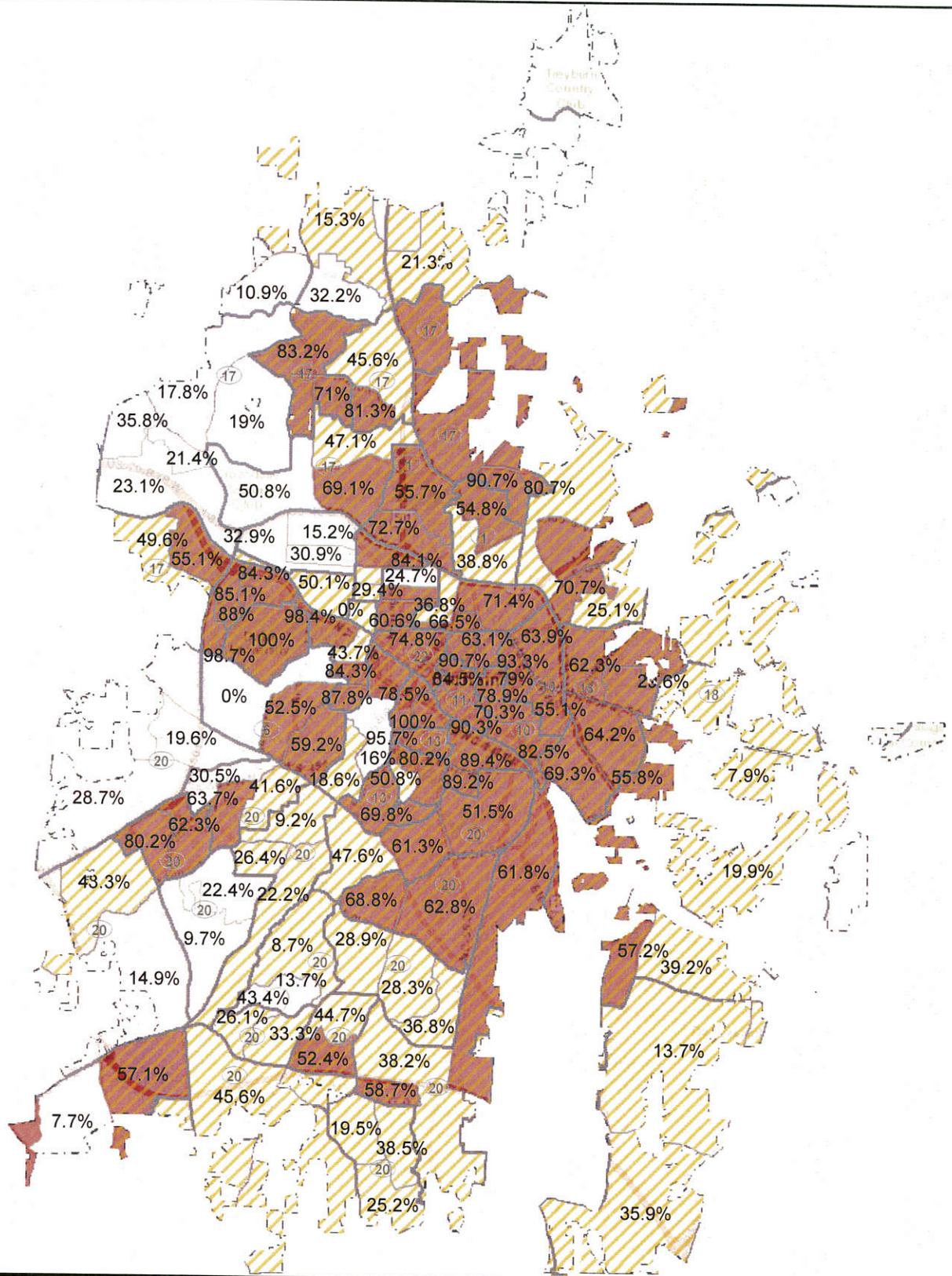
- City Boundary
- Tracts Boundary
- = tract number

Block group labels show the low/moderate income percentage.



* Based on Census 2010

Low/Moderate Income with Minority Percentage by Block Group: Durham, North Carolina



Legend

Low/Moderate Income

Less than 51%

51% or More

* Based on Census 2010

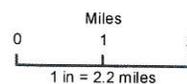
Minority >= 32.55%

City Boundary

Tracts Boundary

65 = tract number

Block group labels show the low/moderate income percentage.



III. Review/Update to Original Plan

The City of Durham identified specific goals and strategies for the City to achieve fair housing in 2012, as part of its Five Year Consolidated Plan. The following identifies the impediments and a summary of the progress made.

- **Impediment 1: LACK OF AFFORDABLE RENTAL HOUSING UNITS** – The cost of rent for apartments has increased to the point that almost half of all households with incomes less than 50% of the median income are cost overburdened.

Goal: Promote and encourage the development of affordable rental housing units especially for households whose incomes are less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **1-B:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.

- **Impediment 2: LACK OF AFFORDABLE HOUSING UNITS FOR SALE** – The cost to purchase a single-family home has increased significantly outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

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

The strategies to meet this goal include:

- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **2-B:** Support down-payment assistance programs and subsidiary mortgage financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.
- **2-C:** Support rehabilitation of existing housing stock to maintain the supply of decent, safe, sound, and sanitary housing that remains affordable to low-income owner households.

- **2-D:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for all low-income households.

- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central and eastern sections of the City where the minority population is more than 70% of the area’s population.

Goal: Promote the de-concentration of minorities outside the central and eastern sections of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Supporting and promoting affordable housing developments and plans outside areas of minority concentration.
- **3-B:** Marketing and promoting housing opportunities for minorities outside areas of minority concentration.
- **3-C:** Providing assistance to minority households to locate their residences outside areas of high minority concentration.

- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons in English and Spanish language about their rights under the Fair Housing Act and raise awareness of fair housing choice.

Goal: 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:

- **4-A:** Continuing to promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
- **4-B:** Continuing to publish literature and informational material in English and Spanish concerning fair housing issues to be distributed in prominent locations..
- **4-C:** Including a link on the City’s website for information on Fair Housing and who to contact in cases of suspected housing discrimination.

- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

Goal: Increasing the use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Reviewing and monitoring the real estate trade publications (such as *Homes and Land*, *Apartments for Rent*, *Apartment Guide*, *The Real Estate Book*, etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
- **5-B:** As a member of the Durham Regional Association of Realtors, the City can work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.

- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

Goal: Increasing the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.

The strategies to meet this goal include:

- **6-A:** Increasing the number of accessible housing units through rehabilitation of the existing housing stock.
 - **6-B:** Increasing the number of accessible housing units through the development and construction of new rental and single-family homes for sale.
 - **6-C:** Continuing to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
 - **6-D:** Providing financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.
- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City-County Unified Development Ordinance (UDO) appears to be restrictive in regard to the development of multi-family housing, group living, supportive

care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc. Additionally, the City's 'Subsidized Housing Location Policy' needs to be revised.

Goal: Revise the City-County Unified Development Ordinance and 'Subsidized Housing Location Policy' to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of 'Family' in the UDO to permit six (6) or less disabled persons to live together as a single family unit. Consider revising the list of uses permitted by 'right' in residential districts by removing "L-Permitted Subject to Limitations" and "M-Special Use Permit Required" for "Single-family detached homes," "Family Care Homes," "Group Homes," and other forms of supportive housing.
 - **7-B:** Review the City-County Unified Development Ordinance to include a new subsection 1.2.4 "Affirmatively Further Fair Housing."
 - **7-C:** Review and revise subsection 6.6 'Affordable Housing Density Bonus' provision to provide a better incentive to developers to construct new affordable housing in the City.
 - **7-D:** Review and revise the City's 'Subsidized Housing Location Policy' to promote and encourage the development of subsidized affordable housing outside areas with concentrations of subsidized housing and/or poverty.
- **Impediment 8: 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.

Goal: Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** 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.
- **8-B:** Testing should be performed by an outside agency to determine if any patterns of discrimination are present in local home mortgage lending practices in low-income areas.

- **8-C:** A higher rate of public financial assistance should be provided to potential homebuyers in lower-income neighborhoods to improve the loan-to-value ratio of homes in the neighborhood so private lenders will increase the number of home loan mortgages made in these areas over time.

In FY 2013-2014, the City of Durham continued its support for homeownership through the provision of second mortgage financing to low- and moderate-income persons in addition to supporting the development of affordable single- and multi-family housing units. The DCD continued to participate in and disseminate ownership and fair housing information in numerous workshops, seminars, and public events. In FY 2013-2014, the DCD held specific workshops and informational events to inform residents about the new affordable rental and single-family housing opportunities in the Southside neighborhood. DCD staff connected prospective LMI home buyers with the DCD's dedicated housing counselor who individually helps buyers overcome barriers to successfully obtain first mortgage financing. Hundreds of residents, lenders, realtors and media representatives took part in these events.

IV. Impediments to Fair Housing 2014

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, resident surveys analyzed, and an analysis of the fair housing complaints in Durham was undertaken.

A. Fair Housing Complaints:

1. City of Durham Human Relations Commission

The Human Relations Commission was originally created to address racial unrest during the late 1960s. Today, the Commission “seeks to end discrimination in any form and to instill mutual respect and civility among all people.” The Commission is responsible for providing education, outreach, and training for fair housing laws, ordinances, and related civil rights issues.

B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through the comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community’s commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

1. Low Income Housing Tax Credits -

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households.

The following is a list of LIHTC projects which were built in Durham County from 1992 through 2014:

Table IV-6 – LIHTC in Durham County

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
NCA1992285	Harrell Apartments	1401 Mathison Street	Durham	NC	27701	4	4
NCA1992290	Harrell-Smith Apartments	1405 Harrell Avenue	Durham	NC	27701	3	3
NCA1992300	Hopkins Street Apartments	705 Hopkins Street	Durham	NC	27701	4	4

Source: <http://lihtc.huduser.org/>

2. Planning, Zoning, and Building Codes -

U.S. Department of Housing and Urban Development (HUD):

HUD encourages its grantees to incorporate 'visitability' principles into their designs. Housing that is 'visitable' has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. 'Visitable' homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements:

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as 'Section 504' prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD

jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

3. Taxes -

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The estimated median value of a taxable residential property within The City of Durham was \$65,800 in 2011, according to the 2007-2011 American Community Survey.

Durham Housing Authority

The Durham Housing Authority (DHA) administers public housing and Section 8 housing programs in The City of Durham and Durham County; DHA has nineteen (19) public housing developments in Durham County, all of which are located in The City of Durham. The DHA has 1,706 dwelling units, with a total of 599 units for general occupancy, 356 units for multifamily populations, 249 units for single family populations, and 457 units for elderly occupancy. In addition, the Housing Authority administers over 2,500 Housing Choice Vouchers in Durham County.

The Housing Authority's mission is "to be a leader for affordable housing in Durham County by serving as a housing safety net, promoting individual self-sufficiency, leveraging core housing competency to support DHA's Mission, managing real estate and facilitating and participating in mixed income housing development."

DHA administers several programs, such as Resident Opportunities and Self Sufficiency (ROSS) programs, Resident Safety programs, and Education and Youth Services.

4. Transportation -

The residents of The City of Durham, and the surrounding region known as the 'Research Triangle' or simply the 'Triangle', enjoy a variety of options for transportation. The Durham Area Transit Authority (DATA) is the most prominent provider, offering over thirty (30) bus routes. Of note is the Bull City Connector, which is one of DATA's downtown routes. It serves Duke University Hospital, the Durham Amtrak Station, and various shopping, business, and government districts. The Bull City Connector is the only free route within the City of Durham, while the regular bus route cash fare is currently \$1.00. A DATA Day Pass will cost only \$2.00 for unlimited rides for a day, and a 7-Day Pass currently costs \$12.00. A 31-Day Pass, a value of \$62.00, costs only \$36.00. Fares are discounted fifty percent (50%) for Persons with Disabilities, while children between the ages of 13 and 17 pay \$0.25, and seniors age 65 and over and children 12 and under ride for free. City of Durham Residents that want to travel to other parts of the Triangle, either to Raleigh, Chapel Hill, or Cary, can purchase a regional day pass, 7-Day Pass, or 31-Day Pass for \$4.50, \$16.50, and \$76.50 respectively. The regional passes are good for use on Capital Area Transit, Cary Transit, and Triangle Transit.

The various bus lines run from Monday through Saturday, usually from 6 AM until as late as 12:30 AM, with limited Sunday service. The buses are ADA accessible, and also feature bicycle racks. Many of the routes lead to the Raleigh-Durham International Airport (RDU), as well as to the local Amtrak station. Amtrak's *Piedmont*, *Carolinian*, *Crescent*, *Palmetto*, *Silver Meteor*, and *Silver Star* lines connect Durham to other cities and states, including New York City, Charlotte, New Orleans, and Miami. The City of Durham's transportation offerings are rounded out by numerous bicycle lanes and Passenger Vehicle for Hire services that serve as para-transit services.

Public transit is important to the economic development and housing development in the City and County. Many people rely on bus service for access to work, school, healthcare, and other services, and often use mass transit routes to decide where they will live. The local governments within the Triangle recognize this trend, and have plans to add light rail services in Raleigh, and between Durham, and Chapel Hill, along with additional bus routes.

Workers age 16 years and over in The City of Durham and Durham County largely took cars, trucks, or vans for commuting. Of commuters in Durham, 96.5% drove, with 74.1% driving alone; in Durham County, 88.3% of commuters drove, 75.2% driving alone. Public transportation accounted for just 3.5% of commuters in both The City of Durham and Durham County. Walking was second to driving, with 2.9% and 2.5% of commuters walking in city and county, respectively.

5. Education -

Education is often an important factor influencing where people choose to live. The district is the 8th largest system in all of North Carolina. The school district serves the City and County's population of over 276,000 and has a student population of more than 33,000 in grades K-12. The school district employs 2,500 full time K-12 professional teaching faculty and administrators. The school district contains thirty elementary schools and eleven high schools.

Durham Public Schools states its mission is to *"provide all students with an outstanding education that motivates them to reach their full potential and enables them to discover their interests and talents, pursue their goals and dreams, and succeed in college, in the workforce and as engaged citizens."* The school district has a minority population of 81.1% and a high school enrollment of 8,797. Durham Public Schools high school classes of 2013 saw 79.6% graduate, while North Carolina's graduation rate was 83.8%.

According to the 2007-2011 American Community Survey, 86.4% of the population age 25 years and over have at least a high school education or higher, and 46.3% have a bachelor's degree or higher. However, 30.3% of the population age 25 years and over in the City have only a high school education or less. North Carolina received a No Child Left Behind flexibility waiver from the U.S. Department of Education in 2012, allowing the district to be evaluated by Annual Measurable Objectives instead of the Act's Adequate Yearly Progress benchmarks. Only four high schools met the district's 100% participation target, while the district overall met 109 out of 188 state targets during the 2013-2014 school year. For North Carolina's own public school grading system, twenty-nine (29) of the fifty-three (53) Durham Public Schools received either a "D" or "F" grade for end-of-year performance tests in math and reading.

6. Section 3 -

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business

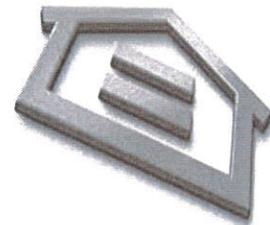
concerns which provide economic opportunities to low- and very low-income persons.

C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information, charging different fees, steering prospective buyers or renters toward a certain area or neighborhood, or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.

1. Real Estate Practices -

The Durham Regional Association of Realtors (DRAR) is the local organization of real estate brokers operating in Durham County and The City of Durham. The DRAR has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing. In order for realtors to maintain their license in North Carolina they must annually complete continuing education courses which includes fair housing education. All DRAR members are required to complete 2.5 hours of ethics training every 4 years. In the event of a complaint of discrimination, DRAR has the policies in place to handle such complaints. There have not been any fair housing complaints against local area realtors reported in the last few years.



Each year, the North Carolina Association of Realtors recognizes the significance of the anniversary of the 1968 Fair Housing Act and reconfirms their commitment to uphold fair housing laws as well as the commitment to offer equal professional service to all North Carolina citizens in their search for real property by participating in the North Carolina Human Rights Commission's Annual Fair Housing Conference.

2. Newspaper Advertising -

Under Federal Law, no advertising with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed for several real estate publications, including *The Durham Herald*, and *Homes of Durham County – Guide by Realtors* published by the Realtors.



3. Private Financing -

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The HMDA data was obtained and is included in the Appendix B of this Analysis of Impediments. The data that was available does not indicate any discriminatory lending patterns.

VI. Certification

Signature Page:

I hereby certify that this FY 2015-2020 Fair Housing Analysis is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

William V. Bell, Mayor, City of Durham, NC

Date

VII. Appendix

The following items are in the appendix:

- **Appendix A – Demographic Data**

The 2000 and 2010 Census Data for The City of Durham, Durham County, and North Carolina and the 2007-2011 American Community Survey Data for The City of Durham, Durham County, and North Carolina.

- **Appendix B – Home Mortgage Disclosure Act Data**

HMDA Reports from 2013.

- **Appendix C – Meeting Summaries**

Summaries of the meetings held with various department heads and stakeholders.

- **Appendix D – Citizen Participation**

Public hearing notices, public hearing sign-in sheets, public hearing minutes, survey summaries, and other documents outlining the citizen participation.