

2025 Wake County Analysis of Impediments to Fair Housing

Wake County
City of Raleigh
Town of Cary
Raleigh Housing Authority
Wake County Housing Authority



HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

The Fair Housing Act is a federal law that prohibits discrimination in housing based on race, color, national origin, religion, sex, disability, and familial status (Protected Classes). It was passed in 1968 as [Title VIII of the Civil Rights Act](#). [State law](#) also provides protections against discrimination based on these Protected Classes. Under these laws, discrimination includes refusing to rent or sell, charging more, or offering different terms to someone because of his or her membership in a class with Protected Characteristics. Further:

- Housing providers are prohibited from making discriminatory statements or publishing discriminatory advertising, as well as from making false statements about availability.
- People with disabilities are also allowed to obtain reasonable accommodations to rules or policies to allow them to reside in housing and to make reasonable modifications to the property (such as installing grab bars or a ramp), if needed because of their disability.
- Harassing someone or retaliating against or interfering with someone who is attempting to exercise their fair housing rights, is also prohibited.

If you feel you have experienced discrimination in the housing industry, please contact:

Fair Housing Project

The Fair Housing Project is a project of Legal Aid of North Carolina and is the state's only statewide full-serve fair housing organization. The Project provides education and outreach and legal representation, and it conduct research and fair housing testing.

Telephone: 1-855-797-FAIR (3247)

Website: www.fairhousingnc.org

Email: info@fairhousingnc.org

North Carolina Civil Rights Division

State agency enforcing state fair housing laws; receives and investigates bona fide claims of housing discrimination.

Telephone: 984-236-1850

Website: <https://www.oah.nc.gov/civil-rights-division/housing-discrimination/fair-housing>

Email: hrc.complaints@oah.nc.gov

U.S. Department of Housing and Urban Development

Federal agency enforcing the federal Fair Housing Act; receives and investigates bona fide claims of housing discrimination. Complaints can also be mailed by printing a form from the website below. Information on complaints related to public housing and vouchers can be found here:

https://www.hud.gov/program_offices/public_indian_housing/about/css

Telephone: (800) 669-9777

Website: <https://www.hud.gov/fairhousing/fileacomplaint>

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EXECUTIVE SUMMARY

This Analysis of Impediments (AI) to Fair Housing helps to meet the obligation to affirmatively further fair housing, which is a requirement of recipients of funding from the US Department of Housing and Urban Development (HUD). Wake County, the City of Raleigh, the Town of Cary, the Raleigh Housing Authority, and the Housing Authority of Wake County (collectively, the Jurisdictions) have collaborated on this AI to meet this requirement. HUD suggests that an analysis of impediments be conducted every five years, preferably in conjunction with a five-year Consolidated Plan process.

This AI provides an overview of laws, regulations, conditions, and other possible obstacles that may affect an individual's or household's access to housing.

- A comprehensive review of laws, regulations, and administrative policies, procedures, and practices, and an assessment of how they affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

The Jurisdictions completed a previous AI in 2020 with a set of action steps it planned to carry out over the next five years. It should be noted that the Jurisdictions' ability to carry out those action steps were impacted by the global COVID-19 pandemic, which was first diagnosed in the United States in January 2020. During this time, states of emergency were declared and the federal and state governments enacted safety measures such as shutting down large gathering places and limiting the movement of residents. These restrictions remained in place in varying degrees over the years following the initial outbreak in the United States and resulted in significant impacts on the economy, particularly on the housing market and socio-economic indicators. These impacts are still seen today as discussed throughout this plan.

Understanding Fair Housing and Impediments to Fair Housing

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report incorporates the concept of fair housing choice and means:

- A condition in which individuals of similar income levels in the same housing market have a range of choices available to them regardless of their characteristics as protected under State and Federal laws.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments is where fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.
- To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

Methodology

The following steps were taken to update the report:

- Analyze current publicly available data regarding the demographics and housing within the Wake County market;
- Engage with community members and stakeholders via public meetings and correspondence to collect perspectives on barriers to accessing housing opportunity and to identify areas of greatest need;
- Identify impediments to fair housing choice for residents; and
- Develop strategies and actions for removing impediments and affirmatively furthering fair housing choice.

Analysis of demographic and housing trends was completed using data from numerous sources, including the US Census Bureau's 2000, 2010, and 2020 Decennial Census, American Community Survey (ACS) 2018 – 2022 and 2023, Housing Mortgage Disclosure Act from 2023 and other sources identified throughout the plan. The most current data sources available at the time of

drafting this report were used, however, gaps in collection, publication, and analysis of data from the primary sources have presented challenges in the current landscape of rapidly changing housing costs and inflation. These lags have resulted in differences between information presented in the data and the current experiences described in consultation with the community. Where possible, additional data sources are used to provide context of current challenges.

The community engagement process involved six stakeholder meetings, targeted stakeholder interviews, a digital survey, and five regional community meetings. Engagement materials were distributed to service organizations who then distributed it to their served populations. Residents engaged, included: racial and ethnic minorities, people experiencing homelessness, people with disabilities, and people with limited English proficiency.

Stakeholders from a variety of organizations were contacted as well, including organizations that provide housing, housing services, homeless services, nonprofit social services, services for seniors, services for disabled persons, and HIV/AIDS services, as well as government agencies, advocates, emergency service providers, educational organizations, and economic development organizations.

The Community Engagement Process is further discussed in Chapter 8 on Community Outreach.

Findings

This AI includes a review of both public and private sector housing market contexts within the jurisdictions to identify practices or conditions that may operate to limit fair housing choice in the region. Analysis of demographic, economic, and housing data included in that review establish the context in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of County residents.

The contextual analysis described above provides a foundation for detailed review of fair housing laws, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available to residents, as do the services provided by local, state, and federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have a substantial influence on fair housing choice. In the public sector, policies and practices can also significantly affect housing choice. Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes and confirm suspected findings from the contextual and supporting data.

A summary of findings by chapter is presented in Chapter 9.

Housing and Demographic Data Dashboard

Many of the findings identified in this AI are highlighted on a data dashboard included as **Appendix A** to this plan. The dashboard includes summary data on demographics and housing factors for the State, County, Town of Cary, and City of Raliegh to compare how current conditions are similar and different. This dashboard serves as a high-level overview that illustrates the challenges around affordability as they relate to cost burden, housing costs, available affordable units, and income.

Overview of Impediments to Fair Housing and Actions

The following impediments were determined and goals to address those impediments were established. Further detail on the actions planned to address each goal is provided in Chapter 9.

Impediments

Education and Communication

- Residents, homebuyers, and landlords could benefit from enhancing education about fair housing protections.
- Navigating resources and affordable housing options is challenging and prevents residents from accessing housing opportunities. A need exists for better connections to resources, as information is often only available online, leaving out vulnerable populations.
- Elected officials need education and technical assistance to understand the connection between land use regulations and affordable housing feasibility.

Housing Affordability

- The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. The County's Affordable Housing Plan released in 2017 found that Wake County had an unmet housing need of about 56,000 affordable units, due in large part to the growing losses of affordable units. The plan estimated that the gap is likely to expand to as much as 150,000 units in the next 20 years without increased efforts to address the housing affordability gap.
- Community consultation indicates that residents in need of accessible units and supportive housing units are challenged in finding units that meet their needs. Difficulty in finding accessible units affects special needs households and seniors whose fixed incomes make accessing affordable options even more difficult.

- Current zoning laws are prohibitive to affordable housing development. Streamlining approval processes, incorporating by-right zoning initiatives, and increasing gap funding for affordable housing development and preservation efforts is needed.
- A lack of diverse housing types further strains affordable housing options. The shortage of starter homes and varied housing options that fall between large single-family homes and multifamily development makes it difficult for young families, individuals with disabilities, and seniors to purchase.
- Given the significant increase in home values, many people lack the ability to save the amount of downpayment needed to achieve homeownership, and assistance programs are limited.

Socio-Economic Barriers To Housing Access

- Barriers to accessing housing opportunities exist for those with credit history, eviction history, and criminal background concerns.
- Lack of economic mobility further intensifies increasing housing cost burden, particularly for renters. In the absence of increased wage rates, workforce development initiatives are needed to assist with upward economic mobility.
- Public transit options are lacking and have a domino effect on access to housing, jobs, and education. Without access to reliable, efficient, and affordable transportation, residents may not be able to reach job and education opportunities from the areas where housing is most affordable to them because transit routes either do not exist between the locations or because the only transit options are too unreliable or infrequent.
- Seniors are struggling to stay in their homes due to increased taxes resulting in a loss of long-term affordable options.
- People with limited English proficiency need access to support for understanding, accessing, and participating in programs.
- Lending patterns show that low-income communities and communities of color, even those with high incomes, are more likely to be rejected for home loans.

Coordination

- Collaboration among local governments, nonprofits, businesses, and community members is needed to develop holistic, sustainable, and community-driven housing solutions that address both immediate needs and long-term stability.
- Affordable housing plans need to be aligned with planning ordinances. It was indicated that many municipalities have affordable housing plans, but there is often a disconnect between these plans and the actual regulations and programs, making it challenging to implement affordable housing initiatives effectively.

Goals

The following goals have been set by the Jurisdictions to address the impediments identified in this AI. Individual action steps for each goal are provided in Chapter 9 of this plan.

GOAL ONE	Promote fair housing enforcement and education through interagency collaboration.
GOAL TWO	Continue to support the creation of new affordable housing in areas of opportunities.
GOAL THREE	Address socio economic barriers to housing access.
GOAL FOUR	Expand housing opportunities for people with special needs.
GOAL FIVE	Continue to support coordination of efforts to address barriers across the region.

CHAPTER 1. INTRODUCTION

Purpose of the Analysis of Impediments to Fair Housing

Like all jurisdictions that receive community planning and development funds from the U.S. Department of Housing and Urban Development (HUD), the three entitlement jurisdictions covered by this analysis of impediments to fair housing — Wake County, the City of Raleigh, and the Town of Cary — are required to affirmatively further fair housing as recipients of federal funds from HUD. The Raleigh Housing Authority and the Housing Authority of the County of Wake are not required by HUD to complete this assessment; however, they are included in this regional effort as a collaborative partner to ensure a comprehensive review of housing access and availability for members of the protected classes. Collectively, the jurisdictions, prepare a joint regional Analysis of Impediments to Fair Housing Choice report every five years to fulfill this long-standing obligation to affirmatively further fair housing and foster a genuinely free market in housing that is not distorted by housing discrimination. These jurisdictions have identified, analyzed, and devised solutions to both private and public sector barriers to fair housing choice that may exist within its borders. As is the case throughout the nation, the impediments to fair housing choice are both local and regional in nature—and the approaches to mitigate them necessarily have local and regional components.

Definitions

Below are terms frequently used throughout this report:

Affirmatively Further Fair Housing (AFFH) - means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means addressing significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. See 24 CFR § 5.151.

Eastern Region of the County includes Zebulon, Wendell, and Knightdale.

Central Region of the County includes Raleigh.

Northern Region of the County includes Wake Forest and Rolesville.

Protected Characteristics, also called Protected Classes, are defined at the Federal and State levels and are discussed in Chapter 7 of this report. Federal fair housing laws prohibit discrimination based on race, color, religion, sex, national origin, familial status and disability.

Racially/Ethnically Concentrated Area of Poverty (R/ECAP) is a neighborhood (census tract) that has a poverty rate of 40 percent or more and a racial or ethnic concentration where 50 percent or more of the tract is composed of minority residents.

Southern Region of the County includes Fuquay-Varina, Holly Springs, and Garner.

Western Region of the County includes Cary, Apex, and Morrisville.

Background on AI Requirements

For decades, HUD has required participants of HUD programs, such as states, local governments, insular areas, and public housing authorities (PHAs), to engage in Fair Housing Planning. Such planning has previously consisted of the Analysis of Impediments to Fair Housing Choice (AI) and the Assessment of Fair Housing (AFH) and was done in connection with other types of planning required by program requirements, such as the consolidated plan, annual action plan, and PHA plan.

On February 9, 2023, HUD published in the Federal Register a [Notice of Proposed Rulemaking \(NPRM\) entitled “Affirmatively Furthering Fair Housing.”](#) Comments on the rule were accepted through April 2023, however, that rule was withdrawn in January 2025. In the absence of a new rule, HUD’s 2021 Interim Final Rule (IFR) remains in effect until further notice.

HUD’s 2021 Interim Final Rule, “Restoring Affirmatively Furthering Fair Housing Definitions and Certifications,” requires program participants to submit certifications that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. In order to support these certifications, the IFR creates a voluntary fair housing planning process for which HUD will provide technical assistance and support.

The IFR also rescinded the 2020 Preserving Communities and Neighborhood Choice rule, which caused program participants to certify “compliance” with a regulatory definition that is not a reasonable construction of the Fair Housing Act’s mandate to affirmatively further fair housing. With the IFR, HUD put itself and its program participants back in a position to take meaningful steps towards improved fair housing outcomes. The IFR does not require program participants to undertake any specific type of fair housing planning to support their certifications.

HUD implements the AFFH mandate in other ways, such as through its collection of certifications from program participants, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards.

On March 3, 2025, HUD issued an interim final rule to repeal the 2021 interim final rule, including any parts of a previous 2015 AFFH Rule incorporated therein, and the 1994 requirement to produce an analysis of impediments to fair housing where such requirements appear in regulation or guidance. Thus, if implemented, this interim rule returns to the original understanding of what the statutory AFFH certification was prior to 1994—a general commitment that grantees will take active steps to promote fair housing. Grantee AFFH certifications will be deemed sufficient provided they took any action during the relevant period rationally related to promoting fair housing, such as helping to eliminate housing discrimination. This interim final rule does not reinstate the obligation to conduct an analysis of impediments or mandate any specific fair housing planning mechanism; program participants must continue to affirmatively further fair housing as and to the extent required by the Fair Housing Act. Final comments on the interim rule were due by May 2, 2025.

CHAPTER 2: PAST IMPEDIMENTS

The Jurisdictions completed a previous AI in 2020 with a set of action steps it planned to carry out over the next five years. It should be noted that the Jurisdictions’ ability to carry out those action steps were impacted by the global COVID-19 pandemic, which was first diagnosed in the United States in January 2020. During this time, states of emergency were declared and the federal and state governments enacted safety measures such as shutting down large gathering places and limiting the movement of residents. These restrictions remained in place in varying degrees over the years following the initial outbreak in the United States and resulted in significant impacts on the economy, particularly on the housing market and socio-economic indicators. These impacts are still seen today as discussed throughout this plan.

The following chart summarizes the impediments identified in the 2020 Analysis of Impediments and provides an update on actions taken.

REGIONAL

<p>GOAL: Remove barriers to accessing community assets for members of the protected classes. Priority Action: Continue to pursue transportation route development and planning that prioritizes linking higher opportunity areas and job centers with lower opportunity neighborhoods. Priority Action: If proposed market-rate housing developments require negotiation with a governing body, ensure new developments will not discriminate based upon source of income (i.e. Housing Choice Vouchers).</p>	
ACTION	OUTCOME
<p>Priority Action: Continue to pursue transportation route development and planning that prioritizes linking higher opportunity areas and job centers with lower opportunity neighborhoods.</p>	<p>FY 2024 Adopted, Amended Wake Transit Work Plan - the transit investment that will receive funding in the upcoming fiscal year, which runs from July 1st of calendar year 2023 to June 30th of calendar year 2024. The FY 2024 Adopted Wake Transit Work Plan balances the careful use of taxpayer dollars with thoughtful investment in transit.</p> <p>The County sought to provide transportation in the context of public facility or infrastructure activities. Apex Transit Improvements aimed at supporting vulnerable populations and communities, the project is currently under construction, scheduled for completion in Spring 2025.</p>

	<p>Transportation for community-wide transport for testing or vaccination was an allowable activity under the ESG-CV program, but this service was not provided.</p> <p>RHA has taken part in transportation conversations including through surveys, by hosting transportation meetings at public housing communities and through requesting an increased number of bus benches at its sites.</p>
<p>Priority Action: If proposed market-rate housing developments require negotiation with a governing body, ensure new developments will not discriminate based upon source of income (i.e. Housing Choice Vouchers).</p>	<p>Wake County requires any developer of multi- and single-family housing with five (5) or more units assisted with its CDBG, HOME or other County funds to incorporate the Equal Housing Opportunity logotype into all the advertising and marketing materials. In addition, the developer and/or marketer of such housing will be required to prominently display and maintain the HUD Fair Housing Poster (HUD- 928.1) in all offices in which sales or rental activity takes place from the start of construction throughout the sales or initial lease-up period. The developer will be required to notify HUD's Fair Housing and Equal Opportunity (FHEO) Division either by phone or in writing of the dates on which he or she intends to (a) commence marketing activities; (b) accept applications or sales contracts; and (c) begin initial occupancy.</p> <p>Methods for providing information regarding Federal Fair Housing Laws and recipient's Affirmative Fair Housing Marketing Policy (AFHMP) Wake County is covered by and operates under the County's Fair Housing Plan.</p>

GOAL: Advocate for public transit systems to connect lower income neighborhoods with major employment centers.

GOAL: Increase coordination among transportation staff and persons involved in Raleigh Housing Authority housing development to better align housing developments along transportation corridors.

ACTION	OUTCOME
<p>Priority Action: Utilize the Wake County Transit Plan to provide increased transit access for members of the protected classes. In particular, ensure that areas with affordable housing should be connected to the region’s major employment centers to enable lower income individuals to access employment opportunities.</p>	<p>The Wake County “Bridge to Home” program is a comprehensive service model designed to help each agency meet the complete service needs of people experiencing homelessness with the right staff capacity and financial flexibility. Wake County’s Housing partner with 11 different service providers to implement the 7 Pillars of Bridge to Home, one of which is no-cost transportation to access housing and employment.</p> <p>Prioritization of Communities of Opportunity and transit access are incorporated into administration of the Wake Affordable Housing Preservation Fund.</p>
<p>Priority Action: Prioritize transit coverage over ridership to improve transit access for persons with mobility limitations and extend access for more lower income individuals seeking employment opportunities outside of their neighborhoods.</p>	<p>Redesigned the Affordable Housing Development Program to incentivize developments targeting deeper affordability and negotiate access to units for vulnerable populations affected by the rapidly changing housing market.</p>
<p>Priority Action: Coordinate future transportation route planning with affordable housing developments. Take action to preserve affordability in areas planned for transit-oriented development, as housing costs may increase in response to new transit routes.</p>	<p>Affordable Housing Development Program (AHDP) prioritizes the development or preservation of affordable housing in areas of economic opportunities as defined by proximity to job centers, transportation, schools, and other desirable amenities. Wake County uses the mapped areas of economic opportunity from the Analysis of Impediments to Fair Housing Choice (AI) to prioritize the deployment of County resources. The County has started to incorporate other factors into the selection criteria for its rental production loan</p>

<p>GOAL: Advocate for public transit systems to connect lower income neighborhoods with major employment centers.</p> <p>GOAL: Increase coordination among transportation staff and persons involved in Raleigh Housing Authority housing development to better align housing developments along transportation corridors.</p>	
ACTION	OUTCOME
	<p>program, including proximity to existing and planned public transportation corridors, schools, and other services, such as grocery stores, pharmacies, healthcare, and community facilities.</p> <p>RHA is working to redevelop the Heritage Park community. Discussions have been held with NCDOT about transportation lines and future BRT around this site. The redeveloped property will continue to provide affordable housing.</p>
<p>Priority Action: Acquire parcels in the vicinity of transit-oriented developments for the specific purpose of creating affordable housing. Public acquisition of such parcels can assist affordable housing developers to create units in higher cost locations.</p>	<p>The County has not traditionally been involved in directly acquiring land, however, the possibility is being explored through partnerships with the Acquisition Fund, scheduled to be launched in the FY 2026. This approach would allow the County to support affordable housing initiatives in more expensive, transit-accessible locations without directly handling the acquisitions ourselves.</p>
<p>Priority Action: Establish a formal policy of locating public service facilities for City and County agencies on bus lines whenever possible. Actively encourage non-profits serving transit-dependent clientele to do the same.</p>	<p>Wake County supports this approach through building search and procurement policy criteria and RFPs for public service facilities. The county prioritizes locating facilities on bus lines whenever possible to facilitate serving transit-dependent populations who rely on public transportation.</p>
<p>Priority Action: Incorporate Wake County’s transportation initiatives with current transit-oriented development efforts in Durham and Chapel Hill to expand access to regional employment centers.</p>	<p>Wake Transit and Wake area transportation investments are aligned with a 2050 future land use (housing and jobs) model adopted jointly with Durham and Orange County. This model is currently being updated for 2055. This model coordinates development expectations including place type and is</p>

GOAL: Advocate for public transit systems to connect lower income neighborhoods with major employment centers.	
GOAL: Increase coordination among transportation staff and persons involved in Raleigh Housing Authority housing development to better align housing developments along transportation corridors.	
ACTION	OUTCOME
	consulted to determine Wake Transit Investments.

GOAL: Increase the competitiveness of mortgage applications among members of the protected classes.	
ACTION	OUTCOME
Primary Action: Continue to support homebuyer education and financial literacy efforts, particularly for RCAP residents and persons with LEP through Spanish homebuyer education.	Wake County partners with DHIC to offer the Affordable Homeownership Program (AHP), which provides first-time homebuyers with up to \$50,000 in forgivable loan assistance. As part of the program, participants are required to complete homebuyer education and financial literacy courses to qualify. The program is designed for households with incomes between 50%-80% of the Area Median Income (AMI), focusing on both financial preparedness and long-term homeownership success. Since program launched in 2021, the Affordable Homeownership Program has served 53 households.

GOAL: Increase fair housing education, outreach and enforcement across all of Wake County.	
ACTION	OUTCOME
Priority Action: Target education and outreach, especially to landlords renting a small number of units, who may be unaware of fair housing laws and their legal responsibilities.	Wake County designed and launched the Landlord Engagement Unit (LEU) to quickly match tenant-seeking landlords with eligible tenants exiting homelessness along with a robust incentive program. Landlord Incentives are provided to encourage new landlord partners to increase the number of housing opportunities available as demands for affordable housing have risen

	dramatically during the COVID-19 crisis. Since the Landlord Engagement Unit program launched in 2021, the LEU program enrolled 1,670 units into the LEU Program, worked with 395 landlords, and successfully housed 407 households
Priority Action: Conduct paired real estate testing in the local rental market. Publish the results in local newspapers as a means of public education and deterrence against future discrimination by landlords.	Wake County encourages building partnerships with landlords to promote fair housing practices. Instead of focusing solely on testing and publishing results, collaboration and education are more effective in fostering long-term change and preventing discrimination in the rental market.
Priority Action: Target fair housing education and outreach to Wake County’s growing Hispanic and Asian populations, of whom significant numbers have limited English proficiency.	Wake County collaborates with trusted organizations, leaders, and advocates within Hispanic and immigrant communities to disseminate fair housing information and raise awareness. By working through familiar channels, the County is better able to reach residents who might otherwise face barriers to accessing critical information.
Priority Action: Educate elected officials, appointed members to planning commissions and zoning boards of adjustment, and department staff responsible for CDBG funds in Wake County’s subrecipient communities on their legal obligation to affirmatively further fair housing.	Wake County’s Housing Department works with municipalities to explore land use policies that encourage more affordable housing and generally increase the amount of housing to match the growth we are experiencing. To address policy, regulatory, and market barriers to housing affordability, Wake County educates and provides technical assistance to local municipalities and the broader community on ways to reduce barriers to affordability. This includes funding to support planning, administration, and fair housing activities.

WAKE COUNTY

GOAL: Maintain the creation and preservation of affordable housing development in higher opportunity areas a Countywide priority.	
ACTION	OUTCOME
<p>Priority Action: Continue to utilize Wake County’s Affordable Housing Plan to encourage affordable and mixed-income housing development in non-impacted areas, including expanded capacity for accessory dwelling units.</p>	<p>Wake County refined their location policy to encourage affordable and mixed income housing in neighborhoods of opportunity. Staff also work with local municipalities to better understand areas in Towns where affordability is most needed and to incorporate affordable development or preservation into municipal growth and economic development plans. Through GIS and data, they have mapped the county’s healthiest and wealthiest areas to identify areas that are over and underserved by affordable housing. From this data they have incorporated criteria into all our development programs to prioritize investment in areas with highest economic opportunity. Prioritization of Communities of Opportunity and transit access are incorporated into administration of the Wake Affordable Housing Development Program.</p>
<p>Priority Action: Provide technical assistance for developers interested in utilizing federal or state funds for affordable housing development.</p>	<p>The County provides technical assistance for developers interested in utilizing federal and County funds through the Affordable Housing Development Program for affordable housing development. This includes the zoning process. (Pg 28 #2)</p>

GOAL: Increase CDBG program subrecipient awareness of fair housing laws and ensure the subrecipients’ actions are in compliance with HUD regulations and consistent with fair housing laws.	
ACTION	OUTCOME
<p>Priority Action: Monitor and evaluate the zoning ordinances and housing development priorities of local governments applying for federal funds from the County to ensure they are meeting their legal obligation to affirmatively further fair housing in a manner consistent with Wake County’s fair housing</p>	<p>The County began tracking zoning ordinances and housing development priorities of local governments in the County to evaluate their response to Fair Housing goals. This tracking helps housing staff further engage municipal staff on policy such as land use and zoning.</p>

<p>objectives and HUD’s certification to affirmatively further fair housing.</p>	<p>As the County often acts in an advisory capacity to municipalities implementing affordable housing plans, the County encourages its municipal partners to consider zoning reform in those plans.</p>
<p>Priority Action: Reach out to stakeholders in CDBG subrecipient communities and provide education and outreach on zoning issues, NIMBYism, the importance of affordable housing in all communities and neighborhoods, and other obstacles to fair housing choice.</p>	<p>Wake County Affirmative Marketing Plan requires that each developer using Wake County funds (CDBG, HOME or other) must implement affirmative marketing procedures for developments containing five (5) or more housing units. The primary purpose of an affirmative marketing program is to promote a condition in which persons of similar income levels in the same housing market area have available to them a like range of choices in housing, regardless of race, color, religion, familial status, handicap, sex or national origin. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons from all racial, ethnic and gender groups in the market area to the available housing.</p>
<p>Priority Action: Adopt a formal policy to withhold CDBG and HOME funding from local units of government with discriminatory language in local zoning or other municipal ordinances, or which have engaged in discriminatory behavior by denying affordable housing development.</p>	<p>Methods for providing information regarding Federal Fair Housing Laws and recipient's Affirmative Fair Housing Marketing Policy (AFHMP) Wake County is covered by and operates under the County's Fair Housing Plan.</p>
<p>Priority Action: Continue to prioritize affordable housing developments in areas of Wake County that have lower rates of assisted housing. Continue increasing per-unit subsidies, as necessary, in order to expand affordable housing in higher opportunity, high-cost areas of Wake County.</p>	<p>The County works closely with nonprofit and for-profit developers, offering financial incentives and technical assistance to encourage the construction of affordable units in areas where affordable housing options have been limited. The county offers Low-Income Housing Tax Credits (LIHTC), and federal sources like HOME and CDBG funds to support affordable housing development in under-served parts of the county. Wake County has raised per-unit subsidy limits, and gap financing through the Affordable Housing Development Program (AHDP) allowing for more competitive development in higher-</p>

	cost areas. This helps developers overcome financial barriers to building affordable housing in areas where land and construction costs are higher.
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GOAL: Collaborative to establish a Wake County Human Relations Commission with appropriate investigative and enforcement authority for housing discrimination complaints.

ACTION	OUTCOME
<p>Priority Action: Adopt a countywide ordinance establishing a commission with appropriate rights and responsibilities, including the authority to process and investigate housing discrimination complaints, enforce settlements, provide education and outreach, and conduct paired testing.</p>	<p>The North Carolina Human Relations Commission (NCHRC), is the state agency responsible for enforcing the North Carolina State Fair Housing Act. The NCHRC handles housing discrimination complaints, enforces settlements, provides education and outreach, and conducts investigations, including paired testing. The county publishes a booklet on local human services resources, which includes general fair housing information and contact details for submitting complaints. The County co-sponsors an annual fair housing conference with the City of Raleigh and the Town of Cary, and monitors compliance with its affirmative marketing policies.</p>
<p>Priority Action: Add source of income as a protected class to a countywide ordinance, thereby expanding housing choice for households with legal third-party sources of income (e.g., child support, spousal support, Housing Choice Vouchers, disability payments and other public subsidies).</p>	<p>Wake County did not add "source of income" as a protected class to a countywide ordinance. However, the Wake County Board of Commissioners passed a resolution that encourages landlords and property owners to voluntarily accept legal third-party sources of income, such as Housing Choice Vouchers, child support, spousal support, disability payments, and other public subsidies. This resolution aims to expand housing opportunities for households receiving these forms of financial assistance, though it does not establish a legally binding ordinance. The Landlord Engagement Unit offers incentives to landlords to increase the number of housing opportunities for voucher holders.</p>

TOWN OF CARY

GOAL: Maintain the creation and preservation of affordable housing development in higher opportunity areas a Town-wide priority.	
ACTION	OUTCOME
<p>Priority Action: Provide technical assistance for developers interested in utilizing federal or state funds for affordable housing development.</p>	<p>Cary is providing technical assistance for developers interested in utilizing government funds for affordable housing development. Cary has also provided significant Town General Funds and American Rescue Plan Act (ARPA) Funds to assist affordable developers like Beacon Management and White Oak Foundation with developing affordable housing in Cary. Determinant: The Cary Planning Department’s Housing and Community Development Section is currently without a formal policy for ensuring that persons with LEP, a rapidly growing demographic in the Town, can access its housing and community development services and programs.</p>

GOAL: Ensure that persons with limited English proficiency can access the affordable housing services and programs offered by the Town.	
ACTION	OUTCOME
<p>Priority Action: Conduct the four-factor analysis and adopt a Language Access Plan.</p>	<p>Cary has released a new Housing & Community Partnerships website that is in the process of incorporating more language and visual/audio accessibility features.</p>
<p>Priority Action: Collaborate with stakeholders and advocates in communities with large populations of persons with LEP to ensure that their housing choice is not restricted as a result of their LEP. In response to Cary’s growing first generation Hispanic community, fair housing rights as they relate to ethnicity and country of origin should be emphasized.</p>	<p>Cary has started to collaborate with stakeholders and advocates in communities with large populations of persons with LEP to ensure that their housing choice is not restricted as a result of their LEP. Over the past year, Cary has also released a new Housing & Community Partnerships website that is in the process of incorporating more language and visual/audio accessibility features. Determinant: Some elements of Cary’s comprehensive plan and zoning ordinance could potentially reduce integration.</p>

GOAL: Revise Cary’s 2020 Affordable Housing Plan and zoning ordinance to connect the Town’s fair housing requirements with its affordable housing needs.	
ACTION	OUTCOME
Priority Action: Emphasize creating affordable housing in higher opportunity and high employment areas, regardless of household income, in an effort to stop further concentration of lower income minorities in certain neighborhoods.	In communication with developers, Cary emphasizes creating affordable housing in higher opportunity and high employment areas, regardless of household income, in an effort to stop further concentration of lower income minorities in certain neighborhoods. Cary is also undergoing the public process for amending its ADU ordinance, which, if approved, would promote more housing options and opportunity for residents.
Priority Action: Incentivize affordable housing development in Cary’s 35 mixed-use centers, which provide the option for affordable medium density housing connected to public transit.	Same as above
Priority Action: Re-evaluate the exterior design standards required in Cary’s zoning ordinance to ensure that the standards do not increase the cost of affordable housing construction to the point where it becomes prohibitively expensive.	The Façade Improvement Program – supported by General Funds – has seen a significant decline in applications over the last several years. No applications were received this year.

RALEIGH

GOAL: Maintain the creation and preservation of affordable housing development in higher opportunity areas a Citywide priority.	
ACTION	OUTCOME
Priority Action: Continue to implement the City’s Affordable Housing Location Policy to address affordable housing issues.	On September 3, 2015, the Raleigh Council adopted the Affordable Housing Location Policy (AHLP) which encourages the development of City-supported affordable housing in high-opportunity areas. The following year an affordable housing fund (>\$11 million per year) was created. In November 2020, Raleigh voters approved an \$80 million Affordable Housing Bond that includes funds for projects and acquisition opportunities near planned transit routes, such as the forthcoming Bus Rapid Transit (BRT) lines.

	<p>In the spring of 2023, the City introduced the Enhanced Homebuyer Assistance Program. The Enhanced program, which is funded by the 2020 Affordable Housing Bond, provides up to \$60,000 in financial assistance to income-eligible first-time homebuyers purchasing a home in targeted geographic areas within Raleigh. These targeted neighborhoods surround the planned Bus Rapid Transit (BRT) routes in order to create affordable homeownership opportunities near transit. The City also increased the maximum assistance amount for the citywide Homebuyer Assistance Program from \$20,000 to \$45,000.</p> <p>In addition to the updates to the homebuyer assistance programs, the City also introduced the Raleigh Home Revitalization program that provides additional bond-funded home repair assistance for the transit-targeted neighborhoods with up to \$30,000 for income-eligible homeowners.</p>
<p>Priority Action: Continue to evaluate the feasibility of seeking future additional Neighborhood Revitalization Strategy Area (NRSA) designations for eligible census tracts. In addition to focusing on neighborhood revitalization, the NRSA designation also fosters residential integration.</p>	<p>With the increased speed of private redevelopment and more targeted public investments to more limited geographies, particularly transit corridors instead of whole neighborhoods, the City has not pursued additional NRSA designations.</p>
<p>Priority Action: Revise the Unified Development Ordinance to permit accessory dwelling units, which can provide affordable housing opportunities, in at least one residential zoning category.</p>	<p>New incentives in the rezoning approval process have been implemented. Duplexes, Townhomes, and Accessory Dwelling Unit housing unit types by right in most of Raleigh are notable housing development options introduced through the City’s development ordinance that hold the potential to incentivize private unsubsidized housing that is within reach of renters or owners of moderate means.</p>

<p>Priority Action: Provide technical assistance for developers interested in utilizing federal or state funds for affordable housing development.</p>	<p>Raleigh is working with a new community land trust to add and preserve the supply of affordable ownership housing units in the City.</p>
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GOAL: Improve overall living conditions in RCAPs while expanding affordable housing options in higher opportunity areas.

ACTION	OUTCOME
<p>Priority Action: Allocate CDBG funding for public facilities and infrastructure improvements in RCAP areas.</p>	<p>The City continues to support homebuyer education, sponsors the building of affordable houses on City-owned sites, and provides low-interest second mortgages to make many sales within reach of lower-income families who otherwise may not be able to buy a house in the unsubsidized market. The number of Racially Concentrated Areas of Poverty decreased from nine in 2015 to four in 2024.</p>
<p>Priority Action: In an effort to preserve the City’s existing affordable housing stock, the City should work with developers to incorporate affordable housing units into market rate projects where the City subsidizes public infrastructure improvements related to the housing development.</p>	<p>The City provides funds (CDBG, HOME, local) for local nonprofit developers and for-profit firms for site improvements and to build affordable housing in the City.</p> <p>In FY 2023-2024, the City continued selling lots it assembled, primarily with CDBG funds, and is working with developers who will provide mixed-income homeownership opportunities in the NRSA through multiple townhome projects. The City also put parcels it owns in central downtown out for proposals to provide additional affordable rental units.</p> <p>Local zoning code changes incentivizing the inclusion of affordable units were implemented in areas surrounding the City’s investments along transit lines, including the proposed Bus Rapid Transit (BRT) routes. The incentives include height bonuses if required affordable housing targets are met (ex. 5 stories instead of 3)</p>

<p>Priority Action: Revise the Unified Development Ordinance to permit accessory dwelling units, which can provide affordable housing opportunities, in at least one residential zoning category.</p>	<p>New incentives in the rezoning approval process have been implemented. Duplexes, Townhomes, and Accessory Dwelling Unit housing unit types by right in most of Raleigh are notable housing development options introduced through the City’s development ordinance that hold the potential to incentivize private unsubsidized housing that is within reach of renters or owners of moderate means.</p>
<p>Priority Action: Continue to partner with Raleigh Housing Authority in creating affordable housing developments in higher opportunity areas.</p>	<p>Ongoing.</p>

<p>GOAL: Increase local capacity to process, investigate and enforce settlements for housing discrimination complaints.</p>	
<p>ACTION</p>	<p>OUTCOME</p>
<p>Priority Action: Join with Wake County to establish a countywide human relations commission with adequate enforcement and investigative authority to resolve local complaints.</p>	<p>(This action was not completed.)</p>
<p>Priority Action: Explore new strategies for resolving local fair housing complaints in Raleigh. For example, the Fair Housing Hearing Board could strengthen its partnership with Legal Aid of North Carolina to investigate housing complaints. Hire additional staff to supplement the Fair Housing Hearing Board’s current part time and volunteer staff. Expand the legal authority of the Fair Housing Hearing Board to allow the board to resolve housing complaints. Employ a full-time paid staff member to supplement the Fair Housing Hearing Board’s current part-time and volunteer staff.</p>	<p>Local complaints received by the City are referred to the Fair Housing Project of Legal Aid of North Carolina and the Fair Housing Justice Center, which have the resources and expertise to address fair housing complaints. In the future, the City may join with Wake County to establish a countywide human relations commission with adequate enforcement and investigative authority to resolve local complaints. The City may also explore expanding the Board’s own legal authority and hiring additional staff assigned to the Board.</p> <p>The City of Raleigh entered into an agreement with the Campbell University Law Clinic to expand the availability of legal resources for tenants facing eviction in a new</p>

	<p>City of Raleigh Housing Justice Project. The City has been using some of its American Rescue Plan Act (ARPA) funds to provide \$100,000 a year to assist with staffing costs. The City has also designated an additional \$200,000 to provide the Clinic with a fund to assist with settlements of eviction cases, which will further help in keeping more residents in their homes and their rental histories free of evictions.</p>
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<p>GOAL: Ensure that decisions regarding rezoning requests are made consistent with the Future Land Use Map and the Comprehensive Plan.</p>	
<p>ACTION</p>	<p>OUTCOME</p>
<p>Priority Action: The City has created an excellent framework for advancing fair housing through its Comprehensive Plan, Raleigh 2030. Decision-making, particularly in rezoning matters, that is consistent with this document will further the City’s commitment affirmatively further fair housing choice.</p>	<p>The Wake Transit Plan will increase the percentage of the County’s jobs within ¾ mile of all-day transit service. The City of Raleigh completed the Equitable Development Around Transit (EDAT) initiative to guide development expected to spring up near Bus Rapid Transit (BRT) stations and routes. The City is using annual affordable housing goals (570 total) to measure progress in providing additional affordable housing units and the City has acquired, and will continue to identify, sites along proposed BRT lines for inclusion of affordable housing on City land.</p>

RALEIGH HOUSING AUTHORITY

<p>GOAL: Deconcentrate HCV holder units and foster affordable housing opportunities in higher opportunity areas.</p>	
<p>ACTION</p>	<p>OUTCOME</p>
<p>Priority Action: Continue providing mobility counseling for all HCV recipients in order to encourage them to look for units outside of areas of high poverty or minority concentration.</p>	<p>RHA assists with expanding voucher holder opportunities into higher opportunity areas without steering for families. Computer terminals are maintained in RHA’s Admin Building to assist with individual searches for those that do not have access to technology.</p>
<p>Priority Action: Continue to seek landlord participation in the HCV program from</p>	<p>RHA continued to engage with future landlords and retain current landlords. Financial incentives were offered for both</p>

property owners with affordable rental units in higher opportunity areas.	new landlords as well as current landlords that referred new landlords. RHA has grown its active landlord list to 837 as of this review.
Priority Action: Collaborate with the HACW to establish a Landlord Risk Mitigation Fund to encourage landlord participation in the HCV program.	(This action was not completed.)

GOAL: Ensure that persons with limited English proficiency can access the services and programs offered by the RHA.	
ACTION	OUTCOME
Priority Action: Annually, update the four-factor analysis with current Census data to reflect current demographic trends among persons with LEP.	RHA updates its Language Access Plan regularly with the most recent update being completed in 2024. RHA launched its new website in January 2025. This allowed for upgrades to it accessibility and language plug-ins that allow for increased access for LEP individuals.

HOUSING AUTHORITY OF WAKE COUNTY

GOAL: Expand business development and employment opportunities among HACW residents.	
ACTION	OUTCOME
Priority Action: Adopt a Section 3 Plan to develop, foster, and involve Section 3 workers and businesses. One example of this would be informing public housing residents about available training and job opportunities and then guiding them through the Section 3 process.	HUD’s Section 3 Final Rule requires grant recipients to make the best effort to advance training and employment opportunities for Section 3 workers. When making federally funded awards to developers, municipalities, or non-profit organizations, County staff work with sub-recipients to ensure that they are fully aware of Section 3, MWBE, and Davis Bacon requirements, including by conducting pre-construction meetings to include contractors. A new Minority & Women Owned Business Enterprises Program Manager under the County’s Diversity, Equity, and Inclusion Department. This is part of our broader efforts to strengthen enforcement measures for developers and contractors to ensure that opportunities for local and underrepresented

	<p>businesses and workers are prioritized. Additionally, we are actively engaging and welcome new opportunities to collaborate more effectively with partners, including the Housing Authorities, to expand training and employment opportunities for Section 3 workers</p>
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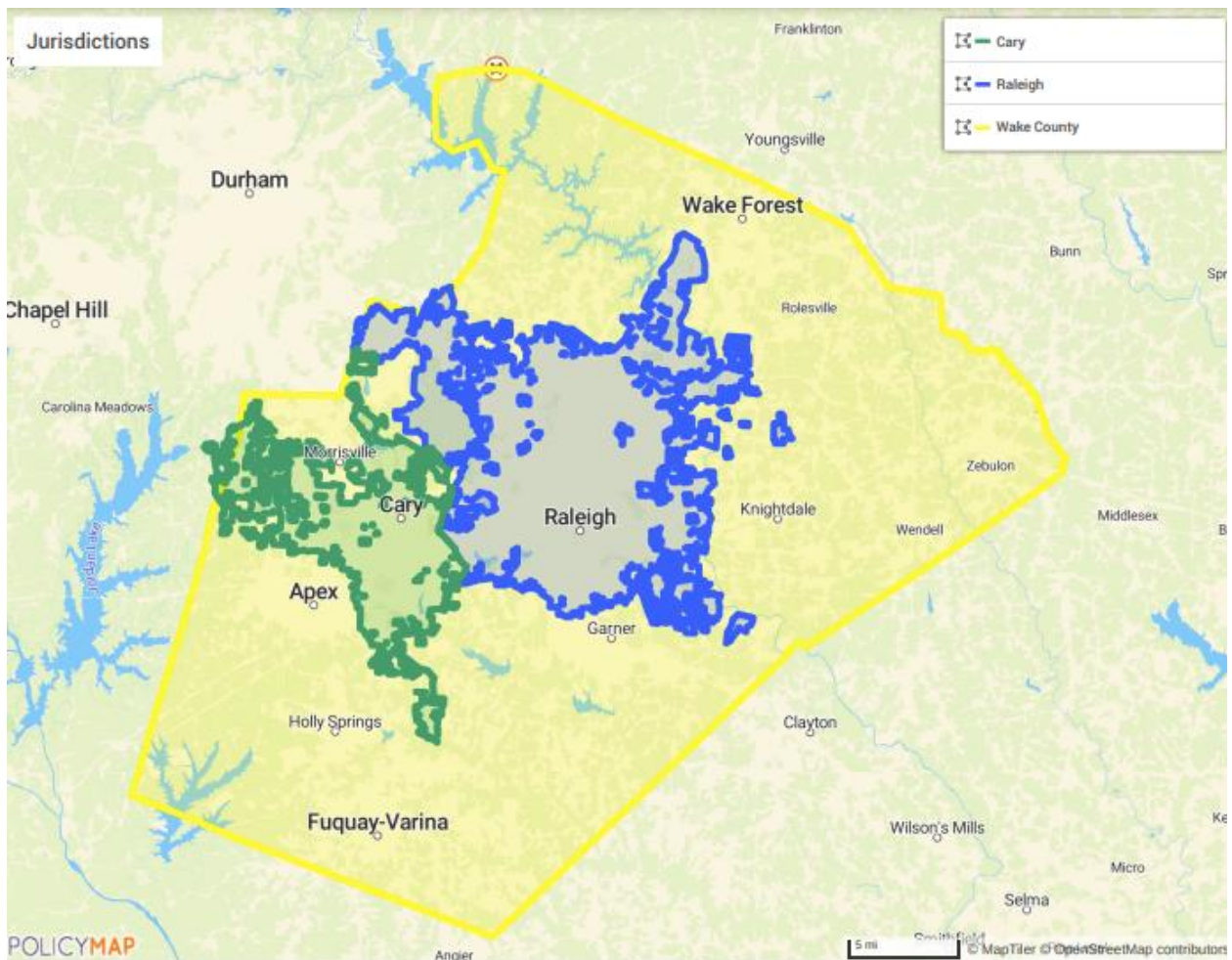
<p>GOAL: Deconcentrate HCV holder units and foster affordable housing opportunities in higher opportunity areas.</p>	
<p>ACTION</p>	<p>OUTCOME</p>
<p>Priority Action: Continue providing mobility counseling for all HCV recipients in order to encourage them to look for units outside of areas of high poverty or minority concentration.</p>	<p>Landlord Incentives are provided to encourage new landlord partners to increase the number of housing opportunities available as demands for affordable housing have risen.</p>
<p>Priority Action: Continue to seek landlord participation in the HCV program from property owners with affordable rental units in higher opportunity areas.</p>	<p>Continued the Landlord Engagement Unit and Lease 2 Home program to bridge the gap between property owners with rental homes and residents who are seeking permanent housing.</p>
<p>Priority Action: Collaborate with the RHA to establish a Landlord Risk Mitigation Fund to encourage landlord participation in the HCV program.</p>	<p>Wake County designed the Landlord Engagement Unit to identify and match homeless households seeking affordable housing with landlords seeking tenants for their affordable units. Through a comprehensive incentive program, clients are quickly connected to units as they become available, and landlords are compensated for selecting an LEU client. Since LEU program launch in 2021, the LEU enrolled 590 units into the LEU Program, worked with 209 landlords, and successfully housed 172 households.</p>

<p>GOAL: Ensure that persons with limited English proficiency can access the services and programs offered by the RHA.</p>	
<p>ACTION</p>	<p>OUTCOME</p>
<p>Priority Action: Conduct the four-factor analysis and prepare a Language Access Plan (LAP) to accommodate persons with LEP.</p>	<p>Ongoing.</p>

CHAPTER 3: DEMOGRAPHIC SUMMARY

This Regional Analysis of Impediments to Fair Housing includes Wake County, Cary, and Raleigh, NC as seen in Figure 3.1 below.

Figure 3.1: Regional jurisdictions



Population and Demographics

Population change is one of the most pressing issues facing the Wake County region. Fast population growth that is not accompanied by housing production can lead to an increase in housing costs that leave many people in substandard conditions, cost burdened, or at risk of homelessness. It is important to recognize these trends and attempt to address them before they cause any impediments to housing choice.

Population Growth

The jurisdictions in the region have seen incredible population growth since 2010. The growth is well above the North Carolina and United States benchmarks. Wake County and Cary have been growing at 4% to 5% since 2020 while the United States and North Carolina have only grown at 1.78% and 1.91% respectively. In comparison, Raleigh has only grown 0.23% since 2020. The total number of households have also increased by 35% in Wake County. See Table 3.1.

	2010	2020	2023	% Change from 2010 to 2023
United States	303,965,272	326,569,308	332,387,540	9.35%
North Carolina	9,271,178	10,386,227	10,584,340	14.16%
Wake County, NC	850,546	1,091,662	1,151,009	35.33%
Cary, NC	127,587	169,177	176,686	38.48%
Raleigh, NC	382,729	469,698	470,763	23.00%
Source: ACS 5-Year Estimates DP05				

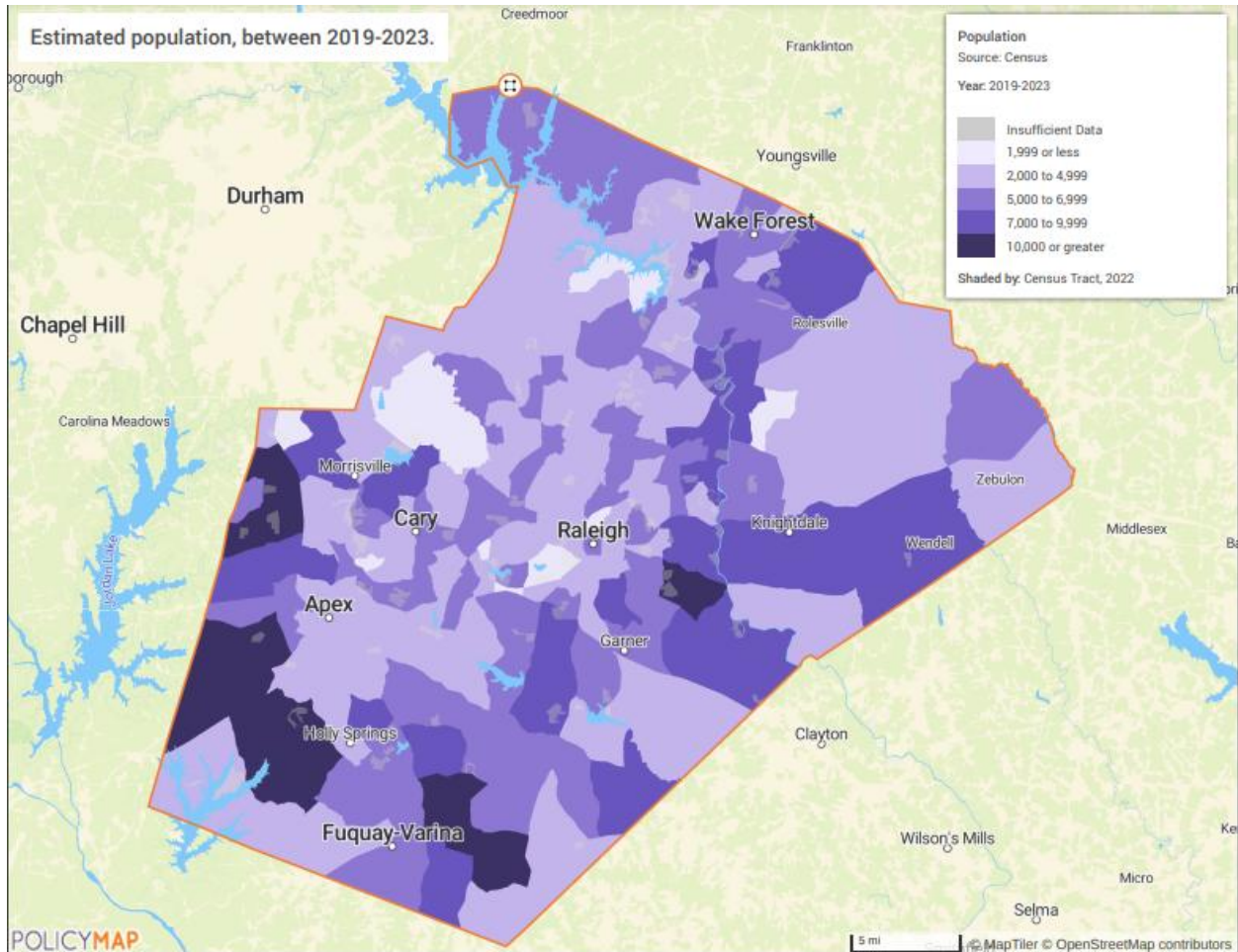
Population Change

The North Carolina Office of State Budget and Management (OSBM) predicts that Wake County will continue to see significant growth for the next years. The growth is predicted to be steady and by 2035 the population is projected to rise by 20%. See Table 3.2.

Table 3.2: Population Change			
Year	Population Forecast	Change in Population	Percent Growth
2024	1,216,309.00	21,409.00	1.79%
2025	1,238,879.00	22,570.00	1.86%
2026	1,262,176.00	23,297.00	1.88%
2027	1,285,926.00	23,750.00	1.88%
2028	1,309,957.00	24,031.00	1.87%
2029	1,334,164.00	24,207.00	1.85%
2030	1,358,482.00	24,318.00	1.82%
2031	1,382,867.00	24,385.00	1.80%
2032	1,407,297.00	24,430.00	1.77%
2033	1,431,752.00	24,455.00	1.74%
2034	1,456,223.00	24,471.00	1.71%
2035	1,480,706.00	24,483.00	1.68%
Source: "North Carolina Office of State Budget and Management"			

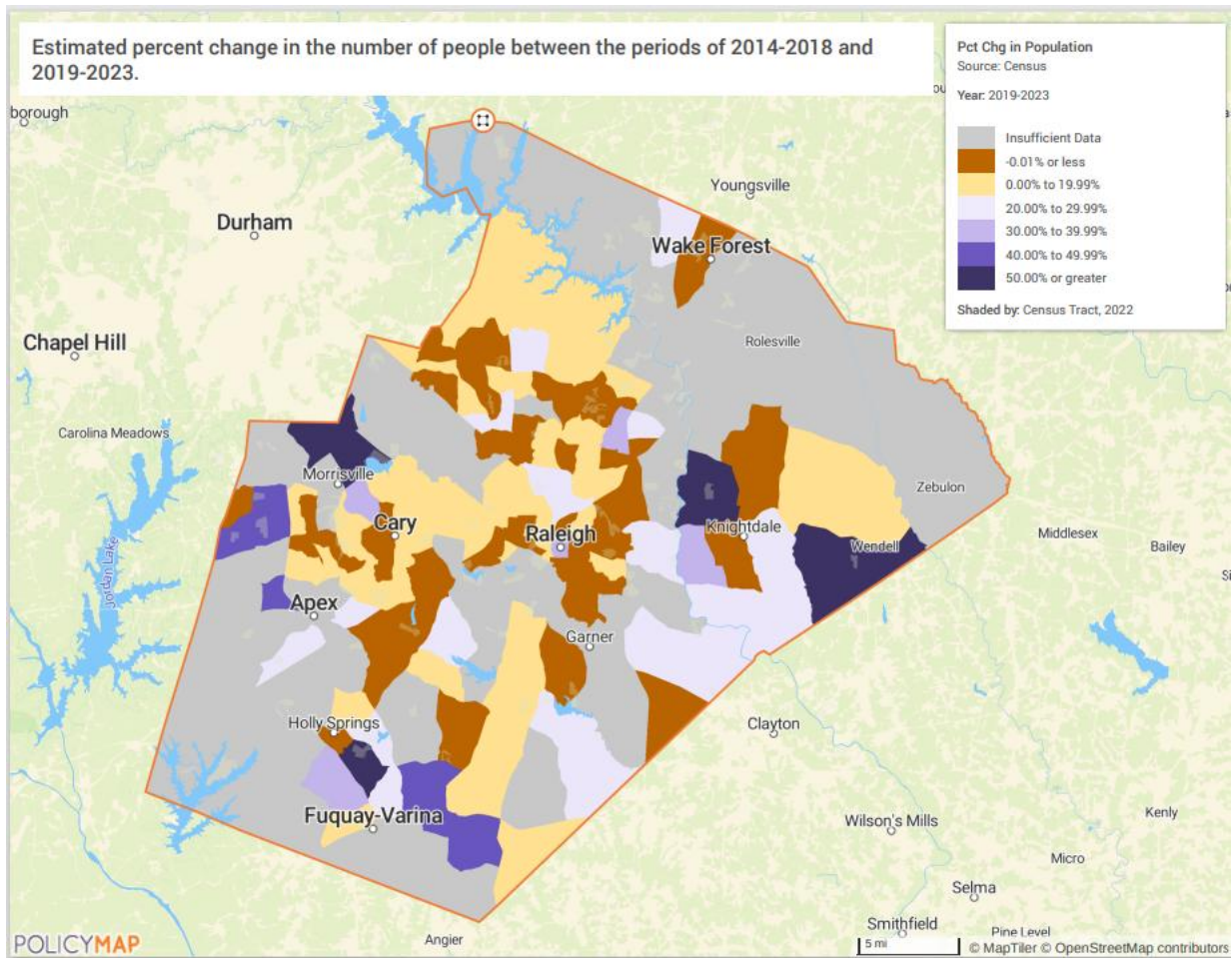
The following maps show the distribution of the population throughout the jurisdiction and the population percent change over the last five years within individual tracts. Generally, large population census tracts (10,000 people or more) are in the southern tracts – especially on the southwestern edge of the County. Over the last five years, some tracts have seen an increase in population, but tracts experiencing population decreases are prevalent across the County.

Map 3.1: Population, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Map 3.2: Population Percent Change, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Demographic Trends

The change in population is not the only trend that should be analyzed. The demographics of that population are also important. Community needs can vary significantly based on the age of the population, ethnicity, education, and other factors. There is no “one-size fits all” policy that will bring about the best results for all communities. It is necessary to tailor support to match particular needs.

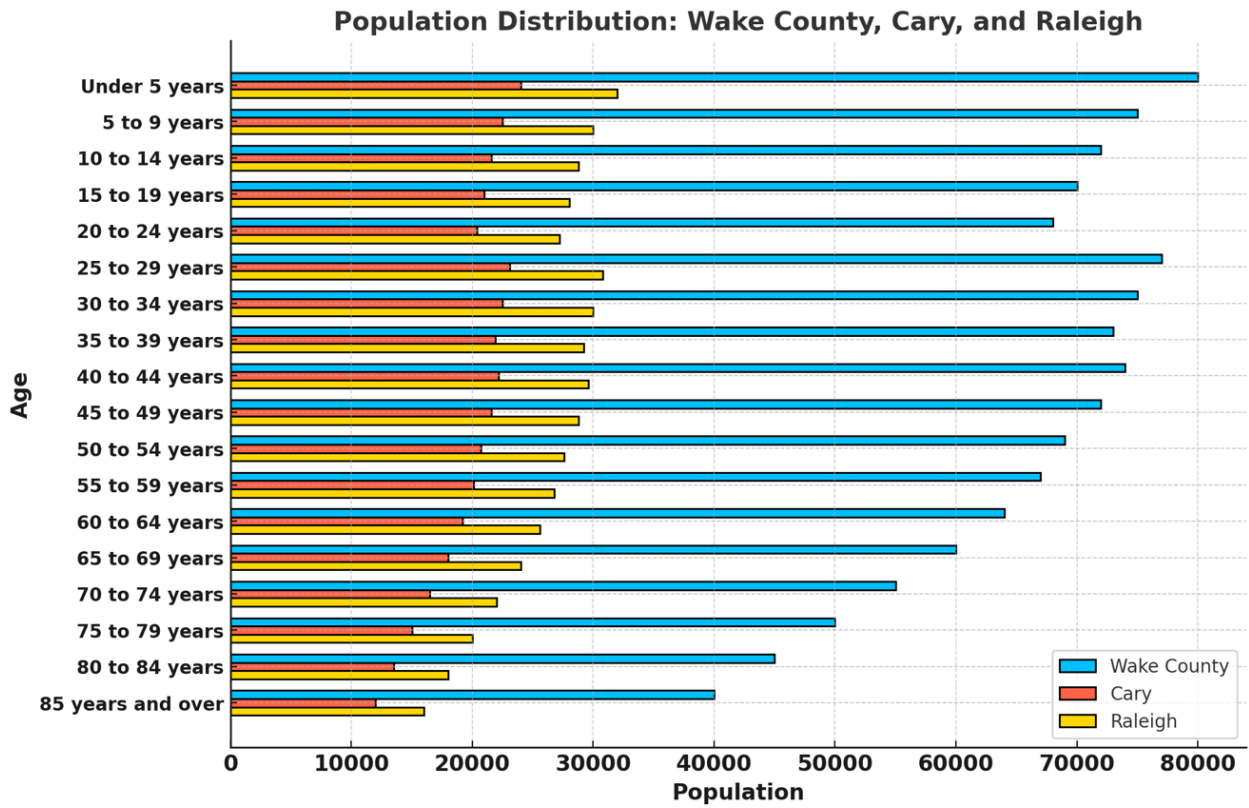
Age

Overall, the median age of the population around the United States has increased since 2010. However, the jurisdictions median age is rising at a higher rate than the state and nation, with Cary showing the biggest jump indicating a faster aging population compared to both state and national trends. This suggests a local trend toward an aging population in the region, which may have implications for services and housing needs. See Table 3.3.

	2010	2020	2023	% Change from 2010 to 2023
United States	36.9	38.2	38.7	4.9%
North Carolina	37.1	38.9	39.1	5.4%
Wake County, NC	34.1	36.4	37.2	9.1%
Cary, NC	36.1	39.6	39.8	10.2%
Raleigh, NC	31.7	34.0	34.7	9.5%
Source: U.S. Census ACS 5-Year Estimates (DP05)				

The following Figure 3.2 shows the distribution of different age groups by jurisdictions.

Figure 3.2: Population by age, 2023



Source: 2023 ACS 5-Year Estimates (DP05)

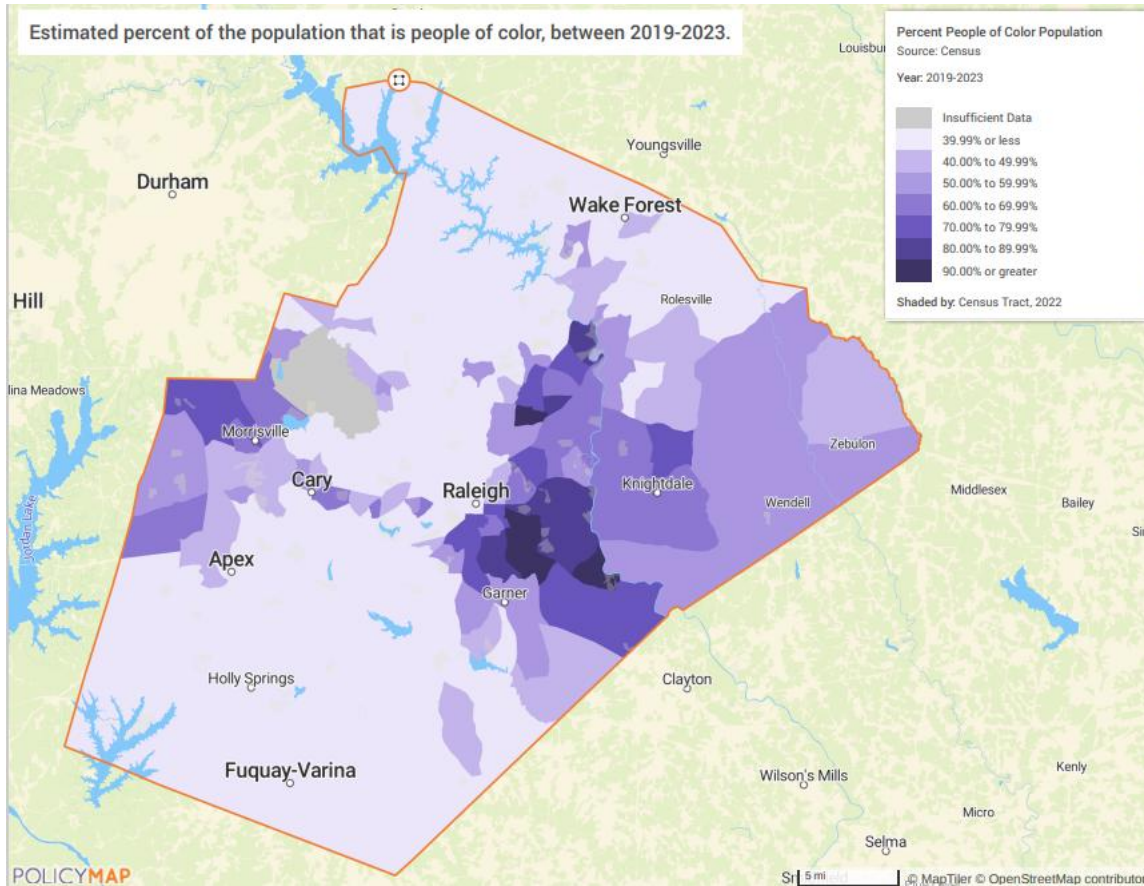
Race & Ethnicity

The United States has long been a country with people of all races and ethnicities calling it home. While the country, and the Wake County region, are still majority White, there has been a consistent trend towards greater racial and ethnic representation. Since 2010, the non-White population has grown in every jurisdiction. While the White and Black population has decreased, the “Other” race population has grown the most with Raleigh having the largest increases in diversification followed by Wake County overall. See Table 3.4.

Table 3.4: Population by race												
	2010				2020				2023			
Area	White	Black	Asian	Other	White	Black	Asian	Other	White	Black	Asian	Other
United States	74.00%	12.50%	4.70%	8.8%	70.40%	12.60%	5.60%	11.4%	63.40%	12.40%	5.80%	18.4%
North Carolina	69.60%	21.40%	2.10%	6.9%	67.60%	21.40%	3.00%	8.0%	63.30%	20.60%	3.20%	12.9%
Wake County, NC	67.90%	20.50%	5.10%	6.5%	63.80%	20.20%	7.30%	8.7%	59.40%	19.30%	8.10%	13.2%
Cary, NC	75.50%	6.50%	11.70%	6.3%	65.70%	7.60%	19.90%	6.8%	60.10%	7.60%	20.40%	11.9%
Raleigh, NC	59.00%	29.50%	4.40%	7.1%	57.50%	28.90%	4.80%	8.8%	53.80%	27.50%	4.70%	14.0%
Source: ACS 5-Year Estimates (DP05)												

Throughout the area, there are many census tracts with a non-White population of over 40%. The central eastern and western sides of the County have higher concentrations of non-White residents.

Map 3.4: Minority (Non-white) Population by Census Tract, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Over the years, Wake County has experienced significant demographic shifts, and analyzing the details of that change can provide valuable insight.

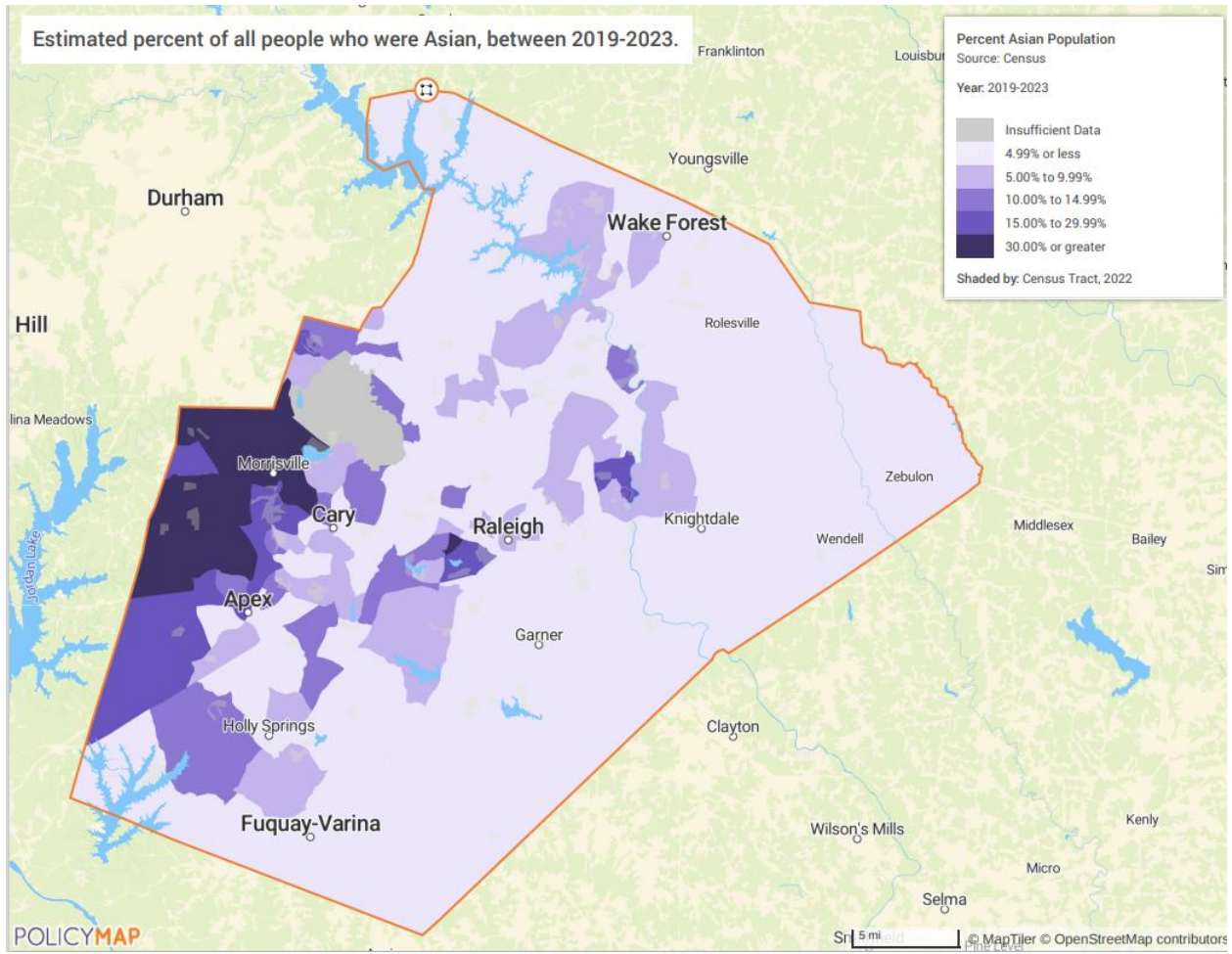
For Wake County, 1) the Asian population, 2) populations with two or more races and 3) the Hispanic population has shown the biggest growth. White and Black population has gradually decreased. See Table 3.5.

	2010	Percent	2020	Percent	2023	Percent
Race						
White	577,130	67.90%	696,626	63.80%	683,568	59.40%
Black or African American	174,700	20.50%	220,232	20.20%	221,985	19.30%
American Indian and Alaska Native	2,671	0.30%	3,413	0.30%	3,325	0.30%
Asian	43,596	5.10%	80,059	7.30%	93,193	8.10%
Native Hawaiian/Other Pac Islander	193	0.00%	470	0.00%	383	0.00%
Some other race	37,001	4.40%	43,422	4.00%	55,569	4.80%
Two or more races	15,255	1.80%	47,440	4.30%	92,986	8.10%
Ethnicity						
Hispanic	77,347	9.10%	110,961	10.20%	131,104	11.40%
Sources: ACS 5-Year Estimates (DP05)						

Asian population has grown the most in Cary, from 11.7% in 2010 to 20.4% in 2023. The second biggest growth has been in the Two or more race, that has grown from 1.7% in 2010 to 7.9% in 2023.

The map below highlights there being higher concentrations of the Asian population on the central western side of the County – especially in Cary.

Map 3.5: Percent of People Who Were Asian, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Table 3.6: Racial and Ethnic Composition, Town of Cary, NC						
	2010	Percent	2020	Percent	2023	Percent
Race						
White	96,340	75.50%	111,153	65.70%	106,173	60.10%
Black or African American	8,231	6.50%	12,843	7.60%	13,476	7.60%
American Indian and Alaska Native	344	0.30%	671	0.40%	356	0.20%
Asian	14,883	11.70%	33,602	19.90%	36,068	20.40%
Native Hawaiian/Other Pac Islander	0	0.00%	121	0.10%	167	0.10%
Some other race	5,656	4.40%	3,803	2.20%	6,408	3.60%
Two or more races	2,133	1.70%	6,984	4.10%	14,038	7.90%
Ethnicity						
Hispanic	10,572	8.30%	13,717	8.10%	16,479	9.30%
Sources: ACS 5-Year Estimates (DP05)						

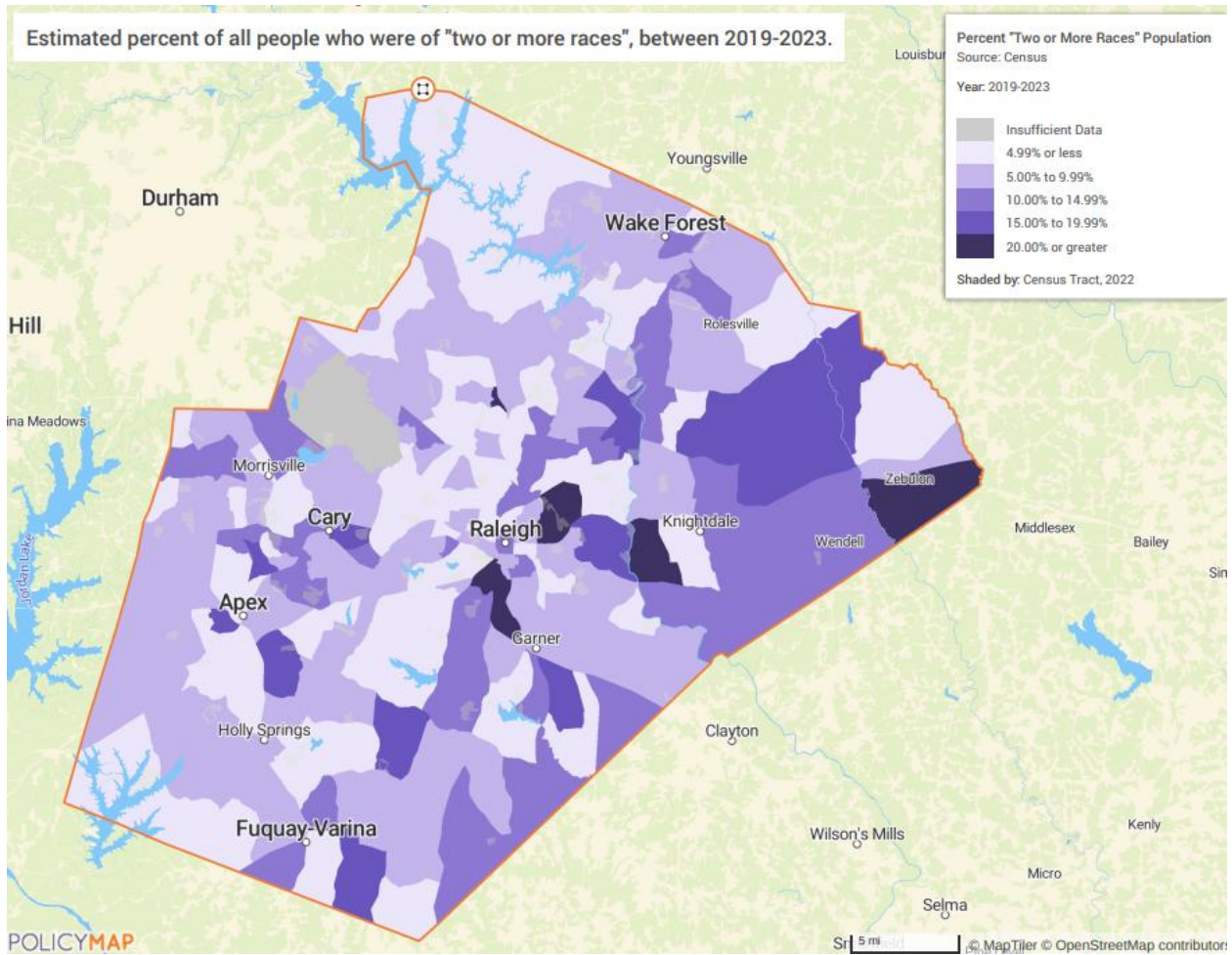
The Two or more race in Raleigh has grown from 1.5% in 2010 to 8% in 2023. The next biggest growth has been in the Hispanic population.

Table 3.7: Racial and Ethnic Composition of Raleigh, NC						
	2010	Percent	2020	Percent	2023	Percent
Race						
White	225,705	59.00%	270,066	57.50%	253,379	53.80%
Black or African American	112,948	29.50%	135,758	28.90%	129,659	27.50%
American Indian and Alaska Native	1,114	0.30%	1,426	0.30%	1,696	0.40%
Asian	16,879	4.40%	22,717	4.80%	22,244	4.70%
Native Hawaiian/Other Pac Islander	56	0.00%	179	0.00%	97	0.00%
Some other race	20,371	5.30%	19,598	4.20%	25,833	5.50%
Two or more races	5,656	1.50%	19,954	4.20%	37,855	8.00%
Ethnicity						
Hispanic	41,045	10.70%	51,220	10.90%	59,660	12.70%
Sources: ACS 5-Year Estimates (DP05)						

The Two or more race in North Carolina has grown from 1.9% in 2010 to 7.1% in 2023. The next biggest growth has been in the Hispanic population. The map below shows the percentage of people who are two or more races by tract. Tracts with the largest concentrations of those that are two or more races are located in Raleigh, Knightdale, and Zebulon.

Table 3.8: Racial and Ethnic Composition of North Carolina						
	2010	Percent	2020	Percent	2023	Percent
Race						
White	6,453,727	69.60%	7,019,443	67.60%	6,695,587	63.30%
Black or African American	1,980,942	21.40%	2,217,522	21.40%	2,178,329	20.60%
American Indian and Alaska Native	106,026	1.10%	120,272	1.20%	110,873	1.00%
Asian	194,993	2.10%	308,958	3.00%	333,844	3.20%
Native Hawaiian/Other Pac Islander	5,170	0.10%	7,368	0.10%	6,153	0.10%
Some other race	356,243	3.80%	334,295	3.20%	506,289	4.80%
Two or more races	174,077	1.90%	378,369	3.60%	753,265	7.10%
Ethnicity						
Hispanic	723,408	7.80%	991,051	9.50%	1,158,750	10.90%
Sources: ACS 5-Year Estimates (DP05)						

Map 3.6: Percent of People Who Were Two or More Races, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Ethnic Hispanic

The Hispanic population has grown significantly throughout the area. North Carolina has had a higher increase in Hispanic population compared to National. Wake County has shown the highest increase.

Table 3.9: Hispanic Population							
Area	2010	Percent	2020	Percent	2023	Percent	%Change from 2010-2023
United States	47,727,533	15.70%	59,361,020	18.20%	63,131,589	19.00%	24.4%
North Carolina	723,408	7.80%	991,051	9.50%	1,158,750	10.90%	37.6%
Wake County, NC	77,347	9.10%	110,961	10.20%	131,104	11.40%	41.0%
Cary, NC	10,572	8.30%	13,717	8.10%	16,479	9.30%	35.8%
Raleigh, NC	41,045	10.70%	51,220	10.90%	59,660	12.70%	31.2%
Sources: ACS 5-Year Estimates (DP05)							

Foreign Born

Since 2010, nearly every jurisdiction has seen the proportion of their population that is foreign-born grow. Cary has the most increase and concentration of foreign born and are higher than the North Carolina and National statistics.

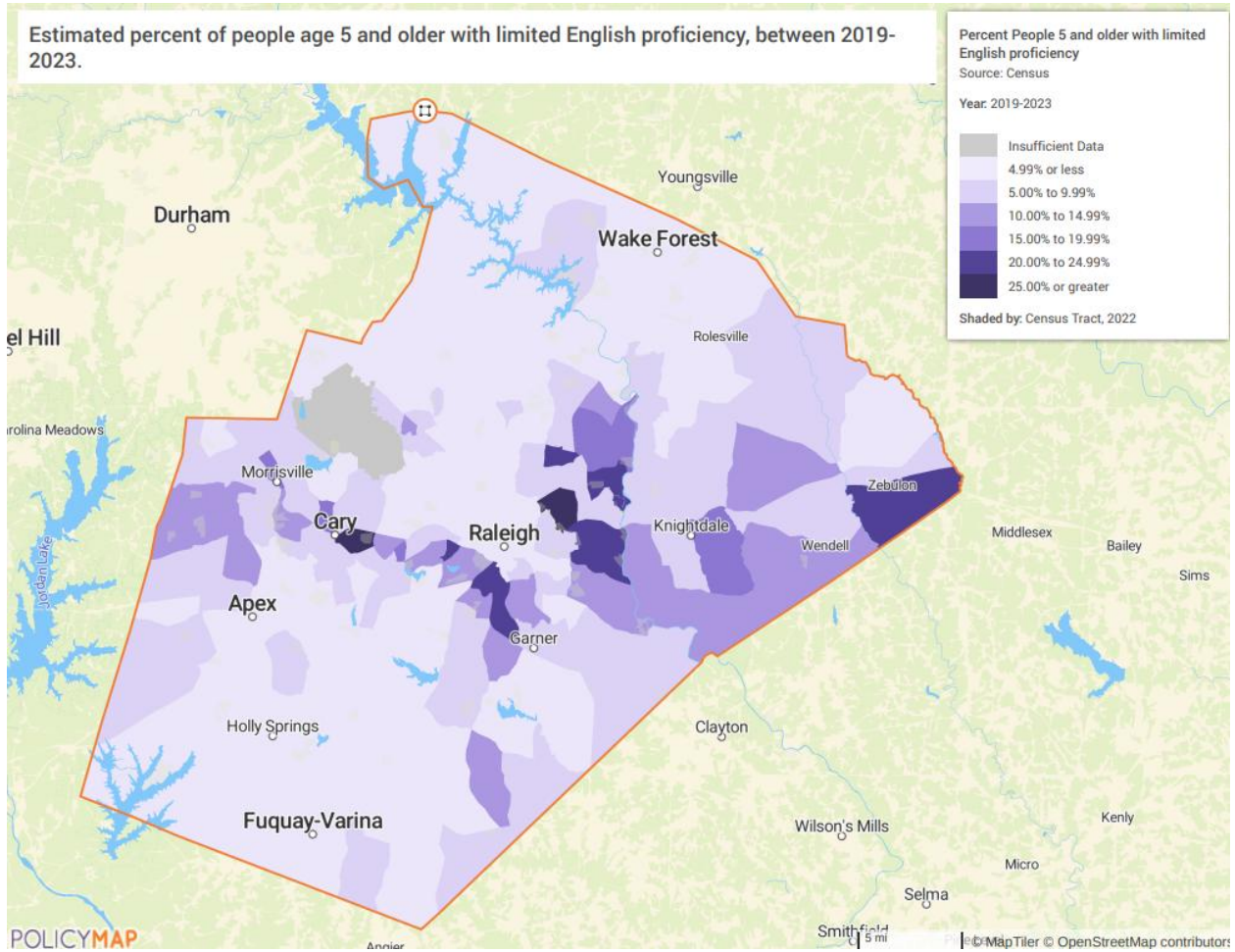
Table 3.10: Population by place of birth										
	2010			2020			2023			
	Total Population	Foreign Born	% Foreign Born	Total Population	Foreign Born	% Foreign Born	Total Population	Foreign Born	% Foreign Born	% Change 2010-2023
United States	303,965,272	38,675,012	12.7%	326,569,308	44,125,628	13.5%	332,387,540	46,108,901	13.9%	19.2%
North Carolina	9,271,178	682,955	7.4%	10,386,227	832,602	8.0%	10,584,340	923,923	8.7%	35.3%
Wake County, NC	850,546	107,693	12.7%	1,091,662	145,326	13.3%	1,151,009	167,349	14.5%	55.4%
Cary, NC	127,587	22,648	17.8%	169,177	37,910	22.4%	176,686	41,905	23.7%	85.0%
Raleigh, NC	382,729	55,518	14.5%	469,698	60,173	12.8%	470,763	64,022	13.6%	15.3%

Sources: ACS 5-Year Estimates (DP02)

The number of households who speak English Less than “Very Well” by percent has decreased marginally from 2010 to 2023. Spanish remains the most common language spoken except in Cary where 10% of households speak an Asian language. This is consistent with high concentrations of Asian residents in Cary. The Map 3.7 below highlights the concentrations of those with Limited English Proficiency throughout. Higher concentrations are in tracts in the central part of the County and one tract in Zebulon.

Table 3.11: Language Spoken at Home									
	2010			2020			2023		
	English Less than "Very Well" %	Spanish %	Asian %	English Less than "Very Well"%	Spanish %	Asian %	English Less than "Very Well"%	Spanish %	Asian %
United States	8.70%	12.50%	3.10%	8.20%	13.20%	3.50%	8.40%	13.40%	3.50%
North Carolina	4.90%	6.90%	1.40%	4.40%	7.50%	1.70%	4.90%	8.40%	1.80%
Wake County, NC	6.60%	8.20%	3.10%	5.60%	7.80%	3.80%	6.10%	8.50%	4.10%
Cary, NC	8.10%	7.10%	6.60%	7.30%	5.30%	9.90%	7.70%	5.90%	10.30%
Raleigh, NC	7.80%	9.80%	2.80%	6.10%	9.10%	2.80%	6.70%	10.20%	2.50%
Source 5-Year Estimates (DP02)									

Map 3.7: Percent of People Age 5 or older with Limited English Proficiency, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Disability Status

As the population ages the disability rate in a community increases. Residents who reported having disabilities (includes self-reported disabilities and formal medical diagnoses) often have unique housing needs and may have reduced opportunities to earn an income. The disability rate in the jurisdiction is less than the National and State rates. Cary has the highest disability rate that is proportional to increases in median age.

Table 3.12: Disability status								
	2010		2020		2023			
	Estimate	Percent	Estimate	Percent	Estimate	Percent	% Change 2010-2023	Increase by %
United States	36,354,712	11.90%	40,786,461	12.70%	42,703,063	13.00%	17.46%	1.10%
North Carolina	1,235,138	13.20%	1,363,146	13.40%	1,386,506	13.40%	12.26%	0.20%
Wake County, NC	67,647	7.50%	92,047	8.50%	103,055	9.00%	52.34%	1.50%
Cary, NC	6,270	4.60%	11,684	6.90%	13,768	7.80%	119.59%	3.20%
Raleigh, NC	29,030	7.30%	42,343	9.10%	44,643	9.60%	53.78%	2.30%
Source ACS 1 and 5-Year Estimates (S1810) Data note: Disability status for the civilian non-institutionalized population 5 years and over. Data note: % Change from 2010 to 2023 is by change in percentage.								

In all jurisdictions, the disability rate by age is similar to the rate in the state, as a whole. Nearly 50% of residents over 75 years and over have a disability. This elderly population is likely on a fixed income and may need support to maintain or secure safe and stable housing.

Table 3.13: Disability and Age 2023						
Age	Wake County, NC		Cary, NC		Raleigh, NC	
	Disability	Percent of Group	Disability	Percent of Group	Disability	Percent of Group
Under 5 years	296	0.40%	18	0.20%	180	0.70%
5 to 17 years	9,051	4.50%	1,112	3.30%	3,953	5.80%
18 to 34 years	15,204	5.70%	2,069	6.20%	7,551	5.40%
35 to 64 years	38,232	8.20%	4,209	5.50%	17,349	9.90%
65 to 74 years	17,321	19.50%	2,470	16.90%	6,859	20.70%
75 years and over	22,951	43.20%	3,890	40.00%	8,751	42.70%

Source ACS 5-Year Estimates (S1810)
Data note: Disability status for the civilian non-institutionalized population 5 years and over.

Table 3.14: Disability and Age 2023				
Age	United States		North Carolina	
	Disability	Percent of Group	Disability	Percent of Group
Under 5 years	131,003	0.70%	4,589	0.80%
5 to 17 years	3,320,802	6.10%	100,395	5.80%
18 to 34 years	5,676,539	7.70%	172,435	7.50%
35 to 64 years	15,593,161	12.40%	528,565	13.20%
65 to 74 years	7,892,160	24.00%	266,496	24.90%
75 years and over	10,089,398	46.50%	314,026	46.40%

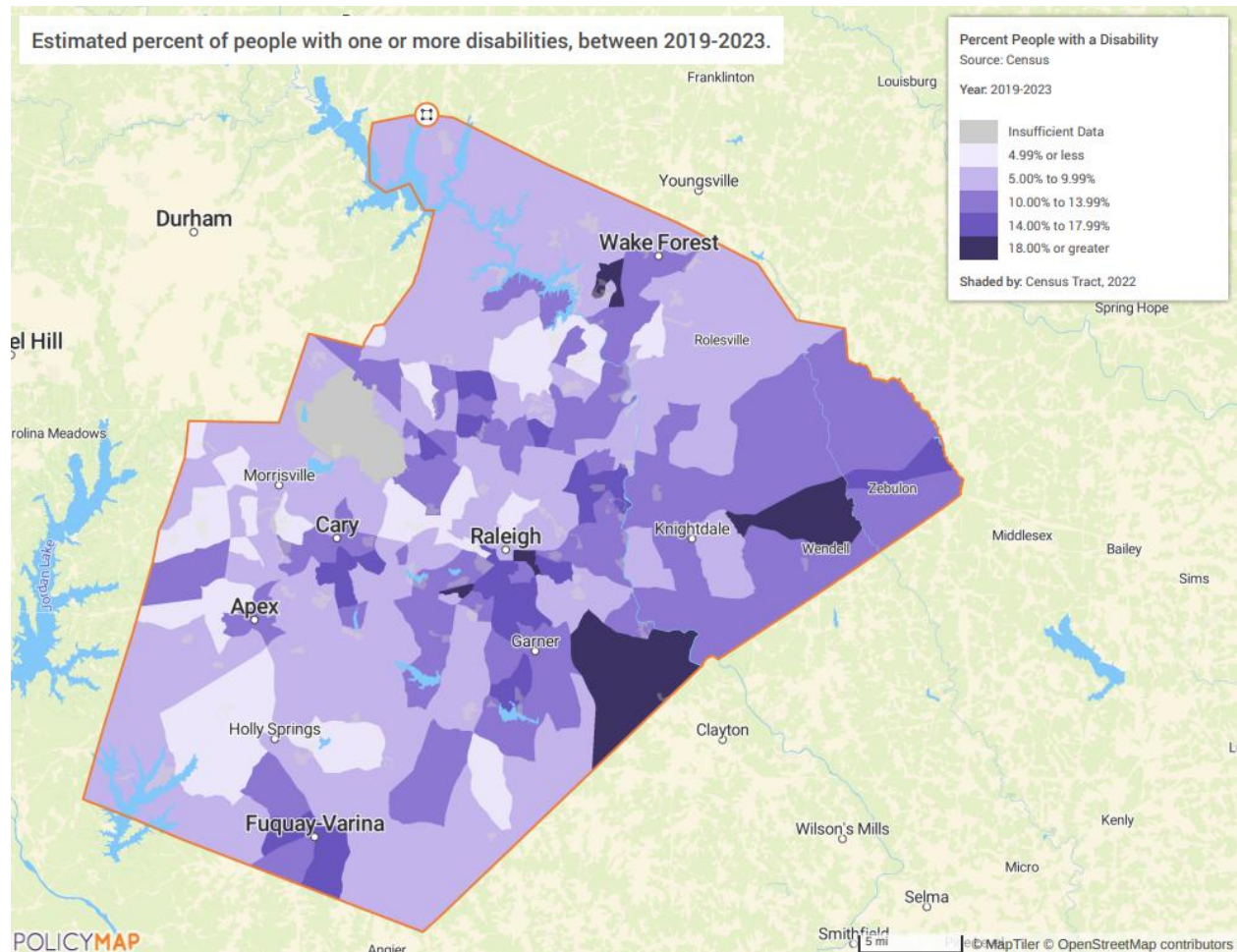
Source ACS 5-Year Estimates (S1810)
Data note: Disability status for the civilian non-institutionalized population 5 years and over.

The disability rate in the jurisdiction by race is consistent with the National and State. American Indian, Native Hawaiian have the highest rates while Asian and Other races have the lowest. See Table 3.15.

Table 3.15: Disability and Race Comparison										
	United States		North Carolina		Wake County, NC		Cary, NC		Raleigh, NC	
Race	Estimate	Percent of Group	Estimate	Percent of Group	Estimate	Percent of Group	Estimate	Percent of Group	Estimate	Percent of Group
White	28,892,180	13.90%	928,403	14.10%	63,508	9.30%	9,887	9.30%	23,844	9.50%
Black or African American	5,767,051	14.50%	309,377	14.60%	24,493	11.20%	988	7.40%	14,457	11.40%
American Indian and Alaska Native	449,827	15.70%	18,926	17.50%	629	19.60%	10	3.00%	435	26.90%
Asian	1,516,847	7.90%	19,899	6.00%	4,483	4.80%	1,495	4.10%	1,440	6.50%
Native Hawaiian/Other Pac Islander	77,971	12.70%	806	14.40%	52	13.60%	0	0.00%	37	38.10%
Some other race	2,175,598	10.00%	34,917	7.00%	3,737	6.70%	374	5.80%	1,595	6.20%
Two or more races	3,823,589	10.90%	74,178	10.10%	6,153	6.70%	1,014	7.20%	2,835	7.60%
Ethnicity										
Hispanic	6,190,802	9.90%	80,990	7.10%	8,438	6.50%	1,100	6.70%	3,393	5.70%
Source 2023 ACS 5-Year Estimates (S1810)										

Overall, there is not a strong geographic concentration of persons with disabilities in Wake County. Tracts on the eastern side of the county tend to have slightly higher concentrations of people living with disabilities, but not to a disproportionate degree. Tracts with higher rates of disability (18% or greater) are spread apart but are all on the eastern side. See Map 3.8.

Map 3.8: Disability by Census Tracts, 2019-2023



Source: 2019-2023 ACS via PolicyMap

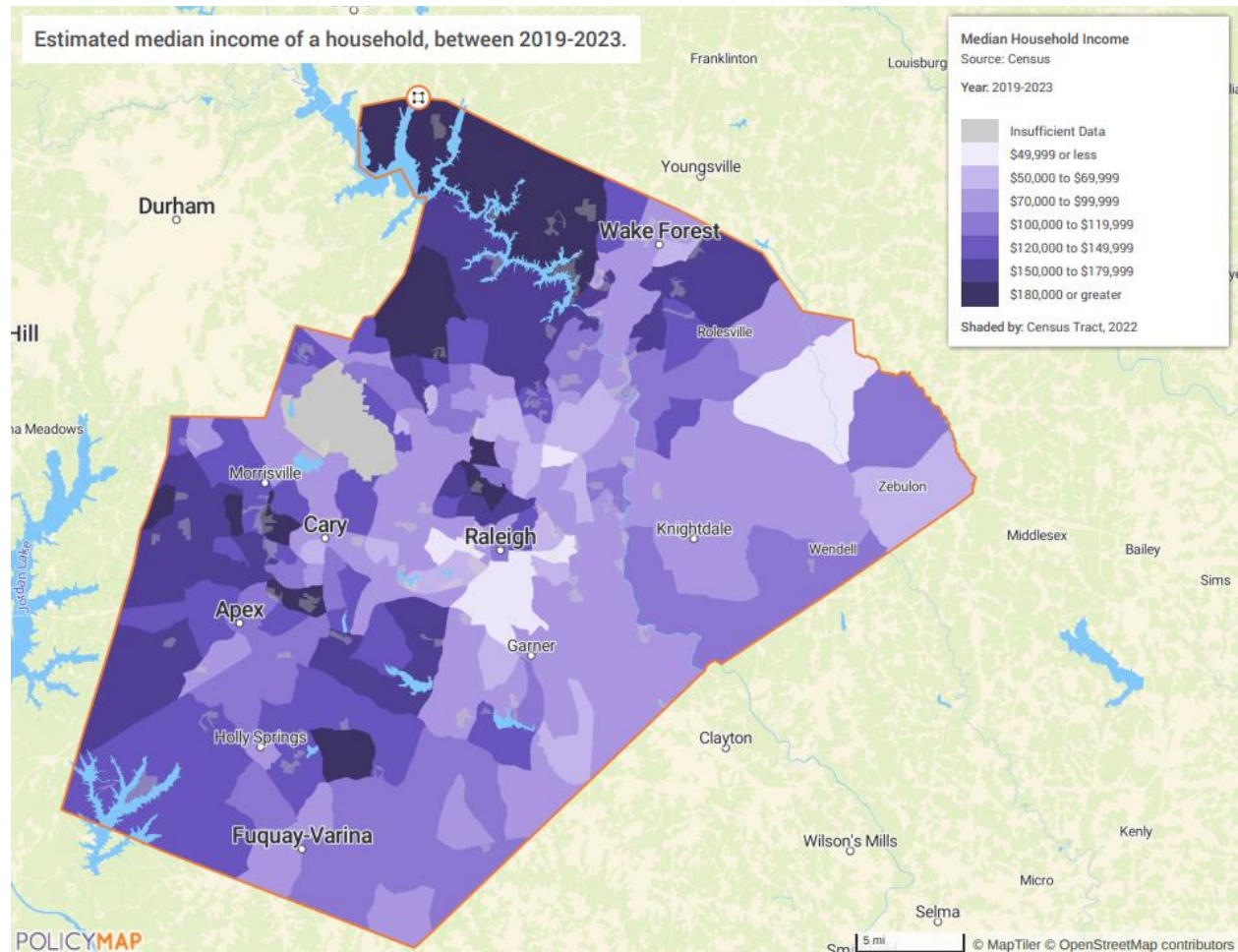
Income

The jurisdictions have higher median income than the National and the State, with Cary and Wake County with highest median income. The median income growth from 2010 to 2023 has grown at higher rate than the National and State except Cary.

Table 3.16 Median Household Income				
	2010	2020	2023	
	Estimate	Estimate	Estimate	%Change 2010-2023
United States	51,914	64,994	78,538	51.3%
North Carolina	45,570	56,642	69,904	53.4%
Wake County, NC	63,770	83,567	101,763	59.6%
Cary, NC	89,542	107,463	129,399	44.5%
Raleigh, NC	52,219	69,720	82,424	57.8%
Source ACS 5-Year Estimates (\$1901)				

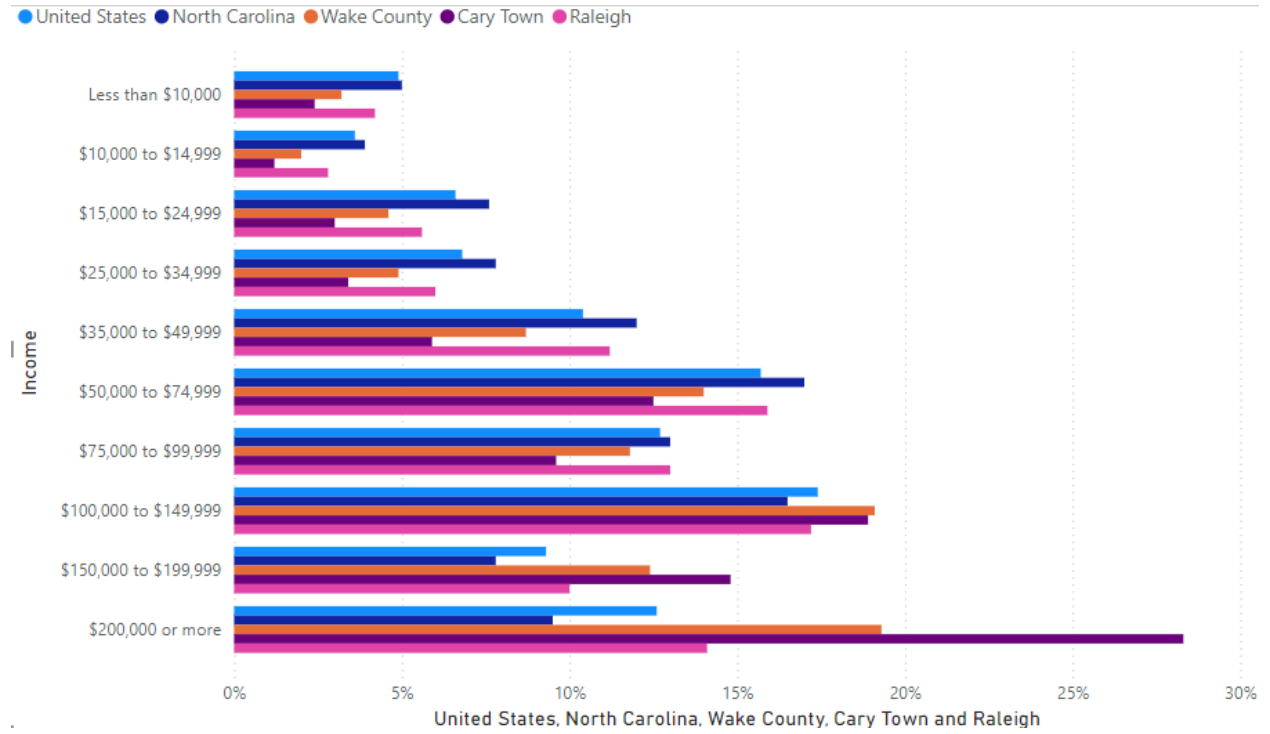
In general, median household income is higher in the western half of the County. Census tracts with the highest median incomes (\$180,000 or greater) are typically in the northwest corner, while the lowest median incomes (less than \$50,000) are concentrated in south Raleigh.

Map 3.9: Median Household Income, 2019-2023



As can be seen from Figure 3.3 below: Household income in 2023, Wake County and Cary has the greatest number of households with income of \$100,000+.

Figure 3.3: Average Household Income, 2023



Median Income by Race/Ethnicity

Income levels in Wake County vary significantly by race and ethnicity, with Black or African American residents earning the least, while Asian and White residents have the highest median incomes. These income disparities impact access to housing, job opportunities, and financial stability. For example, a lower median income means Black residents may struggle more to afford rising rent prices, qualify for home loans, or save for emergencies. At the same time, higher incomes among White and Asian residents often provide greater access to homeownership and wealth-building opportunities.

Table 3.17: Median Income by Race/Ethnicity					
	United States	North Carolina	Wake County, NC	Cary, NC	Raleigh, NC
Race					
White	83,784	77,601	114,581	129,053	100,248
Black or African American	53,444	50,191	62,967	81,667	55,067
American Indian and Alaska Native	59,393	45,538	74,716	99,167	59,931
Asian	113,106	113,412	155,810	181,473	102,048
Native Hawaiian/Other Pac Islander	78,640	77,958	99,736	97,109	-
Some other race	65,558	56,223	62,344	52,026	57,017
Two or more races	73,412	66,171	90,523	111,770	75,887
Ethnicity					
Hispanic	68,890	60,149	72,557	78,152	64,891
Source: 2023 ACS 5-YR Estimates (S1903)					

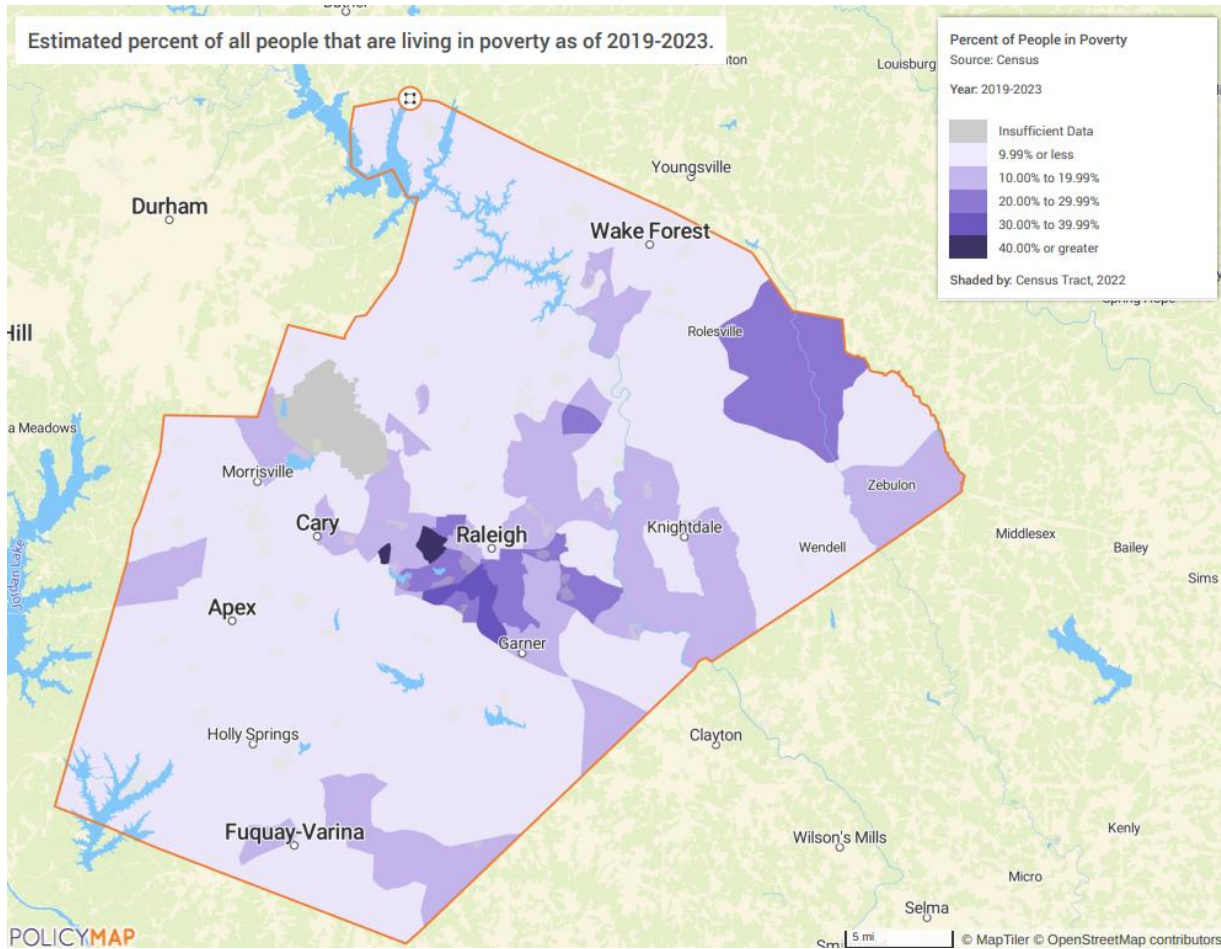
Poverty

The current poverty rate and change in poverty rate since 2000 varies between jurisdictions. The poverty rate in the jurisdiction is lower than the National and the State poverty rates. Raleigh has the highest poverty rate.

Table 3.18: Poverty Rate			
	2010	2020	2023
	Estimate	Estimate	Estimate
United States	13.82%	12.84%	12.44%
North Carolina	15.53%	13.98%	13.17%
Wake County, NC	9.74%	8.52%	7.93%
Cary, NC	5.04%	4.72%	5.28%
Raleigh, NC	14.56%	11.82%	11.44%
Source ACS 5-Year Estimates (S1701)			

The following map of the poverty level by census tract paints a clearer picture of potential economic segregation or reduced opportunities based on where a household lives. High poverty areas (20% or higher) are much more concentrated in the central parts of the County, in Raleigh and Cary.

Map 3.10: Poverty Level, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Poverty and Race

Much like median income, poverty and race are often related in a community. Nationwide, the poverty rate for Black or African American residents is higher than any other race or ethnicity. On the other end of the spectrum, the poverty rate for Asian households is generally less than any other race or ethnicity. This trend is also present in Wake County with Black and African American residents living in poverty at higher rates than residents of other races. The Hispanic and Two or more races are also more likely to live in poverty. Poverty impacts many aspects of a person's life including the ability to access safe and decent housing, live in areas of opportunity, secure adequate food and medical care, and maintain positive physical and mental health, among other quality of life indicators. Because Black and African American residents are the most likely to live in poverty, they may also be the most likely to experience these challenges.

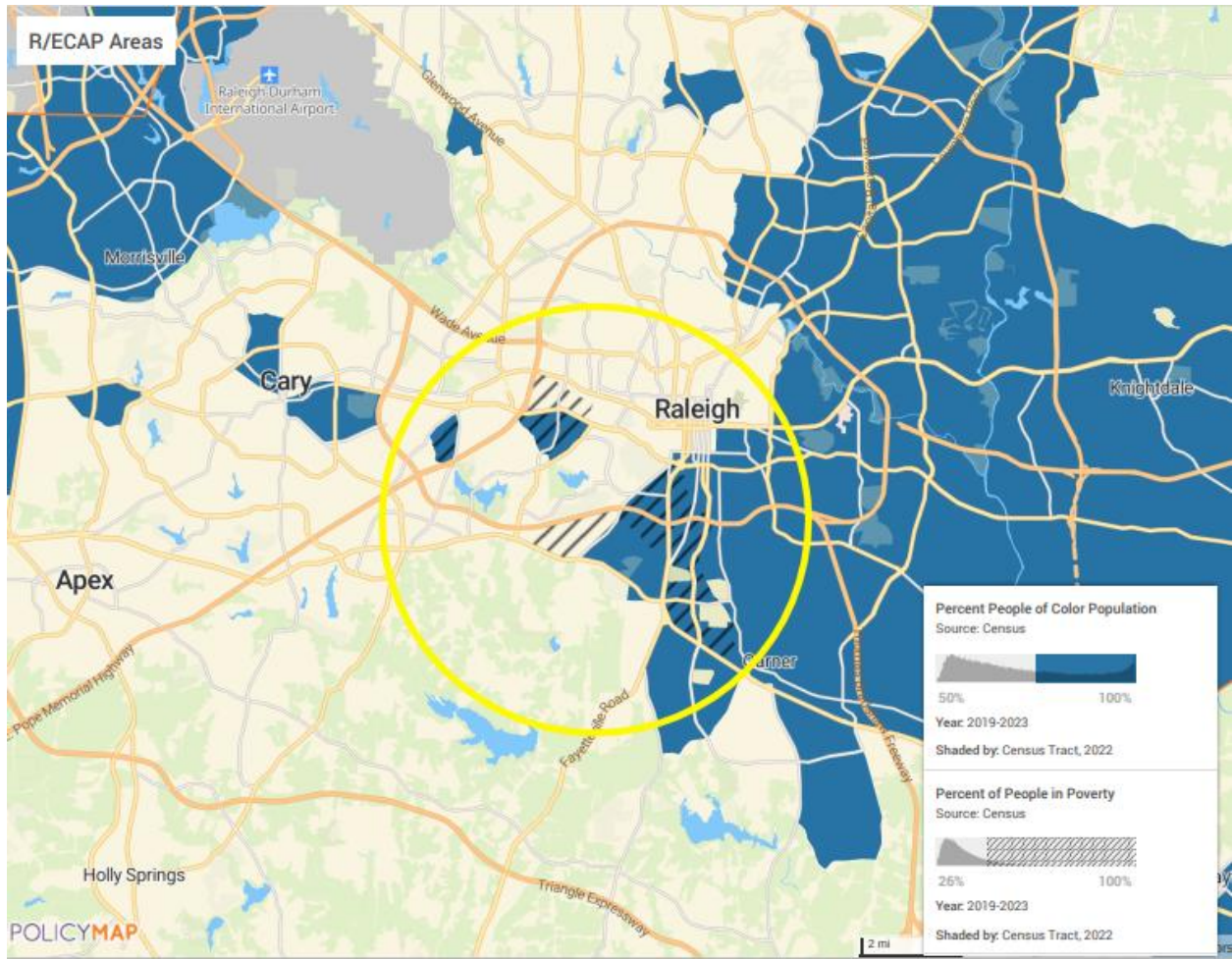
Table 3.19: Poverty Level by Race/Ethnicity					
	United States	North Carolina	Wake County, NC	Cary, NC	Raleigh, NC
Race					
White	9.90%	9.80%	5.60%	4.50%	8.10%
Black or African American	21.30%	20.30%	13.00%	9.20%	16.30%
American Indian and Alaska Native	21.80%	24.00%	6.40%	5.40%	10.40%
Asian	9.90%	8.30%	5.70%	3.60%	11.90%
Native Hawaiian/Other Pac Islander	17.20%	23.60%	23.60%	44.30%	0.00%
Some other race	18.20%	22.30%	15.30%	17.20%	12.30%
Two or more races	14.70%	17.10%	10.60%	5.80%	16.30%
Ethnicity					
Hispanic	16.90%	20.80%	13.70%	12.80%	15.20%
Source: 2023 ACS 5-YR Estimates (S1701)					

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS)

The non-white population in Wake County in 2023 was an estimated 43% of the total population, which is about a 19% increase since 2018. The three cities with the highest populations of non-White residents are Zebulon (67.2%), Morrisville (64.9%), and Knightdale (64.3%).

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPS), HUD has developed a definition that involves a racial/ethnic concentration threshold and a poverty test. R/ECAPS must have a non-white population of 50% or more and census tracts must have a poverty rate of 40% or higher or is three times the metropolitan area’s average poverty rate, whichever is lower. Wake County is part of the Raleigh-Cary Metropolitan Statistical Area (MSA), whose poverty rate (according to 2019-2023 ACS data) was 8.55%. Three times 8.55% is 25.7%, which is lower than 40%, and is the poverty data point used in this analysis to determine the R/ECAP areas. The map below highlights the R/ECAP areas in Wake County, which are all located in Raleigh. These areas are shaded in blue with diagonal lines overlaying the area. Below is a table that lists out the four R/ECAP census tracts, along with their corresponding non-White population percentage and poverty rate. In 2015, the County had nine R/ECAP areas. The decrease in R/ECAP areas shows progress towards addressing racially and ethnically concentrated areas of poverty. See Map 3.11 below.

Map 3.11: R/ECAP Areas, 2019-2023



Source: 2019-2023 ACS via PolicyMap

Table 3.20: R/ECAP Tracts with Non-White Population and Poverty

Census Tract	Percent People of Color Population	Percent People in Poverty
37183052408	57.3%	43.7%
37183052409	67.5%	46%
37183052410	61.2%	44%
37183054502	75.2%	32.50%

Source: 2019-2023 ACS, PolicyMap

Household Composition

Across the jurisdictions, household sizes vary. Raleigh has the lowest average household size while Cary has the highest. Cary’s household sized are also larger on average than the county overall. This may indicate a greater need for family sized units in this area of the county.

Table 3.21: Average household size of occupied housing units by tenure					
	United States	North Carolina	Wake County, NC	Cary, NC	Raleigh, NC
Average Household Size	2.54	2.46	2.54	2.59	2.30
Owner occupied Units	2.65	2.55	2.71	2.77	2.45
Renter occupied Units	2.34	2.29	2.23	2.25	2.13
Source: 2023 ACS 5-YR Estimates (DP04, S1101)					

Throughout the area, the most common household composition is a married family household. Raleigh is the exception with higher non-family households. The Single Female Adult households is much higher than the Single Male Adult households.

Table 3.22: Household composition									
	Total HH	Married Couple Family HH	%Married Couple-Family HH	Single Male Adult HH	% Single Male Adult HH	Single Female Adult HH	% Single Female Adult HH	Non-Family HH	% Non-Family HH
United States	127,482,865	60,193,570	47.2%	6,433,814	5.0%	15,592,781	12.2%	45,262,700	35.5%
North Carolina	4,186,924	1,984,483	47.4%	187,567	4.5%	527,020	12.6%	1,487,854	35.5%
Wake County, NC	445,636	227,450	51.0%	16,401	3.7%	46,382	10.4%	155,403	34.9%
Cary, NC	67,964	41,150	60.5%	2,538	3.7%	4,330	6.4%	19,946	29.3%
Raleigh, NC	196,924	73,987	37.6%	7,510	3.8%	23,292	11.8%	92,135	46.8%

Source: 2023 ACS 5-YR Estimates (S1101)

Cary has the highest percentage of households with children under 18 years of age. Both Wake County and Cary have a higher percentage compared to National and State averages. Raleigh has the least households with children, which correlates with the finding above regarding Raleigh’s lower average household size.

Table 23: Households with own children under 18 years									
	2010			2020			2023		
	Total HH	HHs w/Children	%	Total HH	HHs w/Children	%	Total HH	HHs w/Children	%
United States	114,235,996	34,990,015	30.6%	122,354,219	33,410,645	27.3%	127,482,865	33,925,890	26.6%
North Carolina	3,626,179	1,089,890	30.1%	4,031,592	1,084,168	26.9%	4,186,924	1,097,716	26.2%
Wake County, NC	325,486	114,592	35.2%	410,552	133,409	32.5%	445,636	138,132	31.0%
Cary, NC	47,561	19,112	40.2%	63,519	23,693	37.3%	67,964	23,272	34.2%
Raleigh, NC	154,677	45,246	29.3%	187,517	48,480	25.9%	196,924	48,548	24.7%
Source ACS 5-Year Estimates (S1101)									

Household Tenure

In general, residents grow increasingly likely to be homeowners as they age. The rate of homeownership is over 50% for all age groups over the age of 45. When residents reach approximately the age of 85 the rate of homeownership starts to decline. The likelihood of a household to be a homeowner, however, varies by jurisdiction. Households in Cary are most likely to be homeowners compared to households in Raleigh, which are more likely to be renters. See Figures below.

Figure 3.4: Households by tenure and age of householder in 2023, Wake County

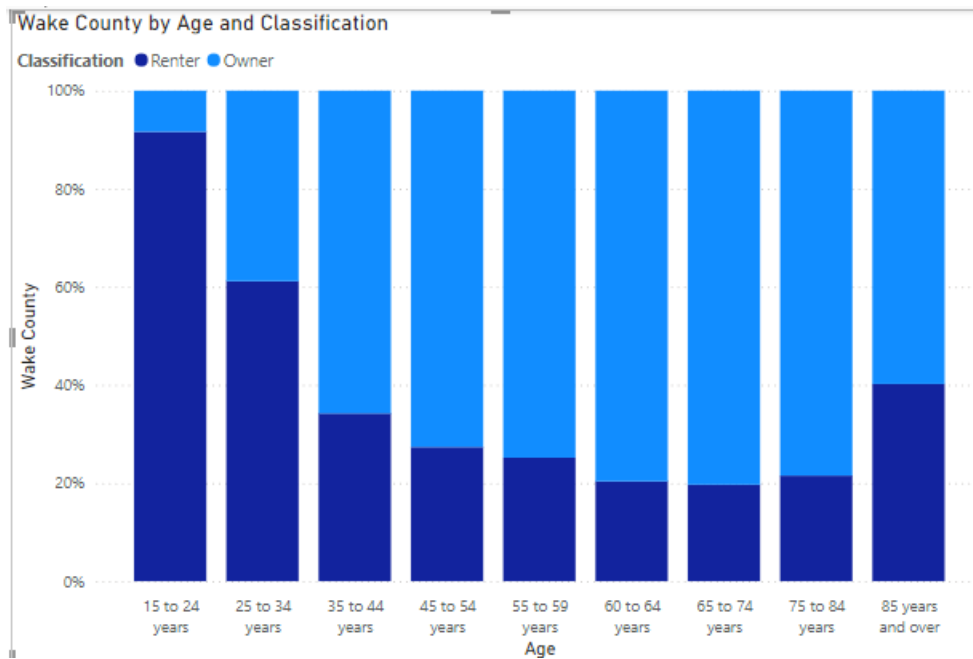


Figure 3.5: Households by tenure and age of householder in 2023, Cary

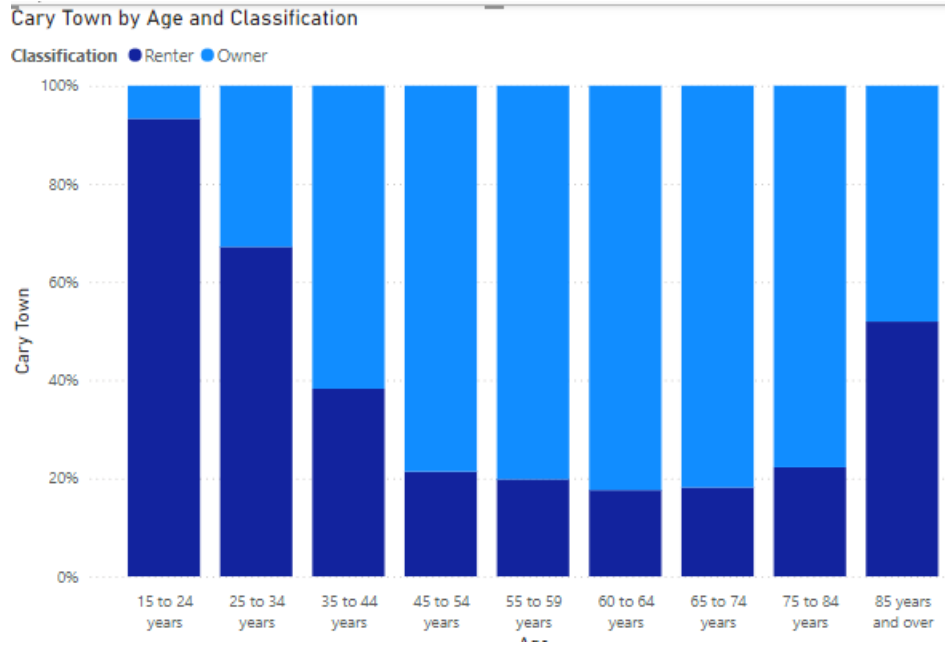
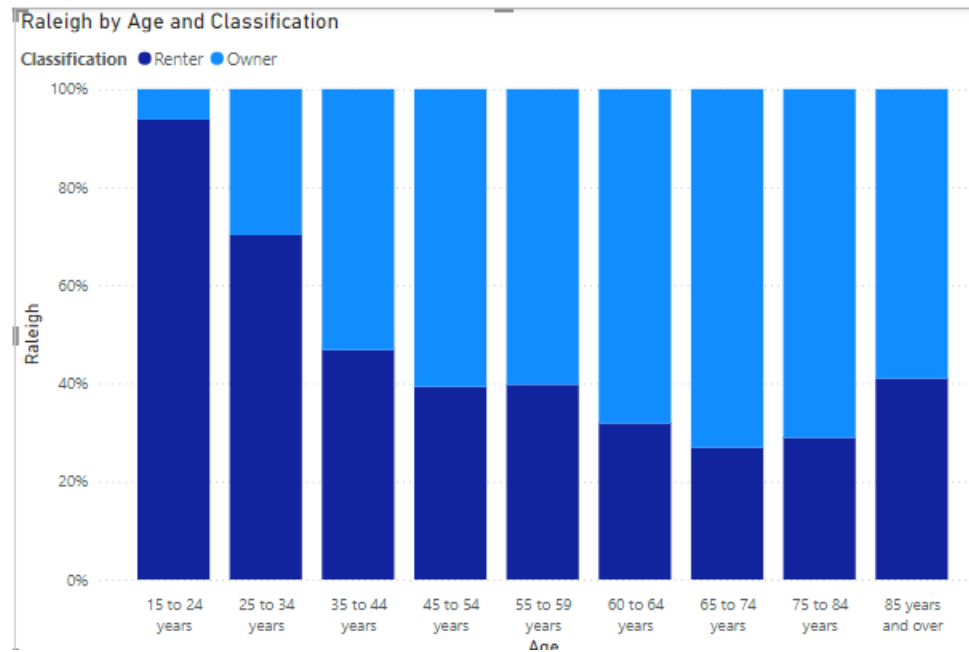
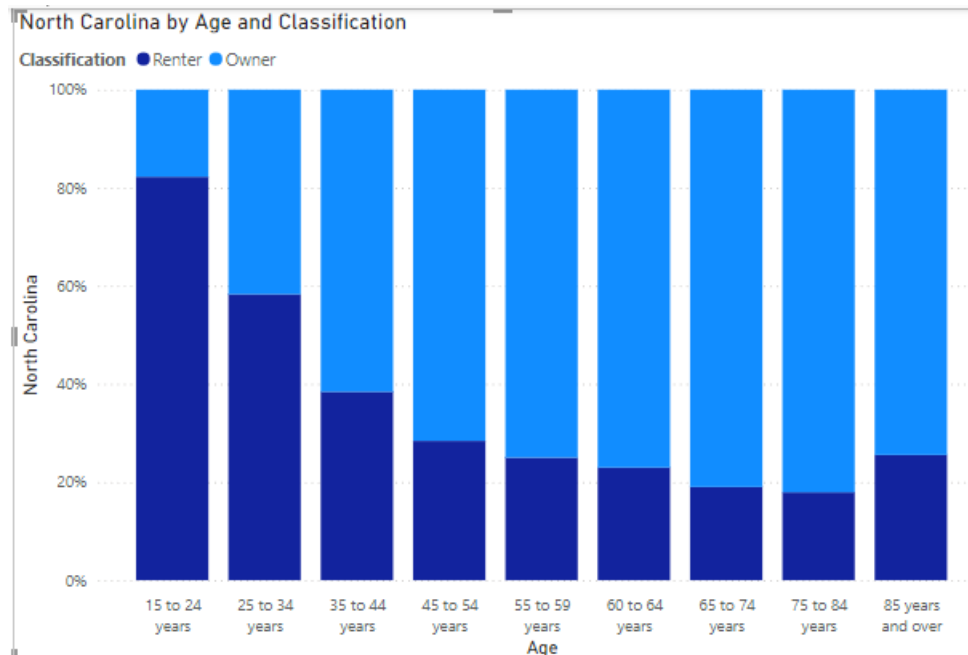


Figure 3.6: Households by tenure and age of householder in 2023, Raleigh



The pattern seen above in jurisdictions is very similar to the one seen in the state as a whole. Again, homeownership rates increase until the 85 years or older age group decreases slightly.

Figure 3.7: Households by tenure and age of householder in 2023, North Carolina



Source: American Community Survey 2023 B25007

The following chart shows the tenure demographic change that happens after residents become 55 years old or older. Before 55, the largest group is renters in 2+ household homes. As the population gets older the prevalence of multi-person homes decreases, and single person homes become more common. Homeownership rates also increase significantly.

Figure 3.8: Tenure by household size and age of householder in 2023, Wake County

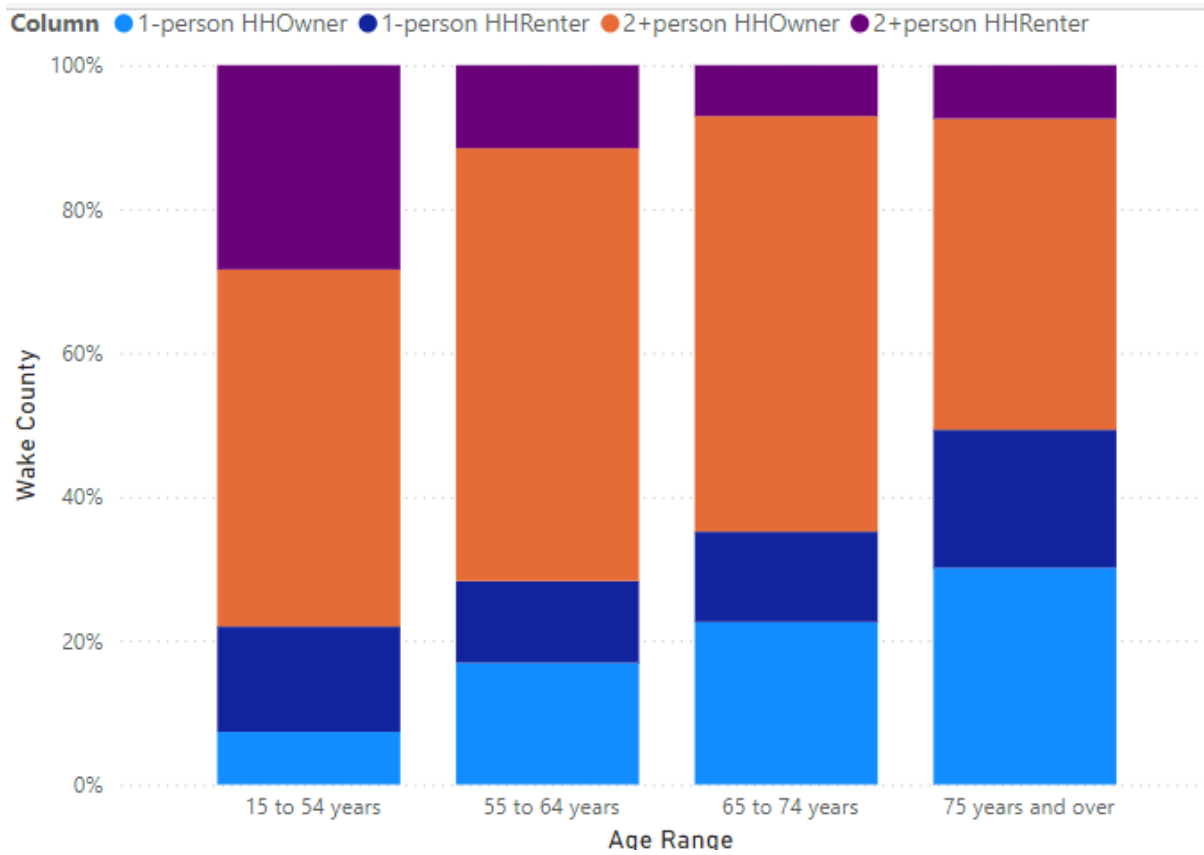


Figure 3.9: Tenure by household size and age of householder in 2023, Cary

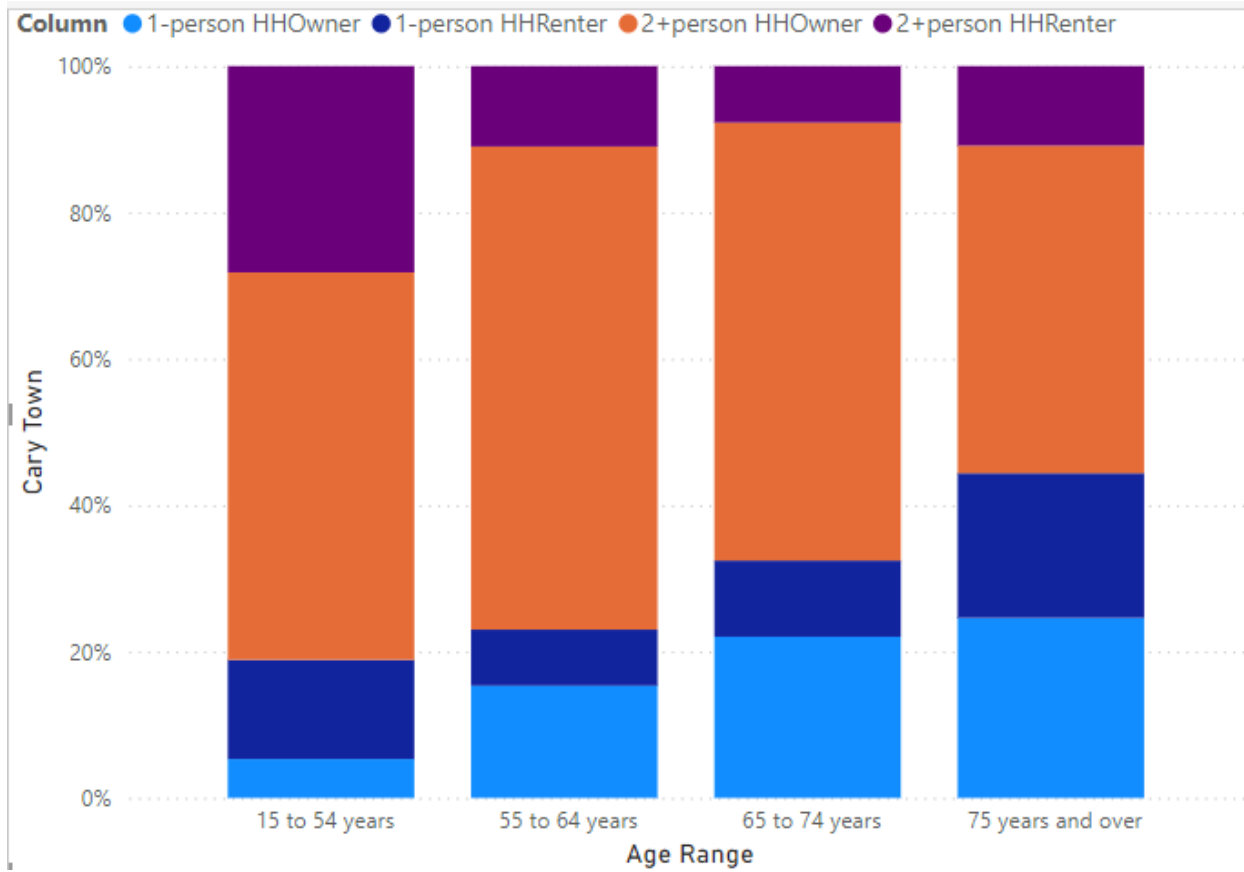
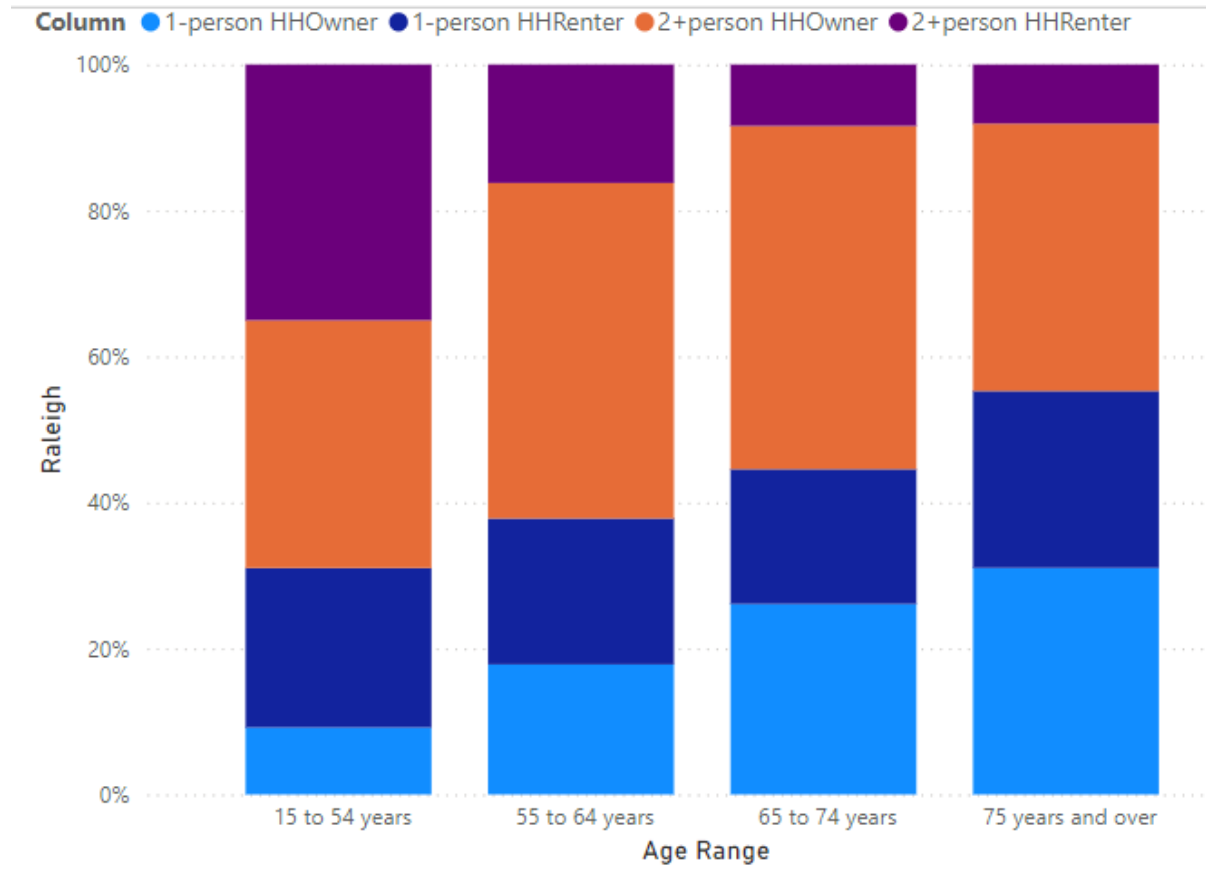
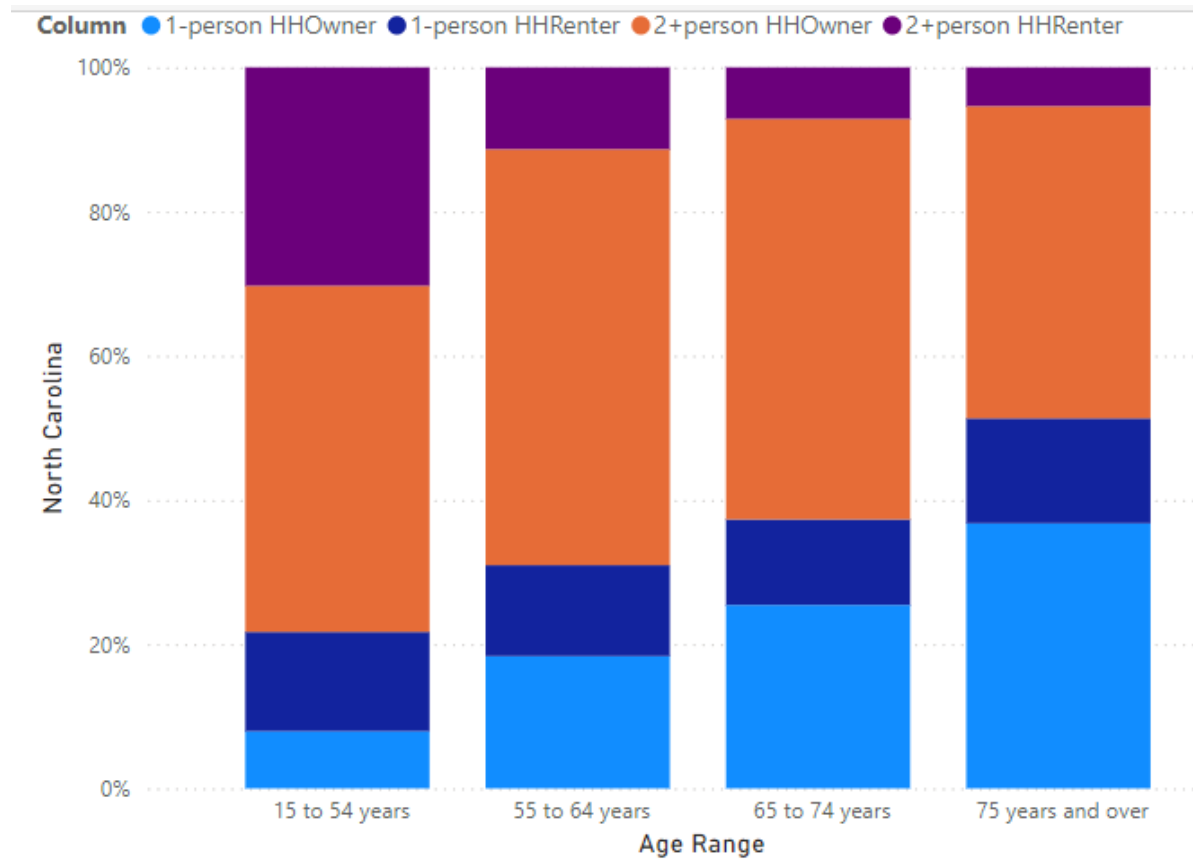


Figure 3.10: Tenure by household size and age of householder in 2023, Raleigh



In the state as a whole, there is a similar shift in tenure and household size. Older residents are more likely to be in 1-person households with rates of homeownership increasing after 55.

Figure 3.11: Tenure by household size and age of householder in 2023, North Carolina



Source: American Community Survey 2023 B25116

For all jurisdictions compared, the homeownership rate has decreased since 2010 across the jurisdictions, which is the same as National and State trends.

Table 3.24: Homeownership rates						
	2010		2020		2023	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
United States	66.60%	33.40%	64.40%	35.60%	65.00%	35.00%
North Carolina	68.10%	31.90%	65.70%	34.30%	66.40%	33.60%
Wake County, NC	66.20%	33.80%	63.90%	36.10%	64.40%	35.60%
Cary, NC	71.20%	28.80%	67.40%	32.60%	66.30%	33.70%
Raleigh, NC	54.40%	45.60%	51.50%	48.50%	51.20%	48.80%
Source: ACS 5-YR Estimates (DP04)						

Like many economic indicators, race and ethnicity appear to be correlated with homeowner status. Throughout jurisdiction, White households have the highest homeownership rates with Black and African American households having the second highest homeownership rates. although much lower than White households. Across the County 71.2% of homeowner households are White compared to 13.9% of homeowner households who are Black or African American. The exception is in Cary where Asian households have the second highest homeownership rates. In Cary, 70.7% of homeowner households are White compared to 19.1% of households who are Asian. Data related to lending and access home financing is explored in greater detail in Chapter 5, but this data shows that access to homeownership is more challenging for non-White populations. While homeownership is not the right goal for all households, homeownership does allow households to create equity in their homes, provides tax benefits, and often offers greater stability that translates to benefits like more predictability in housing costs, greater educational achievement for children, and strengthened community connections.

	United States	North Carolina	Wake County, NC	Cary, NC	Raleigh, NC
Race					
White	75.90%	75.20%	71.20%	70.70%	69.00%
Black or African American	8.20%	14.70%	13.90%	4.40%	19.40%
American Indian and Alaska Native	0.60%	1.00%	0.20%	0.10%	0.20%
Asian	4.90%	2.70%	7.40%	19.10%	4.20%
Native Hawaiian/Other Pac Islander	0.10%	0.00%	0.00%	0.00%	0.00%
Some other race	3.50%	2.50%	2.50%	1.80%	2.20%
Two or more races	6.80%	3.90%	4.70%	3.80%	4.90%
Ethnicity					
Hispanic	11.20%	5.70%	6.10%	4.50%	6.60%

Source: 2023 ACS 5-YR Estimates (S2502)

Veterans

Many communities across the country are beginning to address the unique needs that face many veterans. With the War on Terror beginning nearly 18 years ago and subsequent military enlistment and turnover figures, the number of veterans continues to grow. Veterans are much more likely to have a disability than non-veterans. However, most economic indicators show that veterans are more stable economically than non-veterans. The median income for veterans in Wake County is over 20% higher than non-veterans and both the poverty rate and unemployment rate is lower for veterans. This may be an outcome of the benefits offered to veterans such as the GI Bill and Department of Veteran Affairs resources.

	Veterans	Non-Veterans
Civilian population over 18 years old	50,228	830,387
Median Income	65,273	50,937
Labor force participation rate	83.60%	81.20%
Unemployment rate	4.40%	4.00%
Below poverty in the past 12 months	5.20%	7.80%
With any disability	24.30%	10.00%

Source: 2023 ACS 5-YR Estimates (S2101)

Table 3.27: Veterans Economic Status in Cary, NC in 2023		
	Veterans	Non-Veterans
Civilian population over 18 years old	6,567	127,404
Median Income	73,972	63,070
Labor force participation rate	90.70%	82.30%
Unemployment rate	3.60%	3.20%
Below poverty in the past 12 months	4.00%	5.20%
With any disability	21.40%	8.80%
Source: 2023 ACS 5-YR Estimates (S2101)		

Table 3.28: Veterans Economic Status in Raleigh, NC 2023		
	Veterans	Non-Veterans
Civilian population over 18 years old	18,040	357,537
Median Income	59,492	45,912
Labor force participation rate	80.20%	80.10%
Unemployment rate	4.90%	4.30%
Below poverty in the past 12 months	7.10%	10.80%
With any disability	21.60%	10.70%
Source: 2023 ACS 5-YR Estimates (S2101)		

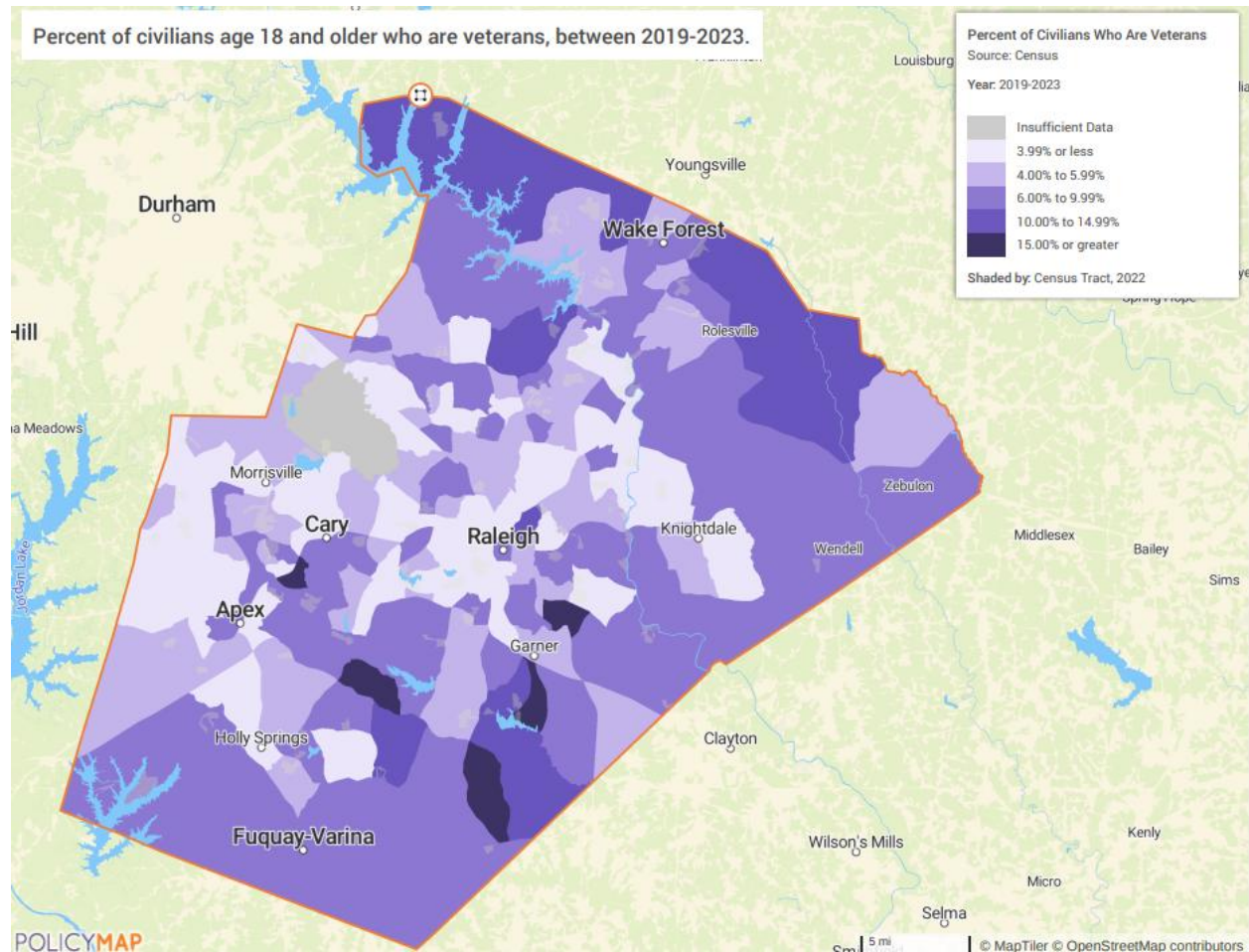
Table 3.29: Veterans Economic Status in North Carolina in 2023		
	Veterans	Non-Veterans
Civilian population over 18 years old	618,846	7,534,724
Median Income	50,221	36,692
Labor force participation rate	74.40%	76.30%
Unemployment rate	4.00%	4.80%
Below poverty in the past 12 months	7.30%	12.20%
With any disability	29.60%	14.90%
Source: 2023 ACS 5-YR Estimates (S2101)		

The economic indicators for County veterans are very similar to veterans in the State as a whole. The difference between the two jurisdictions is less than 1% for each indicator.

Table 3.30: Veterans Economic Status Comparison, 2023					
	United States	North Carolina	Wake County, NC	Cary, NC	Raleigh, NC
Civilian population over 18 years old	16,569,149	618,846	50,228	6,567	18,040
Median Income	52,768	50,221	65,273	73,972	59,492
Labor force participation rate	77.00%	74.40%	83.60%	90.70%	80.20%
Unemployment rate	4.10%	4.00%	4.40%	3.60%	4.90%
Below poverty in the past 12 months	7.20%	7.30%	5.20%	4.00%	7.10%
With any disability	30.20%	29.60%	24.30%	21.40%	21.60%
Source: 2023 ACS 5-YR Estimates (S2101)					

Veterans in Wake County tend to be more heavily concentrated in census tracts in the Southern Region of the County, especially near and in the cities of Holly Springs, Garner, and Fuquay-Varina. There are some tracts where over 15% of the population are veterans.

Map 3.12: Veteran Concentration, 2019-2023



Source: 2019-2023 ACS via PolicyMap

People Experiencing Homelessness

Homelessness is an extremely complex issue that most communities across the United States face. The reason why homelessness is difficult to address is that it has many overlapping and interconnected causes. The cause of any one individual’s homelessness can’t often be attributed to a single factor but usually occurs as the result of many events and conditions. From one point of view, homelessness is an economic problem caused by unemployment, low wages, the rising cost of housing, or poverty. From another point of view, homelessness is a health issue because many individuals experiencing homelessness have been diagnosed with severe mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of these conditions. A third

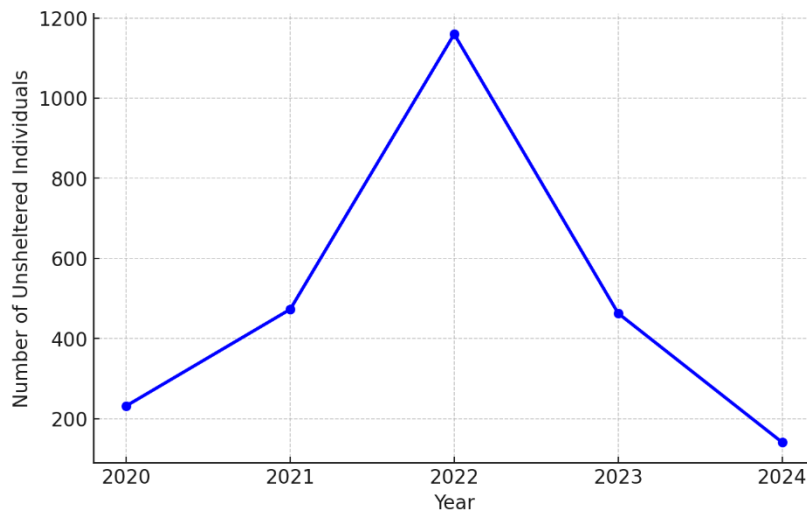
perspective is to view homelessness as a social problem caused by factors such as domestic violence, racial inequality, or educational attainment. In reality, homelessness can be caused by a combination of many of these issues. Due to this level of complexity, addressing homelessness requires a collaborative and community-based approach.

The Point in Time count summary for January 24, 2024 indicated that 141 (14%) of the 992 persons surveyed were unsheltered. Of those sheltered, 763 were in emergency shelters and 88 were in transitional housing. Of the total sheltered and unsheltered, 165 (17%) were children under the age of 18.

Some groups experienced higher rates of unsheltered homelessness when compared to the general population, including chronically homeless individuals, those diagnosed with chronic substance abuse, veterans, and individuals with severe mental illness.

As illustrated in the table below, unsheltered homelessness in Wake County has shown an overall decrease of 39% over the past 5 years (2020-2024). This may be attributed to a 45% increase in the number of emergency shelter beds over the same period. Of note, there was a spike in unsheltered homelessness in 2022. This followed 5 months after the expiration of the federal eviction moratorium, put into place during the COVID-19 pandemic, on August 26, 2021.

Figure 12 : Number of Unsheltered Individuals in Wake County CoC

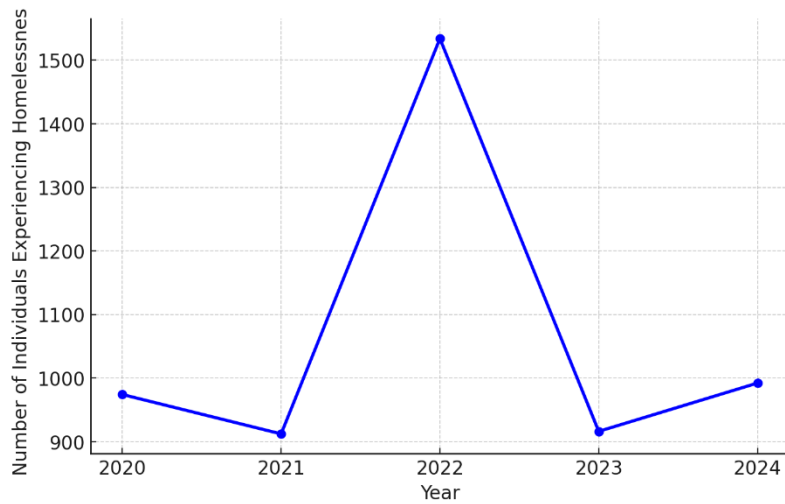


Source: HUD’s CoC Homeless Populations and Subpopulations Reports

Rates of overall homelessness in Wake County followed a similar trend, with a sharp increase occurring in 2022. However, the chart below shows a slight increase of nearly 2% of the overall number of individuals experiencing homelessness in the past 5 years (2020-2024). This comes

despite an increase of almost 53% in the number of permanent supportive housing beds over the same period.

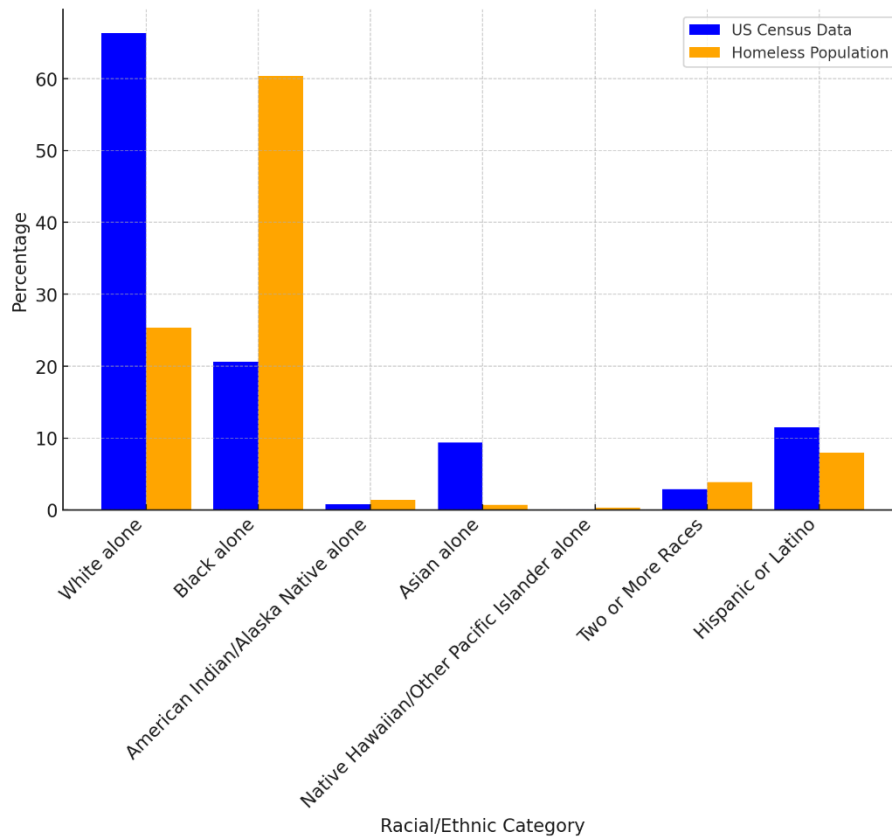
Figure 3.13: Number of Individuals Experiencing Homelessness in Wake County CoC



Source: HUD’s CoC Homeless Populations and Subpopulations Reports

Also of note is that 599 (60%) of the 992 individuals experiencing homelessness on the night of the PIT Count were African American whereas, according to U.S. Census data, African Americans make up less than 21% of the County’s total population. Thus, this racial group is disproportionately represented among individuals experiencing homelessness, as demonstrated in the chart below.

Figure 3.14: Comparison of U.S. Census Demographic Data and 2024 PIT Count Demographic



Data

Sources: HUD’s CoC Homeless Populations and Subpopulations Report & U.S. Census Bureau QuickFacts

The Wake County Department of Housing Affordability and Community Revitalization (HACR) launched the Bridge to Home program as a comprehensive approach to address homelessness and affordable housing issues. This initiative builds on lessons learned from the nationally recognized and award-winning Hotels to Housing (H2H) program implemented during the COVID-19 pandemic. The Bridge to Home program leverages \$10.5 million from the American Rescue Plan Act (ARPA) to fill service gaps and achieve the comprehensive model.

The Bridge to Home partners includes multiple local agencies specializing in various aspects of homelessness services, ensuring comprehensive and specialized support for different populations.

- Healing Transition
- South Wilmington Street Center
- The Green Chair Project
- Oak City Cares Multi-Service Center
- Families Together of Wake County

- Urban Ministries of Wake County
- InterAct
- Passage Home/HOST
- Triangle Family Services of Wake County
- The Salvation Army of Wake County
- Haven House Youth Services

The County’s mid-program report in 2023 indicated progress in addressing homelessness, including the following key achievements:

- Average Length of Stay in Emergency Shelters: Reduced from 78 days in 2021 to 56 days in 2023.
- Permanent Housing Exits: Increased client exits to permanent housing by 17% between 2021 and 2023.
- Income Increases at Exit: 50% of clients exited with increased income in 2023.
- Returns to Homelessness: Returns decreased from 23% in 2021 to 14% in 2023.

Summary and Key Take Aways

Wake County’s rapid population growth—a 35.3% increase since 2010, outpacing both the State (14.2%) and National (9.3%) averages—has significant implications for housing, infrastructure, and community services. The county is projected to grow another 20% by 2035, further intensifying demand for housing. This growth, while indicative of a thriving economy, also presents challenges in ensuring affordable housing availability, equitable development, and access to essential services. Data also indicates that non-White households face greater challenges in accessing housing opportunities due to lower median incomes and greater rates of poverty.

CHAPTER 4. HOUSING MARKET

Current Housing Conditions

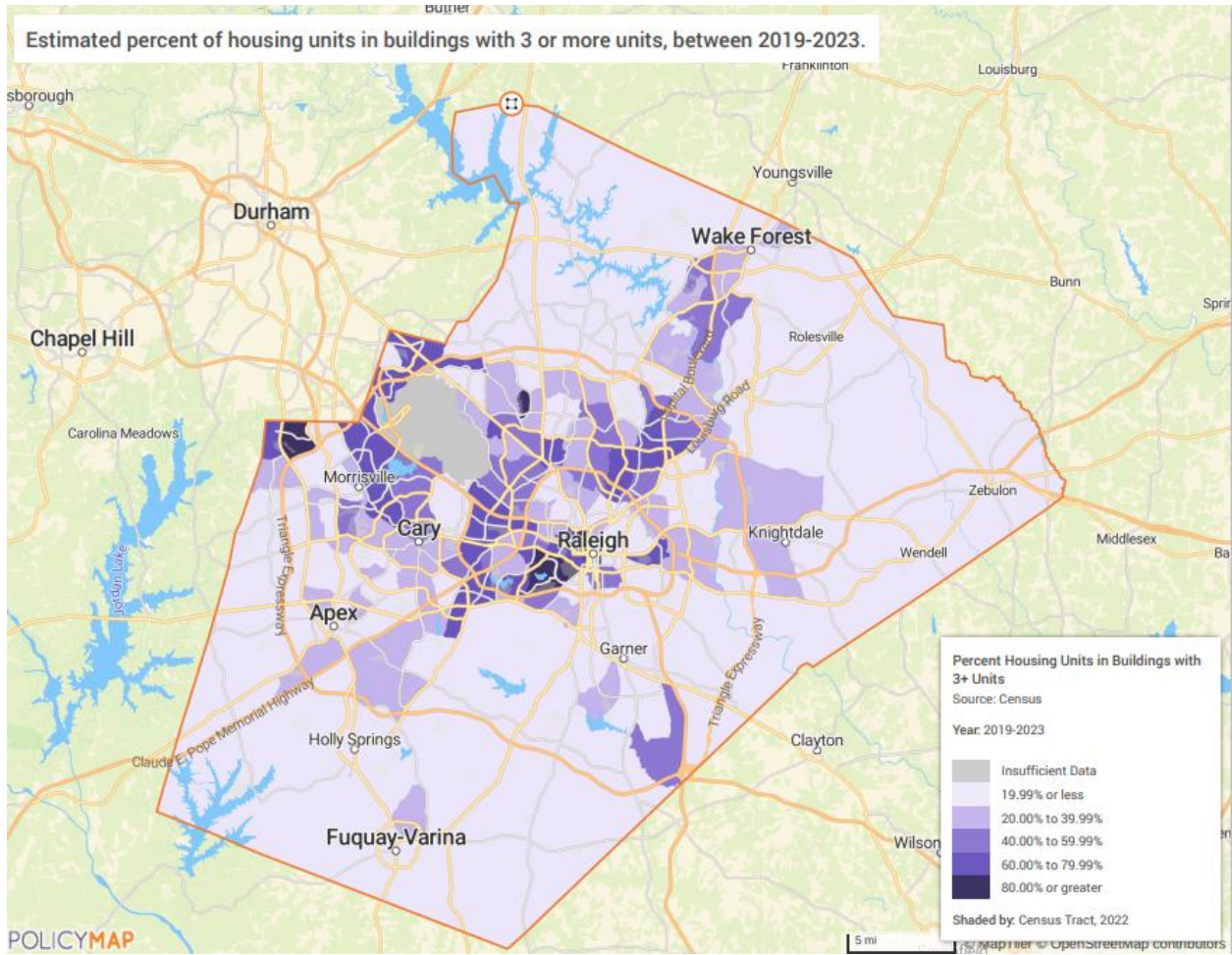
Housing Unit Type

Between 2018 and 2023, the number of housing units in the county increased by nearly 16%. The most common type of housing unit in Wake County is the 1-unit, detached structure. These units make up nearly 60% of the current housing stock. Medium, multi-family units (20+ units) saw the most growth between 2018 and 2023 (3.6%). One-unit, attached structures and buildings with 3 or 4 units saw increases of less than 1% during the same period. Small multifamily buildings (10 to 19 units) saw the largest decrease in units (-2.4%) between 2018 and 2023. Map 4.1 shows that multi-unit housing structures are more common in the cities of Raleigh and Cary compared to other areas of the county – especially in the downtown areas. Large multi-family structures (50+ units) are uncommon in most of Wake County (Map 4.2). These larger rental properties are mostly found in the downtown areas of Raleigh and Cary.

Type	2018		2023		Percent Change 2018 to 2023
	Number	Percent	Number	Percent	
1-unit, detached	263,295	59.6%	301,116	58.8%	-0.8%
1-unit, attached	49,512	11.2%	62,046	12.1%	0.9%
2 units	5,446	1.2%	4,802	0.9%	-0.3%
3 or 4 units	8,372	1.9%	11,474	2.2%	0.3%
5 to 9 units	23,062	5.2%	21,854	4.3%	-0.9%
10 to 19 units	36,748	8.3%	29,977	5.9%	-2.4%
20 or more units	42,785	9.7%	68,189	13.3%	3.6%
Mobile homes	12,445	2.8%	12,685	2.5%	-0.3%
Boat, RV, van, etc.	163	0%	113	0%	0%
Total	441,828	--	512,256	--	15.9%

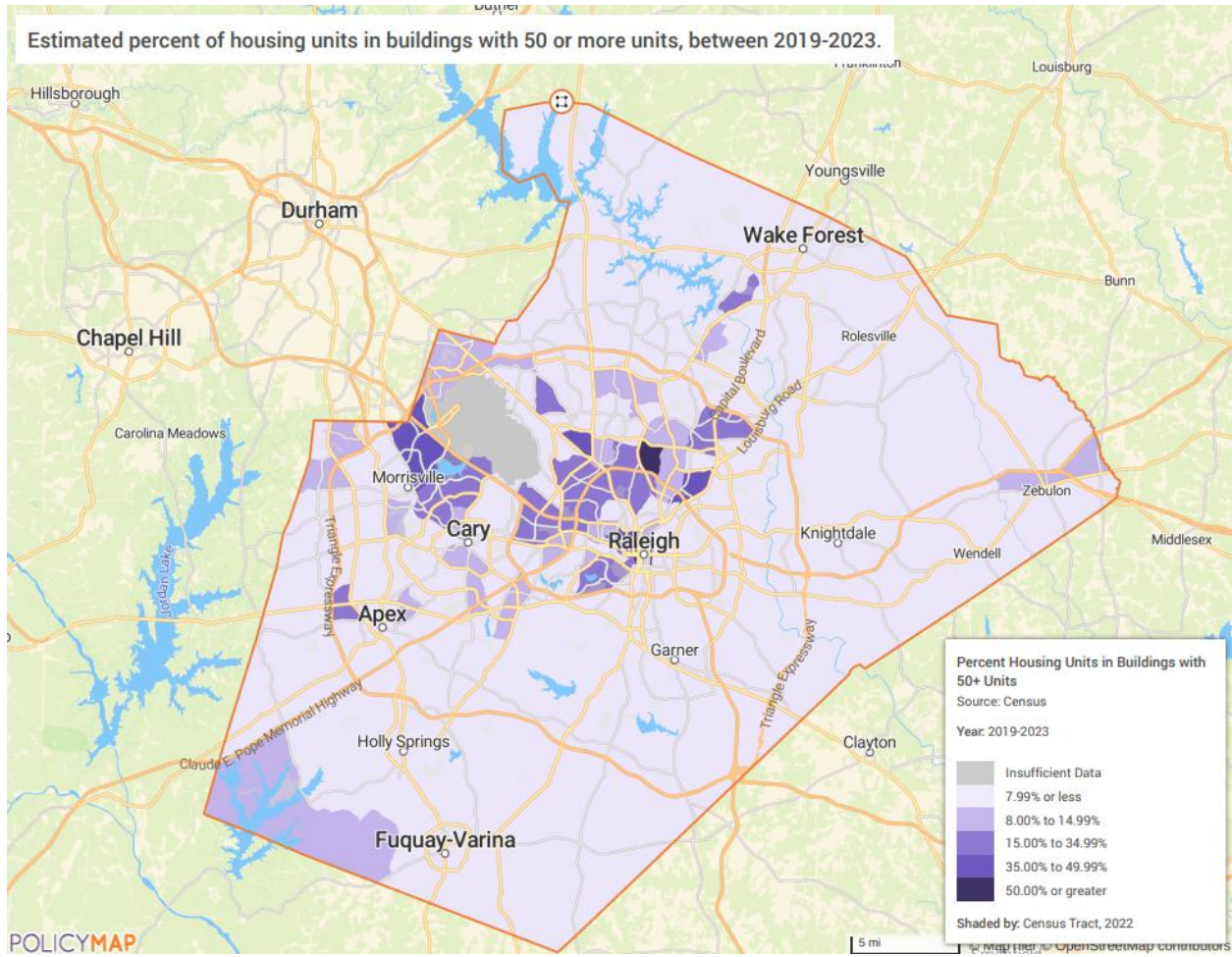
Source: 2018 ACS, 2023 ACS (DP04)

Map 4.1 Percent of Multi-Unit Housing Structures (3+ units)



Source: 2019-2023 ACS via PolicyMap

Map 4.2: Percent of Large Multi-Unit Housing Structures (50+ units)

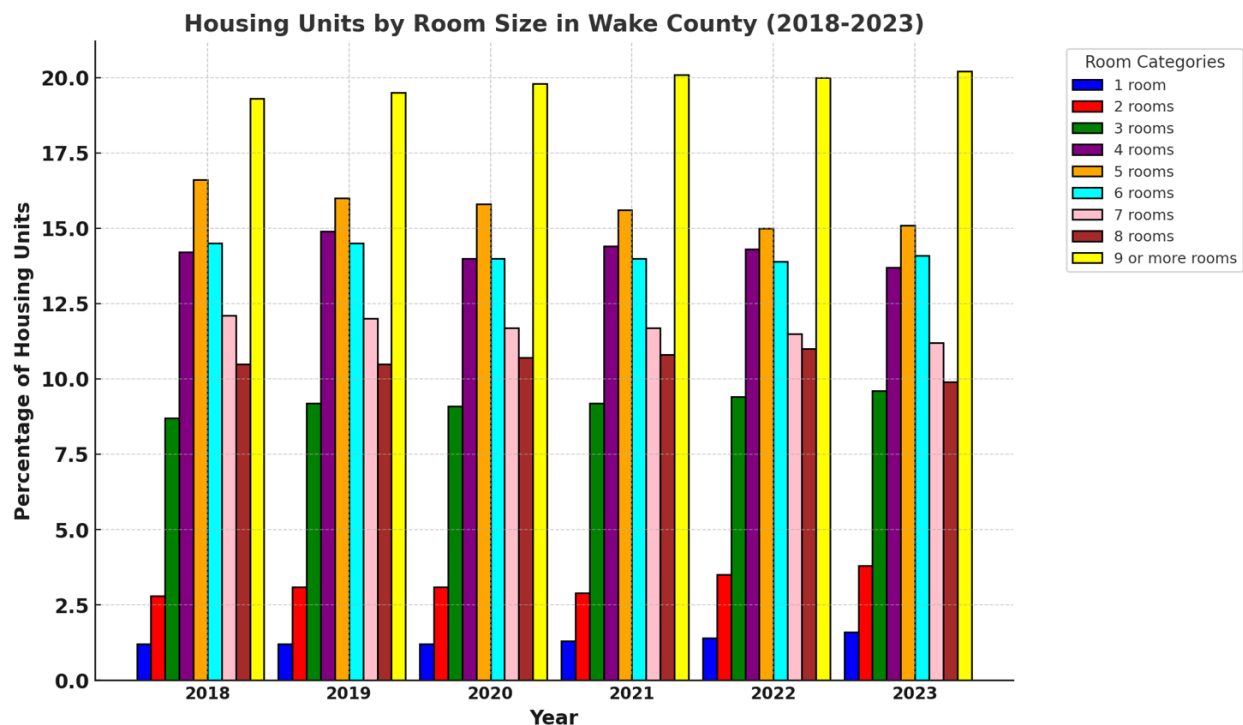


Source: 2019-2023 ACS via PolicyMap

Housing Unit Size

Between 2018 and 2023, the median number of rooms in housing units stayed consistent at nearly 6 rooms. Figure 4.1 below shows that there has been an increase in larger homes (9 or more rooms). The yellow bars (representing homes with 9 or more rooms) have increased slightly from 19.3% in 2018 to 20.2% in 2023. This suggests that larger homes are becoming more common, possibly due to rising demand for larger living spaces. The green and orange bars (4 and 5-room homes) have fluctuated slightly but have remained relatively stable over time. The blue and red bars (1 and 2-room homes) have gradually increased, with 1-room homes rising from 1.2% to 1.6%. Homes with 6-8 rooms (cyan, pink, brown bars) have seen minor decreases in percentage over the years.

Figure 4.1: Housing Units by Size in Wake County from 2018 to 2023



Housing Occupancy

Between 2018 and 2023, both 1-person households and 2-person households saw increases in both numbers and the percentage of total occupied units. 3-person households and 4-or-more-person households saw decreases in the percentage of total occupied units, although grew in total number of units. 2-person households have remained the most common household size since 2018 and were 35.4% of households in the county by 2023. 2-person households also saw the most growth in this period at 2.4%, while 4-or-more-person households saw the largest decline at -2.6%.

Table 4.2: Occupancy in Wake County from 2018 to 2023

Occupancy Type	2018		2023		Percent Change 2018 to 2023
	Number	Percent	Number	Percent	
Total Occupied Units	408,473	100%	481,294	100%	17.8%
1-person household	105,296	25.8%	129,944	27%	1.2%
2-person household	134,631	33%	170,541	35.4%	2.4%
3-person household	67,469	16.5%	74,397	15.5%	-1%
4-or-more-person household	101,077	24.7%	106,412	22.1%	-2.6%

Source: 2018 ACS, 2023 ACS (S2501)

The vacancy rate in Wake County saw a decrease of -1.5% between 2018 and 2023 – less than 31,000 units were vacant in 2023. According to Valassis Lists, less than 1% of residential units were vacant and 7.1% of businesses were vacant as of the 3rd quarter of 2024. As vacancy rates decrease, demand for remaining units increases, which contributes to upward pressure on housing costs. As discussed throughout this AI, increases in housing costs in recent years is the top impediment to housing access in the county and across the country.

Table 4.3: Vacancy Rate in Wake County from 2018 to 2023

	2018		2023		Percent Change 2018 to 2023
	Number	Percent	Number	Percent	
Total Units	441,828	100%	512,256	100%	15.9%
Vacant Units	33,355	7.5%	30,962	6%	-1.5%

Source: 2018 ACS, 2023 ACS (DP04)

Race and ethnicity are often linked to a household’s economic situation. Residents who have lower incomes or less economic stability are less likely to be homeowners. Close to 51% of Black residents, 54.2% of Hispanic residents, and 60% of residents who identify as two or more races were renters, while only 30.5% of White residents and 28.9% of Asian residents were renters. 2019-2023 Census data estimates that 64.4% of households in Wake County own their home, while 35.7% rent their home.

Table 4.4: Housing Tenure by Race/Ethnicity in Wake County in 2023

Race	Total	Owner-Occupied	Percent Owner	Renter Occupied	Percent Renter
White	301,519	209,470	69.5%	92,049	30.5%
Black	91,335	45,164	49.5%	46,171	50.6%
Asian	38,207	27,148	71.1%	11,059	28.9%
Some other race	18,474	7,383	40%	11,091	60.0%
Two or more races	30,739	17,364	56.5%	13,375	43.5%
Ethnicity					
Hispanic	37,807	17,297	45.8%	20,510	54.2%
Total	481,294	307,341	63.9%	173,953	36.1%

Source: 2023 ACS (B25003)

Building Permits and Construction Activity

According to North Carolina Housing Supply Analysis and Economic Impact Report, the greatest number of residential units permitted for development between 2019 and 2023 are within some of the largest populated and/or fastest growing counties of the state, including the counties of Wake (74,687), Mecklenburg (65,413), Brunswick (23,896), Durham (20,882), and New Hanover (15,712).

Census data shows that since 2020 a significant amount of housing construction permits have been issued in the Raleigh-Cary Core Based Statistical Area (CBSA). In general, most of the units are single-unit homes and large 5+ unit buildings. The larger buildings provide new units at a much lower per-unit cost, often half or one-third the price of a single-unit building showing that increased density can result in both lower development costs and greater increases in the number of units available for growing communities.

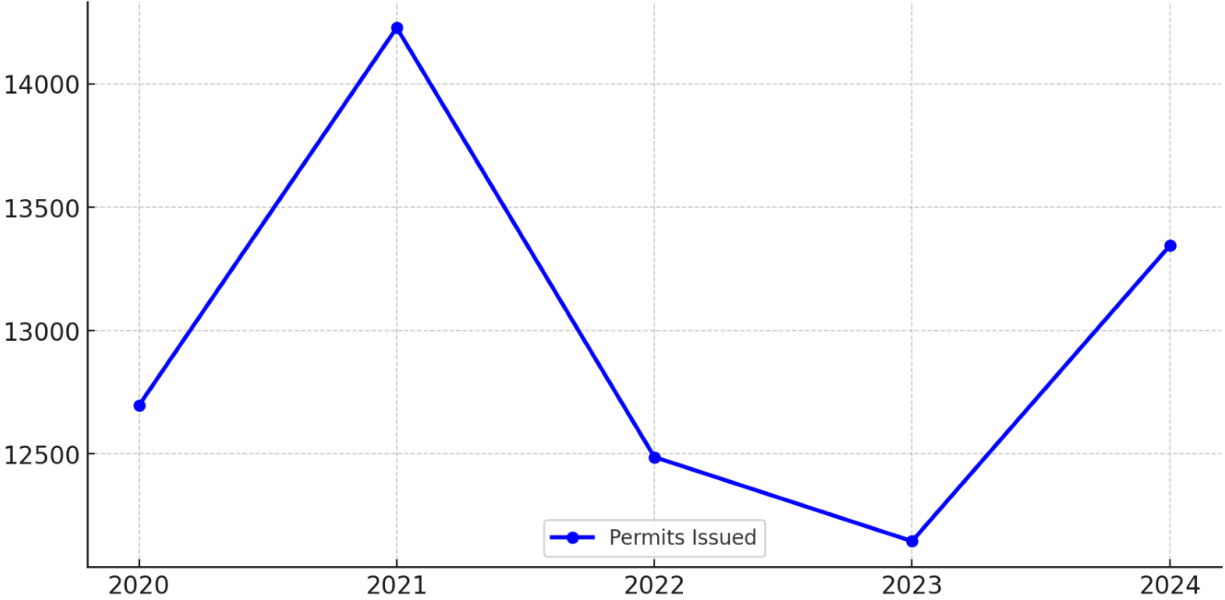
Table 4.5: Residential Construction Permits Issued in Raleigh-Cary, NC CBSA

	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2020	12,697	\$225,050	24	\$139,625	8	\$162,625	4,229	\$141,530	16,958	\$204,072
2021	14,227	\$238,828	38	\$169,526	16	\$129,438	7,368	\$151,034	21,649	\$208,746
2022	12,488	\$259,462	48	\$186,625	8	\$229,000	9,846	\$124,199	22,390	\$199,813
2023	12,147	\$267,759	82	\$240,305	3	\$143,000	8,387	\$143,598	20,619	\$217,128
2024	13,344	\$275,716	58	\$174,224	4	\$146,000	5,574	\$170,548	18,980	\$244,493

Source: US Census Bureau, Building Permits Survey
PPU= Price Per Unit

As Figure 4.2 shows, over 12,000 single-unit construction permits were issued each year since 2020. The most permits issued was 14,227 in 2021 and the least issued was 12,147 in 2023.

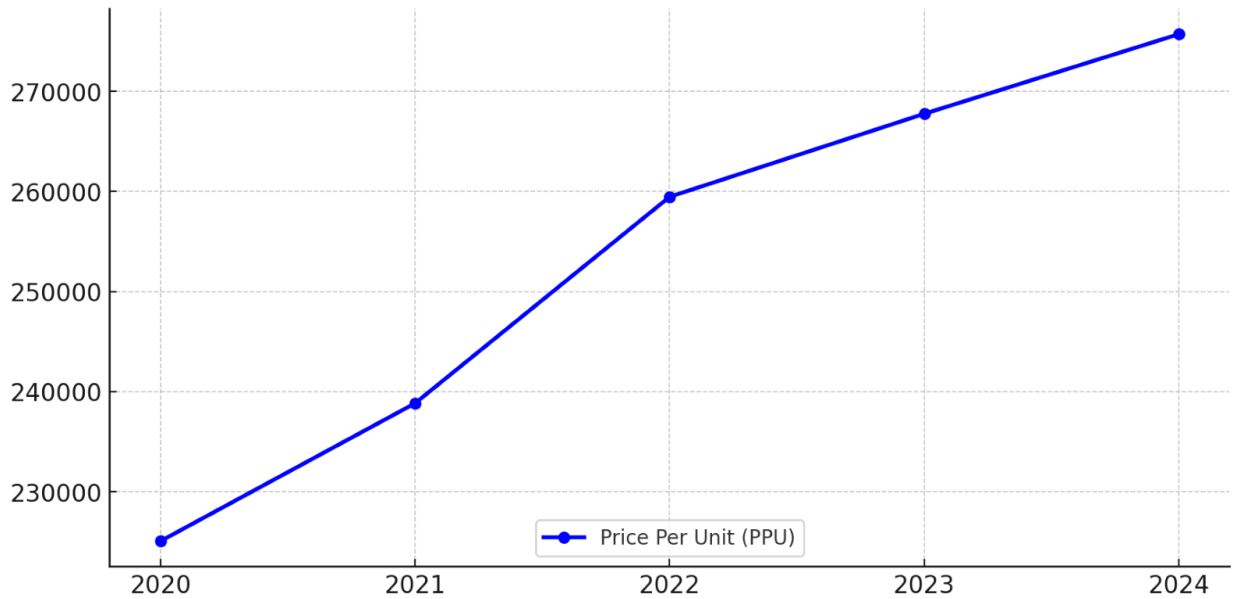
Figure 4.2: Single-Family Residential Construction Permits Issued in Raleigh-Cary, NC CBSA



Source: US Census Bureau, Building Permits Survey

The price per unit for single-unit homes was \$225,000 per unit in 2020. In 2024, it cost over \$275,000 to construct one unit of housing in this group. This represents a 22.5% total cost increase from 2020 to 2024, with the largest annual increase (8.6%) taking place from 2021 to 2022. The lowest annual increase took place between 2023 and 2024 (3%). This trend may indicate a leveling off of the rapid increases in housing construction costs that have been seen since the COVID-19 pandemic.

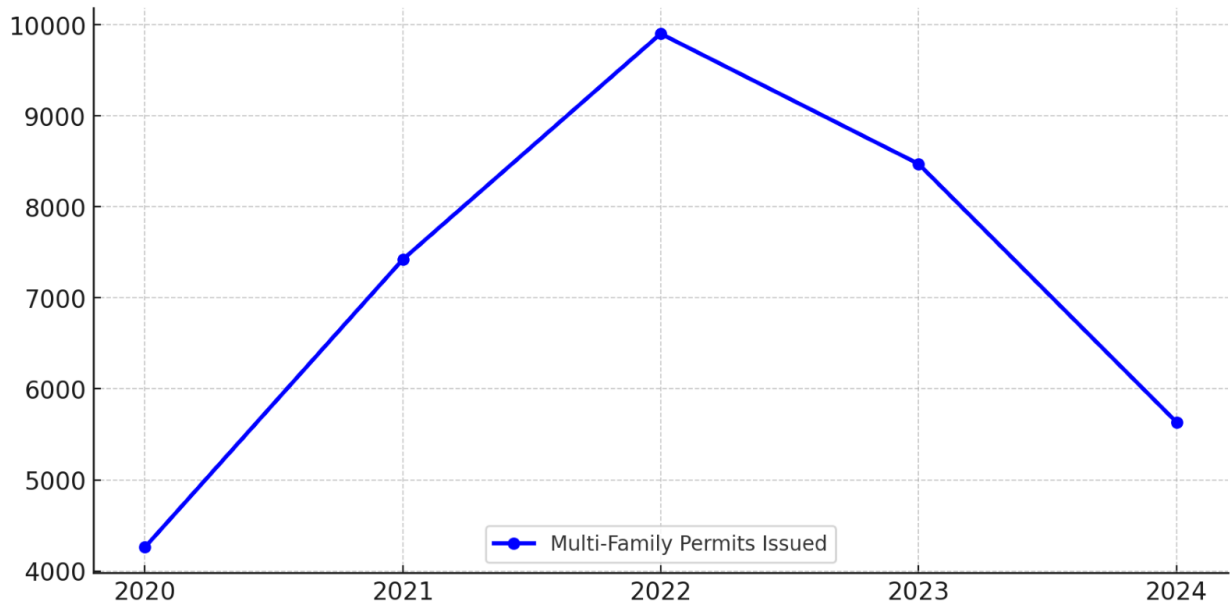
Figure 4.3: Single-Family Change in Price Per Unit (\$) in Raleigh-Cary, NC CBSA



Source: US Census Bureau, Building Permits Survey

Multi-family housing units were produced at a much less consistent rate than single-family. The number of permits issued for 2-unit, 3- 4 unit, and 5+ unit buildings varied from only 4,261 in 2020 to nearly 9,902 in 2022.

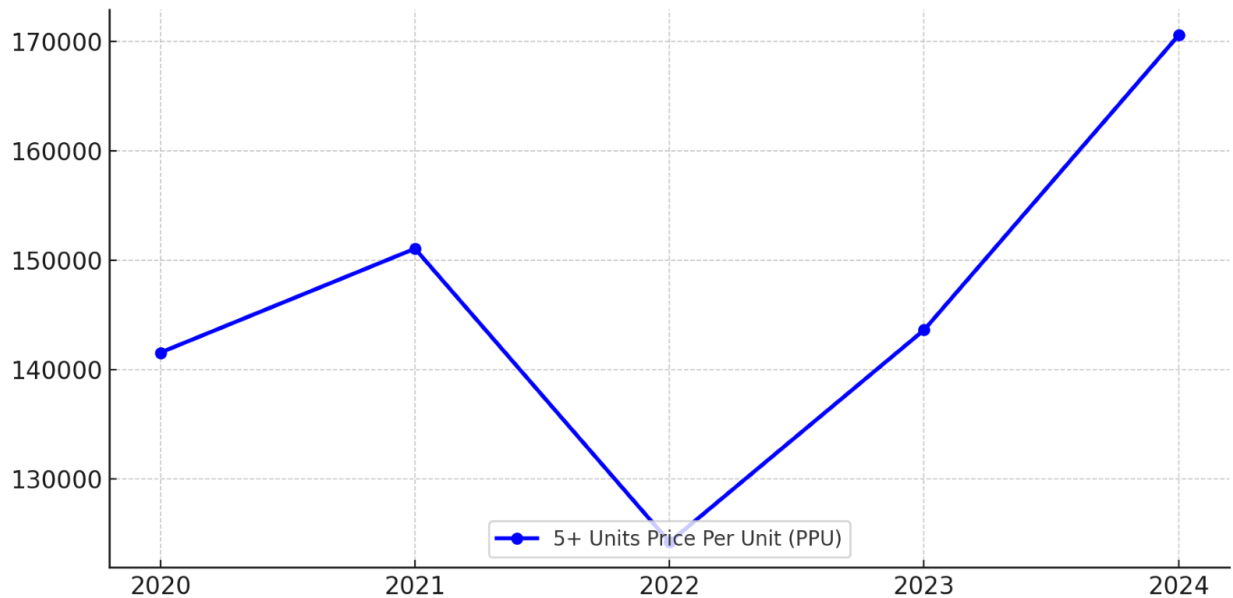
Figure 4.4: Multi-Family Residential Construction Permits Issued in Raleigh-Cary, NC CBSA



Source: US Census Bureau, Building Permits Survey

The price to produce one unit of housing in a 5+ unit complex is considerably less than to produce single-unit homes. Only in one year did the cost per unit rise over \$152,000 and in 2022 it was as low as \$124,199 per unit.

Figure 4.5: 5+ Unit Change in Price Per Unit (\$) in Raleigh-Cary, NC CBSA



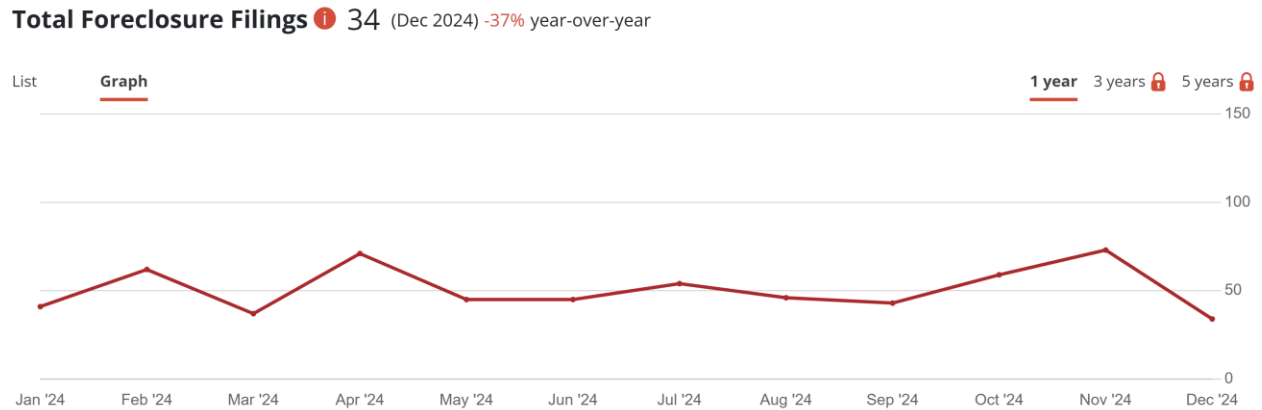
Source: US Census Bureau, Building Permits Survey

Foreclosure Rate

Foreclosure is a legal process that allows a lender to take possession of a property and sell it to recover a debt. This happens when a borrower stops making payments on their mortgage or loan. North Carolina ranks 26th in the nation for foreclosure rate, according to ATTOM, a provider of real property data. Its data found that one in every 5,429 housing units were under foreclosure as of October 2024. This was about a 15% decrease from the same period in 2023.

ATTOM reports that there was a total of 34 properties with a foreclosure filing in Wake County as of December 2024, a decrease of 37% from the previous year. Lenders started the foreclosure process on 17 Wake County, NC properties and repossessed 1 Wake County, NC properties through completed foreclosures (REOs) in December 2024. Foreclosure rates throughout 2024 were relatively consistent as shown in the graph below.

Figure 4.6: Total Foreclosure Filings, 2024



Source: ATTOM

Housing Conditions

The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance to provide a safe and secure living environment for residents. When looking at the age of a home an important factor is whether it was built before 1980. Prior to 1980, lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Seniors or those on a fixed or limited income who own their homes oftentimes cannot afford to maintain their home or to make necessary safety accommodations as their properties age. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness. For renters, these older properties are often the properties offering lower rents, but these lower rents sometimes come with health and safety risks related to older buildings.

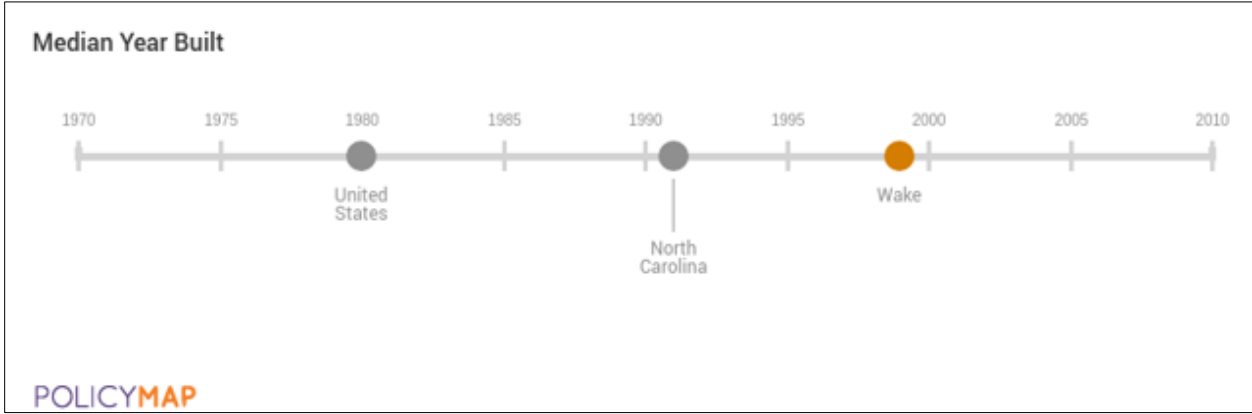
2023 ACS data estimates that about 16.8% of housing units in the county were built prior to 1980. The chart below shows that Wake County's median year for a home being built is later than both North Carolina's and the United States' making the county's housing stock younger in comparison. Map 4.3 shows that the downtown areas of Raleigh have older housing units compared to other areas of the county. This is reflected in Map 4.4, with darker shaded areas indicating higher concentrations of housing units built prior to 1980. There are some tracts in Raleigh in which 70% or more of housing units were built prior to 1980.

Table 4.6: Year Unit Built

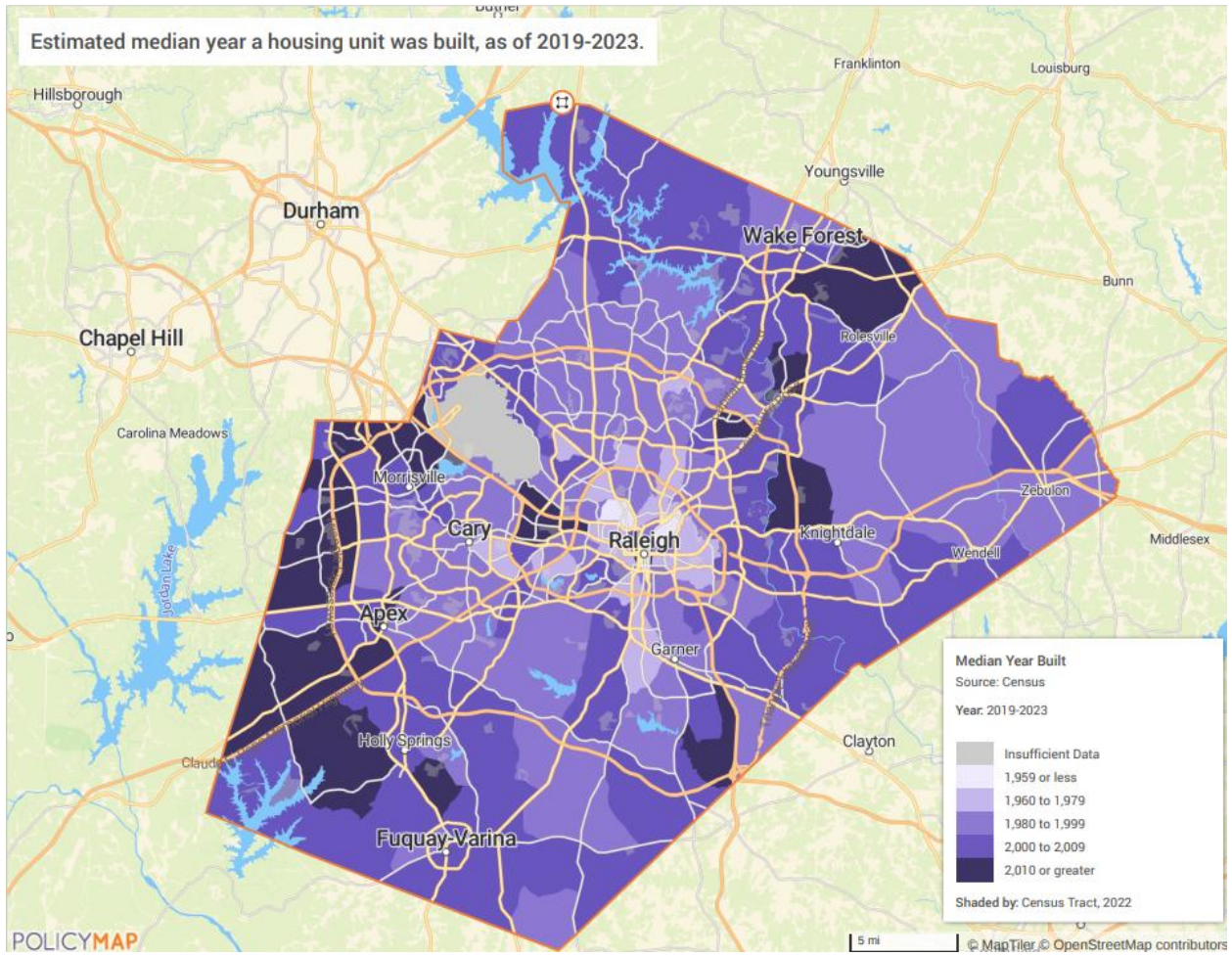
Year Unit Built	Wake County		Raleigh		Cary	
	Number	Percent	Number	Percent	Number	Percent
2020 or later	35,265	6.9%	9,415	4.1%	2,940	4%
2010 to 2019	110,920	21.7%	46,106	20.1%	16,622	22.4%
2000 to 2009	127,262	24.8%	59,954	26.1%	16,791	22.6%
1990 to 1999	85,448	16.7%	31,269	13.6%	18,928	25.5%
1980 to 1989	66,406	13%	35,677	15.5%	9,497	12.8%
1970 to 1979	39,145	7.6%	19,407	8.4%	5,763	7.8%
1960 to 1969	24,156	4.7%	14,475	6.3%	2,218	3%
1960 or earlier	23,654	4.5%	13,375	5.9%	1,412	1.9%
Total	512,256	--	229,678	--	74,171	--

Source: 2023 ACS (DP04)

Figure 4.7: Comparison of Median Year Homes Were Built in the US, North Carolina, and Wake County

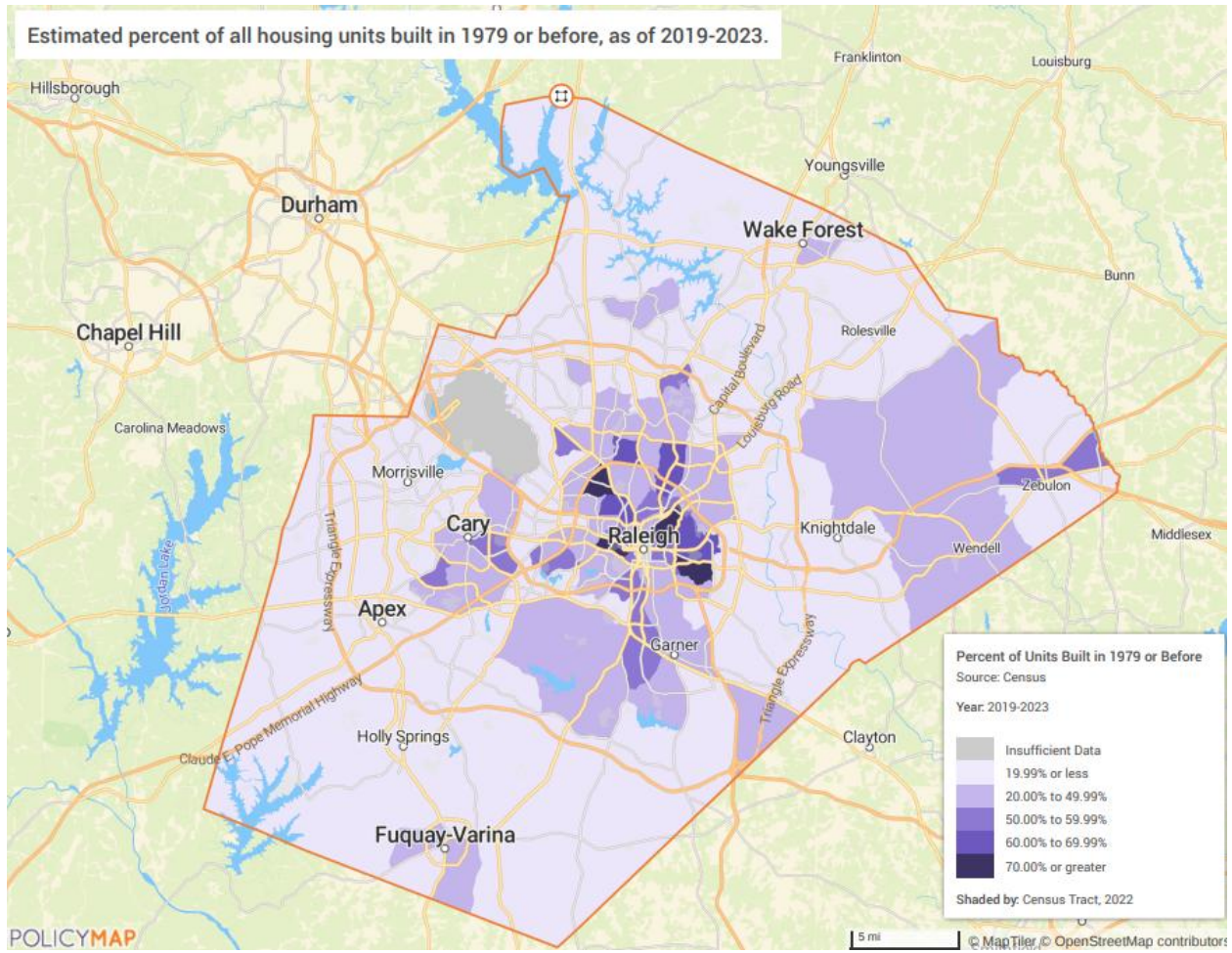


Map 4.3: Median Year Built



Source: 2019-2023 ACS via PolicyMap

Map 4.4: Housing Units Built Prior to 1980



Source: 2019-2023 ACS via PolicyMap

Housing Costs

Owner-Occupied Housing Costs

Between 2018 and 2023, the median home value has increased significantly in Wake County. The median home value increased by 59.7% countywide, by 65.7% in Raleigh, and by 60.6% in Cary. Comparatively, while median incomes have also increased, they have not kept pace with the increase in home values. Between 2018 and 2023, the median income in Wake County increased by 28.7%, which is almost 30% less than the home value increase. According to Zillow, in August of 2022, the average home value in Wake County reached a high of \$485,367 before decreasing slightly in early 2023. Since then, the median home value began gradually increasing and reached \$484,334 in June of 2024. Between June of 2024 and December of 2024, there was a slight decrease in median home values, but only by \$660. The Zillow graph below illustrates median home value trends in Wake County over recent years.

Table 4.7: Median Home Value Change by Municipality

Municipality	2018	2023	Percent Change 2018 to 2023
Wake County	\$301,900	\$482,100	59.7%
Raleigh	\$268,900	\$445,500	65.7%
Cary	\$374,200	\$600,900	60.6%

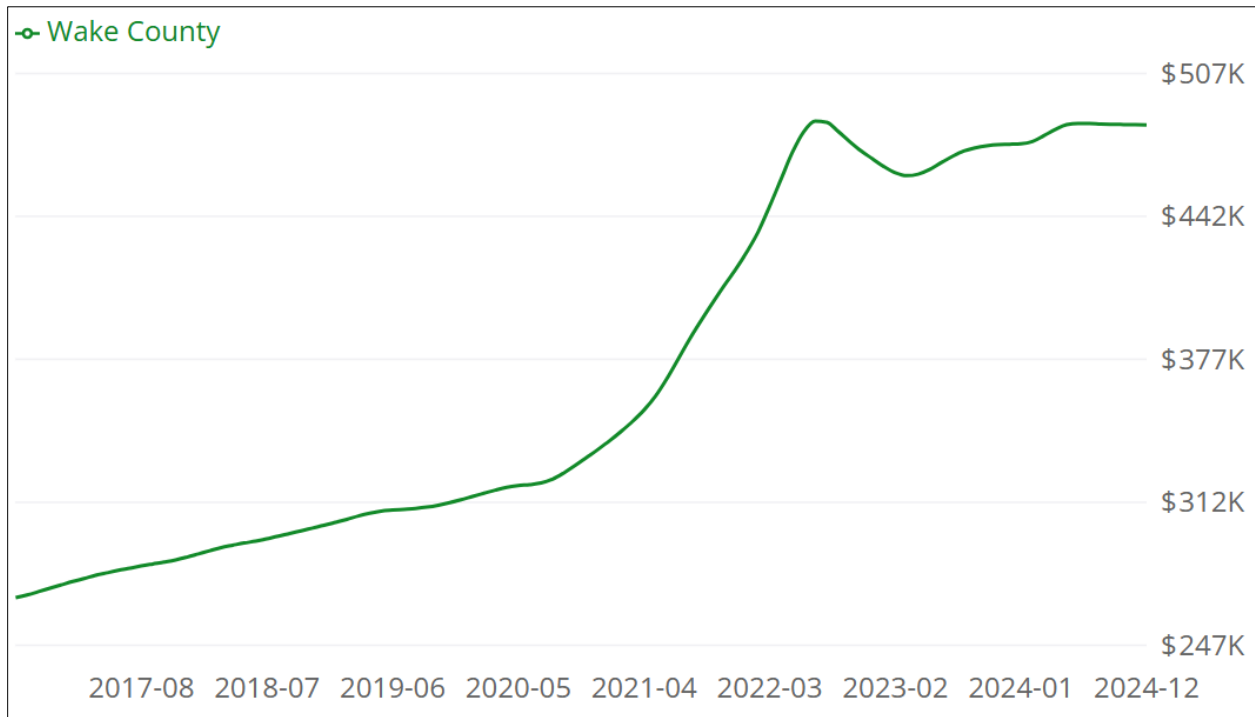
Source: 2018 ACS, 2023 ACS (DP04)

Table 4.8: Median Income Change by Municipality

Municipality	2018	2023	Percent Change 2018 to 2023
Wake County	\$79,970	\$102,918	28.7%
Raleigh	\$65,695	\$86,309	31.4%
Cary	\$102,172	\$129,607	26.9%

Source: 2018 ACS, 2023 ACS (S1901)

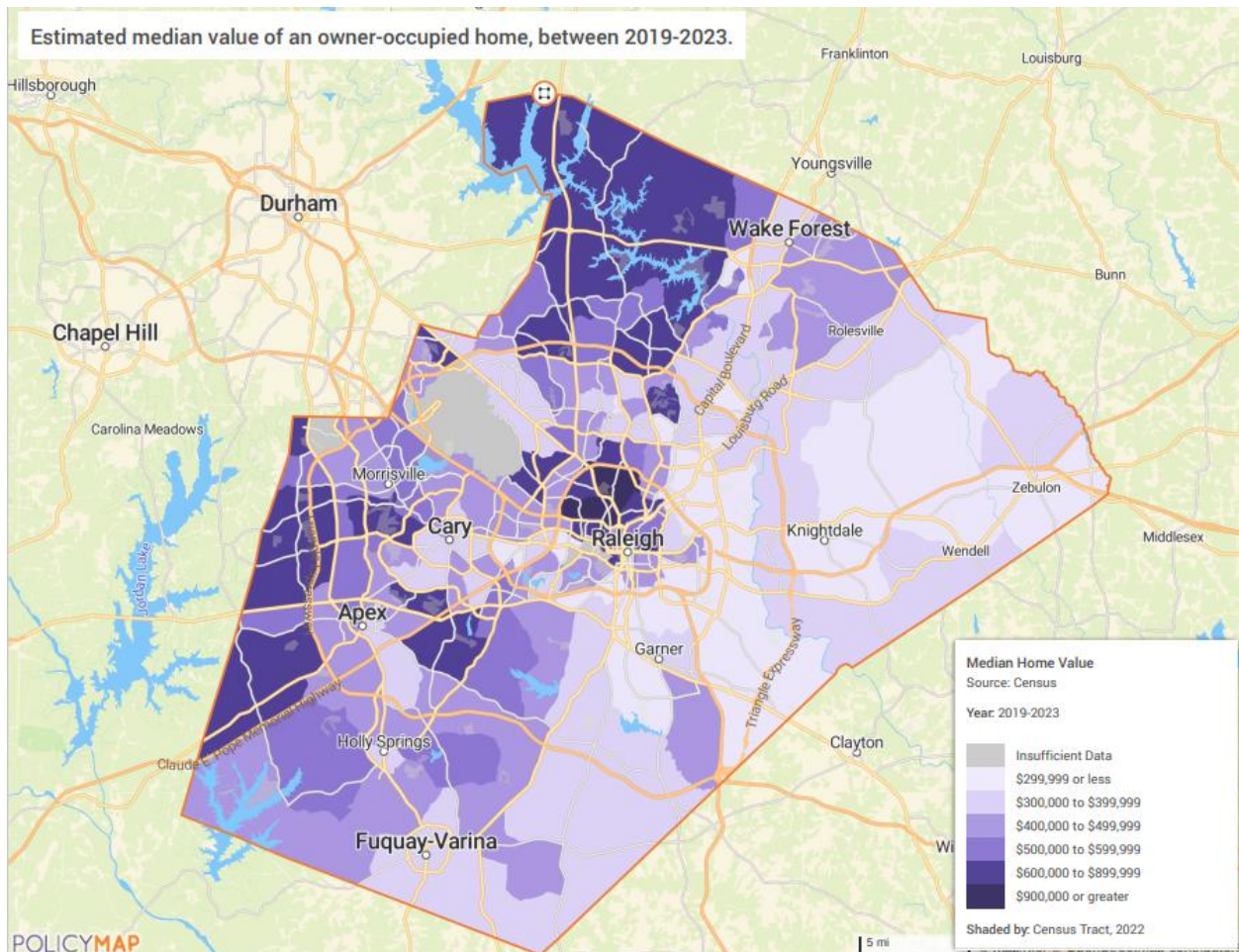
Figure 4.8: Home Value Trends, Wake County



Source: Zillow

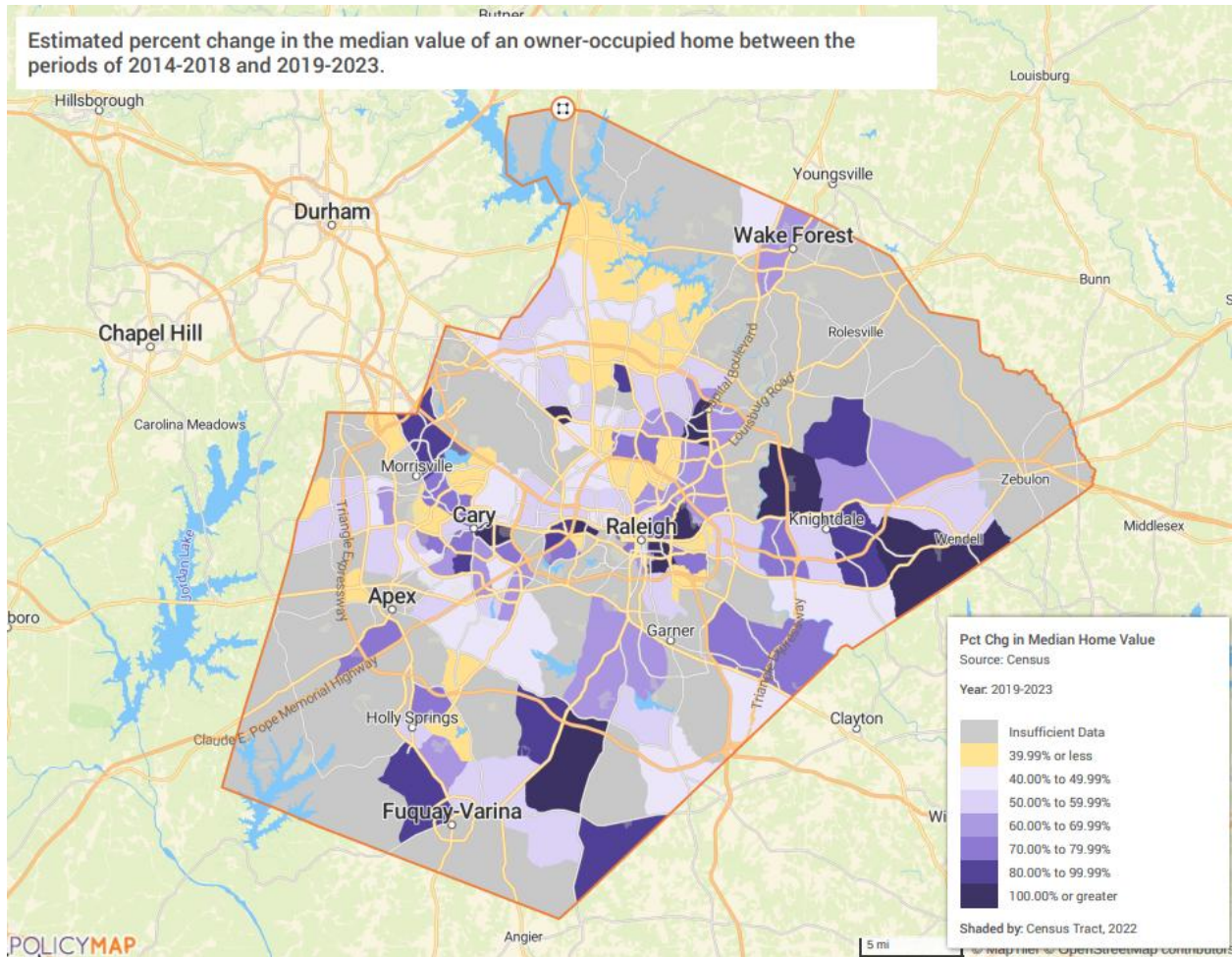
Map 4.5 shows the median home values throughout the county between 2019 and 2023, and Map 4.6 shows the percent change in median home values between 2018 and 2023. Areas in downtown Raleigh see the highest median home values, with some tracts seeing values of \$900,000 or greater (indicated by the darkest blue shading). The northwest and southwest areas of the county also see higher concentrations of median home values. The eastern side of the county sees much lower median home values than the rest of the county, but some of these areas have seen the largest percentage increases in values over the last 5 years. The dark blue tracts indicated in Map 4.6 indicate growth of over 100%. While there are some tracts in Raleigh and Cary that experienced growth of over 100%, there are larger concentrations in the cities of Wendell, Knightdale, and Fuquay-Varina.

Map 4.5: Median Value of Owner-Occupied Housing Units



Source: 2019-2023 ACS via PolicyMap

Areas with overall lower home values but where home values are increasing rapidly indicate areas where gentrification may be a concern. Gentrification is the process in which an area sees an influx of higher income residents into areas that may be historically lower income or marginalized. With this influx comes a shift in demographics as well as economics. Home values and rents often increase significantly, thereby displacing residents who may have called the community home for generations. As shown in the table below, the Zebulon, Wendell, Knightdale, and Garner have seen the greatest increases in median home values. The data dashboard at **Appendix A** provides year-to-year percentage changes in home values for the State, the County, Cary, and Raleigh as compared to income and rents for further illustration of value fluctuations. The highest spike in home values occurred between 2021 and 2022, and income has not kept pace with value increases. While home values in these jurisdictions have increased by 56% and more, incomes have increased only 29-32% across the jurisdictions. **Map 4.6: Percent Change in the Median Value of Homeowner Housing Units**



Source: 2014-2018 and 2019-2023 ACS via PolicyMap

Table 4.9: Percent Change in Median Home Value

City	Median Home Value Percent Change 2018-2023
Apex	67.3%
Cary	55.5%
Fuquay-Varina	76.9%
Garner	82.6%
Holly Springs	71.1%
Knightdale	81.4%
Morrisville	51.7%
Raleigh	59.6%
Rolesville	46.7%
Wake Forest	52.6%
Wendell	91.9%
Zebulon	118.8%

Source: 2014-2018 ACS. 2019-2023 ACS, Policy Map

Renter Occupied Housing Costs

The median rental prices have also continued to increase throughout Wake County since 2018. Between 2019 and 2023, Wake County, Raleigh, and Cary all saw increases in median rent prices. Wake County saw an increase of 41.9%, Raleigh saw an increase of 40.7%, and Cary saw an increase of 32.5%. Cary had the highest rental prices, while Raleigh had the lowest. All municipalities have seen an overall increase in median rent prices between 2018 and 2023 due to the increasing cost of housing, especially in recent years. The median incomes in these municipalities also increased between 2018 and 2023, but not at the same pace as rental prices. Based on data shared on the county’s website, the hourly wage needed to afford the average rent for a two-bedroom unit is \$23.08, but the average hourly wage of county renters is \$18.96.

Table 4.10: Median Gross Rent by Municipality

Municipality	2018	2023	Percent Change 2018 to 2023
Wake County	\$1,164	\$1,652	41.9%
Raleigh	\$1,131	\$1,591	40.7%
Town of Cary	\$1,337	\$1,771	32.5%

Source: 2018 ACS, 2023 ACS (DP04)

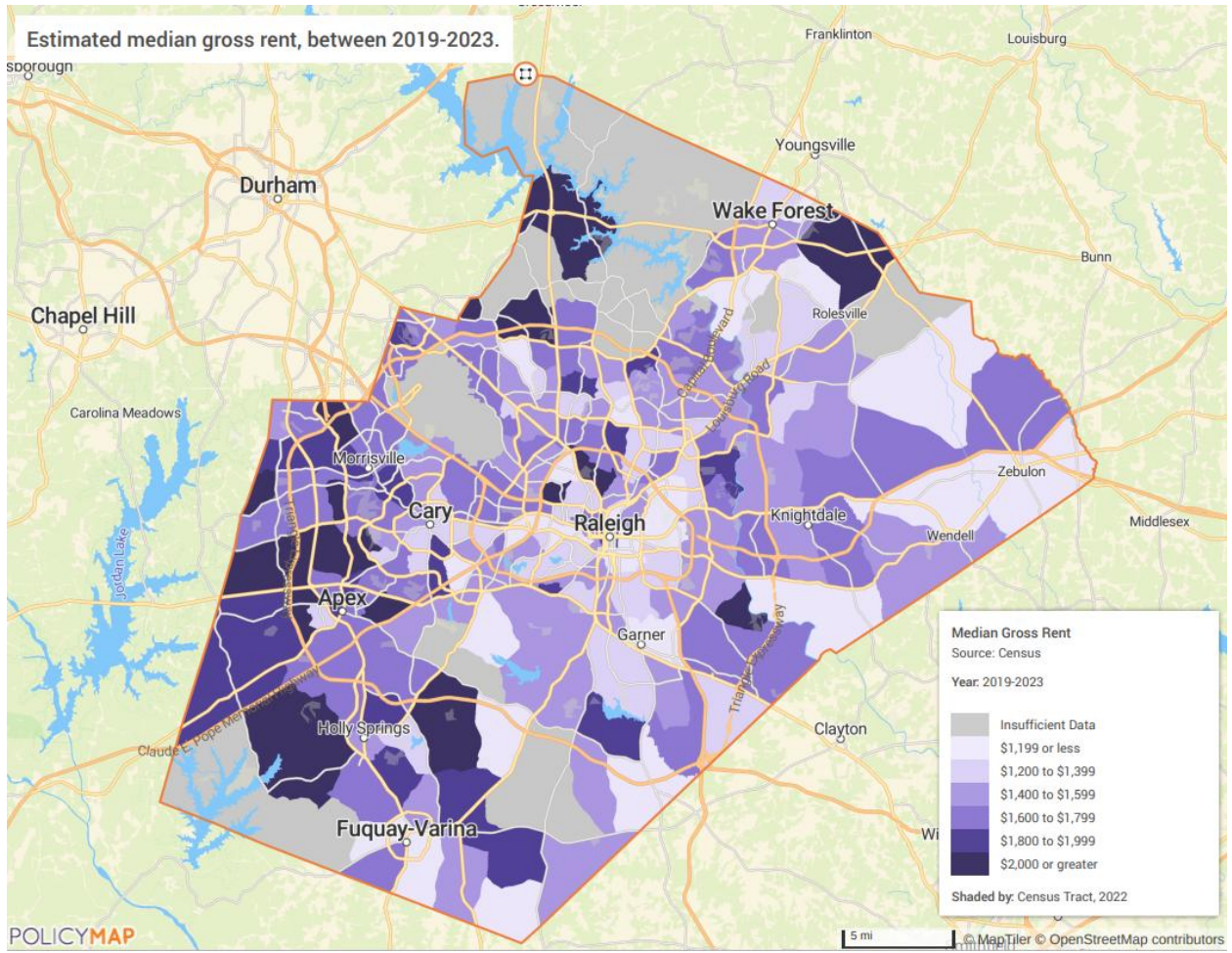
Table 4.11: Median Income by Municipality

Municipality	2018	2023	Percent Change 2018 to 2023
Wake County	\$79,970	\$102,918	28.7%
Raleigh	\$65,695	\$86,309	31.4%
Town of Cary	\$102,172	\$129,607	26.9%

Source: 2018 ACS, 2023 ACS (S1901)

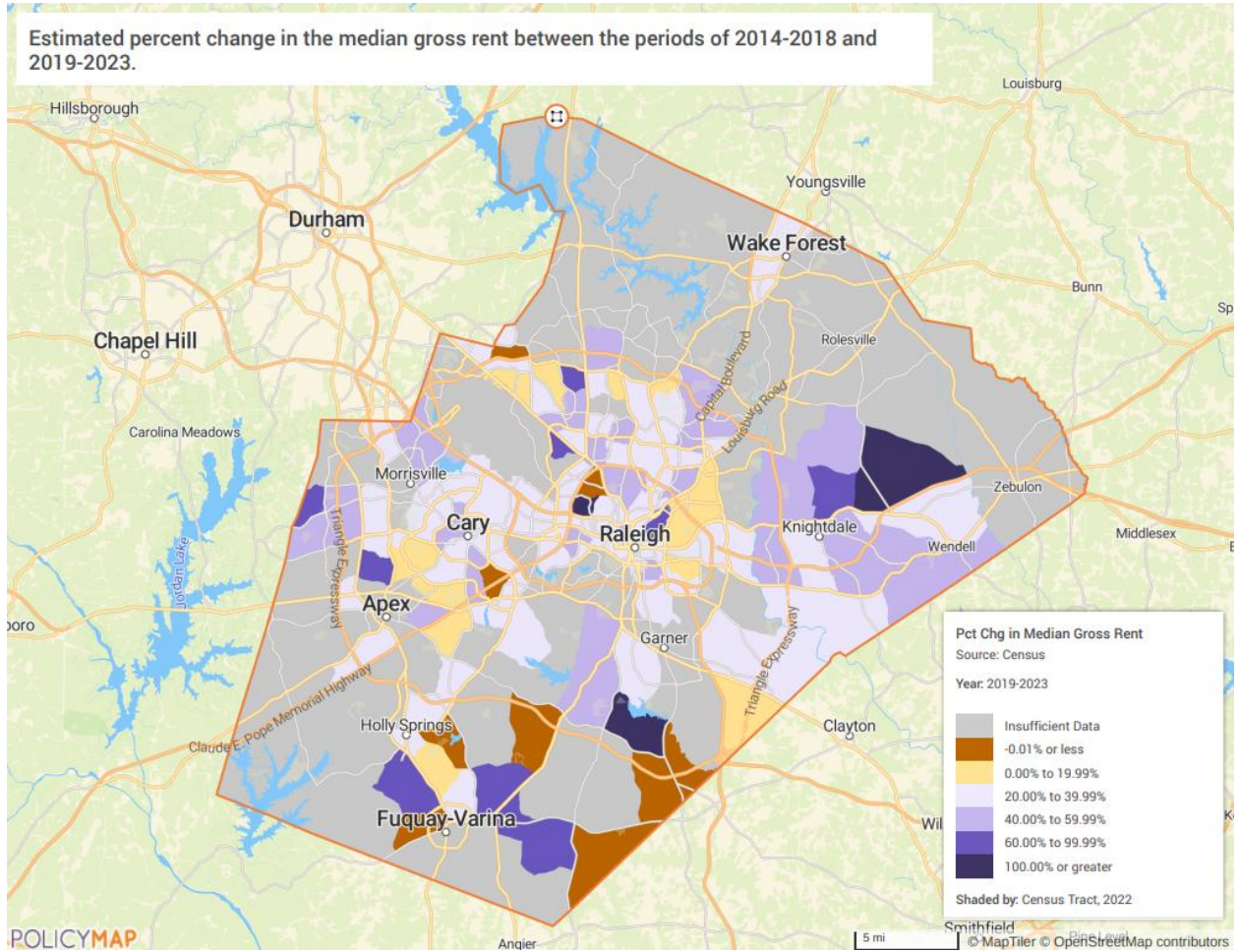
Map 4.7 shows the distribution of rental prices throughout Wake County, with the darker shaded areas indicating higher rent prices. Western cities have higher concentrations of higher median rental prices, especially Holly Springs, Morrisville, and Apex. Eastern tracts typically have lower median rental prices, with Zebulon and Rolesville having the lowest prices. Map 4.8 shows the estimated percent changes in median rental prices between 2018 and 2023 throughout the county. The dark blue shaded tracts indicate areas where there were increases of over 100% and the dark orange shaded tracts indicate areas where there were decreases. The cities of Fuquay-Varina and Wendell saw the largest increases in rental prices, while the City of Zebulon saw a decrease. The data dashboard at **Appendix A** provides year-to-year percentage changes in rents for the State, County, Cary, and Raleigh as compared to income and home values for further illustration of cost fluctuations. The highest spike in rents occurred between 2021 and 2022, and income has not kept pace with cost increases. While rents in these jurisdictions have increased by as much as 37%, incomes have increased only 29-32% across the jurisdictions.

Map 4.7: Estimated Median Rental Prices



Source: 2019-2023 ACS via PolicyMap

Map 4.8: Estimated Percent Change in Median Rental Prices



Source: 2019-2023 ACS via PolicyMap

Affordable Housing Development and Zoning

Issues related to zoning and regulatory processes were an identified challenge to access and develop affordable housing in Wake County. Zoning and regulatory issues were frequently raised during both the community meetings and stakeholder outreach meetings. Concerns included efficiency in zoning for affordable housing development and preserving opportunities amidst growth and gentrification.

According to the North Carolina Housing Supply Gap Analysis and Economic Development Report commissioned by the NC Chamber Foundation, Wake County is expected to have an 8.6% growth in households between 2024-2029, the 6th highest in the state. Wake County is anticipated to have a 13.1% income gap with job growth at approximately 46,251 jobs during this time. That being said, increasing the availability of affordable housing in the area is critical.

Housing vacancy rate in multifamily rental in Wake County was 6.3% in 2024. Wake County has the highest number of wait-listed market rate rentals (312) in the state. They have the 2nd highest tax-credit waitlist (3,571) and are 21st of the 57 counties in the state to waitlist government-subsidized housing at 212 units. Wake County is anticipated to be one of the top ten counties with the largest overall housing gap rate (14.5%) (110,689 units) between 2024 and 2029 with a ratio of gaps to households at 21%.

As discussed previously, the median home value in Wake County has seen steep increases in recent years. Wake County's available-for-sale housing units were 1,586 in 2024. A healthy and well-balanced housing market has an overall availability rate of 2.0%-3.0% of housing units available for purchase. Wake County's housing availability rate was 0.5% in 2024, well below the healthy market rate.

North Carolina faces a significant housing gap statewide. The current gap difference between the number of affordable housing units needed and the number of existing affordable housing units available is significant. Wake County ranks high in the calculation both in the need for affordable housing and the economic impact when addressing the gap.

Housing Affordability

Homeowners

In Wake County in 2023, there were 47,600 homeowner households with a mortgage that were cost burdened by paying over 30% of their income towards housing costs. A little over 15% of these residents pay over 35% of their income towards housing costs.

Table 4.12: Selected Monthly Housing Costs of Owners with a Mortgage in Wake County

Total	Estimate	Percent
Total	225,347	100%
Less than 20.0 percent	130,804	58.0%
20.0 to 24.9 percent	26,111	11.6%
25.0 to 29.9 percent	20,832	9.2%
30.0 to 34.9 percent	13,064	5.8%
35 percent or more	34,536	15.3%
Not computed	579	--

Source: 2023 ACS (DP04)

Homeowners without a mortgage are less likely to be cost burdened than homeowners with a mortgage. However, there are still 3,797 of these homeowners that are cost burdened, or 10.3% of homeowner households without a mortgage.

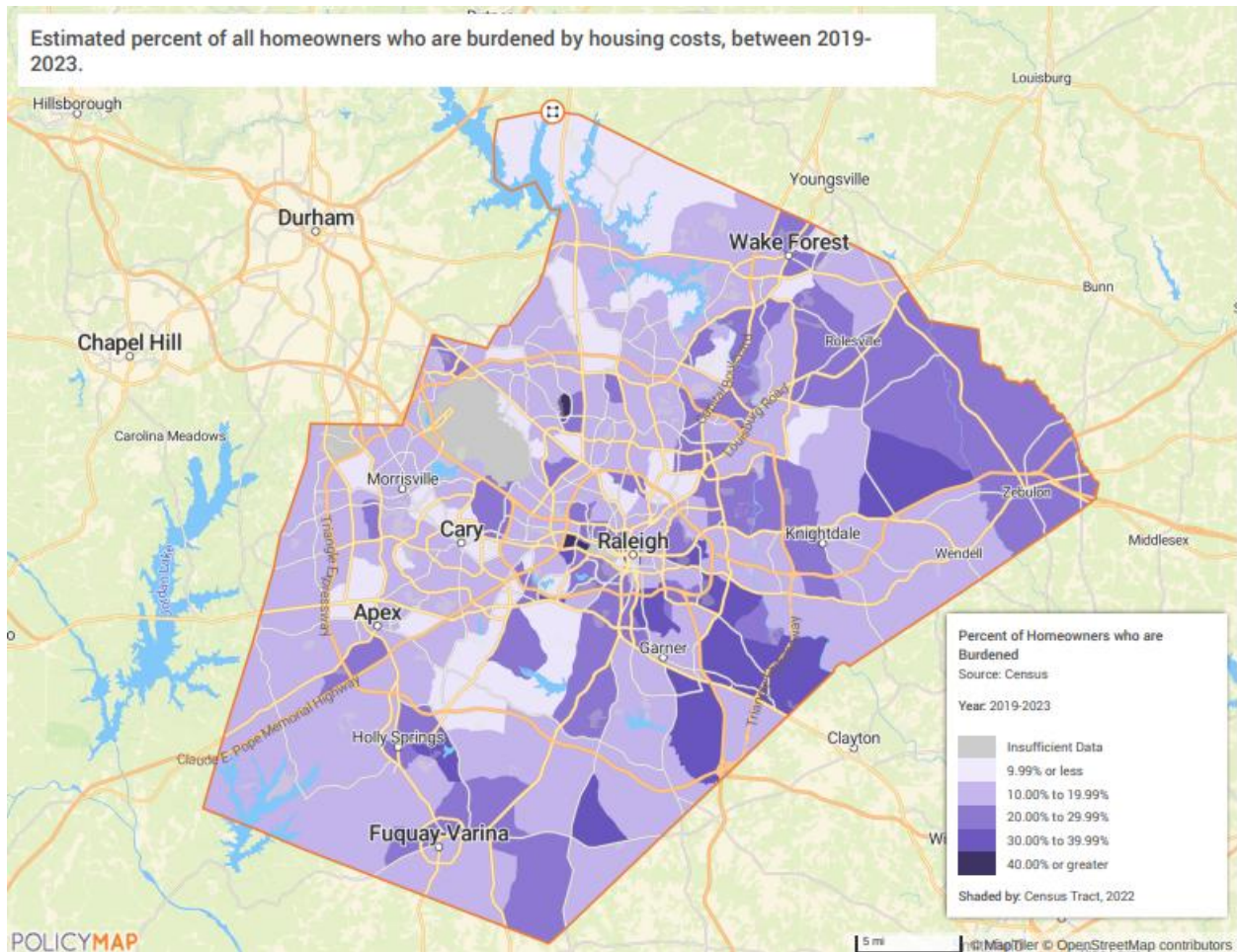
Table 4.13: Selected Monthly Housing Costs of Owners without a Mortgage in Wake County

Total	Estimate	Percent
Total	80,004	100%
Less than 10.0 percent	47,792	59.7%
10.0 to 14.9 percent	12,617	15.8%
15.0 to 19.9 percent	5,714	7.1%
20.0 to 24.9 percent	3,343	4.2%
25.0 to 29.9 percent	2,316	2.9%
30.0 to 34.9 percent	1,481	1.9%
35 percent or more	6,741	8.4%
Not computed	1,411	--

Source: 2023 ACS (DP04)

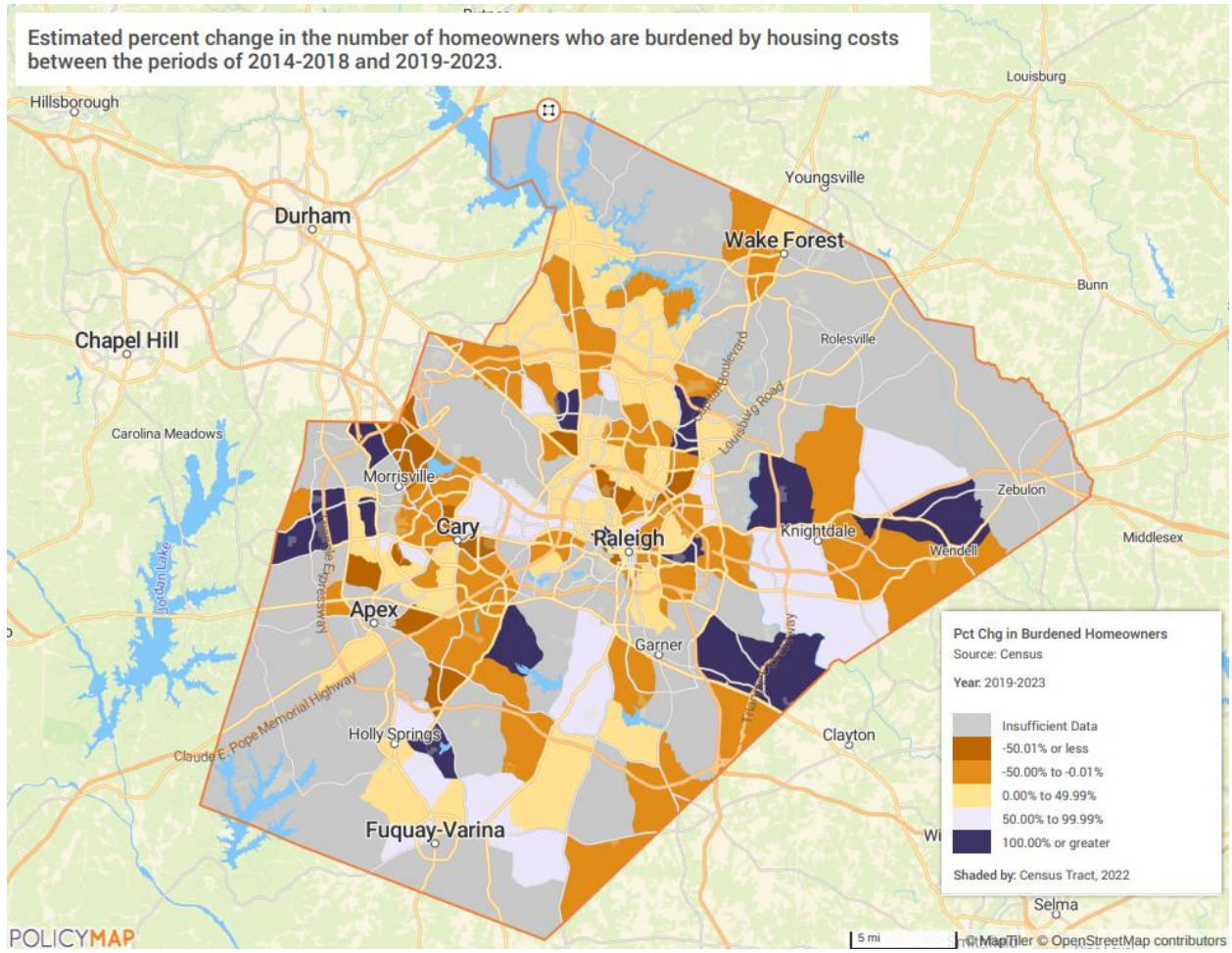
The maps below show the distribution of homeowner households throughout the County (Map 4.9), as well as the percent change over the last 5 years (Map 4.10). There are higher concentrations of cost burdened homeowners in the eastern side of the county, which is also where there are lower median home values. The darker blue shaded areas indicate census tracts where more than 40%, which are both located in Raleigh – tracts 37183051101 (42.4%) and 37183053713 (44.6%). 16.8% of homeowner households in the county are cost burdened. Between 2019 and 2023, there were multiple tracts throughout the county that experienced an increase in homeowner cost burden greater than 100%, indicated by the dark blue shaded areas in Map 4.10.

Map 4.9: Estimated percent of cost-burdened homeowner households



Source: 2019-2023 ACS via PolicyMap

Map 4.10: Estimated percent change of cost-burdened homeowner households

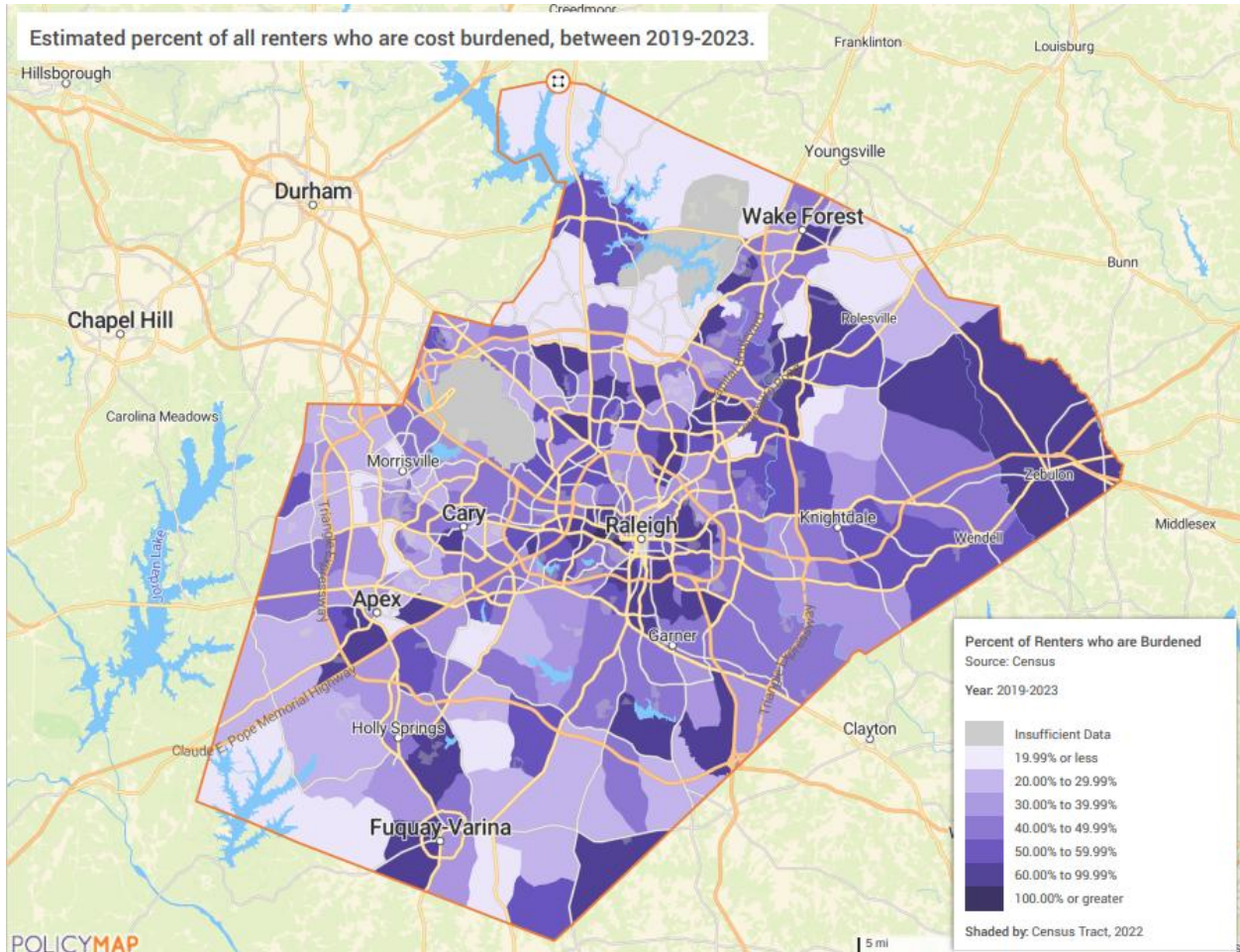


Renters

Renter households are much more likely than homeowner households to be cost burdened in Wake County. In 2023, nearly 50% of all renter households were cost burdened. 45.6% of households were severely cost burdened and paying more than 35% of their income towards housing costs. Map 4.11 shows that cost burdened renters are spread throughout the County, with the darker shaded areas indicating a higher concentration. The northwest corner of the county had a lower renter cost burden compared to the rest of the county. One census tract in Raleigh had a renter cost burden of 100% - tracts 37183051102. All selected municipalities also had census tracts that had large increases in the percent of cost burdened renter households (shown in Map 4.12) between 2018 and 2023. The dark blue shaded areas indicate tracts that saw increases in renter cost burden of 100% or greater.

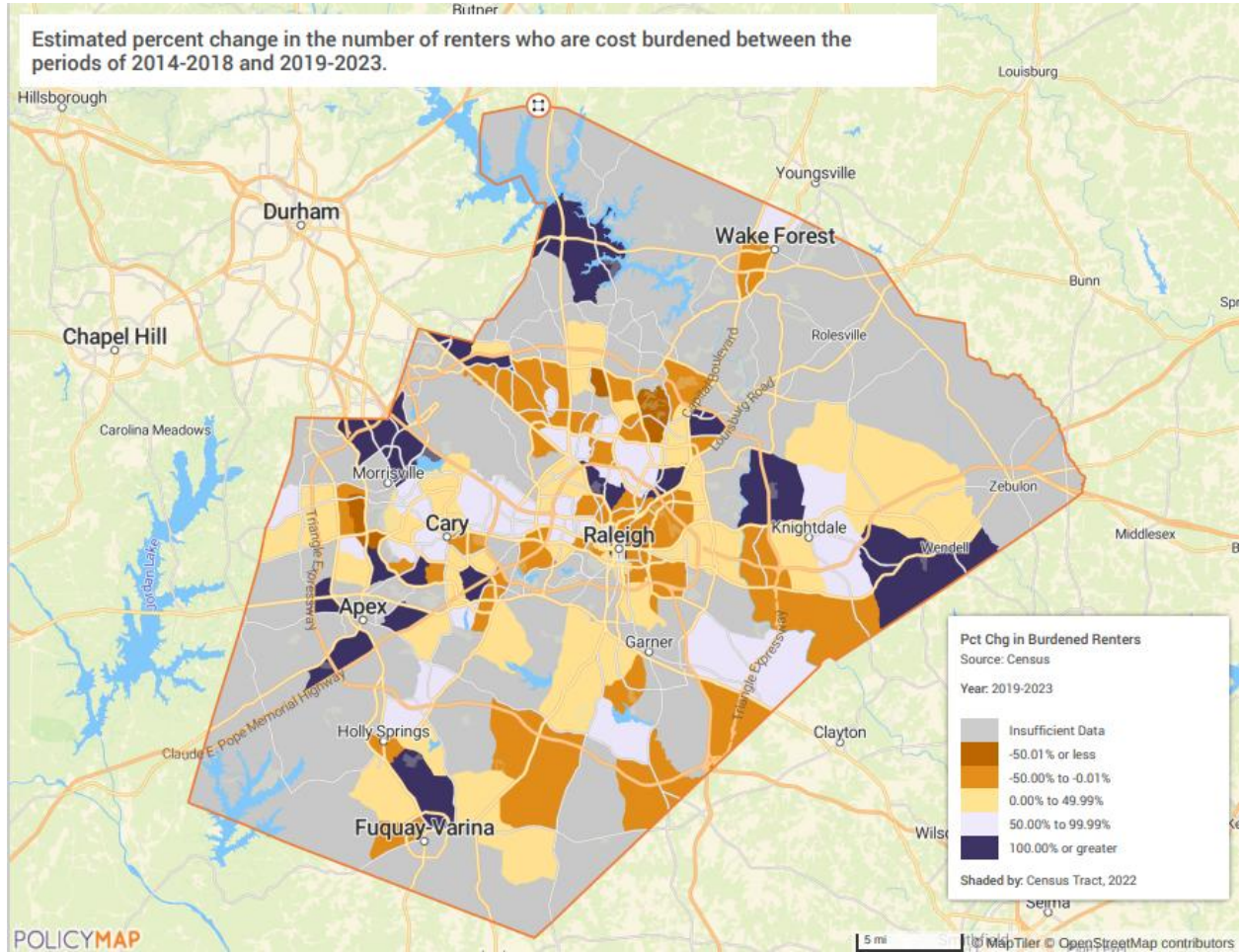
	Estimate	Percent
Total	168,415	100%
Less than 15.0 percent	23,112	13.7%
15.0 to 19.9 percent	21,474	12.8%
20.0 to 24.9 percent	20,226	12%
25.0 to 29.9 percent	24,394	14.5%
30.0 to 34.9 percent	19,205	11.4%
35 percent or more	60,004	35.6%
Not computed	5,538	
Source: 2023 ACS (DP04)		

Map 4.11: Estimated percent of cost-burdened renter households



Source: 2019-2023 ACS via PolicyMap

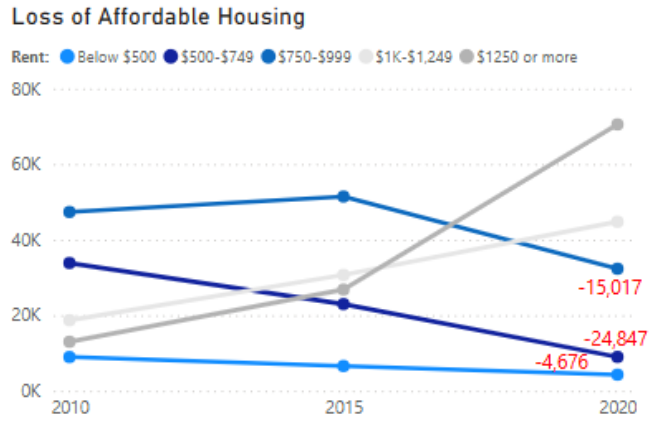
Map 4.12: Estimated percent change of cost-burdened renter households



Source: 2019-2023 ACS via PolicyMap

Based on data shared by the county on its website, the availability of units affordable to lower income earners has also decreased in recent years, contributing to the cost burden for renters discussed above. As shown in the graph below, since 2010 there has been a loss of 46% of rental units priced below \$1,000 a month, which is considered affordable rent for households with incomes at or below \$40,000. In contrast, the population in this income range only decreased by 11% in this same period. Meanwhile, the number of rentals priced over \$1,000 in this same period increased by 163%.

Figure 4.9: Loss of Affordable Rental Units since 2010



Wake County **lost 46%** of rental units priced below \$1,000 a month since 2010, which is considered affordable rent for household incomes at or below \$40,000. The population within this income range only decreased by approximately 11% in the same time period.

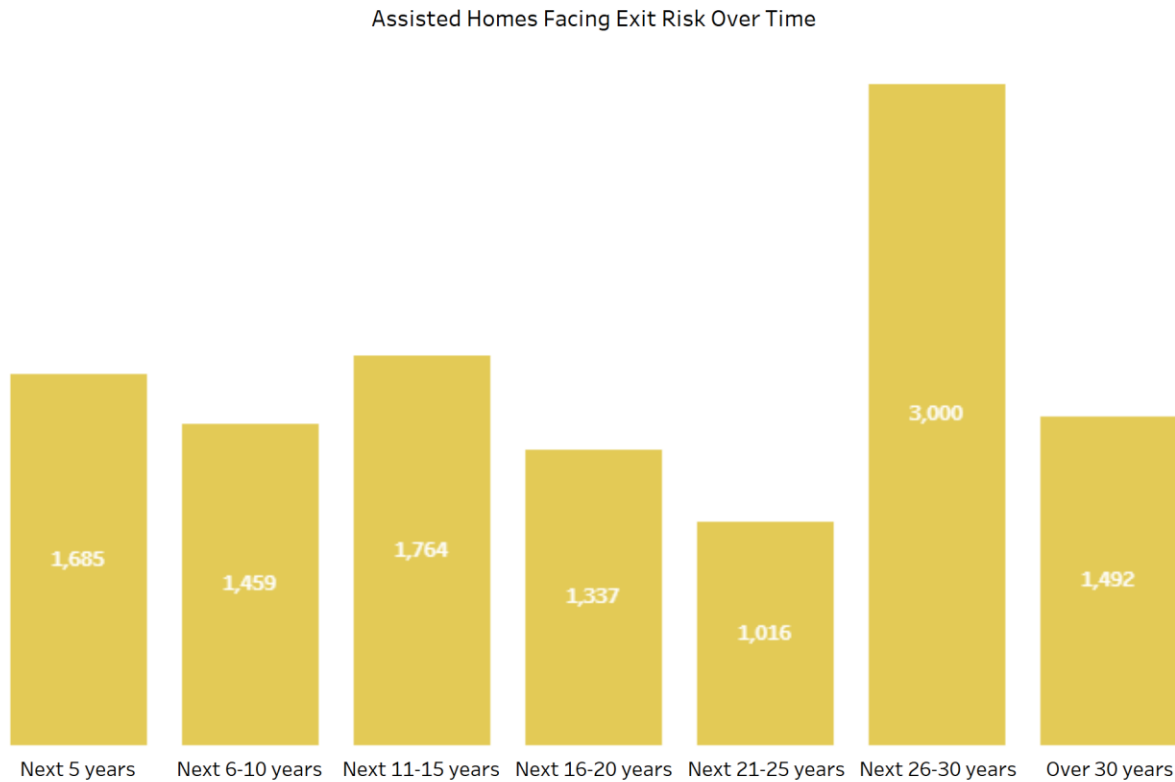
Since 2010, the number of rentals priced over \$1,000 has increased by 163%.

American Community Survey

Source: Wake County

In addition to this loss of naturally occurring affordable housing, the National Housing Preservation Database estimates a loss of 1,685 subsidized housing units over the next five years.

Figure 4.10: Assisted Homes Facing Loss of Subsidy in the Next Five Years



Source: National Housing Preservation Database

Further, the County's Affordable Housing Plan released in 2017 found that Wake County had an unmet housing need of about 56,000 affordable units, due in large part to the growing losses of affordable units. The plan estimated that the overall gap is likely to expand to as much as 150,000 units in the next 20 years without increased efforts to address the housing affordability gap.

Current Efforts

To address these housing affordability concerns, Wake County has an affordable housing development program that provides gap financing for various housing projects along with a public-private partnership for preserving existing affordable housing and the county's engagement with municipalities on land use issues. This gap financing supports affordable housing projects through low-income tax credit development, small-scale rental developments, supportive housing, and homeownership initiatives. Wake County administers affordable housing development funds to provide gap funding to developers, i.e. LIHTC, Supportive Housing, Homeownership, Construction or Preservation (most are new construction).

The County also has a public-private partnership with Self Help Ventures Fund, which established a \$62 million affordable housing preservation fund. This fund aims to acquire and preserve existing affordable housing, including both legally binding and naturally occurring affordable housing.

Wake County allows manufactured and modular housing in all residential zoning districts, which can help address affordability issues. The County also permits accessory dwelling units, providing additional housing options within existing residential areas.

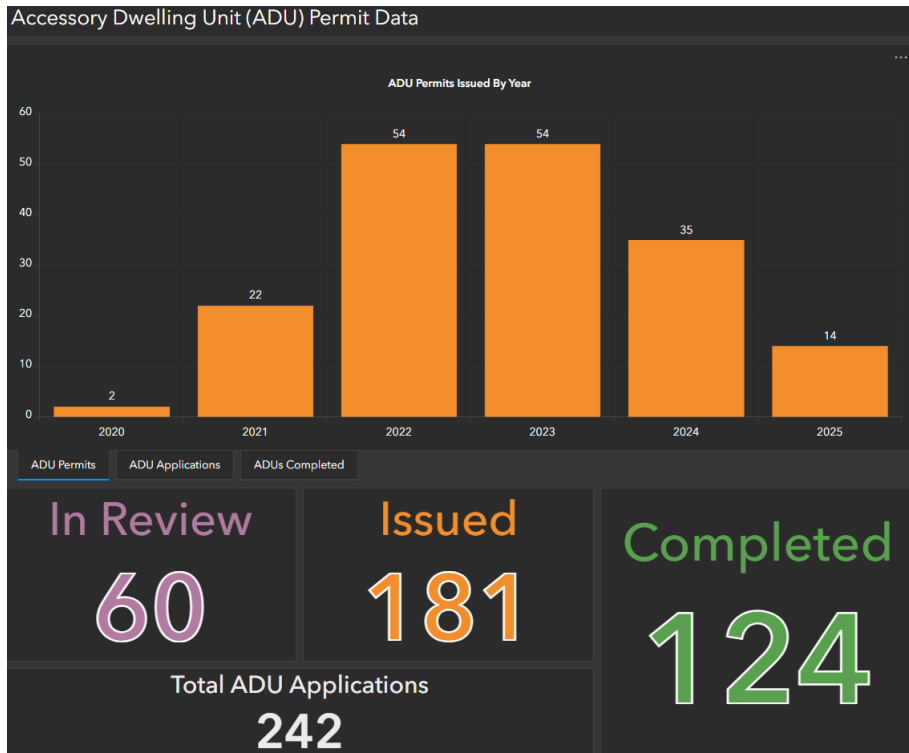
Wake County also engages with municipalities to discuss land use issues and provide technical assistance. This includes helping municipalities understand the tools available to support affordable housing development, such as fee adjustments and permitting processes.

In smaller communities where rezoning is necessary to build apartments, there are a lot of by-right apartment sites overall because mixed-use zoning is used, and almost all commercial zones include multifamily as a principal permitted use.

The City of Raleigh has and will continue to explore efforts to allow more housing types and increase density through zoning amendments and an expedited review process for affordable housing projects receiving city-supported funds. This process includes a flag in the permitting software to prioritize these projects, recognizing the importance of meeting funding deadlines and facilitating timely development.

The Raleigh City Council has adopted ordinances allowing Accessory Dwelling Units (ADUs), Missing Middle housing, and tiny homes by right. The chart below shows the number of ADU permits issued in Raleigh since 2020.

Figure 4.11: Accessory Dwelling Unit Permits in Raleigh Since 2020



Source: City of Raleigh

Additionally, Raleigh employs proactive zoning strategies, offering significant development bonuses along transit corridors in exchange for affordable units within market-rate projects.

In consultation with municipalities across the county, it is clear that a regional effort is underway to address the housing affordability challenges in the community. Some of these efforts include:

- Apex has allowed ADUs mainly in downtown areas and has been asking that ADUs are not prohibited in requests for home owner association rezonings.
- The City of Fuquay-Varina has had success with ADUs on large lots owned by second or third-generation homeowners, particularly in infill development in downtown areas, primarily in older neighborhoods.

- The Town of Morrisville has adopted an affordable housing development incentive policy. This policy gives staff greater latitude in negotiating with developers on bonuses, such as density or parking reductions, to secure affordable housing commitments. They have successfully identified and secured affordable housing units for up to a 30-year duration through recent rezonings, which they consider a significant win.
- Wake Forest has increased infill development and unit count per lot in certain neighborhoods and is currently working on an overhaul of their development ordinances. Several changes aimed at increasing affordable housing have been made recently including:
 - ADU Allowances: Changes to make it easier for residents to build accessory dwelling units.
 - Incentives for Affordable Housing: A set of incentives to encourage developers to incorporate affordable housing into their projects.
 - Regulatory Changes: Reducing parking minimums for multifamily projects and other regulatory adjustments to lower development costs and increase affordable housing units.

Wake Forest also adopted a housing affordability plan in late 2022, which includes the following overall strategies:

- Increased Density and Flexibility: Overhaul of the UDO to allow more flexibility and increased density in key areas.
- Housing Rehab Program: Development of a program to preserve naturally occurring affordable housing, especially in neighborhoods facing displacement pressure.
- Land Disposition Program: This program allows the town to sell or purchase public property for affordable housing projects, including setting up a community land trust to ensure permanent housing affordability.
- Multifamily Development: Significant multifamily development has increased supply, putting downward pressure on rents and increasing vacancy rates.
- Townhomes: Efforts are underway to allow townhomes by right in most single-family districts, pending state legislation.

- The Town of Wendell has streamlined their ADU ordinance resulting in the creation of additional accessory dwelling units. Recently, publicly owned land was dedicated to Habitat for Humanity for the creation of five housing units was a proud achievement for the town.
- The City of Zebulon is focusing on educating both the public and elected officials about zoning processes and affordable housing. They are organizing work sessions with commissioners and bringing in experts to engage and answer questions. Their goal is to define affordable housing and address the stigma around it, suggesting terms like "essential housing" to better communicate its purpose. Zebulon allows ADUs with size restrictions and other stipulations.

For an updated review of zoning components in jurisdictions across the County see **Appendix B**.

Challenges

Community opposition and the political nature of rezoning decisions are major challenges to the zoning process. There must be community support for a successful zoning process. Organized opposition prolongs the process and increases the likelihood of denial, making it challenging to achieve successful rezoning for affordable housing projects. The political process involves legislative decisions by elected officials. The success of rezoning applications often depends on the level of community support and the political dynamics surrounding the project.

The key variables affecting the rezoning process, include the applicant's planning, the Planning Commission's reception, and the City Council's review. These factors can influence the duration and outcome of the rezoning process, highlighting the need for thorough preparation and community engagement. The county's planning jurisdiction limits the density of developments, posing a challenge for affordable housing projects that require higher density to be feasible.

Consultation with municipalities also highlighted the increasing complexity of zoning conditions making it challenging for staff and developers to manage. There is some skepticism about the effectiveness of zoning conditions in delivering affordable units and some developer and home builder advocates are pushing for legislation to prohibit or limit zoning conditions. On the other hand, however, zoning conditions help to ensure quality construction. Developments from 5-10 years ago without zoning conditions often face complaints about the quality of the units. While streamlining conditions can reduce costs, it can also lead to poor-quality neighborhoods. There is a need to find a balance to ensure long-lasting, quality homes.

Another unique challenge in Wake County's planning jurisdiction is the lack of public water and sewer, which affects density and affordable housing development. The density conflicts arise from the county's requirements for well and septic systems. These requirements necessitate

larger lot sizes, making it difficult to increase density and develop affordable housing in rural areas.

Recent state legislation has weakened local land use authority in North Carolina. This legislation limits the ability of local governments to regulate inclusionary zoning and makes it challenging to modify existing regulations. The difficulties local governments face in changing regulations due to state-imposed restrictions include prohibitions on downzoning and creating new nonconformities, which hinder the ability to adapt regulations to support affordable housing development.

Public Housing and Vouchers

Housing Authority of Wake County

Housing Authority of Wake County (HAWC) has 345 public housing units and provides Section 8 vouchers to over 400 individuals.

Race characteristics of residents of public housing units are shown in the chart below with 90% of residents being Black or African American, 9% being White, and about 2% being Native Hawaiian or Other Pacific Islander. About 1% of public housing residents are Hispanic.

Figure 4.12: HACWNC Households by Race

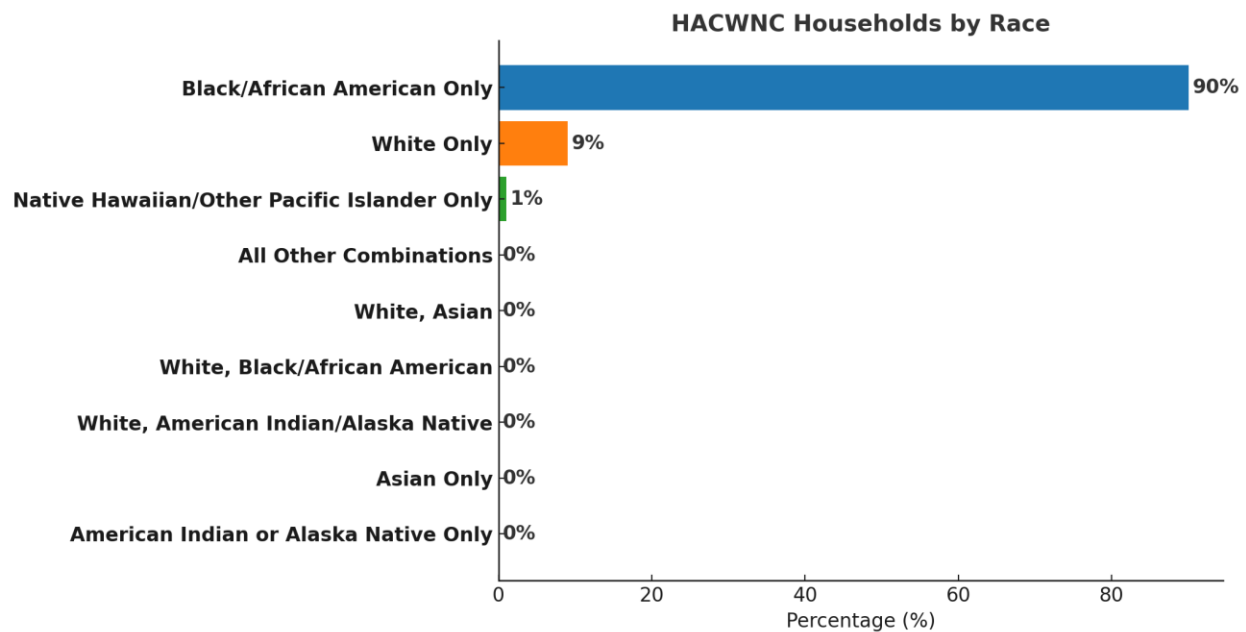
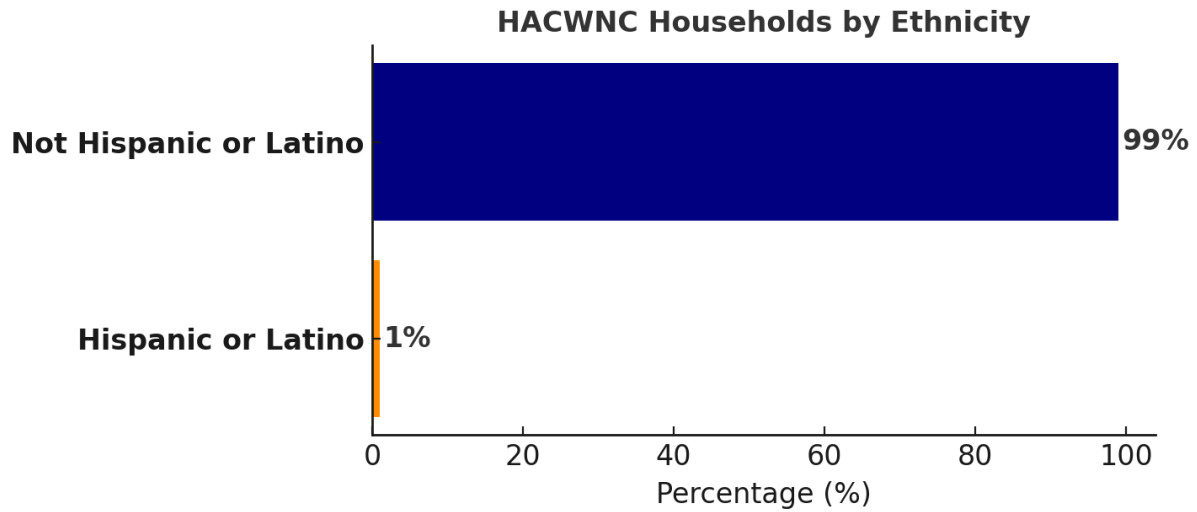


Figure 4.13: HACWNC Households by Ethnicity



The table below provides key characteristics of HAWC Section 8 Voucher Holders and suggests that the Section 8 program primarily serves low-income, long-term residents, including many disabled and elderly individuals.

Category	Value
Average Annual Income	\$16,936
Average Length of Stay	8 years
Average Household Size	2.6
# of Disabled Families	266
# of Elderly Participants	184

Source: HAWC

The charts below show the race and ethnicity of HAWC voucher holders, with 77% being Black or African American, 21% being White, 2% being mixed race, and 2% being Native Hawaiian or Other Pacific Islander. Four percent of HAWC voucher holders are Hispanic.

Figure 4.14: HACWNC Section 8 Voucher Holders by Race

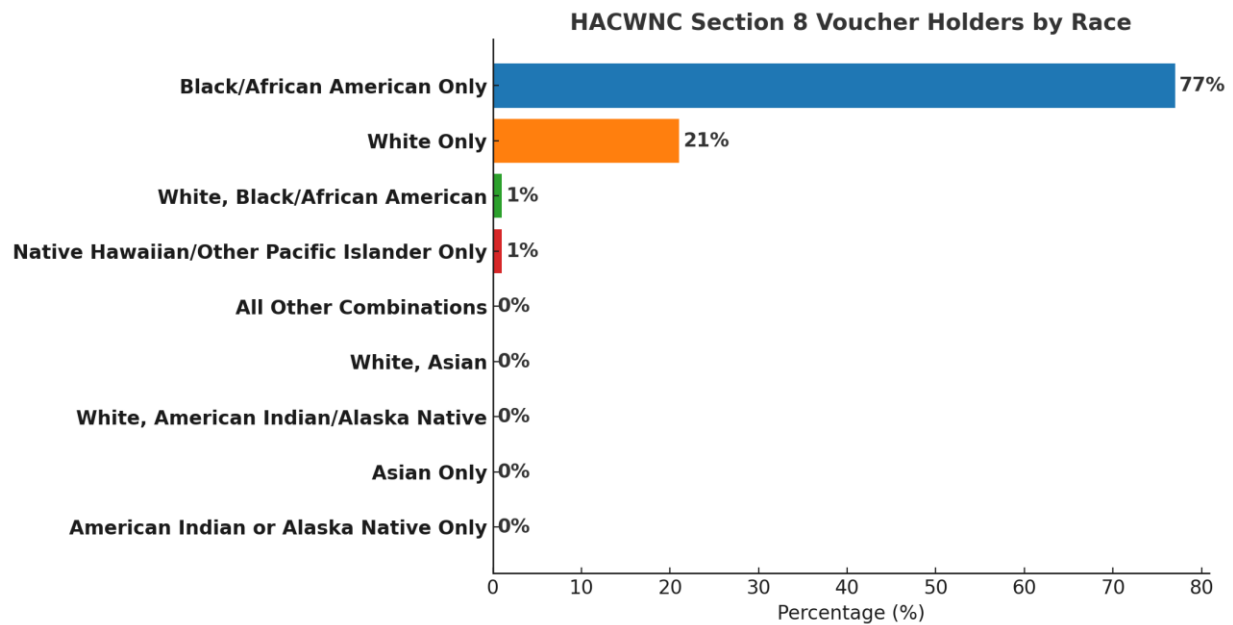
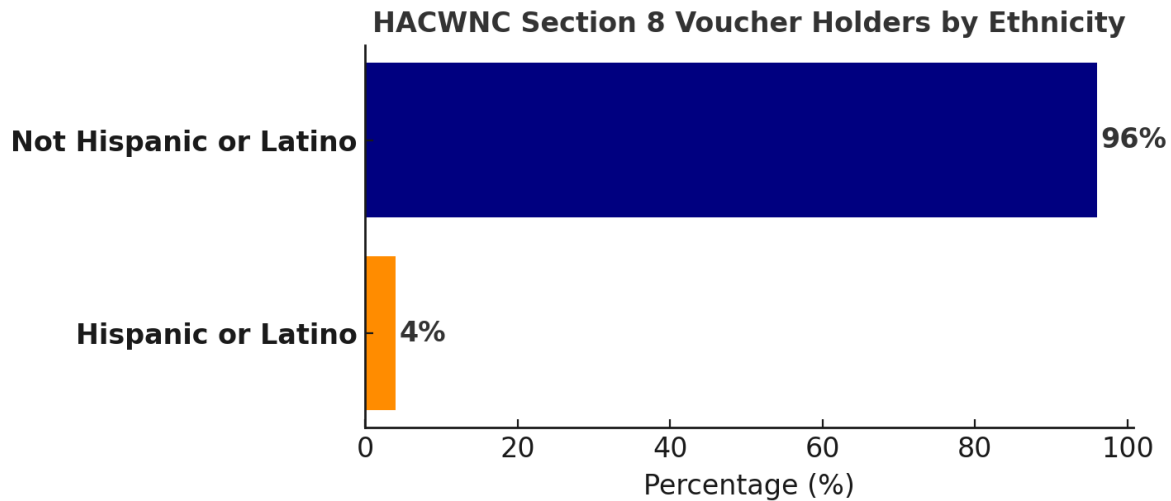


Figure 4.15: HACWNC Section 8 Voucher Holders by Ethnicity



Raleigh Housing Authority

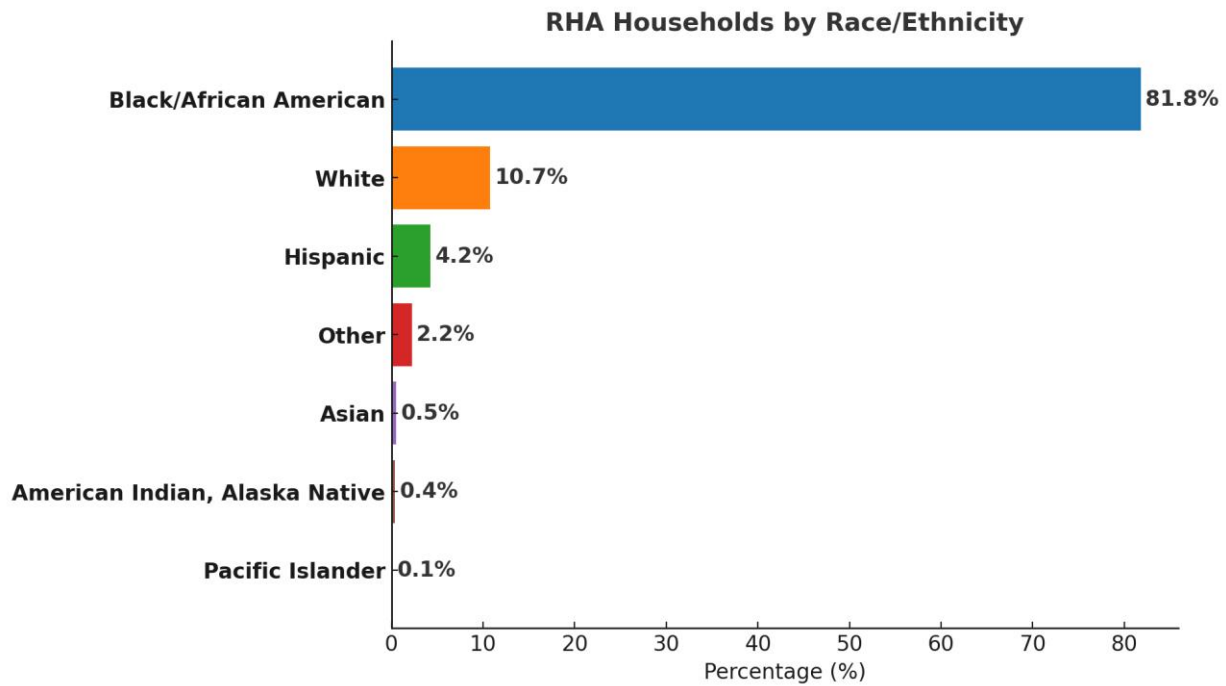
The Raleigh Housing Authority (RHA) has 1,248 public housing units in 13 developments across the city. RHA has 4,225 Section 8 vouchers in use, including 3,990 tenant-based vouchers and 235 project based voucher. RHA currently has 7,807 applications for public housing (2,570), housing choice vouchers (3,432), and project-based vouchers (1,805). *Note: Families are allowed to sit on multiple waiting lists simultaneously and therefore families may be included in this number up to three times each based on how many waiting lists they applied to. Approximately 50% of applications are comprised of families with children while 11.4% of applications are for elderly families. The most requested units are 1 and 2 bedrooms while 3+ bedrooms are not as frequently requested.

Of the public housing units, 53 are accessible units. RHA categorizes applicants who need accessible units by mobility, visual, and hearing accessibility needs. Approximately 11.5% of applicants indicate that they require these specifications. Mobility accessibility needs make up most accessible unit requests. Applicants and tenants can request reasonable accommodations/modifications for individual needs as well. RHA receives approximately 115 reasonable accommodation/modification requests a year. The primary requests RHA receives for physical modification requests include walkway ramps, stairwell railings, handheld shower heads, grab bars, flat level units, changing fixture heights, and roll-in showers.

Race characteristics of residents of public housing units are shown in the chart below with 81.8% of residents being Black or African American, 10.7% being White, 2.2% being other races, .5%

being Asian, .4% being American Indian or Alaskan Native, and .2% being Native Hawaiian or Other Pacific Islander. About 4.2% of RHA voucher holders are Hispanic.

Figure 4.16: RHA Households by Race and Ethnicity



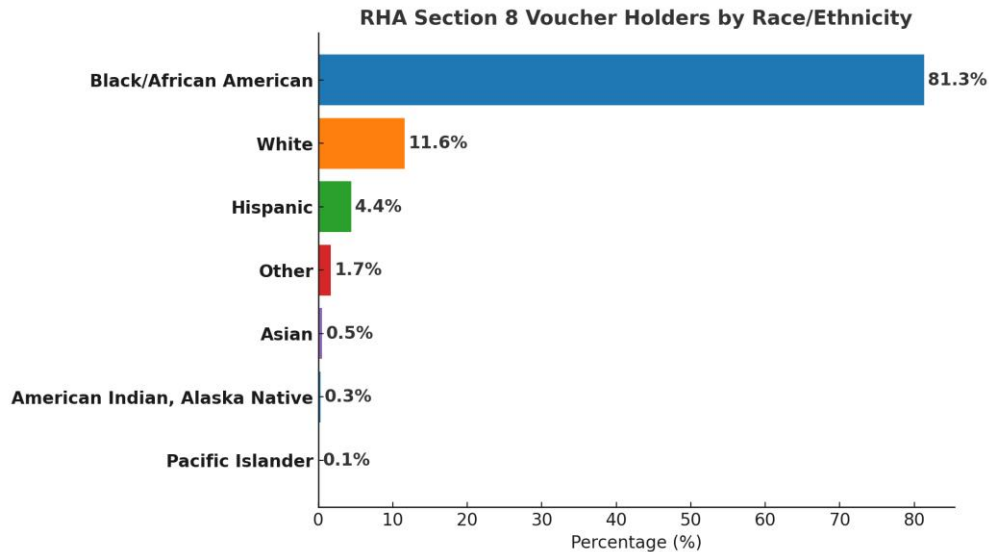
The table below provides key characteristics of RHA Section 8 Voucher Holders and the data suggests that RHA serves a larger population of disabled and elderly individuals, with slightly higher incomes and shorter stays than HAWC Section 8 participants.

Category	Value
Average Annual Income	\$17,804
Average Length of Stay	6.8 Years
Average Household Size	2.1
# of Disabled Families	1,774
# of Elderly Participants	1,656

Source: RHA

The chart below shows the race and ethnicity of RHA voucher holders, with 81.3% being Black or African American, 11.6% being White, 1.7% being other races, .5% being Asian, .3% being American Indian or Alaskan Native, and .1% being Native Hawaiian or Other Pacific Islander. About 4.4% of RHA voucher holders are Hispanic.

Figure 4.17: RHA Section 8 Voucher Holders by Race and Ethnicity



RHA’s 2024 Strategic Plan has five strategic goals to address enhancements to residents living environments and access to opportunity.

Strategic Goal 1—Vibrant Communities: Create access to and develop vibrant, economically diverse communities of high opportunity throughout our jurisdiction.

- Objective 1. Develop access to and acquire the financial tools necessary for success.
- Objective 2. Reposition all public housing developments, preferably through one-for-one replacement and an increase of at least 2,000 units.
- Objective 3. Preserve and acquire existing affordable housing with expiring affordability terms.
- Objective 4. Expand RHA housing stock through new construction, especially affordable housing.
- Objective 5. Utilize the Housing Choice Voucher Program to promote mobility and access to communities of high opportunity.

Strategic Goal 2—Thriving Customers: RHA customers will live in communities where they and their households have the opportunity to thrive.

- Objective 1: Planning, design and implementation of policies, programs and services will be customer centered.
- Objective 2. High-quality customer service will be a key objective of all staE interactions with RHA’s customers.
- Objective 3. RHA will pursue and develop the resources needed to provide access to services that support households’ ability to thrive.
- Objective 4. Services and programs provided will be consistent with supporting customers’ need to thrive.
- Objective 5. RHA will leverage technology to empower our customers to access information and educational materials.

Goal 3—Organizational Health: Continually maximize RHA’s Organizational Health to ensure RHA’s ability to thrive through challenges.

- Objective 1. Ensure that all staff understand the organization’s core goals and the strategies to achieve them.
- Objective 2. Increase employee satisfaction as a key determinant of overall organizational health.
- Objective 3. Increase employee engagement as a key determinant of overall organizational health.
- Objective 4. Establish a competitive compensation and benefits system to attract and retain a qualified workforce.
- Objective 5. Leverage state-of-the-art information systems, including Yardi, to increase efficiency, effectiveness, and quality customer service.
- Objective 6. Implement a comprehensive Human Resources Information Management System that provides the framework for talent recruitment, onboarding, development, and retention.
- Objective 7. Develop a more effective means of leveraging the resources and talents represented by RHA’s Board of Commissioners.

Strategic Goal 4—Effective Partnerships: RHA will pursue effective partnerships with a broad range of mission-aligned organizations.

- Objective 1. Implement a strategic engagement plan as a core ingredient and building block of effective partnerships.
- Objective 2. Increase customers’ access to partners’ services to enhance their potential to flourish.
- Objective 3. Build strong relationships with elected officials and City and County state and other government partners to maximize the availability of affordable housing.

- Objective 4. Partner with a wide spectrum of nonprofit and other housing developers to maximize the availability of affordable housing.
- Objective 5. Achieve greater effectiveness through RHA’s nonprofit partners—Capitol Area Developments and Oak City Affordable Communities—to achieve the mission imperatives of increasing the availability of quality affordable housing.
- Objective 6. Utilize the Housing Choice Voucher Program to create partnerships with landlords and owners with assets in communities of high opportunity.

Strategic Goal 5—Racial and Social Equity: Pursue and promote racial and social equity in RHA’s housing, community, and economic development eBorts.

- Objective 1. Address the disproportionate impacts of gentrification and displacement on Black and Hispanic communities.
- Objective 2. Leverage RHA’s resources to provide equitable access to livable wage jobs.
- Objective 3. Leverage RHA’s construction and development opportunities to strengthen and grow minority-owned businesses.

Summary and Key Take Aways

While the Wake County ‘s housing stock has grown over the past five years, much of this growth has been in the single-family and multi-family housing types. Community consultation and data shows decreasing availability of affordable housing options for residents, particularly near areas of opportunity. Both home values and rents have increase at rates faster than incomes resulting in escalating housing cost burden for all residents. Renters, particularly those on fixed incomes or in need of accessibility accommodations, expressed the greatest struggles in community consultation. The county and individual municipalities have been working to address the housing affordability challenges through intensive planning, program implementation, and policy development, but more work may be needed to create a more coordinated strategy as the county grows.

CHAPTER 5. FAIR HOUSING IN THE PRIVATE SECTOR

This chapter provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this chapter provides an analysis of lending data in the County.

Rental Housing Market

Advertising

Legally, applicants for rental units only need to demonstrate their ability to pay rent. Whether the applicants intend to pay with wages/salaries, savings, inheritance, or insurance should not matter to the landlord. Requiring proof of income may be misleading as requiring proof of employment.

As with real estate advertising, advertisements for rental units can be published in other languages. However, by law an English version of the ad must also be published.

Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. Testing is a method of determining whether landlord practices are discriminatory against those with protected characteristics. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), testing may review discriminatory practices.

Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

Fair Housing testing programs look for both overt and subtle discrimination. Subtle discrimination is unequal treatment between groups that occurs but is difficult to quantify and may not always be identifiable through common measures such as price differences. As an example, subtle discrimination occurs when landlords reply faster and with longer messages to inquiries made from names typically perceived to be white applicants.

Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history, criminal background,

and eviction history as excuses when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications. The Fair Housing Project provides resources for navigating these types of background checks and is a good resource for tenants seeking housing.

The Lease

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability.

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually, this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

1. Protect the public from fraud, misrepresentation, and unethical practices of property managers.
2. Adhere to the Federal Fair Housing statutes.
3. Protect the fiduciary relationship of the client.
4. Treat all tenants professionally and ethically.
5. Manage the property in accordance with the safety and habitability standards of the community.
6. Hold all funds received in compliance with state law with full disclosure to the client.

NARPM offers four designations to qualified property managers and property management firms and various educational courses as part of attaining these designations.

Homeownership Market

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the internet to get a feel for what the market offers. Advertisements cannot include discriminatory references such as the use of words describing:

1. Current or potential residents;
2. Neighbors or the neighborhood in racial or ethnic terms;
3. Adults preferred (except for senior or active adult living);
4. Perfect for empty nesters;
5. Conveniently located by a Catholic Church; or
6. Ideal for married couples without kids.

Previous litigation has set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). Chapter 5 of this report provides detailed analysis of HMDA data for the City.

Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into

consideration, such as the age of the structure, any improvements made, location, general economic influences, etc.

Real Estate Agents

Real estate professionals may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

Homeowners Insurance Industry

Without insurance, banks and other financial institutions lend less. For example, if a company excludes older homes from coverage, lower income and minority households who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income and minority neighborhoods can occur if otherwise qualified applicants are denied or encouraged to obtain PMI.

National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

Additionally, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability,

familial status, national origin, sexual orientation, or gender identity.

Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Statewide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one

characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

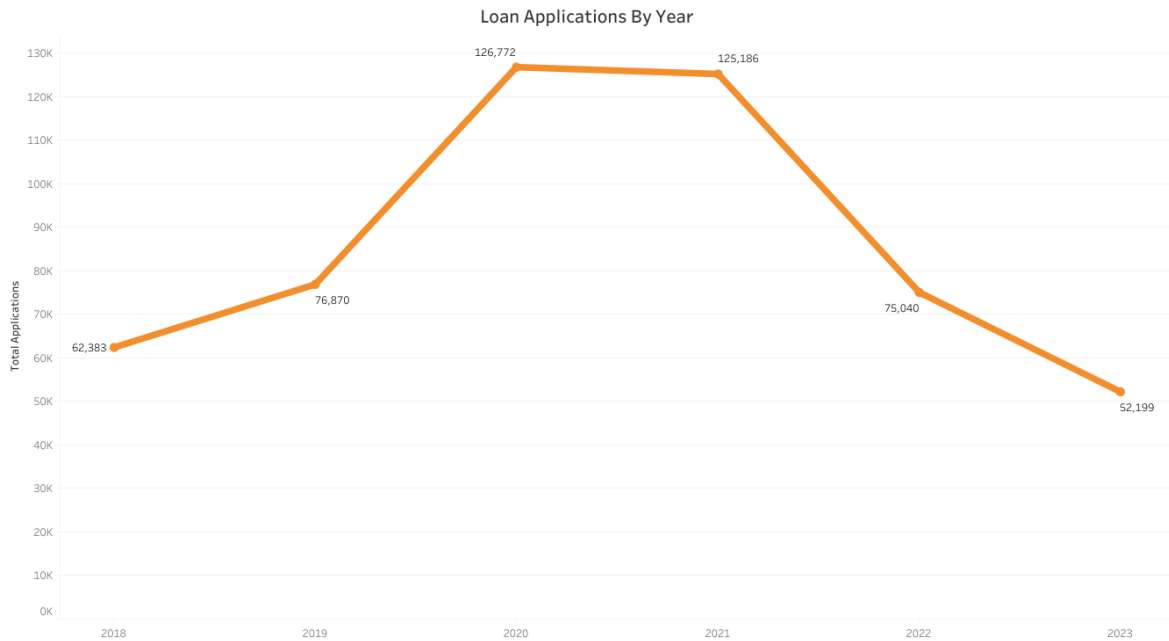
The following analyses are provided for the Wake County, Cary, and Raleigh summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

Wake County Lending Analysis

2023 County Overview

In 2023, there were approximately 52,199 loan applications within the Wake County for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Total loan originations have dropped by 62% in 2023 from the 2022 and 2021 peak.

Figure 5.1: County Loan Applications by Year



Source: 2018-2023 HMDA: Total Loan Applications

Of those applications, nearly 28,907 (55.4%) were approved and originated. This approved application is a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 62.6% from their peak in 2021. The 2022 to 2023 rate of decline is 32.6% which is almost like the national decline of 34.5%.

Figure 5.2: County Loan Originations by Year



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 23,292 applications, 7,382 approximately (31.6%) of all applications were denied. The top two application denial reasons within the county were debt-to-income ratio (42%) and Credit History (23%), representing about 65% of the County’s total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 15,910 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant. 4,909 loans were purchased - these are loans that were purchased by the financial institution after closing and where no credit decision was made by the institution prior to closing.

Table 5.1: Disposition of Application by Loan Type and Purpose, 2023

Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	25,966	6,608	6,864
	FHA	2,356	1,473	7
	RHS/FSA	88	0	0
	VA	1,551	743	2
Loan Originated				
	Conventional	15,235	3,624	3,975
	FHA	1,138	565	1
	RHS/FSA	36	0	0
	VA	771	255	1
Application approved but not accepted				
	Conventional	572	163	119
	FHA	38	43	0
	RHS/FSA	1	0	0
	VA	20	20	0
Application Denied				
	Conventional	1,329	1,281	1,978
	FHA	240	293	3
	RHS/FSA	6	0	0
	VA	67	130	0
Application withdrawn by applicant				
	Conventional	4,494	859	413
	FHA	348	295	1
	RHS/FSA	16	0	0
	VA	283	191	0
File closed for incompleteness				
	Conventional	941	524	337
	FHA	43	168	1
	RHS/FSA	1	0	0
	VA	21	91	1

Source: 2023 HMDA

A further examination of the denials within Wake County during 2023 indicates that approximately 28% were Other Purpose, 27% were Home Improvement, 22% were Home Purchase, 12% Refinance, followed by 11% Cash-Out Refinancing on existing mortgages for owner-occupied, primary residences.

Table 5.2: Loan Denials, Wake County 2023

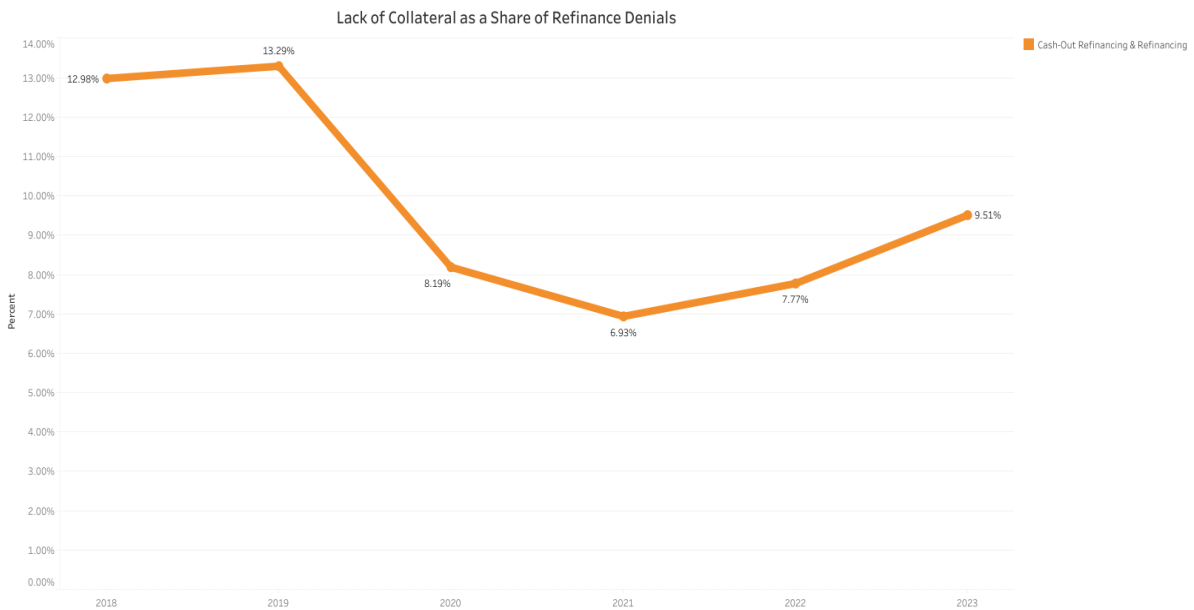
<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	108	173	124	150	54	609	8.26%
Credit Application Incomplete	132	128	144	206	63	673	9.13%
Credit History	205	600	144	597	192	1,738	23.57%
Debt-to-Income Ratio	242	833	799	812	459	3,145	42.65%
Employment History	8	7	34	8	6	63	0.85%
Insufficient Cash	0	0	0	0	0	0	0.00%
Mortgage Insurance Denied	22		90	3	9	124	1.68%
Other	63	188	190	238	85	764	10.36%
Unverifiable Information	24	52	113	40	29	258	3.50%
Total	804	1,981	1,638	2,054	897	7,374	
%	10.90%	26.86%	22.21%	27.85%	12.16%		

Source: 2023 HMDA

The top two application denial reasons within the county were debt-to-income ratio (42%) and Credit History (23%), representing about 65% of the county’s total denials. Majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in Wake County are increasing again since the lows of 2020 and 2021.

Figure 5.3: Denials Based on Lack of Collateral



Source: 2018-2023 HMDA

Home Purchase Lending in Wake County

Of the 29,961 home purchase loans for single family homes that originated in 2023, approximately 87% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 13% of home purchase loans in the Wake County were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

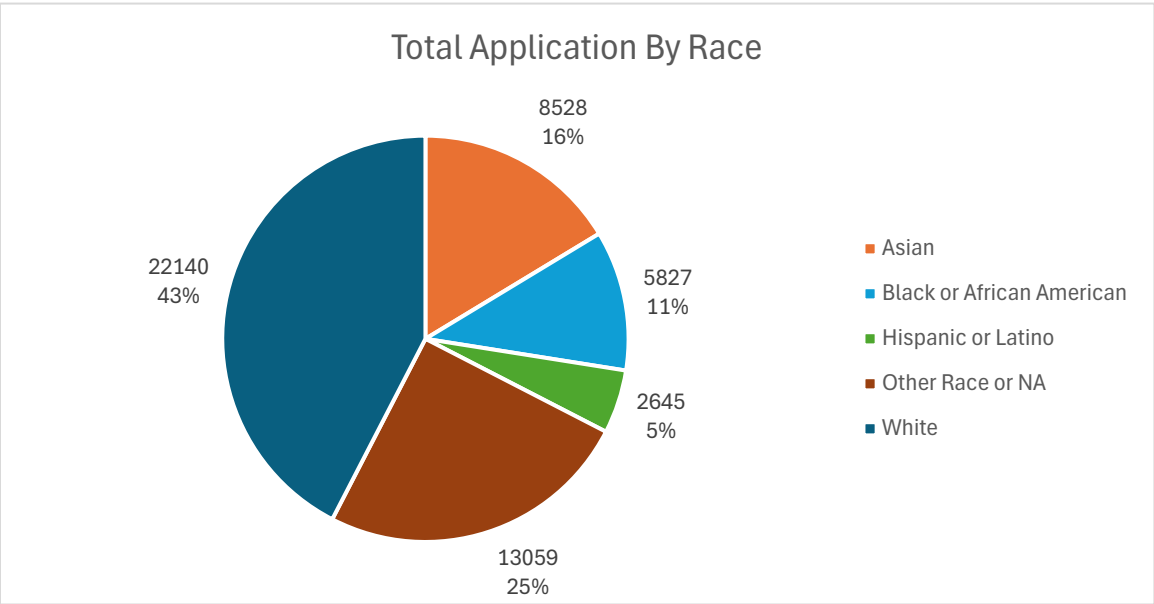
Table 5.3: Home Purchases by Type, 2023

	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
<i>Conventional</i>	25,966	86.67%	58.67%
<i>FHA</i>	2,356	7.86%	48.30%
<i>RHS/FSA</i>	88	0.29%	40.91%
<i>VA</i>	1,551	5.18%	49.71%
<i>Total</i>	29,961		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in the Wake County varies by race/ethnic groups. The largest group in 2023 were White applicants (43%), applicants who noted “Other Race” on their applications (25%). next largest group was Asian applicants (16%). Black or African American applicants represented 11% of all home purchase applications followed by Hispanic applicants at 5%. Racial demographics in the county are 59.4% White, 19.3% Black or African American, 8.1% Asian, and 11.4% Hispanic. Comparing demographics to loan applications show that the Black or African American applicants are underrepresented by 8.3% and Hispanic applicants are underrepresented by 6.4%.

Figure5.4 Total Applications by Race



Source: 2023 HMDA

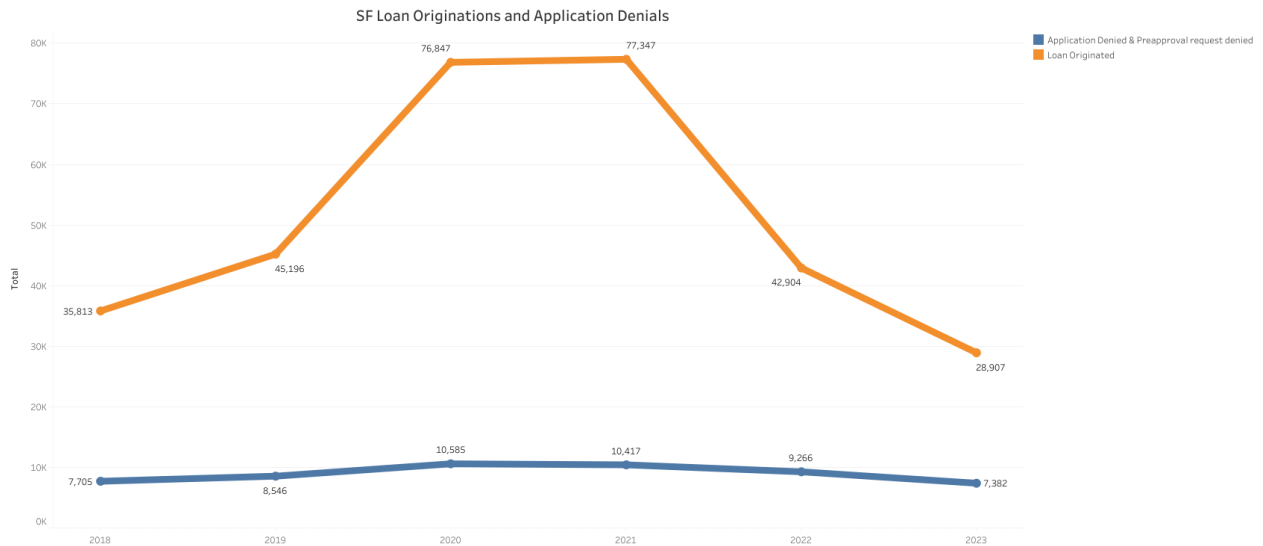
Wake County Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the Wake County between 2018-2023.

Highlighted below, the number of single-family loan originations in Wake County followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased at 70% between 2019 and 2020, followed by a decrease of 44% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 32% between 2022 and 2023.

In contrast to originations, the number of application denials within the Wake County demonstrated similar behavior. In 2020 and 2021, the denial rate was 18% and 13% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased to 21% and 25%.

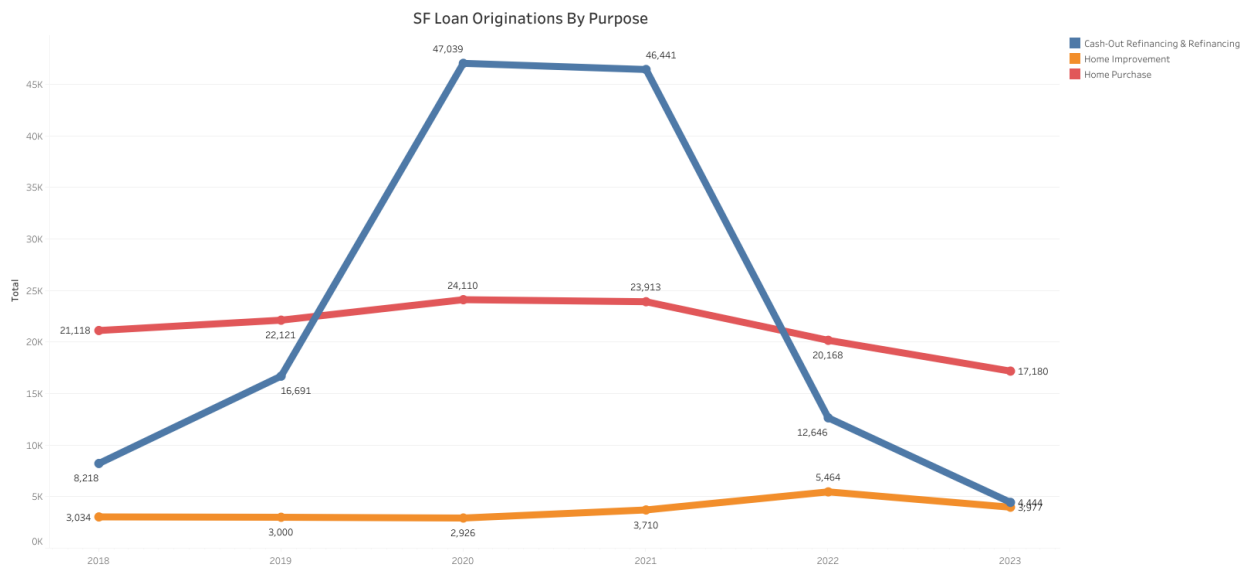
Figure 5.5: Single Family Originations and Application Denials, 2018-2023



Source: 2018-2023 HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 78% and 15% of the county’s total originations respectively. Home purchases have steadily declined in 2022 and 2023.

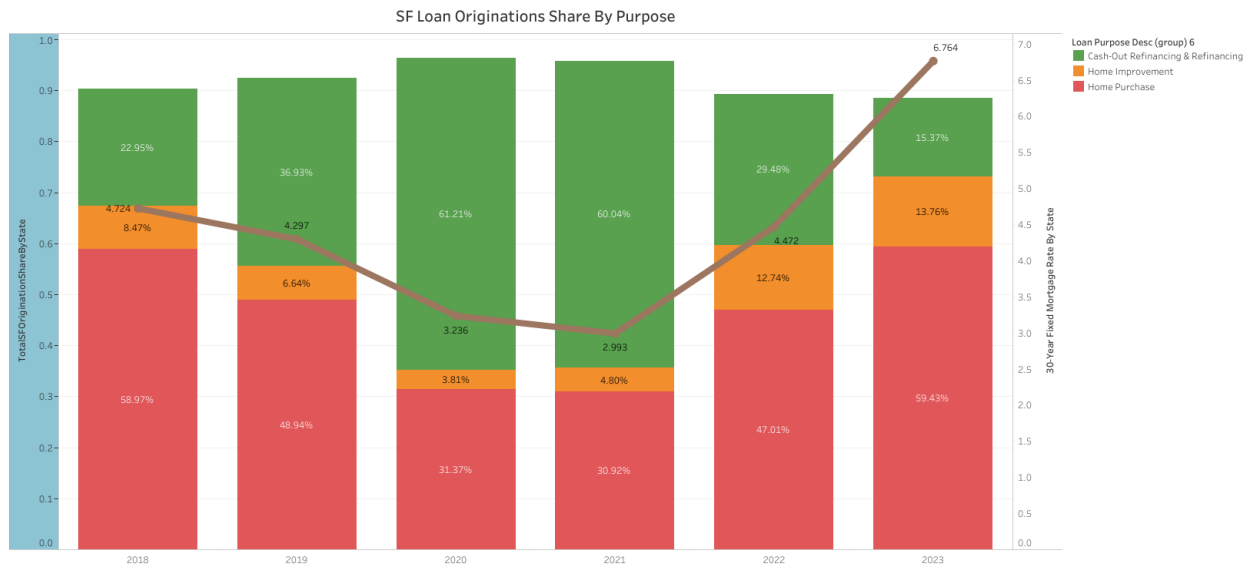
Figure 5.6: Single Family Originations By Purpose, 2018-2023



Source: 2018-2023 HMDA

The share of refinance originations in Wake County appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the county’s reduction in the number of refinance loan originations over the same period.

Figure 5.7: Single Family Originations Share by Purpose, 2018-2023

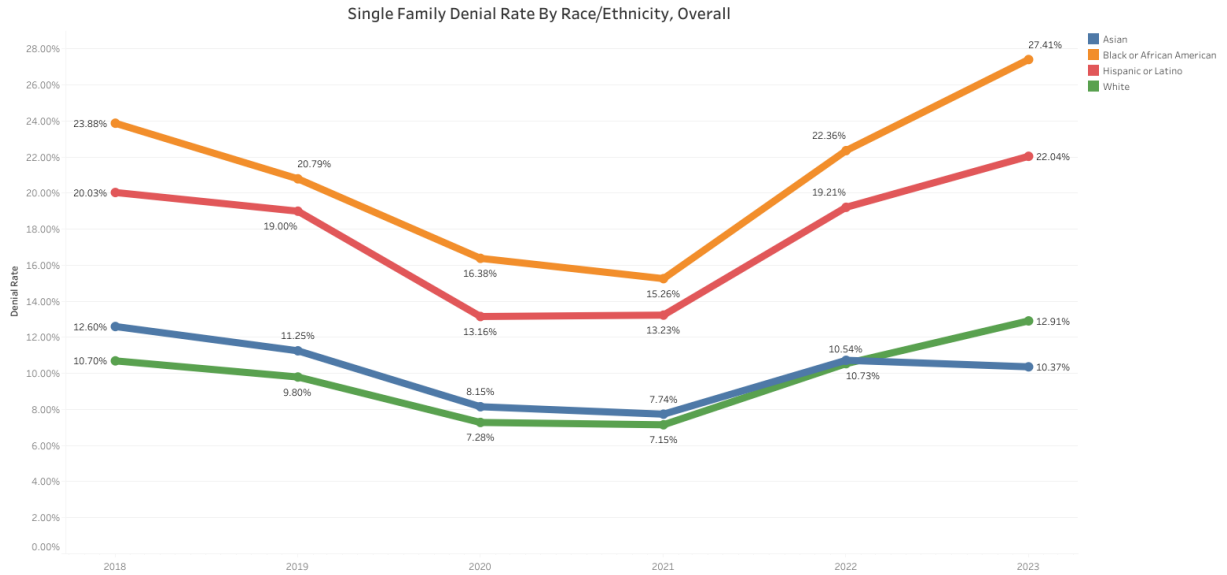


Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in Wake County

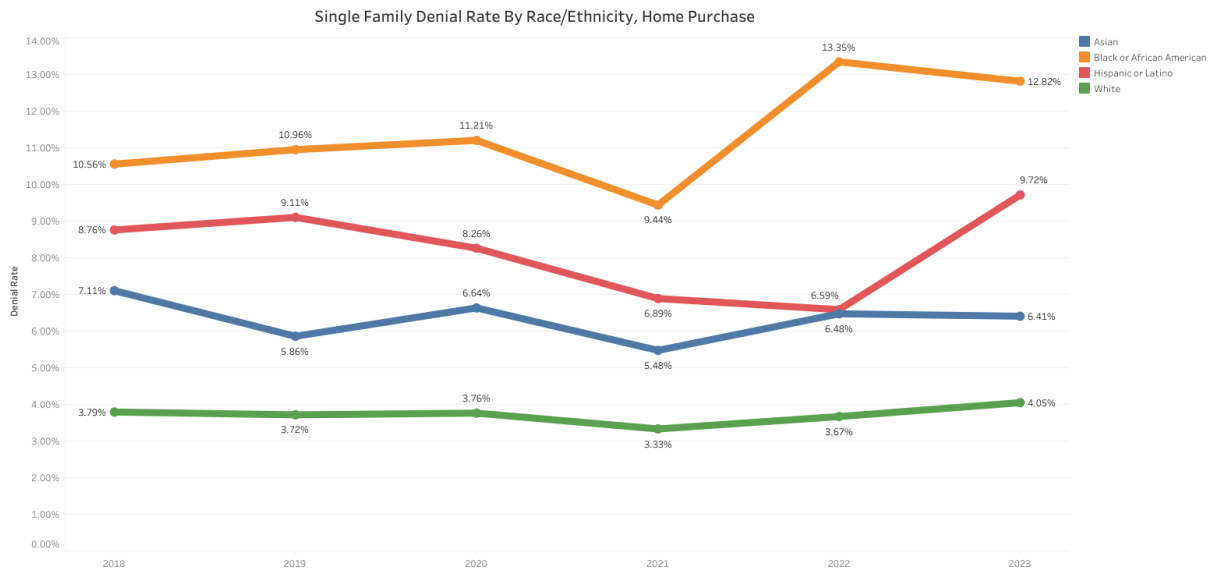
Denial rates for single-family loans in the Wake County over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

Figure 5.8: Single Family Denial Rate by Race and Ethnicity Overall, 2018-2023



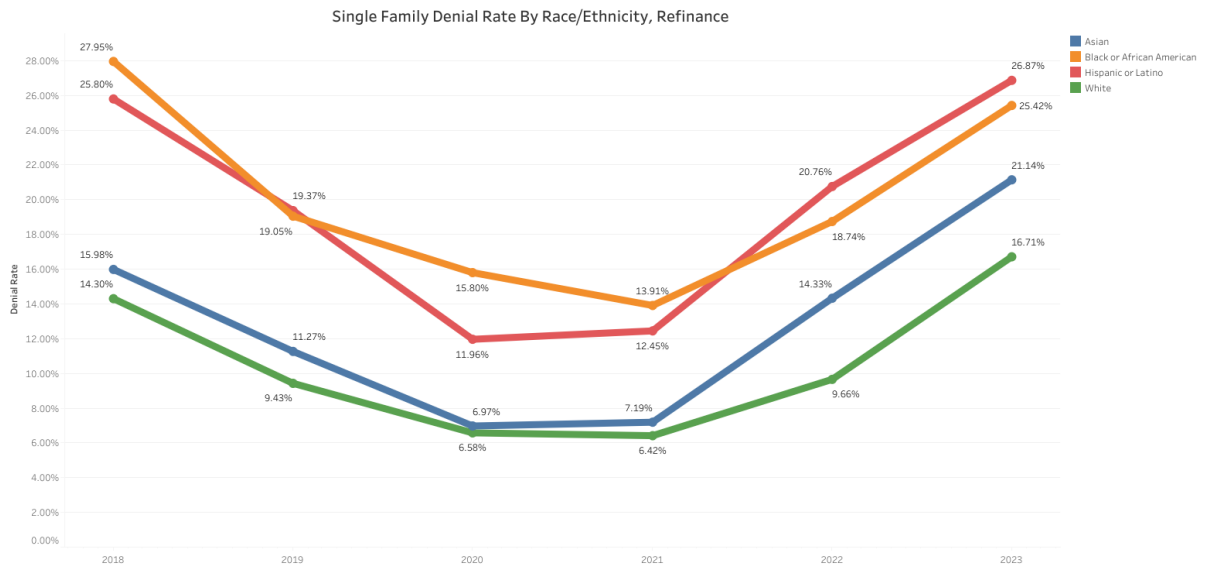
Source: 2018-2023 HMDA

Figure 5.9: Single Family Denial Rate by Race and Ethnicity, Home Purchase, 2018-2023



Source: 2018-2023 HMDA

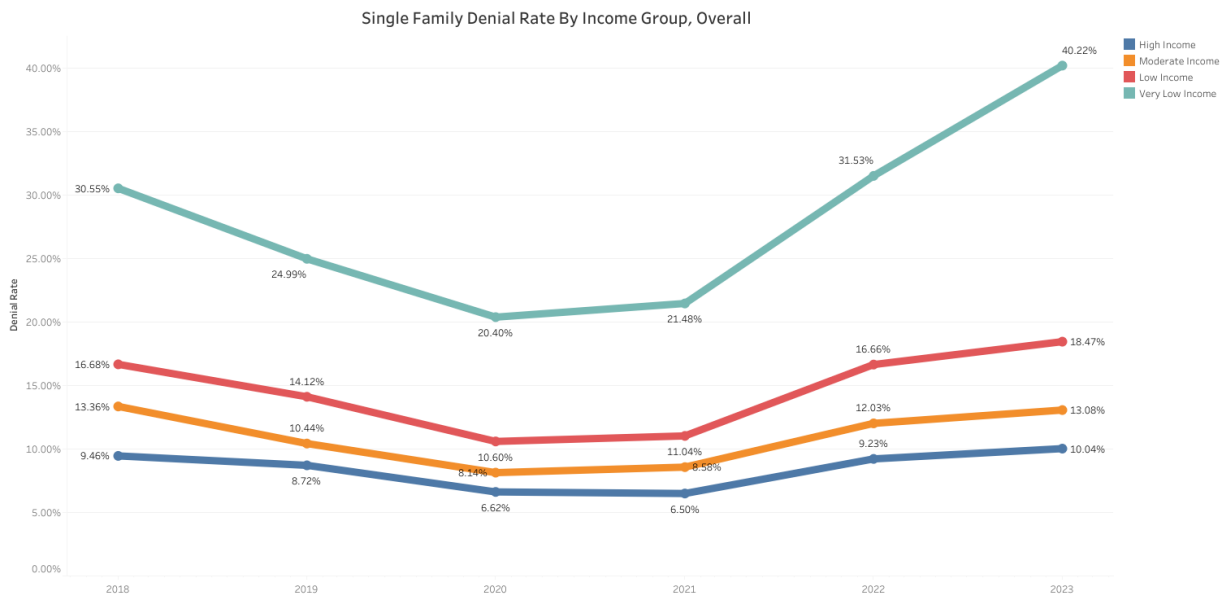
Figure 5.10: Single Family Denial Rate by Race and Ethnicity, Refinance, 2018-2023



Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Wake County (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 40.22% compared to 10% for High Income groups. The variation in the denial rates is considerably higher for very low- and low-income groups (19%) – while the high-income group denial changed only by 3.5%.

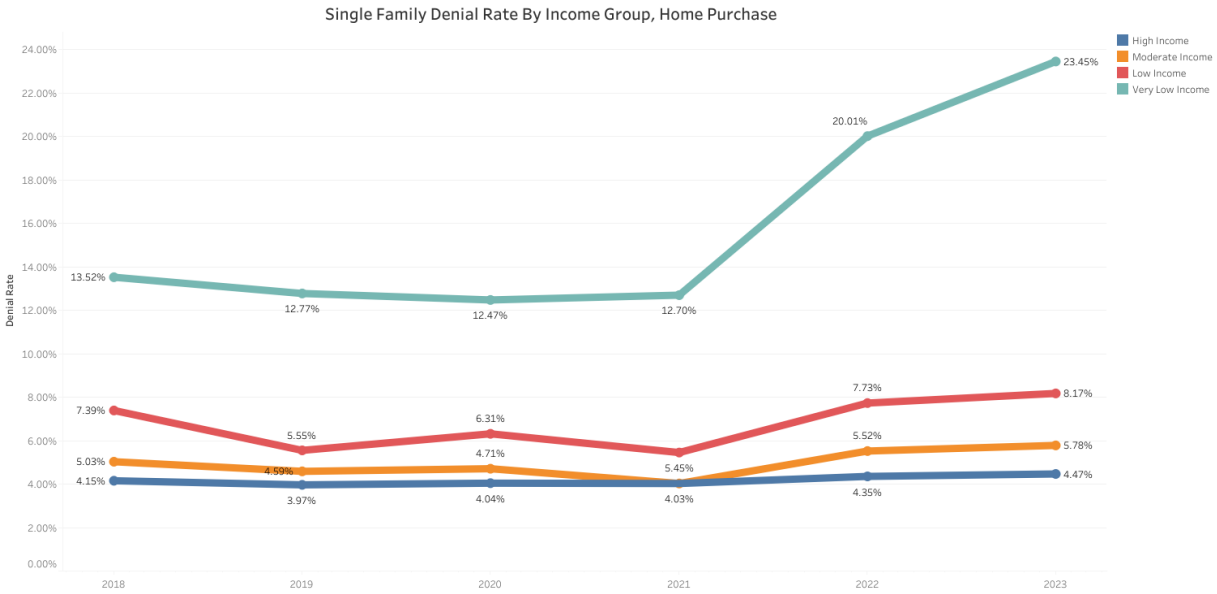
Figure 5.11: Single Family Denial Rate by Income Overall, 2018-2023



Source: 2018-2023 HMDA

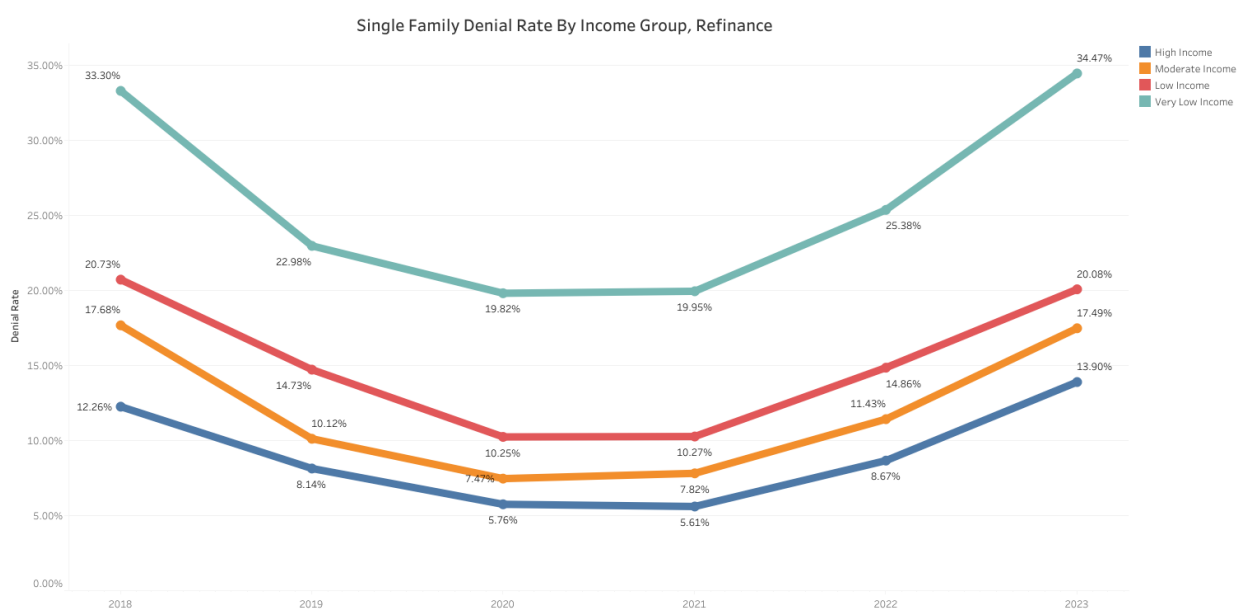
Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income group. The denial rates due to refinancing is the major contribution to the income group variations – the very low-income groups are denied at 34.47% in 2023 compared to 13.9% for High income.

Figure 5.12: Single Family Denial Rate by Income, Home Purchase, 2018-2023



Source:2018- 2023 HMDA

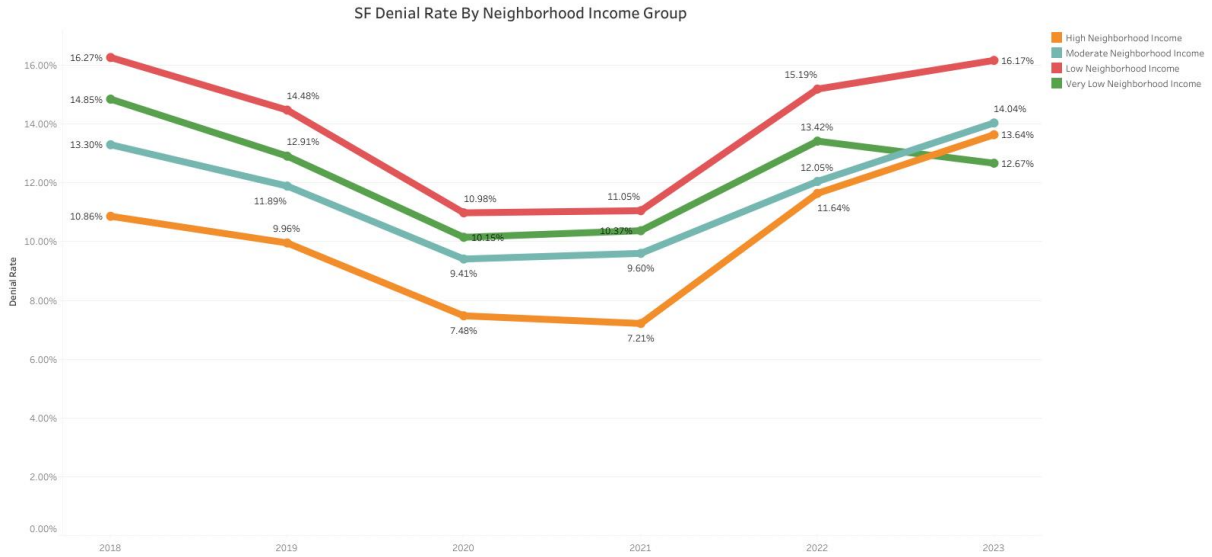
Figure 5.13: Single Family Denial Rate by Income, Home Refinance, 2018-2023



Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property’s Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods. However, the Very Low-Income group denial rate was lowest in 2023.

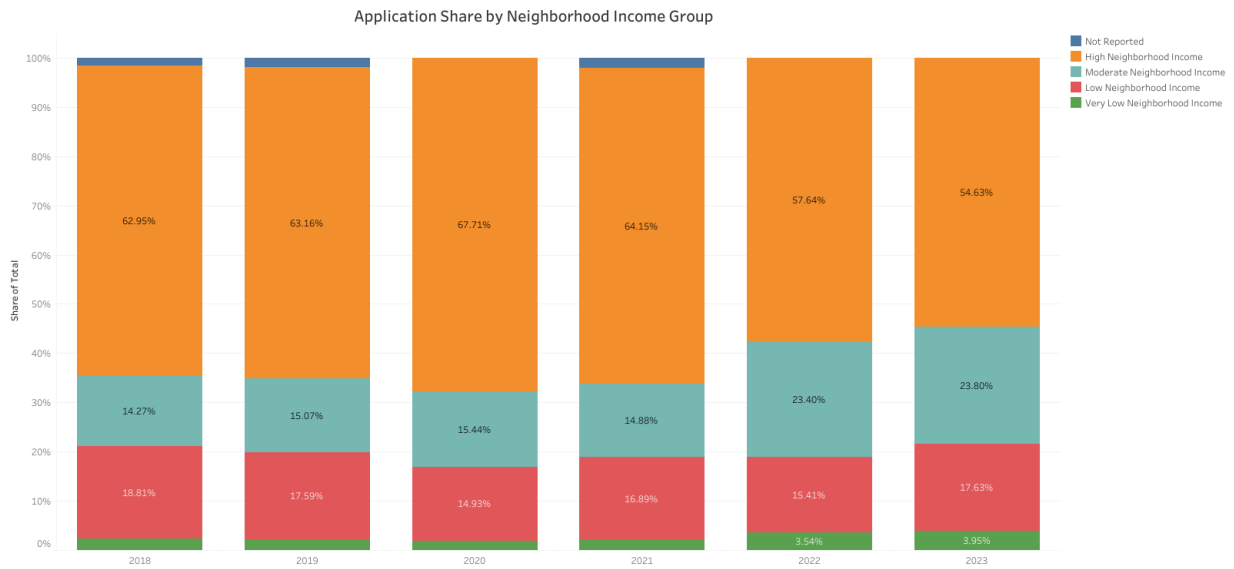
Figure 5.14: Single Family Denial Rate by Neighborhood Income Group, 2018-2023



Source: 2018-2013 HMDA

As a percentage of total applications within the Wake County, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 55+% of the applications.

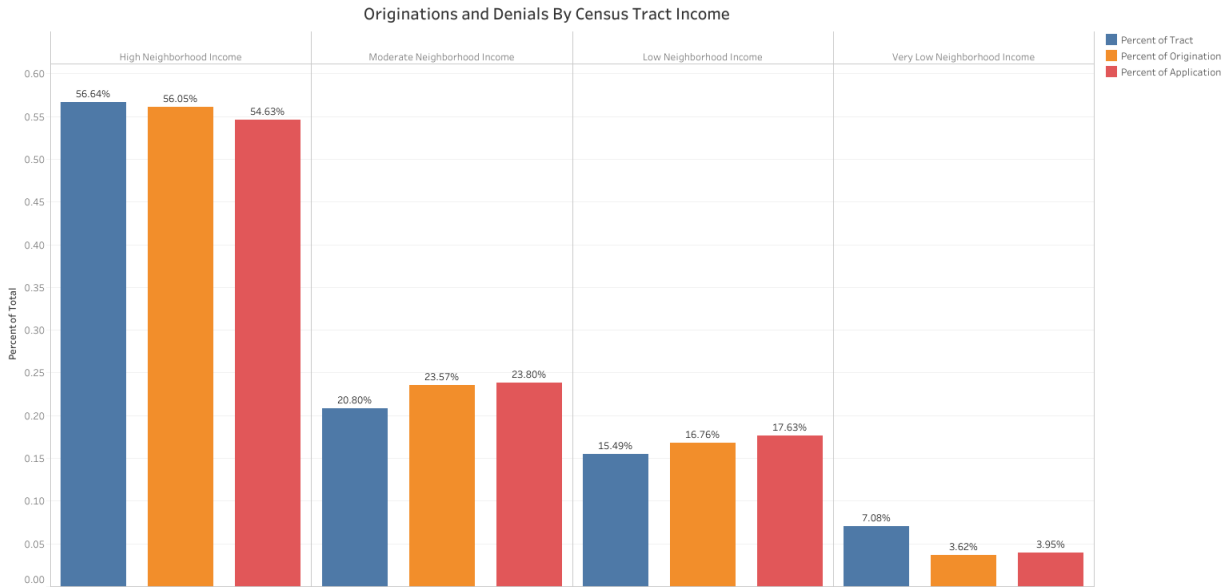
Figure 5.15: Application Share by Neighborhood Income Group, 2018-2023



Source: 2018-2023 HMDA

Within Wake County, Very Low-Income and Low-Income neighborhoods represent 28% of the county’s total neighborhoods, although they are represented by approximately 27% of total originations and 27% of applications as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the county are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within the Wake County are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.

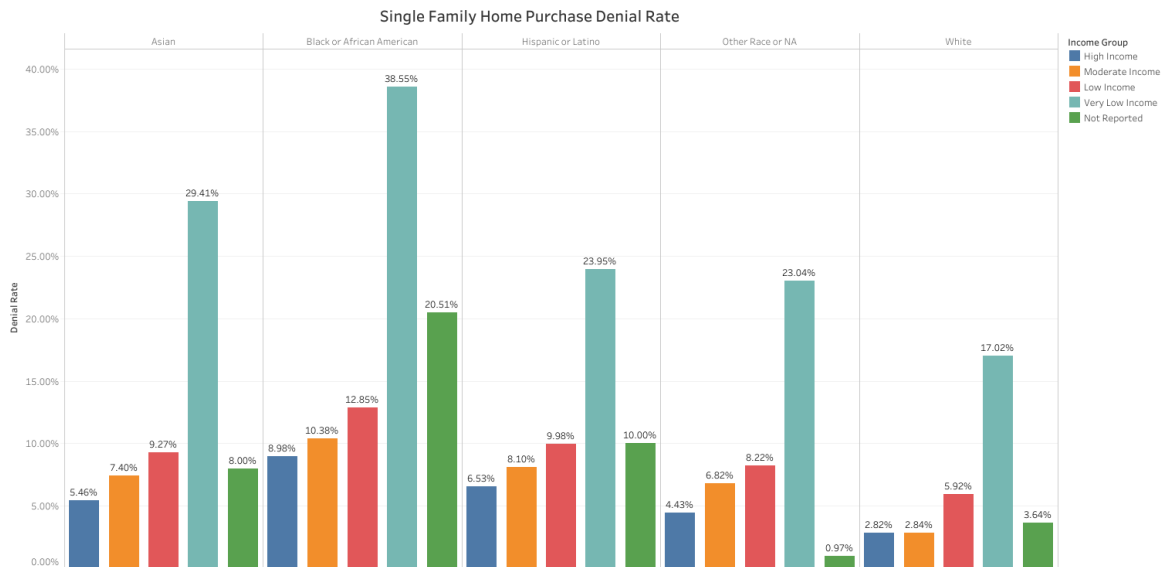
Figure 5.16: Originations and Denials by Census Tract Income, 2018-2023



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the Wake County (shown below) demonstrates that Very Low Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

Figure 5.17: Single Family Home Purchase Denial Rate, 2018-2023



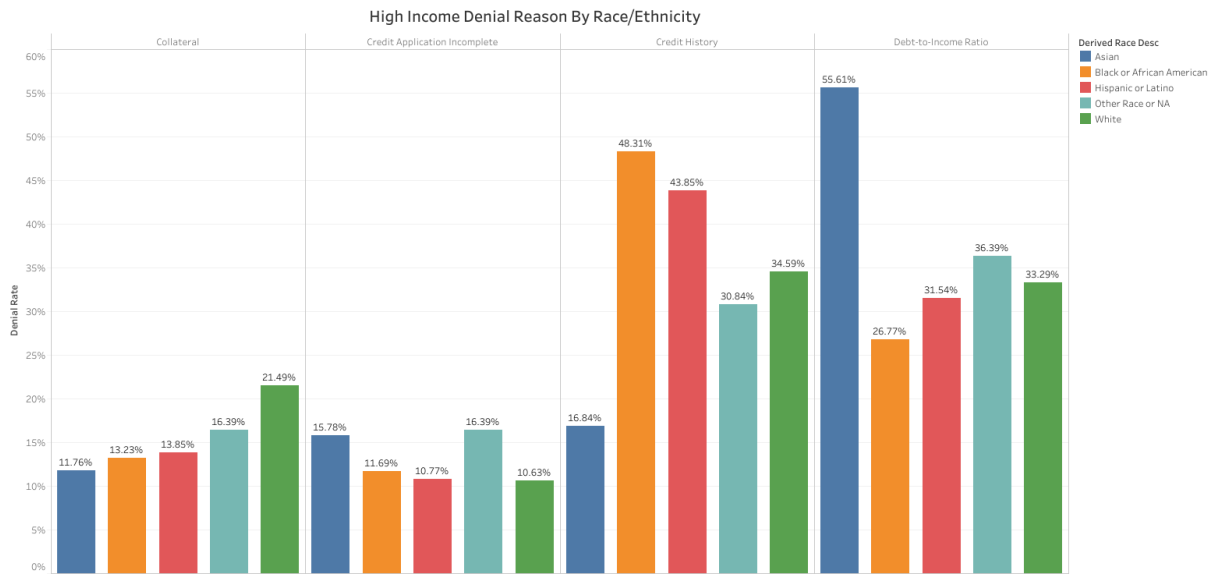
Source: 2023 HMDA

Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the Wake County for 2023 by income group.

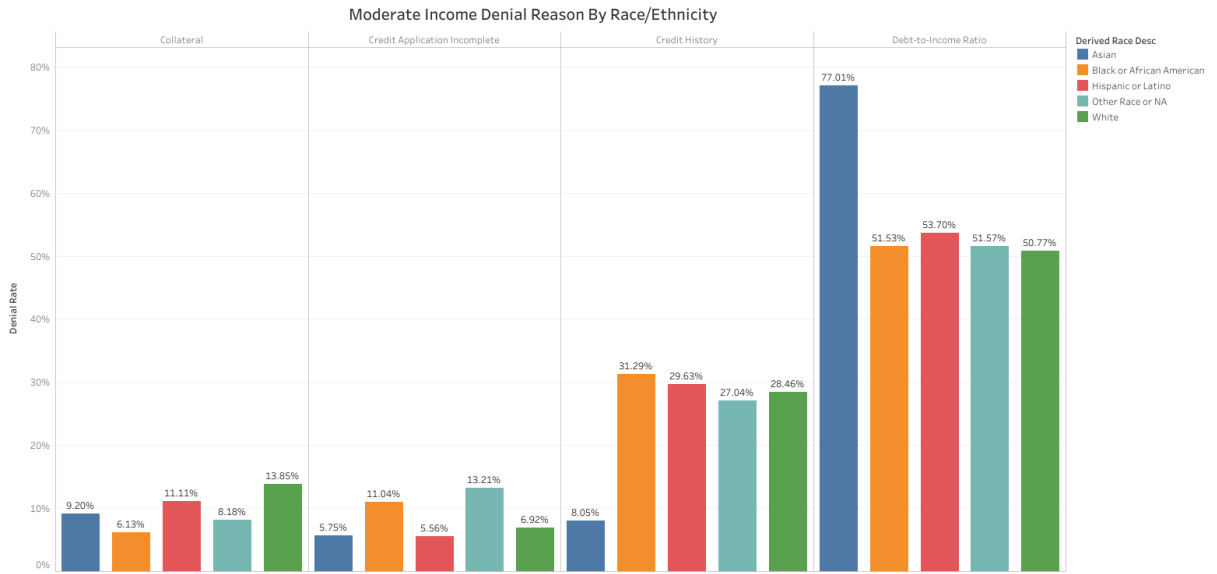
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.

Figure 5.18: High Income Denial Reason by Race/Ethnicity, 2018-2023



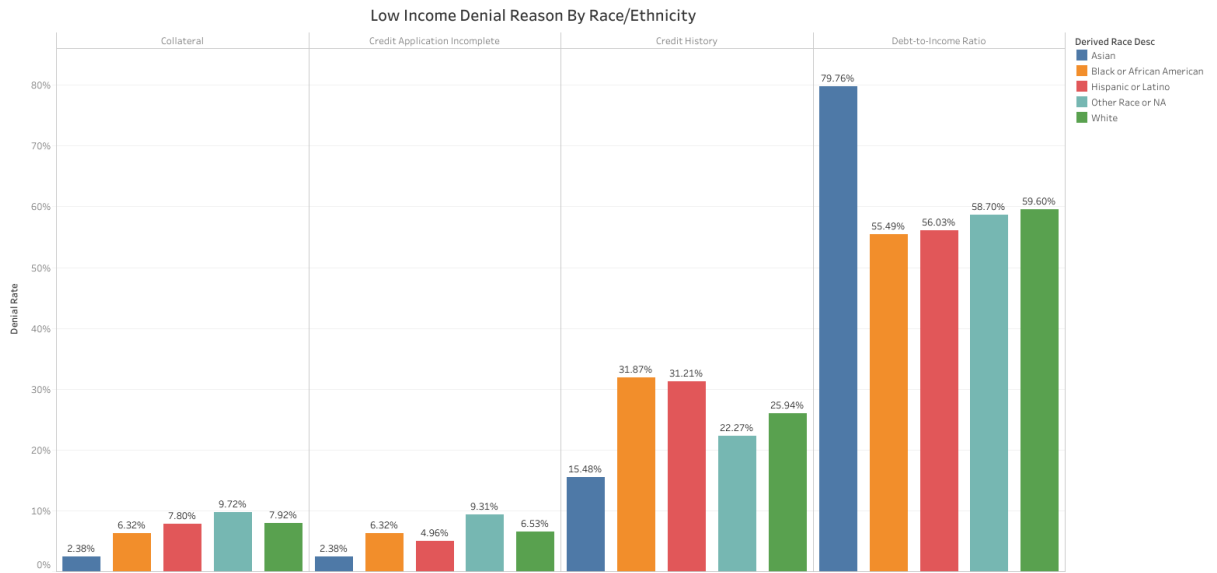
Source: 2023 HMDA

Figure 5.19: Moderate Income Denial Reason by Race/Ethnicity, 2018-2023



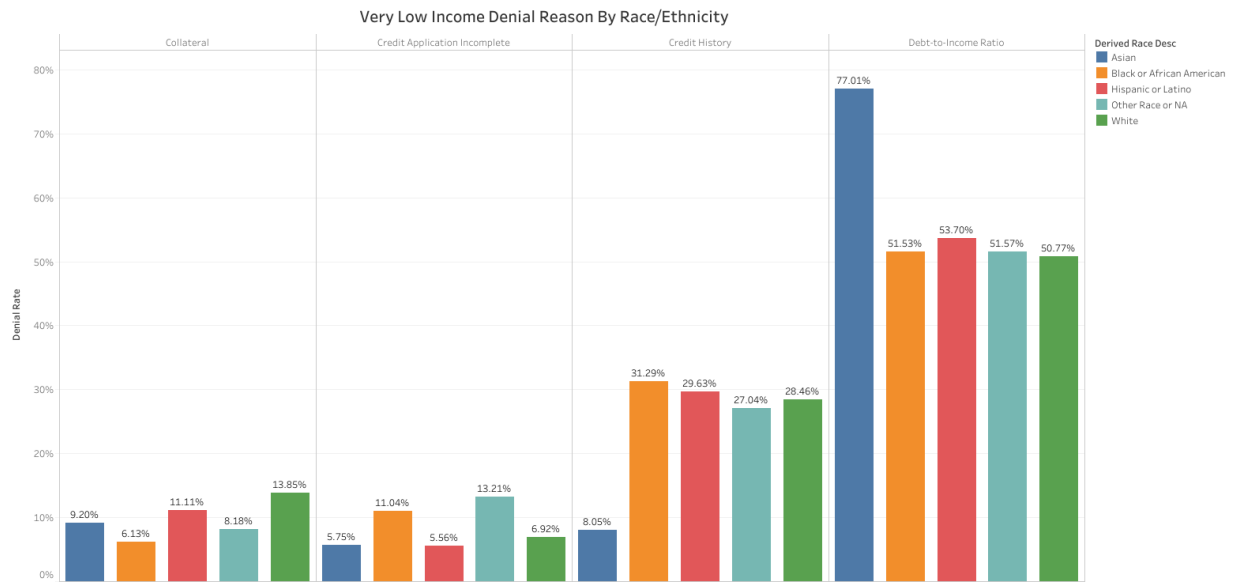
Source: 2023 HMDA

Figure 5.20: Low Income Denial Reason by Race/Ethnicity, 2018-2023



Source: 2023 HMDA

Figure 5.21: Very Low Income Denial Reason by Race/Ethnicity, 2018-2023

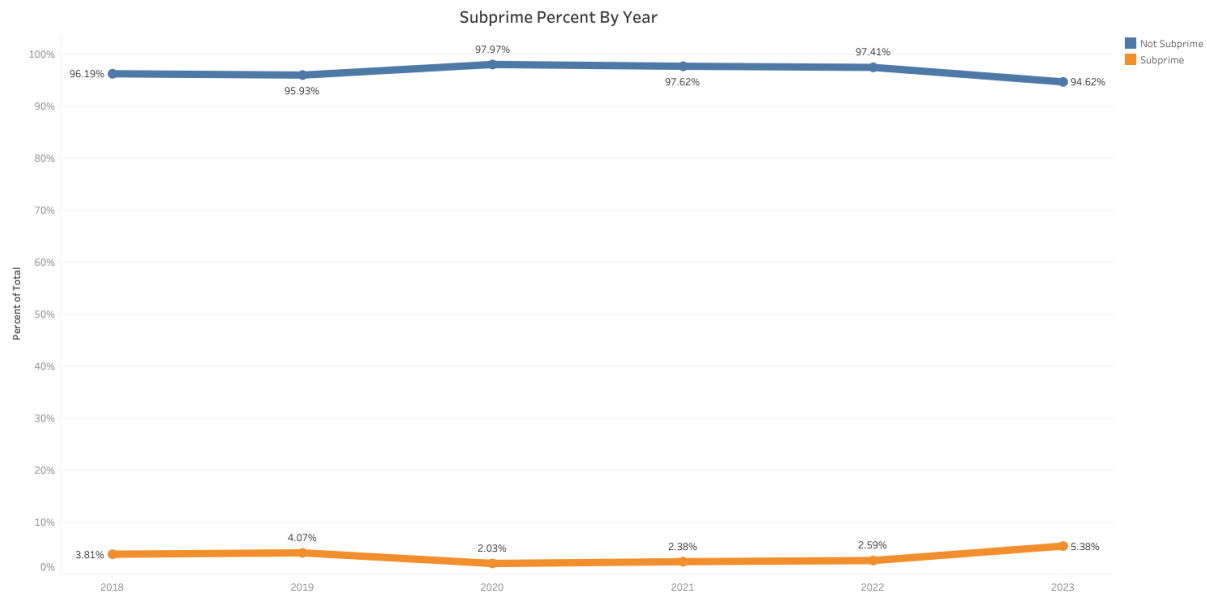


Source: 2023 HMDA

The Subprime Market

Illustrated below, the subprime mortgage market (Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%) in the Wake County has fluctuated from year to year. The total number of subprime mortgages increased in 2023. The increase is substantial from 2.03% in 2020 to 5.38% in 2023.

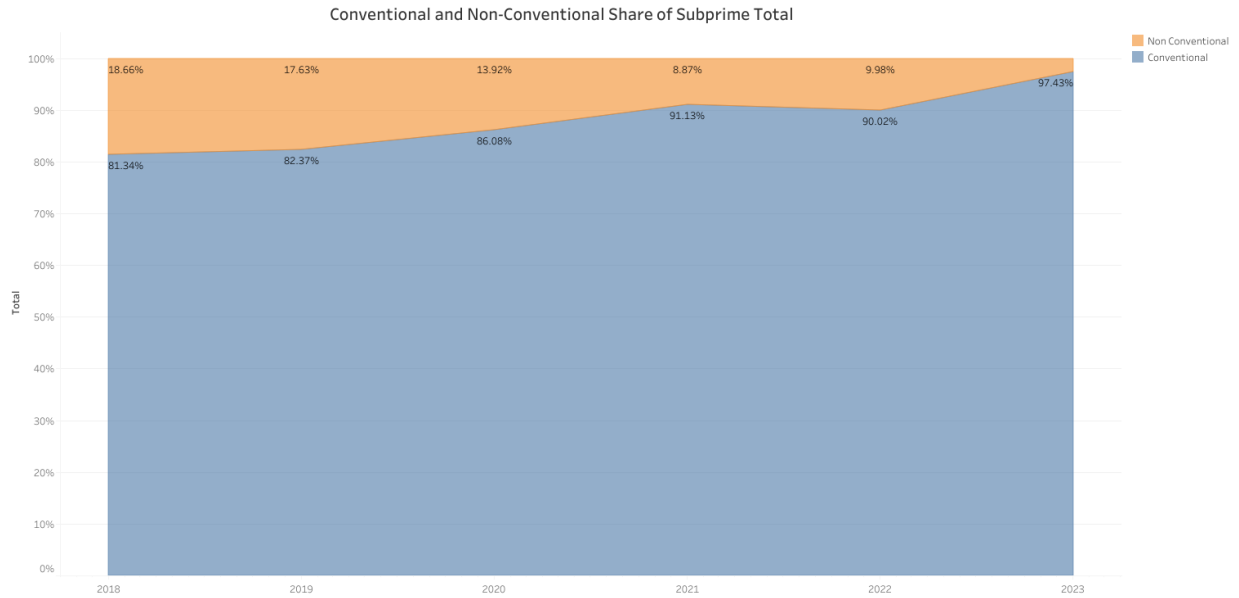
Figure 5.22: Subprime Percent by Year, 2018-2023



Source: 2018-2023 HMDA

The subprime loans from 2018 to 2023 have steadily increased in Conventional loan applications.

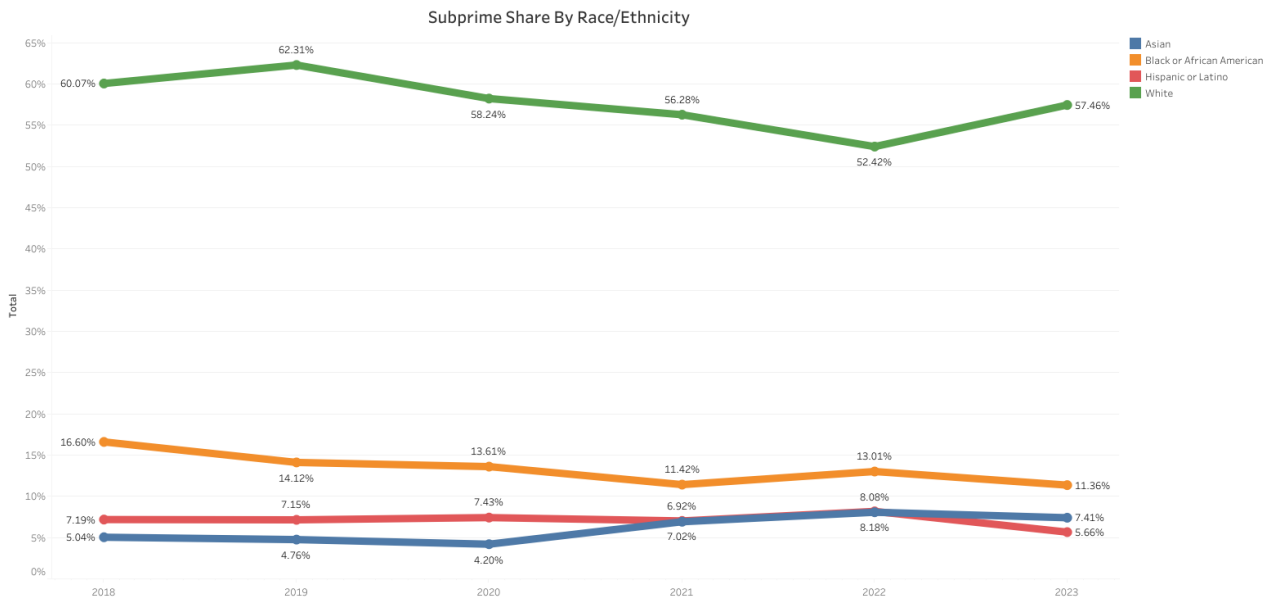
Figure 5.23: Conventional and Non-conventional Share of Subprime Total, 2018-2023



Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that White and Black loan recipients had the highest share compared to other groups for nearly everyone examined.

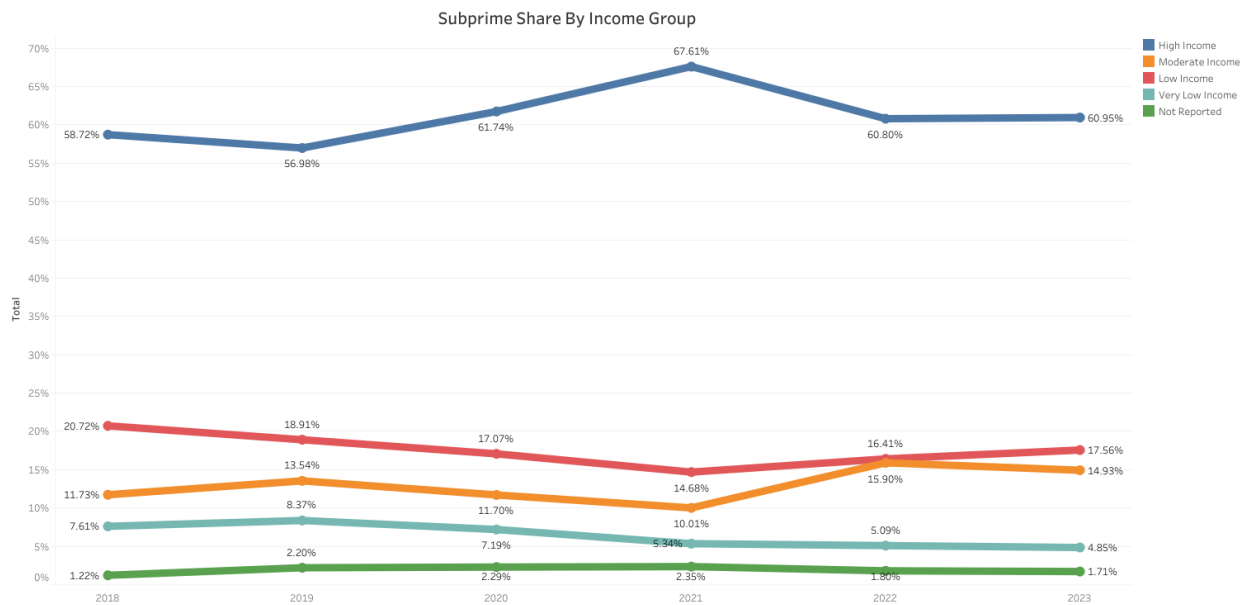
Figure 5.24: Subprime Share by Race/Ethnicity, 2018-2023



Source: 2018- 2023 HMDA

Subprime shares by loan recipient income group show that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.

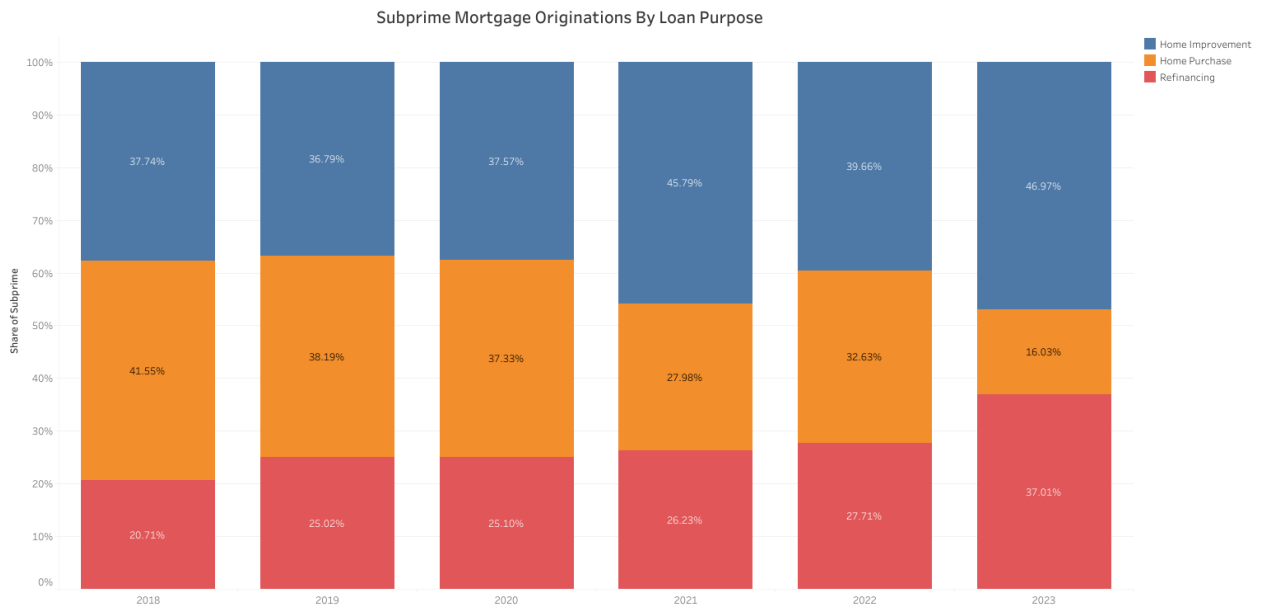
Figure 5.25: Subprime Share by Income Group, 2018-2023



Source: 2018-2023 HMDA

Subprime loans have been characterized by growth in home improvements in recent years. As of 2023, the subprime are most in Home Improvement.

Figure 5.24: Subprime Originations by Loan Purpose, 2018-2023



Source: 2018-2023 HMDA

County Lending Practices Conclusion

Mortgage lending activity in the Wake County is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

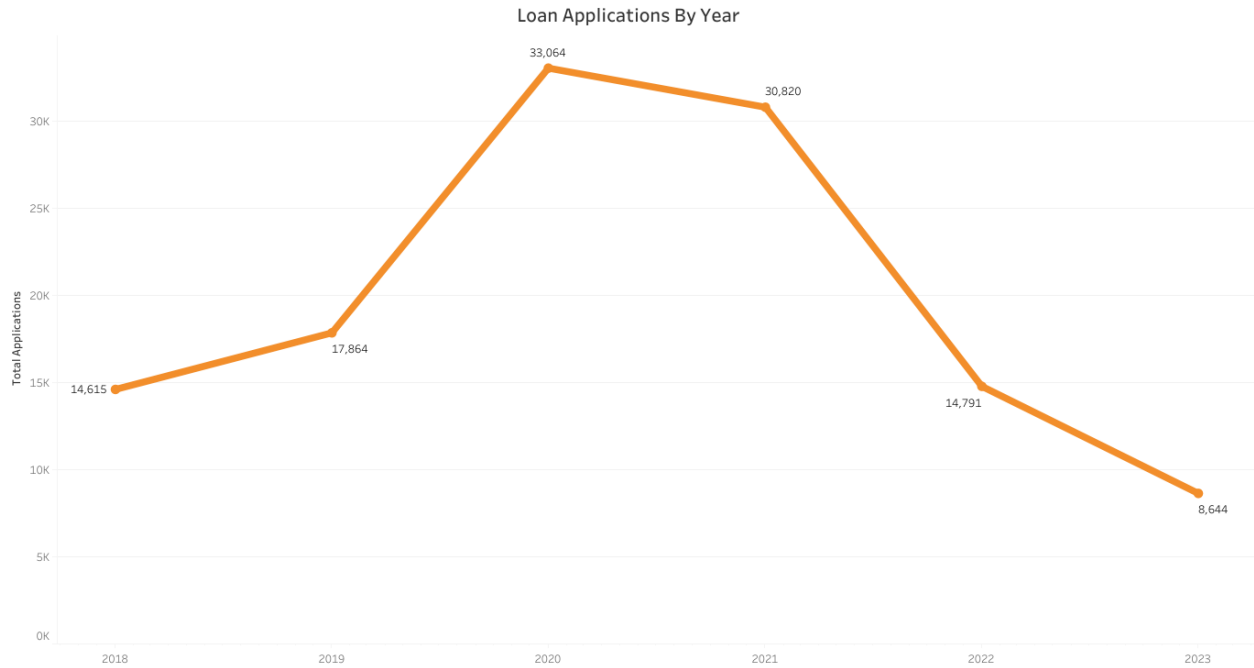
Further, the Wake County exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased in 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the county. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as lower application representative for Black or African American and Hispanic loan seekers and higher denial rates for Black or African American and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Cary Lending Analysis

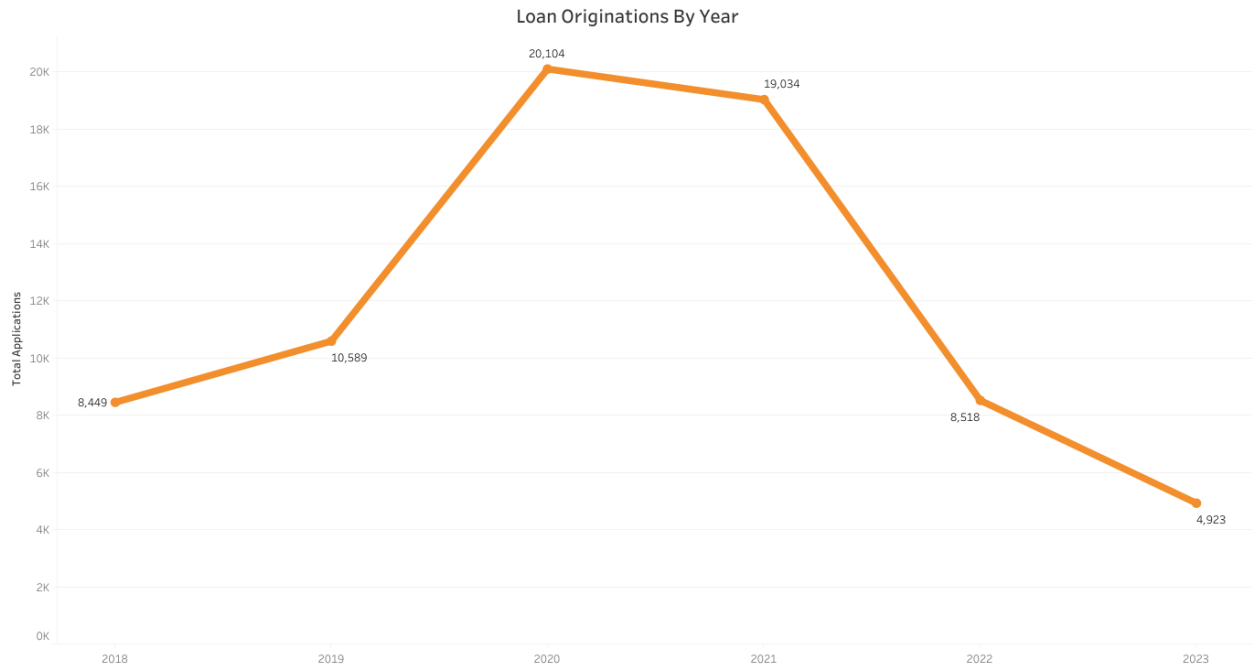
2023 Overview

In 2023, there were approximately 8,644 loan applications within the Cary for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Total loan originations have dropped by 74% in 2023 from the 2020 peak.



Source: 2018-2023 HMDA: Total Loan Applications

Of those applications, nearly 4,923 (57%) were approved and originated. This approved application is a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 75.5% from their peak in 2020. The 2022 to 2023 rate of decline is 42.2% which is higher than the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 3,721 applications, 1,197 (32.1%) of all applications were denied. The top two application denial reasons within the city were debt-to-income ratio (44%) and Credit History (18%), representing about 62% of the city’s total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 2,524 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant. 4,909 loans were purchased - these are loans that were purchased by the financial institution after closing and where no credit decision was made by the institution prior to closing.

Disposition of Application by Loan Type and Purpose, 2023

Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	4,214	1,323	1,310
	FHA	125	163	0
	RHS/FSA	2	0	0
	VA	144	80	0
Loan Originated				
	Conventional	2,475	736	801
	FHA	70	54	0
	RHS/FSA	1	0	0
	VA	81	31	0
Application approved but not accepted				
	Conventional	112	21	28
	FHA	0	3	0
	RHS/FSA	0	0	0
	VA	2	3	0
Application Denied				
	Conventional	192	244	317
	FHA	9	39	0
	RHS/FSA	0	0	0
	VA	2	15	0
Application withdrawn by applicant				
	Conventional	775	178	79
	FHA	16	32	0
	RHS/FSA	0	0	0
	VA	23	17	0
File closed for incompleteness				
	Conventional	193	120	75
	FHA	1	25	0
	RHS/FSA	0	0	0
	VA	3	7	0

Source: 2023 HMDA

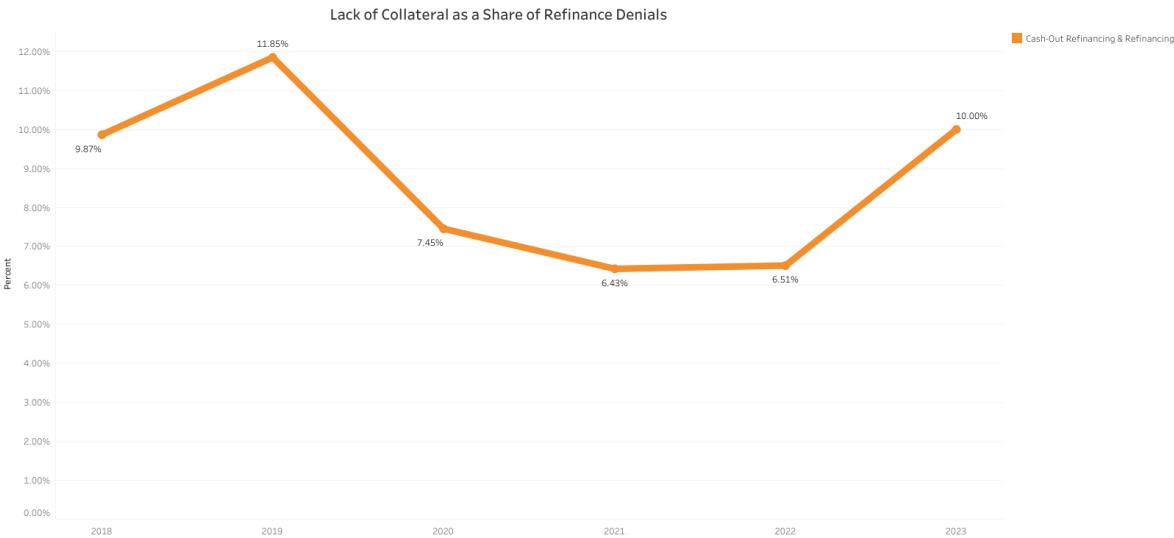
A further examination of the denials within Cary (on existing mortgages for owner-occupied, primary residences) during 2023 indicates that approximately 31% were Other Purpose, 26% were Home Improvement, 17% were Home Purchase, and 25% Refinancing.

Denial Reason Desc	Cash-Out Refinancing	Home Improvement	Home Purchase	Other Purpose	Refinancing	Total	%
Collateral	22	24	13	27	6	92	7.69%
Credit Application Incomplete	16	33	19	41	14	123	10.28%
Credit History	19	77	15	79	29	219	18.31%
Debt-to-Income Ratio	34	131	89	160	112	526	43.98%
Employment History	1	0	3	4	0	8	0.67%
Insufficient Cash	3	0	18	0	0	21	1.76%
Mortgage Insurance Denied	0	0	0	0	0	0	0.00%
Other	7	43	29	54	22	155	12.96%
Unverifiable Information	2	9	19	12	10	52	4.35%
Total	104	317	205	377	193	1,196	
%	8.70%	26.51%	17.14%	31.52%	16.14%		

Source: 2023 HMDA

The top two application denial reasons within the city were debt-to-income ratio (44%) and Credit History (18%), representing about 62% of the city’s total denials. Majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in Cary are increasing again since the lows of 2022.



Source: 2018-2023 HMDA

Home Purchase Lending in Cary

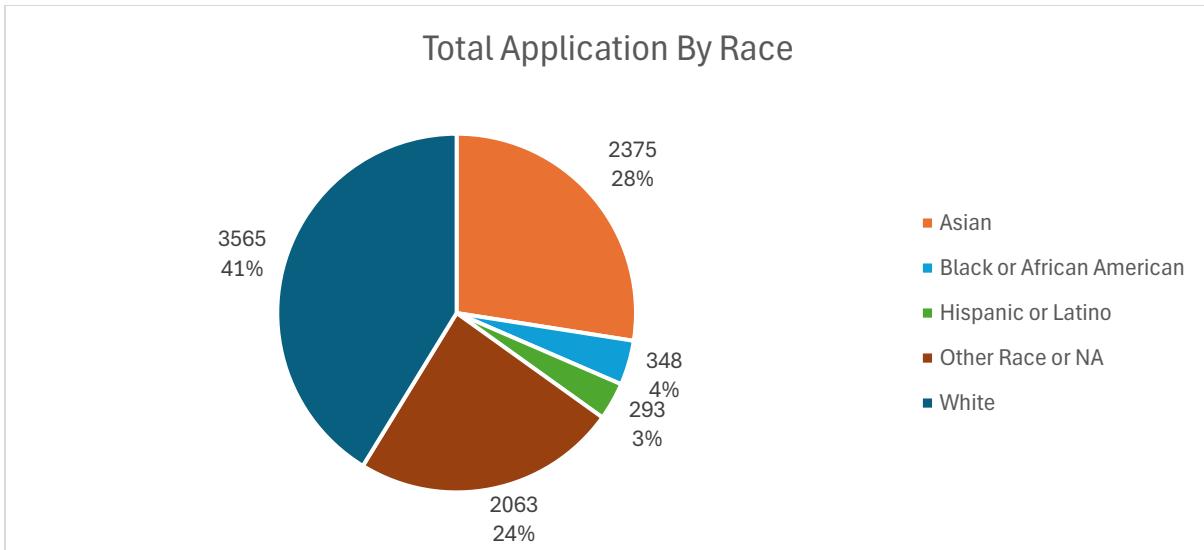
Of the 4,485 home purchase loans for single family homes that originated in 2023, approximately 94% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 6% of home purchase loans in the Cary were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023

	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
<i>Conventional</i>	4,214	93.96%	58.73%
<i>FHA</i>	125	2.79%	56.00%
<i>RHS/FSA</i>	2	0.04%	50.00%
<i>VA</i>	144	3.21%	56.25%
<i>Total</i>	4,485		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in the Cary varies by race/ethnic groups. The largest group in 2023 were White applicants (41%) and Asian applicants (28%). The next largest group were applicants who indicated “Other Race” on their applications (24%). Black or African American applicants represented 4% of all home purchase applications and Hispanic applicants represented 3%. Racial demographics in Cary are 60.1% White, 20.4% Asian, 7.6% Black or African American, and 9.3% Hispanic. Comparing demographics to loan applications shows that all non-white populations are underrepresented in loan applications with disparities ranging from 7.6% for Asian applicants, 6% for Hispanic applicants, and 3.6% for Black or African American applicants.



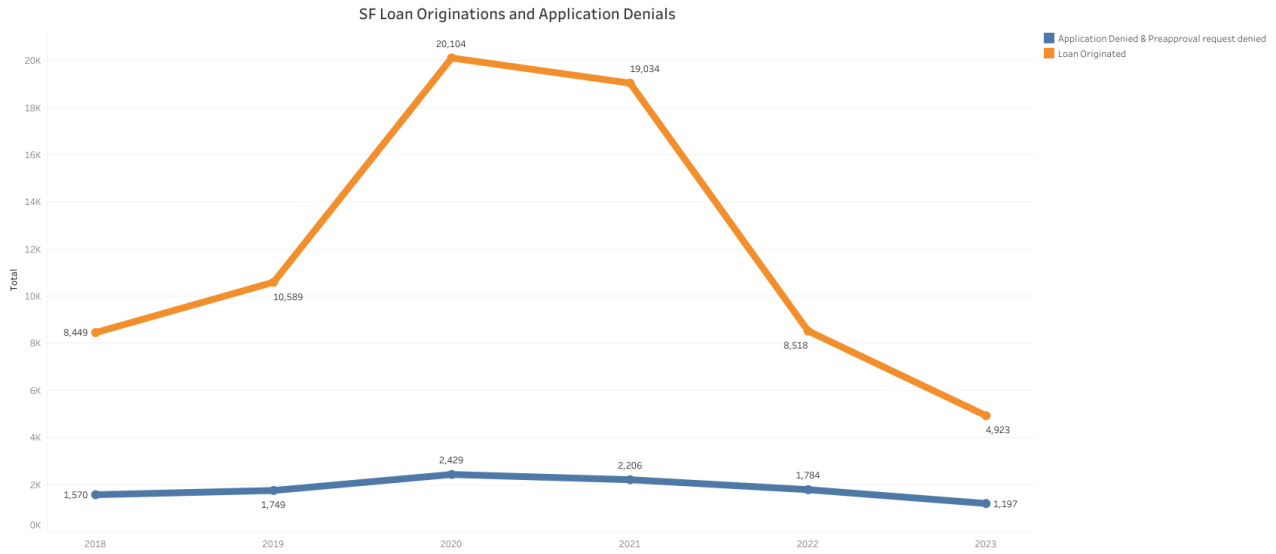
Source: 2023 HMDA

Cary Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the Cary between 2018-2023.

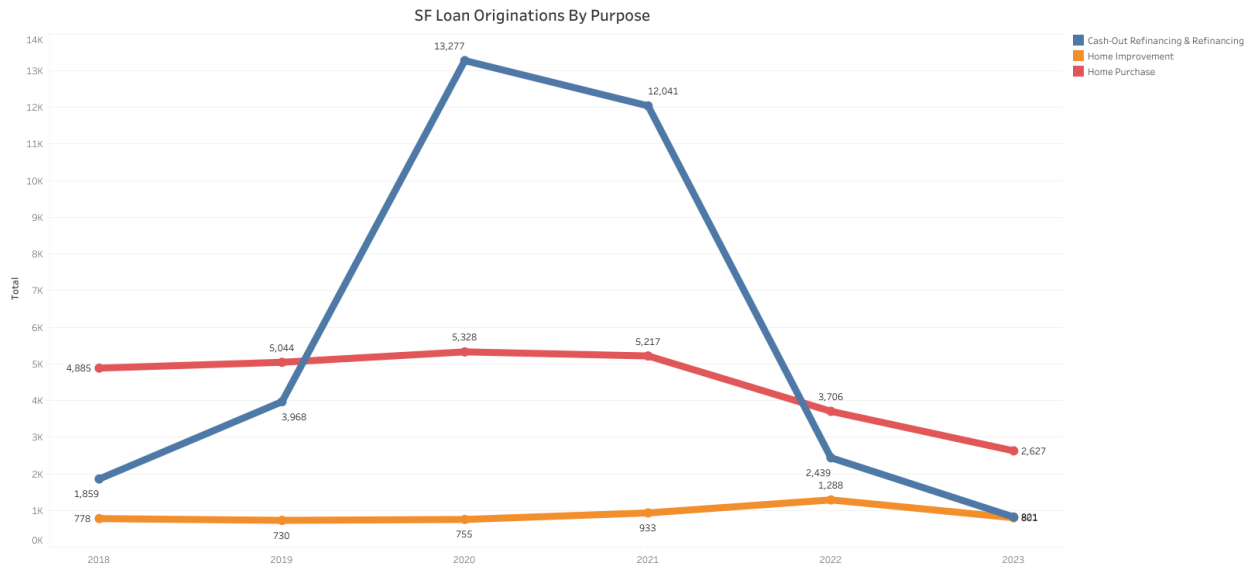
Highlighted below, the number of single-family loan originations in Cary followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased at 90% between 2019 and 2020, followed by a decrease of 58% between 2020 and 2022. The decrease was due to higher interest rates. The originations further decreased by 42% between 2022 and 2023.

In contrast to originations, the number of application denials within the Cary demonstrated similar behavior. In 2020 and 2021, the denial rate was 16% and 12% respectively. In 2022 and 2023, as loan originations decreased, the application denials increased to 20% and 24%.



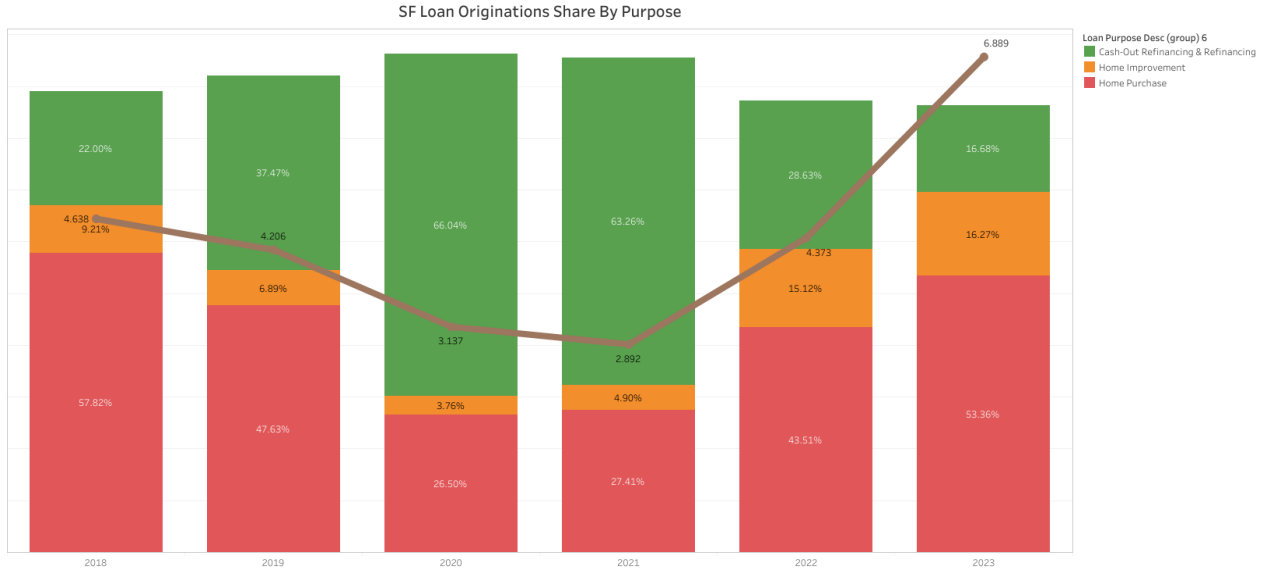
Source: 2018-2023 HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 61% and 19% of the city’s total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

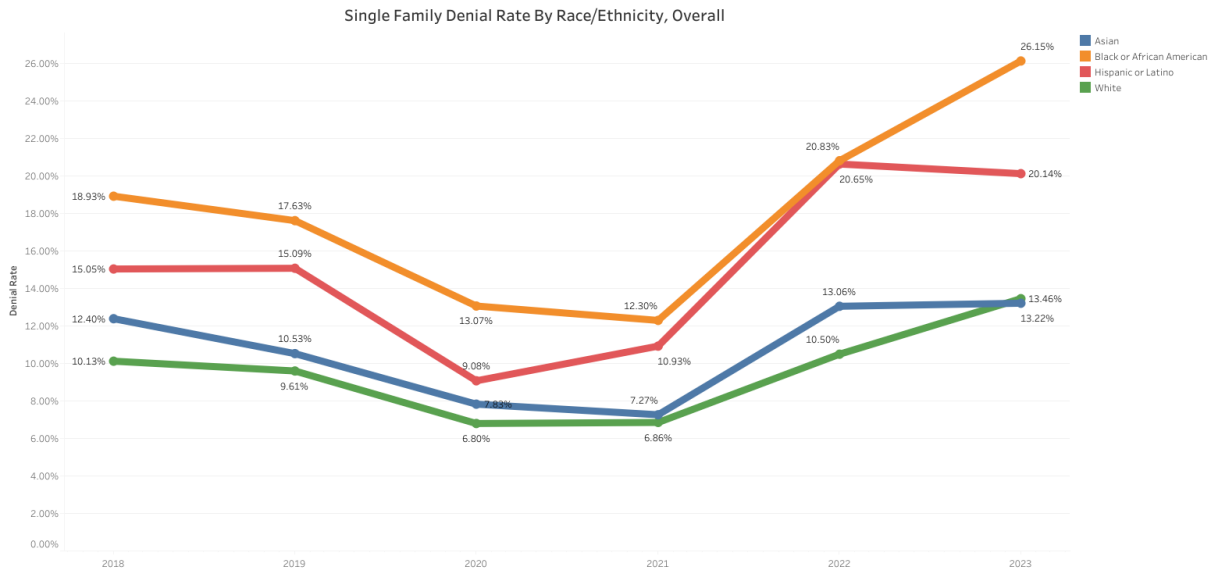
The share of refinance originations in Cary appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the city’s reduction in the number of refinance loan originations over the same period.



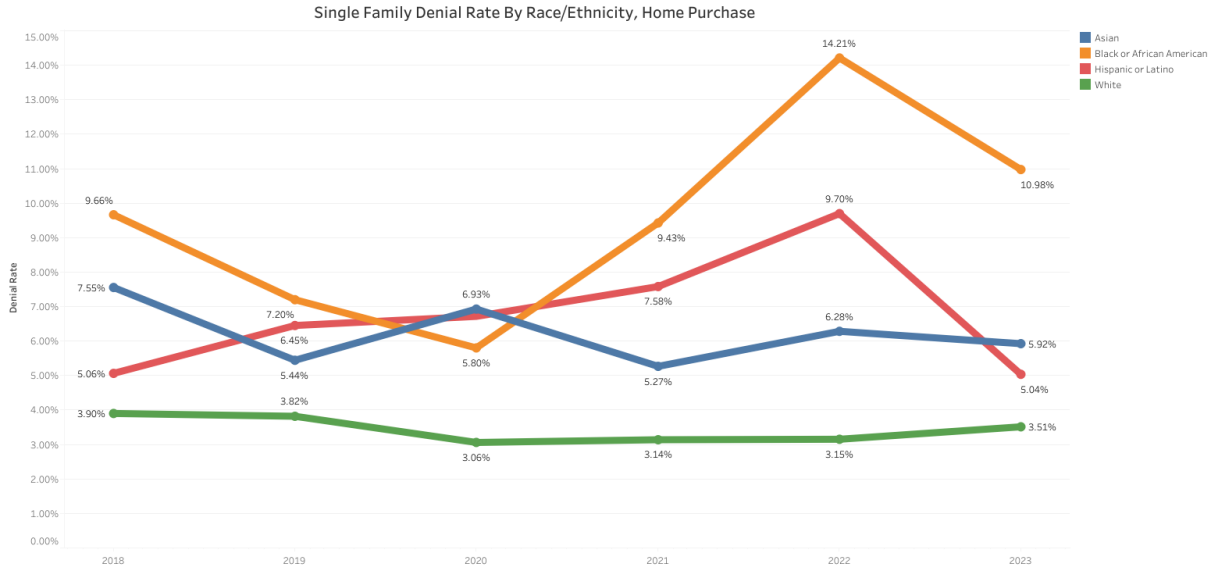
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in Cary

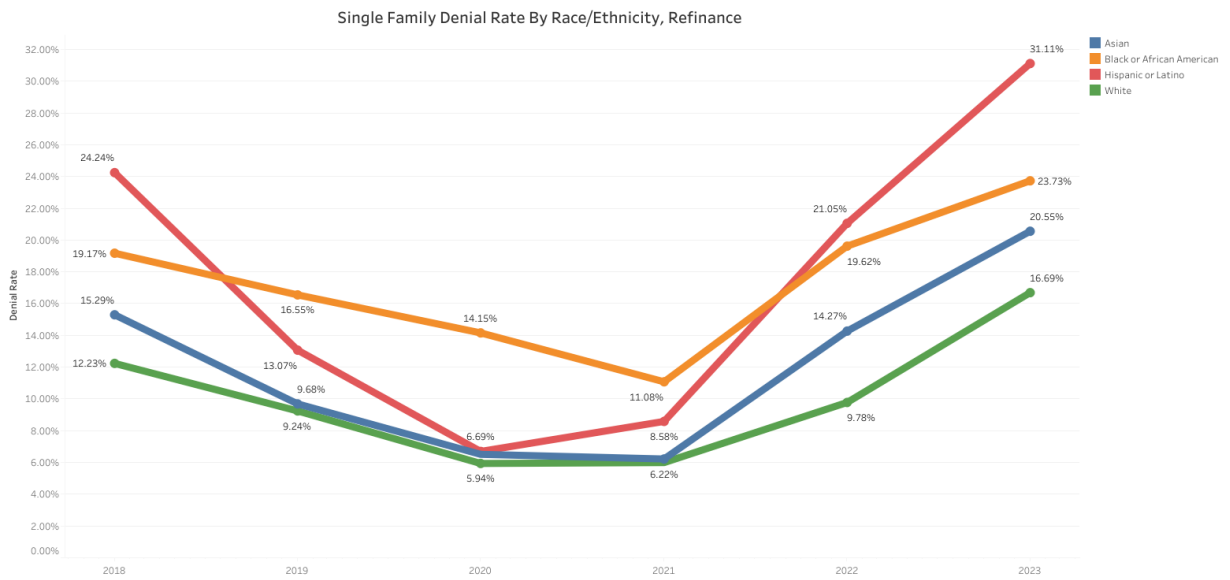
Denial rates for single-family loans in the Cary over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

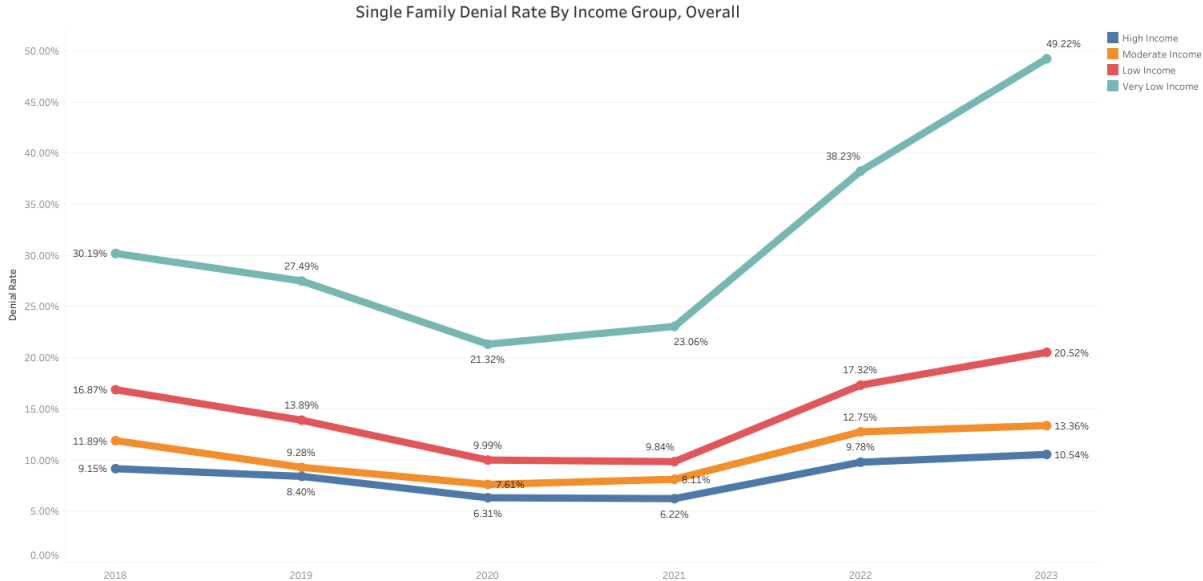


Source: 2018-2023 HMDA



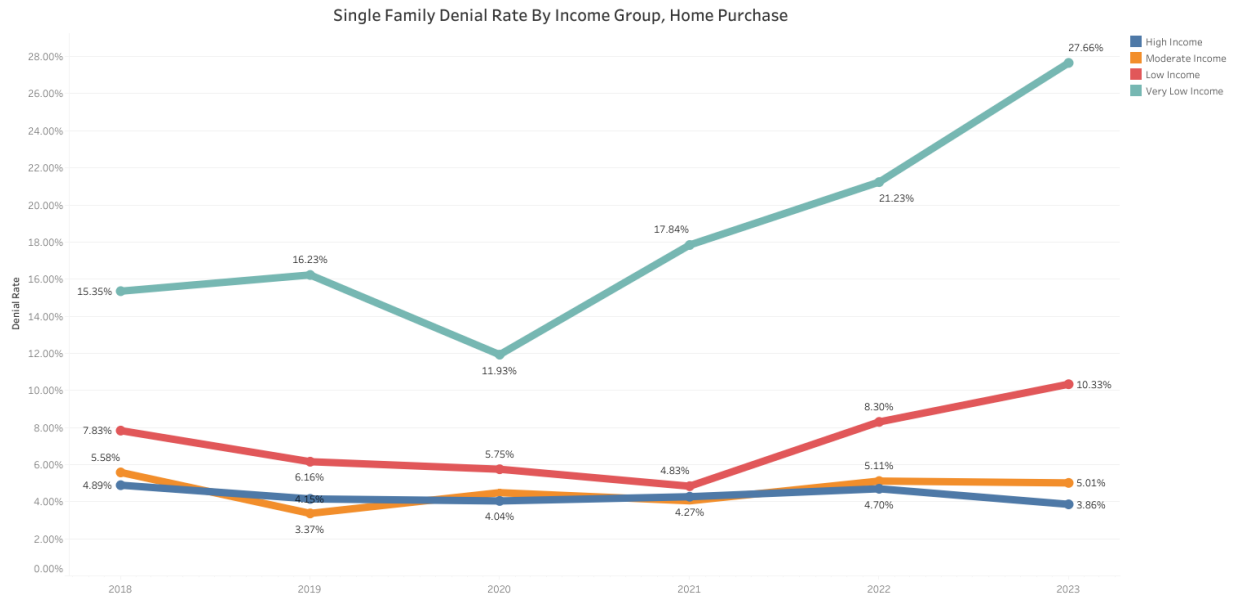
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Cary (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 49.22% compared to 10.54% for High Income groups. The variation in the denial rates is considerably higher for very low (28%) and low-income groups (10%) – while the high-income group denial changed only by 4% since the lows of 2020/2021.

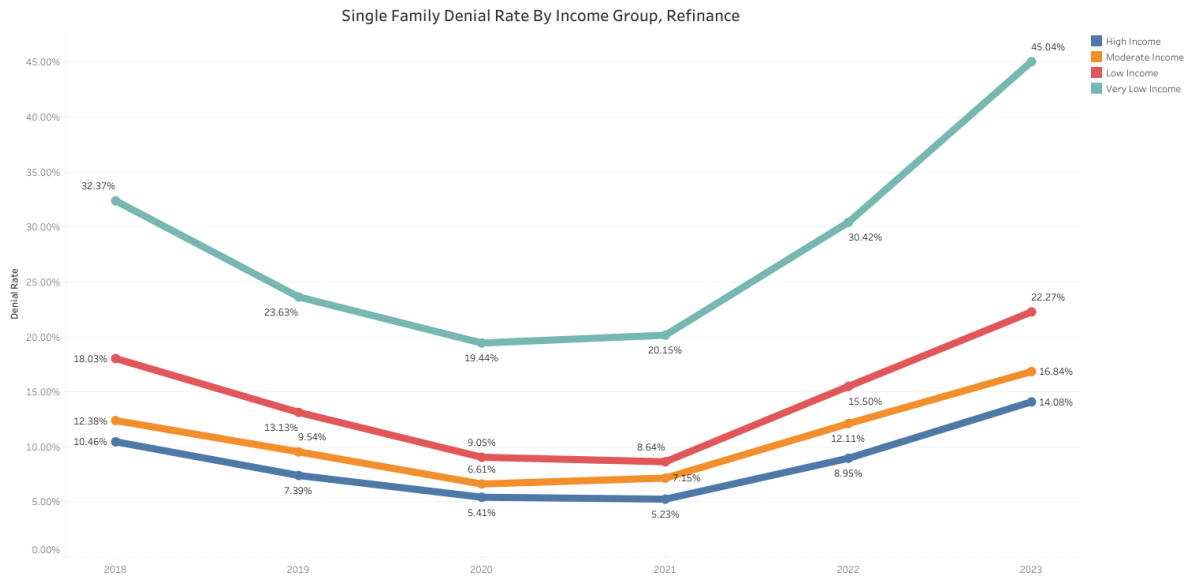


Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income group. The denial rates due to refinancing is the major contribution to the income group variations – the Very Low-Income groups are denied at 45.04% in 2023 compared to 14.08% for High Income.

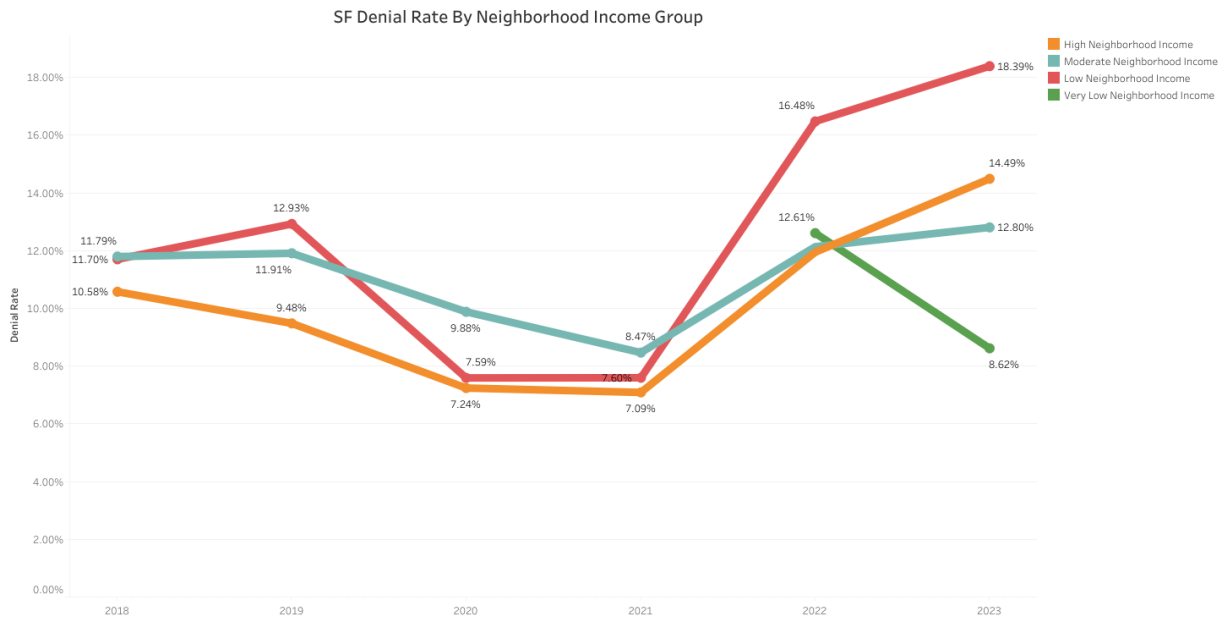


Source:2018- 2023 HMDA



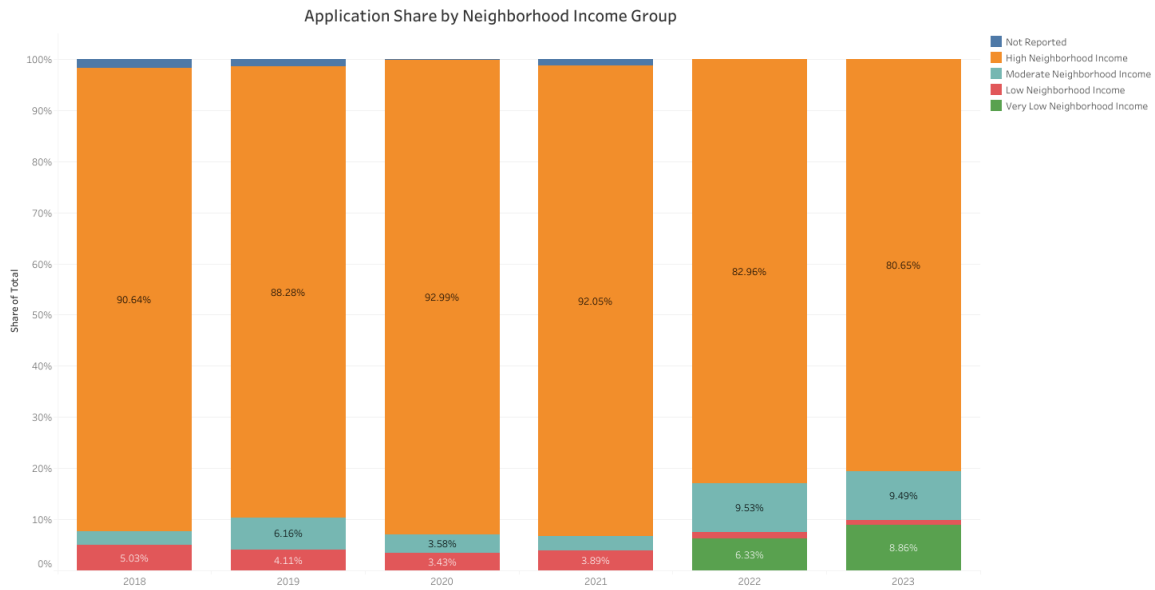
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property’s Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods. However, the Very Low-Income group denial rate was lowest in 2023.



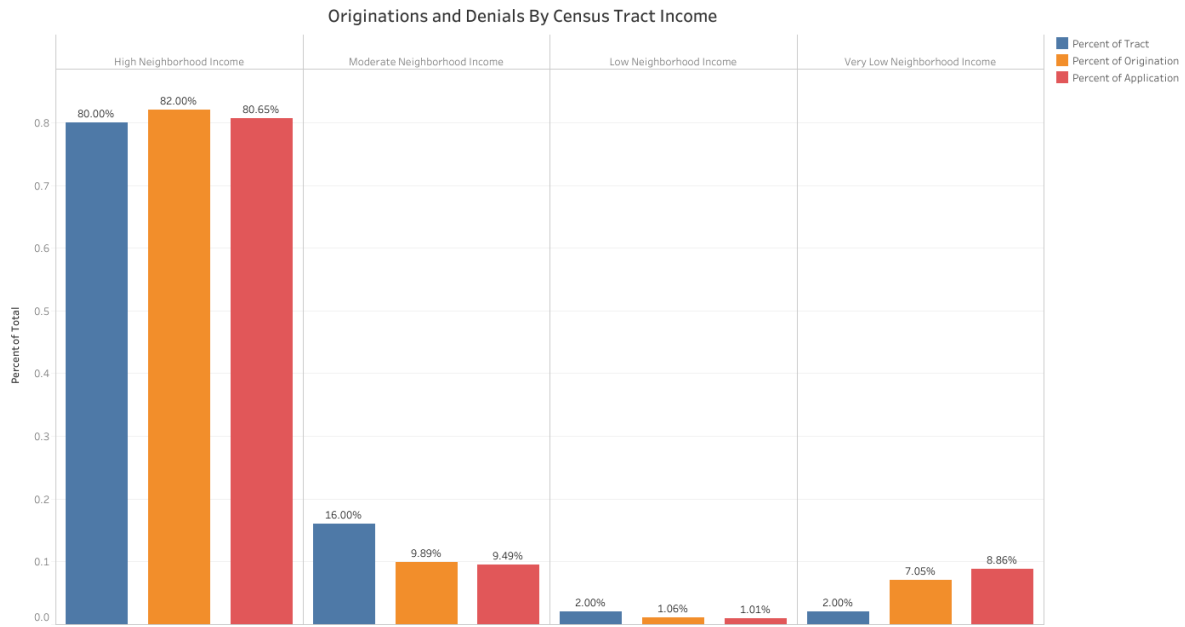
Source: 2018-2013 HMDA

As a percentage of total applications within the Cary, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 55+% of the applications.



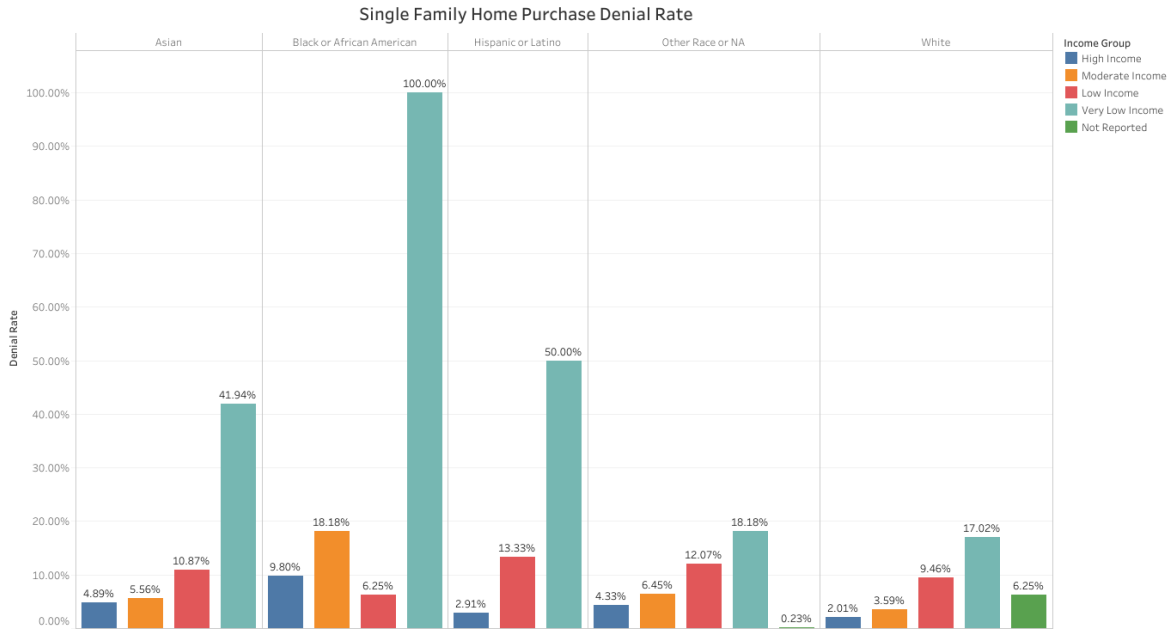
Source: 2018-2023 HMDA

Within Cary, Very Low-Income and Low-Income neighborhoods represent 28% of the city’s total neighborhoods, although they are represented by approximately 27% of total originations and 27% of applications as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the Cary are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the Cary (shown below) demonstrates that Very Low Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

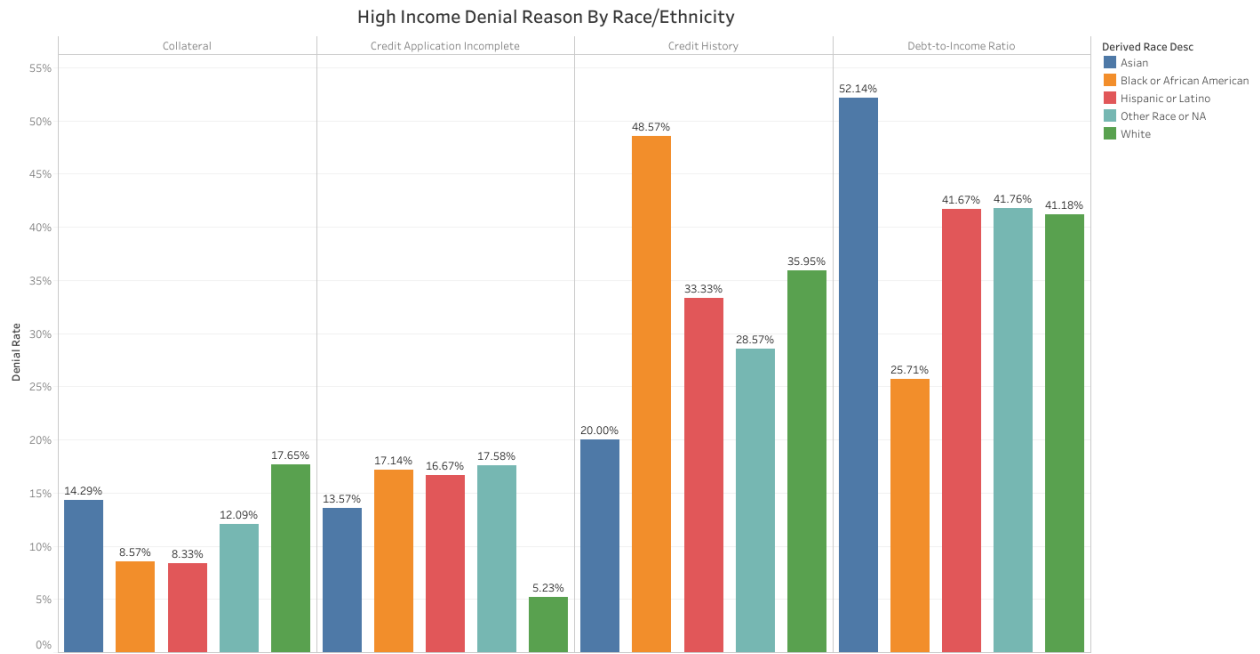


Source: 2023 HMDA

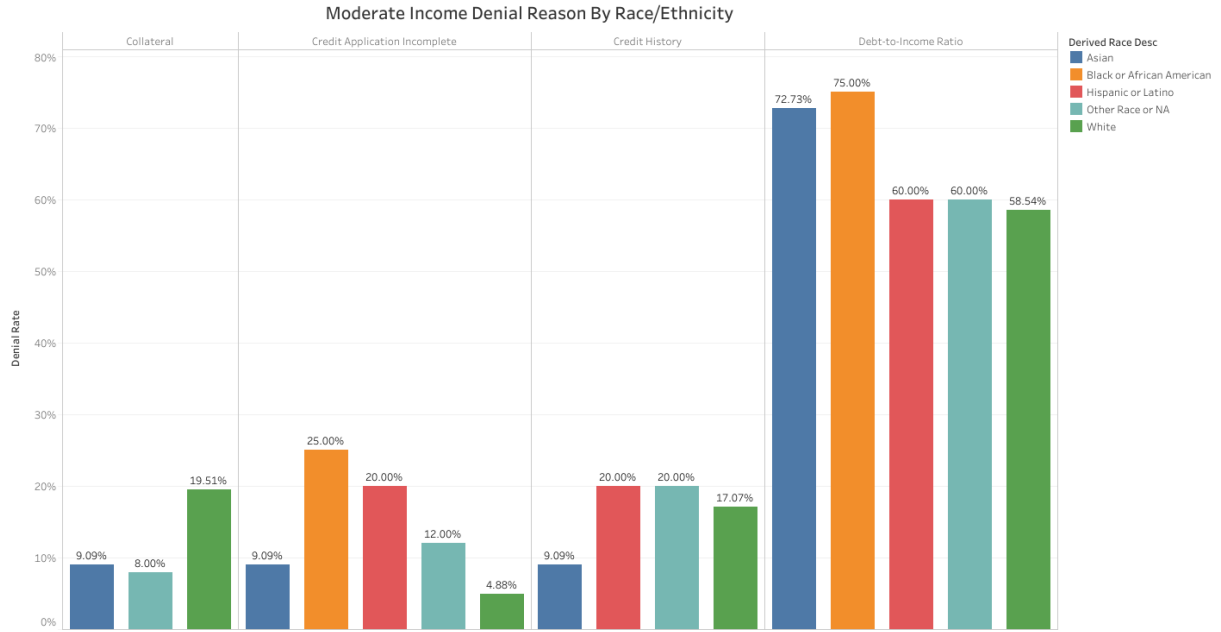
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the Cary for 2023 by income group.

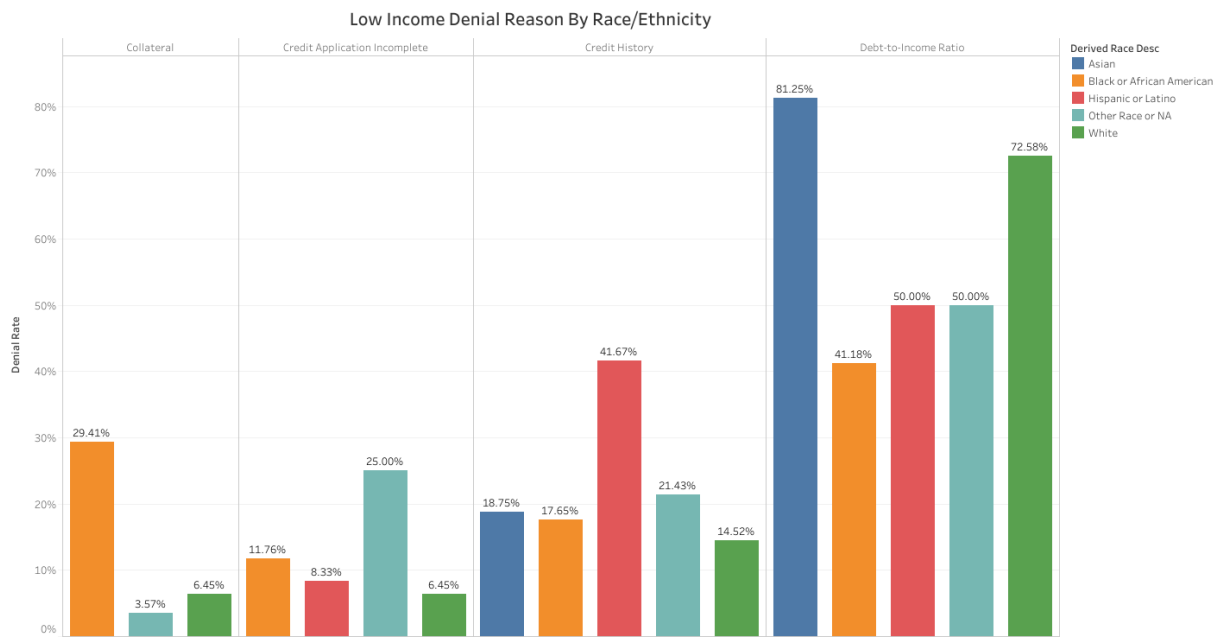
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.



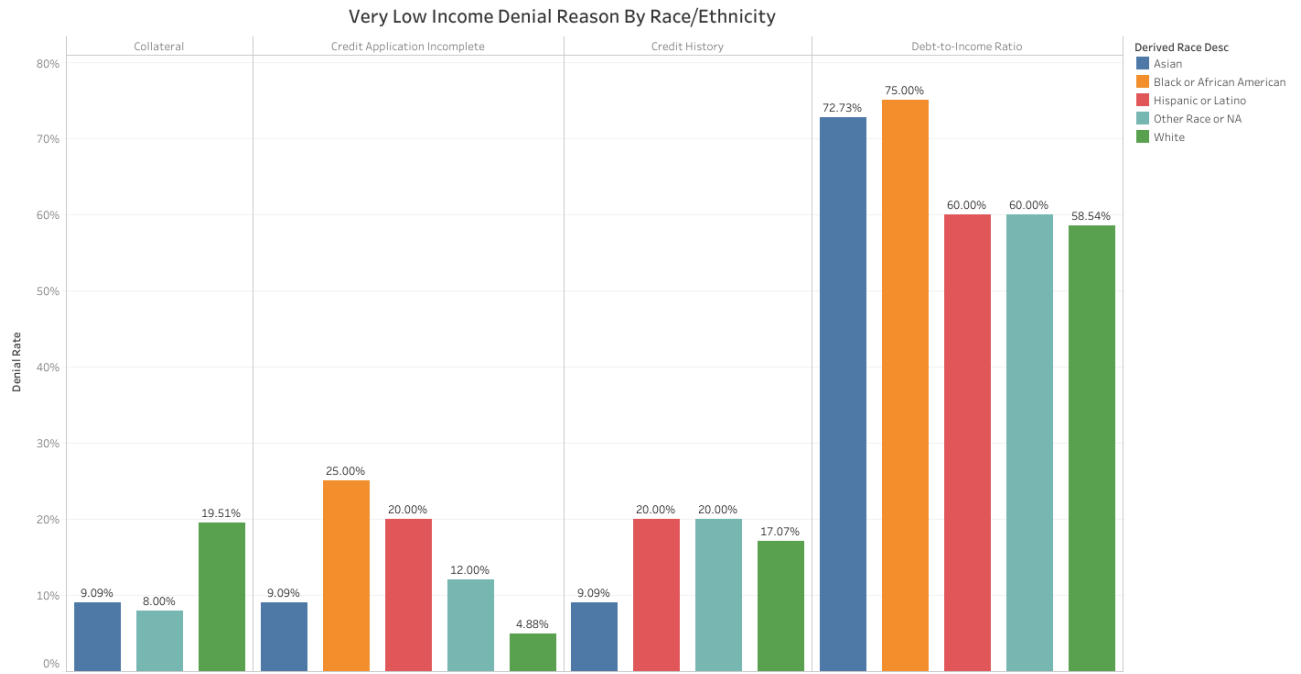
Source: 2023 HMDA



Source: 2023 HMDA



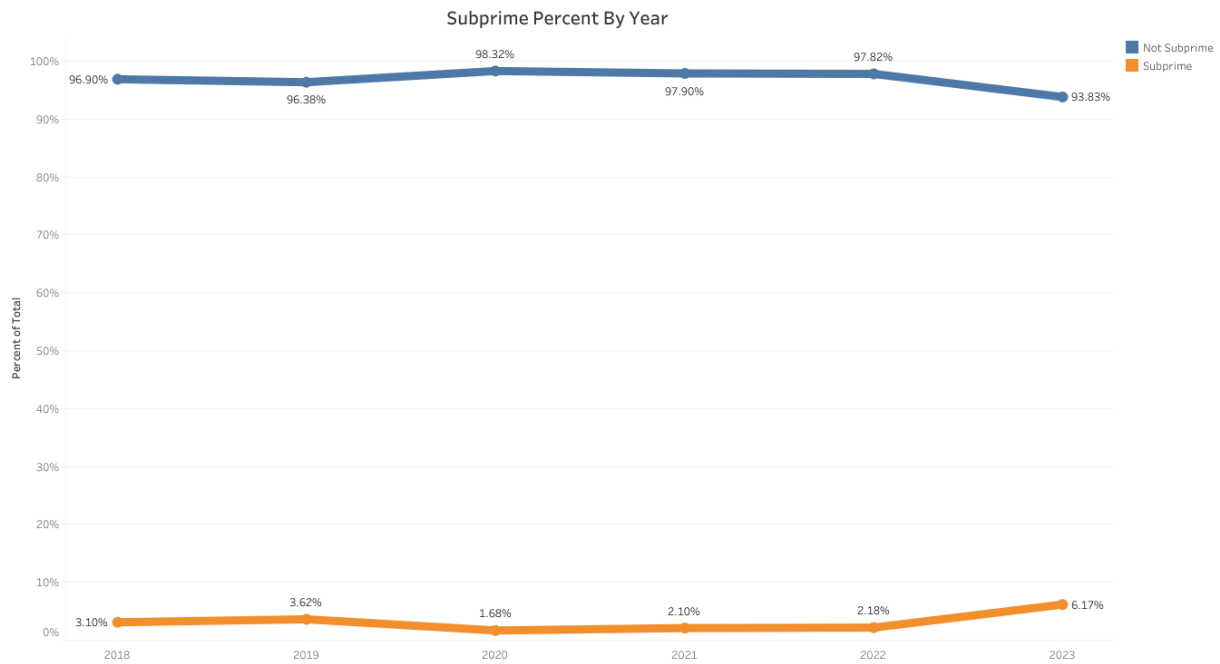
Source: 2023 HMDA



Source: 2023 HMDA

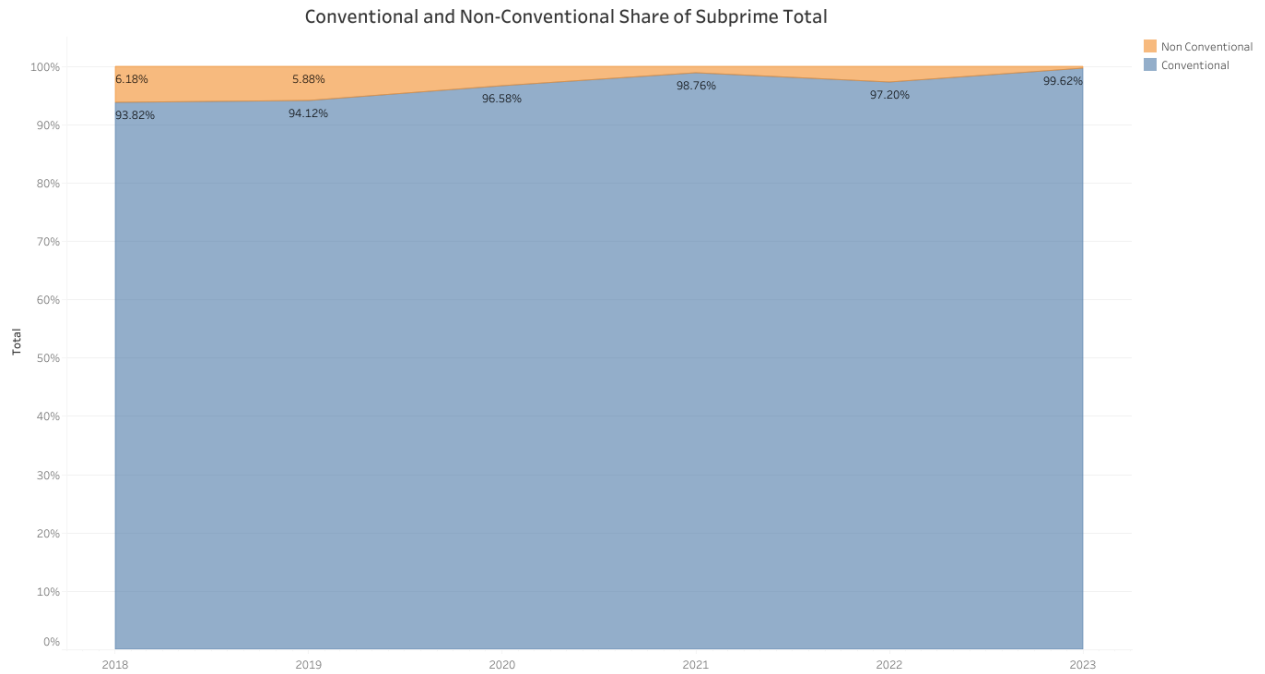
The Subprime Market

Illustrated below, the subprime mortgage market (Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%) in Cary has fluctuated from year to year. The total number of subprime mortgages increased in 2023. The increase is substantial from 1.68% in 2020 to 6.17% in 2023.



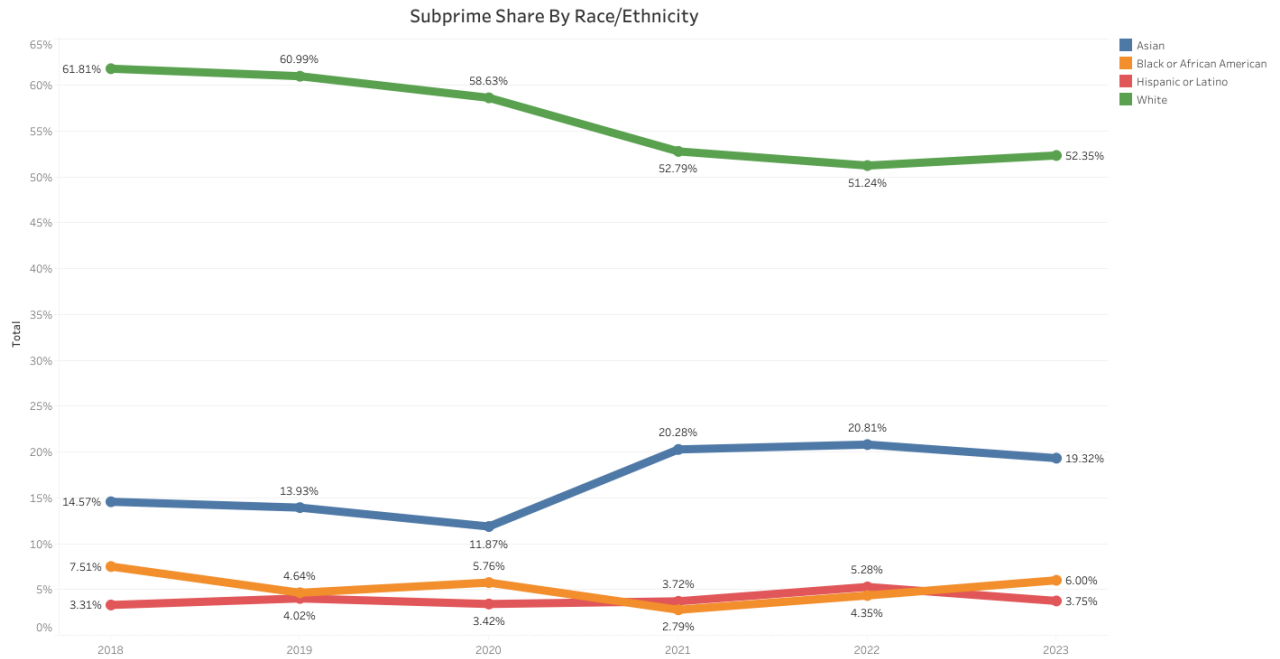
Source: 2018-2023 HMDA

The subprime loans from 2018 to 2023 have steadily increased in Conventional loan applications.



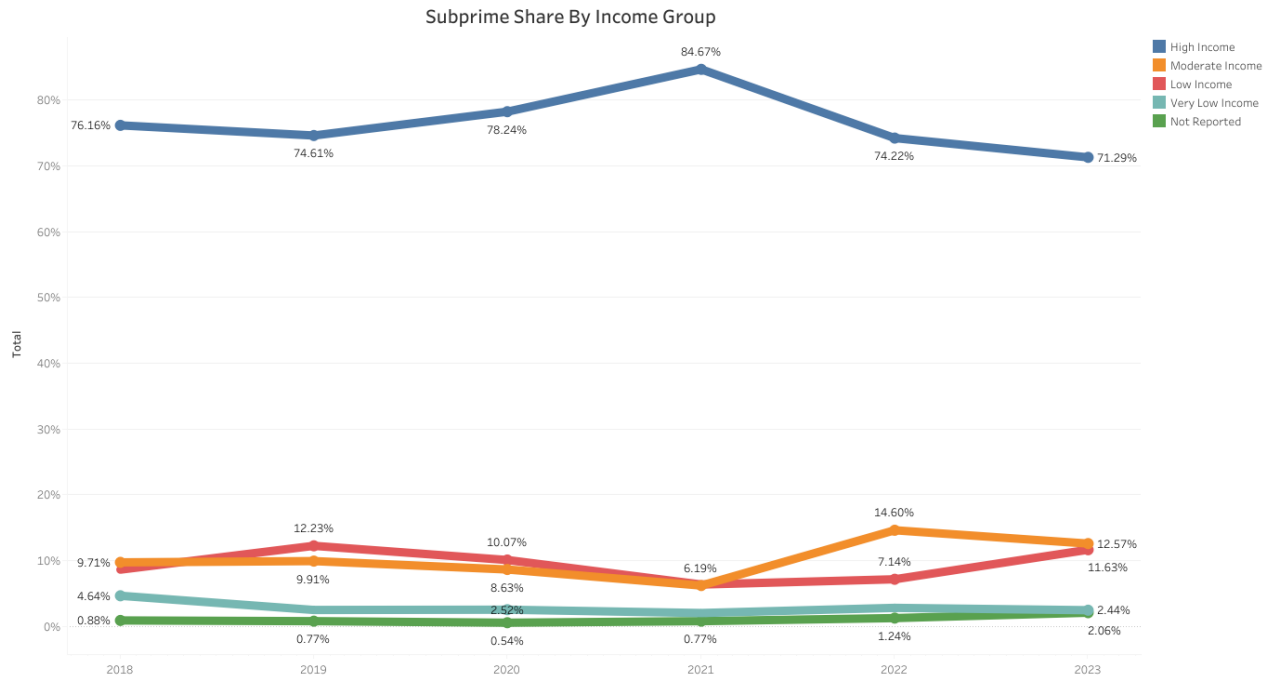
Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that White and Black loan recipients had the highest share compared to other groups for nearly everyone examined.



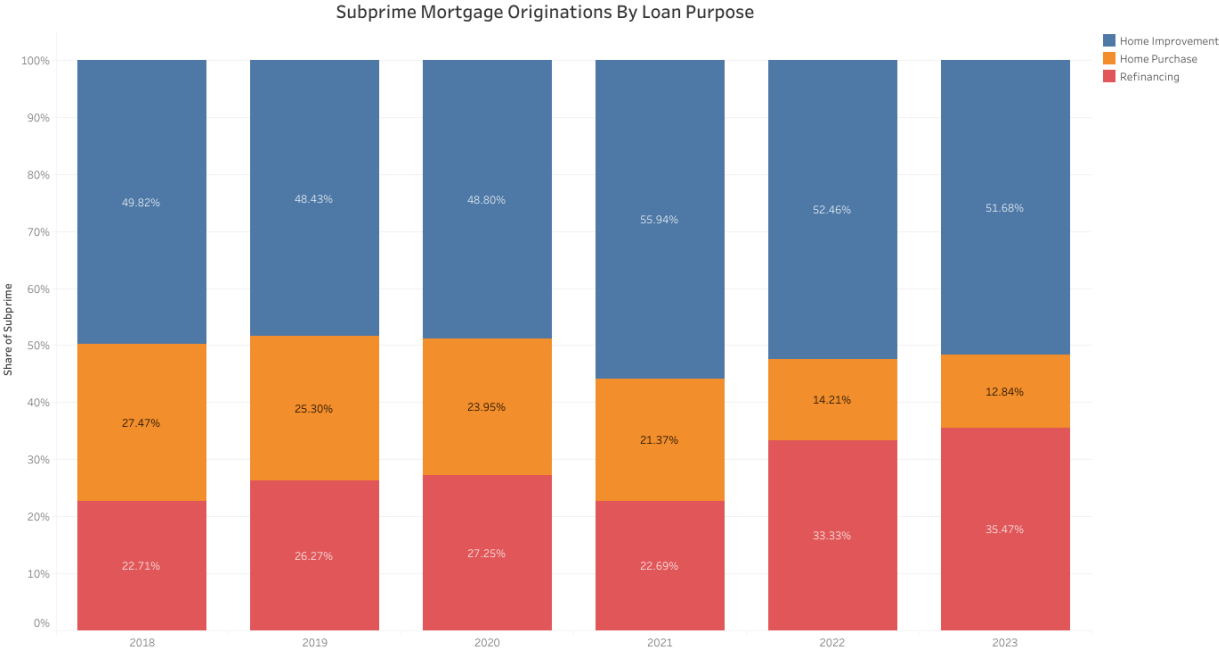
Source:2018- 2023 HMDA

Subprime shares by loan recipient income group show that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.



Source: 2018-2023 HMDA

Subprime loans have been characterized by growth in home improvements in recent years. As of 2023, the subprime are most in Home Improvement.



Source: 2018-2023 HMDA

Cary Lending Practices Conclusion

Mortgage lending activity in Cary is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

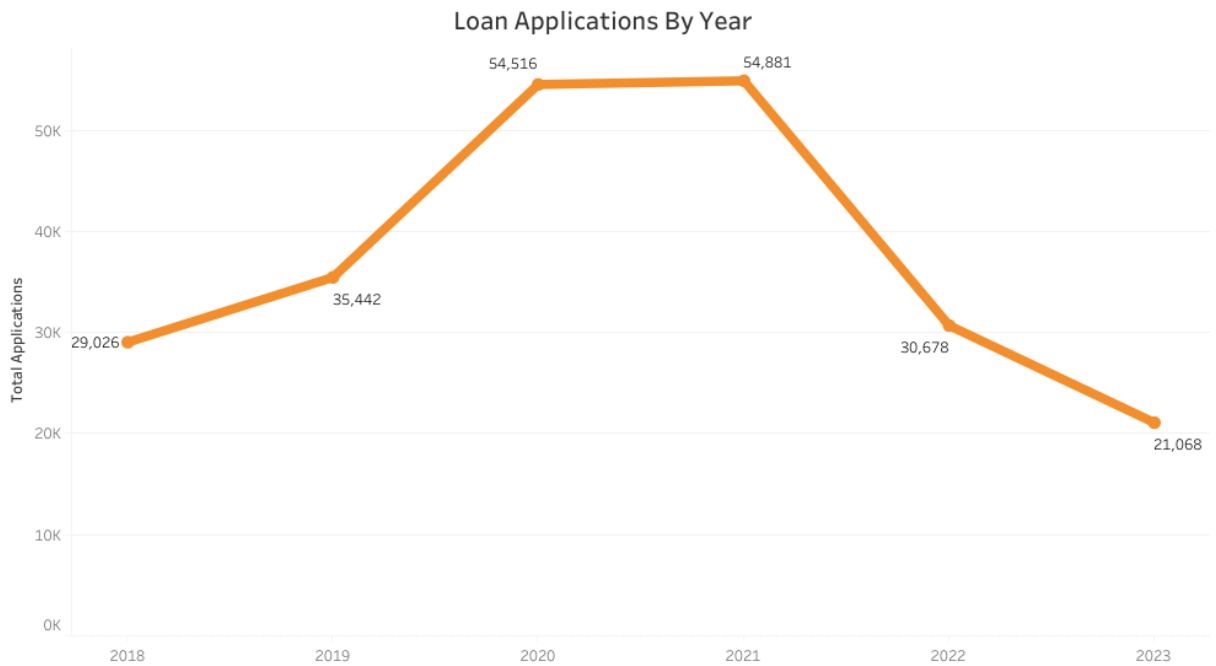
Further, the Cary exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased in 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as lower representation for non-white applicants and higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Raleigh Lending Analysis

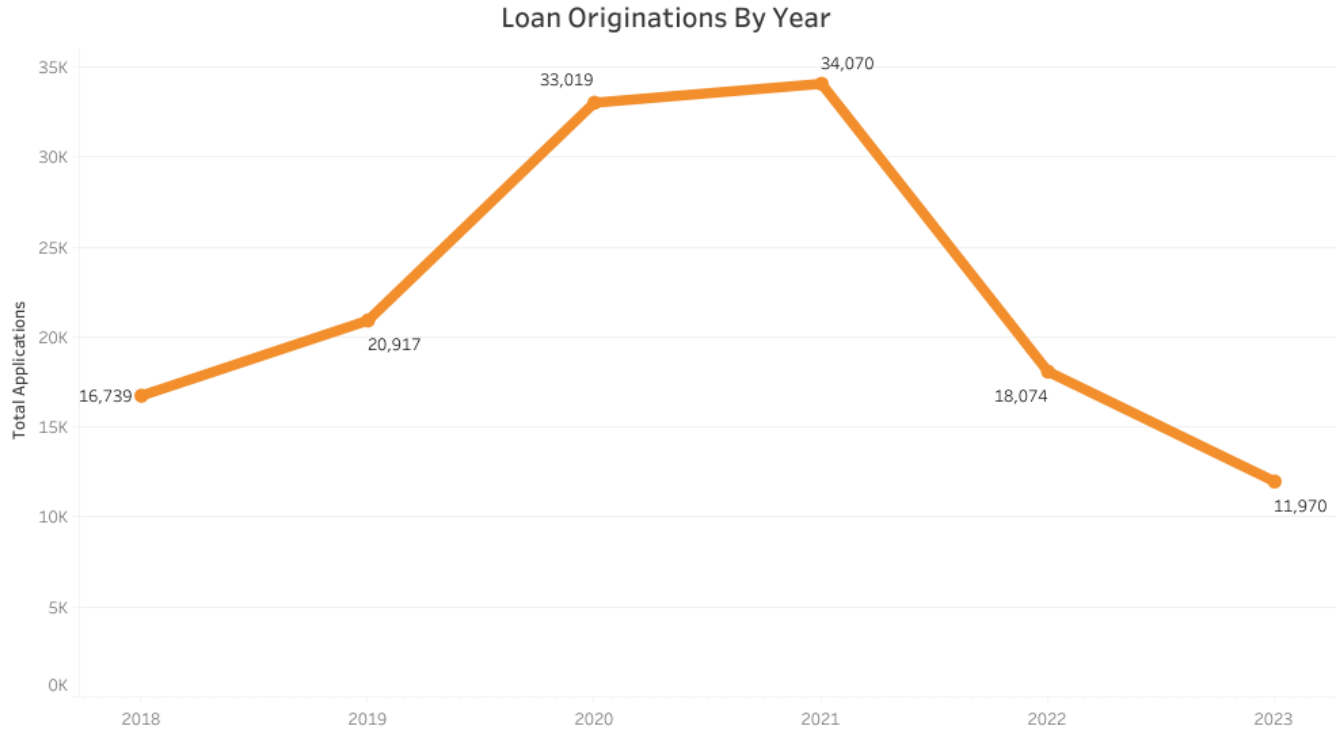
2023 Overview

In 2023, there were approximately 21,068 loan applications within the Raleigh for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Total loan originations have dropped by 61% in 2023 from the 2020 peak.



Source: 2018-2023 HMDA: Total Loan Applications

Of those applications, nearly 11,970 (57%) were approved and originated. This approved application is a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 65% from their peak in 2021. The 2022 to 2023 rate of decline is 34% which is similar to the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 9,098 applications, 3,277 (36%) of all applications were denied. The top two application denial reasons within the city were debt-to-income ratio (42%) and Credit History (25%), representing about 67% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 5,821 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant. 1,773 loans were purchased - these are loans that were purchased by the financial institution after closing and where no credit decision was made by the institution prior to closing.

Disposition of Application by Loan Type and Purpose, 2023

Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	9,450	3,135	3,076
	FHA	970	775	5
	RHS/FSA	4	0	0
	VA	541	333	1
Loan Originated				
	Conventional	5,999	1,712	1,710
	FHA	479	307	0
	RHS/FSA	3	0	0
	VA	274	108	1
Application approved but not accepted				
	Conventional	161	87	60
	FHA	19	26	0
	RHS/FSA	0	0	0
	VA	3	8	0
Application Denied				
	Conventional	497	634	933
	FHA	101	149	2
	RHS/FSA	0	0	0
	VA	25	56	0
Application withdrawn by applicant				
	Conventional	1,432	394	194
	FHA	139	138	1
	RHS/FSA	0	0	0
	VA	84	94	0
File closed for incompleteness				
	Conventional	221	242	161
	FHA	9	92	1
	RHS/FSA	0	0	0
	VA	7	45	0

Source: 2023 HMDA

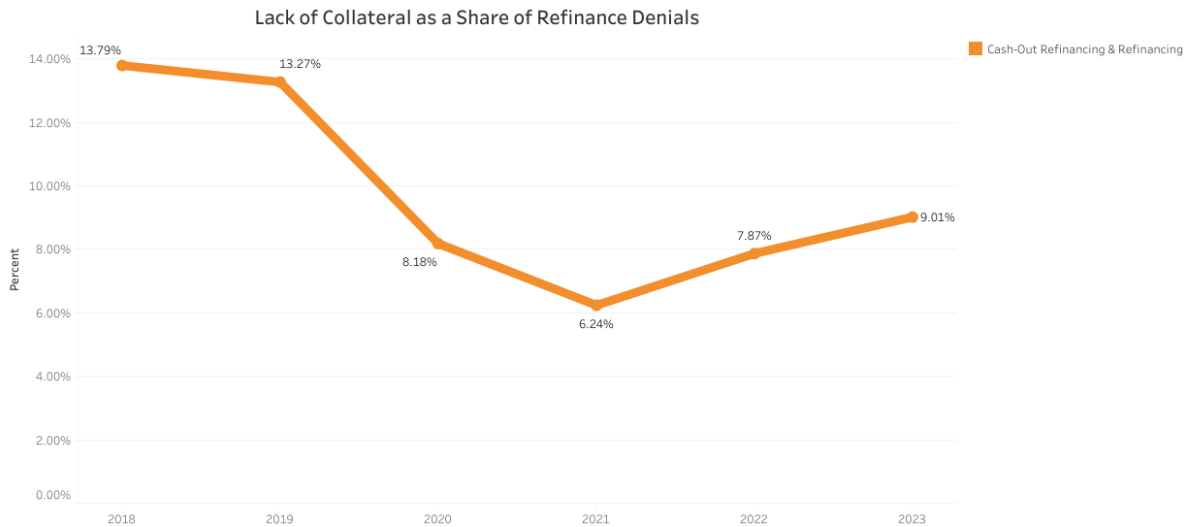
A further examination of the denials (on existing mortgages for owner-occupied, primary residences) within Raleigh during 2023 indicates that approximately 29% were Home Improvement, 26% were Other Purpose, 19% were Home Purchase, and 25% were Refinancing.

Denial Reason Desc	Cash-Out Refinancing	Home Improvement	Home Purchase	Other Purpose	Refinancing	Total	%
Collateral	50	82	77	62	25	296	9.04%
Credit Application Incomplete	59	55	51	89	24	278	8.49%
Credit History	116	290	59	264	100	829	25.33%
Debt-to-Income Ratio	134	389	288	351	211	1,373	41.95%
Employment History	4	4	11	4	3	26	0.79%
Insufficient Cash	11	0	31	0	8	50	1.53%
Mortgage Insurance Denied	0	0	0	0	0	0	0.00%
Other	28	88	72	83	33	304	9.29%
Unverifiable Information	15	27	46	13	16	117	3.57%
Total	417	935	635	866	420	3,273	
%	12.74%	28.57%	19.40%	26.46%	12.83%		

Source: 2023 HMDA

The top two application denial reasons within the city were debt-to-income ratio (42%) and Credit History (25%), representing about 67% of the city’s total denials. Majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in Raleigh are increasing again since the lows of 2021.



Source: 2018-2023 HMDA

Home Purchase Lending in Raleigh

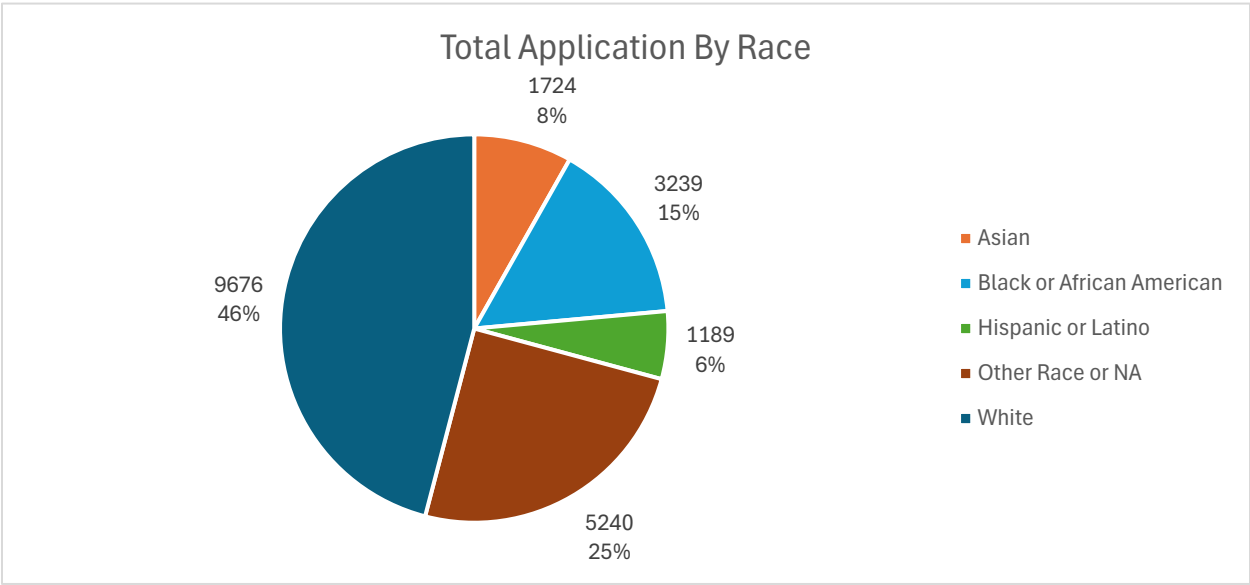
Of the 10,965 home purchase loans for single family homes that originated in 2023, approximately 86% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 14% of home purchase loans in the Raleigh were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023

	<i>Originations</i>	<i>Share of Total</i>	<i>Approval Rate</i>
<i>Conventional</i>	9,450	86.18%	63.48%
<i>FHA</i>	970	8.85%	49.38%
<i>RHS/FSA</i>	4	0.04%	75.00%
<i>VA</i>	541	4.93%	50.65%
<i>Total</i>	10,965		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in Raleigh varies by race/ethnic groups. The largest group in 2023 were White applicants (46%), applicants who noted “Other Race” on their applications (25%). Black or African American applicants represented 15% of all home purchase applications. The next largest group was Asian applicants (8%) followed by Hispanic applicants (6%). Racial demographics in Raleigh are 53.8% White, 27.5% Black or African American, 4.7% Asian, and 12.7% Hispanic. Comparing demographics to loan applications show that Black or African American are underrepresented by 13.5% and Hispanic applicants are underrepresented by 6.7%.



Source: 2023 HMDA

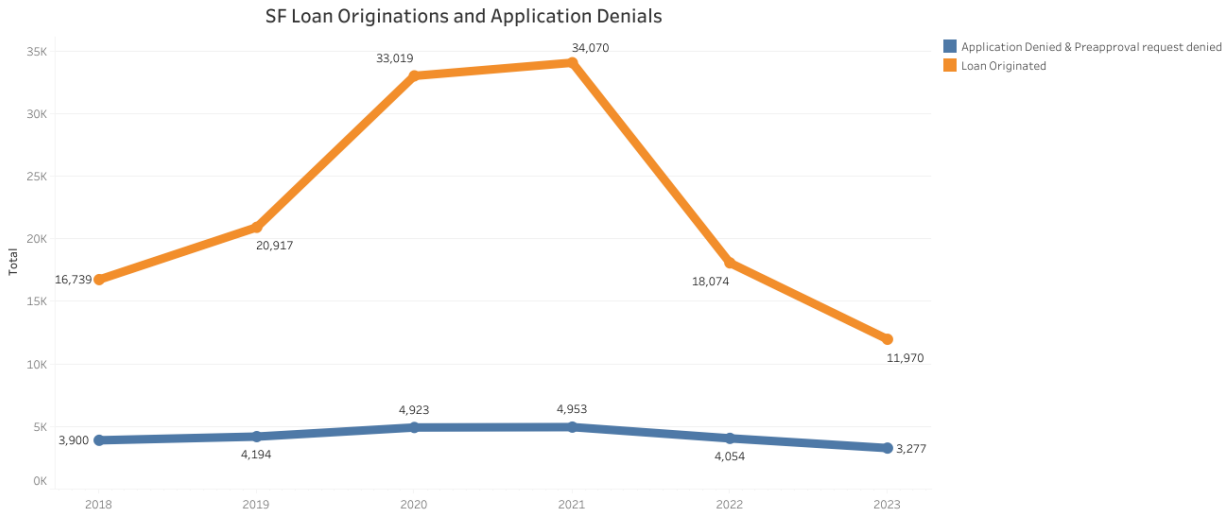
Raleigh Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for Raleigh between 2018-2023.

Highlighted below, the number of single-family loan originations in Raleigh followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased at 58% between 2019 and 2020, followed by a decrease of 47% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 34% between 2022 and 2023.

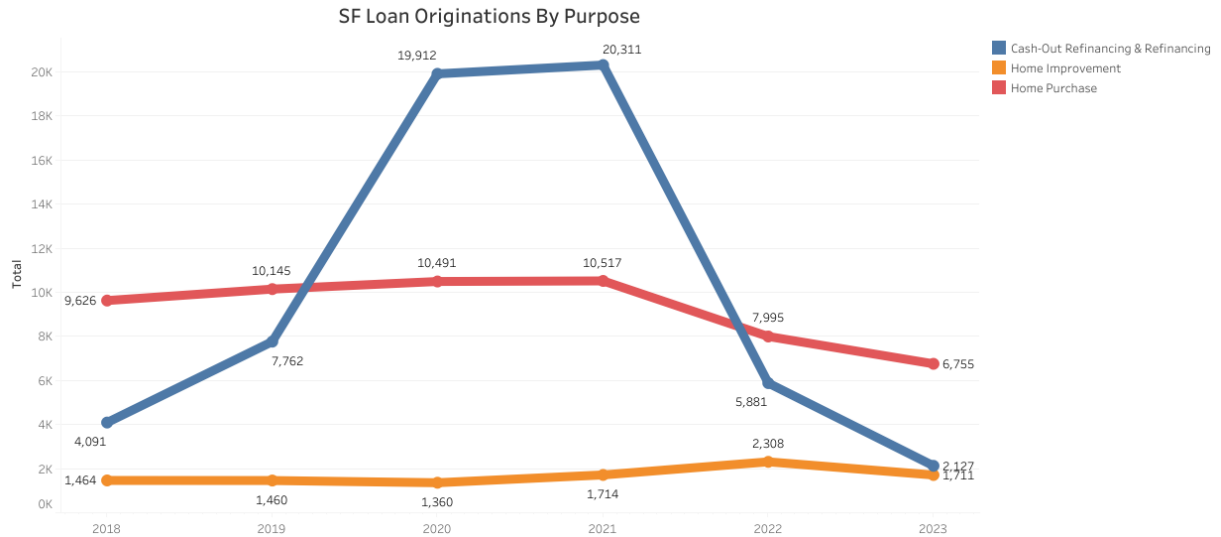
In contrast to originations, the number of application denials within Raleigh demonstrated similar

behavior. In 2020 and 2021, the denial rate was 15% and 14.5 % respectively. In 2022 and 2023, as loan originations decreased, the application denials increased to 22% and 27%.



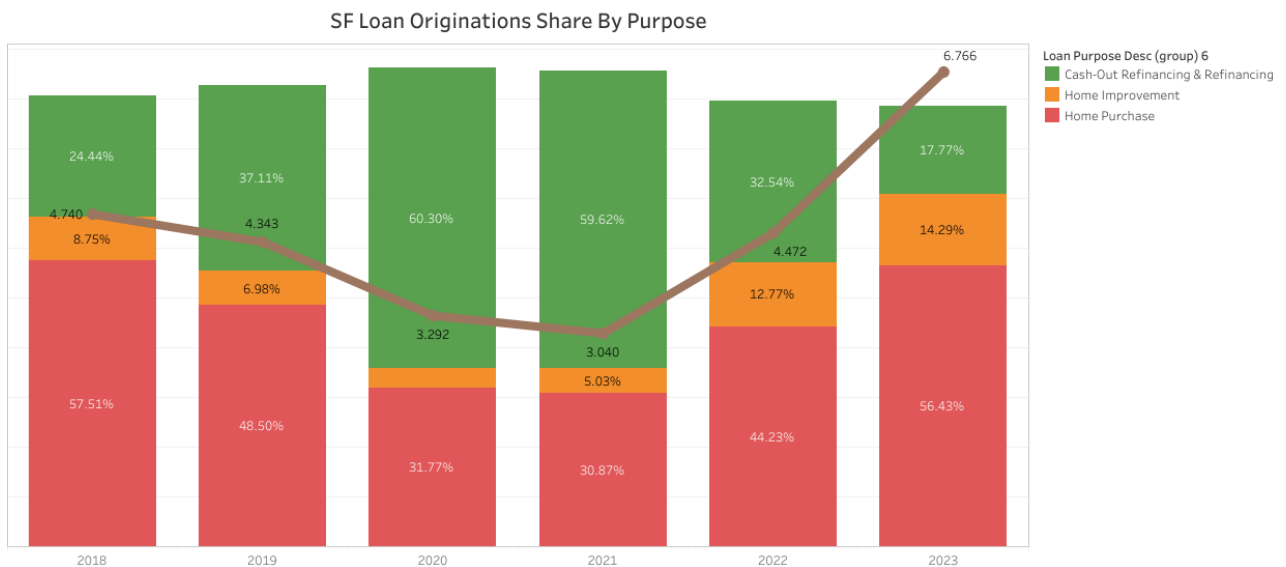
Source: 2018-2023 HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 64% and 20% of the city’s total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

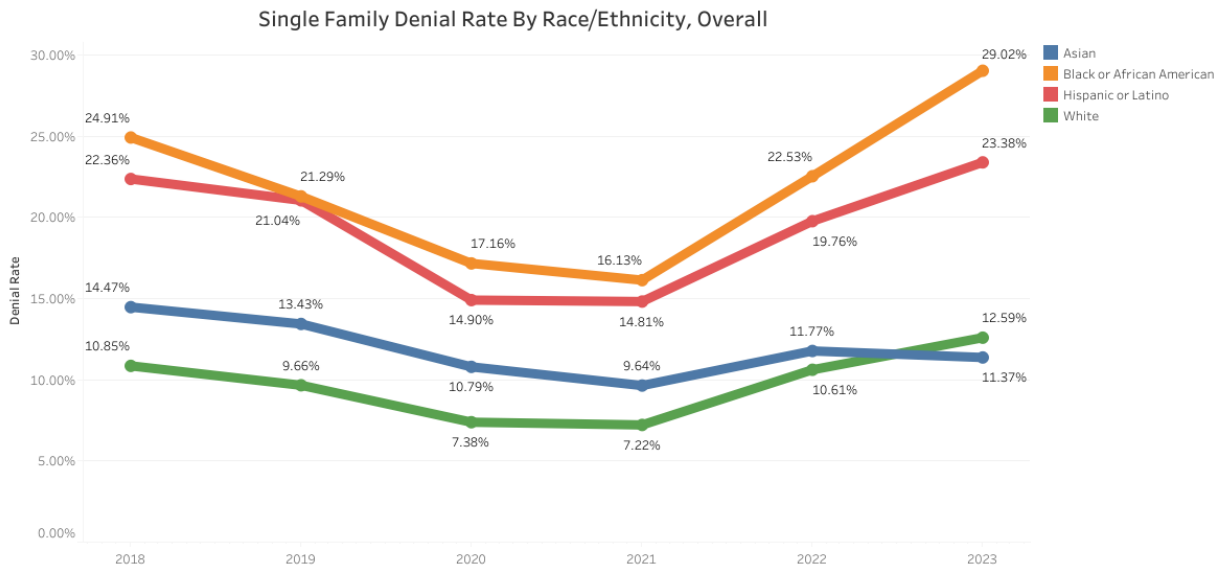
The share of refinance originations in Raleigh appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the city’s reduction in the number of refinance loan originations over the same period.



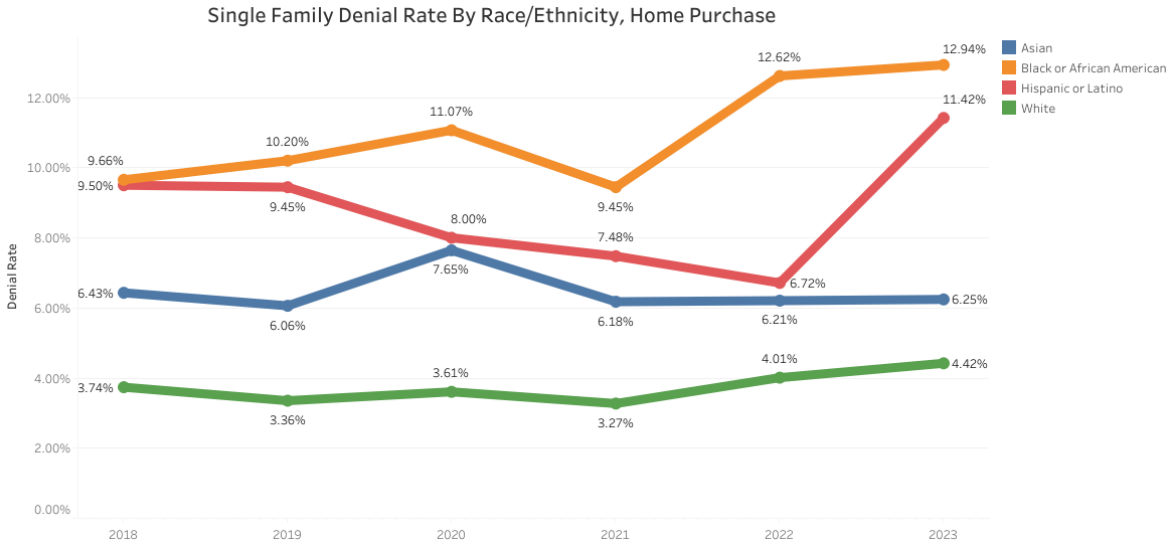
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in Raleigh

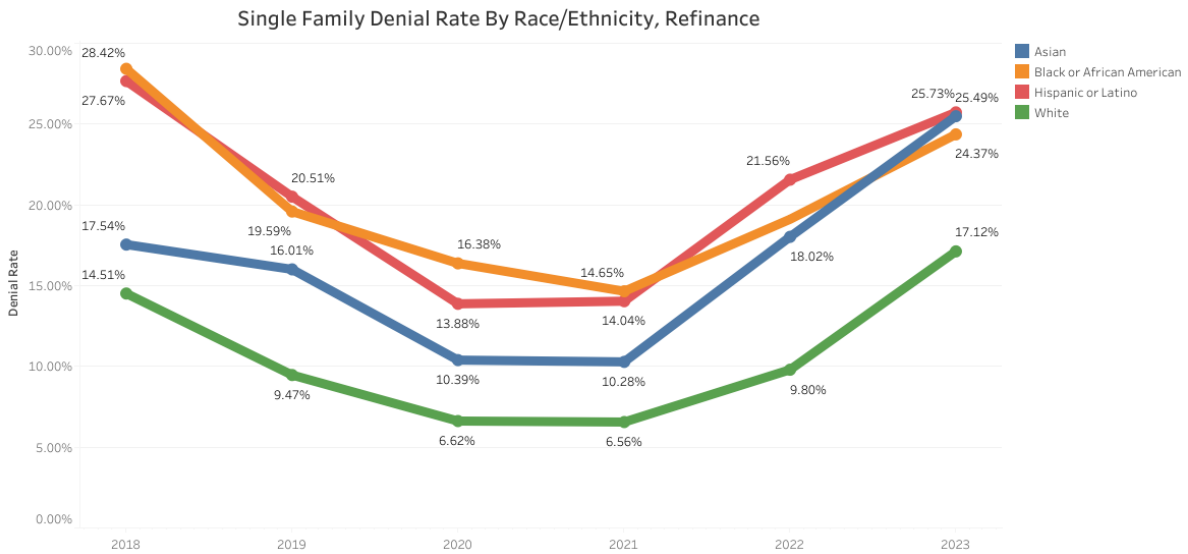
Denial rates for single-family loans in Raleigh over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans. In 2022 and 2023, Asian denial rates for refinance was almost similar to the Black and Hispanic.



Source: 2018-2023 HMDA

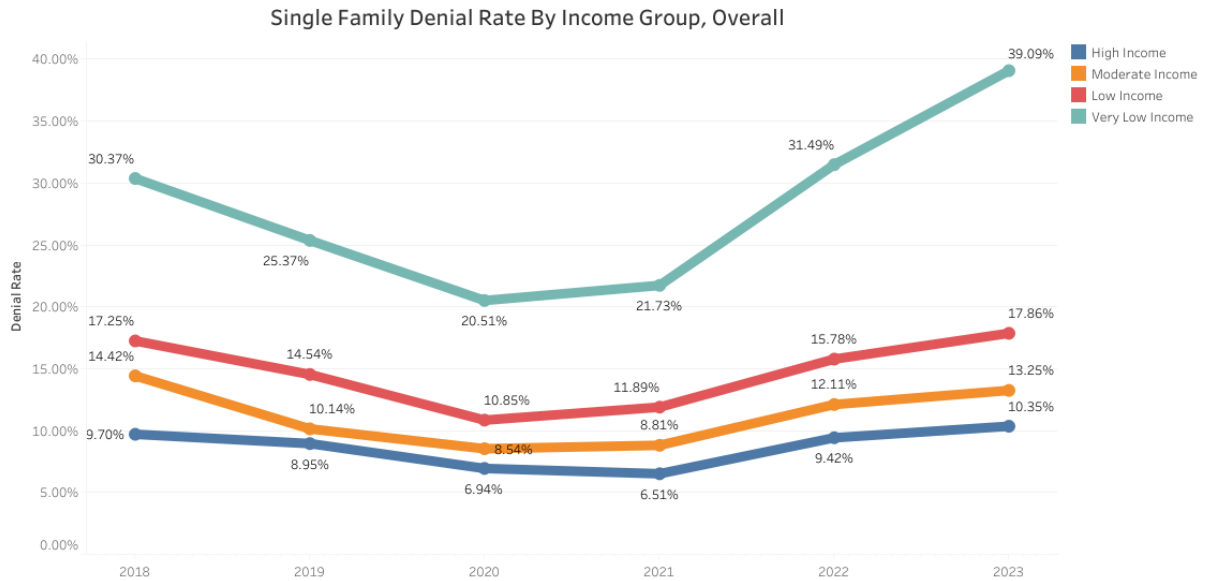


Source: 2018-2023 HMDA



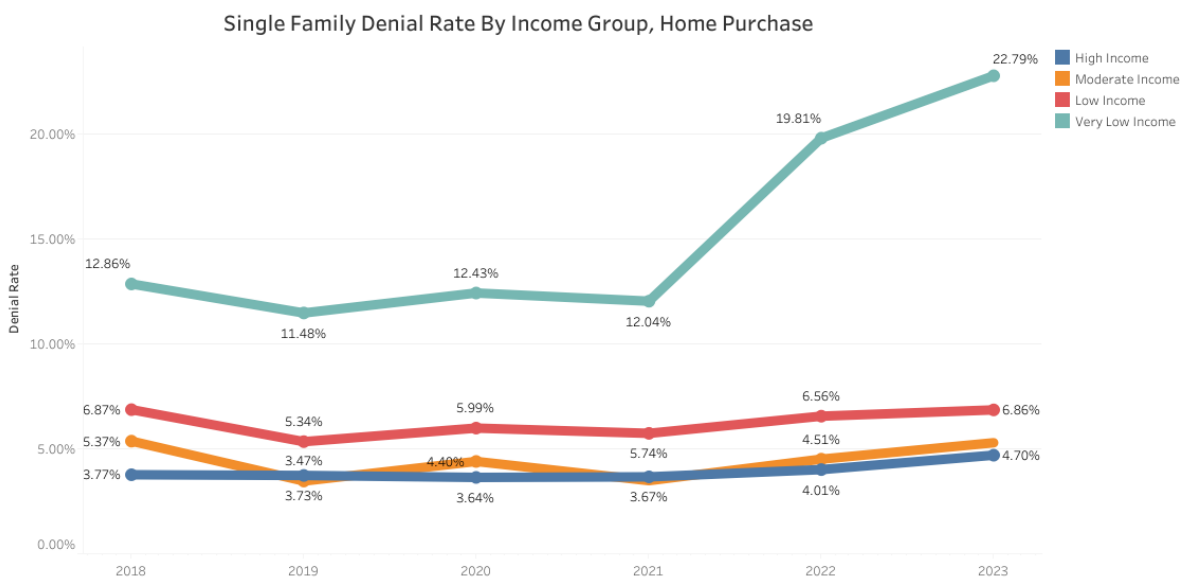
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Raleigh (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 39% compared to 10.35% for High Income groups. The variation in the denial rates is considerably higher for very low (20%)– while the high-income group denial changed only by 4% since the lows of 2021.

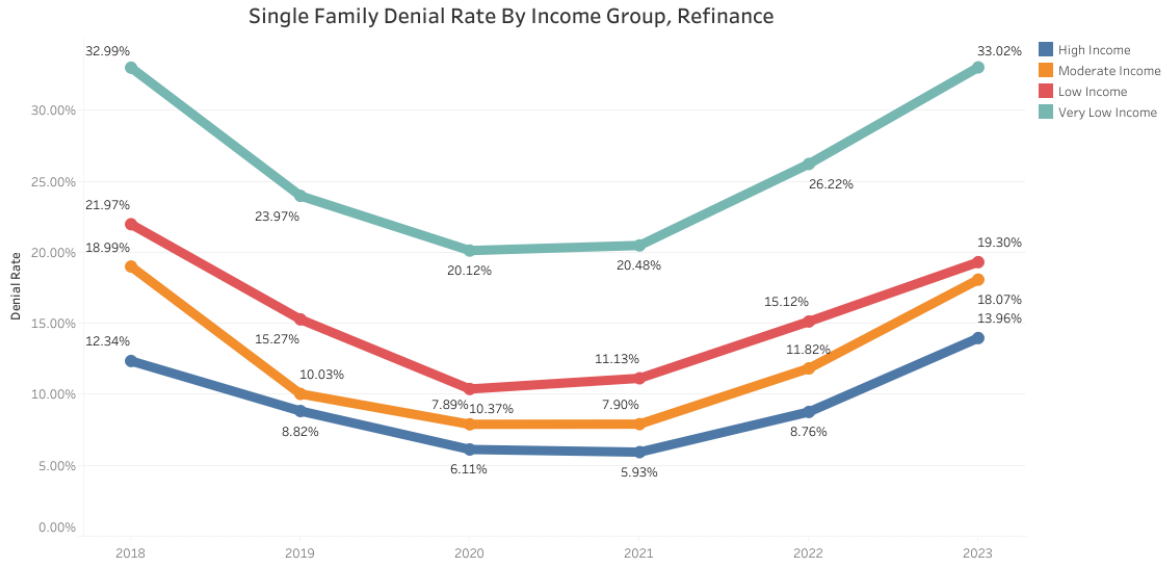


Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income group. The denial rates due to refinancing is the major contribution to the income group variations – the Very Low-Income groups are denied at 33.02% in 2023 compared to 13.96% for High Income.

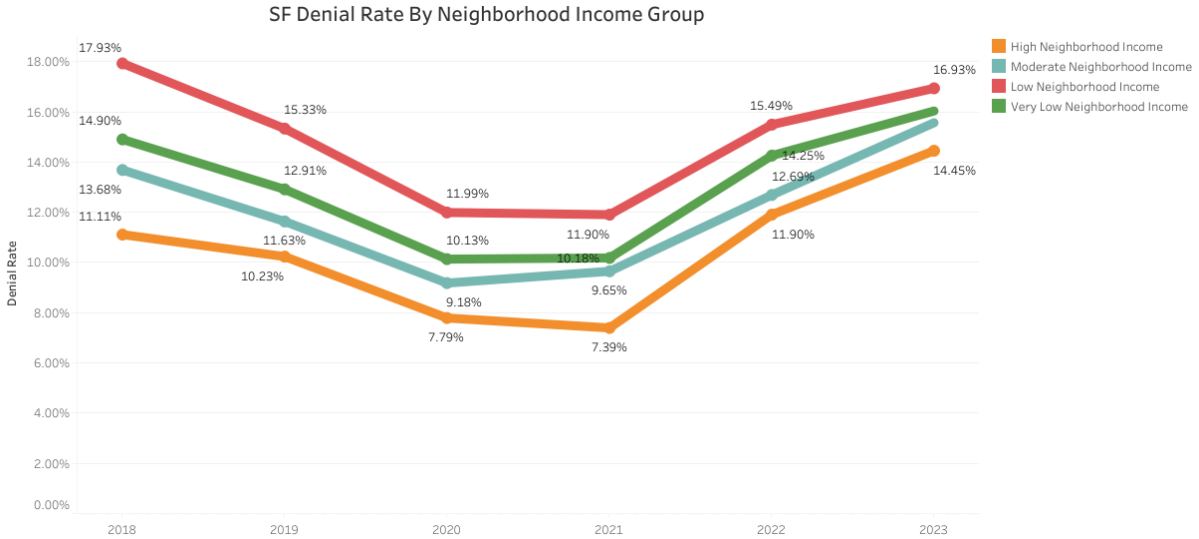


Source:2018- 2023 HMDA



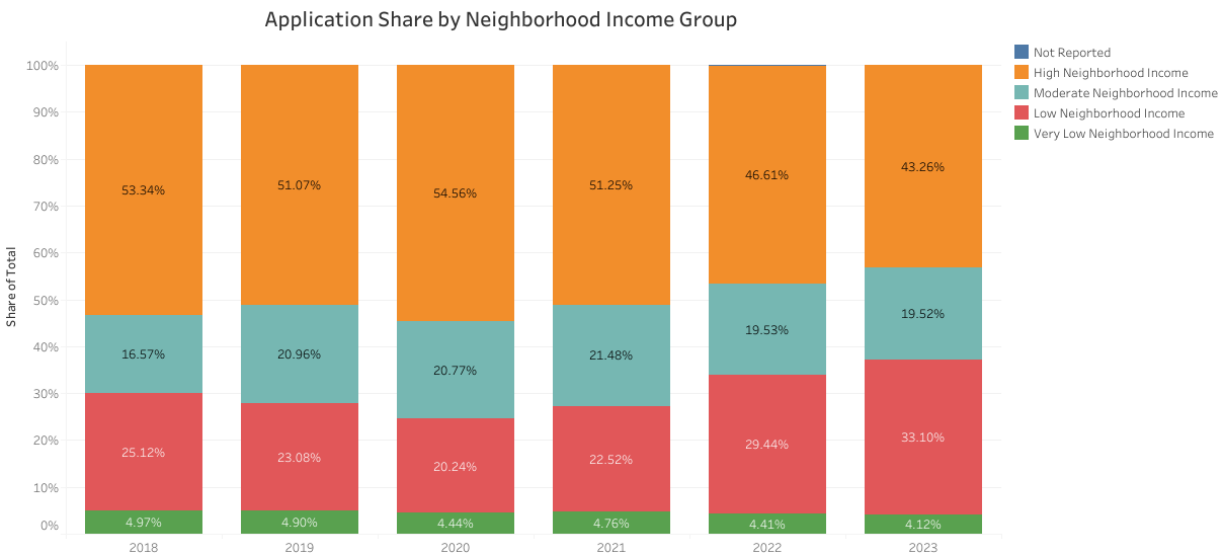
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property’s Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods. However, the Very Low-Income group denial rate was lowest in 2023.



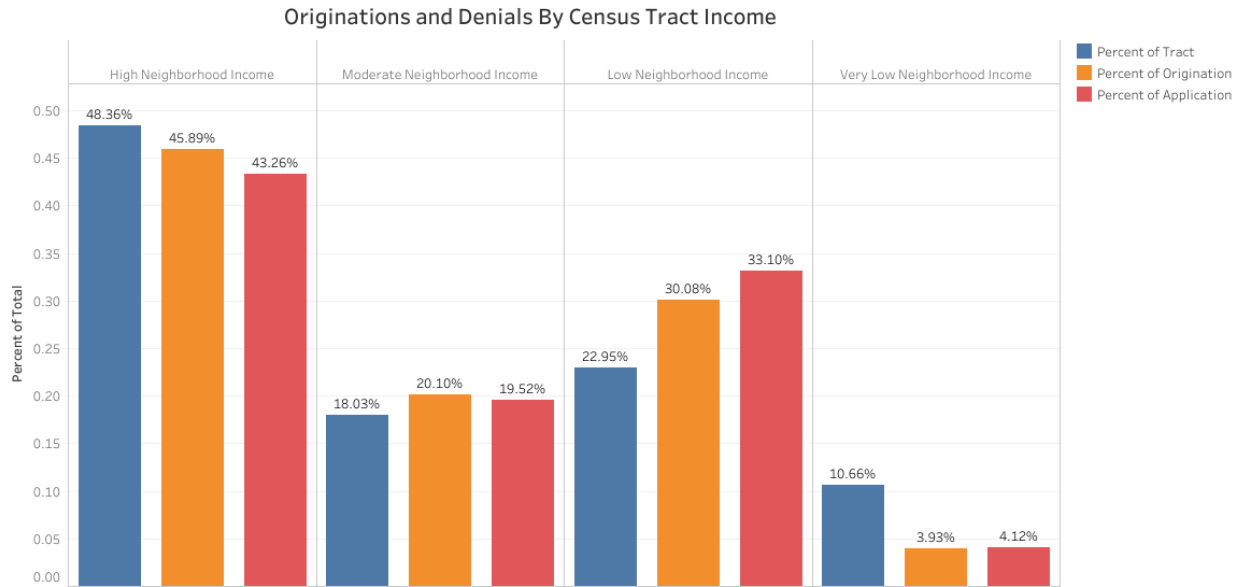
Source: 2018-2023 HMDA

As a percentage of total applications within Raleigh, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently 43+% of the applications. The Low-Income groups share is however has been increasing from 2021.



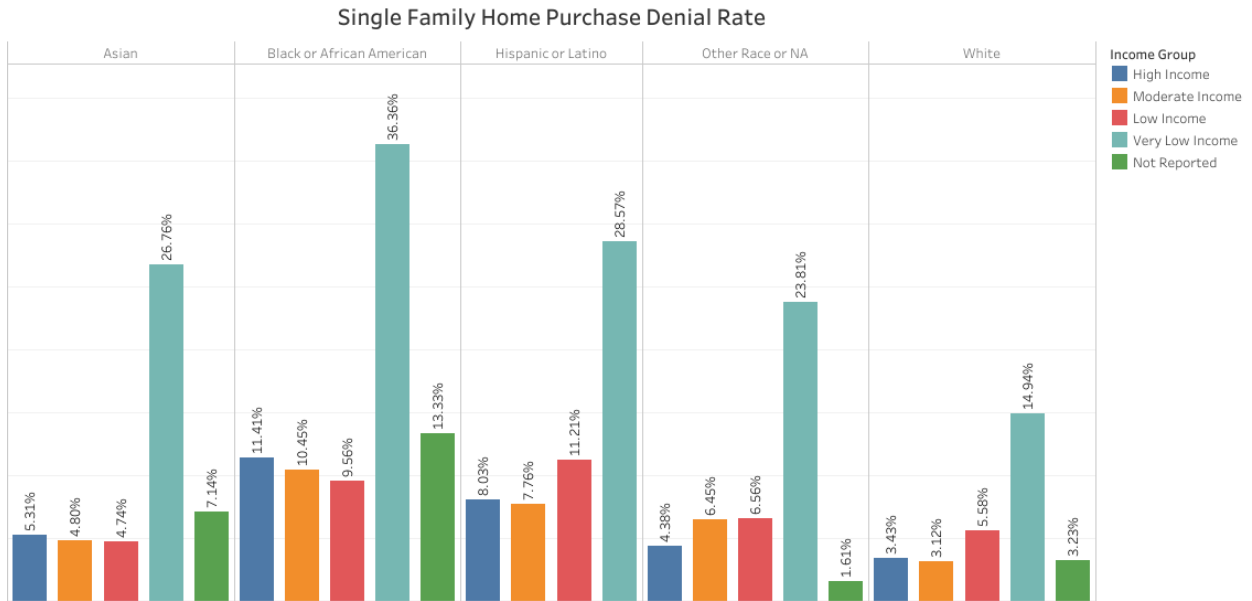
Source: 2018-2023 HMDA

Within Raleigh, Very Low-Income neighborhoods represent 10% of the city’s total neighborhoods, and they are represented by approximately 3% of total originations and 4% of applications as of 2023 (shown below). This suggests that Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within Raleigh are disproportionately likely to occur for properties in Low, Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the Raleigh (shown below) demonstrates that Very-Low Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

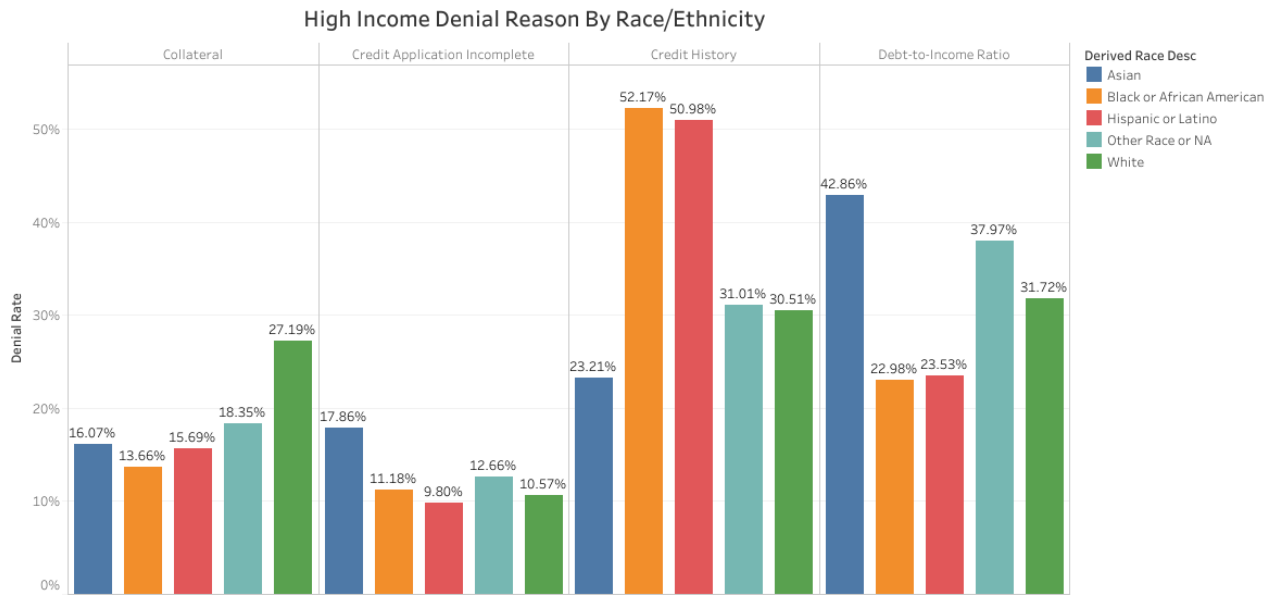


Source: 2023 HMDA

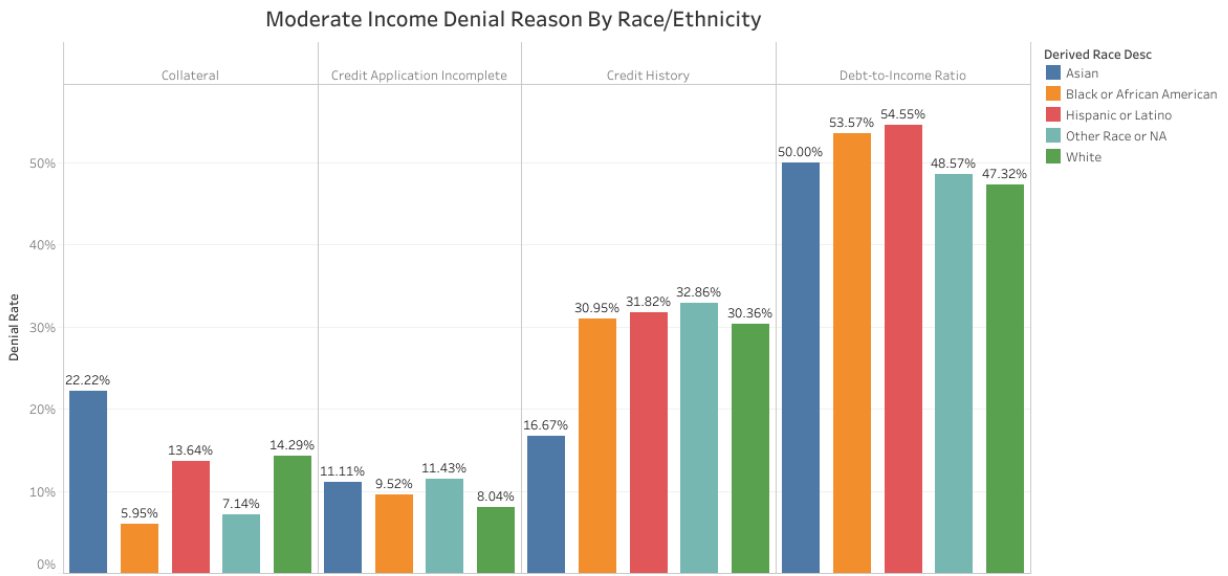
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the Raleigh for 2023 by income group.

As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.

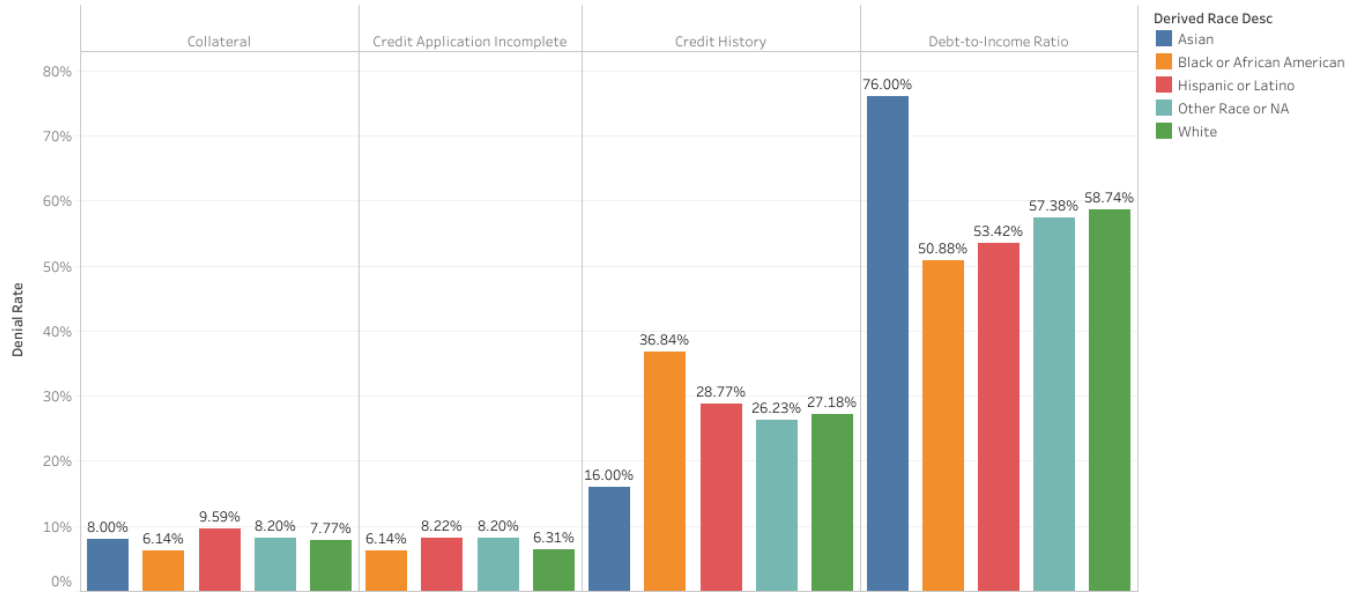


Source: 2023 HMDA



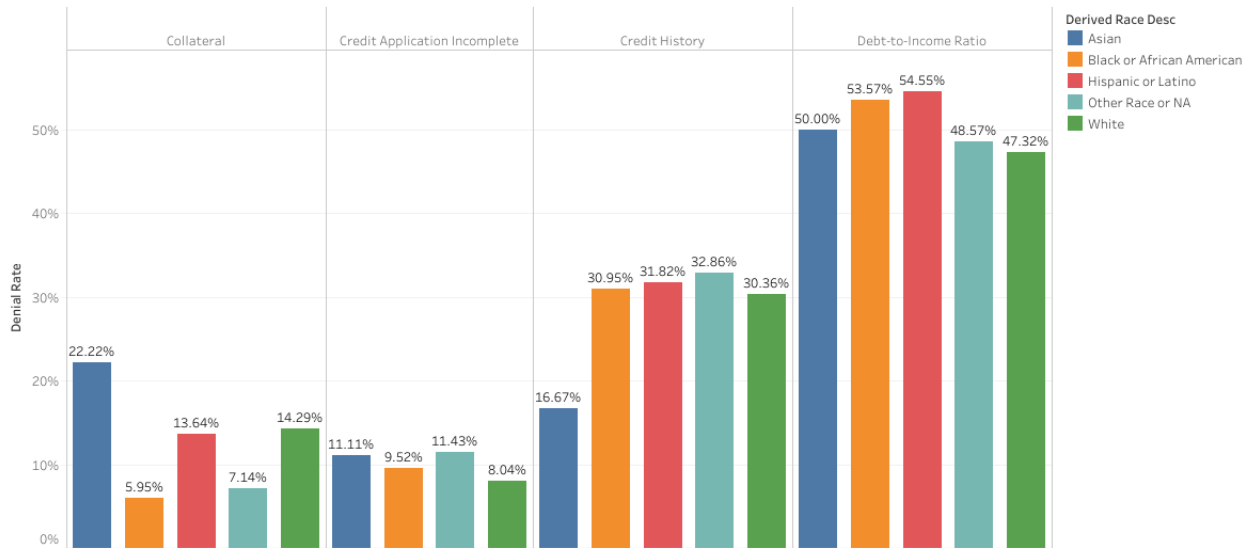
Source: 2023 HMDA

Low Income Denial Reason By Race/Ethnicity



Source: 2023 HMDA

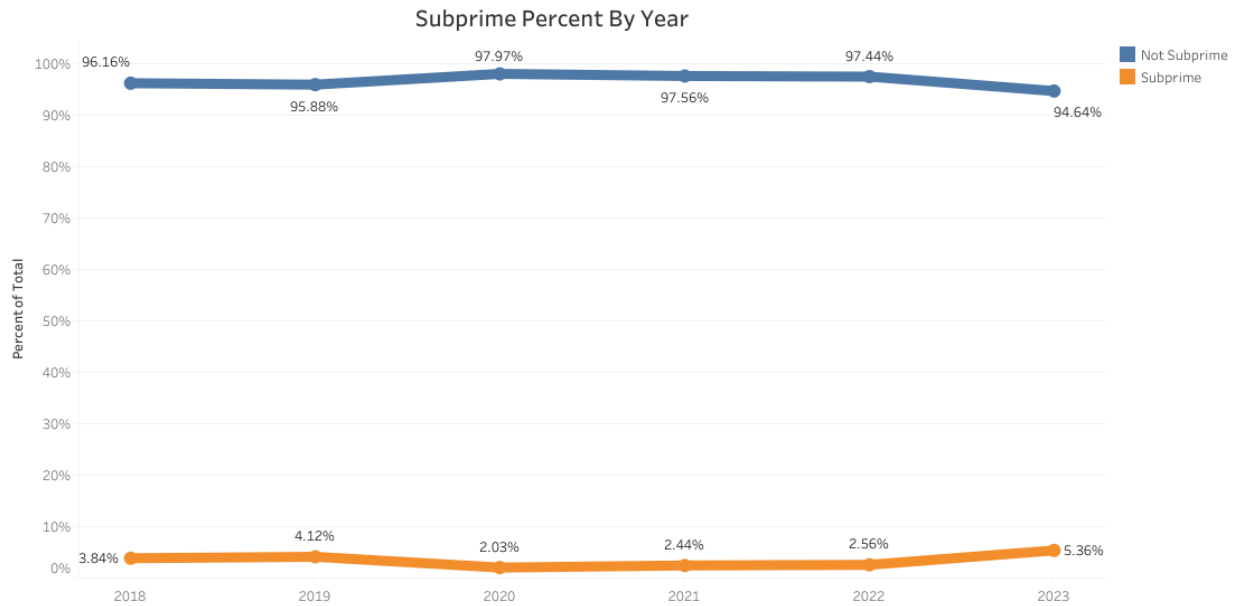
Very Low Income Denial Reason By Race/Ethnicity



Source: 2023 HMDA

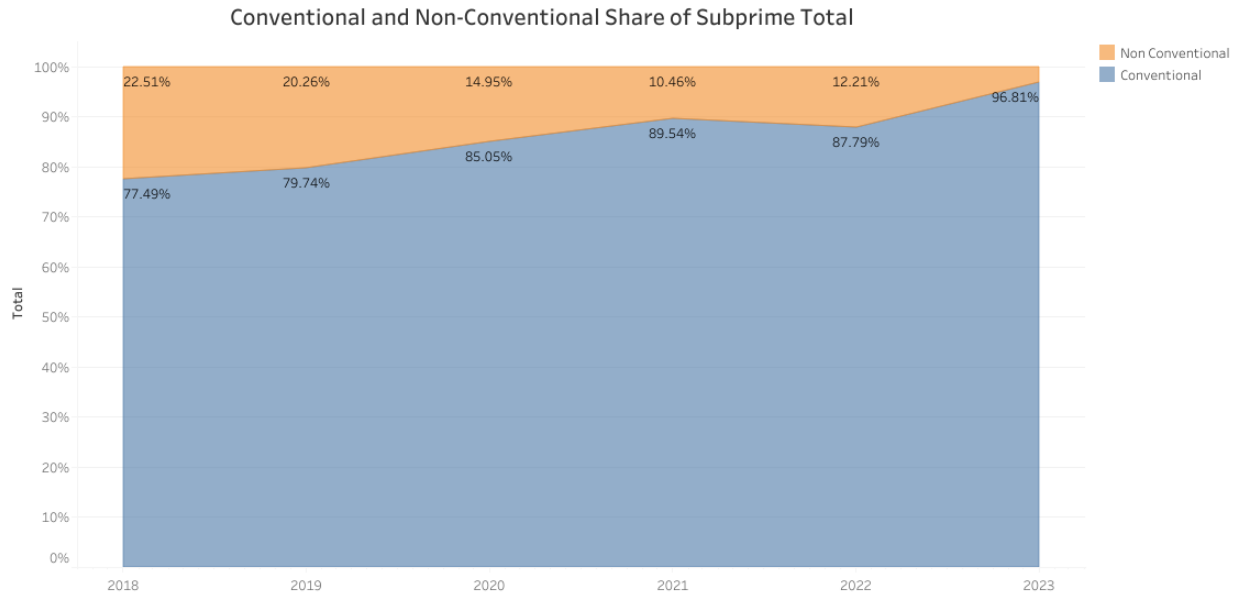
The Subprime Market

Illustrated below, the subprime mortgage market (Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%) in Raleigh has fluctuated from year to year. The total number of subprime mortgages increased in 2023. The increase is substantial from 2.03% in 2020 to 5.63% in 2023.



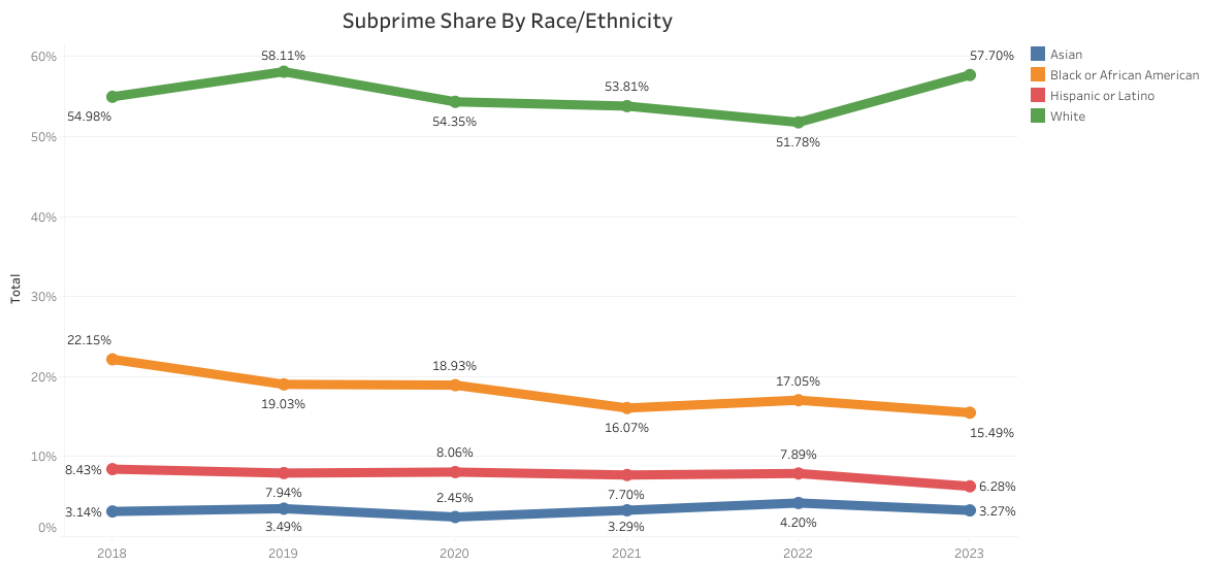
Source: 2018-2023 HMDA

The subprime loans from 2018 to 2023 have steadily increased in Conventional loan applications.



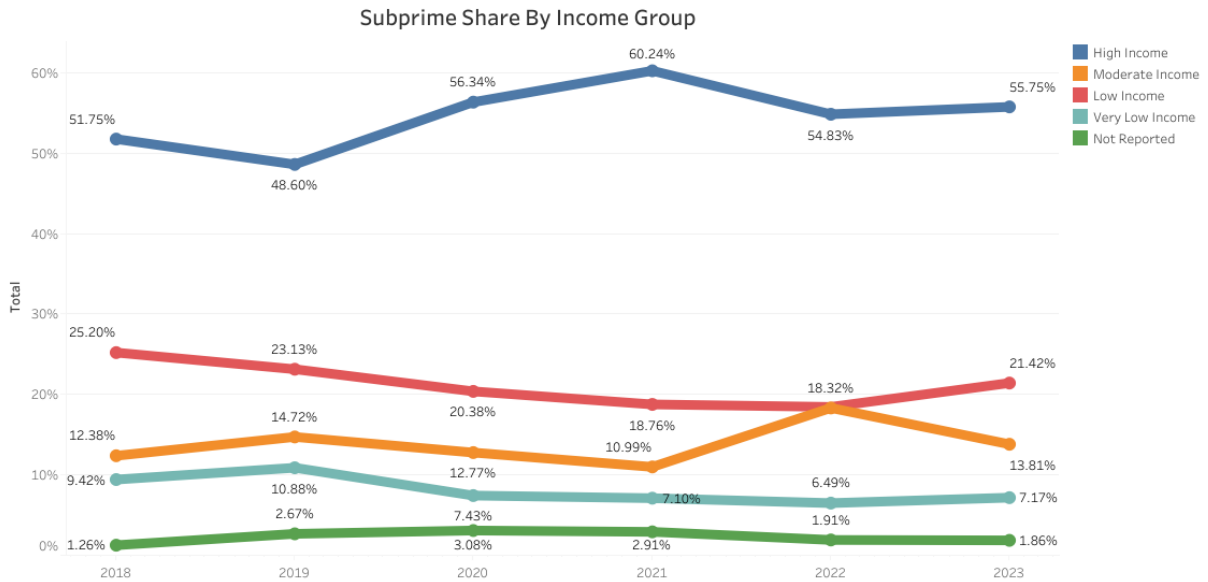
Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that White and Black loan recipients had the highest share compared to other groups for nearly everyone examined.



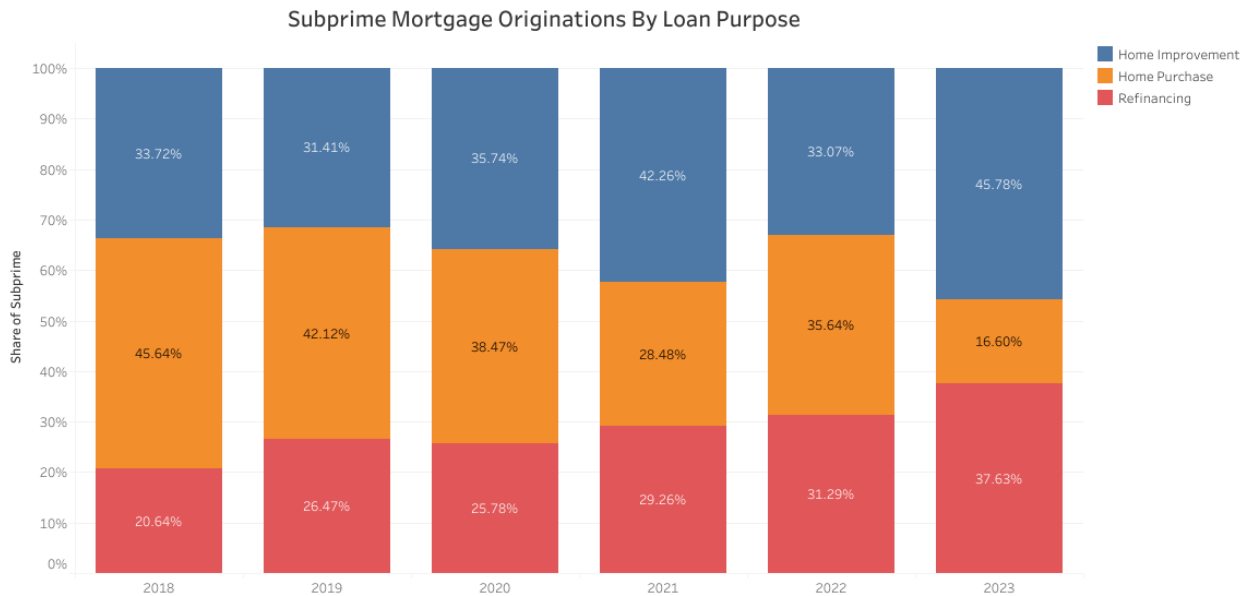
Source: 2018- 2023 HMDA

Subprime shares by loan recipient income group show that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.



Source: 2018-2023 HMDA

Subprime loans have been characterized by growth in home improvements in recent years. As of 2023, the subprime are most in Home Improvement.



Source: 2018-2023 HMDA

Raleigh Lending Practices Conclusion

Mortgage lending activity in Raleigh is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, Raleigh exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased in 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as lower representation in applications from Black or African American and Hispanic loan seekers and higher denial rates for Black or African American and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Summary and Key Take Aways

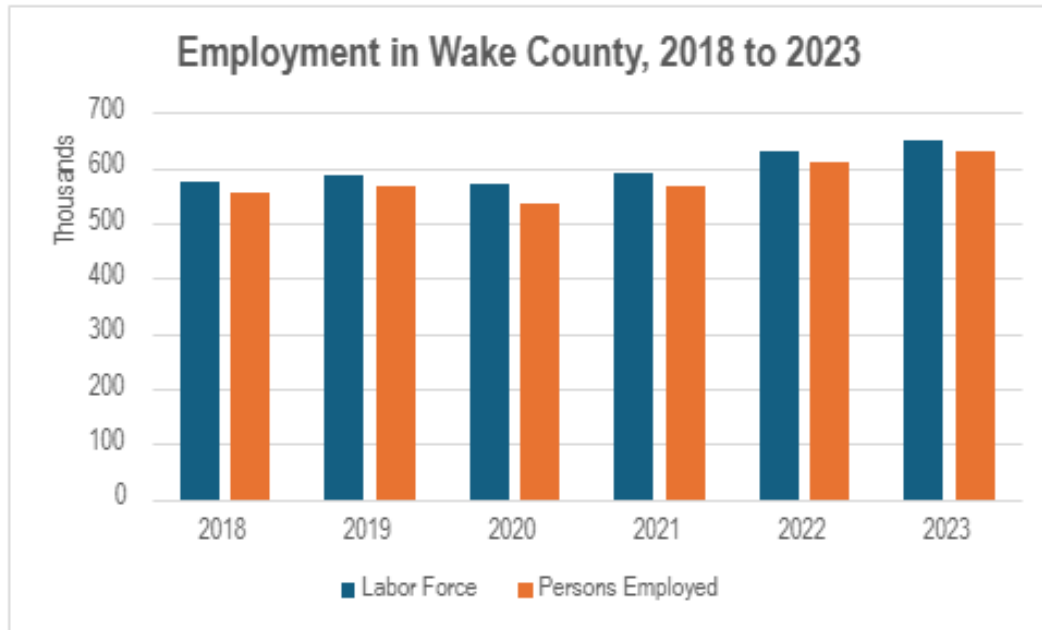
Protections exist for housing seekers in both the rental and homeownership markets, and these protections and structures are outlined in this section. As discussed in Chapter 4, increasing home values have significantly impacted access to homeownership for moderate- and lower-income residents. Beyond the challenge of home values, a review of lending data shows that White residents are more likely to apply for a home loan than residents from communities of color. Further, denial rates are higher for applicants of color despite income. While some of these challenges are systemic in nature and beyond the authority or capacity of local government. This data suggests a need for local governments to work with lenders and other service providers to increase outreach into communities least likely to apply for home loans and a need for increased financial preparedness for residents of color who have homeownership as a goal.

CHAPTER 6. ACCESS TO OPPORTUNITIES

Labor Force and Industry

Employment

Since 2018, the size of the labor force and the number of people employed have followed a similar pattern of growth, other than a slight dip in 2020, likely due to the COVID-19 pandemic.



Wake County has maintained an unemployment rate that is below the State’s average unemployment rate since 2018. The County had the lowest unemployment rate in 2023 (3%) over the five-year period between 2018-2023. Raleigh tends to have a slightly higher unemployment rate compared to the County, while Cary has a slightly lower rate than is found in other jurisdictions. The table below shows the unemployment rates across jurisdictions between 2018-2023.

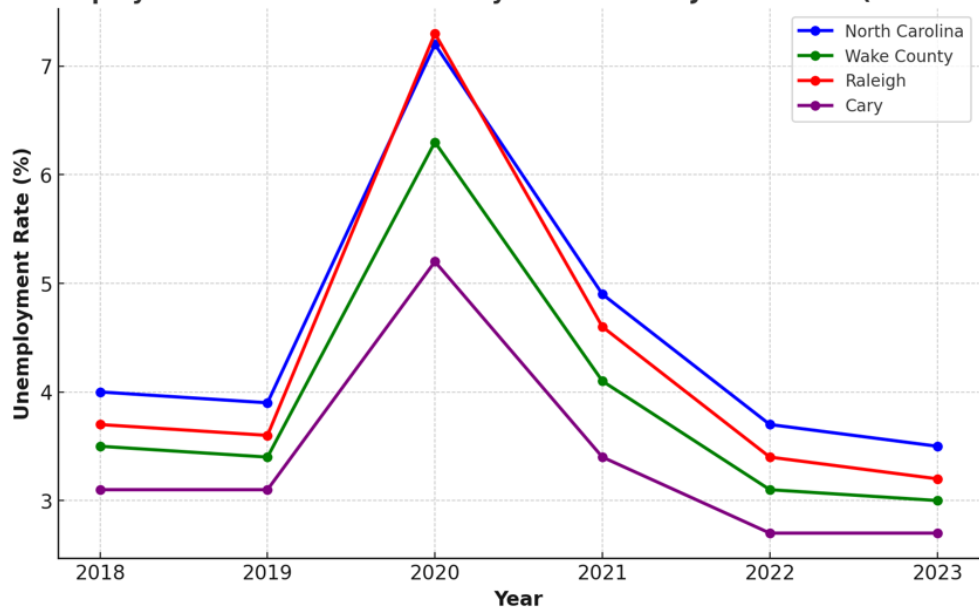
Municipality	2018	2019	2020	2021	2022	2023
North Carolina	4.0%	3.9%	7.2%	4.9%	3.7%	3.5%
Wake County	3.5%	3.4%	6.3%	4.1%	3.1%	3.0%
Raleigh	3.7%	3.6%	7.3%	4.6%	3.4%	3.2%
Cary	3.1%	3.1%	5.2%	3.4%	2.7%	2.7%

Source: BLS, Local Area Unemployment Statistics, not seasonally adjusted

The following chart visualizes the data shown in the table above. While all selected jurisdictions follow similar unemployment patterns, Cary’s unemployment trends the lowest. In 2020 unemployment increased significantly across all regions, reflecting the impact of the COVID-19 pandemic. Raleigh had the highest unemployment spike in 2020 and reached 7.3%, likely due to its large service sector. Between 2021 and 2023, there was a steady decline in unemployment rates and by 2023, all regions returned to near pre-pandemic levels.

Chart: Unemployment Rates Comparisons

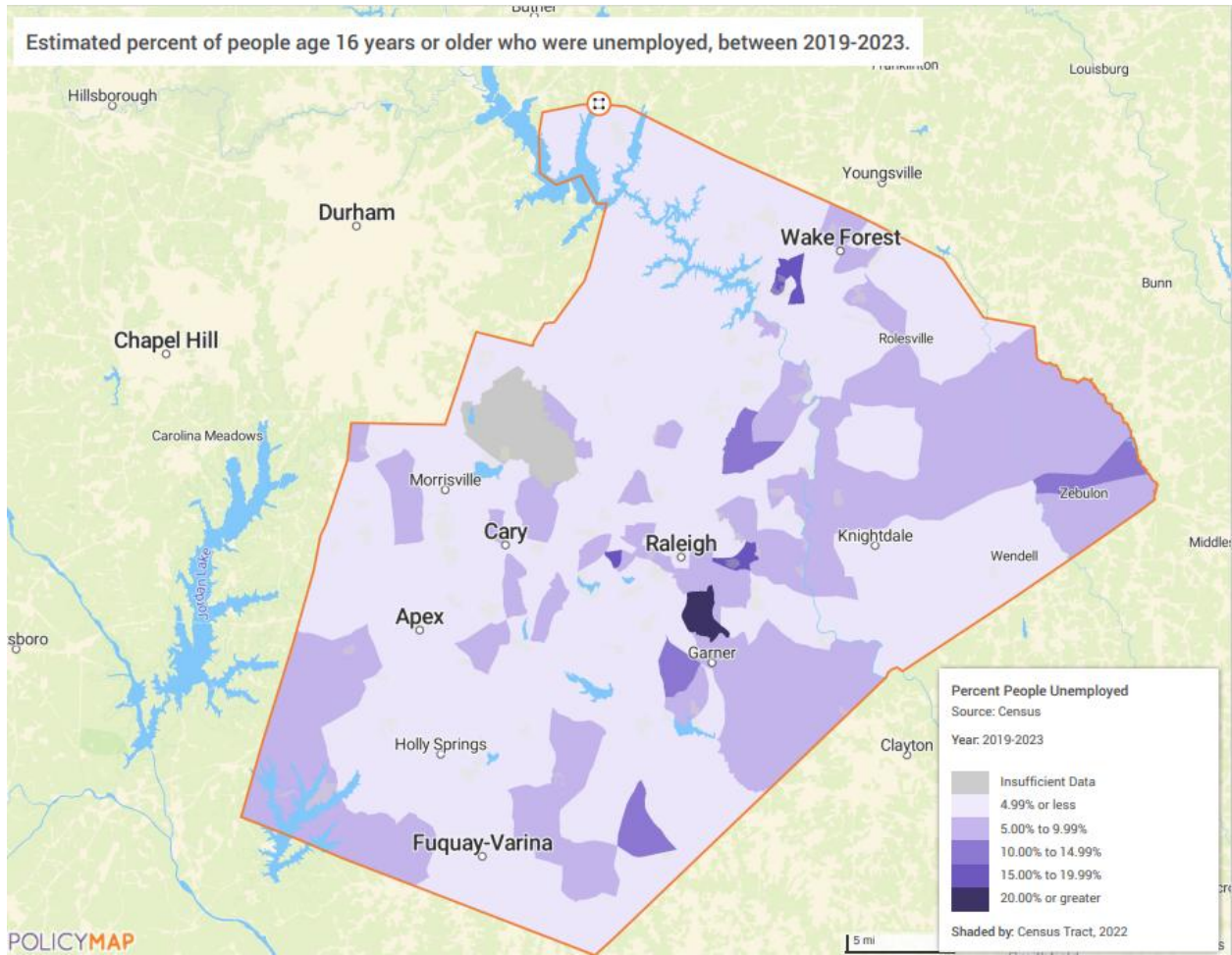
Unemployment Rates in Wake County and Selected Jurisdictions (2018-2023)



Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

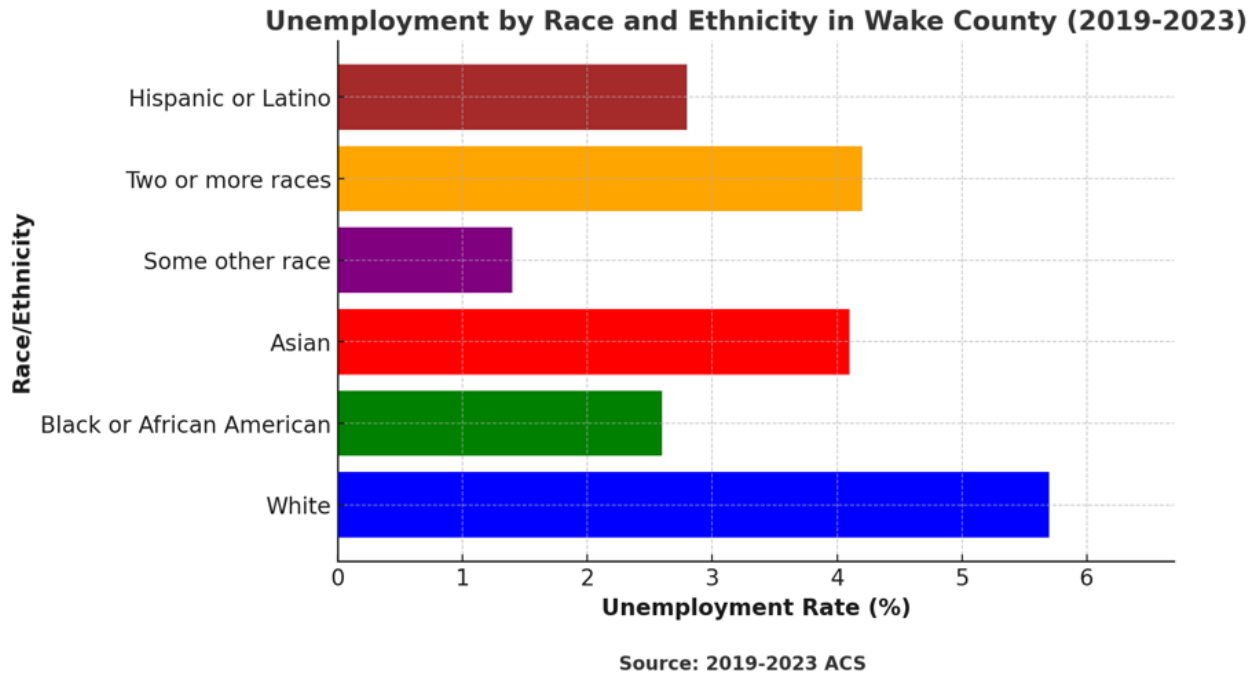
The majority of tracts throughout the County have unemployment rates (for those aged 16 or older) of less than 5%. The areas with the highest unemployment rates (10% or greater) include parts of Raleigh (especially southeast Raleigh), darker shaded tracts in Garner and Zebulon, and some northern tracts of Wake Forest. These are more urban areas with higher concentrations of lower-income households.

Map: Percent of people aged 16 or older who were unemployed, between 2019-2023



White residents have the highest unemployment rate in the county (5.7%) compared to all other racial and ethnic groups. This is unusual compared to national trends, where unemployment rates for White populations tend to be lower than those for Black or Hispanic communities. Both the Black and Hispanic populations have lower unemployment rates, which may indicate more workforce opportunities than national averages.

Chart: Unemployment Rates by Race/Ethnicity

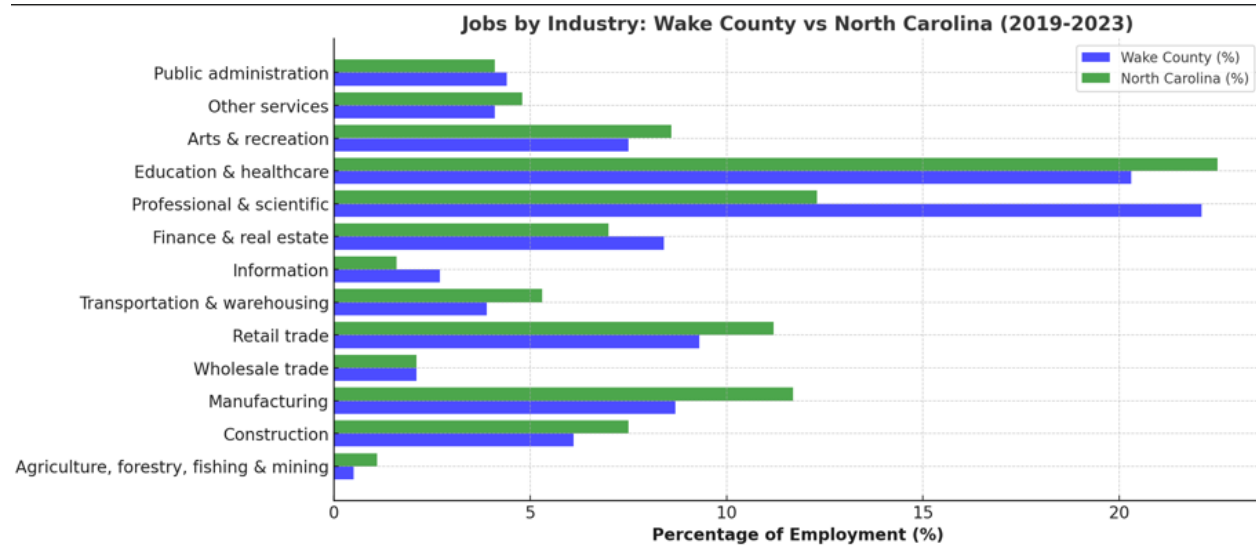


Jobs by Industry

The “professional, scientific, management, administration, waste management” industry employs the most residents in Wake County (22.1%), followed by the “educational services, health care, social assistance” industry (20.3%). The Professional, Scientific, Management, Administration, and Waste management sector is significantly higher than the statewide average of 12.3%. This is largely due to Research Triangle Park (RTP), which is the largest research park in the United States and located in Wake County. The County also has fewer workers in industries in manufacturing and construction compared to the state. A more detailed discussion on commute times and whether individuals work within or outside the County can be found in the transportation section.

Table: Jobs by Industry				
Industry	Wake County		North Carolina	
	Estimate	Percent	Estimate	Percent
Agriculture, forestry, fishing and hunting, and mining	3,021	0.5%	53,130	1.1%
Construction	37,275	6.1%	373,723	7.5%
Manufacturing	53,342	8.7%	585,340	11.7%
Wholesale trade	13,036	2.1%	110,206	2.2%
Retail trade	56,790	9.3%	559,862	11.2%
Transportation and warehousing, and utilities	23,923	3.9%	264,618	5.3%
Information	16,259	2.7%	81,216	1.6%
Finance and insurance, and real estate and rental and leasing	51,270	8.4%	351,217	7%
Professional, scientific, management, administration, waste management	134,899	22.1%	614,086	12.3%
Educational services, health care, social assistance	124,276	20.3%	1,124,308	22.5%
Arts, entertainment, recreation, accommodation, and food services	46,026	7.5%	429,589	8.6%
Other services	24,766	4.1%	239,461	4.8%
Public administration	26,609	4.4%	203,954	4.1%
Source: 2019-2023 ACS (DP03)				

Chart: Jobs by Industry, Wake County and North Carolina



Source: 2019-2023 ACS (DP03)

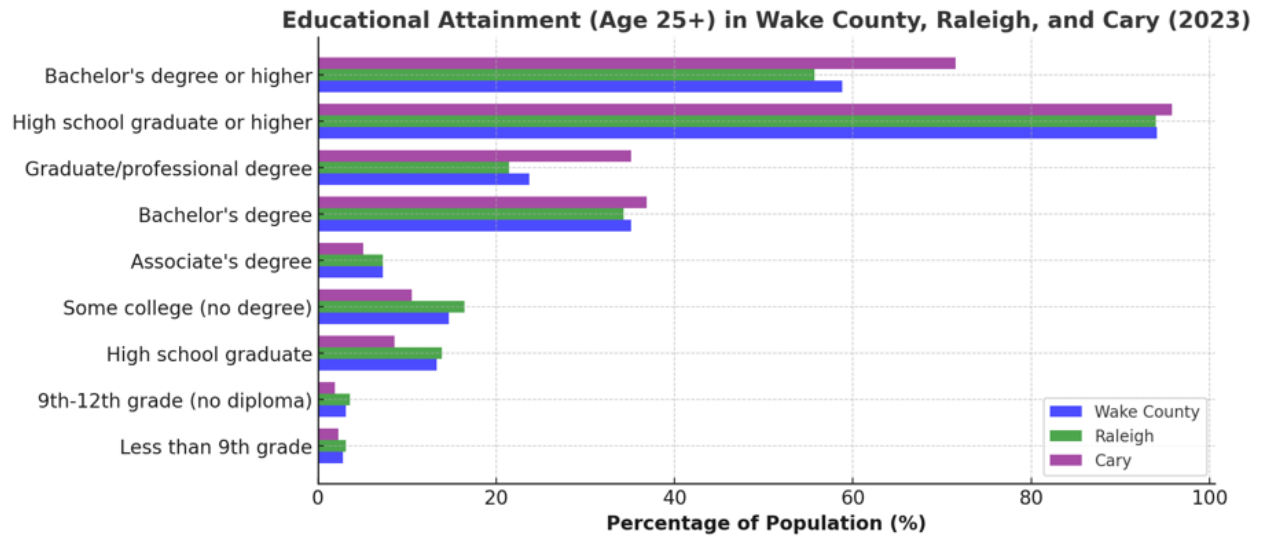
Educational Attainment

The table and chart below provide educational attainment data for the population aged 25 and older in Wake County, Raleigh, and Cary. Cary has the highest educational attainment with 95.8% of the population having at least a high school diploma. It is also the highest percentage of people educated, with 71.5% holding a bachelor’s degree or higher and 25.1% having a Graduate or professional degree. Cary is in close proximity to Research Triangle Park (RTP), which attracts STEM professionals, executives, and researchers. Raleigh has lower education levels compared to Cary and the County overall, with a larger mix of higher education professionals and those with only some high school or college education. This is likely due to a higher proportion of younger residents, service industry jobs, and broader economic diversity. The North Carolina Department of Public Instruction reported that 91.4% of students in Wake County schools who graduated in 2024 did so in 4 years, which is 5.3% higher since 2015. The graduation rate in 2024 for LEP students was lower than the average, with 73.6% graduating in 4 years.

Table: Educational Attainment of population 25 years and over in 2023, Wake County and select cities

Educational Attainment	Wake County		Raleigh		Cary	
	Number	Percent	Number	Percent	Number	Percent
Total Population aged 25 years or older	816,613		329,001		125,558	
Less than 9th grade	22,887	2.8%	10,212	3.1%	2,906	2.3%
9th to 12th grade, no diploma	25,390	3.1%	11,878	3.6%	2,411	1.9%
High school graduate (includes equivalency)	108,565	13.3%	45,806	13.9%	10,825	8.6%
Some college, no degree	119,951	14.7%	53,907	16.4%	13,203	10.5%
Associate's degree	59,336	7.3%	24,165	7.3%	6,422	5.1%
Bachelor's degree	287,025	35.1%	112,715	34.3%	45,695	36.4%
Graduate or professional degree	193,459	23.7%	70,409	21.4%	44,096	35.1%
High school graduate or higher	768,336	94.1%	307,002	93.3%	120,241	95.8%
Bachelor's degree or higher	480,484	58.8%	183,125	55.7%	89,791	71.5%
Source: 2019-2023 ACS (DP02)						

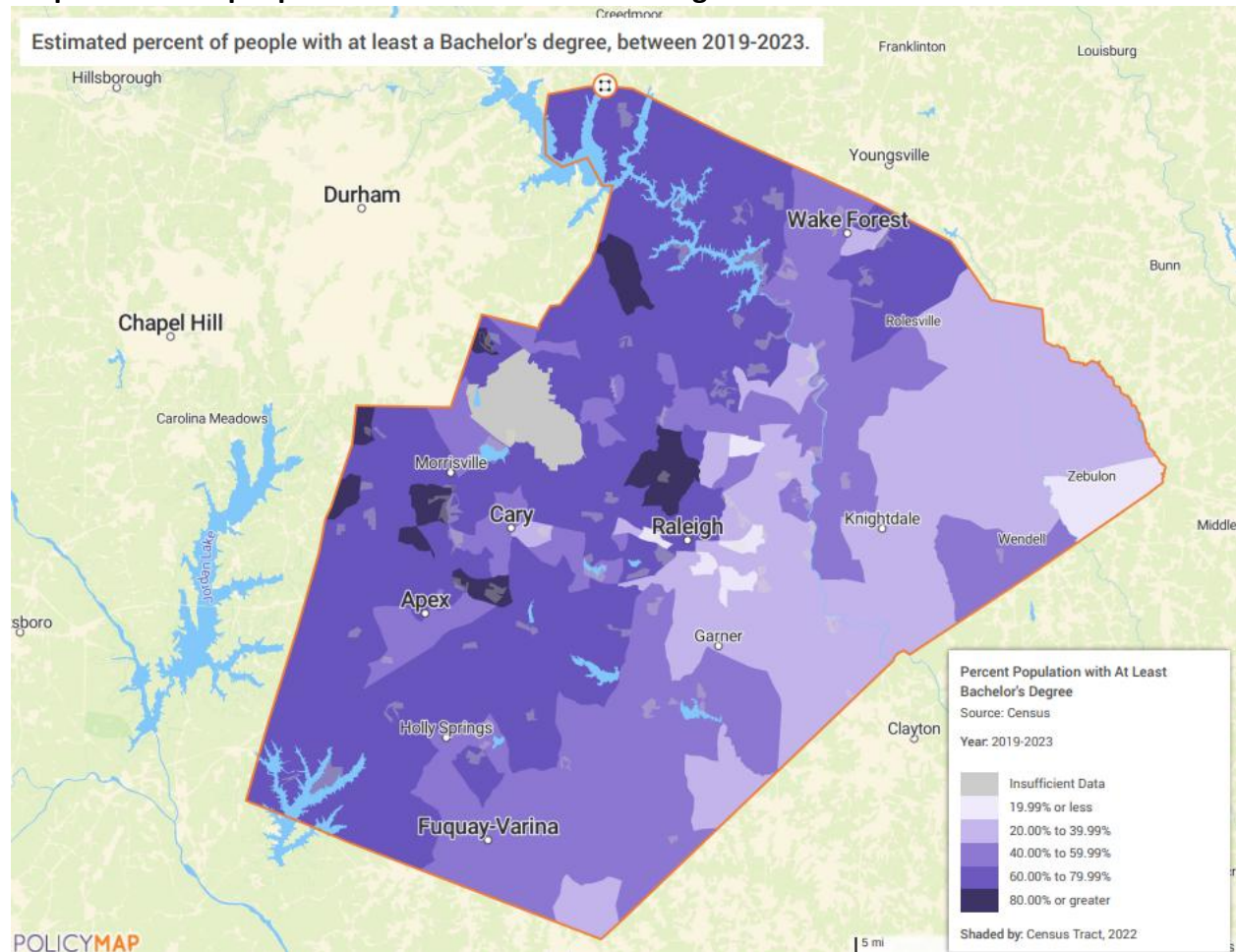
Chart: Educational Attainment



Source: 2019-2023 ACS (DP02)

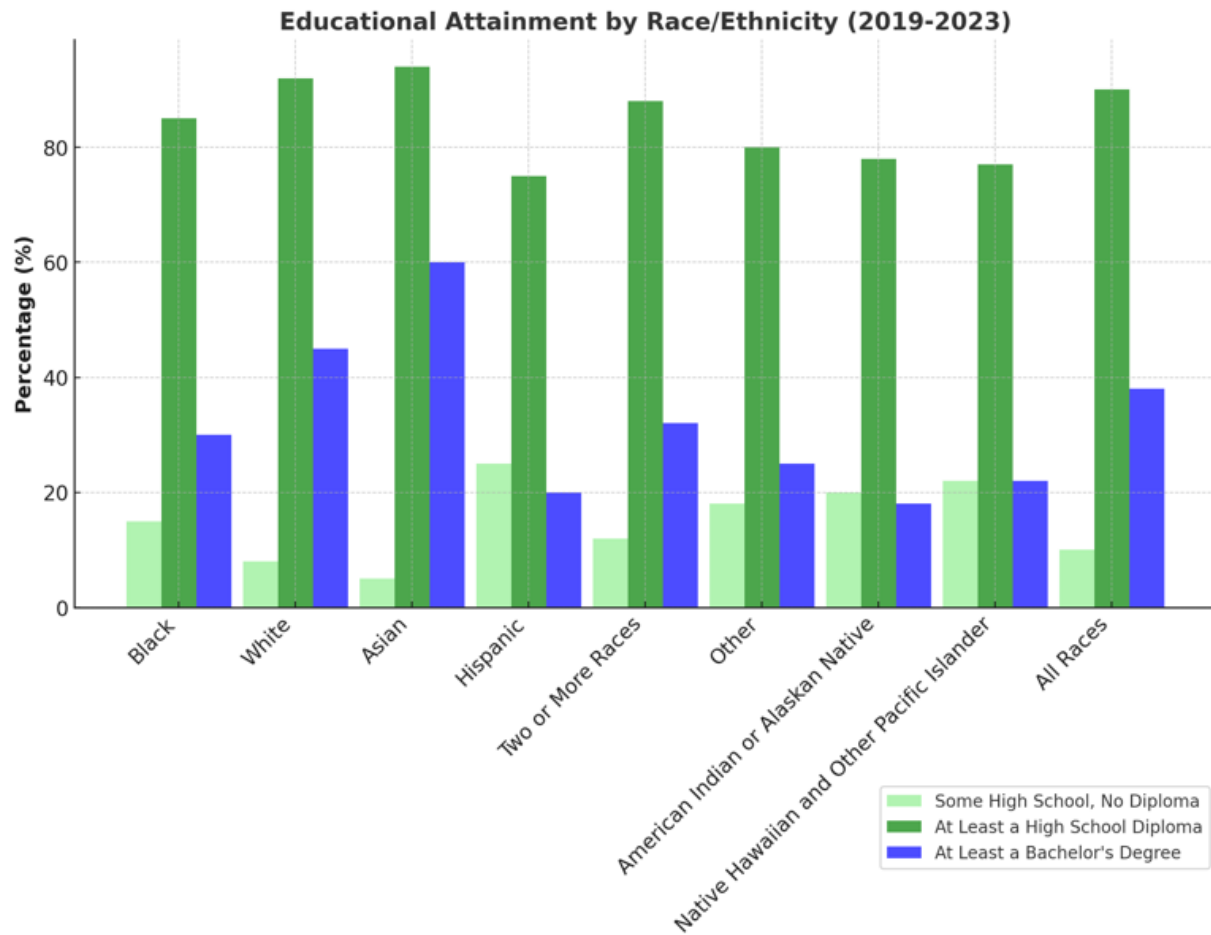
The map below shows that the areas with the highest concentrations of people who have at least a Bachelor’s degree in the County (80% or greater) are located in Cary, Apex, Morrisville, and Northwest Raleigh. The lightest shaded areas indicate lower concentrations of people with at least a Bachelor’s degree (20%-39.9%). These areas include Knightdale, Garner, Zebulon, Wendell, and Clayton. These areas have lower college attainment and more residents working in manufacturing, retail, and trade industries.

Map: Percent of people with at least a Bachelor's degree



The chart below illustrates educational attainment across racial and ethnic groups in Wake County. White, Asian, and Black populations have the highest high school completion rates, while American Indian, Pacific Islander, and Hispanic populations have lower high school graduation rates. The Asian population has the highest percentage of bachelor's degrees, followed by the White population. Black, Hispanic, American Indian, and Pacific Islander groups have significantly lower bachelor's degree attainment. Hispanic and Native American populations have the highest share of individuals who did not complete high school and face the largest educational barriers.

Chart: Educational Attainment by Race/Ethnicity



Source: 2019-2023 ACS

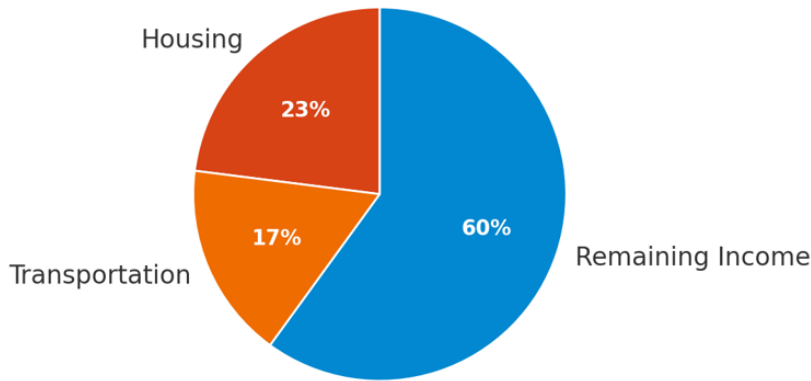
Transportation

Housing and Transportation Costs

The Center for Neighborhood Technology’s Housing and Transportation Affordability Index (H+T Index) measures both the cost of housing the cost of transportation in a specific area to better understand affordability. The pie chart below illustrates the proportion of income spent on housing and transportation costs in Wake County for a typical household, with the other portion representing the remaining income. Housing expenses - including rent or mortgage payments, property taxes, utilities, and maintenance costs - make up nearly a quarter (23%) of the average income expenses. Transportation expenses – including costs for gas, public transit, vehicle maintenance, insurance, and other commuting expenses - account for 17% of income. Wake County relies heavily on cars, with most residents commuting via personal vehicles (discussed in the “Commuting” section below), which increases transportation costs. After housing and transportation expenses, residents are left with an estimated 60% of their income for all other

expenses – including food, healthcare, education, entertainment, and savings. It should be noted that for households earning 60% of the area median income – or those in moderate income groups – the average amounts spent on housing and transportation as a portion of their income increases. For moderate income households, the H+T Index shows the average spent on housing and transportation costs is 29% and 20% of income, respectively. Together this shows that 49% of a household’s income is needed to meet housing and transportation needs for moderate income households in contrast to 40% for average households overall.

Average Housing and Transportation Costs as Percentage of Income



Source: The Center for Neighborhood Technology (CNT)

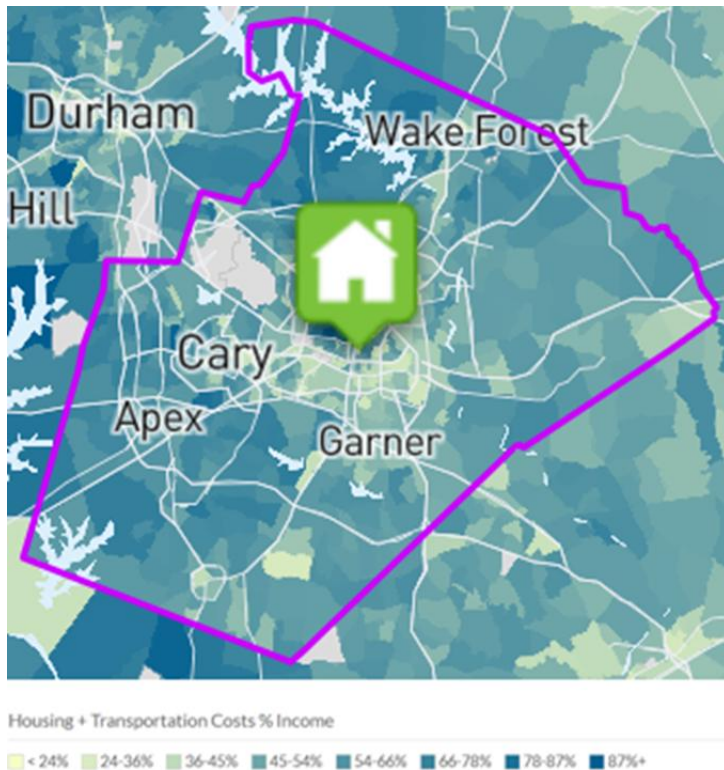
For moderate-income households, or those earning 60% of the area median income, housing and transportation costs take up a larger share of their income compared to the county average. While these expenses account for approximately 40% of total income in Wake County, they rise to 49% for moderate-income households.

The map below illustrates the average percentage of income allocated to housing and transportation for moderate-income households, with darker shades representing higher cost burdens. Among these households:

- 29.5% spend 36-45% of their income on housing and transportation,
- 34.2% allocate 45-54%, and
- 24.2% dedicate 54-66% of their income to these expenses.

This data highlights the financial strain faced by moderate-income households and the varying cost burdens across different areas in Wake County.

Map: Housing and Transportation Costs as a Percentage of Income for Moderate Income Households



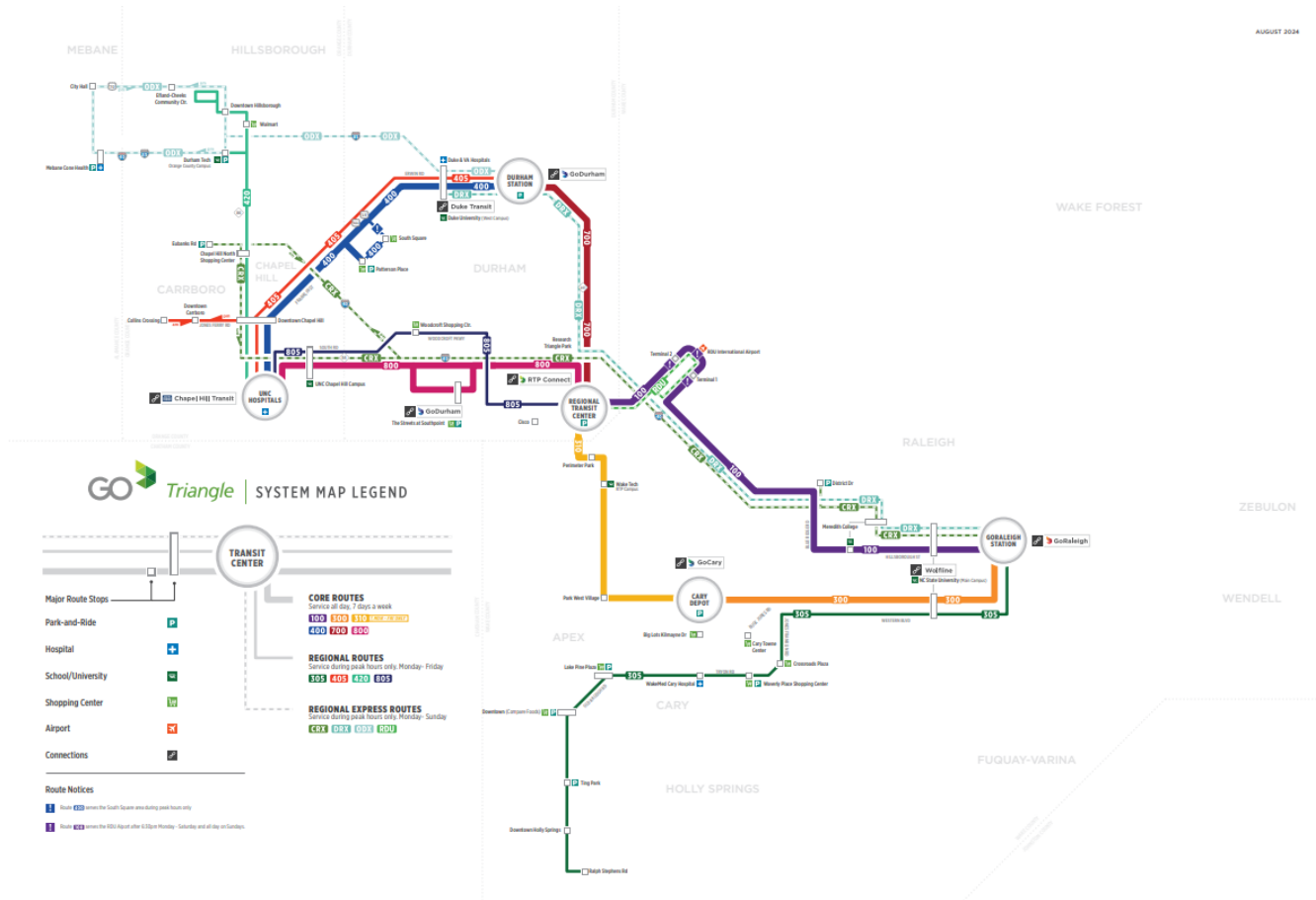
Transportation Options

Wake County offers a variety of transportation options, including public transit, road and highway networks, bike and walking paths, and future rail developments. Below is a breakdown of available transit options:

1. Public Transit – below is a visual of the GoTriangle System Map.
 - GoTriangle - GoTriangle offers several services in Wake County, including:
 - Regional bus services connecting Wake County to Durham, Orange, and other nearby counties. Routes connect Raleigh, Cary, Durham, Chapel Hill, and Research Triangle Park (RTP).
 - Express bus routes between major cities and employment hubs, like Raleigh and Research Triangle Park (RTP).
 - GoTriangle Access is a curbside paratransit service for eligible individuals with disabilities in Wake, Durham, and Orange Counties.
 - Park and Ride lots are free parking facilities that allow people to park their vehicles and utilize the bus system to their destination.

- GoPass Program is a discounted or free transit pass program for some employers and universities.

Map: GoTriangle System Map



2. Roads and Highways

- I-40 and I-440 (Beltline) – these are the main highways around Raleigh and Research Triangle Park (RTP).
- I-540 (Triangle Expressway) – this is a toll highway in the Raleigh-Durham area.
- US-1, US-64, US-401 – these are major highways linking different areas of the county.
- NC-147 – this is the Durham Freeway, connecting Research Triangle Park (RTP) and Durham.

3. Bike and Pedestrian accessibility – there is some bike and pedestrian infrastructure throughout the county, although less so in some suburban and rural areas. The Neuse River Greenway and Capital Area Greenway provide access to recreational biking. There are also bike lanes throughout Raleigh and Cary.

The County is also looking at long-term solutions to expand transit and decrease traffic congestion. Some future transportation projects include:

1. Bus Rapid Transit (BRT) – As part of the Wake Transit Plan, the County is investing in the development of a BRT to improve public transportation by providing faster, more reliable, and efficient bus services. The plan includes dedicated bus lands, priority traffic lights, more frequent service times, and expanded bus stops. The four major corridors include connection between Raleigh, Cary, Garner, and Triangle Town Center. In the summer of 2025, there will be community meetings held to discuss the 30% preliminary design completion for the Western Corridor BRT.
2. Commuter Rail – Also part of the Wake County Transit Plan, this proposed commuter rail would connect Durham, Research Triangle Park (RTP), Raleigh, Garner, Clayton, and more. This system will run during peak commuting hours with a goal to lessen traffic congestion on highways.

Other efforts to increase and expand transportation in the County include:

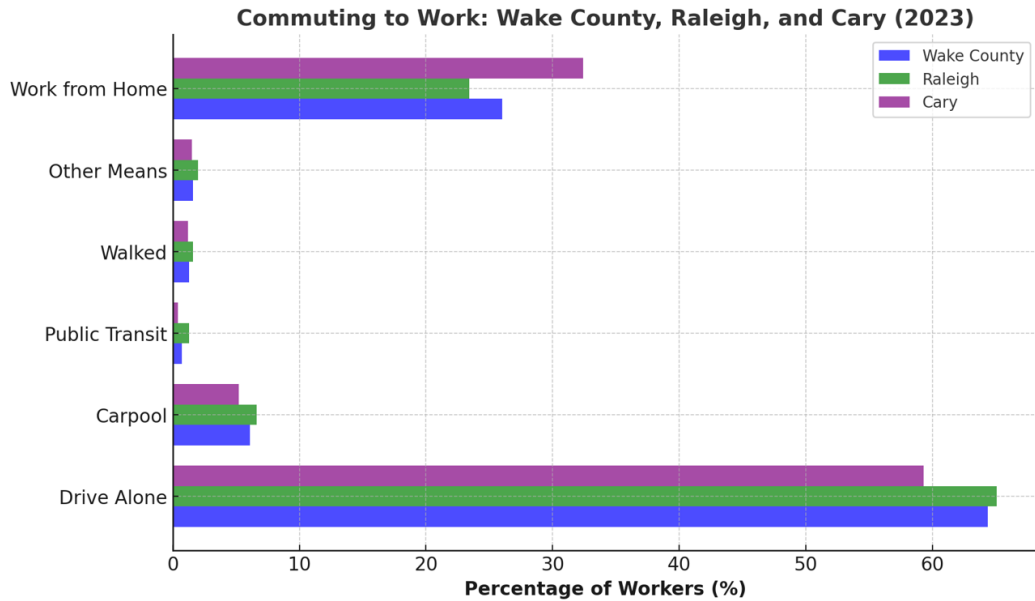
- The 10-year plan for Wake Transit is currently being updated.
- The County of Cary recently completed a Micro Transit Feasibility Study which focused primarily on the western and southern areas of Cary, where there is limited or no bus service. In the spring of 2024, an online public survey asking for input on potential locations for nodes or bus stops was published and received about 1,800 responses. The plan has been presented to City Council and is currently waiting for funding to move forward.
- GoCary has a new route coming to East Cary in October of 2025. This route will serve communities with high concentrations of apartment buildings and affordable housing.
- GoTriangle and GoRaleigh developed the Transit Assistance Pass, which provides free bus passes to adults aged 19-64 who qualify for Medicaid or SNAP/EBT benefits, as well as to those with household incomes below \$35,000. There have been over 14,000 transit assistance passes distributed to qualified residents.

Despite these resources, community consultation revealed that service to many parts of the County is lacking making it difficult to use public transportation to get children to school, to access job opportunities, and to navigate throughout the community to meet basic needs. In some locations routes are limited while in others the frequency of service is lacking.

Commute

The chart below illustrates how workers in Wake County, Raleigh, and Cary commute to work. Wake County (64.4%) and Raleigh (65.1%) have a high percentage of people who drive alone to

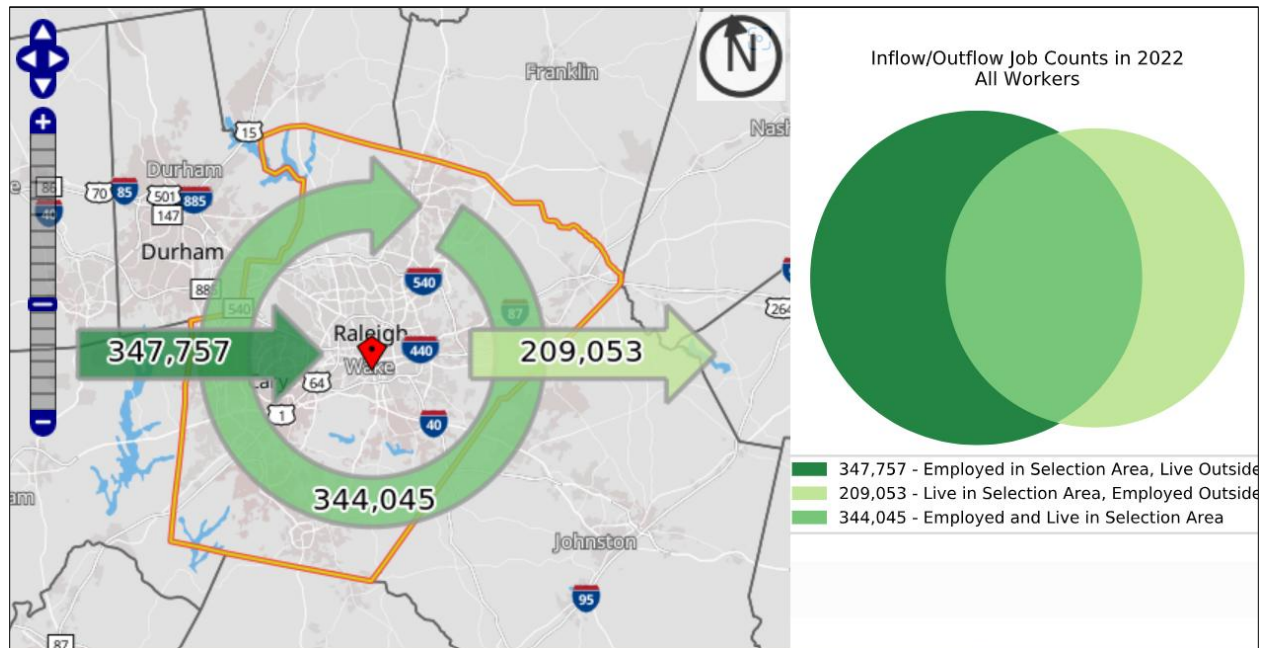
work. The amount of people who work from home is high, especially in Cary (32.4%). Public transit use is extremely low in all areas, suggesting a need for expanded infrastructure. Cary also has the shortest average commute time (22.7 minutes), due to higher remote work rates and more local employment opportunities.



Source: 2019-2023 ACS (DP03)

OnTheMap Census is an online tool provided by the U.S. Census Bureau to offer insights into commuting patterns in an area. It uses data from the Longitudinal Employer-Household Dynamics (LEHD) program to help understand the relation between where people work and where they live. In 2022, 50.3% of those that worked in Wake County lived outside of it. Further, 37.8% of people living in the County commuted outside for employment, while 62.2% both lived and worked in the County. Overall more workers commuted into the County (347,757) for work than commuted out (209,053). With a high number of people commuting into the County for work, there is a higher probability of increased traffic congestion, highlighting the importance of increased and expanded public transit options.

Graphic: Inflow/Outflow Analysis

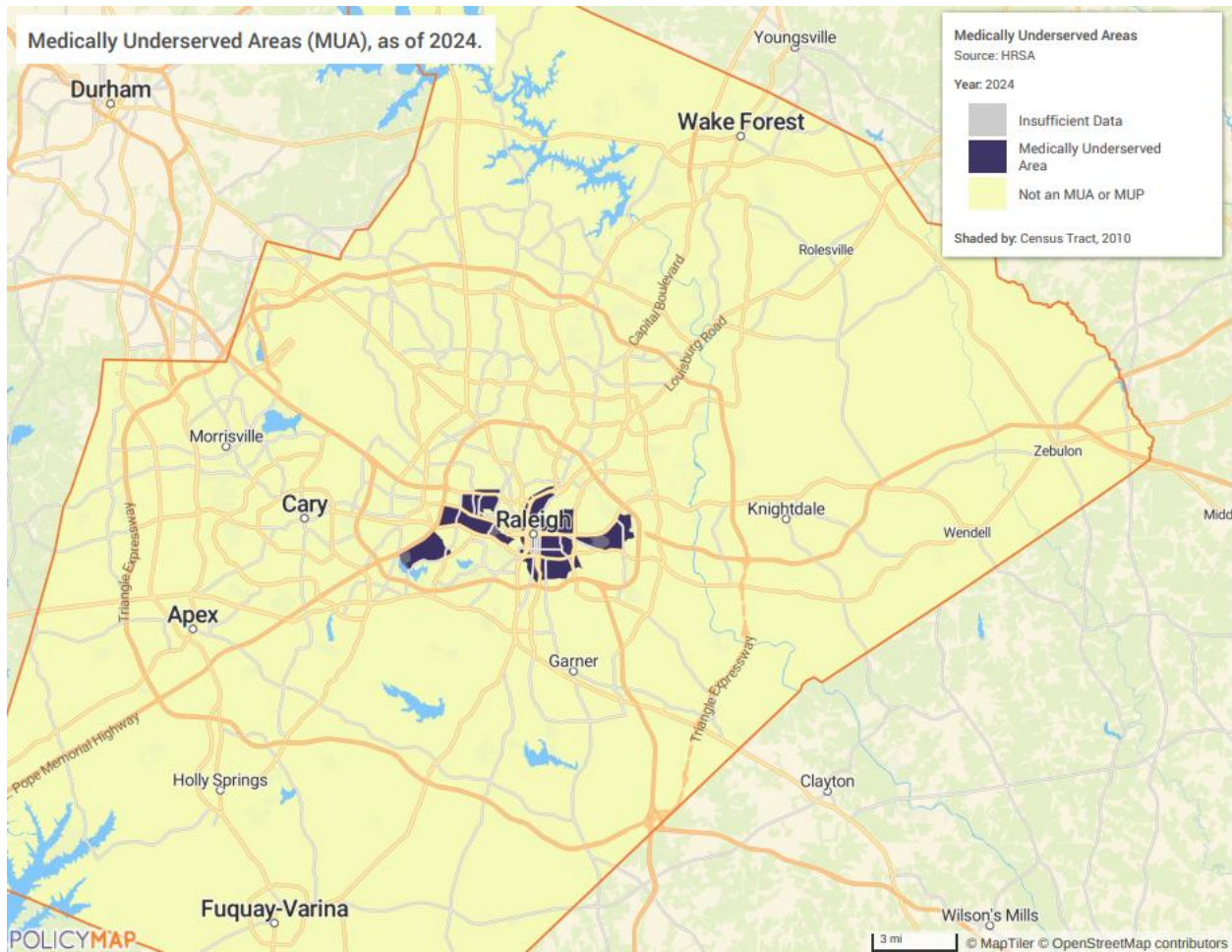


Quality of Life

Healthcare

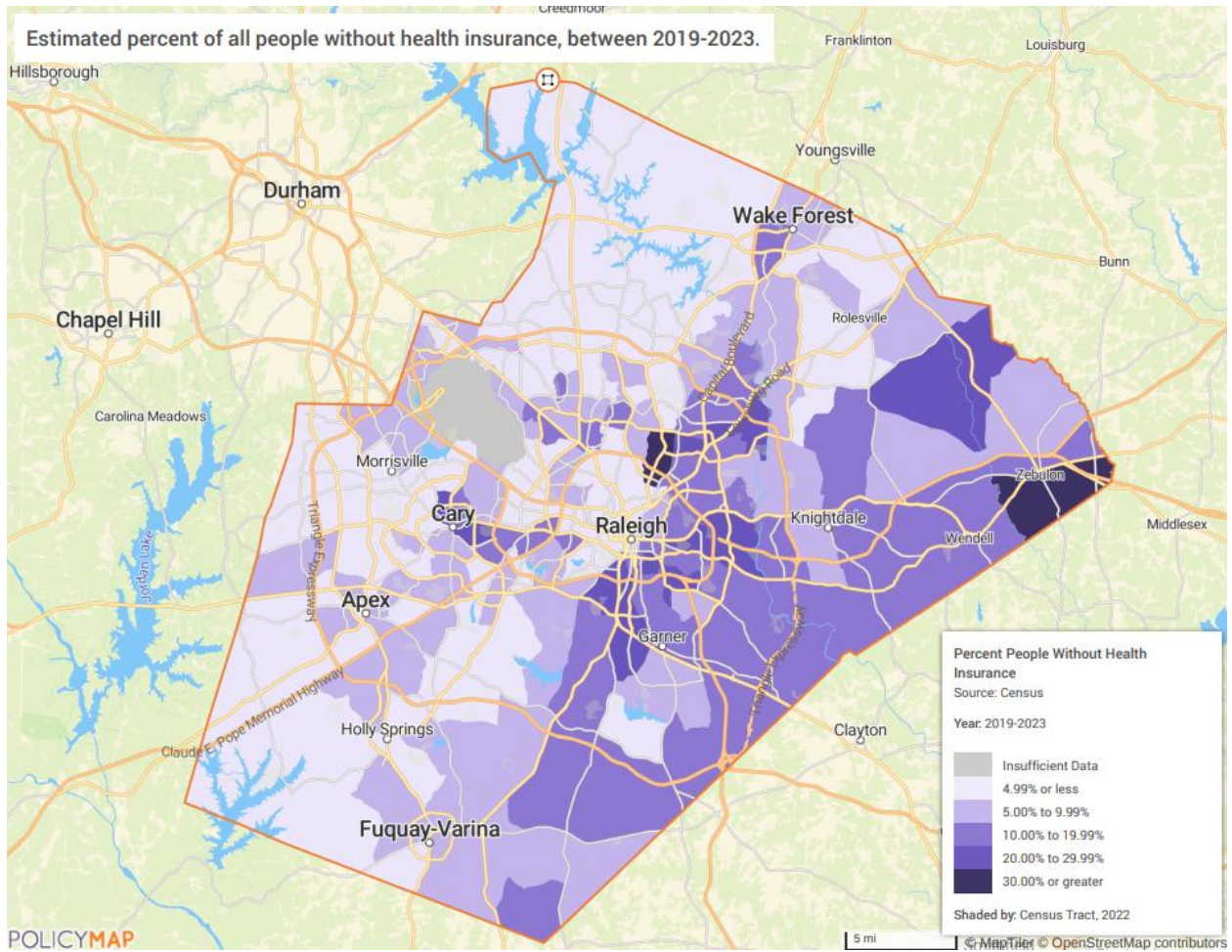
Medically Underserved Areas (MUAs) are areas where a specific population group are underserved or have limited access to primary healthcare services. MUAs are designated by the Health Resources & Services Administration (HRSA) using the Index of Medical Underservice (IMU) score. If an area scores below a certain threshold, it is designated as an MUA. An IMU score is determined by looking at the ratio of primary care providers to the population, the infant mortality rate, the percentage of the population living below the poverty level, and the percentage of the population aged 65 or older. The map below highlights the MUAs in Wake County in 2024, indicated by the blue shaded regions. The County's MUAs are all located in central Raleigh, despite it being an urban area. This could be due to a variety of factors, including higher poverty rates, limited primary care providers, and uninsured populations.

Map: Medically Underserved Areas (MUA)



The map below provides an estimated percentage of people without health insurance between 2019 and 2023, with darker shaded areas indicating tracts with a higher percentage of uninsured individuals. Areas around Zebulon, Wendell, and Southeast Raleigh have the highest percentages of uninsured residents (30% or more), suggesting a lack of affordable healthcare options, high poverty rates, or employment that does not provide health benefits.

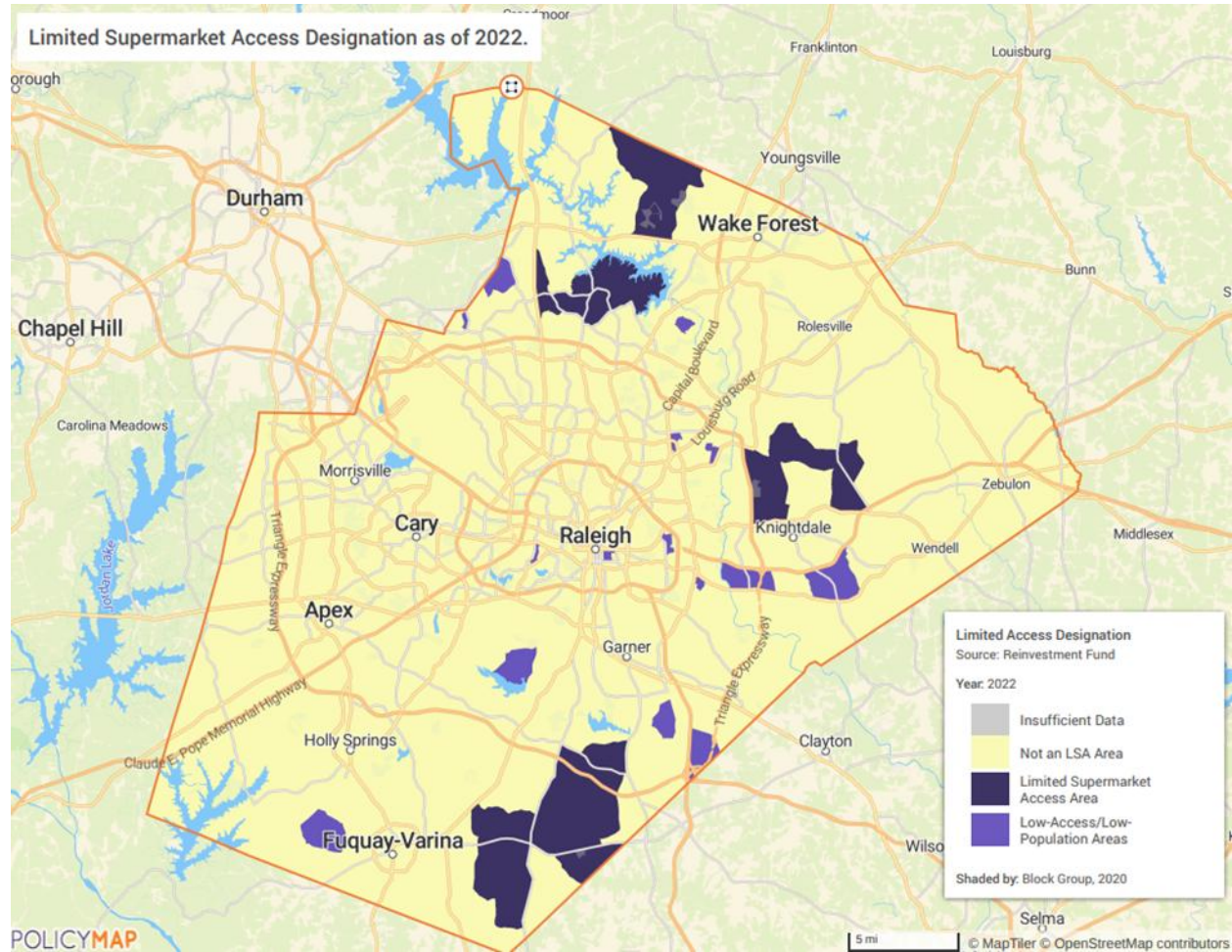
Map: Percent of people without health insurance



Food Access

The map below illustrates Limited Supermarket Access (LSA) areas in Wake County based on 2022 data from the Reinvestment Fund. LSA's are areas where residents have difficulty accessing full-service grocery stores or supermarkets based on factors like distance to the nearest grocery store, availability of transportation, and socioeconomic conditions. LSA areas impact a community's ability to access affordable and nutritious food which can potentially contribute to higher rates of chronic disease (ie. Heart disease, diabetes). The dark blue shaded areas on the map represent Limited Supermarket Access zones, meaning residents struggle to find grocery stores nearby. People may have to rely on public transit if they do not have a personal vehicle to get to larger grocery stores. The most significant LSA areas are located in northern Wake County (around Wake Forest), eastern Wake County (Zebulon, Knightdale), and Southern Wake County (Fuquay-Varina and surrounding rural areas). The lighter purple shaded areas are low-access, low-population areas, meaning they are LSA areas that also have low population density. These areas may not have enough residents to support large grocery store chains, making food access more difficult.

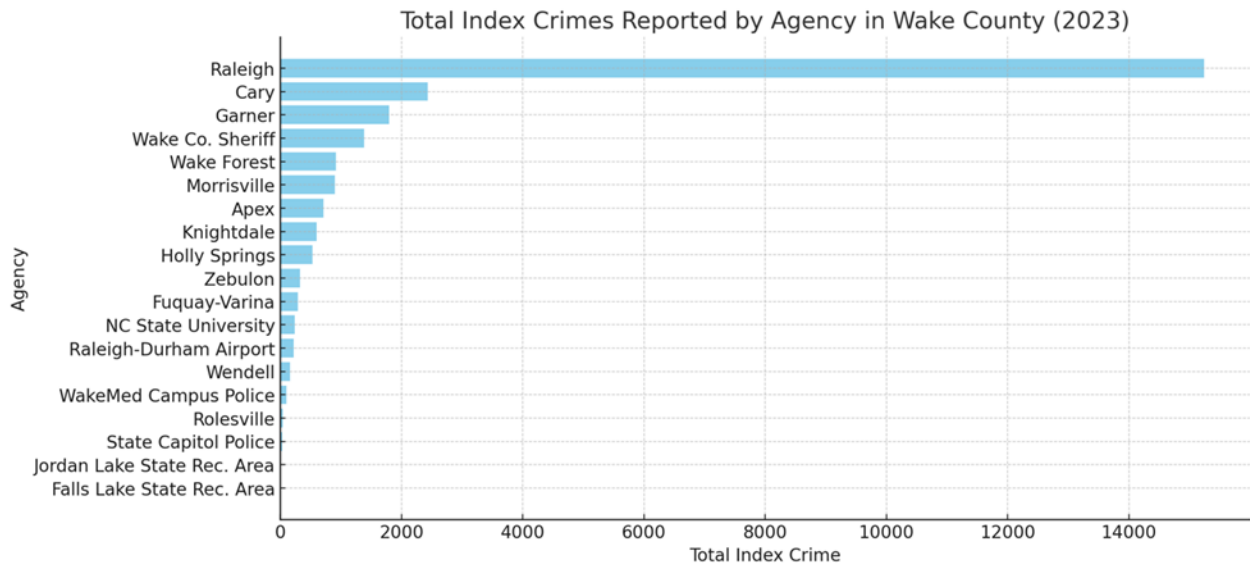
Map: Limited Supermarket Designation



Crime

In 2023, the North Carolina State Bureau of Investigation reported a total of 25,979 crimes in Wake County across various law enforcement agencies. The chart below indicates that Raleigh reported significantly more crimes than any other agencies, with over 15,000 reported incidents, suggesting that crime is concentrated in specific urban areas rather than being evenly spread throughout the county.

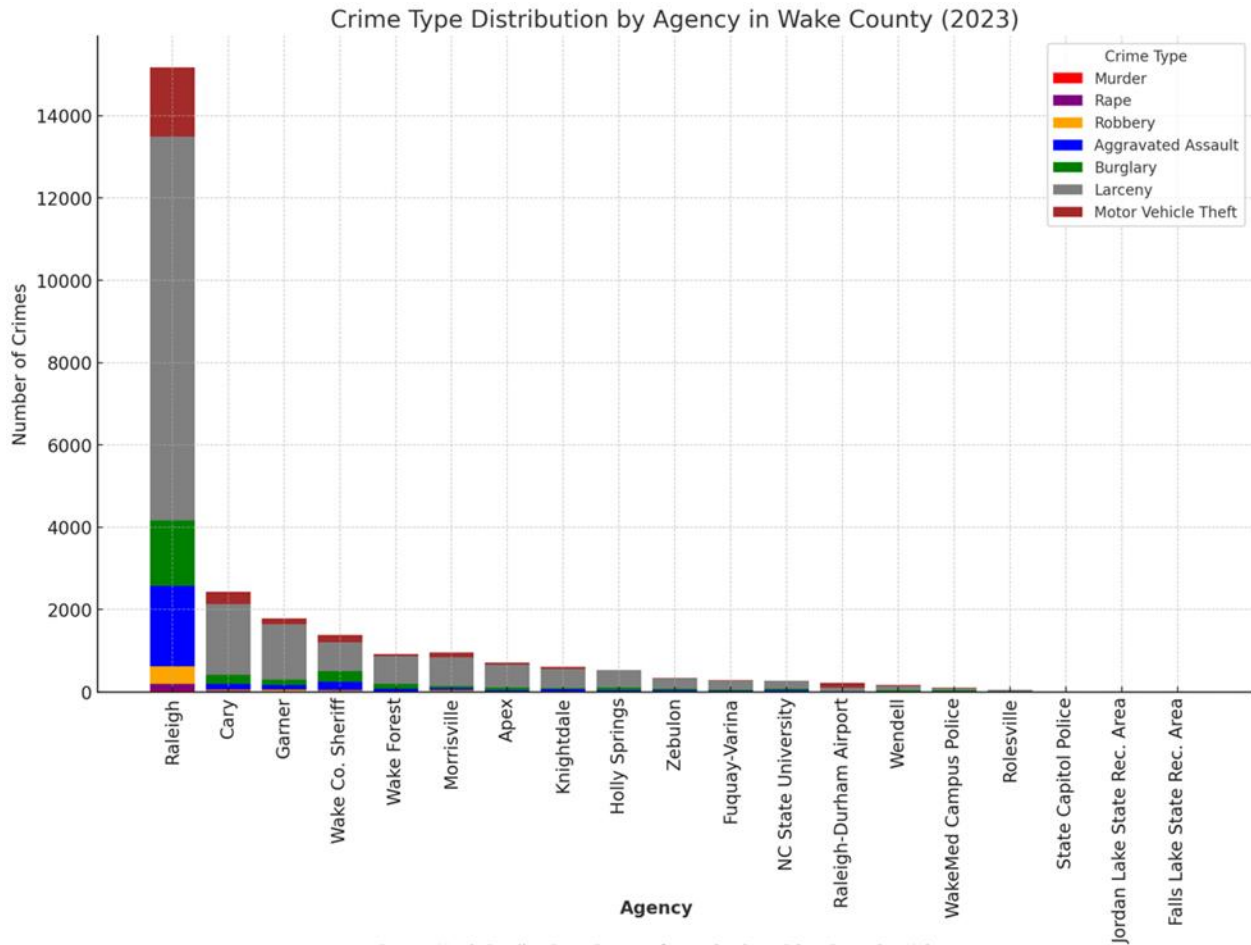
Chart: Total Index Crimes Reported by Agency



Source: North Carolina State Bureau of Investigation - Crime Reporting Unit

The following chart provides a breakdown of crime types across different areas in Wake County. Raleigh has by far the highest number of crimes, significantly outpacing all other agencies. Most of the reported crimes in Raleigh are larceny (gray section), followed by aggravated assault (blue section), and motor vehicle theft (brown section). Cary, Garner, and the Wake County Sheriff report the next highest reports of crime, with larceny also being the dominant crime type. Larceny (gray section) and burglary (green) make up the majority of crimes in nearly all agencies. Aggravated assault (blue section) is relatively high in a few agencies, particularly in Raleigh. Suburban or less populated areas report significantly fewer crimes.

Chart: Crime Type Distribution by Agency



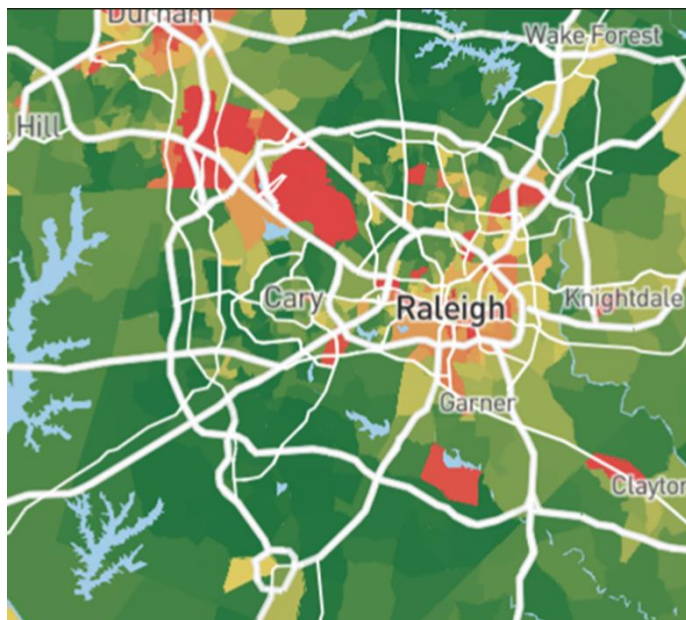
To provide a clearer understanding of crime rates across different agencies in Wake County, it is important to factor in the population that each serve. By calculating the number of crimes per 1,000 residents, we are given a per capita crime rate that offers a more accurate comparison. The table below uses the crime data from the North Carolina State Bureau of Investigation (NCSBI) for 2023 and population estimates from the U.S. Census Bureau. Garner and Zebulon have notably high per capita crime rates, with 57.68 and 50.99 crimes per 1,000 residents, respectively. Cary and Apex report lower per capita crime rates, indicating fewer crimes relative to their population sizes.

Table: Reported Crime Per Capita Per 1,000 residents

Agency	Population	Total Crimes	Crimes per 1,000 Residents
Wake Co. Sheriff	1,190,275	1,384	1.16
Raleigh	467,665	15,238	32.58
Cary	181,470	2,437	13.43
Apex	71,944	715	9.94
Garner	31,159	1,797	57.68
Knightdale	19,435	605	31.13
Wake Forest	52,052	921	17.69
Wendell	9,106	166	18.23
Zebulon	6,433	328	50.99
Morrisville	29,630	904	30.51
Holly Springs	47,349	535	11.30

The following map, produced by Crime Grade, shows overall crime per 1,000 Wake County residents, with dark green areas indicating the areas with the highest crime rates and the red areas indicating the areas with lower crime rates. On average, a crime occurs every 15 minutes in the county. The downtown Raleigh area has the highest concentration of crime, with southeast and northern Raleigh also showing multiple hotspots. Cary and Knightdale show moderate crime levels, along with Wake Forest and parts of Garner.

Map: Crime per Capita In Wake County



Summary and Key Take Aways

Wake County has maintained a strong labor market with lower-than-average unemployment rates, although the COVID-19 pandemic caused a temporary spike in 2020. The dominant employment sector is professional and scientific services, largely due to Research Triangle Park (RTP). Educational attainment is high, particularly in Cary, though disparities exist among racial and ethnic groups. Transportation remains car-dependent with low public transit usage, though future investments in Bus Rapid Transit (BRT) and Commuter Rail aim to improve connectivity. Quality of life factors highlight healthcare access challenges in central Raleigh, food insecurity in northern and eastern areas, and crime concentration in downtown Raleigh, while Cary and Apex maintain lower crime rates. Overall, the county shows economic strength but faces challenges in transit, healthcare, and concentrated areas of high crime rates.

CHAPTER 7: FAIR HOUSING LAWS, ENFORCEMENT, AND COMPLAINTS

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. North Carolina fair housing laws mirror federal protections. Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of their characteristics protected by the law or other arbitrary factors. This chapter reviews fair housing laws, enforcement, and services. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

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

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance. Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, issued in 1965 by President Lyndon B. Johnson was revoked by President Donald Trump in January 2025. The Executive Order, as amended, barred discrimination in federal employment because of race, color, religion, sex, or national origin for 60 years since its issuance.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898, issued in 1994 by President Bill Clinton was revoked by President Donald Trump in January 2025. The order required that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Executive Order 13985 titled “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” was enacted by President Joseph Biden in January 2021 and revoked by President Trump in January 2025. The order aimed to strengthen the federal government’s ability to address barriers to equal opportunity faced by underserved communities. The order further directs federal agencies to conduct equity assessments and identify systemic barriers to access faced by underserved communities. President Biden followed up on this Executive Order with a memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies. This Executive Action acknowledged that “... Federal, State, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth” for BIPOC (Black, Indigenous, and People of Color), and that those legacies of residential segregation and discrimination remain in existence today – from gaps in homeownership and wealth to environmental inequalities made worse by climate change. The memo outlines multiple ways in which the federal government’s discriminatory policies affected opportunities for safe and affordable housing, jobs, transportation, particularly for Black people. It also addresses the history of the federal government’s disinvestment in communities of color, despite the passage of the Fair Housing Act in 1968.

Executive Order 13988, issued by President Joseph Biden in January 2021 was revoked by President Donald Trump in January 2025. The order directed all federal agencies to review all policies which implement the non-discrimination protections on the basis of sex ordered by Title VII of the Civil Rights Act of 1964 (pursuant to the Supreme Court case *Bostock v. Clayton County*), Title IX of the Education Amendments of 1972, the Fair Housing Act and section 412 of the Immigration and Nationality Act of 1965 and to extend these protections to the categories of sexual orientation and gender identity.

HUD Fair Housing Guidance

Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD's Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

While it is impossible to know the precise number of people transitioning from a correctional facility at any one point in time, the ability to access safe, secure and affordable housing is critical for a formerly incarcerated person's reintegration into society. HUD's guidance is intended to eliminate barriers to securing housing for that population, and jurisdictions can assist by making a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society, they must have access to housing free of discrimination.

Further, for claims for refusing to make reasonable accommodations for people with disabilities, the HUD memorandum emphasizes that, when the disability of an applicant or tenant contributed to the past criminal conduct, the applicant or tenant may ask for an exception to the criminal background screening policy as a reasonable accommodation.

If the criminal conduct at issue arguably raises concerns about risk of harm to property or other residents, HUD explains that, as part of a reasonable accommodation request, the housing provider should consider any mitigating circumstances that may reduce or eliminate the threat, such as engaging in treatment or therapy.

In April 2024, HUD issued proposed rulemaking to update existing screening regulations for applicants to HUD-assisted housing with conviction histories or a history of involvement with the criminal-legal system. Under current policy, public housing authorities (PHAs) and landlords of HUD-assisted housing have broad discretion in evaluating current and prospective tenants. As a result, some PHAs and landlords have created additional barriers for people with conviction and arrest records in need of stable housing. These barriers can make it exceedingly difficult – and, for some with conviction histories, impossible – to obtain housing. The proposed rule clarified that an arrest record alone may not be used as the basis for denying someone admission to HUD housing. However, an arrest record may be used in conjunction with other evidence of conduct

to assess an applicant's potential success as a tenant. This rulemaking was withdrawn in January 2025.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

On September 21, 2016, HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity for all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

"[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination on the basis of sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. "

On January 25, 2021, President Biden signed an Executive Order requiring protections of LGBTQ people in housing, health care, and education. The Executive Order cites the recent Supreme Court decision, *Bostock v. Clayton County*, that held that the prohibition against sex discrimination in the Equal Employment Act prohibits discrimination on the basis of sexual orientation and gender identity. The Executive Order requires the applicable federal agencies, including HUD, to promulgate actions consistent with *Bostock* and the various civil rights laws. This Executive Order, however, was rescinded by President Trump in 2025.

Supreme Court Ruling: Bostock v. Clayton County, GA (February 9, 2021):

In *Bostock v. Clayton County, GA*, the U.S. Supreme Court expanded its interpretation of Title VII of the Civil Rights Act of 1964, which prohibits employment discrimination. This law prohibits discrimination on the basis of sex, but not explicitly on the basis of sexual orientation or gender identity. The Court has determined in this decision that Title VII's protection of employees on the basis of sex also protects employees on the basis of sexual orientation and gender identity. Under *Bostock's* reasoning, laws that prohibit sex discrimination — including Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 1681 et seq.), the Fair Housing Act, as amended (42 U.S.C. 3601 et seq.), and section 412 of the Immigration and Nationality Act, as amended (8 U.S.C. 1522), along with their respective implementing regulations — prohibit discrimination on the basis of gender identity or sexual orientation, so long as the laws do not contain sufficient indications to the contrary. HUD's Office of General Counsel issued a memorandum explaining why the Fair Housing Act's prohibition on sex discrimination includes discrimination because of gender identity and sexual orientation and President Biden issued an Executive Order on Executive Order on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation in 2021.

Supreme Court Ruling: Texas Department of Housing and Community Affairs v. Inclusive Communities Project (June 25, 2015)

On June 25, 2015, the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring “disparate impact” claims under the Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying or securing financing for housing. The case, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. *Inclusive Communities* claimed that regardless of intention, the state's decision to fund tax-credit projects only in minority and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially “defang” the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

State Overview

State Fair Housing Laws

The North Carolina Fair Housing Law prohibits discrimination in housing matters on the same bases as federal law. Under these fair housing laws, it’s illegal to refuse to rent to someone based on any of their protected classes, it's also illegal for landlords to set different terms and conditions for tenants in a discriminatory manner.

This law applies to all real estate transactions such as appraisals and rental advertisements. In addition to providing protections against discrimination in housing offerings, North Carolina fair housing laws also have requirements regarding accessibility for people with disabilities. Landlords must provide reasonable accommodations for persons with physical or mental impairments that limit their ability to use public services or enjoy their living space with equal opportunity. For example, if a tenant with a disability needs access to the front door of their building and there are no ramps, then to offer equal housing opportunities, the landlord must provide an appropriate ramp for them.

Fair Housing Education, Outreach, and Enforcement

Structure

For questions about fair housing rights and responsibilities, or to file a housing discrimination complaint, the following agencies can provide information and/or complaint intake services. Note that you have up to one year after the last incident of discrimination to file an administrative complaint, and up to two years to file a court case. Opportunities related to education are also discussed in this section.

City of Raleigh Fair Housing Hearing Board

The City of Raleigh Fair Hearing Board was established through the City's Fair Housing Ordinance, which empowers the Board "to provide for execution within the City of Raleigh of the policies embodied in Title VIII of the Federal Civil Rights Act of 1968 as amended." The City's ordinance prohibits discrimination in housing opportunities on the basis of race, color, religion, family status, disability, national origin or sex. The ordinance describes discrimination in real estate transactions, discrimination based on disability, discrimination in residential real estate related transactions, and discrimination in the provision of brokerage services.

The Hearing Board is comprised of residents appointed by City Council "to hear, make determinations and issue findings in all cases of discriminatory practices in housing resulting from conciliation failure." Although the Fair Housing Ordinance provides for civil penalties and allows the City to sue in civil court to enforce the provisions, the Fair Housing Board is not granted the authority to do the same. The Hearing Board works to improve public awareness of Raleigh's Fair Housing Ordinance. The Board's education and outreach efforts include an annual Fair Housing Conference on issues related to housing and discrimination. The conference takes place each April during the national observance of Fair Housing Month.

Housing complaints from residents are received by City staff who support the Hearing Board. Each complaint is documented on an internal spreadsheet to capture information (name, contact information, demographics, nature of complaint, property type, veteran status, basis of discrimination, referral information). Many of the calls received are tenant/landlord issues. When there is a possibility that an issue rises to the level of housing discrimination, then the caller is referred to one of the enforcement agencies listed in this section.

Telephone: 919-996-5740

Website: <https://raleighnc.gov/fair-housing-hearing-board>

Email: <https://www.equity.boardcommissions@raleighnc.gov>

Wake County

Wake County does not have a local human relations or fair housing ordinance. The County publishes a booklet on local human services resources which includes general information about fair housing and provides contact information for individuals who need to submit a complaint. Additionally, the County co-sponsors an annual fair housing conference with the City of Raleigh and the Town of Cary, and monitors adherence to its affirmative marketing policies.

Fair Housing Project

The Fair Housing Project is a project of Legal Aid of North Carolina and is the state's only statewide full-serve fair housing organization. The Project provides education and outreach and legal representation, and it conduct research and fair housing testing.

Telephone: 1-855-797-FAIR (3247)

Website: www.fairhousingnc.org

Email: info@fairhousingnc.org

North Carolina Civil Rights Division

State agency enforcing state fair housing laws; receives and investigates bona fide claims of housing discrimination.

Telephone: 984-236-1850

Website: <https://www.oah.nc.gov/civil-rights-division/housing-discrimination/fair-housing>

Email: hrc.complaints@oah.nc.gov

U.S. Department of Housing and Urban Development

Federal agency enforcing the federal Fair Housing Act; receives and investigates bona fide claims of housing discrimination. Complaints can also be mailed by printing a form from the website below. Information on complaints related to public housing and vouchers can be found here: https://www.hud.gov/program_offices/public_indian_housing/about/css

Telephone: (800) 669-9777

Website: <https://www.hud.gov/fairhousing/fileacomplaint>

Fair Housing Complaint Analysis

The jurisdictions collected fair housing complaint data from HUD’s Office of Fair Housing Enforcement. The information received is summarized below. It should be noted that based on the information received, the County cannot fully assess the extent to which this data duplicates complaints received elsewhere.

Analysis of fair housing complaints submitted to HUD between 2020 and 2024 from residents of Wake County reveals that 112 complaints were filed between 2020 and 2024 with some complaints citing multiple bases for their claims. The table below shows the number of complaints filed in each year with the most active year in 2024. Across these years, the majority of complaints come from residents in Raleigh, but Cary saw a number of complaints in each year as well.

Table: HUD Fair Housing Complaints - Number of complaints filed per year throughout Wake County

Year	Number of Complaints Across County	Apex	Cary	Durham	Knightdale	Morrisville	Raleigh	Wake Forest	Other Jurisdictions
2020	14	0	6	0	0	0	6	0	2
2021	19	0	4	0	0	0	12	0	3
2022	17	1	6	0	0	3	6	0	1
2023	21	0	4	2	1	2	10	1	1
2024	41	3	4	1	3	0	25	4	1
TOTAL	112	4	24	3	4	5	59	5	8

The analysis further revealed that disability is the most commonly cited bases for complaints with disability cited in about 51.7% of the bases across all complaints. Race follows and is cited at a rate of about 36.6%. Other bases cited include Color (0.9%), Religion (2.7%), Familial Status (4.5%), National Origin (10.7%), and Sex (14.3%). Interestingly, retaliation is cited more often than all categories, except for disability and race, at 16.1%. The table below shows how many times each basis was cited in each year between 2020 and 2024.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year across Wake County

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	5	11	6	7	12	41
Disability	5	7	9	13	24	58
National Origin	3	4	1	1	3	12
Sex	1	2	2	5	6	16
Familial Status	1	1	1	0	2	5
Religion	0	1	2	0	0	3
Color	0	0	0	1	0	1
Retaliation	1	1	1	4	11	18

Among disability complaints, all but 13 of the complaints citing this basis included failure to make or allow reasonable accommodations as a basis for their complaint. Throughout focus groups and stakeholder interviews, participants noted concerns about failure to make reasonable accommodations as well.

Breakdowns of the bases for complaints across the jurisdictions follows.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Apex

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	0	0	0	0	0
Disability	0	0	0	0	2	2
National Origin	0	0	0	0	0	0
Sex	0	0	1	0	0	1
Familial Status	0	0	0	0	1	1
Retaliation	0	0	1	0	1	2

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Cary

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	3	2	1	1	0	7
Disability	2	1	5	3	2	13
National Origin	2	1	0	0	0	3
Sex	1	0	0	0	3	4
Familial Status	0	0	1	0	0	1
Retaliation	0	0	0	1	1	2

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Durham

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	0	0	0	0	0
Disability	0	0	0	2	1	3
National Origin	0	0	0	0	0	0
Sex	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Knightdale

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	0	0	0	0	0
Disability	0	0	0	1	2	3
National Origin	0	0	0	0	0	0
Sex	0	0	0	0	1	1
Familial Status	0	0	0	0	0	0
Retaliation	0	0	0	0	2	2

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Morrisville

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	0	1	1	0	2
Disability	0	0	2	0	0	2
National Origin	0	0	0	1	0	1
Sex	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0
Retaliation	0	0	0	1	0	1

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Raleigh

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	2	7	3	5	8	25
Disability	2	5	1	5	16	30
National Origin	0	3	1	0	1	5
Sex	0	2	1	5	2	10
Familial Status	1	1	0	0	1	3
Retaliation	1	1	0	2	7	11
Color	0	0	0	1	0	1
Religion	0	1	2	0	0	3

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Wake Forest

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	0	0	0	3	3
Disability	0	0	0	1	1	2
National Origin	0	0	0	0	1	1
Sex	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Other Jurisdictions (Fuquay-Varina, Garner, Holly Springs, Willow Springs, Zebulon)

Basis for Complaint	2020	2021	2022	2023	2024	TOTAL
Race	0	2	1	0	1	4
Disability	1	1	1	1	0	4
National Origin	1	0	0	0	1	2
Sex	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0

Of the 112 complaints filed between 2020 and 2024, 21 (18.8%) were closed with conciliation or a successful settlement. Twenty-six cases (23.2%) have not been determined yet, and the remainder were either withdrawn, had a non-responsive or uncooperative complainant or a no cause determination, or were dismissed by the Department of Justice.

Summary and Key Take Aways

Federal fair housing laws prohibit discrimination in housing transactions based on race, color, religion, sex, national origin, familial status, and disability, with North Carolina laws mirroring these protections. Fair housing enforcement agencies such as HUD, the North Carolina Civil Rights Division, and local fair housing boards play a role in investigating discrimination complaints. An analysis of fair housing complaints from 2020 to 2024 in Wake County reveals that most cases cited disability and race as the primary bases for discrimination, with retaliation also frequently reported. While some cases resulted in settlements, many were unresolved, withdrawn, had a non-responsive or uncooperative complainant, or were dismissed, highlighting ongoing challenges in fair housing enforcement.

CHAPTER 8: COMMUNITY OUTREACH

Fair Housing Survey

The Jurisdictions conducted an online survey that was available to residents and other community stakeholders in both English and in Spanish. In addition to the survey being available online (using computers, smart phones, and other handheld devices), the survey was also made available to residents in a paper-based version. Access to the survey was provided through the Wake County, City of Raleigh, Town of Cary, Raleigh Housing Authority, and the Housing Authority of Wake County's websites, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction.

The survey was comprised of 41 questions covering a range of data points including demographic information, residential information, knowledge of fair housing rights, experiences with fair housing discrimination, opinions on access to information on fair housing, and questions related to housing and community development more generally. The average response time was 12 minutes and the completion rate was 25%. There were 195 responses in English and no responses in Spanish for the survey. For the full survey results see **Appendix C**.

Respondent Profile

The respondents to the resident survey were mostly White (57%) women (69%) between the ages of 25 and 44 (33%). Twenty-five percent (25%) were survivors of abuse, 30% were veterans, and 23% identified as LGBTQ+.

The respondents were distributed throughout the County, although 46% of them live in Raleigh and 23% in Cary. A quarter of those responding to the survey identified as African American at 25%. Asians made up 2% of respondents, 3% identified as more than one race, and 5% were of Latino or Hispanic origin. English was the most common language spoken at home at 93%, 1% spoke Spanish, 1% spoke Armenian, 1% spoke Chinese, and 4% of respondents preferred not to say.

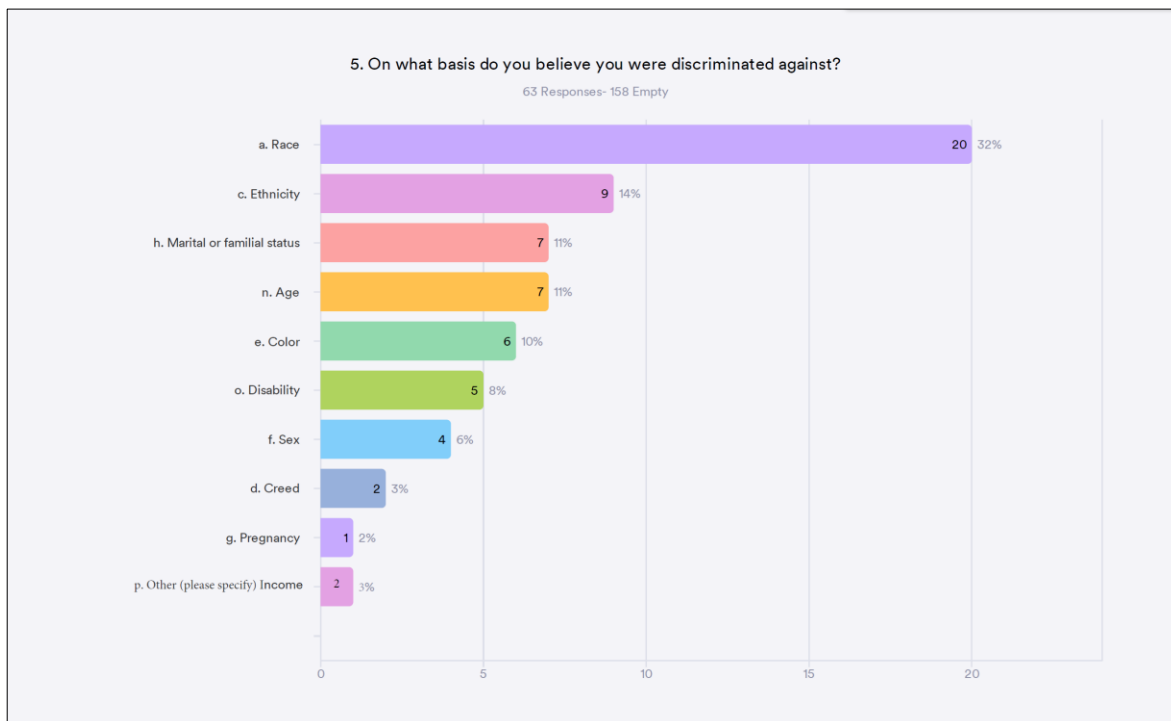
Fifteen percent (15%) of those that responded said they have a disability or disabling condition and 12% have another person in their household that lives with a disability. The majority of those with disabilities reported having mobility impairments (28%). . Of those that experienced disability-related challenges, most (19%) lived in a home that did not meet the needs of the disabled household member(s).

In terms of earnings data, 55% of respondents said their household income is \$60,000 per year or more, 10% earned between \$45,000-\$59,999, and 7% earned below \$35,000. Of note is that 17% of the respondents preferred not to say.

Forty-four percent (44%) of respondents live with one other person and 22% live alone. In addition, most of the respondents (64%) own their home. When asked if respondents would move, if given the opportunity, the majority (56%) said no. Of those that responded yes (44%), the most common reason was to buy a home (18%).

Fair Housing Questions

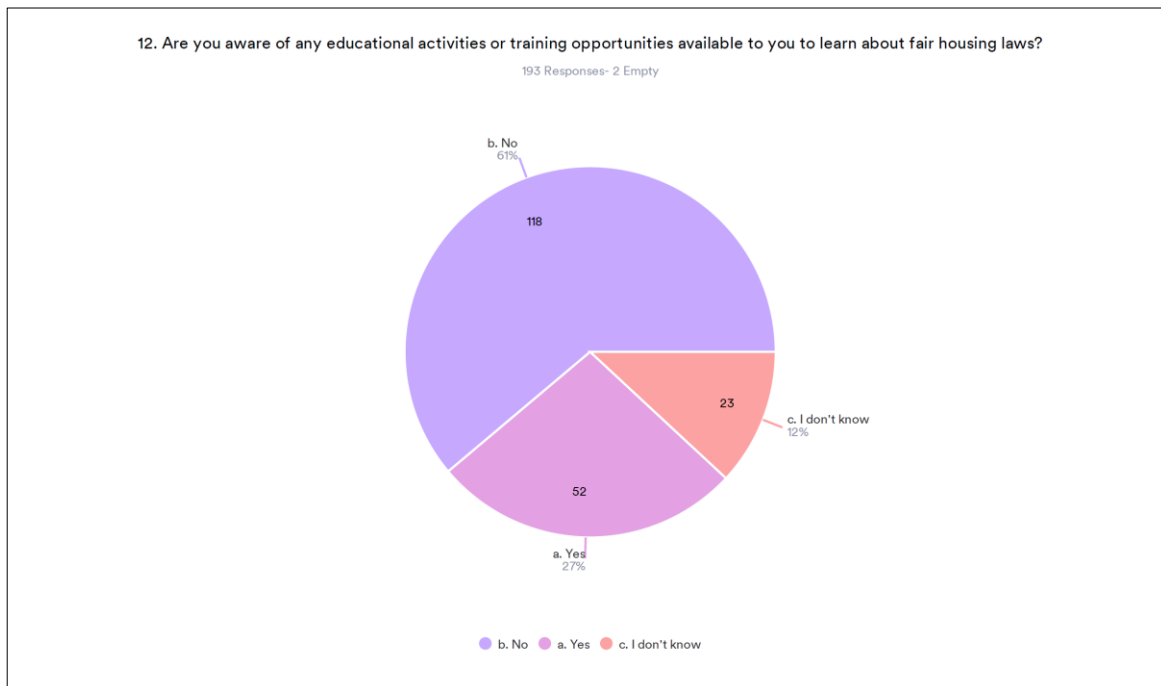
There were 13 questions in the survey that specifically focused on fair housing, including a question that asked whether respondents have ever felt that they were discriminated against when they were looking for housing anywhere in Wake County. Out of the 14% that said they did feel that they had been discriminated against, most of those incidents occurred in Raleigh (56%), in a neighborhood with mostly single-family homes (49%), by a landlord or property manager (57%). Most of the respondents (32%) believe they were discriminated against because of their race. The chart below shows the distribution for the basis cited by those who believe they had experienced discrimination.



Most who said they experienced the incident did not report the incident (95%), and the most common reason given was that they did not think it would make a difference (60%) though 20% said they were not sure where to report it.

For individuals who described, in an open-ended question, how they were discriminated against and in what city the discrimination happened, the majority of those incidents occurred in Raleigh and involved individuals being passed over or denied for rental housing. Most of the respondents felt that they were being discriminated against due to their race and/or marital or familial status. Other bases of discriminations cited were income, age, criminal background, and disability (having a service animal).

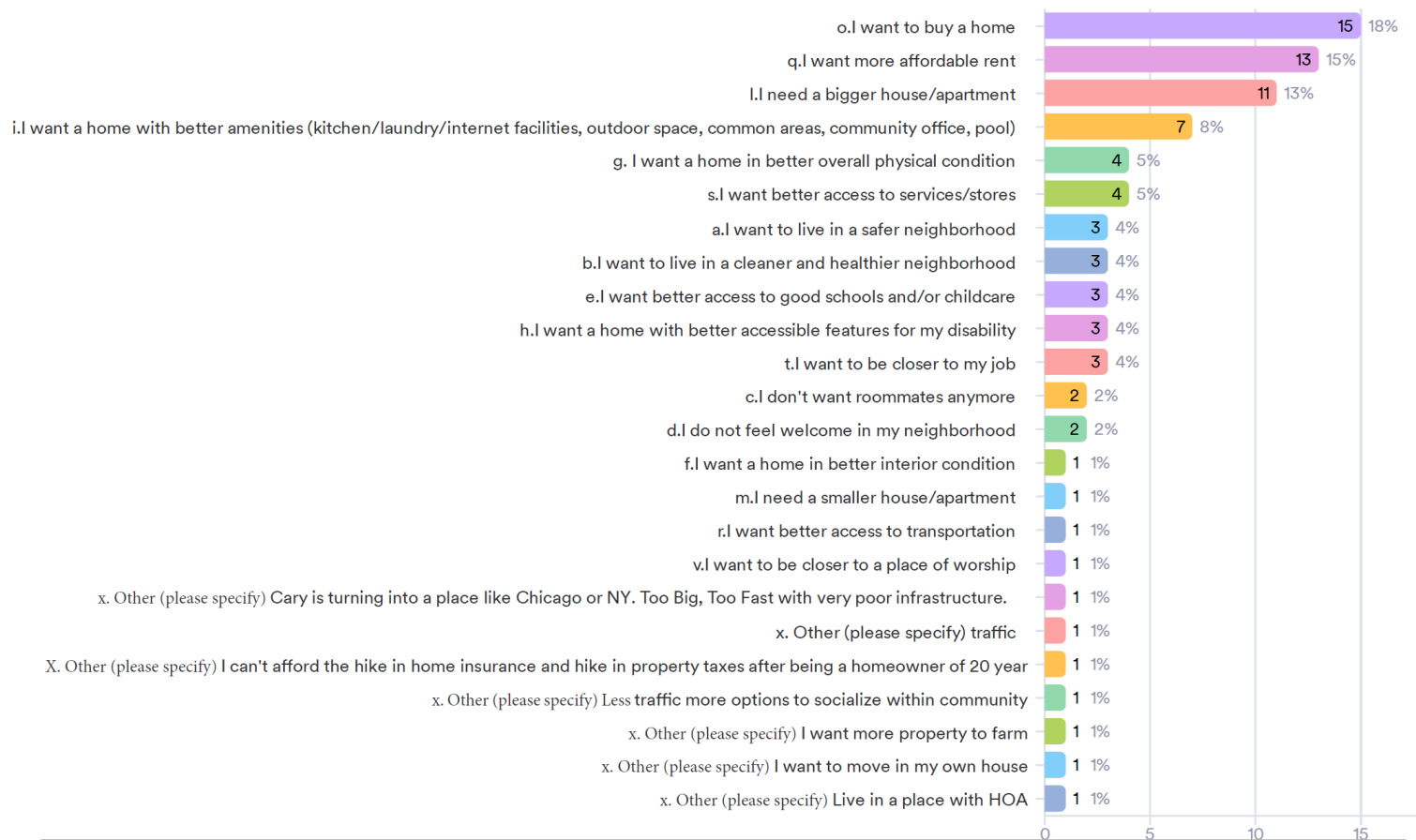
Fifty-four (54%) of survey respondents indicated that they were somewhat familiar with fair housing laws and sixteen (16%) were very familiar. Thirty percent (30%) of those that answered the question were not familiar with the laws. In terms of education on fair housing issues, most respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (61%), and 51% of those that were aware of education opportunities had ever participated in one. This percentage represented just 27 of the 193 people who completed the overall survey.



For respondents who wrote in responses to say who they would report housing discrimination to, the majority (18%) said they would report it to the city or municipality in which the discrimination occurred. The next most frequent responses were either to a Fair Housing Office (16%) or the U.S. Department of Housing and Urban Development (16%). Other mentions included a local Public Housing Authority, Legal Aid and/or an attorney, a state agency, Wake County, elected officials and/or community leaders, a housing discrimination board, a company Human Resources department, and ADA. Six percent (6%) would need to conduct research and 4% were unsure. Eight percent (8%) of respondents reported having to move out of a previous residence in Wake County, within the last 5 years, when they did not want to move. Over half of these individuals (57%) had to move because the rent or homeownership became unaffordable. Of these, most respondents reported that their housing became unaffordable because the rent increased (42%). The survey also asked if given the opportunity, would respondents move from their current residence. Fifty-six percent of respondents said no and 44%, or 84 of the 193 responses, said yes. Of those who said yes and answered the following question on why they would like to move, the majority cited wanting to buy a home (18%) or wanting more affordable rent (15%). Other frequent answers included needing a bigger living space, wanting better amenities, wanting a home in better physical condition, wanting better access to services and store, and wanting a neighborhood with better indicators of quality of life like safety, healthy living, good schools, and proximity to jobs.

5. Why do you want to move?

84 Responses- 111 Empty



For individuals who shared their experiences and challenges with transportation via open-ended responses, the majority (42%) expressed that there are no or limited public transportation options available to them. Most of the challenges described had to do with the bus system and included lengthy wait times, unreliability, distance and access to bus stops, not enough routes particularly in rural areas, limited hours, and high costs. Twenty seven percent (27%) of respondents shared frustrations around poor walkability in Wake County. This was attributed to a variety of reasons such as non-existent or poorly maintained sidewalks, disconnected sidewalks, lack of pedestrian bridges and signaled crosswalks, and/or a shortage of amenities within walking distance to residential areas. Traffic congestion was the third most frequently cited concern, with 20% of respondents highlighting a need for roundabouts, wider roads, park and ride lots, and better alternative public transit options. Other challenges mentioned included insufficient information on public transit, an absence of infrastructure for cyclists, a limited amount of rideshares and taxis, scarce parking, and disability-related mobility issues.

Community Meetings

Community meetings were strategically held throughout Wake County, with refreshments provided at each meeting. Outreach was done by the County and its participating partners through Listserv announcements, flyers, and website postings. All community meetings were well attended, with a total of 117 participants across all five sessions. Staff from the participating cities and County attended the community meetings and interpretation services for Spanish speakers and deaf participants was provided as needed.

The first group was held in Cary, in the Western region of the County, on February 4, 2025. Thirteen (13) stakeholders and citizens attended. The second was offered in Zebulon, the Eastern portion of the County, on February 5th. This focus group drew twenty-four (24) participants. The third focus group was held in Rolesville, in the North part of the County, on the same day and it drew fourteen (14) participants. Spanish translation was provided at this meeting upon request. The fourth focus group occurred in Fuquay-Varina, representing the Southern region of the County, on February 6th and saw twenty-five (25) in attendance. The last focus group took place that same evening in Raleigh, in the Center of the County. This was the session with the most participants with forty-one (41) people in attendance. Sign language interpretation and Spanish translation was offered at this meeting upon request. The chart below provides information on the number of individuals expressing interest in the session and the number that attended. The sessions saw about a 62% turnout rate across the series.

LOCATION	REGISTERED	ATTENDED
Cary – Western	42	13
Zebulon – Eastern	29	24
Rolesville – Northern	16	14
Fuquay Varina – Southern	37	25
Raleigh – Central	65	41
	189	117

The focus groups began by orienting participants to the definitions of fair housing and fair housing choice and describing the range of issues affecting fair housing including access to jobs, transportation, quality education, and affordable housing. After this brief presentation, attendees participated in an activity in which they identified what they believed to be the top three barriers to housing opportunity and the top three characteristics most in need of protection. Participants were also asked whether they knew where to report a Fair Housing complaint.

Based on the activity results, a guided discussion was facilitated. Participation was encouraged, and it was pointed out that community input is a critical component of the Analysis of Impediments (AI) process. To encourage thinking about suggestions for solutions, time was set aside at the end of the hour and a half long sessions to talk about priorities and thoughts around action items. Participants were encouraged to review and comment on the AI draft when published.

Observations

There were several common themes across the focus groups. Key among them was the rising cost of housing, the lag in wages to keep up with those housing costs, and that there are disparities in access to affordable housing, services, and notably transportation options across the County. Additionally, participants across all five groups voted that race, disability, and credit history were the top three characteristics in need of Fair Housing protections.

The discussion in the first focus group highlighted several key housing challenges in Cary and the western region of Wake County, emphasizing affordability, accessibility, and discrimination. Pet/animal ownership was introduced as a barrier to housing choice, particularly for individuals reliant on service or emotional support animals. Race was identified as the primary characteristic in need of housing protections, followed by disability, income source, and national origin. The rising cost of housing, exacerbated by property tax increases and high construction costs, was cited as the primary barrier to housing opportunity. Participants noted that affordable housing options exist but are not well-advertised, and Cary’s historically complex development process adds further challenges to creating additional affordable housing stock.

The participants in the second meeting in Zebulon wanted to discuss the challenges they saw in their community and the eastern region of the County around availability of and access to affordable rental housing and homeownership opportunities. Limited rental stock, high costs, and poor conditions make housing inaccessible, while homeownership remains out of reach due to due diligence fees, a lack of “starter homes,” and rising prices, forcing many to live in multigenerational households. Additional concerns included criminal background restrictions, housing scams, and eviction history, particularly for those impacted by the COVID-19 pandemic. Race, age, and disability were cited as the most vulnerable characteristics, with rising property taxes pushing out long-term senior residents on fixed incomes. Participants stressed the need for local government action, higher wages, better financial literacy programs, expanded public transit, and increased protections to improve housing accessibility.

Much of the conversation in the third meeting in Rolesville echoed the themes from the first two meetings, with the cost of housing in the northern region of the County identified as the top concern and exemplified by reports of drastic rent increases in a local senior community. Lack of accommodations for disabilities, credit scores, and the ability to use voucher assistance were tied as the second biggest challenges. Several cited the need for reserved first-floor units for seniors and disabled individual, as well as a growing need for more diverse housing types, including affordable ranch-style homes and accessible townhomes. The lack of public transportation further limits housing options, reinforcing the need for transit-oriented development to support employment opportunities. Potential solutions discussed included renovating vacant buildings, incentivizing property owners to rent or sell these empty units, and adjusting property taxes based on housing use. Participants emphasized the importance of collaboration among transportation providers, developers, and policymakers to create sustainable housing solutions.

While the fourth focus group in Fuquay-Varina voiced many of the same frustrations for the southern region of the County, this meeting focused more so on land use planning and zoning, and how set policies reinforce some of the challenges. Participants discussed by-right zoning as a potential solution, allowing developers to build what best suits the area. Additionally, gentrification and rapid population growth have led to rising rents and property taxes, prompting calls for rent caps and property value limits to help residents stay in their homes. The lack of diverse housing types was again noted, with a need for ranch-style homes for seniors and cottage courts for high-density affordability. Public infrastructure improvements were deemed necessary to support increased density.

The final focus group in the central region of the county was held in Raleigh and discussions focused on the high cost of housing access fees, such as double security deposits and application

costs. Gentrification and inadequate zoning regulations continue to drive up rent costs, emphasizing the need to educate elected officials in smaller communities on housing policies. Long waitlists for assistance programs and affordable housing remain a challenge. The discussion also addressed the lack of upward mobility for voucher holders. This was partially attributed to information inaccessibility, as many voucher holders and other vulnerable populations struggle to connect with and navigate available community resources. The current reliance on online applications excludes those most in need, reinforcing the importance of networking with churches and community organizations to bridge the information gap. Additionally, the lack of homeownership opportunities was noted, as Raleigh Housing Authority (RHA) does not currently offer a homeownership pathway for voucher holders. Overall, participants emphasized policy changes, community outreach, and systemic reforms to improve housing access and affordability.

List of Key Points

There are several key points that were identified throughout the focus groups as priority items:

- Availability of affordable housing. Rising rents and property taxes make housing unaffordable.
- Low wages and a lack of high-paying jobs prevent homeownership and rental affordability.
- Availability of diverse housing types. The shortage of starter homes and ranch-style homes makes it difficult for young families, individuals with disabilities, and seniors to purchase.
- Need for expanded public transit options. Transportation access has a domino effect on access to housing, jobs, and education.
- Criminal background, eviction history, and credit scores continue to be major barriers to securing housing.
- Current zoning laws are prohibitive to affordable housing development.
- Need better connections to resources, as information is often only available online, leaving out vulnerable populations.
- Difficulty of obtaining capital needed when establishing a new residence (security deposits and downpayments).

Stakeholder Meetings and Targeted Interviews

Throughout the community consultation process, stakeholders from across the County had the opportunity to provide input on their views around fair housing at one or more of ten targeted meetings. Three of these meetings were held in-person on February 6th and 7th, 2025. And seven were held virtually between January and February 2025. The virtual meetings saw a higher turnout with an average of around 18 attendees whereas the in-person meetings averaged 9 attendees. Each meeting focused on different topics, which included homelessness, seniors and disabilities, services for vulnerable populations, education and employment, housing access and fair housing rights, housing development, immigration, and zoning.

The stakeholders' backgrounds were diverse and included affordable housing developers, service providers, state and local government representatives, and advocacy organizations. Their input gave insight into how fair housing issues have been addressed in the past and where to focus efforts going forward. The topics covered were far-ranging – from construction costs to transportation issues to housing discrimination, to name a few. What follows are summaries of what was expressed through the interview process.

Each stakeholder meeting lasted one hour. Like the community meetings, these meetings began with a brief overview of fair housing laws and the purpose of the AI consultation process. After the initial presentation, attendees were encouraged to participate in a discussion using between eight and ten question prompts. The questions were tailored to the specific topic for each meeting, but included questions such as:

- What is the biggest challenge for low-income households when it comes to finding and securing affordable housing?
- What is the biggest challenge to developing new affordable housing in your community?
- What gaps exist for those with special needs in finding housing?
- What fair housing challenges do you see in your community?
- Are there other needs you'd like to share?
- What opportunities for collaboration do you see as part of the consultation, planning, or implementation process?
- Do you have suggestions for data sources that you use in your work that may be helpful to our planning process?

Throughout the stakeholder meetings, several recurring themes and challenges emerged. The primary challenges to fair and affordable housing in Wake County stem from high housing costs, limited supply, zoning and regulatory barriers, discrimination, and lack of supportive services.

Many vulnerable populations such as low-income households, seniors, individuals with disabilities, and immigrants face lengthy waitlist for vouchers, source of income discrimination if they *have* a voucher, and lack of accessible housing options, forcing them into unstable living conditions or pushing them farther from jobs and essential services. A lack of high-paying jobs for those in the workforce, combined with transportation barriers and limited access to childcare, exacerbate these issues.

Zoning restrictions, high construction costs, lengthy approval processes, and insufficient resources for gap funding hinder the development of new affordable housing, while existing affordable units

are at risk due to gentrification and inadequate preservation efforts. Community opposition (NIMBY) and lack of public awareness about fair housing rights create additional obstacles.

Potential solutions proposed included streamlining approval processes and increasing gap funding for affordable housing development and preservation efforts, expanding public transit, revising zoning laws to allow for more diverse housing types, enhancing workforce development initiatives, and strengthening and educating the community about fair housing protections. Collaboration among local governments, nonprofits, businesses, and community members is essential to develop holistic, sustainable, and community-driven housing solutions that address both immediate needs and long-term stability.

A list of stakeholder organizations consulted throughout this process follows:

Advance Community Health
Alliance of Disability Advocates
Arise CoWorking Community
BL Wall Consulting
Caruso Homes
Catholic Charities of the Diocese of Raleigh
City of Raleigh Department of Housing and Neighborhoods
City of Raleigh Fair Housing Hearing Board
City of Raleigh Planning and Development
Communities in Schools of Wake County
Disability Rights North Carolina
DHIC
Dorcas Ministries
Dorothy Mae Hall Women’s Center
Fair Chance NC
Fifth Third Bank
Fuquay-Varina Chamber of Commerce
Hope Center at Pullen
Hope Renovations
InterAct of Wake
Kelley Development Company,
Lifeline Children’s Services
Muslims for Social Justice
North Carolina A. Philip Randolph Institute
North Carolina Capital Area Metropolitan Planning Organization
North Carolina Department of Commerce
North Carolina Department of Health and Human Services
North Carolina League of Conservation Voters Foundation
North Carolina Office of the Governor

North Carolina Services for the Deaf and Hard of Hearing
Office of Congresswoman Deborah Ross
Raleigh Area Land Trust
Raleigh City Council
Raleigh Housing Authority
Raleigh Raised Development
Refugee Federation Service Center
Southeastern Healthcare
Smith Douglas Homes
Steps & Stages Children’s Center
The Caring Place
The Salvation Army of Wake and Lee Counties
Town of Apex
Town of Cary
Town of Fuquay-Varina
Town of Garner
Town of Morrisville
Town of Rolesville
Town of Wake Forest
Town of Wendell
Town of Zebulon
Triangle Apartment Association
Triangle Family Services
Triangle Tribune
Truist Bank
Veterans Bridge Home
Wake County
Wake County Behavioral Health Department
Wake County Department of Health & Human Services
Wake County Housing Affordability and Community Revitalization Department
Wake County Planning, Development & Inspections
Wake Tech
Western Wake Crisis Ministry
YMCA of the Triangle
Zebulon Chamber of Commerce

Summary and Key Take Aways

This chapter presents findings from a Fair Housing Survey and community meetings held across Wake County to assess housing challenges and barriers. The survey, which gathered 195 responses, revealed that 14% of respondents felt they had faced housing discrimination, mostly due to race, ethnicity, and/or familial or marital status. Alarming, nearly all of those who experienced discrimination did not report it, mainly due to skepticism about the impact of

reporting. The survey results also highlighted other housing-related challenges such as rising costs, limited affordable rental options, and transportation challenges. Community meetings reinforced these findings, with additional discussions centering on gentrification and zoning policies that limit diverse housing types. Recommendations for addressing these housing challenges and barriers included expanding public transit, increasing affordable housing stock, improving zoning regulations, and strengthening fair housing enforcement and outreach.

CHAPTER 9: FINDINGS, IMPEDIMENTS, AND ACTIONS

The purpose of fair housing planning and analysis is to foster a careful examination of the factors restricting fair housing choice. These factors are described throughout this report and are summarized in the list of findings below. After analyzing the findings, the jurisdictions established a list of impediments that are contributing to the fair housing conditions in the region.

HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices, or the availability of housing choices (and)
- Any actions, omissions, or decisions which have this effect.

Further, there are three components of an impediment:

- A fair housing impediment must be an identified matter that directly or indirectly (has the effect of) creating a barrier to fair housing choice.
- An impediment must have a disproportionate effect on a protected class.
- An impediment must be caused by an “action, omission or decision.”

Finally, jurisdictions have set forth actions it can take within its authority and resources to begin addressing the identified impediments.

Findings

This AI includes a review of both public and private sector housing market contexts within the jurisdictions to identify practices or conditions that may operate to limit fair housing choice in the region. Analysis of demographic, economic, and housing data included in that review establish the context in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of Wake County residents.

The contextual analysis described above provides a foundation for detailed review of fair housing laws, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available to residents, as do the services provided by local, state, and federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have a substantial influence on fair housing choice. In the public sector, policies and practices can also significantly

affect housing choice. Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes and confirm suspected findings from the contextual and supporting data.

Below is a high-level summary of the findings from each chapter:

Chapter 3: Demographic Summary

Wake County's rapid population growth—a 35.3% increase since 2010, outpacing both the State (14.2%) and National (9.3%) averages—has significant implications for housing, infrastructure, and community services. The county is projected to grow another 20% by 2035, further intensifying demand for housing. This growth, while indicative of a thriving economy, also presents challenges in ensuring affordable housing availability, equitable development, and access to essential services. Data also indicates that non-White households face greater challenges in accessing housing opportunities due to lower median incomes and greater rates of poverty.

Chapter: Housing Market Summary

While the Wake County's housing stock has grown over the past five years, much of this growth has been in the single-family and multi-family housing types. Community consultation and data shows decreasing availability of affordable housing options for residents, particularly near areas of opportunity. Both home values and rents have increase at rates faster than incomes resulting in escalating housing cost burden for all residents. Renters, particularly those on fixed incomes or in need of accessibility accommodations, expressed the greatest struggles in community consultation. The county and individual municipalities have been working to address the housing affordability challenges through intensive planning, program implementation, and policy development, but more work may be needed to create a more coordinated strategy as the county grows.

Chapter 5: Private Sector Summary

Protections exist for housing seekers in both the rental and homeownership markets, and these protections and structures are outlined in this section. As discussed in Chapter 4, increasing home values have significantly impacted access to homeownership for moderate- and lower-income residents. Beyond the challenge of home values, a review of lending data shows that White residents are more likely to apply for a home loan than residents from communities of color. Further, denial rates are higher for applicants of color despite income. While some of

these challenges are systemic in nature and beyond the authority or capacity of local government. This data suggests a need for local governments to work with lenders and other service providers to increase outreach into communities least likely to apply for home loans and a need for increased financial preparedness for residents of color who have homeownership as a goal.

Chapter 6: Access to Opportunities Summary

Wake County has maintained a strong labor market with lower-than-average unemployment rates, although the COVID-19 pandemic caused a temporary spike in 2020. The dominant employment sector is professional and scientific services, largely due to Research Triangle Park (RTP). Educational attainment is high, particularly in Cary, though disparities exist among racial and ethnic groups. Transportation remains car-dependent with low public transit usage, though future investments in Bus Rapid Transit (BRT) and Commuter Rail aim to improve connectivity. Quality of life factors highlight healthcare access challenges in central Raleigh, food insecurity in northern and eastern areas, and crime concentration in downtown Raleigh, while Cary and Apex maintain lower crime rates. Overall, the county shows economic strength but faces challenges in transit, healthcare, and concentrated areas of high crime rates.

Chapter 7: Fair Housing Laws, Structure, and Complaints Summary

Federal fair housing laws prohibit discrimination in housing transactions based on race, color, religion, sex, national origin, familial status, and disability, with North Carolina laws mirroring these protections. Fair housing enforcement agencies such as HUD, the North Carolina Civil Rights Division, and local fair housing boards play a role in investigating discrimination complaints. An analysis of fair housing complaints from 2020 to 2024 in Wake County reveals that most cases cited disability and race as the primary bases for discrimination, with retaliation also frequently reported. While some cases resulted in settlements, many were unresolved, withdrawn, had a non-responsive or uncooperative complainant, or were dismissed, highlighting ongoing challenges in fair housing enforcement.

Chapter 8: Community Outreach Summary:

This chapter presents findings from a Fair Housing Survey and community meetings held across Wake County to assess housing challenges and barriers. The survey, which gathered 195 responses, revealed that 14% of respondents felt they had faced housing discrimination, mostly due to race, ethnicity, and/or familial or marital status. Alarming, nearly all of those who experienced discrimination did not report it, mainly due to skepticism about the impact of

reporting. The survey results also highlighted other housing-related challenges such as rising costs, limited affordable rental options, and transportation challenges. Community meetings reinforced these findings, with additional discussions centering on gentrification and zoning policies that limit diverse housing types. Recommendations for addressing these housing challenges and barriers included expanding public transit, increasing affordable housing stock, improving zoning regulations, and strengthening fair housing enforcement and outreach.

Impediments and Actions

This update to the AI builds upon the previous studies, surveys, and public input. It analyzes data and identifies the private and public sector conditions that foster housing discrimination and provides recommended actions to overcome the effects of the fair housing issues identified. Several of these actions address multiple impediments and linkages among them are noted.

It is the goal of the jurisdictions to undertake actions that can help reduce and eliminate existing housing discrimination and prevent its reemergence in the future, as well as to address other impediments to equal housing opportunity. While the jurisdictions cannot control systemic issues related to fair housing and fair housing choice challenges, they can work to coordinate actions that improve fair housing, encourage coordination among disparate public entities, encourage stakeholders to act and report on fair housing issues, analyze existing data sources, report progress on fair housing issues, highlight findings from data analyses, and encourage meaningful action and cooperation at community levels.

Given these constraints, the jurisdictions will undertake actions each year aimed at addressing fair access to housing and fairness of housing choices for the region's residents. These may include some of the actions outlined below, or other actions that may be subsequently identified as relevant and potentially effective in combating and eliminating impediments to fair housing choice. Specific activities that may support those actions are itemized as well.

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.	AGENCIES PARTICIPATING			
<p>IMPEDIMENTS ADDRESSED:</p> <ul style="list-style-type: none"> Residents, homebuyers, and landlords could benefit from enhancing education about fair housing protections. Navigating resources and affordable housing options is challenging and prevents residents from accessing housing opportunities. A need exists for better connections to resources, as information is often only available online, leaving out vulnerable populations. Elected officials need education and technical assistance to understand the connection between land use regulations and affordable housing feasibility. 	Wake County	City of Raleigh	Town of Cary	Public Housing Authorities
<p>ACTION 1A: Target education and outreach, especially to landlords renting a small number of units, who may be unaware of fair housing laws and their legal responsibilities.</p>	x	x		
<p>ACTION 1B: Target fair housing education and outreach to Wake County’s growing Hispanic and Asian populations, of whom significant numbers have limited English proficiency.</p>	x	x		
<p>ACTION 1C: Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations and incorporating fair housing considerations as a routine practice of program administration, and more readily available resources through both print and digital media.</p>	x	x		
<p>ACTION 1D: Explore option to access enforcement rights for the Fair Housing Hearing Board; including the authority to process and investigate housing discrimination complaints, enforce settlements, provide education and outreach, and conduct paired testing.</p>		x		
<p>ACTION 1E: Educate community to understand structure of governance and ways to engage on communicating housing needs, including through the development of one pagers and toolboxes that serve as resident resources.</p>	x	x		

GOAL TWO: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING IN AREAS OF OPPORTUNITIES	AGENCIES PARTICIPATING.			
<p>IMPEDIMENTS ADDRESSED:</p> <ul style="list-style-type: none"> The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. The County's Affordable Housing Plan released in 2017 found that Wake County had an unmet housing need of about 56,000 affordable units, due in large part to the growing losses of affordable units. Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Given the significant increase in home values, many people lack the ability to save the amount of downpayment needed to achieve homeownership, and assistance programs are limited. Current zoning laws are prohibitive to affordable housing development. Streamlining approval processes, incorporating by-right zoning initiatives, and increasing gap funding for affordable housing development and preservation efforts is needed. A lack of diverse housing types further strains affordable housing options. The shortage of starter homes and varied housing options that fall between large single-family homes and multifamily development makes it difficult for young families, individuals with disabilities, and seniors to purchase. 	Wake County	City of Raleigh	Town of Cary	Public Housing Authorities
<p>ACTION 2A: Continue to utilize the region's Affordable Housing Plans to encourage affordable and mixed-income housing development in areas of opportunity, including expanded capacity for accessory dwelling units and other types of housing to meet a range of resident needs.</p>	x	x		
<p>ACTION 2B: Acquire parcels in the vicinity of transit-oriented developments for the specific purpose of creating affordable housing. Public acquisition of such parcels can assist affordable housing developers to create units in higher cost locations.</p>		x		
<p>ACTION 2C: Provide technical assistance for developers interested in utilizing federal or state funds for affordable housing development.</p>	x	x		
<p>ACTION 2D: Continue to explore additional incentives and technical assistance for developers of affordable housing. Incentives may include options such as reduced fees, expedited processing, and regulatory streamlining. Technical assistance may include guidance on developing more varied housing types beyond large single family homes and multifamily complexes.</p>	x	x		
<p>ACTION 2E:</p>	x			x

Explore incentive and risk mitigation opportunities for landlords willing to participate in affordable housing programs to expand available rental units.				
GOAL THREE: ADDRESS SOCIO ECONOMIC BARRIERS TO HOUSING ACCESS	AGENCIES PARTICIPATING			
<p><i>IMPEDIMENTS ADDRESSED:</i></p> <ul style="list-style-type: none"> • <i>Barriers to accessing housing opportunities exist for those with credit history, eviction history, and justice involvement .</i> • <i>Lack of economic mobility further intensifies increasing housing cost burden, particularly for renters. In the absence of increased wage rates, workforce development initiatives are needed to assist with upward economic mobility.</i> • <i>Public transit options are limited outside of urban core and create access challenges for housing, jobs, and education. Without access to reliable, efficient, and affordable transportation, residents may not be able to reach job and education opportunities from the areas where housing is most affordable to them because transit routes either do not exist between the locations or because the only transit options are too unreliable or infrequent.</i> • <i>Seniors are struggling to stay in their homes due to increased home values which affects taxes, this threatens the preservation of long-term affordable housing.</i> • <i>Lending patterns show that low-income communities and communities of color, even those with high incomes, are more likely to be rejected for home loans.</i> 	Wake County	City of Raleigh	Town of Cary	Public Housing Authorities
<p>ACTION 3A: Explore ways to coordinate with local service providers to connect people at risk of eviction or displacement with services that stabilize housing.</p>	x	x		
<p>ACTION 3B: Explore ways to monitor status of units under expiring affordability covenants as well as the loss of naturally occurring affordable housing and work proactively with property owners to identify strategies that will allow units to remain affordable to prevent turnover and decrease in affordable housing stock.</p>	x	x		
<p>ACTION 3C: Explore expansion of programs that support low-income and senior homeowners in the maintenance of their homes and long-term sustainability of homeownership to avoid displacement, for example through programs that may include homeowner repair or assistance with mortgage payments, homeownership association fees, and homeowner’s insurance.</p>	x	x		
<p>ACTION 3D: Continue to support homebuyer education and financial literacy efforts, particularly for first time homebuyers, R/ECAP residents and persons with LEP through Spanish homebuyer education.</p>	x	x		

ACTION 3E: Develop a Family Self Sufficiency program to support public housing residents in economic mobility and goals for accessing opportunities including homeownership.				x
GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS	AGENCIES PARTICIPATING			
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Community consultation indicates that residents in need of accessible units and supportive housing units are challenged in finding units that meet their needs. Difficulty in finding accessible units affects special needs households and seniors whose fixed incomes make accessing affordable options even more difficult. 	Wake County	City of Raleigh	Town of Cary	Public Housing Authorities
ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase opportunities for people with physical disabilities to obtain and retain appropriate housing and live independently.	x	x		
ACTION 4B: Continue to identify opportunities to create more permanent support housing through coordination of services.	x	x		x
ACTION 4C: Facilitate targeted housing development for seniors, working families, persons with disabilities, and the unhoused.	x	x		

GOAL FIVE: CONTINUE TO SUPPORT COORDINATION OF EFFORTS TO ADDRESS BARRIERS ACROSS THE REGION	AGENCIES PARTICIPATING			
<p>IMPEDIMENTS ADDRESSED:</p> <ul style="list-style-type: none"> • Collaboration among local governments, nonprofits, businesses, and community members is needed to develop holistic, sustainable, and community-driven housing solutions that address both immediate needs and long-term stability. • People with limited English proficiency need access to support for understanding, accessing, and participating in programs. • Affordable housing plans need to be aligned with planning ordinances. It was indicated that many municipalities have affordable housing plans, but there is often a disconnect between these plans and the actual regulations and programs, making it challenging to implement affordable housing initiatives effectively. 	Wake County	City of Raleigh	Town of Cary	Public Housing Authorities
<p>ACTION 5A: Enhance quarterly planning coordination with municipalities across the county by facilitating a meeting on housing initiatives to share strategies and practices</p>	x	x	x	
<p>ACTION 5B: Explore collaborations with community groups to reach people with limited English proficiency in program marketing as well as delivery.</p>	x	x	x	x
<p>ACTION 5C: Explore ways to collaborate on a program alignment between Family Self Sufficiency for public housing residents and municipal programs like rental assistance and homeownership initiatives.</p>	x			x
<p>ACTION 5D: Continue to collaborate with stakeholders and leverage community resources and networks through ongoing programs such as the Wake Housing Preservation Fund, Bridge 2 Home, and the Landlord Engagement Unit.</p>	x			
<p>ACTION 5E: Continue to work with transit authorities to coordinate future transportation route planning with affordable housing developments that allow greater access to opportunities. Improve transit access for persons with mobility limitations and extend access for individuals who rely on transit for seeking employment opportunities outside of their neighborhoods.</p>	x	x		
<p>ACTION 5F: Work with local lenders to encourage outreach to low-income communities and communities of color. Partner to help first-time buyers develop and implement a homeownership plan tailored to their individual needs and circumstances through education and counseling.</p>	x	x		

APPENDIX A: HOUSING AND DEMOGRAPHIC DATA DASHBOARD



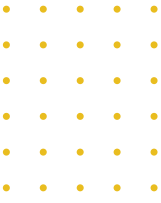
WAKE COUNTY

DATA SHEETS

2024

2024 HOUSING AND DEMOGRAPHIC DATA

Prepared For:
Wake County
City of Raleigh
Town of Cary



2024

Wake County Housing and Demographic Data Sheets

The following profiles provide a snapshot of the housing market in the State of North Carolina, Wake County, the City of Raleigh, and the Town of Cary. When taken as a whole, each profile examines the health of the housing market by profiling the demographics, housing inventory, and housing affordability in each geographic area.

Methodology

The following data points are included in each data sheet. Data used were the most current available for each data point at the time of completion of the report. Sources and methodology are explained below.

Population and Households: Population and household data were obtained from the Census Bureau ACS 5-Year estimates for 2010 and 2023. The ACS data tables referenced are DP02 (population), DP03 (Unemployment), and DP04 (Household).

Homeless Point in Time (PIT): A summary of the sheltered and unsheltered people experiencing homelessness was collected from the overall PIT count for the State and the County based on 2024 data.

Employment Data: Employment data was collected from the Census Bureau ACS 5-Year estimates for 2023. The ACS data table referenced is DP03 (Unemployment).

Housing Cost Burden: Housing Cost Burden data by income and tenure were determined using the HUD Area Median Family Income (HAMFI) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. The CHAS data are derived from HUD published data from 2017-2021 ACS data. The CHAS data provides information on the conditions and characteristics of housing units and households across the United States. The CHAS data combine ACS microdata with HUD adjusted median family incomes (HAMFI) to create estimates of the number of households that would qualify for HUD assistance. The CHAS data also incorporate household characteristics (such as race/ethnicity, age, family size, disability status) and housing unit characteristics (such as number of bedrooms and rent/owner costs). These characteristics are combined into a series of cross-tabulations (also referred to as tables), each of which has a particular focus.

For this analysis, Table 7 was used, which provides Tenure by Household Income/Household Type and Housing Cost Burden. A household is cost burdened if it is spending 30% or more of its monthly income on a mortgage or rent, plus utilities. The CHAS dataset defines a small family household as being only two persons, while a large family household has more than two members. An elderly household is a household that contains one person who is age 62 or older, or a family of two persons where each is at least 62 years old.





2024

Wake County Housing and Demographic Data Sheets

Housing Supply Data: Housing Supply Data was derived from the 2023 ACS 5-year estimates from S2504 table that lists the Physical Housing Characteristics for Occupied Housing Units.

Assisted Housing Inventory: The assisted housing inventory and expiring unit data was collected from the [National Housing Preservation Database](#) based on 2024 data for the State and the County.

Percent of Units Affordable to Renters and Owners: Housing units that are affordable and available – meaning they are affordable to a particular income group and they are occupied by a household with an income that falls within that group – are presented. The number of affordable and available units within a particular income group is compared with the number of households in that income group, which reveals the gap between households and housing units that are both affordable and available. The data was derived from 2023 ACS 5-Year estimates table S2503. The table provides monthly housing costs as a percentage of household income. The units are affordable when the housing cost is less than 30% of household income.

Housing Gap of Affordable and Available Units: The Affordability Gap is determined by taking the number of housing units occupied by households in a particular income group (i.e. 30% or less of AMI) and dividing by the total number of households in this group. The resulting number is multiplied by 100 to find the “gap” per 100 households in a particular income group. The final result shows how many households in an income group are occupying housing that does not cost beyond 30% of that household’s income. The actual gap is 100 minus this end result, which is portrayed by red arrows on the graph. The source of the computations is based on the same CHAS data as used for determining the Cost Burden.

Housing and Transportation Costs: Data on Housing and Transportation was collected from [Housing and Transportation Affordability Index](#) developed by the Center for Neighborhood Technology (CNT). Data for this project was collected in February 2025 based on CNT’s analysis using 2022 ACS data, 2021 Longitudinal Employer-Household Dynamics data, and updated AllTransitTM data (using 2024 transit schedules). Transportation costs are considered affordable if they are 15% or less of household income.

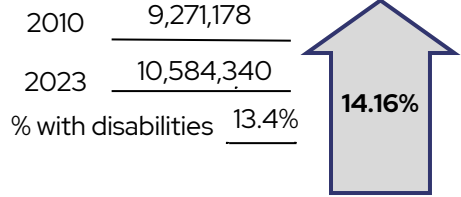
Median Housing Cost and Income Trends: The data on Median Housing Cost and Income Trends is derived from the 2018 – 2023 ACS 5-Year estimates from tables S2506 (Income), B25064 (Rent) and B25077 (Home Values). The charts display yearly percent changes in income, home values and rent.

Median Housing Cost and Income Trends: The data on Median Housing Cost and Income Trends is derived from the 2018 – 2023 ACS 5-Year estimates from tables S2506 (Income), B25064 (Rent) and B25077 (Home Values). The charts display yearly percent changes in income, home values and rent.

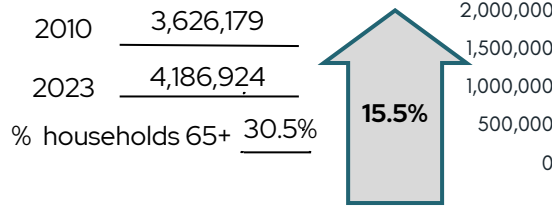


North Carolina

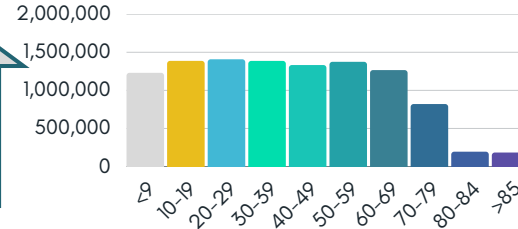
Population



Households



Age Cohorts

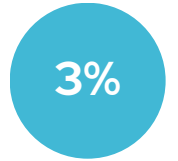


2024 Homeless Point In Time

UNSELTED
4,523

SHELTERED
7,103

Unemployment Rate



Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 1,408,252

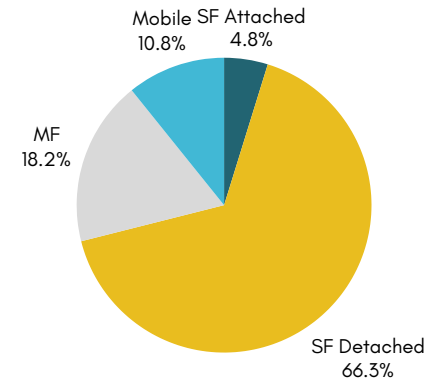
Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 2,778,672

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	3300	3612	2378	31130	30880	40005
Large Family Household	1533	1303	883	6425	7720	7040
Elderly Household	880	1198	931	19485	20235	24345

Housing Supply by Type

Total Households: 196,700



Assisted Housing Inventory

Total Assisted Homes (2024)
148,768

Units by Top Programs

LIHTC: 83,760
HOME: 8,423
Public Housing: 25,860
Sec. 8 PBRA: 22,428
Section 515: 20,454
Section 521: 16,890
Section 202: 7,823

Expiring in Next 5 Years
10,080

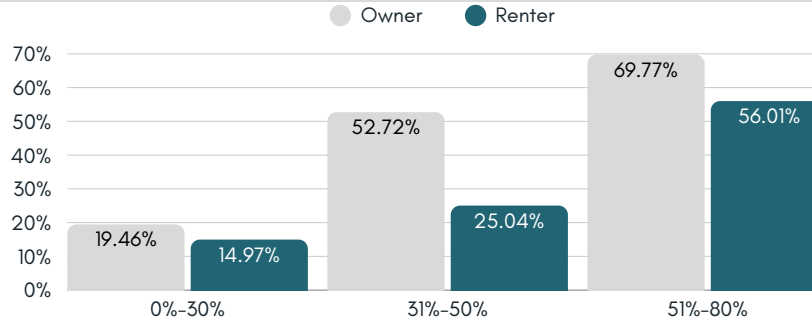
% Units Affordable to Renters

47.7%

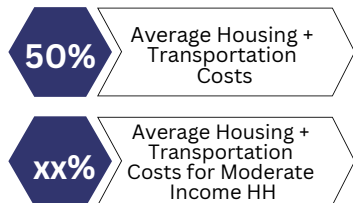
% Units Affordable to Owners

80.4%

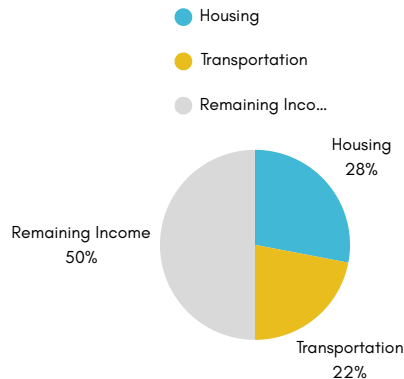
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost:
\$16,478



Median Home Value

\$287,200

Median Rent

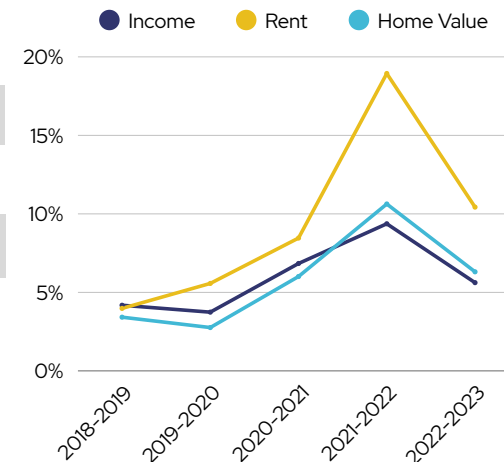
\$1,162

Median Household Income

\$102,706

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+29%
2018 - \$79.4K
2023 - \$102.7K

RENT

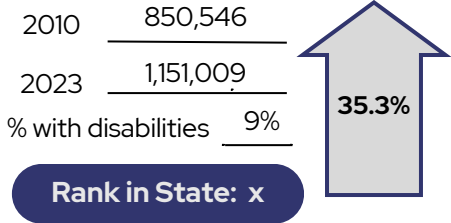
32%
2018 - \$877
2023 - \$1162

HOME VALUE

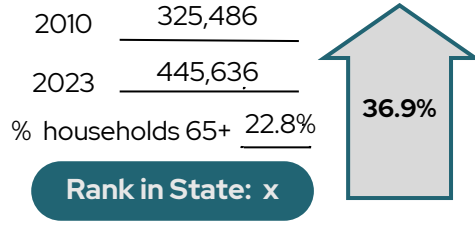
60%
2018 - \$160.5K
2023 - \$287.2K

Wake County

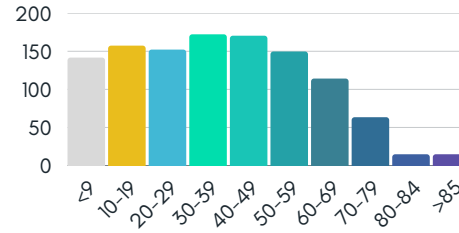
Population



Households



Age Cohorts



2024 County Homeless Point In Time

UNSELTED
971

SHELTERED
287

Unemployment Rate



Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 158,527

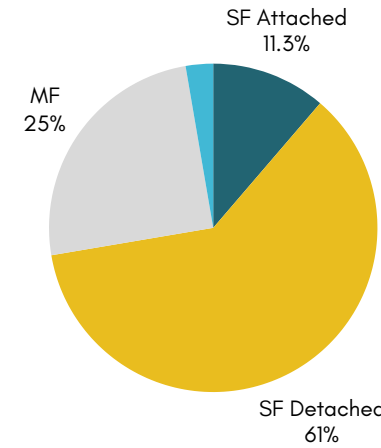
Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 287,109

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	1335	1222	840	2515	2950	3835
Large Family Household	492	390	231	795	810	685
Elderly Household	200	395	247	1855	2040	1825

Housing Supply by Type

Total Households: 196,700



Assisted Housing Inventory in County

Total Assisted Homes (2024)
13,380

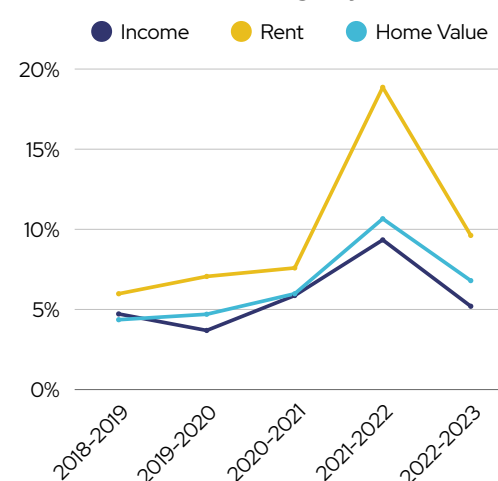
Units by Top Programs

- LIHTC: 9,959
- HOME: 2,125
- Public Housing: 1,582
- Sec. 8 PBRA: 692
- Section 515: 573
- Section 521: 485
- Section 202: 430

Expiring in Next 5 Years
1,685

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+32%
2018 - \$107.7K
2023 - \$141.7K

RENT

+37%
2018 - \$1102
2023 - \$1508

HOME VALUE

+60%
2018 - \$268.5K
2023 - \$429K

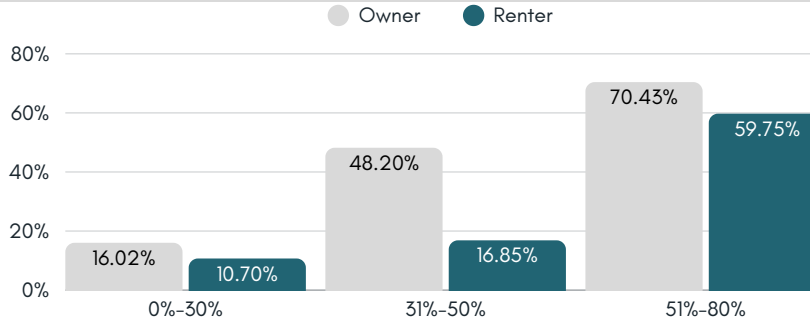
% Units Affordable to Renters

50.9%

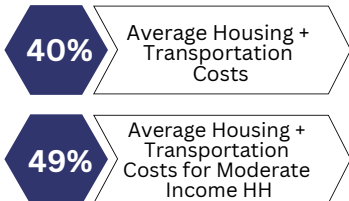
% Units Affordable to Owners

82.8%

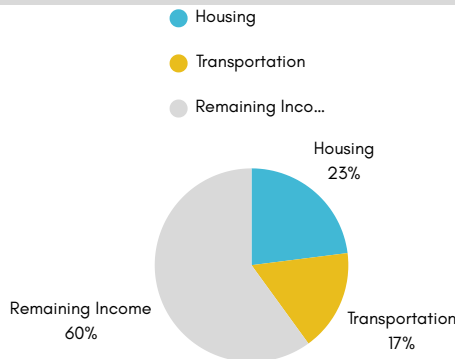
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$15,547



Median Home Value

\$429,000

Median Rent

\$1,508

Median Household Income

\$141,673

Population

2010 127,587
2023 176,686
% with disabilities 7.8

38.5%

Rank in State: x

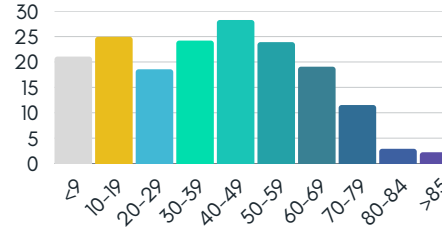
Households

2010 47,561
2023 67,964
% households 65+ 24.3%

42.9%

Rank in State: x

Age Cohorts



2024 County Homeless Point In Time

UNSELTHERED 971
SHELTERED 287

Unemployment Rate

2.3%

Assisted Housing Inventory in County

Total Assisted Homes (2024) 13,380

Units by Top Programs

LIHTC: 9,959
HOME: 2,125
Public Housing: 1,582
Sec. 8 PBRA: 692
Section 515: 573
Section 521: 485
Section 202: 430

Expiring in Next 5 Years 1,685

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 22,882

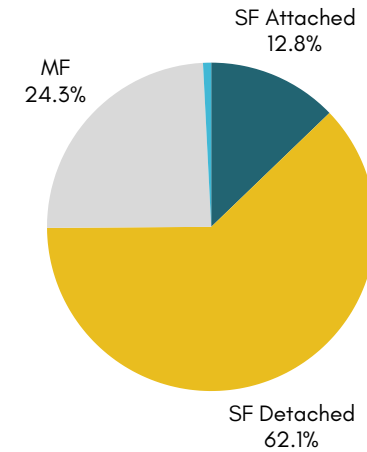
Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 45,082

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	334	310	179	400	245	520
Large Family Household	167	124	120	65	65	60
Elderly Household	55	120	86	265	115	390

Housing Supply by Type

Total Households: 196,700



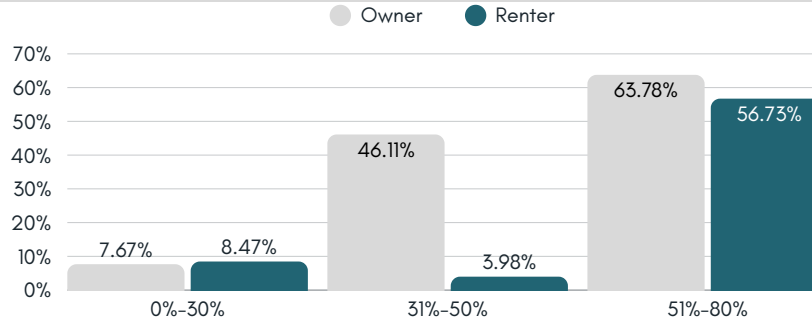
% Units Affordable to Renters

61.1%

% Units Affordable to Owners

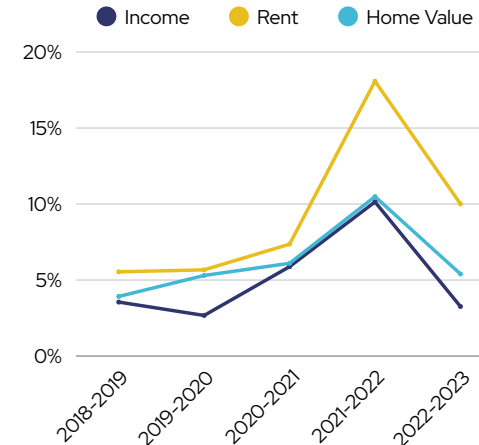
85.1%

Housing Gap of Affordable and Available Units per 100 Households



Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+29%
2018 - \$133K
2023 - \$171.9K

RENT

+35%
2018 - \$1199
2023 - \$1621

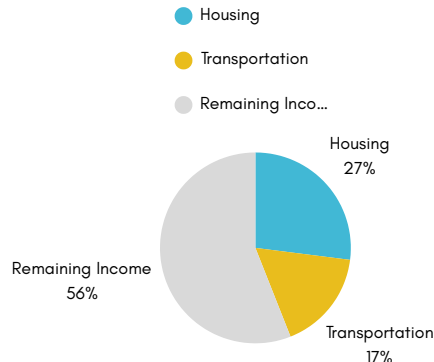
HOME VALUE

+56%
2018 - \$342.6K
2023 - \$534.6K

Housing and Transportation Costs as Percent of Income

44% Average Housing + Transportation Costs
33% Average Housing + Transportation Costs for Moderate Income HH

Average Annual Household Transportation Cost: \$15,442



Median Home Value

\$534,600

Median Rent

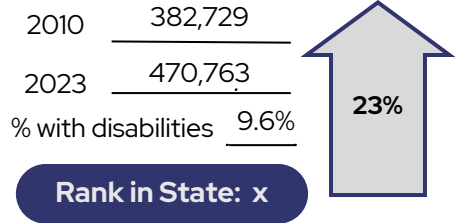
\$1,621

Median Household Income

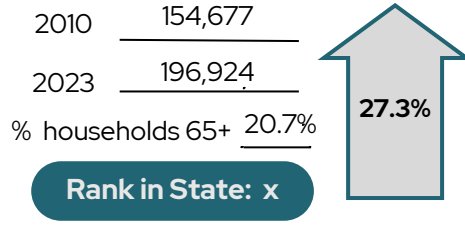
\$171,952

Raleigh

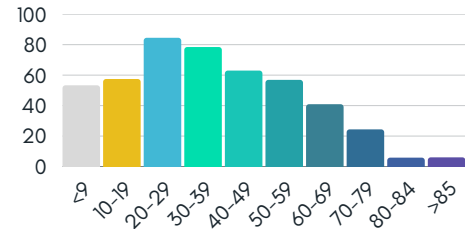
Population



Households



Age Cohorts



2024 County Homeless Point In Time

UNSELTED
971

SHELTERED
287

Unemployment Rate



Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 96,029

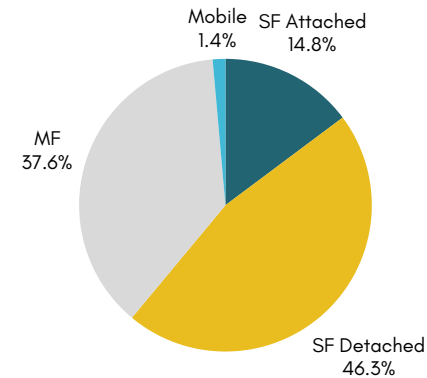
Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 100,895

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	934	1035	581	930	1135	1190
Large Family Household	311	304	84	230	415	120
Elderly Household	163	274	196	835	745	575

Housing Supply by Type

Total Households: 196,700



Assisted Housing Inventory in County

Total Assisted Homes (2024)
13,380

Units by Top Programs

- LIHTC: 9,959
- HOME: 2,125
- Public Housing: 1,582
- Sec. 8 PBRA: 692
- Section 515: 573
- Section 521: 485
- Section 202: 430

Expiring in Next 5 Years
1,685

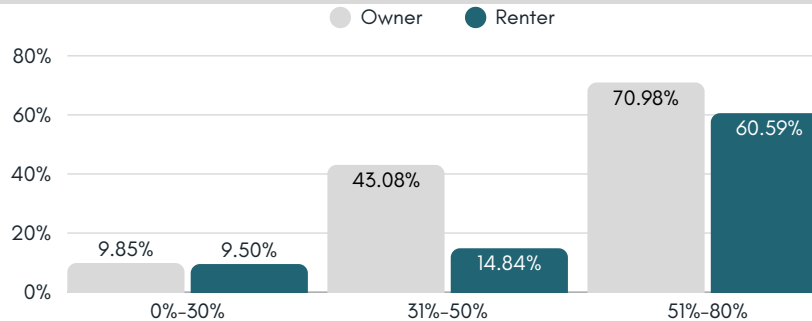
% Units Affordable to Renters

47.5%

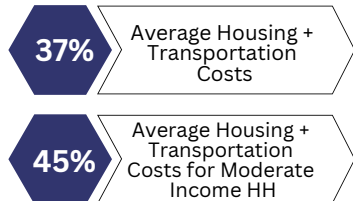
% Units Affordable to Owners

81.2%

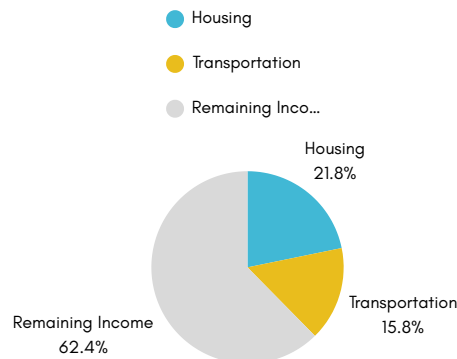
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$14,252



Median Home Value

\$372,300

Median Rent

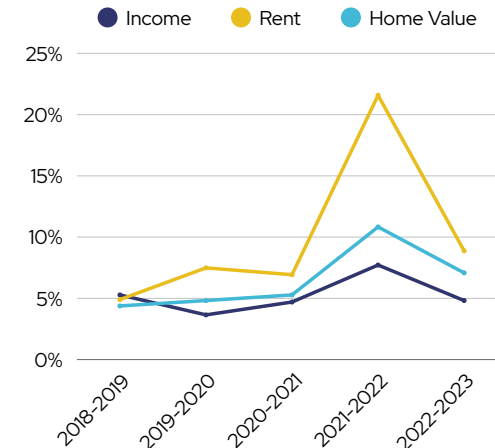
\$1,468

Median Household Income

\$127,160

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+30%
2018 - \$98.1K
2023 - \$127.1K

RENT

+37%
2018 - \$1074
2023 - \$1468

HOME VALUE

+60%
2018 - \$233.3K
2023 - \$372.3K



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APPENDIX B: ZONING REVIEW WORKSHEETS

Note: These worksheets were also completed for the 2015 and 2020 AIs.

To evaluate the ordinances consistently, a benchmarking tool was used to assess each ordinance against eleven criteria that are either common indicators of impediments or language that addresses impediments to fair housing choice. The indicators are based on best practices and recommendations from HUD's fair housing resource guide.

The full set of criteria includes:

1. Ordinance defines "family" inclusively, without a cap on the number of unrelated persons, with a focus on functioning as a single housekeeping unit
2. Ordinance defines "group home" or similarly named land use comparatively to single family dwelling units
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/conditional use permit or public hearing
4. Ordinance regulates the siting of group homes as single family dwelling units without any additional regulatory provisions
5. Ordinance has a "Reasonable Accommodation" provision or allows for persons with disabilities to request reasonable accommodation/modification to regulatory provisions
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right
7. Ordinance does not distinguish between "affordable housing/multi-family housing" (i.e., financed with public funds) and "multi-family housing" (i.e., financed with private funds)
8. Ordinance does not restrict residential uses such as emergency housing/homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to nonresidential zoning districts
9. Ordinance provides residential zoning districts with minimum lot sizes of $\frac{1}{4}$ acre or less
10. Ordinance does not include exterior design/aesthetic standards for all singlefamily dwelling units regardless of size, location, or zoning district
11. Ordinance permits manufactured and modular housing on single lots like single family dwelling units

Each criterion was assigned one of two values. A score of "1" means that the criterion applies to the zoning ordinance – i.e., the impediment was not present in the ordinance or that the positive measure was in place. A score of "2" means that the criterion does not apply to the zoning ordinance – i.e., the impediment was present or that the positive measure was not. Score Implication For example, a zoning ordinance would receive a score of "1" for providing residential zoning districts with a minimum lot size of 10,000 square feet, and a score of "2" for including exterior design/aesthetic standards for single family dwelling units.

The final benchmark score is a simple average of the individual criterion.

- | | |
|---------------|---|
| 1.00 – 1.24 - | Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes |
| 1.25 – 1.49 - | Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes. |
| 1.50 – 2.00 - | Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes. |

Zoning Risk Assessment Tool

Jurisdiction: Town of Apex

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1.5

Zoning Risk Assessment Tool

Jurisdiction: Town of Cary

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	1
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	2

Zoning Risk Assessment Tool

Jurisdiction: Town of Fuquay-Varina

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	1
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	2
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	2
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: Town of Garner

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	2
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	2
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: Town of Holly Springs

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	2
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	2
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	2
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	2

Zoning Risk Assessment Tool

Jurisdiction: Town of Knightdale

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	2
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	2
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	2
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: Town of Morrisville

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	2
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: City of Raleigh

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	2
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: Town of Rolesville

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	2
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	2
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	2
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1.5

Zoning Risk Assessment Tool

Jurisdiction: Wake County

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	1
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	2
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	2
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	2
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1

Zoning Risk Assessment Tool

Jurisdiction: Town of Wake Forest

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	2
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	1
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	2
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	2

Zoning Risk Assessment Tool

Jurisdiction: Town of Wendell

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	2
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	1
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	2
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	2
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	2
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	1.5

Zoning Risk Assessment Tool

Jurisdiction: Town of Zebulon

Zoning Ordinance Regulatory Provision				Score
1	Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	Yes (1)	No (2)	1
2	Ordinance defines “group home” or similarly named land use comparatively to single family dwelling units	Yes (1)	No (2)	2
3	Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/ conditional use permit or public hearing	Yes (1)	No (2)	1
4	Ordinance regulates the siting of group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5	Ordinance has a “Reasonable Accommodation” provision or allows for people with disabilities to request reasonable accommodation/ modification to regulatory provisions	Yes (1)	No (2)	1
6	Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7	Ordinance does not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)	Yes (1)	No (2)	1
8	Ordinance does not restrict residential uses such as emergency housing/ homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	Yes (1)	No (2)	2
9	Ordinance provides residential zoning districts with minimum lot sizes of ¼ acre or less	Yes (1)	No (2)	1
10	Ordinance does not include exterior design aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district	Yes (1)	No (2)	1
11	Ordinance permits manufactured and modular housing on single lots like single-family dwelling units	Yes (1)	No (2)	2

APPENDIX C: SURVEY RESULTS

Wake County Online Survey

Language Used

195 Responses

Data	Responses
English (US)	195

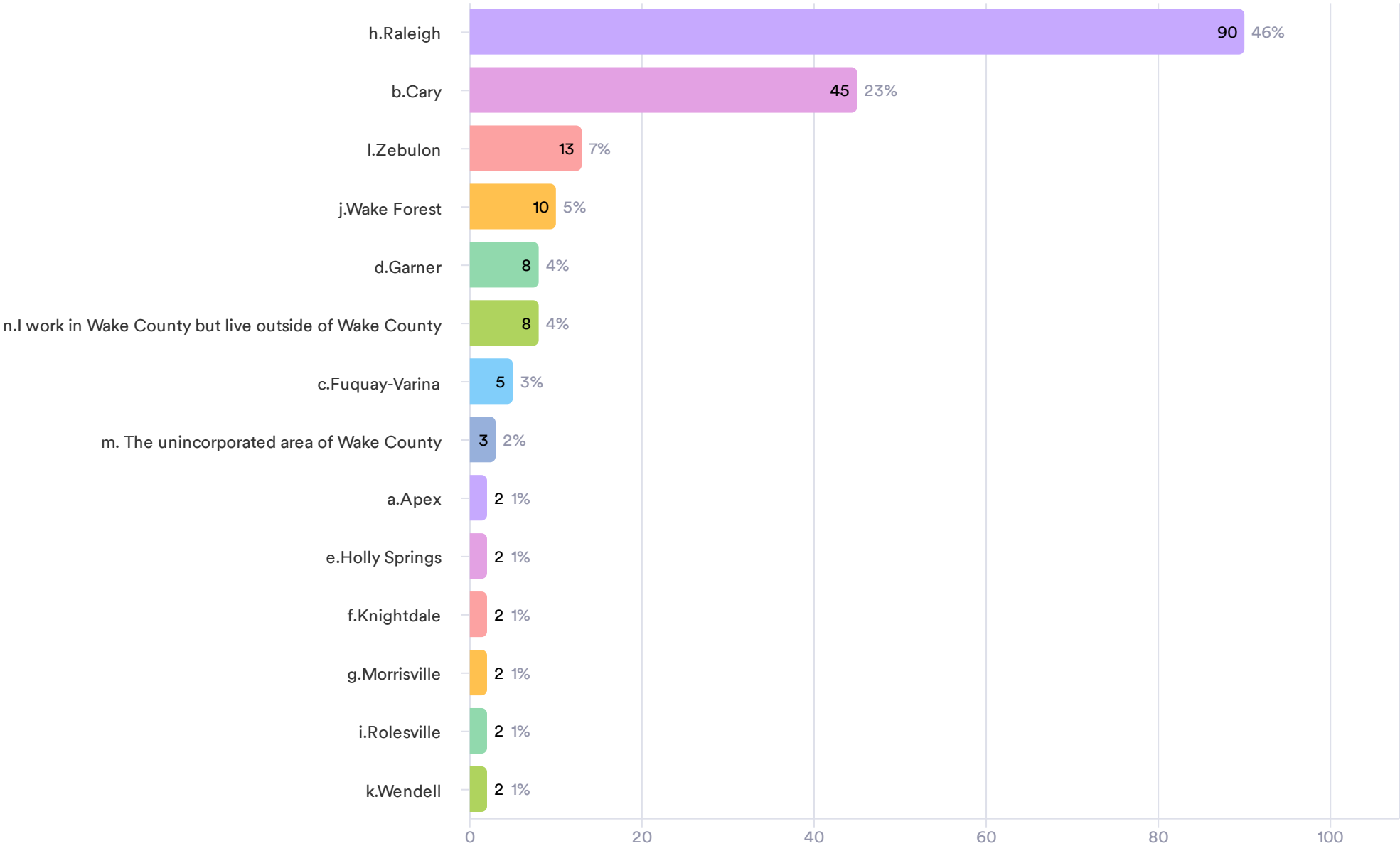
City Selection

194 Responses- 1 Empty

Data	Responses
Nelson	90
Sloan	45
Moapa	13
Mesquite	11
Mountain Springs	10
Sandy Valley	8
Searchlight	5
Mount Charleston	2
Overton	2
Nellis AFB	2
North Las Vegas	2
Paradise	2
I do not live in Clark County	2

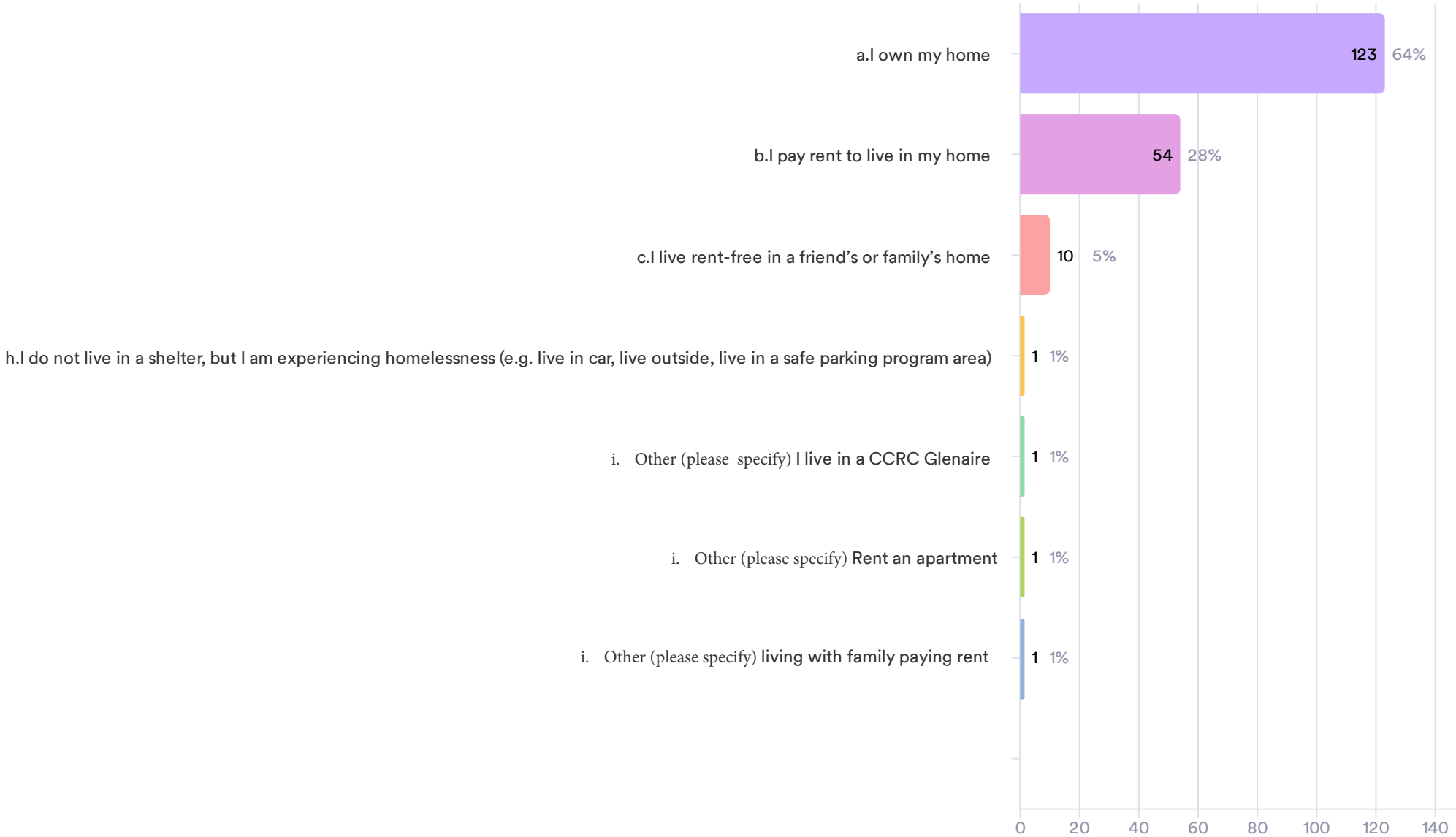
1. What City do you live in?

194 Responses- 1 Empty



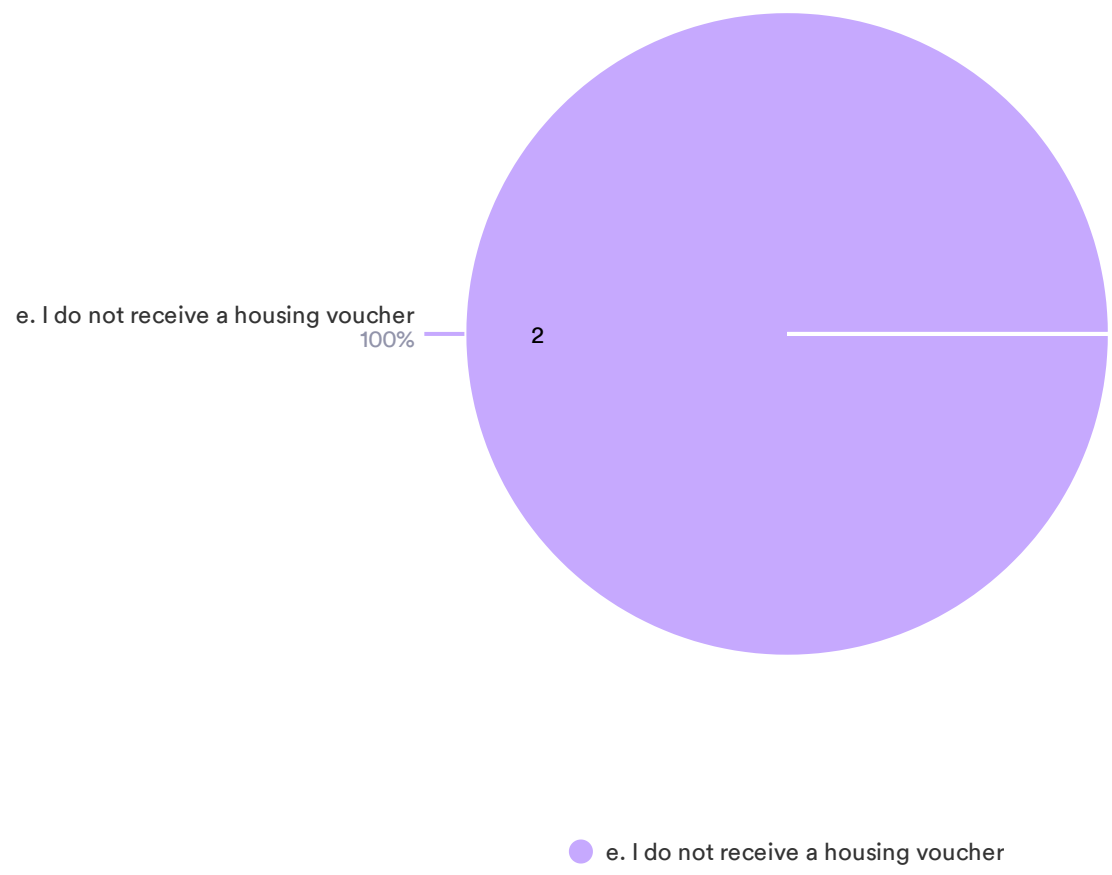
2. Which of the following best describes where you currently live?

192 Responses- 3 Empty



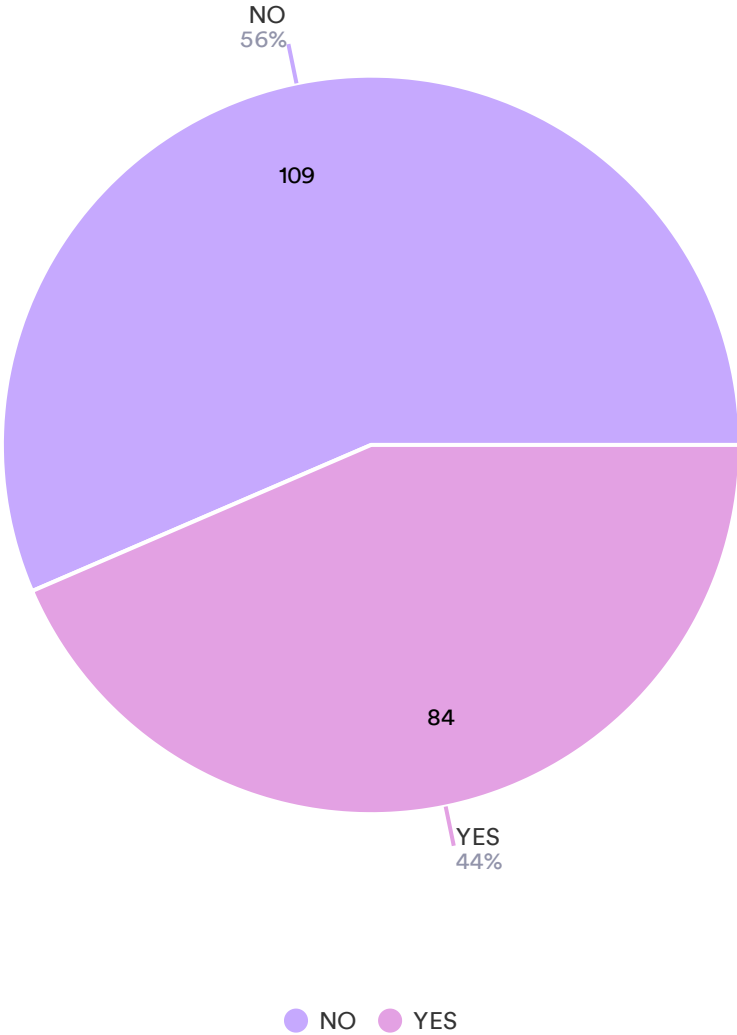
3. If you receive a housing voucher of any kind, how difficult was it to find a landlord that accepted your voucher?

2 Responses- 193 Empty



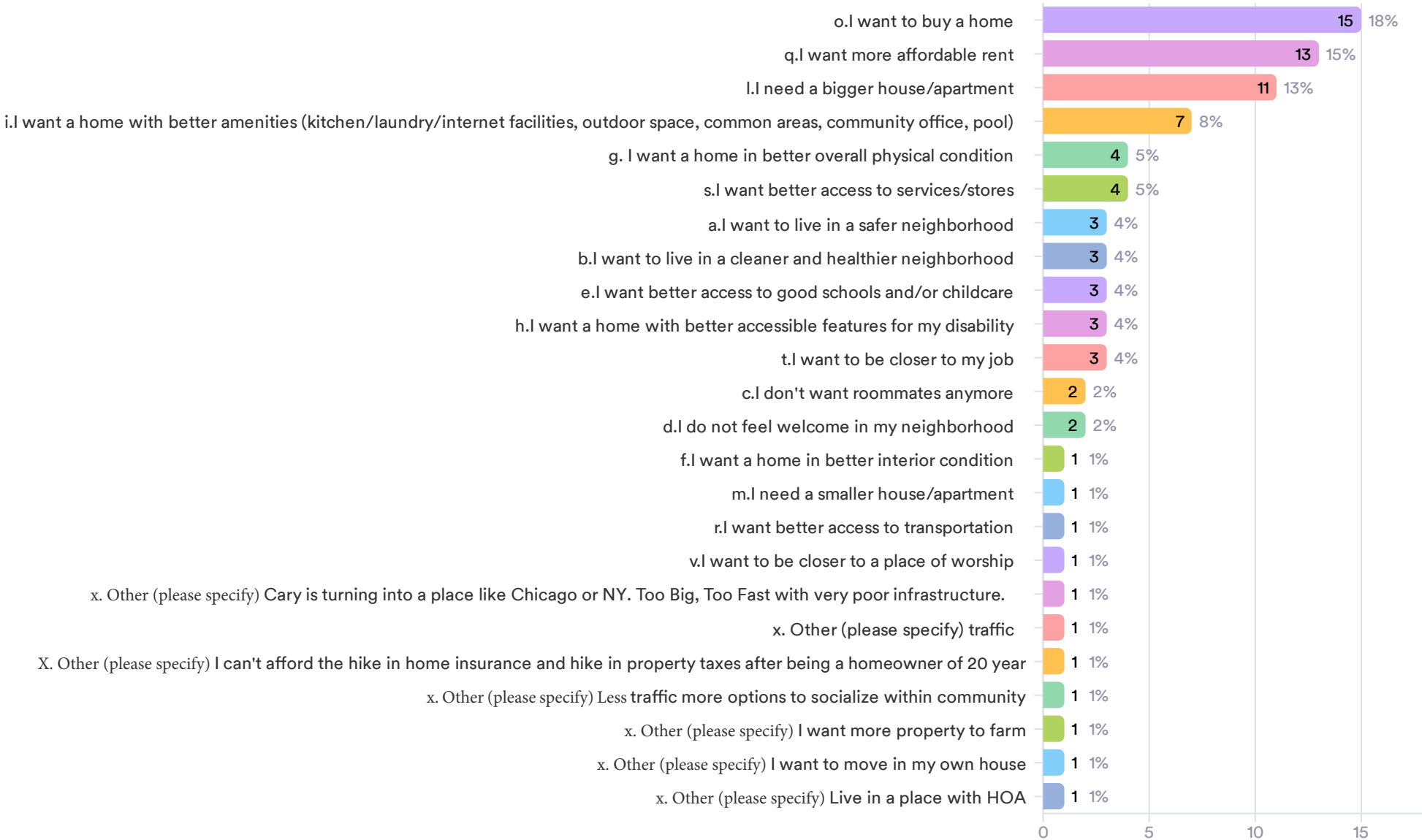
4. If given the opportunity, would you move?

193 Responses- 2 Empty



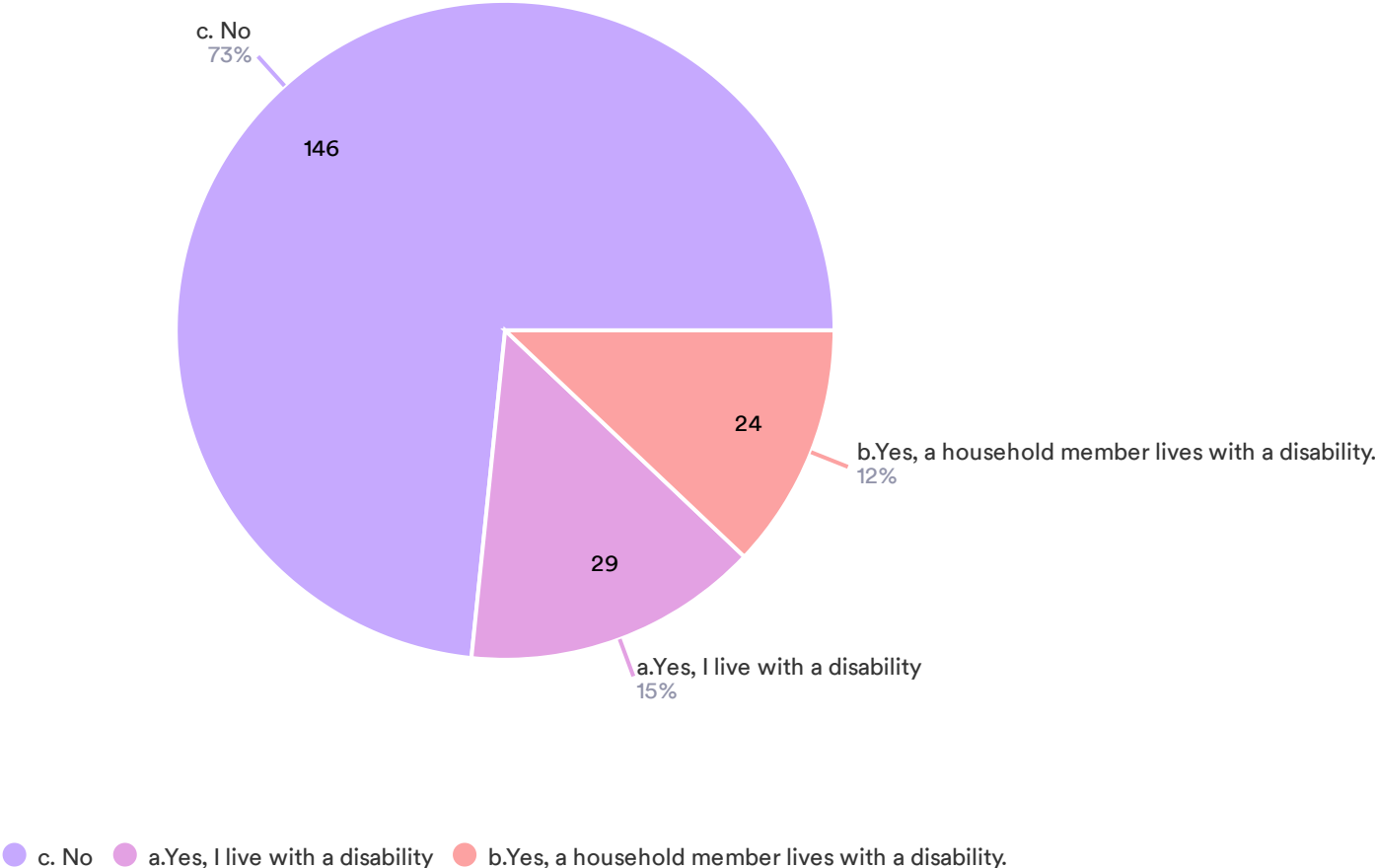
5. Why do you want to move?

84 Responses- 111 Empty



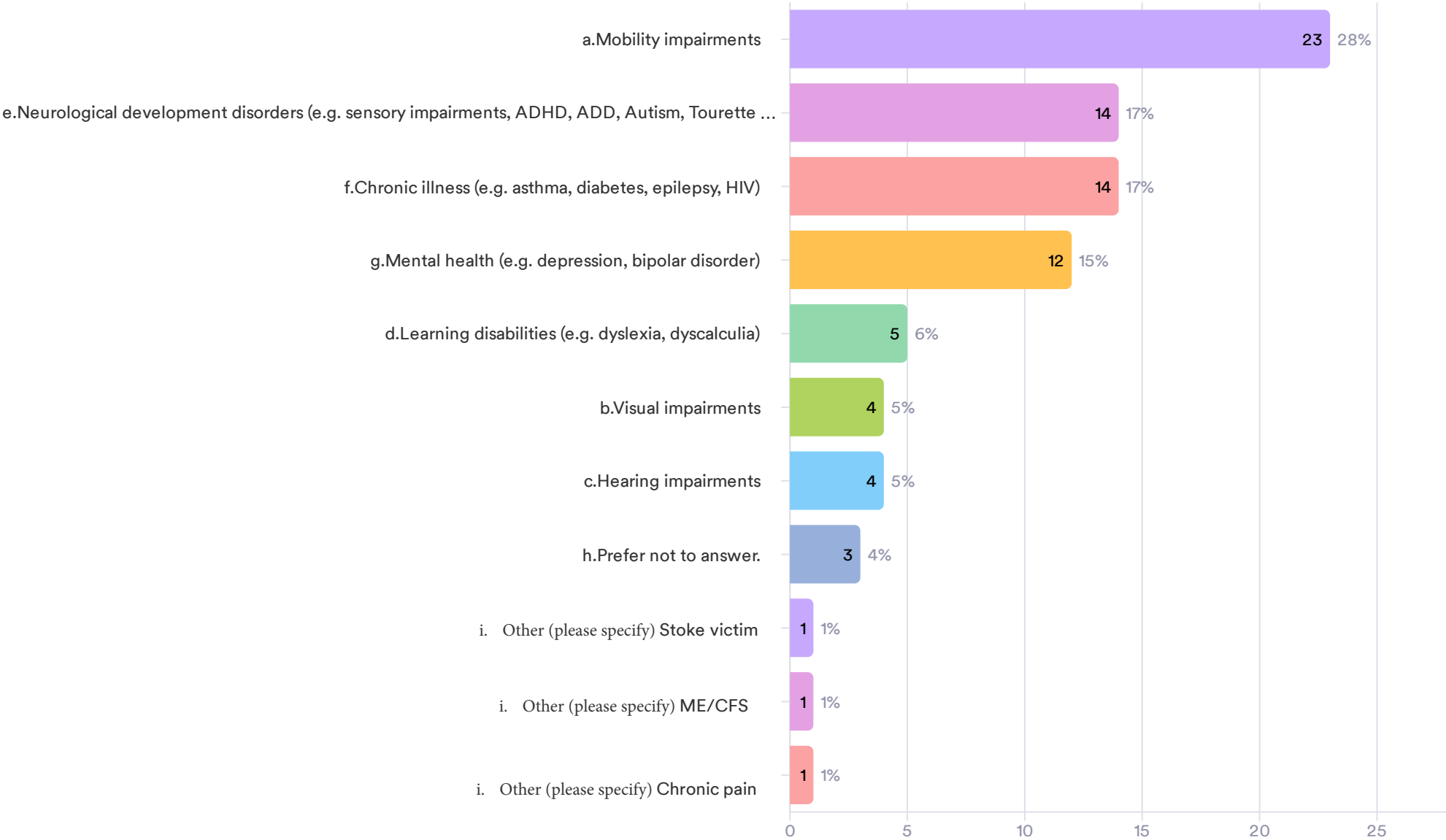
6. Do you currently live with a disability (visible or invisible), or does a member of your household live with a disability?

199 Responses- 1 Empty



7. What disabilities (visible or invisible) are experienced by you or your household member?

82 Responses- 147 Empty



8. Do you and/or a household member experience any of the following housing challenges because of a disability (visible or invisible)?

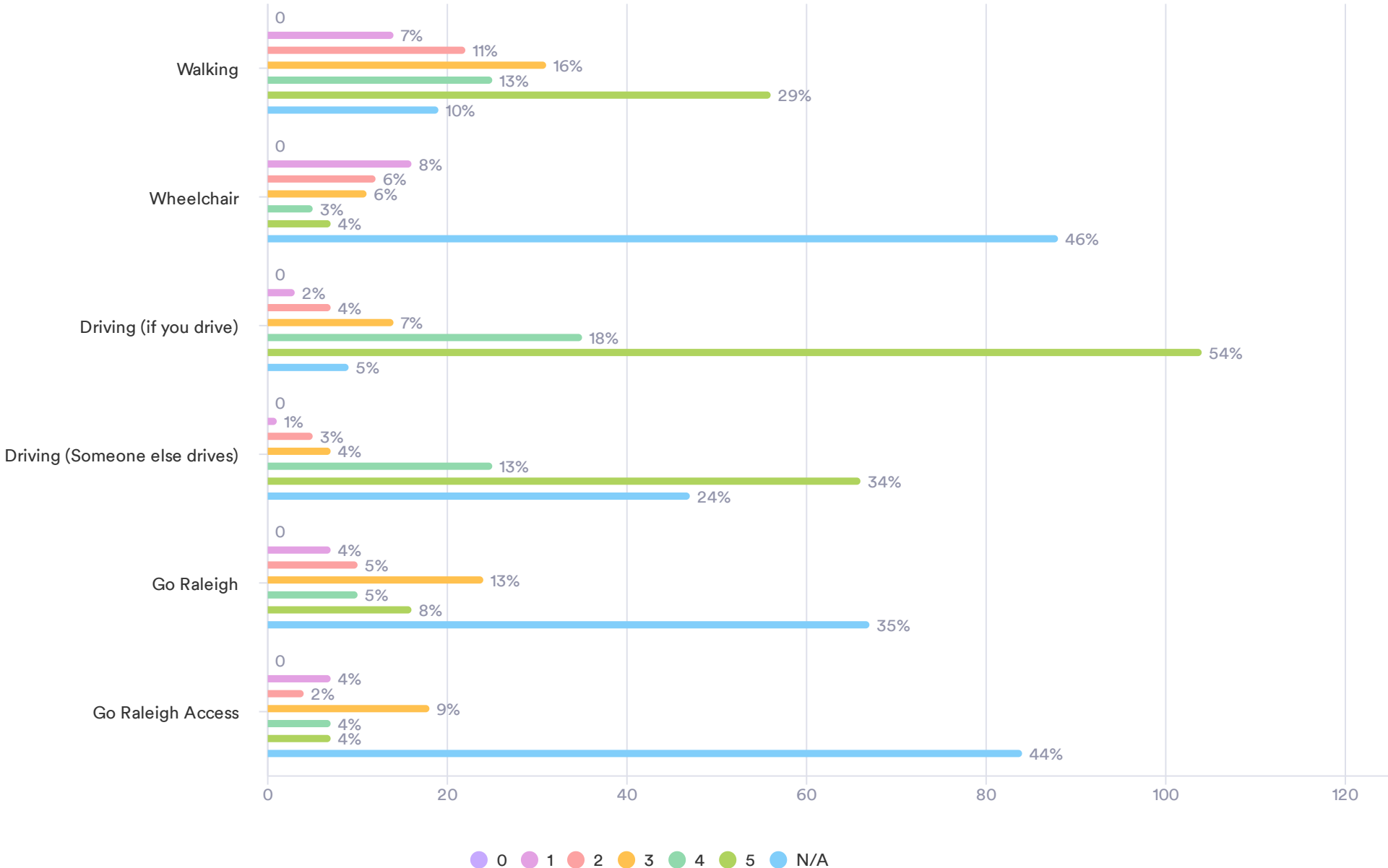
53 Responses- 150 Empty



Wake County Online Survey

9. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).

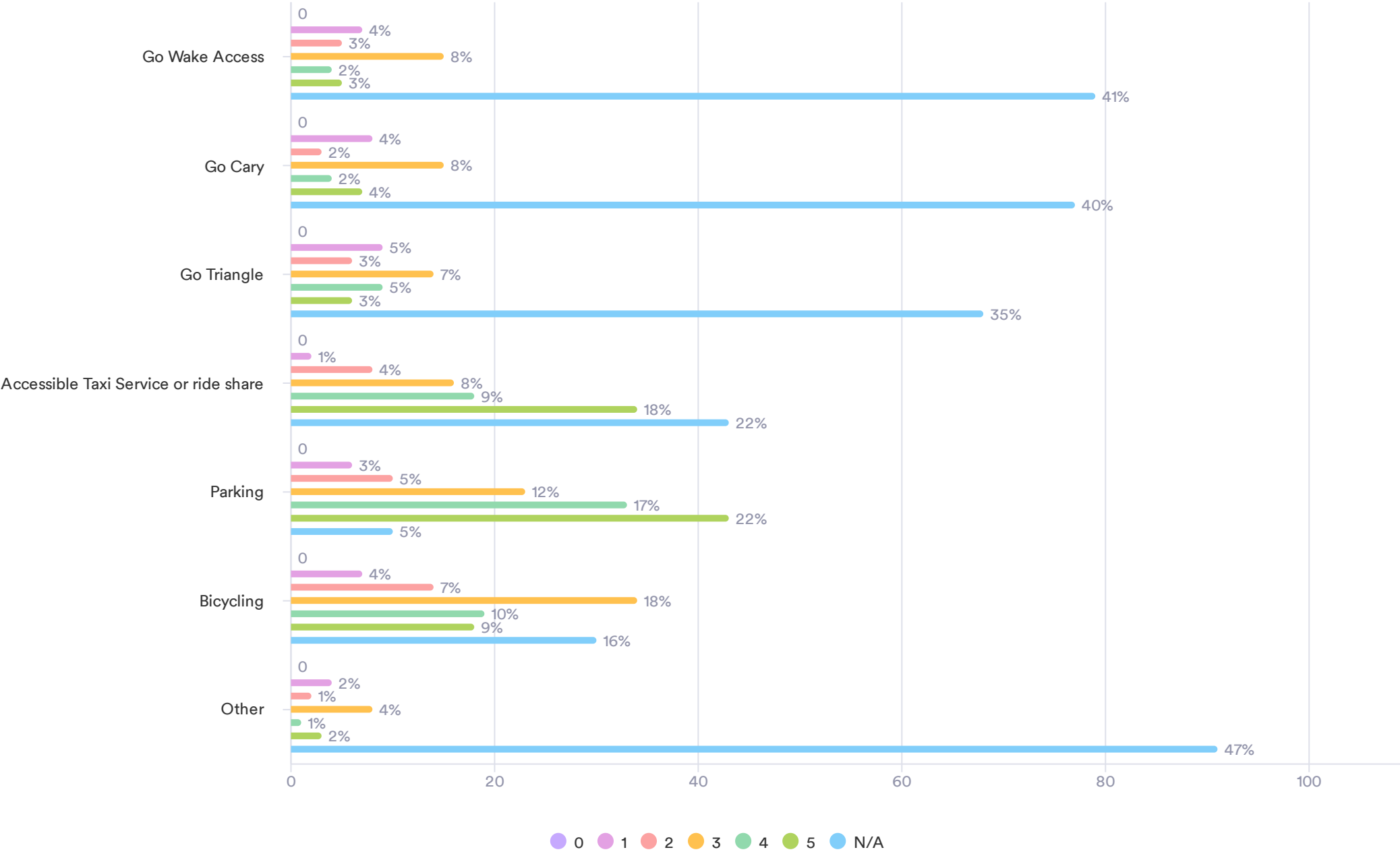
192 Responses- 3 Empty



Wake County Online Survey

9 cont. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).

192 Responses- 3 Empty



10. If you find transportation difficult in your community, share your experiences with the challenges here.

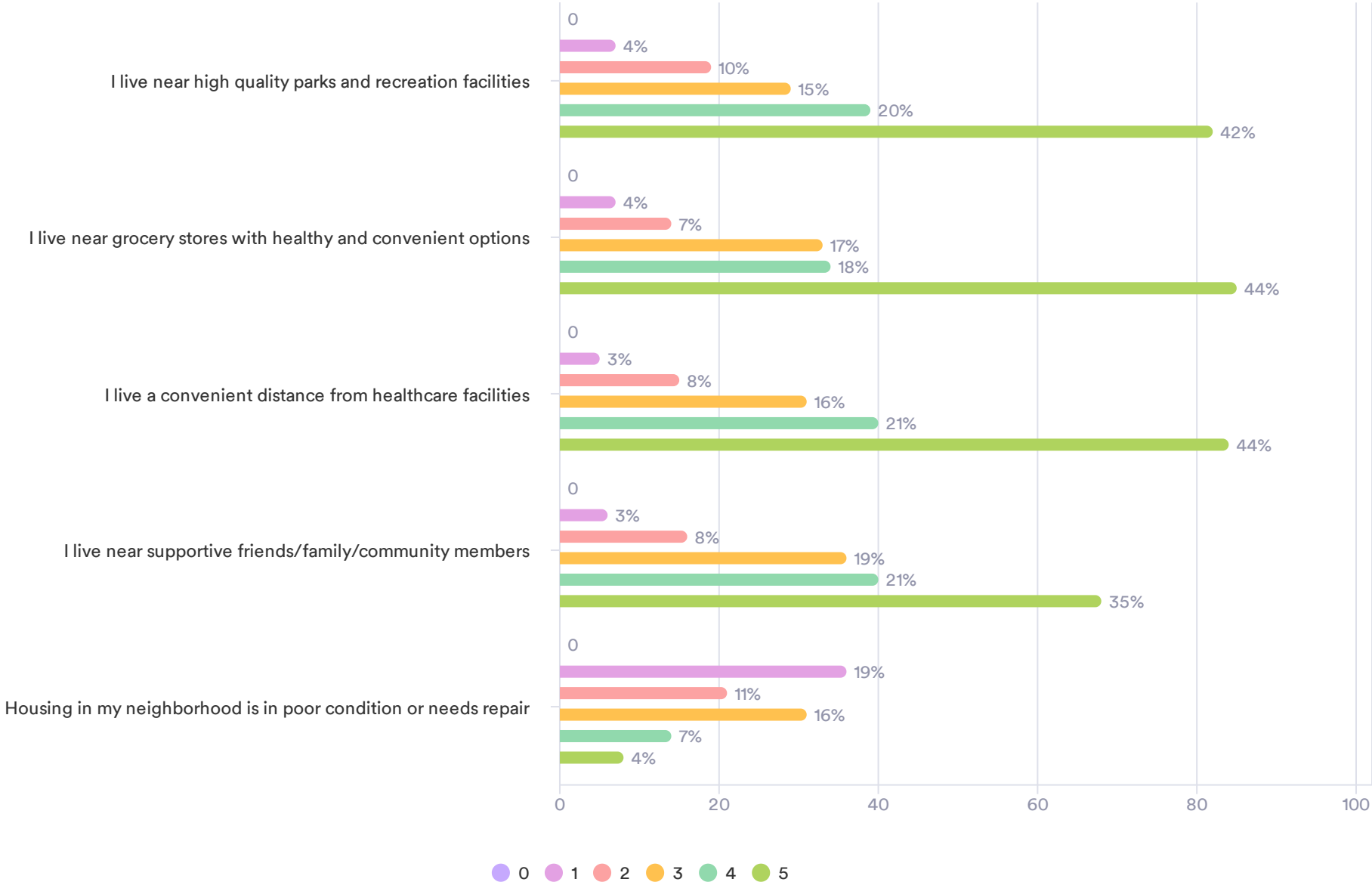
109 Responses- 86 Empty

Data	Responses
na	2
N/A	2
No information on public transit not many places to walk too or convenient	1
It is very difficult and dangerous for me to walk along and across MLK Blvd to access downtown.	1
No transit	1
When NCDOT built 885, they absolutely ruined the traffic situation. It was supposed to alleviate congestion, but it actually made it much worse.	1
Lacking in consistent and safe infrastructure for walking and biking.	1
Traffic extremely heavy on HWY 50. Constant backups. Few public transportation options available.	1
It is difficult to walk to North Hills because Six Forks Road is so dangerous and traffic is so heavy. We need a pedestrian bridge over Six Forks Road to make it safe to cross over and walk to North Hills.	1
Access to uber or Lyft very limited	1
Too much development is creating unbearable traffic in a once beautiful town. Trees are being destroyed. Hey dumbasses, there are only TWO GENDERS!!	1
Other entries	96

Wake County Online Survey

11. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.

193 Responses- 2 Empty



Wake County Online Survey

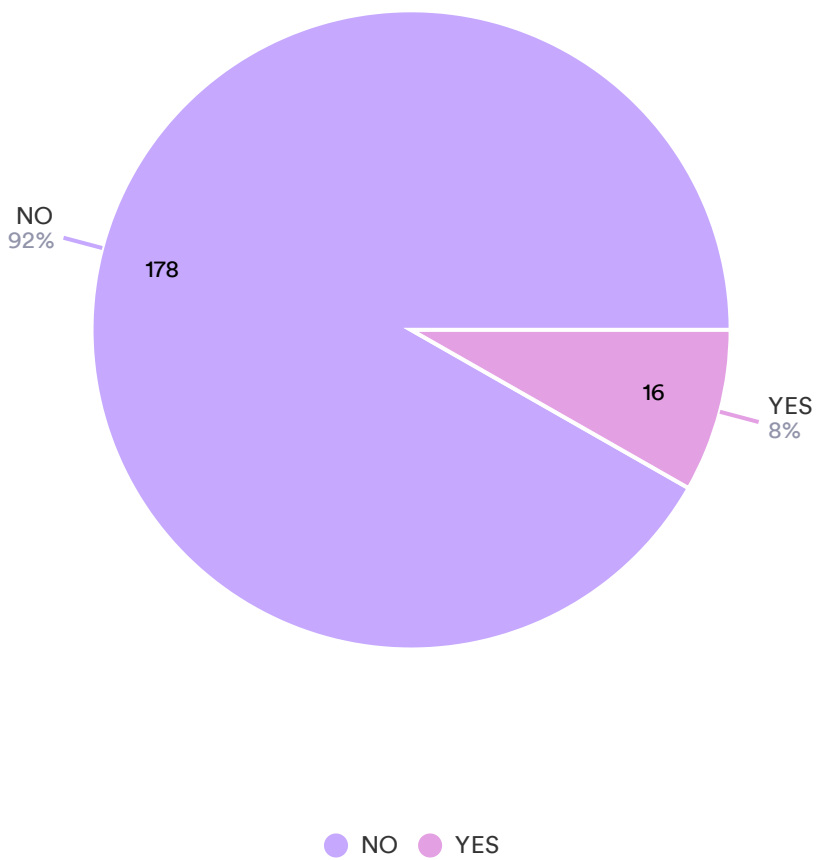
11 cont. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.

193 Responses- 2 Empty



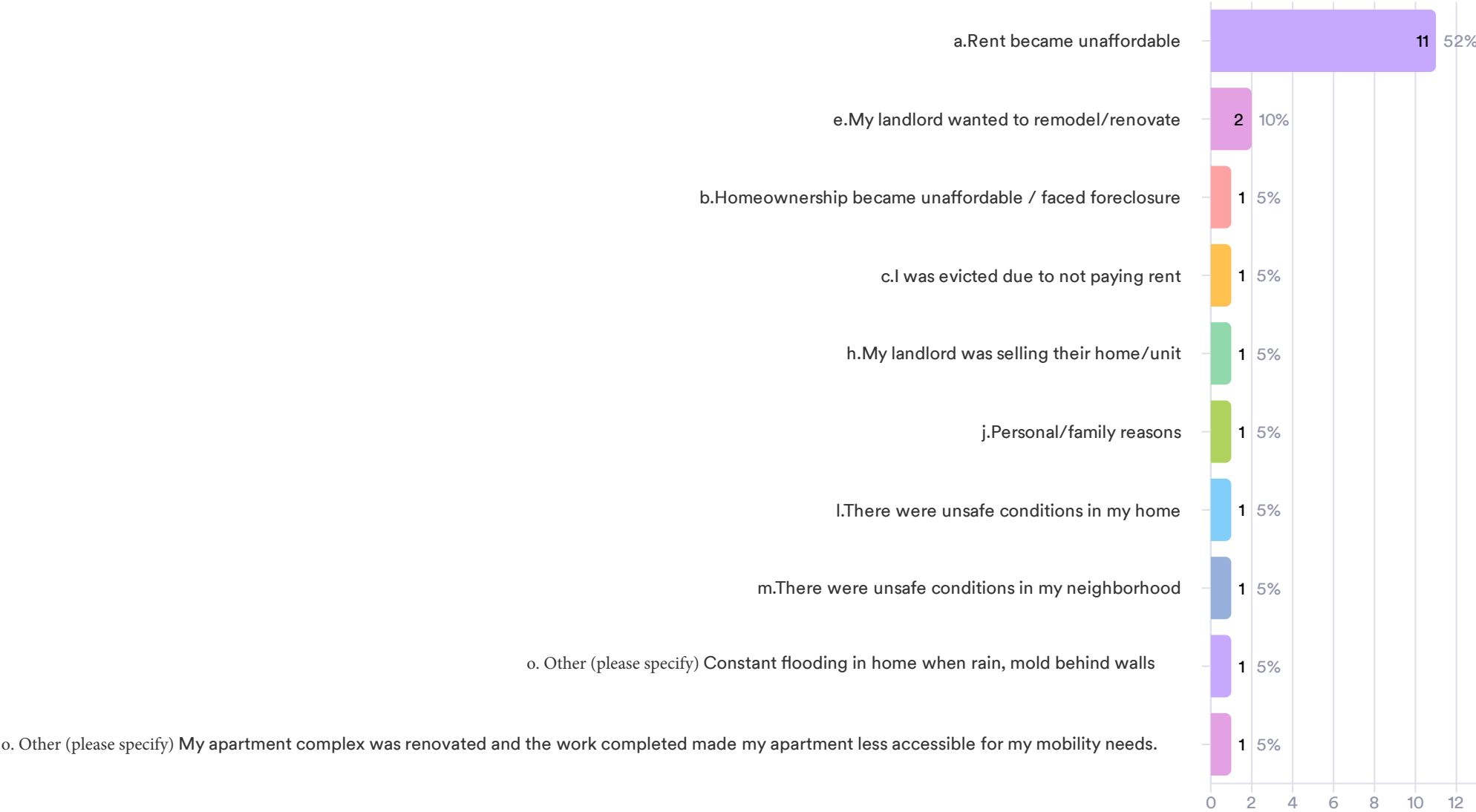
12. In the past five years, have you had to move out of a previous residence in Wake County when you did not want to move?

194 Responses- 1 Empty



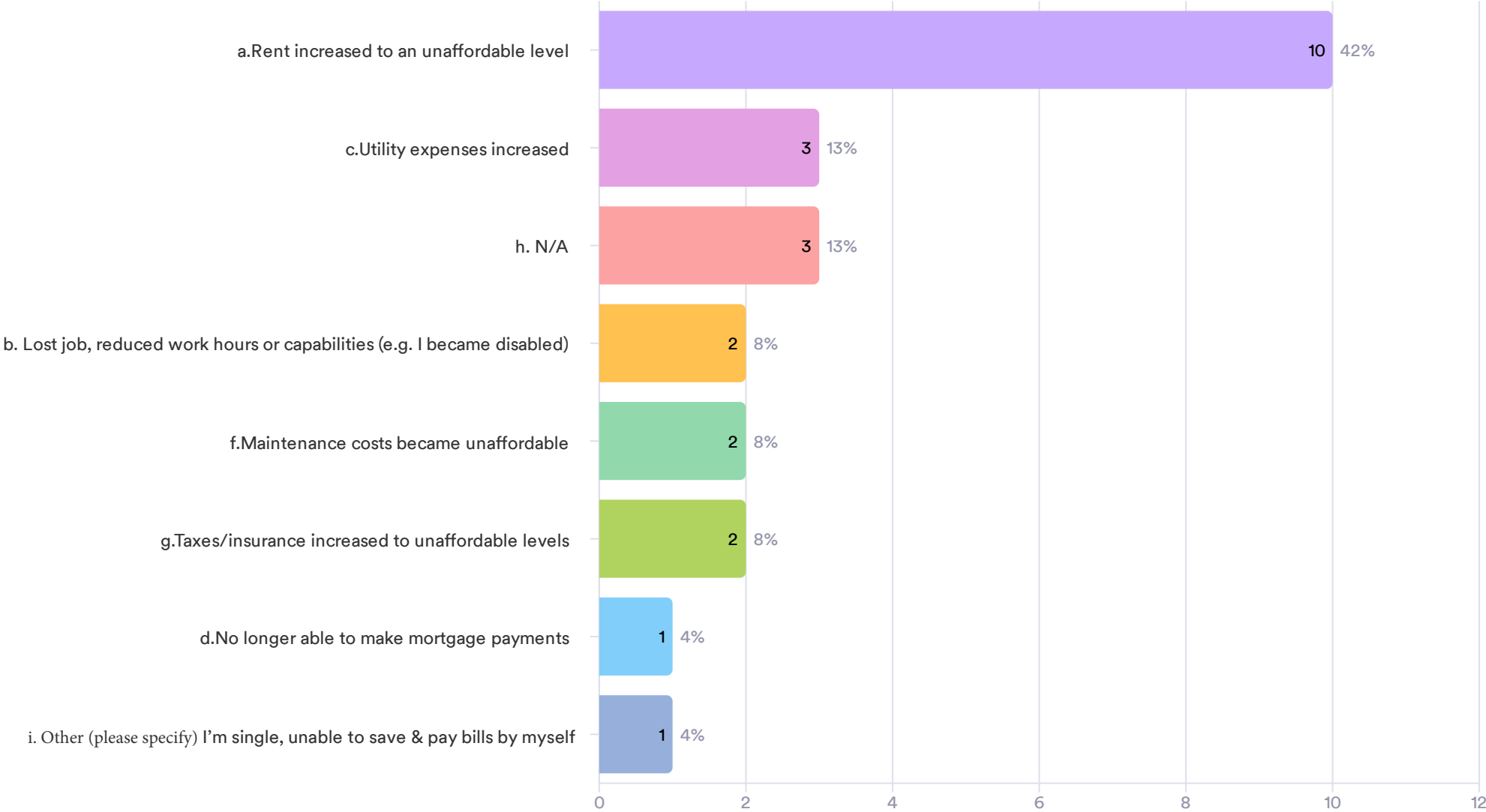
13. Why did you have to move?

21 Responses- 179 Empty



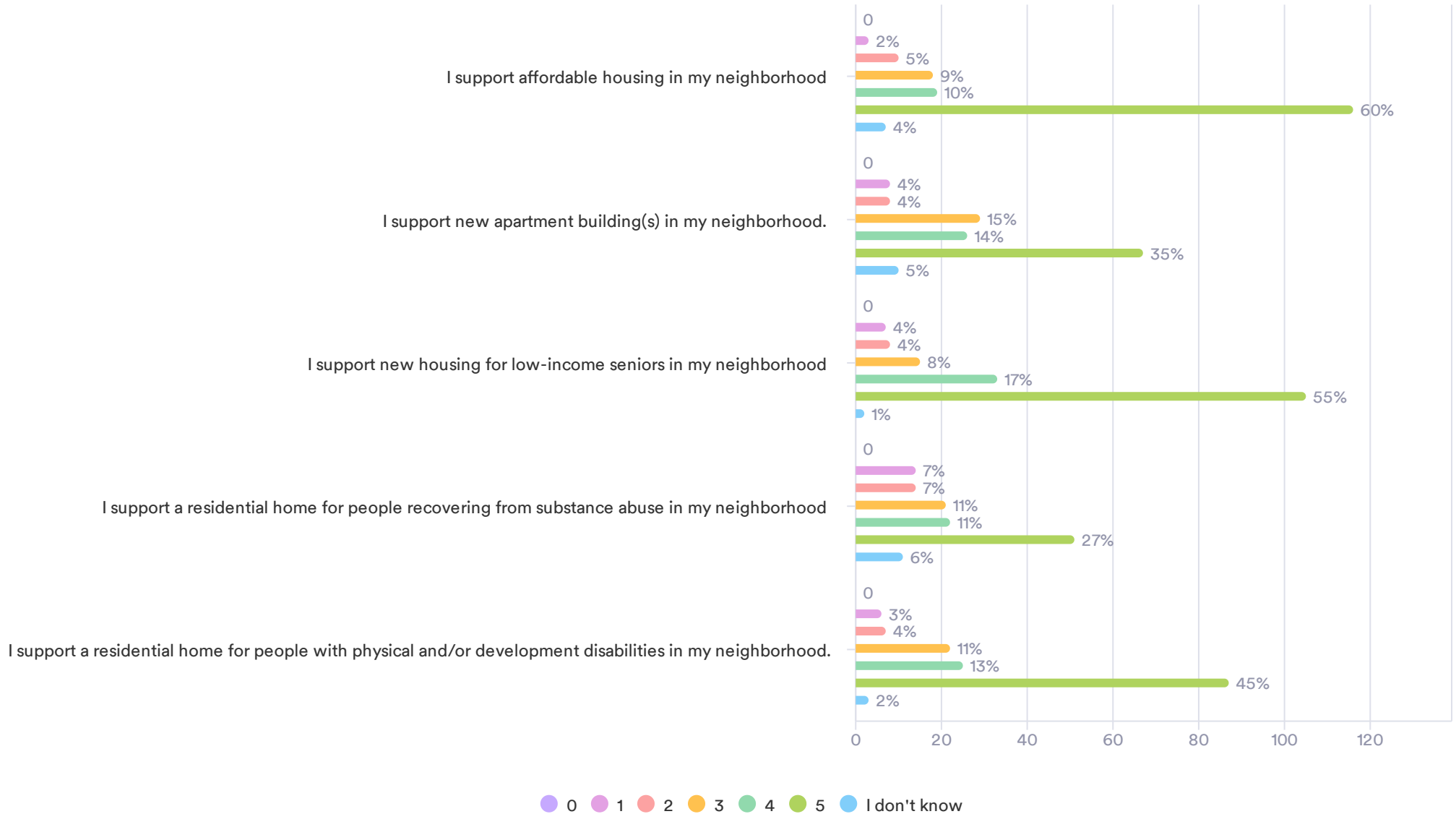
14. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable

24 Responses- 181 Empty



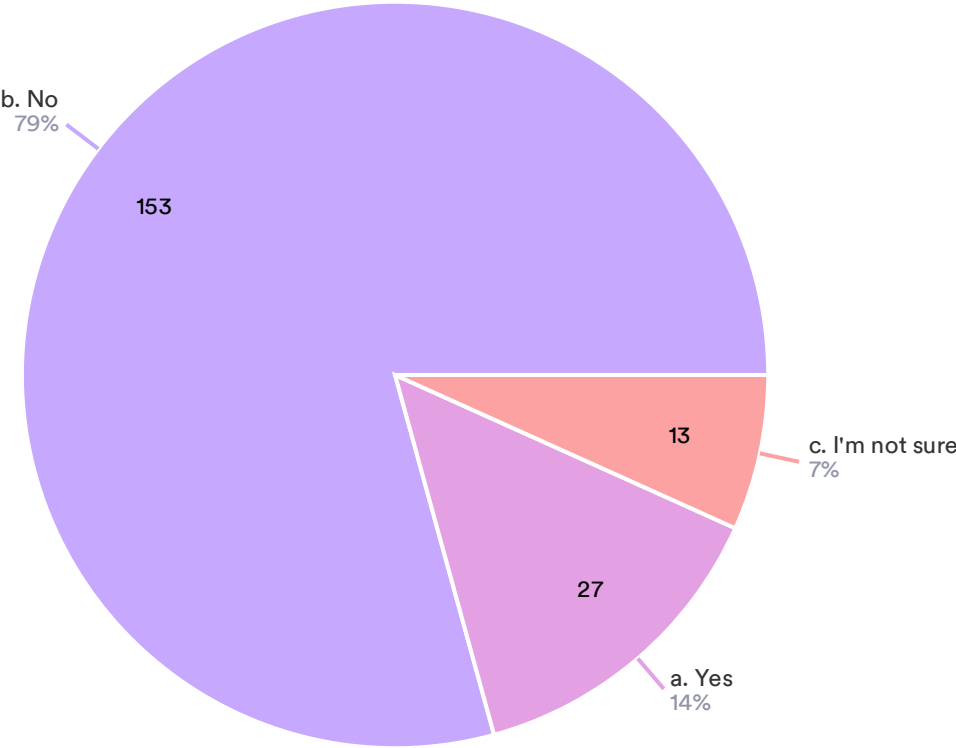
15. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."

192 Responses- 3 Empty



1. Have you ever felt that you were discriminated against when you were looking for housing anywhere in Wake County?

193 Responses- 2 Empty



● b. No ● a. Yes ● c. I'm not sure

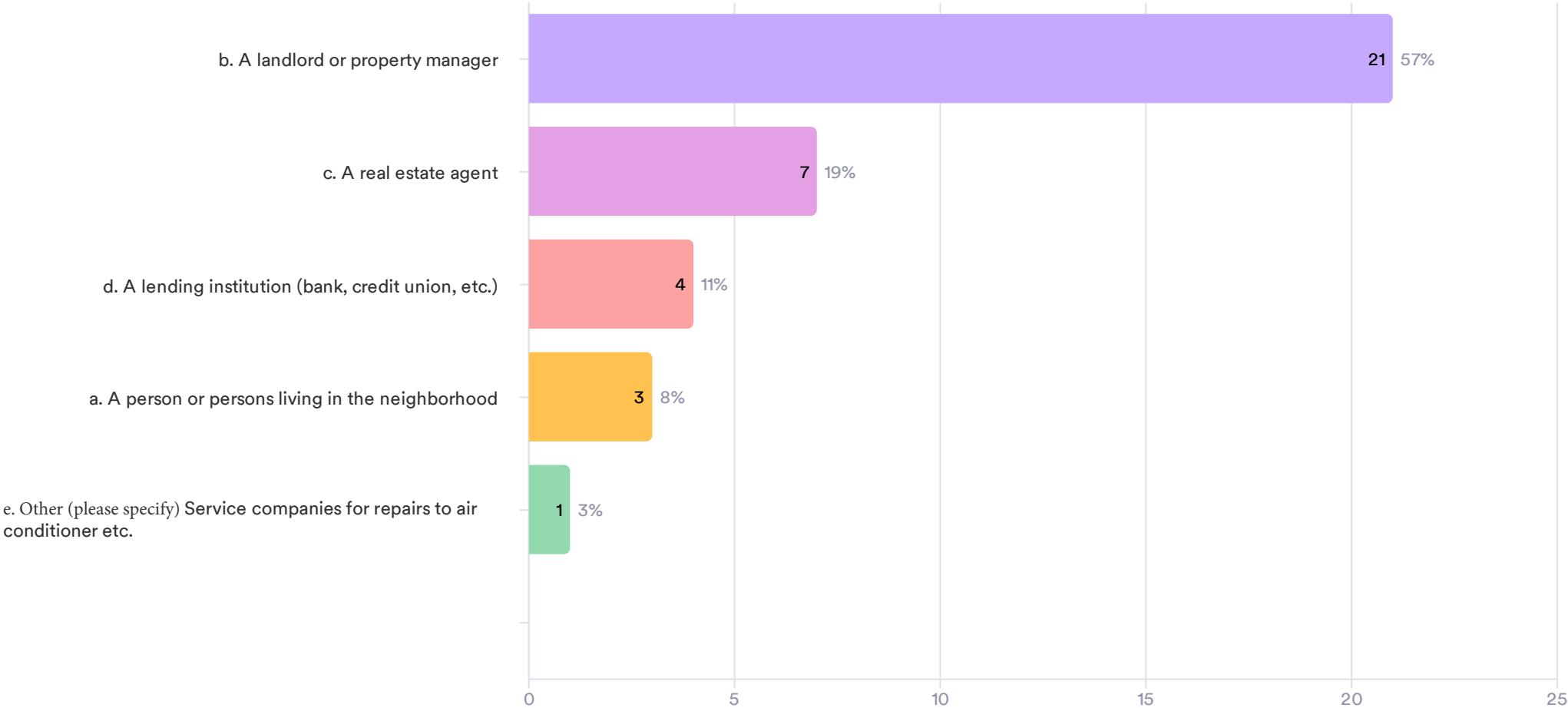
1a. Name of Municipality

23 Responses- 172 Empty

Data	Responses
Raleigh	13
Ball Rentals in Garner	1
private landlord	1
Habitat for Humanity of Wake County	1
Raleigh, Cary, Holly Springs, Fuquay-Varina, etc.	1
Thornhill apartment homes. Madison Glen apartment.	1
Wake Forest	1
Wake	1
Cary, Morrisville	1
Zebulon	1
Cary	1

2. Which of the following best describes the person who may have discriminated against you?

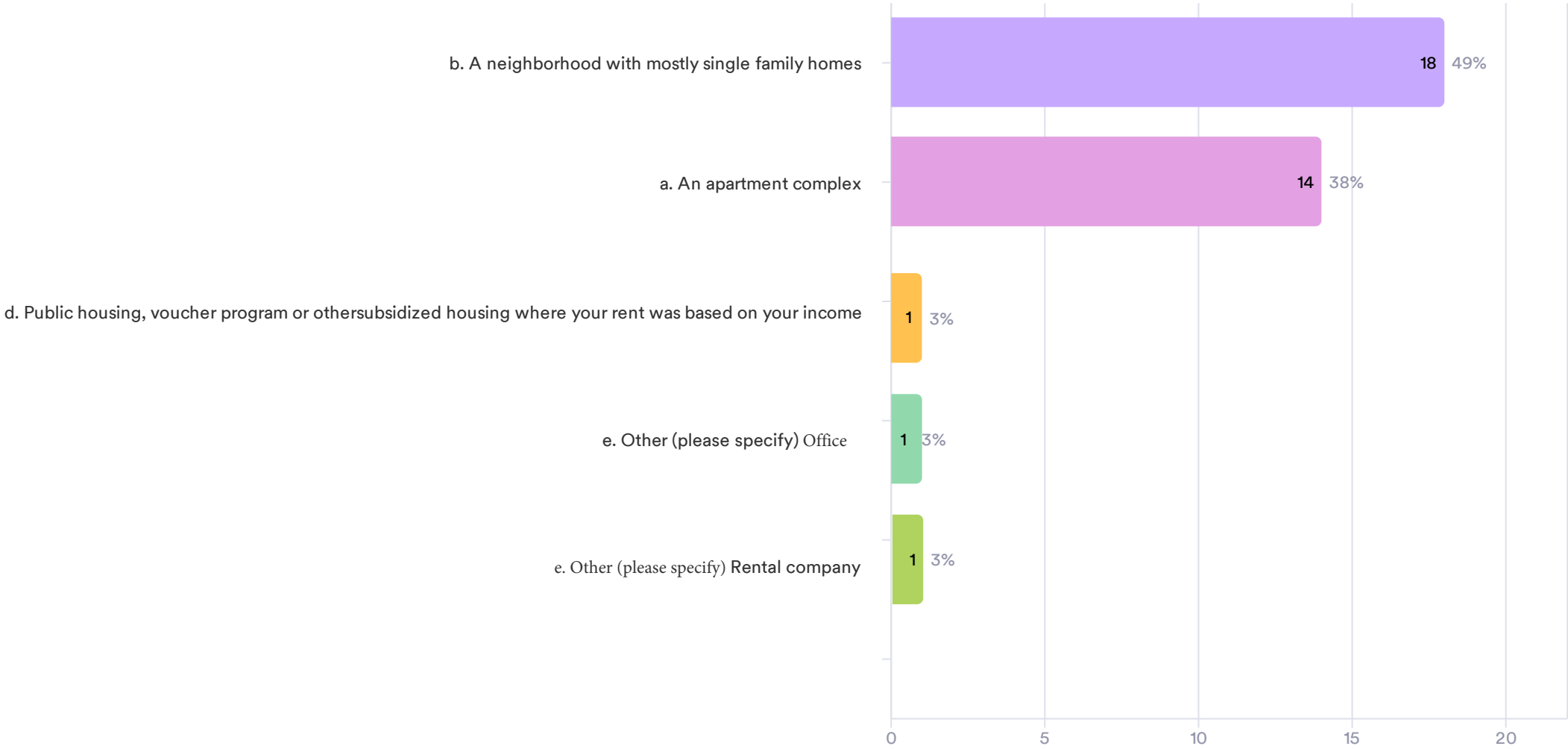
37 Responses- 158 Empty



● b. A landlord or property manager ● c. A real estate agent ● d. A lending institution (bank, credit union, etc.) ● a. A person or persons living in the neighborhood ● e. Other (please specify) ● Service companies for repairs to air conditioner etc.

3. Which of the following best describes the location where the act of the discrimination occurred?

37 Responses- 158 Empty



● b. A neighborhood with mostly single family homes ● a. An apartment complex ● e. Other (please specify)
● d. Public housing, voucher program or othersubsidized housing where your rent was based on your income ● office ● Rental company

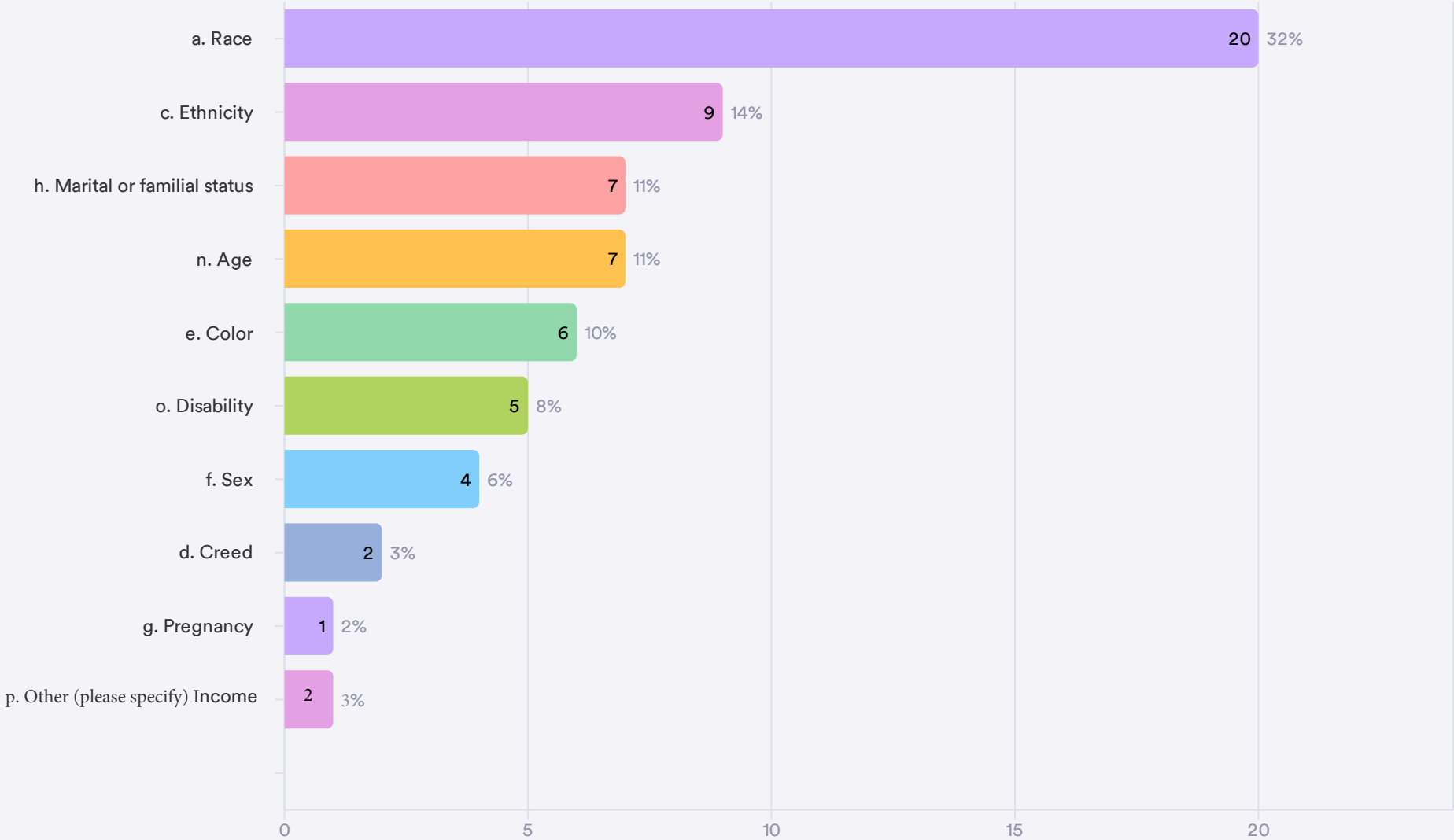
4. Please explain how you were discriminated against and in what City the discrimination happened:

26 Responses- 169 Empty

Data	Responses
Raleigh . was turned down for mortgge due to low income	1
Clayton..felt like the 2 women of Ball Rentals thought I wasn't good enough or had the ability or means to pay for rent for house I was interested in due to my disability. They made it seem like Douglas only wants super rich tenants.	1
Company was eager to rent until we met and they the statement was made" You don't sound like your voice" . I didn't get the place	1
during my phone conversation with the LL they stated I think she is not my race.	1
Raleigh, NC. The landlord did not want to rent to me with great credit, and preferred a white tenant.	1
I feel I was not giving proper service and was over charged for service.	1
Several apartment complexes in North Raleigh re: aging. I responded in person to several apartment openings I saw online. Apartment personnel told me 1. They did not offer an apartment like I described (which was available online). 2. Another place told me I might not qualify financially without knowing anything about my finances. 3. Third place told me they didn't have time to answer any questions, but I could "look around" the office if I wanted. No offers of an appointment for another time when they would be available and the person who said that just sat at the desk the entire time I looked around. Seniors do not get equal housing treatment for apt complexes in Raleigh.	1
I think that there was a 2 part reason as to why my family and I were discriminated against. The first was simply our race; we are African American and we honestly believe that the property manager(s) didn't want a black family living in the area. The second part is that we have a larger family of 8, including my wife and I. We always run into issues with housing because of the size of our family. The rules regarding renting or leasing a home for a family like ours almost always has stipulations that prevent us from living where we'd like no matter the cost.	1
Other entries	18

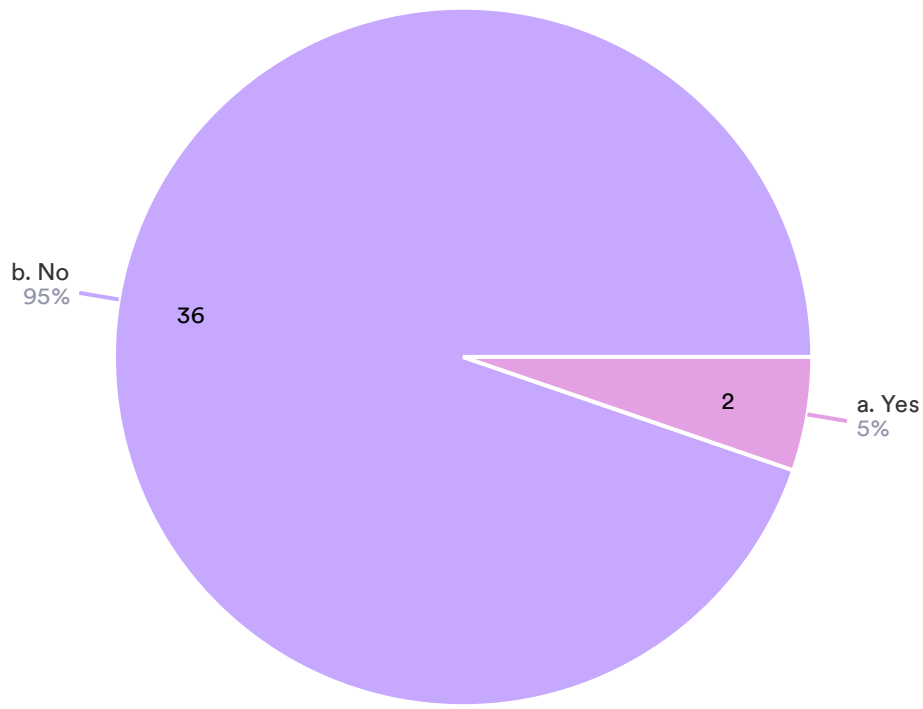
5. On what basis do you believe you were discriminated against?

63 Responses- 158 Empty



6. Did you report the incident of possible discrimination?

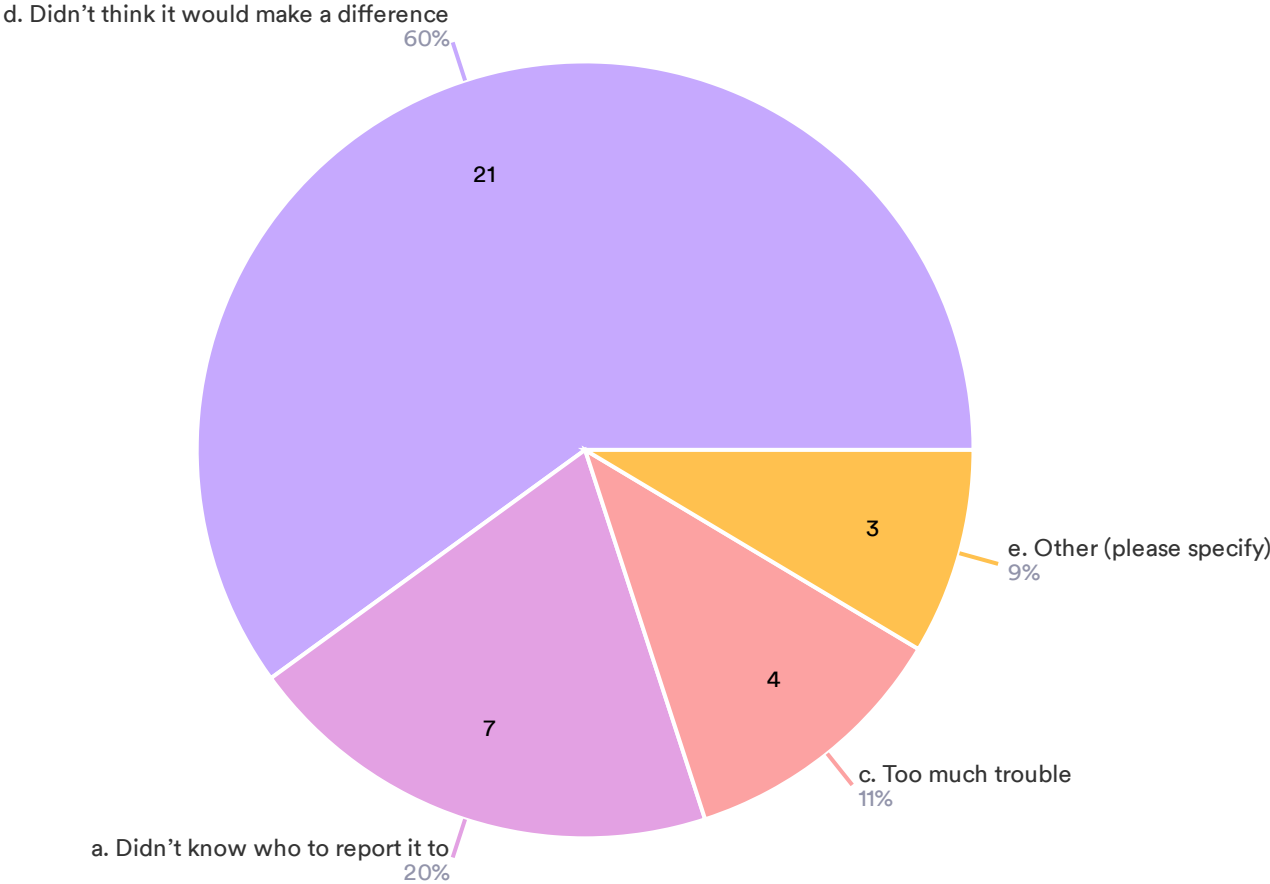
38 Responses- 157 Empty



● b. No ● a. Yes

6a. Why didn't you report it?

35 Responses- 160 Empty



● d. Didn't think it would make a difference ● a. Didn't know who to report it to ● c. Too much trouble ● e. Other (please specify)

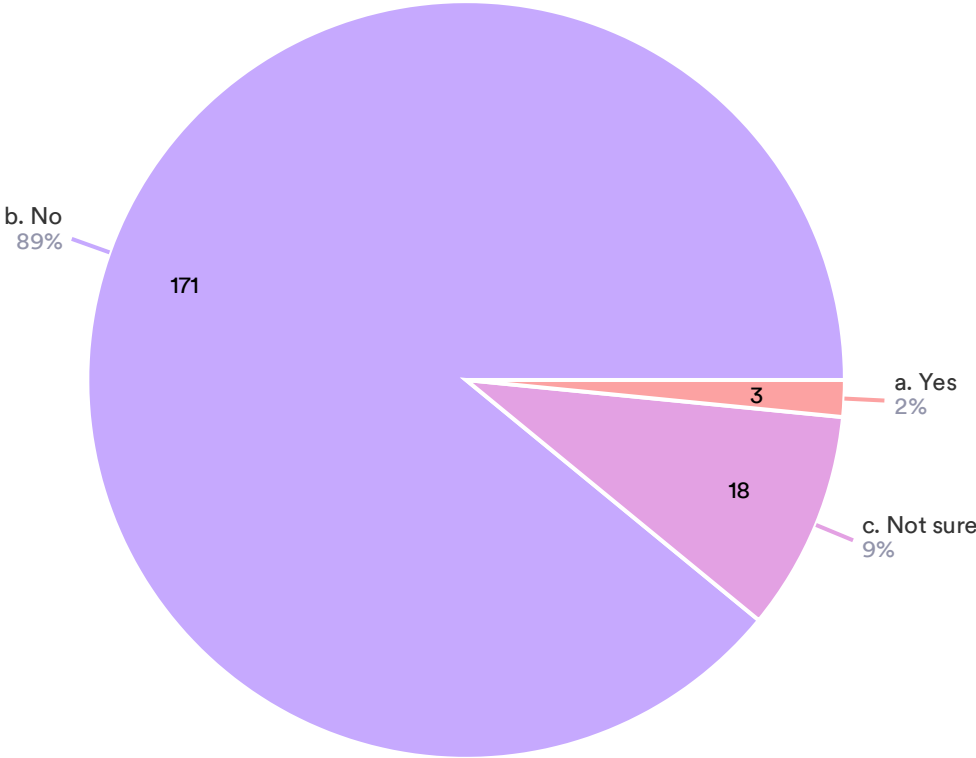
6b. Who did you contact?

1 Response- 194 Empty

Data	Responses
hud	1

7. Have you ever been denied “reasonable accommodation” (flexibility) by a landlord related to housing?

192 Responses- 3 Empty



b. No c. Not sure a. Yes

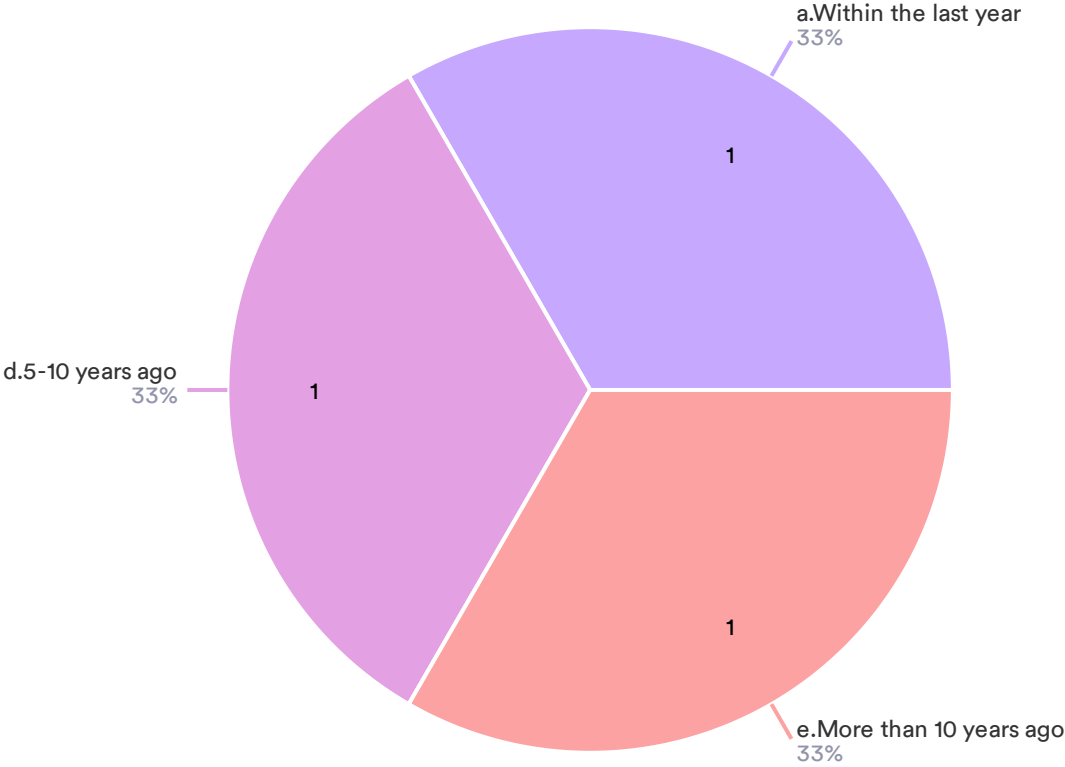
8. What was your request and how was it denied?

4 Responses- 191 Empty

Data	Responses
Amh does not give any flexibility with rental payments and they own many of the homes in my neighborhood.	1
My mother passed away with the funeral being at the same time as my lease signing. I called and spoke with the regional manager who was working at the time to explain and asked for another time slot--any time slot would work for me. I was told to come at my appointed time or my apartment would be given to someone else and my name would go to the back of the list. So I missed the funeral in order to secure housing.	1
To pay on the fifth of the month bc I got paid on the first.	1
N/A	1

9. When did this denial happen?

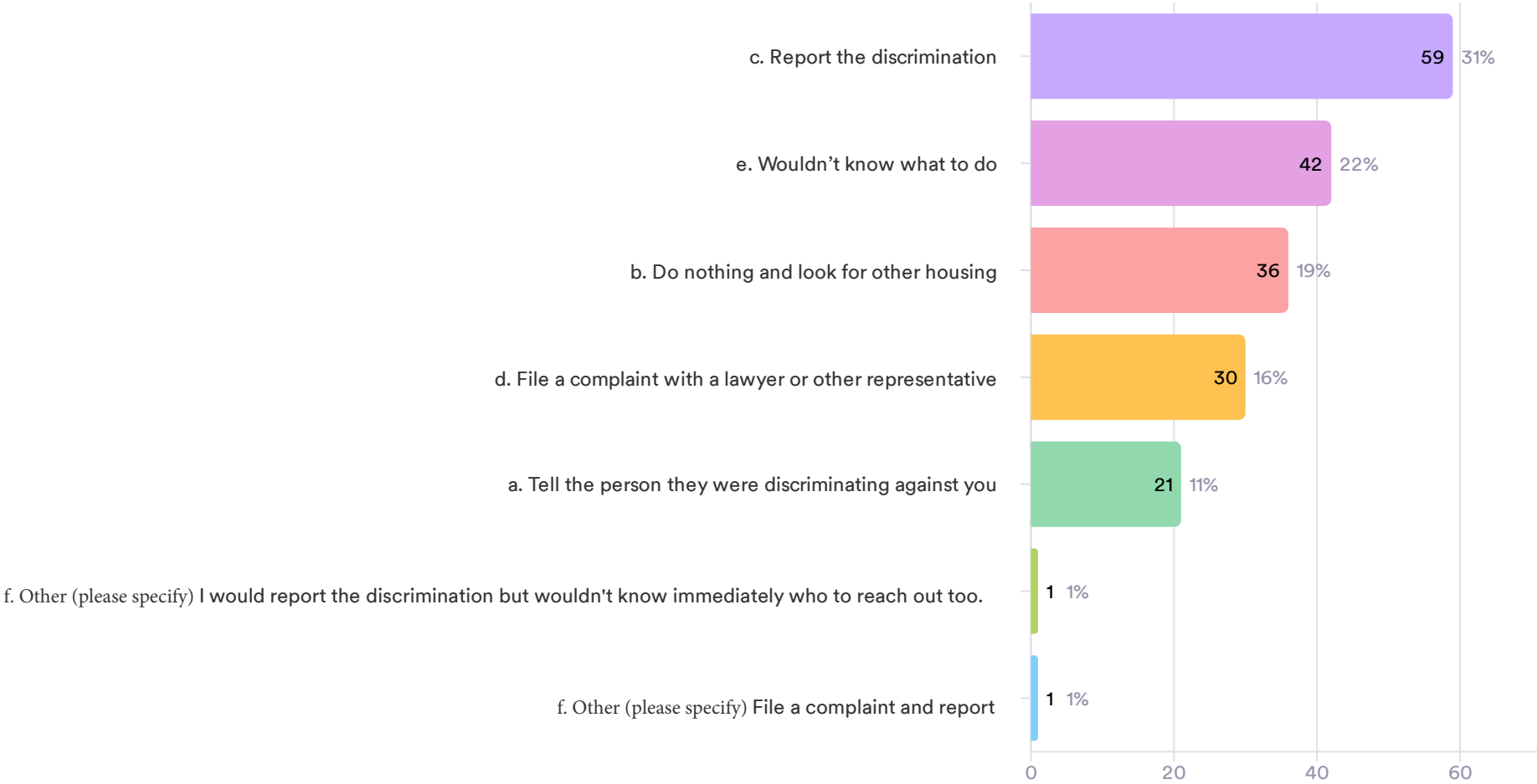
3 Responses- 192 Empty



a. Within the last year d. 5-10 years ago e. More than 10 years ago

10. What would you do if you experienced housing discrimination?

190 Responses- 5 Empty



- c. Report the discrimination
- e. Wouldn't know what to do
- b. Do nothing and look for other housing
- d. File a complaint with a lawyer or other representative
- a. Tell the person they were discriminating against you
- I would report the discrimination but wouldn't know immediately who to reach out too.
- File a complaint and report

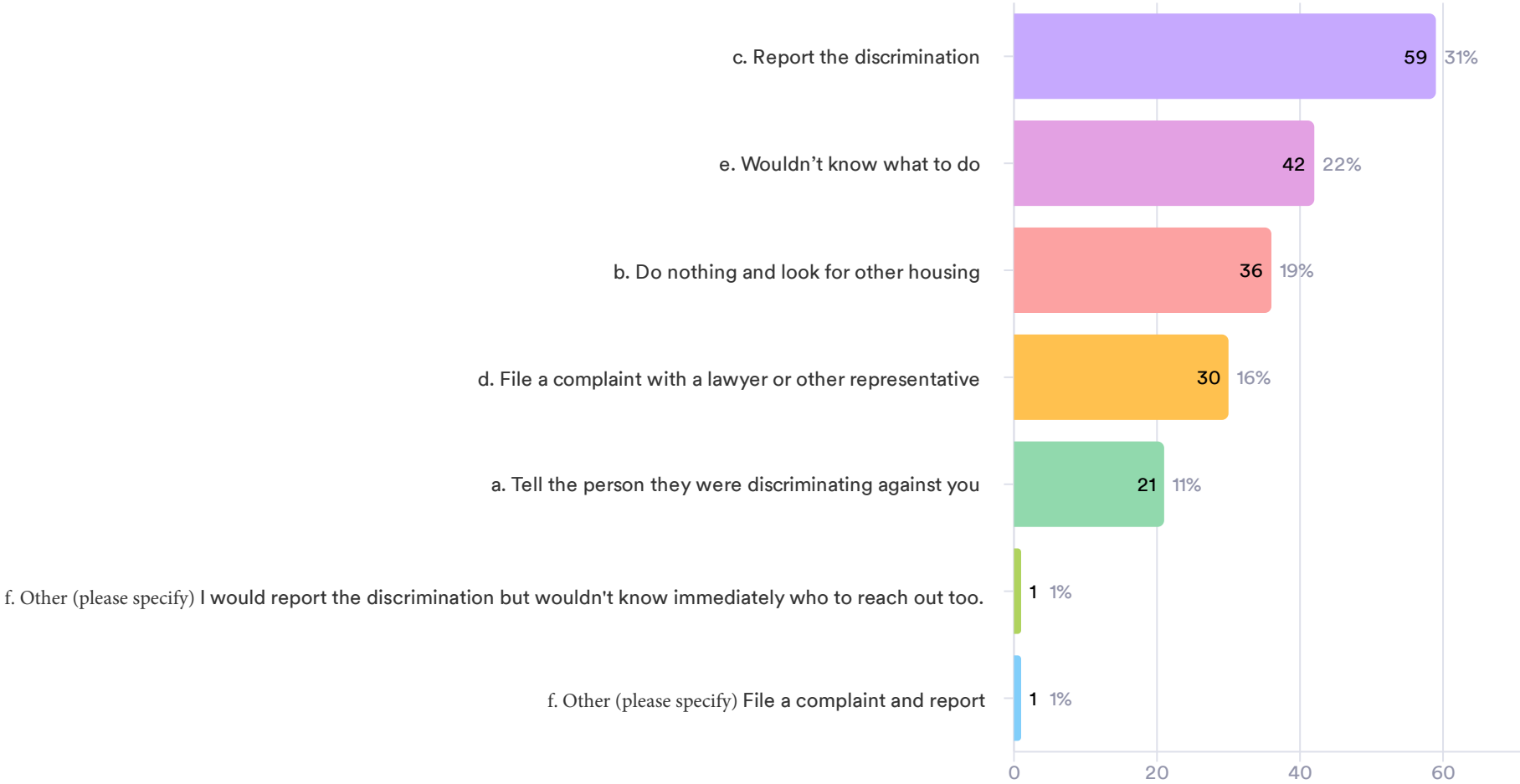
10a. Who would you report it to?

50 Responses- 145 Empty

Data	Responses
HUD	4
City of Raleigh	2
Fair housing	2
HUD's Housing Discrimination Hotline at (800) 669-9777	1
municipality in which the discrimination occurred	1
The housing discrimination board	1
city of raleigh	1
Fair Housing/Legal Aid	1
Other entries	37

10. What would you do if you experienced housing discrimination?

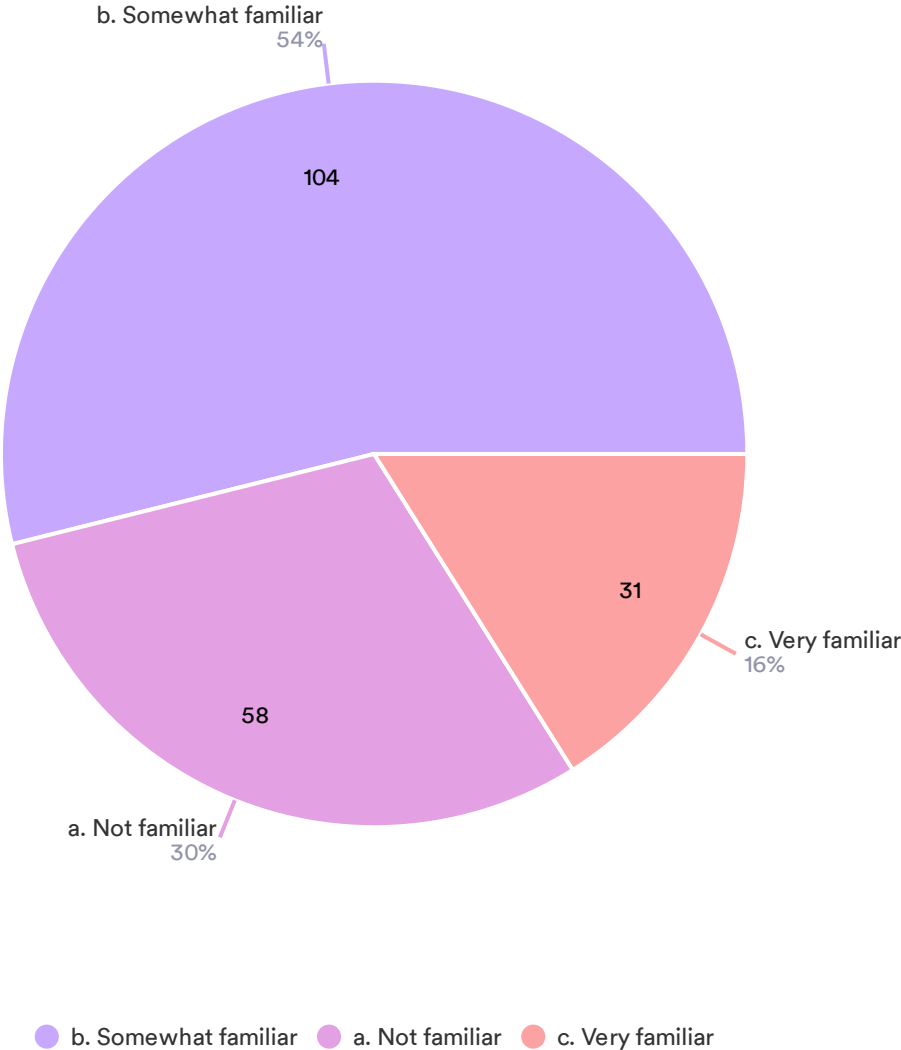
190 Responses- 5 Empty



- c. Report the discrimination
- e. Wouldn't know what to do
- b. Do nothing and look for other housing
- d. File a complaint with a lawyer or other representative
- a. Tell the person they were discriminating against you
- I would report the discrimination but wouldn't know immediately who to reach out too.
- File a complaint and report

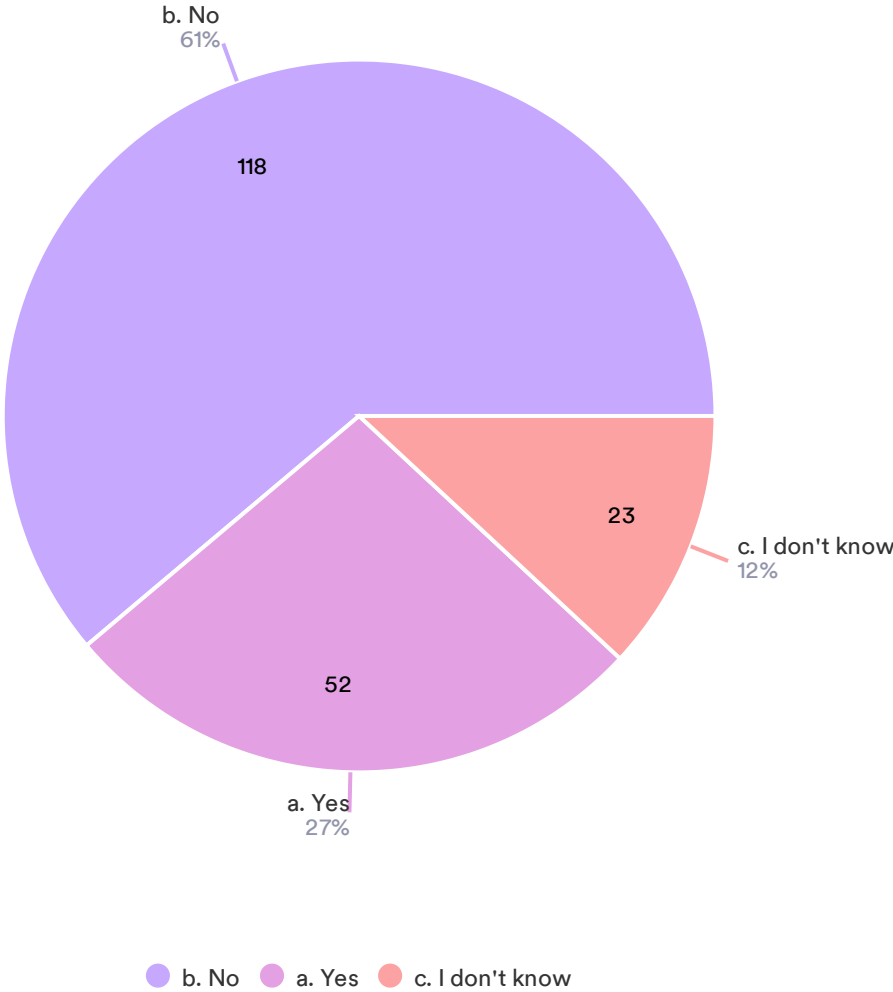
11. How familiar are you with fair housing laws?

193 Responses- 2 Empty



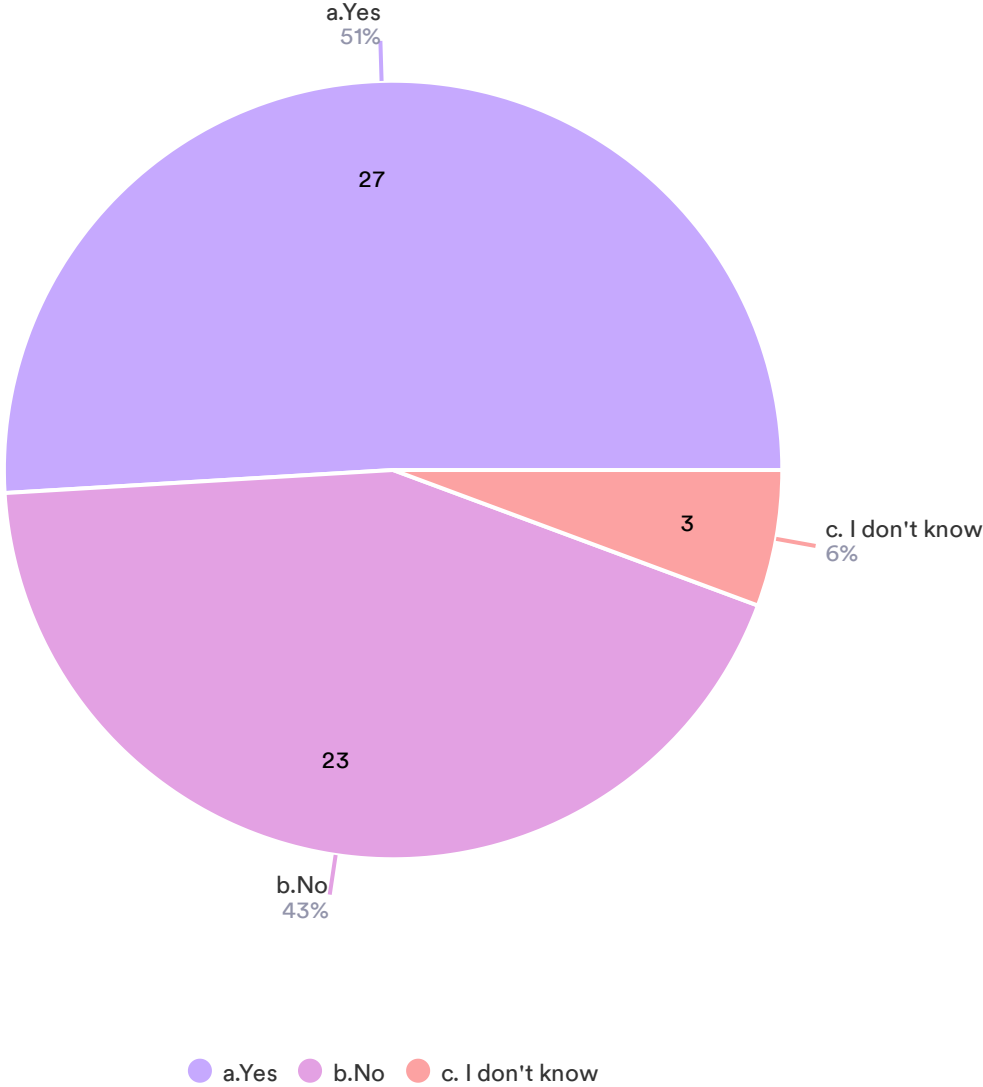
12. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?

193 Responses- 2 Empty



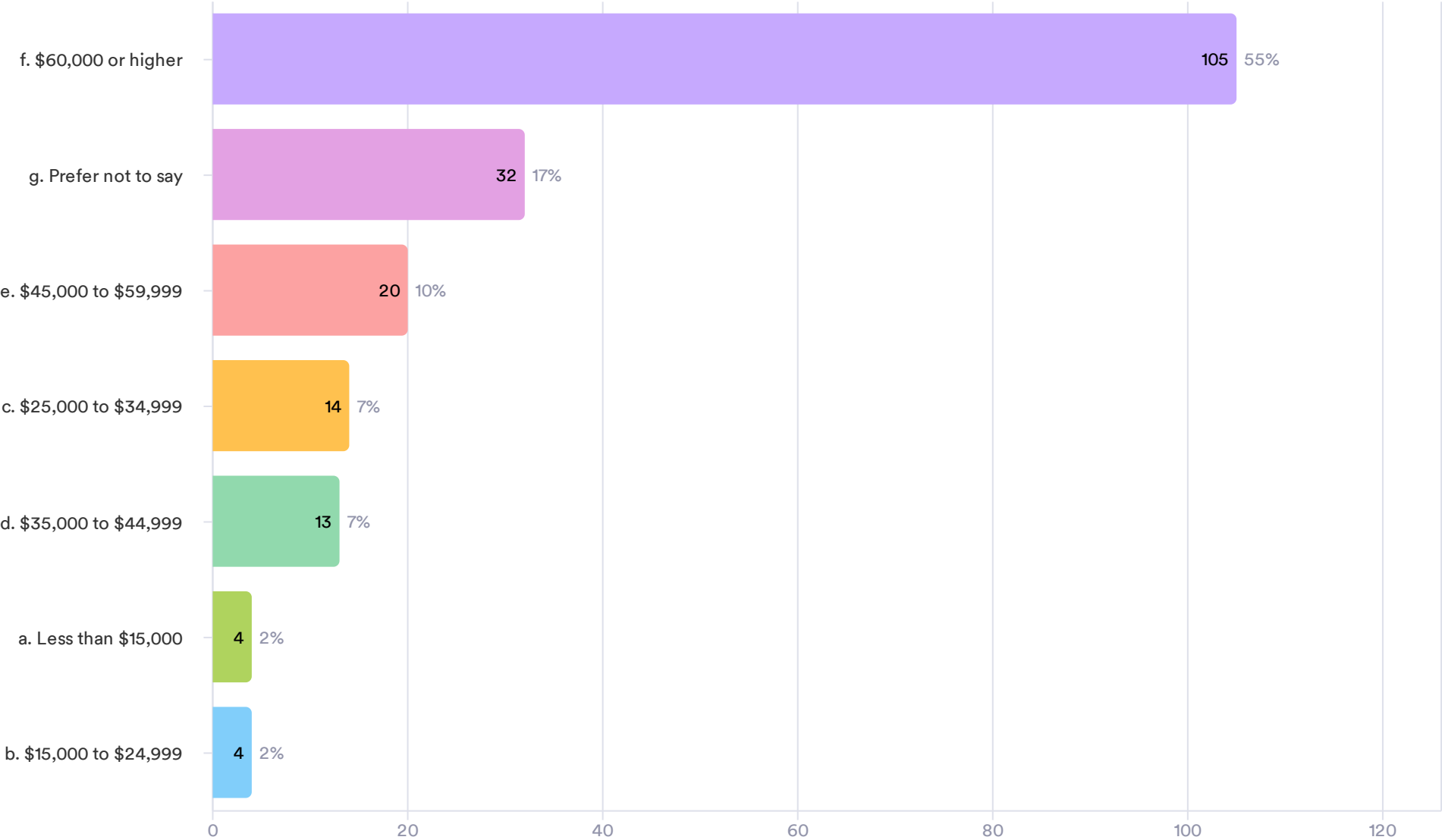
13. If you answered "yes" to the previous question, have you participated in fair housing activities or training?

53 Responses- 142 Empty



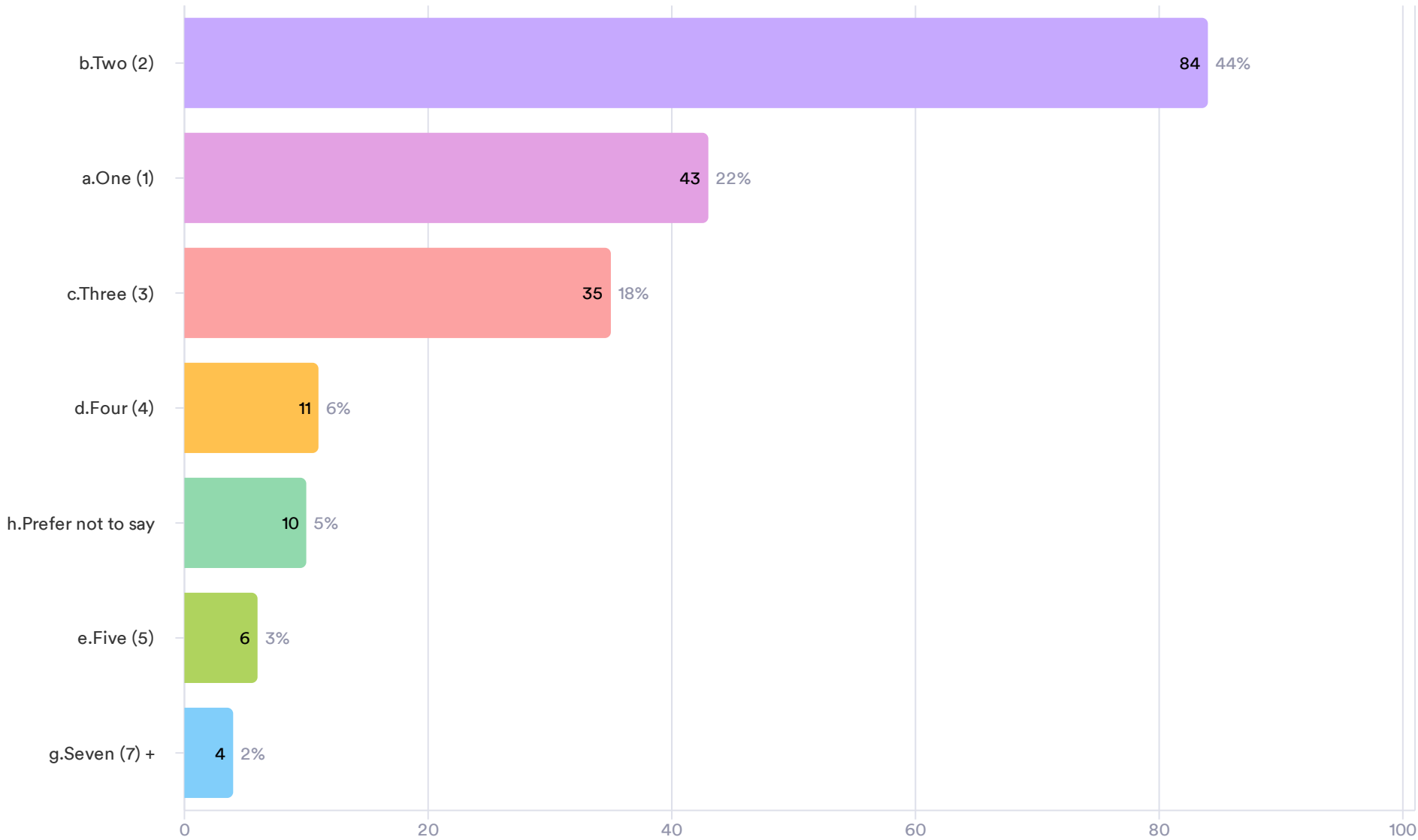
1. What is your household's yearly income?

192 Responses- 3 Empty



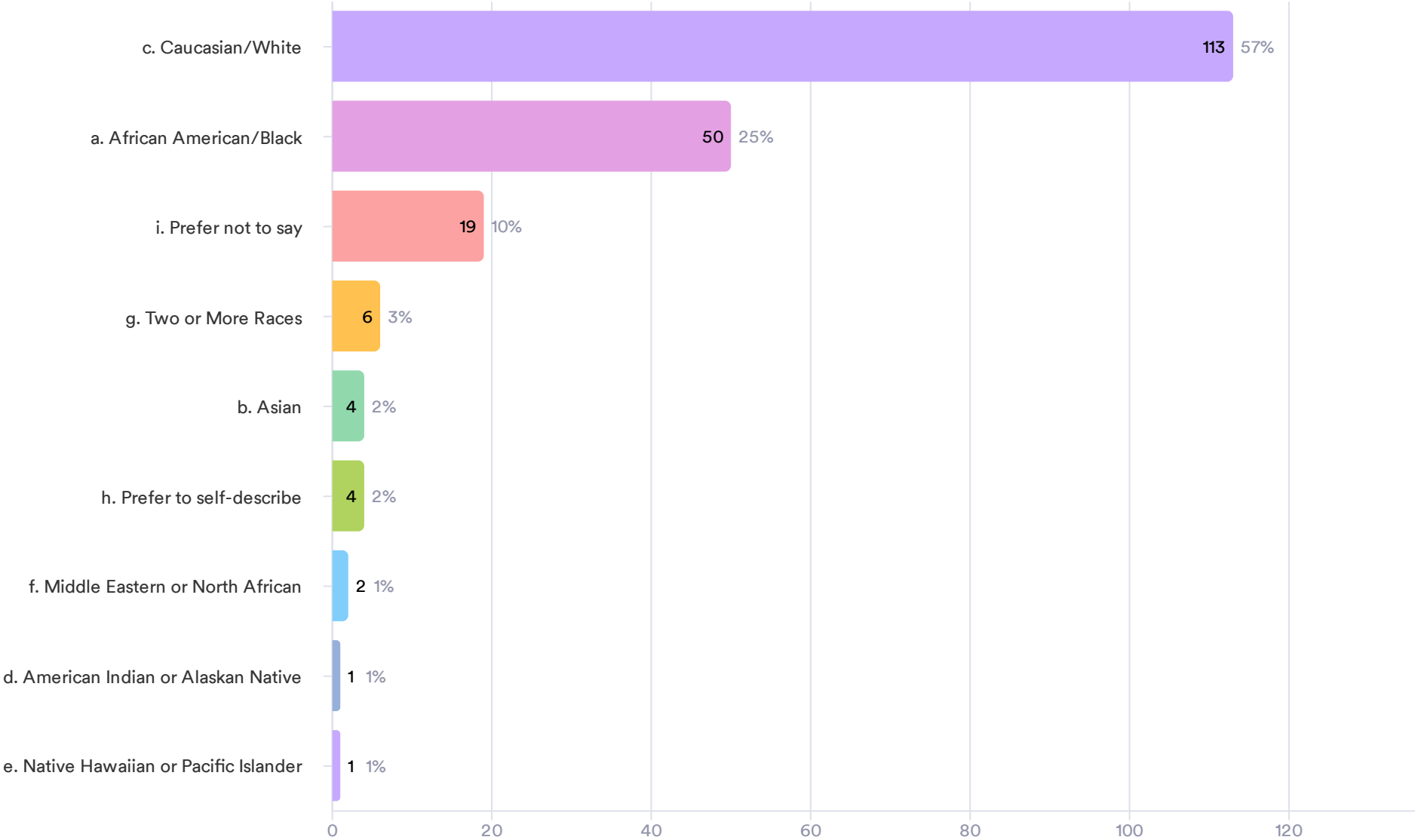
2. How many people live in your household (including yourself)?

193 Responses- 2 Empty



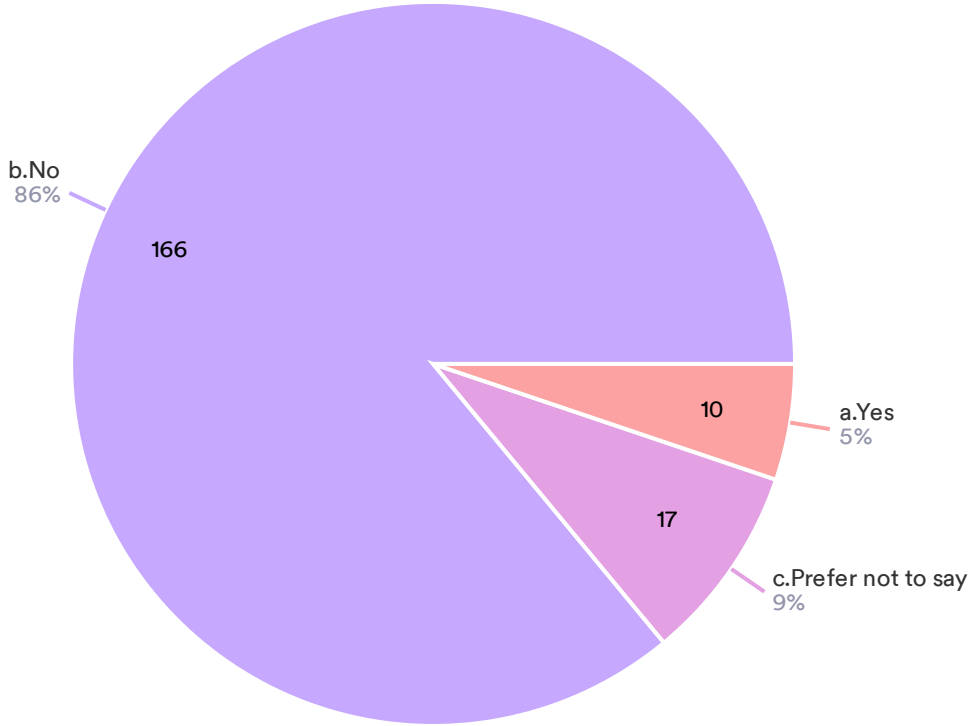
3. What is your race/ethnicity?

200 Responses- 2 Empty



4. Are you Hispanic or Latino?

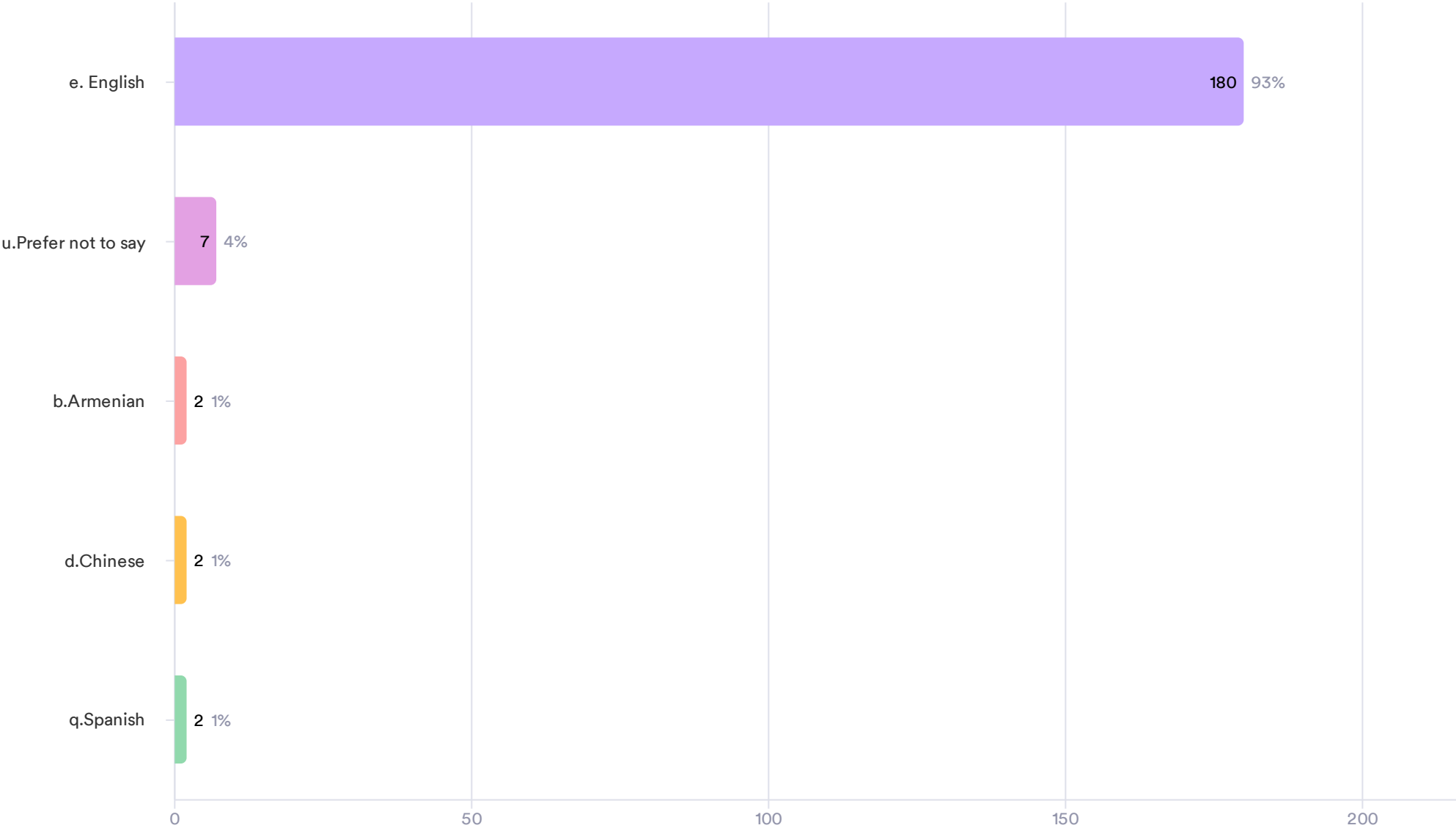
193 Responses- 2 Empty



● b.No ● c.Prefer not to say ● a.Yes

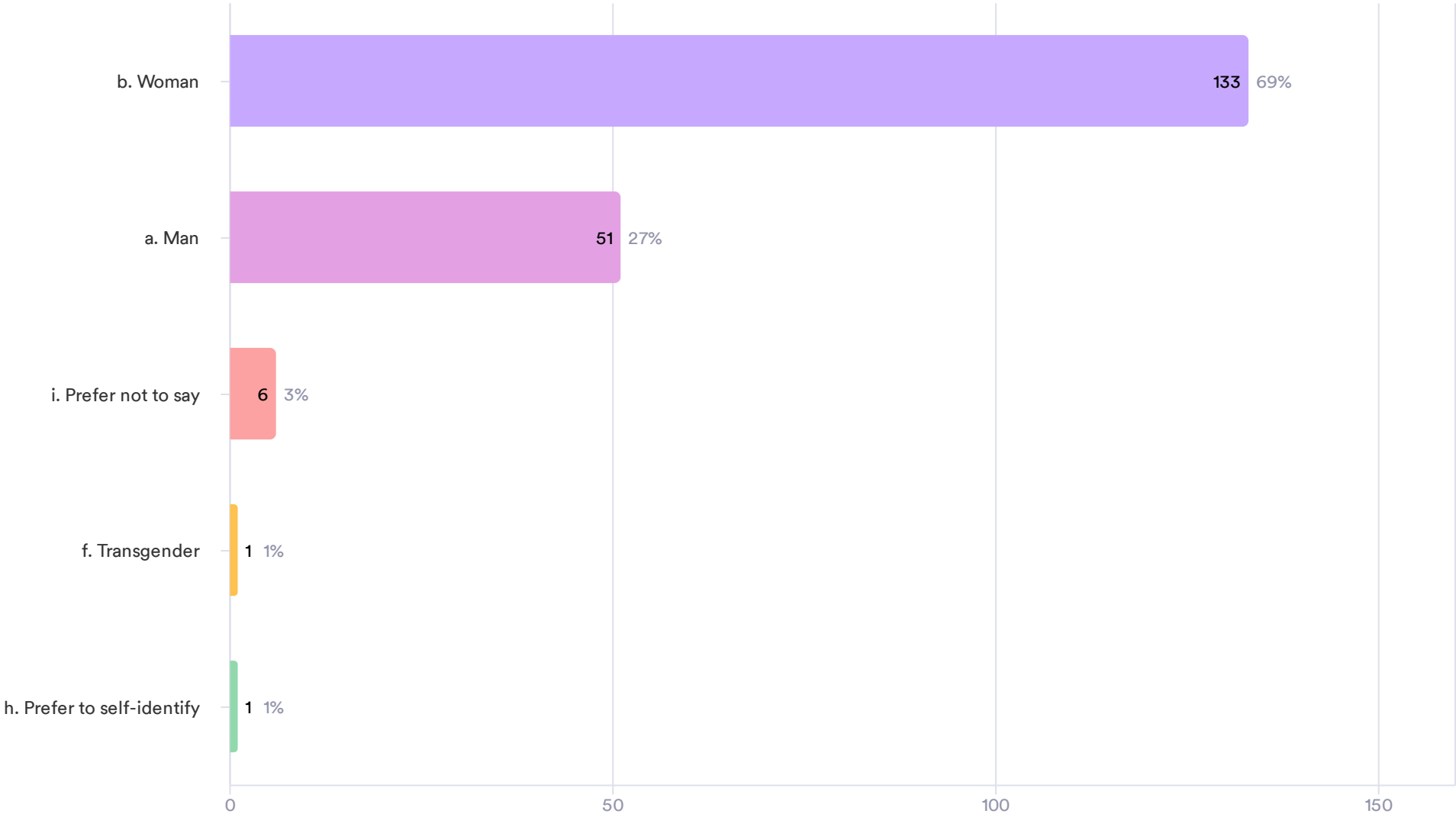
5. What language do you primarily speak at home?

193 Responses- 2 Empty



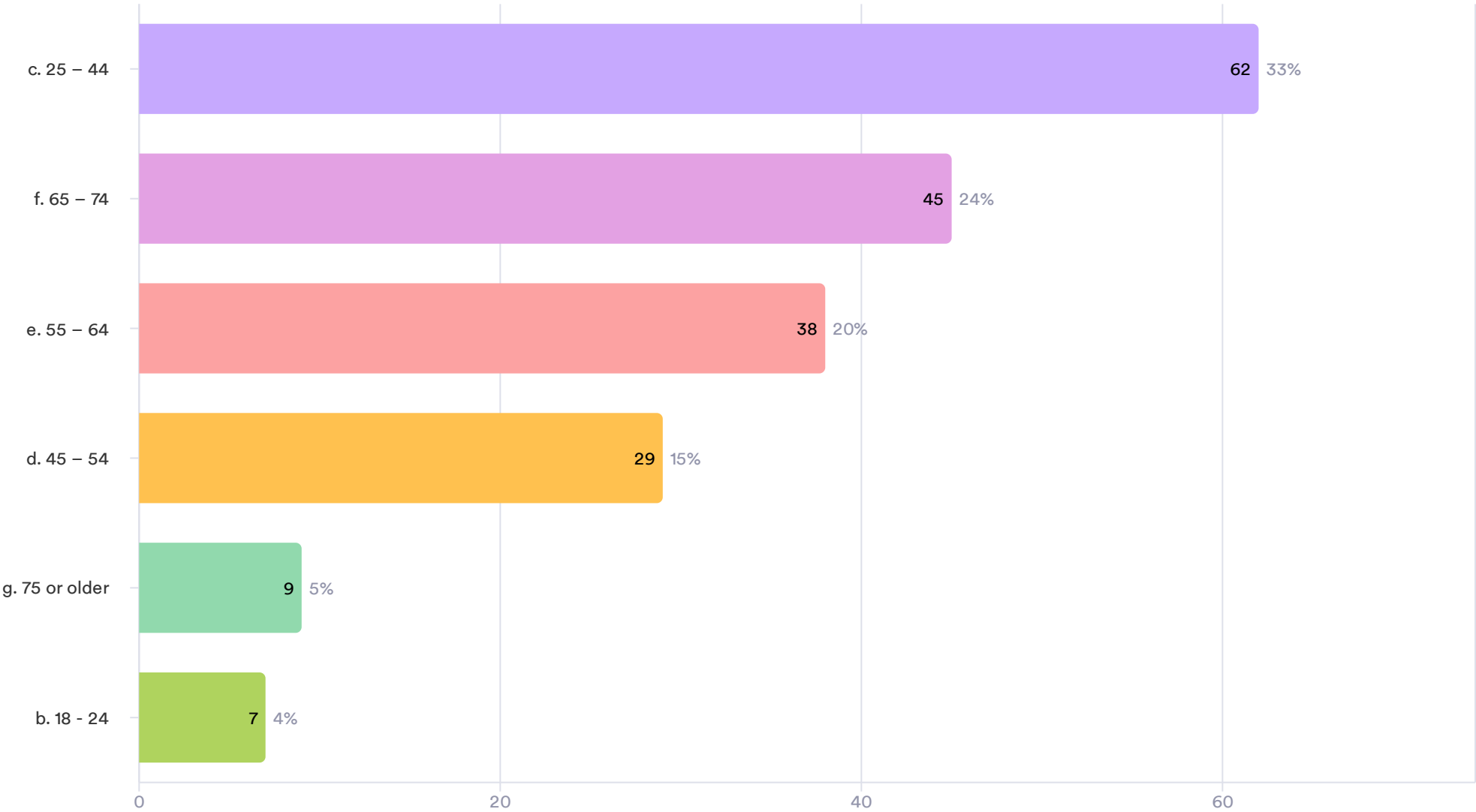
6. What is your gender?

192 Responses- 3 Empty



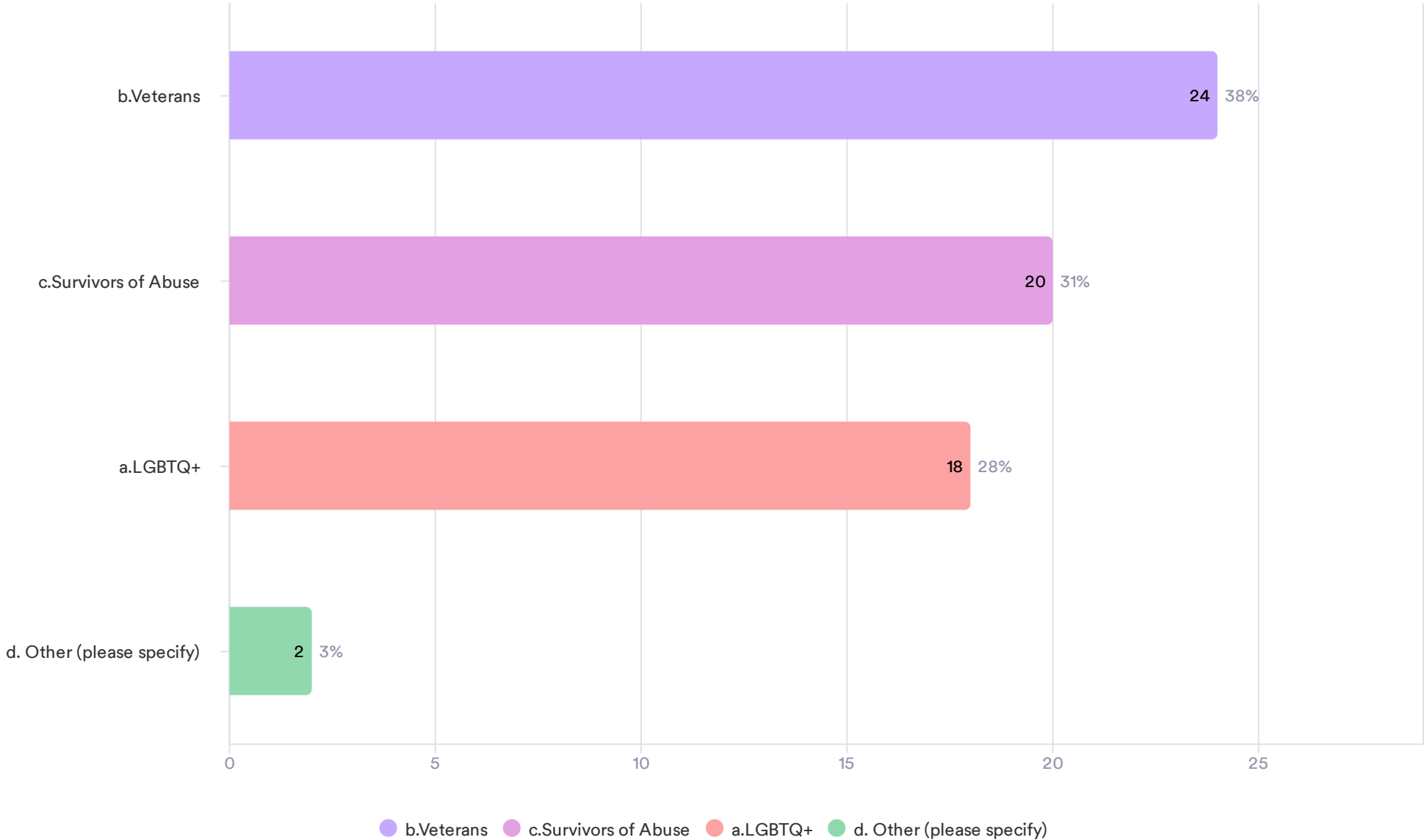
7. What is your age?

190 Responses- 5 Empty



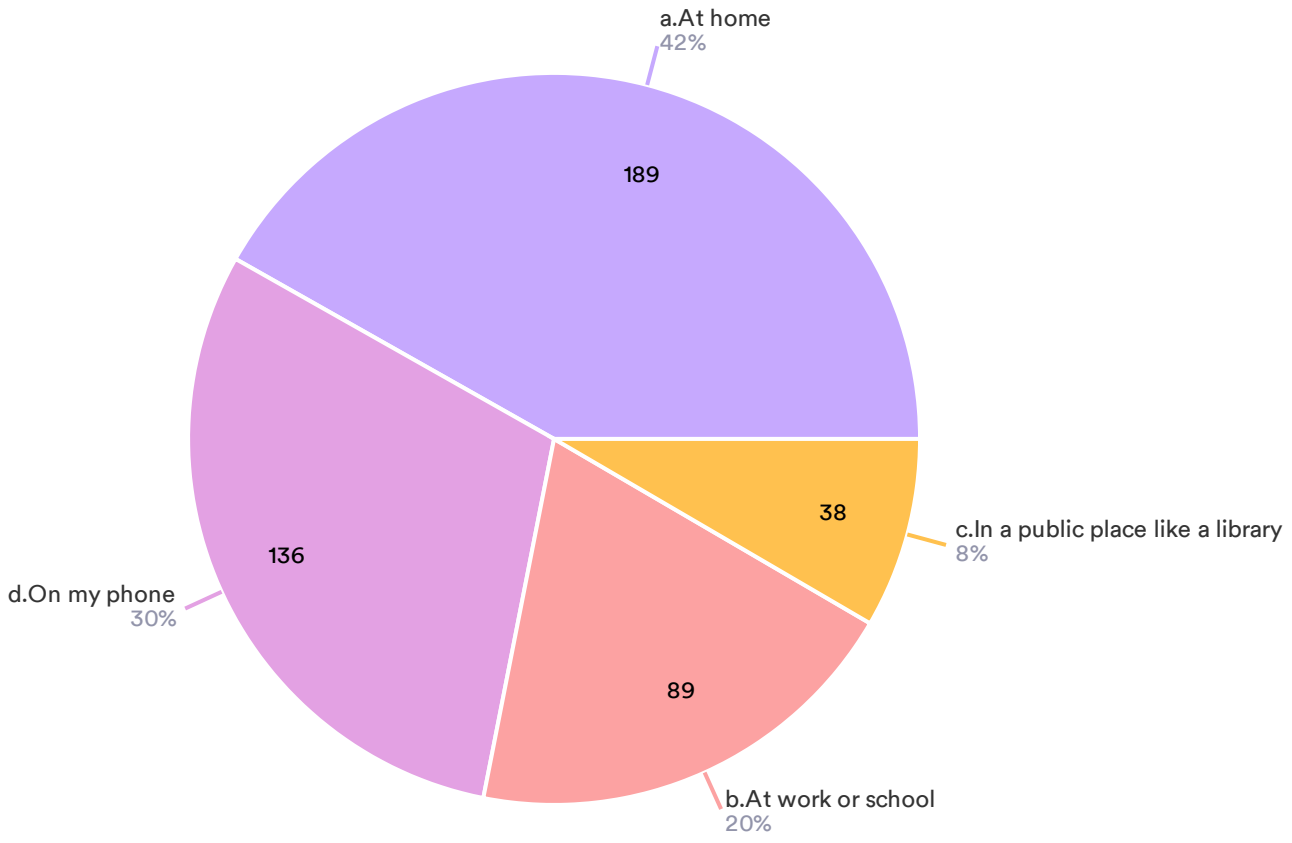
8. Do you identify with any other demographic groups with your community?

64 Responses- 124 Empty



9. Where do you access the internet?

452 Responses- 1 Empty



● a. At home ● d. On my phone ● b. At work or school ● c. In a public place like a library

Thank You!

Wake County Online Survey