

Housing Needs Assessment

Pender County, NC



December 2012



A. INTRODUCTION

This housing needs assessment is intended to provide a comprehensive view of Pender County's housing needs. The focus is not on "low-income" housing; rather affordable housing. Affordable housing is inextricably connected to the County's overall economic concerns. A productive workforce demands/requires adequate affordable housing. Without it, the County cannot compete. Affordable housing may be the deciding factor upon which a potential business is attracted to and ultimately selects a particular area for locating or expanding its operation. The provision of standard housing at affordable levels is not simply a social issue.

The provision of adequate affordable housing is complex. It requires more than a standard residential structure. Broader concerns including: accessibility to goods/services/employment, job opportunities, adequate utility systems, adequate neighborhoods, affordable housing, and other housing support factors. Pender County must take a broad approach to reducing its housing needs

B. POPULATION

Table 1 provides a summary of Pender County's population growth from 1970 forecast through 2030. The NC State Data Center projects population growth for Pender County at 96.1% from 2000 to 2030 – the 11th fastest projected growth rate in NC. In the 2000 Census, Pender County ranked 58th in population among the 100 counties within the State. By 2010, the County's rank increased to 52nd in the state. If NC State Data Center population growth rates hold true, Pender County will increase to the 39th most populous county by the year 2030. Map 1 delineates the 2010 distribution of population density in the County.

Table 1. Population Growth in Pender County, 1970-2030

Year	Total Population	Increase	Percent Growth
1970	18,149	–	–
1980	22,262	4,113	22.7%
1990	28,855	6,593	29.6%
2000	41,082	12,227	42.4%
2010	52,217	11,135	27.1%
2020	67,889	15,672	30.0%
2030	80,558	12,669	18.7%




Source: US Census Bureau.

*Projections from NC State Data Center.






Pender County Housing Needs Assessment

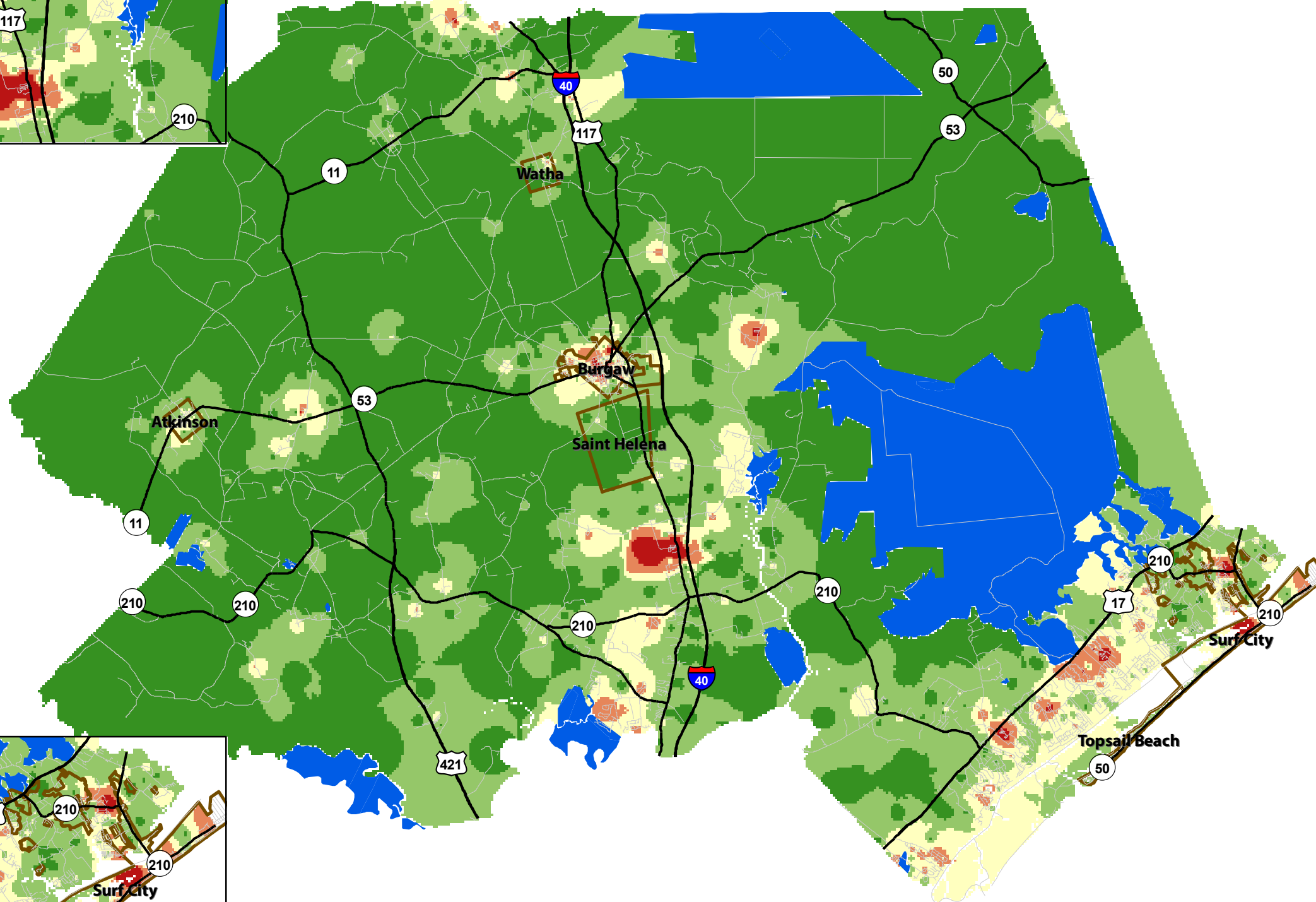
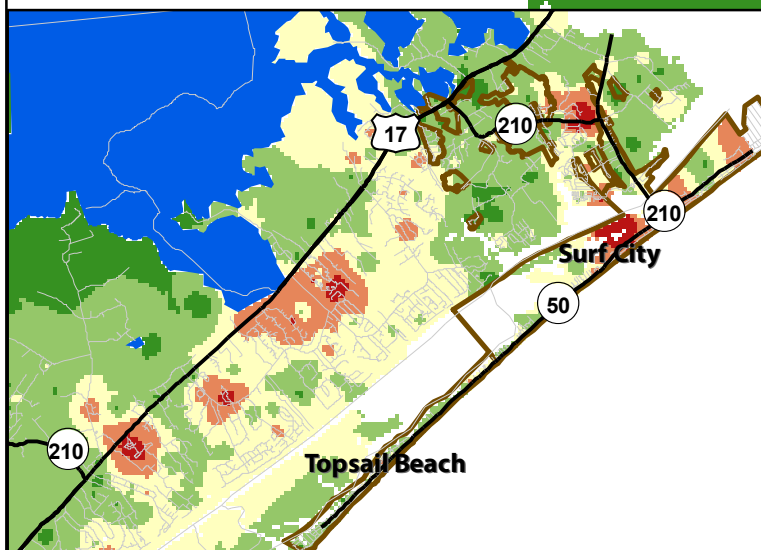
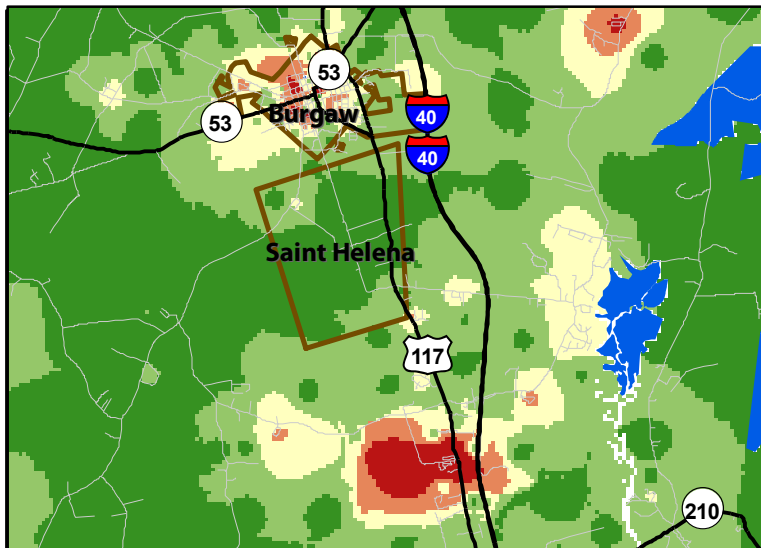
Map 1 - December 2012
2010 Census
Population Density

Legend

-  Primary Roads
-  Municipalities
-  Conservation Lands

Persons Per Acre

-  0 - 0.37
-  0.38 - 1.37
-  1.38 - 2.87
-  2.88 - 5.49
-  5.5 - 31.83



1 inch equals 4 miles

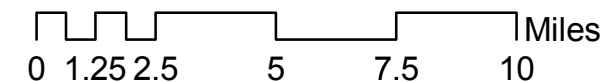


Table 2 provides age projections through 2030 for southeastern North Carolina. Age has become a significant housing factor as the Nation and State have increases in retirement age population. Population age is also an economic factor because as our retirement age population increases, the availability of retirement housing is a locational consideration. Many retirement age households relocating to the southeastern United States factor the availability of affordable retirement housing and long-term care facilities into their locational decision. From 2000 to 2030, Pender County's retirement age population is expected to increase from 5,780 to 17,329, an increase of 199.8%. By 2030, Pender County will experience the greatest percentage increase of retirement age population of any county in southeastern North Carolina. It is expected that by 2030, 21.5% of the Pender County population will be retirement age. For comparison, the 2000 percentage was 14%.

Table 2. Pender County and Selected Counties Comparison of Age Projections, 2000 vs. 2030

Age Category	Bladen	Brunswick	Columbus	Duplin	New Hanover	Onslow	Pender	Sampson
Under 5 years								
2000	2,138	4,005	3,631	3,609	9,177	13,288	2,410	4,406
2030	1,851	9,559	2,873	4,718	15,008	15,774	4,229	5,352
% Increase	-13.4%	138.7%	-20.9%	30.7%	63.5%	18.7%	75.5%	21.5%
5-17 Years (School Age)								
2000	5,810	11,504	10,438	9,196	24,415	26,050	7,117	11,122
2030	5,357	24,457	8,831	12,476	39,606	30,241	11,495	14,690
% Increase	-7.8%	112.6%	-15.4%	35.7%	62.2%	16.1%	61.5%	32.1%
18-64 Years (Working Age)								
2000	19,732	45,254	33,142	29,942	106,148	101,518	25,775	36,927
2030	18,183	98,165	29,418	40,242	170,107	117,681	47,505	47,901
% Increase	-7.9%	116.9%	-11.2%	34.4%	60.3%	15.9%	84.3%	29.7%
65+ Years (Retirement Age)								
2000	4,598	12,380	7,538	6,316	20,567	9,499	5,780	7,706
2030	7,080	47,243	11,159	10,717	56,256	25,495	17,329	12,517
% Increase	54.0%	281.6%	48.0%	69.7%	173.5%	168.4%	199.8%	62.4%
Totals								
2000	32,278	73,143	54,749	49,063	160,307	150,355	41,082	60,161
2030	32,471	179,424	52,281	68,153	280,977	189,191	80,558	80,460
% Increase	0.6%	145.3%	-4.5%	38.9%	75.3%	25.8%	96.1%	33.7%

Source: NC State Data Center.

C. INCOME/POVERTY

The percentage of families in Pender County below the poverty level has increased during the past decade. In 2000, 1,120 (9.5%) of the county's 11,762 total families were below the poverty level; whereas in 2010, 2,014 (13.8%) of the county's 14,596 total families were below the poverty level. By comparison, in 2010, 12.0% of the state's total families were below the poverty level.

Table 3 provides the Pender County households by income and reports median household income and per capita income. In 2010, approximately 10,267 households (50.3% of total households) were at or below the county's median household income of \$43,538. For comparison, in 2000, approximately 7,811 households (48.6% of total households) were at or below median income.

Table 3. Pender County Households by Income, 2000 and 2010

Income	2000		2010	
	Totals	% of Total	Totals	% of Total
Less than \$10,000	1,951	12.2%	2,311	11.3%
\$10,000 to \$14,999	1,170	7.3%	1,192	5.8%
\$15,000 to \$24,999	2,507	15.6%	2,323	11.4%
\$25,000 to \$34,999	2,183	13.6%	2,533	12.4%
\$35,000 to \$49,999	3,014	18.8%	3,354	16.4%
\$50,000 to \$74,999	2,894	18.0%	3,635	17.8%
\$75,000 to \$99,999	1,258	7.8%	2,213	10.8%
\$100,000 to \$149,999	692	4.3%	1,759	8.6%
\$150,000 to \$199,999	216	1.3%	631	3.1%
\$200,000 and over	172	1.1%	447	2.2%
Total	16,057	100.0%	20,398	100.0%
Median Household Income	\$35,902	-	\$43,538	-
Per Capita Income	\$17,882	-	\$22,666	-

Source: US Census Bureau.

The Quality Housing and Work Responsibility Act of 1998 placed level of income limits at: Extremely Low Income - 30% of median income; Very Low Income - 50% of median income; and Low Income - 80% of median income. Table 4 provides the Pender County income limits adjusted for household size.

Table 4. Pender County Income Levels

Pender Co.	Income Level	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
FY2012 MFI: \$54,900	Extremely Low ≤30% MFI	\$11,550	\$13,200	\$14,850	\$16,450	\$17,800	\$19,100	\$20,400	\$21,750
	Very Low >30% to 50% MFI	\$19,250	\$22,000	\$24,750	\$27,450	\$29,650	\$31,850	\$34,050	\$36,250
	Low >50% to 80% MFI	\$30,750	\$35,150	\$39,550	\$43,900	\$47,450	\$50,950	\$54,450	\$57,950

Source: US Department of Housing and Urban Development.

In 2010, there were 20,333 households in Pender County. Table 5 provides the household distribution by household size for both owner and renter occupied households.

Table 5. Pender County Tenure by Household Size, 2010

Tenure by Household Size	Number	% of Total
Total Housing Units	20,333	100.0%
Owner-Occupied Housing Units	15,719	77.3%
1-person household	3,420	16.8%
2-person household	6,475	31.8%
3-person household	2,585	12.7%
4-person household	2,006	9.9%
5-person household	810	4.0%
6-person household	270	1.3%
7 or more-person household	153	0.8%
Renter-Occupied Housing Units	4,614	22.7%
1-person household	1,313	6.5%
2-person household	1,250	6.1%
3-person household	821	4.0%
4-person household	655	3.2%
5-person household	348	1.7%
6-person household	144	0.7%
7 or more-person household	83	0.4%

Source: US Census Bureau.

Approximately 18,525, or 91.1%, of the county's total 20,333 households reported in the 2010 Census were 4-person or smaller in size. Thus, the majority of the county's households are impacted by the 4-person income limits.

Maps 2 and 3 delineate the median household income levels by Census block groups for 2000 and 2011. The median income ranges shown were arbitrarily selected to show the general distribution of income ranges throughout the county. The ranges indicate the lowest and highest Census block median income averages within each Census block group.

From 2000 to 2011, there was some reconfiguration of the geographic distribution of median income levels by Census block groups, the lowest median income levels remained in the northeastern and western portions of the county. However, the median income levels increased from the northeast of Burgaw along portions of US 117 and NC 53 and along the I-40 corridor in southern Pender County. Map 4 provides the percentage of median household income change for each Census block group from 2000 to 2011. From 2000 to 2011, the Pender County median household income increased by 21.3% from \$35,902 to \$43,538. Increases in the lowest two median income ranges were significantly lower, only ranging from 4% to 19.73%. Thus, from 2000 to 2011, the lowest median income ranges fell further behind the county-wide median household income.

Pender County Housing Needs Assessment

Map 2 - December 2012
2000 Median HH Income

Legend

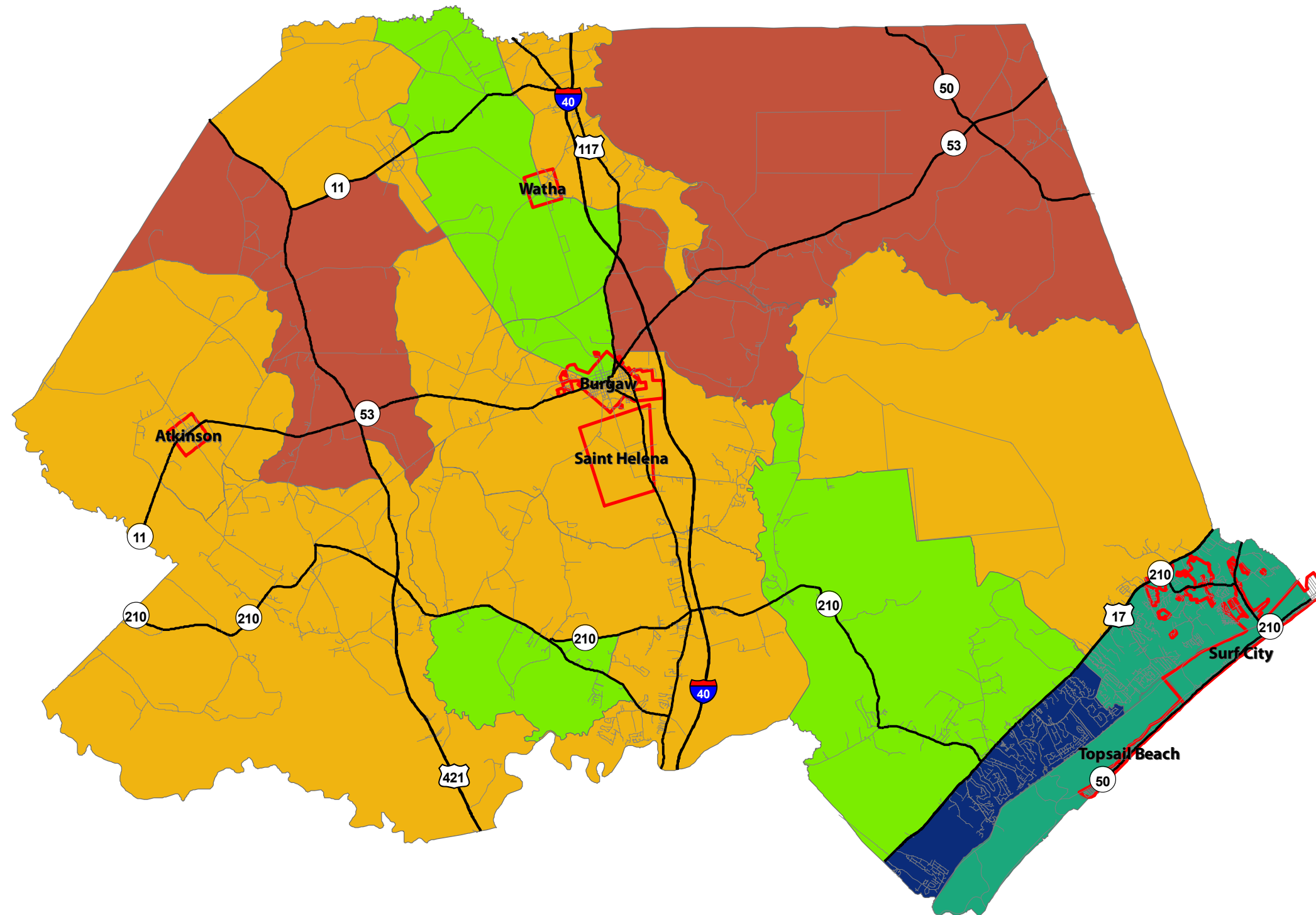
 Primary Roads

 Municipalities

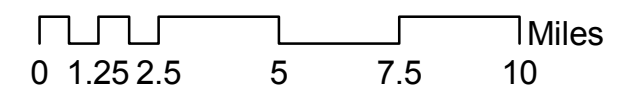
2000 Median HH Income



Data Source: 2000 Census



1 inch equals 4 miles



Pender County Housing Needs Assessment

Map 3 - December 2012
2011 Median HH Income

Legend

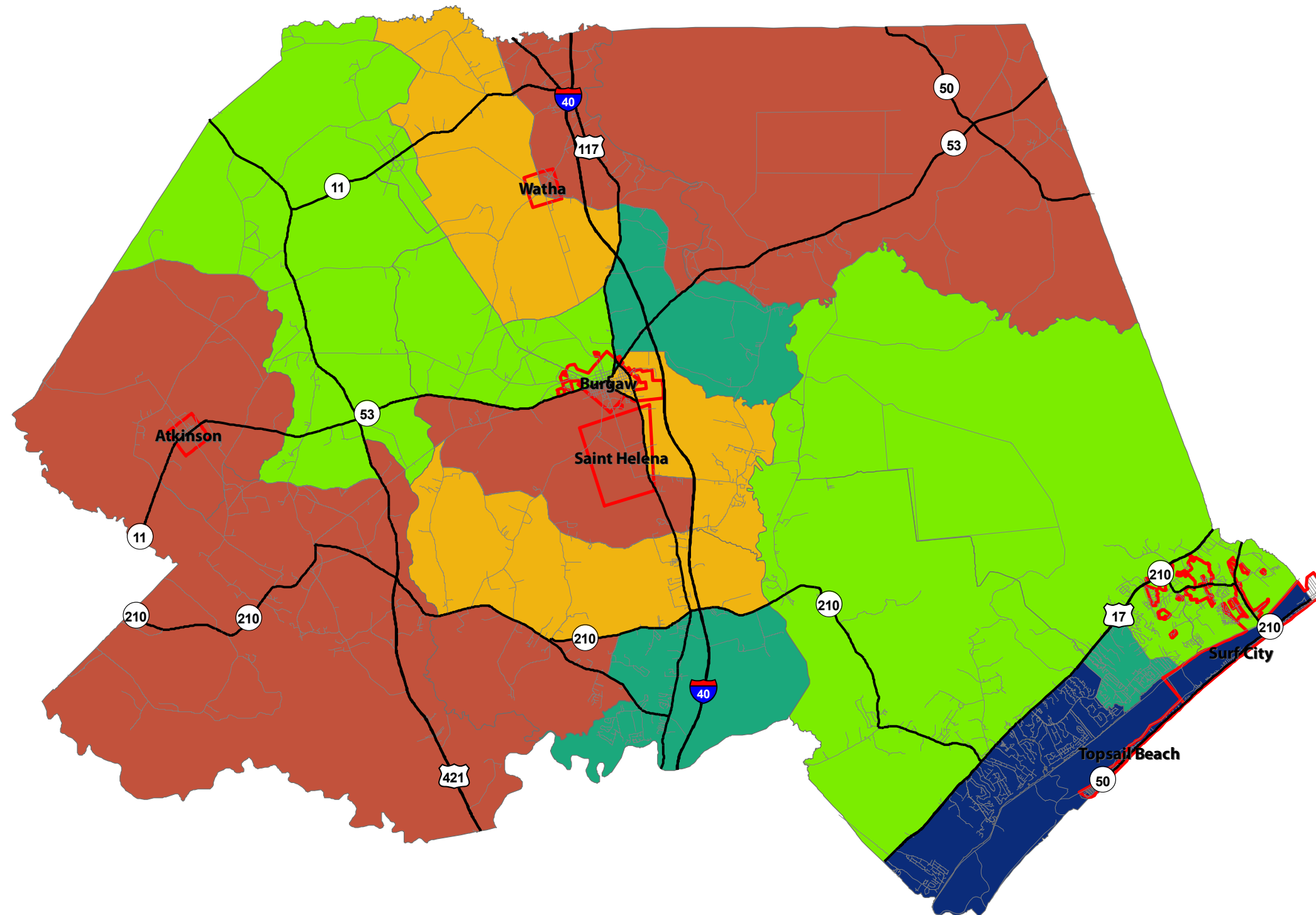
 Primary Roads

 Municipalities

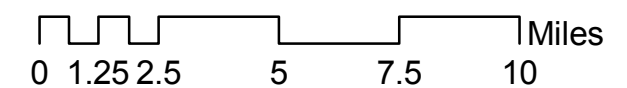
2011 Median HH Income



Data Source: 2011 AGS Estimates



1 inch equals 4 miles



Pender County Housing Needs Assessment

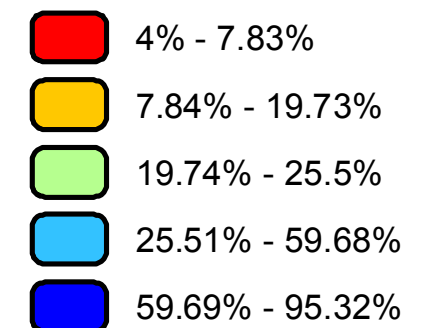
Map 4 - December 2012
Median Household Income
Percent Change
2000 to 2011

Legend

 Primary Roads

 Municipalities

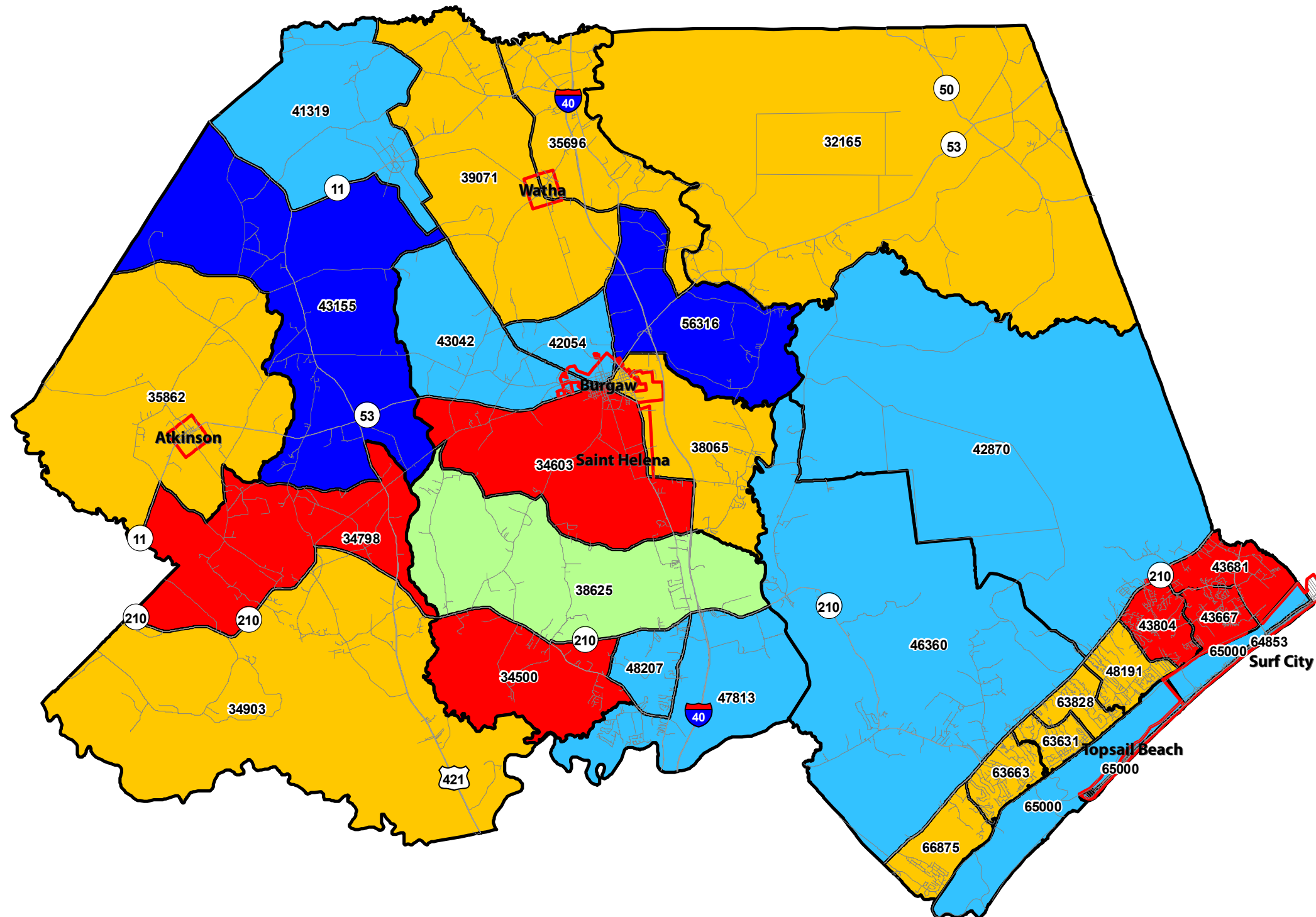
Median HH Income Change



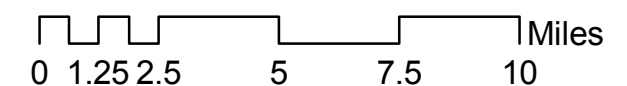
2011 Median Household Income labeled.

Note:
2000 Median Household Income - \$35,902
2011 Median Household Income - \$45,067
Percent Change: 25.5%

Data Source: 2000 Census, 2011 AGS Estimates



1 inch equals 4 miles



D. ECONOMY/WORKFORCE

Pender County, like the State and Nation, has suffered high unemployment during the economic downturn which started in 2007/2008. In May 2012, Pender County had an unemployment rate of 11.0%. This rate compared unfavorably with the Nation at 8.2% and the state at 9.4%.¹ Affordable housing requires two essential things: available affordably priced standard housing and a workforce which can afford adequate housing. The availability of employment opportunities is crucial to improving the county's housing conditions.

Table 6 provides a summary of the June 2012 Pender County industry employment structure. Approximately 38% of the County's workforce is employed in public sector service jobs. An additional 22.6% is employed in service industries. Thus, less than 40% of the County's employment is in production related industries.

Table 6. Pender County Industry Structure, June 2012

Pender County	Quarter Ending December 31, 2011	
	Number of Business Units	Average Employees
Natural Resources and Mining	43	423
Construction	172	662
Manufacturing	43	720
Trade, Transportation, and Utilities	231	1,829
Information	8	24
Financial Activities	75	283
Professional and Business Services	166	526
Education and Health Services	112	2,492
Leisure and Hospitality	99	1,046
Other Services	65	203
Public Administration	26	1,004
Total, All Industries	1,040	9,212

Source: QCEW; North Carolina Department of Commerce, Labor and Economic Analysis Division.

Table 7 provides a summary of the County's largest employers for the year ending 2011. Map 5 delineates the locations of those employers. Employment is concentrated around Burgaw and along the US 17 corridor. The greater concentrations of households below median income are west of I-40 and in the northeast area of the County.

¹ North Carolina Employment Security Commission.

Table 7. Pender County Industries

Company Name	Quarter Ending December 31, 2011	
	Industry Description	Employment
Pender County Board of Education	Education & Health Services	1,000+
Pender County NC	Public Administration	250-499
State of NC Department of Correction	Public Administration	250-499
Pender Memorial Hospital, Inc	Education & Health Services	100-249
LL Building Products (A Corp)	Manufacturing	100-249
Food Lion, LLC	Trade, Transportation, & Utilities	100-249
Huntington Health Care & Retirement	Education & Health Services	100-249
Woodbury Wellness Center, Inc	Education & Health Services	100-249
Daybreak of Wilmington, Inc	Leisure & Hospitality	100-249
Lowe's Home Centers, Inc.	Trade, Transportation, & Utilities	100-249
Pender Adult Services, Inc.	Education & Health Services	100-249
Smithfield Foods, Inc.	Manufacturing	100-249
Gomez Harvesting, LLC	Natural Resources and Mining	100-249
Genlyte Thomas Group, LLC	Manufacturing	50-99
Pender Volunteer EMS and Rescue, Inc.	Education & Health Services	50-99
Harris Teeter, Inc.	Trade, Transportation, & Utilities	50-99
Hardee's - Non Edi	Leisure & Hospitality	50-99
NC Department of Transportation	Public Administration	50-99
US Postal Service	Trade, Transportation, & Utilities	50-99
Four County Electric	Trade, Transportation, & Utilities	50-99
Town of Surf City NC	Public Administration	50-99
Piggly Wiggly #86	Trade, Transportation, & Utilities	50-99
Atlantic Seafood	Trade, Transportation, & Utilities	50-99
Johnson Nursery	Trade, Transportation, & Utilities	50-99
Aramark Food and Support Services	Leisure & Hospitality	50-99

Source: QCEW; North Carolina Department of Commerce, Labor and Economic Analysis Division.

Commuting to work is a challenge for Pender County's workforce. Table 8 provides a 2010 Census summary of commuting times. The highest mean commute time of 34.0 minutes occurred in Census tract 9202.04 while the lowest mean commute time of 23.5 minutes occurred in Census tract 9202.02. The commuting time areas are generally delineated on Map 5. Transportation to employment centers is primarily limited to personal transportation.

Table 8. Commuting Times by Pender County Census Tract

Census Tract	Workers 16 Years & Over	Mean Travel Time to Work
9201.01	190	25.6 minutes
9201.02	520	24.6 minutes
9201.03	1,489	26.7 minutes
9202.01	2,004	29.3 minutes
9202.02	2,684	23.5 minutes
9202.03	1,522	26.1 minutes
9202.04	824	34.0 minutes
9203	1,836	29.0 minutes
9204.01	681	26.1 minutes
9204.02	1,077	29.5 minutes
9204.03	1,729	28.8 minutes
9205.01	1,893	29.5 minutes
9205.02	1,030	28.3 minutes
9206.01	1,279	27.6 minutes
9206.02	2,745	28.3 minutes
9901	0	—

Source: 2006-2010 American Community Survey 5-Year Estimates.

Table 9 provides a 2008 summary of net commuting patterns into and out of the County.

Table 9. Pender County Net Commuting Patterns, 2008

Out of Pender County		Into Pender County	
Destination County	Number of Workers	Origin County	Number of Workers
New Hanover, NC	7,807	New Hanover, NC	2,192
Duplin, NC	915	Onslow, NC	626
Wake, NC	769	Duplin, NC	497
Onslow, NC	574	Brunswick, NC	271
Cumberland, NC	476	Sampson, NC	122
Other Areas	3,430	Other Areas	784
Total	13,971	Total	4,492

Source: US Census Bureau.

In 2008, a total of 13,971 workers commuted out of the County with 4,492 commuting into the County. Approximately 5,368 workers lived and worked in the County. These commuting costs, particularly with the trends of higher fuel prices, deduct from the total income, limiting what income is available for housing costs in general.

Label	Company Name	Employment
1	Pender County Board of Education	1,000+
2	Pender County NC	250-499
3	State of NC Department of Correction	250-499
4	Pender Memorial Hospital, Inc	100-249
5	LL Building Products (A Corp)	100-249
6	Food Lion, LLC	100-249
7	Huntington Health Care & Retirement	100-249
8	Woodbury Wellness Center, Inc	100-249
9	Daybreak of Wilmington, Inc	100-249
10	Lowe's Home Centers, Inc.	100-249
11	Pender Adult Services, Inc.	100-249
12	Smithfield Foods, Inc.	100-249
13	Gomez Harvesting, LLC	100-249
14	Genlyte Thomas Group, LLC	50-99
15	Pender Volunteer EMS and Rescue, Inc.	50-99
16	Harris Teeter, Inc.	50-99
17	Hardee's - Non Edi	50-99
18	NC Department of Transportation	50-99
19	US Postal Service	50-99
20	Four County Electric	50-99
21	Town of Surf City NC	50-99
22	Piggly Wiggly #86	50-99
23	Atlantic Seafood	50-99
24	Johnson Nursery	50-99
25	Aramark Food and Support Services	50-99

Pender County Housing Needs Assessment

Map 5 - December 2012
Employment Locations and
Year 2000 Travel Time to Work

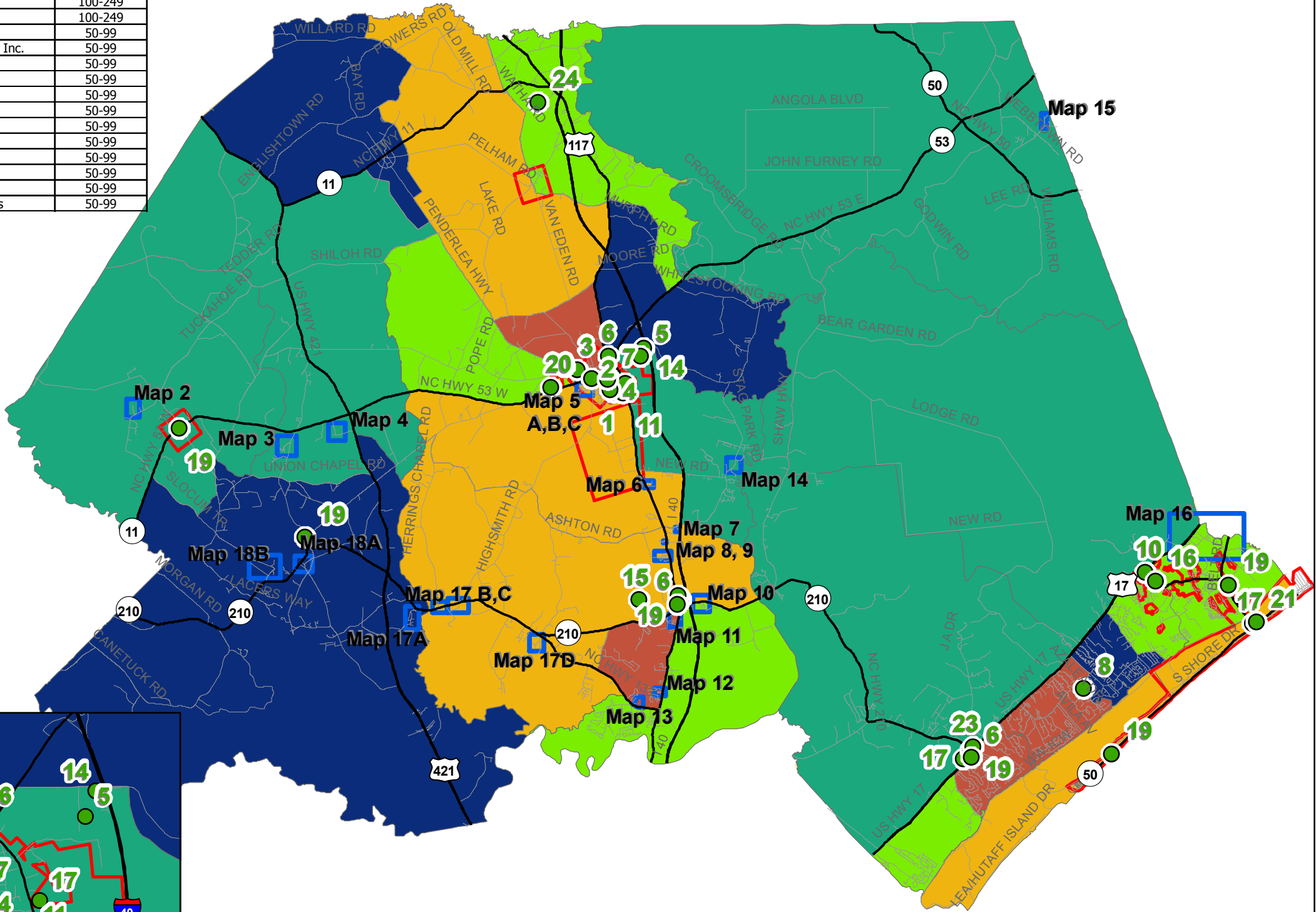
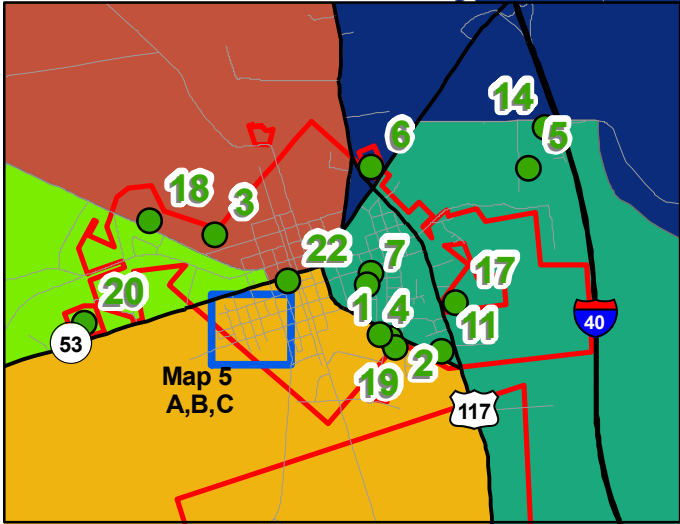
Legend

- Employment Locations
- ~ Primary Roads
- ⬢ Municipalities
- Survey Areas

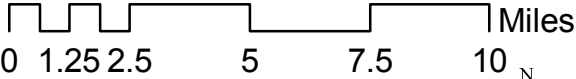
Average Travel Time to Work

- 23 - 24 minutes
- 25 - 26 minutes
- 27 - 28 minutes
- 29 - 31 minutes
- 32 - 35 minutes

Note: Locations not mapped -
9. Daybreak of Wilmington
12. Smithfield Foods Inc.
13. Gomez Harvesting LLC
25. Aramark Food and Support Services



1 inch equals 4 miles



HCP
Holland Consulting Planners, Inc.



E. HOUSING

1. *Housing Inventory*

Based on Census data, there were 26,724 total dwelling units in Pender County in 2010. This represents a 28.5% increase from the 2000 total of 20,798 housing units. Table 10 provides a comparison of general housing characteristics from 1990 to 2010. In 2010, approximately 17.3% of the occupied housing units were renter-occupied and 58.8% were owner-occupied. The percentage of renter-occupied housing increased in 2010, 13.4% of total occupied units in 2000.

The vacancy rate remained constant from 2000 to 2010, slightly increasing from 4,745 (22.8%) to 6,391 (23.9%). The majority of the county's vacant units (over 59% in 2010) are seasonal and recreational housing.

Table 10. Pender County Housing Units, 1990, 2000, and 2010

	1990		2000		2010	
	Units	% of Total	Units	% of Total	Units	% of Total
Occupied Housing Units	11,112	72.0%	16,053	77.2%	20,333	76.1%
Owner-Occupied	9,182	59.5%	13,259	63.8%	15,719	58.8%
Renter-Occupied	1,930	12.5%	2,794	13.4%	4,614	17.3%
Vacant Housing Units	4,325	28.0%	4,745	22.8%	6,391	23.9%
For Rent	616	4.0%	438	2.1%	905	3.4%
For Sale Only	302	2.0%	322	1.5%	488	1.8%
Rented/Sold, Not Occupied	180	1.2%	177	0.9%	261	1.0%
For Seasonal, Recreational, or Occasional Use	2,534	16.4%	2,881	13.9%	3,778	14.1%
Other Vacant	693	4.5%	927	4.5%	959	3.6%
Total Housing Units	15,437	100.0%	20,798	100.0%	26,724	100.0%

Source: US Census Bureau.

Table 11 provides housing age data for 2000 and 2010. In 2000, 4,621 (22.4%) of the county's housing units were 30 years old or older. In 2010, 8,683 (32.8%) of the county's total housing was 30 years old or older. This was an increase of 10% in the county's 30 year old or older housing inventory. Of greater significance is the decline in new construction. In the ten years prior to 2010, 5,926 housing units were added to the County's total 2010 inventory. This figure was a 25.7% decline from the 1990 to 2000 decade.

Table 11. Pender County Year Structure Built, 2000 and 2010

	2000		2010	
	Units	% of Total	Units	% of Total
Built 2005 or later	--	0.0%	1,443	5.4%
Built 2000 to 2004	--	0.0%	3,590	13.5%
Built 1990 to 1999	7,448	35.8%	7,193	27.1%
Built 1980 to 1989	5,395	25.9%	5,643	21.3%
Built 1970 to 1979	3,284	15.8%	3,581	13.5%
Built 1960 to 1969	1,743	8.4%	2,235	8.4%
Built 1950 to 1959	1,379	6.6%	1,239	4.7%
Built 1940 to 1949	669	3.2%	682	2.6%
Built 1939 or earlier	880	4.2%	946	3.6%
Total	20,798	100.0%	26,552	100.0%

Source: US Census Bureau.

2. Building Permit Activity

Table 12 provides a summary of building permit activity from 2006 to June 2012. A total of 1,690 new residential building permits were issued for single-family site-built/modular homes. NOTE: Issuance of a building permit does not mean that a dwelling unit was completed and/or occupied. New single-family home construction dropped dramatically from 2006 to 2011. The County averaged only thirteen (13) new single-family construction residential permits per month in 2011. From 2006 to 2012, multi-family development was limited and only consisted of two 2-family buildings and three 3-4 family buildings.

Table 12. Pender County Building Permit Activity

Description	2006	2007	2008	2009	2010	2011	2012*	Total
New (Single-Family)	387	364	216	100	112	140	89	1,408
Modular Homes	89	77	44	27	15	19	11	282
(2) Family Buildings	0	1	0	0	0	1	0	2
(3-4) Family Buildings	1	0	0	0	0	2	0	3
5 or More Family Buildings	0	0	0	0	0	0	0	0
Manufactured Home - Single Wide	111	78	60	55	53	63	33	453
Manufactured Home - Double Wide	113	104	64	52	63	30	23	449
Total	701	624	384	234	243	255	156	2,597

*Permits issued through June 2012.

Source: Pender County Building Inspections.

3. Housing Conditions

In order to obtain an accurate description of the existing housing conditions, it is important to assess the entire county. In May and June of 2012, county-wide windshield surveys of housing conditions in Pender County were conducted. Concentrations of substandard housing of fifteen (15) or more housing units were selected. Property of two (2) acres or less in size was considered in the survey. Areas having dwelling density of 0.3 dwelling units per acre or greater were considered to be concentrations. Twenty-five (25) areas with concentrations meeting the above criteria were identified. Appendix A, Map 1 provides the locations of the twenty-five concentrated areas. For the classification of housing conditions, the following criteria was utilized.

Table 13. Definition of Building Condition Terms

Dilapidated: A structure is considered dilapidated if four (4) or more of the following dilapidated exterior conditions are visible.

Severely Deteriorated: A structure is severely deteriorated if three (3) or more of the following severely deteriorated exterior conditions are visible.

Moderately Deteriorated: A structure is moderately deteriorated if three (3) or more of the following moderately deteriorated exterior conditions are visible.

	Dilapidated	Severely Deteriorated	Moderately Deteriorated
1. Windows/Doors	Severely damaged or decayed casing or sashes or doors, non-repairable fit to casing	Cracked or broken panes, inadequate caulking, no storm windows/doors, peeling or chipped paint	Poor but repairable fit
2. Foundation	Appears to be incapable of supporting normal load, severe leaning	Inadequate or no foundation vents, missing or repairable foundation wall	Foundation wall requires painting or stuccoing or minor repair
3. Roof	Major sagging or structurally unsound, large cracks or holes, roof supports incapable of supporting normal roofing load	Rusted tin, loose or curled shingles, leaking, minor sagging	N/A
4. Exterior Walls	Severe leaning or buckling, large holes or cracks, major deterioration to wood siding, not weathertight	Patches of loose or missing siding	Chipped or peeling paint, minor deterioration of wood siding
5. Chimneys	Severely leaning, missing bricks or essential parts, holes in exhaust system	In need of minor repair	N/A
6. Stairs/Porches/Stoops	Unstable, incapable of supporting normal load, major deterioration of wood members, severe cracking or separation of concrete	Loose or nonsecure steps, lack of handrails for exterior stairs with four or more risers, missing or non-secure wood members, abnormally uneven or worn surface	Peeling or chipped paint
7. Grounds	N/A	Heavy undergrowth or noxious weeds	Poor drainage, excessive debris

NOTES: (1) For dilapidated structures, the cost of repairs should exceed 50% of the value of the unit; (2) Unobserved interior conditions may result in a building being in worse condition than indicated by exterior observations.

Appendix A, Maps 2 through 18B provide detailed condition data for each concentrated area. The conditions in each area are summarized in the accompanying table also included in Appendix A. Each map indicates wildfire risk and 100-year flood hazard areas. A county-wide fire risk assessment map, based on the USDA Southern Wildfire Risk assessment is included in Appendix B.

Section G provides information on the accessibility and facility availability for each of the surveyed housing areas. Currently, each concentrated area relies on septic tanks for sewage disposal. This is a severe problem because almost all of Pender County has very limited absorption capacity, and therefore, severe limitations for septic tank usage (refer to Appendix C).

The concentrated areas include 762 dwelling units, or 2.9%, of the county's 2010 total housing units. Within these areas, 108, or 14.2%, of the total houses were considered standard. The dilapidated category included 193 houses, 25.3% of the total. The remaining 448 houses, 58.8%, were in some state of deterioration.

Maps 8 to 15 (see pages 26 through 33) provide property tax values and residential building values for all residential property of two (2) acres or less in size for all of Pender County. Table 17 (page 25) provides a summary of the residential property and residential buildings by selected value ranges. Outside of the concentrated housing assessment areas, the property and building values are a good general indicator of housing condition. Residential buildings with a value of less than \$30,000 have a high probability of having multiple housing condition deficiencies.

4. Impacts on Storm-Damaged Property (Repetitive Loss Properties)

Under the National Flood Insurance Reform Act of 1994, the definition of "repetitive loss structure" is a building covered by a contract for flood insurance that has incurred flood-related damages on two (2) occasions during a 10-year period. The 10-year period ends on the date of the event for which a second claim is made, in which the cost of repairing the flood damage, on the average, equaled or exceeded 25% of the market value of the building at the time of each such flood event.

According to FEMA officials, approximately 84,000 NFIP-insured buildings nationwide have suffered multiple flood losses since 1968. About 36,000 of those buildings have suffered two or more flood losses within a 10-year period that exceeded \$1,000 each. Repetitive loss properties account for about a third, 32%, of NFIP losses. To date, the total amount paid in claims for repetitive loss properties is approximately \$3.2 billion. In addition, despite clear successes, FEMA believes that there is considerable work yet to be accomplished, not only under NFIP, but also under the disaster relief and recovery programs of FEMA. Specifically, FEMA has two critical goals: 1) to reduce the disaster relief expenditures to communities that are mired in a damage-repair, damage-repair cycle and 2) to reduce the flood insurance subsidy to the owners of structures that have experienced repetitive flood losses.

The County obtained repetitive loss data from NCDDEM in March, 2010, and has mapped (by US Census Block group only, due to concerns regarding the Federal Privacy Act) the approximate location of repetitive loss structures (see Map 6). Table 14 provides the total number of properties, losses, and damages associated with these properties for Pender County and the participating municipalities. A majority of the repetitive loss properties in Pender County are located within coastal areas. Tidal surge, from tropical storm events, results in widespread flooding which is evidenced by the 336 repetitive loss properties within the Town of Topsail Beach. The remaining 77 repetitive loss properties are low density rural residential areas scattered throughout the County which are subject to localized and riverine flooding. The County's CAMA Land Use Plan addresses redevelopment policies following hazard events. Of the total 413 repetitive loss properties located throughout Pender County, 16 are non-residential and 397 are residential.

Table 14. Pender County Repetitive Loss Properties

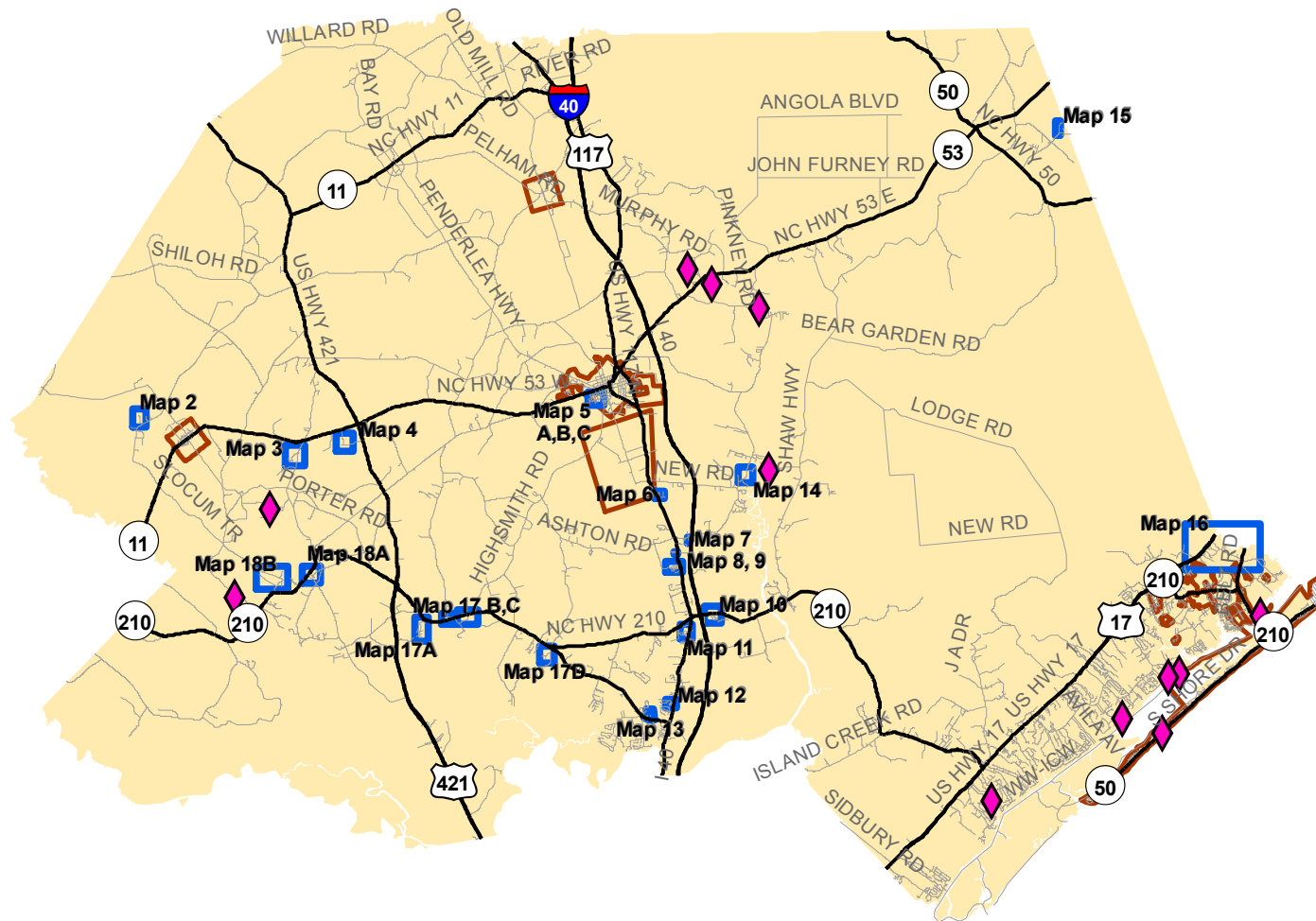
Community Name	Building	Contents	Total	Losses	Properties
Pender County	\$1,616,402.92	\$409,699.74	\$2,026,102.66	115	51
Atkinson	\$137,250.65	\$19,326.03	\$156,576.68	5	2
Burgaw	\$1,010,002.78	\$144,465.62	\$1,154,468.40	45	23
Saint Helena	\$0.00	\$0.00	\$0.00	0	0
Surf City	*	*	*	*	*
Topsail Beach	\$12,441,324.63	\$2,449,439.35	\$14,890,763.98	865	336
Watha	\$50,465.90	\$19,700.00	\$70,165.90	2	1

*NOTE: Surf City did not participate in the Pender County Multi-Jurisdictional Hazard Mitigation Plan, and therefore, is not included in the information above.

Source: Pender County 2010 Multi-Jurisdictional Hazard Mitigation Plan.

Pender County Housing Needs Assessment

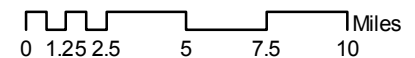
Map 6 - December 2012
Repetitive Loss Properties



Legend

- Primary Roads
- Municipalities
- Survey Areas
- Repetitive Loss Properties

1 inch equals 6 miles



5. *Housing Affordability*

Map 7 delineates the 2012 percentage of low to moderate income households within the county based on the HUD Census block data/analysis. These areas have the greatest affordability issues. Comparison of Map 7 to Maps 2 and 3 appears to present an inconsistency between median household income distribution and low to moderate income (LMI) household distribution. However, some of the LMI households are located in areas of the county having the highest household incomes. The county's southeast coastal area is an example of the mixing of LMI households with some of the county's highest household income levels. Another example is along the southern I-40 corridor.

It is difficult to obtain a precise picture of housing affordability in any jurisdiction. Detailed Census data, such as property value and family income, is an "estimate" and is almost always obsolete because of its occurrence once every ten years. In addition, today's rapidly changing economic picture makes the question of affordability even more challenging to answer. However, it is clear that for some Pender County residents, attaining affordable housing is an increasing challenge.

Most measures of housing affordability consider 30% of gross income an allowable/affordable expenditure for housing. For renters, housing cost includes rent and utilities. For homeowners, the cost includes mortgage payments, taxes, insurance, and utilities.



Table 15 provides a summary of Pender County housing affordability problems. The summary has been compiled by the United States Department of Housing and Urban Development through its 2000 Comprehensive Housing Affordability Strategy (CHAS) update for 2005-2007. While this data is not current with 2010 Census data, it is the most recent HUD CHAS data available.

The CHAS data indicates that of the households reporting, 76.4% of rental households and 80.4% of owner-occupied households had some housing problems. Approximately 17.0% of renters and 16.8% of owners had a cost burden greater than 30% of gross income, and 23.4% of renters and 8.6% of owners had a cost burden greater than 50% of their gross income.






Pender County Housing Needs Assessment

Map 7 - December 2012
Percent of
LMI Households (2012)
by Year 2000
Census Block Group

Legend

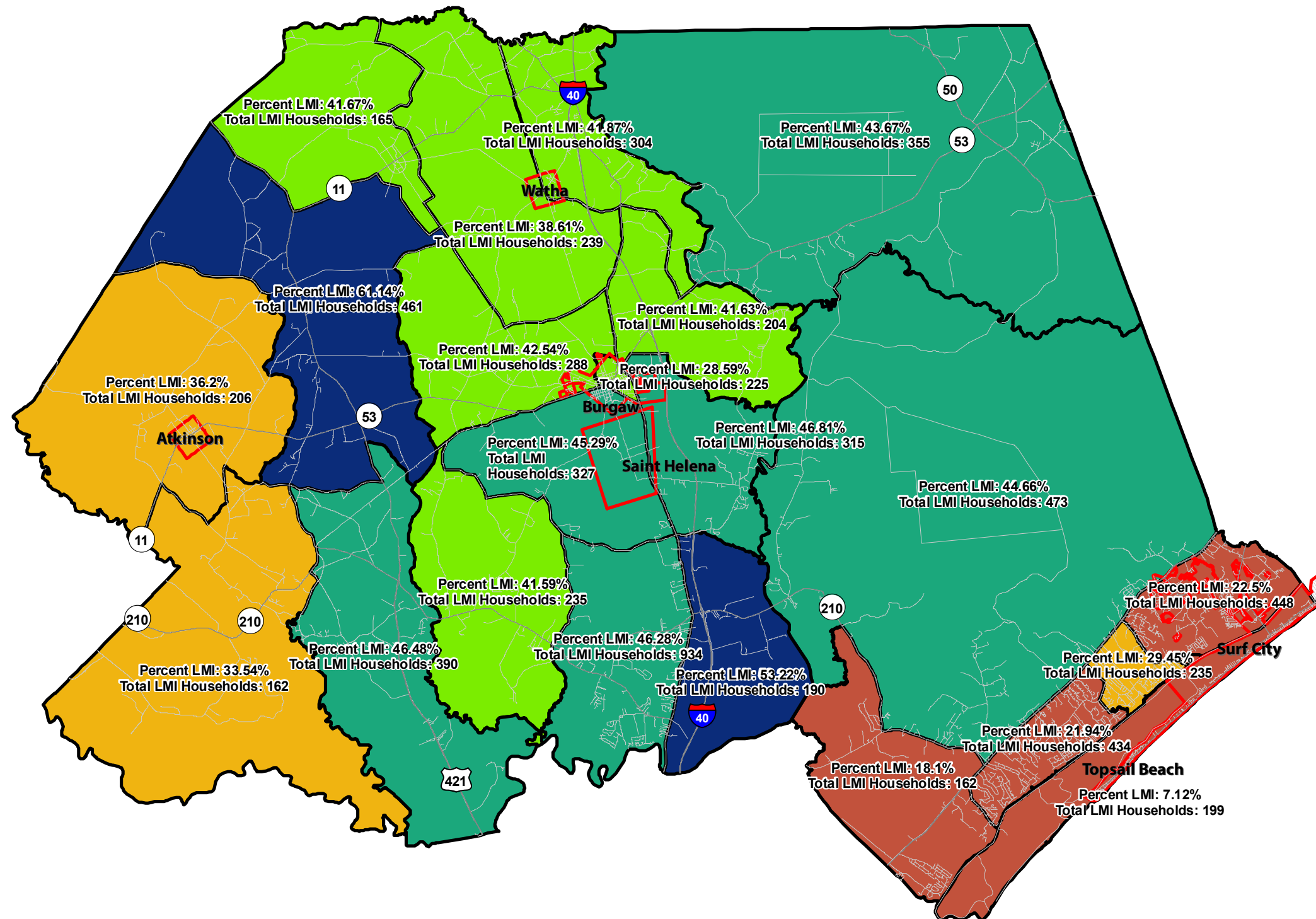
-  Primary Roads
-  Municipalities

LMI Household Percent

-  7.12% - 22.50%
-  22.51% - 36.20%
-  36.21% - 42.54%
-  42.55% - 46.81%
-  46.82% - 61.14%

Number of LMI Households and percent LMI per
block group labeled.

Data Source: HUD LMI Calculations



1 inch equals 4 miles

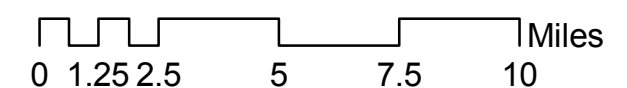


Table 15. Pender County Housing Summary

	Renters				Owners				
Income Level	Total Renter Households	#/% Reporting Housing Problems	#/% Cost Burden ≥30%	#/% Cost Burden ≥50%	Total Owner Households	#/% Reporting Housing Problems	#/% Cost Burden ≥30%	#/% Cost Burden ≥50%	Total All Households
Very Low ≤30% MFI	910	695 (76.4%)	65 (7.1%)	605 (66.5%)	945	760 (80.4%)	175 (18.5%)	590 (62.4%)	1,855
Low >30% to 50% MFI	680	425 (62.5%)	165 (24.3%)	260 (38.2%)	1,335	505 (37.8%)	270 (20.2%)	235 (17.6%)	2,015
Moderate >50% to 80% MFI	905	495 (54.7%)	390 (43.1%)	105 (11.6%)	2,600	1,170 (45.0%)	790 (30.4%)	265 (10.2%)	3,505
Above LMI >80% MFI	1,650	105 (6.4%)	85 (5.2%)	0 (0.0%)	10,075	1,685 (16.7%)	1,275 (2.7%)	200 (2.0%)	11,725
Total Households	4,145	1,720 (41.5%)	705 (17.0%)	970 (23.4%)	14,955	4,120 (27.5%)	2,510 (16.8%)	1,290 (8.6%)	19,100

Source: 2005-2007 Comprehensive Housing Affordability Strategy.

For comparison to the 2005-2007 CHAS data, the 2000 and 2010 Census provided selected household cost data for both owner-occupied and rental housing. This data was based on a sampling and not a total county-wide household survey. Table 16 provides a summary of the 2000/2010 Census housing cost data. For both the rental dwellings and owner-occupied dwelling units with a mortgage, the percentages of households paying 30% or more of household income for housing significantly increased from 2000 to 2010. The 2005-2007 CHAS data indicated 40.4% of renters paying 30% or more of household income for housing. The CHAS data indicated 25.4% of owners paying 30% or more of household income for housing. The 2010 Census data indicated 53.1% of renters exceeding 30% of household income for housing costs and 35.8% of owners exceeding 30% of gross household income for housing costs. It appears that the portion of household income within the county which is absorbed by housing costs is increasing.

Table 16. Pender County Housing Cost Data, 2000 and 2010

Selected Monthly Owner Costs as a Percentage of Household Income	2000		2010	
	Number	% of Total	Number	% of Total
Less than 20.0 percent	4,031	52.7%	2,897	30.1%
20.0 to 24.9 percent	932	12.2%	1,830	19.0%
25.0 to 29.9 percent	763	10.0%	1,396	14.5%
30.0 to 34.9 percent	442	5.8%	798	8.3%
35.0 percent or more	1,480	19.4%	2,716	28.2%
Total	7,648	100.0%	9,637	100.0%

Gross Rent as a Percentage of Household Income	2000		2010	
	Number	% of Total	Number	% of Total
Less than 20.0 percent	804	35.9%	913	27.5%
20.0 to 24.9 percent	282	12.6%	414	12.5%
25.0 to 29.9 percent	191	8.5%	230	6.9%
30.0 to 34.9 percent	166	7.4%	191	5.7%
35.0 percent or more	799	35.6%	1,575	47.4%
Total	2,242	100.0%	3,323	100.0%

Source: US Census Bureau.

A more compelling analysis of housing affordability is the current actual cost of housing versus ability to pay. Based on the 2010 Census, approximately 10,267, or 50.3%, of the county's total households were at or below the median income of \$43,538. To aid in assessing home purchasing ability, the following provides examples of the approximate cost of paying a home mortgage and associated total housing costs for selected home values. The following assumptions were made for monthly home ownership costs:

Assumed Interest Rate - 4.5% ⁽¹⁾

30-Year Fixed Rate Mortgage

10% Down Payment

Average Property Tax Rate - 0.5120% ⁽²⁾

Homeowner's Insurance - \$54.50/month (Pender County average)

Utilities - \$240.75/month average ⁽³⁾

NOTES:

- ⁽¹⁾ Mortgage payment figures may be subject to additional monthly private mortgage insurance fees in lieu of a 20% down payment.
- ⁽²⁾ Municipal taxes were not included in the assumptions. NOTE: The tax rates for adjacent counties range from .4655 (New Hanover) to .8150 (Columbus). Only New Hanover is lower than Pender County.
- ⁽³⁾ A uniform county-wide water rate was used with the assumption that the expanding county water system may eventually reach most county dwelling units. Residential electric rates were based on county averages. The cost of non-electric heating was not estimated.

Price of Home - \$75,000

Approximate Monthly Payments:

- Principal & Interest - \$342.01
- Taxes - \$32.00
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total: \$669.26**

[Ability-to-pay minimum gross income: \$2,225/mo.; \$26,700/yr.]

Price of Home - \$100,000

Approximate Monthly Payments:

- Principal & Interest - \$456.02
- Taxes - \$42.66
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total: \$793.93**

[Ability-to-pay minimum gross income: \$2,650/mo.; \$31,800/yr.]

Price of Home - \$130,000

Approximate Monthly Payments:

- Principal & Interest - \$592.82
- Taxes - \$55.47
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total: \$943.54**

[Ability-to-pay minimum gross income: \$3,150/mo.; \$37,800/yr.]

Price of Home - \$150,000

Approximate Monthly Payments:

- Principal & Interest - \$684.03
- Taxes - \$64.00
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total - \$1,043.28**

[Ability-to-pay minimum gross income: \$3,475/mo.; \$41,700/yr.]

Price of Home - \$159,000

Approximate Monthly Payments:

- Principal & Interest - \$725.07
- Taxes - \$67.84
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total - \$1,088.16**

[Ability-to-pay minimum gross income: \$3,628/mo.; \$43,538/yr.] *2010 Median Income*

Price of Home - \$200,000

Approximate Monthly Payments:

- Principal & Interest - \$912.03
- Taxes - \$85.33
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total - \$1,291.61**

[Ability-to-pay minimum gross income: \$4,300/mo.; \$51,600/yr.]

Price of Home - \$225,000

Approximate Monthly Payments:

- Principal & Interest - \$1026.04
- Taxes - \$96.00
- Homeowner's Insurance - \$54.50
- Utilities - \$240.75
- **Total - \$1,417.27**

[Ability-to-pay minimum gross income: \$4,725/mo.; \$56,700/yr.]

Based on these example payment schedules, 10,267 households (median income or less) had an affordable home ownership ceiling of approximately \$159,000 or less. Table 17 provides the 2012 building and property assessed tax values for Pender County residential properties two (2) acres in size or less. Maps 8 through 15 provide the distribution of the property tax values and residential building values throughout the County. In 2011, approximately 9,335 of the county's dwelling units had a real property tax value of \$159,000 or less. Of that total, approximately 3,156 dwelling units had a building tax value of \$30,000 or less and may be of marginal or less standard housing condition. In addition, in 2010, 3,437 of the county's dwelling units were occupied rental dwelling units and potentially not available for home purchase. Considering the factors of housing condition and rental inventory, approximately 7,800 standard dwellings may be affordable for home purchase by households at or below median income.

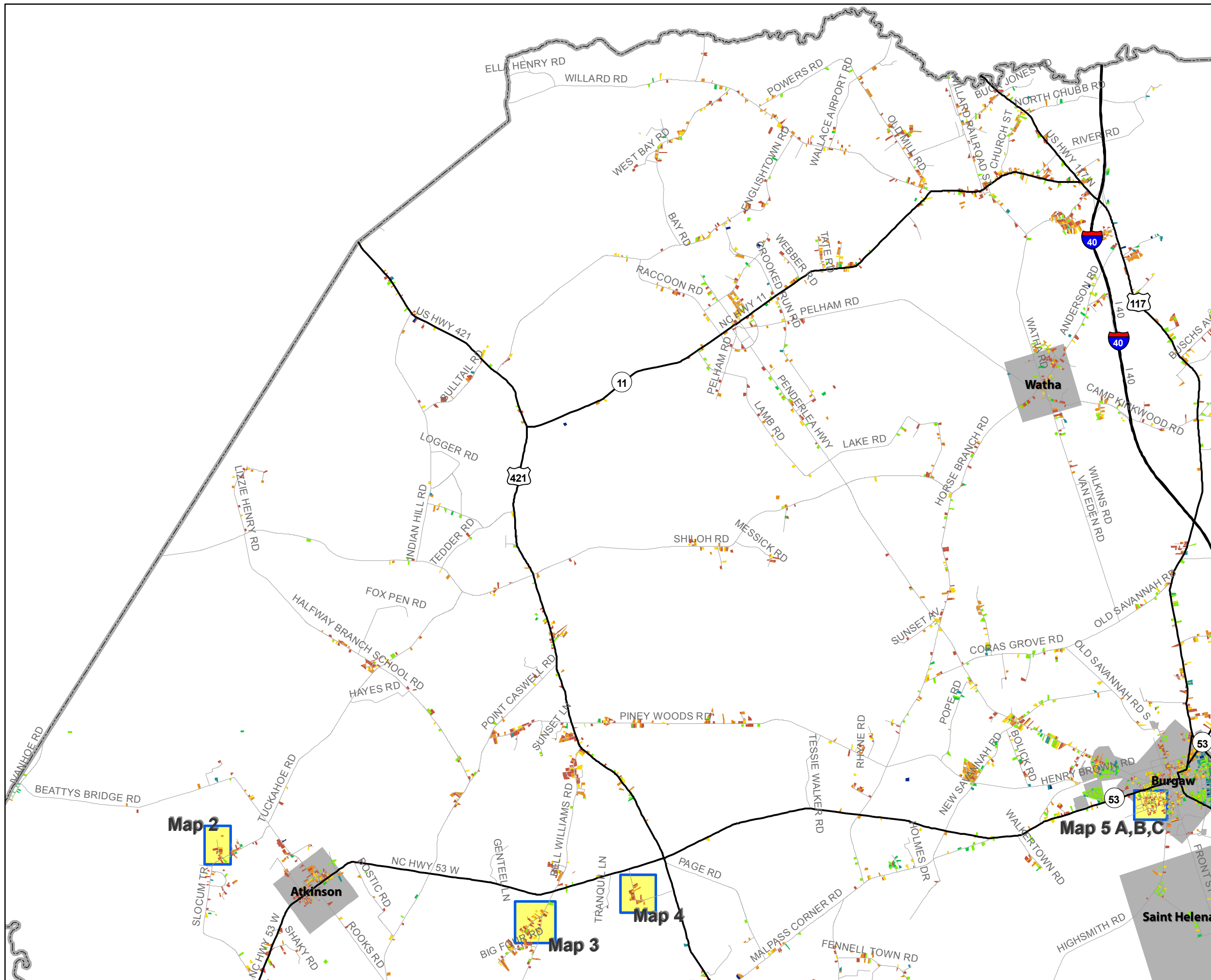
Table 17. Pender County Building and Total Assessed Property Values (2 acres or less)

Building Values ¹	Units	% of Total
\$30 to \$10K	1,202	6.8%
\$10K to \$20K	833	4.7%
\$20K to \$30K	1,121	6.3%
\$30K to \$60K	4,068	22.9%
\$60K to \$100K	2,863	16.1%
\$100K to \$150K	3,360	18.9%
Greater than \$150K	4,303	24.2%
Total	17,750	100.0%
Total Property Values ²	Units	% of Total
Less than \$50K	2,527	14.2%
\$50K to \$75K	2,819	15.9%
\$75K to \$100K	1,968	11.1%
\$100K to \$150K	2,021	11.4%
\$150K to \$200K	2,023	11.4%
\$200K to \$300K	3,314	18.7%
Greater than \$300K	3,078	17.3%
Total	17,750	100.0%

¹Building/structure assessed tax value.

²Real property and building(s) assessed tax value.

Source: Pender County Tax Office.



Pender County Housing Needs Assessment

Map 9 - December 2012
Single-Family Residential
Building Values (2 Acres or less)

Northwest Pender County -
Penderlea/Watha/Atkinson

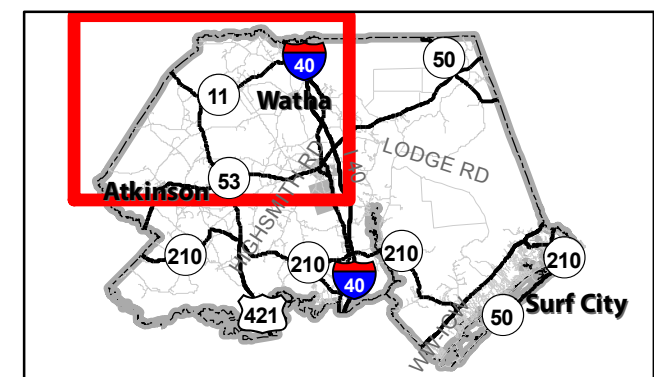
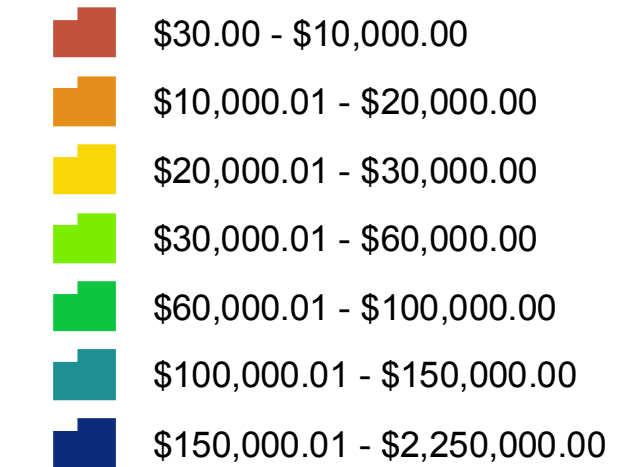
Legend

 Primary Roads

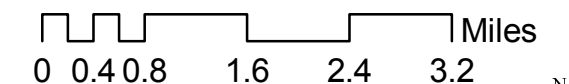
 Municipalities

 Survey Areas

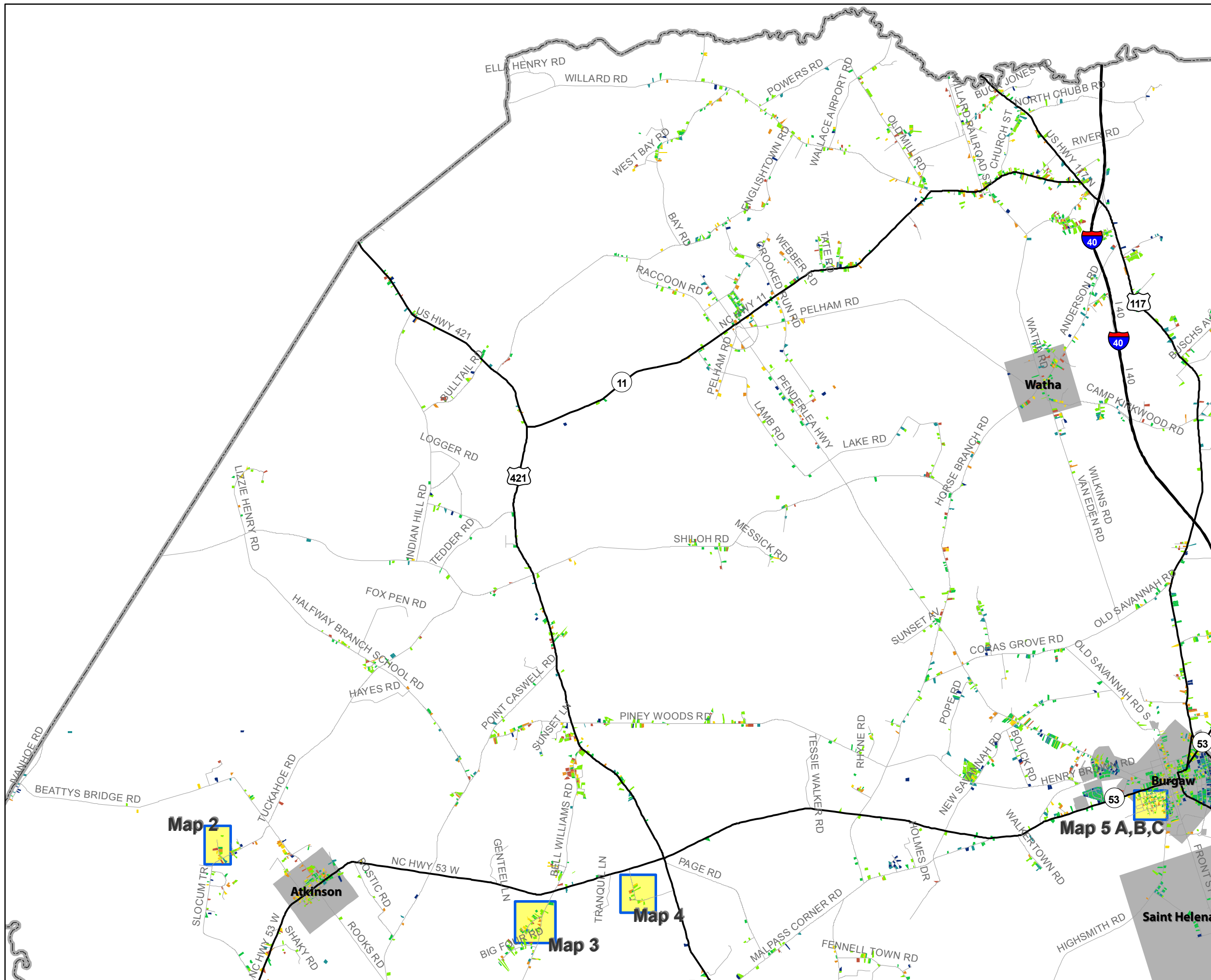
Building Values



1 inch equals 1.5 miles



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Pender County Housing Needs Assessment








Map 10 - December 2012
Single-Family Residential
Property Values (2 Acres or less)

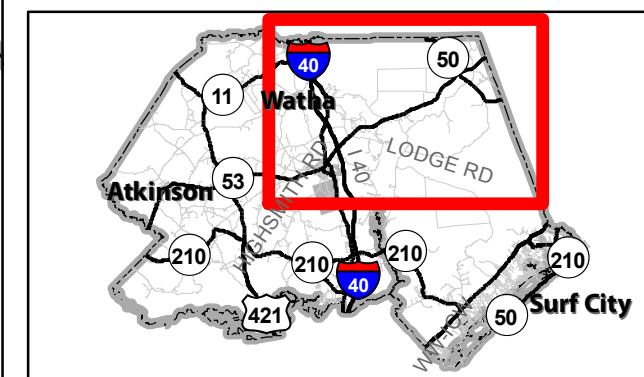
Northeast Pender County -
Maple Hill and Angola Bay

Legend

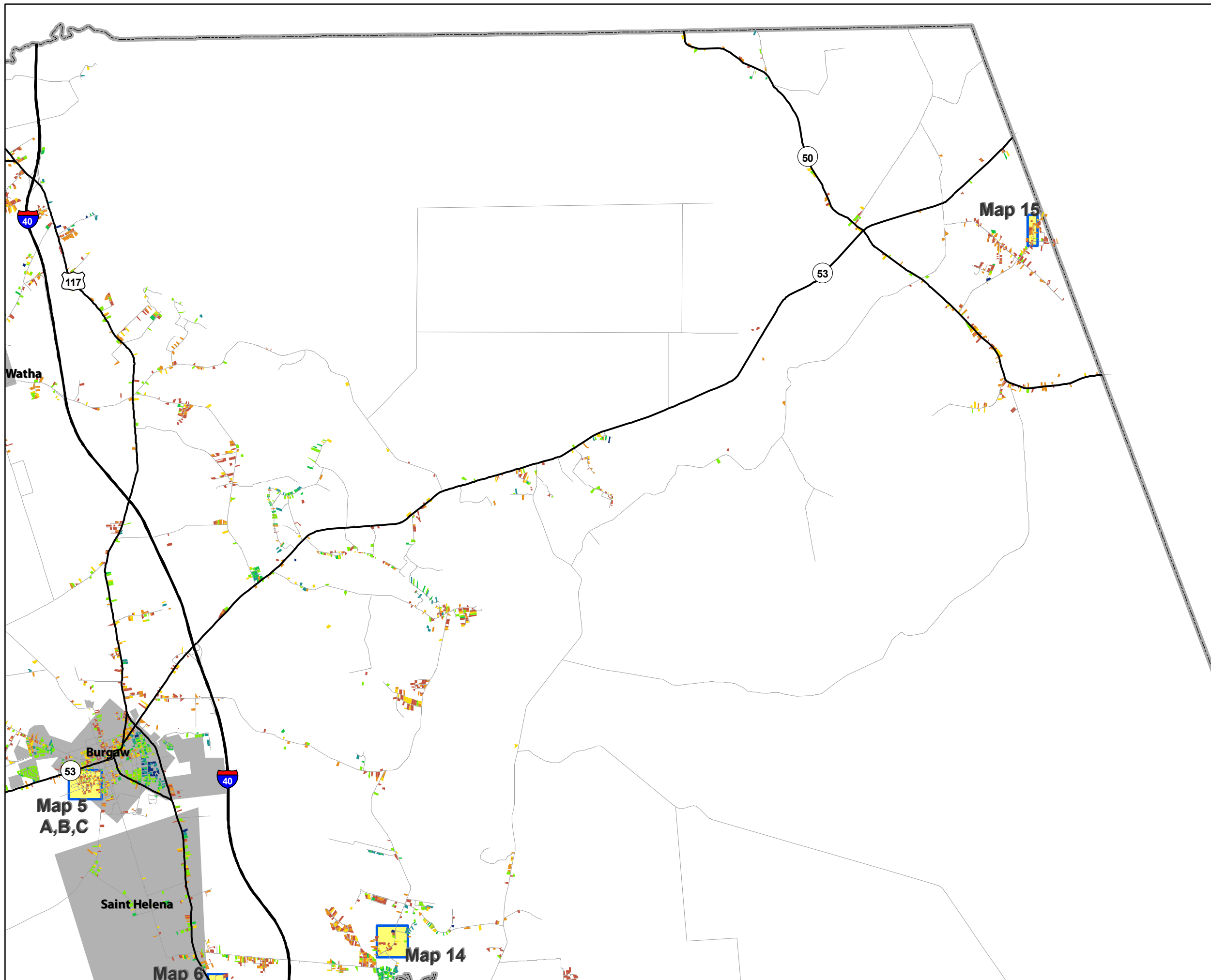
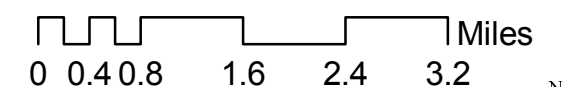
-  Primary Roads
-  Municipalities
-  Survey Areas

Property Values (Total)

-  Less than \$50,000.00
-  \$50,000.01 - \$75,000.00
-  \$75,000.01 - \$100,000.00
-  \$100,000.01 - \$160,000.00
-  \$160,000.01 - \$200,000.00
-  \$200,000.01 - \$300,000.00
-  Greater than \$300,000



1 inch equals 1.5 miles



Pender County Housing Needs Assessment

Map 11 - December 2012
Single-Family Residential
Building Values (2 Acres or less)

Northeast Pender County -
Maple Hill and Angola Bay






Legend

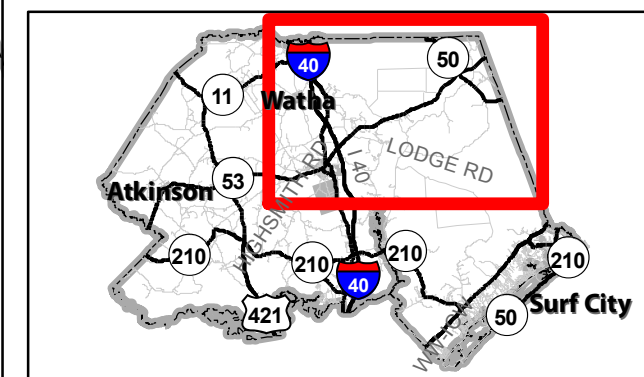
 Primary Roads

 Municipalities

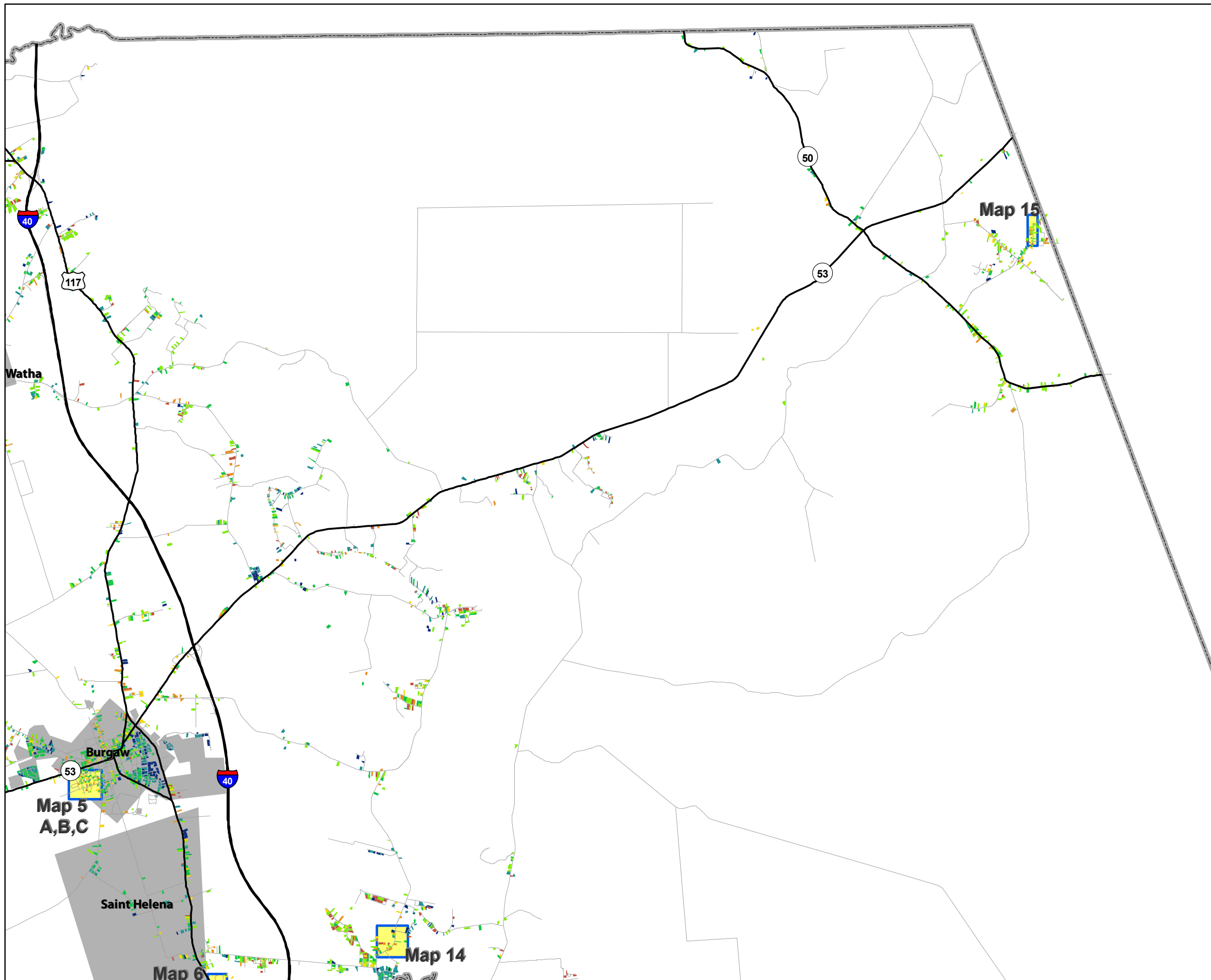
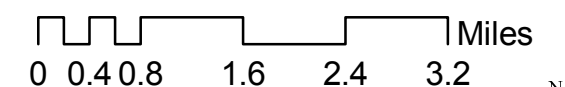
 Survey Areas

Building Values

	\$30.00 - \$10,000.00
	\$10,000.01 - \$20,000.00
	\$20,000.01 - \$30,000.00
	\$30,000.01 - \$60,000.00
	\$60,000.01 - \$100,000.00
	\$100,000.01 - \$150,000.00
	\$150,000.01 - \$2,250,000.00



1 inch equals 1.5 miles






Pender County Housing Needs Assessment








Map 12 - December 2012
Single-Family Residential
Property Values (2 Acres or less)

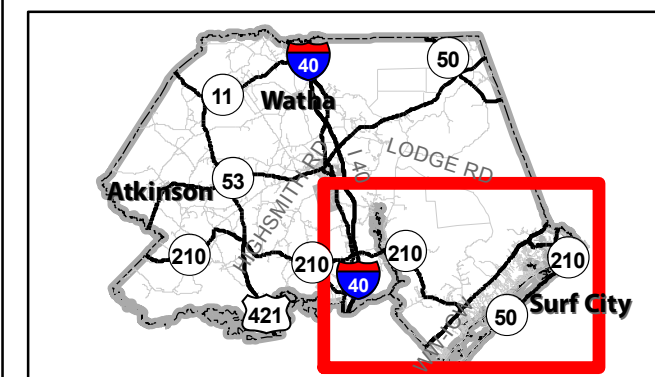
Southeast Pender County -
Hampstead and Coastal Area

Legend

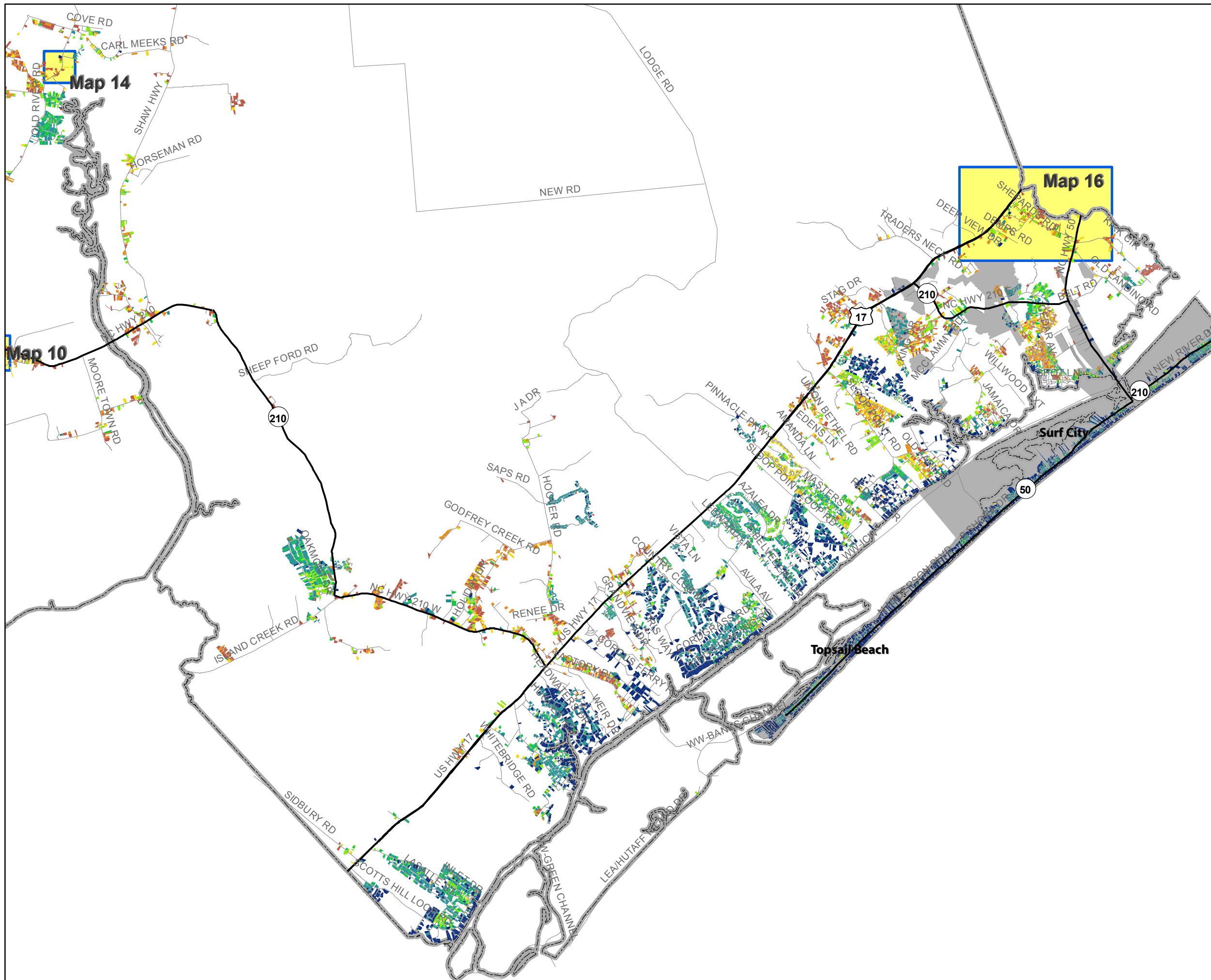
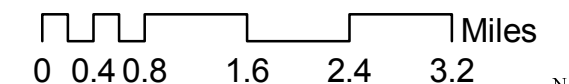
-  Primary Roads
-  Municipalities
-  Survey Areas

Property Values (Total)

-  Less than \$50,000
-  \$50,000.01 - \$75,000.00
-  \$75,000.01 - \$100,000.00
-  \$100,000.01 - \$160,000.00
-  \$160,000.01 - \$200,000.00
-  \$200,000.01 - \$300,000.00
-  Greater than \$300,000



1 inch equals 1.5 miles




Pender County Housing Needs Assessment

Map 13 - December 2012
Single-Family Residential
Building Values (2 Acres or less)

Southeast Pender County -
Hampstead and Coastal Area

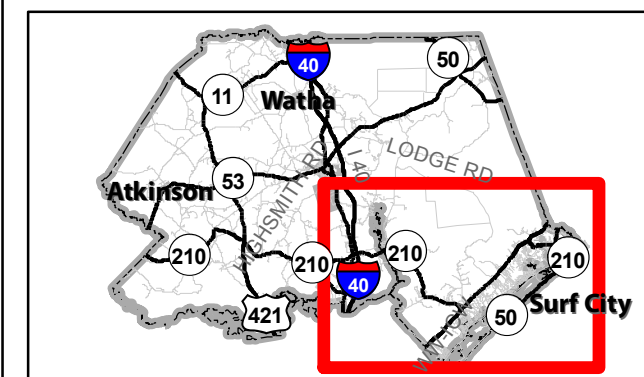
Legend

 Primary Roads

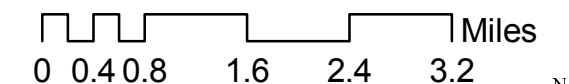
 Municipalities

 Survey Areas

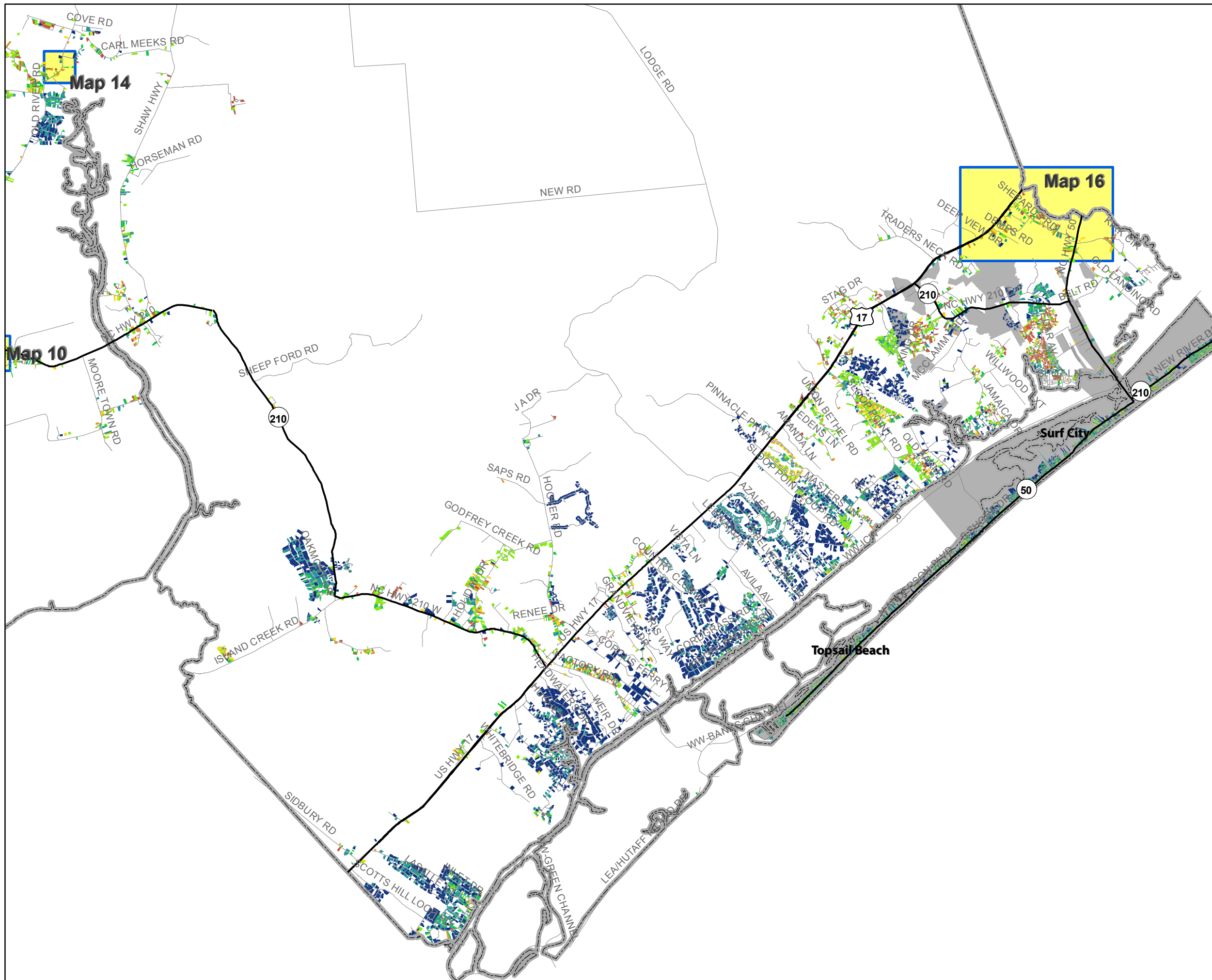
Building Values



1 inch equals 1.5 miles



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Pender County Housing Needs Assessment








Map 14 - December 2012
Single-Family Residential
Property Values (2 Acres or less)

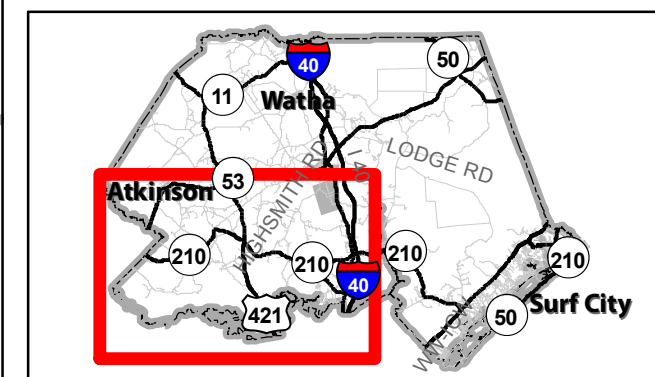
Southwest Pender County -
Currie and Rocky Point

Legend

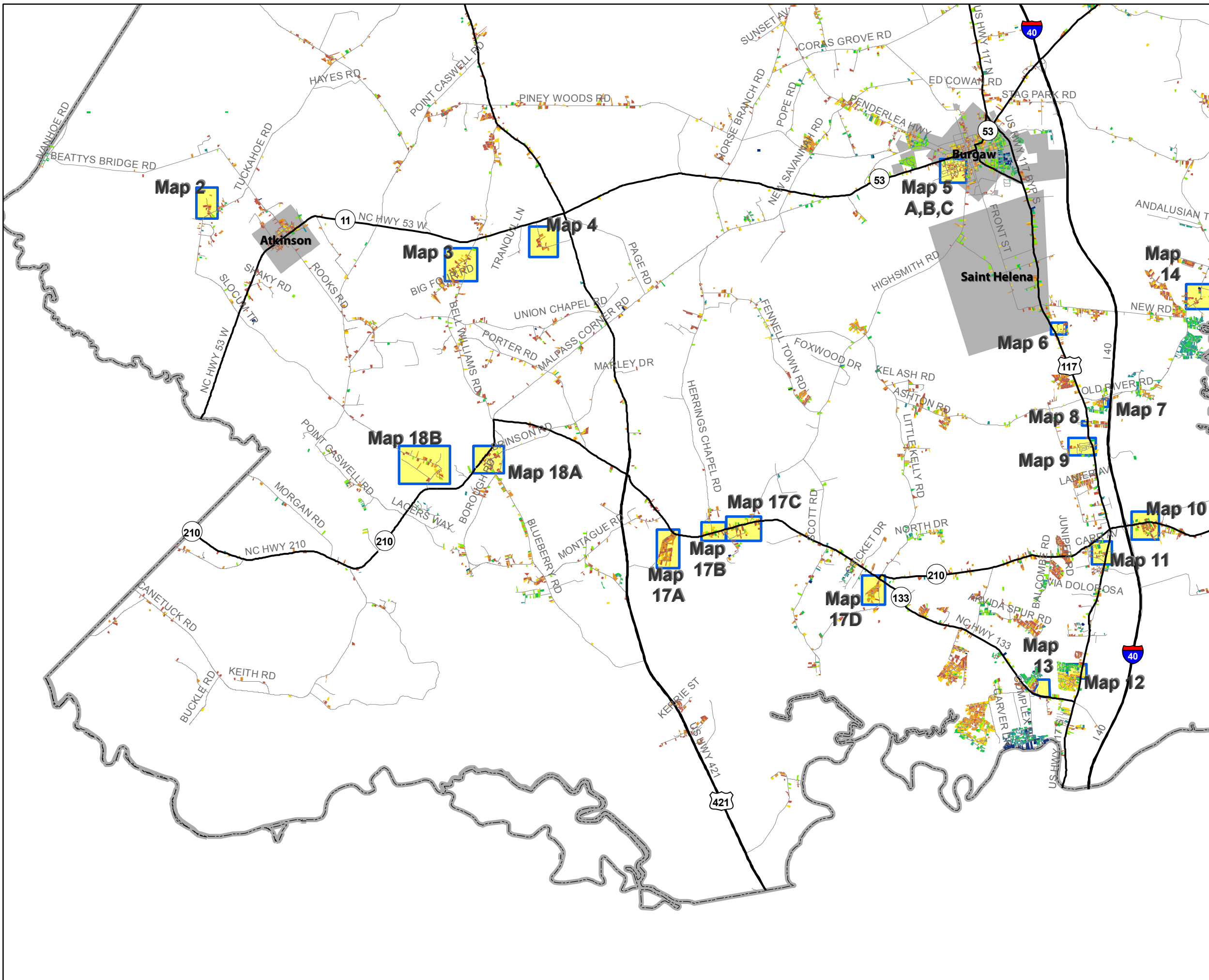
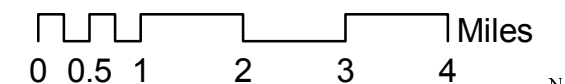
-  Primary Roads
-  Municipalities
-  Survey Areas

Property Values (Total)

-  Less than \$50,000
-  \$50,000.01 - \$75,000.00
-  \$75,000.01 - \$100,000.00
-  \$100,000.01 - \$150,000.00
-  \$150,000.01 - \$200,000.00
-  \$200,000.01 - \$300,000.00
-  Greater than \$300,000



1 inch equals 2 miles



Pender County Housing Needs Assessment


Map 15 - December 2012
Single-Family Residential
Building Values (2 Acres or less)

SouthwestPender County -
Currie and Rocky Point








Legend

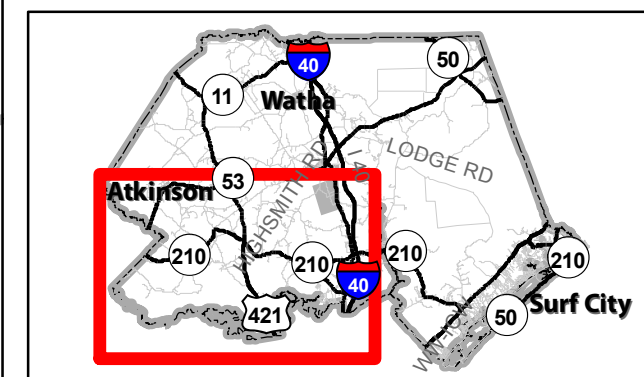
 Primary Roads

 Municipalities

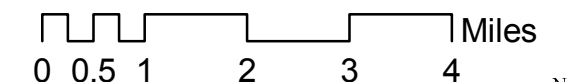
 Survey Areas

Building Values

	\$30.00 - \$10,000.00
	\$10,000.01 - \$20,000.00
	\$20,000.01 - \$30,000.00
	\$30,000.01 - \$60,000.00
	\$60,000.01 - \$100,000.00
	\$100,000.01 - \$150,000.00
	\$150,000.01 - \$2,250,000.00



1 inch equals 2 miles



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Table 18 provides a summary of gross rents reported in the 2010 US Census. Gross rent includes the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

Table 18. Pender County Gross Rent

Gross Rent ¹	Number	Affordable Income Ranges ²	
		Monthly	Annual
Occupied Units Paying Rent	3,437*	–	–
Less than \$200	12	<\$670	<\$8,040
\$200 to \$299	89	\$671 - \$999	\$8,041 - \$11,988
\$300 to \$499	318	\$1,000 - \$1,665	\$12,000 - \$19,980
\$500 to \$749	1,596	\$1,666 - \$2,495	\$19,992 - \$29,940
\$750 to \$999	889	\$2,496 - \$3,325	\$29,952 - \$39,900
\$1,000 to \$1,499	343	\$3,326 - \$4,900	\$39,901 - \$58,800
\$1,500 or more	190	>\$5,000	>\$58,801

*NOTE: This figure is based upon the American Community Survey which estimated a total of 4,060 renter-occupied units, of which 623 paid no cash rent.

Source: ¹US Census Bureau, 2008-2010 American Community Survey; ²Holland Consulting Planners, Inc.

Based on the 2010 Census rental and median income data, it appears that at least 2,904 of the County's reported occupied dwelling units paying rent are affordable to households at or below the median income. The 2010 Census provided an official count of 4,614 renter-occupied dwelling units. In addition, the 2010 rent data does not reflect how many of the dwellings were in standard condition.

6. County Housing Programs and Initiatives

a. Elderly Housing

While Pender County has very limited senior or elderly housing, there is a specialized care facility located in Burgaw which serves adults with memory issues. Ashe Gardens is a memory care facility located on Ashe Street in Burgaw and caters strictly to individuals with Alzheimer's or dementia. The 60-bed facility, of which 32 are currently occupied, is managed by Depaul Senior Living Communities and opened in December of 2011. The operation is administered by thirty (30) floor and management staff members.

b. Subsidized Housing Programs

The Section 8 program, borne out of the Housing and Community Development Act of 1974, assists eligible low-income families with their housing needs by paying a portion of rent and utilities. Eligibility is based on income, citizenship, criminal history, and previous HUD history. Assistance is provided through a housing choice voucher system and can either be project-based, wherein a household lives in a specific housing development or apartment complex, or tenant-based, whereby the tenant is free to choose a unit in the private sector and is not limited to a specific development or complex. The United States Department of Agriculture (USDA) also has a rental assistance program, used in both existing and newly constructed Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514) financed projects. The USDA assistance is provided to tenants with incomes too low to pay the subsidized (basic) rent from their own resources. The program pays the owner of the housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate.





Pender County currently has six subsidized complexes (see Map 16), five of which are located in Burgaw – *Durham Village Apartments*, Satchwell Street (35 units); *Northwood Apartments*, Timberly Lane (50 units); *Ashley Ridge Apartments*, Drane Street (20 units); *Seven Oaks Apartments*, Progress Drive (40 units); and *Westside Apartments*, Dudley Street (49 units) – and one of which is located in Currie, *Country Court Apartments*, US Highway 421 (8 units). Durham Village Apartments is owned and managed by M&M Properties of Johnson City, Tennessee. Northwood Apartments is owned and managed by CMC Management of Winston-Salem, North Carolina. Ashley Ridge Apartments is owned and managed by Evergreen Construction. Seven Oaks Apartments is owned by the partnership, Seven Oaks of Pender, LLC, and managed by Excel Properties of Raleigh, North Carolina. Westside Apartments is owned and managed by a local private owner, and Country Court Apartments is owned by the county and managed by the Pender County Housing Department.

The county is allotted (from the US Department of Housing and Urban Development) a total of 217 vouchers for Section 8 assistance, forty (40) of which are dedicated for Seven Oaks Apartments in Burgaw, leaving 177 vouchers available for lease for privately owned housing. There are currently 193 total vouchers under lease in the county (including those at Seven Oaks Apartments), with a waiting list of 280 families. Based on the current federal budget for housing, not all of the 217 allotted vouchers can be leased. The amount of actual funding available dictates the actual number of vouchers that can be leased at any given time, up to the cap of 217. The County is currently issuing vouchers at a measured pace in order to ensure that the available dollars are put to use while ensuring the current budget authority is not exceeded.

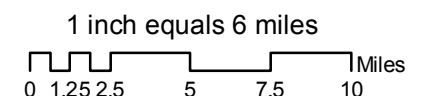
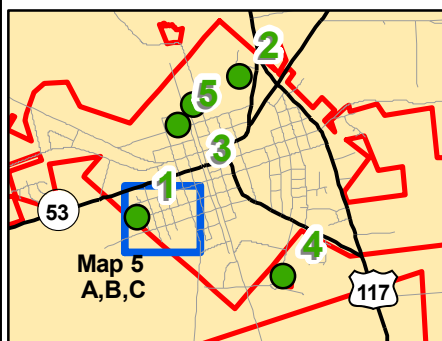
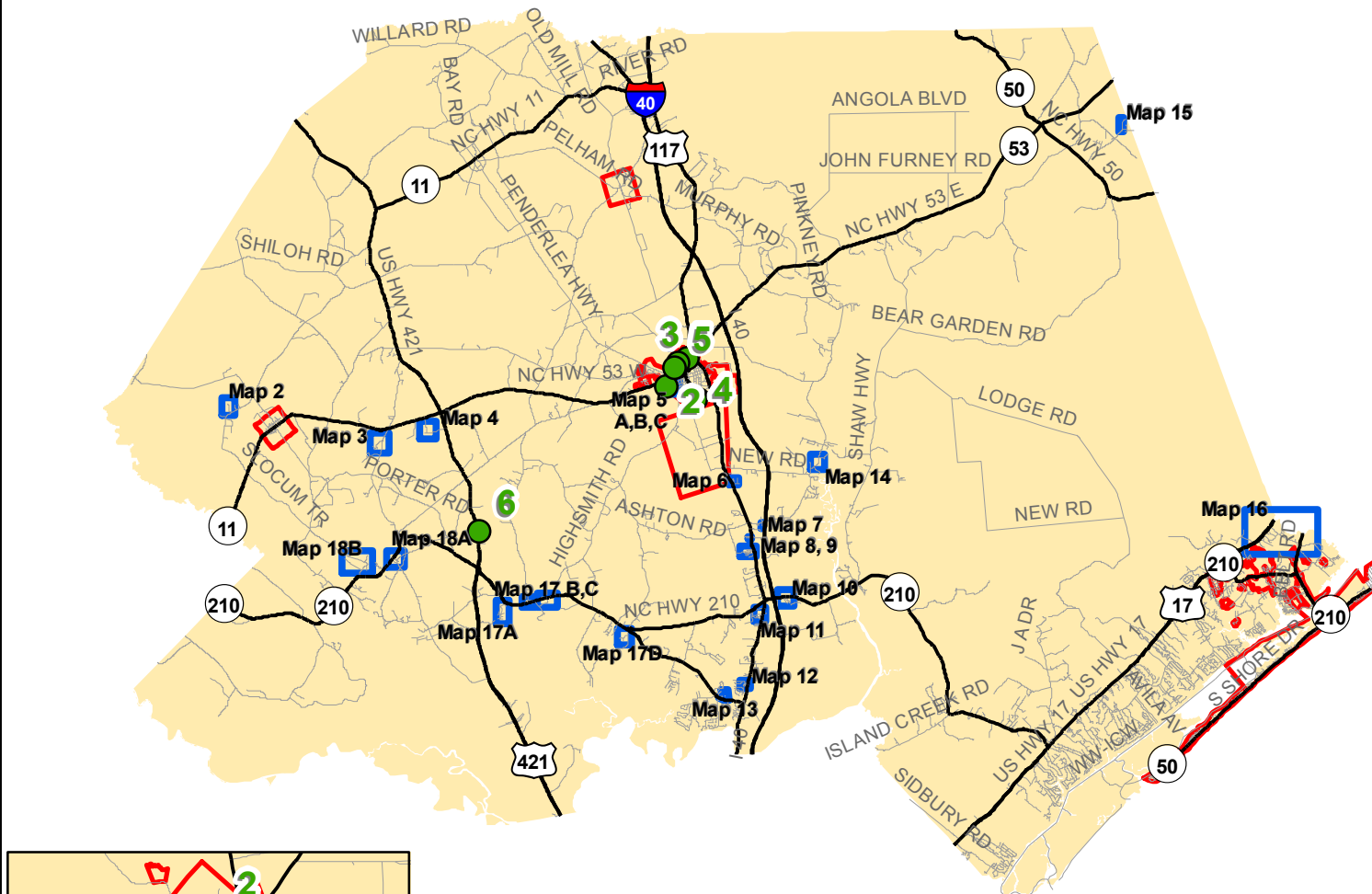
Pender County Housing Needs Assessment

Map 16 - December 2012
Assisted Living

Legend

-  Primary Roads
-  Municipalities
-  Survey Areas
-  Assisted Living

1. Durham Village Apartments
2. Northwood Apartments
3. Ashley Ridge Apartments
4. Seven Oaks Apartments
5. Westside Apartments
6. Country Court Apartments



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c. Housing Partners

The following agencies provide housing services in Pender County:

- Cape Fear Habitat for Humanity, organized in 1987, is a Christian-based housing ministry which assists lower income families toward the purchase of a home. Located in nearby Wilmington, NC, Cape Fear Habitat serves Pender County, New Hanover County, and northeastern Brunswick County. The private, non-profit organization offers interest-free mortgages to qualifying families, coordinates volunteer group organizations to build affordable single-family dwellings, and offers credit counseling, mentoring, and education programs. Although Cape Fear Habitat has not been active in Pender County until recently, there are upcoming plans for two single-family dwellings to be built, one in the Hampstead community and one in the Rocky Point area. The Hampstead unit, to be located in the Vista Point development, will begin construction in late August, 2012, and will utilize assistance from Topsail High School students for carpentry construction (both on- and off-site) as well as assistance from eight (8) church congregations in the area. The Rocky Point unit will be located on a 1/2-acre property that was donated by Pender County, and will start construction in Spring of 2013. Both units will be available to qualifying first-time homebuyers.
- Four County Community Services, Inc., is somewhat of a misnomer in that it actually serves seven counties (Pender, Bladen, Brunswick, Columbus, Hoke, Robeson, and Scotland Counties). This community action agency has been assisting the low income population since 1964. Four County conducts such programs as Weatherization, Rental Assistance, Homeownership Self-Sufficiency, Heating Appliance Repair/Replacement Program (HARRP), and Urgent Repair. In Pender County alone over the past year, Four County has assisted thirty-three (33) low-income households through the Weatherization and HARRP programs. Average cost per unit for the Weatherization Program was \$6,000, and the average cost per unit for the HARRP Program was \$3,500. There are currently over 150 households on a waiting list in Pender County to receive such assistance.
- WARM (Wilmington Area Rebuilding Ministry) was established in 1996 and is a volunteer organization that works with individuals, organizations, and businesses in Pender County (as well as in Brunswick and New Hanover Counties) to improve living conditions for very low income households, the elderly and the disabled. Types of repairs that WARM provides include roofing, siding, flooring, ceiling, sheetrock, and plumbing repairs, mold remediation, window/door repair and replacement, as well as step and wheelchair ramp construction. Over the past year, WARM has assisted approximately forty (40) Pender County households with housing repairs, and there are currently approximately thirty (30) households on the Pender County waiting list which have either been assessed by the construction manager or are scheduled to be assisted by volunteer groups in the near future.

- Cape Fear Housing Land Trust (CFHLT) is a nonprofit organization formed in 2008 that provides affordable homeownership opportunities in New Hanover, Brunswick, and Pender counties. CFHLT is one of over 200 Community Land Trusts (CLTs) across the United States. CLTs offer a practical means of preserving permanent housing affordability by selling homes to qualified low- and moderate-income families, but retain ownership to the land under these individual homes, thus removing the land cost from the sales price equation. CLTs hold the land “in trust,” therefore, keeping the houses on the land affordable for future generations.

d. Pender Housing Initiatives

The Pender Housing Initiative (PHI) was formed in 1997 to provide decent, safe, affordable housing for the low-income community. The PHI adopted its bylaws on March 10, 1998, with the goal of improving the quality of housing for eligible, low-income prospective homeowners and tenants. The PHI Board is comprised of nine (9) individuals: three are representatives for the low-income community, three are individuals from the private sector interested in the development of affordable housing; and three are appointed by the Board of County Commissioners to represent the County’s interest. The PHI exists as the county’s development arm for affordable housing and also currently serves as the Advisory Board for Seven Oaks Apartments in Burgaw.

e. Past Housing Programs

Since 2002, there have been eight (8) housing improvement projects totaling \$3,436,700 in funding in Pender County including the following:

- FY2002 Community Development Block Grant (CDBG) Scattered Site Program: Project activities included rehabilitation of four (4) dwelling units and clearance/on-site relocations for eight (8) dwelling units, serving a total of twenty-seven (27) low-income individuals located in scattered sites throughout the county. Funding included \$400,000 from the original grant agreement and \$200,000 in supplemental CDBG monies, awarded upon completion of the originally scheduled activities.
- FY2004 CDBG Concentrated Needs Program: Project consisted of rehabilitation of two (2) dwelling units, clearance of five (5) dilapidated dwelling units, on-site relocation of four (4) households, and replacement of substandard wells and septic systems to serve seventeen (17) low-income individuals in the Fuller Lane area of Hampstead. Funding included \$700,000 in CDBG monies.
- FY2005 CDBG Scattered Site Program: This program rehabilitated two (2) low-income occupied dwelling units and provided assistance for four (4) clearances/on-site relocations located in scattered sites throughout the county. Project served a total of thirteen (13) low-income individuals. The program was entirely funded with CDBG monies in the amount of \$400,000.

- FY2005 Crisis Housing Assistance Program: Project activities included rehabilitation of two (2) dwelling units and clearance/replacement of three (3) dwelling units located in the unincorporated areas of the county near Burgaw and Rocky Point that were damaged by the hurricanes of 2004. Funding consisted of \$661,700 in Crisis Housing Assistance monies, administered through the North Carolina Redevelopment Center.
- FY2008 CDBG Scattered Site Program: Project consisted of rehabilitation of two (2) dwelling units and clearance/on-site relocations for five (5) households, serving a total of thirteen (13) low-income individuals. Homes were located in scattered sites throughout the county. Funding consisted of \$400,000 CDBG monies from the original grant amendment and \$100,000 in supplemental CDBG funding awarded upon completion of the originally scheduled activities.
- FY2010 CDBG Economic Recovery Program: This program consisted of rehabilitation of two (2) dwelling units and clearance/on-site reconstruction of four (4) dwelling units to serve a total of eleven (11) low-income individuals. Homes were located in scattered sites throughout the county, namely in unincorporated areas near Burgaw, Currie, Hampstead, and Rocky Point. Funding was provided by the CDBG Economic Recovery Program in the amount of \$500,000.
- FY2010 and FY2011 North Carolina Housing Finance Agency, Urgent Repair Program: The Urgent Repair Program is being administered in Pender County by the Wilmington Area Rebuilding Ministry (WARM). Urgent repairs such as HVAC, roof replacements, wheelchair ramps and other carpentry projects have been/are being performed for approximately sixteen (16) low-income occupied dwelling units over the two funding cycles. Funding in the amount of \$75,000 (for each of the fiscal funding year cycles) is provided by the North Carolina Housing Finance Agency.
- FY2011 CDBG Scattered Site Program: Project was awarded by the North Carolina Department of Commerce, Division of Community Investment and Assistance in July, 2012, and is anticipated to provide assistance for nine (9) low-income individuals through clearance and on-site reconstruction of four (4) dwelling units in the unincorporated areas of the county near Atkinson and Currie. CDBG program will provide \$400,000, or 100%, of the funding for the project.

f. Fair Housing Plan

The County, as a recipient of Community Development Block Grant (CDBG) funds, is required to submit a fair housing plan, describing the method for receiving and resolving housing discrimination complaints, and identifying and analyzing the obstacles to affirmatively furthering fair housing in the community. Further, the Recipient's Plan to

Further Fair Housing details quarterly activities for the promotion of fair housing for the life of the CDBG grant. Examples of quarterly activities include posting the complaint procedure at the county administration building; advertising the fair housing plan and complaint procedure in the local newspapers; contacting local realtors, churches, banks, other financial lenders, and local library branches and providing them with fair housing brochures and posters; conducting a housing counseling workshop; and updating the county's housing resource manual.

In addition to conducting ongoing quarterly activities, every five years the county must submit an Analysis of Impediments to Fair Housing Choice (AI). While the last AI did not identify any major impediments to fair housing choice, it noted that persons with lower incomes potentially lack awareness of fair housing rights and home purchasing knowledge. It was difficult to assess the true degree of housing discrimination as there was no concrete evidence of fair housing complaints. The AI pointed out that spatial segregation was more a function of income level rather than race. The county emphasized its commitment to continuing its public awareness program by publicizing its fair housing policy and complaint procedures, and by ensuring that ordinances, codes, and policies adopted or updated in the future allow for affirmative fair housing choices. The county will be required to conduct its five-year AI update in 2013.

7. Existing Pender County Plans and Ordinances

Pender County has two plans/ordinances which can potentially impact affordable housing. These include the Pender County Comprehensive Land Use Plan (2010) and the Pender County Unified Development Ordinance (2010). The County does not have a minimum housing code.

The County's Comprehensive Plan addresses some of the County's affordable housing needs. The following provides the plan's housing and community development goals and policies:

Housing and Community Development Goal

Ensure that low and moderate income families and communities are adequately served by public facilities and that dwelling units in these communities meet acceptable housing standards.

Policies

- Pender County shall seek to accommodate the development and appropriate placement of a variety of housing types, including site built homes, apartments, townhouses, garage apartments, accessory living units, and manufactured homes.

- Provide resources to seek funding through the HUD Small Cities grant program to upgrade community services in low and moderate income communities.
- Ensure that opportunities to improve substandard housing are available to low and moderate income homeowners and owners of rental housing serving low and moderate income families.
- Apply for all appropriate Community Development Block Grant opportunities for housing and infrastructure projects.
- Provide incentives such as density bonuses to developers that offer established affordable/workforce housing programs through community land trusts such as the Cape Fear Housing Community Land Trust.

The County's Unified Development Ordinance, which incorporated both zoning and subdivision, does not specifically address affordable housing.

F. UTILITIES, FACILITIES, AND SERVICES

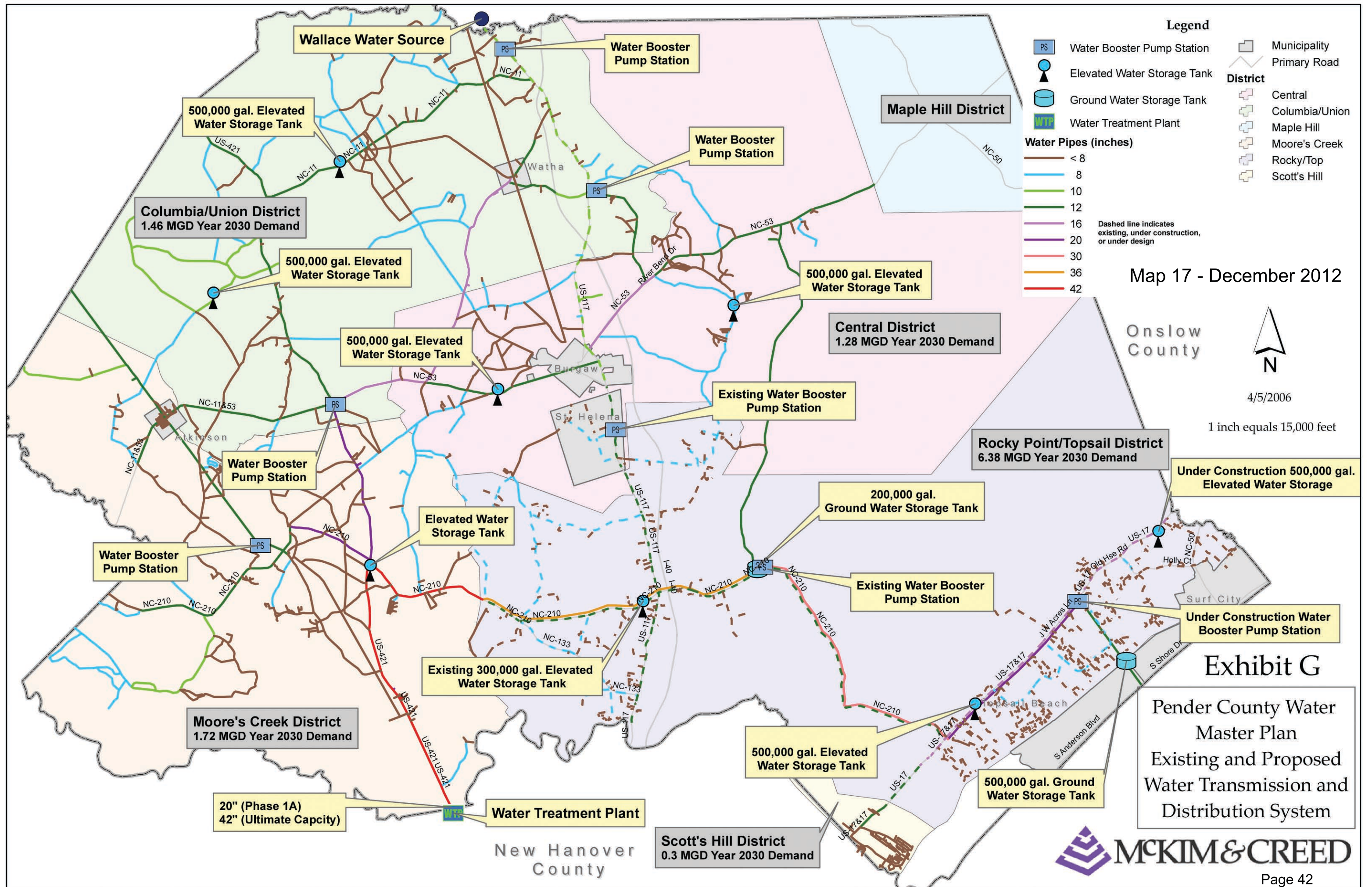
1. County Water and Wastewater Master Plan

In 2006, the County completed a Water and Wastewater Master Plan. Construction on water infrastructure is proceeding as scheduled according to the Water Master Plan as shown on Map 17. The County also has a mandatory hookup policy for new development that is located close to water infrastructure.

Construction on wastewater infrastructure has stalled as planning for a public-private partnership to build wastewater infrastructure was not successful. The County is still actively seeking proposals to construct wastewater infrastructure as proposed in the Wastewater Master Plan. In August, Maple Hill will place 175 homes on wastewater infrastructure. This will be the only residential development with current access to public sewer service in the unincorporated areas of the County. There are several residential developments in the county (i.e., Belvedere and Majestic Oaks in the Hampstead area) which provide sewer service through private wastewater treatment plants.

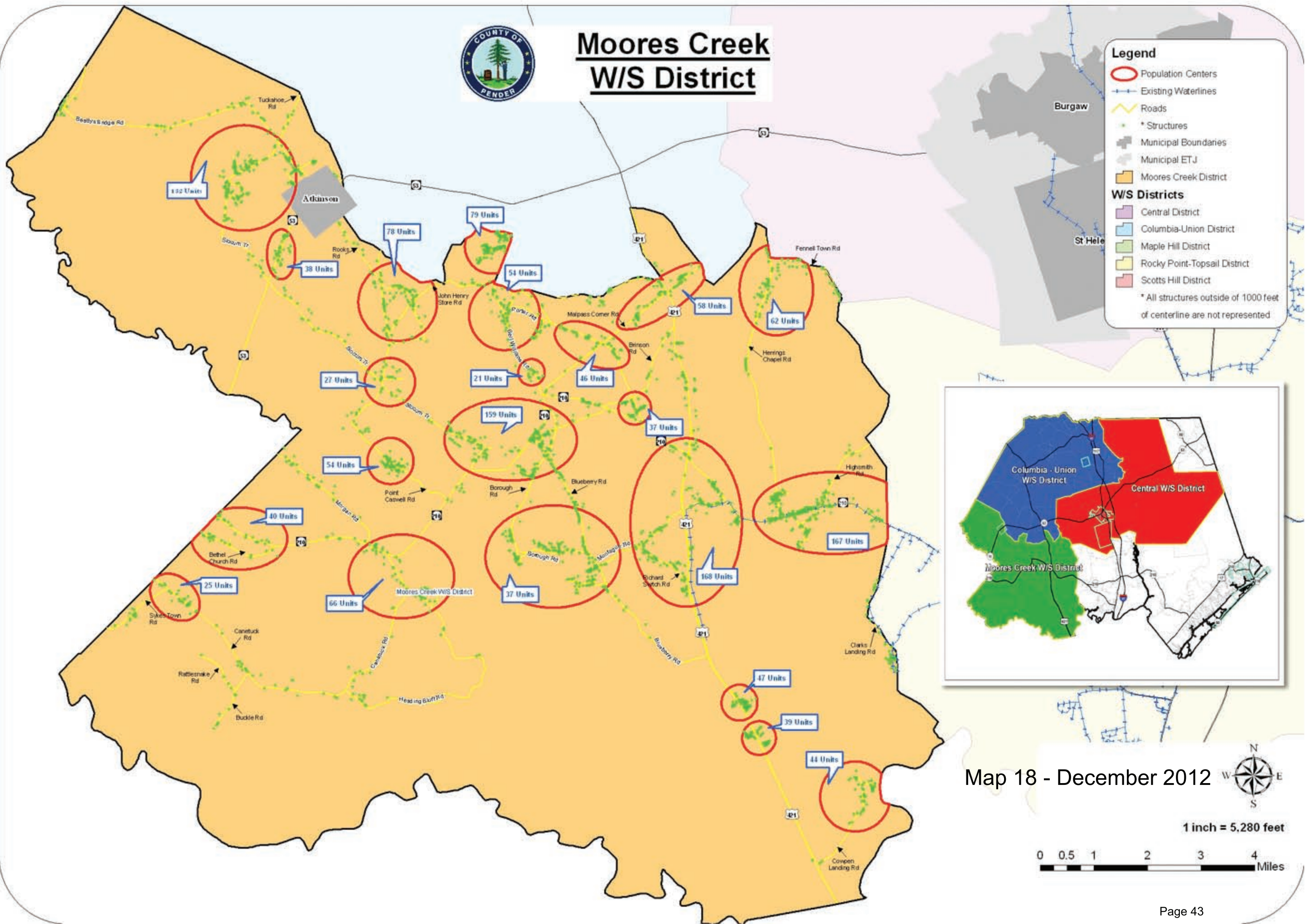
In the Rocky Point/Topsail Township, sewer infrastructure is partially available to commercial, industrial, and office/institutional uses. Infrastructure runs parallel to US 117 from the Porters Lane Road intersection south to the County border. There are approximately 22 establishments connected to the system.

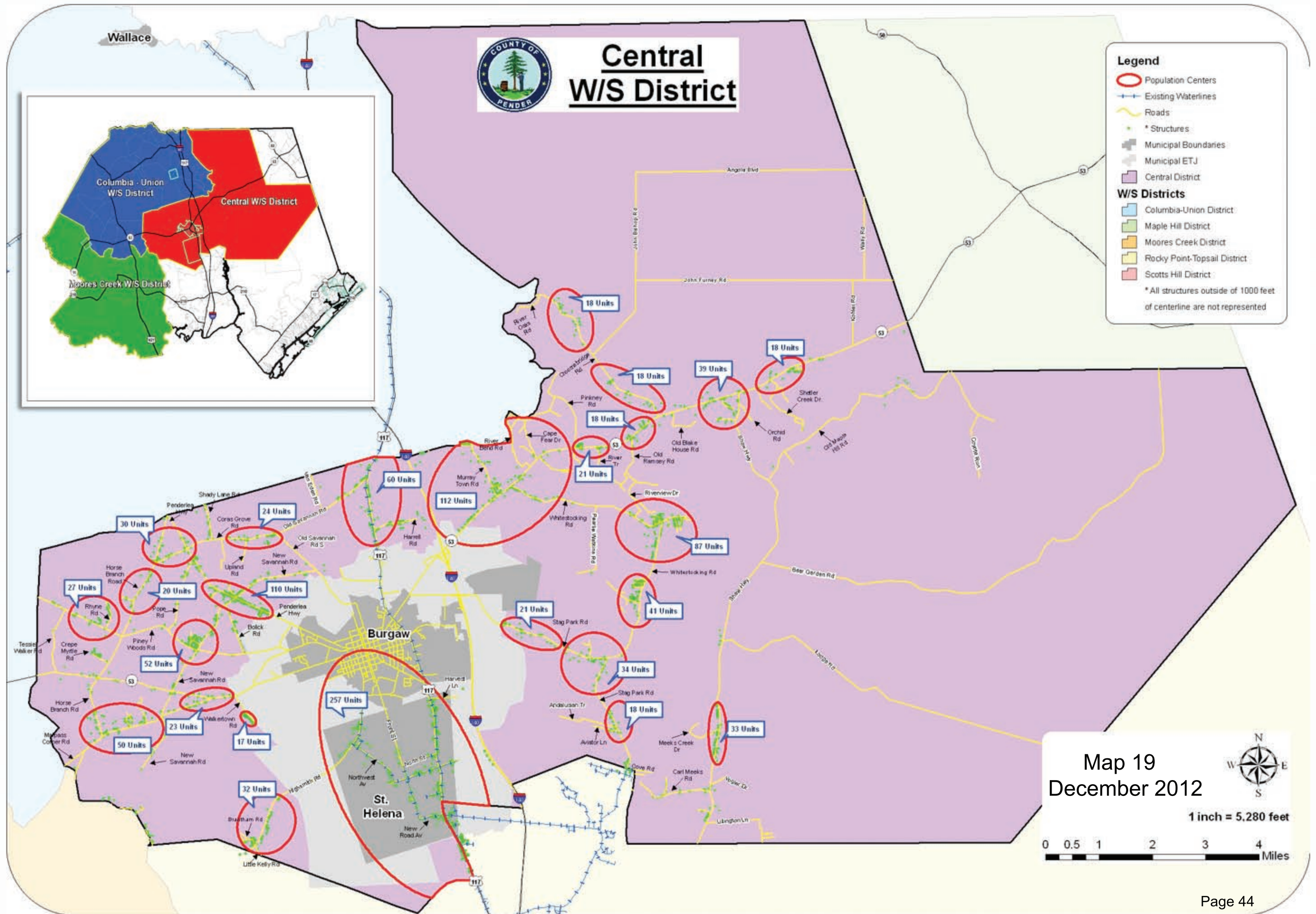
Central water and sewer service availability is driven/supported by population and density. Higher density areas lower the cost per service connection, making service affordable. Table 19 provides housing and population for the three County water/sewer districts currently providing some utility service. Maps 18 to 20 delineate the population distribution.





Moore's Creek W/S District





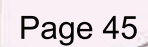
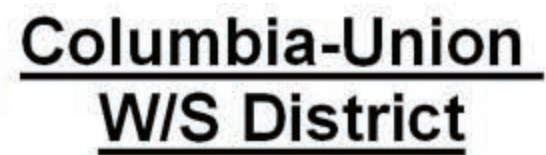


Table 19. Estimated Population of Moores Creek, Central, and Columbia-Union Districts

All Structures						
Structure Type	Moores Creek District		Central District		Columbia-Union District	
	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household
House	1,731	4,483	1,414	3,662	2,359	6,110
Manuf. Home	594	1,538	351	909	681	1,764
Duplex	0	0	5	13	1	3
Total	2,325	6,022	1,770	4,584	3,041	7,876

Structures within 1,000 feet of road (excluding private roads)						
Structure Type	Moores Creek District		Central District		Columbia-Union District	
	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household
House	1,481	3,836	1,095	2,836	2,188	5,667
Manuf. Home	517	1,339	264	684	629	1,629
Duplex	0	0	3	8	1	3
Total	1,998	5,175	1,362	3,528	2,818	7,299

Structures within 500 feet of road (excluding private roads)						
Structure Type	Moores Creek District		Central District		Columbia-Union District	
	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household	Buildings Present	Avg. Population Per Household
House	1,266	3,279	940	2,435	1,962	5,082
Manuf. Home	419	1,085	221	572	522	1,352
Duplex	0	0	3	8	1	3
Total	1,685	4,364	1,164	3,015	2,485	6,436

2. Water Infrastructure

Estimated percentages of residential areas to be served by centralized public water by the year 2020 are provided below. Map 21 provides the locations of the County's townships.

Table 20. Pender County Public Water

Township	Existing Residential Homes	New Residential Development	Time of Construction
Burgaw	65%	80%	2005-2010
Union	60%	75%	2005-2010
Rocky Point/Topsail	65%	90%	Completion by 2007
Long Creek/Grady	65%	80%	2005-2010
Columbia	60%	75%	2010-2015
Canetuck	60%	75%	2010-2015
Caswell	60%	75%	2010-2015
Holly	60%	75%	2015-2010

Source: Pender County Water Master Plan.

3. Wastewater Infrastructure

The timeline for new wastewater infrastructure is provided below. Burgaw, Union, Topsail, Rocky Point, and Long Creek/Grady Townships are expected to provide sewer service to a portion of Pender County residents by the year 2030.

Time Period	Infrastructure Development
2005-2010	Planning/construction for Topsail Township service area, service area from Wallace constructed (Union Township), service to the industrial area of Long Creek/Grady constructed (US 421 Area)
2010-2015	Topsail Township WW service in place, planning/construction for Rocky Point service area
2015-2020	Rocky Point WW service in place, planning/ construction for Long Creek/Grady residential/commercial service area
2020-2025	Long Creek/Grady service in place, Burgaw area expanded
2025-2030	Continued growth

Percentages of residential areas to be served by centralized wastewater systems by the year 2030 are provided below. Columbia, Canetuck, Caswell, and Holly Townships are not expected to be developed at a residential density threshold that will make the areas viable for sewer infrastructure.

Table 21. Pender County Public Sewer

Township	Existing Residential Homes	New Residential Development
Burgaw	10%	50%
Union	10%	50%
Topsail	40%	90%
Rocky Point	20%	60%
Long Creek/Grady	20%	60%


Source: Pender County Wastewater Master Plan.


Pender County Housing Needs Assessment

Map 21 - December 2012
Townships

Legend

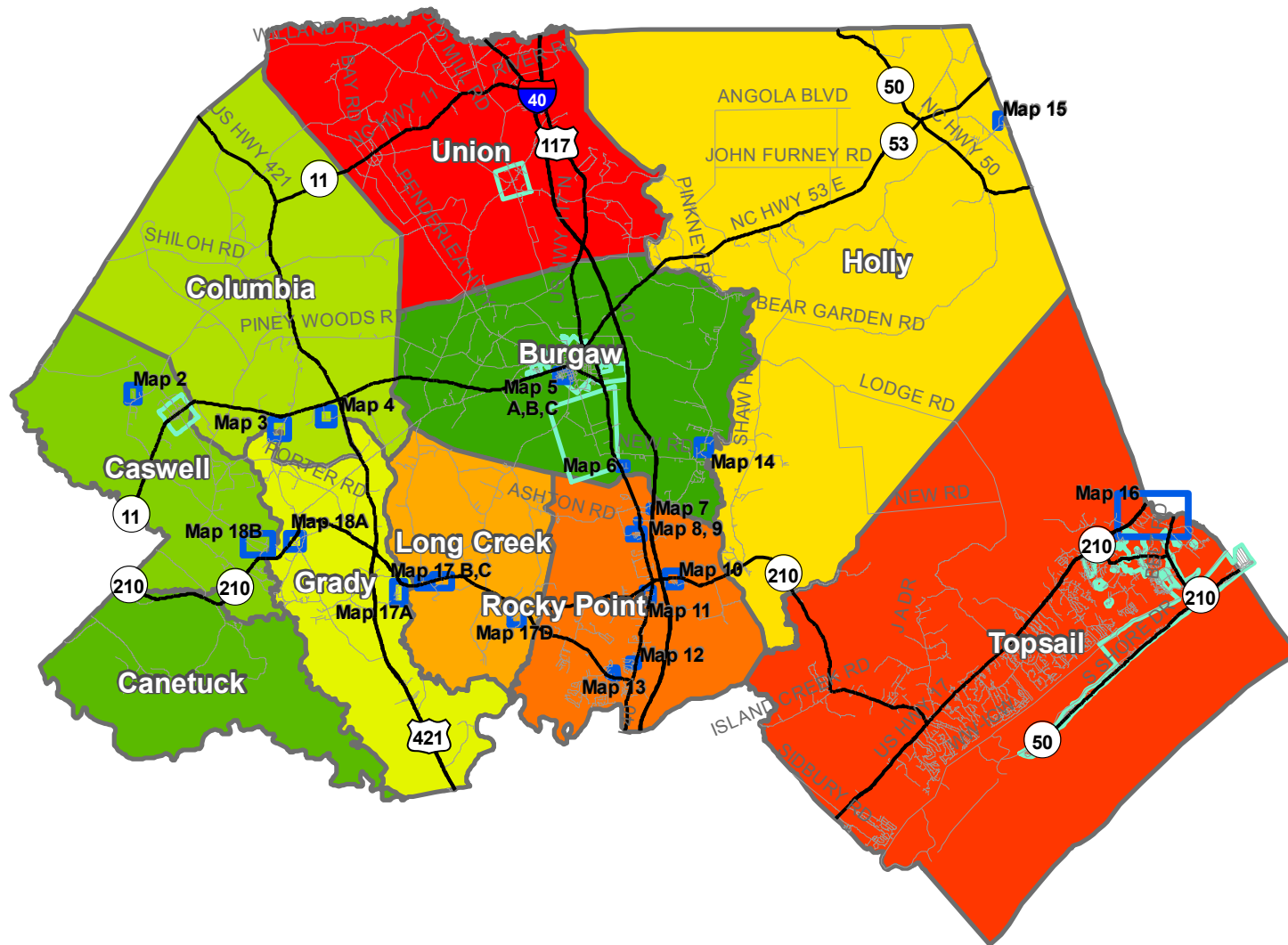
 Primary Roads

 Municipalities

 Survey Areas

TOWNSHIPS

-  Burgaw
-  Canetuck
-  Caswell
-  Columbia
-  Grady
-  Holly
-  Long Creek
-  Rocky Point
-  Topsail
-  Union



1 inch equals 6 miles

0 1.25 2.5 5 7.5 10 Miles



4. Recreation Facilities

According to the Pender Parks and Recreation Master Plan, there are three existing county-managed recreational facilities and one proposed regional park. Those three existing facilities (Pender Memorial Park, Hampstead Kiwanis Park, and Millers Pond Park) offer Pender County residents both active and passive recreation opportunities as outlined below. The proposed regional facility, Rocky Point Regional Park, will be located on NC 210.

Pender Memorial Park – 601 South Smith Street, Burgaw, NC 28425. Facilities include:

- Youth/Adult Baseball and Softball Fields
- Batting Cages
- Playground
- Multi-Use Field
- Youth/Adult Soccer Fields
- Picnic Shelter
- Restrooms and Concessions

Hampstead Kiwanis Park – 586 Sloop Point Loop Road, Hampstead, NC 28443. Facilities include:

- Baseball and Softball Fields
- Walking Trail
- Playground
- Volleyball Court
- Youth and Adult Soccer Fields
- Picnic Shelter
- Restrooms and Concessions

Millers Pond Park – 12762 US Hwy 117, Rocky Point, NC 28457. Facilities include:

- Passive Recreation
- Walking Trail

Rocky Point Regional Park – NC 210 adjacent to Heidi Trask High School. The proposed Rocky Point Regional Park was recommended in the 2010 Comprehensive Parks and Recreation Master Plan to be developed as a regional park utilizing approximately 120 acres of County-owned property. According to the standards set forth by the National Recreation and Park Association, regional parks are the largest park type found within a park system. These parks range in size from 50 to 250 acres depending on the types of activities offered and the degree of use of the facilities. Regional parks are designed to service residents within one hour of driving time from the park. In Pender County, the proposed Rocky Point Regional Park could easily be accessed from anywhere in the county within one hour. Regional parks are designed in a manner that they are accessible by hiking or biking trails, as well as motorized vehicles. Because of the size of these parks, it is common for regional parks to have unique recreation areas within the park facility such as an aquatics facility in addition to a natural area.

5. *Public Transportation*

Fixed route public transportation is not offered in Pender County; nor are there plans to provide this service as a part of the 2040 Comprehensive Transportation Plan.

General public transportation is offered by Pender Adult Services. All Pender County residents over the age of 18 are eligible to ride. Trip rates are \$3.00 one-way within the County and \$8.00 one-way outside of the County. Reservations must be made 48 hours in advance.

6. *Medical Services*

Pender Memorial Hospital (PMH) serves all of Pender County. PMH is an 86-bed, not-for-profit, Critical Access community hospital that is accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). The hospital is associated with New Hanover Regional Medical Center. Many physicians travel to Burgaw and Rocky Point to offer services to lessen the travel burden on Pender County residents. Services include:

- Acute Care
- Surgery and Endoscopy
- Inpatient Medical/Surgical Unit
- Post Acute Care Swing Bed Unit
- Emergency Department
- Health & Diagnostics
- Laboratory
- Rehabilitation
- Respiratory Therapy
- Skilled Nursing Facility
- Home Care

New Hanover Regional Medical Center (NHRMC) includes three hospital campuses and is licensed for 855 beds. NHRMC offers care to everyone who needs it, regardless of his or her ability to pay. New Hanover Regional Medical Center provides more than \$83 million a year in uncompensated care, often to those who would not otherwise have access to health care.

NHRMC offers a full range of services and is the only Tier II trauma center in the region. The facility also boasts a standalone cancer center.

Onslow Memorial Hospital (OMH) is a 162-bed acute care serving the City of Jacksonville and greater Onslow County. Onslow Memorial offers a comprehensive range of services including, Labor and Delivery (with advanced monitoring system), Neonatal Intensive Care Unit, Newborn Nursery, Intensive Care/Coronary Care Unit, Cardiac Rehabilitation, Inpatient and Outpatient Rehabilitation Services, Emergency Department, Minor Emergency Care Unit, Medical and Surgical Services.

In addition, OMH offers a full range of diagnostic services, including the Women's Imaging Center, Sleep Disorders Lab, Heartburn Center, Cardiac Cath Lab, Neurodiagnostic Lab, MRI and CT Scan, as well as a free-standing same-day surgery center, SurgiCare of Jacksonville.

G. ACCESSIBILITY AND FACILITY AVAILABILITY FOR SURVEYED HOUSING AREAS

Each area surveyed has a corresponding housing condition map (see Appendix A). Each of these maps shows the location of units surveyed and their respective conditions. For each survey area, the availability of water/sewer infrastructure, recreational facilities, medical facilities, and social services was inventoried. It is unusual for a predominantly rural county to have as many large concentrations (15 houses or larger) of substandard housing as Pender County.

1. Map 2: Mott Town Road off Slocum Trail Road - Caswell Township

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: Within 2 miles of Hoggard Park (Church/Rankin Streets, Atkinson).
- Access to Medical Services:
 - Closest Facility: within 2 miles of Black River Health Services - Burgaw location.
 - Services Offered: Primary care and behavioral health.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 35 miles.
- Access to Social Service: within 16 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 16 miles of Pender County Government Facility in Burgaw.
- Access: Located just north of NC 11 on Mott Town Road (improved road - paved)
- Access to Housing Counseling Services: within 16 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 2.25 miles northwest of the Atkinson Fire Department.
- Flood: All housing units are located outside the 100-year flood hazard area.

2. Map 3: Newkirk & Loop Roads off Bell Williams Road – Columbia/Grady Township

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 4 miles of Hoggard Park (Church/Rankin Streets, Atkinson).
- Access to Medical Services:
 - Closest Facility: within 4 miles of Black River Health Services.
 - Services Offered: Primary care and behavioral health.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 30 miles.

- Access to Social Service: within 11 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 11 miles of Pender County Government Facility.
- Access: Located just south of NC 11 on Newkirk Road – dead end street with some units served by unimproved road.
- Access to Housing Counseling Services: within 11 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 5 miles east-southeast of the Atkinson Fire Department.
- Flood: All housing units are located outside the 100-year flood hazard area.

3. *Map 4: Wards Corner Loop & Murphyville Roads – Columbia Township*

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6 miles of Hoggard Park.
- Access to Medical Services:
 - Closest Facility: within 3 miles of Piney Wood Family Care.
 - Services Offered: Primary care.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 30 miles.
- Access to Social Service: within 9 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 9 miles of Pender County Government Facility.
- Access: Located just south of NC 11 on Wards Corner Loop Road (improved road - paved).
- Access to Housing Counseling Services: within 9 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 6 miles east of the Atkinson Fire Department.
- Flood: All housing units are located outside the 100-year flood hazard area.

4. *Map 5 A, B, & C: Burgaw Maps – Burgaw Township*

- Central Water: Units may be served by the Town of Burgaw.
- Central Sewer: Units may be served by the Town of Burgaw.
- Recreational Facilities: within 1/2 mile of Pender Memorial Park.
- Access to Medical Services:
 - Closest Facility: within 1 mile of Pender Memorial Hospital.
 - Services Offered: Emergency, Surgery, Etc.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 30 miles.
- Access to Social Service: within 1 mile of Pender County Social Services in Burgaw.

- Access to Government Services and Facilities: within 1 mile of Pender County Government Facility.
- Access: Located just south of NC 53 on various roads (all improved roads -paved).
- Access to Housing Counseling Services: within 1 mile of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately one mile southwest of the Burgaw Police/Fire Department and Pender County EMS Station #1.
- Flood: Approximately 53 units are located in the 100-year flood hazard area.
 - 4 standard frame built.
 - 1 standard manufactured home.
 - 4 moderately deteriorated frame built.
 - 3 moderately deteriorated manufactured homes.
 - 4 severely deteriorated frame built.
 - 3 severely deteriorated manufactured homes.
 - 3 dilapidated frame built.
 - 31 dilapidated manufactured homes.

5. *Map 6: Tasha Lane, near Pike Creek Rd, off US Hwy 117S – Burgaw Township*

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 4 miles of Pender Memorial Park.
- Access to Medical Services:
 - Closest Facility: within 1 mile of Pender Memorial Hospital
 - Services Offered: Emergency, Surgery, Etc.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 25 miles.
- Access to Social Service: within 4 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 4 miles of Pender County Government Facility.
- Access: Located just east of US 117 on Tasha Lane (unimproved, private road).
- Access to Housing Counseling Services: within 4 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 5 miles south of the Burgaw Police/Fire Department and Pender County EMS Station #1.
- Flood: All housing units are located outside of the 100-year flood hazard area.

6. *Map 7: Lori Lane, At I-40, off Old River Rd & Maple Rd – Rocky Point Township*

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 5.5 miles of Pender Memorial Park.

- Access to Medical Services:
 - Closest Facility: within 3 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 25 miles.
- Access to Social Service: within 5.5 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 5.5 miles of Pender County Government Facility.
- Access: Located just west of I-40 on Lori Lane (unimproved, private road).
- Access to Housing Counseling Services: within 5.5 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 4.5 miles north of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

7. *Map 8: Barnes St, Rocky Point Mobile Home Park, off US Hwy 117S – Rocky Point Township*

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6.5 miles of Pender Memorial Park.
- Access to Medical Services:
 - Closest Facility: within 3 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 23 miles.
- Access to Social Service: approximately 6.5 miles south of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: approximately 6.5 miles south of Pender County Government Facility.
- Access: Located just west of US 117 on Barnes Street (unimproved, private road).
- Access to Housing Counseling Services: within 6.5 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 3.5 miles north of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

8. *Map 9: Everett Rd (Interstate Lp, Tulip Tree Ln, Sassafras Ln) - Rocky Point Township*

- Central Water: Units not currently served; hookup available – units located adjacent to existing 6" water line running parallel to Everett Road at entrance to mobile home parks.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 7 miles of Pender Memorial Park.

- Access to Medical Services:
 - Closest Facility: within 2 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 22 miles.
- Access to Social Service: within 7 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 7 miles of Pender County Government Facility.
- Access: Located just west of US 117 on Everette Road (improved road – paved and ditched).
- Access to Housing Counseling Services: within 7 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 3.0 miles north of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

9. Map 10: Nixon Avenue/Pickett Road off Hwy 210 – Rocky Point Township

- Central Water: Units served by existing 4" water line running parallel to Nixon Avenue and Pickett Road; an additional 36" water line is proposed to run parallel to Hwy 210 at the intersection of Nixon Avenue and Pickett Road.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 5 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 1.5 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 21 miles.
- Access to Social Service: within 9 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 9 miles of Pender County Government Facility.
- Access: Located just south of NC 210 on Nixon Avenue and Picket Road (unimproved roads).
- Access to Housing Counseling Services: within 9 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 1.75 miles east of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

10. *Map 11: Raymond Williams Road/ Lucas Ave – Rocky Point Township*

- Central Water: Units served by existing 4" and 6" water lines running parallel to Lucas Avenue and Raymond Williams Road; no current plans for upgrade to existing lines.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 5 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 1.5 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 21 miles.
- Access to Social Service: within 9 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 9 miles of Pender County Government Facility in Burgaw.
- Access: Located just west of US 117 on Raymond Williams Road and Lucas Avenue (improved roads – paved).
- Access to Housing Counseling Services: within 9 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately one mile east of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

11. *Map 12: Golden Eagle Way, Dogwood Circle MH Park, off US Hwy 117S – Rocky Point Township*

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 2 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 4 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 18 miles.
- Access to Social Service: within 12 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 12 miles of Pender County Government Facility in Burgaw.
- Access: Located just west of US 117 on Golden Eagle Way (private, unimproved road).
- Access to Housing Counseling Services: within 12 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 4 miles south of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

12. Map 13: Capstone Lane/Hopes Faith Lane (Private) - Rocky Mount Township

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 2 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 5 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 18 miles.
- Access to Social Service: within 13 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 13 miles of Pender County Government Facility in Burgaw.
- Access: Located just north of NC 133 on Capstone and Hopes Faith Lane (private, unimproved roads).
- Access to Housing Counseling Services: within 13 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 5 miles south of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

13. Map 14: Stag Park Road – Burgaw Township

- Central Water: Units not currently served; no plans for water expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 8 miles of Pender Memorial Park.
- Access to Medical Services:
 - Closest Facility: within 8 miles of Pender Memorial Hospital.
 - Services Offered: Emergency, Surgery, Etc.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 27 miles.
- Access to Social Service: within 8 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 8 miles of Pender County Government Facility in Burgaw.
- Access: Located east of I-40 on Stag Park Road (improved road – paved and ditched).
- Access to Housing Counseling Services: within 8 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 7 miles southeast of the Burgaw Police/Fire Department and Pender County EMS Station #1.
- Flood: All housing units are located outside the 100-year flood hazard area.

14. Map 15: John Pickett Road – Holly Township

- Central Water: Some units may be currently served; hookup available via Maple Hill Water & Sewer Service District.
- Central Sewer: Some units may be currently served; hookup available via Maple Hill Water & Sewer Service District.
- Recreational Facilities: within 1 mile of Maple Hill Resource Center.
- Access to Medical Services:
 - Closest Facility: within 4 miles of Black River Health Services – Maple Hill location.
 - Services Offered: Primary care and behavioral health.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 27 miles.
- Access to Social Service: within 15 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 15 miles of Pender County Government Facility in Burgaw.
- Access: Located east of NC 53 and south NC 50 on John Pickett Road (improved road – paved and ditched).
- Access to Housing Counseling Services: within 15 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 15 miles west of the Onslow County Emergency Operations Center.
- Flood: All housing units are located outside the 100-year flood hazard area.

15. Map 16 A & B: Shepard's Road – Topsail Township

- Central Water: Some units may be currently served by existing 6" water line running parallel to Shepard's Road; hookup available via existing 6" water line running parallel to Shepard's Road. No current plans for existing water line expansion.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 4 miles of Surf City Soundside Park.
- Access to Medical Services:
 - Closest Facility: within 3 miles of Penslow Medical Center.
 - Services offered: Urgent Care and Family Care.
 - Closest Full-Service Facility:
 - Onslow Memorial Hospital – 29 miles.
- Access to Social Service: within 33 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 9 miles of Pender County Hampstead Annex.
- Access: Located east of NC 53 and south NC 50 on John Pickett Road (improved road – paved and ditched).
- Access to Housing Counseling Services: within 33 miles of Pender County Housing Authority in Burgaw.

- Access to Emergency Services: Housing units located approximately 1.5 miles west of the Pender East Rescue and EMS.
- Flood: All housing units are located outside of the 100-year flood hazard area.

16. Map 17A: Woodpecker Pkwy and Creekstone Trail – Long Creek Area – Grady Township

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6 miles of Moores Creek National Battlefield.
- Access to Medical Services:
 - Closest Facility: within 11 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 18 miles.
- Access to Social Service: within 12 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 12 miles of Pender County Government Facility in Burgaw.
- Access: Located just south of NC Hwy 210 on Woodecker Pkwy and Creekstone Trail (private, improved roads – paved).
- Access to Housing Counseling Services: within 12 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 9 miles west of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

17. Map 17 B & C: Herrings Chapel Road and NC Hwy 210/Long Creek Loop (Long Creek Area) – Long Creek Township

- Central Water: Some units may be currently served by existing 12" water line running parallel NC Hwy 210; units located along Herrings Chapel Road may hook into proposed 8" water line; units located along Long Creek Loop may hook into proposed small water line (> 8"). Additionally, the NC Hwy 210 water line (adjacent the survey area) is slated for upgrade to a 42" pipe.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 7 miles of Moores Creek National Battlefield.
- Access to Medical Services:
 - Closest Facility: within 10 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 19 miles.
- Access to Social Service: within 11 miles of Pender County Social Services in Burgaw.

- Access to Government Services and Facilities: within 11 miles of Pender County Government Facility in Burgaw.
- Access: Located on NC Hwy 210 and Long Creek Loop (Long Creek partially improved).
- Access to Housing Counseling Services: within 11 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 8 miles west of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

18. Map 17D: Woodcroft Ln and Clarks Landing Lp (Long Creek Area) – Long Creek Township

- Central Water: Some units may currently be served by existing 6" water line running parallel to Woodcroft Lane and Clarks Landing Loop; hookup available via existing 6" water lines.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 6 miles of Rocky Point Medical Center.
 - Services Offered: Family Care Clinic.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 22 miles.
- Access to Social Service: within 11 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 11 miles of Pender County Government Facility in Burgaw.
- Access: Located south of NC Hwy 210/133 on Woodcroft Lane (improved road – paved and ditched).
- Access to Housing Counseling Services: within 11 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 8 miles west of the Pender Volunteer EMS Station in Rocky Point.
- Flood: All housing units are located outside of the 100-year flood hazard area.

19. Map 18A: Blueberry/Brinson Road and NC Hwy 210 (Currie Area) – Grady Township

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 13 miles of Pender Memorial Hospital.
 - Services Offered: Emergency, Surgery, Etc.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 25 miles.

- Access to Social Service: within 13 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 13 miles of Pender County Government Facility in Burgaw.
- Access: Located along NC Hwy 210 on Blueberry and Brinson Roads (improved roads – paved and ditched).
- Access to Housing Counseling Services: within 13 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 7.5 miles southeast of the Atkinson Fire Department.
- Flood: All housing units are located outside of the 100-year flood hazard area.

20. *Map 18B: Slocum Trail and Dan Hales Drive (Currie Area) – Caswell Township*

- Central Water: Units not currently served; possible by 2016.
- Central Sewer: Units not currently served; no plans for sewer expansion.
- Recreational Facilities: within 6 miles of Millers Pond Park.
- Access to Medical Services:
 - Closest Facility: within 15 miles of Pender Memorial Hospital.
 - Services Offered: Emergency, Surgery, Etc.
 - Closest Full-Service Facility:
 - New Hanover Regional Medical Center – 27 miles.
- Access to Social Service: within 15 miles of Pender County Social Services in Burgaw.
- Access to Government Services and Facilities: within 15 miles of Pender County Government Facility in Burgaw.
- Access: Located along Slocum Trail, Battleground Road (improved roads – paved and ditched), and Dan Hale Drive (unimproved road). Close access to NC Hwy 210 via Battleground Road.
- Access to Housing Counseling Services: within 15 miles of Pender County Housing Authority in Burgaw.
- Access to Emergency Services: Housing units located approximately 6.5 miles southeast of the Atkinson Fire Department.
- Flood: Approximately 10 units are located in the 100-year flood hazard area.
 - 1 standard frame built.
 - 1 moderately deteriorated frame built.
 - 7 moderately deteriorated manufactured homes.
 - 1 severely deteriorated manufactured home.

H. SUMMARY HOUSING NEEDS FACTORS

1. Population

- Pender County is expected to be the 39th most populous county among the 100 counties within the State by the year 2030.
- From 2000 to 2030, Pender County's retirement age population is expected to increase by 199.8%.

2. Income/Poverty

- In 2010, 13.8% of the County's 14,596 total families were below the poverty level, an increase from 9.5% in 2000.
- From 2000 to 2011, Pender County's lowest income households fell further behind the 2010 median household income of 43,538.
- The majority of the County's four person or less households, 18,525, or 91.1%, had low, very low, or extremely low incomes.

3. Economy/Workforce

- In May 2012, Pender County's unemployment rate was 11.0%, higher than both the State (9.4%) and the Nation (8.2%).
- Less than 40% of the County's employment is in production related industries.
- In-County employment opportunities are concentrated around Burgaw and along the US 17 corridor.
- Commuting to work is a challenge and expense for Pender County's workforce (Census tract mean travel times range from 24.6 minutes to 34.0 minutes).
- Pender County workers commuting out of the County exceeded workers commuting into the County by a factor of 3 to 1.

4. Housing Inventory

- In 2010, Pender County had 26,552 dwelling units, an increase from 20,748 in 2000.
- In 2010, 22.7% of the dwellings were renter-occupied and 77.5% were owner-occupied.

- From 2000 to 2010, the percentage of renter-occupied dwellings rose from 5.3% to 17.4%.
- In 2010, 23.2% of the County's dwellings were vacant. However, 58% of the vacant units were seasonal housing.
- The age of the County's housing inventory over 30 years old increased 10% from 2000 to 2010.
- From 2000 to 2010, only 1,802 dwelling units were added to the County's inventory.

5. Housing Conditions

- Pender County has 25 dwelling unit concentrations of 15 or more dwellings in which the majority of the dwellings are substandard (i.e., either moderately deteriorated, severely deteriorated, or dilapidated).
- These 25 areas containing 762 dwellings, or 2.9%, of the County's total dwellings have varying associated neighborhood problems including: utility availability, wildfire risk, access to social services, flood hazard, drainage problems, road conditions, and access to employment.
- Many of the County's concentrated housing areas have large numbers of aging substandard manufactured homes.
- In 2012, the County has 3,155 dwelling units with a tax value at \$30,000 or less. These units have a high probability of having multiple housing condition deficiencies.

6. Housing Affordability

- Based on 2007 HUD data, approximately 17.0% of renters and 16.8% of owners had a housing cost burden greater than 30% of gross income; and 23.4% of renters and 8.6% of owners had a cost burden greater than 50% of gross income. NOTE: 30% of gross income is considered affordable for housing expense.
- The 2010 Census indicated 53.1% of renters and 35.8% of owners exceeded 30% of gross household income for housing costs.
- In 2010, 10,267 households had an affordable home ownership ceiling of approximately \$159,000 or less.

7. *Housing Programs and Initiatives*

- There is virtually no dedicated senior or elderly housing in Pender County.
- Pender County has six subsidized apartment complexes (project based subsidies for a total of 202 units). The County also has been allotted a total of 217 housing choice vouchers under a HUD Annual Contributions Contract (ACC), including 40 that have been dedicated to Seven Oaks Apartments and a maximum of 177 available (subject to funding availability) for use by families to assist them in renting from private owners.
- Only three non-profit housing partners provide housing services/support in Pender County.

8. *Utilities*

- Central water and sewer service are crucial to the provision of standard affordable housing.
- An overwhelming lack of public wastewater system availability limits the number and placement of affordable housing developments. Other wastewater issues include the prevalence of perc problems and poor soil absorption throughout the county.
- Multi-family, or other high density housing, cannot occur without central sewer service.

I. PENDER COUNTY BARRIERS TO AFFORDABLE HOUSING

- Reductions in program income as a result of the housing market recession limits the County's ability to continue funding a comprehensive array of community development housing initiatives.
- Availability of developable land is a major barrier to affordable housing.
- The cost of addressing lead-based paint (LBP) and asbestos hazard control is an issue because of the age of the housing inventory; many constructed prior to 1978.
- NIMBY (Not in My Backyard) attitudes when coupled with the limited availability of developable land makes affordable housing projects subject to opposition from neighboring property owners.
- Increase in number of households in poverty is a barrier to affordable housing as these households struggle to maintain decent housing within their budget.
- Increasing cost of housing over time compared to wages.

- Impacts from changes in the economy such as job loss and job insecurity along with difficulty in obtaining credit continue to affect the homebuyer market.
- Increased demand for rental property drives up the market rate for rental property contributing to the housing cost-burden for low income renters.
- The recent economic recession and continued housing market decline is a barrier to affordable housing.

J. HOUSING PRIORITIES/RECOMMENDATIONS

It is recommended that the priorities, in order of importance, for addressing Pender County's workforce and senior housing be the following five concerns:

1. Provide central water and sewer service to Pender County's concentrated population centers which are also the areas most accessible to services and employment opportunities.
2. Focus on providing retirement/senior citizen communities, in areas accessible to infrastructure and support services.
3. Continue to pursue state and federal housing assistance funding, including funding for infrastructure (see Appendix D).
4. Consider a Pender County Tax Grant Incentive Program.
5. Vigorously support business/industrial development and job creation, including educational job training opportunities.

These five priorities are identified in this housing assessment, are recommended by this plan, and were ranked by the following housing-related "stakeholders" at a September 18, 2012, presentation of this assessment:

Lori Barnes, Four County	J C Skane, WARM
Russ May, CF Habitat for Humanity	Dr. Rheta Shiver, Pender DSS
Sue Save, Housing Inspector	Renee Lee, Housing Case Manager
Claiburn "Butch" Watson, Finance Officer	

While the pursuit of state and federal funding is identified as the third priority and tax incentive funding as the fourth priority, almost any significant housing related need will require state and/or federal resources to supplement County fiscal resources. Appendix D provides a summary of funding options. The reader is cautioned that the summary is not all inclusive. Also, because a potential resource is identified does not mean the program currently has available funding. For

current funding details, the appropriate agency website should be consulted. It is emphasized that state and federal funding options change year to year and are steadily decreasing in availability. The County's efforts to secure state and federal funding should focus on housing needs priorities 1, 2, and 5. The pursuit of funding should include program designs which will involve housing related non-profit organizations in the provision of workforce/ senior housing. Decreasing fiscal resources will make coordination with and leverage of non-profit resources increasingly important. The major non-profit organizations providing housing support in Pender County are identified as housing partners in Section E.6.c., on page 37.

The provision of housing resources should focus on areas of the County which are accessible to:

- Infrastructure (including water and sewer);
- Essential support services such as health care, schools, recreation, and retail/outlet services (especially nutritional food sources);
- Transportation; and
- Employment opportunities.

An example of such a site is the Rocky Point Regional Park site (see page 49). A portion of the Rocky Point county property could provide a site for workforce and/or senior housing which would satisfy the desired locational criteria. Map 22 provides general locations of preferred housing areas.

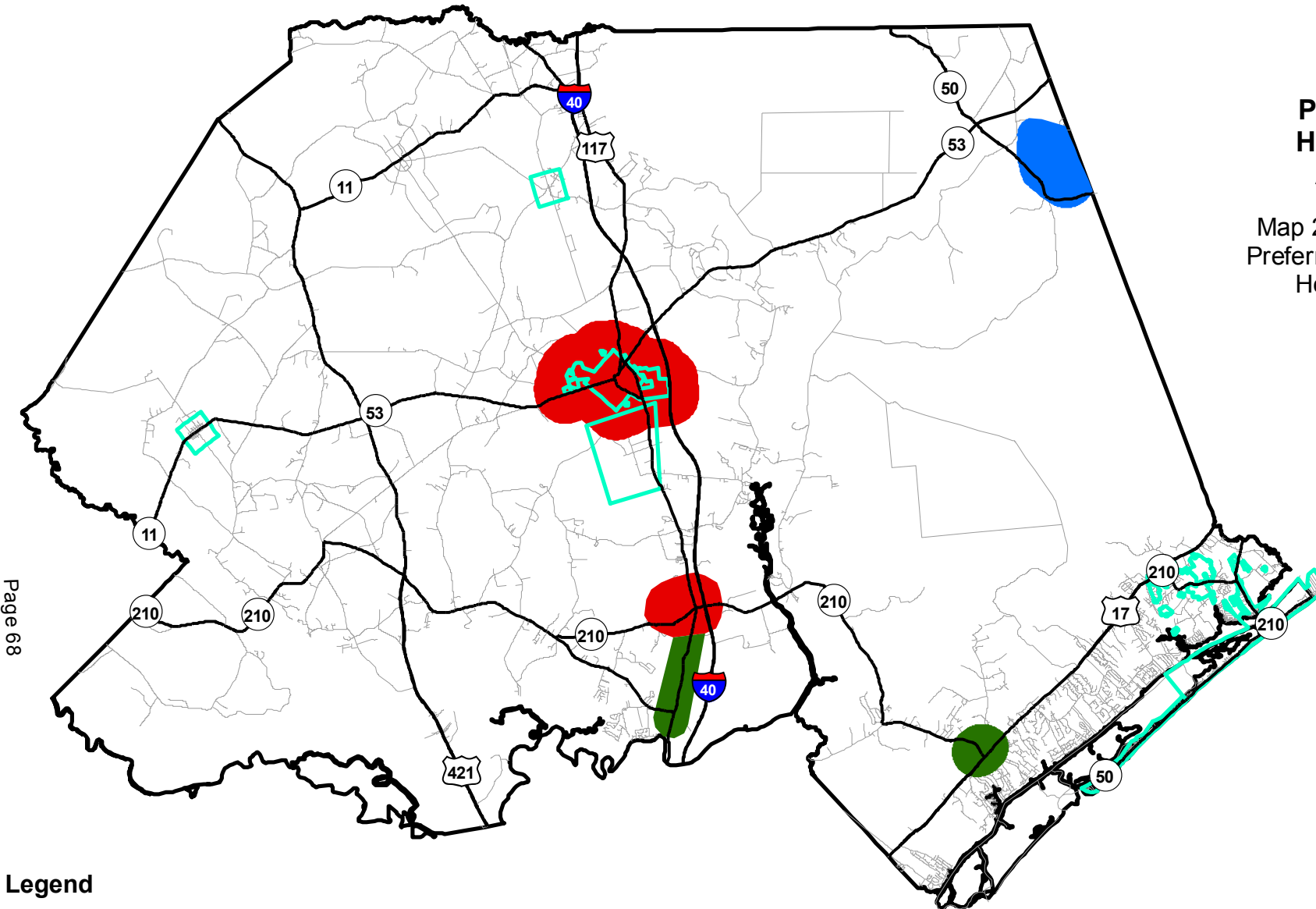
Other concerns (not listed in priority order) which should be addressed as opportunities become available include the following:

- Provide adequate fire protection to concentrated housing areas.
- Expand the role of the Pender Housing Initiative in addressing Pender County's housing needs.
- Consider opportunities for the conversion of older obsolete buildings to affordable housing. An example is the Old Topsail High School building.
- Improve transportation services to employment opportunities and health services.
- Consider Pender County tax incentive financing for business/industrial development (see Appendix D).
- Consider adoption of a minimum housing code.
- Establish an affordable housing land banking system from tax foreclosure property acquired by Pender County (potential acquisition = default as a result of no sale at tax foreclosure).

- Improve/expand housing counseling services.
- Improve/expand job training (skills) opportunities.
- Revise the Pender County Unified Development Ordinance to specifically address affordable housing. This effort should include affordable housing density bonuses in areas with central water and sewer utilities.
- Consider establishment of an abandoned manufactured homes program as authorized by SL 2008-136 (H1134). This effort will require that Pender County state in its Comprehensive Solid Waste Management Plan its intention to initiate an abandoned manufactured home program and define a written plan to describe its inventory.

Pender County Housing Needs Assessment

Map 22 - December 2012
Preferred Workforce/Senior
Housing Locations



Legend

- Primary Roads
- Municipalities
- Preferred Housing Location*
- Secondary Housing Location**
- Tertiary Housing Location***

*Preferred Housing Location areas shown are accessible to ALL of the following:

- Water and Sewer within 1 mile
- Essential support services such as health care, schools, and retail establishments within 1 mile.
- Access to Arterial Transportation Networks
- Located within 1 mile of a Pender County Top 25 Employer

**Secondary Housing Location areas satisfy 4 of the 5 criteria above. However, both categories have access to existing Water and Sewer or are slated to be provided service in the near future.

***A Tertiary Housing Location in Maple Hill Water and Sewer Service Area has access to Water and Sewer, but limited options for essential support services and employment.

