

CHAPTER V-D HOUSING

Adequate, safe housing is a basic human need. According to the American Public Health Association, housing is one of the top three significant issues affecting personal and community health. It is uncertain whether a varied and affordable housing stock of good quality brings growth to a community, or whether it is population growth that provides the impetus for a supply of good, affordable housing. It is clear that the quality, availability, and affordability of the existing housing stock in a community weighs heavily in the decision making process of businesses and industries that are considering new locations. Newcomers flocking to Concord also consider a variety of factors when choosing their new homes such as quality of schools, public safety, convenience to jobs and services, and other community amenities. However, the deciding factor in housing choice is almost always the quality and affordability of the homes that are available in an area.

1. Housing Growth

Population growth usually has a direct correlation with growth in housing stock. This is certainly the case with the City of Concord, which experienced a 105% population increase from 1990 to 2000. Concord added 10,869 housing units during that time period, nearly doubling its housing stock, a 93.6% increase in housing units. By comparison, Cabarrus County posted a total housing unit increase of only 33% during the same decade. Although Concord's housing and population growth is attributable in part to extensive annexation over the last decade, it is clear that the City is growing at an extraordinary rate.

In Concord and Cabarrus County, trends in housing development indicate that new home construction is concentrated primarily in the western area of Concord. These newer homes cost between \$110,000 and \$175,000 and are being occupied primarily by middle and upper income families. Older residential areas are concentrated largely around the Center City and include a mixture of housing types and incomes. Some of the neighborhoods, such as Gibson Village or Hartsell, are *mill villages* that were built by Cannon Mills or other textile companies. Many of these neighborhoods continue to be occupied by low-to-moderate income families. Other Center City residential areas include the grand historic homes on North Union and South Union and a variety of other residential neighborhoods built from the 1910's through today.

2. Occupancy and Tenure

A high rate of home ownership in a community indicates stability, since renters tend to move more frequently than homeowners. In addition, homeowners often have a pride of ownership as well as a long-term economic stake in their homes, making them more likely to spend greater time and money in both upkeep and beautification of their homes than the owners or residents of rental properties. Table III-D-1 provides 1990 and 2000 occupancy information for the City of Concord. More than 93% of housing units within the City are occupied, with a vacancy rate of only 6.8%. Of the total occupied housing units in Concord, 67.6% are occupied by the owner of the unit and 32.4% are occupied by renters. Home ownership is slightly higher in Concord at

nearly 68%, than in the County as a whole where only 61% of occupied units house the homeowner.

**Table III-D-1
City of Concord Housing Occupancy and Tenure
1990 and 2000**

	1990		2000	
	Number	Percent	Number	Percent
Total Housing Units(HU)	11,616	100.0%	22,485	100.0%
Occupied HU	10,807	93.0%	20,962	93.2%
Owner-occupied HU	6,587	61.0%	14,179	67.6%
Renter-occupied HU	4,220	39.0%	6,783	32.4%
Vacant HU	809	7.0%	1,523	6.8%
Seasonal/Occasional use	12	0.1%	60	0.3%

(Source: US Census Bureau, 2000 Census)

More than 45% of Concord homeowners are between 35-to-54 years of age, while area renters tend to be younger and more racially diverse. Nearly 89% of residents in owner-occupied housing units are white, while only 9% are African-American. Whites reside in 69% of renter-occupied units, African-Americans in nearly 24%, and other races including Hispanics in 5.5% of renter-occupied housing units. Table III-D-2 details housing unit tenure by race for the City of Concord.

**Table III-D-2
City of Concord Housing Units
Householder's Race by Tenure, 2000**

Race of Householder	Owner Occupied		Renter Occupied	
	Number	Percent	Number	Percent
Total	14,179	100.00%	6,783	100.00%
White	12,556	88.60%	4,678	69.00%
African-American	1,305	9.20%	1,615	23.80%
Native American	33	0.20%	35	0.50%
Asian	126	0.90%	81	1.20%
Other	159	1.10%	374	5.50%

(Source: US Census Bureau, 2000 Census.)

Homeownership drops substantially within the 55-to-64 year age group, with this group residing in only 4.6% of owner-occupied units. Residents aged 25-to-34 reside in nearly 18% of owner-occupied housing units in the City. Conversely, more than 45% of Concord renters are between 15 and 34 years old, and more than 32% are between 25 and 34 years of age. While Concord residents in older age groups generally represent a higher percentage of homeowners than renters, residents age 55-to-64 comprise a higher percentage of renters at nearly 8%, than they did of homeowners. Table III-D-3 includes data related to householder age by tenure for housing units in the City of Concord.

**Table III-D-3
City of Concord Housing Units
Householder's Age by Tenure, 2000**

Age of Householder	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Total	14,179	100.0%	6,783	100.0%
15-to-24	223	1.6%	879	13.0%
25-to-34	2,505	17.7%	2,188	32.3%
35-to-44	3,501	24.7%	1,433	21.1%
45-to-54	2,945	20.8%	946	13.9%
55-to-64	2,071	4.6%	531	7.8%
65-to-74	1,560	11.0%	364	5.4%
75-to-84	1,089	7.7%	335	4.9%
85 and over	285	2.0%	107	1.6%

(Source: US Census Bureau, 2000 Census.)

3. Housing Types and Characteristics

Detached, site-built single-family homes provide the primary source of housing for City of Concord residents. Site-built housing is constructed entirely on-site, in compliance with local building code standards. Although this is the most popular type of housing, it is also generally the most expensive to construct. Nearly three-fourths (72%) of housing units in Concord are site-built, single-family homes. Manufactured housing offers a less expensive alternative to site-built housing and currently comprises less than one-tenth (7.2%) of the housing units in Concord. Construction costs for multi-family developments are also generally less per housing unit, making this housing type a less expensive alternative for residents. More than 10% of the housing units in Concord are multi-family units in structures that include 10 or more units. Table III-D-4 provides information for housing unit type.

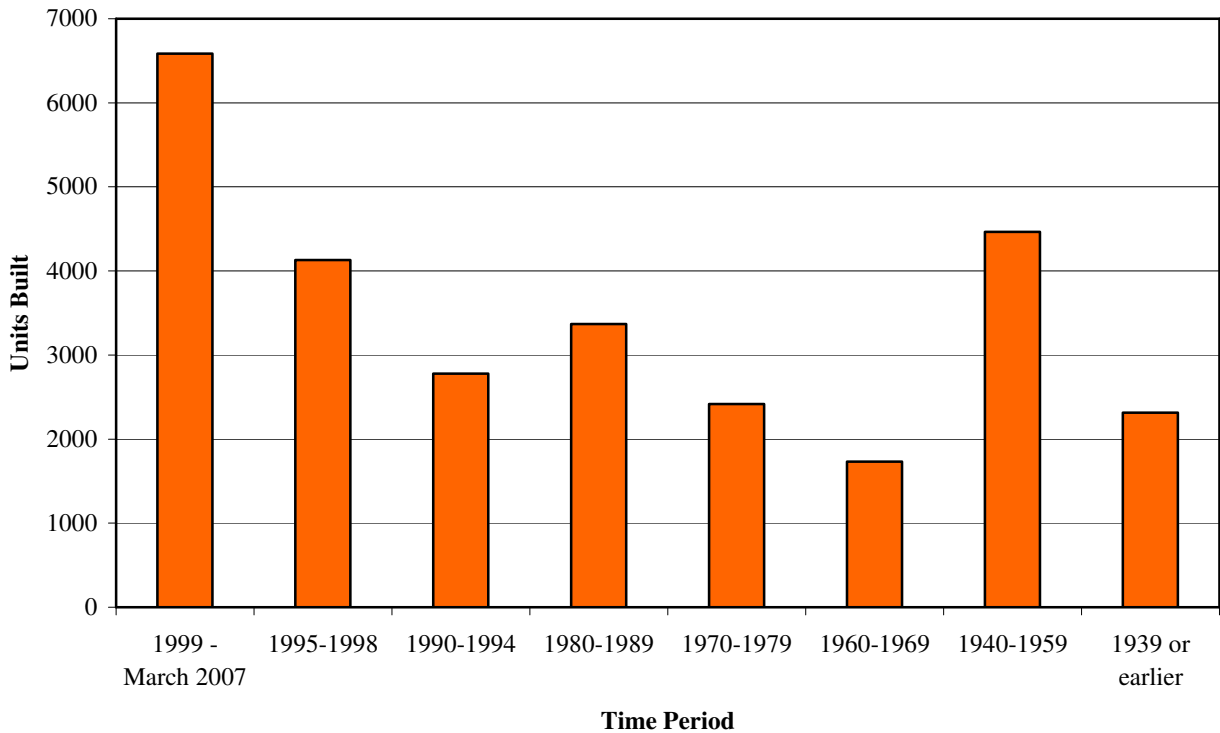
**Table III-D-4
City of Concord Housing Unit Type and Units in Structure 2000**

<i>Units in Structure</i>	<i>Number</i>	<i>Percent</i>
1-unit, Detached	16,148	71.9%
1-unit, Attached	368	1.6%
2 Units	811	3.6%
3 or 4 Units	514	2.3%
5 to 9 Units	726	3.2%
10 to 19 Units	984	4.4%
20 or More Units	1,279	5.7%
Manufactured Home	1,612	7.2%
Boat, RV, Van, etc.	18	0.1%
Total Housing Units	22,460	100.0%

(Source: US Census Bureau, 2000 Census.)

Concord’s housing stock is fairly new, with more than 36% of Concord’s housing stock constructed in the 1990s, and 1,252 units (5.6% of total housing units) built between January 1999 and March of 2000. Concord also has an abundance of older dwellings as well. Nearly 20% of housing units (4,465 housing units) are more than 40 years old and more than 10% of these (2,315 housing units) were built before 1940. Many of the older homes are located within the City’s historic districts and are excellent examples of period architectural styles. Figure III-D-1 shows housing units built by specific time periods.

**Figure III-D-1
City of Concord, Housing Structure Built**



(Source: US Census Bureau, 2000 Census, City of Concord.)

4. Housing Costs

The cost of housing in a community is generally the deciding factor when people relocate. While it is attractive to have low cost housing available, it is equally important to have a variety of housing types from which to choose. The “trickle-down” effect of residents buying or moving into more expensive housing when their financial situations allow, thus freeing less expensive housing for persons with lower incomes, only works when there are homes available to move up to. Conversely, older residents are often looking to “downsize” by moving into housing that is smaller, requires less maintenance, and is generally less expensive than their previous home. Quality housing that meets these diverse economic and social needs must be accommodated.

The median value for owner-occupied housing in the City was \$120,600 in 2000. Concord's median housing value was higher than the County value of \$118,200 and much higher than the State median value of \$108,300. Nearly half (47%) of the City's housing units were valued from \$100,000 to \$199,999. Of these units, nearly one-third (31%) were valued from \$100,000 to \$149,999. Lower priced units valued from \$50,000 to \$99,999 comprise 31% of the owner-occupied housing in Concord. Higher priced units valued at more than \$300,000 are harder to find in the City, comprising only 4% of total housing units. Figure III-D-2 and Table III-D-5 show housing unit value by percentage and actual numbers for owner occupied units in 2000.

**Figure III-D-2
City of Concord Housing Unit Value by Percentage
for Owner-Occupied Units, 2000**

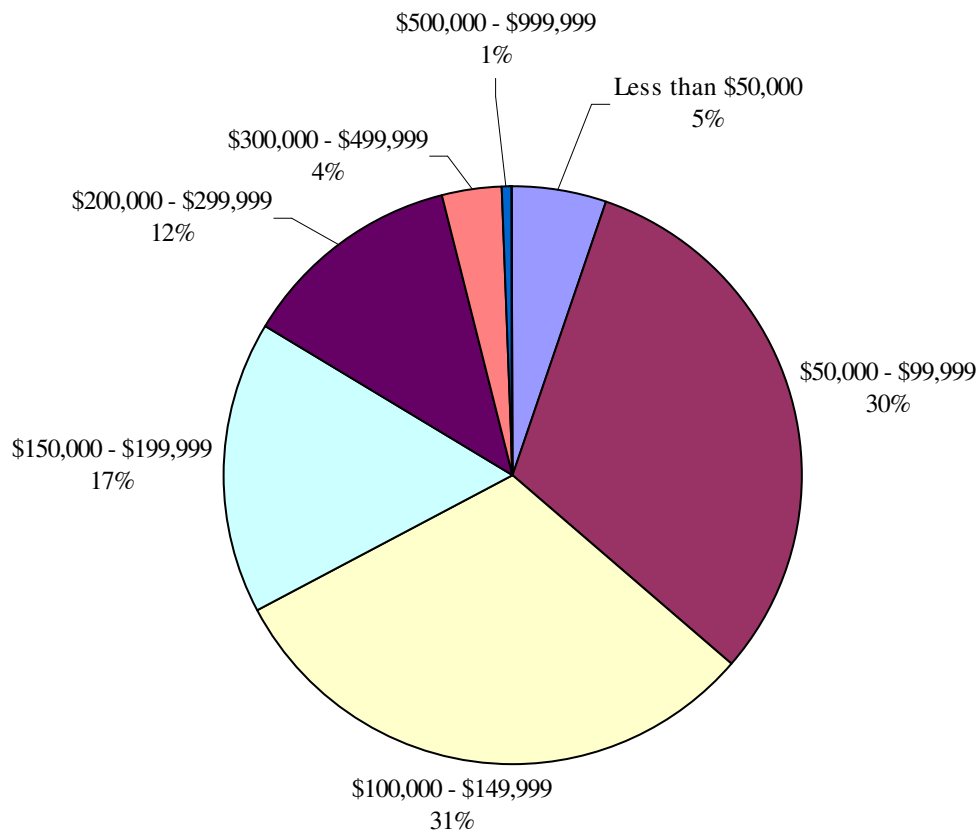


Table III-D-5

**City of Concord Housing Unit Value
for Owner-Occupied Units, 2000**

<i>Housing Unit Value</i>	<i>Number</i>	<i>Percent</i>
Total Units	12,426	100.0%
Less than \$50,000	646	5.2%
\$50,000 - \$99,999	3,860	31.1%
\$100,000 - \$149,999	3,833	30.8%
\$150,000 - \$199,999	2,054	16.5%
\$200,000 - \$299,999	1,543	12.4%
\$300,000 - \$499,999	432	3.5%
\$500,000 - \$999,999	58	0.5%
\$1,000,000 or more	0	0.0%
Median Value	\$120,600	---

(Source: US Census Bureau, 2000 Census.)

Rental costs for housing are higher in Concord than in the surrounding region. The 2000 median gross rent in the City was \$586 per month – compared to only \$566 in Cabarrus County and \$548 in North Carolina. The gross monthly rent for one-half (51%) of all rental housing (3,434 units) ranged from \$500 to \$749. The gross monthly rent for one-fifth (20.3%) of rental units (1,361 units) ranged from \$300 to \$499. Nearly 14% of rental units commanded a gross rent between \$750 and \$999 and only 3.3% of units leased at the higher end of the rental market at more than \$1,000 per month. Table III-D-6 summarizes gross monthly rent for renter occupied units.

**Table III-D-6
City of Concord Gross Monthly Rent
for Renter-Occupied Units, 2000**

<i>Monthly Gross Rent</i>	<i>Number</i>	<i>Percent</i>
Total Units	6,706	100.0%
Less than \$200	290	4.3%
\$200 to \$299	251	3.7%
\$300 to \$499	1,361	20.3%
\$500 to \$749	3,434	51.2%
\$750 to \$999	926	13.8%
\$1,000 to \$1,499	205	3.1%
\$1,500 or more	12	0.2%
No cash rent	227	3.4%
Median Rent	\$586	---

(Source: US Census Bureau, 2000 Census.)

5. Housing Affordability

Affordability is a key factor in the housing market. The cost of housing must be compatible with local household incomes if a community is to meet future housing needs. Lending institutions generally base affordability on housing costs that do not exceed two and a half times the gross household income. This translates into approximately 30% of household income devoted to gross housing expenses, while renters generally spend 20% of their incomes on gross housing expenses.

Assuming that a household generates an annual income of \$49,094 (the median household income for Concord), it could afford a monthly payment of approximately \$1,227. By comparison, a household in Cabarrus County making the median countywide household income of \$46,140 could afford a monthly payment of \$1,154 and a North Carolina household making the statewide median household income of \$39,184 could afford a monthly mortgage payment of only \$980. As shown in Table III-D-7, median owner costs for a homeowner in Concord with a mortgage is \$1,123 – just slightly less than the maximum amount a local household could afford. This data suggests that taken as a whole, Concord homeowners live in housing that costs very close to what they can afford.

A closer look at the affordability of rental units reveals quite a different situation. A Concord renter making the median household income of \$49,094 could afford a monthly rent of \$818. However, median gross monthly rent in Concord is only \$586 – a substantial \$232 less than the amount a household could afford as calculated above. When taken alone, these figures suggest that as a whole, renters in Concord pay less than they can afford for housing.

**Table III-D-7
City of Concord Owner and Renter Costs, 2000**

Jurisdiction	Selected Median Owner Costs		Median Gross Rent
	With a Mortgage	Without a Mortgage	
City of Concord	\$1,123	\$283	\$586
Cabarrus County	\$1,061	\$256	\$566
North Carolina	\$985	\$254	\$548

(Source: US Census Bureau, 2000 Census.)

However, additional data depicting housing costs as a percentage of household income provide more accurate insight into housing affordability conditions in Concord. More than 20% of Concord households who own their own home pay mortgages that total 30% or more of their household income. This is a strong indication that a significant number of Concord residents live in homes that cost more than they can comfortably afford or living beyond their means. More than one-half (54%) of renter households in the City pay rent that exceeds 20% of their

household income. A greater cause of concern is the fact that gross rent for nearly one-fourth (22%) of renter households is 35% or more of their household income. Clearly, more than half of Concord renters are paying more than they can afford for housing and a disturbingly high percentage are paying significantly more than they can afford.

Table III-D-8
City of Concord Selected Monthly Costs and Gross Rent as a Percentage of Household Income, 1999

Percentage of Household Income	Selected Monthly Costs - Owners		Gross Rent - Renters	
	Number	Percent	Number	Percent
Less than 15%	3,885	31.3%	1,414	21.1%
15 to 19%	2,647	21.3%	1,347	20.1%
20 to 24%	2,050	16.5%	891	13.3%
25 to 29%	1,295	10.4%	640	9.5%
30 to 34%	863	6.9%	615	9.2%
35% or more	1,629	13.1%	1,467	21.9%
Not computed	57	0.5%	332	0.5%

(Source: US Census Bureau, 2000 Census.)

6. Housing Programs

As indicated in Table III-D-8, not all Concord residents have the means to afford market housing prices or rents. However, several programs are in place to assist these individuals in obtaining adequate, safe and affordable housing.

Cabarrus/Iredell/Rowan HOME Consortium – The City of Concord is a member and seen as the lead entity in the Cabarrus/Iredell/Rowan HOME Consortium – a joint agency formed in 1996 for the purpose of cooperatively providing safe, decent, affordable housing to low and moderate income citizens within the participating jurisdictions. Member governments include Cabarrus, Iredell, and Rowan Counties; the Cities of Concord, Kannapolis, Salisbury, and Statesville; and the Towns of Mooresville and Davidson. The cooperative governments have authorized the City of Concord, as lead entity, to submit, request and receive funding from the US Department of Housing and Urban Development under the HOME Investment Partnership Program on behalf of the local Consortium. Housing programs through the City of Concord are also federally funded through Community Development Block Grants (CDBG) and through State funding obtained via the North Carolina Housing Finance Agency (NCHFA). The CDBG and HOME programs currently operate under the 2000-2004 Consolidated Plan for the Cabarrus/Iredell/Rowan HOME Consortium and the City of Concord Community Development Block Grant program. The Consolidated Plan is updated yearly with an Action Plan that details activities of the Consortium.

Each active member of the Consortium is required to provide a 25% match to all funds received under the HOME program. In the *2002-2003 Cabarrus/ Iredell/Rowan HOME Consortium and City of Concord Development Block Grant Consolidated Action Plan*, the City budgeted nearly

\$300,000 for HOME programs that address affordable housing issues. More than 12% of these funds are allocated for down payment assistance, while the remainder is targeted for new construction. The City of Concord will provide \$1,500 in direct financial assistance in the form of a five-year grant for down payments to first-time homebuyers with incomes less than 80% of the median. New construction costs include land acquisition and construction of affordable single-family homes. The City may finance the new homes at 5% or sell to buyers with conventional financing. Upon the sale of a house constructed by the City, all HOME money is captured at closing. The full amount of the assistance is due and payable in the event of a violation of the promissory note, or in the event of death, conveyance, or refinancing of the property within the period of affordability.

Emergency Needs and Urgent Repair – The City also administers an Emergency Needs and Urgent Repair program to assist homeowners in making necessary repairs. The program is available citywide to qualified homeowners, and repayment plans are dependent on household income. The Emergency Needs program provides funds for repairs that are necessary to protect the life and safety of the homeowner or preserve the structural integrity of the dwelling. Maximum assistance through this program is \$3,500 and is repaid through low interest loans or deferred grants. Homeowners must meet income requirements.

Homeowner Occupied Renovation Program – In addition, the City administers the *Homeowner Occupied Renovation Program*. Assistance is in the form of grants and 2% interest loans depending upon household income. Funding for this program is very limited and the average wait for assistance is over two years.

Housing Partnership – The City of Concord along with representatives from Habitat for Humanity, the Cabarrus County Community Development Corporation, local financial institutions, Cabarrus County Planning Department, the building industry and several social service nonprofits have partnered to implement a program that will eliminate substandard housing in Cabarrus County by the year 2020. The Partnership has targeted the Logan Community to begin the program. Improving existing housing conditions and increasing homeownership will be the primary focus.

Public Housing – The Public Housing Department of the City of Concord owns and maintains 174 federally subsidized apartment units. The units are subsidized through the US Department of Housing and Urban Development and are income-based. The Department also administers a *Section 8 Voucher Program* with 534 vouchers available and 529 clients currently under contract.

Community-Based Services – The City’s Community Development Division also provides partial funding to five non-profit service agencies within the City. These organizations include Hospice of Cabarrus County for services to the terminally ill; the Coltrane LIFE Center for adult day care; the Cooperative Christian Ministry for safe nighttime shelter for the homeless; Serenity House for shelter and services to the homeless; and the Cabarrus County Community Development Corporation for assistance with home ownership and rehabilitation. Funding for this program is very limited.

Homeless and Temporary Shelters – Homeless individuals and families are those who are sleeping in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings, or those who are sleeping in an emergency shelter as a primary nighttime residence. There is a significant homeless problem in the Charlotte area, as many of the region’s homeless gravitate to Charlotte to obtain services provided there. The Community Task Force on Homelessness of the United Way of Central Carolinas reports that in the year 2000, approximately 9,000 men, women and children slept in a shelter bed in Mecklenburg County, more than double the number in 1996. Forty-three percent (4,000) of those served are members of a homeless family with a child.

The Cooperative Christian Ministry operates the homeless shelter for Concord and Cabarrus County in conjunction with the Salvation Army. In 2001, they provided shelter for 381 individuals – estimated by providers to represent only about two-thirds of the area’s total homeless population. The shelter is located at the Salvation Army Headquarters in Concord.

The Cabarrus Victim’s Assistance Network (CVAN) operates a temporary shelter for battered women and their children. In addition to temporary shelter, CVAN provides a 24-hour crisis line, support groups, rape counseling and a court program for its clients. The CVAN shelter is located in the Concord area with the exact location unpublished for client security reasons.

Nursing Homes and Home-based Care – Nursing homes are facilities that provide nursing or convalescent care for three or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments, for which medical and nursing care are necessary. Although some residents are admitted for shorter convalescent or rehabilitative stays following hospitalization, most nursing facility residents are older adults who require long-term care. There are 5 nursing homes in Concord, providing space for more than 500 residents. Homes and locations are listed in Table III-D-9.

**Table III-D-9
Concord Nursing Homes**

<i>Nursing Home</i>	<i>Address</i>	<i>Capacity</i>
Avante at Concord	515 Lake Concord Rd.	120 nursing beds
Brian Center	250 Bishop Lane	90 nursing beds 20 home for aged beds
Five Oaks Manor	413 Winecoff School Rd.	160 nursing beds 24 home for aged beds
The Gardens of Taylor Glen Retirement Community	3700 Taylor Glen Lane	24 nursing beds 24 home for aged beds
Universal Health Care and Rehab	430 Brookwood Ave, NE	120 nursing beds

(Source: NC Division of Facility Services, 200.)

Adult Care Homes – Adult care homes are residences for aged and disabled adults who may require 24-hour supervision and assistance with personal care needs. People in adult care homes typically require a place to live, assistance with personal care (such as dressing, grooming and

keeping up with medications), and limited supervision. Medical care may be provided on occasion by trained staff but is not routinely needed. These homes vary in size from family care homes of 2 to 6 residents to adult care homes of more than 100 residents. There are 8 adult care homes in Concord, providing living quarters for more than 600 disabled or elderly residents. Table III-D-10 includes a listing of adult care homes in Concord and the location and capacity of each. The smaller homes, with 6 or fewer residents, are referred to as *family care homes*. The Division of Facility Services of the NC Department of Health and Human Services lists only one registered family care home in Concord, the Sunderland Hall Family Care Home, with capacity for up to 6 residents.

**Table III-D-10
Adult Care Homes in Concord**

<i>Adult Care Home</i>	<i>Address</i>	<i>Capacity</i>
Concord Place	2452 Rock Hill Church Rd. NW	87 residents
Concord Retirement Center	166 Union St.	25 residents
Eden Gardens of Concord	1501 Zion Church Rd., E	60 residents
First Assembly Living Center	160 Warren C. Coleman Blvd	180 residents
Morningside of Concord	500 Penny Lane, NE	105 residents
St. Andrews Living Center	246 Cabarrus Ave. W.	56 residents
The Country Home	2908 Country Home Rd.	40 residents

(Source: NC Division of Facility Services, 2002)

Mental Health Facilities – *Mental health facilities* are residences for patients who suffer from mental illness, are developmentally disabled, or who are recovering from substance abuse. These facilities range in size from *Mental Health Homes* that serve 6 or fewer patients to larger facilities that serve more than 6 patients. Mental health facilities serve age groups ranging from children to adults. The Division of Facility Services of the NC Department of Health and Human Services lists 36 mental health homes located in Concord, with capacity to provide housing for more than 150 patients. Most of the mental health facilities are mental health homes, with a few providing space for a larger number of patients.

7. Summary

Housing in Concord consists primarily of single-family detached units which are often the most expensive to build and generally tend to require greater government service costs. ~~cost to service~~. Frequently, communities establish a housing price that is expected to “pay its own way” in city services. This methodology reinforces using higher-end single-family housing as a solution to providing city services. This is not, in fact, the solution since providing affordable housing is a critical issue for Concord – most particularly for its rental population. A more appropriate way for Concord to deal with this issue is to provide land use options that allow for a variety of housing types including single family attached units, townhouse units, patio homes, and multi-family units. These type units should be concentrated at major intersections near shopping and employment uses.