Analysis of Impediments to Fair Housing Choice

ORANGE COUNTY, NORTH CAROLINA

April 2020
Prepared for the Orange County HOME Consortium

THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

Michael D. Webb, PhD
Sydney Corn

Center for Urban and
Regional Studies
The University of North
Carolina at Chapel Hill

Table of Contents

Table of Figures

Executive Summary

Background

Orange County is located in the Piedmont of North Carolina and is part of the Durham-Chapel Hill Metropolitan Statistical Area and the Raleigh-Durham-Cary Combined Statistical Area. Orange County is the lead entity for the Orange County HOME Consortium that also comprises the Towns of Carrboro, Chapel Hill, and Hillsborough. The Consortium receives HOME funding annually. Chapel Hill is also a CDBG entitlement community and, as such, receives CDBG funding annually.

The State of North Carolina has developed a 'Tier' system to guide investments, including Community Development Block Grant funding. Orange County is designated as 'Tier 3,' signifying that it is one of the 20 least-distressed counties in the state.

Participants

Orange County contracted with the Center for Urban and Regional Studies (CURS) at the University of North Carolina-Chapel Hill to prepare this document. CURS is a multi-disciplinary research center that has partnered with jurisdictions in North Carolina to better understand the challenges to fair housing in their communities. CURS also worked with Orange County to prepare other aspects of its 2020-2025 HOME Consolidated Plan. Key CURS staff members who participated in the production of this report are Research Director Dr. Michael Webb and Research Associate Sydney Corn.

Erika Brandt and Emila Sutton at the Orange County Housing Authority supervised the production of this report.

The Analysis of Impediments pertains to Orange County and data are collected at the county level, though where necessary we have relied on data from the three towns in the county (Carrboro, Chapel Hill, and Hillsborough).

Methodology

The Analysis of Impediments follows the format described in HUD's *Fair Housing Planning Guide*, published by its Office of Fair Housing and Equal Opportunity.[1] This report utilizes 2006–2010 American Community Survey (ACS) estimates as a baseline and 2014–2018 ACS estimates as the most recent data. While the five-year ACS estimates do not allow the report to only include the most recent data collected by the Census bureau (i.e., the 2018 one-year estimates), they have a significantly smaller margin of error, thus allowing for greater precision.

Other pertinent data utilized include Fair Housing Complaints from Legal Aid of North Carolina's *Fair Housing Project* and relevant state and local data.

---

[1] https://www.hud.gov/sites/documents/FHPG.PDF

Funding

This report was funded through planning and administrative funds set aside from the Orange County HOME program.

Organization of this report

The Analysis of Impediments is organized as follows. The remainder of the Executive Summary includes the impediments to fair housing access found and proposes recommendations to address these impediments. The following section reviews relevant background data for Orange County, including demographic, employment and income, and housing data. The report then turns to fair housing legal status in Orange County and reviews fair housing complaints from the 2010–2018 period. After that, the report describes activities to further fair housing in the public and private sector. The report concludes by once again providing the impediments to fair housing found and recommendations to address them. In the index, the report presents relevant Census data for Orange County.

Impediments found and recommendations

In the course of developing this report, the following impediments to fair housing were identified:

- **A lack of affordable housing has resulted in severe rent burdens among many renters, especially those with low and moderate incomes**. A majority of renters in the county are rent-burdened—spending over 30% of household income toward rent and utilities; this figure exceeds 85% for households earning below $35,000 and is still over half for households earning $35,000–$49,999. Meanwhile, over 80% of households earning under $20,000 are severely rent-burdened (meaning they pay over half their income toward rent and utilities), as are nearly 40% of households earning $20,000–$34,999.
- **African Americans and Hispanics face difficulties receiving conventional mortgage loans**. The denial rate for first-lien, conventional mortgages for African Americans is consistently over four times that of Whites, and the denial rate for Hispanics is between two and four times that of Whites as well. The most common reasons for denial, as noted in the HMDA data, are credit history for African Americans (33% of all denial reasons) and debt-to-income ratio for Hispanics (49% of all denial reasons).
- **Based on the number of fair housing complaints filed, disabled persons face difficulties accessing fair housing**. Nearly half of all fair housing complaints filed in the 2010–2018 period were filed due to discrimination based on disability. Given that the county's population with a disability is approximately 12,500, and that over a quarter of the elderly are also disabled, this is a significant barrier to fair housing.
- **There exists a lack of subsidized rental properties outside the Towns of Chapel Hill and Carrboro.** The only public housing in the county is located in Chapel Hill, and the vast majority of other subsidized properties are located in either Chapel Hill or Carrboro. To that end, six subsidized developments exist in Hillsborough, one exists in the Orange County portion of Mebane, and only one subsidized property exists in unincorporated Orange County.
- **Zoning throughout the county largely restricts the development of denser, more affordable housing**. Only a handful of areas in the county are zoned for moderately dense residential development (over four lots

or units per acre), and resident opposition can complicate or inhibit the development of denser housing in those areas. Given the high cost of land in service-rich neighborhoods of Chapel Hill and Carrboro, low-density zoning can prevent the construction of affordable housing.

The following recommendations are crafted to address these impediments:

- **Seek additional funding for subsidized housing**. The county's low- and moderate-income households are disproportionately rent-burdened, and in recent years, rents have increased faster than wages. The most heavily rent-burdened are very low-income households (those earning below $35,000 annually), and it is unlikely that non-subsidized housing can be built cheaply enough for these households to rent. Thus, the need for more subsidized housing is crucial.

- **Encourage the development of some subsidized housing outside of Chapel Hill and Carrboro**. The vast majority of subsidized developments—including through the public housing, LIHTC, HOME, and Section 8 programs—are in either Chapel Hill or Carrboro. While these cities have many services to meet the needs of low-income families, it is likely that some potential tenants of subsidized developments would prefer to live in a more rural location. In particular, it appears that some areas near Interstate 85 and west of Hillsborough offer low transportation costs that would benefit low-income households.

- **Educate landlords, property managers, and other housing providers about fair housing law and reasonable accommodation, especially as they pertain to persons with disabilities**. This could include providing workshops for landlords about fair housing for individuals with disabilities, potentially in partnership with disability advocacy organizations. County officials can analyze previous fair housing complaints to target these workshops to landlords that are the subject of these complaints—for example, smaller landlords with only a handful of properties or larger property management companies that manage hundreds of units.

- **Offer educational courses on mortgage lending and building credit scores that are geared toward African American and Hispanic borrowers**. These courses could be offered in partnership with local financial institutions who can work with potential borrowers to make their applications for mortgages more competitive. They can also serve to increase the number of African-American and Hispanics seeking mortgages in Orange County.

- **Encourage cooperation and coordination between the affordable housing advisory boards in the county**. A number of such boards exist in the county, though the level of cooperation among them is not known. Regardless, the affordable housing problems in the county stretch across jurisdictions. The towns and county governments could consider a coordinating committee of members from each affordable housing advisory board that meets quarterly to discuss issues across the county.

- **Explore funding options for a best-practices Rapid Rehousing program to serve homeless individuals and families in Orange County**. While two emergency shelters exist in the county—one of which serves families with children while the other serves single men—the county currently lacks a best practices Rapid Rehousing program. Such a program would comprise housing identification, move-in assistance, short-term financial assistance, and case management. A 2019 analysis by the Orange County

Partnership to End Homelessness projected that such a program, serving 60 households per year, would cost approximately $578,000 annually.

- **Identify ways to protect residents of mobile home parks who may be under threat of displacement**. Chapel Hill has developed a Manufactured Home Strategy that could be scaled to the county level to combat this type of displacement. In particular, the jurisdictions in the county could identify publicly-owned land on which to site mobile home communities that could be operated by non-profit partners. The county can also consider waiving the requirement that back taxes be paid in full before a displaced mobile home household can obtain a permit to move their home.

- **Consider areas to strategically up-zone to promote the development of affordable housing**. Much of the county is zoned for low-density residential, which can be more expensive to build upon and thus inhibits the construction of affordable housing. The jurisdictions in the county should explore ways to strategically up-zone areas with low transportation costs and access to services for the construction of affordable housing. Such housing may be constructed as mixed-income housing, with both market-rate and affordable units.

Jurisdictional Background Data

This section reviews pertinent demographic, socioeconomic, and housing data for Orange County. Where available, this report utilizes 2006–2010 American Community Survey estimates as a baseline and 2014–2018 American Community Survey estimates as the most recent data period.

Demographic data

Figure 1 provides changes in Orange County's population both overall and by race/ethnicity between 2006–2010 and 2014–2018. Over this period, the county's total population increased by 13,376, or approximately 10%. Among the four largest racial/ethnic groups in the county, both Asians (from 6.5% to 7.4%) and Hispanics (from 7.4% to 8.4%) increased as a proportion of the overall population. The other two largest ethnic groups (Whites and African Americans) both increased in absolute terms, but not as a proportion of the population.

Figure 1: Population by race and ethnicity

Race and Ethnicity	2006-2010 ACS Estimate	2006-2010 ACS Percent	2014-2018 ACS Estimate	2014-2018 ACS Percent	Trend	
Total	129,562	-	142,938	-	▲	13,376
White	93,059	71.8%	99,124	69.3%	▼	2.5%
Black or African American	15,619	12.1%	16,035	11.2%	▼	0.8%
American Indian and Alaska Native	527	0.4%	714	0.5%	▲	0.1%
Asian	8,464	6.5%	10,984	7.7%	▲	1.2%
Native Hawaiian and Other Pacific Islander	10	0.0%	8	0.0%	–	0.0%
Some other race	209	0.2%	225	0.2%	–	0.0%
Two or more races	2,034	1.6%	3,834	2.7%	▲	1.1%
Hispanic or Latino	9,640	7.4%	12,014	8.4%	▲	1.0%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Figure 2 presents population by age for Orange County from the 2006–2010 and 2014–2018 ACS estimates. Overall, the county's population was older in the latter period—the proportion of residents over the age of 60 increased from 14.2% to 19.0%. Despite this increase, the most common age range in both estimates was 20–29, though the proportion within the population decreased from 19.7% in 2006–2010 to 18.9% of the population in 2014–2018.

Figure 2: Population by age

	2010	2018	percent change
9 and under (13,863 / 14,731)	10.7%	10.3%	▼ 0.4%
10 to 19 (20,600 / 22,160)	15.9%	15.5%	▼ 0.4%
20 - 29 (25,524 / 27,034)	19.7%	18.9%	▼ 0.8%
30 - 39 (15,547 / 15,701)	12.0%	11.0%	▼ 1.0%
40 - 49 (18,398 / 18,307)	14.2%	12.8%	▼ 1.4%
50 - 59 (17,232 / 17,763)	13.3%	12.5%	▼ 0.8%
60 - 69 (10,365 / 16,002)	8.0%	11.2%	▲ 3.2%
70 - 79 (4,794 / 7,460)	3.7%	5.2%	▲ 1.5%
80 and over (3,239 / 3,780)	2.5%	2.6%	▲ 0.1%
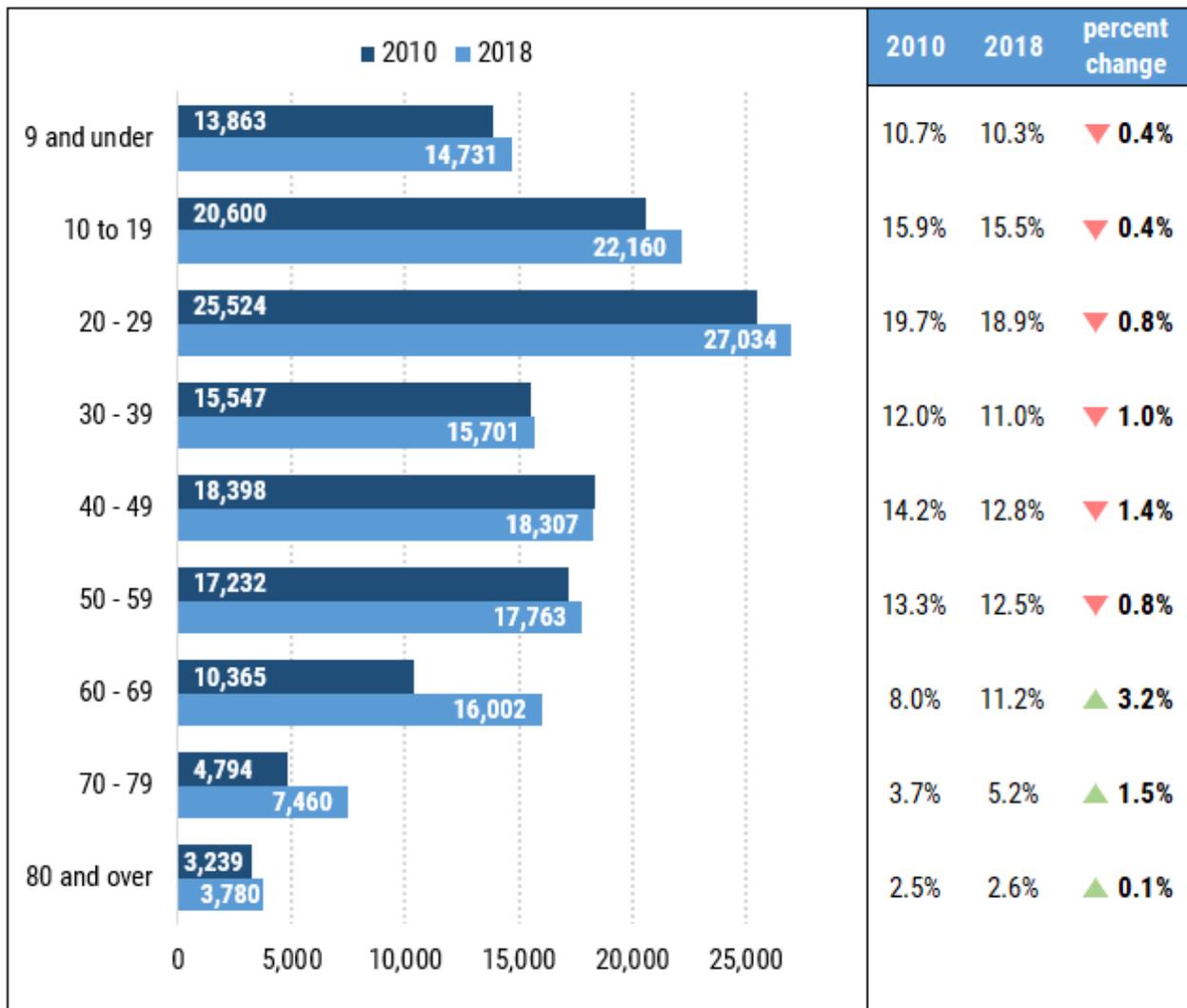
Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Figure 3 maps the proportion of Orange County residents over age 60 by Census tract from the 2014–2018 ACS estimates. It shows that this population is concentrated in three areas of the county: the far northern part including most of Hillsborough (and most areas north of Interstate 85), the southwestern quadrant, and southeast of Chapel Hill. Relatively fewer people over the age of 60 reside in Carrboro or the western portion of Chapel Hill.

Figure 3: Map of population over age 60

Population over Age 60

- No data
- 0% - 15%
- 16% - 20%
- 21% - 25%
- 26% - 34%
- Municipal boundaries

*Source: American Community Survey, 2014-2018 Estimates

*Map created by Michael Webb on 26 Mar 2020

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies
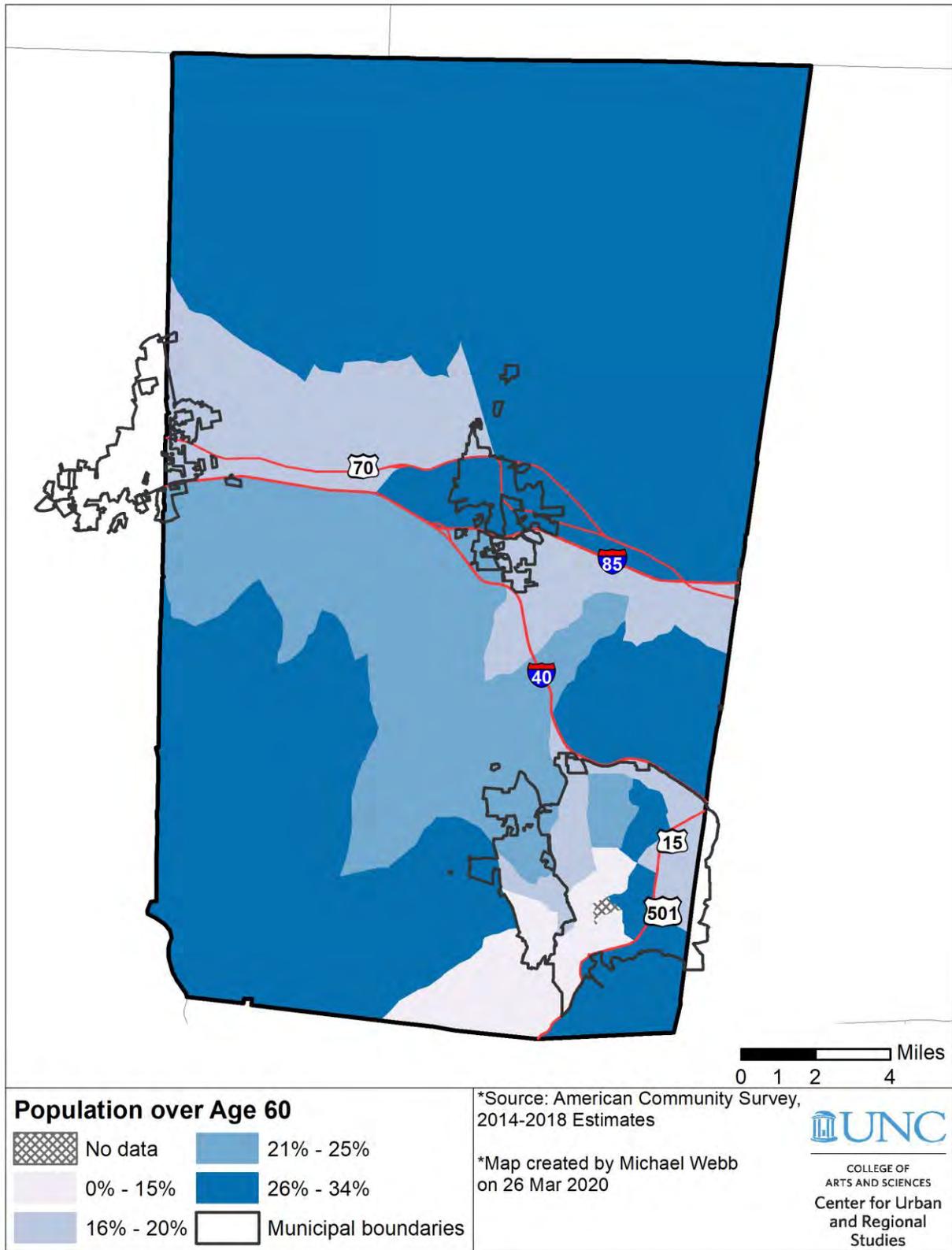
Figure 4 charts Orange County's foreign-born population from both the 2006–2010 and 2014–2018 ACS estimates. Overall, the total proportion of the county's foreign-born population remained the same between the two estimates with a roughly 10% increase that matches the change in total population. Between the two estimates, those born in Asia now outnumber those born in the Americas as the largest foreign-born group in the county, with those born in Asia now comprising over 40% of the foreign-born population. Much of this population's growth comes from those born in Eastern Asia (e.g., China, Japan, the Koreas, and Taiwan).

Figure 4: Foreign-born population

Place of Birth	2006–2010 ACS		2014–2018 ACS		Trend	
	Estimate	%	Estimate	%		
Total foreign-born population*	**17,217**	**13.3%**	**18,984**	**13.3%**	▲	**1,767**
Asia (all)	*6,645*	*38.6%*	*8,028*	*42.3%*	▲	*1,383*
Eastern Asia	3,119	18.1%	4,459	23.5%	▲	1,340
South Eastern Asia	1,865	10.8%	1,646	8.7%	▼	-219
South Central Asia	1,240	7.2%	1,532	8.1%	▲	292
Americas (all)	*6,685*	*38.8%*	*6,369*	*33.5%*	▼	*-316*
Central America	4,592	26.7%	4,624	24.4%	▲	32
South America	697	4.0%	962	5.1%	▲	265
Northern America	759	4.4%	543	2.9%	▼	-216
Caribbean	637	3.7%	240	1.3%	▼	-397
Europe (all)	*2,769*	*16.1%*	*3,251*	*17.1%*	▲	*482*
Eastern Europe	802	4.7%	1,093	5.8%	▲	291
Northern Europe	961	5.6%	1,021	5.4%	▲	60
Western Europe	694	4.0%	904	4.8%	▲	210
Southern Europe	312	1.8%	233	1.2%	▼	-79
Sub-Saharan Africa**	774	4.5%	950	5.0%	▲	176
Middle East***	503	2.9%	477	2.5%	▼	-26
Oceania	262	1.5%	279	1.5%	▲	17

Notes: *-Percent represents proportion of the total population; **-includes Census divisions of Western, Middle, Eastern, and Southern Africa; ***-includes Census divisions of Western Asia and Northern Africa.
Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Summary

Orange County's total population increased by roughly 10% between 2006–2010 and 2014–2018 and stands at nearly 143,000 per the most recent ACS estimate. Over the time period, three racial/ethnic and demographic groups saw marked increases: Asians (from 6.5% to 7.4% of the population), Hispanics (from 7.4% to 8.4% of the population), and those over the age of 60 (from 14.2% to 19.0% of the population). While the county's foreign-born population remained steady at roughly 13%, the proportion of that population born in Asia now outnumbers the proportion of those born in the Americas.

Employment and Income Data

Figure 5 shows employment by industry for Orange County's civilian population aged 16 and over from 2006–2010 and 2014–2018 American Community Survey estimates. Between the two estimates, Orange County's civilian population grew 11.7%, which reflects the population growth in the county discussed in the previous section.

Figure 5: Orange County employment by industry

Employment by Industry	2006-2010 ACS		2014-2018 ACS		Trend	
	Estimate	Percent	Estimate	Percent		
Total civilian population age 16+	**65,485**	**-**	**73,172**	**-**	▲	**7,687**
Educational services, health care, and social assistance	24,703	37.7%	28,581	39.1%	▲	1.3%
Professional, scientific, management, administrative, and waste management services	8,400	12.8%	9,434	12.9%	▲	0.1%
Arts, entertainment, recreation, accommodation, and food services	6,879	10.5%	7,034	9.6%	▼	-0.9%
Retail trade	5,692	8.7%	6,387	8.7%	–	0.0%
Manufacturing	3,724	5.7%	4,409	6.0%	▲	0.3%
Construction	3,799	5.8%	3,679	5.0%	▼	-0.8%
Other services, except public administration	2,820	4.3%	2,996	4.1%	▼	-0.2%
Public administration	2,039	3.1%	2,440	3.3%	▲	0.2%
Transportation, warehousing, and utilities	1,069	1.6%	1,494	2.0%	▲	0.4%
Information	1,325	2.0%	1,136	1.6%	▼	-0.5%
Wholesale trade	1,103	1.7%	1,097	1.5%	▼	-0.2%
Agriculture, forestry, fishing and hunting, and mining	697	1.1%	535	0.7%	▼	-0.3%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Despite this population growth, the industry profile of Orange County's workers at both time periods is rather stable and is concentrated in both higher-level and lower-level services. From both estimates, the largest industry by employment in the county is 'educational services, health care, and social assistance,' which comprises 38% of all workers at the baseline ACS and 39% of workers in more recent estimates. This is followed, in turn, by (i) professional, scientific, management, administrative, and waste services; (ii) arts, entertainment, recreation, accommodation, and food services; and (iii) retail trade.

The relative stability of Orange County's economic profile is somewhat reflected by changes in the income distribution of county residents from 2010–2018 (see Figure 6).[2] Two trends in particular are worth mentioning. On one hand, all income categories below $35,000 saw decreases in the number of households

in *absolute terms*. On the other hand, all income categories above $35,000 saw increases in absolute terms, with the sharpest increase occurring for households earning more than $200,000.

Figure 6: Median and mean household income and household income by income level

	2006-2010 ACS		2014-2018 ACS		Trend	
	Estimate	Percent	Estimate	Percent		
Total households	**50,085**	-	**52,529**	-	▲	**2,444**
Median household income	$52,981	-	$68,211	-	▲	15,230
Mean household income	$84,270	-	$107,834	-	▲	23,564
Household Income						
Less than $10,000	4,935	9.90%	3,225	6.1%	▼	3.8%
$10,000 to $14,999	2,471	4.90%	1,923	3.7%	▼	1.2%
$15,000 to $24,999	4,949	9.90%	4,230	8.1%	▼	1.8%
$25,000 to $34,999	5,246	10.50%	4,127	7.9%	▼	2.6%
$35,000 to $49,999	6,350	12.70%	6,597	12.6%	▼	0.1%
$50,000 to $74,999	6,728	13.40%	8,066	15.4%	▲	2.0%
$75,000 to $99,999	5,381	10.70%	6,183	11.8%	▲	1.1%
$100,000 to $149,999	6,461	12.90%	6,936	13.2%	▲	0.3%
$150,000 to $199,999	3,327	6.60%	3,968	7.6%	▲	1.0%
$200,000 or more	4,237	8.50%	7,274	13.8%	▲	5.3%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Figure 7 shows changes in median household income by race between 2006–2010 and 2014–2018 ACS estimates. Overall, median household incomes among all county households increased 28.7% over this time span, which exceeds the 14.26% cumulative rate of inflation from 2010–2018. Whites had the highest median household incomes at both time periods though the slowest rate of income growth between the two estimates. Asians, African Americans, and Hispanics all saw increases in median household income exceed 38%.

Figure 7: Median household income by race

	2006-2010 ACS	2014-2018 ACS	Trend	
All Households	**$52,981**	**$68,211**	▲	**28.7%**
White, Not Hispanic	$62,851	$75,792	▲	20.6%
Hispanic or Latino	$32,796	$46,289	▲	41.1%
Black or African American	$30,799	$42,608	▲	38.3%
Asian	$53,750	$75,478	▲	40.4%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

As expected from the previous table, poverty rates in Orange County decreased between the 2006–2010 and 2014–2018 ACS estimates (see Figure 8). The poverty rate for all people decreased by 2.9 percentage points over that time period, which is a 17.8% decrease. The sharpest decline in poverty rates was for those under the age of 18—down nearly half from 15.5% to 9.2%,

Figure 8: Poverty rates for families and people

	2006-2010 ACS	2014-2018 ACS	Trend	
All people	16.3%	13.4%	▼	-2.9%
All families	8.4%	5.0%	▼	-3.4%
Under 18 years	15.5%	9.2%	▼	-6.3%
18 to 64 years	17.8%	16.5%	▼	-1.3%
65 years and over	7.8%	5.3%	▼	-2.5%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Summary

While Orange County's economic profile remained roughly the same between the 2006–2010 and 2014–2018 ACS estimates, the economic prosperity of its citizens increased markedly. In both time periods, the leading industries in which county residents worked were both higher-level services like education, healthcare, and management and lower-level services like food service, accommodation, and retail trade. The median household income for all county residents increased 28.7% over this time period, which exceeds the cumulative rate of inflation (14.26%). Non-Whites saw the largest increases in median household income. Similarly, all groups of people and families saw their poverty levels decline.

Housing profile

Housing characteristics

Figure 9 (top panel) displays housing occupancy and tenure data for Orange County for both 2006–2010 and 2014–2018 ACS estimates. Per the more recent figures, there are 57,502 housing units in the county; of those, 52,529 (91.4%) are occupied while 4,973 are vacant (8.6%). Between the two estimates, the number of housing units in the county grew 4.7%, and the vacancy rate decreased slightly (from 8.8% to 8.6%). Figure 10 provides a map of housing unit density by tenure across the county. As expected, the densest portions of the county are in Chapel Hill and Carrboro. These are also the only parts of the county where rental housing is found at any higher density.

The 2014–2018 ACS estimates indicate that a majority of the county's housing units are owner-occupied—32,539, or approximately 62% of all occupied housing units (see Figure 9, middle panel). A smaller proportion (38.1%, or 32,539 units) are renter-occupied. Between 2006–2010 and 2014–2018, the proportion of housing units that are owner-occupied increased slightly, from 60.6% to 61.9%—an increase of 1.3 percentage points. Correspondingly, the proportion of renter-occupied units decreased from 39.4% to 38.1%. Note that the *absolute number* of owner- and renter-occupied units both increased over this time period, by 7.2% and 1.3%, respectively.

A very small proportion of Orange County households suffer from any of three critical housing problems— lacking plumbing facilities, lacking complete kitchen facilities, or overcrowding (see Figure 9, bottom panel). While the proportion lacking complete plumbing facilities decreased between 2006–2010 and 2014–2018 (from 0.6% to 0.2%), the proportion lacking complete kitchen facilities remained the same and the proportion suffering from overcrowding increased. Regarding overcrowding, the number of households

with 1.01–1.50 persons per room increased by 33% (from 564 to 749) while the number of households with more than 1.50 persons per room increased by 59% (from 221 to 351).

Figure 9: Orange County housing characteristics

	2006 -2010 ACS		2014-2018 ACS		Trend	
	Estimate	Percent	Estimate	Percent		
Housing Occupancy						
Total housing units	54,911	-	57,502	-	▲	2,591
Occupied housing units	50,085	91.2%	52,529	91.4%	▲	2,444
Vacant housing units	4,826	8.8%	4,973	8.6%	▲	147
Homeowner vacancy rate	1.7	-	2.0	-	▲	0.3
Rental vacancy rate	10.0	-	4.3	-	▼	5.7
Housing Tenure						
Occupied housing units	50,085	-	52,529	-	▲	2,444
Owner-occupied	30,344	60.6%	32,539	61.9%	▲	2,195
Renter-occupied	19,741	39.4%	19,990	38.1%	▲	249
Average household size of owner-occupied unit	2.59	-	2.61	-	▲	0.02
Average household size of renter-occupied unit	2.12	-	2.34	-	▲	0.22
Housing Problems						
Lacking complete plumbing facilities	304	0.6%	91	0.2%	▼	213
Lacking complete kitchen facilities	274	0.5%	285	0.5%	▲	11
1.01 to 1.50 people per room	564	1.1%	749	1.4%	▲	185
1.51 or more people per room	221	0.4%	351	0.7%	▲	130

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Figure 11 provides a breakdown of housing units in Orange County by the type of housing in which they are located. At both time periods, a majority of housing units are in single-unit, detached buildings—commonly known as single-family homes. Furthermore, their proportion of the housing stock increased between 2006—2010 and 2014–2018 ACS estimates (from 57.2% to 58.4%). The next largest portion of the housing stock are small attached buildings (townhouses and small apartment buildings) with 1–9 units, and the proportion of these increased modestly over the same time period. The proportion of units in large apartment buildings (containing 20+ units) declined over the study period, while the proportion of mobile homes remained steady, though they increased slightly in absolute terms.

Figure 10: Housing unit density by tenure

Persons with a disability by tract

- Municipal boundaries
- Under age 65
- 1 Dot = 10 Persons
- Over age 65

*Source: American Community Survey, 2014-2018 Estimates

*Map created by Michael Webb on 26 Mar 2020

Miles
0 1 2 4
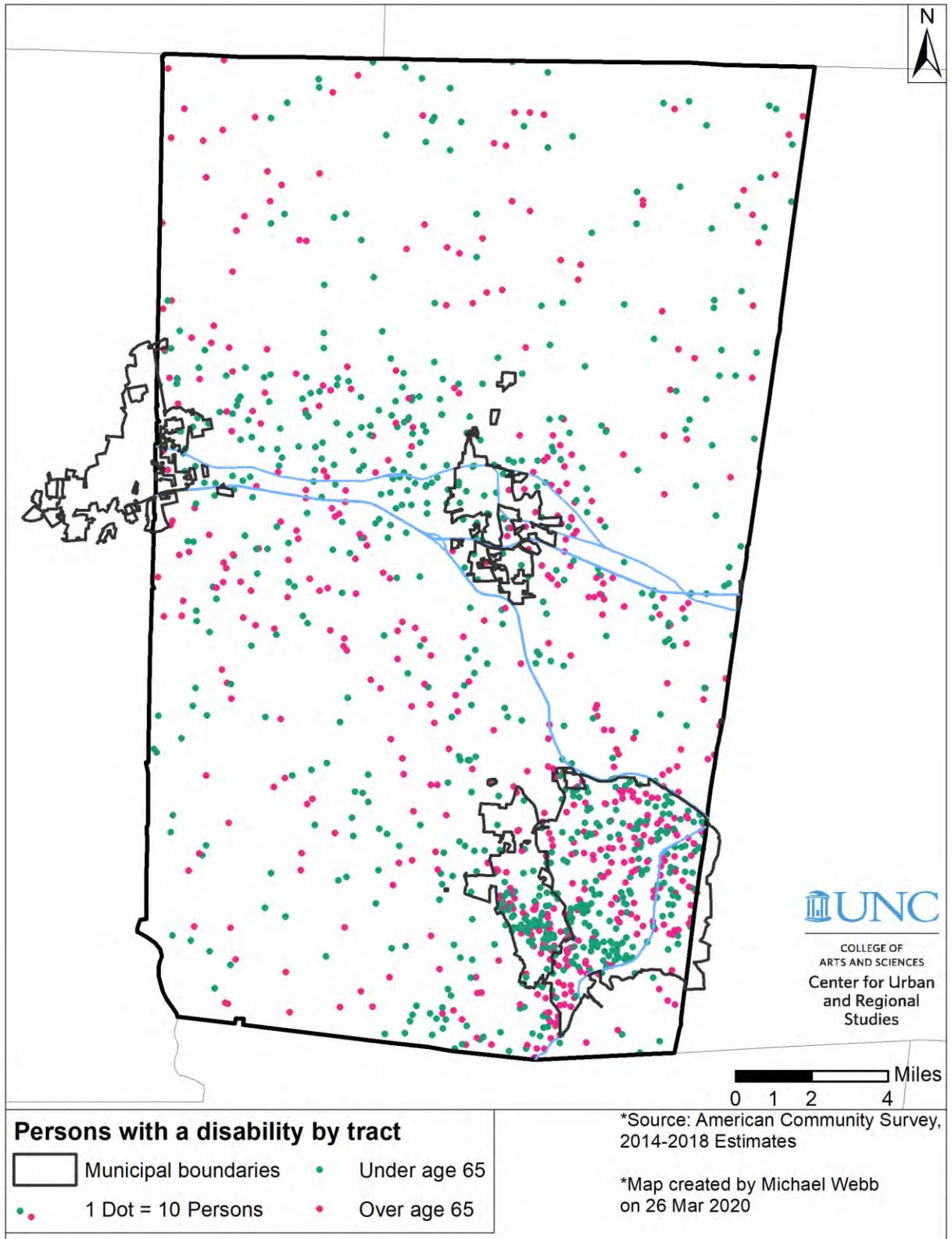
Figure 11: Housing units by housing type

	2006-2010 ACS		2014-2018 ACS		Trend	
	Estimate	Percent	Estimate	Percent		
Total housing units	**54,911**		**57,502**		▲	2,591
1-unit, detached	31,417	57.2%	33,556	58.4%	▲	1.2%
1 to 9 units	9,893	17.9%	10,457	18.3%	▲	0.4%
10 to 19 units	5,015	9.1%	5,150	9.0%	▼	0.1%
20 or more units	4,041	7.4%	3,533	6.1%	▼	1.3%
Mobile home	4,534	8.3%	4,799	8.3%	−	0.0%
Boat, RV, van, etc.	11	0.0%	7	0.0%	−	0.0%

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Renter and owner characteristics

Figure 12 shows changes in the rent amounts and rent burdens for Orange County between 2006–2010 and 2014–2018. In terms of rent amounts, the median contract rent increased by 33%, from $812 to $1,077. One should note that this increase exceeds the increase in median household income in the county over the same time period (see Figure 6). Overall, the number of units with rents below $1,000 decreased by nearly 6,000 units, or 57%. Meanwhile, the number of units with rents exceeding $1,000 more than doubled, increasing by 6,376 (232%).

Despite these rent increases, it appears that the number of rent-burdened households—those paying more than 30% or 50% of their income toward rent—decreased somewhat in the 2006–2010 to 2014–2018 period (see Figure 12).[3] Still, a majority of Orange County renters pay over 30% of their income toward rent, and over a quarter pay more than half of their income toward rent. Still, those figures represent decreases of 7.2% and 16.6%, respectively, from 2006–2010 ACS estimates.

Isolating rent burden by income levels shows that, while overall rent burden may have decreased over the study period, low- and moderate-income households remain disproportionately rent-burdened by Orange County's rental market (see Figure 13). To that end, nearly 90% of households earning below $35,000 are rent burdened, as are over half of households earning between $35,000–$49,000. For severely rent-burdened households (those paying over half their income toward rent and utilities), approximately 85% of households earning below $20,000 are paying over half of their income toward rent and utilities, as are over a third of households earning between $20,000–$35,000.

---

[3] Note that figures referenced here are *gross* rent—which is the sum of rent and utilities—while in the previous paragraph the figures referred to *contract* rent, which is the rent asked (and does not include utilities).

Figure 12: Rent and rent burden characteristics

Rent and GRAPI	2006-2010 ACS		2014-2018 ACS		Trend	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Monthly Rent Amount						
Occupied units paying rent	18,606	-	19,015	-	▲ 409	2.2%
Median (dollars)	$812	-	$1,077	-	▲ 265	32.6%
Less than $500	1,397	7.5%	750	3.9%	▼ 647	3.6%
$500 to $999	12,375	66.5%	7,055	37.1%	▼ 5,320	29.4%
$1,000 to $1,499	3,418	18.4%	7,864	41.4%	▲ 4,446	23.0%
$1,500 or more	1,416	7.6%	3,346	17.5%	▲ 1,930	9.9%
Gross Rent As A Percentage Of Household Income (GRAPI)						
Less than 10.0 percent	592	3.3%	725	3.9%	▲ 133	0.6%
10.0 to 19.9 percent	3,091	17.0%	4,022	21.5%	▲ 931	4.5%
20.0 to 29.9 percent	4,342	23.9%	4,543	24.3%	▲ 201	0.4%
30.0 percent or more	**10,144**	**55.8%**	**9,412**	**50.3%**	▼ **732**	**5.5%**
30.0 to 39.9 percent	2,539	14.0%	2,932	15.7%	▲ 393	1.7%
40.0 to 49.9 percent	1,500	8.3%	1,390	7.4%	▼ 110	0.8%
50.0 percent or more	6,105	33.6%	5,090	27.2%	▼ 1,015	6.4%
Not computed	1,572		1,288		▼ 284	

Source: 2006–2010 and 2014–2018 American Community Survey estimates.

Figure 13: Rent burden by income level

Rent Burden	Rent-Burdened (GRAPI over 30%)		Severely Rent-Burdened (GRAPI over 50%)	
	Estimate	Percent	Estimate	Percent
All Household Income Levels	**9,412**	**50.3%**	**5,090**	**27.2%**
Less than $10,000	1,681	92.9%	1,681	92.9%
$10,000 to $19,999	1,933	88.2%	1,933	80.9%
$20,000 to $34,999	3,184	88.8%	3,184	38.6%
$35,000 to $49,999	1,843	51.5%	1,843	5.3%
$50,000 to $74,999	589	16.3%	589	1.8%
$75.000 to $99,999	87	5.3%	87	0.0%
$100,000 or more	95	4.2%	95	0.0%

Source: 2014–2018 American Community Survey estimates.

The geography of rent-burdened households—those paying over both 30% and 50% of their income toward rent—is highly concentrated in Chapel Hill and Carrboro (see Figure 14 and Figure 15). For households paying over 30% of their income toward gross rent, the tracts where a majority of renters are rent-burdened are all located in Chapel Hill or Carrboro with one exception. Similarly, the tracts where over 20% of renters are severely rent-burdened are all located in Chapel Hill and Carrboro.

Figure 14: Rent-burdened households (paying over 30% of income toward gross rent)

Rent Burdened (Over 30%)

No data

8% - 20%

21% - 35%

36% - 50%

51% - 76%

Municipal boundaries

*Source: American Community Survey, 2014-2018 Estimates
*Figures represent % of renter households paying over 30% of income toward gross rent
*Map created by Michael Webb on 26 Mar 2020

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies
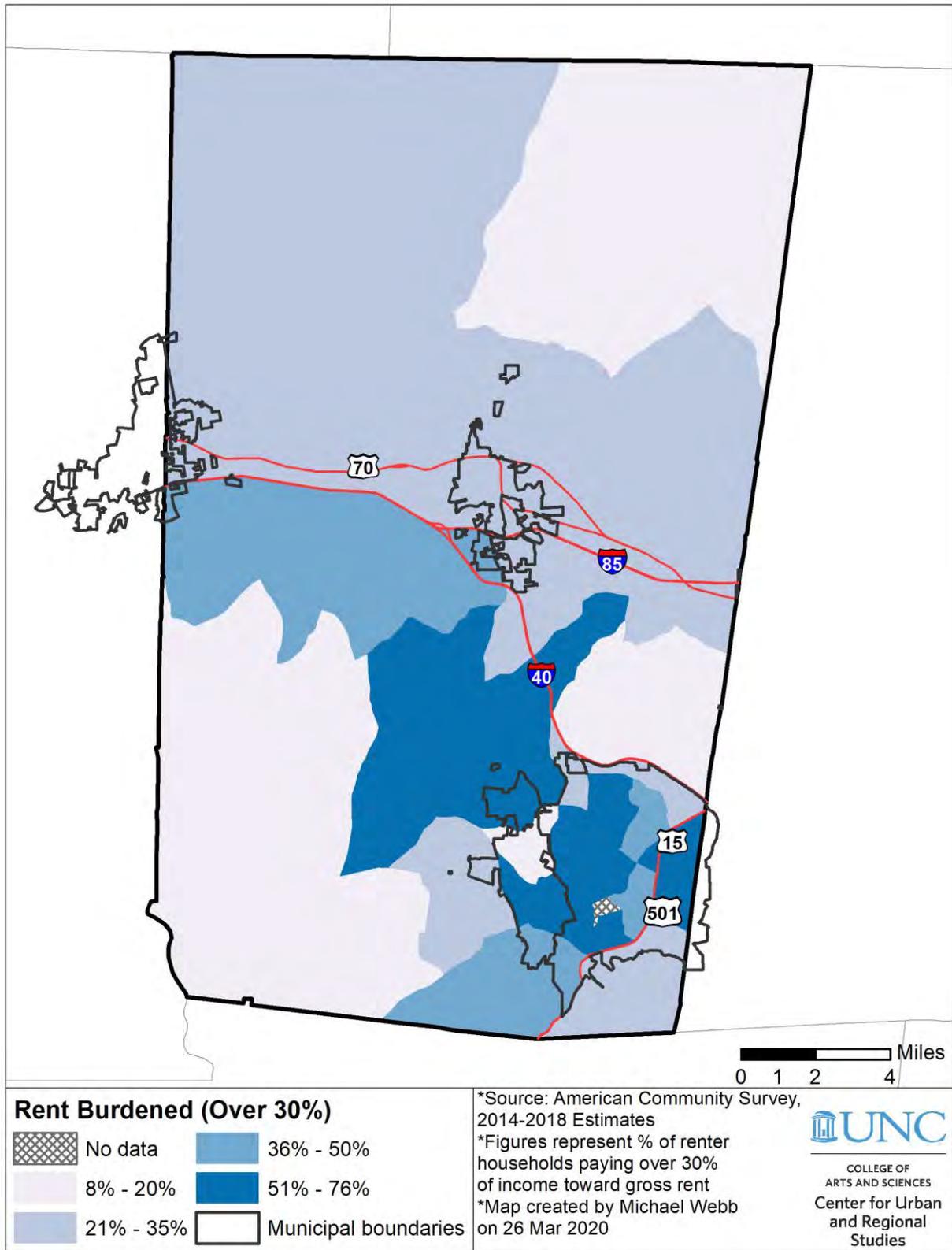
Figure 15: Severely rent-burdened households (paying over 50% of income toward gross rent)

Rent Burdened (Over 50%)

- No data
- 0% - 10%
- 11% - 20%
- 21% - 33%
- 34% - 59%
- Municipal boundaries

*Source: American Community Survey, 2014-2018 Estimates
*Figures represent % of renter households paying over 50% of income toward gross rent
*Map created by Michael Webb on 26 Mar 2020

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies
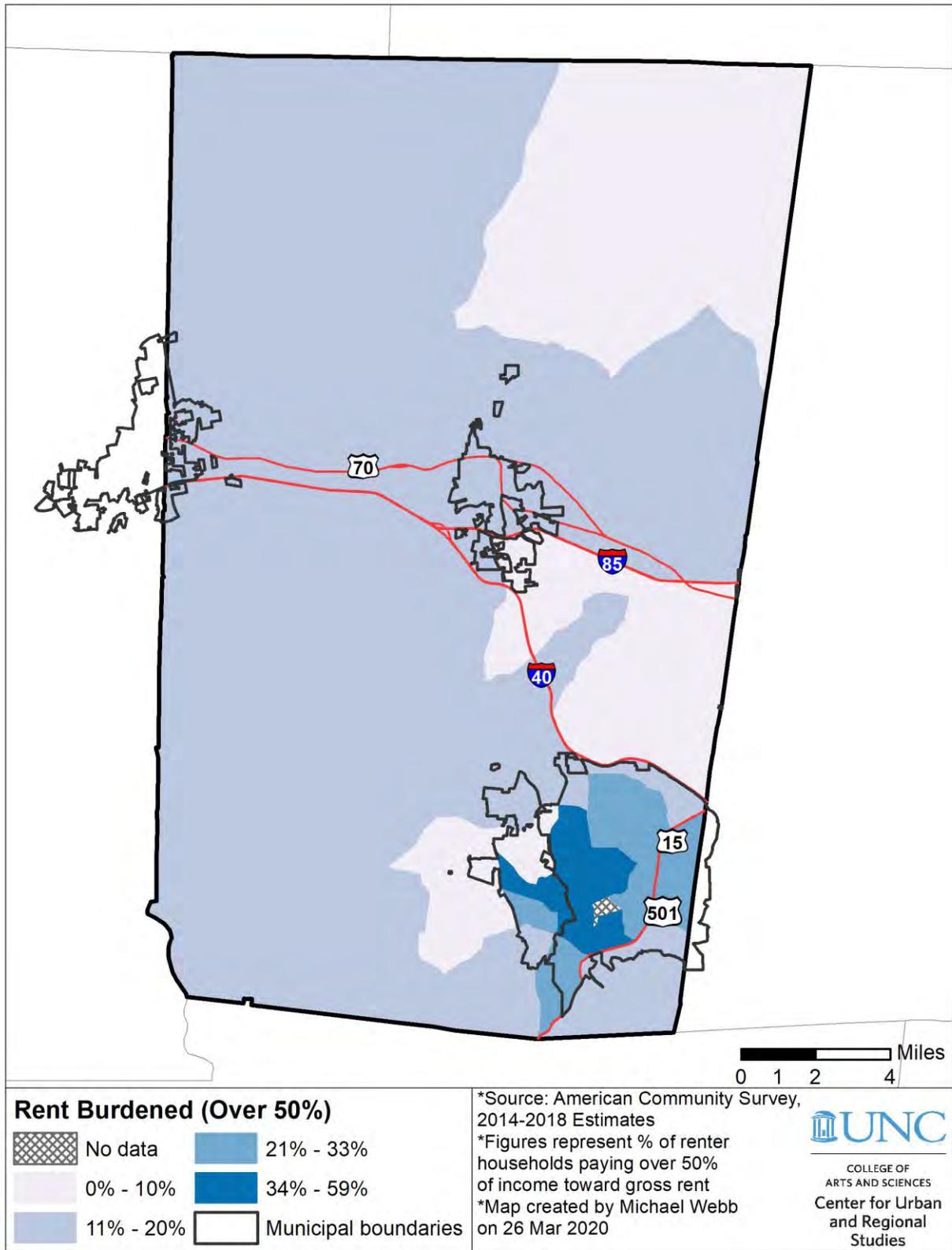
Turning to the homeowner market, Zillow estimates the median home value in Orange County at $315,611 as of January 2020 – up from roughly $307,000 (2.3%) one year ago and $259,000 (18.1%) five years ago. Median values in Chapel Hill ($358,000) are by far the highest, while values in Cedar Grove ($174,400) and Efland ($177,200) are much lower. The median list price is $405,000 – much higher than the median estimated value - and the median price per square foot is $180, higher than the Durham-Chapel Hill metro average of $162 per square foot. Overall, Zillow categorizes Orange County as a "hot" sellers' market and predicts home values in Orange County to rise 3.1% in the next year.

Public and assisted housing

Subsidized housing in Orange County is provided by the Orange County Housing Authority (OCHA) and the Town of Chapel Hill's Office of Housing and Community. OCHA is authorized to offer 623 Housing Choice Vouchers (HCVs, commonly known as 'Section 8') and does not offer any public housing units. Of those, 613 are currently in use—607 are tenant-based and 6 are project-based. A map of voucher holders' addresses is included with this report (see Figure 16). Note that some OCHA voucher holders reside outside Orange County and are not included in the map.

The Town of Chapel Hill's Office of Housing and Community offers 336 public housing units across 13 developments (see Figure 16). Of these, 12 are located in Chapel Hill and one is located in Carrboro. Of the 336 units offered, 50 are accessible. The thirteen developments are divided into two AMPs for the purposes of HUD's physical inspections; on their most recent inspection in 2018, the two AMPs scored 53 and 42, respectively. The Office of Housing and Community does not offer any Housing Choice Vouchers.

In addition, there are 11 developments in Orange County whose construction was funded through Low-Income Housing Tax Credits (LIHTC) (see Figure 17). These 11 developments comprise 680 known units. Two of those developments (comprising 200 total units) are reserved for elderly/disabled households. The remainder are not reserved for any specific population. In addition to LIHTC, there are 20 developments in Orange County constructed with HOME funding, 13 subsidized through the Section 8 program (including Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, and Loan Management Set Aside programs), and two through the Rural Rental Housing Loan programs. Most these housing developments (except for the Rural Rental Housing Loan developments) are in Chapel Hill and Carrboro.

Several other social service agencies provide affordable and supportive housing in Orange County. The Community Home Trust offers 318 permanently affordable homes in Orange County through a community land trust it administers. Orange County's Habitat for Humanity affiliate typically constructs 15–20 houses annually for low-income families, and it is currently developing the first ever Habitat community exclusively for the elderly. In addition, the Inter-Faith Council for Social Services operates a 52-unit facility for homeless men.

Figure 16: Public housing and Housing Choice Voucher locations

Chapel Hill and Carrboro

Subsidy Type

- Housing Choice Vouchers
- Public housing developments
- Municipal Boundaries

Miles
0 1 2 4

Source: Orange County Housing Authority and Town of Chapel Hill Office of Community and Housing

Map created by Michael Webb on 25 Mar 2020

UNC

COLLEGE OF ARTS AND SCIENCES

Center for Urban and Regional Studies
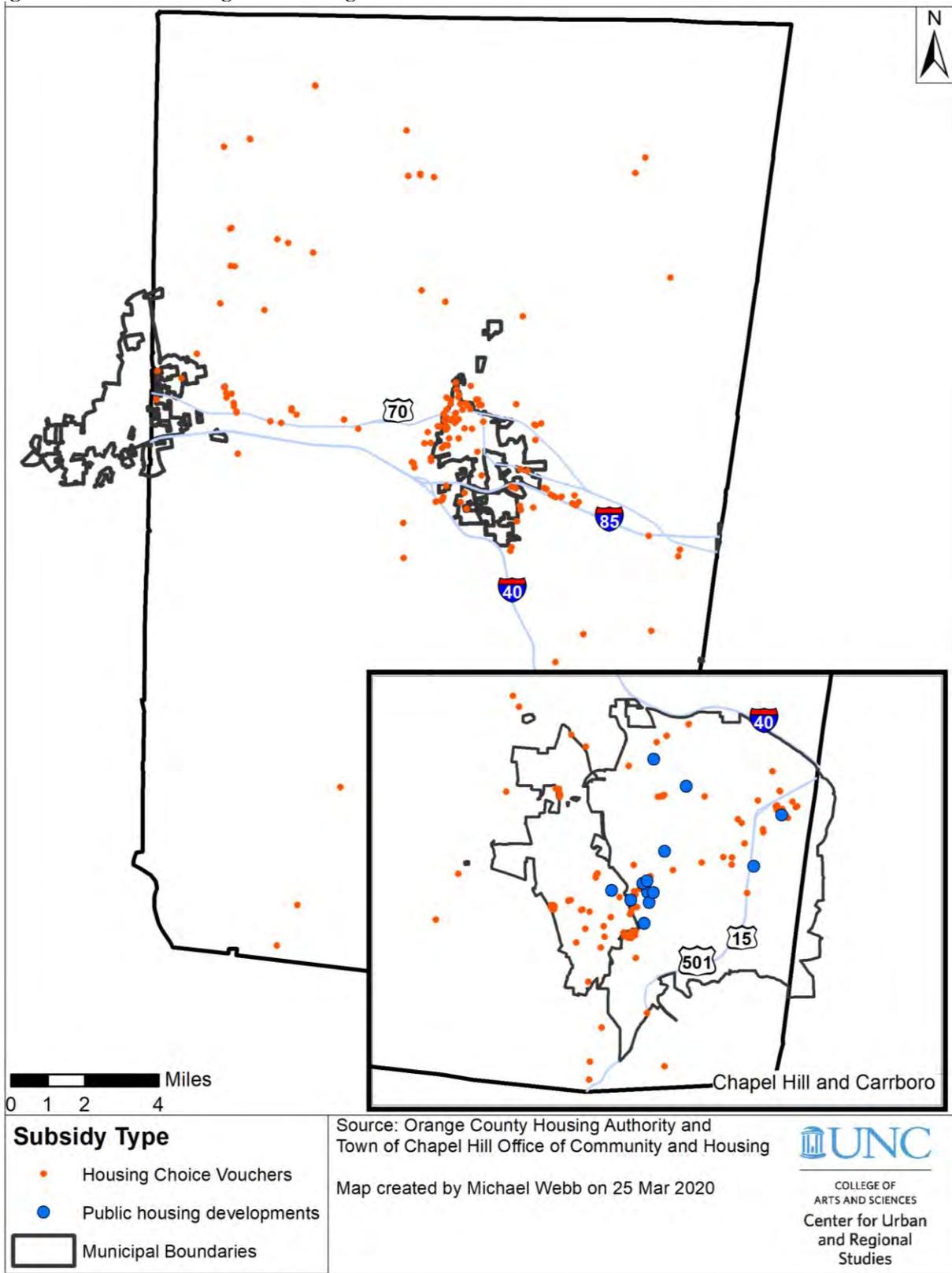
Figure 17: Orange County subsidized housing developments

Subsidy Type

- HOME
- LIHTC
- Rural Rental Housing Loans
- Section 8
- Municipal Boundaries

Miles
0 1 2 4

Source: National Housing Preservation Database

Map created by Michael Webb on 25 Mar 2020

UNC
COLLEGE OF ARTS AND SCIENCES
Center for Urban and Regional Studies

Chapel Hill and Carrboro
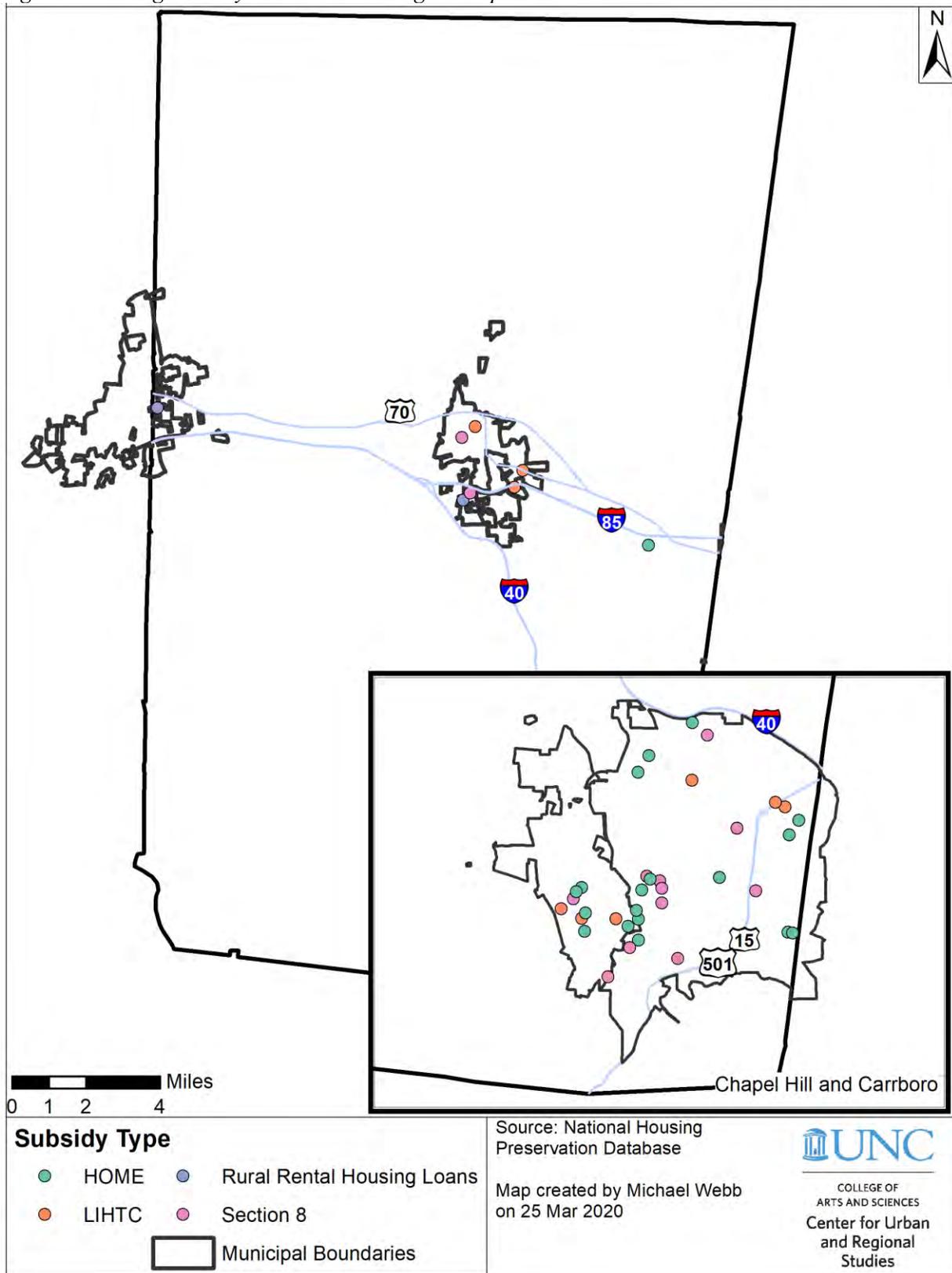
Summary

Between 2006–2010 and 2014–2018 ACS estimates, the number of housing units in Orange County grew 4.7%. Approximately 62% of housing units in the county are owner-occupied, and the growth of owner-occupied units exceeds the growth of renter-occupied units over that time frame (7.2% to 1.3%). While a very small proportion of households suffer from any of three housing problems—lacking plumbing facilities, lacking complete kitchen facilities, or overcrowding—the proportion of households with overcrowding increased between the 2006–2010 and 2014–2018 ACS estimates.

The median contract rent for units in the county increased 32.6% over the study period, which exceeds the rate of income growth. Despite this rent increase, the number of rent-burdened households—defined as those paying over 30% of their income toward rent and utilities—decreased over the study period.

Subsidized housing in Orange County is provided by several agencies and through several funding streams—including public housing, LIHTC, HOME, Rural Rental Housing Loans, and Section 8 programs. The vast majority of subsidized developments are located in the towns of Chapel Hill and Carrboro, while the locations of Housing Choice Voucher holders are spread throughout the county.

Current Fair Housing Legal Status

This section reviews current fair housing legal status in Orange County. It first presents fair housing law and policy in the county before reviewing fair housing complaints filed in the county in the 2010–2018 period.

Fair housing law and policy

Orange County adopted its Civil Rights Ordinance in June 1994, which grants residents the right to file a discrimination complaint against a housing provider, landlord, or any other person who violates their right to fair and equal housing opportunities.

The Orange County Department of Human Rights and Relations has a dedicated website with access to the full Civil Rights Ordinance and information on state and federal fair housing laws like the Fair Housing Act (see Figure 18). In addition, the county website includes a summarized "What Does Housing Discrimination Look Like?" page, with information and scenarios describing common types of housing discrimination. Other resources available on the site include links to the Orange County Rights and Obligations for Tenants documents, specifications for Fair Housing for tenants with disabilities, a compiled community resource page for Orange County residents, and contact information for similar departments in surrounding counties and for the HUD Regional Office in Atlanta. Most of these resources are available in both English and Spanish language versions.

To assist residents with filing complaints, Orange County has created an online form that county residents may use to file a fair housing complaint with the Department of Human Rights and Relations (see Figure 19). Complaints can be filed using this online form or over the phone with a specialist—both at no cost. A specialist with the Department of Human Rights and Relations will then decide if an investigation is needed and gather more information and determine if the complaint violates the Fair Housing Act or other policies.

Orange County had recently updated their website to include a "Fair Housing and COVID-19" section describing fair housing rights in the context of COVID-19. This page includes written resources in English and Spanish and audio-only resources in Spanish, Chinese, Burmese, Karen, and Kinyarwanda (the latter three languages are spoken by a substantial refugee population in Orange County—see Figure 4 for South East Asia).

Figure 18: Orange County Fair Housing website
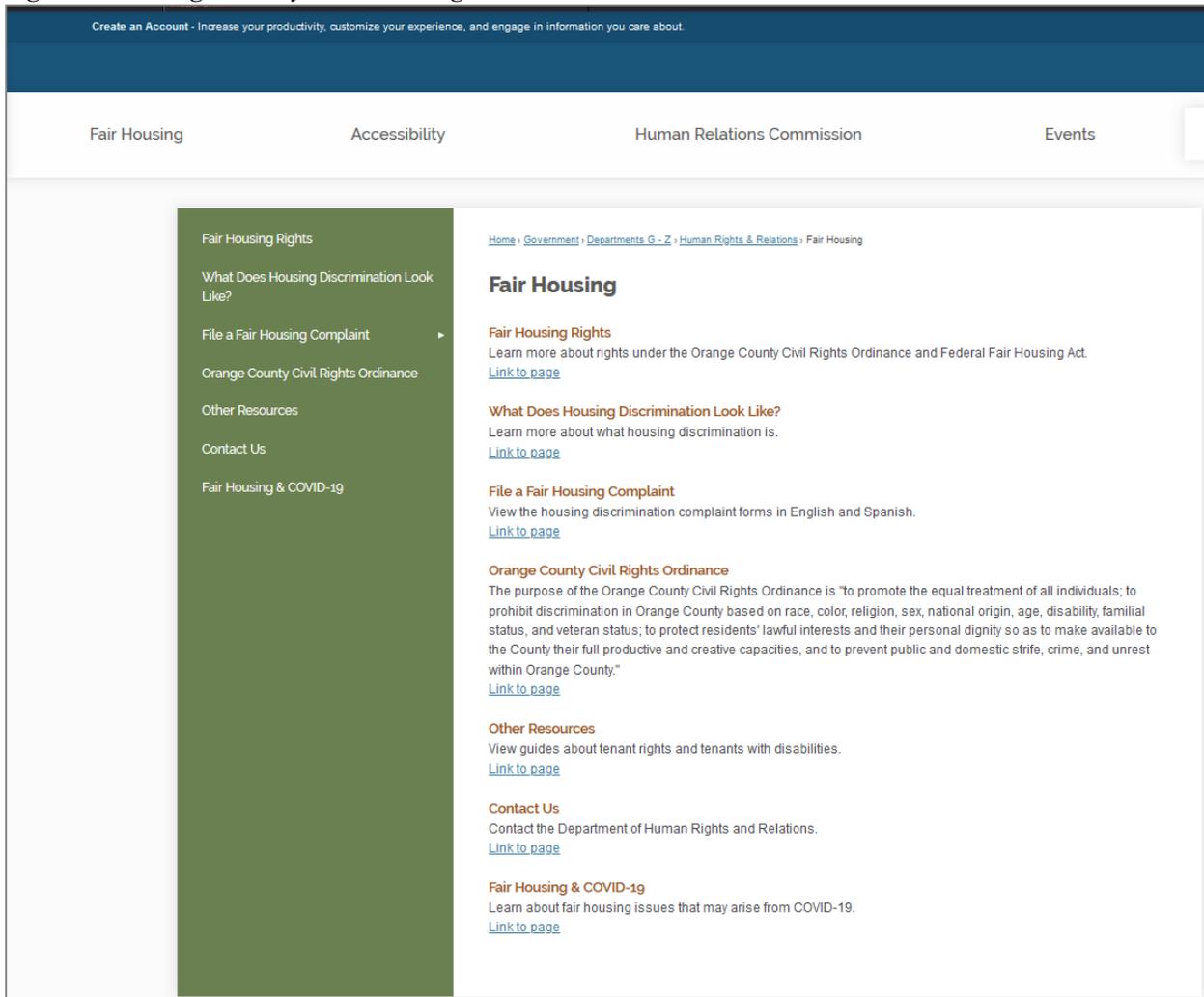
Figure 19. Orange County Fair Housing online complaint form

Fair housing complaints or compliance reviews

Per data reported in Legal Aid of North Carolina's Fair Housing Project,[4] there were 60 fair housing complaints from Orange County filed with HUD in the 2010–2018 period, for an average of 6.67 per year. An analysis of all fair housing complaints filed in that period found that Orange County had the seventh most complaints filed in North Carolina, behind Mecklenburg, Durham, Guilford, Wake, Forsyth, and Buncombe Counties. For reference, Orange County is the 20th most-populous county in North Carolina.

---

[4] Fair Housing Project. 2019. *The State of Fair Housing in North Carolina 2019*. Published by Legal Aid of North Carolina. https://www.fairhousingnc.org/wp-content/uploads/2019/12/2019-State-of-Fair-Housing-in-North-Carolina-Final-12-18-19.pdf

Over the 2010–2018 period, the largest number of complaints were filed in 2017, when 13 complaints were filed in a single year. (see Figure 20). 2011 and 2015 had the lowest number of complaints respectively, with only two complaints filed both of those years.

Figure 20: Fair housing complaints from Orange County filed with HUD by year, 2010–2018
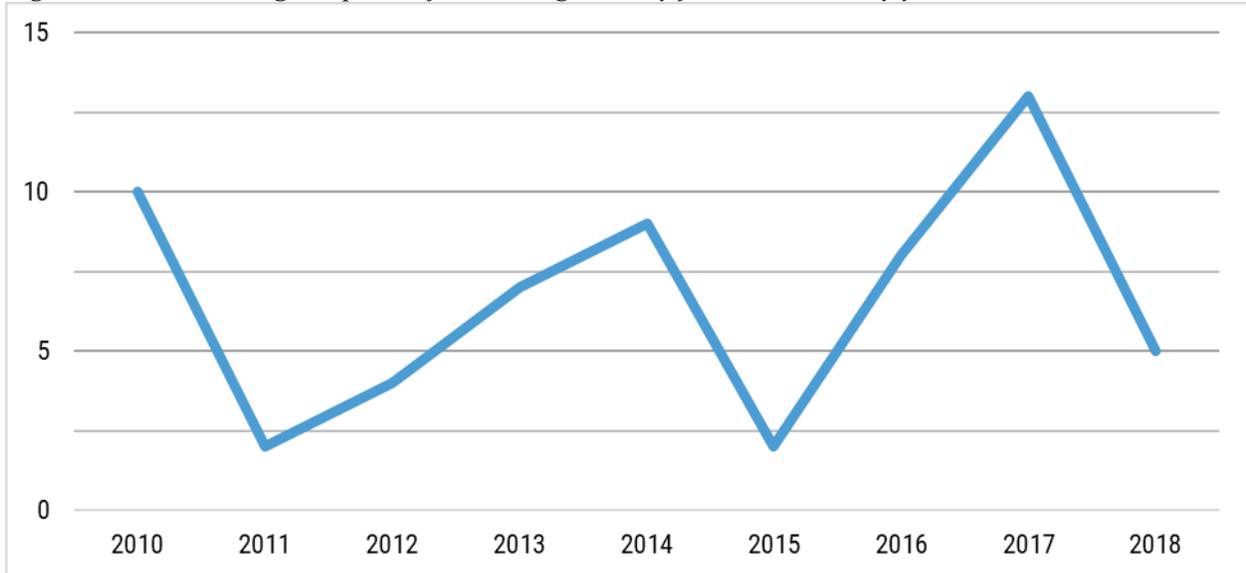
Source: Legal Aid of North Carolina

Between 2010 and 2018, the most common reason for filing fair housing complaints in Orange County was 'disability' (29 complaints); this amount comprises nearly 50% of all fair housing complaints filed in the county during that time period (see Figure 21). Only two other categories accounted for more than 10 complaints in the same period: national origin (17 complaints or 28% of all complaints) and race (13 complaints or 22% of all complaints). Other types of complaints comprise a smaller proportion of the total.

Figure 21: Fair housing complaints from Orange County filed with HUD, 2010–2018
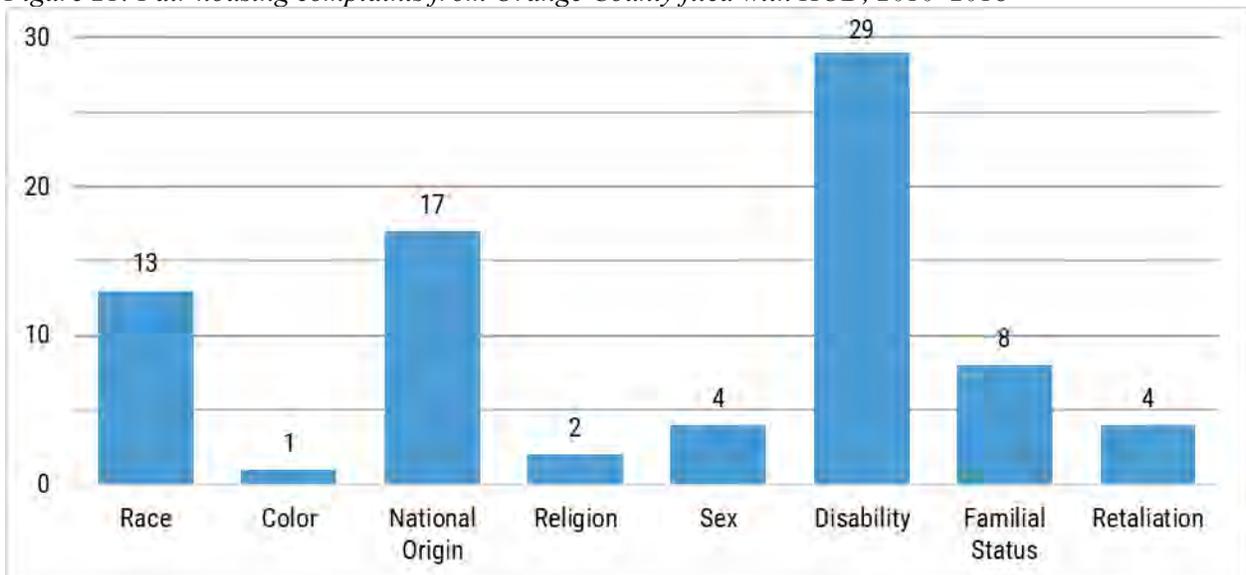
Source: Legal Aid of North Carolina

Fair Housing in the Public and Private Sectors

This section reviews activities that can promote or hinder fair housing access in both the public and private sectors. It first describes fair housing activities in the public sector, reviewing (i) residential zoning, (ii) the housing and transportation nexus, (iii) accessible housing, (iv) public housing and Housing Choice Vouchers, (v) manufactured housing, (vi) property taxes, (vii) planning and zoning boards, and (viii) homeless services. It then reviews fair housing issues in the private sector, relying primarily on data from the Home Mortgage Disclosure Act to review rates of mortgage lending across race and ethnicity.

Public sector

Residential zoning

Zoning in Orange County is the responsibility by both the four municipalities in the county (Carrboro, Chapel Hill, Hillsborough, and Mebane)[5] and the Orange County Planning Department (see Figure 22). Each municipality exerts zoning control both over areas within its jurisdiction and over its extra-territorial jurisdiction—areas that are contiguous to their municipal boundaries. In addition, Orange County, Carrboro, and Chapel Hill have a Joint Planning Agreement which governs planning and zoning throughout much of southeastern Orange County. This area includes a 'Rural Buffer' that surrounds the towns of Carrboro and Chapel Hill.

Unsurprisingly, most zoning for unincorporated areas of Orange County is 'agricultural residential,' and only very low-density housing development—with a minimum one acre lot size—is possible by right (see Figure 23). There are some areas near Hillsborough that are zoned for low- or medium-intensity residential; these areas permit minimum lot sizes of 20,000 square feet (approximately two lots per acre) and 10,000–15,000 square feet (approximately 3–4 lots per acre), respectively. Only a small area of unincorporated parts of the county is zoned for high-intensity residential (approximately 5.5 lots per acre).

Residential zoning in Chapel Hill is also primarily low-density residential (see Figure 24). A few medium- and high-density zoning districts exist near downtown Chapel Hill and along key corridors like NC 54, NC 86, and US 15-501. These districts allow for developments of 4–10 and 10–15 units per acre, respectively. The Town has also zoned for two areas of mixed-use residential near the Glen Lennox shopping area and for a planned development off Eubanks Road in the far northern part of the town.

Like Chapel Hill, the majority of land in Carrboro is zoned for residential development (see Figure 25 for residential zoning boundaries for Carrboro and its extra-territorial jurisdiction). Except for some areas surrounding downtown Carrboro and the northern extent of its ETJ, most of Carrboro's residential zoning mandates a maximum of four lots per acre. Some areas near downtown and along NC-54, however, allow for higher lot densities. One should note, though, that Carrboro's residential zoning places minimum lot sizes, not a minimum number of units per acre, and the list of permitted uses in most zones includes apartment buildings.

---

[5] In addition, a very small area of the City of Durham extends into Orange County.

Figure 22: Orange County zoning jurisdictions

Municipal Zoning Boundaries

- OC/Carrboro/CH JPA
- Orange County Zoning
- Carrboro City Limits
- Carrboro ETJ
- Chapel Hill Town Limits
- Chapel Hill ETJ
- Hillsborough ETJ
- Hillsborough Town Limits
- Carrboro Transition
- Chapel Hill Transition
- Mebane City Limits
- Mebane ETJ
- Durham City Limits
- Rural Buffer

Source: Orange County Data Portal
Map created by Michael Webb
on 25 Mar 2020
ETJ = Extra-Territorial Jurisdiction
OC = Orange County
CH = Chapel Hill
JPA = Joint Planning Agreement

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies

Figure 23: Orange County (unincorporated areas) residential zoning

Residential Zoning Boundaries

- Non-residential zoning
- Agricultural Residential
- Low & Medium Intensity Residential
- High Intensity Residential
- PHD Rural Residential
- PHD Low/Medium Intensity Residential
- PHD High Intensity Residential
- Municipal zoning areas

Source: Orange County Data Portal
Map created by Michael Webb
on 25 Mar 2020
PHD = Planned Housing
Development

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies

Figure 24: Chapel Hill residential zoning
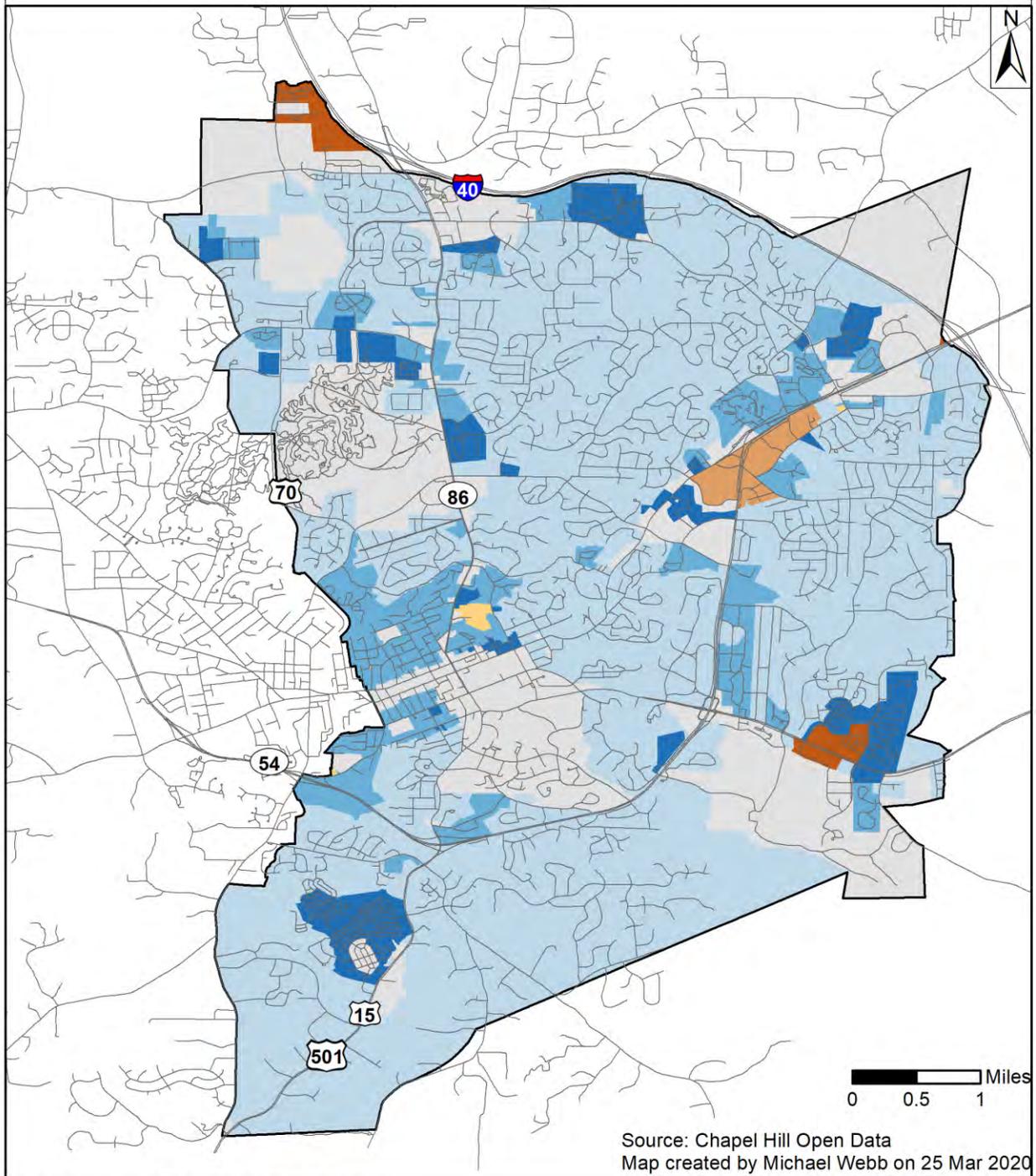
Residential Zoning Districts

☐ Chapel Hill Town boundary	■ High-density (10-15 units/acre)	
☐ Non-residential	■ Conditional residential	
☐ Low-density (<4 units/acre)	■ Walkable residential (multi-story)	
☐ Medium-density (4-10 units/acre)	■ Mixed-use residential	

Source: Chapel Hill Open Data
Map created by Michael Webb on 25 Mar 2020

UNC
COLLEGE OF ARTS AND SCIENCES
Center for Urban and Regional Studies

Figure 25: Carrboro residential zoning

Residential Zoning Districts

⬛ Carrboro town boundary	🟦 Low-density (<4 lots/acre)	
🟨 Non-residential	🟦 Medium density (4-10 lots/acre)	
🟦 Rural Residential	🟦 High-density (10+ lots/acre)	
	🟧 Planned dense residential	

Source: Carrboro Open Data
Map created by Michael Webb on 25 Mar 2020

UNC
COLLEGE OF
ARTS AND SCIENCES
Center for Urban
and Regional
Studies
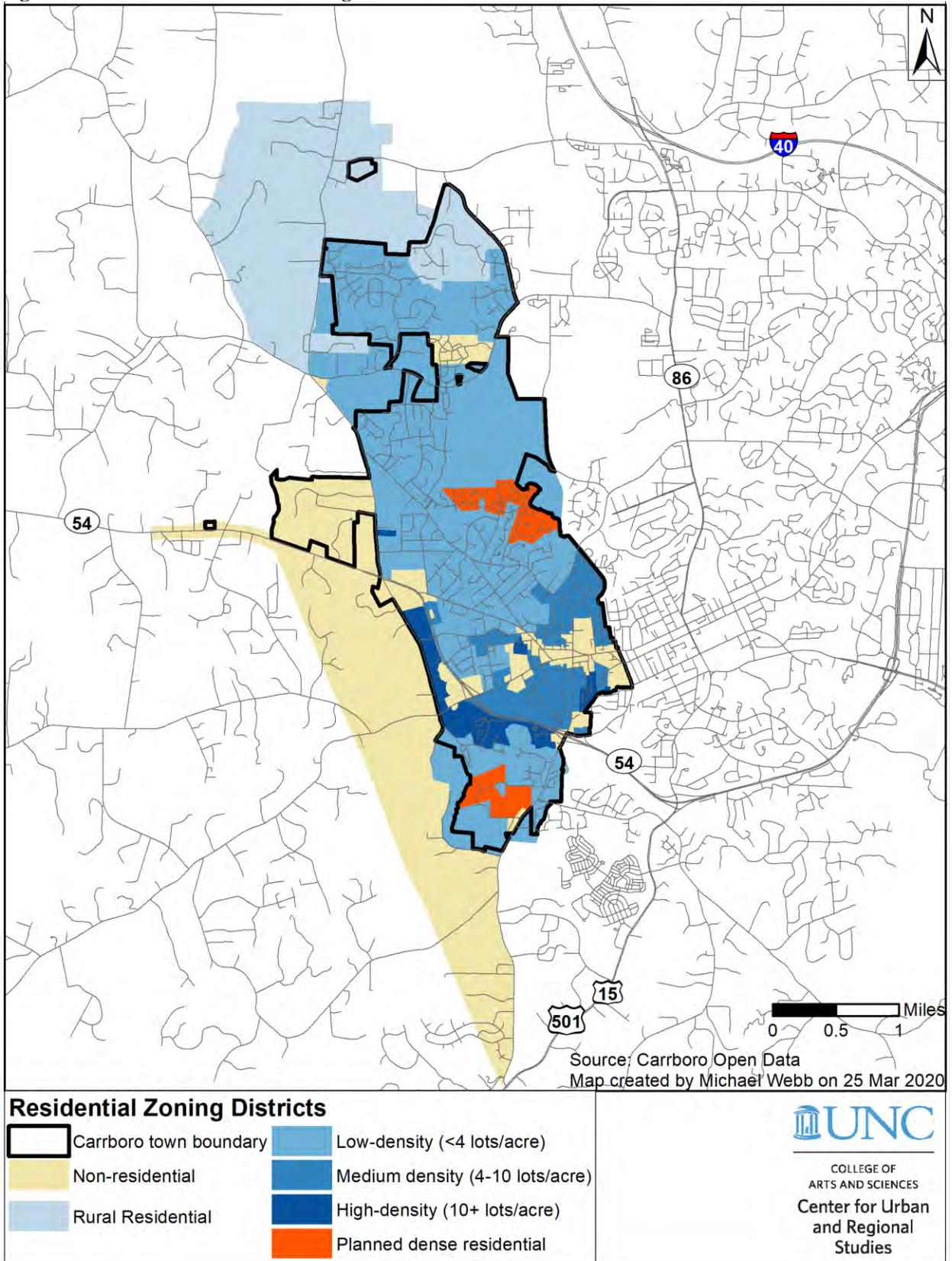
Residential zoning in Hillsborough is similar to the other municipalities in the county: the vast majority of residential zoning is relatively low density (maximum of four lots per acre). There are a handful of residential special use districts to the south and north of the town (near Interstate 85 and US Highway 70, respectively). Hillsborough also is the only jurisdiction in the county to have a dedicated mobile home park zoning category.

<u>Housing and transportation nexus</u>

Another key aspect to fair housing access is affordability—both related to the housing itself and to the transportation costs associated with housing. The Center for Neighborhood Technology's Housing and Transportation Index uses data on housing characteristics, housing costs, density, employment access, and average transit trips to model transportation costs by Census block group.[6] It also includes an estimate of housing affordability based on both median income and a household earning 80% of Area Median Income (AMI). Because fair housing is so acute for low- to moderate-income households, all estimates presented here are for a household earning 80% AMI in Orange County.

Figure 26 maps average housing costs as a percent of income for households earning 80% AMI. Note that only the block groups in the lightest shade of orange have average housing costs considered 'affordable' for this group; that is, where households would be spending 30% or less of their income toward housing. These block groups are primarily found in west Chapel Hill, Carrboro, northwest of Hillsborough (near the Census Designated Place of Efland), and east of Hillsborough (near the unincorporated community of Eno). Very high housing costs are found south and north of Chapel Hill and Carrboro as well as in the eastern part of Chapel Hill.

Figure 27 maps average transportation costs as a percent of income for households earning 80% AMI. In *no* block group are estimated transportation costs affordable to these households; as the *minimum* estimated transportation cost for any block group in the county is 20% of income (households should typically dedicate 10–15% of income toward transportation). Unsurprisingly, the lowest average transportation costs are found in Chapel Hill and Carrboro, which are both the densest part of the county and have the most frequent public transit service (Chapel Hill Transit, which also serves Carrboro, does not charge a fare). The highest estimated transportation costs are found in more rural parts of the county further from the interstates.

Finally, Figure 28 displays combined housing and transportation costs as a percent of income for households earning 80% AMI. Only those block groups in the lightest shade of purple could be considered somewhat affordable, as they have average housing and transportation costs below 50% of income. These are primarily found in southern Carrboro, western Chapel Hill, northern Hillsborough, and the western

---

[6] See https://htaindex.cnt.org/about/HTMethods_2016.pdf for a more detailed discussion of the Housing and Transportation Index methodology.

portion of the county between Mebane and Efland. The areas of the highest housing and transportation costs are found both north and south of Chapel Hill/Carrboro, as well as northeast of Hillsborough.

These three maps display that housing affordability, broadly defined, is a substantial barrier to fair housing access in Orange County. When considering both housing and transportation costs, only a handful of block groups in the county could be considered affordable for a household earning 80% of the area median income, and these areas are primarily concentrated in Carrboro and nearby areas of Chapel Hill. Thus, expanding housing affordability to other parts of the county is a critical need.

Accessible housing

The Fair Housing Act considers disability as a protected class, and thus prohibits housing discrimination on its basis. Per 2014–2018 American Community Survey estimates, 8.8% (12,546 persons) of Orange County's population has a disability of some sort. Among Orange County's population over the age of 65, 28.7% (5,203 persons) have a disability of some sort. This age cohort comprises 41.5% of all persons with a disability (while only comprising 12.8% of the county's total population).

For regulations surrounding accessible housing construction, jurisdictions in Orange County rely on the North Carolina State Building Code, which was most recently revised in 2018.   In addition, Chapel Hill has enacted an ordinance that "[e]xcept for single- and two-family dwelling, all buildings and facilities shall be accessible to and usable by the physically handicapped in accordance with [building codes]" (Code of Ordinances, Appendix A, Section 5.10).

Specifically pertaining to public housing and the HCV program, the Town of Chapel Hill's Office of Housing and Community note that 50 of their 336 public housing units are accessible to persons with disabilities. Per 2019 HUD data, 18% of households in public housing have a head of household, spouse, or co-head with a disability under the age of 61. The comparable figure for those aged 62 and older is 36%. In total, 9% of all residents have a disability.

Data does not exist for the number of HCV households occupying accessible units. Per 2019 HUD data, 55% of households in HCVs offered by the Orange County Housing Authority have a disabled member under the age of 61 who is a head of household, spouse, or co-head. The comparable figure for households with a head, co-head, or spouse over age 62 is 90%. In total, 39% of all residents have a disability.

Figure 26: Average housing costs as percent of income for household earning 80% of AMI
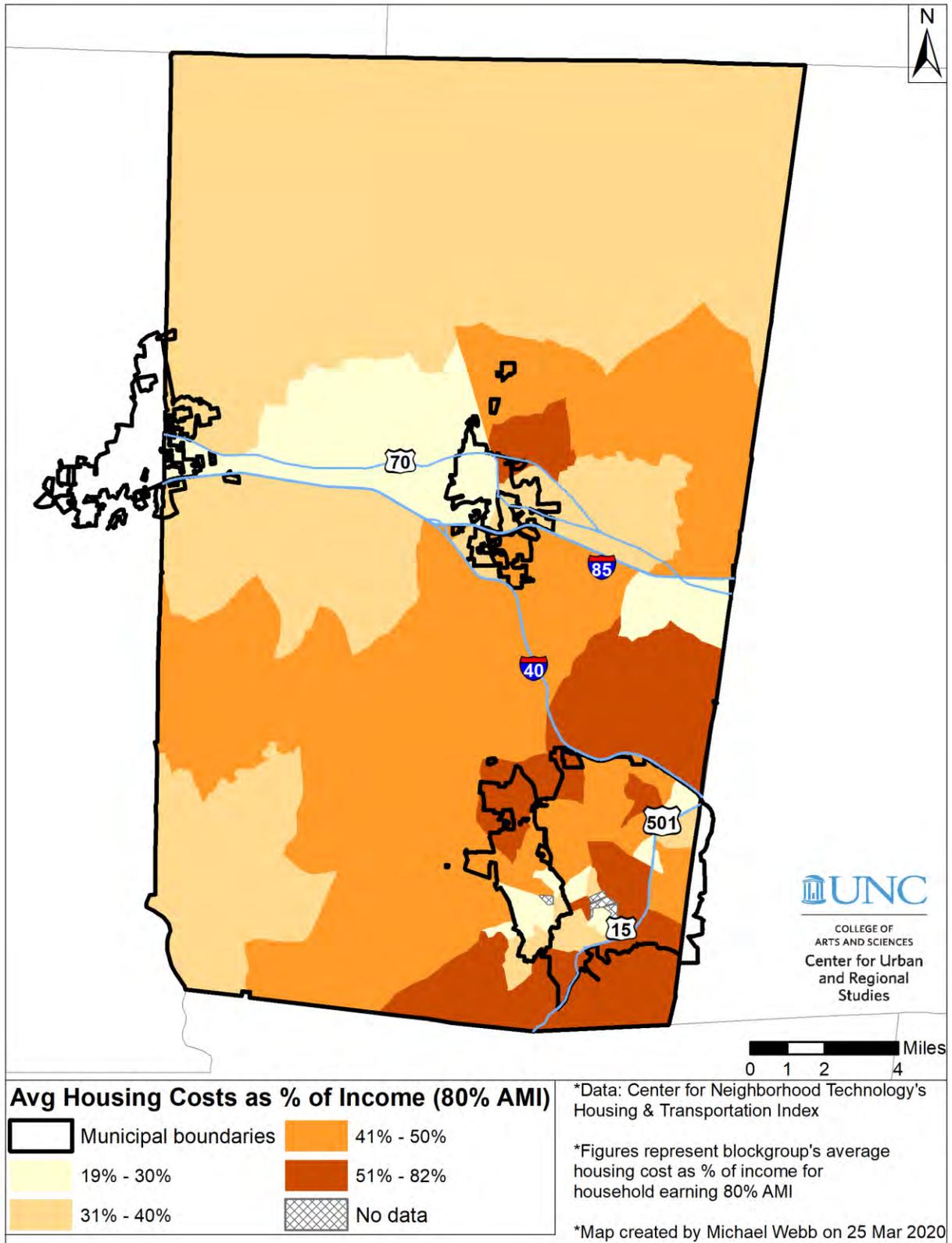
Figure 27: Average transportation cost for household earning 80% AMI

Avg Transportation Costs as % of Income (80% AMI)

☐ Municipal boundaries	▨ 27% - 29%
▨ 20% - 23%	▨ 30% - 33%
▨ 24% - 26%	▨ No data

*Data: Center for Neighborhood Technology's Housing & Transportation Index
*Figures represent blockgroup's avg transportation cost as % of income for household earning 80% AMI
*Map created by Michael Webb on 25 Mar 2020
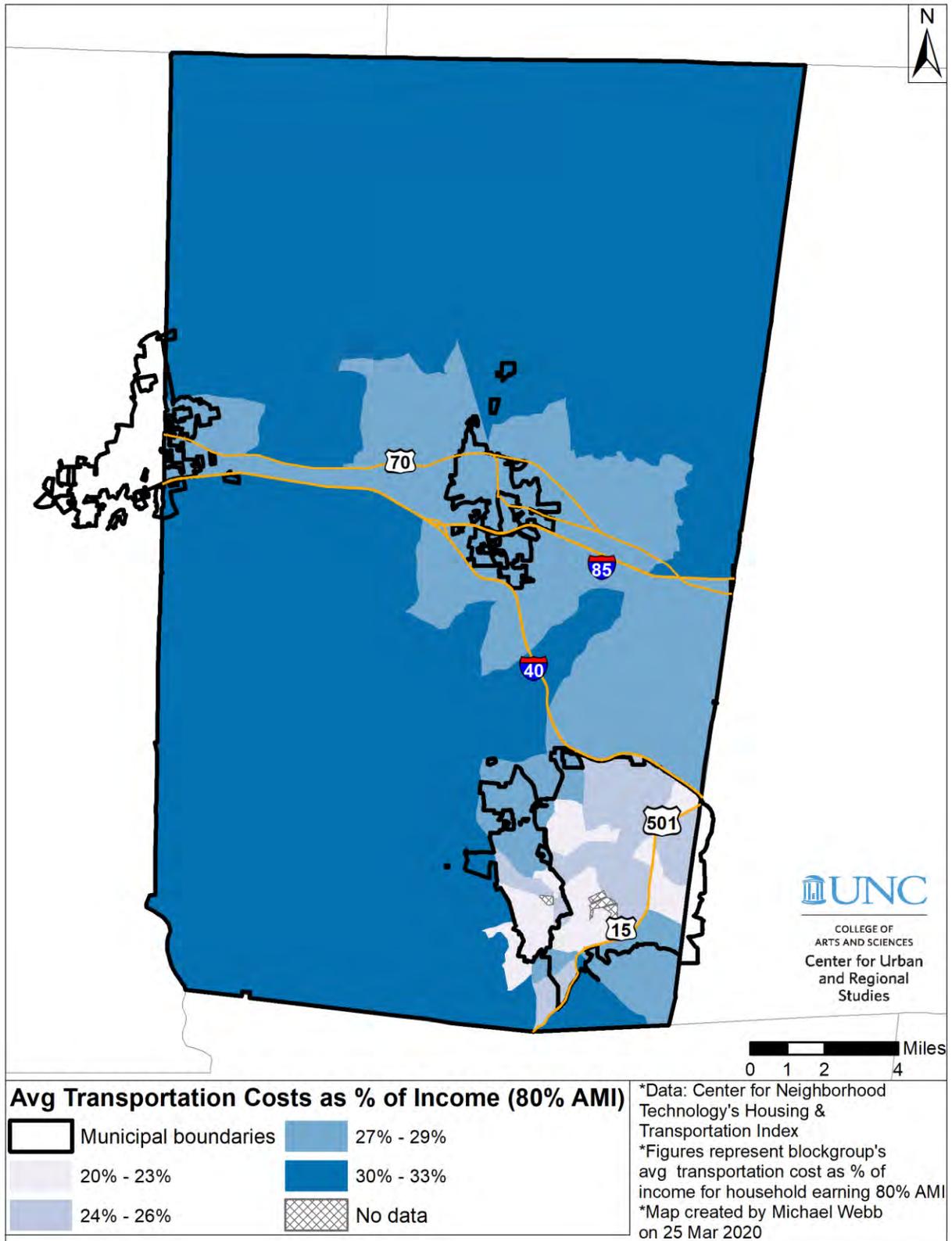
Figure 28: Average housing + transportation costs for household earning 80% AMI

Housing + transportation costs (80% AMI)

☐ Municipal boundaries   ▨ 66% - 80%

☐ <50%   ▨ >80%

☐ 51% - 65%   ▨ No data

*Data: Center for Neighborhood Technology's Housing and Transportation Index

*Figures represent blockgroup's average housing + transportation cost as % of income for household earning 80% AMI

*Map created by Michael Webb on 25 Mar 2020
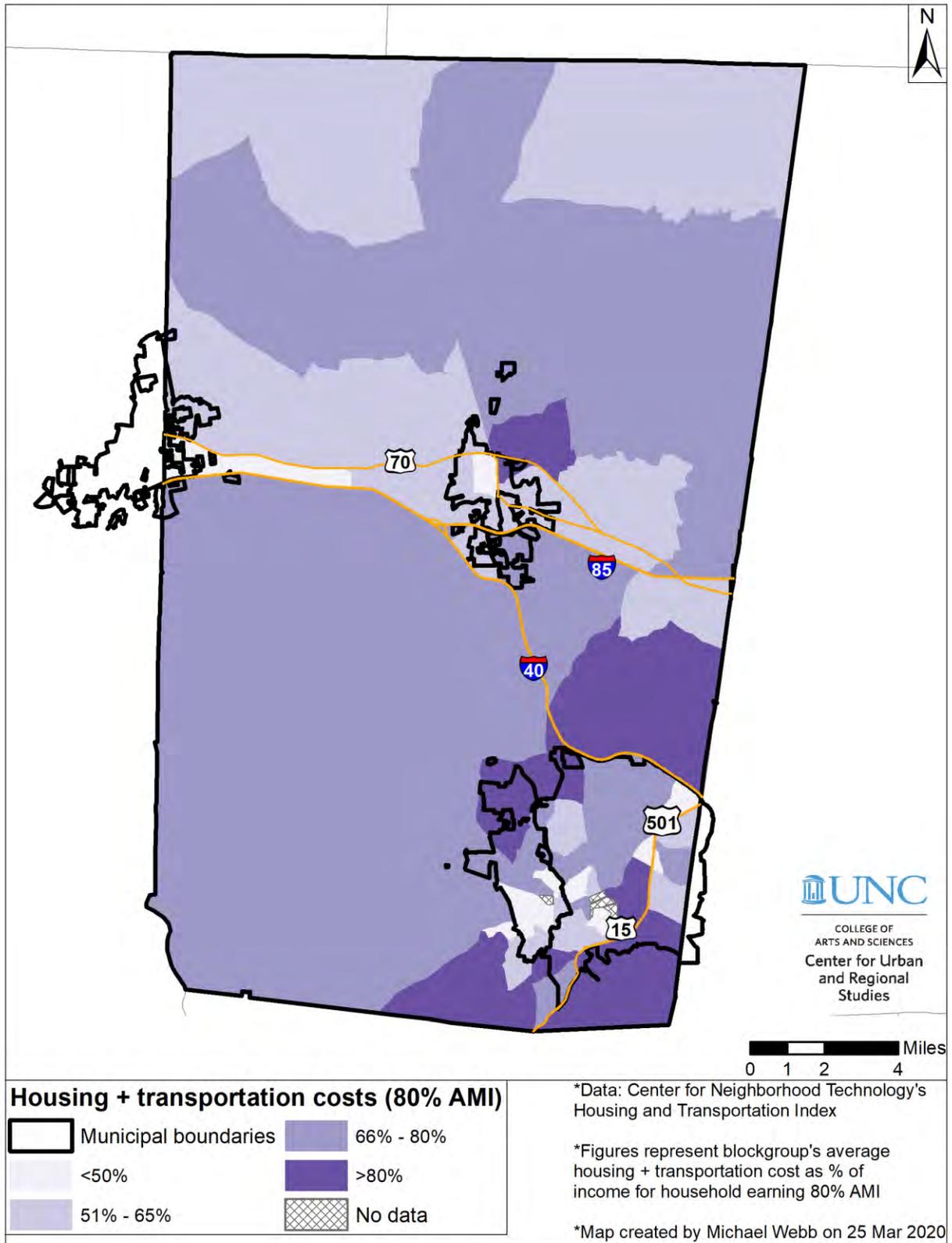
<u>Public housing and Housing Choice Voucher access</u>

As of March 2020, the Chapel Hill Office of Housing and Community is accepting applications for public housing units it offers. The agency's Admissions and Continued Occupancy Policy (ACOP) states that (note that the agency was previously called the Chapel Hill Department of Housing):

> The Department of Housing shall not, on the account of race, age, creed, color, sexual preference, familial status, handicap, disability, national origin, or religion deny any family the opportunity of applying or leasing a dwelling suitable to meet its needs.

> In accordance with Section 504 and the Fair Housing Amendments Acts of 988, the Department of Housing shall make reasonable structural modification or reasonable accommodations to allow persons with disabilities to take full advantage of the housing program.

> Applicants with impaired vision may have the application, lease and other documents read aloud to them; an interpreter is available for the hearing impaired.

The agency has established local preference of homeless individuals and families as of May 2015. It joins their previously established preferences for the employed and elderly/disabled.

As of March 2020, the waiting list for Housing Choice Vouchers offered by the Orange County Housing Authority is closed. OCHA's ACOP has an entire chapter dedicated to fair housing. It notes that OCHA is also bound by the Orange County Civil Rights Ordinance, "which prohibits discrimination based on race, color, national origin, religion, sex, handicap, familial status, age (over 40 years old), and veteran status." In addition to these protected classes, the ACOP states that "The PHA will not discrimination on the basis of marital status, gender identity, or sexual orientation."

Per its ACOP, the Orange County Housing Authority has established the following preferences for admission (along with points for each in parentheses):

- Homeless (65)
- Involuntary displacement (10)
- Substandard housing (10)
- Rent burden (10)
- Resident of Orange County (5)
- Veteran or surviving spouse (5)
- Disabled (5)
- Elderly (5)
- Enrolled in an educational training program (5)
- Graduate or current resident of transitional housing (5)

<u>Manufactured housing</u>

For many parts of Orange County, manufactured housing represents a significant proportion of the affordable, rental housing stock (see Figure 29). However, many manufactured home communities face development pressure as the county's population increases and the land they sit on becomes more valuable. While the number of mobiles homes in the County increased slightly between 2006–2010 to 2014–2018 ACS estimates, policy-makers in the county view this type of housing as threatened.[7]

Manufactured home residents typically own the structure they live in but not the ground underneath the structure (commonly known as the 'pad'). As such, when their community undergoes redevelopment, they rarely receive compensation and must relocate their house to another location—such as a different mobile home community. The moving process, coupled with the need to secure a moving permit (and to pay any back taxes before a permit will be granted), can place financial and emotional stress on already-precarious households.

Jurisdictions in Orange County have recognized the potential displacement of manufactured housing residents and have devised strategies to combat this displacement. In 2017, the Town of Chapel Hill developed a 'Manufactured Home Strategy'[8] that comprises the following elements:

1. Engage manufactured home park residents, owners, potential developers, and neighbors to create proactive solutions.
2. Develop a menu of housing options for the [Town] Council to consider as manufactured home residents face displacement, including but not limited to: (i) financial assistance for relocation, (ii) land purchase, (iii) onsite unit construction as part of redevelopment, and (iv) off-site unit construction.
3. Identify potential sites for development of new housing.
4. Develop a coordinated plan to apply to any manufactured home community faced with redevelopment.

<u>Property taxes</u>

As of 2019, Orange County has 23 property tax rate codes ranging from 0.92% (base county; Little River Fire District) to 1.67% (Carrboro City; Chapel Hill-Carrboro City schools) (see Figure 30). The base county rate is 0.87% and four cities in Orange County have additional property taxes: Chapel Hill (0.54%), Carrboro (0.59%), Hillsborough (0.62%), and Mebane (0.47%). The Chapel Hill-Carrboro special district school tax rate is an additional 0.20% and rural fire district rates vary from 0.059% (Little River Fire) to 0.12% (White Cross Fire). Property tax bills are due annually on the first of September, and the next county-wide revaluation is scheduled for 2021.

---

[7] https://www.heraldsun.com/news/local/counties/orange-county/article205992684.html

[8] 'https://www.townofchapelhill.org/Home/ShowDocument?id=41808

Figure 29: Density of mobile homes by Census tract

Mobile Homes

Municipal boundaries   • Mobile Homes

∴ 1 Dot = 5 Homes

*Source: American Community Survey, 2014-2018 Estimates
*Dots correspond to Census tracts and do not represent the physical location of mobile homes
*Map created by Michael Webb on 26 Mar 2020

COLLEGE OF
ARTS AND SCIENCES
Center for Urban and Regional Studies
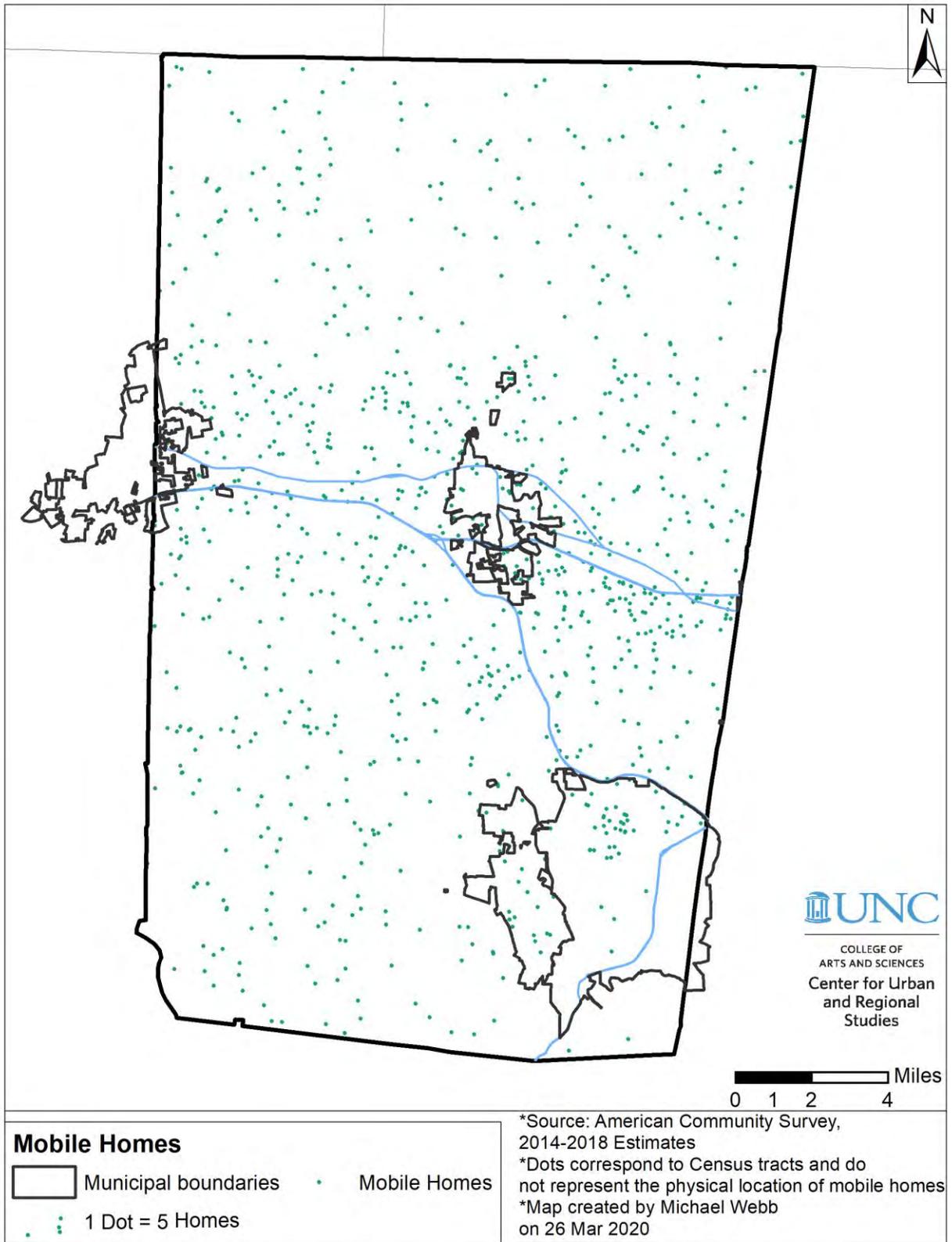
Figure 30: Orange County property tax rates

Rate Code	Total Rate	County (Rate)	Special District School Tax (Rate)	City (Rate)	Rural Fire District or Other (Rate)
0	0.959%	0.868%			Orange Rural Fire (0.000915)
1	0.992%	0.868%			White Cross Fire (0.001237)
2	1.193%	0.868%	Chapel Hill / Carrboro		White Cross Fire (0.001237)
3	0.936%	0.868%			Efland Fire (0.000678)
4	1.167%	0.868%	Chapel Hill / Carrboro		South Orange Fire (0.000968)
6	0.965%	0.868%			South Orange Fire (0.000968)
7	1.169%	0.868%	Chapel Hill / Carrboro		New Hope Fire (0.000994)
8	0.967%	0.868%			New Hope Fire (0.000994)
9	0.965%	0.868%			Eno Fire (0.000968)
10	0.936%	0.868%			Orange Grove Fire (0.000681)
11	1.138%	0.868%	Chapel Hill / Carrboro		Orange Grove Fire (0.000681)
14	1.219%	0.868%	Chapel Hill / Carrboro		Greater Chapel Hill Fire (0.001491)
15	0.927%	0.868%			Little River Fire (0.000592)
16	0.949%	0.868%			Cedar Grove Fire (0.00081)
17	1.178%	0.868%	Chapel Hill / Carrboro		Southern Triangle Fire (0.00108)
19	1.178%	0.868%	Chapel Hill / Carrboro		Damascus Fire (0.00108)
21	1.669%	0.868%	Chapel Hill / Carrboro	Carrboro City	
22	1.614%	0.868%	Chapel Hill / Carrboro	Chapel Hill City	
23	1.488%	0.868%		Hillsborough City	
24	1.338%	0.868%		Mebane City	
25	0.868%	0.868%			
26	1.338%	0.868%		Mebane City	
27	1.400%	0.868%		Durham City	
32	1.684%	0.868%	Chapel Hill / Carrboro	Chapel Hill City	Chapel Hill Downtown Service District

Planning and zoning boards

The following planning and zoning boards exist in the county:

- Orange County:
    - Orange County Planning Board (12 members)
    - Orange County Board of Adjustment (covers zoning matters) (five members)
- Chapel Hill:
    - Chapel Hill Planning Commission (10 members)
    - Chapel Hill Board of Adjustment (15 members)
    - Historic District Commission (nine members)
    - Downtown Partnership (13 members)
- Hillsborough
    - Hillsborough Planning Board (10 members)

- o Hillsborough Board of Adjustment (five members and two alternates)
  - o Hillsborough Historic District Commission (seven members)
- Carrboro
  - o Carrboro Planning Board (11 members)
  - o Carrboro Board of Adjustment (9 members)

In addition, the following boards in the county pertain to housing:

- Orange County Affordable Housing Advisory Board (nine members)
- Chapel Hill Housing Advisory Board (nine members)
- Carrboro Affordable Housing Advisory Commission (seven members)

The numerous planning and zoning boards in the county provide interested and involved residents with ample opportunities to voice their opinions on planning, zoning, and housing-related matters. Given so many boards, however, it is important to ensure coordination across organizations and jurisdictions to improve access to fair housing across Orange County.

Homeless services

The Orange County Partnership to End Homeless (OCPEH) coordinates the Orange County Continuum of Care (CoC). The organization is jointly funded by four local governments: Orange County and the Towns of Carrboro, Chapel Hill, and Hillsborough. Per data provided by OCPEH, 28 individuals in families with children experience homelessness on a given night in Orange County. Of those, only two individuals are unsheltered while the remainder are sheltered. OCPEH data indicate that 10 veterans experience homelessness on a given night in Orange County. Of those individuals, eight are sheltered while two are unsheltered.

According to the most recent point-in-time counts, African Americans are numerically the largest racial/ethnic group to experience homelessness, with 67 individuals identified as homeless, and they constitute roughly 54% of all homeless individuals. This means that they are disproportionately represented with respect to homelessness, as African Americans only constitute 11.6% of Orange County's population.

Orange County has two emergency shelters, both operated by the Inter-Faith Council for Social Services (IFC). IFC HomeStart offers 39 beds for women and families and IFC Community House offers 52 beds for single men. When the temperature is projected to be below 40 degrees, IFC HomeStart can offer three cots for single women and IFC Community House can offer 17 cots for single men. In addition, the Durham VA Medical Center operates the Veterans Assistance Supportive Housing (VASH) program for veterans experiencing homelessness with high service needs.

Orange County currently lacks a best practices Rapid Rehousing program and, as noted earlier, both the Orange County Housing authority and Chapel Hill public housing program both have waitlists for assistance.

Private Sector

Lending practices

To analyze the private sector's role in promoting or inhibiting fair housing in the county, this report uses 2015–2018 Home Mortgage Disclosure Act records. Unless otherwise noted, the data presented here pertain to first-lien, conventional (i.e., not FHA- or VA-insured) mortgages for single-family houses (i.e., not manufactured housing or for multi-family buildings). For 2015–2017 data, this report utilizes the racial and ethnic category for the lead applicant. For 2018, the 'derived race' and 'derived ethnicity' data for the mortgage are used.

Figure 31 shows the number of mortgage originations by race/ethnicity for the 2015–2018 period. The overwhelming majority of mortgage originations in each year are for White borrowers, who comprise roughly 75–80% of mortgage originations in each year. Asian borrowers comprise the second-largest racial group for mortgage originations and are roughly 6–8% or originations in any given year. Both Hispanic and African-American borrowers each comprise less than 5% of originations in any given year.

Figure 31: Number of originations for first-lien, conventional mortgages, 2015–2018, by race/ethnicity.

Race	2015	2016	2017	2018	Total	% of Total
White	1,095	1,256	1,144	1,156	4,651	80%
Black or African American	35	53	45	41	174	3%
Asian	98	102	116	99	415	7%
Hispanic or Latino*	44	58	**59**	44	205	4%
Total originations*	**1,313**	**1,541**	**1,444**	**1,534**	**5,832**	**100%**

*Note: Total includes other races and mortgages for which a race was not identified in HMDA data. HMDA considers Hispanic or Latino as an ethnicity, not a race, and the race categories *include* those who consider themselves Hispanic or Latino.
*Source: Home Mortgage Disclosure Act Loan Application Register, 2015–2018

Figure 32 charts the average value of mortgage originations by race/ethnicity from 2015–2018. In each year, mortgages originated for White and Asian borrowers have the highest average value, and they average over $300,000 in each year. African-American and Hispanic borrowers consistently have lower-valued mortgages, and in no years do the average value of their mortgages exceed $300,000.

Figure 32: Average value of first-lien, conventional, originated mortgages, 2015–2018, by race/ethnicity
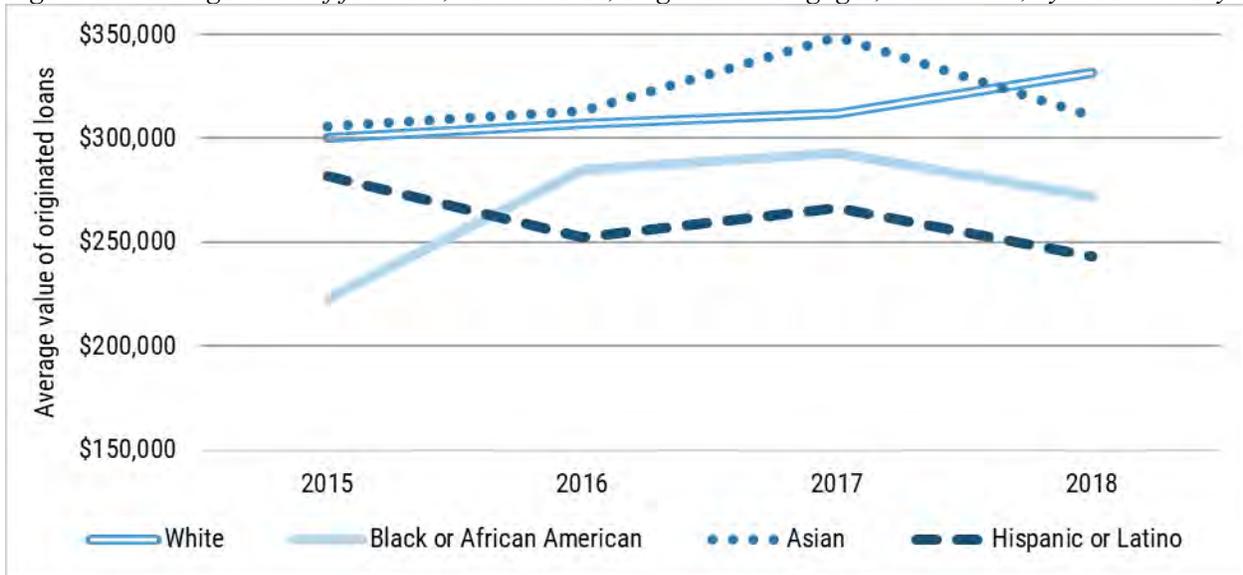
Source: Home Mortgage Disclosure Act Loan Application Register, 2015–2018. Figures represent first-lien, conventional mortgages for owner-occupied single-family houses

Figure 33 charts the denial rates for first-lien, conventional mortgages for single-family houses. Unlike previous charts, this figure includes denials for mortgages for manufactured houses in addition to single-family houses. African Americans have the highest denial rate in each year—33% in 2015 but declines to 22% in 2018. Hispanics have the second-highest denial rate in each year, and this rate varies from 22% in 2016 to 15% in 2017. In every year except 2016, Whites and Asians have denial rates below 10%.

Figure 34 displays the number of denial reasons provided for first-lien, conventional mortgages for owner-occupied single-family houses from 2015–2018. This figure aggregates all denial reasons; for 2015–2017, HMDA data include up to three denial reasons and 2018 HMDA data can include up to five denial reasons. The most common denial reason for all races *except* African Americans is debt-to-income ratio, which accounts for 33% of all denial reasons across all races. African Americans, meanwhile, are more likely to have a denial reason for lack of credit history (33%). Hispanic mortgage applicants are especially likely to be denied due to debt-to-income ratio (49% of all denials).

Figure 33: Denial rate for first-lien, conventional mortgages for owner-occupied single-family houses (including manufactured housing), 2015–2018, by race/ethnicity
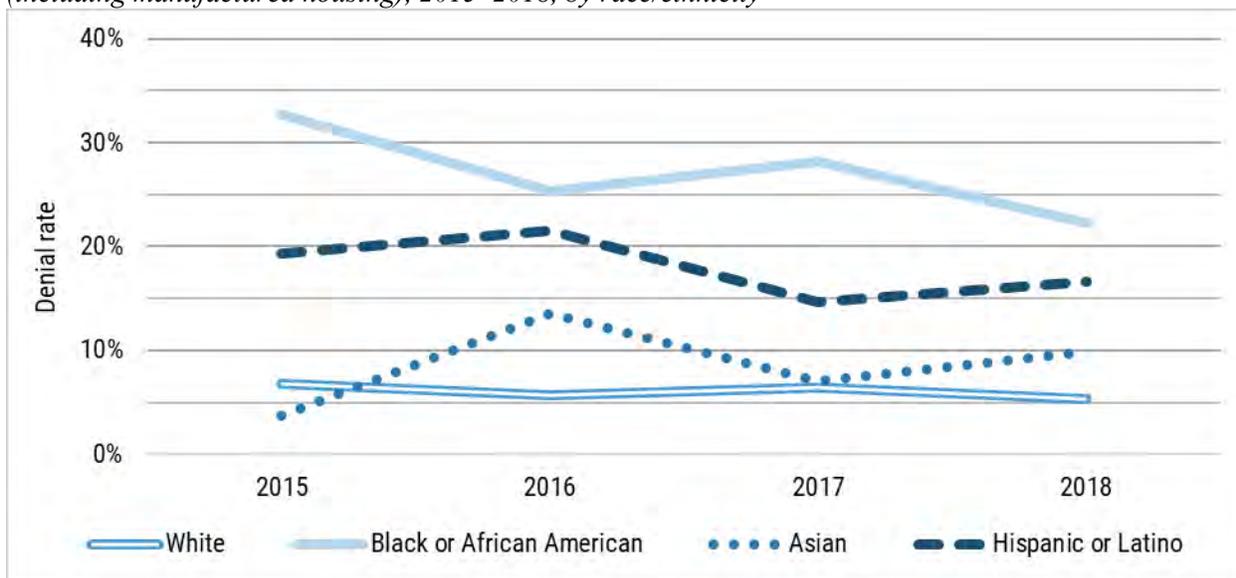
Source: Home Mortgage Disclosure Act Loan Application Register, 2015–2018

Figure 34: Reason for denial for first-lien, conventional mortgages for owner-occupied single-family houses, 2015–2018, by race/ethnicity

Denial reason	White	African-American	Asian	Hispanic	All races
Debt-to-income ratio	101 (33%)	10 (24%)	12 (32%)	17 (49%)	145 (33%)
Collateral	71 (23%)	6 (14%)	2 (5%)	8 (23%)	89 (20%)
Credit application incomplete	37 (12%)	2 (5%)	4 (11%)	3 (9%)	55 (12%)
Credit history	32 (11%)	14 (33%)	2 (5%)	2 (6%)	51 (12%)
Insufficient cash	17 (6%)	2 (5%)	4 (11%)	0 (0%)	24 (5%)
Employment history	16 (5%)	0 (0%)	1 (3%)	3 (9%)	19 (4%)
Unverifiable information	7 (2%)	1 (2%)	6 (16%)	2 (6%)	16 (4%)
Other	22 (7%)	7 (17%)	6 (16%)	0 (0%)	42 (10%)
Total	**303 (100%)**	**42 (100%)**	**37 (100%)**	**35 (100%)**	**441 (100%)**

Source: Home Mortgage Disclosure Act Loan Application Register, 2015–2018

Summary

HMDA data indicate that most conventional, first-lien mortgages in Orange County from 2014–2018 were originated to Whites, and that this proportion exceeds their proportion of the population (80% vs. 69%). The average value of such mortgages originated to Whites and Asians exceeds the values of those originated to African Americans and Hispanics, reflecting the income disparities referenced earlier (see Figure 7).

Reasons for mortgage denials identify opportunities to improve access to fair housing in Orange County. The greatest barrier to African Americans accessing first lien, conventional mortgages is credit history, which accounts for one-third of all denial reasons. For Hispanics, debt-to-income ratio accounts for nearly half of all denial reasons. Improving both credit history and ameliorating debt for these groups can, presumably, improve their access to fair housing.

Impediments Identified and Recommendations

Based on the data presented earlier, the report identifies the following impediments to fair housing access in Orange County:

- **A lack of affordable housing has resulted in severe rent burdens among many renters, especially those with low and moderate incomes**. A majority of renters in the county are rent-burdened—spending over 30% of household income toward rent and utilities; this figure exceeds 85% for households earning below $35,000 and is still over half for households earning $35,000–$49,999. Meanwhile, over 80% of households earning under $20,000 are severely rent-burdened (meaning they pay over half their income toward rent and utilities), as are nearly 40% of households earning $20,000–$34,999.

- **African Americans and Hispanics face difficulties receiving conventional mortgage loans**. The denial rate for first-lien, conventional mortgages for African Americans is consistently over four times that of Whites, and the denial rate for Hispanics is between two and four times that of Whites as well. The most common reasons for denial, as noted in the HMDA data, are credit history for African Americans (33% of all denial reasons) and debt-to-income ratio for Hispanics (49% of all denial reasons).

- **Based on the number of fair housing complaints filed, disabled persons face difficulties accessing fair housing**. Nearly half of all fair housing complaints filed in the 2010–2018 period were filed due to discrimination based on disability. Given that the county's population with a disability is approximately 12,500, and that over a quarter of the elderly are also disabled, this is a significant barrier to fair housing.

- **There exists a lack of subsidized rental properties outside the Towns of Chapel Hill and Carrboro.** The only public housing in the county is located in Chapel Hill, and the vast majority of other subsidized properties are located in either Chapel Hill or Carrboro. To that end, six subsidized developments exist in Hillsborough, one exists in the Orange County portion of Mebane, and only one subsidized property exists in unincorporated Orange County.

- **Zoning throughout the county largely restricts the development of denser, more affordable housing**. Only a handful of areas in the county are zoned for moderately dense residential development (over four lots or units per acre), and resident opposition can complicate or inhibit the development of denser housing in those areas. Given the high cost of land in service-rich neighborhoods of Chapel Hill and Carrboro, low-density zoning can prevent the construction of affordable housing.

The following recommendations are crafted to address these impediments:

- **Seek additional funding for subsidized housing**. The county's low- and moderate-income households are disproportionately rent-burdened, and in recent years, rents have increased faster than wages. The most heavily rent-burdened are very low-income households (those earning below $35,000 annually), and it is unlikely that non-subsidized housing can be built cheaply enough for these households to rent. Thus, the need for more subsidized housing is crucial.

- **Encourage the development of some subsidized housing outside of Chapel Hill and Carrboro**. The vast majority of subsidized developments—including through the public housing, LIHTC, HOME, and Section 8 programs—are in either Chapel Hill or Carrboro. While these cities have many services to meet the needs of low-income families, it is likely that some potential tenants of subsidized developments would prefer to live in a more rural location. In particular, it appears that some areas near Interstate 85 and west of Hillsborough offer low transportation costs that would benefit low-income households.

- **Educate landlords, property managers, and other housing providers about fair housing law and reasonable accommodation, especially as they pertain to persons with disabilities**. This could include providing workshops for landlords about fair housing for individuals with disabilities, potentially in partnership with disability advocacy organizations. County officials can analyze previous fair housing complaints to target these workshops to landlords that are the subject of these complaints—for example, smaller landlords with only a handful of properties or larger property management companies that manage hundreds of units.

- **Offer educational courses on mortgage lending and building credit scores that are geared toward African American and Hispanic borrowers**. These courses could be offered in partnership with local financial institutions who can work with potential borrowers to make their applications for mortgages more competitive. They can also serve to increase the number of African-American and Hispanics seeking mortgages in Orange County.

- **Encourage cooperation and coordination between the affordable housing advisory boards in the county**. A number of such boards exist in the county, though the level of cooperation among them is not known. Regardless, the affordable housing problems in the county stretch across jurisdictions. The towns and county governments could consider a coordinating committee of members from each affordable housing advisory board that meets quarterly to discuss issues across the county.

- **Explore funding options for a best-practices Rapid Rehousing program to serve homeless individuals and families in Orange County**. While two emergency shelters exist in the county—one of which serves families with children while the other serves single men—the county currently lacks a best practices Rapid Rehousing program. Such a program would comprise housing identification, move-in assistance, short-term financial assistance, and case management. A 2019 analysis by the Orange County Partnership to End Homelessness projected that such a program, serving 60 households per year, would cost approximately $578,000 annually.

- **Identify ways to protect residents of mobile home parks who may be under threat of displacement**. Chapel Hill has developed a Manufactured Home Strategy that could be scaled to the county level to combat this type of displacement. In particular, the jurisdictions in the county could identify publicly-owned land on which to site mobile home communities that could be operated by non-profit partners. The county can also consider waiving the requirement that back taxes be paid in full before a displaced mobile home household can obtain a permit to move their home.

- **Consider areas to strategically up-zone to promote the development of affordable housing**. Much of the county is zoned for low-density residential, which can be more expensive to build upon and thus inhibits the construction of affordable housing. The jurisdictions in the county should explore

ways to strategically up-zone areas with low transportation costs and access to services for the construction of affordable housing. Such housing may be constructed as mixed-income housing, with both market-rate and affordable units.

Index

Table 1. DP04: Selected Housing Characteristics

	2014-2018	
	Estimate	**Percent**
Housing Occupancy		
Total housing units	57,502	
Occupied housing units	52,529	91.40%
Vacant housing units	4,973	8.60%
Homeowner vacancy rate	2	(X)
Rental vacancy rate	4	(X)
Units In Structure		
1-unit, detached	33,556	58.40%
1-unit, attached	4,255	7.40%
2 units	1,353	2.40%
3 or 4 units	1,534	2.70%
5 to 9 units	3,315	5.80%
10 to 19 units	5,150	9.00%
20 or more units	3,533	6.10%
Mobile home	4,799	8.30%
Boat, RV, van, etc.	7	0
Year Structure Built		
Built 2014 or later	966	1.70%
Built 2010 to 2013	1,988	3.50%
Built 2000 to 2009	9,339	16.20%
Built 1990 to 1999	12,271	21.30%
Built 1980 to 1989	11,108	19.30%
Built 1970 to 1979	8,730	15.20%
Built 1960 to 1969	5,731	10.00%
Built 1950 to 1959	3,591	6.20%
Built 1940 to 1949	1,406	2.40%
Built 1939 or earlier	2,372	0
Rooms		
1 room	867	1.50%
2 rooms	1,284	2.20%
3 rooms	4,850	8.40%
4 rooms	10,778	18.70%
5 rooms	10,169	17.70%
6 rooms	8,665	15.10%
7 rooms	6,117	10.60%
8 rooms	5,581	9.70%

9 rooms or more	9,191	16.00%
Median rooms	6	(X)

Bedrooms

No bedroom	892	1.60%
1 bedroom	4,687	8.20%
2 bedrooms	15,884	27.60%
3 bedrooms	22,097	38.40%
4 bedrooms	10,643	18.50%
5 or more bedrooms	3,299	0

Housing Tenure

Occupied housing units	52,529	
Owner-occupied	32,539	61.90%
Renter-occupied	19,990	38.10%
Average household size of owner-occupied unit	2.61	(X)
Average household size of renter-occupied unit	2	(X)

Year Householder Moved Into Unit

Moved in 2017 or later	3,651	7.00%
Moved in 2015 to 2016	7,549	14.40%
Moved in 2010 to 2014	15,916	30.30%
Moved in 2000 to 2009	13,135	25.00%
Moved in 1990 to 1999	5,980	11.40%
Moved in 1989 and earlier	6,298	0

Vehicles Available

No vehicles available	2,644	5.00%
1 vehicle available	17,188	32.70%
2 vehicles available	20,311	38.70%
3 or more vehicles available	12,386	0

House Heating Fuel

Utility gas	17,228	32.80%
Bottled, tank, or LP gas	4,394	8.40%
Electricity	28,989	55.20%
Fuel oil, kerosene, etc.	338	0.60%
Coal or coke	0	0.00%
Wood	1,188	2.30%
Solar energy	91	0.20%
Other fuel	118	0.20%
No fuel used	183	0

Selected Characteristics

Lacking complete plumbing facilities	91	0.20%
Lacking complete kitchen facilities	285	0.50%
No telephone service available	850	0
Occupants Per Room		
1.00 or less	51,429	97.90%
1.01 to 1.50	749	1.40%
1.51 or more	351	0
Value		
Owner-occupied units	32,539	
Less than $50,000	1,696	5.20%
$50,000 to $99,999	1,315	4.00%
$100,000 to $149,999	2,971	9.10%
$150,000 to $199,999	3,795	11.70%
$200,000 to $299,999	6,989	21.50%
$300,000 to $499,999	8,996	27.60%
$500,000 to $999,999	5,944	18.30%
$1,000,000 or more	833	2.60%
Median (dollars)	292,500	(X)
Mortgage Status		
Owner-occupied units	32,539	
Housing units with a mortgage	21,537	66.20%
Housing units without a mortgage	11,002	0
Selected Monthly Owner Costs (SMOC)		
Housing units with a mortgage	21,537	
Less than $500	159	0.70%
$500 to $999	2,524	11.70%
$1,000 to $1,499	4,950	23.00%
$1,500 to $1,999	4,784	22.20%
$2,000 to $2,499	3,046	14.10%
$2,500 to $2,999	2,292	10.60%
$3,000 or more	3,782	0
Median (dollars)	1,797	(X)
Housing units without a mortgage	11,002	
Less than $250	1,045	9.50%
$250 to $399	1,691	15.40%
$400 to $599	3,177	28.90%
$600 to $799	2,079	18.90%
$800 to $999	1,181	10.70%
$1,000 or more	1,829	16.60%

Median (dollars)	577	(X)

Selected Monthly Owner Costs As A Percentage Of Household Income (SMOCAPI)

Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	21,495	
Less than 20.0 percent	10,690	49.70%
20.0 to 24.9 percent	3,187	14.80%
25.0 to 29.9 percent	2,273	10.60%
30.0 to 34.9 percent	1,470	6.80%
35.0 percent or more	3,875	0
Not computed	42	(X)

Housing Unit Without A Mortgage (excluding Units Where SMOCAPI Cannot Be Computed)	10,883	
Less than 10.0 percent	5,473	50.30%
10.0 to 14.9 percent	1,932	17.80%
15.0 to 19.9 percent	1,110	10.20%
20.0 to 24.9 percent	792	7.30%
25.0 to 29.9 percent	414	3.80%
30.0 to 34.9 percent	228	2.10%
35.0 percent or more	934	8.60%
Not computed	119	(X)

Gross Rent

Occupied units paying rent	19,015	
Less than $500	750	3.90%
$500 to $999	7,055	37.10%
$1,000 to $1,499	7,864	41.40%
$1,500 to $1,999	2,074	10.90%
$2,000 to $2,499	710	3.70%
$2,500 to $2,999	254	1.30%
$3,000 or more	308	1.60%
Median (dollars)	1,077	(X)
No rent paid	975	(X)

Gross Rent As A Percentage Of Household Income (GRAPI)

Occupied units paying rent (excluding units where GRAPI cannot be computed)	18,702	
Less than 15.0 percent	2,638	14.10%

15.0 to 19.9 percent	2,109	11.30%
20.0 to 24.9 percent	2,608	13.90%
25.0 to 29.9 percent	1,935	10.30%
30.0 to 34.9 percent	1,836	9.80%
35.0 percent or more	7,576	40.50%
Not computed	1,288	(X)

Table 2. S0101: Age and Sex

	Orange County, North Carolina					
	Total	Percent	Male	Percent Male	Female	Percent Female
Total population	142,938	(X)	68,187	(X)	74,751	(X)
Age						
Under 5 years	6,593	4.60%	3,392	5.00%	3,201	4.30%
5 to 9 years	8,138	5.70%	4,417	6.50%	3,721	5.00%
10 to 14 years	8,593	6.00%	4,268	6.30%	4,325	5.80%
15 to 19 years	13,567	9.50%	6,220	9.10%	7,347	9.80%
20 to 24 years	17,104	12.00%	7,887	11.60%	9,217	12.30%
25 to 29 years	9,930	6.90%	4,807	7.00%	5,123	6.90%
30 to 34 years	8,014	5.60%	3,893	5.70%	4,121	5.50%
35 to 39 years	7,687	5.40%	3,780	5.50%	3,907	5.20%
40 to 44 years	9,005	6.30%	4,317	6.30%	4,688	6.30%
45 to 49 years	9,302	6.50%	4,528	6.60%	4,774	6.40%
50 to 54 years	9,240	6.50%	4,423	6.50%	4,817	6.40%
55 to 59 years	8,523	6.00%	3,841	5.60%	4,682	6.30%
60 to 64 years	8,878	6.20%	4,306	6.30%	4,572	6.10%
65 to 69 years	7,124	5.00%	3,347	4.90%	3,777	5.10%
70 to 74 years	4,586	3.20%	2,100	3.10%	2,486	3.30%
75 to 79 years	2,874	2.00%	1,308	1.90%	1,566	2.10%
80 to 84 years	2,028	1.40%	796	1.20%	1,232	1.60%
85 years and over	1,752	1.20%	557	0.80%	1,195	1.60%
Selected Age Categories						
5 to 14 years	16,731	11.70%	8,685	12.70%	8,046	10.80%
15 to 17 years	5,202	3.60%	2,661	3.90%	2,541	3.40%
Under 18 years	28,526	20.00%	14,738	21.60%	13,788	18.40%
18 to 24 years	25,469	17.80%	11,446	16.80%	14,023	18.80%
15 to 44 years	65,307	45.70%	30,904	45.30%	34,403	46.00%
16 years and over	118,152	82.70%	55,375	81.20%	62,777	84.00%
18 years and over	114,412	80.00%	53,449	78.40%	60,963	81.60%

21 years and over	101,436	71.00%	47,793	70.10%	53,643	71.80%
60 years and over	27,242	19.10%	12,414	18.20%	14,828	19.80%
62 years and over	23,584	16.50%	10,601	15.50%	12,983	17.40%
65 years and over	18,364	12.80%	8,108	11.90%	10,256	13.70%
75 years and over	6,654	4.70%	2,661	3.90%	3,993	5.30%
Summary Indicators						
Median age (years)	34.7	(X)	34	(X)	35.4	(X)
Sex ratio (males per 100 females)	91.2	(X)	(X)	(X)	(X)	(X)
Age dependency ratio	48.8	(X)	(X)	(X)	(X)	(X)
Old-age dependency ratio	19.1	(X)	(X)	(X)	(X)	(X)
Child dependency ratio	29.7	(X)	(X)	(X)	(X)	(X)
Percent Allocated						
Sex	(X)	0.10%	(X)	(X)	(X)	(X)
Age	(X)	0.80%	(X)	(X)	(X)	(X)

Table 3. DP03: Selected Economic Characteristics

	Orange County, North Carolina	
	Estimate	**Percent**
Employment Status		
Population 16 years and over	118,152	118,152
In labor force	76,548	64.80%
Civilian labor force	76,525	64.80%
Employed	73,172	61.90%
Unemployed	3,353	2.80%
Armed Forces	23	0.00%
Not in labor force	41,604	35.20%
Civilian labor force	76,525	76,525
Unemployment Rate	(X)	4.40%
Females 16 years and over	62,777	62,777
In labor force	38,962	62.10%
Civilian labor force	38,962	62.10%
Employed	37,377	59.50%
Own children of the householder under 6 years	7,926	7,926
All parents in family in labor force	5,803	73.20%
Own children of the householder 6 to 17 years	19,779	19,779
All parents in family in labor force	14,448	73.00%
Commuting to Work		

Workers 16 years and over	71,547	71,547
Car, truck, or van -- drove alone	48,204	67.40%
Car, truck, or van -- carpooled	5,100	7.10%
Public transportation (excluding taxicab)	5,084	7.10%
Walked	4,379	6.10%
Other means	2,270	3.20%
Worked at home	6,510	9.10%
Mean travel time to work (minutes)	22.9	(X)

Occupation

Civilian employed population 16 years and over	73,172	73,172
Management, business, science, and arts occupations	40,082	54.80%
Service occupations	11,693	16.00%
Sales and office occupations	13,153	18.00%
Natural resources, construction, and maintenance occupations	4,272	5.80%
Production, transportation, and material moving occupations	3,972	5.40%

Industry

Civilian employed population 16 years and over	73,172	73,172
Agriculture, forestry, fishing and hunting, and mining	535	0.70%
Construction	3,679	5.00%
Manufacturing	4,409	6.00%
Wholesale trade	1,097	1.50%
Retail trade	6,387	8.70%
Transportation and warehousing, and utilities	1,494	2.00%
Information	1,136	1.60%
Finance and insurance, and real estate and rental and leasing	3,950	5.40%
Professional, scientific, and management, and administrative and waste management services	9,434	12.90%
Educational services, and health care and social assistance	28,581	39.10%
Arts, entertainment, and recreation, and accommodation and food services	7,034	9.60%
Other services, except public administration	2,996	4.10%
Public administration	2,440	3.30%

Class Of Worker

Civilian employed population 16 years and over	73,172	73,172
Private wage and salary workers	50,423	68.90%
Government workers	17,880	24.40%
Self-employed in own not incorporated business workers	4,759	6.50%
Unpaid family workers	110	0.20%

Income And Benefits (in 2018 Inflation-adjusted Dollars)

Total households	52,529	52,529
Less than $10,000	3,225	6.10%
$10,000 to $14,999	1,923	3.70%
$15,000 to $24,999	4,230	8.10%
$25,000 to $34,999	4,127	7.90%
$35,000 to $49,999	6,597	12.60%
$50,000 to $74,999	8,066	15.40%
$75,000 to $99,999	6,183	11.80%
$100,000 to $149,999	6,936	13.20%
$150,000 to $199,999	3,968	7.60%
$200,000 or more	7,274	13.80%
Median household income (dollars)	68,211	(X)
Mean household income (dollars)	107,834	(X)
With earnings	43,487	82.80%
Mean earnings (dollars)	105,731	(X)
With Social Security	12,844	24.50%
Mean Social Security income (dollars)	21,323	(X)
With retirement income	9,563	18.20%
Mean retirement income (dollars)	30,076	(X)
With Supplemental Security Income	1,282	2.40%
Mean Supplemental Security Income (dollars)	8,978	(X)
With cash public assistance income	851	1.60%
Mean cash public assistance income (dollars)	2,701	(X)
With Food Stamp/SNAP benefits in the past 12 months	3,795	7.20%
Families	31,886	31,886
Less than $10,000	700	2.20%
$10,000 to $14,999	380	1.20%
$15,000 to $24,999	1,558	4.90%
$25,000 to $34,999	1,664	5.20%
$35,000 to $49,999	3,052	9.60%
$50,000 to $74,999	5,006	15.70%
$75,000 to $99,999	4,142	13.00%
$100,000 to $149,999	5,519	17.30%
$150,000 to $199,999	3,324	10.40%
$200,000 or more	6,541	20.50%
Median family income (dollars)	96,664	(X)
Mean family income (dollars)	137,577	(X)
Per capita income (dollars)	40,650	(X)
Nonfamily households	20,643	20,643
Median nonfamily income (dollars)	38,516	(X)
Mean nonfamily income (dollars)	60,175	(X)
Median earnings for workers (dollars)	30,990	(X)

Median earnings for male full-time, year-round workers (dollars)	58,872	(X)
Median earnings for female full-time, year-round workers (dollars)	50,105	(X)

Health Insurance Coverage

Civilian noninstitutionalized population	142,298	142,298
With health insurance coverage	132,050	92.80%
With private health insurance	115,469	81.10%
With public coverage	31,701	22.30%
No health insurance coverage	10,248	7.20%
Civilian noninstitutionalized population under 19 years	32,535	32,535
No health insurance coverage	1,358	4.20%
Civilian noninstitutionalized population 19 to 64 years	91,607	91,607
In labor force:	70,272	70,272
Employed:	67,245	67,245
With health insurance coverage	61,147	90.90%
With private health insurance	59,416	88.40%
With public coverage	2,901	4.30%
No health insurance coverage	6,098	9.10%
Unemployed:	3,027	3,027
With health insurance coverage	2,120	70.00%
With private health insurance	1,725	57.00%
With public coverage	475	15.70%
No health insurance coverage	907	30.00%
Not in labor force:	21,335	21,335
With health insurance coverage	19,475	91.30%
With private health insurance	17,512	82.10%
With public coverage	3,125	14.60%
No health insurance coverage	1,860	8.70%

Percentage Of Families And People Whose Income In The Past 12 Months Is Below The Poverty Level

All families	(X)	5.00%
With related children of the householder under 18 years	(X)	6.40%
With related children of the householder under 5 years only	(X)	8.90%
Married couple families	(X)	2.40%
With related children of the householder under 18 years	(X)	2.90%
With related children of the householder under 5 years only	(X)	2.80%
Families with female householder, no husband present	(X)	17.00%
With related children of the householder under 18 years	(X)	18.80%
With related children of the householder under 5 years only	(X)	34.40%
All people	(X)	13.40%

Under 18 years	(X)				9.20%
Related children of the householder under 18 years	(X)				8.80%
Related children of the householder under 5 years	(X)				13.30%
Related children of the householder 5 to 17 years	(X)				7.40%
18 years and over	(X)				14.50%
18 to 64 years	(X)				16.50%
65 years and over	(X)				5.30%
People in families	(X)				5.60%
Unrelated individuals 15 years and over	(X)				35.70%

Table 4. S1501: Educational Attainment

	Orange County, North Carolina					
	Total	**Percent**	**Male**	**Percent Male**	**Female**	**Percent Female**
Age By Educational Attainment						
Population 18 to 24 years	**26,947**	**(X)**	**12,419**	**(X)**	**14,528**	**(X)**
Less than high school graduate	1,866	6.90%	1,609	13.00%	257	1.80%
High school graduate (includes equivalency)	5,369	19.90%	1,639	13.20%	3,730	25.70%
Some college or associate's degree	16,071	59.60%	7,890	63.50%	8,181	56.30%
Bachelor's degree or higher	3,641	13.50%	1,281	10.30%	2,360	16.20%
Population 25 years and over	**90,217**	**(X)**	**41,151**	**(X)**	**49,066**	**(X)**
Less than 9th grade	2,693	3.00%	1,106	2.70%	1,587	3.20%
9th to 12th grade, no diploma	3,522	3.90%	1,946	4.70%	1,576	3.20%
High school graduate (includes equivalency)	10,655	11.80%	5,281	12.80%	5,374	11.00%
Some college, no degree	10,794	12.00%	4,822	11.70%	5,972	12.20%
Associate's degree	6,604	7.30%	1,696	4.10%	4,908	10.00%
Bachelor's degree	24,032	26.60%	10,839	26.30%	13,193	26.90%
Graduate or professional degree	31,917	35.40%	15,461	37.60%	16,456	33.50%
High school graduate or higher	84,002	93.10%	(X)	92.60%	(X)	93.60%
Bachelor's degree or higher	55,949	62.00%	(X)	63.90%	(X)	60.40%
Population 25 to 34 years	**16,522**	**(X)**	**7,502**	**(X)**	**9,020**	**(X)**
High school graduate or higher	16,085	97.40%	7,274	97.00%	8,811	97.70%
Bachelor's degree or higher	10,654	64.50%	5,187	69.10%	5,467	60.60%
Population 35 to 44 years	**16,375**	**(X)**	**7,909**	**(X)**	**8,466**	**(X)**
High school graduate or higher	15,686	95.80%	7,655	96.80%	8,031	94.90%
Bachelor's degree or higher	10,928	66.70%	5,164	65.30%	5,764	68.10%

Population 45 to 64 years	**36,567**	**(X)**	**16,630**	**(X)**	**19,937**	**(X)**
High school graduate or higher	33,741	92.30%	14,931	89.80%	18,810	94.30%
Bachelor's degree or higher	23,069	63.10%	10,140	61.00%	12,929	64.80%
Population 65 years and over	**20,753**	**(X)**	**9,110**	**(X)**	**11,643**	**(X)**
High school graduate or higher	18,490	89.10%	8,239	90.40%	10,251	88.00%
Bachelor's degree or higher	11,298	54.40%	5,809	63.80%	5,489	47.10%
Race And Hispanic Or Latino Origin By Educational Attainment						
White alone	**69,899**	**(X)**	**32,957**	**(X)**	**36,942**	**(X)**
High school graduate or higher	66,167	94.70%	30,635	93.00%	35,532	96.20%
Bachelor's degree or higher	46,128	66.00%	22,208	67.40%	23,920	64.80%
White alone, not Hispanic or Latino	66,554	(X)	31,641	(X)	34,913	(X)
High school graduate or higher	64,469	96.90%	30,120	95.20%	34,349	98.40%
Bachelor's degree or higher	44,877	67.40%	21,731	68.70%	23,146	66.30%
Black alone	**10,213**	**(X)**	**4,133**	**(X)**	**6,080**	**(X)**
High school graduate or higher	8,793	86.10%	3,592	86.90%	5,201	85.50%
Bachelor's degree or higher	2,865	28.10%	928	22.50%	1,937	31.90%
American Indian or Alaska Native alone	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N
Asian alone	**N**	**(X)**	**N**	**(X)**	**N**	**(X)**
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N
Native Hawaiian and Other Pacific Islander alone	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N
Some other race alone	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N
Two or more races	N	(X)	N	(X)	N	(X)
High school graduate or higher	N	N	N	N	N	N
Bachelor's degree or higher	N	N	N	N	N	N
Hispanic or Latino Origin	4,832	(X)	1,700	(X)	3,132	(X)

High school graduate or higher	2,522	52.20%	785	46.20%	1,737	55.50%
Bachelor's degree or higher	1,694	35.10%	544	32.00%	1,150	36.70%
Poverty Rate For The Population 25 Years And Over For Whom Poverty Status Is Determined By Educational Attainment Level						
Less than high school graduate	(X)	24.30%	(X)	26.90%	(X)	21.90%
High school graduate (includes equivalency)	(X)	17.40%	(X)	19.10%	(X)	15.80%
Some college or associate's degree	(X)	11.70%	(X)	8.20%	(X)	13.80%
Bachelor's degree or higher	(X)	3.70%	(X)	3.50%	(X)	3.80%
Median Earnings In The Past 12 Months (in 2018 Inflation-adjusted Dollars)						
Population 25 years and over with earnings	45,532	(X)	52,113	(X)	38,255	(X)
Less than high school graduate	19,961	(X)	26,239	(X)	18,665	(X)
High school graduate (includes equivalency)	25,028	(X)	28,000	(X)	22,152	(X)
Some college or associate's degree	29,326	(X)	41,656	(X)	24,285	(X)
Bachelor's degree	45,573	(X)	51,531	(X)	37,407	(X)
Graduate or professional degree	71,235	(X)	92,247	(X)	60,713	(X)

Table 5. S1810: Disability Characteristics

	Orange County, North Carolina		
	Total	**With a disability**	**Percent with a disability**
Total civilian noninstitutionalized population	142,298	12,546	8.80%
Sex			
Male	67,773	5,749	8.50%
Female	74,525	6,797	9.10%
Race And Hispanic Or Latino Origin			
White alone	106,236	9,667	9.10%
Black or African American alone	16,250	1,958	12.00%
American Indian and Alaska Native alone	784	238	30.40%

Asian alone	11,106	325	2.90%
Native Hawaiian and Other Pacific Islander alone	8	8	100.00%
Some other race alone	3,701	105	2.80%
Two or more races	4,213	245	5.80%
White alone, not Hispanic or Latino	98,846	9,232	9.30%
Hispanic or Latino (of any race)	11,987	660	5.50%
Age			
Under 5 years	6,593	41	0.60%
5 to 17 years	21,925	864	3.90%
18 to 34 years	43,295	2,112	4.90%
35 to 64 years	52,329	4,326	8.30%
65 to 74 years	11,697	2,524	21.60%
75 years and over	6,459	2,679	41.50%
Disability Type By Detailed Age			
With a hearing difficulty	(X)	3,161	2.20%
Population under 18 years	28,518	67	0.20%
Population under 5 years	6,593	39	0.60%
Population 5 to 17 years	21,925	28	0.10%
Population 18 to 64 years	95,624	1,183	1.20%
Population 18 to 34 years	43,295	348	0.80%
Population 35 to 64 years	52,329	835	1.60%
Population 65 years and over	18,156	1,911	10.50%
Population 65 to 74 years	11,697	727	6.20%
Population 75 years and over	6,459	1,184	18.30%
With a vision difficulty	(X)	2,424	1.70%
Population under 18 years	28,518	135	0.50%
Population under 5 years	6,593	2	0.00%
Population 5 to 17 years	21,925	133	0.60%
Population 18 to 64 years	95,624	1,277	1.30%
Population 18 to 34 years	43,295	516	1.20%
Population 35 to 64 years	52,329	761	1.50%
Population 65 years and over	18,156	1,012	5.60%
Population 65 to 74 years	11,697	438	3.70%
Population 75 years and over	6,459	574	8.90%
With a cognitive difficulty	(X)	4,634	3.40%
Population under 18 years	21,925	630	2.90%
Population 18 to 64 years	95,624	2,875	3.00%
Population 18 to 34 years	43,295	1,374	3.20%

Population 35 to 64 years	52,329	1,501	2.90%
Population 65 years and over	18,156	1,129	6.20%
Population 65 to 74 years	11,697	304	2.60%
Population 75 years and over	6,459	825	12.80%
With an ambulatory difficulty	(X)	6,013	4.40%
Population under 18 years	21,925	93	0.40%
Population 18 to 64 years	95,624	2,712	2.80%
Population 18 to 34 years	43,295	458	1.10%
Population 35 to 64 years	52,329	2,254	4.30%
Population 65 years and over	18,156	3,208	17.70%
Population 65 to 74 years	11,697	1,491	12.70%
Population 75 years and over	6,459	1,717	26.60%
With a self-care difficulty	(X)	1,813	1.30%
Population under 18 years	21,925	131	0.60%
Population 18 to 64 years	95,624	913	1.00%
Population 18 to 34 years	43,295	323	0.70%
Population 35 to 64 years	52,329	590	1.10%
Population 65 years and over	18,156	769	4.20%
Population 65 to 74 years	11,697	313	2.70%
Population 75 years and over	6,459	456	7.10%
With an independent living difficulty	(X)	3,587	3.20%
Population 18 to 64 years	95,624	1,910	2.00%
Population 18 to 34 years	43,295	548	1.30%
Population 35 to 64 years	52,329	1,362	2.60%
Population 65 years and over	18,156	1,677	9.20%
Population 65 to 74 years	11,697	478	4.10%
Population 75 years and over	6,459	1,199	18.60%

Table 6. S2301: Employment Status

	Orange County, North Carolina			
	Total	Labor Force Participation Rate	Employment/Population Ratio	Unemployment Rate
Population 16 years and over	118,152	64.80%	61.90%	4.40%
Age				
16 to 19 years	12,105	34.10%	31.30%	8.20%
20 to 24 years	17,104	64.90%	60.40%	6.90%

25 to 29 years	9,930	80.70%	75.60%	6.30%
30 to 34 years	8,014	87.50%	83.80%	4.20%
35 to 44 years	16,692	86.20%	82.50%	4.20%
45 to 54 years	18,542	83.90%	81.70%	2.60%
55 to 59 years	8,523	77.20%	74.70%	3.30%
60 to 64 years	8,878	64.50%	62.80%	2.50%
65 to 74 years	11,710	30.60%	29.90%	2.40%
75 years and over	6,654	7.00%	7.00%	0.00%
Race And Hispanic Or Latino Origin				
White alone	89,883	64.60%	62.20%	3.80%
Black or African American alone	13,927	63.90%	58.70%	8.10%
American Indian and Alaska Native alone	539	54.90%	54.90%	0.00%
Asian alone	8,818	62.80%	60.50%	3.70%
Native Hawaiian and Other Pacific Islander alone	8	100.00%	100.00%	0.00%
Some other race alone	2,372	81.40%	80.10%	1.60%
Two or more races	2,605	67.90%	60.30%	11.10%
Hispanic or Latino origin (of any race)	7,947	72.90%	70.30%	3.60%
White alone, not Hispanic or Latino	84,959	64.30%	61.90%	3.70%
Population 20 to 64 years	87,683	78.00%	74.60%	4.30%
Sex				
Male	41,782	80.20%	76.30%	4.80%
Female	45,901	75.90%	73.10%	3.80%
With own children under 18 years	14,190	79.60%	77.00%	3.30%
With own children under 6 years only	3,005	84.10%	81.70%	2.90%
With own children under 6 years and 6 to 17 years	2,401	67.60%	66.60%	1.50%
With own children 6 to 17 years only	8,784	81.30%	78.20%	3.80%
Poverty Status In The Past 12 Months				
Below poverty level	13,361	50.70%	42.20%	16.80%
At or above the poverty level	69,488	84.90%	82.30%	3.00%
Disability Status				
With any disability	5,932	54.50%	47.30%	13.20%

Educational Attainment				
Population 25 to 64 years	70,579	81.20%	78.10%	3.80%
Less than high school graduate	4,689	72.00%	65.60%	8.80%
High school graduate (includes equivalency)	9,723	72.50%	67.30%	7.20%
Some college or associate's degree	14,436	78.50%	75.90%	3.20%
Bachelor's degree or higher	41,731	85.10%	82.70%	2.80%