

Conclusions and Recommendations

The earlier sections of this AI identify common problems and barriers to fair housing in Salisbury. This section builds upon the previous analysis, summarizes conclusions, and outlines the City’s commitment to actions for addressing the impediments to fair housing.

Impediment #1: Racial/Ethnic and Income Concentration

While African Americans make up 39.8% of the total population of the City, clustered around the central business district are a number of census tracts where the Black population reaches as high as 80 to 90 percent. These areas also contain households with the lowest income levels in all of Salisbury. However, this does not conclude that Fair Housing Impediments exist in the other parts of Salisbury. When we track Fair Housing complaints over the last 10 years, we find very few incidents of discrimination reported anywhere in the City.

AI Proposed Action:

The City of Salisbury should remain vigilant in efforts to promote fair housing practices while minimizing or eliminating any discrimination in housing practices whenever they are identified throughout the city.

Impediment #2: Affordable Housing Stock for Households Earning Less than \$25,000 Annually

The shortage of housing affordable for households with incomes up to \$25,000 has increased dramatically over the past decade. The under \$10,000 household group experienced a 462 percent demand over supply, the \$10,000 to \$15,000 household group experienced a 154 percent demand over supply and the \$15,000 to \$25,000 household group experienced a 115 percent demand over supply for housing that they could afford at 30 percent or less of their income. This means that some 2,728 households, 23 percent of all Salisbury households, are cost burdened.

AI Proposed Action:

Working with local banks and in conjunction with the Salisbury CDC, the City should expand the scope of the existing affordable housing rehabilitation and construction programs to more closely meet the needs of the existing and projected population. Similarly, efforts should be made to identify and apply subsidies (rental and ownership) for those households that are cost burdened, i.e. are paying more than 30 percent of their income for housing.

Impediment #3: VisitAbility

VisitAbility is a nationwide movement endorsed by HUD to enhance the user-friendliness of all housing to include the needs of everyone, regardless of their physical abilities.

AI Proposed Action:

The City of Salisbury should adopt a “VisitAbility Policy” calling for new housing construction in the City that uses public financial assistance to meet minimal visitability standards, if the current local and state building codes are not adequate.

Impediment #4: Emergency Shelters

The Land Development Ordinance does not define or incorporate emergency housing shelters as a use classification in existing zones.

AI Proposed Action:

The Land Development Ordinance should be amended to include a definition of emergency shelters and be incorporated as a use classification and treated similar to other use classifications with similar characteristics.

Impediment #5: Transitional Housing

The Land Development Ordinance does not define or incorporate transitional housing as a use classification in existing zones.

AI Proposed Action:

The Land Development Ordinance should be amended to include a definition of transitional housing and be incorporated as a use classification and treated identically to similar single family residential and multi-family residential uses.

Impediment #6: Rehabilitating Existing Housing.

The high cost of rehabilitating existing, older housing up to the standards of new construction inhibits the ability of housing producers to deliver affordable housing.

AI Proposed Action:

The City of Salisbury should actively pursue the local application of the North Carolina Rehabilitation Code, in order to reduce the costs of maintaining and improving older housing stock.

Impediment # 7: Conventional Home Loan Financing

An examination of year 2008 HMDA data show a noticeable gap citywide in home loan origination and denial rates between White applicants and minority applicants favoring White applicants.

AI Proposed Action:

The City of Salisbury should engage lending institutions to evaluate home mortgage lending patterns and practices by race/ethnicity in each census tract in the residential credit market to determine if there is a pattern and practice of discriminatory lending and/or redlining taking place in the City.

Impediment #8: Fair Housing Coordination

The Fair Housing Committee of the Salisbury Human Relations Council has not been active in addressing fair housing problems in Salisbury. Further, greater coordination among key housing agencies and providers in the community is needed to identify barriers and address fair housing issues in a more cohesive manner.

AI Proposed Action:

The City of Salisbury should activate and utilize the Fair Housing Committee of the Human Relations Council as soon as possible to undertake fair housing education and outreach initiatives. The City of Salisbury should also establish a broader framework to facilitate coordination and communication between housing partners and agencies, including the Salisbury Community Development Corporation (CDC), Rowan Helping Ministries, Salvation Army, and other entities.

Impediment #9: Minority Homeownership

Home ownership rates in areas with substantial minority populations (African American and Hispanic) are consistently and considerably lower than the 54 percent average rate for Salisbury as a whole.

AI Proposed Action:

The City of Salisbury should continue to promote and invest in homeownership opportunities in areas with substantial minority populations.