

2018 North Mecklenburg Demographic and Housing Assessment

Prepared by



UNC CHARLOTTE
Urban Institute

Laura Simmons

Director of Community Indicators
UNC Charlotte Urban Institute

Dr. Bill McCoy

Emeritus Faculty
UNC Charlotte Urban Institute

Katie Zager

Social Research Specialist
UNC Charlotte Urban Institute

Ashley Williams Clark

Director of Outreach & Strategic Partnerships
UNC Charlotte Urban Institute

With assistance from:

William Prutzman

Graduate Student
UNC Charlotte

Timothy Gibbons

PhD Student
UNC Charlotte

Bridget Hochwalt

Social Research Specialist
UNC Charlotte

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Key Definitions

Affordable Housing

Generally, housing is considered affordable if a household does not spend more than 30% of their pre-tax gross annual income on rent and utilities. See page 27 for more details.

Area Median Family Income (AMI)

The U.S. Department of Housing and Urban Development estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that incomes may be expressed as a percentage of the area median income.

Extra-territorial jurisdiction (ETJ)

Approximately 5,220 acres in size, the extra-territorial jurisdiction is under the municipal zoning control of the Town of Davidson but is outside of the Town's corporate boundaries.

Fair Market Rent (FMR)

According to federal housing regulations, Fair Market Rent (FMR) means the rent that would be required to be paid in the particular housing market area in order to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. The FMR includes utilities (except telephone). Separate FMRs are established by the U.S. Department of Housing and Urban Development for dwelling units of varying sizes (number of bedrooms).

Homeownership Rate

The number of owner-occupied units as a percentage of all occupied housing units.

Housing Cost Burdened

If a household spends more than 30% of their pre-tax gross annual income on rent and utilities, then they are considered housing cost burdened. If a household spends more than 50% of their gross income on rent and utilities, then they are considered extremely housing cost burdened.

Extremely Low-Income

A household's annual income is less than 30% of the area median income.

Very Low-Income

A household's annual income is between 30% and 50% of the area median income.

Low-Income

A household's annual income is between 51% and 80% of the area median income.

Mixed-Income Housing

Housing development that includes a diversity of units at a variety of price points.

Moderate-Income

A household's annual income is between 81% and 120% of the area median income.

Subsidized housing

Subsidized refers to units where the occupants receive any financial assistance toward housing costs, including from both private and public sources.

Tenure

Refers to whether a unit is owner-occupied or renter-occupied.

Key Findings



Demographics

98,087

Population of North Mecklenburg (2017)



10x

Since 1990

Population is growing **older**

Percent of population age

20-44



43%
34%

2000 2016

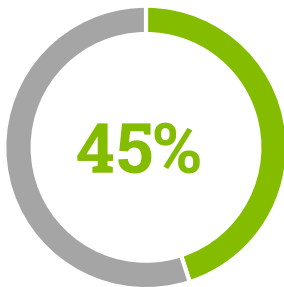
Percent of population age

45-79

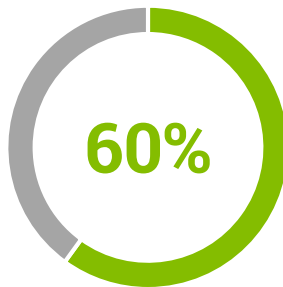


26%
36%

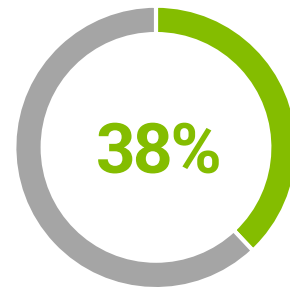
2000 2016



Households with income over \$100,000



Households with 1 to 2 people



Households with children at home



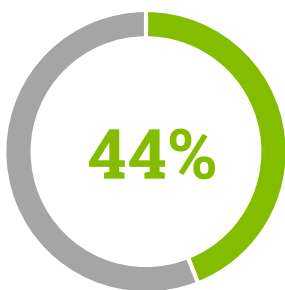
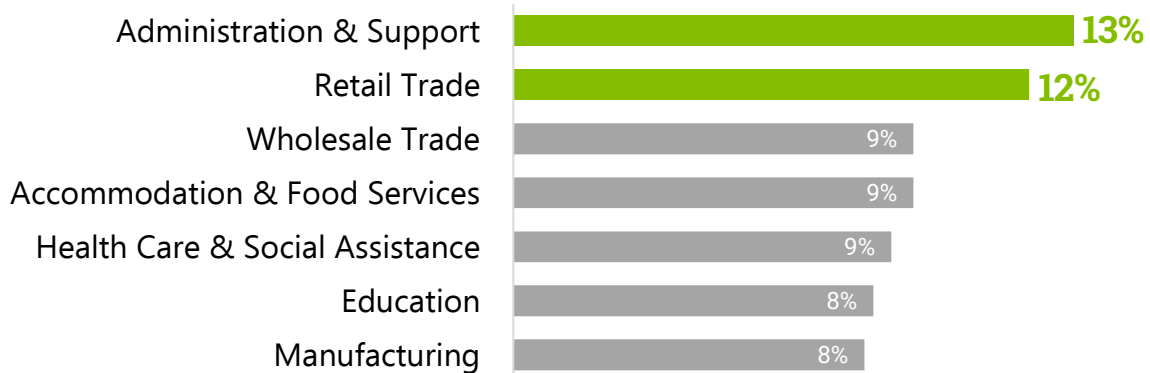
Employment

42,153

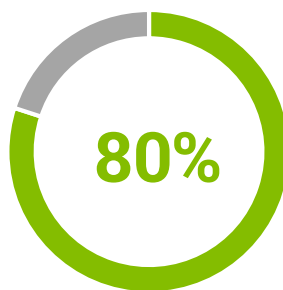
People worked at an establishment
in North Mecklenburg (2015)



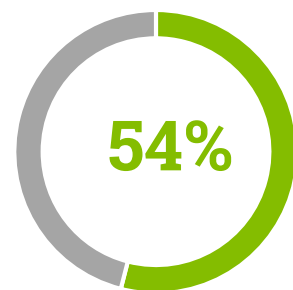
Largest sectors of employment in North Mecklenburg



Of people **who live** in
North Mecklenburg **work**
in Charlotte



Of people **who work** in
North Mecklenburg **live**
elsewhere



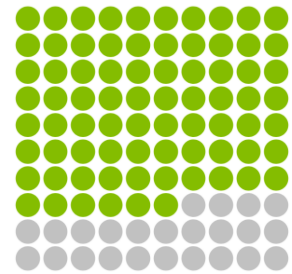
Of people **who work** in
North Mecklenburg earn
less than \$40,000



Housing Stock

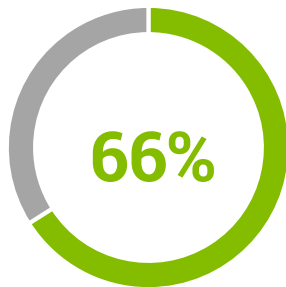
45,220

Housing units in North Mecklenburg (2018)



76

Units per 100 acres



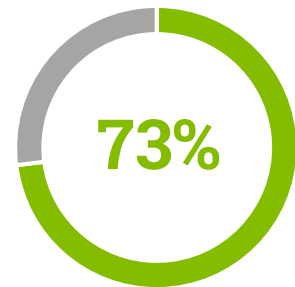
66%

Single-family detached homes



18%

Apartment units



73%

Owner-occupied homes

The average home in North Mecklenburg is

22

Years old

2,400

Heated square feet

3

Bedrooms



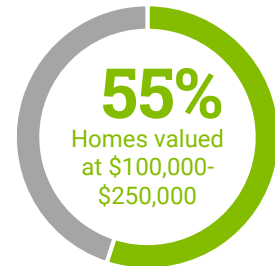
Housing Cost



Average
assessed
home value
(2011)



North Mecklenburg
\$286,539
(Mecklenburg County: \$208,430)



Average
home sales
price (2016-
2017)



North Mecklenburg
\$342,885
(Mecklenburg County: \$289,419)



Average
apartment
rent (2018)



North Mecklenburg
\$1,254
(Mecklenburg County: \$1,217)



8,000

Cost-burdened
households

900

Subsidized
housing units

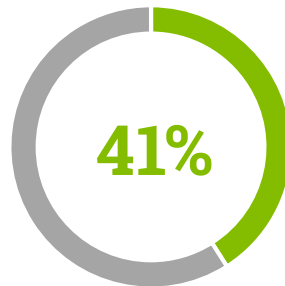
1/2

Of subsidized units
are in Davidson

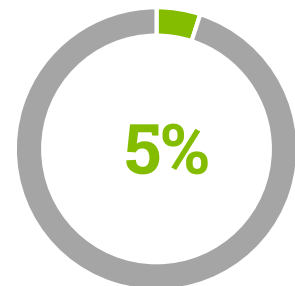


Land Use & Development

Land Area by
Land Use (2018)

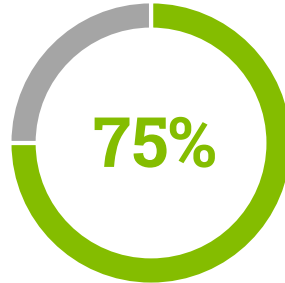


Residential

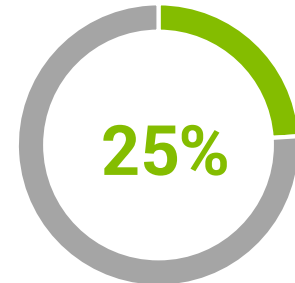


Commercial

Taxable Real
Property Value by
Type (2018)



Residential



Commercial

Since 2010, there has been considerable development activity in North Mecklenburg.

9,400

New residential units

330

Residential demolitions

200

Commercial permits

Introduction

This report presents the findings from a demographics and housing assessment for the northern part of Mecklenburg County, North Carolina (North Mecklenburg). This study was conducted by the UNC Charlotte Urban Institute from May 2018 to January 2019 with funding provided by the Lake Norman Economic Development Corporation (LNEDC).

The North Mecklenburg region includes the towns of Huntersville, Cornelius, and Davidson. Situated just north of the City of Charlotte and on the eastern shore of Lake Norman, these suburban communities have experienced tremendous growth over the past few decades. In recent years, housing prices in the area have risen considerably, and housing affordability is becoming a significant concern for residents, business owners, and community leaders alike.

In 2016, the Institute conducted a comprehensive housing needs assessment for the Town of Davidson, which provided information on the demographics, employment, and housing stock in the town as well as insights from key stakeholders on affordable housing in the town. Housing affordability has become an increasingly salient issue for the other two towns of Cornelius and Huntersville as well. Since these towns do not exist as islands but are highly interconnected and function as part of a larger region, there was a desire to look across town boundaries and compile updated information on housing conditions in all three towns into a single North Mecklenburg region.

Goal: To provide timely information on current housing and demographic conditions in North Mecklenburg to the LNEDC, town governments, residents, and businesses.

Thus, the purpose of this study was to provide timely information on current conditions in North Mecklenburg to the LNEDC, town governments, residents, and businesses. It is intended to serve as a starting point and to inform community dialogue and decision-making as the three towns grapple with the opportunities and challenges of growth and inclusion in the short and long term.

Over the course of the study, the research team collected and analyzed a wealth of data on several aspects of the North Mecklenburg communities. The report begins with an overview of key demographic information and trends on the area's growing population, followed by a snapshot of the area's workforce. The report then turns to look more closely at housing, providing a detailed picture of the region's current housing stock and costs. To round out the quantitative portion, it presents a summary of current land use as well as recent and future development.

The final section of the report presents the findings from a series of key stakeholder interviews conducted alongside the quantitative analysis. Twenty-one interviews were conducted with a variety of civic, business, and neighborhood leaders. While not presented as a representative sample of all North Mecklenburg residents, these interviews provide critical context and insight around the changes occurring in North Mecklenburg and the housing issues and opportunities that are arising as a result.



Demographics

The Charlotte metropolitan area has been one of the fastest growing in the country in recent years. Between July 2016 and July 2017, the population of Mecklenburg County grew by 19,600 people, or an average of 54 new residents per day, according to Census Population Estimates. One of the biggest factors contributing to the region's recent and explosive growth is the presence of 15 Fortune 500 and Fortune 1000 company headquarters. Among these major employers are Lowes, which moved its headquarters to Mooresville (just north of Mecklenburg County) in 2004. These employers have contributed to a 39.7% increase in workforce between 2005 and 2013, the highest growth rate among major US cities.¹ Furthermore, the high salary and low cost of living (compared to other metros) make Mecklenburg County a desirable destination among working adults.

The suburban towns of Huntersville, Cornelius, and Davidson, which comprise the northern part of Mecklenburg County, have been front and center in the story of Charlotte's growth. They have been the destination of many Charlotte in-migrants and have experienced considerable growth and change as a result. In the span of 20 or 30 years, these towns have transformed from independent small towns, separated by countryside, into what are now largely bedroom communities that span a nearly continuous expanse of development from one town to the next.

About the data

Unless otherwise noted, the data discussed in this section come from the following U.S. Census Bureau products: Decennial Census (1990, 2000, and 2010), 2016 American Community Survey 5-year estimates, and the 2017 Population Estimates. The 2016 ACS estimates include data collected over a 5-year period (2012-2016) in order to achieve a large enough sample size for small places, such as the North Mecklenburg towns. Even so, as sample data, a degree of uncertainty around the reported numbers must be acknowledged. All Census data in this section reflect the residents who live within the municipal boundaries of each town and do not include the extra-territorial jurisdiction (ETJ).

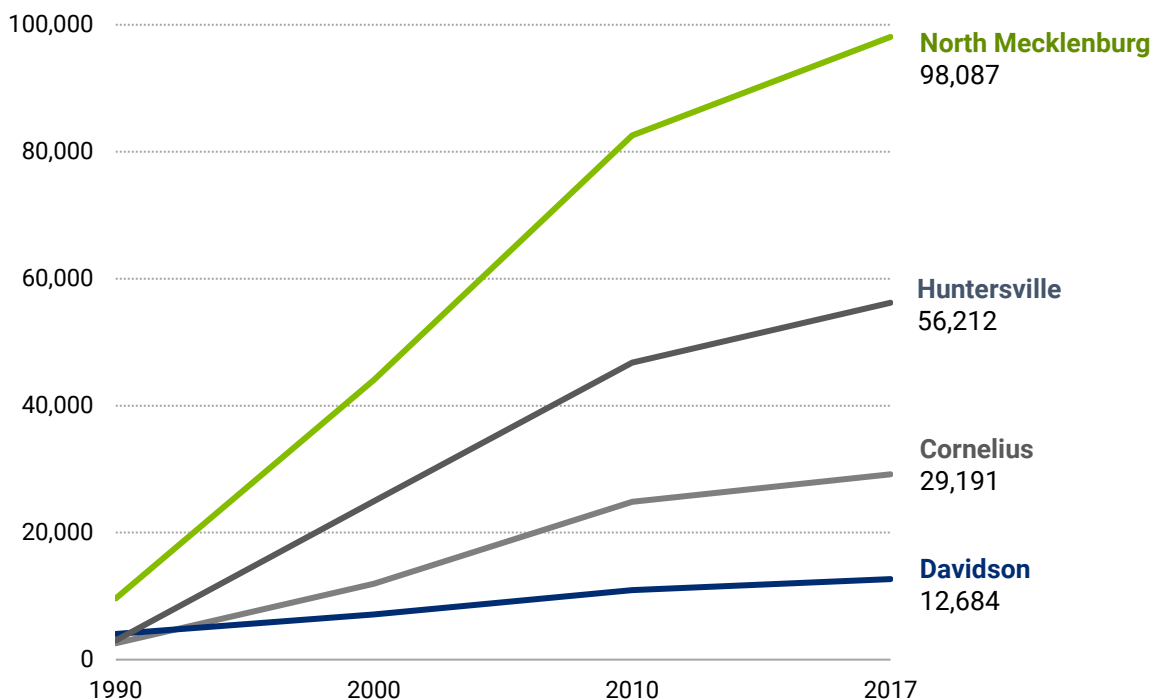
Total Population and Growth

The North Mecklenburg area has seen tremendous population growth in the past few decades. In 1990, the three towns collectively had approximately 10,000 residents. By 2000, the towns had grown to around 44,000. By 2010, they surpassed 80,000 and are now nearing the 100,000 mark (98,000 as of 2017). That's a nearly tenfold increase in less than 30 years.

Over this time period, the three towns, which were of similar size in 1990 (around 4,000), have experienced varying magnitudes of population growth. Huntersville is now the largest of the three by a good margin, with more than 56,000 residents. Cornelius is a little more than half the size of Huntersville with just over 29,000 residents. Davidson is the smallest of the three with close to 13,000 residents.²

North Mecklenburg's population is nearing 100,000 and has grown tenfold since 1990

Population Growth (1990-2017)



Data source: Decennial Census, Census Population Estimates

¹ <https://www.charlottestories.com/heres-charlotte-became-fastest-growing-city-country-past-decade/>

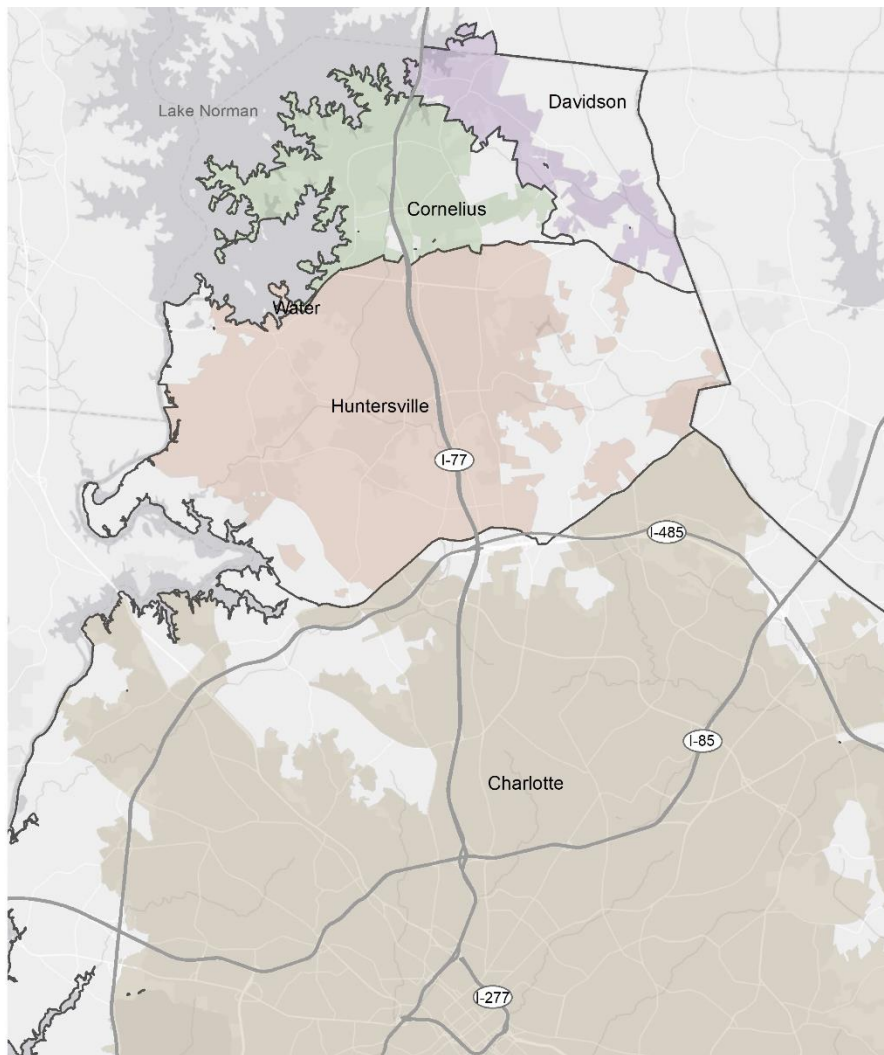
² The 2017 numbers are from the Census Population Estimates and may differ slightly from estimates produced by the North Carolina Office of State Budget and Management.

Land Area and Population Density

Together, the three towns cover more than 57,000 acres (90 square miles) of land and represent 17% of the county's total land area. The North Mecklenburg population is less dense than that of Mecklenburg County as a whole (two versus three people per acre, respectively). Among the three towns, however, the amount of land and population density varies considerably.

Much of the differences in growth trajectories can be traced to the amount of land each town has within its municipal boundaries and extra territorial jurisdiction (ETJ). Huntersville is by far the largest of the three in area. With nearly 39,000 acres (60 square miles) of total area (including ETJ), it is about four times the size of Cornelius and Davidson (10,000 and 9,000 acres or 15 and 14 square miles, respectively). Although Davidson is similar in total area to Cornelius, its municipal boundaries are much smaller (4,200 acres or 6.5 square miles), a result of the town's open space preservation policy. Cornelius is the most dense of the three towns, with four people per acre, versus two people per acre in Huntersville and Davidson. This is a reflection of Cornelius's small land area and recent population growth. In the map below, the shaded areas indicate places within town boundaries, and the outlines delineate the extent of each town's ETJ.

Map 1. North Mecklenburg Town Boundaries and ETJs



Age Structure

The age structure of North Mecklenburg residents resembles that of many suburban communities. There are two distinct bulges in the population pyramid- one at the bottom (children) and one in the middle (their middle-aged parents)- which reflects the presence of families with children. There is also a notable gap in between the two, which reflects the dearth of people in their 20s and early 30s (millennials). This is likely due to a combination of life circumstances and preferences. Mecklenburg County millennials (born between 1981-1996) demonstrate a preference for the more urban environment, abundant rental options, and amenities offered in the City of Charlotte.³ For those who might want to live in the suburbs, few rental options and rising home prices in these towns have made it difficult to find suitable housing.

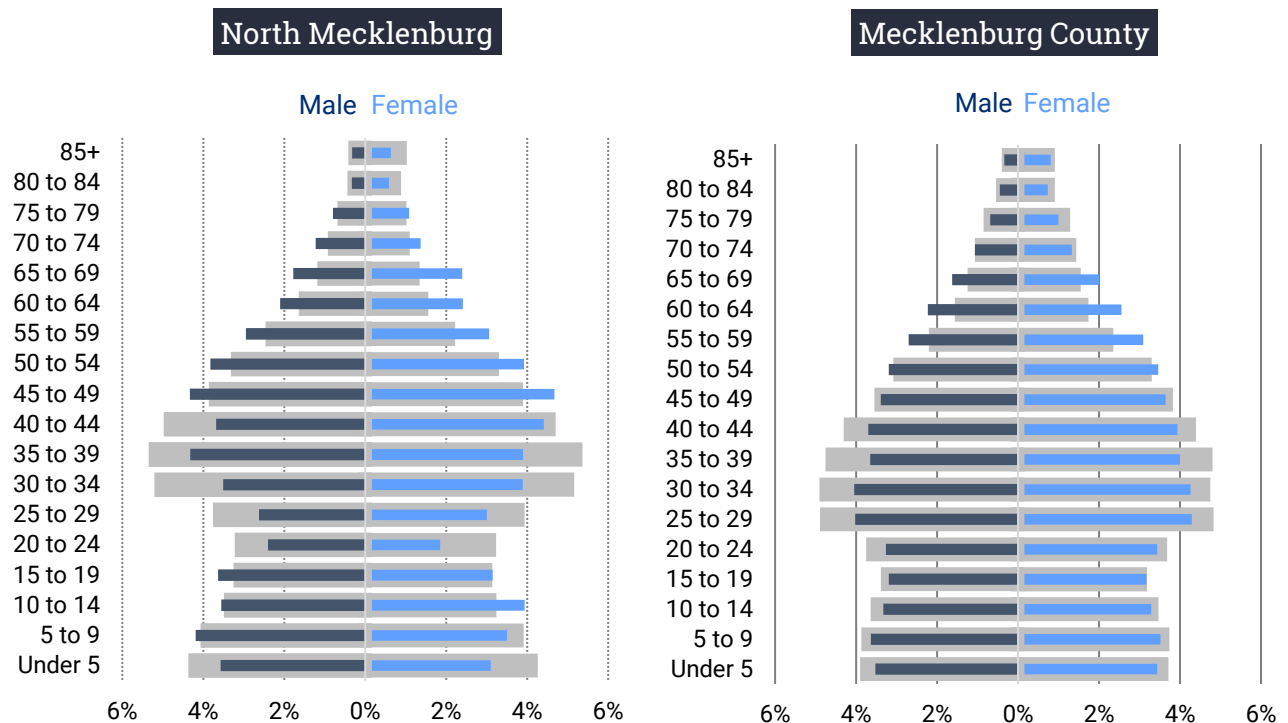
Since 2000

Like most of America and more specifically suburban America, North Mecklenburg’s population is growing older. Looking back to 2000, the percent of residents that fall in the 45-79 age groups has risen, while the percent between the ages of 20 and 44 has gone down. The proportion of older children (ages 10-19) has increased slightly while the share of young children (under 5) has declined.

North Mecklenburg’s population is growing older and has a slightly different age structure than the county as a whole

Population by Age and Sex (2000, 2016)

■ 2000 ■ 2016



Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

³ UNC Charlotte Urban Institute, 2016. *Living in Charlotte 2016: Views on Housing, Transportation and Community*. <https://ui.uncc.edu/story/uli-charlotte-preferences-housing-millennials-boomers>

Racial/Ethnic Composition

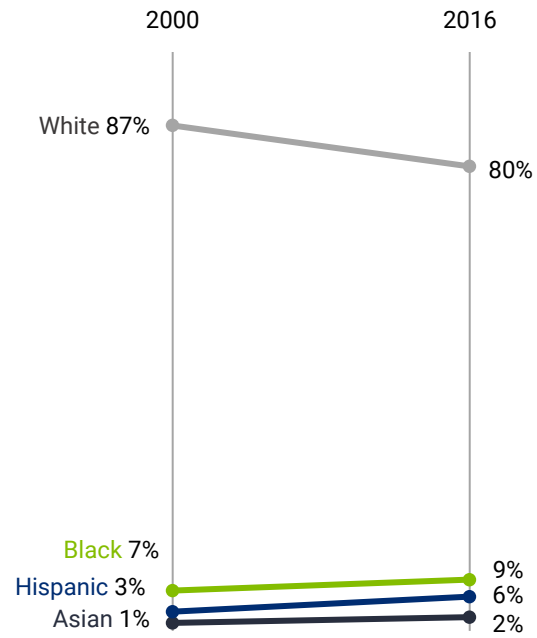
North Mecklenburg's population is predominantly White, with White non-Hispanic individuals accounting for 80% of all residents. This is a stark contrast from the whole of Mecklenburg County, which is only 48% White. About 9% of North Mecklenburg residents identify as Black, 6% as Hispanic, 2% as Asian, and 3% as other races. These groups are much smaller in North Mecklenburg than the larger county, which is 31% Black, 13% Hispanic, and 5% Asian.

Since 2000

While North Mecklenburg has not experienced the dramatic shift in the racial/ethnic composition that the larger county has over this period (going from a predominantly White population to a majority-minority), it has seen an incremental increase in the racial/ethnic diversity of residents since 2000. The share of residents that are White has declined from 87% in 2000. Conversely, the proportion of residents that are Black, Hispanic, Asian, and other races have all increased slightly. The greatest increase occurred among Hispanic residents, going from 3% to 6% of the total population.

North Mecklenburg's population is predominantly white but is gradually diversifying

Population by Race/Ethnicity (2000, 2016)

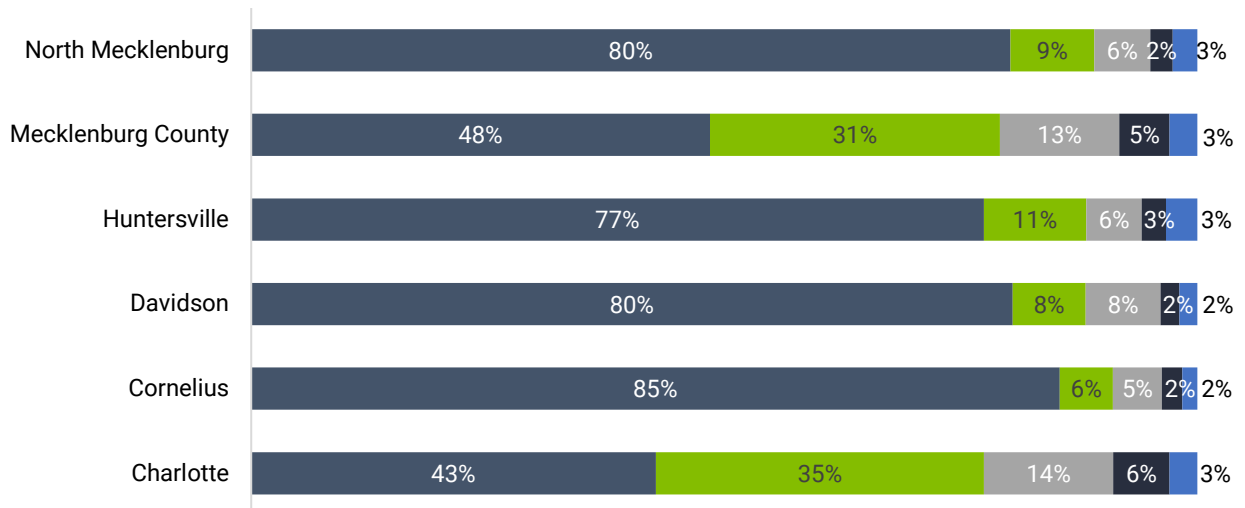


Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

North Mecklenburg's population is less diverse than the county overall

Population by Race/Ethnicity (2016)

■ White ■ Black ■ Hispanic ■ Asian ■ Other



Data source: American Community Survey 2012-2016 (5-year estimates)

Educational Attainment

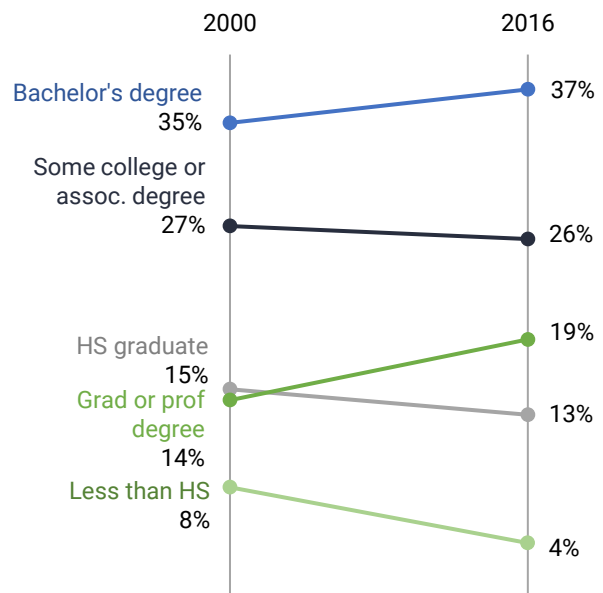
North Mecklenburg residents are highly educated. More than half (56%) of those age 25 and older have completed a bachelor's degree, which is well above the 43% of Mecklenburg residents overall. Further, nearly one-fifth (19%) have completed a graduate or professional degree, compared to 14% of Mecklenburg residents overall. Only a very small portion (4%) did not complete high school.

Since 2000

The level of education among North Mecklenburg residents has increased over the past 16 years. The share of residents that are college educated has gone up, while the portion that have a high school education or less has gone down. The most pronounced changes have occurred at the ends of the spectrum: residents with graduate or professional degrees rose from 14% to 19%, and residents who did not complete high school declined from 8% to 4%.

North Mecklenburg's residents are highly educated and have become more so since 2000

Educational Attainment (2000, 2016)

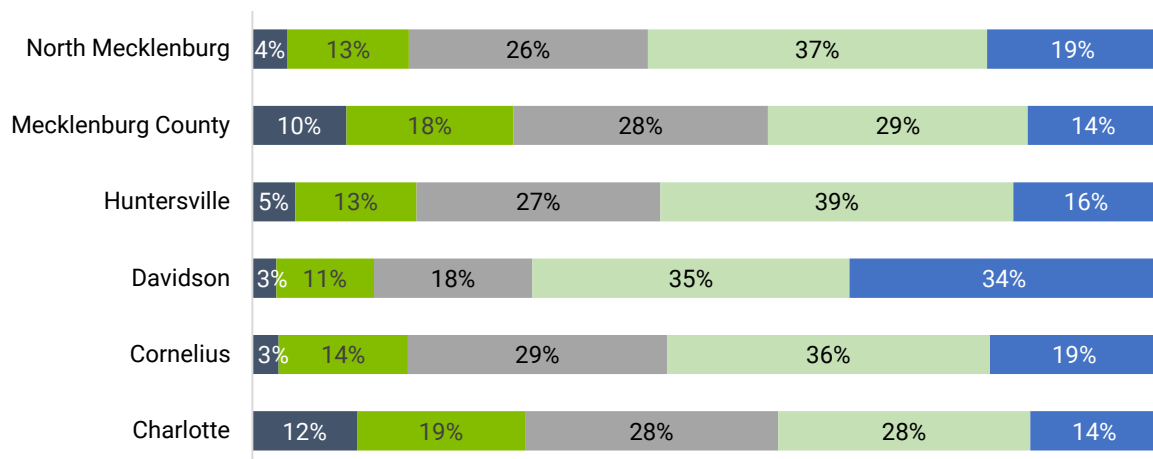


Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

North Mecklenburg residents have higher education levels than the county overall

Educational Attainment (2016)

■ Less than HS ■ HS graduate ■ Some college/ assoc degree ■ Bachelor's degree ■ Grad or prof degree



Data source: American Community Survey 2012-2016 (5-year estimates)

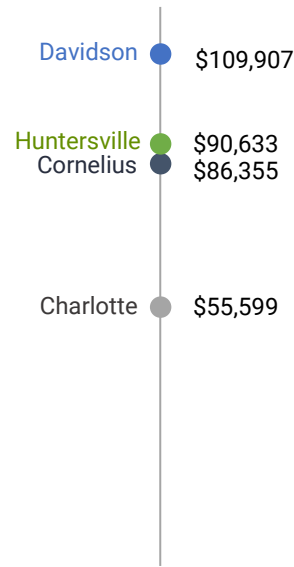
Income

On the whole, the North Mecklenburg towns are fairly affluent communities. All three have median household incomes that are well above that of the City of Charlotte. Davidson has the highest of the three towns by a good margin, with a median household income of nearly \$110,000. That is practically twice Charlotte’s median household income of \$56,000. Huntersville and Cornelius are not quite as high as Davidson but still well above Charlotte, at \$91,000 and \$86,000 respectively.

Moreover, 45% of households in North Mecklenburg make over \$100,000 in annual income, compared to just 28% of Mecklenburg County overall. Fourteen percent of North Mecklenburg households make over \$200,000, almost twice the share county-wide (8%). At the other end of the spectrum, just 27% of households in North Mecklenburg make less than \$50,000 a year, compared to 43% of Mecklenburg County overall.

North Mecklenburg households are fairly affluent

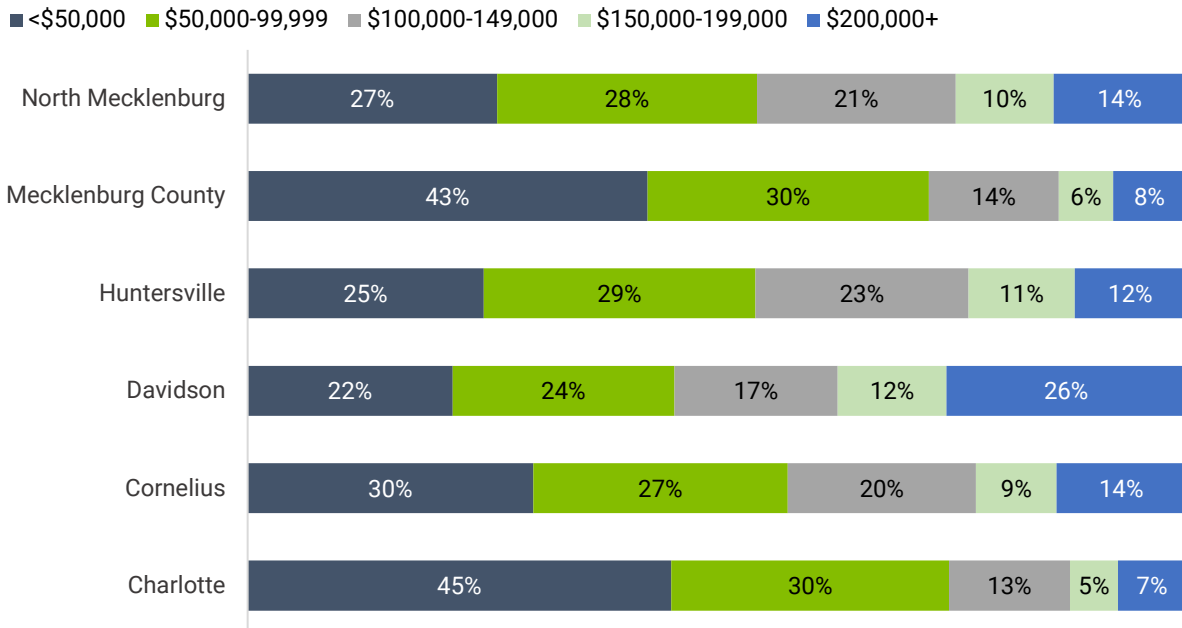
Median Household Income (2016)



Data source: American Community Survey 2012-2016 (5-year estimates)

North Mecklenburg has a larger share of high income households than county

Households by Annual Income (2016)



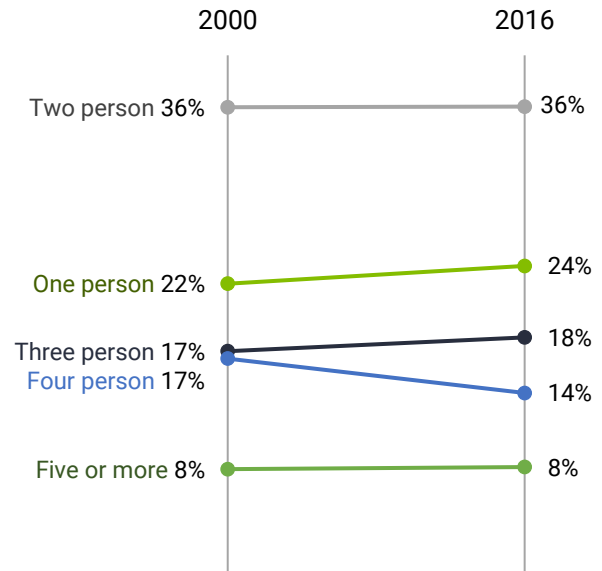
Data source: American Community Survey 2012-2016 (5-year estimates)

Household Size

The majority of households in North Mecklenburg consist of one to two people. Two-person households are the most common in North Mecklenburg, accounting for 36% of all households. Another 24% are one-person households. The distribution for North Mecklenburg is fairly similar to the county as whole. However, the county has a slightly higher prevalence of one-person households with 30%.

North Mecklenburg households are mostly one or two people

North Mecklenburg Households by Size (2000, 2016)



Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

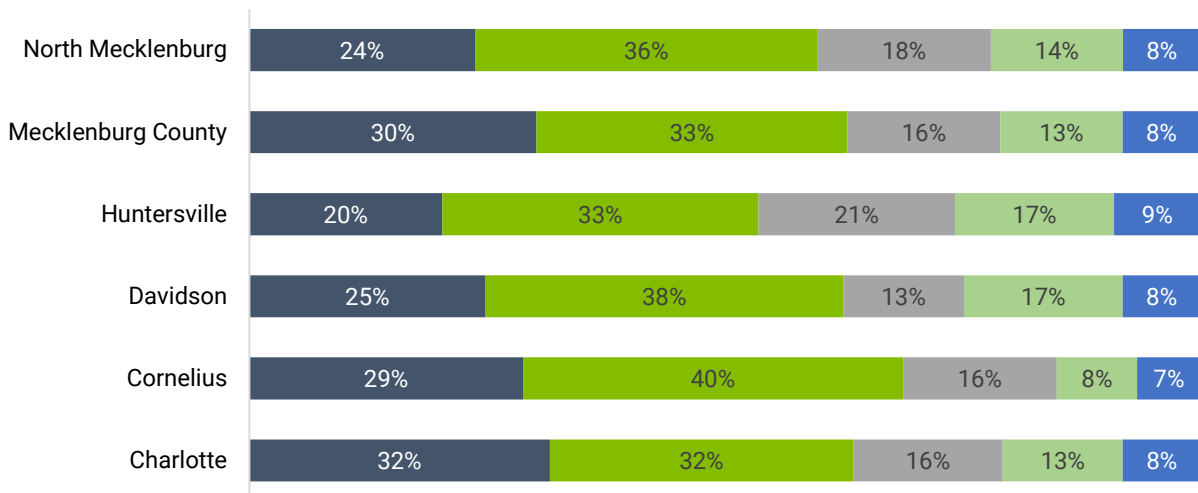
Since 2000

The distribution of household sizes in North Mecklenburg has changed little since 2000. Four person households have become slightly less prevalent, going from 17% to 14%, and one-person households have become slightly more so, rising from 22% to 24%.

North Mecklenburg households are slightly larger than the county as a whole

Households by Size (2016)

■ One person ■ Two person ■ Three person ■ Four person ■ Five or more

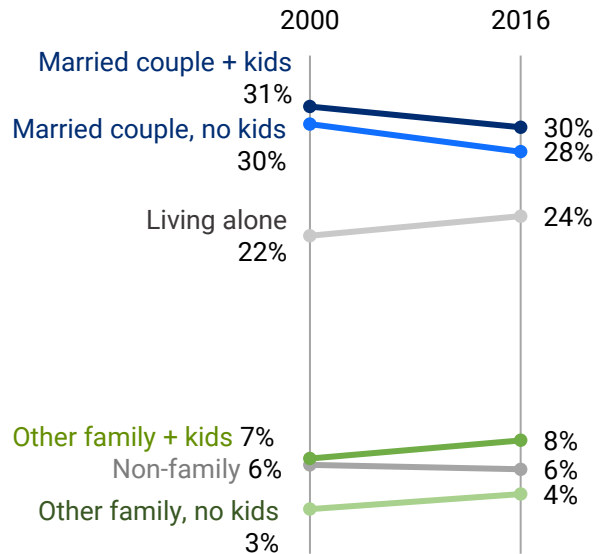


Data source: American Community Survey 2012-2016 (5-year estimates)

Household Type

Like most U.S. suburban communities, the majority of households in North Mecklenburg (58%) consist of married couple families. Among these families, there is a fairly even split between those with children living at home (30%) and those without (28%). Married couple households are more prevalent in North Mecklenburg than the county as a whole, where 44% of households are married couple families. The proportion of households that are other types of families is smaller in North Mecklenburg (12%) than the county overall (19%); the same is true for non-family households. Regardless of marital status, families with children at home make up 38% of North Mecklenburg households, only a little higher than county-wide (33%).

North Mecklenburg households are mostly married couple families North Mecklenburg Household Type (2000, 2016)



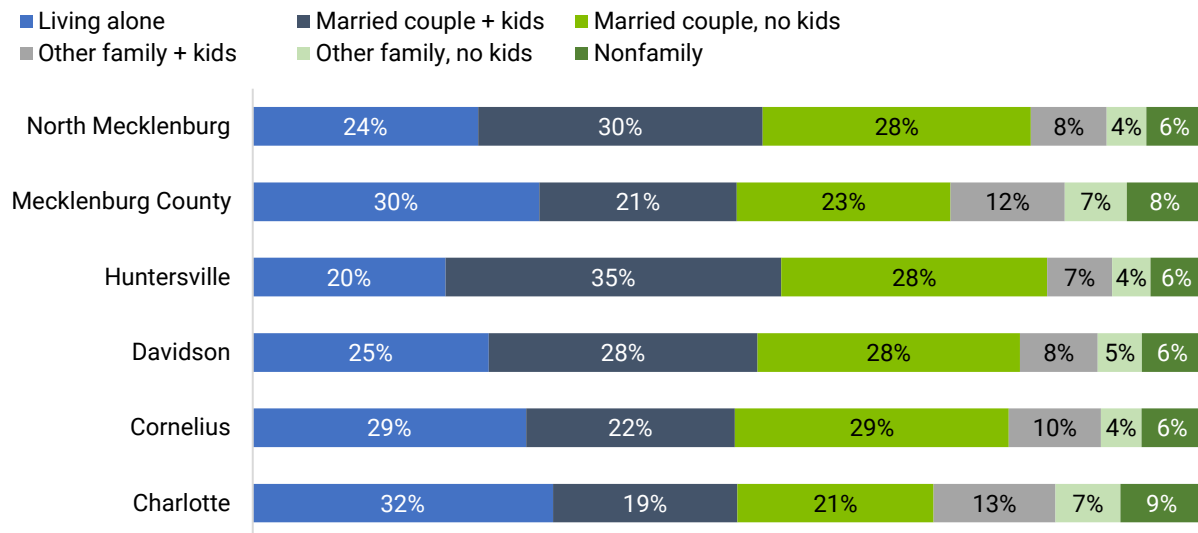
Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

Since 2000

The share of households that are married couple families has declined slightly in North Mecklenburg since 2000, while the portion of other family households and individuals living alone has increased slightly.

North Mecklenburg has a larger share of married couple households than county as a whole

Households by Type (2016)



Data source: American Community Survey 2012-2016 (5-year estimates)



Employment

In addition to the residents living in the North Mecklenburg towns, it is important to consider the population that works in these towns. As the following pages will illustrate, these populations (residents and workers) are not one and the same. This section provides information about the number of people who work at establishments in these towns, what kinds of jobs they hold, and how much they earn.

It also examines whether these workers are living in the North Mecklenburg area or if they live elsewhere (and if so, where) and commute into North Mecklenburg for work. As the data in this section will attest, the area is experiencing a growing population of workers and high commute volume both to and from North Mecklenburg, two trends that hold a number implications for these communities.

About the data

Data for this section came from the Longitudinal Employer-Household Dynamics (LEHD), a national dataset that provides detailed information about where people work and live. Produced by the U.S. Census Bureau, it is generated from state unemployment insurance reporting information. The LEHD captures wage and salary jobs covered by unemployment insurance (which account for about 95% of private sector wage and salary employment) but does not include informal workers or the self-employed. A worker's employment location is based on the physical or mailing address reported by the employer, which in some cases may not be the location at which an employee performs his/her work. Even with these nuances, this is the most comprehensive data set on work and residential location available to date.

Total Jobs

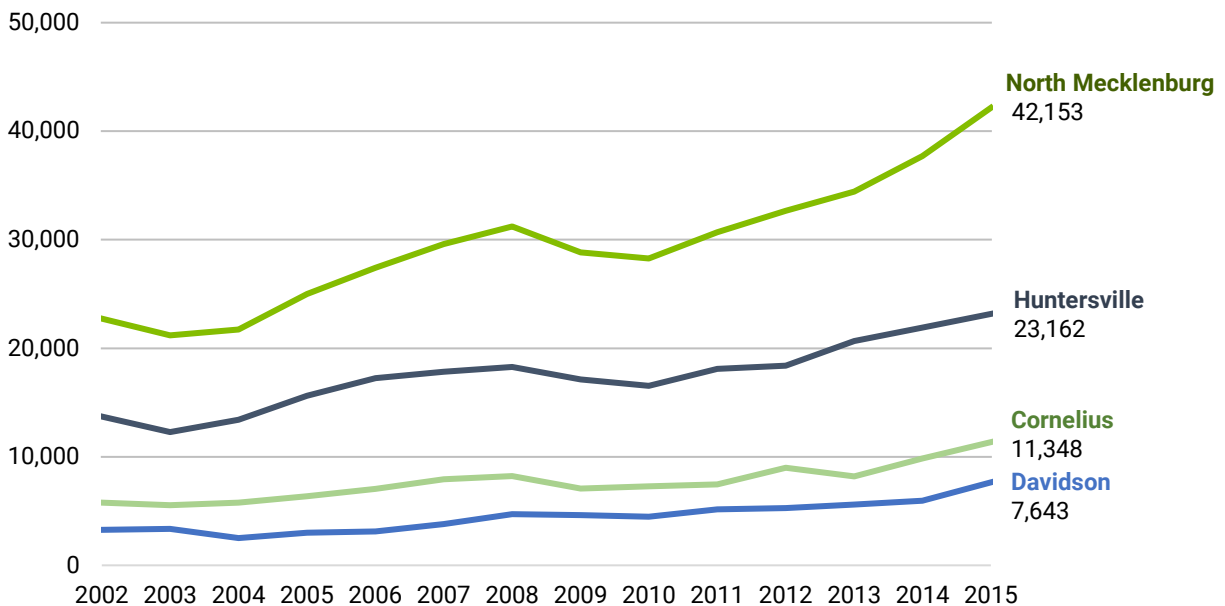
As the population of North Mecklenburg has grown, so too has its employment base. As of 2015 (the most recent data), more than 42,000 people worked at an establishment located in North Mecklenburg. This has nearly doubled over 13 years, from 23,000 in 2002. Unsurprisingly, there was a slight reversal of this upward trend during the Recession, when the number of jobs declined from 2008 to 2010. After 2010, the number started rising again and quickly surpassed the pre-recession level in 2012.

The distribution of jobs among the three towns that make up North Mecklenburg is similar to that of the residential population. The largest number of jobs are found in Huntersville at 23,000. About half as many (11,000) are located in Cornelius, and the remaining 8,000 are in Davidson.

The North Mecklenburg towns are home to a number of prominent companies and organizations. The area's largest employers include Ingersoll Rand in Davidson (1,600 employees), McGuire Nuclear Station in Huntersville (1,200 employees), Davidson College (750 employees), and Novant Health, Metrolina Greenhouses, and Joe Gibbs Racing in Huntersville (690, 650, and 650 employees, respectively).⁴

Over 42,000 people work at an establishment located in North Mecklenburg; nearly double the number in 2002

Total Number of Jobs by Town (2002-2015)



Data source: Longitudinal Employer-Household Dynamics

⁴ <http://www.inedc.com/siteselectors/major-employers/>

Industry Sector Composition

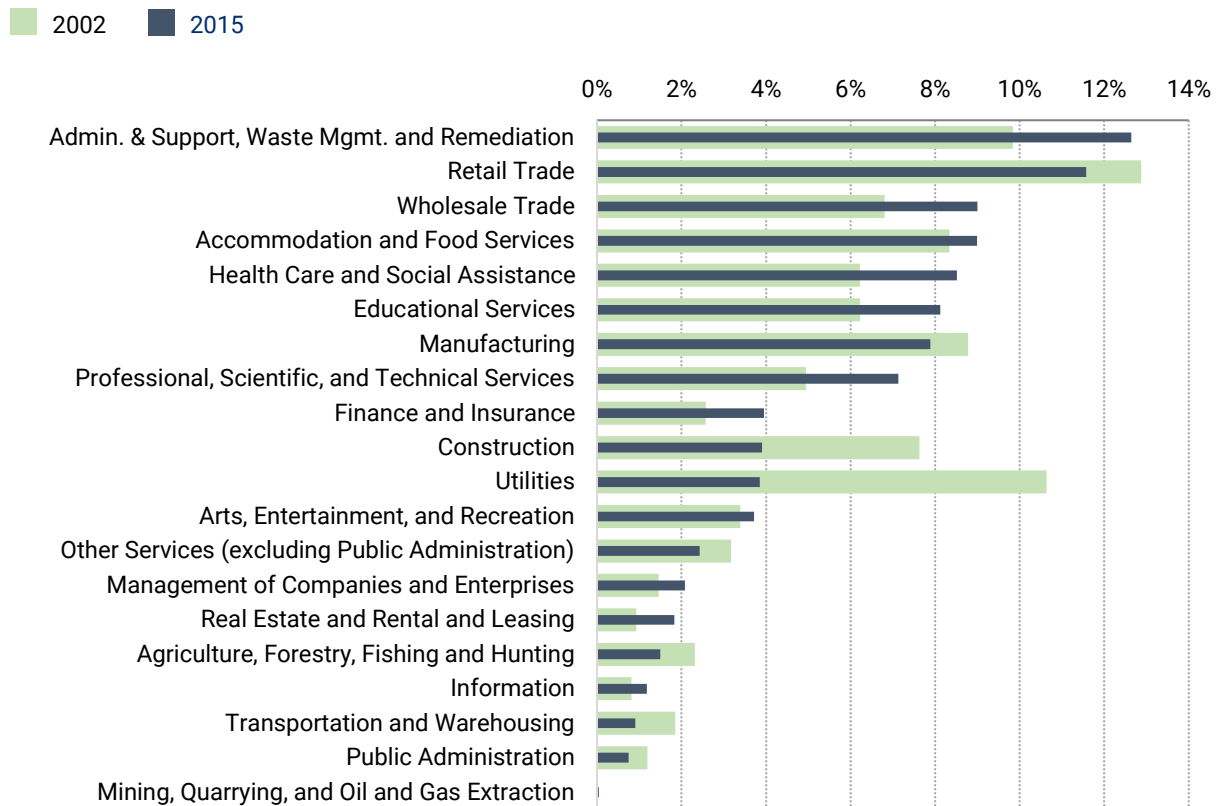
Workers in the North Mecklenburg towns hold a variety of jobs and span nearly all industries. The most prevalent sectors in which these employees work are: 1) administration and support, waste management and remediation (13%) and 2) retail trade (12%). The administration and support, waste management and remediation sector comprises professions that do routine support activities for the day-to-day operations of a variety of organizations. This sector includes a wide range of jobs like administrative assistants and business support personnel but also manual laborers and janitors. The retail trade sector is comprised of personnel who specialize in selling merchandise; professions include retail salespersons at department stores, supermarkets, and specialty stores (clothes, car dealerships, etc.). In addition to these top two sectors, considerable shares of workers are in wholesale trade, accommodation and food services, health care and social assistance, education services, and professional, scientific, and technical services.

Since 2002

This distribution has remained largely unchanged since 2002, with most sectors inching up or down by a percentage point. The biggest change was seen in utilities, which dropped from 11% in 2002 to 4% in 2015. Construction also saw a decline over this period, from 8% to 4%. At the same time, administration and support, waste management and remediation increased its share, as did health care and social assistance, wholesale trade, education services, and professional, scientific and technical services.

Administration & Support and Retail Trade are the most common sectors of employment in North Mecklenburg

Employment by sector in North Mecklenburg (2002, 2015)



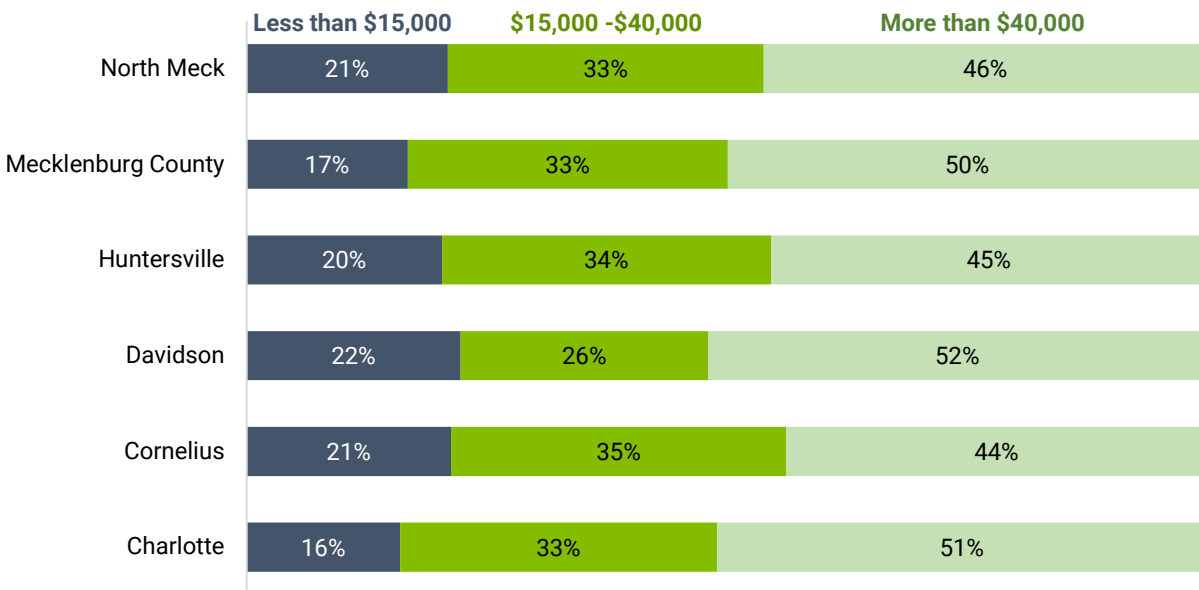
Data source: Longitudinal Employer-Household Dynamics

Earnings

The majority (54%) of workers in North Mecklenburg establishments earn less than \$40,000 a year. This is slightly higher than the county overall, where 50% of all workers earn less than \$40,000. One-third of North Mecklenburg workers earn between \$15,000 and \$40,000, and one-fifth earn less than \$15,000 a year. Full-time, minimum wage employees (earning \$7.25/hour) make approximately \$14,500 per year. This puts them just above the federal poverty level for a single-person household (\$12,140) and below the poverty level for a family of four (\$25,100). Jobs in this category include food services, janitorial, and entry-level retail positions, to name a few.

The majority of people who work in North Mecklenburg establishments earn less than \$40,000

Workers by Earnings (2015)



Data source: Longitudinal Employer-Household Dynamics, 2015

Residential Location

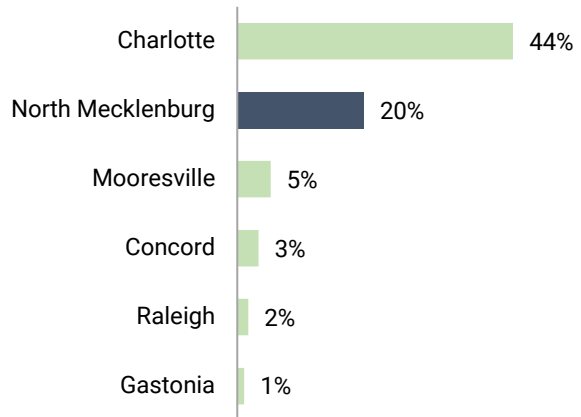
As suburban communities in close proximity to the primary city, it should come as no surprise that a large number of North Mecklenburg residents commute to Charlotte for work. But the commute story in North Mecklenburg is more complex than that, with significant flows in both directions.

Of North Mecklenburg residents who work, 44% commute to jobs in Charlotte, but another 20% work within the North Mecklenburg region. Many of those who commute to jobs in Charlotte work in and around Uptown, but there are also considerable clusters in University City and Northlake and slightly smaller ones in South Park and Ballantyne (Map 2). Many others work in other suburban communities in the surrounding counties, like Mooresville, Concord, and Kannapolis.

The vast majority (80%) of people who commute out of North Mecklenburg travel less than 25 miles to work, and 36% commute less than 10 miles.

Twice as many North Mecklenburg residents work in Charlotte than in North Mecklenburg

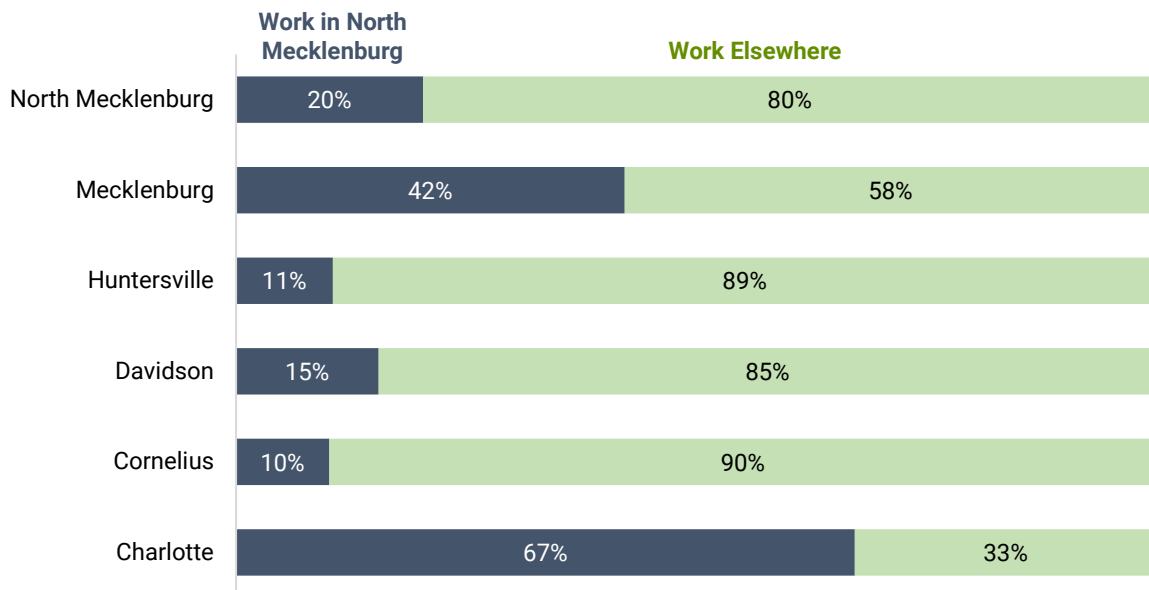
Where People Who Live in North Mecklenburg Work (2015)



Data source: Longitudinal Employer-Household Dynamics, 2015

Majority of people who live in North Mecklenburg work elsewhere

Where People Who Live in North Mecklenburg Work (2015)



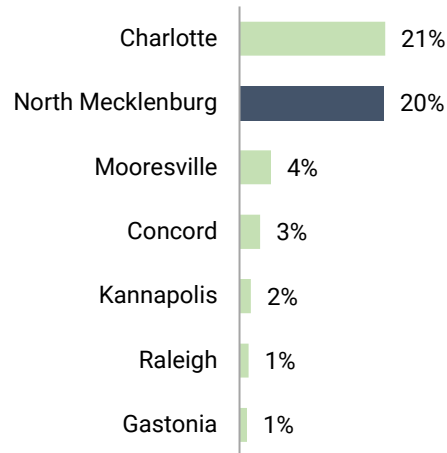
Data source: Longitudinal Employer-Household Dynamics, 2015

Not only do workers commute out of North Mecklenburg, but a considerable number commute from elsewhere to jobs in North Mecklenburg. In fact, the vast majority (80%) of North Mecklenburg workers commute from other places, while only 20% of those who work in North Mecklenburg also live there. Commuting rates for North Mecklenburg workers are much higher than the county overall (where 51% of workers commute in for work) and the City of Charlotte (where 56% of workers also reside in the city).

Just over one-fifth (21%) of those who work in North Mecklenburg commute from homes in Charlotte. Many of these individuals live in North Charlotte (from Northlake to University City), but a sizeable number also live in and around center city Charlotte and others are scattered across the city (Map 3). Many others are coming from other suburban communities in the surrounding counties like Mooresville, Concord, and Kannapolis, and along the other side of the lake in Lincoln County.

A similar share of people **who work** in North Mecklenburg live in Charlotte as in North Mecklenburg

Where People Who Work in North Mecklenburg Live (2015)

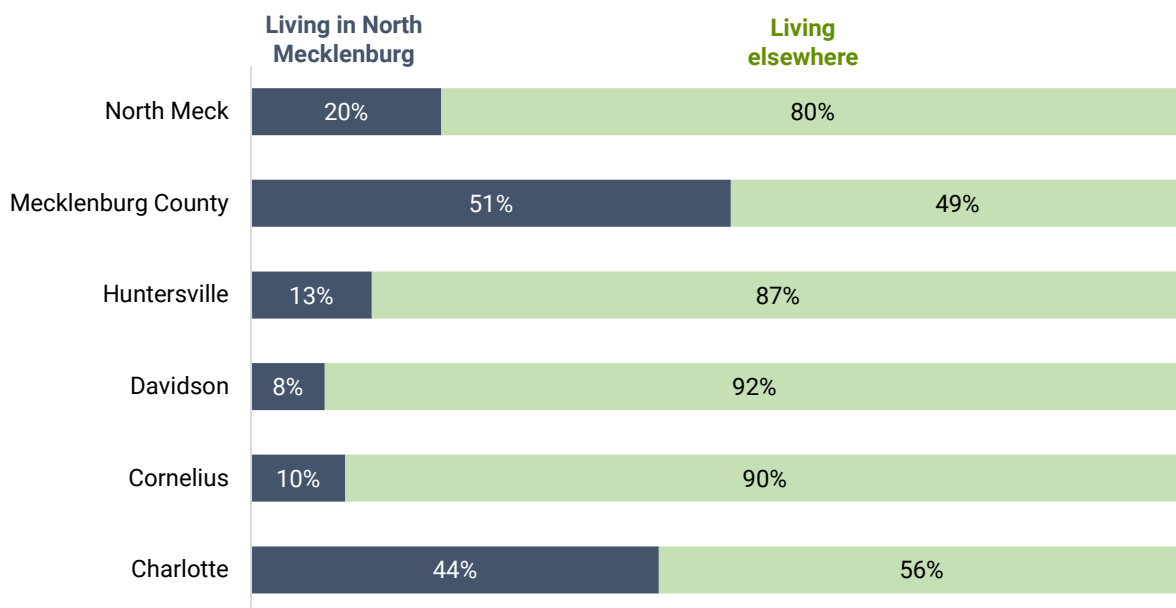


Data source: Longitudinal Employer-Household Dynamics, 2015

The vast majority (81%) of people who work in North Mecklenburg travel less than 25 miles from their home, and one-third travel less than 10 miles from home to work in North Mecklenburg.

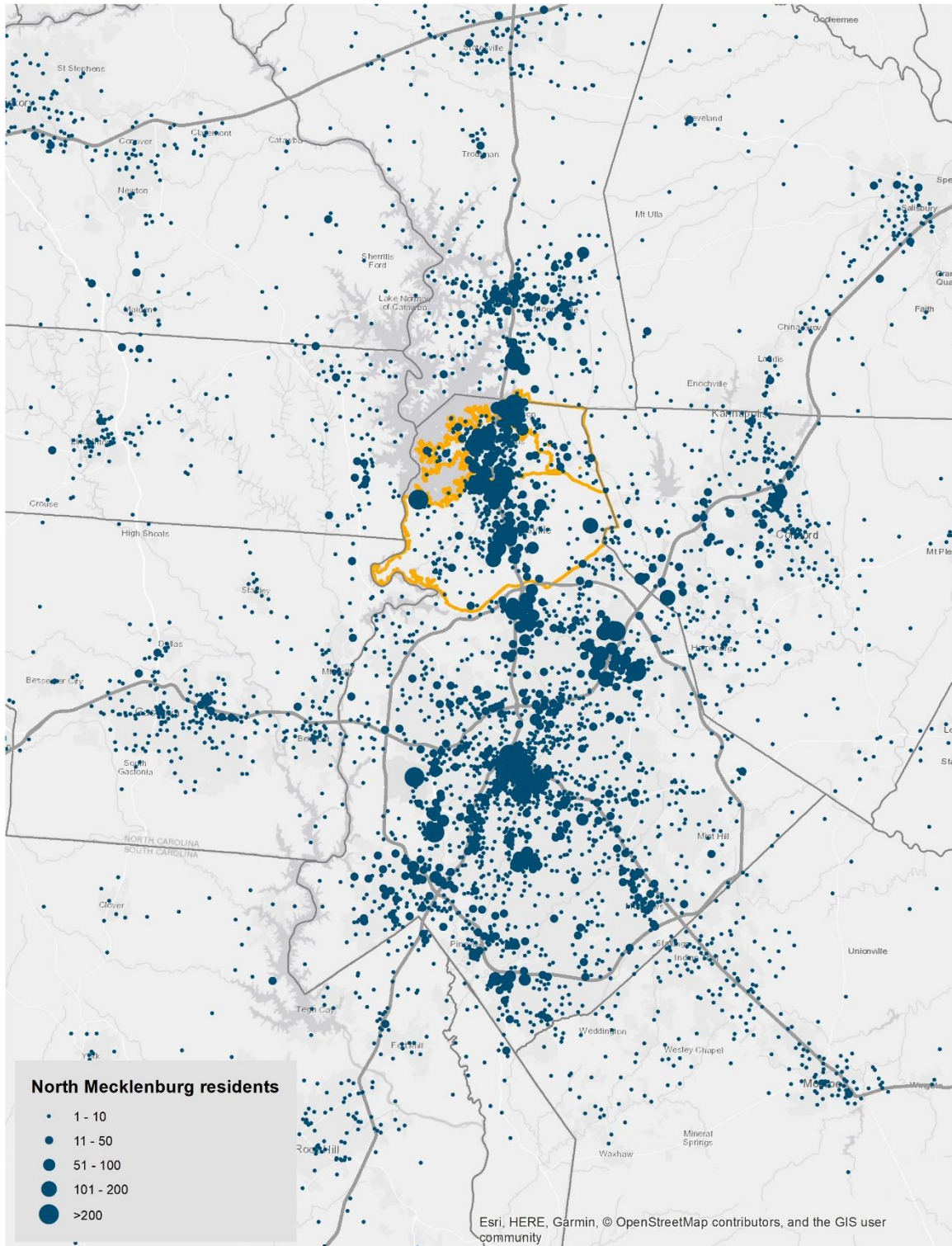
Majority of people **who work** in North Mecklenburg live elsewhere

Where People Who Work in North Mecklenburg Live(2015)

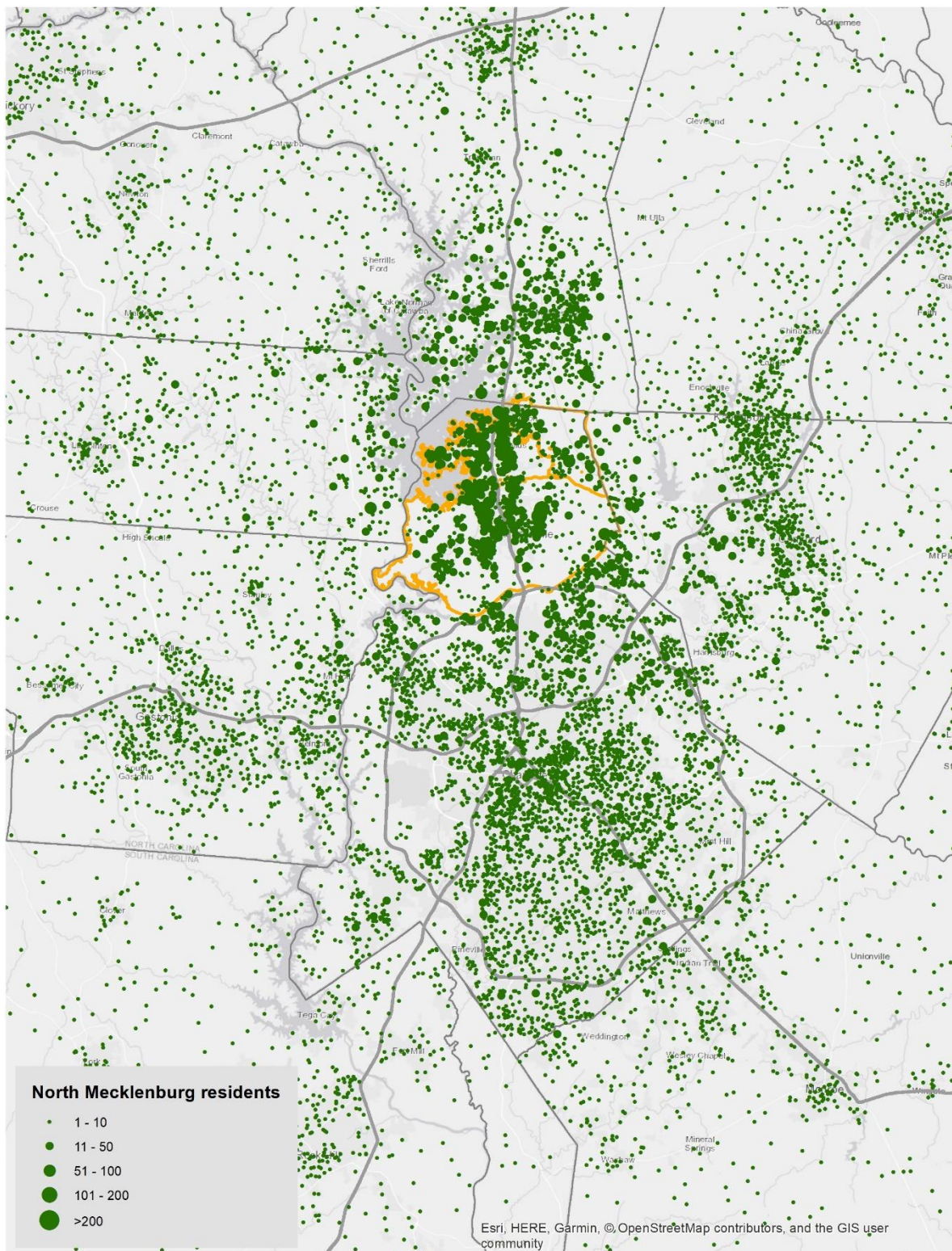


Data source: Longitudinal Employer-Household Dynamics, 2015

Map 2. Where people **who live** in North Mecklenburg work



Map 3. Where people **who work** in North Mecklenburg live

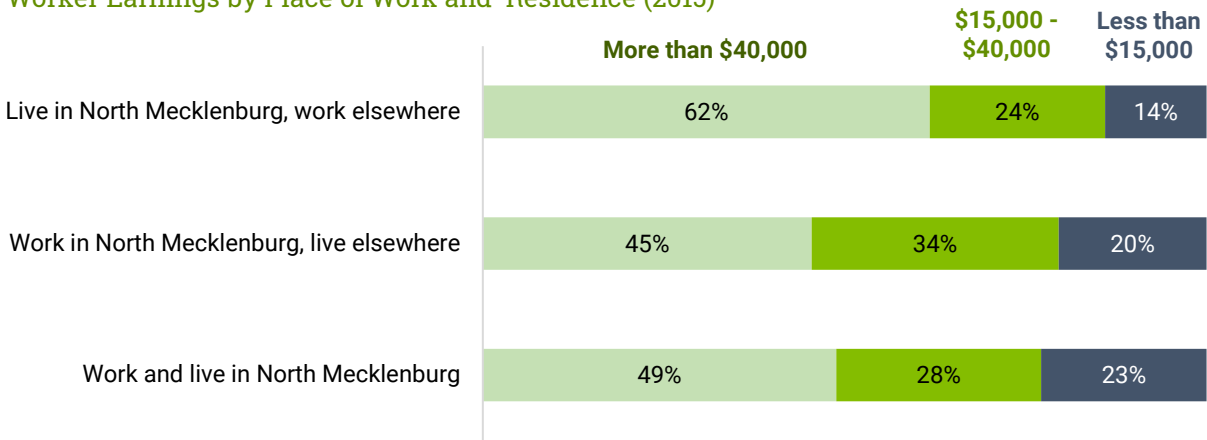


Data source: Longitudinal Employer-Household Dynamics, 2015

Those who commute into North Mecklenburg for work tend to be in lower-paying jobs than North Mecklenburg residents. The majority (62%) of North Mecklenburg residents who work elsewhere earn more than \$40,000. The inverse is true for individuals who work in North Mecklenburg but live elsewhere, where the majority (54%) earn *less* than \$40,000. Only 45% of people who work in North Mecklenburg but live elsewhere earn at least \$40,000 a year.

People who work in North Mecklenburg and live elsewhere are largely in lower paying jobs

Worker Earnings by Place of Work and Residence (2015)



Data source: Longitudinal Employer-Household Dynamics, 2015



Housing Stock

As the population of North Mecklenburg has grown, the housing stock has also expanded considerably to accommodate the influx of new residents. This section provides a detailed snapshot of the current housing stock in North Mecklenburg, including the breakdown of units by type, age, and size as well as maps showing how these numbers are spatially distributed across the northern part of the county.

About the data

Data for this section came primarily from the Mecklenburg County tax parcel dataset, which is maintained by Mecklenburg County Land Records Management and GIS departments. It includes physical and legal attributes for all parcels in Mecklenburg County. Unless otherwise noted, the numbers provided in this section capture the entire sphere of influence for each town, not just their official boundaries.

While the dataset used for this analysis was obtained in October 2018, some of the more recent developments are not yet reflected in this dataset. This dataset was supplemented, where possible, with data provided by the town planning departments.

Subdivision boundaries provided by the town planning departments were used to aggregate the property-level data for mapping purposes. Areas outside the towns' boundaries were grouped into Census block groups. Neighborhood maps for each town are provided in the appendix to this report for reference.

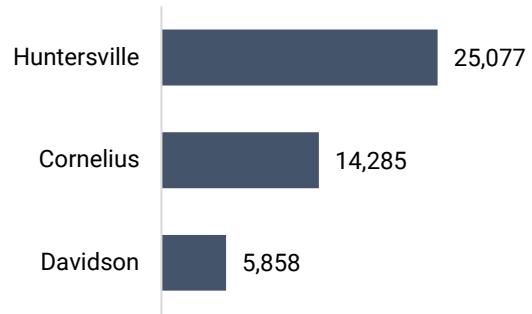
Housing Units and Density

According to Mecklenburg County tax parcel information, there are about 45,000 housing units across the North Mecklenburg region. Over half of these units (25,000) are located in Huntersville, one-third (14,300) are in Cornelius, and 5,900 are in Davidson.

There are a number of very large subdivisions (with more than 500 units each) throughout the North Mecklenburg region (Map 4). In Huntersville, the largest of these developments include Birkdale and Northstone Club (about 1,000 units each), Cedarfield, Vermillion, and Skybrook (700-900 units each). In Cornelius, the largest are the mixed-use developments of Antiquity (about 1,000 units) and Oakhurst (almost 700 units). In Davidson, River Run and is the largest development by far with over 800.

Huntersville has the most housing units of the three towns

Total Housing Units in Each Town (2018)

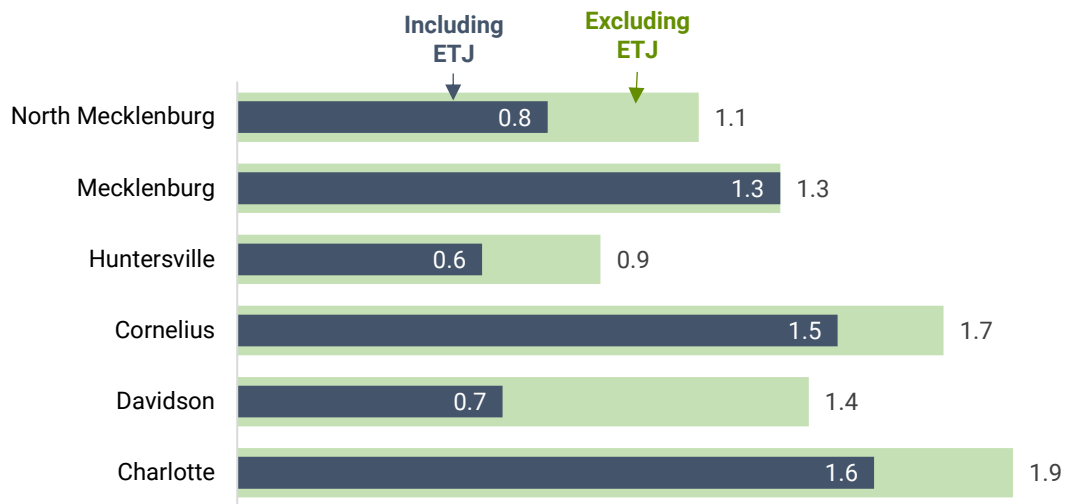


Data source: Mecklenburg County Tax Parcel Data, 2018

With a density of 0.8 units per acre (1.1 if only considering areas within town limits), housing development is less dense in North Mecklenburg than the county as a whole (1.3 units per acre). Among the three towns, housing density is highest in Cornelius, at 1.5 units per acre (1.7 within town limits). Housing density is lowest in Huntersville, which has the largest land area by far, at 0.6 units per acre (0.9 within town limits). Davidson is on par with Huntersville when considering the full area within its sphere of influence but has a much higher density within its town limits (1.4 units per acre). This is primarily due to the considerable difference in land area of Davidson’s sphere of influence and municipal boundaries; its sphere of influence covers an area that’s twice the size of its municipal boundaries.

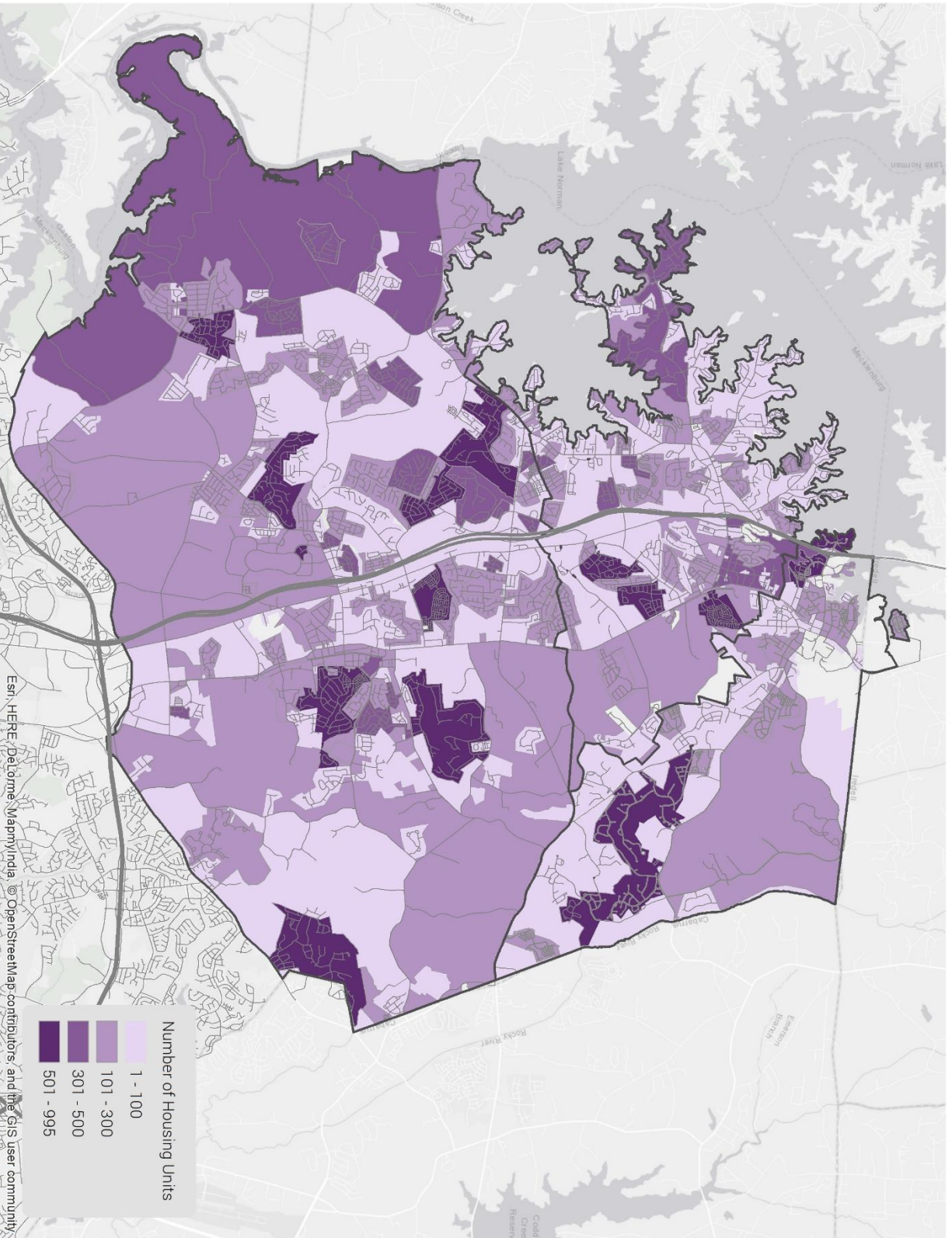
North Mecklenburg's housing stock is less dense than the county as a whole

Housing Units Per Acre (2018)



Data source: Mecklenburg County Tax Parcel Data, 2018

Map 4. Number of Housing Units by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

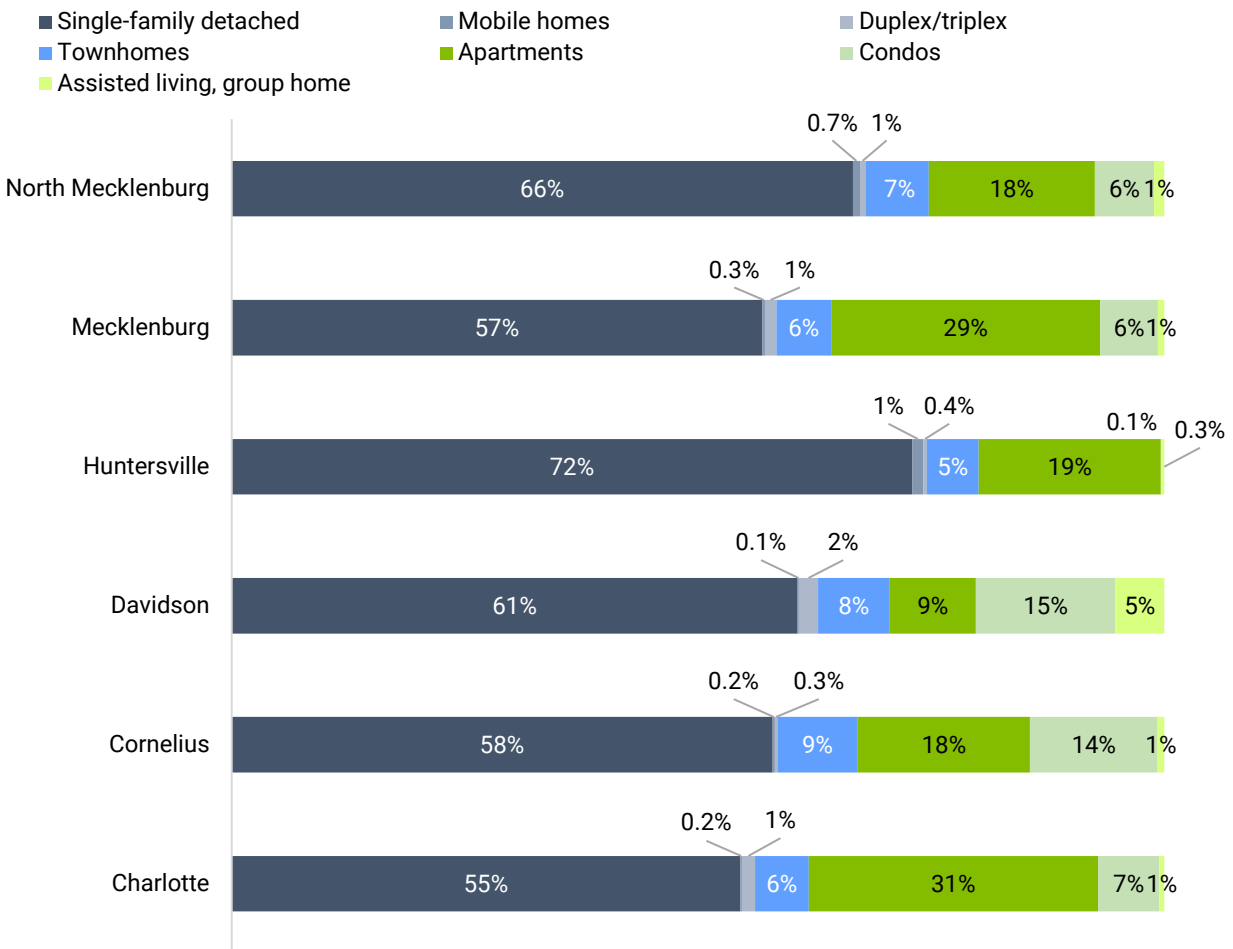
Housing Type

The most common type of home in North Mecklenburg are single-family units. Two-thirds of the area's housing units are single-family detached homes. Eighteen percent of housing units are apartments, 7% are townhomes, and 7% are condos. The prevalence of single-family units is highest in Huntersville, where nearly ¾ of all housing units are single-family, followed by Davidson and Cornelius, which are closer to 60% single-family.

Subdivisions in North Mecklenburg tend to be fairly homogenous, usually with just one or two types of housing. Thus, the vast majority of the area's neighborhoods are over 85% single-family (Map 5). A greater mix of housing types (less than 55% single-family) are found in neighborhoods near downtown Davidson and Cornelius, and in the vicinity of Birkdale in Huntersville.

North Mecklenburg's housing stock is predominantly single-family

Housing units by type (2018)

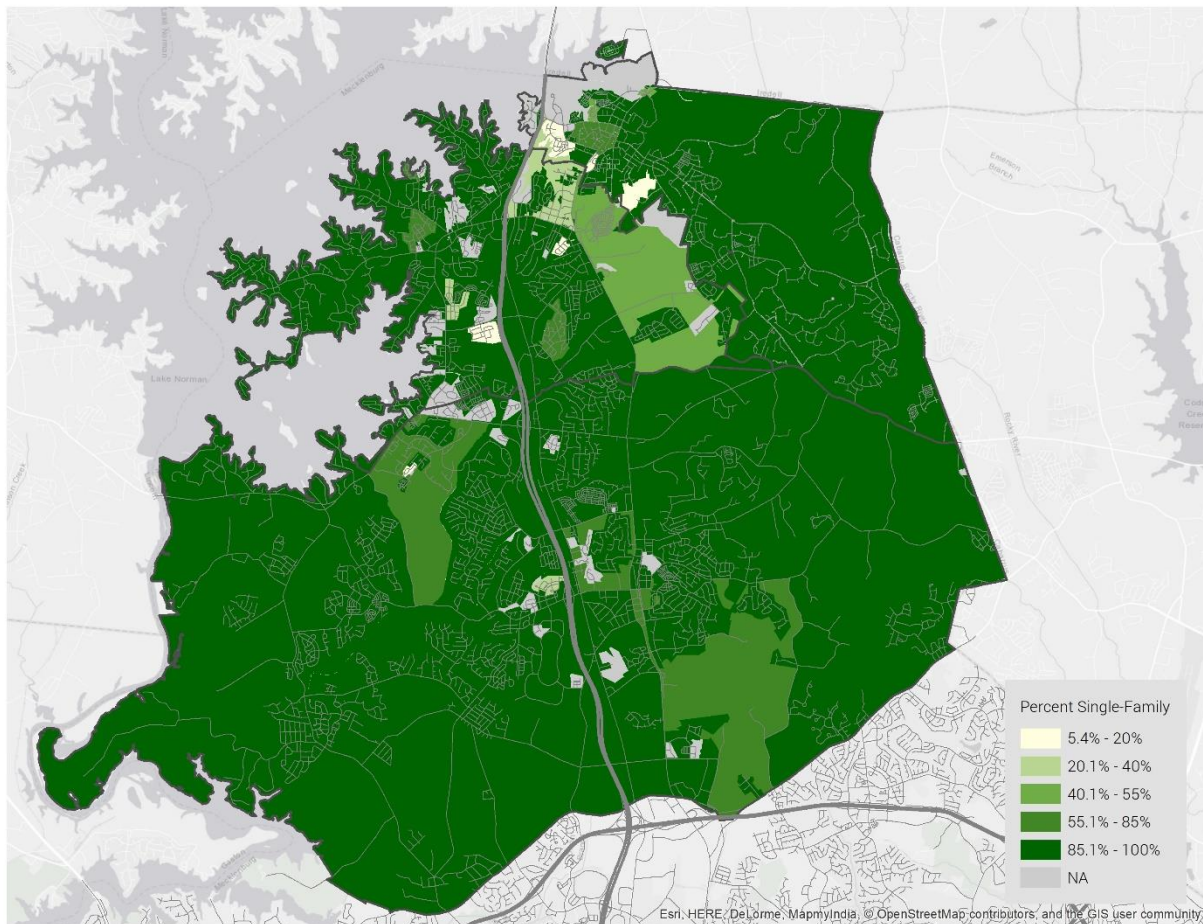


Data source: Mecklenburg County Tax Parcel Data, 2018

Of the multi-family housing in North Mecklenburg (which includes apartments, condos, and assisted living facilities and group homes), apartments are the most prevalent and outnumber condos two to one. Multi-family housing in Huntersville is nearly entirely apartments, which constitute 19% of the town's housing units. In Cornelius, apartments make up a similar share of the housing stock (18%), but unlike Huntersville, there are nearly as many condo units (14% of all units). In Davidson, condos actually outnumber apartments, comprising 15% and 9% of the town's housing units, respectively.

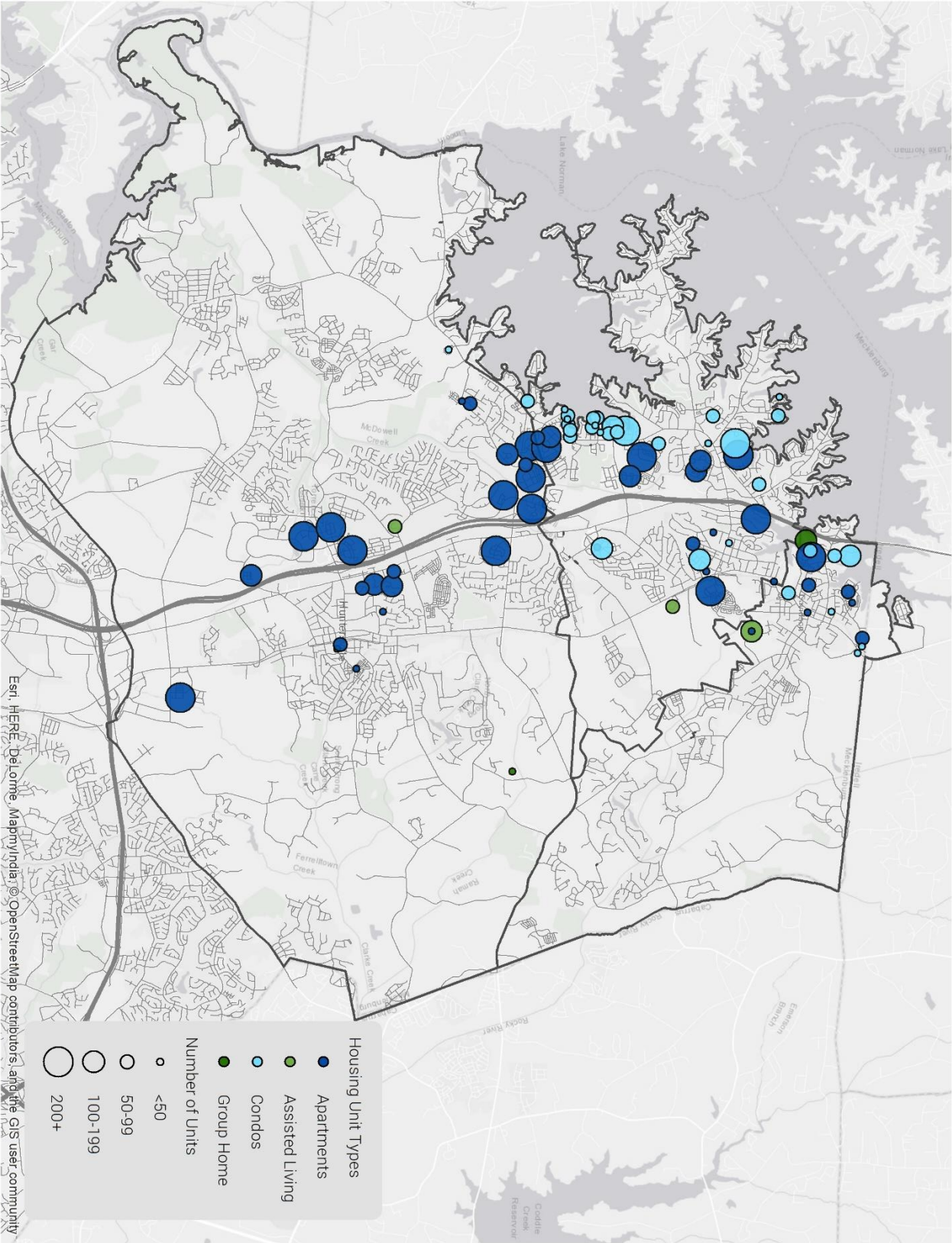
Most of the area's multi-family developments are clustered along the I-77 corridor, and tend to be located around major cross streets, such as Gilead Rd., Sam Furr Rd., Westmoreland, Catawba, and Griffith Streets (Map 6). A number of condo developments are also located along the lakefront in Davidson and the southern part of Cornelius.

Map 5. Percent Single-Family Housing Units, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Map 6. Multi-Family Housing Units, North Mecklenburg



Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community
 Data source: Mecklenburg County Tax Parcel Data, 2018

Housing Age

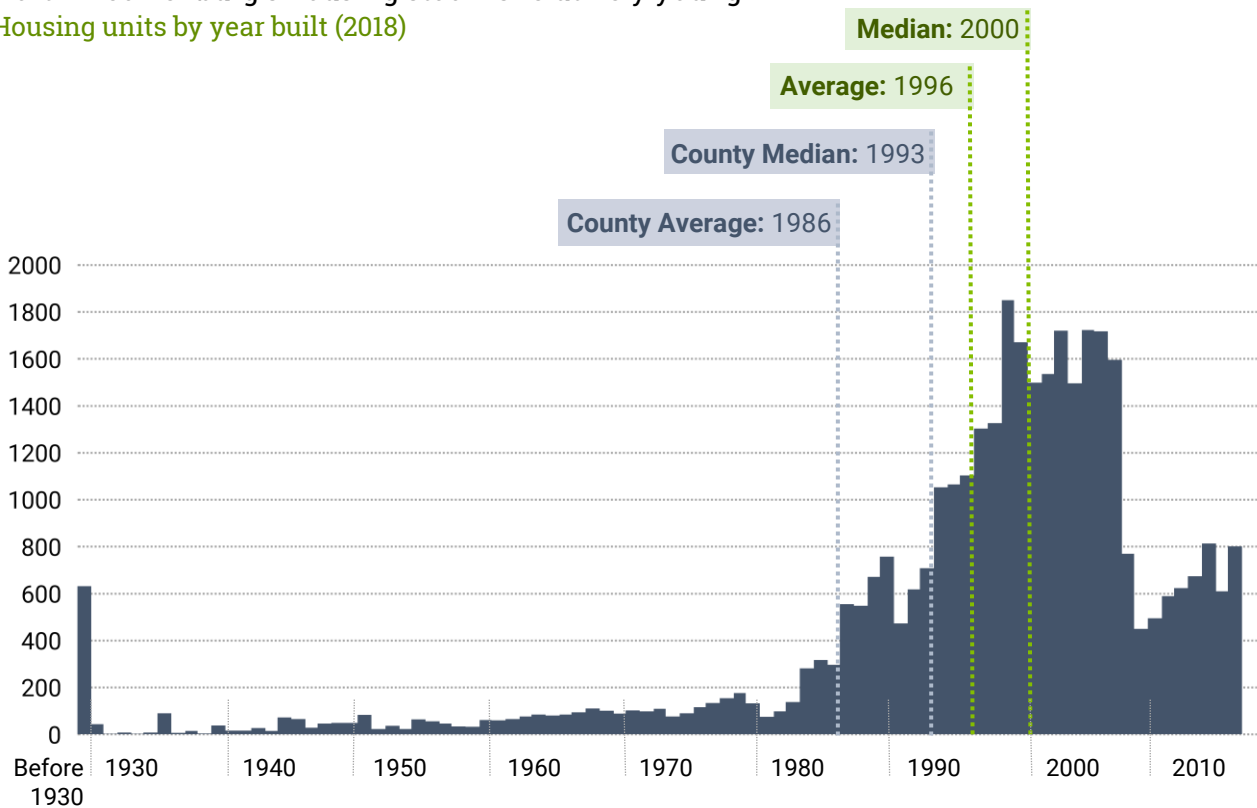
The housing stock in North Mecklenburg ranges in age from just a few years old to over 100. The majority of homes (66%) in this area were built in the 1990s and 2000s. About 17% are older and were built in the 1980s or earlier, and another 17% were built more recently in the 2010s. The average home in North Mecklenburg is 23 years old and was built in 1996.

Overall, the housing stock in North Mecklenburg is newer than the county as a whole, where the majority (62%) of homes are 30 plus years old and were built in the 1990s or earlier. The average home in North Mecklenburg is 10 years younger than the county-wide average (1986).

Older homes tend to be found in the central part of each town, primarily in areas east of I-77 and in areas that are still mostly undeveloped (Map 7). Some of the oldest neighborhoods are found in downtown Davidson, where the majority of homes were built pre-1950. Other older neighborhoods in Davidson include Old Town, West Side, Terrace Heights, and the area containing South, Cathey, Walnut, and Spring street, which were all developed around the mid-century (1950s-1980s). Cornelius has two older neighborhoods located just south of Catawba Ave, Smithville and Olde Mill Village, which were built pre-1950. There are also a handful of mid-century neighborhoods (1950s-1980s) located just north of Catawba, including: Smithville Heights, JT Westmoreland Estate, WG Potts, Carolina Park, Nell Woods and Burton Heights. Some of the oldest neighborhoods in Huntersville were also built mid-century, including the Pottstown and Walden communities on the east side of I-77 and the Greenfield, Westminster Park, and Ranson Road neighborhoods on the western side.

North Mecklenburg's housing stock is relatively young

Housing units by year built (2018)



Data source: Mecklenburg County Tax Parcel Data, 2018

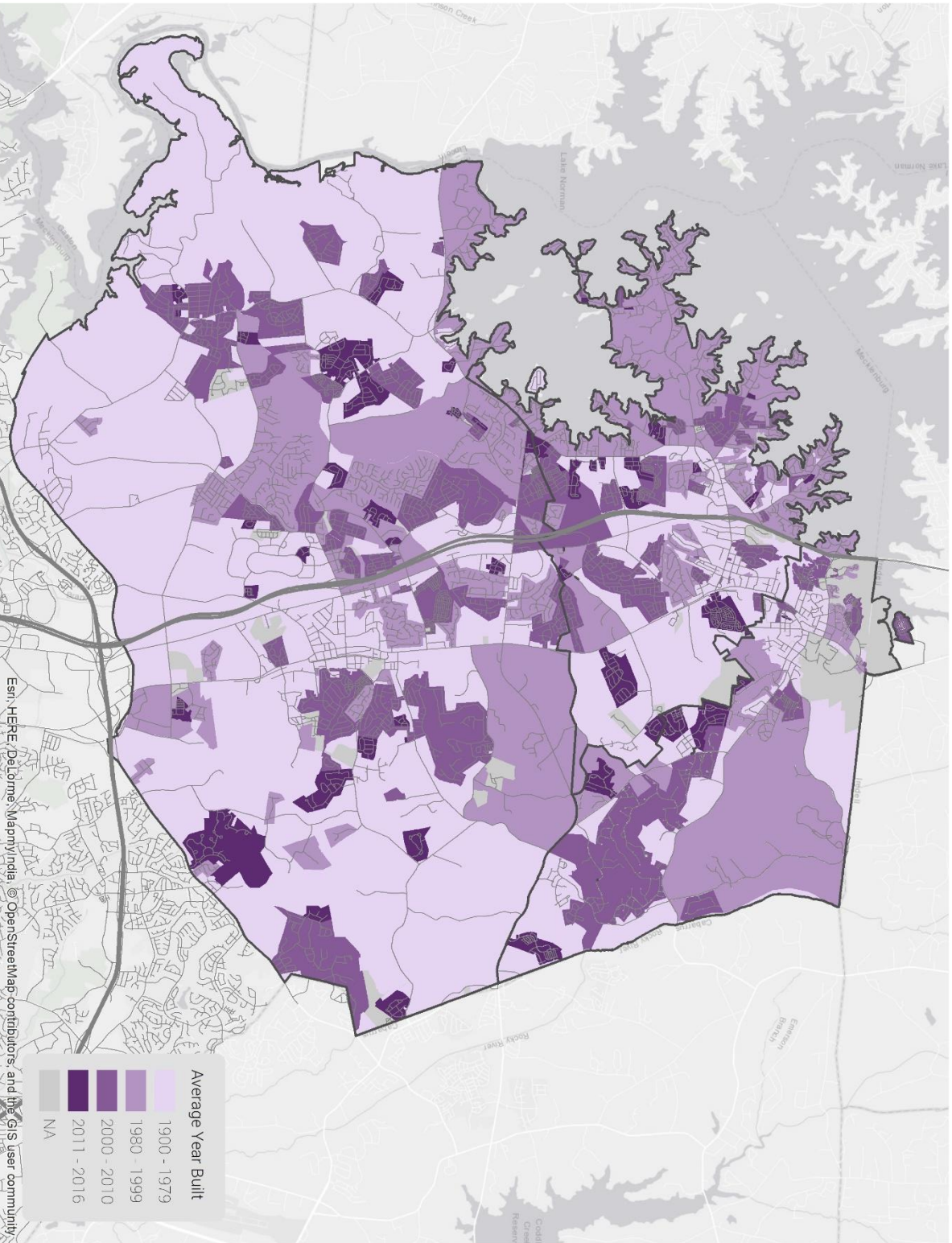
Much of the lakefront housing was developed in the 1980s and 1990s, along with several large inland subdivisions. In Davidson, this includes Davidson Landing and Harbour Place to the west of I-77, and McConnell and Kimberly South in central Davidson. Prominent developments of this era in Cornelius include the Peninsula and Blue Stone Harbor along the lake; Magnolia Estates to the west of I-77; and Wellsely Village, Willow Pond, Wood Ridge, and Townwood Village to the east of I-77, just south of Catawba Ave. Developments of this era are found throughout Huntersville, including Birkdale, Wynfield Creek, Wynfield Forest, and Cedarfield to the west of I-77; Greenfarms, Hamptons, Harvest Point, Shephard's Vineyard, Ashton Acres, and Cambridge Grove between I-77 and Highway 115; and the neighborhoods of Bryton and Plum Creek in the southern part of town, near Highway 115.

The newest neighborhoods in North Mecklenburg are located mostly on the edges of the towns, expanding development further outward into the countryside. In Davidson, this includes the neighborhoods of Summers Walk, June Washam Road, and Woodlands in south Davidson; Bailey Springs, Bradford, Davidson Wood, and St. Albans in central Davidson; and Davidson Gateway, Davidson Bay and Davidson Pointe along the lake.

In Cornelius, newer developments include the mixed residential neighborhoods of Bailey's Glen, Caldwell Station, Oakhurst, Antiquity, Harborside Commons, and Mill Creek. Several others are found to the east of I-77, including Heritage Green, Glenridge, and Victoria Bay, and several more west of I-77, including Alexander Chase, Legacy Cornelius, Westmoreland, and the Greens at Birkdale.

Huntersville is home to a number of newer neighborhoods. On the western edge of town are the neighborhoods of Biltmore Park, Latta Springs, Tanners Creek, Carrington Ridge, Arbormere, Villages at Gilead Park, Lakemont Commons, Cashion Woods, Riverdale, Gilead Ridge and Beckett. In the middle of town, nestled between I-77 and Highway 115, are Magnolia Walk and Monteith Park, as well as Vermillion, Mirabella, Centennial, and Bellington just east of downtown. Two more newer neighborhoods, Olmsted and Skybrook, are located on the far eastern edge of Huntersville.

Map 7. Average Year Built by Subdivision, North Mecklenburg



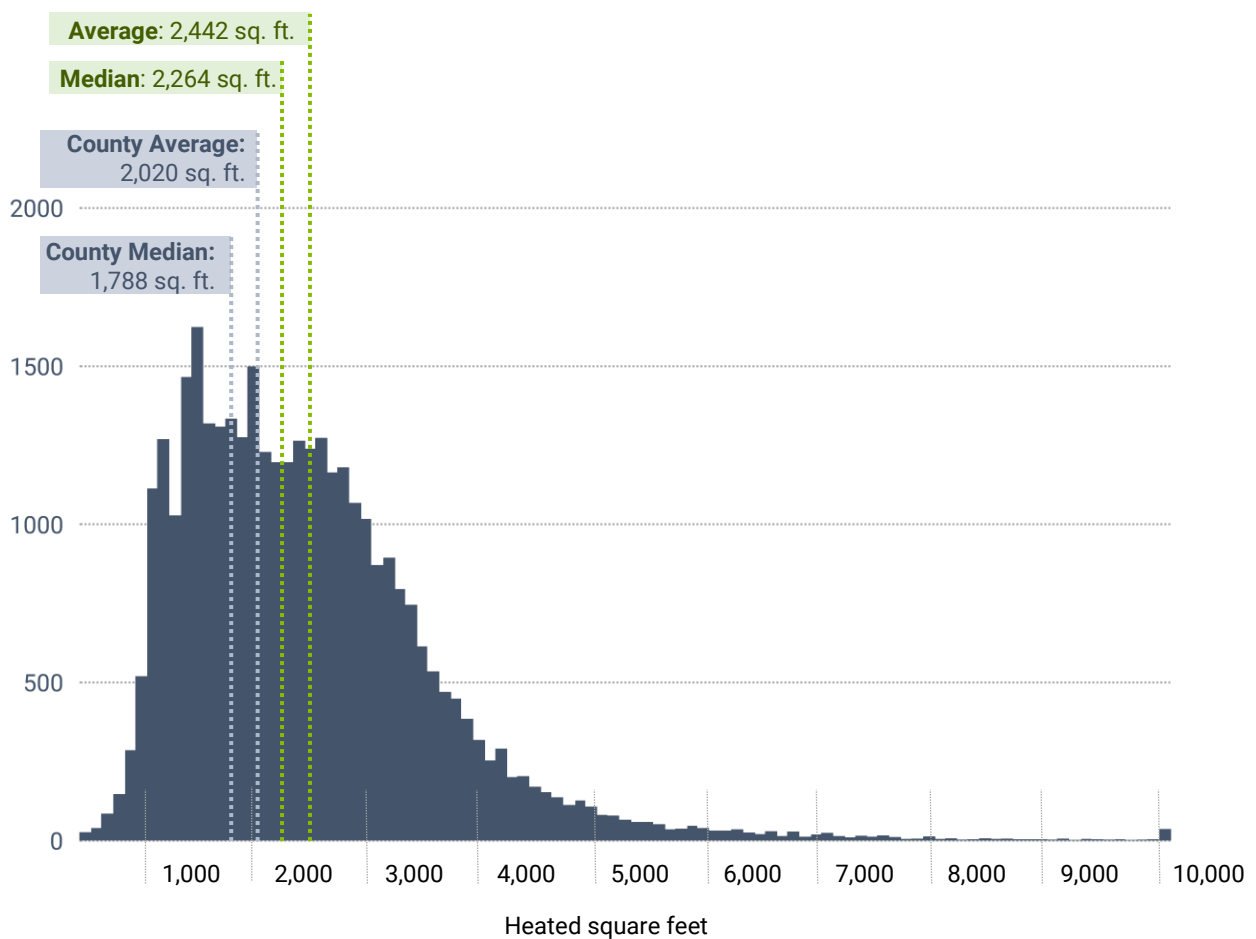
Home Size

For the most part, homes in North Mecklenburg tend to be on the larger side, with an average of 2,422 heated square feet and a median of 2,264. Nearly half (47%) of the homes in North Mecklenburg have between 1,250 and 2,500 heated square feet, while another 31% have between 2,500 and 3,750 square feet. These houses are larger than the county as a whole, where the average heated area is just over 2,000 square feet.

The larger home sizes tend to reflect a greater number of bedrooms. The average home in North Mecklenburg has 3 bedrooms, and 3-bedroom homes are the most prevalent, accounting for 48% of the area's homes. Although this is a little below the share of 3-bedroom homes in the county as a whole (54%), nearly 40% of North Mecklenburg homes have 4 or more bedrooms, compared to 30% county-wide. It is important to note that these numbers (as well as the square footage numbers) do not include apartment units, as this information is missing from the data source. This means that the shares of one and two-bedroom units for both North Mecklenburg and the county as a whole are likely higher than these numbers indicate.

North Mecklenburg's housing stock is relatively large

Housing units by heated square feet (2018)



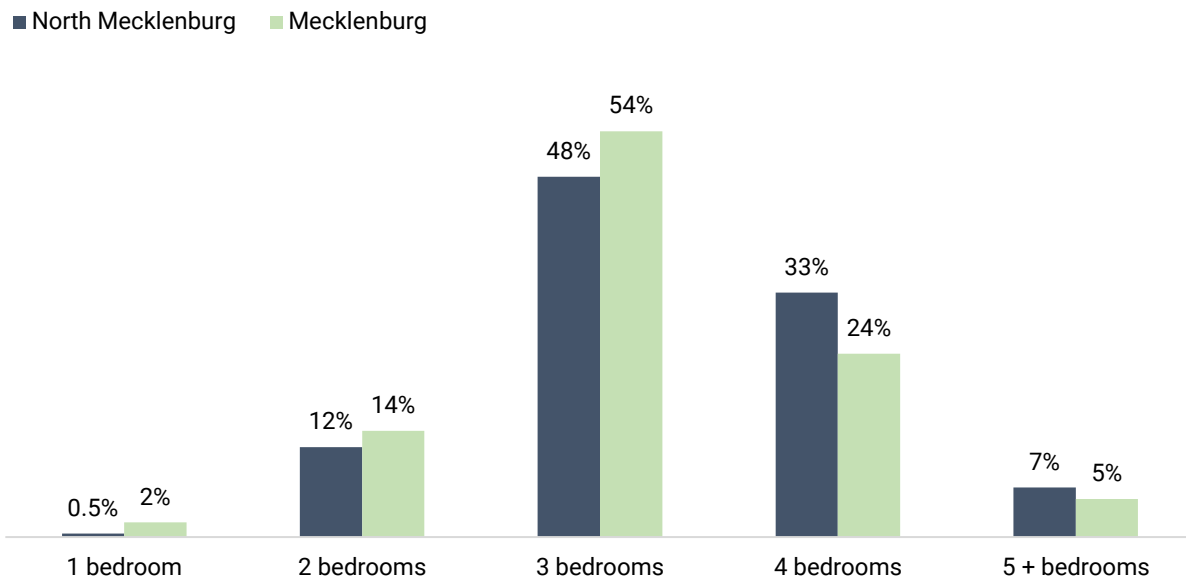
Data source: Mecklenburg County Tax Parcel Data, 2018

Smaller homes tend to be in or near the downtowns (Maps 8 and 9). In Davidson, neighborhoods with mostly smaller homes include Westside and Davidson Landing. In Cornelius, neighborhoods with predominantly smaller homes include Smithville, Burton Heights, and Olde Mill Village, as well as some condo developments along the lake. There is also a small neighborhood with small houses (many built by Habitat for Humanity) along Poole Place Dr. and Psalms Way, just east of I-77. In Huntersville, smaller home neighborhoods include Pottstown, Rich Hatchet Community, and Holly Crest.

Neighborhoods with larger homes tend to be lakefront developments and large developments on the outskirts of town boundaries. In Davidson, this includes the neighborhoods of River Run, June Washam Road, Woodlands, and Runneymede in the eastern part of town, and Westmoreland Farms, Cabin Creek, and Davidson Wood in central Davidson. In Cornelius, some of the largest homes are found along the lake and on the peninsula. However, two neighborhoods east of I-77, Woods at Weatherstone and Weatherstone Manor, also feature a sizeable share of large homes. Huntersville has a number of subdivisions with mostly larger homes, including Olmsted, Mirabella, Skybrook, The Pavillion, Northstone Club, and Vermillion in the east part of town; Birkdale, Wynfield Creek, Wynfield Forest, and Macaulay west of I-77 and near the lake; Greenfarms, Hamptons, Northcross Downs and Hampton Ridge off of Sam Furr Rd. and I-77; and Cashion Woods, Beckett, Gilead Ridge, Arbormere, Lakemont Commons, Stephens Grove, Barkley, and Latta Springs in the western part of town.

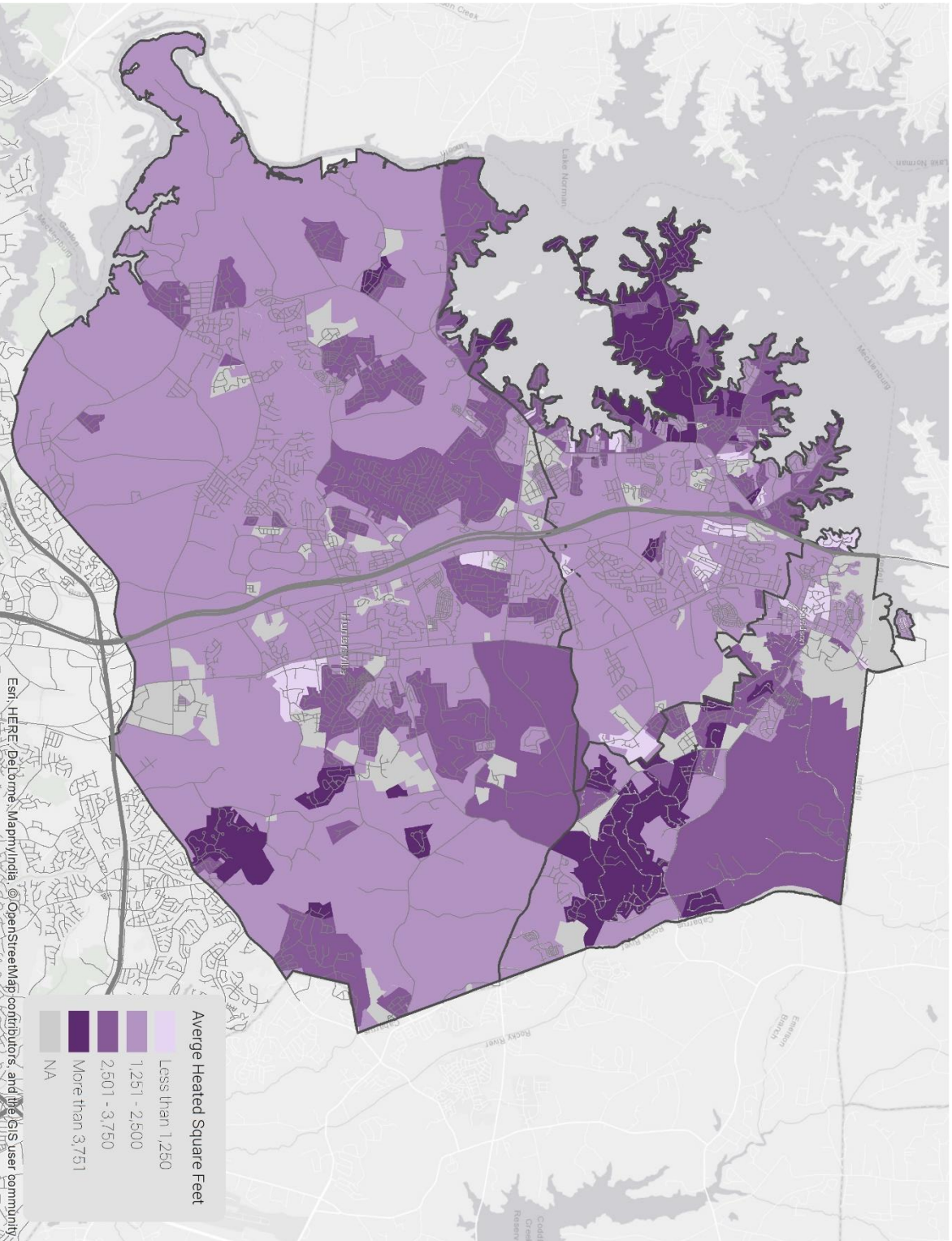
North Mecklenburg housing stock is mostly 3 and 4 bedroom homes

Housing Units by Number of Bedrooms (2018)



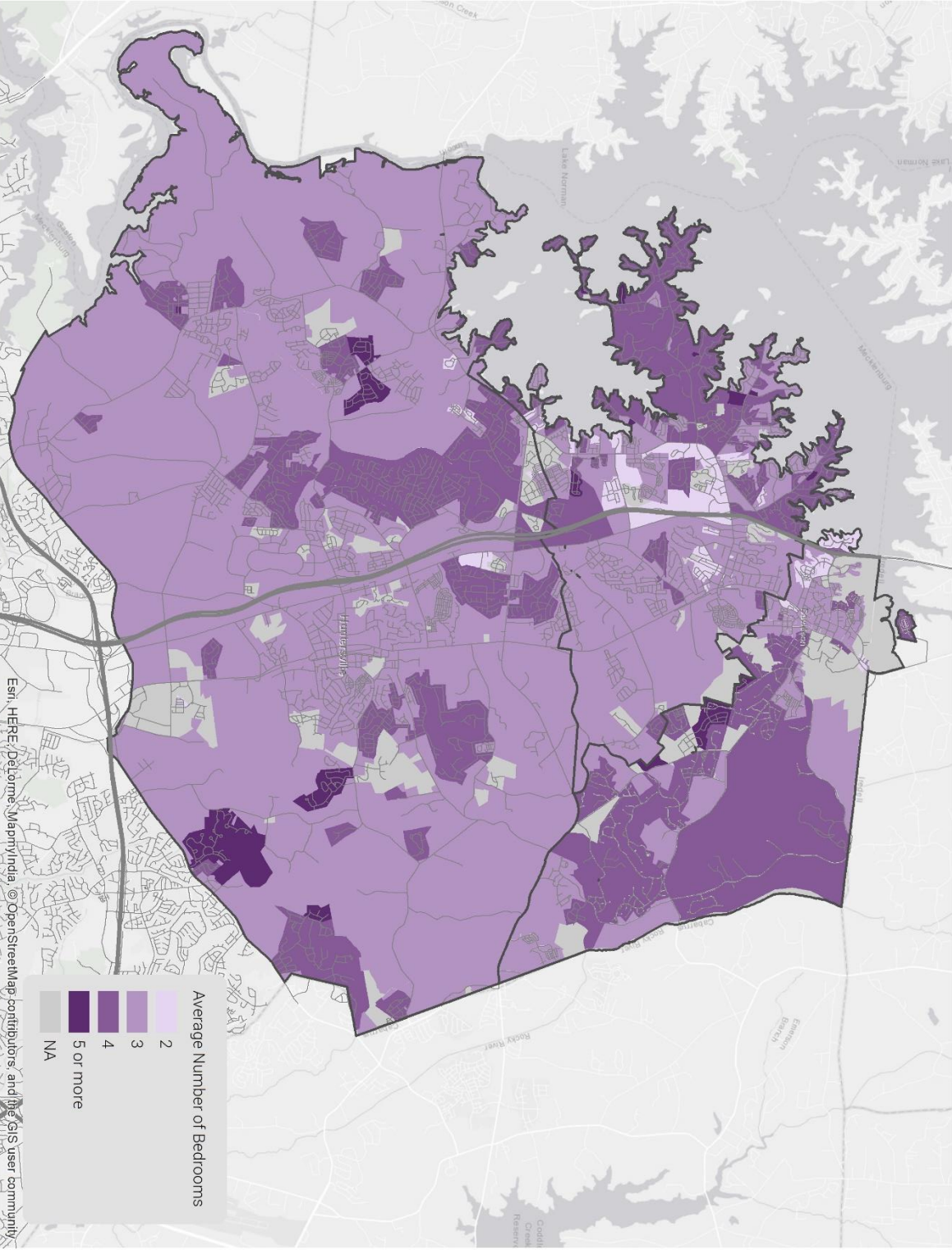
Data source: Mecklenburg County Tax Parcel Data, 2018

Map 8. Average Home Size by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Map 9. Average Number of Bedrooms by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

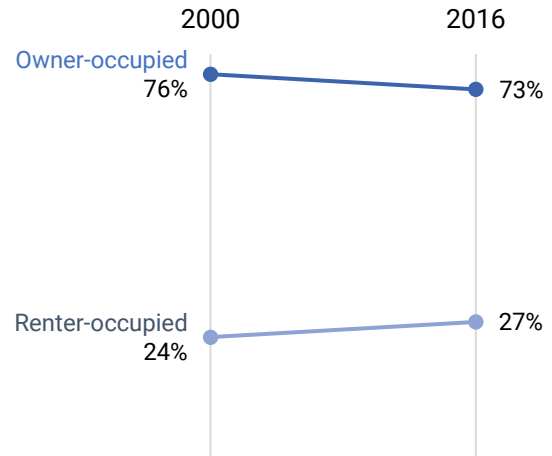
Housing Tenure

The majority of the housing stock in North Mecklenburg is owner-occupied. According to the most recent American Community Survey, nearly three-quarters (73%) of North Mecklenburg homes are owner-occupied. The prevalence of owner-occupied homes in North Mecklenburg is considerably higher than the county as a whole, which has a home ownership rate of 57%.

Nationally, rates of home ownership have fallen since the Great Recession, and renting has become more prevalent as mortgage lending standards have tightened and home sales prices have continued to climb. North Mecklenburg has experienced this trend as well, where the rate of homeownership has declined slightly from 76% in 2000.

North Mecklenburg's housing stock is mostly owner-occupied

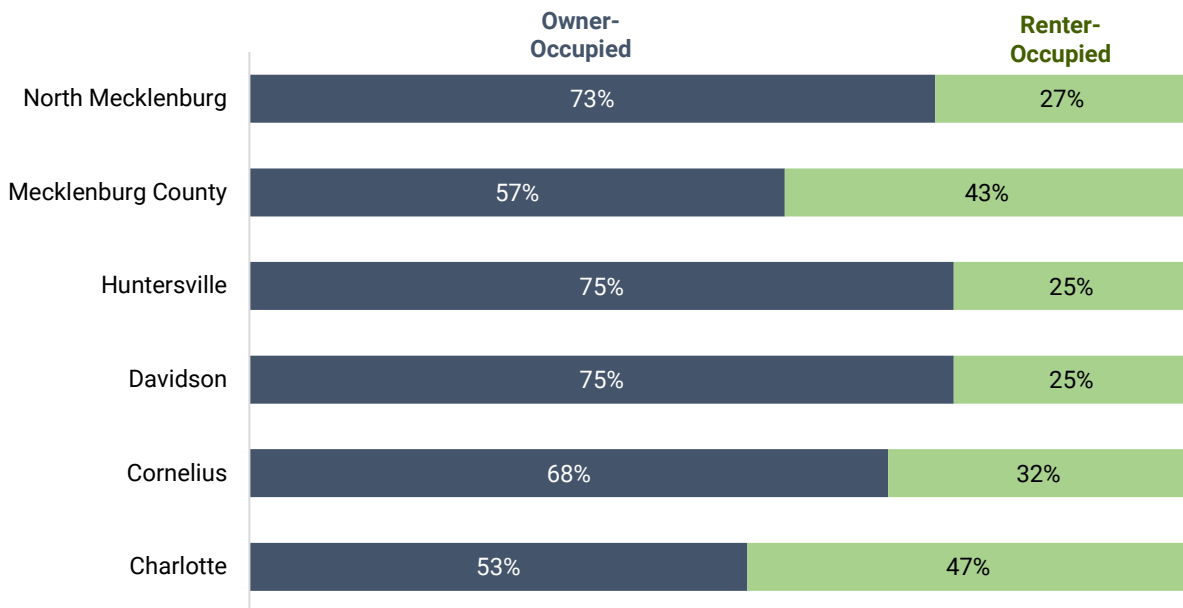
North Mecklenburg Housing Units by Tenure (2000, 2016)



Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

Home ownership is more prevalent in North Mecklenburg than the county overall

Housing Units by Tenure (2012-2016)



Data source: American Community Survey 2012-2016 (5-year estimates)



Housing Cost

Housing prices across the Charlotte region have been on the rise ever since the end of the recession and have accelerated in the past 2 to 3 years. According to data from the Charlotte Regional Realtor Association, the median sales price for the Charlotte region increased 24% between 2015 and 2018. As housing prices have risen, incomes have failed to keep pace, resulting in housing becoming less affordable. Despite the relative economic prosperity of North Mecklenburg residents, 23% of households are cost-burdened, meaning that they spend more than 30% of their income on housing.

This section provides a close look at housing costs in North Mecklenburg using a number of different metrics, including: assessed home values, home sales prices, rents, cost-burdened households, and subsidized housing options.

About the data

Data for this section come from a variety of sources. Assessed home values were taken from the county's tax parcel dataset and reflect the value determined in the most recent county-wide property evaluation (2011). When this report was completed, information from the 2019 revaluation was not yet available. Home sales information came from the parcel sales dataset, maintained by the Mecklenburg County Tax Assessor's Office and includes sales that occurred in the 2016 and 2017 calendar years. Information on apartment rental rates was obtained from Real Data's Charlotte Apartment Index Report (September 2018 edition). Subsidized housing information was compiled from a number of local providers as well as a database of development-based rental housing assistance maintained by the City of Charlotte's Housing and Neighborhood Services department.

Home Values

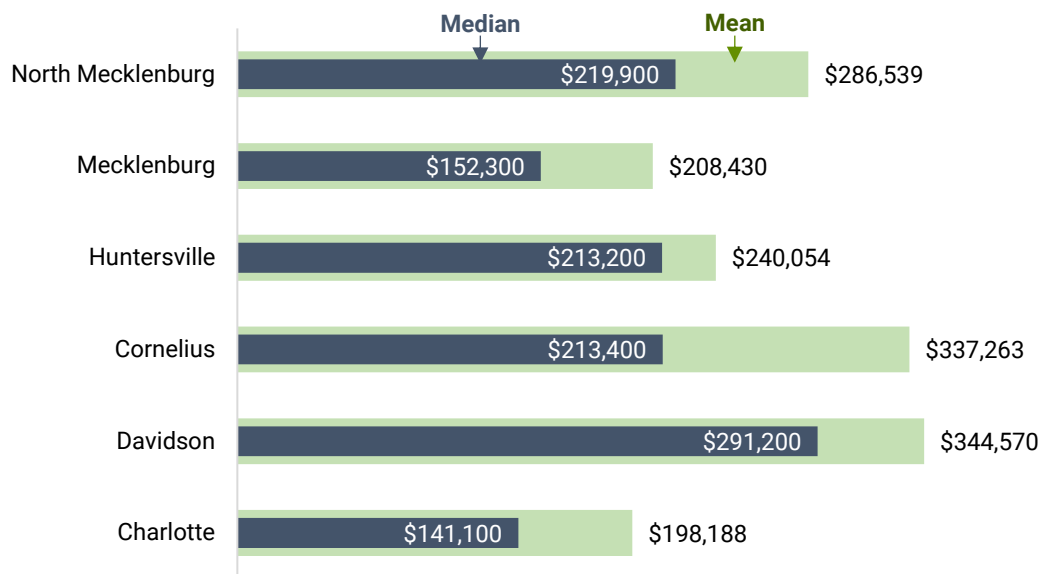
Home values in North Mecklenburg are on the higher end, especially when compared to the county as a whole. The average assessed value of homes in North Mecklenburg is nearly \$287,000, which is almost \$80,000 higher than the county-wide average (\$208,000). The median value in North Mecklenburg (\$220,000) is also well above that for the county as a whole (\$152,000). Both median values are lower than their respective averages due to the multi-million dollar homes that inflate the average.

Looking at the full spectrum, homes in North Mecklenburg range in value from the low \$10,000s to multi-million dollar homes. The vast majority, however, fall between \$100,000 and \$500,000. More than half (55%) are in the \$100,000 to \$250,000 range, and nearly one-third (31%) are between \$250,000 and \$500,000, which is almost twice the county-wide share (17%). Ten percent are valued at \$500,000 and up. Very few (less than 5%) homes in North Mecklenburg have assessed values under \$100,000, compared to nearly 25% of homes county-wide. It should be noted here that these numbers are based on 2011 assessed values and are likely much lower than current values. Results from the 2019 revaluation indicate that assessed values for residential properties county-wide rose 43% since 2011.⁵

Davidson has the highest overall home values among the three towns, with an average assessed value of \$345,000 and median of \$291,000. The majority of Davidson homes (nearly 60%) have assessed values over \$250,000. Huntersville is on the lower end, with an average of \$240,000 and a median of \$213,000, and the majority of homes (60%) are between \$100,000 and \$250,000 in assessed value. Cornelius falls in between the two and has the greatest range, with an average value approaching Davidson's (\$340,000) but a median that is on par with Huntersville (\$213,000). Like Huntersville, Cornelius has a sizeable share of homes (55%) in the \$100,000 to \$250,000 range, but at the same time, 17% of homes in Cornelius are over \$500,000 in assessed value, on par with Davidson. Only 3% of homes in Huntersville are over \$500,000 in assessed value.

North Mecklenburg's housing stock is highly valued

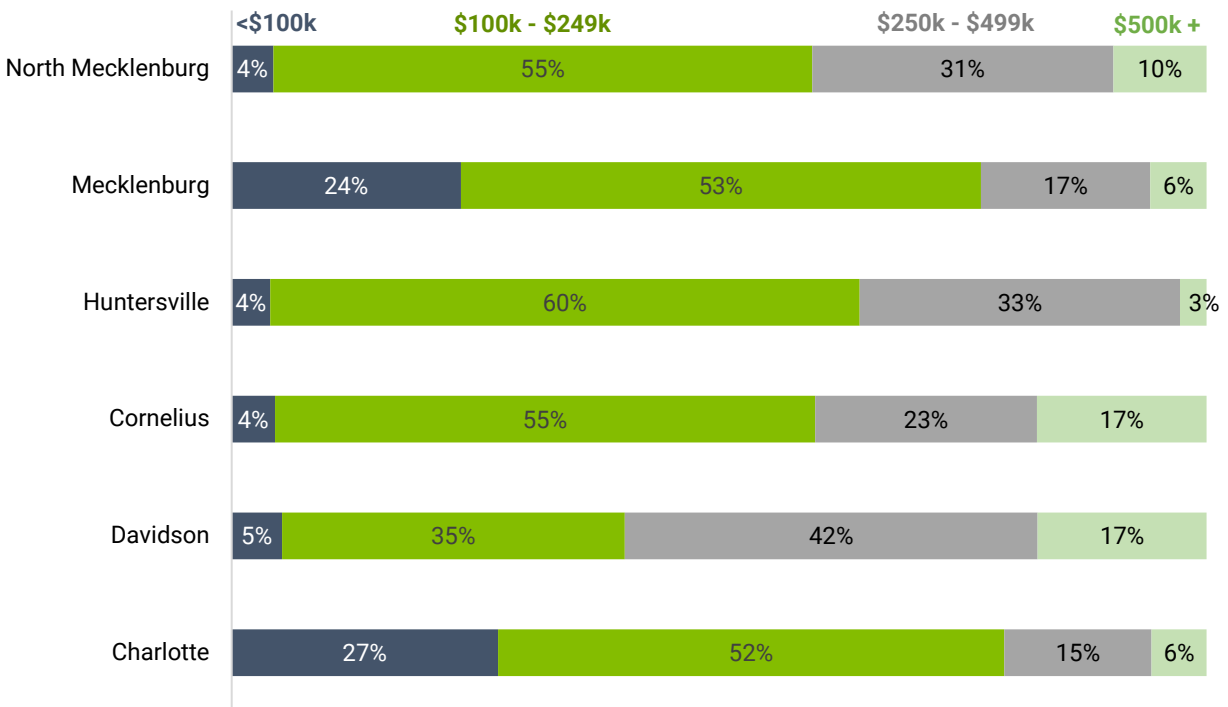
Assessed Home Values (2011)



Data source: Mecklenburg County Tax Parcel Data, 2018

⁵ <https://www.wfae.org/post/buckle-new-mecklenburg-property-values-went-mail-wednesday#stream/0>

Majority of North Mecklenburg homes have values between \$100k and \$250k Homes by Assessed Value (2011)



Data source: Mecklenburg County Tax Parcel Data, 2018

Most of the homes with the lowest values (under \$100,000) are found in a handful of neighborhoods across the three towns (Map 10). In Davidson, the West Side is the only neighborhood with an average value under \$100,000 and where more than 60% of homes are valued at under \$100,000. In Cornelius, the areas with the lowest home values are the Smithville, Burton Heights, and Olde Mill Village neighborhoods in the central part of town. Neighborhoods with low assessed home values are dotted around Huntersville, with Pottstown, Asbury Hills, Centennial (Phase 5), and Bryton Townhomes on the eastern side and Huntington Green, Yorkdale, Crosswinds (Phase 3), and Applewood in the western half.

Most of the homes with the highest values (\$500,000 and up) are located along the lakefront and in a few neighborhoods in Davidson. The majority of subdivisions with lakefront homes have average values of \$500,000 or more, and in many of them, more than 80% of homes are valued over the \$500,000 mark. The largest of these is The Peninsula in Cornelius, which is also surrounded by a number of smaller neighborhoods with similar values. Lakefront subdivisions in Huntersville are also in this range, including Lookout Point and The Cape, to name a few. In Davidson, most of these highest valued neighborhoods are not along the lake but in the central and eastern parts of town. The largest of these is the River Run development that stretches across much of the eastern half of town.

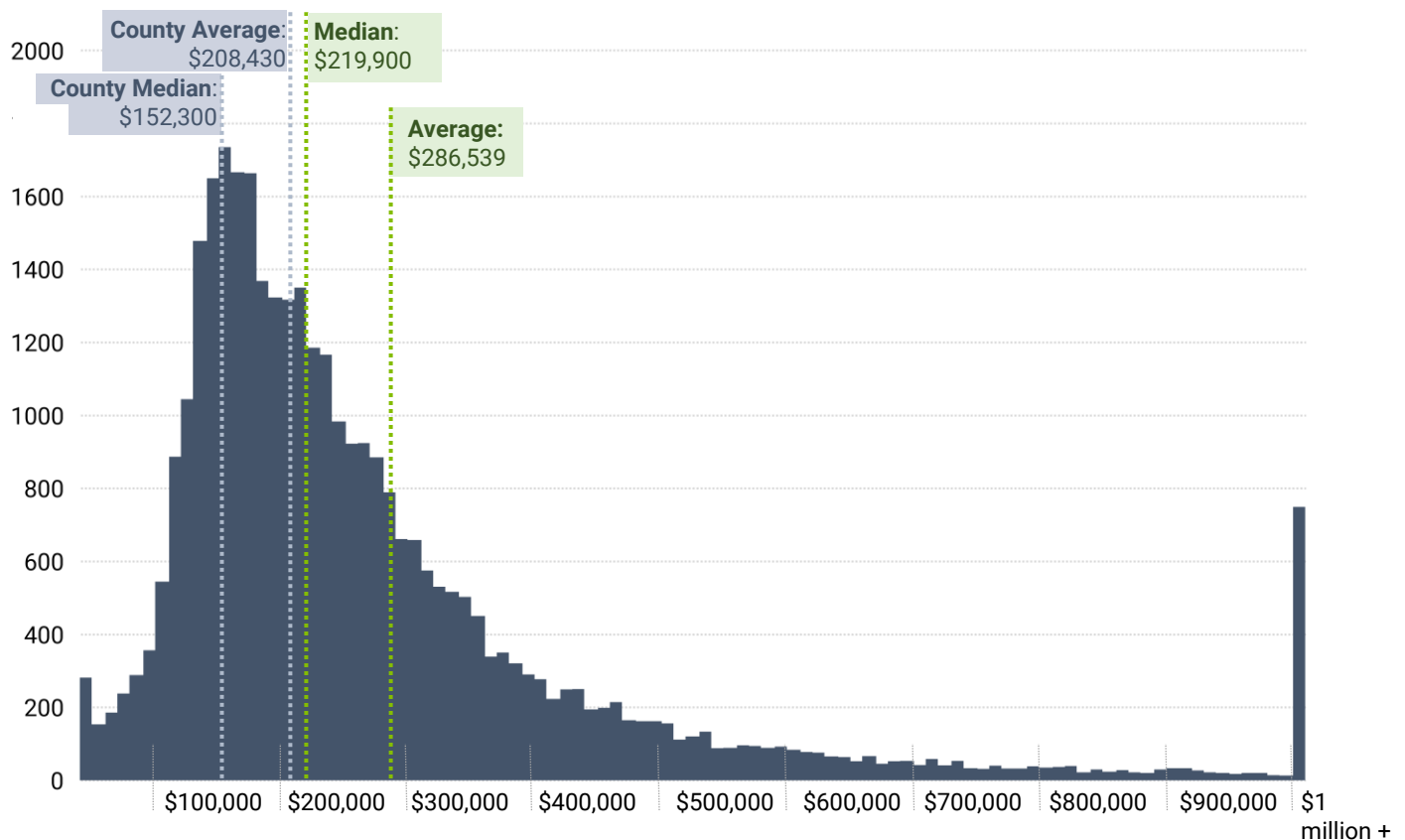
Since the majority of homes fall between these two extremes, they are found in many neighborhoods across the three towns. Homes at the lower end of this midsection (\$100,000 - \$250,000) are most prevalent in the central part of North Mecklenburg surrounding I-77. Many of the subdivisions (and areas that are not part of a subdivision) in this area have average values between \$100,000 to \$250,000 and a majority of individual homes fall within that range. Another cluster of these neighborhoods is located in the western part of Huntersville including Cedarfield, Carrington Ridge, Tanners Creek, Biltmore Park, and Gilead Ridge.

A few of these neighborhoods are also found on the western side of Davidson; these include Davidson Bay, Davidson Gateway, and Spinaker Cove.

Homes at the higher end of this midsection (\$250,000 - \$500,000) are common throughout the region. Neighborhoods with average values between \$250,000 and \$500,000 and high concentrations of homes in this range are scattered across the three towns. In Davidson, this includes St. Albans, McConnell, and Old Towne in the central part of town; Pages Pond in the eastern part; and Davidson Pointe in Iredell County. In Cornelius, this includes Bailey's Glen, Weatherstone Manor, Woods at Weatherstone, Crown Harbor North, Blue Stone Harbor, and several other smaller developments near the lake but not on the lakefront. There are a number in Huntersville, including Vermillion, Mirabella, Skybrook, Olmstead, Northstone Club, and the vicinity of Greenfarms, Hamptons, and Northcross Downs in the eastern part and Birkdale, Macaulay, Wynfield, Wynfield Forest, Becket, Latta Springs, Stephens Grove, and Cashion Woods in the western part.

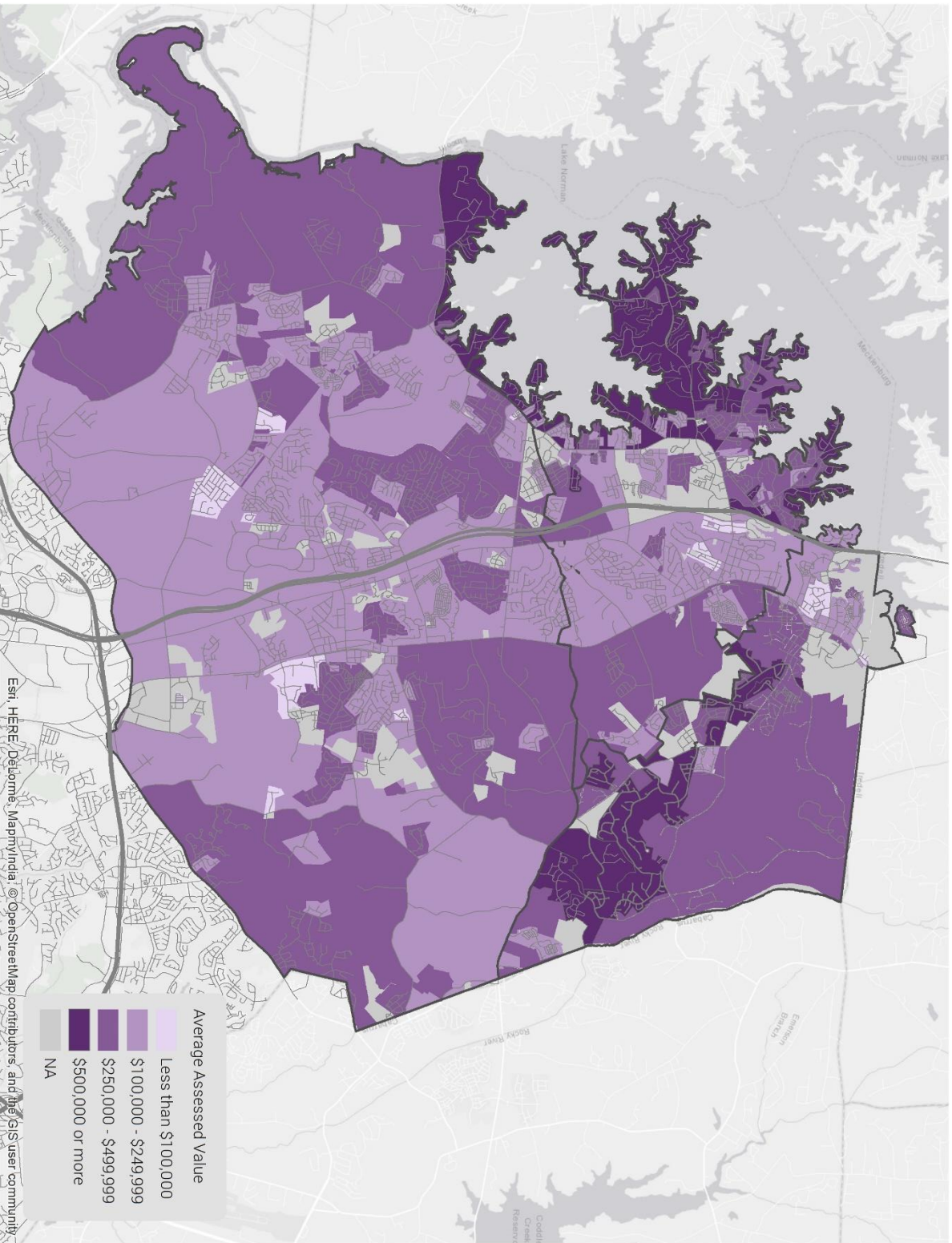
North Mecklenburg's housing stock spans a wide range of values

Homes by Assessed Value (2011)



Data source: Mecklenburg County Tax Parcel Data, 2018

Map 10. Assessed Value by Subdivision, North Mecklenburg

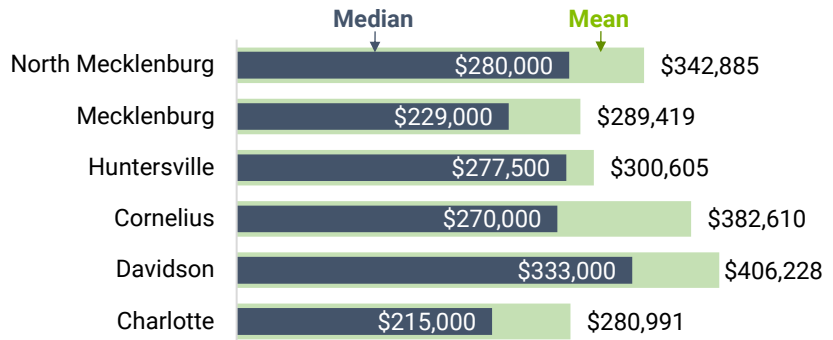


Home Sales Prices

Around 5,900 homes were sold in North Mecklenburg in 2016 and 2017.⁶ The average sales price for homes sold in North Mecklenburg during this time was nearly \$343,000, which is about \$54,000 higher than the county-wide average (just under \$289,000). The median sales price in North Mecklenburg was \$280,000, also well above the median for the county overall (under \$229,000).

North Mecklenburg home sales prices are high

Homes Sales Price (2016-2017)



Data source: Mecklenburg County Parcel Sales Data, 2016-2017

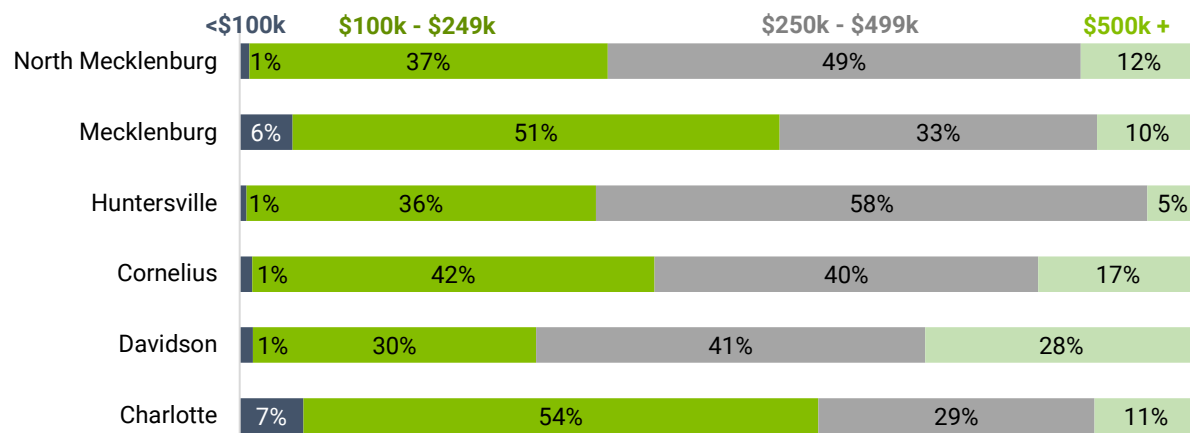
Looking at the full spectrum, homes sold in North Mecklenburg

during this time ranged in price from \$20,000 to \$3.8 million. However, the vast majority fell between \$100,000 and \$500,000. About half of the homes that sold during this time went for \$250,000 to \$500,000, and another third were in the \$100,000 to \$250,000 range. Homes that sold for more than \$500,000 comprised 12% of these sales, and more than 100 homes sold for \$1 million or higher. Very few homes (around 60 or 1%) were priced under \$100,000.

Among the three towns, Davidson has the highest sales prices overall, with an average of over \$406,000 and median of \$333,000. The vast majority of homes (nearly 70%) sold for over \$250,000, and 28% sold for \$500,000 or more. Huntersville is on the lower end, with an average sales price of \$301,000 and a median only slightly below that (\$278,000). The majority of homes sold in Huntersville (58%) had prices between \$250,000 and \$500,000, but a sizeable share (37%) were priced under \$250,000, the largest share of the three towns. Cornelius falls in between the two and has the greatest range, with an average sales price approaching Davidson's (\$383,000) but a median that is nearer to that of Huntersville (\$270,000). Like Huntersville, Cornelius has a sizeable share of homes (43%) priced under \$250,000, but at the same time, a higher share (17%) of homes priced over \$500,000.

Majority of North Mecklenburg home sales were priced over \$250,000

Homes Sales by Price (2016-2017)



Data source: Mecklenburg County Parcel Sales Data, 2016-2017

⁶ Most recent full years of data at the time of the analysis.

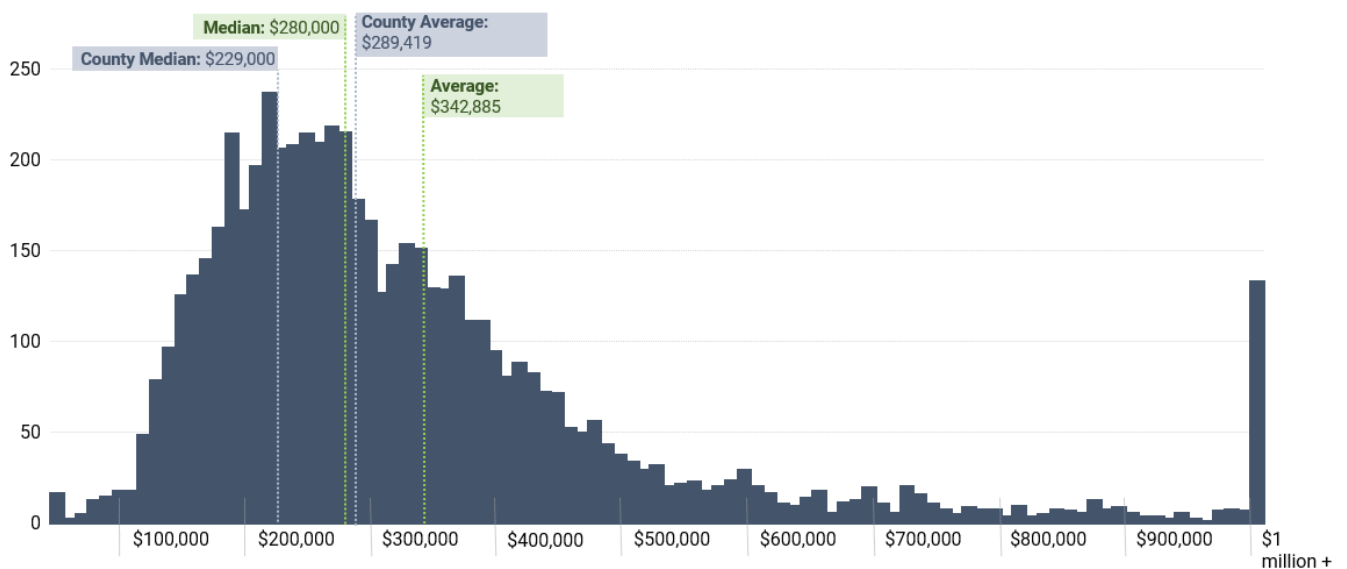
Of the few homes that sold for less than \$100,000, most are clustered in a handful of neighborhoods, including Pottstown and Huntington Green in Huntersville and the Olde Mill Village in Cornelius (Map 11). At the other end of the spectrum, many of the homes that sold for \$500,000 or more are found along the lakefront as well as several prominent inland subdivisions, including River Run in Davidson, Skybrook and Olmsted in the eastern part of Huntersville, and Northcross Downs and Birkdale just south of Highway 73 in Huntersville.

Since the majority of homes sold fall between these two extremes, they are found in many neighborhoods across the three towns. Homes that have sold at the lower end of this midsection (\$100,000 - \$250,000) appear in large clusters in a number of neighborhoods. Several clusters appear in western Huntersville between Beatties Ford Rd. and Gilead Rd. (Henderson Park, Villages at Gilead Park, Stonegate Farms, Tanners Creek), around McCoy Rd. (Crosswinds), and around I-77 and Gilead Rd. (Stone Hollow). Others are found in subdivisions along Highway 115, including Plum Creek and Monteith Place, to the south of Gilead Rd., and Monteith Park and Shephards Vineyard on the north side of Gilead Rd. Many are found in the mixed-use developments in Cornelius like Oakhurst, Caldwell Station Harborside Commons, Alexander Chase, and Antiquity. In Davidson, there are a few sprinkled in the West Side neighborhood as well as small clusters in the Bradford and Summers Walk neighborhoods.

Homes that have sold at the higher end of this midsection (\$250,000 - \$500,000) can be found in most of the area’s neighborhoods but are particularly prevalent in a number of specific developments. Large clusters are found in the eastern Huntersville developments of Vermillion, Mirabella, Bellington, and Centennial and sprinkled throughout Northstone Club and Skybrook. Many also appear in the subdivisions between I-77 and 115 on both sides of Sam Furr Rd. and several more on the west side of I-77 in developments like Wynfield, Wynfield Forest, Birkdale, and Cedarfield. Still more are in the western part of Huntersville in developments along Beatties Ford Rd. (Stephen’s Grove and Latta Springs) and Gilead Rd. (Arbormere, Beckett, and Gilead Ridge). In eastern Cornelius, there are many in the Bailey’s Glen, Antiquity, Avery Park developments, and on the west side of town, clusters are found between I-77 and the peninsula in subdivisions like Magnolia Estates, Westmoreland, and Blue Stone Harbor. In Davidson, the largest numbers are seen in Summers Walk, Bailey Springs, St. Albans, McConnell, and Davidson Pointe.

Home sales prices in North Mecklenburg are high overall but cover a wide range

Homes Sold by Sales Price (2016-2017)



Data source: Mecklenburg County Parcel Sales Data, 2016-2017

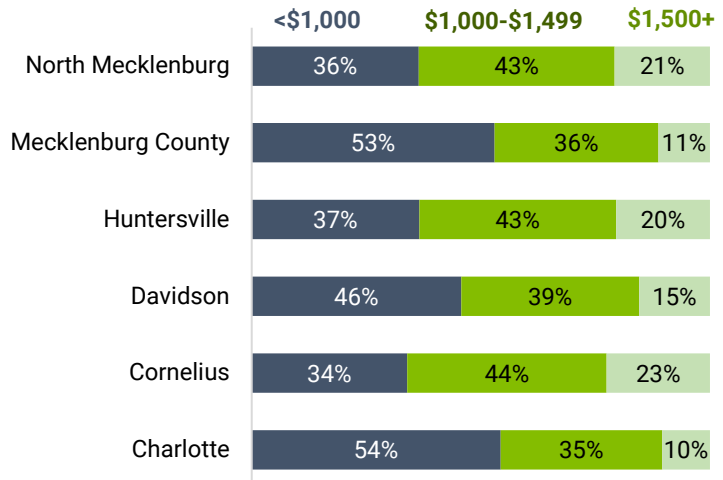
Rental Market

According to the latest Charlotte Apartment Index Report (September 2018), apartments in North Mecklenburg range in average rent from \$600 a month all the way up to \$2,000 a month, with an average of \$1,250. The majority (two-thirds) of apartment units in the area rent for \$1,000 to \$1,500 a month. Slightly more than 20% rent for less than \$1,000, and around 10% rent for more than \$1,500. It should be noted that this data source does not include smaller complexes (with fewer than 50 units) nor a few of the newer complexes (like the Linden in Davidson), so it is not quite a comprehensive inventory. Further, it only provides rental rates for apartments, and does not include other rental options like single-family homes.

For a more comprehensive view, we can turn to the American Community Survey (ACS), which includes all varieties of rental properties in its numbers but is less current and spans a 5-year period (2012-2016). According to the ACS numbers, the largest supply of rental units in North Mecklenburg is still in the \$1,000 to \$1,500 range, but that represents less than half (43%) of units. Conversely, more units are found at both ends of the spectrum. More than one-third of all rental units cost less than \$1,000 a month, and 20% require more than \$1,500 a month.

Largest share of rental units in North Mecklenburg are \$1,000 to \$1,500 a month

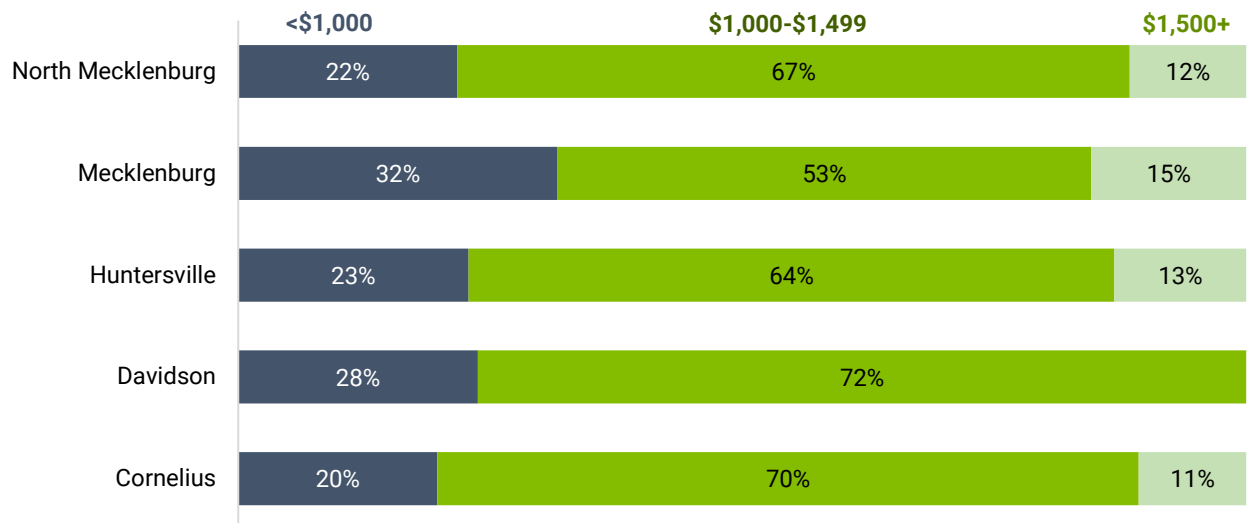
All Rental Units by Monthly Rent (2012 - 2016)



Data source: 2000 Census, American Community Survey 2012-2016 (5-year estimates)

Majority of apartment units in North Mecklenburg are \$1,000 to \$1,500 a month

Apartment Units by Average Monthly Rent (2018)

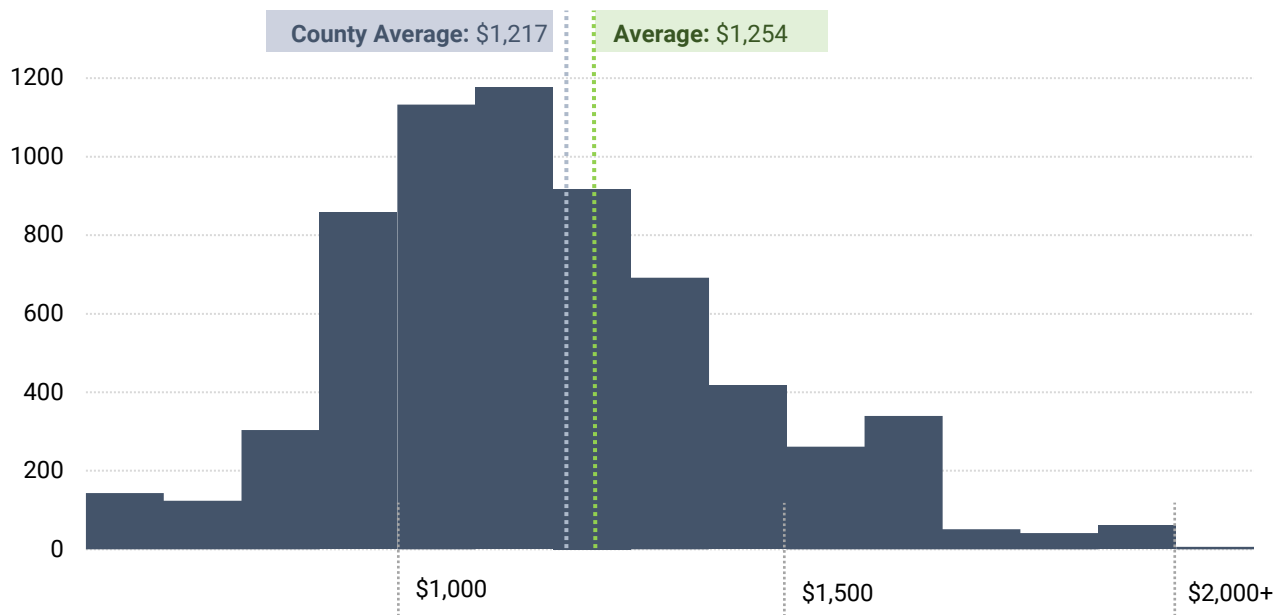


Data source: Real Data, September 2018

Both of these data sources indicate that rents are higher in North Mecklenburg than the county overall. Just over half (53%) of all rental units rent for less than \$1,000 a month in Mecklenburg County, compared to only 20% of rental units in North Mecklenburg. Looking specifically at apartments, North Mecklenburg has a smaller share (22%) that rent for less than \$1,000 than county-wide (32%). However, there are also fewer with rents at the very upper end- only a handful of units in North Mecklenburg have rents over \$2,000 compared to 5% of units county-wide.

Apartment units in North Mecklenburg have an average rent of \$1,250

Apartment Units by Average Monthly Rent (2018)



Data source: Real Data, September 2018

Cost-burdened households

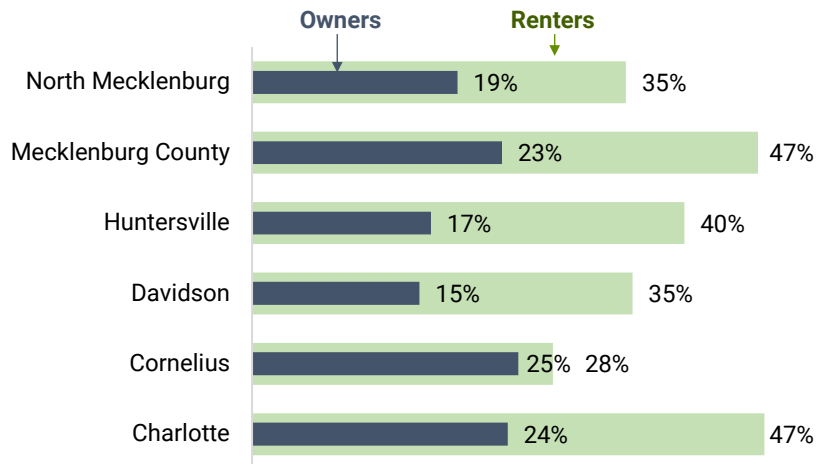
One way to assess housing affordability for existing residents is the share of a household's income that goes toward housing costs. Those who spend more than 30% on housing costs are considered cost-burdened and to be in need of more affordable housing.

Nearly 8,000 households in North Mecklenburg are considered cost-burdened. These account for 23% of all households in this area, which is less than the county overall (33%). Of these cost-burdened households, about 4,700 are owner-occupied and about 3,100 are renter-occupied. However, since home-owners well outnumber renters in North

Mecklenburg, cost-burden rates are higher among renters (35%) than home owners (19%). Cost-burden is also more common among lower income households. The vast majority (87%) of households in North Mecklenburg with incomes under \$20,000 a year are considered cost-burdened, as are more than two-thirds (69%) of households with incomes between \$20,000 and \$35,000.

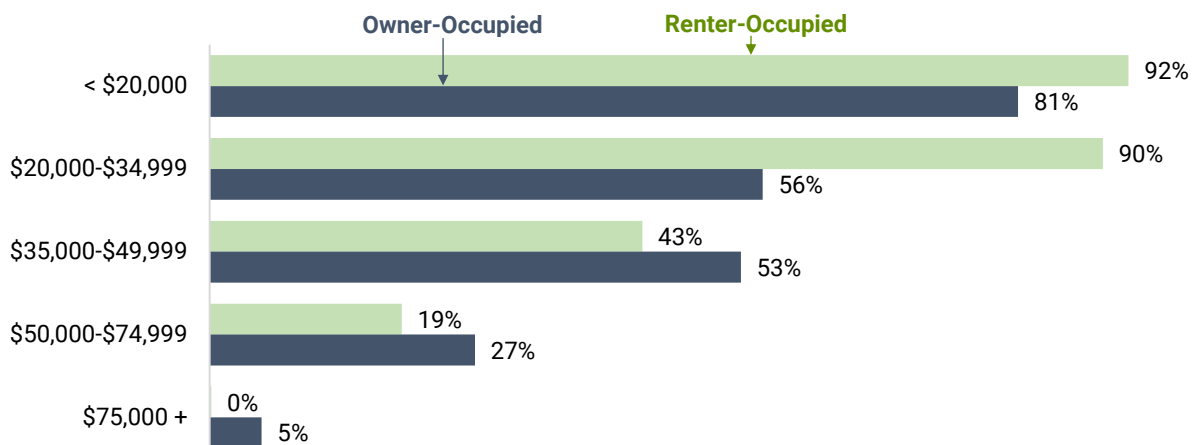
Among the three towns, Huntersville has the highest share of renters that are cost burdened (40%), followed by Davidson (35%). Both have much lower shares of cost-burdened homeowners (15-20%). Cornelius has the lowest share of cost-burdened renters (28%) but the highest share of cost-burdened owners (25%).

North Mecklenburg households are less cost-burdened than the county overall Percent of Cost-Burdened Households (2012-2016)



Data source: American Community Survey 2012-2016 (5-year estimates)

Low-income renter households are most cost-burdened in North Mecklenburg North Mecklenburg Cost-Burdened Households by Income (2012-2016)



Data source: American Community Survey 2012-2016 (5-year estimates)

Subsidized housing

There are a number of organizations and programs in North Mecklenburg that work to make housing more affordable for lower income residents by subsidizing the cost of housing. Together, these organizations support a supply of about 900 subsidized units across North Mecklenburg. Here, the term “subsidized” refers to units where the occupants receive any kind of formal financial assistance to help with their housing costs; this includes, but is not limited to, federal housing assistance.

Just over half of these units (487) are designated for very low income households (those with incomes under 60% AMI). Around 100 units are designated for low-income households (under 80% AMI), and nearly 90 are for moderate income households (between 80% and 120% AMI).

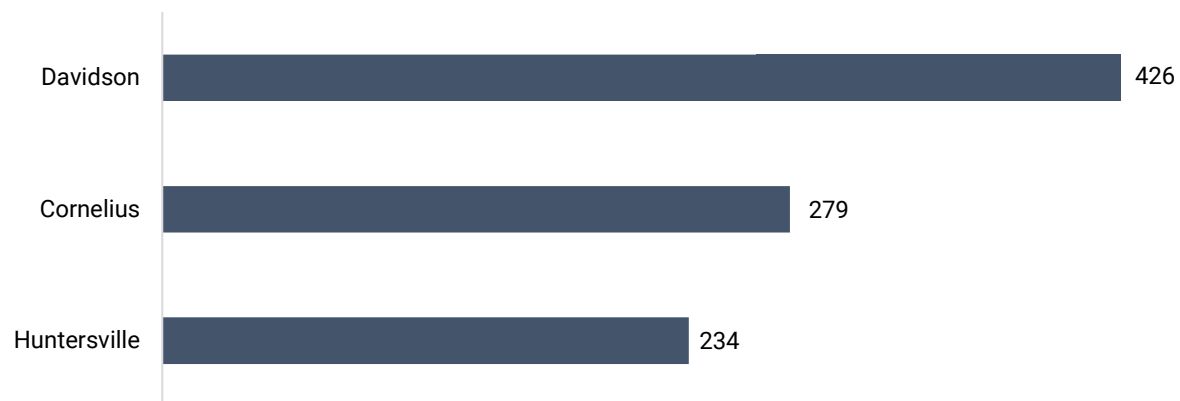
Our Towns Habitat for Humanity is one of the largest providers in the region, with 133 homes built through its new home ownership program across the three towns. Over half of these homes are located in Cornelius, about one-quarter are in Huntersville, and one-fifth are in Davidson.

There are also a few developments across the region that receive rental subsidies from the U.S Department of Housing and Urban Development (HUD), including the Cornelius Village Apartments and the White Hill Apartments in Huntersville. Several more receive funding through the Low-Income Housing Tax Credit program, including Antiquity Heights in Cornelius, the Parkview and Deer Hill Apartments in Huntersville, and the Bungalows in Davidson (managed by Davidson Housing Coalition).

Among the three towns, the largest number of subsidized units are found in Davidson. In fact, nearly half of all the subsidized units in North Mecklenburg are in Davidson. Around 30% (280 units) are located in Cornelius, and one-quarter (230) are in Huntersville. It should be noted that many of these units in Davidson are provided through Davidson College’s housing program and are only available to Davidson faculty and staff. However, even excluding that program, the number of other subsidized units in Davidson is still considerable, especially given its smaller size. This includes 88 units that have been built through the town’s Affordable Housing Ordinance and another 78 units provided by Davidson Housing Coalition. Plus, the town is home to a 72-unit federally subsidized apartment complex (Oak Hill Apartment Homes).

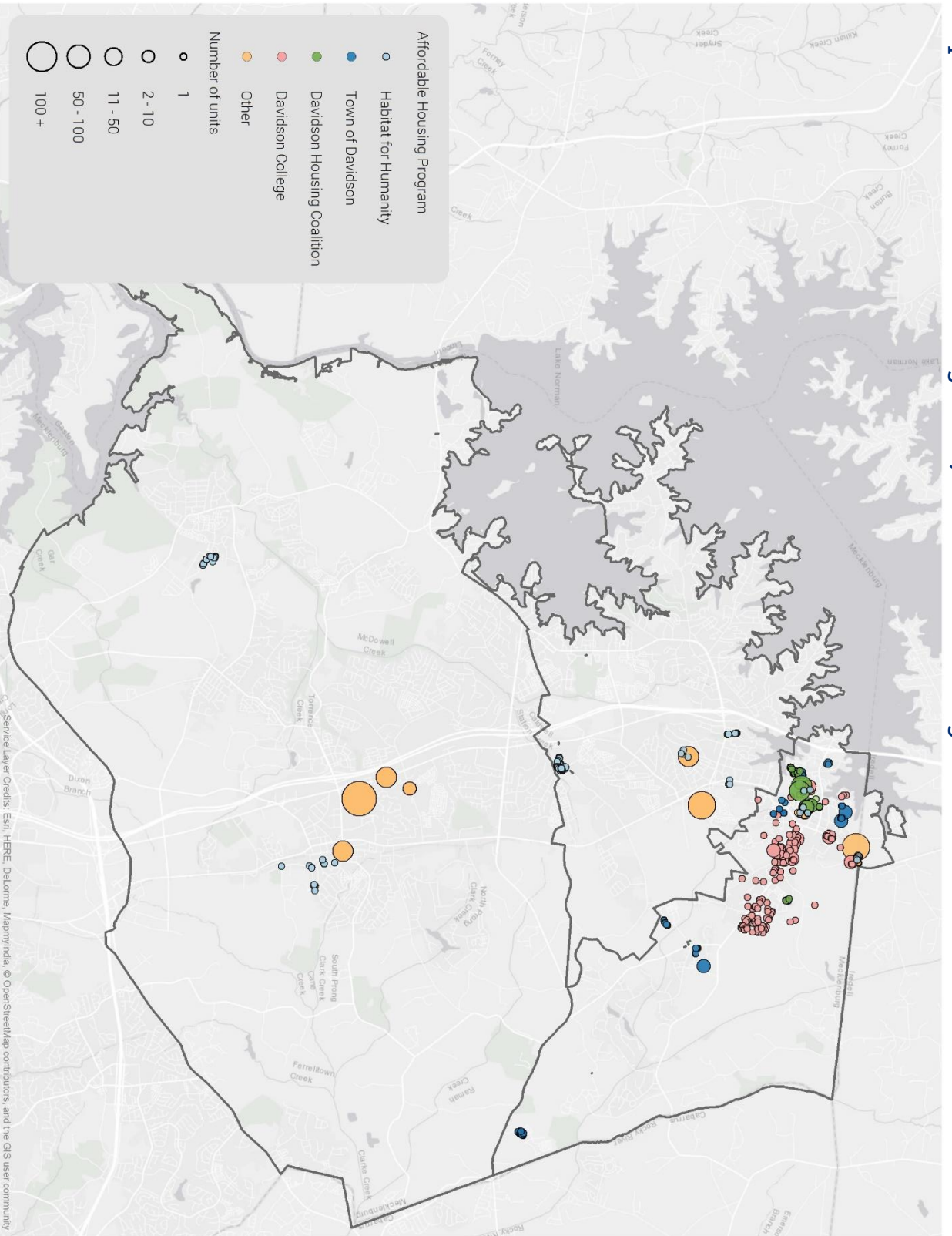
Davidson has the largest supply of subsidized housing

Subsidized Units by Town (2018)



Data source: Our Towns Habitat for Humanity, Town of Davidson, Davidson Housing Coalition, Davidson College, Mecklenburg County Tax Parcel Data, 2018

Map 12. Subsidized Housing Units, North Mecklenburg



Data source: Our Towns Habitat for Humanity, Town of Davidson, Davidson Housing Coalition, Davidson College, Mecklenburg County Tax Parcel Data, 2018



Land Use & Development

The effects of continued population growth and housing development in North Mecklenburg can also be seen in the physical landscape of these communities and in how the land is being used. As housing development in the towns has flourished, more land area has been consumed by residential uses. Commercial development has occurred as well but has remained limited. This is reflected in both current land uses, recent and future development, as well as tax revenue generated for municipal governments, all of which will be explored in this section.

About the data

Data for this section came from a number of local sources. Land use information came from Mecklenburg County's Existing Land Use dataset, which provides parcel level records of existing land use across the entire county, based on a survey conducted by the City of Charlotte Planning Department. Building permit information is produced by Mecklenburg County Code Enforcement, but a curated dataset was obtained from Charlotte Department of Transportation. Specifically, residential new construction permits include those with U.S. Department of Commerce codes 100-105, 112, 114, and 115; commercial construction permits include codes 213, 318-320, 322-325, and 327. Tax value and revenue information was provided by each of the town finance departments.

Existing Land Use

The land that makes up North Mecklenburg has a variety of uses, but the largest by far is residential development, which makes up 41% of the land area. This includes single-family detached homes and townhomes as well as multi-family developments and large lot residential properties. Residential properties are most prevalent in Cornelius (48% of total land area) and least in Huntersville (39%).

Just 5% of the land area in North Mecklenburg is used for commercial activities, which is well below that of Mecklenburg County as a whole (12%). This includes retail, office, industrial, warehouse/distribution, and mixed-use developments. Cornelius has the highest share of commercial land (8%) and Davidson has the lowest (3%). Nearly all commercial developments in the region are found along I-77, Highway 21, and Highway 115, or the major east-west cross-streets (Map 13).

Another 4% of land in the northern part of the county is dedicated to civic and institutional uses, such as hospitals, schools, and public-sector buildings. This use is most prominent in Davidson, where Davidson College occupies a sizeable tract of land in the northern part of town.

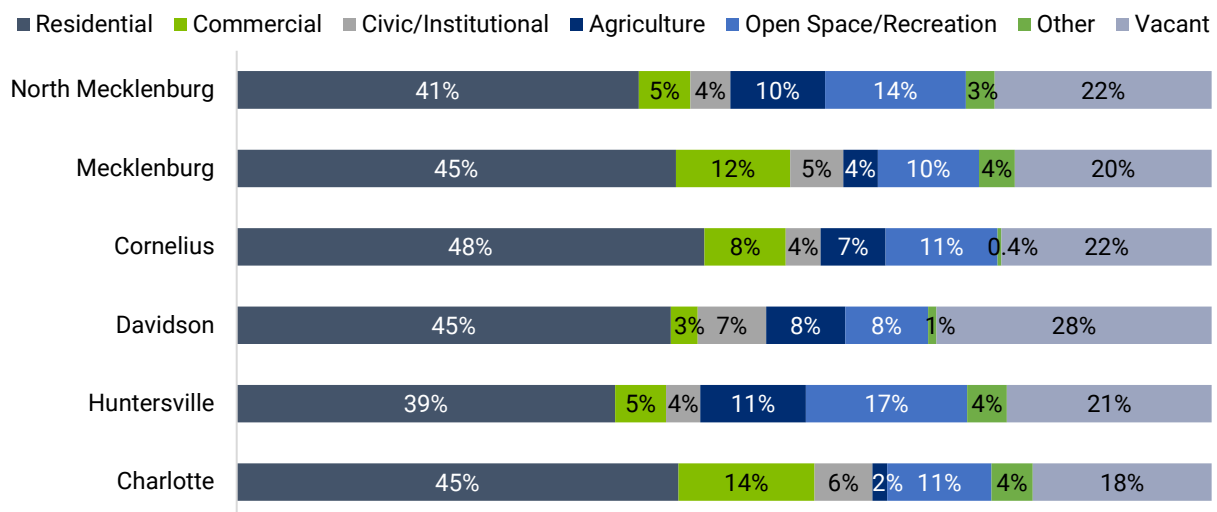
Ten percent of land in North Mecklenburg is used for commercial agriculture such as crops, pasture, or greenhouses, which is well above that of the county as a whole (4%). Another 14% percent of lands in North Mecklenburg are open space or recreation areas, including parks, recreation centers, and reserved/preserved land, compared to 10% county-wide. Huntersville has the greatest share of land area devoted to agriculture and open space (11% and 17%, respectively).

About 22% of the land area in North Mecklenburg is categorized as “vacant”- land that has “no existing structure or land use.” This is just above the share for the entire county (20%). Vacant lands make up the largest share in Davidson (28%). This is likely a reflection of Davidson’s Open Space Plan.

It must be noted here that while this dataset provides the most comprehensive land use data available for this area, there can be considerable lag between when development occurs and when county records are updated. As a result, some areas may not yet reflect recent developments that have occurred. Building permit activity, however, can provide a clearer picture of recent (and future) development.

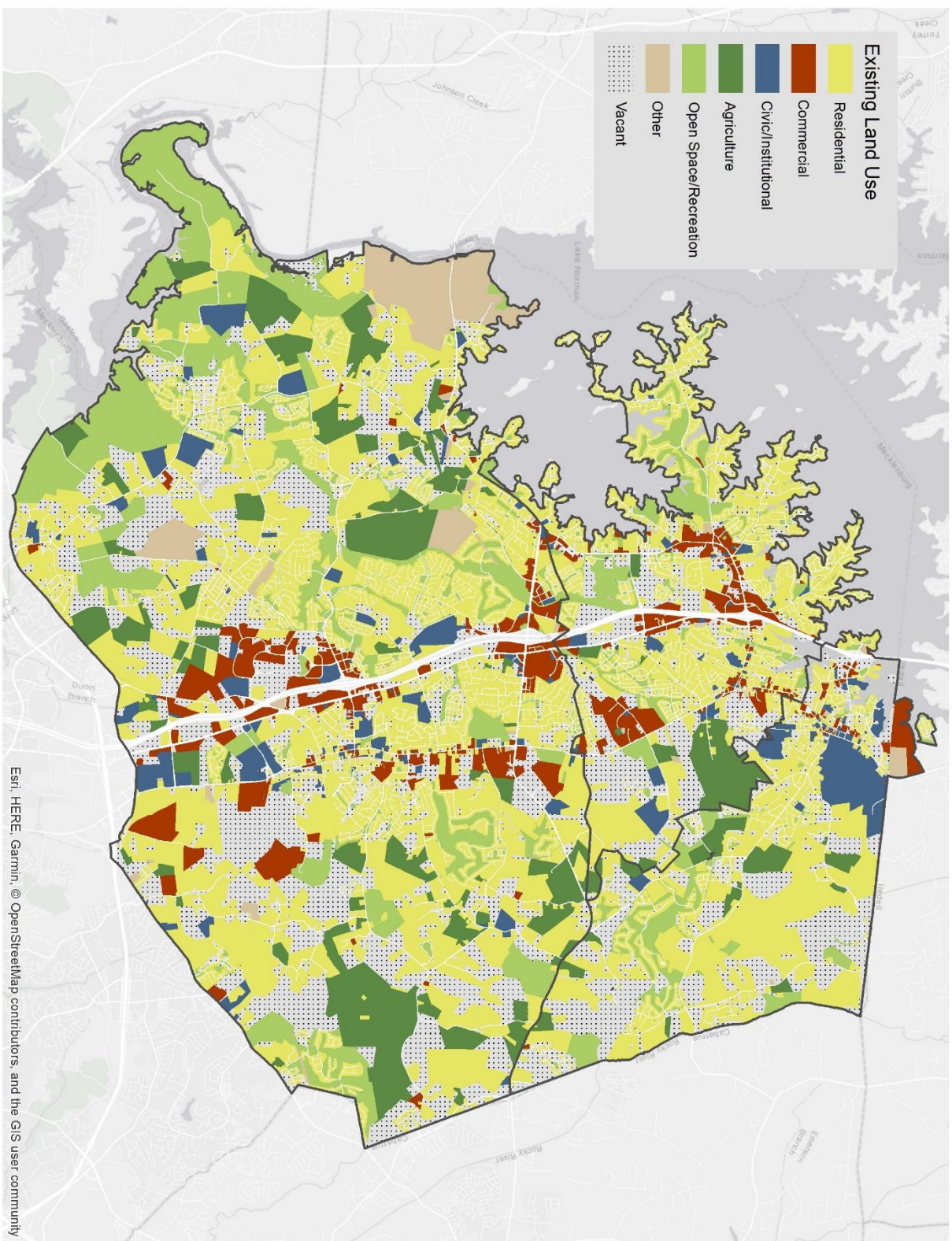
Residential properties make up the largest land area in North Mecklenburg

Land Area by Land Use (2018)



Data source: Mecklenburg County Existing Land Use Dataset, 2018

Map 13. Existing Land Use in North Mecklenburg



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community
Data source: Mecklenburg County Existing Land Use Dataset, 2018

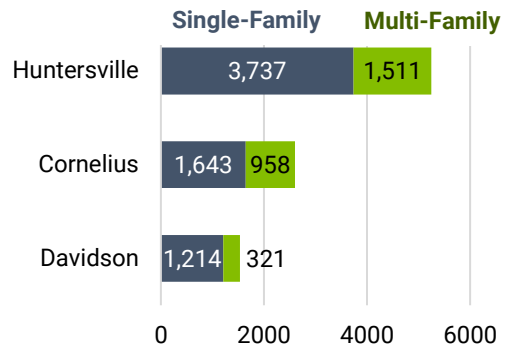
New Residential Development

New residential construction has increased dramatically over the last 8 years and has resulted in a total of nearly 9,400 new residential units permitted since 2010. The number of units permitted almost tripled from 2010 to 2014, then dipped slightly in 2015 and 2016, but rose again in 2017. The most recent year (2018) saw slightly lower numbers, but there were still more than 1,000 new units permitted for construction.

The majority of these permits have been for single-family units, except in 2015 when permits for multi-family units outnumbered single-family. Over the whole period, more than 6,500 new single-family and nearly 2,800 new multi-family units have been permitted.

Of all the new residential units permitted in North Mecklenburg since 2010, over half (5,248) are located in Huntersville, with almost a third (2,601 units) in Cornelius, and 16% (1,535 units) in Davidson.

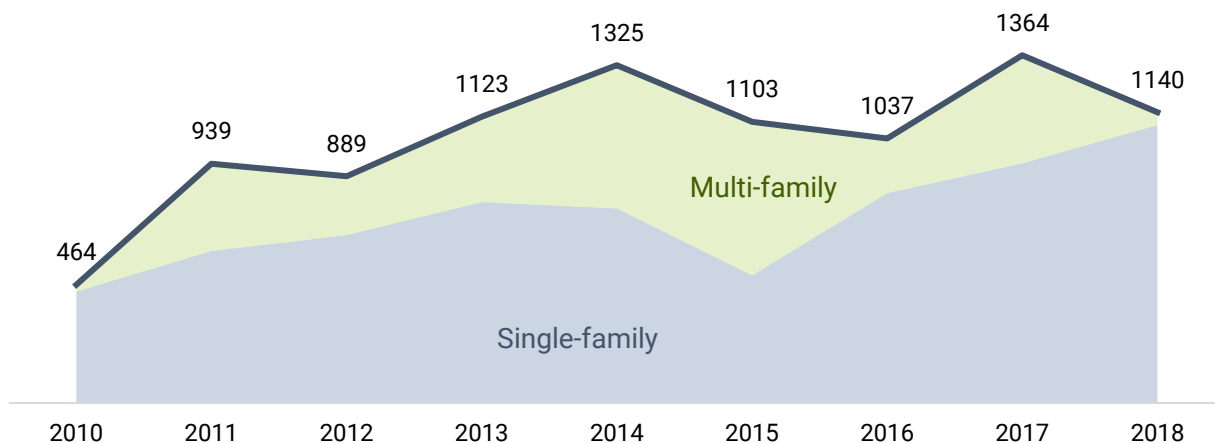
Huntersville has seen the most new residential unit permits New Residential Units Permitted (2010-2018)



Data source: Mecklenburg County Code Enforcement

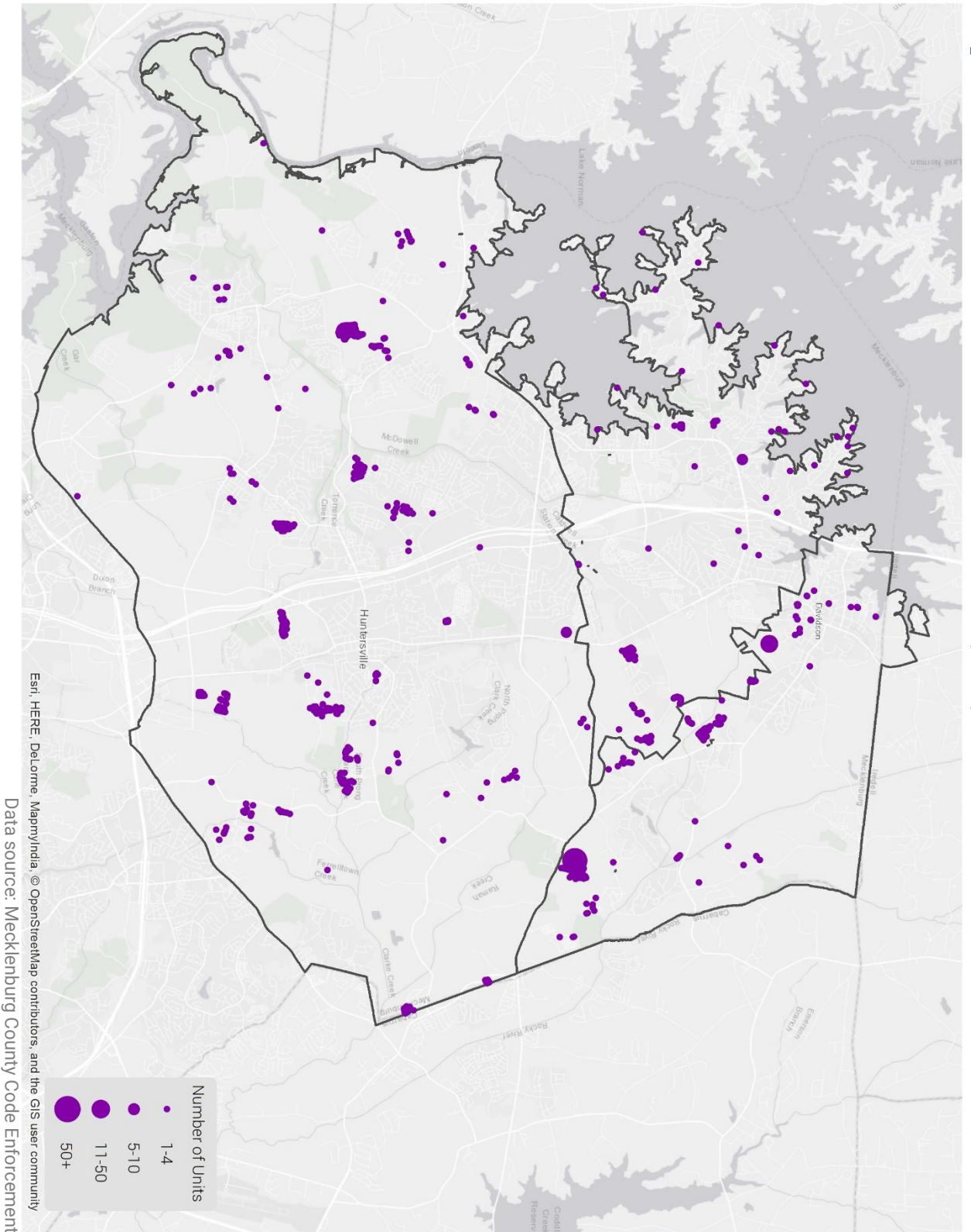
Map 14 highlights where upcoming residential development will be occurring (and may have already begun) by focusing on permits issued in 2018. The largest of these developments is Davidson East, which is located in the southeastern part of Davidson and will contain more than 100 new units. Several clusters of new residential permits also appear in existing neighborhoods around the region. In Cornelius, a few clusters appear in the eastern corner of town around Bailey's Glen, while relatively few permits appear along the lakefront. A cluster also appears in central Davidson in the Bailey Springs neighborhood. Several clusters are found in the large developments in southeastern Huntersville- Mirabella, Vermillion, Bryton, and Olmsted, as well as in western Huntersville in the neighborhoods of Torance, Cobblestone Manor, Courtyards at Kinnamon Park, and Arrington.

New residential construction in North Mecklenburg has risen considerably New Residential Units Permitted in North Mecklenburg (2010-2018)



Data source: Mecklenburg County Code Enforcement

Map 14. New Residential Construction Permits (2018)



Residential Demolitions: Prepping for Redevelopment

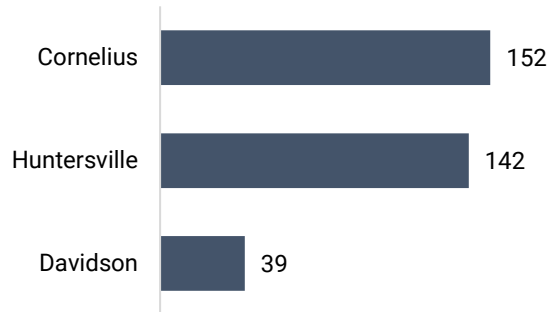
Nearly 330 residential demolition permits have been issued in North Mecklenburg since 2010. After very little activity during the recession, residential demolitions rose steeply from 10 in 2010 to 50 in 2013, as development activity began to pick up following the recession. The number dipped in 2014 but then rose again the next year and now has leveled off in the later part of the decade to around 40 - 50 each year.

Between 2010 and 2018, Cornelius experienced the largest number of residential demolitions (152), followed closely by Huntersville (142). Davidson has seen the fewest demolitions with 39 over the 8-year period.

Most of these residential demolitions have been single-family homes, which are scattered throughout the North Mecklenburg region (Map 15). However, there has been considerable demolition activity on the peninsula, primarily for lakefront redevelopment. There are also a few small clusters of demolitions near the downtowns of Davidson, Cornelius, and Huntersville. These have namely occurred in the Old Town, West Side, North Main, and South/Cathey/Walnut/Spring neighborhoods in Davidson; the Smithville neighborhood in Cornelius; and on the east side of Highway 115 just north of the intersection with Gilead Rd. in Huntersville.

Cornelius has seen the most residential demolitions

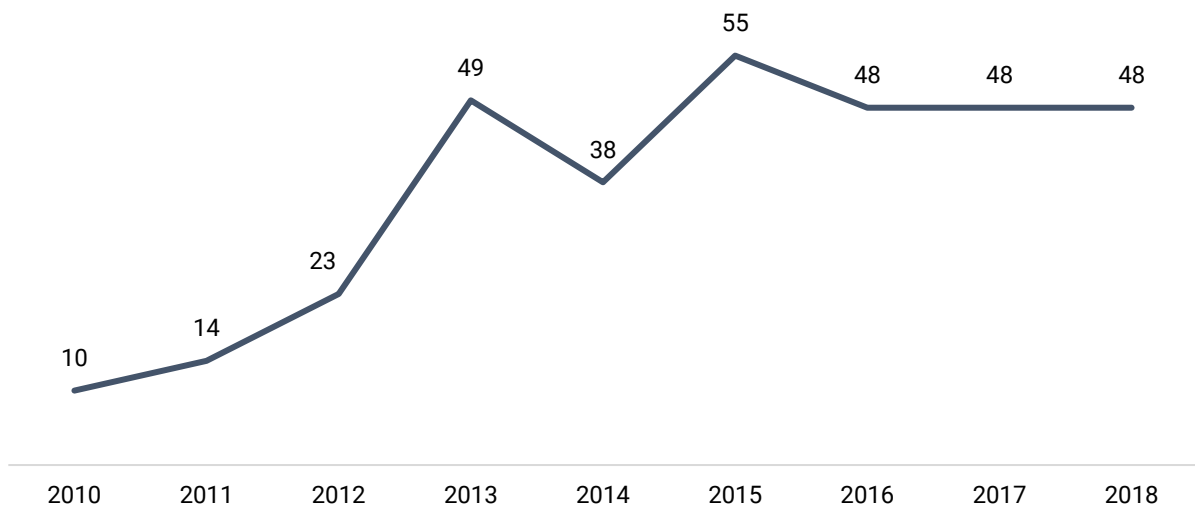
Residential Demolition Permits Issued (2010-2018)



Data source: Mecklenburg County Code Enforcement

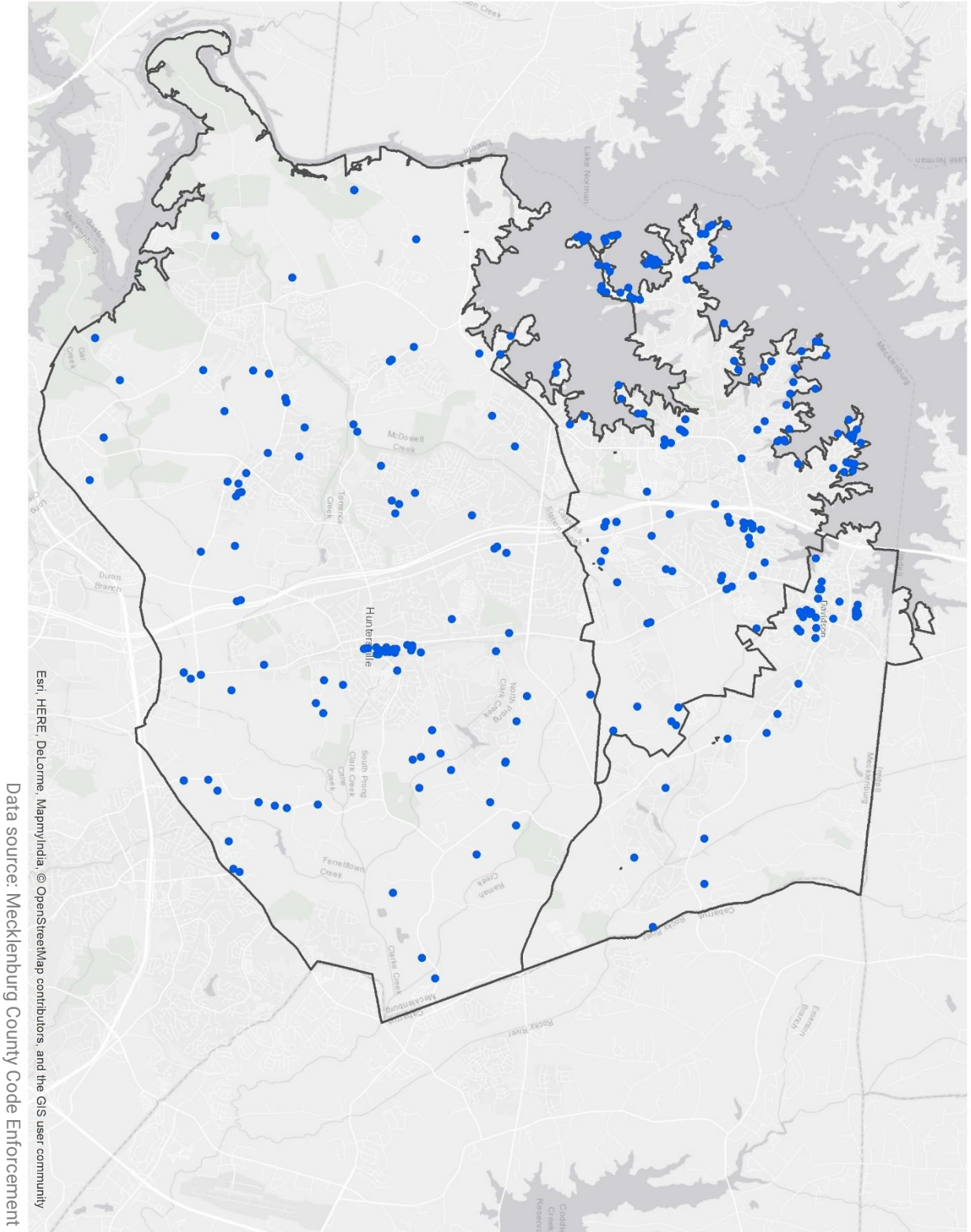
Residential demolitions in North Mecklenburg rose steeply for several years but have now leveled off

Residential demolition permits issued in North Mecklenburg (2010-2018)



Data source: Mecklenburg County Code Enforcement

Map 15. Residential Demolition Permits (2010-2018)



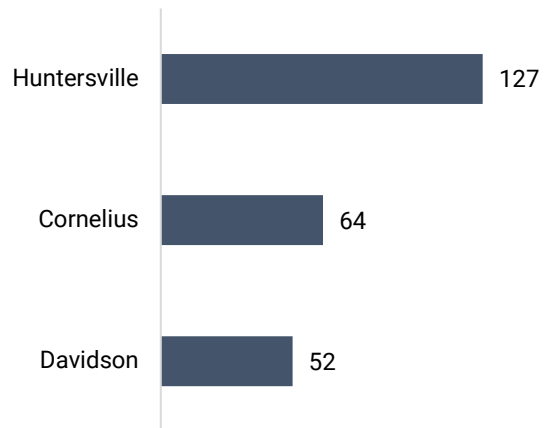
Commercial Development

Given the predominantly residential nature of the North Mecklenburg towns, it follows that the volume of recent and upcoming commercial development is well below that of residential development. Since 2010, a total of about 200 permits for commercial construction have been issued in North Mecklenburg. The number of commercial permits issued has fluctuated over this time period, peaking in 2015 with 42 permits issued over the course of that year. After a dramatic decline in 2016, commercial construction is once again on the rise, with 34 new permits issued in 2018.

Over half of the commercial permits issued between 2010 and 2018 were in Huntersville (127 permits), one-quarter (64) in Cornelius and a little over 20% (52) in Davidson. Most of the recent (and upcoming) commercial construction activity is occurring around existing commercial centers in the towns, which are clustered along the I-77 corridor and the major crossroads of Gilead Rd., Sam Furr Rd., Catawba Ave., and Griffith St. (Map 16).

Huntersville has seen the most commercial permits

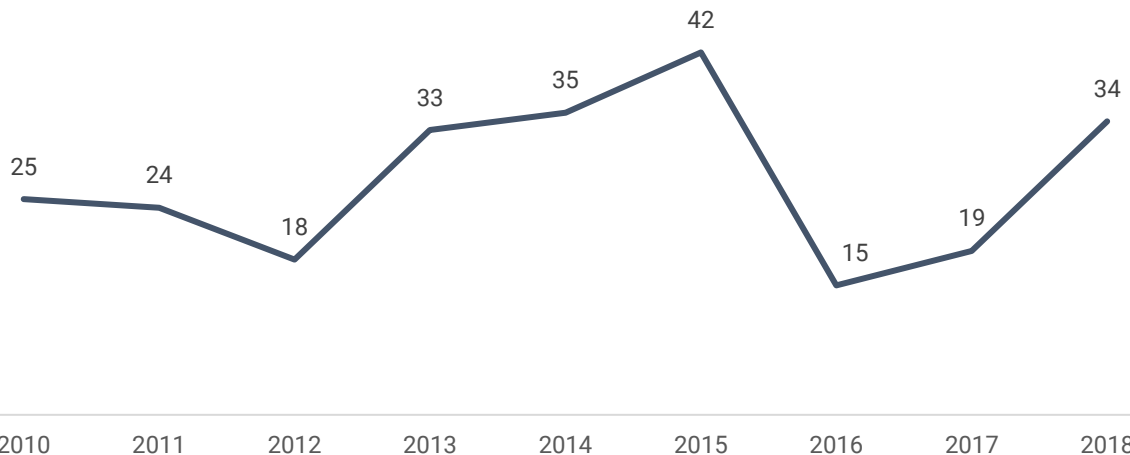
Commercial Permits Issued (2010-2018)



Data source: Mecklenburg County Code Enforcement

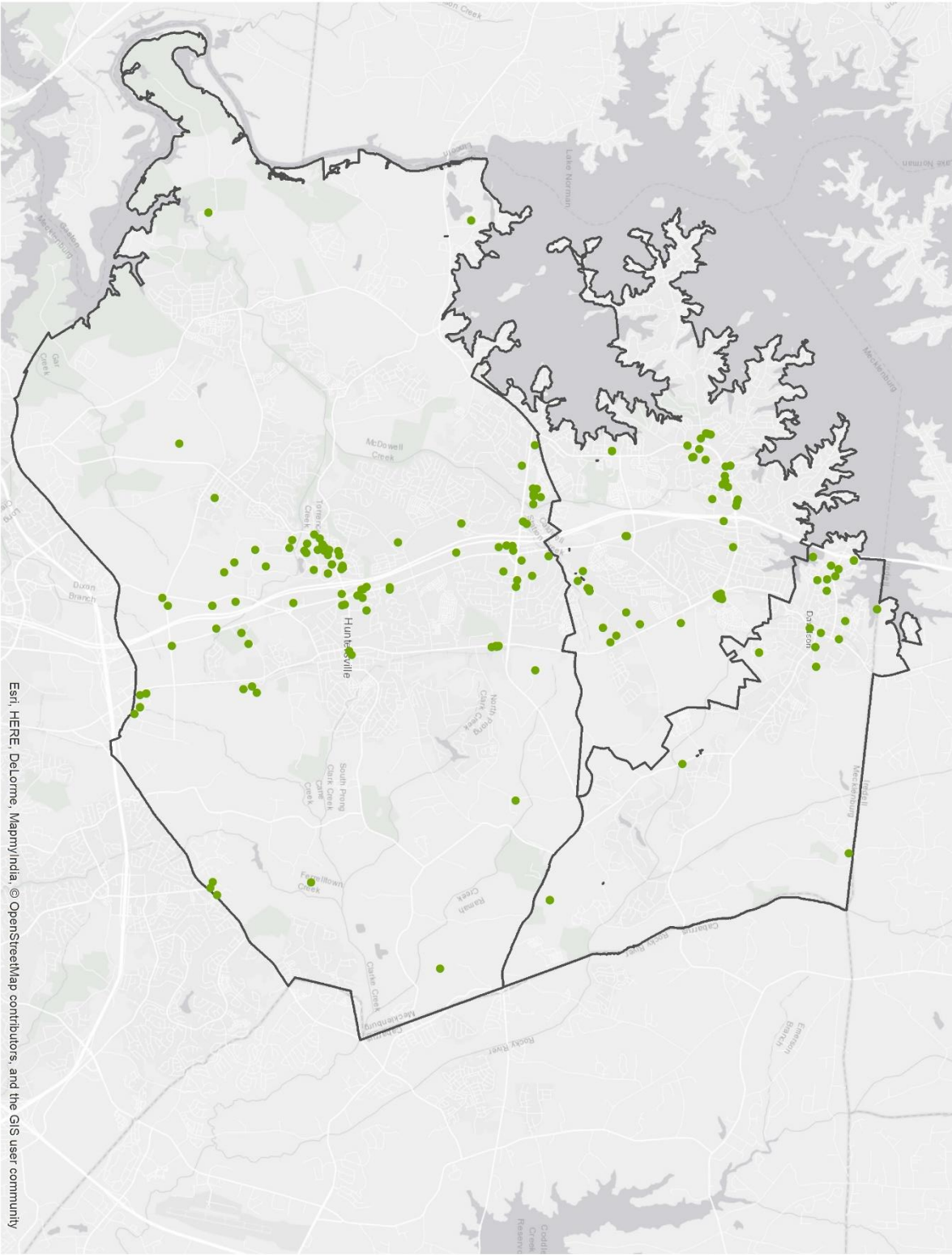
Commercial permits in North Mecklenburg have fluctuated in recent years

North Mecklenburg Commercial Permits Issued (2010-2018)



Data source: Mecklenburg County Code Enforcement

Map 16. Commercial Permits (2010-2018)



Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community
Data source: Mecklenburg County Code Enforcement

Tax Values and Revenues

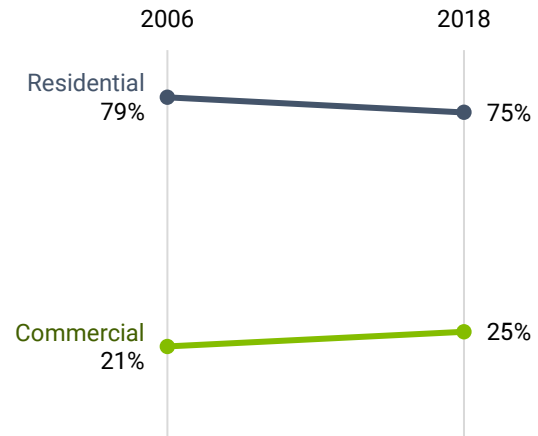
Land use and development types are not only reflected in the landscape but also in the tax value and revenue they contribute to the local tax base. In all three North Mecklenburg towns, the majority (two-thirds) of municipal tax revenue comes from property taxes, chiefly residential properties.

In North Mecklenburg, residential properties account for three quarters of the taxable real property value in the region, and commercial properties make up one quarter. The residential share has gone down slightly since 2006 (the last time this statistic was calculated for the North Mecklenburg region),⁷ when 79% of taxable real property value came from residential properties.

Among the three towns, residential properties comprise the highest share of taxable real property value in Davidson (80%) and Cornelius (79%). Huntersville has a somewhat more even split, with 71% residential and 29% commercial.

Commercial properties have seen increase in share of total taxable value in North Mecklenburg

Real property value by type (2006, 2018)



Data source: Towns of Huntersville, Cornelius, and Davidson and Mecklenburg County

Three quarters of taxable real property value in North Mecklenburg is from residential properties

Real property value by type (2018)



Data source: Towns of Huntersville, Cornelius, and Davidson and Mecklenburg County

⁷ UNC Charlotte Urban Institute, 2006. *The Future is Now: Economic Development in North Mecklenburg*.



Stakeholder Perspectives

To compliment the demographic, employment, and housing data, the Institute conducted interviews with approximately 20 key informants during the fall and winter of 2018. The interviews focused primarily on key informants who could share their perspectives on Cornelius and Huntersville. These two towns do not currently have affordable housing policies, and in 2016, the UNC Charlotte Urban Institute completed a housing assessment for the Town of Davidson, which also included a number of key informant interviews. Thus, the focus of this section is mostly on Cornelius and Huntersville, but where appropriate, perspectives from the study conducted for Davidson are incorporated as well.

The following pages summarize the views of the stakeholder interviewees on the following topics:

- Impact of Rapid Population Growth and Rising Housing Costs
- Addressing the Need for Affordable Housing in North Mecklenburg
- Protecting Existing Affordable Housing in Historic African-American Communities
- Other Emerging Issues-Transportation

About the data

The key informants for this study included elected officials, Town staff, non-profits, the for-profit sector, developers, citizens, employers, and groups focused on housing. These key informants are not a representative sample of all North Mecklenburg residents or of all people knowledgeable about housing, but do represent a cross-section of local citizens who have informed opinions about affordable housing. Basic demographic data on North Mecklenburg that were compiled for this report were shared with the key informants as part of the interview. The interviewer used a protocol that included a few critical questions, but the tone of the interview was conversational. There were no recording devices used other than the interviewer recording notes as the conversation unfolded.

Background

Davidson is the only town among the three with a formal, adopted affordable housing policy. This inclusionary housing ordinance (one of only three in the entire state) requires developers to build one “affordable” housing unit for every 12 market rate units built or to make a payment in lieu of building the affordable units. A number of developers have opted to pay the fee in lieu, which has resulted in a pool of funds for the town to use for affordable housing activities. This program is overseen by the town Affordable Housing Coordinator and Affordable Housing Steering Committee, which advise the Town Council on how to spend these funds.

In early December 2018, the Davidson Town Council approved the following recommended expenditures of the payment in lieu funds:

- Provide \$60,000 to continue the down payment assistance program for households earning 80-120% AMI
- Designate \$200,000 for proposed repairs and renovations to a handful of homes owned and occupied by low-income households
- Enter a partnership with the Ada Jenkins Center for the organization to lease a nearby town-owned home and use it as a “teaching house” for their clients.

Although the other two towns do not have similar ordinances or affordable housing policies in place, discussions and study of housing affordability issues have been taking place. For example, a small group of citizens undertook a study focused on the Smithville community in Cornelius entitled “Smithville Snapshot: The Future of Smithville” in January of 2018. A year earlier, the Charlotte chapter of the Urban Land Institute completed a study on the Holbrooks Road area, which is the main entry to the Pottstown community and connects to the Vermillion neighborhood.⁸

Impact of Rapid Population Growth and Rising Housing Costs

After reviewing some basic demographic information on North Mecklenburg, respondents were asked their opinion about which groups of people were being impacted negatively by the rapid pace of change in North Mecklenburg. The groups most often identified and discussed were: the workforce, low to middle-low income seniors, middle-income households, and millennials. Those with very low incomes and homeless populations were not mentioned frequently by respondents.

The Workforce

Respondents frequently raised the concern that much of the North Mecklenburg workforce is now unable to afford to reside where they work. Within this broad category, respondents identified two distinct groups: low to moderate income professional workers (earning \$35,000 to \$50,000 per year) and low-wage workers (earning approximately \$20,000 to \$30,000 per year).

Most respondents referred to the portion of the workforce with professional and management jobs, such as policemen, firemen, EMTs, teachers, managers and assistant managers of small businesses, restaurants, and similar positions. Workers in these fields have an approximate annual salary of \$35,000 to \$50,000, according to the Bureau of Labor Statistics.⁹ Respondents identified this segment of the workforce as facing challenges with finding housing they could afford in the North Mecklenburg area.

⁸ <http://www.thmgmt.com/images2/TAP18-Holbrook-Road-Final-Version.pdf>

⁹ https://www.bls.gov/oes/2017/may/oes_nc.htm

Some respondents, however, expressed greater concern about a different segment of the workforce—low-wage workers earning \$10 to \$15 dollars an hour (or \$20,000 to \$30,000 per year). This includes workers in jobs like nursing assistants, retail salespeople, restaurant servers, and many more. They noted that there are virtually no affordable housing options for this lowest-income group of workers in North Mecklenburg. Some respondents also pointed out that these low-wage workers are the “backbone of local business” and that these workers’ inability to reside near where they work is an unsustainable situation in the long-term and could ultimately have negative impacts on the local economy.

Low to Middle-Low Income Seniors

The issue of adequate and affordable housing for low to middle-low income seniors came up most frequently during discussions about the future of North Mecklenburg’s three largest historic predominantly African-American communities (West Davidson in Davidson, Smithville in Cornelius, and Pottstown in Huntersville). Seniors living in these neighborhoods are often long-time homeowners. However, because of a lack of resources, these seniors face challenges with maintaining and updating their houses. This deferred maintenance makes it difficult for them to stay in their long-time home as they grow older and become less mobile and at the same time, harder for them to sell their home at a good price if and when they would like to move to a more age-friendly environment. As these older adults begin thinking about how they want to spend their final years, some discover that they are essentially housebound, not physically but financially.

Middle Income Households

Some respondents expressed concern about a lack of affordable housing options for middle income households (with household incomes of about \$50,000 to \$100,000). As housing prices across the area have continued to rise, even middle-income households are finding fewer housing options that are affordable for them. With an average sales price of over \$340,000, and a majority of homes selling for \$250,000 and up, the options for middle-income households (especially those at the lower end) to purchase an affordable home are becoming increasingly limited. A couple of respondents also noted that options for middle income households are further limited because they do not qualify for some of the income restricted public assistance programs and housing subsidies that can alleviate housing costs.

Millennials

Millennials were another demographic group identified by some respondents as having been impacted by rising housing costs, since few of them currently live in the North Mecklenburg area. Further discussion, however, centered more around the lack of preferred housing types (especially apartments) and preferred amenities (breweries, coffee shops, walkability) rather than affordability as the main deterrent. Identification of this group may have been influenced by the review of basic demographics at the outset of the interview, which indicated that there were fewer than expected millennials living in North Mecklenburg.

Addressing the Need for Housing at Diverse Price Points in North Mecklenburg

As the previous section attests, respondents are concerned about the availability of housing that is affordable at various income levels in North Mecklenburg. After discussing these concerns, respondents were then asked to reflect on what they think can be done to address this issue.

Affordable Housing Policy and/or Plan

Respondents nearly unanimously agreed on the need for affordable housing policies to be in place in all three of the North Mecklenburg towns. However, responses varied regarding what should be included in such a policy. Many respondents also mentioned the need to develop an affordable housing plan in order to implement such a policy. Some even seemed to use the two terms interchangeably. Similarly, perspectives ranged on what this plan should entail. Instead, respondents suggested both towns appoint a committee of stakeholders (public officials, planning board representatives, developers, real estate agents, housing service providers, financial people, and, most importantly, potential or current affordable housing residents) to work out the details and develop a formal affordable housing plan.

While respondents had difficulty articulating what the policy and/or plan should be, they did offer a number of ideas about individual elements and strategies they think should be a part of an affordable housing policy or plan as well as some specific suggestions and best practices to be considered. Finally, respondents lifted up a number of barriers they see in creating and implementing an effective affordable housing policy in Cornelius and Huntersville, the two North Mecklenburg towns that currently lack one.

Land Acquisition

Respondents most frequently reported that identifying and acquiring appropriate land is the first step in developing more affordable housing. The high cost of land is often cited as the top barrier to building housing at lower price points. Removing the cost of land from the development equation is one of the most powerful incentives available to the local governing bodies. They felt that land should be brought under the control of the towns or a nonprofit established for the purpose of developing affordable housing.

Respondents had a variety of opinions regarding where appropriate land may be found. Some were aware that the towns already own vacant or underutilized parcels of land, which could be utilized. There are also other such parcels owned by the county, the school board, larger businesses, churches, some nonprofits, and, perhaps some by individuals that, by mutual agreement among the involved parties, could be “set aside” for a pre-determined period of time for possible affordable housing development.

A Housing Producer and Manager

While mentioned less frequently than acquiring land and creating an affordable housing plan, some respondents also noted the need for the towns to identify a housing producer to build the additional affordable housing. Respondents felt that it was unlikely for the towns to take on the direct role of producing affordable housing, nor did they believe the large subdivision builders would do this unless required by law, as is the case in Davidson.

Though respondents mentioned the role of manager less frequently than other components, executing an affordable housing strategy requires managerial acuity. Enforcing the rules to maintain affordability, screening potential buyers and renters, providing wrap around services for homeowners and renters, and educating new homeowners are important elements of a successful affordable housing program.

Respondents determined that the most appropriate housing producers would be nonprofit providers or small developers who believe affordable units can be built at a profit if they receive a land subsidy and other support. Several nonprofits were identified as potential housing producers based on their current work in this field.

- **Our Towns Habitat for Humanity.** The Our Towns Habitat for Humanity affiliate was one of the nonprofits identified. Our Towns Habitat builds affordable units for homeownership in North Mecklenburg, Mooresville, and South Iredell County. Due to the scarcity of available land in the North Mecklenburg towns, Habitat is currently only building new homes in Mooresville. However, Our Towns Habitat does expect to restart the North Mecklenburg building program in 2019. Our Towns Habitat could be an appropriate housing producer for affordable housing plans focused on homeownership. However, if the plan includes rental units, another housing producer would need to be identified.
- **Davidson Housing Coalition.** Respondents also identified the Davidson Housing Coalition, which is a current housing producer that may serve as a model for the other towns. The Davidson Housing Coalition produces and manages affordable housing units by working directly with the Town of Davidson via a town staff member who serves as the coordinator of the affordable housing program.
- **Small Developers.** A couple of the respondents were small developers themselves who expressed a desire to get involved in producing affordable housing, particularly for the workforce. Other interviewees also expressed the belief that smaller developers would jump at this opportunity. For example, housing developer Jim Burbank, who was interviewed for the earlier Davidson study, is highly interested in affordable housing and has built affordable units, both subsidized and not, in Davidson.

Other Considerations

Although the specific components of an affordable housing policy were not explored in any detail with the interviewees, there were some suggested strategies that respondents thought should be considered.

- **Mixed income housing.** Bright Walk and the mixed income housing that replaced Earle Village in Charlotte were noted as examples.
- **More rental units, including some multi-family.** Although respondents noted there has been pushback regarding rental units being built, particularly in the form of multi-family developments (as opposed to single-family rentals), they also recognized that the need for more affordable housing is greater among renters rather than homeowners.
- **Increased density.** A number of interviewees view increasing density as a necessity in developing more affordable housing. The cost and scarcity of land requires maximizing its use to bring down housing costs. Most recognized that increasing density will be difficult for the two towns that are currently without an affordable housing policy to support it.
- **Vacant parcels.** Use vacant parcels throughout the towns for affordable housing.
- **Alternative housing types.** Utilize the “tiny house” concept as a part of the affordable housing strategy.

Collaboration and coordination.

In addition to thinking about an affordable housing policy for their individual towns, respondents were asked whether they think the three towns should have some level of coordination and cooperation on their affordable housing efforts. The interviewees confirmed the need for coordination among the towns, but at the same time, suggested that the towns are unlikely to adopt a single uniform policy that applies to all three.

The latter half of this response was triggered by the strong feeling that the other two towns would not adopt the same policy as Davidson. As described at the beginning of this section, Davidson has an inclusionary housing ordinance, which requires developers to build an affordable unit for each 12 units of market rate housing that they build or to make a payment in lieu of building those affordable units.¹⁰

Barriers to Affordable Housing Policies

Respondents also discussed what they believe are barriers to having an effective affordable housing policy in the two towns that currently lack one. The following themes emerged despite the fact that no specific question was asked about barriers, and the interviewer gave no prompts.

Frequently mentioned barriers included NIMBY (“not in my back yard”) responses from current residents, the need for greater zoning flexibility, and the lack of political will to address the issue. However, town ideological concerns were cited as the biggest barrier to implementing an effective affordable housing policy. Some of the ideological issues mentioned were the dislike of subsidies of any kind, preference for small government, desire to keep tax rates as low as possible, lack of support for rental properties, lack of support for increasing densities, and the desire to keep the town governments out of the development business.

Protecting Existing Affordable Housing in Historic African-American Communities

Respondents were provided the opportunity to express their views about what to do, if anything, about protecting the existing supply of affordable housing in North Mecklenburg. Most of the attention regarding protection of naturally occurring affordable housing was focused on three historically significant African-American communities. However, a few interviewees noted other small enclaves within the towns that should be considered as well.

Historical Context

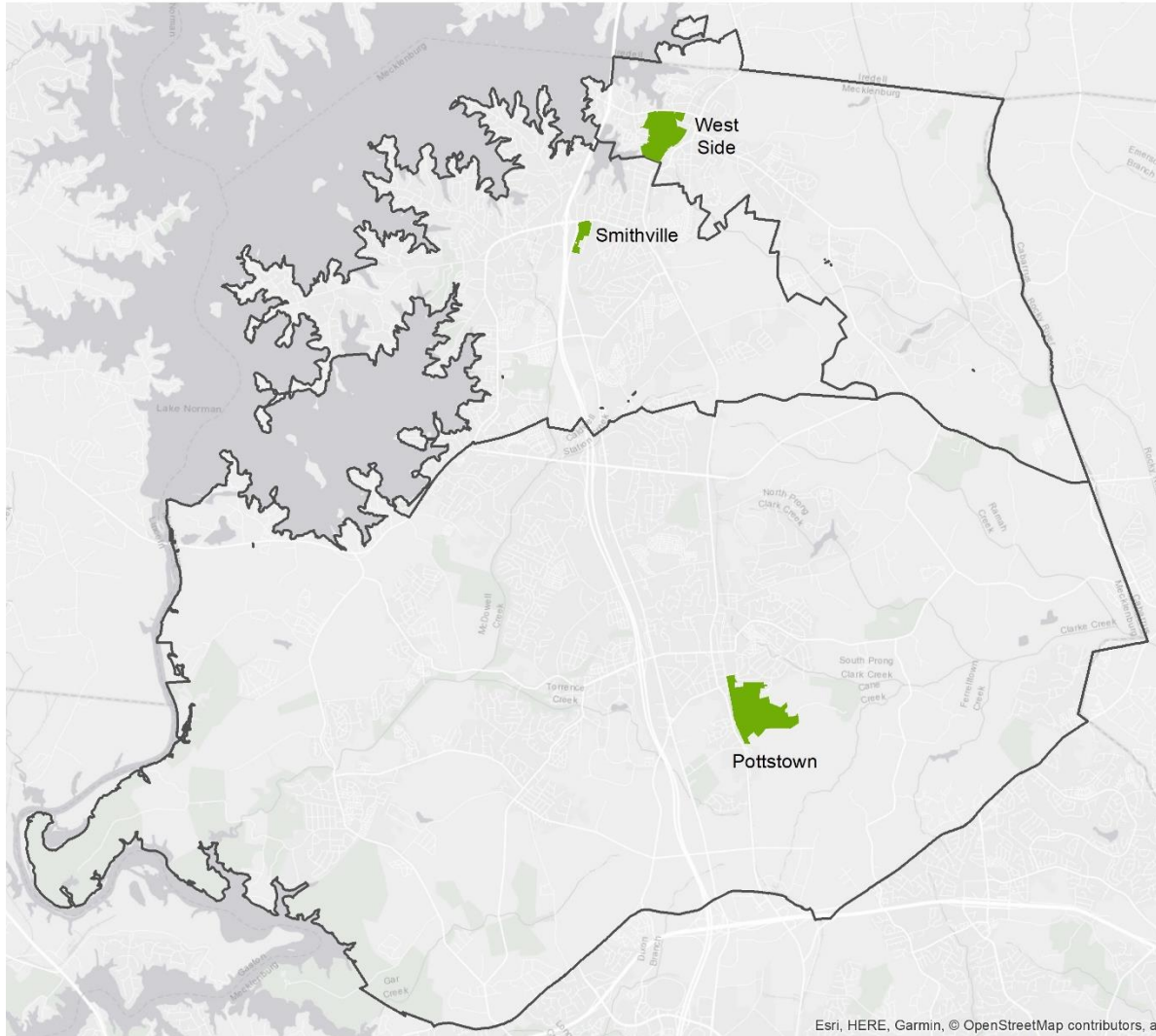
The communities of West Davidson in Davidson, Smithville in Cornelius and Pottstown in Huntersville were established after the Civil War and were the homes for freed slaves, many of whom had worked and continued to work as tenant farmers on the large farms found in North Mecklenburg. Each of these communities had a school and a few businesses. Most of the homes in these neighborhoods were built in the first half of the Twentieth Century and some have been in the same family for multiple generations. These housing units are relatively small, ranch-type homes on large lots. Due to a lack of resources, the houses have been poorly maintained and have had few upgrades. Most of the residential units are owned and not rented, although respondents indicated that the incidence of rentals has increased in recent years. Many of the home owners are elderly with few resources.

Recent Development and Concerns

With the rising cost of housing and land and with the growing demand to live in North Mecklenburg, these communities are beginning to experience considerable development interest and pressure. They are all near the center of their respective towns and feature small homes on large lots, but land in these communities is still less expensive than other parts of the towns and the houses themselves have little value, making these communities attractive places for redevelopment. Homeowners indicate that they are being inundated with offers to buy their property. Some of this activity is being

¹⁰ <http://www.townofdavidson.org/226/Affordable-Housing>

Map 17. Pottstown, Smithville, and West Side Neighborhoods



generated by investors, who have little interest in the historical significance of the homes, families, and communities. Investors are buying homes to put back on the market, after minor repairs, as rentals (with increased rates) or to do major rehabs or rebuilds for sale. Respondents felt that the people moving into these homes are unlikely to have any link to these historical communities.

With increased investment in these communities come concerns about displacement of existing long-term residents. Respondents indicated that some residents of these areas are being displaced, but, at this point, it is occurring mostly as a matter of choice by the owners of these properties and is often the result of the death of the homeowner(s), whose heirs sell the housing unit to settle the estate. Alternatively, displacement occurs when the owners view the offers to buy their property as attractive and a way for them to buy a more modern updated housing unit. However, few such units exist in these communities as of yet, and the amount original owners receive from selling their historic home is often inadequate for purchasing one of these newer or updated homes. Thus, the concern is that long-time residents may be forced to relocate to more affordable areas, live in inferior housing, or pay housing costs that are beyond their means.

Displacement issues involving rental properties, including evictions, which are of significant concern in other parts of the county, seldom came up in these discussions perhaps because there are so few rentals in these communities. However, as rental properties increase in number, displacement of renters is likely to be a more prevalent problem.

Solutions

Given the historical context and recent development pressure in these neighborhoods, respondents were asked to reflect on what they think the future holds for these communities and what (if anything) they think should be done to alter the current trajectory. Responses ranged across the spectrum, with some advocating strongly for the preservation of these historic communities and others supporting a more hands-off, free market development approach. Most respondents fell in the middle of this continuum, noting the need for some intervention but also recognizing the growing momentum towards new development in these historic areas. It should be reiterated here that these are the views of a wide range of individuals interviewed for this study, a few of whom are residents of these neighborhoods, but most were not.

The one point of consensus among all respondents was the need to recognize the historical significance of these communities in a meaningful way. For the preservationists, the starting point is to determine how these areas can be retained as intact communities representing both the past and the current status as historically African-American neighborhoods in towns that are substantially white. However, almost all of the respondents, including the preservationists, accept the fact that the change process dictated by market forces is already underway in these three neighborhoods. As one respondent noted, “the horse is already out of the barn.” Therefore, the respondents were most interested in how, within this context of change, can the historical significance of these communities be maintained and celebrated in a meaningful way.

The proposal that came up most frequently among respondents was to make funds available for residents to upgrade and rehab existing homes. This would both preserve the historic nature of these neighborhoods and help to slow the displacement of some long-time residents, making it feasible to stay in their homes instead of selling them to investors. Respondents across the preservationist-free market spectrum supported this strategy, but those on the preservationist end would want this assistance to be widely available, whereas those on the free-market end would only want it to be limited and selective.

Another strategy respondents offered was to develop new affordable homes in these communities and/or provide down payment assistance to help make new homes already being built in these communities more affordable to existing residents. This would enable residents who wish to sell their home but remain in the same community the opportunity to find an affordable replacement home. Much like the first idea, this strategy surfaced more frequently among respondents on the preservationist side.

A final suggestion a number of respondents raised was the importance of retaining and supporting the significant public spaces and facilities located in these neighborhoods. These include schools, community centers, and parks like the Torrence-Lytle school in Pottstown, the former Rosenwald School (now community center) in Smithville, and the Ada Jenkins Center (also a former school) in Davidson. These public facilities are truly the heart of these communities and should be afforded the necessary physical repairs and updates as well as expanded programming that is accessible to the residents living around them.

Other Emerging Issues- Transportation

Though housing was the primary focus of stakeholder interviews, transportation emerged as a related emerging issue. Development in North Mecklenburg has led to rapidly worsening traffic congestion and the development of a new toll road. Stakeholders in the current study appeared to have more intense feelings about traffic conditions than were expressed in the previous Davidson study. Transportation was mentioned most often when discussing the lack of North Mecklenburg housing that is affordable to the workforce. Many respondents felt that if employees could live close or closer to their place of employment, then the congestion would decrease, and the possibility of using other transportation options (transit, cycling, walking) would increase.

Summary of Stakeholder Perspectives

The stakeholders interviewed expressed a multitude of opinions, which made for rich discussions and insights but also meant that items of consensus were more difficult to come by. The following summary highlights those areas where opinions were most consensual.

1. The workforce and low to middle-low income seniors currently residing in North Mecklenburg are most impacted by the area's rapid population growth and increase in the cost of housing. These groups are in the most need of affordable housing options.
2. Cornelius and Huntersville should follow Davidson's example and enact an affordable housing policy. Most felt that if Cornelius and Huntersville were to adopt a policy, it would be different from Davidson's. While no particular plan for the other two towns was discussed, the respondents did identify components of what such a plan might include. These components were:
 - a. **Affordable Housing Plan.** The towns must have a vision of what they want to achieve with any affordable housing policy, and then develop a plan, which will serve as a roadmap for achieving that vision.
 - b. **Land Acquisition.** Controlling some land is the most critical item for a potential affordable housing strategy. Most respondents agreed that affordable housing must be subsidized somehow. Being able to provide the land at no cost or at reduced cost is potentially the most effective subsidy that the towns can provide.
 - c. **A Housing Producer and Manager.** A successful affordable housing policy and plan depend on finding some entity (or entities) to produce the additional affordable housing units. Some entity, perhaps a nonprofit that is established for this purpose, will also need to manage the process.
3. The three historical African-American communities, which is also where a fairly substantial portion of the existing affordable housing exists, are beginning to undergo change. Respondents differed on the extent to which the communities should be preserved, with some wanting to preserve as much of the history as possible while others expressed more comfort in allowing the market driven changes that are already underway. Interviewees recognized that displacement in these historic communities, which is mostly occurring by choice, will likely increase in the near future. Presently, the more serious issue is ensuring that seniors who are selling their homes in these historic communities have access to affordable, desirable alternatives so that they may stay in their neighborhood or community.

4. Transportation is a salient issue in affordable housing considerations. As such, the impacts on and of transportation must be considered when discussing housing affordability and where to locate lower cost housing.
5. If the towns want to be more proactive in retaining affordable housing, providing opportunities for major updates, repairs and rehabs, providing affordable replacement housing units, protecting the existing public spaces, and, in general, supporting the continued existence of a community of color, time is of the essence. A decision has to be made about an affordable housing policy and a plan implementing that policy has to be developed.

Appendix

Town subdivision
reference maps **78**

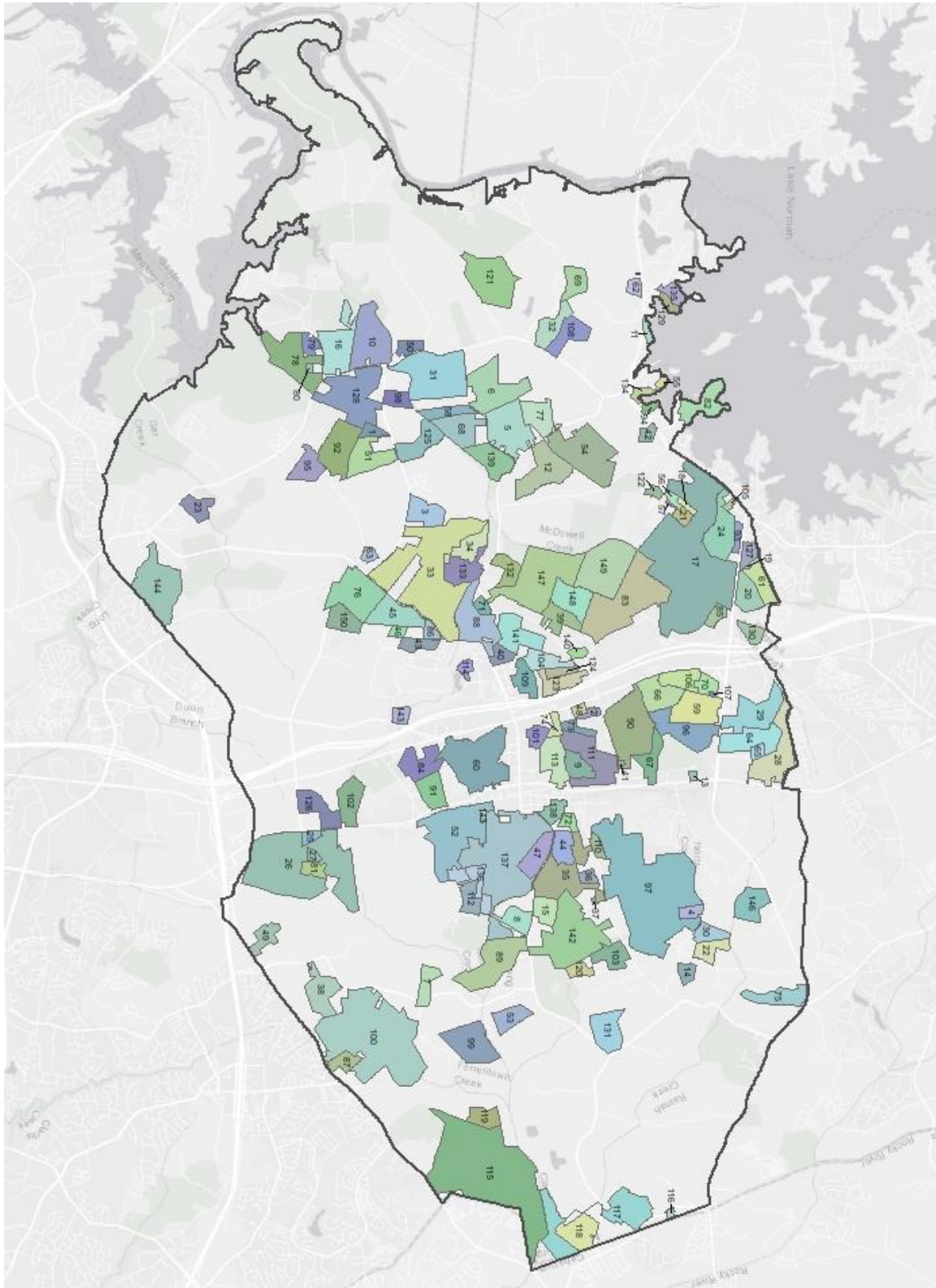
Additional data
maps **83**

Key stakeholders
interviewed **93**

Town data
snapshots **99**

Town Subdivision Maps

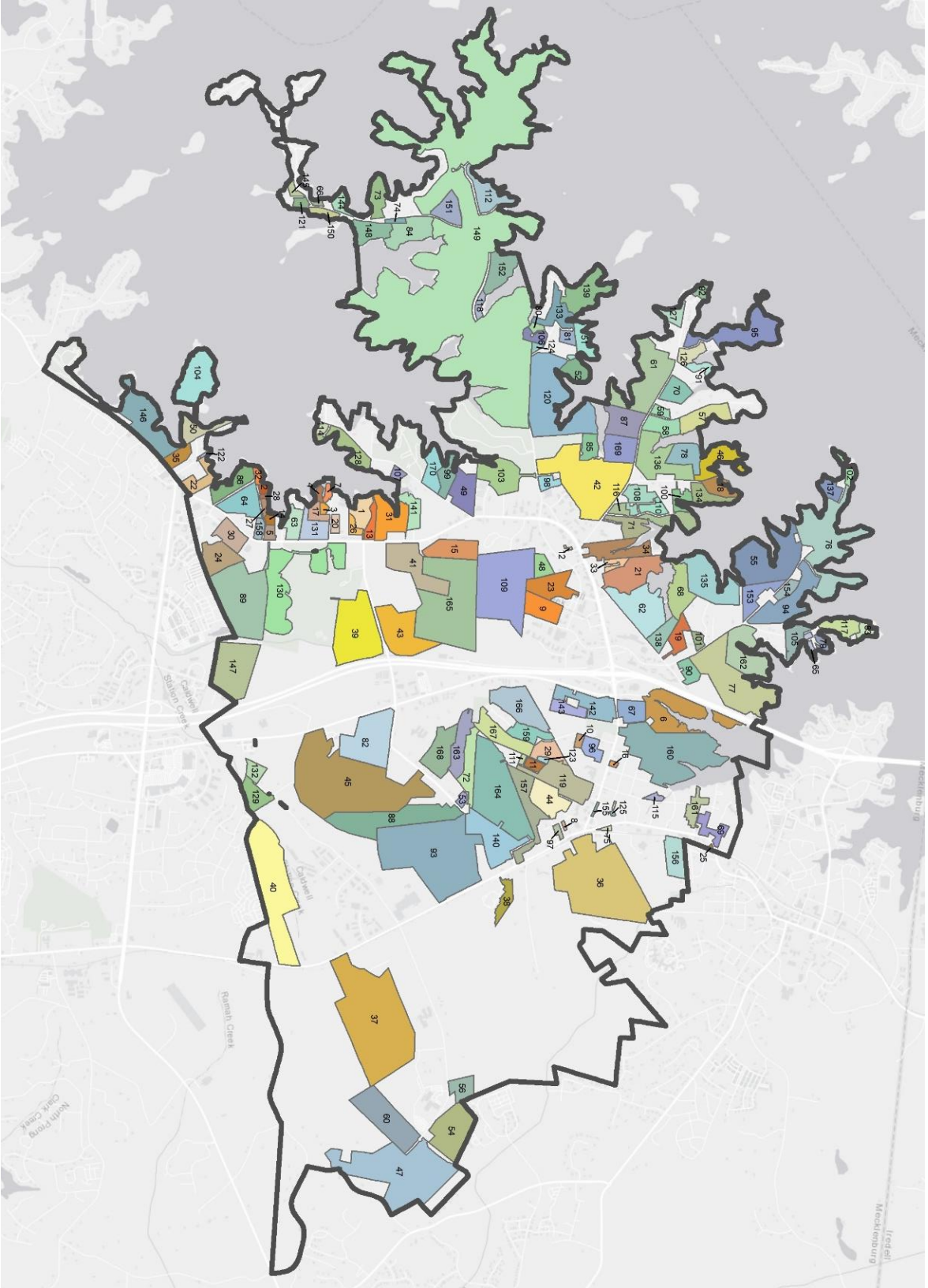
Map 18. Huntersville Subdivision Reference



Huntersville Subdivision Names

Subdivision Name	Subdivision Name	Subdivision Name	Subdivision Name
1 ABERDEEN PARK	39 COBBLESTONE MANOR	77 LAKEMONT COMMONS	115 SKYBROOK
2 ALEXANDER PLACE	40 COLONIAL GRAND	78 LATTA SPRINGS	116 SKYBROOK N PH4
3 APPLEWOOD	41 COMMONS at MONTETH PARK	79 LATTA SPRINGS PH2	117 SKYBROOK NORTH
4 ARBORCROFT	42 COURTYARD AT HUNTERSVILLE	80 LATTA SPRINGS PH2	118 SKYBROOK PARKSIDE
5 ARBORMERE	43 COURTYARDS @ KINNAMON PARK	81 LV BROOKSON	119 SKYBROOK WEST
6 ARRINGTON	44 COVINGTON	82 LOOKOUT POINT	120 SLOOP
7 ASBURY HILLS	45 CROSSWINDS	83 MACAULAY	121 STEPHENS GROVE
8 ASBURY PARK	46 CROSSWINDS PH3	84 MAGNOLIA WALK	122 STILLWELL PLACE
9 ASHTON ACRES	47 CROWN RIDGE	85 MARQUIS AT NORTHCROSS	123 STONE HOLLOW
10 BARKLEY	48 DEER HILL	86 MCCOY CROSSING	124 STONE HOLLOW II
11 BAY SHORES	49 DOGWOOD ESTATES	87 MCGINNIS VILLAGE	125 STONEGATE FARMS
12 BECKETT	50 DOUGLAS PARK	88 MELBOURNE	126 STONEYBROOKE STATION
13 BELLAMOOR AT THE PARK	51 DUBBERRY	89 MIRABELLA	127 SUMMIT SEDGEBROOK
14 BELLETTERE	52 EAST TOWN COMMUNITY	90 MONTETH PARK	128 TANNERS CREEK
15 BELLINGTON	53 FRANCIS ESTATES	91 MONTETH PLACE	129 THE CAPE (CLARENDON)
16 BILTMORE PARK	54 GILEAD RIDGE	92 NORMAN PARK	130 THE LANDINGS
17 BIRKDALE	55 GILEAD WOODS	93 NORMAN SHORES	131 THE PAVALION
18 BIRKDALE GROVE	56 GLENS AT BIRKDALE COMMONS	94 NORMAN SHORES	132 TORANCE
19 BIRKDALE SENIOR APTS	57 GLENS AT BIRKDALE COMMONS PH4	95 NORMAN WOODS	133 TORRENCE CROSSING
20 BIRKDALE VILLAGE	58 GLENWYCK	96 NORTHCROSS DOWNS (Hamptons)	134 TRANQUIL COVE
21 BIRKLEEN	59 GREENFARMS	97 NORTHSTONE CLUB	135 TWIN COVES
22 BLACKWOOD KNOLL	60 GREENFIELD COMMUNITY	98 OAKS AT MCILWANE	136 VALENCIA @ VERMILLION
23 BRASILIA PARK	61 GREENS AT BIRKDALE VILLAGE	99 OAKWOOD FOREST	137 VERMILLION
24 BRECKENRIDGE	62 HAGERS FERRY	100 OLMSTED	138 VERMILLION VILLAGE
25 BRYTON AAC	63 HAMBRIGHT WOODS	101 PARKVIEW APARTMENTS	139 VILLAGES AT GILEAD PARK
26 BRYTON	64 HAMPTON RIDGE	102 PLUM CREEK	140 VILLAGES OF MECKLENBURG
27 BRYTON TOWNHOME	65 HAMPTON RIDGE II	103 RAMSEY'S GLEN	141 VILLAGES OF ROSEDALE
28 CALDWELL STATION	66 HAMPTONS	104 RASON ROAD	142 WALDEN
29 CAMBRIDGE GROVE	67 HARVEST POINT	105 REGENCY VILLAGE	143 WATERFORD AT THE PARK
30 CAMDEN	68 HENDERSON PARK	106 RICH HATCHET COMMUNITY	144 WESTMINSTER PARK
31 CARRINGTON RIDGE	69 HOLLIS GROVE	107 RICH HATCHET COMMUNITY	145 WHISPERING PINES
32 CASHION WOODS	70 HOLLY CREST	108 RIVERDALE	146 WILLOWBROOK
33 CEDARFIELD	71 HUNTERS POINTE	109 ROSEDALE	147 WYNFIELD
34 CEDARFIELD PARK	72 HUNTERS RIDGE	110 SHELTON RIDGE	148 WYNFIELD CREEK
35 CENTENNIAL	73 HUNTERSVILLE APTS	111 SHEPARDS VINEYARD	149 WYNFIELD FOREST
36 CENTENNIAL PH5	74 HUNTERSVILLE COMMONS	112 SHERILL	150 YORKDALE
37 CENTENNIAL PH6	75 HUNTERSVILLE EAST	113 SHERWOOD FOREST	
38 CHAPEL GROVE	76 HUNTINGTON GREEN	114 SILVER COLLECTION	

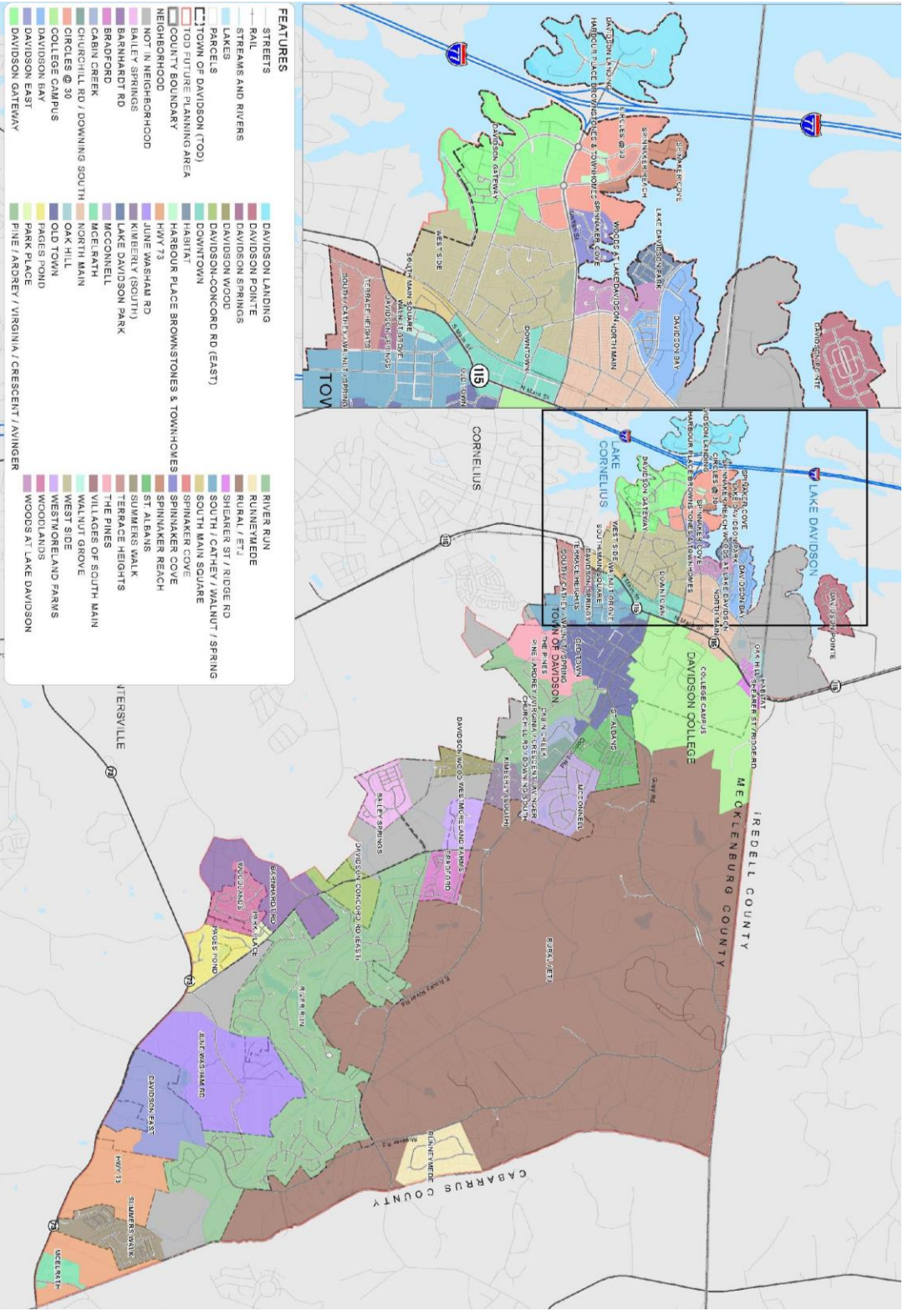
Map 19. Cornelius Subdivision Reference



Cornelius Subdivision Names

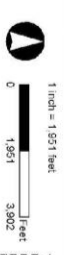
Subdivision Name	Subdivision Name	Subdivision Name	Subdivision Name	Subdivision Name
1 Admirals Quarters	44 Mill Creek	87 Flagship	129 Poole Place	
2 Arbors	45 Oakhurst	88 Glenridge	130 Preserve at Robbins Park	
3 Bay Shore	46 Pointe Regata	89 Greens at Birkdale	131 Preston at the Lake	
4 Bayridge	47 Baileys Glenn II	90 Harrogate	132 Psalms Way	
5 Bayview	48 Courtyards at Cornelius	91 Haven View	133 Ray Bustle	
6 Bexley at Lake Norman	49 Courtyards at Nantz	92 Heathridge	134 Riverchase	
7 Biscayne	50 100 Norman Place	93 Heritage Green	135 Rockridge Shores	
8 Bustle Apartments	51 Alice's Addition to Patrick's Purchase	94 Heron Harbor	136 Sawyer's Landing	
9 Carrington Park	52 Alice Stough Et Al	95 Island Forest	137 Senlac	
10 Cornelius Garden Apartments	53 Annie Potts Washam	96 J.T. Westmoreland Estate	138 Shadow Creek	
11 Cornelius Village Apartments	54 Avery Park	97 J.T. Westmoreland Estate	139 Shearwater Point	
12 Cornelius Village Center	55 Bahia Bay	98 Jetton Cove at Charles Towne	140 Sherrill Acres	
13 Cypress Point	56 Bailey Springs	99 Joy's Serenity Point	141 Silver Quay	
14 Dockside	57 Bethelwood Bay	100 Kameel Bay	142 Smithville	
15 Edinburgh Square	58 Bethelwood Estates	101 Kelly Family	143 Smithville Heights	
16 Elizabeth Place	59 Bethelwood Estates	102 Knox Landing	144 Somerset Shores	
17 Half Moon Bay	60 Beverly Subdivision	103 Lake Norman at Jetton Cove	145 Speakwell Court	
18 Harborage	61 Biscayne Park	104 Lake Norman Island	146 Sterling Point	
19 Lake Crest	62 Blue Stone Harbor	105 Lake Point Shores	147 Stratford Forest	
20 Lake Ridge	63 Bluff Point I & II	106 Laurel Glen of Diane Shores	148 Sunrise Point at The Peninsula	
21 Marina Shores	64 Bordeaux	107 Legacy Pointe	149 The Peninsula	
22 Mariner Cove (Villas)	65 Brian's Point	108 Madison Village	150 The Peninsula - Heron Pointe	
23 One Norman Square Apts	66 Bridgewater Shores	109 Magnolia Estates	151 The Peninsula - Players Ridge	
24 Redcliffe	67 Burton Heights	110 McKenzie Place	152 The Peninsula - Sail Point	
25 RSR Properties	68 Captain's Point	111 Meridian View	153 Torrence Chapel Estates	
26 Schooner Bay	69 Carolina Park	112 Mountain View Beach	154 Torrence Chapel Subdivision	
27 Shelter Cove	70 Catarina Bay	113 Mulberry Townhomes	155 Town Center Townhomes	
28 The Moorings	71 Chapel Point	114 Nantz Shores	156 Town Heights	
29 Twin Oaks	72 Coachman's Trace at Welisley Estates	115 Nell Woods	157 Townwood Village	
30 Village at Kenton Place	73 Connor Quay	116 Norman Colony	158 Tuscany Townhomes	
31 Villages at Harborside	74 Connor Subdivision	117 Norman Shores	159 Twinbrook	
32 Vineyard Point	75 Cornelius Cotton Mills	118 North Shore at The Peninsula	160 Victoria Bay	
33 Watermark Condos	76 Country Club Shores	119 Olde Mill Village (Cotton Mill Village A55 B55)	161 W.G. Potts	
34 Windward Condominiums	77 Crown Harbor North	120 Patrick's Purchase	162 Waterford Point	
35 Wood Duck Cove	78 Deep Cove	121 Pender Pointe	163 Weatherstone Manor	
36 Antiquity	79 Deftmere	122 Pheasant Field	164 Welisely Village	
37 Bailey's Glen	80 Diane Shores	123 Picadilly Townhomes	165 Westmoreland	
38 Mt. Zion Senior Center	81 Diane Shores	124 Pine Metla	166 Willow Pond	
39 Alexander Chase	82 Dogwood Acres	125 Pine Street Village	167 Wood Ridge	
40 Caldwell Station	83 Dr. W.W. Painter	126 Pinehurst Harbor	168 Woods at Weatherstone	
41 Harborside Commons	84 East Shore at The Peninsula	127 Placid Shores	169 Wright's Emerald Cove	
42 Jetton Cove	85 Enclave	128 Point Largo	170 Yachtman Shores	
43 Legacy Cornelius	86 Fidler Estates			

Map 20. Davidson Subdivision Reference



Date: 9/30/2015
 DATA SOURCE: NC ONE MAP- MECKLENBURG COUNTY, NC
 AND DATA CREATED BY THE TOWN OF DAVIDSON

NEIGHBORHOODS
 TOWN OF DAVIDSON
 NORTH CAROLINA

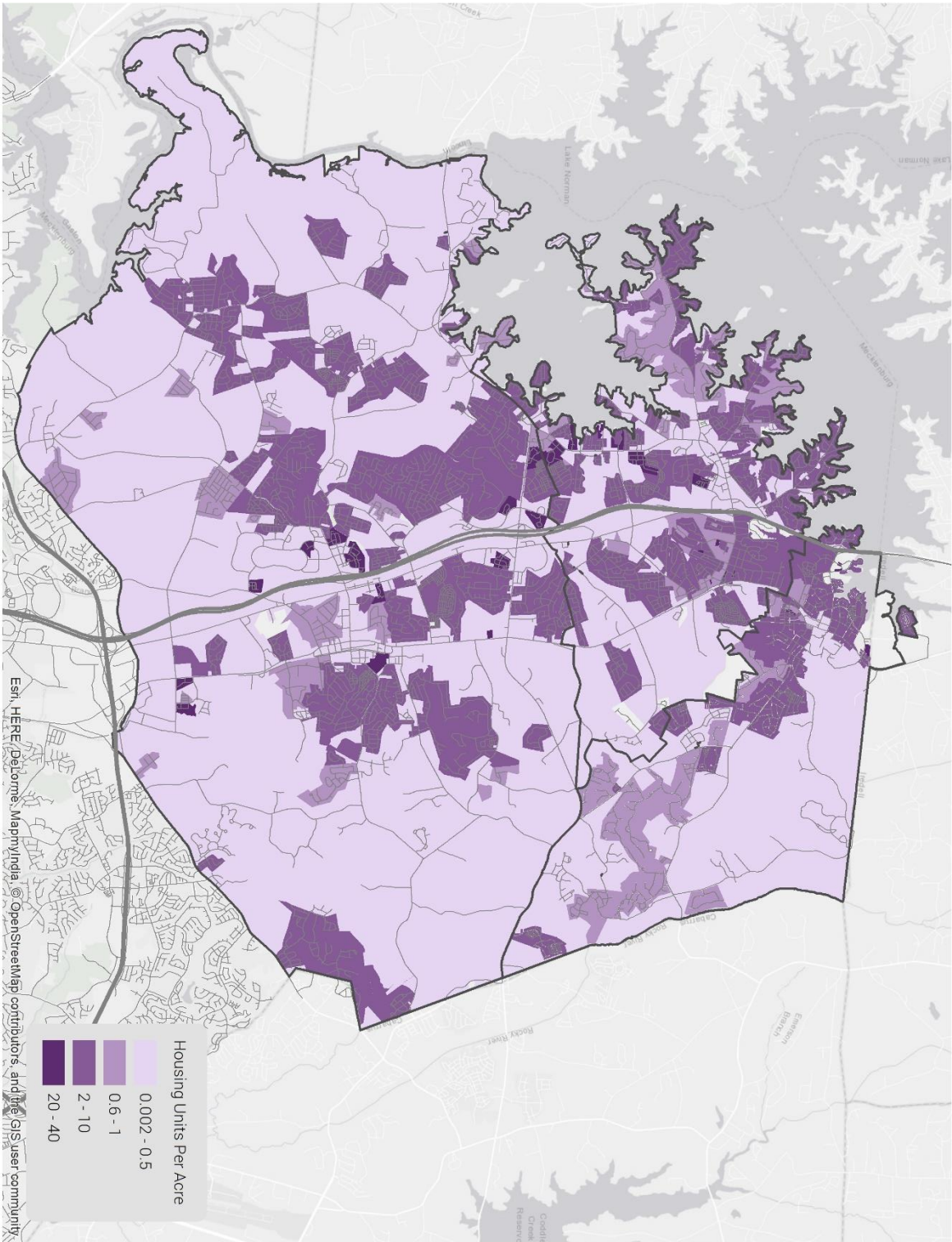


This product is for informational purposes and may not have been prepared for legal use. Users of this information should review or consult the primary data and information sources to ascertain the usability of the information.

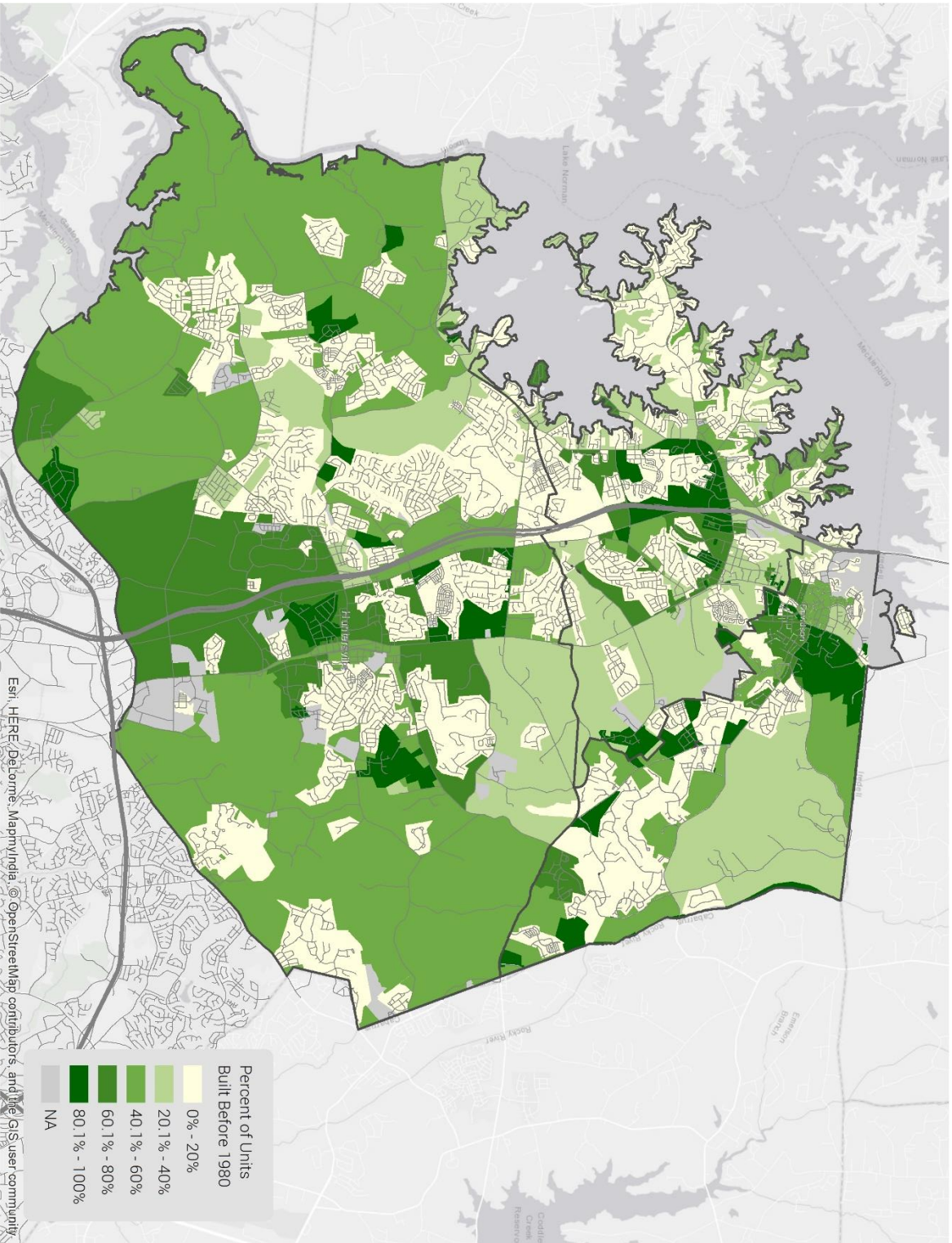
Source: Town of Davidson Planning Department

Additional Data Maps

Map 21. Housing Density by Subdivision, North Mecklenburg



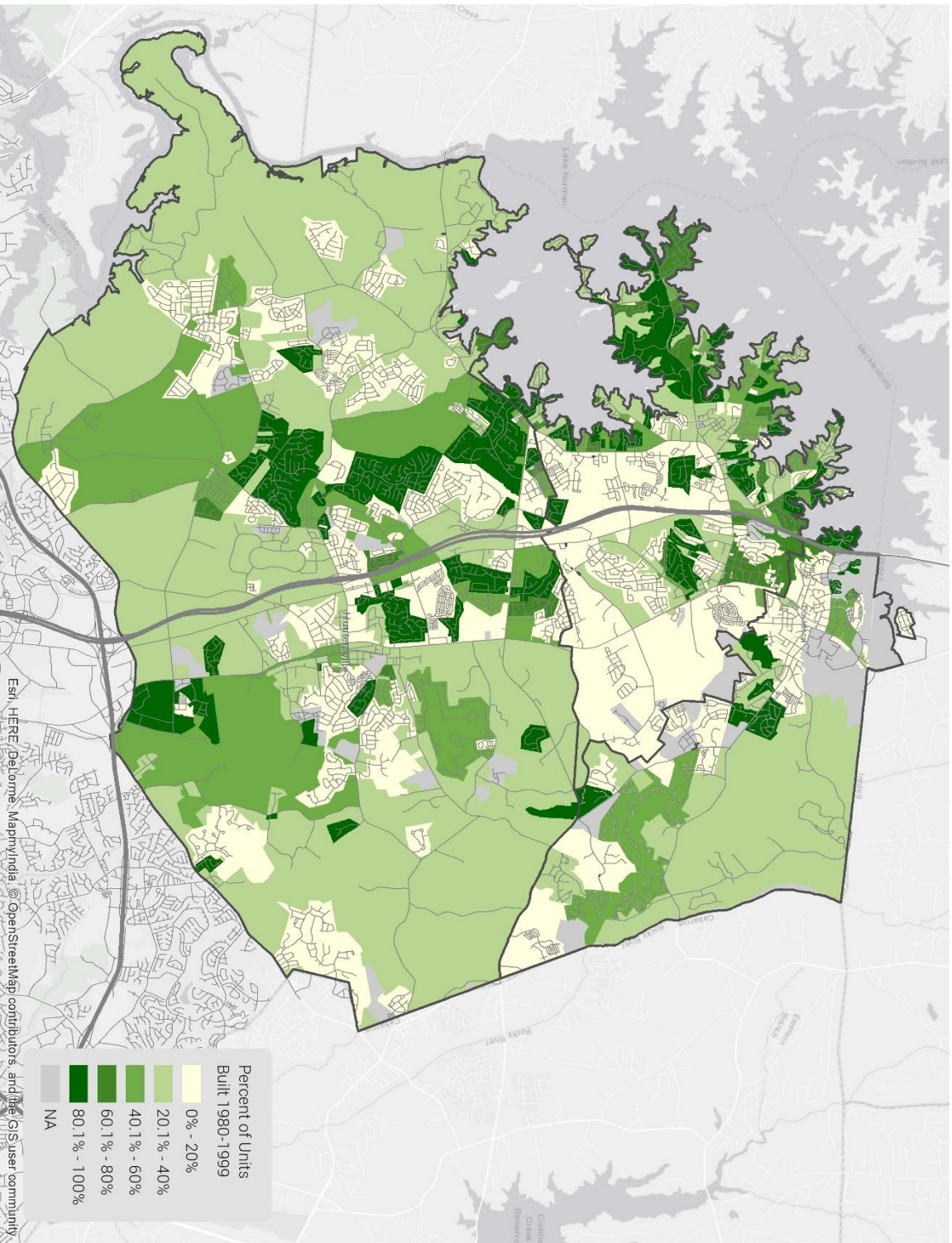
Map 22. Year Built (Before 1980) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

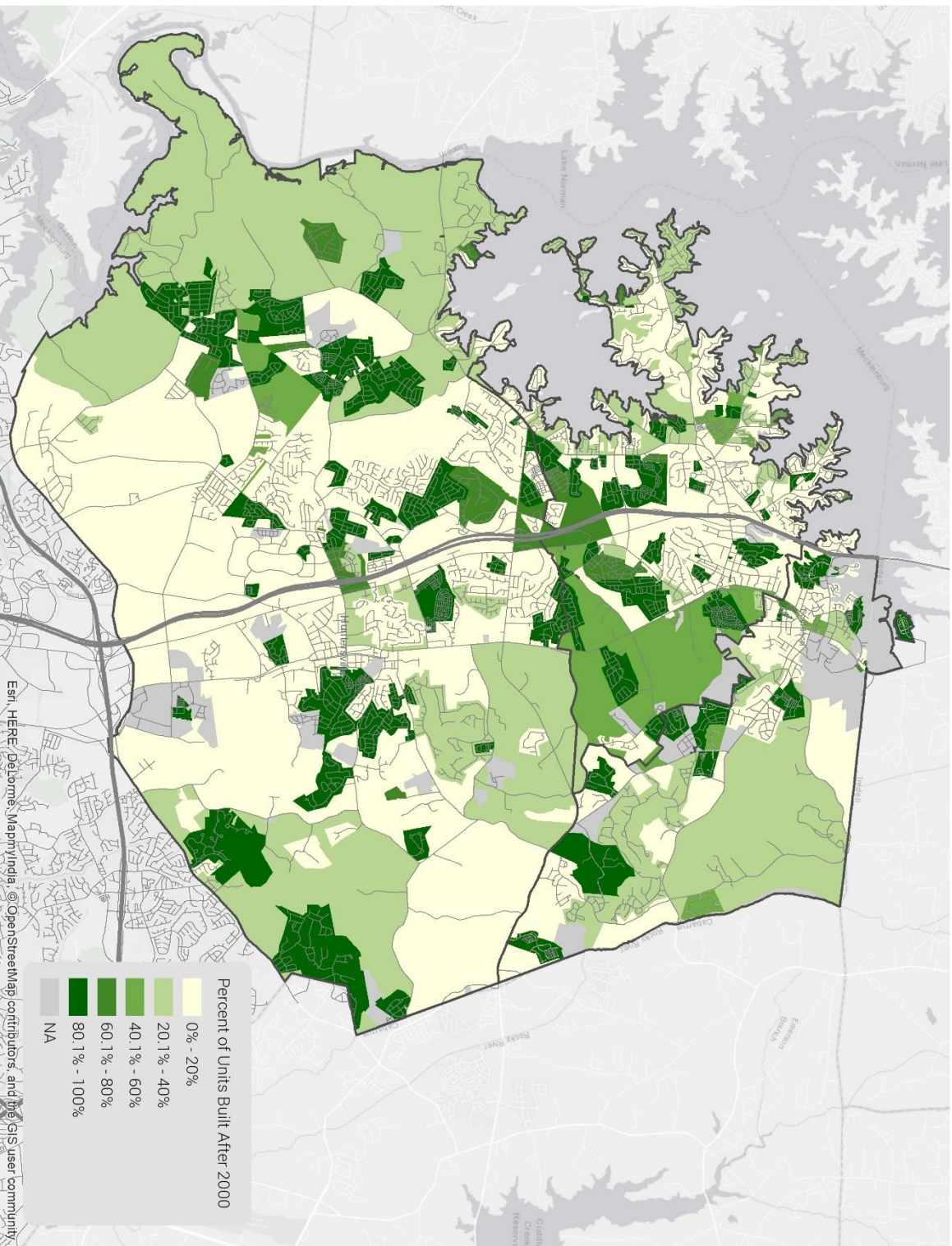
Map 23. Year Built (1980s and 1990s) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

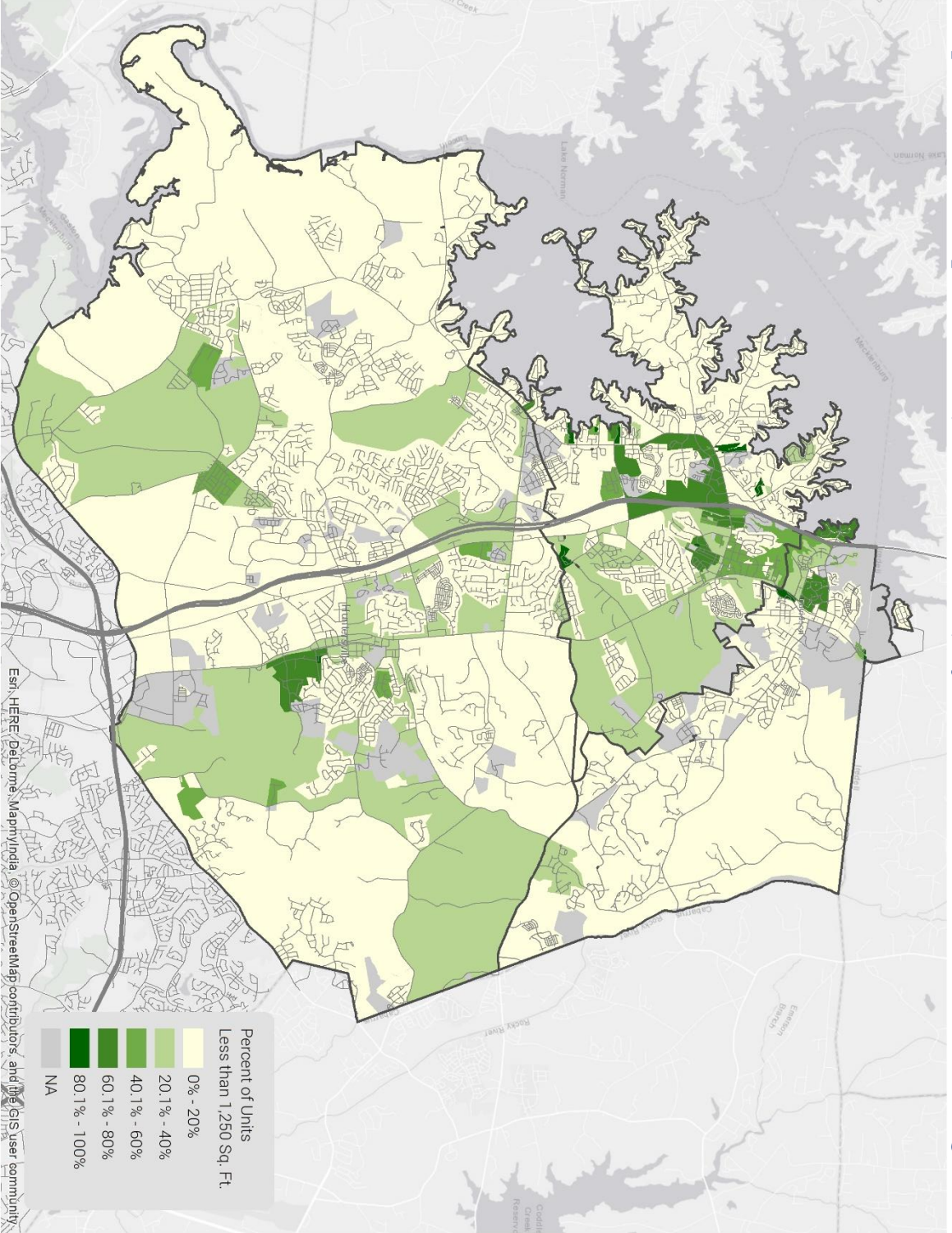
Map 24. Year Built (2000 on) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

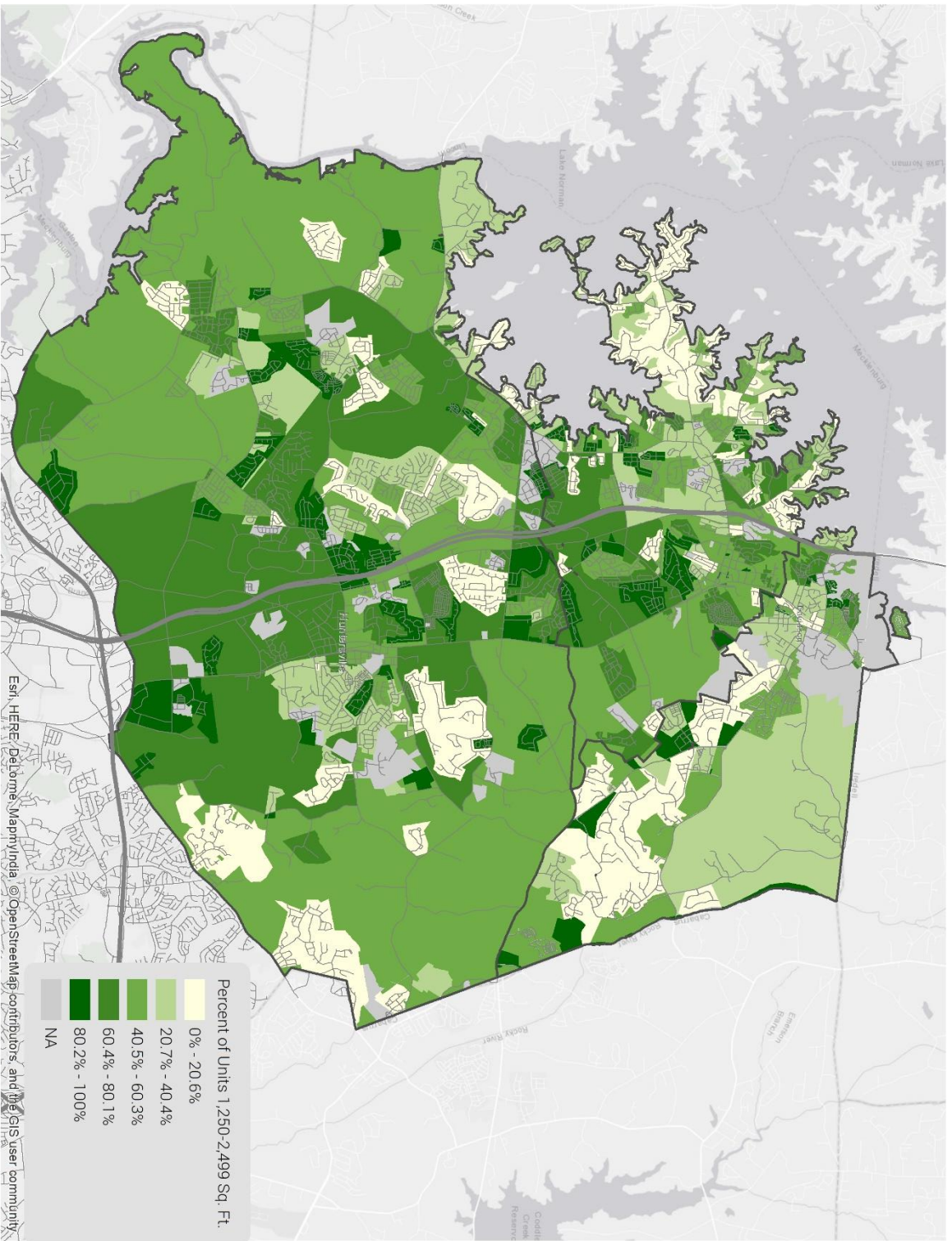
Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

Map 25. Heated Square Feet (Less than 1,250) by Subdivision, North Mecklenburg



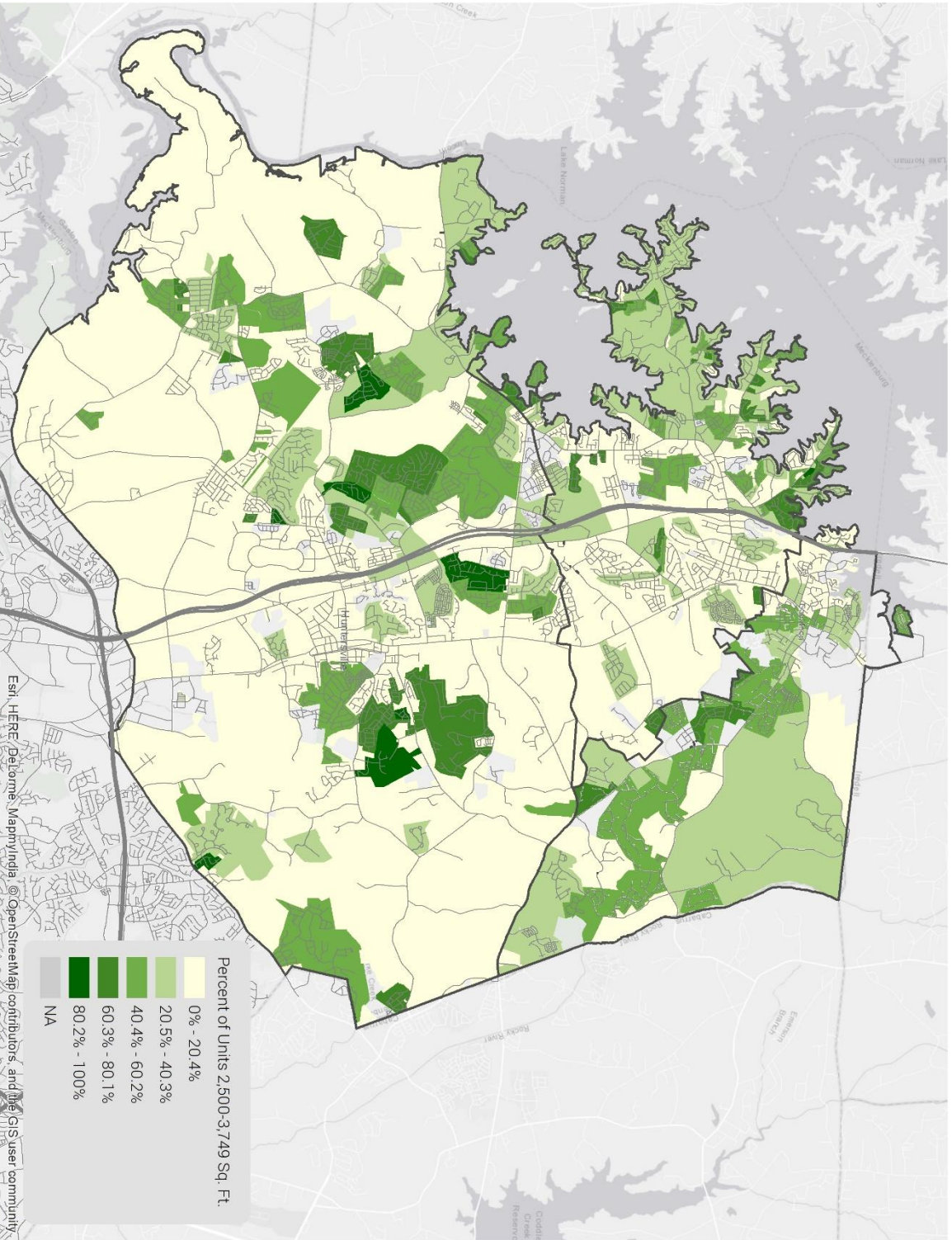
Data source: Mecklenburg County Tax Parcel Data, 2018

Map 26. Heated Square Feet (1,250-2,499) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

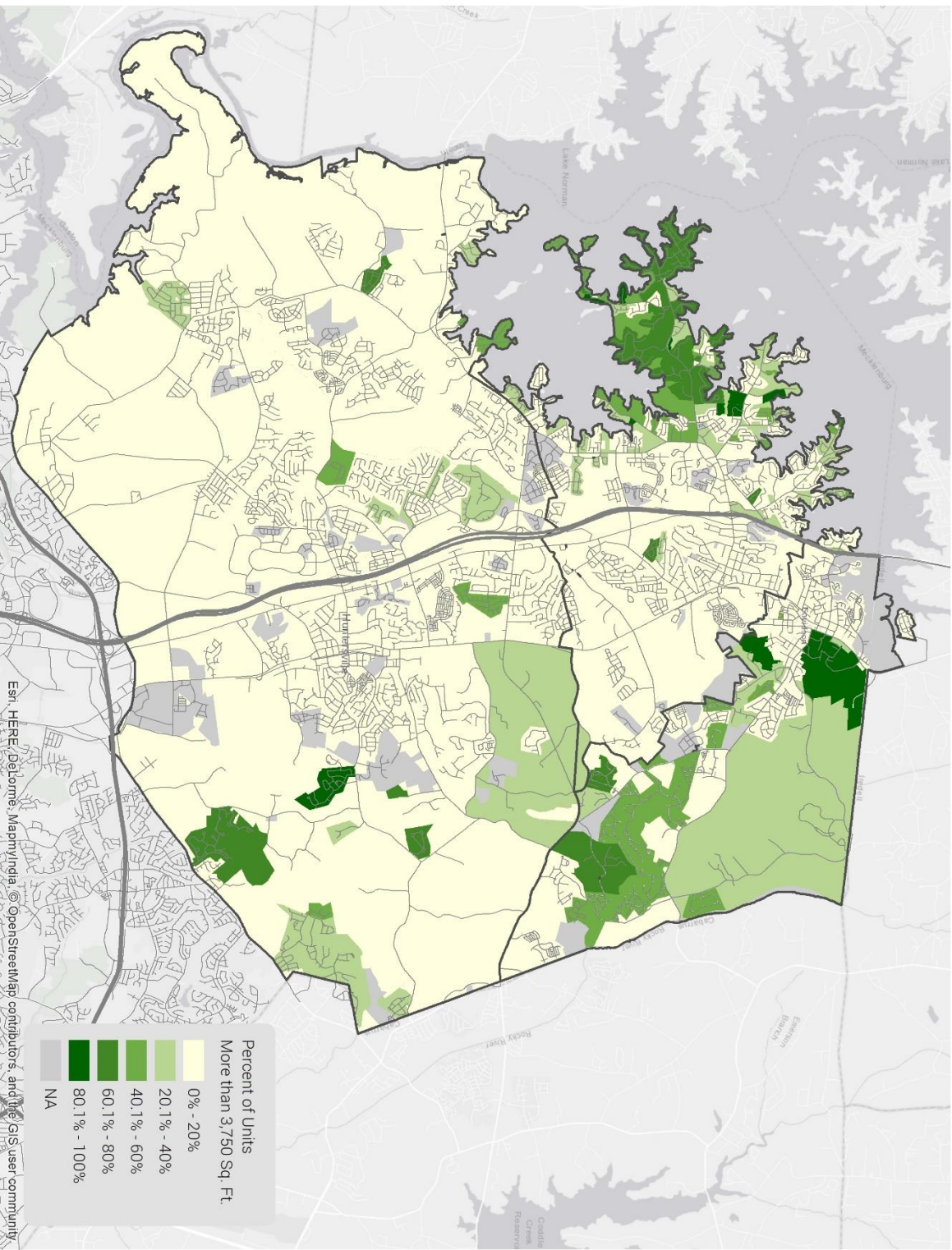
Map 27. Heated Square Feet (2,500-3,749) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

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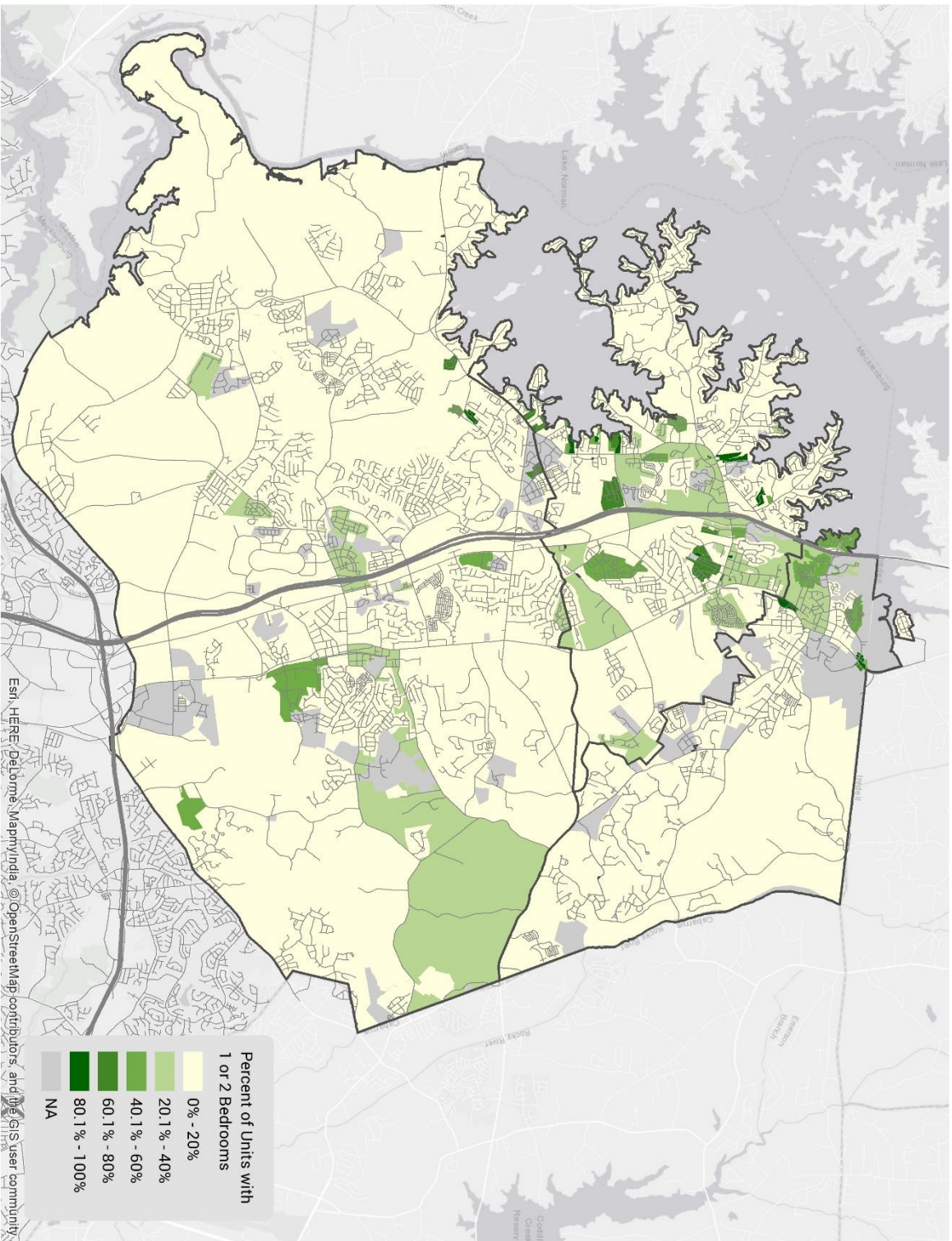
Map 28. Heated Square Feet (3,750 and up) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Est. HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

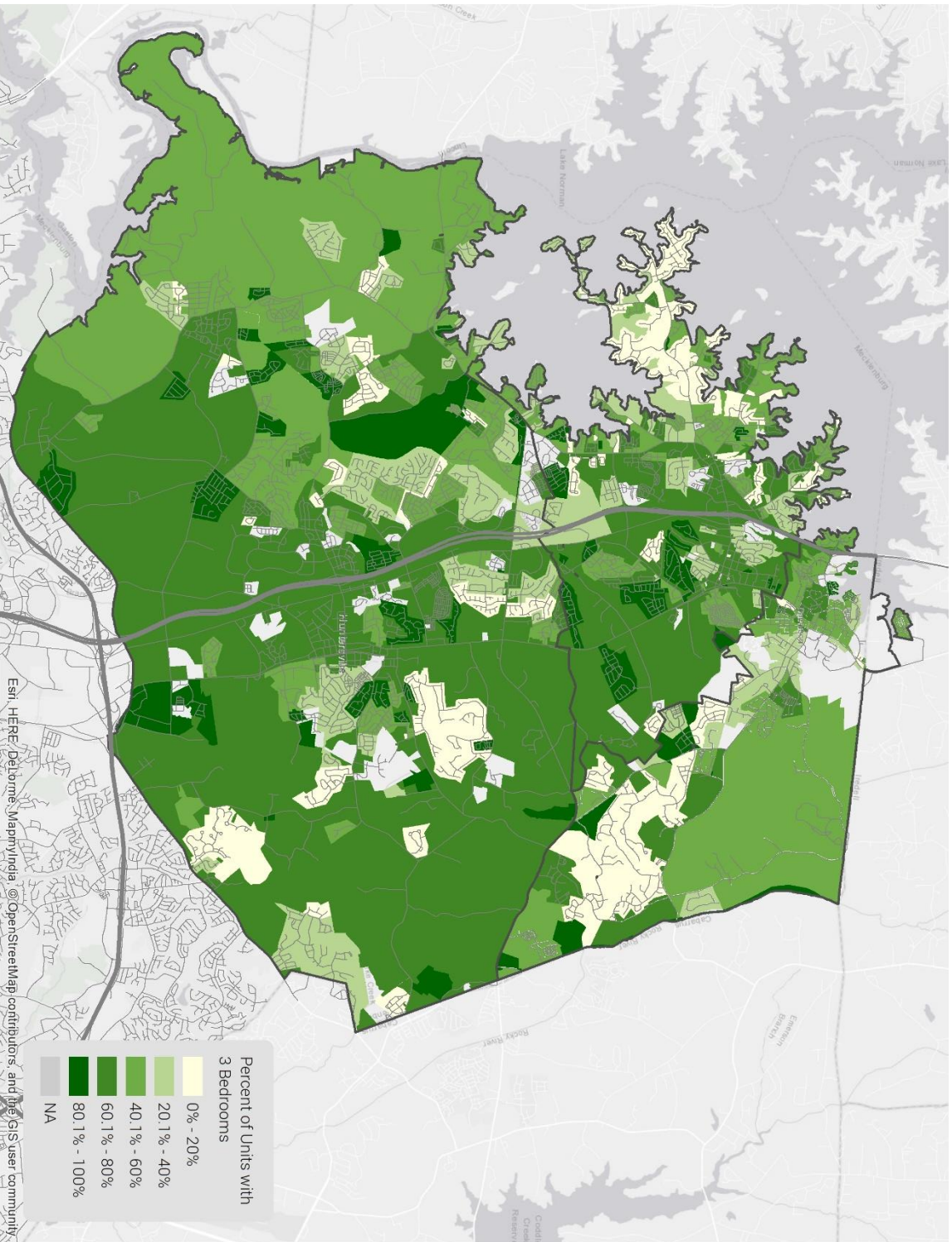
Map 29. Bedrooms (1 and 2) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Esri, HERE, DeLorme, MapmyIndia, ©OpenStreetMap contributors, and the GIS user community

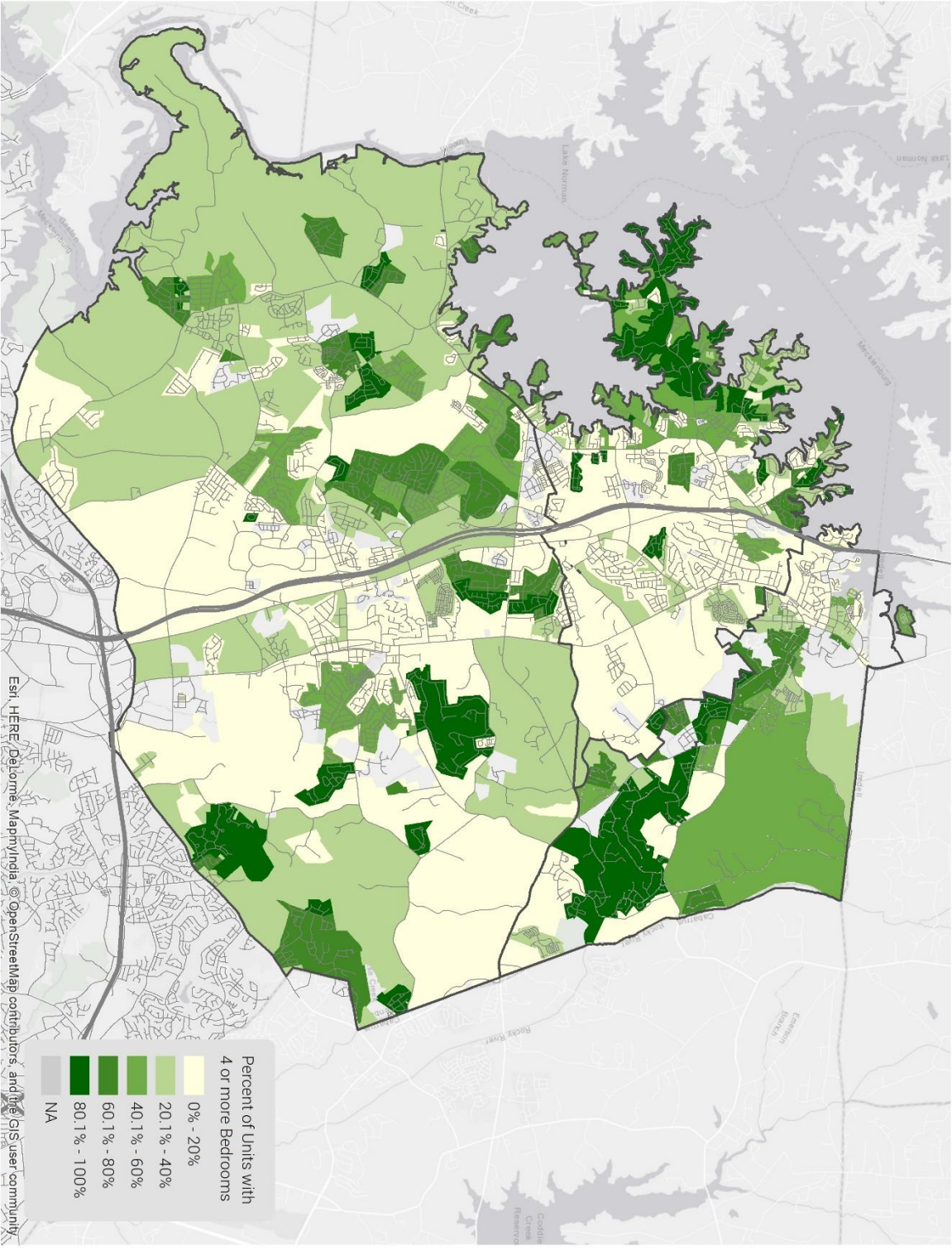
Map 30. Bedrooms (3) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

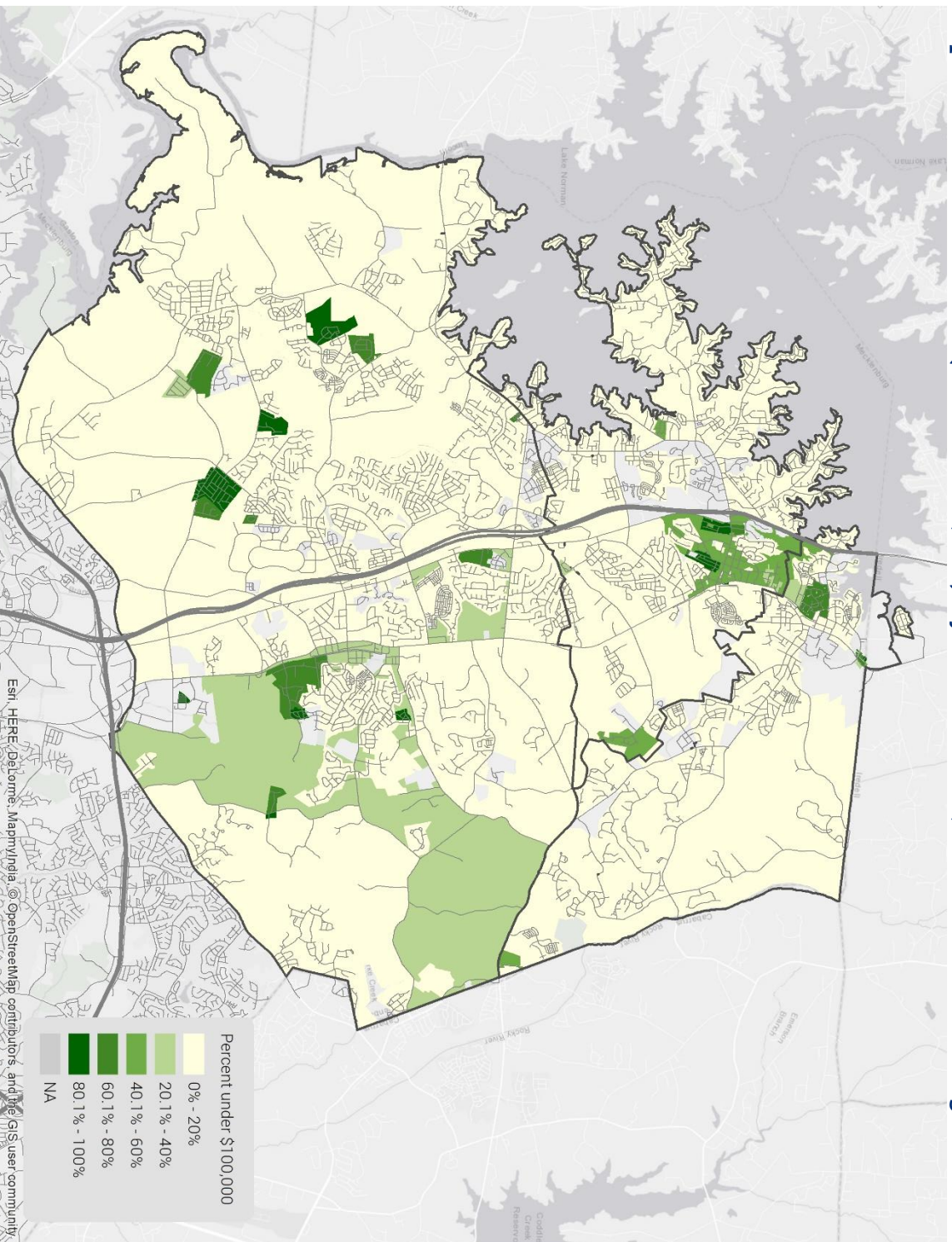
Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

Map 31. Bedrooms (4 or more) by Subdivision, North Mecklenburg



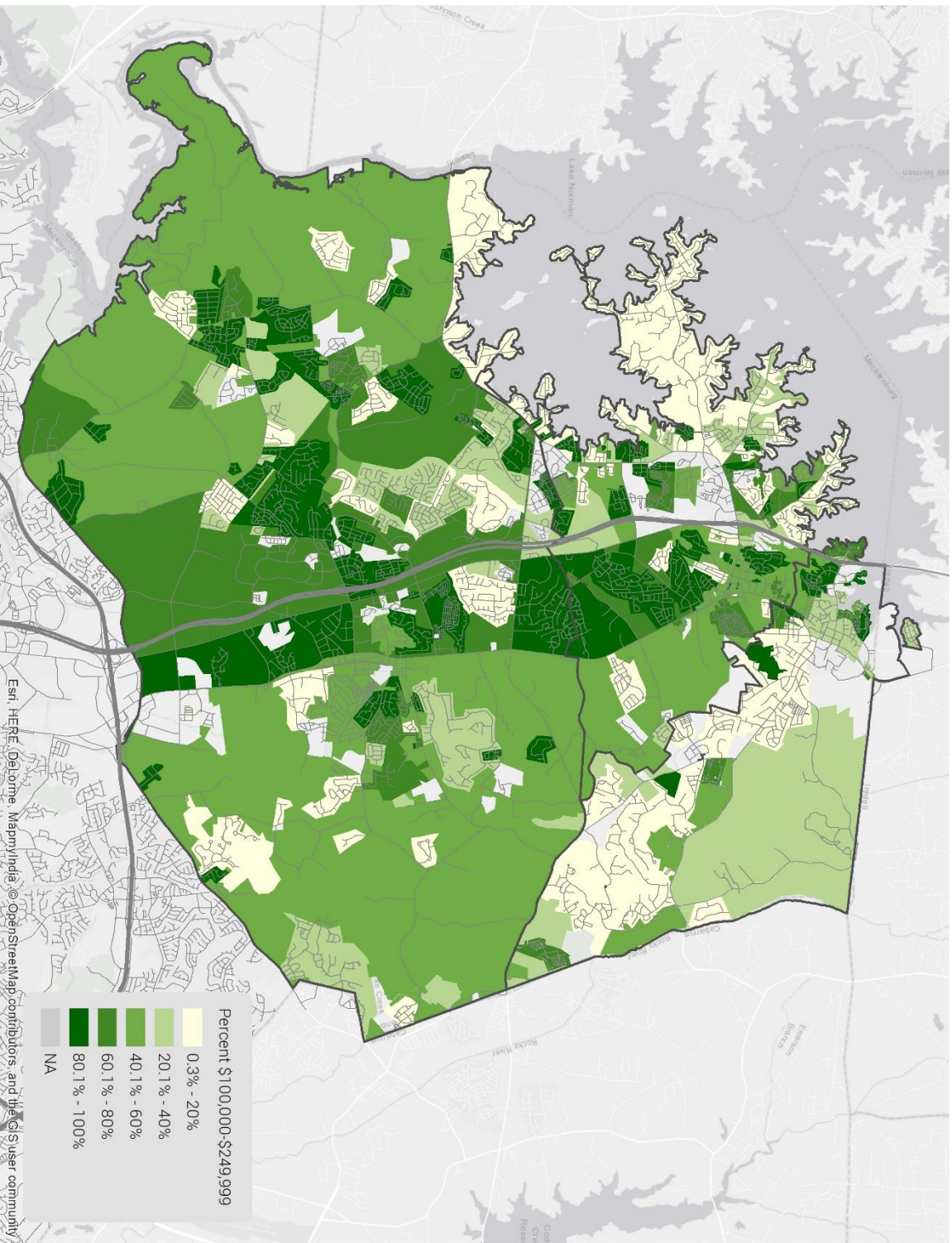
Data source: Mecklenburg County Tax Parcel Data, 2018

Map 32. Assessed Value (Under \$100,000) by Subdivision, North Mecklenburg



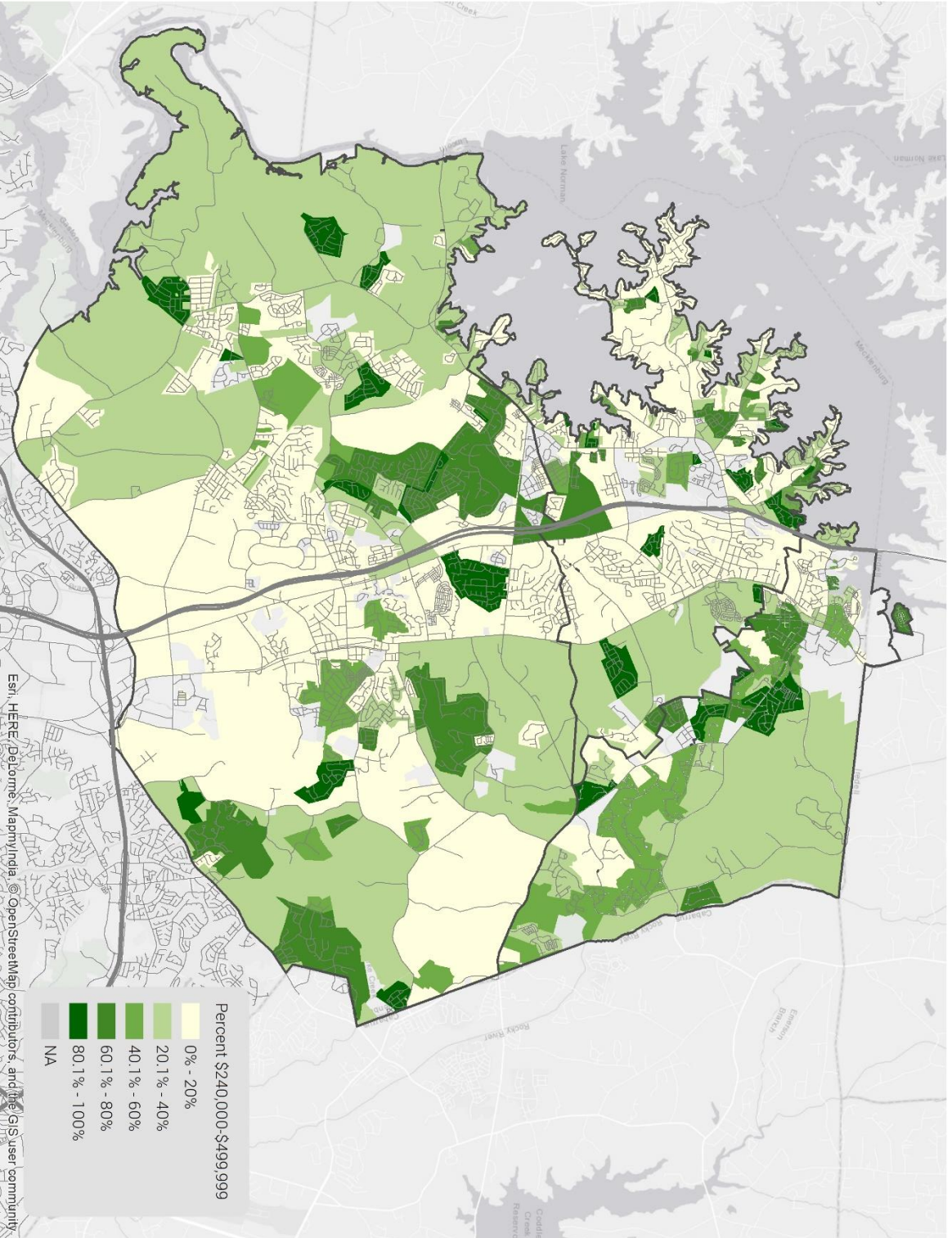
Data source: Mecklenburg County Tax Parcel Data, 2018

Map 33. Assessed Value (\$100,000-\$249,999) by Subdivision, North Mecklenburg



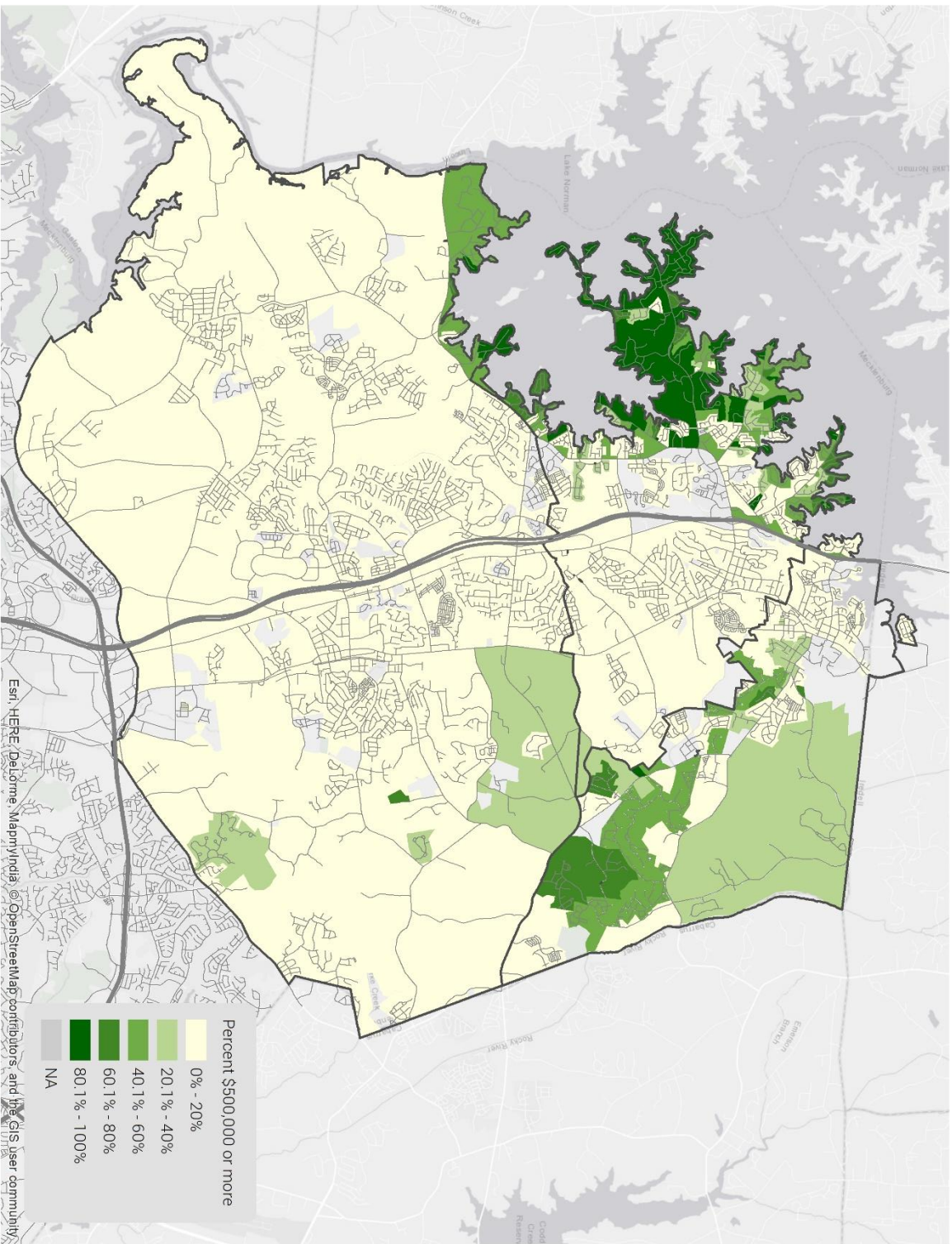
Data source: Mecklenburg County Tax Parcel Data, 2018

Map 34. Assessed Value (\$250,000-\$499,999) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

Map 35. Assessed Value (\$500,000 and up) by Subdivision, North Mecklenburg



Data source: Mecklenburg County Tax Parcel Data, 2018

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Key Stakeholders Interviewed

The following is a list of the stakeholders who were interviewed for this study. The list was assembled by the project team in collaboration with Lake Norman EDC staff and advisors from each of the towns.

Cornelius

Chuck Travis
Scott Higgins
Joe Dean
Woody Washam
Patrick Mulderelli
Willi Jones
Ron Potts

Huntersville

Melinda Bales
Nate Bowman
Katrina King
Bee Jay Caldwell
Varona Wynn

Davidson¹¹

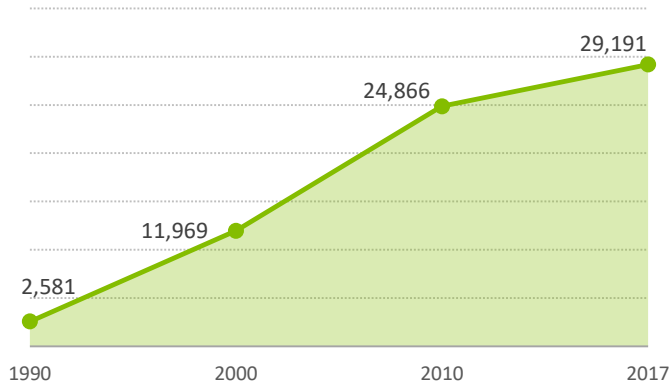
Cindy Reid
Tim Mascara

North Mecklenburg

Bill Russell
Gary Knox
Matt Gallagher
Ben McCary
Denise Copeland
Chris Ahearn
Susan Johnson

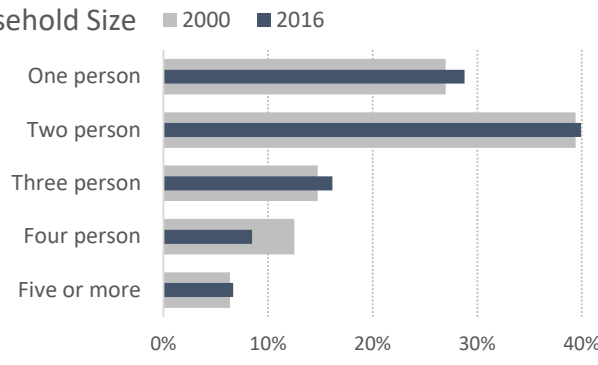
¹¹ The smaller number from Davidson was intentional, since approximately 15 interviews of Davidson stakeholders were completed two years earlier (2016) as part of the Davidson Housing Assessment.

Total Population of Cornelius



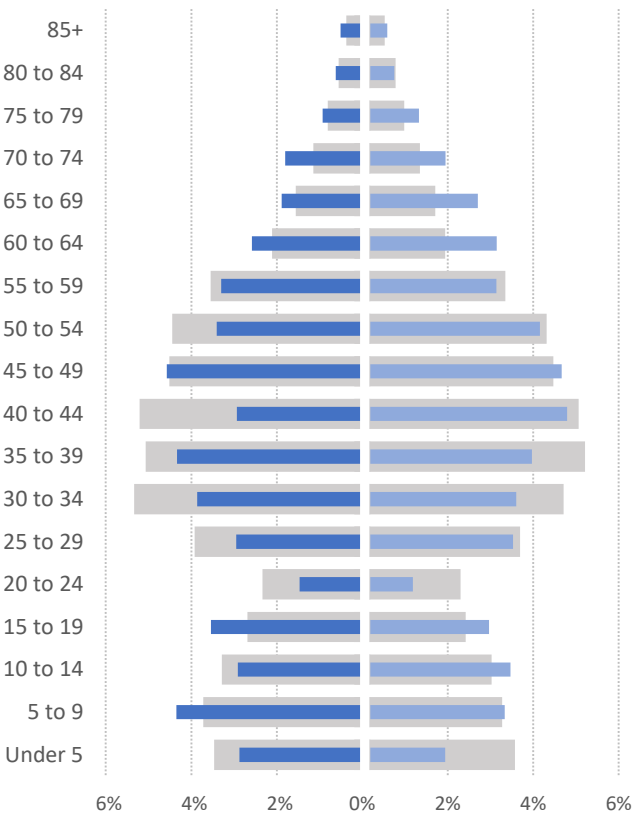
About the data: All data on this page are from the U.S. Census Bureau's Decennial Census, Population Estimates, and 2016 American Community Survey 5-year estimates.

Household Size

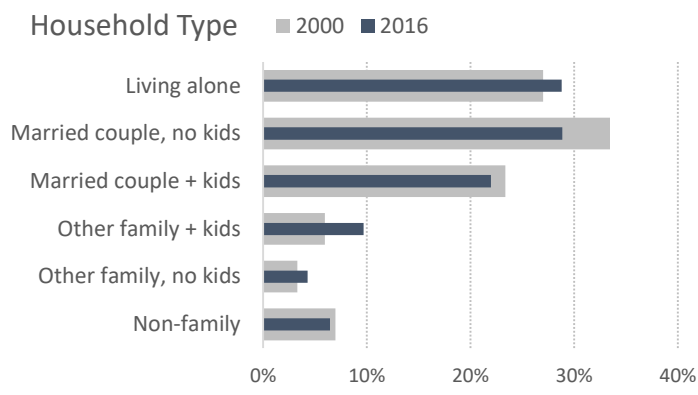


Age and Sex

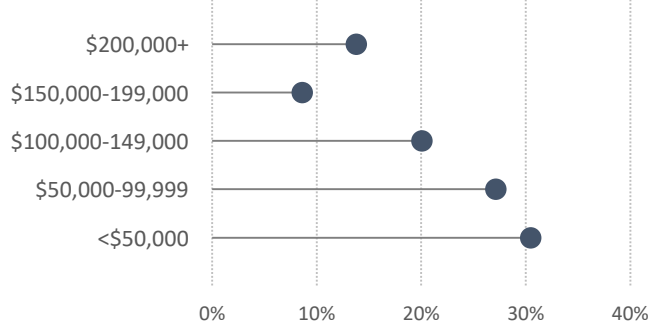
Male 2016, 2000 Female 2016, 2000



Household Type

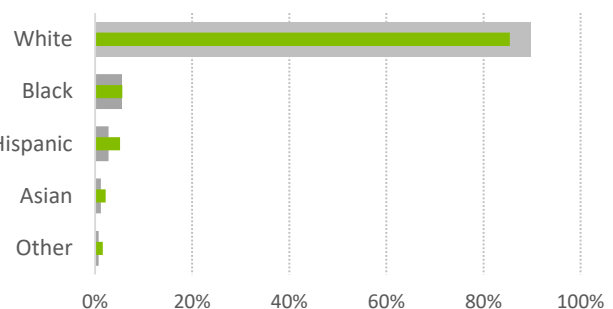


Household Income



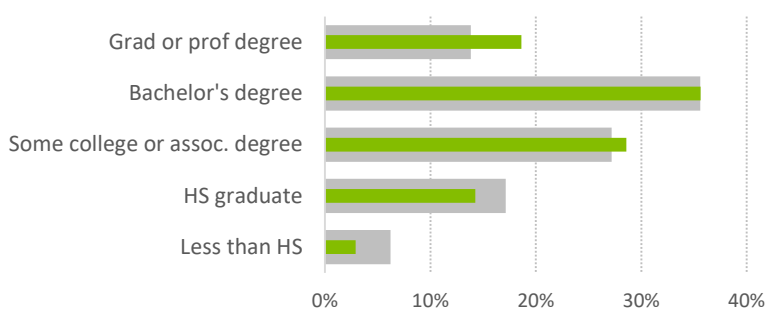
Race/Ethnicity

2000 2016

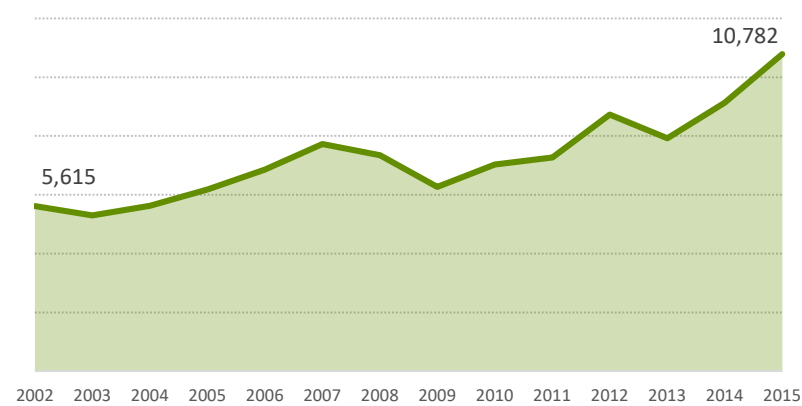


Educational Attainment

2000 2016

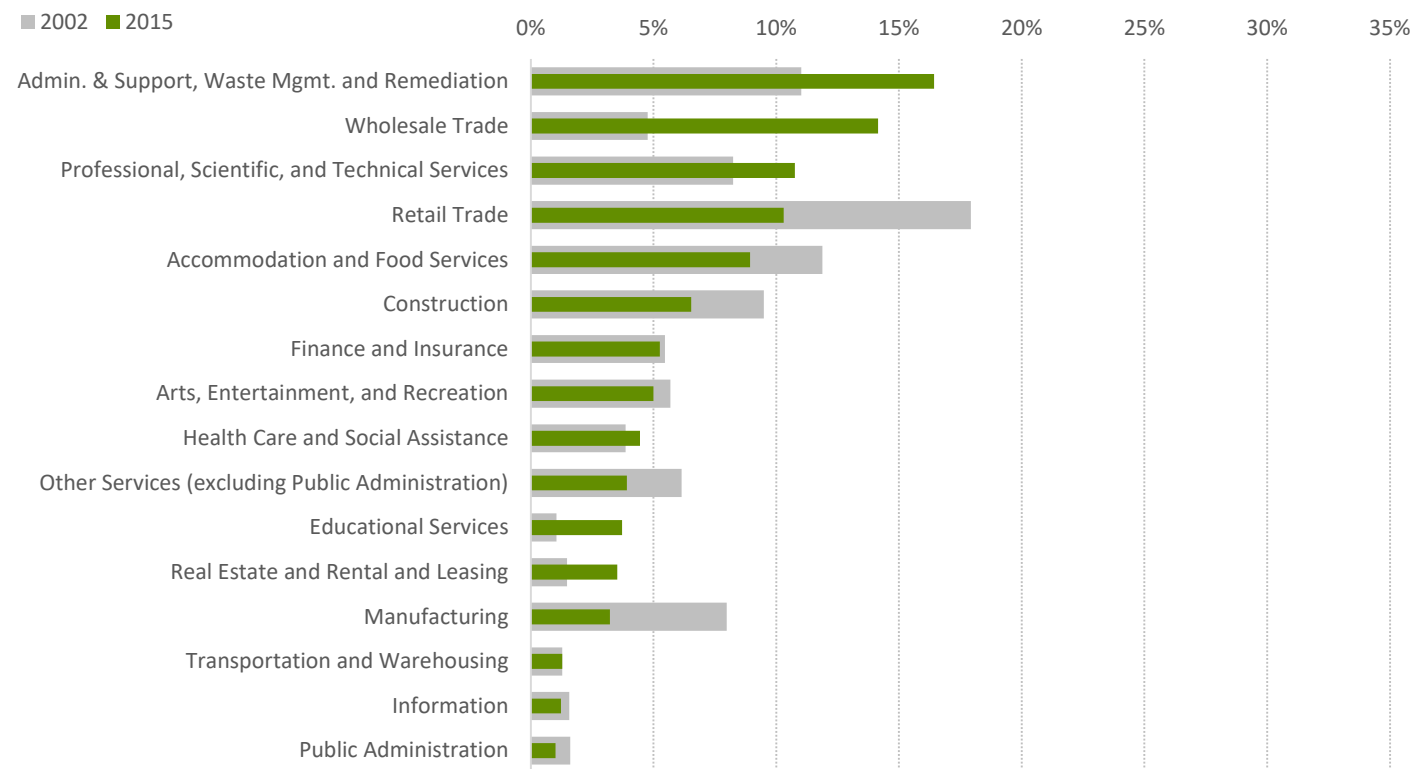


Total number of jobs in Cornelius

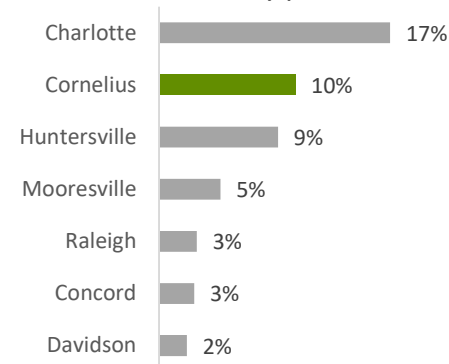


About the data: All data on this page are from the Longitudinal Employer-Household Dynamics (LEHD), a national dataset that provides detailed information about where people work and live. It captures wage and salary jobs covered by unemployment insurance (which account for about 95% of private sector wage and salary employment) but does not include informal workers or the self-employed. A worker's employment location is based on the physical or mailing address reported by the employer, which in some cases may be different from the location at which an employee performs his/her work.

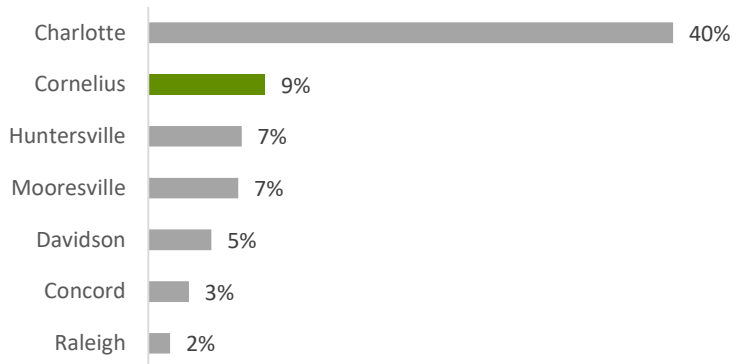
Cornelius workers by industry sector



Cornelius workers by place of residence



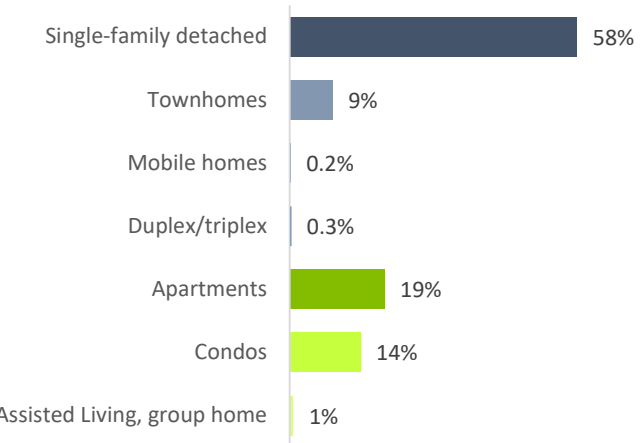
Cornelius residents by place of work



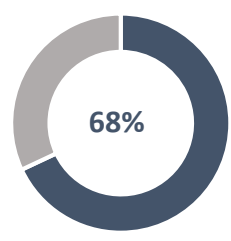
14,300 total housing units
1.5 units per acre

About the data: All data on this page are from the Mecklenburg County Tax Parcel dataset, except home ownership which comes from the 2016 American Community Survey 5-year estimates. All numbers (except ownership) include the ETJ as well as the official municipal boundaries. Bedroom, heated square footage and year built numbers include all housing types except for apartments, assisted living, and group homes.

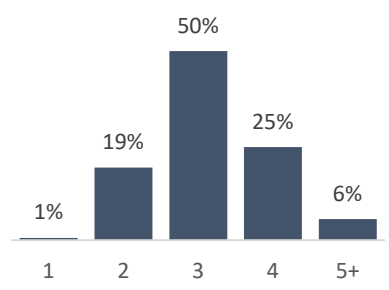
Units by type (2018)



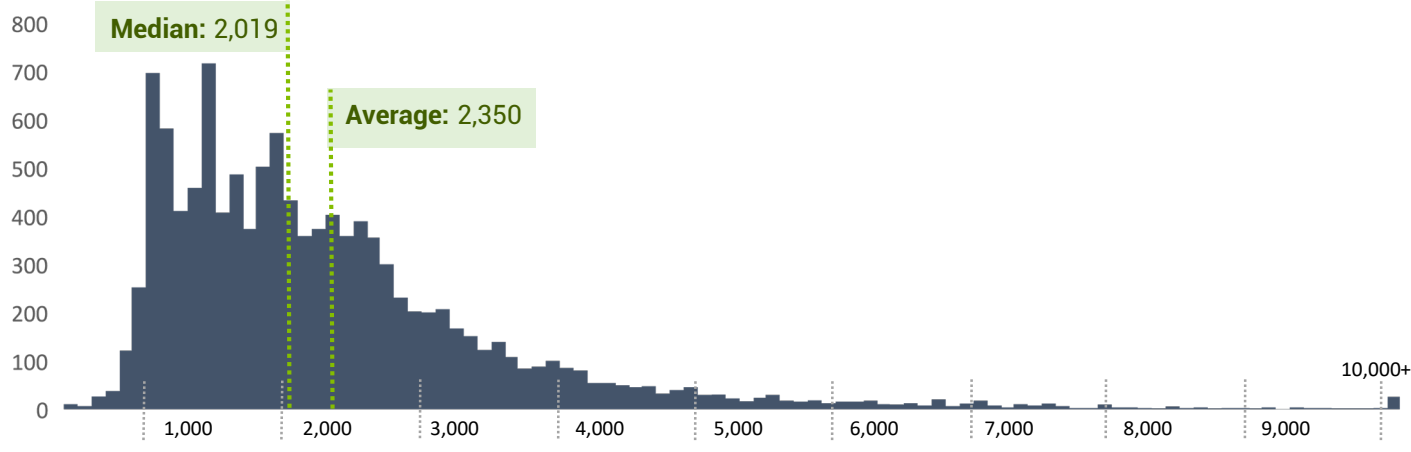
Home ownership



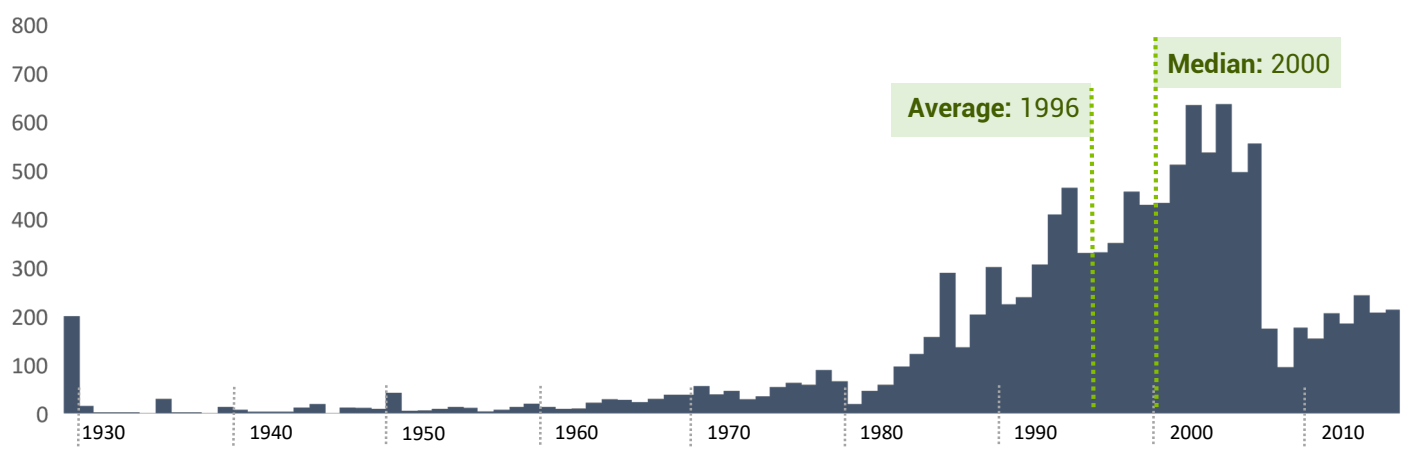
Units by bedrooms



Units by Heated Square Feet (2018)



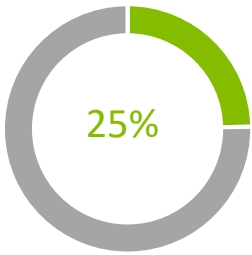
Units by Year Built (2018)



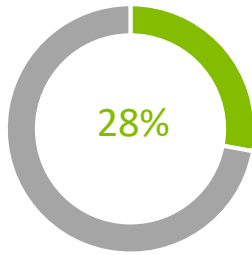
3,000 households are cost-burdened (spend 30% or more of income on housing)

About the data: All data on this page are from the Mecklenburg County Tax Parcel and Parcel Sales datasets, except housing cost burden, which comes from the 2016 American Community Survey 5-year estimates. All numbers (except cost burden) include the ETJ as well as the official municipal boundaries. Assessed value and sales price numbers include all housing types except for apartments, assisted living, and group homes.

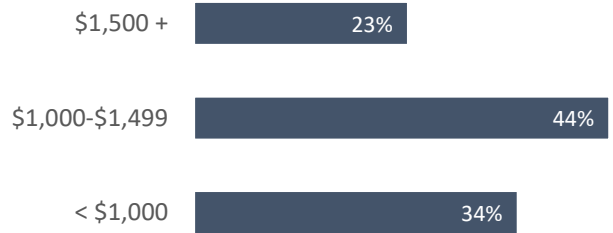
Owners



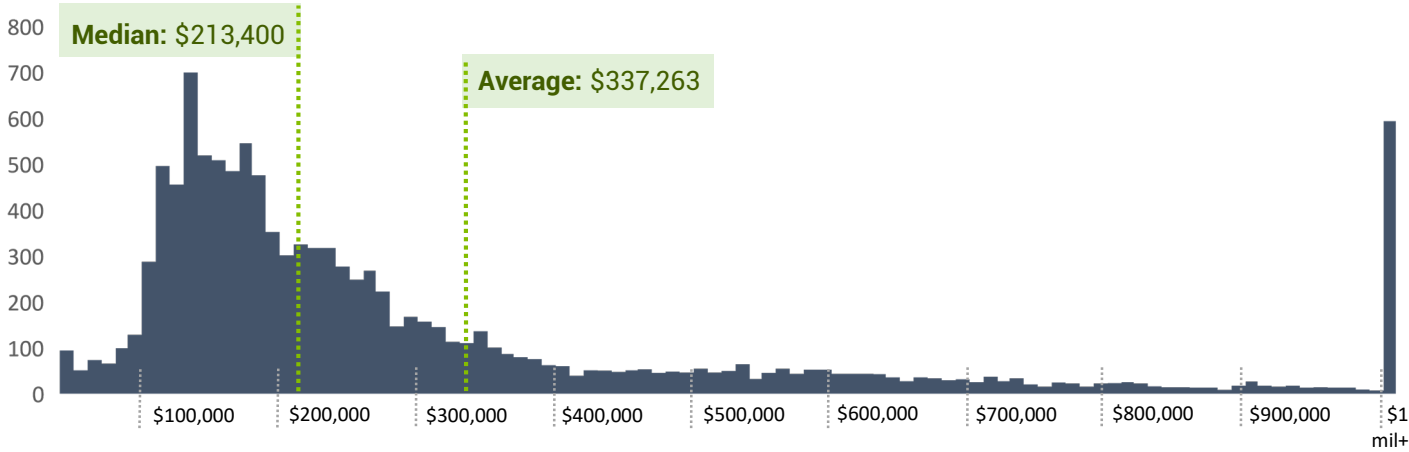
Renters



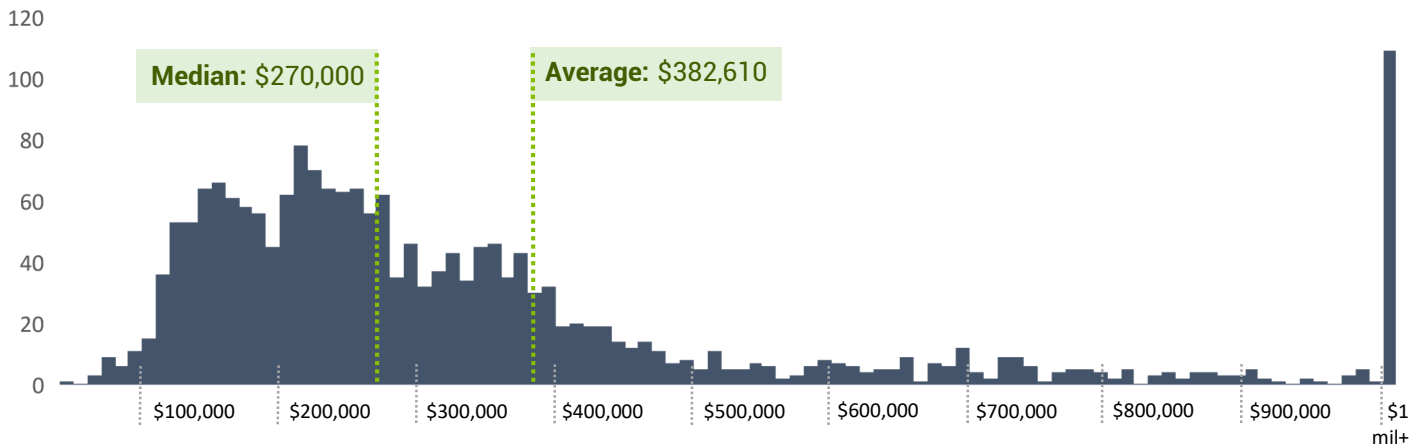
Rental Units by Gross Rent



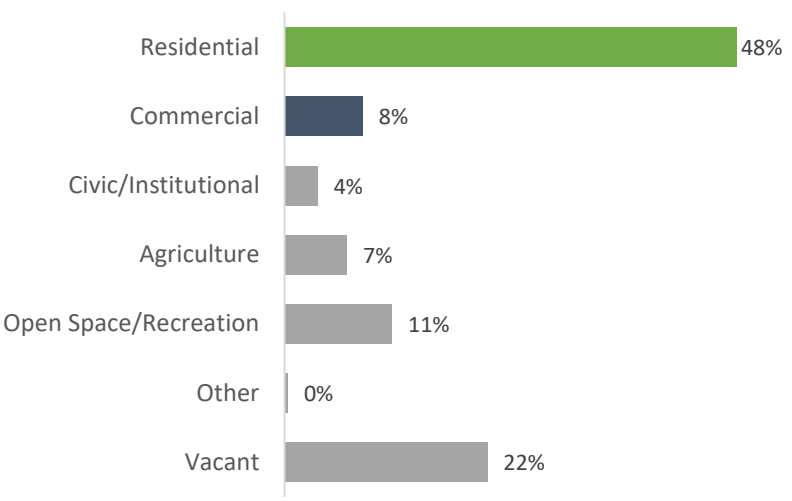
Units by Assessed Value (2011)



Homes Sold by Sales Price (2016-2017)

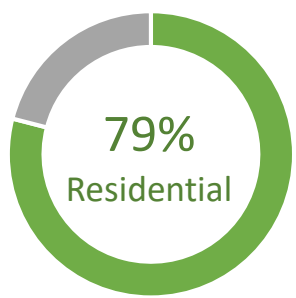


Land Area by Land Use (2018)

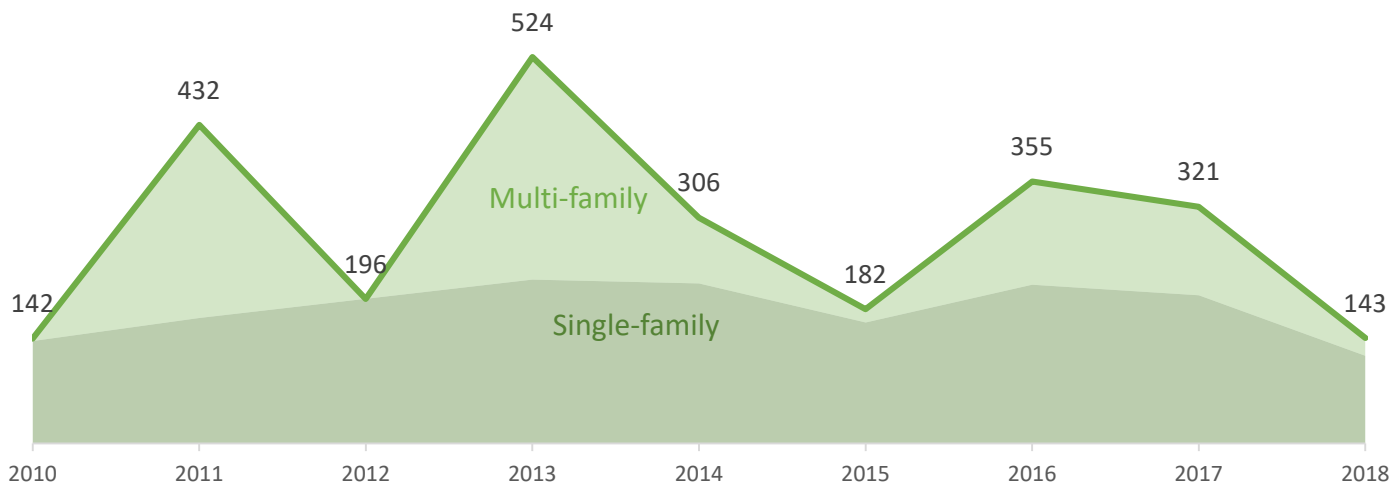


About the data: Data on this page are from Mecklenburg County's Existing Land Use dataset, Code Enforcement building permit database, and the town finance departments.

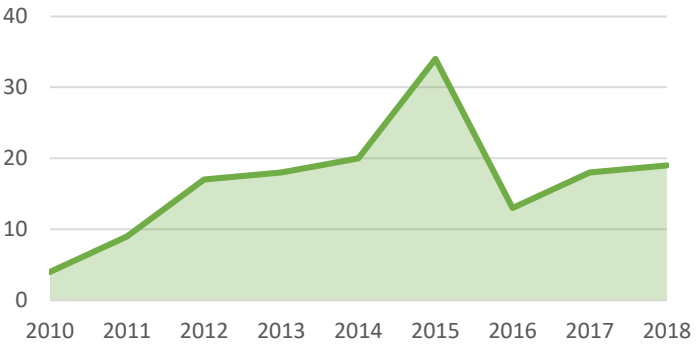
Taxable Real Property (2018)



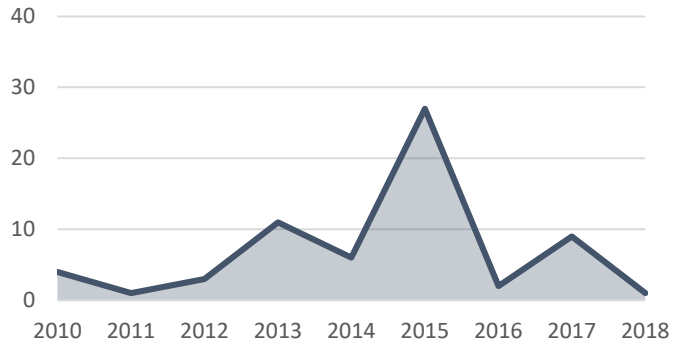
2,601 New Residential Units Permitted (2010-2018)



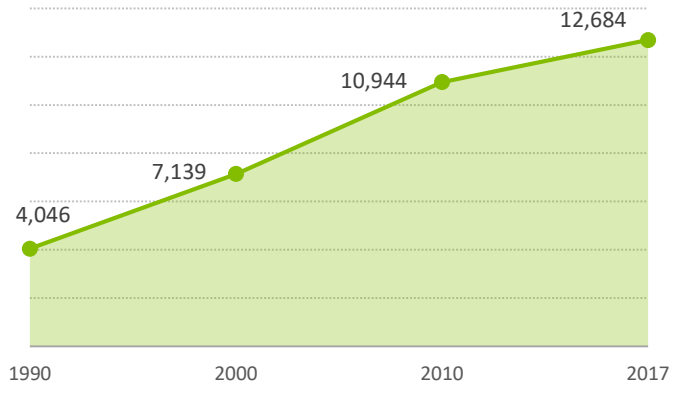
152 Residential Demolitions (2010-2018)



64 Commercial Permits (2010-2018)

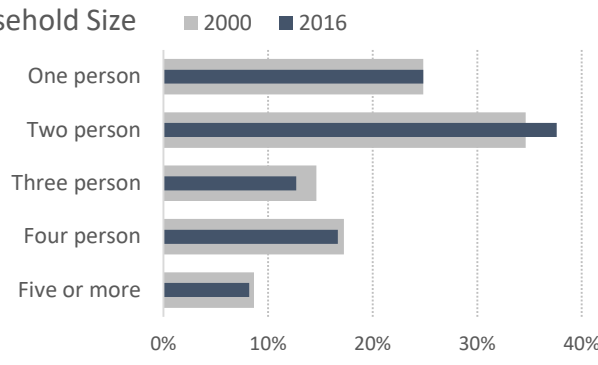


Total Population of Davidson



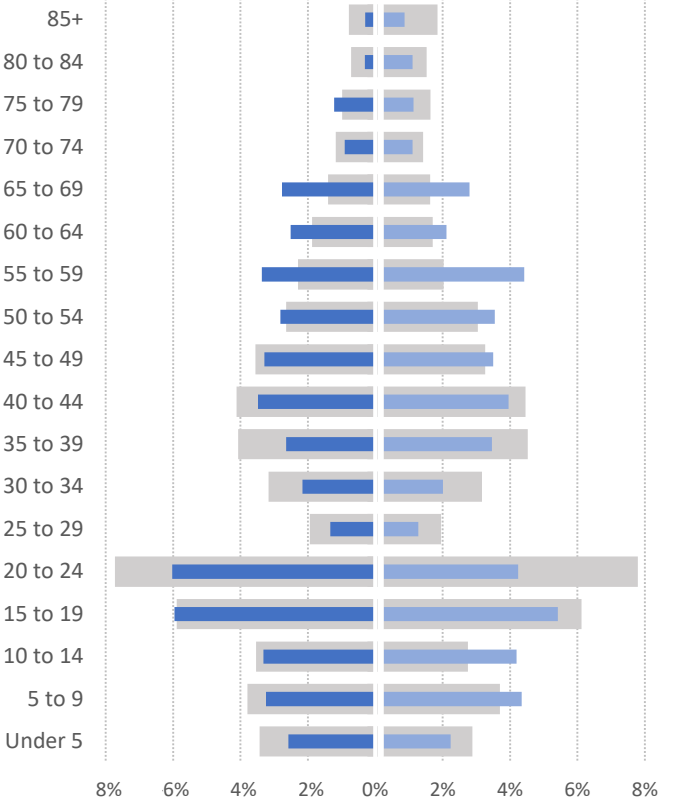
About the data: All data on this page are from the U.S. Census Bureau's Decennial Census, Population Estimates, and 2016 American Community Survey 5-year estimates.

Household Size

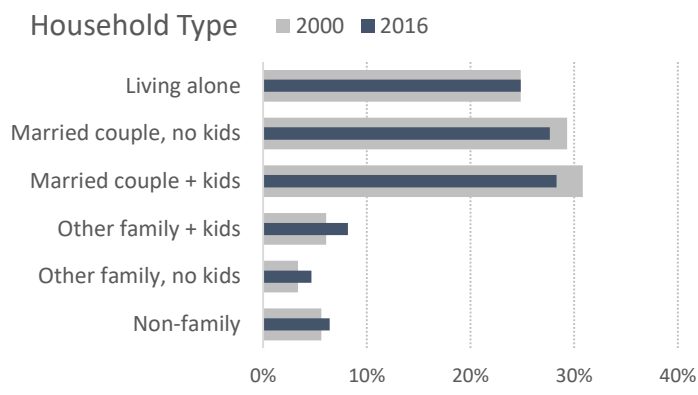


Age and Sex

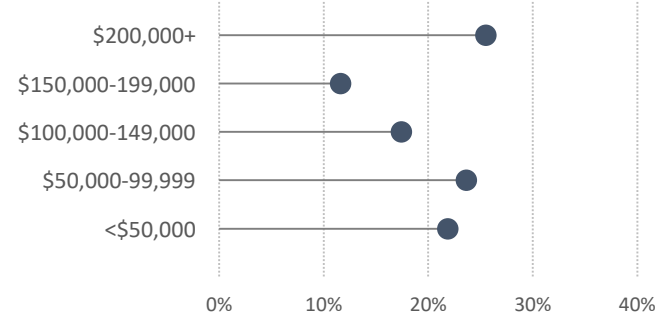
Male 2016, 2000 Female 2016, 2000



Household Type

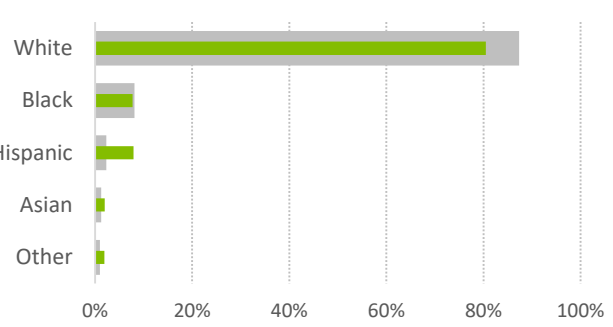


Household Income



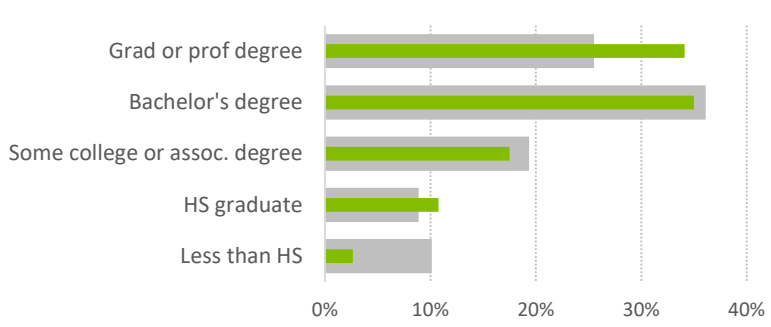
Race/Ethnicity

2000 2016

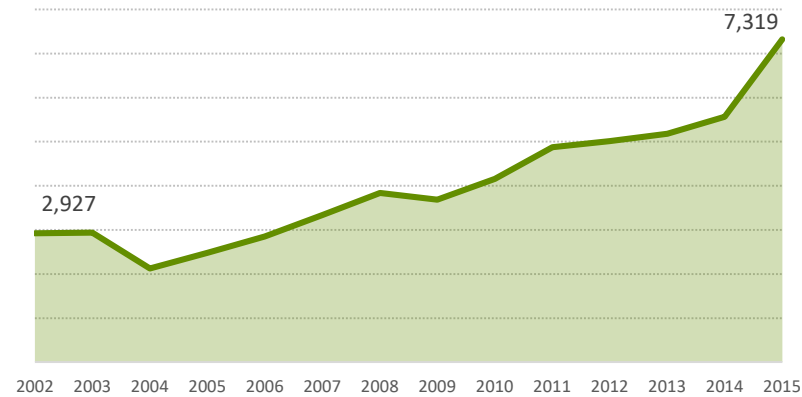


Educational Attainment

2000 2016

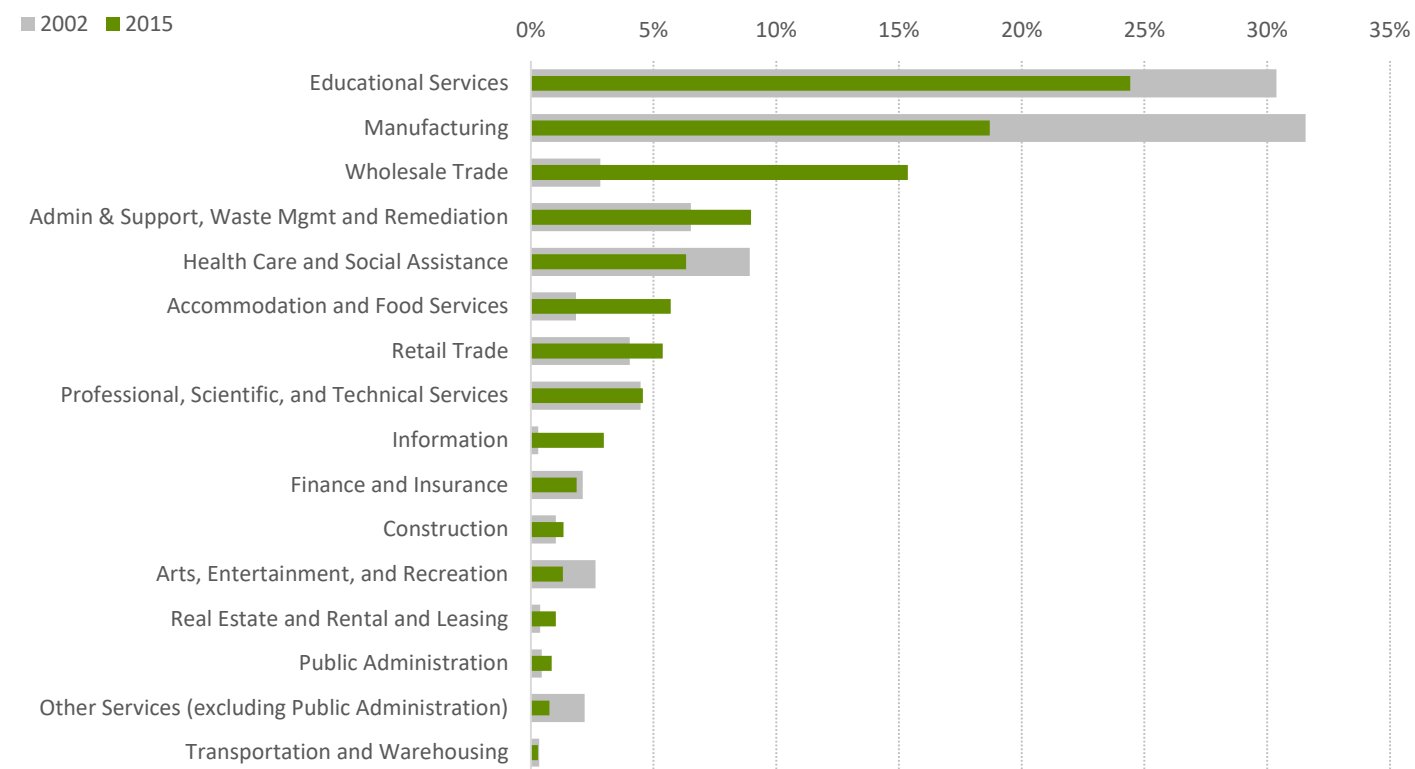


Total number of jobs in Davidson

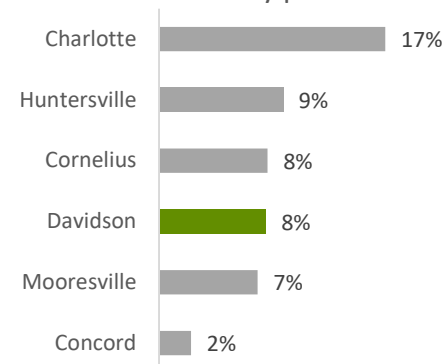


About the data: All data on this page are from the Longitudinal Employer-Household Dynamics (LEHD), a national dataset that provides detailed information about where people work and live. It captures wage and salary jobs covered by unemployment insurance (which account for about 95% of private sector wage and salary employment) but does not include informal workers or the self-employed. A worker's employment location is based on the physical or mailing address reported by the employer, which in some cases may be different from the location at which an employee performs his/her work.

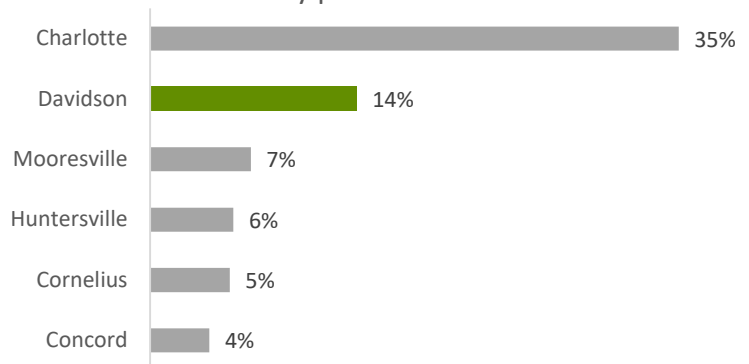
Davidson workers by industry sector



Davidson workers by place of residence



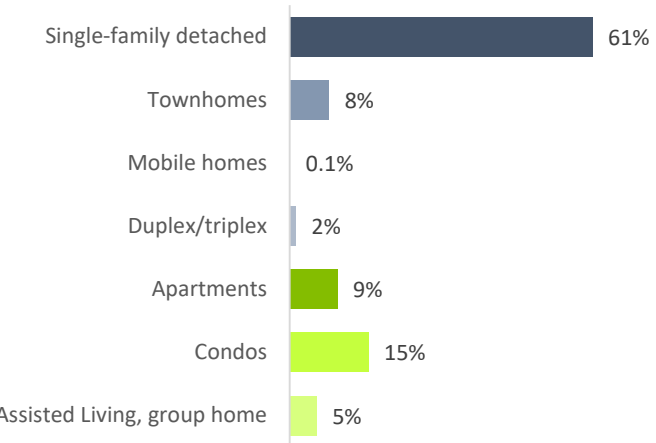
Davidson residents by place of work



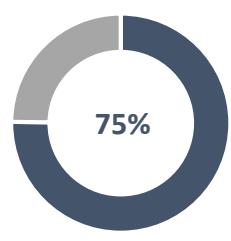
5,900 total housing units
0.6 units per acre

About the data: All data on this page are from the Mecklenburg County Tax Parcel dataset, except home ownership which comes from the 2016 American Community Survey 5-year estimates. All numbers (except ownership) include the ETJ as well as the official municipal boundaries. Bedroom, heated square footage and year built numbers include all housing types except for apartments, assisted living, and group homes.

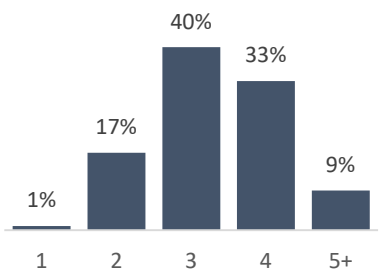
Units by type (2018)



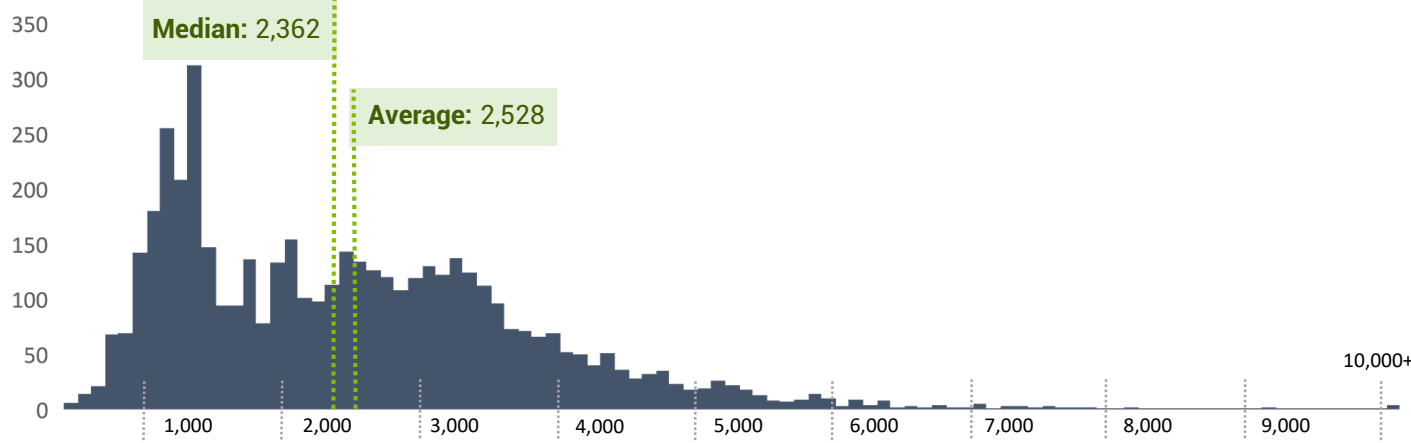
Home ownership



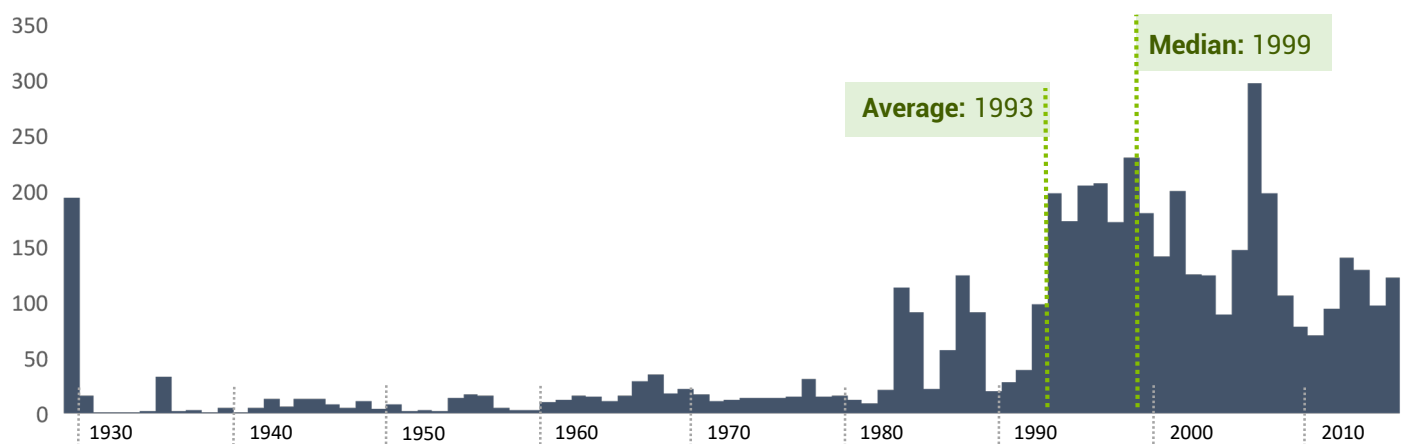
Units by bedrooms



Units by Heated Square Feet (2018)



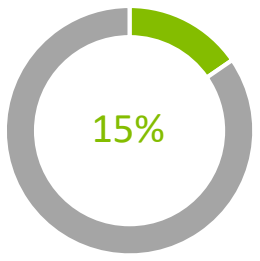
Units by Year Built (2018)



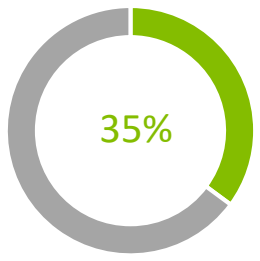
800 households are cost-burdened (spend 30% or more of income on housing)

About the data: All data on this page are from the Mecklenburg County Tax Parcel and Parcel Sales datasets, except housing cost burden, which comes from the 2016 American Community Survey 5-year estimates. All numbers (except cost burden) include the ETJ as well as the official municipal boundaries. Assessed value and sales price numbers include all housing types except for apartments, assisted living, and group homes.

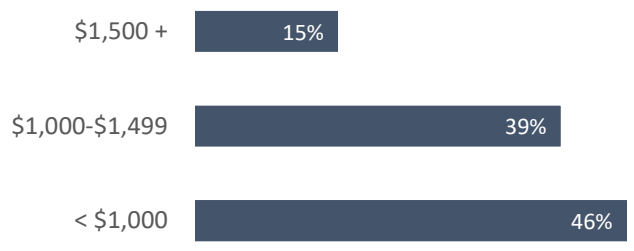
Owners



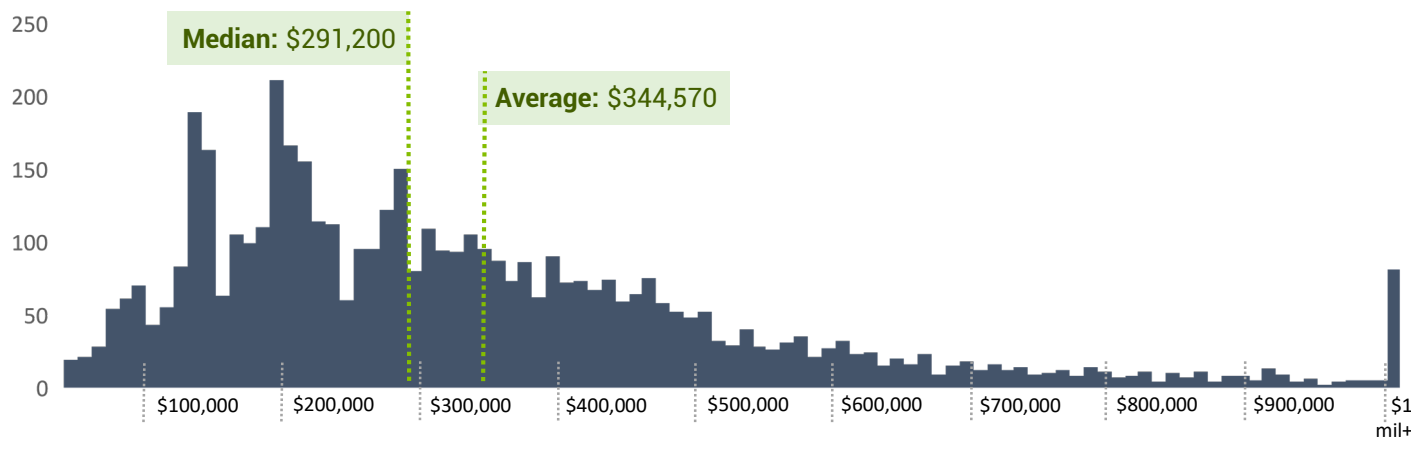
Renters



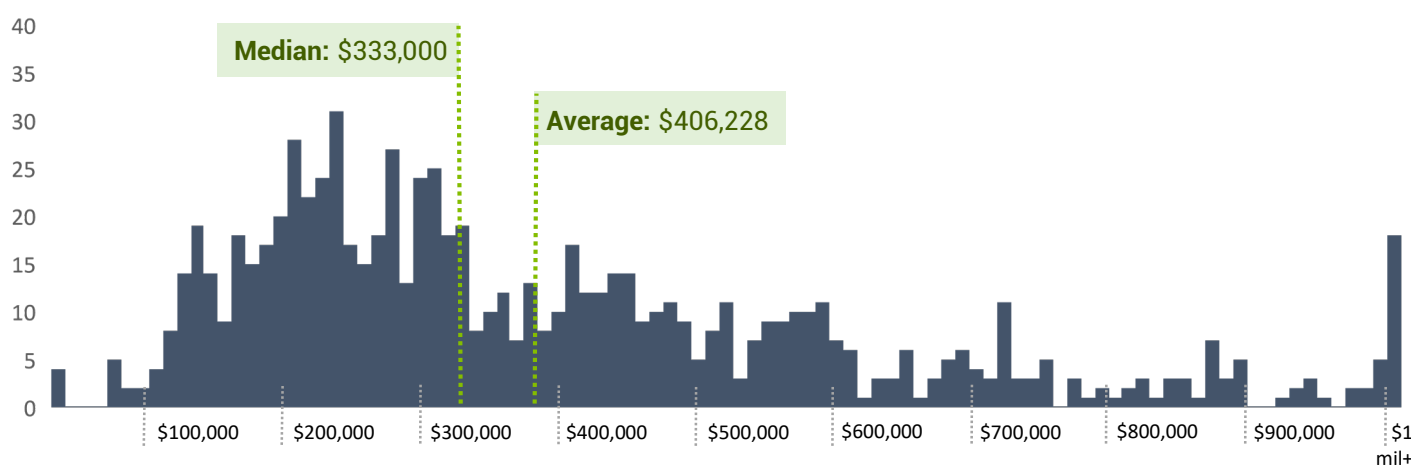
Rental Units by Gross Rent



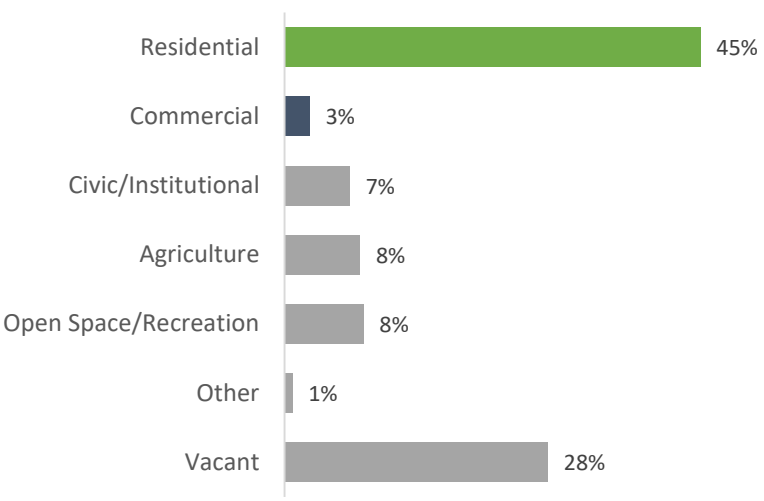
Units by Assessed Value (2011)



Homes Sold by Sales Price (2016-2017)

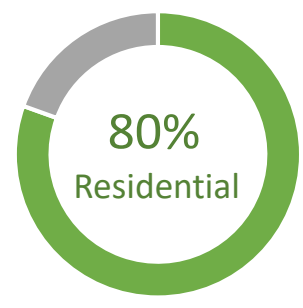


Land Area by Land Use (2018)

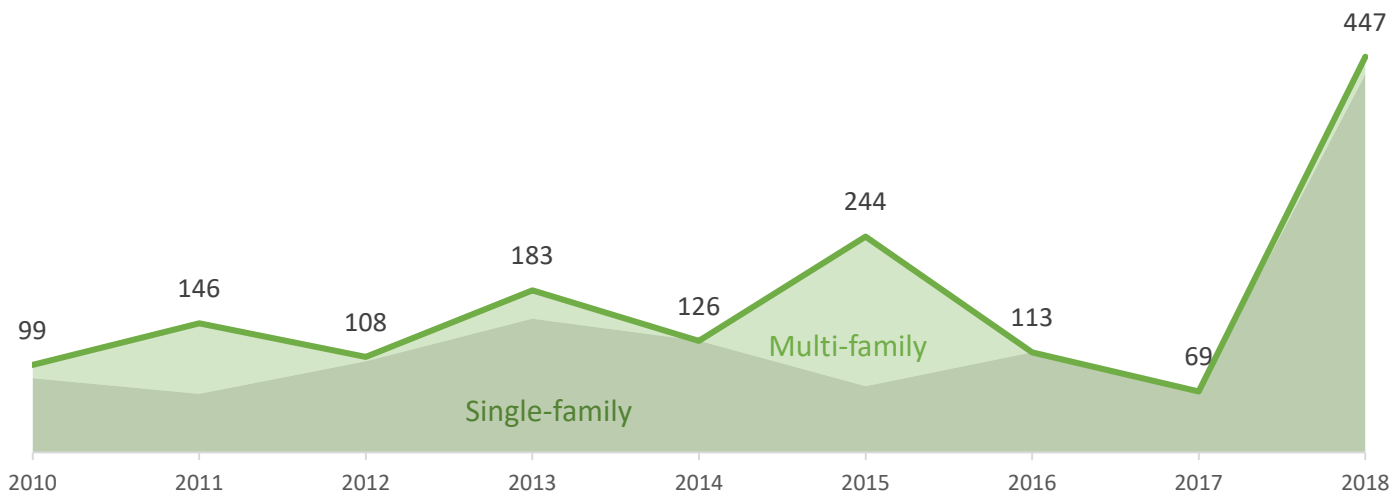


About the data: Data on this page are from Mecklenburg County's Existing Land Use dataset, Code Enforcement building permit database, and the town finance departments.

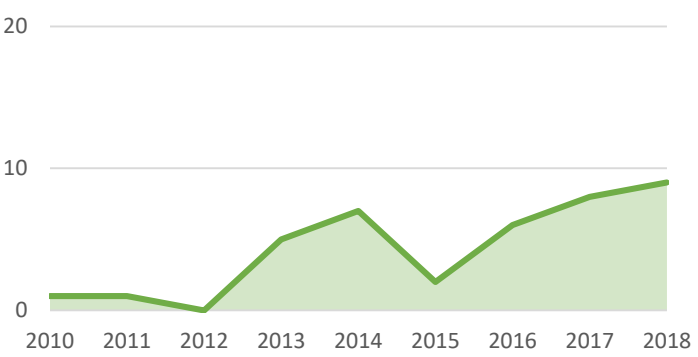
Taxable Real Property (2018)



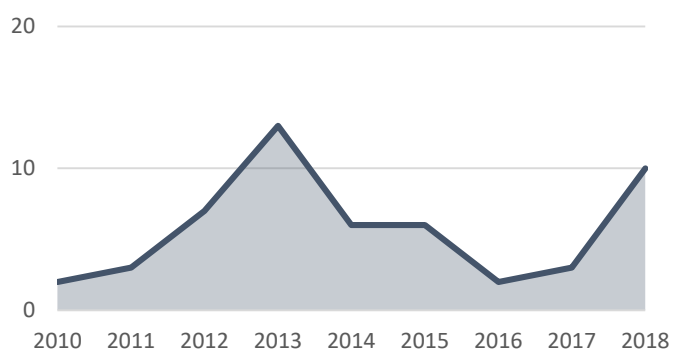
1,535 New Residential Units Permitted (2010-2018)



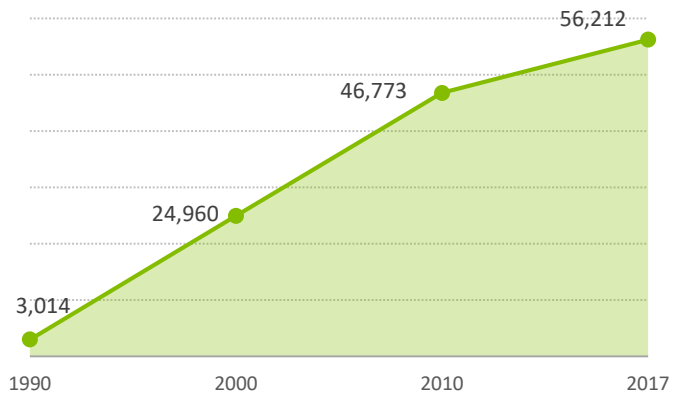
39 Residential Demolitions (2010-2018)



52 Commercial Permits (2010-2018)

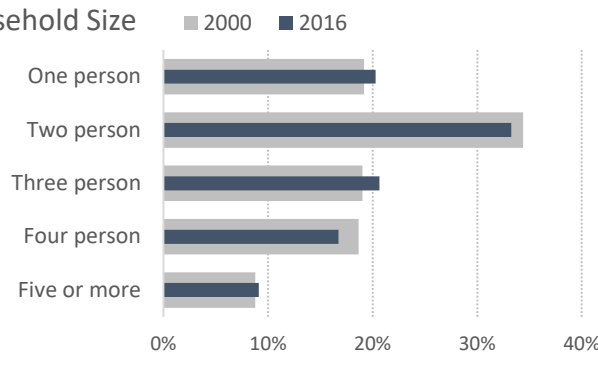


Total Population of Huntersville

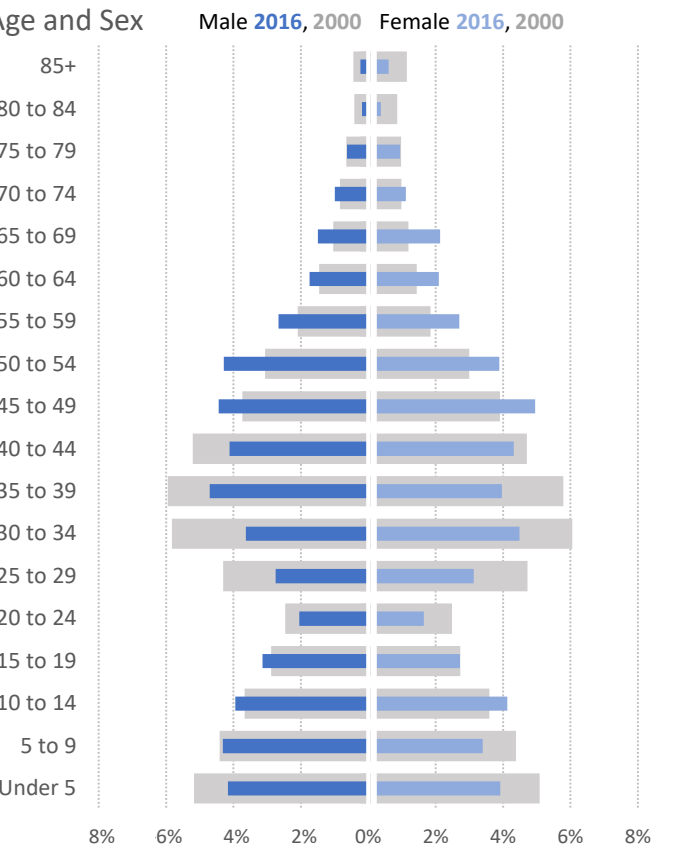


About the data: All data on this page are from the U.S. Census Bureau's Decennial Census, Population Estimates, and 2016 American Community Survey 5-year estimates.

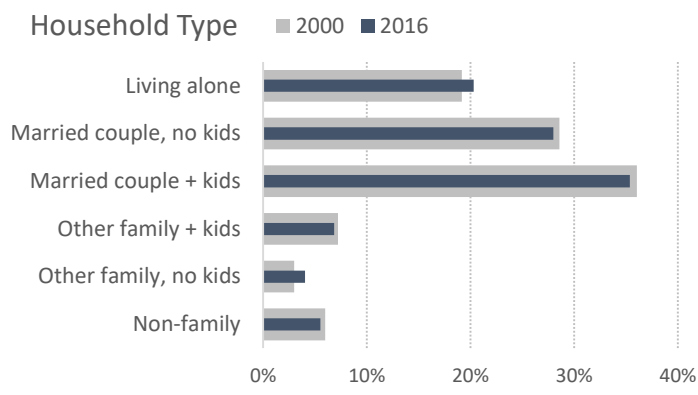
Household Size



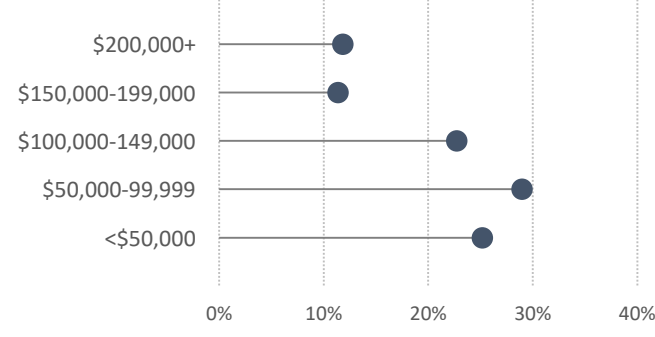
Age and Sex



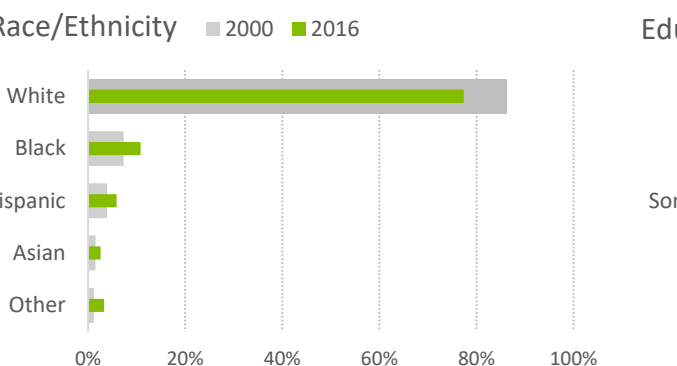
Household Type



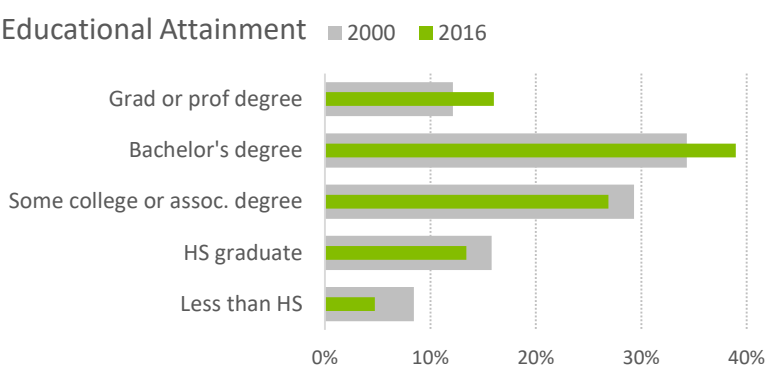
Household Income



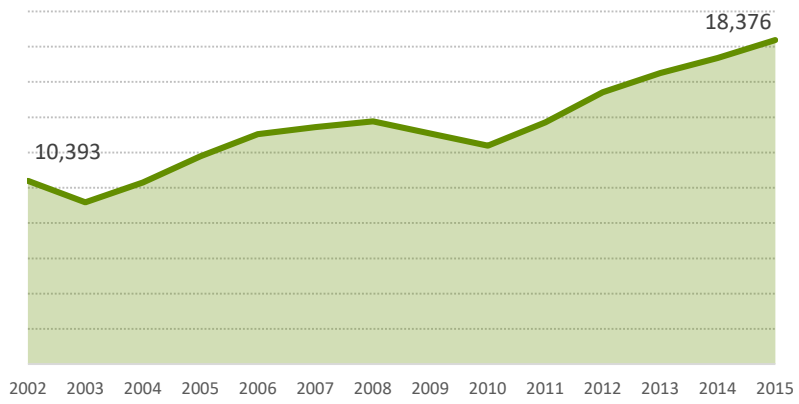
Race/Ethnicity



Educational Attainment

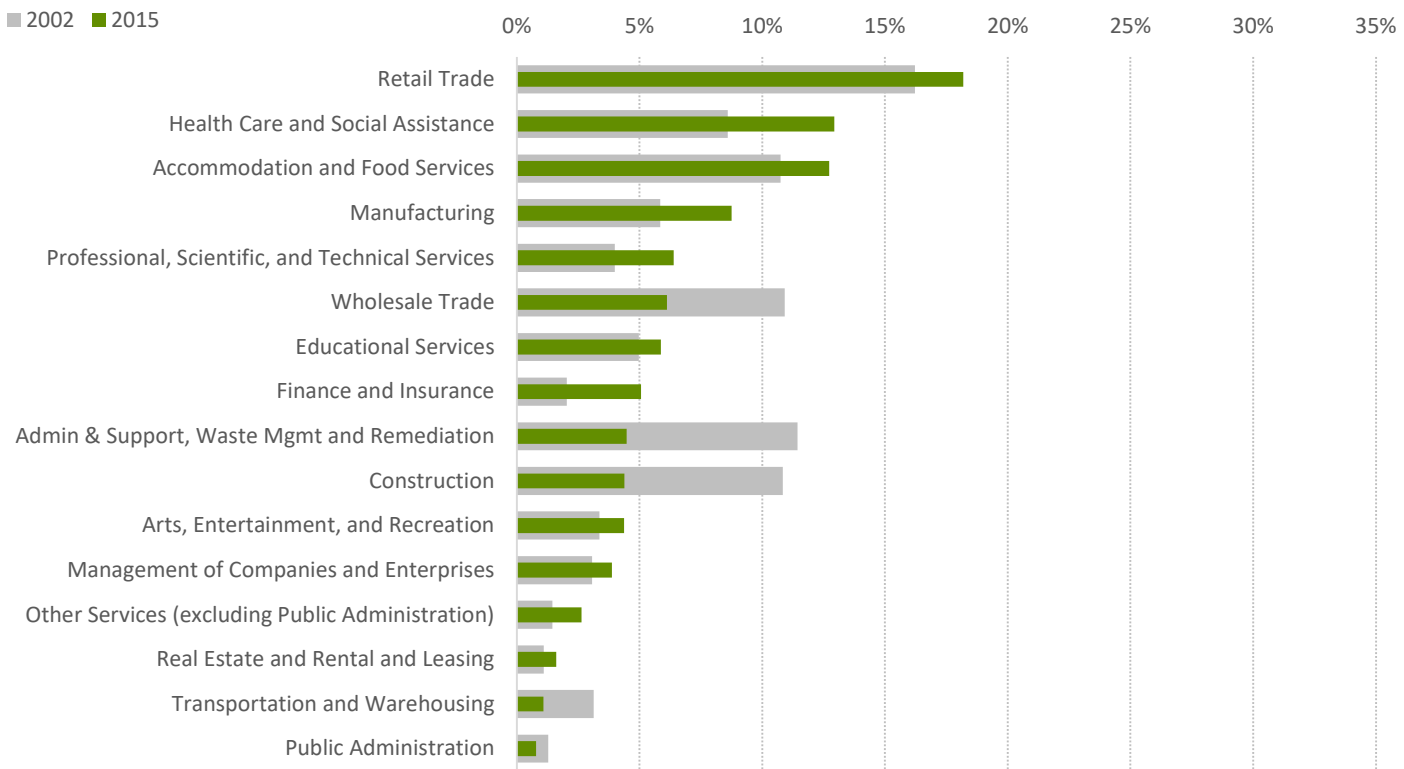


Total number of jobs in Huntersville

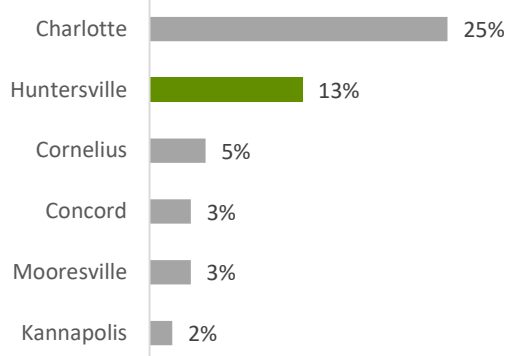


About the data: All data on this page are from the Longitudinal Employer-Household Dynamics (LEHD), a national dataset that provides detailed information about where people work and live. It captures wage and salary jobs covered by unemployment insurance (which account for about 95% of private sector wage and salary employment) but does not include informal workers or the self-employed. A worker's employment location is based on the physical or mailing address reported by the employer, which in some cases may be different from the location at which an employee performs his/her work.

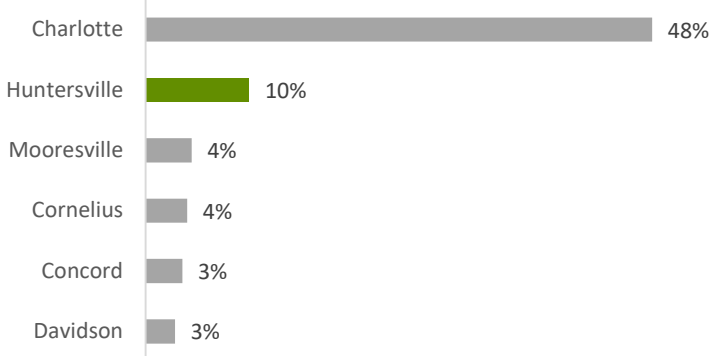
Huntersville workers by industry sector



Huntersville workers by place of residence



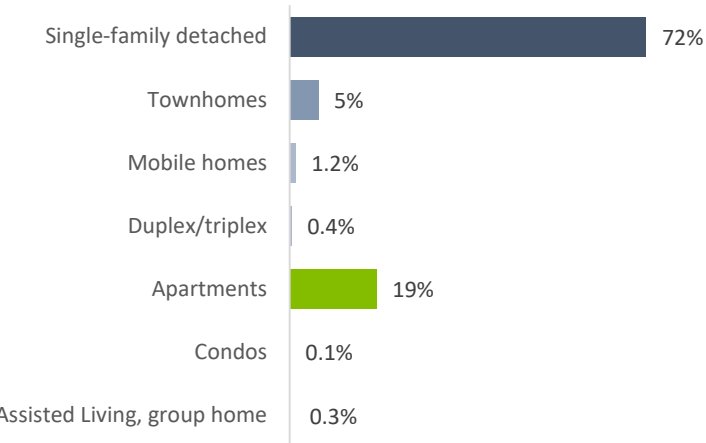
Huntersville residents by place of work



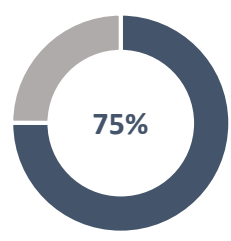
25,100 total housing units
0.6 units per acre

About the data: All data on this page are from the Mecklenburg County Tax Parcel dataset, except home ownership which comes from the 2016 American Community Survey 5-year estimates. All numbers (except ownership) include the ETJ as well as the official municipal boundaries. Bedroom, heated square footage and year built numbers include all housing types except for apartments, assisted living, and group homes.

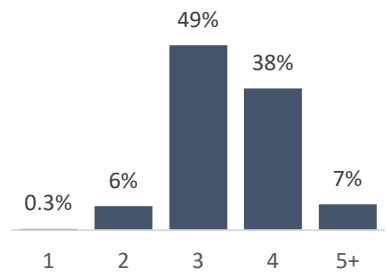
Units by type (2018)



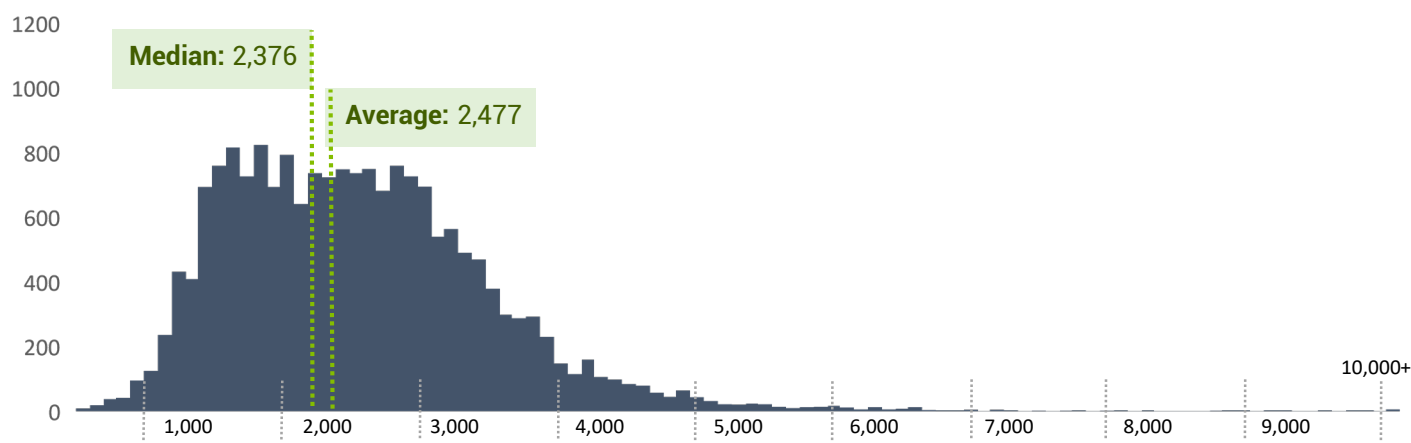
Home ownership



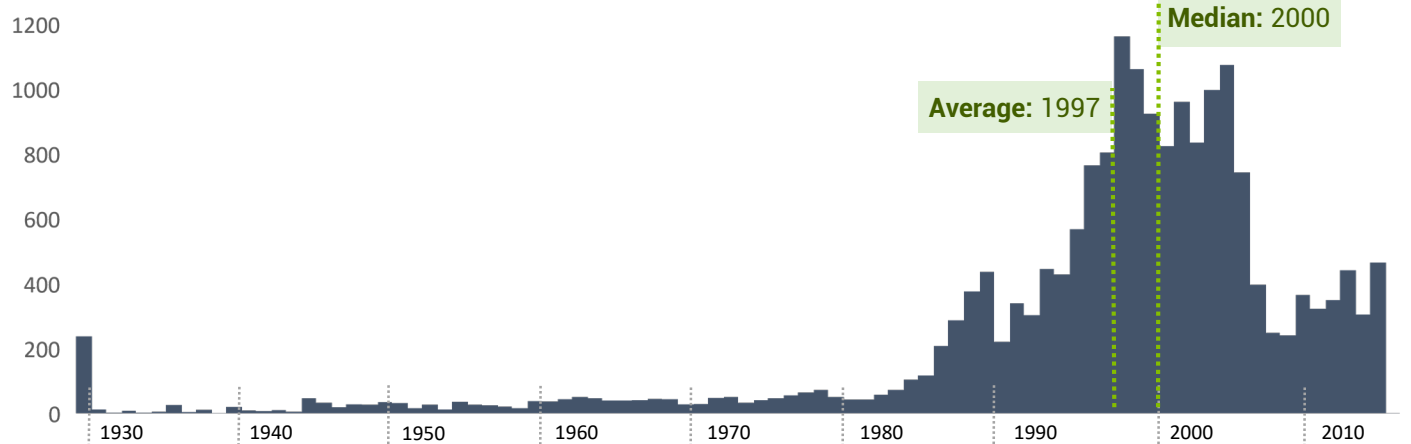
Units by bedrooms



Units by Heated Square Feet (2018)

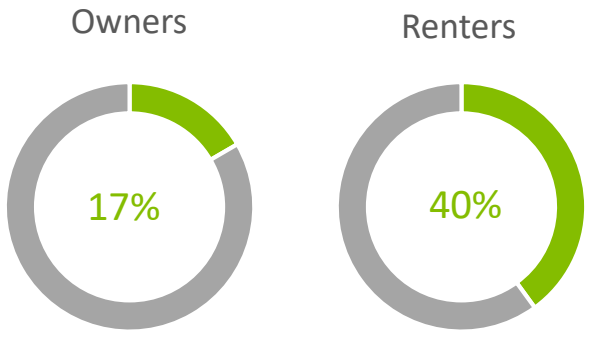


Units by Year Built (2018)

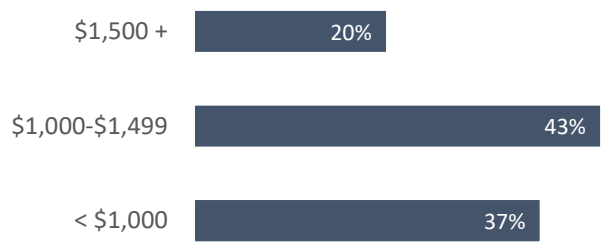


4,100 households are cost-burdened (spend 30% or more of income on housing)

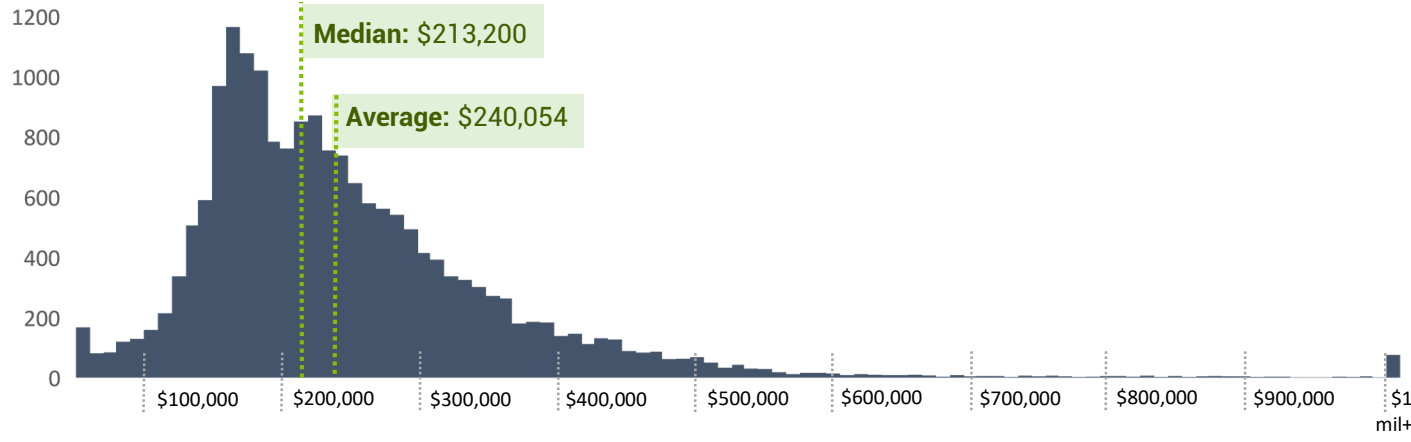
About the data: All data on this page are from the Mecklenburg County Tax Parcel and Parcel Sales datasets, except housing cost burden, which comes from the 2016 American Community Survey 5-year estimates. All numbers (except cost burden) include the ETJ as well as the official municipal boundaries. Assessed value and sales price numbers include all housing types except for apartments, assisted living, and group homes.



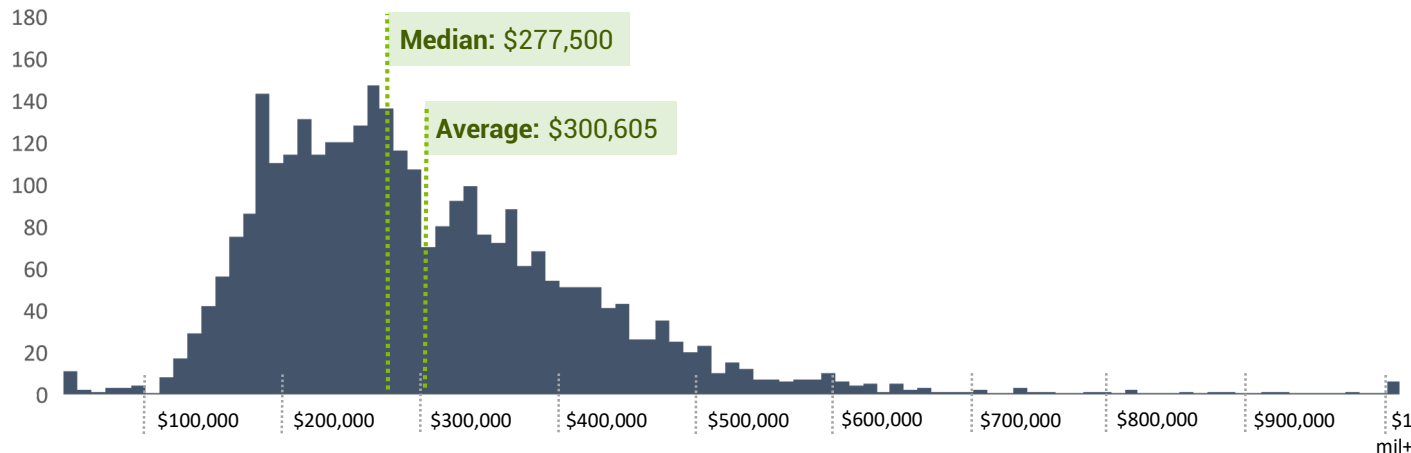
Rental Units by Gross Rent 2016



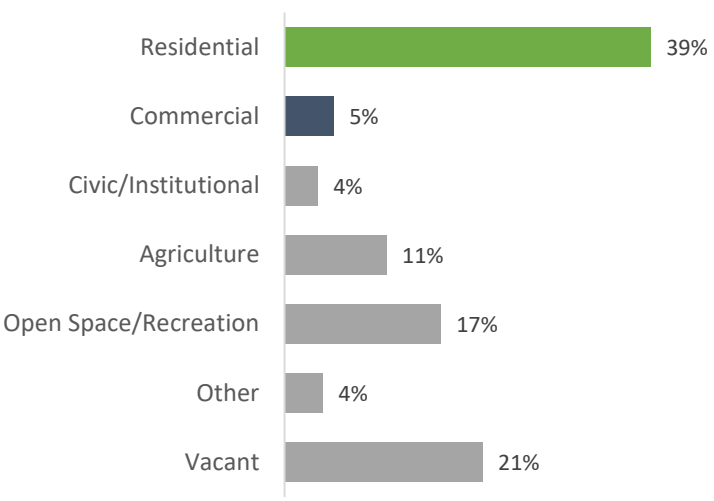
Units by Assessed Value (2011)



Homes Sold by Sales Price (2016-2017)

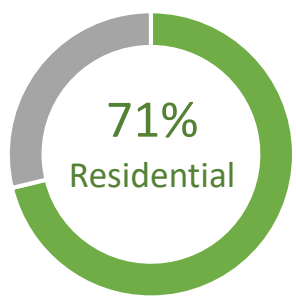


Land Area by Land Use (2018)

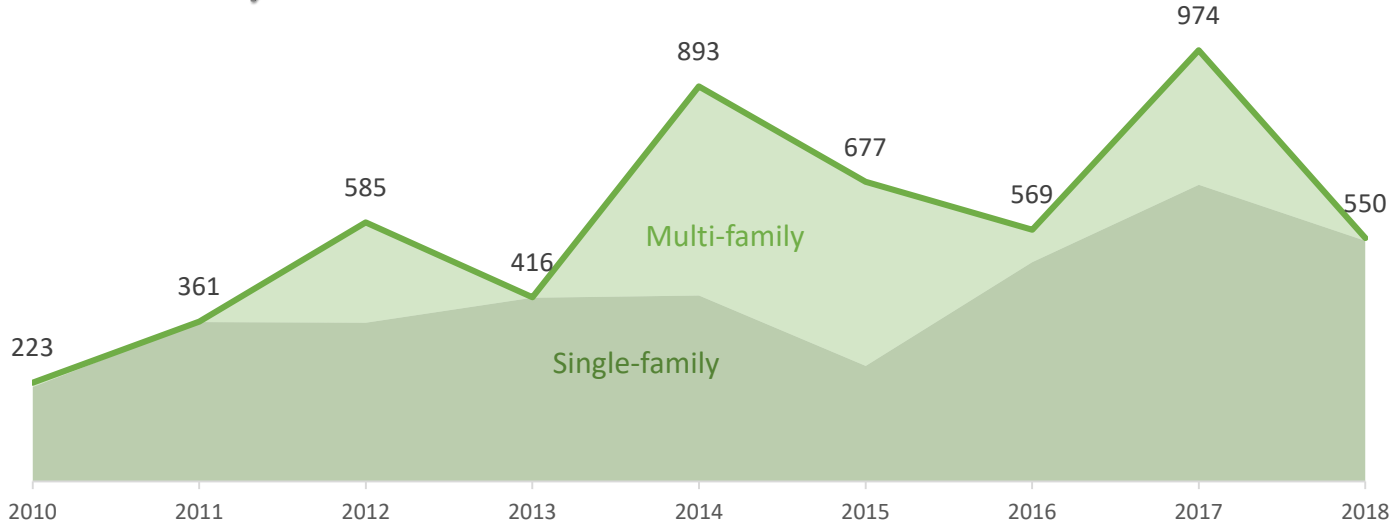


About the data: Data on this page are from Mecklenburg County's Existing Land Use dataset, Code Enforcement building permit database, and the town finance departments.

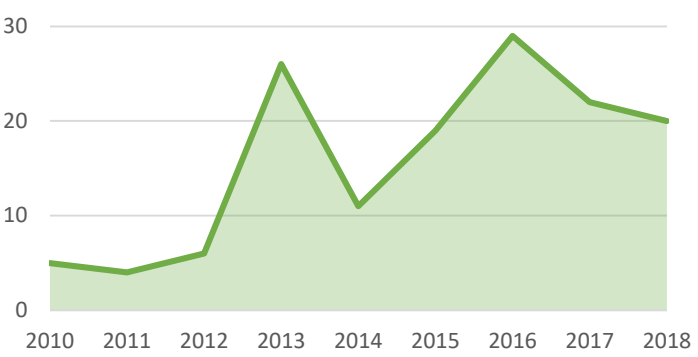
Taxable Real Property (2018)



5,248 New Residential Units Permitted (2010-2018)



142 Residential Demolitions (2010-2018)



127 Commercial Permits (2010-2018)

