

# **Edgecombe County**

## **Analysis of Impediments to Fair Housing**



June, 2012

# **Edgecombe County Analysis of Impediments to Fair Housing (2012)**

This Analysis of Impediments to Fair Housing is approved and submitted by Edgecombe County to the North Carolina Department of Commerce, Community Investment and Assistance Department. The County will use this analysis to guide CDBG fair housing for the next five years.

SUBMITTED AND APPROVED BY:

**Edgecombe County**

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Leonard Wiggins, Chairman

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Date

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### **INTRODUCTION:**

Relative to Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), the Federal Fair Housing Amendments Act of 1988, and the North Carolina State Fair Housing Act, G. S. Chapter 41A, it is unlawful for any persons in a real estate transaction to conduct discriminatory housing practices based upon race, color, sex, religion, national origin, handicapped condition, or familial status. Edgecombe County is committed to the goal that every citizen be offered an opportunity to select the home of his or her choice.

Edgecombe County is populated by more than 10,000 persons. Therefore as required by regulations set forth by the Department of Housing and Urban Development and the NC Department of Commerce, the recipients of Small Cities Community Development Block Grant (CDBG) program, must prepare and submit an Analysis of Impediments to Fair Housing within the County's jurisdiction every five years.

### **BACKGROUND:**

#### **Demographic Data:**

To date: Census 2010, 2008-2010 American Community Survey 3-Year Estimates, along with the accompanying data from Log Into North Carolina (LINC) and the North Carolina Office of State Budget and Management (NC OSBM), are the best available data to retrieve information for this Analysis of Impediments.

Census 2010 data was released for North Carolina counties in March 2011. The 2010 Census population for Edgecombe County was 56,552, a 1.7% increase from the 2000 census data. This increase in population is 16.8% less than the overall population increase for the state at 18.5%. Edgecombe County Census 2010 data indicates population figures separated by race as: 21,923 White (38.8%); 32,435 African American (57.4%), 169 American Indian (0.3%), 113 Asian (0.2%) and 1,326 claiming some other race (2.3%). According to Census 2000, at that time the white population was 22,278, (40.1%); African Americans 31,949 (57.5%); American Indian 109, (0.2%); Asian, 79, (0.1% ) and other races, 870 (1.6%). In those ten years, the White population decreased, the African American population increased; while the Asian and other races decreased.

In the 2010 Census, 3,443 or 9.2% of the population (25 years and over) completed less than a 9th grade education. 4,330 or 11.6% of the population (25 years and over) completed less than a 12<sup>th</sup> grade education. This means that Edgecombe County has over 20% of its population with less than a 12<sup>th</sup> grade education.

Based on 2008-2010 American Community Survey 3-Year Estimates, Edgecombe County's unemployment for its population 16 years of age or older is 16.1% while unemployment from the ages of 20 to 24 years of age is 39.4%. Using these same resources, unemployment within the State of North Carolina was 10.1% for its population 16 years of age or older and the unemployment of those 20 through 24 was 16.9%. The unemployment rate of the United States during that time for population 16 years and over was 9%, while the unemployment for those between the ages of 20 and 24 years of age was 14.7%. Edgecombe County ties for the fourth highest unemployment rate in North Carolina, just after Scotland, Graham and Swain Counties.

The median income for an Edgecombe County family, based on 2008-2010 American Community Survey 3-Year Estimates, is \$40,722. 18.3% of all Edgecombe County families live below the poverty level. 35.6% of all families with related children under 5 years old and 22.3% of married couples with related children under 5 years old live below the poverty level. 65.9% of families consisting of a female householder with no husband present with related children under 5 years old have an income below the poverty level within the past 12 months. The poverty status for unrelated individuals 15 years or older equals 32.9%. Are there enough low-income housing opportunities for these citizens of Edgecombe County?

Edgecombe County contains vast areas of low-moderate income persons. Almost 2/3 of the County is shown as low-moderate income population. Statistically the County has its highest concentrations of minorities within this area also, especially the population of Rocky Mount in the North East and South East sections. The Town of Princeville has a 93% minority population with low-moderate income status. Please see map provided in Attachment C.

According to the Profile of General Population and Housing Characteristics, 2010 Demographic Profile Data, the total elderly population (persons age 62 years+) is 10,175 or 18% of the total population of Edgecombe County. The County's elderly population is growing and will need housing to accommodate them. Is there enough existing housing to accommodate this population?

According to the 2008-2010 American Community Survey 3-Year Estimates, Selected Social Characteristics in the United States, Edgecombe County, NC there are an estimated 2,195 grandparents that want or need to live with their grandchildren under 18 years of age, whether it is for reasons of raising their grand children to become productive citizens, affordable housing or economic assistance. Of that number, 1,290 or 58.8% say they are responsible for their grandchildren's wellbeing and 24.9% of those persons say they are responsible for grandchildren for 5 or more years. Not only does this propose a problem in elderly/disability housing but also elderly housing with availability to accept children as residents. There is a need to develop housing for the aging community that will accept children.

From 2000 to 2006, the State of North Carolina experienced an increase of 54.9% of Hispanic population. North Carolina was listed as the 5<sup>th</sup> of the top five states in Hispanic growth rate during that time, according to a census.gov pdf (listed in sources). In 2000, the Hispanic/Latino population within Edgecombe County was 1,554 persons or 2.8% of the total. In the Profile of General Population and Housing Characteristics, 2010 Demographic Profile Data there is an estimated 56,552 total persons in Edgecombe County with 2,104 or 3.7% of that population being Hispanic or Latino of any race. Thus the Hispanic population has grown by a small increase in overall population of Edgecombe County. According to the ACS, the Hispanic population is largely located within the northern half of the County, especially around Tarboro to Rocky Mount and north toward Whitakers. Please see map provided in Attachment C.

#### **Analysis to Determine Disproportionate Housing Need:**

According to the Profile of General Population and Housing Characteristics: 2010 Demographic Profile Data: Edgecombe County has a total of 24,838 housing units. Of these units, 21,830 are occupied and 3,158 are vacant. Of these vacant units, 1,113 are for rent, 53 are rented but not occupied, 286 are for sale only, 72 are sold but not occupied and 214 are used for seasonal, recreational or occasional use. The homeowner vacancy rate is 2.1% and rental vacancy rate is 11.9%. Of the occupied housing units, 62% are owner-occupied. The average household size of owner-occupied units is 2.52 persons. Of the occupied housing units, 37.8% are renter-occupied. The average household size of renter-occupied units is 2.58 persons,

According to the 2000 census data, Edgecombe County had 14,761 single-family dwelling units, There were 327 1-unit attached structures (ie. town homes). There were 1,196 duplexes and

5,533 mobile homes in use in Edgecombe County. There were 904 structures with 3 to 4 units, 530 structures with 5 to 9 units, 97 structures with 10 to 19 units and only 303 structures with 20 or more units.

According to the Profile of General Population and Housing Characteristics: 2010 Demographic Profile Data: the most common types of structures in Edgecombe County are 1-unit detached. There are 16,110 of these units; 1,349 more than in 2000. There are 318 structures of which there are 1-unit attached (ie. town homes), 9 less than the data for Census 2000. There are 1,347 duplexes (151 more) and 5,125 mobile homes (408 less) mobile homes than in 2000. There are 730 structures with 3 to 4 units (174 less), 717 structures with 5 to 9 units (187 more), 205 structures with 10 to 19 units (108 more) and 346 structures (43 more) with 20 or more units. So all in all, the housing units available have increased since 2000, except for mobile homes and structures with 3 to 4 units.

The most prevalent value of owner-occupied units is within the \$50,000 - \$99,999 range. The second highest value of homes is under \$50,000. Of the 14,085 owner-occupied homes within Edgecombe County, 9,256 have a mortgage, while 4,809 do not have a mortgage. Most mortgages cost the homeowners between \$1,000 and \$1,499 a month. These homes are generally heated with utility gas, bottled tank or LP gas, or electricity; some use wood or no fuel. Of the occupied housing units, 112 are lacking complete plumbing facilities, 123 lack complete kitchen facilities and 496 have no telephone service available.

Using the Selected Housing Characteristics of the 2006-2010 American Community Survey 5-year Estimates: 488 or 2.2% of the occupied housing units, have more than 1 occupant per room. Homeowners with mortgages over 30% of their monthly earnings totaled 38.4%, 7.5% more than North Carolina (32.2%). 55.5% of the rental population have rents which exceeds 30% of their gross monthly income. This is 6.6% more than the North Carolina rental population (48.9%).

## **ANALYSIS TO DETERMINE THE NATURE AND EXTENT OF DISCRIMINATION**

### **Step 1. Analysis of the Level of Segregation and Spatial Isolation:**

#### **1. Are there areas of minority concentration within your jurisdiction?**

According to the Profile of General Population and Housing Characteristics: 2010 Demographic Profile Data: the total African American population for Edgecombe County is 32,435 or 57.4% of the total population. Since this is a majority of the population, the areas of minority concentration are large. Statistically the County has its highest concentrations of minorities within the population of Rocky Mount in the North East and South East sections. The Town of Princeville has a 93% minority population. The tracts with the highest Hispanic populations are largely located within the northern half of the County, especially around Tarboro to Rocky Mount and north toward Whitakers.

#### **2. Is your community located in a County that has been identified in Residential Segregation in North Carolina: a Barrier to African-American Opportunities as highly segregated by both the isolation and dissimilarity indexes?**

A copy of Residential Segregation in North Carolina: a Barrier to African-American Opportunities was not available in its entirety for review while compiling this report; however, excerpts from the book were evaluated and are quoted for reference:

"As long as whites and minorities live in separate neighborhoods, the schools in those neighborhoods will have skewed racial memberships and financial resources. Despite efforts toward integration, many North Carolinians continue to live in segregated neighborhoods. In

the average NC County, 74 percent of African-Americans would have to move to achieve the complete integration of neighborhoods.

“Government agencies tend to build public housing projects in areas that are cheap and already largely minority. Furthermore, zoning regulations often keep African-Americans or other low-income citizens out of suburban neighborhoods by requiring certain styles of homes or large lots of land for homes.”

Freeman, Lance. April 1995. ***Residential Segregation in North Carolina: A Barrier to African-American Opportunities***. Raleigh, NC: The North Carolina Institute of Minority Economic Development.

Edgecombe County has made conscious efforts in providing housing opportunities that are supportive for all income levels without the discrimination of color, race or creed. Applications for assistance under the Community Development Block Grants are ranked and rated on numerous categories including, but not limited to, persons per household, household income, disabilities, presence of children and the extent of services that can be treated under that specific grant imposed by the funding agency.

Edgecombe County has taken a proactive approach in integrating the community with all sociologic and economic factors and will continue to pursue equality for all.

## **Step 2. Historical Incidences that Contribute to Current Housing patterns:**

### **1. History of public policy decisions on segregation within the Community.**

There is no discernable pattern of public policy decisions, which would have contributed to the cluster of minority households in a particular area of the County.

### **2. Number of farms that utilize migrant workers and its effects on housing patterns.**

The Migrant Housing Act of North Carolina (S.B. 631) was ratified in 1989 and implemented in 1990. This Act established certain requirements for employers who employed and housed migrant workers, such as required housing inspections and standards. Since then, the N.C. Department of Labor has conducted an annual housing registration, inspection and compliance program. The Act also requires that if a grower/owner provides housing to one or more migrant workers on a seasonal basis, then they are covered by the act except for housing in commercial lodging, such as a motel, or if the housing is owner-occupied.

The NCDOL Agricultural Safety and Health Bureau conducts pre-occupancy inspections of migrant housing. Housing must meet occupational safety and health standards and specific standards for heat, fire protection and kitchen sanitation. Migrant housing should be registered at least 45 days prior to occupancy. Housing that does not meet the standards can result in fines and abatement requirements for the owners.

Edgecombe County has approximately 150,000 acres of farmland which is broken down into 1,231 farms with 346 producers and 5,693 owners. Farms that have registered migrant workers are as follows:

Grower Name Company Site County	Workers Arrive Depart	Registered Units H2A	Inspected Need Abate Abate Date	Certified Occupants EHS
RICHARD C ANDERSON 179 NC 97 EAST TARBORO, NC 27886 ANDERSON FARMS Edgecombe	40 Apr-20-2012 Nov-01-2012	Mar-20-2012 1 -	Apr-17-2012 Yes -	Apr-18-2012 40 40
RICHARD C ANDERSON 179 NC 97 EAST TARBORO, NC 27886 ANDERSON FARMS Edgecombe	10 Apr-20-2012 Nov-01-2012	Mar-20-2012 1 -	Apr-17-2012 Yes -	- - 10
RICHARD C ANDERSON 179 NC 97 EAST TARBORO, NC 27886 ANDERSON FARMS Edgecombe	35 Apr-20-2012 Nov-01-2012	Mar-20-2012 5 -	Apr-17-2012 Yes -	- - 45
JOEL M BOSEMAN P O BOX 550 BATTLEBORO, NC 27809 BOSEMAN FARMS Edgecombe	50 Jun-28-2012 Nov-15-2012	Feb-29-2012 1 H2A	Apr-03-2012 Yes -	Apr-12-2012 102 120
JOEL M BOSEMAN P O BOX 550 BATTLEBORO, NC 27809 BOSEMAN FARMS Edgecombe	31 Jun-28-2012 Nov-15-2012	Feb-29-2012 4 H2A	Apr-03-2012 Yes -	Apr-12-2012 31 59
JAMES LEE CORBETT P O BOX 367-304 EAST WILSON ST MACCLESFIELD, NC 27852 - Edgecombe	5 Feb-09-2012 Nov-10-2012	Nov-29-2011 1 H2A	Jan-04-2012 No -	Jan-04-2012 5 6
PAUL DRAKE 317 DRAKE FARM RD PINETOPS, NC 27864 DRAKE FARMS Edgecombe	5 Feb-09-2012 Nov-10-2012	Dec-15-2011 1 H2A	Jan-04-2012 No -	Jan-04-2012 5 6
BRUCE FLYE P O BOX 159 BATTLEBORO, NC 27809 - Edgecombe	6 Jun-30-2012 Oct-15-2012	Feb-23-2012 1 -	May-09-2012 Yes -	- - 6

BRUCE FLYE	9	Feb-23-2012	May-09-2012	-
P O BOX 159	Jun-30-2012	1	Yes	-
BATTLEBORO, NC 27809	Oct-15-2012	-	-	9
-				
Edgecombe				
BRUCE FLYE	6	Feb-23-2012	May-09-2012	-
P O BOX 159	Jun-30-2012	1	Yes	-
BATTLEBORO, NC 27809	Oct-15-2012	-	-	6
-				
Edgecombe				
CARL HARRELL	48	Feb-15-2012	Apr-17-2012	-
6434 NC HWY 42 E	Apr-15-2012	1	Yes	-
TARBORO, NC 27886	Oct-31-2012	-	-	24
HARRELL & OWENS FARM				
Edgecombe				
HURSEL B JOHNSON	5	Mar-16-2012	Apr-17-2012	Apr-17-2012
P O BOX 730	Jun-01-2012	1	No	5
WHITAKERS, NC 27891	Nov-01-2012	H2A	-	40
JOHNSON BROS PRODUCE				
Edgecombe				
EULA MILLS	4	Dec-05-2011	Jan-04-2012	Jan-04-2012
4475 PLEASANT HILL RD	Jan-01-2012	1	No	4
ROCKY MOUNT, NC 27801	Dec-31-2012	-	-	6
-				
Edgecombe				
HUNTER QUINCY	10	Nov-22-2011	Apr-03-2012	Apr-03-2012
3016 HARTS MILL RUN RD	Apr-01-2012	1	No	10
TARBORO, NC 27886	Nov-01-2012	-	-	10
QUINCY FARMS				
Edgecombe				
S KENT SMITH	25	Apr-02-2012	Apr-17-2012	Apr-17-2012
612 SHORT SPOON CIRCLE	Apr-15-2012	1	No	25
ROCKY MOUNT, NC 27804	Nov-01-2012	-	-	30
S & K SMITH FARMS LLC				
Edgecombe				

There is no long term effect on housing in Edgecombe County as these migrant workers will be housed on the individual farms on a temporary basis.

### 3. Industry contributions to current housing patterns (Ex. Development of mill housing for blacks and whites):

Edgecombe County is one of the oldest counties in North Carolina. The land was settled by Europeans and the county was formed in 1741. Edgecombe County, according to historian Alan D. Watson, "reached the peak of its influence and fame in the antebellum period when the county provided a strong voice in state politics and achieved a reputation as one of the most progressive farming areas in the state, if not the South."

Agriculture is still one of the cornerstones of Edgecombe County's economy. The major crops in the county are cotton, soybeans, corn, wheat, peanuts, tobacco, sweet potatoes,



cucumbers and other vegetable crops. Livestock also plays a major role in the economic base of the county. The county has several pork, poultry, beef, sheep and aquaculture producers.

According to the Edgecombe County Economic Development website, "Edgecombe County is undergoing a transition in industry. Sectors that once were the backbone of the county's economy have either disappeared completely or downsized significantly. The County has been hard hit by global competition and out-of-country relocations. In the last 10 years, Edgecombe County has lost over 2,500 jobs. Even though agriculture is still the largest economic driver, there have been considerable decreases in agricultural production with the loss of peanut and tobacco support."

"Notable companies like Sara Lee and QVC have located and expanded here. The business opportunities run the spectrum of business types and production methods. Edgecombe County has seen a rise in business sectors, or clusters, like: pharmaceuticals, logistics (transportation and warehousing), advanced manufacturing (especially motor vehicle parts and supplies), food processing, plastics, and electronics."

History and current information revealed that people will move where the jobs are available. Older subdivisions located near former industrial operations tend to be occupied by lower income households of all races although minority concentrations are common. The County continues to use Federal and State funding to improve housing in these aging neighborhoods. Edgecombe County's Community Development Block Grant application pool is open to all races and does not discriminate due to race, religion or creed. All eligible applicants are ranked based on a needs assessment.

### **Step 3. Fair Housing Enforcement**

#### **1. Do you have a fair housing ordinance?**

Edgecombe County has not adopted a fair housing ordinance. However, the County does has adopted a fair housing plan which is in place through the Community Development Block Grants it has been awarded. This plan is active and ongoing based on the availability of grant funding and as a qualification of grant conditions, these elements of fair housing are being constantly updated and reviewed on a quarterly basis for compliance.

#### **2. What mechanism exists for citizens to file complaints alleging illegal discrimination in programs or services funded by your jurisdiction?**

Edgecombe County has a Complaint Procedure (published annually in the local newspaper), which states that persons wishing to file complaints can contact the Director of Planning, Inspections and E-911. The procedure requires that the Director of Planning acknowledge within ten (10) days a receipt of a written complaint and that the County inform the North Carolina Human Relations Commission about the complaint. The Director of Planning will assist the North Carolina Human Relations Commission in the investigation and reconciliation of all housing discrimination complaints, which are based on events occurring in the County.

#### **3. Do you have an Affirmative Marketing Plan?**

Edgecombe County has adopted Housing Rehabilitation Guidelines for use in its CDBG project areas. This fluid document is revised accordingly as new regulations and guidelines are imposed by the funding agency.

4. **The number of discrimination complaints filed against your jurisdiction within the past two years and the results of any investigations.**

David Callum, Manager, Human Resources Commission, NC Department of Administration is looking up this information. At this time, there are no complaints disclosed by Human Relations Commission.

5. **The number of discrimination complaints filed with North Carolina Human Relations Commission or HUD originating in your Jurisdiction and the results of this investigation:**

David Callum, Manager, Human Resources Commission, NC Department of Administration is looking up this information. At this time, there are no complaints disclosed by Human Relations Commission.

6. **Number of findings related to Fair Housing or Equal Opportunity issued against your Jurisdiction and the corrective action taken.**

David Callum, Manager, Human Resources Commission, NC Department of Administration is looking up this information. At this time, there are no complaints disclosed by Human Relations Commission.

#### **Step 4. Education and Outreach Efforts:**

1. **Identify all resources available for the promotion of fair housing and equal opportunity.**

Fair Housing materials are distributed at the Edgecombe County government offices, County public bulletin board, County Human Resources bulletin board, the public library, local realtors, the Princeville Housing Authority (low rent apartments and Section 8) and the Tarboro Housing Authority (low rent) and lending institutions. Fair Housing advertisements are published in *The Daily Southerner*. Fair Housing materials obtained from the NC Human Resources Commission are posted in government offices. Fair Housing Complaint Procedures and Brochures are sent to local housing related industries for educational purposes. The Fair Housing message is available on the Edgecombe County website [www.edgecombecountync.gov](http://www.edgecombecountync.gov).

2. **How are citizens made aware of these activities?**

Through the above named sources.

3. **List all such activities during the past two years. What were the results of these activities?**

During the past two years, Edgecombe County has prepared and published a fair housing discrimination complaint procedure. The County has updated Fair Housing pamphlets and posters through the NCHRC for distribution to local libraries, banks, grocery stores, county government and local post offices. Mailing lists have been developed and updated to include contractors, lenders, realtors and appraisers and used to disseminate the fair housing complaint procedures. Fair Housing brochures have been developed specifically for Edgecombe County and distributed through the housing related businesses on the mailing lists. Newspaper articles and block display ads have been posted in *The Daily Southerner* for the general population's education.

## **Step 5. Examination of Public Policy and Programs**

- 1. Do current site selection policies have a disproportionate impact based upon a protected basis? If so, is there a nondiscriminatory reason for this policy and is there an alternative that would have a less discriminatory impact?**

New industrial sites are typically selected by the owner and submitted to the Planning Board or the Zoning Board of Adjustment for zoning and/or site plan approval. Industrial zoning districts are not located in a way that would result in a disproportionate impact on protected classes.

- 2. Are municipal services equitably distributed throughout the community?**

All municipal services are available throughout the County. The County is subdivided into five Water and Sewer Districts. Of those five districts, Districts 1, 2, 3, and 5 are fully constructed and serving a large portion of the County. District 4 is the smallest and most rural of all the districts within Edgecombe County. District 4 construction is divided into 3 phases of construction. Phase I & II are complete. Phase III will be underway in summer of 2011 with anticipated construction time being 360 days. Phase III will include installation of water lines along roads in District 4 not covered under Phase I & II. It will also replace the water lines in the town of Speed along with adding a 200,000 gallon elevated storage tank. This district is anticipated to supply water to approximately 450 customers.

Edgecombe County Solid Waste offers a land fill and recycling centers. There are nine (9) recycling sites and a landfill, eight collection centers and waste hauling is available.

- 3. Are there any zoning requirements that have the effect of limiting housing opportunities to protected groups?**

No.

- 4. Are there any Community Development or Public Housing Authority activities or programs that have the effect of perpetuating segregation?**

No.

- 5. Are the Boards and Commissions representative of the Community?**

The Board of Commissioners for Edgecombe County is made up of two African American Men, two African American Women and three Caucasian men. One of the African American men is the Chairman of the Board. It is the Board's desire to reflect wide-range participation in appointments, including male and female, persons from all geographic areas of the county and persons representing diverse racial and age groups. Some boards and commissions are created by the authority of the NC General Statutes and may require designated skills or training as specified by regulation. In such cases, the Board of County Commissioners must appoint persons who meet those guidelines.

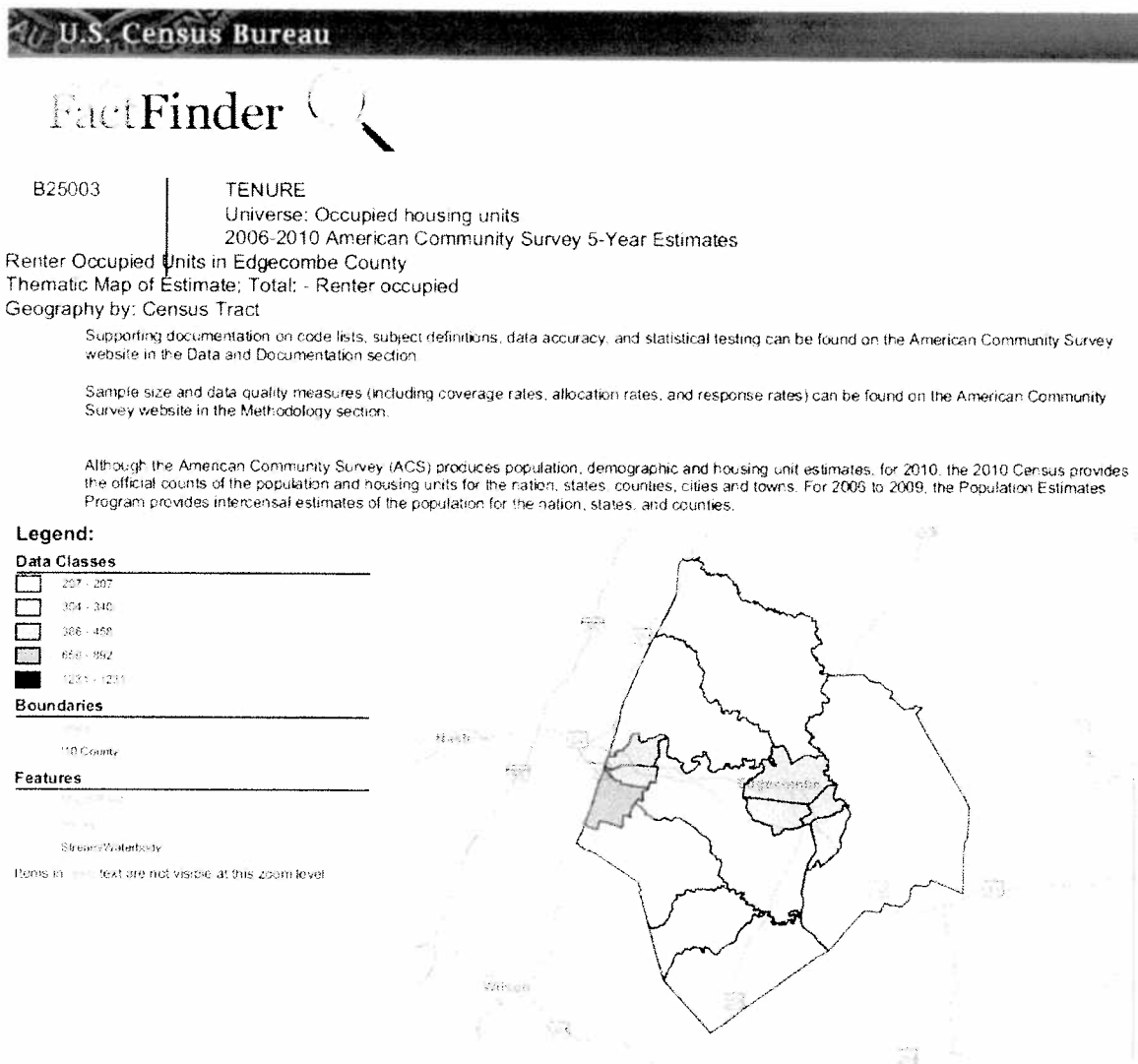
## **Step 6. Discrimination in the Rental Market**

- 1. Are there any zoning requirements that have the effect of limiting the availability of rental units within the jurisdiction?**

No

**2. Where are rental units located? Are they located in areas of minority concentration?**

Rental units are located throughout Edgecombe County. Many of these units are single family dwellings which are subsidized through Section 8 rental assistance.



**3. Where are the public housing units located?**

Public housing units are located in the Tarboro and Princeville areas.

**4. Determine what barriers exist for protected class members in the rental market.**

The major barrier would be the lack of available rental units, especially for large families and disabled persons.

**5. Are vouchers and Section 8 certificate holders able to find housing throughout the community? If not, identify the barriers that face them.**

Section 8 vouchers are available for rental units throughout the County. However, there is a long waiting list.

**6. Is steering an issue for protected class members?**

No.

**7. Is housing available for families with children and persons with disabilities?**

Yes, but currently there is a long waiting list. The Tarboro Housing Authority offers a total of 193 units of low rent housing in two major locations. Pinehurst includes 50 family units and Hendrix Park offers 34 units for disabled and elderly residents. Hendrix Park is located near the E. L. Roberson Senior Recreational Center. The rest of the 109 units are situated in duplexes scattered within the city limits of Tarboro. Of the available 193 units, there are 7 units which have 4 bedrooms and 3 units which have 5 bedrooms to accommodate larger families.

The Princeville Housing Authority offers low rent housing; but, did not return any phone calls for information. The units are not located in industrial zoned parcels.

There is always a need for more three and four-bedroom rental units. The 2010 Census data states that the average family size for Edgecombe County is 3.08.

Another indicator of housing needs is the number of occupants per bedroom. Edgecombe County has 2.3% of the total population living with more than one person in a bedroom. This is compared to the state average of 2.0% overall. There is not a large enough Hispanic population in Edgecombe County to provide demographic information without infringing on privacy, making it impossible to compare the housing characteristics of the Hispanic population to the full population in Edgecombe County.

Since the majority of the single-family rental units are older housing stock, which is privately owned, few of these units are accessible to persons with disabilities. The County has found units located within its Community Development Block Grant (CDBG) areas, which contain persons with disabilities, and it has become necessary, through the scope of the CDBG funds, to rehabilitate these units to accommodate the occupants' disabilities.

**Step 7. Discrimination in the Sales Market**

**1. Does the Local Association of Realtors have a MLS Service?**

Yes

**2. Is the Local Association of Realtors a VAMA signatory?**

They were in the past, but VAMA no longer exists.

**3. Is there any evidence of racial steering or blockbusting within the local market?**

No.

**4. What are the relative housing values for minority and non-minority communities of similar economic composition?**

With communities of similar economic composition, there is not much difference in relative housing values. The only differences could be attributed to the age and condition of some of

the dwelling units as well as the small size of these older lots. Older residential lots were established long before any zoning and subdivision regulations were adopted by the County.

**5. Can nondiscriminatory reasons for these differences be identified? If yes, list them.**

The only difference is that the homes are older and smaller. The lots are often small and not as desirable to homebuyers. This can be attributed to these older neighborhoods being established prior to planning, zoning, and subdivision requirements.

**6. Identify any barriers to homeownership opportunities within your jurisdiction.**

Probably the largest barrier to homeownership within Edgecombe County is the lack of knowledge of the home-buying process. Poor credit histories make it difficult for low- and moderate-income persons to reach allowable debt-to-income ratios established by financial institutions.

Persons with disabilities may encounter additional barriers when seeking to purchase a home. Few homes can be entered by a person in a wheelchair. Another is the process of adapting a home to meet the needs of a disabled person. Adaptations can be costly depending on the home and the needs of the person. Tax credits are available to homebuyers who want to make adaptations for persons with disabilities. This information needs to be provided to more potential homebuyers.

There have been no complaints of racial steering filed with Edgecombe County or the N. C. Human Relations Commission.

**Step 8. Discrimination in Financing**

**1. Are local lenders signatories of HUD's Best Practices Program?**

Yes

**2. Examine the Home Mortgage Disclosure Act information in your area. Is there evidence of higher denial rates for minorities and low-income individuals?**

The Home Mortgage Disclosure Act helps to prevent predatory lending by requiring large banks and mortgage companies to report data regarding applicants and borrowers to determine which institutions are targeting minorities or low-income people for high interest investment. Information is available from the Home Mortgage Disclosure Act for Rocky Mount, NC Metropolitan Statistical Area (MSA)

**Using Aggregate Table 4-1: FHA, FSA/RHS and VA Home Purchase Loans and Aggregate Table 8-1 Reasons for Denial of Applications for FHA, FSA/RHS and VA Home Purchase Loans:**

For African Americans, there were 210 total applications for home loans; 133 were originated. The other 77 were denied. The dispositions are ranked from highest to lowest: application denied, withdrawn, closed because of incompleteness and approved but not accepted. The primary reasons for denial of application was due to credit history, the other reasons ranked by incidence are the debt to income ratio, insufficient cash, an incomplete credit application, unverifiable information, lack of collateral and employment history issues.

For white applicants there were 268 total applications for home loans; 168 were originated. The other 100 were denied. The dispositions are ranked from highest to lowest: applications denied, withdrawn, closed because of incompleteness and approved but not accepted, The

primary reasons for denial of application was due to credit history, the other reasons ranked by incidence are the debt to income ratio, lack of collateral, insufficient cash, employment history, an incomplete credit application and unverifiable information.

**Using Aggregate Table 4-2: Disposition of Applications for and Aggregate Table 8-2 Reasons for Denial of Applications for Conventional Home Purchase Loans**

For African Americans, there were 177 total applications for home loans; 72 were originated. The other 105 were denied. The dispositions are ranked from highest to lowest: application denied, approved but not accepted, withdrawn and closed because of incompleteness. The primary reasons for denial of application was due to credit history, the other reasons ranked by incidence are the debt to income ratio, collateral, insufficient cash, an incomplete credit application and unverifiable information.

For white applicants, there were 408 total applications for home loans; 236 were originated. The other 172 were denied. The dispositions are ranked from highest to lowest: applications denied, withdrawn, approved but not accepted and closed because of incompleteness. The primary reasons for denial of application was due to credit history, the other reasons ranked by incidence are the debt to income ratio, lack of collateral, insufficient cash, unverifiable information, incomplete credit application and employment history.

These tables can be found in Attachment B of this document.

**3. Is there evidence of illegal redlining?**

No

**4. Are banking services available on an equal opportunity basis?**

Banks and lending institutions are located in various locations throughout the County.

A trend in the area is the rise of non-traditional banking services offered by mortgage corporations, check cashing businesses, and pawn shops. As banks increase their service costs, lower income persons are opting to manage their banking needs through these new types of cash management businesses. The overall costs of these types of businesses are more expensive, yet these institutions are often more willing to work with lower income clients.

**5. Do local financial institutions participate in housing projects or in the funding of housing related services sponsored by your jurisdiction?**

Not at this time.

**Step 9. Discrimination in the Building and Construction Industry.**

**1. Do local building codes include the requirements of the Federal Fair Housing Act of 1988?**

Edgecombe County has adopted the State of North Carolina Building codes.

**2. If not, how are local builders and architects made aware of these requirements?**

Edgecombe County has the Rocky Mount Chapter of the National Association of Home Builders. This Association receives fair housing and accessibility information from HUD and in turn filters this information down to local members.

**3. Are they in compliance with FFHA requirements? ADA requirements? Section 504?**

Yes.

**4. Is the local Homebuilders Association a VAMA signatory?**

VAMA no longer exists.

**5. Is there an identified community need for housing for persons with disabilities?**

Yes.

**6. Is there an identified community need for the construction of more affordable housing?**

Yes.

**Step 10. Environmental Discrimination**

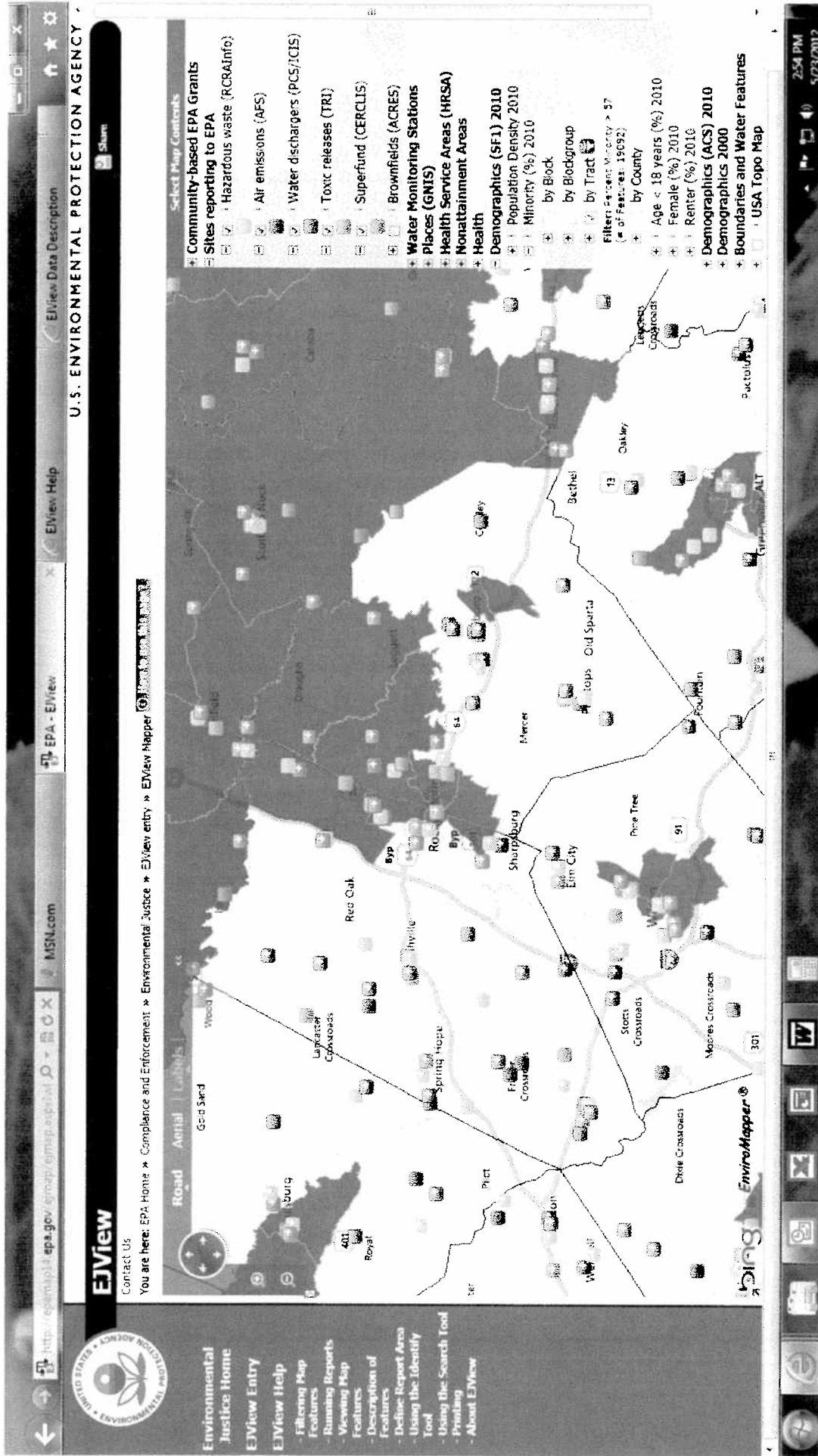
**1. Identify the location of hazardous materials within the community. Are they located disproportionately in areas of minority or low-income concentration?**

No. Hazardous material sites in Edgecombe County were those identified as sites reporting to the EPA for hazardous waste, air emissions, water dischargers, toxic releases and Superfund site. There are no Brownfields listed. The map below shows those sites reporting to the EPA in Edgecombe County with a minority percent by census tract overlay. The sites required to report to the EPA from Edgecombe County are evenly distributed throughout the County

The Town of Rocky Mount within the Edgecombe County boundaries has 2 superfund sites. They are located in minority residential areas. They are listed as the Army Reserve XVIII Airborne Corp and Romie Lane Drum. Toxic release sites are also within the Rocky Mount city limits. They are listed as Royster Clark, Inc. Trinity Containers, LLC. There are 18 other sites but they are not shown in minority residential areas.

Most industrial sites in the county are located near large cities in order to attract potential workers.





As evidenced by the map, these sites are scattered throughout the County. The census tract with the highest percentage of minority residents is shown with a dark red color.

A list of these sites is attached in Appendix A.

2. Identify any superfund sites within your jurisdiction. Are they located disproportionately in areas of minority or low-income concentration? No, and neither are on the National Priorities List (NPL).



## Envirofacts

Site ID: Equal To: NC8210021624

Results are based on data extracted on MAY-15-2012

<b><u>CERCLIS EPA ID:</u></b>	NC8210021624	<b><u>SITE NAME:</u></b>	USA RESERVE XVIII AIRBORNE CORPS
<b><u>STREET ADDRESS:</u></b>	804 FAIRVIEW RD	<b><u>FACILITY INFORMATION</u></b>	<a href="#">View facility information</a>
<b><u>CITY NAME:</u></b>	ROCKY MOUNT		
<b><u>STATE ABBR:</u></b>	NC	<b><u>FEDERAL FACILITY:</u></b>	Y
<b><u>ZIP CODE:</u></b>	27801	<b><u>NPL STATUS:</u></b>	Not on the NPL
<b><u>COUNTY NAME:</u></b>	EDGECOMBE		
<b><u>CORPORATE LINK:</u></b>	No	<b><u>RECORD OF DECISION (ROD) INFO:</u></b>	No
<b><u>LATITUDE:</u></b>		<b><u>EPA REGIONAL LINK:</u></b>	No

<u>LONGITUDE:</u>		<u>MAPPING INFO:</u>	<u>MAP</u>
<u>SITE SMSA:</u>			

#### Enforcement and Cleanup Actions

<u>Action</u>	<u>Action ID</u>	<u>Actual Start Date</u>	<u>Actual End Date</u>	<u>Responsibility</u>	<u>Planned Outcome</u>	<u>Urgency</u>
<u>PRELIMINARY ASSESSMENT</u>	003		08/11/2006	State, Fund Financed	NFRAP-Site does not qualify for the NPL based on existing information	
<u>PRELIMINARY ASSESSMENT</u>	001		08/29/1990	Federal Facilities	Low priority for further assessment	
<u>DISCOVERY</u>	001		11/16/1988	Federal Facilities		

#### Site Description

There were no Site Descriptions reported for this site.

Site ID: Equal To: NCN000410713

<b><u>CERCLIS EPA ID:</u></b>	NCN000410713	<b><u>SITE NAME:</u></b>	ROMIE LANE DRUM
<b><u>STREET ADDRESS:</u></b>	266 ROMIE LANE	<b><u>FACILITY INFORMATION</u></b>	<a href="#">View facility information</a>
<b><u>CITY NAME:</u></b>	ROCKY MOUNT		
<b><u>STATE ABBR:</u></b>	NC	<b><u>FEDERAL FACILITY:</u></b>	N
<b><u>ZIP CODE:</u></b>	27801	<b><u>NPL STATUS:</u></b>	Not on the NPL
<b><u>COUNTY NAME:</u></b>	EDGECOMBE		
<b><u>CORPORATE LINK:</u></b>	No	<b><u>RECORD OF DECISION (ROD) INFO:</u></b>	No
<b><u>LATITUDE:</u></b>		<b><u>EPA REGIONAL LINK:</u></b>	No
<b><u>LONGITUDE:</u></b>		<b><u>MAPPING INFO:</u></b>	<a href="#">MAP</a>
<b><u>SITE SMSA:</u></b>			

#### Enforcement and Cleanup Actions

<u>Action</u>	<u>Action ID</u>	<u>Actual Start Date</u>	<u>Actual End Date</u>	<u>Responsibility</u>	<u>Planned Outcome</u>	<u>Urgency</u>
REMOVAL	001	06/27/2011	11/21/2011	EPA Fund-Financed	Cleaned up	Emergency

**The National Guard Facility is a low priority and the Romie Site was a one time occurrence.**

- 3. Identify any site selection policies or procedures that may contribute to the concentration of environmental hazards in minority or low-income areas.**

There are no site selection policies or procedures that contribute to the concentration of environmental hazards in minority or low-income areas. Anyone proposing to construct a new site with hazardous materials would be required to obtain a special use permit from the Edgecombe County Board of Adjustment regardless of where the proposed site is located.

- 4. Identify any local, State or Federal efforts to remove environmental hazards.**

**The US Airborne Facility included State Funds.**

- 5. What barriers exist to the removal of environmental hazards from the community?**

None

#### **BARRIERS TO EQUAL HOUSING OPPORTUNITIES**

- Affordable Housing Stock**
- Availability of Rental Units**
- Homebuyer Education Services**

# **Edgecombe County Analysis of Impediments 2012**

## **Attachments**

**Attachment A – Hazardous Sites**









**Attachment B – Financing in Edgecombe County**













**Attachment C – Maps**

- **Low-Moderate Income and Minority Population Map**
- **Hispanic Population Map**









## Attachment A - Hazardous Sites

### List of National System Records

<u>FACILITY NAME</u>	<u>Mapped</u>	<u>LOCATION ADDRESS</u>	<u>CITY NAME</u>	<u>COUNTY NAME</u>	<u>STATE</u>	<u>ZIP CODE</u>	<u>Reports</u>
<u>CITY OF ROCKY MOUNT - ALFLEX</u>		6940 NC 48	BATTLEBORO	EDGECOMBE	NC	27809	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>NCNG-BATTLEBORO COMPRESSOR STATION</u>	Not Mapped	STATE ROAD 1404	BATTLEBORO	EDGECOMBE	NC	27809	<u>Environmental Interests, MyEnvironment, Enforcement and Compliance</u>
<u>ABB POWER T&amp;D COMPANY INCORPORATED</u>		HWY. 43 N.	PINETOPS	EDGECOMBE	NC	27864	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>CITY OF WILSON, PINETOPS GENSET</u>		VAN STREET	PINETOPS	EDGECOMBE	NC	27864	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>HICKORY SPRINGS MANUFACTURING CO</u>	Not Mapped	SARATOGA ROAD HIGHWAY 111 NORTH	PINETOPS	EDGECOMBE	NC	27864	<u>Environmental Interests, MyEnvironment, Enforcement and Compliance</u>
<u>AMERICAN FIBERS AND YARNS</u>		1245 ATLANTIC AVENUE EXTENSION	ROCKY MOUNT	EDGECOMBE	NC	27802	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>BARNHILL CONTRACTING COMPANY</u>		NC HIGHWAY 97 EAST	ROCKY MOUNT	EDGECOMBE	NC	27801	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>BURLINGTON INDUSTRIES INC SHEFFIELD PLANT</u>		500 AIRPORT ROAD	ROCKY MOUNT	EDGECOMBE	NC	27804-2005	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>HANSON AGGREGATES CAROLINA LLC - ROCKY</u>		2631 COOL SPRINGS ROAD	ROCKY MOUNT	EDGECOMBE	NC	27801	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>IMPERIAL CLEANERS INC</u>		571 N RALEIGH ST	ROCKY MOUNT	EDGECOMBE	NC	278015812	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>

<u>INTERSTATE BRANDS - MERITA</u>		2551 NORTH CHURCH STREET	ROCKY MOUNT	EDGECOMBE	NC	27804-2035	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>PARSONS WOODWORKING INCORPORATED</u>		3109 PARSONS PARKS DRIVE	ROCKY MOUNT	EDGECOMBE	NC	27801-2906	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>READY MIXED CONCRETE</u>		621 OLD MILL ROAD	ROCKY MOUNT	EDGECOMBE	NC	27803-1352	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>REUSE TECHNOLOGY INCORPORATED</u>	Not Mapped	101 FOUNTAIN PARKS DRIVE	ROCKY MOUNT	EDGECOMBE	NC	27802	<u>Environmental Interests, MyEnvironment, Enforcement and Compliance</u>
<u>TEXFI INDUSTRIES-NASH</u>		400 ENGLISH RD	ROCKY MOUNT	EDGECOMBE	NC	27804-9516	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>TRINITY CONTAINERS LLC</u>		1549 VANCE ST	ROCKY MOUNT	EDGECOMBE	NC	27801	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>BLACK &amp; DECKER</u>		3301 MAIN STREET	TARBORO	EDGECOMBE	NC	27886-1926	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>CONTINENTAL GRAIN COMPANY</u>		1604 WEST SAINT JAMES STREET	TARBORO	EDGECOMBE	NC	27886-5275	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>DIXIE YARN &gt; TI CARO INCORPORATED</u>		101 FAIRLY STREET	TARBORO	EDGECOMBE	NC	27886	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>DPD TEAM CONCRETE - TARBORO</u>		1600 ANACONDA RD	TARBORO	EDGECOMBE	NC	27886	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>EDGECOMBE COTTON GROWERS</u>		ROUTE 1	TARBORO	EDGECOMBE	NC	27886-9801	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>EDGECOMBE COUNTY LANDFILL</u>		COLONIAL ROAD	TARBORO	EDGECOMBE	NC	27886	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>EMPIRE INDUSTRIES</u>		501 DANIEL STREET	TARBORO	EDGECOMBE	NC	27886-	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>



<u>INCORPORATED</u>					6000	<u>Site Demographics, Enforcement and Compliance</u>
<u>FOCAL POINT</u>	Not Mapped	3006 ANACONDA ROAD	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Enforcement and Compliance</u>
<u>GLENOIT CORPORATION</u>		3001 NORTH MAIN STREET	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>HC COMPOSITES LLC</u>		1090 WEST SAINT JAMES ST	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>LONG AGRIBUSINESS LLC</u>		111 FAIRVIEW STREET	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>MAYO KNITTING MILL INCORPORATED</u>		HOPE LODGE STREET	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>NEVAMAR COMPANY LLC</u>		2901 ANACONDA ROAD	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>SARA LEE BAKERY</u>		110 SARA LEE ROAD	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>THE JOINERY COMPANY</u>		820 FOUNTAIN ST	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>UNIVERSAL MOORECRAFT REEL AND RECYCLING</u>		101 ROYSTER STREET	TARBORO	EDGECOMBE	NC	<u>Environmental Interests, MyEnvironment, Site Demographics, Enforcement and Compliance</u>
<u>Go To Top Of The Page</u>						

# Attachment B - Financing Denials in the Rocky Mount, NC MSA

AGGREGATE TABLE 4.1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RRHS, AND VA HOME PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2010

Page 1 of 2

MSA/MD: 40580 - ROCKY MOUNT, NC

RACE AND GENDER 5/19/19/	Applications Received 2010		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	603	1	106	1	245	1	250				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	603	1	106	1	245	1	250				
ASIAN (TOTAL)	2	245	2	245								
MALE	1	87	1	87								
FEMALE	1	158	1	158								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	210	26450	133	17098	6	788	41	4762	22	2871	8	931
MALE	71	8682	43	5471	3	439	14	1336	9	1180	2	256
FEMALE	105	12350	63	7331	3	349	23	2780	11	1331	5	559
JOINT (MALE/FEMALE)	34	5418	27	4296			4	646	2	360	1	116
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
(WHITE (TOTAL)	268	32900	168	21997	12	1164	36	3880	33	3479	19	2380
MALE	111	12869	72	8807	5	531	15	1551	11	1082	8	898
FEMALE	78	8285	43	4797	4	221	10	998	17	1760	4	509
JOINT (MALE/FEMALE)	78	11625	52	8272	3	412	11	1331	5	637	7	973
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	337	2	337								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	337	2	337								
RACE NOT AVAILABLE (TOTAL) &	30	3529	17	2423	2	149	9	704	1	120	1	133
MALE	4	610	3	429			1	181				
FEMALE	4	403	2	323	1	53	1	27				
JOINT (MALE/FEMALE)	4	662	3	566	1	96						

AGGREGATE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSAPHS, AND VA HOME PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2010

MSA/MID: 40580 - ROCKY MOUNT, NC

ETHNICITY, GENDER, AND INCOME 7/18/19	Applications Received 2010		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	8	915	7	888			1	27				
MALE	5	722	5	722								
FEMALE	3	193	2	166			1	27				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	473	59207	299	38854	17	2070	75	9622	55	6350	27	3311
MALE	178	20984	111	13711	8	970	29	2887	20	2262	10	1154
FEMALE	179	20393	106	12198	5	443	31	3593	28	3091	9	1068
JOINT (MALE/FEMALE)	115	17709	81	12824	4	657	15	2142	7	997	8	1089
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	467	2	467								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	467	2	467								
ETHNICITY NOT AVAILABLE (TOTAL) &	32	3475	15	1999	4	276	11	947	1	120	1	133
MALE	4	542	3	361			1	181				
FEMALE	6	610	1	245	3	180	2	185				
JOINT (MALE/FEMALE)	4	469	2	288	1	96	1	85				
MINORITY STATUS & 18/19												
WHITE NON-HISPANIC (TOTAL)	257	31810	161	21183	10	1076	34	3692	33	3479	19	2380
MALE	106	12221	67	8159	5	531	15	1551	11	1082	8	898
FEMALE	73	7928	41	4631	2	133	9	895	17	1760	4	509
JOINT (MALE/FEMALE)	77	11510	52	9272	3	412	10	1246	5	637	7	973
OTHERS, INCLUDING HISPANIC (TOTAL)	225	28702	145	18828	7	1033	43	5039	22	2871	8	931
MALE	76	9365	48	6154	3	439	14	1336	9	1180	2	256
FEMALE	109	12701	66	7655	3	349	24	2807	11	1331	5	559
JOINT (MALE/FEMALE)	40	6636	31	5019	1	245	5	896	2	360	1	116
INCOME OF APPLICANTS &												
LESS THAN 50% OF MSA/MID MEDIAN	66	5094	35	2768	4	236	18	1352	6	446	3	292
50-79% OF MSA/MID MEDIAN	178	17971	109	11256	6	452	30	2799	23	2374	10	1090
80-99% OF MSA/MID MEDIAN	106	13944	72	9657	2	199	14	1774	14	2020	4	294
100-119% OF MSA/MID MEDIAN	54	7299	31	4177	3	529	10	1315	5	516	5	762
120% OR MORE OF MSA/MID MEDIAN	103	18489	73	13637	5	745	13	2140	8	1114	4	653
INCOME NOT AVAILABLE &	8	1267	3	513	1	185	2	216			2	353
TOTAL 14/	515	64064	323	42208	21	2346	87	9596	56	6470	28	3444

AGGREGATE TABLE #41: REASONS FOR DENIAL OF APPLICATIONS FOR FAIR, FSNR-IS, AND FA HOME PURCHASE LOANS, 1, TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT 11, 2010

MSANO: 40580 - ROCKY MOUNT, NC

APPLICANT CHARACTERISTICS	Credit/Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Inadequate Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total/22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>RACE #1</b>																				
AMERICAN INDIAN/ALASKA NATIVE																	1	100	1	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	8	18	1	2	21	47	1	2	4	9	2	4	3	7			5	11	45	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND																				
WHITE	5	16	2	6	13	41	4	13	3	9	1	3	2	6			2	6	32	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE MINORITY RACE)																				
RACE NOT AVAILABLE #1			1	13	2	25	1	13		13	1	13	1	13			2	25	8	100
<b>ETHNICITY #1</b>																				
HISPANIC OR LATINO			1	100															1	100
NOT HISPANIC OR LATINO	13	17	3	4	34	44	5	6	7	9	3	4	5	6			7	9	77	100
JOINT HISPANIC OR LATINO/NOT HISPANIC OR LATINO																				
ETHNICITY NOT AVAILABLE #1					2	25	1	13		13	1	13	1	13			3	38	8	100
<b>MINORITY STATUS #1</b>																				
WHITE NON-HISPANIC	5	16	2	6	13	42	4	13	3	10	1	3	2	6			1	3	31	100
OTHERS, INCL. HISPANIC	8	17	2	4	21	45	1	2	4	9	2	4	3	6			6	13	47	100
<b>GENDER 1#1</b>																				
MALE	7	23			15	50	3	10	2	7			1	3			2	7	30	100
FEMALE	4	11	1	3	17	46	1	3	4	11	2	5	3	8			5	14	37	100
JOINT (MALE/FEMALE)	2	15	3	23	3	23	1	8	1	8	1	8	1	8			1	8	13	100
GENDER NOT AVAILABLE #1					1	17	1	17		17	1	17	1	17			2	33	6	100
<b>INCOME #1</b>																				
LESS THAN 50% OF MSAND MEDIAN	5	29			5	29	2	12	2	12	1	6	2	12					17	100
50-79% OF MSAND MEDIAN	4	12	1	3	15	45	1	3	3	9	2	6	2	6			5	15	33	100
80-99% OF MSAND MEDIAN	2	13	2	13	6	40	1	7	1	7							3	20	15	100
100-119% OF MSAND MEDIAN			1	13	4	50	1	13		13	1	13	1	13					8	100
120% OR MORE OF MSAND MEDIAN	2	18			5	45	1	9	1	9			1	9			1	9	11	100
INCOME NOT AVAILABLE #1					1	50											1	50	2	100

AGGREGATE TABLE 4.2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME  
 UNFOLLOWED BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2010

MISAWAKE 400.80 - ROCKY MOUNT, NC

RACE AND GENDER M/F	Applications Received 2010		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	387	1	100	1	10.2	1	185				
MALE	1	100	1	100								
FEMALE	1	185					1	185				
JOINT (MALE/FEMALE)	1	102			1	10.2						
ASIAN (TOTAL)	6	542	4	403			1	29	1	110		
MALE	1	29					1	29				
FEMALE	2	308	2	308								
JOINT (MALE/FEMALE)	3	205	2	95					1	110		
BLACK OR AMERICAN AMERICAN (TOTAL)	177	14948	72	7246	17	749	76	5492	11	1421	1	40
MALE	52	4707	23	2238	4	156	16	1324	7	989		
FEMALE	71	5642	26	2405	8	367	33	2438	4	432		
JOINT (MALE/FEMALE)	53	4563	23	2603	5	226	24	1694			1	40
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	1	155							1	155		
MALE												
FEMALE	1	155							1	155		
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	408	43757	236	28564	33	2329	87	6777	48	5626	4	461
MALE	135	12634	77	8876	8	299	31	1871	18	1411	1	107
FEMALE	90	8360	49	4630	8	349	22	2323	9	890	2	168
JOINT (MALE/FEMALE)	183	22743	110	15048	17	1081	34	2583	21	3295	1	126
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE MINORITY RACE) (TOTAL)	6	640	4	548			2	92				
MALE	1	41					1	41				
FEMALE												
JOINT (MALE/FEMALE)	5	599	4	548			1	51				
RACE NOT AVAILABLE (TOTAL) 0'	42	3728	18	1794	3	384	18	1269	3	251		
MALE	3	289	1	108			2	180				
FEMALE	4	175					4	175				
JOINT (MALE/FEMALE)	4	714	2	336	1	258	1	120				

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ETHNICITY, GENDER AND INCOME 7/18/19	Applications Received 201		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	11	692	3	240	1	96	7	366				
MALE	2	92	1	34			1	38				
FEMALE	7	384	2	186			5	198				
JOINT (MALE/FEMALE)	2	216			1	96	1	120				
NOT HISPANIC OR LATINO (TOTAL)	536	56530	305	35863	32	2289	133	10565	61	7312	5	501
MALE	174	16707	98	11016	8	309	42	2785	25	2430	1	167
FEMALE	139	13183	72	7024	7	373	44	4141	14	1477	2	168
JOINT (MALE/FEMALE)	223	26640	135	17823	17	1607	47	3639	22	3405	2	166
JOINT (HISPANIC OR LATINO NOT HISPANIC OR LATINO)	1	244	1	244								
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 67	95	6691	26	2308	21	1179	45	2553	3	251		
MALE	17	1021	3	253	4	146	10	622				
FEMALE	23	1258	3	133	9	343	11	782				
JOINT (MALE/FEMALE)	23	1826	5	573	6	564	12	689				
MINORITY STATUS 8/18/19												
WHITE NON-HISPANIC (TOTAL)	382	42508	232	28319	24	1948	74	6154	48	5626	4	461
MALE	126	12280	76	8822	5	207	26	1643	18	1441	1	167
FEMALE	81	7971	47	4548	5	235	18	2130	9	890	2	168
JOINT (MALE/FEMALE)	175	22257	109	14949	14	1506	30	2381	21	3295	1	126
OTHERS, INCLUDING HISPANIC (TOTAL)	203	17200	83	8373	19	947	87	6154	13	1686	1	40
MALE	57	4969	25	2392	4	156	21	1432	7	989		
FEMALE	81	6510	29	2735	8	367	39	2821	5	587		
JOINT (MALE/FEMALE)	64	5685	29	3246	7	424	26	1865	1	110	1	40
INCOME OF APPLICANTS 97												
LESS THAN 50% OF MSA/MEDIAN	106	5686	27	1637	14	575	57	3092	6	300	2	84
50-79% OF MSA/MEDIAN	147	10686	65	5777	19	781	47	2847	15	1137	1	124
80-99% OF MSA/MEDIAN	83	7686	45	4011	4	195	21	1861	12	1432	1	167
100-119% OF MSA/MEDIAN	64	6993	34	4053	6	545	18	1672	6	523		
120% OR MORE OF MSA/MEDIAN	223	30892	148	21170	11	1468	39	4031	24	4097	1	126
INCOME NOT AVAILABLE 67	20	2732	16	2007			3	171	1	54		
TOTAL 147	643	64157	335	38635	54	3564	185	13674	64	7563	5	501

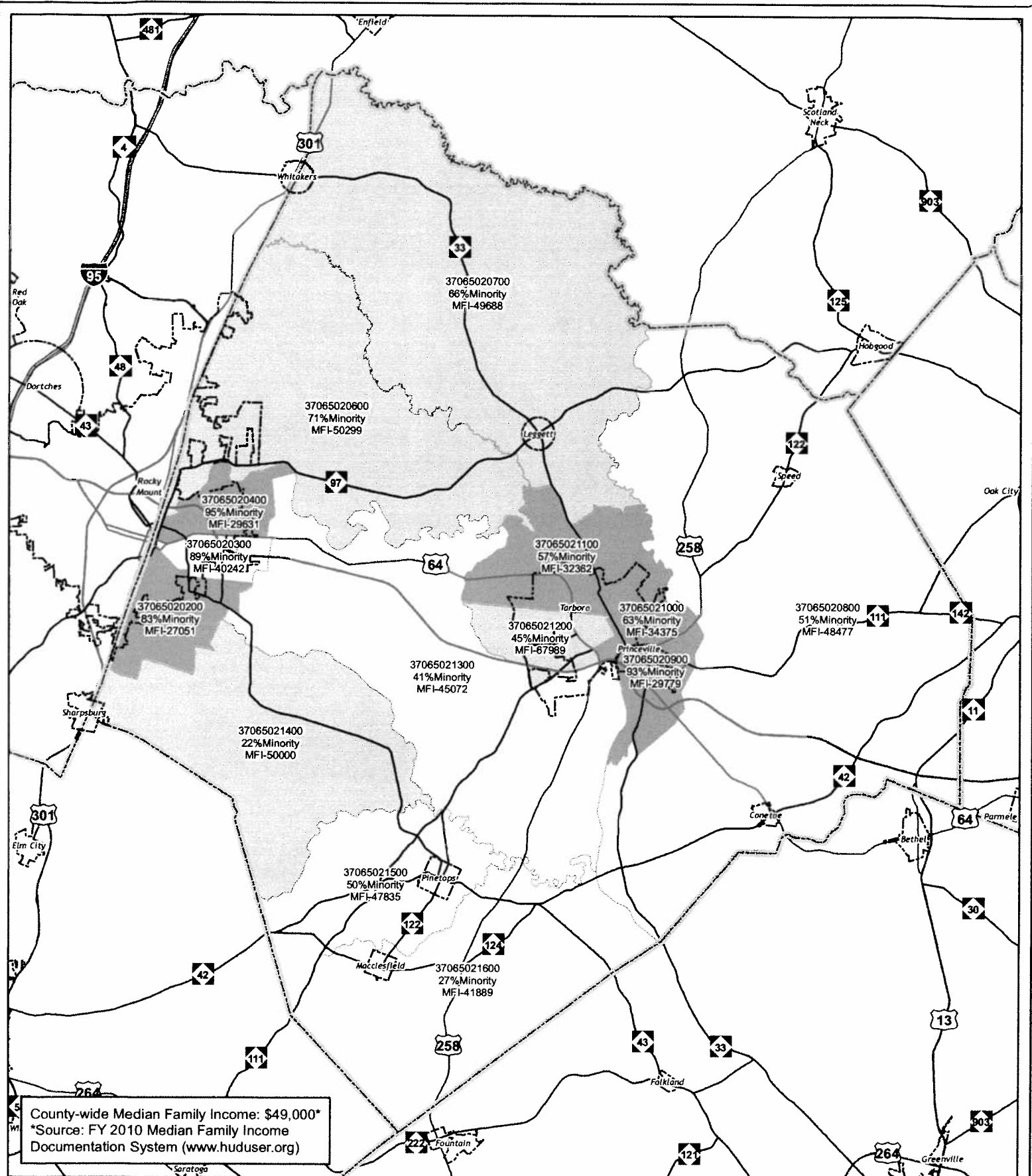
MSAMD:40580 - ROCKY MOUNT, NC

APPLICANT CHARACTERISTICS	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Total #2	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																	1	100
BLACK OR AFRICAN AMERICAN	10	24			20	49	3	7	1	2	1	2	1	2		5	12	41
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND																		
WHITE	10	16	1	2	27	42	10	16	4	6	3	5	2	3		7	11	64
2 OR MORE MINORITY RACES																		
JOINT WHITE MINORITY RACE																		
RACE NOT AVAILABLE 6/	3	19			6	36	2	13	2	13						3	19	16
ETHNICITY 7/																		
HISPANIC OR LATINO	2	33			2	33	1	17								1	17	6
NOT HISPANIC OR LATINO	20	19	1	1	47	45	13	12	5	5	4	4	3	3		12	11	105
JOINT (HISPANIC OR LATINO) NOT (HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/	1	8			6	50	1	8	2	17						2	17	12
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	9	15	1	2	25	41	10	16	4	7	3	5	2	3		7	11	61
OTHERS, INCL. HISPANIC	12	24			24	49	4	8	1	2	1	2	1	2		6	12	49
GENDER 19/																		
MALE	8	20			20	50	6	15	2	5	1	3				3	8	40
FEMALE	10	26	1	3	14	37	4	11			2	5	1	3		6	16	36
JOINT (MALE/FEMALE)	4	11			17	46	5	14	3	8	1	3	2	5		5	14	37
GENDER NOT AVAILABLE 6/	1	13			4	50			2	25						1	13	8
INCOME 9/																		
LESS THAN 50% OF MSAMD MEDIAN	10	36			13	46	1	4			2	7				2	7	28
50-75% OF MSAMD MEDIAN	5	20			16	64	1	4	1	4						2	8	25
80-95% OF MSAMD MEDIAN	2	12			11	65	3	18	1	6								17
100-115% OF MSAMD MEDIAN	1	7	1	7	4	27	2	13	2	13	1	7	2	13		2	13	15
120% OR MORE OF MSAMD MEDIAN	5	14			10	29	8	23	2	6	1	3	1	3		8	23	35
INCOME NOT AVAILABLE 6/					1	33			1	33						1	33	3

## **Attachment C – Maps**

- **Low-Moderate Income and Minority Population Map**
- **Hispanic Population Map**

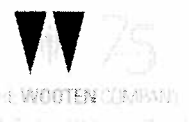
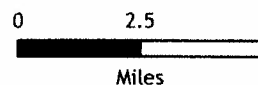


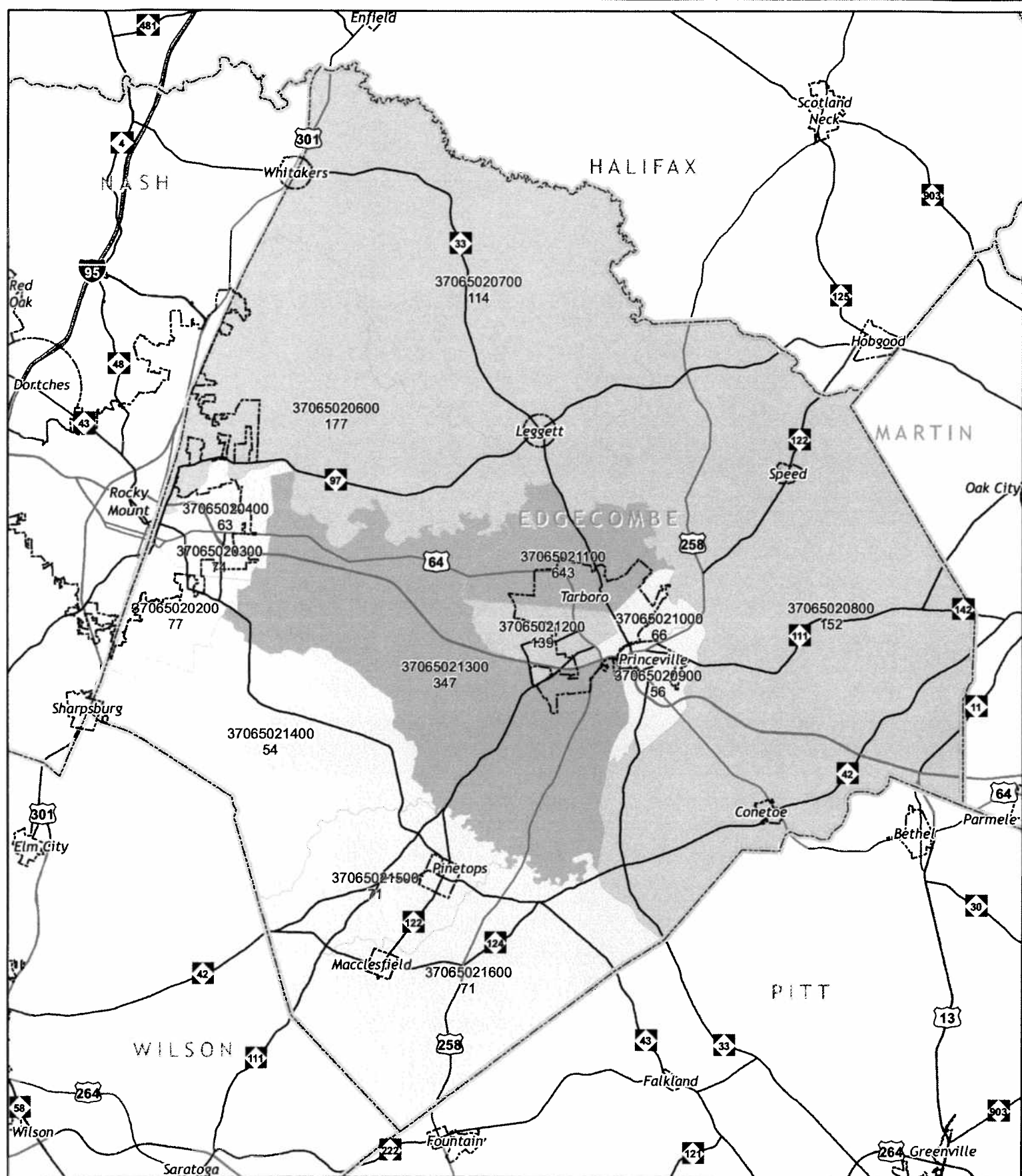


# LMI Tracts with Percent Minority ACS 2010 EDGECOMBE COUNTY, NC JULY 2011

## Legend

<b>LMI Tracts</b>		Interstate
50% - 70%		US Route
70% - 99%		NC Route
Non-LMI Tracts		County
		Municipalities





**Hispanic  
Population Count  
Census 2010**  
EDGECOMBE COUNTY, NC  
JULY 2011

**Legend**

Hispanic Count	
50 - 100	Interstate
100 - 300	US Route
300 - 700	NC Route
	County
	Municipalities



0 2.5 5  
Miles



## SOURCES

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_10\\_DP\\_DPDP1&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_DP_DPDP1&prodType=table)

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