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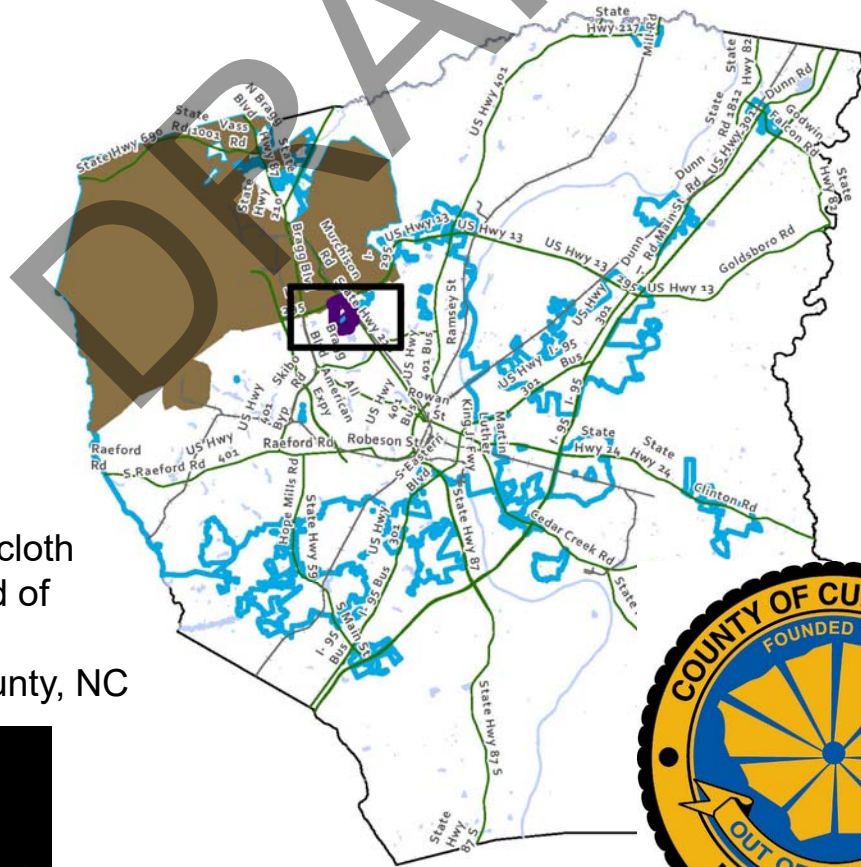
# CUMBERLAND COUNTY, NC

707 Executive Place, Fayetteville, NC 28305

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## NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN

*May 4, 2020*



W. Marshall Faircloth  
Chairman, Board of  
Commissioners  
Cumberland County, NC





# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

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# **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA**

## **A. INTRODUCTION –**

### **1. BACKGROUND**

Cumberland County has prepared a plan for the designation of a residential neighborhood, known as Shaw Heights, as a Neighborhood Revitalization Strategy Area (NRSA). The County has been working with the residents of the area to develop a plan to arrest decline, promote investment, develop infrastructure, and eliminate blighting conditions in the area.

Cumberland County, NC the primary County of the Fayetteville, NC Metropolitan Statistical Area. To the north of Cumberland County is Fort Bragg, which is one of the largest military installations in the United States. As a result, much of the County's employment is tied to Fort Bragg and the United States Military. New residents frequently move to the County, either for work in the military, to retire, or to take advantage of the amenities in the area that serve military personnel. International immigration to Fayetteville has also increased, creating a multi-cultural community. An average of 6.4% of the residents of Cumberland County moved to the area from out-of-state every year, and an average of 1.6% moved to Cumberland County from abroad. Cumberland County has a large amount of unincorporated land, which ranges from unincorporated towns with modern infrastructure to developments connected to State Highways by dirt roads.

Due to the heavy presence of the United States Military, Cumberland County experiences a high amount of population turnover from new recruits that arrive at Fort Bragg. Additionally, the County experiences an influx of military retirees who wish to return to the County after completing their service. These two populations are diverse and come from all regions of the United States, as well as the rest of the world. As the County, has grown in population in size, it has also grown more diverse.

Although the main occupation for residents of Cumberland County is military, a large service economy has grown around the base to cater to military members. Defense industry contractors are also located in Cumberland County in order to maintain close relationships with Fort Bragg.

The main employers in Cumberland County are the following companies in no particular order:

- United States Military
- U.S. Veterans Administration
- Wal-Mart
- Cape Fear Valley Health Systems
- MANN+HUMMEL Purolator
- U.S. Department of Defense
- Cumberland County Schools
- Goodyear
- Fayetteville Technical Community College
- Food Lion

Despite the numerous opportunities provided by the presence of the United States Military in Cumberland County, wages in the County remain low. The County is largely dependent on Fort Bragg to provide employment for its residents, and caters to the population of soldiers stationed there. The median age is relatively young when compared to the State of North Carolina. Most housing units Shaw Heights are occupied by families, but there is also a high percentage seniors in the neighborhood who are living alone. There is an extremely low homeownership rate in Shaw Heights, and a very low rate of lending (Source: U.S. Census Bureau, Census 2010, <http://www.factfinder.gov>).

Shaw Heights is a small neighborhood to the north of the Historic African-American neighborhood of the City of Fayetteville, the Murchison Road Corridor. Shaw Heights borders Fort Bragg on the Fort's immediate south. Shaw Heights is a small, unincorporated enclave of the City of Fayetteville that is administered by Cumberland County. Due to its unusual political status, Shaw Heights has experienced uneven development. While some portions of the neighborhood include single-family housing, the majority of the area is reserved for trailer parks or remains vacant.

Following the events of the 9/11 terrorist attacks, Bragg Boulevard, the main artery that had connected Cumberland County to Fort Bragg, was disconnected from Fort Bragg. Following this disconnection, the only remaining entrance to Fort Bragg was along Murchison Road, which acts as the Eastern border of Shaw Heights. Though this had increased the traffic that travels along Murchison Road, the investment in the area has not increased as initially expected.

Cumberland County is taking steps to build infrastructure in the Shaw Heights neighborhood and revitalize the area. Cumberland County is collaborating with the City of Fayetteville, as the City will be targeting the nearby Murchison Road Corridor for reinvestment in 2020. Cumberland County is seeking to develop infrastructure in the neighborhood now in preparation for future development that moves north on Murchison Road.

Cumberland County is taking steps to address the decline and disinvestment in areas of the County, including the Shaw Heights Neighborhood. The main initiative of Shaw Heights is to provide a combination of housing stabilization for longtime residents, and infrastructure development to improve the living conditions of residents living in trailers. Following the designation of Shaw Heights as an NRSA, the County will partner with developers to request Section 108 Loan guarantee for the neighborhood to improve neighborhood infrastructure and to increase the supply of new affordable housing.

Cumberland County prepared and adopted a Five Year Consolidated Plan for FY 2020-2024. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in Shaw Heights. The County has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 16-16.

## **2. WHAT IS A NEIGHBORHOOD REVITALIZATION STRATEGY AREA?**

*A Neighborhood Revitalization Strategy Area (NRSA) affords a community some flexibility when pursuing economic development, housing, and public service initiatives with their CDBG funds. The Neighborhood Revitalization Strategy is designed as a tool for low- and moderate-income residents to improve the economic state of the neighborhood by making it attractive for investment, facilitate the reinvestment of economic activity into the neighborhood to support long-term development, and foster the growth of resident-based initiatives to identify the needs of the neighborhood. (Source: <http://www.hud.gov>).*

The NRSA Plan is submitted as a part of Cumberland County's FY 2020-2024 Five Year Consolidated Plan. The benefits of adopting a NRSA for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

- benefit to low- and moderate-income persons,
- prevention or elimination of slums or blight,
- or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for

which other funding is not available (Source: <http://www.hud.gov>).

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged residential neighborhoods, by aggregating various projects into one activity that principally benefits low- and moderate-income persons.

A jurisdiction that elects to develop a neighborhood revitalization strategy that includes the economic empowerment of low- and moderate-income persons may, upon HUD approval of the strategy, obtain greater flexibility in the use of CDBG funds in the revitalization area(s). These incentives are as follows:

- (a) **Job Creation or Retention as Low/Mod Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (CFR 570.208(a)(1)(vii) and (d)(5)(i));
- (b) **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood. Low/Mod Income households must benefit primarily by occupying at least 51% of the total amount of units assisted. (24 CFR 570.208(a)(3) and (d)(5)(ii));
- (c) **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefits standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and,
- (d) **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community Based Development Organization (CBDO) will be exempt from the public service cap of 15% (24 CFR 570.204(b)(2)(ii)). Source: HUD Notice: CPD-96-01, Issued January 16, 1996.

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/workforce development programs. It lessens the burden of proof to track how

businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 40.9% of civilians over the age of 16 are employed, and the median household income is only \$21,657 (Source: American Community Survey 2013-2017 Five Year Estimates, <http://www.factfinder.gov>). These figures and other Shaw Heights Neighborhood block group data, when compared to County as a whole as well as the State of North Carolina data, support the designation of the neighborhood as “at risk” and economically disadvantaged.

Similarly, the NRSA allows the aggregation of housing units for which CDBG funds can be obligated, treating them as a single structure serving low- and moderate-income families. It permits greater flexibility in applying the low- and moderate-income housing national objective for housing providers in the NRSA, which can aid the County’s Housing Rehabilitation programs. The NRSA also reduces administrative burdens, like record keeping, for providing economic development activities. It exempts the County CBDO’s from the CDBG’s public services cap allowing them to offer more intensive public services in the NRSA, such as more job training and employment-related services.

A major benefit of a NRSA is that it enables the County to undertake innovative economic development initiatives to reach tangible, measurable goals. Goals are developed by the County, community stakeholders, and citizens at various planning meetings where the needs of the community are identified and strategies to address them are discussed. The increased flexibility offered by a reduced administrative burden allows the County to help a greater number of people, thus increasing the likelihood that they will meet their goals (Source: <http://www.hud.gov>).

In order to halt the continuing decline and widespread disinvestment in the Shaw Heights Neighborhood, the County proposes to continue the following strategy:

- Make the neighborhood attractive for new investments.
- Improve the infrastructure in the neighborhood to encourage further development of decent, safe, sound affordable housing.
- Generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long-term community development.
- Address physical, social, and economic issues in the community that deter private investment.
- Develop consensus and collaboration on comprehensive strategies to deal with vacant residential, commercial and industrial properties.



- Address social issues in the Shaw Heights NRSA.
- Improve the quality of the housing stock in residential areas in the Shaw Heights NRSA.
- Facilitate the redevelopment of residential, commercial, and vacant sites with uses that complement and enhance the residential character of the community.
- Support the use of neighborhood intermediary institutions to bridge the gaps between local governmental agencies, the business community, community groups, and residents.
- Foster the growth of resident-based initiatives to identify and address their housing, economic and human service's needs.

DRAFT



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## B. NEIGHBORHOOD DESCRIPTION

Cumberland County has selected and designated Shaw Heights as its Neighborhood Revitalization Strategy Area (NRSA). Shaw Heights was chosen by Cumberland County for designation as an NRSA based on its need for revitalization and the following factors:

- It is a contiguous neighborhood that is bordered on its east by Murchison Road, on its north by Fort Bragg, on its west by lakes, and on its south by forested land, lakes, and the City boundary.
- The neighborhood is completely surrounded by the City of Fayetteville, but is administered by the County, which creates an “island.”
- Though there is quality housing stock in the form of single-family homes, the majority of housing units in the neighborhood are mobile homes. Mobile homes are located in parks that lack infrastructure and require substantial investment.
- The area is primarily residential with 69.33% of the parcels considered residential in land use.
- Shaw Heights has a high concentration of LMI households. The upper quartile is 52.93% low- and moderate-income, and the aggregated Shaw Heights block groups have a low- and moderate-income percentage of 56.48%.
- There are vacant developable sites that are available for new development, and 25.24% of parcels are considered vacant.
- The residents of Shaw Heights are in favor of and will support the NRSA strategies.
- The City of Fayetteville is planning major investments for the Murchison Road Corridor, which is a nearby neighborhood, and is open to partnering with Cumberland County to encourage development in Shaw Heights.
- Shaw Heights is connected directly to Fort Bragg by Murchison Road.

### 1. BOUNDARY DESCRIPTION

The Shaw Heights NRSA is generally bounded as follows:

- **East** – The eastern right-of-way line of Murchison Road south to the intersection of the right-of-way-line of Shaw Road; and the eastern right-of-

way line of Gardenia Avenue southward to the boundary between the City limits of the City of Fayetteville and Cumberland County.

- **South** – The boundary between the City limits of the City of Fayetteville and Cumberland County along the northern property line of 5431 Murchison Road; westwardly along the property line to the intersection with Kornbow Lake, and westwardly along Kornbow Lake to its connection with Bonnie Doone Lake.
- **West** – The connection between Kornbow Lake and Bonnie Doone Lake, northwardly along Bonnie Doone Lake to the intersection between Bonnie Doone Lake and Interstate 295.
- **North** – The northern right-of-way line of Interstate 295 from its intersection with Bonnie Doone Lake eastward to its intersection with Murchison Road.

This is illustrated on the attached maps, entitled “Project Area Boundary Map.”

The NRSA comprises the following Census Tracts/Block Groups:

- Census Tract 24.01, Block Group 1

Attached is another map that is entitled “Census Tract & Block Group Map,” which illustrates the Census Tract and Block Group within the NRSA Boundary.

Due to the limited geographic scope posed by Shaw Heights’ status as an unincorporated enclave of the County in the City of Fayetteville, no consideration was given during the planning process to include other surrounding neighborhoods.

## 2. EXISTING LAND USES

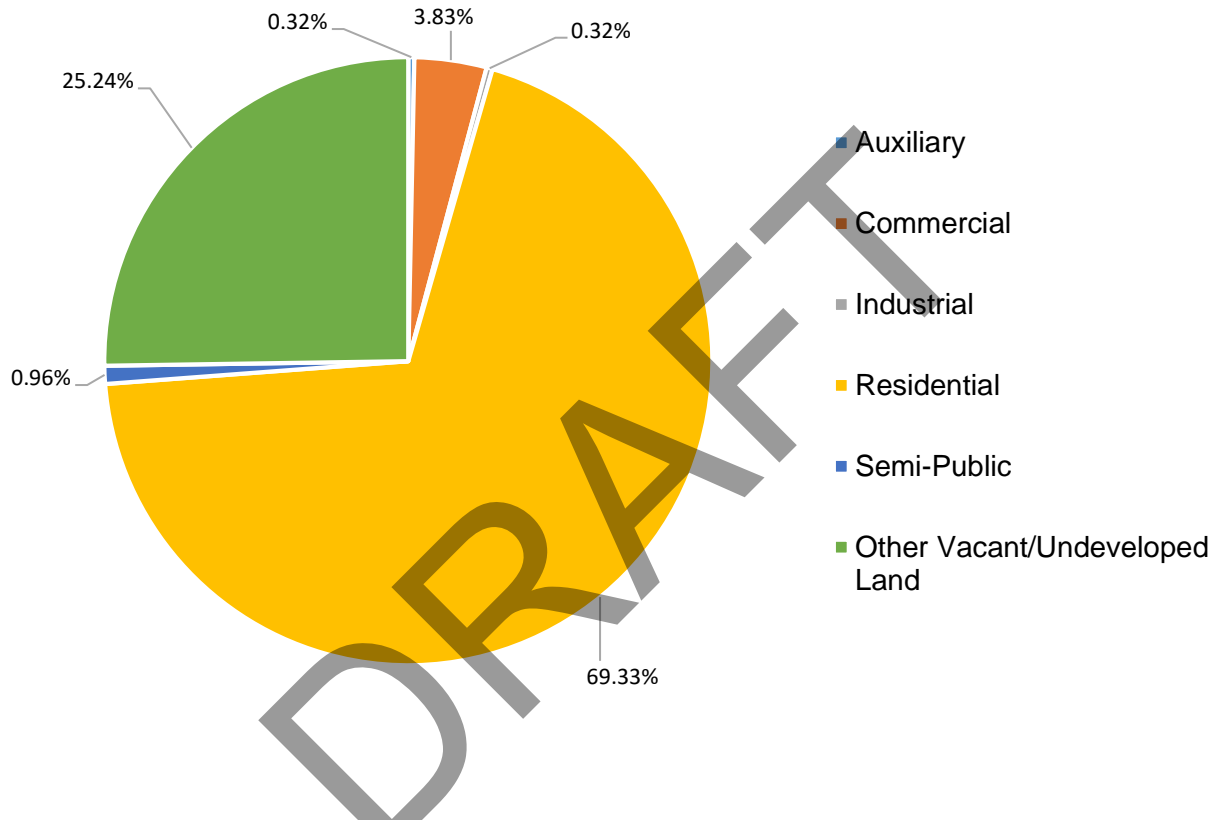
The proposed Shaw Heights NRSA is predominantly residential in character with a mix of secondary uses including commercial, light industrial, and semi-public. The NRSA borders the historic business district along Murchison Road, which is composed of commercial properties and churches—however, this district does not lie within Shaw Heights. All semi-public land uses in Shaw Heights correspond with churches.

A reconnaissance survey was performed during the week of November 10, 2019 in the Shaw Heights Neighborhood. Attached is a map entitled “Existing Land Use Map” which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

Land Use Category	Number of Parcels	% of Total Parcels
Residential	217	69.33%
Commercial	12	3.83%

Industrial	1	0.32%
Semi-Public	3	0.96%
Auxiliary Structure	1	0.32%
Other Undeveloped/Vacant Land	79	25.24%
<b>Total:</b>	<b>313</b>	<b>100.00%</b>

### Existing Land Use in 2019



### 3. STRUCTURAL CONDITIONS

As a part of the updated field reconnaissance survey work, a complete exterior structural conditions analysis was made of all the structures in the NRSA. The following criteria was used to assign categories to the structural conditions of the buildings:

- **Sound condition** – no rehabilitation work required, only maintenance work may be necessary.
- **Minor rehabilitation** – minor work is necessary, including deferred maintenance work.
- **Major rehabilitation** – major work is necessary to bring the building up to code standards.

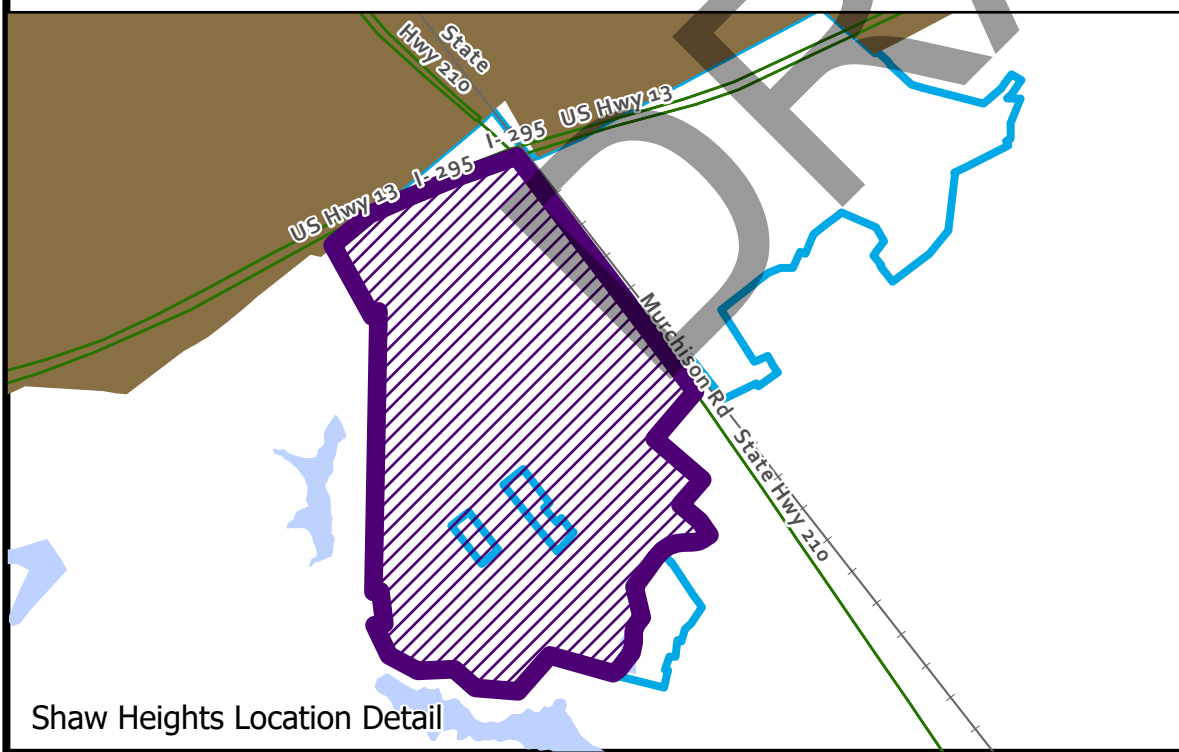
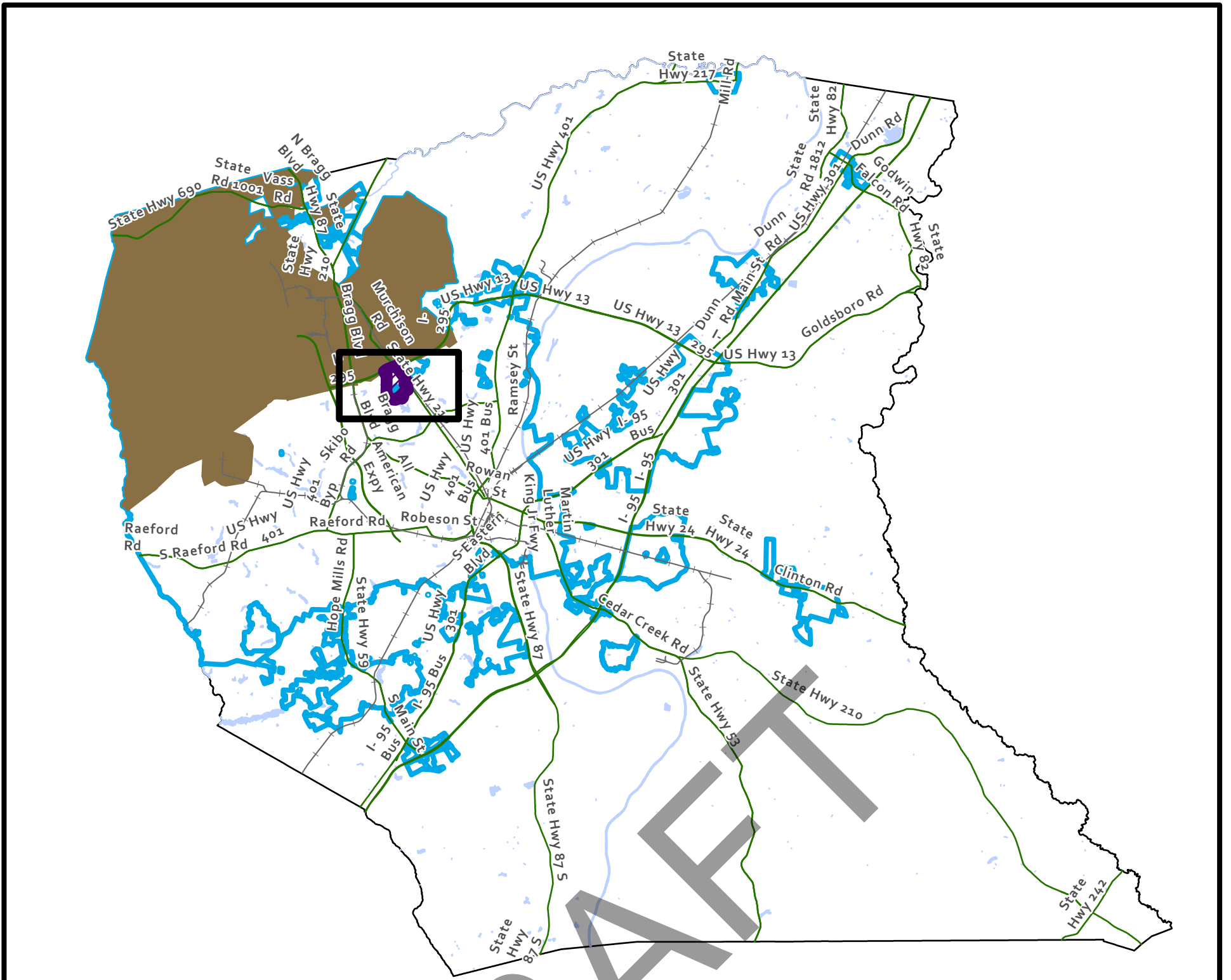
- **Economically infeasible** – the cost to rehabilitate the structure is well above the market value of the building after rehab work is completed.

There are 553 primary structures in the NRSA. It is common for multiple primary structures to be located on a single parcel in this neighborhood, due to the high number of mobile homes. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition** – 133 Structures (24.1%)
- **Minor rehabilitation** – 231 Structures (41.8%)
- **Major rehabilitation** – 151 Structures (27.9%)
- **Economic infeasible** – 38 Structures (6.9%)

Based on the above findings, 189 structures out of 553 total structures are code deficient (34.2%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”

An assessment of the development potential for new sites was made. There is a need to demolish 38 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 5 additional structures that are vacant and should be considered for demolition. There are a total of 43 structures that should be demolished over the next 5 years, with an additional 146 structures for consideration of demolition. Of these vacant structures, 33 are residential, one is commercial, and one is an auxiliary building. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 79 vacant residential parcels in the area and if you include the 33 vacant residential structures to be demolished you have a total of 112 vacant parcels that are residential. This makes up 35.8% of the parcels in the Shaw Heights NRSA as vacant lots.



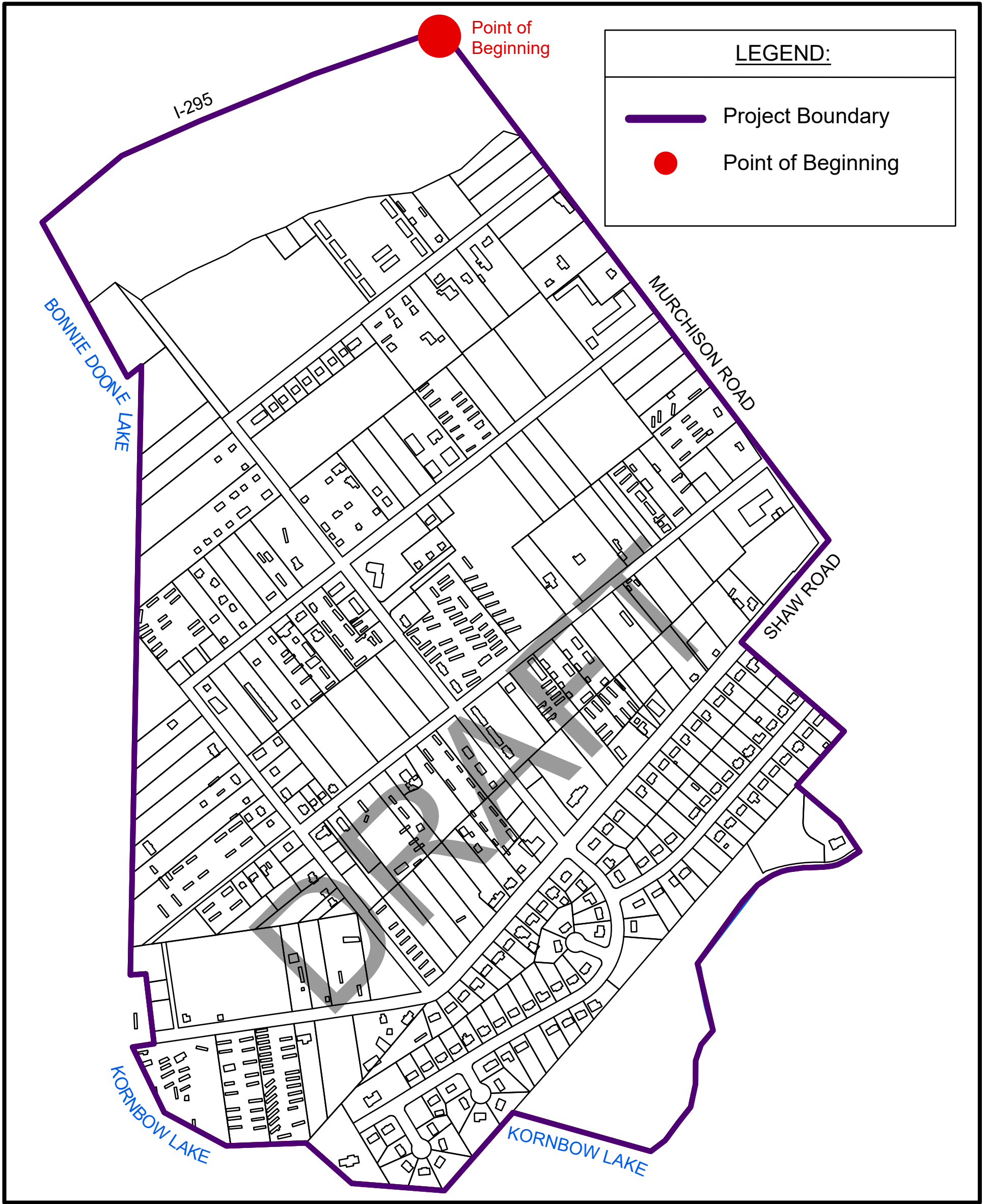
**LEGEND:**

	NRSA Boundary
	Incorporated Cities & Towns
	Unincorporated Areas
	Fort Bragg
	Water
	Railroads
	Major Roads

**NEIGHBORHOOD REVITALIZATION STRATEGY AREA  
(NRSA) FOR SHAW HEIGHTS  
CUMBERLAND COUNTY, NC**

**PROJECT LOCATION WITHIN THE COUNTY**

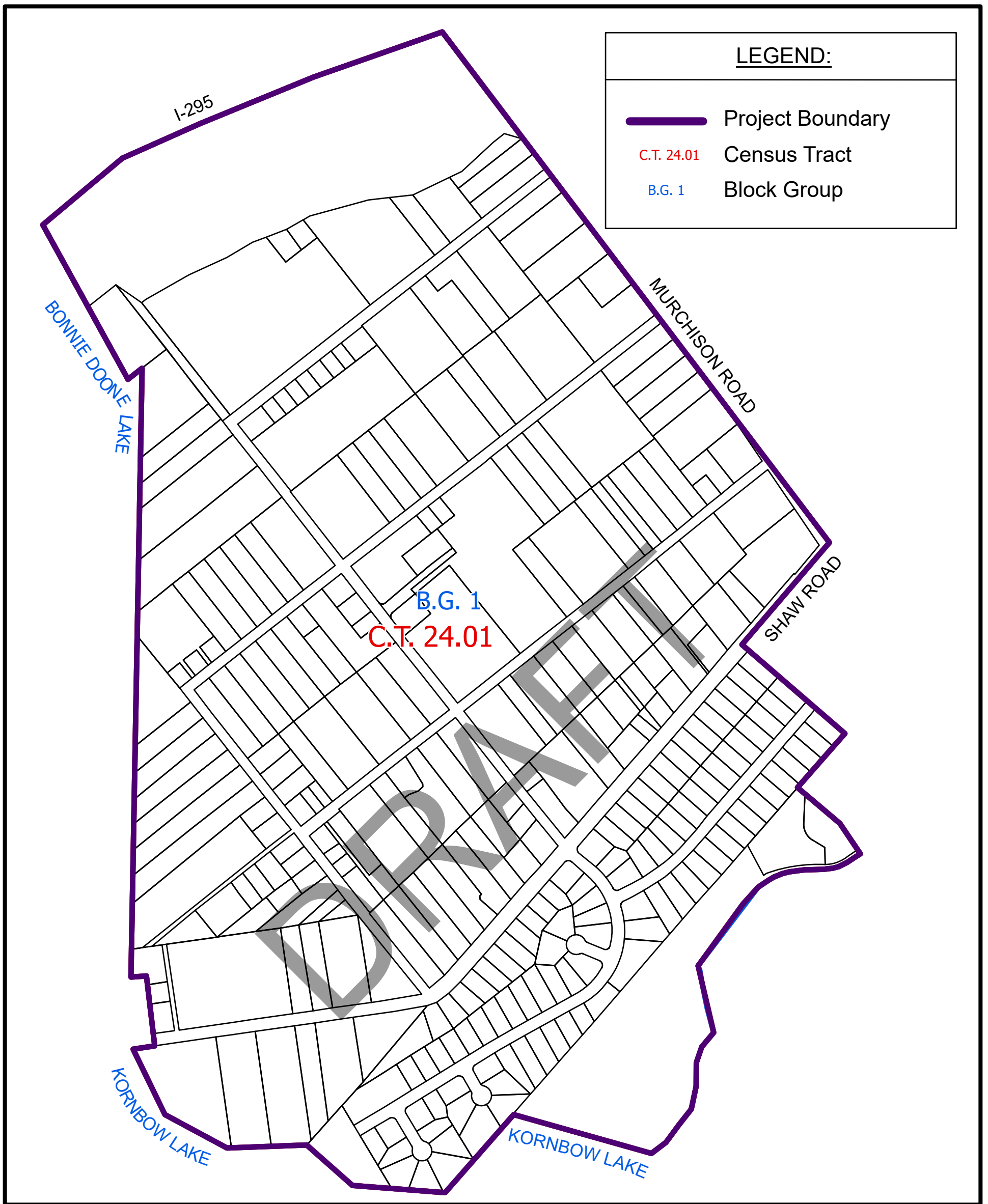
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**NEIGHBORHOOD REVITALIZATION STRATEGY AREA  
(NRSA) FOR SHAW HEIGHTS  
CUMBERLAND COUNTY, NC**

**PROJECT BOUNDARY MAP**

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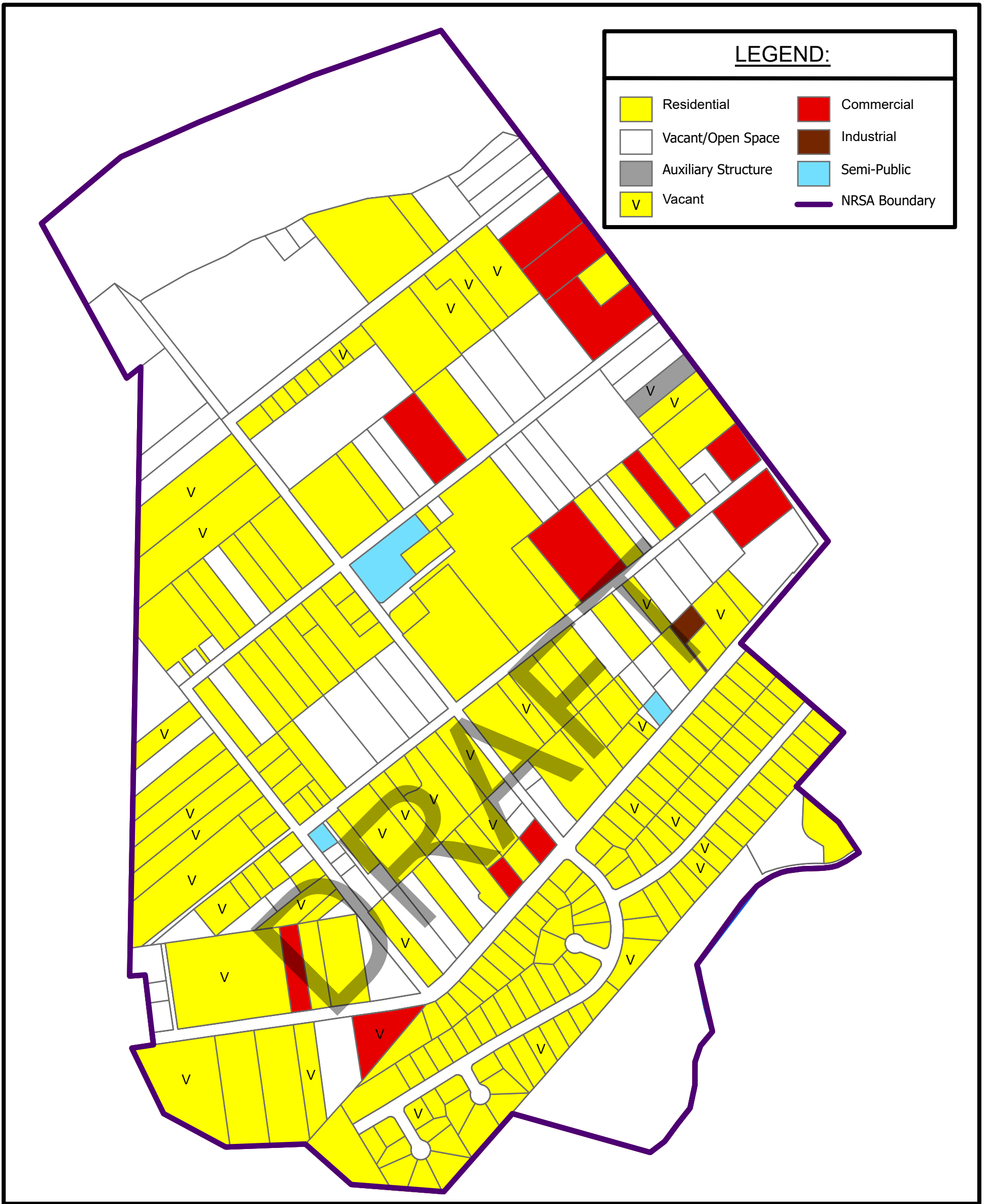


**NEIGHBORHOOD REVITALIZATION STRATEGY AREA  
(NRSA) FOR SHAW HEIGHTS  
CUMBERLAND COUNTY, NC**

**CENSUS TRACT & BLOCK GROUP MAP**

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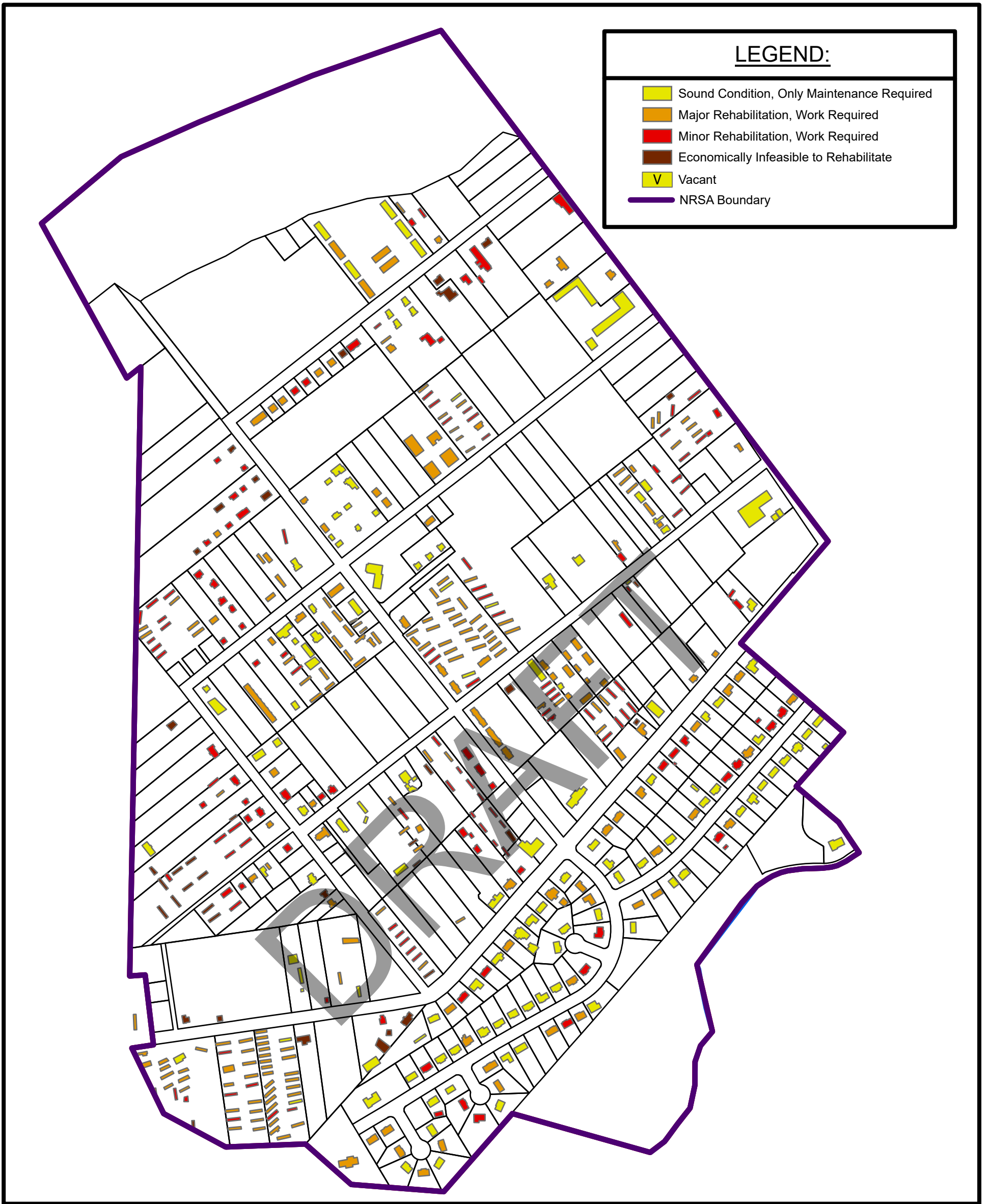




**NEIGHBORHOOD REVITALIZATION STRATEGY AREA  
(NRSA) FOR SHAW HEIGHTS  
CUMBERLAND COUNTY, NC**

**EXISTING LAND USE MAP**

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**NEIGHBORHOOD REVITALIZATION STRATEGY AREA  
(NRSA) FOR SHAW HEIGHTS  
CUMBERLAND COUNTY, NC**

**STRUCTURAL CONDITIONS MAP**

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# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

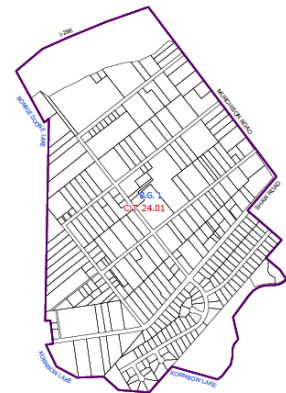
## C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2010 U.S. Census:

- C.T. 24.01, B.G. 1

These block groups are shown on the Census Tract & Block Group Map in Section B of the NRSA Plan.

A variety of data sources are used to measure population and demographic data, and it should be noted that differing datasets may have different estimates.



### 1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Shaw Heights NRSA at the time of the 2013-2017 American Community Survey Five Year Estimates, which is the most recent ACS dataset available.

	CT 24.01 BG 1	Total Cumberland County
Population	884	332,766

Source: ACS 2013-2017 Five Year Estimates, [www.factfinder.gov](http://www.factfinder.gov)

The total population in the Shaw Heights NRSA is 884 persons. The total population of the Cumberland County is 332,766.

#### AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the Shaw Heights NRSA compared to Cumberland County at the time of the 2013-2017 American Community Survey Five Year Estimates.

	Total Shaw Heights NRSA		Cumberland County	
	Number	Percent	Number	Percent
<b>Total:</b>	<b>884</b>	<b>100%</b>	<b>332,766</b>	<b>100%</b>
<b>Median</b>	<b>36.4</b>	<b>(X)</b>	<b>31.0</b>	<b>(X)</b>
<b>Male:</b>	<b>390</b>	<b>44.12%</b>	<b>165,787</b>	<b>49.82%</b>
Under 5 years	37	9.49%	13,044	7.87%
5 to 9 years	23	5.90%	12,045	7.27%
10 to 14 years	15	3.85%	10,567	6.37%
15 to 19 years	38	9.75%	12,283	7.41%
20 to 24 years	19	4.87%	21,405	12.91%
25 to 29 years	15	3.85%	17,280	10.42%
30 to 34 years	44	11.28%	12,437	7.50%
35 to 39 years	10	2.56%	9,392	5.67%
40 to 44 years	33	8.46%	8,995	5.43%
45 to 49 years	26	6.67%	8,479	5.11%
50 to 54 years	33	8.46%	8,902	5.37%
55 to 59 years	33	8.46%	8,573	5.17%
60 to 64 years	29	7.44%	7,030	4.24%
65 to 69 years	10	2.56%	5,854	3.53%
70 to 74 years	16	4.10%	3,876	2.34%
75 to 79 years	0	0.0%	2,347	1.42%
80 to 84 years	5	1.28%	2,231	1.35%
85 years and over	4	1.03%	1,047	0.63%
<b>Median</b>	<b>35.8</b>	<b>(X)</b>	<b>28.8</b>	<b>(X)</b>
<b>Female:</b>	<b>494</b>	<b>55.88%</b>	<b>166,979</b>	<b>50.18%</b>
Under 5 years	22	4.45%	12,626	7.56%
5 to 9 years	38	7.69%	11,264	6.75%
10 to 14 years	39	7.89%	10,638	6.37%
15 to 19 years	34	6.88%	10,738	6.43%
20 to 24 years	55	11.13%	14,170	8.48%
25 to 29 years	35	7.09%	14,812	8.87%
30 to 34 years	9	1.82%	12,248	7.34%
35 to 39 years	46	9.31%	10,812	6.48%
40 to 44 years	21	4.25%	9,588	5.74%
45 to 49 years	24	4.86%	9,894	5.93%
50 to 54 years	42	8.50%	10,527	6.30%
55 to 59 years	12	2.43%	9,881	5.92%
60 to 64 years	16	3.24%	8,524	5.11%

<b>65 to 69 years</b>	26	5.26%	6,993	4.19%
<b>70 to 74 years</b>	16	3.24%	4,990	2.99%
<b>75 to 79 years</b>	21	4.25%	3,941	2.36%
<b>80 to 84 years</b>	24	4.86%	2,654	1.59%
<b>85 years and over</b>	14	2.83%	2,679	1.60%
<b>Median</b>	<b>36.4</b>	<b>(X)</b>	<b>33.7</b>	<b>(X)</b>

Source: 2013-2017 ACS Five Year Estimates

The median age in the NRSA is 36.4 years, this is higher than Cumberland County's at 31.0. The median age of males (35.8 years) is significantly higher the median age of males in the County (28.8 years), but comparable to that of females (36.4 years) in the NRSA. The median age for males in the County is 28.8 years, and the median age is 33.7 years for females. The population in both the NRSA and Cumberland County are comparable to the median age of the population of the State of North Carolina. The median age in the State of North Carolina is 38.4 years.

**RACE:**

The following table highlights the racial composition of the Shaw Heights NRSA compared to Cumberland County at the time of the 2013-2017 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
<b>Total Shaw Heights NRSA</b>	<b>Number</b>	163	606	8	0	0	26	81	99	884
	<b>Percent</b>	18.44%	68.55%	0.90%	0.0%	0.0%	2.94%	9.16%	11.20%	100%
<b>Total Cumberland County</b>	<b>Number</b>	148,550	117,984	4,107	8,018	755	775	15,246	37,331	332,766
	<b>Percent</b>	44.64%	35.46%	1.23%	2.41%	0.23%	0.23%	4.58%	11.22%	100%

Source: 2013-2017 ACS Five Year Estimates

The racial composition of the Shaw Heights NRSA is 721 persons who are considered to be minority (81.56%) and 163 persons who are non-minority (18.44%), with 606 people (68.55%) who are Black or African American. The minority population of the NRSA is much higher than Cumberland County and more than four times the rate in the State of North Carolina. The County has a 48.9% minority population, and the State of North Carolina has only 30.9% minority population. The Black or African American population of Cumberland County is comparable to Cumberland County

(41.54%), both of which are higher than the State of North Carolina. The Black or African American population of Cumberland County is only 36.6%, and only 21.5% in the State of North Carolina.

Shaw Heights is adjacent to The Murchison Road Corridor, which is a historically Black or African American community, and there is a lot of pride in that neighborhood. There is the potential for the revitalization of the Murchison Road Corridor to positively affect the Shaw Heights neighborhood in the longer term.

## 2. SOCIOECONOMIC DATA

An analysis of the latest census data and other socio-economic data is presented to gain a further in-depth perspective of the NRSA neighborhoods.

### INCOME:

The table below highlights the current low- and moderate-income population in Cumberland County. The block groups that have a population of more than 51% low- and moderate-income are highlighted in blue. The rows highlighted in tan are the block groups that are above 51% Low- and Moderate-Income.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR CUMBERLAND COUNTY, NC				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Census Tract	Block Group	Low/Mod	Low/Mod Universe	Percentage
000200	1	555	590	94.07%
000200	2	630	720	87.50%
000200	3	495	755	65.56%
000500	1	700	1155	60.61%
000500	2	325	485	67.01%
000500	3	460	585	78.63%
000600	1	730	1050	69.52%
000600	2	170	745	22.82%
000600	3	545	1775	30.70%
000600	4	595	660	90.15%
000600	5	105	1125	9.33%
000701	1	255	2265	11.26%
000701	2	100	1230	8.13%
000701	3	550	2125	25.88%

000702	1	270	1085	24.88%
000702	2	390	1000	39.00%
000800	1	290	665	43.61%
000800	2	305	805	37.89%
000800	3	755	1245	60.64%
000900	1	400	1055	37.91%
000900	2	565	755	74.83%
000900	3	315	890	35.39%
000900	4	195	935	20.86%
000900	5	270	915	29.51%
000900	6	360	890	40.45%
001000	1	570	950	60.00%
001000	2	1240	1790	69.27%
001100	1	645	1265	50.99%
001100	2	610	935	65.24%
001100	3	540	1315	41.06%
001200	1	505	1040	48.56%
001200	2	515	830	62.05%
001200	3	780	1145	68.12%
001200	4	1270	2295	55.34%
001400	1	805	1570	51.27%
001400	2	350	900	38.89%
001400	3	155	550	28.18%
001400	4	425	1500	28.33%
001400	5	735	1570	46.82%
001500	1	390	1345	29.00%
001500	2	620	1410	43.97%
001601	1	710	1925	36.88%
001601	2	595	2350	25.32%
001601	3	1220	3460	35.26%
001603	1	1095	1940	56.44%
001603	2	675	2050	32.93%
001604	1	395	1120	35.27%
001604	2	1230	2170	56.68%
001604	3	1390	3915	35.50%
001700	1	1295	2075	62.41%
001700	2	625	1230	50.81%
001700	3	830	1365	60.81%
001700	4	1510	4310	35.03%
001800	1	530	1315	40.30%

001800	2	555	1035	53.62%
001901	1	1120	2215	50.56%
001902	1	1145	2175	52.64%
001902	2	1090	2590	42.08%
001903	1	480	985	48.73%
001903	2	560	1605	34.89%
001903	3	340	675	50.37%
001903	4	670	955	70.16%
002001	1	450	1330	33.83%
002001	2	545	1480	36.82%
002002	1	335	560	59.82%
002002	2	960	2390	40.17%
002002	3	490	1205	40.66%
002002	4	405	1180	34.32%
002100	1	645	1130	57.08%
002100	2	865	1450	59.66%
002100	3	175	1330	13.16%
002200	1	60	285	21.05%
002200	2	560	990	56.57%
002300	1	710	790	89.87%
002300	2	1315	2200	59.77%
002300	3	605	1655	36.56%
002401	1	545	965	56.48%
002401	2	705	890	79.21%
002402	1	530	865	61.27%
002402	2	885	1325	66.79%
002402	3	275	1150	23.91%
002501	1	525	1765	29.75%
002501	2	610	1235	49.39%
002501	3	1020	4655	21.91%
002502	1	895	3140	28.50%
002502	2	605	1655	36.56%
002502	3	905	1755	51.57%
002503	1	580	1385	41.88%
002503	2	520	1760	29.55%
002503	3	525	1815	28.93%
002504	1	940	1245	75.50%
002504	2	540	2240	24.11%
002504	3	760	2580	29.46%
002600	1	645	1610	40.06%



002600	2	535	1355	39.48%
002600	3	155	1010	15.35%
002700	1	290	1060	27.36%
002700	2	330	1615	20.43%
002700	3	635	3225	19.69%
002700	4	775	2560	30.27%
002800	1	1095	2675	40.93%
002800	2	610	1710	35.67%
002800	3	410	2160	18.98%
002900	1	570	1285	44.36%
002900	2	315	1405	22.42%
002900	3	320	760	42.11%
002900	4	455	925	49.19%
003001	1	485	2175	22.30%
003001	2	1290	4700	27.45%
003001	3	495	3180	15.57%
003001	4	375	2365	15.86%
003002	1	985	2830	34.81%
003102	1	545	3480	15.66%
003102	2	320	945	33.86%
003103	1	560	1445	38.75%
003103	2	1020	2630	38.78%
003103	3	295	1595	18.50%
003104	1	630	1930	32.64%
003104	2	565	2070	27.29%
003104	3	1165	2295	50.76%
003201	1	320	1965	16.28%
003201	2	365	3900	9.36%
003201	3	425	2625	16.19%
003201	4	710	4070	17.44%
003203	1	1025	1915	53.52%
003203	2	425	1175	36.17%
003203	3	845	2285	36.98%
003204	1	640	1130	56.64%
003204	2	540	1160	46.55%
003204	3	780	2075	37.59%
003204	4	240	1045	22.97%
003204	5	885	3115	28.41%
003205	1	435	2415	18.01%
003205	2	350	2265	15.45%

003205	3	570	1035	55.07%
003302	1	905	1745	51.86%
003302	2	1250	3350	37.31%
003304	1	115	735	15.65%
003304	2	720	1210	59.50%
003304	3	1120	2655	42.18%
003304	4	520	825	63.03%
003304	5	125	940	13.30%
003304	6	115	485	23.71%
003305	1	745	2145	34.73%
003305	2	570	1605	35.51%
003305	3	1055	1920	54.95%
003307	1	555	1000	55.50%
003307	2	830	3300	25.15%
003309	1	490	2280	21.49%
003309	2	370	1650	22.42%
003309	3	480	1830	26.23%
003310	1	540	1035	52.17%
003310	2	110	400	27.50%
003310	3	665	1215	54.73%
003310	4	795	1965	40.46%
003311	1	920	2475	37.17%
003312	1	535	1330	40.23%
003312	2	645	1910	33.77%
003312	3	460	2005	22.94%
003312	4	550	1245	44.18%
003313	1	1090	3330	32.73%
003313	2	690	2900	23.79%
003314	1	1075	2310	46.54%
003314	2	620	2180	28.44%
003314	3	730	2770	26.35%
003401	1	0	0	0.00%
003401	2	1715	3240	52.93%
003402	1	0	0	0.00%
003402	2	0	0	0.00%
003403	1	380	835	45.51%
003403	2	1280	3065	41.76%
003404	1	0	0	0.00%
003404	2	0	0	0.00%
003405	1	1030	1760	58.52%

003406	1	160	895	17.88%
003407	1	615	1155	53.25%
003407	2	0	0	0.00%
003408	1	785	2730	28.75%
003408	2	775	2185	35.47%
003500	1	1765	3340	52.84%
003500	2	415	660	62.88%
003500	3	515	655	78.63%
003500	4	385	1055	36.49%
003600	1	315	680	46.32%
003600	2	420	750	56.00%
003600	3	1145	2195	52.16%
003600	4	765	2005	38.15%
003700	1	255	1895	13.46%
003700	2	155	1590	9.75%
003700	3	1785	3570	50.00%
003800	1	740	1030	71.84%
003800	2	260	380	68.42%
003800	3	425	860	49.42%
980100	1	0	0	0.00%
980200	1	0	0	0.00%
<b>Cumberland County Total</b>		<b>117,930</b>	<b>314,220</b>	<b>37.53%</b>

Source: U.S. Department of Housing and Urban Development

The Low- and Moderate-Income Table for the census tracts and block groups in the Shaw Heights Neighborhood Revitalization Strategy Area are listed below. The Shaw Heights Neighborhood is contained within one block group, which has a low- and moderate-income percentage of 56.48%. The upper quartile of Cumberland County is 52.93%. The NRSA has a higher low- and moderate-income population than the upper quartile for the County.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR CUMBERLAND COUNTY, NC				
TRACT	B.G.	LOWMOD	LOWMODUNIV	LOWMODPCT
24.01	1	545	965	56.48%
<b>NRSA Area Total:</b>		<b>545</b>	<b>965</b>	<b>56.48%</b>

Source: U.S. Department of Housing and Urban Development

Cumberland County has a low- and moderate-income population as a whole of 35.6%, while the NRSA has a much higher low- and moderate-income population of 56.48%. The State of North Carolina has a low- and moderate-income population of 42.6%.

The median household income in the Shaw Heights NRSA is lower than that of Cumberland County, and both are much lower than the median household incomes the State of North Carolina. According to the 2013-2017 American Community Survey (the most recent data available for the County), the median household income for the NRSA was \$21,657 compared to \$44,737 for the County. According to 2013-2017 American Community Survey 5-year Estimates, the median household income for the State of North Carolina is \$50,320.

### Median Household Income

Total:			Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more	Median household income in 2017
NRSA - C.T. 24.01 B.G. 1	#	409	42	134	146	57	50	47	12	0	5	0	21,657
	%	100%	10.27%	32.76%	35.70%	13.94%	12.22%	11.49%	2.93%	0.00%	1.22%	0.00%	(X)
Total Cumberland County	#	124,500	10,577	13,870	15,330	16,042	20,046	23,348	14,056	11,959	3,587	2,454	44,737
	%	100%	8.50%	11.14%	12.32%	12.89%	16.11%	18.75%	11.29%	9.61%	2.88%	1.97%	(X)

Source: 2013-2017 ACS Five Year Estimates

10.3% of households in the NRSA have a median household income of less than \$10,000 a year, which is higher than that of Cumberland County, where 8.5% of households have a median household income of less than \$10,000 a year. The majority of the households in the NRSA fall into the \$15,000 to \$24,999 income bracket (68.5%), while a much smaller proportion of Cumberland County (23.5%) has a median income in that range. Based on household incomes alone, Shaw Heights is significantly poorer than Cumberland County as a whole.

The median household income for both the County and the NRSA are well below the low-income limit for the FY 2019 Section 8 Income Limits for the Fayetteville-Cumberland County, North Carolina Housing and Mortgage Finance Agency (HMFA) (within the Fayetteville, NC MSA) for all household sizes. Cumberland County is part of the Fayetteville, NC HMFA. The Median Income for a family of four (4) in the Fayetteville-Cumberland County, NC HMFA is \$55,180 for 2019.

## Fayetteville-Cumberland County Section 8 Income Limits for 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,490	\$16,910	\$21,330	\$25,750	\$29,850	\$32,050	\$34,250	\$36,450
Very Low (50%) Income Limits	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850	\$32,050	\$34,250	\$36,450
Low (80%) Income Limits	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300

Source: [www.hud.gov](http://www.hud.gov)

### CIVILIAN EMPLOYMENT:

The table below highlights the major occupations of the employed civilian population over the age of 16 in Cumberland County and the Shaw Heights NRSA.

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total Population</b>	<b>884</b>	<b>100%</b>	<b>332,766</b>	<b>100%</b>
<b>Total employed civilian population 16 years and older</b>	<b>362</b>	<b>40.95%</b>	<b>123,968</b>	<b>48.00%</b>
<b>Male</b>	<b>173</b>	<b>47.79%</b>	<b>59,969</b>	<b>48.37%</b>
Management, professional, and related occupations	15	8.67%	16,474	27.47%
Service occupations	19	10.98%	11,452	19.10%
Sales and office occupations	42	24.28%	11,402	19.01%
Natural resources, construction, and maintenance occupations	28	16.18%	10,043	16.75%
Production, transportation, and material moving occupations	69	39.88%	5,228	8.72%
<b>Female</b>	<b>189</b>	<b>52.21%</b>	<b>63,999</b>	<b>51.63%</b>
Management, professional, and related occupations	20	10.58%	24,484	38.26%
Service occupations	79	41.80%	14,148	22.11%
Sales and office occupations	69	36.51%	20,479	32.00%
Natural resources, construction, and maintenance occupations	4	2.12%	516	0.81%
Production, transportation, and material moving occupations	17	8.99%	4,372	6.83%

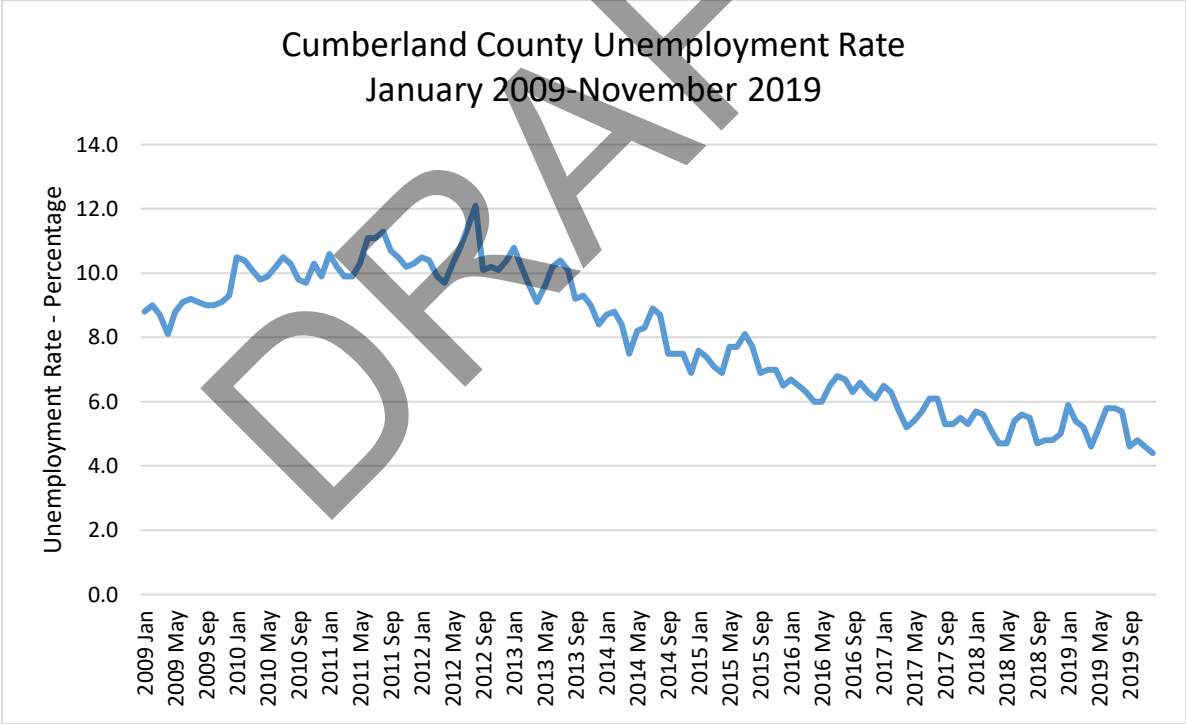
Source: 2013-2017 ACS Five Year Estimates

Of the total population over the age of 16 in the NRSA, 40.95% are employed civilians. Of the total population in Cumberland County, 37.25% are employed civilians over the age of 16. Males and female civilians are employed at about the same rate. Male civilians are mostly employed in

production, transportation, and material moving occupations in the NRSA (39.88%) which is disproportionately higher than the County, which has a male population employed in this sector at 8.72% of the population. Female civilians are employed mostly in service occupations in the NRSA (41.8%) and sales, and office occupations in the NRSA (36.51%). In the County, females are predominantly employed in management, professional, and related occupations (38.26%).

It is important to note that the military is the largest employer in Cumberland County, and military employment should be taken into consideration. According to the 2013-2017 ACS, there were 29,698 individuals in the Armed Forces, or 11.5% of the labor force in Cumberland County. This data was not available for individual block groups.

The following chart illustrates the trends of the unemployment rate (not seasonally adjusted) for Cumberland County from January 2009 through November 2019 as reported by the Bureau of Labor Statistics ([www.bls.gov](http://www.bls.gov)).



The unemployment rate in Cumberland County experienced an overall decrease from 2009 through 2019, and unemployment continues on a downward trend. However, it is still higher when compared to the November 2019 rate of 3.8% for the State of North Carolina, and the national unemployment rate at the time of 3.5%.

**EDUCATION:**

The table below highlights the educational attainment of the population over the age of 25 in Cumberland County and the Shaw Heights NRSA.

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total</b>	564	100%	203,986	100%
<b>Male</b>	258	45.74%	96,443	47.28%
No schooling completed	0	0.00%	992	1.03%
Less than 9th grade	18	6.98%	1,886	1.96%
9th to 12th grade, no diploma	54	20.93%	6,047	6.27%
High school graduate (includes equivalency)	124	48.06%	25,367	26.30%
Some college, no degree	40	15.50%	29,815	30.91%
Associate degree	5	1.94%	9,901	10.27%
Bachelor's degree	17	6.59%	14,875	15.42%
Graduate or professional degree	0	0.00%	7,560	7.84%
<b>Female</b>	306	54.26%	107,543	52.72%
No schooling completed	16	5.23%	1,267	1.18%
Less than 9th grade	25	8.17%	2,145	1.99%
9th to 12th grade, no diploma	54	17.65%	7,100	6.60%
High school graduate (includes equivalency)	102	33.33%	27,528	25.60%
Some college, no degree	88	28.76%	30,120	28.01%
Associate degree	16	5.23%	12,341	11.48%
Bachelor's degree	0	0.00%	17,842	16.59%
Graduate or professional degree	5	1.63%	9,200	8.55%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 29.6% of people over 25 years old have no high school diploma nor an equivalency diploma. It is reported that 72.1% of males and 69.0% of females have achieved at least a high school diploma or the equivalent of one. The numbers are much lower than those in Cumberland County, with 90.7% of males and 90.2% of females achieving at least a high school diploma or its equivalent. Residents in Cumberland County and the NRSA have not obtained the same level of education. The achievement numbers for a high school education in the NRSA are much lower than they are for Cumberland County. However, in the State of North Carolina, 85.2% of males and 88.4% of females have at least a high school diploma or equivalent.

The high school drop-out rates for the NRSA are also much higher than they are for Cumberland County and the State of North Carolina. In the NRSA, 20.9% of males and 5.9% of females achieved an education between 9<sup>th</sup> and 12<sup>th</sup> grade, but did not graduate, and in Cumberland County, 6.3% of males and 6.6% of females dropped out, which is similar to the State of North Carolina with a drop-out rate of 9.2% for males and 7.3% of females.

Overall, educational attainment for males and females is about equal when looking at high school graduates in the County, although males complete additional schooling at a lower rate than females in the NRSA. Fewer males in the NRSA achieved a bachelor’s degree or higher than females (6.59% compared to 1.63%). In Cumberland County and the State of North Carolina, males achieved a bachelor’s degree or higher at a lower rate than females, at 20.2% to 26.8% in the County and 28.9% to 30.7% in the State.

**3. HOUSING**

The occupancy status for the NRSA is lower than that of the County, with 73.8% of units occupied in the NRSA, which is below the 85.8% of all units occupied in Cumberland County. The vacancy rates in the NRSA (26.2%) are higher than the vacancy rates of the County (14.2%) and the State (14.3%).

**Occupancy Status**

		Total:	Occupied	Vacant
<b>C.T. 24.01, BG 1</b>	<b>Number</b>	554	409	145
	<b>Percent</b>	100%	73.83%	26.17%
<b>Total Shaw Heights NRSA</b>	<b>Number</b>	554	409	145
	<b>Percent</b>	100%	73.83%	26.17%
<b>Total Cumberland County</b>	<b>Number</b>	145,090	124,500	20,590
	<b>Percent</b>	100%	85.81%	14.19%

Source: 2013-2017 ACS Five Year Estimates

**TENURE:**

The majority of households living in the NRSA are renters, and the percentage of renter-occupied units in the NRSA (82.64%) is much higher than the County as a whole (48.97%).



### Tenure of Households

		Total	Total Owner Occupied	Total Renter Occupied
C.T. 24.01, BG 1	Number	409	71	338
	Percent	100%	17.36%	82.64%
Total Shaw Heights NRSA	Number	409	71	338
	Percent	100%	17.36%	82.64%
Total Cumberland County	Number	124,500	63,533	60,967
	Percent	100%	51.03%	48.97%

Source: 2013-2017 ACS Five Year Estimates

The NRSA has a very low homeownership rate, at 17.36%. Overall, Cumberland County has a homeownership rate at 51.0% and a comparable renter-occupied household rate at 48.97%. The State of North Carolina has much higher rates of homeownership than the NRSA, at 65.0%.

### VACANCY:

#### Vacancy Status

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total</b>	<b>145</b>	<b>100%</b>	<b>20,590</b>	<b>100%</b>
For rent	55	37.93%	5,475	26.59%
Rented, not occupied	4	2.76%	1,665	8.09%
For sale only	5	3.45%	2,559	12.43%
Sold, not occupied	19	13.10%	2,536	12.32%
For seasonal, recreational, or occasional use	0	0.0%	500	2.43%
For migrant workers	0	0.0%	14	0.07%
Other vacant	62	42.76%	7,841	38.08%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the County is in the “other vacant” category, with about 42.76% in the NRSA but only 38.08% for the County. The definition of “other vacant” according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units “unfit” for habitation. This trend, combined with the high vacancy rate in the NRSA when compared to the County or State, could indicate a large amount of blighted properties in Shaw Heights. The second largest category of vacancies in both the NRSA and the County are rental units at 37.93% and 26.59%. The rate of households for rent is much lower in the State of North

Carolina at 16.2%, but vacancy rates of homes for sale are higher than that of the NRSA at 8.1%.

**RACE OF HOUSEHOLDER:**

**Race of Householder**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total</b>	409	100%	124,500	100%
Householder who is White alone	97	23.72%	67,228	54.00%
Householder who is Black or African American alone	278	67.97%	46,316	37.20%
Householder who is American Indian and Alaska Native alone	8	1.96%	1,473	1.18%
Householder who is Asian alone	0	0.0%	2,548	2.08%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	300	0.24%
Householder who is Some Other Race alone	15	3.67%	2,666	2.14%
Householder who is Two or More Races	11	2.69%	3,933	3.16%
Householder who is Hispanic or Latino	40	9.78%	11,621	9.33%

Source: 2013-2017 ACS Five Year Estimates

Householders who are minorities in the NRSA comprise 76.3%, compared to 46.0% in Cumberland County. White householders in the NRSA make up 23.72% and are a minority within the NRSA. In the NRSA, 67.97% of householders are Black or African American, compared to 37.2% in the County. These rates are much higher than they are the State of North Carolina. In the State, only 27.7% of householders are minorities with only 21.0% being Black or African American.

**AGE OF HOUSEHOLDER:**

**Age of Householder**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total</b>	409	-	124,500	-
<b>Owner occupied</b>	71	17.36%	63,533	51.03%
Householder 15 to 24 years	0	0.0%	644	1.01%

Householder 25 to 34 years	0	0.0%	6,561	10.33%
Householder 35 to 44 years	6	8.45%	10,287	16.19%
Householder 45 to 54 years	4	5.63%	13,649	21.48%
Householder 55 to 59 years	0	0.0%	7,456	11.74%
Householder 60 to 64 years	15	21.13%	6,509	10.25%
Householder 65 to 74 years	17	23.94%	10,495	16.52%
Householder 75 to 84 years	20	28.17%	5,954	9.37%
Householder 85 years and over	9	12.68%	1,978	3.11%
<b>Renter occupied</b>	<b>338</b>	<b>82.64%</b>	<b>60,967</b>	<b>48.97%</b>
Householder 15 to 24 years	16	4.73%	8,457	13.87%
Householder 25 to 34 years	61	18.05%	20,865	34.22%
Householder 35 to 44 years	72	21.3%	11,916	19.54%
Householder 45 to 54 years	78	23.08%	8,564	14.05%
Householder 55 to 59 years	24	7.10%	3,446	5.65%
Householder 60 to 64 years	25	7.40%	2,717	4.46%
Householder 65 to 74 years	34	10.06%	3,195	5.24%
Householder 75 to 84 years	23	6.80%	1,277	2.09%
Householder 85 years and over	5	1.48%	530	0.87%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of householders in the NRSA are renters at 82.64% and in the County, are 48.97%. The largest cohort is between 25 and 55 years old for renters, and there is a disproportionately large number of renters over 65 in the neighborhood. The largest proportion of homeowners in the NRSA is over 60. Though these trends hold true for renters in Cumberland County and the state of North Carolina, homeowners are more common at the 45 and older age group for the County and the State.

#### HOUSEHOLD TYPE:

#### Household Type

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total households</b>	<b>409</b>	<b>100%</b>	<b>124,500</b>	<b>100%</b>
Family households (families)	164	40.10%	78,900	63.37%
Nonfamily households	245	59.90%	45,600	36.63%
Families with male householder, no wife present	25	6.11%	4,860	3.90%
Families with female householder, no husband present	64	15.65%	20,458	16.43%
<b>Total households</b>	<b>409</b>	<b>100%</b>	<b>124,500</b>	<b>100%</b>

Householder living alone	212	51.83%	39,256	31.53%
Living alone and over 65 years old	74	18.09%	10,528	8.46%
Male, living alone	89	10.07%	18,881	15.17%
Female, living alone	123	13.91%	20,375	16.37%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of households are nonfamily households in the NRSA (59.9%), though family households are the largest percentage of households in Cumberland County (63.4%), The same trend holds true for the State of North Carolina with 80.7% families.

### Household Size

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Owner-occupied housing units</b>	71	17.36%	63,533	51.03%
1-person household	42	59.15%	16,467	25.92%
2-person household	8	11.27%	23,749	37.38%
3-person household	4	5.63%	10,547	16.60%
4-person household	7	9.86%	7,226	11.37%
5-person household	10	14.08%	3,635	5.72%
6-person household	0	0.0%	1,196	1.88%
7-or-more-person household	0	0.0%	713	1.12%
<b>Renter-occupied housing units</b>	338	82.64%	60,967	48.97%
1-person household	170	50.30%	22,789	37.38%
2-person household	70	20.71%	16,897	27.71%
3-person household	63	18.64%	9,422	15.45%
4-person household	13	3.85%	7,604	12.47%
5-person household	10	2.96%	2,812	4.61%
6-person household	12	3.55%	975	1.60%
7-or-more-person household	0	0.0%	468	0.77%
<b>Average household size</b>	2.13	-	2.55	-

Source: 2013-2017 ACS Five Year Estimates

One-person households are the most common household size in the NRSA. The largest percentages of households are either one or two person households in Cumberland County and the State of North Carolina. The average household size in the NRSA (2.13) is smaller than the household size in the County (2.55), and State (2.53).

### Family Type and Presence of Own Children

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total:</b>	<b>164</b>	<b>100%</b>	<b>78,900</b>	<b>100%</b>
<b>With own children under 18 years:</b>	81	49.39%	36,579	46.59%
Under 6 years only	15	9.15%	10,422	13.21%
Under 6 years and 6 to 17 years	5	3.05%	7,436	9.43%
6 to 17 years only	61	37.20%	18,901	23.96%
<b>No own children under 18 years</b>	83	50.61%	42,141	53.41%
<b>Husband-wife family:</b>	<b>75</b>	<b>45.73%</b>	<b>53,582</b>	<b>67.91%</b>
<b>With own children under 18 years:</b>	43	57.33%	21,844	40.77%
Under 6 years only	12	27.91%	6,685	30.60%
Under 6 years and 6 to 17 years	5	11.63%	4,806	22.00%
6 to 17 years only	26	60.47%	10,353	47.70%
<b>No own children under 18 years</b>	32	42.67%	31,738	59.23%
<b>Other family:</b>	<b>89</b>	<b>54.27%</b>	<b>25,318</b>	<b>32.09%</b>
<b>Male householder, no wife present:</b>	<b>25</b>	<b>28.09%</b>	<b>4,860</b>	<b>19.20%</b>
<b>With own children under 18 years:</b>	16	64.00%	2,675	55.04%
Under 6 years only	3	18.75%	994	37.16%
Under 6 years and 6 to 17 years	0	0.0%	398	14.88%
6 to 17 years only	13	81.25%	1,283	47.96%
<b>No own children under 18 years</b>	9	36.00%	2,185	44.96%
<b>Female householder, no husband present:</b>	<b>64</b>	<b>71.91%</b>	<b>20,458</b>	<b>80.80%</b>
<b>With own children under 18 years:</b>	22	34.38%	12,240	59.83%
Under 6 years only	0	0.0%	2,743	22.41%
Under 6 years and 6 to 17 years	0	0.0%	2,232	18.24%
6 to 17 years only	22	100%	7,265	59.35%
<b>No own children under 18 years</b>	42	65.62%	8,218	40.17%

Source: 2013-2017 ACS Five Year Estimates

The majority of families in the NRSA and the County do not have children under the age of 18 (50.6% and 53.4% respectively), although most families in the NRSA are not husband-wife married couples (54.27%). Families with children are more prevalent in Cumberland County and the State of North Carolina, however, where 46.5% of families in the County and 42.4% in the State have children under the age of 18. The majority of families in the County and State are husband-wife married couples at 67.9% and 73.2% respectively. Consequently, there is a high concentration of single-female households in the NRSA, as compared to Cumberland County and the State of North Carolina. 71.9% of the households in the NRSA are single-female

households. However, and 34.4% of those have children under the age of 18, compared to the County and the State. Cumberland County only has 25.9% single-female households (of which 59.8% are single mothers) and North Carolina only has 27.4% single-female households (of which 54.7% are single mothers).

**AGE OF HOUSING:**

**Year Structure was Built**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total housing units</b>	554	100%	145,090	100%
Built 2014 or later	0	0.0%	1,316	0.91%
Built 2010 to 2013	0	0.0%	7,160	4.93%
Built 2000 to 2009	6	1.08%	24,278	16.73%
Built 1990 to 1999	50	9.03%	29,405	20.27%
Built 1980 to 1989	135	24.37%	24,285	16.74%
Built 1970 to 1979	158	28.52%	26,887	18.63%
Built 1960 to 1969	104	18.77%	16,668	11.49%
Built 1950 to 1959	75	13.54%	9,057	6.24%
Built 1940 to 1949	13	2.35%	3,476	2.40%
Built 1939 or earlier	13	2.35%	2,558	1.76%

Source: 2013-2017 ACS Five Year Estimates

Overall, more than half of the housing units were built between 1970 and 1989 at 52.9%. According to the 2013-2017 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in Cumberland County), a small portion of the units have been built in the last twenty years in the NRSA or in Cumberland County. Since the year 2010, the NRSA has had no new housing units built, while the County has built 8,476 new housing units during the same time frame. The same is not true of the State of North Carolina according to the 2013-2017 American Community Survey Five Year Estimates. For the County as a whole, 30.1% of housing units were built in between 1970 and 1989, and 5.8% were built since the year 2010. Only 29.8% of housing units in the State of North Carolina were built between 1970 and 1989, but 4.5% were built since the year 2010. This indicates that the NRSA has a moderately old housing stock, and is proportionally an older housing stock than the rest of the County.

**NUMBER OF UNITS:**

**Units in Structures**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total housing units</b>	554	100%	145,090	100%
<b>1, detached</b>	204	36.82%	92,109	63.48%
<b>1, attached</b>	17	3.07%	4,808	3.31%
<b>2</b>	43	7.76%	3,649	2.51%
<b>3 or 4</b>	48	8.66%	5,419	3.73%
<b>5 to 9</b>	6	1.08%	10,176	7.01%
<b>10 to 19</b>	4	0.72%	8,144	5.61%
<b>20 to 49</b>	0	0.0%	5,901	4.07%
<b>50 or more</b>	0	0.0%	1,312	0.90%
<b>Mobile home</b>	232	41.88%	13,560	9.35%
<b>Boat, RV, van, etc.</b>	0	0.0%	12	0.01%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 41.88% of the housing units are mobile homes. Single-unit detached housing is the next most common, at 36.82% of housing. The percentage of 1-unit detached housing units is much higher in the County at 63.5%, and only 0.9% of the housing in the County are mobile homes. The percentage of 1-unit detached homes in the State of North Carolina (65.2%) is much higher than the NRSA, but comparable to the County.

**ROOM SIZE & OCCUPANTS PER ROOM:**

**Rooms in the Housing Unit**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>1 Room</b>	4	0.72%	1,161	0.80%
<b>2 Rooms</b>	12	2.17%	1,999	1.38%
<b>3 Rooms</b>	65	11.73%	10,985	7.57%
<b>4 Rooms</b>	311	56.14%	25,079	17.29%
<b>5 Rooms</b>	118	21.30%	34,094	23.50%
<b>6 Rooms</b>	35	6.32%	30,769	21.21%
<b>7 or more Rooms</b>	9	1.62%	18,554	12.79%
<b>Median</b>	4.1	(X)	5.5	(X)

Source: 2013-2017 ACS Five Year Estimates

The median number of rooms per unit in the NRSA is 4.1 while the median rooms throughout the County is 5.5. Most units in the NRSA have 3, 4, or 5 room, but most in the County have 4, 5, or 6 rooms. The State has a median number of rooms per unit at 5.5, and most units have 4, 5, or 6 rooms, and is more similar to the makeup of Cumberland County than the NRSA.

### Occupants per Room

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>Total Housing Units</b>	409	100%	124,500	100%
<b>Owner-Occupied Housing Units</b>	71	17.36%	63,533	51.03%
<b>0.50 or less</b>	50	70.42%	51,193	80.58%
<b>0.50 to 1.00</b>	21	29.58%	11,539	18.16%
<b>1.01 to 1.50</b>	0	0.0%	589	0.93%
<b>1.51 to 2.00</b>	0	0.0%	182	0.29%
<b>2.01 or more</b>	0	0.0%	30	0.05%
<b>Renter-Occupied Housing Units</b>	338	82.64%	60,967	48.97%
<b>0.50 or less</b>	223	65.98%	41,406	67.92%
<b>0.50 to 1.00</b>	93	27.51%	18,385	30.16%
<b>1.01 to 1.50</b>	22	6.51%	969	1.59%
<b>1.51 to 2.00</b>	0	0.0%	133	0.22%
<b>2.01 or more</b>	0	0.0%	74	0.12%

Source: 2013-2017 ACS Five Year Estimates

The NRSA, the County, and the State are both are all over 94% of 1.00 or less occupants per room. The NRSA has 94.6% of households at 1.00 or less occupants per room, and 100% of homeowner occupied housing has 1.00 or less occupants per room. The numbers are higher for the County and State, with 98.4% of 1.00 or less persons per room in Cumberland County and 97.6% in the State of North Carolina.

### TENURE IN HOUSING:

#### Year Household Moved into Unit

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>2010 to 2015 or later</b>	223	54.52%	65,550	52.65%
<b>2000 to 2009</b>	121	29.58%	29,560	23.74%
<b>1990 to 1999</b>	10	2.45%	13,832	11.11%



1980 to 1989	12	2.93%	6,873	5.52%
1979 or earlier	43	10.51%	8,685	6.98%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of people in the Shaw Heights NRSA and Cumberland County moved into their home recently according to the 2013-2017 ACS Five Year Estimates. In the NRSA, 54.52% of people moved into their unit in 2010 or later compared to 52.65% of people in the County that moved into their unit in the same time frame. A large number of residents of the neighborhood also moved into their unit in 1979 or earlier (10.51%). Residents were less mobile in the State of North Carolina (42.1%), where less than half of the population moved into their units in the five-year period between 2010 and 2015 or later. There is a community of long-time residents in the neighborhood, though it is predominantly composed of new arrivals. This is likely due to the disparity between renters and homeowners in the NRSA.

**HOUSING VALUES:**

**Value of Housing Unit**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than \$50,000	14	19.71%	5,608	8.83%
\$50,000 to \$99,999	28	39.43%	15,525	24.43%
\$100,000 to \$149,999	23	32.39%	15,579	24.52%
\$150,000 to \$199,999	0	0.0%	11,644	18.33%
\$200,000 to \$299,999	6	8.45%	10,094	15.89%
\$300,000 to \$499,999	0	0.0%	3,960	6.23%
\$500,000 to \$999,999	0	0.0%	904	1.42%
\$1,000,000 or more	0	0.0%	219	0.35%
Median (dollars)	68,500	(X)	131,200	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The median value of houses in the NRSA is \$68,500 versus the County's median value of \$131,200. North Carolina's median home value of \$161,000 is much higher than the County and NRSA. Median home value for mobile homes is not available for the NRSA, but is \$10,000 for Census Tract 24.01 and \$41,200 for the County.

**REAL ESTATE DATA:**

According to the 2013-2017 American Community Survey 5-Year Estimates, the average home value in Cumberland County was \$131,200. Housing sales data from Realtor.com as of January 2020, indicated that there were 2,131 homes for sale, ranging in list price from \$6,300 to \$2,400,000 with a median home listing price of \$143,000, or \$90 per square foot.

The real estate market in Shaw Heights is weak. Seven (7) homes were sold in 2019, as well as 2018, and three (3) homes were sold in 2017 for a total of seventeen (17) home sales in the last three years. However, one house above \$200,000 has been sold each of these years. The table below compares the number of homes sold in Shaw Heights in 2017, 2018, and 2019.



**Homes Sold in Shaw Heights NRSA**

Sales Price	2017		2018		2019	
	Number	Percent	Number	Percent	Number	Percent
\$0 to \$10,000	1	14.3%	0	0.0%	0	0.0%
\$10,001 to \$20,000	0	0.0%	3	42.9%	0	0.0%
\$20,001 to \$30,000	3	42.9%	0	0.0%	0	0.0%
\$30,001 to \$40,000	0	0.0%	2	28.6%	1	33.3%
\$40,001 to \$50,000	1	14.3%	0	0.0%	0	0.0%
\$50,001 to \$60,000	0	0.0%	0	0.0%	0	0.0%
\$60,001 to \$70,000	1	14.3%	0	0.0%	1	33.3%
\$70,001 to \$80,000	0	0.0%	1	14.3%	0	0.0%
\$80,001 to \$90,000	0	0.0%	0	0.0%	0	0.0%
\$90,001 to \$100,000	0	0.0%	0	0.0%	0	0.0%
\$100,001 to \$125,000	0	0.0%	0	0.0%	0	0.0%

\$125,001 to \$150,000	0	0.0%	0	0.0%	0	0.0%
Over \$150,000	1	14.3%	1	14.3%	1	33.3%
<b>TOTAL</b>	<b>7</b>	<b>100%</b>	<b>7</b>	<b>100%</b>	<b>3</b>	<b>99.9%</b>

Source: Zillow.com

The average rent for a 2-bedroom apartment in the Shaw Heights is \$656 per month, with a median rent of \$650 per month (Sources [www.rentometer.com](http://www.rentometer.com)). The average rent for a 3-bedroom unit in the area is \$890 per month, with a median rent of \$889 per month (Sources [www.rentometer.com](http://www.rentometer.com)). However, listings are rare for Shaw Heights. Only two (2) listings are available on [www.Rentometer.com](http://www.Rentometer.com) in the neighborhood, and only one rental is available on [www.Zillow.com](http://www.Zillow.com) in the neighborhood.

#### HOUSING COSTS:

##### Mortgage Status and Selected Monthly Owner Costs

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
<b>With a mortgage</b>	23	32.39%	42,816	67.39%
<b>Less than \$300</b>	0	0.0%	108	0.17%
<b>\$300 to \$499</b>	5	7.04%	710	1.11%
<b>\$500 to \$699</b>	0	0.0%	2,832	4.46%
<b>\$700 to \$999</b>	7	9.86%	10,049	15.82%
<b>\$1,000 to \$1,499</b>	5	7.04%	17,187	27.06%
<b>\$1,500 to \$1,999</b>	6	8.45%	7,771	12.23%
<b>\$2,000 or more</b>	0	0.0%	4,159	6.54%
<b>Median (dollars)</b>	993	(X)	1,198	(X)
<b>Not mortgaged</b>	48	67.61%	20,717	32.61%
<b>Median (dollars)</b>	375	(X)	411	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The majority of homeowners are not mortgage holders in the NRSA (67.6%) as compared to the County as a whole (32.6%), and their monthly costs are much lower than homeowners with a mortgage. Homeowners in the NRSA have a median cost of \$993 per month with a mortgage compared to \$375 per month without. The costs are lower per month than they are in Cumberland County and North Carolina, with or without a mortgage. In Cumberland County, median monthly costs are \$1,198 with a mortgage and

\$411 without. In the State, median monthly costs are \$1,261 with a mortgage and \$383 without.

**Selected Monthly Owner Costs as a Percentage of Household Income in 2017**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than 10 percent	18	25.35%	11,539	18.16%
10 to 14.9 percent	17	23.94%	11,188	17.61%
15 to 19.9 percent	0	0.0%	10,624	16.72%
20 to 24.9 percent	17	23.94%	7,963	12.53%
25 to 29.9 percent	4	5.63%	5,110	8.04%
30 to 34.9 percent	0	0.0%	4,073	6.41%
35 to 39.9 percent	0	0.0%	2,557	4.02%
40 percent or more	15	21.13%	9,616	15.14%
Not computed	0	0.0%	863	1.36%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of homeowners in the NRSA (49.3%) are burdened by less than 15% of their income for monthly housing costs, compared to 35.8% of Cumberland County homeowners and 40.4% of North Carolina homeowners. A large portion of the homeowners in the NRSA spend 40% of income on housing, suggesting that homeowners are either very stable homeowners, or they are unstable and housing insecure, without many homeowners in between.

The Fayetteville, NC HUD Metro FMR Area is comprised of the following counties: Cumberland County and Hoke County, NC. The 2019 Fair Market Rents for the Fayetteville, NC HUD Metro FMR Area are shown in the table below:

**Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	\$719	\$722	\$854	\$1,188	\$1,450

Source: [www.hud.gov](http://www.hud.gov)

The Gross Monthly Rents for Cumberland County and the Shaw Heights NRSA are shown in the table below:

## Gross Rent

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than \$200	0	0.0%	557	0.92%
\$200 to \$299	4	1.18%	848	1.39%
\$300 to \$499	19	5.62%	1,470	2.41%
\$500 to \$749	211	62.43%	13,949	22.88%
\$750 to \$999	42	12.43%	18,346	30.09%
\$1,000 to \$1,499	10	2.96%	17,974	29.48%
\$1,500 or more	0	0.0%	2,837	4.66%
No cash rent	10	2.96%	3,428	5.62%
Median (dollars)	604	(X)	887	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

According to the 2013-2017 Five Year estimates, median gross rent in the NRSA is \$604 and \$887 in the County. The Five-Year Estimates for the median gross rent is \$887 in the State of North Carolina.

## Gross Rent as a Percentage of Household Income in 2017

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than 20 percent	65	19.23%	13,351	21.89%
20 to 24.9 percent	19	5.62%	7,222	11.85%
25 to 29.9 percent	40	11.83%	6,361	10.43%
30 to 34.9 percent	20	5.92%	5,693	9.34%
35 to 39.9 percent	43	12.72%	4,224	6.93%
40 to 49.9 percent	57	16.86%	6,179	10.13%
50 percent or more	79	23.37%	13,120	21.52%
Not computed	15	4.44%	4,817	7.90%

Source: U.S. 2013-2017 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. 58.9% of the residents in the NRSA are spending over 30% of their income on rent, and 47.9% for the County, respectfully. In the State of North Carolina, 44.3% of renters are spending over 30% of their income on rent. Renters in the NRSA are more distressed than renters outside of the NRSA in the County.

## HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.cfpb.gov/](http://www.ffiec.cfpb.gov/). The most recent HMDA Data is that of 2018, which is the data that is used for this analysis. The following tables provide an analysis of the HMDA data. Data for the Shaw Heights NRSA and Cumberland County is highlighted where possible. All other data is that of the entire Fayetteville-Cumberland County, NC Housing and Mortgage Finance Agency (HMFA) within the Fayetteville-Cumberland County, NC MSA.

The table below compares lending (loans originated) in the Shaw Heights NRSA to lending in Cumberland County, the City of Fayetteville and the Fayetteville, NC MSA. Lending in the NRSA and City has been extracted from the MSA data based on census tract. CT 2401 extends beyond the NRSA's borders and includes two block groups, one of which is in the City of Fayetteville, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the NRSA in relation to the County, the City of Fayetteville, and MSA. Lending in the Shaw Heights NRSA comprised 0.4% of lending in Cumberland County.

### HMDA Data Analysis for 2018

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Shaw Heights NRSA	11	\$705,000	11	\$685,000	6	\$390,000	3	\$85,000
City of Fayetteville	2,342	\$403,200,000	990	\$132,590,000	1,281	\$171,285,000	198	\$14,140,000
Cumberland County	2,951	\$519,985,000	1,186	\$157,310,000	1,537	\$207,585,000	239	\$16,675,000
MSA/MD	3,758	\$669,220,000	1,396	\$184,180,000	1,777	\$245,535,000	266	\$18,090,000
% of County lending in NRSA	0.4%	0.1%	0.9%	0.4%	0.4%	0.2%	1.3%	0.5%
% of metro area lending in Cumberland County	78.5%	77.7%	85.0%	85.4%	86.5%	84.5%	89.8%	92.2%
% of metro area lending in NRSA	0.3%	0.1%	0.8%	0.4%	0.3%	0.2%	1.1%	0.4%

The table below shows the conventional loan applications in the Shaw Heights NRSA. Approximately 61.4% of the loan applications in Cumberland County were originated, while 16.3% were denied and 15.7% were withdrawn. The loans in the NRSA make up an extremely small portion of the loans in the City, County, and MSA.

### Disposition of Conventional Loans

	Shaw Heights Neighborhood Revitalization Strategy Area				
	Count	% of Shaw Heights NRSA Applications	% of City of Fayetteville Applications	% of Cumberland County Applications	% of Total MSA Applications
Loans Originated	5	45.5%	0.5%	0.4%	0.4%
Approved, Not Accepted	0	0.0%	0.0%	0.0%	0.0%
Applications Denied	6	0.0%	2.5%	1.9%	1.6%
Applications Withdrawn	0	0.0%	0.0%	0.0%	0.0%
File Closed for Incompleteness	0	0.0%	0.0%	0.0%	0.0%

The tables below highlight home loans made the Fayetteville-Cumberland County, NC MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. The only Census Tract in the Shaw Heights Neighborhood has a minority population of at least 50%. Minority applicants, particularly those that were either Black/African American, or American Indian/Alaska Native were more likely to be denied at all income levels than White applicants. This includes the highest levels of income for the MSA as well.

### Home Purchase Loans by Race Less than 50% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	26	2.15%	6	1.42%	1	2.94%	14	3.02%	1	0.57%	4	3.42%

Asian	27	2.23%	8	1.90%	0	0.00%	11	2.37%	5	2.86%	3	2.56%
Black or African American	412	33.99%	137	32.46%	12	35.29%	175	37.72%	44	25.14%	44	37.61%
Native Hawaiian or Other Pacific Islander	2	0.17%	1	0.24%	0	0.00%	1	0.22%	0	0.00%	0	0.00%
White	544	44.88%	219	51.90%	16	47.06%	172	37.07%	92	52.57%	45	38.46%
Hispanic or Latino	98	8.09%	50	11.85%	3	8.82%	26	5.60%	14	8.00%	98	8.09%
Not Hispanic or Latino	926	76.40%	327	77.49%	25	73.53%	353	76.08%	129	73.71%	926	76.40%
<b>Total</b>	<b>1,212</b>	<b>100.00%</b>	<b>422</b>	<b>34.82%</b>	<b>34</b>	<b>2.81%</b>	<b>464</b>	<b>38.28%</b>	<b>175</b>	<b>14.44%</b>	<b>117</b>	<b>9.65%</b>

### Home Purchase Loans by Race 50-79% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	42	2.21%	19	2.05%	0	0.00%	11	2.17%	6	1.83%	6	6.67%
Asian	49	2.58%	21	2.27%	3	6.38%	21	4.13%	4	1.22%	0	0.00%
Black or African American	599	31.56%	257	27.75%	10	21.28%	196	38.58%	106	32.42%	30	33.33%
Native Hawaiian or Other Pacific Islander	13	0.68%	5	0.54%	0	0.00%	2	0.39%	5	1.53%	1	1.11%
White	862	45.42%	481	51.94%	23	48.94%	185	36.42%	142	43.43%	31	34.44%
Hispanic or Latino	180	9.48%	101	10.91%	6	12.77%	31	6.10%	36	11.01%	6	6.67%
Not Hispanic or Latino	1,419	74.76%	695	75.05%	29	61.70%	396	77.95%	236	72.17%	63	70.00%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>926</b>	<b>48.79%</b>	<b>47</b>	<b>2.48%</b>	<b>508</b>	<b>26.77%</b>	<b>327</b>	<b>17.23%</b>	<b>90</b>	<b>4.74%</b>



### Home Purchase Loans by Race 80-99% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	18	2.13%	5	1.00%	1	4.35%	7	4.32%	4	2.96%	1	3.57%
Asian	14	1.65%	8	1.60%	0	0.00%	3	1.85%	3	2.22%	0	0.00%
Black or African American	253	29.87%	117	23.45%	5	21.74%	80	49.38%	43	31.85%	8	28.57%
Native Hawaiian or Other Pacific Islander	8	0.94%	6	1.20%	0	0.00%	1	0.62%	0	0.00%	1	3.57%
White	437	51.59%	292	58.52%	14	60.87%	51	31.48%	66	48.89%	14	50.00%
Hispanic or Latino	87	10.27%	64	12.83%	1	4.35%	9	5.56%	10	7.41%	3	10.71%
Not Hispanic or Latino	664	78.39%	379	75.95%	20	86.96%	135	83.33%	109	80.74%	21	75.00%
<b>Total</b>	<b>847</b>	<b>100.00%</b>	<b>499</b>	<b>58.91%</b>	<b>23</b>	<b>2.72%</b>	<b>162</b>	<b>19.13%</b>	<b>135</b>	<b>15.94%</b>	<b>28</b>	<b>3.31%</b>

### Home Purchase Loans by Race 100-119% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	45	1.68%	20	1.29%	1	1.19%	13	2.55%	4	0.99%	7	5.30%
Asian	40	1.49%	18	1.16%	1	1.19%	12	2.35%	6	1.48%	3	2.27%
Black or African American	765	28.54%	375	24.21%	20	23.81%	199	39.02%	128	31.60%	43	32.58%
Native Hawaiian or	13	0.49%	6	0.39%	0	0.00%	3	0.59%	3	0.74%	1	0.76%

Other Pacific Islander												
White	1,379	51.46%	889	57.39%	46	54.76%	192	37.65%	201	49.63%	51	38.64%
Hispanic or Latino	248	9.25%	154	9.94%	5	5.95%	43	8.43%	35	8.64%	11	8.33%
Not Hispanic or Latino	2,036	75.97%	1,187	76.63%	62	73.81%	377	73.92%	317	78.27%	93	70.45%
<b>Total</b>	<b>2,680</b>	<b>100.00%</b>	<b>1,549</b>	<b>57.80%</b>	<b>84</b>	<b>3.13%</b>	<b>510</b>	<b>19.03%</b>	<b>405</b>	<b>15.11%</b>	<b>132</b>	<b>4.93%</b>

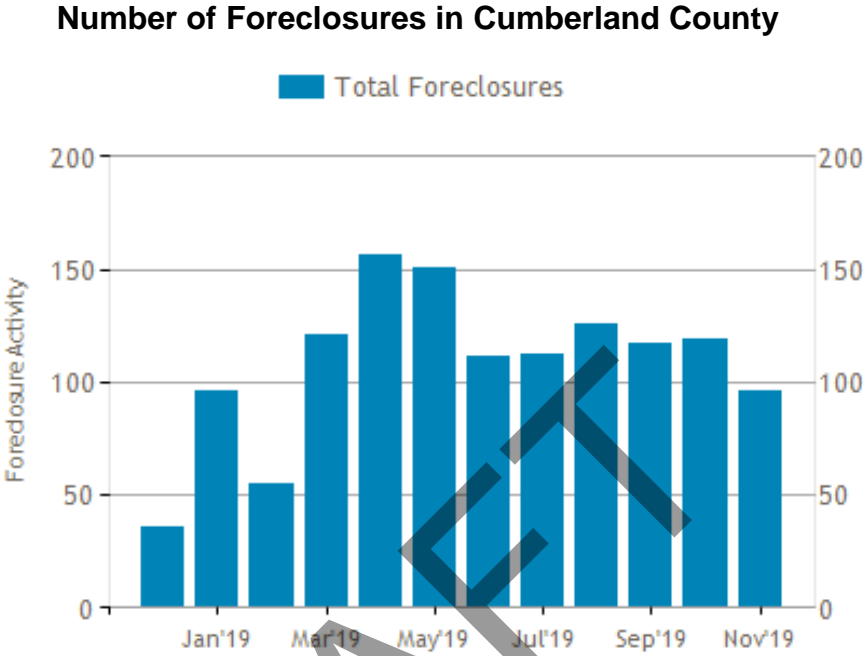
### Home Purchase Loans by Race 120% or More of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	61	0.97%	30	0.81%	2	1.56%	14	1.31%	11	1.02%	4	1.15%
Asian	126	1.99%	80	2.17%	2	1.56%	12	1.13%	22	2.04%	10	2.87%
Black or African American	1,643	26.01%	831	22.50%	28	21.88%	381	35.74%	290	26.85%	113	32.38%
Native Hawaiian or Other Pacific Islander	23	0.36%	10	0.27%	0	0.00%	5	0.47%	7	0.65%	1	0.29%
White	3,273	51.81%	2,079	56.28%	74	57.81%	436	40.90%	533	49.35%	151	43.27%
Hispanic or Latino	411	6.51%	227	6.15%	7	5.47%	70	6.57%	82	7.59%	25	7.16%
Not Hispanic or Latino	4,847	76.73%	2,885	78.10%	99	77.34%	790	74.11%	810	75.00%	263	75.36%
<b>Total</b>	<b>6,317</b>	<b>100.00%</b>	<b>3,694</b>	<b>58.48%</b>	<b>128</b>	<b>2.03%</b>	<b>1,066</b>	<b>16.88%</b>	<b>1,080</b>	<b>17.10%</b>	<b>349</b>	<b>5.52%</b>

Because the residents of the NRSA are largely Black or African-American, the high denial rates of Black or African-American mortgage applications will affect homeownership in the NRSA. Any initiative that seeks to assist Black or African American homebuyers in the area must address these denial rates with housing counseling and credit repair programs.

According to [www.realtytrac.com](http://www.realtytrac.com), Cumberland County had 578 foreclosures at a rate of 1 in every 1,110, or 0.09% in November, 2019, and Cumberland County had 96 homes in foreclosure at a rate of 1 in every 1,188, or 0.08% as of November, of 2019. Legal Aid of North Carolina has a division dedicated to assisting households experiencing foreclosures. The

following chart illustrates the monthly foreclosure filings in Cumberland County from December 2018 to November 2019.



Source: [www.realtytrac.com](http://www.realtytrac.com)

The number of foreclosures for Cumberland County was at its highest in April of 2019 with 157 foreclosures.



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## D. COMMUNITY CONSULTATION

Cumberland County's Department of Community Development staff and its consulting firm, Urban Design Ventures, organized and conducted the citizen meetings, interviews with financial institutions, economic development agencies, housing providers, social service agencies, employment/business agencies, and educational organizations. UDV held citizen meetings, round table discussions, one on one interviews with stakeholders in the Shaw Heights NRSA.

### 1. CITIZEN MEETINGS

UDV and the Community Development Department conducted two (2) citizen meetings in the Shaw Heights Neighborhood on the following date and location:

- **January 30, 2020 at 6:00 PM**  
Mt. Olive Missionary Baptist Church  
118 Johnson Street  
Fayetteville, North Carolina 28303
- **February 4, 2020 at 6:00 PM**  
Smith Recreation Center  
1520 Slater Avenue  
Fayetteville, North Carolina 28301

As a part of the consultation progress, the County involved other stakeholders in the NRSA planning process. Stakeholders were contacted and personal interviews held with each.

The County will present the NRSA Plan to the community to obtain citizen comments.

Comments made at the public hearings are included in Section H - "Appendix," Part 3 - "Citizen Participation."

### 2. ECONOMIC DEVELOPMENT ORGANIZATIONS

The following business organizations provided comments for the NRSA:

- NCWorks Career Center – Nedra Clayborne Rodriguez
- Center for Economic Empowerment and Development (CEED) – Suzy Hrabovsky and Kia Walker
- Pathway 4 Prosperity – Cynthia Wilson

The following comments were made:

Many of the jobs available to residents of neighborhoods like Shaw Heights are low-paying, service sector jobs that cater to the population at Fort Bragg. There is a need to create higher-paying jobs for these individuals and to provide them with training that will command a more competitive wage in the local economy. Some specific sectors are targeted for growth, such as cyber security and artificial intelligence, and programs are either in place to work within these industries or are being developed.

Shaw Heights was previously served by the Wal-Mart on Murchison Road for groceries, but the grocery store has closed down. Shaw Heights is now located in a food desert. Many in the community have demonstrated a desire for more food providers and dining establishments aside from fast food, and there is a need to bring quality food at lower prices into the neighborhood.

There is a need for additional daycare and family care for people seeking employment. There is also a need for improved public transit in the County and in Shaw Heights to provide transit for third shift jobs.

There is a need to teach budgeting and financial literacy to residents of the area. Many of the poorest residents of the County and the neighborhood have no knowledge of how to build credit.

### **3. FAITH-BASED ORGANIZATIONS**

The following faith-based organization provided comments for the NRSA:

- Greater Life Fayetteville – Georgeanna Pincking
- Fayetteville Urban Ministry – Jeremy Williams & Patricia Jackson
- Covenant Love Church – Tim Atkinson
- First Baptist Church – Moore Street – Fredrick D. Culbreth
- Hay Street United Methodist Church – David J. Blackman
- Manna Church – Elliot Diaz

The following is a summary of comments made:

Transportation is a big issue for people throughout the region. Many of the poorest residents are unable to get employment at early or late hours due to the poor public transportation in the area.

People in the region with criminal histories or poor credit struggle to find affordable housing. Many people with criminal histories face housing discrimination, and are often afraid to report the discrimination due to fear of retaliation.

The lack of affordable housing contributes to a growth in homelessness in the area. Some affordable housing could be improved through rehabilitation and repair programs.

#### **4. HOUSING PROVIDER AGENCIES**

The following housing developers provided comments for the NRSA:

- Kingdom CDC – J. Carl Manning
- United Management II, Inc. – Terry Bass & Shanna Roy
- Fayetteville Area Habitat for Humanity – Ron Gunter
- Center for Economic Empowerment and Development (CEED) – Suzy Hrabovsky and Kia Walker

The following is a summary of comments made:

United Management has never constructed housing using Low-Income Housing Tax Credits in Shaw Heights, and recognizes the need. There are vacant lots in the area that have the potential for single-family housing development, or that can be grouped together into parcels for larger affordable housing developments. However, due to the lack of services, Shaw Heights does not score well on LIHTC applications. Development in Shaw Heights will require additional leveraging.

According to area housing providers, there are a high number of properties in the foreclosure process in Shaw Heights. Foreclosures move slowly in Shaw Heights due to unusual administrative boundaries of the neighborhood.

Kingdom CDC has developed affordable housing throughout the County, and is interested in working on developments in Shaw

Heights. Kingdom CDC provides counseling for families interested in becoming homeowners, as well as downpayment assistance for enrolled families. There is the need to construct additional affordable housing in Shaw Heights.

There is a need for affordable housing for Veterans in the area. The VA provides many VASH vouchers and wraparound services, but there remains the need for more units.

CEED has managed affordable housing throughout the region. There is a need to assist low-income renters with utilities and deposits. There is also a need to assist people with rent-to-own programs and to train aspiring homebuyers in homeownership.

There is a demand for senior housing in the area. The region has attracted retirees from military careers and elsewhere.

## 5. NON-PROFIT ORGANIZATIONS

The following Housing Authorities offered comments for the NRSA:

- **Housing Authorities:**

- Fayetteville Metropolitan Housing Authority – Dawn Weeks

The following comments were made:

Section 8 Housing Choice Vouchers are highly utilized and there is a need for more units for extremely low income families. Landlords are often unwilling to rent to Section 8 tenants in the area.

Students in the region can apply for public housing because they meet the income limits. There is a need for more student housing in the area.

FHMA sees the highest demand for one- and two-bedroom housing. There is a need for decent, safe, sound affordable rental housing for these tenants in Shaw Heights.

FMHA is willing to partner with developers to increase the supply of all affordable housing types in the area.

- **Health & Social Service Agencies:**

The following health and social services agencies provided comments on the NRSA:

- Alliance Health – Laressa Witt & Tony Gardner
- Salvation Army – Lisa Shelley Hudson
- Cumberland Healthnet – Anton Ivonne & Anna Webster
- Veterans Empowering Veterans – Denise Giles
- Designing Station – Cheri Smtih
- Seth’s Wish – Lindsey Wofford
- Volunteers of America – Nena Knowles
- HOPE Center – Kenneth Hartley
- Connections of Cumberland County – Crystal Bennett
- Hope 4 NC – Antonio Gardner
- United Way – Robert Hines
- Stedman-Wade Health Services – Rosa Gooding
- Care Center – Amy White
- Endeavors – Waren Riley
- Operation Inasmuch – Sue Byrd & Barbara Speir

The following comments were made:

Many of the individuals and families in need of housing assistance in the area also require supportive services. Job training, case management, and counseling are all components of services that could assist individuals experiencing homelessness, particularly those in the re-entry population.

Resources are available in the County targeted to women, children, and veterans in poverty. However, the lack of public transportation creates barriers to accessing these services.

There is a major need for affordable housing across the County that is decent, safe, and sound. Though there are many trailers in the area that are technically affordable, they carry a high health risk and are often overcrowded. The trailers deteriorate rapidly and lead to housing instability.



Across the County, there is a need for rapid rehousing and transitional housing to assist homeless populations. A large number of the people in need of assistance could be sustained with funding for these types of programs. These types of programs also have the potential to assist many homeless children.

It is likely that many of the disabled people in the area are not being served, as they do not meet the definition of disabled. There is a need for accessibility improvements in housing and public spaces to assist these individuals.

## **6. EDUCATIONAL ORGANIZATIONS**

The following educational organizations provided comments for the NRSA:

- Cumberland County Schools – Pamela Suggs Story

The following comments were made:

Cumberland County Schools has identified a large number of homeless youth. There are over 800 homeless youth according to the McKinney-Vento Act, and there are 200 foster children identified in the district. Many parents live in motels due to their low wages, and children are forced to live in substandard conditions at the hotels.

The school system has an increasing number of students from other parts of the world, and English as a Second Language is becoming a bigger concern throughout the district.

## **7. FAIR HOUSING ORGANIZATIONS**

The following fair housing organizations provided comments for the NRSA:

- Legal Aid NC – Ida T. Baker

The following comments were made:

Landlords are often unwilling to make reasonable modifications and accommodations. There is a need to negotiate with landlords and to educate them to ensure that these modifications and accommodations are made.

There are many predatory loans being made. Land contracts are common in the area and an individual may lose their property for

missing one payment. Foreclosures are common. Evictions are also common and it is easy for landlords to evict renters. Quid pro quo sexual harassment among renters is also on the rise.

The closing of mobile home parks has created issues for residents of the County. Landlords may evict trailer park residents before making repairs to infrastructure in the parks.

Housing insecurity increased in the County due to Hurricane Florence. There is a need for homeless services related to the hurricane, as well as rehabilitation work related to damage from the disaster.

## 8. CUMBERLAND COUNTY DEPARTMENTS

The following engineering and public works representatives provided comments on the NRSA:

- **Code Enforcement:**

The following comments were made:

- Code Enforcement – Jamie Bahneman, Gilbert Sanchez & Andy Roberts

The following is a summary of their comments:

The Cumberland County Code Enforcement Department has three (3) code enforcement officers and two (2) permit staff. The Department is complaint-driven because it is too geographically large for a proactive strategy among a staff of this size.

The Department sees a high number of vacant and abandoned houses, as well as a number of older mobile home parks. Owners of mobile home parks will not repair mobile homes in spite of code complaints. Many of the sites of these mobile home parks are ideal for tiny house village.

There is a need for demolition of these vacant and abandoned properties. Demolitions from hurricanes had only begun initiation when interviews were conducted in Fall of 2019. Sites of vacant, abandoned housing can act as new sites for infill housing.

Much of the development on former mobile home parks requires the development of additional infrastructure. The biggest obstacle to development in these areas is a lack of sewer and septic systems. There is a need to acquire funding for large-scale sewer and septic programs.

- **County Social Services:**

The following comments were made:

The following is a summary of their comments:

The County is a Tier 1 County due to its poverty.

Elderly residents of the area often have extensive needs, but cannot also not taking advantage of the benefits available. Senior classes and education are available, but often in centralized locations. There is a need for public transit that can connect these seniors to services. The Department of Social Services provides paratransit for the elderly.

The mental health system in the area is lacking. There are a large number of people that need mental health care and few resources. There is a need for greater advocacy for those with mental disabilities in the region.

There are a large number of people with addiction issues. People with criminal histories may struggle to find housing, and may end up segregated into certain neighborhoods that accept them as tenants.

There are a large number of foster children in the County that require deferral from incarceration and placement into housing and social service programs.

- **Fayetteville-Cumberland Human Relations Department:**

The following comments were made:

- Fayetteville-Cumberland Human Relations – Dr. Anthony Wade and Yamile Nazar

The following is a summary of their comments:

There are many landlord-tenant issues in the area where landlords will not take care of their property. Landlords in the area do not often understand their responsibilities. Tenants

worry that if they send a complaint to code enforcement, the house will be condemned and they will continue to live in poor conditions. Though there are many rentals in the City and County, housing is not necessarily decent, safe, and sound.

Individuals that have lost public housing for any reason are often the most difficult to rehouse.

- **County Management:**

The county management team provided comments on the NRSA:

The following is a summary of their comments:

There are relatively few minority developers in the area. Minority neighborhoods in the region that were formerly majority-homeowner neighborhoods are transitioning into majority-rental neighborhoods. There are a high number of tax foreclosures in the area.

Many neighborhoods of the County are undeveloped, with unpaved roads connecting developments.

NIMBYism is common in the region. There are a number of people who are unwilling to address issues of poverty and inequality in the region.

## 9. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

- Cumberland County Commissioners – Glenn Adams, Dr. Jeannette M. Council, Charles Evans & Larry L. Lancaster
- Cumberland County Department of Community Development – Delores Taylor
- City of Fayetteville Department of Economic & Community Development – Cynthia Blot & Adolphus Thomas

The following is a summary of their comments:

There is a need to assist the elderly, the homeless, people with disabilities, and people recovering from addictions.

The County runs a variety of housing rehabilitation programs that assist low-income homeowners and individuals affected by

hurricanes. The County Department of Community Development has sought developers to do larger developments. Many of these developments have been in Silver Lake, but the County acknowledges that there are needs for larger affordable developments in other areas.

The City of Fayetteville will also be creating an NRSA and pursuing a Choice Neighborhoods Initiative Grant near Cumberland County's NRSA in the Murchison Road Corridor Neighborhood. Though Shaw Heights is adjacent to Murchison Road, it is not adjacent to the NRSA.

DRAFT



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## E. ASSESSMENT

An analysis of the area based on the physical, human, and economic conditions was made of the Shaw Heights NRSA.

### 1. ECONOMIC CONDITIONS

The Shaw Heights NRSA is primarily residential. It is an urban area with a mix of other existing land uses, including commercial and industrial, but these parcels are largely located on the eastern edge of the neighborhood on Murchison Road. There are few businesses in the area to provide employment opportunities for the NRSA residents. The closest major commercial corridor, Murchison Road, has experienced business closings and reductions that indicate challenges exist which affect future business growth. The types of jobs that have been created in the region are higher skilled jobs at the cost of lower skilled jobs. With the low number of skilled jobs that are available, there is very low turn-over.

There are vacant commercial sites in the area. However, this space will generally require significant investment to be tailored to specific business needs. The climate for investment in the Shaw Heights NRSA is not healthy. Real estate appraisal values are low in the NRSA, and the tightening of credit scores has made it extremely difficult to secure capital to start, expand, or improve businesses.



There are existing groups that provide support to businesses and job creation such as NCWorks, the Center for Economic Development and Empowerment (CEED), and Pathways For Prosperity.

### 2. EMPLOYMENT CONDITIONS

The 2010 civilian labor force of Cumberland County was comprised of 131,787 (55.5%) out of the total County resident population of 237,332 age sixteen (16) years and older, according to the American Community

Survey's 5-year Estimates (2006-2010). In November 2019, County had an unemployment rate of 4.6% for Cumberland County. This is a higher unemployment rate than 3.8% for the State of North Carolina, and the national unemployment rate at the time of 3.5%.

The table below illustrates a comparison of employment by occupation among Cumberland County residents for 2000 through 2017. Increases were experienced in sales and office occupations, as well as management, professional, and related occupations. All other occupations declined in the number of persons employed. Most of these losses resulted from the further decline of the steel and other heavy industries during that period of time.

### Employment Distribution by Occupation

	2000	2010	2017	Change 2000 - 2017
Management, professional, and related occupations	31,826	37,833	40,958	28.7%
Service occupations	18,432	23,191	25,600	38.9%
Sales and office occupations	29,798	30,458	31,881	7.0%
Construction, extraction, natural resources and maintenance occupations	11,552	10,900	10,559	-8.6%
Production, transportation, and material moving occupations	18,729	15,195	14,970	-20.1%
<b>Total:</b>	<b>120,672</b>	<b>117,667</b>	<b>123,968</b>	<b>2.7%</b>

Source: U.S. Census Bureau, Census 2000 & 2010; American Community Survey 5-year estimates (2013-2017), [www.factfinder.gov](http://www.factfinder.gov)

### 3. **BUSINESSES**

The main employers in Cumberland County are the following companies in no particular order:

- United States Military
- Department of Defense
- Cape Fear Valley Health Systems
- Wal-Mart Distribution
- Goodyear Tire & Rubber, Inc.
- Veterans Administration
- Fayetteville Technical Community College
- Food Lion
- Fayetteville State University

- General Dynamics
- Mann+Hummel Purolator Filters
- Pruitthealth Veteran Services, NC
- Sykes Enterprises
- Eaton Corporation
- Methodist University
- Lowes, Inc.
- Fluor Daniel Services, NC
- M.J. Soffee LLC
- Horne Brothers Construction
- AT&T
- Circle K

There are few businesses located in the Shaw Heights NRSA. The majority of these businesses are located on Murchison Road, while a day care and an auto repair store operate on Shaw Road. There are businesses within driving distance of the NRSA along Pamalee Drive and Country Club Drive. Many of these businesses are located in “strip type” commercial development. Businesses along Pamalee Drive and Country Club Drive are larger chain stores. Few stores exist in Shaw Heights, and there are no grocery stores or pharmacies. The neighborhood is considered a food desert.

The following main service facilities located in the area include:

**Food Store -**

- 210 Fish Market

**Automobile Parts/Service –**

- Will’s Auto Repairs
- Darjons Tires
- Mallety Used Cars
- Save-Your-Car Auto Repair

**Engineering -**

- Skan Electric

**Family Care -**

- Creative Enhancements Day Care



#### **Retail -**

- Aaron's Supply

Within the NRSA, there are 11 commercial properties of which 1 is vacant.

#### **4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS**

There is a range of public and private resources, programs and incentives that have been developed to address issues facing the Shaw Heights NRSA. These resources and programs provide incentives for businesses to locate and/or otherwise invest in these areas. These resources and incentives are available on a local, state and Federal level. The following represents a summation of some relevant resources and programs that may be applicable to the Shaw Heights NRSA in Cumberland County. This list is not comprehensive, but rather representative of the potential resources that are available from public sources.

- **Section 108 Loan** – The Section 108 Loan Guarantee Program (Section 108) provides communities with low-cost, flexible financing for economic development, housing rehabilitation, public facilities, and other physical infrastructure projects, including those to increase resilience to natural disasters. Section 108's unique flexibility and range of applications makes it one of the most potent and important public investment tools that HUD offers to state and local governments. Section 108 offers Community Development Block Grant (CDBG) recipients the ability to leverage their annual grant allocation to gain access to federally guaranteed loans large enough to pursue physical and economic development projects capable of revitalizing entire neighborhoods.
- **Low-Income Housing Tax Credits (LIHTC)** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Choice Neighborhoods Initiatives** – The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, come together to create and implement a plan that revitalizes distressed HUD housing and addresses the challenges in the surrounding

neighborhood. The program helps communities transform neighborhoods by revitalizing severely distressed public and/or assisted housing and catalyzing critical improvements in the neighborhood, including vacant property, housing, businesses, services and schools. Grants are provided for planning, and a second competitive grant is available for implementation.

- **Job Development Investment Grant (JDIG)** – DIG is a performance-based, discretionary incentive program that provides cash grants to new and expanding businesses to help offset the cost of locating or expanding a business facility in North Carolina. Companies can qualify for a JDIG based on the project location, number of jobs, and average wage. The grant amount is based on 75% of the personal income tax withholdings associated with the new jobs up to \$16,000 per job for a maximum of 12 years. For “high-yield” projects that invest at least \$500 million and create at least 1,750 jobs, the JDIG program can provide a grant worth up to 90% of personal income tax withholdings for up to 20 years. For “transformative” projects that invest at least \$1 billion and create at least 3,000 jobs, the JDIG program can provide a grant worth up to 90% of personal income tax withholdings for up to 30 years.
- **One North Carolina Fund (One NC)** – One NC is a discretionary cash-grant program awarded to reimburse project capital costs such as installation or purchase of equipment, structural repairs and renovations, and construction or improvements to utility lines and associated equipment. Awards are based on the number of jobs created, investment level, project location, and economic impact of the project. One NC awards require a local match award and are disbursed on a performance basis.
- **NC Department of Public Safety-NC State High Patrol Statewide BikeSafe Coordinator** – BikeSafe is a partnership with law enforcement agencies and the motorcycle community to proactively reduce motorcycle crashes and fatalities.
- **NCDOT Bicycle and Pedestrian Planning Grant** – This initiative encourages municipalities and counties to develop comprehensive bicycle and pedestrian plans. These plans largely focus on enhancing mobility, improving safety, and promoting economic and health benefits. Because of these efforts, the program has reached communities of all sizes from all regions of the state.
- **Golden LEAF Foundation Economic Catalyst Program** – Grants are available to projects that include a company’s commitment to create full-time jobs in North Carolina, targeted toward providing areas of distress with high quality, high wage jobs.
- **Golden LEAF Foundation Disaster Recovery Program** – Grants are available to governmental entities and nonprofits to repair or

replace infrastructure and equipment damaged or destroyed by Hurricanes Matthew, Florence, Michael, and Dorian. Infrastructure includes nonresidential buildings that serve the public, water, sewer, stormwater, and other publicly owned assets.

- **NCHFA Tax Exempt Bonds** – Tax-exempt bond financing provides long-term, below-market financing for the construction and rehabilitation of affordable rental housing. In order to utilize tax-exempt bond financing, the County partners with a private entity and issues the bonds.
- **NCHFA Workforce Housing Loan Program** – The Workforce Housing Loan Program (WHLP) is administered by the NC Housing Finance Agency in combination with federal Housing Credits. With WHLP funds, the County can receive a 30-year deferred payment loan at 0 percent interest for a percentage of a rental property’s development cost. The maximum loan amount is based on income designations in Cumberland County.
- **NCHFA Rental Production Program Loans** – The Rental Production Program (RPP) provides long-term financing for rental developments that serve families earning 60 percent or less of the area median income. RPP loans are awarded through an annual competitive cycle that ensures equitable distribution among the three geographic regions of the state and between metropolitan and urban areas. Once your development is approved for federal Housing Credits, it is automatically considered for this program.
- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations. Grants in these categories could serve organizations operating in the Shaw Heights NRSA.
- **NCDOT Rail Industrial Access Program** – Uses state funds to help construct or refurbish railroad spur tracks required by a new or expanding company. Program funding is intended to modernize railroad tracks to ensure effective and efficient freight deliveries. Project funding is contingent upon a company’s receiving application approval prior to making a decision to locate or expand its facility in North Carolina. In addition, an award can be made only after confirmation of the availability of matching funds from private and/or local sources. Local governments, community development agencies, railroads and companies themselves are eligible for funds to improve rail access. Approval depends on a variety of factors, including the number of potential new jobs that will be created, the

amount of capital investment, rail use and local economic conditions. Grant recipients may receive a maximum of 50% of total project costs, subject to a \$200,000 limit per project. Program funding is an incentive to encourage companies to locate or expand in North Carolina versus another state. Projects considering in-state locations only or those not anticipated to yield a significant economic impact do not qualify for funding.

- **State Rural Demolition Grants** – The Demolition Grant Program provides grants to local governments to support the demolition of a vacant building to encourage site rehabilitation and site availability for economic development purposes. Eligible applicants are units of local government located in either a Tier 1 or Tier 2 county, or a rural census tract in a Tier 3 county. You can find more about the state's tier designations elsewhere on our site. In Tier 1 or Tier 2 counties, priority will be given to towns or communities with populations less than 5,000
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP)** – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division** - Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report. These funds have been used effectively on brownfield properties nationwide. Virtually any expense related to development of brownfields is eligible provided that those activities are cited in the appropriation or conference report. There is no maximum or minimum funding amount. The level of funding authorized by Congress is the amount allocated to a particular activity.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities** - EDA provides public works investments to assist financially and socially distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State, County, and local units of government, as well as associated authorities. The activities proposed must be in compliance with the current “Comprehensive Economic

Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks. There are no minimum or maximum award amounts stipulated, however, EDA will not make an investment in excess of fifty percent (50%) of the project cost.



- **Small Business Administration (SBA) Section 504 Loan Program** - The SBA 504 Loan Program is the SBA's principal long-term financing tool for economic development. The SBA 504 Program provides long term, fixed rate financing for fixed asset projects. For-Profit Businesses with a tangible net worth of less than \$7 million and an average net income less than \$2.5 million are eligible for 504 financing. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment. A typical structure for a SBA 504 deal is as follows:
  - 50% of the project is bank financing
  - 40% of the project is funded by SBA 504
  - 10% Equity

The SBA sets a limit of \$1,500,000 in loan funds for job retention/creation projects, \$2,000,000 for projects meeting certain SBA public policy goals, and up to \$4,000,000 for manufacturing.

## 5. HOUSING NEEDS

The NRSA housing market is depressed. The NRSA Neighborhood lacks infrastructure for development and is not considered a desirable place to live. Houses do not tend to increase in value in the NRSA. The predominant type of housing units in the NRSA are mobile homes. The following conditions cause the depressed housing market:

- 43 out of 553 structures are vacant, of which 40 are residential.
- Large number of vacant lots, 79 parcels out of 313 parcels of land. Many of these larger lots are used for illegal dumping.

- High percentage of code deficient buildings in the area (34.2%)
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of mobile homes that are in poor condition.
- Little development of sewer and septic systems to encourage development.

The problems likely to be encountered in trying to provide opportunities for housing development consist of:

- Small lots on scattered sites that need to be assembled, but might have title problems and tax liens.
- Large lots that are used for illegal dumping and may not conform to the current zoning code for housing development.
- Large lots where abandoned trailers are currently located.
- Lack of funds and ability to obtain private financing to undertake new housing development due to low sales prices for housing.
- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- A lack of sewer and septic tank infrastructure to create the possibility for the development of decent, safe, sound, affordable housing.

## 6. INCOME CHARACTERISTICS

As shown in the table below, the poverty rate in the NRSA is very high. The poverty rates for the NRSA is 39.7%, and the NRSA has a poverty rate that is more than double that of the County and the State. The following tables reflect the changes in poverty rates for the years 2000, 2010 and 2017.

**2000 Comparative Poverty Rates**

Census Tract & Block Group	Total NRSA	Total City of Fayetteville	Cumberland County	State of North Carolina	United States
Median household income in 1999	15,898	36,124	37,226	39,061	41,851

<b>% of People Living Below Poverty Level</b>	38.9%	14.8%	12.8%	12.3%	12.4%
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Source: U.S. Census Bureau, Census 2000, [www.factfinder.gov](http://www.factfinder.gov)

The poverty rate for Cumberland County’s NRSA remained stagnant in ten years from 38.9% to 38.5%, according to the American Community Survey’s 5-year estimates (2006-2010). The poverty rate for the City of Fayetteville and Cumberland County also increased in this ten-year period, although not as severely as the rate in the Shaw Heights NRSA. The poverty rate for the City overall is remained similar to the County at 16.3%, the State of North Carolina at 16.2%, or the Country as a whole at 14.4%. Median household income increased during this time period in the NRSA, at \$15,898 in 2000 dropping to \$19,750 in 2010. Median incomes rose for the City, County, State, and Nation during this same time period.

### 2010 Comparative Poverty Rates

<b>Census Tract &amp; Block Group</b>	<b>Total NRSA</b>	<b>Total City of Fayetteville</b>	<b>Cumberland County</b>	<b>State of North Carolina</b>	<b>United States</b>
<b>Median household income in 2010</b>	19,750	43,284	43,834	45,570	51,914
<b>% of People Living Below Poverty Level</b>	38.5%	16.3%	16.3%	16.2%	14.4%

Source: U.S. Census Bureau, Census 2010, [www.factfinder.gov](http://www.factfinder.gov)

By 2017, the poverty rate for Cumberland County’s NRSA increased in the NRSA from 2010 to 2017 according to the 2013-2017 American Community Survey (the most recent data available). The poverty rate remains higher at 39.7% for the NRSA than it was in 2000. The poverty rate in the City of Fayetteville increased to 19.3% and to 18.2% for the County, though it remained stable at 16.1% for the State of North Carolina. The median income of the NRSA increased from 2010 to 2017, from \$19,750 to \$21,657. Though median incomes in the City and County remained relatively stagnant at this time, the median income in the NRSA is still lower than both the City and County Median Incomes. During the same time period, the State and the Nation saw increases in Median Household Income.

## 2017 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Fayetteville	Cumberland County	State of North Carolina	United States
Median household income in 2017	21,657	43,439	44,737	50,320	57,652
% of People Living Below Poverty Level	39.7%	19.3%	18.2%	16.1%	14.6%

Source: U.S. 2013-2017 ACS Five Year Estimates

Based on the poverty rates and median household incomes in the past twenty years, the NRSA neighborhood has become increasingly poorer as did the City of Fayetteville and Cumberland County, as increases in income have not kept pace with the increase in the number of poverty-level individuals.

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median income. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Shaw Heights (NRSA). As the table below illustrates, Cumberland County spans all income types and the poorest block groups in the County have nearly a 100% low-moderate income population. Cumberland County's overall Low- and Moderate-Income percentage is 37.53% while the NRSA's is 56.48%.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR CUMBERLAND COUNTY, NC				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Census Tract	Block Group	Low/Mod	Low/Mod Universe	Percentage
<b>000200</b>	<b>1</b>	<b>555</b>	<b>590</b>	<b>94.07%</b>
<b>000200</b>	<b>2</b>	<b>630</b>	<b>720</b>	<b>87.50%</b>
<b>000200</b>	<b>3</b>	<b>495</b>	<b>755</b>	<b>65.56%</b>
<b>000500</b>	<b>1</b>	<b>700</b>	<b>1155</b>	<b>60.61%</b>
<b>000500</b>	<b>2</b>	<b>325</b>	<b>485</b>	<b>67.01%</b>
<b>000500</b>	<b>3</b>	<b>460</b>	<b>585</b>	<b>78.63%</b>
<b>000600</b>	<b>1</b>	<b>730</b>	<b>1050</b>	<b>69.52%</b>
000600	2	170	745	22.82%
000600	3	545	1775	30.70%
<b>000600</b>	<b>4</b>	<b>595</b>	<b>660</b>	<b>90.15%</b>



000600	5	105	1125	9.33%
000701	1	255	2265	11.26%
000701	2	100	1230	8.13%
000701	3	550	2125	25.88%
000702	1	270	1085	24.88%
000702	2	390	1000	39.00%
000800	1	290	665	43.61%
000800	2	305	805	37.89%
<b>000800</b>	<b>3</b>	<b>755</b>	<b>1245</b>	<b>60.64%</b>
000900	1	400	1055	37.91%
<b>000900</b>	<b>2</b>	<b>565</b>	<b>755</b>	<b>74.83%</b>
000900	3	315	890	35.39%
000900	4	195	935	20.86%
000900	5	270	915	29.51%
000900	6	360	890	40.45%
<b>001000</b>	<b>1</b>	<b>570</b>	<b>950</b>	<b>60.00%</b>
<b>001000</b>	<b>2</b>	<b>1240</b>	<b>1790</b>	<b>69.27%</b>
001100	1	645	1265	50.99%
<b>001100</b>	<b>2</b>	<b>610</b>	<b>935</b>	<b>65.24%</b>
001100	3	540	1315	41.06%
001200	1	505	1040	48.56%
<b>001200</b>	<b>2</b>	<b>515</b>	<b>830</b>	<b>62.05%</b>
<b>001200</b>	<b>3</b>	<b>780</b>	<b>1145</b>	<b>68.12%</b>
<b>001200</b>	<b>4</b>	<b>1270</b>	<b>2295</b>	<b>55.34%</b>
<b>001400</b>	<b>1</b>	<b>805</b>	<b>1570</b>	<b>51.27%</b>
001400	2	350	900	38.89%
001400	3	155	550	28.18%
001400	4	425	1500	28.33%
001400	5	735	1570	46.82%
001500	1	390	1345	29.00%
001500	2	620	1410	43.97%
001601	1	710	1925	36.88%
001601	2	595	2350	25.32%
001601	3	1220	3460	35.26%
<b>001603</b>	<b>1</b>	<b>1095</b>	<b>1940</b>	<b>56.44%</b>
001603	2	675	2050	32.93%
001604	1	395	1120	35.27%
<b>001604</b>	<b>2</b>	<b>1230</b>	<b>2170</b>	<b>56.68%</b>
001604	3	1390	3915	35.50%
<b>001700</b>	<b>1</b>	<b>1295</b>	<b>2075</b>	<b>62.41%</b>

001700	2	625	1230	50.81%
<b>001700</b>	<b>3</b>	<b>830</b>	<b>1365</b>	<b>60.81%</b>
001700	4	1510	4310	35.03%
001800	1	530	1315	40.30%
<b>001800</b>	<b>2</b>	<b>555</b>	<b>1035</b>	<b>53.62%</b>
001901	1	1120	2215	50.56%
<b>001902</b>	<b>1</b>	<b>1145</b>	<b>2175</b>	<b>52.64%</b>
001902	2	1090	2590	42.08%
001903	1	480	985	48.73%
001903	2	560	1605	34.89%
001903	3	340	675	50.37%
<b>001903</b>	<b>4</b>	<b>670</b>	<b>955</b>	<b>70.16%</b>
002001	1	450	1330	33.83%
002001	2	545	1480	36.82%
<b>002002</b>	<b>1</b>	<b>335</b>	<b>560</b>	<b>59.82%</b>
002002	2	960	2390	40.17%
002002	3	490	1205	40.66%
002002	4	405	1180	34.32%
<b>002100</b>	<b>1</b>	<b>645</b>	<b>1130</b>	<b>57.08%</b>
<b>002100</b>	<b>2</b>	<b>865</b>	<b>1450</b>	<b>59.66%</b>
002100	3	175	1330	13.16%
002200	1	60	285	21.05%
<b>002200</b>	<b>2</b>	<b>560</b>	<b>990</b>	<b>56.57%</b>
<b>002300</b>	<b>1</b>	<b>710</b>	<b>790</b>	<b>89.87%</b>
<b>002300</b>	<b>2</b>	<b>1315</b>	<b>2200</b>	<b>59.77%</b>
002300	3	605	1655	36.56%
<b>002401</b>	<b>1</b>	<b>545</b>	<b>965</b>	<b>56.48%</b>
<b>002401</b>	<b>2</b>	<b>705</b>	<b>890</b>	<b>79.21%</b>
<b>002402</b>	<b>1</b>	<b>530</b>	<b>865</b>	<b>61.27%</b>
<b>002402</b>	<b>2</b>	<b>885</b>	<b>1325</b>	<b>66.79%</b>
002402	3	275	1150	23.91%
002501	1	525	1765	29.75%
002501	2	610	1235	49.39%
002501	3	1020	4655	21.91%
002502	1	895	3140	28.50%
002502	2	605	1655	36.56%
<b>002502</b>	<b>3</b>	<b>905</b>	<b>1755</b>	<b>51.57%</b>
002503	1	580	1385	41.88%
002503	2	520	1760	29.55%
002503	3	525	1815	28.93%

<b>002504</b>	<b>1</b>	<b>940</b>	<b>1245</b>	<b>75.50%</b>
002504	2	540	2240	24.11%
002504	3	760	2580	29.46%
002600	1	645	1610	40.06%
002600	2	535	1355	39.48%
002600	3	155	1010	15.35%
002700	1	290	1060	27.36%
002700	2	330	1615	20.43%
002700	3	635	3225	19.69%
002700	4	775	2560	30.27%
002800	1	1095	2675	40.93%
002800	2	610	1710	35.67%
002800	3	410	2160	18.98%
002900	1	570	1285	44.36%
002900	2	315	1405	22.42%
002900	3	320	760	42.11%
002900	4	455	925	49.19%
003001	1	485	2175	22.30%
003001	2	1290	4700	27.45%
003001	3	495	3180	15.57%
003001	4	375	2365	15.86%
003002	1	985	2830	34.81%
003102	1	545	3480	15.66%
003102	2	320	945	33.86%
003103	1	560	1445	38.75%
003103	2	1020	2630	38.78%
003103	3	295	1595	18.50%
003104	1	630	1930	32.64%
003104	2	565	2070	27.29%
003104	3	1165	2295	50.76%
003201	1	320	1965	16.28%
003201	2	365	3900	9.36%
003201	3	425	2625	16.19%
003201	4	710	4070	17.44%
<b>003203</b>	<b>1</b>	<b>1025</b>	<b>1915</b>	<b>53.52%</b>
003203	2	425	1175	36.17%
003203	3	845	2285	36.98%
<b>003204</b>	<b>1</b>	<b>640</b>	<b>1130</b>	<b>56.64%</b>
003204	2	540	1160	46.55%
003204	3	780	2075	37.59%

003204	4	240	1045	22.97%
003204	5	885	3115	28.41%
003205	1	435	2415	18.01%
003205	2	350	2265	15.45%
<b>003205</b>	<b>3</b>	<b>570</b>	<b>1035</b>	<b>55.07%</b>
<b>003302</b>	<b>1</b>	<b>905</b>	<b>1745</b>	<b>51.86%</b>
003302	2	1250	3350	37.31%
003304	1	115	735	15.65%
<b>003304</b>	<b>2</b>	<b>720</b>	<b>1210</b>	<b>59.50%</b>
003304	3	1120	2655	42.18%
<b>003304</b>	<b>4</b>	<b>520</b>	<b>825</b>	<b>63.03%</b>
003304	5	125	940	13.30%
003304	6	115	485	23.71%
003305	1	745	2145	34.73%
003305	2	570	1605	35.51%
<b>003305</b>	<b>3</b>	<b>1055</b>	<b>1920</b>	<b>54.95%</b>
<b>003307</b>	<b>1</b>	<b>555</b>	<b>1000</b>	<b>55.50%</b>
003307	2	830	3300	25.15%
003309	1	490	2280	21.49%
003309	2	370	1650	22.42%
003309	3	480	1830	26.23%
<b>003310</b>	<b>1</b>	<b>540</b>	<b>1035</b>	<b>52.17%</b>
003310	2	110	400	27.50%
<b>003310</b>	<b>3</b>	<b>665</b>	<b>1215</b>	<b>54.73%</b>
003310	4	795	1965	40.46%
003311	1	920	2475	37.17%
003312	1	535	1330	40.23%
003312	2	645	1910	33.77%
003312	3	460	2005	22.94%
003312	4	550	1245	44.18%
003313	1	1090	3330	32.73%
003313	2	690	2900	23.79%
003314	1	1075	2310	46.54%
003314	2	620	2180	28.44%
003314	3	730	2770	26.35%
003401	1	0	0	0.00%
<b>003401</b>	<b>2</b>	<b>1715</b>	<b>3240</b>	<b>52.93%</b>
003402	1	0	0	0.00%
003402	2	0	0	0.00%
003403	1	380	835	45.51%

003403	2	1280	3065	41.76%
003404	1	0	0	0.00%
003404	2	0	0	0.00%
<b>003405</b>	<b>1</b>	<b>1030</b>	<b>1760</b>	<b>58.52%</b>
003406	1	160	895	17.88%
<b>003407</b>	<b>1</b>	<b>615</b>	<b>1155</b>	<b>53.25%</b>
003407	2	0	0	0.00%
003408	1	785	2730	28.75%
003408	2	775	2185	35.47%
<b>003500</b>	<b>1</b>	<b>1765</b>	<b>3340</b>	<b>52.84%</b>
<b>003500</b>	<b>2</b>	<b>415</b>	<b>660</b>	<b>62.88%</b>
<b>003500</b>	<b>3</b>	<b>515</b>	<b>655</b>	<b>78.63%</b>
003500	4	385	1055	36.49%
003600	1	315	680	46.32%
<b>003600</b>	<b>2</b>	<b>420</b>	<b>750</b>	<b>56.00%</b>
<b>003600</b>	<b>3</b>	<b>1145</b>	<b>2195</b>	<b>52.16%</b>
003600	4	765	2005	38.15%
003700	1	255	1895	13.46%
003700	2	155	1590	9.75%
003700	3	1785	3570	50.00%
<b>003800</b>	<b>1</b>	<b>740</b>	<b>1030</b>	<b>71.84%</b>
<b>003800</b>	<b>2</b>	<b>260</b>	<b>380</b>	<b>68.42%</b>
003800	3	425	860	49.42%
980100	1	0	0	0.00%
980200	1	0	0	0.00%
<b>Cumberland County Total</b>		<b>117,930</b>	<b>314,220</b>	<b>37.53%</b>

Source: U.S. Department of Housing and Urban Development

Cumberland County has a low- and moderate-income population as a whole of 37.53%, and its upper quartile of low- and moderate-income population is 52.93% of the population which may be classified as low- and moderate-income. The Shaw Heights NRSA is comparable to the upper quartile limit with a low- and moderate-income population of 56.48%, which is both higher than the County's low-mod population as a whole, and higher than the upper quartile level.

The minority population in the NRSA comprises 81.6% of the total NRSA population. County-wide, the minority population totals approximately 60.9% of the population. The minority population in the NRSA is considerably higher than the minority population of the County, though both jurisdictions are majority-minority.

Census Tract and Block Group	Total	Minority Individuals	Minority %
CT 24.01 BG 1	884	721	81.6%
<b>Total NRSA</b>	<b>884</b>	<b>721</b>	<b>81.6%</b>
<b>Total Cumberland County</b>	<b>332,766</b>	<b>184,216</b>	<b>55.4%</b>

Source: U.S. 2013-2017 ACS Five Year Estimates

## 7. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

There are numerous opportunities for the economic development in the NRSA. These include the following:

- There are a number of churches in and near the NRSA that could potentially serve area residents.
- A large Food/Grocery Store is missing in or near the NRSA. A Wal-Mart with a food store had previously been located nearby, but closed recently and caused the NRSA to become a food desert.
- Murchison Road is the primary artery between Fort Bragg and Downtown Fayetteville. There is opportunity to attract business from individuals traveling between the base and the City along the Shaw Heights portion of the commercial route. There is a daily average of 15,500 trips on Murchison Road.
- Shaw Road presents opportunities for the development of a small business district.
- There is a need for retail and services that serve Shaw Heights.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access Federal funds for community projects and mixed income housing.
- There is a need for a larger housing development in the area, which could be funded with a Section 108 Loan.
- There is a need for more police protection and “community policing” in the neighborhood.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.

- There are vacant mobile homes throughout the neighborhood, particularly near the neighborhoods western border, that require demolition.
- There is a need for a bank or financial institution in the area, particularly one that provides financial literacy assistance to low-income residents in the area.
- There are large vacant lots that have the potential for the development of large affordable housing communities.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.
- Fayetteville State University has the potential to serve the population with social services, as it has done for residents of the larger Murchison Road area under past administrations.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.
- Additional pedestrian improvements are needed, including sidewalks, curbs, and bus shelters.

## **8. PROBLEMS LIKELY TO BE ENCOUNTERED**

The problems likely to be encountered in trying to provide opportunities for new development consist of:

- Many portions of the neighborhood are not currently suitable for the development of decent, safe, sound affordable housing due to the lack of infrastructure, including paved roads, and sewer and septic systems.
- The population of the NRSA is aging, and may be on a fixed income. The homeowner elderly homeowner population may require housing rehab or reasonable modifications and accommodations to allow for aging in place.
- Lots that are suitable for development are currently occupied by trailer parks. The trailers may be dilapidated and require demolition, and the lots must be acquired from owners before any infrastructure development can take place.
- The decrease in Federal funds to undertake needed community development projects is still a concern for urban counties.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.

- There is a need to entice both military and civilians who work at Fort Bragg to live in Shaw Heights.
- There is a need to promote the Shaw Heights NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, County officials, and community agencies committed to revitalization the Shaw Heights NRSA.
- Funds need to be obtained for the construction and development of affordable rental housing and the rehabilitation of the existing housing stock.
- Shaw Heights is an unincorporated enclave within the City of Fayetteville. These types of administrative boundaries can make code enforcement and crime prevention more difficult.

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# **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA**

## **G. HOUSING & ECONOMIC OPPORTUNITIES**

Cumberland County has designated Shaw Heights as a Neighborhood Revitalization Strategy Area because of the housing, economic and social problems which exist in the neighborhood and progress that has been made to date. The County continues to support a realistic development strategy and implementation plan to promote the area's economic revitalization.

The continuing goals for the Shaw Heights NRSA include the following strategies:

- Overcome negative perceptions of risk and crime in the Shaw Heights NRSA by sharing information about the market areas and their potential, and promote the Shaw Heights NRSA.
- Actively promote the redevelopment and reuse of vacant property in the Shaw Heights NRSA.
- Promote the location and expansion of small businesses in the Shaw Heights NRSA.
- Promote partnerships with local stakeholders to train the workforce and build community wealth.
- Eliminate the blighting conditions in the Shaw Heights NRSA and continue the County's code enforcement and demolition programs.
- Continue and expand the County's homeownership programs to stabilize the NRSA promote reinvestment to build back equity in the properties in the Shaw Heights NRSA.
- Integrate economic development efforts, housing, public services, etc., with the overall goal of increased investment and services in the Shaw Heights NRSA.
- Promote the Section 108 Loan Program to develop infrastructure and affordable housing and provide additional social services for residents of the neighborhood.

### **1. INCREASE ECONOMIC OPPORTUNITIES**

The following economic and development strategy will be continued for the Shaw Heights NRSA.

- Increase the number of businesses in the NRSA.

- Increase the number of job opportunities in the NRSA.
- Increase employment of NRSA residents in jobs that provide economic self-sufficiency.
- Decrease the level of unemployment in the NRSA by increasing entrepreneurship and development of small businesses.
- Increase the number of NRSA residents in job training and educational programs.
- Enhance technical assistance and financial aid to local businesses to increase employment.
- Enhance the opportunities for minority and female owned business enterprises.
- Develop a program to assist residents who are previous criminal offenders to find employment.
- Develop infrastructure in the neighborhood to attract businesses.
- Share financial resources, provide financial incentives and pool assets to reduce the cost to purchase houses to make them affordable to home buyers.
- Assemble sites through the Department of Community Development for construction of new housing and business enterprises.
- Target the code enforcement program toward buildings in the NRSA.
- Demolish vacant dilapidated structures owned by the County and absentee owners assemble parcels for affordable housing development.
- Market small vacant publicly owned properties for infill housing or for sale to adjacent property owners.

## **2. CREATION OF JOBS**

- Partner with local stakeholders such as NCWorks and CEED to promote entrepreneurship in the area.
- Continue the working relationship with employment agencies and businesses in the NRSA.
- Continue to collaborate with local trade unions to promote job training programs.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.

- Utilize Fayetteville State University to promote higher educational, education in the trades industry, and career development opportunities for Shaw Heights residents.
- Provide transportation and/or child care services for residents so they will be able to attend educational and job training programs outside the NRSA.

### **3. PROMOTE REVITALIZATION**

- Continue to demolish vacant dilapidated structures throughout the NRSA.
- Clean up abandoned mobile home parks.
- Clean up litter on residential streets and alleys.
- Target abandoned trailer parks for demolition, acquisition, and infrastructure development.
- Reconstruct deteriorated streets, curbs, and walks.
- Construct sidewalks, curbs, and bus shelters along Shaw Road.
- Plant trees in the public right-of-way along streets.
- Install new street signs and traffic signals.
- Continue to improve street lighting with new light fixtures.
- Continue to install handicapped ramps at street intersections where needed.
- Form “block watch” & “crime watch” units.
- Continue to initiate regular police patrols in the NRSA.
- Eliminate places for criminals to “hide” through neighborhood clean-up programs.
- Prepare a brochure of the programs that are available in the NRSA.
- Continue to hold citizen meetings in the neighborhood to inform residents of what programs are available to assist them and what progress is being made.
- Bring public safety officials and local elected officials to neighborhood meetings to build confidence in the community.
- Develop gateways linking Downtown Fayetteville, the City of Fayetteville’s NRSA in the Murchison Road Corridor, and Fort Bragg to the Shaw Heights NRSA.

#### 4. HOUSING DEVELOPMENT

- Assemble small lots into developable parcels.
- Determine the feasibility of constructing housing on larger lots.
- Work with builders and developers to construct new housing.
- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not wide enough to build a home on.
- Acquire title to tax delinquent properties for resale or transfer to private owners to put them back on the tax rolls.
- Provide housing counseling to prospective homebuyers.
- Continue to obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- Prepare vacant land for development with infrastructure including paved roads and sewer and septic systems.
- Continue to partner with Community Development Housing Organizations (CHDOs) to promote affordable housing development in the area.
- Develop mixed-income housing for renters and homeownership.
- Provide financial incentives for developers to construct mixed income housing by allocating a percentage of units for low- and moderate-income households.

#### 5. ESTIMATE OF COSTS

This is an estimate of the costs to revitalize the Shaw Heights NRSA:

- **Clearance and Demolition** – structures @ \$8,000 to \$10,000/demolition
- **Street Reconstruction** – 5 streets @ \$150,000 to \$175,000/street
- **Walks, Curbs & Ramps** – 10,000 L.F. @ \$100 to \$125/L.F.
- **Sanitary Sewer Construction** – 5 lots @ \$150,000 per lot
- **Street Planting** – 500 trees @ \$450/tree
- **Assemblage of Sites** – 75 parcels @ \$5,000/parcel
- **Construction of New Single Family Homes** – 5 new houses @ \$215,000/ home
- **Rehabilitation of Housing** – 125 houses @ \$25,000/house

- **Rehabilitation of Rental Units** – 100 apartments @ \$15,000/unit

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# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## H. PERFORMANCE MEASURES

The implementation plan involves the pursuit of the following short and long-term goals:

### 1. SHORT TERM GOALS

- Remove substandard structures and properties which impede economic growth and residential stability.
- Utilize homeownership programs to expand homeownership opportunities in the Shaw Heights NRSA through construction of new affordable housing to qualified low- and moderate-income buyers.
- Promote mixed income housing developments in the NRSA to help stabilize the area.
- Assemble sites for additional housing development.
- Select sites for the development of infrastructure for new affordable housing development, including paved roads, sewers and septic tanks.
- Promote homeownership in the Shaw Heights NRSA through housing counseling programs and partnerships with Kingdom CDC.
- Continue to rehabilitate owner occupied housing in the Shaw Heights Neighborhood.
- Rehabilitate renter occupied housing in the NRSA.
- Increase the presence of the County's code enforcement program in the Shaw Heights NRSA.
- Increase the police patrols and community policing in the Shaw Heights NRSA.
- Apply for a Section 108 Loan Guarantee to develop the Shaw Heights NRSA.
- Partner with the Housing Authority to encourage the development of public housing and increased participation in the Section 8 Housing Choice Voucher Program in Shaw Heights.
- Develop partnerships for financial literacy programs in the neighborhood.

## 2. LONG TERM GOALS

- Continue acquisition/relocation/clearance activities in the Shaw Heights NRSA to develop attractive and marketable development sites.
- Revitalize vacant and underutilized land in a manner that provides tax base stabilization, including potential commercial or industrial development.
- Ensure the continued preservation of the existing housing stock in the Shaw Heights NRSA through a comprehensive rehabilitation program including incentives for homeowners to improve their property.
- Reconstruct streets, sidewalks, curbs, and infrastructure in the Shaw Heights NRSA.
- Provide information and refer Shaw Heights NRSA residents to employment training programs such as NCWorks for job placement opportunities through the trades or other skills.
- Market Shaw Heights to members of the military and civilians who work at Fort Bragg based on its proximity and affordability to the base.
- Decrease the school drop-out rate for men and women in the Shaw Heights NRSA.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.
- Develop infrastructure to create dense, multi-family affordable housing using a Section 108 Loan.
- Recruit banks, pharmacies, and a grocery store to the Shaw Heights NRSA.
- Continue to promote and market the County's housing rehabilitation programs in the Shaw Heights NRSA.
- Create a revolving loan program targeted toward the Shaw Heights NRSA.
- Promote home occupations and develop small business enterprises in the Shaw Heights NRSA.
- Develop a "loan pool" with the local banks with bank funds to match Federal and State funds.
- Continue to work with Kingdom CDC and other CHDOs to undertake larger development projects.

### 3. MEASURABLE OUTCOMES

The following is a list of performance measures and results which could be achieved over the next five (5) years:

- **Neighborhood Improvement –**
  - Rehabilitate 25 owner occupied homes per year in the NRSA for a total of 125 homes.
  - Rehabilitate 100 renter occupied units in the NRSA.
  - Demolition of 20 structures per year in the NRSA, total of 100 structures.
  - Clean-up of 10 vacant lots per year.
  - Reconstruction of main streets in the area, 1 streets per year for a total of 5 streets.
  - Installation of handicapped ramps on reconstructed streets of 12 per year for a total of 60.
  
- **New Housing Development –**
  - Increase homeownership opportunities for forty-five (45) low-to moderate-income homebuyers.
  - Increase homeownership opportunities for twenty-five (25) above income families.
  - Identification of potential homebuyers and housing counseling services provided to 15 potential homebuyers per year by the local non-profit housing counseling agency.
  - Construction of 5 new single-family houses per year by housing partners.
  - Assist in the development of a CBDO and CHDO in Cumberland County to help develop housing in the NRSA.
  
- **Public Safety Improvements –**
  - Formation of a block watch/crime watch organization.
  - Assignment of a police patrol cars to the Shaw Heights NRSA.
  - Decrease in crime statistics in the NRSA
  
- **Citizen Involvement –**
  - Distribution of informational material to NRSA residents on an annual basis.
  - Organize citizen meetings in the neighborhood to explain progress and solicit citizen input.
  - Promoting the formation of task forces and citizen participation for housing, public safety, public relations, etc.
  
- **Inter-Agency Cooperation –**
  - Support the formation of joint ventures between the non-profit housing development corporations and private developers.



- Assemble sites to build new houses and purchase existing houses for rehab and resale using a new non-profit and other housing development agencies.
  - Partner with NCWorks, the Center for Economic Empowerment and Development (CEED), and Pathway 4 Prosperity to bring job training to the area.
  - Continue to county code enforcement on a systematic block by block basis.
  - Demolition of up to 15 vacant dilapidated structures per year.
- **Economic Development Initiatives:**
    - Assemble sites for new economic development.
    - Promote job training partnerships with area nonprofits.

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# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## I. LEVERAGE

Leverage is a critical element of the neighborhood revitalization and the overarching goal of the NRSA. In order to revitalize the area, Cumberland County needs to attract additional investment in the NRSA

The following potential resources will be utilized depending on the availability of funds:

### 1. Federal Funds:

The County receives approximately **\$865,000** in Community Development Block Grant (CDBG) funds. The County also receives approximately **\$390,000** in HOME Investment Partnership (HOME) funds each year.

The County has been targeting a large percentage of its CDBG and HOME funds to the NRSA. Other Federal funds that housing development agencies will continue to apply for are Federal Low Income Housing Tax Credits (LIHTC) through the North Carolina State Housing Development Agency.

The County also has the ability to utilize the Section 108 Loan Guarantee Provision under the CDBG Regulations. The County will be able to borrow funds based on its previous levels of CDBG grants received. Section 108 Loan Guarantee funds are from bond proceeds issued by the Federal Treasury at low rates of interest up to a 20 years' maximum loan period.

### 2. State Funds:

Cumberland County is in Cumberland County, which is a Tier 1 County due to poverty. This allows various State funds to be targeted to the County.

A list of other state programs and sources of funds is included in Section E. 4. Access to Capital and Availability of Economic Programs.



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

## J. APPENDIX

### 1. RESOLUTION

Attached is the Resolution approving the Shaw Heights NRSA.

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# **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA**

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## **2. FULL BOUNDARY DESCRIPTION**

Attached is the full boundary description of the Shaw Heights NRSA.

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# NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

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## 3. CENSUS DATA

Attached is the U.S. Census Bureau Data for Cumberland County and the Shaw Heights NRSA.

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# **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA**

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## **4. MEETING MINUTES**

Attached are the meeting and interview minutes with stake holders.

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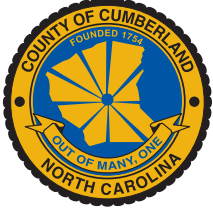
# **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA**

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## **5. CITIZEN PARTICIPATION**

The following pages include public hearing notice, public hearing sign-in sheets, meeting sign-in sheets, and other documents.

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*Cumberland County Community Development  
invites you to attend a*

# **Shaw Heights Community Meeting**

**Thursday, January 30 • 6 p.m.**  
**Mt. Olive Missionary Baptist Church**  
118 Johnson Street  
Fayetteville, NC 28303

**Tuesday, February 4 • 6 p.m.**  
**Smith Recreation Center**  
1520 Slater Avenue  
Fayetteville, NC 28301

## **DISCUSSION TOPICS**

- Input Needed for a Neighborhood Revitalization Strategy Area Plan
- Programs Available for Eligible Residents
  - ♦ Owner-Occupied Housing Rehabilitation Program
  - ♦ Investor-Owner Rental Rehabilitation Program
  - ♦ Homebuyer Assistance Program
- Economic Development Program
- Public Facilities / Public Services Programs
- Affordable Housing Development
- Other Programs Offered

**CUMBERLAND  
★ COUNTY ★**  
NORTH CAROLINA

For more information, please contact Cumberland County Community Development at (910) 323-6112. Funding restrictions apply. Funding is provided by the U.S. Department of Housing and Urban Development.

