2025-2030
Analysis of Impediments to Fair Housing Choice





GREENSBORO
Housing & Neighborhood Development

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A. Overview

The City of Greensboro's Housing & Neighborhood Development Department (HND) has completed this Analysis of Impediments to Fair Housing Choice (AI) to satisfy the requirements of the Housing and Community Development Act of 1974, as amended, specifically that any community receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing.

Barriers to housing choice often stem from deep-seated and systemic historical and social issues that extend beyond the exclusive control of the City or its departments. Therefore, identifying, measuring, and addressing these calls for a collaborative effort across neighborhoods, government jurisdictions and agencies, service and advocacy organizations, and the private sector.

1. Fair Housing Goals

The purpose of this document is to serve as a basis for fair housing planning with the central goal of increasing housing choice and identifying patterns of fair housing complaints. More specifically, the AI document provides key datapoints, including community input, to identify potential impediments to furthering fair housing and arrive at strategies to meet the following fair housing goals:

- **Increase the supply of decent affordable housing.** The data analysis performed for the Needs Assessment indicates a need to increase the supply of decent affordable housing within the City of Greensboro.
- **Promote a better quality of life for protected classes.** Community outreach and engagement identified the need for investment in promoting better community quality of life, especially for protected classes.
- **Expand Economic Opportunities.** Access to economic opportunities is a priority for residents and has a great impact on the ability of residents to identify and secure housing throughout Greensboro.

B. Summary of 2025 Impediments to Fair Housing Choice

The 2025 Analysis of Impediments to Fair Housing Choice identifies key barriers affecting access to housing in Greensboro and outlines strategic recommendations to address them.

During the development of this AI, the City of Greensboro reviewed the impediments identified in the City of Greensboro 2019 Analysis of Impediments to Fair Housing Choice and conducted extensive research, quantitative and qualitative data analysis, and stakeholder consultation to assess the ongoing presence and impact of those challenges and evaluate the City's efforts to remove barriers and increase access to fair housing choice.

Several of the key findings and impediments identified in this 2025 AI are similar or nearly identical to impediments discussed in the 2019 AI. The City recognizes that those issues identified in previous housing assessments are broad and pervasive, and often indicative of systemic issues. Because quantitative and qualitative data analysis and stakeholder engagement conducted for this AI reaffirmed those previous impediments challenges, they are not considered resolved. However, based on data and stakeholder insights collected during the development of this AI, the City has revised and updated those recurring impediment descriptions to reflect current causes, context, and impacts.

The primary impediments include mismatches between housing development and demographic needs, the ongoing effects of historic redlining, rising housing costs, eviction-related instability, and persistent housing discrimination. The 2025 Impediments to Fair Housing for the City of Greensboro are listed below and explored further in Section XII.

- Lack of Alignment in Housing Development with Changing Demographics is Restricting Housing Choice
- Insufficient Inventory of Affordable Housing
- Historic Redlining and Geographic Inequality Continue to Impact Housing Choice
- Housing Affordability and Economic Stability Challenges are Increasing
- Evictions and Housing Instability are Disproportionately Impacting Renters in Protected Classes
- Housing Discrimination Continues to Limit Housing Choice for Protected Classes

To address these challenges, Section XIII presents recommendations to the City for strategies that can expand affordable housing opportunities, improve economic stability, strengthen legal protections for renters, and increase enforcement of fair housing laws.

All information and recommendations in this Analysis of Impediments to Fair Housing Choice are subject to change prior to final submission to HUD but no substantive updates will be made without public input.

II. Introduction

A. What Is an Impediment to Fair Housing Choice?

The significance of impediments to fair housing choice is rooted in the Fair Housing Act of 1968, which was enacted to eliminate discrimination against specific groups in the sale, rental, and financing of dwellings. HUD currently defines an "impediment to fair housing choice" as an action, omission, or decision that restricts housing choice for protected classes. There are three main components of an impediment:

- A fair housing impediment must be a factor that directly or indirectly creates or exacerbates a barrier to fair housing choice.
- An impediment must have a disproportionate effect on a protected class.
- An impediment must be caused by an "action, omission, or decision."

1. Protected Classes

HUD's definition of impediments to fair housing choice underscores the impact of discriminatory or exclusionary factors on "protected classes," which are groups safeguarded by law from discrimination to promote equitable access to housing, employment, and economic opportunities. This protection aims to ensure equal housing opportunities for all, regardless of characteristics that have historically been the basis for unequal treatment.

The protected classes under the Fair Housing Act include:

- Race
- Color
- Religion
- National Origin
- Sex
- Disability
- Familial Status (presence of children under the age of 18 in the family, and pregnant women)

2. Disproportionate Impact

With these definitions in mind, examples of commonly identified factors that meet the criteria listed above include:

- Restrictive zoning ordinances can limit the inventory and accessibility of affordable or supportive housing in certain areas, which disproportionately affects households or individuals who are lower-income or living with a disability.

- Discriminatory mortgage lending and redlining directly prevent individuals from purchasing homes in certain neighborhoods or from accessing fair financing terms.
- Inadequate provisions for individuals with disabilities in residential developments can drastically narrow housing choice for decent, accessible, and affordable housing for a population already impacted by limited housing options.

B. Analysis of Impediments Methodology and Process

The City of Greensboro developed this Analysis of Impediments in compliance with all HUD requirements and the Housing & Neighborhood Development Department's Citizen Participation Plan. This process included extensive research, quantitative and qualitative data analysis, stakeholder consultation, and public engagement.

The draft AI will be published for public comment on the City's website and presented to City Council for feedback. The AI will be finalized and approved only after comments from the public and City Council have been considered and addressed.

The following sections provide additional detail on the critical research, data analysis, and stakeholder engagement activities that informed and guided the development of this document and identification of impediments.

1. Data Sources and Analysis

Quantitative data analysis for this AI was conducted using the latest and most accurate data available at the time of development. Although the AI primarily utilizes U.S. Census Bureau data spanning 2017 to 2022, some variability occurs due to varying update schedules among public data sources. The primary data sources for this document include:

- The U.S. Census Bureau's five-year American Community Survey (ACS) is used extensively to analyze key demographic, housing, and economic indicators. This annual sampling survey infers broader trends from 60 months of data collection. While ACS estimates for small populations may have significant margins of error due to the sampling method, they provide consistent samples for larger populations. These data are accessible at: https://data.census.gov/
- Home Mortgage Disclosure Act (HMDA) data from 2018 to 2023 helps analyze access to home loans for protected classes. Provided by financial institutions and mandated by the Consumer Protection Bureau, this detailed, loan-level data are publicly available at: https://www.consumerfinance.gov/data-research/hmda/

- HUD's Comprehensive Housing Affordability Strategy (CHAS) data from 2017 to 2021 is utilized to understand housing problems, cost burdens, household types, and other critical housing information. Custom tabulated using data from the ACS, CHAS data assists HUD and local governments in better allocating funding by addressing housing needs, especially for low-income households. These data are available at: https://www.huduser.gov/portal/datasets/cp.html
- HUD's Affirmatively Furthering Fair Housing (AFFH) data from 2020 aggregates over a dozen data sources to provide key fair housing data and trends. Due to the age of the data, last updated on July 10, 2020, AFFH data was used in a limited capacity to understand trends. The data are available at: https://egis.hud.gov/affht/
- HUD Open Data provides the geographic data for many of the maps and special political designations (e.g., LMI, R/ECAP) throughout the report. These data are accessible at: https://hudgis-hud.opendata.arcgis.com/

C. Community Engagement Process

Outreach and engagement efforts for the AI were conducted alongside the engagement for the Consolidated Plan and development of the Housing GSO Plan, a 10-year strategic housing plan. Representatives from public and private agencies involved in assisted housing, public housing, education, economic development, health services, and social services were invited to individual and group meetings to provide input into the development of the consolidated plan. Additionally, public meetings, surveys, and focus groups were held throughout the process to engage a wide array of residents and stakeholders in identifying community development priorities and needs.

1. Stakeholder Interviews

To ensure that the process was as inclusive and comprehensive as possible, the HND provided a list of contacts to Civix, a contracted professional services firm, for engagement. The list of 33 stakeholders encompassed a wide spectrum of professionals, such as affordable housing developers, real estate brokers and agents, community leaders, lenders and foundations, market-rate developers, nonprofit service providers, and public servants.

A team of 6 interviewers conducted 20 one-on-one interviews with key stakeholders, through 45-minute phone calls. Interviews took place from December 12, 2024, through January 22, 2025. The mix of stakeholders that were interviewed includes:

- 9 vulnerable populations service providers
- 5 community leaders
- 4 housing nonprofits
- 1 public agency, and
- 1 affordable housing developer

Of the 13 stakeholders that were not interviewed, one housing nonprofit declined the invitation to provide input. The other 12 did not respond to attempts to contact them.

The questions posed to stakeholders addressed a wide range of topics relevant to each of the planning documents, to ensure that input was gathered on key issues, including affordable housing needs, fair housing barriers, community development priorities, and other pertinent concerns. Content from these interviews were analyzed for qualitative themes. All information pulled from the interviews for use in this plan is anonymous.

2. Community Survey

a. Overview

As part of the community engagement process, the City of Greensboro published a 33-question online Community Needs survey that asked residents about community and housing needs to best determine future investments in housing development, rehabilitation, infrastructure repairs, and community services. The survey was available on the City's website between February 3 and March 3, 2025, and was offered in English and Spanish. The survey was also promoted weekly on the City's e-newsletter and social media pages. Local media outlets helped publicize and distribute the survey through televised interviews and coverage on Fox 8, WXII, WFMY, and the Rhino Times.

The survey received 433 responses during the month-long publication period. The following sections provide a description of survey respondents and summaries and analysis of responses.

Complete survey data and findings are available in Appendix A.

b. Survey Respondents

The vast majority of survey respondents (93.6 percent) reside within the city limits of Greensboro, 72.6 percent of respondents work within City limits, and 22.4 percent have children in Guilford County public schools. About 57 percent of survey respondents live in households of two to four people, while 25 percent are single person households.

The largest number of respondents live in ZIP codes 27410, 27406, and 27405. While only 10 zip codes were identified, more than 200 neighborhoods were identified by respondents as their residential communities. The full list of neighborhoods is available in Appendix A.

Survey respondents were majority White (63.8 percent), identified as female (69.1 percent), and 68.3 percent were homeowners. Just over half of respondents earn higher incomes than the average city resident, with 50.5 percent reporting household income of $75,000 or higher.

c. Neighborhood Perception

Most respondents (72 percent) are satisfied with their current living situation. However, among those dissatisfied, 60.5 percent feel burdened by housing costs and 44.6 percent have safety concerns.

Regarding neighborhood safety, 44.9 percent of respondents said they sometimes felt safe in their immediate neighborhood, as opposed to always feeling safe (52.4 percent) and never feeling safe (2.8 percent). When asked what aspects of Greensboro were declining, stable, and improving over the past five years, more than half of respondents thought safety was declining.

About 43 percent of respondents believe that economic development in the city is improving, 32.8 percent report that employment opportunities appear to be improving, and nearly 56 percent agree that that Greensboro's economy is viable and generating new jobs. However, only 57 respondents consider positive changes in the city to be equitable, and 187 highlight wage disparities as a concern.

d. Housing Affordability and Condition

Housing affordability was a critical issue for survey respondents. When asked if there were any barriers that keep respondents from living in another part of Greensboro, 38.4 percent replied that they could not afford to live anywhere else, and 23.5 percent replied that they could not afford moving expenses. For nearly 64 percent of respondents, the cost of housing was the most important consideration in determining where to live. Approximately 60.5 percent of all respondents are experiencing a housing cost burden in their current living situation.

About 43 percent of respondents answered that the physical condition of housing was declining. In contrast, only 11.6 percent of respondents answered that the physical condition of housing in their neighborhood was low quality. These contradictory responses may illustrate the difference between perceptions of specific areas or neighborhoods versus perceptions of the entire city.

e. Community Amenities

In considering community amenities, respondents most often ranked public transportation as low access but were more mixed on access to good schools. Respondents were mixed on the physical condition of public space with a slightly larger percent answering that the physical condition was improving (33.3 percent) as opposed to declining (31.4 percent). Figure 30 shows that when asked more specifically about the physical condition of public spaces, most respondents considered the condition medium quality (59.3 percent).

f. City Services

Respondents were asked to rate need and satisfaction with the City's investment in the following areas: safe and affordable housing, community/neighborhood services, infrastructure, economic development, community/neighborhood facilities, fair housing services, senior services, senior services, services for persons with disabilities, homeless services, youth services/childcare services, domestic violence services, behavioral health services, legal services, job training/readiness programs and homebuyer education/financial literacy programs.

Respondents ranked safe and affordable housing, homeless services, and fair housing among the top needs of Greensboro residents. Likewise, survey respondents were least satisfied with homeless services, safe and affordable housing, and fair housing services. The only categories in which over ten percent of survey respondents reported high satisfaction were infrastructure (streets, sidewalks, parks), economic development, and community/neighborhood facilities.

Safe and affordable housing was described by respondents as a key mechanism for addressing the City's growing homeless population. There was also a consensus that a mix of affordable housing development, including multi-unit and single-family properties for renters and homebuyers, best serves the City's diverse and growing needs. Residents suggested the use of vacant properties for development, careful consideration of the number of luxury developments approved, rent control, and rehabilitation initiatives as methods to address increasingly unattainable housing costs. Veterans and seniors were identified as specific populations in need of affordable housing.

While not explicitly asked, land use planning, resilience, and blight reduction were noted as municipal opportunities. Land use planning and resilience were especially related to affordable housing development and open space. Respondents shared a desire for affordable housing and mixed-use zoning and simultaneously weighing developments with demographic demands, appealing facades, and open space protection. There is a strong community sentiment to preserve and expand open spaces, especially parks and trails, with access for non-motorized City connectivity. While a less cited concern, resiliency measures were identified several times, particularly relating to new development and flooding. Residents described thoughtful landscape architecture in conjunction with land use planning as important to addressing flooding, maintenance of old growth trees, hard to maintain grass, and enhanced active green spaces like community gardens. Similarly, blight was tied back to safe and affordable housing, with residents identifying a desire for housing and property rehabilitation rather than simply new development. The City itself or public incentives were the mechanisms offered. Preemptive measures to reduce blight risk was also noted as a valuable activity, with assertive code enforcement suggested.

While infrastructure was rated highly in terms of satisfaction, it was also an area where people would like to see some changes and investments. The need for creation or expansion of sidewalks, crosswalks and bike lanes, cleaning the street gutters, and enhanced lighting were common threads in responses. In a similar vein, community hygiene was often coupled with infrastructure-related services, with responses describing a desire for the reinstatement of loose-leaf collection, concerns about litter from the street blowing into yards, and illicit dumping.

Nearly as many discussion points focused on investments in economic development, homeless services, and concerns regarding cost of living as those regarding safe and affordable housing, infrastructure and land use. Notes about economic development were the most varied, with some respondents discussing a lack of job opportunities for middle class workers, and a sense of economic inequality. There was mixed feedback about development activity downtown, with some suggesting the need for more, while others proposing a distribution of development across the City. Taxes were another point of discussion with a mention of fast-increasing taxes. Seniors were especially vocal about property taxes, and one person noted that owners of multiple single-family homes should be charged at a higher rate. Cost of living concerns were also inherently tied back to a need for safe and affordable housing.

Public safety, traffic and transportation, youth and childcare, social protections, and grocery store and amenities were also described as services that would benefit from additional investment. Traffic concerns mostly related to speeding, with some residents suggesting additional speed bumps to manage safety concerns. Existing public transportation was marked as improving but with additional work necessary. Additionally, access to grocery stores was identified several times and pointed to a growing issue.

g. Special Populations and Discrimination

The survey indicated challenges for a large portion of respondents with disabilities or a household member with a disability (89 respondents). Of those respondents, 25 could not get around the neighborhood due to broken sidewalks/no sidewalks/ or poor street lighting and 23 could not afford a housing unit that has accessibility/ handicapped features (e.g. grab bars, ramps, handicapped parking). About forty percent of the respondents with a disability or someone in their household with a disability were also renter households. Less prevalent but serious concerns for renter households with a disability included eight respondents who were refused a service animal, and eight respondents whose landlord refused to make an accommodation for them or a household member's disability.

When asked if respondents had ever felt discriminated against while looking for housing, 60 reported feeling discriminated against, and some were unsure if they had been. Those that cited discrimination identified incidents occurring recently and those ranging beyond five years ago.

When further asked to describe their experience, reasons for discrimination included family size, income type, bad credit, HIV-positive status, sexual orientation or gender identity, immigration status, health condition, race/ethnicity, service animal/disability, and criminal background, the overwhelming majority cited race/ethnicity, followed by income type/too low. Between race and ethnicity, race was solely cited, and comments described unfair lending, realtor concerns, and an unwelcoming sense among some neighborhoods. Comments citing income concerns described an inability to qualify for housing based on current income levels and thus an inability to move.

Most respondents who felt that they were discriminated against did not take action. Some respondents described formally reporting the discrimination incident. Of those that reported, the entity to which they did varied. Reporting agencies included a Fair Housing organization, Housing Authority, government agency, lawyer, other organization, State of North Carolina, U.S. Department of Housing and Urban Development, Center for Fair Housing, and other. When further asked about the outcome of the report, six respondents elaborated, and all described no further communication from the reporting entity. Additionally, around five percent of respondents wrote that they could not live in another part of Greensboro due to their race/ethnicity or discrimination more generally.

3. Public Meeting(s)

The Greensboro City Council held a public hearing on June 17, 2025 to review and approve the Consolidated Plan and Analysis of Impediments to Fair Housing Choice for adoption and submission to HUD. The City Council unanimously approved both plans.

4. Public Comment

The Analysis of Impediments to Fair Housing Choice and the Five-Year Consolidated Plan were posted for an open public comment period between April 25, 2025 and May 25, 2025. One comment/question was received from the City Council. See the Appendix for details.

III. Demographic Profile

A. Overview

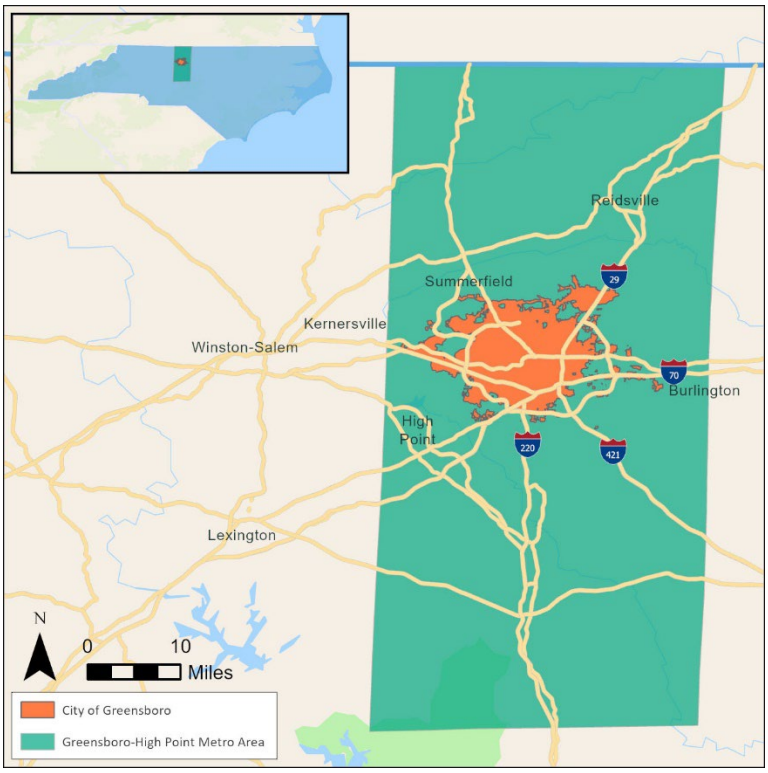
This section analyzes demographic changes in Greensboro from 2017 to 2022 that influence the demand, supply, and accessibility of housing units in the city and impact housing opportunities and choice for the general populations and for protected classes. By examining data and trends related to population growth and characteristics, this section provides a comprehensive overview of the community's demographic shifts. These data points are critical for understanding the city's current population and how demographic trends drive the evolving housing needs of Greensboro residents.

The analyses below utilize HUD's American Community Survey (ACS) data and other federal statistical resources to present a clear, data-driven picture of the community's demographic landscape.

B. Population Growth

Greensboro, North Carolina is the state's third most populous city and serves as county seat of Guilford County and center of the Greensboro-High Point Metropolitan Statistical Area (Greensboro-High Point MSA). A Metropolitan Statistical Area is a geographic delineation that includes at least one urban area with a population of 50,000 and is adjacent to counties with a significant degree of social and economic connection to the MSA core. These socioeconomic connections are demonstrated through commuting channels and patterns. The Greensboro-High Point MSA stretches across Guilford, Rockingham, and Randolph Counties, and is anchored by the City of Greensboro and the City of High Point, with Greensboro as its socioeconomic center. The map below illustrates the boundaries of Greensboro and the Greensboro-High Point MSA and their positioning within the region and state.

Map 1: Geographic Boundaries, City of Greensboro, Greensboro-Highpoint MSA, and State of North Carolina, 2025



Source: U.S. Census Bureau. (2024). TIGER/Line Shapefiles (machine-readable data files). Available at: https://www.census.gov/cgi-bin/geo/shapefiles/index.php

In 2022, the City of Greensboro accounted for 37.9 percent of the Greensboro-High Point Metro area's 2022 population, which totals 784,619. The city spans 139.9 square miles, having expanded by 4.9 square miles or 3.6 percent since 2021 due to annexation.[1]

Figure 1 shows that both Greensboro and the broader MSA experienced steady population growth between 2017 and 2022, with the city adding 12,386 residents – an increase of 4.3 percent - and the MSA increasing by 3.1 percent, or 23,579 residents. The city maintained steady growth between 2017 and 2020, with annual increases ranging from 0.89 percent to 1.37 percent. However, Greensboro's growth decelerated significantly during 2020-2021, dropping to just 0.37 percent—less than half the previous rate.

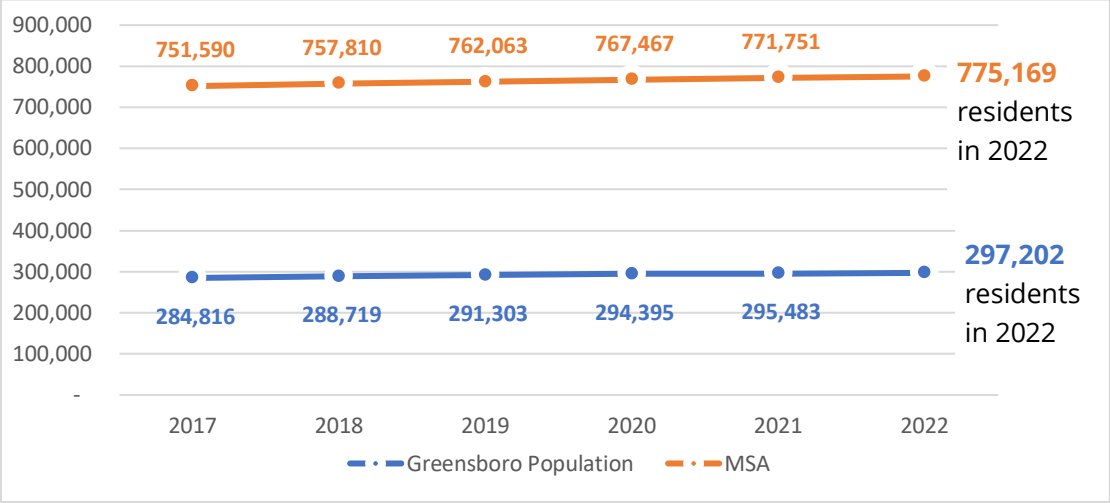
By comparison, the MSA consistently experienced slower population growth during the same period, with one notable exception. During the height of the COVID-19 pandemic (2020-2021), this pattern reversed, with the MSA growing at 0.68 percent compared to Greensboro's 0.37 percent.

Figure 2 shows projected population growth for Greensboro and the MSA through 2029. The city's population is expected to grow by 4,284 households from 2024 to 2029, or 0.28 percent. According to Esri Demographics, the MSA is projected to grow by 11,396 households from 2024 to 2029, or 0.29 percent. More recent studies, including a 2024 regional Housing Assessment conducted by Bowen National Research, support these projections. The report estimates that all but four counties in the 21-county Carolina Core Region will see positive population growth between 2023 and 2028, and projects 2.3 percent growth for the region as a whole.[2]

[1] City of Greensboro, Department of Planning, Greensboro Population & Statistics. Available at: https://www.greensboro-nc.gov/departments/planning/request/mapping-census-info-data-analysis/greensboro-population-statistics

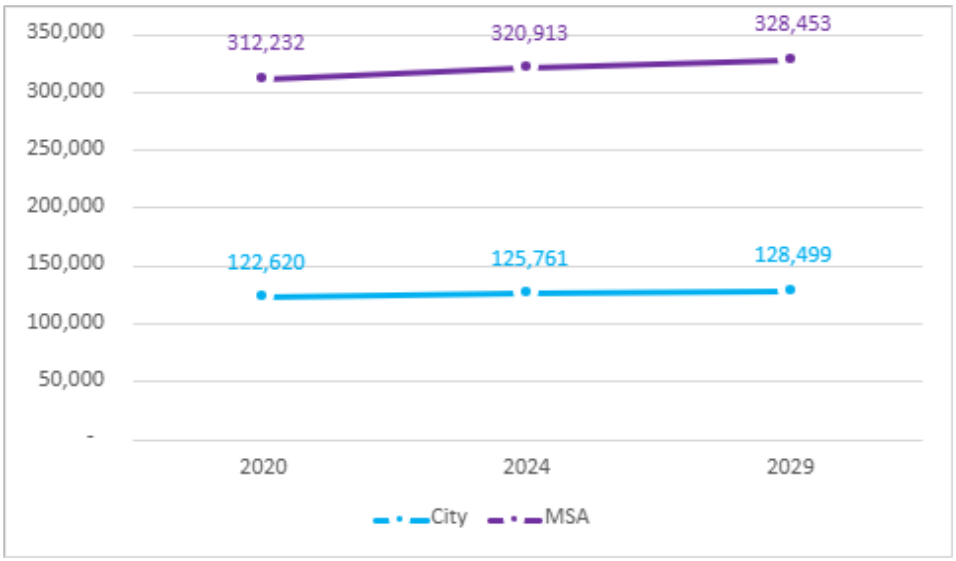
[2] Bowen National Research, Housing Needs Assessment: Carolina Core Region, North Carolina, 2024. Available at: https://nmcdn.io/e186d21f8c7946a19faed23c3da2f0da/9938771685204d8ea2bbc1353c6b7aed/files/Carolina-Core-Housing-Needs-Assessment----Sept-2024----summary.pdf

Figure 1: Population Growth, City of Greensboro and Greensboro-High Point Metropolitan Statistical Area, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

Figure 2: Household Growth Projections in Greensboro and MSA, 2020 to 2029



Source: Esri Demographic Projections; 2020 U.S. Census Data, U.S. Census Bureau.

C. Age Trends

Understanding shifts in the median age and age group distribution of a city is extremely important when identifying current and future housing access challenges. For instance, a younger median age may indicate a growing demand for affordable starter homes, rental units, or homes located in neighborhoods with amenities that appeal to younger adults. Conversely, an older population can predict increases in demand for housing types that

accommodates aging residents, such as single-level homes, units and developments with enhanced accessibility features, or residential communities that support independent living.

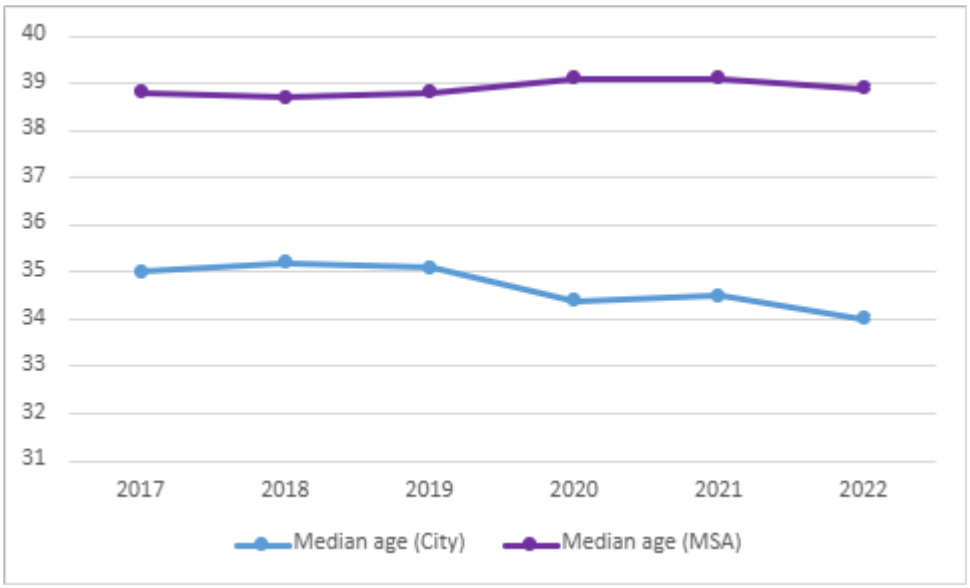
Between 2017 and 2022, Greensboro's under-18 population grew slightly, and the 65+ population increased by just over a quarter of a percent, indicating relatively stable age demographics in the city. In contrast, the greater metropolitan statistical area (MSA) experienced a 0.8 percent decline in residents under 18 and a 1.4 percent increase in those over 65, suggesting that these demographic shifts may have been more concentrated in areas outside Greensboro itself. While the city did not see notable changes in its youngest and oldest populations, the age group with the largest population increase in Greensboro was adults aged 18 to 34, often referred to as the "working adult" demographic. This growth, along with an increase in householders living alone, may signal a shift in housing demand toward options that better accommodate smaller and working households—potentially affecting the type, size, cost, and location of housing in Greensboro.

Table 1: Median Age, City of Greensboro & Greensboro-High Point MSA, 2017 and 2022

	Annual Median Age					
	2017	**2018**	**2019**	**2020**	**2021**	**2022**
City of Greensboro	35	35.2	35.1	34.4	34.5	34
Greensboro-High Point MSA	38.8	38.7	38.8	39.1	39.1	38.9

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Figure 3: Median Age, City of Greensboro and Greensboro-High Point MSA, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

Table 2: Age Groups, City of Greensboro, 2017 to 2022

City of Greensboro					
	2017		2022		Change, 2017 to 2022
Age Group	#	%	#	%	
5 years or younger	17,622	6.2%	17,398	5.9%	-.3%
5 to 17	44,636	15.8%	48,120	16.4%	.6%
18 to 34	79,431	28.2%	86,713	29.5%	1.3%
35 to 64	103,948	36.8%	102,953	35.0%	-1.8%
65 to 74	21,597	7.7%	23,443	8.0%	.3%
75 and older	14,863	5.3%	15,675	5.3%	0%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 3: Age Groups, MSA, 2017 to 2022

MSA					
	2017		2022		Change 2017 to 2022
Age Group	#	%	#	%	
5 years or younger	43,877	5.80%	42,921	5.50%	-2.2%
5 to 17	125,494	16.70%	125,739	16.2%	.2%
18 to 34	170,894	22.70%	182,704	23.6%	6.9%
35 to 64	297,246	39.50%	295,105	38.1%	-.7%
65 to 74	66,629	8.90%	75,959	9.8%	14%
75 and older	47,450	6.30%	52,741	6.8%	11.2%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

D. Household Composition

The following two sections examine data associated with two types of groups that may reside in a housing unit: households and families. These designations are used to distinguish between household types for purposes of data analysis and to determine income eligibility for various government programs.

HUD defines a "household" as all the people who occupy a housing unit, including both related and unrelated individuals. Examples of a household include a family, a single person living alone, married or unmarried partners, unrelated roommates or lodgers, employees working for the same employer, etc. [3]

A "family" according to HUD, includes all persons living in the same household who are related by birth, marriage, or adoption. When such persons occupy the same housing unit, they are recognized as members of the family, and their incomes are aggregated for calculating family income.

1. Households

This section examines how households—defined as all people occupying a single housing unit regardless of familial relationship—have evolved in Greensboro between 2017 and 2022.

[3] Department of Housing and Urban Development, Glossary of HUD Terms. Available at: Glossary of https://archives.huduser.gov/portal/glossary/glossary_h.html

Household growth echoed population growth for the City and MSA between 2017 and 2022. Between 2017 and 2022, both Greensboro and the broader MSA experienced steady population growth, with the city adding 12,386 residents – an increase of 4.3 percent - and the MSA increasing by 3.1 percent, or 23,579 residents. The number of households also increased during that period, with Greensboro adding 5,585 households (4.9 percent) and the MSA adding 13,590 households (4.6 percent) over the five-year period.

Average household size declined slightly in both areas, dropping from 2.37 to 2.34 persons per household in Greensboro and from 2.49 to 2.44 in the MSA, reflecting a gradual shift toward smaller household compositions. These data suggest that while both areas are growing, the trend toward smaller households may influence future housing needs and development patterns.

Figure 4 illustrates the parallel growth trajectories of Greensboro's total population and household numbers from 2017 to 2022. The city's population increased steadily from 284,816 to 297,202 residents, representing a 4.3 percent growth over the five-year period. Similarly, the number of households showed consistent growth, rising from 114,552 to 120,137, a 4.9 percent increase.

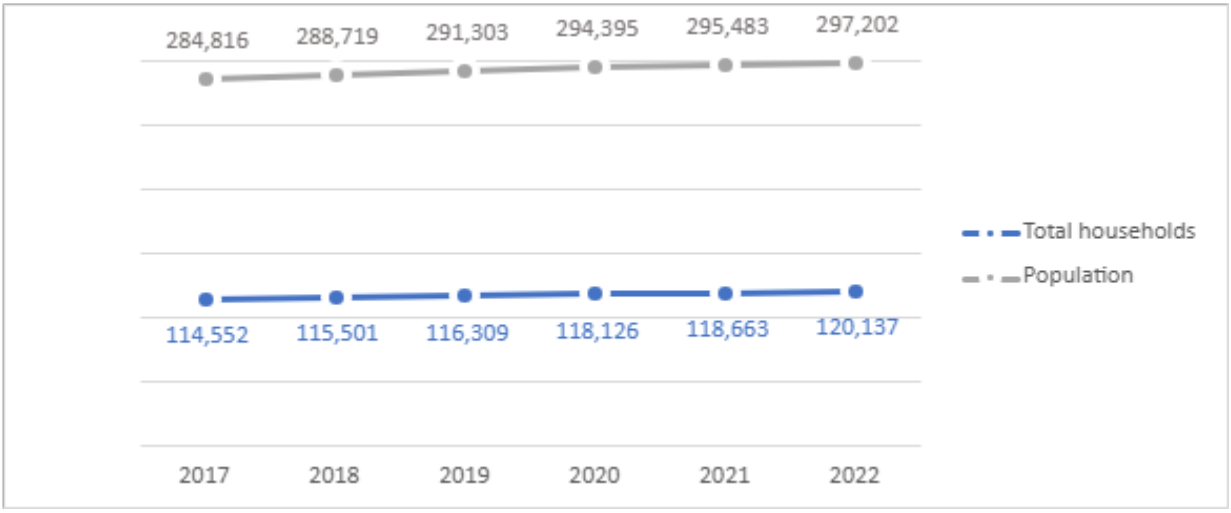
The slightly steeper proportional increase in households compared to population aligns with the declining average household size noted in Table 4 . Both trend lines show consistent year-over-year growth without significant fluctuations, suggesting stable demographic expansion throughout the period, including during the COVID-19 pandemic years of 2020 and 2021.

Table 4: Population and Household Trends, Greensboro and MSA, 2017 to 2022

Population & Household	2017	2018	2019	2020	2021	2022	5-Year Change
City of Greensboro							
Population	284,816	288,719	291,303	294,395	295,483	297,202	12,386
Total households	114,552	115,501	116,309	118,126	118,663	120,137	5,585
Average household size	2.37	2.38	2.37	2.36	2.36	2.34	-0.03
MSA							
Population	751,590	757,810	762,063	767,467	771,751	775,169	23,579
Total households	293,839	295,973	297,916	303,556	303,285	307,429	13,590
Average household size	2.49	2.49	2.48	2.45	2.47	2.44	-0.05

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

Figure 4: Total Population and Number of Households, Greensboro, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

2. Household Characteristics

Table 5: Household Characteristics, City of Greensboro, 2017 to 2022

Household Characteristics	2017		2022		Change
	#	%	#	%	
Households with one or more people 18 or younger	34,136	29.8%	36,522	30.4%	6.5%
Households with one or more people 60 or older	37,115	32.4%	40,847	34.0%	9.1%
Householder living alone	39,291	34.3%	42,889	35.7%	8.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Household age demographics in Greensboro showed notable shifts between 2017 and 2022, as illustrated by Table 5. While households with members 18 or younger increased by 6.5 percent (from 29.8 percent to 30.4 percent of all households), more significant growth occurred among households with members 60 or older, which rose by 9.1 percent to represent 34.0 percent of all households.

The most substantial change was in single-person households, which grew by 8.4 percent to comprise 35.7 percent of Greensboro households. These demographic trends, particularly the increases in elderly and single-person households, have important implications for housing policy, social services, and community planning in Greensboro.

3. Families

Understanding data on *family* households, particularly households with children, and their living arrangements can help policymakers address social, economic, and housing challenges in the community.

Table 6: Family Types, City of Greensboro, 2017 to 2022

Family Type	2017		2022		Change
	#	%	#	%	
Total households	114,552		120,137		
Family household	65,804	57.4%	67,647	56.3%	-1.1%
Married-couple household	42,056	36.7%	40,665	33.8%	-2.9%
With children of the householder under 18 years	16,892	14.7%	16,653	13.9%	-0.9%
Male householder, no spouse/partner present	5,055	4.4%	5,947	5.0%	0.5%
With children of the householder under 18 years	2,451	2.1%	3,140	2.6%	0.5%
Female householder, no spouse/partner present	18,693	16.3%	21,035	17.5%	1.2%
With children of the householder under 18 years	11,304	9.9%	13,042	10.9%	1.0%
Nonfamily household	48,748	42.6%	52490	43.7%	1.1%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 6 shows the shifts in Greensboro's family composition between 2017 and 2022. Despite the overall household growth from 114,552 to 120,137, family households declined proportionally from 57.4 percent to 56.3 percent of all households. This trend was most pronounced among married-couple households, which decreased by 2.9 percentage points to 33.8 percent, with those having children under 18 dropping slightly from 14.7 percent to 13.9 percent.

In contrast, single-parent households increased notably, with female-headed households growing from 16.3 percent to 17.5 percent (a 1.2 percentage point increase), and those with children rising from 9.9 percent to 10.9 percent. Male-headed households without a spouse/partner present also increased from 4.4 percent to 5.0 percent, with a similar rise in those caring for children.

Nonfamily households showed the most significant proportional growth, increasing from 42.6 percent to 43.7 percent of all households, reflecting broader societal shifts toward non-traditional living arrangements in Greensboro.

E. Race and Ethnicity

A notable demographic shift continued in Greensboro between 2017 and 2022, as the number of residents who identify as minority or more than one race, grew from 51.9

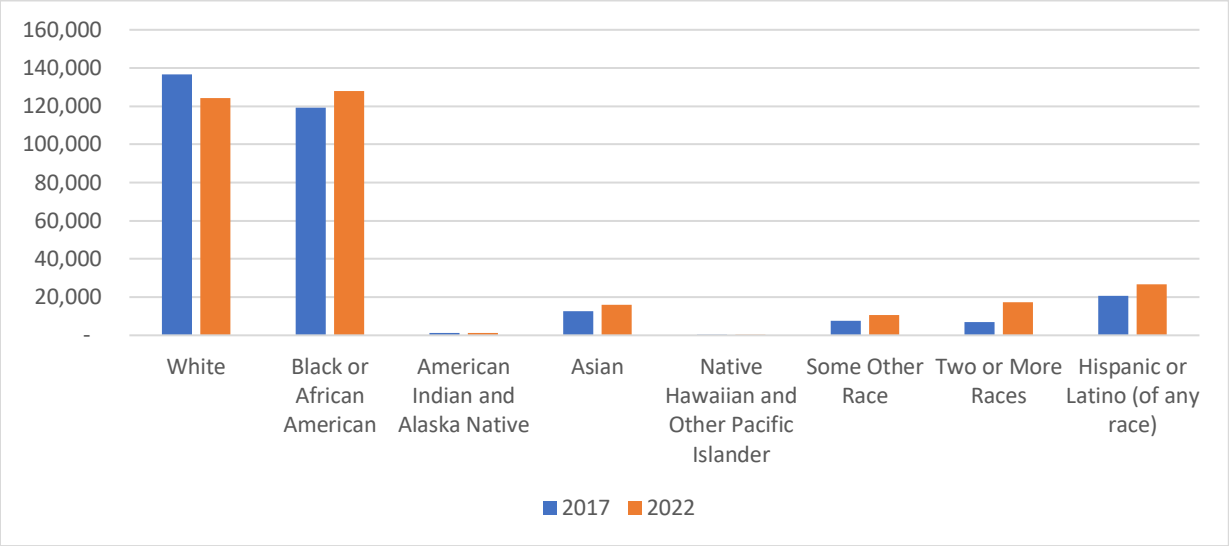
percent in 2017 to 58.2 percent in 2022. The number of people who identify as White decreased by over 12,000, representing just 41.8 percent of residents in 2022. The residents that identify as Black alone makeup over 43 percent of the majority-minority population in Greensboro.

As shown in Table 7, Greensboro comprises 38 percent of the MSA's total population. However, it is home to a disproportionately large share of the MSA's Black population, with 61 percent residing in the city, compared to just 27 percent of the MSA's White population.

The rise of black majority cities is not a new phenomenon. The trend of black-majority cities has been studied by researchers and policy analysts for some time with most noting that the trend began sometime in the 1970s.[4]

There was a steep drop-off in the number of Native Hawaiians and Other Pacific Islanders in the city and the MSA between 2017 and 2022, however the sample size is very small in both areas.

Figure 5: Population Changes by Race and Ethnicity, City of Greensboro, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

[4] D. Harshbarger. Perry, A. (2019). Brookings Metro. Brookings Institute. Available at: https://www.brookings.edu/articles/the-rise-of-black-majority-cities/

Table 7: Population Changes by Race and Ethnicity, Greensboro and MSA, 2017 to 2022

	City of Greensboro				Greensboro-High Point MSA			
	2017		2022		2017		2022	
Total population	284,816		297,202		751,590		775,169	
Race	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
White	136,733	48.0%	124,271	41.8%	480,759	64.0%	460,240	59.4%
Black or African American	119,133	41.8%	127,965	43.1%	200,455	26.7%	209,027	27.0%
American Indian and Alaska Native	1,197	0.4%	1,086	0.4%	3,323	0.4%	2,901	0.4%
Asian	12,641	4.4%	15,859	5.3%	26,870	3.6%	30,242	3.9%
Native Hawaiian and Other Pacific Islander	255	0.1%	46	0.0%	426	0.1%	321	0.0%
Some other race	7,774	2.7%	10,736	3.6%	23,376	3.1%	28,976	3.7%
Two or more races	7,083	2.5%	17,239	5.8%	16,381	2.2%	43,462	5.6%
Ethnicity								
Hispanic or Latino (of any race)	20,654	7.3%	26,705	9.0%	61,238	8.1%	70,176	9.1%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

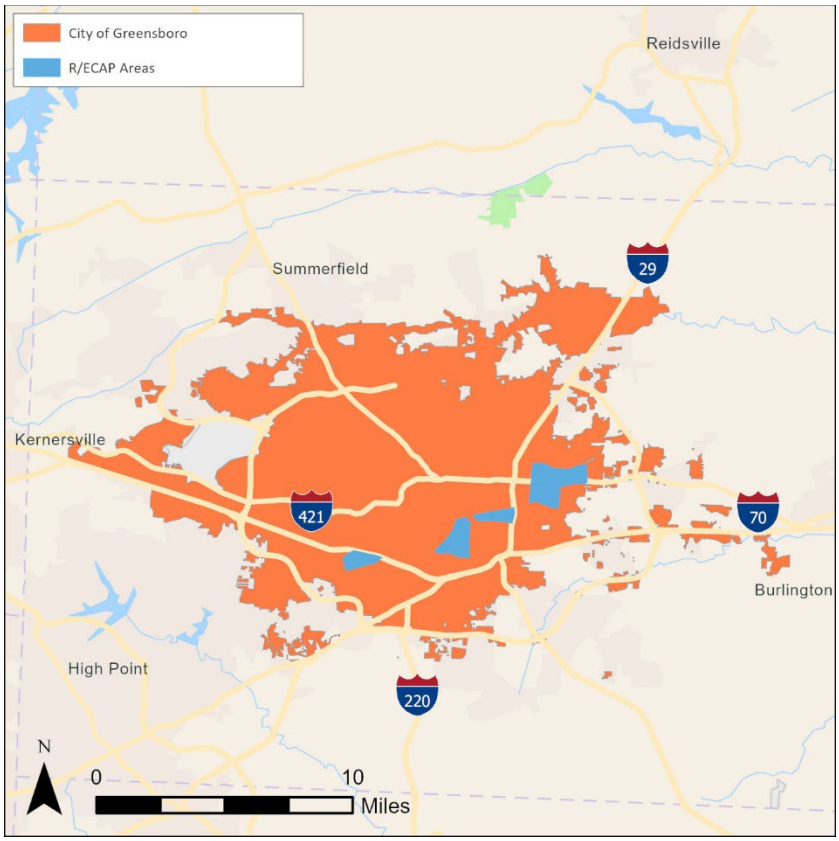
The shifts in racial and ethnic demographics within the City of Greensboro are roughly mirrored by similar shifts found in the MSA. In both regions persons who identified as two or more races increased the most, about 3 percentage points in both areas. Similarly, both the MSA and Greensboro saw a significant decrease in the number of people identifying as white – 6.2 percent decrease in the City of Greensboro and 4.6 percent in the MSA.

1. Racially and Ethnically Concentrated Areas of Poverty

The U.S. Department of Housing and Urban Development (HUD) defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts where 50 percent or more of the population belongs to a racial or ethnic minority group, and the poverty rate is 40 percent or higher (or at least three times the metropolitan poverty rate).

These areas often suffer from disinvestment, limited economic opportunities, inadequate housing, and underfunded public services. The identification and study of R/ECAPs highlights systemic inequalities in housing, education, employment, and healthcare. Historically shaped by redlining, segregation, and discriminatory policies, these areas often lack access to quality schools, safe environments, and economic mobility. Recognizing R/ECAPs helps policymakers and organizations target resources effectively to break cycles of poverty and promote affordable housing development.

Map 2: Racially or Ethnically Concentrated Areas of Poverty, City of Greensboro, 2020



Source: HUD Office of Policy Development and Research (PD&R). (2020). Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/about

The geographic distribution of R/ECAPs has evolved since 2010, with a movement toward the eastern portion of Greensboro. As of 2020, these areas were predominantly concentrated in the eastern sector of the city, as evidenced by HUD's demographic mapping. The R/ECAP zones encompassed a total population of 20,610 residents, with demographic data indicating that these areas were primarily composed of Black, Non-Hispanic residents. The three more western and central census tracts 112.01, 114.00 and 126.08 may be affected by significant numbers of assisted housing units relative to the overall population in those tracts.

The concentration of these areas in the eastern sector suggests a pattern of demographic and economic segregation that merits consideration in future urban development initiatives and fair housing policies. The overall reduction in R/ECAPs between 2017 and 2020, while positive, indicates that persistent challenges remain in addressing concentrated poverty and racial segregation within the city.

2. R/ECAP Demographics

Analysis of demographic data within Greensboro's Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) shows a total population of 20,610 residents in 2020. The demographic composition shows that Black, Non-Hispanic residents comprise the majority at 82.59 percent (17,021 residents), followed by White, Non-Hispanic residents at 10 percent (2,062 residents). Hispanic residents represent 4.07 percent (838 residents) of the R/ECAP population, while Asian or Pacific Islander, Non-Hispanic residents account for 0.93 percent (191 residents). Native American, Non-Hispanic residents make up 0.41 percent (84 residents), and Other, Non-Hispanic residents constitute 0.13 percent (26 residents) of the total R/ECAP population.

The data also provide insights into family composition within these areas. Of the 3,603 total families residing in R/ECAPs, 1,867 (51.82 percent) are families with children. This indicates that slightly more than half of the families living in these concentrated areas include dependent minors, a factor that may have significant implications for educational and social service needs in these communities.

This demographic profile underscores the racial and ethnic disparities within Greensboro's R/ECAPs, with Black, Non-Hispanic residents representing the clear majority of the population in these economically disadvantaged areas. The high proportion of families with children also suggests a need for targeted support services and programs.

Table 8: R/ECAP Residents by Demographics, Greensboro CDBG Jurisdiction, 2020

Demographic Type	#	%
Total Population in R/ECAPs	20,610	-
White, Non-Hispanic	2,062	10.00%
Black, Non-Hispanic	17,021	82.59%
Hispanic	838	4.07%
Asian or Pacific Islander, Non-Hispanic	191	0.93%
Native American, Non-Hispanic	84	0.41%
Other, Non-Hispanic	26	0.13%
R/ECAP Family Type		
Total Families in R/ECAPs	3,603	-
Families with children	1,867	51.82%

Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

IV. Populations with Special Needs

The following sections explore the housing needs of residents with special needs, many of whom may have a harder time finding, securing, or maintaining housing. Understanding the needs of these subpopulations helps to determine whether any specific fair housing trends or patterns are disproportionately affecting these communities.

A. Persons Experiencing Homelessness

Homelessness remains a significant challenge in Greensboro, affecting individuals and families across various demographic groups. Data from the NC-504 Greensboro, High Point/Guilford County Continuum of Care Jurisdiction (2024) underscores the persistent need for emergency and supportive housing, as well as systemic interventions to reduce homelessness rates.

1. Scope and Characteristics of Homelessness

A point-in-time (PIT) count is an annual survey conducted by city governments and local agencies to tally the number of sheltered and unsheltered homeless individuals on a specific night. The information gathered helps local governments assess the size and characteristics of the homeless community, track trends, inform policy and program decisions, secure federal funding, and measure the effectiveness of interventions aimed at reducing homelessness. In the City of Greensboro, the Guilford County Continuum of Care (CoC) conducts the annual counts with the assistance of local service providers, police officers and sheriff's deputies, and volunteers.

Due to the brief survey period, capacity limitations of local governments and CoCs, and the challenges associated with finding and engaging populations with unstable or non-existent housing, PIT counts are likely considerably lower than the actual number of homeless individuals in a given area. However, PIT count data is still critical to identifying and assessing the characteristics and needs of people experiencing homelessness.

In 2024, the Guilford County PIT identified 539 households and 665 individuals experiencing homelessness on the night of January 24, 2024. This number represents a 3.7 percent increase in homeless individuals from the 2023 PIT count of 641. [5]

Families with children represent a particularly vulnerable group, with 613 individuals in family households in shelters and 8 unsheltered. Another 125 children are experiencing homelessness without an adult caregiver, exposing them to heightened risks of instability, exploitation, and long-term hardship. Additionally, the number of chronically homeless

[5] Partners Ending Homelessness. Homelessness in Guilford County: 2024 PIT Count Report. August 2024. Available at: https://www.pehgc.org/_files/ugd/125638_cad30b9c6d1245ef9ab34b9d1bc4652e.pdf

individuals (529) and chronically homeless families (117) reflects a critical need for long-term supportive housing solutions.

The homeless veteran population remains a concern, with 196 veterans experiencing homelessness, including 7 unsheltered veterans. Although veterans often qualify for specialized housing assistance programs, the data indicates that many still struggle to access stable housing.

Table 9: Persons Experiencing Homelessness, NC-504 Greensboro, High Point/Guilford County Continuum of Care Jurisdiction, 2024

	# experiencing homelessness on a given night		# experiencing homelessness each year	# becoming homeless each year*	# exiting homelessness each year	# of days persons experience homelessness
Population	**Sheltered**	**Un-sheltered**				
Persons in households with adult(s) and child(ren)	613	8	410	2,305 total households entering homelessness	300	80.4
Persons in households with only children	125	0	101		32	NA
Persons in households with only adults	1,724	203	2,274		350	60
Chronically homeless individuals	406	123	738			
Chronically homeless families	95	22	738			
Veterans	189	7	304			
Unaccompanied child	36	25	45		39	38
Persons with HIV	38	6	63			

Source: NC-504 Greensboro, High Point/Guilford County Continuum of Care (Communication, January 2025)

Table 10: Households Experiencing Homelessness, NC-504 Greensboro, High Point/Guilford County Continuum of Care Jurisdiction, 2024

Household Type	Emergency Shelter Year-Round Beds	Transitional Housing Beds	Permanent Supportive Housing Beds
Households with Adult(s) and Child(ren)	174	4	254
Households with Only Adults	117	57	325
Chronically Homeless Households	0	0	186
Veterans	53	47	231
Unaccompanied Youth	9	18	16

Source: HUD Exchange. CoC Housing Inventory Count Reports (2023). Available at: https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports

2. Housing and Shelter Resources for Individuals and Families

The availability of emergency and transitional housing in Greensboro is limited, contributing to extended periods of homelessness for many individuals. According to the HUD Exchange CoC Housing Inventory Count Reports (2023):

- Households with adults and children have access to 174 year-round emergency shelter beds, 254 permanent supportive housing beds, and four transitional housing beds,
- Households with only adults can access 117 emergency shelter beds, 57 transitional housing beds, and 325 permanent supportive housing beds.
- Chronically homeless households do not have designated emergency or transitional housing beds, but 186 permanent supportive housing beds are available.
- Veterans experiencing homelessness can access 53 emergency shelter beds, 47 transitional housing beds, and 231 permanent supportive housing beds.
- Unaccompanied youth have very limited resources, with just 9 emergency shelter beds, 18 transitional housing beds, and 16 permanent supportive housing beds available.

Despite these resources, the mismatch between the number of individuals experiencing homelessness and the availability of emergency, transitional, and supportive housing options suggests that many remain without stable housing solutions.

Senior Population

Increases in a city's senior population can significantly impact the housing market by elevating demand for age-appropriate housing such as single-story homes, senior living communities, and accommodations with accessibility features.

Seniors often face difficulties securing affordable and accessible housing due to limited income from retirement and higher medical expenses. Additionally, much of the available housing stock is not designed to meet the mobility and health needs of older adults, such as single level living and accessibility features, further restricting their options.

In 2022, the population of Greensboro that is 65 and older had increased since 2017 by less than one percent to 20.6 percent of the total population. Seniors may have special needs in securing housing because they may have limited or fixed incomes, which increases their need for accessible affordable housing.

Table 11: Senior Population, City of Greensboro, 2017 to 2022

Age Group	2017		2022	
	#	%	#	%
Total Population	183,379		189,666	
Population 65 and older	36,460	19.9%	39,118	20.6%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 12: Poverty Rate by Age, City of Greensboro, 2017 to 2022

Age Group	2017		2022		Change
	# Below Poverty	% Below Poverty	# Below Poverty	% Below Poverty	
Total	52,412	19.2%	50,929	18.1%	-1.1%
Under 18	16,719	27.2%	16,104	24.8%	-2.4%
18 to 34	17,770	25.1%	15,451	20.6%	-4.5%
35 to 64	14,274	13.7%	14,183	13.8%	0.1%
64 to 74	2,104	9.7%	3,083	13.2%	3.5%
75 years and older	1,545	10.4%	2,108	13.4%	3.0%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

B. Persons with Disabilities

Federal law classifies persons with disabilities as having a physical or mental impairment that substantially limits one or more major life activities. People with disabilities often face greater challenges in securing quality housing that is affordable and accessible due to several factors. Some people with disabilities may live on fixed or limited incomes due to reduced employment opportunities or reliance on fixed disability benefits, making it difficult to afford market-rate housing.

Additionally, there is a significant lack of housing stock that meets accessibility needs, such as entrances without steps, wider doorways, and accessible bathrooms. These factors are compounded by intensifying competition in areas with a growing population and can significantly narrow housing options for people with disabilities. This section examines the demographic profile of persons with disabilities residing in Greensboro and explores where Greensboro residents with disabilities are concentrated or dispersed.

Based on ACS data, the rate of people living with a disability in Greensboro increased by 1.8 percent to 11.8 percent between 2017 and 2022.

Table 13: Population with a Disability by Race, City of Greensboro, 2017 and 2022

	2017			2022		
	Total	**# with disability**	**% with disability**	**Total**	**# with disability**	**% with disability**
	282,097	28,127	10.0%	294,302	34,683	11.8%
Race						
White alone	135,304	14,647	10.8%	122,596	16,118	13.1%
Black or African American alone	117,971	11,638	9.9%	127,015	14,602	11.5%
American Indian and Alaska Native alone	1,195	215	18.0%	1,029	223	21.7%
Asian alone	12,624	661	5.2%	15,832	900	5.7%
Native Hawaiian and Other Pacific Islander alone	232	32	13.8%	46	1	2.2%
Some other race alone	7,715	148	1.9%	10,688	887	8.3%
Two or more races	7,056	786	11.1%	17,096	1,952	11.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

1. Disability by Type

The American Community Survey (ACS) captures data about persons with one or more of six types of disabilities:

- Hearing difficulty: Deaf or having serious difficulty hearing
- Vision difficulty: Blind or having serious difficulty seeing, even when wearing glasses
- Cognitive difficulty: Difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem
- Ambulatory difficulty: Having serious difficulty walking or climbing stairs
- Self-care difficulty: Having difficulty bathing or dressing
- Independent living difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

As seen in Table 14, among Greensboro residents with a disability, ambulatory difficulties emerged as the most prevalent disability in 2022, accounting for 5.5 percent of the total population, followed closely by those with cognitive difficulty at 5.2 percent of the population. The population with cognitive difficulty also exhibited the largest increase between 2017 and 2022 – 6,556 people, a 1.8 percent increase.

Table 14: Disability Type, City of Greensboro, 2017 to 2022

Disability Type	2017		2022		Change
	#	% of total population	#	% of total population	
Total population	282,097		294,302		
Total population with a disability	28,127	10.0%	34,683	11.8%	1.8%
Hearing difficulty	6,633	2.4%	7,069	2.4%	0%
Vision difficulty	4,280	1.5%	5,909	2.0%	.5%
Cognitive difficulty	10,321	3.7%	15,245	5.2%	1.5%
Ambulatory difficulty	14,917	5.3%	16,293	5.5%	.2%
Self-care difficulty	6,185	2.2%	6,620	2.2%	0%
Independent living difficulty	10,817	3.8%	12,395	4.2%	.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

2. Disability by Race and Ethnicity

Table 15 shows changes in disability rates across racial and ethnic populations in Greensboro between 2017 and 2022. The city's total population increased from 282,097 to 294,302, with a corresponding rise in disability rates from 10.0 percent to 11.8 percent. The number of "White alone" residents decreased from 135,304 to 122,596, but the disability rate for the same group climbed from 10.8 percent to 13.1 percent.

Conversely, the Black or African American alone group saw increases in both population (from 117,971 to 127,015), and disability rate, from 9.9 percent to 11.5 percent. The American Indian and Alaska Native alone group experienced a decrease in population from 1,195 to 1,029, but their disability rate markedly increased from 18.0 percent to 21.7 percent. While the Asian population increased by approximately 25 percent, the disability rate for that group only rose from 5.2 to 5.7 percent. The Native Hawaiian and Pacific Islander population fell from 232 to 46 residents and saw a decrease in disability rate from 13.8 percent to 2.2 percent, over a very small population size.

The number of residents identifying as "Some other race alone" increased from 7,715 to 10,688 in population, and the group's disability rate rose sharply from 1.9 percent to 8.3 percent. The population identifying as "Two or more races" nearly tripled, growing from 7,056 to 17,096 but only saw a slight increase in disability rate from 11.1 to 11.4 percent.

Finally, the Hispanic or Latino population (of any race) expanded from 20,570 to 26,555, with their disability rate doubling from 4 to 8 percent. These figures underscore a complex evolution of demographic trends and varying disability rates across different racial and ethnic groups in Greensboro.

Table 15: Disability by Race, City of Greensboro, 2017 and 2022

Subpopulation	2017			2022		
	Total	# with disability	percent with disability	Total	# with disability	percent with disability
Total population	282,097	28,127	10.0%	294,302	34,683	11.8%
White alone	135,304	14,647	10.8%	122,596	16,118	13.1%
Black or African American alone	117,971	11,638	9.9%	127,015	14,602	11.5%
American Indian and Alaska Native alone	1,195	215	18.0%	1,029	223	21.7%
Asian alone	12,624	661	5.2%	15,832	900	5.7%
Native Hawaiian and Other Pacific Islander alone	232	32	13.8%	46	1	2.2%
Some other race alone	7,715	148	1.9%	10,688	887	8.3%
Two or more races	7,056	786	11.1%	17,096	1,952	11.4%
White alone, not Hispanic or Latino	123,752	14,238	11.5%	113,085	15,446	13.7%
Hispanic or Latino (of any race)	20,570	830	4.0%	26,555	2,122	8.0%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

3. Disability by Age

The distribution of disabilities across different age groups reveals important demographic insights. This data underscores the varying needs for medical, educational, and social services across different age groups to address and accommodate disabilities effectively within the community. In 2022, approximately 34,683 Greensboro residents, or 11.8 percent of the total population, reported having at least one disability. Among those under 18, only 5.4 percent reported a disability, indicating a relatively lower occurrence of disabilities in younger individuals.

However, this percentage increases with age, with 9.7 percent of adults between 18 and 64 years reporting disabilities, reflecting typical challenges such as work-related injuries or the onset of chronic diseases. The most substantial increase is observed in the senior population, where 32.4 percent of those aged 65 and older reported having a disability. This significant rise among seniors likely reflects the higher incidence of age-related health issues.

Within Greensboro, senior residents over 65 years of age have a significantly higher rate of disability compared to the under 65-year-old population. In 2022, 32.4 percent of senior residents had a disability, representing 12,670 residents.

Table 16: Age of People with Disabilities, City of Greensboro, 2022

Age Group	Total	With a Disability	Percent with a Disability
Total Population	294,302	34,683	11.8%
Under 18 years	65,518	3,541	5.4%
18 to 64 years	189,666	18,472	9.7%
65 years and over	39,118	12,670	32.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

4. Disability and Poverty

Individuals and households with disabilities often experience higher rates of poverty compared to those without disabilities. This correlation is due to several factors including barriers to education and employment, higher medical costs, and limited access to necessary services which can restrict earning potential and increase living expenses. As a result, disability can both lead to and exacerbate financial hardship, underscoring the need for comprehensive support and inclusive policies.

Housing choice for persons who have disabilities and living below the poverty level could be a challenge due to the limited availability of housing which is both affordable and accessible. According to the Brookings Institution, people with disabilities have much lower employment rates than people without disabilities.[6] The data analyses in this section demonstrate connection between disability and poverty.

Table 17: Poverty Rate for Population with a Disability, City of Greensboro, 2017 and 2022

	2017		2022		Change
	#	%	#	%	
Population age 16 and over with a disability for whom poverty status is determined	25,943		30,671		
Below 100 percent poverty level	6,849	26.4%	7,330	23.9%	-2.5%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

[6] Bateman, Nicole, and Martha Ross. (May 15, 2018). "Disability rates among working-age adults are shaped by race, place, and education". Brookings Institution. Available at https://www.brookings.edu/articles/disability-rates-among-working-age-adults-are-shaped-by-race-place-and-education/

Table 18: Disability, Employment, and Poverty, City of Greensboro, 2022

	Total Population	With a Disability	No Disability
Population Age 16 and Over	235,555	31,540	204,015
Employed	62.2%	26.8%	67.7%
Not in Labor Force	34.1%	69.2%	28.7%
Percent in poverty	16.1%	23.9%	14.9%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

5. Mental Health, Intellectual, and Developmental Disabilities

While the Census has defined terms to describe different types of disabilities, as described in earlier sections, fair housing laws simply prohibit discrimination in housing against individuals with developmental, intellectual, or mental health disabilities.[7]

Examples of these types of disabilities, which may also account for the disability type of Cognitive Disability by the Census, include but are not limited to, depression, anxiety, bipolar disorder, post-traumatic stress disorder (PTSD), autism, down syndrome, traumatic brain injuries, alcoholism, and drug addiction. Some mental impairments are readily observable, while others may be invisible. Yet, according to a report released by HUD in 2017, persons living with visible and not-so-visible mental disabilities face significant housing discrimination in the rental housing market compared with those who do not have such disabilities.[8] The results described in the report involved testing conducted in person, by phone, and by email that paired people with either a mental illness or an intellectual or other developmental disability with someone who did not have a mental disability.

The authors found that, compared with individuals who did not have a mental disability, individuals with a mental illness were:

- less likely to receive a response to their inquiry about housing;
- less likely to be told an advertised unit was available;
- less likely to be invited to contact the housing provider;
- less likely to be invited to inspect the available unit; and
- more likely to be encouraged to look at a different unit than the one advertised.

[7] U.S. Department of Housing and Urban Development. (n.d.). Fair Housing for Individuals with Mental Health, Intellectual, or Developmental Disabilities: A Guide for Housing Providers. Available at https://www.hud.gov/sites/dfiles/FHEO/images/MD%20Fact%20Sheet%20-%20HP.pdf.

[8] Hammel, Joy and Janet Smith. (2017). U.S. Department of Housing and Urban Development. Available at https://www.huduser.gov/portal/sites/default/files/pdf/MentalDisabilities-FinalPaper.pdf.

Local-level data on mental health and intellectual and development disabilities is difficult to find. However, North Carolina collects aggregated data on service requests to the state's 2-1-1 system by timeframes, location, and type of service request. In comparing the service requests for the area comprised of 10 standard ZIP codes that cover the City of Greensboro, the rate of requests for mental health decreased from 2.1 percent of all service requests in 2020 to 1.4 percent in 2024, which may reflect a spike in requests during the onset of the COVID-19 pandemic. That said, the absolute number of requests has increased over the four-year period, which could also indicate a somewhat stable number of mental health calls.

Table 19: Top 10 Service Requests by Category in 2020 and 2024, Greensboro

Service Category	% of Total Requests, 2020	% of Total Requests, 2024
Housing & Shelter	31.2%	51.9%
Utilities	14.0%	26.6%
Food	9.9%	5.6%
Other	10.3%	4.3%
Healthcare & COVID-19	13.2%	3.0%
Employment & Income	7.2%	1.9%
Government & Legal	4.2%	1.9%
Clothing & Household	1.2%	1.7%
Mental Health & Addiction	2.1%	1.4%
Transportation Assistance	<1%	1.2%
Disaster	5.4%	<1%

Source: 2-1-1 Counts. North Carolina. Available at: https://nc.211counts.org

C. Foreign Born and National Origin

The U.S. Census defines "foreign-born" residents as "…anyone who is not a U.S. citizen at birth." This includes naturalized U.S. citizens, non-citizen U.S. nationals, lawful permanent residents (immigrants), temporary migrants (such as foreign students), humanitarian migrants (such as refugees and asylees), and unauthorized migrants.

"National origin" refers to a foreign-born person's country of birth. National origin is included as one of the seven protected classes in the Fair Housing Act, thus discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions based on national origin is illegal regardless of immigration status.

New immigrants in the U.S. often face significant hurdles in finding safe, decent, and affordable housing. Language barriers can complicate communication and understanding of leases or housing rights. Limited credit history and lack of U.S. financial records make it difficult to pass housing application screenings. Additionally, discrimination based on ethnicity or immigration status can further restrict access to quality housing options. Immigrants may also lack familiarity with available resources and legal protections, making them vulnerable to exploitation in housing markets.

As seen in Table 20: Foreign-Born Residents, City of Greensboro, 2017 to 2022Table 20, the number of foreign-born people residing in Greensboro increased by just over 6,000, or about 1.7 percent, between 2017 and 2022. This increase reflects the city's continued growth as a destination for immigrants, including refugee populations resettled through federal programs. Map 3 highlights areas where residents from the five most prevalent national origins are concentrated, indicating that certain immigrant communities may be clustered in specific neighborhoods. While cultural enclaves can provide social support and economic opportunities, they can also reflect systemic barriers to mobility, such as limited housing affordability in other areas or exclusionary zoning practices that restrict access to higher-opportunity neighborhoods.

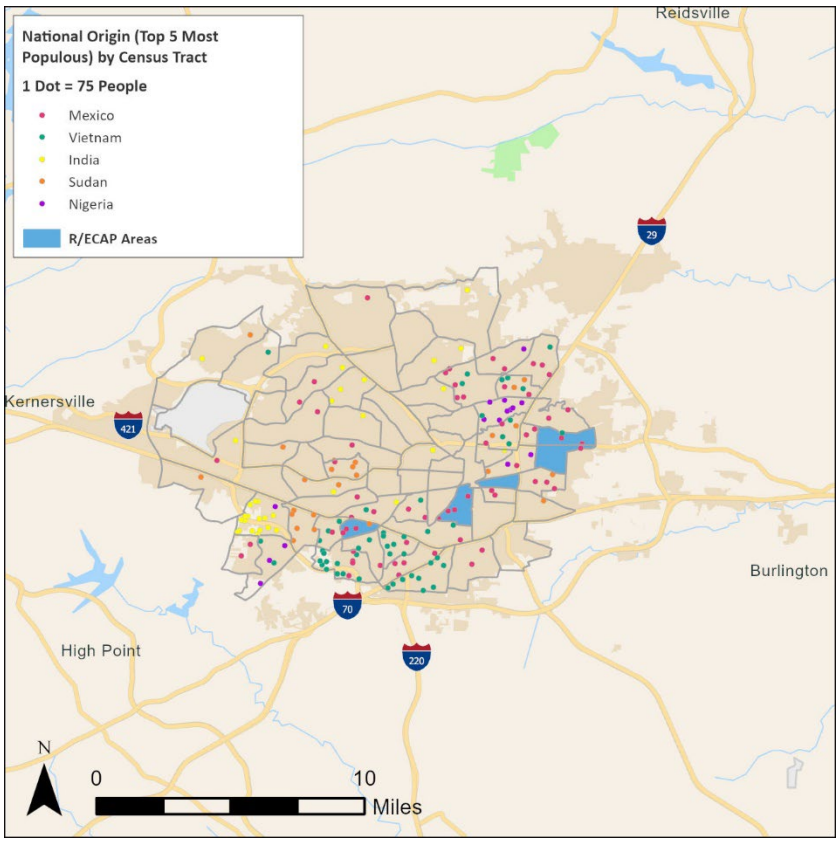
The increasing foreign-born population underscores the need for stronger housing protections, multilingual tenant education programs, and expanded fair housing enforcement to ensure that immigrants—particularly those from historically marginalized national origins—have equitable access to housing opportunities throughout Greensboro.

Table 20: Foreign-Born Residents, City of Greensboro, 2017 to 2022

Status at Birth	2017		2022		Change
	#	%	#	%	
Total population for whom foreign-born is measured	267,193		279,802		
Foreign-born	29,689	11.1%	35,787	12.8%	1.7%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Map 3: Geographic Concentration Foreign-Born Residents, City of Greensboro, 2023|



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2018 - 2023), Table B05006

HUD defines Limited English Proficiency (LEP) as a person's limited ability to read, write, speak, or understand English. Persons who are LEP are not a protected class under the Fair Housing Act; however, the Fair Housing Act prohibits housing providers from selectively using language access as a pretext for discrimination. The FHA also prohibits housing providers from using LEP in a way that causes an unjustified discriminatory effect.

Of the top five languages spoken by the Greensboro population with limited English proficiency in 2020, Spanish was the most prevalent at just over 6 percent. Table 21 indicates that between 2017 and 2022, the number of residents in Greensboro who reported speaking English less than "well" increased from 6,641 (2.5 percent) to 7,625 (2.7 percent), demonstrating a growing need for language accessibility in housing services.

The increase in LEP households, particularly among Spanish, Arabic, and Asian and Pacific Island language speakers (Table 22), suggests that language barriers may pose challenges in accessing housing-related resources, understanding lease agreements, and exercising tenant rights. Without adequate translation and interpretation services, LEP individuals may struggle to navigate the rental and home-buying process, making them more vulnerable to predatory landlords or discriminatory housing practices. Additionally, LEP

households are more likely to reside in lower-income neighborhoods due to limited access to housing opportunities where language assistance is not provided.

Ensuring multilingual housing resources, translated legal documents, and culturally competent tenant support services is critical to mitigating these challenges. Expanding language access initiatives within city housing programs, landlord-tenant mediation services, and fair housing enforcement will help promote equitable housing opportunities for Greensboro's LEP population.

Table 21: Limited English Proficiency, City of Greensboro, 2017 to 2022

	2017		2022		Change
	#	%	#	%	
Total population for whom LEP is measured	267,193	100%	279,802	100%	4.72%
Speaks English less than "well"	6,641	2.5%	7,625	2.7%	0.2%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 22: Top 5 Languages Spoken by Limited English-Speaking Households, City of Greensboro, 2022

Language Spoken	Number of Limited English-Speaking Households
Spanish	1,029
Arabic	362
Other and unspecified languages	283
Other Asian and Pacific Island languages	241
Russian, Polish, or other Slavic languages	235

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

D. Persons Protected Under the Violence Against Women Act

The Violence Against Women Act (VAWA) establishes critical protections for survivors of domestic violence, dating violence, sexual assault, and stalking. Key provisions include safeguarding the housing rights of survivors in federally subsidized programs, preventing their eviction based on acts of violence against them, and facilitating emergency transfers if necessary. VAWA also mandates the development of housing policies that support and protect survivors, ensuring that they have access to safe and stable housing environments

without the threat of discrimination or retaliation due to their status as survivors. VAWA only provides protections for users of federally subsidized housing units and does not extend to private housing. As of 2022, 17 federal housing programs are subject to VAWA protections.[9]

VAWA enforces the following rights:

- Protection against housing denials, program terminations, and evictions that directly result from being a victim of DV.
- Acts of violence against someone cannot be considered serious or repeated violations of a lease or good cause for eviction or terminating federal assistance.
- Providing for emergency transfers to allow survivors to move to another safe and available unit if they fear for their life and safety.
- The housing authority, housing provider, or landlord may evict the abuser alone and let the victim and other household members remain in the home. If the federal housing assistance was based on the abuser's eligibility, then the victim and any remaining tenants have the right to prove eligibility for housing. If the victim cannot prove eligibility, they must be given a reasonable time to prove eligibility for another federal housing program or to find new housing.
- Victims with Section 8 Housing Choice Vouchers are permitted to move and keep the voucher even if the lease has not ended.[10]

According to 2023 Continuum of Care and Point in Time count data, about 21 victims of domestic violence received housing assistance in the Greensboro area during the reporting period. All sought emergency shelter. The 2023 Home-ARP Allocation Plan indicates that this number is likely underreported, as many victims present at homeless shelters without sharing the direct cause and 80 percent of women with children at homeless shelters report having previously experienced domestic violence.

E. Veterans

U.S. veterans – whom the U.S. Census defines as both active and veteran service members - may encounter several obstacles when seeking safe, decent, and affordable housing. Many face financial instability due to unemployment or underemployment after leaving

[9] National Housing Law Project. (2022). The Violence Against Women Reauthorization Act of 2022: Q&A for Advocates. Available at https://www.nhlp.org/wp-content/uploads/VAWA-2022-FAQ.pdf

[10] National Housing Law Project. (2018). Know Your Rights: Domestic and Sexual Violence and Federally Assisted Housing. Available at https://www.nhlp.org/wp-content/uploads/VAWA-Brochure-English-and-Spanish-combined.pdf

military service, complicating their ability to afford housing. Physical or mental health issues, including PTSD and disabilities incurred during service, can further impede their housing stability.

Additionally, veterans may struggle with navigating civilian systems that provide housing assistance, facing bureaucratic challenges that delay or limit access to necessary support. Discrimination and a lack of awareness about veterans' housing rights also pose significant barriers, making it difficult for them to secure appropriate living conditions.

In 2022, veterans comprised 5.7 percent of Greensboro's population – a one percent decrease since 2017. Of city residents who identify as veterans, they are most likely to be White and between 35 to 54 years old. While veterans demonstrate a substantially higher rate of disability than the civilian population, they also have a higher median income compared to the rest of the Greensboro population.

Table 23: Change in Veteran Population Over Time, City of Greensboro, 2017 to 2022

Population	2017		2022	
	#	%	#	%
Total population	222,194	100%	231,211	100%
Veteran population	14,653	6.6%	13,206	5.7%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 24: Veteran Population Characteristics, City of Greensboro, 2022

Population Characteristics	Greensboro Population		Veteran Population	
	#	%	#	%
Civilian population 18 years and over	231,211	-	13,206	5.7%
Race and ethnicity				
White alone	103,738	44.9%	6,734	51.0%
Black or African American alone	97,728	42.3%	5,590	42.3%
American Indian and Alaska Native alone	723	0.3%	72	0.5%
Asian alone	12,140	5.3%	120	0.9%
Native Hawaiian and Other Pacific Islander alone	45	0.0%	0	0.0%
Some other race alone	6,959	3.0%	209	1.6%
Two or more races	9,878	4.3%	481	3.6%
Hispanic or Latino (of any race)	16,674	7.2%	459	3.5%
Age				
18 to 34 years	87,237	37.7%	1,892	14.3%
35 to 54 years	71,352	30.9%	3,189	24.1%
55 to 64 years	32,159	13.9%	2,504	19.0%
65 to 74 years	23,734	10.3%	2,628	19.9%
75 years and over	16,729	7.2%	2,993	22.7%
Disability Status				

Population Characteristics	Greensboro Population		Veteran Population	
	#	%	#	%
Non-institutionalized population 18 years and over	216,871	-	12,959	-
With any disability	30,273	14.0%	3,627	28.0%
Without a disability	186,598	86.0%	9,332	72.0%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

Table 25: Veteran Median Income, Greensboro, 2022

	Greensboro Population	Veteran Population
Median Income	$32,683	$47,565

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

F. LGBTQ and Gender Identity

There is currently limited local data regarding Greensboro residents who identify as LGBTQ. Beginning in July 2021, the U.S. Census Bureau included questions regarding sexual orientation and gender identity (SOGI) on its Household Pulse Survey, but this data is aggregated at the national level.

The City of Greensboro has been proactive and vocal in supporting residents that could face discrimination based on sexual or gender identity. In 2015, the Greensboro City Council modified the City's Fair Housing Ordinance to add protections outside of the federally protected categories to include protections for gender identity, gender expression, and sexual orientation. Greensboro was the first city in North Carolina to protect gay, lesbian, bisexual and transgender residents from discrimination in housing.[11]

In 2021, a similar ordinance was passed again after House Bill 142 sunset, which had prohibited municipalities from passing non-discrimination ordinances. Also in 2021, the City's Human Rights Department, the same department responsible for reviewing fair housing complaints, helped create and continues to support a Transgender Task Force.

[11] Sills, Stephen, J. Clapp, and M. Roberts. (n.d.). Pilot Same-Sex Couples Fair Housing Study. UNC – Center for Housing and Community Studies. Available at https://chcs.uncg.edu/wp-content/uploads/2023/11/2-28-Final-Draft-LGBTQ-Report.pdf

V. Housing Profile

A. Overview

The Housing Profile section presents data points and analyses of local housing inventories, supply of affordable housing, local housing conditions, development patterns, market trends, and access to mortgage loans to illuminate potential barriers to fair housing choice and their impact on Greensboro residents and specific populations. Whenever possible, this section identifies and examines connections between housing trends and driving factors in housing choice, such as shifts in city demographics or economic and workforce development.

In addition to assessing overall housing trends in the City of Greensboro, this section will focus on three primary categories of housing:

- **Privately Owned Housing:** Privately owned housing encompasses residential units owned by private individuals or corporations, as opposed to public housing owned or operated by government agencies. Privately owned housing may also be subsidized or supported by federal or state programs but are still owned by non-governmental entities.
    - Privately Owned Housing examines the inventory of total housing units, the balance between owner-occupied and rental properties, housing age and condition, market-rate rentals, and the distribution of various housing types including single-family homes and multi-family buildings.
- **Publicly Supported or Subsidized Housing:** For the purposes of this AI, "publicly supported housing" comprises housing units that are made affordable to eligible households through a range of programs that provide project or tenant-based assistance.
    - This section will focus on housing units and tenants supported via the Project-Based Section 8, Housing Choice Voucher, and Low-Income Housing Tax Credit programs.
        i. will explore programs like the Housing Choice Voucher Program (Section 8), Low-Income Housing Tax Credit developments, HOME Investment Partnerships Program units, and other federal and state housing assistance initiatives, as well as affordable housing created through inclusionary zoning policies.
- **Public Housing:** Public Housing is housing that is the government owns and operates through organizations such as a Public Housing Authority (PHA). Eligibility

for public housing is usually based on low levels of income and other criteria, and tenants pay a set percentage of their income – typically no more than 30 percent of adjusted gross income.

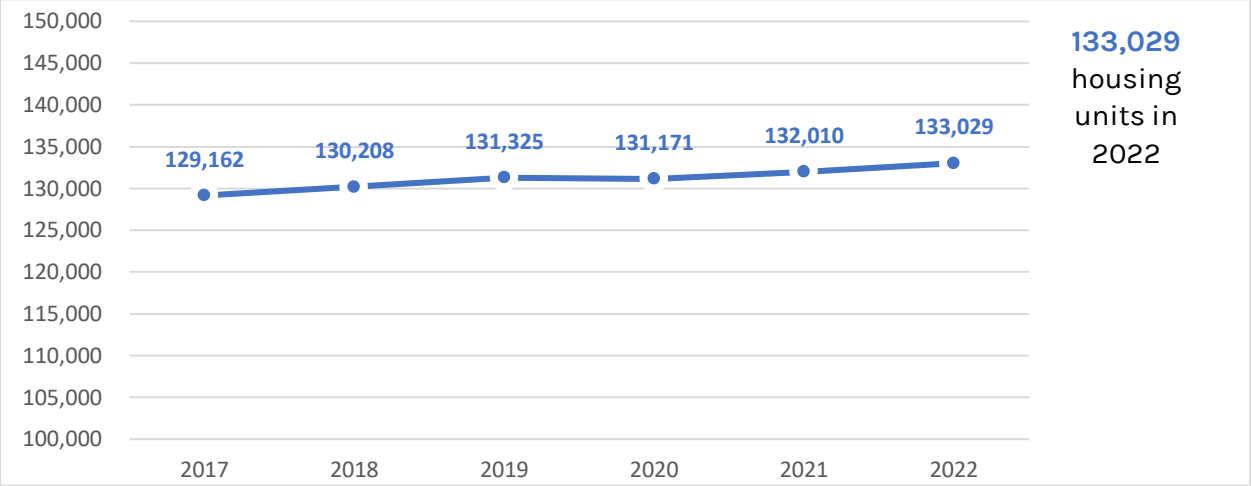
- This section will address housing authority owned and operated units, mixed-income public housing developments, HOPE VI and Choice Neighborhoods redevelopments, the status of public housing waiting lists and occupancy rates, and assessments of the condition and maintenance of the public housing stock.

B. City of Greensboro Overall Housing Stock

The chart below shows a steady growth trend in Greensboro's housing inventory over a five-year period. Starting at 129,162 units in 2017, the housing stock increased each year, reaching 130,308 in 2018, 131,325 in 2019, 131,713 in 2020, 132,610 in 2021, and culminating at 133,029 units in 2022.

This represents an overall increase of 3,867 housing units or approximately 3 percent growth over the five-year period, as noted in the text above the chart.

Figure 6: Total Housing Units, City of Greensboro, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

1. Housing Types

HUD uses "housing types" to distinguish among the different sizes and structural characteristics of a building that contains housing units. Housing types are determined by the number of units in a residential property and whether the unit or units are attached or detached and distinguish site-built housing units from factory-built or prefabricated units,

modular homes, mobile homes, and other detached structures that are not constructed on-site.

As of 2022, single-family detached homes accounted for 52.2 percent of Greensboro's housing stock, a two percent decrease from 2017. While single-family homes remain the dominant housing type, this decline suggests a shift in the city's housing composition, potentially driven by increased demand for rental units, smaller living spaces, and more urban-style development.

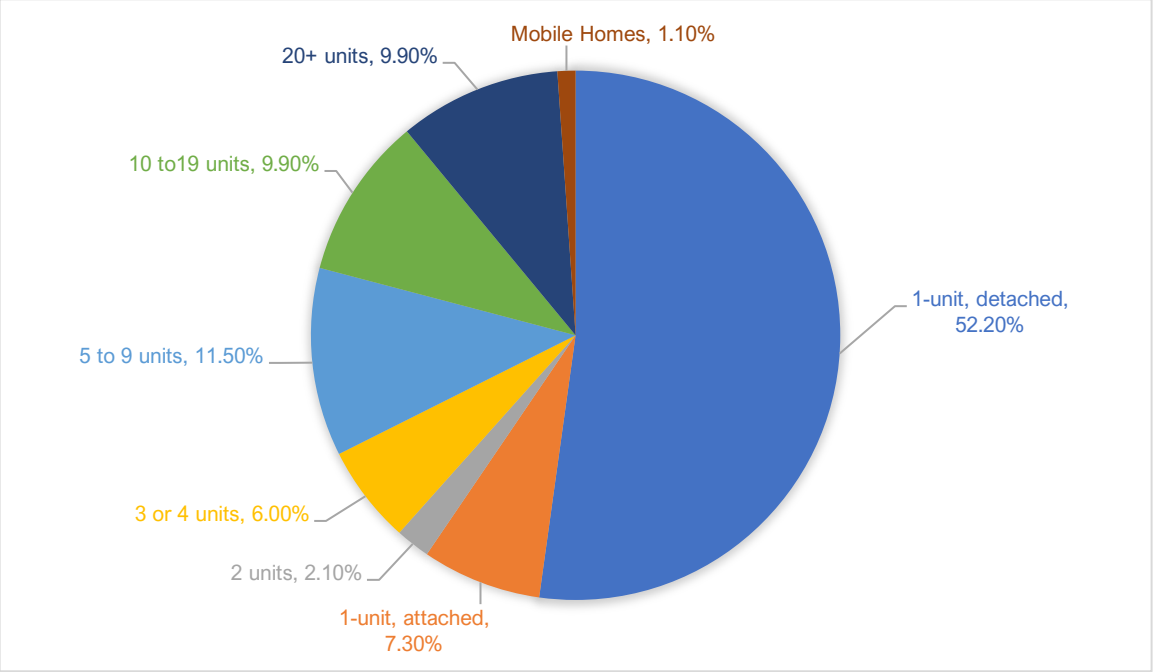
The number of housing units in mid-sized multifamily buildings (two to nine units, five to nine units, and 10 to 19 units) slightly decreased, indicating that new housing development has not prioritized this segment of the market. Instead, Greensboro experienced the most significant housing growth in larger multifamily buildings (20 or more units), which added 3,711 units between 2017 and 2022. This trend aligns with the city's growing renter population and the rising demand for higher-density housing, particularly in urban centers or near employment hubs.

The shift in housing stock composition reflects broader demographic and socioeconomic trends:

- Existing owner-occupied housing stock primarily serves larger households, while renter households have more options for smaller 1- and 2-bedroom units. This distribution aligns with population changes, including an increase in people living alone, a growing student population, and older residents downsizing into more manageable living spaces.
- The decline in mid-sized multifamily housing options may contribute to a shortage of "missing middle" housing, which includes duplexes, triplexes, and small apartment buildings. These housing types are often more affordable than single-family homes but still provide a sense of community and lower density living compared to large apartment complexes.
- Mobile home units remained relatively stable, making up a small percentage of the housing stock (1.1 percent in 2022), indicating that manufactured housing has not been a significant contributor to Greensboro's housing supply changes.

The increase in large multifamily units, coupled with the decline in single-family detached homes, suggests that Greensboro is gradually shifting toward a denser, more rental-oriented housing landscape. However, the lack of growth in mid-sized housing types may limit affordability and accessibility for families and moderate-income households, reinforcing the need for policies that support a diverse range of housing options to accommodate the city's changing demographics.

Figure 7: Housing Types, City of Greensboro, 2022



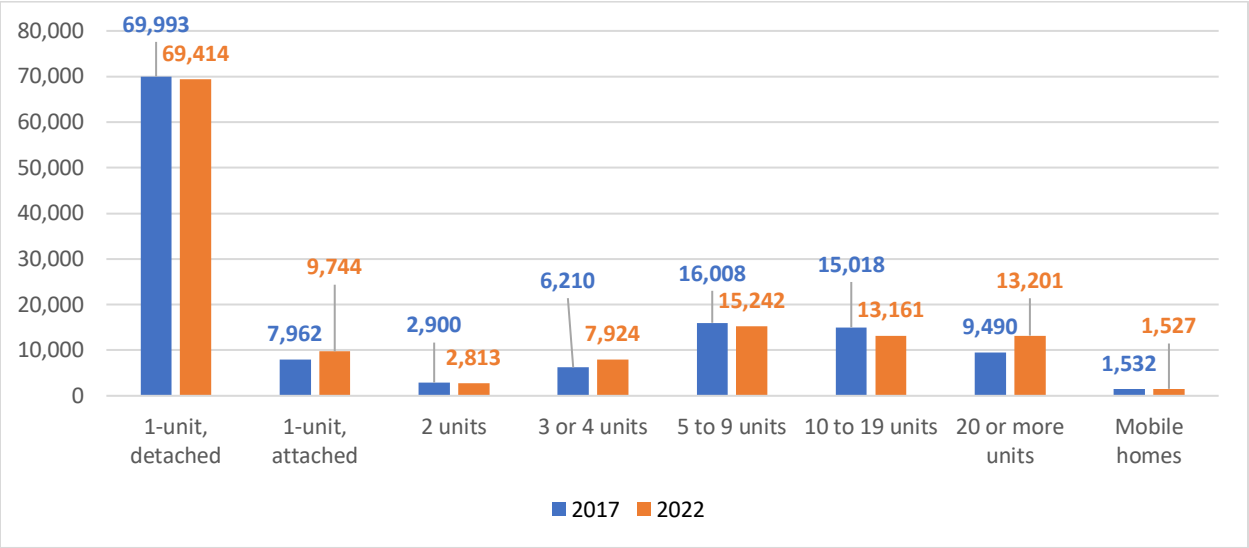
Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 26: Housing Types, City of Greensboro, 2017 to 2022

Housing Type	2017		2022		Change
	#	%	#	%	
Total housing units	129,162		133,029		
1-unit, detached	69,993	54.2%	69,414	52.2%	-2.0%
1-unit, attached	7,962	6.2%	9,744	7.3%	1.1%
2 units	2,900	2.2%	2,813	2.1%	-.1%
3 or 4 units	6,210	4.8%	7,924	6.0%	1.2%
5 to 9 units	16,008	12.4%	15,242	11.5%	-.9%
10 to 19 units	15,018	11.6%	13,161	9.9%	-1.7%
20 or more units	9,490	7.3%	13,201	9.9%	2.6%
Mobile home	1,532	1.2%	1,527	1.1%	-.1%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Figure 8: Housing Types, City of Greensboro, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

2. Housing Tenure

Housing tenure refers to the financial and legal arrangement under which someone occupies a housing unit and can include a range of structures and agreements. This analysis will focus on the two primary types of housing tenure: owner occupancy, in which the occupant of a unit resides in that unit, and renter occupancy, in which a tenant pays rent to a property owner to live in that unit.

Housing tenure is an important indicator of housing security, financial stability, access to resources, and political and economic influence. It also impacts social and economic outcomes for homeowners and renters.

The most recent ACS data in Table 27 shows that, as of 2022, the majority (50.4 percent) of the City's 133,029 housing units were renter-occupied, a slight but important shift from 2017, when 49.9 percent of all housing units were owner-occupied.

Table 27: Housing Units by Tenure, City of Greensboro, 2017 to 2022

Tenure	2017		2018		2019		2020		2021		2022	
	#	%	#	%	#	%	#	%	#	%	#	%
Occupied housing units	114,552	100%	115,501	100%	116,309	100%	118,126	100%	118,663	100%	120,137	100%
Owner-occupied	57,694	50.4%	58,168	50.4%	58,482	50.3%	58,339	49.4%	59,458	50.1%	59,562	49.6%
Renter-occupied	56,858	49.6%	57,333	49.6%	57,827	49.7%	59,787	50.6%	59,205	49.9%	60,575	50.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

3. Vacancy

"Vacancy rate" refers to the percentage of all available units in a given area that are unoccupied and available for rent or sale at any given time. Analyzing housing vacancy data can provide valuable information about housing availability and quality, as well as general stability and quality of life in local communities. A high vacancy rate often suggests a surplus of housing, potentially indicating lower demand or economic downturns, which can lead to lower prices. Conversely, a low vacancy rate usually points to a high demand for housing, which can drive up rental and purchase prices, reflecting a competitive market. Analysts and policymakers use this metric to make informed decisions about housing policies and development strategies.

Greensboro's vacancy rate decreased from 11.3 percent to 9.7 percent between 2017 and 2022, bringing the city's number of vacant housing units to 12,892. Of those 12,892 vacant homes, 32.5 percent were for rent, 4.4 percent were rented but not occupied, 7.1 percent were for sale, 3.3 percent had been sold but were not occupied, and 6.8 percent were units intended for seasonal, recreational, or occasional use.

The largest category of vacancies was "other vacant," a term used by the U.S. Census Bureau for units that do not fall into any other vacancy categories at the time of survey and may be vacant due to repairs or renovation, an owner who is preparing to sell the home or

is using it as storage, or foreclosure proceedings. This category may also apply to homes left vacant by an elderly or sick homeowner who is living in assisted care of with family.[12]

Rental units account for the second largest vacancy category in 2022, comprising 32.5 percent of all vacant units – a 3.5 percent decrease from 2017, which may reflect the city's growing renter population. The rate of vacant units for sale also decreased during this period, but by a much slimmer .5 percent.

In "normal" times this could indicate that the demand for rental has increased this time. However, this change may have also been influenced by the COVID-19 pandemic, which began in the United States in March of 2020. The sustained decrease in vacancy rate is likely due in large part to a sustained pause in housing turnover, as tenants remained in their units during the height of the pandemic and a nationwide federal mandate restricted evictions from September of 2020 to August of 2021.

Examining the factors that lead to nearly 46% percent of the vacant units to be labeled as "other," may reveal barriers that are keeping vacant units from being placed back on the market or help identify units that may be contributing blight in a neighborhood.

Table 28: Vacancy Rate, City of Greensboro, 2017 to 2022

Housing	2017	2018	2019	2020	2021	2022	Change 2017 to 2022
Total housing units	129,162	130,208	131,325	131,171	132,010	133,029	3,867
Occupied units	114,552	115,501	116,309	118,126	118,663	120,137	5,585
Vacant housing units	14,610	14,707	15,016	13,045	13,347	12,892	-1,718
Overall vacancy rate	11.3%	11.3%	11.4%	9.9%	10.1%	9.7%	-1.6%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2018, 2019, 2020, 2021, 2022).

Table 29: Types of Vacancy, City of Greensboro, 2017 to 2022

Types of Vacancy	2017		2022		Change
	#	%	#	%	
Total vacant units	14,610		12,892		
For rent	6,345	43.4%	4,191	32.5%	-10.9%
Rented, not occupied	828	5.7%	561	4.4%	-1.3%
For sale only	1,128	7.7%	915	7.1%	-0.6%
Sold, not occupied	234	1.6%	429	3.3%	1.7%
For seasonal, recreational, or occasional use	618	4.2%	876	6.8%	2.6%
Other vacant	5,457	37.4%	5,920	45.9%	8.6%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

[12] U.S. Census Bureau. (undated). Vacancy Definitions. Available at https://www.census.gov/housing/hvs/definitions.pdf

4. Age of Housing

Most of Greensboro's housing stock was constructed between 1960 and 2000 indicating that residential development patterns follow a more suburban model which separates residential development from commercial and industrial uses.

Residential development in Greensboro was above national averages between 1980 and 2000, indicating a strong construction market during that period. Production began to slow in 2000 and has declined dramatically since the 2008 housing crisis.

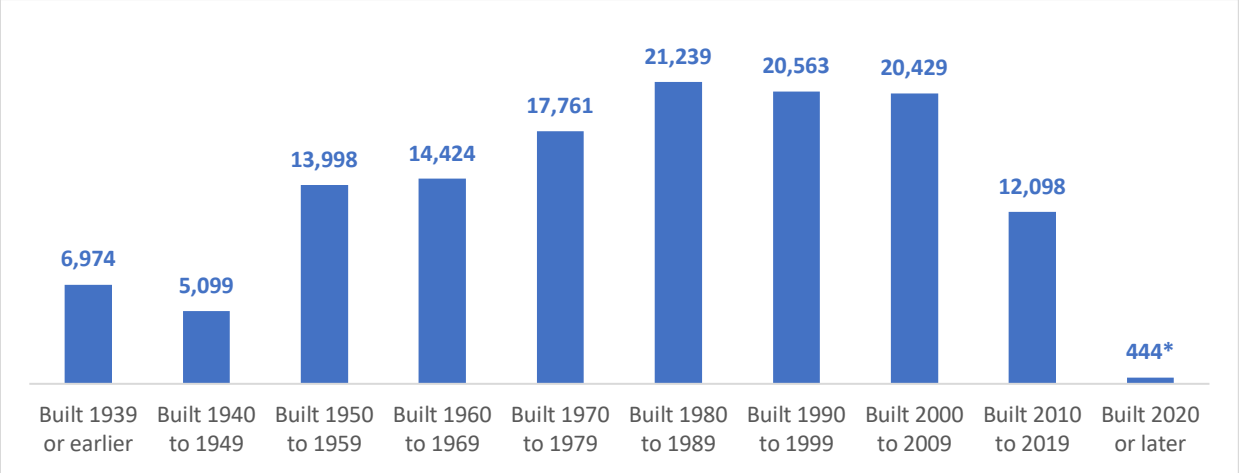
The age of the housing stock also indicates that most homes in Greensboro are not at risk for lead paint, which was primarily used before 1960, and banned for residential use in 1978. However, the aging housing stock is more likely to need repair and accommodations for people with disabilities.

Table 30: Age of Housing Units, City of Greensboro, 2017 to 2022

Age of Housing Units	2017		2022	
	#	%	#	%
Total housing units	129,162		133,029	
Built 1939 or earlier	7,150	5.5%	6,974	5.2%
Built 1959 or earlier	24,525	19.0%	26,071	19.6%
Built 1979 or earlier	59,343	45.9%	58,256	43.8%
Built 1999 or earlier	106,631	82.6%	100,058	75.2%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Figure 9: Age of Housing Units, City of Greensboro, 2022



*This figure (444) represents housing units built between 2020 and 2022, while the other numbers and bars count units built over a 10-year period.

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

5. New Housing Development

The number of building permits issued for new housing units annually provides a snapshot of housing demand, construction activity, and shifts in development priorities. Since 2017, housing construction in Greensboro has fluctuated significantly, particularly in single-family homes and larger (5+ unit) multi-family housing developments.

The data from 2017 to 2022 could indicate a volatile residential construction market. Total building permits peaked in 2021 at 1,892, reflecting an uptick in housing demand, before experiencing a substantial 40 percent decline to 1,143 permits in 2022. This decline suggests changing economic conditions, rising construction costs, supply chain challenges, significant interest rate increases, and potential shifts in market demand.

a. Trends in Single-Family and Multi-Family Housing Construction

- Single-family housing permits have steadily declined over time, decreasing from 728 permits in 2017 to 467 in 2022. Despite this drop, single-family housing continues to comprise a significant portion of new housing permits, demonstrating consistent demand for homeownership and low-density development.
- Large multi-family structures (5+ units) have exhibited the greatest volatility, with permits fluctuating from 865 units in 2017, dropping to 249 in 2018, rebounding to 1,335 in 2021, and then declining again to 666 in 2022. This trend suggests that multi-family development in Greensboro is highly responsive to external factors, such as interest rates, labor costs, and investor confidence.
- Smaller multi-family structures (2–4 units) remain largely absent from new residential construction, with virtually no activity across all six years. The lack of duplexes, triplexes, and fourplexes indicates a missing middle housing gap, which could be limiting affordable and diverse housing options for moderate-income families.

b. Analysis of Construction Priorities and Housing Needs

The data suggests that Greensboro's residential construction priorities have leaned toward larger-scale apartment developments and single-family housing, while small-scale multi-family housing has been largely overlooked. The predominance of 20+ unit apartment buildings in multi-family construction, as indicated by housing type data, reflects a market preference for higher-density developments that maximize investor returns. However, this trend may leave gaps in housing affordability, particularly for families and individuals seeking mid-sized rental options.

The sharp decline in new housing permits in 2022 raises concerns about whether Greensboro is meeting its growing housing needs. A drop in housing production, particularly in a city experiencing population growth and increasing rental demand, can

exacerbate affordability challenges and housing shortages. Encouraging a more balanced approach to housing development—including incentivizing duplexes, triplexes, and mixed-use housing—could help bridge gaps in the market and expand options for renters and first-time homebuyers.

The fluctuations in building permit data suggest that Greensboro's residential construction market is susceptible to economic and policy-driven shifts. While larger multi-family developments have helped expand the rental housing supply, the decline in small multi-family structures raises concerns about the availability of affordable, moderate-density housing. Addressing these challenges will require strategic zoning reforms, developer incentives, and policies that encourage a more diverse housing mix to support the city's evolving population and economic landscape.

Table 31: Building Permits for Residential Construction, City of Greensboro, 2017 to 2022

	2017	2018	2019	2020	2021	2022
Total building permits	1,609	846	933	1,438	1,892	1,143
Units in single-family structures	728	597	548	658	529	467
Units in 2-unit multi-family structures	16	0	0	2	28	10
Units in 3- and 4-unit multi-family structures	0	0	0	0	0	0
Units in 5+ Unit multi-family structures	865	249	385	778	1,335	666

Source: HUD Office of Policy and Research (PD&R). State of the Cities Data Systems (SOCDS) Building Permits Database (2017, 2018, 2019, 2020, 2021, 2022).

C. Publicly Supported Housing

1. Overview

According to HUD, "publicly supported housing" refers to housing units that reduce housing costs for eligible households through a range of programs that provide project or tenant-based assistance. Publicly supported housing is comprised of two primary categories:

1. Subsidy and incentive programs, including the Housing Choice Voucher Program (HCV), Project-Based Section 8 (PBRA), Low-Income Housing Tax Credit (LIHTC) developments, and other federal and state initiatives that reduce the cost of housing by providing assistance to households in the form of vouchers or through tax incentives aimed at encouraging the development or preservation of affordable housing units.
2. Public Housing, which is housing owned and operated by the government through a Public Housing Authority or Public Housing Agency (PHA) that directly provides housing to income-eligible households.

2. Publicly Supported Housing Programs

The Greensboro Housing Authority (GHA) is responsible for administering and managing publicly supported housing programs in the City of Greensboro, including the Housing Choice Voucher Program (HCV), Project-Based Section 8 (PBRA), Public Housing, and other multifamily projects.

As of July 2020, there were 6,383 publicly supported housing units in the City of Greensboro, which account for just over 5.1 percent of all occupied housing units in the city. As seen in Table 32, this number includes publicly supported units across GHA's four programs: Housing Choice Voucher Program (HCV), Project-Based Section 8 (PBRA), Public Housing units, and other multifamily projects.

The HCV Program represents nearly 75 percent of publicly supported units and 3.9 percent of all Greensboro housing units.

Table 32: Affordable Housing Units by Program, City of Greensboro, 2020

Program	Number of Units	Share of total number of occupied housing units in Greensboro
Total occupied housing units (privately-owned and publicly supported)	123,926	-
Total Publicly Supported Units	6,383	5.2%
Housing Choice Voucher	4,784	3.9%
Project-Based Section 8	808	0.7%
Public Housing	434	0.5%
Other Multifamily	171	0.1%

Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

a. Housing Choice Voucher Program

Housing Choice Vouchers are designed to provide very-low-income households with the flexibility to choose the location of their affordable housing unit. Instead of providing units within a conventional public housing development, households may rent a unit from a private sector landlord or use the voucher to participate in a lease to own program. Households typically pay between 30 percent and 40 percent of their adjusted annual income towards housing costs.

The Greensboro Housing Authority receives funding from HUD to provide housing vouchers to a fixed number of eligible very-low-income households. Interested individuals

are required to apply to the GHA waiting list and households are selected when a housing voucher becomes available.

Vouchers offer more choice than traditional public housing subsidies as voucher holders are not limited to specific neighborhoods or housing types and can be used for rental assistance in tenant-based programs, project-based programs, and homeownership assistance.

b. Project-Based Vouchers (PBVs)

Project-Based Vouchers (PBVs) provide subsidies to tenants that are tied to specific properties. The Greensboro Housing Authority (GHA) administers Project-Based Vouchers for 2,279 units across the city. Since 2013, GHA has participated in HUD's Rental Assistance Demonstration Program (RAD), which allows GHA to convert its public housing funding to Project-Based Voucher (Section 8) funding.

c. Public Housing

According to the Greensboro Housing Authority website, as of January 10, 2025, the public agency owns and manages 2,279 units of housing in 21 communities across the City of Greensboro. The housing communities range from 11-units to 430-units with some communities designated for seniors, veterans and working families.

HUD uses Real Estate Assessment Center (REAC) scores to assess the condition of HUD-subsidized properties. REAC scores range from 1 to 100, with higher scores indicating better property condition. Low scores can trigger additional inspections and impact funding, while high scores demonstrate well-maintained facilities and can lead to less frequent inspections. For instance, 60 is a passing score but will trigger more frequent inspections to ensure improvements. Public housing agencies use these scores to identify needed repairs and maintain compliance with HUD standards.

Table 33 lists the number of units and the latest inspection date and score for the six properties and 434 units that are still operated as conventional public housing under GHA. The only property to not score highly in 2022 was Smith Homes, which was constructed in 1951 as Greensboro's first public housing community. Smith Homes is currently undergoing redevelopment to increase the quality of available and accessible units.

Table 33: Public Housing Condition Inspection Scores, GHA, 2022

Property Name	Number of Units	Most Recent Inspection	Score
Parkview Apartments	70	NSPIRE Inspection 1/16/2024	94
Smith Homes*	228	UPCS Inspection 7/18/2022	60

Property Name	Number of Units	Most Recent Inspection	Score
The Villas At Willow Oaks	40	UPCS Inspection 11/10/2022	90
Townhomes At Willow Oaks	70	UPCS Inspection 11/9/2022	89
Windhill Apartments	10	NSPIRE Inspection 1/22/2024	99
Windhill Court Apartments	16	UPCS Inspection 12/13/2022	89

*Note: Smith Homes is currently being re-developed.

3. Location and Concentration of Publicly Supported Housing

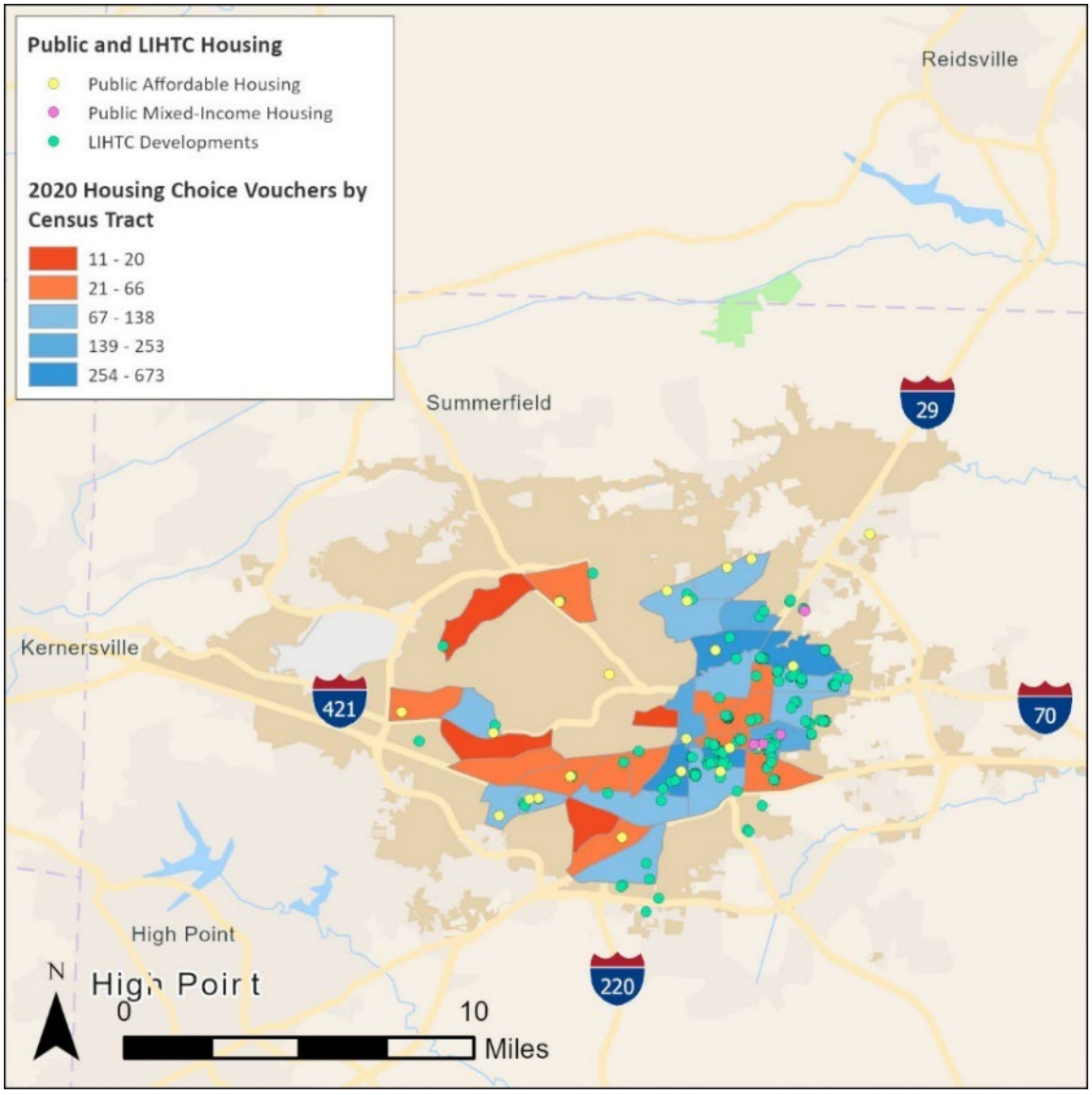
Most of GHA's inventory and other subsidized housing in Greensboro is geographically located in predominantly lower income and minority populated areas. Map 4 shows that homes subsidized through housing choice vouchers, LIHTC projects, and public mixed-income housing units are most densely concentrated in the eastern and southeastern parts of the city.

Table 34: Public Housing and Project-Based Voucher Sites Operated by Greensboro Housing Authority

Name	Address	Number of Units
Abby Court	3403 Rehobeth Church Road	14
Applewood	3502 Old Battleground Avenue	50
Baylor Court	3911 - 3915 Baylor Court	11
Claremont Courts	2702 Patio Place	250
Foxworth	1201 Thicket Lane	44
Gateway Plaza	200 Spring Garden Street	221
Hall Towers	2314 North Church Street	156
Hampton Homes	1300 Ogden Street	288
Hickory Trails	4223 Romaine Street	127
Lakespring	Lake Spring Court	60
Laurel Oaks	12 Laurel Lee Terrace	50
Northpointe at Hicone	5389-5399 Clarinda Drive	11
Pear Leaf	2917 West Florida Street	50
Ray Warren Homes	1306 East Gate City Blvd.	236
River Birch	312 North Swing Road	50
Silverbriar	4807 Silverbriar Court	50
Smith Homes	707 Florida Street	430
Stoneridge	1900 - 1910 Peale Terrace	50

Name	Address	Number of Units
Woodberry Run	212 - 308 Berryman Street	39
Woodland Village	3819 - 3829 Overland Heights	27
The Havens at Willow Oaks	2000 Everitt Street	65
	Total Units	**2279**

Map 4: Location and Concentration of Publicly Supported Housing, Greensboro, 2020



Source: Greensboro Housing Authority, Housing Programs, Available at: Housing Programs Greensboro Housing Authority. HUD, Housing Choice Vouchers by Census Tract, Available at: https://hudgis-hud.opendata.arcgis.com/maps/8d45c34f7f64433586ef6a448d00ca12

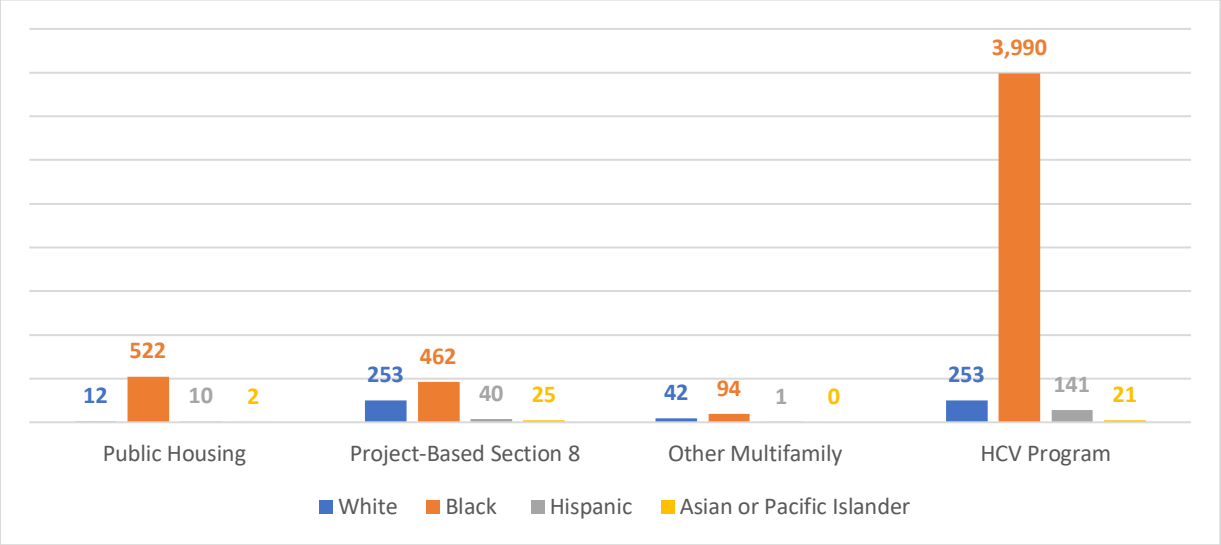
4. Demographics of Publicly Supported Housing Residents

Most publicly supported housing residents are Black or African American, who represent the largest share of participants in public housing and the Housing Choice Voucher (HCV) program. According to 2020 data, Black households make up approximately 95 percent of public housing residents and 90.2 percent of HCV recipients. Hispanic households account for a smaller proportion of publicly supported housing participants, with 5 percent or less across various programs. In contrast, White households comprise a notable share of Project-Based Section 8 housing, making up 31.9 percent of residents in that category, but represent a much smaller portion in public housing and HCV programs.

In addition to racial and ethnic disparities, publicly supported housing programs serve specific populations, including families with children, elderly residents, and individuals with disabilities. Among public housing residents, 56.4 percent of households include children, making them the most common special population served by these programs. Conversely, elderly residents make up 51.2 percent of Project-Based Section 8 participants and 76.2 percent of Other Multifamily housing residents, reflecting a concentration of older adults in these types of subsidized housing. People with disabilities are also well-represented, with 27.3 percent of HCV recipients and 17.2 percent of Project-Based Section 8 residents reporting a disability.

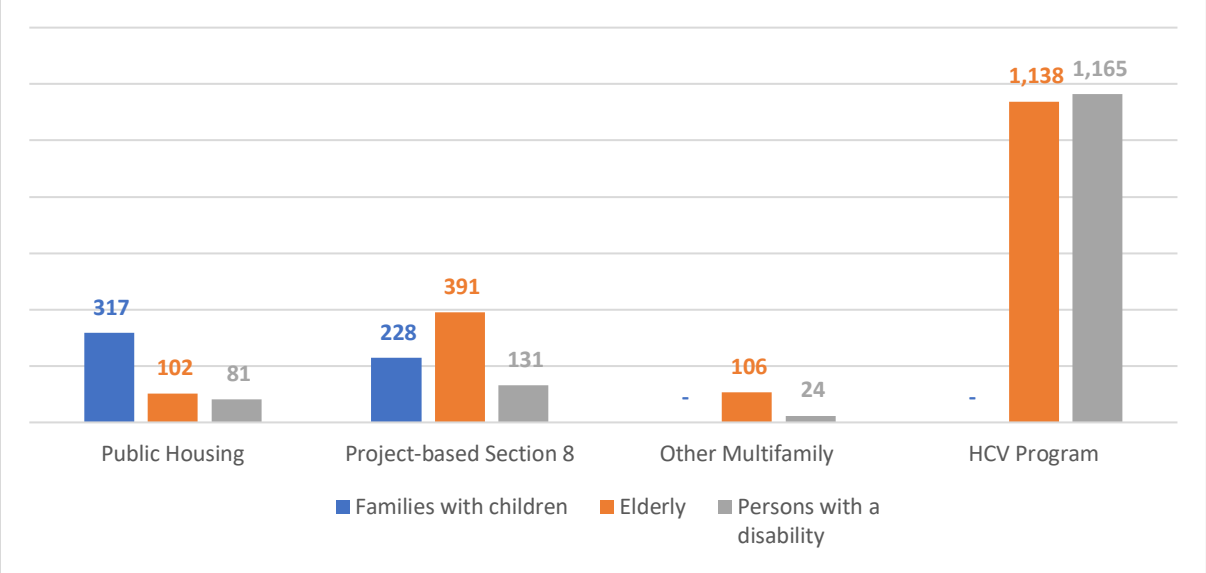
The geographic distribution of publicly supported housing remains concentrated in historically lower-income and predominantly minority neighborhoods, limiting mobility and housing choices for many residents. The reliance on public housing in these areas further underscores the need for policies that promote economic mobility and increased access to affordable housing in diverse neighborhoods. Expanding rental assistance programs, increasing the availability of mixed-income housing, and enhancing mobility programs for voucher holders could help address disparities and improve housing outcomes for all publicly supported housing residents.

Figure 10: Publicly Supported Households by Race and Ethnicity, City of Greensboro, 2020



Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

Figure 11: Publicly Supported Households by Special Populations, Greensboro CDBG Jurisdiction, 2020



Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

Table 35: Publicly Supported Households by Race & Ethnicity and Special Populations, Greensboro CDBG Jurisdiction, 2020

	Public Housing		Project-based Section 8		Other Multifamily		HCV Program	
	#	%	#	%	#	%	#	%
Total # occupied units	563		763		139		4,270	
Race and Ethnicity Householder								
White	12	2.1%	243	31.9%	42	30.4%	244	5.7%
Black	536	95.3%	445	58.3%	96	68.9%	3,852	90.2%
Hispanic	10	1.9%	38	5.0%	1	0.7%	136	3.2%
Asian or Pacific Islander	2	0.4%	24	3.2%	-	0.0%	21	0.5%
Special Populations								
Families with children	317	56.4%	228	29.9%	-	0.0%	-	0.0%
Elderly resident	102	18.2%	391	51.2%	106	76.2%	1,138	26.6%
Person with a disability	81	14.3%	131	17.2%	24	17.1%	1,165	27.3%

Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

VI. Access to Opportunity

A. Income and Economic Opportunity

1. Overview

Income trends in large cities can significantly impact housing affordability, with rising incomes often leading to increased housing costs, making it difficult for lower- and middle-income residents to afford housing. Economic inequality may also widen, with affluent residents benefiting from higher incomes while low-income groups face stagnation. These trends can affect workforce opportunities, social services demand, and migration patterns, as people move to areas with better economic prospects. Understanding these trends is crucial for policymakers to ensure sustainable urban growth and remove barriers to opportunity for all residents.

2. Definitions and Data Terms

This section provides key definitions and descriptions of data points used in the analysis. Since Comprehensive Housing Affordability Strategy (CHAS) data is derived from American Community Survey (ACS) data, census definitions dictate the variables discussed in the tables.

a. Household and Family Definitions

- Small Family Household: A household with two to four members
- Large Family Household: A household with five or more members
- Elderly: Individuals aged 62 to 74
- Frail Elderly (Extra Elderly): Individuals aged 75 or older
- Household: All people living in a housing unit, whether related or unrelated
- Family: A household where all members are related
- Nonfamily: A household with unrelated individuals

b. Income Categories and HUD Definitions

HUD defines Area Median Income (AMI) as the median household income for a specific region, calculated annually using ACS data. AMI is used to determine eligibility for housing assistance programs, ensuring resources are allocated to those in need. This document will refer to AMI instead of HUD Area Median Family Income (HAMFI) for consistency.

Income limits for housing programs are based on AMI and categorized as follows:

- Extremely Low Income: Less than 30% of AMI
- Low Income: Between 30% and 50% of AMI
- Moderate Income: Between 50% and 80% of AMI

The Greensboro-High Point, NC HUD Income Limits for FY 2024 define these income thresholds by household size (Table 36).

Table 36: HUD Income Limits by Number of Person in Family, Greensboro-High Point MSA, 2024

	1	2	3	4	5	6	7	8
Extremely Low Income (30%)	$17,450	$20,440	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Very Low Income (50%)	$29,050	$33,200	$37,350	$41,500	$44,850	$48,150	$51,500	$54,800
Low Income (80%)	$46,500	$53,150	$59,800	$66,400	$71,750	$77,050	$82,350	$87,650

Source: FY 2024 Income Limits HUD

c. Housing Problems and Definitions

Housing challenges are assessed based on cost burden, overcrowding, and substandard housing conditions:

- Substandard Housing:
  - Lack of complete kitchen facilities (sink, stove, refrigerator)
  - Lack of complete plumbing facilities (hot/cold running water, toilet, bathtub/shower)
- Cost Burden: Housing costs exceed 30% of household income
- Severe Cost Burden: Housing costs exceed 50% of household income
- Overcrowding: More than one person per room
- Severe Overcrowding: More than 1.5 persons per room

This analysis primarily focuses on low- to moderate-income populations, who are disproportionately impacted by housing affordability challenges and lack of housing choice. Addressing these barriers is essential to expanding access to housing opportunities.

3. Income Growth and Distribution

The graph in Figure 12 compares income distribution in the City of Greensboro between 2017 and 2022, showing how household incomes have shifted over this five-year period.

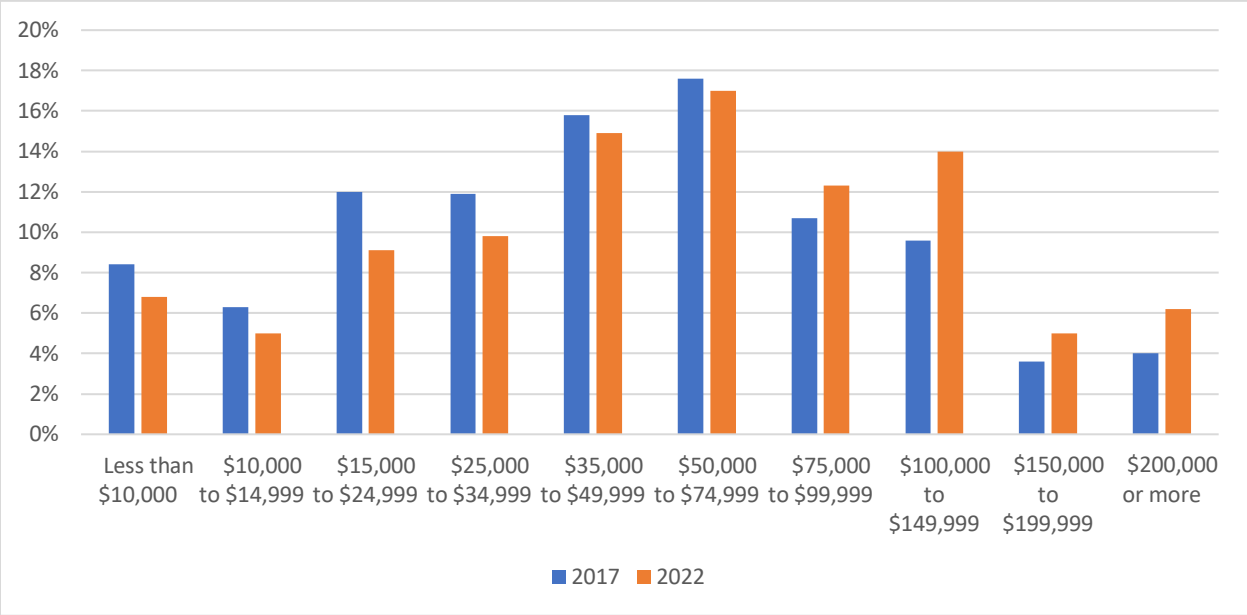
Nearly half of Greensboro's population - 43.6 percent - falls into the low- and moderate-income category. This high percentage suggests economic challenges for much of the city's population.

The proportion of households in the lowest income brackets (less than $10,000 and $10,000-$14,999) decreased slightly from 2017-2022, suggesting some upward income mobility for the lowest earners. There is a notable shift in the middle-income ranges, with the $35,000-$74,999 brackets remaining stable.

Of note is the increase in higher-income households between 2017 and 2022. The proportion of households earning $75,000 and above has increased, with noticeable jumps in the $100,000-$149,999 range and modest increases in the highest brackets ($150,000-$199,999 and $200,000+). This pattern suggests a gradual economic shift in Greensboro, with more households moving into higher income brackets over this period.

It is important to note that the city still maintains a considerable proportion of middle-income households with the highest concentrations in the $35,000-$74,999 ranges for both years.

Figure 12: Income Distribution, City of Greensboro, 2017 to 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

4. Low-Income Households

Table 36 breaks down the HUD income limits for various family sizes in the Greensboro area, providing a clearer picture of how family size affects income. For example, a family of four would be considered “very low income” at $41,500 or less, “extremely low income” at $31,200 or less, and “low income” at $66,400 or less.

These thresholds increase with family size, reflecting the higher costs associated with larger households. The gap between the “extremely low” and “low income” thresholds is particularly notable – a single-person household has a difference of $29,000 between these categories, highlighting the wide range of economic circumstances within what is considered the “low income” populations.

During 2020 the count of low- and moderate-income earners within the city was 121,555, while the number of low- to moderate-income persons was much higher at 278,485.[13] This discrepancy is explained by individuals whose ability to work or earn income is limited or non-existent due to age, disability, status as single head of household or primary caregiver, and other factors.

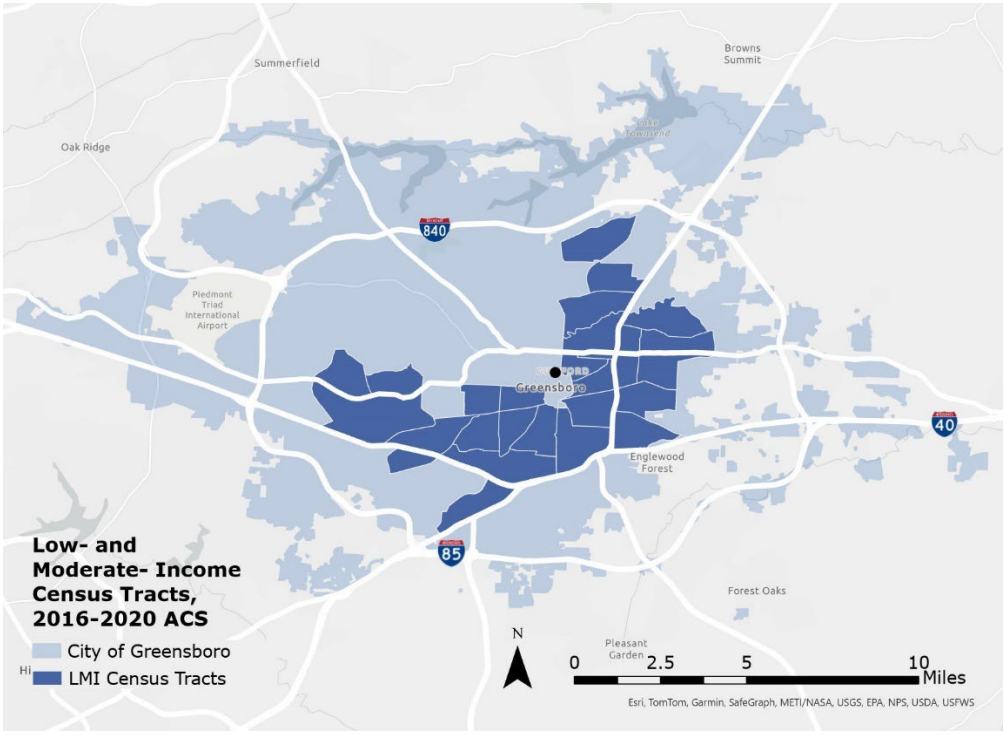
Table 37: HUD Income Limits by Number of Persons in Family, Greensboro-High Point MSA, 2024

Income Category	Number of Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low-Income Limits ($)*	$17,450	$20,440	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Very Low (50%) Income Limits ($)	$29,050	$33,200	$37,350	$41,500	$44,850	$48,150	$51,500	$54,800
Low (80%) Income Limits ($)	$46,500	$53,150	$59,800	$66,400	$71,750	$77,050	$82,350	$87,650

**Defined as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Source: HUD User Office of Policy Development And Research (PD &R). HUD FY Income Limits Greensboro-High Point, NC HUD Metro FMR Area (2024). Available at: https://www.huduser.gov/portal/datasets/il.html*

[13] *Source: HUD LMI Summary by Local Government, calculated using U.S. Census American Community Survey 5-Year Data (2016-2020)*

Map 5: Low- and Moderate- Income Census Tracts, City of Greensboro, 2020*



**Note that the most current data at the time of this report uses ACS 5-Year 2016 – 2020 data. Source: HUD Exchange. ACS 5-Year 2016-2020 Low- and Moderate-Income Summary Data. Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-to-moderate-income-population-by-tract/about*

5. Employment

Access to housing opportunities largely depends on a household's ability to earn income. One way to measure this is by looking at labor force participation, especially among working-age adults. The Census Bureau typically defines this group as people between 20 and 64 years old, counting both those who are employed and those actively looking for work.

Labor statistics measure key aspects of the workforce such as employment and unemployment rates, labor force participation, wages, hours worked, and job creation, with data often broken down by demographics, industries, and locations. These measurements provide crucial insights into the overall health of the economy, revealing whether businesses are hiring, if wages are growing, and which sectors are expanding or contracting. They help policymakers craft effective economic policies, allow businesses to make informed decisions about hiring and compensation, and enable individuals to identify promising career opportunities or negotiate fair wages. Labor statistics also highlight structural economic changes and potential inequities across different demographic groups, serving as an early warning system for economic problems. Typically

collected by government agencies through surveys and administrative records, these statistics form the foundation for understanding labor market dynamics and economic health.

a. Unemployment

The unemployment rate is a key indicator of a community's economic health, reflecting the availability of jobs and the overall economic vitality of the area. High unemployment often signals economic distress, where businesses are not hiring, and residents may struggle to find stable work, leading to reduced household incomes and financial insecurity. Conversely, low unemployment typically indicates a thriving economy with ample job opportunities, contributing to higher consumer spending, improved quality of life, and stronger community resilience. Fluctuations in the unemployment rate can also provide insight into the effectiveness of local economic policies and the community's ability to adapt to changing market conditions.

Historically, certain racial groups have been disproportionately impacted by labor market fluctuations and economic recessions.

The 2022 unemployment rate for the Greensboro population 16 years and older was 5.5 percent. Among racial and ethnic groups, there were significant disparities. American Indian and Alaska Native individuals faced the highest unemployment rate at 18.7 percent, while Native Hawaiian and other Pacific Islander individuals had the lowest at 0.0 percent. Black or African American individuals experienced a 7.0 percent unemployment rate, compared to 4.3 percent for White individuals.

Regarding gender, male and female unemployment rates were identical at 5.0 percent. The data also breaks down unemployment rates by parental status, showing that those with children under 6 years had a lower unemployment rate (2.9 percent) compared to those with children in other age ranges.

Table 38: Unemployment by Subpopulation, 2022

Subpopulation	2022 Unemployment Rate
Total Unemployment Rate for Population 16 Years and Older	5.5%
Race And Hispanic or Latino Origin	
White alone	4.3%
Black or African American alone	7.0%
American Indian and Alaska Native alone	18.1%
Asian alone	3.7%
Native Hawaiian and Other Pacific Islander alone	0.0%
Some other race alone	1.8%
Two or more races	7.7%
Hispanic or Latino origin (of any race)	2.4%
White alone, not Hispanic or Latino	4.5%

Subpopulation	2022 Unemployment Rate
Sex	
Male	5.0%
Female	5.0%
With own children under 18 years	4.4%
With own children under 6 years only	2.9%
With own children under 6 years and 6 to 17 years	5.8%
With own children 6 to 17 years only	4.5%
Poverty Status in the Past 12 Months	
Below poverty level	15.9%
At or above the poverty level	3.6%
Disability	
With any disability	9.8%
Educational Attainment	
Population 25 to 64 years	4.3%
Less than high school graduate	7.0%
High school graduate (includes equivalency)	4.9%
Some college or associate's degree	4.6%
Bachelor's degree or higher	3.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

A contrast appears in poverty status, with those below the poverty level experiencing a 15.9 percent unemployment rate, compared to 3.6 percent for those at or above the poverty level. People with disabilities had a notably high unemployment rate of 9.8 percent. The educational attainment data shows a general trend of lower unemployment rates with higher education levels, ranging from 7.0 percent for those with less than a high school education to 3.4 percent for those with a bachelor's degree or higher.

The higher unemployment rates among American Indian and Alaska Natives, those below the poverty level, and people with disabilities suggest that these populations may face challenges in accessing both jobs and housing in the Greensboro area. This data points to the need for targeted economic development and fair housing initiatives that specifically address barriers facing those vulnerable populations.

The labor force data for Greensboro shows overall positive economic trends between 2017 and 2022, with the total population 16 years and over growing by 8,494 people to reach 238,411. The city saw improvements in several key metrics, including an increase in labor force participation from 64.1 percent to 65.3 percent and a rise in employment from 59.8 percent to 61.5 percent of the population. The unemployment rate showed improvement, declining from 4.2 percent to 3.6 percent, representing a reduction of about 1,000 unemployed individuals. There was also a slight decrease in those not in the labor force,

dropping from 35.9 percent to 34.7 percent, suggesting more people were either working or actively seeking work during this period.

Table 39: Labor Force Statistics, City of Greensboro, 2017 and 2022

Labor Force Status	2017		2022		Change
	#	%	#	%	
Population 16 years and over	229,917		238,411		8,494
In labor force	147,392	64.1%	155,633	65.3%	1.2%
Civilian labor force	147,156	64.0%	155,234	65.1%	1.1%
Employed	137,531	59.8%	146,624	61.5%	1.7%
Unemployed	9,625	4.2%	8,610	3.6%	-0.6%
Armed Forces	236	0.1%	399	0.2%	0.1%
Not in labor force	82,525	35.9%	82,778	34.7%	-1.2%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

b. Employment by Industry

Employment growth by industry is crucial for a community's economic development, as it reflects the sectors driving job creation and offering long-term stability. In recent years, industries such as education services, healthcare and social assistance, and transportation have seen significant growth, indicating a demand for skilled workers in these fields. These industries not only provide essential services but also offer opportunities for upward mobility and economic resilience.

Conversely, the decline in arts and entertainment and retail trade suggests a shift in consumer behavior and technological advancements, which may impact local economies that once relied heavily on these sectors. Understanding employment trends by industry helps communities plan, invest in workforce development, and ensure economic diversification.

Table 40: Employment by Industry, City of Greensboro, 2017 and 2022

Industry	2017	2022	Change
Agriculture, forestry, fishing and hunting, and mining	247	598	+ 142.1%
Construction	5,823	5,744	- 1.4%
Manufacturing	15,722	17,175	+ 9.2%
Wholesale trade	4,280	4,385	+ 2.5%
Retail trade	18,474	17,883	- 3.2%
Transportation, warehousing, and utilities	7,205	10,370	+ 43.9%
Information	2,713	2,338	- 13.8%
Finance and insurance, and real estate and rental and leasing	10,061	10,674	+ 6.1%

Professional, scientific, and management*	13,336	15,174	+ 13.8%
Educational services, and health care and social assistance	33,999	38,103	+ 12.1%
Arts, entertainment, and rec*	15,336	13,726	- 10.5%
Other services, except public administration	7,017	6,945	- 1.0%
Public administration	3,318	3,509	+ 5.8%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 39 shows employment trends by industry in Greensboro between 2017 and 2022, with educational services, healthcare, and social assistance being the largest sectors at 38,103 employees in 2022, showing growth from 33,999 in 2017. Retail trade remained the second largest sector despite a decline from 18,474 to 17,883 employees, while manufacturing held third place with a slight increase to 17,175 workers. Several sectors saw modest changes, with most experiencing slight growth or remaining stable including professional services and arts and entertainment. The smallest sectors were information, public administration, and agriculture/forestry/fishing/hunting/mining, each employing fewer than 4,000 people.

6. Educational Attainment

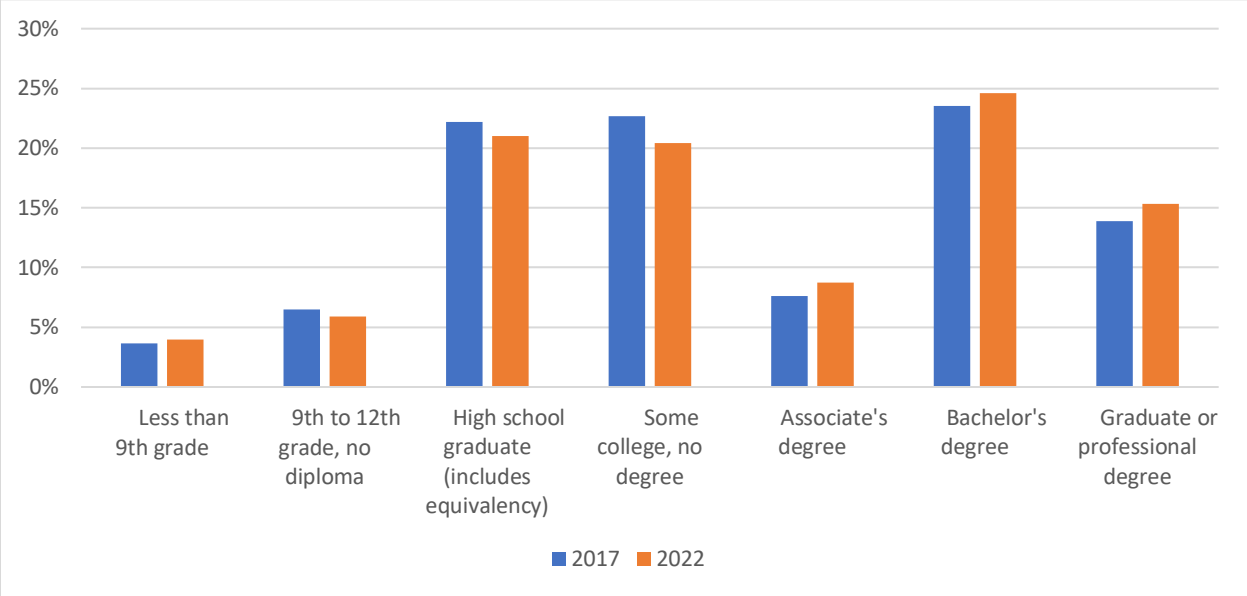
Household members' levels of educational attainment significantly impact their ability to generate income, which in turn either limits or increases that household's opportunity for housing choice in a fluctuating housing market. Access to education provides individuals with the knowledge, skills, and qualifications needed to secure higher-paying jobs and improve their economic mobility. Disparities in education lead to disparities in earnings, housing access, and housing quality.

Educational attainment statistics measure the highest level of education completed by individuals in a population, typically categorized as less than high school, high school diploma, some college, associate's degree, bachelor's degree, or graduate/professional degrees.

These figures provide critical insights into a community's human capital development, serving as predictors of economic opportunities, income potential, and social mobility across different demographic groups. Educational attainment data help policymakers identify gaps in educational access and outcomes, allowing them to develop targeted interventions in underserved communities and evaluate the effectiveness of educational investments and reforms. For businesses and economic developers, these statistics signal workforce readiness and skill availability in different regions, influencing decisions about business location, expansion, and recruitment strategies.

Educational attainment metrics also correlate strongly with numerous social indicators including health outcomes, civic participation, and intergenerational mobility, making them essential tools for understanding broader social dynamics beyond just academic achievement.

Figure 13: Educational Attainment for Population Over 25, City of Greensboro, 2017 to 2022

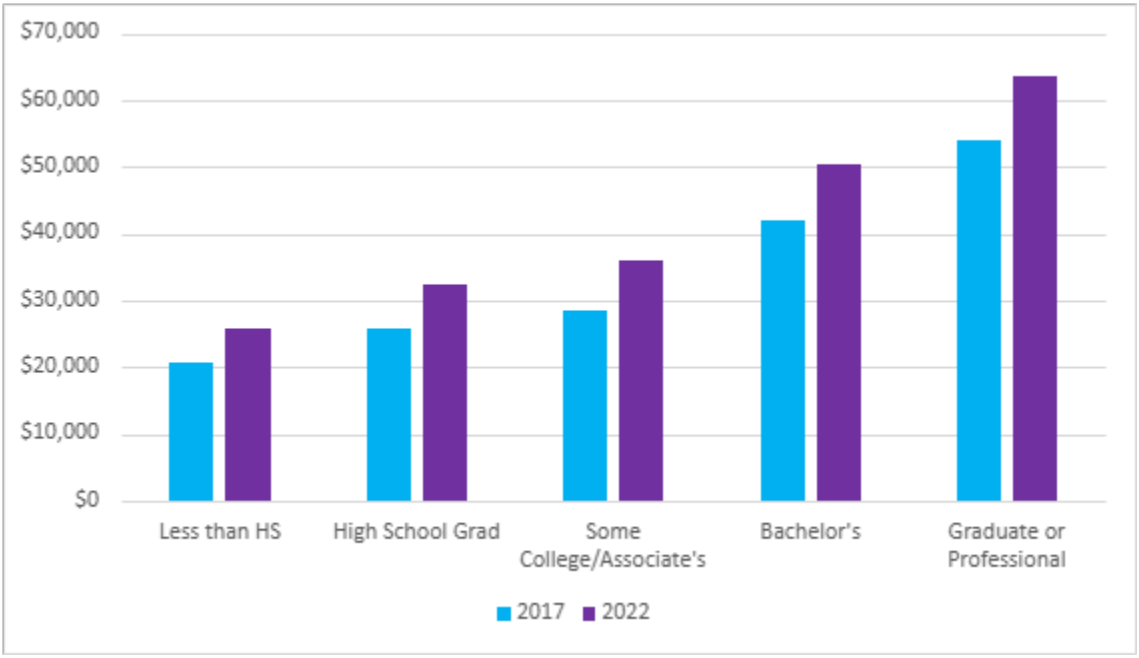


Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Bachelor's degree holders make up the largest educational segment at roughly 25 percent of the population, with a slight increase from 2017 to 2022. High school graduates (including equivalency) and those with some college but no degree each represent about 20 percent of the population. Graduate or professional degree holders make up approximately 15 percent of the population. The lower educational attainment categories – those with less that 9th grade education and those with 9th to 12th grade without a diploma - each represent less than 10 percent of the population and showed minor change between 2017 and 2022, suggesting persistent barriers to educational completion for these groups.

The median earnings data for Greensboro between 2017 and 2022 demonstrates a correlation between educational attainment and income levels, while also showing income growth across all educational categories. All figures are presented in inflation-adjusted dollars, showing real income gains. Higher education levels consistently correspond to higher earnings – from $25,685 for those without a high school diploma to $63,570 for those with graduate or professional degrees in 2022.

Figure 14: Median Earnings by Educational Attainment, City of Greensboro, 2017 and 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

7. Poverty

The poverty rate in a city is a critical indicator of economic well-being and social health, reflecting the percentage of the population struggling to meet basic living needs. Changes in this rate are essential for identifying trends over time, assessing the effectiveness of social programs, and directing resources where they are needed most. A rising poverty rate can signal worsening economic conditions or gaps in support services, while a decreasing rate might indicate improvements in employment, wages, or social welfare programs.

Table 40 and Figure 15 compare the poverty rate for the total population of the City of Greensboro to the poverty rate for the MSA population in 2017 and 2022. The poverty rate in Greensboro decreased from 19.2 percent in 2017 to 18.1 percent in 2022, showing a 1.1 percent improvement. Similarly, the MSA saw poverty decline from 16.9 percent to 15.5 percent.

Table 40 and Figure 15 present changes in poverty rates for different race and ethnicity groups from 2017 to 2022 for the city and MSA. These analyses highlight important insights about how economic shifts impacted different racial and ethnic groups over the five-year period.

- Use city poverty rate as comparison

Residents who are White or White (not Hispanic or Latino) make up 124, 271 or 41.8 percent of the Greensboro population, while Black or African American residents comprise 127, 965 or 43.1 percent of the population.

- 2017 % to 2022 % (not the percent change)

suggesting steady socioeconomic improvements for these communities, with less dramatic changes compared to other groups. Those identifying as Hispanic or Latino or as Two or More Races

- 2017 % to 2022 % (not the percent change)

Groups identifying as Asian alone or as two or more races saw notable reductions in poverty rates, with 5.2 and 4.9 percent decreases respectively. These changes represent economic growth at the household and community level and may indicate that current social or economic policies have been beneficial to these populations over the five-year period.

Some other race alone: In contrast to the general trend of decreasing poverty, this group saw an increase from 25.5% to 33.1%, rising by 7.6%. This outlier trend highlights potential worsening conditions or gaps in support for this particular demographic in Greensboro.

American Indian and Alaska Native alone: This group faced a significant rise in poverty rates, jumping by 12.7% to 41.5%. This sharp increase points to deteriorating conditions and suggests a need for focused interventions.

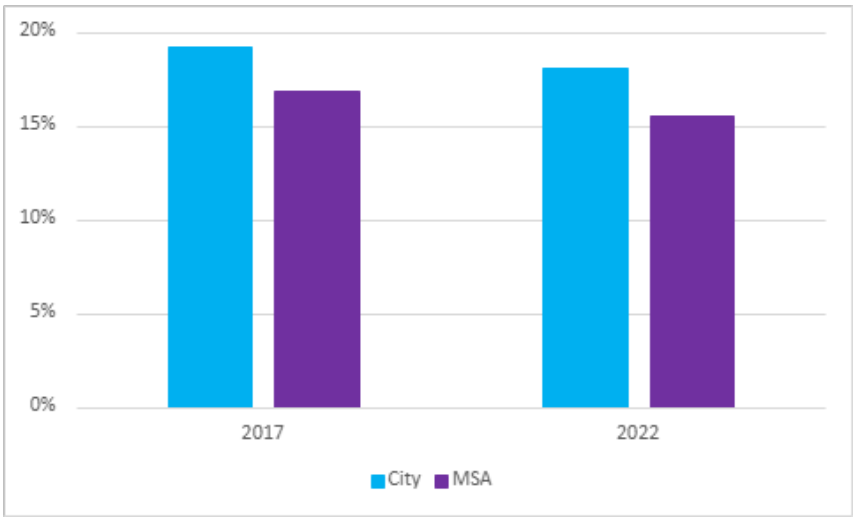
Native Hawaiian and Other Pacific Islander alone: This group experienced an extraordinary reduction in poverty, with rates plummeting from 43.5% to 7.0%, a decline of 36.5%. This drastic change, while positive, may raise questions about data consistency or specific local economic impacts.

Table 41: Poverty Rate, Greensboro and MSA, 2017 and 2022

Overall Poverty Rates	2017	2022	Change
City	19.2%	18.1%	- 1.1%
MSA	16.9%	15.5%	- 1.4%

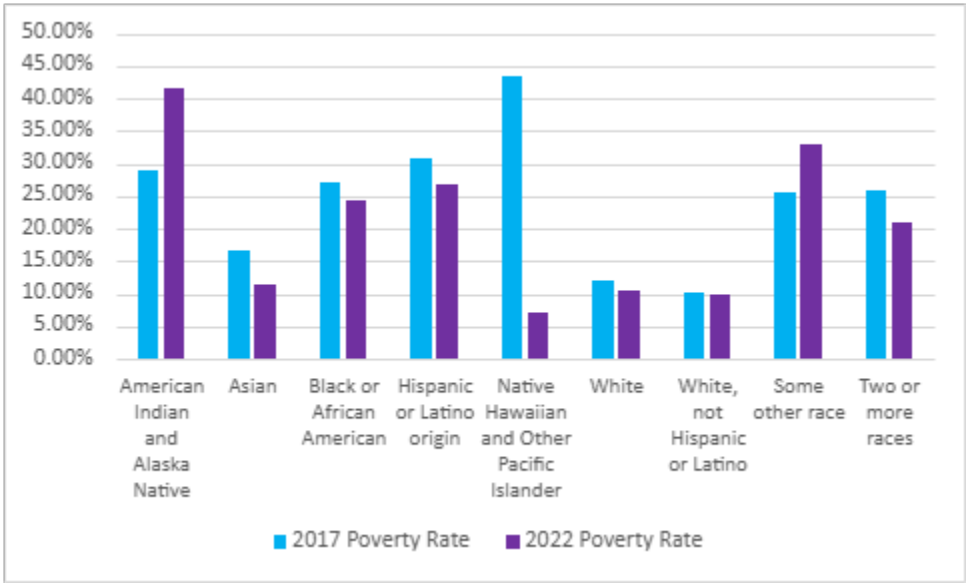
Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Figure 15: Poverty Rate, Greensboro and MSA, 2017 and 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Figure 16: Poverty Rate by Race and Ethnicity, Greensboro, 2017 and 2022



Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 42: Poverty Rates by Race and Ethnicity, City of Greensboro , 2017-2022

Poverty Rates by Race and Ethnicity	City of Greensboro		
	2017	2022	Change
American Indian and Alaska Native alone	28.8%	41.5%	+ 12.7%
Asian alone	16.7%	11.5%	- 5.2%
Black or African American alone	27.1%	24.3%	- 2.8%

Poverty Rates by Race and Ethnicity	City of Greensboro		
	2017	2022	Change
Hispanic or Latino origin (of any race)	30.7%	26.7%	- 4.0%
Native Hawaiian and Other Pacific Islander alone	43.5%	7.0%	- 36.5%
White alone	11.9%	10.6%	- 1.3%
White alone, not Hispanic or Latino	10.1%	9.7%	- 0.4%
Some other race alone	25.5%	33.1%	+ 7.6%
Two or more races	25.9%	21.0%	- 4.9%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

8. Family Composition and Poverty

The Census defines *poverty* by a set of income thresholds that vary by family size and composition to determine who is in poverty.[14]

For example, in 2022, a family of three with two children would be considered *living in poverty* if the household annual income was at or below $23,556. Similarly, a family of four people with two children was considered in poverty if the annual income was at or below $29,678.

Table 43: Family Types by Poverty Status, City of Greensboro, 2022

Family Type	Total	Number below poverty	Percent below poverty
All families with children under 18	67,647	9,063	13.4%
Married-couple family	17,682	1,714	9.7%
Male householder, no spouse present	3,614	541	15.0%
Female householder, no spouse present	14,862	4,958	33.4%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

Table 42 highlights the disparities in poverty rates among different family types with children under 18 in Greensboro in 2022. Of the 67,647 families with children, 9,063 (13.4 percent) lived below the poverty line. The data reveals striking inequalities based on family structure, with female-headed households without a spouse present experiencing the highest poverty rate at 33.4 percent—more than three times the rate of married-couple families (9.7 percent). Male-headed households without a spouse present also faced elevated poverty rates at 15.0 percent, though significantly lower than their female counterparts.

[14] U.S. Census. (2023). How the Census Bureau Measures Poverty. Available at https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html.

These statistics illustrate how family structure correlates with economic vulnerability in Greensboro, with single-mother households particularly susceptible to financial hardship.

B. Opportunity Indicators by Race and Ethnicity

1. HUD-Defined Opportunity Factors

HUD has developed a series of indices to help inform communities about segregation in the jurisdiction and region, as well as about disparities in access to opportunity. The following provides definitions of each opportunity indicator:

Low Poverty Index – captures poverty in each neighborhood. Values range from 0 to 100. The higher the score, the less exposure to poverty in a neighborhood.

School Proficiency Index - uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. Values range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood.

Labor Market Engagement Index - provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Values range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

Transit Index – based on estimates of transit trips taken by a family that meets the following description: a 3-person, single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). Values range from 0 to 100. The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.

Low Transportation Cost Index – based on estimates of transportation costs for a family that meets the following description: a 3-person, single-parent family with income at 50 percent of the median income for renters for the region (i.e. CBSA). Values range from 0 to 100. The higher the index, the lower the cost of transportation in that neighborhood.

Jobs Proximity Index – quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily. Values range from 0 to 100. The higher the index value, the better access to employment opportunities for residents in a neighborhood.

Environmental Health Index – summarizes potential exposure to harmful toxins at a neighborhood level. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Table 44: Opportunity Factors by Race & Ethnicity, Greensboro CDBG Jurisdiction, 2020

Race and Ethnicity	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
White, Non-Hispanic	61.37	57.85	72.56	61.81	29.17	63.01	35.53
Black, Non-Hispanic	30.69	38.22	39.39	61.15	31.94	64.45	29.84
Hispanic	37.91	43.41	48.68	60.91	33.22	64.61	31.66
Asian or Pacific Islander, Non-Hispanic	46.72	47.28	57.93	60.59	31.21	62.02	32.65
Native American, Non-Hispanic	39.02	43.94	49.01	60.89	32.28	64.09	31.49

Source: HUD AFFHT Data, Released July 10, 2020, pulled 2024, sourced from Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Table 44 presents opportunity indicators across different racial and ethnic groups using seven key factors that may impact access to opportunity. There are notable disparities between racial groups, with White, Non-Hispanic residents showing higher scores across most metrics compared to other demographic groups.

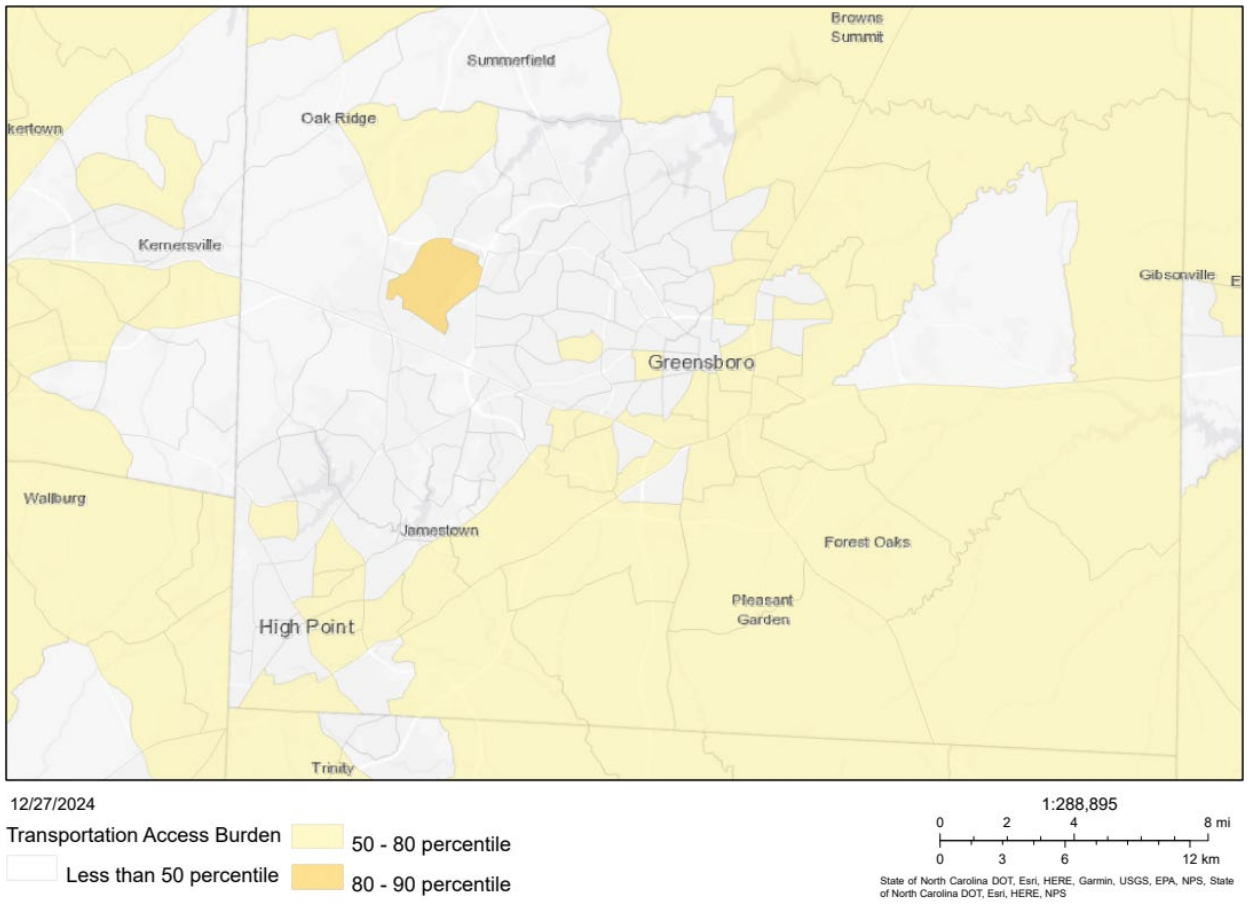
The most striking disparities appear in the Low Poverty Index (61.3 for White, Non-Hispanic vs. 30.69 for Black, Non-Hispanic) and School Proficiency Index (57.85 vs. 38.22 for the same groups). However, some metrics show similar scores across groups – particularly the Transit Index (ranging from 60.59 to 61.81) and Jobs Proximity Index (all groups scoring between 62.02 and 64.61). Th Environmental Health Index shows moderate variation, with White, Non-Hispanic residents having the highest score at 35.53 and Black, Non-Hispanic residents the lowest at 29.84. These patterns suggest that while some community resources and opportunities are equally accessible, there remain significant disparities in crucial areas like poverty exposure and educational opportunity that could affect long-term outcomes for different racial and ethnic groups in Greensboro.

C. Local Opportunity Factors

1. Transportation

Access to transportation services is a critical factor in determining an individual's ability to access essential opportunities such as employment, healthcare, education, and social services. Without reliable transportation, individuals face significant barriers to reaching jobs, schools, or medical appointments, limiting their economic mobility and overall well-being. Public transit, ride-sharing options, and other transportation services are particularly important for low-income and marginalized communities, where personal vehicle ownership may not be feasible. Efficient transportation networks help bridge geographic gaps, enabling people to connect with resources and opportunities that can improve their quality of life. Inadequate transportation access can exacerbate inequalities and reinforce cycles of poverty, making it harder for individuals to break free from disadvantaged circumstances.

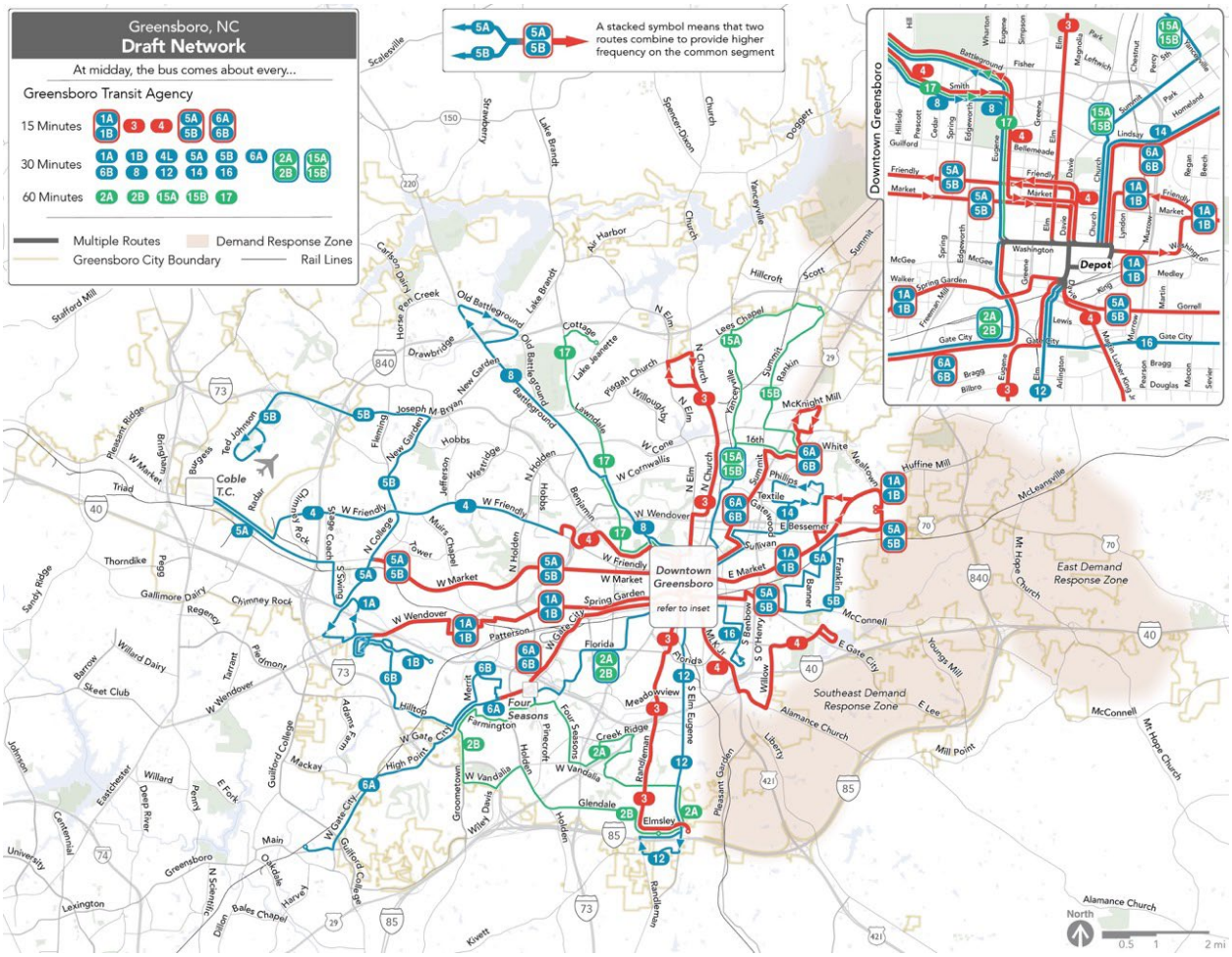
Map 6: Transportation Access Burden National Percentile, City of Greensboro, 2024



Source: U.S. Environmental Protection Agency (EPA). EJScreen Environmental Justice and Mapping Tool (2024). Available at: https://www.epa.gov/ejscreen

Map 6 shows transportation access burden across different neighborhoods, with darker shading indicating higher burden (80-90 percentile) and lighter shading showing lower burden (less than 50 percentile). The pattern reveals that the central and eastern portions of Greensboro experience lower transportation burdens, while the outlying areas, particularly to the west near High Point and to the East near Forest Oaks face more transportation access challenges. This geographic distribution suggests that residents in the peripheral areas of the city may face greater difficulties accessing transportation, which impact their ability to access jobs, services, and housing opportunities.

Map 7: Draft Bus Network, City of Greensboro, 2024



Source: City of Greensboro. Routes. Available at: https://www.greensboro-nc.gov/departments/transit/routes

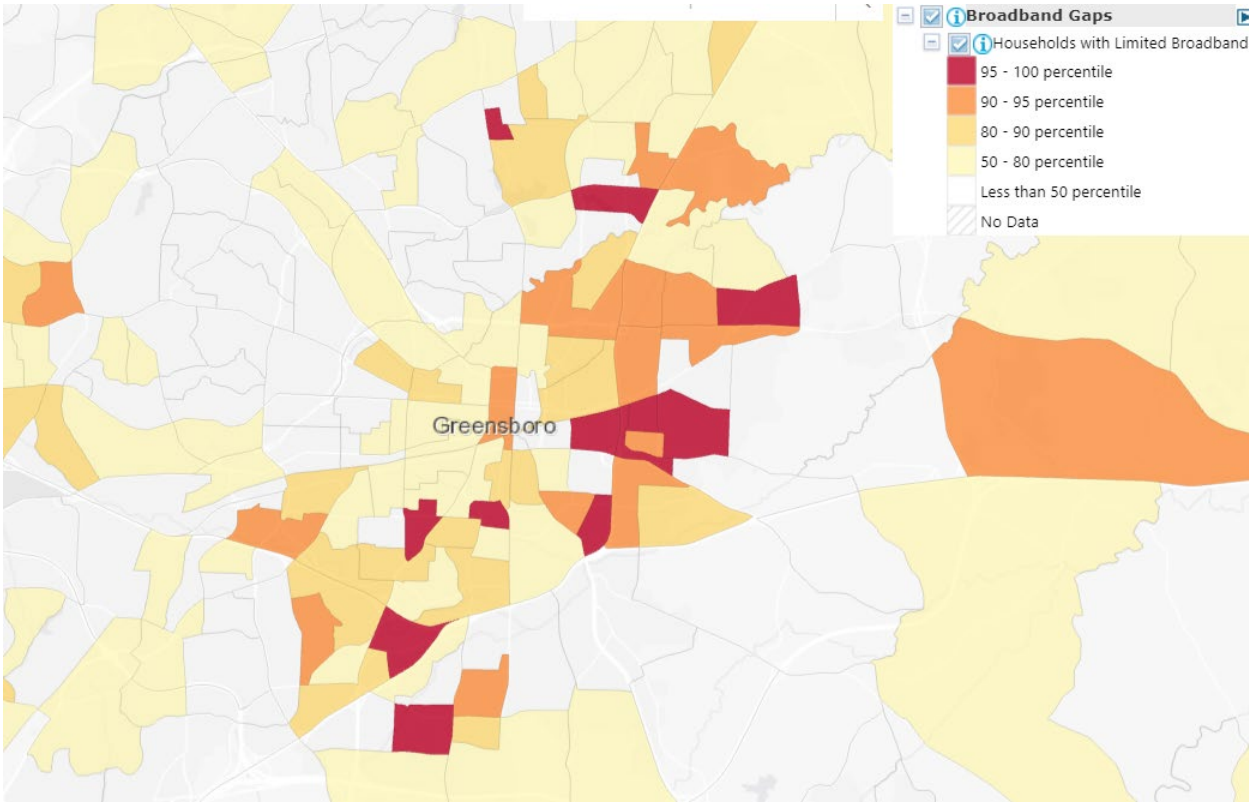
Map 7 directly addresses the transportation access burden identified in Map 6, showing how Greensboro is planning to provide better transit service to areas with higher transportation burdens. The network appears most concentrated in central Greensboro where transportation burdens are lowest, (likely due to existing service), while the routes extend outward with varying frequencies (15, 30, and 60 minutes) to serve the higher

burden peripheral areas, though coverage appears thinner in some of the western areas that show higher transportation access burdens. This pattern suggests that while the City is working to provide transit service to harder-to-reach areas, gaps in service frequency and coverage that could affect residents' ability to access opportunities in these higher-burden areas remain.

2. Broadband Access

Geographic access to broadband is increasingly vital for individuals to fully participate in today's economy and society. High-speed internet enables access to essential services like remote work, online education, healthcare, and government resources, which are crucial for economic stability and growth. Without broadband, individuals in underserved areas may face significant disadvantages, unable to compete for jobs, enhance their skills, or access critical information. This digital divide particularly impacts rural and low-income communities, where alternatives like reliable public internet may be limited. Expanding broadband access helps reduce inequalities, fostering greater economic opportunities and social inclusion by connecting people to the resources and networks that can transform their lives.

Map 8: Broadband Service Gap, City of Greensboro, 2024



Source: U.S. Environmental Protection Agency (EPA). EJScreen Environmental Justice and Mapping Tool (2024). Available at: https://www.epa.gov/ejscreen

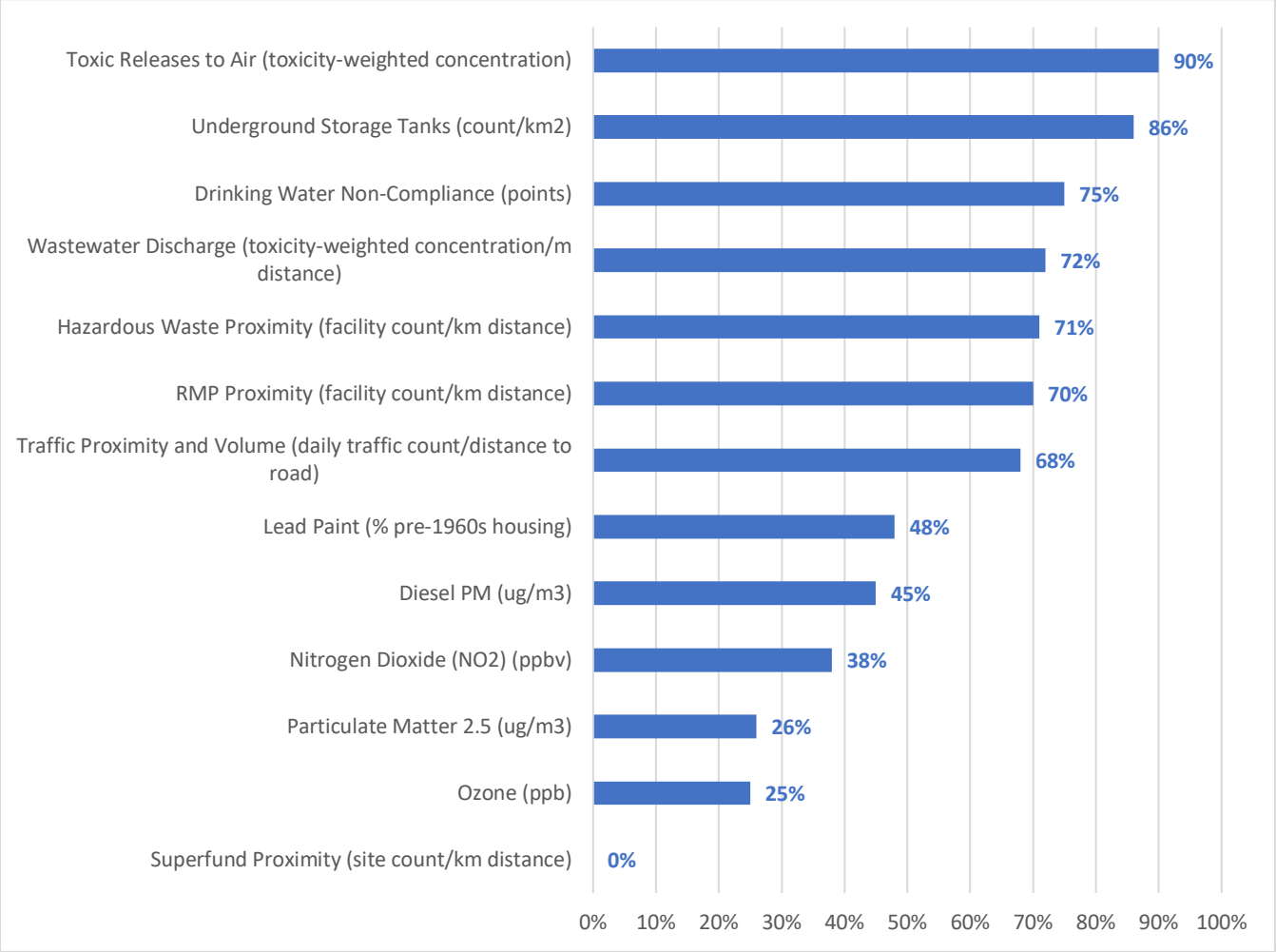
Map 8 shows broadband service gaps across Greensboro in 2024, with darker red areas indicating neighborhoods where 95-100 percent of households have limited broadband access, and lighter colors showing areas with better connectivity. There is a cluster of high-need areas (shown in dark red) in the central and eastern portions of the city, with several census tracts showing significant broadband limitations. Broadband access is not equitably distributed across the city, which could impact residents' ability to access online education, remote work opportunities, and digital services, particularly in the most affected neighborhoods.

2. Environmental Justice and Health

Environmental justice focuses on the fair distribution of environmental benefits and burdens, ensuring that all communities, especially marginalized ones, have equal access to a healthy environment. Historically, low-income and communities of color have borne a disproportionate share of environmental hazards, such as pollution, toxic waste, and unsafe water, which can lead to serious health and economic disparities. Environmental justice seeks to address these inequities by advocating for policies that reduce environmental risks in vulnerable areas, increase access to clean air and water, and involve affected communities in decision-making processes. By prioritizing environmental justice, Greensboro can work toward creating healthier, more sustainable communities.

The environmental justice indicators for Greensboro reveal disparities in exposure to environmental hazards. Underground storage tanks and toxic air releases are at the 90th and 86th national percentiles indicating high environmental risk. Critical health-impacting factors like drinking water non-compliance (75th percentile), wastewater discharge (72nd percentile), and hazardous waste proximity (71st percentile) suggest systemic environmental challenges that correlate with reduced access to healthy living conditions. These metrics show that residents in lower-income or marginalized communities may face disproportionate environmental burdens, potentially limiting their opportunities for safe, healthy living environments.

Figure 17: Environmental Indicators as National Percentile, City of Greensboro, 2024



Source: U.S. Environmental Protection Agency (EPA). EJScreen Environmental Justice and Mapping Tool (2024). Available at: https://www.epa.gov/ejscreen

Environmental justice factors are key indicators of the environmental risks that disproportionately impact vulnerable communities. Toxic Releases to Air, measured by toxicity-weighted concentration, assess the exposure to harmful chemicals in the air that can lead to respiratory and other health issues.

The presence of underground storage tanks, counted per square kilometer, increases the risk of contamination from hazardous substances leaking into the soil or groundwater. Drinking water non-compliance and wastewater discharge, evaluated based on toxicity and distance, reflect the safety of water resources that communities rely on for daily use.

Table 45: Values of Environmental Indicators, City of Greensboro, State, and USA, 2024

Environmental Indicators	City of Greensboro	State Average	Percentile in State	USA Average	Percentile in USA
Toxic Releases to Air (toxicity-weighted concentration)	7,200	3,100	93	4,600	90
Underground Storage Tanks (count/km^2)	7.7	3.8	84	3.6	86
Drinking Water Non-Compliance (points)	0.4	0.58	81	2.2	75
Wastewater Discharge (toxicity-weighted concentration/m distance)	820	1,300	87	700,000	72
Hazardous Waste Proximity (facility count/km distance)	3.5	0.9	93	3.5	71
RMP Facility Proximity (facility count/km distance)	0.7	0.3	85	0.6	70
Traffic Proximity (daily traffic count/distance to road)	1,700,000	690,000	89	1,700,000	68
Lead Paint (percent Pre-1960 Housing)	0.2	0.2	68	0.3	48
Diesel Particulate Matter (µg/m^3)	0.1	0.1	82	0.2	47
Nitrogen Dioxide (NO_2) (ppbv)	6.5	5	77	7.8	38
Ozone (ppb)	55.6	54	79	61.8	25
Superfund Proximity (site count/km distance)	0	0.1	0	0.4	0

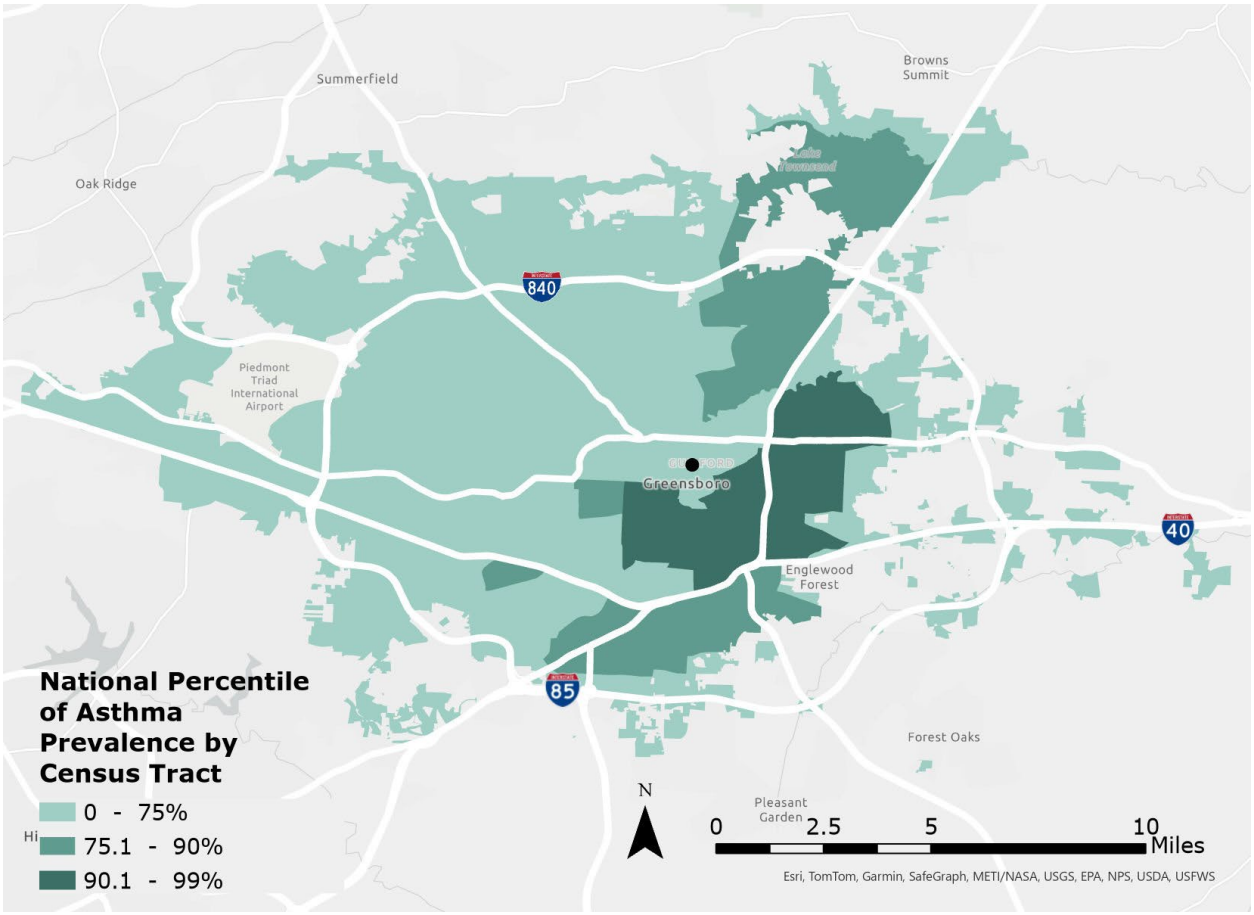
Source: U.S. Environmental Protection Agency (EPA). EJScreen Environmental Justice and Mapping Tool (2024). Available at: https://www.epa.gov/ejscreen

Proximity to hazardous sites such as Hazardous Waste Facilities, along with the location of Risk Management Plan (RMP) facilities, can elevate the risk of exposure to toxic substances. Traffic Proximity, determined by daily traffic counts and distance to roads, also impacts air quality and public health due to vehicle emissions. Other factors like Lead Paint in homes built before 1960 pose a significant risk for children, while Diesel Particulate Matter and Nitrogen Dioxide (NO2) are linked to cardiovascular and respiratory diseases. Ozone levels contribute to poor air quality, exacerbating conditions like asthma, and all these factors must be considered when addressing environmental justice to protect vulnerable communities from disproportionate harm.

Greensboro consistently ranks high in environmental risks compared to state and national averages. The city exceeds national and state benchmarks in toxic air releases (7,200 vs. 4,600 nationally) and underground storage tanks (7.7 vs. 3.6 nationally). These elevated percentiles suggest systemic environmental challenges that could disproportionately impact community health and quality of life. While sources are difficult to pinpoint, there have been ongoing investigations into releases of 1,4-Dioxane (classified by the EPA as “likely to be carcinogenic”) from the TZ Osborn Wastewater Treatment Plan. Most indicators

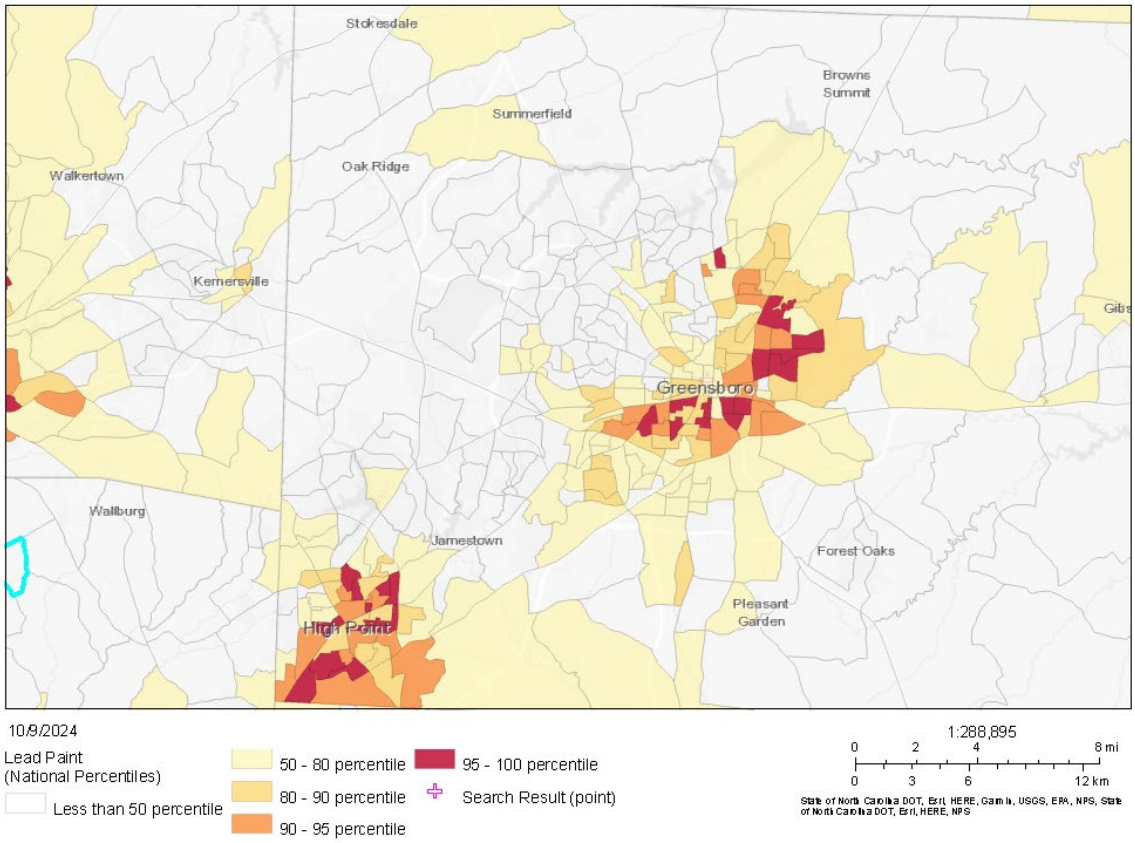
place Greensboro above the 70th percentile, indicating significant environmental justice concerns.

Map 9: National Percentile of Asthma Prevalence by Census Tract, 2024



Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5

Map 10: National Percentile of Lead Paint Prevalence, Guilford County, 2024



Source: U.S. Environmental Protection Agency (EPA). EJScreen Environmental Justice and Mapping Tool (2024). Available at: https://www.epa.gov/ejscreen

Map 10 illustrates lead-based paint risk across Greensboro's census tracts. Tracking lead paint concentrations is crucial because childhood lead exposure can cause irreversible neurological damage, impacting cognitive development, academic performance, and long-term economic opportunities. Darker red areas represent census tracts in the 96-100 percentile of lead paint risk, concentrated primarily in central and southeastern parts of the city.

The Access to Opportunities for Greensboro shows a complex landscape of systemic challenges, particularly for marginalized communities. Homeownership data shows stark disparities, with Black residents experiencing lower homeownership rates (31.4 percent) compared to white residents (62.5 percent), and median home values for Black households at $119,600 compared to $193,500 for White households.

These economic barriers are compounded by environmental justice indicators: the city ranks above the 90th percentile in toxic air releases, underground storage tanks, and

hazardous water proximity. Lead-based paint risks are particularly concentrated in certain areas of the city, potentially perpetuating intergenerational health, and economic inequalities. Addressing these interconnected challenges requires comprehensive policy interventions targeting housing discrimination, environmental remediation, and targeted community investments to break cycles of marginalization and expand opportunities for all Greensboro residents.

VII. Housing Problems

The data in this section is drawn from the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2017-2021 American Community Survey (ACS). The CHAS data provides insights into key housing challenges in Greensboro, including issues such as cost burden, overcrowding, and inadequate housing facilities.

Housing problems in Greensboro are largely driven by cost burdens, overcrowding, and inadequate facilities. HUD identifies four key housing problems in the CHAS data:

- Cost Burden, which is divided into two types:
  - Cost Burden: Households spending more than 30 percent of income on housing costs, including utilities.
  - Severe Cost Burden: Households spending more than 50 percent of income on housing costs.
- Overcrowding: More than one person per room.
- Severe Overcrowding: More than 1.5 persons per room.
- Substandard Housing: Lacking complete kitchen or plumbing facilities.

1. Key Findings from the Data

1. Cost Burden is the Most Prevalent Housing Problem
   - Over 51.5 percent of renter households experience cost burden, with 20.4 percent facing severe cost burden.
   - Black and Hispanic households experience cost burdens at a significantly higher rate than White households. In 2021, 50.1 percent of Black households and 48.5 percent of Hispanic households were cost burdened, compared to 35.6 percent of White households.
   - Elderly populations in both owner- and renter-occupied units experience higher rates of severe cost burden due to fixed incomes and rising housing costs.
2. Overcrowding and Severe Overcrowding Trends
   - Overcrowding is more prevalent among renter households, particularly in large-family households with five or more members.
   - Households with five or more members experience housing problems at a rate of 45.8 percent, compared to 29.1 percent for smaller family households.
3. Racial Disparities in Housing Problems

- Pacific Islander households have the highest rate of housing problems (57 percent), followed by Black (44 percent), Hispanic (40 percent), and Asian (36 percent) households.

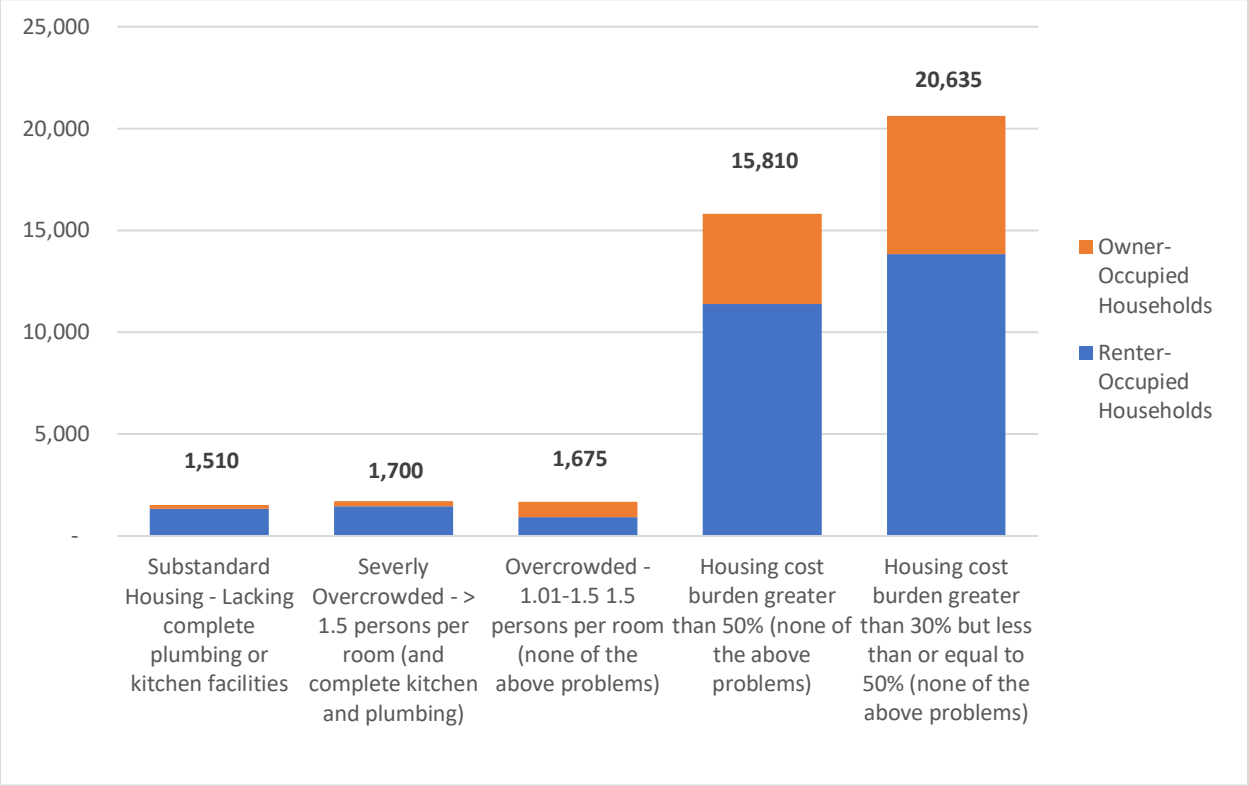
4. Disproportionately high levels of housing problems exist for households earning below 80 percent of the Area Median Income (AMI).
    - Extremely low-income households (0-30 percent AMI) experience the highest rate of housing problems (79 percent), followed by low-income households (30-50 percent AMI) at 80 percent.
5. Substandard Housing
    - A small percentage of households in Greensboro lack complete kitchen or plumbing facilities, though this problem is more common among low-income and renter households.
    - Aging housing stock contributes to maintenance challenges, leading to potential health and safety risks.

2. Implications and Considerations

- Affordability Crisis: The high rate of cost burdened households suggests an urgent need for increased affordable housing stock, particularly for renters and lower-income households.
- Disparities in Housing Access: Black, Hispanic, and Pacific Islander households experience disproportionately higher rates of housing problems, highlighting the need for targeted policy interventions.
- Housing Quality Improvements: Addressing substandard housing conditions through rehabilitation programs and incentives for landlords could improve housing stability.
- Overcrowding and Family Housing Needs: A lack of larger, affordable rental units contributes to overcrowding, suggesting a need for multi-bedroom affordable housing development.

Housing affordability remains the most significant challenge in Greensboro, with cost burdens impacting a substantial portion of the population. Interventions such as rental assistance programs, development of affordable housing, and policy measures to reduce racial disparities in housing access to addressing these persistent issues. Additionally, improving the quality of existing rental housing through landlord incentives and code enforcement will ensure that residents live in safe, adequate housing conditions.

Figure 18: Type of Housing Problems Owner and Renter-Occupied



Source: 2017-2021 CHAS

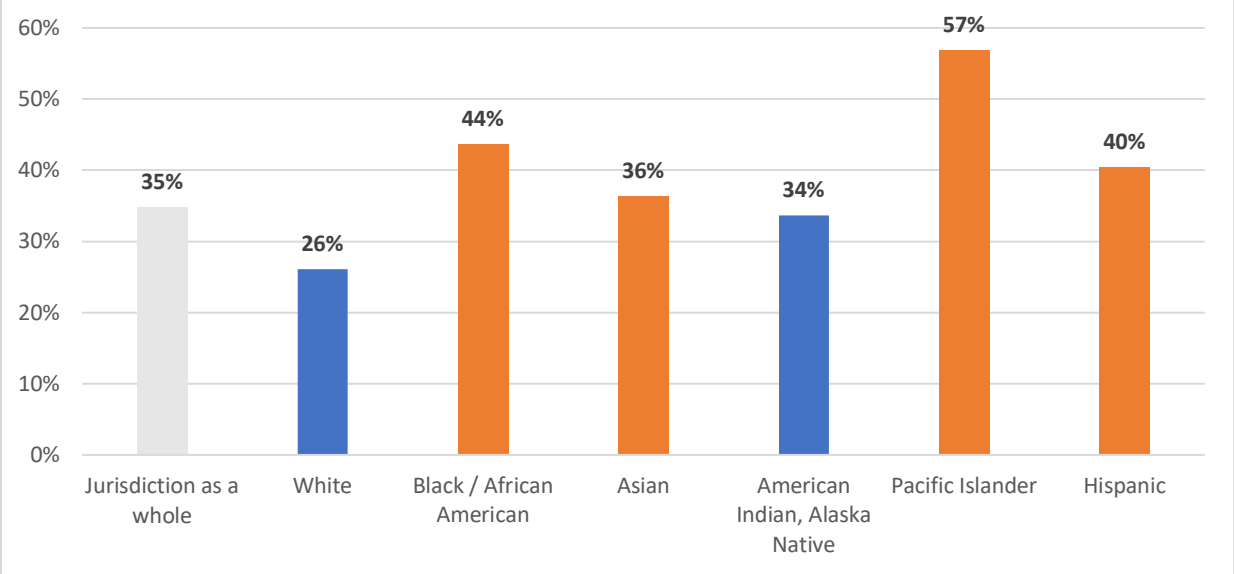
A. Housing Problems by Race and AMI

Housing disparities in Greensboro continue to disproportionately affect minority communities, with Black, Hispanic, and Pacific Islander households experiencing the highest rates of housing problems. HUD defines these problems as cost burden, severe cost burden, overcrowding, and substandard housing conditions. The data indicates that nearly half of Black and Hispanic households are affected by at least one of these issues while White households encounter these challenges at significantly lower rates, reflecting long-standing racial inequities in housing access and affordability.

The root causes of these disparities are complex, stemming from historical patterns of discrimination, disparities in income levels, and a lack of affordable housing options in minority-dominated neighborhoods. Many lower-income households, particularly within communities of color, are forced into substandard housing conditions due to limited economic mobility and rising housing costs. Moreover, those earning below 50 percent of the Area Median Income (AMI) are particularly vulnerable to severe housing problems, further widening the racial gap in housing stability.

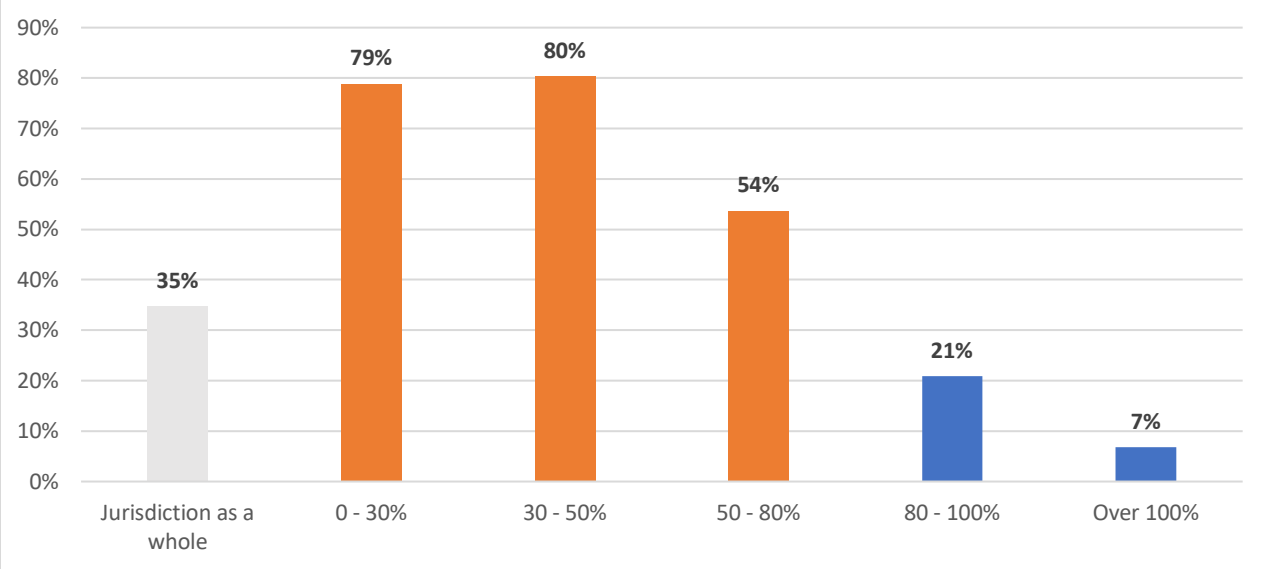
To address these disparities, it is essential to increase the availability of affordable housing. Expanding homeownership programs tailored to first-time buyers from marginalized communities can provide long-term stability, while strengthening tenant protections and rental assistance initiatives can offer immediate relief for cost-burdened renters. Without targeted interventions, these racial disparities in housing quality and affordability will persist, reinforcing existing economic inequities in Greensboro.

Figure 19: Percent Households with One or More Housing Problem by Race, City of Greensboro, 2021



Source: 2017-2021 CHAS

Figure 20: Percent Households with One or More Housing Problem by AMI, City of Greensboro, 2021



Source: 2017-2021 CHAS

1. Severe Housing Problems

The figures and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is bolded. Severe Housing Problems is defined as the percentage of households with at least one or more of the following housing problems:

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is severely overcrowded; and
4. Household is severely cost burdened.

The figures below show housing problems by race and AMI, with red columns above the city's average of 35 percent of households with housing problems and blue columns below the city's average percent of households with housing problems.

Figure 11 shows that housing problems are disproportionately high for Asian households (36 percent experience one or more housing problem), Hispanic households (40 percent), and Black and African American households (44 percent). While Figure 21 shows that Pacific Islander households experience the highest rate of housing problems (57 percent), it is important to note that this is due to the smaller total number of households for this population.

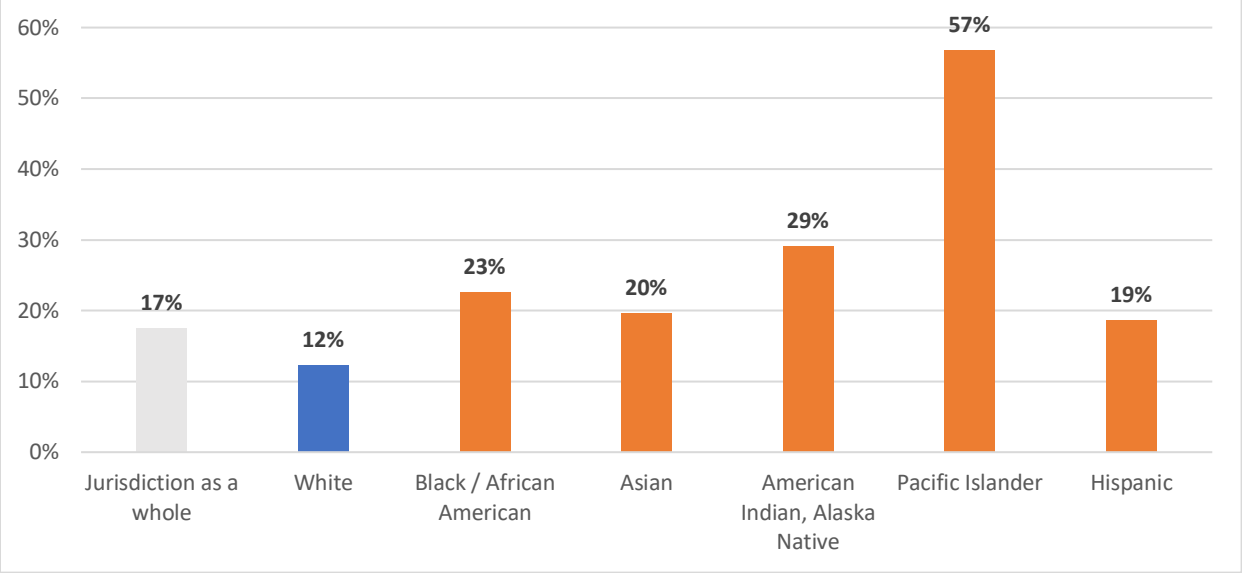
Based on 2017-2021 CHAS and ACS data, there are approximately 150 Pacific Islander households within Greensboro, of which 44 households are at or below 100% AMI. Of those 44 households, 25 were identified as experiencing housing problems.[15] It is important to note the CHAS data is derived from ACS survey data and has a higher margin of error, so the higher rate of housing problems within Pacific Islander households may not be statistically significant.

Figure 22 illustrates that housing problems are disproportionately high for every income group below 80% AMI but especially for extremely low-income households (79 percent experience one or more housing problem) and low-income households (80 percent).

[15] The 2017-2021 CHAS data is a custom tabulation of 2017 – 2021 American Community Survey (ACS) data. ACS surveys are derived from a sample of the population rather than the full population, leading to sampling error. The 2017 - 2021 ACS for the City of Greensboro estimates the Native Hawaiian and other Pacific Islander population at 150 with a margin of error of 147. This finding is likely not statistically significant due to the large margin of error relative to population size. Population data is available at: https://data.census.gov/table/ACSDT5Y2021.B02001?q=B02001&g=160XX00US3728000

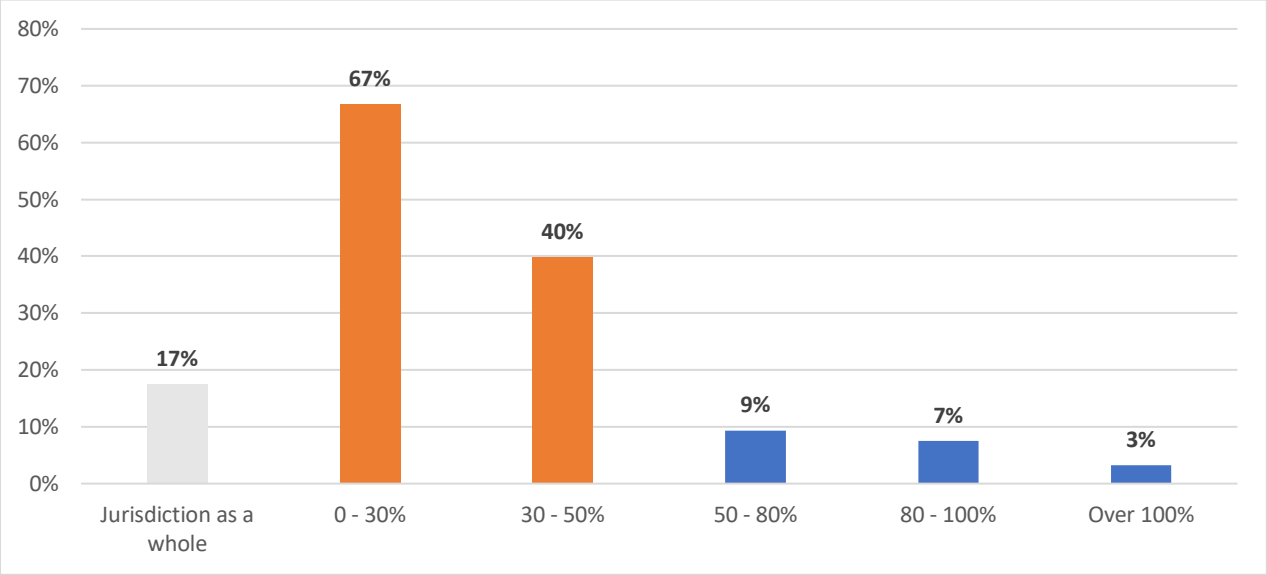
Figure 21 shows severe housing problems are disproportionately high for extremely low-income households (67 percent experience one or more housing problem) and low-income households (40 percent).

Figure 21: Percent Households with One or More Severe Housing Problem by Race, City of Greensboro, 2021



Source: 2017-2021 CHAS

Figure 22: Percent Households with One or More Severe Housing Problem by AMI, City of Greensboro, 2021



Source: 2017-2021 CHAS

B. Housing Costs/Burden

The issue of housing affordability has become increasingly critical in Greensboro, as both rental and homeownership costs continue to outpace wage growth. A significant portion of the city's renters—more than half—are now cost-burdened, spending over 30 percent of their income on housing expenses. The proportion of renters allocating 35 percent or more of their income to rent has also risen, highlighting the financial strain faced by lower-income households. While homeowners typically experience fewer affordability challenges, a notable segment—particularly those with lower incomes—still struggles with severe cost burdens.

The affordability crisis is further exacerbated by a shrinking supply of lower-cost rental units. Over the past few years, there has been a notable decline in the number of units priced under $1,000 per month, while higher-priced rental properties have become more prevalent. This trend disproportionately impacts low-income and minority households, which already experience higher rates of cost burden compared to White households. Without adequate intervention, the gap between affordable housing availability and demand will continue to grow, placing further pressure on vulnerable populations.

Addressing these housing cost burdens requires a multifaceted approach. Expanding rental assistance programs can provide immediate financial relief for cost-burdened renters, while incentivizing the construction of affordable housing can help stabilize the rental market in the long term. Additionally, zoning reforms that support the development of multi-family and mixed-income housing can increase the supply of affordable units. Without such measures, Greensboro risks exacerbating its housing affordability crisis, further limiting economic mobility and quality of life for many of its residents.[16]

C. Disproportionate Housing Costs

1. Monthly Housing Costs - Homeowners

The data in Figure 23 demonstrates a shift toward higher monthly housing costs between 2017 and 2022. While most homeowners in both sample years paid between $1,000 and $1,499 per month, there was a noticeable decrease in the number of homeowners paying between $500 and $999 monthly. Conversely, there were increases in the higher cost brackets, particularly the $1,500 to $2,499 range. This upward trend in monthly housing

[16] Housing costs in this section come from the 5-year American Community Survey and use the following methodology: U.S. Census Bureau, Census Reporter. (n.d.). Housing. Available at: https://censusreporter.org/topics/housing/#:~:text=Units%20and%20Costs-,Value,fluctuating%20or%20falling%20housing%20market.

costs aligns with the earlier data showing rising home values during the same period, suggesting Greensboro homeowners faced increasing financial obligations for their housing expenses.

Figure 23: Gross Monthly Owner Costs Housing Units with Mortgage, City of Greensboro, 2022

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

Table 46: Monthly Homeowner Costs as Percentage of Household Income, City of Greensboro, 2017 to 2022

	2017		2022		Change
	#	%	#	%	
Housing units with a mortgage*	41,362		39,762		
Less than 20.0%	19,566	47.3%	20,848	52.4%	5.1%
20.0% to 24.9%	5,852	14.1%	5,303	13.3%	-0.8%
25.0% to 29.9%	4,459	10.8%	3,744	9.4%	-1.4%
30.0% to 34.9%	2,710	6.6%	2,429	6.1%	-0.5%
35.0% or more	8,775	21.2%	7,438	18.7%	-2.5%
Not computed	193	-	382	-	

**Excludes housing units where the Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) cannot be computed. Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).*

Table 46 presents a detailed breakdown of monthly housing costs as a percentage of household income in Greensboro for both mortgaged and non-mortgaged homes between 2017 and 2022. For homes with mortgages, there was an increase in the proportion of households spending less than 20 percent of their income on housing, rising from 47.3 percent to 52.4 percent. There was also a concerning number of households experiencing

housing cost burden, with 21.2 percent and 18.7 percent spending 35 percent or more of their income on housing in 2017 and 2022, respectively.

For homes without mortgages, the data shows more favorable conditions, with over half (51.4 percent) spending less than 10 percent of their income on housing in 2022, a slight increase from 48.7 percent in 2017. The total number of mortgaged units decreased by 1,600 during this period, while the non-mortgaged units increased by 3,157, suggesting a shift in homeownership patterns in the city.

2. Monthly Housing Costs – Renters

The analysis shows rising costs affecting both homeowners and renters, with particularly concerning trends for renters. While some homeowners saw their housing costs become more manageable relative to their incomes, a substantial portion of renters found themselves spending unsustainable amounts of their income on housing: over 43 percent were paying more than 35 percent of their income on rent by 2022. This shift happened alongside a dramatic decrease in lower-cost rental units and an increase in mid-range rentals, suggesting that affordable housing options have become increasingly scarce.

Figure 24: Gross Monthly Rent*, City of Greensboro 2017 to 2022

**Gross monthly rent is the sum of contract rent and the average cost of utilities and fuel by month. Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).*

Table 47: Gross Rent as a Percentage of Household Income, City of Greensboro, 2017 to 2022

	2017		2022		Change
	#	%	#	%	
Occupied units paying rent*	53,714		57,194		
Less than 15.0%	6,954	12.9%	7,440	13.0%	0%
15.0% to 19.9%	6,223	11.6%	7,196	12.6%	1%
20.0% to 24.9%	6,945	12.9%	6,517	11.4%	-2%
25.0% to 29.9%	6,325	11.8%	6,490	11.3%	0%
30.0% to 34.9%	5,009	9.3%	4,864	8.5%	-1%
35.0% or more	22,258	41.4%	24,687	43.2%	2%
Not computed	3,144		3,381		

**Excludes housing units where Gross Rent as Percentage of Household Income (GRAPI) cannot be computed.*
Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2017, 2022).

There was a shift in Greensboro's rental market between 2017 and 2022, with notable changes in the distribution of gross monthly rents. Between 2017 and 2022, the number of rental units renting for $500 to $999 decreased by 40.5 percent, from approximately 37,000 to 22,000 units.

Meanwhile, the number of units renting for $1,000 to $1,499 more than doubled, increasing from about 10,000 to 24,000 units, while units renting from $1,500 to $1,999 rose steeply from about 1,000 to 5,000 units.

This upward shift in the price points of rental inventory suggests a concerning trend of decreasing affordability in Greensboro's rental market, with fewer options available at lower price points and a growing concentration of units in higher price ranges. The data indicates that Greensboro's rental housing market has become significantly more expensive during this five-year period, potentially creating challenges for lower income residents seeking affordable options.

The data above shows a snapshot of rental affordability in Greensboro. A substantial portion of renters were severely cost-burdened, with 43.2 percent of renting households spending 35 percent or more of their income on housing in 2022 – an increase from 41.4 percent in 2017. To put this in perspective, HUD typically considers spending more than 30 percent of income on housing to be cost-burdened, and these households are well above that threshold.

This data, combined with the previous graph showing rising rental costs, paints a picture of a rental market where affordability is becoming increasingly challenging for a large segment of Greensboro's population. The fact that nearly half of renters are considered

severely cost-burdened suggests a mismatch between rental prices and household incomes, which could have implications for economic stability and quality of life for Greensboro's residents.

3. Housing Cost Burden

Cost burden is the percentage of a household's total gross income that is spent on housing costs.

- For renters, housing costs include rent paid by the tenant plus utilities.
- For homeowners, housing costs include mortgage payment, taxes, insurance, and utilities.

There are **two levels of cost burden:**

1. "Cost Burden" – applies to households for which housing costs are greater than 30 percent of household income
2. "Severe Cost Burden" – applies to households for which housing costs are greater than 50 percent of household income

According to HUD's Worst-Case Needs for affordable housing, severe housing cost burden ranks by far as the most significant type of housing problem at the national level.

a. Disproportionate Housing Cost Burden

As described above, housing cost burden is one of the categories defined as a housing problem by HUD. Housing cost burden is broken down further into two categories, severe and not severe. Residents classified as experiencing a severe housing cost burden expend 50 percent or more of their income on housing whereas residents that expend more than 30 percent but less than 50 percent of their income are classified as having a non-severe or just "housing cost burdened."

In Greensboro, the data indicates that 7 percent of homeowners have a household income at or below 30 percent of the area median income (equivalent to $24,900 for a four-person household in 2024), compared to over 13 percent of renter households that have the same income level.

Table 48: Housing Cost Burden by Tenure, City of Greensboro, 2021

Cost Burden Category	Owner-Occupied Household		Renter Occupied Household	
	#	%	#	%
Total Households	59,460	-	59,205	-
Not Cost Burdened	47,650	80.1%	30,815	52.0%
Cost Burden	6,800	11.4%	14,775	25.0%
Severe Cost Burden	4,520	7.6%	12,090	20.4%
Cost Burden Data Not Available	495	0.8%	1,540	2.6%

Source: HUD User Office of Policy Development And Research (PD &R). Consolidated Planning/CHAS Data (2021).

When housing cost burden is broken down by race, the data indicates that Black households experience housing cost burdens (severe and not severe) at a higher rate when compared to White households (Table 49).

Table 49: Housing Cost Burden by Race, City of Greensboro, 2021

Race	No Defined "Cost Burden"		Cost Burden		Severe Cost Burden	
	#	%	#	%	#	%
Jurisdiction as a whole	78,460		21,559		16,595	
White	39,955	50.9%	7,670	35.6%	5,785	34.9%
Black / African American	28,370	36.2%	10,800	50.1%	9,085	54.7%
Asian	3,370	4.3%	785	3.6%	500	3.0%
American Indian, Alaska Native	250	0.3%	14	0.1%	60	0.4%
Pacific Islander	4,255	5.4%	1,720	8.0%	740	4.5%
Hispanic	20	0.0%	-	-	25	0.2%

Source: HUD User Office of Policy Development and Research (PD&R). Consolidated Planning/CHAS Data (2021).

Table 50: Tenure by Race, City of Greensboro, 2022

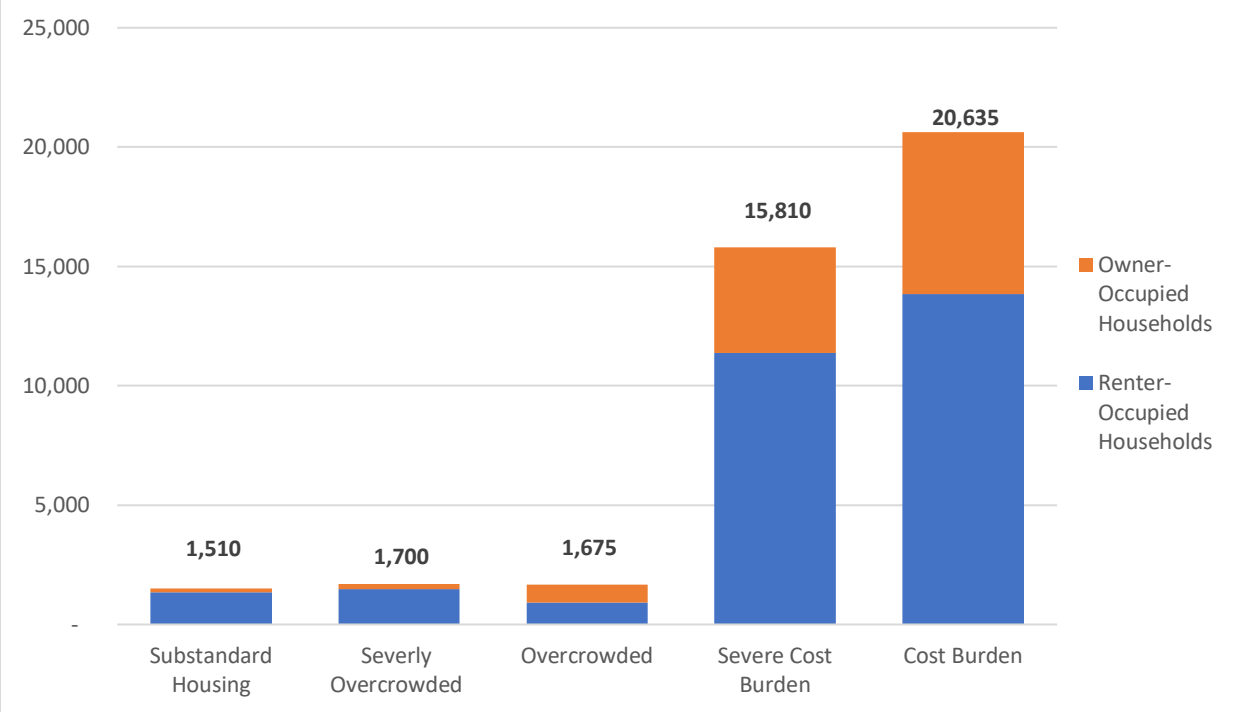
Race/Ethnicity of Householder	Homeowners		Renters	
	#	%	#	%
Total housing units	59,562		60,575	
Race				
White	35,989	60.4%	20,070	33.1%
Black or African American	17,637	29.6%	33,473	55.3%
American Indian and Alaska Native	108	0.2%	200	0.3%
Asian	2,619	4.4%	2,029	3.3%

Race/Ethnicity of Householder	Homeowners		Renters	
	#	%	#	%
Native Hawaiian and Other Pacific Islander	22	0.0%	18	0.0%
Some other race	1,317	2.2%	1,975	3.3%
Two or more races	1,870	3.1%	2,810	4.6%
Ethnicity				
Hispanic or Latino origin	3,341	5.6%	3,993	6.6%
White alone, not Hispanic or Latino	34,646	58.2%	18,498	30.5%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimates (2022).

Figure 25 highlights that renters in Greensboro face a higher prevalence of housing problems compared to owner-occupants.

Figure 25: Housing Problems by Tenure, City of Greensboro, 2021



Source: HUD User Office of Policy Development and Research (PD&R). Consolidated Planning/CHAS Data (2021). Available at : https://www.huduser.gov/portal/datasets/cp.html

Table 51 illustrates that White households in Greensboro experience housing problems (severe and not severe) at a lower rate compared to other demographic groups.

Table 51: Demographics of Households with Housing Problems, City of Greensboro, 2021

Race of Householder	# households with problems	Total # of households	% households with problems
Households experiencing any of 4 housing problems			
Total	41,245	114,360	36.1%
White, Non-Hispanic	15,395	57,109	27.0%
Black, Non-Hispanic	20,500	45,420	45.1%
Hispanic	2,799	5,773	48.5%
Asian or Pacific Islander, Non-Hispanic	1,485	3,719	39.9%
Native American, Non-Hispanic	178	522	34.1%
Other, Non-Hispanic	907	1,832	49.5%
Households experiencing any of 4 severe housing problems			
Total	21,130	114,360	18.5%
White, Non-Hispanic	7,555	57,109	13.2%
Black, Non-Hispanic	10,735	45,420	23.6%
Hispanic	1,469	5,773	25.5%
Asian or Pacific Islander, Non-Hispanic	749	3,719	20.1%
Native American, Non-Hispanic	108	522	20.7%
Other, Non-Hispanic	522	1,832	28.5%

Source: HUD User Office of Policy Development and Research (PD&R). Consolidated Planning/CHAS Data (2021).

Households with families consisting of 5 or more people and non-family households experience housing problems at a higher rate than family households with fewer than 5 members.

Table 52: Types of Households with Housing Problems, City of Greensboro, 2021

Households experiencing any of 4 housing problems	# with problems	# households	% with problems
Family households, <5 people	16,975	58,355	29.1%
Family households, 5+ people	3,555	7,760	45.8%
Non-family households	20,715	48,265	42.9%

Source: HUD User Office of Policy Development and Research (PD&R). Consolidated Planning/CHAS Data (2021).

D. Segregation

1. Measuring Segregation

The Racial/Ethnic Dissimilarity Index is a measurement tool that quantifies the level of segregation between two racial or ethnic groups within a city by calculating how unevenly these groups are distributed across census tracts or block groups. The index operates on a scale from 0 to 100 percent, where scores below 40 percent indicate low segregation, scores between 41-54 percent represent moderate segregation, and scores above 55 percent signify high segregation. In practical terms, a dissimilarity index of 59.21 (as seen in Greensboro's 2020 Black/White comparison) means that approximately 59.21 percent of either Black or White residents would need to relocate to different census tracts to achieve an even distribution of these racial groups throughout the city.

Table 53: Racial/Ethnic Dissimilarity Trends, Greensboro, 1990 – 2020

Racial/Ethnic Dissimilarity Index	1990	2000	2010	2020
Non-White/White	55.73	51.15	50.38	55.48
Black/White	59.51	55.27	54.01	59.21
Hispanic/White	22.39	44.18	47.01	50.78
Asian or Pacific Islander/White	27.10	36.62	35.19	41.47

Source: HUD. Affirmatively Furthering Fair Housing Data. (Released July 10, 2020). Available at: https://egis.hud.gov/affht/

The Black/White dissimilarity index shows the highest level of segregation among all racial/ethnic comparisons, decreasing from 59.51 percent in 1990 to 59.21 percent in 2020. After a temporary decrease to 54 percent in 2010, the index rose again, indicating a recent trend toward greater Black/White segregation.

The Non-White/White dissimilarity index has remained relatively stable, showing a slight decrease from 55.73 percent in 1990 to 55.48 percent in 2020. This metric experienced its lowest point in 2010 at 50.38 percent before rising again over the past decade.

Hispanic/White segregation has shown the most dramatic increase over the thirty-year period, rising from 22.39 percent in 1990 to 50.78 percent in 2020. This represents more than a doubling of the segregation index for this demographic comparison.

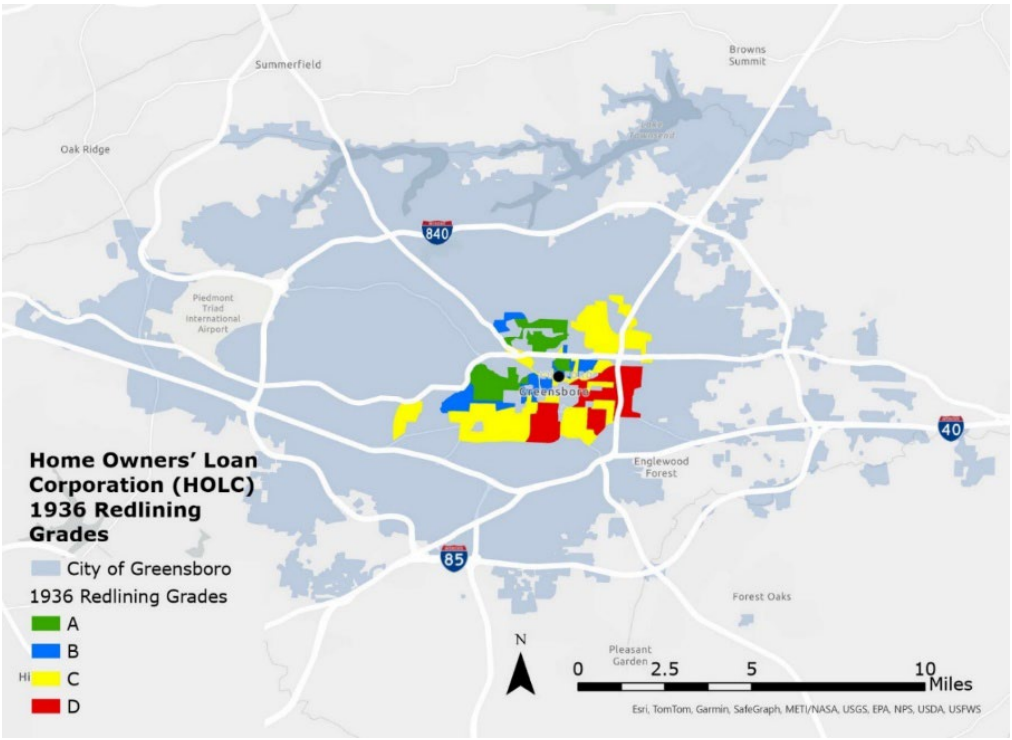
Asian or Pacific Islander/White segregation has also increased substantially, climbing from 27.1 percent in 1990 to 41.47 percent in 2020. This trend indicates growing residential separation between Asian or Pacific Islander and White populations over the study period.

These trends demonstrate a general pattern of increasing residential segregation across all racial and ethnic categories in Greensboro over the past three decades, with the Black/White dissimilarity index consistently showing the highest levels of segregation.

2. Historic Segregation

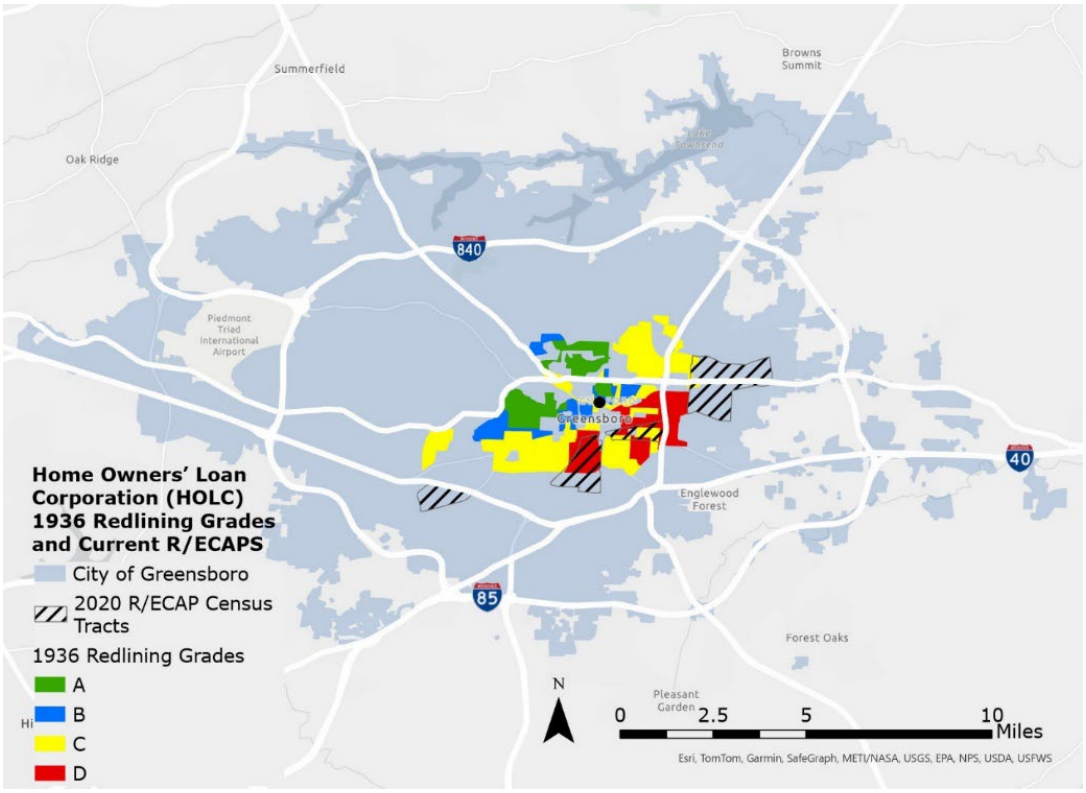
As part of the New Deal, the U.S. government created the Federal Housing Administration (FHA) to make home ownership more affordable for Americans. The FHA provided low interest loans to potential homeowners and contracted another federal department, the Homeowners' Loan Corporation (HOLC) to create maps of every major American city to show the financial "riskiness" of investing in each neighborhood. In the 1930s and 1940s, the HOLC created "Residential Security" maps of most major cities, including Greensboro. These maps documented how loan officers, appraisers, and real estate professionals evaluated mortgage lending risk during the era immediately before the surge of suburbanization in the 1950s. Neighborhoods considered high risk or "Hazardous" were often "redlined" by lending institutions, denying them access to capital investment which could improve the housing and economic opportunity of residents. Neighborhood risk often directly coincided with the racial makeup of neighborhoods, with whiter neighborhoods being deemed less risky.

Map 11: HOLC 1936 Redlining Grades, City of Greensboro



Source: University of Richmond. Mapping Inequality: Redlining in New Deal America. (1936 City Survey Files). Available at: https://dsl.richmond.edu/panorama/redlining/data and HUD Office of Policy Development and Research (PD&R). (2020). Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/about

Map 12: HOLC 1936 Redlining Grades and 2020 R/ECAPs, City of Greensboro



Source: University of Richmond. Mapping Inequality: Redlining in New Deal America. (1936 City Survey Files). Available at: https://dsl.richmond.edu/panorama/redlining/data and HUD Office of Policy Development and Research (PD&R). (2020). Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/about

For decades after these maps were made, the FHA and private lenders utilized these maps to determine which loans to approve. This made it easier for white residents to buy homes and build generational wealth and difficult for Black residents to buy homes. The grading system also incentivized buying homes in the suburbs, which drove significant suburban expansion. Speculators often bought the remaining homes and became slumlords or created predatory contract deeds. At the same time, redlined neighborhoods experienced disinvestment of government resources in transportation, education, housing, parks, etc. Map 14 is reconstruction of the HOLC redlining map of Greensboro. The colors show green areas "best" to red areas as "high risk" or "hazardous." The area descriptions used to rate the areas would include favorable influences like distance to employment and detrimental influences like "different racial groups." The descriptions listed the percent of foreign-born and Black families, as well as estimated annual family income.

E. Other Local Housing Issues

In the past, the private sector has played a significant role in creating or expanding certain impediments to fair housing choice. Some real estate practices, such as steering or

blockbusting, deed restrictions, inaccessible design, and occupancy quotes, are common indicators of potential discrimination and violations of the Fair Housing Act. The following is a closer look at private-market housing issues.

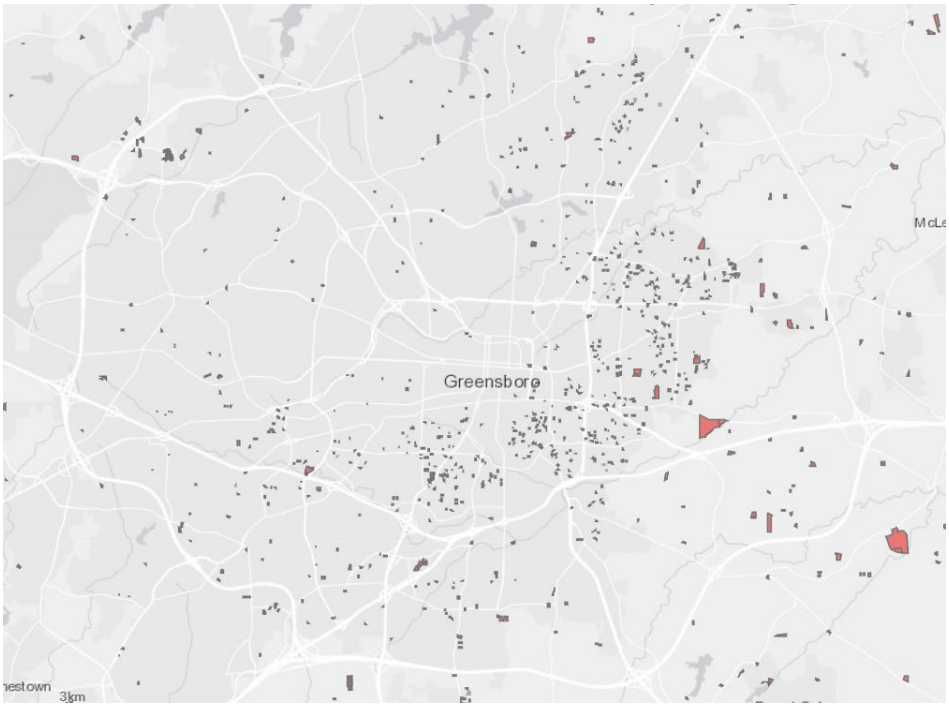
1. Real Estate Practices

Since 1920, the Greensboro Regional Realtors Association has served as the area's local organization of real estate brokers. Membership in the association is bound by the code established by the National Association of Realtors, which obligates members to maintain high professional standards and adhere to fair housing law. In the case of a complaint, the association has policies established to handle such events.

2. Foreclosures

In January 2025, Guilford County had 390 active tax foreclosures as shown in Map 15.

Map 13: Active Tax Foreclosures, Guilford County, 2025



Source: Guilford County GCQIS. Foreclosure Dashboard. Available at: https://gcgis.guilfordcountync.gov/portal/apps/opsdashboard/index.html#/2530a4f70ee3431bb0d561994b4b8eb0/

In addition to advertising and real estate practices, communities of color and low to moderate income homeowners may also face obstacles securing conventional mortgage refinancing due to financial barriers or bias on the part of lenders. Additionally, these communities tend to be targeted for higher risk loans, which can lead to foreclosure at a higher rate. The following provides an analysis of local foreclosure trends and polices to inform the Analysis of Impediments and identify potential systematic barriers to access fair housing options in the area.

In accordance with state law, property taxes become delinquent on January 6 for the current fiscal year, which runs from July 1 through June 30. Past due taxes are subject to enforcement measures including, but not limited to, garnishment of wages and bank accounts, levy on personal property, foreclosure of real estate, attachment of current and future state income tax refunds, and attachment of lottery winnings.

Foreclosure of the tax lien is the last resort but is only seriously considered after all other remedies are exhausted even when only one year is in arrears. Once a foreclosure is deemed necessary and processed, the county advertises the sale of the property in local newspapers, schedules the sale and the property is sold at public auction to the highest bidder. Public sales of these properties are staggered throughout the year. The listing owner may redeem the property from the county by paying the delinquent taxes plus costs and attorney fees at any time up to and including the day of sale.

While the foreclosure process is particularly damaging for homeowners, tenants residing in homes undergoing foreclosure procedures are often placed in a precarious housing situation of not knowing if or when a foreclosure may occur and whether they will be able to secure an affordable alternative when the foreclosure does occur. In 2018, a permanent extension of the Protecting Tenants at Foreclosure Act (PFTA) was signed into federal law. The PFTA enables renters whose homes were in foreclosure to remain in their homes for at least 90 days or for the term of their lease, whichever is greater. Moreover, the Act provides most renters with at least a 90-day notice to move due to a foreclosure and additional protections for Section 8 housing choice voucher recipients. Educating landlords and tenants of such requirements remains critical in Greensboro and elsewhere in the country.

3. Evictions

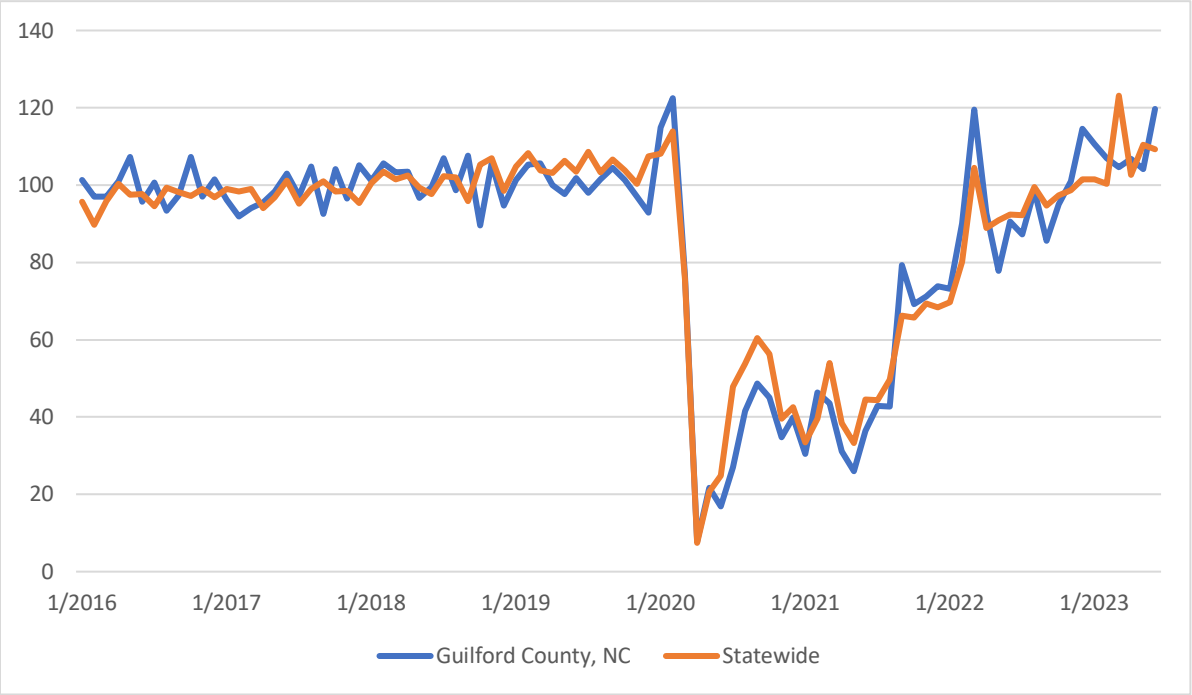
Evictions in North Carolina are called a “summary ejectment.” Landlords cannot force tenants out of their home prior to filing a “Complaint in Summary Ejectment” with the applicable clerk of court. Landlords may evict tenants after they have proven to the court that the grounds for eviction exist which may include unpaid rent, lease expiration, lease violation or criminal activity.

Historically, Greensboro's eviction rate has historically ranked in the top ten for U.S. cities, at time reaching more than double the national average. Figure 26 illustrates consistently high eviction rates from 2016 until 2020, when the COVID-19 eviction moratorium caused the eviction rate to plummet. Unfortunately, eviction rates quickly rebounded once the moratorium was lifted, returning to pre-pandemic levels by 2022. [17]

[17] Legal Services Corporation - Civil Court Data Initiative, Trends in Eviction Filings for Guilford County, NC. Legal Services Corporation Civil Court Data Initiative

Evictions disproportionately impact a number of protected classes in Greensboro. Neighborhoods with higher poverty rates and larger populations of racial and ethnic minorities, have seen disproportionately higher eviction rates. Families with children living in poverty, as well as cost burdened and severe cost burdened households, also face higher rates of eviction and subsequent homelessness.

Figure 26: Eviction Rates, Guilford County and Statewide, 2016-2023



Source: Legal Services Corporation – Civil Court Data Initiative, Trends in Eviction Filings. Available at: Legal Services Corporation Civil Court Data Initiative

4. NIMBYism

The common attitude of NIMBYism (Not In My Backyard) is a critical factor when discussing housing problems and access to affordable housing. NIMBYism is often associated with low-income housing and housing for vulnerable populations or anything that someone can suggest does not align with a certain "neighborhood character." The Department of Housing and Urban Development defines NIMBYism in part as "a mentality adopted by those who reject certain changes to their communities."

It is difficult to quantify housing problems based on NIMBYism but based on discussions with neighborhood representatives and City representatives, there is a recurring theme of this attitude that comes up, either implicitly or explicitly, that may drive the location and

creation of new multifamily developments, social services, and overall access to adequate housing for vulnerable and minority populations.

Several Community Needs Survey responses included references to a lack of single-family zoning or too much focus on multifamily zoning. Considering that most of the land area of Greensboro is zoned to accommodate single-family residential development, these responses could be rooted in NIMBYism rather than factual analysis.

VIII. Homeownership and Lending Analysis

A. Overview

A review of lending activities using the Home Mortgage Disclosure Act (HMDA) data provides insight into potential patterns of discrimination and/or access to home financing for protected classes. The HMDA data are the most comprehensive publicly available information on mortgage market activity gathered from over five thousand U.S. financial institutions, including credit unions. In particular, the purpose of Regulation C of the HMDA is to provide the public with data that can be used to:

- Help determine whether financial institutions are serving the housing needs of their communities;
- Assist public officials in distributing public-sector investments to attract private investment to areas where it is needed; and
- Assist in identifying possible discriminatory lending patterns and enforcing compliance with anti-discrimination statutes.[18]

The following sections provide an analysis of trends at county, regional (MSA), and state levels using the most recent HMDA data available from the Federal Financial Institutions Examination Council (FFIEC).

Homeownership in the Greensboro (MSA) and Guilford County follows national trends, where conventional loans dominate mortgage lending, refinancing has fluctuated significantly, and disparities persist across demographic groups. The lending data from 2023 provides insight into the accessibility of home loans, borrower preferences, and areas where financial barriers remain.

B. Loan Origination and Type

Table 54 shows a decrease in all loan purpose originations at two scales, the MSA and state, between 2018 and 2023. Between 2018 and 2020, both the MSA and North Carolina had a significant proportional increase, although the MSA's increase was 15 percent less than the increase in statewide loan originations. However, while the rate of loan origination decreased between 2020 and 2023 in both the MSA and across the statewide, the MSA's rate of originations decreased less than statewide (45 percent vs 51 percent decrease respectively).

[18] Title 12. Chapter X. Part 1003. https://www.ecfr.gov/current/title-12/chapter-X/part-1003

Table 54: Originated Loans by Area Over Time, Greensboro MSA & North Carolina, 2023

Area	Year	All Originated Loans	% Change from Previous Year
Guilford County	2018	11,721	
	2020	20,400	74.0%
	2023	10,489	-48.6%
Greensboro MSA	2018	16,155	
	2020	27,517	70.3%
	2023	15,266	-44.5%
North Carolina	2018	267,927	
	2020	496,208	85.2%
	2023	243,892	-50.8%

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2020, & 2023). Available at: https://ffiec.cfpb.gov/data-browser/data/2020?category=counties&items=37081

Historically, nonconventional loans (any loan other than a "conventional" loan) provide access to credit to borrowers who may otherwise have limited access to mortgage credit. One advantage of nonconventional loans is the relatively low down-payment requirement, typically as low as 3.5 percent for FHA and VA lending programs, which serve the needs of borrowers who have few assets to meet down-payment and closing-cost requirements. FHA-insured and VA-guaranteed programs also provide credit access to borrowers who have low credit scores or high debt-to-income (DTI) ratios and cannot obtain conventional loans.

Conventional loans are private loans that are not backed by a government entity, but they must follow guidelines set by Fannie Mae and Freddie Mac. The national rate of conventional loan use is 80 percent.[19]

Similar to national trends, the vast majority of home loans in the Greensboro MSA in 2023 were conventional, accounting for 78.4 percent of total lending activity, followed by FHA loans at 14.9 percent, VA loans at 6.1 percent, and USDA loans at 0.6 percent. A similar pattern is present in Guilford County, where 80.5 percent of all loans were conventional, while FHA loans made up 13.6 percent, VA loans 5.7 percent, and USDA loans 0.1 percent. These figures indicate that borrowers with strong credit profiles and the ability to meet down payment requirements tend to opt for conventional loans, while government-backed loans remain critical for first-time and lower-income borrowers.

[19] D. Papandrea. (2023). U.S. News & World Report. Available at https://money.usnews.com/loans/mortgages/articles/what-is-a-conventional-loan

Table 55: Loan Types, All Purposes, Greensboro MSA, 2023

Loan Type	# of Records	Dollar Amount ($)	Percent of Total
Conventional	22,632	$4,299,770,000	78.4%
FHA	4,304	$930,100,000	14.9%
VA	1,751	$514,415,000	6.1%
USDA	170	$31,220,000	0.6%
Total	**28,857**	**$5,775,505,000**	**100%**

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2020, 2023).

Table 56: All Loan Types, All Purposes, Guilford County, 2023

Loan Type	# of Records	Dollar Amount ($)	Percent of Total
Conventional	15,612	$2,860,610,000	80.5%
FHA	2,638	$600,860,000	13.6%
VA	1,113	$346,705,000	5.7%
USDA	27	$4,685,000	0.1%
Total	19,390	$3,812,860,000	100%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 57: Value of Loans Originated by Purpose, Greensboro MSA, 2023

Home purchase			Home Improvement			Refinancing		
Number	Value $000's	% of loans	Number	Value $000's	% of loans	Number	Value $000's	% of loans
14,652	$3,638,570	50.8%	3,688	$291,440	12.8%	6,619	$1,459,955	22.9%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 58: Value of Loans Originated by Purpose, Guilford County, 2023

Home purchase			Home Improvement			Refinancing		
Number	Value $000's	% of loans	Number	Value $000's	% of loans	Number	Value $000's	% of loans
9,597	$2,500,370	65.6%	2,547	$201,315	5.3%	4,549	$862,255	22.6%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 59: Value of Loans Originated by Purpose, North Carolina, 2023

Home purchase			Home Improvement			Refinancing		
Number	Value $000's	% of loans	Number	Value $000's	% of loans	Number	Value $000's	% of loans
258,248	$81,202,770	55.5%	53,507	$5,215,810	11.5%	95,876	$20,833,180	20.6%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

In 2023, home purchases were the primary driver of mortgage lending in the Greensboro MSA, making up 50.8 percent of total loans originated by value. Refinancing made up 22.9 percent, while home improvement loans accounted for 12.8 percent. Notably, in Guilford County, home purchase loans were a larger share (65.6 percent), while refinancing (22.6 percent) and home improvement loans (5.3 percent) had relatively lower representation. These figures suggest a greater focus on new home acquisitions in Guilford County compared to the overall MSA.

Historical data shows that refinancing activity surged between 2018 and 2020 due to historically low interest rates but experienced a sharp decline by 2023. In the Greensboro MSA, refinancing activity rose by 237 percent from 2018 to 2020 but dropped by 78 percent by 2023. In Guilford County, refinancing increased by 272 percent between 2018 and 2020 but fell by 80 percent by 2023. Industry experts explain this as an outcome of record low mortgage interest rates when homeowners took advantage of the low interest rates to increase homeowner equity, reducing their monthly payments.[20]

Table 60: All Originated Loans by Loan Purpose, Greensboro MSA, 2018, 2020 & 2023

Loan Purpose	2018	2020		2023	
	# Originated	# Originated	% Change Previous Year	# Originated	% Change Previous Year
Home Purchase	9,455	10,875	15%	8,571	-21%
Home Improvement	1,039	1,216	17%	1,804	48%
Refinancing	4,177	14,064	237%	3,079	-78%

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2020, 2023).

[20] Freddie Mac. (2021). Research Note. Available at https://www.freddiemac.com/research/insight/20210305-refinance-trends

Table 61: All Originated Loans by Loan Purpose, Guilford County, 2018, 2020 & 2023

Loan Purpose	2018	2020		2023	
	# Originated	# Originated	% Change Previous Year	# Originated	% Change Previous Year
Home Purchase	7,054	7,946	13%	5,911	-26%
Home Improvement	762	871	14%	1,216	40%
Refinancing	2,859	10,646	272%	2,097	-80%

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2020, 2023).

Table 62: Loan Type by Home Purchase Applications, Greensboro MSA, 2023

Loan Type	# of Records	$ Amount	% of Total Records
Conventional	11,078	$2,700,160,000	75.6%
FHA	2,381	$587,795,000	16.3%
VA	1,027	$319,755,000	7.0%
USDA	166	$30,860,000	1.1%
Total	***14,652***	***$3,638,570,000***	***100%***

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 63: Loan Type by Home Purchase Applications, Guilford County, 2023

Loan Type	# of Records	$ Amount	% of Total Records
Conventional	7,542	$1,915,605,000	78.6%
FHA	1,395	$367,525,000	14.5%
VA	635	$212,725,000	6.6%
USDA	25	$4,515,000	0.3%
Total	9,597	$2,500,370,000	100%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 64: Loan Type by Home Purchase Applications, North Carolina, 2023

Loan Type	# of Records	$ Amount	% of Total Records
Conventional	187,753	$59,733,350,000	72.7%
FHA	34,627	$9,756,040,000	13.4%
VA	33,631	$11,215,545,000	13.0%
USDA	2237	$497,835,000	.9%
Total	***258,248***	***$81,202,770,000***	***100%***

Source: FFIEC. Home Mortgage Disclosure Act (2023).

The data also reveals significant variation in loan approvals based on property type. In 2023, site-built single-family homes had the highest number of loan originations (14,565 in Greensboro MSA and 10,246 in Guilford County), while manufactured homes faced significantly higher denial rates. Of the 914 manufactured home loan applications in the Greensboro MSA, only 619 were approved. Similarly, in Guilford County, only 183

manufactured home loans were originated, while 347 were denied. This suggests that financing manufactured homes remains a challenge, possibly due to stricter lending criteria and perceived risk.

Table 65: Loan Status by Property Type, Greensboro MSA, 2023

Loan Status	Multi-family	Manufactured Single Family (1-4 units)	Site-Built Single Family (1-4 Units)	Total
Originated	82	619	14,565	15,266
Denied	10	914	4,842	5,766

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 66: Loan Status by Property Type, Guilford County, 2023

Loan Status	Multi-family	Manufactured Single Family (1-4 units)	Site-Built Single Family (1-4 Units)	Total
Originated	60	183	10,246	10,489
Denied	8	347	3,458	3,813

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 67: Loan Status by Property Type, North Carolina, 2023

Loan Status	Multi-family	Manufactured Single Family (1-4 units)	Site-Built Single Family (1-4 Units)	Total
Originated	793	10,037	233,062	243,892
Denied	116	14,287	68,319	82,722

Source: FFIEC. Home Mortgage Disclosure Act (2023).

In 2023, Black or African American borrowers in Guilford County accounted for 25.0 percent of all mortgage loans—4,848 loans totaling $748.9 million—compared to 20.0 percent in the broader Greensboro MSA. This indicates that Greensboro is playing a stronger role in expanding access to mortgage credit for Black residents than surrounding areas, potentially due to targeted outreach, community lending efforts, or higher urban demand.

White borrowers made up a smaller share of lending in Guilford County (44.4 percent) than in the MSA (52.0 percent), reflecting a more racially diverse lending landscape in Greensboro. However, the average loan amount for White borrowers in Guilford ($197,247)

remained significantly higher than for Black borrowers ($154,480), pointing to ongoing disparities in borrowing power, income, or home value.

Asian borrowers represented 5.6 percent of loans in Guilford County, compared to 4.0 percent in the MSA, and consistently had some of the highest average loan values. Across both geographies, more than 22 percent of loans were recorded with race not available, limiting the ability to fully evaluate racial equity in lending.

In the same period, Hispanic or Latino borrowers accounted for 6.9 percent of mortgage loans in Guilford County, with an average loan amount of $159,827. This is slightly lower than the 7.2 percent share in the broader Greensboro MSA, where average loans were also slightly smaller at $151,484.

Overall, the data suggest that lenders in the Greensboro MSA are playing a key role in expanding access to homeownership for Black and Asian borrowers in the region, though disparities in loan value and data availability warrant further attention.

Table 68: Lending Activity by Borrower Race, Greensboro MSA, 2023

Race (not Hispanic or Latino)	# of Records	% of Total Records	Total Value	Avg. Loan Value
2 or more minority races	96	0.3%	$15,170,000	$158,021
American Indian or Alaska Native	167	0.6%	$21,775,000	$130,389
Asian	1,214	4%	$302,650,000	$249,300
Black or African American	5,702	20%	$882,420,000	$154,756
Native Hawaiian or Other Pacific Islander	51	0.2%	$7,395,000	$145,000
Race Not Available	6,213	22%	$1,807,245,000	$290,881
White	15,003	52%	$2,654,255,000	$176,915

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 69: Lending Activity by Borrower Race, Guilford County, 2023

Race (not Hispanic or Latino)	# of Records	% of Total Records	Total Value	Avg. Loan Value
2 or more minority races	84	0.4%	$13,160,000	$156,667
American Indian or Alaska Native	97	0.5%	$12,585,000	$129,742
Asian	1,082	5.6%	$275,800,000	$254,898
Black or African American	4,848	25.0%	$748,920,000	$154,480
Native Hawaiian or Other Pacific Islander	37	0.2%	$5,185,000	$140,135
Race Not Available	4,333	22.3%	$993,965,000	$230,351
White	8,617	44.4%	$1,699,675,000	$197,247

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 70: Lending Activity by Borrower Ethnicity, Greensboro MSA, 2023

Ethnicity	# of Records	% of Lending Activity	$ Amount	Avg. Loan Amount
Ethnicity Not Available	5,946	20.9%	$1,750,490,000	$294,398
Hispanic or Latino	2,039	7.2%	$308,875,000	$151,484
Not Hispanic or Latino	20,456	71.9%	$3,632,340,000	$177,568

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 71: Lending Activity by Borrower Ethnicity, Guilford County, 2023

Ethnicity	# of Records	% of Lending Activity	$ Amount	Avg. Loan Amount
Ethnicity Not Available	4,095	21.4%	$941,825,000	$231,009
Hispanic or Latino	1,326	6.9%	$211,930,000	$159,827
Not Hispanic or Latino	13,683	71.6%	$2,598,745,000	$189,925

Source: FFIEC. Home Mortgage Disclosure Act (2023).

In 2023, female borrowers in Guilford County made up 27.8 percent of lending activity, slightly higher than the Greensboro MSA (26.3%), with a higher average loan amount ($152,377 vs. $145,929). Joint applicants in Guilford also received larger average loans ($221,732) than in the MSA ($203,740).

Table 72: Lending Activity by Borrower Sex, Greensboro MSA, 2023

Sex	# of Records	% of Lending Activity	$ Amount	Avg. Loan Amount
Female	7,598	26.3%	$1,108,770,000	$145,929
Joint	8,029	27.8%	$1,635,825,000	$203,740
Male	8,884	30.8%	$1,592,860,000	$179,295
Sex Not Available	4,346	15.1%	$1,438,050,000	$330,890

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 73: Lending Activity by Borrower Sex, Guilford County, 2023

Sex	# of Records	% of Lending Activity	$ Amount	Avg. Loan Amount
Female	5,384	27.8%	$820,400,000	$152,377
Joint	5,171	26.7%	$1,146,575,000	$221,732
Male	5,850	30.2%	$1,133,760,000	$193,805
Sex Not Available	2,985	15.4%	$712,125,000	$240,015

Source: FFIEC. Home Mortgage Disclosure Act (2023).

In 2023, Black or African American women represented 34 percent of all female mortgage applicants in the Greensboro MSA. This represents a strong share of lending activity and signals positive progress toward increasing access to homeownership for Black women, a group that has historically faced significant barriers due to discrimination, lower average household wealth, and restricted credit access. In Guilford County as whole, the share was even higher: Black women accounted for 41.4 percent of female applicants. This suggests particularly strong lending engagement in Greensboro and highlights the city's role in advancing racial equity in homeownership.

This high volume of lending indicates meaningful progress in expanding access to homeownership for a group historically excluded from credit opportunities, with positive implications for wealth-building and housing choice. These trends also may reflect the effectiveness of local outreach efforts, community-based financial programs, and increased participation by lenders in addressing disparities.

Table 74: Lending Activity for Female Applicants by Race, Greensboro MSA, 2023

Female Borrowers by Race	# of Records	% of All Records
2 or more minority races	46	0.6%
American Indian or Alaska Native	69	0.9%
Asian	291	4%
Black or African American	2,592	34%
Joint	11	0.1%
Native Hawaiian or Other Pacific Islander	12	0.2%
Race Not Available	660	8.7%
White	3,915	51.5%
Total	**7,598**	**100%**

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 75: Lending Activity for Female Applicants by Race, Guilford County, 2023

Female Borrowers by Race	# of Records	% of All Records
2 or more minority races	41	0.8%
American Indian or Alaska Native	44	0.8%
Asian	240	4.5%
Black or African American	2,231	41.4%
Joint	2	0.0%
Native Hawaiian or Other Pacific Islander	9	0.2%
Race Not Available	9	0.2%
White	504	9.4%
Total	2,304	42.8%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

C. Loan Denials

Table 76: Loan Application Denials by Loan Type, Guilford County, Greensboro MSA and North Carolina, 2023

Area	Loan Type	# of Applications Denied	% of Denials within Loan Type	% of All Denials
Guilford County	Conventional	3,284	86.1%	21.0%
	FHA	2	0.1%	15.3%
	VA	403	10.6%	7.4%
	USDA	124	3.3%	11.1%
Greensboro MSA	Conventional	4,969	22.0%	86.2%
	FHA	601	14.0%	10.4%
	VA	188	10.7%	3.3%
	USDA	8	4.7%	0.1%
North Carolina	Conventional	70,611	19.8%	85.4%
	FHA	7,730	13.4%	9.3%
	VA	4,224	8.7%	5.1%
	USDA	157	6.8%	0.2%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 77: Loan Application Denials by Loan Purpose, Greensboro MSA, 2023

Loan Purpose	# of Applications Denied	$ Amount	% of Denials within Loan Purpose	% of All Denials
Refinancing	624	$84,190,000	22.5%	10.8%
Cash-out refinancing	838	$149,740,000	21.8%	14.5%
Home improvement	1,310	$94,270,000	35.5%	22.7%
Home purchase	1,641	$298,595,000	11.2%	28.5%
Other purpose	1,353	$105,785,000	35.5%	23.5%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 78: Loan Application Denials by Loan Purpose, Guilford County, 2023

Loan Purpose	# of Applications Denied	$ Amount	% of Denials within Loan Purpose	% of All Denials
Refinancing	461	$66,005,000	23.8%	12.1%
Cash-out refinancing	585	$110,385,000	22.4%	15.3%
Home improvement	918	$67,890,000	36.0%	24.1%
Home purchase	909	$176,045,000	9.5%	23.8%
Other purpose	940	$76,320,000	35.5%	24.7%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

1. Loan Denials by Race

Loan approval rates vary significantly by race and ethnicity, underscoring persistent disparities in mortgage access. In the Greensboro MSA, Black borrowers made up 20 percent of all mortgage loans but had an average loan amount ($154,756) notably lower than White borrowers ($176,915). Asian borrowers had the highest average loan amount at $249,300. In Guilford County, Black borrowers accounted for 25 percent of lending activity but had an average loan amount of $154,480, compared to White borrowers at $197,247 and Asian borrowers at $254,898.

A notable portion of lending activity is also categorized as "Race Not Available"—22 percent in Greensboro MSA and 22.3 percent in Guilford County—indicating either borrower preference for privacy or limitations in data collection.

Table 79: Denial Rate by Race, Greensboro MSA, 2018 & 2023

Denial Rate	2018	2023	Difference
Difference between White and Black Applicant Loan Denials	11.7%	8.4%	-3.3%
Black Denial Rate	28.8%	27.5%	-1.3%
White Denial Rate	17.1%	19.1%	2.0%

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2023).

Table 80: Denial Rate by Race, Guilford County, 2018 & 2023

Denial Rate	2018	2023	Difference
Difference between White and Black Applicant Loan Denials	12.7%	10.0%	-2.7%
Black Denial Rate	28.2%	27.6%	-.6%
White Denial Rate	15.5%	17.6%	2.1%

Source: FFIEC. Home Mortgage Disclosure Act (2018, 2023).

Loan denial rates highlight disparities in mortgage accessibility. In 2023, the denial rate for Black applicants in the Greensboro MSA was 27.5 percent, compared to 19.1 percent for White applicants. The gap between White and Black loan denial rates has narrowed since 2018, dropping from 11.7 percent to 8.4 percent, but remains significant. In Guilford County, the Black loan denial rate was 27.6 percent, compared to 17.6 percent for White borrowers. Denials were most prevalent for refinancing and home improvement loans,

suggesting that homeowners seeking to leverage equity or invest in property enhancements face greater financial scrutiny.

Table 81: Loan Status by Race, Greensboro MSA, 2023

Loan Status	2 or more Minority Races		American Indian or Alaska Native		Asian		Black or African American		Native Hawaiian or Other Pacific Islander		White	
	#	%	#	%	#	%	#	%	#	%	#	%
Application Approved, Not Accepted	6	6.3%	3	1.8%	25	2.1%	127	2.2%	2	3.9%	365	2.4%
Denied	28	29.2%	48	28.7%	205	16.9%	1,569	27.5%	13	25.5%	2,866	19.1%
Withdrawn	12	12.5%	27	16.2%	210	17.3%	716	12.6%	3	5.9%	1,741	11.6%
Incomplete	8	8.3%	25	15.0%	78	6.4%	399	7.0%	8	15.7%	877	5.8%
Loan Originated	40	41.7%	62	37.1%	688	56.7%	2,848	49.9%	25	49.0%	9,049	60.3%
Application Approved, Not Accepted	0	0.0%	0	0.0%	1	0.1%	9	0.2%	0	0.0%	17	0.1%
Preapproval Denied	1	1.0%	1	0.6%	1	0.1%	3	0.1%	0	0.0%	11	0.1%
Loan Purchased	1	1.0%	1	0.6%	6	0.5%	31	0.5%	0	0.0%	77	0.5%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 82: Loan Status by Race, Guilford County, 2023

Loan Status	2 or more Minority Races		American Indian or Alaska Native		Asian		Black or African American		Native Hawaiian or Other Pacific Islander		White	
	#	%	#	%	#	%	#	%	#	%	#	%
Application Approved, Not Accepted	6	7.1%	2	2.1%	22	2.0%	106	2.2%	2	5%	221	2.6%
Denied	22	26.2%	24	24.7%	184	17.0%	1,338	27.6%	7	19%	1,518	17.7%
Withdrawn	12	14.3%	15	15.5%	186	17.2%	610	12.6%	2	5%	989	11.6%
Incomplete	5	6.0%	15	15.5%	63	5.8%	299	6.2%	8	22%	393	4.6%

Loan Status	2 or more Minority Races		American Indian or Alaska Native		Asian		Black or African American		Native Hawaiian or Other Pacific Islander		White	
	#	%	#	%	#	%	#	%	#	%	#	%
Loan Originated	37	44.0%	40	41.2%	620	57.3%	2,459	50.7%	18	49%	5,434	63.5%
Application Approved, Not Accepted	0	0.0%	0	0.0%	0	0.0%	8	0.2%	0	0%	7	0.1%
Preapproval Denied	1	1.2%	0	0.0%	1	0.1%	3	0.1%	0	0%	7	0.1%
Loan Purchased	1	1.2%	1	1.0%	6	0.6%	25	0.5%	0	0%	48	0.6%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

Table 83: Loan Status by Race, State of North Carolina, 2023

Loan Status	2 or more Minority Races		American Indian or Alaska Native		Asian		Black or African American		Native Hawaiian or Other Pacific Islander		White	
	#	%	#	%	#	%	#	%	#	%	#	%
Application Approved, Not Accepted	32	2.6%	83	2.2%	663	2.9%	1,507	2.4%	24	3.2%	6,069	2.4%
Denied	387	31.2%	1,296	33.8%	2,905	12.7%	18,455	29.4%	243	32.7%	43,505	17.1%
Withdrawn	175	14.1%	502	13.1%	4,536	19.9%	8,563	13.6%	89	12.0%	32,064	12.6%
Incomplete	131	10.6%	513	13.4%	1,466	6.4%	4,743	7.6%	64	8.6%	13,969	5.5%
Loan Originated	505	40.8%	1,421	37.1%	13,001	57.0%	29,031	46.2%	316	42.6%	156,445	61.5%
Application Approved, Not Accepted	2	0.2%	4	0.1%	33	0.1%	97	0.2%	2	0.3%	345	0.1%
Preapproval Denied	1	0.1%	2	0.1%	14	0.1%	43	0.1%	0	0.0%	148	0.1%
Loan Purchased	6	0.5%	13	0.3%	175	0.8%	379	0.6%	4	0.5%	1,999	0.8%

Source: FFIEC. Home Mortgage Disclosure Act (2023).

IX. Fair Housing Trends and Complaints

A. Overview

By examining recent trends in housing discrimination complaints and identifying systemic barriers that prevent equal access to housing opportunities, this section will highlight the persistent challenges faced by protected classes. The analysis was conducted using data from multiple sources, including fair housing complaint records, demographic statistics, and community feedback, to present a clear picture of the fair housing landscape.

B. HUD Complaint and Investigation Process

The Fair Housing Division of the Human Rights Department investigates complaints of discrimination in housing. The city has a Fair Housing Ordinance that protects people from discrimination in housing based on race, color, sex, religion, national origin, handicap (physical and mental disability), and family status (families with children under 18 including single parents, adopted children, and pregnant women).

If it is determined after a hearing that housing discrimination has occurred or is about to occur, civil penalties can be issued, in addition to actual damages for the complainant, punitive damages, injunctive or other equitable relief, and attorney's fees.

The city's Fair Housing Office has been active in providing training and resources to Code Compliance and other city departments to disseminate the importance of ensuring accessibility to all residents of the city.

C. Landlord-Tenant Dispute Program

Beyond investigating Fair Housing cases, the Fair Housing Division also operates a Landlord-Tenant Dispute Program to mediate conflicts between landlords and tenants, aiming to prevent legal disputes and address potential issues before they escalate.

In recent years, the Landlord-Tenant Dispute Program has handled an average of 300 calls per year. Over the last three years, the Fair Housing Division has managed approximately 20 to 30 cases annually, a higher volume than expected for a city of Greensboro's size. Reflecting broader trends at the state and county levels, cases related to disability have remained steady, while the number of cases involving national origin has increased, coinciding with the arrival of new immigrant populations in the city.

Table 84: Cases Filed with HUD FHEO by Bases, North Carolina, 1/1/2006 - 6/30/2020

Year	All	Retaliation	Sex	Religion	Familial Status	Race	Color	National Origin	Disability
2006	202	3	29	2	21	106	1	40	67
2007	215	8	25	8	21	114		42	62
2008	250	3	19	3	31	99		63	79
2009	182	3	26	5	23	80	4	35	65
2010	255	5	41	5	50	125	4	43	82
2011	235	5	16	1	43	83	1	64	82
2012	166	22	17	2	32	53	5	42	55
2013	146	9	22	2	25	52	1	30	49
2014	129	17	12	2	18	36	1	24	61
2015	144	11	9	4	17	48		23	74
2016	166	7	27	5	20	53	7	23	91
2017	125	7	19	4	23	41	5	21	63
2018	154	12	21	5	21	44	4	10	91
2019	160	12	20	2	12	53	10	21	92
2020	68	2	7	2	6	24	1	7	42
Total	**2,597**	**126**	**310**	**52**	**363**	**1,011**	**44**	**488**	**1,055**

Source: HUD FHEO Filed Cases, 2020, https://catalog.data.gov/dataset//fheo-filed-cases

Table 85 shows HUD FHEO cases filed in North Carolina from 2006 to 2020, broken down by various discrimination bases including retaliation, sex, religion, familial status, race, color, national origin, and disability. Over this 15-year period, a total of 2,597 cases were filed, with disability being the most common basis (1,055 cases), followed by race (1,011 cases) and national origin (488 cases). The data shows some fluctuation in total cases per year, peaking at 255 cases in 2010 and declining to 68 cases in 2020, though this final year's lower number may have been impacted by external factors.

Table 85: Cases Filed with HUD FHEO by Bases, Guilford County, 1/1/2006 - 6/30/2020

Year	All	Retaliation	Sex	Religion	Familial Status	Race	Color	National Origin	Disability
2006	13		1		3	10		1	4
2007	14				2	7		2	7
2008	22		4		5	9		8	5
2009	15		5	1	3	5		5	5
2010	18	2	4		7	12		1	5
2011	25	1	4		3	8		5	11
2012	13	1	1		3	2	1	2	5
2013	9				1	2		2	6
2014	13	1	2	1		3	1	4	7

Year	All	Retaliation	Sex	Religion	Familial Status	Race	Color	National Origin	Disability
2015	11	1	1			4			8
2016	19		2	1	5	8	3	3	13
2017	15		4		1	5	1	3	8
2018	26		7	4	8	8	4	2	12
2019	14		1	1	1	2	2		12
2020	4	1	1		1	2	1	2	4
Total	**231**	**7**	**37**	**8**	**43**	**87**	**13**	**40**	**112**

Source: HUD FHEO Filed Cases, 2020, https://catalog.data.gov/dataset//fheo-filed-cases

Table 85 shows HUD FHEO cases filed in Guilford County from 2006 to 2020, with a total of 231 cases filed across various discrimination categories during this period. Similar to the state-level data, disability (112 cases) and race (87 cases) were the most frequent bases for discrimination complaints in the county. The data reveals year-to-year variations, with the highest number of cases (26) recorded in 2018 and a notable decline to just 4 cases in 2020.

Table 86: FHEO Filed Cases by Race for Race Based Complaints, Guilford County, 1/1/2006 - 6/30/2020

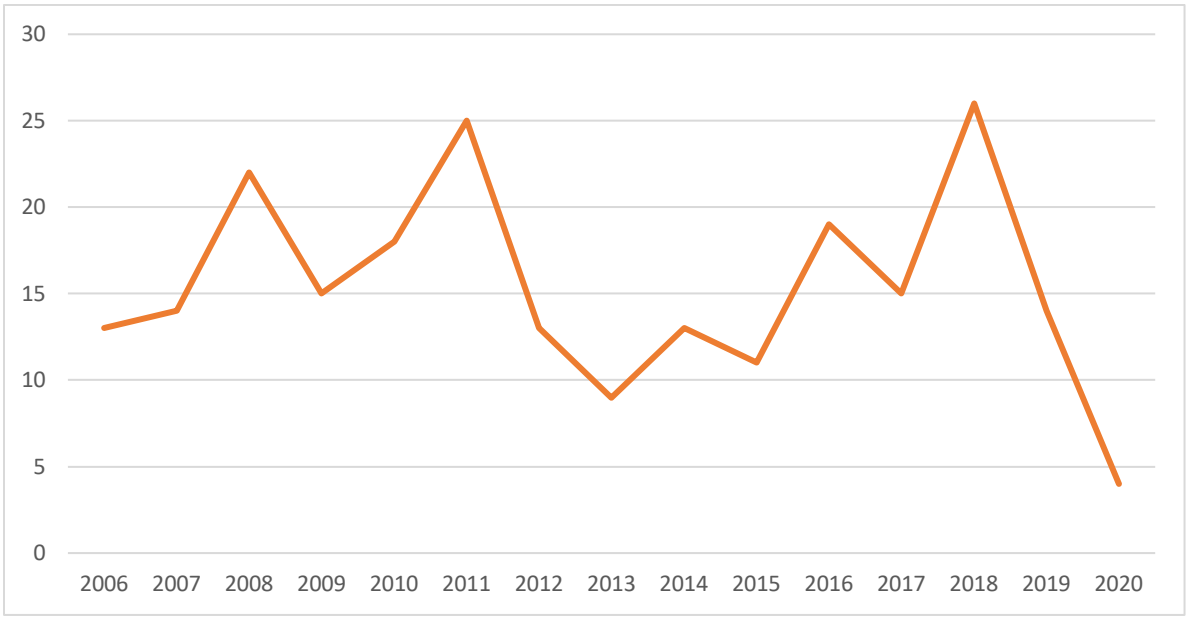
Year	Filed Cases with a Race Basis	Asian	Black or African American	White	Multi-Racial
2006	10		10		
2007	7		6	1	
2008	9	1	8		
2009	5		5		
2010	12		11	1	
2011	8		7	1	
2012	2		1		1
2013	2		1	1	
2014	3		3		
2015	4		4		
2016	8		6	2	
2017	5		2	2	1
2018	8		4	3	1
2019	2		1	1	
2020	2		2		
Total	**87**	**1**	**71**	**12**	**3**

Source: HUD FHEO Filed Cases, 2020, https://catalog.data.gov/dataset//fheo-filed-cases

Of the 87 total race-based housing discrimination complaint cases filed with a race basis, the vast majority (71 cases) were filed by Black or African American individuals, while White

complainants filed 12 cases, and there were 3 multi-racial cases and 1 Asian case. The data show considerable variation across years, with peaks of race-based complaints occurring in 2006 (10 cases) and 2010 (12 cases).

Figure 27: Number of FHEO Cases by Year, Guilford County, 1/1/2006 - 6/30/2020



Source: HUD FHEO Filed Cases, 2020, https://catalog.data.gov/dataset//fheo-filed-cases

This line graph shows the trend of FHEO cases in Guilford County from 2006 to 2020. The graph reveals significant fluctuations in case numbers, with notable peaks occurring in 2008 (22 cases), 2011 (25 cases), and 2018 (26 cases). The trend line shows a decline in the final year of 2020, dropping to approximately 4 cases, which represents the lowest point in the 15-year period.

D. Intake Investigation

Under the Fair Housing Act (FHA), individuals who believe they have experienced housing discrimination have the option to file an administrative complaint with the U.S. Department of Housing and Urban Development (HUD), pursue a civil lawsuit in court, or do both. In North Carolina, because the State FHA and five local fair housing ordinances are recognized by HUD as "substantially equivalent" to the federal FHA, most administrative complaints filed with HUD will be referred to the North Carolina Human Relations Commission (NCHRC) or one of the five local fair housing enforcement agencies for investigation and resolution. In addition to handling complaints referred by HUD, the NCHRC and the five local agencies also accept complaints of housing discrimination filed directly with them.

E. Conciliation or Voluntary Compliance

At any time during the investigation process, the parties can resolve the complaint under terms that are acceptable to the parties and HUD. HUD will try to help the parties resolve the complaint through a voluntary agreement, but no party is required to accept an agreement. If the parties agree, HUD will prepare the agreement and require signatures. lf an agreement is signed, HUD will close the investigation and monitor compliance with the agreement. HUD may resolve the investigation through a document called a Conciliation Agreement, a Voluntary Compliance Agreement, or both.

F. Legal Action

If appropriate, FHEO will take actions to enforce the law. Based on the findings the government may bring a Fair Housing Act or other civil rights case. Examples of relief may include compensation for victims, changes to policies and procedures, and/or training. When government brings a legal action, it does not charge any fees or costs to the victims of discrimination. Cases before HUD Administrative Law Judges are handled by HUD's Office of General Counsel, and cases in the federal courts are handled by the US Department of Justice.

X. Review of Local Regulations and Policies

This section examines local policies and practices, including planning and zoning, building code, social services, and private practices, and other local policies, and their potential impact on fair housing choice in the City of Greensboro.

A. Zoning

As part of the Analysis of Impediments to Fair Housing Choice in Greensboro, a review of current zoning practices was conducted to evaluate how these policies might affect fair housing opportunities both in the short and long term. Local policies, including those established through zoning regulations, subdivision ordinances, and updates to the comprehensive plan, can influence the location of affordable housing projects. These policies may unintentionally hinder the development of affordable multifamily housing in high-opportunity areas that offer access to quality education, employment, and transportation options.

The following sections outline the zoning policies enacted by the City of Greensboro and assess their potential impact on advancing fair housing choice.

1. Zoning and Site Selection

Greensboro's first comprehensive plan was adopted by City Council in 2003. The now 20-year-old plan was designed to serve as a guide for Greensboro's residents and leaders by setting an overall vision for Greensboro in 2025. Based on this vision, in June 2010, the City Council adopted the city's current Land Development Ordinance (LDO) to govern development in the area. Together, the city's comprehensive plan and LDO provide the framework for land use and zoning regulations governing the spatial components and potential development of the city.

After collecting input from 160 public events, focus groups, and over 6,000 survey responses, the City of Greensboro published the GSO2040 Comprehensive Plan on June 16, 2020. Among other things, GSO2040 speaks to the changing demographics of the community and how, through mindful zoning changes, the number of affordable units will continue to grow as the city grows. Later that year, on October 20, 2020, the City of Greensboro adopted Housing GSO as their 10-year affordable housing plan. This plan was designed to guide the city's public investment in affordable housing over the next 10 years. One of the expressed goals of this plan is to ensure proposed land use and zoning strategies align with affordable and fair housing projections.

2. Location Buffers

The city's current Land Development Ordinance places a buffer of ½ to ¼ mile on the location of existing and new Social Service Facilities, which may include:

Group care (more than alternative and post-incarceration) for more than nine residents and care and treatment for psychiatric, alcohol, drug and other conditions, where patients are residents and more than nine patients are housed,

- Orphanages,
- Shelter for the homeless and transient lodging,
- Shelter, temporary or emergency, and
- Soup kitchen and food bank.

The distance of the buffer is consistent with established practices at the state level and nearby jurisdictions, including a 2,500 feet buffer in nearby Winston-Salem, to prevent the clustering of social service facilities. However, a more thorough analysis must be undertaken by city officials to understand whether such buffer remains consistent with the needs of the community and for impacted populations. For example, group care facilities are subject to a ½ mile separation from other group care facilities.

Meanwhile, family care homes and chartered homes have a similar ½ buffer between facilities. Given such variations and limitations, the current zoning ordinance may impose additional hurdles on group care and transient lodging based on site selection limitations. Proper protocols should be established to review special circumstances on a case-by-case basis and as requested, to grant reasonable accommodation to protected residents whenever such additional hurdles are identified.

3. Manufactured Homes

The placement of manufactured homes in the city is governed by a Manufactured Housing Overlay District (LDO §30-7-8.7). Special districts like this can create additional challenges for homebuyers seeking affordable ownership options. The exterior appearance requirements for manufactured homes, outlined in §§30-4-4.5 (B) of the Land Development Ordinance, establishes a review process to assess and compare the design of proposed manufactured homes within the district. These restrictions may create unnecessary barriers for manufactured-home owners by imposing additional design requirements or costs that are not applied to other residential units outside of special districts.

While the City has made significant strides in accommodating modular homes in residential zones and permits a variety of housing types without a minimum unit size for single-family homes, it is important to establish clear procedures and policies to evaluate the placement of new manufactured homes on a case-by-case basis. This will help ensure that reasonable accommodation is made for protected classes in such instances.

4. Single Room Occupancy (SRO)

Under current zoning regulations, Single Room Occupancy (SRO) properties are defined as buildings with 25 or more rooming units available for rental occupancy for periods of seven days or longer. New SRO properties are permitted in specific zoning districts (RM-5, RM-8, RM-12, RM-18, RM-26, RM-40, O, CB, and CM) with additional use and development standards. Conversions of existing hotels or motels to SROs are allowed and exempt from lot area per dwelling unit restrictions.

In multifamily zoning districts, SROs require a Special Use Permit, in addition to the development standards of the zoning district. Newly constructed facilities in Mixed-Use (MU) districts are exempt from the lot area per dwelling unit requirements of the base district. The residential capacity of an SRO is determined by the NC Building Code, alongside other requirements such as setbacks, minimum landscaping, and off-street parking.

While the zoning regulations offer some flexibility for SRO conversions, the restrictions on the location of new SROs could present additional barriers to providing this type of housing for protected classes in the city. It is important to carefully review these situations on a case-by-case basis to ensure fair housing opportunities are maintained.

5. Minimum Floor Space Requirements

Certain ordinances that establish minimum floor space requirements—such as the 70 square feet required for an SRO unit (LDO §30-8-10.4), five square feet of common living space per rooming unit in SROs, or the 400-square-foot minimum for an accessory dwelling unit (LDO §30-8-11.2)—may raise the size and cost of housing. If these requirements inadvertently exclude individuals from certain areas or neighborhoods based on their membership in a protected class, they could create unintended barriers. Long-term efforts should focus on ensuring that these requirements address the needs of the community and residents, both broadly and on a case-by-case basis.

6. Multi-Family

In recent years, the City of Greensboro has made notable strides in promoting multi-family development by right in Commercial and Light Industrial Mixed-Use Districts. Developments like The Resurgent Mixed-Use Development and Carroll at Parkside, where multi-family and light industrial uses coexist within the same zoned area, create new opportunities to enhance fair housing choice and offer a wider range of potential sites for future projects.

7. Planning and Zoning Boards

On July 21, 2020, the City Council adopted Ordinance #20-099, which transferred the duties of the Planning Board to the Zoning Commission and Technical Review Committee (TRC) as of September 1, 2020.

The TRC is made up of 8 staff members, with one from each of the following departments/divisions:

- Planning (Administration);
- Planning (Current Planning);
- Engineering and Inspections (Engineering);
- Parks and Recreation;
- Fire Department;
- Transportation;
- Water Resources (Engineering); and
- Water Resources (Stormwater).

The TRC is responsible for review and recommendation for site specific developments, unified development plans, and traditional neighborhood (TN) development plans. The TRC also has final decision-making authority for certain types of modifications, major subdivision preliminary plats, site plans, watershed plans, stormwater management plans, PUD concept plans, and release of utility easements. They are authorized to hear and decide appeals on a limited list of items.

The Greensboro Planning and Zoning Commission is composed of nine volunteer members appointed by City Council for three-year terms. The Commission hears and decides requests for amendments to the City's official Zoning Map. The duties of the commission include hearing requests to rezone properties, including conditional zoning districts, reviewing original zoning requests (associated with annexations), and reviewing and recommending boundaries for new or altered zoning overlay districts. The Commission also studies the needs and resources of Greensboro and reviews and recommends plans for its appropriate development.

Some responsibilities include:

- Reviewing the text of the Land Development Ordinance and advising the City Council on its changes.
- Advising City Council on measures related to annexations and comprehensive planning.
- Advising City Council on issues related to changes in the street network, such as street closings and street name changes.

- Making recommendations to City Council regarding community development activities (plans and financing options to preserve neighborhoods, enhance downtown, create jobs, and expand the supply of safe/affordable housing) and Neighborhood Small Projects program applications.
- Reviewing Tree Conservation and Landscape Ordinances, advising staff on appropriate changes to the text, and providing professional expertise for developing program goals and policies for the Greensboro Urban Forestry Program.

8. Other

The city has made changes to their zoning and land use ordinances to accommodate additional handicap ramps in units, allow mixed use lots, and address the need for accessory dwelling units (ADU). It has also reduced the parking requirements for "tiny homes," which have expanded housing choice and opportunities in the city.

B. Local Housing Initiatives

1. Housing GSO

The City of Greensboro developed *Housing GSO: Creating Opportunities to Build a Better Community in 2020* in tandem with the 2019 Analysis of Impediments to Fair Housing Choice and 5-Year Consolidated Plan and was designed to guide the City of Greensboro's public investments in affordable housing over the following 10 years.

In 2016, the City dedicated $25 million in voter-approved local housing bond funds for affordable housing and neighborhood reinvestment programs, an important step toward addressing Greensboro's housing challenges. To date over 2,000 units have been committed or assisted with 2016 bond funds. In 2022, an additional $30 million in local housing bond funds was approved. The Housing GSO update describes how to refocus the remaining bond funds, along with existing federal and new local funding to most effectively address existing housing challenges. The Housing GSO plan focuses efforts on four key areas: Affordable Rental Homes, Neighborhood Reinvestment, Access to Homeownership, and Supportive Housing.

3. Affordable Rental Homes

1,278 multi-family units are completed or committed to date under Housing GSO, and over $71 million of private investment was leveraged to increase the impact of these funds.

2022 Housing Bond funds have supported the launch of the Greensboro Housing Loan Fund with an initial public-private capitalization of over $22 million. There are two loan administrators with separate tranches of funding: Self Help Credit Union is focused on

larger projects and Institute Capital is focused on smaller contractor development and financing.

4. Neighborhood Reinvestment

Through Neighborhood Reinvestment, the City is looking at the quality of public facilities, housing market needs, historic conditions, and community capacity building in defined neighborhood reinvestment areas. Two major park upgrades are planned, studies are commencing for market analysis and historic conditions, and the City is working with neighborhood serving agencies to improve resident conditions.

For decades the City offered a loan based housing rehabilitation program. In order to facilitate access to the program and provide a resource for earlier repairs, the City created the Home Repair Partnership Program. This program leverages the resources and strengthens the partnerships between local housing repair agencies. Homeowner applicants may qualify for up to $20,000 in grant funds for three major systems repairs. Lead-based paint (LBP) remediation has been an integral part of the City's Neighborhood Development rehabilitation program. The City is a recipient of a 7th grant from HUD totaling $4.7 million for lead hazard control and healthy homes activities. Housing & Neighborhood Development's lead-safe housing program, Lead-Safe Greensboro, provides grants to assist low-income homeowners with addressing unsafe lead paint conditions that pose a potential health hazard to young children.

The City also addresses LBP hazards through code compliance enforcement initiatives. City housing program staff provide education and outreach on lead hazards through the neighborhood and other community events. All contractors in the city's rehabilitation program are lead certified and conduct repairs in compliance with federal regulations.

5. Access to Homeownership

The City works to reduce barriers to affordable homeownership for low- and moderate-income residents. Greensboro redesigned the long-standing Homebuyer Assistance Program to increase the maximum level of down payment assistance, incorporate geographic bonuses for purchases in reinvestment areas, and, with City Council support, created a Public Service Heroes offering. Since 2020, the City has provided down payment and closing cost assistance to 332 first-time homebuyers; 92 percent of which are non-white buyers.

To further increase sustainable homeownership, the City finances homebuyer education as well as mortgage counseling for foreclosure prevention and, in 2023, Greensboro piloted a Low Income Homeowner Assistance program. This program provides tax relief to low-income homeowners that experienced an increase of $50 or more to their City property taxes after the 2022 county revaluation. In 2024, the average assistance amount was $252 per household.

6. Supportive Housing

Based on figures reported in the city's latest CAPER (2023-2024), the City surpassed production goals by supporting households through rapid rehousing financial assistance and production activities.

In addition, tenant-based rental assistance provided through HOPWA provided permanent housing and support services to 37 households. HOME-ARP funding will be used to support the unhoused population with tenant based rental assistance and support services, to establish and maintain long-term stability.

B. Property Tax Policy

At its June 18, 2024, meeting, the Greensboro City Council adopted a comprehensive $802 million budget for Fiscal Year 2024-2025, set to begin on July 1, 2024. The approved budget maintains the property tax rate at 67.25 per $100 property valuation. To support essential infrastructure improvements, water, sewer, and stormwater rates will increase by an average of 9.1 percent, resulting in an average monthly increase of $4.59 for residential customers.[21]

C. Community Development Programs

The City of Greensboro has been successful in leveraging its allocations for programs that increase the supply of affordable housing, promote a suitable living environment, and expand economic opportunity.

Over the period since the last AI, Greensboro has leveraged its HUD funding with local funds and bonds to address housing needs through multiple approaches. The City completed 549 new affordable rental units and 201 supportive housing units through multi-family housing developments, provided 530 households with down payment assistance, and rehabilitated 215 single-family units for low-to-moderate income families through several programs.

Additionally, the City funded efforts for homelessness prevention and rental assistance through the CoC and supported shelter operations that serviced over 40,000 individuals. The City also successfully supported small local entrepreneurs to develop their business

[21] City of Greensboro. City Council Approves Fiscal Year 2024-2025 Budget. Available at: https://www.greensboro-nc.gov/Home/Components/News/News/19613/36#:~:text=City%20Council%20Approves%20Fiscal%20Year%202024%2D2025%20Budget&text=At%20its%20June%2018%20meeting,67.25%20per%20%24100%20property%20valuation.

and built commercial partnerships through various incentive programs to create 9,000 new jobs.

Between 2020 and 2024, the City of Greensboro also administered CARES Act funding through CDBG-CV and ESG-CV and HOME waivers. These additional program funds helped to alleviate economic and housing impacts resulting from the COVID pandemic through rental assistance, homelessness prevention, and supportive services.

As required by HUD, the City submits a Consolidated Annual Performance and Evaluation Report (CAPER) in September of each year. Detailed summaries and reports of past performance are found in the CAPER submitted for each program year.

Federal Community Development Programs

The City's 2020-2025 Consolidated Plan provides a framework for the use of federal funds to address housing and community needs in Greensboro. The Plan also established the following three priorities for federal and local funding allocations:

- Increase the supply of affordable housing.
- Promote a suitable living environment.
- Expand economic opportunities.

The following sections provide an overview of Greensboro's housing and community development programs.

COVID-19 Funding and Programs

In April 2020, HUD allocated special funds to the City of Greensboro, as authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, to be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19). CARES Act supplemental funding for CDBG-CV, ESG-CV, and HOPWA-CV, in the amount of $2,082,964, was programmed in the 2019-2020 Annual Action Plan by way of a Substantial Amendment in May 2020. A second wave of ESG-CV funds, in the amount of $1,880,847, was allocated to the City of Greensboro in June 2020.

These funds, and any additional CARES Act funds, were programmed in the 2019-2020 Annual Action Plan by way of substantial amendments. Cumulatively, the emergency aid funded homeless shelter improvements for two shelters to meet the needs of non-congregate shelter and permanent supportive housing. Additionally, services provided homelessness prevention, rapid rehousing, and emergency shelter.

On March 10, 2021, Congress passed the American Rescue Plan Act of 2021, awarding funds for state and local governments to further administer emergency aid in response to

COVID-19 in addition to longer term initiatives. The City received a total allocation of HOME-ARP in the amount of $6,601,747. In line with City goals, the funds were used for supportive services, TBRA, and development of affordable rental housing. Affordable housing development goals included the creation of 10 new units within a larger multi-family development for Extremely Low Income and Very Low-Income homeless populations. Beyond income, no preference was given to qualified populations.

Community Development Block Grants (CDBG)

Since 1974, the community Development Block Grant (CDBG) program has provided local communities with an important source of funds to address affordable housing and community and economic development needs.

CDBG provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended 42 U.S.C. 5301 et seq. The program was designed to reinforce several important values and principles of community development:

- CDBG's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- CDBG's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in enhancing community development.
- CDBG's technical assistance activities and set-aside for grantees builds the capacity of these partners.

In line with the priorities outlined, the City continued its CDBG programs of housing rehabilitation, acquisition, and public services grants in FY 2022-2023, including $204,000 for emergency shelter operations during 2022-2023. More than 1,480 households were provided housing assistance through CDBG funds during the 2022-2023 program year. Most of those households, 1,190, were Black or African American.

1. HOME

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income

people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

The program reinforces several important values and principles of community development:

- Flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- Emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.
- Technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners.
- Requirement that participating jurisdictions match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

The city is the lead entity for the Greensboro/Guilford County HOME Consortium. Each member of the HOME Consortium receives a percentage of the total annual HOME grant based on a formula from the US Department of Housing and Urban Development.

HOME funds and the North Carolina Housing Finance Agency (NCHFA) funds were awarded to Redhill Pointe Apartments to construct 84 new units. During fiscal year 2022-2023, the Code Compliance Division and the Minimum Housing Standards Commission, along with the Greensboro Housing Coalition and other local housing advocates and nonprofits, worked with property owners citywide and were able to bring 829 housing units into compliance with the City's Minimum Housing Standards, and during fiscal year 2022-2023, 30 homes were made lead-safe.

2. Services and Programs for People Experiencing Homelessness

Greensboro has several city-funded services for individuals experiencing homelessness. These include emergency shelters, interim winter emergency housing through the Doorway Project, support for the IRC Day Center operations, and other supportive services programs. People or families experiencing homelessness can also access emergency services at any of these listed locations or by referral.

The Guilford Continuum of Care (CoC) has established a Coordinated Entry System - a central access system that makes it easier for every person experiencing homelessness to

access housing programs. The Community Safety Department has created a new approach under what the city is calling GSO Homeless Outreach Mobile Engagement (GSOHOME). This mobile outreach program will provide high-risk intervention and coordination services to the hard-to-reach unsheltered population in Downtown Greensboro.

The program provides service coordination and collaboration with internal city departments and external stakeholders to provide access to services. The program works intently with high-risk individuals to develop individualized engagement and support plans to provide ongoing support.

The City's Homelessness Prevention Permanent Housing and Support Program funds Rapid Rehousing Program (RRH), a national best practice in helping to quickly end homelessness for individuals and families. Residents enrolled in RRH are provided case management with intense wrap-around services and assistance with accessing mainstream benefits. Rapid Rehousing case managers participate in weekly coordinated assessment meetings to connect their clients to housing resources in the community. After a client is moved into permanent housing, a case manager provides ongoing support and financial assistance to help the client maintain housing for as long as the client remains in the program, or for 24 months, the maximum allowable assistance under HUD guidelines. The city plans to continue efforts to expand available services where needed and address the growing need to meet the gap between homelessness and the array of factors that may lead to homelessness in the area.

3. Emergency Solutions Grants (ESG)

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 amended to the McKinney-Vento Homeless Assistance Act, revised the Emergency Shelter Grants Program and renamed it to the Emergency Solutions Grants (ESG) program. The ESG Interim Rule took effect on January 4, 2012. The change in the program name reflects the change in focus from addressing the needs of homeless people in emergency or transitional shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The program provides funding to:

- Engage homeless individuals and families living on the street;
- Improve the number and quality of emergency shelters for homeless individuals and families;
- Help operate these shelters;
- Provide essential services to shelter residents;
- Rapidly re-house homeless individuals and families; and
- Prevent families and individuals from becoming homeless.

ESG funds may be used for these five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, Homeless Management Information System (HMIS), and up to 7.5 percent can be used for administrative activities.

During the 2023-2024 program year, ESG funds were used to support Rapid Rehousing operations and to rapidly rehouse people experiencing homelessness. The City, Partners Ending Homelessness and the Guilford County Continuum of Care (CoC) coordinate on a yearly basis when funding is allocated. Proposed activities are evaluated by the CoC's System Performance and Evaluation Committee to determine the funding allocation and whether to award funding based on the best use of overall monetary resources, priorities, performance and project scoring.

4. Housing Opportunities for Persons With AIDS (HOPWA)

HOPWA supports stable housing which allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to HIV treatment. The Office of HIV/AIDS Housing manages the Housing Opportunities for Persons With AIDS (HOPWA) program. HOPWA is the only Federal program dedicated to addressing the housing needs of low-income people living with HIV/AIDS and their families. Grantees partner with nonprofit organizations and housing agencies to provide housing and support to these beneficiaries.

HOPWA funds are generally made available for households living with HIV/AIDS in regions known as Eligible Metropolitan Statistical Area (EMSA). In the case of Greensboro, the EMSA includes the counties of Guilford, Rockingham, and Randolph. Based on the information on the City's latest official CAPER, the HOPWA program was successful in enabling HOPWA beneficiaries to access a stable living environment through Tenant Based Rental Assistance (TBRA) vouchers, (87 families assisted); short-term rent, mortgage, and utility (STRMU) assistance (38 units designated for people with HIV/AIDS and their families); and permanent housing placement (PHP) services.

XI. Review of Previous and Current Actions Taken to Address Impediments to Fair Housing Choice

A. Overview

Affirmatively furthering fair housing requires overcoming historic patterns of segregation, promoting fair housing choice, and fostering an inclusive community. Analyzing the current barriers to fair housing choice in Greensboro requires a review of previously identified impediments, an assessment of the actions taken to address those impediments since the 2019 AI, and an analysis of current conditions that may improve or continue to restrict housing choice for city residents, especially those populations protected under state and federal fair housing laws.

To inform this assessment, this section revisits the impediments previously identified in the 2019 AI, examines the recommendations made to the city to address those impediments, and provides a summary of actions taken by the city to address those challenges since 2019.

B. Previous Impediments to Fair Housing Choice

1. 2019-2024 Analysis of Impediments to Fair Housing Choice

a. 2019 AI Fair Housing Goals

In the 2019 AI, the City set forth four primary goals to address the impediments and barriers identified in the AI:

- Reduce segregation, and build on the nation's increasing racial, geographic and economic diversity.
- Eliminate racially and ethnically concentrated areas of poverty.
- Reduce disparities in access to important community assets such as quality schools, job centers, and transit.
- Narrow gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins with more severe housing problems, also known as disproportionate housing needs.

b. 2019 AI Impediments to Fair Housing Choice and Recommendations

The 2019 AI identified 10 impediments, which are summarized below, and recommended actions to the City to address each impediment.

2. 2019 Impediments to Fair Housing Choice and Recommendations

2019 Impediment	2019 Recommendations
• Some zoning standards and requirements related to the location of social services, Single Room Occupancy (SRO) units, and manufactured homes may reduce access to housing opportunities. • The lack of an official mechanism for reasonable accommodations to certain zoning ordinances, land use practices, general rules, practices or services to be formally requested or reviewed creates an additional barrier for residents seeking such accommodations.	**Study, refine, and clarify zoning standards and requirements.** ○ Clearly document rationale for zoning buffers around social service facilities and demonstrate willingness to adjust if issues arise in the long term. For example, the current ordinance requires any new social service facility (which are allowed in the C-M, CB, and PI zoning districts) to be located 1/4 mile from another social service facility or group care facility. A group care facility is separately required to be 1/2 mile from another group care facility. This 1/2-mile separation (from the same use) is applied to family care homes, group care facilities and chartered homes. ○ Though Single Room Occupancy (SRO) properties are already allowed in most multifamily (RM) zoning districts, several mixed use (MU) districts, office (O), central business (CB) and public and institutional zoning districts, consider amending the zoning and land use code to provide greater flexibility across zoning areas where residential housing allowed for SROs, particularly if certain conditions are met, such as proximity to transit, social services, or mixed-use facilities. ○ Clarify rationale of square footage requirements for minimum floor space and common space in Single Room Occupancy (SRO) properties. Exceptions based on reasonable accommodation or a set of criteria, such as proximity to transit or social services should be further explored. ○ Establish clear justification for the special district for manufactured housing. Consider adding flexibility in the code, such as allowing manufacturing homes near transit hubs or near areas lacking affordable housing production, to allow for reasonable accommodation and exemptions from particular criteria based on community input will allow for potential barriers to be lessened or avoided. ○ Work with stakeholders to clarify and promote the existing Variance and Special Exception process, identify best practices for reasonable accommodation clauses, and explore adding a reasonable accommodation clause into zoning and land use ordinances.
• Local pushback and potential rejection of multifamily developments and supportive housing for	**Educate residents on supportive and affordable housing development and assess NIMBYism in Greensboro.**

persons who are homeless or disabled in certain areas of the city is an ongoing challenge for Greensboro.	○ Promote volunteerism within existing supportive housing efforts to build a network of supporters. ○ Develop and distribute clear and accurate information on developments that respond directly to public misgivings. ○ Engage a diverse set of community leaders early in the planning process. ○ Develop guidelines that establish how plans will include community character as a criterion. ○ Create neighborhood advisory councils that provide feedback on potential developments in the area. ○ Conduct an assessment, such as HUD's NIMBY Decision Tree to determine how much NIMBYism may be preventing fair housing choice.
• Historic segregation patterns continue to hinder the location and expansion of affordable and supportive housing in areas of the city.	**Implement strategies and programs identified in the 10-Year Affordable Housing Plan to strategically invest in segregated communities.** ○ Moving forward, the City should take a look at its rehabilitation programs to ensure that multifamily landlords and developments in historically segregated areas can take advantage of the opportunity to upgrade facilities in a manner that keeps rents affordable and yet improves the quality of the dwellings. ○ Retool existing programs or creating new programs that focus on preserving naturally occurring affordable units. ○ Efforts to educate homeowners and to provide financial literacy courses to ensure that potential delinquent mortgages are identified early on should be expanded in current programs offered by the City.
• Lack of sufficient production of affordable housing units and overall poor rental housing conditions limit mobility and housing choice for residents. • Barriers persist for residents facing special circumstances that limit mobility and housing choice.	**Implement strategies and programs identified in the 10-Year Affordable Housing Plan to expand access to opportunity for low to moderate income residents.** ○ As part of the 10-Year Affordable Housing Plan, capturing ways to increase affordable housing options throughout the city should be a priority. ○ The comprehensive Affordable Housing Plan currently being undertaken should consider this concentration to retool current and future programs to strategically distrusted supportive housing. ○ Expanding scoring criteria on future funding sources based on access to jobs or transit should incentivize a greater production of affordable housing units in desired locations.

• Ensuring economic stability for residents experiencing high levels of cost burden.	**Continuing to focus on workforce training programs and other means to stabilize and promote the local workforce should provide some relief and resources for struggling families.** o Encourage existing programs to assist individuals with accessing gainful, livable wages that lead to economic stability. o Leverage catalytic infrastructure investments to expand economic development and access to greater opportunities.
• Newly arrived immigrant and refugee communities face a complex array of housing challenges.	**Support and educate newly arrived immigrant and refugee communities and stakeholders, including landlords and service providers.** o Continue to promote the work the City's International Advisory Committee (IAC) has done to raise awareness about housing resources and addressing cultural barriers. o Assess the effectiveness of current efforts to provide translated materials and cultural awareness training to ensure that the latest trends or concerns are included. o Expand the delivery of translated housing-related and other service-related documents, cultural awareness training, and general language access services and resources to residents. o Expand partnerships with local organizations to build trust and greater communication with immigrant and refugee populations.
• Persons with disabilities experience additional barriers in securing and maintaining adequate housing. • Lack of efficient coordination and communication among supportive housing providers has eroded trust and quality of services to residents.	**Create and maintain strong collaborative relationships with community development and housing entities throughout the region.** o Current planning efforts should ensure that synergy between departments and projects consider the historical circumstances of neighborhoods in order to promote future wellbeing and rectify gaps. o Current partnerships between the City, the Public Housing Authority, and local developers should continue to explore ways to meet any potential gaps in housing needs for extremely low-income residents

C. Actions Taken to Address 2019 Impediments to Fair Housing Choice

This section provides a summary of actions taken that may address impediments to fair housing identified in the 2019 Analysis of Impediments. The actions outlined below were those discovered during the compilation of this report and may not represent every action taken since 2019.

Furthermore, some actions were supported or implemented by other City agencies, state and local government entities, or non-profits. Not all actions are consistent with the recommendations from 2019 but nonetheless address an identified impediment.

3. City Actions Taken to Address 2019 Impediments to Fair Housing Choice

2019 Impediment	Actions Taken Since 2019
• Some zoning standards and requirements related to the location of social services, Single Room Occupancy (SRO) units, and manufactured homes may reduce access to housing opportunities. • The lack of an official mechanism for reasonable accommodations to certain zoning ordinances, land use practices, general rules, practices or services to be formally requested or reviewed create an additional barrier for residents seeking such accommodations.	• City annexed and/or rezoned 671 acres in 2024 for residential development to increase available housing units. Additionally, zoning updates allowed for greater flexibility in SRO development and manufactured home placement. • Greensboro has identified the need for structured policy changes to address zoning accommodations for disabled residents. As part of its updated policies, the city has proposed the implementation of a formalized process for requesting and reviewing reasonable accommodations. • Capacity building and participation in the development of the Interfaith Affordable Housing Initiative to promote education, advocacy and development activity cooperation among local faith communities.
• Local pushback and potential rejection of multifamily developments and	• City continues to support multifamily development through increased zoning approvals and allocation of resources for supportive housing. Between 2020 and 2024, over 1,200 new

supportive housing for persons who are homeless or disabled in certain areas of the city is an ongoing challenge for Greensboro.	affordable housing units were approved, and specific allocations were made for homeless and disabled individuals.
• Historic segregation patterns continue to hinder the location and expansion of affordable and supportive housing in areas of the city.	• City's Housing GSO plan targets historically segregated neighborhoods for reinvestment and improved housing access. Approximately $10 million was allocated to revitalization efforts in historically disadvantaged areas.
• Lack of sufficient production of affordable housing units and overall poor rental housing conditions limit mobility and housing choice for residents. • Barriers persist for residents facing special circumstances that limit mobility and housing choice.	• Greensboro has invested in new unit production and rental assistance programs to improve housing conditions. Between 2020 and 2024, over $15 million was directed to affordable housing projects, benefiting over 3,000 low-income families. • The City and the Community Foundation of Greater Greensboro launched the Greensboro Housing Loan Fund to provide access to low-cost capital for affordable housing projects. • Implementation of supportive housing services and targeted rental assistance for populations with special housing needs. The city expanded rapid rehousing programs by 35 percent and increased funding for supportive services by $5 million.
• Ensuring economic stability for residents experiencing high levels of cost burden.	• City utilized HOME-ARP funding to improve housing for cost-burdened populations. A total of $8 million in HOME-ARP funds has been designated for emergency rental assistance and affordable housing initiatives.
• Newly arrived immigrant and refugee communities face a complex array of housing challenges.	• Special programs developed for immigrant and refugee communities to improve housing accessibility. The city partnered with local organizations to provide rental support, housing navigation services, and legal aid to over 500 immigrant families.
• Persons with disabilities experience additional barriers in securing and maintaining adequate housing. • Lack of efficient coordination and	• Greensboro Housing Authority expanding accessible units and programs for disabled persons. Over 200 accessible housing units were added, and new grant funding was secured for accessibility modifications. • City continues to enhance coordination among supportive housing providers to improve service delivery. A centralized housing coordination task force was established to streamline communication and resource allocation, improving efficiency by 40 percent.

communication among supportive housing providers has eroded trust and quality of services to residents.	

XII. Identification of 2025 Impediments to Fair Housing Choice for the City of Greensboro

The significance of impediments to fair housing choice is rooted in the Fair Housing Act of 1968, which was enacted to eliminate discrimination in the sale, rental, and financing of dwellings. HUD defines an "impediment to fair housing choice" as an action, omission, or decision that restricts housing choice for protected classes. To be classified as an impediment, a factor must meet three criteria:

1. It must create or exacerbate a barrier to fair housing choice.
2. It must have a disproportionate effect on a protected class.
3. It must be caused by an action, omission, or decision.

The following sections identify and describe the primary fair housing impediments affecting Greensboro in 2025, emphasizing their disproportionate impact on protected classes.

A. Lack of Alignment in Housing Development with Changing Demographics is Restricting Housing Choice

Greensboro's population has grown by 4.3 percent between 2017 and 2022, increasing demand for housing across different demographic groups. However, housing development has not adapted to shifts in household composition, creating barriers to housing choice.

Key Issues:

- Aging Population: Seniors now make up 34 percent of households, yet there is a lack of age-friendly housing, such as accessible rental units and affordable downsizing options for older adults.
- Declining Household Sizes: Average household sizes are decreasing, yet most new developments continue to focus on single-family housing, failing to meet the needs of smaller, lower-income households.
- Young Adult Housing Insecurity: The largest population increase has been among adults aged 18 to 34, many of whom are renters with lower incomes. The lack of affordable rental options has increased financial strain and displacement risks for this group, disproportionately affecting young Black and Hispanic renters.

The failure to align housing supply with these demographic shifts represents an omission-based impediment, as it limits housing choice for protected classes, particularly seniors, low-income households, and minority renters. Addressing this issue requires a shift in housing policy toward incentivizing multi-family, mixed-income, and accessible housing developments to meet the evolving needs of Greensboro's population.

B. Insufficient Inventory of Affordable Housing

Greensboro faces a severe shortage of affordable housing, making it increasingly difficult for low-income individuals and families to find stable housing options. Key challenges include:

- A 40.5 percent decrease in rental units priced between $500 and $999 from 2017 to 2022, significantly reducing housing options for cost-burdened households.
- An increasing share of the rental market shifting toward higher-cost units, with rental prices rising by 28.8 percent during the same period.
- A decline in homeownership opportunities due to stagnant wages, high mortgage denial rates for Black and Hispanic applicants, and increasing corporate ownership of rental properties.

The failure to produce and maintain sufficient affordable housing disproportionately impacts low-income individuals, racial minorities, and persons with disabilities, restricting their ability to secure stable housing. Expanding the supply of affordable units through incentive-based zoning, public-private partnerships, and preservation of existing affordable housing stock is essential to addressing this impediment.

C. Historic Redlining and Geographic Inequality Continue to Impact Housing Choice

While Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) have decreased, economic and racial segregation continues to shape housing patterns in Greensboro. Historic redlining has left lasting effects, contributing to:

- A geographic concentration of publicly supported housing in high-poverty areas, limiting economic mobility for low-income residents.
- Reduced access to well-funded schools, healthcare, and employment centers for minority-majority neighborhoods.
- Higher exposure to environmental hazards, with many lower-income and minority neighborhoods located near industrial sites and areas with poor air quality.

These disparities disproportionately affect Black, Hispanic, and low-income residents, reinforcing systemic housing inequality. Addressing this impediment requires proactive investment in historically marginalized neighborhoods, improvements in transit connectivity, and policies that promote mixed-income housing development.

D. Housing Affordability and Economic Stability Challenges are Increasing

1. The Rising Cost of Rental Housing

The number of affordable rental units has declined while the supply of higher-cost units has increased. Between 2017 and 2022:

- Rental units priced between $500 and $999 decreased by 40.5 percent.
- The number of units renting for $1,000 to $1,499 more than doubled.
- Median rent rose by 28.8 percent, from $813 to $1,048.

As lower-cost rentals disappear, protected classes—low-income individuals, racial minorities, and people with disabilities—are disproportionately affected. More than 51.5 percent of renter households experience cost burdens, with 20.4 percent facing severe cost burdens.

The lack of action in expanding affordable rental units directly contributes to an impediment, as the diminishing availability of lower-rent housing disproportionately restricts housing choice for protected groups.

2. Barriers to Homeownership and Unequal Access to Lending

Homeownership rates remain low for Black and Hispanic residents, limiting their ability to build wealth and achieve long-term housing stability. Between 2020 and 2023, mortgage originations in the Greensboro MSA declined by 45 percent, reducing opportunities for homeownership. Lending disparities persist:

- Black applicants faced a 27.5 percent mortgage denial rate, compared to 19.1 percent for White applicants.
- Hispanic and Latino applicants accounted for only 7 percent of mortgage lending activity.
- Manufactured single-family housing loans were denied at a higher rate than originated, limiting lower-cost homeownership opportunities.

Additionally, many first-time buyers and lower-income residents struggle to find affordable starter homes, as corporate investors and out-of-state buyers acquire properties at increasing rates. These challenges represent both omissions (lack of targeted

homeownership assistance) and actions (discriminatory lending practices) that restrict access to homeownership for protected classes.

E. Evictions and Housing Instability are Disproportionately Impacting Renters in Protected Classes

Evictions continue to be a major barrier to housing stability in Greensboro. Data indicates:

- Eviction rates in Guilford County are significantly higher than state and national averages, with Black and Hispanic renters disproportionately affected.
- While legal aid and tenant advocacy services have remained consistently available during the post-COVID period, direct financial assistance has declined, narrowing housing options as rental prices increase,
- Many landlords refuse to accept housing vouchers, further limiting affordable housing options for low-income renters.

High eviction rates disproportionately impact Black, Hispanic, and single-parent households, exacerbating housing insecurity. Expanding tenant protections, rental assistance programs, and eviction diversion initiatives will be crucial in addressing this impediment.

F. Housing Discrimination Continues to Limit Housing Choice for Protected Classes

Despite fair housing laws, discrimination remains a persistent issue in Greensboro. Reports and complaints indicate:

- Race-based housing discrimination remains the most common complaint, with Black applicants facing higher barriers in both rental and homeownership markets.
- Disability-related complaints are the second most reported, particularly related to landlords refusing to make reasonable accommodations.
- Lack of education on fair housing rights results in many discrimination cases going unreported or unresolved.

Strengthening enforcement of fair housing laws, expanding public awareness campaigns, and increasing support for legal aid services can help mitigate these barriers to fair housing choice.

XIII. Recommendations

The 2025 Analysis of Impediments to Fair Housing Choice identifies key barriers affecting access to housing in Greensboro and outlines strategic recommendations to address them. The primary impediments include mismatches between housing development and demographic needs, the ongoing effects of historic redlining, rising housing costs, eviction-related instability, and persistent housing discrimination.

To address these challenges, recommended strategies focus on expanding affordable housing opportunities, improving economic stability, strengthening legal protections for renters, and increasing enforcement of fair housing laws.

- Addressing Housing Mismatches and Affordability: Policies should focus on expanding affordable rental and homeownership options by incentivizing high-density housing, supporting rehabilitation programs, and increasing accessibility for people with disabilities and larger families.
- Reversing Geographic Inequality: A greater emphasis is needed on strategic reinvestment in historically marginalized neighborhoods and ensuring new affordable housing developments are more geographically diverse.
- Improving Housing Stability: With rising rents and increased financial strain on low-income residents, strategies include expanding rental assistance, strengthening workforce development programs, and improving homebuyer support services to increase long-term economic stability.
- Reducing Evictions and Preventing Homelessness: A focus on legal assistance, tenant education, and transitional housing expansion can help renters at risk of eviction and mitigate the disproportionate impact on protected classes.
- Strengthening Fair Housing Enforcement: Continued investment in education, legal protections, and monitoring of housing discrimination cases will help safeguard vulnerable populations from discriminatory housing practices.

By implementing these strategies and continuing ongoing initiatives, the City of Greensboro can take proactive steps to mitigate systemic barriers to housing security and ensure that all residents—regardless of income, race, disability, or national origin—have access to stable, fair, and affordable housing.

2025 Impediment	2025 Recommendations
Lack of Alignment in Housing Development with Changing Demographics is Restricting Housing Choice **Insufficient Inventory of Affordable Housing**	• Increase the availability of affordable permanent housing to low-income and moderate-income families and members of disadvantaged minorities through development subsidies and strategic infill projects. • Consider rezoning target areas for higher-density development to allow and encourage the development of more housing affordable to low- and moderate-income households. • Preserve and improve current affordable rental housing supply through continued support of rehabilitation assistance program and leveraging historic and mill tax credits. • Encourage rehabilitation of uninhabitable units into low- and moderate-income housing. • Leverage “Road to 10,000” Initiative to increase housing supply of affordable and market-rate housing to influence the market. • Increase the supply of affordable units that are accessible to people with disabilities. • Increase the supply of affordable three and four-bedroom units for families. • Incentivize and reduce regulatory barriers to as-of-right construction of Accessory Dwelling Units. • Incentivize and reduce regulatory barriers to as-of-right single-room occupancy conversion or construction projects.

Historic Redlining and Geographic Inequality Continue to Impact Housing Choice	• Continue long-term City and federally supported reinvestment in neighborhoods and R/ECAPs identified in the 2025 AI, 2025-2029 Consolidated Plan, and Housing GSO. • Prioritize a greater variety in geographic locations when siting new affordable housing developments. • Identify and explore assistance opportunities for culturally significant small businesses that serve as long-term socioeconomic anchors in historically red-lined communities. • Coordinate with public entities and philanthropic funders to identify and support smaller, low-resource CBOs in historically redlined communities in addition to larger anchor institutions.

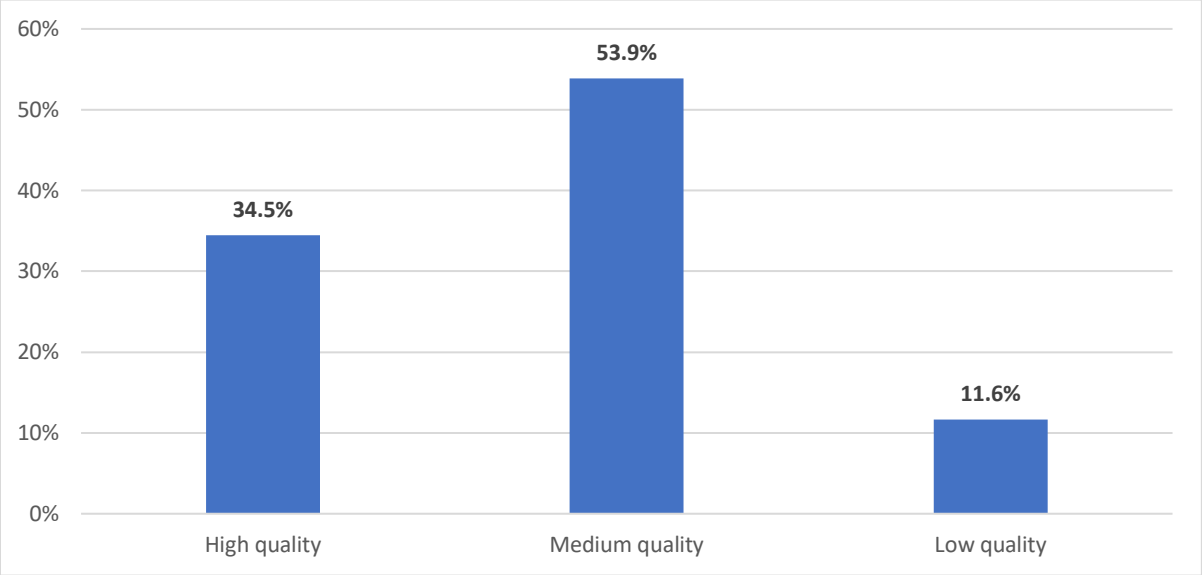
Housing Affordability and Economic Stability Challenges are Increasing • Rising Cost of Rental Housing • Barriers to Homeownership and Unequal Access to Lending	• Improve and promote availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices. • Improve access to capital and credit for development activities that promote the long-term economic and social viability of the community. • Continue employment and workforce training activities through the Office of Workforce Development and NCWorks Career Center, and Greensboro Interactive Resource Center. • Continue adherence to Section 3 Hiring Policies for all federally funded City projects. • Continue development and expansion of homebuyer assistance, homebuyer education, and homeownership counseling services. • Continue support and development of the Community Land Trust launched in 2025 to increase the number and affordability of homeownership opportunities for low- and moderate-income residents. • Increase job creation and retention and provision of jobs to low-income persons. • Support establishment, stabilization, and expansion of local small businesses. • Improve provision of public services concerned with employment. • Promote initiatives that provide holistic support to low-income persons in federally assisted and public housing to increase household economic stability and reduce generational poverty. • Leverage “Road to 10,000 Initiative” to increase housing supply and influence affordability.

Evictions and Housing Instability are Disproportionately Impacting Renters in Protected Classes	• Continue to support Housing First strategies to assist people and households at risk of homelessness. • Continue leveraging COVID relief funds to support TBRA and emergency rental assistance to prevent individuals and families from becoming homeless. • Coordinate with local advocacy and service organizations that assist residents under threat of eviction or during eviction proceedings, including the UNC Greensboro Eviction Mediation Program, and Legal Aid Greensboro. • Increase residents' understanding of the eviction process and tenants' rights through coordination with the UNC Greensboro Tenant Leadership Academy.
Housing Discrimination Continues to Limit Housing Choice for Protected Classes	• Promote City services and programs that educate residents about fair housing rights, provide protection or legal services to residents who have experienced housing discrimination, and investigate and address discriminatory housing processes and entities. • Continue and expand support for the North Carolina Human Relations Commission, Greensboro Human Rights Office, and Greensboro Fair Housing Assistance and Landlord-Tenant Dispute Programs. • Educate government agencies and officials about fair housing laws and requirements and evolving fair housing challenges in Greensboro. • Continue monitoring and assessing the volume, rate, and types of housing discrimination violations in the City.

XIV. Appendix

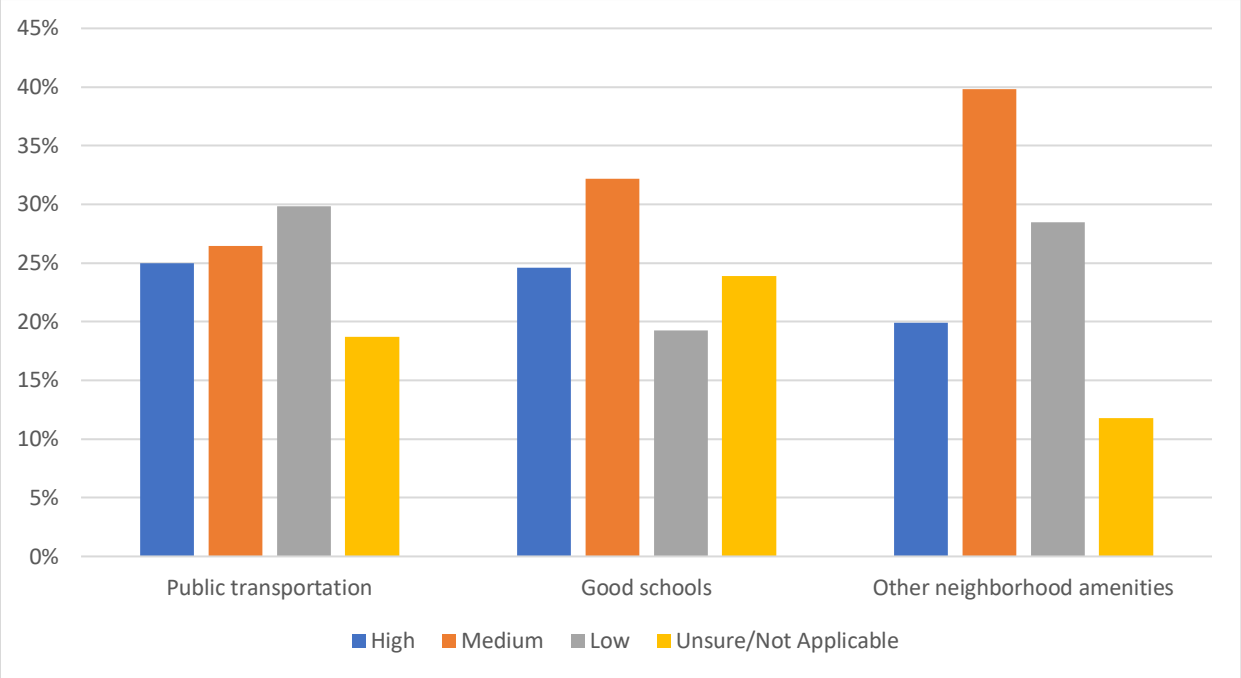
A. Community Needs Survey Results

Figure 28: How would you describe the physical condition of housing in your neighborhood?



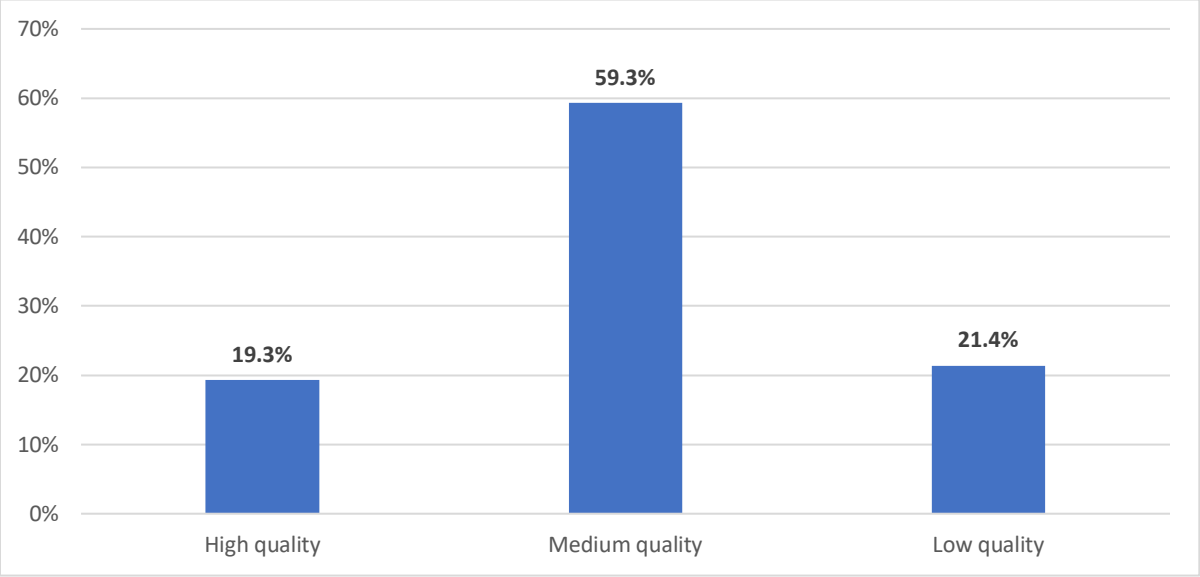
Source: City of Greensboro. Community Needs Survey (2025)..

Figure 29: How would you rate your access to the following:



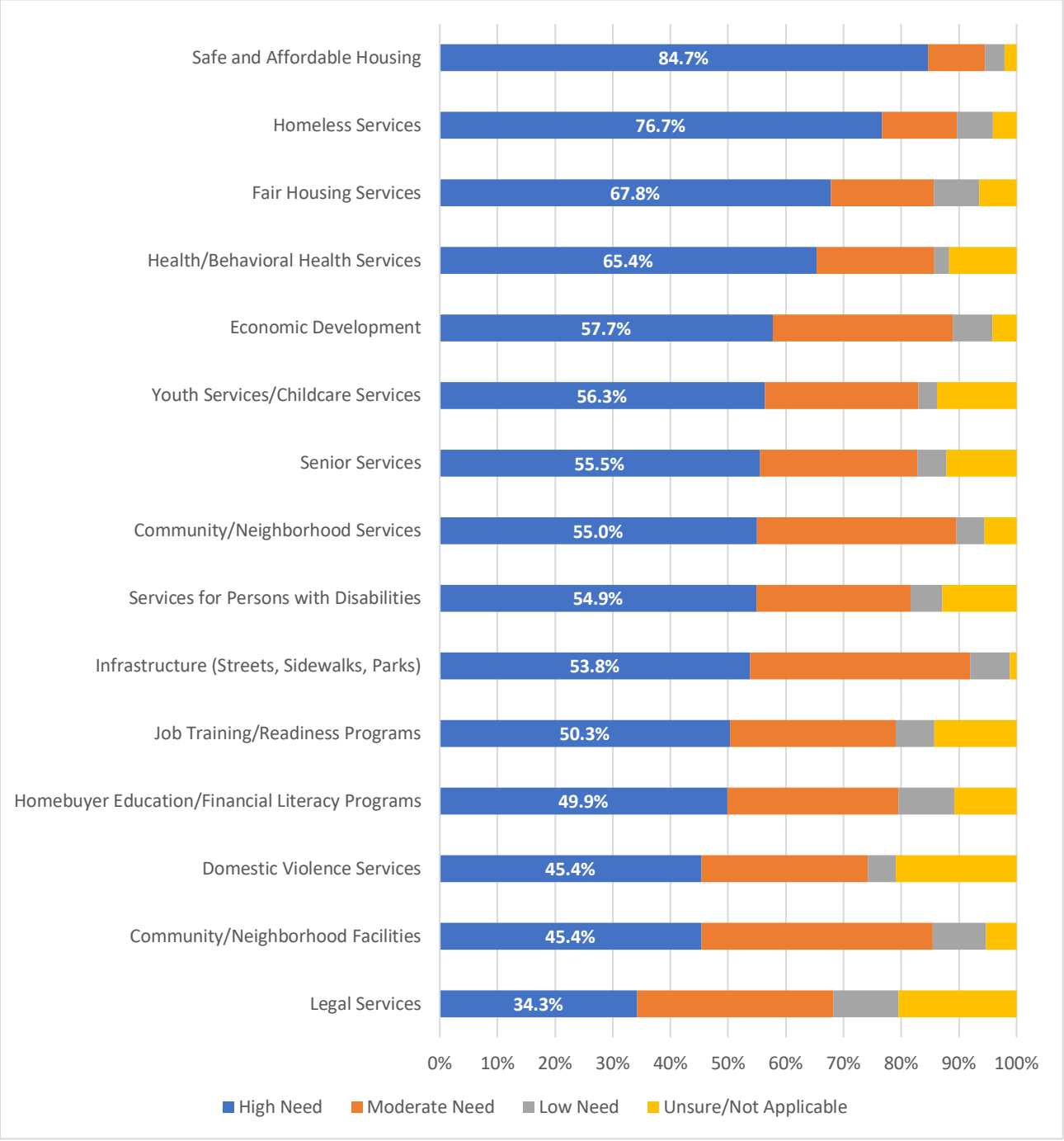
Source: City of Greensboro. Community Needs Survey (2025).

Figure 30: How would you describe the physical condition of public spaces in your neighborhood (streets, sidewalks, parks)?



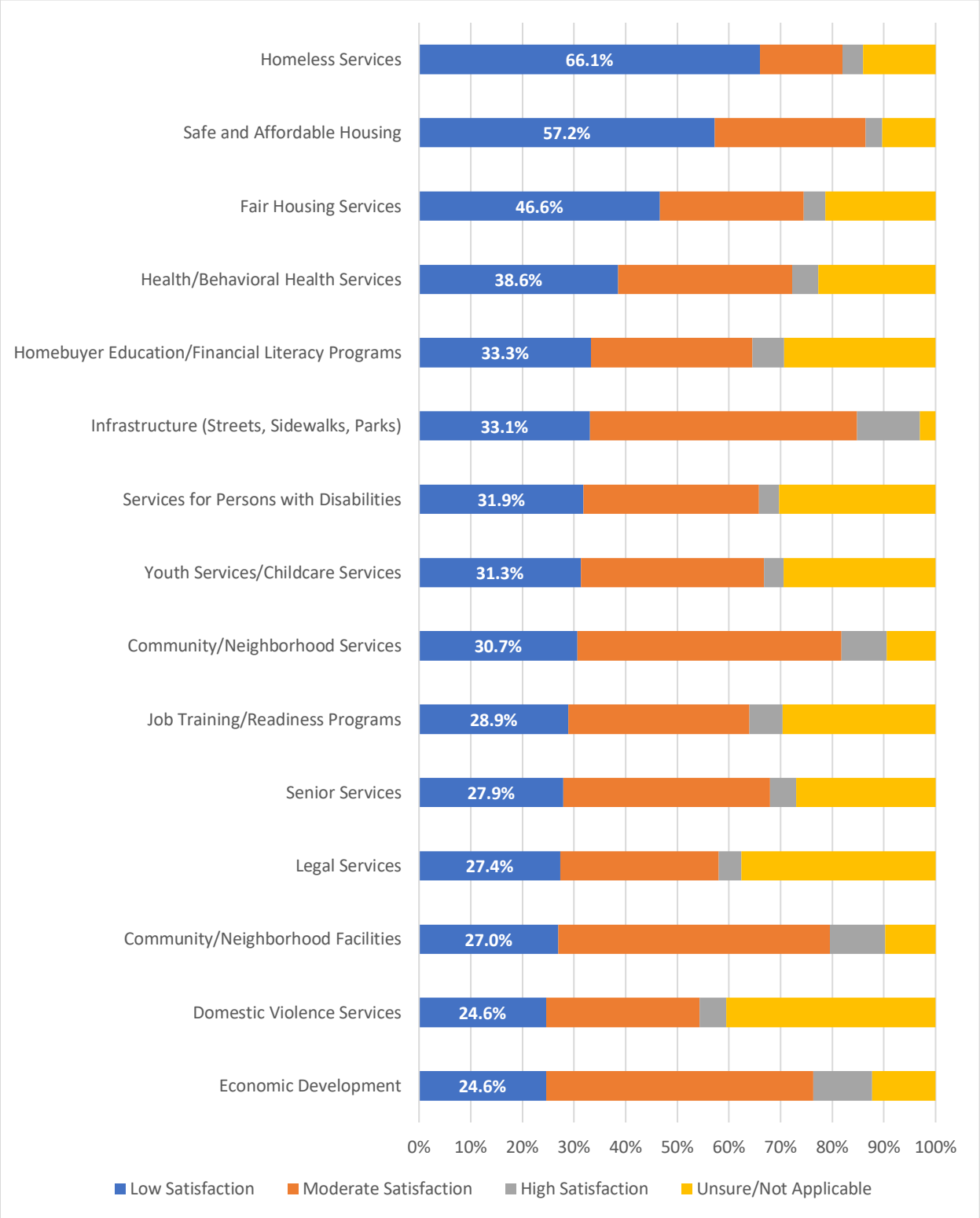
Source: City of Greensboro. Community Needs Survey (2025).

Figure 31: Please rate the level of need for the following types of public services in the city:



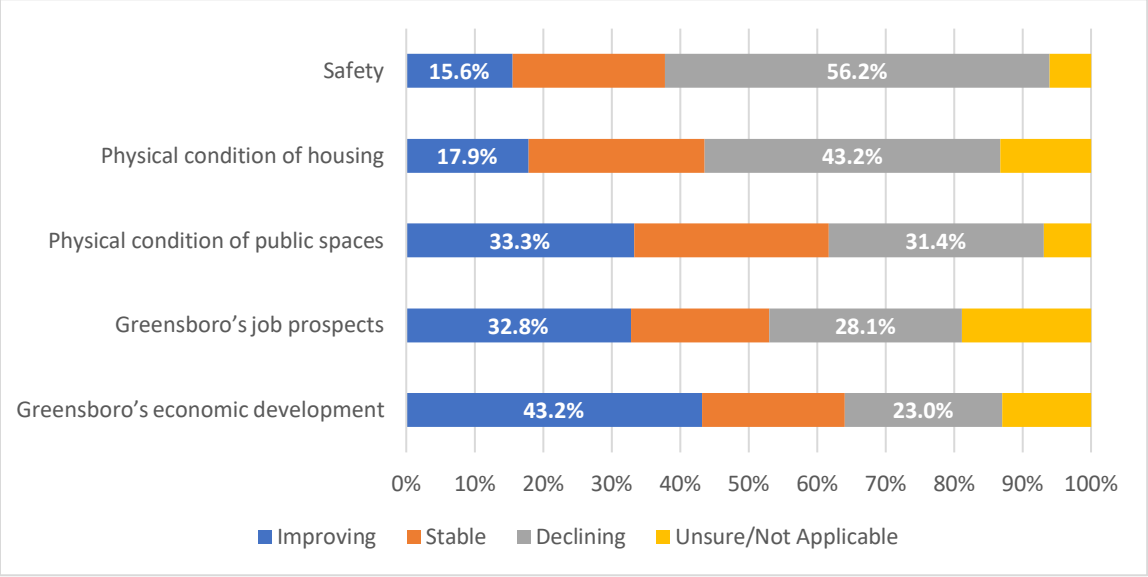
Source: City of Greensboro. Community Needs Survey (2025).

Figure 32: Please rate your satisfaction with the City's investment in the following types of services.



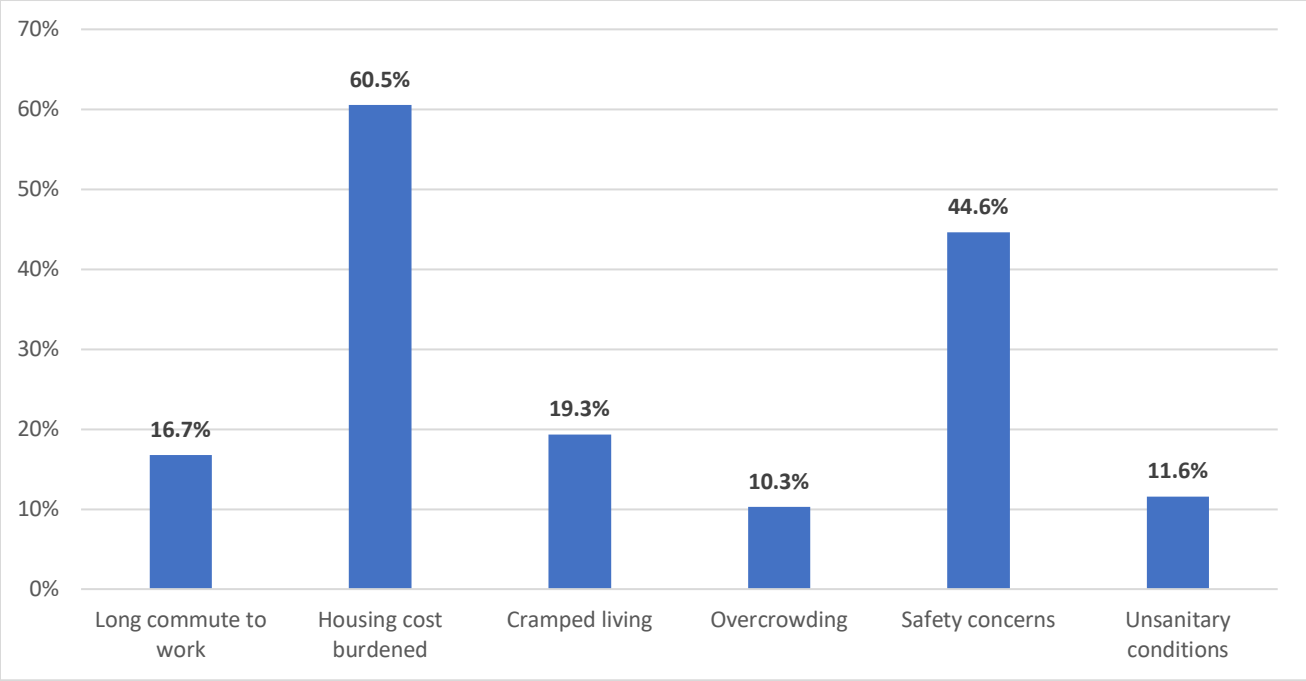
Source: City of Greensboro. Community Needs Survey (2025).

Figure 33: Over the past five (5) years, how would you rate the following?



Source: City of Greensboro. Community Needs Survey (2025).

Figure 34: Are you experiencing any of the following in your current living situation? (check all that apply)



Source: City of Greensboro. Community Needs Survey (2025).

Table 87: Survey Respondents by Zip Code*

Zip Code	Number of Respondents
27301	4
27401	29
27403	40
27405	51
27406	58
27407	32
27408	44
27409	10
27410	100
27455	46

**Zip codes are only shown if four or more respondents*

Source: City of Greensboro. Community Needs Survey (2025).

While survey respondents indicated that they lived in 10 ZIP codes, 224 neighborhood names were used to describe their homes:

	Neighborhood Names in Survey Responses
1	Abbington Place
2	Adams Farm
3	Arcaro
4	Battle Forest
5	Battleground
6	Beaumont Avenue
7	Bedex
8	Bellwood Village
9	Benbow Park
10	Bessemer Ave
11	Bessemer Park
12	Birch Creek
13	Bluffs
14	Brackenlake
15	Brant Trace Farm
16	Brassfield
17	Briarmeade
18	Briarwood
19	Brice St / Lindley Park
20	British Woods
21	Brookdale
22	Brookstone
23	Browns Summit
24	Brushwood
25	Candace Ridge

26	Cardinal Ridge
27	Cardinal Woods
28	Carriage Hills
29	Chestnut Bend
30	Circle T Acres
31	Cobblestone Park
32	Coley Jenkins Independent Living Center
33	College Hill
34	Cotswold/ Old Battleground
35	Country Park at Tall Oaks
36	Courthouse Square
37	Creek Ridge
38	Daybreak Square
39	Dellwood
40	Desmond Woods Dr.
41	Dorothy Brown
42	Downtown
43	Dudley Heights
44	Dunleath
45	East Greensboro
46	East Market
47	Fairfield/Kirkwood Area
48	Fairview Homes
49	Fieldstone
50	Fisher Park
51	Forest Oaks
52	Forest Oaks North
53	Forest Valley
54	Fountain Manor
55	Fox Hollow
56	Francisco Place
57	Friendly Acres
58	Friendly Homes
59	Friendly Lakes
60	Friendswood
61	Gallum
62	Garden Lakes
63	Gibsonville
64	Glendale Hills
65	Glennwood
66	Grandover
67	Green Valley
68	Greenhaven Subdivision

69	Greensboro
70	Greensboro Valley
71	Greentree
72	Guilford
73	Guilford College
74	Guilford Colony
75	Guilford Green
76	Guilford Hills
77	Guilford West
78	Gullum
79	Hamilton Forest
80	Hamilton Hills
81	Hamilton Lakes
82	Hamilton Village
83	Hanover Terrace
84	Heath Street Community
85	Hickory Trails
86	High Acres
87	Highland Meadows
88	Highland Park
89	Hilltop
90	Hilltop Road
91	Hyde Park
92	Iriving Park
93	Jamestown
94	Jefferson Gardens
95	Julian Street
96	Keswick
97	Keswick Place
98	Kings Forest
99	Koontzville
100	Lake Daniel
101	Lake Jeanette
102	Lakes at Lincoln
103	Lamrocton
104	Latham
105	Latham Park
106	Lawndale Homes
107	Lexington Commons
108	Lincoln Height
109	Lindley park
110	Lofi
111	Lost Norf

112	Lowdermilk
113	Macadoo Heights
114	Madison Woods
115	Manchester Subdivison
116	Market Station Apartments
117	Mc Leansville
118	McAdoo Heights
119	McAlister Place
120	McKnight Mill
121	Mcleansville
122	Morehead Simpkins
123	Natchez Trace
124	Nealtown Farms
125	New Irving Park
126	North Hills
127	North Oaks
128	Northern Point
129	Northern Shores
130	Northlake Apartments
131	Northlands
132	Northwest
133	O'Henry Oaks
134	Old Battleground
135	Old Grove
136	Old Irving Park
137	Old L Richardson
138	Old Lake Jeannete
139	Ole Asheboro
140	Overland Park
141	Park Grove
142	Phillips Ave
143	Piedmont Heights
144	Pinewood Forest Townhomes
145	Pisgah Forest
146	Pisgah Forest Townhomes
147	Pleasant Ridge Farms
148	Poplar Ridge
149	Quaker Actes
150	Random Woods
151	Raven Ridge
152	Reedy Fork
153	Rehobeth Pointe
154	River Hills Plantation

155	River Landing
156	Robinhood
157	Robyn Glenn
158	Rolling Hills
159	Rolling Roads
160	Russwood Acres
161	Saddle Creek
162	Sedgefield
163	Sedgefield Lakes
164	Seneca
165	Seven Gates
166	Smith Homes
167	South Benbow Park
168	South Greensboro
169	Southmont
170	Southside
171	Southwoods
172	Springhaven
173	Starmount
174	Starmount Farms
175	Steeple Gate
176	Stonethrow
177	Sullivans Lake
178	Summerfield
179	Summit Ave
180	Sumner
181	Sunset Hills
182	The Arbors at lake Herman in Browns Summit
183	The Avenues
184	The Bluffs
185	The Cardinal
186	The Farms at Forest Oaks
187	The Gates at Brassfield
188	The Harbor
189	The Laurels
190	The Magnolias
191	The Meadows At Richland
192	The Peach Orchard
193	The Pines
194	The Reserve
195	The Thicket
196	Three Meadows
197	Timbercreek

198	Townsend Point
199	Treybrooke Village
200	Tuscany
201	Village Crossing
202	Vinegar Hill
203	Waugh Street Neighborhood
204	Wellington
205	Wendover
206	West Greensboro
207	Westerwood
208	Westridge Heights
209	Westwind
210	Westwood
211	Wheat Field
212	Willow Oaks Subdivision
213	Wilpar Estates
214	Winston Salem
215	Woidlea Acres
216	Wolfe Trail Run
217	Woodlake
218	Woodland Heights
219	Woodlea
220	Woodlea Acres
221	Woodlea Lake
222	Woodmere Park
223	Woodridge
224	Yester OaksWay

B. Public Comments

An open public comment period was held between April 25, 2025 and May 25, 2025 for the Analysis of Impediments to Fair Housing Choice and the Five-Year Consolidated Plan.

During the comment period, questions were asked by the City Council regarding lending disparities between White and Black or African American borrowers:

Why are the mortgage denial rates greater for certain population groups than others? Are the lending disparities different for different types of institutions?

In response to the comment and question, additional data and analysis on lending institutions that participate in City programs was collected and reviewed.