

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **1. CALL TO ORDER - CHAIRMAN**

### **2. APPROVAL OF WORK SESSION AGENDA - CHAIRMAN**

2.1. BOC - Changes to the Agenda Pg. 3

### **3. DISCUSSION ITEMS - NO ACTION**

- 3.1. Communications and Outreach - UNC School of Government Opioid Response Project Update Pg. 5
- 3.2. County Manager - Local Funding Process Pg. 20
- 3.3. CVB - State of Tourism in Cabarrus County Pg. 21
- 3.4. Emergency Management - Strategic Fire Study Plan Update Pg. 32
- 3.5. Infrastructure and Asset Management - Frank Liske Park Barn Rebuild Project Update Pg. 65
- 3.6. Infrastructure and Asset Management - Update on Governmental Center Skylight Replacement and Roof Replacement Pg. 69
- 3.7. Innovation and Technology - Innovation Report Pg. 70
- 3.8. Planning and Development - Reports Pg. 72

### **4. DISCUSSION ITEMS FOR ACTION**

- 4.1. BOC - Appointments to Boards and Committees Pg. 306
- 4.2. BOC - NCACC County Legislative Goals Pg. 308
- 4.3. County Manager - Create Grants Special Revenue Funds Pg. 313
- 4.4. County Manager - Proposed Amendment to Parking Agreement with the City of Concord Pg. 314
- 4.5. DHS - Energy Program Outreach Plan Pg. 323
- 4.6. DHS - Mobile Technology for Field Workers - Traverse Pg. 329
- 4.7. DHS - Public Transportation Agency Plan (PTASP) Pg. 388
- 4.8. Infrastructure and Asset Management - Bid Award for County Vehicle Purchases Pg. 432
- 4.9. Infrastructure and Asset Management - Recommended Approval of Preferred Alternate for Courthouse Expansion Project - Exterior Material Pg. 435
- 4.10. ITS - GIS Enterprise Agreement Pg. 439

- 4.11. Sheriff's Office - NC Governor's Highway Safety Program Bike Safe Grant Pg. 470
- 4.12. Sheriff's Office - NC Governor's Highway Safety Traffic Safety Grant Pg. 473
- 4.13. Tax Administration - 2010 Write-Off Real and Personal Outstanding Taxes Pg. 479

**5. APPROVAL OF REGULAR MEETING AGENDA**

- 5.1. BOC - Approval of Regular Meeting Agenda Pg. 494

**6. CLOSED SESSION**

- 6.1. Closed Session - Pending Litigation and Economic Development Pg. 498

**7. ADJOURN**

*In accordance with ADA regulations, anyone in need of an accommodation to participate in the meeting should notify the ADA coordinator at 704-920-2100 at least 48 hours prior to the meeting.*



# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Approval of Work Session Agenda - Chairman

### **SUBJECT:**

BOC - Changes to the Agenda

### **BRIEF SUMMARY:**

A list of changes to the agenda is attached.

### **REQUESTED ACTION:**

Motion to approve the agenda as amended.

### **EXPECTED LENGTH OF PRESENTATION:**

1 Minute

### **SUBMITTED BY:**

Lauren Linker, Clerk to the Board

### **BUDGET AMENDMENT REQUIRED:**

No

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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### **ATTACHMENTS:**

- ▢ Changes to the Agenda



**CABARRUS COUNTY BOARD OF COMMISSIONERS  
CHANGES TO THE AGENDA  
SEPTEMBER 8, 2020**

**ADDITIONS:**

**Discussion Items – No Action**

**3.2 County Manager – Local Funding Process**

**Discussion Items for Action**

**4.5 DHS – Energy Program Outreach Plan**

**SUPPLEMENTAL INFORMATION:**

**Discussion Items – No Action**

**3.3 CVB – State of Tourism in Cabarrus County**

- PowerPoint Presentation

**3.5 Infrastructure and Asset Management – Frank Liske Park Barn Rebuild Project Update**

- Maps

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items - No Action

### **SUBJECT:**

Communications and Outreach - UNC School of Government Opioid Response Project Update

### **BRIEF SUMMARY:**

In 2018, Cabarrus County's Mental Health Advisory Board was selected to participate in the UNC School of Government and BCBS Opioid Response Project. The intensive two-year collaborative learning model provided direct support to 10 North Carolina communities working to enact an integrated and innovative policy and practice response to their local opioid crises.

This project complements health and policy efforts at the state and local levels by working with communities that are ready to implement best practices. Local governments are the front lines of policy implementation. Using the team-oriented approach described, this project builds upon previous and ongoing efforts "to get arms around" the opioid crisis.

Cabarrus County assembled a team that includes law enforcement, emergency responders, government and public health officials, community leaders, and healthcare professionals. The team developed strategies to address accessible treatment; prevent medication misuse; change knowledge attitudes and beliefs around addiction; develop a supportive recovery community; and reduce harm and risk associated with substance use. The formal project concluded with a virtual forum on August 6 and 7, 2020. The Cabarrus County task force was invited to participate on two panels for the public portion—Syringe Services Programs and Health Data.

### **REQUESTED ACTION:**

No action required.

**EXPECTED LENGTH OF PRESENTATION:**

15 Minutes

**SUBMITTED BY:**

Kasia Thompson, Communications and Outreach Director  
(Core Team Member)

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Cabarrus County Forum
- ▣ Learning Journeys Project Summary
- ▣ Cabarrus Integrated Action Plan



CABARRUS COUNTY  
*America Thrives Here*

# Cabarrus County *Opioid Response Project*

*A healthy, safe and thriving Cabarrus County.*



SCHOOL OF  
GOVERNMENT

North Carolina Local Governments and the Opioid Crisis:  
A Collective Impact Approach to Making Policy and Changing Lives



# A healthy, safe and thriving Cabarrus County.





# Goals

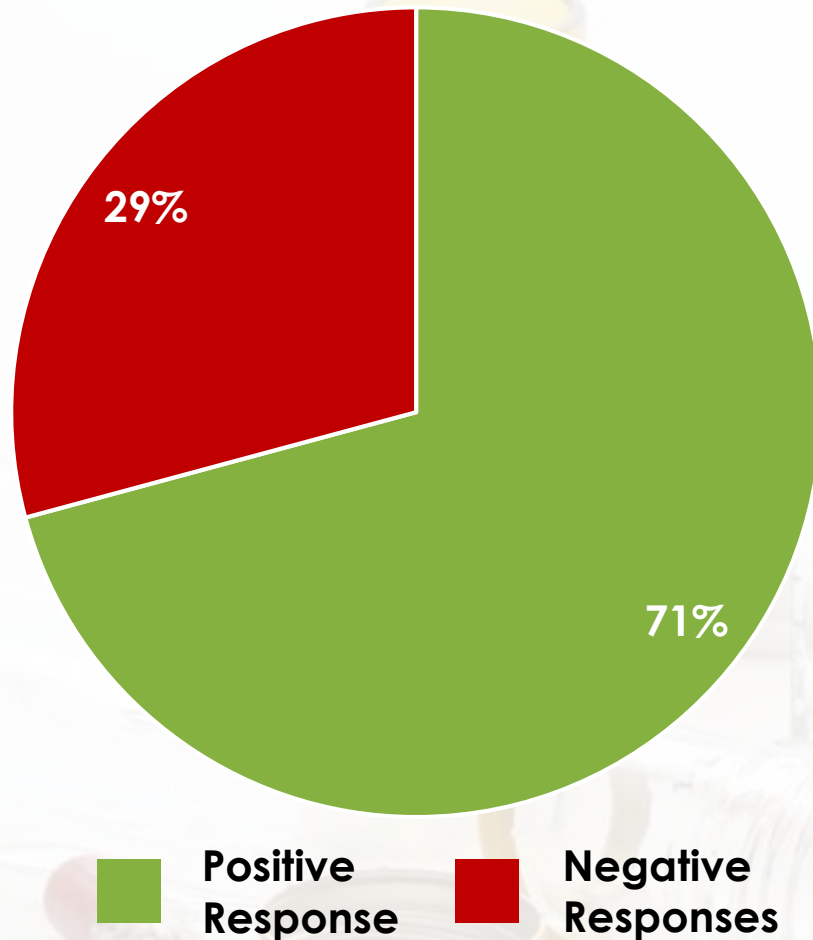
1. Accessible treatment for all
2. Prevention of prescription medication misuse
3. Assess community knowledge, attitudes, and beliefs about addiction
4. Develop supportive recovery community
5. Address harm and risk associated with substance use

# Accomplishments

- Community education and Crisis Response Booklet
- Community Stigma Measurements within Community Health Needs Assessment
- Monitored trends through partner data
- Conducted assessment within SEP related to program impact
- Developed LEA and first responder SEP supply guide



# Goal 3: Assessing substance use stigma



## Response Options

### Positive

- Should be treated like any other member of our community
- Deserves access to treatment and recovery support
- Has a disease like diabetes, arthritis, and heart disease

### Negative

- Is too weak to stop on their own
- Cannot be trusted
- Made poor choices and has to deal with the consequences
- Should not have access to medical care after repeat overdoses



## SYRINGE EXCHANGE PROGRAM

### Cabarrus County - Kannapolis

People who inject drugs are at risk for HIV, Hepatitis B virus (HBV) and Hepatitis C virus (HCV) infection through sharing needles and drug-preparation equipment. This is because sharing needles or works like spoons, cookers, cottons, ties, or water can transfer blood from person to person. Also, when you're high on drugs, you're more likely to take risks with sex, which can increase your risk for getting HIV.



### PROTECT YOURSELF - Come and visit us!

**Contact:** (704) 920-1126  
[www.cabarrusealth.org/sep](http://www.cabarrusealth.org/sep)

**Hours:** Mondays, Wednesdays, & Fridays  
12pm—2pm & 3:30pm—5:30pm

**Location:** CHA Care Center  
Once inside, **Second door on left**  
300 Mooresville Rd.  
Kannapolis NC 28081

**You can get:**

- Clean supplies and condoms
- Sharps containers
- Disposal of used needles
- Naloxone (Narcan)
- FREE HIV & Hep C test, no appointment needed



## Member ID Cards

When a person signs up to participate in the Syringe Exchange Program, they receive a **participant ID card**. Participants are asked to keep this card with them at all times.

### CABARRUS SYRINGE EXCHANGE PROGRAM

Days: Mon, Wed, & Fri Hours: 12-2pm & 3:30-5:30pm

CLIENT ID: \_\_\_\_\_

**24 HOUR MENTAL HEALTH/SUBSTANCE USE  
REFERRAL & CRISIS LINE 1-800-939-5911**



CABARRUS  
HEALTH  
ALLIANCE

300 Mooresville Rd  
Kannapolis, NC 28081  
(704) 920-1126  
[www.cabarrushealth.org/sep](http://www.cabarrushealth.org/sep)

### LAW ENFORCEMENT

The carrier of this card is a participant, volunteer, or staff member of a North Carolina registered syringe exchange program as specified in

**NC G.S. § 90-113.27.**

As such, they are exempt from arrest, charge, and prosecution for the possession of syringes and other injection supplies as well as for any residual amounts of controlled substance contained in the syringes or injection supplies.

# Programming Success



CABARRUS  
HEALTH  
ALLIANCE



The background of the slide features a dark blue field populated with numerous light blue, spherical virus particles. Each particle is covered in small, protruding spikes, characteristic of the SARS-CoV-2 virus. The particles are scattered across the frame, with some appearing more prominent than others.

# **COVID-19**

## **Strategy Adjustment**



# UNC/BCBS Opioid Response Project

## Learning Journeys

### Team Cabarrus Mental Health Task Force

#### Summary

Cabarrus County's team built on the work of an established collaboration—the Mental Health Task Force. Doing so enabled the team to direct Opioid Response Project efforts toward a collective impact model that contributed to a healthy, safe and thriving Cabarrus County.

#### Accomplishments

1. **Developed and distributed resources:** Created a [Crisis Response Booklet](#). It includes steps to address mental health and substance use; definitions; signs of overdose; list of risk factors; Syringe Services Program (SSP) information; what to do in the event of an overdose; crisis and wellness planning resources; self-care tips; drug disposal information; signs of distress and suicide; guide for creating a support system; and resource directory. Coordinated distribution of the books with first responders, social services, treatment providers, community members and through the SSP.
2. **Addressed misconceptions:** Created a SSP educational resource for first responders. The resource shares information on how to identify a program participant, and lists and describes supplies distributed through the program. Held law enforcement trainings.
3. **Measured stigma:** Included a question in the community needs assessment to measure community perceptions around substance use disorders.  
I believe that a person addicted to any drug or substance: *Check all that apply.*
  - ☐ Should be treated like any other member of our community
  - ☐ Is too weak to stop on their own
  - ☐ Cannot be trusted
  - ☐ Deserves access to treatment and recovery support
  - ☐ Made poor choices and has to deal with the consequences
  - ☐ Has a disease like diabetes, arthritis, and heart disease
  - ☐ Should not have access to medical care after repeat overdoses
  - ☐ Other: \_\_\_\_\_
4. **Monitored trends:** Asked partners to identify, create and utilize data sharing strategies and initiatives. Developed dashboards to visually track, analyze and display key data.

## **Challenges**

1. **Alternative legal processes:** There's interest in exploring alternatives to traditional legal models for substance use and addiction cases. To make it happen, we'll need to address hesitations expressed by key partners. The task force has brought in subject matter experts and created opportunities for discussion on how it could work locally.
2. **Limited access to treatment:** Our community struggles to find appropriate detox and stabilization resources to support a path to recovery. Our county has one in-patient facility—a facility that often turns individuals seeking treatment away because they are at maximum capacity. To meet access to care needs, leaders support building a recovery center that serves as the hub for a supportive recovery community. Our greatest barriers are identifying the lead organization and securing funds.
3. **Working amid the COVID-19 pandemic:** In March, our core members transitioned to key roles in response to the COVID-19 pandemic. We continued project communication through digital formats. We adjusted processes to meet local, state and federal guidelines, while continuing to offer services. In the case of SSP, we continued providing supplies while limiting exposure between staff and participants. We extended resources as individuals struggling with substance use disorder came forward for COVID-19 testing and incorporated opioid response strategies into COVID-19 congregate care plans. In one scenario, we were able to connect a person to a social worker for additional services and information.

## **Lessons learned**

1. Ensure partnerships and resources align with your mission and goals. Involve the people who can singularly make decisions on behalf of their organization in strategic planning. Don't get discouraged if they aren't all supportive. Prioritize initiatives that have momentum and support, and continue to engage those with passive interest through dialogue, data and awareness.
2. Identify your main goals. Support them with achievable strategies and smaller action steps. Plan for unexpected obstacles and be flexible with your timeline to facilitate these challenges.
3. Clearly outline the roles and expectations of taskforce members and assign individuals to action items. Include individuals in nonconventional roles on the taskforce to streamline processes. We added County communication staff to the core team, which became a valuable resource for the development and distribution of messaging and resources.

## **Program resources**

North Carolina Harm Reduction Coalition Technical Assistance, Drug Free Communities Grant, Community Linkages to Care Grant, NCDHHS Stigma Reduction Handout and UNC School of Government resources, and Cabarrus County Communications & Outreach and ITS departments.

Goal 1: Accessible treatment for all								
	Who's Responsible?	Resources Used	Status	Start Date	End Date	Communication Plan	KPI	Notes
Objective #1: Increase the percentage of individuals involved in the Stepping Up Initiative who make their first scheduled treatment appointment from 19% to 25% by 2021								
Actions/Strategies:								
Daymark Recovery Services employees and supervises the Stepping Up Coordinator within the Cabarrus County Detention Center	Rebecca True, Daymark Concord Center Director - Kay Grant, Stepping Up Coordinator	Cabarrus County Government Funding	In Progress	1/1/18	No end date		% of individuals involved in Stepping Up (jail-based) who make their first treatment appointment (Daymark Recovery Services)	Daymark Recovery Services are overseeing implementation. The Mental Health Advisory Board will receive quarterly progress reports from Daymark.
Cabarrus Health Alliance contracts Daymark through NC Opioid Mitigation Grant - hire Reentry Case Manager.	Marcella Beam, Cabarrus Health Alliance (CHA), Veronica Moeller, Daymark	NC Opioid Mitigation Funds - NC DHHS; Cabarrus County Government Funding post 8/30/2019	In Progress	11/1/18	Funding ends 8/30/2019			Cabarrus Health Alliance is contracting Daymark Recovery Services to oversee implementation. The Mental Health Advisory Board will receive quarterly progress reports from Daymark and CHA.
								Cabarrus Countv Government has
Objective #2: Increased public education related to local treatment options.								
Actions/Strategies:								
Identify individuals or institutions to be trained in local treatment options and distribution Cabarrus County Crisis Reponses Booklet.	Core Team	Crisis Response Booklet	In Progress	2/21/19	Ongoing			Distribution Partners: Stepping Up Coordinator, Syringe Exchange Program, Mental Health Navigator, Daymark staff, Community Paramedicine
Distribution of Crisis Response Brochure to Atrium Health	Timbs Fulghum, Jessica Castrodale	Crisis Response Booklet	Complete	4/16/19	5/31/19	Copies distributed through Atrium practices		Kasia to confirm that Atrium staff received copies
Distribution of Crisis Response Brochure to Mental Health America	Candace Wilson	Crisis Response Booklet	Complete	4/16/19	6/1/19	Copies distributed at Mental Health America - Coffee and Conversation		
Distribution of Crisis Response Brochure to Department of Juvenile Justice	Heather Mobley	Crisis Response Booklet	Complete	4/17/19	6/2/19			
Annual Crisis Response Brochure distribution data totals	Kasia Thompson	Email Data totals	Completed Annually	6/1/2019	12/1/19	Outreach email to all partners who have collected/received copies of the Crisis Response Brochure		Number each provider agency received.
Identify community champions to find opportunities to increase awareness and promote resources, treatment and recovery messaging within the community	Substance Use Coalition, Mental Health Task Force - Public Awareness, Community Partners	Mental Health Task Force Facebook Page	In Progress	5/1/19	Ongoing	Development and distribution of MH Month messaging and connection to local resources.		Pitch stories on related topics to media.
Hire Mental Health Navigator hired	Karen Calhoun	Cabarrus County Government Funding	Complete	Spring 2019		Introduced at March Mental Health Advisory Board		Quintasha Cox - Cabarrus County DHS Mental Health Navigator



## Goal 2: Prevention of prescription medication misuse

	Who's Responsible?	Resources Used	Status	Start Date	End Date	Communication Plan	KPI	Notes
Objective #1: By September 30, 2019, the percentage of high school students (in grades 9-12) with access to prescription medications being stored in unlocked cabinets or drawers in their homes will decrease from 84% to 79%.								
Actions/Strategies:								
Work with local agencies (Department of Human Services, Public Housing Authority, YMCA Sports Nights, and Parent-Teacher Nights) to provide information to parents to lock up prescription medications at home or properly dispose of expired medications.	Substance Use Coalition	Drug Free Communities	In Progress	10/1/17	9/19/19	They substance use coalition meetings monthly and stays in communication via email throughout the month	% of high school students with access to prescription medication stored in unlock cabinet or drawer. (Cabarrus Youth Substance Use Survey)	At the beginning of the budget year (October 1), the coalition identifies meetings to attend. This is also an ongoing process as needed.
Provide safe storage and disposal information to Kannapolis City and Cabarrus County Schools.	Substance Use Coalition	Drug Free Communities	In Progress	10/1/17	9/19/19	They substance use coalition meetings monthly and stays in communication via email throughout the month		When the substance use coalition attends an event, they always provide information on the benefits of storing and locking up medications properly.
Provide training on medication storage and disposal at community events.	Substance Use Coalition	Drug Free Communities	In Progress	10/1/17	9/19/19	They substance use coalition meetings monthly and stays in communication via email throughout the month		Volunteers at community events provide trainings on how to use medication disposal pack and how to store medications properly.
Distribute medication lock boxes to families whose youth have been identified through the PASS Program for having prescription medications on school property.	Cabarrus County Schools	Drug Free Communities	In Progress	10/1/17	9/19/19	They substance use coalition meetings monthly and stays in communication via email throughout the month		This is an ongoing process. When the PASS program gets low, the Student Services Director communicates with the substance use coordinator at Cabarrus Health Alliance.
Provide local elementary school student families with a lock box. If a child takes a medication during the school day a lock box with safe storage and disposal information will be sent home with the child at select schools.	Cabarrus County School Nurses	Drug Free Communities	Complete	10/1/17	9/19/19	They substance use coalition meetings monthly and stays in communication via email throughout the month		All lock boxes have been distribute to school nurses at each school.
Objective #2: By April 2020, decrease the percentage of high school students who report using a prescription medication without a doctor's prescription from 9.6% to 8.6%.								
Actions/Strategies:								
Collect qualitative data from high school students to figure out the room cause of use so interventions can be created and evaluated.	Substance Use Coalition	Staff	In Progress	10/1/17	12/20/20	Coalition Coordinator will be in communication with the coalition about conducting key informant interviews and focus groups.	% of high school students who report use of prescription medication without doctors prescription. (Teen Medicaiton Survey)	The CYSUS will be administered by May 30, 2019 and will include helpful data. Key informant interviews and focus groups will be conducted by Sept. 30 2019.
Encourage and provide information to youth about healthy coping skills	Substance Use Coalition	Staff	In Progress	10/1/17	12/20/20	TRAIL will assist with coalition efforts and will be in communication with action plans are created.		N/A
Continue providing education to schools systems on Adverse Childhood Experience and Resilience to assist youth in a trauma informed way	Cabarrus County Schools/Kannapolis City Schools/Cabarrus Health Alliance	Grant funds/Staff	In Progress	10/1/17	12/20/20	ABC Grant representative and school system personnel will be in communication about upcoming trainings.		ABC Grant/CHA is providing REAP training.
Provide education to parents at community events regarding the importance of starting the talk about substance use early and knowing the signs.	Substance Use Coalition	Staff	In Progress	10/1/17	12/20/20	Coalition Coordinator can be contacted about upcoming events		When the substance use coalition attends an event, they always provide information on the importance of having conversations about substance use.
Objective #3: Decrease the number of opioid pills dispensed in Cabarrus County by 10% by 2021								
Actions/Strategies:								
STOP Act	NC General Assembly, NC Medical Board	State legislation	Complete	6/29/17	12/1/21		# of opioid pills dispensed (NC Opioid Action Plan Dashboard)	Start conversation with UNC SOG and BCBS regarding creating a standardized training for Medical Board credits.
Use of North Carolina Opioid Action Plan Dashboard for monitoring	Marcella Beam, Cabarrus Health Alliance	NC Opioid Action Plan Dashboard		Ongoing	12/1/21	Include pill dispense data in annual reports and presentations		

**Goal 3: Assess knowledge, attitudes, and beliefs about addiction**

	Who's Responsible?	Resources Used	Status	Start Date	End Date	Communication Plan	KPI	Notes
<b>Objective #1:</b> Investigate and develop a measurement tool to assess community wide stigma by January 2020.								
<b>Actions/Strategies:</b>								
Research tools and surveys created to assess stigma.	Core Team	Staff time	In progress	5/1/19	8/1/19		% of community surveyed to assess stigma	Opioid Core Team members plan to participate in the Stigma, Opioid Addiction and MAT: Evidence and Implications from a National Survey Webinar on May 8.
Identified tool review and approved identified question.	Mental Health Advisory Board	Staff time	Not Started	9/1/19	10/1/19	Present survey question to MHAB for approval.		
Incorporate stigma question into 2020 Community Health Needs Assessment.	Marcella Beam, Cabarrus Health Alliance	Staff Time, Survey Monkey/Qualtrics	Not Started	10/1/19	1/30/20	Survey distributed in community locations, online and print.		Marcella Beam oversees the Community Needs Assessment. Include the questions in the Community Survey and Key Informant interviews.

#### Goal 4: Develop a supportive recovery community

	Who's Responsible?	Resources Used	Status	Start Date	End Date	Communication Plan	KPI	Notes
<b>Objective #1: Define and develop the definition of a supportive recovery community</b>								
<b>Actions/Strategies:</b>								
Create a tool to measure and capture feedback from those in active addiction related to defining a Supportive Recovery Community	Christiana Taylor, Chris Watts	Tool Development	Tools being developed	3/1	3/29	MHAB Opioid Core Team review tool before implementation.	Tool development complete. See KPIs below.	Where do you currently go to feel supportive? How do you currently form or create your community?
Survey/Focus Group SEP Clients: Strategy 1: Develop survey questions surrounding recovery, community, and local county supports Strategy 2: Disseminate the survey to SEP participants Strategy 3: Compile surveys and analyze results and lead discussion on survey questions with HRAB. Taylor and Watts will be able to collect quantitative data through discussion/focus group	Christiana Taylor, Chris Watts	Staff time	Tools being developed	5/1	5/31	KK and MB will review tool and strategy before implementation	# of individuals who complete a survey to define supportive recovery community (Syringe Exchange)	What does support in the community look like to you? What recovery support are you currently receiving? What recovery support are you not currently receiving that you would want? What does recovery mean to you? What things would help you maintain recovery? What things hinder your ability to maintain recovery?
Survey/Focus Group Daymark Clients: Strategy 1: Develop survey questions surrounding recovery, community, and local county supports Strategy 2: Disseminate the survey to SEP participants Strategy 3: Compile surveys and lead discussion on survey questions. Watts will be able to collect quantitative data through discussion/focus group	Chris Watts	Staff time	Tools being developed	5/1	5/31	KK and MB will review tool and strategy before implementation	# of individuals who participate in a focus group discussion on defining a supportive recovery community	What does support in the community look like to you? What recovery support are you currently receiving? What recovery support are you not currently receiving that you would want? What does recovery mean to you? What things would help you maintain recovery? What things hinder your ability to maintain recovery?
Support Healthy Cabarrus Substance Use Coalition - Harm Reduction work group in efforts to create a supportive recovery community.	Kristin Klinglesmith, Healthy Cabarrus Substance Use Coalition	Coalition work	Not started	6/1/19	Ongoing	Communication plan development will vary based on initiatives identified by the HC SU Coalition.		Concord Recover Rally scheduled for September 19th. Assist with promotion and awareness.
<b>Objective #2: Increase the number of recovery centers from 0 to 1 by 2021.</b>								
<b>Actions/Strategies:</b>								
Gain understanding of local efforts. Strategy 1: Learn efforts by SURF, local recovery organization. Strategy 2: Gain understanding of Representative Hudson's efforts related to recovery community.	Marcella Beam, Kristin Klinglesmith	Healthy Cabarrus Substance Use Coalition	Complete	2/1/19	3/1/19			SURF - Marcella talked with SURF members/staff on 4/15. They are still currently operating without a public space, using their own home.
Assess who currently creates a safe space for individuals in recovery.	Marcella Beam, Kristin Klinglesmith	Healthy Cabarrus Substance Use Coalition	Not started	6/1/19	7/1/19	Reach out to Delton Russell		
Utilize feedback from Supportive Recovery Community Survey to identify opportunities and challenges related to local recovery spaces.	Community Partners, Core Team	Healthy Cabarrus Substance Use Coalition						
Begin investigation of locations that align with local definitions of a support recovery center.	Community Partners, Core Team	Supportive Recovery Community Survey	Begin following action above.					



**Goal 5: Address harm and risk associated with substance use**

	Who's Responsible?	Resources Used	Status	Start Date	End Date	Communication Plan	KPI	Notes
Objective #1: Increase the number of Syringe Exchange Program sites from 1 to 2 by February 2019.								
Actions/Strategies:								
Collect feedback from current SEP clients on identified locations.	Christiana Taylor, Chris Watts	Staff time, survey tool	Completed	11/1/18	12/30/18	Tool was developed to capture feedback with participants visited SEP	# of syringe exchange sites in Cabarrus County – Track number of people enrolled, active participants (Syringe Exchange Program)	
Reach out to potential locations: Community Free Clinic, Trinity United Church of Christ	Christiana Taylor, Kristin Klinglesmith	Staff time	Completed	12/30/18	2/28/19	Emails, PowerPoint Presentations, Fact Sheets		
Meet with and present to potential site/location leadership	Christiana Taylor, Kristin Klinglesmith	Staff time	Completed	1/20/19	2/17/19	PowerPoint		Present to both Trinity Church of Christ and Community Free Clinic board, Presentation to Trinity Church congregation
Review liability laws and insurance associated with housing a SEP	Erin Shoe, Kristin Klinglesmith	Staff time	Completed	1/15/19	2/29/19			CHA COO and Substance Use Program Coordinator met with Trinity United Church of Christ minister to discuss liability and insurance concerns.
Promotion and awareness of secondary location.	Christiana Taylor, Kristin Klinglesmith, Chris Watts	Staff time, Facebook promotion, flyer promotion/development	In progress	3/20/19	Ongoing			Continued education of secondary location.
Purchase locked cabinet and additional SEP supplies.	Christiana Taylor	NC Opioid Action Plan Funding	Completed	3/1/19	4/1/19			
Begin providing services at secondary SEP location.	Christiana Taylor, Kristin Klinglesmith, Chris Watts	NC Opioid Action Plan Funding	In progress	4/9/19	Ongoing	Educate existing SEP clients, Daymark personnel about new location.		
Objective #2: Increase knowledge of harm reduction strategies and resources among law enforcement agencies annually.								
Actions/Strategies:								
Develop SEP Supply Guide of materials distributed to active participants.	Chris Watts, Kristin Klinglesmith, Tracy Adams	Marketing, Guide Book development/printing	In progress	3/1/19	7/1/19		Increased knowledge among law enforcement officers (survey) – Create tool	Keith to have Concord PD officers review and provide feedback on content.
Law Enforcement education and resources associated with Syringe Exchange Program sites and supplies	Marcella Beam, Keith Eury	Create PowerPoint, develop handout and other necessary materials	Not started	6/1/19	12/1/19	Present during shift meetings		Identify a date and time to provide information related to SEP and allow officer to ask questions and provide feedback.
Distribute SEP supply guide to law enforcement and provide overview/update at shift meetings	Marcella Beam, Keith Eury	SEP Supply Guide handout	Not started	6/1/19	12/1/19			
Objective #3: Monitor data quarterly to assess potential risks and threats related to opioid use.								
Actions/Strategies:								
EMS calls for Opioid Overdose (Naloxone/Narcan administered)	Jonathan Maulden	EMS Data	Reported Monthly	Ongoing		Sends to list serve of community partners monthly.	This goal helps us to track and create KPI for other objectives/strategies.	
First Responder Administration of Naloxone/Narcan	Justin Brines	EMS Data	Reported Quarterly	Ongoing				
Syringe Exchange Program unique individuals served	Christiana Taylor	SEP Database	Reported Quarterly	Ongoing				
SEP Needles collected	Christiana Taylor	SEP Database	Reported Quarterly	Ongoing		Discuss as a core team the development of a Cabarrus County quarterly opioid report with the use of avialabel local data.		
Community reversals with Naloxone/Narcan	Christiana Taylor	SEP Database	Reported Quarterly	Ongoing				Need follow-up with NC Harm Reduction Coalition.
Number of newly reported chronic Hepatitis C cases	North Carolina Disease Data Dashboard	CHA Communicable Disease Clinic	Report Annually	Ongoing				
Rate of newly diagnosed HIV cases	North Carolina Disease Data Dashboard	CHA Communicable Disease Clinic	Report Annually	Ongoing				

## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

County Manager - Local Funding Process

**BRIEF SUMMARY:**

Utilizing CARES funding, County staff have created an application process to help aid local nonprofits.

**REQUESTED ACTION:**

Receive information.

**EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

**SUBMITTED BY:**

Rodney Harris, Deputy County Manager

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

CVB - State of Tourism in Cabarrus County

**BRIEF SUMMARY:**

Representatives from the Convention and Visitors Bureau will give an update on tourism and the impact COVID-19 is having on our tourism economy.

**REQUESTED ACTION:**

Receive input.

**EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

**SUBMITTED BY:**

Donna Carpenter, CVB, President/CEO

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

▢ Presentation

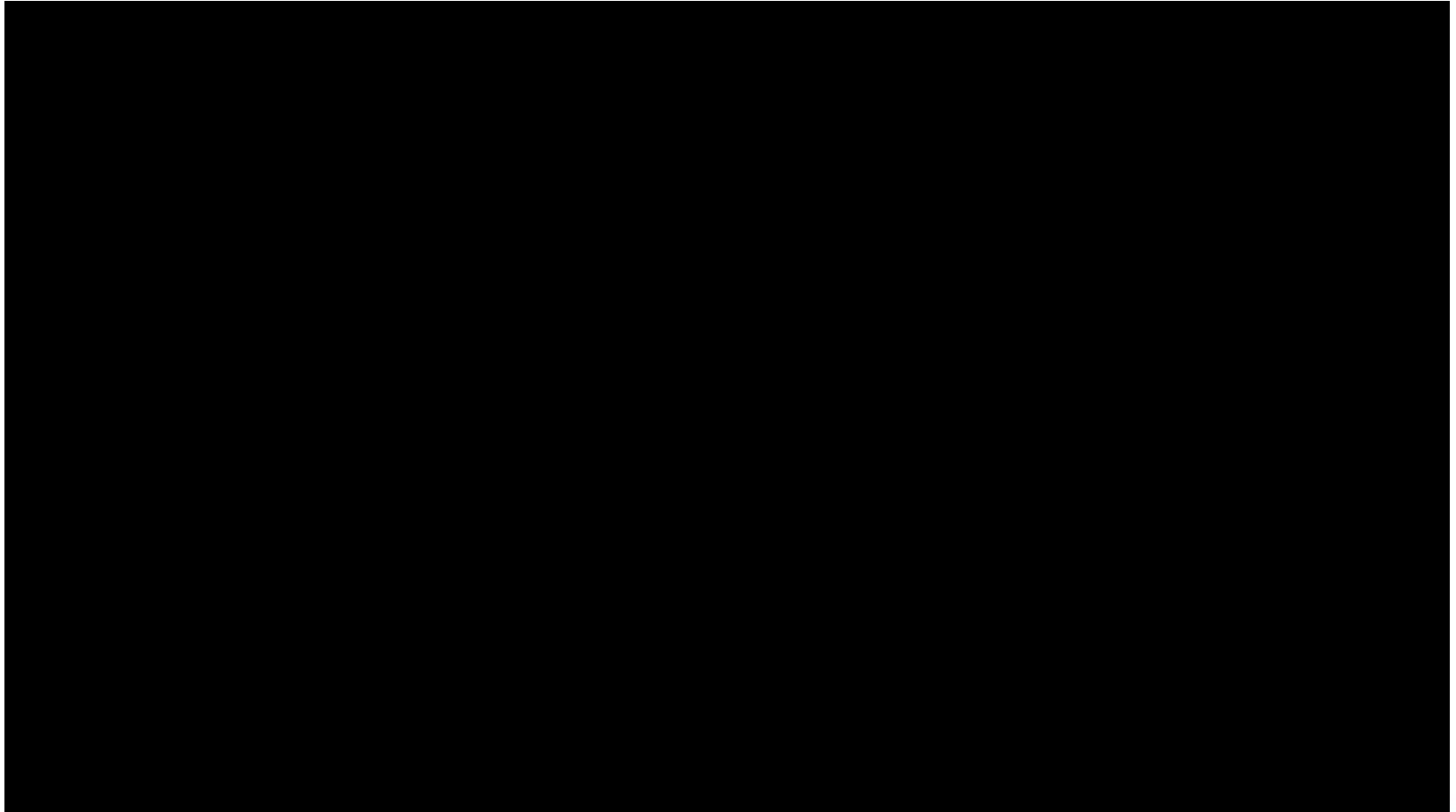


# County Commissioners Work Session

**September 8, 2020**

Cabarrus County Convention & Visitors Bureau

# Industry Update



# CABARRUS COUNTY, NC

## 2019 Tourism Economic Contribution Fact Sheet

### Annual Tourism Activity in Cabarrus County

- Generated **\$478.16 million** in visitor spending
- Produced **\$113.69 million** in payroll
- Created **\$8.36 million** in local tax revenues
- Created **\$26.91 million** in state tax revenues
- Generated **\$35.27 million** in combined state & local taxes
- More than **4,660 jobs** were directly attributable to tourism
- 2019 visitor spending increased by **1.9%** over 2018

### Tax Savings for Cabarrus County Residents

Taxes generated by visitor spending in Cabarrus County represent a tax savings of **\$165.64** per resident.

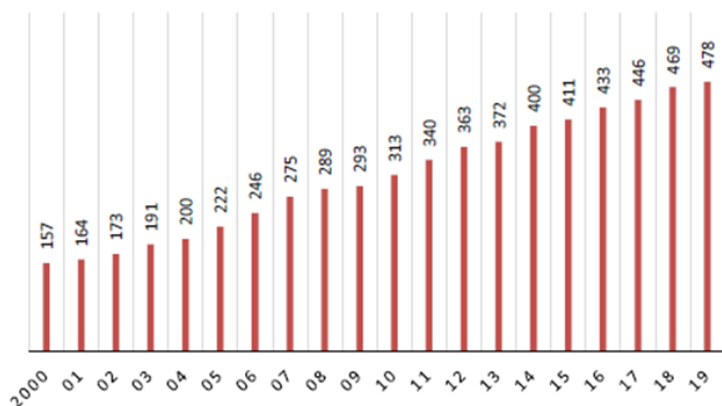
### On an Average Day in 2019...

#### Tourism spending in Cabarrus County:

- Generated **\$96,630** daily in combined state & local taxes
- Created **\$22,904** daily in local tax revenues
- Created **\$73,726** daily in state tax revenues
- Generated **\$311,479** daily in worker paychecks

### 2000-2019 TOURISM SPENDING TREND

■ Revenue in Millions



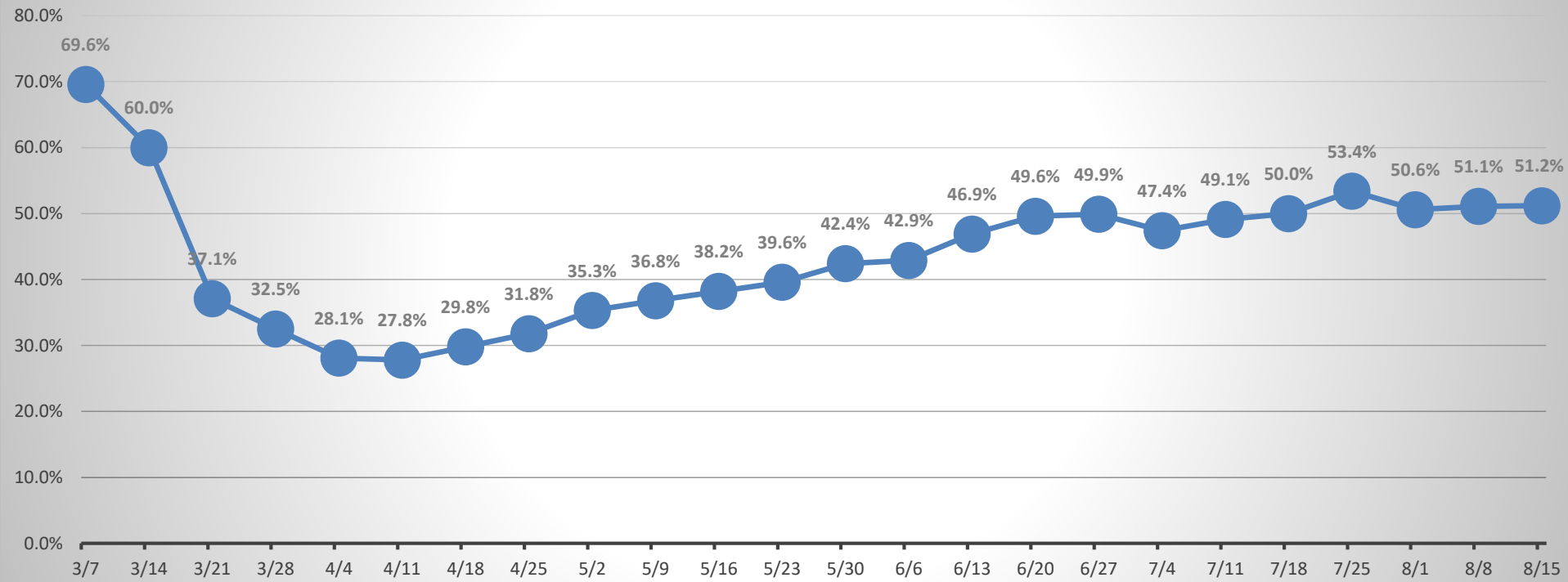
This fact sheet was created with data from the ["The Economic Impact of Travel on North Carolina Counties."](#) This study was prepared for [Visit North Carolina](#) by the [U.S. Travel Association](#).

For more information about the Cabarrus County Convention and Visitors Bureau, go to [CabCoCVB.com](#).



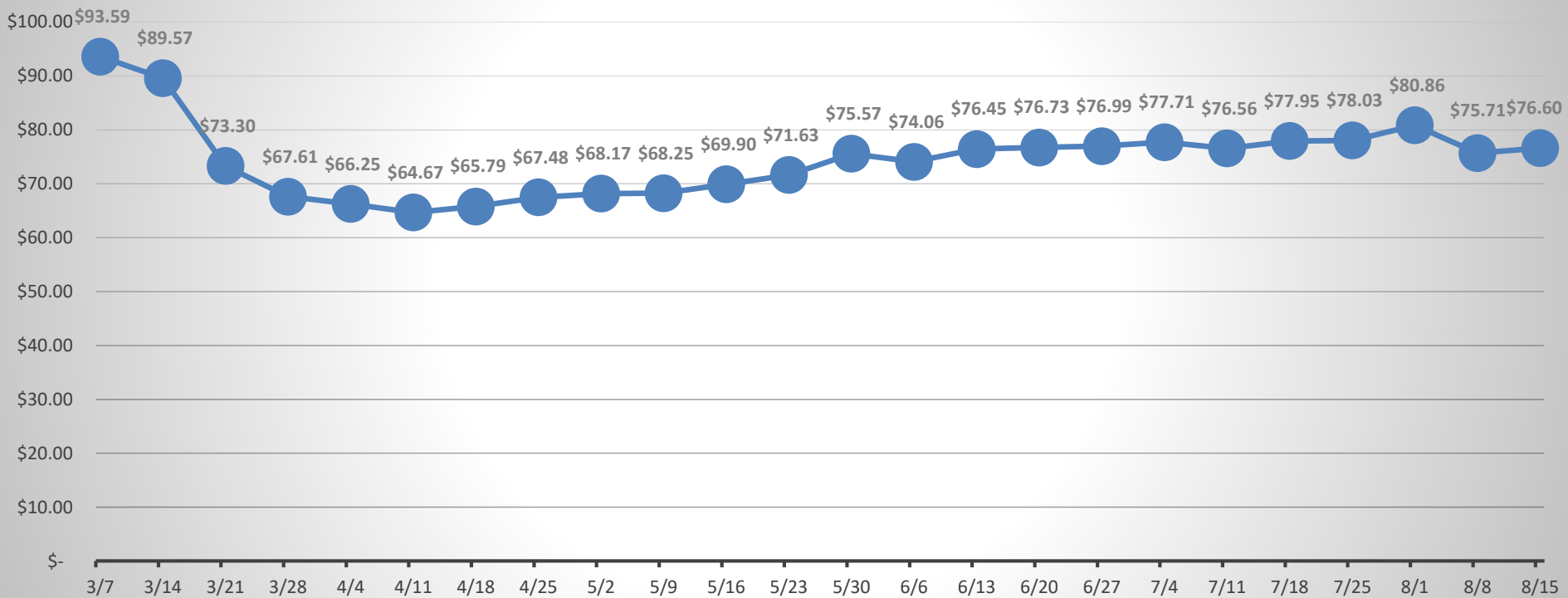
# Occupancy

## Cabarrus Occupancy





## Cabarrus ADR





Budget	FY2020 Actual	FY2020 To Budget
Revenue	\$4,181,093	(\$1,736,775)
Salary/Wages	\$1,495,140	(\$197,244)
Administration	\$571,330	(\$105,151)
Sales/Marketing	\$2,390,983	(\$1,158,020)
Revenue over Expenditures	(\$276,360)	(\$276,360)

- FY2019 Year End Surplus \$233,921
- Net Fund Balance Change over last 2 years (\$42,439)



## Lost Business

**April 2020 – 13 Leads, 4,343RN (9 Lost to Covid19 – 2,218RN)**

(2 to Charlotte, No Availability, Richmond, VI)

**May 2020 – 10 Leads, 6,379RN (10 Lost to Covid19 – 6,379RN)**

**June 2020 – 9 Leads, 1,514RN (7 Lost to Covid19 – 1,434RN)**

(Event Cancelled, Booked Directly)

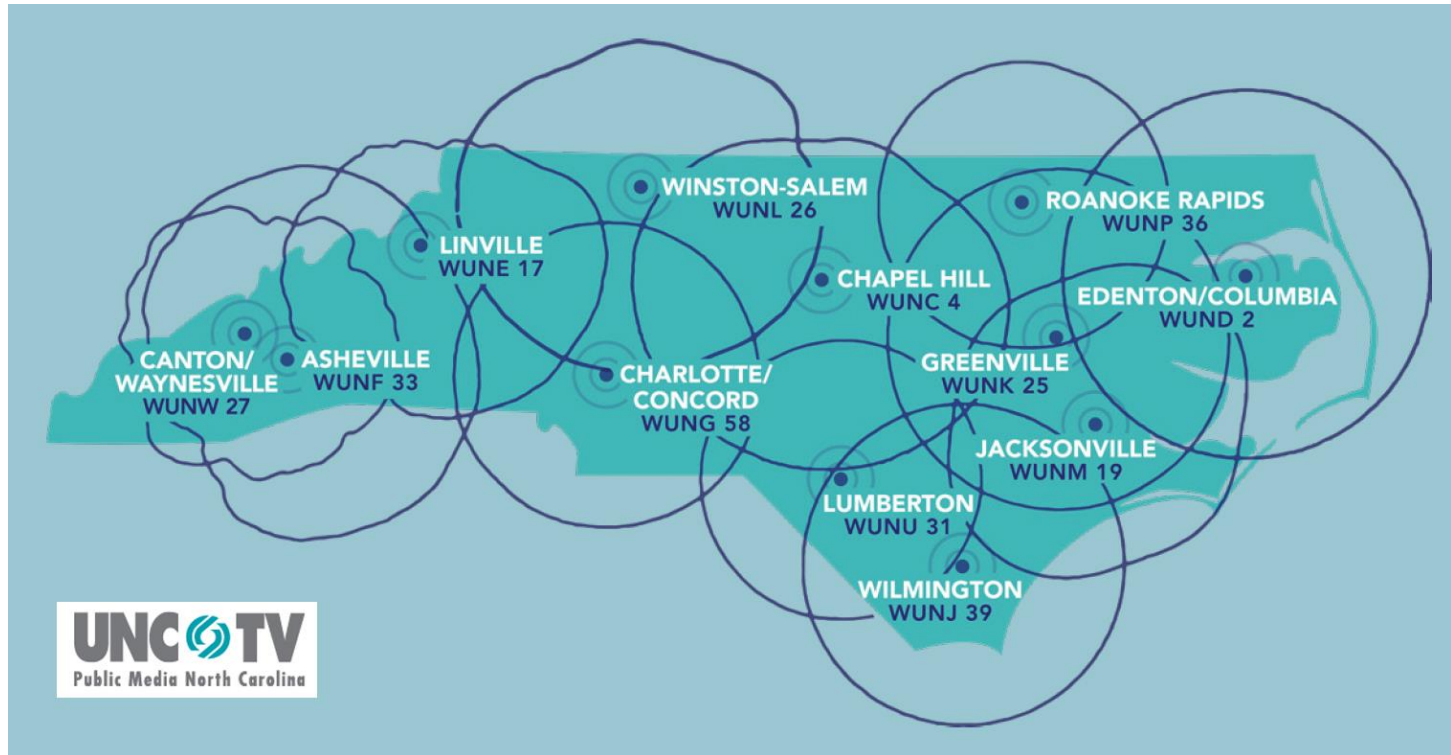
**July 2020 – 14 Leads, 3,576RN (10 Lost to Covid19 – 2,169RN)**

(Event Cancelled, Charlotte, FL, No Sports venue)

**August 2020 – 9 Leads, 2,446 (7 Lost to Covid19 – 2,256RN)**

(Event Cancelled, Greensboro - Tennis Grp)

# Marketing



Avett Brothers @ Red Rocks

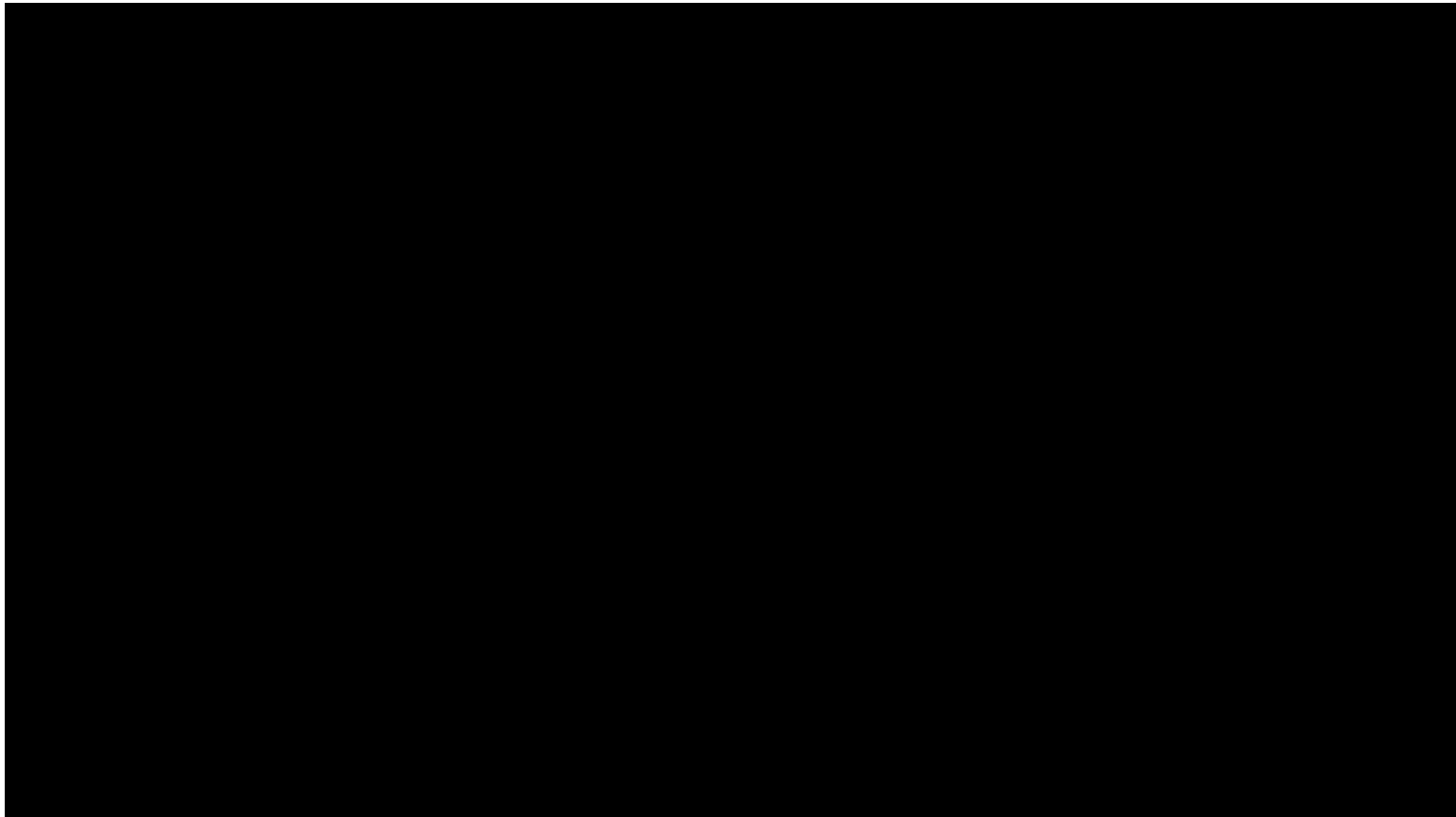
8 spots (front & back)

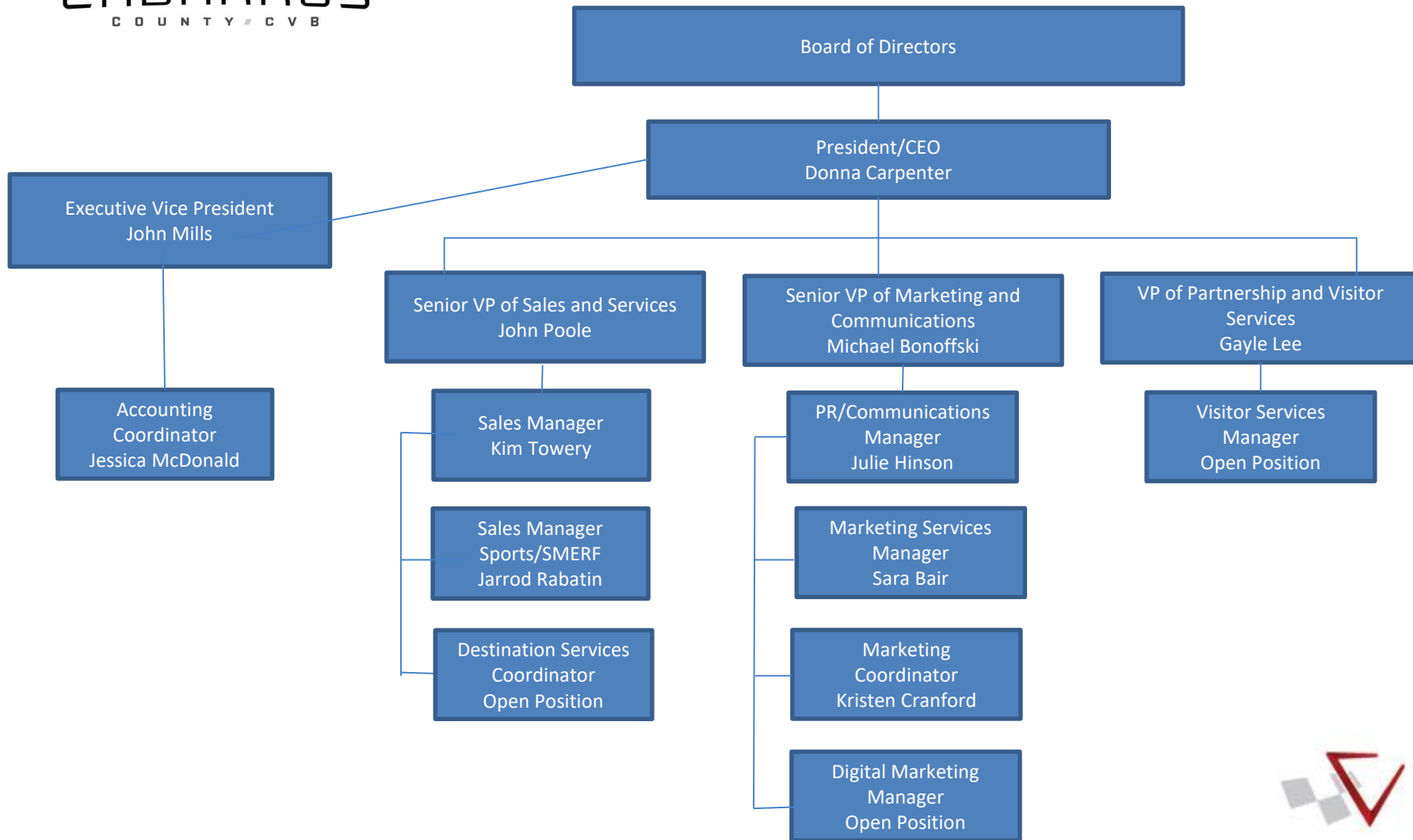
August 29 at 7 PM UNC-TV, September 1 at Midnight UNC-TV

September 3 at 8 PM UNC-TV and September 5 at 5:30 PM



# Marketing







## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

Emergency Management - Strategic Fire Study Plan Update

**BRIEF SUMMARY:**

Chief Greg Grayson with North Carolina Fire Chief Consulting will be presenting the attached Powerpoint to provide a summary of their findings and recommendations from the study. He will be available to address questions from the Board.

**REQUESTED ACTION:**

Receive report.

**EXPECTED LENGTH OF PRESENTATION:**

1 Hour or More

**SUBMITTED BY:**

Steven Langer, Fire Marshal  
Bobby Smith, EM Director  
Greg Grayson, NC Fire Chief Consulting

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

## ▢ Fire Study Overview

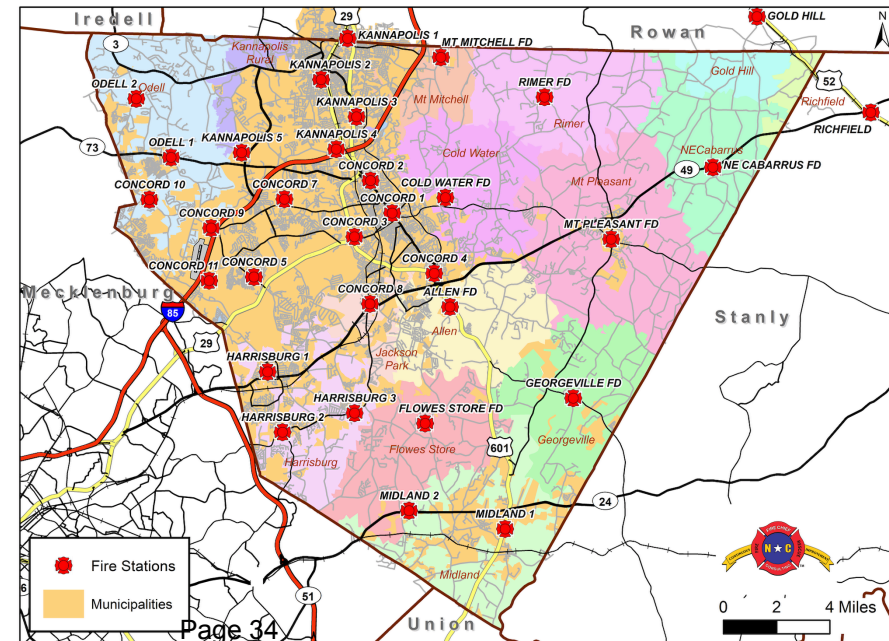


# FIRE SERVICE PLANNING and ANALYSIS

August, 2020



Cabarrus County NC Fire Districts





# NC Fire Chief Consulting is a Full-Service Fire Consulting Provider

Illustrative professional fire management services from EnviroSafe include:

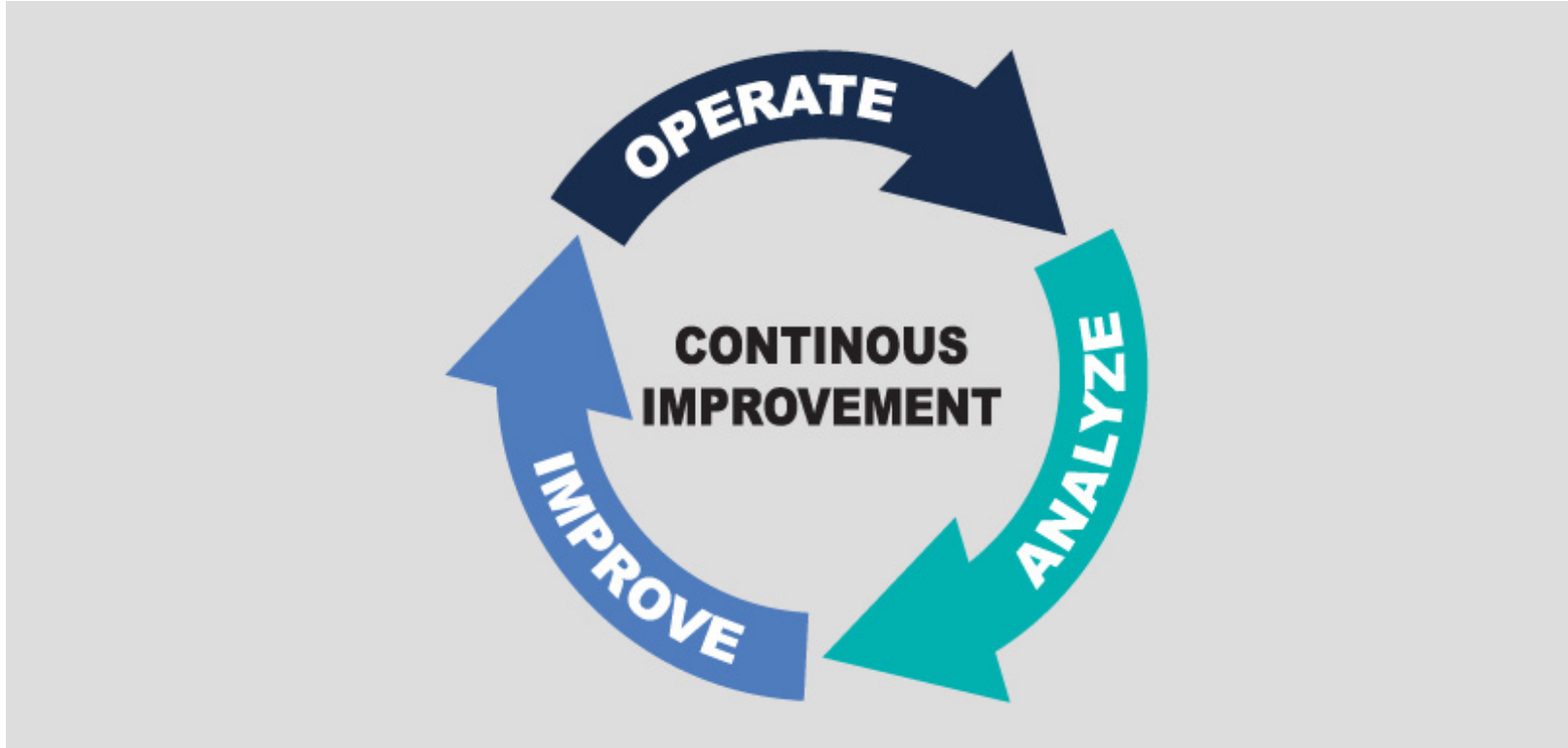
- Strategic Planning
- Service Delivery Needs Analysis
- Standards of Coverage Analysis
- Contract Development and Facilitation
- Fire District Transition
- Transition of Private, Non-Profit Fire Department to Municipal Fire Department
- Fire Station Placement
- Fire Chief Selection and Promotional Processes
- Human Resource Assistance
- Professional Development, Mentoring and Coaching
- Human Resource Based Causation Analysis
- Interim Chief Fire Officer Leadership
- Fire Apparatus Evaluation and Fire Station Facility Analysis
- Capital Improvement Plan Review and Analysis
- Emergency Operations Post Incident Analysis



# NCFCC Assistance to North Carolina Local Governments



This work is based  
on an important concept...





## What We Were Asked To Do...

1. Depict a “**State of the Volunteer Service**”.
2. Determine the **greatest gaps** with the overall service delivery system.
3. Look at the municipalities in the County and project **what the future will look like** based upon each municipality having rural districts designated by the County.
4. Produce a needs analysis identifying fire protection **service delivery system gaps forecasted** in the next 3-5 years based upon data.
5. Identify **alternative funding mechanisms** that could be considered by Cabarrus County as permitted by NC General Statutes and provide illustrative examples.





## What We Were Asked To Do...

6. Evaluate the **pros and cons of instituting fire protection service district(s)** in the County.
7. Utilize GIS service delivery data to identify premium **service enhancement opportunities** that should be considered by policy makers.
8. Determine where the current districts are NOT providing **closest unit response**, with special attention to medical responses due to fire service automatic aid.
9. Determine the **standard of coverage** based upon the best data available.
10. Based upon **NFPA 1720** rural standards (estimated 8-minute travel time with a six minute turn out time) identify any areas of **redundancy coverage**.







## What We Were Asked To Do...

11. Based upon travel time, **compare existing resource areas to closest station response.** Since the entirety of Cabarrus County is utilizing automatic aid for fire response, the district lines should convey the closet station, rather than arbitrary areas.
12. Conduct **general mechanical evaluations** of identified major fire apparatus for non-municipal contracting fire departments.
13. Evaluate the **staffing for the Cabarrus Fire Marshal's Office** to operate and support the current squad operation, with workload analysis and projected growth.
14. Provide **analysis of the FMO Operations** and provide best practice industry recommendations for continuous improvement.







## What We Were Asked To Do...

15. Evaluate the current **fire protection provider contract** and provide recommendations for consideration in order to bring the document in closer alignment with North Carolina fire service best practices.
16. Evaluate the current **staffing grant system** used by the County.



# Status of the Current Cabarrus County Fire Protection Service Delivery System

- **Stakeholder Feedback:**
  - *SWOT Analysis with Fire Chiefs*
  - *Firefighter Survey and Squad Interviews*
  - *Public Perception Survey*



# Fire Chiefs

- Leadership saw key strengths as:
  - Partnerships and automatic aid across the county
  - Funding systems
  - Availability of part-time staffing (off duty municipal firefighters)
  - Pride
  - Junior firefighter program
  - Social media use
  - Staffing grant program
  - Quality of performance
  - Efforts to enhance benefits for volunteers



# Fire Chiefs

- Leadership saw the greatest gaps as:
  - Drawing part-time personnel from the same pool
  - Challenging in attracting and keeping adult firefighters to serve their communities
  - Changing culture of volunteerism in Cabarrus County
  - Emergency communications systems and processes
  - Increasing need for funding
  - Need for an apparatus replacement plan
  - Staffing levels
  - Difficulty in providing specialized services due to limited personnel



# Fire Chiefs

- Leadership saw strong opportunities as:
  - Attracting young firefighters before they make a career choice
  - Further investment into the Concord High School program and others
  - Increasing technology to address emergency communications issues/challenges
  - Strengthening Squad and EMS support systems
- Leadership perceived some threats to future success as:
  - Staffing levels – retirees leaving the service
  - Having trained and qualified firefighters available to respond
  - Growth and increasing call volume
  - Providing specialized services



# Firefighters

- Received approximately 100 responses.
- 75% reported that they were “satisfied” or “very satisfied” with the current level of fire services being provided in Cabarrus County.
- Positive feedback included:
  - “Dedicated, brotherhood, reliable, pride, quality, professional, loyal”
- Concerns reflected as follows:
  - Communication, leadership and support
  - Recruitment of new volunteer firefighters
  - “Understaffed, disjointed, rivalry”
  - Lack of understanding/integration of the supplemental staffing Squad unit





# Community Feedback

- Received approximately 360 responses.
- 68% of respondents had received fire services in the past five years.
- 86% reported that they were “satisfied” or “very satisfied” with the level of service that they received.
- 96% reported that providing strong fire protection was a very important factor to economic development in Cabarrus County.
- 84% reported they believed their fire services were “effective” or “very effective.
- 87% reported that they felt “safe” or “very safe” in their homes relative to fire response.



# Status of the Current Cabarrus County Fire Protection Service Delivery System

- ***Mechanical Evaluation of Apparatus:***
  - *Rating current mechanical condition of apparatus.*
  - *Provide individual reports and recommendations.*



# Apparatus Analysis

- Mechanical evaluation of 44 fire apparatus:
  - 22 fire engines, 15 tankers, 6 rescue trucks (1 heavy and 5 medium), 1 ladder
  - 7 apparatus (15%) have exceeded the life expectancy of 25 years of service
  - Issues found where tire life is exceeding seven years
  - Brake issues were identified on two apparatus
  - Mechanical concerns were noted on eight apparatus (18%)
- The above findings support an apparatus replacement plan following the national consensus standards and factored into the funding systems, such as the Capital Improvement Plan.



## Moving the Cabarrus County Fire Protection Service Delivery System Forward

- ***Geographic Information System (GIS) Analysis:***
  - *Develop current system base maps*
  - *Drive time maps – gaps and redundancy*
  - *Mileage maps – gaps and redundancy*
  - *Closest station area*
  - *Squad from EMS 2 coverage effectiveness*
  - *Service demand heat map*
  - *Effect of planned municipal expansion*
  - *System design modifications*
  - *Risk based upon parcel land use*
  - *Effective firefighting force by apparatus*



# GIS Analysis

- A review of responses indicated that 98.6% of past emergency incidents were within an eight-minute travel time of a fire station in Cabarrus County.
- Projection of expansion of municipal boundaries would have a slight loss of workload by the contracting private, non-profit fire departments.
- The automatic aid system in Cabarrus County is overall effective. Mount Mitchell presented some different response challenges.
- Fire district boundaries are generally in alignment with closest response times. However, the Flowe's Store/Midland/Harrisburg area should be collectively re-visited and some adjustments made.
- Future or projected stations were evaluated as well by the GIS system.



- *Export FireHouse data into Excel for each of ten individual databases*
- *Calculate the 90<sup>th</sup> percentiles (1710) of performance – and 80<sup>th</sup> percent when needed (1720)*





# Statistical Analysis

- Response data collected up through July 1, 2019 was closely analyzed.
- Individual reports for each fire department were created and we have provided a PowerPivot tool to continue to evaluate that data as desired.
- For each contracting, reporting fire department, we have provided the following in very detailed form:
  - Demand for service
  - Response times
  - Analysis of structure fires
  - Mutual and automatic aid received and provided
  - Standard of cover (level of service)



## Moving the Cabarrus County Fire Protection Service Delivery System Forward

- **Peer Review:**
  - *Conducted a high-level needs analysis.*
  - *Assembled a peer review team of Fire Chiefs including Cabarrus County Fire Chief representatives.*
  - *Collected, reviewed and analyzed data and info.*
  - *Due to pandemic, held assessments by subject matter area for four separate components.*
  - *Best practice research.*
  - *Developed observations and recommendations report.*



# Fire Marshal's Office

- Team evaluated all aspects of the Cabarrus FMO.
- Interviews of the various zoning officials and staff.
- Analysis compared to national consensus industry standards.
- Strengths – experienced and well-trained staff, strong relationships.
- Gaps – workload exceeds employee availability with EM duties.
- Opportunities – further risk reduction duties with the Squad.
- Threats – employee turnover, need for additional polices, EM work.
- Provided approximately 20 recommendations for improvement and four priority recommendations.



# Squad Operations

- Staffing levels for structure fires is a key need in most every NC County.
- Utilizing a supplemental staffing unit funded through the County General Fund is a recognized best practice in NC.
- Team developed six specific recommendations for both short-term and long-term needs:
  - Duties and responsibilities
  - Designating a lead person, assisting in communication internally and externally
  - Strengthen the Squad personnel to diminish reliance on part-time personnel
  - Station location for the Squad
  - Response vehicle improvements
  - Funding and budget adjustments

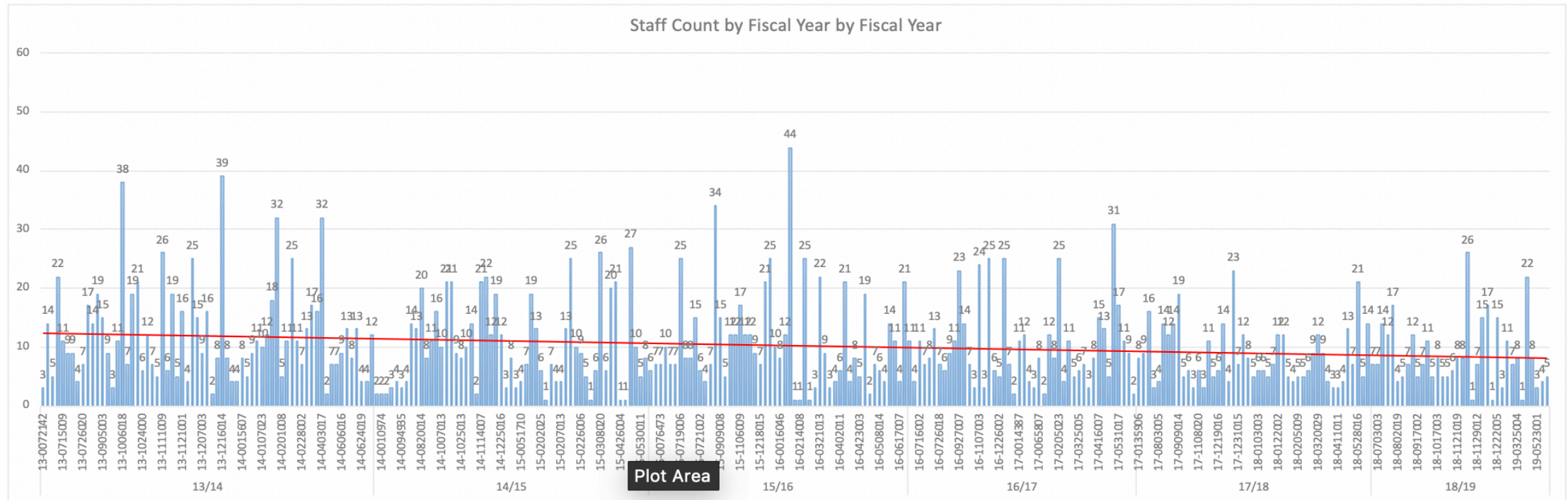


# Recruitment and Retention

- HUGE issue in every North Carolina county.
- Trend is more career and part-time personnel as volunteers diminish.
- Data shows that between FY 13/14 and FY 18/19, the number of firefighters responding to structure fires in Cabarrus County has decreased by approximately 25% (see the trend line on next page).
- 12 Short-term recommendations:
  - Including training, outreach, non-traditional roles, family involvement
- 3 Longer-term recommendations:
  - Including volunteer coordination, recognition and live-in programs



# Recruitment and Retention - continued





# Tax Districts and Funding

- Insurance Districts:
  - Closest fire station response is an essential element
  - Cabarrus County currently ranges from Class 9 (minimal) to Class 1(optimal)
  - Three Cabarrus County insurance districts are currently Class 9
    - Recommendation to place emphasis on improvements here first
- Principal fire protection funding models used by NC counties:
  - Rural Fire Tax Districts
    - Note that Cabarrus County has a unique local bill giving relief to rural district restrictions
  - Service Districts
  - General Fund Appropriation



# Tax Districts and Funding - continued

- Current Rural Fire Tax Districts:
  - Range from .06/\$11 to \$15/\$100
  - Cabarrus mean average rate is lower than NC mean average
  - Looking at future trends, anticipate significantly higher staffing costs
- Long-term, planning a Fire Protection Service District model is recommended by the team.
  - Upgrades and modifications to the contracts with the private, non-profit corporation fire departments and contracting municipalities.
  - Sustainability, flexibility, delivery system focused.



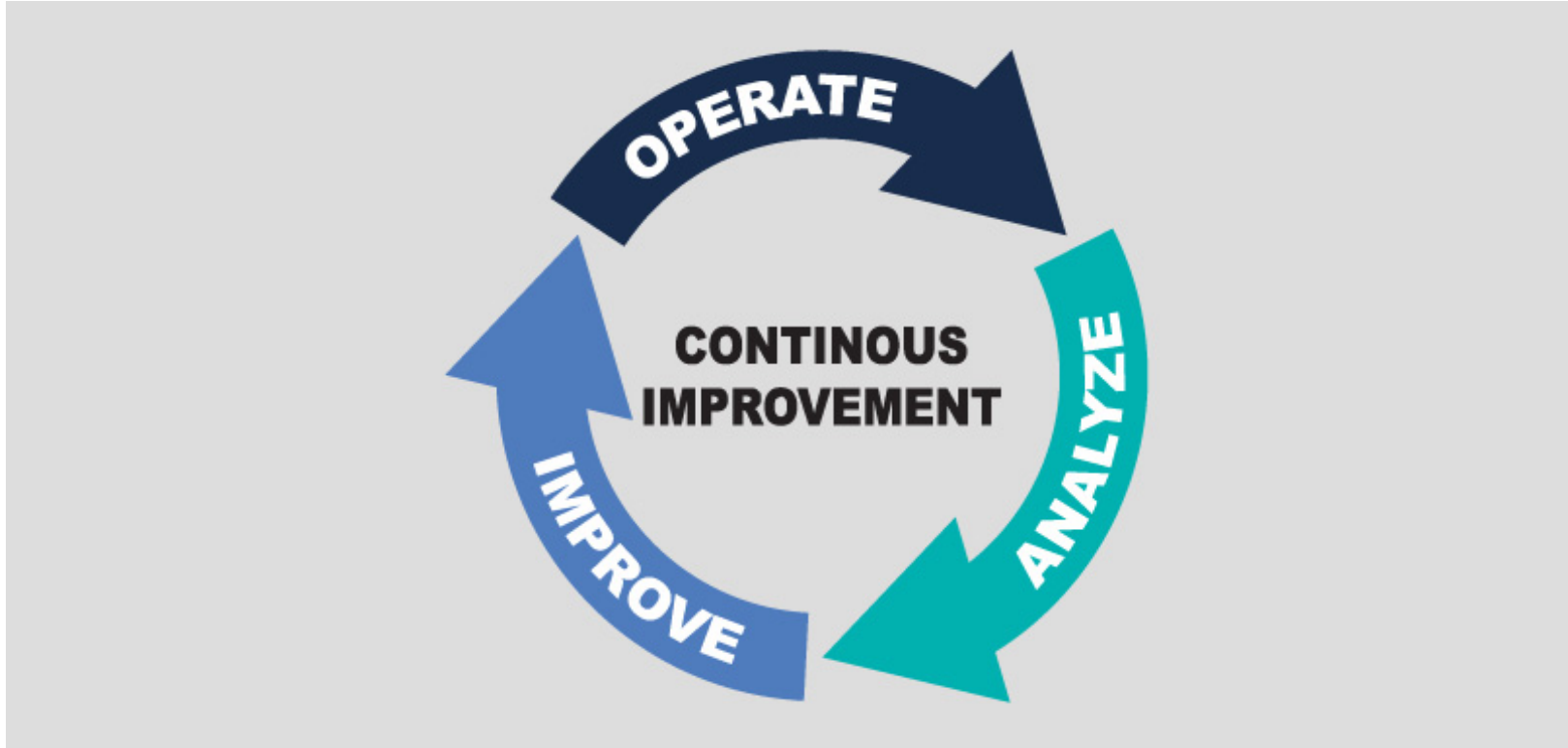
# Next Steps:



1. Determining if Cabarrus County desires to progress towards a unified fire protection service district and move away from the rural fire tax district model.
2. If so, reach out to municipalities and identify a diverse group of persons that would comprise a Cabarrus County Fire Commission to conduct planning and research to make recommendations to the Board of Commissioners on the transition
3. In the meantime until the service district system is fully functional, strengthen the staffing levels within the fire protection service delivery system wherever possible in order for enough firefighters to safely operate at structure fires and other emergency incidents. This is a combination of career and volunteer staffing methods.
4. Also, adjustments to response districts to ensure closest station response should be made whenever possible.
5. Support Fire Chiefs of contracting fire departments and county staff to develop implementation strategies that include compromise and development of an updated contract for services reflective of enhanced funding structures.



Again, all of this work is based  
on an important concept...



# Questions





**THANK YOU!**

North Carolina Fire Chief Consulting  
336-266-7998 ♦ [www.NCFireChief.com](http://www.NCFireChief.com)





## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

Infrastructure and Asset Management - Frank Liske Park Barn Rebuild Project Update

**BRIEF SUMMARY:**

Staff to provide update on the Frank Liske Park Barn Rebuild Project including updates on site selection and insurance claim.

**REQUESTED ACTION:**

Receive input.

**EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

**SUBMITTED BY:**

Kyle Bilafer, Area Manager of Operations  
Londa Strong, Director of Active Living and Parks

**BUDGET AMENDMENT REQUIRED:**

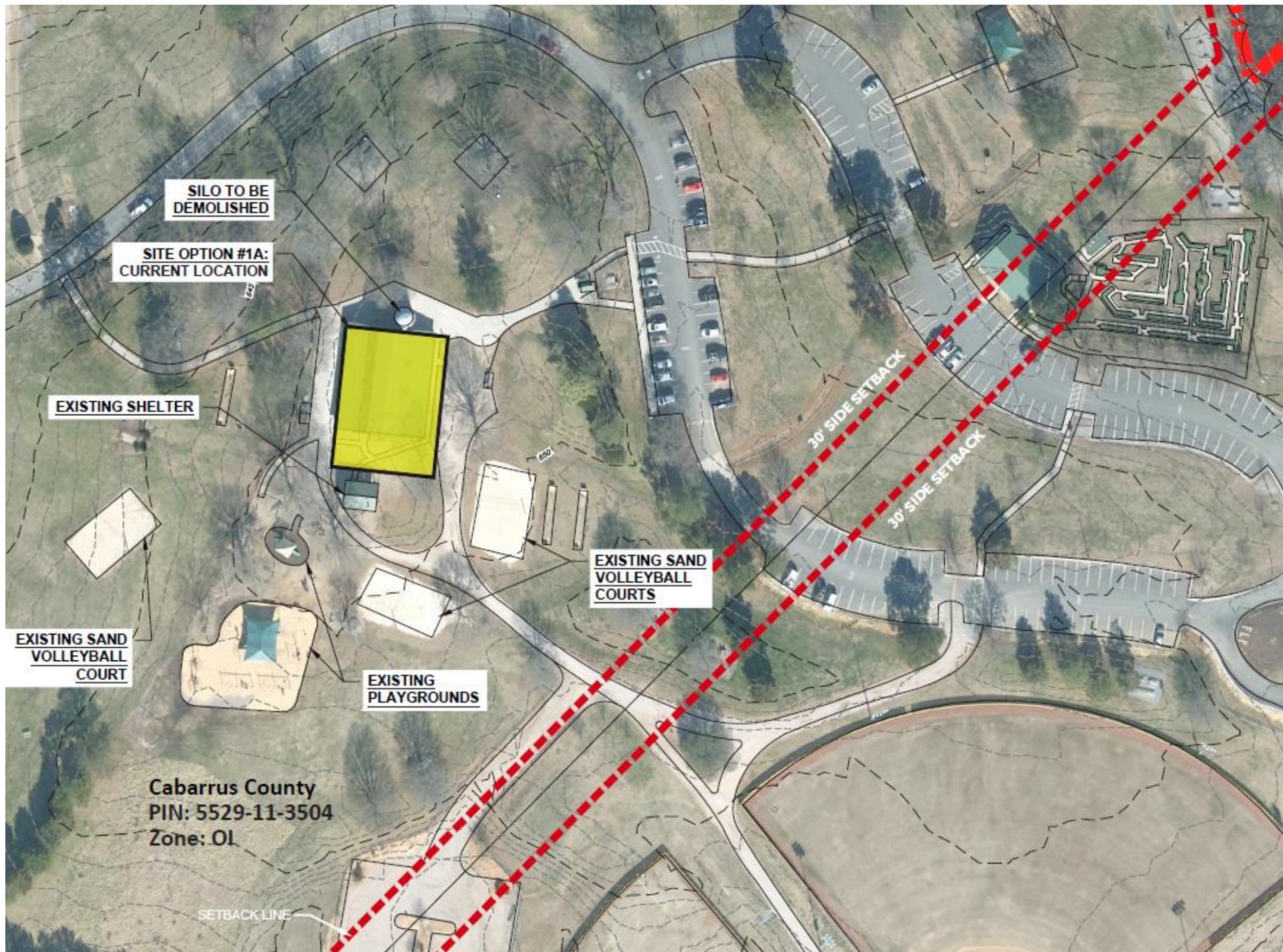
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**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

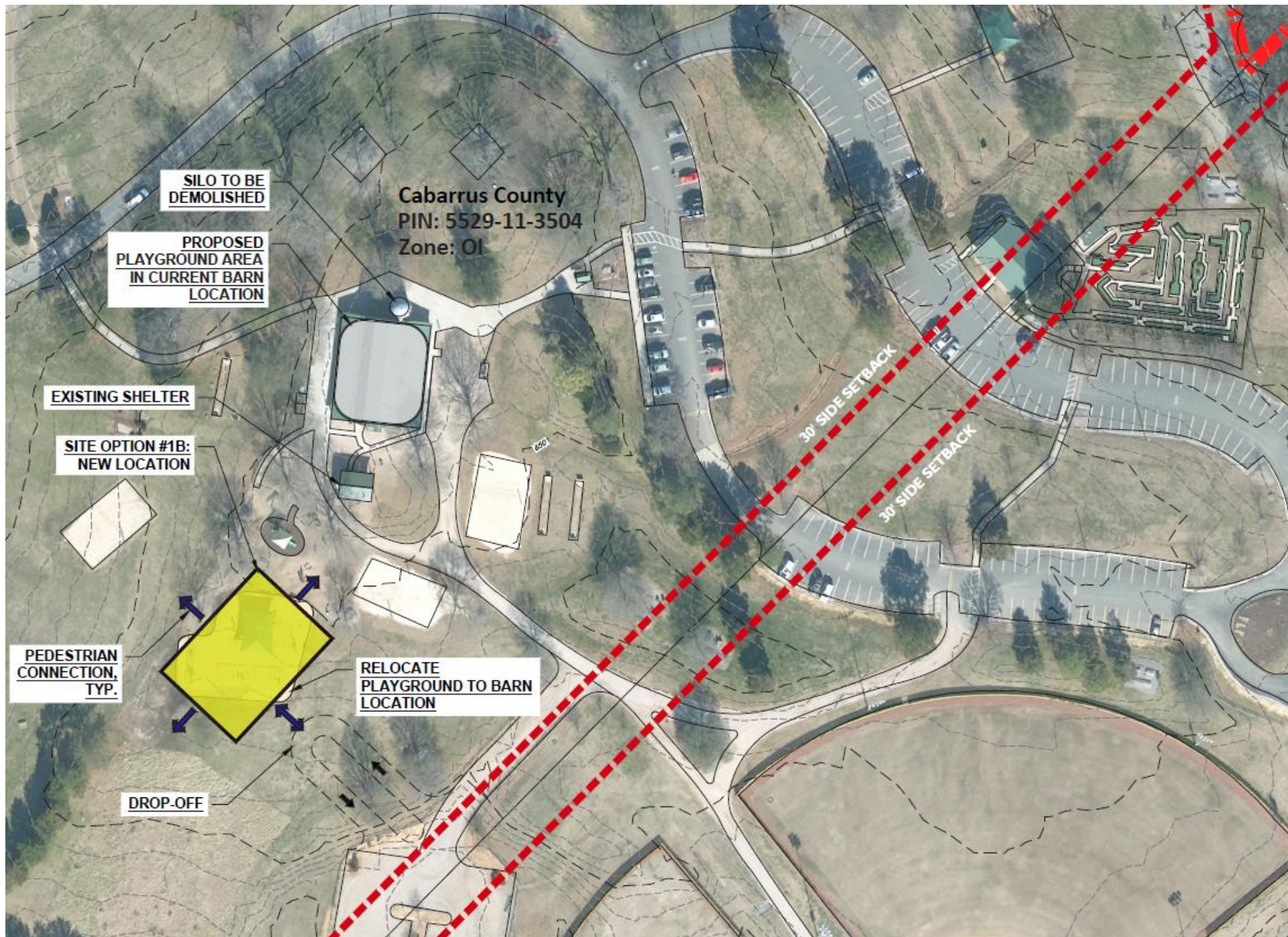
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**ATTACHMENTS:**

▣ Location







## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

Infrastructure and Asset Management - Update on Governmental Center Skylight Replacement and Roof Replacement

**BRIEF SUMMARY:**

County staff will provide an update to the Board on the progress of the Governmental Center skylight and roof replacement project and the upcoming milestones.

**REQUESTED ACTION:**

No action needed.

**EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

**SUBMITTED BY:**

Michael Miller, Infrastructure and Asset Management Director

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items - No Action

### **SUBJECT:**

Innovation and Technology - Innovation Report

### **BRIEF SUMMARY:**

Presentation of innovation and technology services put into place by IT in collaboration with other departments and community stakeholders in alignment with the County's five strategic priorities.

1. Transparent and Accountable Government
2. Healthy and safe Community
3. A Thriving Economy
4. Culture and Recreation
5. Sustainable Growth and Development

### **REQUESTED ACTION:**

Receive report.

### **EXPECTED LENGTH OF PRESENTATION:**

15 Minutes

### **SUBMITTED BY:**

Debbie Brannan, Area Manager of Innovation and Technology

### **BUDGET AMENDMENT REQUIRED:**

No



**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items - No Action

**SUBJECT:**

Planning and Development - Reports

**BRIEF SUMMARY:**

Cabarrus County partnered with the Cabarrus/Iredell/Rowan HOME consortium members to produce an Affordable Housing Market Study and the Analysis of Impediments to Fair Housing Choice. Both documents were developed over the past year. The Market Study data is a little older as it was produced earlier last year. Staff worked with the consultant and independently to develop a document that properly displayed the affordable housing market needs for Cabarrus County. The Analysis of Impediments to fair housing analyzes local barriers to housing choice. Each document has data, findings and recommendations for staff and the Board of Commissioners.

**REQUESTED ACTION:**

Receive report.

**EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

**SUBMITTED BY:**

Kelly Sifford, AICP  
Planning and Development Director

**BUDGET AMENDMENT REQUIRED:**

No

## COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:

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### ATTACHMENTS:

- ▣ 2020 Analysis of Impediments
- ▣ 2019 Affordable Housing Market Study

# City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium

## 2020 Analysis of Impediments to Fair Housing Choice



June, 30, 2020

City of Concord - Community Development Manager  
Planning & Neighborhood Development  
35 Cabarrus Avenue West / Concord, NC 28026-0308  
(Office) 704-920-5142 / (Fax) 704-920-6962  
[www.concordnc.gov](http://www.concordnc.gov)



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## Executive Summary

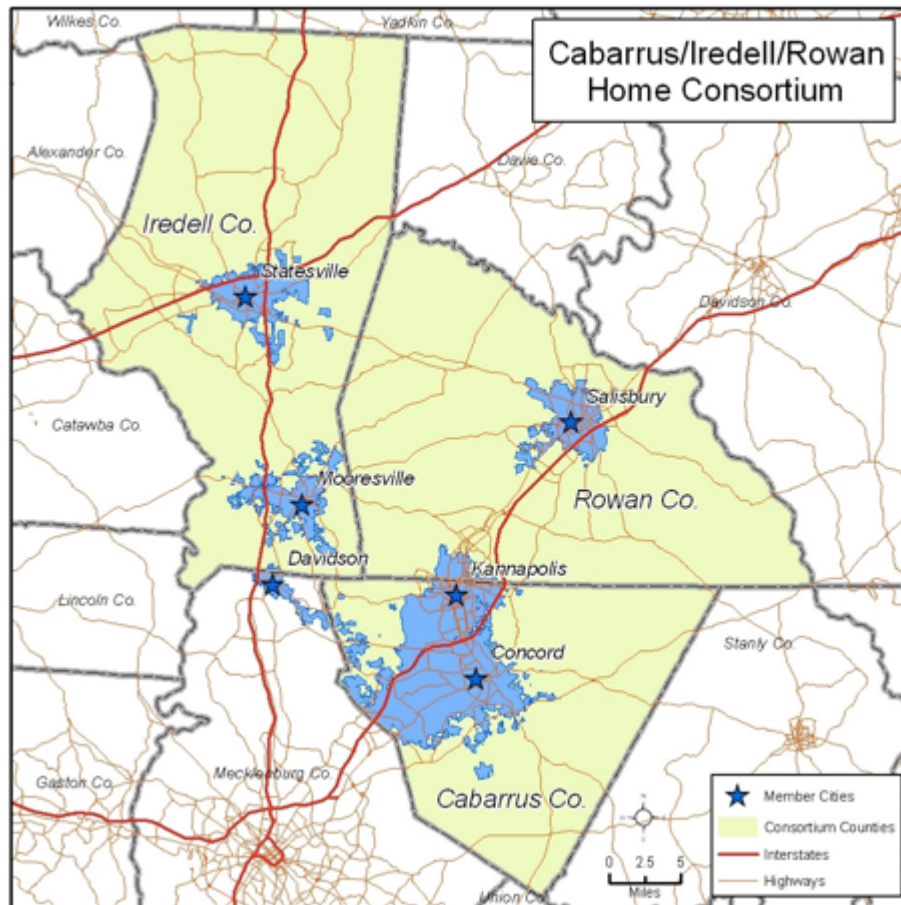
The long-term objective of this Analysis of Impediments to Fair Housing Choice (AI) is to make fair housing choice a reality for residents of the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing conditions in the region and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices.

This report includes an analysis of various demographic, economic and housing indicators, a review of public and private sector policies that affect fair housing, and a review of the region's efforts to affirmatively further fair housing (AFFH) per federal law. The report provides six key sections: 1) Community Profile; 2) Public Sector Analysis; 3) Private Sector Analysis; 4) Fair Housing Profile; 5) Impediments to Fair Housing Choice; and 6) Recommended Actions to Address Impediments.

In 1996, to formally address issues of housing, the eight jurisdictions that make up the tri-county formed the Cabarrus/Iredell/Rowan HOME Consortium for the purpose of providing safe, decent and affordable housing to low- and moderate-income citizens. The members of the Cabarrus/Iredell/Rowan HOME Consortium are Cabarrus County, Iredell County, Rowan County, the city of Concord, the city of Kannapolis, the town of Mooresville, the city of Salisbury, and the city of Statesville. The Consortium also includes three community housing development organizations (CHDOs). The city of Concord serves as the lead entity for the Consortium, managing the program, funding applications and distribution of funds. It is also responsible for preparation of the Five-Year Strategic Plan.

It is important to note that this executive summary is being drafted during the novel corona virus pandemic outbreak. All the content of this report has been generated based on data and analysis conducted before this major health crisis. The implications of the crisis are and will be profound, affecting communities and households along all social and economic dimensions. But whatever those tectonic shifts may be, the content of this report remains relevant, offering insight into baseline conditions that the current crisis will likely magnify.





As the cost of housing has increased, so too has the pressure on Cabarrus, Iredell, and Rowan counties to provide affordable housing. The Cabarrus/Iredell/Rowan HOME Consortium has taken steps to address the affordable housing shortage by promoting fair housing and educating leadership, staff and residents on what U.S. Department of Housing and Urban Development (HUD) defines as fair housing and discrimination in housing. These efforts are necessary to qualify for HUD entitlement grants.

Further, the HOME Consortium has identified what steps it must take to overcome identified barriers and avoid the consequences of not adhering to non-discrimination and fair housing laws.

Housing in the Consortium varies greatly by location. Residential housing stock near the city of Charlotte, the closest major metropolitan area, is newer and there are fewer vacancies in the market. Affordability remains a key factor in choosing where one resides. Cost-burden is a major problem for residents, particularly renters who are at greater risk of housing instability. Renters with severe cost-burden are at risk of homelessness. Even with the increase in the number of rental units over the past several years, rents have continued to climb significantly in the region,

reflecting national trends. This increase indicates that demand is high for rental units, and there remains a pressing need for more affordable units.

In the city of Concord and the communities that make up Cabarrus/Iredell/Rowan County HOME Consortium, there are approximately 505,454 people, which represents 31.6 percent growth since 2000. Most of the growth occurred between 2000 and 2010 when the population surged by nearly 80,000 or 20.2 percent, with tracts in Cabarrus County and southern Iredell County experiencing very high growth. The town of Mooresville nearly doubled in size. From the county level, Cabarrus had the largest growth at 50.1 percent.

When a population grows more quickly than the housing stock the overall demand increases, which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households.

The report provides an analysis of the most recent data available from the Home Mortgage Disclosure Act (HMDA) database, providing insight into the mortgage lending practices and trends in the region. Mortgage lending activity in the region, much like the nation overall, has improved in the wake of the housing crash, the 2008 recession and the subsequent economic recovery. The three counties exhibit relatively strong mortgage market fundamentals. Home purchase originations have increased steadily since 2011, suggesting signs of growing housing demand and a housing market recovery within the region.

But even as home purchase activity has increased, barriers to homeownership as well as access to desirable rental properties persist for low- and moderate-income households, incomes that correlate with ethnic and racial minorities. For each described impediment, activities and outcome measures have been identified to help alleviate these barriers moving forward. The identified impediments to fair housing choice in the tri-county region are:

1. The cost of new housing construction
2. High rental housing rates
3. Insufficient supply of adequate and affordable housing
4. Shortage of temporary housing for homeless persons
5. Mortgage lending practices and limited financing for first-time homebuyers
6. Lack of awareness regarding discrimination and fair housing
7. Lack of access to housing that accommodates special populations

Patterns of diversity in the region are clear. Rural areas are overwhelmingly white and urban tracts are much more diverse. Black residents are the most prominent racial minority and in some tracts are the predominant race. Diversity is highest in the tracts closest to cities and somewhat along major transportation routes. These tracts also have the highest concentrations of Asians and Hispanics. Tracts around Statesville, Salisbury, Mooresville, Kannapolis and Concord as well

as the southwest border of Cabarrus County show the diversity index ranging from 50 or more. Rural tracts show the lowest diversity in the region with under 20 on the index.

Household income and location are very closely related in the Consortium. Tracts along the southern border near Charlotte have a significantly higher Median Household Income (MHI) than rural tracts on the other end of the region. The MHI in high MHI tracts is \$80,000 or more while rural tracts have an MHI of half of that.

Poverty is concentrated in a few areas of the Consortium – the cities of Salisbury, Kannapolis, Concord, China Grove and Statesville have overlying tracts with high poverty rates, some of them as much as 30 percent, both within and outside city limits. Rural tracts and suburban tracts nearest Charlotte have relatively low poverty rates, mostly less than 15 percent.

The poverty rate for black or African American residents varied significantly throughout the area. Many census tracts had a disproportionately high poverty rate, more than 40 percent. These high poverty tracts often bordered low poverty tracts where less than 10 percent of black or African American residents were living below the poverty level.

A significant number of tracts in the Consortium have very high poverty rates among Hispanic residents. Many tracts have a poverty rate of more than 50 percent and they can be found throughout the area. There was one Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) tract located in each county. This is consistent with the race/ethnicity maps that show general concentrations of the black and Hispanic population distributions.

As part of this assessment, the HOME Consortium disseminated a survey for residents that was available in both English and Spanish and also held three public hearings. In addition to members of the public, meeting participants included representative from organizations covering a range of services including economic development, job training, social services, housing, elderly and vulnerable populations, and fair housing advocacy. The focus groups covered a broad range of issues including housing needs, community development, and fair housing – identifying impediments and solutions.

Many of the impediments share a theme: a need for fair housing education. To address this, the regional jurisdictions have mounted efforts to increase the understanding of fair housing laws, rights and best practices to landlords, property managers, and the general public using multiple avenues to disseminate the information including pamphlets, posters, cable TV ads, radio, social media, events and homebuyer classes.

Many of the Consortium members provide grants for water and sewer, facilities fee waivers to non-profit agencies, and encourages infill development on existing parcels to take advantage of existing infrastructure. The city of Kannapolis, which approved its long-range comprehensive plan in March 2018, is in the process of updating its zoning map, development ordinances and

establishing more streamlined permitting processes as a way of way of promoting affordable quality commercial and residential development. These efforts are serving as an example for other jurisdictions in the Consortium.

Member cities and counties of the HOME Consortium are recommended to focus on the following programmatic actions to further strengthen its efforts to address barriers and inequities in accessing affordable and desirable housing:

- Action 1 – Expand the Amounts and Types of Financial Incentives for Affordable Housing.
- Action 2 – Create an Affordable Housing Trust Fund.
- Action 3 – Strengthen Intergovernmental Approaches.
- Action 4 – Increase Role of State and Not-for-Profit Agencies.
- Action 5 – Expand Housing Opportunities for the Homeless.
- Action 6 – Increase Fair Housing Public Education about Fair Housing Practices including Stronger Enforcement.
- Action 7 – Revise Codes and Zoning Ordinances.

## Methodology

The analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the region, with a particular focus on those that affect housing and special needs populations.
- Public and private organizations that impact housing issues in the region and their practices, policies, regulations and insights relative to fair housing choice.
- The range of impediments to fair housing choice that exists within both the urban center communities and other areas of the cities and counties.
- Specific recommendations and activities for the jurisdictions to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the region.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the 5-Year Consolidated Plan for the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium, the previous Analysis of Impediments to Fair Housing Choice, and other policy documents. Stakeholder input and observations were incorporated as well.

Additional quantitative data were obtained from many sources, including U.S. Census Bureau reports, American Community Survey data (ACS), the U.S. Bureau of Labor Statistics (BLS), Boxwood Means Inc. via PolicyMap and the Federal Financial Institutions Examination Council (FFIEC), among others.

## Purpose of Fair Housing

Fair housing has long been an important issue in American urban policy – a problem borne in discrimination and fueled by growing civil unrest that reached a boiling point during the Civil Rights Movement of the 1960s. The passing of the Fair Housing Act in 1968 was a critical step in addressing this complex problem – but it was far from a solution. Since the passing of the Act, many community groups, private businesses, concerned citizens and government agencies have worked at battling housing discrimination in the face of persistent practices to the contrary.

By design, federal housing policy racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities still feel the effect of red-lining and other policies meant to segregate racial groups. Unfortunately, while the laws have changed, the impact of these historic practices and their link between a person's race or ethnicity and access to housing and economic opportunities endures. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing and poverty is a necessary part of any housing program.

The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) "affirmatively furthers fair housing" through its programs. Toward this end, HUD requires funding recipients undertake fair housing planning (FHP) and steps that lead to less discriminatory housing practices and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated Consolidated Planning process, the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium adopted its Five-Year Consolidated Plan in 2015. The Five-Year Consolidated Plan is an assessment of the economic and social state of the city and the HOME Consortium, as well as local government policies and programs aimed at improving the living environment of its low- and moderate-income residents. The Strategic Plan includes a vision for the region that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first-year Action Plan that outlines short-term activities to address identified community needs. As part of the planning process, the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

This 2020 Analysis of Impediments to Fair Housing Choice is an in-depth examination of potential barriers, challenges and opportunities for housing choice for the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium residents on a regional scale. Impediments to Fair Housing are defined as any actions, omissions or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair Housing Choice is the ability of persons of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice. It involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns, and specific action strategies designed to mitigate or eliminate obstacles to housing choice for the residents. The Analysis is intended to serve as a strategic



planning and policy development resource for local decision makers, staff, service providers, the private sector and community leaders in the region. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the region.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make fair housing choice a reality for residents of the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the region and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices, if any are found to exist. The sections that follow provide a succinct overview of the legal and conceptual aspects of fair housing planning and policy.

### Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize and attain personal, educational, employment and income potential. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning, HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in fair housing planning are:

- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.
- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30 percent of a household's gross monthly income for utility and rent or mortgage payments.
- *Cost-Burdened* – Households paying more than 30 percent of their income for housing (mortgage, rent, utilities, insurance, etc) are considered housing cost-burdened. Households are considered to be severely cost-burdened when spending more than 50 percent of this income on housing cost.
- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: the

*Analysis of Impediments*, a detailed *Action Plan* to address identified impediments, and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.

- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- *Low and Moderate Income* – Defined as 80 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low-income* is defined as 50 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30 percent or below median household income.
- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners and developers.
- *Public Sector* – The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

## Community Profile

The goal of the community profile is to paint a picture of the current demographic, economic, and housing framework of the Consortium region in order to aid decision makers in affirmatively furthering fair housing. The Community Profile is broken into two key sections.

The first section is the Demographic and Economic Profile, which looks at the Consortium from the perspective of its people. Race and ethnicity, age, disability status, income, employment and other variables are explored. This section provides the necessary foundation to determining who lives in the jurisdiction and what their needs are. This section also focuses on the demand for housing by looking at what different households desire and can afford.

The second section is the Housing Profile, and it looks at the Consortium's housing stock. Multiple angles are explored, including home values, rents, occupancy, and age of housing to provide a snapshot of the physical environment of the region. This section establishes the supply of the available housing and how that matches up with the demand. Together, these pieces provide a data-driven view of the jurisdiction that will empirically advance fair housing planning efforts and identify any impediments to fair housing choice.

The members of the Cabarrus/Iredell/Rowan HOME Consortium are Cabarrus County, Iredell County, Rowan County, the city of Concord, the city of Kannapolis, the Town of Mooresville, the city of Salisbury, and the city of Statesville.

### Demographic and Economic Profile

#### Population

Understanding the change in population that occurs over time is necessary to properly address housing needs in the community. Not only is it important to be aware of the current population but it is also necessary to look at historical trends. When a population grows more quickly than the housing stock the overall demand increases, which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households. Housing demand is made up of more than just the number of households, but analyzing the population provides a starting point for determining impediments to fair housing.

There are approximately 505,454 people living in the Consortium, which represents 31.6 percent growth since 2000. Most of the growth occurred between 2000 and 2010 when the population grew by nearly 80,000 or 20.2 percent. The growth rate varied greatly between jurisdictions. The Town of Mooresville nearly doubled in size, the largest growth rate by far, and the city of

Statesville was the city with the slowest growth with 10.9 percent. From the county level, Cabarrus had the largest growth at 50.1 percent and Rowan had the smallest at 6.6 percent.

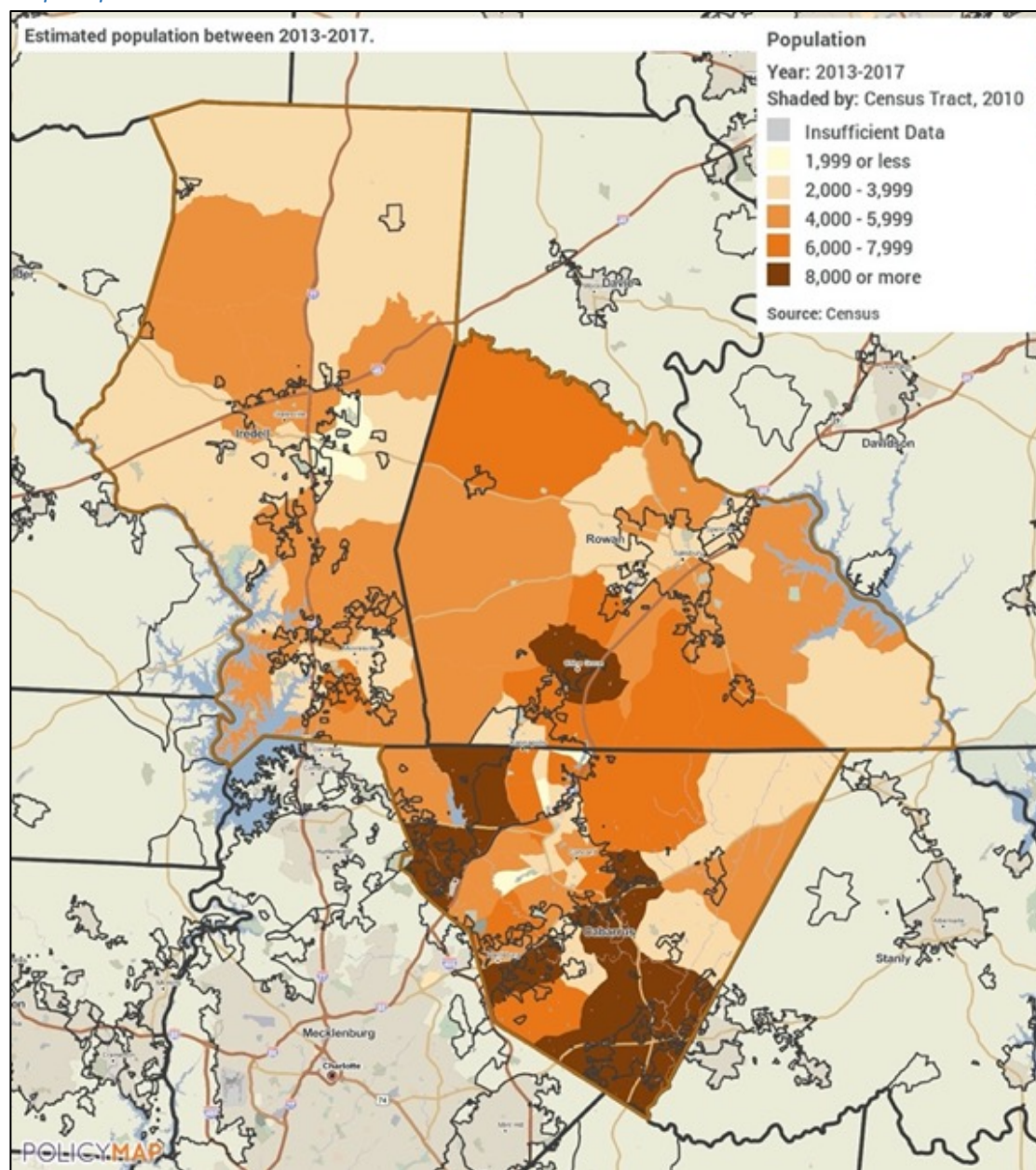
*Table: Change in Population*

	2000	2010	2017	% Change 2000-2010	% Change 2010-2017	% Change 2000-2017
Cabarrus County	131,063	169,990	196,716	29.7%	15.7%	50.1%
Iredell County	122,660	154,632	169,798	26.1%	9.8%	38.4%
Rowan County	130,340	136,880	138,940	5.0%	1.5%	6.6%
Concord	55,977	75,172	87,607	34.3%	16.5%	56.5%
Kannapolis	36,910	41,663	46,498	12.9%	11.6%	26.0%
Mooreville	18,823	30,582	36,577	62.5%	19.6%	94.3%
Salisbury	26,462	33,018	33,561	24.8%	1.6%	26.8%
Statesville	23,320	24,619	25,872	5.6%	5.1%	10.9%
Consortium	<b>384,063</b>	<b>461,502</b>	<b>505,454</b>	<b>20.2%</b>	<b>9.5%</b>	<b>31.6%</b>
Dara Source: 2000 Census, 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP05)						

Census tracts are geographic boundaries determined by the U.S. Census Bureau. After every decennial census the boundaries of tracts are altered to adjust to any population changes with the goal of approximately 4,000 people per tract. When a census tract has significantly more people than that it often represents areas of population growth since the boundaries were drawn. Similarly, when a tract has a population that is significantly less than 4,000 people it may mean that the population in those areas is decreasing.

In the Consortium, tracts in Cabarrus County in the southern part of the Consortium and around China Grove are more populous than most other tracts in the area. These high population tracts have 8,000 or more people in them. Relatively low population tracts, with fewer than 4,000 people, are more prevalent in the north part of the Consortium.

*Map: Population*

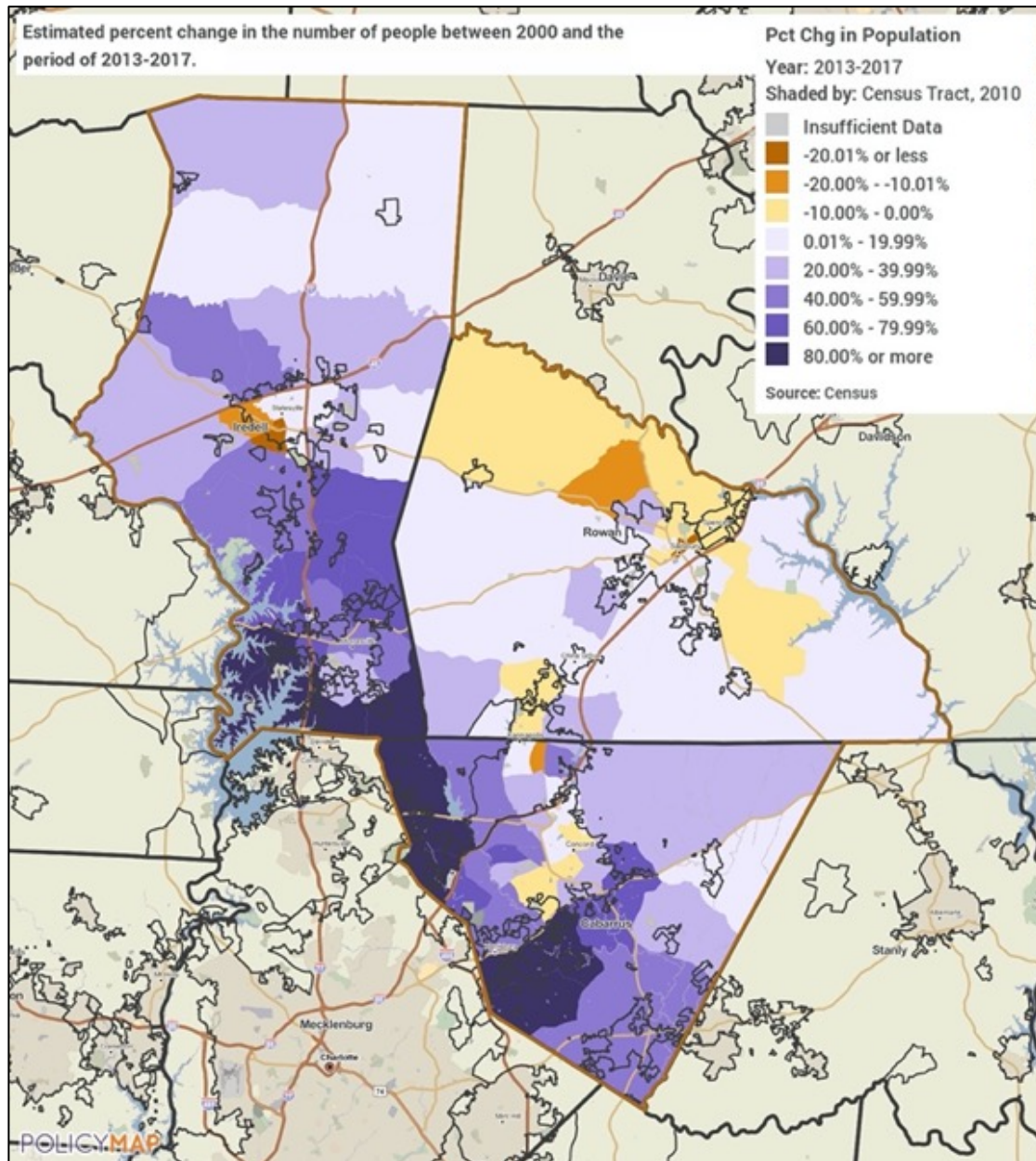


Source: 2013-2017 ACS via PolicyMap



Population growth was uneven throughout the Consortium with tracts in Cabarrus County and southern Iredell County experiencing incredibly high growth. While most areas saw their population increase, there were some areas where the population decreased since 2000. Tracts near Statesville, Salisbury, Kannapolis and Concord are smaller now.

*Map: Population Change since 2000*

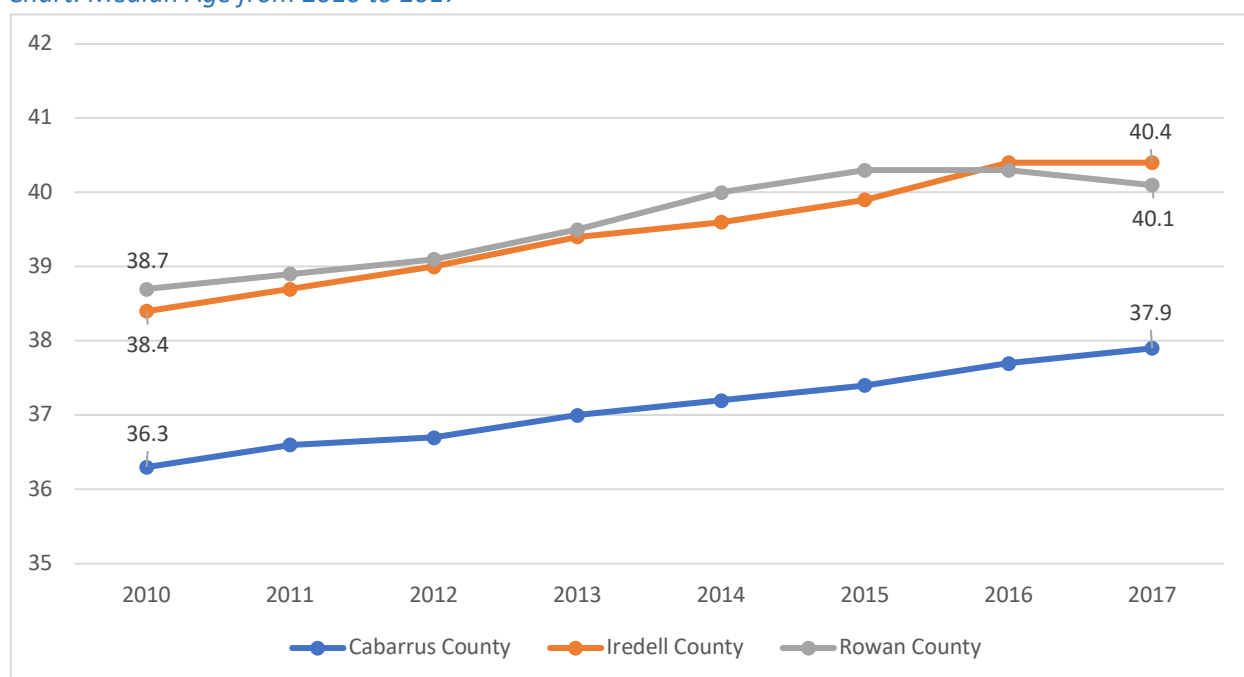


Source: 2013-2017 ACS via PolicyMap

## Age

Like much of the country, demographic data from the Consortium region indicates that the age of the population is rising. In both Iredell and Rowan counties the median age is more than 40 years old, a new trend in the history of the counties. Cabarrus County's population is generally younger, though median age is also increasing at rate faster than the state or nation. The median age for the same period in the United States increased by 0.9 years and in North Carolina by 1.3 years.

*Chart: Median Age from 2010 to 2017*



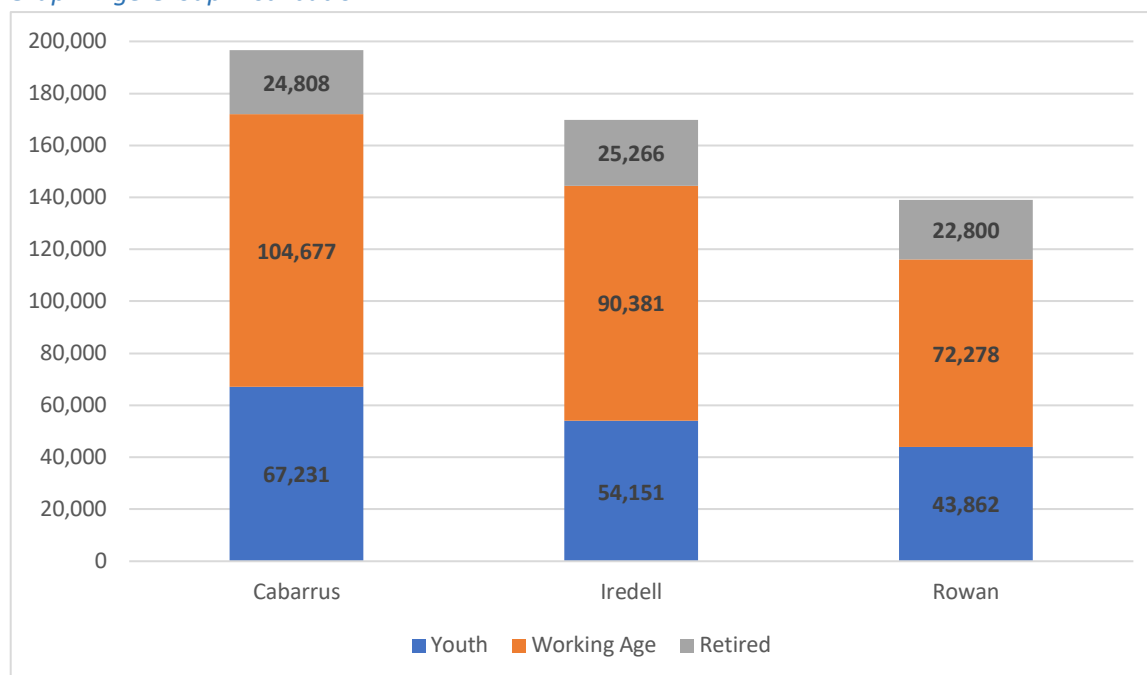
Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)

Age distribution is vitally important to the housing market and a jurisdiction's economy. The needs of residents vary depending on the stage of life. Residents who are nearing retirement or currently retired are often looking to downsize into smaller homes and may prioritize accessibility and transportation options. Young adults, particularly new families, have different housing demands and tend to look for homes they can grow into and possibly raise children. Understanding how the age of the population is changing is important to determine which types of housing units are in need and help set realistic goals for what funds will be available.



All three counties have a similar working age population, but there is a significant difference between the size of the youth and retired age populations. For this section of the report, residents under the age of 25 are classified as “youth,” those aged 25 to 64 are “working age,” and residents 65 years old or older are “retired.” In Cabarrus County, the retired age population makes up 12.7 percent of the population while in Iredell and Rowan counties they make up 14.9 percent and 16.4 percent, respectively. In Cabarrus, the youth population makes up 34.2 percent of the population, in Iredell and Rowan counties they make up only 31.9 percent and 31.5 percent.

*Graph: Age Group Distribution*



Source: 2013-2017 American Community Survey

The specific age groups that are larger in Cabarrus County are residents under the age of 20 and residents 25 to 44 years old. This strongly implies that families with children are more populous in Cabarrus County than elsewhere. In Iredell and Rowan counties, the population nearing retirement (55 to 64 years old) is larger than in Cabarrus. This means that the age differences will continue to expand over the next 10 years. While it may appear that these differences are small, they can have a significant impact, particularly in the long run as households put down roots in a community.

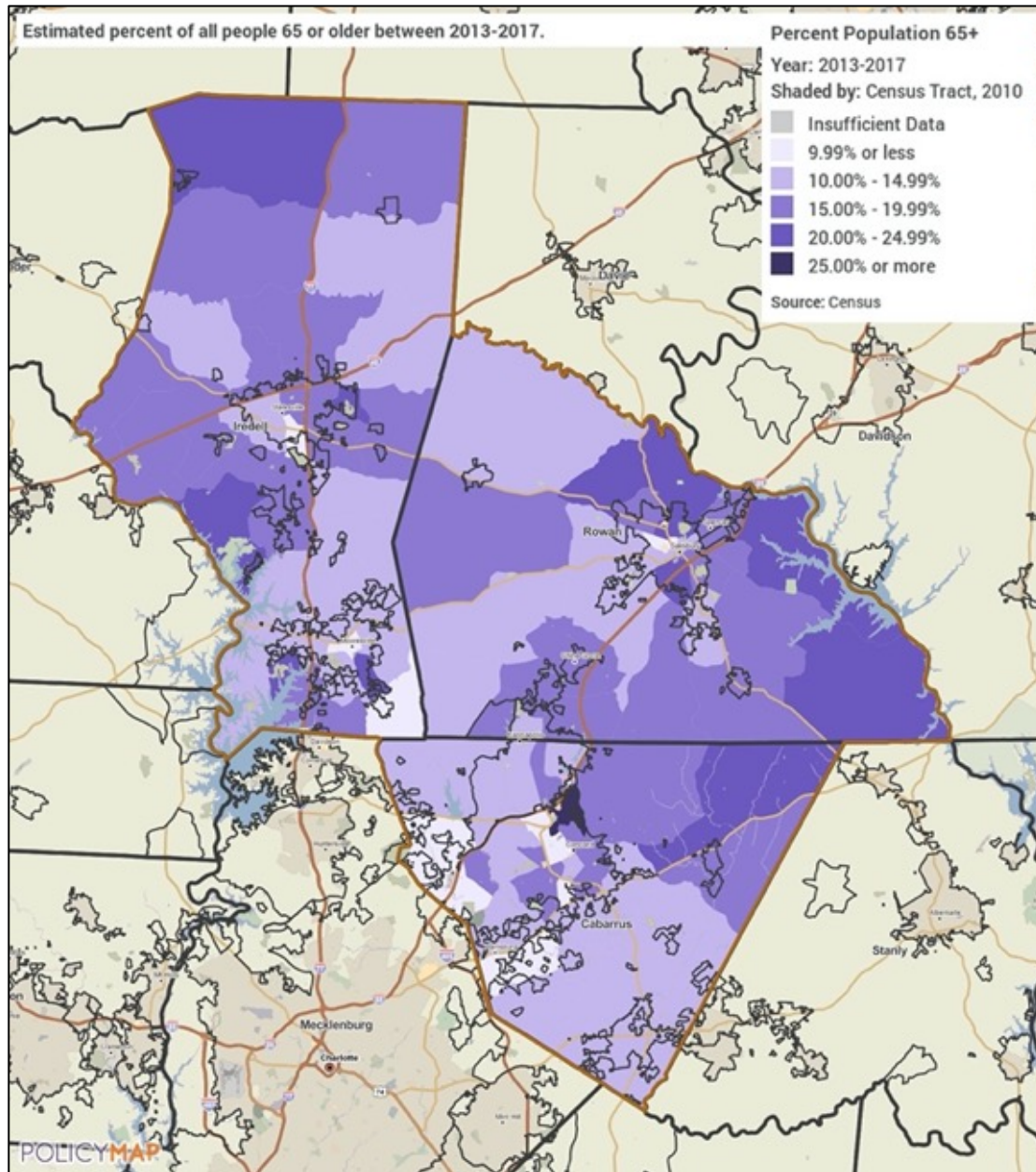
*Table: Age Distribution by County*

		Cabarrus County		Iredell County		Rowan County	
		Size of Age Group	% of Population	Size of Age Group	% of Population	Size of Age Group	% of Population
Youth	Under 5 years	12,654	6.4%	9,512	5.6%	7,906	5.7%
	5 to 9 years	13,968	7.1%	10,698	6.3%	8,814	6.3%
	10 to 14 years	15,875	8.1%	12,456	7.3%	9,224	6.6%
	15 to 19 years	13,530	6.9%	11,378	6.7%	8,901	6.4%
	20 to 24 years	11,204	5.7%	10,107	6.0%	9,017	6.5%
	<b>Youth Total</b>	<b>67,231</b>	<b>34.2%</b>	<b>54,151</b>	<b>31.9%</b>	<b>43,862</b>	<b>31.5%</b>
Working Age	25 to 34 years	23,859	12.1%	19,543	11.5%	16,741	12.0%
	35 to 44 years	29,044	14.8%	22,579	13.3%	16,972	12.2%
	45 to 54 years	29,148	14.8%	26,455	15.6%	19,683	14.2%
	55 to 59 years	11,913	6.1%	12,378	7.3%	10,487	7.5%
	60 to 64 years	10,713	5.4%	9,426	5.6%	8,395	6.0%
	<b>Working Age Total</b>	<b>104,677</b>	<b>53.2%</b>	<b>90,381</b>	<b>53.3%</b>	<b>72,278</b>	<b>51.9%</b>
Retired	65 to 74 years	15,104	7.7%	15,335	9.0%	13,261	9.5%
	75 to 84 years	7,040	3.6%	7,612	4.5%	6,920	5.0%
	85 years and over	2,664	1.4%	2,319	1.4%	2,619	1.9%
	<b>Retired Total</b>	<b>24,808</b>	<b>12.7%</b>	<b>25,266</b>	<b>14.9%</b>	<b>22,800</b>	<b>16.4%</b>
Median Age		37.9	(X)	40.4	(X)	40.1	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)							

Where housing is concerned, the needs of people aged 65 and older deserve special consideration. As people age, they may require additional social services and healthcare, and their housing needs may change. With disproportionate aging of the population such needs are becoming an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because it directly impacts their ability to access health and social services – both in terms of affordability and proximity to services.

In 2017, residents 65 years and older made up 14.4 percent of the total population in the Consortium region, an increase of almost 2 percent from 2010. As noted, this represents an overall trend for the region, though it is not the case for every county in the Consortium. Rural tracts generally have a larger population of people of retirement age than urban areas. These same census tracts also experienced either a shrinking population or a growth rate that is substantially lower than other parts of the Consortium.

*Map: Elderly Population (65 and older)*



Source: 2013-2017 ACS via PolicyMap

The impact that an aging population can have on the economy can be measured using age dependency ratios, specifically the old age dependency ratio. Age dependency ratios relate the number of dependent aged persons (children and elderly) to the number of working-aged persons. An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or older than 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

*Table: Dependency Ratio*

	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>	<b>Concord</b>	<b>Kannapolis</b>	<b> Mooresville</b>	<b>Salisbury</b>	<b>Statesville</b>
Old-Age Ratio	20.6	24.2	26.9	18.9	22.0	17.6	28.3	24.2
Child Ratio	42.7	38.6	37.2	44.4	43.4	45.3	35.3	44.6
Total Ratio	63.3	62.8	64.1	63.3	65.4	62.9	63.6	68.8
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)								

Currently, the municipalities and counties of the Consortium region have a higher dependency ratio than the statewide ratio of 60.9. Given the shifting demographics discussed in the previous sections, the age dependency ratios across the region will continue to rise steadily, and the Consortium must continue to monitor these trends. A shrinking working age population means fewer workers producing goods and services, and consequently generating less revenue through taxes. An aging population increases demand for social services, healthcare and housing for the elderly. Communities with a growing retired population must work to address this issue and attract working age residents.

## Race and Ethnicity

By design, federal housing policy racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities still feel the effect of red-lining and other policies meant to segregate racial groups. Unfortunately, while the laws have changed the impact of these historic practices and their link between a person's race or ethnicity and access to housing and economic opportunities endures. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing and poverty is a necessary part of any housing program.

Within the Consortium, white residents are, by far, the majority racial group. The largest minority group is black or African American residents. At the county level there are some minor racial differences. The non-white population is larger in Cabarrus County than in the other two counties, with Iredell County having the smallest non-white population. Ethnically, the region is primarily non-Hispanic. Cabarrus County has the largest Hispanic population while Iredell has the smallest proportion.

*Table: Race and Ethnicity by County*

	Cabarrus County		Iredell County		Rowan County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	142,905	72.6%	138,309	81.5%	107,976	77.7%
Black or African American	33,787	17.2%	21,135	12.4%	22,573	16.2%
American Indian or Alaska Native	602	0.3%	542	0.3%	306	0.2%
Asian	6,021	3.1%	3,955	2.3%	1,257	0.9%
Native Hawaiian or Other Pacific Islander	113	0.1%	25	0.0%	18	0.0%
Some other race	9,058	4.6%	3,178	1.9%	4,283	3.1%
Two or more races	4,230	2.2%	2,654	1.6%	2,527	1.8%
Hispanic	19,669	10.0%	12,496	7.4%	11,553	8.3%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)						
Note: A resident can identify as both a race and an ethnicity.						

At the city level, the differences in race and ethnicity are more pronounced than the county level. The city of Salisbury has the largest proportion of non-white population. Nearly 40 percent of the population is black or African American, and 10 percent of the population is Hispanic. The town of Mooresville is the most homogenous jurisdiction in the Consortium, nearly 80 percent of the population is white.

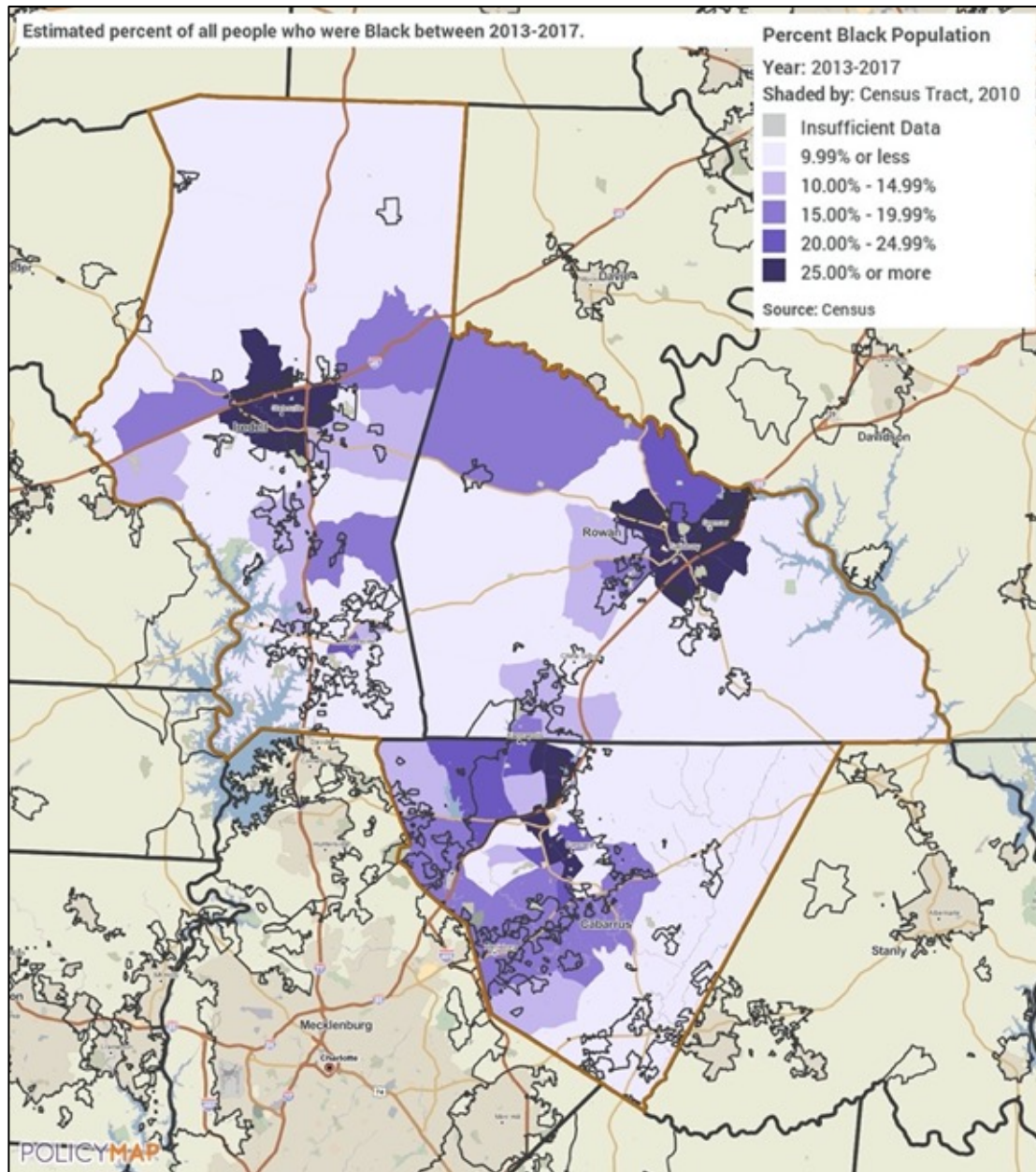
Table: Race and Ethnicity by City

	Concord		Kannapolis		Mooresville	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	58,709	67.0%	31,134	67.0%	29,123	79.6%
Black or African American	18,227	20.8%	10,161	21.9%	3,791	10.4%
American Indian or Alaska Native	304	0.3%	138	0.3%	201	0.5%
Asian	3,729	4.3%	734	1.6%	2,121	5.8%
Native Hawaiian or Other Pacific Islander	25	0.0%	26	0.1%	25	0.1%
Some other race	4,607	5.3%	3,178	6.8%	620	1.7%
Two or more races	2,006	2.3%	1,127	2.4%	696	1.9%
Hispanic	10,924	12.5%	6,395	13.8%	3,396	9.3%
	Salisbury		Statesville			
	Estimate	Percent	Estimate	Percent		
White	18,112	54.0%	14,339	55.4%		
Black or African American	13,099	39.0%	9,550	36.9%		
American Indian or Alaska Native	75	0.2%	5	0.0%		
Asian	352	1.0%	473	1.8%		
Native Hawaiian or Other Pacific Islander	9	0.0%	0	0.0%		
Some other race	972	2.9%	1,133	4.4%		
Two or more races	942	2.8%	372	1.4%		
Hispanic	3,349	10.0%	2,795	10.8%		
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)						



Black or African American residents are significantly more populated in the cities. In many urban tracts, more than 25 percent of the population is black. Rural tracts, by contrast, have a relatively small black population.

*Map: Black Population*

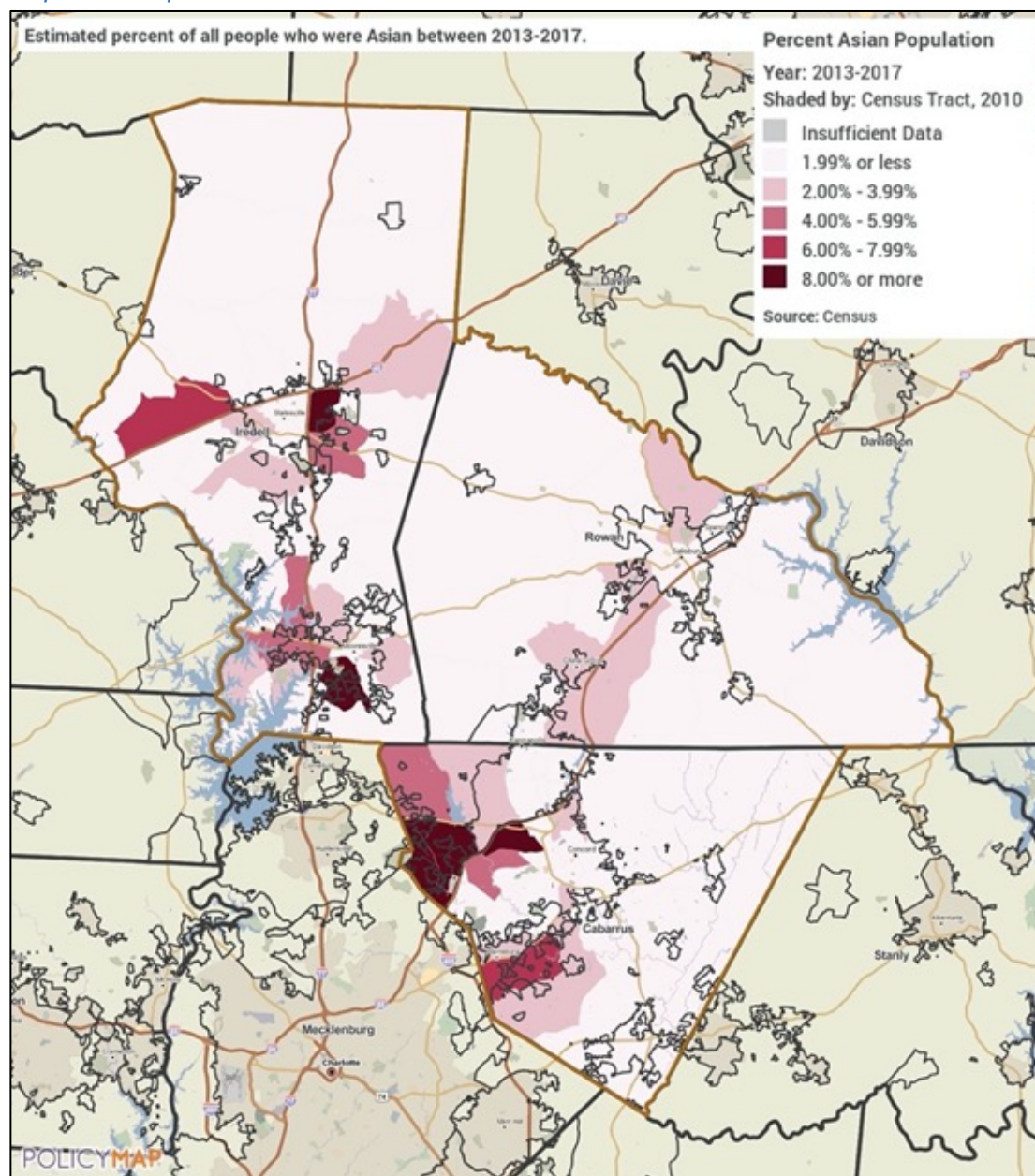


Source: 2013-2017 ACS via PolicyMap



While the Asian population in the Consortium is relatively small, there are some discernable areas with disproportionately large populations. Urban areas have an Asian population of 8 percent or higher. This may not seem large, but in most tracts the population is smaller than 2 percent.

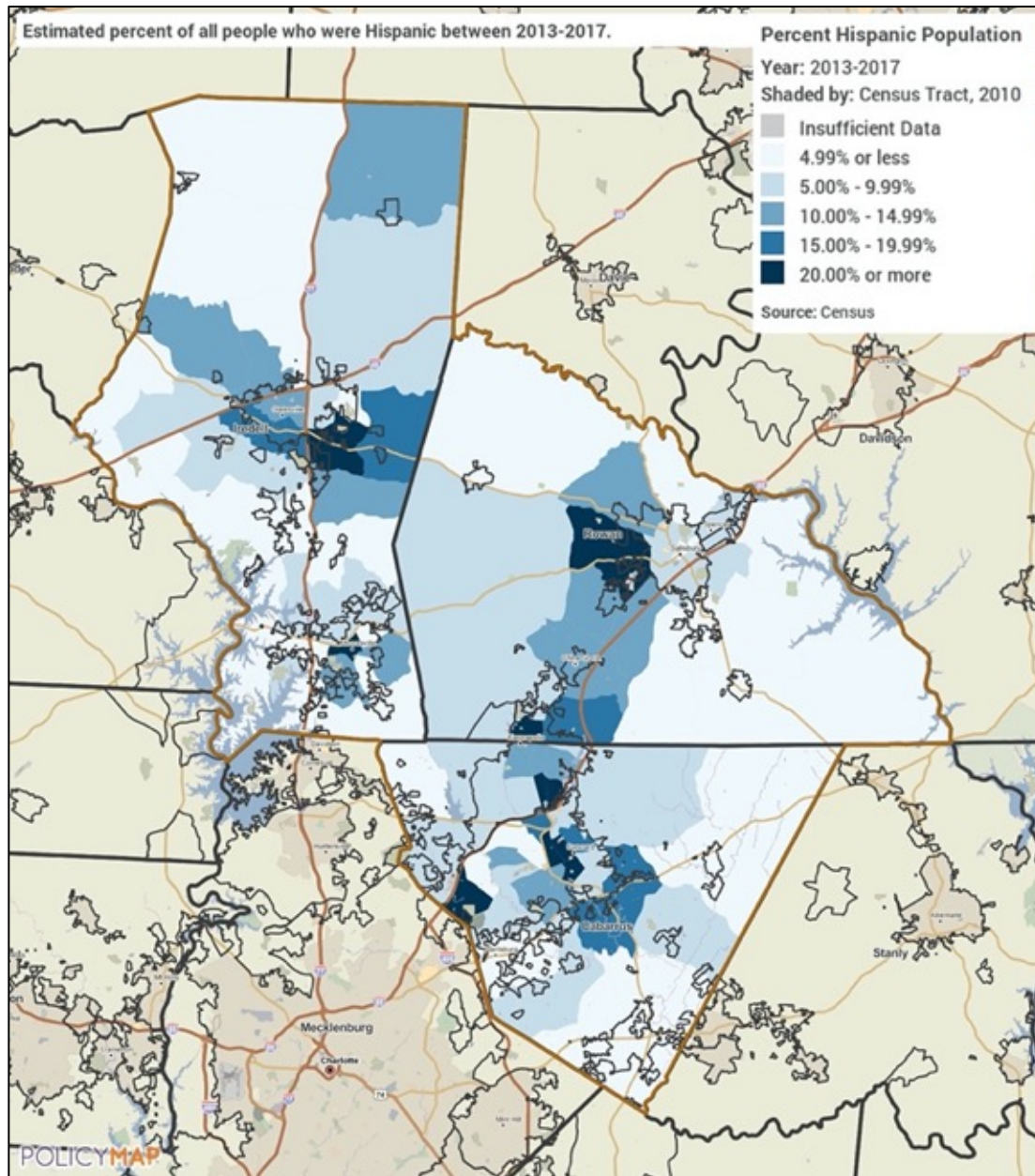
*Map: Asian Population*



Source: 2013-2017 ACS via PolicyMap

The living patterns of Hispanic residents in the Consortium mirror that of the black or African American population. Urban areas have a significantly larger population and most rural areas have very few non-white households.

*Map: Hispanic Population*



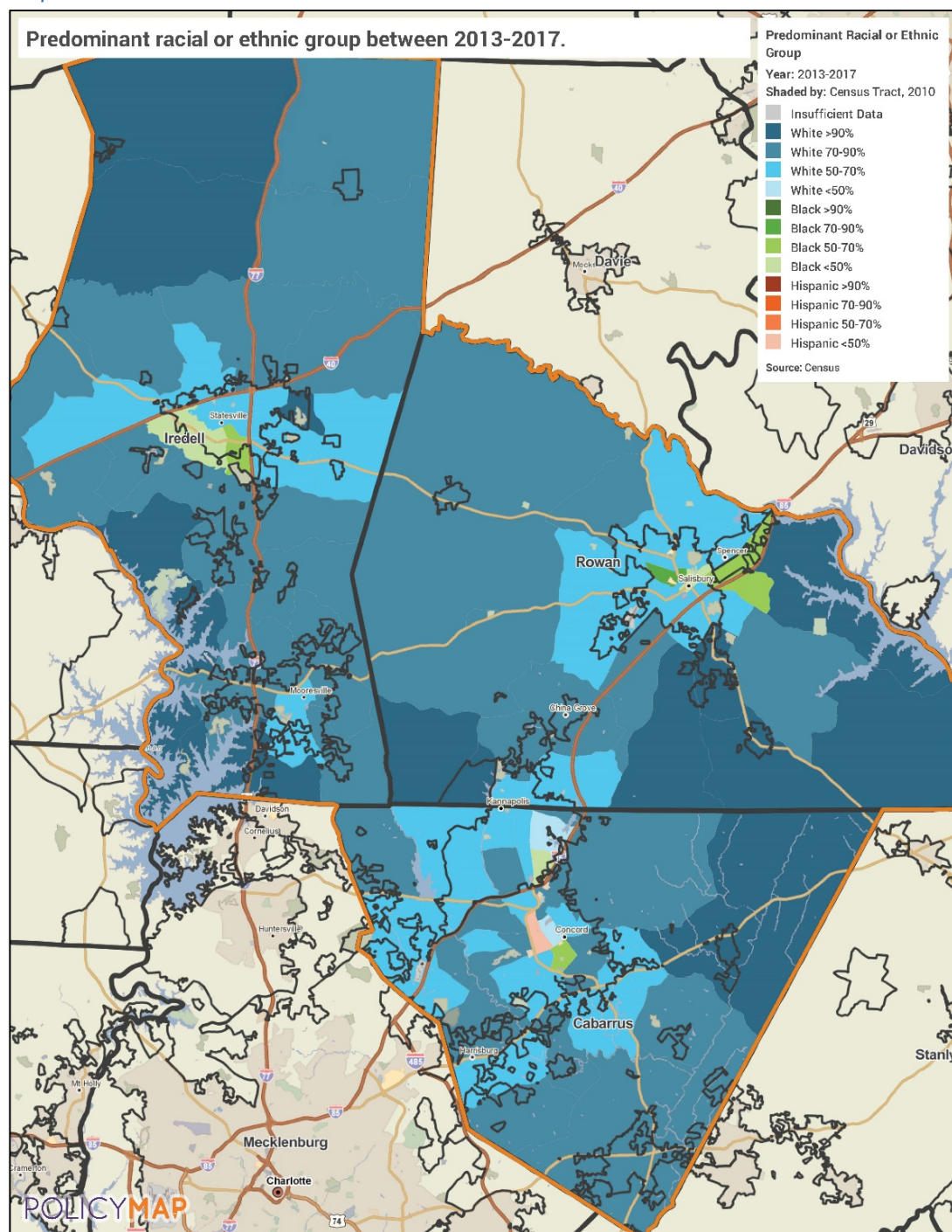
Source: 2013-2017 ACS via PolicyMap



## Diversity

In the Consortium, there exists a fairly clear pattern of diversity. Rural areas are overwhelmingly white and urban tracts are much more diverse. Black residents are the most prominent racial minority, and in some tracts, are the predominant race.

*Map: Predominant Race*



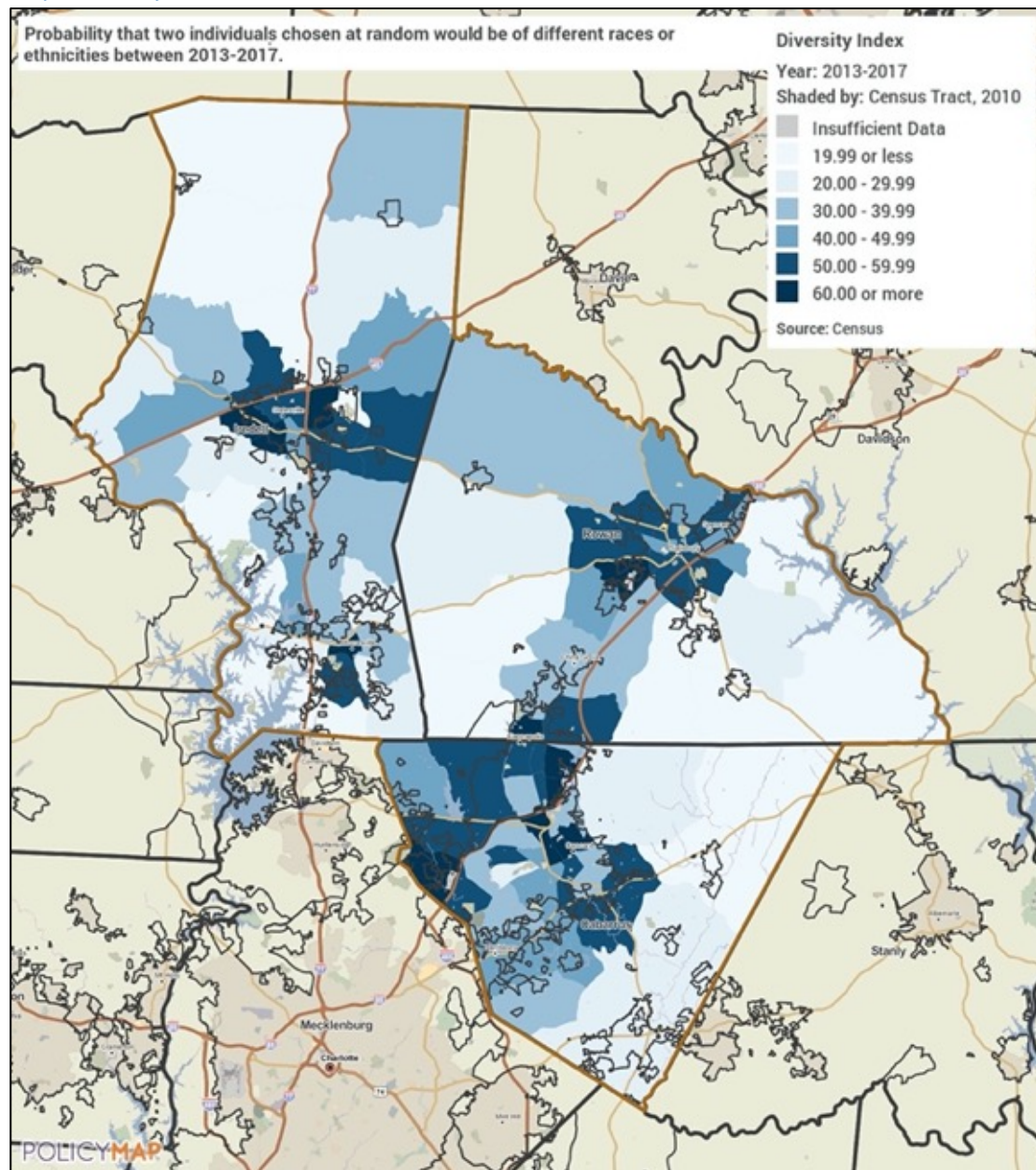
Source: 2013-2017 ACS via PolicyMap

The map below displays the Diversity Index ranking for census tracts in the Consortium based on data from Policy Map. As Policy Map explains:

“The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity (diversity). Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers.”

Diversity is highest in the tracts closest to cities and somewhat along major transportation routes. These tracts also have the highest concentrations of Asians and Hispanics. Tracts around Statesville, Salisbury, Mooresville, Kannapolis and Concord as well as the southwest border of Cabarrus County show the diversity index ranging from 50 or more. Rural tracts show the lowest diversity in the region with under 20 on the index.

Map: Diversity Index



Source: 2013-2017 ACS via PolicyMap

## Disability

Residents with a disability face additional challenges, particularly when it comes to housing. Finding affordable housing is even more difficult for those who need units that have been or can be modified for wheelchairs, shower supports, ramps, and other accessibility aides. Communities with a relatively large elderly population need to pay particular attention to this issue due to the close relationship between age and disability.

In the Consortium region, Rowan County has the highest disability rate among the counties with 15.6 percent of its total population with one or more disabilities. This is also higher than the State rate of 13.7 percent. In Iredell County, 13 percent of its population have disabilities. Cabarrus County has the lowest portion of the population of the three at 10.4 percent. In general, nearly half of those with some form of disability are older than 75.

The number of residents under 5 years old with a disability is relatively small but it is an important demographic to consider. Families raising children with disabilities have costs that can be substantially higher than other families. It is important that resources are available to prevent housing insecurity.

*Table: Age and Disability*

	Cabarrus County		Iredell County		Rowan County	
	Population	% of age group	Population	% of age group	Population	% of age group
Under 5 years	37	0.3%	363	3.8%	130	1.6%
5 to 17 years	1,565	4.0%	1,804	5.9%	1,445	6.2%
18 to 34 years	1,906	4.8%	2,594	7.8%	2,279	8.0%
35 to 64 years	7,946	9.9%	9,114	12.9%	9,031	16.5%
65 to 74 years	4,138	27.6%	3,802	24.9%	3,757	29.1%
75 years and over	4,803	52.1%	4,266	44.7%	4,695	52.4%
Persons with a disability	20,395	10.4%	21,943	13.0%	21,337	15.6%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)						

Residents who have disabilities are not evenly distributed based on race, ethnicity or by county. Rowan County has the highest disability rate, nearly 5 percent higher than Cabarrus County. Part of this is likely due to the age discrepancy between the two counties, though there may be additional factors as well. The 35-64 age group is of particular importance because it represents working age population. Rowan's high disability rate of 16.5 percent of this age group is a concern. Due to the relatively small sample size and large margin of error, there are only three groups that can be analyzed with confidence: white, black or African American and Hispanic residents. The disability rate for other racial groups should not be ignored but additional supporting evidence is required before drawing any conclusions.

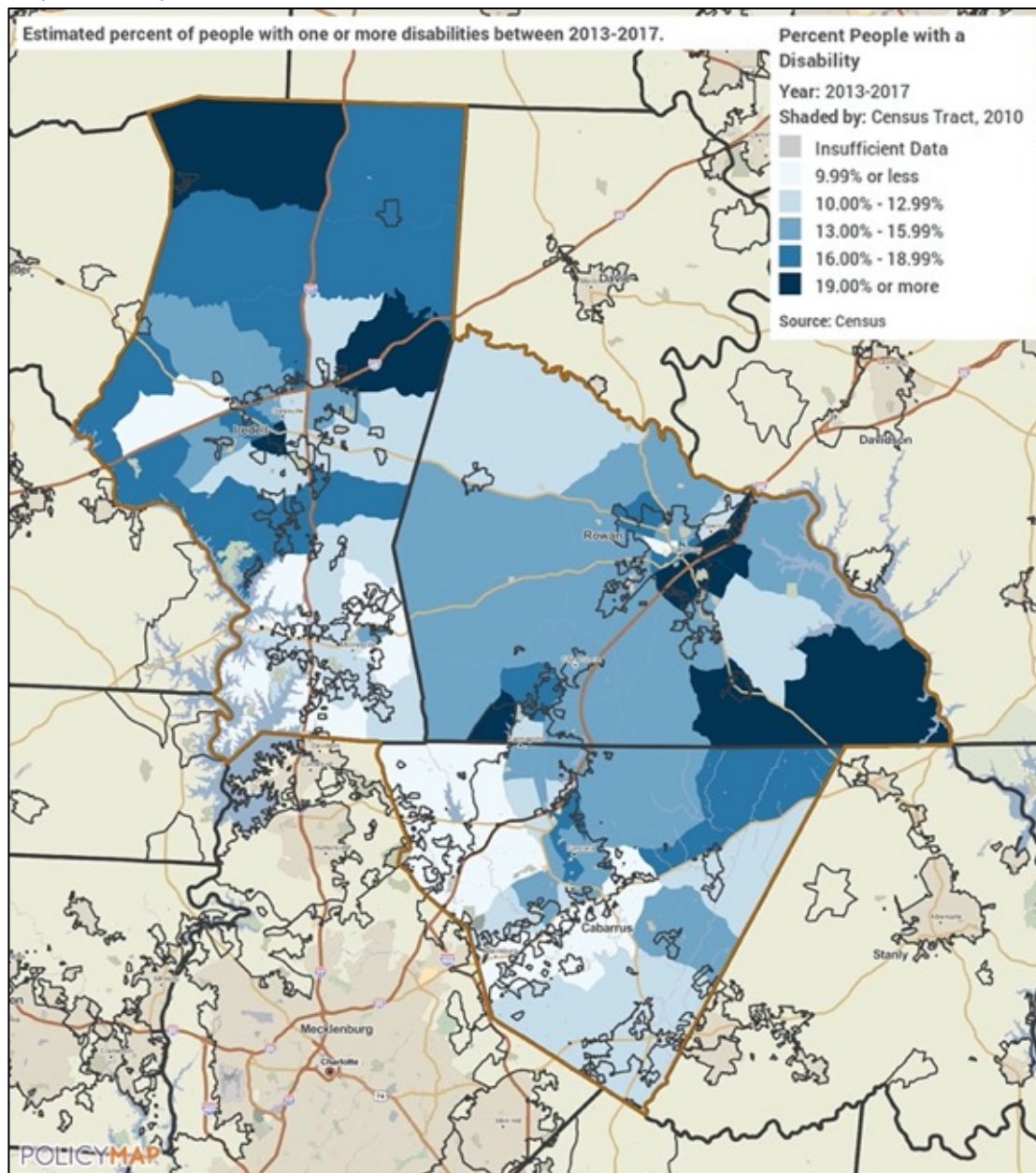
*Table: Race and Disability*

	Cabarrus County		Iredell County		Rowan County	
	Population	% of age group	Population	% of age group	Population	% of age group
White	16,211	11.4%	17,674	12.9%	17,283	16.2%
Black or African American	3,251	9.7%	3,316	15.9%	3,012	13.7%
American Indian or Alaska Native	37	6.7%	89	16.7%	30	10.5%
Asian	93	1.5%	300	7.6%	110	8.8%
Native Hawaiian or Other Pacific Islander	0	0.0%	0	0.0%	9	100.0%
Some other race	405	4.5%	260	8.2%	317	7.5%
Two or more races	398	9.5%	304	11.7%	576	24.8%
Hispanic	923	4.7%	1,186	9.5%	848	7.4%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)						

The disability rate in the Consortium is noticeably higher in rural tracts than in urbanized areas. Many tracts throughout Rowan and Iredell counties have a disability rate of 19 percent or greater, which is double the disability rate in the urban areas. Again, the primary link between location and disability rate may be age, but it is also possible that rural communities have less access to healthcare facilities, fewer job opportunities, and less economic stability.



Map: Disability



Source: 2013-2017 ACS via PolicyMap

## Income

Between the three counties of the Consortium region, Cabarrus County's population had the highest median household income (MHI) at \$60,716. Iredell County was next at \$55,957 followed by Rowan County with \$46,978. Considering Cabarrus' location near the city of Charlotte, it is not surprising that income levels are higher in that county.

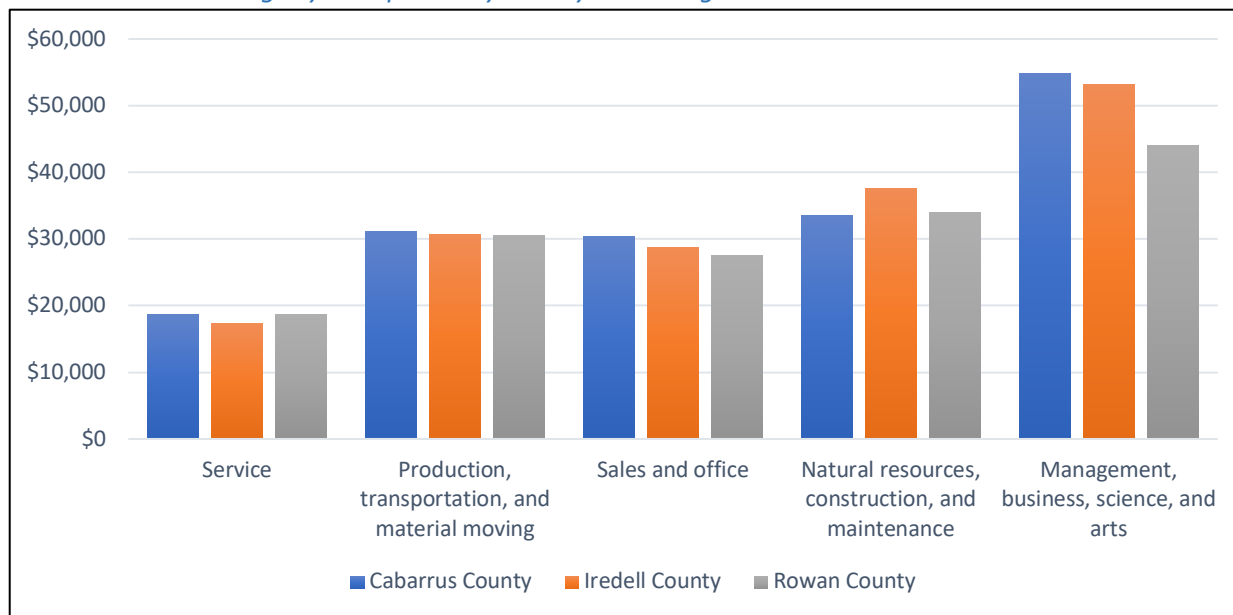
Among member Consortium cities, Mooresville's population had the highest MHI with \$67,213 followed by Concord with \$60,238. Salisbury and Statesville had the lowest MHI at \$38,316 and \$35,693, respectively. The latter two cities also had the lowest growth rate in the jurisdiction, a troubling trend that may lead to additional assistance needed for households in those communities.

*Table: Median Household Income by Jurisdiction*

	2010	2017	Percent Change
Cabarrus County	\$53,928	\$60,716	12.6%
Iredell County	\$48,962	\$55,957	14.3%
Rowan County	\$43,596	\$46,978	7.8%
Concord	\$52,470	\$60,238	14.8%
Kannapolis	\$40,519	\$49,637	22.5%
Mooresville	\$52,059	\$67,213	29.1%
Salisbury	\$35,871	\$38,316	9.6%
Statesville	\$35,117	\$35,693	1.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)			

Regionwide, the median household income can be affected by any number of variables, but the difference in the type of jobs in the region compared to the state is particularly noteworthy. One of the highest earning job industries is the “Professional, scientific, and management, and administrative and waste management services.” The state has 10.5 percent of all workers in this field, and Cabarrus and Iredell counties are close with 9 percent and 9.4 percent, respectively. Rowan County, however, only has 6.9 percent. This trend follows for some of the other key high-earning job industries as well.

*Chart: Median Earnings by Occupation by County in the Region*

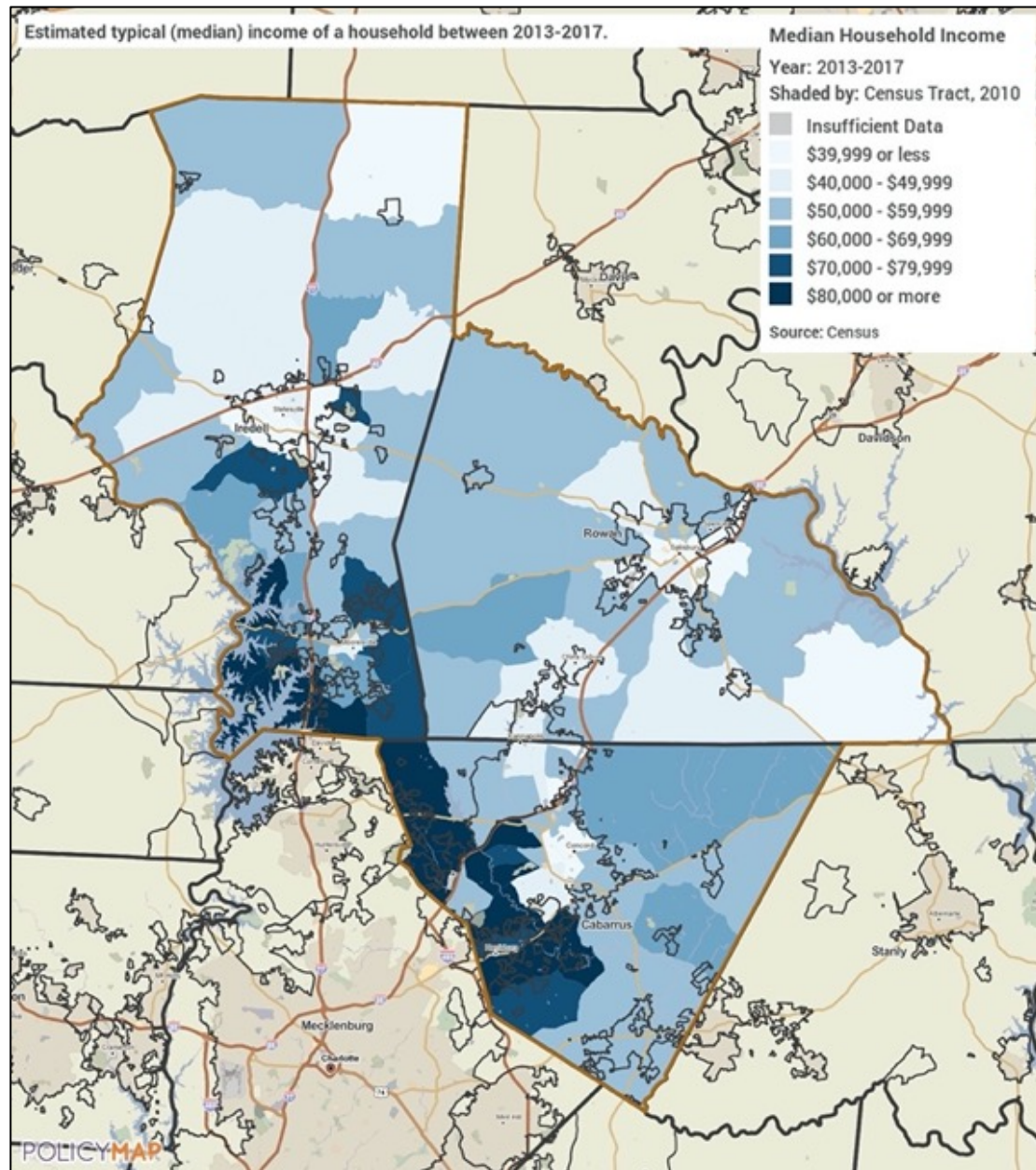


Source: 2013-2017 American Community Survey 5-Year Estimates (S2411)

It must be noted that comparing median household incomes and median earnings is not a “like-for-like” equation – households may have a combination of persons earning income, whereas median earnings is tied to the income of one person. These two figures, however, when considered in combination, can be a useful indicator of income in the region.

Household income and location are very closely related in the Consortium. Tracts along the southern border near Charlotte have a significantly higher MHI than rural tracts on the other end of the jurisdiction. These high MHI tracts have a median income of \$80,000 or more while rural tracts have an MHI of half of that.

Map: Median Household Income



Source: 2013-2017 ACS via PolicyMap

## Income and Race

While the median household income (MHI) varied among the three counties of the Consortium region, there were also significant disparities among different racial and ethnic groups within the differing counties. All race groups generally had higher MHI in Cabarrus County and lower MHI in Iredell and Rowan counties. Further, black or African American and Hispanic households had lower MHIs than white households.

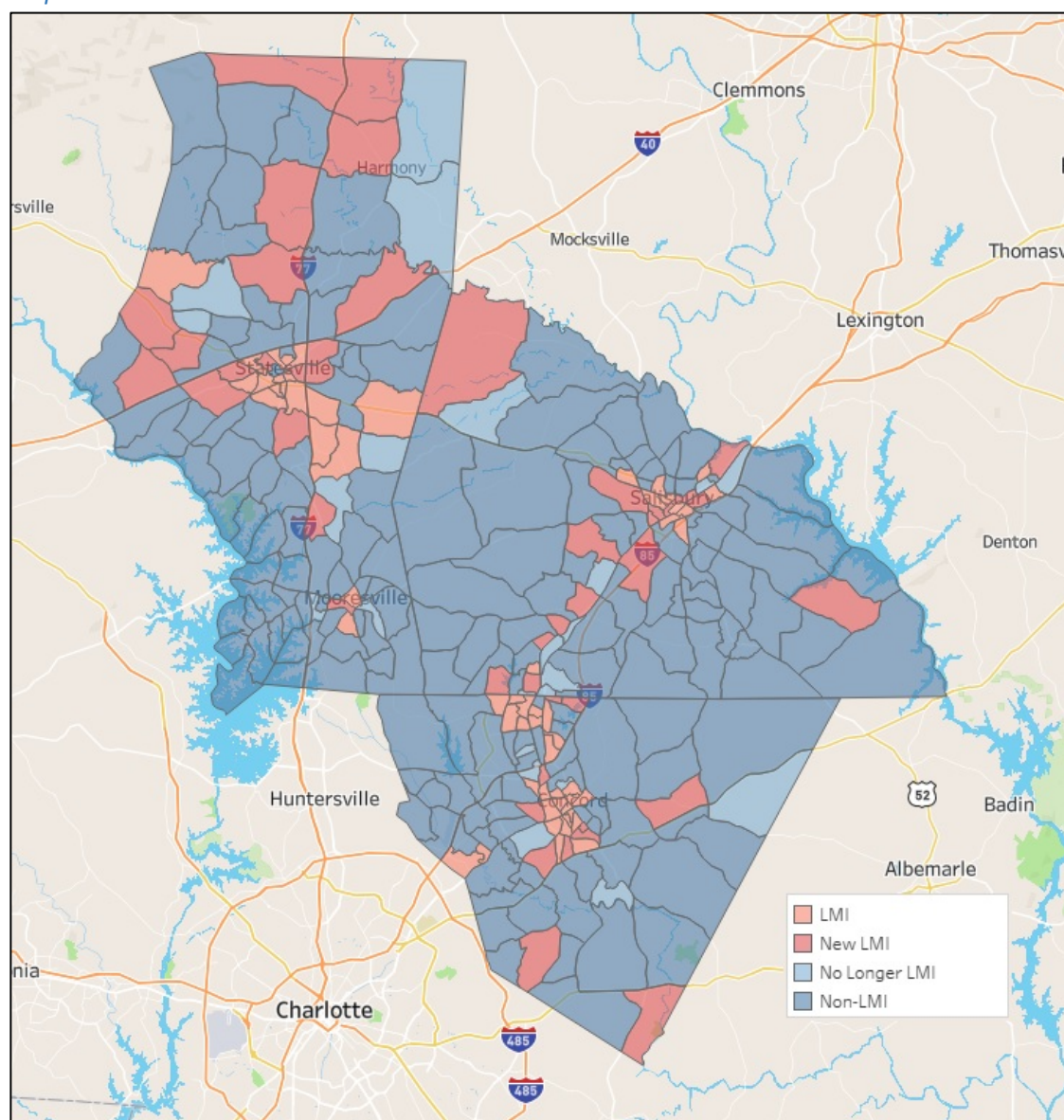
	Cabarrus County		Iredell County		Rowan County	
	Households	MHI	Households	MHI	Households	MHI
White	53,878	\$63,355	53,633	\$59,541	41,522	\$50,861
Black or African American	11,575	\$49,473	7,307	\$33,037	8,065	\$33,385
American Indian or Alaska Native	133	\$70,313	140	\$57,045	93	-
Asian	1,745	\$126,250	1,190	\$85,161	379	\$24,144
Native Hawaiian or Other Pacific Islander	62	-	7	-	9	-
Some other race	2,443	\$43,844	749	\$31,083	1,167	\$34,016
Two or more races	762	\$53,007	421	\$51,563	563	\$43,110
Hispanic	4,860	\$43,942	2,996	\$37,572	2,894	\$36,376
Total	70,598	\$60,716	63,447	\$55,957	51,798	\$46,978
Source: 2013-2017 American Community Survey 5-Yr Estimates (S1903)						



## LMI Changes

Every five years HUD publishes an update to the Low- and Moderate-Income (LMI) Status of tract block groups. LMI tracts are locations where at least 51 percent of the residents are LMI. This threshold is the measurement by which HUD grant programs allow tracts to be classified as low- and moderate-income persons on an area basis (LMA benefit). In the Consortium there are 28 LMI tracts, 12 of which are new. Three tracts changed from LMI to non-LMI between the 2006-2010 ACS Estimates and the 2011-2015 ACS Estimates.

*Map: LMI Census Tracts*



Source: HUD LMISD FY 2018 & FY 2019



## Poverty

Households in poverty face significant difficulty finding safe, secure and affordable housing. Residents living in impoverished areas have an increased risk for mental illness, chronic diseases and a shorter life expectancy. These negative health effects can be particularly troubling when children are involved. Living in poverty increases the chance that a child will have poor dental health, food insufficiency, and struggle in school.

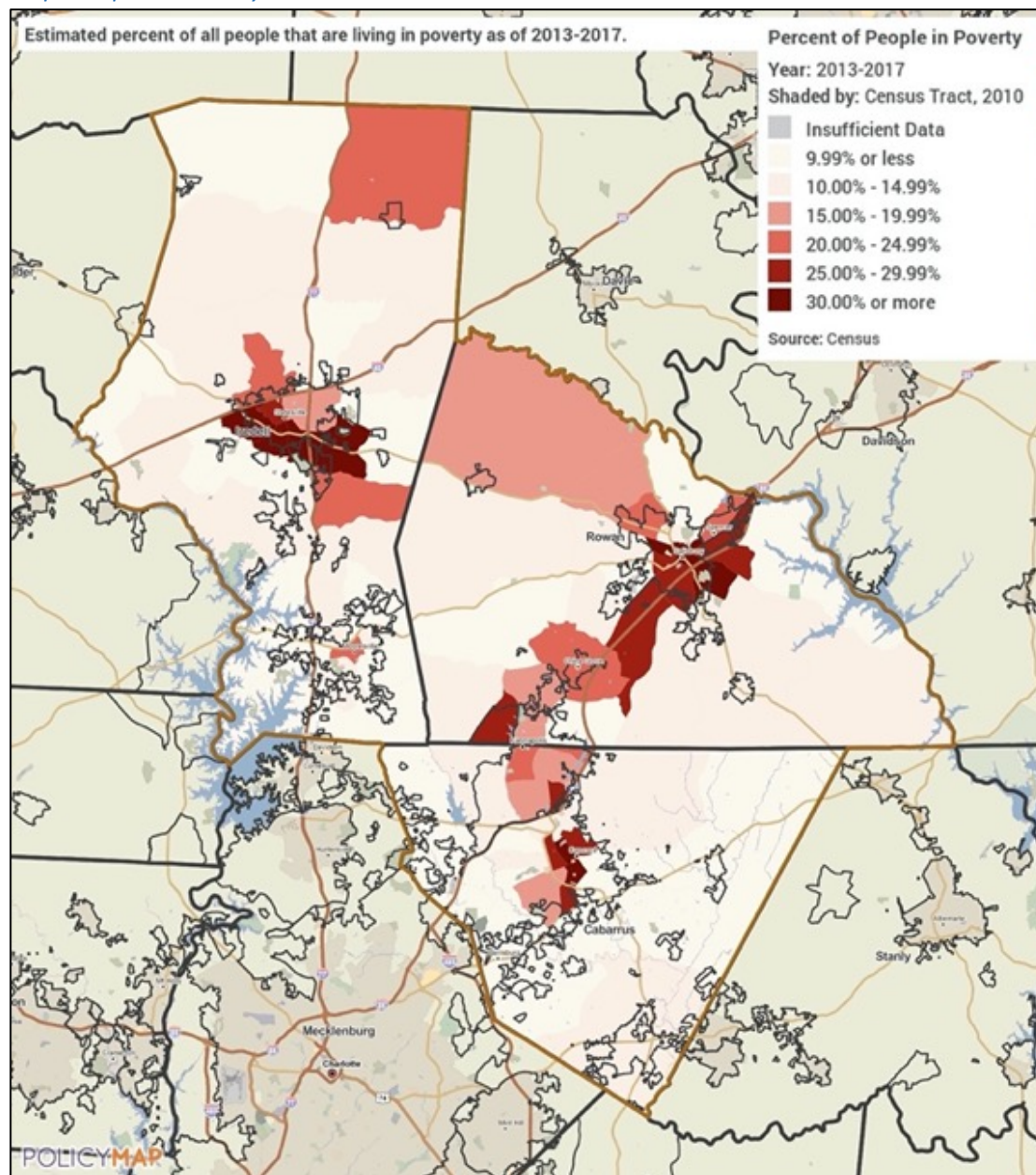
Rowan County has the highest poverty rate out of the three counties with 16.8 percent of the population living in poverty, an increase of 0.5 percent since 2010. While lower, poverty levels in Cabarrus and Iredell counties increased similarly to 11.5 percent and 12.7 percent, respectively. The city of Statesville, with the highest poverty rate in the jurisdiction at more than 26 percent, rose more than any other jurisdiction. The lowest poverty rate is in Mooresville (9 percent), one of two jurisdictions that saw a decline in the poverty rate since 2010. This decline may be due to a number of factors, including an influx of wealthier residents into the city and the increase in income levels of existing residents.

*Table: Poverty Rate*

	2010		2017		Change in Poverty Rate	
	#	%	#	%	#	%
Cabarrus County	19,794	11.3%	22,481	11.5%	2,687	+0.2%
Iredell County	20,475	12.4%	21,307	12.7%	832	+0.3%
Rowan County	25,068	16.3%	22,633	16.8%	-2,435	+0.5%
Concord	9,372	11.7%	10,345	11.9%	973	+0.2%
Kannapolis	7,496	17.3%	7,405	16.1%	-91	-1.2%
Mooresville	2,720	9.6%	3,269	9.0%	549	-0.6%
Salisbury	8,231	22.4%	6,874	22.9%	-1,357	+0.5%
Statesville	6,656	22.9%	6,574	26.2%	-82	+3.3%
<b>Consortium</b>	<b>65,337</b>	<b>14.1%</b>	<b>66,421</b>	<b>13.4%</b>	<b>1,084</b>	<b>-0.7%</b>
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)						

Poverty is concentrated in a few areas of the Consortium – the cities of Salisbury, Kannapolis, Concord, China Grove and Statesville have tracts with high poverty rates, some of them as much as 30 percent. Rural tracts and suburban tracts nearest Charlotte have relatively low poverty rates, mostly below 15 percent.

*Map: People in Poverty*



Source: 2013-2017 ACS via PolicyMap

## Poverty and Race

Poverty and race or ethnicity are linked. Non-white residents generally are more likely to live in poverty than white residents. In every county in the Consortium, there is a significant difference between the poverty rate of white residents compared to black or African American and Hispanic residents. The poverty rate for black residents in Iredell and Rowan counties, and the rate for Hispanic residents in all counties is more than twice that of white residents. The group that identified itself as “Some Other Race” on the survey also had higher levels of poverty in each county.

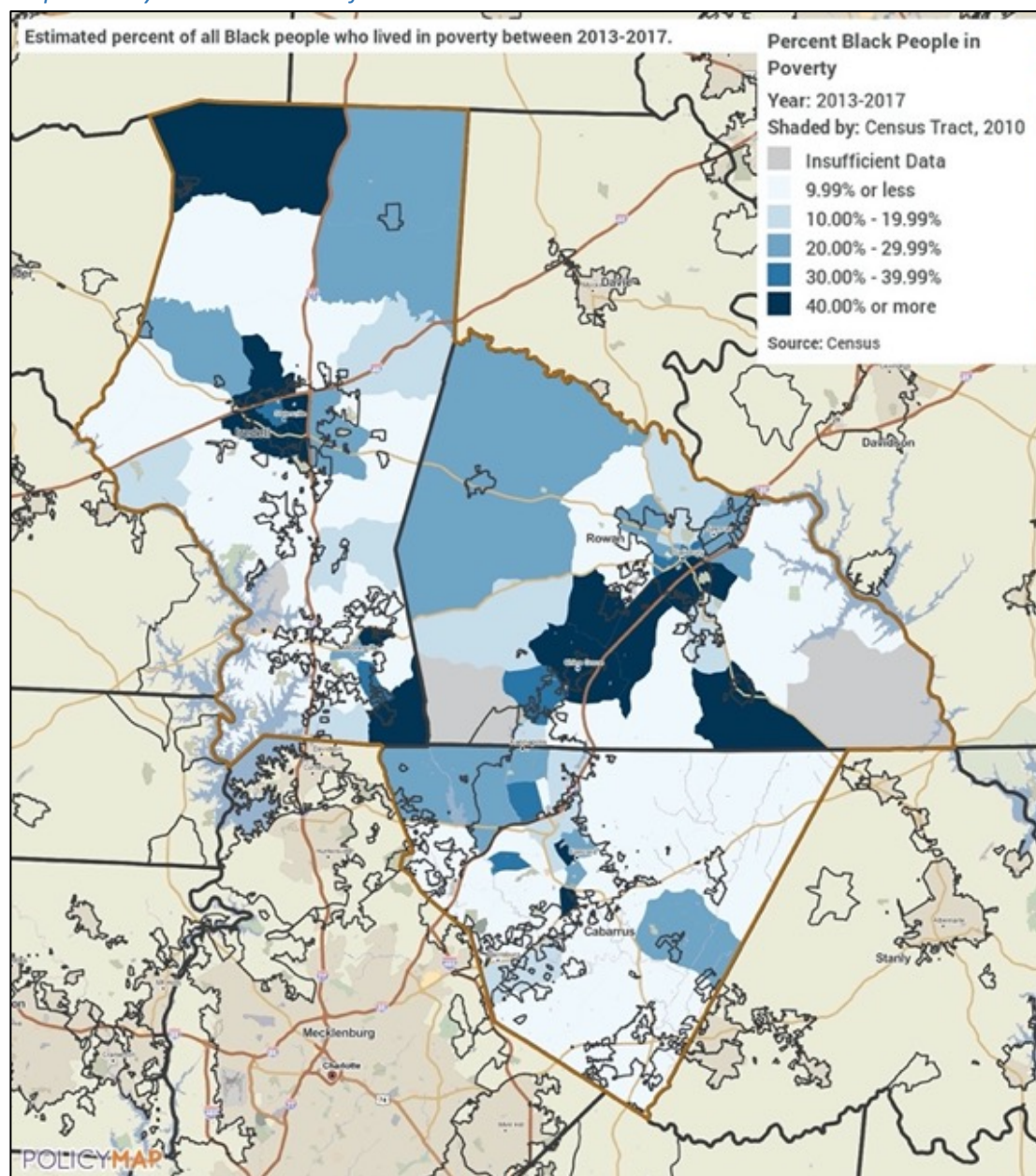
Due to the small sample size of the remaining racial and ethnic groups, the margin of error is too large to draw accurate conclusions or measurements.

*Table: Poverty and Race or Ethnicity by County*

	Cabarrus County		Iredell County		Rowan County	
	Population in Poverty	Poverty Rate	Population in Poverty	Poverty Rate	Population in Poverty	Poverty Rate
White	13,622	9.6%	13,730	10.0%	14,240	13.4%
Black or African American	5,525	16.6%	5,673	27.2%	6,011	28.6%
American Indian or Alaska Native	64	11.9%	12	2.3%	156	58.6%
Asian	240	4.0%	513	13.0%	263	21.2%
Native Hawaiian or Other Pacific Islander	20	17.7%	0	0.0%	0	0.0%
Some other race	2,313	25.7%	926	29.3%	1,611	38.0%
Two or more races	697	16.7%	453	17.7%	352	16.3%
Hispanic	5,040	25.8%	2,772	22.4%	3,190	28.1%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1701)						

The poverty rate for black or African American residents varied significantly throughout the area. Many census tracts had a disproportionately high poverty rate, more than 40 percent. These high poverty tracts often bordered by low poverty tracts where less than 10 percent of black or African American residents were living below the poverty level.

*Map: Poverty Rate – Black or African American Residents*

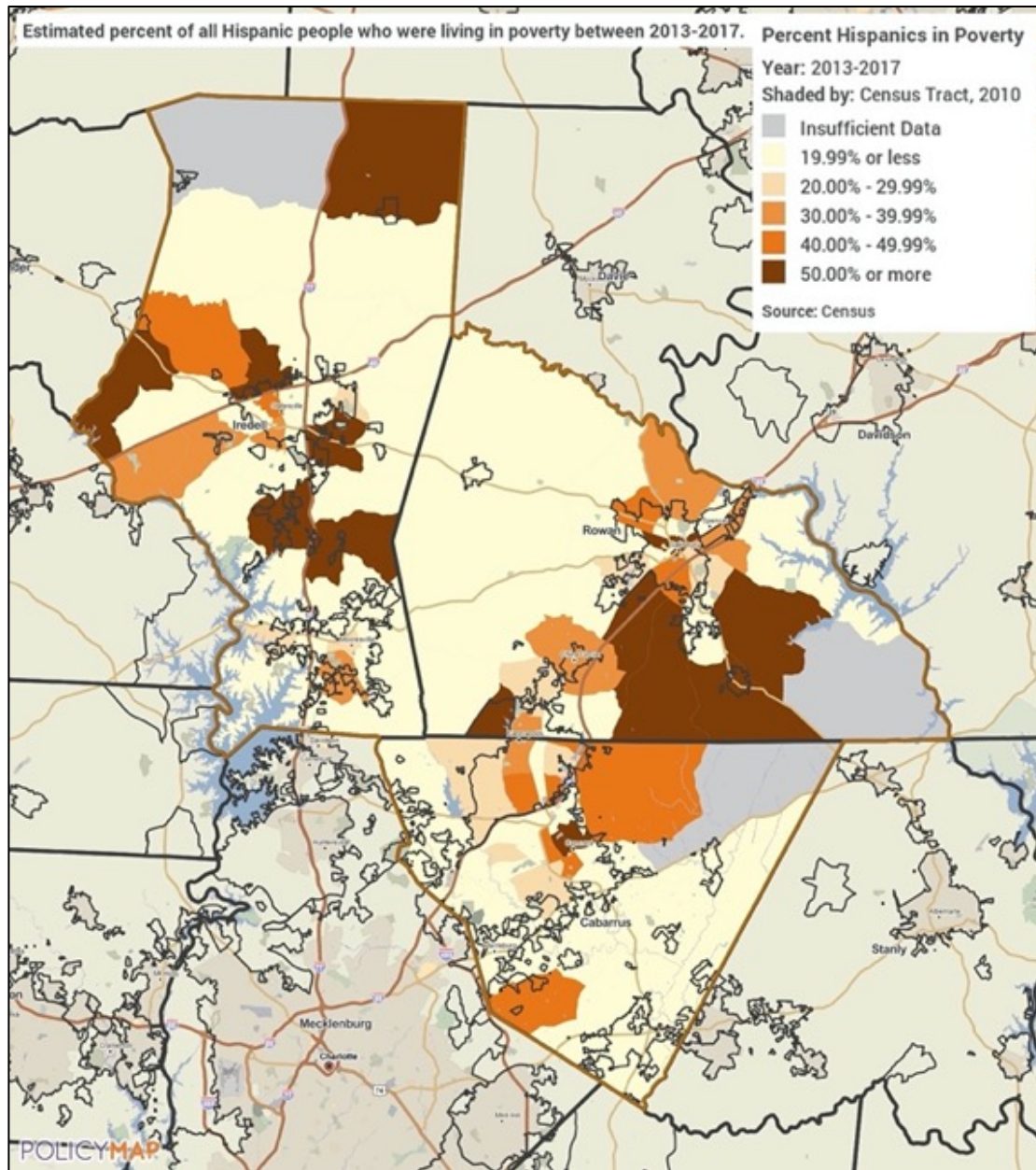


Source: 2013-2017 ACS via PolicyMap



A significant number of tracts in the Consortium have very high poverty rates among Hispanic residents. Many of these tracts, which are spread throughout the region, have a rate of more than 50 percent of Hispanic people living in poverty.

*Map: Poverty – Hispanic Residents*



Source: 2013-2017 ACS via PolicyMap

## R/ECAP

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) tracts as census tracts with at least a 50 percent non-white population and a poverty rate that exceeds 40 percent or that is three or more times the average tract poverty rate for the metropolitan/micropolitan area, or whichever threshold is lower. According to the HUD AFHHT0004 Data released in November of 2017, the black population made up the vast majority of the total population in R/ECAP tracts in Iredell and Rowan counties. In Cabarrus County, Hispanics were also prevalent. All other minority race groups were much smaller in R/ECAP tracts and generally made up less than a few percentage points.

There were three R/ECAP tracts in the Consortium region (census tracts ending in 060200, 050800 and 041901). These R/ECAP tracts are listed in the table below in detail by census block groups.

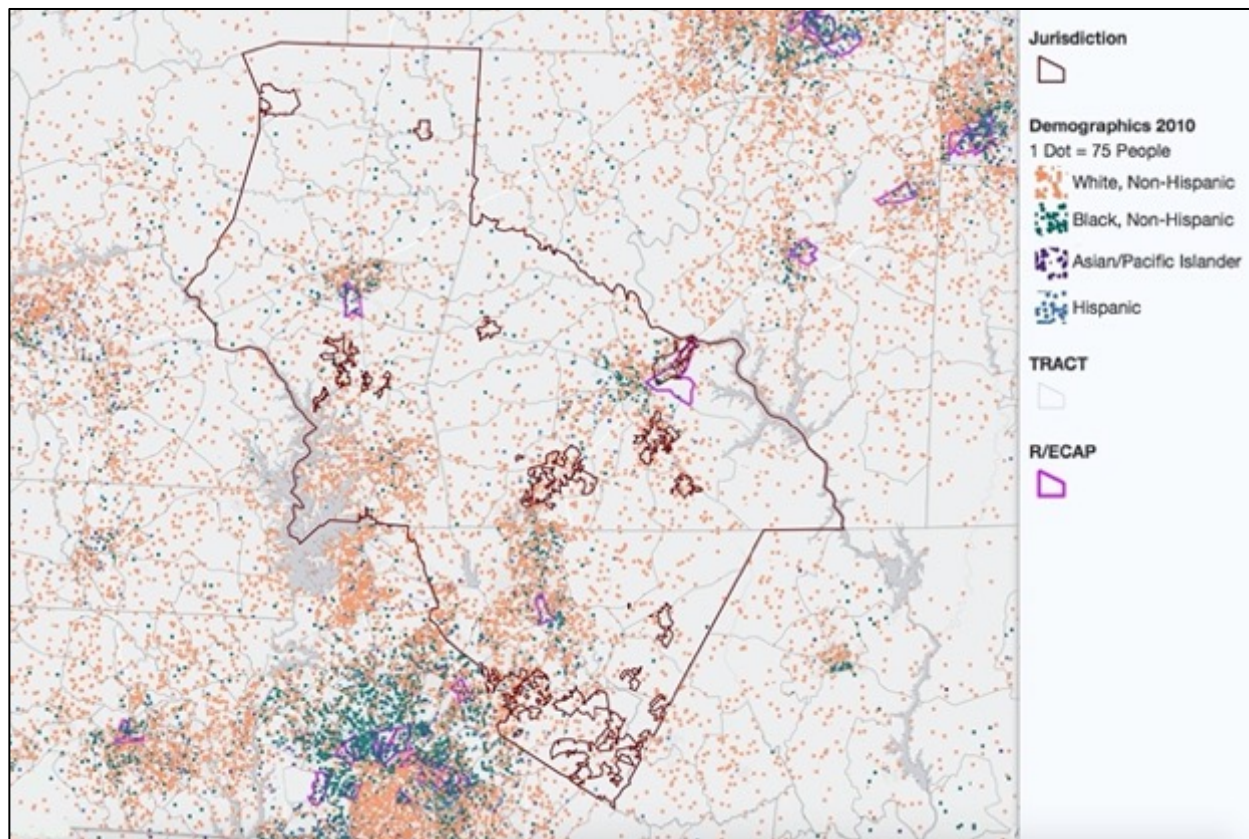
*Table: R/ECAP*

Census Tract Block Group	Location	Population	% Black	% Hispanic
060200	Iredell County	1,451	78.4%	8.9%
050800-1	Rowan County	466	27.3%	1.9%
050800-2	Rowan County	807	85.1%	4.2%
050800-3	Rowan County	970	81.6%	1.9%
050800-4	Rowan County	591	69.5%	6.6%
041901-1	Cabarrus County	773	49.2%	30.1%
041901-2	Cabarrus County	1,279	9.5%	43.8%
Data Source: HUD AFH Data and Mapping Tool (AFHHT0004)				



There was one R/ECAP tract located in each county – Statesville in Iredell County, Salisbury in Rowan County, and Concord in Cabarrus County. This is consistent with the race/ethnicity maps that show general concentrations of the black and Hispanic population distributions.

Map: R/ECAPs



Source: HUD AFH Data and Mapping Tool (AFHHT0004)

## Employment

Education, health care and social assistance as an aggregated sector of the economy employs between 19 and 24 percent of all workers in each county in the Consortium. The second largest industry is retail trade, employing between 12 percent and 15 percent of the workforce. One of the highest earning industries for workers is the “professional, scientific, managements and administrative industry sector,” however, this sector has relatively few workers. It should also be noted that according to the Bureau of Labor Statistics, the fastest growing sector in the United States is the “health care and social assistance” sector while “manufacturing” is one of the most rapidly declining sectors in the country. With such a high percentage of workers in manufacturing

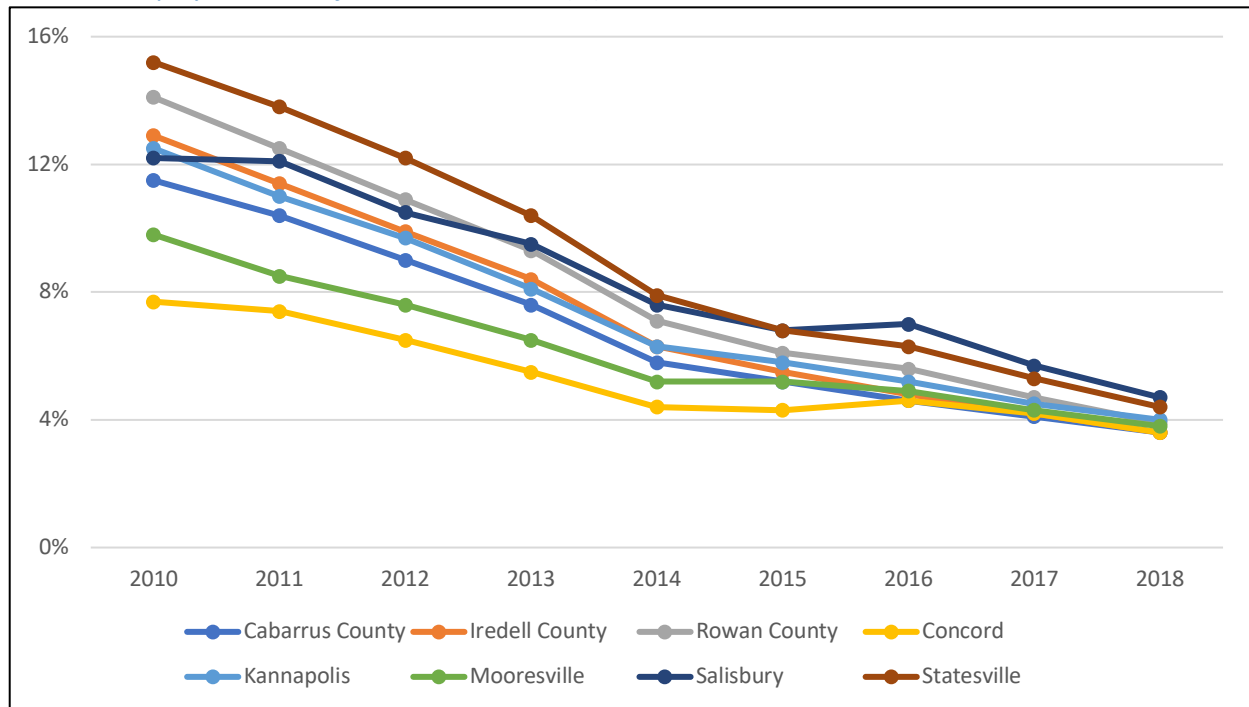
in Iredell and Rowan Counties, if these declines follow as projected, the counties may experience a significant loss in jobs which will hamper housing choice and affordability.

*Table: Primary Industries*

	Number of Workers	Share of Workers	Number of Workers	Share of Workers	Number of Workers	Share of Workers
	Cabarrus County		Iredell County		Rowan County	
Agriculture, forestry, fishing, hunting	390	0.4%	815	1.0%	700	1.2%
Construction	7,133	7.4%	5,229	6.5%	4,953	8.3%
Manufacturing	9,007	9.4%	15,197	18.8%	9,947	16.7%
Wholesale trade	3,356	3.5%	2,473	3.1%	2,119	3.6%
Retail trade	11,892	12.4%	11,551	14.3%	7,180	12.1%
Transportation, warehousing, utility	4,745	4.9%	3,688	4.6%	3,039	5.1%
Information	1,833	1.9%	657	0.8%	596	1.0%
Finance insurance, real estate, rent	9,262	9.7%	4,140	5.1%	2,548	4.3%
Professional, science, management, administration	8,585	9.0%	7,615	9.4%	4,129	6.9%
Education, health care, social assistance	21,093	22.0%	15,556	19.3%	14,088	23.7%
Arts, entertainment, recreation, accommodation	9,499	9.9%	8,092	10.0%	5,580	9.4%
Other services, except public admin	5,284	5.5%	3,828	4.7%	2,962	5.0%
Public administration	3,815	4.0%	1,905	2.4%	1,688	2.8%
Total	95,894	(x)	80,746	(x)	59,529	(x)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP03)						

The Bureau for Labor Statistics gathers data monthly to determine the unemployment rate in communities across the country. This data is more up to date and accurate than the information collected by the U.S. Census Bureau. The unemployment rate in the region has been steadily decreasing in all the municipalities of the Consortium, some more rapidly than others. Municipalities with the highest unemployment rates in 2010 have made the most dramatic improvements, and are now within 2-3 percent of all Consortium members, which are all under 5 percent unemployment. Concord and Mooresville have the lowest unemployment rates.

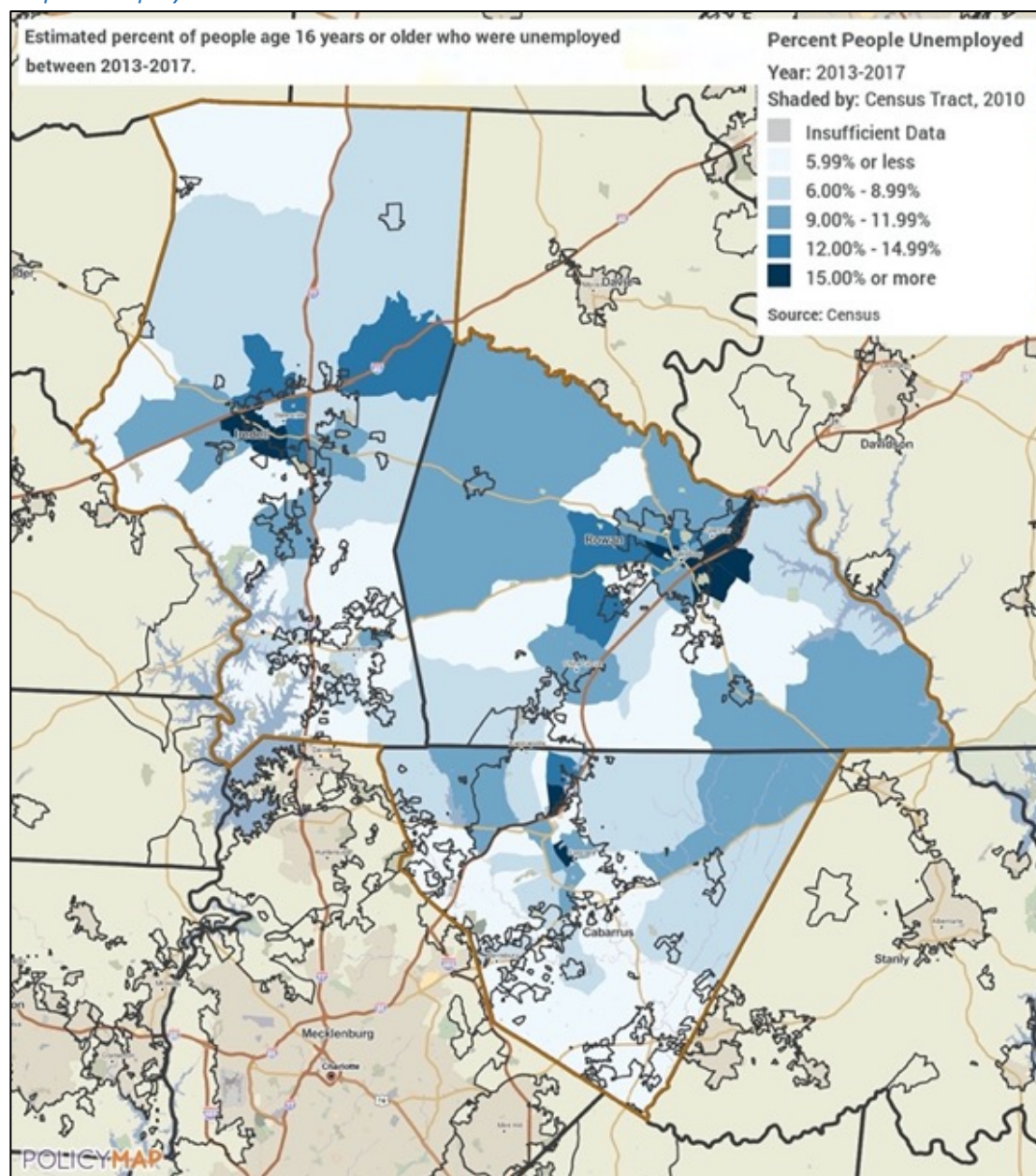
Chart: Unemployment Rate from 2010 to 2018 (%)



Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

Even though the U.S Census Bureau employment data is not as up-to-date and accurate as BLS, it does provide valuable information for analysis because it is broken down by census tract. Unemployment is relatively low in the tracts nearest to Charlotte, while the areas around Statesville, Salisbury and between Kannapolis and Concord are relatively high.

*Map: Unemployment Rate*

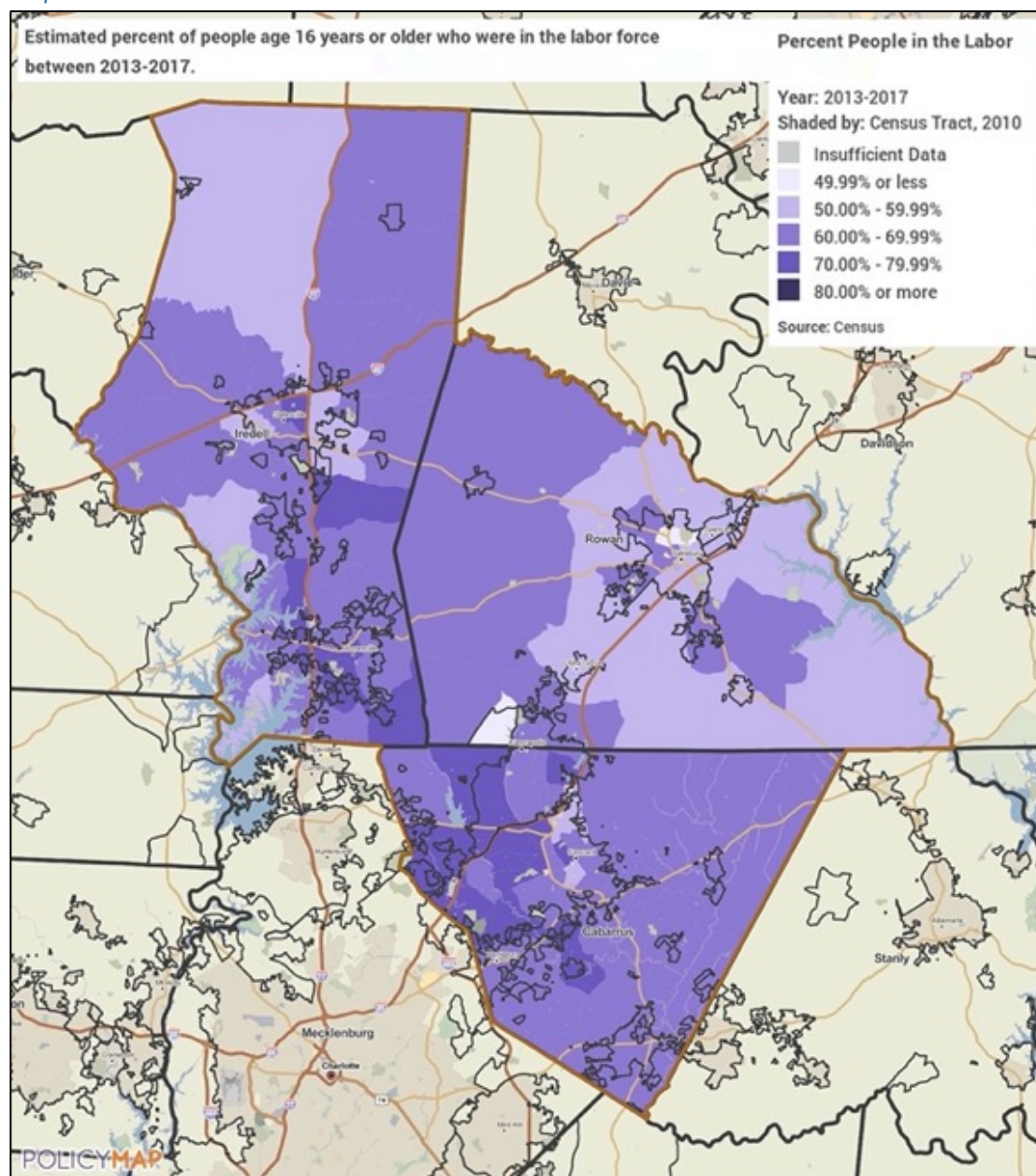


Source: 2013-2017 ACS via PolicyMap



An additional measure of economic activity is the labor force participation rate. This rate measures how many people in the community are in the labor force (either employed or seeking employment) compared to the working age population. Rural areas of the region tend to have less labor force participation, but generally not by any significant amount.

*Map: Labor Force*



Source: 2013-2017 ACS via PolicyMap

## Transportation

Whether by personal motor vehicle or other means of transportation, access to reliable transportation is necessary for a household to maintain housing and economic security to get to and from jobs, medical care, goods, services and school.

Like much of the country, the primary method people use to commute in the Consortium is in a personal vehicle alone. Approximately 85 percent of the population in each county commutes this way. The second most common form of transportation, carpooling, is used by between 8.8 and 10.3 percent of the population. Using public transportation or non-motorized forms of transportation is extremely uncommon. Overall, each of the counties have similar commuting patterns, with the exception of those who work from home. In Rowan County, working from home is significantly less common than in the other counties.

*Table: Method of Commuting - Counties*

	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>
Workers 16 years and older	94,251	79,161	58,306
Car, truck, or van	93.1%	92.2%	93.6%
Drove alone	83.3%	83.5%	83.4%
Carpooled	9.9%	8.8%	10.3%
Public transportation (excluding taxicab)	0.7%	0.4%	0.4%
Walked	0.7%	0.8%	1.7%
Bicycle	0.0%	0.1%	0.1%
Taxicab, motorcycle or other means	0.8%	1.3%	1.3%
Worked at home	4.7%	5.2%	2.9%
Data Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801)			

The five municipalities exhibit commuting patterns that are both similar to each other and to countywide rates. Personal vehicles are the primary form of transportation with very few people using other means. Approximately 5 percent of the population works from home in every city, except for Salisbury and Statesville.



*Table: Method of Commuting - Municipalities*

	Concord	Kannapolis	Mooresville	Salisbury	Statesville
Workers 16 years+	42,640	21,586	17,777	12,664	10,968
Car, truck, or van	93.1%	94.1%	90.9%	91.0%	95.8%
Drove alone	82.3%	82.2%	83.5%	81.2%	84.3%
Carpooled	10.9%	11.9%	7.5%	9.8%	11.5%
Public transportation	1.0%	0.5%	0.7%	0.7%	0.4%
Walked	0.4%	0.5%	0.6%	3.2%	1.2%
Bicycle	0.0%	0.0%	0.0%	0.3%	0.1%
Taxicab, motorcycle, other	0.5%	1.5%	2.0%	2.3%	0.4%
Worked at home	4.9%	3.4%	5.8%	2.6%	2.1%
Data Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801)					

Another important factor in maintaining economic and housing security is commute time. Residents with a longer commute have higher rates of disease, stress and spend more money on gasoline. Workers in the Consortium have relatively low commute times with a mean time of less than 28 minutes in each county. Between approximately 7 and 9 percent of residents commute for an hour or more.

*Table: Commute Time - County*

	Cabarrus	Iredell County	Rowan
Workers 16 yrs. or older	89,792	75,036	56,589
Less than 10 minutes	9.1%	12.7%	13.7%
10 to 14 minutes	11.9%	16.5%	15.4%
15 to 19 minutes	15.5%	17.6%	18.0%
20 to 24 minutes	13.9%	13.8%	14.8%
25 to 29 minutes	7.0%	6.3%	6.7%
30 to 34 minutes	14.8%	11.3%	11.6%
35 to 44 minutes	9.6%	5.6%	5.2%
45 to 59 minutes	11.2%	7.5%	7.1%
60 or more minutes	6.9%	8.9%	7.5%
Mean travel time to work (minutes)	27.8	25.6	24.2
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Yr Estimates (S0801)			
Note: Does not include residents who work from home			

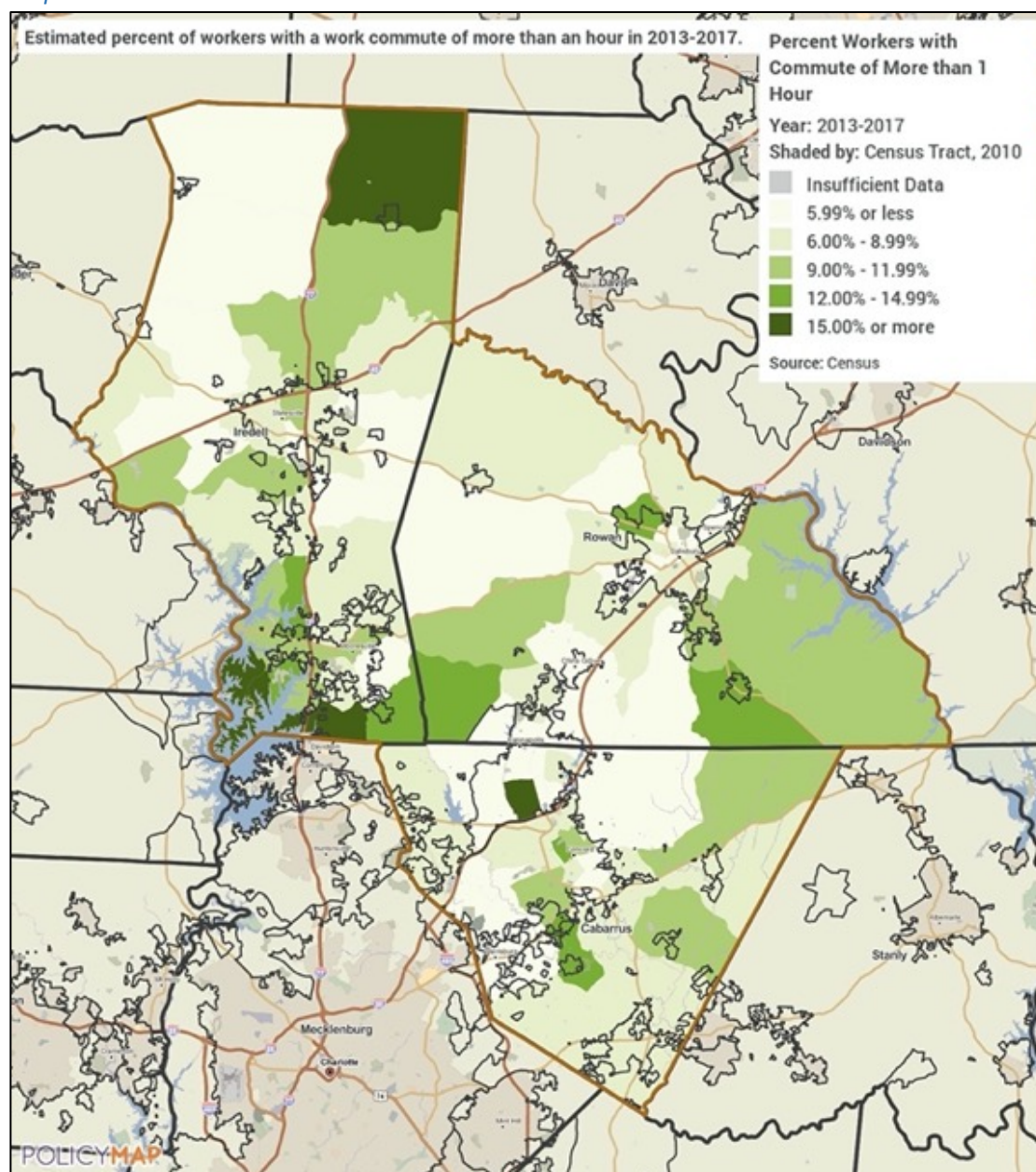
There was a fairly substantial difference between mean commute times among the municipalities. Concord had the longest mean commute time with 27.4 minutes, which is approximately 35 percent longer than the shortest time in Statesville. There were no cities where more than 9 percent of the population commuted for an hour or more.

*Table: Commute Times - Municipalities*

	<b>Concord</b>	<b>Kannapolis</b>	<b> Mooresville</b>	<b>Salisbury</b>	<b>Statesville</b>
Workers 16 yrs. or older	40,539	20,855	16,738	12,339	10,741
Less than 10 minutes	9.6%	11.4%	15.6%	25.9%	22.3%
10 to 14 minutes	14.0%	14.1%	19.3%	21.9%	22.0%
15 to 19 minutes	15.2%	17.3%	16.3%	17.0%	17.0%
20 to 24 minutes	13.2%	12.5%	9.3%	8.0%	10.7%
25 to 29 minutes	6.5%	6.1%	5.0%	4.0%	6.1%
30 to 34 minutes	14.3%	16.6%	11.8%	8.3%	7.8%
35 to 44 minutes	9.5%	8.2%	4.8%	2.4%	2.8%
45 to 59 minutes	10.4%	7.0%	9.2%	5.3%	3.7%
60 or more minutes	7.3%	6.8%	8.7%	7.3%	7.6%
Mean travel time to work (min.)	27.4	26.1	25.5	20.9	20.4
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Yr Estimates (S0801)					
Note: Does not include residents who work from home					

Workers with an hour or more commute time reside in one of two location types. Residents in tracts that are further away from city centers, particularly in the north, are more likely to commute more than an hour. The other group of workers are those living in southern Iredell County who are relatively close to Charlotte but whose drive is longer due to navigate around the waterways of Lake Norman.

Map: Commute More Than 1 Hour



Source: 2013-2017 ACS via PolicyMap

A major impediment to fair housing choice is a household not having access to a personal vehicle. Public transportation rarely provides transportation across the entire region nor during hours needed by many residents, particularly low-income residents who are more likely to have non-standard work hours. The city of Salisbury has the highest percent of households without access to a motor vehicle, more than 10 percent. Most jurisdictions have approximately 5-6 percent of households without a vehicle.

*Table: Households without Vehicles Available*

	Number of Households	Percent of Households
Cabarrus County	3,166	4.5%
Iredell County	2,356	3.7%
Rowan County	3,230	6.2%
Concord	1,521	4.9%
Kannapolis	1,067	6.4%
Mooresville	584	4.4%
Salisbury	1,354	10.7%
Statesville	798	8.3%
Consortium	8,752	5.5%
Data Source: 2013-2017 American Community Survey 5-Year Estimates		

## Veterans

In the United States, there is a long and unfortunate history of military veterans facing housing insecurity and financial difficulties. The mental health and socialization issues that come from experiencing severe trauma are still not fully understood. What is known is that additional care needs to be taken at all levels to assist veterans returning to civilian life. Across the country, communities are working to end homelessness among veterans. Currently, there are 78 communities and three states that have ended veteran homelessness, according to the national standards established by the U.S. Interagency Council on Homelessness.

According to the most recent data available, 31,080 veterans live in the communities that make up the Consortium. Veterans tend to have a higher median income, lower unemployment rates and lower poverty rates than non-veterans. Veterans, however, also have a significantly higher disability rate. Veterans with disabilities are more likely to struggle to find suitable housing, as are non-veterans with disabilities. They are also at risk for homelessness, specifically chronic homelessness, so permanent supportive housing services are vital.

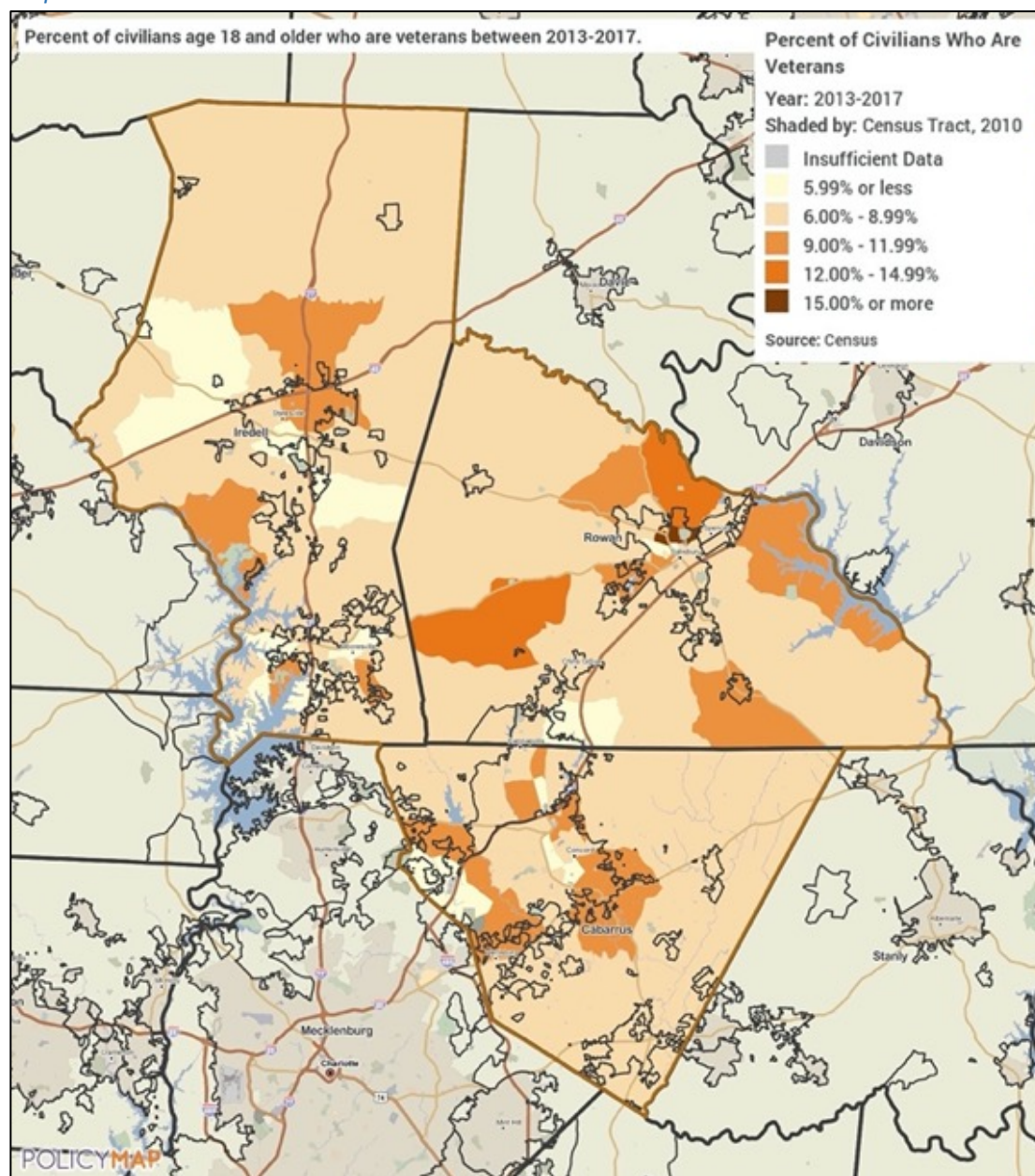
*Table: Veteran Status*

	Cabarrus County		Iredell County		Rowan County	
	Veterans	Non-vets	Veterans	Non-vets	Veterans	Non-vets
Civilian Population 18 Years Old and Older	11,932	133,124	9,799	119,655	9,349	98,038
Median Income	\$39,881	\$30,087	\$36,122	\$27,671	\$32,341	\$24,293
Labor Force Participation Rate	84.2%	80.2%	77.0%	78.0%	67.1%	72.4%
Unemployment Rate	4.0%	6.6%	5.8%	7.1%	6.9%	9.1%
Below the Poverty Level in the Last 12 Months	4.6%	10.5%	8.0%	11.1%	9.8%	14.6%
Disability Rate	28.6%	11.7%	23.2%	14.8%	31.6%	17.8%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S2101)						



While 8.1 percent of the population 18 years and older in the Consortium region are veterans, veterans were not heavily concentrated in any particular areas aside from being relatively close to cities. This may be related to the increased likelihood that a veteran will need to access medical and other supportive services that are not necessarily available outside of population centers.

*Map: Veterans*



Source: 2013-2017 ACS via PolicyMap



## Crime

The prevalence of property and violent crime in an area has a significant impact on the supply of safe, secure and affordable housing. Areas with a high crime rate also tend to have fewer economic opportunities, higher poverty and lower labor participation rates. These communities may have a number of potentially high-quality and affordable homes, but the presence of crime may deter many households, particularly families. The root causes of crime are multi-faceted and include economic, social and environmental factors. While addressing this issue goes beyond the scope of this report, it is important to recognize that crime has an impact on housing and may act as an impediment to fair housing choice.

Each year, the FBI's Uniform Crime Reporting (UCR) Program compiles standardized incident reports from local law enforcement agencies in order to produce reliable and uniform crime data. This data is categorized into several areas including violent crimes and property crimes. Violent crimes include subcategories such as aggravated assault, murder, rape, and robbery while property crimes include burglary and motor vehicle theft.

From 2010 to 2017, the violent crime rate fluctuated somewhat across all three counties. Iredell County saw a spike in violent crimes in 2011, but rates have returned to where they were in 2010. Cabarrus County has experienced a slow decline in crime, and Rowan County's crime rate increased steadily until it dropped to a low in 2017, though it is still the highest in the area in both number of crimes and crime rate. Property crimes have steadily declined over the last seven years and are currently at their lowest levels in each county for the time periods analyzed.

*Table: Crime by County*

County	2010	2011	2012	2013	2014	2015	2016	2017
<b>Violent Crimes Reported</b>								
Cabarrus	255	195	208	223	200	241	257	219
Iredell	264	509	475	405	414	358	389	285
Rowan	429	434	420	464	498	428	535	367
<b>Violent Crime Rate per 100,000 People</b>								
Cabarrus	143.4	108.3	113.6	119.3	105.5	123.4	128.3	106.4
Iredell	165.6	315.3	291.8	246.7	249.3	212.6	226.2	162.3
Rowan	309.9	313.1	304.7	354.3	371.4	326.7	397.0	270.0
<b>Property Crimes Reported</b>								
Cabarrus	4,604	5,120	4,420	3,996	3,891	3,729	3,682	3,221
Iredell	3,427	5,295	5,145	4,755	3,739	3,416	3,627	2,676
Rowan	3,863	4,702	4,161	3,555	3,393	3,081	3,000	2,890
<b>Property Crime Rate per 100,000 People</b>								
Cabarrus	2,589.5	2,843.65	2,414.7	2,138.3	2,052.0	1,909.1	1,837.5	1,564.8
Iredell	2,149.4	3,279.47	3,160.3	2,895.9	2,251.6	2,028.6	2,109.1	1,524.2
Rowan	2,790.6	3,391.76	3,018.7	2,714.2	2,530.1	2,351.5	2,226.0	2,126.2
Data Source: FBI Uniform Crime Reports								

## Public Health

### *Sexually Transmitted Infections*

Sexually transmitted infections (STIs) can have serious health consequences and long-term negative effects on a person's quality of life if left untreated. Understanding that STIs are common and treatable is an important step to maintaining health. Unfortunately, there is a lot of misinformation about STIs, which can lead to increased medical costs and spreading of the infection. These additional medical costs can put an increased financial burden on residents, particularly those with low-income.

The North Carolina Department of Health and Human Service's Surveillance Unit collects statistical data on sexually transmitted infections, including HIV. Additional information is available from the CDC on chlamydia, gonorrhea and syphilis.

In 2018, there were 442 people living with HIV/AIDS in Cabarrus County, more than Iredell County with 196 and Rowan County with 332. The rate of new cases has been decreasing in Cabarrus and Rowan counties, though Rowan County has consistently had the highest rate of new HIV cases in the area.

*Table: Newly Diagnosed HIV Cases and Rate per 100,000 People by County*

	2016		2017		2018		Total Cases
	Cases	Rate	Cases	Rate	Cases	Rate	
Cabarrus County	25	15.2	14	8.3	14	8.1	442
Iredell County	5	3.5	11	7.5	9	6.0	196
Rowan County	20	17.0	14	11.8	13	10.9	332
Data Source: 2018 North Carolina Surveillance Report, CDC Surveillance Reports							

The three other STIs reported for the region were chlamydia, gonorrhea and syphilis. As is also common with other areas across the country, chlamydia has the highest rate, followed by gonorrhea and then syphilis, which are more uncommon. STI rates for all categories are increasing across the three counties of the Consortium. More information on each STI can be found on the CDC's website with a detail about the STD and how to prevent contracting them.

*Table: Sexually Transmitted Infections by County*

	2010	2011	2012	2013	2014	2015	2016	2017
<b>Chlamydia - Diagnosed Cases</b>								
Cabarrus	585	720	722	666	762	897	922	975
Iredell	451	571	542	466	459	684	612	766
Rowan	554	673	680	726	670	884	733	926
Rate per 100,000 people								
Cabarrus	327.7	397.3	391.9	355.8	397.6	456.9	457.4	471.3
Iredell	282.3	354.4	333.0	283.1	275.6	403.4	354.7	435.9
Rowan	400.4	488.2	494.3	526.9	484.9	637.9	525.3	658.4
<b>Gonorrhea - Diagnosed Cases</b>								
Cabarrus	151	156	141	145	166	175	251	254
Iredell	210	177	120	97	122	168	151	363
Rowan	276	191	204	237	211	205	203	255
Rate per 100,000 people								
Cabarrus	84.6	86.1	76.5	77.5	86.6	89.1	124.5	122.8
Iredell	131.4	109.9	73.7	58.9	73.2	99.1	87.5	206.6
Rowan	199.5	138.6	148.3	172.0	152.7	147.9	145.5	181.3
<b>Syphilis- Diagnosed Cases</b>								
Cabarrus	2	9	2	2	4	20	5	11
Iredell	1	1	6	3	1	6	5	12
Rowan	6	6	4	3	6	5	11	13
Rate per 100,000 people								
Cabarrus	1.1	5.0	1.1	1.1	2.1	10.2	2.5	5.3
Iredell	0.6	0.6	3.7	1.8	0.6	3.5	2.9	6.8
Rowan	4.3	4.4	2.9	2.2	4.3	3.6	7.9	9.2
Data Source: Centers for Disease Control & Prevention (CDC)								

## Opioid Use

Communities across the country are struggling to address the increased rates of opioid addiction and overdosing. Over-prescription of opioid pain relievers and access to black markets made access to these powerful drugs easier than ever, though recent reforms have tightened restrictions on legal dispensing. The opioid crises, like other health issues, can have a major impact on access to the housing choice. In addition to the medical costs and social stigma that comes with addiction, many government programs do not allow support for people who are caught with prohibited substances. A single drug arrest of an individual can prevent entire families from accessing housing services.

According to the CDC, the region had 150 opioid deaths in 2017, a significant increase from 2016 when there were 95 deaths. Over the 8-year period, opioid-related deaths fluctuated but generally trended upward with Cabarrus and Rowan counties experiencing the greatest number of deaths.

To combat this crisis, the community must work with local public health departments and other local agencies to provide resources and education to persons affected by this problem. Whenever possible, addiction should be treated as a health problem rather than a crime.

*Table: Opioid Overdose Deaths by County*

	2010	2011	2012	2013	2014	2015	2016	2017
Cabarrus County	19	16	11	23	17	18	37	62
Iredell County	17	22	15	15	21	17	24	28
Rowan County	16	32	23	16	23	29	34	60
Consortium	52	70	49	54	61	64	95	150

Data Source: Centers for Disease Control & Prevention (CDC)

## Community Profile Conclusion

The Consortium has experienced significant population growth over the last two decades, a trend that is likely to continue. This growth has spurred an improved economic climate including higher median household incomes, lower unemployment and a decreasing poverty rate. Unfortunately, not all groups are benefiting from the changes. There is a disparity within the Consortium by race and ethnicity, as well as geographic location. As the population of the community continues to age the needs will shift and even greater attention will need to be given to those who are not benefiting as much from the growth.

## Housing Profile

With a better understanding of the factors that influence demand for housing in the community, the supply of housing will now be analyzed. For housing, supply is more than just the number of available units – location, affordability and livability are all factors. Having enough units for every household does not necessarily equate to safe, secure and affordable housing if they are not big enough for large families, affordable for first-time homeowners or located in communities that residents desire. The cities of Concord and Kannapolis, and town of Mooresville conducted an Affordable Housing Market Study in 2019. Many of the findings in those reports mirror the findings of this reports, to include: affordable and market rate rents and home costs are diverging, renters— especially LMI renter households, are becoming increasingly cost-burdened, risk of displacement or homelessness is rising for LMI families due to lack of affordable housing.

## Housing Type

The affordability of a unit is often directly related to the housing type. Single family, detached units are the most popular in the country, but they are also the most expensive to produce. In many communities, low-income households are priced out of home ownership or affordable renting because the housing stock is skewed heavily toward these expensive units. A lack of diverse housing can have a detrimental effect on the affordable housing market.

Housing in the Consortium is primarily made up of one-unit, detached structures, though there is some variety at the city level. Nearly 80 percent of the homes in Kannapolis are single-unit detached dwellings, which is significantly more than in Salisbury where less than 60 percent of the stock are single unit. In Salisbury, the housing stock is more diverse, though still primarily low-density properties.

*Table: Property Type by Number of Units*

	Cabarrus County				Iredell County			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	53,151	76.6%	60,239	78.5%	49,098	73.4%	52,569	73.3%
1-unit, attached	1,219	1.8%	2,208	2.9%	1,181	1.8%	1,625	2.3%
2 units	1,598	2.3%	1,349	1.8%	1,118	1.7%	1,067	1.5%
3 or 4 units	1,006	1.4%	962	1.3%	1,053	1.6%	1,349	1.9%
5-9 units	2,302	3.3%	2,775	3.6%	2,254	3.4%	2,430	3.4%
10-19 units	2,559	3.7%	2,501	3.3%	1,816	2.7%	1,548	2.2%
20 or more units	1,529	2.2%	1,620	2.1%	1,048	1.6%	1,377	1.9%
Mobile Home	6,066	8.7%	5,130	6.7%	9,294	13.9%	9,733	13.6%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	22	0.0%
Total	69,430	(x)	76,784	(x)	66,862	(x)	71,720	(x)



	Rowan County				Concord			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	40,688	68.2%	43,115	70.6%	22,662	73.5%	25,429	75.2%
1-unit, attached	992	1.7%	790	1.3%	664	2.2%	1,226	3.6%
2 units	1,820	3.1%	1,489	2.4%	939	3.0%	866	2.6%
3 or 4 units	1,329	2.2%	1,453	2.4%	542	1.8%	668	2.0%
5-9 units	1,530	2.6%	1,681	2.8%	1,253	4.1%	1,778	5.3%
10-19 units	1,099	1.8%	1,359	2.2%	2,077	6.7%	1,845	5.5%
20 or more units	978	1.6%	1,213	2.0%	1,293	4.2%	1,157	3.4%
Mobile Home	11,171	18.7%	9,946	16.3%	1,386	4.5%	866	2.6%
Boat, RV, van	23	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59,630	(x)	61,046	(x)	30,816	(x)	33,835	(x)
	Kannapolis				Mooresville			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	14,133	77.7%	15,319	79.6%	8,841	69.0%	9,308	65.0%
1-unit, attached	181	1.0%	435	2.3%	552	4.3%	1,011	7.1%
2 units	658	3.6%	423	2.2%	345	2.7%	279	1.9%
3 or 4 units	428	2.4%	258	1.3%	211	1.6%	386	2.7%
5-9 units	934	5.1%	844	4.4%	1,212	9.5%	1,164	8.1%
10-19 units	250	1.4%	540	2.8%	685	5.3%	918	6.4%
20 or more units	190	1.0%	420	2.2%	466	3.6%	1,004	7.0%
Mobile Home	1,421	7.8%	1,016	5.3%	494	3.9%	244	1.7%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	6	0.0%
Total	18,195	(x)	19,255	(x)	12,806	(x)	14,320	(x)
	Salisbury				Statesville			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	8,703	58.1%	8,990	59.6%	7,892	66.8%	7,457	66.6%
1-unit, attached	645	4.3%	460	3.1%	351	3.0%	331	3.0%
2 units	955	6.4%	893	5.9%	535	4.5%	547	4.9%
3 or 4 units	1,022	6.8%	891	5.9%	740	6.3%	812	7.3%
5-9 units	958	6.4%	1,073	7.1%	891	7.5%	1,161	10.4%
10-19 units	791	5.3%	1,072	7.1%	878	7.4%	476	4.3%
20 or more units	883	5.9%	930	6.2%	345	2.9%	261	2.3%
Mobile Home	1,015	6.8%	766	5.1%	190	1.6%	149	1.3%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14,972	(x)	15,075	(x)	11,822	(x)	11,194	(x)
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)								

## Unit Size

Another important factor in the supply of housing is the size of the unit. A household's needs can vary depending on the size of the family and the age and needs of its members. If there are not enough units in a variety of sizes available for both renters and homeowners, it can distort the prices in the marketplace. Prices for houses of a desirable size will rise as homes that are less desirable remain vacant or house occupants who find the housing less than suitable.

Because most single-unit detached structures have three bedrooms, the majority of housing in the region has three-bedroom units. Three-bedroom homes make up about half of all units in Iredell and Rowan counties and 45.1 percent in Cabarrus County. That said, from 2010 to 2017, the number of studio units, that are dwellings with no bedroom, increased tremendously between 2010 and 2017, growing by more than 800 percent in Cabarrus County. The growth of Cabarrus County is shaped by its proximity to Charlotte and its economic growth within the cities of Concord and Kannapolis that has attracted a younger workforce.

*Table: Housing Units by Size*

able Housing Units by Size

	2010		2017		Change in Percent
	Number	%	Number	%	
Cabarrus County					
No bedroom	379	0.5%	3,523	4.6%	820.0%
1 bedroom	3,612	5.2%	2,831	3.7%	-28.9%
2 bedrooms	17,347	25.0%	15,662	20.4%	-18.4%
3 bedrooms	32,779	47.2%	34,607	45.1%	-4.5%
4 bedrooms	12,010	17.3%	14,674	19.1%	10.4%
5 or more bedrooms	3,303	4.8%	5,487	7.1%	47.9%
Total	69,430	(x)	76,784	(x)	10.6%
Iredell County					
No bedroom	307	0.5%	1,537	2.1%	320.0%
1 bedroom	2,437	3.6%	2,903	4.0%	11.1%
2 bedrooms	17,272	25.8%	15,033	21.0%	-18.6%
3 bedrooms	33,130	49.5%	35,646	49.7%	0.4%
4 bedrooms	10,889	16.3%	13,076	18.2%	11.7%
5 or more bedrooms	2,827	4.2%	3,525	4.9%	16.7%
Total	66,862	(x)	71,720	(x)	7.3%
Rowan County					
No bedroom	630	1.1%	1,375	2.3%	109.1%
1 bedroom	2,897	4.9%	2,627	4.3%	-12.2%
2 bedrooms	19,336	32.4%	17,101	28.0%	-13.6%
3 bedrooms	28,315	47.5%	31,164	51.1%	7.6%
4 bedrooms	6,943	11.6%	6,870	11.3%	-2.6%
5 or more bedrooms	1,509	2.5%	1,909	3.1%	24.0%
Total	59,630	(x)	61,046	(x)	2.4%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					

## Age of Housing

As homes age, they require additional maintenance that can be expensive. If properties are not maintained, they can become dilapidated properties. Dwellings built before 1978 can also have lead-based paint, which can cause health problems for residents, particularly children.

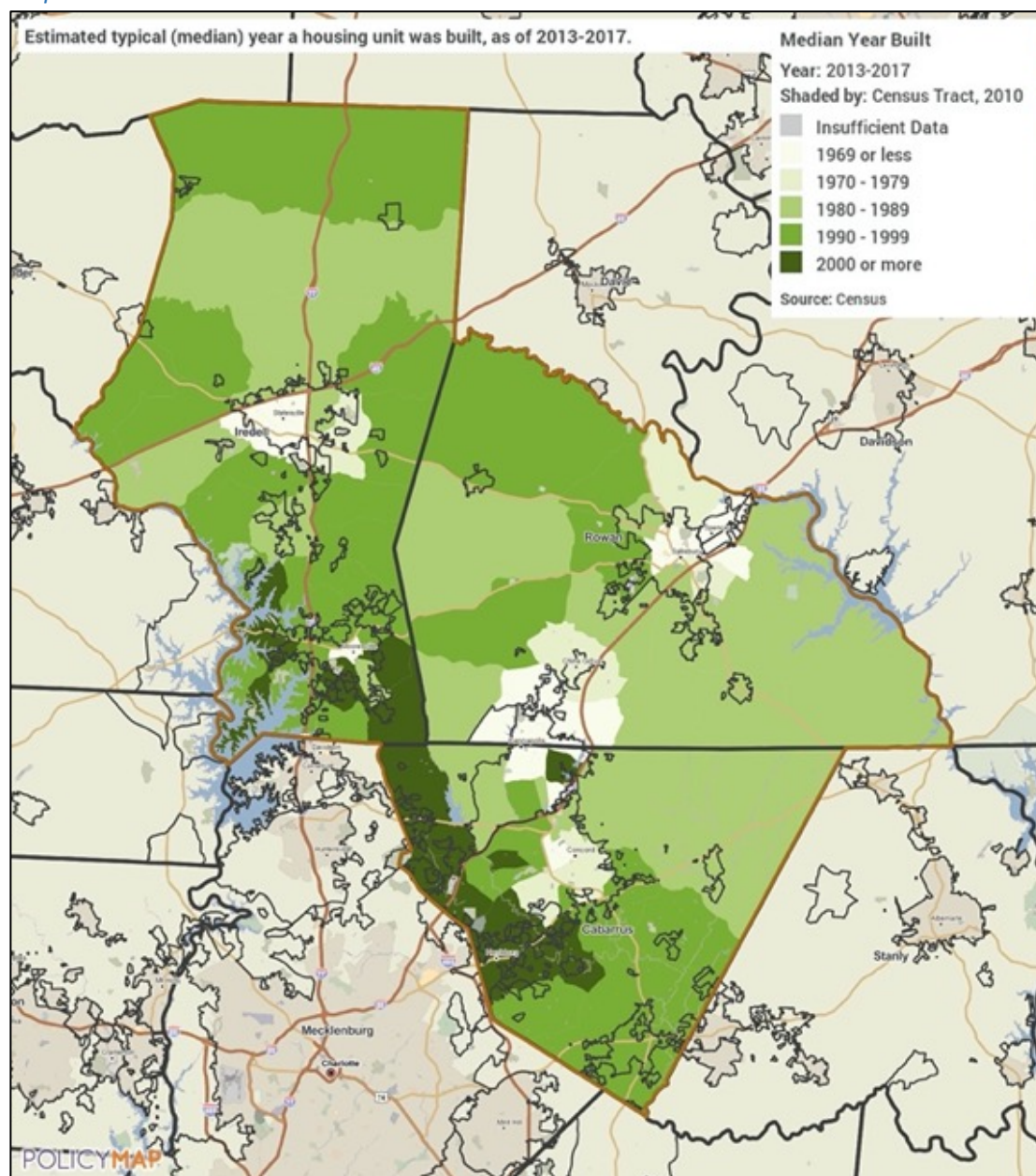
The table below provides data on the age of the region's housing stock by year cohort. More than 82,000 units, approximately 39 percent of the housing stock, were built before 1980. In Rowan County, more than half of all the units were built before 1980, which is more than either of the other two counties. Given the age of the housing stock, the Consortium will need to monitor the condition of these properties and would benefit by promoting the creation of new homes in the region and providing support for housing rehabilitation as appropriate.

*Table: Year Housing Unit Built*

	Cabarrus County		Iredell County		Rowan County	
	Number of Units	Percent	Number of Units	Percent	Number of Units	Percent
Built 2010 or Later	4,833	6.2%	3,543	4.9%	1,167	1.9%
Built 2000 to 2009	21,195	27.6%	18,816	26.2%	9,766	16.0%
Built 1990 to 1999	15,291	19.9%	16,555	23.1%	11,311	18.5%
Built 1980 to 1989	9,057	11.8%	7,675	10.7%	8,130	13.3%
Built 1970 to 1979	7,562	9.8%	8,234	11.5%	8,512	13.9%
Built 1960 to 1969	4,704	6.1%	6,026	8.4%	5,706	9.3%
Built 1950 to 1959	5,343	7.0%	4,773	6.7%	6,399	10.5%
Built 1940 to 1949	3,776	4.9%	2,377	3.3%	3,648	6.0%
Built 1939 or earlier	5,023	6.5%	3,721	5.2%	6,407	10.5%
Total	76,784	(x)	71,720	(x)	61,046	(x)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

As the Charlotte area expands into Iredell and Cabarrus counties, new homes are being constructed and the median year built is increasing. Currently, the median year built is 2000 or later in these tracts. Tracts near smaller cities and towns are significantly older with the median year built being prior to 1970 in most cases. These communities with older housing stocks are likely in need of support and may not have the supply of homes necessary to meet demand.

*Map: Median Year Built*



Source: 2013-2017 ACS via PolicyMap

## Occupancy Characteristics

Homeownership continues to be one of the best ways to create intergenerational wealth. Renters face greater financial difficulties and are more likely to face housing instability. When home prices rise, owners can benefit from the increasing value of their property. Renters, by contrast, will see their costs increase without any residual financial benefit.

Approximately 70.5 percent of occupied homes in the Consortium are owner occupied with only a very slight variation within the three counties of the Consortium. The vacancy rate is lowest in Cabarrus County at 8.1 percent. The rate in Iredell County is 11.5 percent. The rate in Rowan County is the highest at 15.1 percent.

*Table: Housing Occupancy*

	Cabarrus County		Iredell County		Rowan County	
	Number	%	Number	%	Number	%
Total Housing Units	76,784	76,784	71,720	71,720	61,046	61,046
Occupied Housing Units	70,598	91.9%	63,447	88.5%	51,798	84.9%
Owner Occupied Units	50,009	70.8%	45,690	72.0%	35,274	68.1%
Renter Occupied Units	20,589	29.2%	17,757	28.0%	16,524	31.9%
Vacant Housing Units	6,186	8.1%	8,273	11.5%	9,248	15.1%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

The vacancy rate in a community can be used as a partial indicator of the health of the housing market. While it should not be used as a sole measurement, it is a useful factor. The general rule being that a 2 percent owner occupied vacancy rate and a 7 percent renter vacancy rate is considered relatively healthy. This leaves enough homes on the market for new residents or households with changing needs, while assuring that landlords and owners are able to find tenants or buyers. A property is considered vacant if no one is living in it at the time of enumeration and is available for occupation. This means that it's a dwelling that is habitable.

The rental vacancy in all three counties decreased between 2010 and 2017. The most substantial change was in Rowan County where the rental vacancy dropped almost in half. Homeowner vacancy did not change as drastically or consistently. It grew by about 1 percent in Iredell County and fell by approximately half a percent in Cabarrus and Rowan counties.

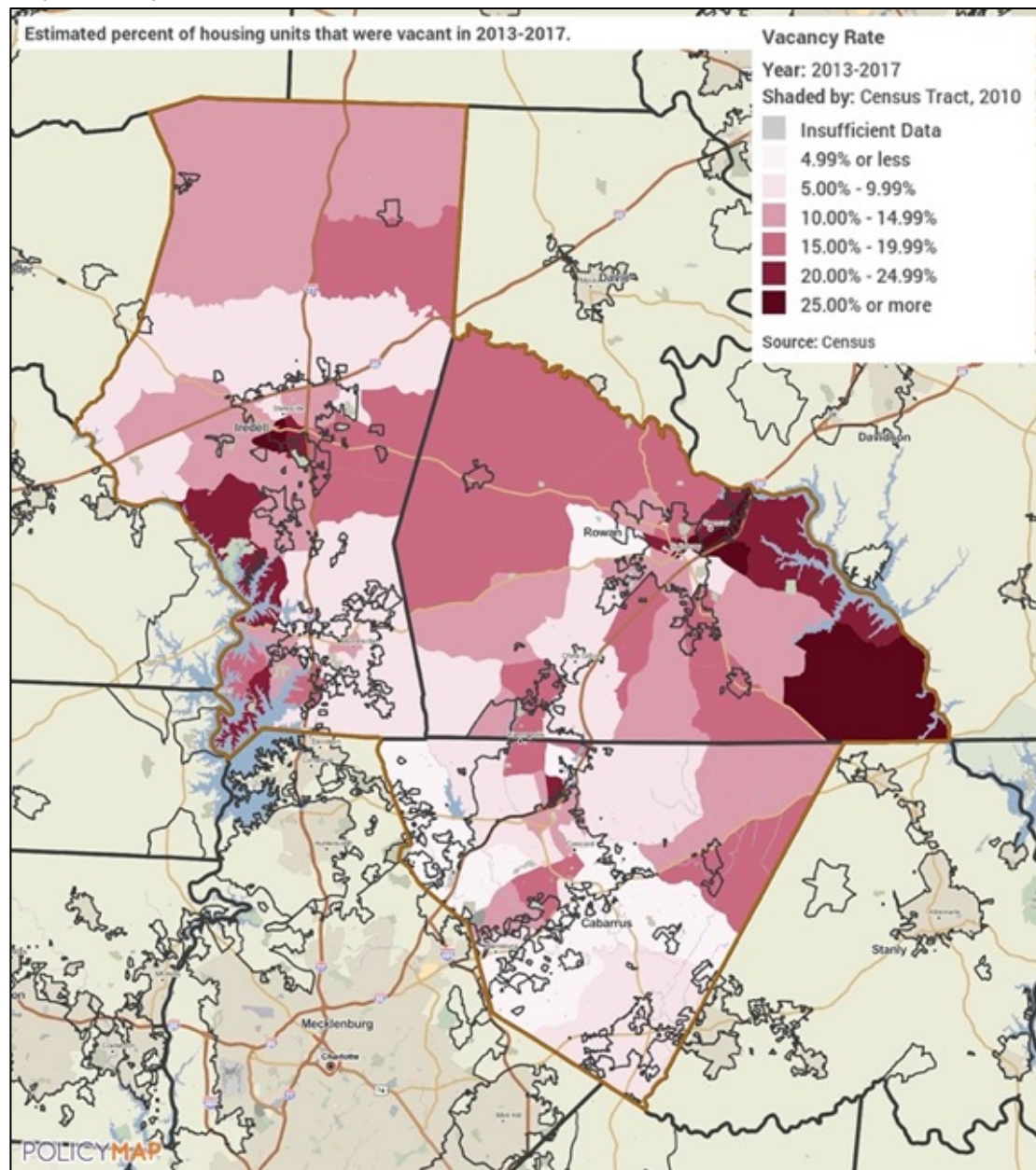


*Table: Vacancy Rate*

	Cabarrus County		Iredell County		Rowan County	
	2010	2017	2010	2017	2010	2017
Homeowner Vacancy	2.0%	1.6%	1.9%	2.8%	2.5%	2.1%
Rental Vacancy	7.9%	6.3%	9.7%	7.1%	12.4%	6.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)						

Rural tracts in the northern and eastern parts of Rowan County experienced the highest vacancy rates in the region. There are also some tracts in the north and southeast part of Iredell County that have relatively high vacancy rates. One small tract between Kannapolis and Concord has high vacancy rates. In these areas, more than 25 percent of the units are currently sitting vacant.

Map: Vacancy



Source: 2013-2017 ACS via PolicyMap

## Construction Activity

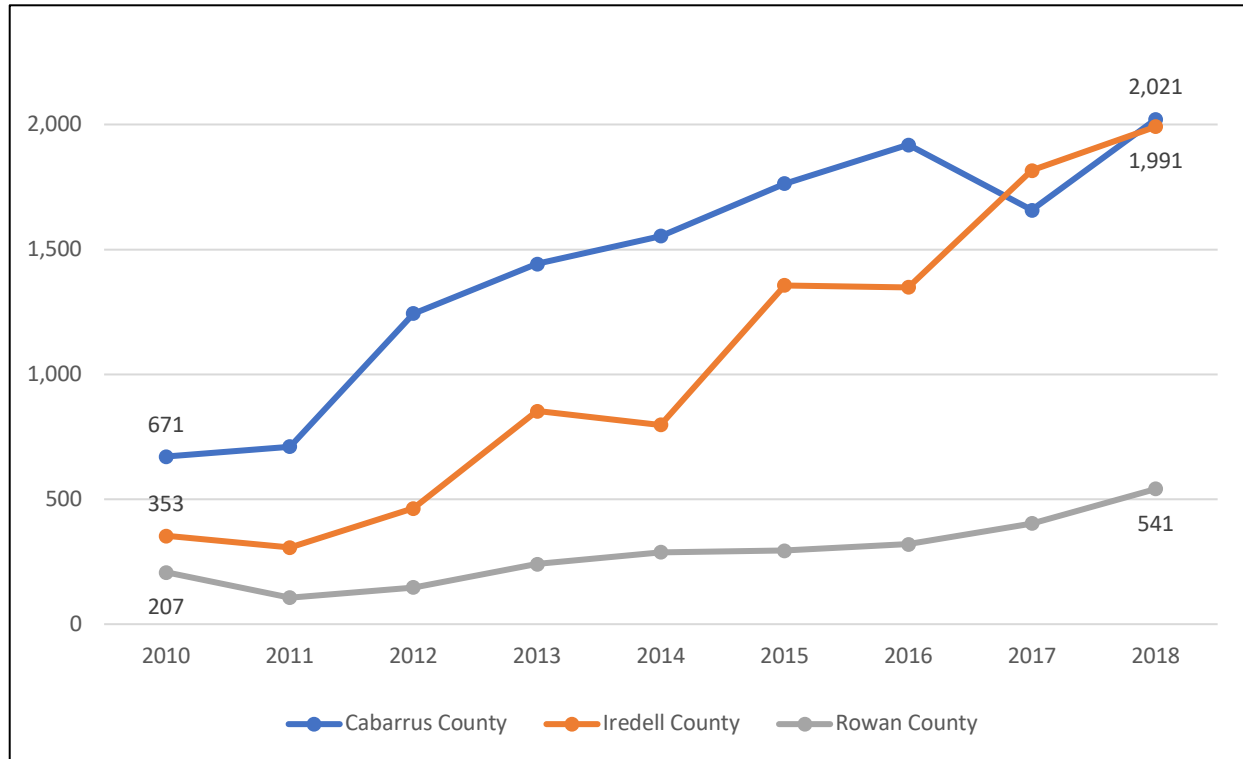
From 2010 to 2018, residential construction permits issued increased across the region with most of the development happening in Cabarrus and Iredell counties. The vast majority of the permits issued were for one-unit structures. This correlates with the increase in housing structures with more units seen in the housing supply sections. There was also significant growth in the large multi-family units in Cabarrus and Iredell counties.

Table: Residential Construction Permits Issued

Cabarrus County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	565	\$140,409	0	n/a	0	n/a	106	\$44,379	671	\$125,239
2011	643	\$132,925	8	\$37,500	3	\$66,667	56	\$55,000	710	\$125,424
2012	770	\$129,528	0	n/a	0	n/a	474	\$51,563	1,244	\$99,821
2013	1,102	\$142,185	12	\$30,000	0	n/a	328	\$61,924	1,442	\$122,995
2014	1,244	\$135,541	6	\$36,667	0	n/a	304	\$47,273	1,554	\$117,892
2015	1,411	\$146,417	4	\$60,000	0	n/a	348	\$65,369	1,763	\$130,223
2016	1,379	\$150,437	2	\$45,000	0	n/a	537	\$66,239	1,918	\$126,753
2017	1,560	\$158,503	4	\$102,500	4	\$80,000	89	\$55,730	1,657	\$152,658
2018	1,809	\$173,885	0	n/a	0	n/a	212	\$69,249	2,021	\$162,909
Iredell County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	353	\$263,782	0	n/a	0	n/a	0	n/a	353	\$263,782
2011	307	\$314,015	0	n/a	0	n/a	0	n/a	307	\$314,015
2012	464	\$314,971	0	n/a	0	n/a	0	n/a	464	\$314,971
2013	639	\$327,841	2	\$104,000	0	n/a	212	\$98,400	853	\$270,292
2014	798	\$342,370	0	n/a	0	n/a	0	n/a	798	\$342,370
2015	1,072	\$297,667	0	n/a	0	n/a	284	\$114,493	1,356	\$259,303
2016	1,117	\$287,325	12	\$141,850	0	n/a	219	\$98,578	1,348	\$255,365
2017	1,298	\$282,269	2	\$89,344	0	n/a	516	\$89,770	1,816	\$227,359
2018	1,395	\$272,532	2	\$121,757	0	n/a	594	\$136,040	1,991	\$231,659
Rowan County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	207	\$192,157	0	n/a	0	n/a	0	n/a	207	\$192,157
2011	98	\$237,456	8	\$79,716	0	n/a	0	n/a	106	\$225,551
2012	147	\$211,232	0	n/a	0	n/a	0	n/a	147	\$211,232
2013	185	\$249,560	0	n/a	0	n/a	55	\$96,759	240	\$214,543
2014	206	\$306,834	2	\$124,013	0	n/a	80	\$136,706	288	\$258,307
2015	204	\$311,011	8	\$159,420	67	\$108,815	15	\$144,026	294	\$252,288
2016	312	\$331,893	8	\$60,002	0	n/a	0	n/a	320	\$325,096
2017	403	\$305,247	0	n/a	0	n/a	0	n/a	403	\$305,247
2018	447	\$299,428	14	\$123,105	0	n/a	80	\$131,264	541	\$269,998
Data Source: US Census Bureau, Building Permits Survey / PPU = Price Per Unit										

Since 2010, the number of permits issued in Iredell and Cabarrus counties increased substantially. This signals a recovery from the 2008 housing market crash. In Rowan County, the number of permits issued increased as well but much more slowly.

*Chart: Residential Construction Permits Issued*

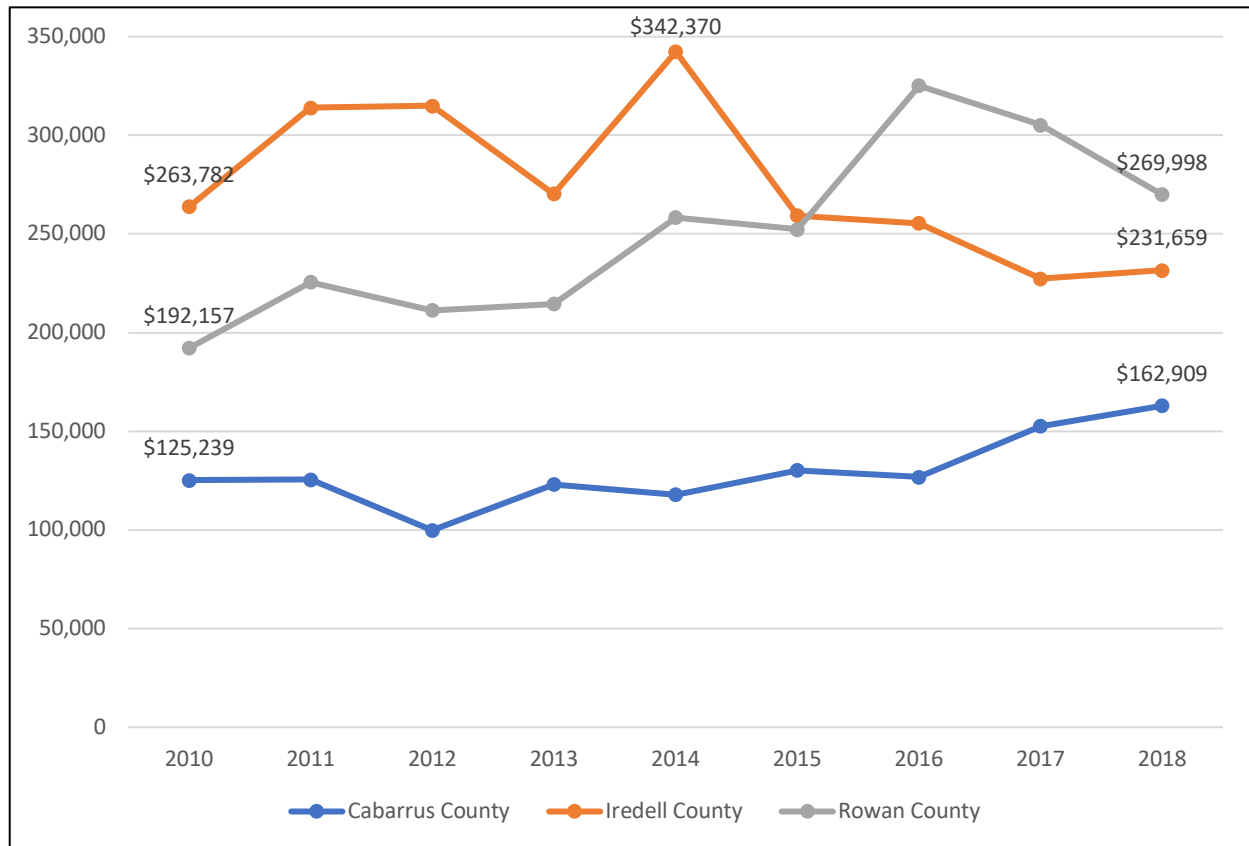


Data Source: US Census Bureau, Building Permits Survey

The price per unit (PPU) fluctuated from 2010 to 2018 for Iredell and Rowan counties, however it generally decreased for Iredell County and increased for Rowan County. While the cost of development is generally tied to home values, Cabarrus County had the lowest PPU, but the homes in the county are valued higher than the other the counties.



Chart: Price Per Unit

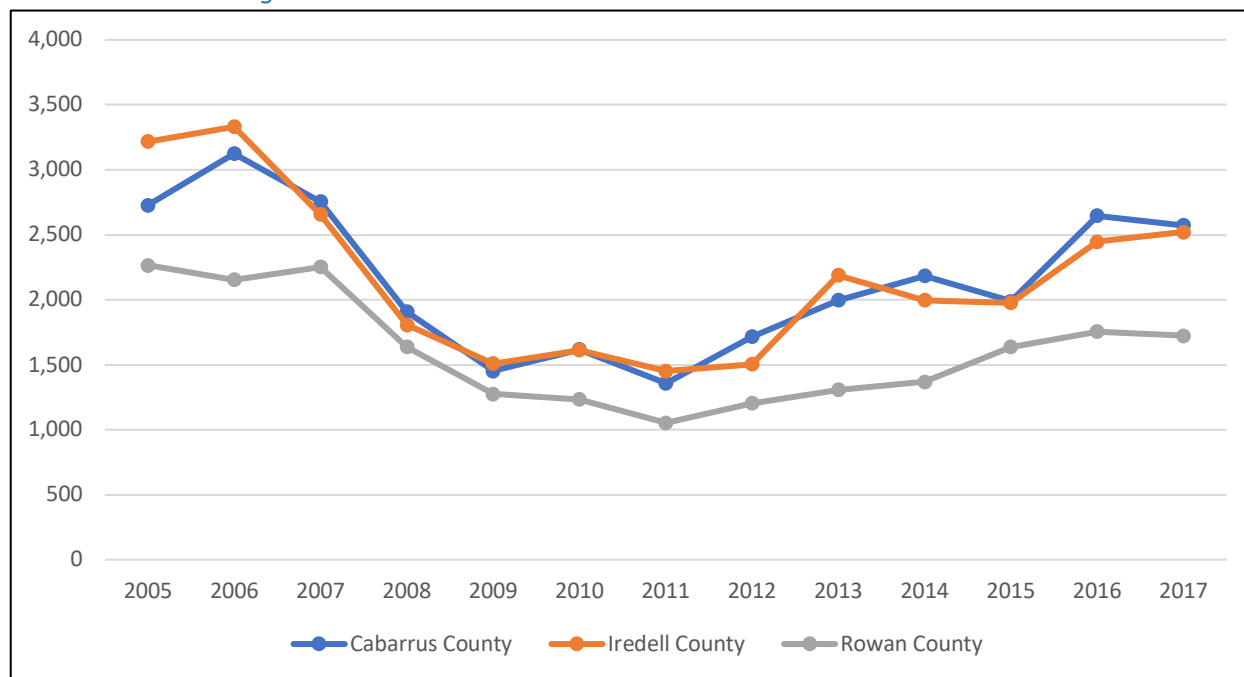


Data Source: US Census Bureau, Building Permits Survey

## Housing Sales

The table below demonstrates the negative impact of the 2008 nationwide housing market collapse on annual housing sales in the Consortium region. While the market has recovered substantially many communities are still feeling the consequence of the crash. Starting in 2008, there was a significant decrease in housing sales that was felt for several years. Housing sales dropped to a low around 2010 and 2011 but have since shown a recovery.

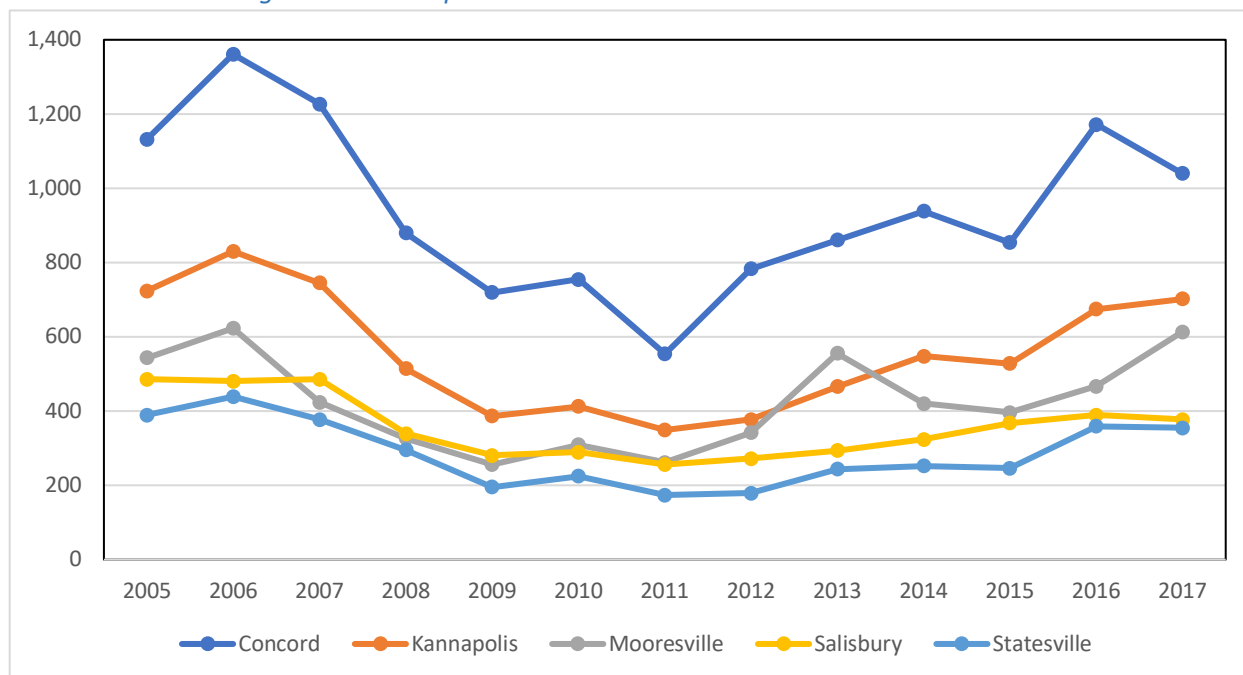
*Chart: Annual Housing Unit Sales - Counties*



Data Source: Policy Map & Zillow

The local municipalities had a similar pattern of housing sales. Housing sales have begun to rebound but are still not yet at pre-2006 levels. Concord's housing market was impacted the most, having the highest number of sales by far of any municipality in the region in 2006 with 1,361 housing sales, and sharply dropping to a low in 2011 with 554 homes sold.

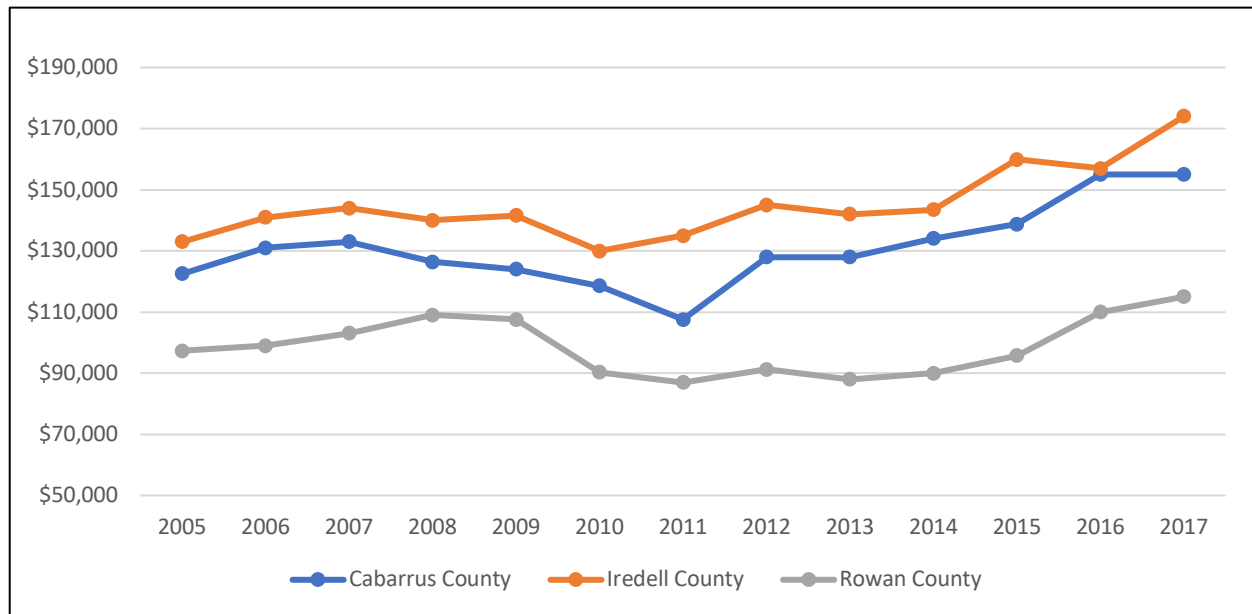
*Chart: Annual Housing Sales - Municipalities*



Data Source: Policy Map & Zillow

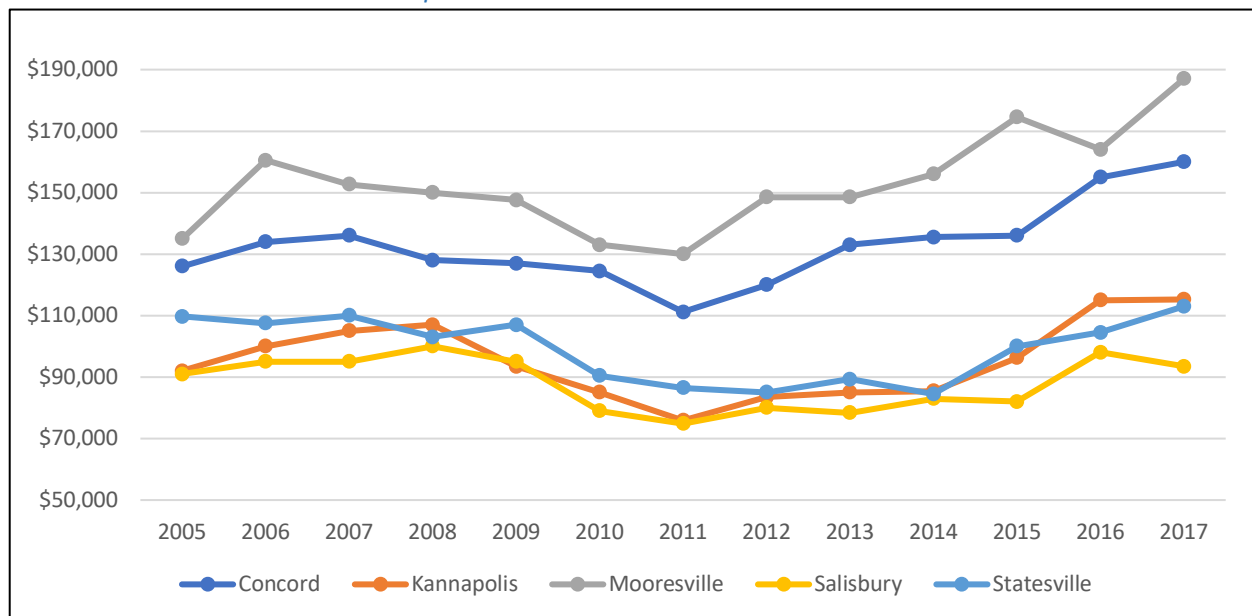
Despite the decrease in housing sales through the slowdown, the actual median sales price did not fluctuate as dramatically. There was a dip in prices starting in 2009 but recovery came relatively quickly in Cabarrus and Iredell counties. The recovery took much longer in Rowan County. Consortium members followed the same pattern, with Concord and Mooresville recovering more quickly than other cities.

*Chart: Median Sales Price - Counties*



Data Source: Policy Map & Zillow

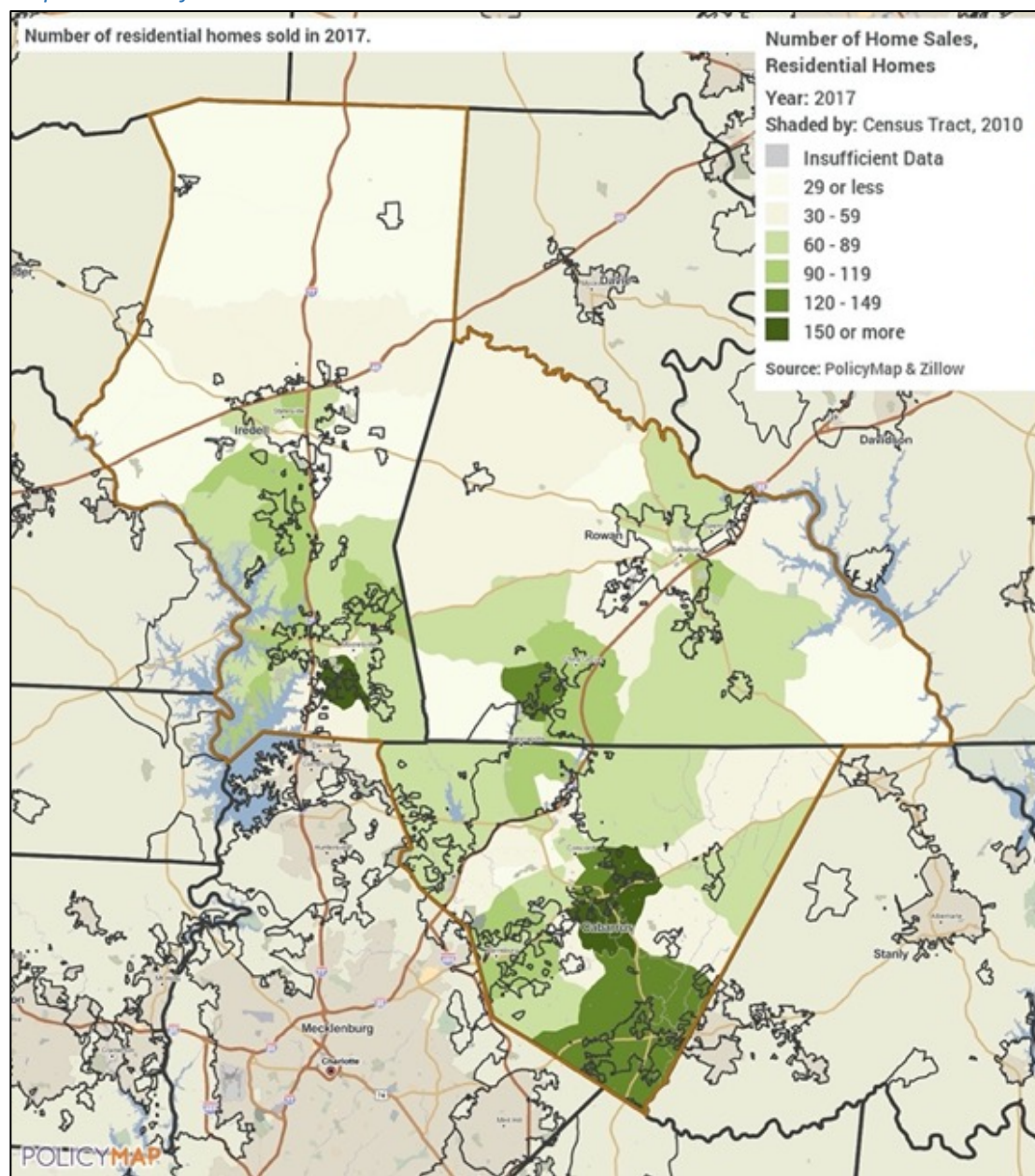
*Chart: Median Sales Prices - Municipalities*



Data Source: Policy Map & Zillow

In 2017, housing sales were more active in the southern area of the Consortium. This is not surprising given its larger population, bigger housing stock and its proximity to the city of Charlotte, which is a job hub.

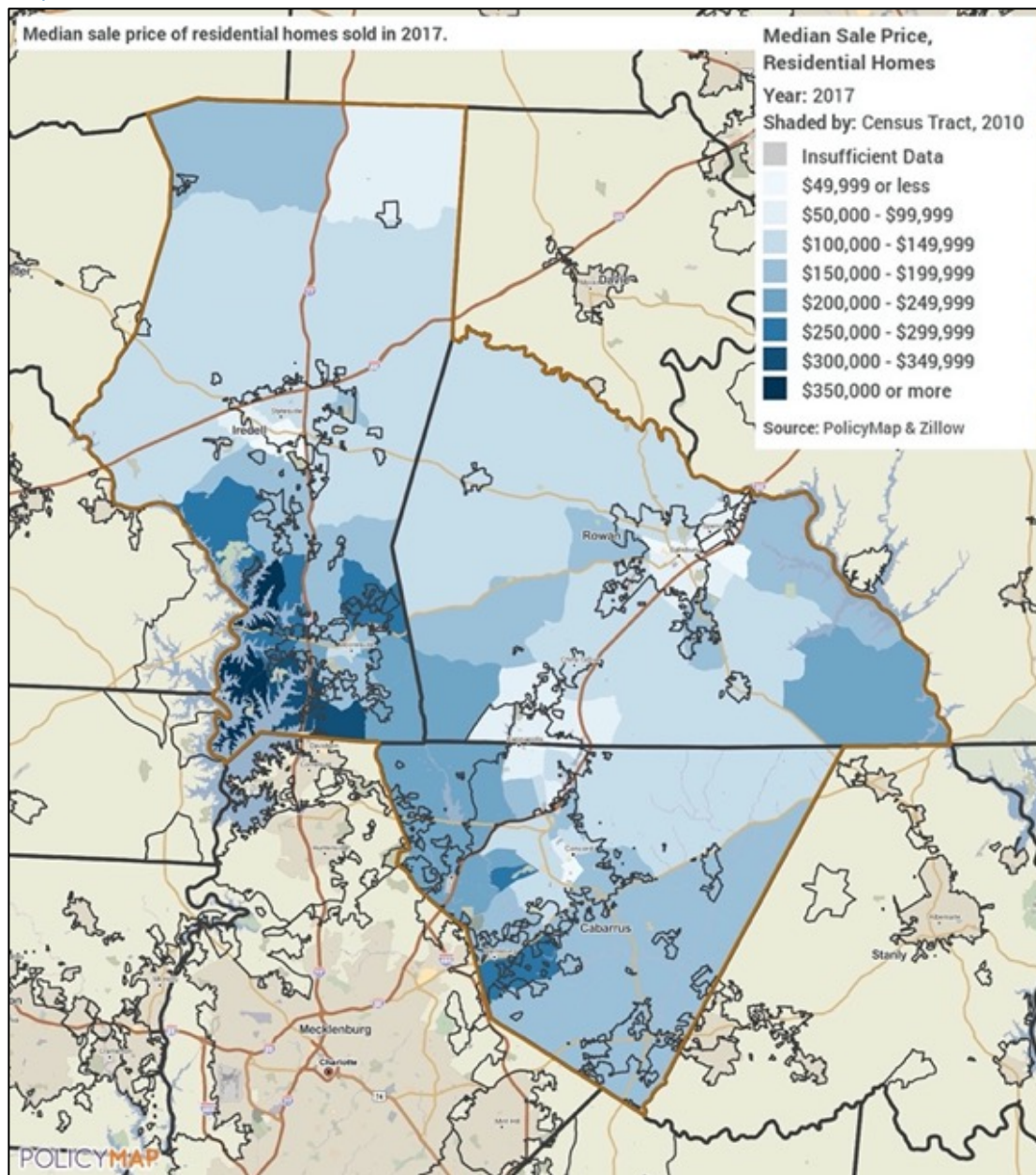
*Map: Number of Home Sales in 2017*



Source: Policy Map & Zillow

The map below shows the median sales price of homes sold in the region in 2017. Median sales prices were significantly higher in tracts in the southwest border of the region. These areas are also consistent with areas where there is higher MHI, higher home values and lower unemployment. Additionally, these areas have a greater concentration of new home construction.

*Map: Median Sales Price*



Source: Policy Map & Zillow



## Housing Costs

The following section examines data on housing costs for owners and renters throughout the Consortium region. Housing costs may be the most important factor in determining whether the supply of homes matches the demand. It is also the factor that can have the greatest impact on low-income households.

Cabarrus County currently has the highest home values in the area and saw the largest growth from 2010. Considering the demographic changes that were discussed above this increase is expected, but it does indicate that the demand for housing is outpacing supply. In the city of Salisbury, the median home value has decreased since 2010, an exceptional dynamic given the converse dynamics in the region and nation as a whole. Salisbury also has the lowest housing value in the area.

*Table: Change in Housing Costs*

	2010	2017	Percent Change
<b>Cabarrus County</b>			
Median Home Value	\$164,100	\$180,300	9.9%
Median Contract Rent	\$506	\$561	10.9%
<b>Iredell County</b>			
Median Home Value	\$164,300	\$173,600	5.7%
Median Contract Rent	\$577	\$670	16.1%
<b>Rowan County</b>			
Median Home Value	\$125,100	\$130,400	4.2%
Median Contract Rent	\$563	\$655	16.3%
<b>Concord</b>			
Median Home Value	\$166,900	\$179,200	7.4%
Median Contract Rent	\$590	\$683	15.8%
<b>Kannapolis</b>			
Median Home Value	\$123,700	\$130,300	5.3%
Median Contract Rent	\$538	\$627	16.4%
<b>Mooresville</b>			
Median Home Value	\$193,600	\$207,500	7.2%
Median Contract Rent	\$681	\$887	30.3%
<b>Salisbury</b>			
Median Home Value	\$126,700	\$124,300	-1.9%
Median Contract Rent	\$506	\$576	13.8%
<b>Statesville</b>			
Median Home Value	\$134,500	\$143,400	6.6%
Median Contract Rent	\$512	\$559	9.2%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04, B25058)			

In the Consortium as a whole, rents have also increased since 2010 but to a greater degree. In both Iredell and Rowan counties, the contract rent went up approximately 16 percent and is currently in the mid-\$600 range. In Mooresville, rent rates increased by more than 30 percent and are currently the highest in the area by \$200.

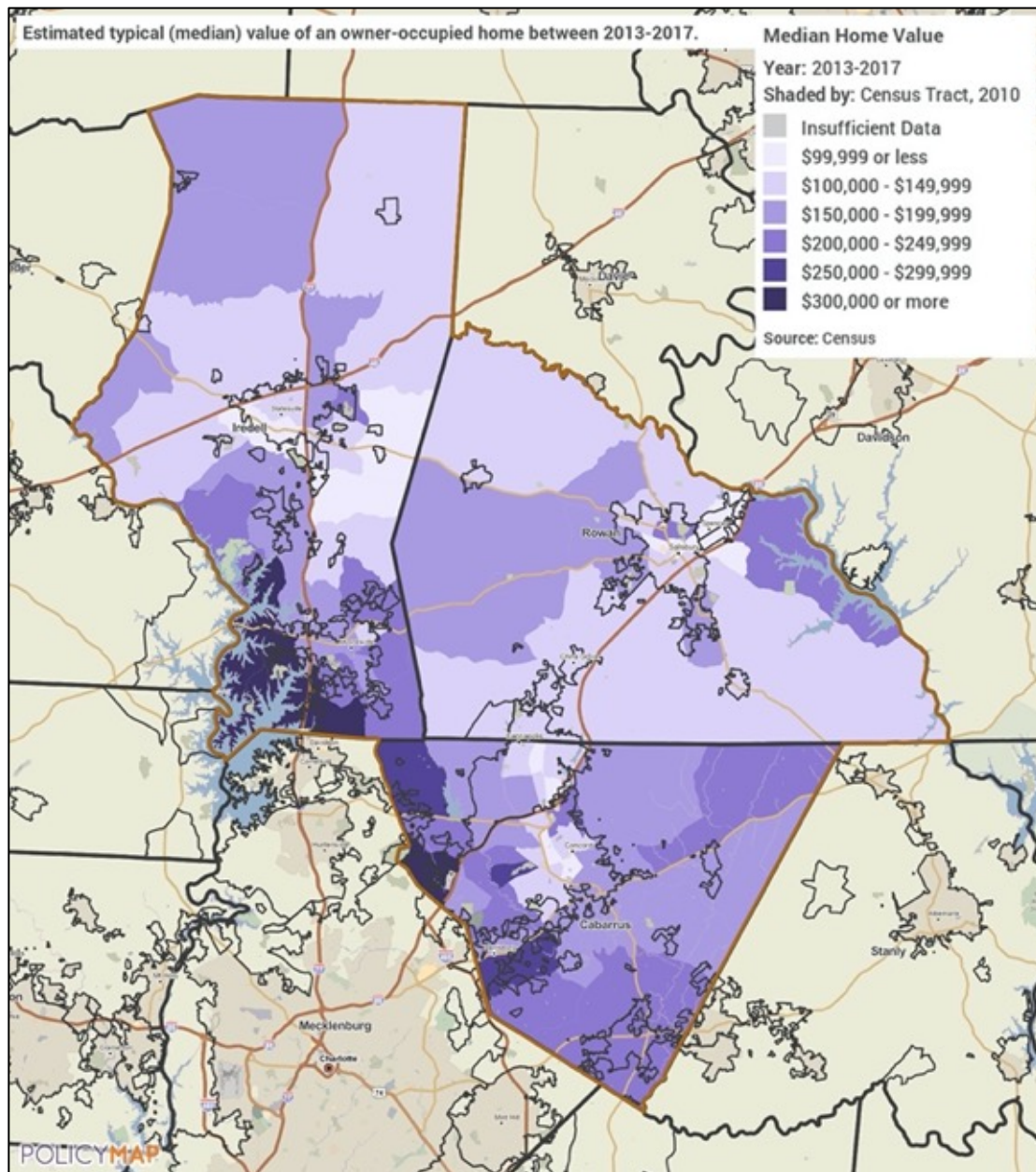
As prices increase, it is not surprising to see the availability of lower priced properties decrease. Growth primarily occurred in the number of homes in the \$200,000 to \$400,000 range. These newer homes are too expensive for many residents. Housing choice within a more affordable range is further limited by older and cheaper homes leaving the market due to investment purchases and the demolition of aging properties.

Table: Median Home Value

Cabarrus County					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$50,000	2,102	4.5%	1,980	4.0%	-11.1%
\$50,000 to \$99,999	6,428	13.8%	5,888	11.8%	-14.5%
\$100,000 to \$149,999	11,496	24.6%	10,566	21.1%	-14.2%
\$150,000 to \$199,999	9,961	21.3%	9,771	19.5%	-8.5%
\$200,000 to \$299,999	9,538	20.4%	12,274	24.5%	28.7%
\$300,000 to \$499,999	5,518	11.8%	7,826	15.6%	32.2%
\$500,000 to \$999,999	1,420	3.0%	1,462	2.9%	-3.3%
\$1,000,000 or more	245	0.5%	242	0.5%	0.0%
Total Units	46,708	(x)	50,009	(x)	7.1%
Iredell County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$50,000	3,217	7.4%	3,624	7.9%	6.8%
\$50,000 to \$99,999	7,212	16.6%	7,010	15.3%	-7.8%
\$100,000 to \$149,999	8,770	20.2%	8,003	17.5%	-13.4%
\$150,000 to \$199,999	7,205	16.6%	7,536	16.5%	-0.6%
\$200,000 to \$299,999	7,656	17.7%	8,441	18.5%	4.5%
\$300,000 to \$499,999	5,261	12.1%	6,359	13.9%	14.9%
\$500,000 to \$999,999	3,207	7.4%	3,729	8.2%	10.8%
\$1,000,000 or more	817	1.9%	988	2.2%	15.8%
Total Units	43,345	(x)	45,690	(x)	5.4%
Rowan County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$50,000	3,763	10.0%	3,105	8.8%	-12.0%
\$50,000 to \$99,999	9,407	24.9%	8,707	24.7%	-0.8%
\$100,000 to \$149,999	10,100	26.8%	8,540	24.2%	-9.7%
\$150,000 to \$199,999	6,803	18.0%	5,882	16.7%	-7.2%
\$200,000 to \$299,999	4,320	11.4%	5,348	15.2%	33.3%
\$300,000 to \$499,999	2,227	5.9%	2,884	8.2%	40.0%
\$500,000 to \$999,999	1,003	2.7%	654	1.9%	-29.6%
\$1,000,000 or more	126	0.3%	154	0.4%	33.3%
Total Units	37,749	(x)	35,274	(x)	-6.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					

Tracts within the southwestern corner of Iredell County and western edge of Cabarrus County have a higher median home value driven by their closer proximity to the city of Charlotte, highlighting the price changes noted above. Most of the tracts have a median home value of \$300,000 or more, which is two-to-three times the median value of tracts in the northern and eastern part of the Consortium. This points to a lack of access to certain areas for low-income residents, impeding access to fair housing. These tracts are linked to the high median income tracts previously noted, but they also fall in line with less diverse population tracts as previously displayed.

*Map: Median Home Value*



Source: 2013-2017 ACS via PolicyMap

## Rent

Rents across the region went up even more dramatically than home values. The availability of rental properties below \$1,000 decreased across the Consortium. The general trend over time is that there are fewer units available in the lower rent cohorts and increasing numbers of units in the higher rent cohorts. Even with the increase in the number of rental units across the region, rents are becoming more and more expensive.

*Table: Gross Rent*

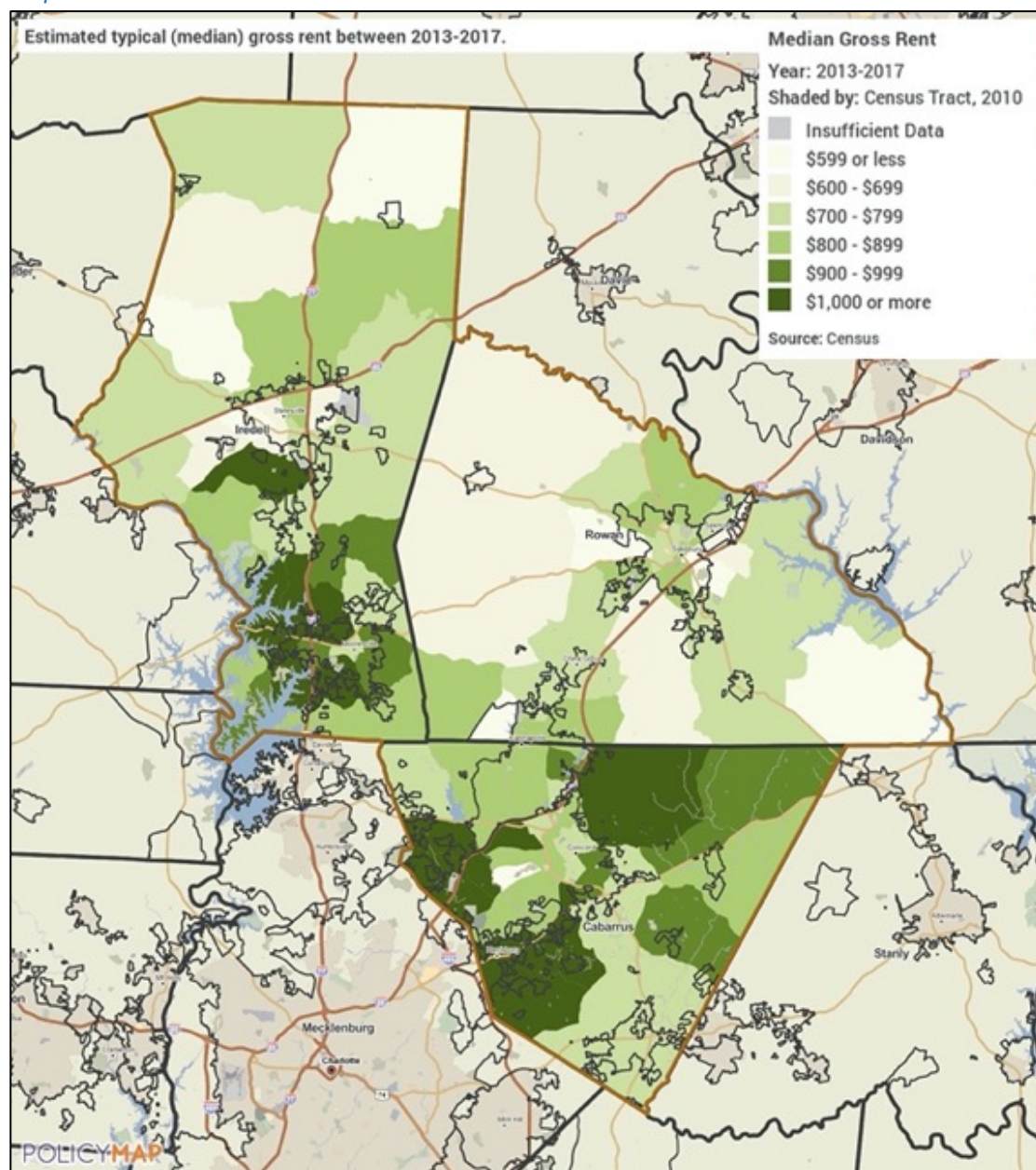
Cabarrus County					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	2,576	16.4%	1,279	6.7%	-59.2%
\$500 to \$999	10,132	64.3%	11,185	58.8%	-8.6%
\$1,000 to \$1,499	2,503	15.9%	5,066	26.6%	67.3%
\$1,500 or more	555	3.5%	1,488	7.80%	122.9%
Total Units	15,766	(x)	19,018	(x)	20.6%
Iredell County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$500	2,327	17.6%	1,686	10.4%	-40.9%
\$500 to \$999	8,456	63.9%	9,226	56.9%	-11.0%
\$1,000 to \$1,499	2,033	15.4%	4,415	27.2%	76.6%
\$1,500 or more	409	3.1%	896	5.50%	77.4%
Total Units	13,225	(x)	16,223	(x)	22.7%
Rowan County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$500	2,945	21.5%	1,966	13.5%	-37.2%
\$500 to \$999	9,537	69.8%	9,959	68.4%	-2.0%
\$1,000 to \$1,499	1,082	7.9%	2,406	16.5%	108.9%
\$1,500 or more	100	0.7%	220	1.5%	114.3%
Total Units	13,664	(x)	14,551	(x)	6.5%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					
Note: Does not include renters with no cash rent					

Concord					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,328	15.6%	471	4.6%	-70.5%
\$500 to \$999	5,482	64.5%	6,208	61.2%	-5.1%
\$1,000 to \$1,499	1,374	16.2%	2,555	25.2%	55.6%
\$1,500 or more	305	3.6%	916	9.1%	152.8%
Total Units	8,489	100%	10,150	100%	19.6%
Kannapolis					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,013	17.9%	432	6.6%	-63.1%
\$500 to \$999	3,924	69.6%	4,116	63.1%	-9.3%
\$1,000 to \$1,499	612	10.9%	1,891	29.0%	166.1%
\$1,500 or more	91	1.6%	81	1.2%	-25.0%
Total Units	5,640	100%	6,520	100%	15.6%
Mooresville					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	465	13.2%	230	4.5%	-65.9%
\$500 to \$999	1,992	56.4%	2,061	40.7%	-27.8%
\$1,000 to \$1,499	826	23.4%	2,326	45.9%	96.2%
\$1,500 or more	250	7.1%	446	8.8%	23.9%
Total Units	3,533	100%	5,063	100%	43.3%
Salisbury					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,362	25.1%	1,021	17.0%	-32.3%
\$500 to \$999	3,658	67.4%	3,879	64.6%	-4.2%
\$1,000 to \$1,499	338	6.2%	951	15.8%	154.8%
\$1,500 or more	65	1.2%	153	2.4%	100.0%
Total Units	5,423	100%	6,004	100%	10.7%
Statesville					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	897	20.4%	765	15.9%	-22.1%
\$500 to \$999	3,147	71.1%	3,174	66.1%	-7.0%
\$1,000 to \$1,499	378	8.5%	744	15.5%	82.4%
\$1,500 or more	0	0%	117	2.5%	--
Total Units	4,422	100%	4,800	100%	8.5%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					
Note: Does not include renters with no cash rent					



Median rents varied quite a bit among census tracts, however they were still generally higher in the southwest border tracts. The lightest shaded areas represent where median monthly rent was below \$600, and the shades darken as the median rent increases. Rents paid were much lower in the northern rural areas.

*Map: Median Rent*



Source: 2013-2017 ACS via PolicyMap

## Affordability

By HUD's definition, households paying in excess of 30 percent of their gross monthly household income toward housing costs (renter or owner) are said to be cost-burdened. The tables below detail data on 1.) owner costs as a percentage of household income for homeowners with a mortgage, 2.) homeowners without a mortgage, and 3.) renter costs as a percentage of income.

Cost-burden is less common among homeowners. Approximately one-quarter of those with a mortgage are paying too much of their income toward housing costs. Most households pay less than 20 percent.

*Table: Housing Costs – Homeowners with a Mortgage*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	36,556	--	30,826	--	21,438	--
Less than 20%	18,717	51.2%	15,270	49.5%	10,663	49.7%
20 to 24.9%	5,320	14.6%	4,631	15.0%	3,118	14.5%
25 to 29.9%	3,684	10.1%	3,194	10.4%	2,151	10.0%
30 to 34.9%	2,216	6.1%	1,656	5.4%	1,277	6.0%
35% or more	6,619	18.1%	6,075	19.7%	4,229	19.7%
Not Computed	224	(X)	175	(X)	273	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	15,861	--	6,980	--	6,378	--
Less than 20%	7,909	49.9%	3,436	49.2%	3,170	49.7%
20 to 24.9%	2,501	15.8%	916	13.1%	1,230	19.3%
25 to 29.9%	1,492	9.4%	700	10.0%	640	10.0%
30 to 34.9%	1,005	6.3%	468	6.7%	305	4.8%
35% or more	2,954	18.6%	1,460	20.9%	1,033	16.2%
Not Computed	66	(X)	54	(X)	20	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	3,991	--	3,033	--
Less than 20%	1,851	46.4%	1,333	43.9%
20 to 24.9%	542	13.6%	533	17.6%
25 to 29.9%	307	7.7%	300	9.9%
30 to 34.9%	287	7.2%	264	8.7%
35% or more	1,004	25.2%	603	19.9%
Not Computed	105	(X)	38	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

As anticipated, housing cost-burden is less common among homeowners without a mortgage, which contributes to financial stability. Many homeowners in this position may be retired with typically limited income, which provides little flexibility if other costs increase.

*Table: Housing Costs – Homeowners Without a Mortgage*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	13,006	--	14,502	--	13,212	--
Less than 10%	6,748	51.9%	7,617	52.5%	6,637	50.2%
10 to 14.9%	2,219	17.1%	2,844	19.6%	2,479	18.8%
15 to 19.9%	1,652	12.7%	1,490	10.3%	1,398	10.6%
20 to 24.9%	558	4.3%	684	4.7%	766	5.8%
25 to 29.9%	530	4.1%	478	3.3%	571	4.3%
30 to 34.9%	387	3.0%	346	2.4%	300	2.3%
35% or more	912	7.0%	1,043	7.2%	1,061	8.0%
Not Computed	223	(X)	187	(X)	351	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	4,622	--	2,740	--	1,593	--
Less than 10%	2,251	48.7%	1,322	48.2%	604	37.9%
10 to 14.9%	975	21.1%	516	18.8%	432	27.1%
15 to 19.9%	613	13.3%	395	14.4%	109	6.8%
20 to 24.9%	162	3.5%	74	2.7%	120	7.5%
25 to 29.9%	145	3.1%	156	5.7%	99	6.2%
30 to 34.9%	164	3.5%	55	2.0%	75	4.7%
35% or more	312	6.8%	222	8.1%	154	9.7%
Not Computed	70	(X)	44	(X)	14	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	2,095	--	1,553	--
Less than 10%	873	41.7%	741	47.7%
10 to 14.9%	359	17.1%	251	16.2%
15 to 19.9%	222	10.6%	232	14.9%
20 to 24.9%	212	10.1%	72	4.6%
25 to 29.9%	88	4.2%	60	3.9%
30 to 34.9%	85	4.1%	35	2.3%
35% or more	256	12.2%	162	10.4%
Not Computed	60	(X)	37	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)				

Renters are by far the most cost-burdened group in the region. Rents rose more quickly than home values and renters tend to have lower incomes and less economic stability. More than 40 percent of renters are cost-burdened in all three counties. When households are cost-burdened, it creates economic strain in the present, but it also prevents residents from saving up the resources necessary to purchase a home in the future.

*Table: Housing Costs - Renters*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percent	Number	Percent	Number	Percent
Total Households	18,766	18,766	15,976	15,976	14,095	14,095
Less than 15	2,895	15.4%	2,432	15.2%	2,219	15.7%
15 to 19.9%	3,422	18.2%	2,636	16.5%	2,353	16.7%
20 to 24.9%	2,737	14.6%	2,260	14.1%	1,839	13.0%
25 to 29.9%	1,755	9.4%	1,798	11.3%	1,509	10.7%
30 to 34.9%	1,914	10.2%	1,353	8.5%	1,000	7.1%
35% or more	6,043	32.2%	5,497	34.4%	5,175	36.7%
Not Computed	1,823	(X)	1,781	(X)	2,429	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	10,068	--	6,343	--	5,017	--
Less than 15%	1,459	14.5%	953	15.0%	786	15.7%
15 to 19.9%	1,801	17.9%	1,120	17.7%	959	19.1%
20 to 24.9%	1,345	13.4%	778	12.3%	776	15.5%
25 to 29.9%	1,035	10.3%	685	10.8%	623	12.4%
30 to 34.9%	1,004	10.0%	616	9.7%	433	8.6%
35% or more	3,424	34.0%	2,191	34.5%	1,440	28.7%
Not Computed	668	(X)	607	(X)	139	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

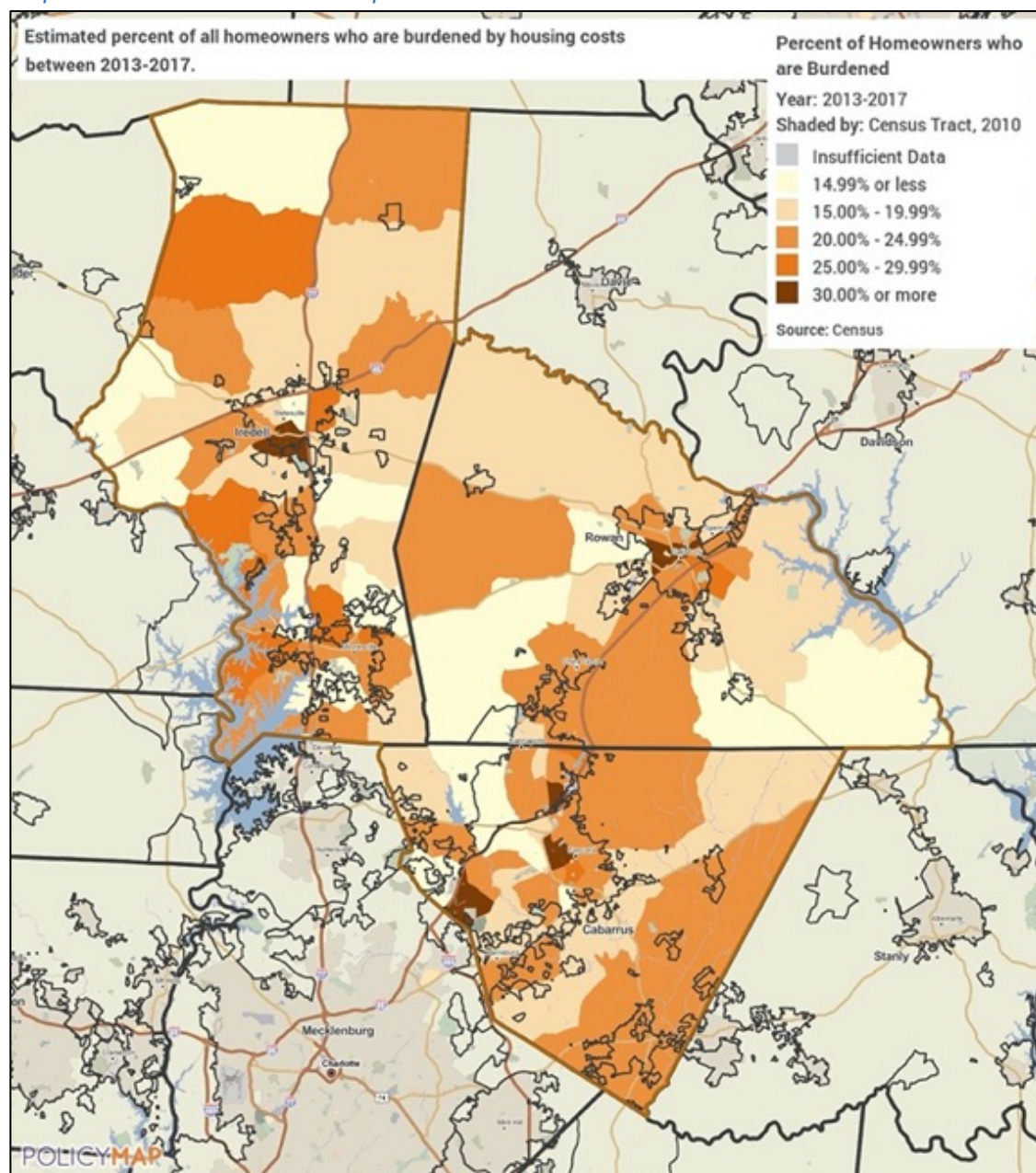
	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	5,855	--	4,682	--
Less than 15%	669	11.4%	511	10.9%
15 to 19.9%	897	15.3%	544	11.6%
20 to 24.9%	568	9.7%	599	12.8%
25 to 29.9%	788	13.5%	558	11.9%
30 to 34.9%	417	7.1%	405	8.7%
35% or more	2,516	43.0%	2,065	44.1%
Not Computed	548	(X)	291	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)



While there is no clear area where homeowners experience cost-burden more than anywhere else, there are pockets where homeowners experience more housing cost-burden. These areas are just south of Statesville, in Salisbury, in tracts north of Concord and one tract north of Harrisburg on the southwest border of Cabarrus County.

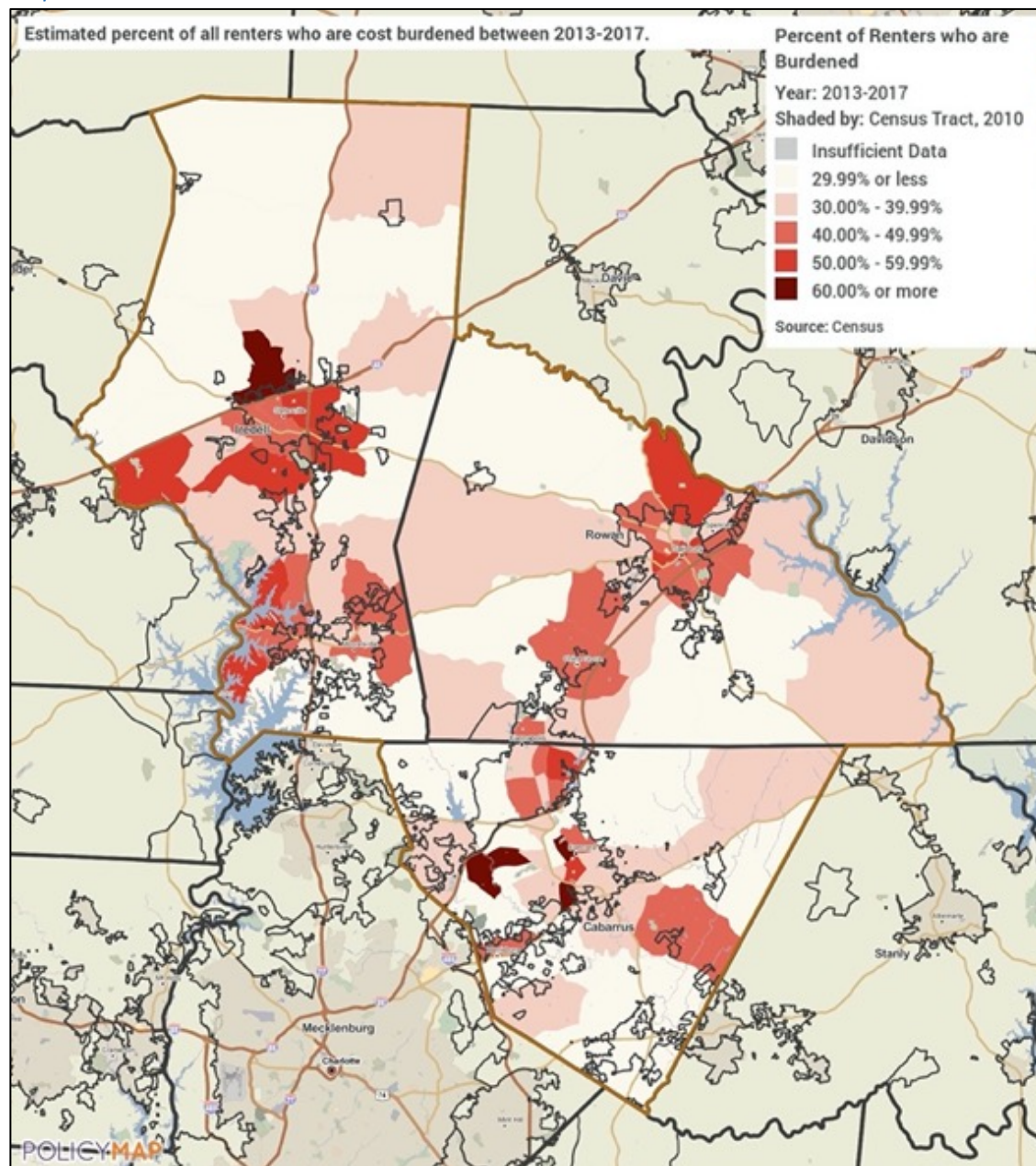
*Map: Cost-Burdened Owner-Occupied Households*



Source: 2013-2017 ACS via PolicyMap

Cost-burdened renters are more heavily concentrated than homeowners. There are areas with concentrations of cost-burdened renters exceeding 80 percent that are neighboring areas of low rates. Generally, cost-burdened renters are found in the vicinity of cities and towns and are rare in extremely rural areas.

*Map: Cost-Burdened Renter Households*



Source: 2013-2017 ACS via PolicyMap



## Housing Profile Conclusion

Housing in the Consortium varies greatly by location. Residential housing stock near the city of Charlotte is newer and there are fewer vacancies in the market. Affordability remains a key factor in choosing where one resides. Cost-burden is a major problem for residents, particularly renters who are at greater risk of housing instability. Renters with severe cost-burden are at risk of homelessness. Even with the increase in rental units over the past several years, rent has continued to climb significantly. This increase in rent indicates that demand is still high for rental units, and there is a need for affordable units as renters.

## Fair Housing in the Private Sector

### Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of HMDA is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants, including:

- Location of the loan (by Census tract, County, and MSA);
- Income, race and gender of the borrower;
- The number and dollar amount of each loan;
- Property type;
- Loan type;
- Loan purpose
- Whether the property is owner-occupied;
- Action taken for each application; and
- If the application was denied, the reason(s) for denial.

Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year.

Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home

purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.”

The following analysis is provided for Cabarrus, Iredell and Rowan counties, summarizing 2017 HMDA data, and data between 2007 and 2017, where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

## 2017 Regional Overview

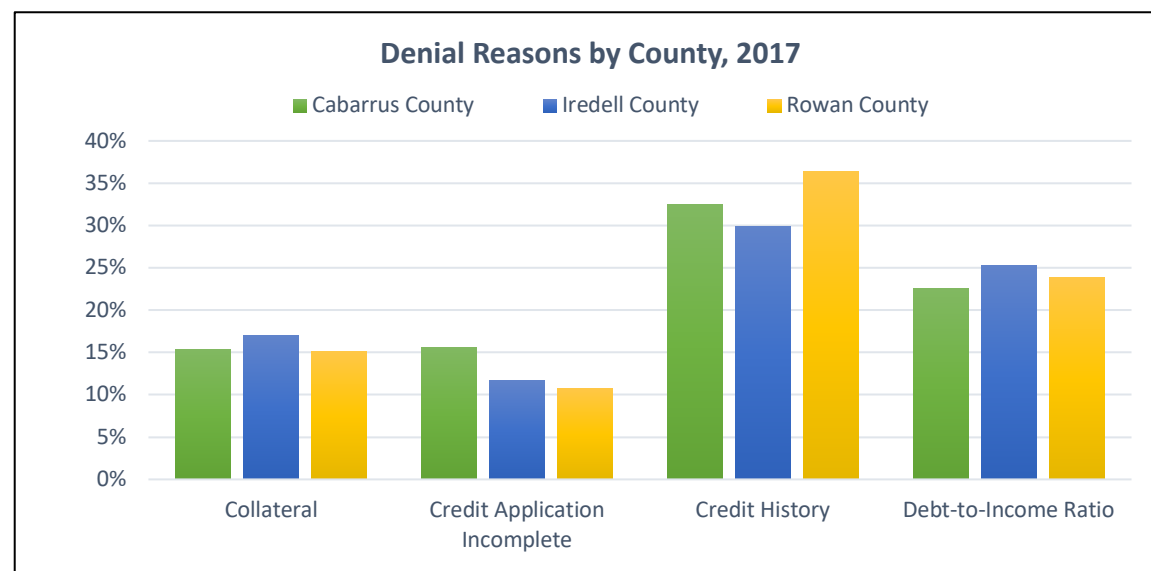
In 2017, there were approximately 25,700 applications within in the tri-county region for loans to purchase, refinance or make home improvements for a single-family home – not including manufactured homes. Cabarrus County had more than 11,500 applications, followed by Iredell County with nearly 8,900 and Rowan County with nearly 5,300. Of those applications, more than 50 percent for each county were approved and originated. Rowan County had the highest denial rate at 17 percent, while 12 percent of all applications were denied in Cabarrus and Iredell counties.

### 2017 HMDA Summary by County

	Applications	Originations	Percent Originated	Denials	Denial Rate
Cabarrus County	11,539	6,240	54.1%	1,347	11.7%
Iredell County	8,868	4,776	53.9%	1,095	12.3%
Rowan County	5,292	2,697	51.0%	923	17.4%

Data Source: HMDA, Federal Reserve Bank of St. Louis

The top two application denial reasons in all counties were credit history followed by debt-to-income ratio, representing more than half of each county's total denials. Lack of collateral and incomplete applications represented the third and fourth highest percent of denials, respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan.



Data Source: HMDA, Federal Reserve Bank of St. Louis

The balance of the approximately 25,700 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the

borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in many instances the application may have been withdrawn by the applicant.

*Table: Cabarrus County Disposition of Application by Loan Type and Purpose, 2017*

<b>Loan Type</b>	<b>Home Purchase</b>	<b>Refinance</b>	<b>Home Improvement</b>
<b>Total Applications</b>			
Conventional	4,486	2,800	597
FHA	1,373	853	24
VA	625	656	34
FSA/RHS	86	5	0
<b>Loans Originated</b>			
Conventional	2,846	1,432	267
FHA	715	319	8
VA	355	243	14
FSA/RHS	40	1	0
<b>Loans Approved but Not Accepted</b>			
Conventional	84	113	10
FHA	22	78	2
VA	7	25	2
FSA/RHS	2	0	0
<b>Applications Denied</b>			
Conventional	258	428	256
FHA	85	147	7
VA	38	116	9
FSA/RHS	2	1	0
<b>Applications Withdrawn</b>			
Conventional	573	451	38
FHA	162	139	3
VA	78	135	7
FSA/RHS	7	1	0
<b>Files Closed for Incompleteness</b>			
Conventional	96	195	16
FHA	23	80	1
VA	7	72	0
FSA/RHS	0	2	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			



Table: Iredell County Disposition of Application by Loan Type and Purpose, 2017

Loan Type	Home Purchase	Refinance	Home Improvement
<b>Total Applications</b>			
Conventional	3,583	2,204	426
FHA	840	538	19
VA	452	448	19
FSA/RHS	320	19	0
<b>Loans Originated</b>			
Conventional	2,305	1,113	186
FHA	421	175	2
VA	239	161	9
FSA/RHS	161	4	0
<b>Loans Approved but Not Accepted</b>			
Conventional	73	101	4
FHA	7	43	1
VA	5	20	0
FSA/RHS	4	0	0
<b>Applications Denied</b>			
Conventional	240	358	175
FHA	66	112	2
VA	27	86	3
FSA/RHS	22	4	0
<b>Applications Withdrawn</b>			
Conventional	424	348	34
FHA	110	95	5
VA	57	92	3
FSA/RHS	33	4	0
<b>Files Closed for Incompleteness</b>			
Conventional	96	111	11
FHA	17	64	5
VA	3	35	3
FSA/RHS	5	4	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			

*Table: Rowan County Disposition of Application by Loan Type and Purpose, 2017*

<b>Loan Type</b>	<b>Home Purchase</b>	<b>Refinance</b>	<b>Home Improvement</b>
<b>Total Applications</b>			
Conventional	1,543	1,254	479
FHA	722	445	18
VA	286	330	16
FSA/RHS	190	9	0
<b>Loans Originated</b>			
Conventional	1,004	634	183
FHA	368	136	5
VA	146	120	5
FSA/RHS	95	1	0
<b>Loans Approved but Not Accepted</b>			
Conventional	44	49	8
FHA	13	26	0
VA	4	6	0
FSA/RHS	2	0	0
<b>Applications Denied</b>			
Conventional	143	238	245
FHA	73	99	4
VA	26	71	2
FSA/RHS	19	3	0
<b>Applications Withdrawn</b>			
Conventional	166	181	26
FHA	88	101	1
VA	40	67	5
FSA/RHS	18	3	0
<b>Files Closed for Incompleteness</b>			
Conventional	40	79	9
FHA	15	34	5
VA	5	37	3
FSA/RHS	4	2	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			

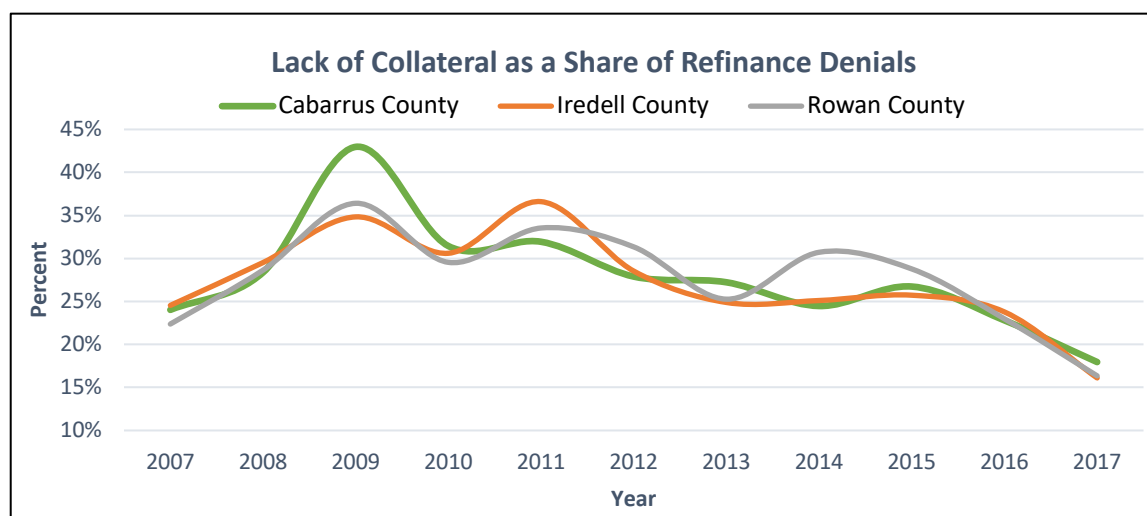
A further examination of denials indicates that the majority were for applicants seeking to refinance existing mortgages for owner-occupied primary residences in Cabarrus and Iredell counties (51 percent), while refinances represented 45 percent in Rowan County. The number one reason for denial of refinance applications in all counties was credit history. Lack of collateral represented less than 20 percent of all refinance denials in each county.

### 2017 Refinance Denial Summary by County

	Refi. Share of Total Denials	Ref. Denied for Lack of Collateral	Refi. Denied for Credit History	Refi. Denied for Debt-to-Income Ratio
Cabarrus County	51%	18%	27%	20%
Iredell County	51%	16%	27%	23%
Rowan County	45%	16%	32%	17%

Data Source: HMDA, Federal Reserve Bank of St. Louis

Typically, homeowners, seeking to refinance existing home mortgages are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this would indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option – these homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the percentage of refinance denials given for the reason of lack of collateral has declined significantly since the peak of the housing crisis, suggesting that the number of “under-water” homes in all three counties has declined since 2009.



Data Source: HMDA, Federal Reserve Bank of St. Louis

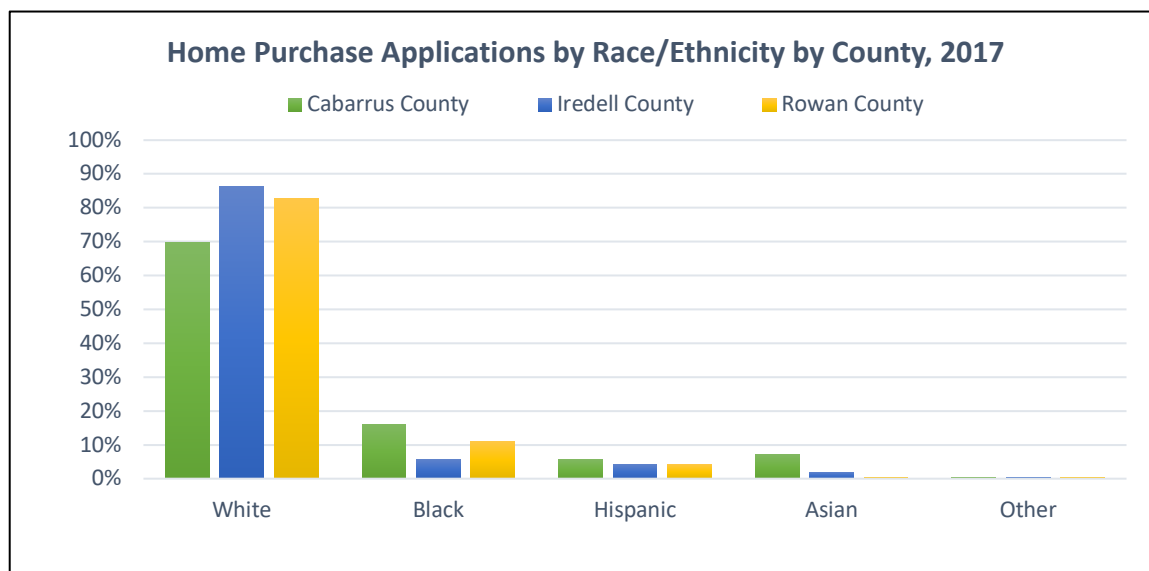
Of the home purchase loans for single-family homes that were originated in 2017, more than 70 percent of these originations were provided by conventional lenders in Cabarrus and Iredell counties, higher than the national conventional home purchase share of 64 percent. Rowan County’s conventional home purchase share was 62 percent, slightly lower than the national average. The remaining share of home purchase loans were provided by federally backed sources including the Federal Housing Administration (FHA), the Farm Service Agency and the U.S. Department of Veterans Affairs. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders.

### 2017 Home Purchase Summary by County

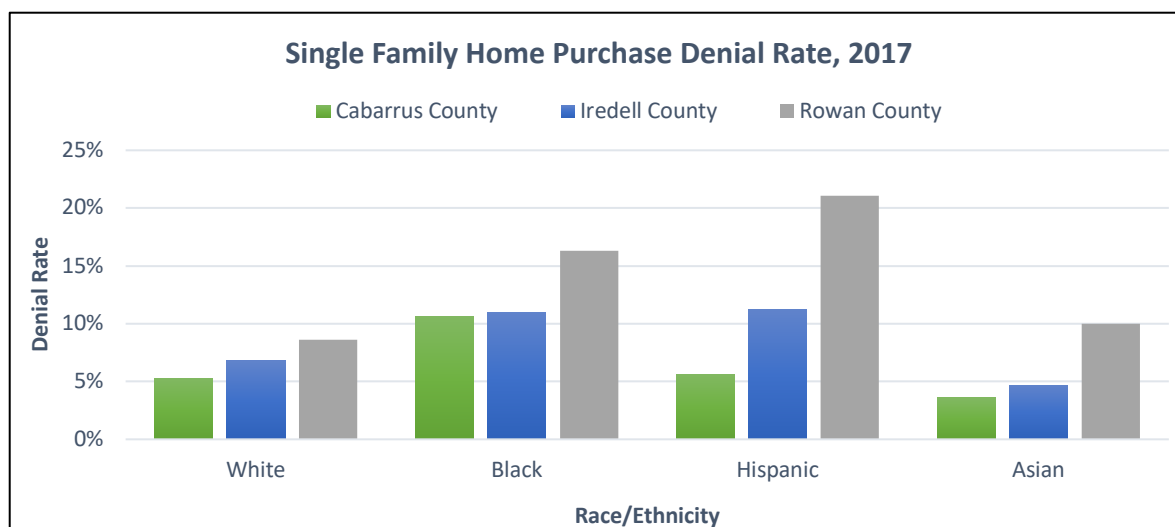
	Home Purchase Originations	Home Purchase Conventional Share
Cabarrus County	3,956	72%
Iredell County	3,126	74%
Rowan County	1,613	62%

Data Source: HMDA, Federal Reserve Bank of St. Louis

The share of applications and percentage of loan application denials for traditional home purchase loans varies by race/ethnic groups. In all counties, the largest applicant group by a wide margin in 2017 was non-Hispanic whites. In 2017, whites and Asians were less likely to be denied for conventional single-family home purchases relative to black and Hispanics in all three counties.



Data Source: HMDA, Federal Reserve Bank of St. Louis

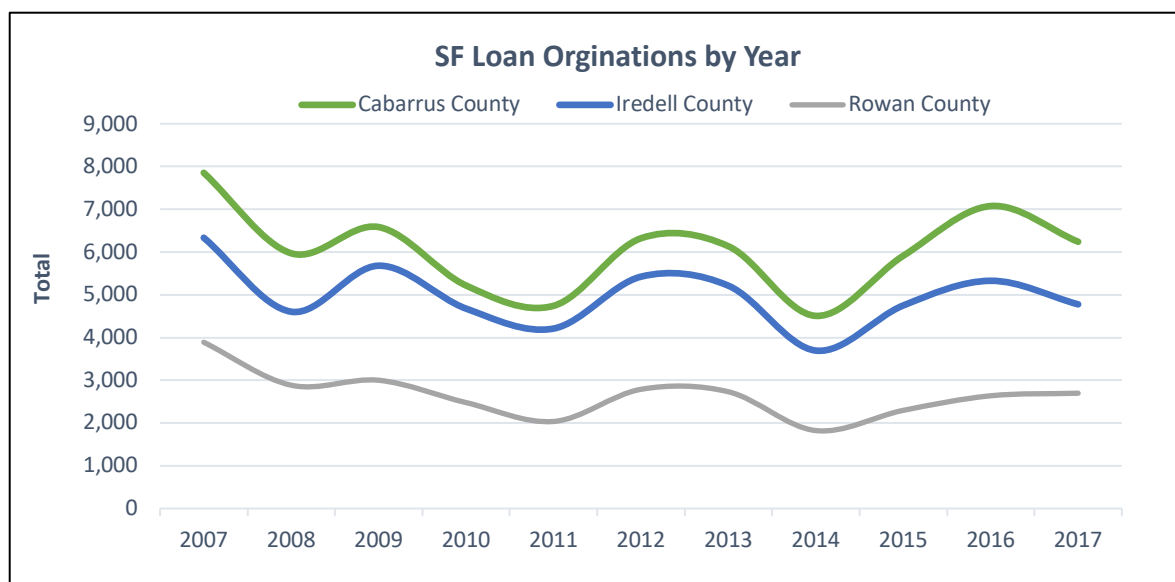


Data Source: HMDA, Federal Reserve Bank of St. Louis

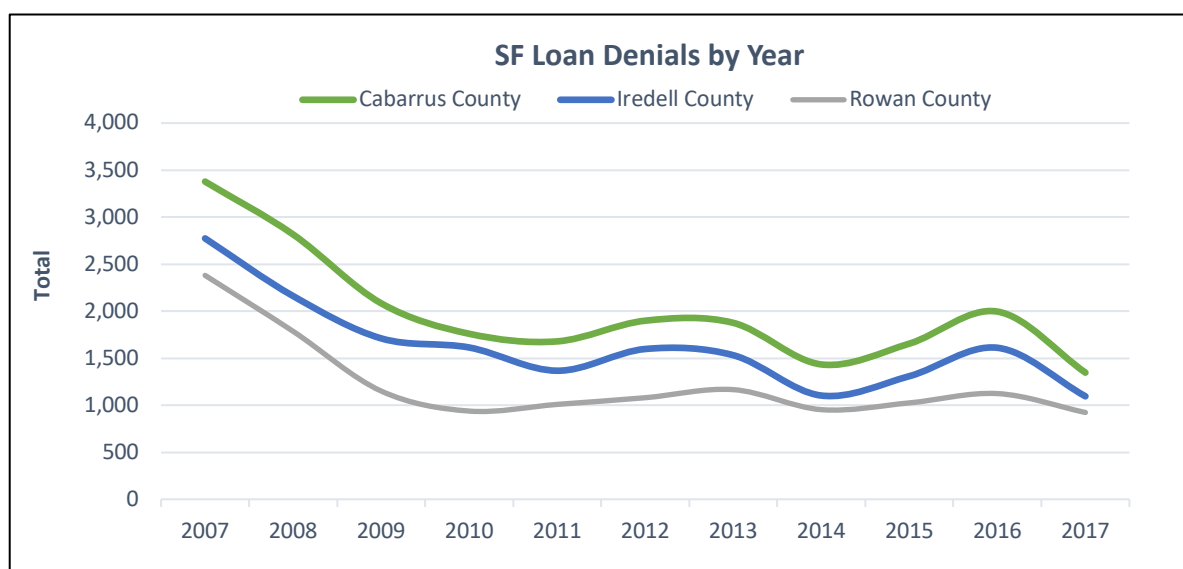
### The Regional Single-Family Lending Market, 2007-2017

Highlighted below, the number of single-family loan originations in all three counties followed a similar and dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined between 2007 and 2008, followed by a mild increase between 2008 and 2009. Subsequently, originations trended downward between 2009 and 2011, followed by a year-over-year increase between 2011 and 2012. Loan originations then fell between 2013 and 2014, but grew steadily between 2014 and 2016. As of 2017, total originations in all three counties were below the level prior to the housing crisis.

In contrast to originations, the number of application denials demonstrated fewer extreme changes between 2007 and 2017, though fell dramatically for all three counties between 2007 and 2010. As of the most recent data year, denials in all three counties were well below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined markedly since the housing bust in all three counties.



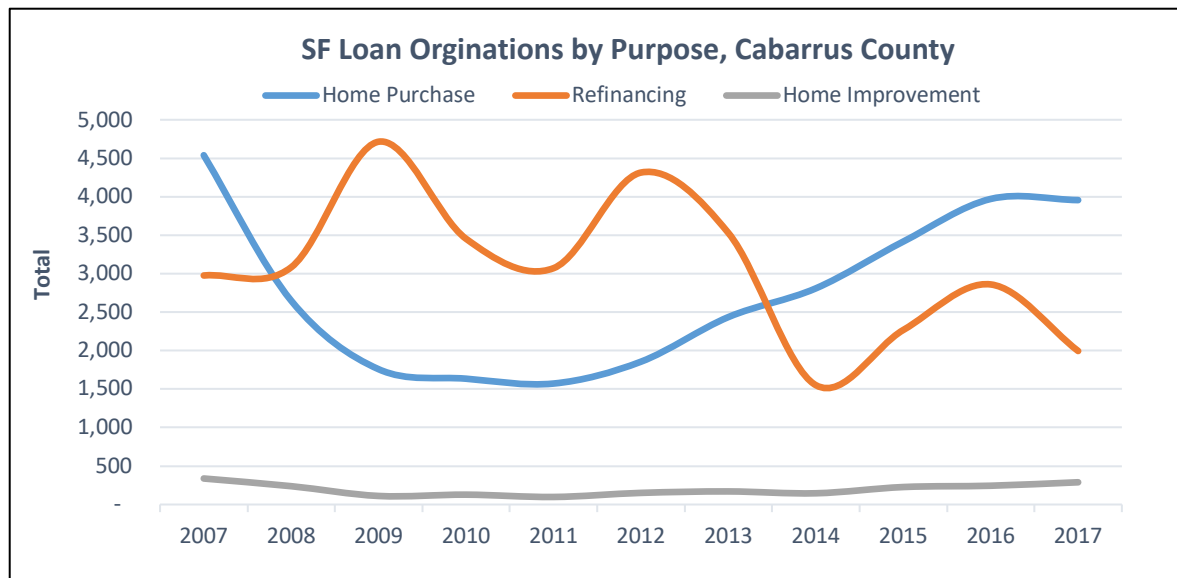
Data Source: HMDA, Federal Reserve Bank of St. Louis



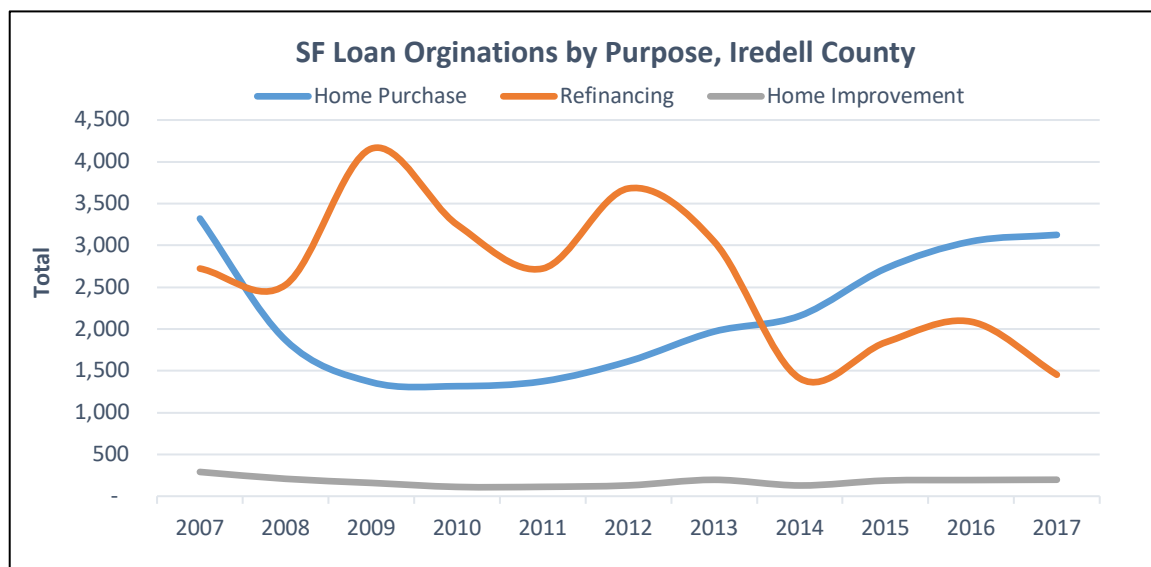
Data Source: HMDA, Federal Reserve Bank of St. Louis

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Refinancing became the dominant loan purpose starting in 2008, as interest rates were broadly falling, discussed further below. In 2017, home purchases were a strong majority of each county's total originations, and in the case of Iredell and Rowan counties the total of home purchase loans originated was the highest since 2007. The consistent growth of home purchase originations in all three counties since 2011 reflects a steady and recovering demand for housing within the region.

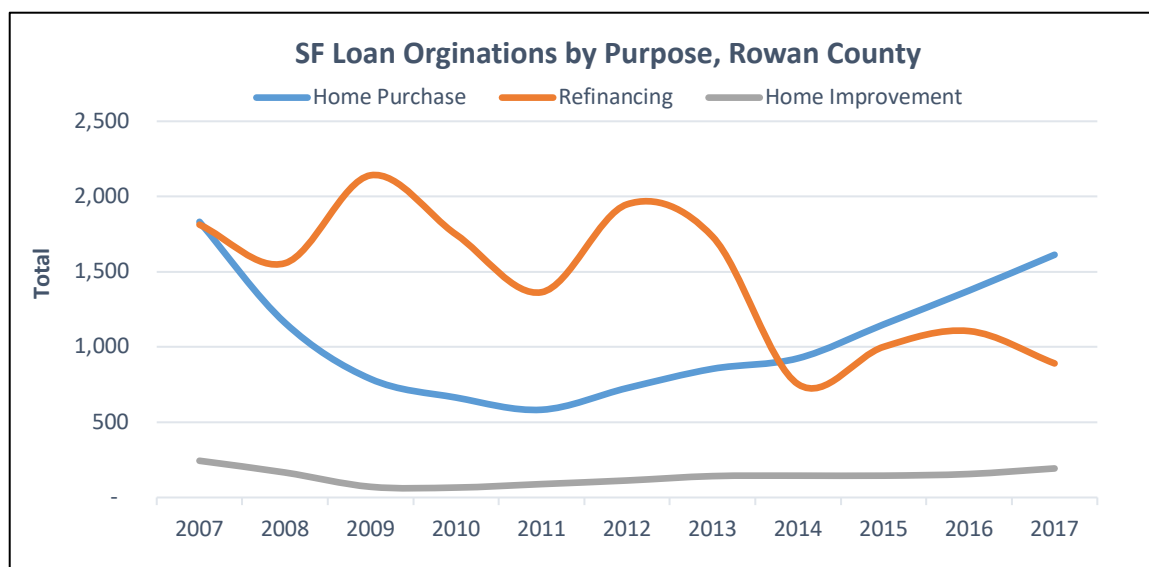




Data Source: HMDA, Federal Reserve Bank of St. Louis

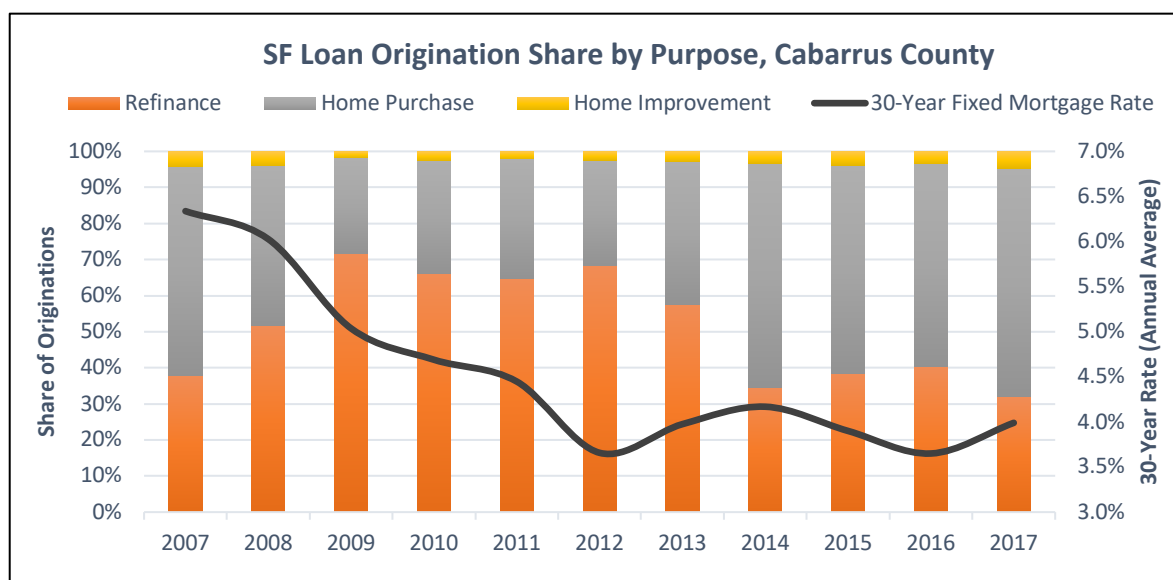


Data Source: HMDA, Federal Reserve Bank of St. Louis

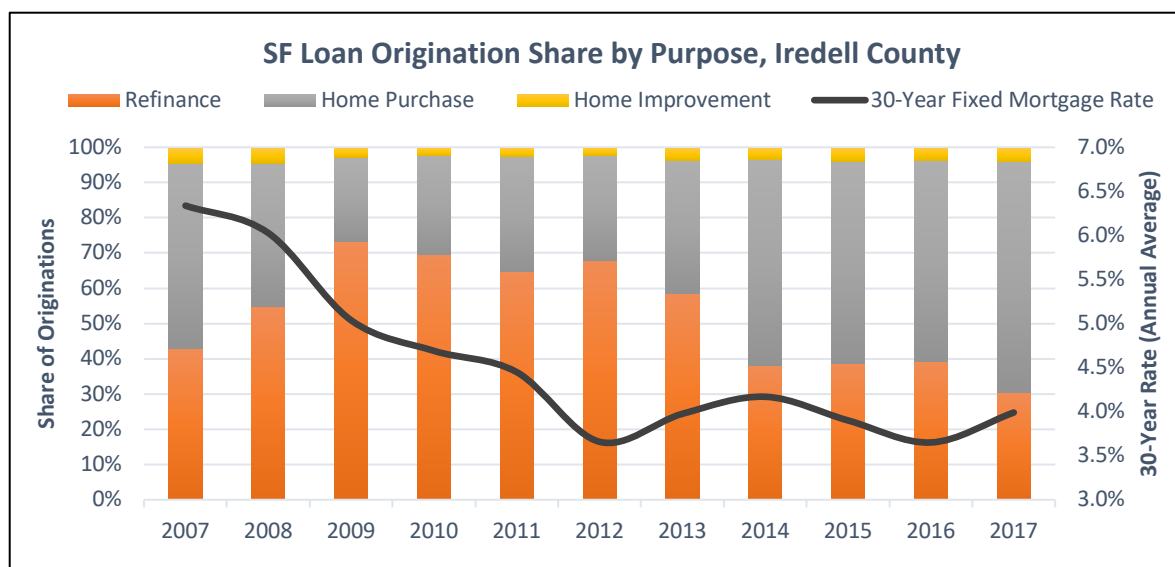


Data Source: HMDA, Federal Reserve Bank of St. Louis

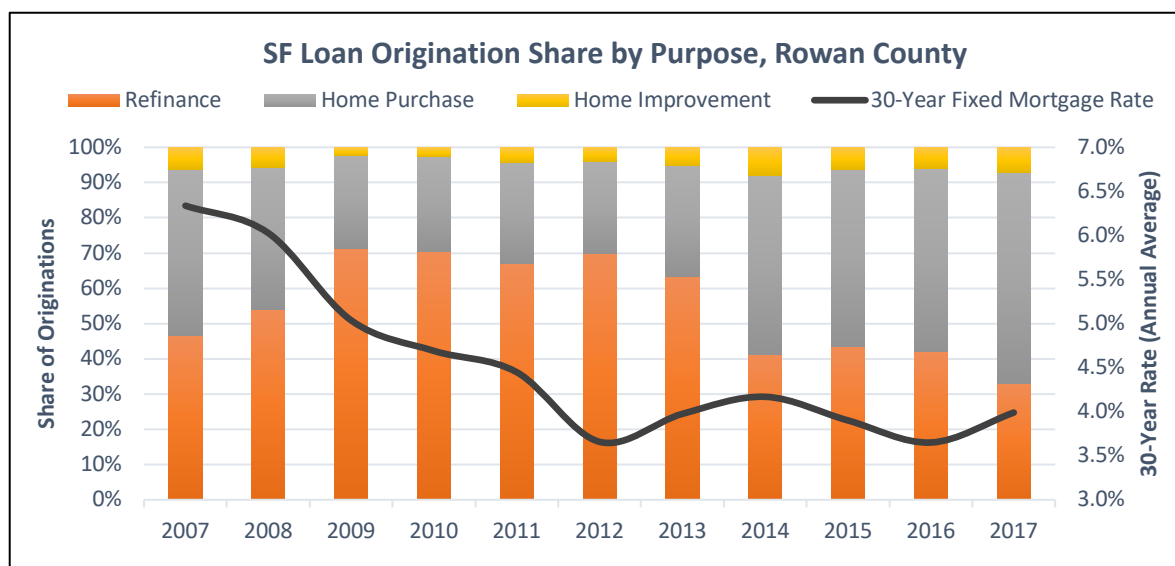
The share of refinance originations appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all years examined, refinance originations reached the highest share since the downturn. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell in all three counties. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 was consistent with the reduction in the number of refinance loan originations over the same time period.



Data Source: HMDA, Federal Reserve Bank of St. Louis



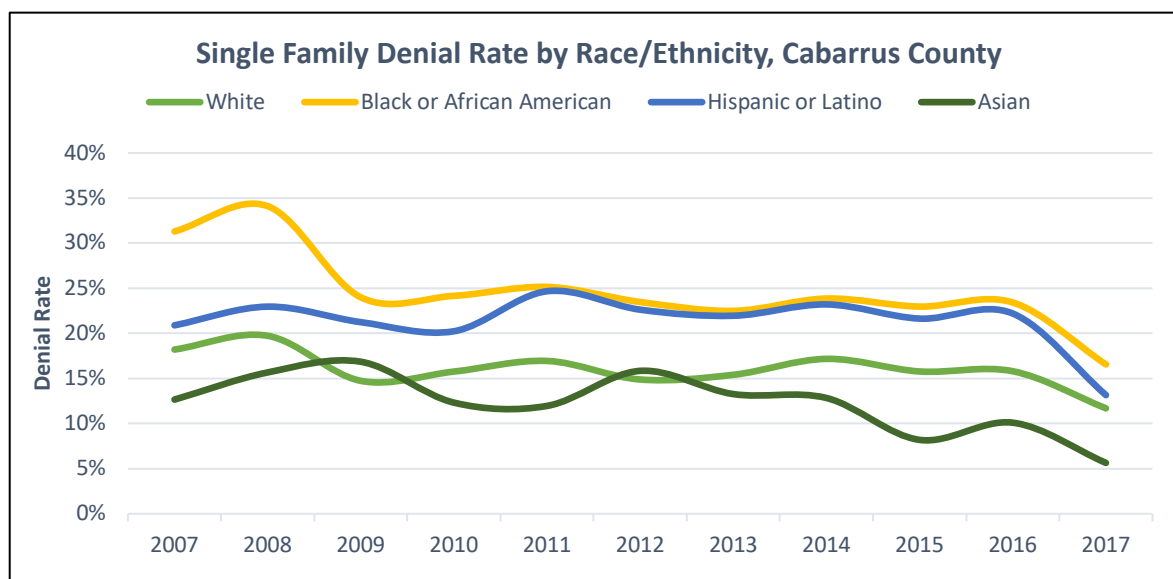
Data Source: HMDA, Federal Reserve Bank of St. Louis



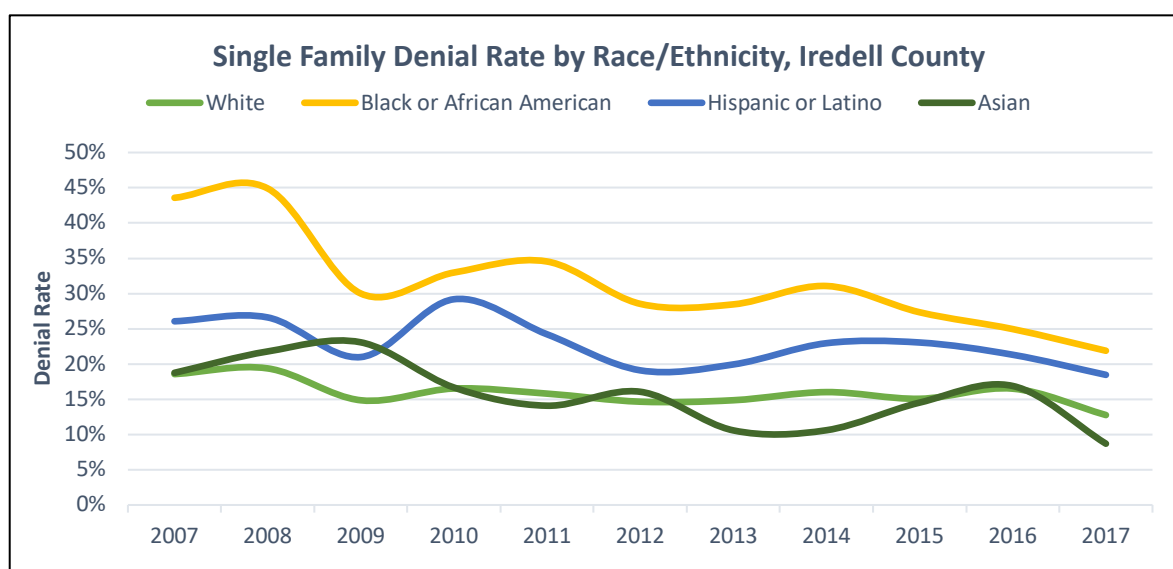
Data Source: HMDA, Federal Reserve Bank of St. Louis

## Income, Race, and Single-Family Loan Denials

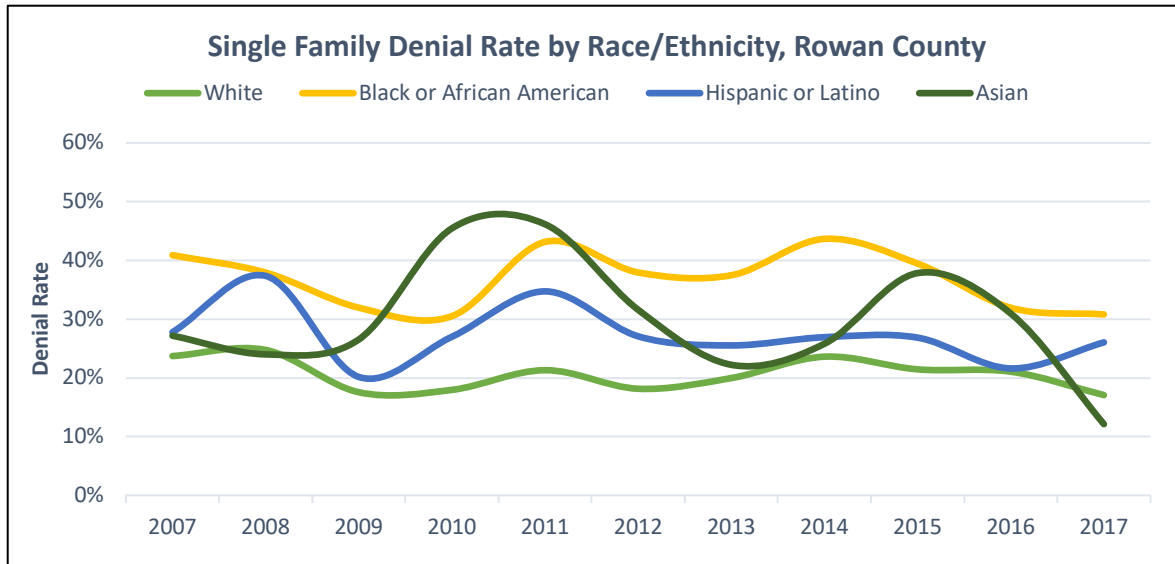
Denial rates for single family loans over time vary by race and ethnicity. The charts below show that between 2007 and 2017, white applicants were generally less likely to be denied relative to black and Hispanic applicants. The overall denial rate for all groups has fallen during the analysis period.



Data Source: HMDA, Federal Reserve Bank of St. Louis

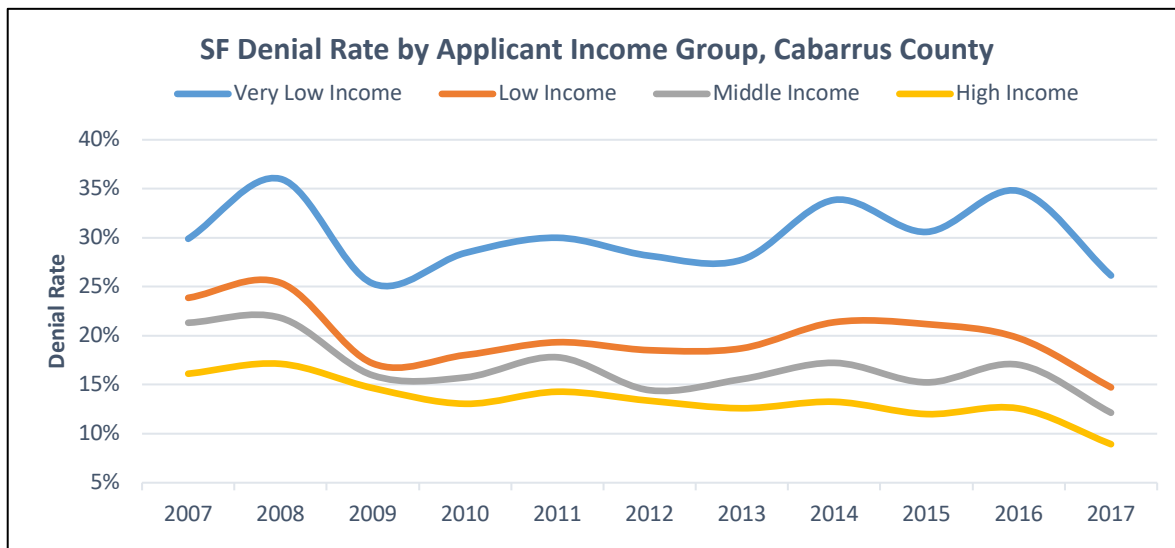


Data Source: HMDA, Federal Reserve Bank of St. Louis

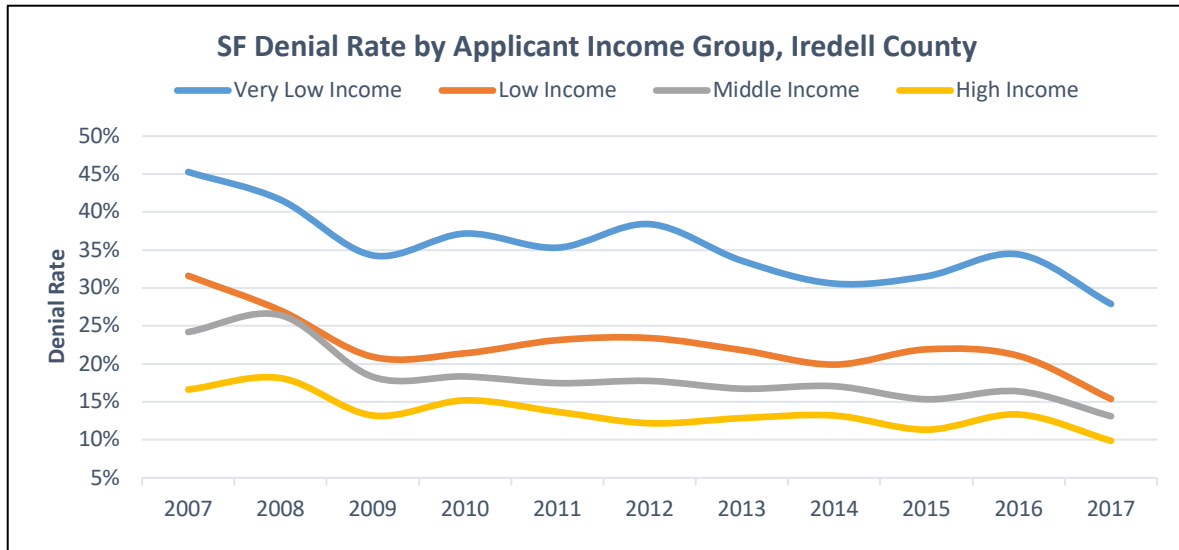


Data Source: HMDA, Federal Reserve Bank of St. Louis

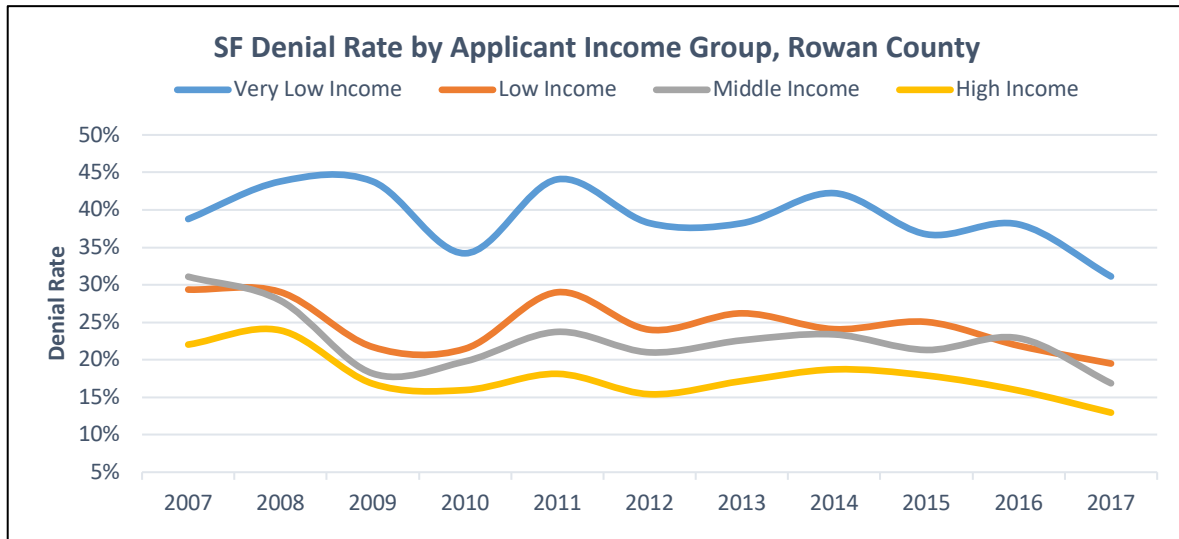
A view of single-family denial rates by applicant income group, highlighted below, generally shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. Denial rates for Very Low-Income applicants (50 percent or less of Area Median Income), however, have remained well above other income groups. High Income (greater than 120 percent of Area Median Income) applicants were the least likely to be denied in every year examined. The single-family denial rate declined for all income groups between 2007 and 2017.



Data Source: HMDA, Federal Reserve Bank of St. Louis



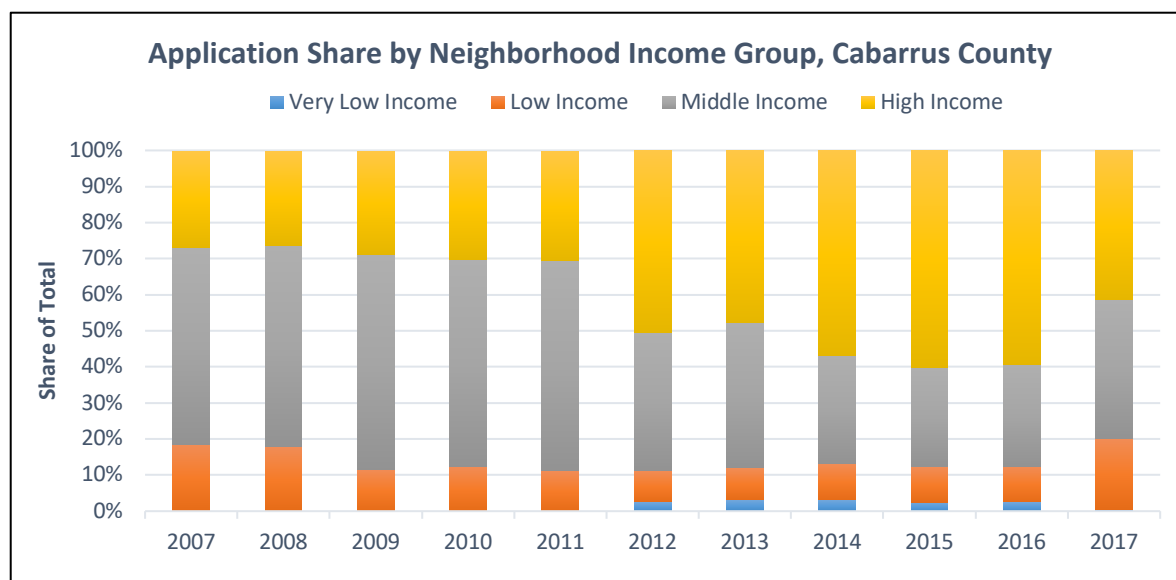
Data Source: HMDA, Federal Reserve Bank of St. Louis



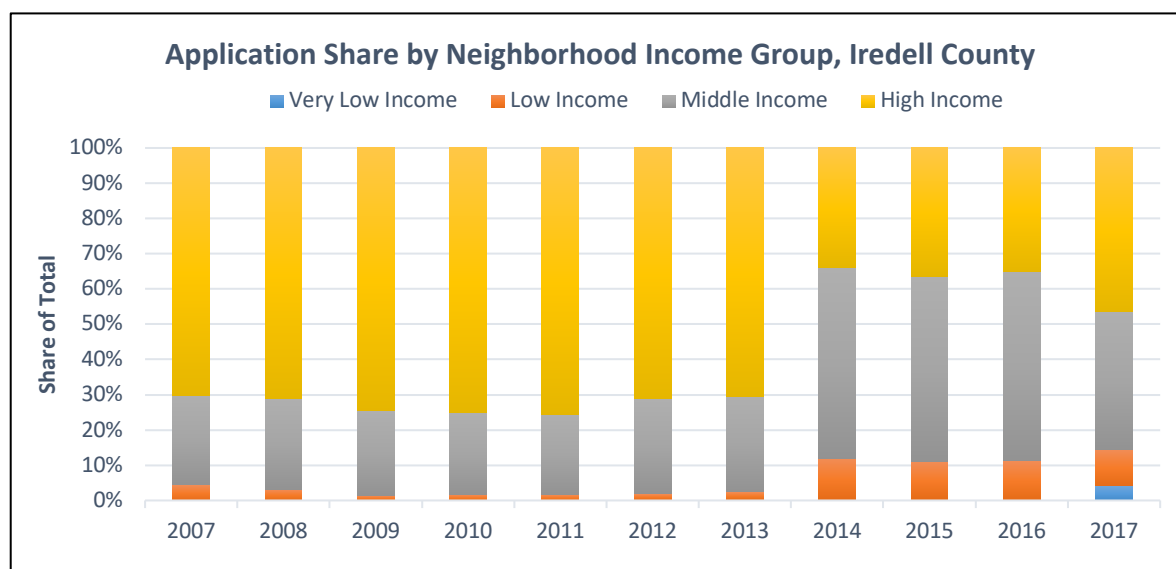
Data Source: HMDA, Federal Reserve Bank of St. Louis

As a percentage of total applications, the distribution among neighborhoods by income group (defined as median income of property's Census tract) shows that in recent years, Cabarrus and Iredell counties have been more represented by High Income applicants relative to Rowan County.

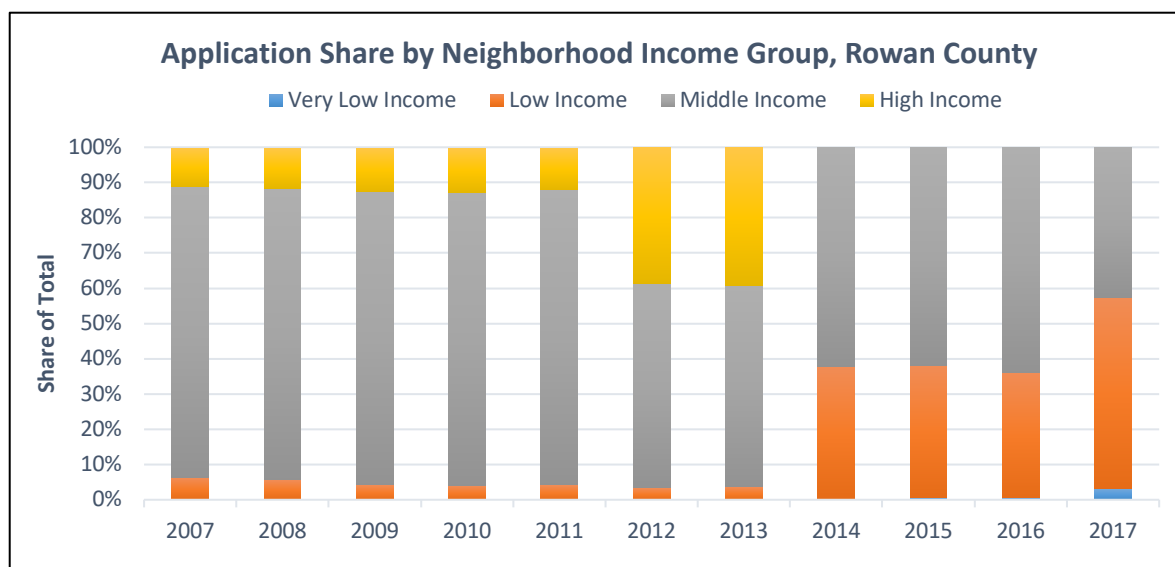




Data Source: HMDA, Federal Reserve Bank of St. Louis

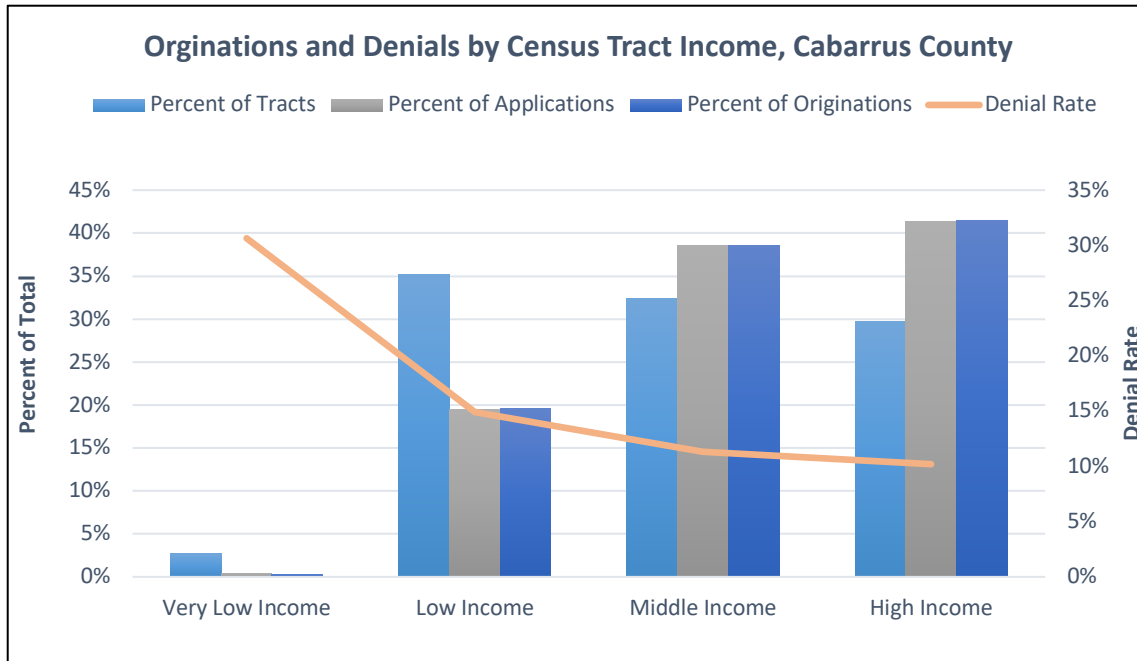


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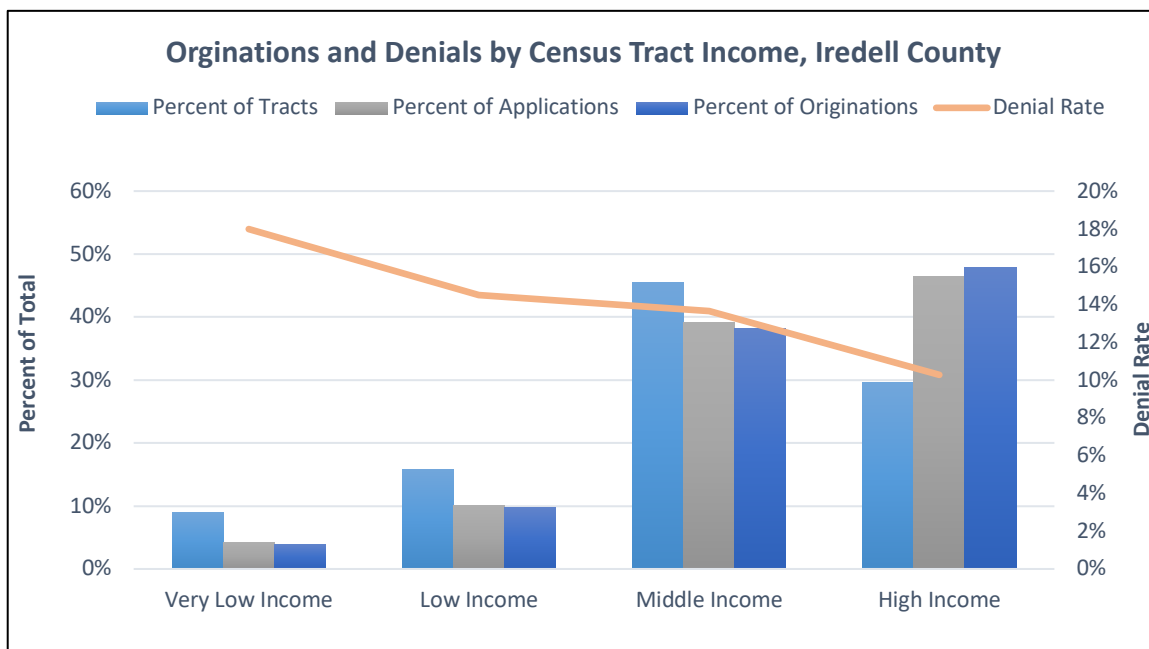


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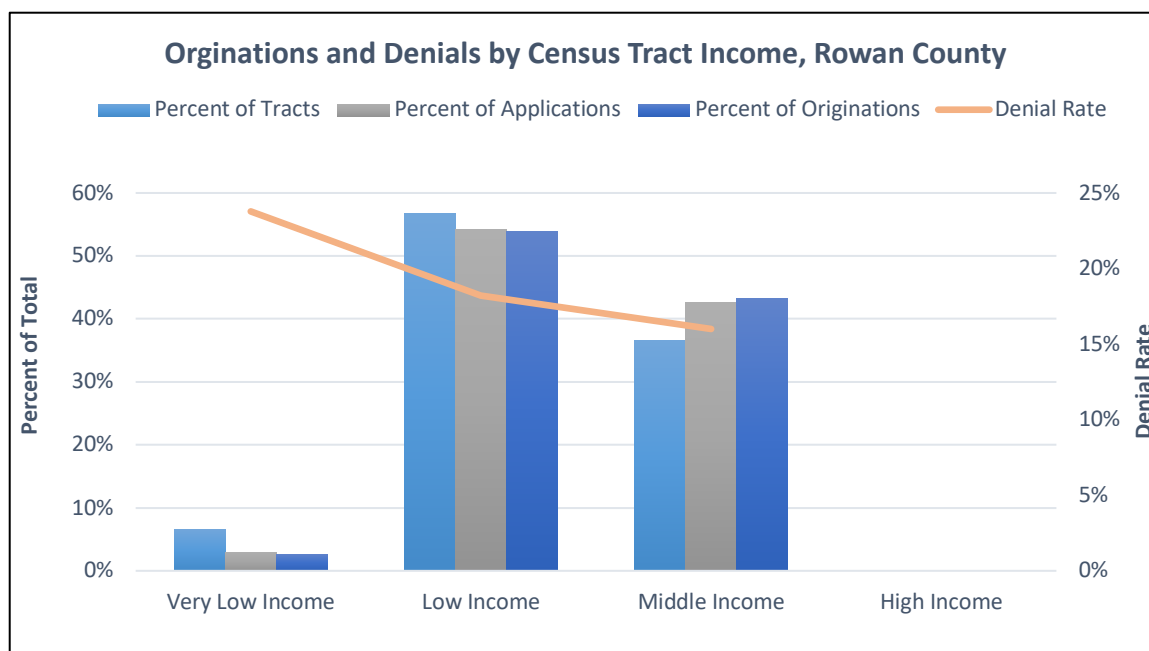
Within each county, very low-income and low-income neighborhoods are represented by lower application and origination counts relative to their share of total neighborhoods, shown below. This suggests that low and very low-income neighborhoods are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations are disproportionately likely to occur for properties in high-income neighborhoods. High income neighborhoods, for example, represent 30 percent of the Cabarrus County total, though they accounted for 41 percent of applications and 42 percent of all single-family loans originated throughout the county in 2017.



Data Source: HMDA, Federal Reserve Bank of St. Louis



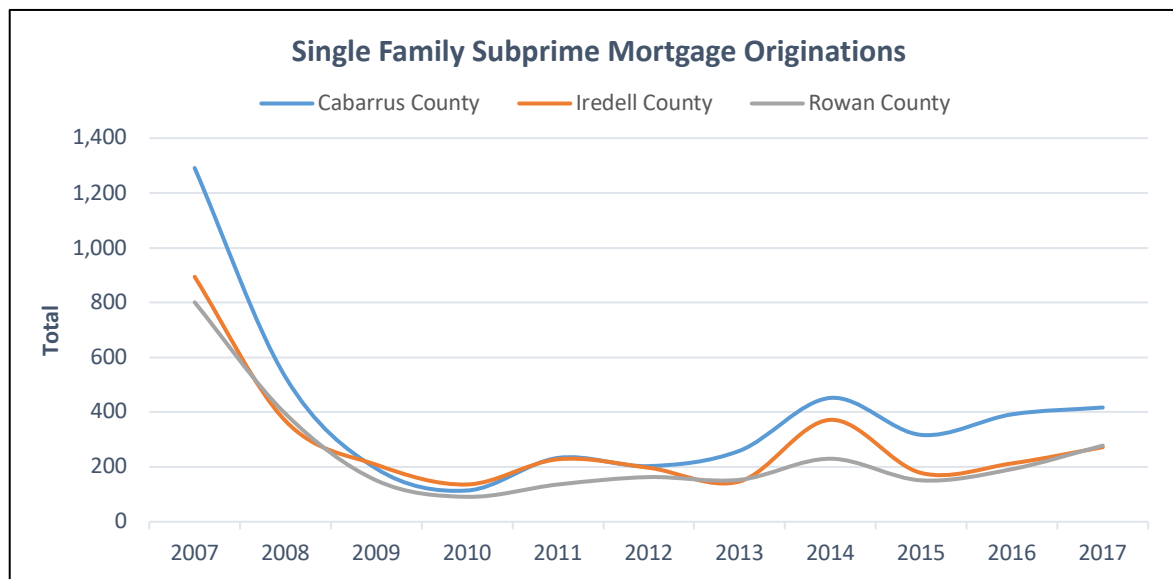
Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

## The Subprime Market

Illustrated below, the subprime mortgage market in all three counties declined significantly between 2007 and 2010, dropping by more than 85 percent. Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5 percent. The total number of subprime loan originations decreased by at least 70 percent on net in all three counties between 2007 and 2017, though have increased since 2010. As a percent of each county's total, subprime originations declined by more than half between 2007 and 2017.

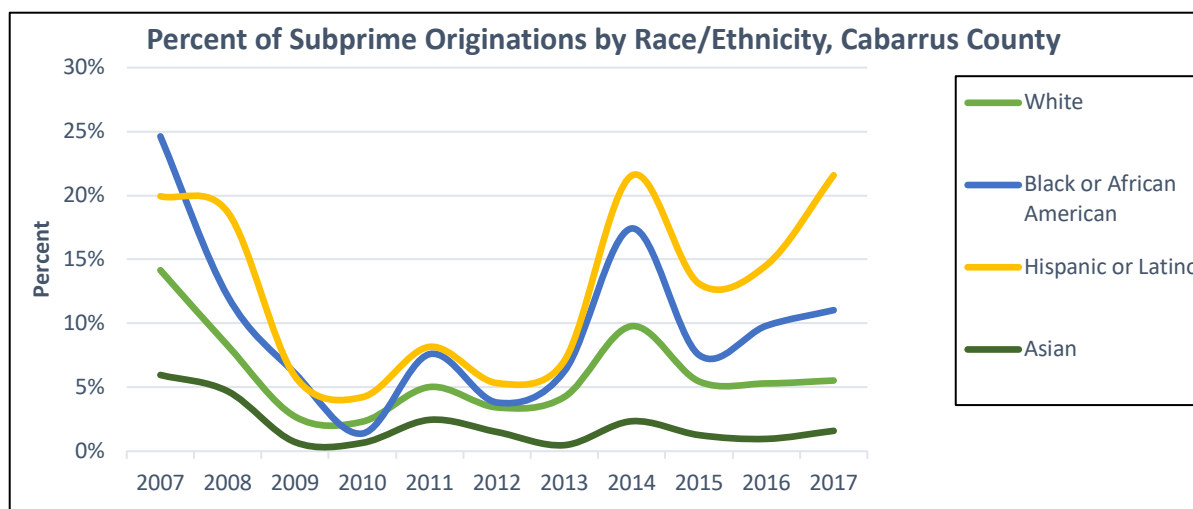


Data Source: HMDA, Federal Reserve Bank of St. Louis

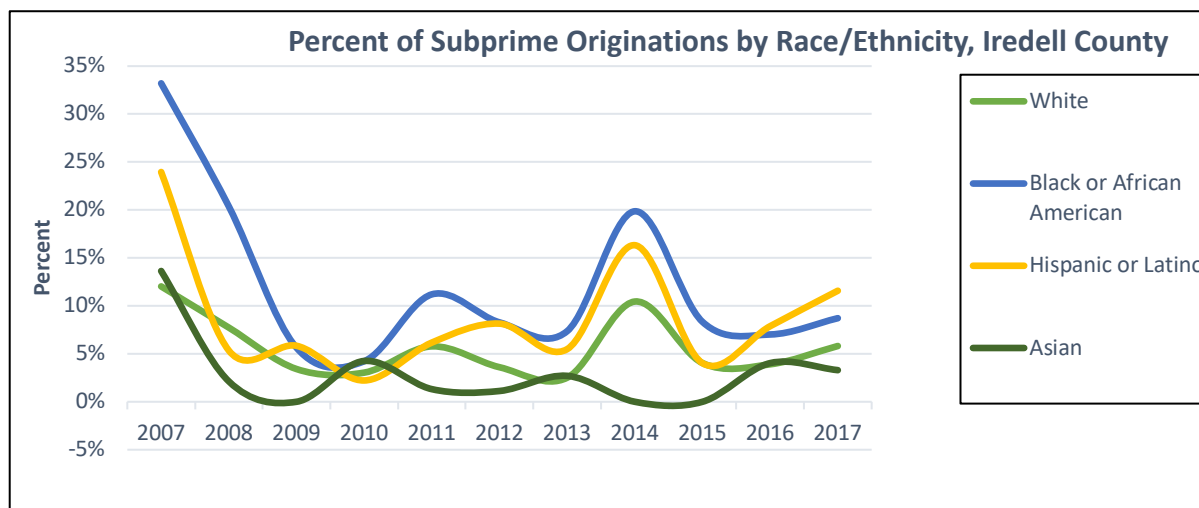
Looking at the share of subprime loans as a percentage of total originations by race/ethnicity reveals that black and Hispanic loan recipients were more likely to be subprime relative to white loan recipients in 2007. This trend is consistent with the broader national pattern of minorities being disproportionately subjected to predatory subprime lending leading up to the housing crash, as outlined in a post-crisis report by the U.S. Department of Housing and Urban Development.<sup>1</sup> While the subprime share for all groups is generally lower, black and Hispanic borrowers were the most likely to be subprime as of 2017.

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<sup>1</sup> [https://www.huduser.gov/portal/publications/foreclosure\\_09.pdf](https://www.huduser.gov/portal/publications/foreclosure_09.pdf)

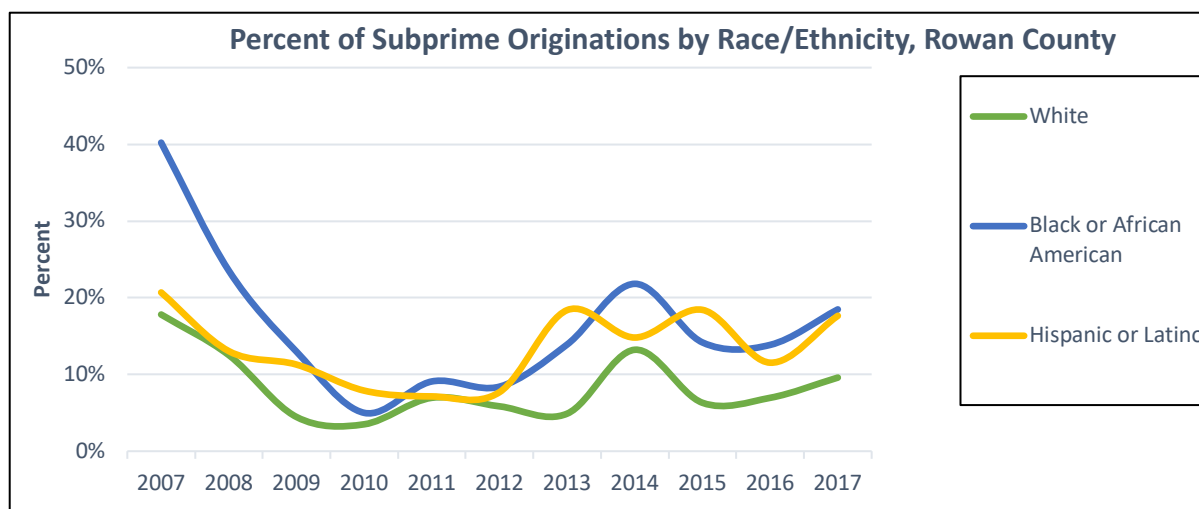


Data Source: HMDA, Federal Reserve Bank of St. Louis



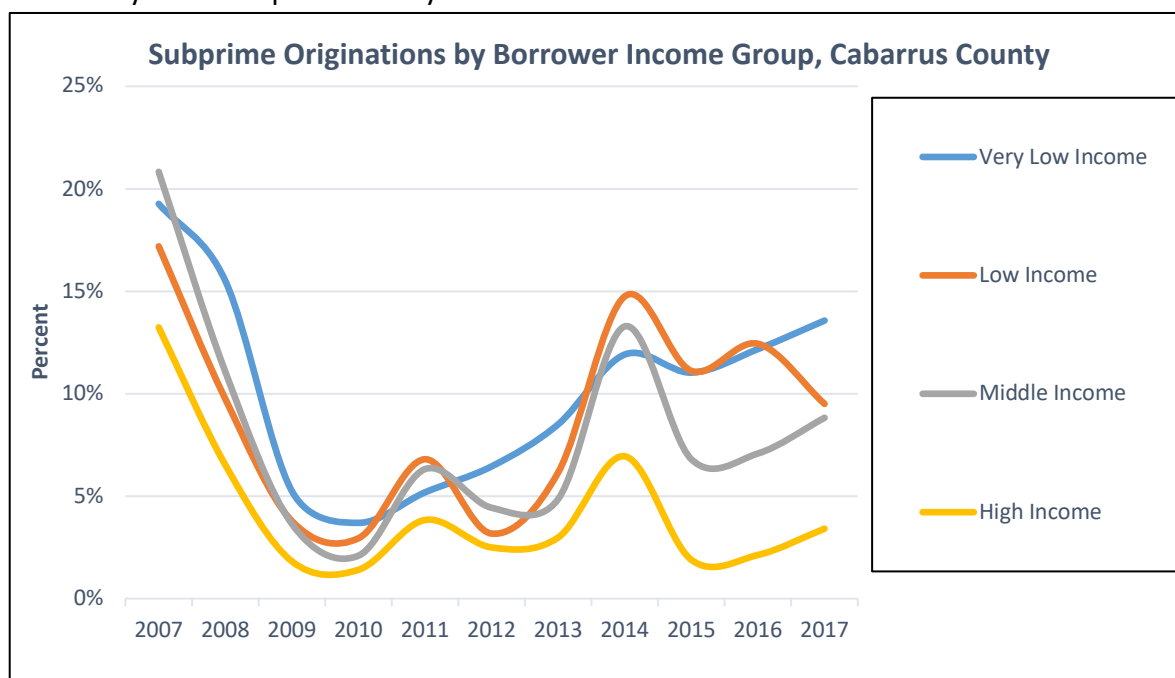
Data Source: HMDA, Federal Reserve Bank of St. Louis



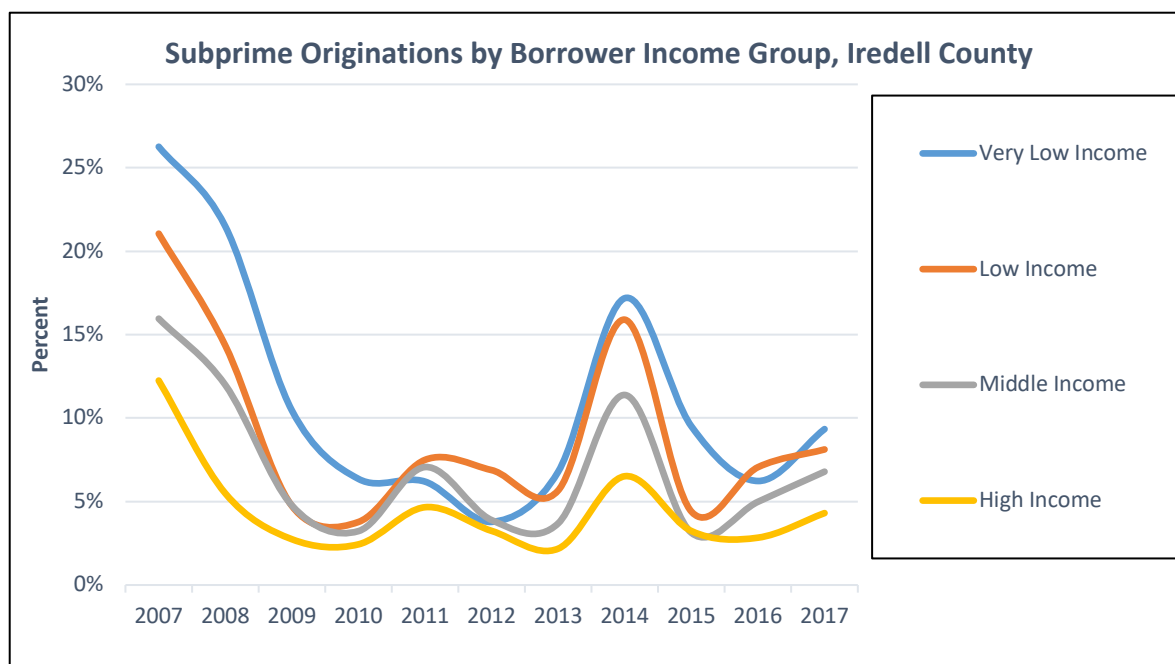


Data Source: HMDA, Federal Reserve Bank of St. Louis

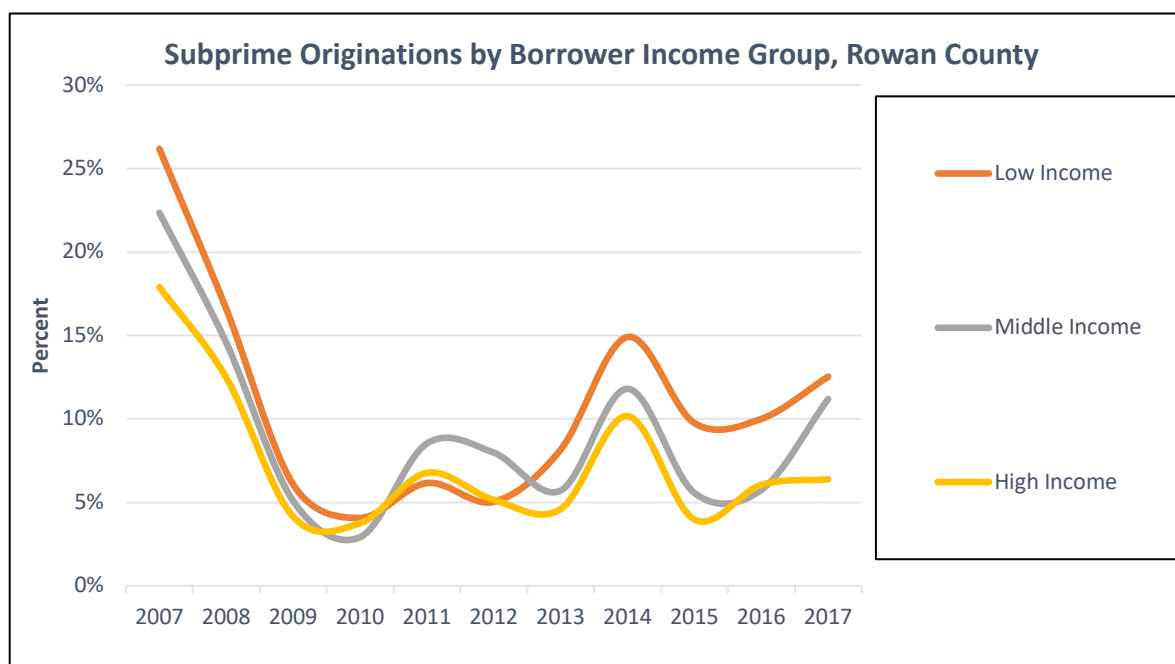
A view of subprime originations by income group totals shows that high income borrowers were least likely to be subprime in all years for Cabarrus and Iredell counties.



Data Source: HMDA, Federal Reserve Bank of St. Louis



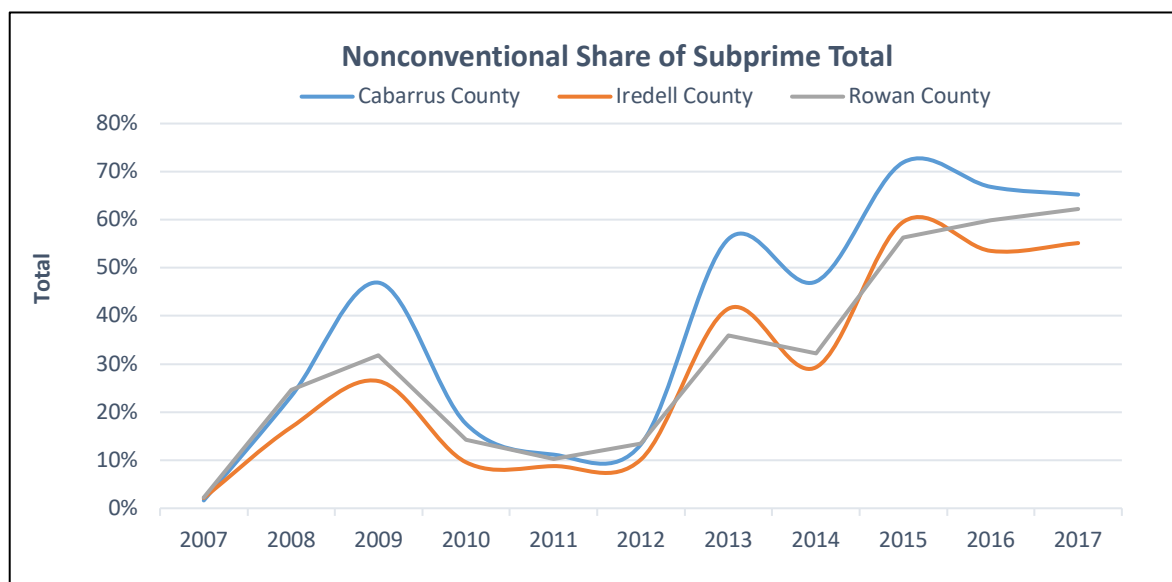
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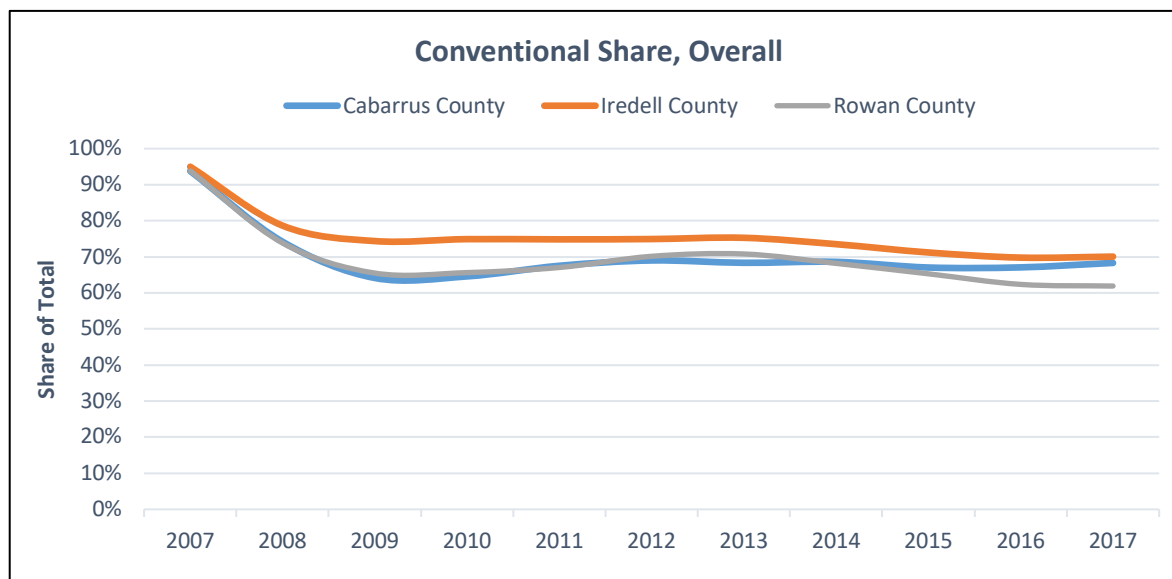
Consistent with broader national trends, the composition of subprime loans within all three counties has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, over 97 percent of subprime loans within each county were originated by conventional lenders. As of 2017, that percentage was 35 percent for Cabarrus County, 38 percent for Rowan County, and 45 percent for Iredell County. Of the nonconventional subprime

loans originated in all three counties, the overwhelming majority were insured by the Federal Housing Administration more than 95 percent in 2017. By contrast, the FHA's share of nonconventional prime loans is more evenly split with loans insured by the U.S. Department of Veterans Affairs.

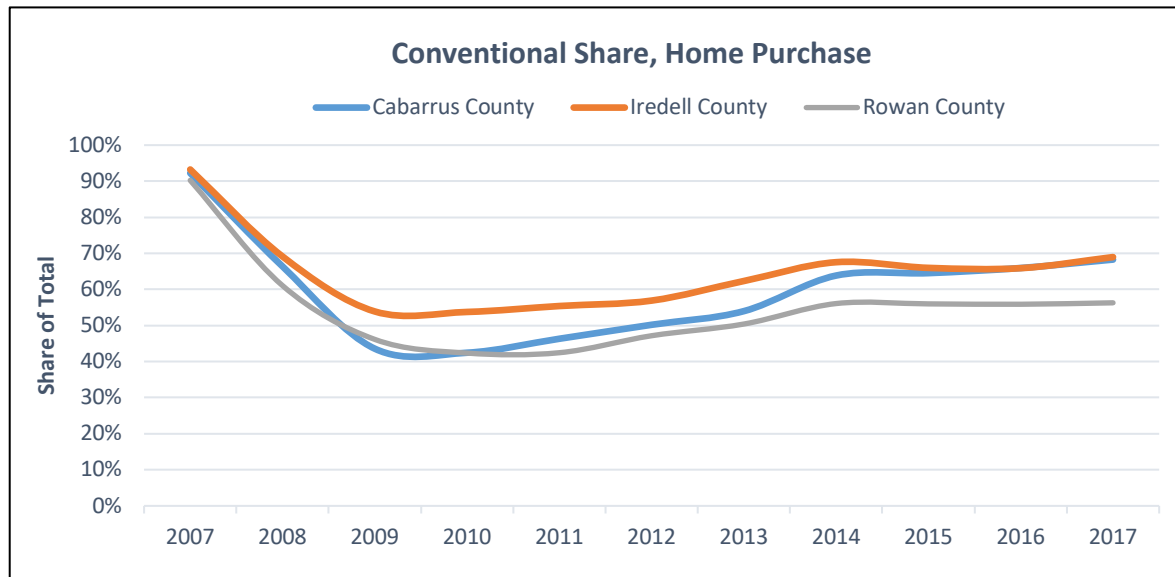


Data Source: HMDA, Federal Reserve Bank of St. Louis

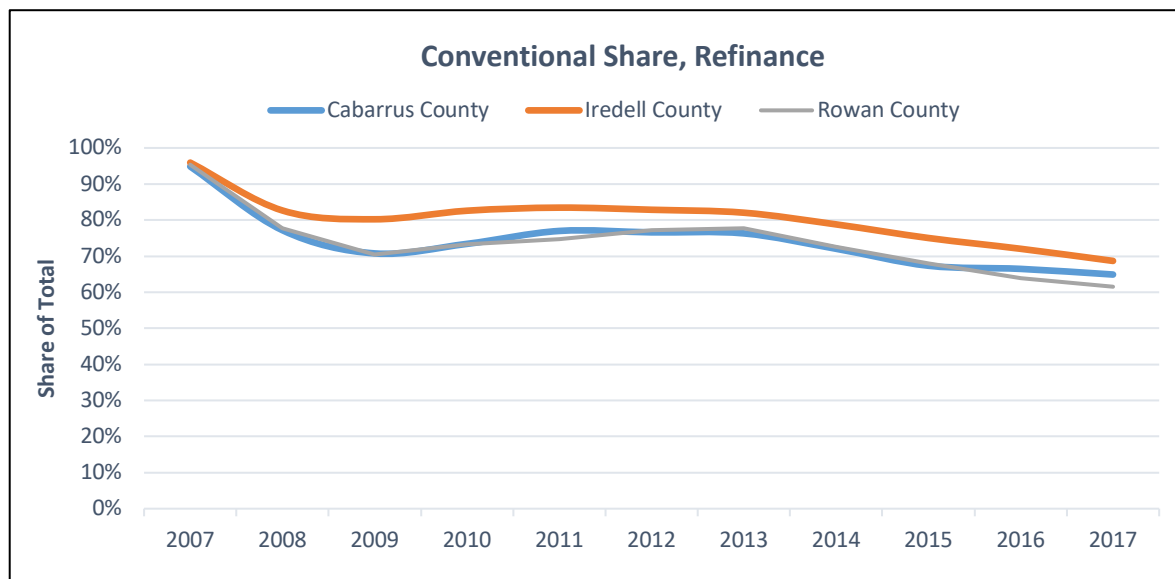
Though subprime loans within each county are mostly nonconventional, total single-family originations have remained consistently led by conventional lenders, despite a drop at the onset of the housing crisis. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2009.



Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

## Lending Practices Conclusion

Mortgage lending activity in all three counties is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession and subsequent economic recovery.

Further, each county exhibits relatively strong mortgage market fundamentals. Home purchase originations have increased steadily since 2011, suggesting signs of growing housing demand and a housing market recovery within the region. Additionally, the share of refinance applications denied for lack of collateral, suggesting an “under-water” home, has declined since the peak of the housing crisis.

The region has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains well below its peak prior to the housing bust, despite growth since 2010. Government-insured mortgages have increased, linked to tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for black and Hispanic applicants relative to white applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

## Public Sector Analysis

### Overview

The previous section presented a review of the status of fair housing in the private sector; this section focuses specifically on fair housing in the public sector. The U.S. Department of Housing and Urban Development (HUD) recommends that the Analysis of Impediments to Fair Housing Choice investigate multiple housing factors in the public sector. Community features, including public services and facilities, and the location of public and assisted housing are aspects of desirable neighborhoods, the demand for which is heightened.

### Zoning and Land-Use

The Fair Housing Acts, as amended, make it unlawful for municipalities to use their governmental powers, including zoning and land-use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances codify uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land-use regulation is to promote and preserve the character of communities, inclusionary zoning can also promote equality and socioeconomic diversity. Land-use zoning is one of the most powerful tools planners have to effectuate change and foster socioeconomic and land use diversity. But the reverse is also true: zoning and land-use planning measures may also have the effect of excluding lower-income and racial or ethnic minority groups. Local elected officials and government staff directly influence whether a community develops and commits to housing goals and objectives.

Zoning ordinances aimed at controlling the placement of group homes are one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless and those with special needs have filed complaints against restrictive zoning codes that narrowly define "family" for the purpose of limiting the number of non-related individuals occupying a single-family dwelling unit. For many people who are disabled, the group home arrangement/environment provides the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

### Multi-Family Housing Units

Public or assisted housing can exist in several forms, including low-income housing projects, housing voucher programs, and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families of low- to moderate-income levels and to promote access to jobs, transportation and related



community resources. Uneven distribution of public and assisted housing can be the result of an impediment, such as land-use policies that discourage multi-family or low-income housing in some areas, thus leading to segregation of low-income and other populations.

### Low-Income Housing Tax Credit Program

The Low-Income Housing Tax Credit (LIHTC) Program is designed to promote investment in affordable rental housing by providing tax credits to developers of qualified projects. To qualify for the tax credits, housing projects must be residential rental properties in which a proportion of available units are rent-restricted and reserved for low-income families. The exact proportions of units that need to be reserved for low-income families for a project to qualify for LIHTC credits varies according to which threshold the property owner elects to implement: at least 20 percent of housing units must be occupied by families with incomes equal to or less than the area median income (as determined by HUD) according to the 20-50 rule, while at least 40 percent of units must be reserved for families earning less than 60 percent of the area median income if the property owner elects to follow the 40-60 rule. Area median incomes are adjusted for household size. Property owners are required to maintain rent and income restrictions for at least 30 years, pursuant to the HUD-mandated minimum affordability period, though in some areas they are required to operate under these restrictions for longer time periods.

### Section 8

Housing assistance is also available to low-income families through the Section 8 Program. Rent subsidies that are available through Section 8 include Housing Choice Vouchers and Project Based Section 8 Housing. Unlike Project-Based Section 8 assistance, which subsidizes specific properties, vouchers are portable: recipients can choose where to live as long as the landlord accepts the vouchers and the unit meets a certain set of HUD-defined criteria, including maximum income limits and the “reasonableness” of the monthly rent charges as compared to units in the private market. The program covers monthly rental costs minus the tenant’s contribution, which is not to exceed 30 percent of his or her monthly adjusted income, or 10 percent of monthly unadjusted gross income.

### Promoting Fair Housing and Fair Lending

#### *U.S. Department of Housing and Urban Development*

In 1965, the U.S. Department of Housing and Urban Development (HUD) became a Cabinet-level agency. The Civil Rights Act of 1968 made most types of housing discrimination illegal and gave HUD “enforcement responsibility” when dealing with fair housing practices. The official website for HUD states that the department’s primary purpose is to “promote non-discrimination and ensure fair and equal housing opportunities for all.” HUD’s main responsibilities involve

“implementing and enforcing a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well,” and are enforced by a group of laws known as the Civil Rights Related Program Requirements, or CRRPRs<sup>2</sup>.

HUD-funded grant recipients are obligated by law not to discriminate “in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability.” According to the FHA, the secretary of HUD “shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined” within sections of the Act. Some examples of these programs and activities include, but are not limited to, offering counseling programs, establishing fair housing enforcement organizations in areas of need, working with housing providers, and encouraging banks and lenders to use more non-traditional credit evaluation methods.

The amended Housing and Community Development Act of 1974 is the primary law for the Community Development Block Grant (CDBG) Program. Under this act, every grant recipient is responsible for assuring HUD that the grant will be carried out in a manner that affirmatively furthers fair housing. CDBG recipients are required to:

1. Examine and attempt to alleviate housing discrimination within their jurisdiction
2. Promote fair housing choice for all persons
3. Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
4. Promote housing that is accessible to and usable by persons with disabilities
5. Comply with the non-discrimination requirements of the Fair Housing Act

HUD’s Super Notice of Funding Availability (SuperNOFA) provides funds to ensure that HUD and grantees work toward furthering fair housing and decreasing housing discrimination.

### *HUD and Fair Lending*

Fair lending plays a major role in fair housing. The FHA states that it is unlawful to discriminate in the following ways based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms of conditions on a loan, such as different interest rates, points, or fees

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<sup>2</sup> <https://www.hud.gov/sites/documents/96-3FHEO.TXT>

- Discriminate in appraising properties
- Refuse a loan or set different terms of conditions for purchasing a loan

HUD investigates claims of lending discrimination at no charge. “HUD has conducted a number of studies to determine whether minority homebuyers receive the same treatment and information as whites during the mortgage lending process.” HUD also addresses issues such as subprime lending, predatory lending and minority homeownership. (Source: <http://portal.hud.gov/hudportal/HUD>)

### Community Development Block Grant (CDBG)

Entitlement Grants are awarded to urban communities on a formula basis to support affordable housing and community development activities. The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The primary goal of the program is the development of viable communities. Program objectives include the provision of decent housing, a suitable living environment, and expanded opportunities principally for low- to moderate-income individuals and families. The cities of Concord, Kannapolis and Salisbury each receive CDBG allocations directly from HUD. Activities include:

- Acquisition/rehabilitation
- Homebuyer assistance
- Homeless assistance
- Economic development
- Public improvements
- Public services

### HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92. 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 provide direct rental assistance to low-income people.”

## Cabarrus/Iredell/Rowan HOME Consortium

The Cabarrus/Iredell/Rowan HOME Consortium was formed in 1996 for the purpose of cooperatively providing safe, decent and affordable housing to low- and moderate-income citizens living in eight local governments: cities of Concord, Kannapolis, Salisbury and Statesville; Cabarrus, Iredell and Rowan counties; and the town of Mooresville. There are also three community housing development organizations (CHDOs), which are part of the Consortium. The city of Concord acts as lead entity of the Cabarrus/Iredell/Rowan HOME Consortium and is authorized to request, submit and receive HOME funds from the U.S. Department of Housing and Urban Development on behalf of the members. The city of Concord distributes funds to Consortium members, manages the program and ensures regulatory compliance.

## Fair Housing Profile

### Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. A brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

*Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

*Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act.* In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

*Title VI of the Civil Rights Act of 1964.* Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

*Section 504 of the Rehabilitation Act of 1973.* Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

*Section 109 of the Housing and Community Development Act of 1974.* Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

*Title II of the Americans with Disabilities Act of 1990.* Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

*Architectural Barriers Act of 1968.* The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

*Age Discrimination Act of 1975.* The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

*Title IX of the Education Amendments Act of 1972.* Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

### Fair Housing Related Presidential Executive Orders

*Executive Order 11063.* Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

*Executive Order 11246.* Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

*Executive Order 12892.* Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

*Executive Order 12898.* Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

*Executive Order 13166.* Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

*Executive Order 13217.* Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

### State and Local Fair Housing Laws

In addition to laws at the federal level, North Carolina residents are protected from discrimination in the housing market by the North Carolina Fair Housing Act (N.C. Gen. Stat. §41A). This chapter of North Carolina's General Statutes includes protections that are substantially equivalent to the Federal Fair Housing Act, prohibiting discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. However, the state law also includes a provision, at §41A-4(g), that prohibits discrimination in land-use planning based on the fact that a planned multifamily development will contain affordable housing units.



## Fair Housing Complaints

Fair housing complaints can be used as an indicator to identify heavily impacted areas and characteristics of households experiencing discrimination in housing. The Fair Housing Act lists seven prohibited bases for discrimination: race, color, national origin, religion, sex, disability, and familial status. The Fair Housing Act makes it unlawful to coerce, threaten, intimidate or interfere with anyone exercising or aiding others in enjoying their fair housing rights.

Locally, Legal Aid of North Carolina's Fair Housing Project conducts undercover fair housing testing throughout the state to gather data on discrimination. Fair housing testing was conducted in Concord, Kannapolis, and Salisbury. The full report includes several instances where housing discrimination and unequal treatment was given to different testers. These examples indicate that discriminatory actions within the community are present.

The following analysis considers fair housing complaint data filed against respondents in the Cabarrus, Iredell and Rowan counties with the U.S. Department of Housing and Urban Development (HUD) between 2014 and 2019. Using this data, the report identifies and analyzes the following:

- The absolute number of complaints filed with HUD in the Consortium
- The basis of complaints filed
- The issues of complaints filed

The North Carolina Human Relations Commission enforces the North Carolina State Fair Housing Act and is substantially equivalent to the Division of Fair Housing within HUD. The North Carolina Human Relations Commission participated in writing and implementing the Fair Housing goals for the North Carolina Comprehensive Housing Affordability Strategy (CHAS) and the North Carolina Consolidated Housing Plan required by HUD. The North Carolina Human Relations Commission receives fair housing complaints, investigates and provides resolution for complaints, and maintains historical records of fair housing complaints filed in North Carolina. The North Carolina Human Relations Commission (NCHRC) Fair Housing Complaints was also reviewed, though the cases there were repeated in HUD's data set and, therefore, are not listed in the summary and table below.

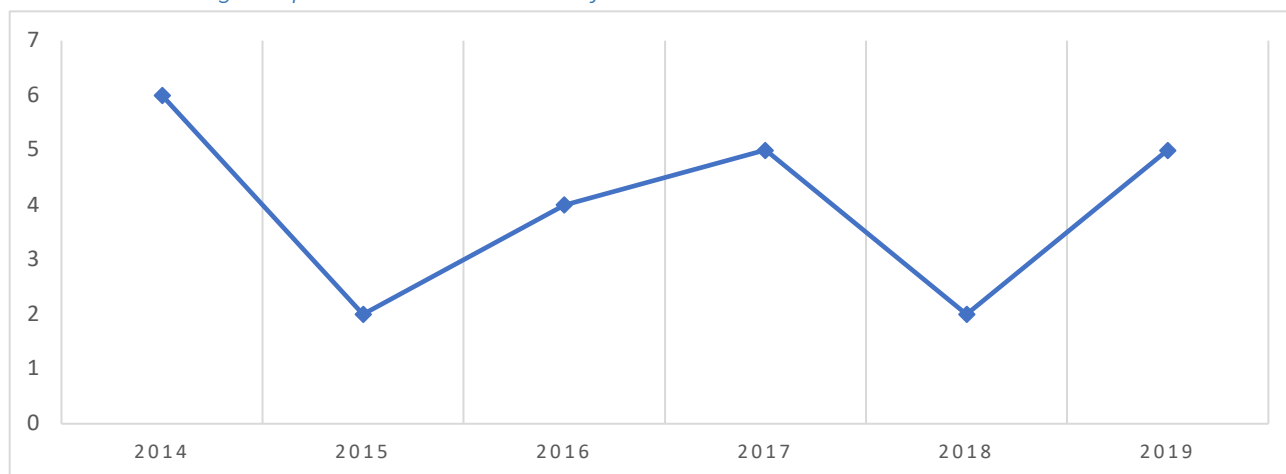
While conducting the analysis, several data limitations were identified. Though not exhaustive, the list below summarizes the most important limitations of the datasets. The complaint process relies on people self-reporting. The data represents only those complaints that were filed, thus the greater likelihood is that incidents of discrimination were under-reported. Though five years of data provide a basis for simple analysis, a longitudinal approach of complaint outcomes is not possible in this analysis. HUD's dataset only includes closed cases that were filed during this time period.

A total of 24 fair housing complaints were filed with HUD between 2014-2019. Most of the complaints by bases were racial discrimination (33 percent) and disability discrimination (33 percent). All complaints filed must allege a basis for discrimination. Familial status, i.e., the makeup of a family including children and pregnant women, ranked third (13 percent) during the study period.

*Table: Fair Housing Complaints in the Consortium from 2014 to 2019*

Fair Housing Complaints			
Filing Date	Violation State/County	Violation City	Complaint Basis
01/29/14	North Carolina - Iredell	Mooresville	Disability
02/18/14	North Carolina - Iredell	Statesville	Disability
03/12/14	North Carolina - Cabarrus	Concord	Disability
05/01/14	North Carolina - Iredell	Statesville	Race, Retaliation
05/06/14	North Carolina - Rowan	Salisbury	Sex
06/17/14	North Carolina - Cabarrus	Concord	Familial Status
10/13/15	North Carolina - Iredell	Mooresville	Race, Disability, Familial Status
11/30/15	North Carolina - Cabarrus	Concord	Race
02/25/16	North Carolina - Rowan	China Grove	Race
08/10/16	North Carolina - Cabarrus	Kannapolis	Race
09/21/16	North Carolina - Rowan	Salisbury	Race
11/10/16	North Carolina - Rowan	Salisbury	Race
01/10/17	North Carolina - Rowan	Cleveland	Disability, Retaliation
01/23/17	North Carolina - Cabarrus	Concord	Disability
06/26/17	North Carolina - Cabarrus	Kannapolis	Race, Disability, Familial Status
07/11/17	North Carolina - Iredell	Mooresville	Race
10/24/17	North Carolina - Cabarrus	Concord	Disability
01/11/18	North Carolina - Cabarrus	Kannapolis	Race, Disability
07/31/18	North Carolina - Iredell	Mooresville	Race, Familial Status
03/22/19	North Carolina - Cabarrus	Mount Pleasant	Race, Color, National Origin, Disability, Familial Status
03/22/19	North Carolina - Iredell	Statesville	Sex, Disability, Retaliation
05/23/19	North Carolina - Rowan	Salisbury	Race
07/10/19	North Carolina - Cabarrus	Kannapolis	Disability, Retaliation
08/12/19	North Carolina - Rowan	China Grove	Disability
Data Source: HUD Region IV Office of Fair Housing and Equal Opportunity			
Data note: 2019 data is from January 1 to October 7, 2019.			

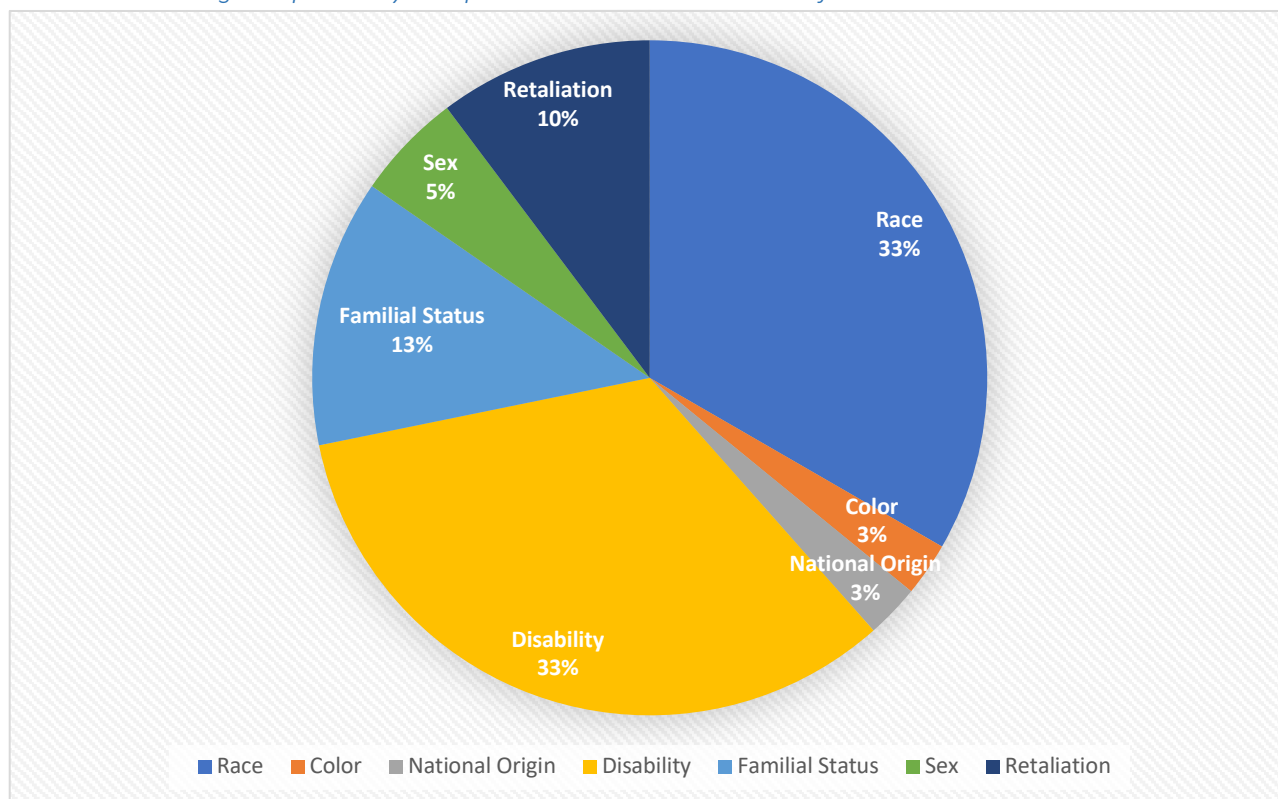
Chart: Fair Housing Complaints in the Consortium from 2014 to 2019



Source: HUD Region IV Office of Fair Housing and Equal Opportunity

Data note: 2019 data is from January 1 to October 7, 2019.

Chart: Fair Housing Complaints by Complaint Basis in the Consortium from 2014 to 2019



Source: HUD Region IV Office of Fair Housing and Equal Opportunity

Data note: 2019 data is from January 1 to October 7, 2019.

## Review of Previous Impediments

### Current Analysis of Impediments to Fair Housing Choice

The city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Members are committed to fulfilling their responsibility of promoting equal housing opportunities. Members have demonstrated this through a growing neighborhood initiative and through the implementation of the CDBG and HOME programs. Members have also taken strong stands on development standards to compel homebuilders and lenders to invest in neighborhood sustainability. Consortium also supports the continued efforts of local CHDOs Prosperity Unlimited, Inc. the Salisbury Community Development Corporation, and Community Foundations, to educate the public and housing industry professionals about fair housing. Each year the city provides CDBG funds to assist with fair housing and homebuyer education workshops. The city continues efforts to educate the public to help eliminate racial, ethnic and economic segregation and other discriminatory practices in housing.

### Actions to Address Previous Impediments to Fair Housing

In 2014, the Centralina Council of Governments (CCOG) completed a regional housing and growth strategy covering a 14-county Charlotte-Metropolitan region. A professional housing consultant was hired to assist with a region-wide housing market study and needs assessment, as well as Analyses to Impediments to Fair Housing Choice (AI) for member jurisdictions. Several observations from the 2014 study regarding the local housing market are outlined, below:

#### Private Sector

1. More frequent denial of home purchase loans to racial and ethnic minority residents.
2. Differential impact of predatory style lending on members of racial and ethnic minority groups.
3. Unequal distribution of Community Reinvestment Act loans.
4. Lack of knowledge and access to the fair housing system.
5. Discriminatory terms, conditions, privileges, or facilities relating to rental.
6. Failure to make reasonable accommodations for individuals with disabilities.

#### Public Sector

1. Insufficient understanding of fair housing laws.
2. Insufficient fair housing testing and enforcement activities.
3. Lack of interest in fair housing and affirmatively furthering fair housing.

As part of the city of Concord's and Cabarrus/Iredell/Rowan HOME Consortium's commitment to promote equal housing opportunities, jurisdictions have emphasized following the outlined steps to eliminate the identified impediments and to monitor the progress of recommendations.

Many of the impediments shared a theme: a need for fair housing education. The regional jurisdictions have made efforts to increase the understanding of fair housing laws, rights and best practices to landlords, property managers and the general public. Community Development staff attends or conducts Fair Housing workshops in partnership with N.C. Human Relations Council, posts notices throughout government buildings regarding the Right to Fair Housing Choice, and advertises that the Planning Department is the location to lodge complaints. Consortium members distribute materials to agencies and realtors to promote fair housing education and guidelines. The following additional fair housing activities serve as a guide for Consortium members:

- Pamphlets and posters will be restocked and/or placed in government buildings, libraries, etc.
- Fair Housing information will be relayed through website postings.
- Cable TV ads will run advising the public of their right to fair housing.
- Radio ads promoting fair housing will be run.
- Fair Housing workshops/events will be held around the region throughout the year.
- A Fair Housing resolution and Fair Housing complaint procedure will be advertised.
- Advertise and promote fair housing issues through print ads, flyers and brochures at community events & fairs, reaching out to landlords, renters, real estate agents & home buyers.
- Fair Housing issues will be included in homeownership education classes.
- A review will be made of the Land Development Ordinance to ensure that emergency and transitional housing are treated the same as other residential uses.

The city and Consortium continue to support and rely on the three Community Housing Development Organizations (CHDOs) to provide educational classes for first-time homebuyers and information to housing industry professionals. Potential homebuyers throughout the jurisdictional area of the Consortium are required to attend homebuyer education and financial planning classes. They also provided information on Fair Housing. The CHDOs and other nonprofits also offer foreclosure prevention classes and information on predatory lending practices.

The Consortium continues to maintain and create new partnerships to encourage fair housing choice, promote affordable housing opportunities and prevent homelessness. Partnerships with entities such as Prosperity Unlimited, Inc., Salisbury Community Development Corporation, and

Community Foundations make a significant difference in identifying the needs and strategies, and providing classes to first-time homebuyers, foreclosure counseling and a fair housing workshop. The communities of Mooresville, Kannapolis and Salisbury also continue to partner with local CHDOs to provide training and information to low- and moderate-income families.

One of the primary objectives of the city of Concord and the Consortium is to produce homes that are affordable to low-and moderate-income persons. The city of Concord provides approximately \$7,000 in grants for water and sewer connection charges to Habitat for Humanity for construction of affordable housing within the city limits. The city of Kannapolis approved its long-range comprehensive plan in March 2018 and is in the process of updating its zoning map and development ordinances. As part of this process, the city will be looking at ways to promote quality development but at the same time, remain an affordable community for commercial and residential development. The city of Kannapolis's Planning Department is implementing a new permitting system and will be reviewing permitting processes and procedures to determine how to streamline the process. This will help save time for developers and potentially help reduce barriers to development. Lastly, Members of the Consortium will be looking at ways to encourage infill development on existing parcels. Developing in areas with established infrastructure is likely to be cheaper than greenfield sites where infrastructure must be extended.



## Public Involvement

The city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium informed the community of the start of the 2020 Analysis of Impediments to Fair Housing Choice report using multiple communication mediums:

- City Council meetings
- Newspaper articles
- Local TV station
- Community meetings
- Jurisdiction website and social media sites
- Targeted emails

## Public Survey

Concord and the Cabarrus/Iredell/Rowan HOME Consortium disseminated a survey for residents that was available in both English and Spanish, in which respondents were asked to share their experiences with fair housing and whether they had been discriminated against in housing choice in their community. The survey was available on the individual city and county websites, at public meetings, was emailed to service providers to distribute to residents and hardcopies were left at public places. There were 262 surveys completed online.

Thirty-one percent of those polled thought housing discrimination was common in the area and 21 percent thought housing discrimination was very common in the area. When asked to rate how common they thought housing discrimination related to specific protected classes, race/color were rated at the top of the list, followed by national origin and disability. Most of the responders ranked discrimination (both perceived and experienced) dealt with the rental market in the form of landlords or rental management companies. Twenty five percent of respondents reported experiencing housing discrimination. The top two causes reported in the survey were familial status (48 percent) and race (45 percent). Disability was ranked third (23 percent). A review of more than 60 comments demonstrated a consistent message that lack of affordability is a limiting factor in housing choice.

## Focus Group Discussions

Three stakeholder focus groups in different public locations in the tri-county region were held between Feb. 5-6, 2020. In addition to members of the public, meeting participants included representative from organizations covering a range of services including economic development, job training, social services, housing, elderly and vulnerable populations, and fair housing advocacy. The focus groups covered a broad range of issues including housing needs, community development, and fair housing.

Facilitators guided the focus group discussions, pointing out that community input is a critical component of the Analysis of Impediments (AI) processes. Participants were encouraged to discuss the topics that were of highest importance to them on issues of housing. To encourage participants to think about suggestions for solutions, time was set aside at the end of a 30-minute presentation to identify solutions to barriers and to prioritize action items.

Based on the focus groups and conversations, the following was offered:

**Observations:**

- There are gaps in affordable housing financing options
- It is taking people longer to find housing that is affordable
- Student loan debt is a barrier for young graduates
- A lack of affordable housing set-asides provided by for-profit developments

**Proposed Solutions:**

- Linkage fees<sup>3</sup>
- Mandatory set-asides<sup>4</sup>
- Designating vacant properties for affordable housing.
- Ensuring that families are not displaced through gentrification

General Fair Housing Observations

The community and stakeholder organizations were encouraged to provide written feedback on the issues they considered most pertinent to fair housing in the region. Below is a list highlighting common themes:

- Shortage of housing for lower income households, meeting qualifications for HUD housing and/or lending at other financial institutions in area
- Landlord discrimination (lack of education) regarding tenant rights and protections
  - Disability access issues
  - Discrimination of family size (e.g. number of children)
  - Economic status
  - Race
- Unaffordable rental units in the region

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<sup>3</sup> Linkage fees are typically charged to developers and then spent on affordable housing preservation or production through existing housing programs.

<sup>4</sup> An inclusionary zoning requirement that all private developments over a certain size include a specific percentage of affordable housing.

- Illegal discriminatory practices
  - Landlords assigning different prices, stipulations, fines and/or fees to ethnic households

## Fair Housing Related Impediments and Recommendations

This Analysis of Impediments to Fair Housing Choice is an examination of barriers, challenges and opportunities for housing choice for the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium. The major impediments include:

### Potential Impediments

#### Impediment 1: The Cost of New Housing Construction

The cost of new residential construction continues to rise, which hinders the construction of affordable homes. This is evidenced in the average price of new single-family homes. The increase in the average permit value of new single-family units has significantly exceeded the increase in median household incomes since 2010. Since the beginning of the decade, the average construction permit value for new single-family units in Rowan County increased by 55.8 percent and 23.8 percent in Cabarrus County while the median household income grew by only 7.8 percent in Rowan County and 12.6 percent in Cabarrus County.

*Table: 2010 -2018 Percent Changes in Household Income versus Housing Permit Value*

<b>Economic Indicator</b>	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>
Median Household Income 2010 – 2017	12.6%	14.3%	7.8%
Single Family Residential Construction Permit Value 2010 – 2018	23.8%	3.3%	55.8%
Data Source: 2010 Census, 2010 & 2014-2018 American Community Survey 5-Year Estimates			

In Salisbury, the median homes sales prices increased by 22.9 percent from 2018 to 2019, according to the Charlotte Regional Realtor Association’s monthly local market update report.

#### Impediment 2: High Rental Housing Rates and Supply of Affordable Rental Housing

Renters are the most cost-burdened group in the region. The demand for rental housing is outpacing supply. Even with the increase in rental unit construction across the region, rents are becoming more and more expensive, particularly in areas closest to the city of Charlotte. Rents rose more quickly than home values and renters tend to have lower incomes and less economic stability.

According to the North Carolina Housing Coalition, more than 37 percent of renters are cost-burdened placing further demand on multi-family and other forms of rental housing. For example, the median contract rent increased 16.3 percent in Rowan County since 2010 while the median household income grew by only 7.8 percent in Rowan County. The median contract rental rates in the city of Concord and town of Mooresville increased at an even higher rate of 30.3 percent and 15.8 percent, respectively.

### Impediment 3: Insufficient supply of adequate and affordable housing

Despite many efforts by the Consortium to address fair housing impediments, there remains a shortage of affordable housing. This has been caused by a combination of the impediments identified in this Analysis ranging from the cost of new construction, restrictive zoning regulations, lack of/or cost of new infrastructure, insufficient financial incentives and public attitudes resisting increasing residential densities.

For example, in Rowan County, there were 422 applicants on the Housing Choice Voucher waiting list in 2019. Equally important, this shortage of affordable housing amplifies the probability that housing discrimination will occur.

### Impediment 4: Shortage of Temporary Housing for Homeless Persons

A 2018 study commissioned by The Salvation Army revealed a tremendous need for emergency shelter beds in the region, especially for homeless families with children. In 2019, the Cabarrus County Homeless Task Force identified 575 homeless students (K-12) and the Cooperative Christian Missionary received 635 applications for shelter in the first nine months of 2019. Yet there were only 208 persons served by The Salvation Army during these same periods<sup>5</sup>.

### Impediment 5: Mortgage Lending Practices and Limited Financing for First-time Homebuyers

There is a shortage of low-interest loans and down payment assistance for first-time homebuyers with low to moderate incomes. Lending practices also have been found to reduce homeownership opportunities for racial and ethnic minorities. The Home Mortgage Disclosure Act (HMDA) analysis identified disproportionately high denial rates for black and Hispanic applicants relative to white applicants and higher denial rates in low-income areas.

### Impediment 6: Lack of Awareness Regarding Discrimination & Fair Housing

There is a continuing need to educate renters and homebuyers regarding their rights under the Fair Housing Act as well as advising landlords, realtors, sellers and bankers about their

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<sup>5</sup> [www.healthycabarrus.org/priorities/homelessness](http://www.healthycabarrus.org/priorities/homelessness)

responsibilities under the Fair Housing Act. Within the HOME Consortium and tri-county region, there were only 24 reported cases of housing discrimination in a six year period (2014-2019). The likelihood of such low numbers of reported cases compared to similar jurisdictions across the country may be indicative of residents having limited knowledge of fair housing rights, methods of reporting and resolving violations, and/or confidence in the system to make needed changes

#### Impediment 7: Lack of access to housing that accommodates special populations

Comments from many community stakeholders during the Consolidated Plan public hearing process identified unmet needs for housing for the elderly, disabled and adults re-entering the community. Key stakeholders consistently stated that the current regional housing stock is not adequate to serve area residents with special needs, including disabled and elderly residents. Furthermore, many of the available housing units were often described as either substandard and/or non-accessible.

## Fair Housing Action Plan

Member cities and counties of the HOME Consortium are recommended to focus on the following programmatic actions:

### Action 1 – Expand the Amounts and Types of Financial Incentives for Affordable Housing

The cities and counties should provide added financial and developmental incentives for private developers and non-profit organizations to construct and/or rehabilitate affordable housing. This may include waiving or discounting building fees, fast-tracking the approval process for proposed developments that incorporate affordable housing units and related fee discounts for the stimulating the addition of accessory dwelling units such as reducing frontage and setback requirements for accessory dwelling units. Some actions are already in place and should be duplicated elsewhere.

Currently, the city of Concord has a policy to waive water and wastewater connection charges and zoning clearance permit fees for affordable housing. Another meritorious example is the Concord Planning Commission's decision to rezone one zoning district to include cluster housing developments, which allows new residential development on smaller lots.

Rowan County offers down payment assistance to first-time homebuyers through its HOME partnership program, an initiative that should be expanded. Implementing and expanding the Rowan County model of discounting water and sewer connection fees for low- to moderate-income residents is also recommended.

### Action 2 - Create an Affordable Housing Trust Fund

It is recommended that the cities and counties within the HOME Consortium create a housing trust fund to help provide more affordable homes for low- and moderate-income households. The cities of Raleigh and Winston-Salem as well as Wake and Orange counties have established housing trust funds. Since 2001 when the city of Charlotte established a housing trust fund, it has provided financing for more than 5,000 new and rehabilitated affordable housing units.



Housing trust funds routinely:

- Support multi-family new construction and rehabilitation;
- Facilitate homeownership development in targeted neighborhoods;
- Assist housing for seniors, disabled and homeless populations; and
- Acquire properties for developing mixed-income communities.

The proposed housing trust fund can play an important role in increasing down payment assistance, as is being done in the cities of Concord and Kannapolis, or acquiring and rehabilitating homes as planned in Mooresville and other parts of Iredell and Rowan counties<sup>6</sup>. These funds can also serve to maximize the HOME Consortium's community housing development organization's (CHDO's) projects.

### Action 3 – Strengthen Intergovernmental Approaches

The HOME Consortium jurisdictions need to encourage more collaborative approaches between cities and counties to facilitate housing development. Intergovernmental approaches to land use planning will contribute to achieving the recommended actions, especially between cities and unincorporated areas of the counties.

Iredell County's 2030 Horizon Plan is a model for planning coordination, including increasing the use of annexation agreements to better facilitate and more efficiently utilize infrastructure improvements. This action includes developing a one-stop office for all fair housing activities.

### Action 4 – Increase Role of State and Not-for-Profit Agencies

Increased awareness of the North Carolina Housing Finance Agency for rehabilitation of homes will contribute to improving fair housing practices<sup>7</sup>. Best practices for local jurisdictions should continue to utilize and expand partnerships with entities such as:

- Prosperity Unlimited Inc., in their support of potential first-time homeowners prior to their home purchase to determine if they are mortgage-ready financially and if they are prepared for the transition from tenant to homeowner.
- Expanding the use of Legal Aid NC to help address fair housing impediments.
- Making better use of the area's Association of Realtors and Habitat for Humanity to further and better promote fair housing programs; and

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<sup>6</sup> [www.housingtrustfundproject.org/state/north-carolina](http://www.housingtrustfundproject.org/state/north-carolina)

<sup>7</sup> [www.nchousing.org/resource/2018-state-of-fair-housing-in-north-carolina](http://www.nchousing.org/resource/2018-state-of-fair-housing-in-north-carolina)

- Expanding the utilization of the services of the Cooperative Christian Ministries and Habitat for Humanity to increase affordability by providing homebuyer acquisition and down payment assistance as planned by the cities of Kannapolis and Concord.

#### Action 5 – Expand Housing Opportunities for the Homeless

Encourage all Consortium jurisdictions to increase participation in the Piedmont Regional Continuum of Care Committee to help reduce the gaps that exist for those who are chronically homeless (or at risk of becoming homeless) and actively support more short-term housing options.

Most jurisdictions within Cabarrus County have been a partner in the strategic planning process for homelessness and a financial supporter of Cooperative Christian Ministry's Plan to End Chronic Homelessness in Cabarrus County. This recommendation includes the expansion of funding to community-based services and support to prevent homelessness and mitigate the reoccurrences of homelessness. The Salvation Army's planned 16,000-square-foot Center of Hope shelter is a model to be duplicated for adding emergency beds for single men and women and emergency shelter suites for families.

#### Action 6 – Increase Fair Housing Public Education about Fair Housing Practices including Stronger Enforcement

All three counties and local non-profits in the HOME Consortium should continue to educate and make realtors, bankers and landlords aware of discriminatory housing policies and promote fair housing opportunities for all residents. These expanded efforts include improving public knowledge and awareness of the Fair Housing Act and related housing and discriminatory laws and regulations. Efforts also include continuing to educate and make residents aware of their rights under the Fair Housing Act and the Americans with Disabilities Act (ADA).

The Salisbury Housing Advocacy Commission is an excellent model to address issues related to fair housing and tenant/landlord responsibilities. HOME Consortium communities can expand utilization of the North Carolina Human Relations Commission materials, resources and their employees to inform regional housing consumers, lenders and other providers about legal and best practices of fair housing.

While the use of posters, websites, and public workshops should be expanded to build awareness, increased involvement with local credit unions and mortgage lenders is a collaborative approach to promote fair housing education and practices. Major banks can meet some of their Community Reinvestment Act (CRA) requirements by providing financial support for fair housing marketing/promotion in low income areas. Increasing mobility opportunities

through expanded mobility counseling and regional mobility fair housing programs is another means to ensure underserved populations have greater access to fair housing rights information.

More educational efforts are needed to understand the importance of affordable housing in the community. Reducing loan denial rates and related problems in the home mortgage market can be addressed through expanding educational opportunities and partnerships with local lending institutions. A useful model is the city of Salisbury, which has identified partners to expand down payment assistance resources to create home ownership opportunities for more citizens.

#### Action 7: Revise Codes and Zoning Ordinances

Strategic review and revision of building codes can facilitate the production of affordable housing. The HOME Consortium cities and counties should review and identify restrictive zoning requirements that may be amended to overcome some of the housing barriers faced by low- and moderate-income persons. These measures should include incentives for clustering and home and subdivision design flexibility. Affordable housing may also be exempted from certain development standards such as open space/park area requirements. These zoning changes may offer density benefits beyond existing standards when affordable housing units are included in proposed developments, inclusionary zoning and applying compact design principles that foster mixed use. These actions should also include dedicating more local resources and strengthening code enforcement efforts to reduce substandard housing.

Elements of these recommended fair housing actions have been initiated by some of the jurisdictions within the HOME Consortium. The following table, "Consortium Fair Housing Actions Matrix," identifies those jurisdictions where specific actions are needed. An "A" in the table indicates actions are needed to be undertaken and an "\*" indicates actions that have been adopted and may be under way but are recommended to be expanded. The cells that have "--" are so noted for one of two reasons, either:

- The city has a small population that the program may be less feasible financially or administratively, or
- The city is in a county where it is more appropriate for the county to be responsible or take the lead.

Table – Consortium Fair Housing Actions Matrix

Action No. / Major Jurisdiction	1: Expand Financial Incentives /Discounts	2: Create A Housing Trust Fund	3: Inter-governmental Approaches	4: Use of State & Not-for Profits	5: Address Homelessness	6: Increase Housing Public Education	7: Revise Codes & Zoning Ordinances
Cabarrus County	*	A	A	*	*	*	A
Iredell County	A	A	*	*	A	A	A
Rowan County	*	A	A	*	A	A	A
City of Concord	*	A	A	*	*	*	*
City of Kannapolis	*	--	A	*	--	--	A
City of Salisbury	*	--	*	*	*	*	*
Town of Mooresville	*	--	*	*	--	--	A
City of Statesville	*	--	*	*	--	--	A

## Conclusion

As this AI has identified, The city of Concord and the Cabarrus/Iredell/Rowan County HOME Consortium faces various challenges in order to achieve the goal of affirmatively furthering fair housing choice. In collaboration with the community residents, housing stakeholders, and the numerous non-profit and for-profit partners, the Consortium can build on recent improvements, county and municipal strengths, and opportunities to increase fair housing choice moving forward. The Fair Action Plan included in this AI can serve as an easily understandable roadmap – for both policymakers and the public – in order to focus efforts and advance fair housing choice in the near future. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although all of the impediments will not likely be eliminated in a short time period, such as five years, the Consortium will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice.

## *Appendices*

*Population Data:  
2006-2010 ACS and  
2013-2017 ACS*

<b>Geography</b>	<b>2010 Population</b>	<b>2017 Population</b>	<b>Change</b>	<b>Percent Change</b>
37025040500	11012	12575	1563	14.2%
37025040600	6129	6721	592	9.7%
37025040701	1930	1623	-307	-15.9%
37025040702	6301	7654	1353	21.5%
37025040703	3177	2547	-630	-19.8%
37025040800	3677	3591	-86	-2.3%
37025040900	1850	1992	142	7.7%
37025041000	5996	6143	147	2.5%
37025041100	6412	6660	248	3.9%
37025041200	5208	8025	2817	54.1%
37025041301	3245	5661	2416	74.5%
37025041302	5932	8994	3062	51.6%
37025041303	5368	9823	4455	83.0%
37025041501	7539	10762	3223	42.8%
37025041502	5835	6960	1125	19.3%
37025041503	3259	3769	510	15.6%
37025041601	7404	8494	1090	14.7%
37025041602	3139	3541	402	12.8%
37025041701	3655	4099	444	12.1%
37025041702	3269	3551	282	8.6%
37025041901	1489	2274	785	52.7%
37025041902	4291	4313	22	0.5%
37025042000	5072	4528	-544	-10.7%
37025042101	3743	3091	-652	-17.4%
37025042102	3546	4068	522	14.7%
37025042200	5858	7262	1404	24.0%
37025042300	5195	4772	-423	-8.1%
37025042401	3375	3341	-34	-1.0%
37025042402	4552	6269	1717	37.7%
37025042501	3938	4385	447	11.4%
37025042502	2485	2420	-65	-2.6%
37025042503	3600	4276	676	18.8%
37025042504	1678	1546	-132	-7.9%
37025042601	5566	5046	-520	-9.3%
37025042602	3587	4053	466	13.0%
37025042603	6394	7069	675	10.6%
37025042604	5284	4818	-466	-8.8%



*2000 Census Data*

GEOID	Population
37025040500	7134
37025040600	5238
37025040700	8496
37025040800	4204
37025040900	1522
37025041000	5958
37025041100	5314
37025041200	5335
37025041300	4681
37025041500	10852
37025041600	8028
37025041700	6685
37025041800	383
37025041900	6241
37025042000	4723
37025042100	6482
37025042200	5644
37025042300	4522
37025042400	7487
37025042500	8540
37025042600	13594

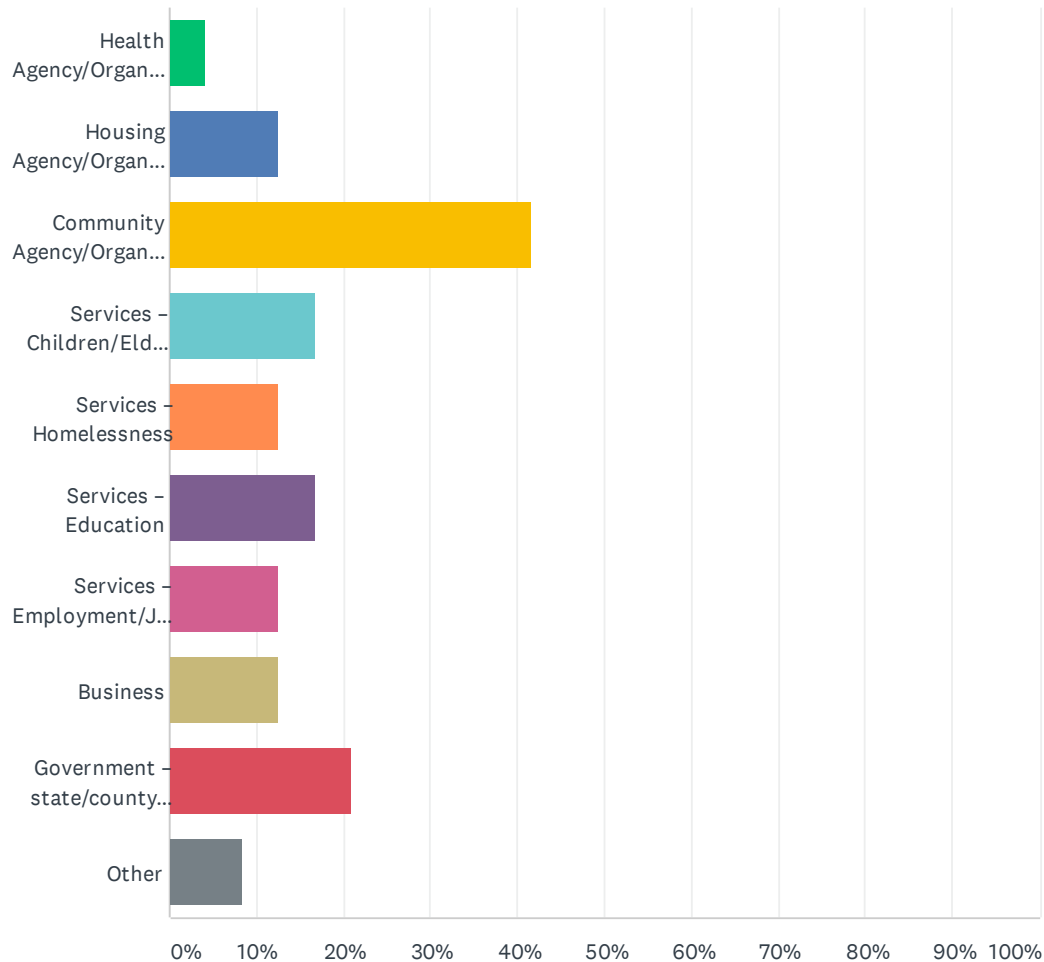
## Q1 Name of your organization?

Answered: 24 Skipped: 0

#	RESPONSES	DATE
1	Nova Credit Union	2/14/2020 11:18 AM
2	Cabarrus County	2/13/2020 1:42 PM
3	SRCAA	2/10/2020 9:28 AM
4	Salisbury rowan community action agency	2/10/2020 9:21 AM
5	SRCAA	2/10/2020 7:40 AM
6	Salisbury Rowan Community Action Agency	2/10/2020 7:23 AM
7	Carolina Rebuilding Ministry	2/8/2020 1:18 PM
8	Salisbury Rowan Community Action agrncy	2/6/2020 2:57 PM
9	Salisbury-Rowan Community Action Agency, Inc.	2/6/2020 1:30 PM
10	Cabarrus Cooperative Christian Ministry	1/23/2020 1:46 PM
11	Families First in Cabarrus County	1/23/2020 11:45 AM
12	Rufty-Holmes Senior Center	1/22/2020 8:42 AM
13	Salisbury/Rowan REALTORS®	1/13/2020 11:44 AM
14	Town of Spencer	1/2/2020 9:15 AM
15	Rowan County Planning & Development	12/27/2019 2:01 PM
16	Rowan Helping Ministries	12/23/2019 10:27 AM
17	Salisbury Community Development Corporation	12/20/2019 1:01 PM
18	Granite Quarry Planning Department	12/20/2019 8:34 AM
19	Community Care Clinic of Rowan County	12/20/2019 8:23 AM
20	Main Street Mission (Marketplace and Meeting Place)	12/19/2019 9:42 PM
21	Carolina Rebuilding Ministry	12/19/2019 2:21 PM
22	Favored14Properties, LLC	12/19/2019 1:26 PM
23	Town of China Grove	12/19/2019 12:49 PM
24	Latin Community	12/19/2019 12:41 PM

## Q2 Organization Type

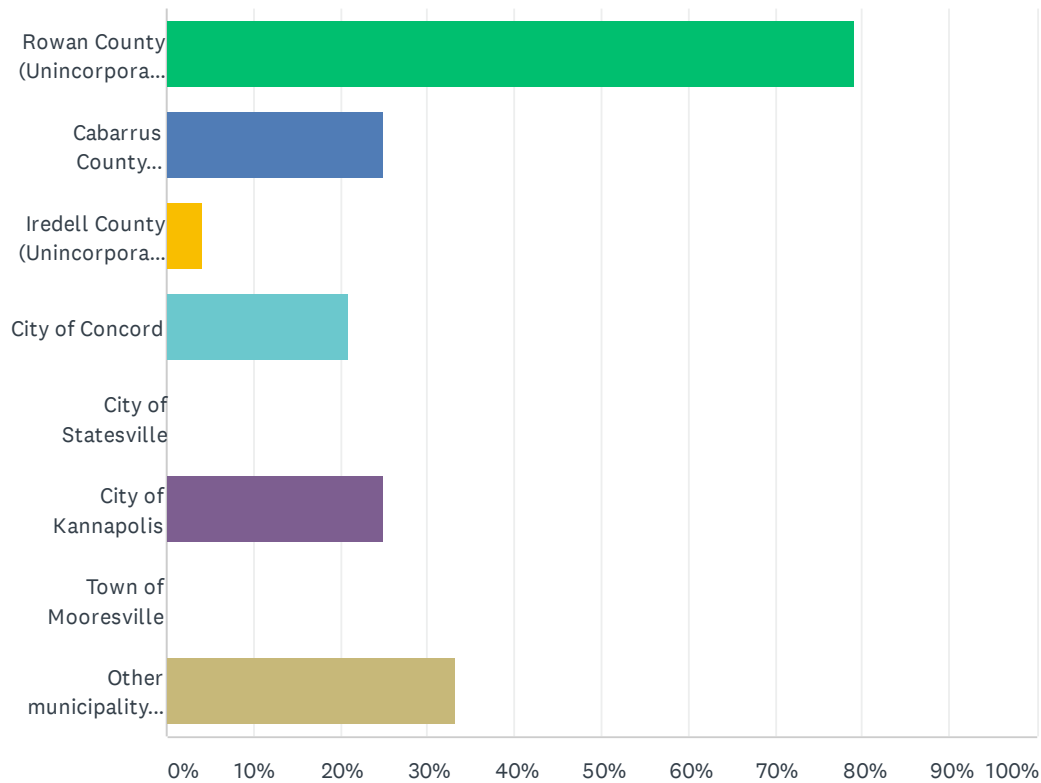
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Health Agency/Organization	4.17%	1
Housing Agency/Organization	12.50%	3
Community Agency/Organization	41.67%	10
Services – Children/Elderly/Disability/Persons w HIV/AIDS/Victims of Domestic Violence	16.67%	4
Services – Homelessness	12.50%	3
Services – Education	16.67%	4
Services – Employment/Jobs/Economic Development	12.50%	3
Business	12.50%	3
Government – state/county/local	20.83%	5
Other	8.33%	2
Total Respondents: 24		

### Q3 Which area(s) does your organization service? (please mark all that apply)

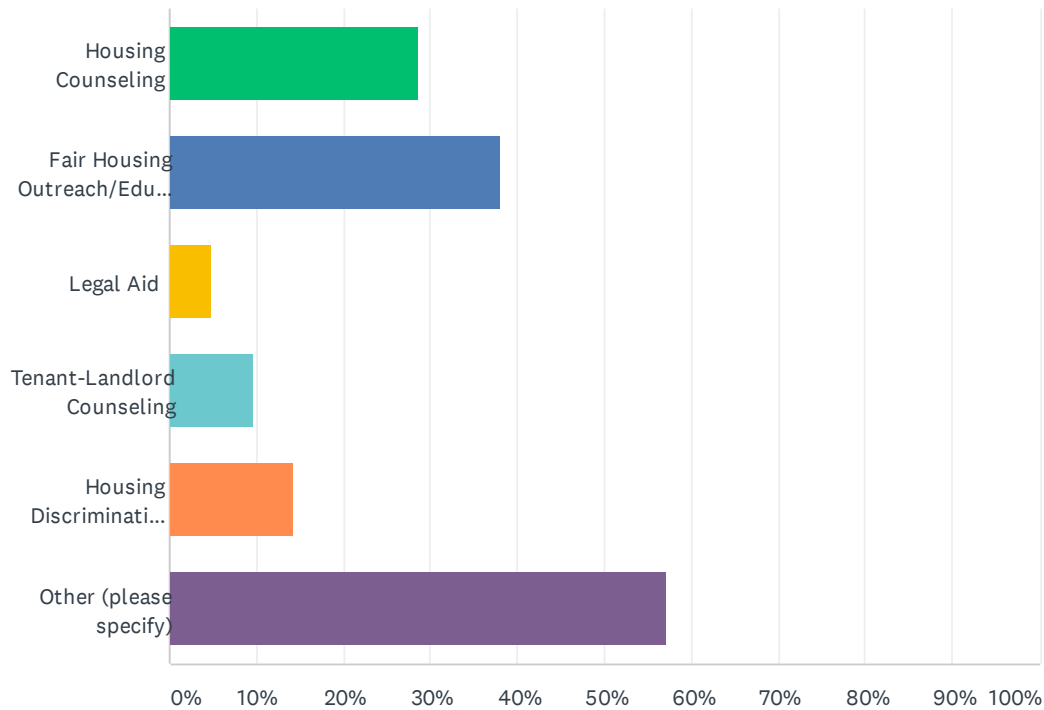
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Rowan County (Unincorporated Areas)	79.17%	19
Cabarrus County (Unincorporated Areas)	25.00%	6
Iredell County (Unincorporated Areas)	4.17%	1
City of Concord	20.83%	5
City of Statesville	0.00%	0
City of Kannapolis	25.00%	6
Town of Mooresville	0.00%	0
Other municipality not listed	33.33%	8
Total Respondents: 24		

## Q4 What fair housing services do you provide ? (please mark all that apply)

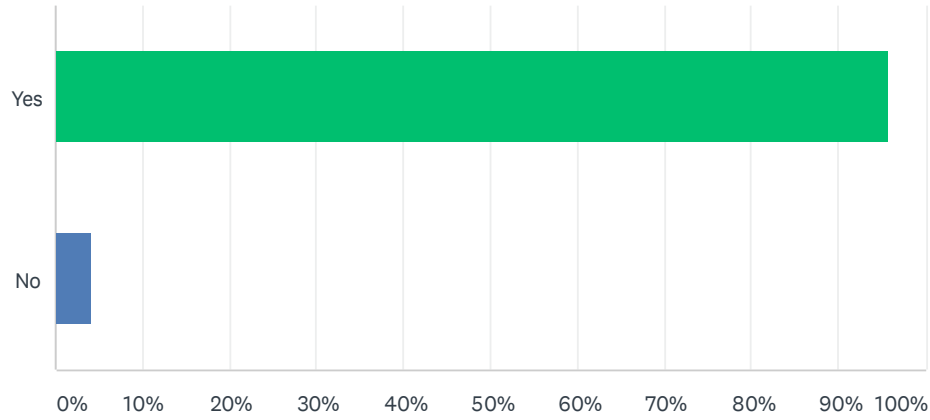
Answered: 21 Skipped: 3



ANSWER CHOICES	RESPONSES	
Housing Counseling	28.57%	6
Fair Housing Outreach/Education	38.10%	8
Legal Aid	4.76%	1
Tenant-Landlord Counseling	9.52%	2
Housing Discrimination Assistance	14.29%	3
Other (please specify)	57.14%	12
Total Respondents: 21		

## Q5 Do you believe housing discrimination exists in your service area?

Answered: 24 Skipped: 0

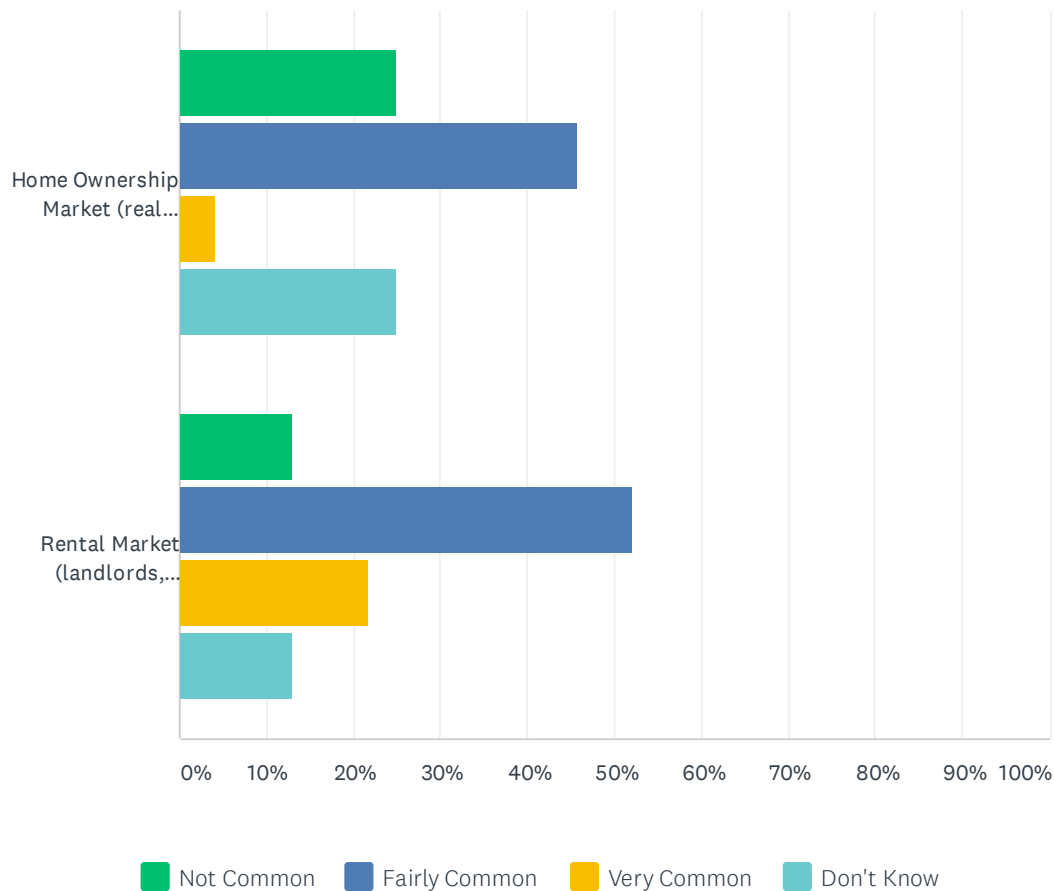


ANSWER CHOICES	RESPONSES	
Yes	95.83%	23
No	4.17%	1
TOTAL		24



## Q6 Please rate the following sources of housing discrimination based on how common you think they occur in your community.

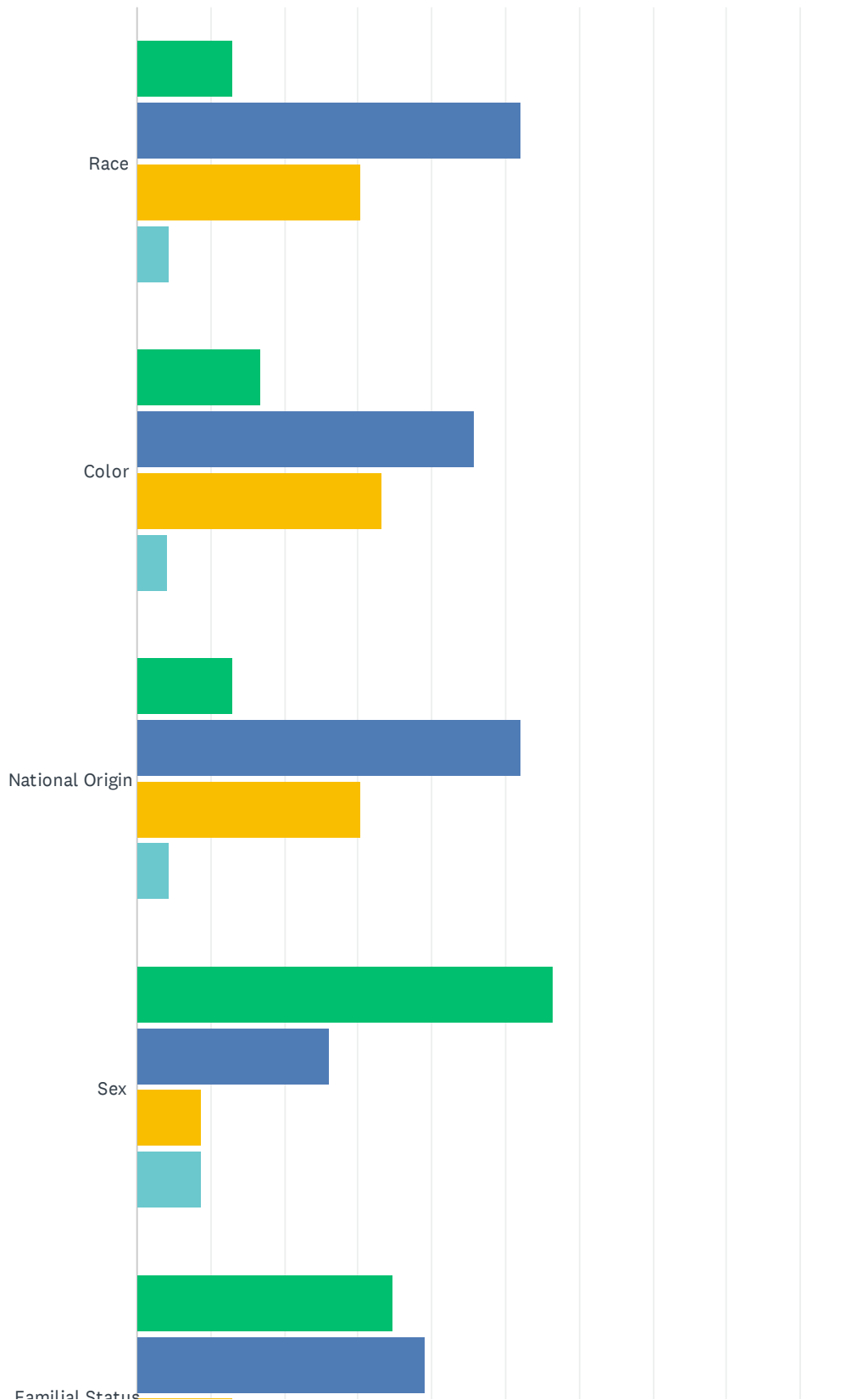
Answered: 24 Skipped: 0

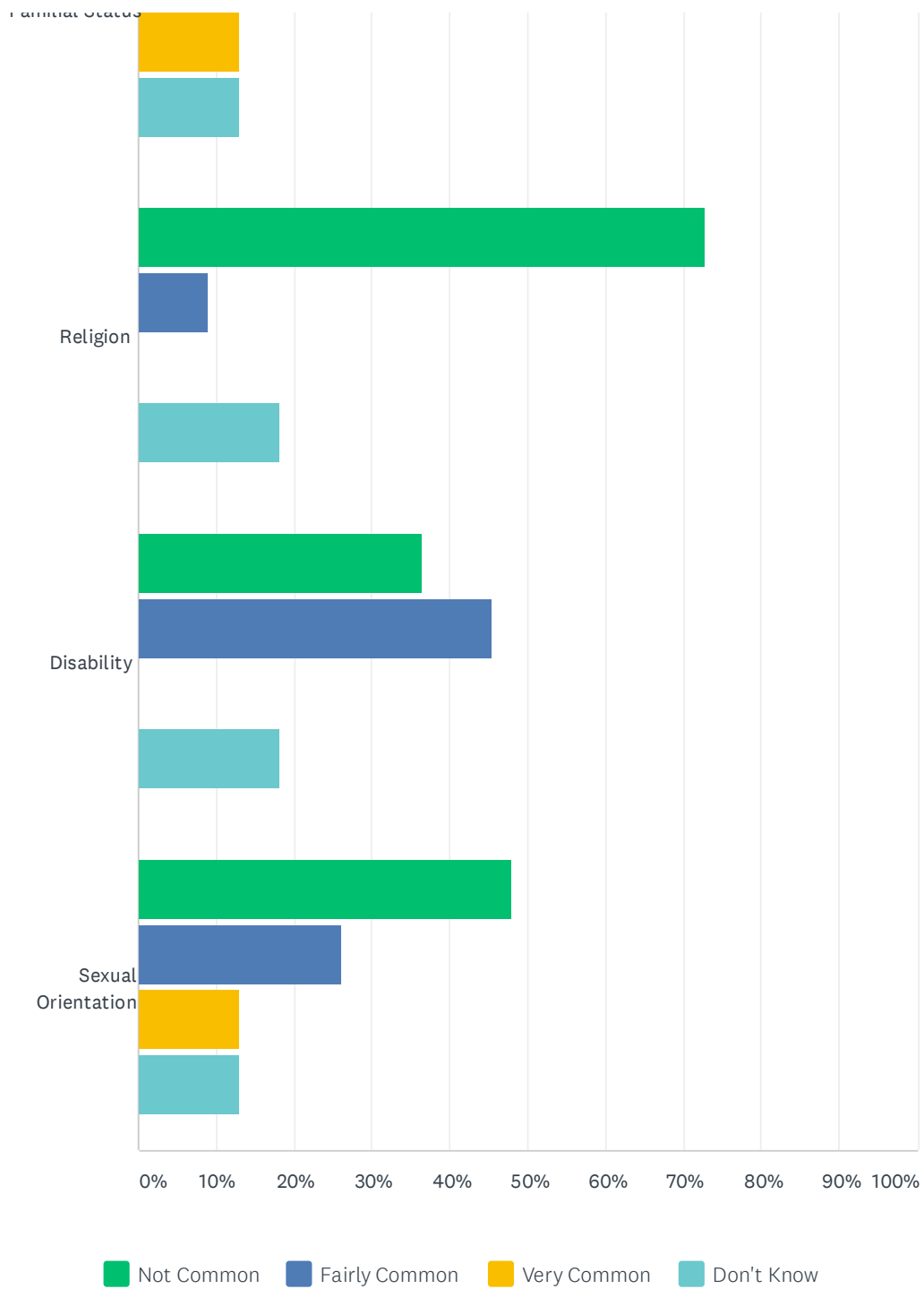


	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Home Ownership Market (real estate agents, banks, lenders, etc.)	25.00% 6	45.83% 11	4.17% 1	25.00% 6	24	2.29
Rental Market (landlords, property managers, etc.)	13.04% 3	52.17% 12	21.74% 5	13.04% 3	23	2.35

## Q7 Please rate the following types of housing discrimination based on how common you think they occur in your community.

Answered: 24 Skipped: 0





## City of Concord &amp; the Cabarrus/Iredell/Rowan HOME Consortium Stakeholder Survey

	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Race	13.04% 3	52.17% 12	30.43% 7	4.35% 1	23
Color	16.67% 4	45.83% 11	33.33% 8	4.17% 1	24
National Origin	13.04% 3	52.17% 12	30.43% 7	4.35% 1	23
Sex	56.52% 13	26.09% 6	8.70% 2	8.70% 2	23
Familial Status	34.78% 8	39.13% 9	13.04% 3	13.04% 3	23
Religion	72.73% 16	9.09% 2	0.00% 0	18.18% 4	22
Disability	36.36% 8	45.45% 10	0.00% 0	18.18% 4	22
Sexual Orientation	47.83% 11	26.09% 6	13.04% 3	13.04% 3	23

## Q8 Please describe some challenges to fair housing in the region that you have witnessed or your clients have experienced.

Answered: 19 Skipped: 5

#	RESPONSES	DATE
1	shortage of housing for lower income, meeting qualifications for HUD housing and/or lending at other financial institutions in area	2/14/2020 11:18 AM
2	Most of the issues that come to us are landlord tenant related or disability access issues.	2/13/2020 1:42 PM
3	higher rent	2/10/2020 9:21 AM
4	Ethnic issues and race issues	2/10/2020 7:40 AM
5	The long waiting list for people who really need housing resources	2/10/2020 7:23 AM
6	Discrimination of family size (# of children) Economic status Race	2/6/2020 1:30 PM
7	Failure to maintain property or make improvements for tenants that are vulnerable.	1/23/2020 1:46 PM
8	Rental - Different prices, stipulations, fines, fees, and more are levied on the Hispanic population by Landlords. Unfair, unethical, and at times illegal discriminatory practices. Recently a surge of Latino families moved from Concord to Kannapolis because landlords in trailer parks or apartments were requiring them to fix the deck stairs one month or be fined, then the next pick gutters with same fine; all the while neighbors whose decks and gutters were in worse condition were not being threatened with fines or evictions.	1/23/2020 11:45 AM
9	Limited affordable housing units with available units.	1/22/2020 8:42 AM
10	Affordability. Transportation access. Nearby employment.	1/2/2020 9:15 AM
11	Lack of affordability and handicapped accessible units	12/27/2019 2:01 PM
12	Landlords who do not make repairs or take care of their properties. This is specifically for our low and very low income clients we serve. Many can only afford below market rate rent and some are not able to receive government subsidies.	12/23/2019 10:27 AM
13	None	12/20/2019 1:01 PM
14	Local residents feel comfort in living in basically homogeneous neighborhoods and don't see anything wrong with trying to exclude "different" families.	12/20/2019 8:34 AM
15	Not enough decent housing in the price range that those who work hourly wage jobs can afford. Safety is an issue and then the substandard places to rent have drafty windows and doors making utility bills ridiculously high	12/20/2019 8:23 AM
16	Those with a criminal record are not able to acquire housing even with a substantial amount of "clean time".	12/19/2019 9:42 PM
17	None personally witnessed	12/19/2019 1:26 PM
18	Not sure	12/19/2019 12:49 PM
19	language barrier	12/19/2019 12:41 PM

Q9 Where are some areas in the region ( Cabarrus/Iredell/Rowan HOME Consortium, Concord, Kannapolis, Mooresville, Salisbury, and Statesville) ) that are most affected by these issues?

Answered: 20 Skipped: 4

ANSWER CHOICES	RESPONSES	
Location and Issue	100.00%	20
Location and Issue	35.00%	7
Location and Issue	10.00%	2

## Q10 Please provide any additional information you would like to share related to fair housing discrimination in our region.

Answered: 8   Skipped: 16

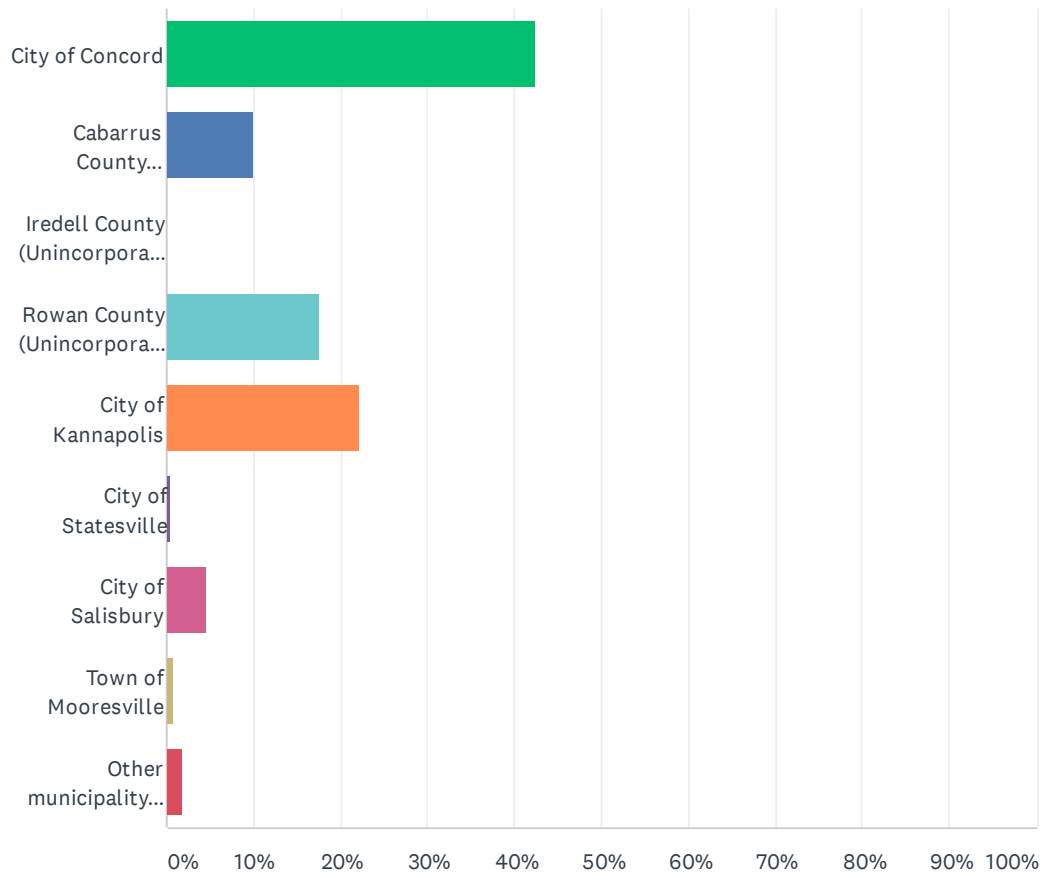
#	RESPONSES	DATE
1	N/A	2/10/2020 7:23 AM
2	We are an organization that is dedicated to helping low income families stay in their homes. By making it more economical for them, with much needed repairs. Like better windows and doors or a non leaking roof. Seniors who might need a handicap ramp or handicap handles to help out in bathrooms.	2/8/2020 1:18 PM
3	Residents need to understand their rights around fair housing. They should also understand that they are not obligated to make repairs to rental homes before being allowed to move in. We have had several instances where residents paid the utility bill of the owner and their own rental home, and if they fell behind would be responsible for paying the full amount. The bill was not even in their names; however, they were threatened with eviction if the bill wasn't paid. Residents are being taken advantage of on the regular, and it must stop.	2/6/2020 1:30 PM
4	none	1/22/2020 8:42 AM
5	Realtors should be more aware of community efforts to improve neighborhoods and local schools. Landlords need to be more accountable for property maintenance and management of tenants. Tenants deserve better resources and procedures for addressing property maintenance issues. Some form of arbitration between tenants and landlords should be created to address conflict resolution that fairly mitigates situations that too frequently end in eviction.	1/2/2020 9:15 AM
6	The landlords in the price range that our clients can afford rarely discriminate based on demographics previously listed. However, more common is the properties are substandard.	12/23/2019 10:27 AM
7	none	12/20/2019 1:01 PM
8	Cost of rental properties in Rowan County continues to rise, while the jobs are not available to support that high of a housing affordability threshold.	12/19/2019 9:42 PM



The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

Q1 Please choose the best selection that describes where your home is located.

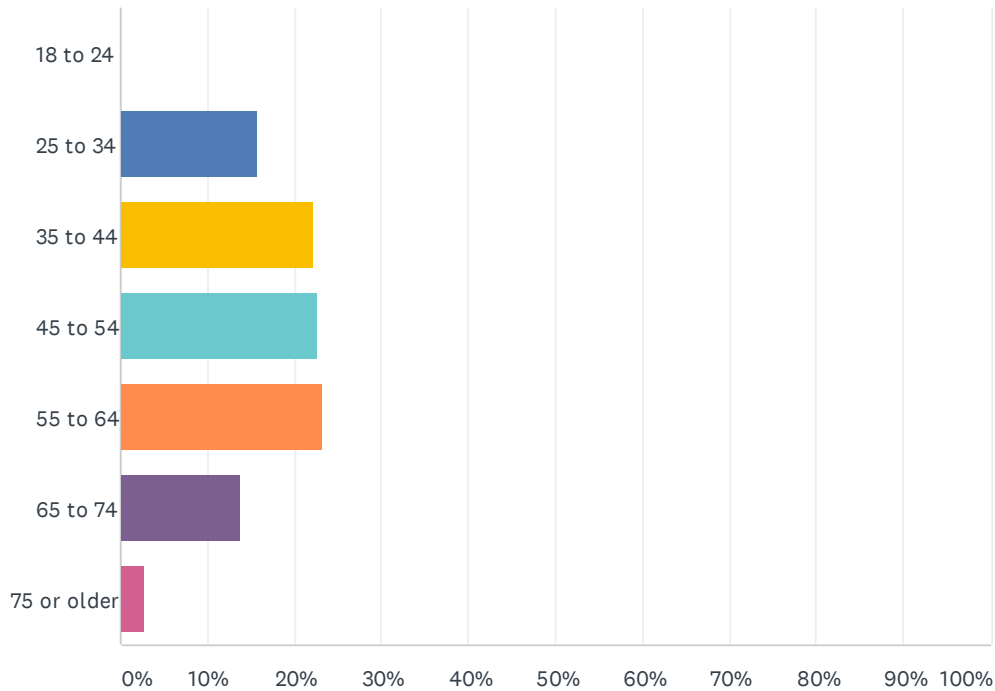
Answered: 261 Skipped: 1



ANSWER CHOICES	RESPONSES	
City of Concord	42.53%	111
Cabarrus County (Unincorporated Areas)	9.96%	26
Iredell County (Unincorporated Areas)	0.00%	0
Rowan County (Unincorporated Areas)	17.62%	46
City of Kannapolis	22.22%	58
City of Statesville	0.38%	1
City of Salisbury	4.60%	12
Town of Mooresville	0.77%	2
Other municipality not listed	1.92%	5
<b>TOTAL</b>		<b>261</b>

## Q2 What is your age?

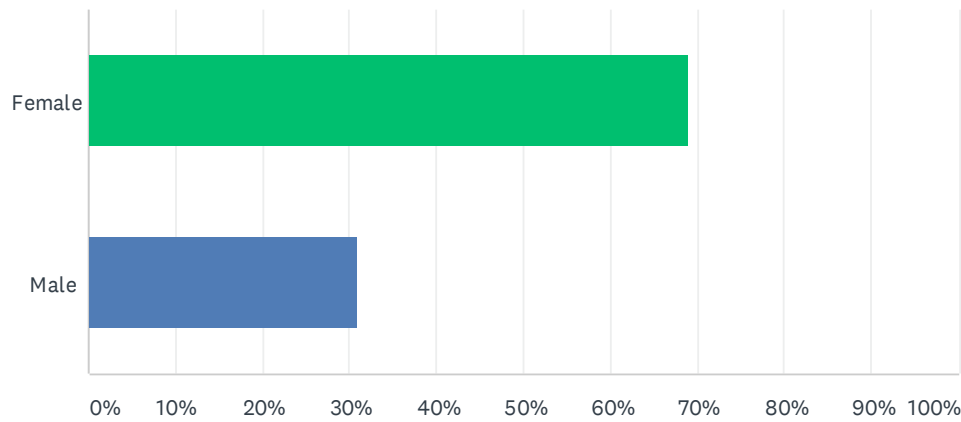
Answered: 262 Skipped: 0



ANSWER CHOICES	RESPONSES	
18 to 24	0.00%	0
25 to 34	15.65%	41
35 to 44	22.14%	58
45 to 54	22.52%	59
55 to 64	23.28%	61
65 to 74	13.74%	36
75 or older	2.67%	7
TOTAL		262

Q3 What is your gender?

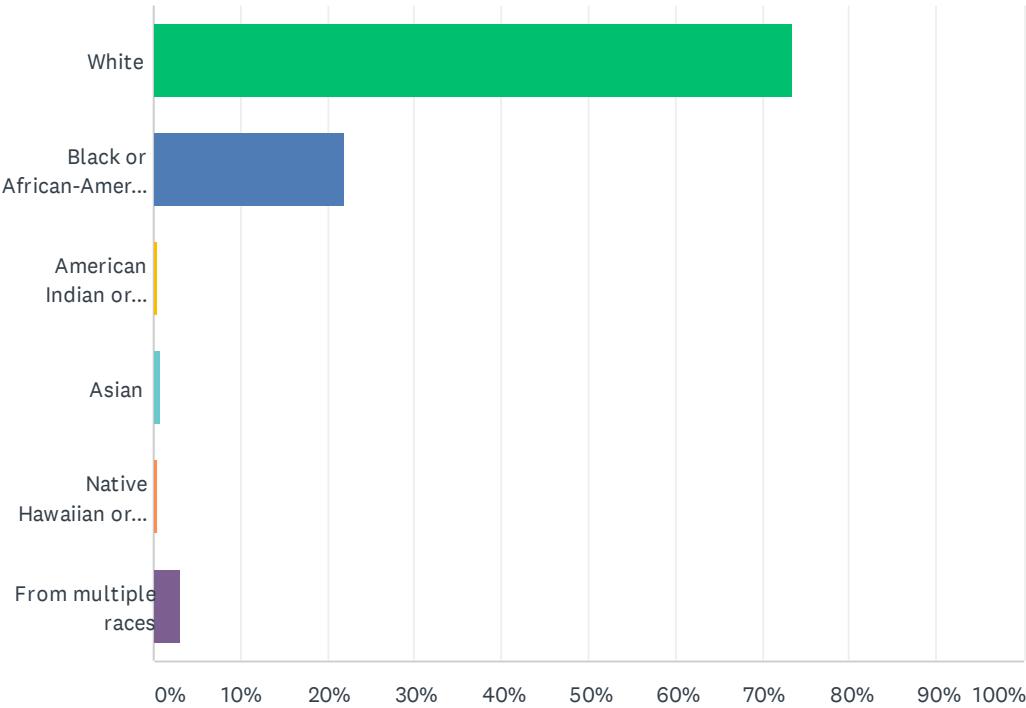
Answered: 261    Skipped: 1



ANSWER CHOICES		RESPONSES	
Female		68.97%	180
Male		31.03%	81
TOTAL			261

Q4 What is your race?

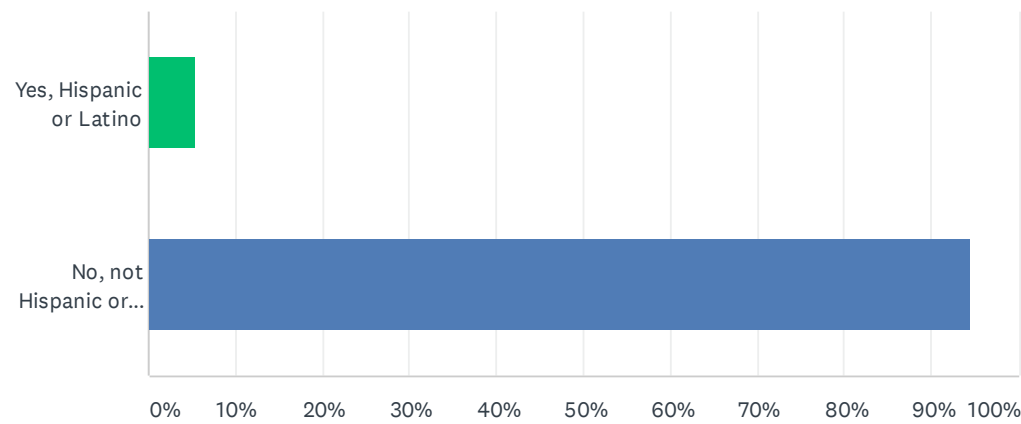
Answered: 260 Skipped: 2



ANSWER CHOICES	RESPONSES	
White	73.46%	191
Black or African-American	21.92%	57
American Indian or Alaskan Native	0.38%	1
Asian	0.77%	2
Native Hawaiian or other Pacific Islander	0.38%	1
From multiple races	3.08%	8
TOTAL		260

Q5 Are you of Hispanic or Latino origin or descent?

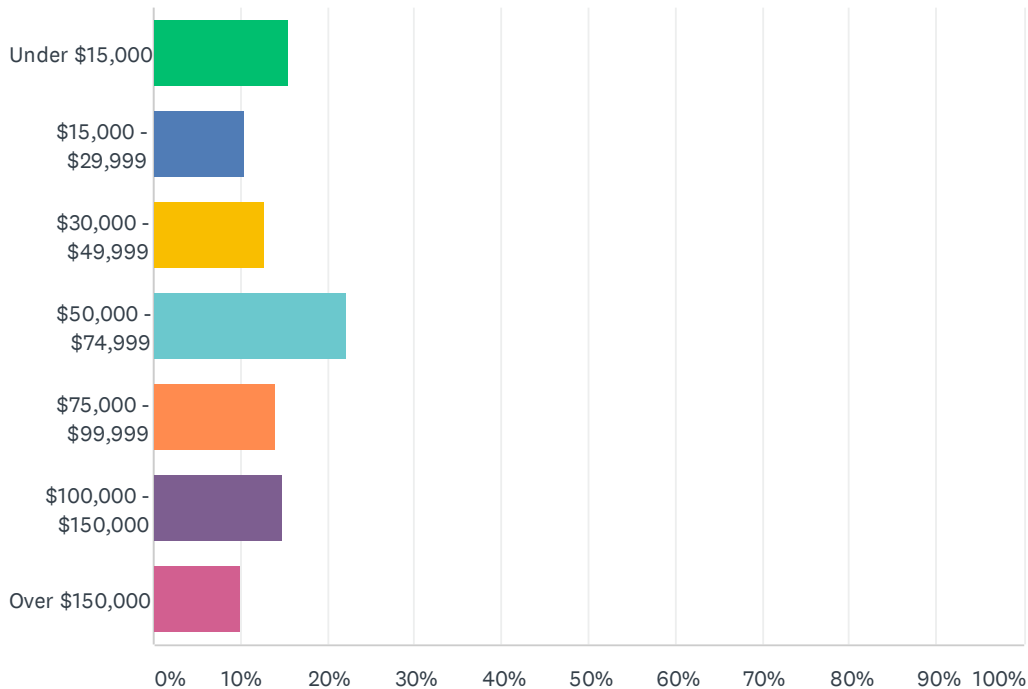
Answered: 258    Skipped: 4



ANSWER CHOICES		RESPONSES	
Yes, Hispanic or Latino		5.43%	14
No, not Hispanic or Latino		94.57%	244
TOTAL			258

## Q6 What is your approximate household income?

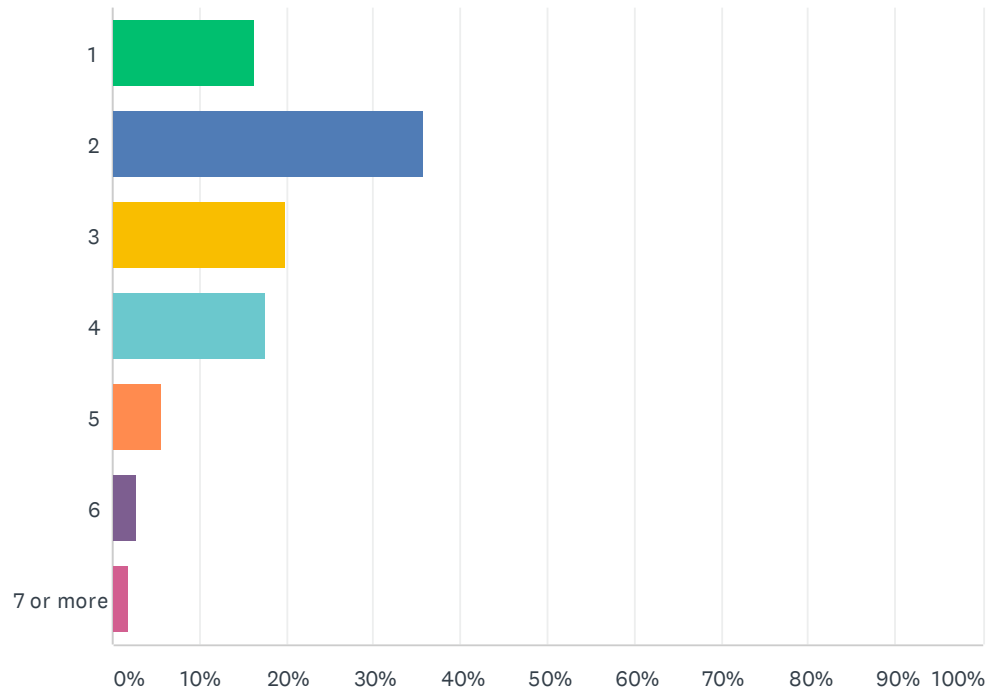
Answered: 257 Skipped: 5



ANSWER CHOICES	RESPONSES	
Under \$15,000	15.56%	40
\$15,000 - \$29,999	10.51%	27
\$30,000 - \$49,999	12.84%	33
\$50,000 - \$74,999	22.18%	57
\$75,000 - \$99,999	14.01%	36
\$100,000 - \$150,000	14.79%	38
Over \$150,000	10.12%	26
TOTAL		257

## Q7 How many people currently live in your household?

Answered: 262 Skipped: 0

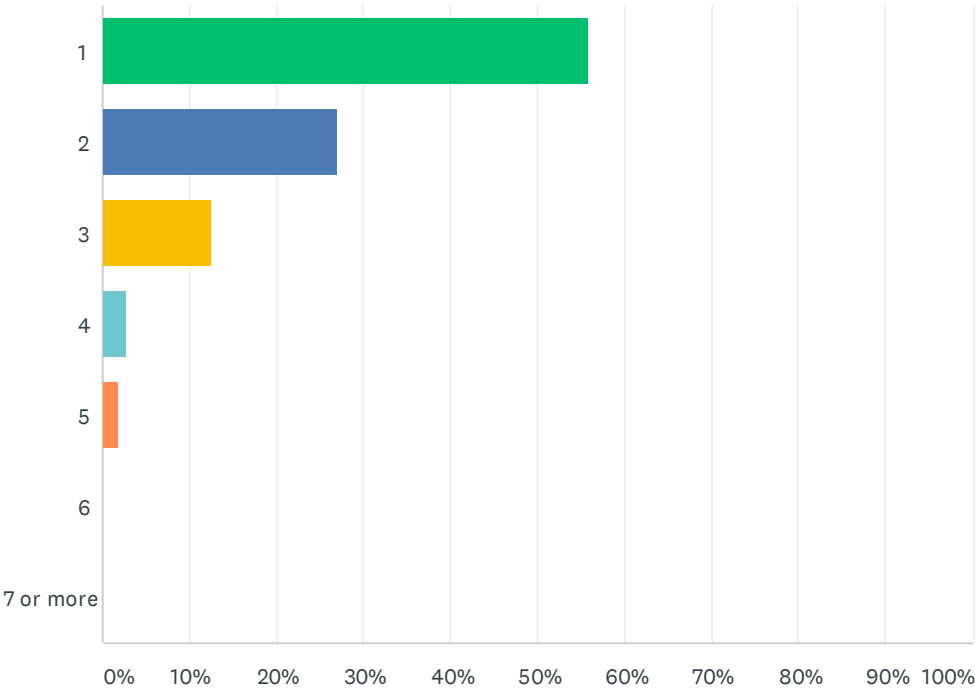


ANSWER CHOICES	RESPONSES	
1	16.41%	43
2	35.88%	94
3	19.85%	52
4	17.56%	46
5	5.73%	15
6	2.67%	7
7 or more	1.91%	5
TOTAL		262



Q8 How many children under the age of 18 currently live in your household?

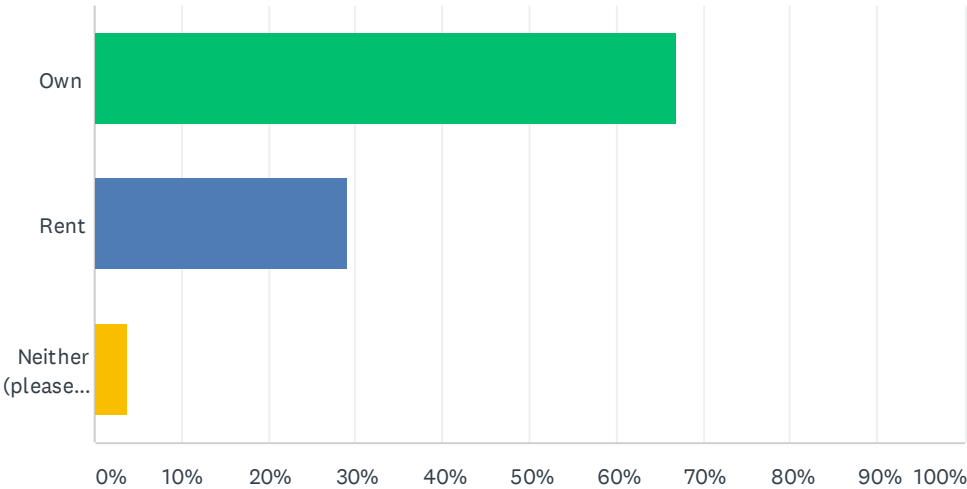
Answered: 111    Skipped: 151



ANSWER CHOICES	RESPONSES	
1	55.86%	62
2	27.03%	30
3	12.61%	14
4	2.70%	3
5	1.80%	2
6	0.00%	0
7 or more	0.00%	0
TOTAL		111

Q9 Do you rent or own your home?

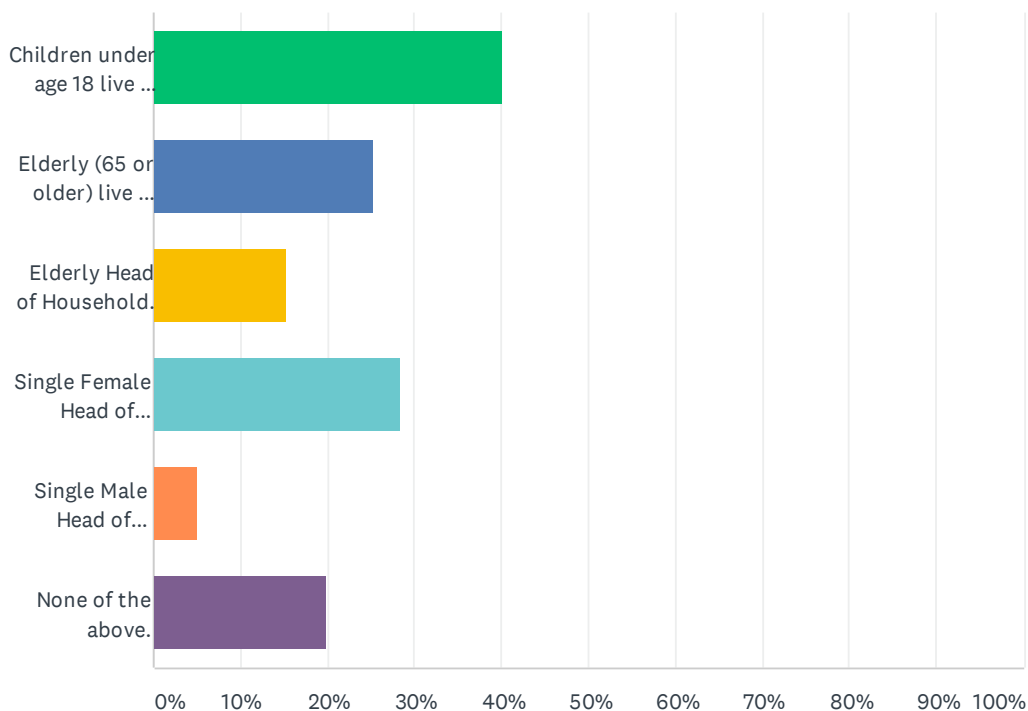
Answered: 261    Skipped: 1



ANSWER CHOICES	RESPONSES	
Own	67.05%	175
Rent	29.12%	76
Neither (please specify)	3.83%	10
TOTAL		261

## Q10 Please select any of the following that apply to your household. You may select more than one.

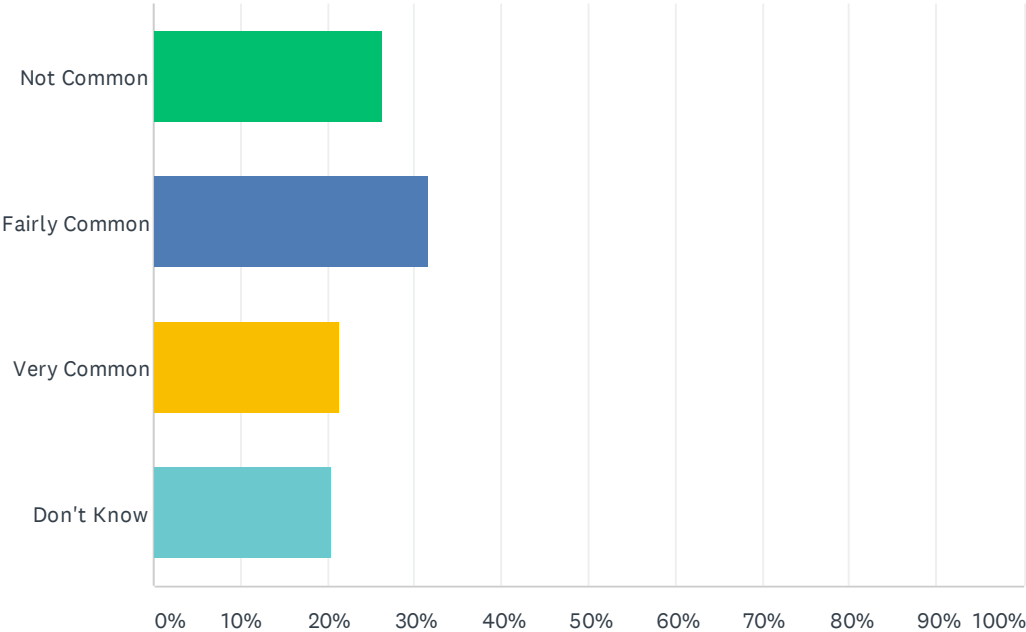
Answered: 257 Skipped: 5



ANSWER CHOICES	RESPONSES	
Children under age 18 live in the household.	40.08%	103
Elderly (65 or older) live in the household.	25.29%	65
Elderly Head of Household.	15.18%	39
Single Female Head of Household.	28.40%	73
Single Male Head of Household.	5.06%	13
None of the above.	19.84%	51
Total Respondents: 257		

Q11 How common do you think housing discrimination based on race, color, national origin, sex, familial status, sexual orientation, religion, or disability occurs in your community?

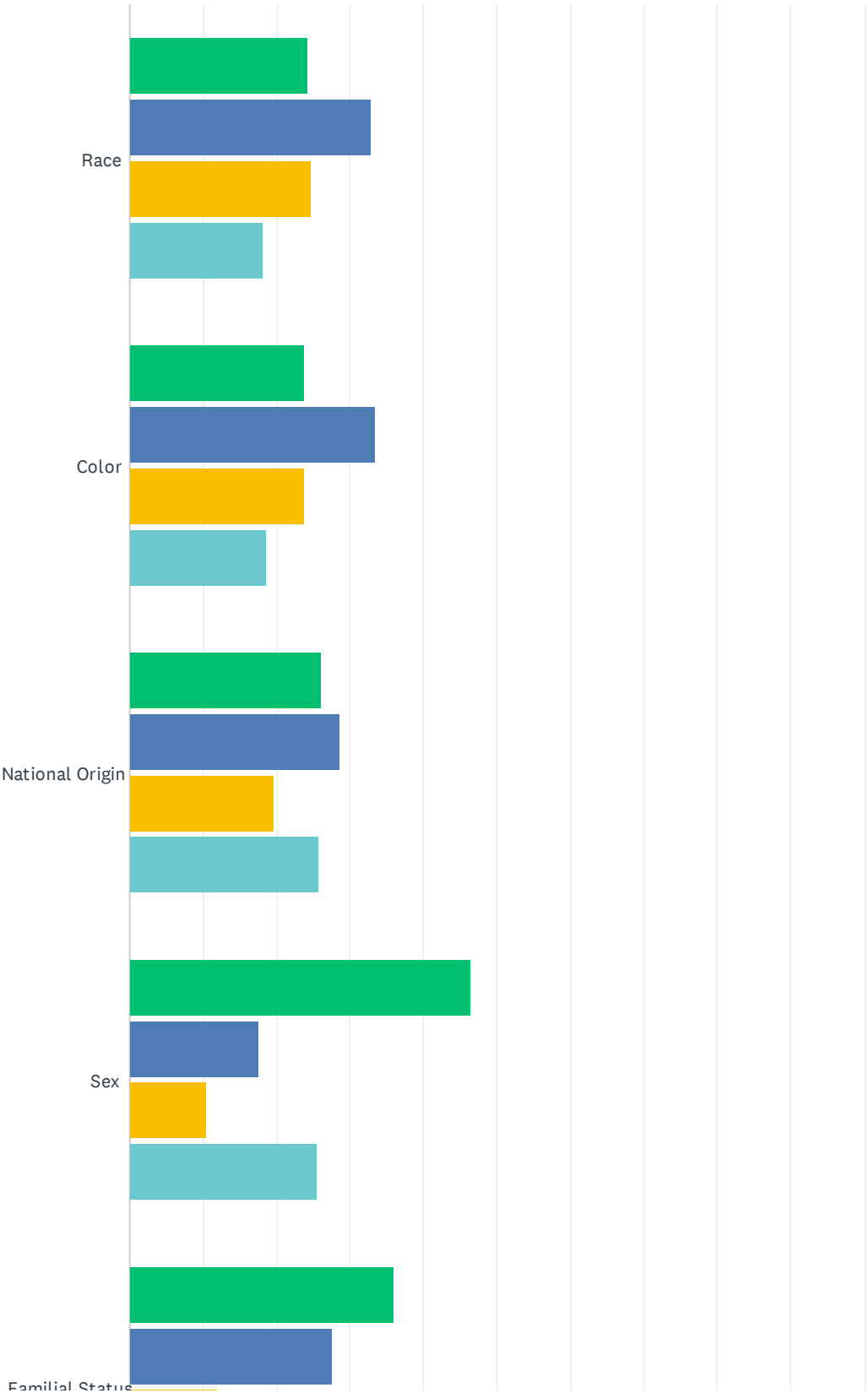
Answered: 235 Skipped: 27



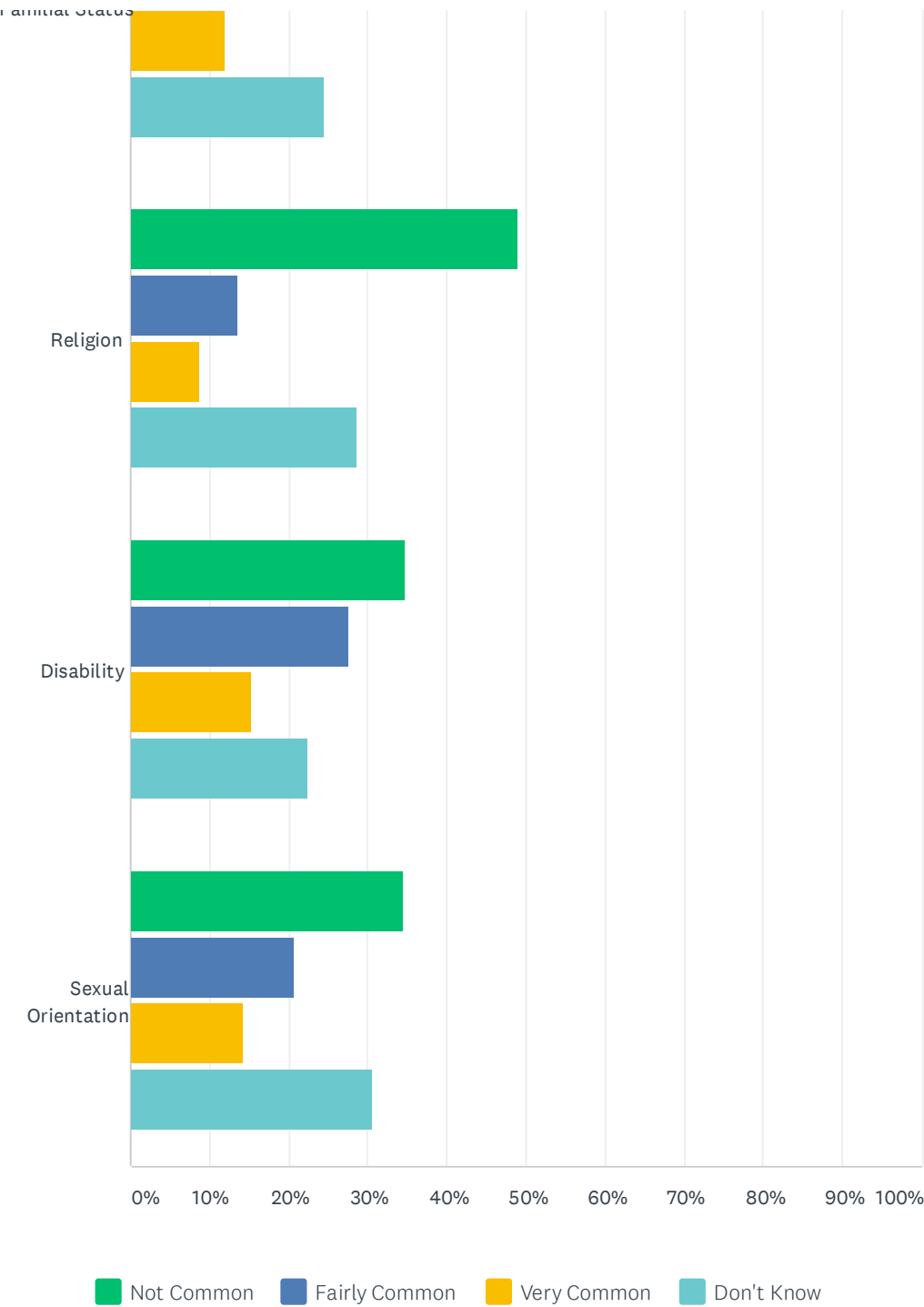
ANSWER CHOICES	RESPONSES	
Not Common	26.38%	62
Fairly Common	31.49%	74
Very Common	21.28%	50
Don't Know	20.43%	48
TOTAL		235

Q12 Please rate the following types of housing discrimination based on how common you think they occur in your community.

Answered: 232 Skipped: 30



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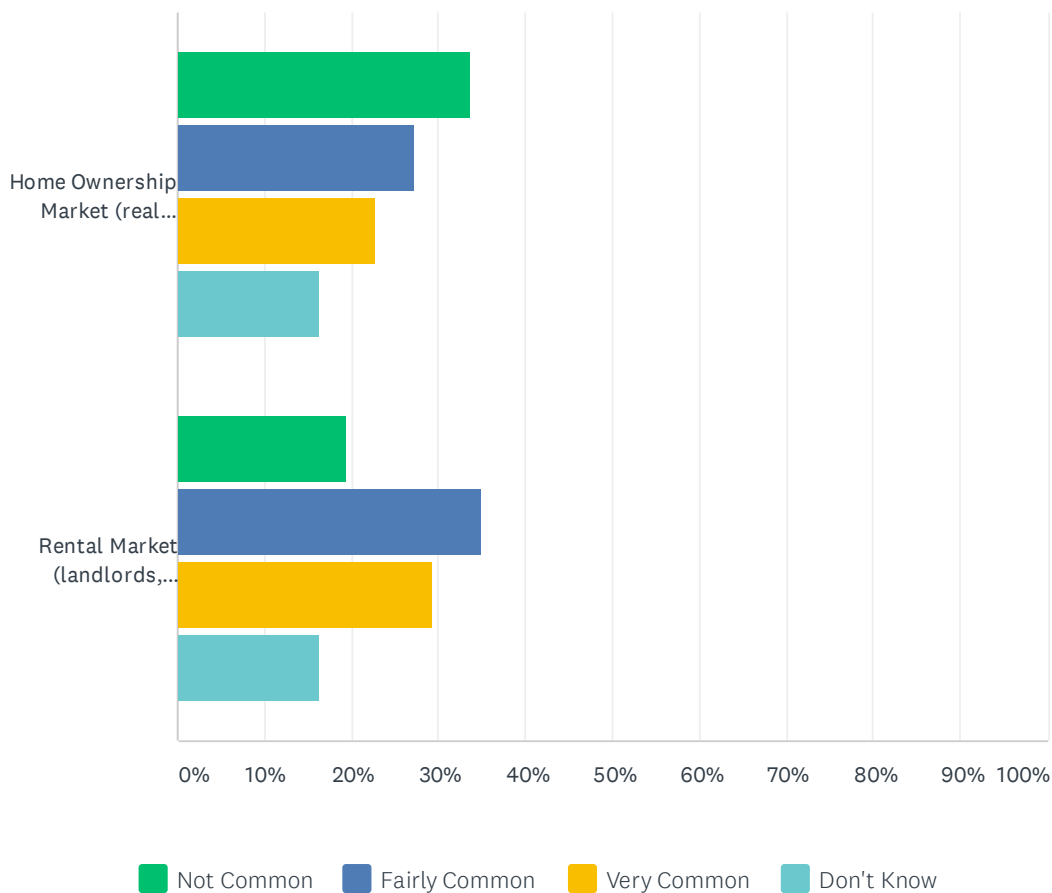
The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Race	24.24% 56	32.90% 76	24.68% 57	18.18% 42	231
Color	23.91% 55	33.48% 77	23.91% 55	18.70% 43	230
National Origin	26.09% 60	28.70% 66	19.57% 45	25.65% 59	230
Sex	46.49% 106	17.54% 40	10.53% 24	25.44% 58	228
Familial Status	35.96% 82	27.63% 63	11.84% 27	24.56% 56	228
Religion	48.90% 111	13.66% 31	8.81% 20	28.63% 65	227
Disability	34.65% 79	27.63% 63	15.35% 35	22.37% 51	228
Sexual Orientation	34.51% 78	20.80% 47	14.16% 32	30.53% 69	226



## Q13 Please rate the following sources of housing discrimination based on how common you think they occur in your community.

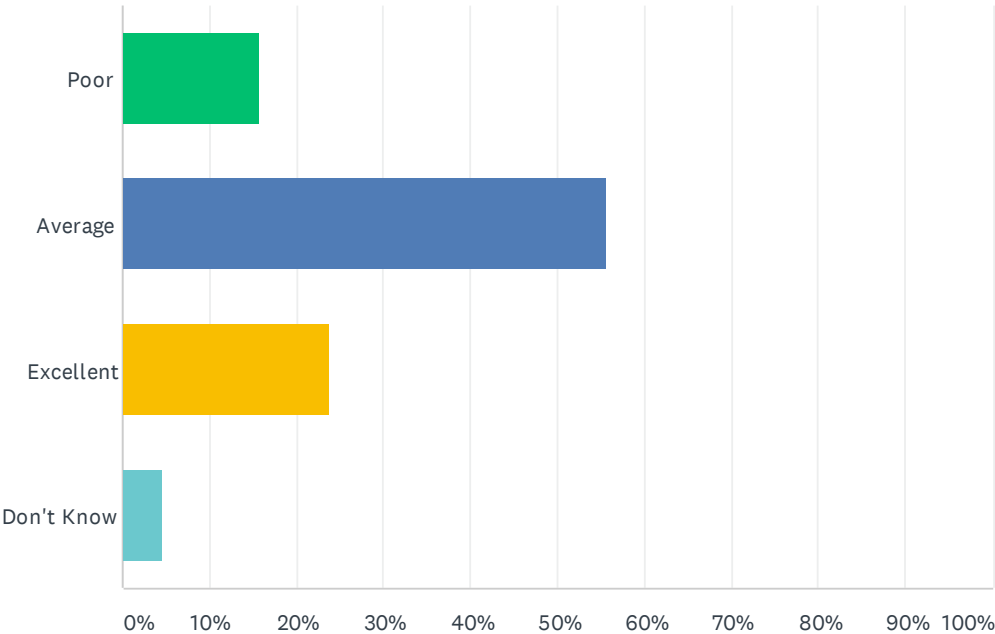
Answered: 233 Skipped: 29



	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Home Ownership Market (real estate agents, banks, lenders, etc.)	33.62% 78	27.16% 63	22.84% 53	16.38% 38	232
Rental Market (landlords, property managers, etc.)	19.40% 45	34.91% 81	29.31% 68	16.38% 38	232

Q14 How would you rate your understanding of fair housing laws and the issue of housing discrimination?

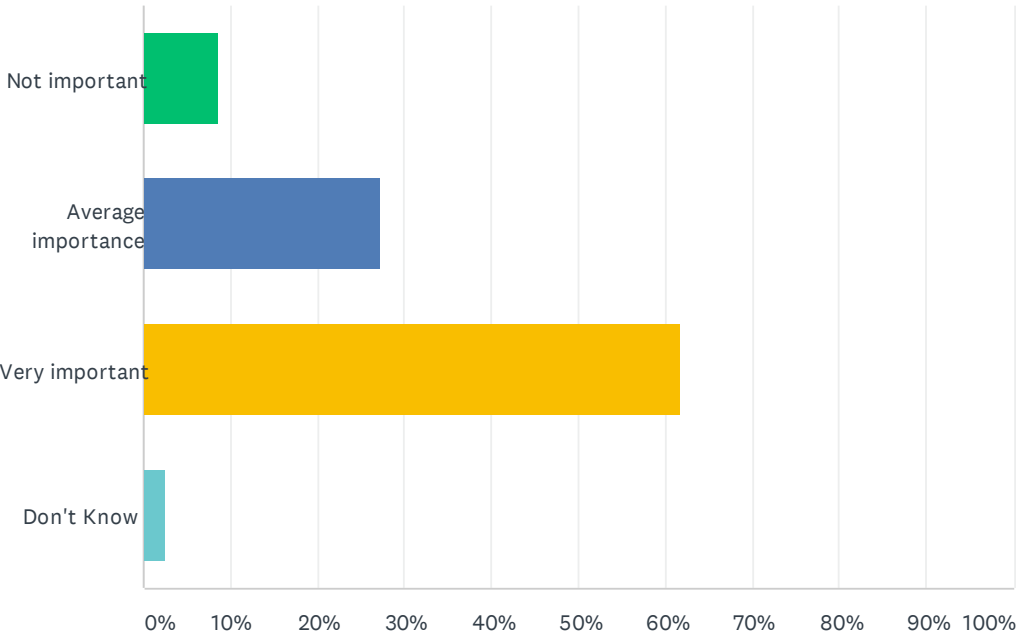
Answered: 235 Skipped: 27



ANSWER CHOICES	RESPONSES	
Poor	15.74%	37
Average	55.74%	131
Excellent	23.83%	56
Don't Know	4.68%	11
Total Respondents: 235		

Q15 How important do you think fair housing education is in the Region?

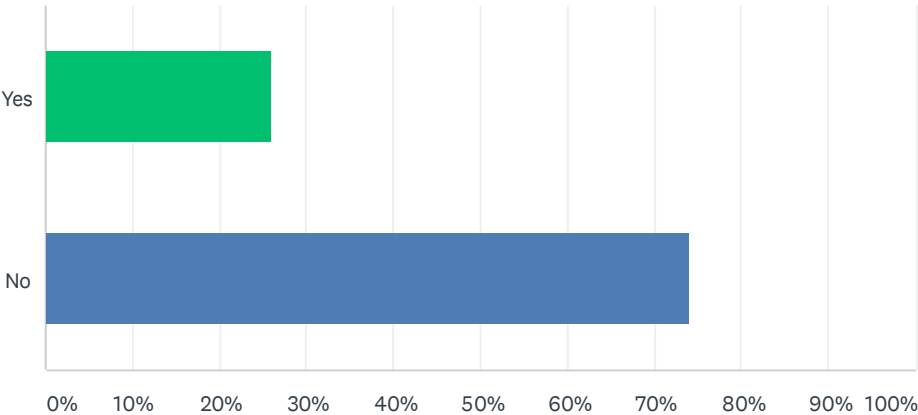
Answered: 235    Skipped: 27



ANSWER CHOICES	RESPONSES	
Not important	8.51%	20
Average importance	27.23%	64
Very important	61.70%	145
Don't Know	2.55%	6
Total Respondents: 235		

Q16 Have you personally ever experienced housing discrimination?

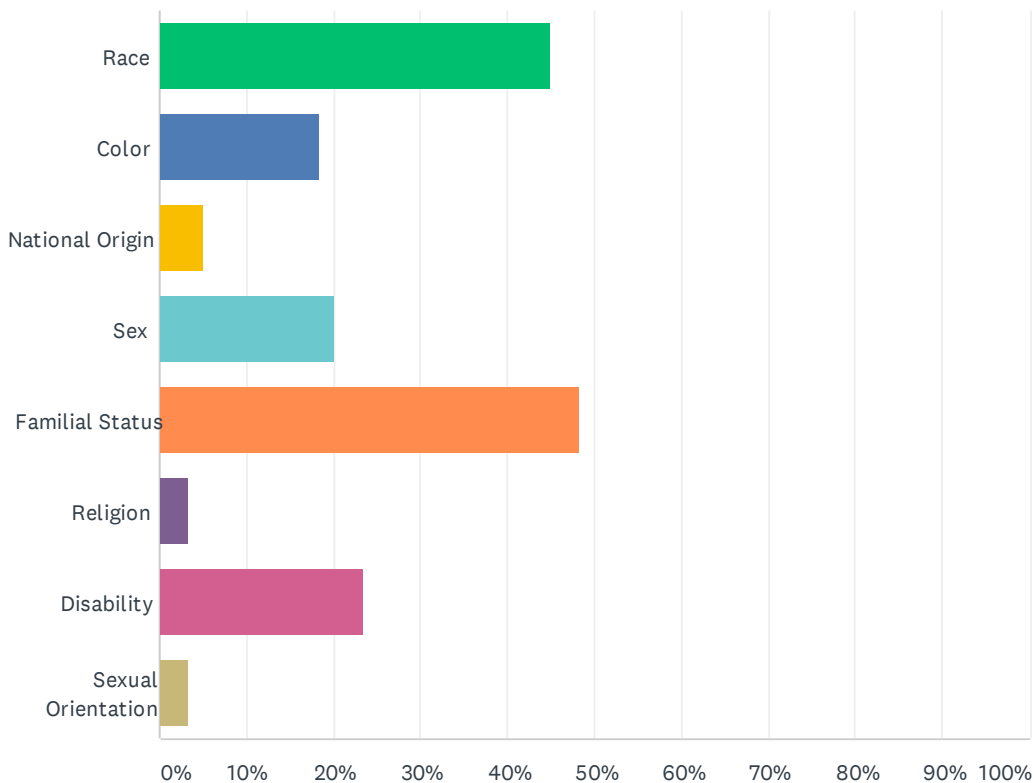
Answered: 235    Skipped: 27



ANSWER CHOICES	RESPONSES	
Yes	25.96%	61
No	74.04%	174
TOTAL		235

## Q17 What type of housing discrimination did you experience? (Select all that apply)

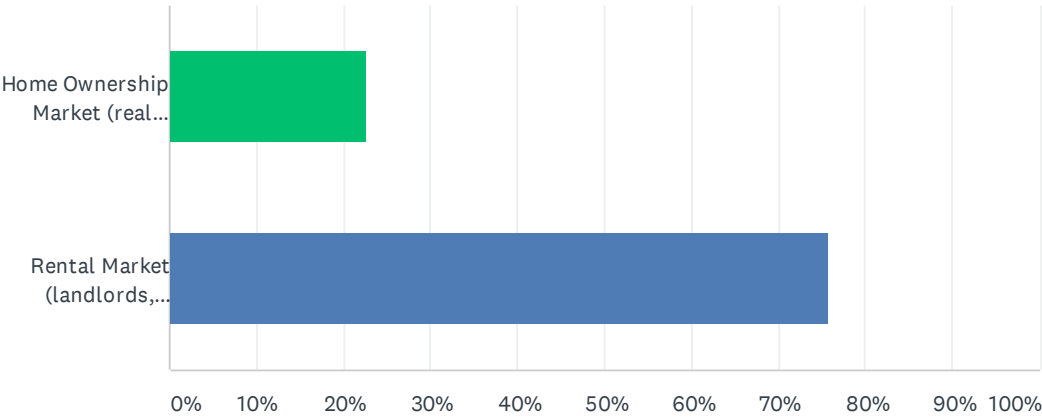
Answered: 60 Skipped: 202



ANSWER CHOICES	RESPONSES	
Race	45.00%	27
Color	18.33%	11
National Origin	5.00%	3
Sex	20.00%	12
Familial Status	48.33%	29
Religion	3.33%	2
Disability	23.33%	14
Sexual Orientation	3.33%	2
Total Respondents: 60		

Q18 Where did the housing discrimination occur?

Answered: 62 Skipped: 200



ANSWER CHOICES	RESPONSES	
Home Ownership Market (real estate agents, banks, lenders, etc.)	22.58%	14
Rental Market (landlords, property managers, etc.)	75.81%	47
TOTAL		62

**Q19 This is a space for you to share any other thoughts you may have about fair housing issues in your area. Please write your comments in the space below.**

Answered: 62   Skipped: 200



The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

#	RESPONSES	DATE
1	This survey seems as if you are automatically assuming that discrimination is the only reason for housing problems. To me one big problem is the amount of investors and flippers buying up houses on the low end and therefore blocking a lower income family from being able to purchase a home.	3/5/2020 10:05 AM
2	In working in the social work field we receive requests for housing assistance from those who are below poverty three times a week, at least. There is such a limit to affordable housing for the poor. Even in bad neighborhoods the rent is skyrocketing in Cabarrus County. We have had people go homeless due to not having the credit, monthly income to find another rental. There is a true crisis in safe, affordable rentals within Cabarrus County. The poor are discriminated against because they don't have two to three times the income that is being requested by rental agencies.	3/5/2020 8:37 AM
3	I am glad to say there are all races. I have a very quiet neighborhood that neighbors keep to themselves although we are all so different.	3/4/2020 4:53 PM
4	I have not knowingly been discriminated against because I have always had the money to get what we wanted.	2/23/2020 4:30 PM
5	it is impossible to be a single parent and afford rent. When you ask if the rental properties provide income base they say no although they are on the list for available prices. They also seem to only offer upgraded versions of the apartments that are priced higher than listed prices. I have talked to and worked with hundreds of women myself included that had to stay in domestically violent homes just to provide shelter for myself and kids. Three years later I make over a hundred dollars an hour as a therapist and still can not afford adequate housing. I am losing the house I am in again. As a single mother I have lost multiple houses one through Tricon American and one private landlord. After I told them about having children. Tricon rented the house to someone else that was in line after me they stated that I had not gotten back with them quickly and provided proper documentation although I sent it all in and called multiple times. The private landlord would not show me the house until she asked me a few questions before she would show it to me. It was a 1 bedroom house for myself and two kids. That is all I can afford and I need to do what I have to do. It is an unaffordable market that is creating a housing crisis.	2/18/2020 9:38 PM
6	We have a serious problem with rental rates in our county. We allow law firms from other states to buy up the properties and then increase rental rates by as much as 100%. There should be a cap or incremental 5-10% max. Look what just happened at Tarrymore Apts. Mostly elderly, long time residents. \$525/more went up to \$1100...100%+ increases. Shame on them. This is how we allow our citizens to be treated. By some Jersey law firm looking to line their pockets.	2/14/2020 6:51 AM
7	affordable housing for elderly, disabled, & young families..income under 30,000 a year.. need more assistance with information easily attainable	2/14/2020 6:34 AM
8	The local county and city governments place little value on the housing needs. All money goes to middle income housing!	2/13/2020 11:05 PM
9	In my opinion, most of the discrimination occurs with lending practices. Traditional mortgage products are not readily available to people of color. It's a variation of the same old policy.	2/13/2020 7:30 PM
10	I honestly don't feel there is much discrimination based on the different cultures, race or religions that we have in our development. However, I do wish landlords would do more of a background check on others criminal history and information from previous landlords before placing anyone in a rental home. This is only consideration to the neighbors.	2/13/2020 7:16 PM
11	thanks for this survey	2/13/2020 10:44 AM
12	I feel as long as you can pay anyone should have a opportunity to receive housing.	2/11/2020 12:16 PM
13	fair housing should be fair for all	2/10/2020 5:44 PM
14	There has to be a way to submit a complaint about your landlord retaliation	2/10/2020 1:26 PM
15	Too many people have moved here & completely ruined the small time feel of the area.. Community leaders suck for allowing this to happen	2/4/2020 10:09 AM
16	Fair housing education is necessary to combat the discriminatory issues that are prevalent in our area.	2/3/2020 4:11 PM

## The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

17	This area does a tremendous job of keeping rents affordable enough for elderly, single women, and the poor while still maintaining quality of life. I hope that continues.	2/3/2020 3:54 PM
18	My only issue with fair housing is that I can't afford housing! There just aren't enough options for people who work two jobs, have no children, and can't even make ends meet in a free home that's falling apart. I'd love to acquire decent housing that I'm not ashamed to live in, but a house similar to what I rented 15-20 years ago is now out of my budget. I paid \$525 for a 2 bedroom home. An almost identical home now rents for \$750. Other 2 bedroom homes rent for up to \$1200. This is insane!	2/3/2020 12:41 PM
19	Please state it clearly to those whom seek assistance with housing or any subsidies that this program is funded by the working tax payer.	1/29/2020 12:11 PM
20	Need more affordable housing and a way to stop the overtaxing of land/home owners. I can afford to buy a house, what I can't afford are the property taxes that are outrageous. It sad to see so much overdevelopment happening in the county and city. My parents are being squeezed out of their because of the skyrocketing taxes and they don't even have water or sewer to the home when less than 500 feet from them a development is going up with all the bells and whistles. Shame on you Kannapolis City!!!!	1/23/2020 2:43 PM
21	I am so glad to finally see this survey. I have emailed the leaders in Kannapolis about this before. I would love to become involved in this. Please call 704-918-0456. Jennifer Burroff-Smith	1/23/2020 10:43 AM
22	If there was a large amount of discrimination happening, then the homeless population would be much worse.	1/22/2020 7:37 PM
23	I am not sure about discrimination but affordable safe housing is hard to find!	1/22/2020 1:55 PM
24	The best thing this area is can do is to end government subsidized housing now. It is killing our schools and our businesses. It is putting a burden on our government services - as these area contribute next to nothing to the tax base yet are the areas with crime and poor schools. Instead of attracting more problems why not clean up, start over and start trying to attract young, educated, working adults that will contribute to the tax base, that want a job, good schools and a safe place to raise a family.	1/19/2020 2:16 PM
25	Rentals in Kannapolis are priced VERY high so that a typical family or single parent family cannot afford to live in a decent home. Instead, drug dealers are better renters because they can afford the steep prices. This is destroying the "community" feel in many of the older neighborhoods. Just my 2 cents!	1/16/2020 4:39 PM
26	Every family looks different, but every family should be treated the same way. Landlords and rental companies should not make renting a home cost prohibitive for unmarried couples in order to favor "stable" married couples (this is the exact wording that was given to me by way of an explanation).	1/14/2020 5:20 PM
27	slum lords are allowed to continue renting rundown property I recently visited a home without a working toilets broken windows and four people living in the home yet the landlord laws never kicked in for this family. people pay for these services even when they are not working. said.	1/14/2020 9:55 AM
28	I have no statistics to base my subject, but I believe there are some banks who charge higher interest rates to those persons of color than their white counterparts.	1/13/2020 10:50 PM
29	Not enough housing that's affordable	1/13/2020 8:15 PM
30	Rent prices are ridiculous! I understand the town is supposed be growing but when you make even 30000 per year you can NOT afford or even be qualified to rent a house that is 1500 a month. Due to not grossing 54000 which is 3x the rent which is the requirement of most houses. Ridiculous.	1/13/2020 5:41 PM
31	Many neighborhoods in Kannapolis have people who are of various races and ethnicity. I live in a very eclectic neighborhood of people.	1/13/2020 4:16 PM
32	Need more affordable housing.	1/13/2020 1:04 PM
33	There is no consideration for the elderly on a fixed income. We are expected to live in very bad housing conditions due to our age and income...No one cares if we are safe or the place we live in is affordable...please help change that I am an 80 yr old renter and have been told I have to move due to my lease not being renewed. I have no where to go and I'm scared	1/12/2020 8:41 PM

# The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

34	religion feels oppressive in the area.	1/12/2020 6:59 PM
35	Community should find ways to provide fair and equitable housing that are needed for persons to remain in their current area.	1/12/2020 6:38 PM
36	I was denied rental, because my boyfriend and I lived together. That's wrong. I know of rental properties that deny rental because of children or pets. I have no problem with that. A no kids/no pets home should be available to those that prefer it	1/12/2020 1:53 PM
37	There are categories of persons that this survey does not address. Homelessness, transitional housing and low income families.	1/11/2020 10:19 AM
38	I was asked to leave my apartment after 4 year of perfect rental history. The greedy landlord turned it around and 15 days later rented it for \$250.00 a month more. Pure greed. My underage daughter had to switch schools. It produced trauma to my family. Pure greed in Kannapolis. Landlords are raising rent way up in Kannapolis because of all the professionals coming to town because of the research center. That is baloney!!! Us average people are having to move out of Cabarrus County.	1/10/2020 6:40 AM
39	this seems to be an out dated issue. I've personally never experience this sort of discrimination.	1/9/2020 9:57 PM
40	I know there are people who make the decisions based on race and that's Horrible.	1/9/2020 8:05 PM
41	Discrimination is not an issue in our area	1/9/2020 7:51 PM
42	I lived in affordable housing at one time in New England. Although they are coming up to the bar, there is so much more to do. Good Luck and remember to be fair.	1/9/2020 6:10 PM
43	My son which is black married a white woman. They have two children and both parents work each day. The rent is so high and the landlord does not repair their home. Cracks underneath doors, sinks needs new pipes and leaking etc. There a lot of working young parents that do not make a lot of money that have terrible landlords. City of Concord have to make the landlords be accountable to keep the rented apts. and homes up. Always want the money and no repairs. I have seen it myself and complained. The City needs more affordable housing and make the landlords accountable, a hotline to call in to report and the landlord cannot make them move, please please	1/9/2020 8:18 AM
44	Its very rare. Its fake news	1/7/2020 9:43 AM
45	I would like to focus on affordability for people in the region. There are some people that cannot afford the high cost of apartments in the area. Fair housing issues need to include income as well as race, sexual orientation, religion, and the other items you listed.	1/3/2020 11:21 AM
46	God bless you.I pray everyone does right and the housing in Cabarrus county is really fair.	1/2/2020 9:41 PM
47	we are in desperate need of affordable housing for seniors. with people aging longer and with a possible death of a spouse, most seniors cant afford to live alone and smaller rentals are not available to them at affordable prices since the housing boom, rental prices are increasing as well.	1/2/2020 8:49 AM
48	This program is unfair housing	12/20/2019 4:09 PM
49	I know most houses in Salisbury that are rented are occupied and houses seem to be selling very well.	12/20/2019 3:58 PM
50	The lack of affordable and low income housing in our area (Cabarrus County overall) is a systemic issue creating an unfair housing situation. Pooper people are finding it increasingly harder to find a place to live as NOTHING being built (homes or apartments/multi-family) that doesn't limit potential redisnets to those in the middle and upper classes financially. Apparently there isn't enough profit for the private sector to develop lower income and affordable housing. If there isn't government intervention soon, this crisis will continue to grow and grow.	12/20/2019 9:49 AM
51	This damned droit and the other people are ministry heathern and two faces of lip services. GD haities.	12/20/2019 5:00 AM
52	Please do NOT try to incorporate low income housing projects in/near middle class areas and destroy our neighborhoods and home values. Thank you. Please read above again.	12/19/2019 7:17 PM
53	There is a lot of issues in Cabarrus county and in city of concord with discrimination wether it's with color and with disability and age and such. It's very sad. There is definitely one major area	12/18/2019 9:27 PM

# The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

I know 100% this happens it would be in the vicinity of Davidson Hwy and Fairington Dr. !!!

54	There needs to be easier ways for housing for bad credit people can live	12/18/2019 7:28 PM
55	The housing in my city or county is not fair. Not if you are a single white woman with no children.	12/18/2019 3:55 PM
56	I'm sorry, but I simply am not aware of outright discrimination. I am aware that housing in Concord seems to be racially/ethnically divided, but I suspect that has as much to do with income as outright discrimination. Perhaps we need an actual study by objective outsiders as to the relative existence of outright discrimination.	12/18/2019 9:13 AM
57	Believe some people confuse fair housing and the ability to pay for housing. They are not the same.	12/18/2019 8:43 AM
58	I really wish we all could get together to make sure everyone in all cities and counties have a nice affordable place to live. The rising cost of everyday living is very expensive and a lot of people go without b/c of it.	12/18/2019 8:20 AM
59	Fair Housing is the law. Everyone involved with selling, renting, legal, etc. in the housing industry is required to know the standards.	12/18/2019 6:18 AM
60	I don't know if we have a fair housing problem, but we DO have an AFFORDABLE housing problem.	12/17/2019 9:13 PM
61	In regards to fair housing, a cap needs to be placed on how much a rental amount can be increased year over year. Proposing a 13% increase in the same rental apartment does not foster an accepting community. Not every one gets that kind of pay raise each year.	12/17/2019 4:53 PM
62	Would like to see people in the area become more interested in learning more about fair housing	12/14/2019 6:59 PM



CABARRUS COUNTY  
*America Thrives Here*

# 2019 Affordable Housing Market Study

Cabarrus County



Source: [Affordablehousing.com](https://affordablehousing.com)

**Prepared by:**

Institute for Building Technology and Safety  
45207 Research Place, Ashburn, VA 20147  
Page 251



## Executive Summary

Every resident of Cabarrus County, North Carolina deserves a decent, safe, sound and affordable place to live, in a neighborhood that provides opportunities to succeed. The market alone is not always able to meet that need and accordingly, governments and other partners at all levels must work together to help. Cabarrus County is facing a housing market dilemma. Much of the available housing stock is not affordable to low- and moderate-income households and working families whose housing costs amount to 30% or more of their incomes.

This 2019 Affordable Housing Market Study (AHMS) has been developed as a long-range plan for addressing affordable housing needs over the next five (5) years. In this AHMS, the Institute for Building Technology and Safety (IBTS) analyzes the current housing market, examines trends in the housing market, evaluates the economic opportunities in Cabarrus County, identifies shortcomings in affordable housing, and provides recommendations, goals, and strategies for the next five (5) years.

The AHMS focuses on the status and interaction of four (4) fundamental conditions within the community:

- ▶ Economic and demographic trends, specifically population and household growth and employment and income characteristics;
- ▶ The rental and homeowner housing market;
- ▶ The provision of financial assistance for affordable housing; and
- ▶ Public policies and actions affecting affordable housing.

The methodology employed to develop the AHMS incorporates demographic research for the purposes of analysis that included:

- ▶ The U.S. Census, American Community Survey, HUD's Comprehensive Housing Affordability Strategy (CHAS) data and tables, and other federal and state programs and local data sources;
- ▶ A review of the affordable housing objectives and policies of Cabarrus County;
- ▶ A review of local real estate rental markets and mortgage practices.

This AHMS provides a broad view of the affordable housing needs and related strategies and recommendations. It recognizes that actions in one area may affect actions in other areas, thus requiring ongoing collaboration and engagement of the community, affordable housing providers, and municipal partners.

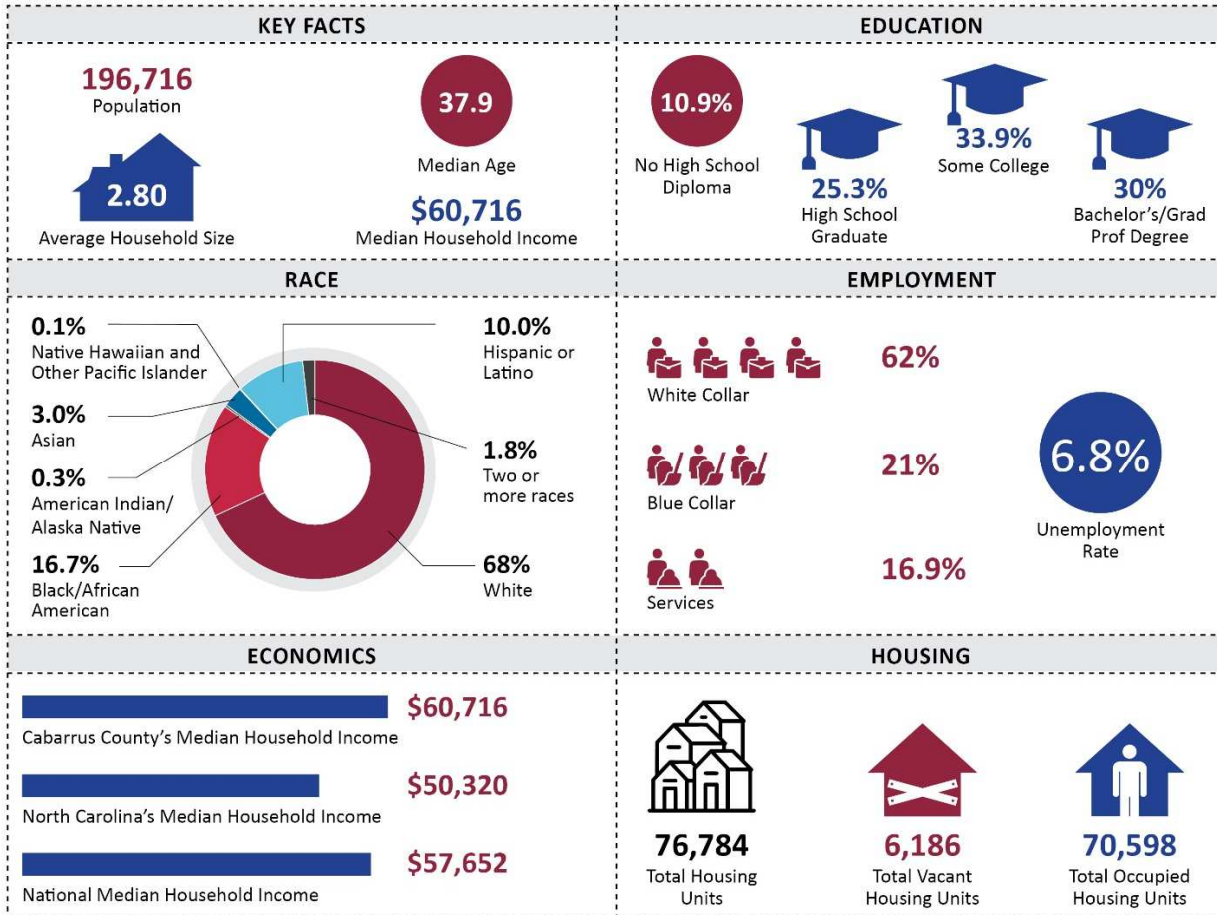
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## 2017 Key Demographics

Understanding the demographics of a community is key to understanding its unique needs for housing, infrastructure, employment opportunities, and services. The following Key Facts illustrate important demographic statistics that help to better understand the existing conditions in the jurisdiction that may be affecting the housing market.



The demographic data for the Key Facts on this page and for the Affordable Market Housing Study were obtained from multiple sources, including:

DataUSA.io  
 2017 American Community Survey  
 Experian Consumer Data  
 Carolina Demography  
 Institute for Building Technology and Safety



## Introduction

This Affordable Housing Market Study (AHMS) is a critical policy document for the jurisdiction, serving as a housing needs assessment for Cabarrus County and its stakeholders. It provides an analysis of household affordability throughout all population segments of the jurisdiction. This analysis also looks at a comparison between Cabarrus County and the HOME Consortium. Forming a consortium is a way for local governments, which would not otherwise qualify for funding, to join with contiguous local governments to participate in the HOME Investment Partnerships Program (HOME). Cabarrus County is part of the HOME Consortium, which also includes the City of Concord, the City of Kannapolis, the City of Salisbury, Iredell County, the City of Statesville, Rowan County, and the Town of Mooresville. Each of the partners within the HOME Consortium has completed an AHMS study, not including the three (3) Community Housing Development Organizations (CHDOs).

This report highlights demographic trends, addressing future demands for housing, regulations, and obstacles preventing the market from effectively responding to the housing demand. In addition, it provides an inventory of the assets and programs currently available to help the communities to address these challenges.

The findings of this study will identify the necessary long-term strategies for addressing the County's housing needs, obstacles, and opportunities within the affordable housing market.

## Demographic Data

### Demographics and Impacts on Housing Demand

Understanding population trends and demographic characteristics is critical in planning and addressing the need for housing. The calculations in this section are based on the Census Bureau American Community Survey (ACS) 5-Year Estimates (U.S. Census Bureau). The data is from the specific years indicated in the reference.

*Understanding the demographics of a community is key to understanding where development must occur.*

### Population and Households

Cabarrus County comprises approximately 230,400 acres that are located in the Charlotte-Concord-Gastonia Metropolitan Statistical Area (MSA). According to Census Bureau ACS 5-year estimates, the estimated population in 2017 was 196,716, with roughly 70,598 total households (U.S. Census Bureau, 2017).

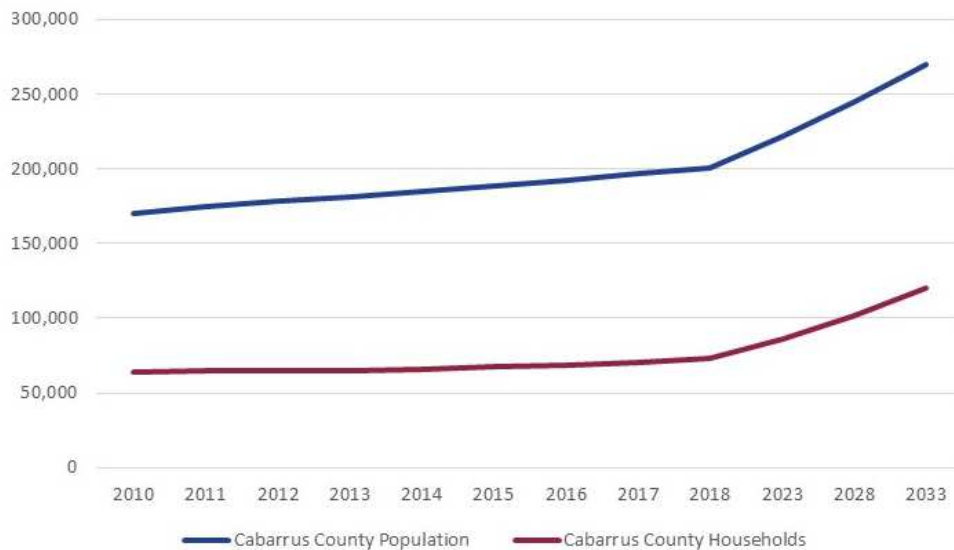
ACS 5-yr Estimates	Cabarrus County Population	Cabarrus County Households
2010	169,990	63,680
2011	174,730	64,430
2012	178,396	64,484
2013	181,415	64,713
2014	184,855	65,693
2015	188,375	67,161
2016	192,296	68,289
2017	196,716	70,598
2018	200,650	72,985
2023	221,534	86,187
2028	244,592	101,777
2033	270,049	120,187

Source: U.S. Census Bureau, 2017.

Cabarrus County has grown in both population and households since 2010. However, the population is increasing at a faster rate than new housing unit creation. From 2010 to 2017, there has been an increase in population of 26,726 individuals (15.7%) and an increase of 6,918 households (10.8%). To keep pace with changing populations, it is important for communities to address housing shortages by providing a diversity of affordable housing options for all citizens. The realized (and projected) increase in population and related households in Cabarrus County dictates the necessity of addressing the availability of housing attainable at all income levels (U.S. Census Bureau, 2017).



**Figure 1. Cabarrus County Population Estimates**



Source: U.S Census Bureau, 2017.

In 2017, of the 70,598 total households in Cabarrus County, an estimated 50,009 (71%) were owner-occupied and 20,589 (29%) were renter-occupied. In comparison, within the context of the entire HOME Consortium, the percentage breakdowns of owner-occupied and rental units shift towards less owner-occupied housing and more rental households. Owner-occupied housing in Cabarrus County represents 27% of the total 185,843 housing units within the HOME Consortium, and renters occupy about 11% of total housing units. Additionally, renters within Cabarrus County represent 37.5% of the 54,870 total rental households within the HOME Consortium (U.S. Census Bureau, 2017).

### **Cabarrus County Demographic Trends**

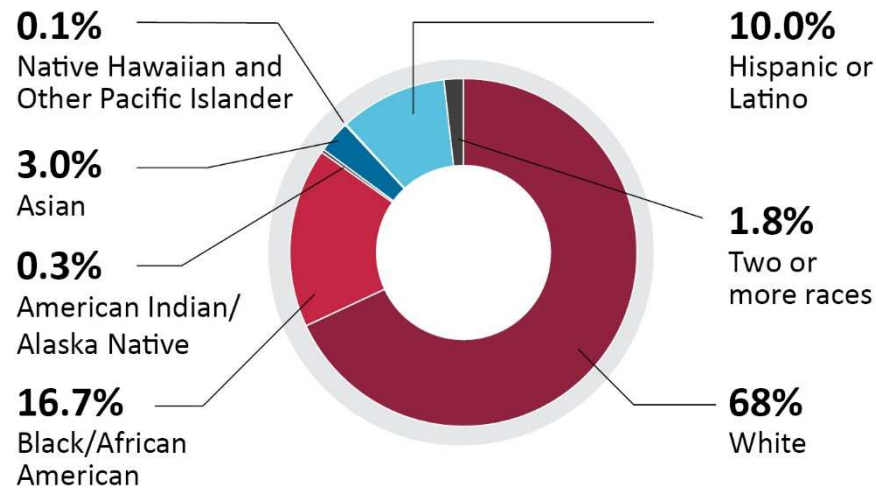
It is important to note the relationship between demographics and the availability and affordability of a community's housing options. Understanding the changing age, ethnic, and socioeconomic characteristics of a population allows communities to anticipate and plan for future needs of the community.

The population of Cabarrus County grew 15.7% between 2010 and 2017, at a rate of 2.2% annually. In 2010, Cabarrus County comprised about 137,545 White residents (80.9%), while Black residents accounted for 26,366 (15.5%) persons – with other racial groups comprising less residency in the community, notably Latinos which comprised 15,066 (8.9%) and Asian residents, 3,670 persons (2.2% of total population). Today, however, Cabarrus County is becoming more racially and ethnically diverse as annual growth rates of Black and Latino residents exceed that of Whites. By 2017, the number of White residents increased by 6% to a total of 146,343. Black residents increased by roughly 37% to 36,126 residents at approximately a 5.3% annual growth rate, exceeding the 2.2% rate for White residents. Other races and ethnicities are on the rise too, with Latinos up 31% to 19,669 (U.S. Census Bureau, 2010 - 2017).

Cabarrus County Population by Race		
	2010	2017
Non-Hispanic White	124,012	133,776
Non-Hispanic Black or African American	24,570	32,817
American Indian & Alaska Native	389	573
Asian	2,966	5,962
Native Hawaiian & Other Pacific Islander	134	113
Hispanic or Latino	15,066	19,669
Some other race	563	311

Source: U.S. Census Bureau, 2010 - 2017.

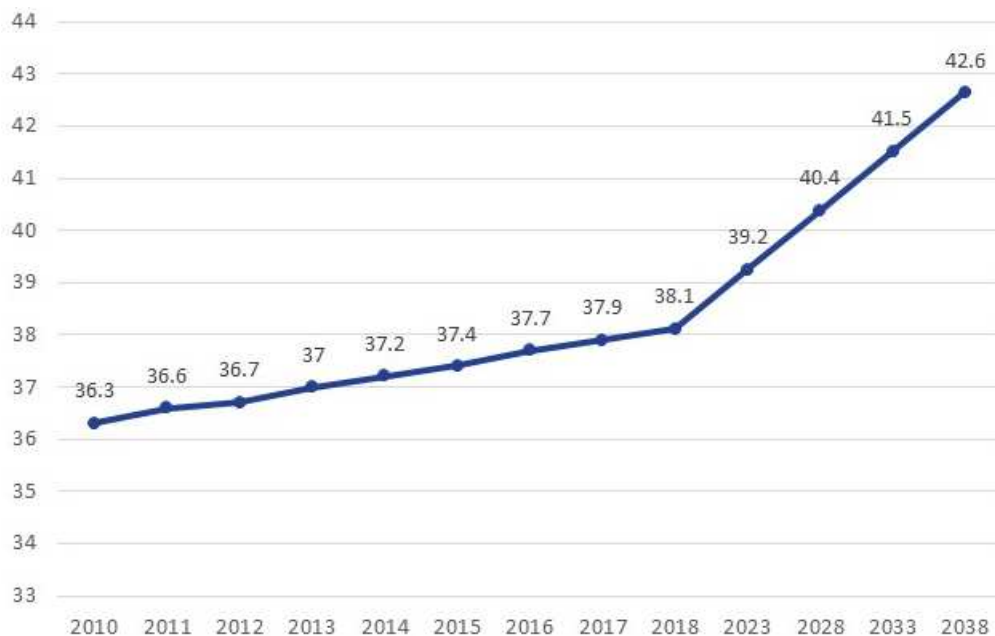
**Figure 2. Cabarrus County Population by Race**



Source: U.S. Census Bureau, 2017.

Additionally, the age of Cabarrus County's residents is also changing. Although the median age from 2010 to 2017 has only increased by 1.6 years, from 36.3 to 37.9, the population will continue to age. By 2033, the median age is expected to have increased to 41.5 years. It is important for communities and stakeholders to understand the changing needs of housing for growing and aging communities. Moving forward, Cabarrus County should be prepared to not only handle the anticipated growth with services, but also have the necessary housing infrastructure in place to manage the variable housing needs and demands that will accompany the increase in a population that continues to age (U.S. Census Bureau, 2010 - 2017).

**Figure 3. Cabarrus County Median Age (Years)**



Source: U.S. Census Bureau, 2010 - 2017.

## Economic Conditions

### Economic Conditions Analysis

Cabarrus County is home to six municipalities. The largest is the City of Concord, which is also the County seat. Concord is situated approximately 124 miles from the City of Raleigh, North Carolina, and 18 miles northeast of the City of Charlotte, North Carolina. Because of Cabarrus County's proximity to major markets, it remains one of the fastest growing areas in North Carolina. Located in the Charlotte-Concord-Gastonia, NC Metropolitan Statistical Area (MSA), Cabarrus County features amenities such as the Charlotte Motor Speedway, ZMax Dragway, Concord Mills Shopping Mall, Great Wolf Lodge, and is home to its own minor league baseball team, the Cannon Ballers (Cabarrus County, 2017). The unprecedented growth in population and housing within the City of Concord and surrounding region, as well as the growth of the commercial and industrial sectors, provides residents within Cabarrus County with ready access to an abundance of cultural, educational, recreational, commercial, and entertainment opportunities (The Cabarrus/Iredell/Rowan HOME Consortium Consolidated Plan, 2018).

Cabarrus County has experienced changes in employment and income. As a result, these changes have affected economic growth, development, and housing market characteristics. Due to these changes in the economy, it is common for jurisdictions to seek a better understanding of their local employment structure and the industries that drive their economy. The group of industries that generate the greatest amount of employment and income is referred to as the regional economic base. This report identifies changes that have occurred in Cabarrus County's economy and housing trends between 2010 and 2017 and compares those changes with the Charlotte-Concord-Gastonia MSA.

### Charlotte-Concord-Gastonia Metropolitan Statistical Area Economic Trends

The Charlotte-Concord-Gastonia MSA encompasses about 24% of the population of North Carolina and as of 2017, the population of the Charlotte MSA is estimated at 2,427,024, with an average annual increase of about 29,050, or 1.3%, since 2010. Seventy-two percent (72%) of the increase was from net in-migration (the number of people moving into the area). From 2000 to 2010, the population increased by an average of 50,000, or 2.6% a year, with 70% from net in-migration (U.S. Census Bureau, 2010 - 2017). While population increases in both the decade from 2000 to 2010 and the seven-year period from 2010 to 2017 result largely from net in-migration at a seemingly consistent percentage, the actual increase in total persons for the two time periods decreased in the latter of the two periods.

### Cabarrus County Economic Trends

Economic trends can be analyzed by reviewing employment, wage breakdown, and other data of various economic sectors over a period of time.

According to the Census, in 2017, the economy of Cabarrus County employed 95,894 people. The main industrial sectors driving the local economy are Educational Services, Health Care and Social Assistance (21,093 people, with median income of \$35,866), Retail Trade (11,892 people, with median income of \$24,955), and Arts, Entertainment, and Recreation, and Accommodation and Food Services (9,499 people, with a median income of \$12,372), which accounts for almost 45% of the employed population. The industries with the highest median earnings are Finance and Insurance, and Real Estate and Rental and Leasing (\$61,901), Transportation and Warehousing, and Utilities (\$53,805), and Information (\$50,625) (U.S. Census Bureau, 2017). These industrial sectors make up approximately 9.7%, 4.9% and 1.9%, respectively, of the total economic sectors – less than 20% when all combined. As a result, the data indicates the majority of employment opportunities in Cabarrus County is concentrated in lower wage jobs.

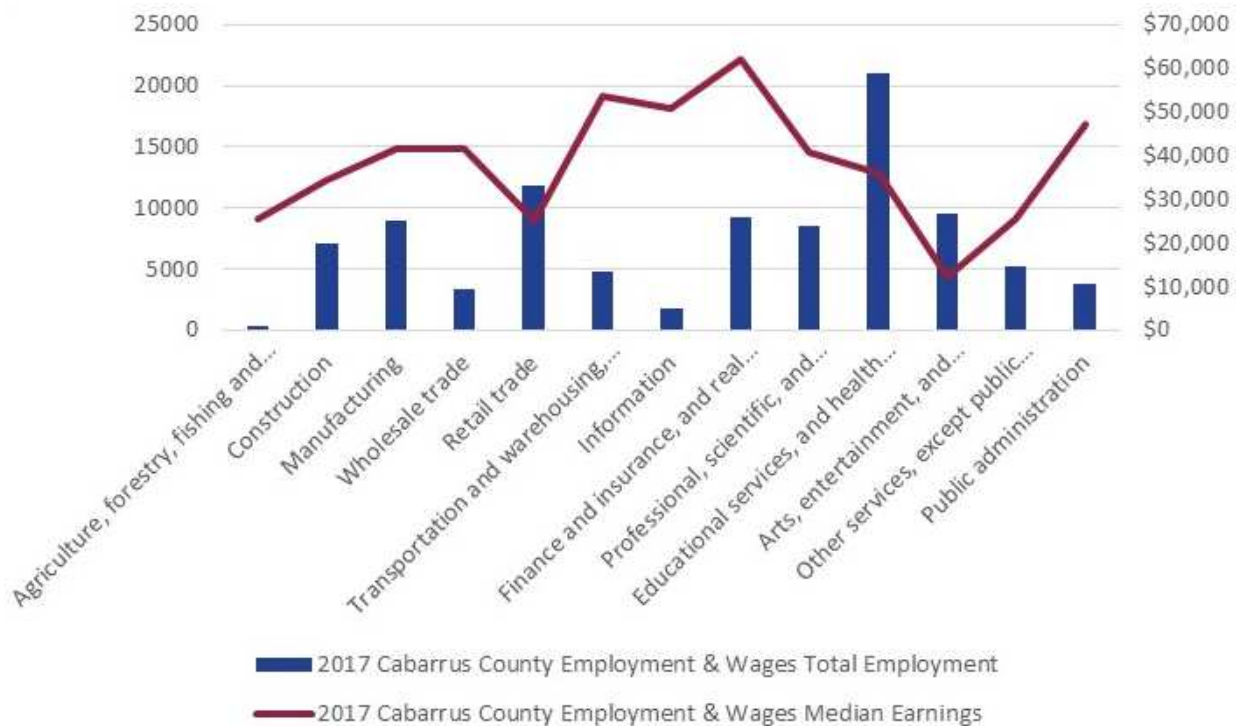
2017 Cabarrus County Employment & Wages			
Industry	Total Employment	% Total Employment	Median Earnings
Agriculture, forestry, fishing and hunting, and mining	390	0.4%	\$25,465
Construction	7,133	7.4%	\$34,435
Manufacturing	9,007	9.4%	\$41,713
Wholesale trade	3,356	3.5%	\$41,429
Retail trade	11,892	12.4%	\$24,955
Transportation and warehousing, and utilities	4,745	4.9%	\$53,805
Information	1,833	1.9%	\$50,625
Finance and insurance, and real estate and rental and leasing	9,262	9.7%	\$61,901
Professional, scientific, and management, and administrative and waste management services	8,585	9.0%	\$40,701
Educational services, and health care and social assistance	21,093	22.0%	\$35,866



Arts, entertainment, and recreation, and accommodation and food services	9,499	9.9%	\$12,372
Other services, except public administration	5,284	5.5%	\$25,331
Public administration	3,815	4.0%	\$47,105

Source: U.S. Census Bureau, 2017.

**Figure 4. 2017 Cabarrus County Employment Estimates by Industry**



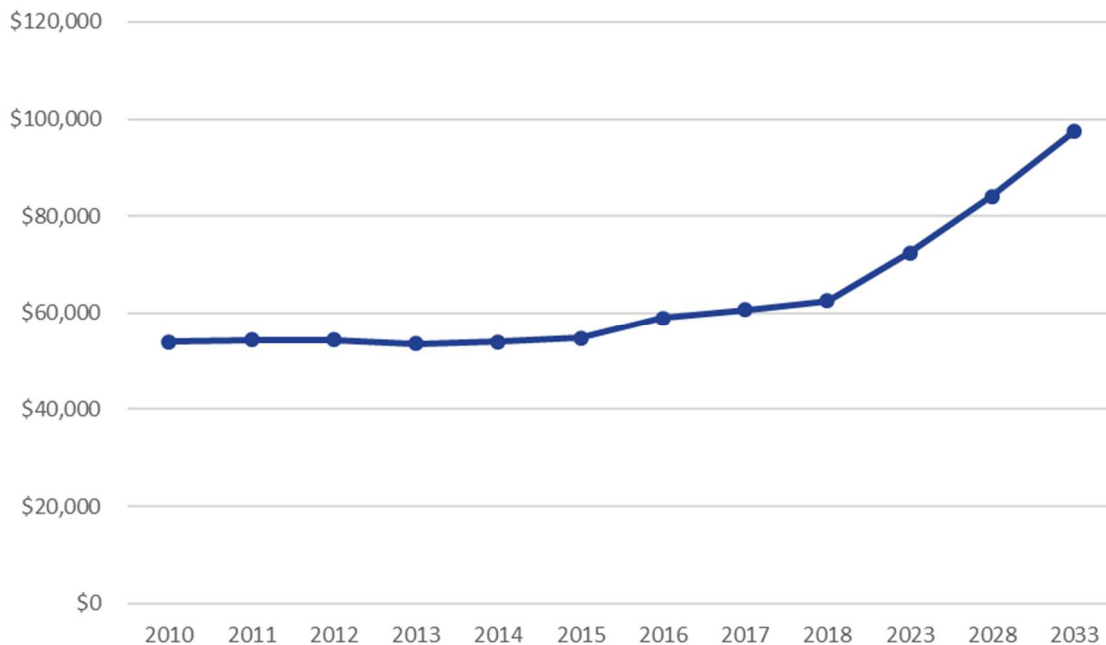
Source: U.S. Census Bureau, 2017.

In 2017, the median household income (MHI) in Cabarrus County was \$60,716, which was higher than the national MHI of \$57,652. Compared to \$53,928 in 2010, data shows that there has been about a 13% increase in median household income in Cabarrus County (U.S. Census Bureau, 2017). Below is a chart that shows the estimated median household income in Cabarrus County from 2010 to 2033.

Cabarrus County Median Household Income											
2010	2011	2012	2013	2014	2015	2016	2017	2018	2023	2028	2033
\$53,928	\$54,280	\$54,341	\$53,551	\$53,935	\$54,720	\$58,970	\$60,716	\$62,537	\$72,498	\$84,045	\$97,431

Source: U.S. Census Bureau, 2010-2017.

**Figure 5. Cabarrus County Median Household Income**



Source: U.S. Census Bureau, 2010-2017.

The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who classifies as impoverished. If a family's total income is less than the family's threshold, then that family and every individual in it is considered to be living in poverty.

In 2017, the percentage of the population in Cabarrus County living below the poverty line was 11.5% (22,481 out of 195,005 people). This is below the national average of 13.4%. The largest demographic living in poverty are females aged 25 to 34, followed by females aged 18 to 24 and then females aged 35 to 44 (U.S. Census Bureau, 2017). This demographic group warrants special considerations related to housing conditions and affordability. Special programs, such as home buyer assistance, unique housing design options, or community support, may facilitate easier access into the housing market for these demographics.

## Rental Housing Market

### Renters Market Analysis

Changing rental demand, the supply of rental housing, and how these dynamics affect access to affordable rental housing for Cabarrus County's lowest income households are discussed in this section. The report addresses conditions in 2017, the most recent data available from the American Community Survey 5-Year Estimates and compares that data to trends reported in previous reports.

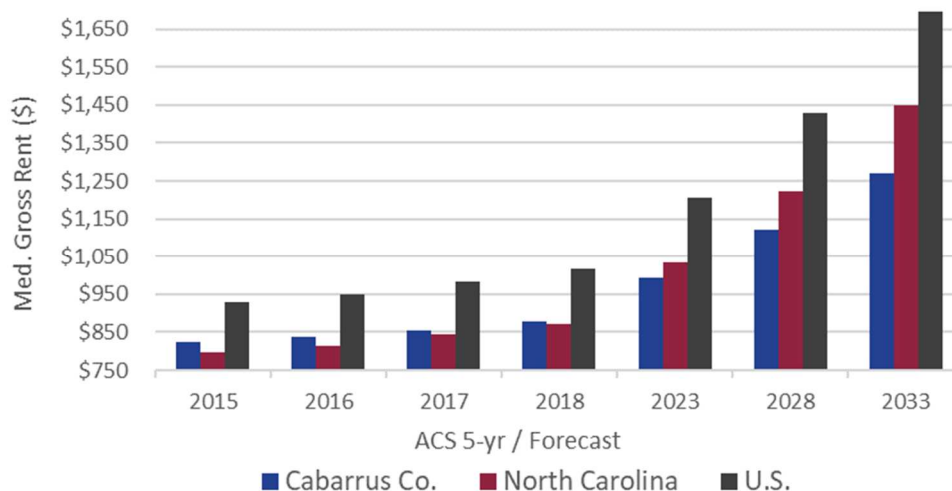
The median earnings for workers in Cabarrus County in 2017 was \$36,219 per year, or \$3,018 per month. The median gross rate of rental housing was \$856 per month (U.S. Census Bureau, 2017). This means that an average worker in Cabarrus County will pay roughly \$10,272 on rent in a year, not including other household related costs such as groceries, insurance, childcare, and

transportation expenses. This amounts to almost a third (28.3%) of a person's total income spent only on rent, considering the median earning at \$36,219. A household is considered "cost-burdened" when it spends more than 30% of its income on rent and utilities, and is severely cost-burdened when it spends more than 50% on rent and utilities.

### Median Gross Rent Market Parameters

Median gross rent provides information on the monthly housing cost expenses for renters and is defined as the contract rent plus the estimated monthly cost of utilities (electricity, gas, and water/sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or for the renter by someone else) (U.S. Census Bureau, 2017). The chart below shows trends in the median gross rent in Cabarrus County, the state of North Carolina, and the U.S.

**Figure 6. Median Gross Rent Market Parameters, Cabarrus County Compared to State and National Figures**



Source: U.S. Census Bureau, 2017.

Although median gross rent in Cabarrus County is expected to increase into the future (U.S. Census Bureau, 2017), the Congressional Budget Office projects that average household income is not expected to increase at the same rate. Increasing rents with limited wage increases will further expand the financial divide for residents who are in need of affordable housing. It will also significantly affect single-head households reliant on one income to support the household.

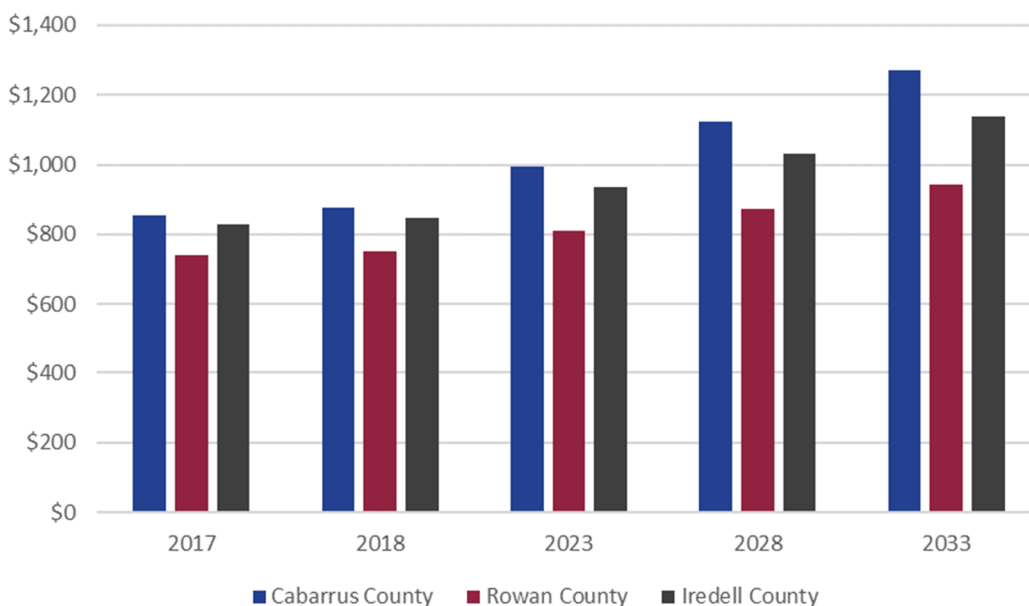
Higher-income households are free to occupy rental homes in the private market that are also affordable to lower-income households. Because of the shortage of affordable and available rental units, many lower-income households spend more on housing than they can afford, and they sacrifice other necessities, such as groceries and health care.

In 2017, the average median rent in the United States was \$982 monthly, and the average median rent in North Carolina was \$844. The monthly amount for Cabarrus County in 2017 lies between the two amounts at \$856 per month. Cabarrus County's average median rent is approximately 87% of the U.S. average; however, slightly exceeded the North Carolina average by about 1%. Future projections for 2033 indicate overall that North Carolina's average median rents will increase by almost 72% to an average of \$1,448. For that same period, projections indicate

Cabarrus County's average median rent to increase by \$415 (roughly 48%) from \$856 to \$1,271 (U.S. Census Bureau, 2017).

In comparison to other HOME Consortium counties, in 2017 Cabarrus County had the highest monthly median gross rent at \$856. Rowan County had the lowest monthly median gross rent of \$742 and Iredell County had a monthly median gross rent of \$829. The graph below shows median gross rents in HOME Consortium counties (U.S. Census Bureau, 2017).

**Figure 7. Median Gross Rent Market Parameters for HOME Consortium Counties**



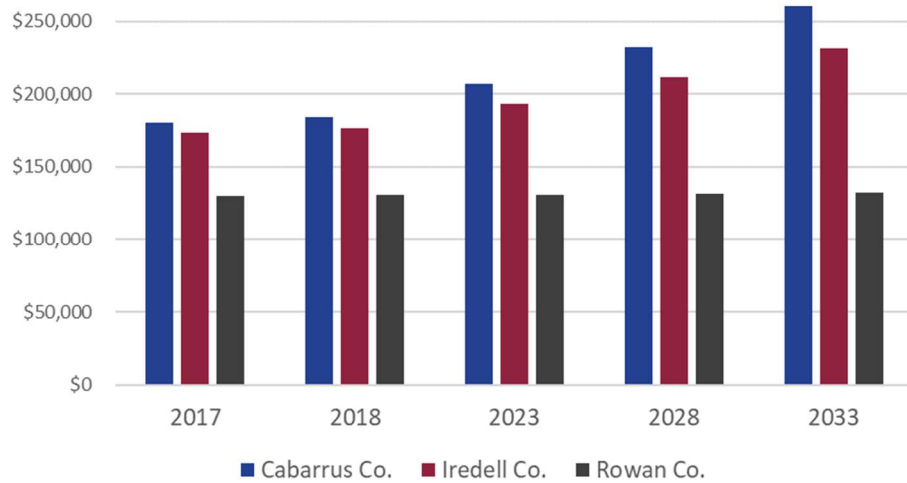
Source: U.S. Census Bureau, 2017.

However, current real estate data shows a much higher than average median rental price than previously discussed. As of August 31, 2019, the median rent price in Cabarrus County was \$1,495, which is just lower than the Charlotte-Concord-Gastonia MSA median rent of \$1,505 (Zillow Home Value Index, 2019). This amount for 2019 exceeds the average median rent of 2017 considerably and may reflect current demand and lack of supply at more affordable rates. These higher than average home and rental prices create a further divide in home affordability and income earning needed to obtain these homes.

## Homeownership Market

In 2017, the median home value in Cabarrus County was \$180,300 about 26% higher than the HOME Consortium median home value of \$143,400. Additionally, Cabarrus County was about 4% higher than Iredell County and 38% higher than Rowan County (U.S. Census Bureau, 2017).

**Figure 8. Cabarrus County Median Home Values, 2017 to 2033**



Source: U.S. Census Bureau, 2017.

HUD Median Home Value Market Parameters					
Locations	2017	2018	2023	2028	2033
Cabarrus Co.	\$180,300	\$184,508	\$207,068	\$232,387	\$260,802
Rowan Co.	\$130,400	\$130,530	\$131,184	\$131,842	\$132,502
Iredell Co.	\$173,600	\$176,732	\$193,258	\$211,330	\$231,092

Source: U.S. Census Bureau, 2017.

As demonstrated in the table above, the Census estimates that in 2033, the projected home value in Cabarrus County will be \$260,802, the highest of the HOME Consortium counties, which further expands the affordability gap for low- to moderate-income (LMI) buyers. Higher prices can be attributed to the county's proximity to Charlotte. Located 18 miles northeast of Charlotte, many higher income workers who are priced out of the Charlotte markets are seeking housing in Cabarrus County. In 2017, the median income for a household was \$60,716. A general rule of thumb is that a home should not exceed 2.5 times an individual gross annual income. The projected 2033 price point would keep all LMI persons out of the homeownership market and even preclude higher wage earners from home ownership without increases in income (U.S. Census Bureau, 2017).

### Cost per Square Foot

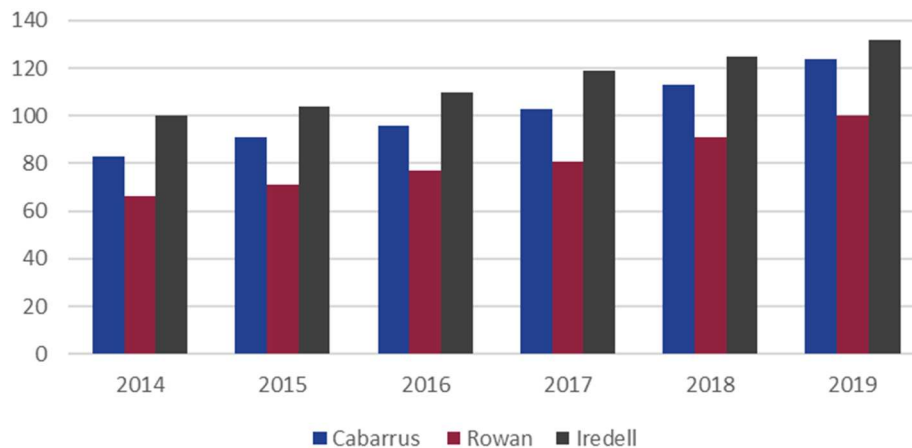
Property values have significantly increased in Cabarrus County. According to Multiple Listing Service data, from 2014 to 2018, the closing cost per square foot of a dwelling has increased by roughly 36%, from \$83 per square foot to \$113 per square foot, again widening the gap between homeownership and low-income buyers (Multiple Listing Service Data, 2014-2018).

Cabarrus County Closed Price per Square Foot							
2014	2015	2016	2017	2018	2019	2023	2028
\$83	\$91	\$96	\$103	\$113	\$124	\$151	\$184

Source: Multiple Listing Service Data, 2014-2018.

Figure 10 provides a visual depiction of increases of the closed cost per square foot in Cabarrus County in comparison to HOME Consortium partners cost per square foot. Cabarrus ranks second highest in closed price per square foot. Iredell County has the highest closed price per square foot, and Rowan County has the lowest closed cost per square foot. On average in 2017, Cabarrus County's closed price per square foot was \$103 compared to Iredell County at \$119 per square foot. Further discussions within the recommendations section of this study offer options for reducing the gap between homeownership and low-income buyers (Multiple Listing Service Data, 2014-2019).

**Figure 9. Closed Price per Square Foot for HOME Consortium Counties**



Source: Multiple Listing Service Data, 2014-2019.

## Gap Analysis

This section provides an overview of current conditions and using projections and available data, defines the numbers of owner-occupied and rental-occupied housing units needed at various income levels to support anticipated growth in Cabarrus County. It is organized as follows:

- Owner and Renter Market and Unit Availability
- Affordability of Market Rents and Home Prices
- Public Housing Information
- Information on Aging Housing Stock
- Vacancy Analysis
- Comparison on Rental Rates
- Information on Rental and Owner Cost-Burdened Households

## **Owner and Renter Market and Unit Availability**

While insufficient levels of quality affordable housing in Cabarrus County have long been an issue for community stakeholders and residents, concerns about the impact of decreased affordable housing on population trends, neighborhood diversity, and economic opportunity have intensified as the County emerges from the housing market downturn and recession. Research has documented how the housing market recovery has left neighborhoods throughout North Carolina grappling with very different types of neighborhood change and how in some communities, increased demand for housing may threaten neighborhood affordability and leave lower-income residents increasingly financially vulnerable or at risk for displacement. Owners and renters face increasing obstacles in being able to have quality housing choice options throughout Cabarrus County.

Cabarrus County has experienced a decline in supply of affordable housing since 2013, impacting lower income household's availability for housing within the County. While examining the composition of the shrinking affordable housing supply is not possible due to data limitations, it is likely that the declining stock of two-to-four-unit rental buildings throughout Cabarrus County is a key contributor to this trend.

### **Affordability of Market Rents and Home Prices**

Based on trends in area median income (AMI), rents, and prices, the gap between affordable and market rate rents and home prices is widening in Cabarrus County. The AMI for Cabarrus County HUD Metro FMR Area (HMFA) has increased at an annual compound growth rate of only 0.1% per year since 2000. Since affordable rents and home prices are based on AMI, they have generally increased at comparable rates. In contrast, market rents have increased ten times faster than AMI annually for the past five years, and the median home sales price has increased four times faster than AMI (U.S. Census Bureau, 2010-2015; HUD Comprehensive Housing Affordability Strategy Data, 2018).

Based on an analysis of home sales in Cabarrus County in the last quarter of 2017, only 20% of three-bedroom units were sold at prices affordable to households at 80% of AMI, and only 42% were affordable to households earning 100% of AMI. In addition, only 4% of four-bedroom units were sold at prices affordable to households earning the median income, and none of the homes were affordable to households at lower-income levels. Two-bedroom units are more affordable for low-income households but represented only 10% of sales (U.S. Census Bureau, 2010-2015; HUD Comprehensive Housing Affordability Strategy Data, 2018).

Over the years, there also has been a growing gap for affordable units for the extremely low-income population (ELI). ELI households are those that earn no more than 30% of the area median income. Since 2000, the gap between the need for affordable units and the availability of affordable units to serve the ELI population has grown tremendously.

In 2019, the ELI limit for a household of four in Cabarrus County is \$25,750, which is up from \$23,850 in 2014 (HUD HOME Income Limits, 2019). On average, in 2017, there were only 46 units available in North Carolina for every 100 ELI households, with Cabarrus County's average being slightly below the state's average, with 40 units for every 100 ELI households. In 2018, 44% of renter households were paying more than 30% of their gross income for housing. Almost half of

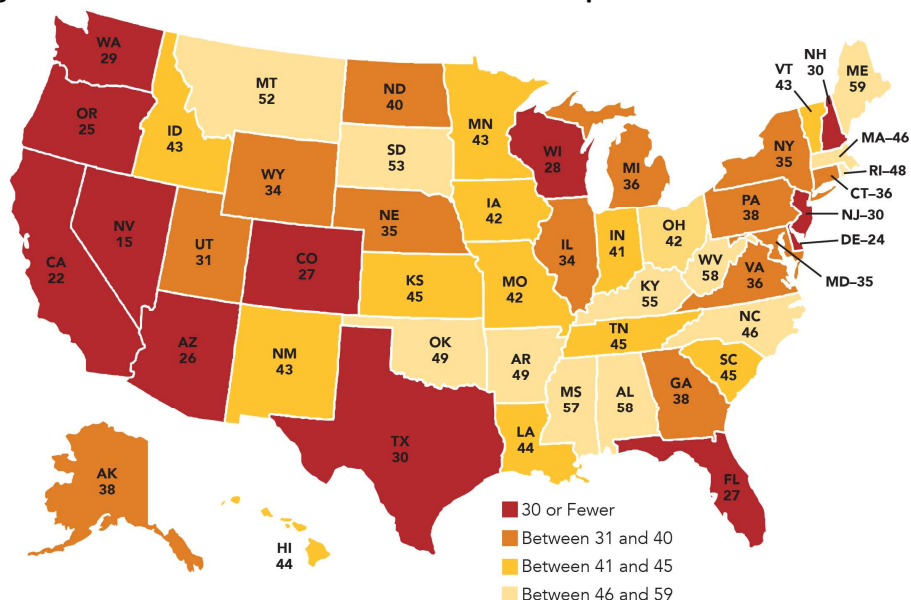


renter households were cost-burdened (National Low-income Housing Coalition, 2018). The map below depicts rental homes and affordability for ELI renters throughout the U.S. (U.S. Census Bureau, 2017).

What does this mean? The ELI income limit has increased in 2019, adding more overall persons to this group. With trends indicating that this group is increasing, the units available to serve this group are decreasing, there is a significant housing dilemma for persons that are ELI.

*The affordable housing supply is shrinking in Cabarrus County. There are 47 rental units available for every 100 extremely low-income renter households.*

**Figure 10. Affordable and Available Rental Homes per 100 ELI Renter Households**



Source: National Low-income Housing Coalition, 2018.

### Public Housing

Based on information provided by the applicable Consolidated Plan, the HUD Comprehensive Housing Affordability Strategy Data, and other available data, it is possible to make a reasonable effort to identify the housing needs of the low-income, very low-income, and ELI families who reside in the jurisdiction served by the Public Housing Authority. This includes elderly families, families with disabilities, households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance wait lists. Most individuals who need and rely on public housing are extremely rent burdened. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. The City of Concord operates the Public Housing Authority that services 174 “low rent” units within Cabarrus County.

*Understanding how many people are waiting for affordable housing is critical in the county understanding the increased need for affordable housing options.*

*Based on 2019 Concord Housing Authority data, there are currently 672 families on the waitlist for public housing units and 602 families on the waitlist for Section 8 housing vouchers.*

Wait times are long for both public housing and Section 8 Voucher assistance, creating further delays in the most vulnerable populations being able to obtain affordable housing. The Concord Housing Department reports a public housing waiting list of 672 families at or below the 30% AMI range (The Cabarrus/Iredell/Rowan HOME Consortium Consolidated Plan, 2018).

### Aging Housing Stock

An aging housing stock is another common element that can present a unique set of challenges for local governments. In Cabarrus County, the housing boom took place between 2000 and 2009. Because these units are nearly 20 years old, it is likely that many need repair or remodeling in order to be livable. In addition, 2,155 units built before 1939 may contain characteristics of historic significance, and based on the age of the units, these units could require a significant amount of upkeep and repair (U.S. Census Bureau, 2010-2017). These units are not solely occupied by LMI or ELI residents. Many of these units are occupied by middle-class persons who are unable to maintain these homes without the assistance of certain federal housing-repair programs. An aging housing stock without the means to afford the necessary repairs could increase the vacancy rates within various communities throughout the County. Cabarrus County must evaluate its current programs to be better prepared to address the anticipated housing rehabilitation needs that will continue to increase over the next five-to-ten years.

Cabarrus County Year Structure Built						
	Owner-Occupied	Percent (%)	Renter-Occupied	Percent (%)	Total Units	Percent of Total
Built 2010 or later	3,124	6%	1,578	8%	4,702	6.7%
Built 2000 to 2009	16,207	32%	3,762	18%	19,969	28.3%
Built 1980 to 1989	16,188	32%	6,393	31%	22,581	32.0%
Built 1960 to 1979	7,505	15%	3,879	19%	11,384	16.1%
Built 1940 to 1959	4,830	10%	3,104	15%	7,934	11.2%
Built 1939 or earlier	2,155	4%	1,873	9%	4,028	5.7%
<b>Total:</b>	50,009	-	20,589	-	70,598	-

Source: U.S. Census Bureau, 2017.

## Estimates of Housing Demand

### Vacancy Analysis

The most commonly used measure to assess available housing supply is the vacancy rate. The U.S. Census defines vacant units as a housing unit with no one living in them at the time of the Census interview, temporary units where the usual residence is elsewhere (such as vacation homes), and new units not yet occupied (U.S. Census Bureau, 2017). However, vacancy rates do not indicate if an available unit is in adequate condition.

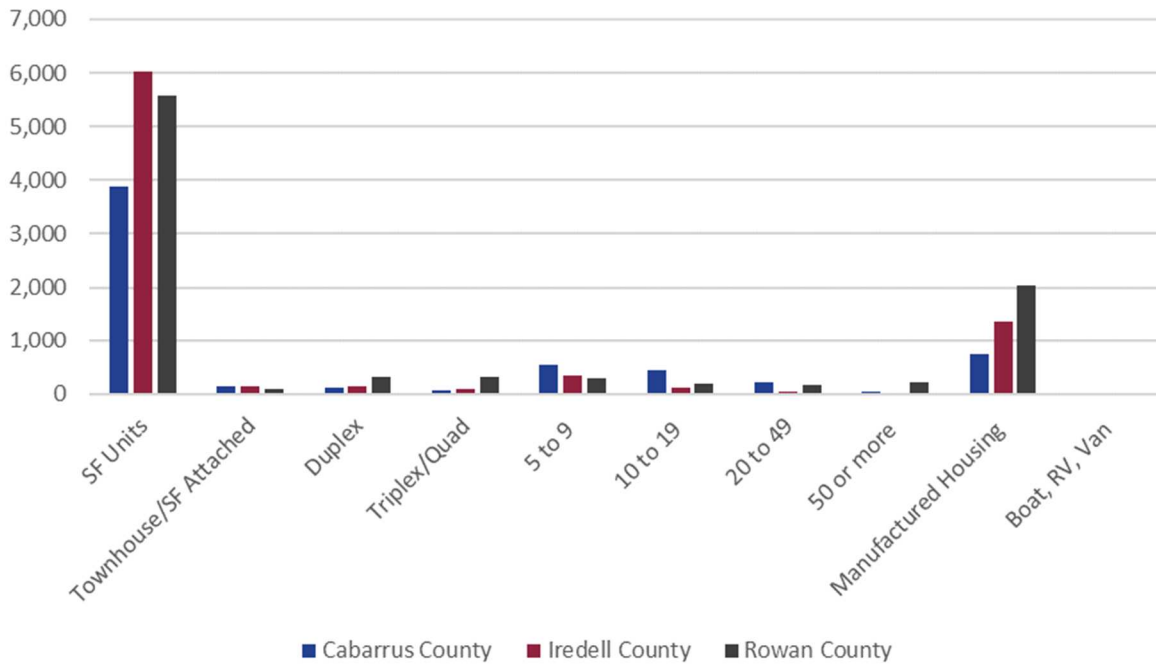
In 2017, Cabarrus County had 6,186 total housing units reported vacant. As demonstrated in the table below, out of the HOME Consortium Counties, Cabarrus County had the least amount of vacant single-family units at 3,876 (62.7% of total vacancies for the County), but the most vacancies in multi-family buildings with 5 to 9 units. All counties reported zero vacancies in boat, RV's and vans (U.S. Census Bureau, 2017).

2017 Analysis of Vacant Housing Units			
Unit Type	Cabarrus County	Iredell County	Rowan County
SF Units	3,876	6,017	5,567
Townhouse/SF Attached	140	148	103
Duplex	118	153	323
Triplex/Quad	65	95	316
Multi-family 5 to 9 units	544	343	304
10 to 19 units	443	107	197
20 to 49 units	222	52	174
50+ units	42	0	215
Manufactured Housing	732	1,358	2,049
Boat, RV, Van	0	0	0
<b>Total Vacant Units</b>	<b>6,182</b>	<b>8,273</b>	<b>9,248</b>
<b>Substandard Units</b>	<b>1,121</b>	<b>1,655</b>	<b>2,211</b>

Source: U.S. Census Bureau, 2017.

In 2017, according to the U.S. Census Bureau and manipulated HUD data, out of the 6,186 vacant housing units, 1,121 (about 18%) are categorized as substandard housing units. As demonstrated in the above table, out of the HOME Consortium Counties, Cabarrus County had the fewest substandard units. Iredell County reported 1,655 units as substandard, and Rowan County reported 2,211 (U.S. Census Bureau, 2017). Substandard housing refers to residential spaces with structural and other physical deficiencies that do not meet health and safety requirements and pose a public health and safety hazard to the well-being of its occupants and neighborhoods. Substandard housing and its effect on residents of Cabarrus County are discussed more in the Barriers Analysis of this report.

**Figure 11. Vacant Units by Housing Type in Each of the HOME Consortium Counties**

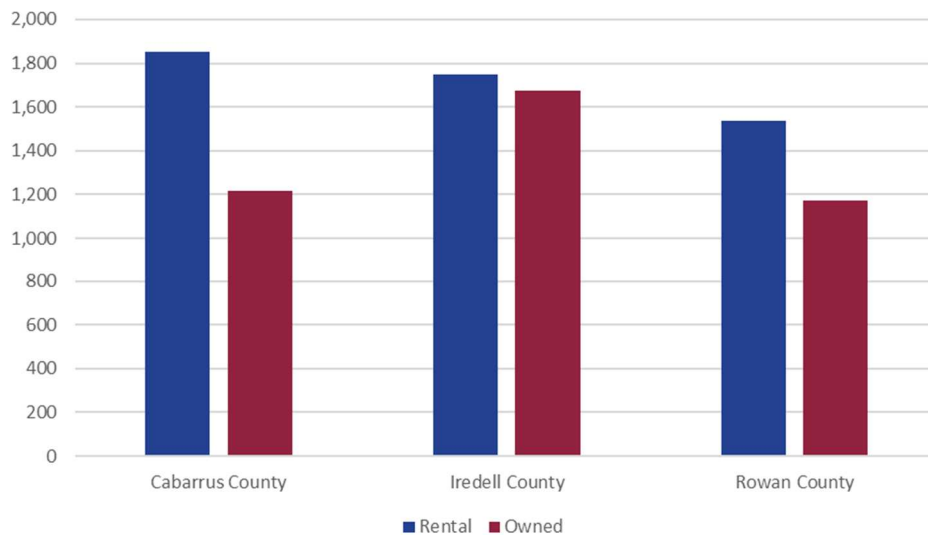


Source: U.S. Census Bureau, 2017.

Properties may become vacant for a variety of reasons, some of which are relatively benign. A property that is for rent or sale may be vacant for a short time, and a vacation home might be vacant for most of the year. If these properties are well maintained by responsible owners, they will not become eyesores or lower neighboring property values. In general, a vacant property becomes a problem when the property owner abandons the basic responsibilities of ownership, such as routine maintenance or mortgage and property tax payments.

In comparison to surrounding cities and towns, as well as the State of North Carolina, Cabarrus County's vacancy rate of 18% was above the State of North Carolina's average of 15%. The City of Kannapolis had a higher average than the State of North Carolina, with a vacancy rate of 22.6%. Cabarrus and Rowan Counties were about the same for vacant owner properties. In 2017, Cabarrus reported 1,215 vacant owner properties and Rowan County reported 1,172 vacant owner properties. Iredell County had the most vacant owner properties in 2017 at 1,677 total units (U.S. Census Bureau, 2017).

**Figure 12. Vacant Housing Units in HOME Consortium Counties**



Source: U.S. Census Bureau, 2017.

Multiple variables can lead authorities to designate a property as either vacant or abandoned, including:

- The physical condition of a structure;
- The amount of time that a property has been neglected; and
- The relationship of the owner to the property.

### **Apartment Vacancy Analysis**

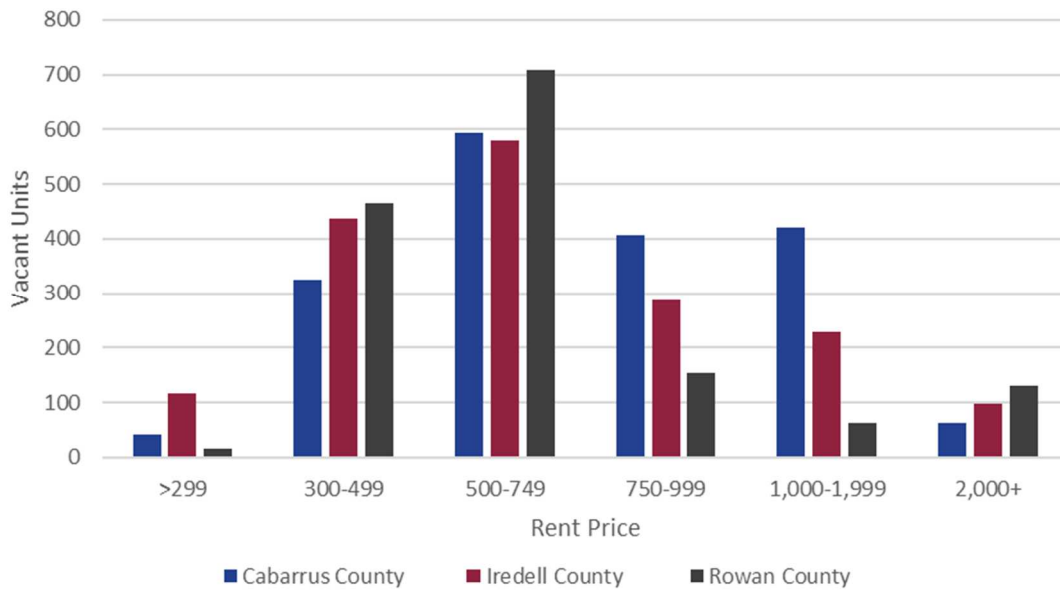
In 2017, according to the U.S. Census Bureau and manipulated HUD data, apartment vacancy rates declined from the previous year and have dropped significantly since 2013. Of the 6,186 total vacant units in 2017, 20% of those units were in a multi-family development, with units ranging from 5-9 units making up 9%, 10-19 units at 7%, 20-49 units down to 4%, and for developments greater than 50 units, the rate is 0.6%. When duplex and triplex/quad units are added, the overall percentage of vacant multi-family units increases to 23%. (U.S. Census Bureau, 2017).

During the past year, increased multi-family construction has occurred in the Concord/Kannapolis/Salisbury market area. This increase in construction activity has led to improvements in the communities' public transportation infrastructure to provide service to those residing in new developments. These improvements also have increased residents' access to the downtown Charlotte area (U.S. Census Bureau, 2017).

### **Rental Rates Comparison**

In comparison with other neighboring communities, rental rates in Cabarrus County are similar. In 2017, Cabarrus County had fewer vacant rental units reported in the \$2,000+ range than the other three counties. However, it had significantly more vacant rental units in the \$500 to \$749 range and the \$1,000 to \$1,999 range. (U.S. Census Bureau, 2017)

**Figure 13. 2017 Comparison of Vacant Unit Rental Prices**



Source: U.S. Census Bureau, 2017.

This shortage of affordable housing affects individuals and families who are on fixed incomes, who are working in lower-wage industries, and those who live below the poverty line. The lack of affordable housing prevents low-income households from meeting other basic needs such as nutrition and healthcare or saving for their future and that of their families. Additionally, when comparing vacancy rates with neighboring jurisdictions, demand is less in the higher rent categories. This data clearly shows the need for more affordable units.

### **Cost-Burdened in Cabarrus County**

The U.S. Department of Housing and Urban Development defines cost-burdened families as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one’s income on rent (U.S. Department of Housing and Urban Development, 2014).

To calculate affordability, municipalities use the Area Median Income (AMI), the midpoint of a region’s income distribution, and compares a family’s income to a percentage of the AMI. Depending on their household size, families earning 30% of AMI are considered extremely low-income, families earning between 31% and 50% of AMI are very low-income, and families earning between 51% and 80% of AMI are low-income (U.S. Department of Housing and Urban Development Office of Policy Development and Research, 2019). For reference, in Cabarrus County, the Area Median Income (AMI) of a family of four is \$79,000. If this family earns 30% of AMI, the annual salary is \$23,700, categorizing them as very low income. At 50% (or considered to be low income), that annual salary increases to \$39,500. Consider a very low-income family in Cabarrus County that earns approximately \$42,660 a year, or approximately 54% of the AMI. If 50% of the family’s income is dedicated to rent, the family has only about \$410 per week left to cover all other basic expenditures including food, clothing, medical costs, and transportation

(U.S. Department of Housing and Urban Development Office of Policy Development and Research, 2019).

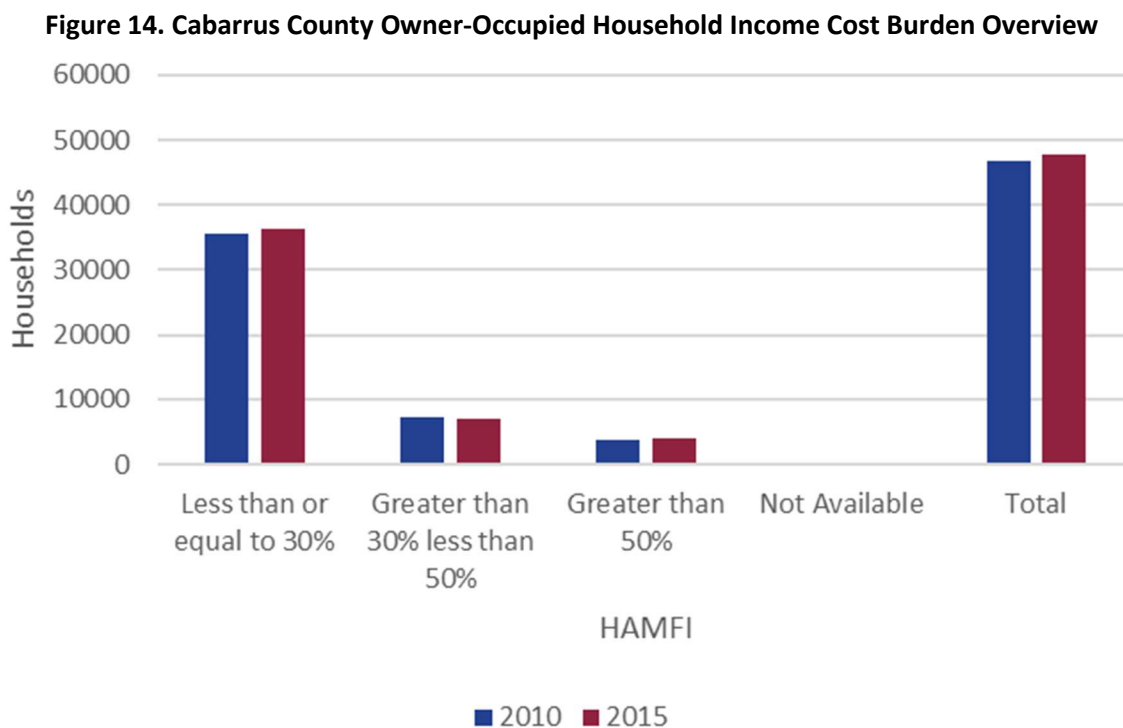
To analyze cost burden for this study, we used Comprehensive Housing Affordability Strategy (CHAS) data on Cabarrus County from 2010-2015, the latest period available. This data demonstrates the extent of housing problems and housing needs, particularly for low-income households. Local governments use CHAS data to plan how to spend HUD funds and HUD may also use this data to distribute grant funds.

## Characteristics of Owner-Occupied and Rental-Occupied Households

### Cost-Burdened Owner-Occupied Housing

An analysis of trends from 2010 to 2015 in cost-burdened and extremely cost-burdened owner-occupied households was completed using data from the HUD Comprehensive Housing Affordability Strategy (CHAS) and the U.S. Census American Community Survey. As previously noted, cost burden is the ratio of housing costs to household income. In this analysis, owner housing cost includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Many homeowners between 2010 and 2015 were in economic recovery due to the foreclosure crisis. During this time, the total number of owner-occupied households considered to be cost-burdened increased from 46,710 to 47,680 households (U.S. Census Bureau, 2010-2015; HUD Comprehensive Housing Affordability Strategy Data, 2018).

Figure 15 below illustrates an overview of trends experienced throughout all household classifications. Figures 16 and 17 provide visual depictions of trends in cost burdened owner-occupied households whose housing costs are greater than 30% and 50% of their income.

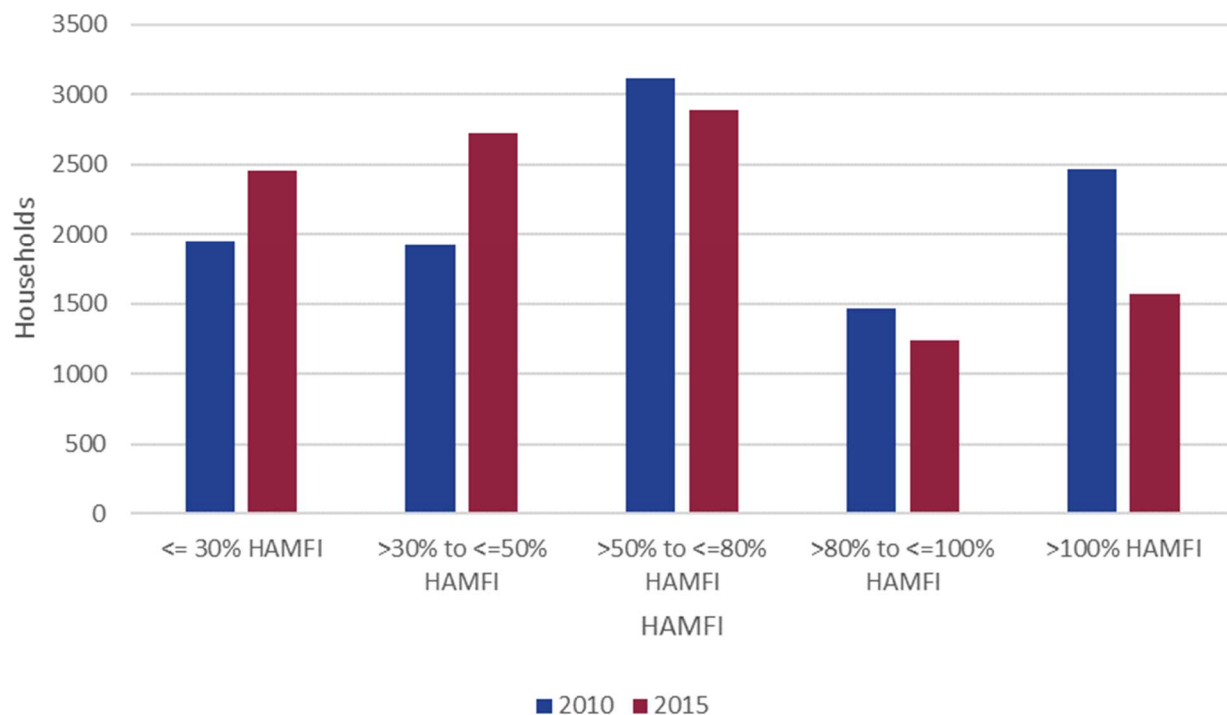


Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.



From 2010 to 2015 there was about a 25.9% increase of extremely low-income households – those with incomes at or below 30% of the area median income classified as extremely cost-burdened (>30%). As Figure 16 demonstrates, however, very low-income households, whose income was between 30% and 50% of the area median income, experienced even a greater increase of about 41.9%. In contrast, in households experiencing AMI greater than 50%, the percentages of cost-burdened households declined with decreases of -7.2%, -15.7%, and -36.5% respectively. Overall, for Cabarrus County, the percentage of cost-burdened households slightly declined by -0.4% (HUD CHAS Data; ACS Data 2010-2015). However, the increases in the ELI and LI households demonstrate the continued need for affordable housing targeted to serve these vulnerable populations.

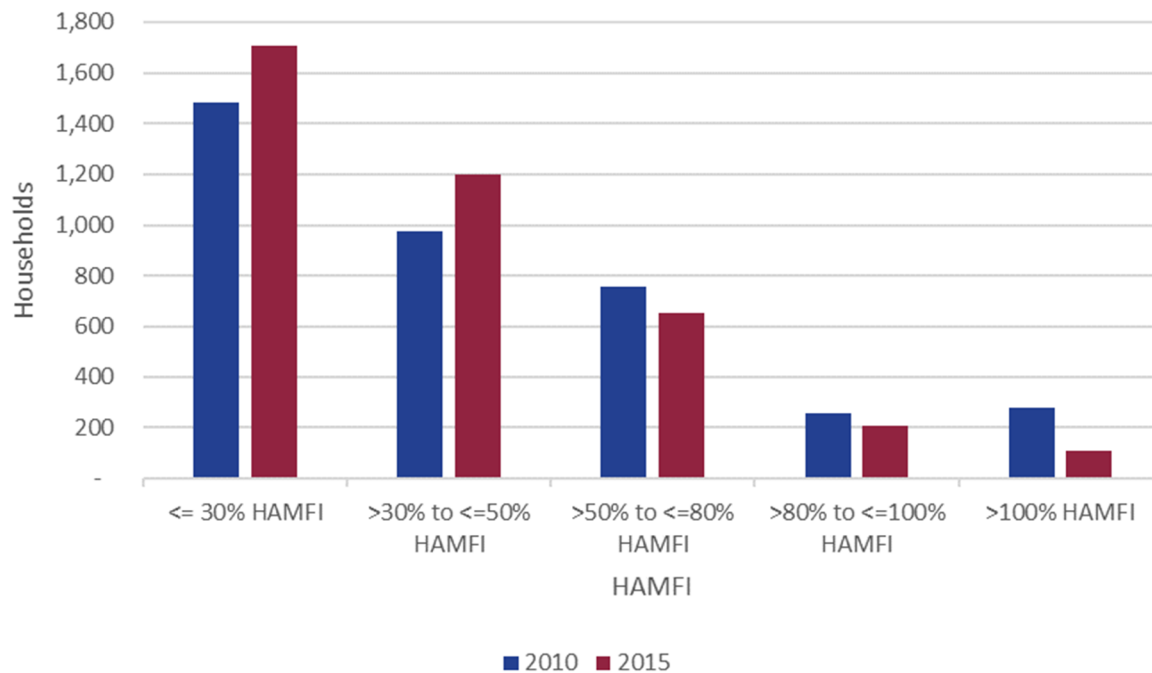
**Figure 15. Cabarrus County Owner-Occupied Household Income by Cost Burden >30%**



Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.

During the same five-year period, for those households experiencing cost burden greater than 50%, similar trends exist as those at the 30% level. As Figure 17 demonstrates, the very low-income (<=30% HAMFI) and low-income (>30% to <=50% HAMFI) households the cost-burden increased by 14.8% and 23.1%. In contrast, in households experiencing AMI greater than 50%, the percentages of cost-burdened households declined with decreases of -13.8%, -19.6%, and -60.7% respectively (HUD CHAS Data; ACS Data 2010-2015).

**Figure 16. Cabarrus County Owner-Occupied Household Income by Cost Burden >50%**



Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.

A review and analysis of Cabarrus County data from the North Carolina Housing Coalition revealed the following statistics about cost-burdened households in Cabarrus County:

- 17,378 total households are cost-burdened
- 9756 owner occupied households are cost-burdened
- 7,622 renter households are cost-burdened

#### **Cost-Burdened Renter-Occupied Housing**

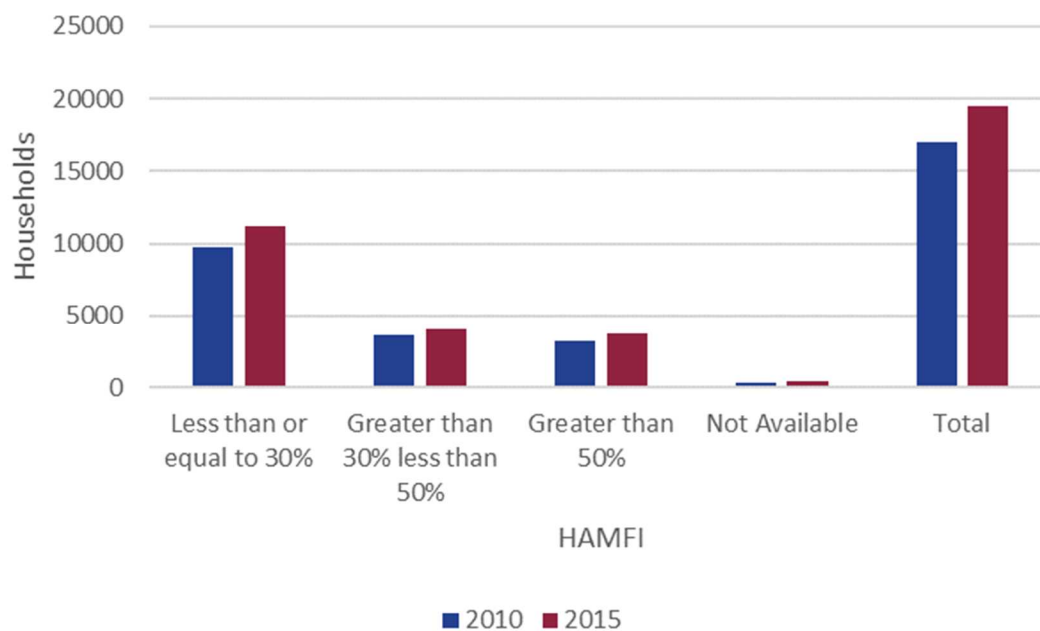
An analysis of trends from 2010 to 2015 in cost-burdened and extremely cost-burdened households was completed using HUD Area Median Family Income (HAMFI). Cost-burden is the ratio of housing costs to household income. In this analysis, renter housing cost is gross rent.

In 2017, the median household income in Cabarrus County was \$60,716 a year or \$5,059 a month. The median gross rent was \$856 a month. In Cabarrus County, an individual working in the service or retail industry making less than \$1,518 a month would be considered overburdened when renting an apartment or home at or above the median rent of \$856 per month or 56.4% of monthly income (U.S. Census Bureau, 2017). Figures 15, 16, and 17 illustrate the degree to which rental households experience varying “cost burdened” levels. As demonstrated in Figure 15, despite the increases in median household income from 2010 to 2015, the number of households classified as “cost-burdened” based on the 50% definition is increasing as well.

For “cost-burdened” renter-occupied households (those with cost-burden greater than 30%) at the ELI and LI levels, both income groups experienced increasing pressure in terms of household burdening, 23.8% and 22.2%, respectively. For households in the greater than 50% but less than 80% HAMFI, the trend reversed, and they experienced a —19.6% decline in degree of burden. Even at next higher income level, the amounts dedicated to rental housing costs continue to grow

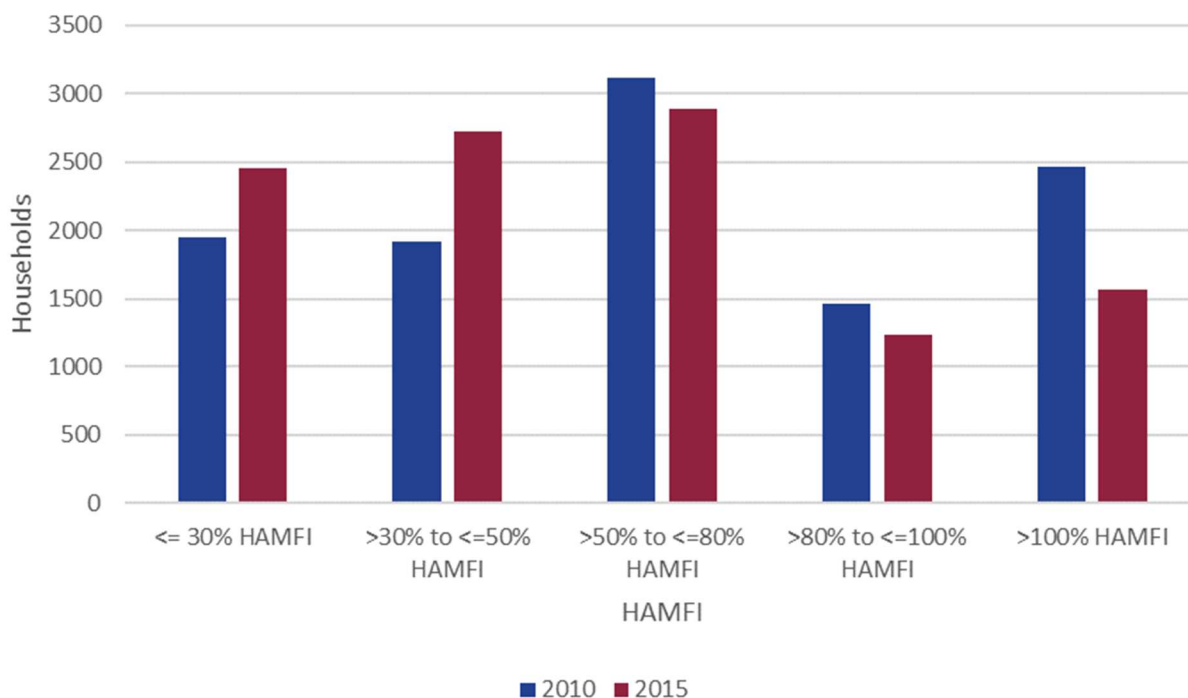
and reduce amounts that could be targeted towards other expenses (U.S. Census Bureau (2010-2015); HUD CHAS Data).

**Figure 17. Cabarrus County Renter-Occupied Household Cost Burden Overview**



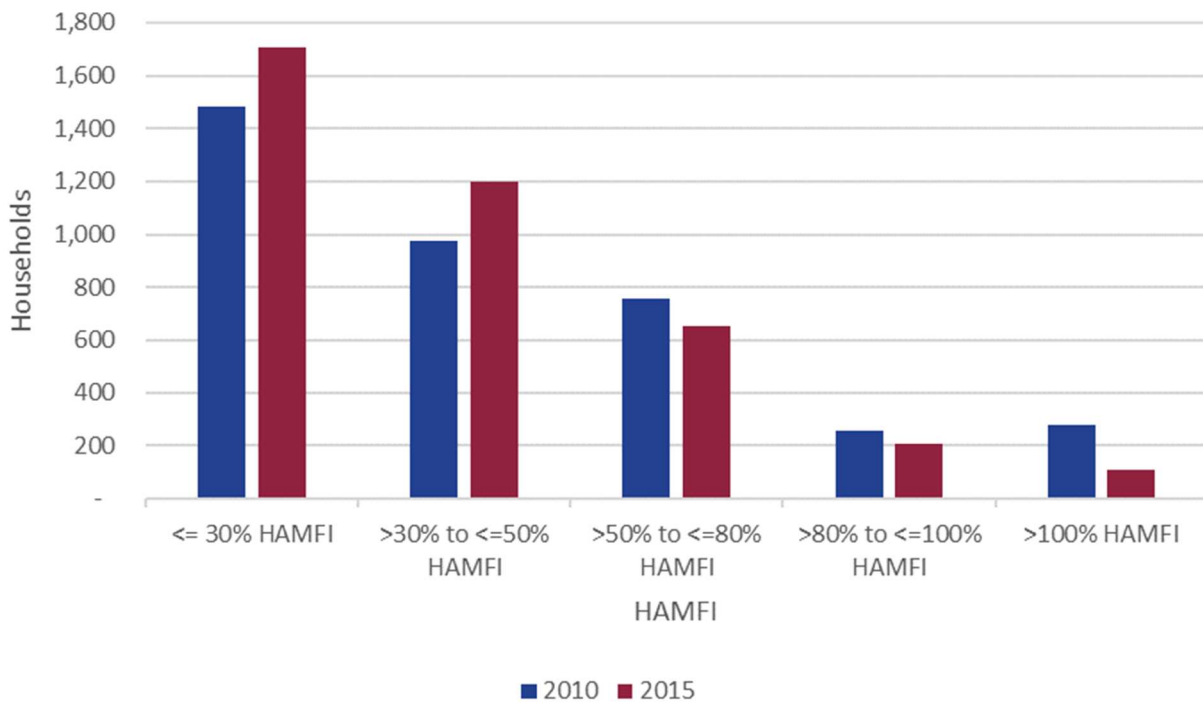
Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.

**Figure 18. Cabarrus County Renter-Occupied Household Income by Cost Burden >30%**



Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.

**Figure 19. Cabarrus County Renter-Occupied Household Income by Cost Burden >50%**



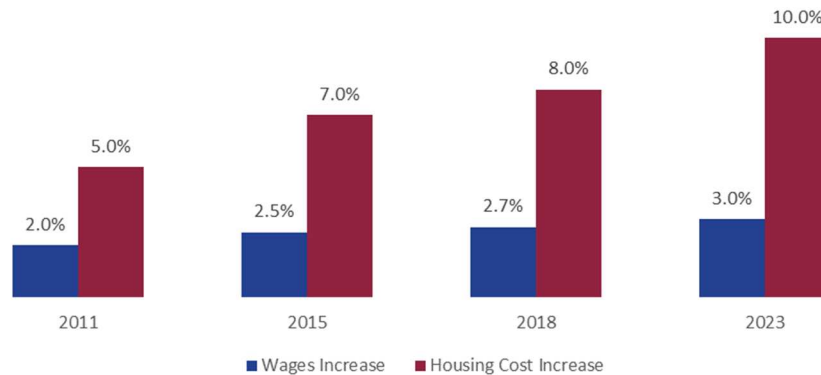
Source: U.S. Census Bureau (2010-2015); HUD CHAS Data.

Overall, for the cost-burden >50% level, the total increase for all classes equaled 14.5%. While an overall total increase, the only HAMFI category experiencing an increase occurs in the <30% HAMFI, with a substantial increase of 34.4%. These vulnerable income levels continue to face affordability concerns (U.S. Census Bureau (2010-2015); HUD CHAS Data).

### Wages and Housing Rates

Wages are not increasing at the same rate as housing costs and rents (Congressional Budget Office, 2019). The imbalance between the demand for affordable housing and the supply of low-cost rentals can be seen in metropolitan areas throughout North Carolina, including Cabarrus County. Renters bear the greatest burden and risk associated with housing cost burdens. Increasing rents with limited wage increases will further expand the financial divide for residents in need of affordable housing. It will also significantly affect single-head households reliant on one income to support the household.

**Figure 20. U.S. Wage Increase vs Housing Cost Increase**



Source: HUD Chas Data, Employment Data Analysis.

### **Missing Middle Class**

While housing affordability has long been a problem for low-income families, middle-income families are also dealing with affordability challenges. When housing costs rise, households can respond by adjusting their consumption, for example, living in smaller spaces or moving farther from city centers.

It is easier to focus on the extremes of the housing shortage, due to rising levels of poverty and homelessness. However, the creeping cost of housing is pinching a middle class already struggling with flat wages, rising child care costs, and the skyrocketing price tag of a four-year college degree. This “middle-class squeeze,” as a 2014 report by the Center for American Progress illuminated, was about new constraints, and how “the costs of key elements of middle-class security rose by more than \$10,000 in the 12 years from 2000 to 2012, at a time when family income was stagnant.”

Using household-level data from the Census Bureau’s Individual Public Use Microdata Sample (IPUMS), it is possible to explore briefly how housing stresses vary by income, household type, race, and geography. Results show that, on average, middle-income families are doing well on all four dimensions. However, the middle class also shows stress on several metrics, including affordability, crowding, long commute times, and access to homeownership.

Housing can enhance well-being or create hardship through several channels. Each household makes multiple complex choices when picking a home: how much of its monthly budget to spend on housing compared to other goods and services, the size and quality of the home, proximity to work, and other neighborhood characteristics. Compromise on one dimension does not necessarily raise concerns. For example, some households strongly value having a larger home and are willing to commute longer distances to afford extra space. For policymakers, understanding housing choices made by groups of similar households can provide insight into how well local housing markets are working.

Having a stable, decent home in a safe, healthy community is critical to overall well-being. Housing is the largest single expenditure in most family budgets, more than double the amount

spent on either transportation or food. Residential stability provides the foundation for participating in other economic and social activities. Where families live have wide-ranging consequences for their well-being. Location affects access to jobs, transportation, and social networks, as well as the quality of local services such as schools and public safety. Public health researchers have tracked the increasing correlation of location with a variety of health outcomes. Home equity is by far the largest financial asset for most middle-income households (Sisson, 2019).

Historically in the U.S., high-income households have chosen to occupy large homes in the suburbs, while lower-income—and especially minority—households live in center cities where public transportation infrastructure is better. Few people enjoy commuting; longer commutes are unpleasant both for individuals and for society because of the environmental impacts. In contrast, many middle-class families see longer commutes as a tradeoff to large affordable housing that is often located outside of city centers.

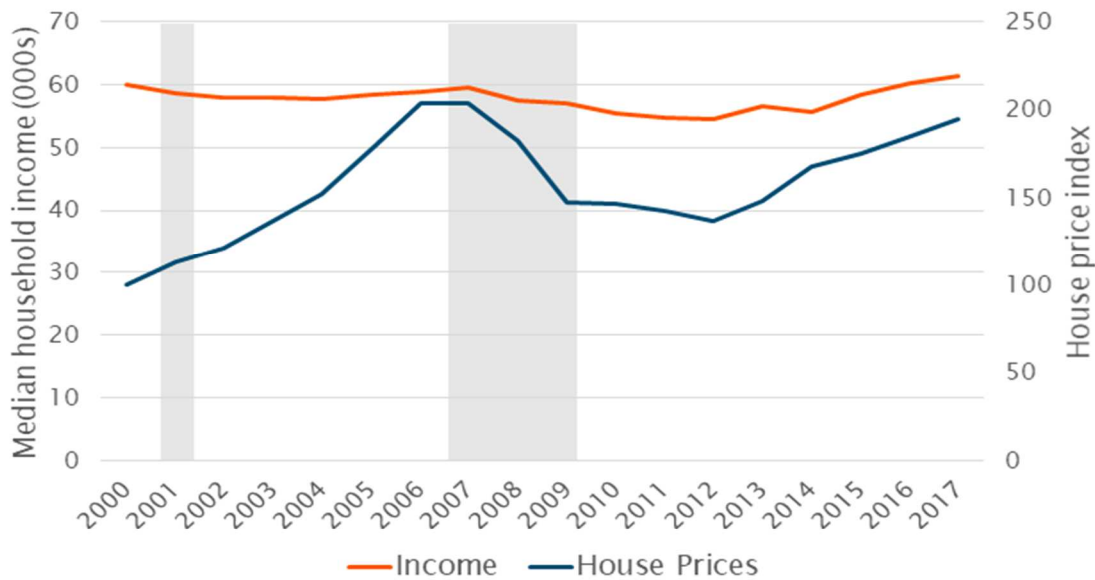
According to Census data, in 2017, 27% of those in Cabarrus County earning between \$35,000 and \$49,999, were cost burdened as defined by spending more than 30% of income on housing (U.S. Census Bureau, 2017). This trend may have implications on housing, including, but not limited to:

- Necessary improvements may be delayed or not completed at all, affecting the overall quality of the housing stock;
- Transitions through housing levels, opening more affordable options, may not occur; and
- House prices may increase due to the demand and lack of supply related to the two points above.

Understanding that middle-class families are facing implications beyond housing—with adverse effects on the entire economy—municipalities must craft policies to alleviate hardships for middle-class residents. Examples include:

- Investment in jobs and economies powered by skilled workers;
- Investment in high-quality and affordable early childhood programs; and
- Improve access to high-quality and affordable health care.

**Figure 21. Real Median Household Income and House Price Index**



Source: Real median household income in the United States, 2017 CPI-U-RS Adjusted Dollars, Annual, Not Seasonally Adjusted S&P/Case-Shiller 20-City Composite Home Price Index, Index Jan 2000=100, Federal Reserve Economic Data. Grey bars indicate economic recession

**B** | Future of the Middle Class Initiative

Source: Schuetz, 2019.

### Housing Costs and Affordability Conclusions

In 2018, the average price of a home in Cabarrus County was \$228,000 (HOME Disclosure Data and Mortgage Analysis Data). Home lending data analysis showed that on average middle-class home sales in Cabarrus County were up by 12% from 2017 to 2018, indicating that more middle class families were able to obtain mortgages. It is important to note, however, that many of these same individuals, while able to obtain mortgages, may be cost-burdened, paying above 30% of AMI for their housing choices. For persons who were LMI, sales dropped by 18% from 2017 to 2018, indicating that LMI persons were either being priced out of the market and/or not able to obtain a mortgage.

Persons who were non-minority obtained mortgages at a higher rate than minority persons within Cabarrus County in 2018. This correlates to the demographic increases in the population overall. Most homes have a 30-year fixed mortgage of \$1,200 to 1,499 per month; 2,287 homes had a mortgage less than \$500. This data indicates most high income and middle-income families would be able to afford a mortgage; however, persons who are LMI and or ELI would be completely locked out of the ownership market. It may also be indicative that the longer-term mortgages





are more favorable in terms of affordability from a cost-burdened standpoint. While a 15-year or even 20-year mortgage may be available to the households, given monthly payments in relation to income, the affordability is only accomplished with a longer-term mortgage. In the recommendations portion of this study, options are presented on how to assist the middle class through various housing initiatives (HOME Disclosure Data and Mortgage Analysis Data).

## Trend and Need Analysis

### Migration of Extremely Low-Income Families

The data shows a substantial drop in low-income renters in Cabarrus County. This drop in low-income renters is not offset by increases in homeownership or shifts to higher- or lower-income levels, highlighting ongoing concerns that the loss of affordable rental housing may be contributing to low-income renters leaving the community.

With a continuation of this trend, Cabarrus County may experience the following correlating problems:

1. **Increases in the Homeless Population.** With the ELI population unable to locate affordable units at their price point, there may be an increase in the homeless population in Cabarrus County.
2. **Greater Need for Public Benefit.** With incomes not significantly increasing and a larger section of the population needing assistance, there could be increases in public housing waitlists, requests for Section 8 assistance, and public housing assistance waitlists.

This indicates that there is a serious need within the County to address needs for housing for persons who are ELI and take a closer look at income disparities, job opportunities, and potentially look for ways to increase homeownership for lower income families (U.S. Census Bureau, 2017; CHAS Data).

### Vacancy Trends and Needs

Cabarrus County ranked 2<sup>nd</sup> among the HOME Consortium counties for vacancy rates. However, based on the need for affordable housing, rental rates for vacant units are unaffordable to the households that need them. Cabarrus County should explore how the regional vacancies affect rents and investigate creative solutions to address this growing problem. In addition, it may be necessary to delve in further into the age and nature of the existing housing stock to determine existing conditions and necessary upgrades landlords anticipate may be needed/required that could add to the increased costs of rental units, thereby decreasing affordability to a greater extent and increasing needs.

### Housing Trade Offs Trend

Studies show that LMI families tend to spend up to 50% of their income on housing. Since any family that spends more than 30% of their income is cost burdened (the HUD “*income measure*”), there is a concern about understanding how the share of income measurement is being used. The issue with the “share of income measure” is that it does not include the tradeoffs families make to reduce housing costs. A family may choose to live in a poor-quality home, in a crime-ridden area, or long distance from work opportunities to reduce housing costs. According to a study by the Joint Center for Housing Studies, “[t]hese added costs [of tradeoffs] are not now

captured by the simple approach of measuring only the share of income households spend on their housing” (Airgood-Obrycki & Molinsky, 2019).

Even if percentage of income were considered an adequate means of measuring affordability, the research is inconclusive on which inputs should be used to calculate the affordability ratio. The surveys used for measuring rental burden are often self-reported measures of income and expenses including rent and utilities. Underreported income, as well as the difference between pre-tax and post-tax income, can have an adverse impact on the data. In their analysis of American Housing Survey data, Frederick Eggers and Fouad Moumen note, “Low-income households, in particular, often have large year-to-year swings in income.”

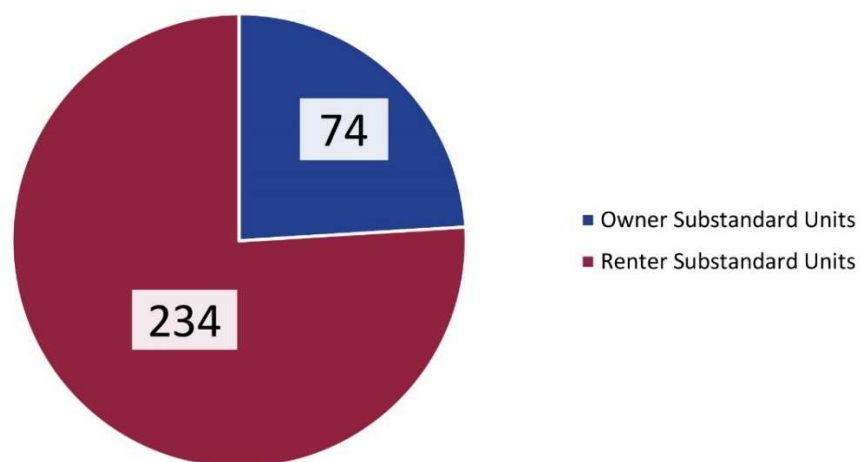
## Barriers Analysis

The level of affordability of a home will be relative to the total household income; however, barriers to affordable housing can reasonably be grouped into four (4) primary categories: housing quality, systems barriers, needs barriers, and economic barriers.

### Housing Quality: Substandard Housing Analysis

For the purpose of this report, HUD defines substandard housing as any unit lacking complete kitchen facilities or incomplete plumbing. Researchers have documented that exposure to substandard housing conditions is not evenly distributed across populations (Krieger & Higgins, 2002). Low-income individuals and people of color are disproportionately affected and are 2.2 and 1.7 times more likely to occupy homes with severe physical problems due to a combination of poverty, lack of affordable housing, and local eviction systems. In Cabarrus County, there are 70,598 total occupied units, with 50,009 being owner-occupied and 20,589 being renter-occupied, 74 owner-occupied units and 234 renter-occupied units were considered substandard, based on HUD’s definition. Data shows that in Cabarrus County, renters are 75% more likely to live in substandard housing conditions compared to those living in owner-occupied units. These reasons could include the inability to afford other housing options or the lack of quality rental units in the County (U.S. Census Bureau, 2017).

**Figure 22. 2017 Cabarrus County Substandard Owner Units vs. Renter Units**



Source: U.S. Census Bureau, 2017.

Moreover, poor conditions in homes and neighborhoods can have a compounding effect on the health and welfare of individuals. Cabarrus County should work with other local jurisdictions to target distressed neighborhoods and adopt holistic approaches to address substandard housing and expand opportunities for both homeowners and renters.

### **Systems Barriers**

Typical systems barriers relate to the inability of an individual to find affordable homes, either through discrimination, lack of knowledge on where to find more information, language and literacy constraints due to English not being the primary language spoken, education, or breakdowns in the process. It is also possible that the current stock of affordable units may not fit an individual's housing needs. Reasons may include quality of housing, location, lack of adequate public facilities including transportation and schools, and/or limited accessibility.

Burdensome governmental program requirements can contribute to the decline in the supply of affordable homes if homeowners refuse to participate. This was seen in the Housing Choice Vouchers (HCV) program. A survey conducted by the Public Housing Authority Association in 2012, cited that tightening housing markets, the availability of qualified housing, the program policies, landlords' refusal to participate, racial discrimination, and the local program administration effectiveness led to only 69.2% of voucher recipients being able to find a qualifying home (McLure, 2010).

One of the program findings suggests that landlords were unfamiliar or not knowledgeable about the program. Only 43% of landlords of affordable units indicated they would be willing to rent to HCV, with two of the top three reasons for not renting to HCV as being "too many regulations" (28%) and "too much paperwork" (26%). Even though the public housing authority is managed by the City of Concord for Cabarrus County, Cabarrus should continue to work with the City of Concord to reduce this issue among renters (McLure, 2010).

**Rent Subsidies.** In 2017, the average contract rent in Cabarrus County was \$652, while the average gross rent for that year was \$877. The shortfall of \$225 had to be paid out-of-pocket by the individuals or families. This shortfall does not include other out of pocket expenses, such as child care, health care, transportation, groceries and insurance (U.S. Census Bureau, 2017).

Many LMI persons are 50% more likely to have to pay higher deposits on units and live in less energy-efficient units than those with higher incomes. As with individuals trying to locate affordable housing, many of those receiving assistance also face the challenge of locating landlords who are willing to take the subsidy. Many landlords do not want to deal with any perceived impediments and/or requirements when dealing with a tenant with federal subsidies.

Barriers are also created when affordable housing is located too far from employment centers, public transportation, sources of health care and childcare, and other amenities. This creates a "mismatch" between the requirements of low-income populations for affordable housing and employment opportunities, in which the spatial fit does not match their needs. This spatial mismatch represents a significant barrier to many LMI individuals and families that are much more likely to rely on public transportation because they lack a car. In 2017, a family earning the AMI spent approximately 17.4% of its income on transportation, while LMI families spent as much as 35% (U.S. Department of Transportation, 2018).

The spatial mismatch between employment and housing makes it difficult and costly for low-income households living in central cities to find employment opportunities and is cited as cause for lower earnings.

*Cabarrus County must take a closer look at the availability of housing options for families and or individuals receiving housing subsidies.*

### **Needs Barriers**

Cabarrus County does not have the affordable housing stock that can meet the demand and/or needs of ELI individuals and families. Based on data from HUD, the average annual income for persons who are ELI living in Cabarrus County is \$21,352.<sup>1</sup> With rents at an average of \$877<sup>2</sup>, the ELI individual and/or family would not be able to afford necessary rent without making extreme housing tradeoffs.

Additionally, there is also a gap in the number of affordable units needed to address the needs of low-income residents in Cabarrus County. A recent report on Cabarrus County reflects there are 1,957 low-income housing or subsidized apartments, another 893 units of other subsidized or tax credit units and another 1,064 units considered “other affordable housing units,” which equates to 4,629 available affordable housing units for the 8,380 households living in poverty or the 17,367 households who are cost-burdened and vulnerable. Significant investment in the production of ELI housing would greatly reduce housing cost burdens among ELI renter households and help higher income households as well (The Cabarrus/Iredell/Rowan HOME Consortium Consolidated Plan, 2018).

### **Economic Barriers**

With rising home prices, rising interest rates, and tight lending standards, the path to homeownership has become more challenging, especially for LMI borrowers and first-time homebuyers. Discrimination in credit lending could be another significant barrier for access to affordable housing. This includes loan denial, insurance redlining, higher interest rates, and lower appraisal-to-market value ratios increasing the size of the down payment values. All these processes either deny individuals loans or raise the cost to access credit.

Credit scores directly impact an individual’s or family’s access to safe, affordable housing. For several years, the Federal Housing Administration has insured loans to buyers who previously would have been considered too risky. Those applicants often carried crushing monthly personal debts — for credit cards, auto loans, student loans and other obligations — totaling more than half of their monthly incomes. Many also had histories of credit problems that lowered their credit scores. However, as of March 2019, the FHA announced it would be taking steps to mitigate risk and would start applying more stringent standards to applications from high-risk homebuyers (Harney, 2019).

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<sup>1</sup> Based on a family size of 3, US Department of Housing and Urban Development (2019). HOME Income Limits. Retrieved from [https://files.hudexchange.info/reports/published/HOME\\_IncomeLimits\\_State\\_NC\\_2019.pdf](https://files.hudexchange.info/reports/published/HOME_IncomeLimits_State_NC_2019.pdf)

<sup>2</sup> This does not reflect the size of the unit rented at \$875. Certain ELI families would be subject to rents higher than average due to a larger family needing a larger unit.

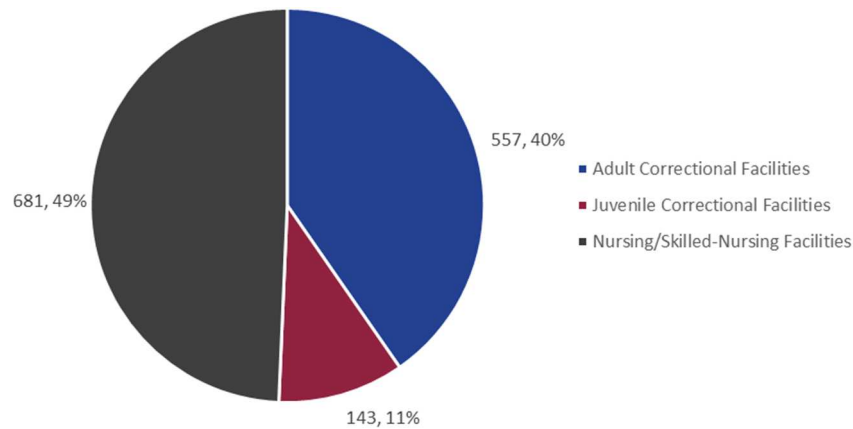
According to FHA Commissioner Brian D. Montgomery, the agency has been seeing disturbing trends in the quality of loans that lenders have been delivering to it. Specifically, FHA loans have seen a large increase in cash-out refinances, a drop in the average borrower credit score, and an increase in borrowers with high debt-to-income (DTI) ratios. In a letter about updates, the FHA stated that the number of FHA refinances that are cash-outs increased 60% in 2018, and that almost a quarter of all FHA loans in 2018 had a DTI ratio above 50%, the worst since 2000. Additionally, the average FICO credit scores for FHA borrowers has also declined, falling to 670 in 2018 — the lowest average since 2008 (Harney, 2019). Combined, these factors could have a detrimental effect on first time and LMI home buyers, as they will most likely be pushed out of the housing market under these tougher standards adopted by the Federal Housing Administration (Harney, 2019).

These economic barriers can be overcome with education. Cabarrus County should continue to educate its most vulnerable populations on these practices and provide learning tools on credit. In addition, the jurisdiction should look to enhance down payment assistance programs to further make homeownership a reality. Resources should be clearly identified and communicated to build up those within the ELI category and increase overall economic health for Cabarrus County.

### Group Quarter and Facility Housing Analysis

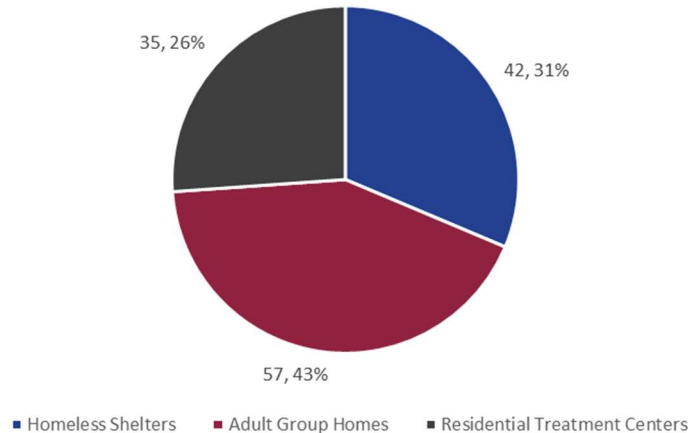
In 2017 in Cabarrus County, there were 1,527 individuals living in group quarters, with 1,382 of these people institutionalized (adults living in correctional facilities, juveniles living in correctional facilities, adults living in nursing facilities, etc.) and 145 noninstitutionalized (student housing, military quarters, homeless shelters, group homes, etc.). Forty percent (40%) of the institutionalized population represented adults in correctional facilities. Juveniles represented 11% of this population and persons in nursing/skilled facilities represented over 49% of this population. In the non-institutionalized population, homeless shelters comprised 31% of this population, persons residing in adult group homes comprised 43% of the overall population, and those in residential treatment centers comprised roughly 26% of this population (U.S. Census, 2017).

**Figure 23. 2017 Population Living in Group Quarters: Institutionalized Population**



Source: U.S. Census Bureau, 2017.

**Figure 24. 2017 Population Living in Group Quarters: Non-institutionalized Population**



Source: U.S. Census Bureau, 2017.

Based on these numbers, Cabarrus County must consider options for affordable housing for persons who are leaving these facilities, as many of this population will be extremely low- to moderate-income. For this population, it is important for the community to provide housing that is affordable, offers independence, is discrimination free, and meets any physical needs (i.e. ADA accessible, access to health care or public transportation). Finding stable, safe, and affordable housing can help these individuals on their journey to recovery and prevent hospitalizations, homelessness, and involvement in the criminal justice system.

## Transit and Housing Analysis

Based on data from the U.S. Census 2017 ACS 5-Year Estimates, employees in Cabarrus County have a slightly longer commute time (27.8 minutes) than the average American worker (26.4 minutes). Additionally, 2.29% of the workforce in Concord have "super commutes" in excess of 90 minutes. The most common method of travel for workers in Concord was "drove alone" (83.3%), followed by those who carpoolled (9.9%). The remainder worked from home. (U.S. Census Bureau, 2017)

Costs related to transportation are often overlooked when considering the measures and impacts of affordability. Factoring in transportation provides communities with an opportunity to re-evaluate the way neighborhoods are traditionally designed, resulting in better and more affordable access to employment, services, and amenities. The following section describes the relationship of transportation and housing.

### Connecting Transportation and Housing

*Affordability* refers to household's ability to purchase basic (or *essential*) goods and services. *Transportation affordability* refers to the financial burden households bear in purchasing transportation services, particularly those required to access basic (also called *essential*) goods and activities, such as healthcare, shopping, school, work, and social activities. Several factors can affect affordability including travel demands, the quality and price of transport options, land use accessibility, and housing affordability.

Since affordability also includes a household's ability to save money (i.e., avoid cost) on goods and essentials, it is particularly evident in the expenditure patterns of lower-income households and their response to financial stresses, such as reduced income or new cost burdens. For example, public transit services tend to provide affordability because they provide a fallback option to lower-income commuters when their vehicles are unavailable.

Affordable housing (housing that requires no more than 30% of a household's income) does not include transportation costs associated with home locations. True affordability is related to the cost of housing and the cost of transportation to/from that location (Sustainable Cities Institute, 2012). The Center for Housing and Policy has found that the tradeoff in housing savings gained at the cost of transportation is eroding with 77 cents spent on transportation for every dollar spent on housing (Jewkes, Delgadillo, 2010).

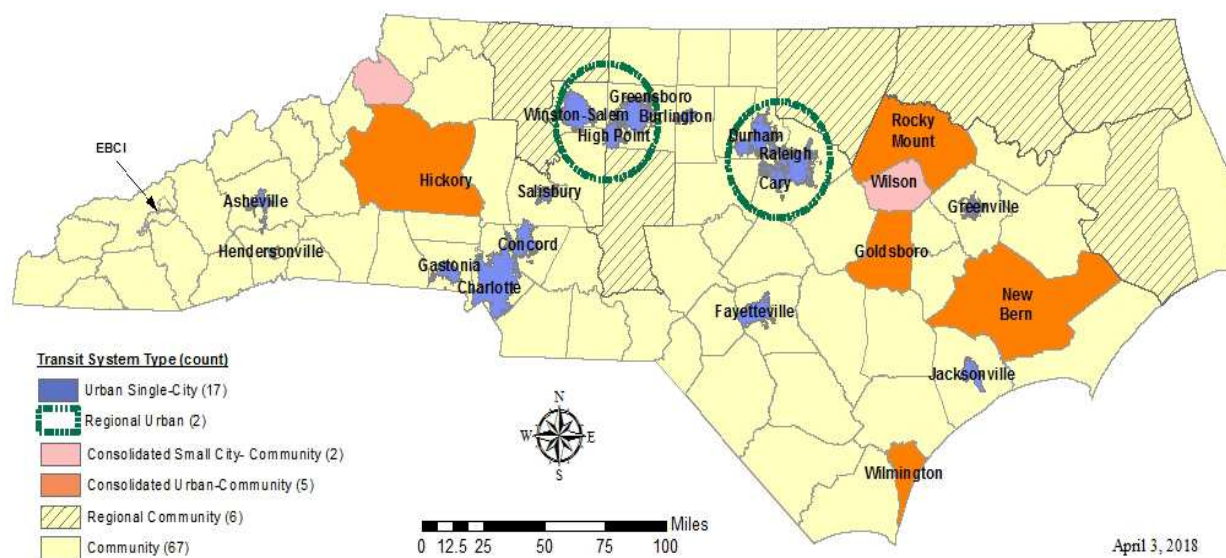
### Transportation Affordability

Neighborhood and community characteristics, including relative housing and transportation costs, contribute to health disparities by racial/ethnic group, income level, and education level (Woolf & Braverman, 2011). Communities that are walkable and public transportation-friendly allow residents to access employment and amenities easily with less dependence on automobiles. This can result not only in saved time and money, but also increased physical activity and reduced greenhouse gas emissions. However, these communities also tend to have higher housing costs, thus potentially pushing lower-income residents to live where they are not able to reap the many benefits of accessible housing and transportation.





**Figure 25. Public Transportation Systems in North Carolina by Category**



Source: North Carolina Department of Transportation, 2018.

### **Why spend so much time discussing transportation in a housing study?**

Nationwide studies show that accessible transportation systems support affordable housing. Those in affordable housing with access to transportation have 25-50% more access to jobs.

In Cabarrus County, the LMI family could, on average, spend at least 40% of their income on transportation costs. Cabarrus County operates Concord-Kannapolis Area Transit. This transit system is defined by North Carolina Department of Transportation as an “urban” system<sup>3</sup>. Cabarrus County recently completed a 20-year vision plan for transportation. This plan included strategically mapping out where public transportation will be improved and/or expanded over the next 20 years within Cabarrus County. The jurisdictions in Cabarrus County can incentivize this plan in conjunction with the development of affordable housing options and further reduce the cost burden for the most vulnerable populations (see Recommendations). Understanding that the majority of Cabarrus County is rural in nature, co-locating affordable housing units near transportation routes could be difficult. However, this is an opportunity for Cabarrus County to seek new, innovative ways, where feasible, to place affordable housing on, closer, and/or near public transportation routes.



<sup>3</sup> Transportation definitions are located in the Definitions Appendix of this study.

## Recommendations



The recommendations included in this report provide an overview of the overall objectives that Cabarrus County can implement to address housing throughout the entire county. Although this is specific to Cabarrus County, some of these recommendations will require a multi-jurisdictional approach and cannot be limited to Cabarrus County borders. It is important to understand that these are only recommended approaches and counties, unlike other cities and towns, have other priorities to balance that require extensive budgets, such as schools, emergency management, countywide facilities, and infrastructure. However, it is equally important for counties to prioritize affordable housing.

### **Approach for setting numerical targets for housing in the County**

Establishing a countywide goal for housing affordability can be addressed by targeting the areas of need identified in this study—that is, rental units affordable to address the rental gap and ownership units to targeting LMI households. Ten percent (10%) is a common goal used by other municipalities that have embraced affordable housing targets. These goals are based on comprehensive research, best practices, and data analysis. As discussed in the study, housing affordability is critical for all income groups but especially for those who are LMI, paying more than 30% of their gross income on housing expenses.

In order to preserve income diversity through affordable housing, the County would need to maintain or improve the current proportion of affordable units for renters earning less than

\$25,000. Home prices would need to be less than \$104,000 to be affordable for persons who are considered LMI. For middle-class persons (earning from \$35,000 to \$49,999), home prices would need to be between \$143,000 and \$198,000. A later portion of this section discusses tools to assist these groups to obtain affordable homes (HUD Comprehensive Housing Affordability Strategy Data, 2018).

Overall, countywide housing goals should be linked to a 10-year countywide goal for planning and infrastructure needs. To address this countywide goal, it is recommended the County establish a diverse board from all stakeholders that can fully evaluate the need for affordable housing. In addition, it will be critical to have buy-in from local governments to start with some level of general fund money for affordable housing development along with the County directly supporting affordable housing needs on an annual and consistent basis. This type of commitment is needed to realistically move forward with any goals established by the affordable housing groups. Where the County is unable to do this on its own, creating a pool of funding, using the same model as the HOME Consortium program is a possibility.

*Cabarrus County will need to gauge the future: How will future investors benefit from today's planning and design choices? How will the community change and adapt?*

## **Strategies for ensuring long-term affordability**

Market rate housing developments sell out in a matter of years, and market-rent rental properties are often sold after a specified holding period. However, affordable housing developments are often required to remain affordable over the long-term. Cabarrus County has taken on projects that include partnership with low income tax credit apartment projects and weatherization services. Cabarrus County participated in the funding of Prosperity Ridge. Prosperity Ridge is a 60-unit apartment complex for seniors funded through tax credit, CDBG, and HOME funds from Cabarrus County and the City of Kannapolis and several other sources. The County is looking to participate in a similar project with the City of Concord next year. However, as this study looks countywide, Cabarrus County must continue to partner with other local governments to spread affordable housing options throughout the county. Cabarrus County is heading on the right path to ensure long-term affordability for county residents. Cabarrus County must continue to finance property longevity, which means integrating sustainability into all aspects of the overall affordability of housing projects. Sustainability is the glue that unites the financing, planning, zoning, designing, marketing, selling, and building of an affordable housing development.

Sustainability can help ensure long-term affordability. A sustainable development fosters a sense of community that benefits buyers over the long-term.

### **Sustainable Development**

Building for sustainability offers the best chance of maintaining long-term property value. Sustainable development is high-quality development but does not need to be high-cost. Through creative design and engineering, developers can create sustainable communities while maintaining affordability.

Key qualities of sustainable affordable housing:



- Promotes economic vitality;
- Fosters environmental integrity; and
- Encourages a sense of community today and for future generations.

Specifically, such housing should promote health, conserve energy and natural resources, and provide easy access to jobs, schools, and services. Collaborative public and private sector strategies that support the development of quality, affordable housing must be in place to have long-term sustainability. As part of the comprehensive planning process, the County should consider working with the municipalities to identify growth development areas for affordable housing that have infrastructure in place and work with the region and developers to build sustainable affordable housing.

### **Green Standards**

Rising energy costs hit low- and moderate-income households especially hard, often forcing them to make tough choices between paying their utility bills or other household needs. Creating affordable housing that is energy efficient offers important short- and long-term benefits for residents in reduced pollution and demand for energy. The incorporation of greener systems contributes to sustainability. Green affordable housing can reduce utility bills, create healthier living environments, and saves nonrenewable resources. Some green options—for example, the use of native plants in landscaping and the use of nontoxic (zero-VOC) paints—cost no more than standard options. Other green options—for example, using old paving material as backfill in trenches and minimizing the amount of grading—can save money. For lower-income residents, investment in high quality and efficient HVAC and other building systems is important to the degree that it can significantly lower utility bills. It also allows an aging population to be able to maintain and stay in homes for the long term.

### **Collaborative public and private sector strategies to support the development of quality, affordable housing**

No longer can private capital be relied on to pay the high price of assembling and preparing appropriate sites for redevelopment. No longer can local governments bear the full burden of paying the costs of requisite public infrastructure and facilities. Planning and zoning controls are often either inadequate or too inflexible to ensure either appropriate control or enablement of desired private outcomes. True partnerships replace potential confrontation with collaboration and cooperation to achieve shared goals and objectives. This process requires applying far more effort and skill to weighing, and then balancing, public and private interests and minimizing conflicts.

Housing affects all persons in a community regardless of race, sex, age, creed, and/or color. Furthermore, housing affordability impacts private and public sectors. It is important to have an inclusionary planning approach when a county is seeking advice and community support for affordable housing development.

Residents and neighborhood groups also have a stake in the process. Partnerships around the country have successfully implemented a range of pursuits from single projects to long-term plans for land use and economic growth. Partnerships have completed projects such as mixed-use developments, urban renewal through land and property assembly, public facilities such as convention centers and airports, and public services, such as affordable and senior housing.

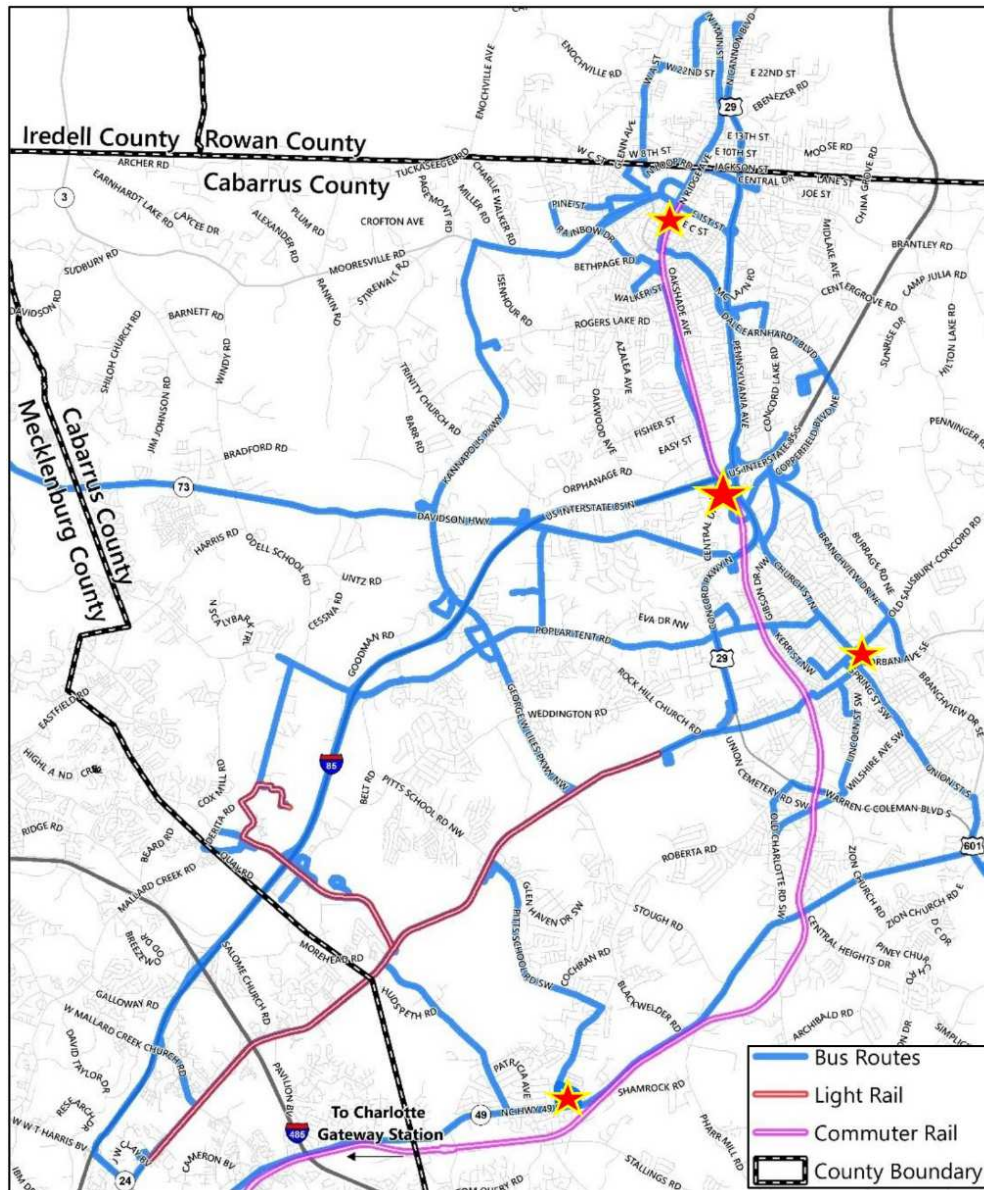
### Public and Private Transportation Collaboration

*Today, public/private partnerships are considered “creative alliances” formed between a government entity and private developers to achieve a common purpose. Other actors have joined such partnerships—including nongovernmental institutions, such as health care providers and educational institutions; nonprofit associations, such as community-based organizations; and intermediary groups.*

**Public-private partnerships are an important way to fund and sustain infrastructure projects and public services.** In general, transportation infrastructure projects can be quite complicated to complete, with numerous conceptual and structural issues to resolve. The concept of ensuring that residents of current and future affordable housing options have direct access to public transportation in both an efficient and affordable manner is critical. Low- to moderate- income households are 72% more likely to be 100% dependent upon public transportation as their only mode of transportation. So, ensuring that the transportation exists in places in which these families work, live, and play is essential in creating balanced neighborhoods.

Cabarrus County has completed a long-range transportation plan that includes Concord-Kannapolis Area Transit and other options for transportation including rail systems. Concord is in a unique position to create the model of how to build affordable housing in conjunction with transportation. This map shows where the projected new service lines will be located within the County and the City of Concord. The County should work with the City of Concord and the City of Kannapolis to develop affordable housing near these transportation routes.

Figure 26. Cabarrus County Long Range Transportation Map



Source: Concord-Kannapolis Area Transit, June 2019.

The County is encouraged to explore planning and ensuring that along with further enhancements for transportation, affordable housing is made available.

North Carolina Department of Environmental Quality started an initiative called “Sustainable NC”. This is a partnership initiative to encourage public and private collaboration as the state strives to become a national leader in energy innovation and low carbon economy. This partnership initiative will help North Carolina reach its goal to reduce greenhouse gas emissions 40% by 2025. It will also help companies, local governments, community groups, and private citizens across the state achieve their voluntary environmental goals.

## Tools and strategies to promote affordable housing for moderate-, low-, and very-low income households

**Forming partnerships** is key to promoting and financing the building of affordable housing development units. Partners can limit each other's risk and coordinate development roles that the average county may not be able to take on independently. There are different tools available to both the local government and private developers to further enhance affordable housing within the community. An in-depth review of the various aspects of the development agreements and incentives offered by the County was beyond the scope of this study. As a result, the following recommendations offer a high-level look at development tools and partnerships that can be established for the promotion of affordable housing.

### Pilot Permanent Affordable Housing Production

The County can develop a pilot program that would target housing for the most vulnerable populations within the County that need housing at the lower cost. Housing for persons facing challenges with disabilities, senior housing, and persons facing chronic homelessness would not only address housing needs, but also offset other non-related housing challenges that persons in this population face. This includes high incarcerations, high need for public assistance, and chronic homelessness.

### Partnership with Community Development Financial Institutions

Community Developing Financial Institutions (CDFIs) are partnerships that can assist in leveraging small-scale investors and owner-occupants to rehabilitate units in LMI- income neighborhoods and/or in identified distressed areas. Partners like CDFIs have more experience in larger multi-family building but are able to scale down projects, which allows counties and/or developers to "pilot" affordable housing development.

CDFIs are equipped with the capital infrastructures and expertise to address the shortcomings of funding and knowledge that often cause developers to stay away from affordable housing ventures. Some CDFIs offer high loan-to-value loans (up to 90%), making it easier for owners of low-value distressed properties to finance building repairs and renovation. By pursuing partnerships with CDFIs, a critical mass of housing density needed in disinvested neighborhoods to catalyze revitalization can be created. There are 12 CDFIs in North Carolina, according to the Opportunity Finance Network (CDFI Coalition, 2019).

### Creating County Community Land Trust to Preserve Affordable Housing

Many of the most vulnerable populations located within a community are highly concentrated in areas that are mostly renter-occupied and lack owner-occupied homeownership. Many landlords have low rents to keep dwelling units occupied but are unable to (or do not) provide rehabilitation to those units due to the lack of profitability. City planners often struggle with how to increase options for equitable development in residential areas that serve high concentrations of low- to moderate- income persons without creating new development that would displace families that are not able to absorb higher rents. Creating a community land trust (CLT) is an option that allows communities to preserve and create affordable housing options while causing minimal displacement of existing residents.



A CLT is a nonprofit organization that retains ownership of the land, ensuring the future affordability of housing in perpetuity. A CLT can purchase properties before prices increase and then maintain their affordability for low-income people. Among the possible strategies to preserve affordable housing, residents prefer CLTs because they retain local control of properties. There are examples in other North Carolina counties, such as Orange, Durham, and New Hanover counties in which CLTs have been very successful in being able to create affordable housing options.

Financing options for CLTs also are increasing in the private market, as large mortgage firms such as Freddie Mac have announced they will now start financing CLT mortgages to support affordable housing development.

### Creating Dedicated Affordable Housing Development Funds

To offset non-federal sources of funding, many cities and towns opt to have dedicated affordable housing development funds. These funds are often funded from certain taxes collected by the county and/or through utility profits. County governments can in turn use these “general funds” in a flexible manner without the restrictions of federal dollars. For example, these dedicated funds can be used to offer grants or low interest loans to developers to invest in affordable housing solutions, understanding that this option has to balance with other funding priorities.

### Affordable Housing Bonds

Affordable housing bonds are often used by municipalities to address affordable housing needs. These bonds may be funded through increases to property taxes or another type of tax, with the revenue used to support affordable housing development.

These bonds can help counties who struggle to keep up with the need for affordable housing units to be addressed over a specific time period. Bonds can be used to provide incentives and additional gap financing for affordable housing units.

*State and local governments sell tax-exempt Housing Bonds, commonly known as Mortgage Revenue Bonds (MRBs) and Multifamily Housing Bonds, and use the proceeds to finance low-cost mortgages for lower income first-time homebuyers or the production of apartments at rents affordable to lower-income families. MRBs have made first-time homeownership possible for over 3 million lower-income families, approximately 100,000 every year. Multifamily Housing Bonds have provided financing to produce nearly 1 million apartments affordable to lower-income families.*

### Low Income Housing Tax Credits

The Low-Income Housing Tax Credit (LIHTC) program helps create affordable apartment communities with lower than market rents by offering tax incentives to the property owners (not the tenant renting the unit). Properties may contain market rate units that are not financially assisted in addition to reduced rent LIHTC units under a tiered rent structure. A tiered rent structure means that it is possible for the same unit to have different rent amounts for occupants with different incomes. Private management companies and individual owners manage these low-income housing apartment communities. LIHTC units may also have a rental subsidy program attached to them, such as the Project-Based Section 8 program.

Cabarrus County should continue to partner with other agencies to utilize funding from North Carolina Housing Finance Agency and low income tax credit programs.

## **Other strategies or findings that the Consultant believes are pertinent to the scope of this proposal**

### **Affordable Housing Plan**

The County should work with the municipalities to develop a strategic affordable housing plan that maps out over the next 5 to 10 years where affordable housing will occur. With infrastructure such as the transportation plan being underway, the county has a unique opportunity to develop an approach that combines all facets of planning to create an affordable housing plan for the entire county.

### **Seeking More Subsidies**

Changes to land use regulations and housing typologies will help to close the gap of affordable housing, however, Cabarrus County's housing needs will not be met without subsidies. Subsidies come in different forms. Subsidies, like vouchers or rental assistance, may cover a substantial portion of the rent, which provides tenants with a long-term source of affordability and housing security. Others, like tax credits, HOME funds, CDBG programs, and housing trust funds are typically used to cover the costs of construction, development, or major repairs. No single subsidy can solve the affordable housing problem. Rather, a combination of resources including federal tax credits, state housing trust funds, local zoning decisions, and public land contributions, can help affordable housing to get built. To close the gap for affordable housing, especially for the lowest-income households, there is typically assistance from both community development programs to construct housing and rental income assistance to the tenants over time (Urban Institute, July 2016).

## **Forecast the cost associated with the gaps between Cabarrus County's current housing stock and projected housing stock needs**

Housing is a central component of family life and can provide a foundation for family well-being. While we typically think of family households as homeowners, renters are, in fact, more likely than homeowners to have children in their household. Many low-income households struggle to find affordable housing, but for low-income households with children, the search for an affordable, right-sized, and safe unit can be an even greater challenge.

The challenge is two-fold: helping keep families in safe housing and creating more affordable housing stock.

Cabarrus County uses several programs designed to assist homeowners and landlords with their costs:

- The Heating and Air Repair and Replacement Program (HARRP) repairs or replaces primary HVAC systems. The program is available to homeowners or qualified owners of rental units with proof of ownership. For rental units, the owner must pay 50 percent of the repair or replacement costs. The program is based on need and income and is available to all County residents.

- The County also operates the Housing and Home and Improvement (HHI) program, which assists homeowners aged 60+ in maintaining living independence. The county requests a voluntary contribution for the service based on a sliding scale. Service is not refused based on inability to pay. Program services include building wheelchair ramps, step rails, grab bars, replacement windows and doors, carbon monoxide and smoke detector installation, as well as other safety related items.
- The County also offers a Weatherization Assistance Program, which assists low-income, elderly, and disabled individuals make their homes more energy efficient, thereby reducing energy costs. Examples of weatherization improvements consist of supplementing insulation in homes, air sealing, wrapping pipes, etc.

While these programs assist with meeting affordable housing needs, they do not address all of the critical needs that the county faces for increasing affordable housing options. Overall, the affordable housing needs are summed up in the following bullet points.

- There are 672 families who are on the waiting list for public housing.
- There are 602 families on the waiting list for Section 8 vouchers for rental assistance.
- There are 17,378 total households that are cost burdened.
  - 9,756 owner occupied households that are cost burdened.
  - 7,622 rental households that are cost burdened.
- There are currently 4,629 low income, subsidized or otherwise affordable housing units available for 8,830 households living in poverty.
- There are 1,527 living in institutions. A portion of these individuals will need supportive housing upon release from these facilities which range from corrections to shelters or nursing facilities. Housing options will help reduce recidivism.
- Homeless numbers in Cabarrus County vary.

Included below is the Shelter and Housing Needs from the Cabarrus Homelessness Task Force's 5 Year Prospectus "Solving the Housing Crisis". This information was compiled by a local task force and it compares closely with the HUD, Census, and other official demographic information documented throughout this report. It succinctly expresses the needs in units and beds for the various types of affordable housing needed.

Populations in Need	Shortfall of Units/Beds
Single Family (Transitional)	80-100
Single Adult (Supervised/Assisted)	25-35 Beds
Family Shelter	15-20 Beds
Senior Adults (Independent)	50-100 Beds/Units

Young Adults ( 19-21 aging out of foster care)	10-15 Beds/Units
Chronically Homeless	20-30 Beds
Emergency & Transitional	200-300 Units/Beds
Work Force Housing	1000-2000 units

Some of these categories of housing units have begun to be addressed by the municipalities and other local service agencies. The estimates are for the entire county including the municipalities. As previously addressed, Cabarrus County has three programs that address continued affordability for existing homeowners and renters. Cabarrus County also participates in the HOME program and has addressed senior affordable housing most recently with those funds. The Cities of Concord and Kannapolis address affordable housing needs primarily through entitlement allocations of CDBG and HOME funds. However, neither city applies the CDBG and HOME funding sources solely for housing activities. Both cities use the funds to assist area public service organizations that assist low- and moderate-income residents in different ways and support projects that provide a community wide benefit.

In order to place a projected cost on the housing needs, the cost of newly constructed housing units were analyzed with datasets from the North Carolina Housing Finance Agency, the North Carolina Department of Commerce, and Experian housing data from 2016 to 2018. On average, affordable housing units cost between \$180,000 and \$200,000 to complete. The least conservative estimates were used as an estimate to produce a housing unit. A progressive approach would be to construct 15 units per year with the annual cost to complete the new units being approximately \$3 million dollars. This estimated total cost is a countywide estimate and does not include the either cities' entitlement program funding as a source since the amount dedicated to housing alone varies annually.

### **A Balancing Act**

As stated earlier, counties fund the school system, infrastructure and many other programs that support different priorities in the community and balance many needs mandated and unmandated. Affordable housing is an important element that affects counties' ability to grow and be sustainable. A combination of the alternatives addressed above and collaboration with municipal jurisdictions will help the County to identify funding options and set realistic goals of how it can work with other units of government to address affordable housing needs.

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## Definitions

### Basic Definitions

**Accessible Housing:** Housing units that are designed and constructed to be useful to persons with physical impairments.

**AMI:** Area Median Income.

**Cost-burden:** Ratio of housing cost to household income. Renter housing cost in this category is gross rent. Owner housing cost in this category includes mortgage payment, utilities, association fees, insurance and real estate taxes.

**Extremely Low-Income:** Families whose incomes do not exceed the 30% income limits as calculated by HUD.

**Household:** A loosely defined term that can vary depending on project management, and refers to family members and others who live under the same roof.

**HAMFI:** HUD Area Median Family Income.

**Housing Choice Voucher Program (Section 8):** A federally funded housing assistance program administered by local Public Housing Agencies (PHAs) or other administering agencies in which very low-income households receive vouchers to help cover housing expenses.

**Market-Rate Rental Housing:** Privately owned housing that rents at whatever the owner or landlord deems reasonable, which is usually dictated by the market or local economy and varies by location.

**Move In Costs:** Additional costs that must be paid before moving into housing and can include such fees as security and utility deposits.

**Public Housing:** Housing developments owned and managed by local Public Housing Agencies (PHAs).

**Public Housing Agencies (PHAs):** Organizations that contract with the US Dept. of Housing and Urban Development to administer the Housing Choice Voucher Program (Section 8) at the state or local level. Some of these agencies are also Public Housing Authorities.

**Public Housing Authorities:** Organizations created by state law to provide subsidized housing and own and operate public housing units. Within broad federal rules PHAs have flexibility to operate their programs to best meet local needs. Examples of this flexibility include whether the PHA will establish preferences for certain populations, how they set their payment standards, etc. Policies and procedures must be documented in the PHA Administrative Plan.

**Rental Application:** A form or forms that landlords require prospective tenants to complete to provide information about the tenant's income, credit history, rental history, and criminal background.

**Shared Housing:** A living situation in which housing costs are shared between roommate(s).

**Subsidized Housing:** Housing in which some sort of financial incentive is provided in the form of a direct payment or tax relief to the housing developer, property owner, or individual renter.

**Subsidy:** A financial incentive provided in the form of a direct payment or tax relief to the housing developer, property owner, or individual renter. Affordable housing subsidy can come in the form of low-income tax credits for developers and Section 8 Housing Vouchers for the individual renter.

### Real Estate Terms

**Below-Market Interest Rate Mortgages:** A mortgage that has a reduced interest rate which can subsequently increase your purchasing power.

**Closing:** A formal meeting where homeownership is transferred from the seller to the buyer. Also known as a settlement, the meeting is typically attended by the buyer(s), the seller(s), and their attorneys if they have them, both real estate agents, a representative of the lender, and the closing agent. The purpose is to make sure the property is physically and legally ready to be transferred to the buyer.

**Closing costs:** Expenses in addition to the price of the property that are paid at closing, which generally include a loan origination fee, attorney's fee, taxes, an amount placed in escrow, and charges for obtaining title insurance and a survey.

**Credit Report:** A record of your debts and payments compiled by credit bureaus. Credit bureaus gather this information from credit card companies, banks, department stores, and other firms.

**Down Payment:** A portion of the buyer's own funds put towards purchase of a home. Down payments may come from buyers' savings accounts, checking accounts, stocks and bonds, life insurance policies, and gifts.

**Escrow Account:** An account where a portion of your mortgage payment is held to cover real estate taxes, homeowner's insurance, and mortgage insurance (if applicable).

**Homeowner:** A person who owns a home.

**Homeowner's Insurance:** An insurance policy that includes personal liability insurance in case someone is injured on the property, personal property coverage for loss of and damage to personal property due to theft or other events, and dwelling coverage to protect the house against fire, theft, weather damage, and other hazards. If the home you want to buy is located near water, you may be able to get flood insurance as part of your homeowner's protection. Flood insurance may be required in some areas. Check with your real estate professional or lender for further information.

Lenders may require payment of the first year's premium at or before closing. Lenders may add the insurance cost to monthly mortgage payments and keep this portion of payment in an escrow account. Lenders pay the insurance bill out of escrow when premium notices from the insurance company are received.

**Interest:** The fee charged for borrowing money.

**Loan Origination Fee:** A fee, sometimes called a "point" or "points," that covers the lender's administrative costs of processing the loan. Often expressed as a percentage of the loan, the fee varies across lenders. Generally, the buyer pays the fee.

**Mortgage:** A loan obtained to purchase real estate. The "mortgage" itself is a lien (a legal claim) on the home or property that secures the promise to pay the debt. All mortgages have two common features: principal and interest. Also included in your monthly mortgage payment is money paid into an escrow account (see below).

**Mortgage Insurance:** Generally, if a down payment is less than 20% of the purchase price of the home, mortgage insurance is required. Mortgage insurance is issued by a private company or by a government agency such as the Federal Housing Administration. Lenders may require payment of the first year's premium at closing, but there are mortgage insurance products that do not require a lump-sum payment at closing.

**Other credit terms include:** Credit history shows how well you have paid past debt. Capacity is your financial means for repaying debt. Capital is money for down payments and closing costs. Collateral protects the lender if you fail to repay the loan.

**Principal:** Refers to the part of the monthly payment that reduces the remaining balance of the mortgage.

**Second Mortgage:** An additional mortgage that has a lien (legal claim) position subordinate to the first mortgage. A second mortgage often represents the difference between the price of the house and first mortgage plus the down payment. When offered through affordable housing programs, this is sometimes referred to as a soft second mortgage.

**Survey:** The lender may require that a surveyor conduct a property survey. This is a protection to the buyer as well. Usually the buyer pays the surveyor's fee, but it may be paid by the seller.

**Title:** A legal document evidencing a person's right to or ownership of a property.

**Title Insurance:** Insurance that protects the lender (lender's policy) or the buyer (owner's policy) against losses arising from defects in the title not listed in the title report or abstract.

**Title Search:** A check of the public records to ensure that the seller is the legal owner of the property and to identify any liens or claims against the property.

### Transit System Definitions

**Community Transit** – A single-county system that provides transportation to the general public, as well as to eligible human service agency and elderly clients. Some are organized as authorities, while others are private nonprofits or county departments.

**Consolidated Small City-Community:** A single-county system that has a significant level of service in a town as a result of the presence of a state university

**Consolidated Urban-Community:** Includes an urbanized area and a single county.

**Urban Single City Transit:** Includes transportation programs that operate in single cities located in metropolitan areas (with a population of more than 50,000).

**Fixed Route in Small Cities:** Small city systems that operate fixed-route transit but are not located in cities large enough under 50,000 in population.

**Regional Community:** A multi-county transit program that operates primarily in rural areas.

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

BOC - Appointments to Boards and Committees

### **BRIEF SUMMARY:**

The following appointments to Boards and Committees are recommended for September:

#### Appointments - Juvenile Crime Prevention Council

The terms of service for the following members of the Juvenile Crime Prevention Council (JCPC) ends September 30, 2020: Brian Heintz (Sheriff/Designee), David Wall (Chief Court Counselor/Designee), Noel Thomas-Lester (Area Mental Health Director/Designee), Perry Gabriel (Active Living and Parks), Etta Downs (At-large), and Megan Baumgardner (At-large). All are willing to serve another term. At the JCPC August 19, 2020 meeting, the Council voted to recommend the aforementioned reappointments. Mr. Wall also serves on the Mental Health Advisory Board and resides in Montgomery County. An exception to the service on multiple boards and residency provisions of the Appointment Policy will be needed for him. Ms. Thomas-Lester resides in Charlotte. An exception to the residency provision of the Appointment Policy will be needed for her. Ms. Baumgardner also serves on the Active Living and Parks Commission and has served on the JCPC since 2010. An exception to the service on multiple boards and length of service provisions of the Appointment Policy will be needed for her. Lastly, Perry Gabriel has served on the JCPC since 2010. An exception to the length of service provision of the Appointment Policy will be needed for him.

Representative recommendations are Brian Heintz, David Wall, Noel Thomas-Lester, Perry Gabriel, Etta Downs, and Megan Baumgardner.

#### Appointments and Removals - Cabarrus County Tourism Authority

Eric Habachied has resigned from his position on the Cabarrus County Tourism Authority. Andre Collins is eligible to serve on the Cabarrus County Tourism Authority as a Hotelier/At-

large (Seat #7) representative and is recommended to be appointed to complete Mr. Habachied's unexpired term.

Representative recommendation is Andre Collins.

**REQUESTED ACTION:**

Provide information.

**EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

**SUBMITTED BY:**

Lauren Linker, Clerk to the Board

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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#### **AGENDA CATEGORY:**

Discussion Items for Action

#### **SUBJECT:**

BOC - NCACC County Legislative Goals

#### **BRIEF SUMMARY:**

Every two years, North Carolina Association of County Commissioners (NCACC) members engage in a process to determine the legislative goals that are in the best interest of counties. The NCACC goals-setting process begins in August of even-numbered years and consists of five stages: beginning with the solicitation of county proposals and ending with the adoption of the legislative agenda at the Legislative Goals Conference.

The submission deadline for legislative goals is September 30, and goals submitted by or before the deadline will be referred to a steering committee for review and consideration.

#### **REQUESTED ACTION:**

Receive Input.

#### **EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

#### **SUBMITTED BY:**

Lauren Linker, Clerk to the Board

#### **BUDGET AMENDMENT REQUIRED:**

No

## COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:

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### ATTACHMENTS:

- ▣ Legislative Goals 18-19





## Board of County Commissioners

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October 3, 2018

North Carolina Association of County Commissioners  
Attn: Kevin Leonard, Executive Director  
215 N. Dawson Street  
Raleigh, NC 28703

Re: Cabarrus County Legislative Goals

Dear Mr. Leonard:

On behalf of the Cabarrus County Board of Commissioners, the attached goals are submitted for consideration and review as a part of the legislative goals development process for the 2018-19 biennium:

Sincerely,

  
Stephen M. Morris, Chairman  
Board of Commissioners

## **Cabarrus County Board of Commissioners 2018-2019**

### **Legislative Goals**

#### **Unfunded Mandates**

1. Request Federal and State Legislatures to avoid passing any legislation that results in unfunded mandates for local governments.
  - A. Provide additional funding for Human Services, Public Schools, and Jails to meet the current needs of the county.
  - B. Maintain or increase current levels of Medicaid funding to include reimbursement options for Community Paramedics.

#### **Local Option Revenues**

1. Provide additional opportunities for local option revenues.
  - A. Flexibility in sales tax revenues.
  - B. Support counties efforts to increase local revenues. When appropriate allow requests to move forward pending local voter approval.
  - C. Authorize all local option revenue sources that have previously been given to other counties.
  - D. Require state administrative offices to provide sales tax information when requested by counties for budgeting purposes.
  - E. Reinstate sales tax exemption for school systems.

#### **Collective Bargaining**

1. Oppose collective bargaining for all state and local government employees.

#### **Schools**

1. Oppose any shift of charter school capital funding to counties.
2. Support the adjustment of local contributions to match the services that charter schools are required to provide.
3. Return proceeds from the North Carolina Education Lottery Funds to their original 40% of the total proceeds going to counties for school capital needs.

## **General Legislation**

1. Support local citizen involvement by requiring a local referendum prior to legislative actions to change existing procedures for electing county commissioners, ie. creating districts, territories, etc.
2. Study the impact to local government finances of exempting nonprofits from the requirement of paying property taxes and review possible payment in lieu of taxes requirements.
3. Improve the Tier rating system by allowing smaller towns and cities located in Tier Three counties to compete for all available grants by creating split tiered counties.
4. Change North Carolina Rural Center's grant/loan award criteria to more closely match the USDA Rural Development aid requirements — specifically related to prohibition against aid to municipalities in Tier 3 counties.

## **Board of Elections**

1. Support the creation of larger voting districts'
2. Allow counties to reduce the amount of operational voting precincts.
3. Continue to permit early voting districts.
4. Support flexibility for local Boards of Elections to re-organize precincts in order to create more uniform precinct sizes.

## **Mental Health**

1. Request to revisit and reexamine the current North Carolina Certificate of Need (CON) law, which prohibits health care providers, including mental health facilities, from acquiring, replacing or adding to their facilities without the prior approval of the Department of Health and Human Services. Exploration of the CON law would reveal limitations associated with available services, restrictions based on provider geographic location and the most cost effective and efficient service provisions. By reviewing and making necessary revisions to the CON law, it would allow providers to increase capacity through site expansion, increase bed availability and more adequately meet the needs of residents.

## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items for Action

**SUBJECT:**

County Manager - Create Grants Special Revenue Funds

**BRIEF SUMMARY:**

Special revenue funds are used to account for and report the proceeds of specific revenue sources that are restricted or committed to specific expenditures. Creating special revenue funds for federal, state and other grants will increase transparency for the County and grantors, as well as streamline the reporting of revenues, expenditures and unspent balances.

**REQUESTED ACTION:**

Motion to amend the Fiscal Year 2020-2021 Budget Ordinance to create the Federal Grants (Fund 470), State Grants (Fund 471) and Other Grants (Fund 472) multi-year special revenue funds and authorize the Finance Director to prepare the appropriate budget amendments.

**EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

**SUBMITTED BY:**

Rodney Harris, Deputy County Manager

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

County Manager - Proposed Amendment to Parking Agreement with the City of Concord

### **BRIEF SUMMARY:**

The City of Concord and County staff have drafted a proposed amendment to the parking agreement for the County Parking Deck. The City has rights to 142 spaces based on their financial contribution to the project. Fifty of those spaces are in a protected (nested area) and they can charge monthly rent for those spaces. The draft amendment changes the agreement so that all 142 spaces are unassigned and the City may rent them monthly once the County begins controlling access to the deck. There is no current time frame for the controlled access but that will be a Board of Commissioners decision. The existing and draft agreements are attached.

### **REQUESTED ACTION:**

Motion to approve the amended agreement between Cabarrus County and the City of Concord.

### **EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

### **SUBMITTED BY:**

Jonathan B. Marshall, Deputy County Manager

### **BUDGET AMENDMENT REQUIRED:**

No

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Existing Parking Agreement
- ▣ Draft Amended Agreement

STATE OF NORTH CAROLINA

COUNTY OF CABARRUS

CABARRUS COUNTY PARKING DECK  
INTERLOCAL AGREEMENT

This CABARRUS COUNTY PARKING DECK INTERLOCAL AGREEMENT ("Agreement") is made and entered into by and between CABARRUS COUNTY ("County") and the CITY OF CONCORD ("City").

RECITALS

1. The County is the owner of two parcels of real property in a block in Concord, North Carolina, bordered by certain buildings along Union Street South and by Barbrick, Spring and Corban Streets now with an address of 81 Spring Street, SW, Concord, North Carolina.
2. Previously, the larger of these two parcels (the "Site") was used by the County as a surface parking lot for courthouse employees, and the County acquired the smaller parcel in order to own the entire Spring and Corban Streets portion of the block.
3. The County has contracted to construct and operate a multilevel parking deck (the "Project") on the Site, which will contain 615 parking spaces, including ADA spaces.
4. The parking capacity of the Project will provide sufficient parking for courthouse employees and courthouse users and institutions such as the City, and the general public.
5. The City recognizes the need for additional downtown parking for its purposes and for use by the general public and has authorized a contribution of \$3,000,000.00 to the cost of construction of the Project.
6. In return for the City's contribution, the County is willing to designate a certain number of parking spaces in the completed Project for use by the City, with the number of City spaces determined by the following formula: dividing the total estimated cost of the Project (\$12,734,096, excluding the contingency) by the total number of non ADA parking spaces (601), which yields a cost per space of \$21,188, then dividing the City contribution of \$3,000,000.00 by the cost per space, resulting in an allocation of 142 spaces to the City.
7. This Agreement is authorized by the provisions of N.C. Gen. Stat. §160A-460.

In consideration of the foregoing Recitals and the following Terms, the County and City agree as provided below.

TERMS

1. The City agrees to contribute a total of \$3,000,000.00 to the cost of the Project. Such amount shall be paid as determined by the City, but shall be paid in full no later than November 30, 2018.



2. Based on the formula contained in Paragraph 6 of the Recitals, the County shall allocate spaces in the Project to the City to utilize.

3. The County shall identify a designated area in the Project for 50 reserved individual parking spaces for the City's exclusive use, and the remaining 92 parking spaces shall be located in the general use area of the parking deck.

4. The City shall have the right to charge for its 50 reserved individual parking spaces and keep revenue derived from such parking spaces. Revenue derived from all other parking spaces in the Project shall belong to the County.

5. The County will own, operate and maintain the parking deck and will promulgate rules and regulations for its use. The City agrees to abide by such rules and regulations and to require its employees and agents to also abide by such rules and regulations. The County reserves the right to prohibit any City employee or agent from use of any parking spaces assigned to the City if such employee or agent violates the County's rules and regulations, it being understood that such rules and regulations shall be applied evenly and fairly to all users of the parking deck.

6. This Agreement only describes an allocation and license of parking spaces in the Project to the City in return for its contribution. The City acquires no ownership rights in the Project or in the City parking spaces. The usage by the City or its employees or agents of the City parking spaces shall be under the same laws and ordinances applicable to any use of the parking deck.

7. This document contains the entire agreement of the parties relating to the allocation of parking spaces to the City in exchange for its contribution to the cost of the Project. Any modification or amendment to this Agreement shall be reduced to writing and executed by the parties in order to be effective.

8. This Agreement shall be construed pursuant to North Carolina law.

IN WITNESS, the parties have executed this Agreement by authority duly given as indicated below.

CABARRUS COUNTY

BY:

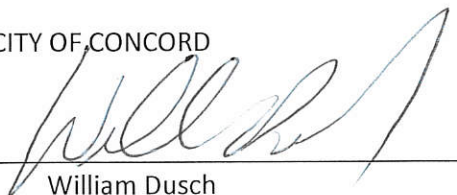


Stephen M. Morris  
Chair  
Board of Commissioners

Date: 10-15-18

CITY OF CONCORD

BY:



William Dusch  
Mayor

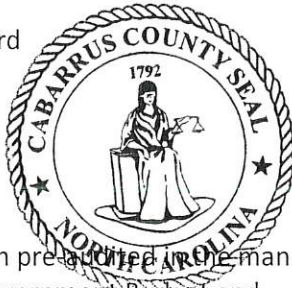
Date: 9-27-2018

ATTEST:

Lauren Linker

Lauren Linker  
Clerk to the Board

(SEAL)



This instrument has been pre-audited in the manner required by the Local Government Budget and Fiscal Control Act.

By:

Susan B. Jearns

Cabarrus County, Finance Director

ATTEST:

Kim Deason

Kim Deason  
City Clerk

(SEAL)



Date:

10-11-18

This instrument has been pre-audited in the manner required by the Local Government Budget and Fiscal Control Act.

By:

Paul Hulse

City of Concord, Finance Director

Date:

9-27-2018



STATE OF NORTH CAROLINA

COUNTY OF CABARRUS

CABARRUS COUNTY PARKING DECK  
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4. The parking capacity of the Project will provide sufficient parking for courthouse employees and courthouse users and institutions such as the City, and the general public.

5. The City recognizes the need for additional downtown parking for its purposes and for use by the general public and has authorized a contribution of \$3,000,000.00 to the cost of construction of the Project.

6. In return for the City's contribution, the County is willing to designate a certain number of parking spaces in the completed Project for use by the City, with the number of City spaces determined by the following formula: dividing the total estimated cost of the Project (\$12,734,096, excluding the contingency) by the total number of non ADA parking spaces (601), which yields a cost per space of \$21,188, then dividing the City contribution of \$3,000,000.00 by the cost per space, resulting in an allocation of 142 spaces to the City.

7. This Agreement is authorized by the provisions of N.C. Gen. Stat. §160A-460.

In consideration of the foregoing Recitals and the following Terms, the County and City agree as provided below.

TERMS

1. The City agrees to contribute a total of \$3,000,000.00 to the cost of the Project. Such amount shall be paid as determined by the City, but shall be paid in full no later than August 31, 2018.

2. Based on the formula contained in Paragraph 6 of the Recitals, the County shall allocate \_ spaces in the Project to the City to utilize.

3. The County shall ~~identify allocate a designated area in the Project for 50 reserved individual parking spaces for the City's exclusive use, and the remaining 92~~142 parking spaces for the City to utilize that shall be located in the general use area of the parking deck. The City's 142 parking spaces may be floating or individually specified in the parking deck upon mutual agreement between the City and the County.

4. The City shall have the right to charge through leases with third parties or in conjunction with the County for its ~~142~~50 reserved ~~individual~~general use parking spaces and keep revenue derived from such parking spaces. Revenue derived from all other parking spaces in the Project shall belong to the County.

5. The County will own, operate and maintain the parking deck and will promulgate rules and regulations for its use. The City agrees to abide by such rules and regulations and to require its employees and agents to also abide by such rules and regulations. The County reserves the right to prohibit any City employee or agent from use of any parking spaces assigned to the City if such employee or agent violates the County's rules and regulations, it being understood that such rules and regulations shall be applied evenly and fairly to all users of the parking deck.

6. This Agreement only describes an allocation and license of parking spaces in the Project to the City in return for its contribution. The City acquires no ownership rights in the Project or in the City parking spaces. The usage by the City or its employees or agents of the City parking spaces shall be under the same laws and ordinances applicable to any use of the parking deck.

7. This document contains the entire agreement of the parties relating to the allocation of parking spaces to the City in exchange for its contribution to the cost of the Project. Any modification or amendment to this Agreement shall be reduced to writing and executed by the parties in order to be effective.

8. This Agreement shall be construed pursuant to North Carolina law.

IN WITNESS, the parties have executed this Agreement by authority duly given as indicated below.

CABARRUS COUNTY

CITY OF CONCORD

BY: \_\_\_\_\_

Stephen M. Morris  
Chair  
Board of Commissioners

Date: \_\_\_\_\_

BY: \_\_\_\_\_

William Dusch  
Mayor

Date: \_\_\_\_\_

ATTEST: \_\_\_\_\_

Lauren Linker  
Clerk to the Board

(SEAL)

ATTEST: \_\_\_\_\_

Kim Deason  
City Clerk

(SEAL)

This instrument has been pre-audited in the manner  
required by the Local Government Budget and  
Fiscal Control Act.

By: \_\_\_\_\_

Cabarrus County, Finance Director

Date: \_\_\_\_\_

This instrument has been pre-audited in the manner  
required by the Local Government Budget and  
Fiscal Control Act.

By: \_\_\_\_\_

City of Concord, Finance Director

Date: \_\_\_\_\_

## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Discussion Items for Action

**SUBJECT:**

DHS - Energy Program Outreach Plan

**BRIEF SUMMARY:**

The plan is designed to assure that eligible households are made aware of the assistance available through the Energy Programs.

**REQUESTED ACTION:**

Motion to approve the Energy Programs Outreach Plan.

**EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

**SUBMITTED BY:**

Lora Lipe, Economic Family Support Services Program Administrator

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**



## ▣ Energy Program Outreach Plan

## ENERGY PROGRAMS OUTREACH PLAN

The Low Income Home Energy Assistance Program (LIHEAP) is a federally funded block grant program that is comprised of three different programs - Crisis Intervention Program (CIP), Low Income Energy Assistance Program (LIEAP) and Weatherization. There are also non-Federal Crisis Intervention Programs - Energy Neighbor, Share the Warmth, Wake Electric Round Up, and Helping Each Member Cope.

To maximize the success of this program, outreach to county residents through key community partner stakeholders, each county department of social services is required to develop and implement an Energy Program Outreach Plan (EPOP). This plan is a framework to assure that eligible households are made aware of the assistance available through these programs.

The county director and/or his/her designee is required to develop the EPOP, which addresses outreach and application activities related to the Energy Programs. The Outreach Plan is due to the North Carolina Department of Health and Human Services (NCDHHS) annually.

Each county must form an outreach planning committee that creates the opportunity for county-level collaboration to discuss and plan how to effectively reach county residents to inform them of the services provided by the energy programs. The committee should meet at least twice yearly; September for outreach planning related to LIEAP and April to review the outcomes related to LIEAP and to plan for outreach activities for summer weather.

### Energy Assistance Outreach Plan

*Answer all questions below. Address CIP, non-Federal CIP, and LIEAP where appropriate:*

### **COMMITTEE MEMBERSHIP**

The Director of Social Services should engage a number of various community partners such as Vendors, Housing Authority, Public Libraries, Public School System/Local Colleges/Head Start, Legal Services, Meals on Wheels, Media, Public Health/Health Centers, Churches, Food Banks, Councils on Aging/Senior Centers, Community based Indian organizations, Volunteer Programs, Vocational Rehabilitation Offices, and Transportation, services, etc.

1. Provide a list of committee members and their agencies.

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2. Provide potential meeting dates, times, locations, as well as agenda topics.

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Define how DSS/DHS will work with the committee as well as any other agencies to collaborate regarding the Energy Program and how outreach will be provided to the citizens in your area.

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1. What is the process for referring customers? What marketing tools or items will be used (please provide a copy of your previous marketing materials & how you plan to enhance those in the future)?

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2. What strategy does the county have, to continue collaborative efforts with community partners to complete outreach activities to target potential eligible households including individuals and families?

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3. What additional activities will be conducted to target households with members with children under 5, age 60 and over and disabled?

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Media involvement is vital to the success of outreach activities. How will your county utilize media such as newspapers, social media, radio and television stations to publicize the Energy Programs?

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1. Provide a list of media outlets that will be used as well as timeframes in which they will be contacted (provide examples of how the county can enhance these efforts):

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**ORGANIZATIONAL STRUCTURE:**

Counties are required to provide application processes for CIP, non-Federal CIP programs, and/or LIEAP. This information must be reported to the NCDHHS annually.

1. Provide hours of operation, location and whether the programs are in house or contracted out. If your agency contracts out to other agencies attach the contract(s).

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**BEST PRACTICES:**

Best practices are a method or technique that has been generally accepted as superior to any alternatives because it produces results. Best practices are essential to the program.

1. If your county has gone above and beyond what is listed on this form please provide this information below:

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2. Any additional comments or activities for CIP, non-Federal CIP, and/or LIEAP:

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**CONTACT INFORMATION:**

Your contact information is essential to the success of the Energy Programs. Please complete the following information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Please indicate which program:

☐ LIEAP

☐ CIP

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Please indicate which program:

☐ LIEAP

☐ CIP

**This plan must be approved by the local Board of Social Services/Human Services Board or local agency governing body prior to submission. Refer to the latest Dear County Director Letter for instructions on how to submit this document to the North Carolina State office.**

\_\_\_\_\_  
Board of Social Services/Human Services or governing body Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Director Signature

\_\_\_\_\_  
Date

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

DHS - Mobile Technology for Field Workers - Traverse

### **BRIEF SUMMARY:**

The Cabarrus County Department of Human Services (DHS) currently utilizes Northwoods software in the field. The Traverse platform will upgrade the use of field software for the Child Protective Services Division and Adult Protective Services Division. This solution will be hosted in the cloud. This application will improve access to documents by remote workers and improve processes.

### **REQUESTED ACTION:**

Motion to approve the contract between Cabarrus County and Northwoods Consulting; and authorize the County Manager to execute the contract on behalf of Cabarrus County, subject to review or revisions by the County Attorney.

### **EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

### **SUBMITTED BY:**

Todd Shanley, Information Technology Services, Chief Information Officer  
Cheryl Harris, Department of Human Services

### **BUDGET AMENDMENT REQUIRED:**

No

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▢ Traverse Agreement
- ▢ Statement of work



## SOFTWARE AS A SERVICE AGREEMENT

This Software as a Service Agreement (hereinafter referred to as “Agreement” or “SaaS Agreement”) is made and entered when fully executed by signatures of both parties (“Effective Date”) by and between Northwoods Consulting Partners, Inc., an Ohio corporation with its principal offices at 5200 Rings Road, Dublin, Ohio 43017, USA, (hereinafter referred to as “Northwoods”), and Cabarrus County Department of Social Services, located at \_\_\_\_\_ (hereinafter referred to as “You” “Your” or “Subscriber”).

1. **Scope of Agreement.** This Agreement states the terms and conditions under which Northwoods will:
  - a) Grant You access to certain software programs and related documentation on a non-exclusive basis; and
  - b) Provide services such as project management, installation, training, infrastructure hosting, and support to You.
2. **Definitions.** As used in this Agreement, the following definitions apply to capitalized terms:
  - a) “Aggregate/Anonymous Data” means: (i) data generated by aggregating Your Data with other data so that the results are non-personally identifiable with respect to You or your customers; and (ii) anonymous learning, logs, and data regarding the use of the Services.
  - b) “Charges” means the amounts to be paid by You for the right to use the Software, for Services provided to You, and for hardware or other Third Party Products under the terms of this Agreement. The Charges are described in Attachment A and the payment schedule for these Charges are defined in Schedule A1.
  - c) “Documentation” means Northwoods’ electronic user guides, documentation, and help and training materials, as updated from time to time.
  - d) “Northwoods Software” means the Compass®, Traverse®, or other proprietary Northwoods-branded, computer programs, in object code form, and their associated documentation. Attachment A lists separately the various modules and quantities (where applicable) of Northwoods Software made available to You and Attachment B contains the terms of use applicable to the Northwoods Software.
  - e) “Service Level Agreement” or “SLA” defines the terms under which Northwoods will offer the Services, as defined in Schedule C1.
  - f) “Services” means the Software and professional services that are ordered by and paid by You.
  - g) “Software” means collectively Northwoods Software and any Third Party Products.
  - h) “Statement of Work” means the detailed work plan for the initial implementation, attached hereto as Attachment D.
  - i) “Support Services” means the maintenance and support services to be provided by Northwoods in accordance with Attachment C.
  - j) “Third Party Products” means any product or software program acquired by Northwoods from an outside vendor on Your behalf under the terms of this Agreement. Attachment A lists separately the various Third Party Products made available to You.
  - k) “Your Data” means electronic data and information submitted by You or for You to the Services or collected and processed by or for You using the Services.
  - l) “Your Database” means a collection of data records that are maintained as a single logical area that is used, accessed, or acted upon by You.
3. **Northwoods’ Responsibilities.** Northwoods will (i) make the Services available to You pursuant to this Agreement; (ii) provide professional services for the initial implementation of this project, as described more fully in Attachment D; and (iii) provide our Support Services to You, as described more fully in Attachment C.
4. **Term.** The term of this Agreement is for a period of three (3) years from the Effective Date. This Agreement may be terminated by either Party as provided in Section 13. At the expiration of the Initial Term (a 12 month term beginning on the Effective Date), this Agreement will be automatically renewed on an annual basis on the anniversary of the Effective Date for two (2) additional one year terms. Either Party may terminate this Agreement as of the last day of the Initial Term or any additional one year term by giving the other Party not less than sixty (60) days’ written notice of termination prior to the last day of the Initial Term, or the last day of any additional one year term.
5. **Initial Implementation.** Northwoods will furnish only such staff, materials, supplies, and labor for the initial implementation as detailed in the Statement of Work for this Project. Upon execution by both parties, any

subsequent Statement of Work will become part of this Agreement. The Parties may modify the requirements of any Statement of Work through a written change order, and such written change order will become part of the Statement of Work when executed by authorized representatives of both parties.

6. Requirements of Marketing Partner Program. You are being provided significant discounts for this project in exchange for Your agreement to be a resource for other potential customers of Northwoods to ask questions about the project and the Software. This program is not intended to be an endorsement of Northwoods or Northwoods' solutions but is a resource for other public buyers to get direct feedback on Your experience with Northwoods. Therefore:
  - a) You agree to participate with Northwoods to create a case study after successful implementation of the Software.
  - b) You agree to participate in Software presentations, provided an employee of Cabarrus County Department of Social Services is available, and provided any such presentations are minimal disruptions to Your activities.
  - c) You agree to allow other customers of Northwoods to visit or call You to discuss the Software implementation, provided any such visits or calls are of minimal disruption to Your activities and any such visitor or caller receives advance approval from You for such contact.
  - d) You agree to be referenced as a user of the Software in any of Northwoods' marketing and proposal documents. This reference as a user shall not constitute nor be characterized as an endorsement.
7. Charges and Payment Terms.
  - a) You agree to pay Northwoods the Charges at the times and in the amounts set forth in Schedule A1.
  - b) Invoices are payable net thirty (30) days after invoice date. Failure to remit timely payment of any invoice may result in Northwoods ceasing work on the initial implementation and/or ceasing to provide the Services.
  - c) Any delay in the project that is the direct result of Your failure to comply with the terms of this Agreement and any of its Attachments or Schedules may result in Northwoods ceasing work on the initial implementation and will require You to reimburse Northwoods' actual costs incurred as a result of said delay.
8. Taxes. Fees are exclusive of taxes and You will promptly pay or reimburse Northwoods for all taxes arising out of this Agreement, whether or not Northwoods provided prior notice of, or invoiced, any such taxes to You. For purposes of this Agreement, "taxes" means any sales, use, and other taxes (other than taxes on Northwoods' income), export and import fees, customs duties, and similar charges applicable to the transactions contemplated by this Agreement that are imposed by any government or other authority. If You are required to pay or withhold any tax in respect of any payments due to Northwoods hereunder, You will gross up payments actually made such that Northwoods receives sums due hereunder in full and free of any deduction for any such tax. If You are legally entitled to an exemption from the payment of any taxes, You will promptly provide Northwoods with legally sufficient tax exemption certificates for each taxing jurisdiction for which it claims exemption.
9. You acknowledge and understand that the output of Northwoods Software is not intended to replace human discretion, decision-making or research, but is to be used as a guidance tool only.
10. Ownership.
  - a) Your Data shall be considered Confidential Information and remains Your sole and exclusive property. Notwithstanding the foregoing, and subject to Section 11 below, You grant Northwoods a limited, revocable, royalty-free license to use Your Data for the purpose of providing and continually improving and refining the Services. The license grant includes a license to store, transmit, maintain, and display Your Data only to the extent necessary to provide the Services to You.
  - b) Customizations. Any customization of Northwoods Software specifically for You or at Your request is owned by You, with all rights, title, and interest to such customization being assigned to You. For such customizations, You grant Northwoods a worldwide, non-exclusive, royalty-free, perpetual license to use, modify, and distribute such customization(s) for its own business purposes and for use with other customers.
  - c) Aggregate/Anonymous Data. You agree that Northwoods will have the right to generate Aggregate/Anonymous Data. Notwithstanding anything to the contrary herein, the Parties agree that

Northwoods may use Aggregate/Anonymous Data for any business purpose during or after the term of this Agreement (including without limitation to develop and improve Northwoods' products and services and to create and distribute reports and other materials). Northwoods will not distribute Aggregate/Anonymous Data in a manner that personally identifies You or your customers.

- d) **Feedback.** If You elect to provide any feedback, suggestions, comments, improvements, ideas, or other information to Northwoods regarding the Service(s) ("Feedback"), you acknowledge that the Feedback is not confidential and you authorize Northwoods to use that Feedback without restriction and without payment to you. Accordingly, you hereby grant to Northwoods a nonexclusive, royalty-free, fully-paid, perpetual, irrevocable, transferable, and fully sublicensable right to use the Feedback in any manner and for any purpose.

11. **Privacy.** You are aware and agree that Northwoods may, as part of the normal operation and support of the Services, collect information related to the use of the Services, through tracking and other technologies. Northwoods does so to gather usage statistics and information about the effectiveness of our Services for the purpose of improving user experience.

12. **Publicity.** You authorize Northwoods to identify You as a client, and to use Your name and logo in any of Northwoods' mutually agreed to advertising copy, promotional material, and/or press releases.

13. **Termination.**

- a) If You are in default of any of Your material obligations hereunder and have not commenced cure within ten (10) days and effected cure within thirty (30) days of receipt of written notice of default from Northwoods, then Northwoods may terminate this Agreement upon written notice to You.
- b) In the event of termination, You shall be responsible for payment for all Services rendered by Northwoods through the date of termination.
- c) Upon termination of this Agreement for any reason, You shall immediately (i) discontinue any and all use of the Software and Documentation; and (ii) either (A) return the Documentation to Northwoods, or (B) with the prior permission of Northwoods, destroy the Documentation and certify in writing to Northwoods that You have completed such destruction. Further, upon termination of this Agreement, Northwoods may immediately deactivate Your account.
- d) If applicable, upon request, within thirty (30) days of the date of termination of this Agreement by either Party, Northwoods will either make Your Data available to You for export or download or will assist you in retrieving Your Data for an additional fee. After the thirty (30) day period, Northwoods will have no obligation to maintain or provide Your Data, and will thereafter delete or destroy all copies of Your Data in Northwoods' possession or control, unless legally prohibited.

14. **Limited Warranty.**

- a) Northwoods warrants the Software will substantially conform in all material respects with the applicable Documentation. Northwoods will correct any problems or defects in accordance with the Support Services provisions set forth in Attachment C. The foregoing will be Northwoods' sole liability with regard to problems or defects in the Software under this Agreement.
- b) Northwoods further represents and warrants that it has all rights required to provide the Services to You and that to the best of Northwoods' knowledge neither the Software nor the Services infringe upon or violate the United States patent rights of any third party or the copyright or trade secret right of any third party.
- c) If any modifications, additions, or alterations of any kind or nature are made to the Software by You or anyone acting with Your consent or under Your direction, all warranties will immediately terminate.
- d) NORTHWOODS HEREBY DISCLAIMS ALL OTHER WARRANTIES AND CONDITIONS, WHETHER EXPRESS, IMPLIED OR STATUTORY, WHETHER IN RELATION TO THE SOFTWARE, HARDWARE, OR THE PROVISION OF ANY SERVICES INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES, DUTIES OR CONDITIONS OF MERCHANTABILITY, OF FITNESS FOR A PARTICULAR PURPOSE OR ARISING BY TRADE USAGE OR COURSE OF DEALING. YOUR EXCLUSIVE REMEDY OF A BREACH OF THE SECTION 14(a) WARRANTY AND NORTHWOODS' SOLE OBLIGATION IS TO ATTEMPT TO MODIFY THE SOFTWARE AND ELIMINATE THE PROBLEM OR DEFECT. IN THE EVENT NORTHWOODS CANNOT ELIMINATE THE PROBLEM, THIS AGREEMENT WILL BE TERMINATED.

15. Limitation of Liability. NEITHER PARTY'S LIABILITY WITH RESPECT TO ANY SINGLE INCIDENT ARISING OUT OF OR RELATED TO THIS AGREEMENT WILL EXCEED THE AMOUNT PAID BY YOU HEREUNDER IN THE 12 MONTHS PRECEDING THE INCIDENT, PROVIDED THAT IN NO EVENT WILL EITHER PARTY'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THIS AGREEMENT EXCEED THE TOTAL AMOUNT PAID BY YOU HEREUNDER. THE ABOVE LIMITATIONS WILL APPLY WHETHER AN ACTION IS IN CONTRACT OR TORT AND REGARDLESS OF THE THEORY OF LIABILITY. In no event shall either Party be liable for any special, incidental, punitive, indirect, or consequential damages whatsoever (including, but not limited to, damages for loss of profits or confidential or other information, for business interruption, for personal injury, for loss of privacy, for failure to meet any duty including of good faith or of reasonable care, for negligence, and for any other pecuniary or other loss whatsoever) arising out of or in any way related to the Services even if Northwoods has been advised of the possibility of such damages.
16. Confidentiality.
- a) Each party (including its employees and agents) will use the same standard of care, but in no event less than reasonable care, that it uses to protect its own confidential information to protect any confidential information of the other party that is disclosed during negotiation or performance of this Agreement.
  - b) You will take adequate steps and security precautions to prevent unauthorized disclosure of information which is proprietary to Northwoods and/or the owner of the Third Party Products. This includes, but is not limited to: (i) instructing Your employees that have access to such information not to copy or duplicate the same or any part thereof and to withhold disclosure or access or reference thereto from unauthorized third parties; and (iii) maintaining proper control of passwords and security procedures to prevent unauthorized access to Your Database.
17. Notices. All official notifications, including but not limited to, termination of this Agreement must be sent to the other party's authorized representative. All notices required under this Agreement will be in writing and deemed delivered upon: (1) personal delivery; (2) three (3) days subject to being posted with the U.S. registered or certified mail, return receipt requested; or (3) two (2) days after deposit with a commercial express air courier specifying next day delivery, with verification of receipt.

Northwoods' authorized representative for the purpose of administration of this contract is:

Name: Sarah Edwards, General Counsel and Chief Administrative Officer  
Address: 5200 Rings Road  
Dublin, OH 43017  
Telephone: (614) 781-7800  
Email: [Sarah.Edwards@teamnorthwoods.com](mailto:Sarah.Edwards@teamnorthwoods.com)

Your authorized representative for the purpose of administration of this contract is:

Name:  
Address:

Telephone:  
Email:

18. This Agreement shall be binding upon all parties hereto and upon their respective heirs, executors, administrators, successors, and assigns.
19. This Agreement shall not be modified in any manner except by an instrument, in writing, executed by all parties to this Agreement.
20. This Agreement and any claim, action, suit, proceeding, or dispute arising out of this Agreement shall in all respects be governed by, and interpreted in accordance with, the substantive laws of the State of Ohio without regard to its conflicts of laws provisions. Venue and jurisdiction for any action, suit, or proceeding arising out of this Agreement shall vest exclusively in the federal or state courts of general jurisdiction in Franklin County, Ohio.
21. If any term or provision of this Agreement shall be held invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to

which it is held invalid or unenforceable, shall not be affected thereby and each term and provision of this Agreement shall be valid and enforced to the fullest extent permitted by law.

22. Nothing in this Agreement is intended to, or shall be deemed to constitute a partnership, association or joint venture between the parties in the conduct of the provisions of this Agreement. Northwoods shall at all times have the status of an independent contractor.
23. If by reason of *force majeure* either party is unable in whole or in part to act in accordance with this Agreement, the party shall not be deemed in default during the continuance of such inability. The term "*force majeure*" as used herein shall include without limitation: acts of God; strikes or lockout; acts of public enemies; insurrections; riots; epidemics; lightning; earthquakes; fire; storms; flood; washouts; droughts; arrests; restraint of government and people; civil disturbances; and explosions. Each party, however, shall remedy with all reasonable dispatch any such cause to the extent within its reasonable control which prevents the party from carrying out its obligations contained herein.
24. Any waiver by either party of any provision or condition of this contract shall not be construed or deemed to be a waiver of any other provision or condition of this Agreement, nor a waiver of a subsequent breach of the same provision or condition.
25. This Agreement may be executed in one or more identical counterparts, each of which shall be deemed an original but all of which together shall constitute but one and the same instrument.
26. This Agreement sets forth the entire agreement of the Parties and supersedes all prior or contemporaneous writings, negotiations, and discussions with respect to the subject matter hereof.

*Remainder of Page Intentionally Blank  
Signature Page Follows*

IN WITNESS WHEREOF, the parties hereto have executed, or caused to be executed by their duly authorized officials, this Agreement in duplicate, each of which shall be deemed an original, as of the date first above written.

**Northwoods Consulting Partners, Inc.**

By: \_\_\_\_\_

Nick Patel, Chief Financial Officer

Date: \_\_\_\_\_

**Cabarrus County Department of Social Services**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



## Attachment A



Date Submitted: 02/13/2020

Expiration Date: 06/24/2020

### Quote for Traverse

Prepared for Cabarrus County DSS  
Prepared by Chris Mease, Northwoods Consulting Partners

### Summary

The following is a fixed quote of Software-as-a-Service (SaaS) and Professional Services for the implementation of Traverse within Cabarrus County DSS.

### First Year Cost

Description	Period	Code	Cost
Traverse Subscription (100,001-200,000 Population)	Year 1	SaaS-TRV-P0	\$154,000.00
Traverse Professional Services	Year 1	PS-TRV-H1	\$203,000.00
Traverse/Compass Pilot/Laserfiche Integration	Year 1	PS-TRV-H1	\$51,570.00
Upfront Content Migration (Approx. 622,000 Images)	Year 1	PS-TRV-H1	\$37,320.00

**SaaS & Professional Services Total\*\*** **\$445,890.00**

### Early Adopter Incentives

Description	Code	Cost
"Early Adopter" SaaS Reduction*	SaaS-TRV-P0	<b>\$38,500.00</b>
"Early Adopter" Professional Services Reduction*	PS-TRV-H1	<b>\$50,750.00</b>

**Early Adopter Incentive Total** **\$89,250.00**

### Post-Discount SaaS & Professional Services Cost

Description	Period	Code	Cost
Traverse Subscription (100,001-200,000 Population)	Year 1	SaaS-TRV-P0	\$115,500.00
Traverse Professional Services	Year 1	PS-TRV-H1	\$152,250.00
Traverse/Compass Pilot/Laserfiche Integration	Year 1	PS-TRV-H1	\$51,570.00
Upfront Content Migration (Approx. 622,000 Images)	Year 1	PS-TRV-H1	\$37,320.00

**Post-Discount SaaS & Professional Services Total** **\$356,640.00**

### Annual Ongoing Cost After First Year

Description	Period	Code	Cost
Traverse Subscription (100,001-200,000 Population)	Year 2	SaaS-TRV-P0	\$158,000.00
Traverse Subscription (100,001-200,000 Population)	Year 3	SaaS-TRV-P0	\$162,000.00

**3 Year SaaS Total** **\$435,500.00**

\* - Northwoods is offering an early adopter discount for counties in North Carolina that purchase Traverse. Customer must be in contract before **June 24, 2020** to be eligible for this discount. Additional terms and conditions apply.

\*\* - NOTE: If Cabarrus County DSS is not in contract by June 24, 2020, then SaaS & Professional Services Total will be the amount that Cabarrus County DSS is charged, and therefore, is the amount that should be budgeted for when considering this project.

Applicable taxes are not included.



SCHEDULE A1  
Payment Terms

DESCRIPTION	AMOUNT DUE
<b>Software Subscription (Initial Term)*</b>	
Traverse Subscription, Year 1 -- Due upon execution of Agreement	\$115,500.00
<b>Traverse/Compass Pilot/Laserfiche Integration – Due upon execution of Agreement</b>	\$51,570.00
<b>Upfront Content Migration (Approx. 622,000 Images) – Due upon execution of Agreement</b>	\$37,320.00
<b>Software Subscription</b>	
Traverse Subscription, Year 2, Due on anniversary of Effective Date	\$158,000.00
Traverse Subscription, Year 3, Due on anniversary of Effective Date	\$162,000.00
<b>Professional Services**</b>	
30% due upon completion of the Startup Phase of the Project	\$45,675.00
20% due upon completion of the Design Phase of the Project	\$30,450.00
20% due upon completion of the Test Phase of the Project	\$30,450.00
20% due upon completion of the Deploy Phase of the Project	\$30,450.00
10% due upon completion of the Closeout Phase of the Project	\$15,225.00

\*Software Subscription for Initial Term *only* includes one-time early adopter discount.

\*\* Professional Services fee includes one-time early adopter discount.

ATTACHMENT B  
Terms of Service

**1. USAGE GRANT:**

(a) Northwoods grants to You, for the term of this Agreement, a non-exclusive, non-assignable (except as herein provided), non-transferable, right to use the Northwoods Software (as defined in the Software as a Service Agreement), solely for use by You internally, and only for capturing, storing, processing and accessing Your Data. You shall not make any use of the Northwoods Software in any manner not expressly permitted in this Attachment B.

(b) You acknowledge and understand that the Northwoods Software is available for use only during the term of this Agreement (as defined in the Software as a Service Agreement).

(c) You agree: (1) not to remove any Northwoods' notices in the Northwoods Software or Documentation; (2) not to sell, transfer, rent, lease or sub-license the Software or Documentation to any third party; (3) not to alter or modify the Northwoods Software or Documentation; and (4) not to reverse engineer, disassemble, decompile or attempt to derive source code from the Northwoods Software; and 5) not to prepare derivative works from the Northwoods Software or Documentation.

(d) You may not assign, transfer or sublicense all or part of Your rights without the prior written consent of Northwoods; provided that Northwoods agrees that such consent shall not be unreasonably withheld in the case of any assignment by You of Your rights in their entirety to the surviving entity of any merger or consolidation or to any purchaser of substantially all of Your assets that assumes in writing all of Your obligations and duties under this Attachment B.

(e) The Northwoods Software may be bundled with software owned by third parties. Such third party software is available for use solely within the Northwoods Software and is not to be used on a stand-alone basis. Notwithstanding the above, You acknowledge that the Northwoods Software may include open source software governed by an open source license, in which case the open source license may grant you additional rights to such open source software.

**2. OWNERSHIP:**

(a) Northwoods and its licensors retain all right, title, and interest in and to the Software and related documentation and materials, including, without limitation, any and all worldwide copyrights, patents, trade secrets, trademarks and proprietary and confidential information rights in or associated with the Software. The Software is protected by copyright laws and international copyright treaties, as well as other intellectual property laws and treaties. No ownership rights in the Software are transferred to You. You agree that nothing in this Agreement or associated documents gives You any right, title or interest in the Software, except for the limited express rights granted in this Attachment B.

(b) You are (i) responsible for the accuracy, quality, and legality of Your Data (as defined in the Software as a Service Agreement) and the means by which You acquired Your Data, and (ii) must use commercially reasonable efforts to prevent unauthorized access to or use of the Northwoods Software, and notify Northwoods promptly of any such unauthorized access or use.

**3. INTERNET ACCESS:**

In order to use the Services, You must have or must obtain access to the World Wide Web, either directly or through devices that access Web-based Content. You must also provide all equipment necessary to make (and maintain) such connection to the World Wide Web.

**4. PASSWORDS, ACCESS, AND NOTIFICATION:**

You will provide and assign unique password and user names to each authorized user. You acknowledge and agree that You are prohibited from sharing passwords and or user names with unauthorized users. You will be

responsible for the confidentiality and use of Your (including Your employees') passwords and user names. You agree to notify Northwoods if You become aware of any loss or theft or unauthorized use of any of Your passwords, user names, and/or account number.

ATTACHMENT C  
Ongoing Support

**ONGOING SUPPORT.**

- a. Support Center Access. Ongoing support services are provided via Northwoods Support Center and generally will be available during the hours of 7:00 a.m. to 5:00 p.m., Monday through Friday, in the applicable time zone for the Subscriber, excluding Northwoods' holidays, or as otherwise provided by Northwoods to its end users in the normal course of its business, either by telephone or email.
- b. Product Documentation and Videos. All product documentation related to Traverse is available through the application's help feature. Fully searchable and regularly updated, product documentation provides customers with specifics around Traverse features, functionality, configurable settings, and product updates. Northwoods University is a web-based LMS available to all Traverse customers. It contains Traverse-specific videos and training courses designed to strengthen a worker's skills and familiarity with their solution.
- c. Exclusions. Northwoods is not responsible for providing, nor obligated to provide, support services under this Agreement if You requested integration services and changes are made to the source data subsequent to Northwoods performing the integration services. This includes, but is not limited to (i) making changes to the format of the source data; (ii) changing, removing, or introducing new APIs; (iii) changing, removing, or introducing an enterprise service bus; and (iv) changing, removing, or introducing direct database access. Any request by You for Northwoods to support such an instance is available at the sole discretion of Northwoods and Northwoods reserves the right to bill for any such request on a time and materials basis at Northwoods' then-current rates.

## SCHEDULE C1 Service Level Agreement

### **Service Commitment**

This Service Level Agreement (SLA) applies to You because you have contracted for web-based software and/or infrastructure hosting services (“Hosting Services”).

Northwoods will use commercially reasonable efforts to make its Hosting Services available with a monthly System Availability Percentage (defined below) of at least 99.9% (“Service Commitment”).

### **Definitions**

“System Availability Percentage” is calculated by subtracting from 100% the percentage of minutes during the month in which the Hosting Services were Unavailable to You. System Availability Percentage measurements exclude downtime resulting directly or indirectly from any Hosting Services Exclusion (defined below).

“Scheduled Downtime” equals the aggregate total of all minutes of planned and scheduled maintenance performed during the month to perform any necessary hardware, operating system, network, database, application software maintenance, repair, upgrades, and updates. Northwoods will work with You to determine and use commercially reasonable efforts to schedule any such downtime after regular business hours, during times that minimize the disruption to operations. The amount of Scheduled Downtime may vary from month to month depending on the level of change to the system.

“Unavailable” and “Unavailability” mean all of your running instances have no external connectivity.

### **Service Credits**

Service credits are calculated as a percentage of the total charges paid by You annually for the Hosting Services, divided by twelve (12) to determine the credit for the month in which the Unavailability occurred.

In the event Northwoods does not meet the Service Commitment, You may be eligible to receive a 10% service credit. Northwoods will apply any such service credit only against future Hosting Services payments otherwise due from You. Service credits will not entitle You to any refund or other payment from Northwoods. Service credits may not be transferred or applied to any other account You may have with Northwoods. Unless otherwise provided, Your sole and exclusive remedy for any Unavailability, non-performance, or other failure by Northwoods to provide the Hosting Services is the receipt of a service credit in accordance with the terms of this SLA.

### **Credit Request and Payment Procedures**

To receive a service credit, You must submit a claim by contacting the Director of Northwoods Support Center. To be eligible, the credit request must be received by us by the end of the calendar month after which the incident occurred and must include:

- The words “SLA Credit Request” in the subject line;
- The dates and times of each Unavailability incident that you are claiming;
- Your request logs that document the errors and corroborate your claimed outage.

If the System Availability Percentage of such request is confirmed by Northwoods and is less than the Service Commitment, then Northwoods will issue the service credit to You and will apply such credit against your next annual invoice for Hosting Services. Your failure to provide the request and other information as required above will disqualify You from receiving a service credit.

**Hosting Services Exclusions**

The Service Commitment does not apply to any Unavailability, suspension, or termination of Hosting Services: (i) caused by factors outside of our reasonable control, include any force majeure event or internet access or related problems beyond the demarcation point of the hosting data center; (ii) that result from any actions or inactions of You or a third party, including failure to acknowledge a recovery volume; (iii) that result from Your equipment, software, or other technology and/or third party equipment, software or other technology (other than third party equipment within our direct control); or (iv) that are due to any Scheduled Downtime (collectively, the "Hosting Services Exclusions"). If availability is impacted by factors others than those used in our System Availability Percentage calculation, then we may issue a service credit considering such factors at our discretion.

ATTACHMENT D

Statement of Work

*See Attachment*





# Statement of Work

## Traverse Implementation Project

### **Presented to**

Cabarrus County, North Carolina  
Department of Social Services

### **Document Version**

Version 1.0

### **Date Submitted**

March 10, 2020

### **Expiration Date**

June 10, 2020



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## Purpose

The purpose of this Statement of Work (SOW) is to define the scope of work and deliverable work products necessary for the implementation of a Traverse solution within Cabarrus County Department of Social Services (Cabarrus DSS or customer). This SOW specifies the work to be done by the Northwoods Consulting Partners, Inc. (Northwoods) project team in providing the services associated with the Cabarrus DSS Traverse Implementation Project (the Project). Any requests for services and/or system functionality that exceed the scope specified in this SOW are subject to change management.<sup>1</sup>

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<sup>1</sup> See "[Appendix A: Change Management](#)" on page A-1



## Project Scope

The project objective is to deploy Traverse for use by Cabarrus DSS' Child Welfare Division and Adult Services Division, which includes the following program areas:

- CPS Intake & Support
- Child In-Home Services
- Foster Care
- Prevention
- Adoption
- Adult and Aging Intake
- Crisis/Work First
- Child Investigations
- CWD Administration
- Placement
- Quality Assurance
- SA In-Home
- APS/ACH/Guardianship
- SMI

## Deliverables

The following project deliverables are subsidiary elements of the final project product, each with its own separate but interdependent deliverable scope:

- Baseline Project Schedule
- Client Hardware Deployment
- SaaS Environment Setup
- Electronic Forms Design
- Training
- Training Plan
- Business Process Analysis
- Integration Design Document
- System Testing
- Business Integration Support

Deliverable review procedures are described in "[Appendix B: Deliverable Review Procedures](#)" on page B-1 while deliverable acceptance criteria for this project's deliverables are provided in "[Appendix C: Deliverable Acceptance Criteria](#)" on page C-1.

## Northwoods Project Team Roles

The Northwoods project management team is responsible for ensuring the satisfactory and timely completion of each project task by planning, organizing, motivating, and controlling human and equipment/material resources and applying project management methodologies in alignment with Project Management Institute (PMI) standards.

The Northwoods project team will include the following roles:



Role	Responsibilities
<b>Project Manager</b>	Manages the project implementation approach, staffing, responsibilities, and delivery of services. Serves as one of the primary points of contact for Cabarrus DSS. Oversees and supports solution rollout. Responsible for day-to-day project quality assurance.
<b>Solution Analyst</b>	Leads business process analysis sessions and interviews Cabarrus DSS subject matter experts (SMEs). Ensures the solution appropriately meets Cabarrus DSS's needs. Coordinates the overall delivery of training to Cabarrus DSS. Ensures the readiness of Cabarrus DSS as it pertains to the delivery of training. Delivers individualized training to Cabarrus DSS workers. Provides direct training support to ensure Traverse is appropriately adopted by Cabarrus DSS workers.
<b>Integration Analyst</b>	Leads integration discovery sessions pertaining to the disparate systems being integrated with Traverse.
<b>Solution Architect</b>	Participates in integration discovery sessions and designs integrations. Ensures Traverse successfully integrates with applicable Cabarrus DSS systems. Responsible for incorporating Cabarrus DSS's electronic filing structure into Traverse and building Cabarrus DSS-specific service deliveries within the application. Provides consultation on how Cabarrus DSS should deploy Traverse. Responsible for executing internal system testing, which includes the testing of Traverse and testing of any designed integration solution(s).
<b>Forms Lead</b>	Responsible for overseeing the collection and development of up to a total of 400 electronic forms. Provides consultation around what agency forms should be included in Traverse.

## Cabarrus DSS Key Project Team Roles

The Cabarrus DSS project team will include at least the following key roles:

Role	Responsibility
<b>Project Manager</b>	Responsible for scheduling and overseeing tasks and resources assigned to the project. Ensures that project management standards are met. Assists the Northwoods Project Manager with monitoring the overall quality of the project and furthering the ongoing integration of the Northwoods solution. Ensures that solution adoption continues to increase after the project is completed.





Role	Responsibility
<b>Head Coach</b>	Responsible for monitoring the overall quality of the project and furthering the ongoing integration of the Northwoods solution into day-to-day business processes. Ensures that solution adoption continues to increase after the project is completed.
<b>Assistant Coach</b>	Responsible for the day-to-day training and support needs of the Northwoods solution. Ensures the delivery of training occurs during the onboarding process for new hire staff.
<b>IT Lead</b>	Responsible for provisioning necessary hardware and facilitating access to systems that are required to be integrated with Traverse. Responsible for serving as the technical subject matter expert.
<b>Subject Matter Experts</b>	Responsible for participating in business process analysis with Northwoods staff, as well as other identified activities.
<b>System Administrators</b>	Responsible for system administration activities, including provisioning user accounts within Traverse.

## Work Activities

The work activities in this section define the tasks necessary for the successful design and deployment of the Traverse solution.

### Project Planning and Management

The Northwoods Project Manager is responsible for ensuring the satisfactory and timely completion of each project task by planning, organizing, motivating, and controlling human and equipment/material resources and applying project management methodologies. The internal methodology used by Northwoods Project Managers is as follows:

- **Calendar of Events and Deadlines**
  - Establish, review, and communicate project events and deadlines throughout the duration of the project
- **Change Management**
  - Track and monitor change requests for anything affecting scope, time, or cost for the project
  - Identify and process in-scope and out-of-scope requests
- **Communications Management**
  - Provide project status updates and communication
  - Use appropriate communication channels to ensure visibility and cooperation by communicating status and relevant news about the project to key stakeholders
  - Provide regular status reports to the Cabarrus DSS Project Manager and key customer stakeholders
- **Deliverable Management**
  - Facilitate the configuration and implementation of project deliverables and deliverable review procedures
- **Issue and Risk Management**
  - Assign issues to team members for resolution and/or follow up
  - Assign a rank to risks identifying the likelihood and severity of a risk should it happen. Identify methods to mitigate or eliminate the risk
  - Communicate potential risks and issues that may affect the schedule, budget, and/or project deliverables to key stakeholders
  - Identify schedule variance and potential problems
- **Leadership and Decision Support and Prioritization**
  - Identify decision owners and proactively support the project decision-making process



- Determine the relative priority of decisions
- **Work Breakdowns, Schedules, Milestones**
  - Assign work activities and target completion dates required for the project team
  - Review and approve task updates for the project team
  - Adjust the Baseline Project Schedule and/or reassign resources as necessary

For additional details around the Northwoods Project Manager's role, as well as the roles that make up the Northwoods project team, please refer to "[Northwoods Project Team Roles](#)" on page 2.

## Coach Development

Northwoods will provide Cabarrus DSS with coach development before, during, and after solution implementation, which will assist with the implementation of Traverse and create the foundation for long-term solution success.

Using coaching principles championed by the University of California – Davis and the University of Denver's Butler Institute for Families, we spend significant time assisting an agency in creating and developing a coaching team. We apply our expertise and knowledge of agency business units by working with an agency's stakeholders to evaluate, identify, and develop the best possible staff members to:

- Assess the current state of, and future changes to, agency business processes
- Establish communication protocols that are in line with the modernization of existing business processes
- Train and support their caseworkers
- Advocate for and lead necessary business process changes that promote overarching and sustainable agency success

In support of this project, we will begin by providing Cabarrus DSS with our recommended skillsets and criteria for coaches. We will then outline what Cabarrus DSS coaches will do, how each role will be involved in the project, and why the coaching team is critical to the solution's success. All of this leads to Cabarrus DSS' coaches becoming in-house experts in supporting and sustaining Traverse in all aspects of their organization.

The primary roles in a coaching team include a head coach and assistant coaches, in addition to the Northwoods Project Manager, the Northwoods Solution Analyst, the agency's project manager, and the agency's IT staff that provide the coaching team with ongoing support.

The characteristics and responsibilities of a head coach and assistant coaches are summarized in the following table:



Coaching Role	Characteristics and Responsibilities
<b>Head Coach</b>	The head coach is usually a department head or program manager who serves as the project sponsor, establishes readiness, and ensures solution success before implementation, during training, and after the project is closed. The Northwoods Project Team works closely with and supports the head coach, establishing the head coach as their agency's champion of the Northwoods solution—from the day-to-day utilization of the solution to being a visionary for continued process improvement. The head coach should have a complete understanding of the project from business process analysis to baseline solution configuration to its use in the field, as well as agency policies and procedures. Serving as the central point of contact between an agency and Northwoods—as well as internally—the head coach ensures accurate and timely communication, fosters relationships with an agency's staff, and implements new business processes developed during the project's implementation.
<b>Assistant Coaches</b>	Assistant coaches are usually supervisors, lead caseworkers, or agency trainers who provide direct support to a small team of agency staff, offering guidance and encouraging them to adopt new techniques. These coaches have in-depth knowledge of their agency's business processes, as well as caseworker responsibilities. Assistant coaches focus on developing staff proficiency as they adopt the Northwoods solution. While a head coach is responsible for overall project success and end-user adoption, assistant coaches work with a smaller subset of staff to provide support, identify areas of strength and weakness, determine if strengths and weaknesses are common across the subset of staff, and provide information to the head coach.

Once a head coach and assistant coaches are identified, Northwoods will provide targeted support to position Cabarrus DSS' coaching team for lasting success. Working together, Northwoods and Cabarrus DSS' coaching team will identify agency strengths and critical business processes that have the greatest potential to be affected by the Northwoods solution. The coaching team will then guide Cabarrus DSS through changes to policies and procedures. Through consultation provided by the Northwoods project team, Cabarrus DSS' coaching team will help the agency and its staff navigate through organizational changes, including the onboarding of new staff, implementing new programs, responding to new state mandates, and incorporating future product enhancements. As such, coaches will remain critical to the flow of communication within Cabarrus DSS, supporting front-line staff who will use the Northwoods solution and ensuring that all staff remain informed about organizational changes as they are implemented.

We understand the importance of an agency's coaching team in the continued success of a Northwoods solution and recognize the need for additional opportunities to support the coaching team's first "next steps" once the project is fully implemented. Therefore, the Northwoods Project Manager will work with Cabarrus DSS following project implementation to schedule site visits with the coaching team, providing additional consultation.



## Business Process Analysis and System Design

The Northwoods project team will interview subject matter experts (SMEs) from Cabarrus DSS to determine which business processes will be affected and discover how the required changes can be best managed. The Northwoods project team will work with Cabarrus DSS SMEs to identify business processes, forms, and a filing structure conducive to the needs of Cabarrus DSS as SMEs interact with Traverse.

As a result, the Northwoods project team will identify which system functions to include at a worker level, as well as which service deliveries will be created, along with who should have access to each. The Northwoods project team will then provide the Functional Specifications Document, develop the Integration Design Document, and prioritize testing requirements.

## Electronic Forms Design

Electronic Forms Design consists of all activities required for the Northwoods forms designers to convert up to a maximum of 400 existing paper-based and electronic forms into a user-friendly format during the course of the project. Please note that after project closure, regardless of the number of forms actually converted, any requests for additional electronic forms conversions that were not identified during the project are considered out of scope and may be subject to additional fees.<sup>2</sup>

Northwoods uses a forms design process that allows forms designers to create electronic forms that an agency uses every day. Northwoods will start the form development process by holding discovery sessions with Cabarrus DSS SMEs to ensure appropriate agency forms are selected.

Following discovery sessions, Northwoods forms designers will create an electronic template that is used throughout the development and production process. Northwoods forms designers will then add form fields to the template—including text fields, checkboxes, drop-down lists, and signature fields—based on Cabarrus DSS's existing paper or electronic forms. Northwoods will also add form fields, based on the design request of Cabarrus DSS, that can be autofilled with a case, client, and/or service provider's information when Cabarrus DSS workers start the form, saving them time and minimizing potential typing mistakes.

## Client Hardware Deployment

Client Hardware Deployment includes the activities required to make client-side hardware available for agency use. Cabarrus DSS will order and take inventory of client hardware to ensure that it is available for deployment to Traverse end users.

<sup>2</sup> Following project completion, Northwoods forms designers will provide Cabarrus DSS with up to 80 hours of forms maintenance per year. Forms maintenance involves creating, updating, and retiring electronic forms in Cabarrus DSS's forms library. If Cabarrus DSS elects to add additional forms into Traverse, the county will be able to draw upon its forms maintenance hours when engaging Northwoods. Any additional electronic forms design and/or maintenance beyond the allocated hours will require a separate work order subject to additional fees.



Required client-side hardware includes the following:

- Desktop scanners (one Fujitsu fi-7160 Desktop Scanner is recommended per unit)
- One of the following types of tablets:
  - Apple iPad Wi-Fi and 4G Tablets with iOS 12 or higher
  - Tablets with Windows 10 (version 1709) or higher (Microsoft Surface tablets recommended)

## Client Software Deployment

Client Software Deployment includes the Cabarrus DSS activities necessary to make client-side software available to Traverse end users. Traverse requires compatible browsers and operating systems as seen in [Traverse Technical Requirements](#).

Northwoods will be available to provide Cabarrus DSS with consultation as they complete the following software deployment activities:

- Deploying scanner drivers (PaperStream IP (TWAIN) 1.30.0.5032 recommended) to worker desktop
- Adding the Traverse browser shortcut to worker desktops
- Adding Traverse to favorites/bookmarks in worker browsers
- Adding the Traverse link to the Cabarrus DSS intranet site
- Adding the Traverse mobile app to each end user's device via Enterprise Mobility Management (EMM)

For all mobile devices, Northwoods recommends that Cabarrus DSS use EMM software (not included with project) for device security, protection, and management. The Northwoods project team will provide Cabarrus DSS with consultation around appropriate, industry-standard EMMs.

## MEI Development

Northwoods will be responsible for creating a master entity index (MEI) in Traverse for Cabarrus DSS' child welfare and adult services case files.

The MEI will include demographic data from existing cases, organizations, and people from Compass Pilot and will enable Northwoods to connect content to case, person, and/or organization attributes within Traverse. To assist its creation, Northwoods will use an import tool to perform a one-time import of demographic data and case narratives directly from Compass Pilot and automatically add it to the MEI.<sup>3</sup>

<sup>3</sup> The demographic fields available in Compass Pilot may not match the demographic fields available in Traverse. Information contained within incompatible fields in Compass Pilot will not be transferred to Traverse, and information from Traverse will not be transferred back to Pilot.



Once the MEI is created, Northwoods will provide Cabarrus DSS with consultation around how to map the agency's existing Laserfiche taxonomy, inclusive of document types and keywords, to the MEI and content types in Traverse.<sup>4</sup> For example, Northwoods will consult with Cabarrus DSS on how to map a specific document type to a specific content type, and then Cabarrus DSS will map the agency's taxonomy. Northwoods will also consult with Cabarrus DSS on how to connect specific content items to specific cases, people, and/or organizations within Traverse, and then Cabarrus DSS will map the agency's content.

Please note that Cabarrus DSS will be responsible for maintaining the MEI once Northwoods completes the initial import. This will involve Cabarrus DSS creating all new cases in Traverse as part of the agency's day-forward approach. To ensure that the MEI is appropriately maintained, Northwoods will provide Cabarrus DSS with MEI consultation as part of this project's scope.

## Laserfiche Integration

In support of this project, Northwoods will integrate Traverse with Laserfiche.

Northwoods will work with Cabarrus DSS to extract documents associated with the agency's child welfare and adult services cases from Laserfiche and import the documents into Traverse. To accomplish this task, Cabarrus DSS must provide Northwoods with access to the agency's Laserfiche solution. Northwoods will then configure an integration tool that, when executed, extracts documents from Laserfiche and imports them into Traverse.

To facilitate acceptable data quality, the integration must—at a minimum—be executed at least once per day. Ideally, Northwoods recommends this integration to be as close to real-time as possible.

Further, Traverse will be exchanging data and content bi-directionally with Laserfiche. Northwoods will configure the integration tool to export documents, images, audio files, video files, and associated metadata from Traverse and import them into Laserfiche.

Please note that any changes to the Laserfiche integration process, as well as changes made to the source data that result in additional Northwoods services, are subject to change order. This includes modifying the format of the source data, adding/changing/removing application programming interfaces (APIs), adding/changing/removing an enterprise service bus (ESB), and adding/changing/removing direct database access.

## System Testing

The Northwoods project team will test the complete, integrated Traverse solution within a dedicated test environment to confirm the system complies with specified requirements. System Testing involves testing of the complete end-to-end system to verify all system functional requirements. This stage of testing includes the execution of a comprehensive set of functional and operational tests.

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<sup>4</sup> Additionally, Northwoods will perform discovery to determine what file types are currently being used in Laserfiche, as certain file types are not compatible with Traverse.





## Solution Review

The Northwoods project team will conduct a solution review to ensure that Traverse functionality and integration(s) are accurately represented in Cabarrus DSS' solution.

To accomplish this objective, the Northwoods project team and Cabarrus DSS coaches will create and review a set of baselines to appropriately measure Traverse. A baseline is a collection of similar functional items that constitute the solution at a specific point in time. Creating and maintaining baselines is important because it provides a structure for an orderly solution review. Each new baseline, and its associated changes, collectively represents the progression of the project. As the project evolves, changes are more strictly documented and controlled.

Baseline categories include:

- **Conceptual Baseline (changes not controlled):** Provides direction to project scope and serves as a reference point to focus future work.
- **Functional Baseline (changes loosely controlled):** Represents requirements that capture the needs of the customer.
- **Preliminary Baseline (changes moderately controlled):** Establishes the benchmark configuration once requirements are approved.
- **Test Baseline (changes strictly controlled):** Reflects the configuration release for testing.
- **Production Baseline (changes by change order only):** Reflects a completed, client-accepted system that is ready for the production release.

## Training and Implementation Support

Northwoods will provide the Cabarrus DSS coaching team with training and implementation support during the limited production (LP) phase of the project. Upon completion of the LP training and implementation support, Northwoods will continue to work with Cabarrus DSS coaching team as they deliver end-user training and implementation support. Training and implementation support ensure that an agency's workers know how to use Traverse, allowing the agency to minimize disruption to daily workloads as Traverse goes live.

### Training

Training activities associated with this project are described, in detail, in the following subsections.

#### Solution Demonstration

The first training step is a solution demonstration that shows workers how they will complete day-to-day responsibilities using Traverse. During the project kickoff, the Northwoods project team will provide a high-level demonstration of Traverse, providing Cabarrus DSS workers with an overview of their soon-to-be-implemented



solution. This demonstration serves as a worker's first exposure to the new solution, generating excitement for Traverse while laying the groundwork for a successful project.

### Video Walkthrough

Video walkthroughs are a proven training delivery method that provide an agency's workers with an overview of their Northwoods solution. Video walkthroughs are designed to help workers understand and familiarize themselves with Traverse and are a prerequisite to in-person, classroom training. The videos are maintained in Northwoods' learning management system (LMS), Northwoods University, and Cabarrus DSS workers can access the most recent version of video walkthroughs anytime, anywhere with an internet connection. These videos are specifically developed with social services workers in mind to show how the software can be used to help them better perform their daily responsibilities.

### Instructor-Led Training

Prepared with the knowledge gained from the video walkthroughs, Cabarrus DSS workers will attend instructor-led training (ILT) to gain a deeper understanding of the features contained within their Northwoods solution. ILT will occur in an interactive classroom environment led by either the Northwoods project team (limited production only) or Cabarrus DSS coaches.

The Northwoods project team and Cabarrus DSS coaches will use realistic scenarios and incorporate familiar business processes, gathered by the Northwoods project team during discovery sessions, to provide context and reinforce Cabarrus DSS worker comprehension.

The duration of classroom training sessions will be adjusted depending on the target group in attendance. Reference materials will be made available to Cabarrus DSS workers following each session.

As detailed in "[Limited Production](#)", the Northwoods project team will be responsible for the delivery of the following classroom training courses to the Limited Production Team:



Course Name	Description	Delivery Method
<b>Traverse Content Creation Workshop</b>	Participants learn how to convert their paper and electronic documents into Traverse content. Participants are also instructed on how to scan case file content into Traverse.	Instructor-led
<b>Traverse Content Collection Workshop</b>	Participants are introduced to the web and mobile functionality of Traverse in order to collect case content. This includes training end users on how forms will autofill pertinent case demographics, as well as the full functionality of the Traverse mobile companion application.	Instructor-led
<b>Traverse Case Discovery Workshop</b>	Participants are trained on how to use the power of the case discovery functionality within Traverse. Trainees will learn how to use events, mentions, and analytics to make more informed decisions based on all historical information known to the agency within a client's case file.	Instructor-led
<b>Traverse System Administrator Workshop</b>	System administrators are trained on how to provision user accounts within Traverse for the LP and full production phases, as well as how to administer users and content types, delete content, and run user activity reports.	Instructor-led

The Cabarrus DSS coaches will be responsible for the delivery of the following training courses to the remainder of the agency during Phase 4: Deploy.

Course Name	Description	Delivery Method
<b>Traverse Content Creation Workshop</b>	Participants learn how to convert their paper and electronic documents into Traverse content. Participants are also instructed on how to scan case file content into Traverse.	Coach-led
<b>Traverse Content Collection Workshop</b>	Participants are introduced to the web and mobile functionality of Traverse in order to collect case content. This includes training end users on how forms will autofill pertinent case demographics, as well as the full functionality of the Traverse mobile companion application.	Coach-led
<b>Traverse Case Discovery Workshop</b>	Participants are trained on how to use the power of the case discovery functionality within Traverse. Trainees will learn how to use events, mentions, and analytics to make more informed decisions based on all historical information known to the agency within a client's case file.	Coach-led



## Training Schedule

The Northwoods project team and Cabarrus DSS Head Coach will develop a training schedule as a document separate from the Baseline Project Schedule. The training schedule will provide scheduled dates, timeframes, and locations for all proposed training activities.

## Training Facilities and Environment

Cabarrus DSS will provide a training facility for all scheduled ILT workshops. The training facility must be available for setup one day in advance of any scheduled ILT workshops. The training facility must include a whiteboard, projector (for presentations), desks, chairs, and computer workstations for up to 15 staff and at least one instructor.<sup>5</sup>

## Implementation Support

Northwoods will provide Cabarrus DSS with coach-led support and business process consultation to effectively support the project's implementation.

## Coach-Led Support

We understand that workers face countless obstacles depending upon the situations that exist when working with children and families. A worker's environment is fast paced and ever changing, while also tied to administrative demands, policies, and mandated requirements. Because workers spend time in both the field and the office, they often need to adjust their schedules for unanticipated circumstances. As such, workers need support when they are in a position to receive it, which does not always fit nicely into a structured schedule. Northwoods will work closely with Cabarrus DSS's coaching team to ensure they are in the best position to guide and support Cabarrus DSS's workers when they need it the most.

Although we provide our social services customers with training (solution demonstration, video walkthroughs, and instructor-led classroom training), we also facilitate coach-led implementation support to meet the needs of an agency's workers—when they are in the office and in the field interacting with clients. Implementation support provided directly to the coaching team by the Northwoods project team demonstrates firsthand how coach-led support will go the extra step to increase comfort level and knowledge of the solution in real-time and real-life situations (such as when interacting with the solution during a client interview, in a court room, or in a school). We will involve Cabarrus DSS coaches to ensure that changes in state and agency policies are represented through potential changes and to further develop Cabarrus DSS coaches in these learning opportunities.

For example, under a general training plan, suggestions may be given for handling a court date, even though a court date is not scheduled for the worker being trained until the next month—the worker can easily forget how to apply the techniques to the court situation. Instead, under our coach-led implementation support,

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<sup>5</sup> Workers will be required to bring their tablets with them to each training activity they attend.



instruction will be given to a Cabarrus DSS coaching team in real time when the court event happens, reinforcing the concept with a real case.

### Business Process Consultation

Business process consultation is arguably the most important step for the solution to achieve overall success at an agency. Up to this point, end users have seen and learned what the solution can and will do based on the features of the software. During the business process consultation step, end users learn how to use the software in their daily activities.

During this step, a Northwoods project team member works alongside the Cabarrus DSS coaching team member who is providing direct support to a social worker in a live environment with a client present. This support promotes trust and confidence not only in the software but also with business processes being implemented. Having a Northwoods project team member available for support increases user knowledge, confidence, and adoption, and reduces the likelihood that users will resort back to a paper-based system. Additionally, the Northwoods project team member helps an agency develop best practices for the solution.

In the event of technical issues, having a Northwoods project team member working alongside a Cabarrus DSS coaching team member who is providing direct support onsite to a social worker allows for immediate, real-time troubleshooting, which allows for a quick resolution and reduces or eliminates user down time.

## Training and Implementation Support Phases

Training and Implementation Support for Traverse is broken into two phases: limited production (LP) and full production.

### Limited Production

The Northwoods project team will provide targeted development for the Cabarrus DSS coaching team as part of Northwoods' implementation. Consisting of a combination of supervisors, social workers, front-line staff, clerical staff, and administrative staff, the coaching team will receive extensive support and consultation, as well as one-on-one assistance, during a series of targeted-support visits. This series of visits will allow the coaches to quickly apply Traverse to their daily responsibilities and enable them to become valuable internal supports for their peers once everyone at the agency is appropriately trained on the software. The Northwoods project team will provide a three-part approach with each targeted-support visit:

- During the preparation segment, Northwoods and coaches discuss the intent of the visit and how Traverse can be used during the visit.
- During the interaction phase, the Northwoods project team provides direct support to coaches.
- During the debrief phase, Northwoods and coaches review the interaction and how Traverse was used, identifying strengths and sharing best practices.



## Full Production

During the full production rollout of Traverse, Cabarrus DSS coaches will deliver instructor-led training (ILT) workshops and targeted support sessions to solution end users (in accordance with the training schedule). As part of the transition of ownership, the Northwoods project team will work closely with the Cabarrus DSS coaches as they conduct classroom training sessions so that the agency will be self-sufficient after the project closes. This approach helps to provide the coaches with the tools necessary to:

- Support end users in their work environment
- Communicate new/revised processes, policies, and practices
- Reinforce the application of best practices

## Work Requirements

The project is organized in phases that define the work required for a successful project.

### Phase 0: All Project Phases

The following work requirements define the specific tasks the Northwoods project team and the Cabarrus DSS project team will complete throughout all project phases. The timeline for completion is determined by the Baseline Project Schedule, as developed by the Northwoods Project Manager and approved by the Cabarrus DSS Project Manager.

#### Responsibilities

Code	Description	Responsible Party
0.1	Facilitate status review meetings throughout the duration of project to review progress and detailed plans, and identify and communicate potential risks and issues that may affect the schedule, budget, or deliverables	Northwoods
0.2	Attend status review meetings	Cabarrus DSS
0.3	Prepare and distribute written status reports, including updates pertaining to project deliverables (for example, the status of the Training Plan's initial development and its expected delivery date)	Northwoods
0.4	Review written status reports	Cabarrus DSS
0.5	Support Cabarrus DSS coaches	Northwoods
0.6	Facilitate morning stand-up meetings	Cabarrus DSS
0.7	Facilitate bi-weekly coaches meetings	Cabarrus DSS

### Phase 1: Startup

Project startup represents one of the most important aspects of the overall project. It focuses specifically on planning and communication. Without a solid foundation and plan, the rest of the project can be uncoordinated and difficult to manage. During this phase, the Northwoods project team focuses on all aspects of project initiation and planning, which allows the project team to monitor, control, and complete the project within time and budget constraints while meeting all required deliverables.

#### Objectives

1. Plan and initiate the project.

#### Work Requirements





2. Assemble the Northwoods project team and secure necessary resources.

### Responsibilities

Code	Description	Responsible Party
1.1	Introduce Cabarrus DSS to the Northwoods project team members and provide the agency with appropriate contact information	Northwoods
1.2	Introduce Cabarrus DSS to their dedicated Northwoods Customer Success Manager	Northwoods
1.3	Introduce Northwoods to the Cabarrus DSS Project Manager	Cabarrus DSS
1.4	Facilitate planning meeting with the Project Sponsor and other key stakeholders to: <ul style="list-style-type: none"> <li>• Outline project goals</li> <li>• Establish roles and responsibilities of team members</li> <li>• Clarify the expectations of all parties</li> <li>• Create a shared commitment toward project success</li> </ul>	Northwoods
1.5	Attend planning meeting with the Northwoods project team	Cabarrus DSS
1.6	Facilitate coaching overview meeting with Cabarrus DSS leadership	Northwoods
1.7	Attend coaching overview meeting	Cabarrus DSS
1.8	Identify and assign the Cabarrus DSS coaching team members	Cabarrus DSS
1.9	Provide Northwoods with a roster of Cabarrus DSS project team members	Cabarrus DSS
1.10	Provide the Cabarrus DSS Head Coach with work activities and target completion dates required for Cabarrus DSS and Cabarrus DSS coaching team members	Northwoods
1.11	Facilitate technology meeting with Cabarrus DSS to identify technical requirements and discuss implementation timelines	Northwoods
1.12	Attend technology meeting with Northwoods	Cabarrus DSS
1.13	Review project management procedures with the Cabarrus DSS Project Manager	Northwoods
1.14	Review the format and frequency of status reports with the Cabarrus DSS Project Manager	Northwoods
1.15	Develop and submit Baseline Project Schedule to the Cabarrus DSS Project Manager for review	Northwoods



Code	Description	Responsible Party
1.16	Evaluate and approve the Baseline Project Schedule	Cabarrus DSS
1.17	Develop and submit Training Plan to the Cabarrus DSS Head Coach for review	Northwoods
1.18	Evaluate and approve the Training Plan	Cabarrus DSS
1.19	Schedule agency staff and provide facilities/equipment for project kickoff meeting	Cabarrus DSS
1.20	Lead project kickoff meeting with the Cabarrus DSS Head Coach, providing Cabarrus DSS with a high-level solution demonstration of Traverse	Northwoods
1.21	Attend project kickoff meeting	Cabarrus DSS

## Phase 2: Design

This phase includes the objectives and responsibilities for designing the business and system requirements for the project.

### Objectives

1. Identify business (functional) and system (nonfunctional) requirements.
2. Complete preliminary system design.

### Responsibilities

Code	Description	Responsible Party
2.1	Provide consultation and appropriate documentation for Cabarrus DSS to perform a site survey and identify site modifications necessary to accept project hardware and software	Northwoods
2.2	Take inventory of and order client hardware to ensure that it is available for deployment to Traverse end users	Cabarrus DSS
2.3	Provision and distribute client-side hardware based on Northwoods' recommendations	Cabarrus DSS
2.4	Facilitate business process analysis sessions with Cabarrus DSS SMEs, including sessions specific to electronic forms design and electronic filing structure creation	Northwoods
2.5	Participate in all business process analysis sessions	Cabarrus DSS

Code	Description	Responsible Party
2.6	Facilitate technical discovery sessions with the Cabarrus DSS IT Lead	Northwoods
2.7	Participate in technical discovery sessions with Northwoods	Cabarrus DSS
2.8	Submit the Functional Specifications Document to the Cabarrus DSS Head Coach	Northwoods
2.9	Provide Northwoods with Cabarrus DSS' Laserfiche electronic filing structure	Cabarrus DSS
2.10	Develop and submit Integration Design Document to the Cabarrus DSS Head Coach	Northwoods
2.11	Evaluate and approve the Integration Design Document	Cabarrus DSS
2.12	Provision SaaS environment(s)	Northwoods
2.13	Provide Northwoods with access to Compass Pilot in order for Northwoods to configure its Compass Pilot import tool	Cabarrus DSS
2.14	Execute the Compass Pilot import tool to extract demographic data and case narratives from Compass Pilot	Northwoods
2.15	Create the MEI to assist with the Laserfiche integration and build out cases, people, and organizations for child welfare and adult services case files	Northwoods
2.16	Review data elements and determine business rules for the Laserfiche integration process, including specific business rules around mapping document types to content types and connections to people, cases, and organizations	Cabarrus DSS
2.17	Map Cabarrus DSS' electronic filing structure to the MEI and content types in Traverse	Cabarrus DSS
2.18	Provide Northwoods with access to Cabarrus DSS' Laserfiche environment(s) in order for Northwoods to configure its integration tool	Cabarrus DSS
2.19	Map content types and rules for connecting content to people and cases	Northwoods
2.20	Execute the integration tool to perform the initial transfer of Laserfiche content into Traverse	Northwoods
2.21	Provide consultation to assist Cabarrus DSS with maintaining the MEI	Northwoods
2.22	Assist Cabarrus DSS in reviewing/updating forms library to prepare for electronic forms design	Northwoods
2.23	Review existing forms library and update existing forms as needed to prepare for electronic forms design	Cabarrus DSS



Code	Description	Responsible Party
2.24	Provide Northwoods with the existing forms library	Cabarrus DSS
2.25	Facilitate a coaching team session on coaching implementation methodology and communication	Northwoods
2.26	Participate in the coaching team session	Cabarrus DSS
2.27	Design up to 400 electronic forms	Northwoods
2.28	Review and approve up to 400 electronic forms	Cabarrus DSS
2.29	Consult with Northwoods Forms Lead on updates and changes to electronic forms	Cabarrus DSS
2.30	Place all reviewed and approved electronic forms into the Cabarrus DSS Traverse production system	Northwoods

### Phase 3: Test

The Northwoods project team tests the complete, integrated production system within a dedicated test environment to confirm the system complies with specified requirements. System testing involves testing of the complete end-to-end system to verify all system functional and performance requirements. This stage of testing includes the execution of a comprehensive set of functional and operational tests.

#### Objective

1. Verify that all functional and nonfunctional requirements are satisfied prior to full-scale production implementation.
2. Verify Production Release Criteria have been achieved.

#### Responsibilities

Code	Description	Responsible Party
3.1	Perform system testing within a dedicated test environment to ensure the complete, integrated solution is functioning correctly and in accordance with the Functional Specifications Document	Northwoods
3.2	Update configuration of hardware and software systems as needed	Northwoods
3.3	Facilitate solution review with the Cabarrus DSS coaching team	Northwoods
3.4	Participate in solution review	Cabarrus DSS



Code	Description	Responsible Party
3.5	Request approval to deploy Traverse to its production environment and begin training	Northwoods
3.6	Grant Northwoods approval to deploy Traverse to its production environment and begin training	Cabarrus DSS

## Phase 4: Deploy

This phase includes the objectives and responsibilities for deploying the project, including an iterative, multilayered approach to training and implementation support.

### Objective

1. Deploy client hardware and software.
2. Train and support end users on system functions and new/revised business processes.

### Responsibilities

Code	Description	Responsible Party
4.1	Facilitate a coaching team session on end user training and support	Northwoods
4.2	Participate in the coaching team session	Cabarrus DSS
4.3	Deploy client-side hardware based on recommendations	Cabarrus DSS
4.4	Deploy desktop scanner drivers to applicable worker desktops	Cabarrus DSS
4.5	Add Traverse browser shortcut to worker desktops	Cabarrus DSS
4.6	Add Traverse to favorites/bookmarks in worker browsers	Cabarrus DSS
4.7	Add Traverse link to Cabarrus DSS intranet site	Cabarrus DSS
4.8	Deploy the Traverse companion application to worker mobile devices	Cabarrus DSS
4.9	Develop and submit training schedule to the Cabarrus DSS Head Coach for review	Northwoods
4.10	Evaluate and approve the training schedule	Cabarrus DSS
4.11	Consistent with the approved training schedule, provide the appropriate training facilities for onsite training sessions (available for setup one day in advance of any scheduled training)	Cabarrus DSS



Code	Description	Responsible Party
4.12	Schedule training sessions, create rosters, and provide training equipment and logistical support	Cabarrus DSS
4.13	Provide Cabarrus DSS with consultation on how the agency will maintain the MEI and how the agency will manually build new cases in Traverse	Northwoods
4.14	Request full user email distribution and name list for delivery of video walkthroughs	Northwoods
4.15	Provide full user email distribution and name list for delivery of video walkthroughs	Cabarrus DSS
4.16	Complete video walkthroughs	Cabarrus DSS
4.17	Conduct instructor-led LP classroom training workshops (Traverse Content Creation, Traverse Content Collection, and Traverse Case Discovery)	Northwoods
4.18	Participate in instructor-led LP classroom training (Traverse Content Creation, Traverse Content Collection, and Traverse Case Discovery)	Cabarrus DSS
4.19	Conduct System Administrator Workshop	Northwoods
4.20	Participate in System Administrator Workshop	Cabarrus DSS
4.21	Facilitate a coaching team session on creating an onboarding plan for future Traverse users	Northwoods
4.22	Participate in the coaching team session	Cabarrus DSS
4.23	Conduct targeted support sessions	Northwoods
4.24	Participate in targeted support sessions	Cabarrus DSS
4.25	Review maintenance and support protocol/procedures with Cabarrus DSS, introducing the agency to their Northwoods Support Center Support Specialist(s)	Northwoods
4.26	Participate in the introduction of the Northwoods Support Center	Cabarrus DSS
4.27	Conduct Coach-led classroom training (Traverse Content Creation, Traverse Content Collection, and Traverse Case Discovery)	Cabarrus DSS
4.28	Participate in Coach-led classroom training (Traverse Content Creation, Traverse Content Collection, and Traverse Case Discovery)	Cabarrus DSS
4.29	Conduct coach-led targeted support sessions	Cabarrus DSS
4.30	Participate in coach-led targeted support sessions	Cabarrus DSS



Code	Description	Responsible Party
4.31	Conduct coach consultation sessions	Northwoods
4.32	Participate in coach consultation sessions	Cabarrus DSS
4.33	Validate system design and consult on operational procedures	Cabarrus DSS

## Phase 5: Closeout

This phase includes the objectives and responsibilities for finalizing the project.

### Objective

1. Confirm Project Acceptance Criteria.
2. Verify completion of work requirements and deliverable acceptance.
3. Verify Project Acceptance Criteria have been achieved.
3. Formally close the project.

### Responsibilities

Code	Description	Responsible Party
5.1	Review outstanding issues with the Cabarrus DSS Project Manager	Northwoods
5.2	Review Project Acceptance Criteria with the Cabarrus DSS Project Sponsor and Project Manager	Northwoods
5.3	Determine timeframe for post-project consultation with Cabarrus DSS	Northwoods
5.4	Determine timeframe for post-project consultation with Northwoods	Cabarrus DSS
5.5	Submit Project Acceptance form for signoff	Northwoods
5.6	Approve project acceptance	Cabarrus DSS
5.7	Perform administrative closure: final invoicing; collection and archival of project records; and release of project resources (for example, staff, facilities, and automated systems)	Northwoods
5.8	Decommission the Traverse test environment	Northwoods





## Phase 6: Post-Project Consultation

This phase includes the objectives and responsibilities for providing post-project consultation to the Cabarrus DSS coaches. Northwoods will provide Cabarrus DSS with at least one onsite post-project consultation session within three to six months following project closure.

Please note that this phase will occur following the formal completion of the project and payment of the final project invoice.

### Objective

1. Provide consultation to the Cabarrus DSS coaching team.
2. Provide resources to the Cabarrus DSS coaching team to increase user adoption of Traverse.
3. Increase the skillset and knowledge base of Traverse Case Discovery through use-cases and scenarios.

### Responsibilities

Code	Description	Responsible Party
6.1	Conduct assessment meetings with representatives from Cabarrus DSS business units	Northwoods
6.2	Participate in assessment meetings with the Northwoods project team	Cabarrus DSS
6.3	Provide consultation to the Cabarrus DSS coaches based upon business unit assessment meetings	Northwoods
6.4	Participate in consultation meetings with the Northwoods project team	Cabarrus DSS

## Location and Hours of Work

In order to decrease implementation costs and reduce deployment barriers, the work activities performed by the Northwoods project team are performed remotely and on location at Cabarrus DSS. As a result, Cabarrus DSS must provide the following to the Northwoods project team:

- Open/escorted facility access for the Northwoods project team (including after hours when work activities cannot be accomplished during normal business hours)
- Office space and/or cubicles with the ability to be secured and at least one active network jack (Ethernet connection), or wireless access point, and one electrical connection
- Office furniture (desk and chairs)
- Meeting rooms with an overhead projector, whiteboard, and supplies for conducting facilitated meetings (based on availability)



To the extent possible, onsite work by the Northwoods project team occurs during regular business hours. On occasion, the Northwoods project team may work onsite during evenings, nights, weekends, holidays, and other nonstandard work hours to maintain the Baseline Project Schedule. As a result, facility access during nonstandard hours may be necessary.

Project work can be performed remotely or on-site. Much of the project work will be performed remotely. When working remotely, the Northwoods project team ensures the effective exchange of information and transfer of knowledge by using alternate methods of communication including but not limited to email, teleconferencing, and remote network access.

## Project Acceptance

The following acceptance criteria are used to acknowledge acceptance of the final project deliverable:

- All Northwoods assigned project work requirements have been completed.
- All project deliverables have been accepted.

The Northwoods Project Manager submits a Project Acceptance form once project acceptance criteria have been achieved. The Cabarrus DSS Project Sponsor, or authorized designee, evaluates whether the final project deliverable meets project acceptance criteria listed above. If the final project deliverable meets the project acceptance criteria, the Cabarrus DSS Project Sponsor, or authorized designee, signs the Project Acceptance form within five business days to acknowledge acceptance of the project.

Should the final project deliverable fail to conform to acceptance criteria, the Cabarrus DSS Project Sponsor, or authorized designee, documents any deficiencies in the Project Acceptance form and returns the form to the Northwoods Project Manager within five business days. The Northwoods Project Manager then facilitates corrective action and resubmits the Project Acceptance form once corrective action is complete. If the Project Acceptance form is not returned to the Northwoods Project Manager within five business days, the project is deemed accepted by the customer.

## Project Assumptions

The following assumptions are used to acknowledge requirements and dependencies for the project.

Code	Topic	Assumption
A.1	General	All project participants will provide the necessary resources (for example, human resources, facilities, and equipment) to complete assigned work activities within established timelines in the approved Baseline Project Schedule deliverable.



Code	Topic	Assumption
A.2	General	Cabarrus DSS will provide Northwoods with unrestricted local and remote (VPN) network access and appropriate security privileges to application server(s) for the Northwoods project team to complete configuration of solution software.
A.3	General	Cabarrus DSS will provide: <ul style="list-style-type: none"> <li>• Technical assistance as needed</li> <li>• Appropriate security and network access levels to all required support systems related to the project</li> <li>• Appropriate access levels, procedure documentation, and/or consultation for all supporting systems</li> </ul>
A.4	Project Planning and Management	The Cabarrus DSS Project Manager will coordinate activities for Cabarrus DSS resources (for example, personnel and facilities).
A.5	Client Hardware Deployment	Cabarrus DSS will purchase and install client hardware within timeframes established in a mutually agreed upon Baseline Project Schedule. Delays in purchasing client hardware may result in additional service costs and possible delays in the project.
A.6	Client Hardware Deployment	Cabarrus DSS will be responsible for configuring an appropriate Enterprise Mobility Management (EMM) tool.
A.7	Client Hardware Deployment	Northwoods will provide technical specifications for Cabarrus DSS to procure all necessary client hardware.
A.8	Client Hardware Deployment	Cabarrus DSS will be responsible for purchasing appropriate desktop scanners.
A.9	Client Hardware Deployment	Disposal of packing material will be the responsibility of Cabarrus DSS.
A.10	Commercially Available Software	Traverse is a commercially available software product. As such, suggestions for changes/enhancements to software source code may be considered for future releases, but implementation will not be contingent upon these changes.
A.11	System Integration	Changes to the Laserfiche integration will be subject to Change Management.
A.12	System Integration	Cabarrus DSS will be responsible for providing Northwoods with access to Laserfiche.
A.13	System Integration	Laserfiche content files must have a unique identifier for each case and person.



Code	Topic	Assumption
A.14	System Integration	Cabarrus DSS will be responsible for resolving any duplicate records for cases and people within Compass Pilot.
A.15	System Integration	Northwoods will perform a one-time, one-way import of content and data from Compass Pilot; Traverse will not export any content or data back into Compass Pilot.
A.16	System Integration	Cabarrus DSS Traverse users will discontinue use of Compass Pilot following Northwoods' one-time data import. Any use of Compass Pilot occurring after Northwoods' one-time data import will require additional import(s), which is not considered within the scope of this project.
A.17	Testing	Cabarrus DSS will provide the appropriate network access and security privileges for designated testers.
A.18	Testing	Following completion of testing, as detailed in <a href="#">"Phase 3: Test,"</a> Northwoods will promote Traverse to its production environment (upon Cabarrus DSS's approval and authorization). Upon project completion, Northwoods will decommission the Traverse test environment.
A.19	Training	Video walkthroughs are a prerequisite for all other training courses. Cabarrus DSS will be responsible for ensuring all workers have viewed the video walkthroughs prior to attending any other training sessions.
A.20	Training	Based on a mutually approved training schedule, Cabarrus DSS end users will attend each scheduled training session. Northwoods is not responsible for makeup training sessions.
A.21	Training Facilities and Environment	Cabarrus DSS will provide a training facility for all scheduled classroom training sessions. The training facility must be available for setup one day in advance of any scheduled classroom training sessions. The training facility should include a whiteboard, projector (for presentations), desks, chairs, and computer workstations for up to 15 workers and one training instructor.
A.22	Out of Scope	Any modifications to the solution software code are considered outside of project scope. Suggestions for changes/enhancements may be considered for future software releases, but implementation will not be contingent upon these changes.

Code	Topic	Assumption
A.23	Out of Scope	Imaging of closed case files (that is, backfile scanning) outside of case file scanning mutually approved during the project is considered outside of project scope. Northwoods will train Cabarrus DSS on scanning best practices for the open and active cases that will be ingested during implementation. Cabarrus DSS will be responsible for scanning any inactive and/or closed case files.
A.24	Out of Scope	Shredding of paper documents is considered outside of project scope.
A.25	Out of Scope	Following project closure, any requests for additional electronic forms conversions that were not identified during the Project are considered outside of project scope and will be subject to additional fees.
A.26	Out of Scope	Creating new people or cases in Compass Pilot is considered outside of project scope.



## Appendix A: Change Management

Many projects suffer from “scope creep,” “growing requirements,” and changes in plans that ultimately cause unnoticed slippage in the budget and schedule and loss of the control needed to deliver the intended work products according to specifications. Effective Change Management ensures that changes within the project are made in a consistent manner and that key stakeholders are informed of the state of the requested changes and the impact of those changes.

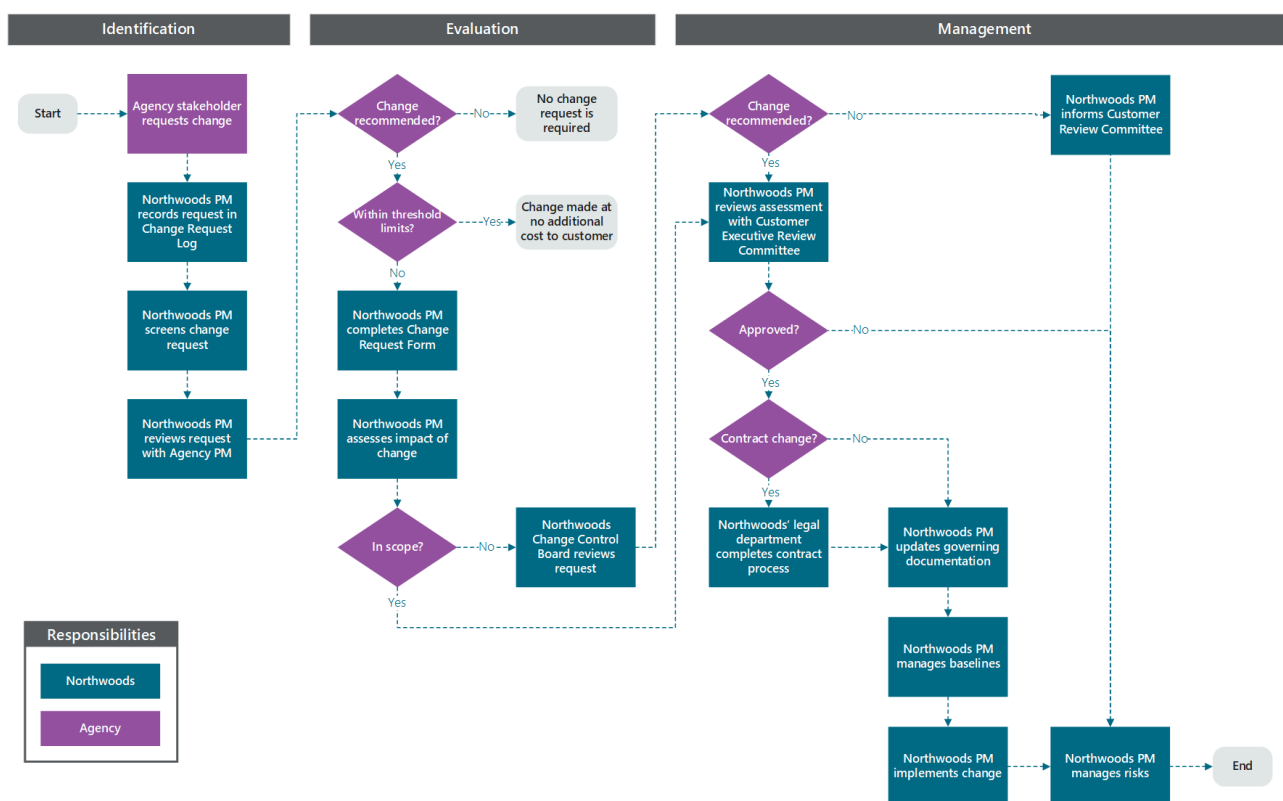
### Change Control Process

The purpose of Northwoods’ Change Control Process is to ensure that changes within the project are made in a consistent manner and that key stakeholders are informed of the state of the requested changes and the impact of these changes. Whenever possible, the Northwoods project team works with Cabarrus DSS to identify in-scope workarounds for any out-of-scope requests.

The Change Control Process is a three-step process.

- Identification
- Evaluation
- Management

The following diagram represents the Change Control Process for the project.



## Identification

A Change Request (CR) form is used to formally initiate a change request. Types of change requests to be initiated using this form include changes to the project.

Any project stakeholder can initiate a change request by submitting a Change Request (CR) form to the Northwoods Project Manager. The Northwoods Project Manager screens the request to determine whether or not there is adequate information for evaluation. The Northwoods Project Manager may request that more information be provided. Once enough information is available to assess the CR, the Northwoods Project Manager reviews the request with the Cabarrus DSS Project Manager, and they collectively decide if the change should be recommended for further evaluation.

## Evaluation

The Northwoods Project Manager and the Cabarrus DSS Project Manager can jointly accept in-scope or out-of-scope changes whose impact does not exceed the following threshold limits:

- A delay of one or more days to any project deliverable, milestone, or scheduled project completion date
- Scope changes to any project deliverable
- Negative impact on the quality of a project deliverable
- Additional expenditures in excess of \$100 or additional project resources





- Requested changes/enhancements to project products

If the change request exceeds any of the established threshold limits, the Northwoods Project Manager evaluates whether the CR is within the overall scope of the project. If the requested change exceeds the threshold but is within scope of the project, the Northwoods Project Manager refers the CR to the Northwoods Project Management Office (PMO) for a decision. In instances for which the CR exceeds the threshold but is not within scope of the project, the Northwoods Project Manager refers the matter to the Northwoods Change Control Board (CCB), which determines if the change request is to be implemented. The Northwoods Project Manager communicates decisions by the PMO/CCB to the Cabarrus DSS Project Manager.

Requests for product enhancements are submitted to the Northwoods CCB through the Northwoods Project Manager. The Cabarrus DSS Project Manager is informed when a decision is made and the potential impact on the project.

## Management

The Northwoods Project Manager is responsible for implementing approved change requests and managing the risks associated with all approved or rejected change requests. The details surrounding all approved change requests expanding the scope of the project, are provided to each respective legal department to determine if such changes require a change to existing governing project documents or whether additional governing documents are required.



## Appendix B: Deliverable Review Procedures

The tools, techniques, and procedures described in this section are used to create a clear and unambiguous definition of each project deliverable and of the process used to obtain acceptance of each deliverable. To be accepted, all deliverables must be:

- In accordance with the scope of work defined for this project
- Complete and ready for handover
- Reviewed and approved by the Cabarrus DSS Project Manager in accordance with the defined acceptance criteria for the respective deliverable

### Review Methods

Depending on its classification, project deliverables are reviewed through formal evaluation, functional review, or walk-through inspection. The purpose of deliverable classification is to ensure each deliverable receives the appropriate level of review and acceptance based on the characteristics, complexity, and source of the deliverable.

- **Formal Evaluation:** The systematic process of evaluating whether a deliverable meets specifications. Formal evaluations are most appropriate for written deliverables that require review by multiple Cabarrus DSS SMEs.
- **Functional Review:** The informal and immediate review of a deliverable to gain immediate feedback about content or technical quality. Alterations to the deliverable often occur during the review. Functional reviews are most appropriate for written deliverables or performance-based deliverables within the area of expertise and/or responsibility of a single person or small work group.
- **Walk-Through Inspection:** The informal and immediate examination of material or equipment. The purpose is to validate the completion of a deliverable work activity. Walk-through inspections are most appropriate for performance-based deliverables within the area of expertise and/or responsibility of a single person or small work group.

Functional reviews and walk-through inspections typically allow for faster turnaround time for review and acceptance than formal evaluations. They differ from formal evaluation with their openness of structure in which direct verification occurs at the time of review or inspection.

### Formal Evaluation

The following deliverable acceptance procedure describes the formal evaluation process:

1. The Northwoods Project Manager submits a Deliverable Acceptance form (for more information, see the ["Acceptance Log"](#) section of this document) as the deliverable is completed. Within five business



days, the Cabarrus DSS Project Manager and any necessary Cabarrus DSS SMEs evaluate whether the deliverable meets the acceptance criteria.

2. If the deliverable meets the outlined specifications, the Cabarrus DSS Project Manager signs the Deliverable Acceptance form acknowledging acceptance of the deliverable. The Cabarrus DSS Project Manager then returns the form to the Northwoods Project Manager within the five-day review period and no further action is necessary.
3. If a deliverable were to fail to conform to acceptance criteria, the Cabarrus DSS Project Manager must adequately document the deficiency in the Deliverable Acceptance form and return the form to the Northwoods Project Manager within the five-day review period. The Northwoods Project Manager then facilitates corrective action and returns the corrected deliverable within a mutually agreed upon timeframe.
4. The Cabarrus DSS Project Manager evaluates and approves or rejects corrected deliverables received from the Northwoods Project Manager within five business days, unless the Cabarrus DSS Project Manager notifies the Northwoods Project Manager within the five business days that additional time is required for the review. Both the Northwoods Project Manager and the Cabarrus DSS Project Manager must mutually agree to the time of the extension.
5. If additional corrective action is necessary, both the Northwoods Project Manager and Cabarrus DSS Project Manager must mutually agree to the time period for corrective action.
6. Any deliverables not evaluated and returned to the Northwoods Project Manager for correction within the agreed upon period are deemed accepted by Cabarrus DSS.

## Functional Review

The following deliverable acceptance procedure describes the process for functional reviews:

1. The Northwoods Project Manager meets with the Cabarrus DSS Project Manager to evaluate whether the deliverable meets the acceptance criteria. As needed, additional reviewers may review the deliverable based on specific areas of expertise.
2. The Cabarrus DSS Project Manager determines if the deliverable should be accepted or rejected. If a deliverable were to fail to conform to acceptance criteria, the Northwoods Project Manager and the Cabarrus DSS Project Manager may immediately attempt to make alterations to the deliverable. If the deliverable meets the outlined specifications, the Cabarrus DSS Project Manager signs the Deliverable Acceptance form acknowledging acceptance of the deliverable and no further action is necessary.
3. Should a deliverable fail to conform to acceptance criteria and immediate alterations are unsuccessful or not practical/possible, the Northwoods Project Manager documents the deficiency in the Deliverable Acceptance form. The Northwoods Project Manager then facilitates corrective action and returns the corrected deliverable within three business days. The Northwoods Project Manager and the Cabarrus DSS Project Manager may mutually agree to a time extension if additional time is necessary for corrective action.
4. Following corrective action, the Northwoods Project Manager notifies the Cabarrus DSS Project Manager. The Northwoods Project Manager and the Cabarrus DSS Project Manager meet within three



business days after notification of corrective action is sent to the Cabarrus DSS Project Manager for the Cabarrus DSS Project Manager to approve or reject the corrected deliverable, unless the Cabarrus DSS Project Manager notifies the Northwoods Project Manager that additional time is required. Both the Northwoods Project Manager and the Cabarrus DSS Project Manager must mutually agree to a time extension to review the corrected deliverable.

5. If additional corrective action is necessary, both the Northwoods Project Manager and the Cabarrus DSS Project Manager must mutually agree to the time period for corrective action.
6. Any deliverables not inspected within the agreed upon period are deemed accepted by the Cabarrus DSS Project Manager.

## Walk-Through Inspection

The following deliverable acceptance procedure describes the process for walk-through inspections:

1. The Northwoods Project Manager meets with the Cabarrus DSS Project Manager to evaluate whether the deliverable meets the acceptance criteria. As needed, additional reviewers may review the deliverable based on specific areas of expertise.
2. The Cabarrus DSS Project Manager determines if the deliverable should be accepted or rejected. If a deliverable were to fail to conform to acceptance criteria, the Northwoods Project Manager and the Cabarrus DSS Project Manager may immediately attempt to make alterations to the deliverable. If the deliverable meets the outlined specifications, the Cabarrus DSS Project Manager signs the Deliverable Acceptance form acknowledging acceptance of the deliverable and no further action is necessary.
3. Should a deliverable fail to conform to acceptance criteria and immediate alterations are unsuccessful or not practical/possible, the Northwoods Project Manager documents the deficiency in the Deliverable Acceptance form. The Northwoods Project Manager then facilitates corrective action and returns the corrected deliverable within three business days. The Northwoods Project Manager and the Cabarrus DSS Project Manager may mutually agree to a time extension if additional time is necessary for corrective action.
4. Following corrective action, the Northwoods Project Manager notifies the Cabarrus DSS Project Manager. The Northwoods Project Manager and the Cabarrus DSS Project Manager meet within three business days after notification of corrective action is sent to the Cabarrus DSS Project Manager for the Cabarrus DSS Project Manager to approve or reject the corrected deliverable, unless the Cabarrus DSS Project Manager notifies the Northwoods Project Manager that additional time is required. Both the Northwoods Project Manager and the Cabarrus DSS Project Manager must mutually agree to a time extension to review the corrected deliverable.
5. If additional corrective action is necessary, both the Northwoods Project Manager and the Cabarrus DSS Project Manager must mutually agree to the time period for corrective action.
6. Any deliverables not inspected within the agreed upon period are deemed accepted by the Cabarrus DSS Project Manager.



## Acceptance Log

The Northwoods Project Manager will maintain an Acceptance Log to document the delivery and approval of each deliverable. The Acceptance Log will include the following information:

- **ID:** The identification number assigned to the deliverable.
- **Deliverable Description:** Brief identification of the deliverable which may include the cross reference from the Project Management Plan or Acceptance Delivery Plan for the deliverable.
- **Date Submitted:** The date the Northwoods Project Manager presents the deliverable to the Cabarrus DSS Project Manager for acceptance.
- **Approval Decision:** Indication of whether or not the deliverable is approved or rejected by the Cabarrus DSS Project Manager.
- **Date of Decision:** Date that the approval or rejection decision by the Cabarrus DSS Project Manager took place.

## Timeliness

A mutually agreed upon Baseline Project Schedule establishes the baseline timeframes and how related deliverables are tracked and accounted for throughout the project. The Baseline Project Schedule is routinely evaluated by the Northwoods Project Manager for comparison of baseline data against actual performance. Risks and deviations to the plan are identified in written status reports and/or discussed during project team status meetings. As a result, the Northwoods Project Manager identifies schedule variance and potential problems, adjusts the schedule and/or reassigns resources, and reports progress to appropriate stakeholders and team members.

## Appendix C: Deliverable Acceptance Criteria

The following table provides a deliverable description and identifies the review method and acceptance criteria standards for each deliverable in this project.

Deliverable	Description	Acceptance Criteria
<b>Baseline Project Schedule</b>	Defines work breakdown activities associated with developing project deliverables and executing project work.	<i>Review Method: Formal Evaluation</i> The delivered Project Schedule addresses the following: <ul style="list-style-type: none"> <li>• Deliverable task activities</li> <li>• Estimated start and finish dates for all task activities</li> <li>• Intermediate and terminating milestones</li> <li>• Summary tasks that roll up task activities</li> </ul>
<b>Training Plan</b>	Defines the project's training process.	<i>Review Method: Formal Evaluation</i> The delivered Training Plan addresses the approach the Northwoods project team will take to ensure training produces the best possible results.
<b>Client Hardware Deployment</b>	Includes the installation and configuration of all client-side hardware by Cabarrus DSS.	<i>Review Method: Walk-Through Inspection</i> The system hardware has been installed and is ready for production use.
<b>Business Process Analysis</b>	Includes the continual review of defined business processes which are a result of the deployment of the Traverse solution.	<i>Review Method: Functional Review</i> In alignment with the coaching methodology used to implement the full Traverse solution, Business Process Analysis has been provided to encourage the review and analysis of business processes leading to the best use of Traverse for the needs of the entire agency.

Deliverable	Description	Acceptance Criteria
<b>SaaS Environment Setup</b>	Includes provisioning the cloud environment.	<i>Review Method: Functional Review</i> The SaaS environment has been configured and is ready for production.
<b>Integration Design Document</b>	Details requirements for the development of the integration between Laserfiche, Compass Pilot, and Traverse.	<i>Review Method: Formal Evaluation</i> The delivered Integration Design Document addresses: <ul style="list-style-type: none"> <li>• The fields that will be drawn from Compass Pilot.</li> <li>• Provides case-, client-, and service provider-based information from Compass Pilot to Traverse.</li> <li>• Provides relationship-driven information, illustrating relationships between case, client, and/or service providers, from Compass Pilot to Traverse</li> <li>• Provides content-driven information from Laserfiche and Compass Pilot to Traverse</li> </ul>
<b>Electronic Forms Design</b>	Includes the design of electronic forms in the Traverse solution.	<i>Review Method: Functional Review</i> Forms created within the Traverse solution, as established in the " <a href="#">Electronic Forms Design</a> " section of this document, have been reviewed.
<b>System Testing</b>	Includes the testing of all functionality of Traverse.	<i>Review Method: Walk-Through Inspection</i> All requirements in the Functional Specifications Document have been completed.
<b>Solution Review</b>	Includes the review of specific baselines to ensure the project is ready to proceed with end user implementation.	<i>Review Method: Walk-Through Inspection</i> All baselines are deemed acceptable and the solution is ready to "go live."



Deliverable	Description	Acceptance Criteria
<b>Training</b>	Includes training necessary to enable all end users, including social workers, supervisors, management, and support staff, to independently operate primary system functions.	<i>Review Method: Functional Review</i> Consistent with the approved training schedule and course descriptions, training has been conducted in accordance with the <a href="#">"Training and Implementation Support"</a> section of this document.
<b>Implementation Support</b>	Includes the post-training personal assistance for end users by Northwoods personnel.	<i>Review Method: Functional Review</i> Implementation support has been provided in accordance with the <a href="#">"Training and Implementation Support"</a> section of this document.

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

DHS - Public Transportation Agency Plan (PTASP)

### **BRIEF SUMMARY:**

Cabarrus County Transportation strives to provide safe, reliable, comfortable, and innovative transportation options to every member of the community. The Public Transportation Agency Safety Plan (PTASP) has been developed to integrate safety into all of Cabarrus County Transportation system operations.

### **REQUESTED ACTION:**

Motion to adopt the Public Transportation Agency Safety Plan.

### **EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

### **SUBMITTED BY:**

Bob Bushey, Transportation Manager

### **BUDGET AMENDMENT REQUIRED:**

No

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

---

### **ATTACHMENTS:**

▢ Public Transportation Agency Safety Plan

# Public Transportation Agency Safety Plan

## CABARRUS COUNTY TRANSPORTATION SERVICES



**TRANSPORTATION MANAGER-BOB BUSHEY**

**OPERATIONS & TRAINING SUPERVISOR- JESSICA HILLIE**

**DRIVER SUPERVISOR-EILEEN TESSIER-GRAY**

**DRIVER SUPERVISOR-JEFF FREEZE**



**July 20 2020**

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## Section 1. Transit Agency Information

### General Information

Cabarrus County Transportation

1303 S. Cannon Blvd

Kannapolis NC 28083

(704)920-2246

www.cabarruscounty.us

Accountable Executive: Bob Bushey

Chief Safety Officer: Jessica Hillie

### Modes of Service:

FTA Funding Sources: 5307, 5310, ROAP- Rural General Public (RGP), Elderly& Handicap (EH), WFFA/Employment

### Modes of Service Directly Provided:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Bus (MB)                        | <input type="checkbox"/> Bus Rapid Transit (RB) | <input checked="" type="checkbox"/> Public (PB) |
| <input checked="" type="checkbox"/> Demand Response (DR) | <input type="checkbox"/> Commuter Bus (CB)      | <input type="checkbox"/> Trolleybus (TB)        |
| <input type="checkbox"/> Demand Response Taxi (DT)       | <input type="checkbox"/> Jitney (JT)            | <input type="checkbox"/> Vanpool (VP)           |

☒ CCTS Does not provide transit services on behalf of another transit agency or entity.

☐ CCTS Provides the below transit modes on behalf of the following transit agency(s) or entity(s).

### Transit Agency:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Bus (MB)                  | <input type="checkbox"/> Bus Rapid Transit (RB) | <input type="checkbox"/> Public (PB)     |
| <input type="checkbox"/> Demand Response (DR)      | <input type="checkbox"/> Commuter Bus (CB)      | <input type="checkbox"/> Trolleybus (TB) |
| <input type="checkbox"/> Demand Response Taxi (DT) | <input type="checkbox"/> Jitney (JT)            | <input type="checkbox"/> Vanpool (VP)    |

The Agency Safety Plan addresses all applicable requirements and standards as set forth in FTA's Public Transportation Safety Program and the National Public Transportation Safety Plan.



## Section 2. Plan Development, Approval, and Updates

<b>Name of Entity That Drafted This Plan</b>	CABARRUS COUNTY TRANSPORTATION SERVICES		
<b>Signature by the Accountable Executive</b>	<b>Signature of Accountable Executive</b>	<b>Date of Signature</b>	
<b>Approval by the Board of Directors or an Equivalent Authority</b>	<b>Name of Individual/Entity That Approved This Plan</b>	<b>Date of Approval</b>	
	<b>Relevant Documentation (title and location)</b>		
<b>Certification of Compliance</b>	<b>Name of Individual/Entity That Certified This Plan</b>	<b>Date of Certification</b>	
	NCDOT		
	<b>Relevant Documentation (title and location)</b>		
<b>Version Number and Updates</b> <i>Record the complete history of successive versions of this plan.</i>			
<b>Version Number</b>	<b>Section/Pages Affected</b>	<b>Reason for Change</b>	<b>Date Issued</b>
<b>Annual Review and Update of the Public Transportation Agency Safety Plan</b> CCTS Management will review the PTASP annually, update the document as necessary, and implement the changes within a timeframe that will allow CCTS to submit the annual self-certification of compliance in a timely manner and no later than July 15 <sup>th</sup> . Annual self-certification will consist of the Executive Director reviewing, approving and signing the document and submitting to the Cabarrus County Board of Commissioners for their approval. Necessary updates outside the annual update window will be handled as PTASP addenda which will be incorporated in the body of the PTASP. The CCTS PTASP updates will be shared with the relevant MPOs, FTA, and NCDOT.			
<i>This plan is subject to change according to changes governed by the law. Changes made must be approved by the Accountable Executive and Board of Directors.</i>			

## Section 3. Safety Performance Targets

### Safety Performance Targets

*Specify performance targets based on the safety performance measures established under the National Public Transportation Safety Plan.*

Mode of Transit Service	Fatalities	Fatalities (per 100k VRM)	Injuries	Injuries (per 100k VRM)	Safety Events	Safety Events (per 100k VRM)	System Reliability
Demand Response	0	0	1	0.1	5	0.2	50,000

*Performance Measures: based on the annual calendar year of 2020*

- ◆ **SAFETY PERFORMANCE MEASURE: FATALITIES** (total number of reportable fatalities and rate per total vehicle revenue miles by mode)
  - *Customers, employees and the public*
    - *DATA – Fatalities by mode (0)*
    - *DATA – Revenue miles by mode (0)*
- ◆ **SAFETY PERFORMANCE MEASURE: INJURIES** (total number of reportable injuries and rate per total vehicle revenue miles by mode)
  - *Customers, employees and the public*
    - *DATA – Accidents with injuries by mode (1)*
    - *DATA – Revenue miles by mode (0.1)*
- ◆ **SAFETY PERFORMANCE MEASURE: SAFETY EVENTS** (total number of reportable events and rate per total vehicle revenue miles by mode)
  - *Combined above with reportable incidents for customers, employees and the public*
    - *DATA – Safety incidents by mode (5)*
    - *DATA – Revenue miles by mode (0.2)*
    - *DEFINE – Safety incident vs. other incidents (incidents including driver loss time)*
- ◆ **SAFETY PERFORMANCE MEASURE: SYSTEM RELIABILITY** (50,000 -mean distance between major mechanical failures by mode)
  - *Relationship with TAM Plan – State of Good Repair (SGR) by mode*
    - *DATA – Definition of system SGR in TAM (record in Asset Management)*
    - *DATA – Annual target data by mode (target for each year)*
    - *DATA – Reference to TAM plan policies impacting system reliability*
    - *DATA – Include annual System Reliability (reliability rate each year)*
    - *DATA – Revenue miles by mode (miles between)*
    - *DATA – Major mechanical failure by mode of number of failures (number of failure)*
    - *DEFINE – Major mechanical failure (vehicle was not able to perform daily service)*
      - *Towed from service (measured by receipt)*
      - *Greater than \$X of repairs (cost of repair)*
      - *Greater than X days out of service (number of days out of service)*

**Safety Performance Target Coordination**

*Describe the coordination with the State and Metropolitan Planning Organization(s) (MPO) in the selection of State and MPO safety performance targets.*

*Cabarrus County Transportation Service shares safety performance targets with Phil Conrad annually as part of our continued coordination of transit data. This data also includes Transit Asset Management Plan updates and anticipated capital replacement schedules*

Targets Transmitted to the State	State Entity Name	Date Targets Transmitted
	NCDOOT	
Targets Transmitted to the Metropolitan Planning Organization(s)	Metropolitan Planning Organization Name	Date Targets Transmitted
	Cabarrus Rowan Metropolitan Planning Organization	

## Section 4. Safety Management Policy

### Safety Management Policy Statement

Cabarrus County Transportation Services (CCTS) strives to provide safe, reliable, comfortable, and innovative transportation options to every member of the community. The Public Transportation Agency Safety Plan (PTASP) has been developed to integrate safety into all CCTS system operations. By using the procedures contained in the PTASP, CCTS can continue to improve the safety and security of CCTS's operation and services.

This PTASP describes the policies, procedures, and requirements to be followed by management, maintenance, and operations personnel to provide a safe environment for CCTS employees, customers, and the general public. The goal of this program is to eliminate the human and fiscal cost of avoidable personal injury and vehicle accidents.

Each department has a responsibility under the PTASP. The Director and supervisors shall provide the continuing support necessary to achieve the PTASP objectives. A key to the success of this effort is for employees to be aware that they are accountable for safely performing the requirements of their position. The success of the program also depends on all employees actively identifying potential hazards and making a commitment to the safety of others.

CCTS must be aware that decisions and actions often affect the safety of those in other operations. By following the processes described in the PTASP, CCTS will continue to improve performance and the safety of the system while creating a culture of safety.

CCTS's commitment is to:

- **Support** the management of safety through the provision of appropriate resources that will result in an organizational culture that fosters safe practices, encourages effective employee safety reporting and communication, and actively manages safety with the same attention to results as the attention to the results of the other management systems of the organization;
- **Integrate** the management of safety among the primary responsibilities of all managers and employees;
- **Clearly define** for all staff, managers, and employees alike, their accountabilities and responsibilities for the delivery of the organization's safety performance and the performance of CCTS's safety management system;
- **Establish and operate** hazard identification and analysis, and safety risk evaluation activities--including an employee safety reporting program as a fundamental source for safety concerns and hazard identification--to eliminate or mitigate the safety risks of the consequences of hazards resulting from CCTS operations or activities to a point which is consistent with an acceptable level of safety performance;

- **Ensure** that no action will be taken against any employee who discloses a safety concern through the employee safety reporting program, unless disclosure indicates, beyond any reasonable doubt, an illegal act, gross negligence, or a deliberate or willful disregard of regulations or procedures;
- **Comply** with, and wherever possible exceed, legislative and regulatory requirements and standards;
- **Ensure** that sufficient skilled and trained human resources are available to implement safety management processes;
- **Ensure** that all staff are provided with adequate and appropriate safety-related information and training, are competent in safety management matters, and are allocated only tasks commensurate with their skills;
- **Establish and measure** safety performance against realistic and data-driven safety performance indicators and safety performance targets;
- **Continually improve** safety performance through management processes that ensure that appropriate safety management action is taken and is effective; and
- **Ensure** externally supplied systems and services to support operations are delivered, meeting established safety performance standards.

CCTS's Goals for Safety are established as follows:

- In collaboration with the Service Area design, construct, test, and operate a transportation system that achieves an optimum level of safety, exceeding the safety performance of other transit systems of a similar size in the United States.
- Identify and evaluate, then eliminate or control hazards to employees, customers, and the public.
- Meet or exceed all government and industry occupational health and safety standards and practices.
- Maximize the safety of future operations by affecting the design and procurement processes.

The objectives of the PTASP are the means to achieving its goals. They also provide a method of evaluating the effectiveness of CCTS's safety efforts. The PTASP objectives are:

- Integrate safety management and hazard control practices within each CCTS department.
- Assign responsibilities for developing, updating, complying with, and enforcing safety policies, procedures, and requirements.
- Verify compliance with CCTS safety policies, procedures, and requirements through performance evaluations, accident/incident trends, and internal audits.

- Investigate all accidents/incidents, including identifying and documenting the causes for the purpose of implementing corrective action to prevent a recurrence.
- Increase investigation and systematic documentation of near misses.
- Identify, analyze and resolve safety hazards in a timely manner.
- Minimize system modifications during the operational phase by establishing and utilizing safety controls at system design and procurement phases.
- Ensure that system modifications do not create new hazards.
- Train employees and supervisors on the safety components of their job functions.

CCTS takes these commitments seriously as the lives of CCTS riders, employees and the general public depend on CCTS's ability to operate in a culture of safety.

---

Accountable Executive

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Date

## Safety Management Policy Communication

CCTS realizes the importance of ensuring its employees and riders are aware of CCTS safety management policies and procedures to effectively manage the system's day to day operations. To do this, CCTS relies on several forms of effective communication.

Employees: CCTS is constantly evaluating existing policies and procedures to verify their effectiveness. To do this, CCTS seeks input from all staff, **including other county departments**, to determine if change is necessary based on trends, data analysis, operational changes or new assets. Several methods are used to communicate policy and/or procedure changes, including:

- ◆ Employee memorandum through paycheck, daily manifest of work orders, agency meetings
- ◆ Bulletin board notices
- ◆ Employee email notification
- ◆ Departmental meetings
- ◆ Departmental Communication boards

CCTS includes a training element for safety management policies impacting safety or service delivery and is conducted before the policy effective date. New policies and procedures are incorporated into orientation training for new employees as well.

Depending on the importance of the policy or procedure change, an acknowledgement signature is required of each employee verifying their understanding of the change.

Riders: If a rider policy is changed or added, CCTS notifies riders through the following methods:

- ◆ Notice posted on vehicle and facilities including effective date and who to contact for more information
- ◆ Changes to digital rider guidance including schedules and ride guides as appropriate
- ◆ Public Meetings
- ◆ Social Media
- ◆ Any services impacted by policies changes will include outreach as required by Federal Guidance.

## Authorities, Accountabilities, and Responsibilities

As mentioned in the Safety Policy Statement, the ultimate authority for the success of this PTASP falls to the Accountable Executive (AE). The Chief Safety Officer (CSO), the administration and management team, as well as employees fulfilling their commitment to safety on a day-to-day basis support the AE.

**Accountable Executive (AE):** The Accountable Executive will determine, based on feedback from senior staff, the level of Safety Management System principals to maintain to ensure a safe work environment, rider experience and community safety. CCTS's AE is committed to providing employees with the tools and training needed to be successful and safe in their roles with CCTS. The AE will continually strive to

create a culture of safety among the employees, and CCTS expects each employee to play a role in maintaining a safe workplace.

CCTS's AE is accountable for ensuring that the agency's SMS is effectively implemented throughout the agency's public transportation system. The AE is accountable for ensuring action is taken, as necessary, to address substandard performance in the agency's SMS. **He** may delegate specific responsibilities, but the ultimate accountability for the transit agency's safety performance cannot be delegated and always rests with the AE.

The current AE, Robert Bushey (Bob Bushey) is also the Transit Manager and has ultimate responsibility for carrying out the Public Transportation Agency Safety Plan of a public transportation agency; responsibility for carrying out the agency's Transit Asset Management Plan; and control or direction over the human and capital resources needed to develop and maintain both the agency's Public Transportation Agency Safety Plan, in accordance with 49 U.S.C. § 5329(d), and the agency's Transit Asset Management Plan in accordance with 49 U.S.C. § 5326.

**Chief Safety Officer (CSO):** CCTS has concluded one CSO will be sufficient to manage the day to day adherence to this Plan and, while in this role, report directly to the AE. As CSO, this individual will monitor safety and security throughout the organization including sub-contractors. All departments have been notified of the CSO's role and the established reporting requirements relating to safety-related matters. The CSO has been adequately trained for this role and has the authority and responsibility for day-to-day implementation and operation of CCTS's SMS. Along with CSO responsibilities, the CSO is also the *Operations & Training Supervisor*

CCTS's CSO will be responsible for the following:

- ◆ Developing and maintaining SMS documentation;
- ◆ Directing hazard identification and safety risk assessment;
- ◆ Monitoring safety risk mitigation activities;
- ◆ Providing periodic reports on safety performance;
- ◆ Briefing the Accountable Executive and Board of Directors on SMS implementation progress; and
- ◆ Planning safety management training.

## Roll of Staff to Develop and Manage Safety Management Systems (SMS)

### Accountable Executive

The Accountable Executive (AE), who also serves as Transportation Manager, will work with the Chief Safety Officer (CSO) and Administrative staff to adjust the PTASP as needed based on staff feedback, trends, and data analysis. The AE is vested with the primary responsibility for the activities of the transit system and overall safety performance. The AE fulfills these responsibilities by providing the resources necessary to achieve PTASP goals and objectives by exercising the approval authority for system modifications as warranted. The AE also sets the agenda and facilitates the cooperative decision making of the Leadership Council (management team).



### Chief Safety Officer (CSO)

For purposes of managing the SMS and PTASP, the CSO will report directly to the AE to determine strategy, policy, and goals for maintaining safety and security for passengers, employees, and the general public. The CSO will monitor day to day operations and work with staff to identify and mitigate risk through evaluation, feedback, and data analysis.

### Supervisors

Supervisors are responsible for the safety performance of all personnel and equipment under their supervision. They are responsible for the initial investigation of all accidents and incidents, and for reporting these accidents and incidents to the Human Resources, Risk Management and Transportation Operations Department.

### Employees

All CCTS personnel are responsible for performing their work safely and for following established safety-related rules, procedures, and work practices. This includes reporting all accidents, incidents, and hazards to their supervisor per established requirements for the protection of themselves, co-workers, customers, facilities, and equipment.

### Key Staff

CCTS staff will be responsible for maintaining high standards of safety, customer service, and security. The Employee Safety Reporting Program (ESRP) will define the employees' role to identify and mitigate risk through open communication to superiors including the CSO and AE. Administrative staff will be instrumental in ensuring action is taken to reduce risk and the whole system is continuously monitored to ensure actions are effective and appropriate.

CCTS staff will be involved with updates, modifications and implementation of the PTASP. Each staff member brings a valued perspective to the development of policies and procedures he or she will be expected to implement. Every opportunity will be given for employees and riders to provide input to increasing safety at CCTS. Those opportunities include monthly safety meetings, annual employee meetings and training, department meetings, customer and employee surveys and an open-door policy with access to all management staff.

### Employee Safety Reporting Program (ESRP)

As stated in the [Safety Management Policy Statement](#), CCTS is determined to provide a safe working environment for its employees, riders and the general public. To ensure success, CCTS has developed an ESRP to enable employees to report any risk or perceived risk to a supervisor, CSO, or member of administration.

The ESRP allows each employee to report detailed information and observations whether they are a driver in service, maintenance staff, or other on-duty employee. This program dovetails with other methods currently in place to proactively identify hazards or threats. Those methods include but are not limited to the following:

- ◆ Pre/Post Trip Inspections
- ◆ Preventive Maintenance Inspections
- ◆ Employee Evaluations
- ◆ Facility Maintenance Plan
- ◆ Service Evaluation and Planning Program
- ◆ Training Program
- ◆ Rider and Public Complaint/Compliment Process
- ◆ Safety and Employee Meetings
- ◆ Incident/Accident Policies
- ◆ Safety Committee

### Hazard Reporting Process

CCTS has developed a Hazard Report Form used to identify and provide information about hazards observed by CCTS employees while on-duty. The three-page form identifies vital information to assist employees in determining an action to mitigate the threat or hazard. This form is not meant to replace accident forms currently being used, but instead used in conjunction with the accident forms. It is proactive reporting method to identify a perceived threat or hazard, potentially endangering employees, riders or the general public. The form serves a dual role as an incident, illness, and near miss report. The form is located in Appendix 1 of this Plan.

Effective August 22, 2020 all CCTS employees will receive one hour of training on the procedures associated with the Hazard Report Form. The training will cover the following areas:

- ◆ Locations of blank Hazard Report Form
- ◆ When to use a Hazard Report Form
- ◆ Capturing critical information on the form
- ◆ Notification process depending on the hazard
- ◆ Proper assessment of the reported hazard
- ◆ Levels of likelihood of repeat
- ◆ Supervisor and CSO role in completing the form
- ◆ Follow-up process to determine effectiveness of mitigation

The following process is used as part of the ESRP.

### Immediate Action Required

If you have identified a hazard which you perceive to be a risk to yourself, fellow employees, passengers, or the public you must report it immediately to the on-duty supervisor/dispatcher. Once reported you must determine if immediate action is necessary to prevent additional risk. If so, communicate to supervisor before taking action if time allows. Once action has been taken to mitigate the potential harm to yourself, others or property advise a supervisor of the results of your actions. Once you are able, complete the Exceptions Report with complete information and give to supervisor on-duty.

### Delayed Action Required

Once a hazard has been identified, the CCTS employee should assess if the hazard requires immediate action to reduce the risk of if delayed action can be taken. If the employee determines delayed action is appropriate a full report must be completed using the Exceptions Report and submitted to the on-duty supervisor.

### Role of Supervisor

The on-duty supervisor is responsible for advising the employee on immediate action or delayed action to mitigate a hazard. The supervisor must then review the Exceptions Report to ensure all information is included adding additional information from their perspective. Once the form is complete it must be reviewed by the CSO to determine action necessary, investigate root cause of hazard and follow-up.

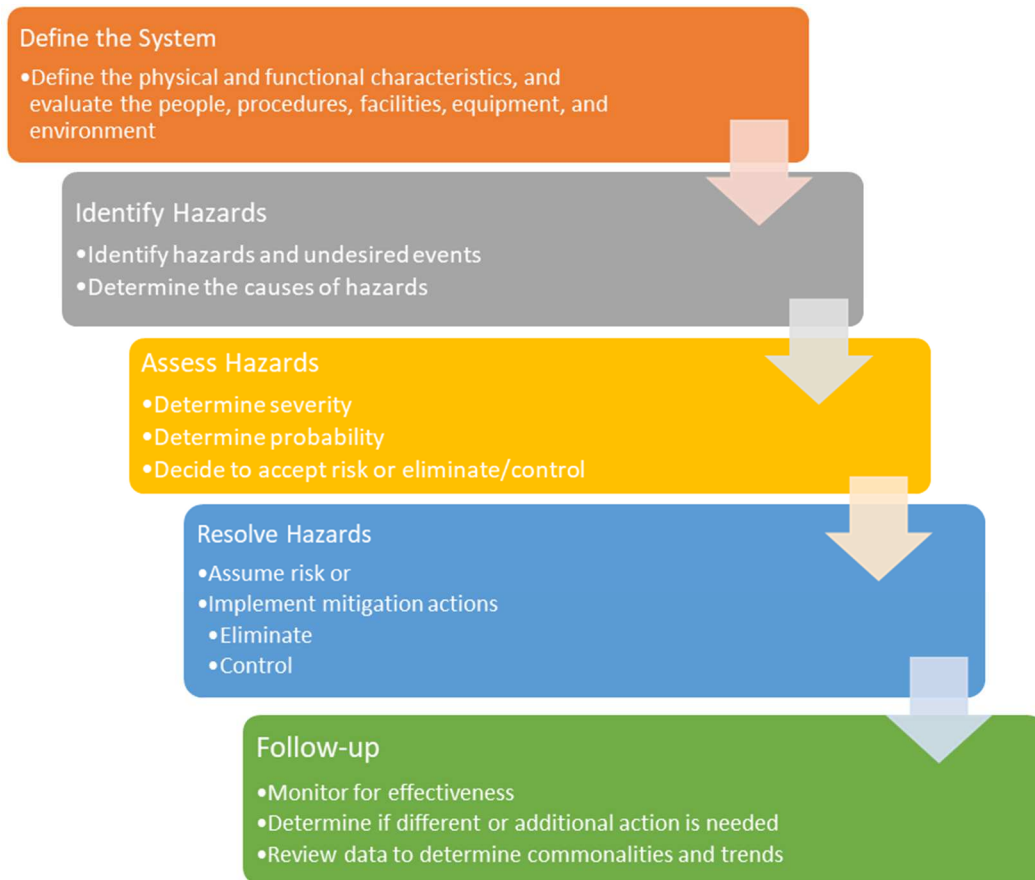
The CSO is responsible for determining the status of each hazard reported. In some cases, hazards may be identified and are not able to be resolved but actions are taken to reduce the risk of the hazard. It is CCTS's goal to eliminate all identified hazards if possible. Some hazards may require continuous monitoring to ensure the hazard does not elevate to an action level.

All hazard reports will be documented and integrated into current performance measures and data collection. The CSO will track each hazard to completion and recommend policy or procedural changes if needed as a result of the hazard mitigation.

### CCTS Responsibility

CCTS takes every hazard report seriously and investigates each one to determine if it's an isolated case, or emerging trend requiring evaluation of policies and procedures or service modifications. Employees reporting hazards will not face disciplinary action unless that employee contributed to the hazard CCTS wants to encourage all employees to report any hazard or threat they observe and help make the CCTS system as safe as possible for its employees, riders, and the general public. Employees may report the hazard to their immediate supervisor or go directly to the CSO to submit and discuss their report.

The following process chart illustrates the steps taken as part of the hazard identification process through the ESRP.



## Section 5. Safety Risk Management

CCTS provides training to all personnel in the identification of hazards and security threat while also providing tools to enable personnel to report these risks. Once the risk has been identified CCTS conducts an assessment of the risk to determine the necessary response and response time. The response may include further investigation or monitoring, action(s) to mitigate the hazard or security threat and follow-up assessment to ensure action taken is appropriate and effective.

### Safety Hazard Identification:

Hazard and security threats are identified through different methods of monitoring the system. This includes system, employee and asset assessments conducted daily and on incremental basis. Additionally, CCTS communicates with peers across the state, FTA and NCDOT to identify common hazards impacting multiple systems. CCTS conducts the following routine and random evaluations of the system in the following departments:

## Personnel

Each CCTS employee is evaluated annually to ensure they are performing their job to the expectations of the Agency. As part of their orientation process the employee is provided training and tools to perform their job while not receiving permanent status until completing 180 days of employment. During the 180 - day period, the employee is evaluated to determine if they are properly prepared to perform their job.

Additional evaluations of the employee are conducted throughout the year through spot-checks of some aspect of their job function. If through spot-check or annual evaluation it is determined the employee's performance does not meet expectations or training standards, remedial training will be provided and additional evaluations will take place to ensure remedial training was effective.

## Assets

Rolling stock, facilities and equipment are monitored through a vigorous preventive maintenance plan aimed at identifying hazards and deficiencies as part of daily and scheduled inspections. Operations and Maintenance Departments coordinate the preventive maintenance program including daily Vehicle Inspection Reports (VIR)'s, incremental and annual inspections.

CCTS updates the FTA required Transit Asset Management (TAM) Plan annually with data relevant to each asset to include a condition assessment, miles (with rolling stock and non-revenue vehicles) and age as to whether the asset is in a State of Good Repair (SGR). The TAM Plan allows CCTS management to plan asset replacement or rehabilitation for future years.

## System

As part of CCTS's safety management system monitoring, the agency uses service evaluations when planning, spot-checking or responding to an event like an accident or incident. New routes are strategically developed with safety being the first priority and passenger access second. CCTS route planners plan and test all routes before activating the route for revenue service. All routes are reviewed periodically to determine if environmental hazards may exist requiring modification to the route, schedule or vehicle.

All front-line staff have been trained to note any changes to service which may be considered a hazard or security threat and through the ESRP, notify their supervisors immediately or upon return to CCTS depending on the severity of the hazard.

## Hazard Identification Procedure

Any employee seeing something through inspection or observation they deem to be a hazard are instructed to immediately report that hazard to the immediate supervisor regardless of the perceived level of threat. Depending on the situation, either the immediate supervisor or the employee will complete a Hazard Report Form and submit it to the CSO.

If the hazard requires immediate mitigation, the employee will be instructed on steps to take to reduce the risk which may or may not alleviate the risk completely. Additional actions may be taken once the immediate risk mitigation has been taken. Some hazards may not pose an immediate risk but are still reported and the CSO will be responsible for risk assessment, investigation and mitigation strategy.

In some cases, a passenger or member of the general public may call CCTS with a complaint about a front-line employee which may rise to the level of hazardous behavior or actions. CCTS currently documents all customer complaints/compliments and takes appropriate action to investigate any complaints. Complaints deemed hazardous will trigger immediate action by on-duty supervisors.

Hazard Report Forms will be located on all vehicles along with standard safety kits for accident and incident reporting, with all Customer Service Representatives (CSR)'s, Dispatch, Operations, and Maintenance Departments. A copy of the form is located in Appendix 1.

The Hazard Report Form will require the employee to briefly describe the hazard noting date, time of day, location, and other pertinent information. The form includes a section for the CSO or immediate supervisor to document immediate action taken to reduce risk, a risk assessment chart prioritizing the risk, and a section for additional follow-up action. All forms will be processed by the CSO and summarized periodically for trend analysis and include in safety performance measures.

#### 49 CFR part 673.5

*Hazard* means any real or potential condition that can cause injury, illness, or death; damage to or loss of the facilities, equipment, rolling stock, or infrastructure of a public transportation system; or damage to the environment.

### Safety Risk Assessment

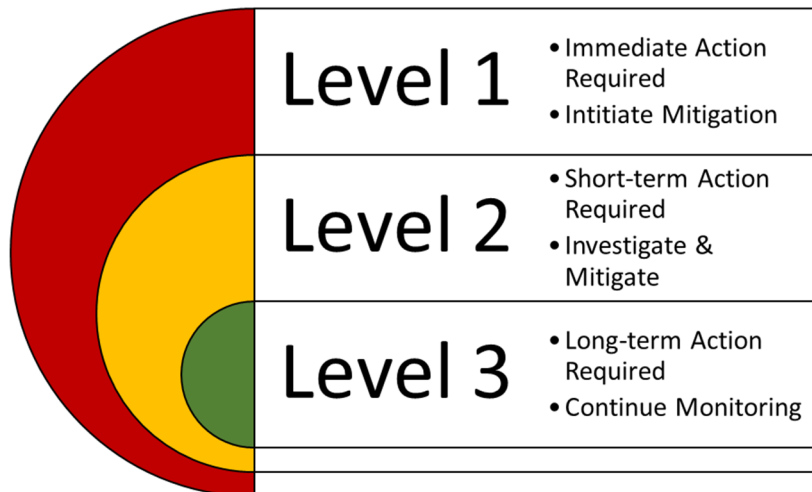
All CCTS staff have been provided with training appropriate for their positions within the organization. CCTS expects its employees to respond to hazards or threats with professional judgement as sometimes there might not be time to contact a supervisor to prevent an emergency event. In cases where the hazard can be reported without immediate risk, the employee will make an initial assessment of the risk as part of their report.

Once received by the CSO, the initial risk assessment may be amended requiring immediate, short, or long-term response.

**Level 1** - Immediate: A deficiency, threat or hazard requiring immediate attention to mitigate risk either temporarily until further action can be taken or complete mitigation.

**Level 2** - Short Term: Action is needed within seven days to mitigate an identified deficiency, threat or hazard. The deficiency, threat or hazard does not pose immediate danger but if no action is taken could elevate to an immediate level risk.

**Level 3 - Long Term:** A deficiency, threat or hazard has been identified but does not pose a threat currently but could at a later time. Continued monitoring and awareness are required.



The CSO in coordination with staff will investigate each identified hazard, assess the risk, and take appropriate action to mitigate the risk. Additional mitigation may be needed based on follow-up monitoring to the action taken.

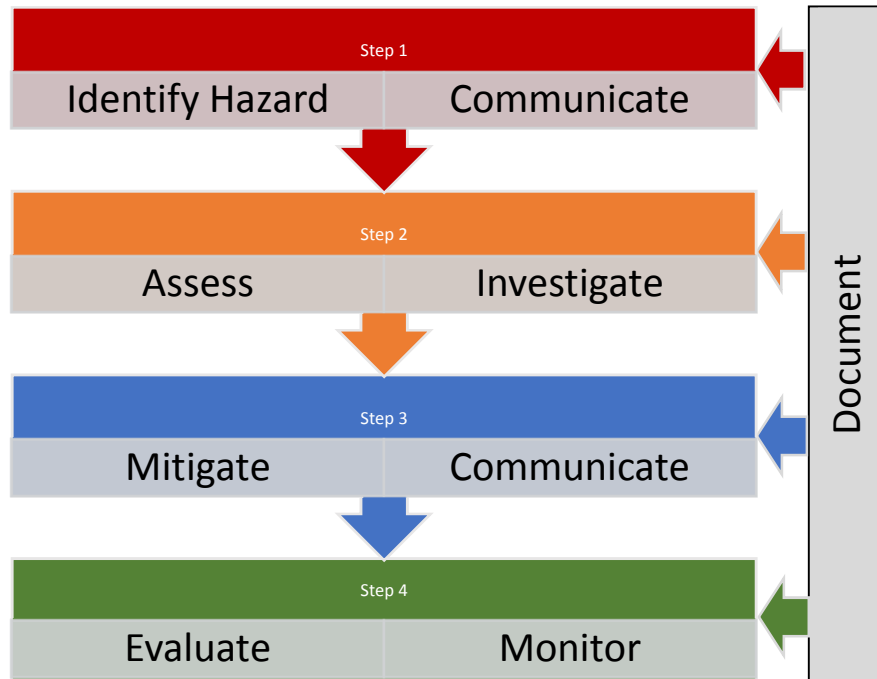
### Safety Risk Mitigation

In response to all identified and assessed hazards, CCTS will take steps to mitigate the hazard and reduce or eliminate the risk to employees, riders, and public. Mitigation strategies will be dependent on results of investigation into the elements contributing to the risks. The investigation may include more than one department and may include interviews outside of the transit system.

Actions to mitigate risk will include all employees, riders, and public who may be impacted by either the hazard or the actions to reduce or alleviate the risk. CCTS will communicate actions to appropriate staff through methods appropriate risk assessment. In some cases, immediate communication through two-way communications (dispatch system, text burst, email, or web alert) may be necessary. In other cases, bulletin board notices or memorandum posting may be appropriate.

Once a risk mitigation strategy has been implemented CCTS will monitor the actions to determine if full mitigation is possible and if not, is additional action necessary to alleviate the risk or is stepped up monitoring necessary. Some risks may not be completely mitigated but awareness to the risk will be a top priority.

All actions taken to mitigate risk will be responsibility of the CSO, documented and linked to the initial deficiency, threat, or hazard identification step.



## Section 6. Safety Performance Monitoring and Measurement

Safety performance monitoring and measurement involves the continual monitoring of the transit agency's activities to understand safety performance. Through these efforts, CCTS can determine whether it is meeting its safety objectives and safety performance targets, as well as the extent to which it is effectively implementing Safety Management Systems (SMS).

CCTS is constantly striving to maintain the highest level of safety through its monitoring methods to include adherence to policies and procedures, safety and maintenance plans, and system and employee evaluation processes. These methods allow CCTS to determine the need to make changes to improve policies, employee training and service delivery.

The CSO will monitor operations daily through observation, data analysis, communication and safety updates to identify mitigation strategies that may be ineffective. If mitigation actions are found to be ineffective additional strategies will be developed through key and impacted staff feedback.

### Maintenance

**Maintenance Standards and Procedures.** Standards and procedures are included in the Cabarrus County Transportation Maintenance Plan. In general, maintenance procedures are designed to ensure that the maintenance recommendations of the manufacturer are met, maximum efficiency in performance and operation is obtained, and maximum bus life and condition are maintained. Daily bus inspections, an active Preventive Maintenance Program, contractor oversight, and careful monitoring are included in procedures to ensure the safety of buses and adequacy of the Fleet Maintenance Plan.



**Operator Inspections.** All operators are required to perform a pre-trip and post-trip inspection to ensure that the vehicle is safe and in good operating condition. If any defects are noted by the operator, a defect comment is completed on the pre/post trip inspection and, depending on the severity and extent of the defect, the vehicle may be repaired or taken out of service until a repair can be made. In the case of a defect that develops or is noted once a vehicle is in service, the operator is required to communicate the problem to Operations, who will then notify Maintenance.

**Daily Servicing and Inspections.** The CCTS Maintenance Vendor inspects and services buses used in revenue service. The buses are washed, all fluids are checked, tires and lugs are checked, and the vehicle is inspected for any leaks or unusual noises. The driver cleans the bus interiors each day. When a defect is noted, it is reported to the Fleet Coordinator or Supervisor on shift so that evaluation and, if necessary, a repair can be conducted.

**Mileage-Based Maintenance Inspections.** All buses receive preventive maintenance inspections (PMI) at designated mileage intervals. Mileages are determined by vehicle and subcomponent manufacturers and real-world experience. Oil sampling is performed periodically for both engines and transmissions. A description of the schedule and type of inspection and service performed for each bus series is included in the CCTS Maintenance Plan.

**Maintenance Inspections of Contracted Providers.** CCTS contracts for the operation and maintenance of paratransit services. The contractor must ensure that all passenger vehicles and associated equipment are maintained in proper working condition. The contractor is required to implement a maintenance and safety program that includes a preventive maintenance schedule that complies with FTA requirements for preventive maintenance for vehicles. Further, contractors are required to maintain comprehensive maintenance records on each vehicle and send the information to CCTS. In addition, on-site inspections are conducted at least quarterly to verify vehicle condition.

## Operations

### Facility Monitoring

Formal facility inspections of all CCTS facilities and grounds are conducted by Cabarrus County Infrastructure & Asset Management department which provide Maintenance/Safety checks/Facilities report quarterly using a facility checklist. In the CCTS exceptions report, staff can identify and monitor facility safety concerns that are reported to the proper personnel. All DHS staff can request facility service request in the form of a work ticket. The purpose of the inspections is to identify any unsafe or unhealthy conditions which may exist, and that may require maintenance or modification. Each facility is also visually inspected for compliance with OSHA and local fire codes.

Any guests CCTS's administration facility must check in through a secured process requiring check-in and validation of visit purpose. Employees are trained on procedures for visitors in the workplace and facility access is limited through security systems.

### Frequency

The Safety Committee conducts its safety inspections quarterly. Mechanics and Facilities Maintenance employees look for potential hazards with equipment whenever they are using that equipment. The vehicle hoists, chain pulls, and cranes in the vehicle maintenance shop are inspected annually by

contractors. Preventive maintenance of equipment and facilities is performed in accordance with the manufacturer's recommended practice. Hazards are also identified by analyzing work accident trends, through Hazard Report Forms submitted by employees. Forms are used by employees to report safety concerns and to make safety recommendations.

### Reporting

When deficiencies are noted during quarterly inspections, they are documented and reported to the director of the department in which the safety hazard is located. When safety hazards are noted by non-scheduled observation, they must be reported by the observer to a supervisor or CSO. Hazard Report Forms are routed to the department, Chief Safety Officer or director best equipped to evaluate the concern and, when necessary, propose a resolution.

### Hazard Resolution

The primary purpose of facility inspections and hazard reporting is to identify conditions that could lead to accidents and losses. In view of this, it is crucial that all departments and employees be involved in the Facility Inspection and the Hazard Identification and Resolution processes. Hazard resolution is related to the severity of the hazard and the probability and severity of a negative consequence of the hazard.

### Follow-up

Corrective action for a confirmed hazard that has been identified by any established process is the responsibility of the director of the department area in which the hazard exists or the CSO. This includes arranging for the services of other Cabarrus County departments or outside parties, as necessary, to eliminate or control the hazard.

### Documentation

Hazards that have been identified, proposed resolutions, and corrective actions are recorded in hard copy by the Safety Committee and maintained by CSO

All front-line personnel are responsible for monitoring safety and security as part of their respective positions. If a hazard is identified through observation or interaction with customers or the general public, it is reported to the immediate supervisor as well as following CCTS's hazard reporting process.

## Employee Hazard Reporting

### Loss Reports

Employees can fill out a Hazard Report Form which is turned into the effected department and the CSO, talk with a supervisor or the Operations Supervisor. They can also contact a Safety Committee member which is comprised of the CCTS management team, risk manager, drivers and dispatcher. Depending on the severity/risk of the hazard identified, immediate action may be taken, or the input will be brought to the Safety Committee for discussion. Feedback will be provided to the employee on what action, if any, will be taken. All employees follow the Employee Hazard Reporting Program Policy.

### Route/Operations Safety

Employees can fill out a Hazard Report Form or discuss suggestions for making the system/route safer. CCTS encourages employees to be advocates for safety while also suggesting methods of increasing

performance. Management has an open-door policy and makes clear the importance of employee feedback; positive and negative.

## Safety Events

### Accident and Incident Reporting Process

All accidents and loss incidents are to be investigated CCTS's safe driving standards require professional safe performance of all operators. To ensure better than average safety performance, CCTS employs the Defensive Driving Course (DDC4), National Safety Council guidelines to determine if a collision or onboard incident could have been prevented. All personnel operating any CCTS vehicle are held to this standard.

The CCTS Employee Handbook includes procedures and responsibilities for accident/incident investigation. The combined manuals establish procedures for accident notification, response, and investigation.

Transit Operations coordinates with outside law enforcement agencies if they investigate an event. Administrative staff coordinates with outside insurance providers and provides support among CCTS departments and independent investigation to manage CCTS liability and claims.

Most accidents and incidents involving CCTS are relatively minor in severity and are investigated by *Cabarrus County Safety Officer*. Since most accidents involve buses, this section focuses on bus accidents. However, all non-bus accidents and incidents are also investigated.

### Notification

Bus Operators are to notify the operations system supervisor anytime a CCTS vehicle might have been damaged, anytime a CCTS vehicle and another vehicle come into contact, or anytime an instance occurs in where a customer may have been injured. An Operations Supervisors will be directed to the scene. Police and ambulance will be dispatched, if necessary.

### At-Scene Procedures

Bus Operators will adhere to the following procedures defined in the Cabarrus County Transportation Employee Handbook:

- ◆ Assist the injured.
- ◆ If blocking traffic, set out reflective triangles.
- ◆ Do not move the van unless required to do so by an Operations Supervisor, fire or police order, or impending danger from traffic.
- ◆ Obtain names, addresses, and phone numbers of all witnesses.
- ◆ Have all customers sign the passenger information card.

Driver Supervisors are responsible for conducting on-scene investigations of accidents and incidents. Depending on the severity and the nature of the event, various mechanisms will be used for preserving

transient evidence. These may include digital photography, bus video, field sketches, interviews, and observations.

### Investigation

An attempt is made to complete the investigation of most accidents within three days. Driver Supervisors are required to complete an Accident/Incident Report. Operators are required to complete an Accident Information Report and Exceptions Report. The Supervisor is required to file both reports electronically *as well* as a hard copy and attach all relevant media for use by the Operations & Training Supervisor and the CSO.

A Report of Injury Form must be completed if an employee suffers an injury or illness as a result of an accident or incident.

### Accident Review Process

Accidents and Incidents are classified as Preventable or Non-Preventable.

Preventable accidents are defined as those accidents that could have been reasonably avoided if the operator had followed all defensive driving techniques as established by the National Safety Council Guidelines, Defensive Driving Course (4 hours.)

After reviewing all related documents and evidence, the investigating Operations Supervisor, CSO, and Risk Manager makes an independent preliminary determination of whether the accident was preventable.

The final accident determination is made by the Safety Officer. This information is reviewed and discussed by the safety committee. The committee meets a minimum of once monthly and is comprised of two drivers, 2 Driver Supervisors, a Transit Operations & Training Supervisor, Transportation Manager, and Risk representative. A driver representative takes minutes.

The Committee follows all policies, procedures, and definitions as established in the Safety Committee guidelines. Examples of investigations may include reviews of accident and injury reports, vehicle condition reports, witness statements, employee interviews, accident scene sketches, bus videos, physical evidence, brake test reports, training manuals, and accident site visits. Employees who are not in agreement with the determination of the accident can appeal directly to the Supervisor by providing additional evidence and testimony. If the employee is not in agreement with the appeal results, he or she can make a second and final appeal to the Transportation Manager/Accountable Executive. The Transportation Manager may review all relevant information, interview the employee making the appeal, interview Supervisor, and confer with any available person or resource he or she considers valuable to his or her deliberation.

### Hazard Resolution

The primary purpose of the Accident Investigation process is to determine the cause(s) of accidents so that they may be prevented or mitigated in the future. To this end, it is crucial that all relevant departments be appropriately involved in the Process. A serious attempt is made to use lessons learned through the investigatory process to incorporate hazard resolutions into future procedures, designs, construction, modifications, training, and procurements.

### Follow-up

Follow-up in the form of corrective actions is the responsibility of the employee's director. The responsibility may be delegated to the employee's manager, supervisor or CSO.

Any disciplinary action will be assessed by the Risk Officer, HR department, and CCTS management staff determining the Disciplinary consequences for accidents which may include warnings, suspensions, and discharge.

Training will be provided, in most cases, for employees who have been involved in one preventable accidents within one year. Training and re-training are not disciplinary in nature.

### Internal Reporting

The Driver Supervisor is responsible for ensuring that all accident reports are completed and filed with Human Resources, Risk Management and CSO. Human Resources will advise on the history of the employee if a pattern of safety events is evident.

### Documentation

*Management Staff, Risk Management and CSO* maintain the accident investigation documentation.

### Performance Measures

Through a series of performance measures relative to operations, maintenance, and safety, CCTS can monitor the system's safety by identifying trends and gaps in policies, procedures, training, and monitoring efforts. The following performance measures are on a daily, monthly, and quarterly basis.

### Maintenance

- ◆ **Preventive Maintenance On-time Inspection Percentage** – determines the effectiveness of the maintenance department to ensure all inspections are conducted per manufacturing and CCTS mileage intervals.
- ◆ **Vehicles Removed From Revenue Service** – tracks vehicles removed from service due to a mechanical defect developed while in service requiring immediate service either on-site of failure or once returned to the facility.
- ◆ **Annual Vehicle Condition Assessment** – through annual inspection, determines on a scale of 1-5 the overall condition of the asset. This performance measure is also used in annual updates of CCTS's Transit Asset Management Plan.

### Operations

- ◆ **Customer Complaints Per Month** – tracks all customer complaints to identify areas of deficiency with vehicle, driver or other CCTS areas. Safety-related complaints are immediately routed to a supervisor on-duty or the Training & Operations Supervisor for investigation mitigation and response. Complaints may be a result of phone calls, website or CCTS public forums.
- ◆ **On-time Performance** – serves as an indicator to issues with time management, environmental factors, scheduling, and vehicle and driver performance.
- ◆ **On-board Surveys** – conducted annually, allow CCTS to receive rider feedback about bus operator performance, customer service, and vehicle safety.

## Safety

- ◆ **Safety Performance Measure: Fatalities** (total number of reportable fatalities and rate per total vehicle revenue miles by mode)
- ◆ **Safety Performance Measure: Injuries** (total number of reportable injuries and rate per total vehicle revenue miles by mode)
- ◆ **Safety Performance Measure: Safety Events** (total number of reportable events and rate per total vehicle revenue miles by mode)
- ◆ **Safety Performance Measure: System Reliability** (mean distance between major mechanical failures by mode)

## 7. Safety Promotion

### Operator Selection

#### Hiring Practices

Selecting applicants best suited to excel at the Transportation Driver job requirements is critical to safe transit operations. The transit driver is directly responsible for the safety of not only the passengers, but also the pedestrians, bicyclists, drivers, and all others who share the road with the transit vehicle. CCTS's hiring process includes the following components:

#### *Applications*

Applicants are sought through postings in traditional and culturally diverse media, referrals from current employees, posted *Cabarrus County website* and applications filed by prospective candidates when there are no positions available. The applications are screened by key personnel in Human Resources and Transit Operations.

#### *Interview*

After application reviews, applicants are then interviewed by a panel comprised of a Training & Operations Supervisor, Driver Supervisor, and an HR or other administrative staff person. The interview process is designed to evaluate a candidate's strengths in customer service, the ability to simultaneously perform tasks, conflict resolution, and the ability to perform well under temporal and interpersonal pressure.

#### *Driving Record*

To be eligible for hire, a candidate must submit an acceptable driving disclosure form dating back five years. This establishes 21 years as the de facto minimum age requirement for new hire Bus Operators.

#### *Licensing*

To be eligible for hire, a candidate must be able to earn a Class C driver's license and pass a Fit for Duty test & DOT physical.

#### *Criminal Background Check*

To be eligible for hire, a candidate must submit to a Criminal Background Check administered by the State of North Carolina and with the Federal Bureau of Investigation. The results must meet all statutory and CCTS standards for the Transportation Driver position.

### *Drug Testing*

To be eligible for hire, a candidate must produce a negative result for a pre-employment drug test.

### *Physical Capacities Testing*

To be eligible for hire, a candidate must pass a position-specific physical capacities test.

## *Training*

There are formal training programs for Transportation Drivers, Maintenance employees and Operations employees. These include training classes, manuals, CCTS Standard Operating Procedures, and on-the-job training.

The safety component of training is designed to make employees aware of the hazards associated with their jobs and the appropriate methods for controlling these hazards. The training is intended to motivate employees to work safely. Trainings fall into three main categories: (1) Initial, (2) Annual, and (3) Remedial or Refresher.

### *Initial Bus Operator Training*

New Transportation Drivers receive an intensive two week training course that covers every aspect of their new job. Some components of the training are delivered in the classroom. The majority of learning occurs on the vans during off-route and on-route training. The training includes, but is not limited to, the following areas:

- *Defensive Driving (DDC-4)*
- *Cabarrus County Orientation*
- *First Aid, CPR & AED*
- *Customer Service Training*
- *Blood borne & Airborne Pathogens*
- *System Overview*
- *System Procedures*
- *Communication skills*
- *Emergency Management*
- *Health/Injury Prevention*
- *On-route Training*
- *Vehicle Orientation of all Vehicles*
- *SMS Training*

On-route training provides real service experience with a Driver Supervisor on the new driver's regularly scheduled work. The time the new employee operates the scheduled route is increased daily. Each day the new driver receives a full review and debriefing from his or her supervisor. Supervisors communicate among one another regarding where additional training for new drivers is required.

After the initial training, new drivers receive additional support and training, including:

- *Check-rides at the following intervals: one week, 3 months, six months, and twelve months*
- *6 month Follow-up: Procedure and Policy Review*
- *Fall Bad Weather: Driving and Defensive Driving Course (DDC)*
- *Refresher*
- *One-Year Follow-up: Debriefing with Driver Supervisor*
- *Two-Year Follow-up: DDC*
- *Annual Training*

#### [Annual Training for All Bus Operators](#)

Every year, each Bus Operator receives one full day of refresher and topical training during the autumn months. The training addresses, but is not limited to, the following topics:

- *Fatigue Awareness*
- *Dealing With Difficult People*
- *Resolving Conflict*
- *Harassment*
- *Effectively Dealing With People of Differing Ages*
- *Proper Securement of Mobility Devices*
- *Defensive Driving Course*
- *Blood borne Pathogens*
- *Safety/Security Update*
- *Injury Prevention*
- *Accessible Service Sensitivity*
- *PTASP and SMS*
- *Hazard Communication*
- *Fire Safety*
- *Fleet Policy*
- *Slip Hazards*
- *Preventing Strains and Sprains*



- *Unlawful Workplace Harassment*

Partial-day trainings are also scheduled on safe winter driving and whenever warranted by the addition of new equipment or a change in configuration.

#### *Initial Operation Supervisor Training*

Driver Supervisors begin their career path, almost exclusively, as Transportation Driver who first work in the position of driver. As supervisor, additional training was provided:

- *Drug & Alcohol (Policy and procedures for all types of FTA-mandated testing)*
- *Accident Investigation (based on the TSI model)*
- *Emergency Procedures*
- *Security Procedures*
- *On-the-job Injury Claims*
- *Blood Borne Pathogens*
- *Paperwork requirements*
- *Harassment*
- *Cultural Diversity*
- *Coaching/Criticism/Discipline*
- *Dispatch Operations*
- *Field Operations*
- *First Aid and Defibrillator*
- *Conflict Resolution*
- *Supervisor Training*
- *Driver Coaching Training*

#### *Injury and Illness Prevention Training*

Injury and Illness Prevention Training is directed toward achieving a safe working environment for all employees and reducing the chance of occupational-related injuries and illnesses. The majority of training, targets employees working in the Maintenance and Facilities Maintenance Departments because these employees have the greatest exposure to occupational hazards. The program is based on applicable Federal, State, and local safety codes and regulations. Some areas addressed in training include:

- *Handling Hazardous Materials (Right to Know)*
- *Slips, Trips, and Falls*
- *Personal Protection Equipment*
- *Material Safety Data Sheets (MSDS) and Labels*
- *First Aid*
- *Blood borne Pathogens*
- *Hazardous Materials Storage*
- *Strains and Sprains*
- *Fall Protection*
- *Ergonomics*
- *Hazard Communication Program*
- *Practicing Hand Hygiene*
- *Trip Hazards*
- *Eye and Face Protection*
- *Safety and Emergency Procedures*

*Several trainings are provided through Cabarrus County Human Resource Department. All training are administered and tracked in NeoGov software where training records are maintained. Many of the trainings are required trainings for all Cabarrus County Employees and participation is mandatory. Trainings are administered in a timely fashion and employees are responsible for completing training within a specified timeframe.*

### *Emergency Response Planning and Coordination*

Details are contained in the Cabarrus County Emergency Action Plan and Evacuation Request Procedures.

## System Modification Design Review and Approval

### General Process

The CCTS system is regularly modified in response to operational experience, the addition of new types of service, and changes in service design and levels. CCTS's philosophy is to use appropriate new technologies to benefit the environment and the community it serves. The challenge is to review any proposed modification adequately before it is approved. Any proposed modification should be evaluated to ensure it is compatible with existing systems and does not introduce new hazards to the system or reduce the effectiveness of existing hazard controls.

Equipment modifications may be proposed by any employee of any department that uses the equipment. Changes may also occur from an analysis of reliability performance, historical data, and available improvements in equipment design and components.

### Modification Design Review

A review of any modification in equipment design shall be made by the director and managers of the department responsible for the equipment. It is an informal practice to include Human Resources and Operations in the review of any change that might affect safety. The impact on the safety of all designs and specifications should be identified and evaluated before the change is approved. Some of the areas to be considered include but are not limited to:

- *Hazardous Materials (handling and use)*
- *Motor Vehicle Safety*
- *Human Factor*
- *Occupational Health and Safety*
- *Materials Compatibility*
- *Fire Protection*
- *Lighting*
- *Braking systems*
- *Mirrors*
- *Warning Devices*

Modifications must not be made before it is determined how they might affect the safety of the system, or any other systems. Other departments may evaluate a proposed change to determine its

compatibility with other systems (e.g., hoists, fueling systems, communications systems). The evaluation may also include a review of applicable regulations, such as the Federal Motor Vehicle Safety Standards and Regulations and the U.S. Department of Labor's Occupational Safety and Health Act.

Testing may also be performed to evaluate the safety of a proposed modification. The testing of small changes may be minimal. For substantial modifications, extensive field testing, mock-ups, and structural evaluations may be employed.

### Modification Design Approval

Final approval is generally made by either the Transportation Manager or Development. When modifications are made by a bus manufacturer, the Fleet Coordinator works with the manufacturer, and contractual changes may be made. If changes are substantial, additional training will be provided for maintenance and operation staff.

### Monitoring

Once a modification is put in place, feedback from the operating department is solicited to evaluate the performance of the modification. Unsolicited input from the operating department and its employees (end users) is also encouraged. Depending on the nature of the modification, Transportation Manager, Human Resources, the Safety Officer may be involved for input.

### Documentation

The Maintenance Department is responsible for documenting any vehicle modifications. Facilities Services is responsible for documenting any modifications made to a facility. Documentation may involve changing diagrams, schematics, manuals, service bulletins, service intervals, standard operating procedures, and Material Safety Data Sheets. Fleet Coordinator and Training & Operations Supervisor are responsible for updating Safety Data Sheets based on input from product manufacturers.

### Routes

Route modifications are designed by Dispatcher & Scheduler. Operations & Training Supervisor coordinate with the dispatcher and Scheduler to establish accuracy and efficiency for all routes. This experience-based, real-world process is designed to protect the safety of the transit bus, transit passengers, other vehicles, and pedestrians.

The Dispatcher and Scheduler informs the Operations & Training Supervisor, Management Staff of any proposed route modifications. The Driver Supervisors can request that the Operations & Training Supervisor evaluate a specific proposal, or the Operations & Training Supervisor can choose to evaluate any proposed modifications.

CCTS management staff may request a route modification it believes will improve operations. It may also choose to evaluate a modification that has been proposed by another department. Input from individual Transportation drivers is encouraged through the Hazard Report Form, direct communication, and periodic surveying of drivers conducted.

Finally, CCTS maintains a cooperative working relationship with the appropriate planning and road departments of all municipal levels of government within which CCTS operates.

## 8. Additional Information

This PTASP was developed from information in other CCTS documents, policies and procedures and manuals. Those documents are listed below:

- *CCTS Employee Handbook*
- *Safety and Security Plan (SSP)*
- *Vehicle Maintenance Plan*
- *City Ordinances*
- *Facility Maintenance Plan*
- *Training Manual*
- *Emergency Management Plan*

## 9. Definitions of Terms Used in the Safety Plan

CCTS incorporates all of FTA's definitions that are in 49 CFR § 673.5 of the Public Transportation Agency Safety Plan regulation.

- **Accident** means an Event that involves any of the following: A loss of life; a report of a serious injury to a person; a collision of public transportation vehicles; a runaway train; an evacuation for life safety reasons; or any derailment of a rail transit vehicle, at any location, at any time, whatever the cause.
- **Accountable Executive** means a single, identifiable person who has ultimate responsibility for carrying out the Public Transportation Agency Safety Plan of a public transportation agency; responsibility for carrying out the agency's Transit Asset Management Plan; and control or direction over the human and capital resources needed to develop and maintain both the agency's Public Transportation Agency Safety Plan, in accordance with 49 U.S.C. 5329(d), and the agency's Transit Asset Management Plan, in accordance with 49 U.S.C. 5326.
- **Equivalent Authority** means an entity that carries out duties similar to that of a Board of Directors for a recipient or sub-recipient of FTA funds under 49 U.S.C. Chapter 53, including sufficient authority to review and approve a recipient or sub-recipient's Public Transportation Agency Safety Plan.
- **Event** means any Accident, Incident, or Occurrence.
- **Hazard** means any real or potential condition that can cause injury, illness, or death; damage to or loss of the facilities, equipment, rolling stock, or infrastructure of a public transportation system; or damage to the environment.
- **Incident** means an event that involves any of the following: a personal injury that is not a serious injury; one or more injuries requiring medical transport; or damage to facilities, equipment, rolling stock, or infrastructure that disrupts the operations of a transit agency.

- **Investigation** means the process of determining the causal and contributing factors of an accident, incident, or hazard, for the purpose of preventing recurrence and mitigating risk.
- **National Public Transportation Safety Plan** means the plan to improve the safety of all public transportation systems that receive Federal financial assistance under 49 U.S.C. Chapter 53.
- **Occurrence** means an Event without any personal injury in which any damage to facilities, equipment, rolling stock, or infrastructure does not disrupt the operations of a transit agency.
- **Operator** of a public transportation system means a provider of public transportation as defined under 49 U.S.C. 5302.
- **Performance measure** means an expression based on a quantifiable indicator of performance or condition that is used to establish targets and to assess progress toward meeting the established targets.
- **Performance target** means a quantifiable level of performance or condition, expressed as a value for the measure, to be achieved within a time period required by the FTA.
- **Public Transportation Agency Safety Plan (or Agency Safety Plan)** means the documented comprehensive Agency Safety Plan for a transit agency that is required by 49 U.S.C. 5329 and Part 673.
- **Risk** means the composite of predicted severity and likelihood of the potential effect of a hazard.
- **Risk mitigation** means a method or methods to eliminate or reduce the effects of hazards.
- **Safety Assurance** means processes within a transit agency's Safety Management System that function to ensure the implementation and effectiveness of safety risk mitigation, and to ensure that the transit agency meets or exceeds its safety objectives through the collection, analysis, and assessment of information.
- **Safety Management Policy** means a transit agency's documented commitment to safety, which defines the transit agency's safety objectives and the accountabilities and responsibilities of its employees in regard to safety.
- **Safety Management System** means the formal, top-down, organization-wide approach to managing safety risk and assuring the effectiveness of a transit agency's safety risk mitigation. SMS includes systematic procedures, practices, and policies for managing risks and hazards.
- **Safety performance target** means a performance target related to safety management activities.
- **Safety Promotion** means a combination of training and communication of safety information to support SMS as applied to the transit agency's public transportation system.
- **Safety risk assessment** means the formal activity whereby a transit agency determines Safety Risk Management priorities by establishing the significance or value of its safety risks.
- **Safety Risk Management** means a process within a transit agency's Agency Safety Plan for identifying hazards and analyzing, assessing, and mitigating safety risk.

- **Serious injury** means any injury which: (1) Requires hospitalization for more than 48 hours, commencing within 7 days from the date when the injury was received; (2) Results in a fracture of any bone (except simple fractures of fingers, toes, or noses); (3) Causes severe hemorrhages, nerve, muscle, or tendon damage; (4) Involves any internal organ; or (5) Involves second or third-degree burns, or any burns affecting more than 5 percent of the body surface.
- **Transit agency** means an operator of a public transportation system.
- **Transit Asset Management Plan** means the strategic and systematic practice of procuring, operating, inspecting, maintaining, rehabilitating, and replacing transit capital assets to manage their performance, risks, and costs over their life cycles, for the purpose of providing safe, cost effective, and reliable public transportation, as required by 49 U.S.C. 5326 and 49 CFR Part 625.

## 10. Commonly Used Acronyms

Acronym	Word or Phrase
ADA	American's with Disabilities Act of 1990
ASP	Agency Safety Plan (also referred to as a PTASP in Part 673)
CFR	Code of Federal Regulations
CT	County Transit
ESRP	Employee Safety Reporting Program
FTA	Federal Transit Administration
NCDOT	North Carolina Department of Transportation
MPO	Metropolitan Planning Organization
Part 673	49 CFR Part 673 (Public Transportation Agency Safety Plan)
SMS	Safety Management System
SSP	System Safety Plan
U.S.C.	United States Code
VRM	Vehicle Revenue Miles

## Appendix 1



### HAZARD REPORTING FORM

Employee Name \_\_\_\_\_

Report ID # \_\_\_\_\_

Date of Report \_\_\_\_\_

Time Report Submitted \_\_\_\_\_

Time of Hazard \_\_\_\_\_

Start Time \_\_\_\_\_

Location of Hazard \_\_\_\_\_

Supervisor Notified \_\_\_\_\_

(Check all that apply)

#### Type of Hazard

Vehicle	<input type="checkbox"/>	Weather Related	<input type="checkbox"/>
Passenger	<input type="checkbox"/>	Road Condition	<input type="checkbox"/>
Facility	<input type="checkbox"/>	Security	<input type="checkbox"/>
Employee	<input type="checkbox"/>	Near Miss	<input type="checkbox"/>

Description of

Hazard

#### Initial Action Taken to Mitigate Hazard

#### Initial Assessment of Hazard

	<b>Level 1-Immediate:</b> A deficiency, threat, or hazard requiring immediate attention to mitigate risk either temporarily until further action can be taken or complete mitigation.
	<b>Level 2-Short Term:</b> Action is needed within seven days to mitigate an identified deficiency, threat, or hazard. The deficiency, threat, or hazard does not pose immediate danger, but if no action is taken could elevate to an immediate level risk.
	<b>Level 3- Long Term:</b> A deficiency, threat or hazard has been identified but does not pose a threat currently, but could at a later time. Continued monitoring and awareness are required.



## HAZARD MITIGATION

Investigating Supervisor \_\_\_\_\_ Title \_\_\_\_\_

Date of Investigation \_\_\_\_\_ Time \_\_\_\_\_

**Additional Information****Assessment Classification (Circle)****Level 1****Level 2****Level 3****Report #****Mitigation Action(s) Taken**

Action(s) Designed to: (Circle One) Eliminate Control

**Describe Communication of Action(s)****Follow-Up**

Date \_\_\_\_\_ Contact \_\_\_\_\_

**Status of Action Taken**

Is additional actions needed? (Circle One) Yes No

**Additional Action Taken**

## CCTS Accident and Incident Assessment

<b>Threat/Hazards</b>	<b>A. Likelihood 1= Improbable 10=Certain</b>	<b>B. Impact on Service 1= Minor 10= Catastrophic</b>	<b>C. Financial Impact 1=Negotiable 10= Catastrophic</b>	<b>Vulnerability Index (A+B+C)</b>
<b>Accident &amp; Incidents</b>				
Minor Vehicles Collision	22	15	14	51
Major Collision No Injuries	9	19	13	41
Major Collision Injury/Injuries	5	19	16	40
Major Collision Fatality	5	14	23	42
Passenger Injury Before Boarding/After Alighting	19	7	11	37
Passenger Fall on vehicle /no injury	19	8	9	36
Passenger Fall on vehicle/ Injury	19	8	14	41
Employee Injury	16	20	20	56
Wheelchair Lift Failure/No Injury	17	20	22	59
Wheelchair Lift Failure/Injury	9	6	12	27
Injury Based on Securement Problems	4	4	7	15

## Organizational Infrastructure Assessment

Threat/Hazard	A. Likelihood 1= Improbable 10=Certain	B. Impact on Service 1= Minor 10= Catastrophic	C. Financial Impact 1= Negotiable 10= Catastrophic	Vulnerability Index (A+B+C)
<b>Organizational Infrastructure</b>				
Trespassing	<b>11</b>	<b>3</b>	<b>4</b>	<b>18</b>
Vandalism	<b>13</b>	<b>7</b>	<b>8</b>	<b>28</b>
Employee Theft	<b>5</b>	<b>3</b>	<b>3</b>	<b>11</b>
Bomb Threat	<b>5</b>	<b>9</b>	<b>7</b>	<b>21</b>
Dangerous Mail	<b>10</b>	<b>6</b>	<b>6</b>	<b>22</b>
Brief Power Outage	<b>14</b>	<b>15</b>	<b>9</b>	<b>38</b>
Extended Power Outage	<b>10</b>	<b>10</b>	<b>12</b>	<b>22</b>
Hard Drive Crash/Cyber Attack	<b>11</b>	<b>18</b>	<b>14</b>	<b>43</b>
Loss of Landline Phone Service	<b>13</b>	<b>4</b>	<b>4</b>	<b>21</b>
Loss of Cell Phone Service	<b>13</b>	<b>6</b>	<b>4</b>	<b>23</b>
Loss of Radio System	<b>11</b>	<b>15</b>	<b>14</b>	<b>40</b>
Minor Structural Fire	<b>6</b>	<b>10</b>	<b>10</b>	<b>26</b>
Major Structural Fire	<b>5</b>	<b>18</b>	<b>20</b>	<b>43</b>
Vehicle Fire without Injury	<b>5</b>	<b>12</b>	<b>11</b>	<b>28</b>
Vehicle Fire with Injury/Fatality	<b>5</b>	<b>19</b>	<b>18</b>	<b>42</b>

## Hazardous Material

Threat/Hazard	A. Likelihood 1=Improbable 10=Certain	B. Impact on Service 1= Minor 10=Catastrophic	C. Financial Impact 1=Negotiable 10=Catastrophic	Vulnerability Index (A+B+C)
<b>Hazardous Materials</b>				
Blood borne Pathogen Spill	12	5	4	21
Toxic Release	3	9	6	18
Fuel Related Event	6	18	12	36

## Domestic or International Terrorism Assessment

Threat/Hazard	A. Likelihood 1=Improbable 10=Certain	B. Impact on Service 1= Minor 10=Catastrophic	C. Financial Impact 1=Negotiable 10=Catastrophic	Vulnerability Index (A+B+C)
<b>Terrorism</b>				
Suspicious Item on Vehicle	4	15	8	27
Improvised Explosive Device	4	20	13	37
Chemical Weapons	4	20	13	37
Biological Weapons	4	20	13	37
Radiological Weapons	4	20	13	37

## Acts of Nature Assessment

Threat/Hazard	A. Likelihood 1=Improbable 10=Certain	B. Impact on Service 1= Minor 10=Catastrophic	C. Financial Impact 1=Negotiable 10=Catastrophic	Vulnerability Index (A+B+C)
<b>Acts of Nature</b>	<b>10</b>	<b>8</b>	<b>9</b>	<b>27</b>
<b>Flooding in Community</b>	<b>12</b>	<b>11</b>	<b>9</b>	<b>32</b>
<b>Flooding of Transit Facility</b>	<b>5</b>	<b>12</b>	<b>12</b>	<b>29</b>
<b>Severe Winter Weather</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>35</b>
<b>Fog</b>	<b>14</b>	<b>5</b>	<b>5</b>	<b>24</b>
<b>Tornado</b>	<b>10</b>	<b>8</b>	<b>12</b>	<b>30</b>
<b>Severe Thunderstorm</b>	<b>21</b>	<b>10</b>	<b>7</b>	<b>38</b>
<b>Fires</b>	<b>5</b>	<b>11</b>	<b>8</b>	<b>24</b>
<b>Landslide/Rockslide Mudslide/Sinkhole</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>16</b>

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

Infrastructure and Asset Management - Bid Award for County Vehicle Purchases

### **BRIEF SUMMARY:**

A formal bid for seven trucks, one van, nine cars and one SUV was advertised on August 18, 2020. A total of two dealerships submitted bids for the various vehicles on August 26, 2020. After opening and evaluating the bids it is recommended to purchase the nine cars from Hendrick Toyota Scion of Concord for a total cost of \$206,775.00 and the seven trucks, one van, and one SUV from Hilbish Motor Company for a total cost of \$268,089.87. All bids received were within the total amount budgeted in the FY21 vehicle budget and do include taxes and tags.

### **REQUESTED ACTION:**

Motion to approve the bid award and authorize the County Manager to execute the two purchasing agreements, one between Cabarrus County and Hendrick Toyota Scion of Concord and one between Cabarrus County and Hilbish Motor Company, subject to revision by the County Attorney.

### **EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

### **SUBMITTED BY:**

Michael Miller, Infrastructure and Asset Management Director

### **BUDGET AMENDMENT REQUIRED:**

No

## COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:

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### ATTACHMENTS:

- ▣ Bid tabulation

**Fiscal Year 2021 Vehicle Package Bid Tabulation**  
**Wednesday, August 26, 2020**

	<b>Hilbish Motor Company</b>	<b>Hendrick Toyota Scion of Concord</b>
<b>Exhibit A: 10,000# GVWR Truck Cab/Chassis with Service Body Includes Knapheide Quote JS00001570 Quantity: 1</b>	<b>\$46,109.83</b>	<b>No Bid</b>
<b>Exhibit B: 9,000# GVWR 2WD Small Van Cargo Van LWB XL Quantity: 1</b>	<b>\$24,847.54</b>	<b>No Bid</b>
<b>Exhibit C: 6,500# GVWR Truck Quantity: 4</b>	<b>\$27,903.55</b>	<b>No Bid</b>
<b>Exhibit D: 4 Door Sedan Quantity: 9</b>	<b>No Bid</b>	<b>\$22,975.00</b>
<b>Exhibit E: Small Pickup Truck Quantity: 2</b>	<b>\$27,889.13</b>	<b>No Bid</b>
<b>Exhibit F: Midsized SUV Quantity: 1</b>	<b>\$29,740.04</b>	<b>No Bid</b>
<b>Total</b>	<b>\$268,089.87</b>	<b>\$206,775.00</b>



# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

Infrastructure and Asset Management - Recommended Approval of Preferred Alternate for Courthouse Expansion Project - Exterior Material

### **BRIEF SUMMARY:**

NCGS 133-3 requires performance standards to be used when specifying products. The statute also allows preferred brands of equipment to be bid as an alternate on the Cabarrus County Courthouse Expansion Project provided that the performance standards were approved by the Cabarrus County Board of Commissioners. To be approved the alternate must either provide a cost savings or maintain/improve the functioning of a process or system affected by the brand alternate. Approval is requested for the preferred brand alternate for high pressure compact laminate composed of wood veneer and paper fibers treated with thermosetting resins. Initially the design and construction team found two (2) of these materials but after further investigation the two manufacturers are both subsidiaries of the same parent company.

### **REQUESTED ACTION:**

Motion to approve the preferred brand alternate list for equipment for the Courthouse Expansion Project.

### **EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

### **SUBMITTED BY:**

Kyle Bilafer, Area Manager of Operations

### **BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Preferred Alternate Exterior Wood Composite

## CABCO COURTHOUSE PREFERRED ALTERNATES

**§ 133-3.** *Specifications to carry competitive items; substitution of materials. All architects, engineers, designers, or draftsmen, when providing design services, or writing specifications, directly or indirectly, for materials to be used in any city, county or State work, shall specify in their plans the required performance and design characteristics of such materials. However, when it is impossible or impractical to specify the required performance and design characteristics for such materials, then the architect, engineer, designer or draftsman may use a brand name specification so long as they cite three or more examples of items of equal design or equivalent design, which would establish an acceptable range for items of equal or equivalent design. The specifications shall state clearly that the cited examples are used only to denote the quality standard of product desired and that they do not restrict bidders to a specific brand, make, manufacturer or specific name; that they are used only to set forth and convey to bidders the general style, type, character and quality of product desired; and that equivalent products will be acceptable.*

***Where it is impossible to specify performance and design characteristics for such materials and impossible to cite three or more items due to the fact that there are not that many items of similar or equivalent design in competition, then as many items as are available shall be cited.***

*On all city, county or State works, the maximum interchangeability and compatibility of cited items shall be required. The brand of product used on a city, county or State work shall not limit competitive bidding on future works. Specifications may list one or more preferred brands as an alternate to the base bid in limited circumstances.*

***Specifications containing a preferred brand alternate under this section must identify the performance standards that support the preference.*** *Performance standards for the preference must be approved in advance by the owner in an open meeting. Any alternate approved by the owner shall be approved only where (i) the preferred alternate will provide cost savings, maintain or improve the functioning of any process or system affected by the preferred item or items, or both, and (ii) a justification identifying these criteria is made available in writing to the public.* Substitution of materials, items, or equipment of equal or equivalent design shall be submitted to the architect or engineer for approval or disapproval; such approval or disapproval shall be made by the architect or engineer prior to the opening of bids. The purpose of this statute is to mandate and encourage free and open competition on public contracts. (1933, c. 66, s. 3; 1951, c. 1104, s. 5; 1993, c. 334, s. 7.1; 2002-107, s. 5; 2002-159, s. 64(c).)

## 07 42 23 Wood Veneer Laminate Wall Panels

Description: 48" x 96" High Pressure Compact Laminate composed of wood veneer and paper fibers treated with thermosetting resins. System installed on metal furring.

An intentional and critical design decision in the development of the exterior material palette of the Courthouse Project is the introduction of natural wood to define key public elements such as entry and upper floor public circulation spaces, as well as ceremonially important spaces such as the grand Superior Courtroom, related pre-function waiting areas, and jury assembly spaces. Experientially, natural wood is desired for the project as a uniquely warm and familiar building material historically used throughout the Southeast, and of particular contextual appropriateness in the downtown Concord building fabric. Other non-wood, faux-finish materials produced in metals and/or composites lack the inherent physical properties and appearances of natural wood and would not be capable of achieving a comparable architectural character.

It is our understanding that the following two manufacturers are presently the only fabricators of natural wood panels of the desired size, and with the proven performance criteria appropriate for exterior use on a civic building of this importance. The Parklex Timber Panels are judged to be a superior product in terms of available wood grain and color selections. However, both Parklex and Prodema are in fact owned by the same parent company. Therefore, we believe a preferred alternate specification is required.

I. Parklex Timber Panels - Parklex USA, Inc.; 212 River Park North Drive, Woodstock, GA 30188; telephone: 678-401-7403; website: <http://www.parklex.com>

II. Prodema

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

ITS - GIS Enterprise Agreement

### **BRIEF SUMMARY:**

GIS (Geographic Information Systems) has become an integral part of the functions of Cabarrus County. Last year you received a detailed presentation on the Cabarrus County GIS Strategic Plan from Cabarrus ITS and ESRI. This contract will enable us to continue to deliver on solutions from that plan. This enterprise agreement has been structured to enable Cabarrus County to grow into the agreement with graduated progress. The pricing is discounted in the first 2 years to adjust for the adoption and implementation rate of new technologies. Additionally, there is a service component to help the team implement these technologies; ESRI Advantage Program.

### **REQUESTED ACTION:**

Motion to approve the contract between Cabarrus County and ESRI; and authorize the County Manager to execute the contract on behalf of Cabarrus County, subject to review or revisions by the County Attorney.

### **EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

### **SUBMITTED BY:**

Todd Shanley, Information Technology Services, Chief Information Officer  
Joe Battinelli, Information Technology Services, GIS/Analytics Supervisor

### **BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Cabarrus County EA
- ▣ Advantage Program



May 15, 2020

Mr. Joe Battinelli  
County of Cabarrus  
65 Church St S  
Concord, NC 28025-3549

Dear Joe,

The Esri Small Municipal and County Government Enterprise Agreement (SGEA) is a three-year agreement that will grant your organization access to Esri term license software. The EA will be effective on the date executed and will require a firm, three-year commitment.

Based on Esri's work with several organizations similar to yours, we know there is significant potential to apply Geographic Information System (GIS) technology in many operational and technical areas within your organization. For this reason, we believe that your organization will greatly benefit from an Enterprise Agreement (EA).

An EA will provide your organization with numerous benefits including:

- A lower cost per unit for licensed software
- Substantially reduced administrative and procurement expenses
- Complete flexibility to deploy software products when and where needed

The following business terms and conditions will apply:

- All current departments, employees, and in-house contractors of the organization will be eligible to use the software and services included in the EA.
- If your organization wishes to acquire and/or maintain any Esri software during the term of the agreement that is not included in the EA, it may do so separately at the Esri pricing that is generally available for your organization for software and maintenance.
- The organization will establish a single point of contact for orders and deliveries and will be responsible for redistribution to eligible users.
- The organization will establish a Tier 1 support center to field calls from internal users of Esri software. The organization may designate individuals as specified in the EA who may directly contact Esri for Tier 2 technical support.
- The organization will provide an annual report of installed Esri software to Esri.
- Esri software and updates that the organization is licensed to use will be automatically available for downloading.
- The fee and benefits offered in this EA proposal are contingent upon your acceptance of Esri's Small Municipal and County Government EA terms and conditions.

- Licenses are valid for the term of the EA.

This program offer is valid for 90 days. To complete the agreement within this time frame, please contact me within the next seven days to work through any questions or concerns you may have.

To expedite your acceptance of this EA offer:

1. Sign and return the EA contract with a Purchase Order or issue a Purchase Order that references this EA Quotation and includes the following statement on the face of the Purchase Order:

***"THIS PURCHASE ORDER IS GOVERNED BY THE TERMS AND CONDITIONS OF THE ESRI SMALL MUNICIPAL AND COUNTY GOVERNMENT EA, AND ADDITIONAL TERMS AND CONDITIONS IN THIS PURCHASE ORDER WILL NOT APPLY."***

Have it signed by an authorized representative of the organization.

2. On the first page of the EA, identify the central point of contact/agreement administrator. The agreement administrator is the party that will be the contact for management of the software, administration issues, and general operations. Information should include name, title (if applicable), address, phone number, and e-mail address.
3. In the purchase order, identify the "Ship to" and "Bill to" information for your organization.
4. Send the purchase order and agreement to the address, email or fax noted below:

Esri  
Attn: Customer Service SG-EA  
380 New York Street  
Redlands, CA 92373-8100

e-mail: [service@esri.com](mailto:service@esri.com)  
fax documents to: 909-307-3083

I appreciate the opportunity to present you with this proposal, and I believe it will bring great benefits to your organization.

Thank you very much for your consideration.

Best Regards,

Dawn Matasic





Environmental Systems Research Institute, Inc.  
380 New York St  
Redlands, CA 92373-8100  
Phone: (909) 793-2853 Fax: (909) 307-3049  
DUNS Number: 06-313-4175 CAGE Code: 0AMS3

*To expedite your order, please attach a copy of  
this quotation to your purchase order.  
Quote is valid from: 2/25/2020 To: 5/25/2020*

## Quotation # Q-407440

Date: May 15, 2020

Customer # 197 Contract #

County of Cabarrus  
GIS Div  
65 Church St S  
Concord, NC 28025-3549

ATTENTION: Joe Battinelli  
PHONE: (704) 920-2427  
EMAIL: [jbattinelli@cabarruscounty.us](mailto:jbattinelli@cabarruscounty.us)

Material	Qty	Term	Unit Price	Total
168182	1	Year 1	\$50,000.00	\$50,000.00
Populations of 150,001-250,000 Small Government Term Enterprise License Agreement				
168182	1	Year 2	\$75,000.00	\$75,000.00
Populations of 150,001-250,000 Small Government Term Enterprise License Agreement				
168182	1	Year 3	\$100,000.00	\$100,000.00
Populations of 150,001-250,000 Small Government Term Enterprise License Agreement				
159166	1		\$0.00	\$0.00
Year 1: ArcGIS Hub Premium ArcGIS Online Community Term License				
159168	1		\$0.00	\$0.00
Year 1: ArcGIS Hub Premium Additional 1000 ArcGIS Online Community Creator Term License				
159166	1		\$0.00	\$0.00
Year 2: ArcGIS Hub Premium ArcGIS Online Community Term License				
159168	1		\$0.00	\$0.00
Year 2: ArcGIS Hub Premium Additional 1000 ArcGIS Online Community Creator Term License				

Esri may charge a fee to cover expenses related to any customer requirement to use a proprietary vendor management, procurement, or invoice program.

**For questions contact:**

Dawn Matasic

**Email:**

[dmatasic@esri.com](mailto:dmatasic@esri.com)

**Phone:**

(909) 793-2853 x8647

The items on this quotation are subject to and governed by the terms of this quotation, the most current product specific scope of use document found at <https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf>, and your applicable signed agreement with Esri. If no such agreement covers any item quoted, then Esri's standard terms and conditions found at <https://go.esri.com/MAPS> apply to your purchase of that item. Federal government entities and government prime contractors authorized under FAR 51.1 may purchase under the terms of Esri's GSA Federal Supply Schedule. Supplemental terms and conditions found at <https://www.esri.com/en-us/legal/terms/state-supplemental> apply to some state and local government purchases. All terms of this quotation will be incorporated into and become part of any additional agreement regarding Esri's offerings. Acceptance of this quotation is limited to the terms of this quotation. Esri objects to and expressly rejects any different or additional terms contained in any purchase order, offer, or confirmation sent to or to be sent by buyer. Unless prohibited by law, the quotation information is confidential and may not be copied or released other than for the express purpose of system selection and purchase/license. The information may not be given to outside parties or used for any other purpose without consent from Esri. Delivery is FOB Origin.

MATASICD

**This offer is limited to the terms and conditions incorporated and attached herein.**



Environmental Systems Research Institute, Inc.  
380 New York St  
Redlands, CA 92373-8100  
Phone: (909) 793-2853 Fax: (909) 307-3049  
DUNS Number: 06-313-4175 CAGE Code: 0AMS3

## Quotation # Q-407440

Date: May 15, 2020

Customer # 197 Contract #

County of Cabarrus  
GIS Div  
65 Church St S  
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ATTENTION: Joe Battinelli  
PHONE: (704) 920-2427  
EMAIL: [jbattinelli@cabarruscounty.us](mailto:jbattinelli@cabarruscounty.us)

*To expedite your order, please attach a copy of this quotation to your purchase order.*  
*Quote is valid from: 2/25/2020 To: 5/25/2020*

Material	Qty	Term	Unit Price	Total
159166	1		\$0.00	\$0.00
Year 3: ArcGIS Hub Premium ArcGIS Online Community Term License				
159168	1		\$0.00	\$0.00
Year 3: ArcGIS Hub Premium Additional 1000 ArcGIS Online Community Creator Term License				

Subtotal:	\$225,000.00
Sales Tax:	\$15,750.00
Estimated Shipping and Handling (2 Day Delivery):	\$0.00
Contract Price Adjust:	\$0.00
Total:	\$240,750.00

\*\*\*As you can see the official quote is totaled for all three years, however, the PO only needs to be for one year. Payment for the second and third year will be due on the anniversary date of your EA.

Esri may charge a fee to cover expenses related to any customer requirement to use a proprietary vendor management, procurement, or invoice program.

<b>For questions contact:</b> Dawn Matasic	<b>Email:</b> <a href="mailto:dmatasic@esri.com">dmatasic@esri.com</a>	<b>Phone:</b> (909) 793-2853 x8647
<p>The items on this quotation are subject to and governed by the terms of this quotation, the most current product specific scope of use document found at <a href="https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf">https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf</a>, and your applicable signed agreement with Esri. If no such agreement covers any item quoted, then Esri's standard terms and conditions found at <a href="https://go.esri.com/MAPS">https://go.esri.com/MAPS</a> apply to your purchase of that item. Federal government entities and government prime contractors authorized under FAR 51.1 may purchase under the terms of Esri's GSA Federal Supply Schedule. Supplemental terms and conditions found at <a href="https://www.esri.com/en-us/legal/terms/state-supplemental">https://www.esri.com/en-us/legal/terms/state-supplemental</a> apply to some state and local government purchases. All terms of this quotation will be incorporated into and become part of any additional agreement regarding Esri's offerings. Acceptance of this quotation is limited to the terms of this quotation. Esri objects to and expressly rejects any different or additional terms contained in any purchase order, offer, or confirmation sent to or to be sent by buyer. Unless prohibited by law, the quotation information is confidential and may not be copied or released other than for the express purpose of system selection and purchase/license. The information may not be given to outside parties or used for any other purpose without consent from Esri. Delivery is FOB Origin.</p>		

MATASICD

**This offer is limited to the terms and conditions incorporated and attached herein.**

**Esri Use Only:**

Cust. Name \_\_\_\_\_

Cust. # \_\_\_\_\_

PO # \_\_\_\_\_

Esri Agreement # \_\_\_\_\_



## SMALL ENTERPRISE AGREEMENT COUNTY AND MUNICIPALITY GOVERNMENT (E214-6)

This Agreement is by and between the organization identified in the Quotation ("**Customer**") and **Environmental Systems Research Institute, Inc. ("Esri")**.

This Agreement sets forth the terms for Customer's use of Products and incorporates by reference (i) the Quotation and (ii) the Master Agreement. Should there be any conflict between the terms and conditions of the documents that comprise this Agreement, the order of precedence for the documents shall be as follows: (i) the Quotation, (ii) this Agreement, and (iii) the Master Agreement. This Agreement shall be governed by and construed in accordance with the laws of the state in which Customer is located without reference to conflict of laws principles, and the United States of America federal law shall govern in matters of intellectual property. The modifications and additional rights granted in this Agreement apply only to the Products listed in Table A.

**Table A**  
**List of Products**

**Uncapped Quantities****Desktop Software and Extensions** (Single Use)

ArcGIS Desktop Advanced  
 ArcGIS Desktop Standard  
 ArcGIS Desktop Basic  
 ArcGIS Desktop Extensions: ArcGIS 3D Analyst,  
 ArcGIS Spatial Analyst, ArcGIS Geostatistical  
 Analyst, ArcGIS Publisher, ArcGIS Network  
 Analyst, ArcGIS Schematics, ArcGIS Workflow  
 Manager, ArcGIS Data Reviewer

**Enterprise Software and Extensions**

ArcGIS Enterprise and Workgroup  
 (Advanced and Standard)  
 ArcGIS Enterprise Extensions: ArcGIS 3D Analyst,  
 ArcGIS Spatial Analyst, ArcGIS Geostatistical  
 Analyst, ArcGIS Network Analyst, ArcGIS  
 Schematics, ArcGIS Workflow Manager

ArcGIS Monitor

**Enterprise Additional Capability Servers**

ArcGIS Image Server

**Developer Tools**

ArcGIS Engine  
 ArcGIS Engine Extensions: ArcGIS 3D Analyst,  
 ArcGIS Spatial Analyst, ArcGIS Engine Geodatabase  
 Update, ArcGIS Network Analyst, ArcGIS Schematics  
 ArcGIS Runtime (Standard)  
 ArcGIS Runtime Analysis Extension

**Limited Quantities**

One (1) Professional subscription to ArcGIS Developer  
 Two (2) Esri CityEngine Single Use Licenses  
 1,000 ArcGIS Online Viewers  
 1,000 ArcGIS Online Creators  
 110,000 ArcGIS Online Service Credits  
 1,000 ArcGIS Enterprise Creators  
 15 Insights in ArcGIS Enterprise  
 15 Insights in ArcGIS Online  
 200 Tracker for ArcGIS Enterprise  
 200 Tracker for ArcGIS Online  
 7 ArcGIS Parcel Fabric User Type Extensions (Enterprise)  
 7 ArcGIS Utility Network User Type Extensions (Enterprise)

**OTHER BENEFITS**

Number of Esri User Conference registrations provided annually	<b>5</b>
Number of Tier 1 Help Desk individuals authorized to call Esri	<b>5</b>
Maximum number of sets of backup media, if requested*	<b>2</b>
Self-Paced e-Learning	<b>Uncapped</b>
Five percent (5%) discount on all individual commercially available instructor-led training classes at Esri facilities purchased outside this Agreement	

\*Additional sets of backup media may be purchased for a fee

Customer may accept this Agreement by signing and returning the whole Agreement with (i) the Quotation attached, (ii) a purchase order, or (iii) another document that matches the Quotation and references this Agreement ("**Ordering Document**"). **ADDITIONAL OR CONFLICTING TERMS IN CUSTOMER'S PURCHASE ORDER OR OTHER DOCUMENT WILL NOT APPLY, AND THE TERMS OF THIS AGREEMENT WILL GOVERN.** This Agreement is effective as of the date of Esri's receipt of an Ordering Document, unless otherwise agreed to by the parties ("**Effective Date**").

**Term of Agreement:** Three (3) years

This Agreement supersedes any previous agreements, proposals, presentations, understandings, and arrangements between the parties relating to the licensing of the Products. Except as provided in Article 4—Product Updates, no modifications can be made to this Agreement.

Accepted and Agreed:

\_\_\_\_\_  
(Customer)

By: \_\_\_\_\_  
Authorized Signature

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

### CUSTOMER CONTACT INFORMATION

Contact: \_\_\_\_\_

Telephone: \_\_\_\_\_

Address: \_\_\_\_\_

Fax: \_\_\_\_\_

City, State, Postal Code: \_\_\_\_\_

E-mail: \_\_\_\_\_

Country: \_\_\_\_\_

Quotation Number (if applicable): \_\_\_\_\_

## 1.0—ADDITIONAL DEFINITIONS

In addition to the definitions provided in the Master Agreement, the following definitions apply to this Agreement:

**"Case"** means a failure of the Software or Online Services to operate according to the Documentation where such failure substantially impacts operational or functional performance.

**"Deploy", "Deployed" and "Deployment"** mean to redistribute and install the Products and related Authorization Codes within Customer's organization(s).

**"Fee"** means the fee set forth in the Quotation.

**"Maintenance"** means Tier 2 Support, Product updates, and Product patches provided to Customer during the Term of Agreement.

**"Master Agreement"** means the applicable master agreement for Esri Products incorporated by this reference that is (i) found at <https://www.esri.com/en-us/legal/terms/full-master-agreement> and available in the installation process requiring acceptance by electronic acknowledgment or (ii) a signed Esri master agreement or license agreement that supersedes such electronically acknowledged master agreement.

**"Product(s)"** means the products identified in Table A—List of Products and any updates to the list Esri provides in writing.

**"Quotation"** means the offer letter and quotation provided separately to Customer.

**"Technical Support"** means the technical assistance for attempting resolution of a reported Case through error correction, patches, hot fixes, workarounds, replacement deliveries, or any other type of Product corrections or modifications.

**"Tier 1 Help Desk"** means Customer's point of contact(s) to provide all Tier 1 Support within Customer's organization(s).

**"Tier 1 Support"** means the Technical Support provided by the Tier 1 Help Desk.

**"Tier 2 Support"** means the Esri Technical Support provided to the Tier 1 Help Desk when a Case cannot be resolved through Tier 1 Support.

## 2.0—ADDITIONAL GRANT OF LICENSE

**2.1 Grant of License.** Subject to the terms and conditions of this Agreement, Esri grants to Customer a personal, nonexclusive, nontransferable license solely to use, copy, and Deploy quantities of the Products listed in Table A—List of Products for the Term of Agreement (i) for the applicable Fee and (ii) in accordance with the Master Agreement.

**2.2 Consultant Access.** Esri grants Customer the right to permit Customer's consultants or contractors to use the Products exclusively for Customer's benefit. Customer will be solely responsible for compliance by consultants and contractors with this Agreement and will ensure that the consultant or contractor discontinues use of Products upon completion of work for Customer. Access to or use of Products by consultants or contractors not exclusively for Customer's benefit is prohibited. Customer may not permit its consultants or contractors to install Software or Data on consultant, contractor, or third-party computers or remove Software or Data from Customer locations, except for the purpose of hosting the Software or Data on Contractor servers for the benefit of Customer.

## 3.0—TERM, TERMINATION, AND EXPIRATION

**3.1 Term.** This Agreement and all licenses hereunder will commence on the Effective Date and continue for the duration identified in the Term of Agreement, unless this Agreement is terminated earlier as provided herein. Customer is only authorized to use Products during the Term of Agreement. For an Agreement with a limited term, Esri does not grant Customer an indefinite or a perpetual license to Products.

**3.2 No Use upon Agreement Expiration or Termination.** All Product licenses, all Maintenance, and Esri User Conference registrations terminate upon expiration or termination of this Agreement.

**3.3 Termination for a Material Breach.** Either party may terminate this Agreement for a material breach by the other party. The breaching party will have thirty (30) days from the date of written notice to cure any material breach.

**3.4 Termination for Lack of Funds.** For an Agreement with government or government-owned entities, either party may terminate this Agreement before any subsequent year if

Customer is unable to secure funding through the legislative or governing body's approval process.

**3.5 Follow-on Term.** If the parties enter into another agreement substantially similar to this Agreement for an additional term, the effective date of the follow-on agreement will be the day after the expiration date of this Agreement.

## 4.0—PRODUCT UPDATES

**4.1 Future Updates.** Esri reserves the right to update the list of Products in Table A—List of Products by providing written notice to Customer. Customer may continue to use all Products that have been Deployed, but support and upgrades for deleted items may not be available. As new Products are incorporated into the standard program, they will be offered to Customer via written notice for incorporation into the Products schedule at no additional charge. Customer's use of new or updated Products requires Customer to adhere to applicable additional or revised terms and conditions in the Master Agreement.

**4.2 Product Life Cycle.** During the Term of Agreement, some Products may be retired or may no longer be available to Deploy in the identified quantities. Maintenance will be subject to the individual Product Life Cycle Support Status and Product Life Cycle Support Policy, which can be found at <https://support.esri.com/en/other-resources/product-life-cycle>. Updates for Products in the mature and retired phases may not be available. Customer may continue to use Products already Deployed, but Customer will not be able to Deploy retired Products.

## 5.0—MAINTENANCE

The Fee includes standard maintenance benefits during the Term of Agreement as specified in the most current applicable Esri Maintenance and Support Program document (found at <https://www.esri.com/en-us/legal/terms/maintenance>). At Esri's sole discretion, Esri may make patches, hot fixes, or updates available for download. No Software other than the defined Products will receive Maintenance. Customer may acquire maintenance for other Software outside this Agreement.

### a. Tier 1 Support

1. Customer will provide Tier 1 Support through the Tier 1 Help Desk to all Customer's authorized users.
2. The Tier 1 Help Desk will be fully trained in the Products.
3. At a minimum, Tier 1 Support will include those activities that assist the user in resolving how-to and operational questions as well as questions on installation and troubleshooting procedures.
4. The Tier 1 Help Desk will be the initial point of contact for all questions and reporting of a Case. The Tier 1 Help Desk will obtain a full description of each reported Case and the system configuration from the user. This may include obtaining any customizations, code samples, or data involved in the Case.
5. If the Tier 1 Help Desk cannot resolve the Case, an authorized Tier 1 Help Desk individual may contact Tier 2 Support. The Tier 1 Help Desk will provide support in such a way as to minimize repeat calls and make solutions to problems available to Customer's organization.
6. Tier 1 Help Desk individuals are the only individuals authorized to contact Tier 2 Support. Customer may change the Tier 1 Help Desk individuals by written notice to Esri.

### b. Tier 2 Support

1. Tier 2 Support will log the calls received from Tier 1 Help Desk.
2. Tier 2 Support will review all information collected by and received from the Tier 1 Help Desk including preliminary documented troubleshooting provided by the Tier 1 Help Desk when Tier 2 Support is required.
3. Tier 2 Support may request that Tier 1 Help Desk individuals provide verification of information, additional information, or answers to additional questions to supplement any preliminary information gathering or troubleshooting performed by Tier 1 Help Desk.
4. Tier 2 Support will attempt to resolve the Case submitted by Tier 1 Help Desk.



5. When the Case is resolved, Tier 2 Support will communicate the information to Tier 1 Help Desk, and Tier 1 Help Desk will disseminate the resolution to the user(s).

## 6.0—ENDORSEMENT AND PUBLICITY

This Agreement will not be construed or interpreted as an exclusive dealings agreement or Customer's endorsement of Products. Either party may publicize the existence of this Agreement.

## 7.0—ADMINISTRATIVE REQUIREMENTS

**7.1 OEM Licenses.** Under Esri's OEM or Solution OEM programs, OEM partners are authorized to embed or bundle portions of Esri products and services with their application or service. OEM partners' business model, licensing terms and conditions, and pricing are independent of this Agreement. Customer will not seek any discount from the OEM partner or Esri based on the availability of Products under this Agreement. Customer will not decouple Esri products or services from the OEM partners' application or service.

**7.2 Annual Report of Deployments.** At each anniversary date and ninety (90) calendar days prior to the expiration of this Agreement, Customer will provide Esri with a written report detailing all Deployments. Upon request, Customer will provide records sufficient to verify the accuracy of the annual report.

## 8.0—ORDERING, ADMINISTRATIVE PROCEDURES, DELIVERY, AND DEPLOYMENT

### 8.1 Orders, Delivery, and Deployment

- a. Upon the Effective Date, Esri will invoice Customer and provide Authorization Codes to activate the nondestructive copy protection program that enables Customer to download, operate, or allow access to the Products. If this is a multi-year Agreement, Esri may invoice the Fee up to thirty (30) calendar days before the annual anniversary date for each year.
- b. Undisputed invoices will be due and payable within thirty (30) calendar days from the date of invoice. Esri reserves the right to suspend Customer's access to and use of Products if

Customer fails to pay any undisputed amount owed on or before its due date. Esri may charge Customer interest at a monthly rate equal to the lesser of one percent (1.0%) per month or the maximum rate permitted by applicable law on any overdue fees plus all expenses of collection for any overdue balance that remains unpaid ten (10) days after Esri has notified Customer of the past-due balance.

- c. Esri's federal ID number is 95-2775-732.
- d. If requested, Esri will ship backup media to the ship-to address identified on the Ordering Document, FOB Destination, with shipping charges prepaid. Customer acknowledges that should sales or use taxes become due as a result of any shipments of tangible media, Esri has a right to invoice and Customer will pay any such sales or use tax associated with the receipt of tangible media.

**8.2 Order Requirements.** Esri does not require Customer to issue a purchase order. Customer may submit a purchase order in accordance with its own process requirements, provided that if Customer issues a purchase order, Customer will submit its initial purchase order on the Effective Date. If this is a multi-year Agreement, Customer will submit subsequent purchase orders to Esri at least thirty (30) calendar days before the annual anniversary date for each year.

- a. All orders pertaining to this Agreement will be processed through Customer's centralized point of contact.
- b. The following information will be included in each Ordering Document:
  - (1) Customer name; Esri customer number, if known; and bill-to and ship-to addresses
  - (2) Order number
  - (3) Applicable annual payment due

## 9.0—MERGERS, ACQUISITIONS, OR DIVESTITURES

If Customer is a commercial entity, Customer will notify Esri in writing in the event of (i) a consolidation, merger, or reorganization of Customer with or into another corporation or entity; (ii) Customer's acquisition of another entity; or (iii) a transfer or sale of all or part of Customer's organization (subsections i, ii, and iii, collectively referred to as "**Ownership Change**"). There will be

no decrease in Fee as a result of any Ownership Change.

- 9.1** If an Ownership Change increases the cumulative program count beyond the maximum level for this Agreement, Esri reserves the right to increase the Fee or terminate this Agreement and the parties will negotiate a new agreement.
- 9.2** If an Ownership Change results in transfer or sale of a portion of Customer's organization, that portion of Customer's organization will transfer the Products to Customer or uninstall, remove, and destroy all copies of the Products.
- 9.3** This Agreement may not be assigned to a successor entity as a result of an Ownership Change unless approved by Esri in writing in advance. If the assignment to the new entity is not approved, Customer will require any successor entity to uninstall, remove, and destroy the Products. This Agreement will terminate upon such Ownership Change.





## Quotation # Q-415253

Date: June 17, 2020

Customer # 197 Contract #

County of Cabarrus  
GIS Div  
65 Church St S  
Concord, NC 28025-3549

ATTENTION: Joe Battinelli  
PHONE: (704) 920-2427  
EMAIL: [jbattinelli@cabarruscounty.us](mailto:jbattinelli@cabarruscounty.us)

Environmental Systems Research Institute, Inc.  
380 New York St  
Redlands, CA 92373-8100  
Phone: (909) 793-2853 Fax: (909) 307-3049  
DUNS Number: 06-313-4175 CAGE Code: 0AMS3

*To expedite your order, please attach a copy of this quotation to your purchase order.*  
*Quote is valid from: 5/15/2020 To: 8/13/2020*

Material	Qty	Term	Unit Price	Total
144584	1	Year 1	\$63,200.00	\$63,200.00

Esri Enterprise Advantage Program (EEAP): 50 Learning and Service Credits - Annual subscription designed to provide enterprise-wide visioning and geospatial enablement through technical advisory, an annual planning meeting, a collaboratively developed technical work plan, and access to exclusive quarterly technology webcasts. The program also provides access to a combination of consulting, premium support, and training services. This configuration includes a one-day annual planning session; up to 100 Technical Advisor hours; Quarterly Technology Webcasts and 50 Learning and Services Credits. The Esri Advantage Program terms and conditions shall apply. If not attached, or already incorporated into an existing and current Esri master contract, these terms and conditions can be viewed on the web at <https://www.esri.com/en-us/legal/terms/services>. All travel specified in this quote is subject to Esri's business continuity measures regarding COVID-19 (>,<)> including the most current Federal, State, and Local Government restrictions and Centers for Disease Control and Prevention (CDC) travel advisory recommendations. All proposed project schedules are tentative and will be adjusted based on the most current COVID-19 information available, and mutual agreement of the parties.

Esri may charge a fee to cover expenses related to any customer requirement to use a proprietary vendor management, procurement, or invoice program.

<b>For questions contact:</b> Dawn Matasic	<b>Email:</b> <a href="mailto:dmatasic@esri.com">dmatasic@esri.com</a>	<b>Phone:</b> (909) 793-2853 x8647
<p>The items on this quotation are subject to and governed by the terms of this quotation, the most current product specific scope of use document found at <a href="https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf">https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf</a>, and your applicable signed agreement with Esri. If no such agreement covers any item quoted, then Esri's standard terms and conditions found at <a href="https://go.esri.com/MAPS">https://go.esri.com/MAPS</a> apply to your purchase of that item. Federal government entities and government prime contractors authorized under FAR 51.1 may purchase under the terms of Esri's GSA Federal Supply Schedule. Supplemental terms and conditions found at <a href="https://www.esri.com/en-us/legal/terms/state-supplemental">https://www.esri.com/en-us/legal/terms/state-supplemental</a> apply to some state and local government purchases. All terms of this quotation will be incorporated into and become part of any additional agreement regarding Esri's offerings. Acceptance of this quotation is limited to the terms of this quotation. Esri objects to and expressly rejects any different or additional terms contained in any purchase order, offer, or confirmation sent to or to be sent by buyer. Unless prohibited by law, the quotation information is confidential and may not be copied or released other than for the express purpose of system selection and purchase/license. The information may not be given to outside parties or used for any other purpose without consent from Esri. Delivery is FOB Origin.</p>		

MATASICD

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## Quotation # Q-415253

Date: June 17, 2020

Customer # 197 Contract #

County of Cabarrus  
GIS Div  
65 Church St S  
Concord, NC 28025-3549

ATTENTION: Joe Battinelli  
PHONE: (704) 920-2427  
EMAIL: [jbattinelli@cabarruscounty.us](mailto:jbattinelli@cabarruscounty.us)

Environmental Systems Research Institute, Inc.  
380 New York St  
Redlands, CA 92373-8100  
Phone: (909) 793-2853 Fax: (909) 307-3049  
DUNS Number: 06-313-4175 CAGE Code: 0AMS3

*To expedite your order, please attach a copy of  
this quotation to your purchase order.  
Quote is valid from: 5/15/2020 To: 8/13/2020*

Subtotal:	\$63,200.00
Sales Tax:	\$0.00
Estimated Shipping and Handling (2 Day Delivery):	\$0.00
Contract Price Adjust:	\$0.00
Total:	\$63,200.00

Esri is pleased to offer the quoted pricing to County of Cabarrus to provide the Advantage Program for a term of one year. The county has the option to renew the program after year one.

\*The Advantage Program rates change from year to year. If the county agrees to commit to a three year Advantage Program term we can lock in the same rate for three years.

Esri may charge a fee to cover expenses related to any customer requirement to use a proprietary vendor management, procurement, or invoice program.

<b>For questions contact:</b> Dawn Matasic	<b>Email:</b> <a href="mailto:dmatasic@esri.com">dmatasic@esri.com</a>	<b>Phone:</b> (909) 793-2853 x8647
<p>The items on this quotation are subject to and governed by the terms of this quotation, the most current product specific scope of use document found at <a href="https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf">https://assets.esri.com/content/dam/esrisites/media/legal/product-specific-terms-of-use/e300.pdf</a>, and your applicable signed agreement with Esri. If no such agreement covers any item quoted, then Esri's standard terms and conditions found at <a href="https://go.esri.com/MAPS">https://go.esri.com/MAPS</a> apply to your purchase of that item. Federal government entities and government prime contractors authorized under FAR 51.1 may purchase under the terms of Esri's GSA Federal Supply Schedule. Supplemental terms and conditions found at <a href="https://www.esri.com/en-us/legal/terms/state-supplemental">https://www.esri.com/en-us/legal/terms/state-supplemental</a> apply to some state and local government purchases. All terms of this quotation will be incorporated into and become part of any additional agreement regarding Esri's offerings. Acceptance of this quotation is limited to the terms of this quotation. Esri objects to and expressly rejects any different or additional terms contained in any purchase order, offer, or confirmation sent to or to be sent by buyer. Unless prohibited by law, the quotation information is confidential and may not be copied or released other than for the express purpose of system selection and purchase/license. The information may not be given to outside parties or used for any other purpose without consent from Esri. Delivery is FOB Origin.</p>		

MATASICD

**This offer is limited to the terms and conditions incorporated and attached herein.**

# Advantage Program Agreement



Agreement No. \_\_\_\_\_

This Advantage Program Agreement ("**Agreement**") is between the entity shown below ("**Customer**") and **Environmental Systems Research Institute, Inc. ("Esri")**, a California corporation with a place of business at 380 New York Street, Redlands, California 92373-8100 USA.

This Agreement sets forth the terms under which Esri provides the Advantage Program to the Customer. This Agreement does not apply to Software, Online Services, Data, or Maintenance, or to development Professional Services. The terms of use for these Esri Offerings are set forth in the applicable signed master agreement or, if the Customer has no such agreement, the terms of Esri's Master Agreement found at <http://www.esri.com/legal/software-license>.

This Agreement is the sole and entire agreement of the parties as to the subject matter of this Agreement and supersedes any previous agreements, understandings, and arrangements relating to such subject matter. Neither party has relied on any statement, representation, or warranty not expressly stated in this Agreement. This Agreement comprises this signature page, the terms and conditions that begin on the following page, and all referenced attachments. Except for Product or Service descriptions, quantities, pricing, and delivery instructions, or as agreed in an Ordering Document signed by both parties, all terms included in any Ordering Document are void and of no effect. Any modification(s) or amendment(s) to this Agreement must be in writing and signed by both parties.

The parties may sign this Agreement in counterparts or via electronic signatures; such execution is valid even if an original paper document bearing both parties' original signatures is not delivered. This Agreement is executed and effective as of the last date signed below.

The authorized representatives of each party accept and agree to the terms of this Agreement by signing below:

_____ (Customer)	ENVIRONMENTAL SYSTEMS RESEARCH INSTITUTE, INC. (Esri)
Legal Address: _____	380 New York Street, Redlands, CA 92373-8100
By: _____ Authorized Signature	By: _____ Authorized Signature
Printed Name: _____	Printed Name: _____
Title: _____	Title: _____
Date: _____	Date: _____

## Customer Contact Information

Contact: _____	Telephone: _____
Address: _____	Fax: _____
City, State, ZIP: _____	Email: _____

Attachment A contains definitions of capitalized terms used throughout this Agreement. Each section of this Agreement may include additional definitions that are used exclusively within that section.

## 1.0 GENERAL GRANT OF RIGHTS AND RESTRICTIONS

**1.1 Grant of Rights.** In consideration of Customer's payment of all applicable fees and in accordance with this Agreement, Esri

- a. Provides Services as set forth in this Agreement;
- b. Grants to Customer a nonexclusive, nontransferable right and license or subscription to access and use Esri Offerings as set forth in the Specifications and applicable Ordering Documents; and
- c. Authorizes Customer to copy and make derivative works of the Documentation for Customer's own internal use in conjunction with Customer's authorized use of Esri Offerings. Customer will include the following copyright attribution notice acknowledging the proprietary rights of Esri and its licensors in any derivative work:

"Portions of this document include intellectual property of Esri and its licensors and are used under license. Copyright © [*Customer will insert the actual copyright date(s) from the source materials.*] Esri and its licensors. All rights reserved."

The grants of rights in this section (i) continue for the duration of the subscription or applicable Term or perpetually if no Term is applicable or identified in the Ordering Documents and (ii) are subject to additional rights and restrictions in this Agreement including Attachment B.

**1.2 Consultant or Contractor Access.** Customer may authorize its consultants or contractors to (i) host Esri Offerings for Customer's benefit and (ii) use Esri Offerings exclusively for Customer's benefit. Customer will be solely responsible for its consultants' and contractors' compliance with this Agreement and will ensure that each consultant or contractor discontinues use of Esri Offerings upon completion of work for Customer. Access to or use of Esri Offerings by consultants or contractors that is not exclusively for Customer's benefit is prohibited.

**1.3 Reservation of Rights.** All Esri Offerings are the copyrighted works of Esri or its licensors; all rights not specifically granted in this Agreement are reserved.

**1.4 Customer Content.** Esri does not acquire any rights in Customer Content under this Agreement other than as needed to provide Esri Offerings and Services to Customer.

## 2.0 PROFESSIONAL SERVICES

**2.1 Definitions.** The following definitions supplement the definitions provided in Attachment A:

- a. "**Invention(s)**" means a patentable invention, discovery, innovation, or improvement, excluding Deliverables, relating to the subject matter of a Task Order.
- b. "**Inventor(s)**" means a party's principal, employee, consultant, or independent contractor that solely or jointly develops Inventions during Esri's performance under a Task Order.
- c. "**Professional Service Package(s)**" means a predefined unit of Professional Services, including travel-related expenses, provided at a firm fixed price.

**2.2 Permitted Uses.** Customer may use, copy, and modify Deliverables solely in conjunction with Customer's authorized use of Products.

### 2.3 Ownership of Deliverables and Inventions.

- a. Esri or its licensors own and retain ownership of Deliverables.
- b. Each party will retain title to any Inventions made or conceived solely by its Inventors during the term of this Agreement, including, but not limited to, such Inventions that Esri's Inventors solely make or conceive while

providing technical assistance pursuant to this Agreement. The parties will jointly own any Inventions made or conceived jointly by Inventors from both parties.

- c. The parties will negotiate in good faith and cooperate reasonably in (i) deciding whether or not to seek or maintain, or to continue to seek or maintain, patent protection in any country on any Invention and the extent and scope of such protection and (ii) protecting and enforcing any patents issued on such Invention.

### 3.0 ESRI MANAGED CLOUD SERVICES

**3.1 Definitions.** The following definitions supplement the definitions provided in Attachment A:

- a. **"Esri Managed Cloud Services Environment"** means the hardware, Software, Data, and network platform that Esri or its third-party supplier provides as part of Esri Managed Cloud Services.
- b. **"Hosting"** means the business of housing and making accessible Customer Content via the Internet.

### 3.2 Provision of Esri Managed Cloud Services.

- a. **General Terms.** Use of Esri Managed Cloud Services is subject to the Cloud Services terms found in Attachment B of this Agreement.
- b. **Requirements Planning.** It is Customer's responsibility to plan for and address with Esri changes to Customer's requirements, such as the need for additional capacity, the update of an application or dataset, or increased level of system availability.
- c. **Compensation and Expenses.** Esri will invoice Customer for the one-time setup fee upon Task Order execution. Thereafter, Esri will invoice Customer monthly for the Esri Managed Cloud Services to be provided the following month. Customer will pay invoices within 30 days of receipt. Customer is responsible for any shipping or temporary storage costs incurred during the delivery of Customer Content to Esri or removal of Customer Content from the Esri Managed Cloud Services Environment. This paragraph does not apply to Esri Managed Cloud Services provided under the Advantage Program (see the section entitled "Advantage Program" in this Agreement).
- d. **Risk of Loss.** Risk of loss for all Customer Content shall at all times remain with Customer, and it is Customer's sole responsibility to maintain regular backups of Customer Content. Risk of loss for the Esri Managed Cloud Services Environment shall at all times remain with Esri.
- e. **Personally Identifiable Information.** Prior to providing any Customer Content under this Agreement, Customer shall notify Esri if Customer Content includes personally identifiable information.
- f. **Public Software.** Customer may not use, and may not authorize its end users or contractors to combine or use any Esri Offerings with any software (including any underlying dependencies), documentation, or other material distributed under an open source or other similar licensing or distribution model that requires as a condition of such model that any component of the Esri Offering to be (1) disclosed or distributed in source code form, (2) made available free of charge to third parties, or (3) modifiable without restriction by third parties.
- g. **Monitoring.** Customer will provide information and other materials related to its Customer Content as reasonably requested by Esri or its Hosting partner to verify Esri's or Customer's compliance with this Agreement. Esri or its Hosting partner, as applicable, may browse, index, or otherwise monitor the external interfaces of any Customer Content solely for the purpose of verifying compliance with this Agreement.

### 4.0 TRAINING

**4.1 Definitions.** The following definitions supplement the definitions provided in Attachment A:

- a. **"Customer-Supplied Training Data"** means any digital dataset(s) including, but not limited to, geographic vector data, coordinates, raster data reports, or associated tabular attributes supplied by Customer for use in training.
- b. **"Esri Mobile Lab"** means a service in which Esri will deliver and set up a training environment at the Customer's site for use in conjunction with scheduled Esri Training Events only. The Esri Mobile Lab will include certain hardware, software, power cords, and network switches necessary for the instructor to set up the environment.

- c. **"Esri Training Event(s)"** means an Esri site class, Esri instructor-led online class, a Customer site/private class, workshop, or coaching services.
- d. **"Esri Training Event Assistant"** means Customer's primary Esri liaison in organizing private Esri Training Events.
- e. **"Student(s)"** means a Customer employee or agent who is a registered participant in a specific Esri Training Event or Training-related services. If Customer is an individual, then Student means Customer.
- f. **"Training Pass"** means a nonrefundable, nontransferable block of prepaid training days with a fixed price per day training price throughout the Term of the Training Pass.
- g. **"Esri Mobile Router"** means a service in which Esri will deliver and setup a mobile router at the Customer's site for use in conjunction with a scheduled Esri Training Event only. The mobile router provides high-speed wireless internet access needed to run the Esri Training Event.

#### **4.2 Permitted and Prohibited Uses.**

- a. Esri provides Training Materials for Training purposes only and for the exclusive use of the Student who attends the Training course for which the Training Materials are provided.
- b. Customer may reproduce copies of Training Materials for registered Students.
- c. Customer may not and may not permit any Student to (i) separate the component parts of Training Materials for any use or (ii) use audio or video recording equipment during an Esri Training Event.
- d. Esri may issue temporary Product authorizations if Customer has an insufficient number of Products available for Training. Customer may use such Products as Training Materials under the terms of this Agreement. Customer will uninstall all deployed Products and return any media provided by Esri upon conclusion of the Esri Training Event.
- e. Customer will retain ownership of any Customer-Supplied Training Data.

#### **4.3 Esri's Responsibilities.**

Esri will

- a. Provide an instructor qualified to conduct Training;
- b. Provide all necessary Training Materials for Student; and
- c. Confirm Esri Training Events approximately 10 business days prior to the scheduled start date. Esri will only confirm Student registrations that include a payment method. Registrations without a confirmed payment method are placed on the reservation waiting list. All reservations on the waiting list are subject to availability. Customer site/Private class and coaching services confirmation is also dependent on receipt of the completed Customer site training request form.

#### **4.4 Customer's Responsibilities.**

Customer will

- a. Ensure that all Students have received confirmation from Esri to participate in an Esri Training Event. Esri reserves the right to disconnect any Student who permits unregistered student access to an online classroom Esri Training Event. In such case, the full Esri Training Event fee will be invoiced and payable;
- b. Ensure that all Students meet the minimum prerequisites for the applicable Esri Training Event as listed on Esri's training website;
- c. Submit Student registrations in Esri site classes with payment method information at least 15 business days before the scheduled start date;
- d. Provide the Esri Training Event Assistant with a list of names and email addresses of any Students who are to attend an Esri Training Event at least 3 business days before the scheduled start date, for compliance with the US embargoed country lists and the various US Government Lists of Parties of Concern or Specially Designated Nationals lists;
- e. For classes held at the Customer-designated facility, complete a client-site training request form; consult with Esri personnel to determine classroom, computer, and network requirements; and provide all such required classrooms, computers, and network access;
- f. Ensure that Student use of Training Materials provided by Esri complies with the terms of this Agreement; and

- g. Assume full liability and responsibility for Student attending Training course(s) under this Agreement.
- h. If the Esri Mobile Lab or Mobile Router is used, Customer will
  - 1. Take delivery of the Esri Mobile Lab or Mobile Router from the shipping agent, and keep it in a secure, locked area at all times;
  - 2. Immediately report any previously damaged Esri Mobile Lab or Mobile Router equipment to the Esri Training Event Assistant upon receipt of the shipment; and
  - 3. Be financially responsible for loss of, damage to, or theft of Esri Mobile Lab or Mobile Router equipment while in Customer's possession.

#### 4.5 Student Registration and Training Event Change Policy.

- a. Customer will provide advance written notice to Esri Customer Service at [service@esri.com](mailto:service@esri.com) to reschedule or cancel any Esri Training Event or to substitute a student in a scheduled Esri Training Event.
- b. A replacement Student must be from the same Customer organization as the Student being replaced.
- c. If Customer reschedules an Esri Training Event three or fewer days before the scheduled start date, Esri will charge Customer 50 percent of the fee plus the cost of the rescheduled Esri Training Event.
- d. If Customer (i) cancels an Esri Training Event 3 or fewer days before the scheduled start date without concurrently rescheduling or (ii) is absent without notice from the Esri Training Event, Customer will be liable for the full Esri Training Event fee.
- e. If cancellation of an Esri Training Event is necessary due to causes beyond the party's reasonable control, the affected party may reschedule or cancel the Esri Training Event without incurring any liability.
- f. *Termination of Agreement.* Students who are currently registered for an Esri Training Event as of the date of termination of this Agreement may attend the scheduled Esri Training Event, subject to the terms and conditions of this Agreement.

#### 4.6 Invoicing; Prepaid Fees.

- a. Esri will invoice Customer upon completion of the Esri Training Event or on purchase of a Training Pass. On Customer request, Esri will invoice in advance for an Esri Training Event.
- b. If Customer is invoiced and pays that invoice prior to the scheduled Esri Training Event, then Customer has 1 year from the date of the invoice to consume Training days. For a multiyear order, Training days must be consumed by the end date specified on the Esri quotation. Thereafter, all prepaid fees are forfeited.
- c. Training Pass redemption rates are described at <https://www.esri.com/training/training-for-organizations/>.

This section 4.6 does not apply to Training provided under the Advantage Program.

#### 4.7 Availability and General Provision of Wireless Service

- a. Esri will not be liable for any failure of or delay in the performance of this Agreement for the period that such failure or delay is due to wireless service interruptions or unavailability.

### 5.0 ADVANTAGE PROGRAM

**5.1 Definitions.** The following definitions supplement the definitions provided in Attachment A:

- a. **"Activity Description"** means a mutually agreed upon written statement that confirms the number of Learning and Services Credits that Esri estimates is required to perform an activity and authorizes Esri to begin work based on such estimate. The Activity Description serves as the Task Order for Services provided under the Advantage Program.
- b. **"Advantage Program"** means either Advantage Program, as described at [www.esri.com/services/eeap/components](http://www.esri.com/services/eeap/components), or the Advantage Program for Partners, as described at [www.esri.com/partners/bpap/components](http://www.esri.com/partners/bpap/components).
- c. **"Authorized Contact"** means Customer's point of contact for the Advantage Program identified below.

- d. **"Learning and Services Credits"** means a contracted unit of exchange that Customer may use to acquire Professional Services, Training, PSS, Esri Managed Cloud Services, or related travel expenses as described below.
- e. **"Premium Support Services"** or **"PSS"** means a prioritized incident management and technical support program further described at <http://support.esri.com/en/support/premium>.
- f. **"Advisor"** means an Esri consultant assigned to work with Customer to provide Professional Services such as advising Customer on GIS strategies, facilitating annual planning, and developing and coordinating a collaborative work plan under the Advantage Program.

**5.2 Advantage Program Description.** The Advantage Program is provided on an order-by-order, annual subscription basis and provides strategy and planning support in addition to a menu of items including Professional Services, Training, PSS, and Esri Managed Cloud Services that Customer can select to best meet its needs with guidance from Advisor. The Advantage Program may change from time to time. The Advantage Program includes the following:

- a. **Advisor.** Customer will receive up to the number of Advisor hours ordered. Customer may elect to retain additional Advisor hours for a supplemental price.
- b. **Annual Planning Meeting.** A 1-day annual planning meeting is included.
- c. **Work Plan.** A collaboratively developed document is designed to drive the program's implementation through definition of Customer's GIS vision, goals, and objectives.
- d. **Learning and Services Credits.** Customer will receive the number of Learning and Services Credits ordered. Customer may use the credits toward any combination of Professional Services, Training, PSS, Esri Managed Cloud Services, or related travel expenses. Customer may order, for an additional price, additional Learning and Services Credits. Learning and Services Credits may be exchanged as described at the applicable Advantage Program website. Esri will provide a monthly report outlining usage of Learning and Services Credits to date to the Authorized Contact.
- e. **Technology Webcasts.** Esri will provide an email invitation to the Authorized Contact for webcasts presenting business and technical information related to enterprise GIS.
- f. **No Project Services.** The Advantage Program is not designed for Esri to provide project-specific Professional Services such as custom application or database development for solutions or applications. Esri will not provide these types of Professional Services under the Advantage Program and does not warrant that Deliverables provided under an Advantage Program will comply with Specifications.

**5.3 Authorized Contact Information.** Customer identifies the following person as its initial Authorized Contact.

**(to be completed by Customer):**

Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Email: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

**5.4 Current on Maintenance.** Customer must remain current on standard Software Maintenance during the Advantage Program term.

**5.5 Authorization of Learning and Services Credits Use.** Customer will contact its account manager or Advisor to consume Learning and Services Credits for a particular request. Esri will submit an Activity Description by email to Customer for confirmation and authorization to use Learning and Services Credits. Customer may authorize the consumption of Learning and Services Credits by submitting an email. Esri will begin work and deduct the estimated credit amount stated in the Activity Description from the unused Learning and Services Credits available.



**5.6 Activity Descriptions for Esri Managed Cloud Services.** The Activity Description for Esri Managed Cloud Services orders must include the following:

- a. **The Esri Managed Cloud Services Term.** The time period in which Esri provides the Esri Managed Cloud Services to Customer. The Esri Managed Cloud Services term does not begin until setup and deployment of the data and application are complete.
- b. **Targeted System Availability.** The minimum percentage of time that Customer has external access to the application and associated Customer Content through the Internet. Examples of supported levels of system availability are 95 percent, 99 percent, and 99.9 percent. Not all EMCS offerings include a Targeted System Availability.
- c. **Number of Anticipated Requests.** A The number of requests made by an end user through a client (e.g., desktop computer, web application, mobile device) and sent to a server(s) that is set up in the Esri Managed Cloud Services Environment by Esri and performs computational tasks on behalf of the end user. An example of a common request used in a GIS is a map request. A map request is made every time a user pans, zooms, or queries a map service.
- d. **Amount of Data Storage.** The storage capacity required to retain digital data, which is to be used and consumed in Customer GIS applications or Cloud Services.
- e. **Learning and Services Credits Consumption.** The price for the Esri Managed Cloud Services in Learning and Services Credits.

The Data storage location may be defined in the Activity Description.

**5.7 Travel and Per Diem Expenses.** Any Esri travel and per diem expenses will be quoted separately. Travel expenses will include a 15 percent burden, and per diem will be determined in accordance with the full daily limits specified on the government General Services Administration (GSA) website at <https://www.gsa.gov/>. Customer will use Learning and Services Credits for travel and per diem expenses.

**5.8 Notification of Consumed Credits.** Esri will notify Customer if the authorized Learning and Services Credits are consumed prior to completion of the requested work. Customer may elect to direct the use of additional Learning and Services Credits, if available; procure additional Learning and Services Credits; or notify Esri to stop work on such requested work. Esri reserves the right to stop work if Customer has consumed all its Learning and Services Credits.

**5.9 Review of Proposed Activities.** Any activities proposed to be completed under the Advantage Program will be subject to Esri's review and approval to ensure alignment with the intent of the program.

#### **5.10 Invoicing.**

- a. Esri shall invoice Customer as quoted for the Advantage Program subscription, additional Learning and Services Credits, or Advisor services upon receipt of Customer's order. Subsequently, Esri will invoice annually at least 30 days in advance of the Advantage Program subscription expiration date. Esri will extend the Advantage Program subscription for a subsequent annual term upon receipt of Customer's payment of the renewal invoice. Esri will invoice fees for additional Learning and Services Credits or Advisor services upon receipt of Customer's order.
- b. Pricing for program renewals and new or additional Services will be in accordance with Esri's standard pricing at the time of purchase or renewal.

**5.11 Termination and Expiration.** Upon termination or expiration of an Advantage Program subscription:

- a. Services will end as of the expiration or termination date stated; and
- b. Unless either party terminates the Advantage Program subscription for cause, Customer may apply any unused Learning and Services Credits toward any Professional Services, Training, PSS, or related travel expenses that are scheduled as of the termination or expiration date, provided that the Learning and Services Credits are used within 3 months after the termination or expiration date. Any other unused Learning and Services Credits will expire 30 days after the expiration or termination date; if Customer renews the Advantage Program subscription within this time period, any unused Learning and Services Credits will remain valid for up to 2 years from the purchase date or termination of this Agreement, whichever comes first.

## ATTACHMENT A GLOSSARY OF TERMS

**"Affiliate"** means any entity that directly or indirectly (i) Controls; (ii) is Controlled by; or (iii) is under common Control with a party, where "Control" means having more than 50 percent of the voting stock or other voting interest in the Controlled entity.

**"API"** means application programming interface.

**"Authorization Code(s)"** means any key, authorization number, enablement code, login credential, activation code, token, user name and password, or other mechanism required for use of Esri Offerings.

**"Beta"** means any alpha, beta, or other prerelease version of a Product.

**"Cloud Services"** means Online Services and Esri Managed Cloud Services.

**"Content"** means data, images, photographs, animations, video, audio, text, maps, databases, data models, spreadsheets, user interfaces, graphics components, icons, software, and other resources used in connection with Esri Offerings and Services.

**"Control"** means having more than 50 percent of the voting stock or other voting interest in the Controlled entity.

**"Customer Content"** means any Content that Customer provides, uses, or develops in connection with Customer's use of Esri Offerings or Services, including Value-Added Applications. Customer Content excludes any feedback, suggestions, or requests for improvements that Customer provides to Esri.

**"Data"** means any commercially available digital dataset(s) including, but not limited to, geographic vector data, raster data reports, or associated tabular attributes that Esri bundles with other Esri Offerings or delivers independently.

**"Deliverables"** means anything that Esri delivers to Customer as a result of performance of Professional Services.

**"Documentation"** means all user reference documentation that Esri provides with a Deliverable or an Esri Offering.

**"Esri Managed Cloud Services"** means a Customer-specific cloud infrastructure, Software, Data, and network platform that Esri hosts, manages, and makes available to Customer or Customer's end users via the Internet.

**"Esri Offering(s)"** means any Product or Documentation. If Esri provides Training or Professional Services directly to Customer, then Esri Offerings also include Deliverables and Training Materials. Esri Offerings exclude Services and Third-Party Content.

**"GIS"** means geographic information system.

**"Maintenance"** means a subscription program that Esri provides and that entitles Customer to Product updates and other benefits such as access to technical support and self-paced, web-based learning resources.

**"Malicious Code"** means software viruses; worms; time bombs; Trojan horses; or any other computer code, files, denial of service, or programs designed to interrupt, destroy, or limit the functionality of any computer software, hardware, or telecommunications equipment.

**"Online Services"** means any commercially available, Internet-based geospatial system that Esri provides, including applications and associated APIs for storing, managing, publishing, and using maps, data, and other information. Online Services exclude Data and Content.

**"Ordering Document(s)"** means a sales quotation, Maintenance renewal quote, purchase order, proposal, Task Order, or other document identifying Esri Offerings, updates, or Services that Customer orders.

**"Perpetual License"** means a license to use a version of the Esri Offering for which applicable license fees have been paid, indefinitely, unless terminated by Esri or Customer as authorized under this Agreement.

**"Product(s)"** means Software, Data, and Online Services.

**"Professional Services"** means any development or consulting services that Esri provides to Customer.

**"Sample(s)"** means sample code, sample applications, add-ons, or sample extensions of Products.

**"Service(s)"** means Maintenance. If Esri provides Esri Managed Cloud Services, Training, or Professional Services directly to Customer, then Services also include Esri Managed Cloud Services, Training, and Professional Services.

**"Software"** means any proprietary commercial off-the-shelf software, excluding Data, accessed or downloaded from an Esri-authorized website or that Esri delivers on any media in any format including backups, updates, service packs, patches, hot fixes, or permitted merged copies.

**"Specification(s)"** means (i) the Documentation for Software and Online Services, (ii) the scope of work set forth in any Task Order, or (iii) Esri's published course descriptions for Training.

**"Task Order(s)"** means an Ordering Document for Services.

**"Term License"** means a license for use of an Esri Offering for a limited time period ("**Term**").

**"Third-Party Content"** means any Content that Customer may obtain from a third-party website or that persons other than Esri employees, suppliers, or contractors may directly contribute to Esri's website.

**"Training"** means (i) Product training or (ii) related training that Esri provides under this Agreement.

**"Training Materials"** means digital or printed content required to complete Training, which may include, but is not limited to, workbooks, data, concepts, exercises, assessments, and exams.

**"Value-Added Application(s)"** means an application developed by Customer for use in conjunction with the authorized use of any Software, Data, or Online Services.

## **ATTACHMENT B GENERAL TERMS AND CONDITIONS**

The following general terms and conditions apply to all Esri Offerings and Services that Esri may offer to its customers. Certain Esri Offerings or Services may not be available under this Agreement. Please disregard any terms that are not applicable to Esri Offerings or Services offered under this Agreement.

### **ARTICLE B.1—GENERAL USE RESTRICTIONS**

Except as expressly permitted in this Agreement, Customer will not

- a. Sell, rent, lease, sublicense, distribute, lend, time-share, or assign Services or Esri Offerings;
- b. Distribute or provide direct access to Services or Esri Offerings to third parties, in whole or in part, including, but not limited to, extensions, components, or DLLs;
- c. Distribute Authorization Codes to third parties;
- d. Reverse engineer, decompile, or disassemble any Product or Deliverable delivered in compiled form;
- e. Make any attempt to circumvent the technological measure(s) that controls access to or use of Esri Offerings;
- f. Store, cache, use, upload, distribute, or sublicense Content or otherwise use Esri Offerings in violation of Esri's or a third-party's rights, including intellectual property rights, privacy rights, nondiscrimination laws, export laws, or any other applicable law or regulation;
- g. Remove or obscure any Esri or its licensors' patent, copyright, trademark, proprietary rights notices, or legends contained in or affixed to any Esri Offerings, output, metadata file, or online or hard-copy attribution page of any Data or Documentation;
- h. Unbundle or independently use individual or component parts of Esri Offerings;
- i. Incorporate any portion of Esri Offerings into a product or service for third-party use that competes with the Esri Offerings;
- j. Publish or in any other way communicate the results of benchmark tests run on Beta Products without the prior written permission of Esri and its licensors; or
- k. Use, incorporate, modify, distribute, provide access to, or combine any Esri Offerings in a manner that would subject any Esri Offering to open-source or open-database license terms that require any part of the Esri Offering to be
  - 1. Disclosed in source code form to third parties;
  - 2. Licensed to third parties for the purpose of making derivative works; or
  - 3. Redistributable to third parties at no charge; or
- l. Generate revenue by providing access to Software or Online Services through a Value-Added Application.

These restrictions will not apply to the extent that they conflict with applicable law or regulation.

### **ARTICLE B.2—TERM AND TERMINATION**

**B.2.1** Customer may terminate this Agreement or any Esri Offerings license or subscription at any time upon written notice to Esri. Termination without cause does not entitle Customer to receive any refund of fees paid. Any right to terminate pending Services engagements for convenience is set forth in the applicable section in the body of this Agreement. Either party may terminate this Agreement or any license or subscription for a material breach that is not cured within 30 days of written notice to the breaching party. Upon any termination of this Agreement for breach, Esri will stop providing Services. Any licenses in Esri Offerings that survive termination of this Agreement continue under the terms of this Agreement.

**B.2.2** If Esri terminates this Agreement following Customer's breach, then Esri may also, at its election, terminate Customer's licenses or subscriptions to Esri Offerings. If Customer terminates this Agreement for cause or convenience, then Customer may, at its election, also terminate Customer's licenses or subscriptions to Esri Offerings.

**B.2.3** Upon any termination or expiration of a license or subscription, Customer will

- a. Stop accessing and using the terminated or expired Esri Offerings;
- b. Clear any client-side data cache derived from the terminated or expired Cloud Services; and
- c. Stop using and uninstall, remove, and destroy all copies of the terminated or expired Esri Offerings in Customer's possession or control, including any modified or merged portions thereof, in any form, and execute and deliver evidence of such actions to Esri or its authorized distributor.

Esri may stop performing Services immediately upon written notice to Customer if a bankruptcy or insolvency proceeding is commenced by or against Customer until the trustee cures any existing defaults and provides adequate assurance of future performance under this Agreement. This Agreement terminates upon the insolvency, liquidation, or dissolution of either party.

## **ARTICLE B.3—LIMITED WARRANTIES AND DISCLAIMERS**

**B.3.1 Limited Warranties.** Except as disclaimed below, Esri warrants to Customer that (i) Products and Training will substantially comply with the applicable Specifications and (ii) Services will substantially conform to the professional and technical standards of the industry. The warranty period for Esri Offerings offered under a Perpetual License and for Services runs for 90 days from the date of delivery or from the date of acceptance if this Agreement provides an acceptance period. The warranty period for Esri Offerings offered under a subscription or Term License basis runs for the lesser of (i) the duration of the subscription or term or (ii) 90 days from delivery or acceptance if this Agreement provides an acceptance period.

**B.3.2 Special Disclaimer. Third-Party Content; Data; Samples; hot fixes; patches; updates; Online Services provided at no charge; and trial, evaluation, and Beta Products are delivered "as is" and without warranty of any kind.**

**B.3.3 General Disclaimer.** Except for the express limited warranties set forth in this Agreement, Esri disclaims all other warranties or conditions of any kind, whether express or implied, including, but not limited to, warranties or conditions of merchantability, fitness for a particular purpose, and noninfringement of intellectual property rights. Esri is not responsible for any nonconformities with Specifications or loss, deletion, modification, or disclosure of Customer Content caused by Customer's modification of any Esri Offering other than as specified in the Documentation. Esri does not warrant that Esri Offerings, or Customer's operation of the same, will be uninterrupted, error free, fault tolerant, or fail-safe or that all nonconformities can or will be corrected. Esri Offerings are not designed, manufactured, or intended for use in environments or applications that may lead to death, personal injury, or physical property or environmental damage. Customer should not follow any navigational route suggestions that appear to be hazardous, unsafe, or illegal. Any such uses will be at Customer's own risk and cost.

### **B.3.4 Disclaimers.**

- a. **Internet Disclaimer.** Neither party will be liable for damages under any theory of law related to the performance or discontinuance of operation of the Internet or to regulation of the Internet that might restrict or prohibit the operation of Cloud Services.
- b. **Third-Party Websites; Third-Party Content.** Esri is not responsible for any third-party website or Third-Party Content that appears in or is referenced by Esri Offerings or Esri websites, including [www.esri.com](http://www.esri.com) and [www.arcgis.com](http://www.arcgis.com). Providing links to third-party websites and resources does not imply an endorsement, affiliation, or sponsorship of any kind.

**B.3.5 Exclusive Remedy.** Customer's exclusive remedy and Esri's entire liability for breach of the limited warranties in this section will be to replace any defective media and to (i) repair, correct, or provide a workaround for the applicable Esri Offering or Services or (ii) at Esri's election, terminate Customer's right to use and refund the fees paid for Esri Offerings or Services that do not meet Esri's limited warranties.

## ARTICLE B.4—LIMITATION OF LIABILITY

**B.4.1 Disclaimer of Liability.** Neither Customer, Esri, nor any Esri distributor or third party licensor will be liable for any indirect, special, incidental, or consequential damages; lost profits; lost sales; loss of goodwill; costs of procurement of substitute goods or services; or damages exceeding the applicable license fees, or current subscription fees, or Services fees paid or owed to Esri for the Esri Offerings or Services giving rise to the cause of action.

**B.4.2** The limitations and exclusions of liability in the preceding paragraph do not apply to Customer's infringement, misuse, or misappropriation of Esri's or Esri's licensors' intellectual property rights, either party's indemnification obligations, gross negligence, willful misconduct, or violations of the Export Compliance clause of this Agreement or any applicable law or regulation.

**B.4.3 Applicability of Disclaimers and Limitations.** Esri or its authorized distributor has set its fees and entered into this Agreement in reliance on the disclaimers and limitations in this Agreement; the fees reflect an allocation of risk that is an essential basis of the bargain between the parties. **These limitations will apply whether or not a party is aware of the possibility of any damage and notwithstanding any failure of essential purpose of any exclusive, limited remedy.**

**B.4.4** The foregoing disclaimers, limitations, and exclusions may be invalid in some jurisdictions and apply only to the extent permitted by applicable law or regulation in Customer's jurisdiction. Customer may have additional rights that may not be waived or disclaimed. Esri does not seek to limit Customer's warranty or remedies to any extent not permitted by law.

## ARTICLE B.5—INDEMNIFICATIONS

**B.5.1 Definitions.** The following definitions supplement the definitions provided in Attachment A:

- a. **"Claim"** means any claim, action, or demand by a third party.
- b. **"Indemnitees"** means Customer and its directors, officers, and employees.
- c. **"Infringement Claim(s)"** means any Claim alleging that Customer's use of or access to any Esri Offering or Service infringes a patent, copyright, trademark, or trade secret.
- d. **"Loss(es)"** means expenditure, damage award, settlement amount, cost, or expense, including awarded attorneys' fees.

### **B.5.2 Infringement Indemnity.**

- a. Esri will defend, hold all Indemnitees harmless from, and indemnify any Loss arising out of an Infringement Claim.
- b. If Esri determines that an Infringement Claim is valid, Esri may, at its expense, either (i) obtain rights for Customer to continue using the Esri Offerings or Services or (ii) modify the Esri Offerings or Services while maintaining substantially similar functionality. If neither alternative is commercially reasonable, Esri may terminate Customer's right to use the Esri Offerings or Services and will refund any (a) license fees that Customer paid for the infringing Esri Offerings or Services acquired under a Perpetual License, prorated on a 5-year, straight-line depreciation basis beginning from the initial date of delivery or (b) unused portion of fees paid for Term Licenses, Subscriptions, and Maintenance.
- c. Esri has no obligation to defend an Infringement Claim or to indemnify Customer to the extent the Infringement Claim arises out of (i) the combination or integration of Esri Offerings or Services with a product, process, system, or element that Esri has not supplied or specified in the Specification; (ii) alteration of Esri Offerings or Services by anyone other than Esri or its subcontractors; (iii) compliance with Customer's specifications; or (iv) use of Esri Offerings or Services after Esri either provides a modified version to avoid infringement or terminates Customer's right to use the Esri Offerings or Services.

**B.5.3 General Indemnity.** Esri will defend and hold all Indemnitees harmless from, and indemnify any Loss arising out of, any Claim for bodily injury, death, or tangible or real property damage brought against any of the Indemnitees to the extent arising from any negligent act or omission or willful misconduct by Esri or its directors, officers, employees, or agents performing Services while on Customer's site.

**B.5.4 Conditions for Indemnification.** As conditions for indemnification, Indemnitee will (i) promptly notify Esri in writing of the Claim, (ii) provide all available documents describing the Claim, (iii) give Esri sole control of the defense of any action and negotiation related to the defense or settlement of any Infringement Claim, and (iv) reasonably cooperate in the defense of the Infringement Claim at Esri's request and expense.

**B.5.5 This section sets forth the entire obligation of Esri, its authorized distributor, and its third party licensors regarding any Claim for which Esri must indemnify Customer.**

## **ARTICLE B.6—INSURANCE**

If Esri is providing Services, Esri will carry, at a minimum, the following coverage:

- a. Comprehensive general liability or commercial general liability with a minimum coverage of \$1,000,000.00 (US dollars) combined single limit per occurrence for bodily injury, including death, and property damage liability to include the following:
  1. Premises and operations;
  2. Blanket contractual liability;
  3. Broad form property damage;
  4. Independent contractors;
  5. Personal injury, with employee exclusion deleted; and
  6. Completed operations.
- b. Workers' compensation insurance, with waiver of subrogation, in an amount that complies with statutory limits.

## **ARTICLE B.7—SECURITY AND COMPLIANCE**

**B.7.1 Security.** Esri publishes its security capabilities at <http://trust.arcgis.com>. Customer may give Esri personnel access to Customer systems or to Customer or third-party personal information, controlled information, or sensitive data if access is essential for Esri's performance of Services and if Esri expressly agrees to such access. Esri will use reasonable administrative, technical, and physical safeguards to protect such data and guard against unauthorized access. Customer bears responsibility to (i) confirm that Esri's published security and privacy controls meet all applicable legal requirements for protection of Customer Content and (ii) upload or share Customer Content through Cloud Services only when it is legal to do so. Esri is not responsible to review Customer Content to ensure compliance with applicable laws and regulations. Customer must contact Esri at [securesupport@esri.com](mailto:securesupport@esri.com) for further instruction before providing any Customer Content that requires security measures other than Esri's published security capabilities.

**B.7.2 Malicious Code.** Esri will use commercially reasonable efforts to ensure that Esri Offerings will not transmit any Malicious Code to Customer. Esri is not responsible for Malicious Code that Customer introduces to Esri Offerings or that is introduced through Third-Party Content.

**B.7.3 Export Compliance.** Each party will comply with all applicable export laws and regulations, including the US Department of Commerce's Export Administration Regulations (EAR), the US Department of State's International Traffic in Arms Regulations (ITAR), and other applicable export laws. Customer will not export, reexport, transfer, release, or otherwise dispose of, in whole or in part, or permit access to or transfer or use of Services or Esri Offerings to any United States embargoed countries or denied entities or persons except in accordance with all then-current applicable US government export laws and regulations. Customer will not export, reexport, transfer, or use Services or Esri Offerings for certain missile, nuclear, chemical, or biological activities or end uses without proper authorization from the US government. Customer shall immediately notify Esri in writing if any US government entity or agency denies, suspends, or revokes Customer's export privileges. Customer will not upload, store, or process in Cloud Services any Customer Content that (i) has an Export Control Classification Number (ECCN) other than EAR99 or (ii) is controlled for export from the United States under ITAR. Customer will notify Esri in advance if Esri's performance of any Services or provision of any Esri Offerings is related to any defense article, defense service, or technical data, as defined under the ITAR Sections 120.6, 120.9, and 120.10, respectively; Esri will not perform any such Services or provide any such Esri Offerings until Esri obtains any

necessary export license from the US government. Customer will reasonably assist Esri in applying for and obtaining an export license if needed.

**B.7.4 Privacy.** Esri will process personal data according to the terms of the Data Processing Addendum available at <https://www.esri.com/en-us/privacy/overview>.

## **ARTICLE B.8—CLOUD SERVICES**

**B.8.1 Prohibited Uses.** Customer shall not provide Customer Content or otherwise access or use Cloud Services in a manner that

- a. Creates or transmits spam, spoofings, or phishing email or offensive or defamatory material; or stalks or makes threats of physical harm;
- b. Stores or transmits any Malicious Code;
- c. Violates any law or regulation;
- d. Infringes or misappropriates the rights of any third party;
- e. Probes, scans, or tests the vulnerability of Cloud Services or breach any security or authentication measures used by Cloud Services without written approval from Esri's product security officer; or
- f. Benchmarks the availability, performance, or functionality of Cloud Services for competitive purposes.

**B.8.2 Service Interruption.** System failures or other events beyond Esri's reasonable control may interrupt Customer's access to Cloud Services. Esri may not be able to provide advance notice of such interruptions.

### **B.8.3 Customer Content.**

- a. Customer grants Esri and its subcontractors a nonexclusive, nontransferable, worldwide right to host, run, modify, and reproduce Customer Content as needed to provide Cloud Services to Customer. Esri will not access, use, or disclose Customer Content without Customer's written permission except as reasonably necessary to support Customer's use of Cloud Services. Except for the limited rights granted to Esri under this Agreement, Customer retains all its rights, title, and interest in the Customer Content.
- b. If Customer accesses Cloud Services with an application provided by a third party, Esri may disclose Customer Content to such third party as necessary to enable interoperation between the application, Cloud Services, and Customer Content.
- c. Esri may disclose Customer Content if required to do so by law or regulation or by order of a court or other government body, in which case Esri will reasonably attempt to limit the scope of disclosure.
- d. When Customer's use of Cloud Services ends, Esri will either
  - 1. Make Customer Content available to Customer for download for a period of 30 days unless Customer requests a shorter window of availability or Esri is legally prohibited from doing so; or
  - 2. Download all Customer Content in Esri's possession to a medium of Customer's choosing and deliver such Customer Content to Customer.

Esri will have no further obligations to store or return Customer Content at the conclusion of the Cloud Services.

**B.8.4 Removal of Customer Content.** Esri may remove or delete Customer Content if there is reason to believe that uploading Customer Content to or using it with Cloud Services materially violates this Agreement. If reasonable under these circumstances, Esri will notify Customer before removing Customer Content. Esri will respond to any Digital Millennium Copyright Act takedown notices in accordance with Esri's copyright policy, available at [www.esri.com/legal/dmca\\_policy](http://www.esri.com/legal/dmca_policy).

**B.8.5 Service Suspension.** Esri may suspend access to Cloud Services (i) if Customer materially breaches this Agreement and fails to timely cure the breach; (ii) if Esri reasonably believes that Customer's use of Cloud Services will subject Esri to immediate liability or adversely affect the integrity, functionality, or usability of the Cloud Services; (iii) for scheduled maintenance; (iv) to enjoin a threat or attack on Cloud Services; or (v) if Cloud Services become prohibited by law or regulated to a degree that continuing to provide them would impose a



commercial hardship. When feasible, Esri will notify Customer of any Cloud Services suspension beforehand and give Customer reasonable opportunity to take remedial action.

Esri is not responsible for any damages, liabilities, or losses that may result from any interruption or suspension of Cloud Services or removal of Customer's content as described above.

**B.8.6 Notice to Esri.** Customer will promptly notify Esri if Customer becomes aware of any unauthorized use of Customer's subscription or any other breach of security regarding Cloud Services.

## **ARTICLE B.9—GENERAL PROVISIONS**

**B.9.1 Payment.** Customer will pay each correct invoice no later than 30 days after receipt and will remit payment to the address stated on the invoice. Customers outside the United States will pay the distributor's invoices in accordance with the distributor's payment terms.

**B.9.2 Feedback.** Esri may freely use any feedback, suggestions, or requests for Product improvement that Customer provides to Esri.

**B.9.3 Patents.** Customer may not seek, and may not permit any other user to seek, a patent or similar right worldwide that is based on or incorporates any Products. This express prohibition on patenting will not apply to Customer's software and technology except to the extent that Products, or any portion thereof, are part of any claim or preferred embodiment in a patent application or a similar application.

**B.9.4 Restrictions on Solicitation.** Neither party will solicit for hire any employee of the other party who is associated with the performance of Services during the performance of the Services and for a period of 1 year thereafter. This does not restrict either party from publicly advertising positions for hire in newspapers, professional magazines, or Internet postings.

**B.9.5 Taxes and Fees; Shipping Charges.** Pricing of Esri Offerings and Services that Esri quotes to Customer is exclusive of any and all applicable taxes or fees including, but not limited to, sales tax, use tax, or value-added tax (VAT); customs, duties, or tariffs; shipping and handling charges; and vendor enrollment fees. Esri will add any fees that it is required to pay to the total amount of its invoice to Customer. Esri may include estimated taxes and shipping and handling charges in its quotations but may adjust these fees on invoicing. For Customers outside the United States, the distributor may quote taxes or fees in accordance with its own policies.

**B.9.6 Compliance Review.** Customer will keep accurate and complete records and accounts pertaining to its compliance with its obligations under this Agreement. Esri or its authorized distributor may conduct a compliance review of these records and accounts with no less than 14 business days' written notice or may appoint an independent third party to conduct such a compliance review on its behalf. Customer will promptly correct any noncompliance identified during the compliance review. Neither Esri nor Esri's distributor may conduct a compliance review of Customer within 12 months after the conclusion of any prior compliance review that does not reveal any material Customer noncompliance.

**B.9.7 No Implied Waivers.** The failure of either party to enforce any provision of this Agreement is not a waiver of the provisions or of the right of such party thereafter to enforce that or any other provision.

**B.9.8 Severability.** If any provision of this Agreement is held to be unenforceable for any reason, (i) such provision will be reformed only to the extent necessary to make the intent of the language enforceable, and (ii) all other provisions of this Agreement will remain in effect.

**B.9.9 Successor and Assigns.** Customer will not assign, sublicense, or transfer Customer's rights or delegate Customer's obligations under this Agreement without Esri's and its authorized distributor's prior written consent, and any attempt to do so without consent will be void. This Agreement will be binding on the respective successors and assigns of the parties to this Agreement. Notwithstanding, a contractor under contract to the government to deliver Products may assign this Agreement and Products acquired for delivery to its government customer upon written notice to Esri, provided the government customer assents to the terms of this Agreement.

Upon mutual agreement, Esri's Affiliates may provide Services under the terms of this Agreement; in such cases, the Ordering Documents will identify the Affiliate as the party that provides the Services. Esri's distributors are not Affiliates of Esri.

**B.9.10 Survival of Terms.** The Glossary of Terms and provisions of the following Articles of these General Terms and Conditions will survive the expiration or termination of this Agreement: "Limited Warranties and Disclaimers," "Limitation of Liability," "Indemnifications," and "General Provisions."

**B.9.11 US Government Customer.** The Products are commercial items, developed at private expense, provided to Customer under this Agreement. If Customer is a US government entity or US government contractor, Esri licenses or provides subscriptions to Customer in accordance with this Agreement under FAR Subparts 12.211/12.212 or DFARS Subpart 227.7202. Esri Data and Online Services are licensed or subscribed under the same DFARS Subpart 227.7202 policy as commercial computer software for acquisitions made under DFARS. Products are subject to restrictions, and this Agreement strictly governs Customer's use, modification, performance, reproduction, release, display, or disclosure of Products. Agreement provisions that are inconsistent with federal law regulation will not apply. A US government Customer may transfer Software to any of its facilities to which it transfers the computer(s) on which it has installed such Software. If any court, arbitrator, or board holds that a US government Customer has greater rights to any portion of Products under applicable public procurement law, such rights will extend only to the portions affected. ArcGIS Online has been granted FedRAMP tailored low authorization but does not meet higher security requirements including those found in DFARS 252.239-7010.

**B.9.12 Governing Law.** This Agreement is not subject to the United Nations Convention on Contracts for the International Sale of Goods.

- a. **Government Entities.** If Customer is a government entity, the applicable laws of Customer's jurisdiction govern this Agreement.
- b. **Nongovernment Entities.** US federal law and the law of the State of California exclusively govern this Agreement, excluding their respective choice of law principles.

**B.9.13 Dispute Resolution.** The parties will use the following dispute resolution processes:

- a. **Equitable Relief.** Either party will have the right to seek an injunction, specific performance, or other equitable relief in any court of competent jurisdiction without the requirement of posting a bond or proving injury as a condition for relief.
- b. **US Government Agencies.** This Agreement is subject to the Contract Disputes Act of 1978, as amended (41 USC 601–613).
- c. **Other Government Entities.** Esri will comply with mandatory dispute resolutions under applicable law.
- d. **Arbitration.** Except as noted above, the parties will submit to binding arbitration to resolve any dispute arising out of or relating to this Agreement that cannot be settled through negotiation. If Customer is in the United States or one of its territories or outlying areas, the Commercial Arbitration Rules of the American Arbitration Association will govern the arbitration proceedings. If Customer is outside the United States, the Rules of Arbitration of the International Chamber of Commerce will govern the proceedings. The parties will select a single arbitrator in accordance with the applicable arbitration rules. The language of the arbitration will be English. Arbitration will be at an agreed-upon location. Either party will, at the request of the other, make available documents or witnesses relevant to the major aspects of the dispute.

**B.9.14 Force Majeure.** A party will not be liable for any failure of or delay in the performance of this Agreement for the period that such failure or delay is due to causes beyond the party's reasonable control. Such causes may include, but are not limited to, acts of God, war, strikes, labor disputes, cyber attacks, laws, regulations, government orders, or any other force majeure event.

**B.9.15 Independent Contractor.** Esri is and at all times will be an independent contractor. Nothing in this Agreement creates an employer/employee, principal/agent, or joint venture relationship between Esri or its authorized distributor and Customer. No party has any authority to enter into contracts on behalf of another party or otherwise act on behalf of another party.

**B.9.16 Notice.** Customer may send notices required under this Agreement to Esri at the following address:

Environmental Systems Research Institute, Inc.  
Attn.: Contracts and Legal Department  
380 New York Street  
Redlands, CA 92373-8100  
USA  
Tel.: 909-793-2853  
Email: [LegalNotices@esri.com](mailto:LegalNotices@esri.com)

## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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#### **AGENDA CATEGORY:**

Discussion Items for Action

#### **SUBJECT:**

Sheriff's Office - NC Governor's Highway Safety Program Bike Safe Grant

#### **BRIEF SUMMARY:**

This grant was previously approved by the Cabarrus County Board of Commissioners and requires yearly approval from the Board.

The grant is a NC GHSP Bike Safe grant which provides \$5,000 to the Sheriff's Office to help provide advice and to assess skills to NC residents that operate motorcycles on North Carolina roadways.

This training also allows the Sheriff's Office to build up points within the Governor's Highway Safety Program which the Office can use to obtain traffic safety equipment at no cost to the County. There is no matching local requirement for this grant.

#### **REQUESTED ACTION:**

Motion to accept the grant award and adopt the associated budget amendment.

#### **EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

#### **SUBMITTED BY:**

Chief Deputy James N. Bailey

#### **BUDGET AMENDMENT REQUIRED:**

Yes

## COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:

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### ATTACHMENTS:

- ▣ Bike Safety Grant Amendment

## Budget Revision/Amendment Request

Date: 9/21/2020

Amount: 5,000.00

Dept. Head: Sheriff Van W. Shaw

Department: County Sheriff

☐ Internal Transfer Within Department

☐ Transfer Between Departments/Funds

☒ Supplemental Request

PURPOSE: In Fiscal Year 2016 the Cabarrus County Sheriff's Office applied for and received funding through the Governor's Highway Safety Program (GHSP) a Bike Safe Grant for increase training on motorcycle safety throughout the State. Lt. Aaron Rankin, of the Cabarrus County Sheriff's Office is the program coordinator and organizers for BikeSafeNC in our region of North Carolina. This is the fifth year for the five (5) year. This request asks for approval of the budget revenue and expense for year five of this grant. There is no match required of the county. Required to create a budget for revenue and expense related to the BikeSafeNC Grant beginning 10/1/2020.

Fund	Indicator	Department/ Object/ Project	Account Name	Approved Budget	Increase Amount	Decrease Amount	Revised Budget
001	6	2110-6606-GHSP	Governor's Highway Safety Program Grant (Revenue)	-	5,000.00	-	5,000.00
001	9	2110-9333-GHSP	Governor's Highway Safety Program Grant (Expenditure)	-	5,000.00	-	5,000.00
							0.00
							0.00
							0.00
							0.00
							0.00
							0.00

**Total** 0.00

### Budget Officer

- ☐ Approved
- ☐ Denied

### County Manager

- ☐ Approved
- ☐ Denied

### Board of Commissioners

- ☐ Approved
- ☐ Denied

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Discussion Items for Action

### **SUBJECT:**

Sheriff's Office - NC Governor's Highway Safety Traffic Safety Grant

### **BRIEF SUMMARY:**

This grant was previously approved by the Board. This approval is for year 2 of the grant. It provides \$132,764.00 in GHSP federal funding to the County to maintain the operations of the Sheriff's Office Traffic Safety Unit.

The Cabarrus County Traffic Safety Unit provides traffic safety education, in conjunction with traffic law enforcement, with the goal of reducing traffic-related fatalities and injuries. There is a local match required of \$56,898.00.

### **REQUESTED ACTION:**

Motion to accept the grant award and adopt the resolution and associated budget amendment.

### **EXPECTED LENGTH OF PRESENTATION:**

10 Minutes

### **SUBMITTED BY:**

Chief Deputy James N. Bailey

### **BUDGET AMENDMENT REQUIRED:**

Yes

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Grant Application Approval Letter
- ▣ Traffic Grant Resolution
- ▣ Traffic Grant Amendment





STATE OF NORTH CAROLINA  
DEPARTMENT OF TRANSPORTATION

ROY COOPER  
GOVERNOR

J. ERIC BOYETTE  
SECRETARY

July 8, 2020

Aaron Rankin  
CABARRUS COUNTY  
SHERIFF  
PO Box 525  
CONCORD NC 28026-0525

Application #: 1000008907  
Program: GHSP2021-PERSONNEL/EQUI  
Project : CABARRUS COUNTY

Ref : Application Approval

Dear Aaron Rankin,

Congratulations! The NC Governor's Highway Safety Program (GHSP) has approved your agency to begin the next phase of GHSP's FY 2021 Funding process.

This phase allows your agency to complete a grant agreement with NC GHSP to provide the outcomes outlined in the final grant application. Although your application has been approved, this does not assure funding. Final approval of funds will not be made until late September, once your Agreement is finalized.

The next step of the funding process is the submission of several key documents via the Grants Management System. Please contact your Highway Safety Specialist if you have any questions about completing these documents.

The GHSP appreciates your dedication and contribution to highway safety.

Sincerely,

Mark Ezzell  
Director

# North Carolina Governor's Highway Safety Program LOCAL GOVERNMENTAL RESOLUTION

WHEREAS, the \_\_\_\_\_ (herein called the  
"Agency")

(The Applicant Agency)

has completed an application contract for traffic safety funding; and that \_\_\_\_\_  
(The Governing Body of the Agency)

\_\_\_\_\_ (herein called the "Governing Body") has thoroughly considered the problem  
identified and has reviewed the project as described in the contract;

THEREFORE, NOW BE IT RESOLVED BY THE \_\_\_\_\_ IN OPEN  
(Governing Body)

MEETING ASSEMBLED IN THE CITY OF \_\_\_\_\_, NORTH CAROLINA,

THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20 \_\_\_\_\_, AS FOLLOWS:

1. That the project referenced above is in the best interest of the Governing Body and the general public; and
2. That \_\_\_\_\_ is authorized to file, on behalf of the Governing  
(Name and Title of Representative)  
Body, an application contract in the form prescribed by the Governor's Highway Safety Program for federal  
funding in the amount of \$ \_\_\_\_\_ to be made to the Governing Body to assist in defraying  
(Federal Dollar Request)  
the cost of the project described in the contract application; and
3. That the Governing Body has formally appropriated the cash contribution of \$ \_\_\_\_\_ as  
(Local Cash Appropriation)  
required by the project contract; and
4. That the Project Director designated in the application contract shall furnish or make arrangement for other  
appropriate persons to furnish such information, data, documents and reports as required by the contract, if  
approved, or as may be required by the Governor's Highway Safety Program; and
5. That certified copies of this resolution be included as part of the contract referenced above; and
6. That this resolution shall take effect immediately upon its adoption.

DONE AND ORDERED in open meeting by \_\_\_\_\_  
(Chairperson/Mayor)

ATTESTED BY \_\_\_\_\_  
(Clerk)

**SEAL**

DATE \_\_\_\_\_

## Budget Revision/Amendment Request

Date: 9/21/2020

Amount: 132,764.00

Dept. Head: Sheriff Van W. Shaw

Department: 2110 - Sheriff's Office

☐ Internal Transfer Within Department

☐ Transfer Between Departments/Funds

☒ Supplemental Request

PURPOSE: In Fiscal Year 2020 the Cabarrus County Sheriff's Office applied for and received funding through the Governor's Highway Safety Program (GHSP) for the formation of a traffic safety team for use throughout problem areas within the county. This is a three year grant through the North Carolina Department of Transportation. This request asks for approval of the allocation of year two of those funds in accordance with the agreement (attached). This grant is federally funded up to 70% with a 30% local match in the second year. The 30% local match includes personnel costs (salary and fringe) for 2 deputies and other indirect costs, which includes: travel and equipment (pole mounted speed display signs). This grant is a 3 year commitment for the county with the increase in local match increasing up to 50% in year 3. Required to create a budget for Traffic Grant beginning 10/1/2020 and record County's 30% match.

Fund	Indicator	Department/ Object/ Project	Account Name	Approved Budget	Increase Amount	Decrease Amount	Revised Budget
001	6	2110-6342-TRAFU	NC Dept of Transportation Grant	-	132,764.00		132,764.00
001	9	2110-9101-TRAFU	Salary & Wages - TRAFU		92,711.69		92,711.69
001	9	2110-9201-TRAFU	Social Security - TRAFU		5,748.12		5,748.12
001	9	2110-9202-TRAFU	Medicare - TRAFU		1,344.32		1,344.32
001	9	2110-9205-TRAFU	Group Hospital Insurance - TRAFU		7,980.00		7,980.00
001	9	2110-9206-TRAFU	Vision Care - TRAFU		21.00		21.00
001	9	2110-9207-TRAFU	Life Insurance - TRAFU		33.00		33.00
001	9	2110-9210-TRAFU	Retirement - TRAFU		9,456.59		9,456.59
001	9	2110-9230-TRAFU	Workers' Compensation - TRAFU		111.25		111.25
001	9	2110-9235-TRAFU	Deferred Compensation 401K - TRAFU		4,635.58		4,635.58
001	9	2110-9640-TRAFU	Insurance & Bonds - TRAFU		1,622.45		1,622.45
001	9	2110-9610-TRAFU	Travel and Education		4,900.00		4,900.00
001	9	2110-9860-TRAFU	Equipment & Furniture		4,200.00		4,200.00


**Total** 0.00

**Budget Officer**

- ☐ Approved
- ☐ Denied

**County Manager**

- ☐ Approved
- ☐ Denied

**Board of Commissioners**

- ☐ Approved
- ☐ Denied

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## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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#### **AGENDA CATEGORY:**

Discussion Items for Action

#### **SUBJECT:**

Tax Administration - 2010 Write-Off Real and Personal Outstanding Taxes

#### **BRIEF SUMMARY:**

The Tax Collector uses every effort to collect all outstanding taxes. However, NCGS 105-378 expresses a ten year statute of limitations preventing the Tax Collector from using remedies to collect taxes remaining unpaid prior to tax year 2011. "Use of Remedies Barred" states that no county or municipality may maintain an action or procedure to enforce any remedy provided by law for the collection of taxes or the enforcement of any tax liens unless the action or procedure is instituted within 10 years from the date the taxes became due.

#### **REQUESTED ACTION:**

Motion to approve the write-off of real and personal outstanding taxes for 2010 totaling \$439,129.44.

#### **EXPECTED LENGTH OF PRESENTATION:**

5 Minutes

#### **SUBMITTED BY:**

David Thrift, Tax Administrator

#### **BUDGET AMENDMENT REQUIRED:**

No

#### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- 2010 Write-Off Real and Personal

YEAR	BILL #	AMOUNT	NAME	ADDRESS 1	CITY	ST	ZIP
2010	16766	1242.55	KLEEN KUT	4411 VINCENT STREET	KANNAPOLIS	NC	28081
2010	23558	72.59	CHAMPION MICHAEL W	2120 DIALSDALE AVE SW	CULLMAN	AL	35055
2010	940	77.69	TOSHIBA BUSINESS SOLUTIONS	1501 REEDSDALE ST	PITTSBURGH	PA	15233
2010	941	84.17	TOSHIBA BUSINESS SOLUTIONS	1501 REEDSDALE ST	PITTSBURGH	PA	15233
2010	942	137.52	TOSHIBA BUSINESS SOLUTIONS	1501 REEDSDALE ST	PITTSBURGH	PA	15233
2010	943	260.81	TOSHIBA BUSINESS SOLUTIONS	1501 REEDSDALE ST	PITTSBURGH	PA	15233
2010	944	307.78	TOSHIBA BUSINESS SOLUTIONS	1501 REEDSDALE ST	PITTSBURGH	PA	15233
2010	31165	555.83	HOWIE MARGARET E				
2010	39317	155.83	PEAY DAN W HEIR	% DORIS ARCHIE	CONCORD	NC	28025
2010	85937	324.1	PARKS LEWIS				4863
2010	19425	17.24	CAROLINA PAINTING AND PRESSURE	WASHING	KANNAPOLIS	NC	28081
2010	10257	177.11	PARRISH HELEN MARIE	1924 MARLWOOD CIR	CHARLOTTE	NC	28227
2010	11425	83.77	COMEAU WENDY SUE	6101 BLUE RIDGE DR	CONCORD	NC	28027
2010	10065	500.42	CJ'S GRILL	11850 HWY 601	MIDLAND	NC	28107
2010	11689	1066.23	TUCKER LARRY CONSTRUCTION	3875 MULLIS ROAD	KANNAPOLIS	NC	28083
2010	15604	32.41	COLLINS-HABOVICK LLC	PO BOX 3976	PETERSBURG	VA	23805
2010	10183	9.75	THE DYNAMICS OF DANCE ACADEMY	1506 ST JOHN'WS CHURCH RD	CONCORD	NC	28025
2010	10081	321.38	INDUSTRIAL TIRES LIMITED (ITL)	3324 BOGLE ROAD	CONCORD	NC	28027
2010	11136	831.24	DRY CLEANERS OF MECK	8400 BELLHAVEN BLVD	CHARLOTTE	NC	28216
2010	15258	125.24	WILLARD TERRI CAUDLE	5725 COUNTY LINE RD	MT PLEASANT	NC	28124
2010	15266	57.62	MEDICAL MOBILITY CENTER	PO BOX 248	CONCORD	NC	28026
2010	1003	5870.58	ACHIEVE FITNESS	349 COPPERFIELD BLVD NE #M	CONCORD	NC	28025
2010	1004	6404.27	ACHIEVE FITNESS	349 COPPERFIELD BLVD NE #M	CONCORD	NC	28025
2010	13235	653.74	KELLSWATER BRIDGE DEVELOPMENT	LLC	KANNAPOLIS	NC	28082
2010	14564	98.1	BARNHARDT BRENDA M	1557 LITTLE BUFFALO CRK R	MT PLEASANT	NC	28124
2010	12903	12.9	EASTERLING CARL D	C/O ANGELA EASTERLING	CHARLOTTE	NC	28215
2010	12791	147.63	CONCORD DIVE CENTER LLC	7050 MERRYMOUNT CT	CONCORD	NC	28025
2010	19154	22.55	THE GANUS GROUP OF NC LLC	PO BOX 639	KANNAPOLIS	NC	28082
2010	12467	828.54	SAI DARSHAN INC	DBA NORTHWEST EXPRESS	CHARLOTTE	NC	28269
2010	17826	57.87	VANG STEPHANIE M	1024 ROSS AVE APT 4	SAINT PAUL	MN	55106
2010	17050	61.89	SELLERS STEPHEN B	4632 DELRAE CIR	CONCORD	NC	28027
2010	16864	61.89	HARVEY RAYMA C	303 HORIZON CT NW	CONCORD	NC	28027
2010	18109	49.74	POND DAVID MICHAEL	7207 BYJO STREET	CONCORD	NC	28027
2010	18615	17.14	SELLERS DONALD E & DEANE	2501 BARR RD	CONCORD	NC	28025
2010	14089	112.73	HAIRE LISA P	5279 GARMON MILL ROAD	MIDLAND	NC	28107
2010	17105	2.39	SPLASH & DIAMOND INC	3031 BARR ROAD	CONCORD	NC	28027
2010	17107	2.27	JORDAN RICKY J	3241 LAKELAND RD	CONCORD	NC	28027
2010	22454	39.31	ADAMS BOBBY	3209 LAKELAND ROAD	CONCORD	NC	28027
2010	17118	57.32	HAGLER HOMER L & EVELYN	592 UNION CEMETERY RD SW	CONCORD	NC	28027
2010	22469	178.95	ONEMOR RESTAURANT BAR AND	GRILL INC	CONCORD	NC	28025
2010	98593	28.37	JONES CASSIE	4972 NC HWY 24/27	MOUNT GILEAD	NC	27306
2010	25893	41.43	SPRAGUE DALE A & SANDRA E	P O BOX 5661	CONCORD	NC	28027
2010	26382	34.29	A PALEZ JOSE DAVID	2573 MONROE CT	CONCORD	NC	28027
2010	26079	26.07	ELKINS JAMES	10508 GRASSY CREEK CT	MIDLAND	NC	28107
2010	18174	103.67	GODWIN DOWANDA	4031 BEARWOOD AVE	CHARLOTTE	NC	28205
2010	16984	65.66	PALMA INES LOPEZ	2919 LANCASTER ST	CONCORD	NC	28027
2010	16312	119.01	GONZALEZ LUCERO MORALES	2700 LANCASTER ST	CONCORD	NC	28027
2010	16314	138.2	CHICAS VILMA	1514 UPPER MIDDLE CREEK RI	SEVIERVILLE	TN	37876
2010	13811	152.8	LUSK ROBIN	1510 W PINE ST	WYTHEVILLE	VA	24382
2010	15011	11.28	WEDDINGTON LOLEDA B	2855 FAIRBANKS DR	CONCORD	NC	28027
2010	17193	139.95	J AND M FARMS INC	20976B BEAR CREEK CH RD	NEW LONDON	NC	28127
2010	14848	93.89	ZEMKEN WILLIAM EVERETT	C/O 2885 FAIRBANKS DR NW	CONCORD	NC	28027
2010	24604	39.16	TAPIA ISABEL LUNA	2753 PAMLICO PL	CONCORD	NC	28027
2010	24339	323.06	AMERICAN ELITE HOMES INC	P.O. BOX 868	KANNAPOLIS	NC	28082
2010	25663	116.13	VERIKAS SAULIUS	756 WALES CT #20	CONCORD	NC	28027
2010	24883	69.82	EDMISTON AMANDA	PO BOX 561899	CHARLOTTE	NC	28256
2010	16386	216.7	O'NEAL THEDORUCKUS	1217 GENEVA DRIVE	CONCORD	NC	28025
2010	27799	77.2	HARTSELL BARBARA JANICE	1212 MARK DRIVE	CONCORD	NC	28025
2010	16553	208.25	LAWSON MARGARET C	1878 HIGHWAY 24 27 E	MIDLAND	NC	28107
2010	16392	220.49	MENDOZA MILAGROS LUZ	1407 MARK DR	CONCORD	NC	28025
2010	20217	1996.28	HOLLYWOOD ENTERTAINMENT	C/O MARVIN POER CO #3395	DALLAS	TX	75380
2010	21415	1804.25	HOLLYWOOD ENTERTAINMENT	C/O MARVIN F POER & COMP	DALLAS	TX	75380

2010	19269	1499.19	HOLLYWOOD ENTERTAINMENT #33970	PO BOX 802206	DALLAS	TX	75380
2010	20226	10.83	FOOTSTEPS CHRISTIAN BOOKS &	PO BOX 99	CONCORD	NC	28026
2010	27828	3133	PERFECT LINE INC	8910 PURDUE ROAD	INDIANAPOLIS	IN	46268
2010	22116	189.61	LOCKLEAR DAVID WADE	1555 MARK DRIVE	CONCORD	NC	28025
2010	23288	189.61	KISER BARBARA CLAYTON	C/O GARY LITTLE	SALISBURY	NC	28146
2010	25814	4.96	LEONARD MARGARET ANN	403 ELYSIAN FIELDS ST	CHARLOTTE	NC	28262
2010	23165	140.04	BEBBER LESLEY NICOLE	1692 MARK DR	CONCORD	NC	28025
2010	24583	320.49	HERRMANN SONJA	1580 MARK DR	CONCORD	NC	28025
2010	21109	94.85	DECORATIVE CONCRETE COATINGS	242-A ANN ST NW	CONCORD	NC	28025
2010	23299	33.39	RAMOS MARI BEL	272 EPWORTH ST	CONCORD	NC	28027
2010	20656	45.57	VALADES MARINO	256 CLINTWOOD DR NW	CONCORD	NC	28027
2010	24590	37.64	RAMIREZ CECILIA	45 TOWER CIR	CONCORD	NC	28027
2010	25489	42.91	PALAEZ LUIS	280 CLINTWOOD DRIVE NW	CONCORD	NC	28027
2010	23176	50.5	VALDERAMA MIREYA CORTEZ	277 CLINTWOOD DR NW	CONCORD	NC	28027
2010	32478	694.47	PRYOR RAYMOND	261 LINCOLN ST SW	CONCORD	NC	28025
2010	21934	46.93	SALINAS CRISTO REY LORENZO	212 CAMEO CT NW	CONCORD	NC	28027
2010	21111	38.51	HATLEY WILLIE HERRIN	6018 ASHLEY DR	CONCORD	NC	28025
2010	24328	173.08	DAYVAULT JAMES & RHONDA KAYE	8150 MALIBU ROAD	MT PLEASANT	NC	28124
2010	20662	84.52	LOVE STEPHANIE	3943 GROSSBEAK CIR	CONCORD	NC	28025
2010	25638	148.95	PEACOCK CLAUDE E & HELEN F	1625 EARNHARDT ROAD	SALISBURY	NC	28146
2010	45194	758.51	TWLS INC	PO BOX 1091	CONCORD	NC	28026
2010	50779	613.04	TWLS INC	PO BOX 1091	CONCORD	NC	28026
2010	88116	1575.23	POINTE AT RIVERWALK HOMEOWNERS	C/O TOM L SMALL	CONCORD	NC	28026
2010	63373	1046.89	POINTE AT RIVERWALK HOMEOWNERS	C/O TOM L SMALL	CONCORD	NC	28026
2010	60265	1492.44	POLARIS PROPERTIES LLC	C/O CHRISTOPHER J PALLADINO			
2010	73762	11.49	FIRST BENEFICIAL MORTGAGE INC	2422 N TRYON ST	CHARLOTTE	NC	28206
2010	38252	187.87	BIGGERS MARGARET M ESTATE	% JOANN B GRAY	KANNAPOLIS	NC	28083
2010	44294	54.59	BEN FRANKLIN FL ENTERPRISES IN				
2010	40090	117.32	HORTON HARRY NELSON			NC	
2010	45382	117.32	HORTON HARRY NELSON			NC	
2010	63081	12.42	FINCHER MARTHA HUDGENS	C/O FRANK FINCHER	MOUNT CROGHAN	SC	29727
2010	66974	58.87	DEATON E J HEIRS	C/O MARVIN FINCHER	MT PLEASANT	NC	28124
2010	20896	66.41	GOODMAN JAMES	3826 WEEJUNS DRIVE	CONCORD	NC	28025
2010	20897	120.78	COPELAND SAMUEL	3818 WEEJUNS DRIVE	CONCORD	NC	28025
2010	23722	155.65	BENTON MOTOR COMPANY	803 OREGON STREET	KANNAPOLIS	NC	28083
2010	32534	533.65	LITTLE ELIZABETH ANN	2850 RIDGE DRIVE	CONCORD	NC	28025
2010	71789	147	JAEGER MARTY	7016 WALLACE RD APT D	CHARLOTTE	NC	28212
2010	57342	132.94	GURKIN HUBERT L JR	7009 WHITEMARSH CT	CHARLOTTE	NC	28210
2010	47986	58.97	WILLIAMS LARRY L	149 CAROLINA FARMS BLVD	CAROLINA SHORES	NC	28467
2010	71823	414.77	LYNCH A A & R B & W J				0
2010	66666	81.71	GOLD NUGGET OF CABARRUS CO INC	C/O MS CINDY METTERS	ROXBORO	NC	27573
2010	70433	51.31	HELMS MICHAEL E	7900 MALIBU RD	MT PLEASANT	NC	28124
2010	24067	101.07	BLUE GARLAND	5827 MILLER RD	KANNAPOLIS	NC	28081
2010	66711	79.32	SOUTHBROOK HOMEOWNERS ASSOC	C/O MCLAMB HOLDINGS	LITTLE RIVER	SC	29566
2010	63521	107.45	HINSON EMILY B				7449
2010	76487	107.45	PROPST EVON B	C/O MICHAEL A PROPST	CONCORD	NC	28027
2010	50696	107.45	BOST INEZ MRS	1121 MANSTON PL SW	CONCORD	NC	28025
2010	44220	107.45	BOST CHARLIE A SR				7100
2010	71308	39.34	HORTON LANDVEST INC A NC CORP	C/O MARK HORTON	HARRISBURG	NC	28075
2010	77104	455.34	FLEET FINANCE & MORTGAGE INC	6 EXECUTIVE PARK DR NE	ATLANTA	GA	30329
2010	95581	96.19	UNKNOWN TWP 9-14-14 60				0
2010	98333	21.46	RUNYAN KEVIN	7224 SANDUSKY BLVD	CONCORD	NC	28027
2010	59577	327.33	DND SERVICES LLC - A NC LLC	131 CANDACE LN	CHATHAM TWP	NJ	7928
2010	23790	136.33	LEIGH WALTER L	12600 BASS ROAD	MIDDLEVILLE	MI	49333
2010	20116	949.76	INSTITUTE FOR DIVINE HEALTH	521 N CANNON BLVD	KANNAPOLIS	NC	28083
2010	79408	22.65	FURR TIMOTHY W	814 KINGS CROSSING DR NW	CONCORD	NC	28027
2010	33862	15.23	UNKNOWN TWP 4 MAP 99				0
2010	69486	233.43	MID SOUTH INDUSTRIES INC	4330 4TH STREET CIR NW APT	HICKORY	NC	28601
2010	58652	76.61	MOSS GEO WILLIAM	4928 ATLANTA ST	KANNAPOLIS	NC	28081
2010	70984	132.96	BUTLER EDD HEIR				0
2010	52248	39.06	WILEY JENNIE REYN MRS ESTATE	% HENRY WILEY	KANNAPOLIS	NC	28083
2010	62900	20.29	COLBERT WALTER J MRS	4949 ATHENS ST	KANNAPOLIS	NC	28081
2010	34523	267.39	PARKS CORNELL EST	C/O GLENDA SMITH	KANNAPOLIS	NC	28081



2010	99802	189.28 PARKS JACK HEIR	C/O DONNA ANSLEY	CHARLOTTE	NC	28215
2010	47441	66.6 PARKS JACK HEIR	C/O DONNA ANSLEY	CHARLOTTE	NC	28215
2010	87961	39.06 PARKS JACK HEIR	C/O DONNA ANSLEY	CHARLOTTE	NC	28215
2010	28528	76.61 PARKS CORNELL EST	C/O GLENDA SMITH	KANNAPOLIS	NC	28081
2010	53495	501.12 PARKS CORNELL EST	C/O GLENDA SMITH	KANNAPOLIS	NC	28081
2010	89918	39.06 UNKNOWN TWP 4 MAP 10				0
2010	50918	114.17 UNKNOWN OWNER(4-10-2.00)				0
2010	95554	20.29 BENFIELD ELLA N K				0
2010	33822	85.84 FOLEY LARRY E	750 GLADDEN PL NW	CONCORD	NC	28027
2010	45050	185.63 DRY WILLIE MAE	% BOBBY N WELCH	KANNAPOLIS	NC	28083
2010	33995	165.71 CAUTHEN MARTHA JEAN	C/O BRIAN CAUTHEN	HARRISBURG	NC	28075
2010	26619	165.71 RUCKER MARY HEIR				
2010	33148	48.94 GABRIEL JOSIE ESTATE	C/O MARY G WEAKS	KANNAPOLIS	NC	28083
2010	56480	86.65 CRUSE WILLIE W & OTHERS	C/O VICTOR CROWDER	CONCORD	NC	28027
2010	75381	47.11 UNKNOWN TWP 4 MAP 110				0
2010	85432	116.29 WAGNER TERRI JEAN LONG	412 LAKE SHORE PLACE	CONCORD	NC	28027
2010	30639	145.95 JACKSON IDELLA				0
2010	66847	75.29 UNKNOWN TWP 4 MAP 95 PCL 58 10				0
2010	29560	7.18 HAMBY FRANKLIN D	C/O DELINDA HAMBY	PIPESTEM	WV	25979
2010	83781	47.88 UNKNOWN TWP 4 MAP 57				0
2010	77892	881.14 MARTINS BATTERY SALVAGE INC				
2010	66426	24.7 HOWIE CLAUDE MRS				
2010	42653	24.7 HOWIE CLAUDE MRS				
2010	71990	75.29 UNKNOWN TWP 4 MAP 57 PCL 34 70				0
2010	86606	349.39 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236
2010	82830	80.58 UNKNOWN TWP 4 MAP 15				0
2010	44435	80.58 NAIRN RICHARD BROWN	3750 KLIBRECK DR	COLUMBUS	OH	43228
2010	50665	17.33 UNKNOWN TWP 4 MAP 59				0
2010	74199	20.04 MALDONADO-DIAZ LUIS	3954 COCHRAN RD SW	CONCORD	NC	28027
2010	47366	423.19 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236
2010	49645	133.29 SMITH THEODORE F MRS	C/O VIRGINIA SIDES	CONCORD	NC	28027
2010	29231	159.63 UNKNOWN TWP 4 MAP 44				0
2010	76798	22.16 UNKNOWN TWP 4 MAP 15 PARCEL 65				0
2010	67450	27.87 RUSSELL G GREGORY	6406 ROANOKE DRIVE	KANNAPOLIS	NC	28081
2010	54674	212.34 DAWSEY SAM HEIR	C/O DEBRA ALLMAN	DAVIDSON	NC	28036
2010	27254	317.76 UNKOWN TWP 4 MAP 39 PARCEL 114				0
2010	86096	14.15 GIBSON MAUDE MRS				0
2010	37095	454.76 RUX DORIS M				
2010	82203	119.57 UNKNOWN TWP 4 MAP 37				0
2010	55926	252.4 MT CANAAN COLORED HOLINESS CH				0
2010	51959	75.24 MILLER CAROL JEAN	C/O LINDA JO ROBINSON	COLUMBIA	SC	29203
2010	52440	338.63 CUNNINGHAM FRANKIE				
2010	91164	621.58 CALDWELL EMMETT W				
2010	80753	60.54 DUREN STANFRED D	C/O ROBERT B DUREN	GREENSBORO	NC	27405
2010	88306	90.05 UNKNOWN TWP 4 MAP 36				0
2010	31406	90.05 FOGGIE WILLIAM	515 N EAST AVE	KANNAPOLIS	NC	28083
2010	86391	621.58 CALDWELL EMMETT W				
2010	102691	149.09 UNKNOWN TWP 4 MAP 23				0
2010	57839	212.34 FOLEY LARRY E	750 GLADDEN PL NW	CONCORD	NC	28027
2010	46684	359.93 BRADSHAW EDNA W	1264 S MAIN G Q ST	SALISBURY	NC	28146
2010	64346	587.66 CALDWELL EMMETT W				
2010	94078	532.38 UNKNOWN TWP 2 MAP 20 PCL 3 19				0
2010	97746	201.29 DEAL C M				
2010	58048	35.25 UNKNOWN TWP 11 MAP 4				0
2010	58575	890.85 FREEMAN ROBERT M	C/O BARBARA L WHITE	CHARLOTTE	NC	28203
2010	86979	414.62 ISOM ANNIE ELIZABETH LYNCH	109 CROWELL DR SW	CONCORD	NC	28025
2010	101963	155.83 UNKNOWN TWP 12 MAP 37				0
2010	36181	325.54 CALDWELL EMMETT W				
2010	93243	37.23 HAMILTON FRANK HEIR	217 MALVERN DR SW	CONCORD	NC	28025
2010	102913	155.83 LOVE J GREEN HEIR				
2010	41330	1726.48 BENTON EDNA ESTATE				
2010	44921	111.36 TOLBERT NANCY SMITH HEIR	C/O J LEE THOMPSON	CONCORD	NC	28025
2010	64555	170.66 CORZINE CLYDE W ESTATE				

2010	89172	755.83 WATTS JAMES					
2010	79485	155.83 BUCHANAN POLLY					
2010	87430	155.83 REID R G ESTATE					0
2010	35434	185.48 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236	
2010	79173	207.82 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236	
2010	76203	155.83 UNKNOWN TWP 12 MAP 36					0
2010	39554	726.18 UNKNOWN TWP 12 MAP 37					0
2010	65598	829.96 HAMLIN JUANITA W					
2010	80341	155.83 PLUNKETT MARGARET S					0
2010	95972	126.18 CLINE INVESTMENT CO	5403 SHOREVIEW DR	CONCORD	NC	28025	
2010	64242	17.94 SUMLIN FRED W	126 JAMES ST SW	CONCORD	NC	28025	
2010	48960	25.84 SUMLIN FRED W	126 JAMES ST SW	CONCORD	NC	28025	
2010	34966	155.83 ANDERSON SAMUEL HEIRS	% LARRY EUGENE WILSON	CONCORD	NC	28025	
2010	70149	926.18 MURPHY EDWARD M JR	34 LEIGH ST APT 2129	HUNTINGTON	NY	11743	
2010	27953	555.83 FORD LULA S	% FRANK HALL				
2010	59896	555.83 COBLE SALLIE					
2010	40629	155.83 WALKER MARGARET J & ERVIN J					
2010	38261	2442.94 GINYARD CARRIE					0
2010	64211	770.66 CALDWELL LUCENDA P ESTATE					
2010	38013	852.06 PARKS JAMES E	% LENA PARKS KIRK	KANNAPOLIS	NC	28083	
2010	91989	852.06 PARKS ERNEST HEIR	% LENA PARKS KIRK	KANNAPOLIS	NC	28083	
2010	93809	66.88 POTTS MARY F ESTATE	C/O VERLIVIA E AQUINO	WILSON	NC	27893	
2010	31029	1364.84 CLINE INVESTMENT CO	5403 SHOREVIEW DR	CONCORD	NC	28025	
2010	76133	58.97 PEADE GARY F & BRENDA E MVENG	C/O BRENDA MVENG	JOHNS CREEK	GA	30022	
2010	75763	82.08 BRIGGS CALVIN	196 AUSTIN RUN CT	KANNAPOLIS	NC	28083	
2010	67455	47.11 WATTS EUGENE SR	% MARION G JOHNSON	CONCORD	NC	28025	
2010	33184	526.18 WEAKS FLOYD JR					
2010	65845	145.95 UNKNOWN TWP 12 MAP 39					0
2010	28192	84.67 WEAKS FLOYD JR					
2010	103272	155.83 LOWERY E D MRS EST					
2010	63532	555.83 JACKSON ELLA HEIR					
2010	76576	555.83 TAYLOR WALTER ROBERT ESTATE	C/O LAKEDRICK JOSE THOMAS	CONCORD	NC	28025	
2010	50547	234.9 BAXTER OLLIE HEIR					0
2010	67081	69.34 WILSON ANNIE L	C/O JOHN MEEKINS	BROOKLYN	NY	11216	
2010	39471	29.8 JOHNSON ALICE	C/O EDYTH JOHNSON BANNIS'	CONCORD	NC	28027	
2010	65391	578.18 MORRISON BEULAH EST					
2010	30658	555.83 CLARK ALBERT MRS	C/O BERNADETTE CLARK-SHEF	BRONX	NY	10462	
2010	79540	155.83 CARR FRANK W HEIRS					
2010	46864	393.41 MURRAY HAZEL	C/O ELIZA LOVE	CONCORD	NC	28025	
2010	64445	52.06 MILLER CLARENCE & FRED					
2010	88105	52.06 MILLER JULIETTE P					0
2010	86558	203.32 CLINE INVESTMENT CO	5403 SHOREVIEW DR	CONCORD	NC	28025	
2010	30256	37.23 CLINE HAROLD W	C/O MARY ANNA CLINE	CONCORD	NC	28025	
2010	81173	70.84 CASTEL ANNIE BELL EST					0
2010	69036	116.29 HOLMES EVA	3420 25TH ST SE APT 2	WASHINGTON	DC	20020	
2010	95352	76.75 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236	
2010	71461	118.26 UNKNOWN TWP 4 MAP 118					0
2010	95281	284.31 ISENHOUR W I HEIR					0
2010	39260	145.95 MILLS LELA J	% CARRIE PALMER	COLUMBIA	SC	29223	
2010	70832	167.69 TWP 12 MAP 7 PARCEL 8 50					0
2010	78555	354.49 FURR A E EST					0
2010	28878	1401.74 BATTEN DONNIE E & WIFE BETTY A	4609 AMBERDEEN CT	CONCORD	NC	28025	
2010	38030	91.6 UNKNOWN TWP 12 MAP 5					0
2010	54286	763.38 BRYCE PETERS FINANCIAL CORP	2790 WRONDEL WAY	RENO	NV	89502	
2010	87123	96.53 UNKNOWN TWP 12 MAP 53 PCL 7 20					0
2010	81332	732.08 LAND AND HABITAT CONSERVATION					
2010	78943	11.2 UNKNOWN TWP 4 MAP 79					0
2010	43716	195.47 UNKNOWN TWP 4 MAP 76 PARCEL 28					0
2010	54896	122.75 RICE GRACE ESTATE	C/O TERRI CLARK	KANNAPOLIS	NC	28083	
2010	103190	35.44 CLARK PEARLIE ESTATE OF	C/O TERRI CLARK	KANNAPOLIS	NC	28083	
2010	60639	136.23 HIDDEN VALLEY COMMUNITY	1131 LOG CABIN RD	CHARLOTTE	NC	28213	
2010	77199	43.67 HUBBARD LOIS I					2177
2010	79693	74.26 WEAKS CORA HEIR					

2010	99381	74.26 WEAKS TOM HRS					
2010	87943	14.15 UNKNOWN TWP 4 MAP 74 PCL 22 20					0
2010	75222	254.51 UNKNOWN TWP 4 MAP 74 PARCEL 48					0
2010	83943	317.76 SMITH JENNIE M					
2010	83327	43.67 HAMILTON OLLIE R	C/O LETITIA DENISE RAYFORD	CONWAY	AR	72033	
2010	29386	1787.75 ELDER DELORES	C/O MELISSA DRYE	KANNAPOLIS	NC	28083	
2010	60187	96.38 UNKNOWN TWP 4 MAP 85					0
2010	95140	106.92 UNKNOWN TWP 4 MAP 28					0
2010	53560	1540.06 CARTER LORENE	C/O MATTIE CARTER ESTATE C	CONCORD	NC	28025	
2010	96839	805.25 MOREHEAD NANNIE HRS					
2010	26817	181.41 LOWE JOSEPHINE M	235 JAMIE DRIVE	STATESVILLE	NC	28677	
2010	98781	161.61 TAYLOR JAMES E JR & JOYCE C	500 MAJESTIC CT SE	CONCORD	NC	28025	
2010	60977	108.24 TAYLOR JAMES E JR & JOYCE C	500 MAJESTIC CT SE	CONCORD	NC	28025	
2010	68567	221.05 LEDBETTER BUFORD B					
2010	47201	402.14 EUDY CURTIS RAY II	3525 EVA DR NW	CONCORD	NC	28027	
2010	96352	66.88 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236	
2010	102785	304.07 TRES COMPADRES LLC	PO BOX 36140	CHARLOTTE	NC	28236	
2010	41231	20.07 SULLIVAN JOSEPH L & KARYL LEE	468 CRESTSIDE DRIVE S E	CONCORD	NC	28025	
2010	82411	100.48 UNKNOWN TWP 12-62-31 10					0
2010	31407	27.1 TIMOTHY STEVEN CONSTRUCTN INC	2723 MONTFORD AVE NW	CONCORD	NC	28027	
2010	69237	126.07 HILL OREN J	818 MCKENDREE RD	MOORESVILLE	NC	28117	
2010	100460	619.69 ISENHOUR GEORGE RONNIE	C/O DEBBIE ISENHOUR	CONCORD	NC	28025	
2010	88828	1111.61 OTTEY MARGARET S	*** NEED ADDR ***				0
2010	46796	355.66 POINTE AT RIVERWALK HOMEOWNERS	C/O TOM L SMALL	CONCORD	NC	28026	
2010	48989	149.9 UNKNOWN PCL 11-7-84.30					0
2010	33400	12.17 RAMSEY WYMAN JR	8021 CEDAR GLEN DR	CHARLOTTE	NC	28212	
2010	37231	118.87 JOHNSON C R ESTATE OF					0
2010	62973	145.95 WALKER ERVIN J	C/O BARBARA JOHNSON	CONCORD	NC	28025	
2010	18813	83.54 ADAME JAIME OLIVARES	903 ALMA AVE	KANNAPOLIS	NC	28081	
2010	21850	207.67 ALLEN ALBERT S	1958 SMOKEY PARK HWY	CANDLER	NC	28715	
2010	32678	111.33 ALVARDO TOMAS GOMEZ	510 STONEY LANE	CONCORD	NC	28027	
2010	19513	165.53 ALVAREZ MARICELA MATA	2872 SHIELDS DR	CONCORD	NC	28027	
2010	20558	84.92 ANDERSON STEPHEN E	8550 LEE STREET	MT PLEASANT	NC	28124	
2010	23581	192.9 AVIATOR PLACE LLC	8883 MAUNEY RD	MT PLEASANT	NC	28124	
2010	21031	402.14 AZTLAN TIRE SERVICE	C/O HECTOR PEREZ	KANNAPOLIS	NC	28083	
2010	20568	14.35 BARNES MARTIN LUTHER III	266 UNION STREET N	CONCORD	NC	28025	
2010	23584	10.43 BARNETT DENNIS S	1129 DANBROOKE DR	CONCORD	NC	28025	
2010	19523	41.9 BARNETT KEITH	230 RED MAPLE DRIVE	CONCORD	NC	28027	
2010	22057	900.3 BIERMAN MARK A	1191 THANET ST SW	CONCORD	NC	28025	
2010	32695	11.02 BIERMAN MARK A	1191 THANET ST SW	CONCORD	NC	28025	
2010	23594	79.96 BOMBARD FREDERICK H	C/O KIMBERLY PEARLMAN	PENFIELD	NY	14526	
2010	25570	46.2 BOOTH BENJAMIN WILLIAM	5400 JOHN Q HAMMONDS NV	CONCORD	NC	28025	
2010	22684	30.4 BOWLIN LILLIAN ALMA	813 KLONDALE AVE	KANNAPOLIS	NC	28081	
2010	23230	11.67 BRADLEY SAMUEL FRANKLIN	3707 SOLEN DR	HARRISBURG	NC	28075	
2010	22686	68.62 BRITT CHARLES E	302 VILLA ST	KANNAPOLIS	NC	28083	
2010	98491	174.05 BROWN CONNIE	11316 HWY 49	MT PLEASANT	NC	28124	
2010	26263	97.9 BROWN JOHNNY WAYNE	C/O TAMMY BROWN	CONCORD	NC	28027	
2010	23235	18.54 BRYAN KEVIN L & WF TRACI L	20127 STONEVIEW DR	RICHMOND	TX	77407	
2010	20589	10.43 BURGESS LARRY D JR	1931 UNION CROSS RD	WINSTON SALEM	NC	27107	
2010	23606	153.88 BUTT RONALD	2701 MONROE CT LOT 40	CONCORD	NC	28027	
2010	11103	32.33 CAMPBELL RON & JUDITH	9918 STATE ROUTE 682	ATHENS	OH	45701	
2010	13106	104.89 CARLSON RICHARD M & BETTY A	5525 CARVING TREE DR	HARRISBURG	NC	28075	
2010	10263	67.21 CAROLINA CAPS & TEES	601 WILSHIRE AVENUE SW	CONCORD	NC	28025	
2010	15689	424.59 CARPENTER WILLIAM ANDREW JR	925 OAK TRAIL CIR	CONCORD	NC	28025	
2010	10867	114.11 CARS ETC	4143 FLOWE STORE ROAD	CONCORD	NC	28025	
2010	18366	41.31 CAUDILL SHANE	4713 HAHN SCOTT RD	MT PLEASANT	NC	28124	
2010	10431	381.96 CENTERGROVE CLEANERS	605 CHINA GROVE RD	KANNAPOLIS	NC	28083	
2010	13110	129.05 CHAMBERS ROBERT LEWIS	3104C CHAPWIN CIR NW	CONCORD	NC	28027	
2010	18367	37.11 CHAVEZ JANE M	1423 TYLER ST	KANNAPOLIS	NC	0	
2010	18368	79.48 CHICAS JOHNNY	2921 WALSH DRIVE	CONCORD	NC	28027	
2010	10871	18.54 CHILDRESS OREN TYLER	409 NORTH EAST AV.	KANNAPOLIS	NC	28083	
2010	13112	50.5 CHRISTENBURY ANNIE RUTH	4412 PEBBLEBROOK CIRCLE	CONCORD	NC	28025	
2010	10434	287.35 CHRISTY TODD ANTHONY	520 E 20TH ST	KANNAPOLIS	NC	28083	

2010	13113	10.81	CHRYDEN ELECTRICS	1040 DUCHESS DR	MT. PLEASANT	NC	28124
2010	13197	26.17	CLAY TONY DELANO JR	PO BOX 5431	CONCORD	NC	28027
2010	10037	738.94	CLEGG SONJI S	350 CHESAPEAKE DR	SALISBURY	NC	28147
2010	10040	42.97	COMBS JAMES	3768 PATRICIA DR NW	CONCORD	NC	28027
2010	10548	91.49	CRAFTED CABINETS	509 WINECOFF SCHOOL ROAD	CONCORD	NC	28027
2010	11126	183.74	CRUZ JOSE ANGEL PRUDENCIO	5625 GREENE ST	CHARLOTTE	NC	28269
2010	11221	152.3	CRUZ WILLIAMS DEL ROSARIO MAGA	2610 HEIDELBERG DR	CONCORD	NC	28025
2010	18385	300.77	DAVIS KENNETH GLENN	5480 IRISH POTATO RD	KANNAPOLIS	NC	28083
2010	13135	54.15	DEMARCUS MARVIN E	6380 PLEASANT GROVE CH RD	KANNAPOLIS	NC	28081
2010	13136	92.82	DEMBOWSKI JAMES & WF TERESA H	5587 STERLING LAKES CIR	MASON	OH	45040
2010	12301	10.43	DIMON JAMES G	312 HOMESTEAD CT	KINGSTON	TN	37763
2010	10737	152.8	DIXON TERRY LEE	296 ODELL DR NW	CONCORD	NC	28025
2010	12072	10.43	DRILLIEN DOUGLAS P	4159 LUCAS LANE	FRANKFORT	KY	40601
2010	13044	33.44	DUNSON DEREK A	2300 SOSSOMAN SPRINGS RD	MIDLAND	NC	28107
2010	11265	70.37	EFIRD BRANDON CHAD	360 WINTERLOCKEN RD	SALISBURY	NC	28144
2010	10201	385.8	ELKINS GROUP	5806 HIGHLAND SHOPPES DR	CHARLOTTE	NC	28269
2010	11454	189.1	ERNST JAMES HOWARD	PO BOX 1424	MT PLEASANT	NC	28124
2010	11717	13.37	FAUST BEULAH D	15890 GLENMORE RD	GOLD HILL	NC	28071
2010	12214	102.06	FEDERAL HOME LOAN MORTG CORP	5000 PLANO PKWY	CARROLLTON	TX	75010
2010	11049	165.53	FERNANDEZ JESUS ISRAEL JIMENEZ	201 SMALL AVE NW	CONCORD	NC	28027
2010	13054	29.87	FLEMMING DEMARION ANTHONY	91 SPRING ST SW	CONCORD	NC	28025
2010	10936	52.32	FORD GARY	5730 HWY 707	MYRTLE BEACH	SC	29588
2010	12219	3.61	FULLER JERRI	200 MARTHA CT	MT PLEASANT	NC	28124
2010	10789	586.81	FUMIA ANTHONY	1187 THANET ST SW	CONCORD	NC	28025
2010	11280	95.62	G&L PARTNERS	274 CABARRUS AVE WEST	CONCORD	NC	28025
2010	11059	82.36	GAONA ENELFA	4954 JEROD COURT	CONCORD	NC	28025
2010	10217	10.43	GARRIGAN THOMAS P	349 A HILLANDALE ST NE	CONCORD	NC	28025
2010	15646	152.15	GIBSON RUBY VIRGINIA	305 N LITTLE TEXAS RD	KANNAPOLIS	NC	28083
2010	14207	18.54	GLENN MICHAEL E	353 TRON AVE NW	VALDESE	NC	28690
2010	11471	11.47	GOLDEN GATE AUTO SALES	2106 CANNON BLVD SOUTH	KANNAPOLIS	NC	28083
2010	13065	99.39	GOODNIGHT RANDALL W	68 TODD DR NW	CONCORD	NC	28025
2010	12232	27.39	GRIMES JAMES JR	403 WILKERSON ST	KANNAPOLIS	NC	28081
2010	15653	40.93	GROOMS JIM	116 WOOD AVE	KANNAPOLIS	NC	28083
2010	10396	11.42	GULLEDGE BRYAN SCOTT	1216 MARLWOOD CIR	CHARLOTTE	NC	28227
2010	13072	99.78	GWYN GARY LEE	124 SLOOP ARTHUR DRIVE	CONCORD	NC	28025
2010	15247	224.77	HAGGERTY HEIDI L	PO BOX 136	MIDLAND	NC	28107
2010	14221	460.56	HANEY JOHN DANIEL III	1111 SKYVIEW DR	MT PLEASANT	NC	28124
2010	12136	19.73	HANN RAYMOND L	2842 LEWIS ROAD	MILTON	FL	32570
2010	15657	78.81	HAPPY TONES MINISTRIES	113 EAST AVENUE SOUTH	KANNAPOLIS	NC	28083
2010	10621	16.4	HARMON R G WOJCIECHOWSK	1980 ODELL SCH RD	CONCORD	NC	28027
2010	14223	17.72	HARRINGTON JEFF	3044 FEATHER STREEET	CONCORD	NC	28025
2010	10332	126.71	HAYNES SANDRA	785 FIRELIGHT COURT	CONCORD	NC	28027
2010	10162	337.33	HENSLEY THERESA	6880 FRANKFURT DRIVE	CONCORD	NC	28025
2010	17864	17.37	HERRIN JOAN MOTLEY	C/O RANDY HERRIN JR	TAMPA	FL	33611
2010	15567	54.59	HODGE GARY	6912 SANDUSKY BLVD	CONCORD	NC	28027
2010	12684	25.9	HONEYCUTT ROBERT W	2002 LONG HOPE RD	MONROE	NC	28112
2010	11949	36.02	HOOKS FRANKIE BARNARD	283 GREEN DRIVE SW	CONCORD	NC	28027
2010	12685	130.9	HOSTON GERALDINE	3832 GOLDENEYE DR	CONCORD	NC	28025
2010	13352	61.44	HYATT JOHN DERRICK	2519 HAVEN STREET	KANNAPOLIS	NC	28083
2010	11516	404.42	ILS AERO SERVICES LLC	16032 HALLATON DRIVE	HUNTERSVILLE	NC	28078
2010	97788	83.5	JACKSON DAVID BRIAN	8380 ROCKY RIVER ROAD	HARRISBURG	NC	28075
2010	14365	18.54	JAMES JOHNNY LEE	2402 WOODSDALE DR	KANNAPOLIS	NC	28081
2010	14535	10.43	JONES JAMES HARRY SR	PO BOX 1333	CONCORD	NC	28026
2010	97795	31.3	JUAREZ NEMESIO	205 CAMEO CT	CONCORD	NC	28027
2010	13874	19.49	JULIAN CHRISTOPHER DALE	614 FAIRVIEW COURT	KANNAPOLIS	NC	28083
2010	12740	450	LAKE LYNN LODGE	PO BOX 853	CONCORD	NC	28026
2010	12572	11.75	LONG JAMIE R	8439 MCCRORY LN	NASHVILLE	TN	37221
2010	17935	178.48	LOWDER ALICE	2618 SHADY LANE AVE	CONCORD	NC	28027
2010	12414	10.43	MABE LARRY E	340 WEAVER RD	CHINA GROVE	NC	28023
2010	14425	54.59	MARIN DAVID JIMENEZ	286 EPWORTH ST NW	CONCORD	NC	28027
2010	11584	18.54	MARTIN BOBBY E	2902 LINKER AVE	CONCORD	NC	28027
2010	12580	66.89	MARTINEZ RAGELLION	2520 NO MANS AVE	CONCORD	NC	28027
2010	13932	191	MATA JULISSA J	6390 MEIDAS COURT	CONCORD	NC	28027

2010	14429	17.73	MCCORD ARLIN D	6244 CATALINA DR, UNIT 712	N MYRTLE BEACH	SC	29582
2010	12933	16.98	MCDONALD CARRIE G RILEY	C/O RANDY PARKS	HARRISBURG	NC	28075
2010	12425	7.71	MCPHERSON GREGORY D	1300 E 1ST STREET	KANNAPOLIS	NC	28083
2010	13941	18.54	MCRORIE EDWARD L	3538 MELLOW DR	SALISBURY	NC	28144
2010	18451	421.46	MEDLIN GLENN DAVIS III	EMPIRE DR	MOUNT PLEASANT	NC	28124
2010	97857	25.57	MEDLIN ROBERT LEE	1217 ALLMAN ROAD EXT	MT PLEASANT	NC	28124
2010	14609	16.45	MHC ACCOUNTING	2125 SNUGGS PARK ROAD	ALBEMARLE	NC	28001
2010	14287	63.71	MICKLER ANDREW DOUGLAS	7885 37TH STREET	VERO BEACH	FL	32966
2010	18454	101.67	MILLER BETTY WINCHESTER	493 CARTER LOOP RD	ROCKWELL	NC	28138
2010	19122	28.54	MOORE ANTHONY W & WF EVELYN S	1817 GREYMOUTH RD APT 20	CHARLOTTE	NC	28262
2010	14442	12.75	MOORE ROBERT T	12760 BETHEL SCHOOL RD	MIDLAND	NC	28107
2010	12772	27.39	MORBAN NICODEMO DOMIREZ	209 CHURCH ST	LANDIS	NC	28088
2010	17960	88.46	MOREHEAD DARE ENTERPRISES	6360 STARLIGHT DR.	CONCORD	NC	28027
2010	13320	32.62	MULLIS HUBERT B	MULLIS HUBERT B ESTATE OF	CONCORD	NC	28027
2010	13321	18.54	MURPHEY DANIEL P	1013 VALLET STREET	KANNAPOLIS	NC	28081
2010	12477	23.23	NEIKIRK MALCOLM J	3871 TOWER RD	MAIDEN	NC	28650
2010	18003	40.38	NEWMAN ANDREW CLAY	2411 CHIMNEY HOUSE TERR	MIDLOTHIAN	VA	23112
2010	13327	195.98	ORTIZ CAYETANO	1122 RANDAL CT	CONCORD	NC	28025
2010	14662	12.56	OS-EM RANCH INC	8450 COUNTY LINE ROAD	MT. PLEASANT	NC	28124
2010	12986	118.23	OSBORNE LARRY E	3725 RIVERSIDE VILLAGE DR	HARRISBURG	NC	28075
2010	13993	17.5	OSBORNE PEGGY G	10721 HARTSELL RD	MIDLAND	NC	28107
2010	18010	28.19	PALMER CLAYTON CARL JR	1165 SIDNEY DR	SALISBURY	NC	28147
2010	13643	45.73	PARRAL SAMUEL CHAVEZ	513 HARRIS ST NW	CONCORD	NC	28025
2010	18511	11.26	PAYNE WILLIAM LUTHER	6430 GOLD FISH ROAD	KANNAPOLIS	NC	28083
2010	19177	32.25	PHILMAN DANNY L	3834 AMSBURY RD	CONCORD	NC	28025
2010	14671	10.43	PITTMAN JIMMY LEE	8077 LONGBRIAR DR	KANNAPOLIS	NC	28081
2010	19181	140.45	PORTER ROBIN JEANNETTE	201 FIR AVE	KANNAPOLIS	NC	28081
2010	13002	51.83	PRICE FRANK DON JR	C/O SUZANNE PRICE	SALISBURY	NC	28146
2010	14676	18.54	PUCKETT GEYNELL F	1421 OAKSHADE AVENUE	KANNAPOLIS	NC	28083
2010	13004	28.83	PUTNAL ENTERPRISES INC	5118 TEAKWOOD DRIVE	KANNAPOLIS	NC	28083
2010	13658	121.9	REID EUNICE	1009 BLUEBILL DR	CONCORD	NC	28025
2010	16698	19.01	RIVERA IGNACIO A	79 ASHLYN DRIVE SE	CONCORD	NC	28025
2010	12659	92.3	RIVERA RAUL &	1052 MEADOWBROOK LANE	CONCORD	NC	28027
2010	18068	49.23	RODRIGUEZ JORGE L	521 CHESTNUT ST	ROCK HILL	SC	29730
2010	15901	141.02	ROJOS MA CRISTINA	414 WINECOFF SCHOOL RD	CONCORD	NC	28027
2010	18070	50.11	ROLLINS WILLIAM TIMOTHY	C/O R MICHAEL ROLLINS	SALISBURY	NC	28147
2010	22403	38.42	ROYAL WAYNE EDWARD	716 GRANDVIEW DR	CONCORD	NC	28025
2010	18075	103.22	SANDERS SARAH MEASMER	C/O JEFFREY L LUMSDEN	KANNAPOLIS	NC	28081
2010	14711	27.59	SANDOVAL MARIA L	202 CABARRUS AVE E	CONCORD	NC	28025
2010	17058	178.16	SANTIAGO ADRIAN MARTINEZ	3030 JESSICA LANE	CONCORD	NC	28025
2010	18575	744.52	SAVEUR MONTIE LEE	157 WRENFIELD LANE	CONCORD	NC	28025
2010	15397	10.43	SCARBOROUGH JEFFERY L	139 STACYBROOK DRIVE SE	CONCORD	NC	28025
2010	13712	74.63	SCOTT WILLIAM D	PO BOX 4353	PIKEVILLE	KY	41502
2010	14896	56.76	SCOTT WILLIAM G & PAULINE H	5509 PHANIEL CHURCH RD	ROCKWELL	NC	28138
2010	22412	18.54	SEXTON NELSON	522 WALTER ST	KANNAPOLIS	NC	28083
2010	17066	22.71	SHOE STEVEN L	28830 LAMBERT ROAD	MOUNT PLEASANT	NC	28124
2010	14901	25.76	SHREENATH KRUPA INC DBA	7676 ORCHARD PARK CIR	HARRISBURG	NC	28075
2010	14056	251.31	SHROYER GENE S	1543 RIVERSIDE DR	CHARLOTTE	NC	28214
2010	14057	108.04	SIMMONS RONALD ALLEN	889 HATCHERY RD LOT 1	PAGELAND	SC	29728
2010	14905	88.35	SMITH DAVID WAYNE	8380 ROCKY RIVER RD	HARRISBURG	NC	28075
2010	15920	12.75	SMITH RUSSELL ALEXANDER	4210 AMANDA DR	MIDLAND	NC	28107
2010	16752	29.82	SNIPES STEPHEN W	2186 MONTFORD AVE	CONCORD	NC	28027
2010	18097	33.32	STONES USED CARS & BODY WORK	2501 EVA DRIVE NW	CONCORD	NC	28025
2010	15087	10.43	STOWE HUGH MASON	1025 ARROWHEAD DR SE	CONCORD	NC	28025
2010	14066	129.05	STREATER ANNIE M	624 TERRACE ST	KANNAPOLIS	NC	28081
2010	13732	44.3	SUASTEGUI JORGE MORALES	294 EPWORTH STREET NW	CONCORD	NC	28027
2010	98006	69.6	SWEATT RICKY L	606 EDDLEMAN RD	KANNAPOLIS	NC	28083
2010	18135	40.36	THOMPSON ROBERT EDWIN	794 CRESTMONT DR SE	CONCORD	NC	28025
2010	16806	85.76	WAGNER JUSTIN JACKSON	C/O TERRY & DANIENE COFIEL	CONCORD	NC	28025
2010	98058	10.43	WALL CHAD F	917 GRACE AVE	KANNAPOLIS	NC	28083
2010	18650	143.32	WATKINS NINA	207 DANITA DR	LOCUST	NC	28097
2010	18654	45.57	WHITAKER PAMELA D	4325 WEDDINGTON RD NW	CONCORD	NC	28027
2010	15475	22.54	WHITLEY WILLIAM ALEXANDE	3830 OLD CONCORD-SAL	CONCORD	NC	28025

2010	14975	10.43	WILLARD CHRISTIPHER JOSEPH	866 BREEZEHILL RD	KERNERSVILLE	NC	27285
2010	16131	26.34	WOODARD BOBBY R JR	409 OAK CIRCLE	KANNAPOLIS	NC	28081
2010	17155	329.27	WOODS ALLEN JR & ZELMA BOONE	1107 MOSS AVE	KANNAPOLIS	NC	28081
2010	18667	543.64	SCOTT DAVID EUGENE	845A CATES ST	CHARLOTTE	NC	28202
2010	16829	59.35	KISER PHILLIP WILLIAM	154 SOUTHWAY LANE	STATESVILLE	NC	28625
2010	18671	50.43	KING APRIL MICHELLE	1110 KLONDALE AVE	KANNAPOLIS	NC	28081
2010	16301	450.19	REYNOLDS BRYAN	3716 HEMLOCK PARK DR	KINGSPORT	TN	37663
2010	18672	110.09	WHIDDON SHERRIE	1001 E WT HARRIS BLVD	CHARLOTTE	NC	28213
2010	19814	5040.9	WATSON GROUNDWORKS INC	2400 CROWNPOINT EXECUTIV	CHARLOTTE	NC	28227
2010	19817	78.25	VIASSI INC	5911 LEATHERWOOD CT	HARRISBURG	NC	28075
2010	16481	210.74	TYSON REALTY SERVICES	5420 APPLE GLEN DR	HARRISBURG	NC	28075
2010	17505	11.71	THORP-COLE INSURANCE SERVICES	9741 WALTHAM COURT	CHARLOTTE	NC	28269
2010	17840	202.91	TGP COMPANY INC	471 CANNON BLVD SOUTH	KANNAPOLIS	NC	28082
2010	17843	944.74	STANCIL AND SUMMERLIN MACHINE	5063 LACEWOOD COURT	CONCORD	NC	28025
2010	17336	2612.67	SPEEDTECH AUTO RACING	SCHOOLS INC	KANNAPOLIS	NC	28081
2010	18351	238.27	SPECIALTY POLYMERS INC	4141 RINGTAIL CT	CONCORD	NC	28025
2010	16657	196.79	SMYLY ENTERPRISES INC	DBA ENCORE VIDEO	CONCORD	NC	28027
2010	18353	2602.09	SMITH RANDAL C DDS	4651 NC HWY 22N	FRANKLINVILLE	NC	27248
2010	15843	42.02	R & A MAINTENANCE	4158 AMARILLO DR	CONCORD	NC	28027
2010	16668	11.39	PINNACLE INVESTMENT & DEV CORP	1100 TEMPLETON AVE	CONCORD	NC	28025
2010	19840	20.65	PARKS HOME REPAIR AND	6007 CREEKVIEW CT	HARRISBURG	NC	28075
2010	30286	18.08	P & P MOTORS INC	4955 HWY 601 SOUTH	CONCORD	NC	28025
2010	15852	67.79	ONE STOP CELLULAR INC	PO BOX 11688	DANVILLE	VA	24543
2010	30287	203.07	NEW CHINA GARDEN	85 CONCORD COMMONS PLA	CONCORD	NC	28027
2010	20323	86.55	N-FOCUS LAND SURVEYING INC	PO BOX 762	KANNAPOLIS	NC	28082
2010	16507	209.1	MT PLEASANT MACHINE CO INC	8256 KALE PL	HARRISBURG	NC	28075
2010	19535	185.67	MCS CONSTRUCTION SERVICES LLC	2631 PARKS LAFFERTY RD	CONCORD	NC	28025
2010	20326	37.69	MAX A ESPINOZA	1631 ODESSA STREET	KANNAPOLIS	NC	28083
2010	21356	9.51	MAKE IT PERSONAL	800 JUANITA DRIVE	CONCORD	NC	28027
2010	18998	23.96	LUKIS INC	DBA UNIVERSI-TEE BUNGALOW	DAVIDSON	NC	28036
2010	21728	201.81	LEGACY PLAY	103 OAKLEY DR	HARRISBURG	NC	28075
2010	19212	368.44	KQK INC DBA TANTRUM	ATTN KARIM Q KARA	CHARLOTTE	NC	28213
2010	21199	54.19	KLEAN CARE SYSTEMS INC	1611 HEATHER GLEN ROAD	KANNAPOLIS	NC	28081
2010	14163	381.82	KINGDOM FIRE PROTECTION LLC	C/O DAINE KINNIE II	KANNAPOLIS	NC	28083
2010	15021	69.24	KDS ENTERPRISE INC	TURN 2 COLLISION CENTER	CONCORD	NC	28075
2010	13827	4451.09	K-TOWN FURNITURE CO INC	PO BOX 850	KANNAPOLIS	NC	28082
2010	13828	627.14	K-FABIAN INC	858 UNION ST S	CONCORD	NC	28025
2010	16333	24.85	JMP FLEET SERVICES INC	1281 EMORY LANE	CONCORD	NC	28027
2010	14165	379.37	J PS WHEEL ALIGNMENT INC	545 HONEYCUTT DR SE	CONCORD	NC	28025
2010	17009	465.41	ISLANDS BY DESIGN INC	1715 COLFAX DR	CONCORD	NC	28025
2010	16180	37.13	INSIGHT FINANCIAL CORPORATION	PO BOX 2265	GLENVIEW	IL	60025
2010	19878	56.49	INSIGHT FINANCIAL CORPORATION	PO BOX 2265	GLENVIEW	IL	60025
2010	15187	54.27	INNOVATIVE MARKETING	11900 BISCAYNE BLVD	NORTH MIAMI	FL	33181
2010	21205	292.23	HOWARD & HONEYCUTT FURNITURE	INC	KANNAPOLIS	NC	28083
2010	17202	18.88	HARRISON'S THIS AND THAT	1303 STONE ST	KANNAPOLIS	NC	28083
2010	98129	11.81	GRAY-MOORE INTERIORS	1524 CHARTWELL COURT	CONCORD	NC	28025
2010	19886	19.39	GOODRICH TECHNICAL LLC	4188 IVYDALE AVENUE NW	CONCORD	NC	28027
2010	15701	345.37	GEM MARBLE & GRANITE LLC	5410 POWERHOUSE COURT	CONCORD	NC	28027
2010	19225	12.22	GARY'S LOCKS & SCREENS	235 LACOMA LN	CONCORD	NC	28025
2010	17380	368.4	FURR & SON MASONRY INC	4860 BARRIER-GEORGEVILLE F	MT. PLEASANT	NC	28124
2010	19890	2612.95	FITNESS EQUIPMENT EXCHANGE LLC	PO BOX 7543	CHARLOTTE	NC	28241
2010	21212	443.38	FITNESS EQUIPMENT EXCHANGE LLC	PO BOX 7543	CHARLOTTE	NC	28241
2010	16190	1740.46	FINAL PROPERTIES LLC	2915 CHARLOTTE HWY	MOORESVILLE	NC	28117
2010	14179	4343.71	FALAPCO INCORPORATED	2110 CHARLOTTE HIGHWAY	MOORESVILLE	NC	28117
2010	18211	16.03	EQUITY HOME IMPROVEMENT	4801 YELLOW POPLAR LN	CONCORD	NC	28025
2010	13846	41.48	EL COSTENO	3371 PRESCOTT PL NW	CONCORD	NC	28027
2010	13850	115.49	DEOSO INC	7686 COTTON STREET	HARRISBURG	NC	28075
2010	17713	85.34	DDI METAL WORKS INC	1709 ANDOVER STREET	CONCORD	NC	28027
2010	15707	115.77	CREATIVE SCRAPBOOKING INC	250-E BRANCHVIEW DRIVE	CONCORD	NC	28025
2010	98142	7.89	CRD ENGINE DEVELOPMENT	238 HWY 49 SOUTH	CONCORD	NC	28025
2010	17209	18.32	COSMIC COLORS INC	2242 HOEY CHURCH ROAD	SHELBY	NC	28152
2010	19236	73.68	COMPU-WIZZARD	614 RAY SUGGS RD	CONCORD	NC	28027
2010	98145	210.64	CLASSIC TRUCK	434 MCGILL AVENUE NW	CONCORD	NC	28027

2010	16368	138.65 CHINA BOWL	350 GEORGE W LILES PKWY	CONCORD	NC	28027
2010	15712	502.5 CHIMNEY DOCTOR INC	1715 COLFAX DR	CONCORD	NC	28025
2010	16536	388.68 CAROLINA PLASTIC SURGERY ASSOC	C/O DR MARK HOFFMAN	CITRUS HEIGHTS	CA	95610
2010	27779	215.57 CAROLINA CHAOS CHEER & TUMBLE	309 COOK STREET	KANNAPOLIS	NC	28081
2010	17397	20.67 CAROL M GOODWIN	6331 WOODTHRUSH DR	CHARLOTTE	NC	28026
2010	16371	705.08 CANNON VILLAGE ASSOCIATES	INC	KANNAPOLIS	NC	28081
2010	18228	422.49 BRADBURY DIST LLC	350 GEORGE W LILES PKWY	CONCORD	NC	28027
2010	18230	14.56 BNB PAINTING INC	715 CRESTMONT DRIVE	CONCORD	NC	28025
2010	19247	121.78 BILLAR LA RAZA	652 CANNON BLVD NORTH	KANNAPOLIS	NC	28081
2010	28933	20.33 APPECO LLC	C/O NICK DIFOGGIO III	CONCORD	NC	28027
2010	25898	782.05 AMERICAN STREET CLEANING LLC	512 WATERVIEW DR NW	CONCORD	NC	28027
2010	27911	448.9 AMERICAN CLASSIC SIGNS &	ROBERT NOCIK	CONCORD	NC	28027
2010	22022	331.66 ABT INC	259 MURDOCK ROAD	TROUTMAN	NC	28166
2010	27914	306.26 A & G CONSTRUCTION &	HARDSCAPES INC	MIDLAND	NC	28107
2010	98624	143.2 DIAZ ABEL	3206 JESSICA LANE	CONCORD	NC	28025
2010	24726	472.13 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	1149	675.44 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	1150	876.53 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	1151	1053.09 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	1152	1276.46 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	1153	1488.71 MEXICO LINDO	363 CONCORD PKWY	CONCORD	NC	28027
2010	24929	98.44 NESBIT JULIA RUTH	342 CAMDEN CT NW	CONCORD	NC	28027
2010	89519	393.41 BLACKWELDER EMMITT				
2010	59588	627.05 BLACKWELDER EMMITT				
2010	1216	54499.86 GELDER & ASSOCIATES INC	8109 FAYETTEVILLE RD #102	RALEIGH	NC	27603
2010	1217	64080.22 GELDER & ASSOCIATES INC	8109 FAYETTEVILLE RD #102	RALEIGH	NC	27603
2010	1218	34089.79 GELDER & ASSOCIATES INC	8109 FAYETTEVILLE RD #102	RALEIGH	NC	27603
2010	1226	2959.4 ZALCO INC	6535 STIREWALT ROAD	KANNAPOLIS	NC	28081
2010	1227	2099.38 ZALCO INC	6535 STIREWALT ROAD	KANNAPOLIS	NC	28081
2010	1228	245.36 ZALCO INC	6535 STIREWALT ROAD	KANNAPOLIS	NC	28081
2010	1229	262.45 ZALCO INC	6535 STIREWALT ROAD	KANNAPOLIS	NC	28081
2010	1262	318.93 DIVERSITY DEN INC	160 CONCORD COMMONS PL	CONCORD	NC	28027
2010	1334	38.31 OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	19295	425 LAVINER STANCIL AND GEORGIA	414 WILKERSON ST LOT 34	KANNAPOLIS	NC	28083
2010	19297	592.37 CARTER STEVEN ELLIS	2500 BRICE STREET	KNOXVILLE	TN	37917
2010	19299	134.9 ALEXANDER JULIE S	8828 LAUREL POND LN	CHARLOTTE	NC	28262
2010	98202	73.54 ARCHIE LAMONT GREEN	DBA CONCORD TOWING	CONCORD	NC	28025
2010	18902	312.62 ATLANTIC GEOSCIENCE &	ENGINEERING PC	CHARLOTTE	NC	28262
2010	17780	140.06 CHAIREZ-SALAZAR RAFAEL	3746 PATRICIA DRIVE	CONCORD	NC	28027
2010	17781	31.02 COLONIAL CORPORATION	6801 MIAMI CHURCH ROAD	CONCORD	NC	28025
2010	16604	191.19 DON JONES ENTERPRISES LLC	4495 MOTORSPORTS DR	CONCORD	NC	28027
2010	19323	295.22 ELDTRETH BUSTER	500 N RIDGE AVE	KANNAPOLIS	NC	28083
2010	20254	380.79 EMERALD TURF INC	703 CARSON COURT	KANNAPOLIS	NC	28083
2010	21299	12.41 GREY GIFTS	PO BOX 5716	CONCORD	NC	28027
2010	19331	17078.04 GRIFFINAIR LLC	PO BOX 23027	CHARLOTTE	NC	28227
2010	20264	125.86 HARRIS SANDRA	P O BOX 328	HARRISBURG	NC	28075
2010	23921	56.78 JORDAN RICKY JAMES	3241 LAKELAND ROAD	CONCORD	NC	28027
2010	20933	11.33 MONROE ENTERPRISES	C/O ELSIE MONROE	BISCOE	NC	27209
2010	20081	49192.42 P & E MACHINE COMPANY INC	2004 CENTRAL DRIVE	KANNAPOLIS	NC	28083
2010	30365	92.8 RITCHIE-ANDERSON ENTERPRISES	MODERN SOLUTIONS SALON &	CHINA GROVE	NC	28023
2010	19408	23.91 ROSS ANTHONY FITZGERALD	17008 GLEN OAK RUN	DERWOOD	MD	20855
2010	20470	43.18 SEGOVIA AGUEDA GRISELDA	2856 FAIRBANKS DR NW	CONCORD	NC	28027
2010	30438	487.79 VANCE CLAUDE STEVEN JR	4219 FOURWINDS CT SW	CONCORD	NC	28027
2010	17683	1891.63 ZULU AVIATION INC	PO BOX 37411	CHARLOTTE	NC	28237
2010	20830	43.18 OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	17685	281.32 CORTEZ PACO	1245 COUNTRYVIEW	CONCORD	NC	28025
2010	24012	56.76 CHICCARELLO BRIAN	6830 UNITY CHURCH RD	KANNAPOLIS	NC	28081
2010	19487	116.76 GANDY THOMAS DEWEY JR	6517 HARBURN FOREST DR	CHARLOTTE	NC	28269
2010	22855	2712.8 ZALCO INC	6535 STIREWALT ROAD	KANNAPOLIS	NC	28081
2010	19690	199.51 B&B BUSINESS CENTRE	279 ROCKAWAY DR	RANDLEMAN	NC	27317
2010	22640	297.88 SHAVER MATTHEW LEWIS	3650 LIBBY LANE	MIDLAND	NC	28107
2010	22342	1179.48 SALON X INC	6313 BEITH CT	CHARLOTTE	NC	28269
2010	25719	74.56 FULLER JAMES RICHARD II	405 RUSSELL ST	KANNAPOLIS	NC	28083

2010	23550	12.15	OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	21567	16.32	HANKINS VAUGHN JESSE	8505 CHESTNUT RIDGE RD	LYNCHBURG	TN	37352
2010	32722	363.83	DIVERSITY DEN INC	160 CONCORD COMMONS PL	CONCORD	NC	28027
2010	26280	32.62	WALL CHAD F	917 GRACE AVE	KANNAPOLIS	NC	28083
2010	21578	615.52	COUNTRY PLACE MORTGAGE	SUITE 900	ADDISON	TX	75001
2010	24290	631.98	JEFFERSON LATRESE YAKAYA	274 LACOMA LN	CONCORD	NC	28025
2010	23134	61.97	BEWLEY BRIAN C	110 EAST POINTE TRACE	GREENEVILLE	TN	37745
2010	23260	18.54	GREENWOOD JOSHUA DAVID	872 CAROLINA ST SW	CALABASH	NC	28467
2010	21071	11.42	HIGGINS COREY ALLEN	11217 HARTSELL RD	MIDLAND	NC	28107
2010	21897	11.11	A TO Z SERVICE & MAINTENANCE	2625 WOODCREST DRIVE SW	CONCORD	NC	28027
2010	24292	14.35	BERTINO JEREMY JOSEPH	1098 STIRRUP PL NW	CONCORD	NC	28027
2010	24299	304.31	PINK MOUSE EMBROIDERY	162 DRIFTWOOD COVE	TROUTMAN	NC	28166
2010	32745	84.14	SPECIAL T SERVICE LLC	PO BOX 61	MIDLAND	NC	28107
2010	25458	2609.15	MANGAN JOHN W III	8606 AVIATION BLVD	CONCORD	NC	28027
2010	20631	887.11	CIRRUS HOLDINGS LLC	940 IDEAL WAY	CHARLOTTE	NC	28203
2010	21088	1591.58	PRIVATE EQUITY LENDING LLC	877 S MAIN ST	MADISON	GA	30650
2010	1422	191.19	ELLIE'S COFFEE SHOPPE	37 UNION STREET	CONCORD	NC	28025
2010	1423	231.62	ELLIE'S COFFEE SHOPPE	37 UNION STREET	CONCORD	NC	28025
2010	1491	131.91	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1492	179.36	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1493	226.61	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1494	288.73	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1495	355.17	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1496	251.55	ALLIED DEVELOPMENT GROUP INC	2113 DALE EARNHARDT BLVD	KANNAPOLIS	NC	28081
2010	1507	410.88	GREENTREE FINANCIAL LLC	7031 ALBERT PICK RD STE 304	GREENSBORO	NC	27409
2010	1553	57.68	SHEFF SHERON DELOIES	3510 PAZA RIDGE	WINSTON SALEM	NC	27107
2010	1554	50.6	SHEFF SHERON DELOIES	3510 PAZA RIDGE	WINSTON SALEM	NC	27107
2010	1555	44.49	SHEFF SHERON DELOIES	3510 PAZA RIDGE	WINSTON SALEM	NC	27107
2010	1556	41.99	SHEFF SHERON DELOIES	3510 PAZA RIDGE	WINSTON SALEM	NC	27107
2010	1584	15.18	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1585	14.21	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1586	13.29	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1587	12.33	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1588	11.39	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1589	10.43	MCCULLOUGH JOHN	11050 FANCHER RD	WESTERVILLE	OH	43082
2010	1613	118.51	LA REVANCHA INC	361 UNION CEMETERY RD	CONCORD	NC	28025
2010	1625	207.19	CANNON ROBERT HARRISON	2395 TILLEY RD	CONCORD	NC	28025
2010	1652	159.69	MURDOCK TILE AND MARBLE	363 ESTHER CIR	KANNAPOLIS	NC	28083
2010	1653	99.79	MURDOCK TILE AND MARBLE	363 ESTHER CIR	KANNAPOLIS	NC	28083
2010	1779	191.5	BELLA BELLA CREATIONS LLC	715 ORPHANAGE RD	CONCORD	NC	28027
2010	410093	28.79	ROSS ANTHONY FITZGERALD	17008 GLEN OAK RUN	DERWOOD	MD	20855
2010	410250	35.94	FIRST MARINER BANK	3301 BOSTON STREET	BALTIMORE	MD	21224
2010	410330	101.86	LUSK ROBIN	1510 W PINE ST	WYTHEVILLE	VA	24382
2010	410150	18.9	JONES CASSIE	4972 NC HWY 24/27	MOUNT GILEAD	NC	27306
2010	410364	18.37	ELLIS JAMES CARLTON	197 EPWORTH RD	LITTLETON	NC	27850
2010	410388	281.98	ELLIE'S COFFEE SHOPPE	37 UNION STREET STE A1	CONCORD	NC	28025
2010	410393	78.98	LA REVANCHA INC	361 UNION CEMETERY RD	CONCORD	NC	28025
2010	410052	18.84	ACAPOLCA #2	274 CABARRUS AVENUE WEST	CONCORD	NC	28025
2010	410070	52.99	AHUMADA BLANCA ESTELA MEZA	3815 PATRICIA DR	CONCORD	NC	28025
2010	410169	299.26	AMERICAN CLASSIC SIGNS &	MAILBOXES	CONCORD	NC	28025
2010	410186	18.5	ARHAGBA OKIEMUTE	4140 BROADSTAIRS DRIVE	CONCORD	NC	28025
2010	410286	268.11	AZTLAN TIRE SERVICE	241 CABARRUS AVENUE WEST	CONCORD	NC	28025
2010	410290	9.56	BARNES MARTIN LUTHER III	266 UNION STREET N	CONCORD	NC	28025
2010	410281	9.56	BERTINO JEREMY JOSEPH	1129 JUNIPER PL SE	CONCORD	NC	28025
2010	410136	30.81	BOOTH BENJAMIN WILLIAM	5400 JOHN Q HAMMONDS NV	CONCORD	NC	28025
2010	410246	281.67	BRADBURY DIST LLC	1158 OLD SALISBURY RD	CONCORD	NC	28025
2010	410297	535.2	CABARRUS PODIATRY CLINIC P A	851 BRADLEY STREET	CONCORD	NC	28025
2010	410105	32.68	CABTEX LLC	323 CORBAN AVENUE	CONCORD	NC	28025
2010	410299	14.99	CENTRAL CAROLINA NEPHROLOGY	200 MEDICAL PARK DRIVE	CONCORD	NC	28025
2010	410302	33.67	CHRISTENBURY ANNIE RUTH	4412 PEBBLEBROOK CIRCLE	CONCORD	NC	28025
2010	410206	77.19	CREATIVE SCRAPBOOKING INC	231-C BRANCHVIEW DRIVE	CONCORD	NC	28025
2010	410365	19.91	FLEMMING DEMARION ANTHONY	91 SPRING ST SW	CONCORD	NC	28025
2010	410310	36.46	FORNEY CHARLES A	5783 DOVE POINT DRIVE SW	CONCORD	NC	28025



2010	410312	14.23 FRYE BRIAN K & JASON L FRYE	1061 UNION STREET S	CONCORD	NC	28025
2010	410164	63.74 G&L PARTNERS	274 CABARRUS AVE WEST	CONCORD	NC	28025
2010	410317	38.22 HAGLER HOMER L & EVELYN	3061 LAMPSHIRE DRIVE	CONCORD	NC	28025
2010	410368	17.27 HONEYCUTT ROBERT W	702 WOODEND DR SE	CONCORD	NC	28025
2010	410165	30.64 L & T INTERNATIONAL GROUP INC	52 UNION ST S SUITE 4	CONCORD	NC	28025
2010	410332	11.82 MCCORD ARLIN D	251 LAVERNE DR	CONCORD	NC	28025
2010	410215	28.01 R & A MAINTENANCE	468 RAILROAD DRIVE NW	CONCORD	NC	28025
2010	410174	12.66 RIVERA IGNACIO A	79 ASHLYN DRIVE SE	CONCORD	NC	28025
2010	410058	25.62 ROYAL WAYNE EDWARD	716 GRANDVIEW DR	CONCORD	NC	28025
2010	410059	18.4 SANDOVAL MARIA L	202 CABARRUS AVE E	CONCORD	NC	28025
2010	410352	22.21 STONES USED CARS & BODY WORK	2501 EVA DRIVE NW	CONCORD	NC	28025
2010	410158	61.88 RITCHIE-ANDERSON ENTERPRISES	MODERN SOLUTIONS SALON &	CONCORD	NC	28025
2010	410137	41.23 KESSLER SUZANNE PAIGE	1123 SETTER LN SE	CONCORD	NC	28025
2010	410107	30.49 PARRAL SAMUEL CHAVEZ	513 HARRIS ST NW	CONCORD	NC	28025
2010	410249	43.76 FOLEY JOHN ARTHUR JR	1 BUFFALO AVE NW APT 39	CONCORD	NC	28025
2010	410344	87.84 REID MICHAEL	489 HARRIS ST NW	CONCORD	NC	28025
2010	410045	30.7 POWER FIRST INC	291 SPRING STREET SW	CONCORD	NC	28025
2010	410345	62.59 RIVAS ARTURO GUTIERREZ	4238 IRISH POTATO RD	KANNAPOLIS	NC	28025
2010	410022	44.78 CAROLINA CAPS & TEES	601 WILSHIRE AVENUE SW	CONCORD	NC	28025
2010	410240	310.25 ISLANDS BY DESIGN INC	PO BOX 327	CONCORD	NC	28026
2010	410002	188.28 YOUTH CARE MANAGEMENT	PO BOX 1013	CONCORD	NC	28026
2010	410038	38.4 MEDICAL MOBILITY CENTER	PO BOX 248	CONCORD	NC	28026
2010	410301	335.01 CHIMNEY DOCTOR INC	PO BOX 327	CONCORD	NC	28026
2010	410398	127.69 BELLA BELLA CREATIONS LLC	715 ORPHANAGE RD	CONCORD	NC	28027
2010	410381	212.6 DIVERSITY DEN INC	160 CONCORD COMMONS PL	CONCORD	NC	28027
2010	410378	3707.06 MEXICO LINDO	363 CONCORD PARKWAY	CONCORD	NC	28027
2010	410389	314.75 MEXICO LINDO	363 CONCORD PARKWAY	CONCORD	NC	28027
2010	410395	658.48 MURDOCK TILE AND MARBLE	365 CONCORD PKWY NORTH	CONCORD	NC	28027
2010	410383	25.52 OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	410151	22.86 A PALEZ JOSE DAVID	2573 MONROE CT	CONCORD	NC	28027
2010	410271	22.27 ALBERTO GENARO QUITERIO	259 CLINTWOOD DR NW	CONCORD	NC	28027
2010	410237	167.97 ALL TRANSMISSION & AUTO REPAIR	SERVICE	CONCORD	NC	28027
2010	410207	47.77 ALTMAN ROLAND CHARNEY	595 GEORGETOWN DR	CONCORD	NC	28027
2010	410263	118.85 ALVARADO NARCISO M	2412 LANCASTER ST	CONCORD	NC	28027
2010	410287	84.9 BACHLE ALLIE JOHN	6037 BALTIC AVENUE	CONCORD	NC	28027
2010	410291	12.41 BARNETT KEITH	230 RED MAPLE DRIVE	CONCORD	NC	28027
2010	410292	97.95 BAVINO WILLIE	2460 LANCASTER ST	CONCORD	NC	28027
2010	410021	41.33 BEWLEY BRIAN C	1269 ABBY RIDGE PLACE NW	CONCORD	NC	28027
2010	410033	21.02 BROOKS PAULA F	375 CANTER CT	CONCORD	NC	28027
2010	410050	65.26 BROWN JOHNNY WAYNE	4900 WEDDINGTON ROAD	CONCORD	NC	28027
2010	410259	263.33 BROWN KATIE	2512 LANCASTER ST	CONCORD	NC	28027
2010	410121	79.35 CASTANEDA ANTONIO AYALA	2832 FAIRBANKS DR	CONCORD	NC	28027
2010	410298	52.99 CASTLEBERRY HILDA C	2706 PAMLICO PLACE	CONCORD	NC	28027
2010	410085	34.57 CASTRO MARIA DEL ROSARIO	2900 OWENS CT	CONCORD	NC	28027
2010	410108	93.39 CHAIREZ-SALAZAR RAFAEL	3746 PATRICIA DRIVE	CONCORD	NC	28027
2010	410098	52.99 CHICAS JOHNNY	2921 WALSH DRIVE	CONCORD	NC	28027
2010	410225	92.13 CHICAS VILMA	2505 LANCASTER ST	CONCORD	NC	28027
2010	410009	140.42 CLASSIC TRUCK	434 MCGILL AVENUE NW	CONCORD	NC	28027
2010	410304	107.49 COMBS JAMES	3768 PATRICIA DR NW	CONCORD	NC	28027
2010	410032	49.12 COMPU-WIZZARD	614 RAY SUGGS RD	CONCORD	NC	28027
2010	410118	26.1 CORTES ARQUIMIDES R	2867 PLANTATION RD	CONCORD	NC	28027
2010	410306	61.9 DEMBOWSKI JAMES & WF TERESA H	1213 HANOVER DRIVE	CONCORD	NC	28027
2010	410275	242.56 DIVERSITY DEN INC	160 CONCORD COMMONS PL	CONCORD	NC	28027
2010	410217	42.57 DOMINGUEZ CRUZ MANUEL MARQUEZ	2994 PLANTATION RD	CONCORD	NC	28027
2010	410196	127.44 DON JONES ENTERPRISES LLC	4495 MOTORSPORTS DR	CONCORD	NC	28027
2010	410262	22.27 DONJUAN YADIRA RUIZ	210 BROWN ST	CONCORD	NC	28027
2010	410269	92.13 DOZAL EDUARDO VALENCIA	2705 PAMLICO PL	CONCORD	NC	28027
2010	410219	31.42 EASTON LISA MAE	6025 BALTIC AVE	CONCORD	NC	28027
2010	410056	86.9 FOUR STAR LAWN CARE	4213 BRISTOL PL	CONCORD	NC	28027
2010	410178	14.42 GAONA RUBEN N	1046 ROCKLAND CIRCLE SW	CONCORD	NC	28027
2010	410168	258.4 GEMS MOTORSPORTS LP	7065 ZEPHYR PLACE	CONCORD	NC	28027
2010	410010	69.11 GODWIN DOWANDA	3100 TRIPP TERRES #85	CONCORD	NC	28027
2010	410267	79.35 GONZALEZ LUCERO MORALES	2700 LANCASTER ST	CONCORD	NC	28027

2010	410044	12.92	GOODRICH TECHNICAL LLC	4188 IVYDALE AVENUE NW	CONCORD	NC	28027
2010	410278	10.89	HANKINS VAUGHN JESSE	2897 MOUNTCREST CIRCLE	CONCORD	NC	28027
2010	410319	84.47	HAYNES SANDRA	785 FIRELIGHT COURT	CONCORD	NC	28027
2010	410192	35.26	HERNANDEZ KAY	210 CAMEO CT NW	CONCORD	NC	28027
2010	410173	59.65	HILL WENDELL D	4924 HATHWYCK CT	CONCORD	NC	28027
2010	410283	13.82	INDUSTRIAL BUILDING SERVICES	400 ACTION DR STE 404	CONCORD	NC	28027
2010	410016	130.54	JANKOWSKI ROBERT	6382 MEIDAS COURT	CONCORD	NC	28027
2010	410216	85.94	JENNINGS GARY WAYNE	2920 DARWIN TRAIL	CONCORD	NC	28027
2010	410252	16.57	JMP FLEET SERVICES INC	1281 EMORY LANE	CONCORD	NC	28027
2010	410175	20.87	JUAREZ NEMESIO	205 CAMEO CT	CONCORD	NC	28027
2010	410205	254.55	KINGDOM FIRE PROTECTION LLC	2770 CONCORD PARKWAY SO	CONCORD	NC	28027
2010	410326	310.66	KRAMER PATRICK JOSEPH	5982 BROOKSTONE DRIVE	CONCORD	NC	28027
2010	410372	9.89	LEDBETTER GLENN	220 GREEN DR	CONCORD	NC	28027
2010	410079	120.16	LEVINGSTON CARL F	414 KINGFIELD DR SW	CONCORD	NC	28027
2010	410097	74.57	LINGENFIELD THOMAS G	4628 HAMPTON CHASE	CONCORD	NC	28027
2010	410243	3593.22	LUNA STONE INC	PO BOX 6540	CONCORD	NC	28027
2010	410138	36.39	MARIN DAVID JIMENEZ	286 EPWORTH ST NW	CONCORD	NC	28027
2010	410331	79.8	MARK'S CAR WASH	304 CONFEDERATE DRIVE SW	CONCORD	NC	28027
2010	410087	127.32	MATA JULISSA J	6390 MEIDAS COURT	CONCORD	NC	28027
2010	410086	101.94	MCDONALD JERRY WAYNE JR	2701 PAMLICO PLACE	CONCORD	NC	28027
2010	410083	70.74	MEJIA MARIA	645-14 CONCORD PARKWAY	CONCORD	NC	28027
2010	410198	63.77	MINTER CONSULTING INC	9450 MOSS PLANTATION AVE	CONCORD	NC	28027
2010	410156	16.95	MIRAMON TERESA DEJESUS	645 CONOCD PARKWAY #22	CONCORD	NC	28027
2010	410339	21.74	MULLIS HUBERT B	MULLIS HUBERT B ESTATE OF	CONCORD	NC	28027
2010	410261	65.63	NESBIT JULIA RUTH	342 CAMDEN CT	CONCORD	NC	28027
2010	410222	15.39	OLDE MILL METALS BY	333 OFFICE DR	CONCORD	NC	28027
2010	410012	101.86	ORTIZ ESTEBAN	2801 FAIRBANKS DR	CONCORD	NC	28027
2010	410065	28.59	PALAEZ LUIS	280 CLINTWOOD DRIVE NW	CONCORD	NC	28027
2010	410027	25.07	RAMIREZ CECILIA	278 CLINTWOOD DRIVE	CONCORD	NC	28027
2010	410024	83.75	RAMOS JOSE	444 MISSY CIRCLE NW	CONCORD	NC	28027
2010	410232	22.27	RAMOS MARI BEL	272 EPWORTH ST	CONCORD	NC	28027
2010	410019	61.54	RIVERA RAUL &	1052 MEADOWBROOK LANE	CONCORD	NC	28027
2010	410081	94.01	ROJOS MA CRISTINA	414 WINECOFF SCHOOL RD	CONCORD	NC	28027
2010	410113	31.29	SALINAS CRISTO REY LORENZO	212 CAMEO CT NW	CONCORD	NC	28027
2010	410265	101.86	SANTIAGO ARACELI FIGUEROA	6201 DOVE TREE LN APT B	CHARLOTTE	NC	28027
2010	410236	130.54	SEGOVIA RAFAEL	3751 SHADOW DRIVE	CONCORD	NC	28027
2010	410351	27.62	SPRAGUE DALE A & SANDRA E	P O BOX 5661	CONCORD	NC	28027
2010	410373	64.96	STARNES RANDY LEE	2367 HELEN DR. NW.	CONCORD	NC	28027
2010	410270	26.1	TAPIA ISABEL LUNA	2753 PAMLICO PL	CONCORD	NC	28027
2010	410266	34.57	URIOSTEGUI ANA PAULINA DORANTE	3124 TRIPP TERRES	CONCORD	NC	28027
2010	410154	30.39	VALADES MARINO	256 CLINTWOOD DR NW	CONCORD	NC	28027
2010	410191	33.67	VALDERAMA MIREYA CORTEZ	277 CLINTWOOD DR NW	CONCORD	NC	28027
2010	410080	325.2	VANCE CLAUDE STEVEN JR	4219 FOUR WINDS COURT	CONCORD	NC	28027
2010	410144	77.43	VERIKAS SAULIUS	756 WALES CT #20	CONCORD	NC	28027
2010	410356	130.54	VILLANUEVA CESAR	2863 FAIRBANKS DR	CONCORD	NC	28027
2010	410358	56.33	WEDDINGTON LOLEDA B	2855 FAIRBANKS DR	CONCORD	NC	28027
2010	410272	42.94	WESTWAY PHOTOGRAPHY	115 TARRYMORE LN	CONCORD	NC	28027
2010	410179	17.45	WHITAKER PAMELA D	6395 CATES CT	CONCORD	NC	28027
2010	410361	99.81	ZEMKEN WILLIAM EVERETT	2885 FAIRBANKS DRIVE	CONCORD	NC	28027
2010	410221	43.76	SEGOVIA IDALIA GARCIA	305 SMALL AVE	CONCORD	NC	28027
2010	410220	110.35	FERNANDEZ JESUS ISRAEL JIMENEZ	201 SMALL AVE NW	CONCORD	NC	28027
2010	410309	257.21	ELKINS GROUP	PO BOX 6208	CONCORD	NC	28027
2010	410244	92.43	CHINA BOWL	350 GEORGE W LILES PKWY	CONCORD	NC	28027
2010	410199	110.35	ALVAREZ MARICELA MATA	2872 SHIELDS DR	CONCORD	NC	28027
2010	410227	28.79	SEGOVIA AGUEDA GRISELDA	2856 FAIRBANKS DR NW	CONCORD	NC	28027
2010	410095	28.79	OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	410096	23.84	OJEDA JORGE MADRID	2741 PAMLICO PL NW	CONCORD	NC	28027
2010	410180	13.54	APPECO LLC	PO BOX 5001	CONCORD	NC	28027
2010	410063	135.37	NEW CHINA GARDEN	85 CONCORD COMMONS PLAI	CONCORD	NC	28027
2010	410375	749.3	POPLAR PARK LLC	A LIMITED LIABILITY COMPAN'	CONCORD	NC	28027
2010	410233	36.73	AVILA ROCIO ROGACIANA	279 CLINTWOOD DR	CONCORD	NC	28027
2010	410322	24	HOOKS FRANKIE BARNARD	283 GREEN DRIVE SW	CONCORD	NC	28027
2010	410350	131.22	SMYLY ENTERPRISES INC	DBA ENCORE VIDEO	CONCORD	NC	28027

2010	410234	91.71 FURR KENNETH ALAN	877 SUNDERLAND RD	CONCORD	NC	28027
2010	410071	20.07 CASTILLO SALOMON	4278 MAYBROOK CT SW	CONCORD	NC	28027
2010	410348	145.46 SEGER ENTERPRISES INC	1539 12TH FAIRWAY DRIVE N\	CONCORD	NC	28027
2010	410242	15.98 LUKIS INC	DBA UNIVERSI-TEE BUNGALO\	DAVIDSON	NC	28036
2010	410235	204.4 SPOT-ON FABRICATION INC	PO BOX 1087	HARRISBURG	NC	28075
2010	410141	26.93 NEWMAN ANDREW CLAY	4075 CENTER PLACE DR	HARRISBURG	NC	28075
2010	410011	151.92 BURTON JEFF AUTOSPORTS INC	15555 HUNTERSVILLE-CONCO	HUNTERSVILLE	NC	28078
2010	410132	269.61 ILS AERO SERVICES LLC	16032 HALLATON DRIVE	HUNTERSVILLE	NC	28078
2010	410123	143.72 CAROLINA CHAOS CHEER & TUMBLE	309 COOK STREET	KANNAPOLIS	NC	28081
2010	410274	159.2 DALEY VENTURES INC	PO BOX 321	KANNAPOLIS	NC	28082
2010	410053	21.74 WALL CHAD F	1103 HORTON AVE	KANNAPOLIS	NC	28083
2010	410077	68.17 CANALES ELIZABETH FRYE	13810 OLD CAMDEN RD	MIDLAND	NC	28107
2010	410194	74.2 ALVARDO TOMAS GOMEZ	34795 FINGER RD	MT PLEASANT	NC	28124
2010	410102	17.94 GREENE CHRISTOPHER MICHAEL	1527 BERRYHILL DR	NORWOOD	NC	28128
2010	410247	1261.1 BB AIR LLC	830 HUNGERFORD PL	CHARLOTTE	NC	28207
2010	410341	118.08 PARRISH HELEN MARIE	7827 MEADOWDALE LANE	CHARLOTTE	NC	28212
2010	410029	245.64 KQK INC DBA TANTRUM	ATTN KARIM Q KARA	CHARLOTTE	NC	28213
2010	410288	115.16 BAKER MILTON B	3510 FIRESTONE DR	CHARLOTTE	NC	28216
2010	410074	16.28 G C AVIATION LLC	7722 SPRINGS VILLAGE LANE	CHARLOTTE	NC	28226
2010	410204	11385.36 GRIFFINAIR LLC	PO BOX 23027	CHARLOTTE	NC	28227
2010	410379	195.12 WINGATE INN-CONCORD NC	PO BOX 35587	CHARLOTTE	NC	28235
2010	410248	1261.1 ZULU AVIATION INC	PO BOX 37411	CHARLOTTE	NC	28237
2010	410127	295.6 FITNESS EQUIPMENT EXCHANGE LLC	PO BOX 7543	CHARLOTTE	NC	28241
2010	410200	328.14 GEMS PERFORMANCE PARTS LLC	320 AVIATION DRIVE	STATESVILLE	NC	28677
2010	410285	1061.05 PRIVATE EQUITY LENDING LLC	877 S MAIN ST	MADISON	GA	30650
2010	410254	26.47 INGERSOLL-RAND FINANCIAL	ATTN: GOLF AND TURF	AUGUSTA	GA	30917
2010	410366	13.15 HANN RAYMOND L	2842 LEWIS ROAD	MILTON	FL	32570
2010	410055	36.2 INNOVATIVE MARKETING	11900 BISCAYNE BLVD	NORTH MIAMI	FL	33181
2010	410300	48.39 CHAMPION MICHAEL W	2120 DIALSDALE AVE SW	CULLMAN	AL	35055
2010	410253	300.12 REYNOLDS BRYAN	5597 BLOOMINGDALE RD	BLOUNTVILLE	TN	37617
2010	410392	64.04 MCCULLOUGH JOHN	11050 FANCHER RD LOT 206	WESTERVILLE	OH	43082
2010	410125	2088.68 PERFECT LINE INC	8910 PURDUE ROAD	INDIANAPOLIS	IN	46268
2010	410092	28.58 FIRE MOUNTAIN RESTAURANTS INC	80-33-2459	PLANO	TX	75026
2010	410119	999.45 HOLLYWOOD ENTERTAINMENT #33970	PO BOX 802206	DALLAS	TX	75380
2010	410184	83.02 CLEARWIRE US LLC	PO BOX 4900	SCOTTSDALE	AZ	85261
2010	410384	28.65 HARTSHORN CHARLES ELLIOTT	286 WELLINGTON DR	SANTA MARIA	CA	93455
2010	410031	259.11 CAROLINA PLASTIC SURGERY ASSOC	C/O DR MARK HOFFMAN	CITRUS HEIGHTS	CA	95610

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## CABARRUS COUNTY



### BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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**AGENDA CATEGORY:**

Approval of Regular Meeting Agenda

**SUBJECT:**

BOC - Approval of Regular Meeting Agenda

**BRIEF SUMMARY:**

The proposed agenda for the September 21, 2020 regular meeting is attached.

**REQUESTED ACTION:**

Motion to approve the agenda for the September 21, 2020 regular meeting.

**EXPECTED LENGTH OF PRESENTATION:**

1 Minute

**SUBMITTED BY:**

Lauren Linker, Clerk to the Board

**BUDGET AMENDMENT REQUIRED:**

No

**COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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**ATTACHMENTS:**

- ▣ Proposed September 21, 2020 Regular Meeting Agenda

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS REGULAR MEETING

**September 21, 2020  
6:30 PM**

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### MISSION STATEMENT

THROUGH VISIONARY LEADERSHIP AND GOOD STEWARDSHIP, WE WILL ADMINISTER STATE REQUIREMENTS, ENSURE PUBLIC SAFETY, DETERMINE COUNTY NEEDS, AND PROVIDE SERVICES THAT CONTINUALLY ENHANCE QUALITY OF LIFE

### CALL TO ORDER BY THE CHAIRMAN

### PRESENTATION OF COLORS

### INVOCATION

#### A. APPROVAL OR CORRECTIONS OF MINUTES

1. Approval or Correction of Meeting Minutes

#### B. APPROVAL OF THE AGENDA

#### C. RECOGNITIONS AND PRESENTATIONS

#### D. INFORMAL PUBLIC COMMENTS

#### E. OLD BUSINESS

#### F. CONSENT AGENDA

*(Items listed under consent are generally of a routine nature. The Board may take action to approve/disapprove all items in a single vote. Any item may be withheld from a general action, to be discussed and voted upon separately at the discretion of the Board.)*

1. Appointments and Removals - Cabarrus County Tourism Authority
2. Appointments - Juvenile Crime Prevention Council
3. BOC - NCACC County Legislative Goals
4. County Manager - Create Grants Special Revenue Funds
5. County Manager - Proposed Amendment to Parking Agreement with the City of Concord

6. DHS - Energy Program Outreach Plan
7. DHS - Mobile Technology for Field Workers - Traverse
8. DHS - Public Transportation Agency Plan (PTASP)
9. Infrastructure and Asset Management - Bid Award for County Vehicle Purchases
10. Infrastructure and Asset Management - Recommended Approval of Preferred Alternate for Courthouse Expansion Project - Exterior Material
11. ITS - GIS Enterprise Agreement
12. Sheriff's Office - NC Governor's Highway Safety Program Bike Safe Grant
13. Sheriff's Office - NC Governor's Highway Safety Traffic Safety Grant
14. Tax Administration - 2010 Write-Off Real and Personal Outstanding Taxes
15. Tax Administration - Refund and Release Reports – August 2020

**G. NEW BUSINESS**

**H. REPORTS**

1. BOC - Receive Updates From Commission Members who Serve as Liaisons to Municipalities or on Various Boards/Committees
2. BOC - Request for Applications for County Boards/Committees
3. County Manager - Monthly Building Activity Reports
4. County Manager - Monthly New Development Report
5. EDC - August 2020 Monthly Summary Report
6. Finance - Monthly Financial Update
7. Planning and Development - Reports
8. Cabarrus Soil and Water Conservation District - Program Year 2020 Annual Report

**I. GENERAL COMMENTS BY BOARD MEMBERS**

**J. WATER AND SEWER DISTRICT OF CABARRUS COUNTY**

**K. CLOSED SESSION**

**L. ADJOURN**

**Scheduled Meetings**

October 5	Work Session	4:00 p.m.	Multipurpose Room
October 19	Regular Meeting	6:30 p.m.	BOC Meeting Room
October 21	Cabarrus Summit	6:00 p.m.	Cabarrus Arena
November 2	Work Session	4:00 p.m.	Multipurpose Room
November 16	Regular Meeting	6:30 p.m.	BOC Meeting Room

**Mission:** Through visionary leadership and good stewardship, we will administer state requirements, ensure public safety, determine county needs, and provide services that continually enhance quality of life.

**Vision:** Our vision for Cabarrus is a county where our children learn, our citizens participate, our

dreams matter, our families and neighbors thrive, and our community prospers.

**Cabarrus County Television Broadcast Schedule  
Cabarrus County Board of Commissioners' Meetings**

The most recent Commissioners' meeting is broadcast at the following days and times. Agenda work sessions begin airing after the 1st Monday of the month and are broadcast for two weeks up until the regular meeting. Then the regular meeting begins airing live the 3rd Monday of each month and is broadcast up until the next agenda work session.

<b>Sunday - Saturday</b>	<b>1:00 P.M.</b>
<b>Sunday - Tuesday</b>	<b>6:30 P.M.</b>
<b>Thursday &amp; Friday</b>	<b>6:30 P.M.</b>

In accordance with ADA regulations, anyone who needs an accommodation to participate in the meeting should notify the ADA Coordinator at 704-920-2100 at least forty-eight (48) hours prior to the meeting.

# CABARRUS COUNTY



## BOARD OF COMMISSIONERS WORK SESSION

**September 8, 2020  
4:00 PM**

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### **AGENDA CATEGORY:**

Closed Session

### **SUBJECT:**

Closed Session - Pending Litigation and Economic Development

### **BRIEF SUMMARY:**

A closed session is needed to discuss matters related to pending litigation and Economic Development as authorized by NCGS 143-318.11(a)(3) and (4).

### **REQUESTED ACTION:**

Motion to go into closed session to discuss matters related to pending litigation and Economic Development as authorized by NCGS 143-318.11(a)(3) and (4).

### **EXPECTED LENGTH OF PRESENTATION:**

30 Minutes

### **SUBMITTED BY:**

Mike Downs, County Manager

### **BUDGET AMENDMENT REQUIRED:**

No

### **COUNTY MANAGER'S RECOMMENDATIONS/COMMENTS:**

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