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NEIGHBORHOODS, WHY ARE THEY IMPORTANT?

NEIGHBORHOOD CHARACTERISTICS

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FUTURE TRENDS & NEEDS

ISSUES

OBJECTIVES & TOOLS



Housing & Neighborhoods

HOUSING & NEIGHBORHOODS

Housing & Neighborhoods Goal

Ensure that new and existing neighborhoods provide a sense of community, offer a variety of quality residential alternatives, contain strong neighborhood institutions, and provide easy access to daily activities.

Neighborhoods, why are they important?

Neighborhoods are the building blocks of overall community development. They are diverse, dynamic social and economic entities with unique characteristics, which are recognized by residents of both the neighborhood and community at large. A healthy sustainable neighborhood is one that has physical, social, and economic sustaining elements that meet the needs of the present without compromising the ability of future generations to meet their own needs. Make no mistake, neighborhoods do not become or remain healthy by accident. Creating a city of healthy sustainable neighborhoods takes a conscious, proactive decision by community leaders, government and private sector partners.

Of all the elements that determine a neighborhood's stability, homes are by far the most influential. Good housing only exists in the context of good neighborhoods. For instance, the types and condition of a neighborhood's homes – whether houses or apartments, owned or rented – determine whether the resident will live in comfort and safety. The value and change in value of a neighborhood's housing directly influences the financial condition of the occupants by providing more or less expensive shelter and

in the case of homeowners, increasing or decreasing the investment in the home.

Housing and neighborhoods are an important part of Gastonia's land use and economy. The type, location, availability, affordability, and quality of housing will determine what kinds of neighborhoods are contained in Gastonia in future years. Dilapidated housing can depress entire neighborhoods, as well as provide a location for illegal activities and create ideal conditions negative environmental and social issues. On the other hand, attractive, well-designed neighborhoods can foster strong communities and are an asset to the residents of the City of Gastonia.

Housing can also impact economic development. Traditionally, commercial development generally follows rooftops, and most employers are concerned about having an available workforce that is reasonably close to the job site. New residential construction as well as improvement of existing units helps to create jobs and foster spending for construction materials and other home furnishings related retail. While the housing industry creates positive economic activity, those housing rooftops also represent new demands for government services. New residential development can exacerbate existing traffic and pollution problems, and create additional costs to local government for services such as police, water, streets, schools and other infrastructure. On the other hand, reinvestment in neighborhoods located in the



center city can serve as a smart growth tool that enhance the quality of life for a community by allowing for more efficient use of the land and infrastructure by re-absorbing growth back into existing communities. This reduces the amount of traffic, pollution, and strain on public services.

A future resident's decision to live in this community will depend on the availability of an adequate supply of decent housing that provides a variety of choices to meet the needs of a single individual or a family regardless of what those needs are. Thus, Gastonia's vision recognizes the need to preserve and create sustainable neighborhoods and enhance the quality of life and livability in Gastonia by *ensuring that new and existing neighborhoods are sustainable and provide a sense of community, offer a variety of quality residential alternatives, contain strong neighborhood institutions, and provide easy access to daily activities.* This vision and guiding principle provide the frameworks for the housing and neighborhood chapter of the comprehensive plan.

The housing and neighborhood chapter provides the City of Gastonia an inventory of the existing housing stock and its conditions, occupancy and affordability characteristics; an assessment of its adequacy and suitability for serving current and future population and economic development needs; an articulation of community housing goals; and a strategy to ensure adequate provision of housing for all sectors of the population.

Background

Historically, neighborhoods were woven into the dense urban fabric of the community, arranged around a grid street network close to businesses and employers, and included public gathering spaces as an integral component. Like most places within the region, state,

and nation, Gastonia's neighborhoods developed along this same premise. In fact, prior to World War II when cars were less affordable and less common, Gastonia's neighborhoods tended to be relatively dense and close to the commercial and political center of the City. People were able to walk or bicycle to places of employment, businesses, and local amenities.

During the 1890s and late 1900s textile mills built housing for their workers, and these mill villages were almost always within walking distance of the mill. Larger communities, such as the Loray (Firestone) Mill village, had their own shopping areas as well. These communities varied in size layout and ornamentation of individual houses. They were not concentrated in one particular section of the City, but several mills and their villages were often built near one another. Neighborhoods located south of the commercial district and toward the eastern end of Gastonia were primarily occupied by non-textile workers, small businessmen, and City employees. The City's African-American community formed north of the railroad tracks, centered around Chester Street and York Street. The City's professional, commercial, and industrial leaders built their homes near Franklin Street and York Street in order to be close to the commercial center.



After World War II, cars became more readily available, public transportation began its decline, and most mills sold



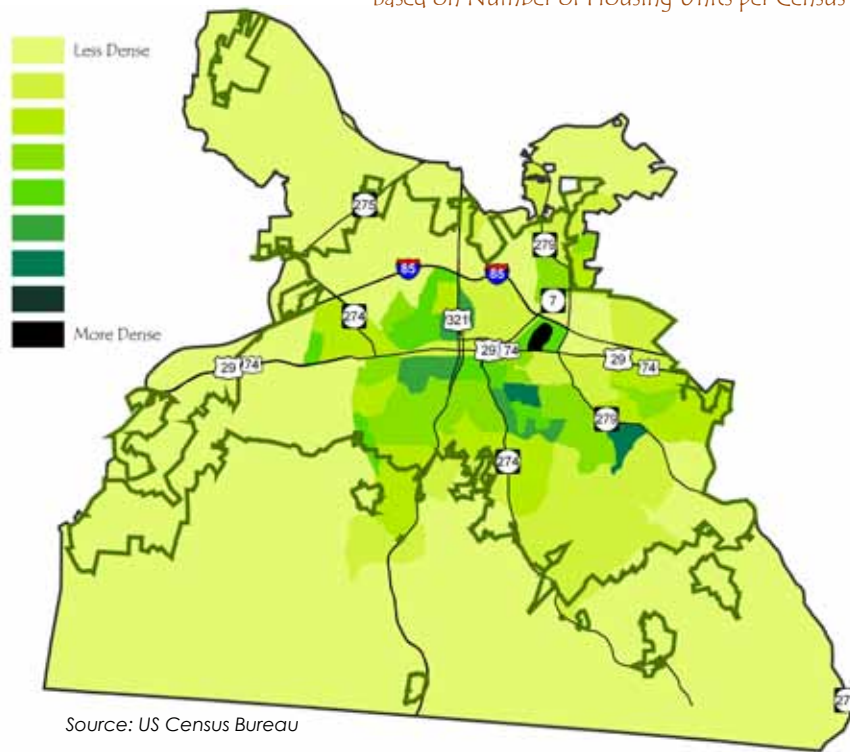
Loray Mill with playground

During the 1890s and late 1900s, textile mills built housing for their workers and some provided extra amenities, such as an on-site playground.

Prior to WWII when cars were affordable and less common, Gastonia's neighborhoods tended to be relatively dense and close to the commercial and political center of the city.



Figure 3-1: Density of Housing Within 2025 Planning Area
Based on Number of Housing Units per Census Tract



Source: US Census Bureau

their housing. The return of soldiers and the subsequent baby boom combined with the war also created a housing shortage in the late 1940s followed by a construction boom in the 1950s and 1960s. The character of the housing built in this period was different from the pre-war variety. Larger lots, fewer sidewalks and more self-contained neighborhoods characterized the newer developments. Shopping centers such as Akers Center, Dixie Village and Gaston Mall were also new to the post-war era, and they generally required a car to reach them. Thus, the shift in Gastonia was from an urban style of living before the war to a more suburban style after the war.

Post WWII growth patterns combined with the increased use of the automobile negatively affected neighborhoods: increased mobility allowed people to move further out of

the cities, into less dense areas of the city, called “suburbs.” As you move away from the urban core, neighborhoods in Gastonia tend to mirror the image of a typical suburban development, many of are low-density, auto-oriented neighborhoods built on a cul-de-sac street grid that lack public spaces and have left neighborhoods divided and self-contained with no connections to businesses, parks and recreation, goods or services. Figure 3-1 illustrates the level of density throughout the City.

TRADITIONAL NEIGHBORHOOD DEVELOPMENT



TYPICAL SUBURBAN DEVELOPMENT

Neighborhood Characteristics

As defined earlier, neighborhoods are dynamic social and economic entities with unique characteristics. A traditional neighborhood in Gastonia’s Center City can be defined by a common identity generally focused around a physical or social characteristic, which distinguishes it from other community areas. For example, the Loray Mill Village neighborhood is very dense with mill housing



surrounding the now vacant mill site. In areas outside of the Center City, zoning and land use patterns in Gastonia have largely separated the single-family residential areas from non-residential uses. Therefore, with the exception of its historic neighborhoods and few remaining rural areas, the Gastonia we see today is predominantly a collection of subdivisions and planned communities. It is the classic post-World War II, single-family residential, suburban development that typifies most of Gaston County.

Generally, neighborhood development in Gastonia can be categorized as:

- ◇ **PRE-WORLD WAR II DEVELOPMENT (1,114 UNITS; 3.5%)**
Original historic settlement defined by characteristics it shares with near by commercial business centers, or a public space within walking distance of the homes and are distinguishable by the composition of the households
- ◇ **POST-WORLD WAR II SUBURBAN DEVELOPMENT, BUILT PRIOR TO 1970 (14,373 UNITS; 45%)**
- ◇ **DEVELOPMENT BUILT AFTER 1970 (16,512 UNITS; 52%)**
Independently developed subdivisions and Master Planned Communities such as Catawba Hills, Willow Creek, Glenwood Acres, Autumn Acres, and Heritage Woods. These subdivisions have definable boundaries.

Existing Housing Stock

2000 Census data indicates that there were 42,885 housing units in the planning area. Also, as shown in Figure 3-2, recent building permit records indicate that 1806 new housing units have been built, bringing the estimated total housing units to 45,284. This increase reflects a steady growth in the number of households in Gastonia and the surrounding area. This housing data comes from several sources including; US Census, 2010 Comprehensive Plan, building permit information, and the 2005-2010

Consolidated Housing Plan. The following is an analysis of the existing housing stock in Gastonia by age, condition, variety and affordability.

AGE OF HOUSING

Determining the age of housing can help a community anticipate future maintenance needs. Mechanical equipment, such as furnaces, water heaters and plumbing facilities, has a limited life span, as do roofs, windows and siding. Preventative maintenance can extend the life of a home and improve its functionality and appearance.

Gaston County has the largest percentage of aged housing stock in the region. It is projected that by 2015 Gaston County may have as many as 8,000 housing units that are 35 or more years old, more than 50% of the housing stock. Figure 3-3 shows that 46.6% of Gaston County's housing is 35+ years old, which is the highest in the region.

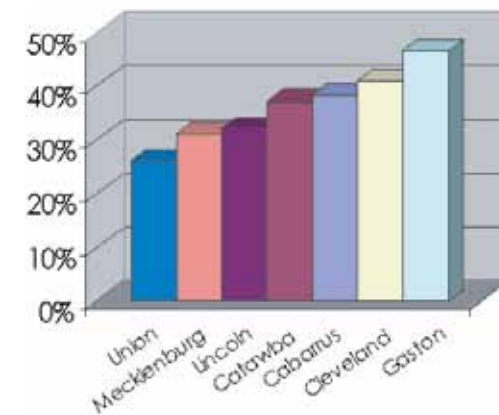
Also, the City of Gastonia has the largest percentage of aged housing stock for a jurisdiction within the region. The median age of the housing within the City of Gastonia is 39 years. Approximately 33% of the City's housing, or 23,878 units were built prior to 1960. Almost half (48%) of the housing units in Gastonia, or 15,487 units, was built in or before 1970. Many of these units are located in neighborhoods in the central sector and will likely be in need of more significant improvements including windows, roofs, furnaces, and water heaters and siding in the near future.

Figure 3-2: Gastonia Residential Building Permits, 2005-2010

Year	Single Family	Multi-Family	Total
2005	340	10	350
2006	462	6	468
2007	522	1	523
2008	225	6	231
2009	123	5	128
2010	105	1	106
6 year total	1777	13	1806

Source: City of Gastonia, Building Permits & Inspections Division, January 2011

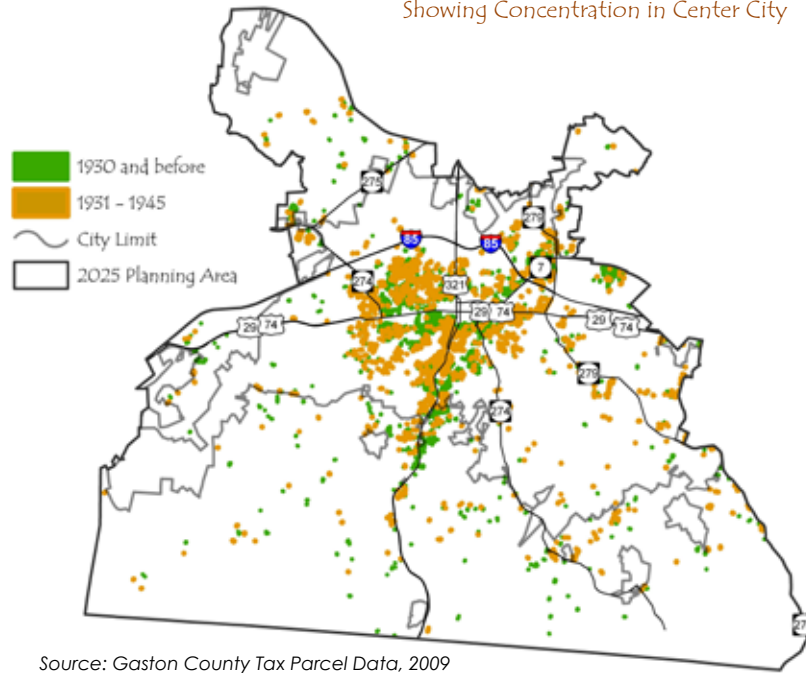
Figure 3-3: Percent of Housing 35 Years and Older in 2010



Source: US Census

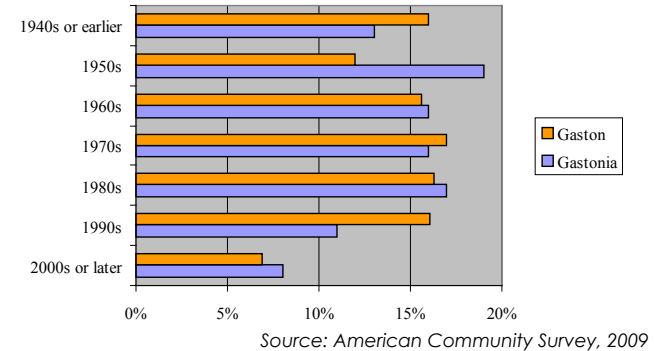


Figure 3-4: Density of Housing 50+ Years of Age Showing Concentration in Center City



Source: Gaston County Tax Parcel Data, 2009

Figure 3-5: Age of Housing Units



Fortunately, unlike many older urban areas throughout the region, the City had only a limited number of isolated neighborhood pockets that would be considered blighted or deteriorating. A blighted or deteriorating neighborhood is one which exhibits a high percentage of structures which objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. These areas were typically in the older mill village communities where limited income made housing maintenance difficult. The 2005–2010 Gastonia Consolidated Plan, a five-year plan to guide housing assistance, estimates that 1% of the housing units are without complete kitchens, plumbing or fuel. A conservative estimate is that another 10% of housing units may have one or more additional structural issues not specifically identified, particularly lead-based paint hazards in houses built prior to 1978.

Most of the City's streets in the established residential neighborhoods are in good condition, although many of them were constructed nearly 30 years ago. Most streets have curbing but in only limited instances sidewalks are available. Street tree canopies are prevalent in the older neighborhoods but noticeably absent in newer developments. Neighborhood yards tended to be better maintained in developments built since 1970, perhaps

HOUSING CONDITION

Substandard housing can be defined in a number of ways. The United States Department of Housing and Urban Development bases its definition on plumbing and overcrowding: houses without complete plumbing or with more than one person per room in the house are considered to be substandard. A broader definition of substandard housing would include houses or apartments that are in need of substantial repair. Factors affecting the safety and cleanliness of a house are particularly important. Leaking roofs, exposed wiring, subsiding foundations and rodent infestations are indications of a substandard condition. Substandard housing needs major improvements, beyond normal maintenance, to bring it into good repair.



1950s housing stock, Gastonia

an indication of older residents with less physical or fiscal ability to undertake yard work. Areas of the City with a large number of housing units built prior to 1970 also had higher percentages of rental properties. Typically, only those neighborhoods developed as planned communities offered recreational opportunities that were integrated into the fabric of the neighborhood. Other developments were dependent upon City-sponsored recreation facilities that were not planned for walking to and from the neighborhoods. Other places for gathering, such as churches and schools, were only infrequently a part of the City's neighborhood context. A notable exception was within central sector where churches and schools were a very large part of the neighborhood. In fact, very expansive worship facilities or schools consumed a significant amount of land within the central sector neighborhood area.

HOUSING MIXTURE

There are two very important categories that reflect the mixture of housing in the community. These categories are important because they serve different segments of



Street tree canopies along residential streets

the population and contribute to a community's ability to sustain a population by providing life-cycle housing. The idea behind life-cycle housing is that people can, theoretically, remain in or near their neighborhood their whole life, as they age and go through different demographic cycles of their lives. The first category is the type of units available. Architectural style, regional vernaculars, climate, geography, local tradition, and economics are all factors that shape the type of residential development in a community. The variety of housing types that has evolved since Gastonia was first settled provides an understanding of those factors and a housing environment that distinguishes Gastonia from other jurisdictions in the region.

From the 1850s through the early 1980s, Gastonia's single-family detached units were the predominant new residential construction type. However, in the early 1990s new residential housing market shifted from single-family to multi-family housing. By the early 1990s, multi-family residential housing was the leading type of new housing in Gastonia. During this time, multi-family housing increased from 11.8% of total housing to 27%. This trend, however, slowed during the first part of the 21st century, as new single-family units once again became the more predominant residential type.

As illustrated in Figure 3-6, US Census Bureau data reports that in 2009 there were approximately 31,500 dwelling units in Gastonia. Of those 32,000 dwelling units 68% were single-family detached structures, 6% were single-family attached, 22% are multi-unit structures, and 4% are mobile home units. While there is has been an increase in the number of single-family units and a decline in the number of new multi-family units, the vacancy rates for rental units is significantly lower than the vacancy rate for homeowner-occupied units. This indicates a greater demand for multiple family units than for single-family units.



Multi-Family Homes



Single Family Homes

Figure 3-6: Housing Type by Type of Structure

Housing Type	Number	Percent of Total
Single-Family Detached	21,492	68%
Single-Family Attached (Townhouses and Duplexes)	1,981	6%
Multi-Family (Condos and Apartments)	6,897	22%
Mobile homes	1,143	4%
Total	31,513	100%

Source: US Census Bureau, American Community Survey, 2009

The second important component of life-cycle housing relates to housing tenure. Tenure refers to length or duration of occupancy, and in the context of housing units refers to whether such units are owner-occupied or renter-occupied. A consistent trend in housing since the 1970s in Gastonia has been the increase in the percentage of vacant housing, up 5% since 1970. This may be attributed to the aging of people and housing and sub-prime lending practices, which have resulted in unprecedented foreclosure rates throughout the MSA area.

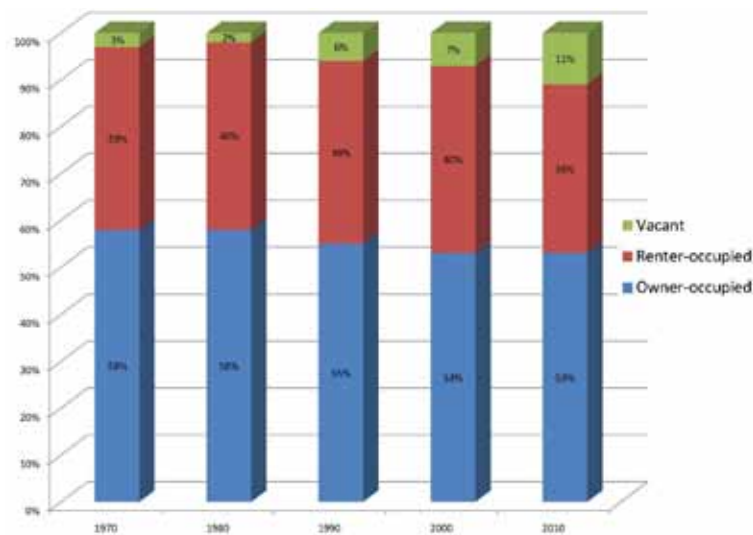
Another trend that is significant to the community's ability to provide life-cycle housing for future generations is the steady decrease in the percentage of housing units that are owner-occupied. Figure 3-7 provides occupancy by tenure for the City, for the period 1970 through 2010. In 1970 58% of the residential dwelling units were owner-occupied. That percentage has since decreased by 5% in 2010 where of the more than 31,513 housing units in Gastonia, approximately 53% are owner-occupied. This figure lags behind both the county and the state as shown in Figure 3-8. Nearly 65% of all North Carolina's households are owner-occupied.

The number of households in Gastonia grew by over 4900 since 1990; however, the percent of married-couple family households decreased.



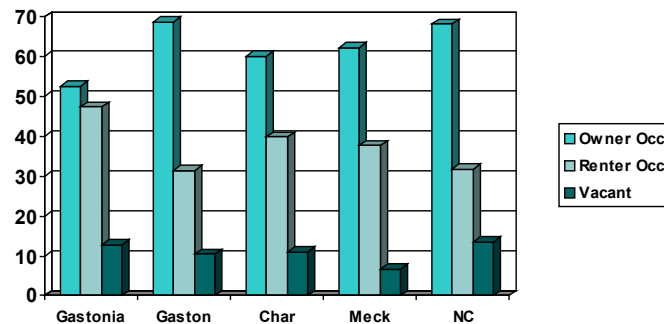
The same is true in Gaston County, where homeownership rates increased from half of the occupied units in 1970 to close to 69% in 2010. Homeownership has been a long-standing measure of neighborhood stability as neighborhoods benefit from the presence of stable, long-term homeowners. Therefore, it is essential for Gastonia to promote homeownership as a tool to create sustainable neighborhoods.

Figure 3-7: Gastonia Housing Tenure: 1970 to 2010



Source: U.S. Census, 1970, 1980, 1990, 2010

Figure 3-8: Comparison of Housing Occupancy Status, 2009



Source: US Census Bureau, American Community Survey, 2009



HOUSEHOLD COMPOSITION

A “household” is a person or group of people who occupy a housing unit. Knowing the trends in household composition helps a community predict the type of housing needed to support the various needs of each household type. While family households have remained the most dominant household type within the region and state as a whole, over the past decade decreases in the number of married-couple households indicate a need to plan for a more diverse housing type to meet the demands of a more diverse community. Overall, the number of households in Gaston County increased by 4%, in 2009. The number of households in Gastonia also increased by 19% during this time. Families make up 70% of the households in Gastonia. This figure includes both married-couple families (43%) and other families (27%).

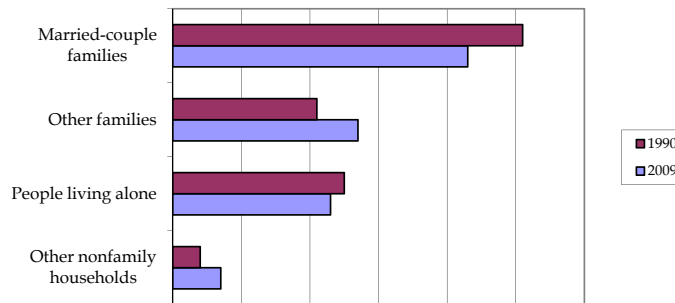
Figure 3-9 shows that the vast majority of family households in 2005, households containing at least one person related to the householder by birth, marriage, or adoption were married-couple households. While there was a 15% increase in the number of family households since 1990, data also show a decrease in the percent of married-couple households and an increase in the percent of other family households. Other family households are typically single-parent households and therefore, this suggests that there is an increase in the number of single parent households within the City. Non-family households made up 30% of all households in Gastonia. Most of the non-family households were people living alone, but some were comprised of people living in households in which no one was related to the householder.

As seen in Figure 3-10, as compared to Gastonia and Gaston County, Charlotte has a larger percentage of single-person households; however, Gastonia has a larger percentage of non-married family households than

Charlotte or Gaston County. Census figures also indicate a growing trend in the number of households within the region that have one or more persons 65 years and older. These households tend to have a greater need for services.

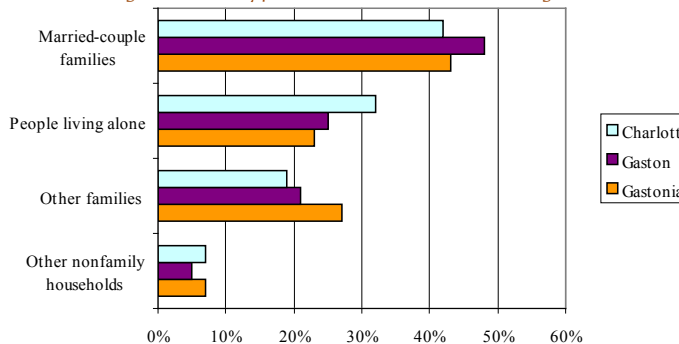
While the number of households in Gaston County has increased by 13.1% since 1990, the average size of these households declined from 2.64 to 2.54 persons. The average size of a household in Gastonia is 2.6 persons, slightly above the county and regional average. Household size is shrinking as married couples without children at home and single-person households each outnumber “traditional” family households. Among other things, this trend is undermining old assumptions about age-based choices of city versus suburban housing.

Figure 3-9: Gastonia Types of Households 1990 - 2009



Source: US Census Bureau, American Community Survey, 2009

Figure 3-10: Types of Households in the Region



Source: US Census Bureau, American Community Survey, 2009



Single-parent households and single-person households are on the increase.





According to the North Carolina Justice Center analysis, about 1 in 63 housing units in North Carolina were in foreclosure during 2010.

Source for photo: <http://www.buyforeclosedhomes.com/wp-content/uploads/2011/02/buy-foreclosed-homes-make-money.jpg>

HOUSING VALUES

Over the past twenty years, Gaston County had a 6.3% realized gain in median income, and the City of Gastonia had an 8% increase. For both Gaston County and Gastonia, the median value of owner-occupied housing increased by more than 50%. Given the increase in housing value, the increase in homeownership and the decrease in realized gain in are median income, what has occurred is a higher rate of risky, non-traditional mortgages with higher foreclosure rates and higher rates of vacant housing units. Figure 3-11 shows the home value and median monthly rent for Gastonia from 1960 to 2009. Median house values increased significantly over the past twenty years, from \$59,300 in 1990 to an estimated \$124,500 in 2009. This trend is consistent with other jurisdictions within the region. This indicates that owner-occupied housing units have increased in value at a faster rate than increases in median income, particularly taking into account the effect of the CPI on real income. According to tax valuation trends, owner occupied housing will continue to increase by a minimum of 35% to 40% over the next 20 years.

During the same period, monthly contracts for rental housing increased from \$431 to \$681, or 58%. While the 2009 data is based on estimates, this represents a significant increase in the rental prices. This increase maybe due to an increase in single-family housing unit foreclosures. After 2007, a large number of owner-occupied units and units that would have otherwise been sold have converted to rental units. Historically, renter households have median incomes somewhat lower than homeowner households; therefore, the housing cost burden for renters is greater than the housing cost burden for homeowners in Gastonia. A good indicator is that the Housing Choice Voucher program, in particular the Gastonia Housing Authority, has gone from a one year wait in 2005 to an almost three year wait in 2010.

Figure 3-11: Cost of Housing

	Median Home Value	Median Monthly Rent
1970	\$12,500	\$56
1980	\$32,500	\$117
1990	\$59,300	\$378
2000	\$92,100	\$431
2009	\$133,200	\$528

Source: US Census Bureau

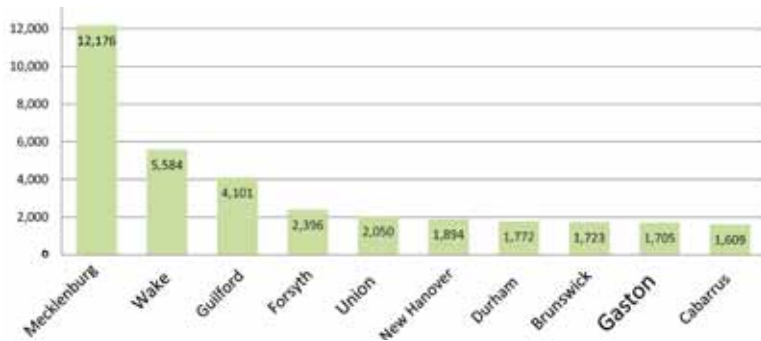
Housing values are expected to decrease after housing are accessed to account for market changes which occurred after the housing meltdown. New residential construction began to slow after 2007 as the commercial and residential real estate market declined and led to excess. This excess had triggered the first sharp declines in residential real estate especially in the US south. Current building permit data indicates that this trend will continue. The number of residential foreclosures have had a significant impact on the values of housing around the state and the region. A recent study conducted by the North Carolina Justice Center found that Mecklenburg and Union counties had the highest rate of foreclosure within the state. During 2010, about one in 34 housing units in those counties were in foreclosure, while the rate for Gaston county was one in 52 housing units. As seen on Figure 3-12, Gaston County foreclosure rate was the ninth highest in the state.

HOUSING AFFORDABILITY

The U.S. Department of Housing and Urban Development (HUD) has determined that households should spend no more than 30% of their income on housing. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their



Figure 3-12: Top 10 Counties in North Carolina, Number of Foreclosures, 2010

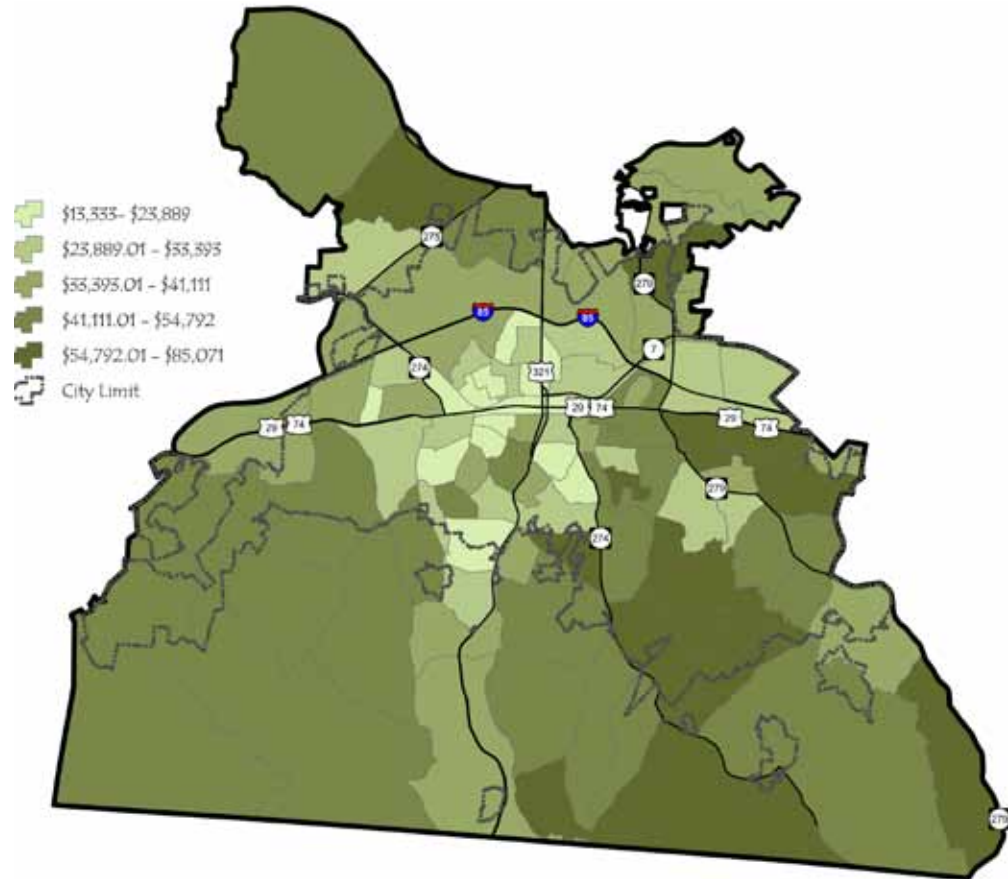


Source: NC North Carolina Justice Center, 2010

incomes on housing are considered to be cost burdened. Cost burdened households will find it difficult to meet all their household's needs. By considering the number and characteristics of these households, the community can more easily develop a response to the need. An analysis of the cost of housing compared to household income can provide valuable information on the availability of housing that is affordable to the workforce.

Household income affects the ability of a household to afford available housing in a community. The U.S. Department of Housing and Urban Development (HUD) has recommended that a household pay no more than 30% of their income on housing. According to the North

Figure 3-14: Median Value, Owner Occupied Housing, Yr 2000



Source: US Census Bureau

Figure 3-13: Gaston County Median Monthly Housing Cost, 2009

	Gastonia	Gaston	Charlotte	Mecklenburg
Owners with mortgage	\$1,209	\$1,007	\$1,248	\$1,277
Owners without mortgage	\$308	\$311	\$396	\$392
Renters	\$681	\$584	\$732	\$738

Source: 2009 American Community Survey

Carolina Low Income Coalition, 31.5% of people living in Gaston County pay more than 30% of their income on housing. Payments for housing include rent and mortgage payments, utilities, homeowners insurance and property taxes. 2009 Census figures show 30% of owners with mortgages, 24% of owners without mortgages, and 43% of renters in Gastonia spent 30% or more of household income on housing. Figure 3-13 provides a comparison by percent of cost burdened households for owner occupied and renter occupied housing units for Gaston County, Gastonia, Charlotte and Mecklenburg County.





Homes in the Historic Districts



Ashley Arms

As illustrated, Gastonia has a higher percentage of cost burdened owners without mortgages. These owners tend to be elderly and on fixed incomes.

As seen in Figure 3-13, the median monthly housing cost for owners with and without mortgages is slightly higher in Gastonia than Gaston County, but slightly less than Charlotte and Mecklenburg County. Gastonia's median monthly housing cost for renters was the lowest among those compared. Figure 3-14 illustrates the 2000 median value in dollars for all owner-occupied housing units by Census Block Group in the 2025 planning area. The figure does not reflect units built since 2000. The current recession and down turn in the housing market will undoubtedly result in reappraisals and in some areas of the planning area, a lowering of median home values.

UNEMPLOYMENT RATES/JOB GROWTH

Like many parts of the country, Gastonia has experienced double digit unemployment rates in the past three years. Employers are experiencing economic downturns that create workforce downsizing and business closings. Historically, Gaston County has experienced a higher unemployment rate than statewide due to loss of manufacturing jobs, in particular textiles, to foreign countries.

The Gaston County Economic Development Commission works to develop new and diverse industries countywide. According to the U.S. Census Bureau, Gaston County has a civilian workforce population of 94,629 (16 years and older). Almost 84% are private wage and salary workers, 11.7% are government workers and 4.5% are self-employed. The largest employment industries are:

- ◆ Education, Health Care & Social Services 19.6%

- ◆ Manufacturing 18.7%
- ◆ Retail Trade 11.3%
- ◆ Construction 8.7%
- ◆ Professional, Scientific, Management, Admin. 7.3%
- ◆ Arts, Entertainment, Food Service 7.2%
- ◆ Transportation, Warehouse, Utilities 6.4%
- ◆ Finance, Insurance and Real Estate 6.1%

The Gaston County Economic Development Commission's (EDC) study, 2005 Target Industry Sector Analysis by Strategic Location Group, identified six primary industry targets that would provide the best economic development opportunities based upon the current resources of land, buildings and work force. The six targeted industries are:

1. Fabricated metal structural products;
2. Miscellaneous plastic products;
3. General industrial machinery;
4. Miscellaneous furniture and fixtures;
5. Medical equipment and supplies manufacturing; and
6. Ventilation, heating, air conditioning and commercial refrigeration equipment and manufacturing.

The County's EDC works with the N.C. Dept. of Commerce to implement recommendations from the study.

SPECIAL NEEDS

Persons with special needs have been leading independent lives in greater numbers. Housing that is suitable for persons with special needs is characterized by an absence of physical barriers. Special needs housing includes housing for persons with physical and/or mental disabilities. New and rehabilitated housing should be routinely constructed with as few architectural barriers as possible. Apartment



complexes must now meet the requirements of the Americans with Disabilities Act and greater awareness of barrier-free design is evident in house construction. Location near bus routes and shopping areas would help facilitate the transportation needs of some disabled people.

A national trend indicates continued growth in the senior population due to increases in life spans due to improvements in the health care system. Housing options for the senior population have increased in the past 10 years. The November 1999 Housing Market Survey by Tremont Consultants indicates a moderate need for an increase in elderly housing. Two non-profit organizations, Mercy Housing Southeast and the Salvation Army each received awards to construct HUD Section 202 apartments, resulting in 122 new units of elderly housing. There still remains a need for elderly housing based upon the trend in population growth of the senior population, and the number of seniors on the current public housing waiting lists. Anticipated need is minimum 400 additional housing units for low and very-low income seniors.

A recent survey by the City of Gastonia's Community Development Division indicated a waiting list of more than 300 households in need of special needs housing. According to Gaston Residential Services a contractor of Pathways Area Authority, 52 non-homeless people are currently on the waiting list for special needs housing. Additionally, there are 122 families or individuals with special needs on the Public Housing Authority's waiting list.

In addition to housing for seniors and persons with special needs, there is a need to provide housing for the homeless population. Beginning in 2008, the economic crisis drove requests for help from homeless individuals and families higher than previously reported. According to the latest Continuum of Care (CoC) Annual Point-in-Time Count

(PIT) conducted on January 27, 2010, 250 people were identified as homeless and another 126 homeless people were living in HUD-sponsored permanent supportive housing. Of the 250 homeless, 113 were unsheltered as identified by a service-based count. In addition, the PIT count identified an additional 119 persons at-risk of becoming homeless. The at-risk count was a service-based count of individuals who self-identified living doubled up with friends or relatives. According to CoC's HMIS there is a disproportionate share of African-American homeless persons (40%+) in ratio to the total population of the Gastonia Consortium area. Service to the homeless is provided by several local agencies, such as the Salvation Army and Cornerstone Christian Ministries. It is estimated that approximately 35% of the homeless are individuals or families in transition, who want and need permanent housing, but are homeless it due to financial crisis. This group also includes women and children escaping abusive situations. Vouchers are offered to the homeless, enabling them to go to hotels and motels when beds were unavailable.

Figure 3-15: Gaston County Homeless Population, 2007-2010

	Total Homeless	Total Chronic Homeless
2007	250	36
2008	493	26
2009	833*	102
2010	568	154

*Note: After completing 2008 PIT review of one agency, showed count of at-risk doubled-up as homeless.

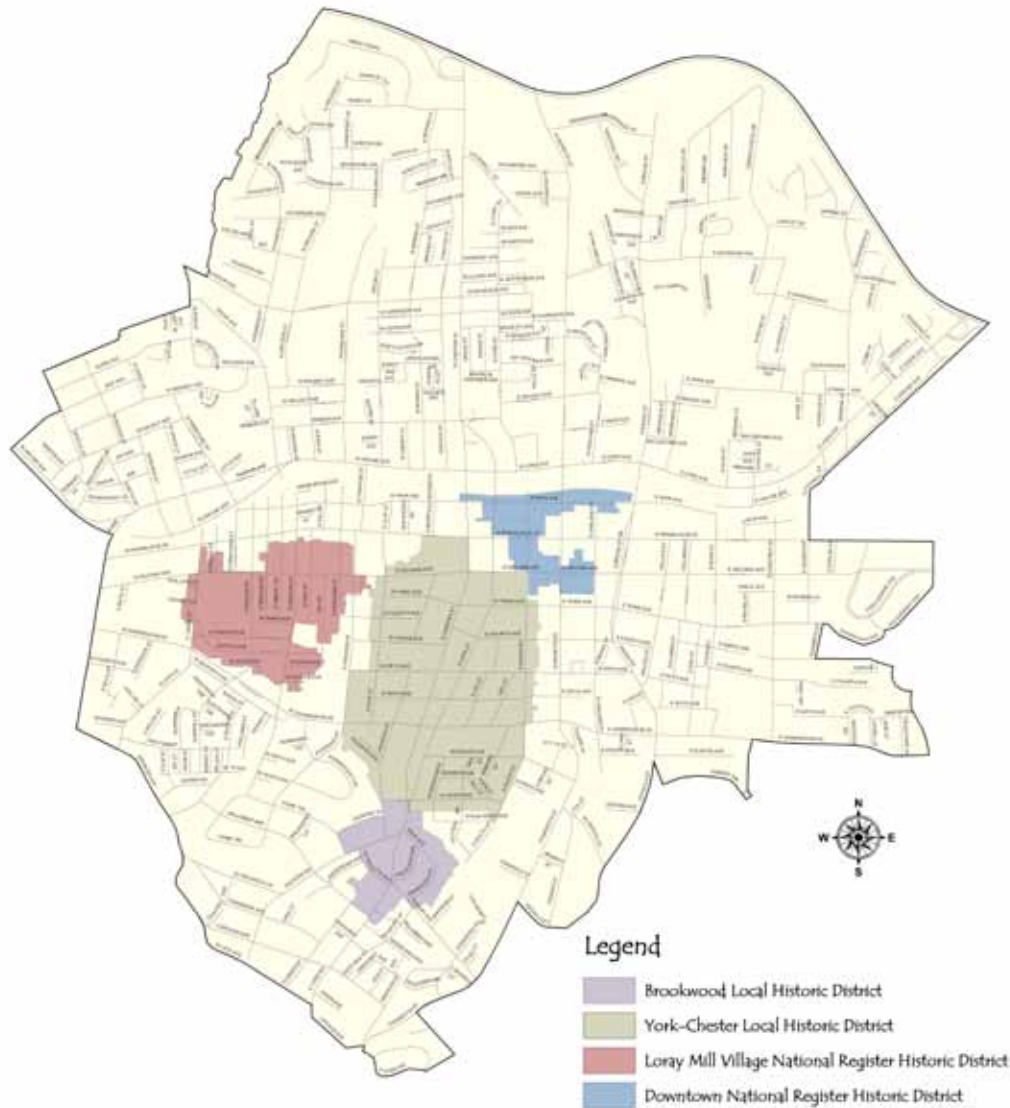
Source: City of Gastonia Five Year Consolidated Plan, 2010

HISTORIC HOUSING

Gastonia's rapid growth and prosperity in the early part of the century has left the City with a legacy of historic housing, ranging from modest bungalows to grand



Figure 3-16: Historic Districts



mansions. Gastonia has two local historic districts as shown in Figure 3-16. Preservation and conservation foster civic beauty, enhance property values within the district and Gastonia as a whole, and improve the general welfare of the City and its residents. City of Gastonia historic districts are distinctive areas. They are places of singular historical flavor characterized by the streets, buildings, trees, architectural design, and landscape features. Historic district designation protects and enhances the existing character of a community. The districts are also a legacy, linking present and future generations with their heritage and providing diversity vital to the City's future quality of life. Exterior alterations, construction of new buildings or signs, and removal of large trees are some of the activities that must first be approved by the Gastonia Historic District Commission. The purpose of such guidelines is to stabilize the neighborhood and maintain its historic integrity. In order to be approved, these changes must contribute to the unique aesthetics and historic environment of the neighborhood.

The York-Chester Historic District is the City's oldest community and consequently the City's first historic district. The district was created in 1988 and has the largest concentration of historic housing, located south of downtown in the York-Chester neighborhood. York-Chester consists of over 540 structures, with many of the homes dating back to the early 1920s. The architecture of the district is a mixture of many styles, including Bungalow, Italianate, Queen Anne, Colonial Revival, Greek Revival, Gothic Revival, Neo Classical, New England Saltbox, Farmhouse, Colonial, and Georgian Revival.

The Brookwood Historic District is also one of the City's oldest communities and Gastonia's second historic district. Created in 1997, the Brookwood Neighborhood consists of over 106 structures. The majority of homes in the district were constructed in the mid-1930s to late 1940s.



Predominate architectural styles vary between Craftsman, Tudor, Colonial Revival, and Minimal Traditional. As other neighborhoods age, they too may be considered for historic designation. Neighborhoods that have possible historic merit include: Fairmount Park, Old Country Club, Hillcrest, and the Firestone Mill Village.

In addition to the homes within designated and potential historic districts, several landmark and historic buildings are scattered throughout Gastonia. Some of these properties may be eligible for placement on the National Register of Historic Places, a list maintained by the U.S. Department of the Interior. Figure 3-17 shows the properties in Gastonia that have been placed on the National Register.

The National Register does not protect properties through building and land use guidelines like local historic district or historic properties designation does. Placement on the Register will, however, forbid the use of federal funds in projects (such as road construction) that would cause the house to be torn down. Additionally, federal tax credits are available in conjunction with renovation of National Register properties.

Figure 3-17: Gastonia Residential Properties on the National Register

Name	Address	Built
Cephas Stroup House	2206 Armstrong Park Road	1865
David Jenkins House	1017 E. Airline Ave	1876
Ashley Arms	800 S. York St	1922

Future Trends & Needs

Future housing demand to satisfy projected population growth is a critical component of the comprehensive plan.

Housing development is typically market driven, but the market may not be providing the right types of housing for various sectors of the population or the market may be straining the local government revenue stream by providing too much of a single type of housing. Also, low interest rates and easy lending standards prior to the collapse of the housing market led to a situation where many people became homeowners that weren't in a financial position to sustain their payments resulting in foreclosures, short sales, and other housing problems. These effects will likely continue for at least the next few years.

Census figures suggest that housing costs are rising at higher rate than household incomes. In fact a larger percentage of households are cost burdened. While the recent adoption of the unified development ordinance allows the developers to build more innovative residential developments that encourage traditional design elements in the neighborhood, further efforts are needed to establish policy to ensure additional dwelling units include a greater level of diversity. There are deficiencies in terms of affordability in both new residential development as well as rental units. In fact, in a comparative study of market and rental rates from November 1999 and January 2005 it was found that rents increased 7.1% for a one bedroom unit, 9% for a two bedroom unit and 12.1% for a three bedroom unit.

Gastonia's current land use patterns, zoning, subdivision ordinances, and infrastructure result in a challenging environment for the development of affordable, renter occupied housing units. Current improvements to the water and sewer system will provide additional opportunities to develop outside of the traditional large lot, single-family housing product. While this will allow a greater number of opportunities for affordable rental units, the City must be cautious of future development that would be poorly





The location of housing is important. New housing developed far removed from existing urban services and employment centers forces residents to drive to work, contributing to a number of environmental and quality of life issues. Good access to everyday goods and services will offer more opportunities to older residents and younger families.

served by other infrastructure or make inefficient use of City infrastructure.

Also decades of demographic, economic and social change will affect the size, style and density of housing that will be built over the next twenty years. Average household sizes in Gastonia have decreased at a steady rate over the last 20 years and it is expected to drop to 2.3 persons per household by 2025. Census forecast a future population with more married couples without children, more singles, more single-parent households, and more "other" types of households (mainly unrelated roommates), but fewer traditional married couples with children. The new family types are expected to demand affordable rental units and housing with smaller square footages than the typical housing developments of the last two-three decades. Seniors and empty-nesters are also interested in the same things.

Another trend is the increasing proportion of elderly in the population due to longer life expectancy and the size of the baby-boom generation. The oldest baby-boomers, born in 1946 were eligible for retirement benefits beginning in January 2008, leading what is often referred to as America's silver tsunami. Over the next two decades, nearly 80 million Americans will enter into retirement and studies indicate that a large number will possibly be attracted to warmer climates and the lower cost of housing in the South. Seniors have a greater demand for condominiums, small homes and congregate living facilities. Neighborhoods that provide close access to everyday goods and services will offer more opportunities to older residents who are no longer comfortable driving in traffic.

A third trend in housing is the dwindling supply of developable land. One-story dwellings with minimal

outdoor maintenance requirements will likely become more desirable. As land becomes more scarce and more costly, innovative solutions combining higher densities with good design will be needed. These trends all point toward the single-family, large-lot, detached home becoming less common, although by no means extinct, in the future. As the region's population ages, there will be an increased demand for housing that accommodates the associated change in lifestyle. Given the dwindling amount of vacant land in the planning area, the construction of new housing on a large scale may not be possible. Therefore, it is imperative that Gastonia promote infill housing strategies that encourage compatibility with the existing housing stock while providing alternatives to traditional development.

Finally, financing for housing will be more responsible: For years, the name of the game was getting a payment as low as possible to support a home as expensive as possible. Interest only loans and adjustable-rate mortgages became the norm rather than the exception to the rule and the model proved to be unsustainable. Mortgages will be granted in the future primarily to owners in a financial position strong enough to support their moderate mortgage payment.

The demographic context for Gastonia's housing needs can be expected to change considerably during the next 20 years. Yet while demographic trends push the region in new directions, longstanding preferences continue to shape housing choices. This interaction between changing demographics and persistent wants will heighten the need for Gastonia to continue to monitor evolving housing patterns and verify housing preferences, so that policy can be drafted based on new realities rather than old assumptions.



Issues

Recent growth patterns in the region have led to indistinguishable, isolated and auto-dependent neighborhoods. Many neighborhoods are not pedestrian friendly and fail to connect to key destinations such as shopping, employment centers, and public gathering spaces as well as local public transit. It is essential that we use smart growth principles to preserve and create compact interconnected mixed-use neighborhoods that help to bring people together and creates a closer connection between neighborhoods, key shopping areas, and public gathering spaces.

A large amount of Gastonia's single-family detached owner-occupied and rental units are concentrated in the central sector and are at least 20 years old. Some are in need of either minor repair or substantial rehabilitation. Also federal lead-based-paint rules now impose disclosure and certification requirements on almost any person who does work on a pre-1978 house. EPA calls the new regulation the "Renovation, Repair, and Painting" (RRP) rule. Since a large amount of Gastonia's housing was built prior to 1978 and may require substantial rehabilitation this rule may impact housing rehabilitation cost. Adequate maintenance of these units is essential to meet the demand for life-cycle housing options.

New high-density neighborhoods in the east and southeast sectors lack distinct character (e.g. no creativity in housing styles). There is a need to achieve a balance and mix of dwelling types, styles, sizes, and prices in order to meet the diverse needs of the community.

While the east and southeast sectors are in a building boom, which is being fueled by the regional job market

and the proximity to area amenities, areas in the west have seen little new residential development. The current is aging and increasingly low-income population. The City must encourage a greater balance of residential development.

Some older, established neighborhoods face encroachment from nonresidential development. There is a need to protect neighborhoods close to high commercial uses through the promotion of development design standards.

Shifting demographics are driving markets to provide alternatives to detached single-family dwellings. The City will need to accommodate this demand for different housing types by exploring opportunities to increase the supply of life-cycle rental housing and fill special needs such as senior housing.

Gastonia must continue to protect areas of local historical importance by identifying potential historic districts.

Many neighborhoods lack a sense of identity. A sense of identity can be established by incorporating neighborhood gateway signage in older neighborhoods, especially in the historic district.

There is a growing segregation of neighborhoods by income class as a result of long-term local and federal regulatory practices. While there are affordable housing opportunities throughout the City, they tend to be concentrated in select areas of the community with a concurrent concentration of social/economic problems.

ISSUES



OBJECTIVES & TOOLS

Objectives and Tools

Objective 1

Encourage well-planned neighborhoods that have a sense of community.

Tools

- Create opportunities for community interaction.
- Promote active and secure open space areas, such as pocket parks, greenways, plazas, and squares, which foster a strong sense of place.
- Define communities and neighborhoods with focal points to help visitors and residents distinguish one area from another.
- Develop guidelines so that streets, buildings, and public areas function together.
- Promote connectivity throughout neighborhoods and between developments.
- Work with other public agencies to promote strong, active neighborhood leadership through programs such as Community Watch.
- Promote neighborhood institutions, such as schools and churches, to help define local neighborhoods.

Objective 2

Ensure a variety of housing opportunities and choices for all income levels.

Tools

- Educate the community about the positive aspects of providing a wide mix of housing opportunities and blending housing types within neighborhoods.
- Continually evaluate current housing values to ensure a mix consistent with similar-sized North Carolina cities.

- Encourage well designed mixed-use developments.
- Encourage developments that allow seniors to age in place.
- Continue to provide, community development assistance to homeowners and potential first-time homebuyers, and expand the number of housing programs available to defray the costs or housing rehabilitation.

Objective 3

Ensure new neighborhoods provide public spaces, pedestrian connections and a variety of landscaping.

Tools

- Consider adopting general development policies to provide guidelines for residential location and design, balanced land use patterns, connectivity and mixed use development.
- Elevate building standards to promote the use of a variety of materials that allow for a mix of housing types.
- Ensure new residential developments contain inviting and convenient recreational spaces.
- Residential areas and adjacent retail and service areas shall have streets that are pedestrian friendly and fully functional for a variety of modes of travel.
- Enact and maintain regulations and standards which require proper landscaping and tree protection in residential areas.

Objective 4

Strengthen the urban core by protecting and enhancing older established neighborhoods.

Tools

- Promote and support infill development that uses current infrastructure and sparks redevelopment



- within older neighborhoods.
- b. Construct pocket parks, greenway trails and sidewalks in existing neighborhoods
- c. Use incentive programs to create new markets for redevelopment in existing neighborhoods.
- d. Strengthen code enforcement activities and policies to minimize areas of blight.
- e. Discourage a sprawling development pattern that weakens older inner City neighborhoods.

Objective 5

Preserve and conserve Gastonia's cultural and natural heritage.

Tools

- a. Establish polices that protect cultural and natural resources.
- b. Encourage the protection of land and open space through foundations and land trusts.
- c. Review older neighborhoods for possible new local historic district designation.
- d. Provide technical assistance to property owners in applying for and utilizing state and federal assistance programs to restore and renovate historic dwellings.
- f. Encourage revitalization and restoration of existing mill villages.

OBJECTIVES & TOOLS

