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**“Life can only be
understood backwards;
but it must be lived
forwards.”**

Sören Kierkegaard



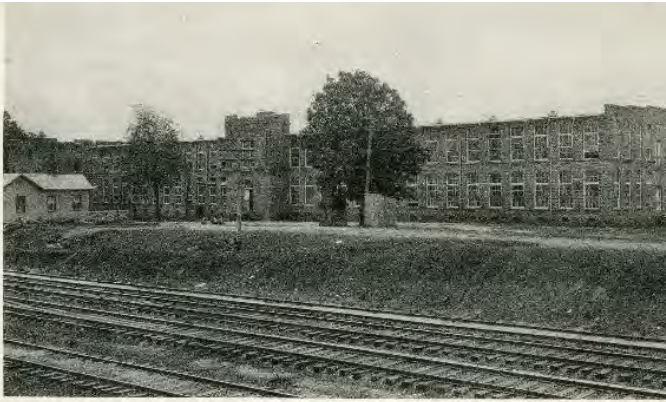


III. BELMONT'S PAST AND PRESENT

A BRIEF HISTORY OF BELMONT AND ITS REGIONAL CONTEXT

The City of Belmont is located on two peninsulas surrounded by Lake Wylie. The portion of the lake on the east side of the largest peninsula is also known as the Catawba River. The portion of the lake to the west of this peninsula is also known as the South Fork of the Catawba River. The railroad arrived in 1871, connecting the peninsula to other growing towns and cities within the region. Downtown Belmont, settled in the 1750s, was originally called Garibaldi Station after the railroad station constructed there. The area was renamed Belmont in 1833 and was officially incorporated in 1895.

Belmont Abbey was constructed on land formerly known as the Caldwell Place that was donated to the Order of Saint Benedict in 1872 by the Reverend Jeremiah O'Connell, a missionary priest. It was his desire that the order found a school for educating youth. On April 1, 1886, Benedictine monks chartered St. Mary's College on the site, which was renamed Belmont Abbey College in 1913. The school, along with all the Abbey property, became an integral part of the City of Belmont and has remained a central feature of its character and charm.

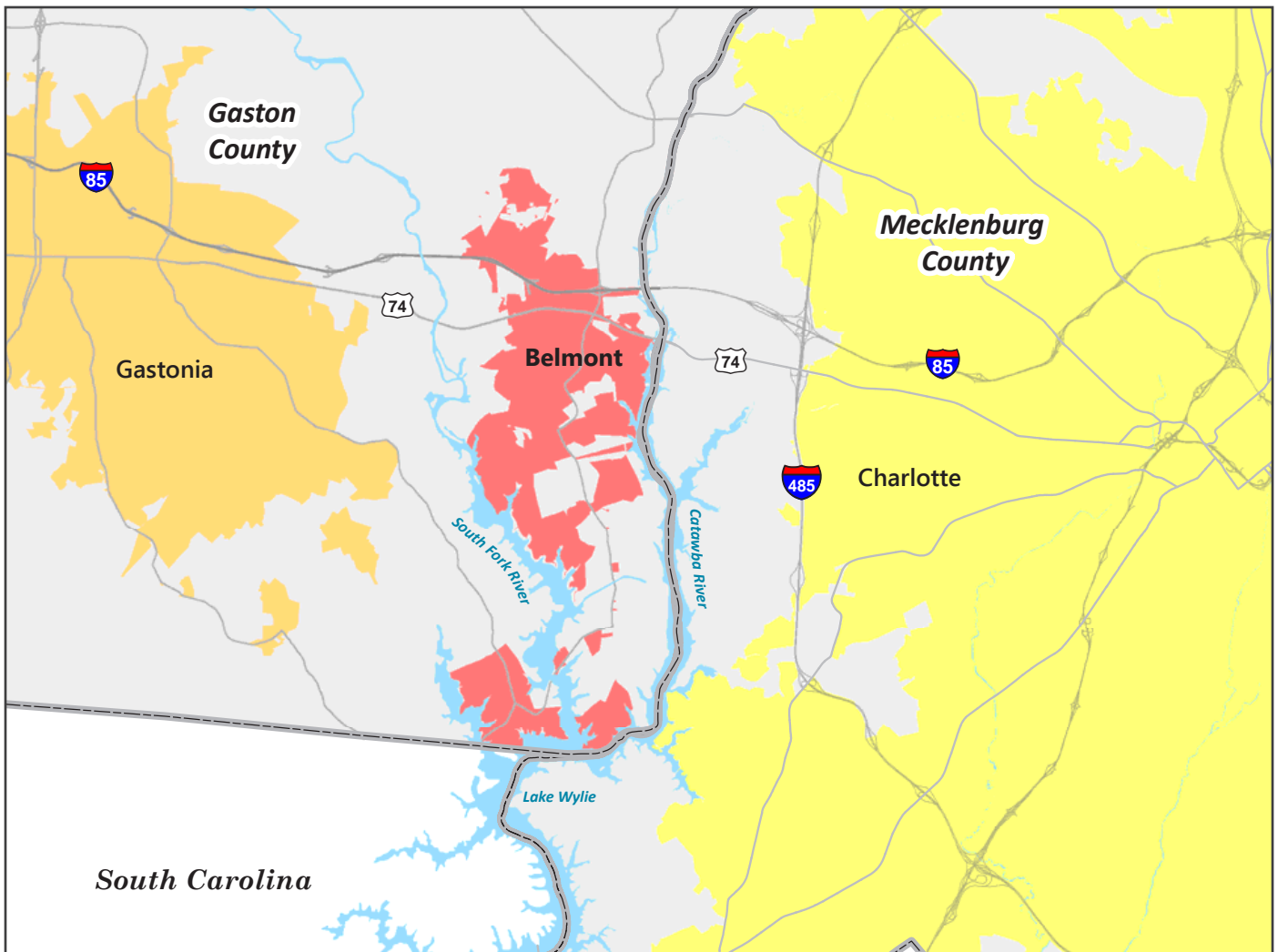


IMPERIAL YARN MILL. BELMONT, N. C.

During the Industrial Revolution, textile manufacturing became an important industry for much of the south, including the Charlotte metropolitan area. Gastonia, located just west of Belmont, was the fourth largest textile center in the state by 1860. Belmont maintained much of its agricultural character until 1901 when the Chronicle Mill became the first textile manufacturing facility within the City. Access to the railroad, proximity to Gastonia and Charlotte, and its location on the South Fork of the Catawba and Catawba Rivers provided an ideal location for the emerging textile industry. By the 1930s over 20 textile mills were in Belmont and the population soared from 145 people near the turn of the century to over 4,000 people. Many of the mills were planned as distinct "mill villages," which often included churches, stores, and residences to serve and house mill workers. The mill villages often provided a sense of community within the greater Belmont community. The legacy of these mill villages lives on today as the layout and visual appearance of Belmont, particularly older sections of the City; these still reflect its early roots in textiles despite the waning of the textile industry in recent decades.



STOWE SPINNING MILL CHRISTMAS PARTY 1954 NORTH BELMONT, BELMONT, NC



MAP 3-1 BELMONT'S LOCATION

Source: Gaston County Planning, GIS Division, 2017

While the 1970s, 80s and 90s brought about the decline of the textile industry throughout the Charlotte region, Belmont was largely able to stave off major losses until the late 80s and early 90s. A short period of decline followed, until the beginning of the twenty-first century brought about increased interest in Belmont and surrounding areas as developers looked to take advantage of its proximity to Charlotte, location along a major interstate (I-85), and the adjacency to the rivers and Lake Wylie. During that time, numerous residential developments within and adjacent to current city limits were approved. While residential growth slowed in tandem with the sagging state and national housing market between 2008 and 2012, remaining portions of the peninsula are now quickly developing and the downtown continues to undergo redevelopment and revitalization. Many of these developments far exceed the median value of housing in the City (\$180,275) and include numerous waterfront properties, providing Belmont with an interesting mix of modern subdivisions and more modest established mill era housing. This modern era of development finds Belmont poised at an interesting crossroads where it can establish a new identity while still maintaining its neighborhood-based sense of community.

The City of Belmont is located within the dynamic metropolitan area of Charlotte, North Carolina (MAP 3-1 on pg. 27) This ten-county region began a rapid transformation throughout the 1980s and 90s as new businesses and people flocked to the area.



LOCATION,



LOCATION,



LOCATION!

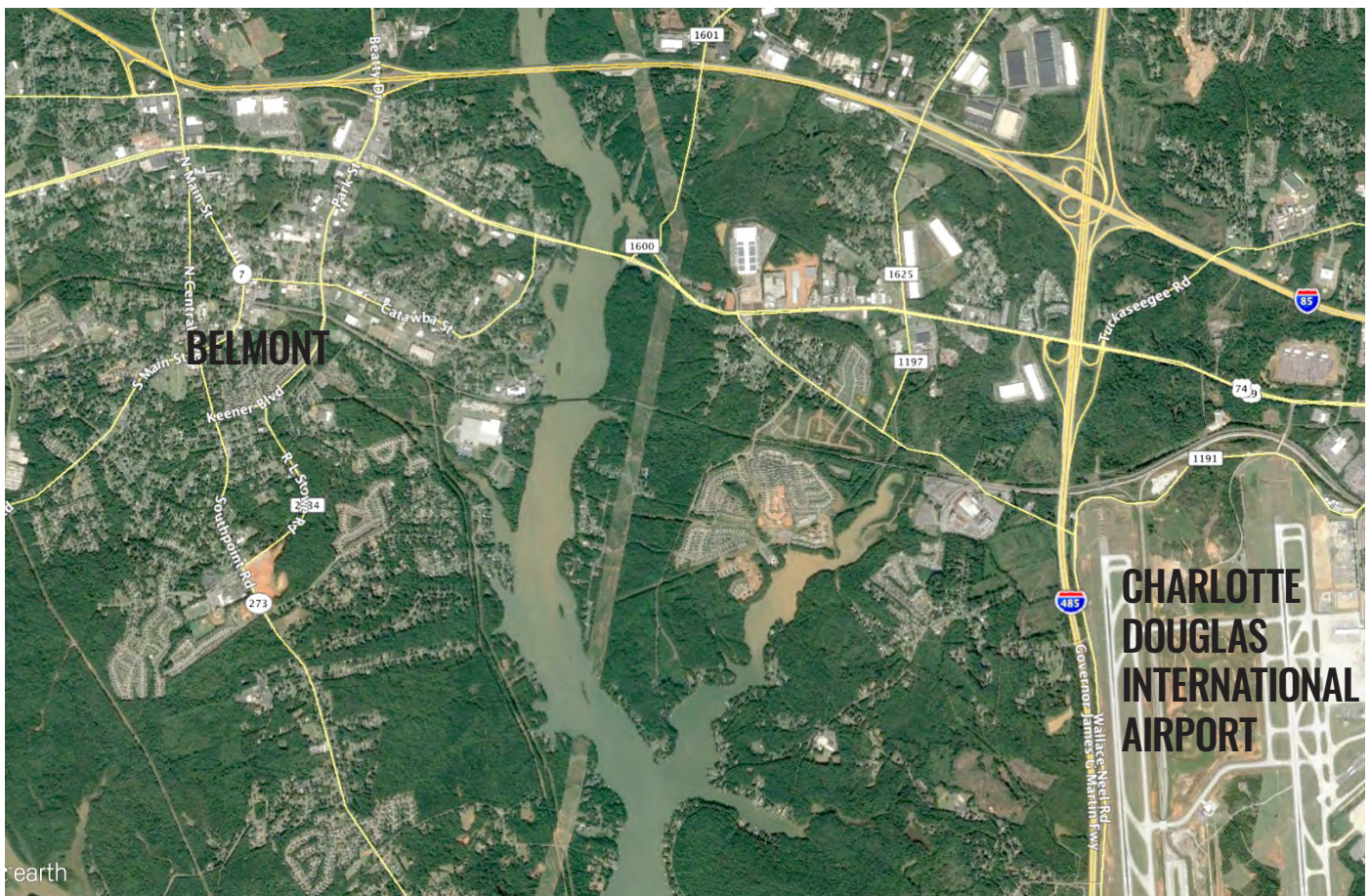
Communities within 20 miles of Charlotte such as Belmont, Pineville, Huntersville, and Gastonia also began experiencing rapid population growth and development as the region expanded. Development of these suburbs relied heavily upon proximity and access to downtown Charlotte, particularly via the interstate highway system.

Construction of the I-485 beltway around Charlotte provided a further impetus for growth and development throughout the region. The Interstate 485 loop is approximately 10 miles from the Charlotte city center, with Belmont situated just west of this important loop and astride the I-85 corridor aimed virtually into the heart of Charlotte. This location provides Belmont easy access to Charlotte Douglas International Airport, jobs, and amenities throughout the region, while simultaneously presenting challenges and opportunities to Belmont as ever-increasing numbers of people and businesses take advantage of its location.

BELMONT'S CITY LIMITS AND PLANNING AREA

The current city limits of Belmont, areas within the City's extraterritorial jurisdiction, and appropriate adjacent areas were combined to create the Planning Area, which serves as the geographic extent of all base mapping, demographic/economic analyses, growth scenario evaluations, and preferred scenario identification related to this Comprehensive Land Use Plan (CLUP). The Planning Area encompasses more than 20 square miles, or 13,072 acres (MAP 2-2 on pg. 17). Of these 13,072 acres, 7,563 acres (58%) are within the current city limits of Belmont. An additional 1,704.6 acres are extra-territorial jurisdiction (ETJ) areas of the City, and as such are governed by Belmont's development regulations.

Belmont sits across Lake Wylie (the Catawba River) from Mecklenburg County and the Charlotte Douglas International Airport.



BELMONT'S NATURAL ENVIRONMENT

For much of the history of piedmont areas of North Carolina, the natural environment shaped the development of cities. Major roads and rail lines followed ridges, town centers were typically built on high ground, and, for the most part, development stayed out of low lands subject to flooding. Commerce and industry followed roads and rail, and houses located where soils were suitable for cesspools and septic tanks. As cities continued to urbanize, public water followed roads and development located where it could drain by gravity to public sewer lines usually placed in draws near creeks and rivers.

Today's cities are still influenced by the natural environment, which is increasingly threatened by growth. Understanding Belmont's natural resources and setting is important to understand how it should plan for its future.

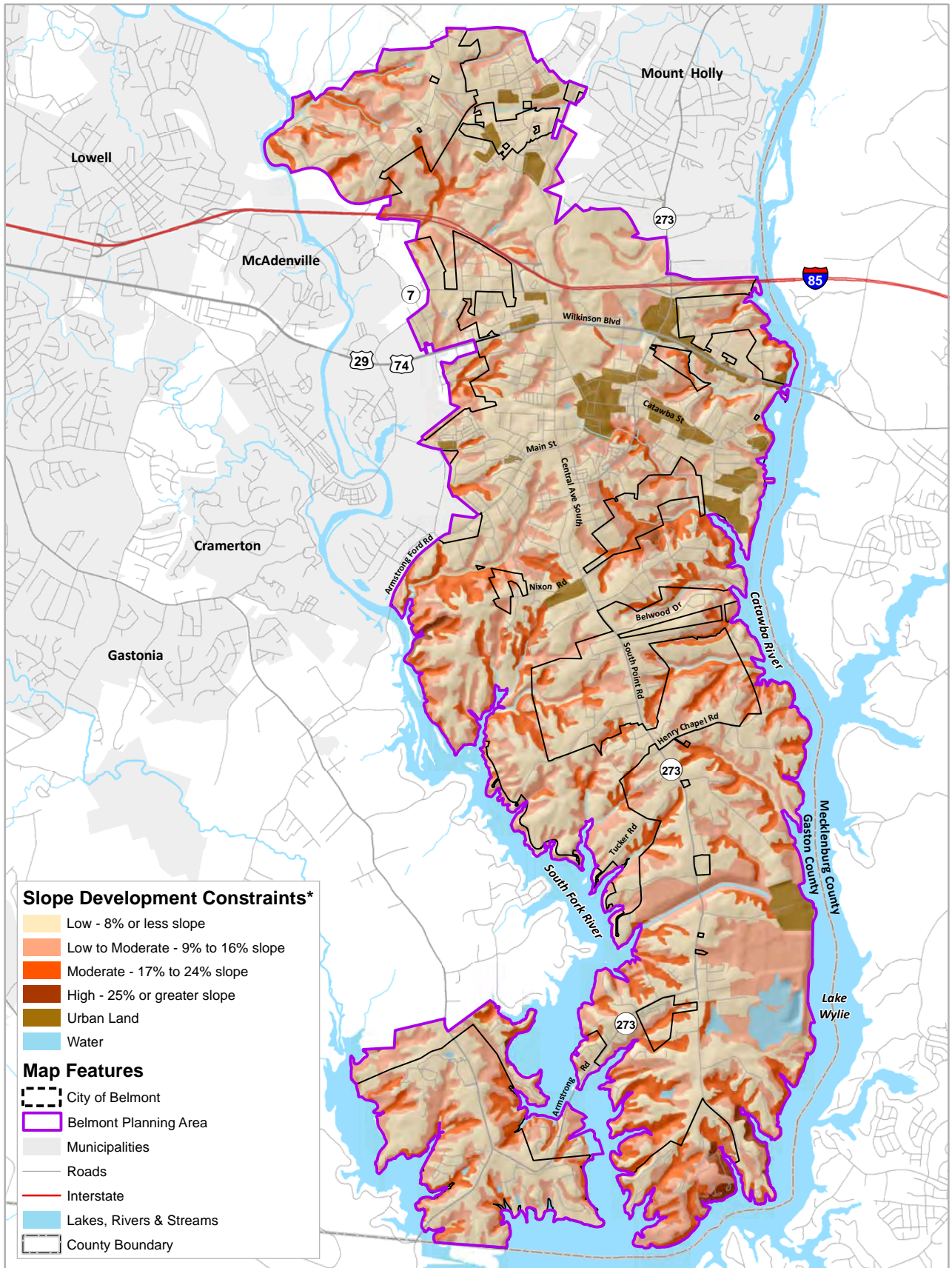
Topography

A slope analysis was conducted using data provided by the United States Department of Agriculture's (USDA) Web Soil Survey (WSS). Slope values ranging from 0% to 45% were grouped by the level of probable development constraint, ranging from low to high. Urban land in the WSS is generally covered by streets, parking lots, buildings, and other structures of urban areas. Slopes of 8% or less are considered to pose low to no development constraint. Slopes from 9% to 16%, including Udorthents soils that have been altered by excavation or covered by earthy fill material, are considered to pose low to moderate development constraints and are best suited for residential and light commercial development. Slopes from 17% to 24% are considered moderate and are suitable for low density residential development but not for commercial or industrial development. Areas with slopes of 25% or greater are considered to pose a high level of constraint for any type of intense development.

More than half of the Planning Area (54%) is relatively flat and provides little to no constraint to development (MAP 3-2 Slope on pg. 31). One-fourth of the land in the Planning Area poses a low to moderate constraint to development. These areas are scattered throughout the Planning Area. Areas that have slopes which pose a moderate constraint to development are primarily found along the banks of small streams and creeks that feed into the Catawba and South Fork Rivers, and represent 14% of all land in the Planning Area. There are very few areas with the steepest slopes of up to 45% that pose the highest constraint to development of any type. These areas are found in two locations along the banks of the upper and lower South Fork River, at the



Some of the steeper slopes in Belmont occur at the southern point of the peninsula.



MAP 3-2 SLOPE

Sources: Gaston County Planning GIS Division, 2016; NC OneMap GeoSpatial Portal, 2017; US Fish and Wildlife Service, National Wetlands Inventory; 2017.

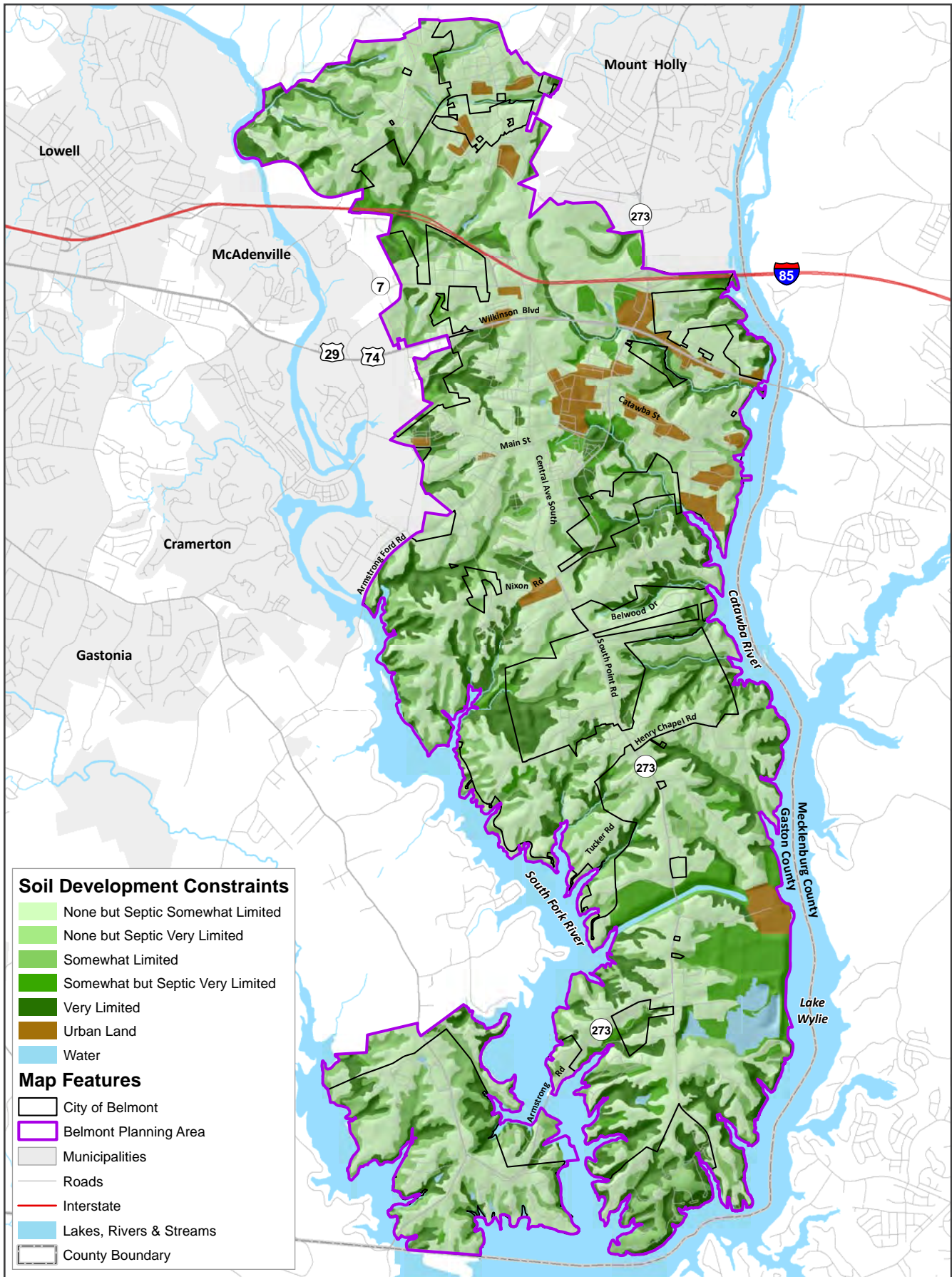
Soils

The USDA's Web Soil Survey provides detailed soil data for Gaston County that can be used to determine suitability for development. Constraints to development related to soil suitability were analyzed by comparing suitability for residential (without a basement) to soil suitability for septic tank absorption fields. Suitability for septic tanks was included in the analysis because public water is not currently available in much of the Planning Area. Lack of access to public water can impact the intensity of new development. In Belmont, though, connection to public water is required for all uses except single lot developments in the Rural Residential zoning district.

The consolidation of USDA ratings for the development of dwelling units and installation of septic tank absorption fields provide a range of development suitability indicators that range from no limitations except for septic tanks to soil conditions that are very limited for development. The soils for nearly half of the land in the Planning Area (49.7%) have no limitations for the construction of dwelling units, but the use of septic tanks is moderately favorable for development (somewhat limited). More than 20% of Planning Area land is somewhat limited both in terms of residential construction and the installation of septic systems. Six percent of the land in the Planning Area has little or no soil constraints to residential construction, however the soils are not conducive (very limited) to the use of septic tanks. Soil conditions for 19% of the Planning Area are very limited, with one or more features that are unfavorable for residential construction. These soils are located throughout the Planning Area and are considered unfavorable for development for one or more reasons such as slope, flooding, and poor drainage (Map 3-3 – Soil Development Constraints on pg. 33).

The use of septic tanks is common in areas of Belmont where public sewer is not available.





MAP 3-3 SOIL DEVELOPMENT CONSTRAINTS

Source: USDA Web Soil Survey, 2017

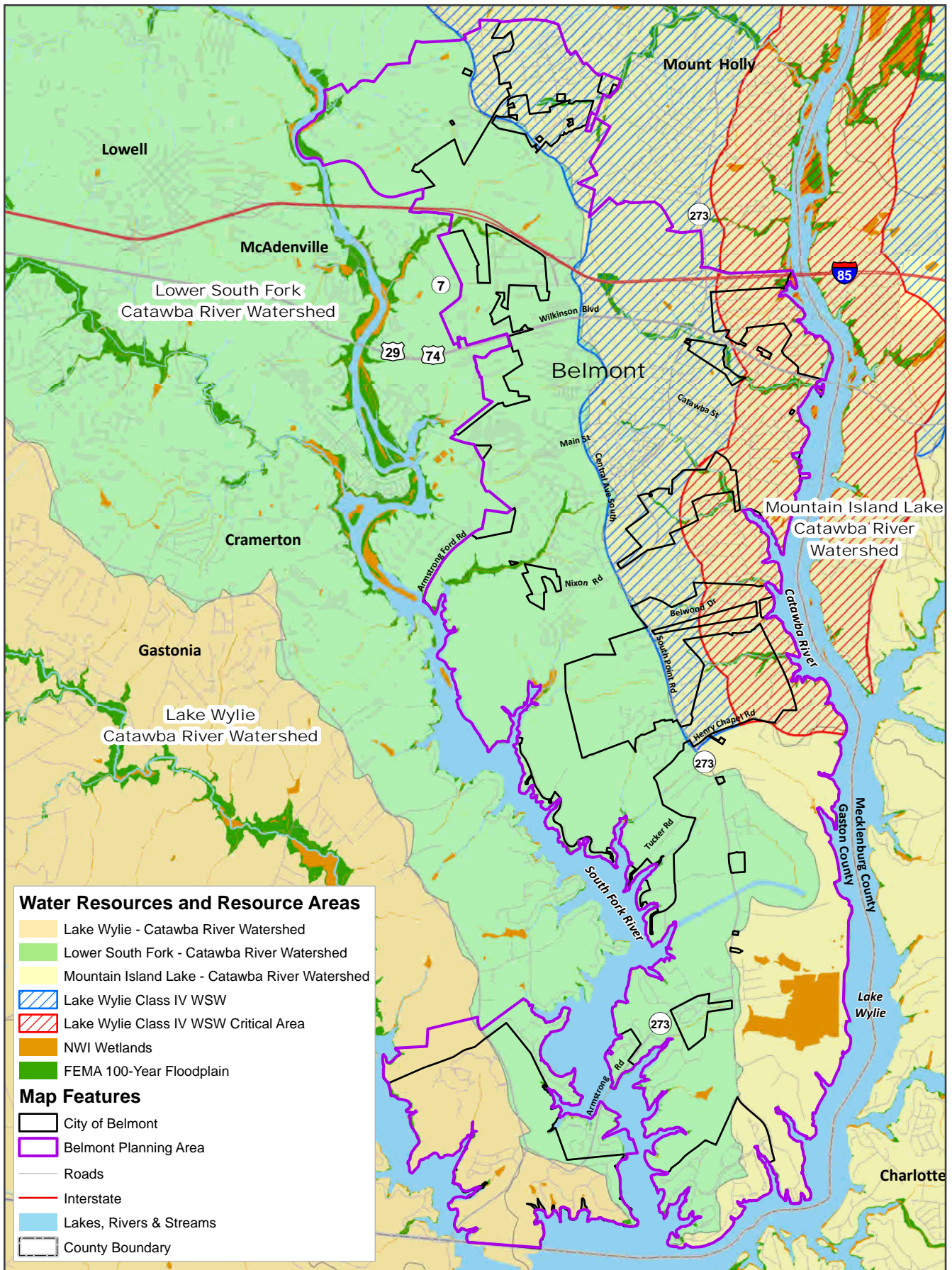
Hydrology

The Planning Area contains portions of three creek basins and one water supply watershed. The Lake Wylie Class IV water supply watershed (WSW) is in the northeast portion of the Planning Area north of Henry Chapel Road and east of South Point Road, Central Avenue, Woodlawn Street, and Hickory Grove Road. The critical area of this water supply watershed extends 2,500 feet inland of the Catawba River.

Floodplains within the Planning Area are based upon the 100-year flood event and are derived from Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM). Floodplain areas, shown on Map 3-4, are somewhat limited within the Planning Area and are concentrated along the South Fork River, Catawba Creek, Fites Creek, and several unnamed tributaries to the Catawba River and South Fork River. Wetlands are primarily confined within the floodplains and within Duke Energy's Allen Steam Station (Map 3-4 - Water Resources and Resource Areas on pg. 35).

A flooded South Fork River.





MAP 3-4 WATER RESOURCES AND RESOURCE AREAS

Sources: Gaston County Planning GIS Division, 2016; NC OneMap GeoSpatial Portal, 2017; US Fish and Wildlife Service, National Wetlands Inventory; 2017.

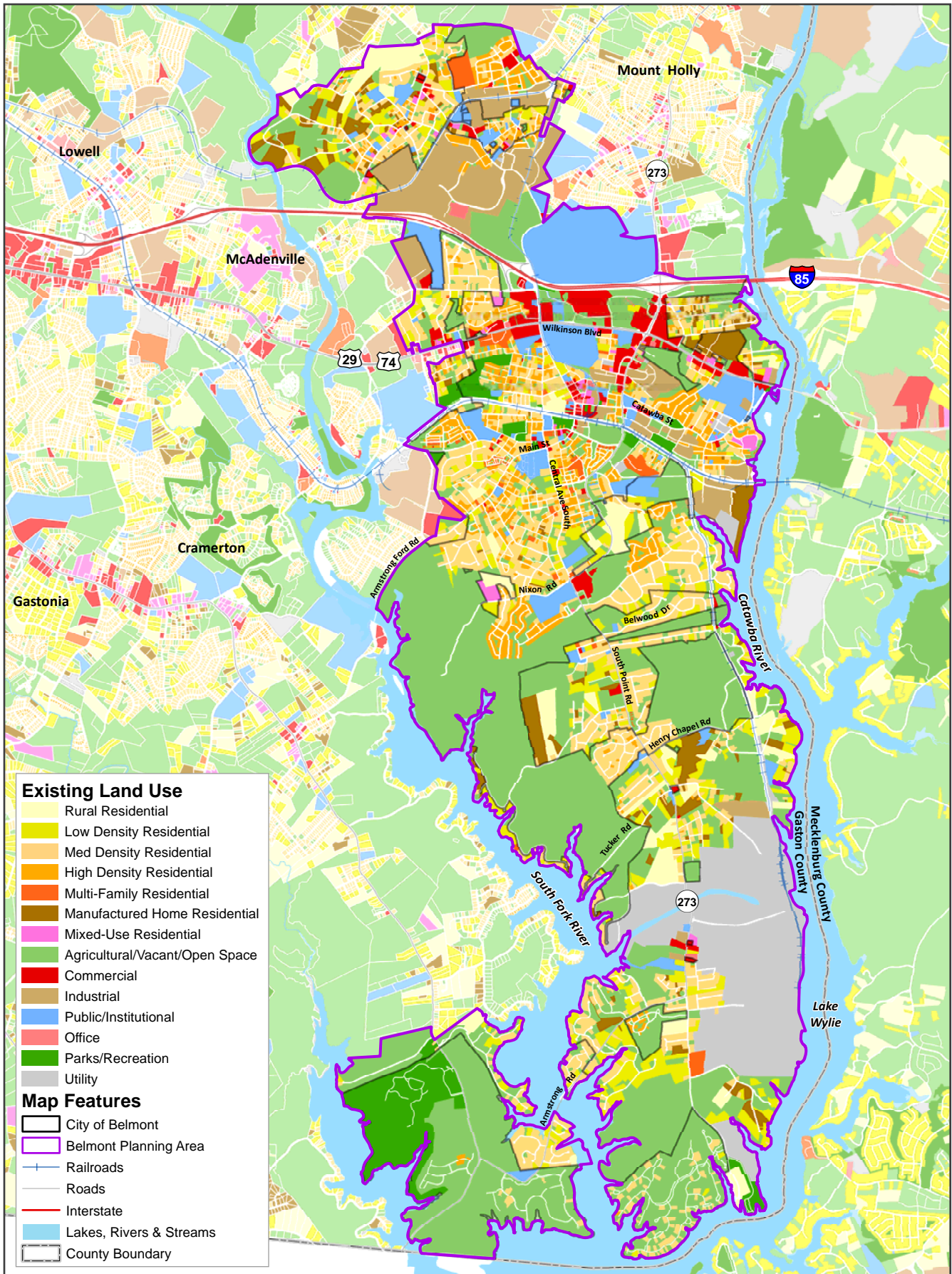
BELMONT'S DEVELOPMENT PATTERNS

Existing Land Use

Existing land uses within the City of Belmont, the remainder of the Planning Area, and the totals for the Planning Area are indicated in Table 3-1 on pg. 36 and Map 3-5 - Existing Land Use on pg. 37.

LAND USE CATEGORY	CITY OF BELMONT		REMAINDER OF PLANNING AREA		PLANNING AREA TOTALS	
	Acres	% Land Use	Acres	% Land Use	Acres	% Land Use
Agricultural/Vacant/Open Space	3,231	47.8%	1,434	28.0%	4,666	39.3%
Residential	1,609	23.8%	2,276	44.5%	3,885	32.7%
Rural Residential (< 1 dwelling unit/acre)	25	0.4%	360	7.0%	385	3.2%
Low Density Residential (1-3 dwelling units/acre)	148	2.2%	647	12.6%	795	6.7%
Medium Density Residential (3-6 dwelling units/acre)	782	11.6%	874	17.1%	1,657	14.0%
High Density Residential (6+ dwelling units/acre)	485	7.2%	66	1.3%	552	4.6%
Multi-Family Residential	91	1.3%	19	0.4%	109	0.9%
Manufactured Housing	78	1.1%	310	6.1%	388	3.3%
Mixed Use Residential	25	0.4%	31	0.6%	56	0.5%
Commercial	227	3.4%	56	1.1%	282	2.4%
Office	19	0.3%	3	0.1%	22	0.2%
Industrial	562	8.3%	93	1.8%	655	5.5%
Utilities	34	0.5%	1,055	20.6%	1,089	9.2%
Institutional	680	10.1%	93	1.8%	773	6.5%
Parks/Recreation	367	5.4%	76	1.5%	443	3.7%
Total	6,754	100.0%	5,117	100.0%	11,871	100.0%

Source: Gaston County Planning GIS Division, 2017



MAP 3-5 EXISTING LAND USE

Source: Gaston County Planning GIS Division, 2017

Residential Development

Residential land uses, including single-family, manufactured, and multi-family housing, occupy nearly 33% of the total land area within the Planning Area. Residential land uses are divided into categories based upon lot size and structure type. Single-family and duplex residential uses are further provided in four density categories in Map 3-5 on pg. 56.

- ▶ Single-family and duplexes:
 - ▷ Rural: < 1 dwelling unit/acre
 - ▷ Low Density: 1 to 3 dwelling units/acre
 - ▷ Medium Density: 3-6 dwelling units/acre
 - ▷ High Density: 6+ dwelling units/acre
- ▶ Manufactured Housing, regardless of density and including manufactured home parks.
- ▶ Multi-family land uses include attached townhouses, condominiums, and apartment buildings regardless of density.

Additional residential land uses are also included in mixed-use developments in the City.

Commercial and Industrial Development

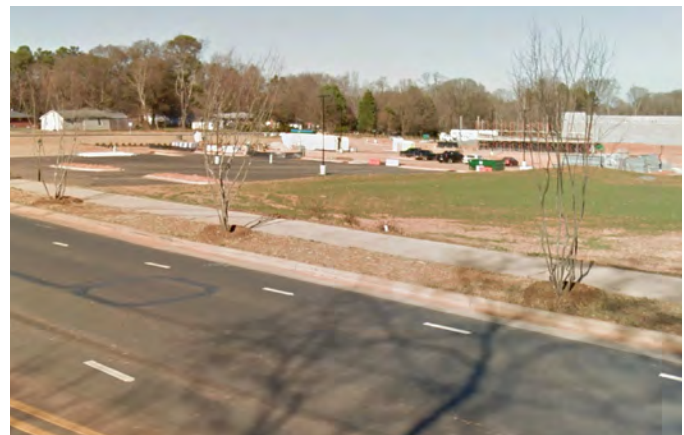
Industrial, office and commercial development account for 8.1% of total land use within the Planning Area. Industrial land uses are generally located in the eastern part of downtown Belmont, The Oaks Commerce Center, and North Belmont. Office land uses are limited, with most office space located along Wilkinson Boulevard, Park Street (N.C. Highway 273), or scattered throughout downtown Belmont. Retail and commercial land uses are generally concentrated along Wilkinson Boulevard, in Downtown Belmont, and to a lesser extent in portions of North Belmont and along South Point Road.

Parks and Recreation

Parks and recreational facilities are scattered throughout the Planning Area, accounting for 3.7% of total land use. There are twelve parks within the City of Belmont, highlighted by Stowe Park, recently renovated Reid Park, Davis Park, Ebb Gantt Park, numerous ball fields, and the recently opened Kevin Loftin Riverfront Park.

Agricultural, Vacant Land, and Open Space

Agricultural, vacant lands, and open spaces are widespread throughout the Planning Area, comprising over 39.3% of total land use. Much of this land is currently under development, in the approval process, or is likely to be developed in the future.



Gaston County Schools

Six public schools, including three elementary schools, one primary school (grades PK-1), a middle school, South Point High School, and Stuart Cramer High School, serve 4,573 students from Belmont and nearby/surrounding areas (Table 3-2 on pg. 39.) Belmont schools are all in the Gaston County public school system. School District representatives report that all of the schools in Belmont are operating at capacity, with Belmont Central Elementary now operating slightly over capacity.

The Gaston County Board of Education considers a number of factors when planning for school expansions or new schools. Schools operating at or over capacity are of greatest concern, particularly in high growth areas such as Belmont.

In planning for growth, the District uses population growth projections developed by Gaston County and 10 and 20 year projections provided by the North Carolina Department of Public Instruction, as well as local knowledge; planned large residential developments and the location of new businesses and industries will bring significant numbers of new employees to the area.

Trends related to housing permits are also considered when planning for new or expanded schools. As provided in Table 3-11 on page 67, more than 1,900 residential lots or housing units within developing neighborhoods await construction in the Planning Area. It is likely that many of these will house families with children that will attend Belmont schools and will contribute to the need to plan for school expansion and/or construction to accommodate them.



SCHOOL	LOCATION	STUDENTS 2015-2016
Belmont Central Elementary School - Grades 2-5	Eagle Road	726
North Belmont Elementary School - Grades PK-5	School Street	401
Catawba Heights Elementary School - Grades PK-5	Ivey Street	335
J.B. Page Primary School - Grades PK-1	Ewing Drive	346
Belmont Middle School - Grades 6-8	N. Central Avenue	733
South Point High School - Grades 9-12	South Point Road	1,005
Stuart W. Cramer High School - Grades 9-12	Lakewood Road	1,027
Total		4,573

THE IMPACT OF DEVELOPMENT REGULATIONS

Development within the City of Belmont is impacted by many regulations, plans, and policies. From city utility policy to county policies on school siting to regional transportation initiatives to state environmental policy to federal highway funding and much more in between, myriad decision makers and administrators act to envision, influence, regulate, fund, and build projects within Belmont. Each of these can change where, when, and how growth occurs, who makes it happen, and what the future holds for the City of Belmont. A few of the more important examples are described below.

City of Belmont Land Development Code

No single policy impacts land development, use, and growth more than the City's Land Development Code. Within the pages of this document, the City lays out policies and procedures that determine how land will develop, how it can be divided, how it will be used, what infrastructure and amenities are required, and how impacts are to be addressed for each parcel within the City's jurisdiction. It includes standards that address building location, parking, landscaping, signs, and water supply watershed protection. The Land Development Standards Manual, a separate document, works in tandem with the Land Development Code by detailing infrastructure and public improvements required for new projects and expansions to existing development sites regulated by the Code.

Zoning was originally adopted in the City of Belmont in 1995 and most recently underwent a major update in 2013. Belmont was one of the first communities in North Carolina to embrace form-based zoning, which emphasizes walkability and focuses on the built form rather than use.

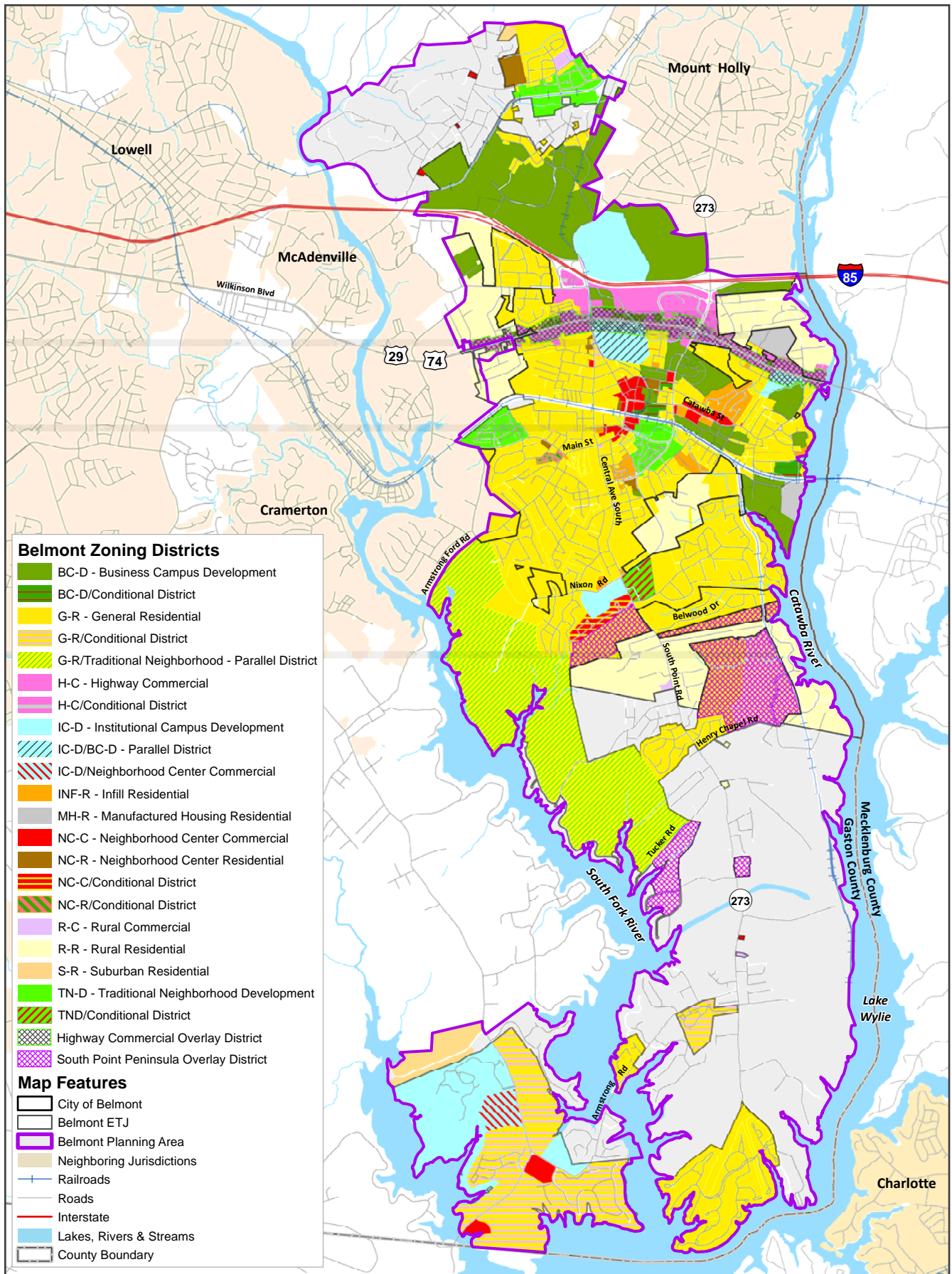
Current residential districts include: Rural Residential (R-R), Suburban Residential (S-R), General Residential (G-R), Neighborhood Center Residential (NC-R), and Manufactured Housing Development (MH-D). Residential development is also allowed in other districts that are primarily designed to accommodate a mixture of land uses including Neighborhood Center Commercial (NC-C), Downtown District (DD), Highway Commercial (H-C), and Business Campus Development (BC-D).

Current commercial districts include: Neighborhood Center Commercial (NC-C), Highway Commercial (H-C), Downtown District (DD), Business Campus Development (BC-D), and Rural Commercial (RC).

Traditional Neighborhood Development (TN-D) districts allow creative mixtures of land uses, primarily commercial/office and residential. Infill Development (INF-D) is similar to the TN-D, but allows a more limited range of permitted building types and uses.

Other districts and overlay classifications include: Institutional Campus Development (IC-D), Highway Corridor Overlay (HC-O), Historic Protection Overlay (HP-O), Watershed Protection Overlay (WP-O), South Point Peninsula Overlay (SPP-O), and Conditional Districts (CDs). The SPP-O applies to six properties totaling 466.4 acres, located along or near South Point Road. The intention of the SPP-O is to allow low to moderate density development in areas farther from central Belmont, with requirements that include a maximum residential density of three dwelling units per acre. In addition, parallel districts provide a choice between two different zoning districts and their sets of provisions. Parallel districts may apply to all or portions of a property, and once chosen only the provisions of the chosen district apply.

Residential zoning designations comprise more than half of the land within the City of Belmont and its Extraterritorial Jurisdiction (ETJ), with 58.4% of the 8,020 acres currently zoned for residential uses (Map 3-6 - Belmont Zoning Districts on pg. 41 and Table 3-3 on pg. 43). Of residential land in the City and ETJ,



MAP 3-6 BELMONT ZONING DISTRICTS

Source: Gaston County Planning GIS Division, 2017

nearly three-fourths (3,386 acres) is within the General Residential zoning district that accommodates the City's historic neighborhoods and provides for appropriate new development. Twenty percent (951 acres) is in the rural residential zoning district that accommodates very low density residential development. Smaller residentially zoned areas are in the Suburban Residential (239 acres), Manufactured Home Residential (60 acres), and Neighborhood Center Residential (45 acres) districts.

While not exclusively residential in nature, several other zoning districts also allow residential uses. Properties in Traditional Neighborhood Development (210 acres) and Infill Development (89 acres) districts may include residential development. Of note are six properties totaling 1,095 acres that are in parallel zoning districts, with most of the land (1,025 acres) in three properties that are collectively now known as the Southeast Land Management properties and are included in the South Fork Small Area Plan. Zoning for these properties may be either General Residential or TN-D, which makes it very likely that they will develop primarily for residential use.

Commercial zoning districts comprise more than 17% of all land in the City of Belmont and its extraterritorial area and are generally concentrated along the Wilkinson Boulevard (U.S. Highway 74) corridor as well as the downtown area of the City of Belmont. More than two-thirds of land in commercial zoning districts (949 acres) is zoned Business Campus Development (BC-D), which accommodates industrial and office uses. Much of the land zoned BC-D is located north of I-85, including portions that surround Belmont Abbey College and border the Oaks Industrial Park. Concentrations of BC-D properties are also found along N.C. Highway 273 (Park Street) in downtown Belmont between Catawba Street and the Norfolk Southern Railroad east of the downtown, and south of the railroad along Lake Wylie (Catawba River). A 70.67-acre property located at the intersection of Wilkinson Boulevard and North Main Street is in a parallel zoning district, with the option to meet either Business Campus Development district or Institutional Campus district requirements. Institutional Campus districts currently encompass 573 acres of land and include land dedicated to Belmont Abbey College and Gaston County Schools.

An aerial view of Belmont's Eagle Park Neighborhood.



Gaston County Zoning Regulations

Because Gaston County regulates some of the parcels within the Belmont Planning Area, the county’s land development regulations will impact how these parcels develop. Zoning was originally adopted in Gaston County in 1992 and was most recently updated in 2013. County regulations remain largely use-based in a form commonly known as Euclidean zoning. Euclidean zoning was named after the City of Euclid, Ohio, which was the subject of a landmark zoning case heard before the U.S. Supreme Court that established the validity of zoning regulations nationally.

ZONING DISTRICT	CITY OF BELMONT AND ETJ		REMAINDER OF PLANNING AREA		PLANNING AREA TOTALS	
	Acres	% Zoning	Acres	% Zoning	Acres	% Zoning
Residential Zoning Districts	4,681	58.4%	3,341	84.9%	8,022	67.1%
Rural Residential	951	20.3%	0	0.0%	951	11.9%
Suburban Residential	239	5.1%	0	0.0%	239	3.0%
General Residential	3,386	72.3%	0	0.0%	3,386	42.2%
Neighborhood Center Residential	45	1.0%	0	0.0%	45	0.6%
Manufactured Residential	60	1.3%	0	0.0%	60	0.8%
Multi-Family Residential	0	0.0%	6	0.2%	6	0.1%
Single-family Limited	0	0.0%	3,067	91.8%	3,067	38.2%
Single-family Moderate	0	0.0%	266	8.0%	266	3.3%
Single-family 20,000 sq. ft.	0	0.0%	2	0.1%	2	0.0%
Commercial Zoning Districts	1,372	17.1%	69	1.8%	1,441	12.1%
Neighborhood Center Commercial	122	8.9%	0	0.0%	122	8.5%
Highway Commercial	286	20.9%	0	0.5%	287	19.9%
Business Campus Development	949	69.1%	0	0.0%	949	65.8%
Rural Commercial	15	1.1%	0	0.0%	15	1.1%
Light Commercial	0	0.0%	19	27.6%	19	1.3%
General Commercial	0	0.0%	50	72.0%	50	3.5%
Other Zoning Districts	1,967	24.5%	526	13.4%	2,493	20.9%
Industrial	0	0.0%	526	100.0%	526	21.1%
Infill Development	89	4.5%	0	0.0%	89	3.6%
TND/Neighborhood Center	210	10.7%	0	0.0%	210	8.4%
Institutional Campus	573	29.1%	0	0.0%	573	23.0%
Parallel District	1,095.23	55.7%	0	0.0%	1,095	43.9%
Total All Districts	8,020	100.0%	3,936	100.0%	11,956	100.0%

Source: Gaston County Planning GIS Division, 2017



Belmont Middle School.

Current residential districts include: Single-family Limited (R-1), Single-family Moderate (R-2), Single-family General (R-3), Single-family 8,000 Sq. Ft. (RS-8), Single-family 12,000 Sq. Ft. (RS-12), Single-family 20,000 Sq. Ft. (RS-20), Residential Multi-family (RMF), and Residential Low Density (RLD).

Current commercial districts include: Central Business District (CBD), Urban Mixed Use (UMU), Light Commercial (C-1), Highway Commercial (C-2), General Commercial (C-3), Neighborhood Business Services (NBS), and Garden Parkway Interchange (GPX).

Current office districts include: Transitional Mixed Use (TMU), Office/Light Commercial (OLC), Office (O-1), and Office Medical (OM).

Industrial districts include: Light Industrial (I-1), General Industrial (I-2), Exclusive Industrial (I-3), and Urban Industrial (IU).

Other classifications include: Flood Hazard Overlay District (FH), Water Supply Watershed Overlay District (WS), Scenic View Overlay District (SV), South Point Peninsula Overlay District (SPPOD), Thoroughfare Highway Overlay District (TH), Urban Standards Overlay District (USO), Waterfront Overlay District (WF), Special Highway Overlay District (SH), Corridor Highway Overlay District (CH), Garden Parkway Overlay District (GP), Parallel Conditional Zoning (PCUP), and Conditional Zoning (CD).

Residential zoning designations include the vast majority of the portion of the Planning Area in Gaston County with nearly 85% of the 3,936 acres currently zoned for residential uses (Map 3-6 - on pg. 41 and Table 3-3 on pg. 43). The Single-family Limited residential zoning district comprises 92% of land (3,067 acres) under County jurisdiction in the Planning Area, followed by Single-family Moderate district land at 266 acres. These districts accommodate low density single-family residential uses.

The 488-acre Duke Energy Allen Steam Station site, located in the central area of the peninsula, comprises the largest percentage of land in the industrial zoning districts under County jurisdiction. A 13.7-acre tract in North Belmont is designated as General Industrial. Commercial zoning districts comprise less than 2% of land under County jurisdiction in the Planning Area and are located along South Point Road and along Woodlawn Street and Hickory Grove Road in North Belmont.

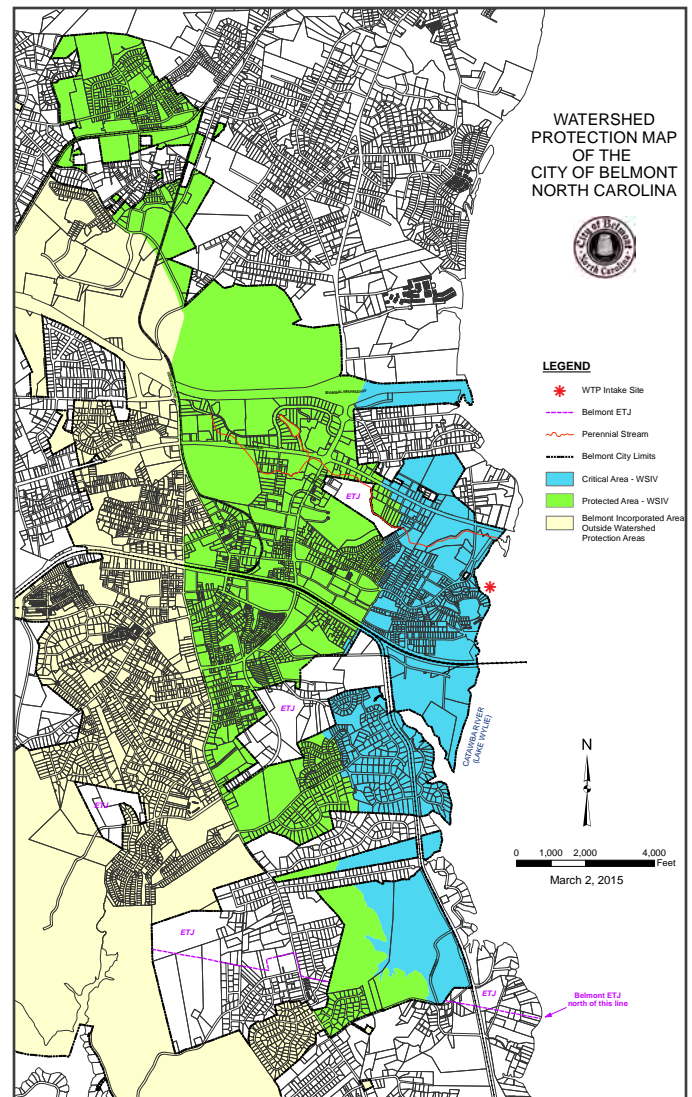
Watershed Regulations

North Carolina's Water Supply Watershed Protection Program began as a voluntary program in 1986. In 1989 House Bill 156 was ratified requiring program participation of all local governments with land use jurisdiction in a designated watershed. Belmont joined hundreds of other municipalities mandated to establish programs by July 1, 1993.

The purpose of these regulations is to improve drinking water quality, or conversely the cost and extent of treatment needed, by regulating the intensity of development with respect to surface water supplies. The Mountain Island Lake/Catawba River Watershed is the only regulated watershed that impacts the Belmont Planning Area. The Planning Area includes both critical areas and protected areas as classified by the North Carolina Department of Environmental Quality, Division of Energy, Mineral, and Land Resources. Both parts of this watershed are mapped in Map 3-4 on pg. 35.

To meet the requirements of the state, Belmont adopted a Watershed Protection Ordinance. The ordinance exists separately from zoning and subdivision regulations but impacts land use and subdivision for all parcels in the watershed. Development within the critical area is limited to two dwelling units per acre or 24% built-upon area for the low density option and 24-50% built upon area for the high density option. Within the remainder of the water supply watershed, development is also limited to two dwelling units per acre for the low density option, but allows 24-70% built upon area for the high density option. Additional regulations established by the North Carolina Department of Environmental and Natural Resources (NCDENR) include a two-part, 50-foot buffer on the Catawba River mainstream and the North Carolina portion of Lake Wylie. For more information and a diagram of the buffers, please click the following link:

[Riparian Buffer Rules for the Catawba River and Mainstream Lakes.](#)



Stormwater Regulations

Belmont was designated a Phase II Stormwater community by the State of North Carolina and must meet the US Environmental Protection Agency's guidelines for stormwater management. Most importantly for this plan, development is required to meet stormwater control standards during site development and post-construction stormwater standards that act to address the amount of runoff generated by development, pollutants carried by runoff, and the rate at which stormwater leaves a site.

Stormwater management falls under the Belmont Department of Public Works. The department works with Gaston County to administer a Stormwater Control Ordinance that meets the minimum requirements of North Carolina's Phase II program. Closely aligned with, but separate from, this ordinance is Gaston County's Sedimentation and Soil Erosion Control Ordinance that focuses on controlling the downstream impacts of land development during construction.

Administration of the City's portion of the County's Stormwater Control Ordinance is funded entirely through a stormwater fee. This fee is required on properties located only within the corporate limits of Belmont.

Stormwater control standards are critical to proper control of stormwater as development and redevelopment occurs within Belmont.



Floodplain Regulations

All communities containing a regulated floodplain as defined by the Federal Emergency Management Agency (FEMA) are required to adopt a floodplain management ordinance that meets or exceeds National Flood Insurance Program (NFIP) requirements. Belmont has floodplain associated with all major waterbodies and some minor creeks. These are shown on Map 3-4 on pg. 35.

The NFIP requires a permit before any construction or development in a regulated floodplain defined as a Special Flood Hazard Area on the Flood Insurance Rate Maps. All communities review proposed developments to ensure that they meet federal and state standards for floodplain development. Compliance with these regulations helps to reduce personal and public liability for property loss from flooding.

Wetland Regulations

Wetlands are important natural features that serve as an interface between surface and ground waters and uplands. In North Carolina, wetlands are regulated by the North Carolina Division of Water Resources and the U.S. Army Corps of Engineers. Any disturbance to a regulated wetland, also known as jurisdictional wetland, requires a permit from these agencies.

A wetland within the Catawba watershed.



Regional Initiatives

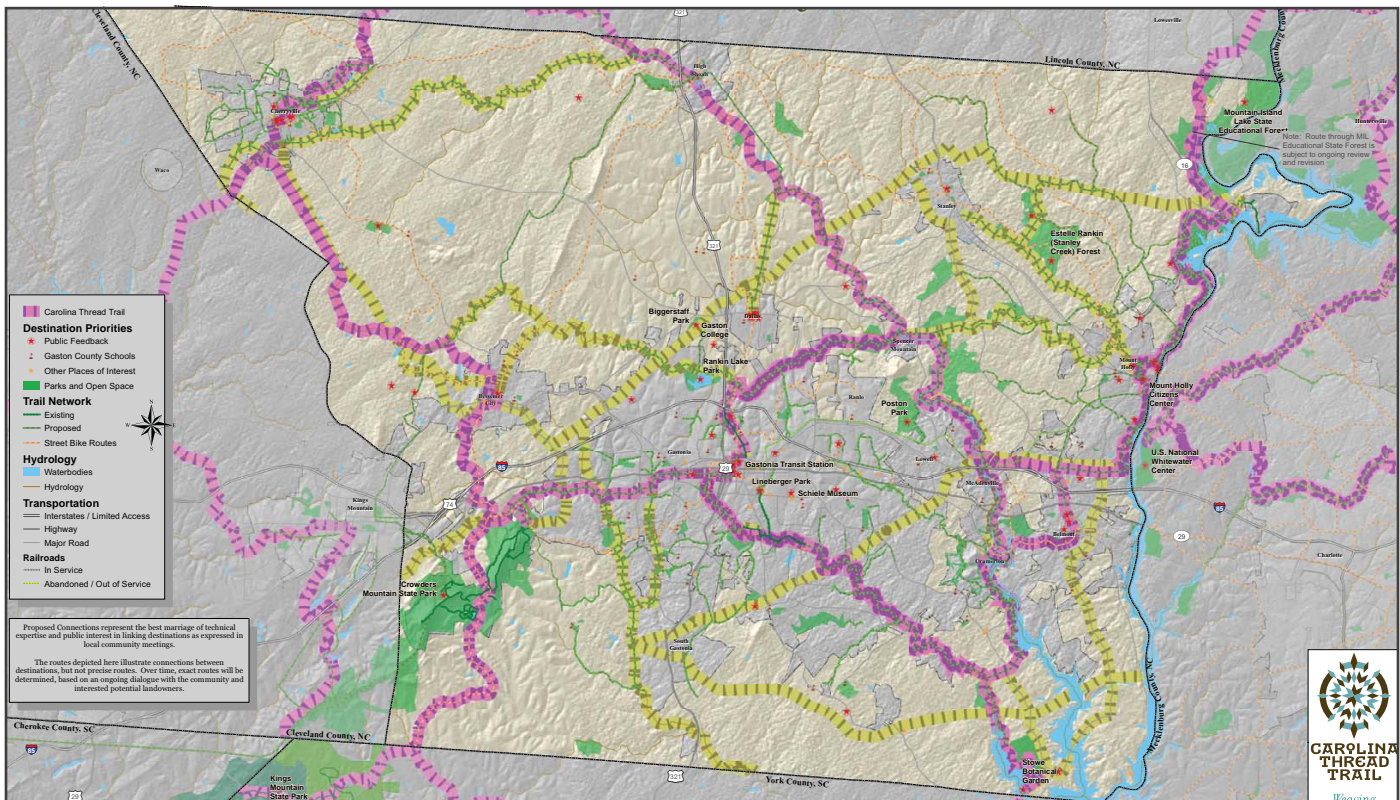
Although not regulatory, regional plans in effect within the greater Charlotte metropolitan area include Belmont and have the potential to influence development decisions, the allocation of resources, and the provision of services. One such plan, **CONNECT Our Future**, provides a framework for guiding and investing in growth. In particular, its aim is to create:

- ▶ Sustainable, well-managed growth for quality of life, preserving the environment and maintaining the efficiency of infrastructure investment;
- ▶ A safe and healthy environment with good air and water quality; and
- ▶ A strong, diverse economy that provides jobs throughout the region.

Belmont is also within the Gaston-Cleveland-Lincoln Metropolitan Planning Organization (MPO). The MPO includes 34 local governments, NCDOT, USDOT, and other providers of transportation services. Each year, the MPO makes recommendations on projects to be included in the State Transportation Improvement Plan. This plan guides state and federal funding by outlining and prioritizing projects. Transportation facilities are known growth drivers impacting the location, type, and intensity of development.

Another regional plan impacting Belmont is the Carolina Thread Trail. The Thread Trail is a network of more than 400 miles of greenways, trails, and blueways connecting 15 counties, the Carolinas, and more than two million people. Planned land trails transect Belmont and blueways exist along Lake Wylie which is locally referred to as the Catawba and South Fork rivers. The portions of this network within and adjacent to Belmont could impact tourism as well as the land adjacent to the facilities. Trails that connect to neighborhoods and commercial areas can increase property values and improve the overall livability of the community.

A map of the adopted connections for the Carolina Thread Trail in Gaston County, NC.



TOWN CHARACTER AND SENSE OF PLACE

Belmont is a small city with many distinctly different areas. Each area has its own character and sense of place separate and apart from the City as a whole. The following are short descriptions of distinct areas and neighborhood patterns in Belmont today.

Downtown

Belmont’s historic downtown is one of the most notable in the metropolitan Charlotte area, and perhaps in North Carolina. It has survived the economic pressures that have afflicted many small downtowns throughout the US and continues to be a viable mixed-use center with businesses, retail, and residential uses. Belmont is a North Carolina Main Street City with a vibrant downtown core that is the focal point of the City.

The key elements of the downtown character are that it is small scale, consists mainly of locally owned businesses, has common local design features, and is walkable. Buildings are largely one to two stories with predominately brick exteriors. Local restaurants, small shops, and offices make up most of the land uses. Downtown is close to residential areas, but lacks any significant residential uses, such as upper floor units, that are becoming more characteristic of other vibrant downtowns.

Neighborhoods

Belmont has very distinct neighborhoods. The traditional mill villages, built within walking distance of the textile mills that built and owned them until the 1970s and 80s, remain neat, well-cared for neighborhoods. Reid

Downtown has many locally owned restaurants that contribute to the downtown’s vibrancy.



Neighborhood, North Belmont, and East Belmont residents all have strong commitments to their neighborhoods and want them to continue to be viable, thriving communities in the future.

Belmont is one of only a handful of cities in North Carolina located on a peninsula. Belmont is bordered by Lake Wylie, referred to locally as the Catawba River and South Fork River along much of its border. While it has enhanced Belmont's identity as an independent community, little of the waterfront is accessible to the public, and, other than single family homes, there is virtually no waterfront development that takes advantage of this outstanding natural feature. Though there has been extensive residential waterfront development in some areas, portions of the waterfront are characterized by older housing, some in poor condition, mobile home parks, and vacant or nearly vacant mill buildings. There may be an opportunity to establish a dynamic and accessible waterfront in this location.

Downtown

Neighborhoods within and near the **Downtown** are cherished for their quiet, family-friendly atmosphere, historic building patterns and homes, and mature tree canopies. Housing sizes, ages, and styles vary widely from neighborhood to neighborhood and often even within neighborhoods. There is also some variability in housing type in certain areas where accessory dwellings, duplexes, and slightly higher density residential development mix with single-family detached residential homes. The Downtown neighborhood also includes a National Register district boasting Colonial Revival, Tudor Revival, and Bungalow/American Craftsman architecture. Ten properties are also locally designated by the Gaston County Historic Preservation Commission. There is some support for expanding the National Register District.

“The Downtown neighborhood also includes a National Register district boasting Colonial Revival, Tudor Revival, and Bungalow/American Craftsman architecture.”



Peninsula

On the South Point **peninsula**, residential density declines, sidewalks are largely absent, tree canopies are less prevalent within developments, and the loose street grid pattern evident in older neighborhoods is replaced by collector street systems that connect neighborhoods to surrounding streets by only a few, and sometimes only one, primary street. Many of these neighborhoods were developed under Gaston County Zoning Regulations. Houses within neighborhoods tend to be newer and built about the same time, often resulting in housing style, materials, and type that are limited to a set palette. These neighborhoods are isolated from City Center and residents depend on personal automobiles to move to destinations outside of the immediate area. The Peninsula is also currently lacking in choices and opportunities for neighborhood retail, services, and restaurants, although a few areas planned and under construction may help close the gap in certain areas.

Daniel Stowe Botanical Garden, west of the South Fork of the Catawba River provides a southern counterpoint to Belmont Abbey on the north. Located on 450 acres of land, with more than 100 acres in developed gardens, Daniel Stowe Botanical Garden is a popular regional destination.

A view of the Ribbon Garden at the Daniel Stowe Botanical Garden.





North Belmont

North Belmont, like other areas of Belmont, contains mill village houses that harken back to the textile age. These smaller homes, often of clapboard construction, provide important affordable housing stock for many of Belmont's residents. The term affordable housing as used in this plan means, in general, housing for which occupants are paying no more than 30% of their income for gross housing costs. These homes are also becoming more popular within the region, especially among younger households, for their historic significance and more traditional community design elements such as smaller lots and building setbacks. There is limited physical connection between North Belmont and the rest of the City, including the downtown, which creates a significant disconnect in terms of Belmont identity for this area. Interstate Highway 85 (I-85) became a physical and psychological barrier dividing North Belmont and Belmont Abbey from the rest of the City when it was constructed in the 1970s. There is a desire to overcome that barrier and to make both the neighborhoods and the college more physically integrated with the rest of Belmont. Some of the commercial areas within North Belmont are also aging and the number of nuisances, such as deteriorating buildings, is increasing.



Belmont Abbey, a Benedictine monastery and small Catholic liberal arts college located in Montcross planning area, also provides a unique identity for the City, as does its sister institution, the Sisters of Mercy Convent. The Abbey's neo-Gothic architecture is visible from I-85 and its beautiful campus is a distinct landmark on the north side of the City.



East Belmont

There are many neighborhood styles in **East Belmont** that range from established single-family detached homes developed primarily as mill housing, to neighborhoods comprised solely of manufactured housing. Housing sizes, ages, and styles vary widely, but homes generally have a small to medium-sized footprint. Multi-family complexes are present in East Belmont generally in the form of condominiums. Older commercial developments and underused vacant land occupy notable portions of the area and offer significant opportunities for future investments. East Belmont also serves as a gateway into Center City, with a significant swath of land visible to travelers from I-85 and Wilkinson Boulevard. Like North Belmont, East Belmont should be better connected physically and visually to Center City and the core identity of Belmont.



Reid Neighborhood

The **Reid Neighborhood**, located near City Center and closest to the City's two main corridors (Interstate 85 and Highway 74), is a historically black neighborhood that primarily includes small to medium-sized single family detached homes. With new developments far exceeding the median value of housing being built in most areas of the City, the opportunities for purchase and renovation make the neighborhood attractive for more affordable housing opportunities. A neighborhood rich in history, it exemplifies the City's vision of a family-friendly community.

A central asset of the community is the site of the former Reid High School which closed in 1966. One of the City's most popular parks (Reid Park) is currently



on this site.

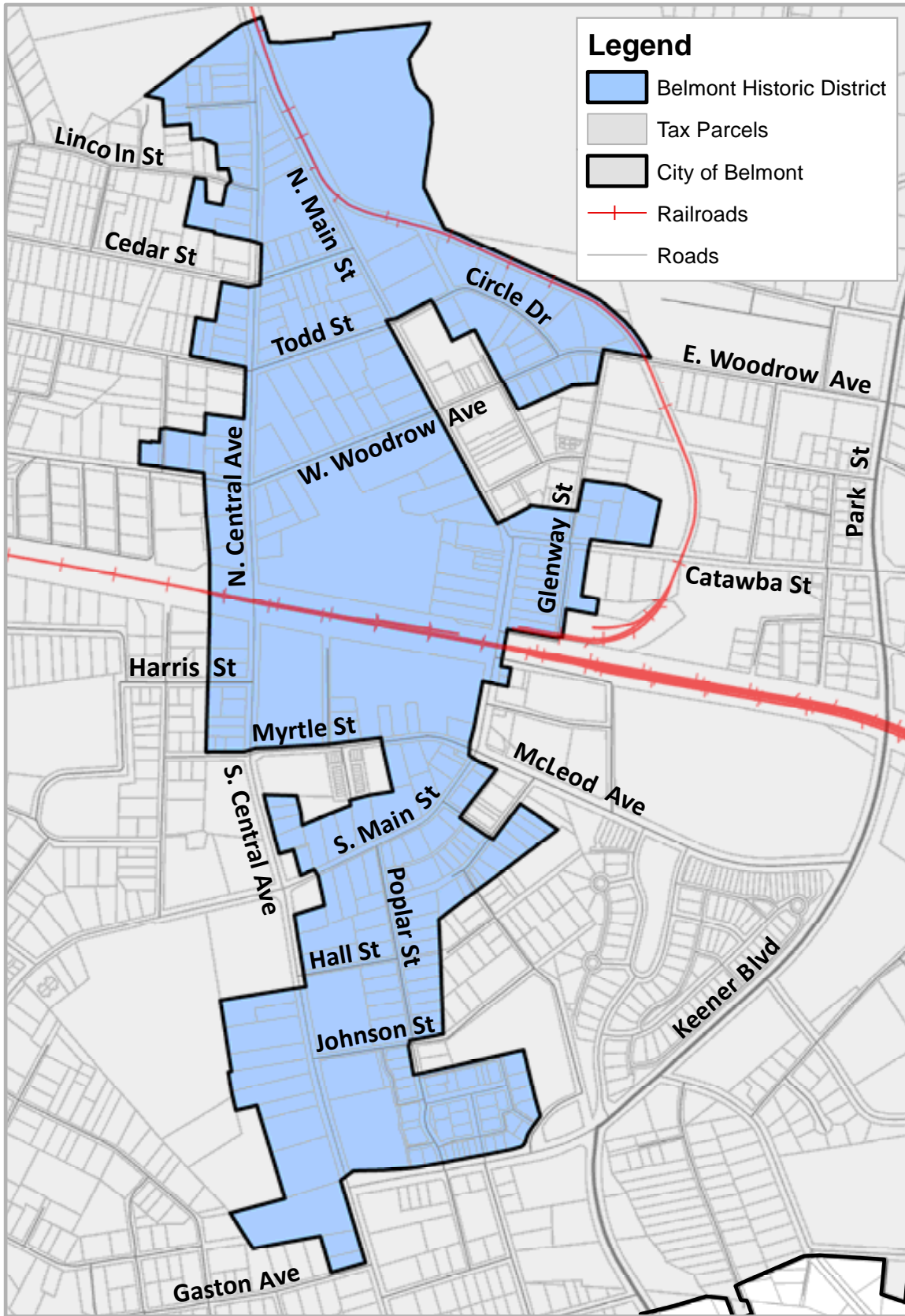
Historic Character

The **Belmont Historic District** (Map 3-7 on pg. 56) is a National Register district containing Colonial Revival, Tudor Revival, and Bungalow/American Craftsman style homes. Many of the homes were built after 1873 during the textile boom period of the early 20th century. There are more than 260 contributing structures within the district, including several churches and commercial structures. The district does not include early 20th century cotton mills and mill house neighborhoods. There is an annual historic home tour that draws visitors from the City and surrounding region. There are no locally designated historic districts within Belmont, but some citizens have a strong interest in creating them to protect important historic areas.



The centerpiece of the **Belmont Abbey Historic District** is the Belmont Abbey Basilica formally known as the Abbey Basilica of Mary Help of Christians. This building is an excellent example of Gothic Revival and American Benedictine architecture. The Abbey district features several sites on its 700-acre campus and has become a place of religious pilgrimage, particularly to the cathedral and Lourdes Grotto. The Grotto is the only Catholic Pilgrimage Shrine in North Carolina. Founded in 1876 by Benedictine monks, Belmont Abbey hosts the oldest liberal arts college in the southeastern United States. Today, there are 21





MAP 3-7 BELMONT HISTORIC DISTRICT

contributing and six non-contributing structures.

Gateways

Belmont has several significant gateways including I-85 in both directions (from river to river), Wilkinson Boulevard in both directions (from river to river), NC Highway 279 (New Hope Road) entering the Planning Area from York County, and both NC Highway 273 (Park Street) and Main Street leading into downtown. Gateways are important to city identity in that they convey character, tone, and substance, whether those are positive or negative. For this reason, many communities pay special attention to gateways, how they are developed, and the image they present. Although the City has completed some gateway projects, more needs to be done. Few travelers know when they are entering or exiting Belmont along I-85. Development along Wilkinson Boulevard is characterized by single story, aging strip commercial development that many characterize as an area needing improvement. The other gateways fail to convey anything about the City or even that Belmont or the downtown are nearby.

Below: Existing gateway monument on the south side of downtown Belmont.



Above: Existing gateway monument on the westbound side of Wilkinson Boulevard.



Water

One of the defining features of Belmont is the water that surrounds it. Surrounded by Lake Wylie with sections locally known as the main branch and south forks of the Catawba River, Belmont boasts one of the longest shorelines of any community in the state. Ironically, there is little about the character of Belmont that speaks to this connection with water, and indeed little physical or visible connection for most residents. With a few recent exceptions, most of the interactions by residents and visitors with local waterbodies have been through private ownership. However, the recent completion of Kevin Loftin Riverfront Park on the Catawba River in East Belmont has been very successful in opening the riverfront to public use.



Above: Some neighborhoods have their own dock facilities on Lake Wylie for their residents' use.

Below: An aerial view Kevin Loftin Riverfront Park and the public dock.



BELMONT'S DEMOGRAPHICS AND ECONOMY

Demographic data for the Plan was assembled by census tract or block groups and drawn from 2010 Census data, 2017 estimates, 2022 projections provided by Nielsen/Claritas, and supplemented with data from other readily available sources. Data are provided for relevant areas of varying sizes including the City of Belmont; the Belmont CLUP planning area; Gaston County; the 10-county Charlotte, Concord, Gastonia Metropolitan Statistical Area (MSA) that includes seven counties in North Carolina and three in South Carolina; and North Carolina.

Like most areas in the Charlotte region, Belmont is experiencing shifts, sometimes substantial, in its demographics and economy. To better understand these shifts and their implications, a market study was completed prior to the CLUP Plan update. This section presents the findings of the market study for Belmont as part of the larger Comprehensive Land Use Plan. It helps the reader to understand current market realities and specific market-based opportunities for growth and development to guide policies detailed in the Plan. This section includes:

- ▶ A **demographic analysis** of the area that examines trends in population and income, including a market segmentation study that presents additional characteristics of Belmont residents.
- ▶ A **residential study** that looks at growth and current trends in the housing market.
- ▶ A **retail market analysis** to examine retail leakage and gains in the trade area and identify opportunities for growth in Belmont.
- ▶ An **employment study** that presents general employment, industrial, and office market indicators and

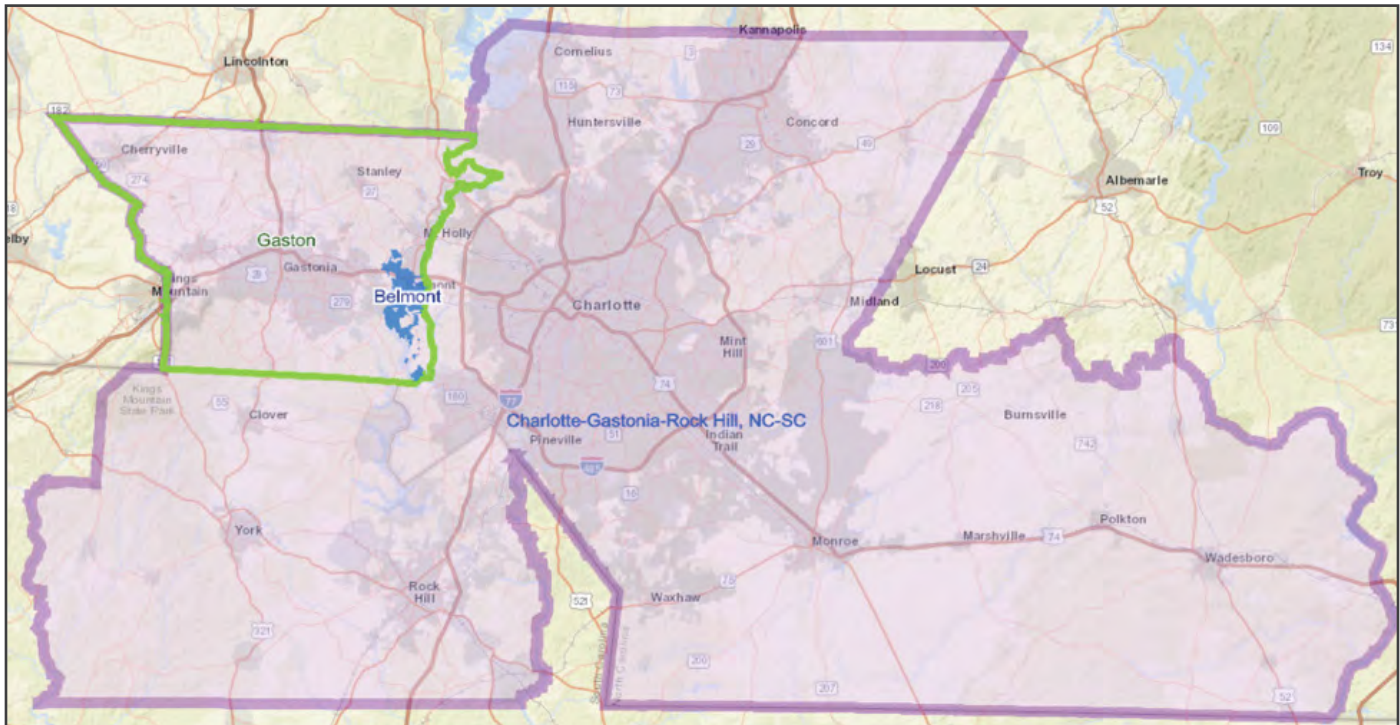
A view of the Catawba River / Lake Wylie from the US 74 bridge.



trends.

For the purposes of this report, multiple geographies were compared including:

- ▶ City of Belmont
- ▶ Gaston County
- ▶ Charlotte Metro Area
- ▶ 15-minute Drive time from downtown Belmont



MAP 3-8 MARKET STUDY AREA GEOGRAPHY

Source: ESRI ArcGIS Online

- ▶ Nearby communities and counties

Demographics and Market Segmentation

Population

The 2017 population of the City of Belmont, according to “Nielsen/Claritas PopFacts, January 2017,” is estimated to be 10,927 people. That is an 8.4% increase over 2010 (Table 3-4 on pg. 61). Similarly, the Planning Area increased in population by 7% to 17,429 in 2017. The entire region has seen significant population growth since 2000. Belmont and the Planning Area have outpaced Gaston County and are growing only slightly slower than the metropolitan area. While these data indicate that Belmont and the Planning Area are growing at a slower rate than that of the Charlotte metropolitan statistical area (MSA) and North Carolina, they are growing at a faster rate than Gaston County.

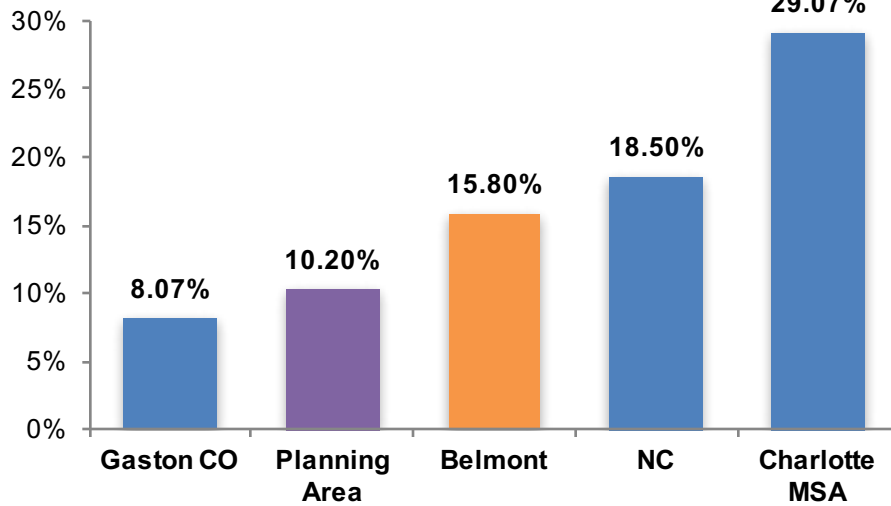
Projections developed by Nielsen/Claritas, a respected global provider of information and data, predict population in the City and the Planning Area to outpace growth countywide and statewide by 2022. Population is projected to increase by 5.4% to 11,519 persons in the City by 2022, while the Planning Area population is projected to increase by 5.6% to 18,411 persons during the same timeframe.

TABLE 3-4 POPULATION GROWTH, 2000 TO 2017

AREA	2000 CENSUS	2010 CENSUS	% CHANGE '00-10	2017 ESTIMATE	% CHANGE	2022 ESTIMATE	% CHANGE
Belmont	8,705	10,076	'10-17	10,927	8.4%	'17-22	5.4%
Planning Area	14,782	16,290	10.2%	17,429	7.0%	18,411	5.6%
Gaston County	190,694	206,086	8.1%	215,375	4.5%	224,337	4.2%
Charlotte MSA	1,717,675	2,217,012	29.1%	2,485,529	12.1%	2,663,481	7.2%
North Carolina	8,049,331	9,535,483	18.5%	10,192,607	6.9%	10,702,062	5.0%

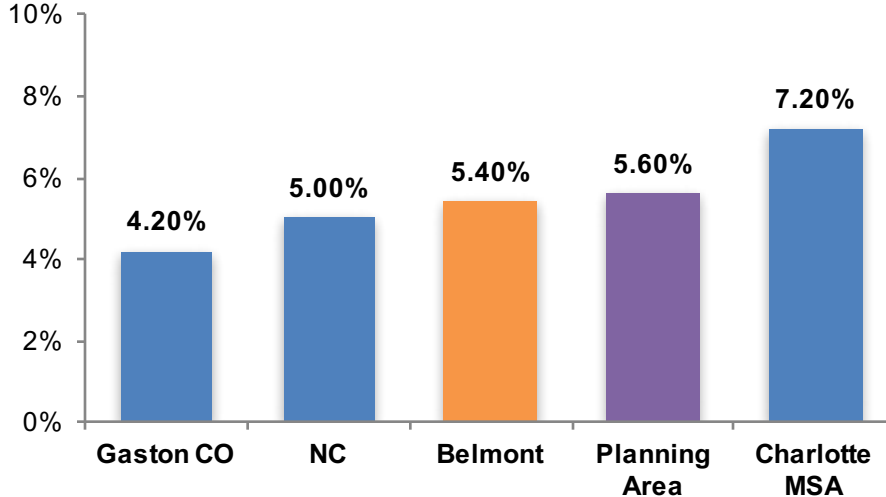
Source: Nielsen/Claritas PopFacts, 2017

Population Change 2000-2010



Source: US Census, Nielsen/Claritas PopFacts, January 2017

5 Year Population Projection (2017-2022)



Source: US Census, Nielsen/Claritas PopFacts, January 2017

INCOME AND POVERTY

Median household income in Belmont increased by 18% since 2010. This rise is higher than the increase county-wide at 11.3% but lower than that of the Charlotte MSA at 26.3%. Similarly, the City’s median household income of \$49,546 is higher than the median income in Gaston County (\$44,339) and lower than the median in the Charlotte MSA (\$57,513). Estimated median household income for the Belmont Planning Area is \$51,167 – higher than the City and Gaston County but lower than the Charlotte MSA.

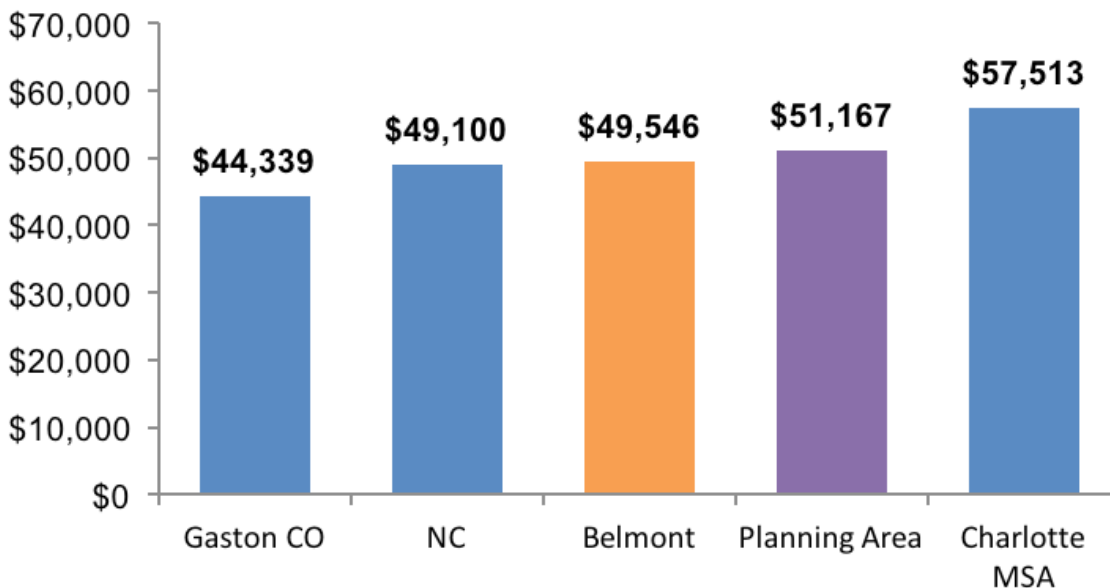
The U.S. Census Bureau defines poverty using a set of income thresholds that vary by family size and composition. The official poverty definition takes into account income before taxes and is exclusive of non-cash benefits such as Medicaid and food stamps. Poverty status is based on a set of indicators that vary by family size and composition. In Belmont, approximately 316 families (10.8%) are below poverty levels. This is compared to 11.8% for the Charlotte MSA and 13% for both the County and the State. Of the 316 families below poverty in Belmont, 267 families (9.1%) have children.

TABLE 3-5 MEDIAN HOUSEHOLD INCOME, 2010 AND 2017

AREA	MEDIAN HOUSEHOLD INCOME		INCOME GROWTH 2010 TO 2017	
	2010 ACS	2017 ESTIMATE	\$	% CHANGE
Belmont	\$41,994	\$49,546	\$7,552	18.0%
Gaston County	\$39,846	\$44,339	\$4,493	11.3%
Charlotte MSA	\$45,520	\$57,513	\$11,993	26.3%

Source: Nielsen/Claritas PopFacts, 2017

Median Household Income 2017



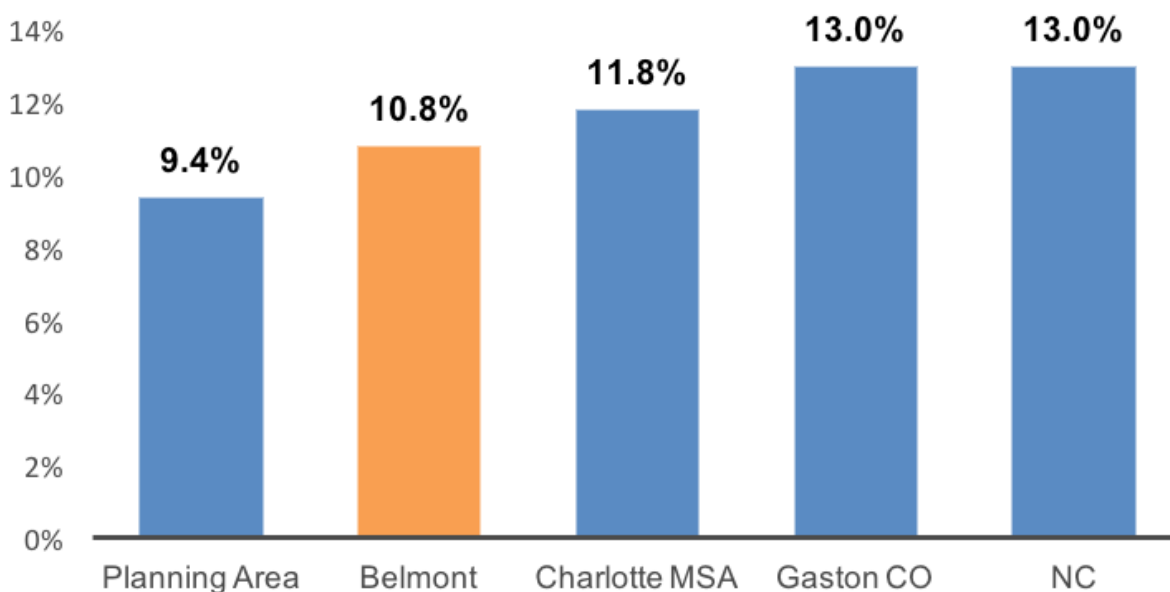
Nearly 11% of Belmont families (316 families) and 9.4% of families in the Planning Area (448 families) are living below the poverty threshold. Almost 85% of these families living in poverty (267 families) in the City and 82% of families in the Planning Area include children. Belmont and the Planning Area have lower percentages of families living in poverty than the County, MSA, and State. However, the percentage of families with children living in poverty in the City is slightly lower than the County (10%) and State (9.8%) but similar to the MSA (9%), while the percentage is much lower in the Planning Area (7.7%) than the City, County, MSA, and State.

TABLE 3-6 FAMILIES BELOW POVERTY LEVEL, 2017

FAMILIES	BELMONT		PLANNING AREA		GASTON COUNTY		CHARLOTTE MSA		NORTH CAROLINA	
	#	%	#	%	#	%	#	%	#	%
All Families	2,930	100.0%	4,774	100.0%	58,522	100.0%	646,043	100.0%	2,678,059	100.0%
Below Poverty	316	10.8%	448	9.4%	7,582	13.0%	76,136	11.8%	348,352	13.0%
Below Poverty With Children	267	9.1%	367	7.7%	5,835	10.0%	58,031	9.0%	263,092	9.8%

Source: Nielsen/Claritas PopFacts, 2017

Poverty Status 2017



Source: Nielsen/Claritas PopFacts, 2017

RACE

More than 84% of Belmont residents and 85.9% of residents in the Planning Area are White. This is a higher percentage than Gaston County (76.2% white), Charlotte MSA (65.7%), and North Carolina (66.8%). The percentage of City residents who are Black or African-American at 8.2% is nearly half that of the County at 16.1% and much lower than the MSA and the State at 22.6% and 21.6%, respectively. Black or African-American residents comprise an even lower percentage of the population in the Planning Area at only 6.7%. However, the Asian population for the City (3.3%) and the Planning Area (3.6%) is more than double that of Gaston County at only 1.5%, but similar to the percentages in the MSA at 3.6% and the State at 2.8%. The Hispanic population in the City and the Planning Area comprises a lower percentage of the population at 4.1% and 3.8%, respectively, than the County (6.8%), MSA (10.1%) and State (9.4%).

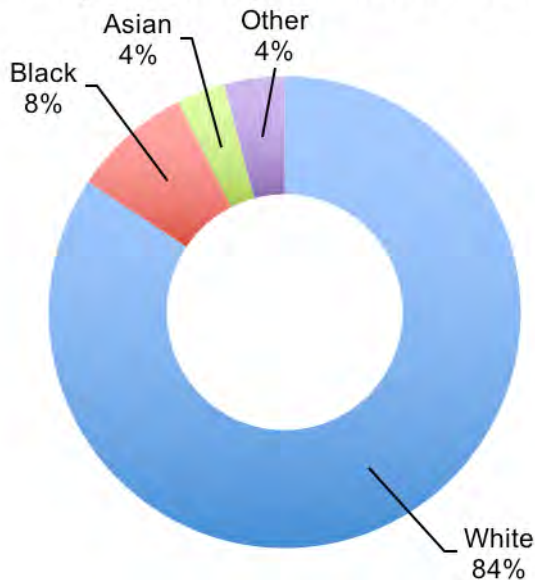
TABLE 3-7 POPULATION BY RACE AND ETHNICITY, 2017

RACE/ ETHNICITY	BELMONT		PLANNING AREA		GASTON COUNTY		CHARLOTTE MSA		NORTH CAROLINA	
	#	%	#	%	#	%	#	%	#	%
White	9,214	84.3%	14,969	85.9%	164,183	76.2%	1,631,761	65.7%	6,808,050	66.8%
Black	896	8.2%	1,169	6.7%	34,612	16.1%	562,589	22.6%	2,205,907	21.6%
Asian	364	3.3%	621	3.6%	3,204	1.5%	88,310	3.6%	288,211	2.8%
Other Races	453	4.1%	670	3.8%	13,376	6.2%	202,869	8.2%	890,439	8.7%
Total All Races	10,927	100.0%	17,429	100.0%	215,375	100.0%	2,485,529	100.0%	10,192,607	100.0%
Hispanic*	447	4.1%	656	3.8%	14,606	6.8%	252,085	10.1%	960,148	9.4%

*Hispanic is an ethnic category in the Census, therefore persons of Hispanic Origin may be of any race. Source: Nielsen/Claritas PopFacts, 2017

Source: Nielsen/Claritas PopFacts, 2017

City of Belmont Race 2017



AGE

The City of Belmont's population has a median age of 40.8 in 2017. This is an increase from 34.9 in 2000 and 37 in 2010, indicating that Belmont's population is growing older. Belmont's median age is similar to that of the study area (41.5 in 2017) and Gaston County (40.2) but is older than the metro (37.6) and the state (38.7). Nearly 42% of Belmont's population is in the 35-64 age range, representing the largest portion of the population.

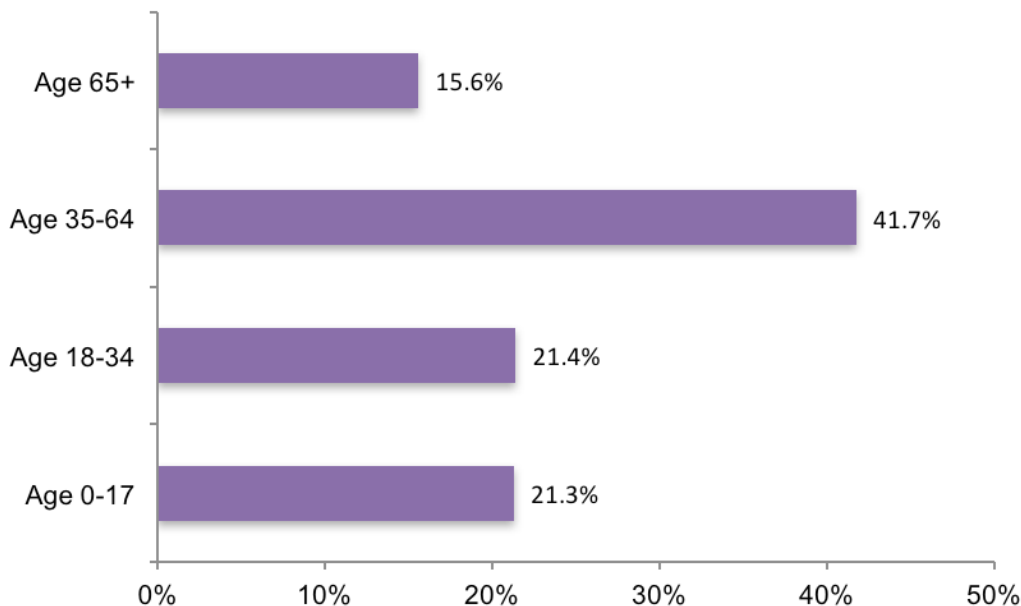
TABLE 3-8 POPULATION BY AGE, 2017

AGE	BELMONT		PLANNING AREA		GASTON COUNTY		CHARLOTTE MSA		NORTH CAROLINA	
	#	%	#	%	#	%	#	%	#	%
Total	10,927	100.0%	17,429	100.0%	215,375	100.0%	2,485,529	100.0%	10,192,607	100.0%
0-17	2,324	21.3%	3,748	21.5%	48,672	22.6%	596,936	24.0%	2,306,895	22.6%
18-34	2,338	21.4%	3,553	20.4%	44,895	20.8%	555,785	22.4%	2,313,427	22.7%
35-64	4,561	41.7%	7,307	41.9%	86,888	40.3%	1,000,204	40.2%	3,969,679	38.9%
65+	1,704	15.6%	2,821	16.2%	34,920	16.2%	332,604	13.4%	1,602,606	15.7%
Median Age	40.8 yrs	41.5 yrs	40.2 yrs	37.6 yrs	38.7 yrs	100.0%	2,485,529	100.0%	10,192,607	100.0%

Source: Nielsen/Claritas PopFacts, 2017

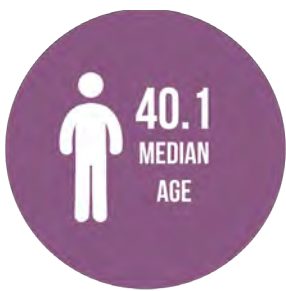
2017 Age Distribution - City of Belmont

Source: Nielsen/Claritas PopFacts, 2017



OTHER DEMOGRAPHIC INDICATORS

There are 2.42 people per household in the City of Belmont in 2017. This is less than the Charlotte MSA (2.58) and North Carolina (2.47). 30.1% of Belmont residents have a bachelor's degree or higher, compared to 19.34% for Gaston County, 31.91% for the MSA, and 28.15% for the state. Belmont has a well-educated population.




EDUCATIONAL ATTAINMENT

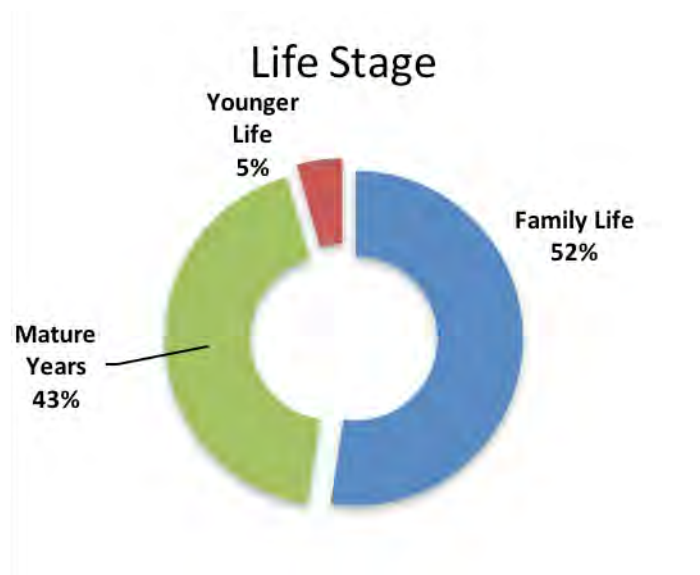


MARKET SEGMENTATION

A broader understanding of the makeup of Belmont's market can be made by performing a market segmentation study. The segmentation analysis describes behavioral traits and consumer patterns based on various "segments" that make up the market. Segments are demographic groupings based on things such as age, income, education, and family structure. All data come from PRIZM NE cluster groups as calculated by Nielsen Claritas, Inc.

The segmentation data provided in this report is based on the Belmont City limits. The segmentation groups are based on Life Stage (age and presence of children) and Social Groups (urbanization and socioeconomic). The Life Stage analysis indicates that Belmont residents are a mix of Mature Years (43%) and Family Life (52%) with a small percentage of Younger Years (5%).

The population is then divided into the 68 PRIZM segments identified by Nielsen Claritas. Fourteen segments are used to describe Belmont households. The largest segments include Campers and Camo (18%), Golden Ponds (17%), New Homesteaders (8%), Pickup Patriarchs (7%), Country Squires (7%), and Bedrock America (7%). Each of these segments is described in further detail in this section.



Source: Nielsen/Claritas PRIZM NE market segmentation.

TABLE 3-9 CITY OF BELMONT MARKET SEGMENTATION

NAME	HOUSE-HOLDS	PCT.	INC. PRODUCING ASSETS	AGE	PRED HH COMP.	PRED. TENURE/TYPE	PRED. EDUCATION	PRED. EMP.	HH TECHNOLOGY	URBANICITY
Campers & Camo	786	17.86%	Below Avg	35-54	Family Mix	Home-owners	High School	Service Mix	Below Avg	Town
Golden Ponds	758	17.22%	Below Avg	45-64	Mostly w/o Kids	Mix	High School	Mostly Retired	Below Avg	Town
New Homesteaders	352	8.00%	High	25-44	Mostly w/Kids	Mostly Owners	College Graduate	Mgmt/Professional	Above Avg	Town
Bedrock America	309	7.02%	Low	<55	Mostly w/o Kids	Mostly Renters	High School	Mix	Below Avg	Town
Country Squires	302	6.86%	Elite	35-54	Family Mix	Mostly Owners	College Grad +	Mgmt/Professional	Above Avg	Town
Pickup Patriarchs	289	6.57%	High	45-64	Mostly w/o Kids	Mostly Owners	College Graduate	Mgmt/Professional	Average	Town
Crossroad Villagers	251	5.70%	Below Avg	65+	HH w/o Kids	Mostly Owners	High School	Mostly Retired	Lowest	Town
Kid Country, USA	239	5.43%		25-44	Mostly w/Kids	Mix	College Graduate	Service Mix	Average	Town
Big Fish, Small Pond	233	5.29%	Elite	65+	Mostly w/o Kids	Home-owners	College Grad +	Mostly Retired	Average	Town
White Picket Fences	228	5.18%	Low	25-44	Family Mix	Mix	College Graduate	Mix	Above Avg	Town
Small-Town Collegiate	193	4.39%	Low	25-44	Family Mix	Renters	High School	Service Mix	Average	Town
Hometown Retired	192	4.36%		55+	Mostly w/o Kids	Mostly Owners	Some College	Mix	Below Avg	Town
Traditional Times	180	4.09%	Elite	65+	HH w/o Kids	Home-owners	College Grad +	Mostly Retired	Below Avg	Town
Township Travelers	89	2.02%	Low	<55	Family Mix	Home-owners	College Graduate	Mgmt/Professional	Average	Town

Source: Nielsen/Claritas PRIZM NE market segmentation.

Select key categories are described below. A detailed description of all segments that make up the City of Belmont market can be found at www.mybestsegments.com.

51 - Campers & Camo

Downscale Middle Age Family Mix

Primarily found in more rural areas, Campers & Camo families enjoy the outdoors. A top segment for ownership of an RV, they also enjoy hunting and fishing. Despite their age, they are below average in their use of technology but are big fans of country music and prefer a value when shopping, traveling, and eating out.

Social Group: 13 - T3 Middle America

Lifestage Group: 06 - F3 Mainstream Families

Demographics Traits

- **Urbanicity:** Town
- **Income:** Downscale
- **Income Producing Assets:** Below Avg
- **Household Technology:** Below Average
- **Age Ranges:** Age 35-54
- **Presence of Kids:** Family Mix
- **Homeownership:** Homeowners
- **Employment Levels:** Service Mix
- **Education Levels:** High School

Lifestyle & Media Traits

- Owns a Lincoln
- Eats at Little Caesars
- Shops at Wal-Mart
- Follows Grand Prix
- Stays at Quality Inn
- Watches Nick
- Listens to New Country

58 - Golden Ponds

Downscale Older Mostly w/o Kids

Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 50 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$30,000 a year. Daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo, and doing craft projects.

Social Group: 14 - T4 Rustic Living

Lifestage Group: 11 - M4 Sustaining Seniors

Demographics Traits

- **Urbanicity:** Town
- **Income:** Downscale
- **Income Producing Assets:** Below Avg
- **Household Technology:** Below Average
- **Age Ranges:** Age 55+
- **Presence of Kids:** Mostly w/o Kids
- **Homeownership:** Mix
- **Employment Levels:** Mostly Retired
- **Education Levels:** High School

Lifestyle & Media Traits

- Owns a Buick
- Eats at Golden Corral
- Shops at Kmart
- Follows horse racing
- Stays at Motel 6
- Watches CNN Headline News
- Listens to Classic Country

15 - New Homesteaders

Upscale Younger Mostly w/ Kids

Young, upper-middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships. With a mix of jobs in white and blue-collar industries, these dual-income couples have fashioned comfortable, child-centered lifestyles; their driveways are filled with campers and powerboats, their house with the latest technological gadgets and hunting gear.

Social Group: 11 - T1 Landed Gentry

Lifestage Group: 04 - F1 Accumulated Wealth

Demographics Traits

- **Urbanicity:** Town
- **Income:** Upscale
- **Income Producing Assets:** High
- **Household Technology:** Above Average
- **Age Ranges:** Age 25-44
- **Presence of Kids:** Mostly w/ Kids
- **Homeownership:** Mostly Owners
- **Employment Levels:** Management and Professional
- **Education Levels:** College Graduate

Lifestyle & Media Traits

- Owns a Subaru
- Eats at Cold Stone Creamery
- Shops at Justice
- Goes hunting
- Flies Frontier
- Visits NHL.com
- Listens to New Country

Source: Nielsen/Claritas PRIZM NE market segmentation.

Residential Market

Belmont's housing growth has mirrored that of population trends, and the City has seen an uptick of residential rehabs, town homes, apartments, and new neighborhood developments. While it was negatively affected by the housing bubble and subsequent recession like the rest of the metropolitan area, Belmont's housing market has recovered and has become one of the more desirable places to live in the Charlotte region.

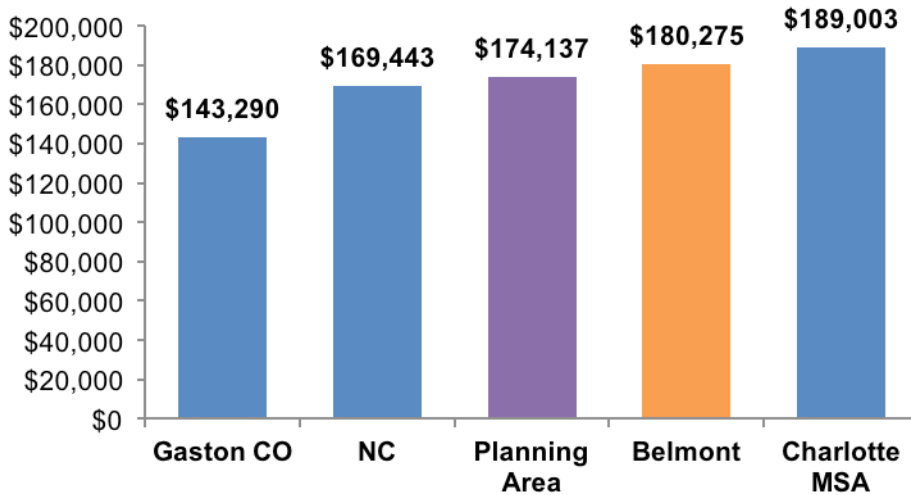
Estimates provided by Nielsen Claritas indicate that there are 4,846 housing units in Belmont in 2017, a gain of 400 households (9%) since 2010. The rate of growth for housing since 2010 was higher than that of Gaston County, but lower than the Charlotte MSA. An undetermined portion of Belmont's housing growth could be attributed to the annexation of land previously within Gaston County jurisdiction.

TABLE 3-10 HOUSING UNIT GROWTH - 2010,2017,2022

AREA	2010 CENSUS	2017 ESTIMATE	% CHANGE 2010-2017	2022 PROJECTION	% CHANGE 2017-2022
Belmont	4,446	4,846	9.0%	5,106	5.4%
Gaston County	88,686	92,611	4.4%	96,222	3.9%
Charlotte MSA*	936,452	1,041,562	11.2%	1,111,452	6.7%

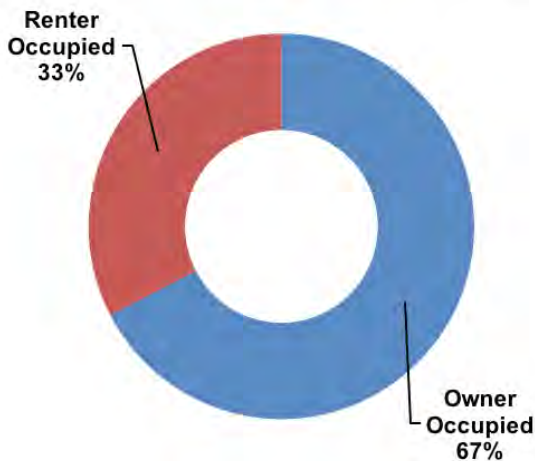
Source: Nielsen/Claritas PopFacts, 2017

2017 Median Housing Unit Value

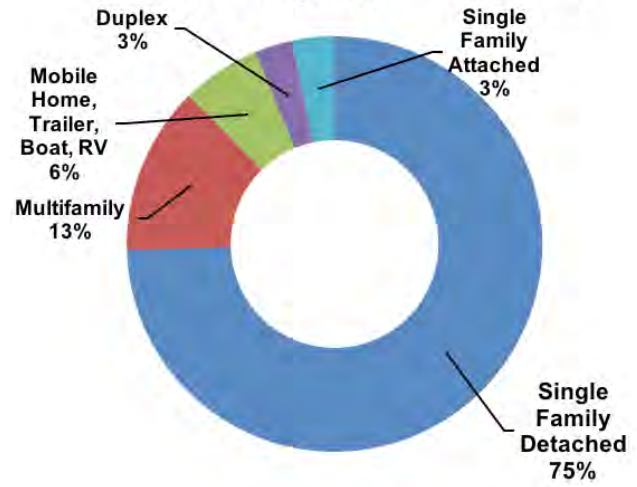


Source: Nielsen/Claritas PopFacts, 2017

2017 Tenure - Belmont City



2017 Housing Type - Belmont



Source: Nielsen/Claritas PopFacts, 2017

The median value of all owner-occupied housing units in Belmont in 2017 is \$180,275. This is a higher value than the County (\$143,290) and the state (\$169,443), but slightly lower than the Charlotte MSA (\$189,003). Among housing units in Belmont, 67% are owner-occupied and 75% are single-family detached homes.

Housing starts in Gaston County declined sharply following the recession. Single-family building permits have been increasing since 2012 in the county, but have not yet reached pre-recession levels.

As of January 2017, there were 30 single and multi-family communities with a total of 3,150 units approved or under construction within the Planning Area. There are 15 single and multi-family communities approved or under construction within the City of Belmont, which will include 2,711 units at build-out (Table 3-11 on pg. 71). Nearly 35% of these units have already been permitted or constructed, with 1,768 lots/units remaining available. An additional 15 developments containing 439 units have been approved for the remainder of the Planning Area. Almost 70% of those units have been permitted or constructed, with 133 lots remaining available.

SF Building Permits - Gaston County



Source: US Census Building Permit Survey

The City of Belmont has a 2017 estimated average of 2.42 persons per household (Nielsen/Claritas PopFacts). Estimated average household size for the Belmont Planning Area is 2.47 persons per household. Based on these estimates and permitted lots/units still available for construction, the population of the Planning Area could increase by up to 4,600 persons within the next few years, of which nearly 4,279 will be within the City of Belmont.

TABLE 3-11 RESIDENTIAL DEVELOPMENTS UNDER CONSTRUCTION OR PLANNED

DEVELOPMENT NAME	APPROVED LOTS/UNITS	TOTAL PERMITTED	TOTAL VACANT	PERCENTAGE BUILT-OUT
City of Belmont	2,711	943	1,768	34.8%
Amberley	164	0	164	0.0%
Belle Meade	146	137	9	93.8%
Belmont Reserve	104	88	16	84.6%
Belmont Town Center	109	0	109	0.0%
Belmont Village	22	12	10	54.5%
Eagle Park	283	257	26	90.8%
Lakepoint	52	44	8	84.6%
Linford Street	28	24	4	85.7%
McLean	850	25	825	2.9%
Mercy Place II	60	0	60	0.0%
Morgan's Branch	150	39	111	26.0%
Reflection Pointe	350	110	240	31.4%
Rivermist	86	0	86	0.0%
South Point Ridge	209	207	2	99.0%
Montcross Senior Apts Phase II	98	0	98	0.0%

TABLE 3-11 RESIDENTIAL DEVELOPMENTS UNDER CONSTRUCTION OR PLANNED

DEVELOPMENT NAME	APPROVED LOTS/UNITS	TOTAL PERMITTED	TOTAL VACANT	PERCENTAGE BUILT-OUT
Remainder of Planning Area	439	306	133	69.7%
Abbington Woods	51	34	17	66.7%
Daughtridge	5	4	1	80.0%
Dillard Place, Phase I	7	0	7	0.0%
Dixon Landing	7	3	4	42.9%
Forest Bay	34	30	4	88.2%
Forest Cove	55	52	3	94.5%
Gaither Place I	8	8	0	100.0%
Heather Glen	37	35	2	94.6%
Highland On The Pointe	21	17	4	81.0%
Lake Mist	16	13	3	81.3%
Misty Waters at Lake Wylie, Phase I	60	45	15	75.0%
River Lakes	37	9	28	24.3%
South Point Landing, Phase I	27	27	0	100.0%
Woodland Bay, Phase I	43	13	30	30.2%
Woodland Bay, Phase II	31	16	15	51.6%
Total Planning Area	3,150	1,249	1,901	39.7%

Sources: City of Belmont Planning and Zoning, January 2017; Gaston County Planning and Development Services, 2017

A recently built home within the McLean development on the southern end of the peninsula.



Retail Market

There are multiple retail areas that make up the commercial market for Belmont:

- ▶ **Downtown Belmont** – The Main Street corridor through downtown including the Glenway side street and a portion of Catawba. This area includes primarily independent retail and restaurants.
- ▶ **Wilkinson Boulevard** – Highway 74 corridor leading across the peninsula from Catawba River and Charlotte to the east to Cramerton and Gaston County to the west. Wilkinson generally includes older commercial strip development as well as newer developments such as Walmart.
- ▶ **Interstate 85** – The interstate parallels Wilkinson Boulevard and includes the interchanges at Park Street and Main Street and their highway-oriented commercial.
- ▶ **South Point Road** – South Point has various small commercial developments to support communities within the peninsula, and includes the new Belmont Town Center development with Harris Teeter and outparcels.

Belmont’s existing retail serves a market that extends past its city limits, particularly with the highway oriented development along Wilkinson and interstate interchanges. Similarly, Belmont residents have easy access to retail outside the municipal limits. Therefore, this retail study defines a trade area that is generally relevant to Belmont—a 15-minute drive time. It should be noted that this trade area does not necessarily reflect the exact trade patterns of each individual business, and should not substitute for thorough market research for any specific business.

The 15-minute drive extends west to Gastonia, south to South Carolina, east to just outside of uptown Charlotte, and north including Mount Holly.

Within this 15-minute drive time that extends approximately ten miles or so from downtown Belmont, there are over three million square feet of retail in major shopping centers alone (Table 3-12 on pg. 74). This figure does not include smaller shopping centers, so the actual square footage is much higher.

This retail market study identifies opportunities for new or expanded retail and business offerings within Belmont’s market. The primary, demand-side study determines this opportunity which is called retail leakage.

“Retail Leakage” refers to the difference between the retail expenditures of residents living in a particular area and the retail sales produced by the stores located in the same area. If desired products are not available within that area, consumers will travel to other places or use different methods to obtain those products. Consequently, the dollars spent outside of the area are said to be “leaking.”

TABLE 3-12 RETAIL DEVELOPMENTS UNDER CONSTRUCTION OR PLANNED

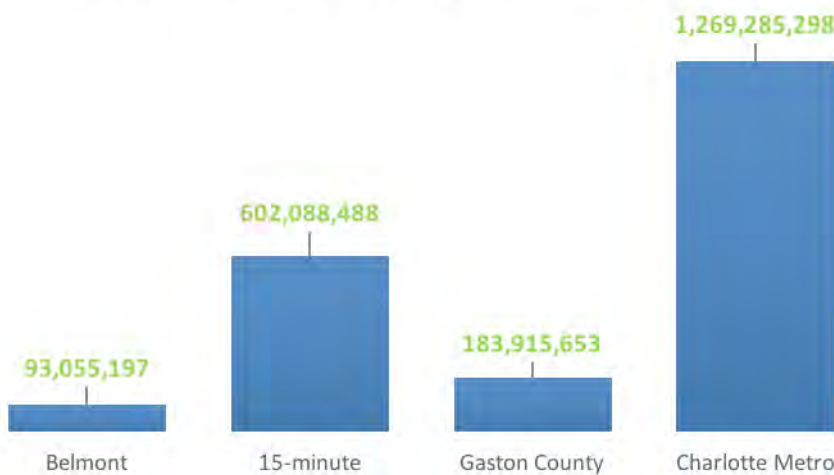
MAJOR CENTER	TOWN	ANCHORS/KEY STORES	DIS-TANCE (MILES)	YEAR OPEN	STORES	EST. GLA (SQ. FT.)
Piccolo Antique Mall	Belmont	Antiques booths	0.1		70 booths	22,000
Catawba River Antique Mall	Belmont	Antiques booths	0.6	2013	300 booths	62,000
Abbey Plaza Shopping Center	Belmont	Big Lots, Roses, Aarons	1		6	110,000
South Fork Station	Belmont		1	Under Construction		25,900
Main Street Crossing	Belmont	Aldi, Dollar Tree	1	1989	10	65,441
Walmart Supercenter	Belmont	Walmart Supercenter	1		1	200,000
Lowes	Belmont	Lowes	1	2007	1	139,155
Belmont Town Center	Belmont	Harris Teeter	1	Under Construction		110,000
Cramerton Marketplace	Cramerton	Food Lion, Dollar General	3		10	43,152
Springs Crossings	Mount Holly	Food Lion	3.8	1997	6	36,195
Franklin Square	Gastonia	Walmart Supercenter, Ross, Best Buy	5.8	1989	48	317,705
The Shops at Franklin Square	Gastonia	HH Gregg, Ashley Furniture	5.8	2007	22	135,000
Franklin Square Shopping Ctr III	Gastonia	Old Navy, Kohls, Gander	5.8	1999	25	272,181
Franklin Square Shopping Ctr II	Gastonia	Sam's, Lowes	5.8		3	242,484
Shops at Franklin Green	Gastonia	Mattress Firm	5.9	2003	7	26,670
Akers Shopping Center	Gastonia	Ollies, Tuesday Morning	7.5		33	240,674
Eastridge Mall	Gastonia	Belk, JCPenney, Dillards	8	1976	80	1,000,000
Water Tower Place Shop. Ctr.	Gastonia	H&R Block	9.3	1986	10	44,703
Charlotte Premium Outlets	Charlotte	Outlets	10	2014	100	398,421
Total						3,392,681

Source: Directory of Major Malls, Arnett Muldrow & Associates.

The retail leakage analysis indicates that both Belmont and the 15-minute trade area have a retail inflow. Retail inflow means that the amount of retail sales in the trade area exceeds consumer expenditures of residents in the trade area.

- ▶ Stores in Belmont’s 15-minute drive time primary trade area sold \$3.47 billion in merchandise. Consumers living in Belmont’s primary trade area spent \$2.87 billion in merchandise.
- ▶ Therefore, Belmont’s primary trade area **gained \$602 million** in sales last year.
- ▶ City of Belmont - **gained \$93 million.**
- ▶ Gaston County - **gained \$184 million.**
- ▶ Charlotte Metro - **gained \$1.3 billion.**

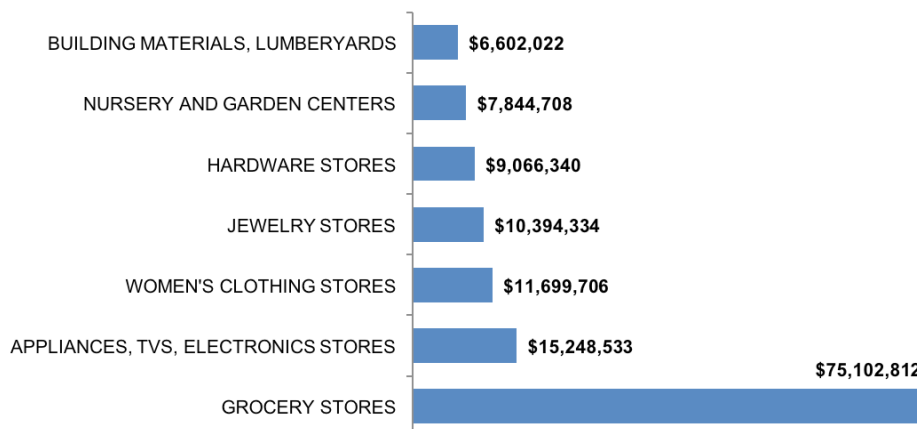
2015 Retail Inflow (above demand)



Source: Nielsen/Claritas.

Although Belmont’s trade area experiences overall gains, the leakage study identified opportunities for growth based on local demand in several key categories.

Belmont 15-Minute Trade Area Opportunity



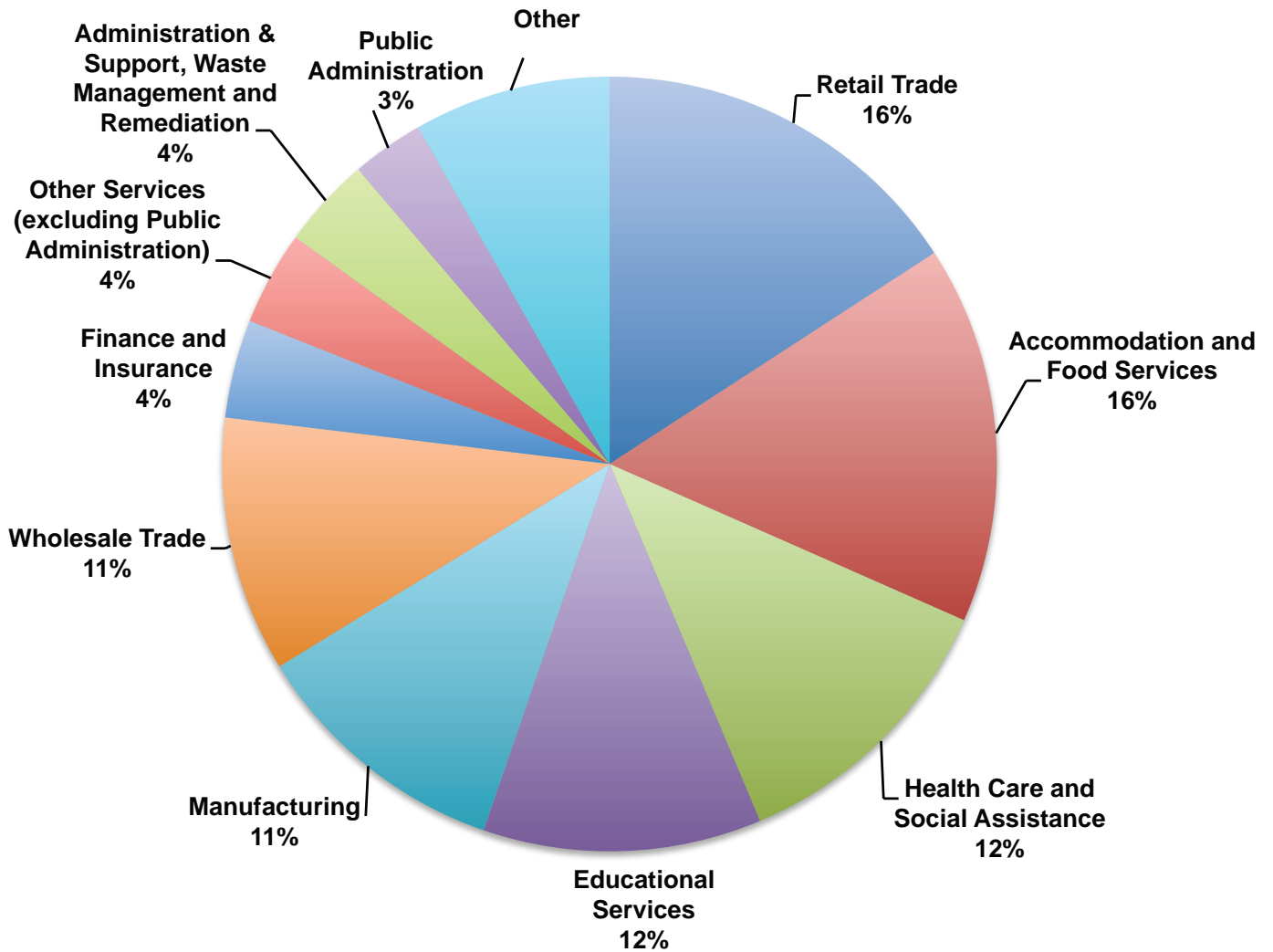
Sources: Nielsen Claritas

The market study for Belmont and the 15-minute drive time trade area indicates:

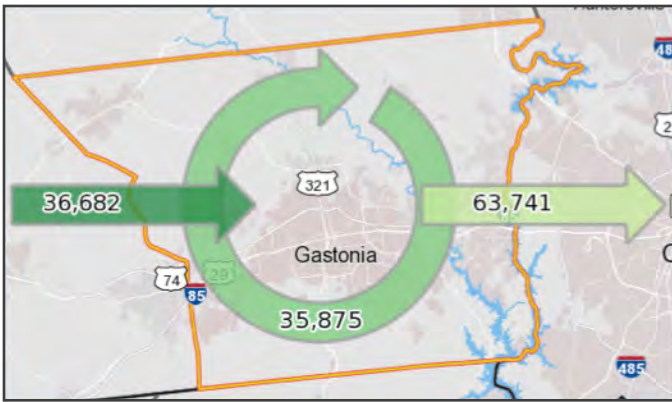
- ▶ Belmont area businesses are serving the needs of the residents living in the 15-minute drive time trade area.
- ▶ In fact, Belmont and its trade area are a retail magnet attracting customers from outside the area. The 15-minute drive time trade area gained \$602 million in sales last year and Belmont City gained \$93 million.
- ▶ Even with the gain in total sales, there are many categories that show leakage. This leakage translates to an immediate opportunity to target new business.
- ▶ Key opportunities include:
 - ▷ **Grocery Stores and specialty foods** – approximately \$75 million in demand within the trade area. Belmont itself shows \$3.6 million in gain, however this amount of leakage suggests opportunity for growth.
 - ▷ **Electronics** – the appliances, TV, and electronics category shows \$15 million in demand in the previous year within the local trade area.
 - ▷ **Women’s Clothing** – There is approximately \$11.7 million in demand within the 15-minute drive time trade area.
 - ▷ **Jewelry Stores** – There was \$10 million in leakage in this category, which suggests an opportunity to grow this specialty category.
 - ▷ **Building Materials** – This category can be a catch-all because it often includes business-to-business sales. However, there was \$6.8 million in demand last year within the trade area. More specifically:
 - ▶ Hardware stores showed \$9 million in demand.
 - ▶ Nursery and garden centers show \$7.8 million in demand.
- ▶ While other categories show gain, opportunities for growth may still exist to grow certain clusters that performed well in the shares study above: specialty foods, beer, wine & liquor, furniture, sporting goods, etc.
- ▶ As Belmont’s population grows, so will the commercial needs created by demand from new residents.

Employment

The chart below provides information on employment by industry in Belmont for the year 2014. Two sectors – retail trade and accommodation and food services – make up 32% of jobs in Belmont. Other key sectors include health care and social assistance, educational services, manufacturing, and wholesale trade.



Sources: US Census On The Map



Commute inflow/outflow for Gaston County (left) and Belmont (right) (Source: US Census On the Map)

Gaston County is a net exporter of jobs, with nearly twice as many people leaving the county to work as the number of people coming into the county for work. While 94% of Belmont’s working residents commute outside of Belmont for work, there are nearly as many people coming from outside Belmont to work in the City.

The following table shows 2015 employment and average weekly wage in Gaston County by industry. The average weekly wage for all industries in Gaston County is \$740. The industries with the highest average wages include utilities, wholesale trade, finance and insurance, and management of companies and enterprises.

TABLE 3-13 2015 ANNUAL EMPLOYMENT AND AVERAGE WEEKLY WAGE FOR GASTON COUNTY

Industry	2015 Annual Employment	2015 Average Weekly Wage
Total All Industries	70,041	\$740
Total Government	9,347	\$779
Total Private Industry	60,694	\$734
Utilities	490	\$1,541
Construction	2,625	\$798
Manufacturing	15,033	\$942
Wholesale Trade	2,559	\$1,000
Retail Trade	9,508	\$492
Transportation and Warehousing	1,370	\$917
Information	636	\$986
Finance and Insurance	1,171	\$1,043
Real Estate and Rental and Leasing	839	\$758
Professional and Technical Services	1,252	\$946
Mgt of Companies, Enterprises	366	\$1,347
Administrative and Waste Services	3,942	\$519
Educational Services	5,189	\$700
Health Care and Social Assistance	11,113	\$872
Arts, Entertainment and Recreation	449	\$331
Accommodation and Food Services	6,946	\$278
Other Services Ex. Public Admin	1,946	\$491
Public Administration	3,750	\$850

(Source: NC Dept of Commerce)

The table below presents projected growth occupations for the Southwest Prosperity Zone, a ten-county region that includes Gaston County. Construction and extraction, healthcare support, healthcare practitioners, and business and financial operations are the occupations projected to experience the largest percentage growth.

TABLE 3-14 PROJECTED GROWTH OCCUPATIONS IN THE SOUTHWEST PROSPERITY ZONE

Industry	2012 Employment Estimate	2022 Employment Estimate	2012-2022 Change	2012-2022 Change
Office and Administrative Support	159,075	176,906	17,831	11%
Sales and Related	127,710	141,523	13,813	11%
Business and Financial Operations	60,225	73,459	13,234	22%
Construction and Extraction	40,717	53,793	13,076	32%
Healthcare Practitioners and Technical	53,988	66,872	12,884	24%
Food Preparation and Serving Related	85,672	96,065	10,393	12%
Education, Training, and Library	48,435	56,657	8,222	17%
Transportation and Material Moving	77,889	85,586	7,697	10%
Management	69,992	77,659	7,667	11%
Healthcare Support	28,542	36,126	7,584	27%





Office and Real Estate Market Trends

Colliers International is a national commercial real estate company that analyzes and publishes economic trends for metropolitan areas across the Country. Belmont is in the Charlotte Metro, and while the data do not present specific trends for Belmont, indicators within the greater Charlotte market can provide some takeaways for Belmont.

Office Market (all data from Colliers International)

- ▶ The office market in greater Charlotte is very healthy and defined by limited vacancy and speculative development. In the third quarter of 2016, vacancy was 8.7%.
- ▶ While there was limited new construction (400,000 square feet) during this time, over 2.5 million square feet of new office space is under construction in the metro. About half of this development is in Uptown Charlotte. Nearly 500,000 square feet is in the Airport submarket which is the area most relevant to Belmont.
- ▶ Rental rates in the 3rd Quarter continued to rise, with asking rents of \$29.27 per square foot in uptown, compared to \$21.49 in suburban areas. Belmont is not specified but is likely lower than the suburban rate above, yet still healthy.
- ▶ 4th Quarter numbers are not yet out, but projections are positive with lower vacancy, higher net absorption, and continued increases in rental rates.

OFFICE MARKET (CHARLOTTE METRO)

	VACANCY	8.7%
	ABSORPTION	33,421 SQ. FT.
	UNDER CONSTRUCTION	2,552,777 SQ. FT.
	AVG RENT/SQ FT	\$29.27

Source: Colliers International, 2016

Absorption is a measure of real estate demand compared to supply. The net absorption rate is the total new square footage leased minus the total square footage of tenants that no longer occupy the space. When demand is greater than supply, vacancy decreases and absorption is positive.

Industrial Market (all data from Colliers International)





- ▶ Like office, industrial development in the greater Charlotte area continues to show strong growth, with sales and rental prices increasing.
- ▶ Vacancy in the 3rd Quarter of 2016 was down to just 5.4% in warehouse space and 6.8% in flex space.
- ▶ Absorption has dropped, with about 550,000 square feet of new industrial space coming on line. Still, the absorption rate in the Charlotte market is well above quarterly trends over the past three years.
- ▶ Current lease rates for Class A is \$4.76 per square foot with \$3.75 per square foot in Class B.
- ▶ The Airport market (closest to Belmont) saw the greatest drop in absorption and currently has no new supply under construction.

Residential Market

According to CarolinaMLS, the median sales price of a single-family home in Gaston County was \$150,000 in November 2016, a 6.3% increase over last year. The average days on market for listings in Gaston County was 55, down 29.5% from last year. The percent of the original list price received for homes in Gaston County is 94.8%. The median sales price of homes in Gaston County has followed the general trends of the metropolitan region. While sales prices fell following the recession, prices have been increasing since 2012. All indicators suggest an improving market (increasing sales price, declining days on market, and a high percent of listing price received).

Zillow, an online real estate database that provides real time market reports for communities in larger metro areas, forecasts that Belmont's real estate market is growing. The Zillow Home Value Index shows that the median market value in Belmont is \$154,100, up 2.7% from last year. Zillow predicts that values will increase 2.6% over the coming year.

INDUSTRIAL MARKET (CHARLOTTE METRO)

	WAREHOUSE	FLEX
 VACANCY	5.4%	6.8%
 ABSORPTION	736,648 SQ.FT.	179,047 SQ.FT.
 UNDER CONSTRUCTION	341,790 SQ.FT.	43,592 SQ.FT.
 AVG RENT/SQ FT		

Source: Colliers International, 2016



Home in East Belmont

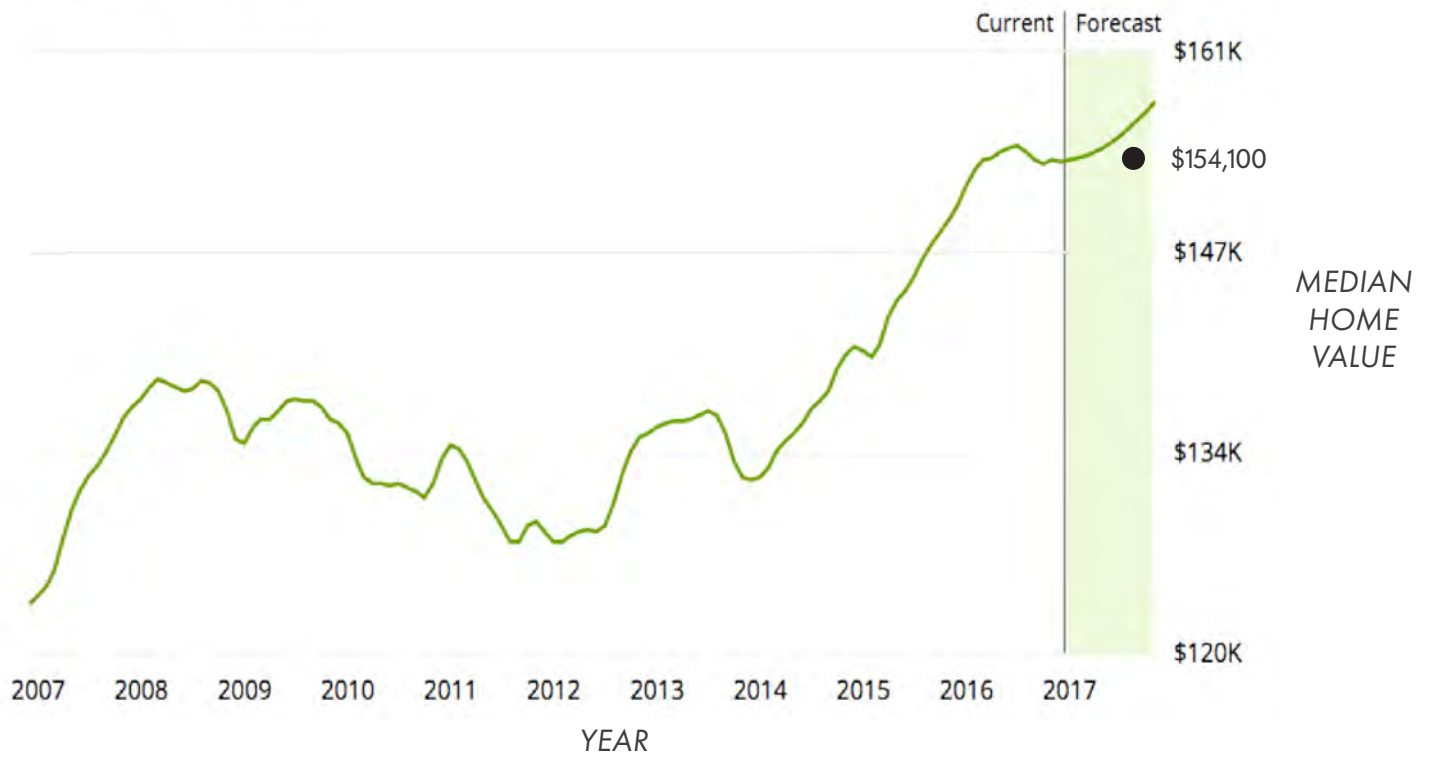


Home in McLean area



North Belmont Home

Belmont's Median Home Value as of October 2017 was \$154,100



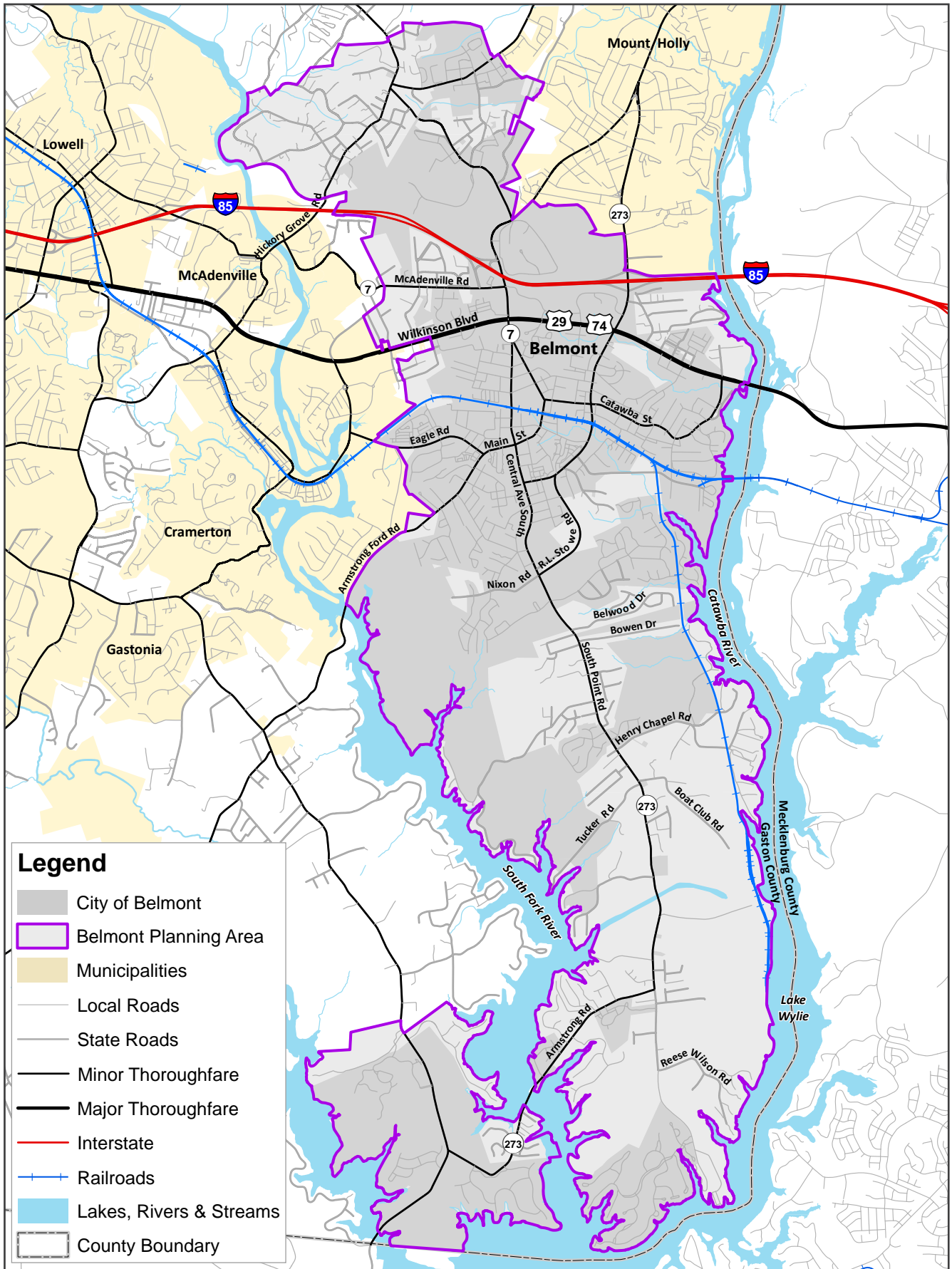
Zillow Home Value Index for Belmont (Source: Zillow)



Downtown Belmont Historic Home



Home in Reid Park



MAP 3-9 EXISTING THOROUGHFARES AND RAILROAD LINES

Source: Gaston County Planning GIS Division, 2017

TRANSPORTATION SYSTEMS

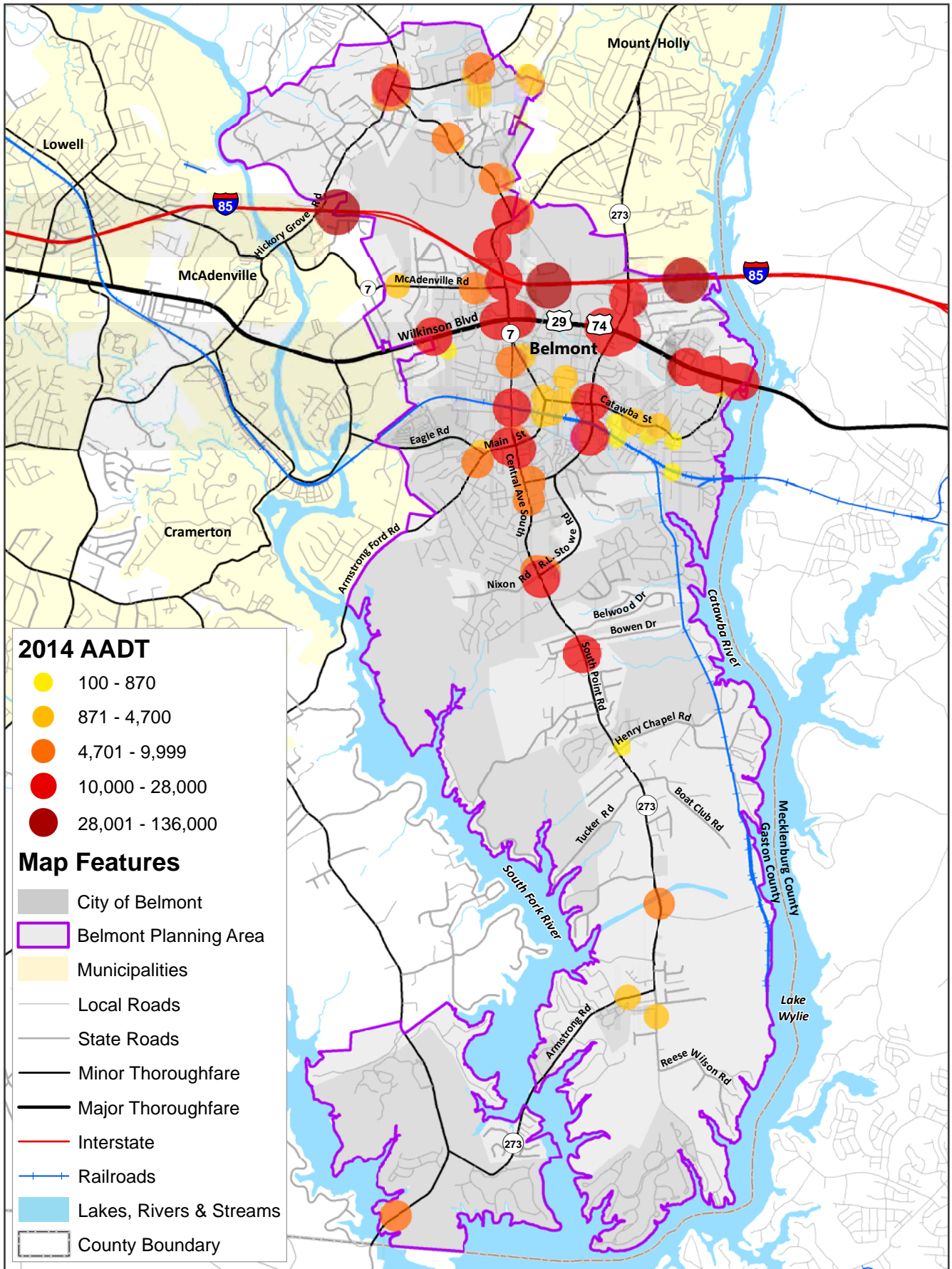
Roads

Ownership and Responsibilities

Roads within the Gaston County portion of the Planning Area are either state owned, privately owned, or owned by homeowner associations. Counties do not own roads in the State of North Carolina. Of the 184 miles of roads in the Planning Area, 120.3 miles are in the City of Belmont. The City owns and maintains 48.3 miles of roadways within its corporate limits. The State of North Carolina owns and maintains 75.6 miles of road in the Planning Area; 37.5 miles of road are in the City. The remainder are maintained by homeowners associations or are privately maintained.

A view of the heavily travelled Wilkinson Boulevard.





MAP 3-10 AVERAGE ANNUAL DAILY TRAFFIC COUNTS - 2014

Source: North Carolina Dept. of Transportation, 2017

Current Traffic

While traffic at peak times can be challenging for commuters along I-85 and Wilkinson Boulevard, traffic in much of the Planning Area is not a major issue. However there is one notable exception. South Point Road is experiencing the most pressing traffic congestion within the Planning Area during peak hours for several reasons. South Point Road is the only north-south road serving the peninsula. It provides access to and from high growth areas in the southern peninsula area and across the South Fork River, including the 670-acre McLean residential development that is expected to include more than 800 homes when completed. The road also provides direct access to South Point High School at the intersection with R.L. Stowe Road. With the planned increase in rooftops on the lower peninsula and in York County, SC, South Point Road traffic concerns will likely increase as these areas continue to grow.

Average annual daily traffic (AADT) data from the North Carolina Department of Transportation (NCDOT) for 2014 along major thoroughfares in the Planning Area are provided below and illustrated in Map 3-10 on pg. 84.

- ▶ I-85: 125,000 to 136,000 AADT
- ▶ Wilkinson Boulevard: 16,000 to 21,000 AADT
- ▶ South Point Road: 6,700 AADT in the southern end of the peninsula to 28,000 AADT at South Point High School
- ▶ N.C. Highway 273: 15,000 AADT at Park Street, 18,000 AADT just south of Wilkinson Blvd., and 28,000 AADT just north of Wilkinson Blvd.
- ▶ Hickory Grove Road: 8,200 to 12,000 AADT near Woodlawn Street and Perfection Avenue
- ▶ Central Avenue: 8,400 to 10,000 AADT
- ▶ Lower Armstrong Ford Road: 4,700 AADT near South Point Road
- ▶ Catawba Street: 3,000 to 3,400 AADT

3. MOVING AROUND

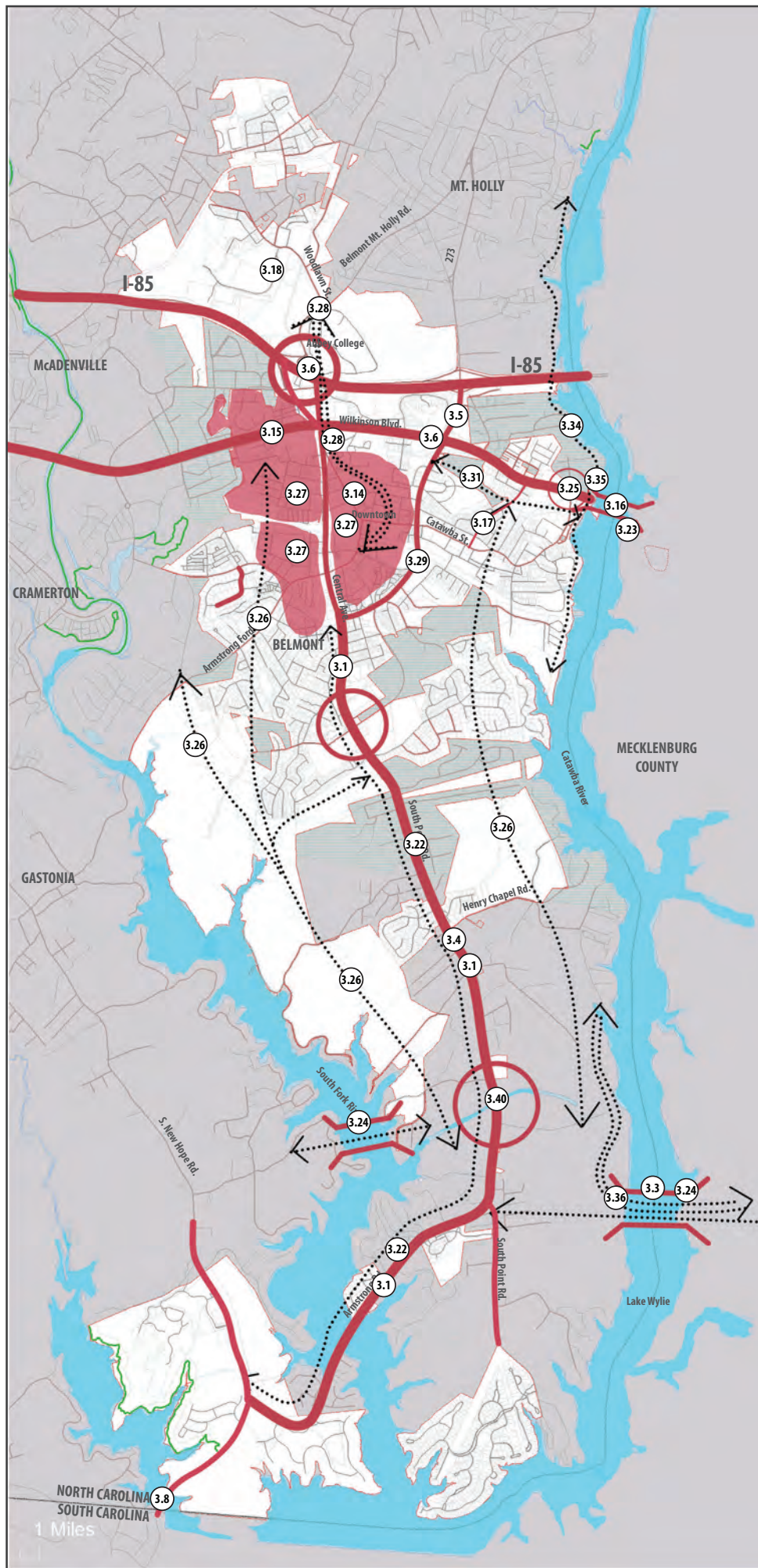
What are the mobility challenges in Belmont?

- 3.1. Traffic on South Point Road
- 3.2. Narrow roads and impassable streets with on-street parking
- 3.3. Need bridge across Catawba to the proposed River District
- 3.4. Only one North / South road (South Point)
- 3.5. Park Street traffic
- 3.6. Wilkinson and I-85 are impediments for pedestrians & cyclists
- 3.7. Lack of sidewalks in older subdivisions (and some new)
- 3.8. South Point Rd as a cut-through for South Carolina residents
- 3.9. Cut-through traffic within neighborhoods
- 3.10. Lack of collector roads
- 3.11. Speeding cars (need more enforcement)
- 3.12. Safer facilities for cyclists and pedestrians
- 3.13. Need safe routes to schools
- 3.14. Parking for events
- 3.15. No pedestrian movement along Wilkinson
- 3.16. No bike/ped facilities on 74 bridge
- 3.17. 6th Street used as a cut-through
- 3.18. North Belmont is 'cut-off' from the rest of Belmont due to I-85 and 74
- 3.19. No mass transit
- 3.20. No connected trail or greenway network

Where are priority areas for improvement?

- 3.21. Future Developments - Require sidewalks of equal width for both commercial and residential
- 3.22. South Point Road - Widen / Make 4 lanes / Accommodate bikes, pedestrians and golf carts from Perfection Pointe to downtown
- 3.23. Widen 74 bridge and include bike/ped facilities
- 3.24. Catawba Crossing (bridges)
- 3.25. Fix traffic light timing along 74 near bridge
- 3.26. More North / South collector roads to service peninsula
- 3.27. Walking and biking in and around Downtown
- 3.28. Trolley between Belmont Abbey and Downtown
- 3.29. Improve traffic flow along Park St from I-85 to Central Ave
- 3.30. Mass transit (bus system) to and from Charlotte
- 3.31. Greenway from Park St to Loftin Riverfront Park
- 3.32. Improve sidewalks throughout public areas
- 3.33. Greenway from Downtown to both rivers
- 3.34. Greenway along Catawba river front up to Mt. Holly
- 3.35. Enhance tunnel under 74 for a trail to connect north and south side of 74 at the Sisters of Mercy
- 3.36. Light rail to and from airport and a Charlotte Commuter Rail
- 3.37. Bike lanes throughout the city
- 3.38. Park St as the new Gateway to the City
- 3.39. Traffic signal needed at Wilkinson and Catawba
- 3.40. Repair bridge

* Items in red have a corresponding number on the map.





Above: Belmont’s portion of Wilkinson Boulevard hosts a range of Annual Average Daily Trips (AADT) from 16,000 to 21,000 cars a day. This is well below the capacity of a road of this size and configuration and would be considered to be underutilized from an engineering standpoint.

Opposite Page: During the public outreach efforts, participants were asked a series of questions that related to mobility or “Moving Around” in Belmont. The map is a synthesis of all received comments.

Below: Belmont citizens discuss mobility issues at a public workshop held early in the comprehensive planning process.



Previously Planned Transportation Improvements

The Garden Parkway was a major planned road improvement that would have had a large affect on Belmont and the Planning Area but was removed from the State Transportation Improvement Program in 2015. The 21.9 mile Garden Parkway was a proposed toll road that would bypass Gastonia to the south between I-85 in Bessemer City and I-485 in western Mecklenburg County, to provide an alternative to I-85.

The Catawba Crossings Project succeeded the Garden Parkway and features a roadway and two bridges that would connect the eastern bank of the Catawba River in Mecklenburg County to Belmont and Gastonia across the South Fork River. The project predominantly follows the same corridor of the Garden Parkway but is much shorter in scope, length, and would not be a toll road. With rapid development along the banks of these rivers, the Catawba Crossings project would provide a much needed east / west vehicular connection and might influence future developments in these areas. However, the project did not score high enough in the strategic prioritization process in order to earn a priority funding spot on the State Transportation Improvement Program (STIP) for 2018-2027 and is currently unfunded.

Despite its defeat in the updated STIP, supporters are confident the project is a necessity for the region and continue to push for the project's advancement. Other key projects in the Belmont area that didn't make the funding list were the expansion of the Catawba River Bridge on Wilkinson Boulevard, the widening and extension of McAdenville Road just north of Wilkinson Boulevard, and the widening of NC 273 (South Point Rd.) to three lanes.

Relevant Plans and Studies

▶ **The Way Forward: 2040 Metropolitan Transportation Plan - 2014**

- ▷ The 2040 Metropolitan Transportation Plan (MTP) for the Gaston-Cleveland-Lincoln Metropolitan Planning Organization (GCLMPO) is the locally adopted, fiscally-constrained, long-range transportation plan for Gaston, Cleveland, and Lincoln Counties. GCLMPO is the federally designated regional transportation planning entity for these counties. The plans and programs for each metropolitan area shall provide for the development and integrated management and operation of transportation systems and facilities (including pedestrian walkways and bicycle transportation facilities) that will function as an intermodal transportation system for the metropolitan area and as an integral part of an intermodal transportation system for North Carolina and the United States.

▶ **Build a Better Boulevard: The Wilkinson Boulevard Corridor Study - 2015**

- ▷ The Study and its precise list of interventions and recommendations provide a sound foundation with which the Municipalities of Belmont, Cramerton and McAdenville can establish a unified vision for the redevelopment of Wilkinson Blvd and promote the details of the vision through the planning and funding cycles of their local MPO and State DOT for implementation.

▶ **Bicycle Master Plan – 2013**

- ▷ The Belmont Bicycle Master Plan defines a community-based vision for cycling in and around Belmont. It includes overarching goals, identifies opportunities for improving conditions for bicyclists in Belmont, and describes desired outcomes of the Plan. Major goals of the Plan include: create a community network of on- and off-street bikeways designed for all types of bicyclists; improve bicycling access along major corridors; capitalize on the scenic beauty of the Belmont area; and educate both bicyclists and motorists as to the rules of the road and etiquette related to bicycling.

the way forward: 2040 Metropolitan Transportation Plan

GASTON-CLEVELAND-LINCOLN METROPOLITAN PLANNING ORGANIZATION

Adopted March 27, 2014
Amended August 27, 2015



Belmont • Bessemer City • Boiling Springs • Cherryville • Cramerton • Dallas • Gastonia • Kings Mountain • Lincolnton • Lowell • Mount Holly • Randle • Shelby • Stanley • Cleveland County • Gaston County • Lincoln County

Bicycle Master Plan
City of Belmont, North Carolina

MAY 2013

PREPARED BY:
Alta / Greenways

BUILD A BETTER BOULEVARD

THE WILKINSON BOULEVARD CORRIDOR STUDY

Prepared for the City of Belmont
and the Towns of Cramerton
and McAdenville

SUBMITTED: 22 January 2015

CAROLINA THREAD TRAIL
MASTER PLAN
FOR GASTON COUNTY
COMMUNITIES



**CAROLINA
THREAD
TRAIL**

*Weaving
Communities
Together*

JANUARY 2009

▶ **Carolina Thread Trail Master Plan – 2009**

- ▶ This plan outlines a means for long-term coordination of greenway and trail development within the county, cities, and towns in Gaston County. It aims to integrate all existing and proposed municipal and county trails with additional greenway/trail segments that will together create a comprehensive multiuse network for connecting people, places and destinations to each other and surrounding counties.

▶ **WalkBike NC – 2013**

- ▶ WalkBikeNC is North Carolina's first statewide master plan that defines a vision, goals and strategies for improving walking and bicycling throughout North Carolina. The plan serves as a guide for local governments, state agencies, and private sector interests in developing a mobility system that safely and efficiently accommodates walking and biking.

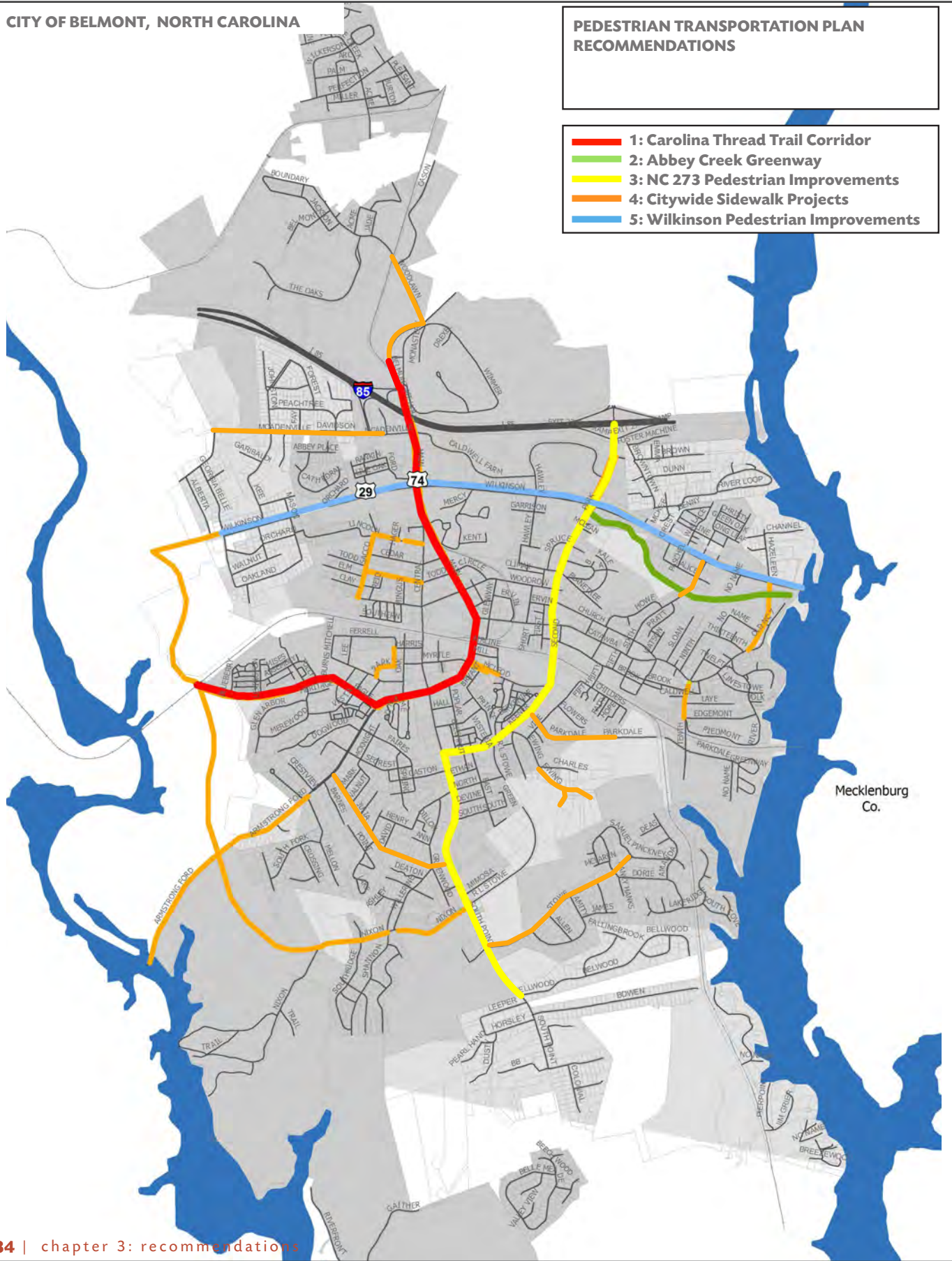
▶ **Pedestrian Transportation Plan – 2009**

- ▶ The purpose of the Pedestrian Transportation Plan is to provide recommendations for making the City of Belmont a place where people can walk safely to their destinations—to schools, places of work, and parks—and for daily errands, socializing, and exercise. The City of Belmont's vision for its pedestrian transportation system is to reduce dependence on motorized travel by connecting the various parts of the City with one another through sidewalks, safe street crossings, and greenways. The value of pedestrian transportation is that walking helps to improve people's health and fitness, enhances environmental conditions, decreases traffic congestion, and contributes to a greater sense of community.

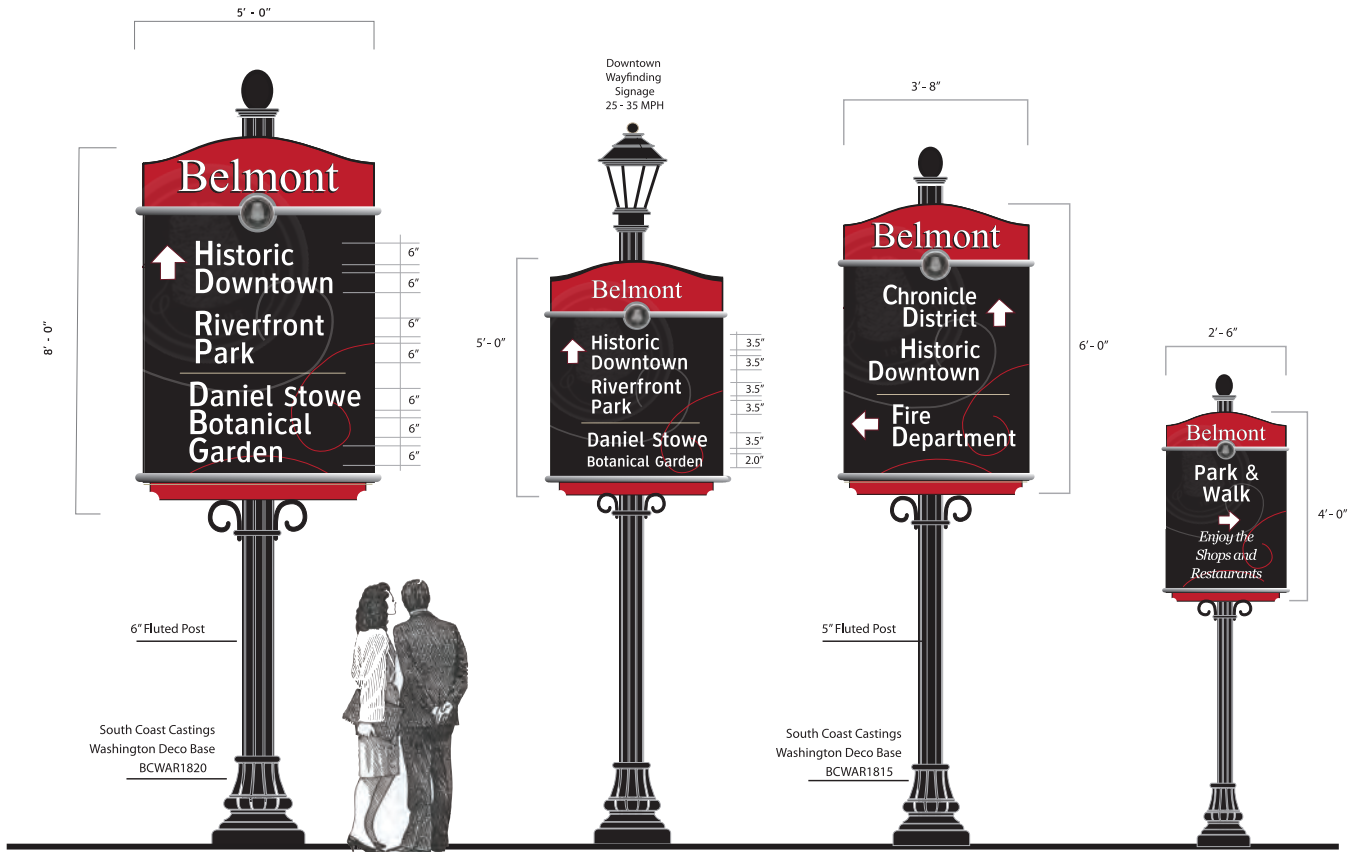


**PEDESTRIAN TRANSPORTATION PLAN
RECOMMENDATIONS**

- **1: Carolina Thread Trail Corridor**
- **2: Abbey Creek Greenway**
- **3: NC 273 Pedestrian Improvements**
- **4: Citywide Sidewalk Projects**
- **5: Wilkinson Pedestrian Improvements**



Map excerpt from the Pedestrian Transportation Plan, 2009.



Above: Examples of Belmont’s Wayfinding Signage.

► **City of Belmont Wayfinding Signage – 2015**

- ▷ This document establishes a brand for Belmont’s wayfinding signs that will aid in pedestrian and vehicular navigation throughout the City.

Pedestrians

There are currently sidewalks throughout the downtown and much of the urbanized core of Belmont (Map 3-11 on pg. 94). The City of Belmont has an ordinance that requires sidewalk installation for new subdivisions within the City of Belmont and its extraterritorial jurisdiction. However, because the ordinance does not apply to subdivisions constructed within Gaston County and annexed into Belmont, many of these subdivisions do not have sidewalks.

Existing Conditions: The City already features an excellent pedestrian-friendly historic downtown area. Belmont developed as a textile town in the late 1800s and early 1900s and was primarily a series of mill villages. These mill villages were true mixed-use developments that included textile mills surrounded by small houses. The textile companies built churches, schools, and general stores near their mills to serve their employees and their families. Since the employees did not own motorized vehicles, these mill villages were dense, compact villages with sidewalks lining the streets. “Mixed-use” and “pedestrian-friendly” are more than buzz words in Belmont; they are inherent in the culture and history of the City. Several new residential neighborhoods are installing greenways that will connect to one another in the fast-growing area south of downtown. Belmont also has urban trails within the Carolina Thread Trail network, referred to as the Seven Oaks Trail, and the City is currently developing a Rail-Trail project that will connect North Belmont to Downtown.

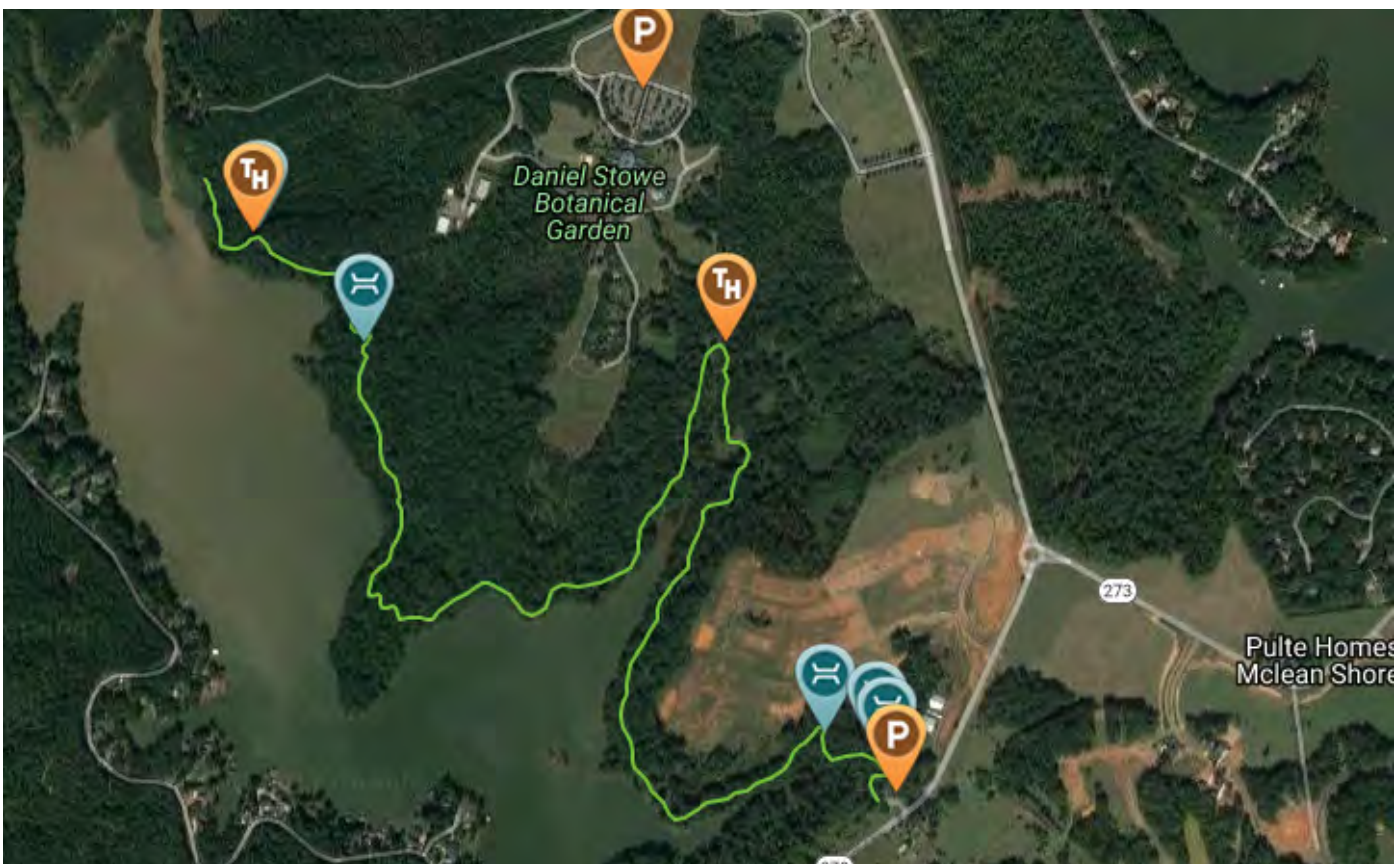


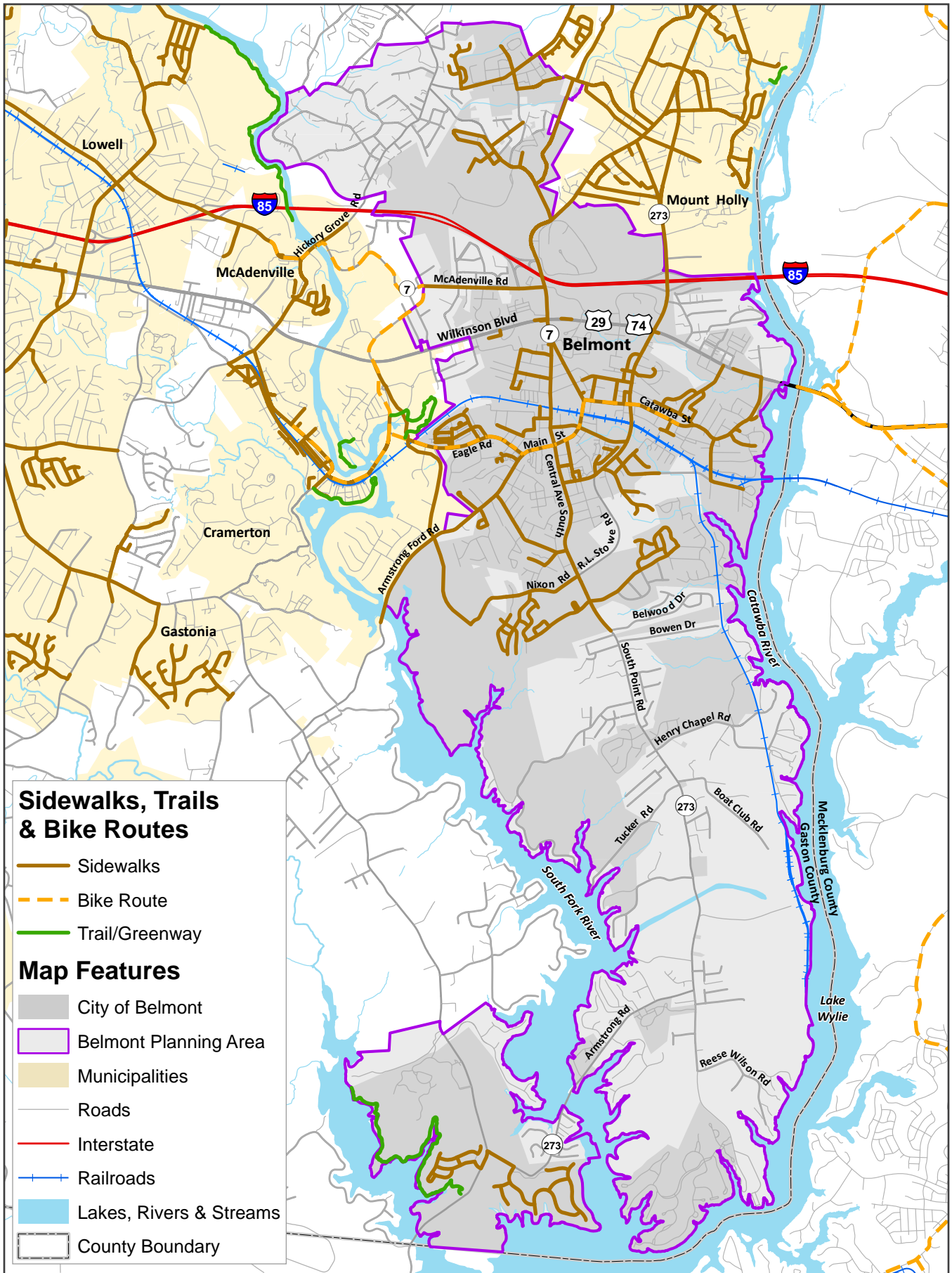
Seven Oaks Preserve Trail is part of the Carolina Thread Trail System.



Existing sidewalk network in downtown Belmont.

Seven Oaks Preserve Trail is located in the southern portion of Belmont. The trail hugs the shores of the South Fork River and weaves through Daniel Stowe Botanical Garden.





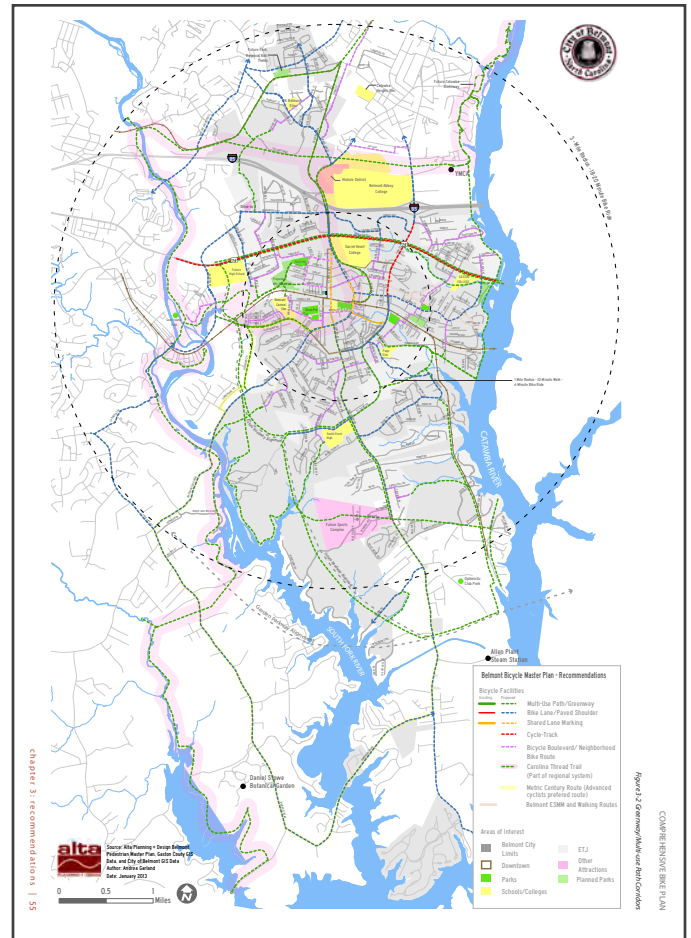
MAP 3-11 EXISTING SIDEWALKS, TRAILS, AND BIKE ROUTES

Source: Gaston-Cleveland-Lincoln MPO, April 2017; Gaston County Planning GIS Division, 2017

Bicycles

Most primary roadways within the Planning Area currently lack adequate width to accommodate a bicycle lane. The four-mile Belmont to Cramerton bicycle route is one of five designated routes in Gaston County and the only designated bicycle route in the Planning Area. The east/west route connects the downtown areas of Belmont and Cramerton (Map 3-11 on pg. 94).

The 2013 Bicycle Master Plan for the City of Belmont noted a number of impediments to safe cycling including a lack of signage to direct cyclists, connectivity issues, and narrow roadways. The Bicycle Plan provided recommendations for bicycle facilities that include more than 50 miles of on-street bikeways (bike lanes, bike routes, and shared lane markings), and 36 miles of proposed off-street greenway trails. This plan is currently being implemented by developers who are constructing the infrastructure within their sites. This infrastructure varies from multi-use paths (such as along Highway 74) to marked bike lanes.



Above: Greenway and Multi-use Path Recommendations map from the Belmont Bicycle Master Plan.

Below: Existing bike lane on Catawba Street.



Transit

While there is currently no local transit service in the Belmont area, regional transportation services are provided by Charlotte Area Transit System (CATS). CATS operates the 85X express bus route providing service Monday through Friday among Gastonia, Belmont, and uptown Charlotte. Buses depart from the Abbey Plaza Shopping Center at four morning times, starting at 5:28 am and ending at 7:35 am. Buses return to the Shopping Center at four times ranging from 4:51 pm to 6:25 pm. Ridership on the Gastonia Express Route (85X) is the second highest of all CATS Express Routes, with ridership remaining steady. A Park and Ride location is available for Belmont area riders at the Abbey Plaza Shopping Center.

Transit service will be a growing need with a larger population and increased costs of transportation. Currently, there is very limited transit service, and more is needed for the elderly, low income, and mobility impaired transit dependent populations. Access to healthcare and essential services in Charlotte, Gastonia, and Rock Hill is difficult for the transit dependent/mobility impaired. The City is currently working on a Rail Trail project that will connect North Belmont to Downtown that will run along the rail-trail discussed in the next section.

There is strong interest in commuter rail, light rail, and bus rapid transit to the airport and to Charlotte. Bus rapid transit (BRT) could occur along Highway 74 and equally along a new river crossing. BRT uses surface roads and is generally much easier to establish than rail as an early or permanent transit option. Rail will require new rights-of-way, bridge alterations, and

separate facilities. There is also potential for a bus trolley to serve the local Belmont community and a water taxi to run between Belmont and the proposed Merchandise Mart across Lake Wylie in Mecklenburg County.

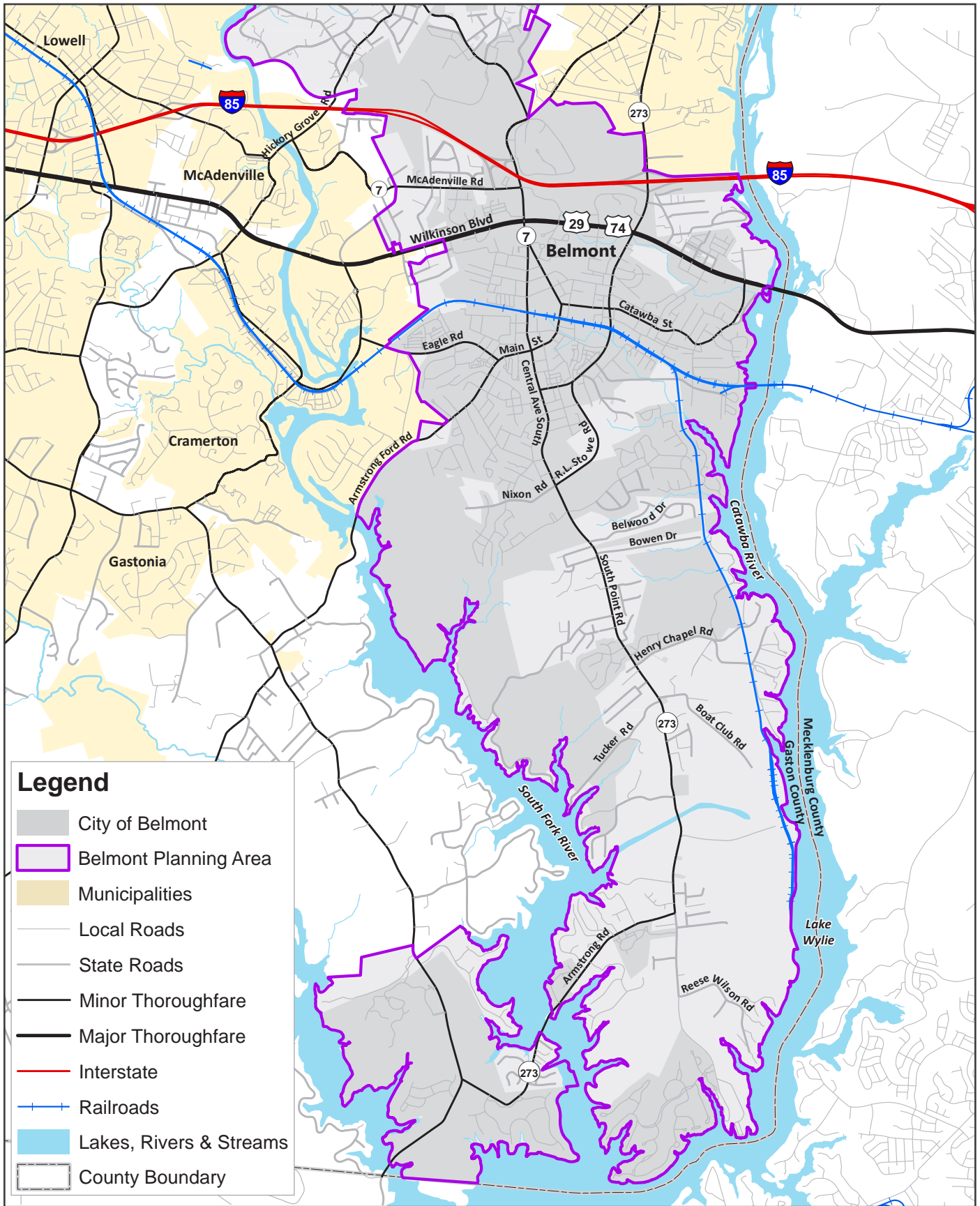
Railroads and Rail-Trails

Norfolk Southern owns and operates an active series of tracks that travel through downtown Belmont, paralleling Wilkinson Boulevard roughly one mile south of the highway. The line connects Belmont to the west to Spartanburg and Greenville, South Carolina; to the southeast through Charlotte to the port cities of Wilmington, N.C. and Charleston, S.C.; and to the northeast to Raleigh, Greensboro, Winston-Salem, and beyond. Norfolk Southern also owns and operates an active spur that travels from the main rail line south to Duke Energy's Allen Steam Station (Map 3-12 on pg. 97).

There are two inactive railroad lines, currently owned by the NCDOT. An approximately 3-mile section of track runs north from downtown Belmont, past Belmont Abbey, into Mount Holly. The second is a 14-mile section of track bisecting North Belmont that runs from Gastonia to a point northeast of Mount Holly. The City of Belmont is working with NCDOT to build a 10-foot wide greenway (rail trail) along the inactive rail corridor from downtown Belmont to Belmont Abbey College and on to Woodlawn Avenue. The Rail Trail will provide a safe and convenient pedestrian and bicycle connection between downtown, the Sisters of Mercy, Belmont Abbey College, and North Belmont and will be part of the Carolina Thread Trail. Design and engineering work for the Rail Trail is slated to begin in spring 2017.

An inactive rail line that will soon transition to a rail trail that connects downtown to Belmont Abbey College.





MAP 3-12 EXISTING RAIL LINES

Source: Gaston County Planning GIS Division, 2017

PUBLIC UTILITIES

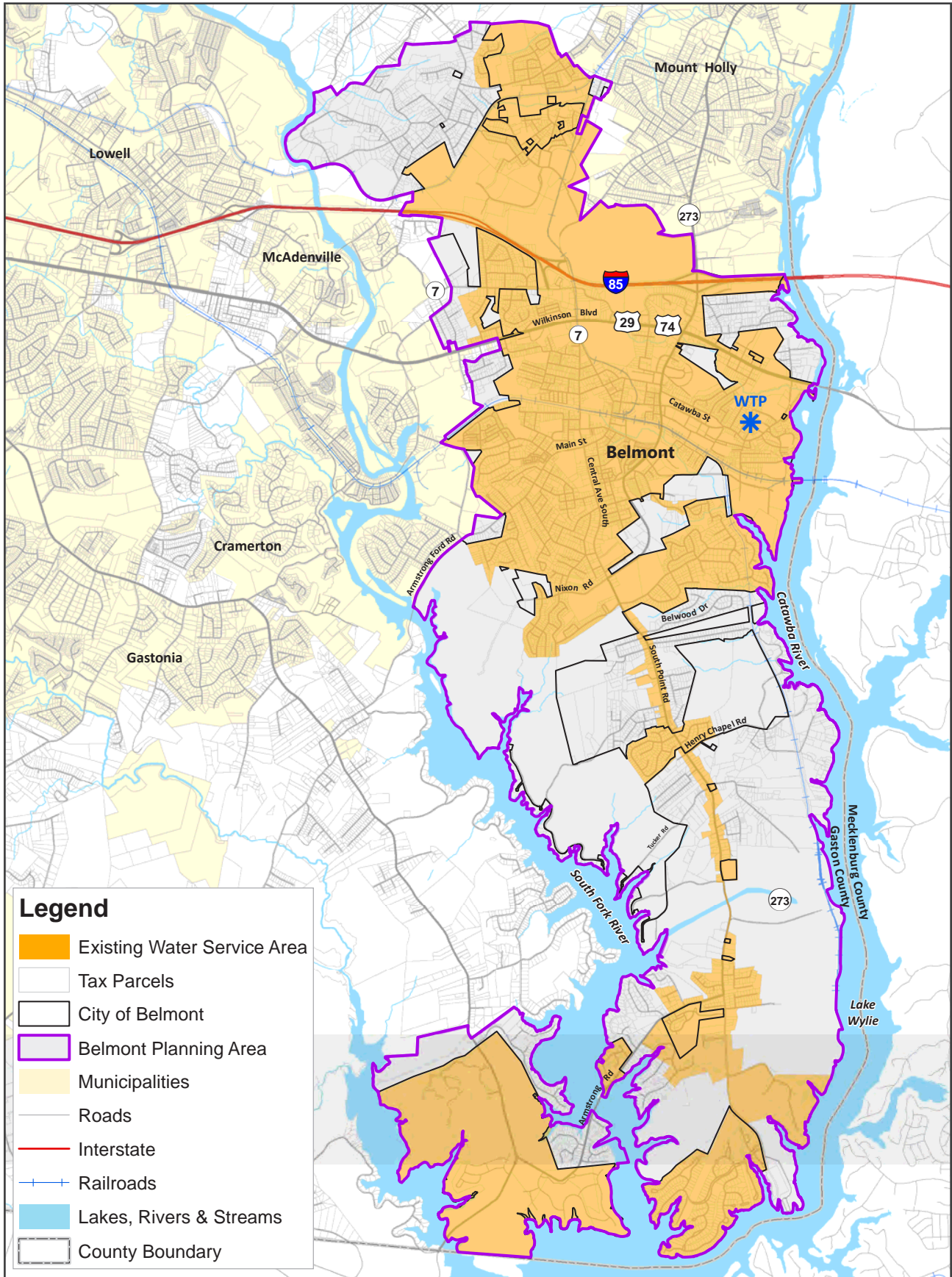
Water System

Water services within most of Belmont are provided by the City of Belmont Public Works Department (Map 3-13 - Existing Water Service on pg. 99). Drinking water for the City is drawn from Lake Wylie (Catawba River) and treated at the City's Water Treatment Plant. The Plant has the capacity to treat 10 million gallons of water per day. According to local officials, the plant has excess capacity and will be able to provide water service for the foreseeable future as Belmont continues to develop. The City has extended a large water main southward along South Point Road to the Reflection Pointe and McLean developments that could accommodate future water service throughout much of the peninsula with the installation of additional service lines.

Water services have been provided to the Planning Area southwest of the South Fork River by suspending a water main from the N.C. Highway 273 bridge. Unincorporated portions of the Planning Area are not provided with public water service and currently operate individual and community wells as their source of water. However, recent State law mandates that individual properties in an area near Duke Energy Allen Steam Station be provided water service because of groundwater contamination. These factors indicate that much of the Planning Area currently does, or could have, water service as service is expanded in the future. The City completed a Belmont Peninsula Water and Wastewater System Master Service Plan in 2008. The Plan describes improvements necessary to serve large undeveloped areas within the City service area. In 2016, the City completed a Water Master Plan that confirmed the findings of the 2008 Master Plan.

An aerial view of the Belmont Water Treatment Plant off Catawba St.





MAP 3-13 CITY OF BELMONT WATER SERVICE AREA

Source: City of Belmont Public Works Department, 2017

Wastewater Systems

Wastewater treatment and service within Belmont is primarily provided by the City of Belmont Public Works Department (see Map 3-14 on pg. 101, Wastewater Service Area). Belmont owns and operates a wastewater treatment facility with the capacity to treat 5 million gallons of wastewater per day. This plant is currently operating under capacity and should be able to provide additional treatment capacity in the foreseeable future if Belmont continues to develop at the current growth rate. The City uses 23 active pump stations to bring wastewater from areas that can't reach the wastewater treatment facility by gravity flow. Sewer services have been provided to the Planning Area southwest of the South Fork River by suspending a force main from the N.C. Highway 273 bridge. An area in the western portion of the City is served by Two Rivers Utilities. Unincorporated portions of the Planning Area are not provided with public sewer service and currently operate on-site septic systems. These factors indicate that much of the Planning Area currently does or could have sewer service as the system is expanded in the future. The City adopted a Belmont Peninsula Water and Wastewater System Master Service Plan in 2008.

9 ■ WASTEWATER COLLECTION FACILITIES

9.01 *Design Basis*

This Chapter provides minimum standards for the design and construction of gravity sewers and low pressure sewer systems. All sewer system extensions of the City of Belmont wastewater system shall meet the requirements of the North Carolina Administrative Code, Title 15A, Subchapter 02T - Waste Not Discharged to Surface Waters, the NCDENR *Minimum Design Criteria for the Permitting of Gravity Sewers* with the following modifications and additions.

9.02 *Information Required*

- a. Plans and specifications for sanitary sewer system extensions shall be submitted to the City of Belmont for review and approval prior to the submittal to NCDENR – Division of Water Quality (DWQ) for construction permit. Included in the submittal to the City shall be the average and maximum flow rates expected in each section of the proposed extension project, total projected daily wastewater flow, and character of wastewater. Calculations shall be provided to demonstrate that the flow level in sewers will be less than half the full pipe diameter at the projected average daily flow rate for the area tributary to the sewer.
- b. Recorded easement documents must be provided for improvements that are off-site of the development and which are located on private property. These easements must be recorded at the Gaston County Register of Deeds prior to approval of the plans.

9.03 *Downstream Capacity & Condition Analysis*

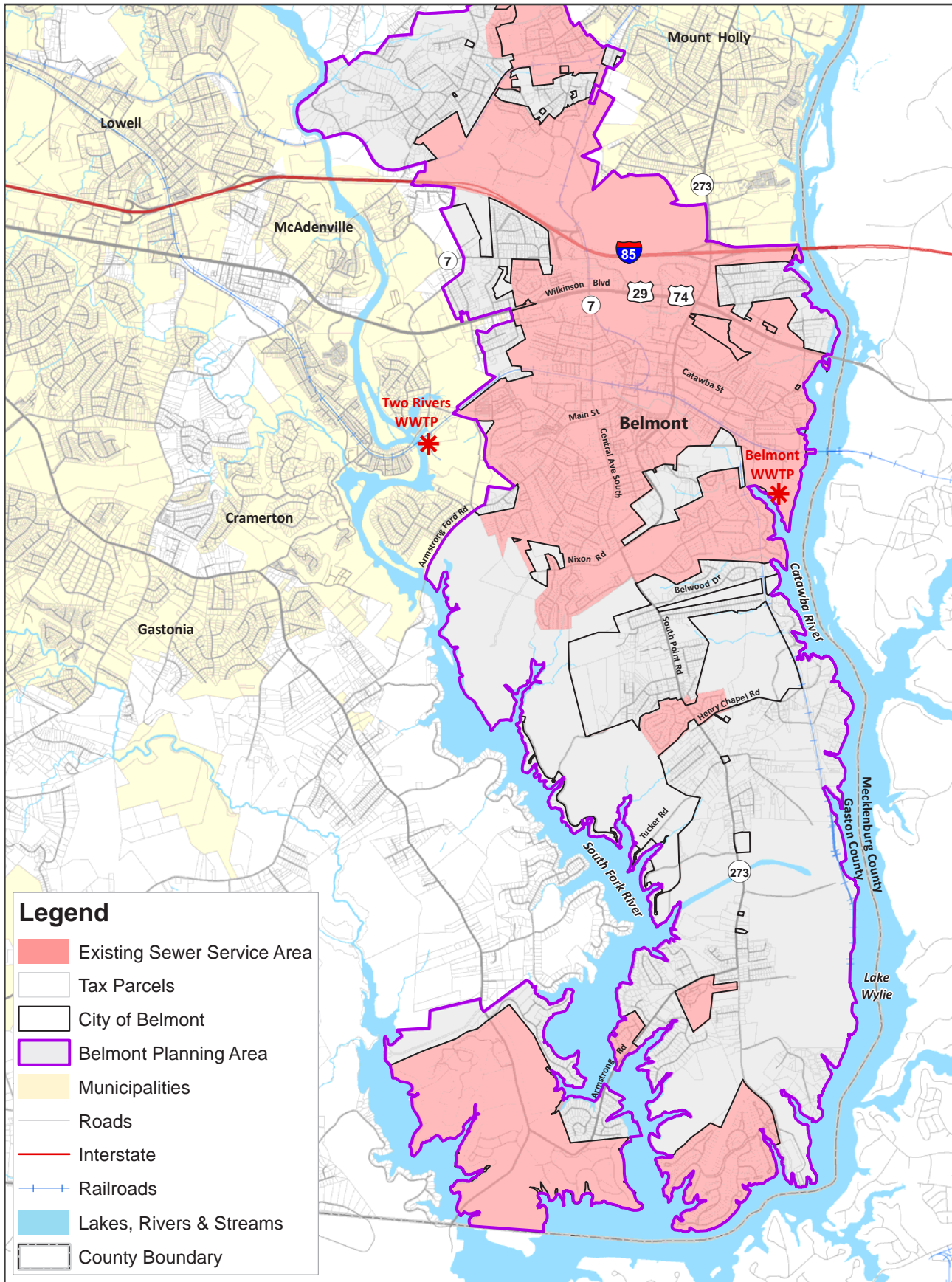
- a. design professional shall verify that the existing downstream sewer system has sufficient capacity to serve the proposed tributary area, including future extensions thereof. When the City indicates there are concerns regarding the condition of the downstream sewers, design professional shall perform investigation including internal CCTV inspection of pipe, and recommend remedies to the system deficiencies. It is the financial responsibility of the Developer to correct downstream deficiencies if there are improvements required to provide adequate capacity.

9.04 *Minimum Pipe Sizes*

- a. The minimum sanitary sewer pipe size is 8 inch diameter.
- b. Where proposed sewer extension can be reasonably extended to serve areas outside the immediate tributary area of the proposed extension, pipe size shall be determined based on projected future flows.



An excerpt from the City of Belmont Land Development Standards Manual which addresses guidelines for wastewater collection facilities.



MAP 3-14 CITY OF BELMONT WASTEWATER SERVICE AREA

Source: City of Belmont Public Works Department, 2017

PARKS, RECREATION, AND OPEN SPACE

Parks, recreation, and open space are scattered throughout the Planning Area and account for 3.7% of total land use as shown in Map 3-15 on pg. 103. There are eleven parks within the City of Belmont, highlighted by Stowe Park, recently renovated Reid Park, Davis Park, numerous ball fields, and the recently opened Kevin Loftin Riverfront Park. The renowned Daniel Stowe Botanical Garden is also located within the City. A 10-acre area in the 670-acre future Master Planned McLean mixed-use development has also been designated as a park, with anticipated completion within the next 3 to 5 years.

In addition, the U.S. National Whitewater Center and Mecklenburg County's Gateway Park are located on the east bank of the Catawba River in Lake Wylie, just outside of the Planning Area. Goat Island Park and Greenway and the Riverside Greenway are located close to Belmont in nearby Cramerton.

Belmont Existing Parks

Davis Park- 14.6 acres; concession stand, baseball field, play unit, picnic tables, and tennis courts.

Reid Park- 8.98 acres; Basketball court, play unit, picnic tables, baseball field, soccer field, and community gardens.

Stowe Park- 8.66 acres; gazebo, picnic shelter, concession stand, play unit, and soccer field.

Rodden Park- 6.11 acres; baseball field and soccer field.

Crescent Park- 4.1 acres; basketball court and baseball field.

Linford Park- 2.37 acres; basketball court and benches.

Linford Gazebo- picnic tables.

Gantt Park- 8 acres; soccer fields, play unit, and picnic shelter.

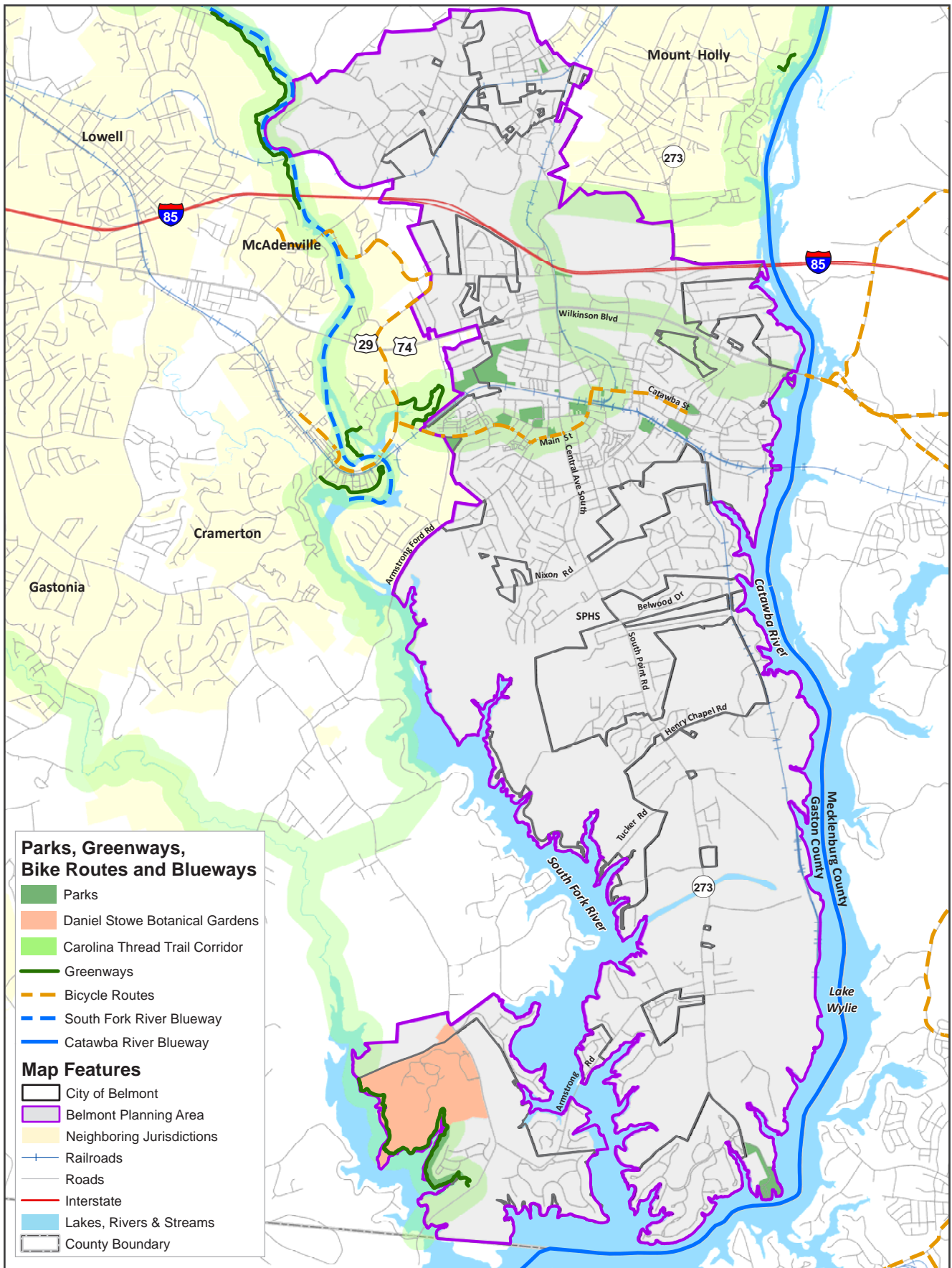
Rocky Branch- 27.24 acres; walking trail and bike trail.

Loftin Park- 7 acres; picnic shelter, canoe launch, observation deck, boat launch, and play unit.

Belmont Central School Facilities: City has a shared facilities agreement.

Stowe Park in downtown is a key amenity linked by the Carolina Thread Trail.





MAP 3-15 PARKS, GREENWAYS, BIKE ROUTES, AND BLUEWAYS

Source: Gaston County Planning GIS Division, 2017

Opportunities to walk for pleasure and exercise are located primarily in the downtown, in neighborhoods throughout the area, and in local parks. The Seven Oaks Preserve Trail, located off New Hope Road in the City of Belmont, opened to biking and hiking in 2013. The Trail is located on 78 acres of property owned by the Catawba Lands Conservancy. The trail connects to Daniel Stowe Botanical Garden's trails, creating a five-mile loop from the trailhead. The Seven Oaks Preserve Trail is part of the regional Carolina Thread Trail. When completed, the Thread Trail will link 15 counties in North and South Carolina through 1,500 miles of trail, of which 240 miles are already open.

As mentioned previously, the City of Belmont is working with the N.C. Department of Transportation to build a greenway along the inactive railroad corridor that runs from downtown Belmont north to Belmont Abbey College and Woodlawn Avenue. The Belmont Trolley is also planned to share this corridor in the future.

Harbortowne Marina is located near the southern end of the peninsula and offers recreational boating amenities and river/lake access.





View of Lake Wylie from the Seven Oaks Preserve Trail.

Aerial view of Kevin Loftin Riverfront Park on the Catawba River.



ADJACENT PLANS AND GROWTH TRENDS

Planning information for jurisdictions adjacent to Belmont was reviewed and planners in these jurisdictions were consulted in the development of the following summaries. Materials reviewed included comprehensive land use plans, strategic plans, small area plans, specialized plans, plans for specific areas, zoning ordinances, and recent development.

Cramerton

The most recent version of the Town of Cramerton Land Use Plan was adopted August 2, 2011. The goal was to provide a clear vision for future growth and development of the Town through the year 2031. The Plan includes general recommendations for facilitating quality and diversity in new development, maintaining the integrity and character of existing neighborhoods, continuing the development of the downtown area, and further enhancing the Town's parks and open spaces. The Land Use Plan works in concert with other plans the Town has in place including the Build a Better Boulevard Plan, the Lakewood Small Area Plan, and the Greenway Master Plan. Using all the planning tools available, the Town makes sound land use decisions that will continue to see Cramerton grow as a great community with a high quality of life for its residents.

McAdenville

The Town of McAdenville adopted a zoning ordinance in 1991. The goal of the Ordinance was to regulate growth and development within McAdenville and its ETJ. The Ordinance established two zoning districts along the South Fork River that are in closest proximity to the City of Belmont and adjacent to the Planning Area. The R-20 district is a medium density single-family residential district that encompasses much of the area of the Town located along the east and west banks of the River. The M-I district is a light industrial zoning district located along the west bank of the River and includes a small area that is adjacent to the Planning Area. The Town is expected to experience continued residential growth in the area redeveloped by Bonterra Builders that includes 180 residential lots, and to continue renovation and revitalization efforts in the downtown area. The Town is also working with Two Rivers Utilities to replace the Town's two water treatment plants with service from an existing plant, which is expected to open up the corridor below I-85 for development. Pharr Yarns owns most of the vacant land in the Town--approximately 1,500 acres. The Belmont Land and Investment Company will continue to plan for the development of this vacant land in the coming years.

Mount Holly

The City of Mount Holly embarked on a community planning process in 2006 that included development of a Strategic Vision Plan, Market Study and Annexation Strategy, Gateways and Downtown Plans, Design Guidelines, and Implementation Plan. In 2008 the City adopted a Small Area Plan for the South Gateway, which includes the southern entrance to the City at I-85 and N.C. Highway 273, directly across I-85 from the City of Belmont. The City was in the process of updating the Strategic Vision Plan in the spring of 2017. Zoning for much of the area of Mt. Holly immediately adjacent to Belmont is B-3 – General Business District, including the area of the City fronting I-85 and smaller areas on Beatty Drive and the Belmont Mt. Holly Road. A Mt. Holly residential area also abuts Belmont to the north and is zoned R-12 – Residential Single-family.

Gaston County

Since 2010 Gaston County has experienced moderate growth and is now the fourth largest county in the Charlotte-Metro region. The County's proximity to Charlotte has propelled growth in the eastern area that includes the cities of Belmont and Mount Holly. This area has absorbed many of the new residential and commercial developments in recent years. A portion of the Belmont Comprehensive Land Use Plan Planning Area

is outside of the City of Belmont city limits and its extraterritorial jurisdiction and is governed by the County's Unified Development Ordinance, as discussed in section 2.4.2 – Gaston County Zoning. Areas adjacent to the Planning Area are zoned as "R-1 Single-family Limited." The purpose of the district is to accommodate single-family site built and modular residential uses.

Charlotte and Mecklenburg County

In recent years, development across the Catawba River in neighboring Mecklenburg County has been predominantly residential in nature, with many large lot waterfront subdivisions developed on the Catawba River opposite Belmont and Mount Holly. The completion of the I-485 corridor east of the Catawba River in Mecklenburg County and the proximity of Charlotte-Douglas International Airport are expected to continue to be catalysts for commercial and industrial development. In addition, the U.S. National Whitewater Center on the east bank of the Catawba River on Lake Wylie just north of the I-85 bridge has become a major tourist destination, both within the region and nationally. The proposed 1,378 acre River District development, located west of I-485 and across the Catawba River from the City of Belmont, may prove to be the most impactful development in the area. When completed, the proposed development will include up to 8,000,000 square feet of office; 500,000 square feet of retail, eating/drinking/entertainment establishments, and personal services; 1,000 hotel rooms; 2,350 multi-family units; 600 multi-family or single family attached units; 1,700 single family detached units; 200 continuing care retirement units; and supporting civic/institutional uses. Also under discussion is the construction of a connector bridge that would link the River District area to the City of Belmont and beyond to Gaston County.

The Charlotte Douglas International Airport is developing a Strategic Development Plan to plan for the development of the 694 acres of land controlled by the Airport for the next two decades. The study area encompasses 25 square miles and is bordered by Lake Wylie (Catawba River) to the west (directly across the river from Belmont), Billy Graham Parkway to the east, I-85 to the north and Shopton Road to the south. The Plan is intended to determine the best uses of land around the Airport and will be based on economic and real estate analyses. It will also provide early conceptual layout designs for future development. The plan will include a mixture of aviation and non-aviation projects. There will be collaboration with the proposed River District project throughout the planning process.

York County, South Carolina

The most current version of the York County, South Carolina Comprehensive Land Use Plan was adopted July 2016. Land use recommendations included in the Plan for the Lake Wylie area are predominantly single-family and rural residential, with mixed use and commercial supported at the SC Highway 274/49/557 intersection and along SC Highway 49 East towards the Buster Boyd Bridge. The County's Zoning Ordinance was adopted in 1987. Zoning in the Lake Wylie area is primarily Single-family Residential and Rural Residential, with Commercial zoning along SC Highways 274 and 49 East. The availability of water and sewer is limited to areas south of the Pole Branch Road/ SC Highway 274 intersection, which has limited densities in the area north to the State line. Most of the new development in the Lake Wylie area is single-family, with several projects under development that when completed will total approximately 5,500 housing units.

CURRENT BUILD-OUT POTENTIAL

Build-out analysis is a critically important tool for planners and other decision makers to assist in understanding the potential scale and likely impacts of future growth and development. The analysis can be carried out in varying levels of detail, but whether general or specific, the underlying motivation for conducting the analysis is to understand the broad implications of future growth and change.

Build-out analyses look ahead to the planning horizon to project the amount and location of growth allowed under current community development policies. The resulting findings of the analysis can be used to assess community impacts and to determine whether current plans, strategies, and development codes align with community vision and goals. Where forecasted development outcomes are incongruent with community vision, corrective adjustments can be formulated and proposed. Results can then be judged against planning goals and market realities to determine if resulting development patterns are desirable and what changes should be made if they are not.

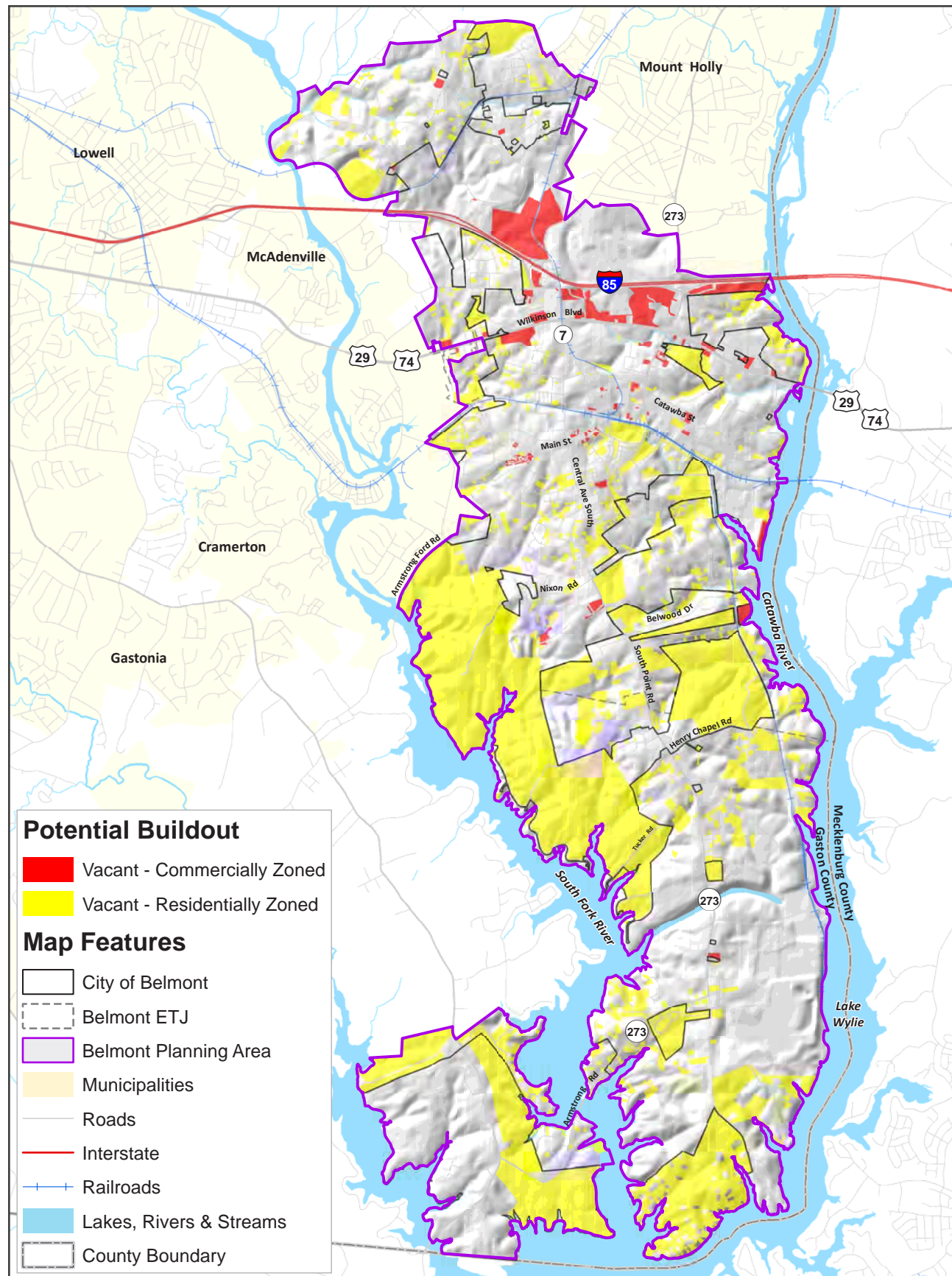
Build-out analysis proceeds from the concept of the carrying capacity of land. Carrying capacity is the maximum number of units that a land area can accommodate, or carry, given a set of constraints and assumptions about the area. In its most basic form, build-out analysis answers the question of what is likely to happen if the community grows to the full extent allowed under present development regulations and plans.

The constraint used to determine Belmont's build-out is current zoning. The analysis assumes that all the growth permitted under current zoning will occur to the maximum extent permitted. To complete this analysis, the zoning of vacant land was identified and is shown on Map 3-16 on pg. 109. Carrying capacity for this analysis is measured in permitted housing unit density per acre for residential zones and likely square feet of building per acre in commercial zones. A combination of these two measures is used for mixed-use zones. Environmental constraints such as steep topography, watershed, and floodways were not included in the constraint characteristics. The constraint factors and the results of the analysis are illustrated in Table 3-15 on pg. 110.

A simplified example clarifies the way the results are calculated. If there were 100 vacant acres of land zoned Single-family Residential and that zoning designation permits up to 4.4 dwelling units per acre, the carrying capacity of the land would be calculated as 440 dwelling units (100 acres x 4.4 units). These dwelling units can then be converted into population estimates by multiplying by the average household size in Belmont. In 2014, average household size was 2.5 persons. Therefore, 440 dwelling units multiplied by 2.5 persons per unit represents a total projected population of 1,100.

Commercial building square footage is calculated by multiplying available acreage by either 11,000 or 21,780 square feet per acre. These figures, 11,000 or 21,780 square feet, represent an assumed building area per acre of 25 percent of total lot area in suburban areas or 50 percent of total lot area in downtown or mixed-uses areas. These assumptions are common standards for suburban commercial and urban commercial intensity, respectively. Industrial intensities are not calculated in this buildout exercise.

Many residential developments are under construction and are listed in Table 3-11 on pg. 71. The vacant portions of these lots as indicated by the latest tax record information are the only lots used in the build-out analysis.



FOLDOUT FOR TABLE 3-15

MAP 3-16 POTENTIAL BUILD-OUT

Source: Gaston County Planning GIS Division, 2017

TABLE 3-15 BUILD-OUT ANALYSIS

ZONE		VACANT ACRES			DEVELOPMENT DEN-SITY/INTENSITY	NOTES AND AS-SUMPTIONS	BELMONT		ETJ		PLANNING AREA		MAXIMUM BUILD-OUT POPULATION	MAXIMUM BUILD-OUT COMMERCIAL INTENSITY
		BELMONT	ETJ	PLANNING AREA			BUILD-OUT CAPACITY	SQUARE FEET FLOOR SPACE	BUILD-OUT CAPACITY	SQUARE FEET FLOOR SPACE	BUILD-OUT CAPACITY	SQUARE FEET FLOOR SPACE		
Rural Residential (RR)	RR	2	240	0	0.5	0	1.2	0	120	0	0	0	299	0
Suburban Residential (SR)	SR	153	0	0	3.0	2.0	459.5	0	0	0	0	0	1,135	0
General Residential (GR)	GR	909	123	0	4.0	4.0	3636.0	492	0	0	0	0	10,196	0
General Residential/TND	GR/TN-D	1098	0	0	4.0	4.0	4392.0	0	0	0	0	0	10,848	0
General Residential/CD	GR/CD	328	0	0	4.0	4.0	1313.3	0	0	0	0	0	3,244	0
Neighborhood Center Residential	NC-R	3	0	0	12.0	0	35.4	0	0	0	0	0	87	0
Neighborhood Center Residential/CD	NC-R/CD	4	0	0	12.0	0	53.8	0	0	0	0	0	133	0
Residential	R-1	0	0	651	2.0	0	0	0	0	0	1,302	0	3,216	0
Residential	R-2	0	0	45	2.0	0	0	0	0	0	90	0	222	0
Manufactured Housing Development	MH-R	14	0	0	5.0	0	69.6	0	0	0	0	0	172	0
Neighborhood Center Commercial	NC-C	9	0	0	10.0	Homes and Commercial	89.8	0	0	0	0	0	222	0
Neighborhood Center Commercial/CD	NCC-CD	8	0	0	0.25	FAR	0	87,011	0	0	0	0	0	87,011
Downtown District	DD	0	0	0	1.0	Homes and Commercial	0	0	0	0	0	0	0	0
Highway Commercial	H-C	96	5	0	0.25	FAR	TH and Apt. possible	1,042,718	1	0	0	0	0	1,042,718
Highway Commercial/Cond. District	H-C/CD	4	0	0	0.25	FAR	0	41,164	0	0	0	0	0	41,164
Rural Commercial	RC	1	0	0	0.25	FAR	0	7,405	0	0	0	0	0	7,405
Business Campus Development	BC-D	163	1	0	0.25	FAR	30% Res. possible	1,770,246	0	0	0	0	0	1,770,246
Business Campus Development/CD	BC-D/CD	0	0	0	0.25	0	0	947	0	0	0	0	0	947
Highway Corridor Overlap	HC-O	0	0	0	0	Access and Aesthetics Only	N/A	N/A	0	N/A	0	0	0	0
Infill Development	INF-D	7	0	0	5.0	0	37.2	0	0	0	0	0	92	0
Commercial	C-3	0	0	5	0.25	0	0	0	0	0	1	1	3	0
Traditional Neighborhood Development	TN-D	66	0	0	4.2	Existing is 3.6 to 4.2	275.6	0	0	0	0	0	681	0
Traditional Neighborhood Development/CD	TN-D/CD	33	0	0	4.2	0	139.6	0	0	0	0	0	345	0
Institutional Campus District	IC-D	0	0	0	4.0	0	30% Apt. possible	0	0	0	0	0	0	0
Historic Preservation Overlay	HP-O	0	0	0	0	0	0	0	0	0	0	0	0	0
Watershed Protection Overlay	WP-O	0	0	0	0	0	0	0	0	0	0	0	0	0
South Point Peninsula Overlay	SPP-O	0	0	0	0	0	0	0	0	0	0	0	0	0
Unclassified		0	0	0	30.5	0	0	0	0	0	0	0	0	0
TOTAL		2,898	369	701	0	0	10,572.45	2,949,491	613	0	5,474	1	30,895	2,949,493
Inefficiency Factor						0.7	7,401	2,064,644	429	0	3,832	1	21,627	2,064,645

TABLE 3-16 BUILD-OUT CALCULATIONS

DEVELOPMENT NAME	APPROVED LOTS/UNITS	TOTAL PERMITTED	TOTAL VACANT	PERCENTAGE BUILT-OUT
City of Belmont	2,711	943	1,768	34.8%
Amberley	164	0	164	0.0%
Belle Meade	146	137	9	93.8%
Belmont Reserve	104	88	16	84.6%
Belmont Town Center	109	0	109	0.0%
Belmont Village	22	12	10	54.5%
Eagle Park	283	257	26	90.8%
Lakepoint	52	44	8	84.6%
Linford Street	28	24	4	85.7%
McLean	850	25	825	2.9%
Mercy Place II	60	0	60	0.0%
Morgan's Branch	150	39	111	26.0%
Reflection Pointe	350	110	240	31.4%
Rivermist	86	0	86	0.0%
South Point Ridge	209	207	2	99.0%
Montcross Senior Apts Phase II	98	0	98	0.0%
Remainder of Planning Area	439	306	133	69.7%
Abbingtion Woods	51	34	17	66.7%
Daughtridge	5	4	1	80.0%
Dillard Place, Phase I	7	0	7	0.0%
Dixon Landing	7	3	4	42.9%
Forest Bay	34	30	4	88.2%
Forest Cove	55	52	3	94.5%
Gaither Place I	8	8	0	100.0%
Heather Glen	37	35	2	94.6%
Highland On The Pointe	21	17	4	81.0%
Lake Mist	16	13	3	81.3%
Misty Waters at Lake Wylie, Phase I	60	45	15	75.0%
River Lakes	37	9	28	24.3%
South Point Land-ing, Phase I	27	27	0	100.0%

TABLE 3-16 BUILD-OUT CALCULATIONS

DEVELOPMENT NAME	APPROVED LOTS/UNITS	TOTAL PERMITTED	TOTAL VACANT	PERCENTAGE BUILT-OUT
City of Belmont	2,711	943	1,768	34.8%
Woodland Bay, Phase I	43	13	30	30.2%
Woodland Bay, Phase II	31	16	15	51.6%
Total Planning Area	3,150	1,249	1,901	39.7%

Sources: City of Belmont Planning and Zoning, 2017;
Gaston County Planning and Development Services, 2017

TABLE 3-17 BUILD-OUT SUMMARY

AREA	DWELLINGS	COMMERCIAL FLOOR AREA
Within Belmont Municipal Limits	7,401	2,064,644
Within the ETJ (excluding Belmont)	429	0
Within the Planning Area (excluding Belmont and the ETJ)	3,832	0
TOTAL	11,662	2,064.644

Opposite page: An aerial image of continued residential growth in the southern portion of Belmont.

