# 🏠 Cheat Sheet — *Evicted by Design*

**Series:** Structural Schisms (Part II of VIII)
**Focus:** Zoning, Tax Policy, and the Engine of Exclusion
**Tone:** Civic Analysis — Direct, Evidence-Based, Plain-Spoken

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## I. Core Insight

Hickory's housing issues are not market accidents — they are the result of long-standing local rules that favor property preservation over access and mobility. The city's zoning, tax, and permitting systems protect existing homeowners while making it harder for new or lower-income families to gain stability.

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## II. Structural Overview

1. **Zoning Entrenchment**
    - Single-family zoning covers most residential land in Hickory, limiting affordable housing types such as duplexes and small apartments.
    - Conditional approvals and permitting delays raise development costs, pushing builders toward high-end markets.
    - Result: fewer entry-level homes and shrinking ownership among younger and working-class families.
2. **Tax Structure Bias**
    - Property tax growth depends on revaluation in already stable neighborhoods.
    - Lower-value areas face higher effective rates, while affluent areas gain reinvestment and smoothing.
    - Renters absorb the cost through rising lease rates, deepening inequity.

3. **Investment Concentration**

    - Over 20% of Hickory's single-family homes are now owned by investors or management firms.
    - Locals who rely on financing are outbid by cash buyers; many homes are flipped or held as rentals.
    - Ownership and decision-making drift away from the community, replacing stability with speculation.

4. **Code Enforcement Pressure**

    - Compliance costs hit low-income homeowners hardest, often leading to forced sales or displacement.
    - Wealthier developers navigate the same system easily, widening inequality through enforcement.

5. **Infrastructure Imbalance**

    - Public investment follows value: neighborhoods that pay more taxes receive more upgrades.
    - Lower-income areas wait years for drainage, broadband, or road improvements.
    - The cycle repeats — value attracts funding, and funding inflates value.

6. **Human Cost**

    - Families spend up to half their income on housing, often moving farther from jobs and schools.
    - Older homeowners face rising taxes and insurance costs that exceed their fixed incomes.
    - Neighborhood churn weakens social ties, trust, and stability.

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## III. Policy and Civic Recommendations

- **Reform zoning** to include duplexes, ADUs, and small apartments.
- **Rebalance property tax formulas** to protect aging and lower-value areas.
- **Fair enforcement** that supports rehabilitation rather than penalizing poverty.
- **Targeted infrastructure spending** in need-based, not just value-based, zones.
- **Monitor ownership trends** to limit speculative capture and preserve local equity.

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## IV. Takeaway

Hickory's housing market does what it was designed to do — protect comfort for those already inside it. Fixing that requires rewriting the rules so that growth includes the next generation instead of pricing them out.

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## V. Data Anchors

- Hickory Household Comfort Index 2025
- Catawba County Property Revaluation Reports (2023–2024)
- ALICE Report 2023 — Catawba County Summary
- NC Housing Finance Agency Zoning and Cost Studies
- U.S. Census ACS Housing Tenure Data (2024)

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# 🌐 SEO Package — *Evicted by Design*

**Title:** 🏠 *Evicted by Design: How Hickory's Housing Rules Keep Families Out*

**Search Description:**
Hickory's zoning and tax rules protect comfort, not opportunity — keeping new and working families locked out of homeownership.

**Full SEO Summary:**
*Evicted by Design* examines how Hickory's zoning, taxes, and enforcement policies have turned housing stability into privilege. Single-family zoning dominates most residential land, limiting affordable options for younger and working-class residents. Rising property values and tax revaluations benefit established neighborhoods while pressuring older and lower-income ones. Over one in five local homes are now investor-owned, pushing families into a rental market that drains income but builds no equity. Infrastructure spending follows value, widening the gap between comfort and access. This report calls for balanced zoning, fair taxation, and need-based investment to restore opportunity and rebuild trust. Hickory's future depends on whether its housing system serves only those already secure — or makes room for the families still trying to get there.

**Tags & Hashtags:**
#HickoryNC #CatawbaCounty #StructuralSchisms #HousingCrisis #ZoningReform #PropertyTax #AffordableHousing #CivicEquity #FoothillsCorridor #NewsAndViews