
ZEBULON

NORTH CAROLINA

2026 Housing Study and Demographic Data Analysis

Town of Zebulon, NC

TPMA

300 Block

Executive Summary

As one of the fastest growing communities in the country, Zebulon, North Carolina is undergoing significant changes in the makeup of their demographics and local housing supply. To better understand the current and future impacts that rapid population growth and a sharp increase in housing production are having on their community, Town leadership and staff initiated a Housing Study and Demographic Data Analysis to help them identify any gaps or barriers that currently exist and develop strategies and resources to help the Town address them.

Research Findings:

The quantitative and qualitative research conducted as part of this report found the following:

- The Town of Zebulon, which has historically been an affordable option in the Research Triangle Region, is the latest East Wake County municipality to undergo rapid population growth and rising housing costs.
- Zebulon's affordability challenges are disproportionately impacting renters and first-time homebuyers.
- Zebulon's local economy has historically been more reliant on its commercial than its residential tax base, but that trend is reversing and could significantly shape the Town's economic resilience.
- Housing in Zebulon primarily consists of single-family detached homes, and therefore has limited housing options to meet a variety of needs and uses.
- While a number of the Town's plans and strategies focus on creating a diverse housing mix, current policies and processes are likely preventing progress towards this goal.
- To facilitate and build consensus around the vision for the future, the Town needs to strengthen communication channels to effectively reach all segments of the Zebulon community and facilitate the two-way flow of information.
- There is a need to continue to build out staff capacity, housing ecosystem, and partnerships to effectively deliver on Town goals and objectives as it continues to grow.

Goals and Recommendations:

The key findings from this report serve as the foundation for the identification of four goals for Zebulon. To accommodate the housing needs of existing and new residents, while also preparing for continued growth, the recommendations of this Housing Study are structured around four goals. Each goal contains a series of recommended strategies designed to lay the groundwork for its realization. The four goals and their accompanying recommendations are as follows:

1. Established and Shared Vision for Housing in Zebulon
 - a. Complete update of Town of Zebulon Strategic Plan
 - b. Develop robust stakeholder and community engagement systems
 - c. Increase education and awareness of housing-related topics
2. Increased Number and Mix of Housing Options
 - a. Streamline approval processes for targeted types of residential development
 - b. Adjust zoning districts and standards to remove barriers and facilitate a variety of housing types
 - c. Revise and expand incentive structures to prioritize affordability and housing mix
3. Focus on Maintaining Affordable Housing Options
 - a. Establish new and leverage existing funding opportunities that focus on the development of new affordable housing options
 - b. Develop programming and partnerships to preserve existing affordable housing options and assist residents with affordability challenges
 - c. Develop policies and partnerships to strategically use vacant, abandoned, and publicly-owned land for affordable housing
 - d. Leverage employer partnerships to expand housing opportunities for the local workforce
4. Robust Housing Ecosystem
 - a. Ensure adequate staff capacity to carry out strategies, manage relationships, and disseminate information
 - b. Refine and maintain relationships with area partners
 - c. Create and maintain a centralized hub for housing resources and information

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Acknowledgements

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Introduction

The Town of Zebulon, originally incorporated in 1907, is located at the eastern edge of Wake County in North Carolina and sits at the periphery of the rapidly growing Research Triangle Region. Recent years have seen substantial growth in the Town, increasing from around 7,000 residents in 2020 to an estimated 13,000 in 2025.

Historically, the Town of Zebulon has served as one of the more affordable locations within Wake County and the Research Triangle Region. However, rising development costs, coupled with increased demand, are placing growing pressures on the Town's housing supply and affordability. An initial surge in housing development and population growth led to a significant update to the Town's Unified Development Ordinance (UDO) in 2020 to manage development patterns and guide growth. Despite these efforts, Zebulon continues to face challenges regarding housing affordability and the mix of housing being developed.

In response to these conditions, the Town of Zebulon initiated its first Housing Study and Demographic Data Analysis. In April 2025, the Town of Zebulon posted a Request for Qualifications (RFQ) seeking a partner firm to update demographic data, analyze the current housing market, identify gaps within the existing housing supply, and recommend housing strategies that were aligned with the Town's recent and projected demographic shifts. In June of 2025, the Town of Zebulon selected the Indianapolis-based consulting firm of TPMA to conduct the Study.

The following report seeks to analyze the impacts that growth patterns, rising housing supply and demand, and zoning amendments have had and will continue to have on the Town of Zebulon as Town leadership seeks to undergo an update to the Town's Strategic Plan and chart a path for continued, managed growth in the coming years.

Research & Discovery

A quick note on the data in this report...

It can be challenging to get accurate and up-to-date information about a community that is growing as rapidly as Zebulon. Simply put, all data sources are lagging—meaning that they represent a snapshot that has passed by the time they are compiled and released. For communities that are not growing as rapidly as Zebulon, this lag isn't as impactful, as often little has changed between when the data were collected and when the estimates are released. However, for communities that are undergoing rapid growth, significant changes can occur during that lag.¹

Even under the best circumstances, the data that are available are based on estimates. As such, they can never portray reality with perfect accuracy or certainty. The data and estimates presented in this report have been compiled from a variety of sources in an attempt to depict the Zebulon community accurately, with most information being collected from the U.S. Census Bureau, for consistency. However, given the rapid growth being experienced in Zebulon, the reader should understand the limitations and constraints of the data contained herein.

Background, Context, and Population Trends

Originally covering 297.5 acres, the Town of Zebulon, North Carolina (Zebulon, Town, or the Town) was first recognized in 1907 following investment into the Raleigh and Pamlico Sound Railroad. The Town had steady growth throughout much of the 1900s, and as Zebulon's industrial base grew in the 1980s, so did the Town's population.² Nearly thirty years later, Zebulon's population has grown exponentially, with an estimated population between 10,500 and 11,300 in 2024, depending on the source.³

The Town is expected to see continued growth, with projections from Esri showing a population just under 13,000 by 2030, an increase of 22.4% from 2024 Census estimates. However, given the 3,000 proposed and approved housing units in the development pipeline, that number is likely too conservative of an estimate. Projections based on annual average growth from Certificates of Occupancy (C.O.) show much faster growth, with the population reaching at least 20,000 by 2030. This level of growth will inevitably have wide-

¹ To add to the complexity, the U.S. Census Bureau, which produces the American Community Survey (ACS) estimates, only releases five-year estimates for communities with populations below 65,000 people. Five-year estimates are comprised of all data collected in a five-year rolling window, meaning that the 2024 5-Year Estimates include data from 2020, 2021, 2022, 2023, and 2024. As a result, the most recent estimates available through the ACS for Zebulon lag even further behind than they would for a community with a larger population.

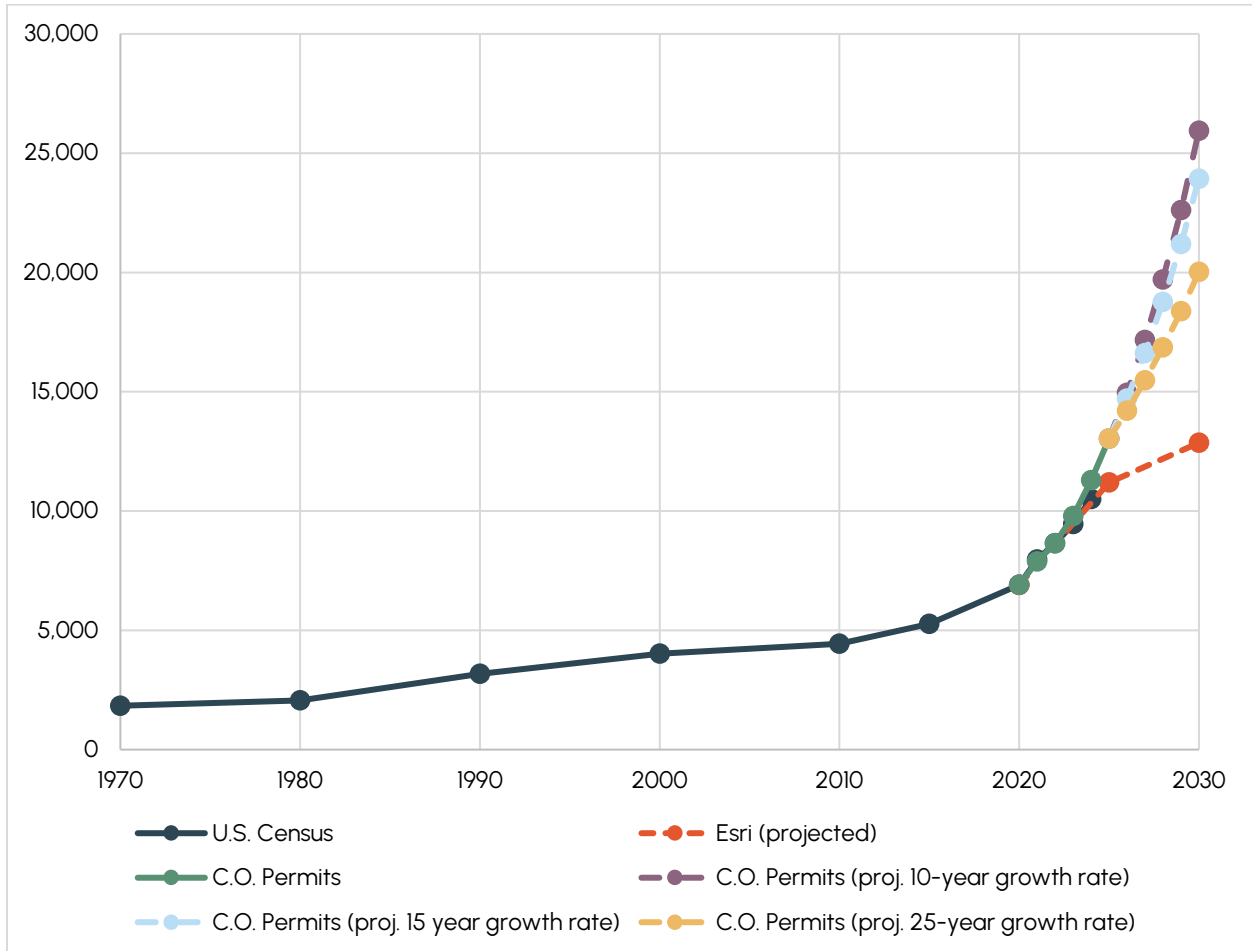
² Cunningham et. al. 1998. <https://cdr.lib.unc.edu/downloads/nc580x17s?locale=en>

³ The U.S. Census Population Estimates Program estimates the 2024 population as 10,505. Using Certificates of Occupancy and average household size, the Town of Zebulon Planning Department estimates the 2024 population as 11,295.

ranging impacts on the entirety of Zebulon, including the experience of living, working, governing, and planning in the Town.

Figure 1: Town of Zebulon Population, 1930 – 2030 (proj.)

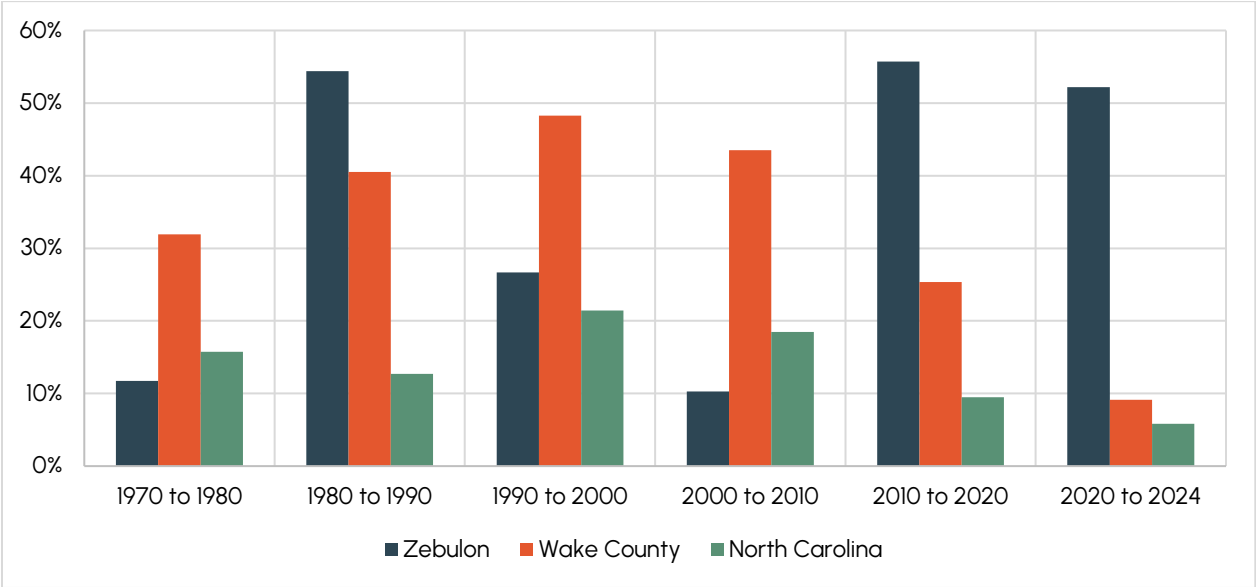
Source: Decennial Census, Population Estimates Program V2024, Esri, Town of Zebulon..



As the easternmost municipality in Wake County, it has taken longer for the growth of Raleigh and the entire Research Triangle Region, which has already had significant impacts on the County as a whole, to reach Zebulon. Historically, Zebulon's population growth was more modest than both Wake County and North Carolina overall. However, this pattern shifted in the past 20 years, as Zebulon experienced a significant acceleration in population growth rates, while growth rates in the county and the state began to slow.

Figure 2: Population Change, 1980-2024

Source: Decennial Census, Population Estimates Program V2024.



As Wake County has grown, many of its municipalities have become home to growing numbers of people. In many cases, this has led to rapidly increasing costs of living and housing throughout the County. This, in turn, has pushed some residents who work in (or are otherwise tied to) the Research Triangle Region further away from the city and into East Wake County communities.

Although some of Zebulon’s new residents have moved from outside of the area, many have relocated from other parts of Wake County. Before looking more closely into who has moved to the Town in recent years, it will be important to look at the current demographic makeup of Zebulon and how it has changed in recent years.

Who is living in Zebulon?

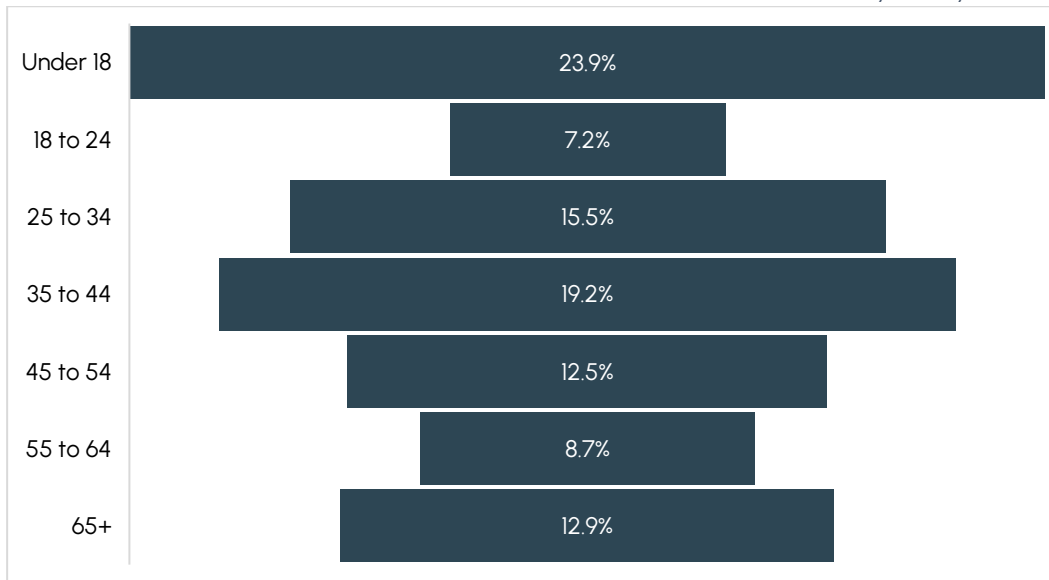
As was mentioned previously, trying to take a snapshot of Zebulon’s current demographics can be a moving target as data and estimates lag behind the occurrence of people moving into the Town. However, despite these limitations, it is important to try to understand who is currently living in Zebulon and what role this community plays within a regional context.

Age

According to the most recent estimates, Zebulon is largely populated by prime working age individuals (those ages 25 to 54) and children.

Figure 3: Population by Age, 2024

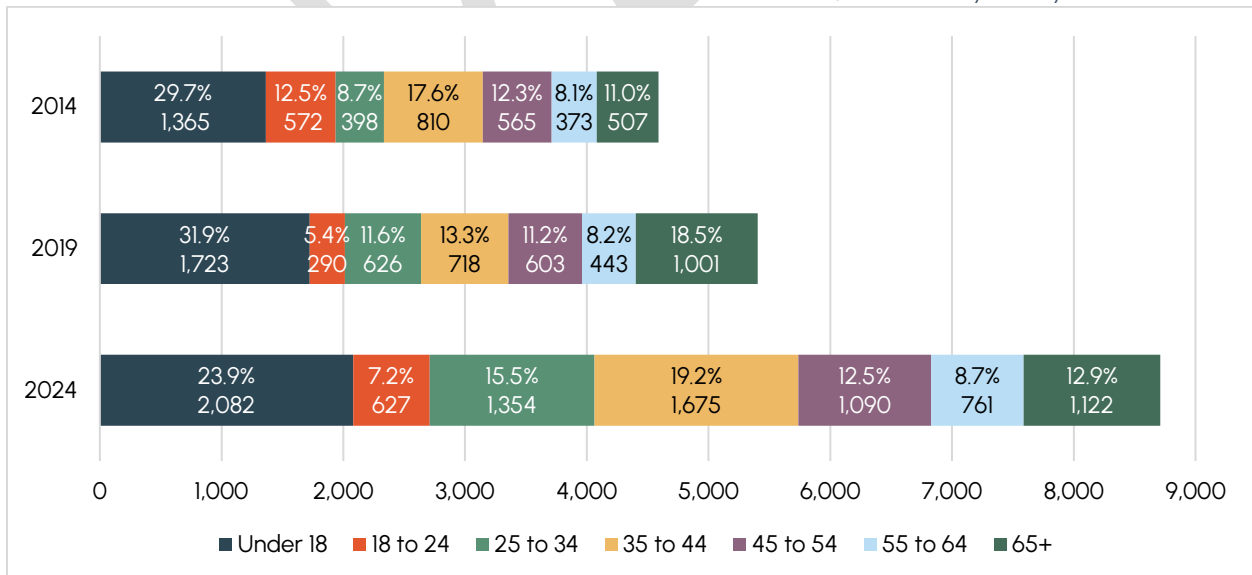
Source: American Community Survey 5-Year Estimates



This represents a shift in demographic makeup from ten years prior when children represented about 30% of the population. Since then, while the number of children in Zebulon has grown, their share of the overall population has actually decreased by about six percentage points. The percentage of prime working age residents has grown by about nine percentage points in this same span.

Figure 4: Population by Age, 2014 to 2024

Source: American Community Survey 5-Year Estimates



As the prime working age group has grown, particularly amongst those ages 35 to 44, the median age in Zebulon has also increased from 34.6 in 2014 to 38.3 in 2024. While this is

indicative of an aging population, the town as-a-whole is still fairly young, with a lower median age than the state and the nation.

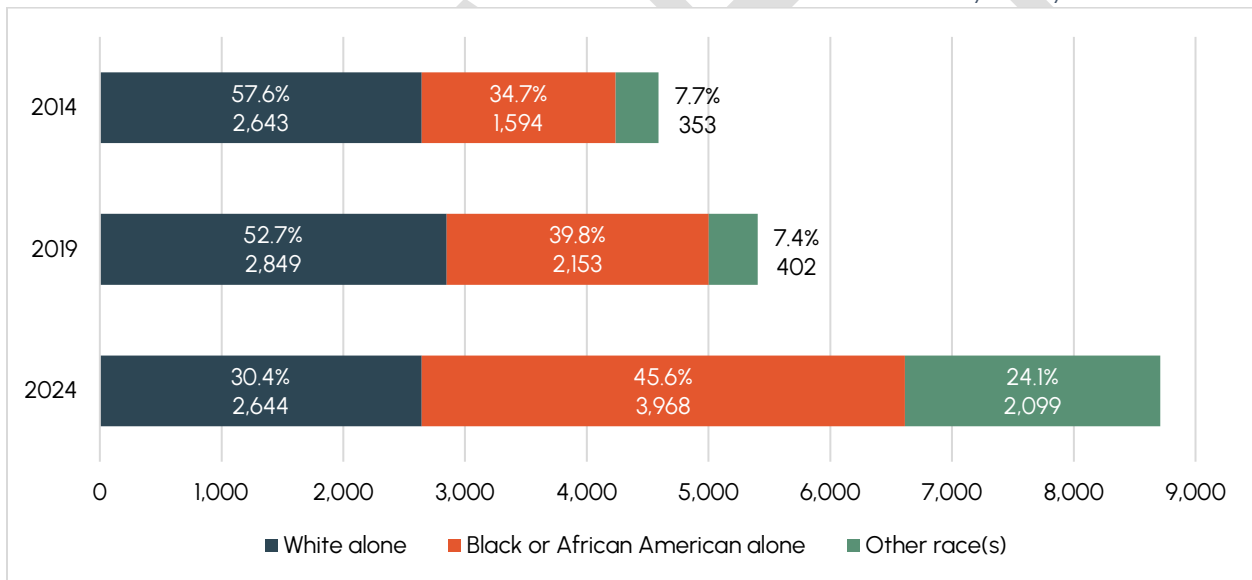
Table 1: Median Age, 2014 to 2024
 Source: American Community Survey 5-Year Estimates

	Zebulon	Wake County	North Carolina
2014	34.6	35	37.8
2019	36.1	36.2	38.7
2024	38.3	37.3	39.1

Race, Ethnicity, and Languages Spoken

According to 2024 estimates, Zebulon is a majority-minority population and is approaching (and perhaps has already become) a majority Black population. It will be important to continue monitoring these trends in demographics and ensure that engagement, outreach, and messaging efforts effectively reach and reflect the community's diverse population.

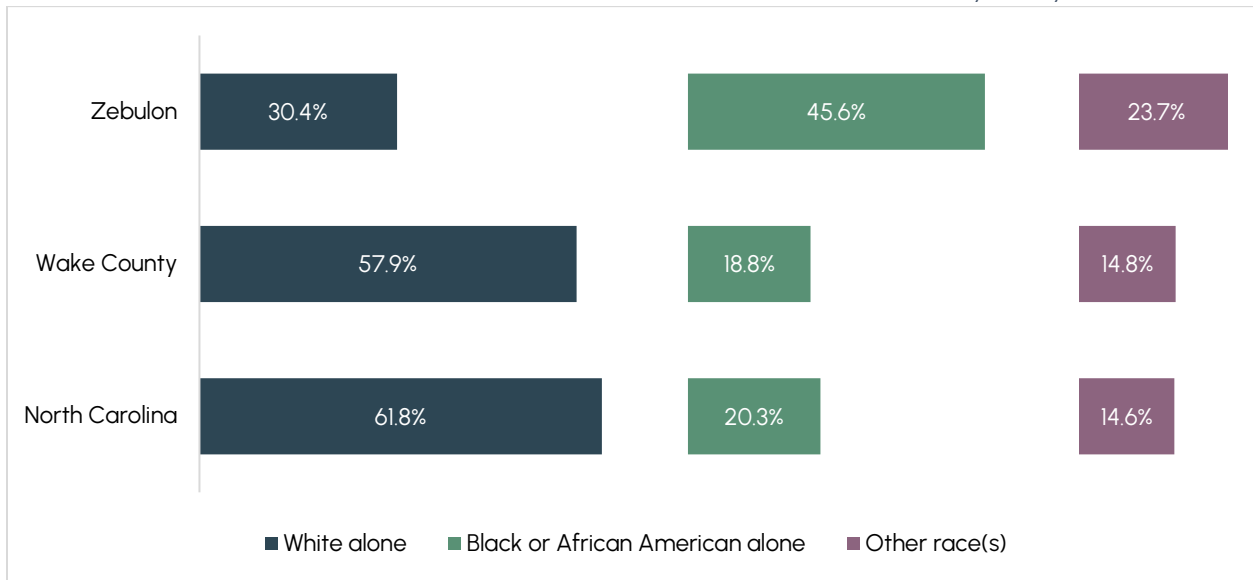
Figure 5: Zebulon Population by Race, 2014 to 2024
 Source: American Community Survey 5-Year Estimates



Zebulon is more diverse than Wake County and North Carolina, with significantly larger relative populations of a variety of non-White racial groups.

Figure 6: Population by Race, 2024

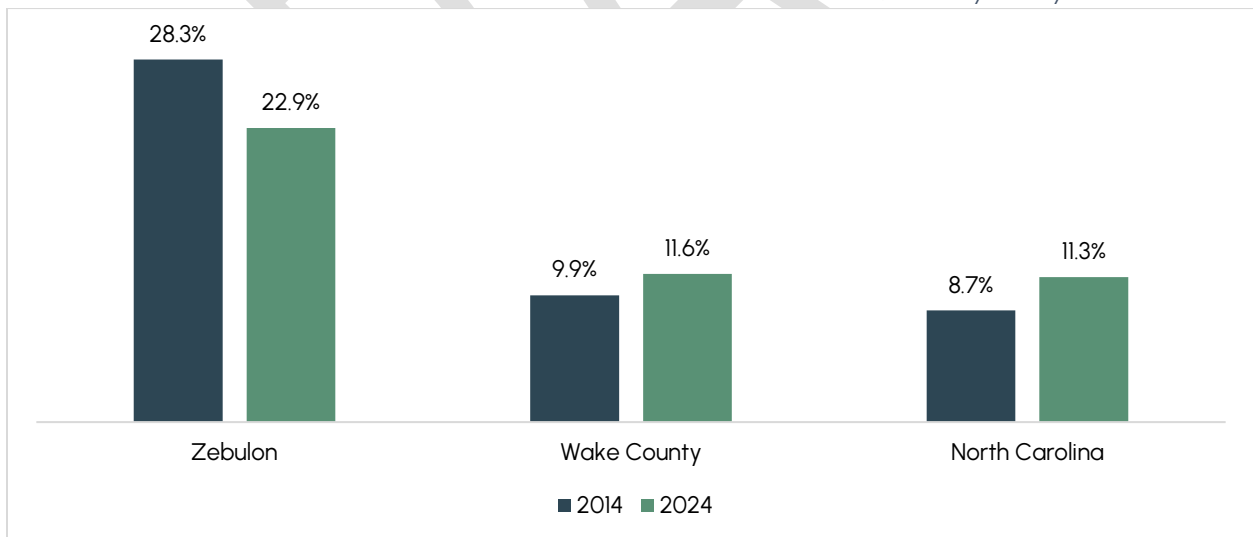
Source: American Community Survey 5-Year Estimates



Running counter to the trends across the county and the state, Zebulon's percentage of individuals of Hispanic or Latino ethnicity has declined over the years. While this proportion has decreased, due to the overall population increase, the number of Hispanic and Latino residents has grown over this period.

Figure 7: Hispanic/Latino Ethnicity in Zebulon, 2014 to 2024

Source: American Community Survey 5-Year Estimates



More than 2,000 Zebulon residents age 5 years and over primarily speak a language other than English. Of those residents, 94% are Spanish speakers. While some may be equally comfortable speaking English and another language, 17.8% of the total population age 5 years and over report speaking English less than "very well."

Educational Attainment

Overall, Zebulon's educational attainment rates lag behind the County and the State with just over 80% of residents aged 25-years and older holding at least a high school diploma.

Figure 8: Languages Spoken at Home, 2024
 Source: American Community Survey 5-Year Estimates

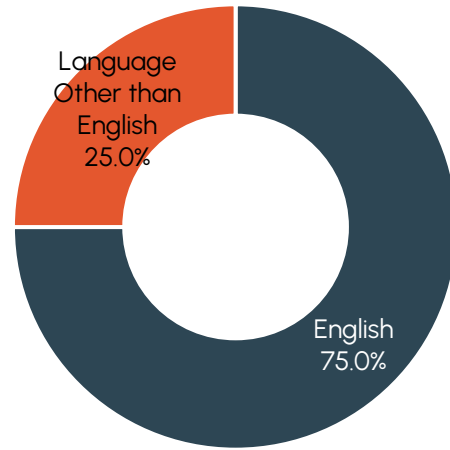
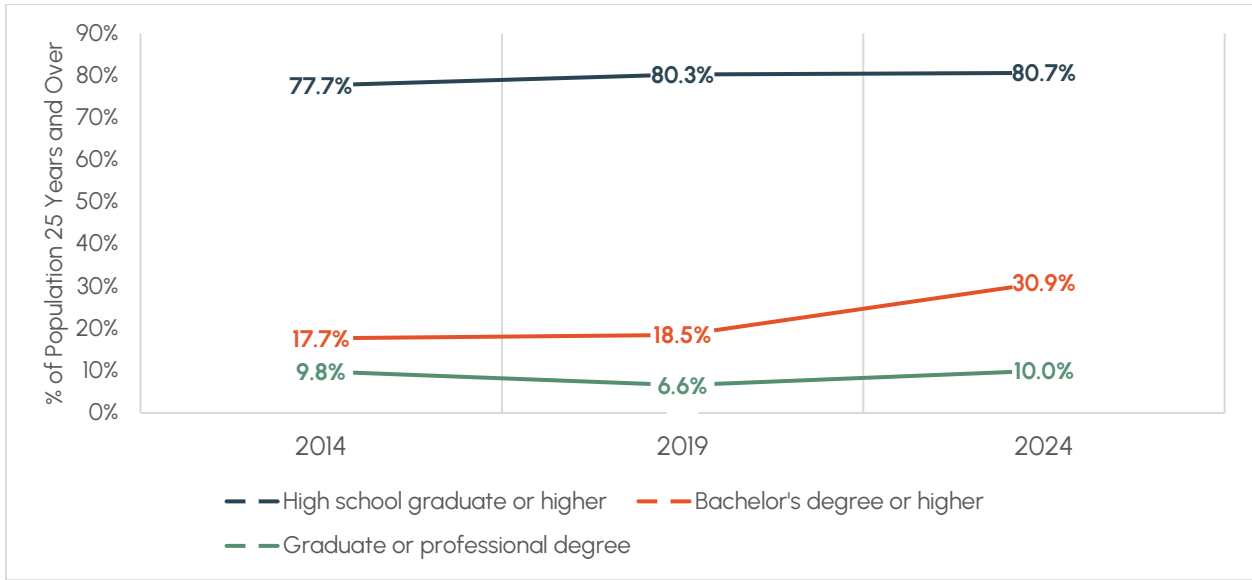


Table 2: Educational Attainment, 2024
 Source: American Community Survey 5-Year Estimates

	Zebulon	Wake County	North Carolina
High school graduate or higher	80.7%	94.0%	90.1%
Bachelor's degree or higher	30.9%	57.2%	35.7%
Graduate or professional degree	10.0%	23.4%	13.5%

Notably, however, there has been a significant increase in percent of the population that has earned at least a bachelor's degree. This 12.4-point increase outpaces both the State and County, which each grew by 4.4 percentage points.

Figure 9: Educational Attainment in Zebulon, 2014 to 2024
 Source: American Community Survey 5-Year Estimates



In summary, Zebulon's demographics have become more diverse and college educated as a result of the surge in population. There has also been significant growth in non-White and working-age people, households, and households with children.

Households

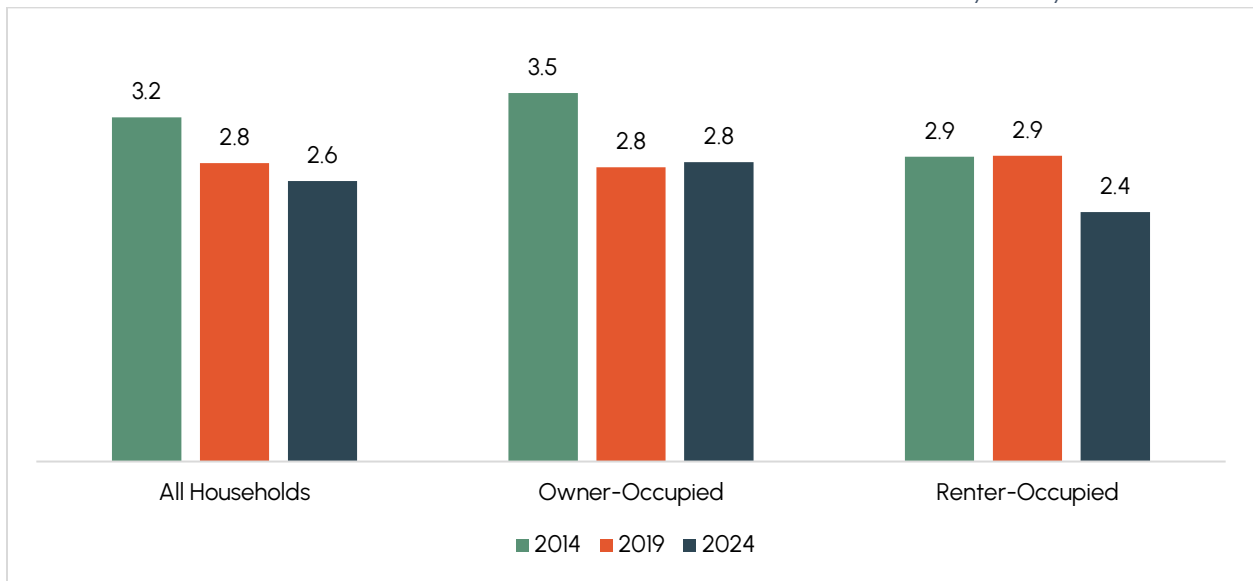
The growth in households and housing units (see the Housing Market section of this report for more information) has not led to a significant change in the percentage of the households that are homeowners. The tenure mix in Zebulon is similar to Wake County and North Carolina, where 64.1% and 66.6% of households, respectively, are homeowners.

Figure 10: Tenure in Occupied Housing Units in Zebulon, 2014-2024
 Source: American Community Survey 5-Year Estimates



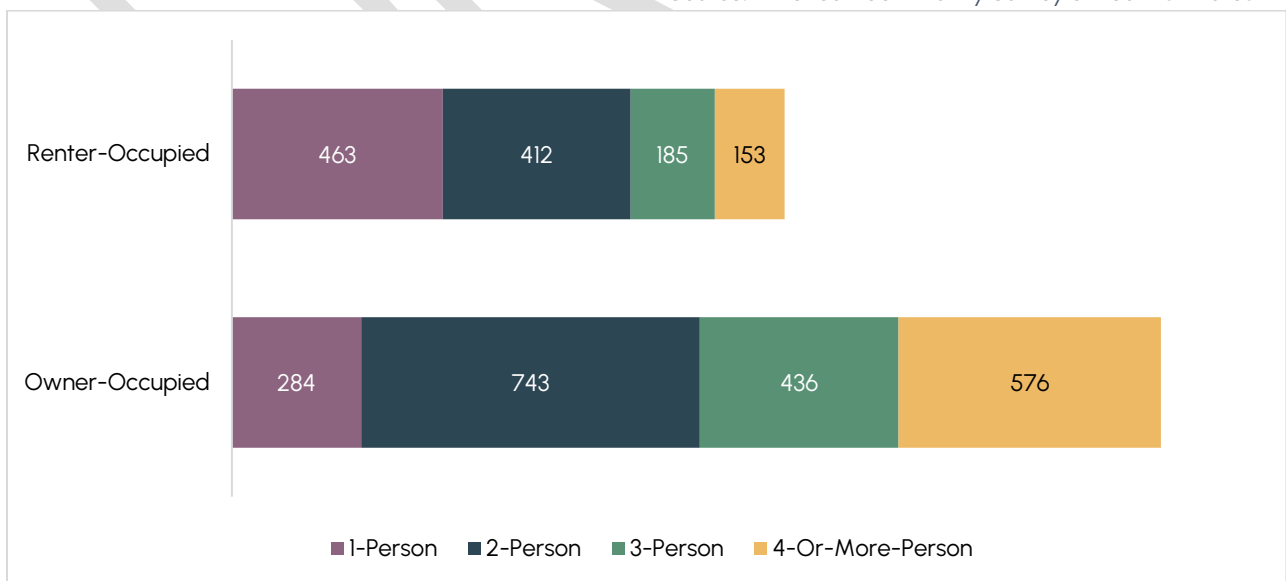
The average household size in Zebulon has dropped significantly over the last 10 years. From 2014 to 2019, this decline was driven by a decrease in the size of owner-occupied (O-O) households, while the size of renter-occupied (R-O) households remained stable. From 2019 to 2024, the opposite occurred, with renter-occupied household size decreasing while the size of owner-occupied households remained stable.

Figure 11: Average Household Size in Zebulon by Tenure, 2014 to 2024
 Source: American Community Survey 5-Year Estimates



Although the average size of O-O and R-O households in Zebulon was close to the same in 2019, by 2024, 1- and 2-person households were more likely to be renter-occupied while larger households were more likely to be owner-occupied.

Figure 12: Zebulon Household Size by Tenure, 2024
 Source: American Community Survey 5-Year Estimates



Overall, homeownership rates have largely remained steady for the last ten years. However, a closer look at the numbers shows that homeownership among Black households has increased significantly over this time, now the highest among all racial and ethnic groups, and accounting for nearly 70% of all the new homeowner households since 2014.

Table 3: Homeownership by Race/Ethnicity of Householder, 2014 to 2024

Source: American Community Survey 5-Year Estimates

Race/Ethnicity of Householder	2014	2024	Change in Homeowner Households, 2014 to 2024
All Households	61.7%	62.7%	1,186
White alone	71.5%	65.9%	128
Black or African American alone	40.9%	68.5%	813
Other race(s)	50.8%	43.5%	181
Hispanic or Latino origin	64.6%	41.9%	64

Household Income

Although household incomes in Zebulon decreased in the five years from 2014 to 2019, they have rebounded significantly with the influx of new residents in the last five years. While Zebulon's median household income is still significantly below that of Wake County, it has now risen above the state average.

Table 4: Median Household Income, 2014 to 2024

Source: American Community Survey 5-Year Estimates

	Zebulon	Wake County	North Carolina
2014	\$50,000	\$66,579	\$46,693
2019	\$46,849 ↓ 6.3%	\$80,591 ↑ 21.0%	\$54,602 ↑ 16.9%
2024	\$79,112 ↑ 68.9%	\$105,768 ↑ 31.2%	\$72,388 ↑ 32.6%

While it is not uncommon to see a difference in income between renter and homeowner households, estimates for Zebulon show a significant gap between the two.

Table 5: Median Household Income by Tenure, 2024

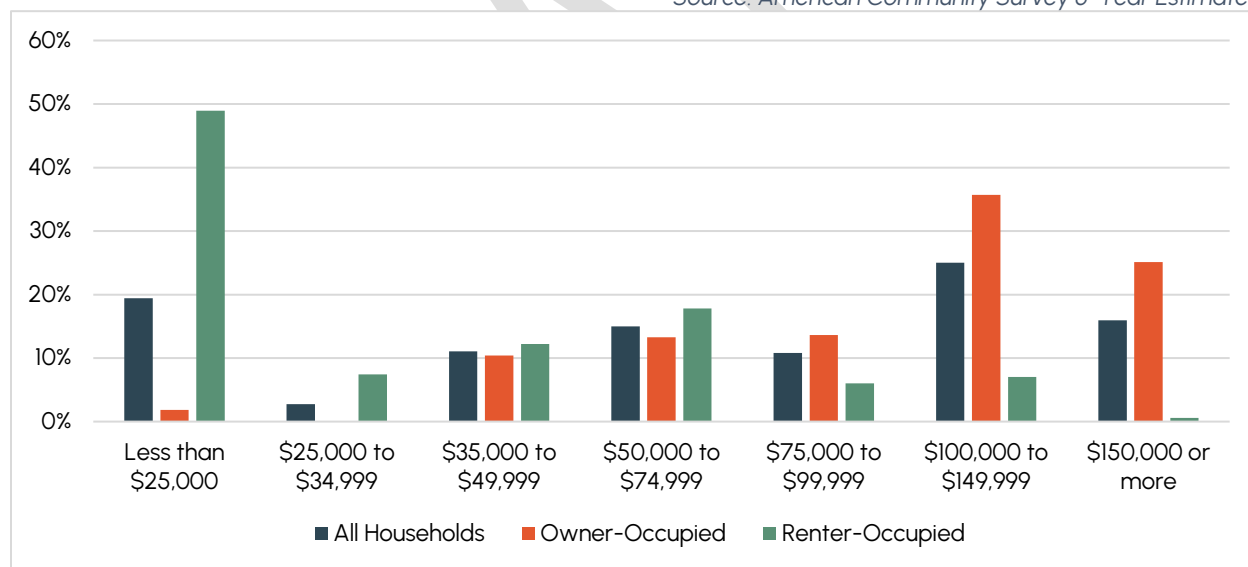
Source: American Community Survey 5-Year Estimates

Household Type	Household Income
All Households	\$79,112
Owner Householders	\$109,190
Renter Households	\$25,512

As Figure 13 demonstrates, the median income for renters is significantly impacted by the number of R-O households earning below \$25,000 per year. The low median income for renter households is influenced by the subsidized low-income rental housing in Zebulon (see Table 14). Due to the relatively small number of rental units of any kind in the Town (see Figure 31), these 263 low-income units (155 of which are age-restricted for seniors) are having a large impact on data for renters. More information about the rental market will appear in the Housing Market section of this report.

Incomes for R-O households will be an important metric to continue to monitor, as opportunities to provide rental housing for households in need of “deep affordability,” or those earning a low percentage compared to Area Median Income (AMI) can be highly competitive and increasingly difficult to build as land, labor, and material costs remain persistently high.⁴ As this report will cover in more detail later (see sections on Workforce Affordability or Current Housing Gap and Future Demand), households in this income range account for nearly 1-in-5 households in Zebulon, yet face limited options.

Figure 13: Zebulon Household Income Distribution by Tenure, 2024
 Source: American Community Survey 5-Year Estimates

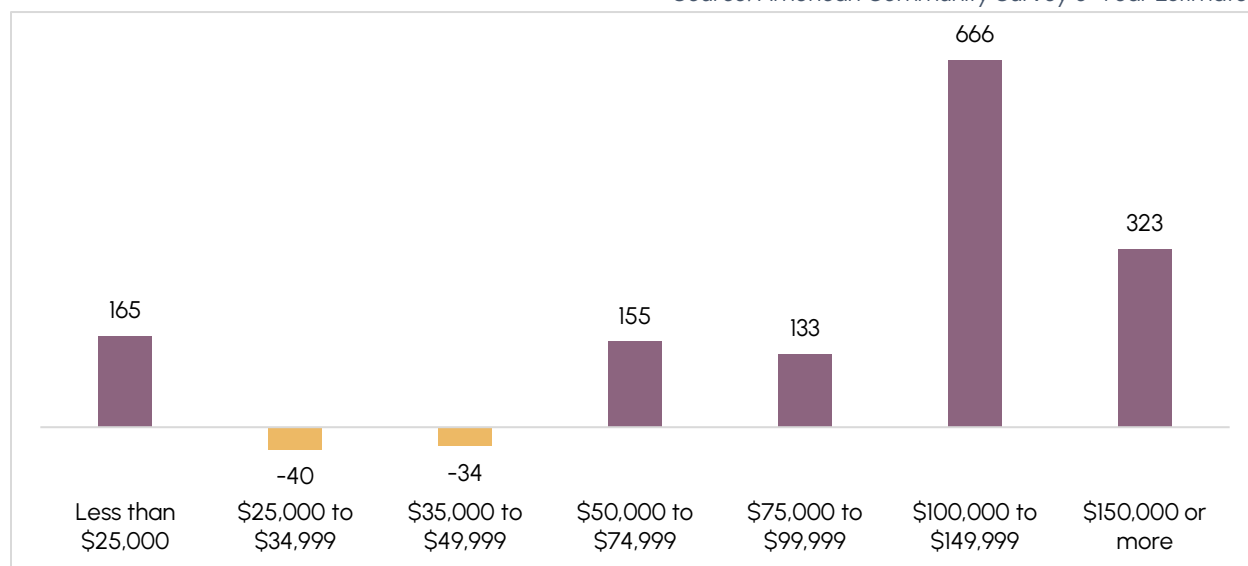


Since 2019, there has been a rise in households earning more than \$50,000, particularly among those earning more than \$100,000. While some of these increases reflect rising incomes among existing households, some of the growth is attributable to higher-earning households moving into the Town. Despite an overall increase in household income, the

⁴ AMI is a metric calculated by the U.S. Department of Housing and Urban Development (HUD) and used in calculating certain thresholds for a variety housing subsidies. The figures presented in Table 4 and Table 5 are estimates of the median household income for Zebulon and should not be confused with the AMI used by HUD for all areas within Wake County.

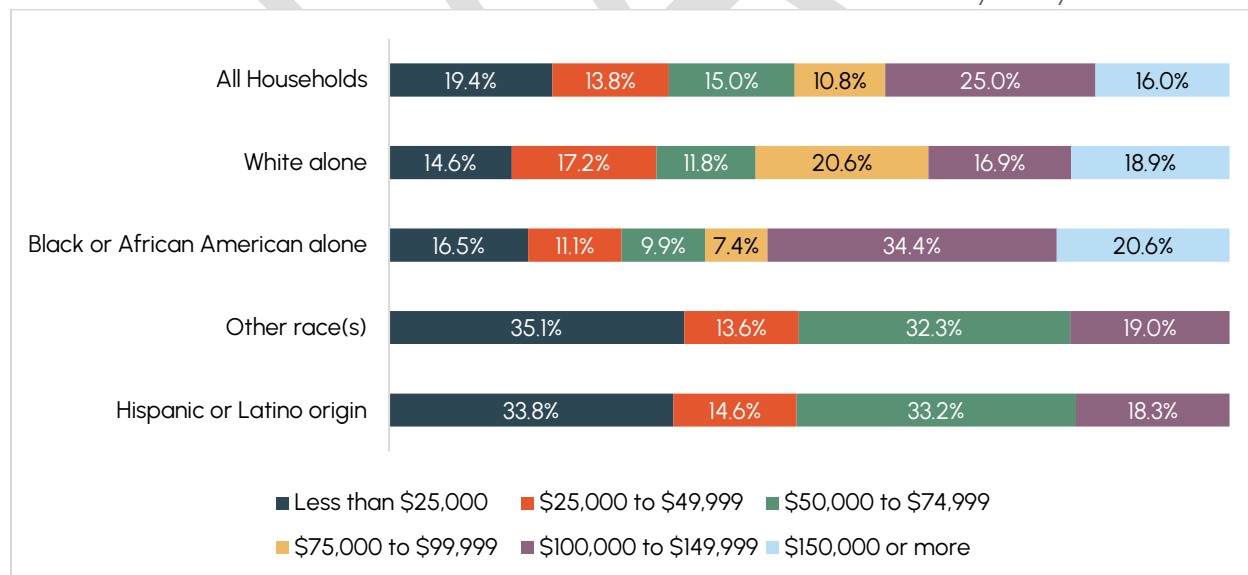
number of Zebulon households earning less than \$25,000 also rose during this time period, which may be reflective of the increase in subsidized housing locally, as discussed above.

Figure 14: Net Change in Households by Income, 2019 to 2024
Source: American Community Survey 5-Year Estimates



There is significant variation in household incomes in Zebulon by race/ethnicity. More than 50% of Black households had incomes of \$100,000 or more, the largest among all groups.

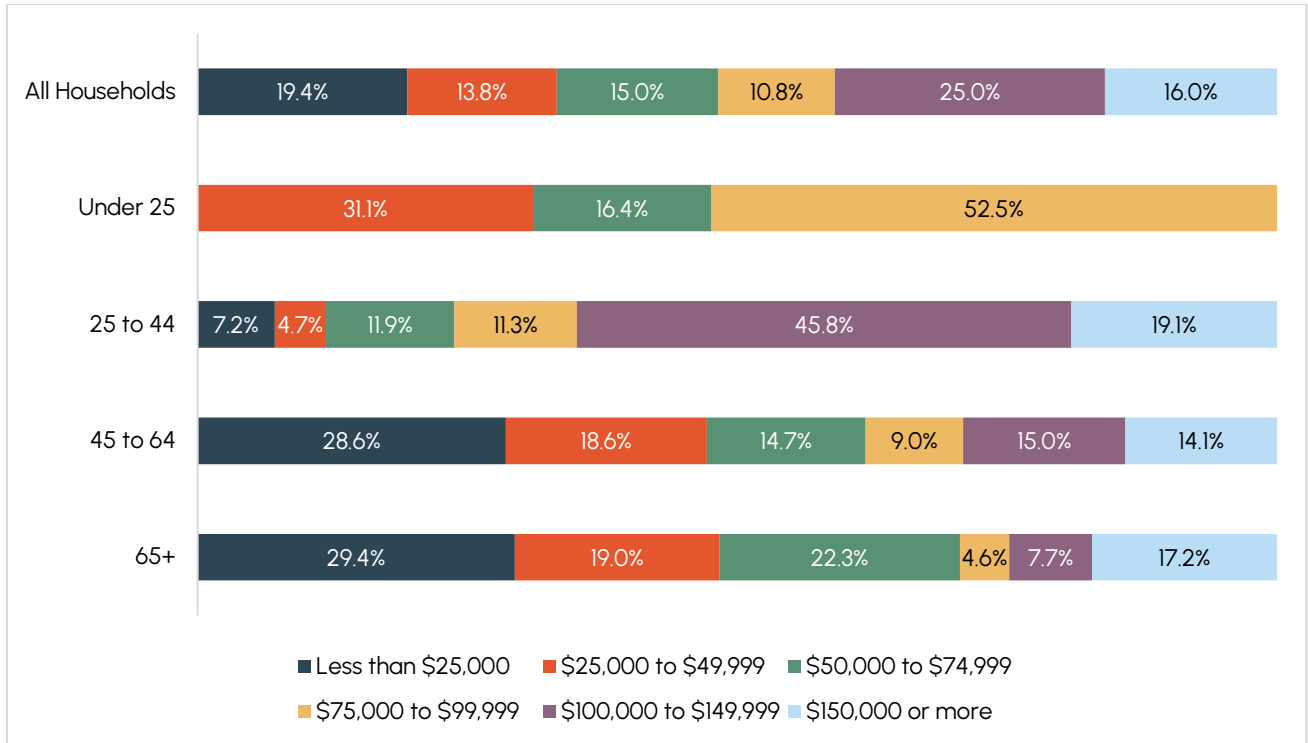
Figure 15: Household Income by Race/Ethnicity of Householder, 2024
Source: American Community Survey 5-Year Estimates



Additionally, income levels vary considerably among different age groups. Those under age 25, when many are in the early stages of their career, have the lowest household incomes. Those ages 25 to 44 have the highest percentage of households earning \$100,000 or more, while those ages 45 to 64 and 65+ have similar income breakdowns.

Figure 16: Household Income by Age of Householder, 2024

Source: American Community Survey 5-Year Estimates

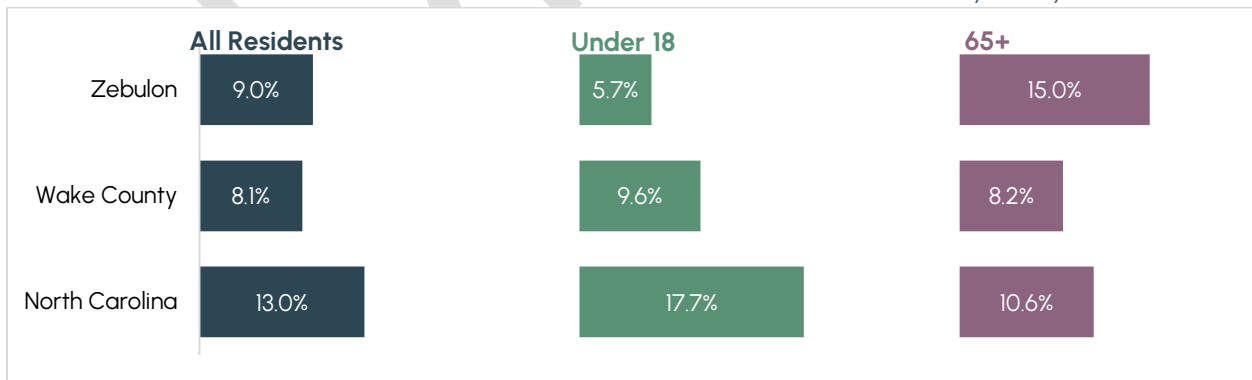


Poverty

The percentage of Zebulonians living below the poverty line is slightly higher than in the County, but lower than the state as a whole. Looking at poverty for children and seniors, however, gives added context to this metric. Poverty rates for children in Zebulon are relatively low, at less than six percent. However, the poverty rate among seniors is higher, though these figures are likely impacted by the addition of low-income senior housing in recent years.

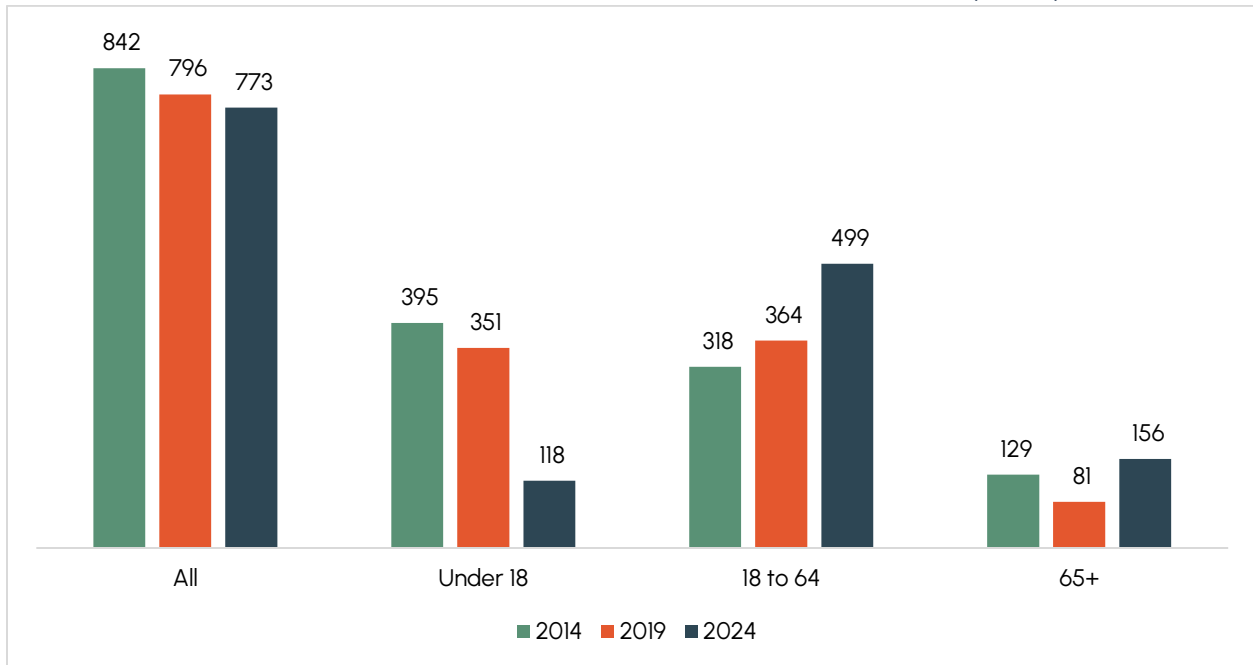
Figure 17: Poverty Rate, 2024

Source: American Community Survey 5-Year Estimates



While the incidence of childhood poverty in Zebulon is estimated to have dropped significantly, the number of non-senior adults living below the poverty line has risen dramatically.

Figure 18: Zebulon Residents Experiencing Poverty by Age
 Source: American Community Survey 5-Year Estimates



Who is moving to Zebulon?

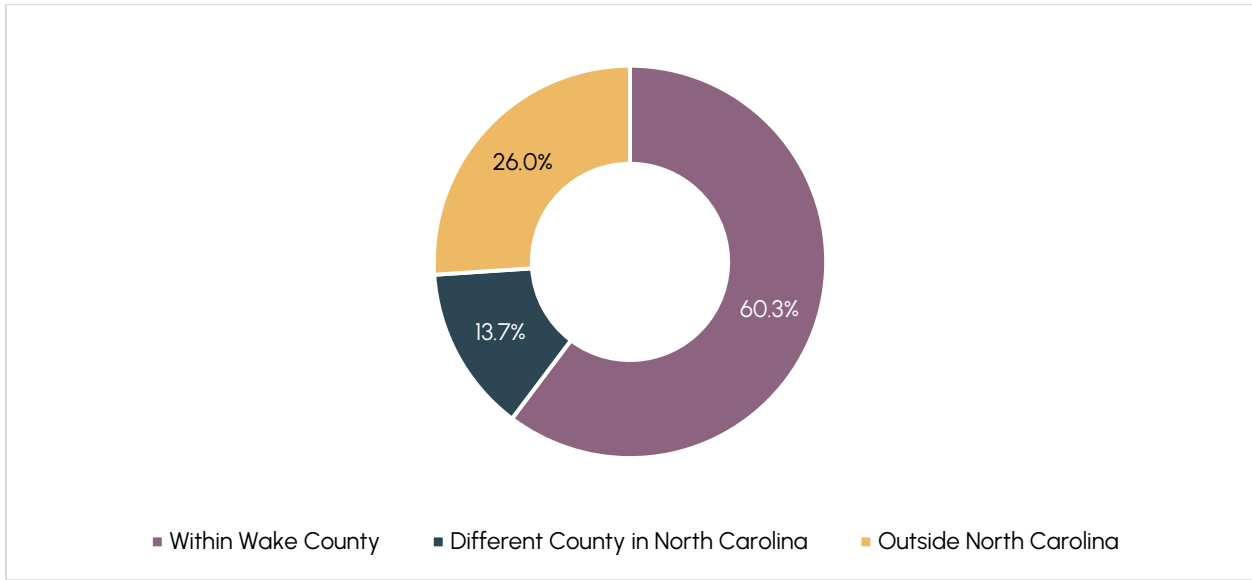
In 2019, Zebulon's population was around 5,400. By 2024, the Town had gained roughly 3,300 people and was estimated to have around 8,700 residents. Because the number of new residents was so large by comparison to 2019, the entire Town's demographics started to reflect the demographics of the incoming cohorts, forming the new baseline of who and what Zebulon will become in the future.

The last section sought to provide a snapshot of Zebulon's recent demographic makeup and lay out how Zebulon has changed over the last five-to-ten years. To get a fuller picture of how Zebulon's population has been shifted during this population boom, the next section will take a look at who has been moving into Zebulon and how these new Zebulonians might shape the Town's future. So, who are the people behind these demographics shifts and what is bringing them to Zebulon?

Where are they moving from?

According to estimates, most of the people relocating to Zebulon come from other areas of Wake County. While some portion of these individuals might be moving from one Zebulon address to another, the rapid growth of the Town's population suggests that many are new Zebulonians.

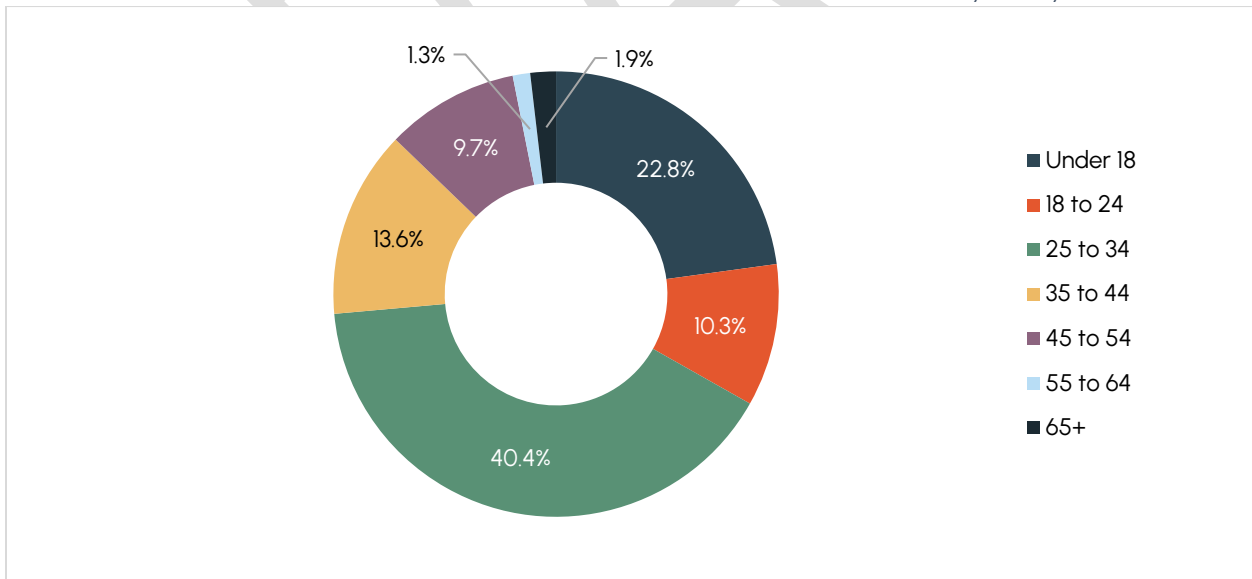
Figure 19: Geographical Mobility in the Past Year for the Population 1 Year+, 2024
 Source: American Community Survey 5-Year Estimates



How old are they?

Over 40% of those moving to Zebulon are young adults aged 25-34, many of whom have children, so while the median age within the Town has been rising, it is not because a significant number of older adults are moving to the area.

Figure 20: Geographical Mobility in the Past Year by Age for the Population 1 Year+, 2024
 Source: American Community Survey 5-Year Estimates

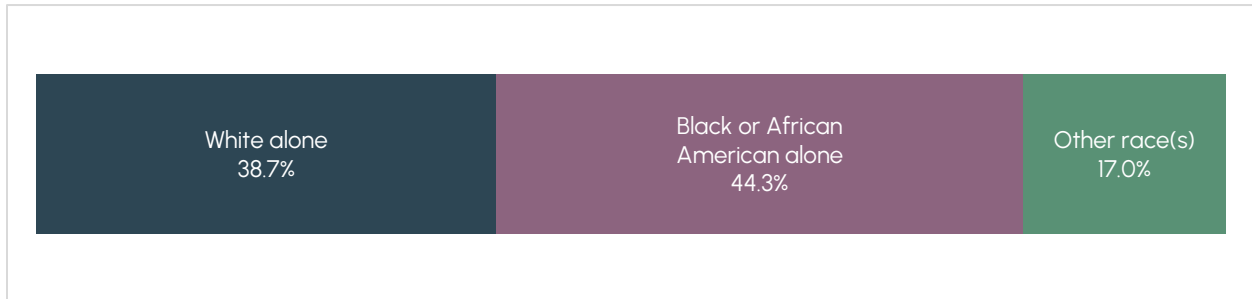


How diverse are they?

Geographic mobility estimates provide some additional data to Figure 6, which showed Zebulon becoming a "majority-minority" population and perhaps trending in the direction of a majority Black population. Viewing these charts side-by-side can give further context into

how dramatically the demographics of a region can change when it undergoes such a large population surge.

Figure 21: Geographical Mobility in the Past Year by Race for the Population 1 Year+, 2024
Source: American Community Survey 5-Year Estimates



In short, new Zebulonians tend to be a diverse group of young adults and their families. While there is a broad demographic distribution among these new residents, Zebulon has importantly become home to an affluent Black community of families and homeowners, many of whom are relocating from other areas within Wake County.

Since many of these new residents are not coming from faraway places, one might reasonably assume that they chose Zebulon because it allowed them to keep their jobs in the Research Triangle Region and find housing options that they could afford. A look at commuting trends can shed some light on the important and shifting relationship between where Zebulon's residents work and where Zebulon's workers live.

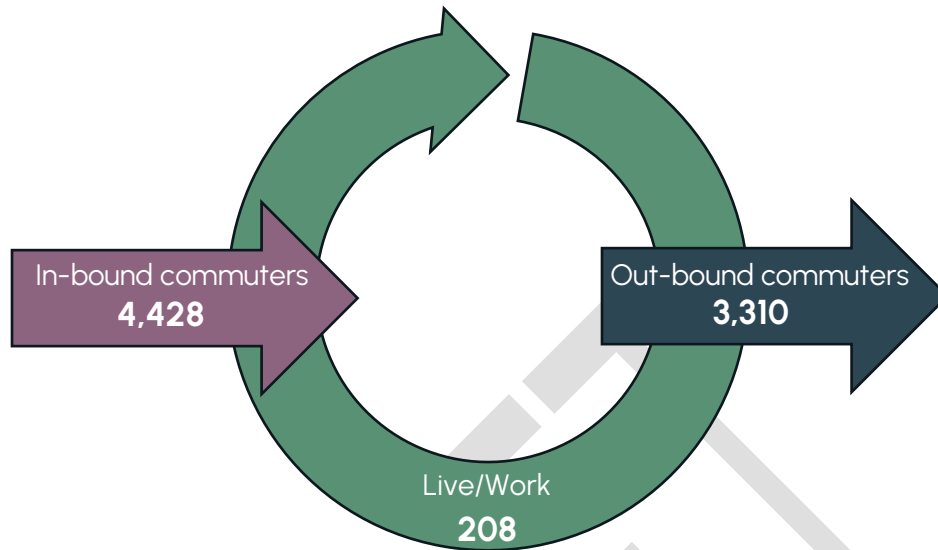
Where do workers live?

One of the most defining features of Zebulon appears most vividly when investigating commuting trends. Put simply, Zebulon is unique among East Wake County municipalities in that it manages to be both a suburban home to the Research Triangle Region's workforce and a job center for the surrounding region.

Commuting

Zebulon shows some fascinating commuter trends. While it had a net positive inflow of commuting workers in 2023 (more workers commuted in for work than commuted out), very few people (roughly 200) both work and live in the Town.

Figure 22: Zebulon Inflow/Outflow Job Counts, 2023
 Source: U.S. Census Bureau OnTheMap, Primary Jobs



The net positive commuting numbers are unique among East Wake County municipalities, many of which are more of the “bedroom community” type in relation to Raleigh/the Research Triangle Region as they serve as the “places where jobs go to sleep at night.” Many of these neighboring communities have grown quickly as the Research Triangle Region has boomed and its workforce has sprawled out into the County. Many of these other municipalities, however, don’t have significant employment opportunities of their own.

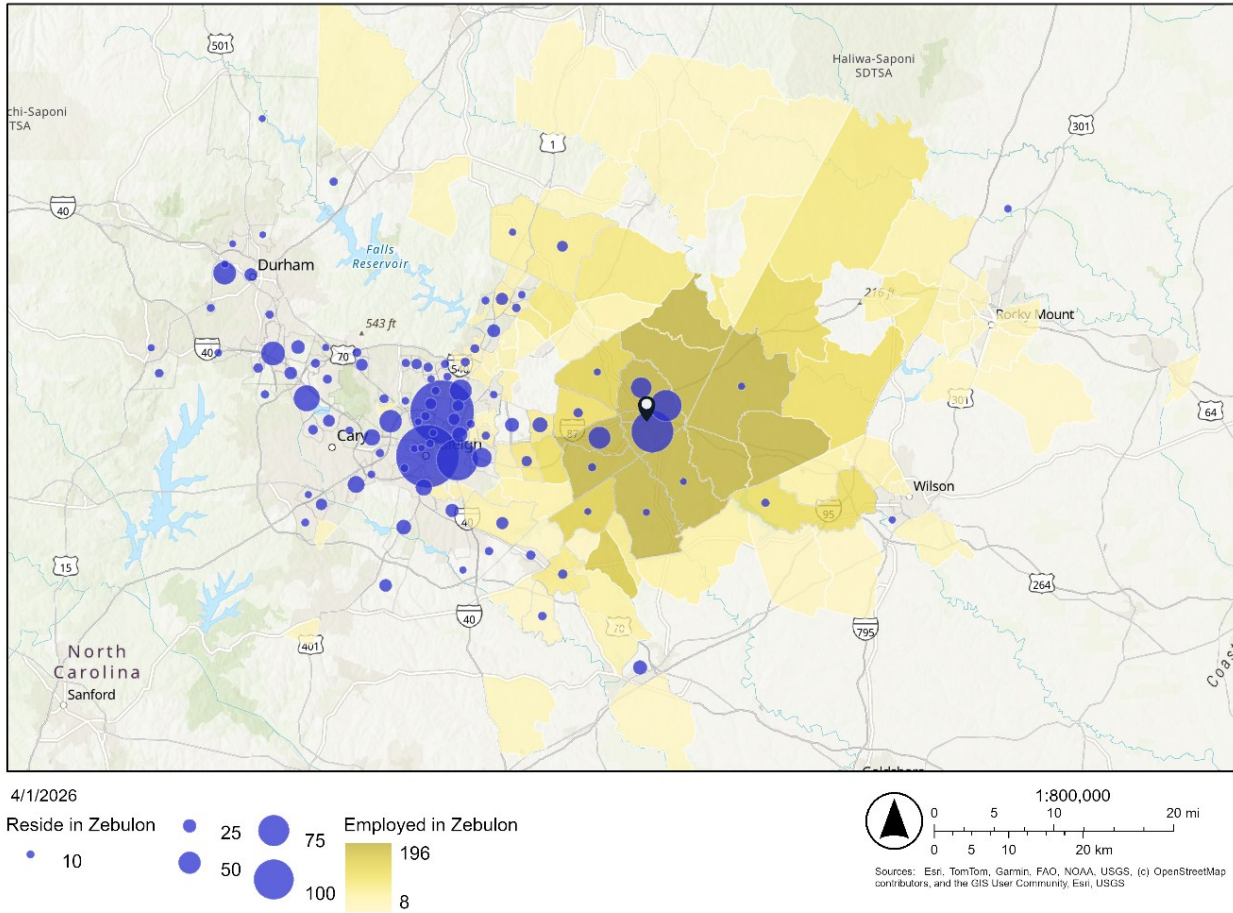
Table 6: Inflow/Outflow Job Counts for East Wake County Municipalities, 2023
 Source: U.S. Census Bureau OnTheMap, Primary Jobs

	Commute In	Live/Work	Commute Out	Net Migration
Wendell	2,054	243	5,820	-3,766
Rolesville	1,537	152	4,841	-3,304
Knightdale	6,666	406	10,103	-3,437
Wake Forest	14,622	2,170	20,852	-6,230
Zebulon	4,428	208	3,310	1,118

Zebulon, on the other hand, has been a net importer of workers, bringing more workers into the Town than it sends out. Again, this points to the fact that Zebulon is more of a job center than most of its neighbors. This is important as it suggests that Zebulon is likely to continue to develop a more robust and balanced economy.

However, the net commuting numbers don’t tell the full story for Zebulon, which is home to many of the Research Triangle Region’s workers, but not home to many of its own. In Figure 23, the blue circles show where Zebulon residents work. The yellow regions show where Zebulon workers live, which is largely in surrounding and unincorporated parts of the Wake County or neighboring counties.

Figure 23: Home and Work Locations, 2023
 Source: U.S. Census OnTheMap, Primary Jobs



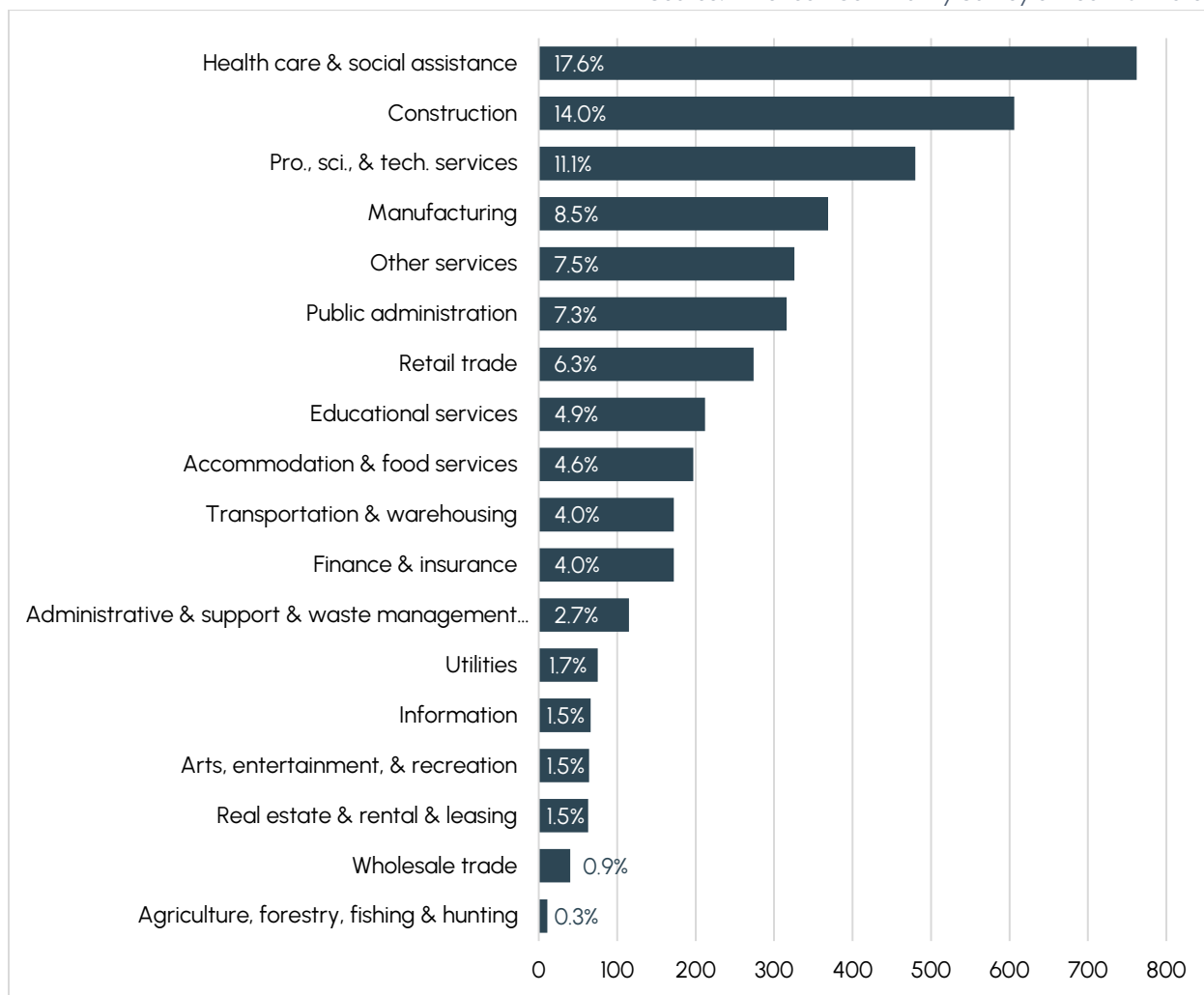
Employment

When looking at the industries that employ Zebulon's workers and those that employ Zebulon's residents, a few important differences emerge.

For workers who live in Zebulon, the top employing industry is Health Care and Social Assistance, with over 17% of residents finding work in these fields, followed by the Construction industry at 14%.

Figure 24: Industry of Employment for Zebulon Residents, 2024

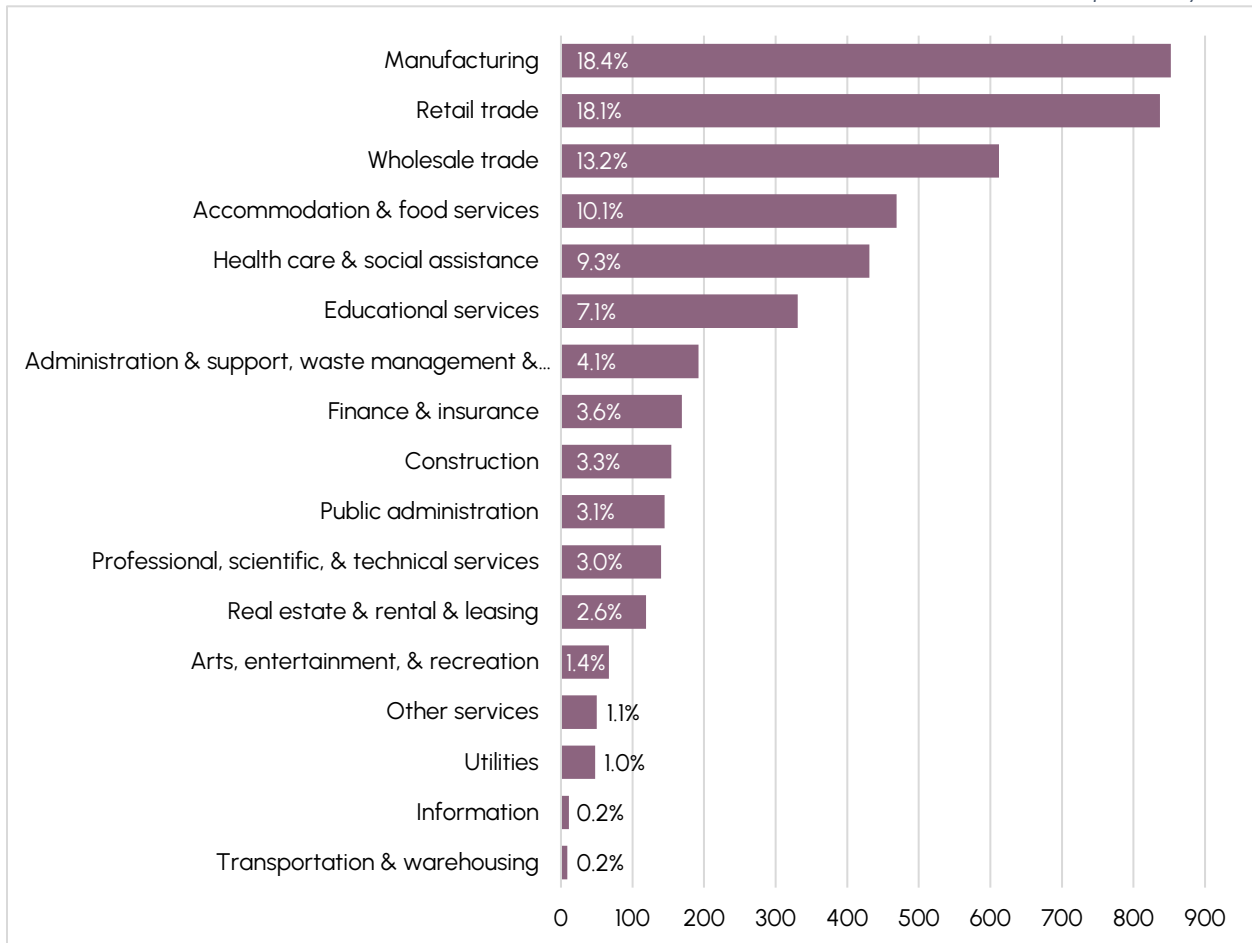
Source: American Community Survey 5-Year Estimates



Employment opportunities in Zebulon are primarily comprised of jobs in Manufacturing (18.4%) and Retail Trade (18.1%); along with Wholesale trade (13.2%) and Accommodation and Food Services (10.1%), these four industries account for nearly 60% of all jobs in Zebulon.

Figure 25: Industry of Employment for Zebulon Workers, 2023

Source: U.S. Census Bureau OnTheMap, Primary Jobs



The impact that these differences have on wages, housing costs, and Zebulon's economy will be spelled out in more detail in later sections (most notably in the Workforce Affordability section). But first, an examination of Zebulon's housing market will provide additional information to help put this analysis into context.

Housing Market⁵

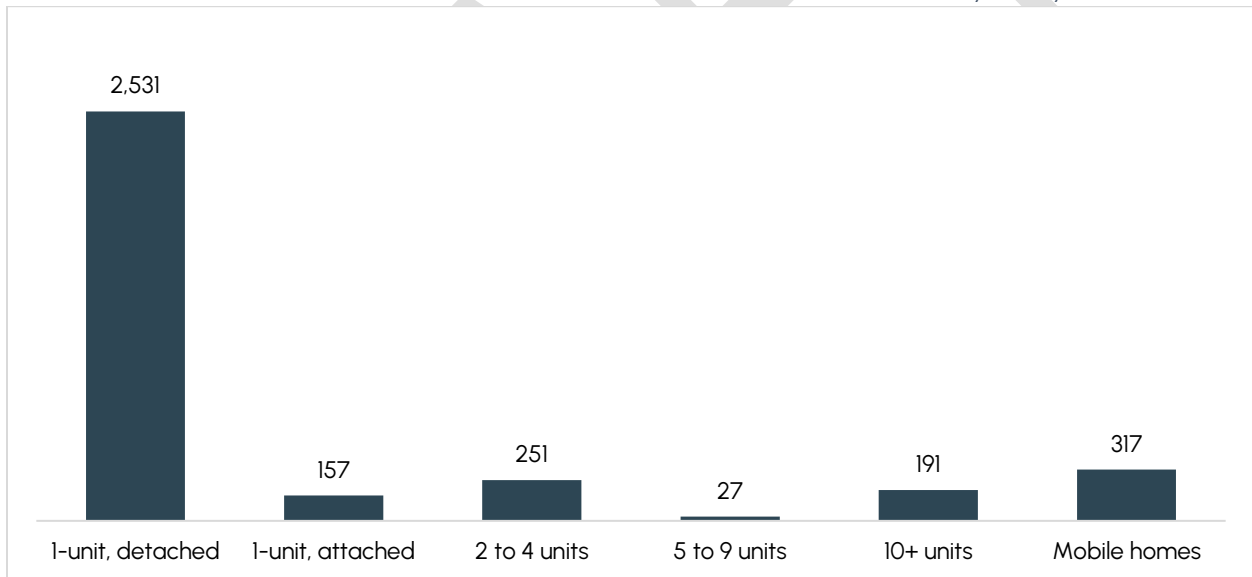
Zebulon's rapid population growth can be attributed to a combination of spiking growth and demand throughout the Research Triangle Region and the corresponding build out of the Town's housing supply. This section will seek to provide some detail about the latter, including information about what housing exists in Zebulon, how that has changed in recent years, and what impacts these trends might have on the Town's future.

Housing Mix

Zebulon's housing mix consists primarily of single-family detached homes (SFD), representing 72.9% of the housing stock. The second-most common type of housing is mobile homes, followed by 2-to-4 unit residential buildings.

Figure 26: Zebulon Housing by Type

Source: American Community Survey 5-Year Estimates

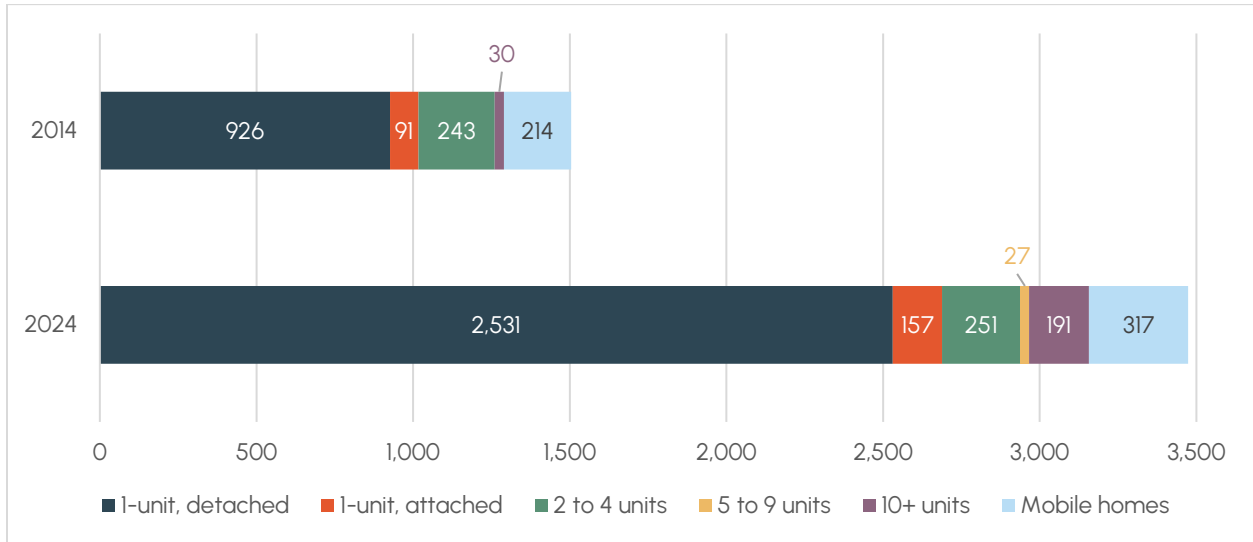


While these duplexes, triplexes, and quadplexes are the third-most common residential units types in Zebulon, only small number have been built as part of the recent population and development surge. In fact, since 2014, over 81% of all new housing built has been single-family detached homes, further skewing the existing mix in favor of these SFD homes. The next wave of approved and proposed developments promise to continue this trend, primarily adding single-family detached homes and townhomes.⁶

⁵ When compared to the demographic and labor market data in the earlier sections of this report, some of the housing market data is more up to date. Just like before, efforts have been made to present the most accurate data portrait of Zebulon, which includes the identification of data from a variety of sources, including publicly available data from the Town of Zebulon, Wake County, and the Census Bureau, in addition to third party sources and estimates from sources like realty websites and proprietary sources such as Esri and CoStar.

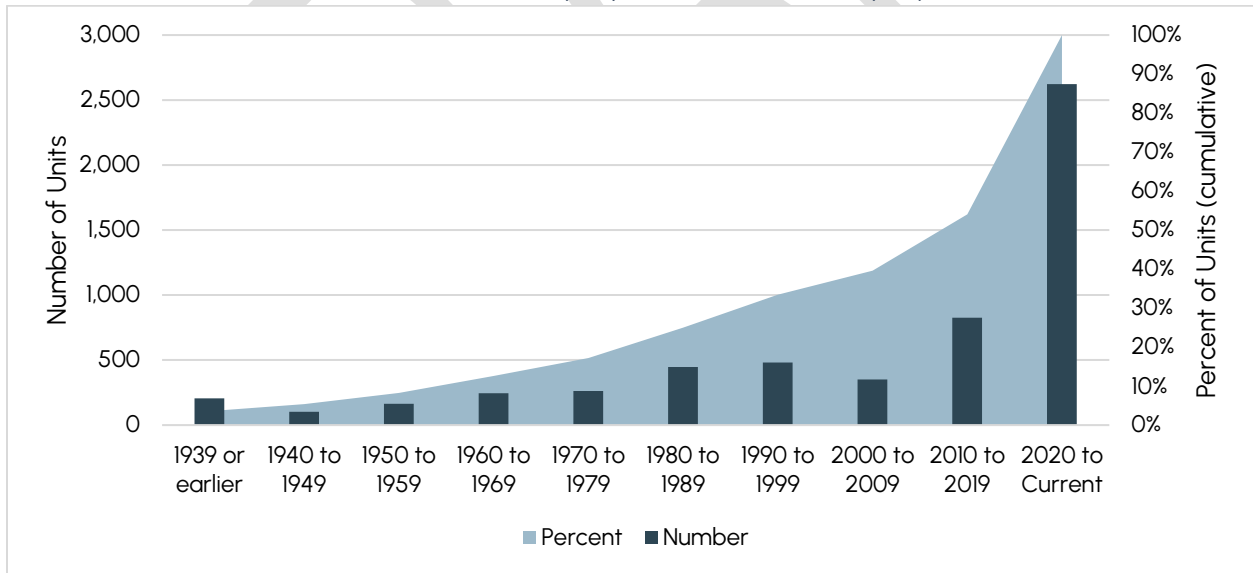
⁶ For more information, see the [Town of Zebulon Interactive Development Map](#).

Figure 27: Zebulon Housing Mix, 2014 to 2024
 Source: American Community Survey 5-Year Estimates



Unsurprisingly, the ratio of unit types created in the last few years has come to define Zebulon's housing mix. Nearly half of Zebulon's housing units have been built since 2020; and as thousands more have been approved, that number either has or will soon eclipse 50% of all of the Town's housing.

Figure 28: Housing Units by Year Built
 Source: Real Estate Property Data Files, Wake County Department of Tax Administration



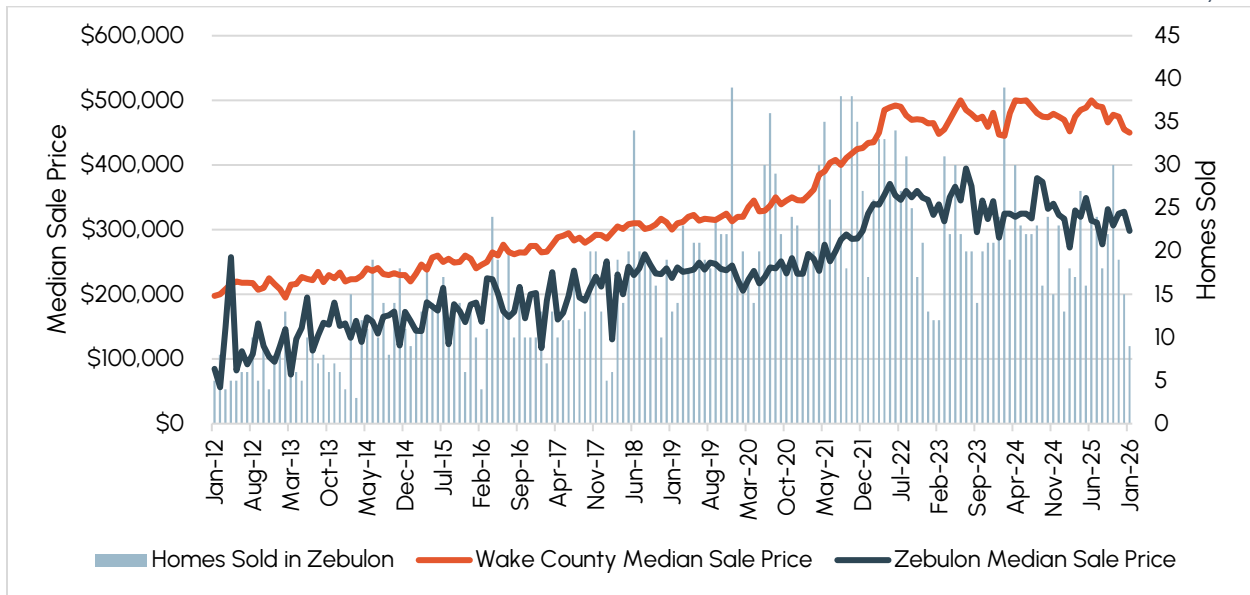
Recent and future development trends will continue to have a major impact on Zebulon's housing supply as the Town grows and continues to add housing units. The question remains, then, how the makeup of this growth in supply matches the demand from incoming residents and households. The areas where the supply of new units is the least aligned with demand will likely appear as spiking housing costs within subsections of the housing market.

Value and Sale Price

Largely driven by the growing demand for housing throughout Wake County and across the greater Research Triangle Region, the sale price for homes in Zebulon had been steadily increasing until about May of 2022. Since then, the median sale price has remained somewhat stable at around \$325,000.

Figure 29: Median Home Sale Price by Month, January 2012 to January 2026

Source: Redfin Data Analytics



While there are certainly myriad factors that influence home sale prices, one factor that might be contributing to the stabilization of housing prices in Wake County has been the rapid pace of development in the for-sale market. In Zebulon alone, nearly 2,000 units were added between 2014 and 2024. A review of new residential developments that are either under construction, approved, or proposed will see another 3,000+ new homes built in the coming years – and these numbers only represent a portion of the new housing that has been built across East Wake County, let alone the County as a whole.

Rental Market

If the rapid expansion of the single-family home market in Zebulon and around the County has helped to stabilize the for-sale market, the opposite has been true of the rental market, where the average asking rent has continued to climb.

Figure 30: Asking Rent by Rental Type, 2014 to 2025

Source: CoStar

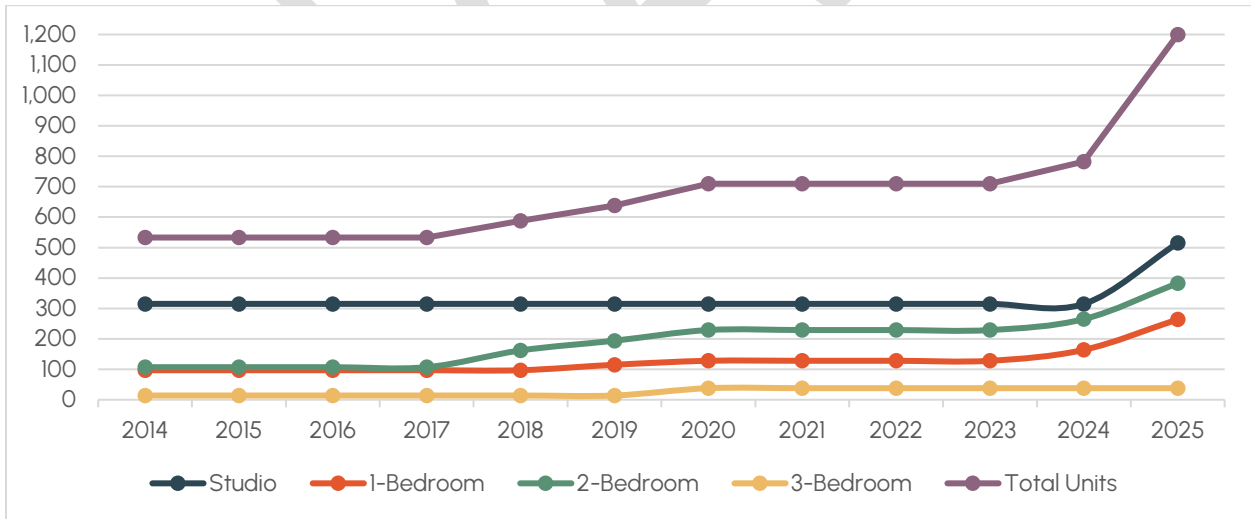


Most impacted by these rate increases have been 3-bedroom units, which have risen in average monthly rent by over \$500 in just the few years since 2020.

In part, the rise in the asking rent for these larger 3-bedroom rental units may be due to the fact that, as the demographic section detailed, a large number of families have moved to the area, but there have been no new 3-bedroom rental units built since 2020.

Figure 31: Multifamily Rentals by Number of Bedrooms, 2014 to 2025

Source: CoStar



Housing affordability in Zebulon, while still an important feature of the community, is somewhat of a fluid issue. The cost of rental housing is being pushed higher and higher due, in part, to the lack of new multifamily developments being built. Currently there is only one multifamily development that has been proposed or approved, according to data from the Planning Department.

Housing Affordability

As the previous section showed, the increase in demand and population has driven up housing costs. While the for-sale market has stabilized, the median sale price is still up over \$100,000 since before the COVID pandemic. The rental market, on the other hand, has not stabilized. If future growth projections are accurate, the general lack of new multifamily and other rental opportunities is likely to further increase this burden on renters.

Cost Burden

Cost burden is a metric used by the U.S. Department of Housing and Urban Development (HUD) to determine the incidence of housing affordability challenges in a community. It is calculated using the percent of a household's income that is dedicated to covering housing costs (including rent/mortgage payments, utilities, taxes, and insurance). A household that is spending more than 30% of their income on housing costs is considered "cost burdened," meaning that the household's ability to cover the costs of other essentials such as transportation, food, clothing, and healthcare, are being impacted due to the cost of housing. A household is said to be "extremely cost burdened" when it surpasses the 50% threshold.

While it is not uncommon for more renter-occupied (R-O) households to be cost burdened than owner-occupied (O-O) households, this discrepancy is particularly stark in Zebulon, where an estimated 4-out-of-5 renter households spends above 30% of their income on housing costs (compared to 1-in-5 O-O households). The contrast is even more concerning when looking at the incidence of extreme cost burden, which impacts nearly 40% of all renter households but impacts very few that are owner-occupied.

Table 7: Cost Burden by Tenure for Zebulon Residents, 2024
Source: American Community Survey 5-Year Estimates

	All Households	Owner-Occupied	Renter-Occupied
Cost burdened (>30% of household income spent on housing costs)	43.3%	21.3%	80.4%
Extremely cost burdened (>50% of income spent on housing costs)	27.9%	2.6%	38.9%

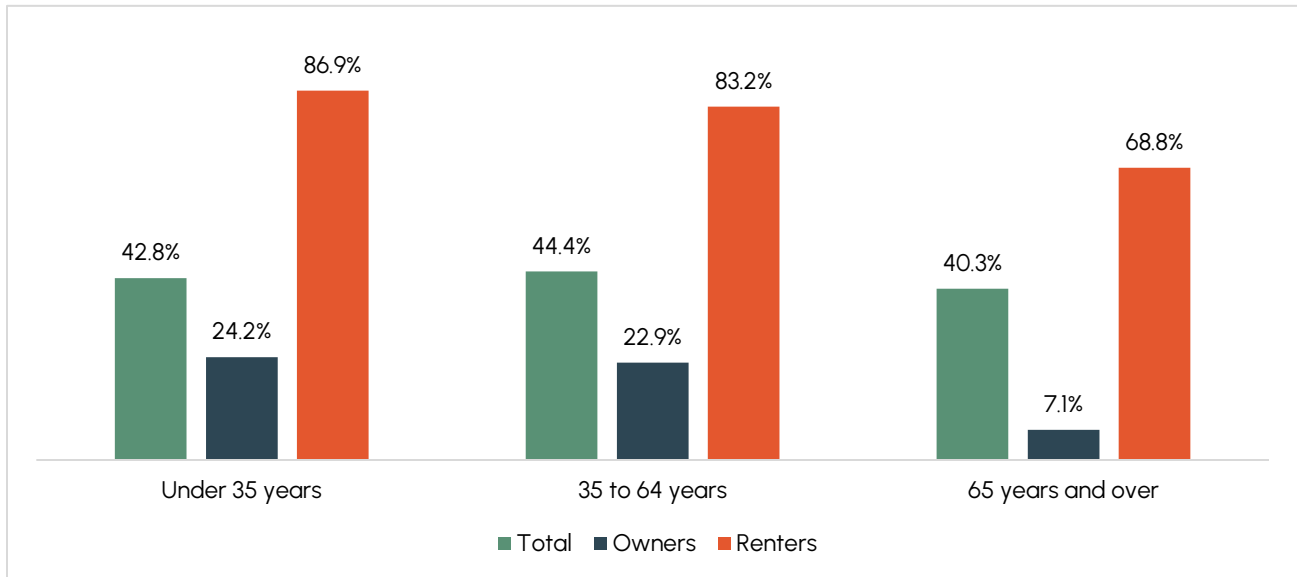
In fact, estimates suggest that the median renter household in Zebulon falls into the extreme cost-burden category. Put another way, the median renting household in Zebulon must spend over half of their income on housing costs alone.

Table 8: Percent of Median Household Income Needed for Median Monthly Housing Costs, 2024
Source: American Community Survey 5-Year Estimates

	Zebulon	Wake County
All Households	22.0%	18.9%
Owner-Occupied	18.6%	15.3%
Renter-Occupied	52.2%	29.9%

This significant variation in the incidence of cost burden by tenure holds across age groups, as well. Across all age groups, renter households face a significantly higher incidence of cost burden than owner-occupied households.

Figure 32: Cost Burden by Age of Householder and Tenure, 2024
Source: American Community Survey 5-Year Estimates



As housing costs have gone up in Zebulon, so has the incidence of cost burden. In 2019, over 45% of renting households were cost burdened compared to 80% in 2024. Despite the increase in sale price, however, the incidence of cost burden in O-O households has actually decreased since 2019.

Table 9: Change in cost burden in Zebulon 2019-2024
Source: American Community Survey 5- Estimates

	Total Households	O-O Households	R-O Households
2019	34.4%	27.5%	45.6%
2024	43.3%	21.3%	80.4%
Change	↑ 8.9	↓ 6.2	↑ 34.8

That is not to say that homeownership has not been impacted by rising housing costs, however. In fact, the barrier to homeownership has continued to grow, leaving renters facing rising rental costs with fewer options available to them to make the jump to purchasing a home.

As Table 10 shows, the price of starter homes (defined here homes valued in the bottom-third percentile) rose at a much faster rate than the typical home (average value) and top-tier (top-third percentile) in the region.

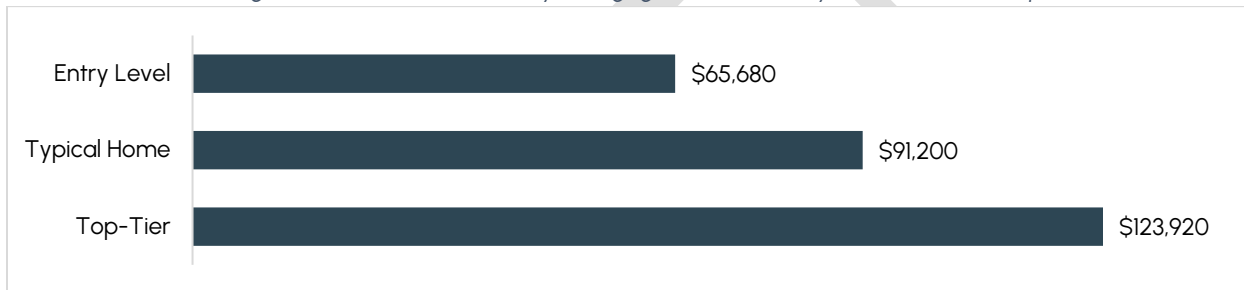
Table 10: Change in ZHVI, 2014-2024
Source: Zillow Housing Data

	Dec. 2014	Dec. 2019	Dec. 2024	5-Yr. Change	10-Yr. Change

Starter Home	\$111,713	\$167,977	\$263,646	57.0%	136.0%
Typical Home	\$163,970	\$224,120	\$340,516	51.9%	107.7%
Top-Tier Home	\$258,771	\$317,330	\$462,813	45.8%	78.9%

Following this increase in price for starter homes, the estimated annual income required to purchase one in Zebulon was about \$65,000. As discussed previously in this report, the median annual household income for renter households in Zebulon at that time was about \$25,000, with nearly 70% earning less than \$50,000 per year. As this gap between renter incomes and housing costs grows, homeownership becomes less and less achievable for those entering the market for the first time.

Figure 33: Household Income Required for Starter, Typical, and Top-Tier Home in Zebulon, December 2024⁷
 Source: Zillow Housing Data, Freddie Mac Primary Mortgage Market Survey, North Carolina Department of Revenue



Workforce Affordability

To ensure the provision of housing that is attainable for current residents, provide housing opportunities for those who work in Zebulon, and support economic development efforts, it's important to understand what "affordable" means for workers. This analysis uses the most common occupations and median earnings to define a housing affordability ceiling – 30% of a worker's monthly income, or the amount that a worker could spend on housing without being considered cost-burdened.

There is significant variation in median earnings for the most common occupations for Zebulon residents, from about \$20,000 to \$90,000. Based on median earnings, those employed in seven of the most common occupations for Zebulon residents cannot afford an entry-level home; the median worker looking to become a first-time homeowner in these occupations would be priced out of homeownership.⁸

Even those in higher-paying occupations, who may be interested in move-up housing, are now priced out of the typical home (requiring an estimated annual income of \$91,200) and top-tier homes (estimated annual income of \$123,920).

⁷ Assumes 20% downpayment, 6.72% interest rate (average of December 2024 weekly interest rate), homeowners insurance cost equivalent to 0.75% of purchase price, and combined tax rate of \$1.0756 per \$100 of purchase price.

⁸ Assumes a one-income household.

Table 11: Housing affordability for most common occupations for Zebulon residents, 2024

Source: American Community Survey 5-Year Estimates

Occupations	Jobs, 2024	Median Annual Earnings	Housing Affordability Ceiling
Management	638	\$67,404	\$1,685
Construction and extraction	483	\$24,390	\$610
Office and administrative	443	\$52,338	\$1,308
Healthcare practitioners and technical	381	\$84,632	\$2,116
Sales and related	315	\$27,325	\$683
Computer and mathematical	271	\$58,618	\$1,465
Production	256	\$40,640	\$1,016
Protective service occupations	206	\$58,317	\$1,458
Transportation and material moving	204	\$17,446 ⁹	\$436
Business and financial operations	162	\$90,313	\$2,258

When it comes to economic development efforts, the availability and quality of a local workforce is often a top criterion for site selection.¹⁰ To ensure continued success in economic development, therefore, it is essential that Zebulon's housing mix has adequate options for those who work in the community.

Based on median earnings, 40% of those employed in Zebulon can only afford to spend about \$1,000 per month on housing costs. Moreover, assuming a one-income household, only those employed in two of the most common occupations could afford to purchase an entry-level home.

Table 12: Housing affordability for most common occupations for Zebulon workers, 2024

Source: Lighcast 2026.1

Occupation	Jobs, 2024	Median Annual Earnings	Housing Affordability Ceiling
Office and administrative	904	\$47,917	\$1,198
Sales and related	688	\$37,324	\$933
Food preparation and serving	573	\$29,952	\$749
Management	560	\$108,538	\$2,713
Business and financial operations	519	\$77,006	\$1,925
Educational instruction and library	507	\$43,417	\$1,085
Transportation and material moving	499	\$37,230	\$931
Construction and extraction	475	\$50,921	\$1,273
Installation, maintenance, and repair	418	\$53,923	\$1,348
Production	319	\$44,225	\$1,106

As of April 2026, there are only two options on the market available for less than \$1,000 per month. Both of these options are rooms for rent, further limiting the types of households that

⁹ Represents median earnings for all Production, Transportation, and Material Moving occupations.

¹⁰ The 2026 State of Site Selection Pulse Check. Site Selectors Guild. https://siteselectorsguild.com/wp-content/uploads/2026/03/SoSS-2026-PulseCheck_3.20.26.pdf

these would be appropriate for. Increasing the budget to \$1,499, an amount that exceeds the affordability threshold for all but two of the most common occupations for Zebulon workers and two of the most common occupations for Zebulon residents, only adds three additional units, all of them rentals.

Beyond saving for a down payment, workers who are looking to move from renting to owning would need to spend at least \$1,500 per month in housing costs, based on current market availability, which would require an estimated annual household income that is about \$35,000 per year more than the median household income for renters.

Table 13: On-Market Homes by Price
Source: Real Estate Property Data Files, Redfin

Monthly Payment	For-Rent		For Sale	
	Count	Percentage	Count	Percentage
Under \$1,000¹¹	2	5.1%	0	0.0%
Up to \$1,499	5	12.8%	0	0.0%
Up to \$1,999	25	64.1%	10	6.5%
Up to \$2,499	37	94.9%	56	36.6%
Up to \$2,999	39	100.0%	112	73.2%

Affordable Housing Subsidies and Programs

Providing housing for low-income households can be very challenging. As land, materials, and labor costs have risen dramatically in the last ten years, very few options remain that can make the development of this type of housing profitable for developers. In many cases, subsidies are required to help bring this well-needed product to market.

Among the most effective subsidies are the highly competitive federal Low-Income Housing Tax Credits (LIHTC) that are distributed to states and then awarded to individual projects. Other common programs are offered as loan programs directly to residents through the U.S. Department of Agriculture (USDA), although some of these have been closed in recent years.

Within the Zebulon planning jurisdiction, 263 units are dedicated affordable units through either USDA or LIHTC programs, the majority of which are also age-restricted and reserved for seniors.

Table 14: Active Income-Restricted Properties in Zebulon Planning Jurisdiction
Source: U.S. Department of Housing and Urban Development (HUD), USDA Rural Development Datasets.

	Financing	Low-Income Units	Population	Year Placed in Service	Expiration of Affordability Period	Years Remaining
The Maples	USDA Section 515	36	Families	1983	2035	9 years
Silver Spring	LIHTC	33	Seniors	2002	2032	6 Years

¹¹ Rooms for rent, not individual units.

Shepard Greene	LIHTC, USDA Section 538	50	Seniors	2018	2048	22 years
Zebulon Green	LIHTC	72	Families	2021	2051	25 years
The Carrington	LIHTC	72	Seniors	2023	2053	27 years

Whether through LIHTC, USDA, or other programs, most units built through subsidies require that the units produced remain affordable for a certain number of years before they can either revert to market rate housing or be included in another type of program that can maintain their affordability. In the next 10 years, 69 of Zebulon's affordable units will be exiting their affordability window. As these units leave their affordability period, it will be important that these residents have options to avoid their displacement. This can be accomplished by preserving the affordability of these units or replacing them with other new subsidized units. Ultimately, however, it is unlikely that unsubsidized options will be effective for these low-income households.

Zebulon is also home to Wake County's Housing Authority, which manages a variety of subsidies and programs from the U.S. Department of Housing and Urban Development (HUD) to help low-income residents find affordable housing, either by providing affordable units or by helping bridge the gap between market rent and what a household can afford.

Table 15: Summary of HUD Programs in Zebulon
 Source: U.S. Department of Housing and Urban Development (HUD)

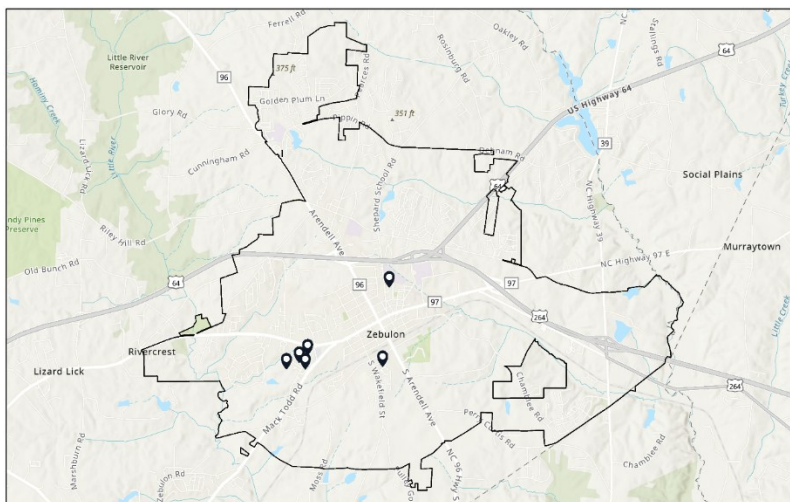
	Subsidized units available	% Occupied	Average household income per year
Summary of All HUD Programs	223	84	\$18,886
Public Housing	85	84	\$17,505
Housing Choice Vouchers	94	84	\$20,680
Project Based Section 8	44	86	\$16,632

Whether through subsidized units or rental assistance, the highest need for low-income housing is for households earning less than \$35,000 per year, with an affordability threshold of \$875 per month. For homeownership, this equates to a purchase price of about \$135,000 or less.

Including the Shannon Drive Apartments, public housing through the Wake County Housing Authority, Zebulon is home to six affordable housing developments, primarily clustered in the southwest portion of the Town.

Figure 34: Map of Affordable Housing Developments

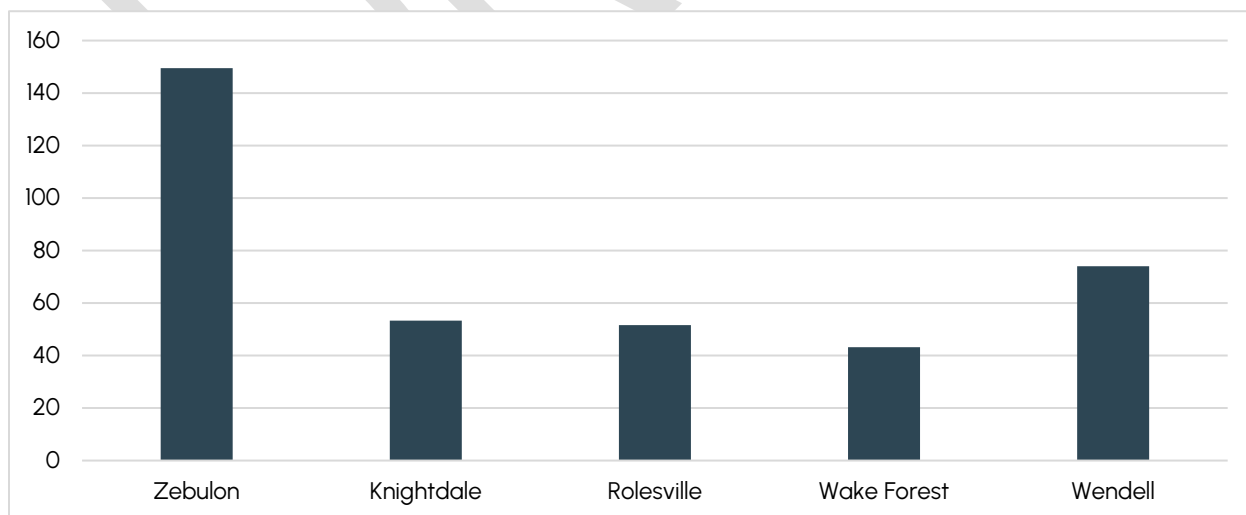
Source: U.S. Department of Housing and Urban Development (HUD), USDA Rural Development Datasets., Novogradac



When including subsidized housing, such as public housing, Housing Choice Vouchers, and Project-Based Section 8, Zebulon has a higher number of subsidized units per 1,000 households, compared to other communities in Wake County. However, the population of these units differs from their neighbors. In Zebulon, nearly 60% of the LIHTC or USDA properties are age-restricted, the highest in East Wake. While it is important to continue to provide affordable options for seniors, the high rents for larger rentals and incidence of cost burden for renters under the age of 65 point to a need for additional affordable options for families.

Figure 35: Subsidized Units per 1,000 Households, 2024

Source: U.S. Department of Housing and Urban Development (HUD), USDA Rural Development Datasets, American Community Survey 5-Year Estimates.



Current Housing Gap and Future Demand

To better understand the potential housing needs of current and future Zebulonians, the existing affordable housing gap and future demand can be estimated. Using current cost-burden data, household projections, and past growth, the project team can project the estimated number of housing units needed in Zebulon.

Currently, the Town has an existing affordable housing gap of about 1,400 units, with the greatest need among lower-income renters. However, rising housing costs are also affecting higher-income and owner-occupied households, creating a growing need for more attainable for-sale housing.

Residents who participated in the Zebulon Housing Survey were supportive of meeting this need, with 47.6% of participants supporting prioritizing housing options that are affordable for low-and moderate-income households.¹²

Table 16: Existing Affordable Housing Gap, 2024
Source: American Community Survey 5-Year Estimates

Household Income	Monthly Affordability Threshold	Owner-Occupied	Renter-Occupied	All Households
Less than \$20,000	\$500	38	299	337
\$20,000 to \$34,999	\$875	0	376	376
\$35,000 to \$49,999	\$1,250	96	137	233
\$50,000 to \$74,999	\$1,875	109	99	208
\$75,000 or more	>\$1,875	191	64	255
Total Affordability Gap		434	975	1,409

Based on an analysis of the data, in the next five years, based on two growth scenarios, the Town is projected to need approximately 3,400 to 5,600 housing units, putting the total estimated demand between 4,800 units and 7,000 units (955 to 1,405 annually).

Table 17: Projected 5-Year Housing Demand
Source: American Community Survey 5-Year Estimates, Town of Zebulon.

	Existing Gap	5-Year Housing Demand	
		Conservative	High Growth
For-Sale	434	2,088	3,479
For-Rent	975	1,282	2,136
Total	1,409	3,370	5,615
Estimated Demand: 4,779 to 7,024			

With about 3,000 units in the development pipeline (nearly all of them SFD or townhomes), future new development in Zebulon should prioritize diversifying the Town's housing stock to

¹² Defined as those with an "annual household income less than \$72,950 for a 1-person household and \$104,200 for a family of 4."

include a wide range of housing types, including a mix of rental and homeownership, affordable units, and smaller homes, to provide options for those across the housing life cycle.¹³

DRAFT

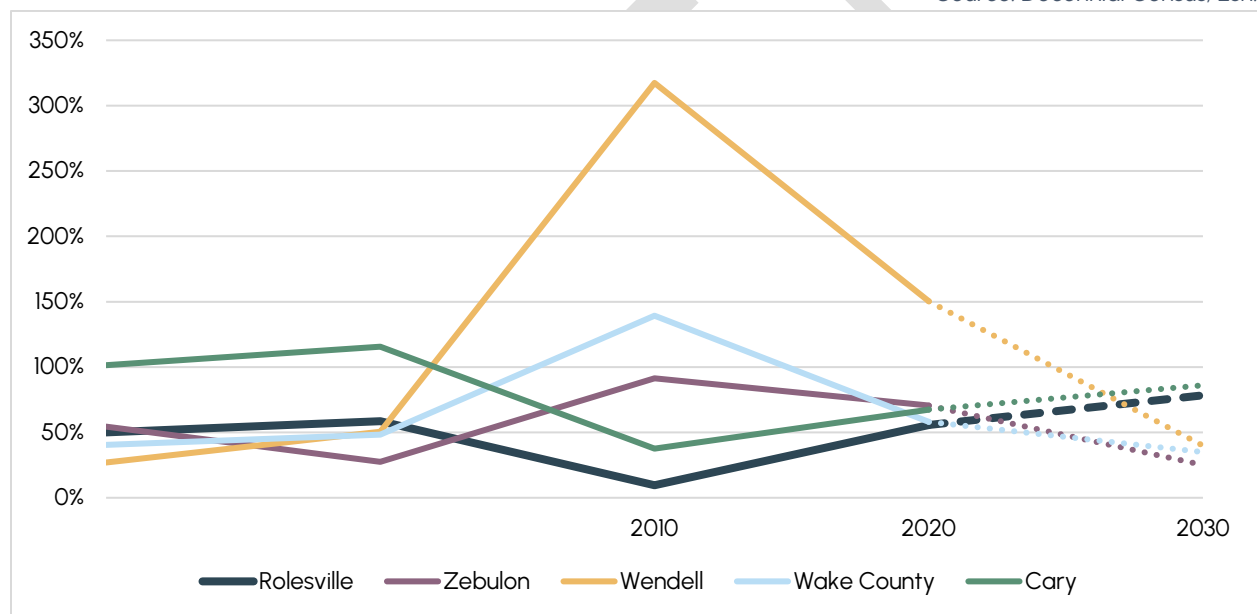
¹³ For more information on the housing life cycle, see Figure 41.

Findings and Analysis

Finding: The Town of Zebulon, which has historically been an affordable option in the Research Triangle Region, is the latest East Wake County municipality to undergo rapid population growth and rising housing costs.

While Zebulon's population boom has been significant (Figure 1), it is only the most recent area in East Wake County to undergo rapid growth. For example, the neighboring communities of Knightdale, Rolesville, and Wendell have recently had to navigate population booms themselves.

Figure 36: Population Growth Rate by Decade in East Wake County Municipalities, 1990-2030 (proj.)
Source: Decennial Census, Esri.

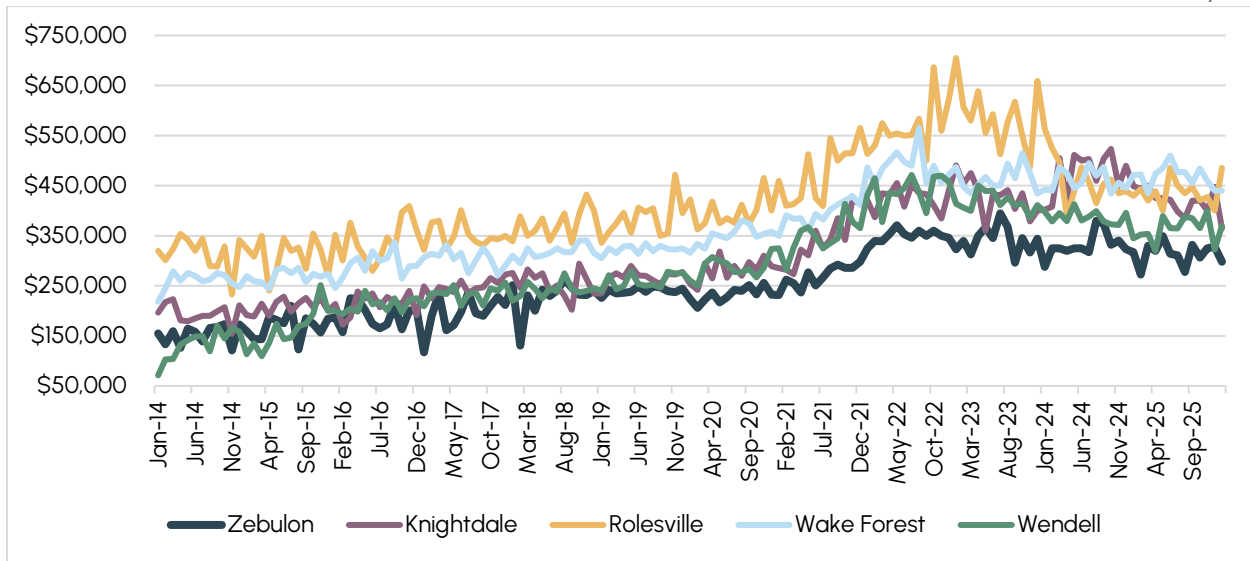


As the Research Triangle Region has grown, many people have sought to relocate into Raleigh's suburbs and nearby communities. This growth in regional demand has simultaneously led to growing populations and ballooning housing costs for many of Zebulon's neighbors.

As costs in Raleigh and other East Wake County communities became increasingly expensive, many of these residents have looked to Zebulon (Figure 19), which has historically been the affordable option by comparison.

Figure 37: Median Home Sale Price, East Wake County, January 2014 to January 2026

Source: Redfin Data Analytics



Affordability within a regional context is an important metric for monitoring economic sustainability and maintaining a competitive advantage for economic development campaigns. It will also be important to continue to monitor housing affordability in reference to local and regional wages to ensure an appropriate balance and ensure that Zebulon has adequate housing and can continue to serve as a desirable place for both employers and the regional workforce.

Affordability is increasingly becoming a challenge for both new and long-established Zebulonians, however. Residential development for single-family homes in the Town has been largely able to keep up with demand in the for-sale market and purchase prices have largely stabilized as a result (Figure 29). However, the Town has not seen much development of other housing types in recent years (Figure 27).

Finding: Zebulon's affordability challenges are disproportionately impacting renters and first-time homebuyers.

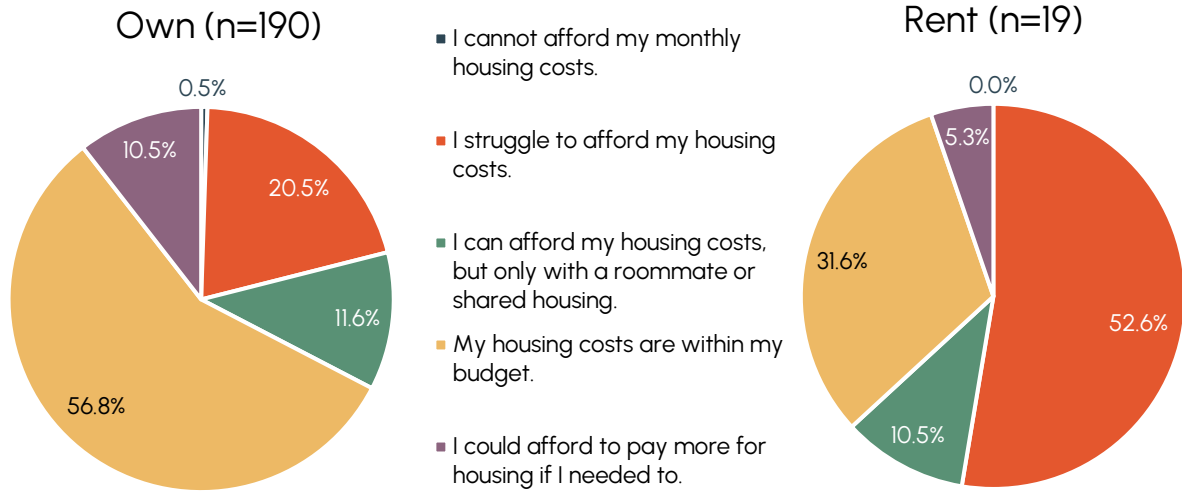
Starting around 2020, the Zebulon housing market saw a significant spike in sale prices. After peaking in the Summer of 2023, prices have largely plateaued and even come down a little (Figure 29). Nonetheless, the median sale price is still about 33.6% higher now (\$298,000) than it was before in January 2020 (\$223,000) before the COVID-19 pandemic.

Historically, this would be considered a rapid increase. On the other hand, it could also be viewed as somewhat moderate when compared to many other North Carolina communities during this same time. But the impact of this price spike is being felt disproportionately by different segments of the housing market, specifically by first-time homebuyers. As Table 10 shows, the price of starter homes has risen nearly twice as fast as the price of luxury homes in the Zebulon market, increasing the barrier to homeownership.

This is particularly problematic for Zebulon renters who have seen rent prices spike significantly, especially those renting 3-bedroom units in the Town. While the rent charged for 1- and 2- bedroom units rose by just under 20% from 2020 to 2025, the rent for the small number of 3-bedroom units in Zebulon rose by over 50% in that period (Figure 30). These renters are being squeezed on both sides as they watch both their rent increase and the price of a starter home rise faster than the rest of the for-sale market.

The discrepancy of household income by tenure, as seen in Table 5, and its resulting impacts, are evident in Zebulon residents' reported ability to afford their housing costs. About 58% of participants in the Zebulon Housing Survey who rent reported struggling with their housing costs, or needing some type of shared housing in order to afford them, compared to about 33% of participants who are homeowners. While this information may provide a more up-to-date picture of housing affordability than estimates from the American Community Survey, it should be interpreted and generalized with caution, due to the low numbers of renters who participated in the survey.

Figure 38: Ability to Afford Housing Costs, by Tenure
 Source: Zebulon Housing Survey



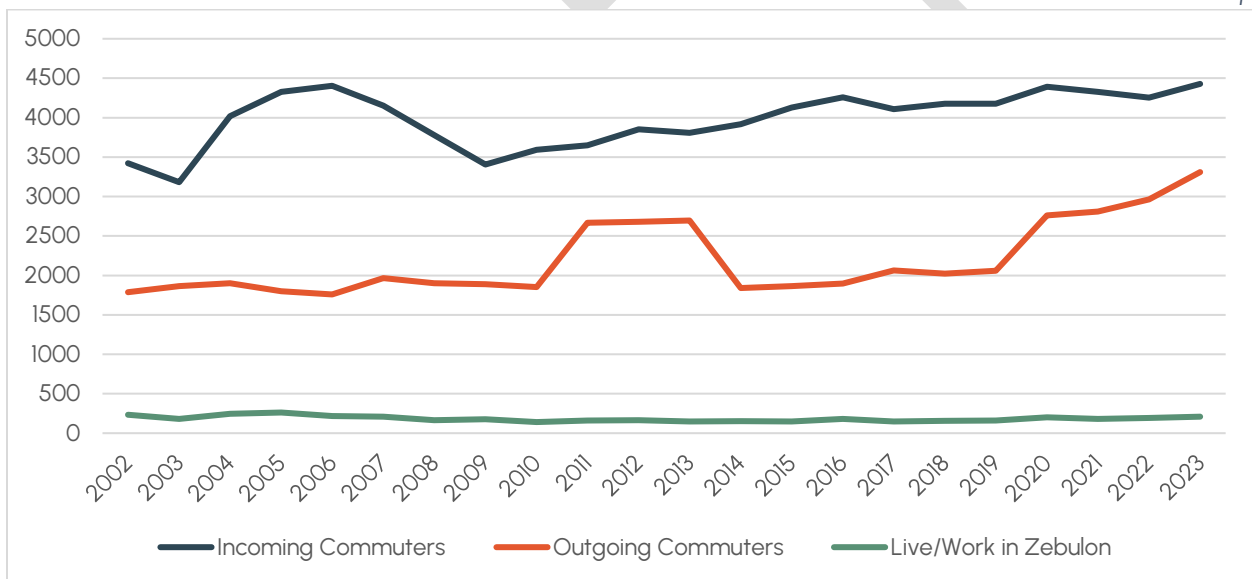
To put these numbers into perspective, consider what is a very likely scenario based on the demographic trends highlighted in this report. A young family of two working parents and two young children moved into a 3-bedroom apartment in Zebulon in 2020 because it was more affordable than their apartment in Raleigh and they want to save to buy their first home. In the five years since they moved to the Town, not only has their rent gone up by over \$500 per month, but they've seen the price of starter homes increase by over \$100,000.

Affordability issues for renters are getting worse due to the lack of multifamily rental properties being built in the Town. The demographics and household size of those moving into Zebulon (see Figure 4) may be causing a spike in demand for 3-bedroom rental units, of which zero new units have been built since 2019 (Figure 31).

Finding: Zebulon’s local economy has historically been more reliant on its commercial than its residential tax base, but that trend is reversing and could significantly shape the Town’s economic resilience.

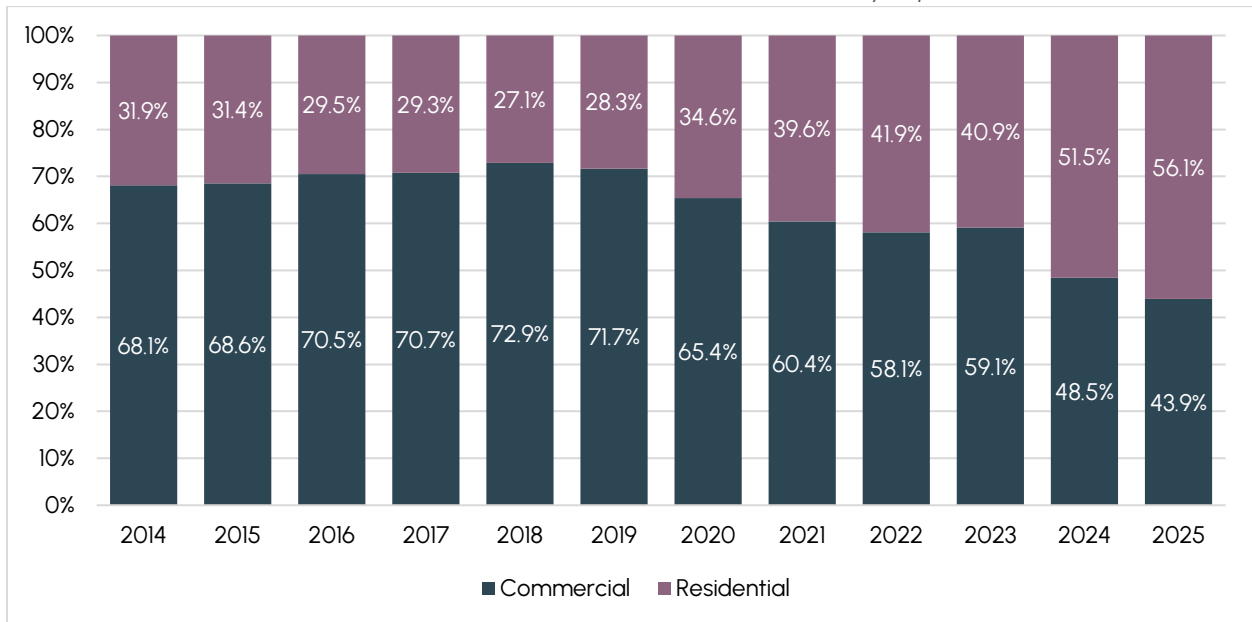
Due in large part to major employers like GlaxoSmithKline (GSK), Nomaco, and U.S. Foods, Zebulon has been a net importer of jobs for decades, meaning that more people commute into the Town for their jobs than commute out. However, the monumental growth within the Research Triangle Region has led to significant demand and rising costs, which have pushed much of the workforce farther away from the area's job centers and have begun to flood Zebulon with outbound commuters. While the data are not yet available, recent trends foretell a potential shift to the point where the Town is likely to see a change in its status as a net importer of jobs (if it hasn't occurred already).

Figure 39: Commuter Inflow/Outflow for Zebulon, 2002-2023
Source: U.S. Census OnTheMap



Nonetheless, the presence of these major employers has created a healthy balance in the Town's local economy and revenues, which until recently were generated more through commercial taxes than residential ones. As of 2025, Zebulon's tax base is still well balanced. However, the influx of outbound commuters could threaten continued economic development efforts and potentially shift the Town's economy increasingly toward that of a "bedroom community" and a revenue structure more heavily built on residential taxes.

Figure 40: Zebulon Tax Base Components, 2014-2025
 Source: Wake County Department of Tax Administration



A wide variety of housing types and affordability ranges can play a major role in economic development efforts. Housing that is affordable for workers has become an increasingly important factor in companies' site selection decisions.¹⁴ If Zebulon wishes to maintain its balanced economy and continue to attract major employers, a variety of housing types and affordability ranges could be a critical component to ensuring a competitive economic development environment.

The important role that housing can play in these efforts has not been lost on local leaders, of course; and strategies for maintaining the affordability of the local housing market and focusing on a balanced mix of housing types appear throughout the Town's 2024 Economic Development Strategic Plan.

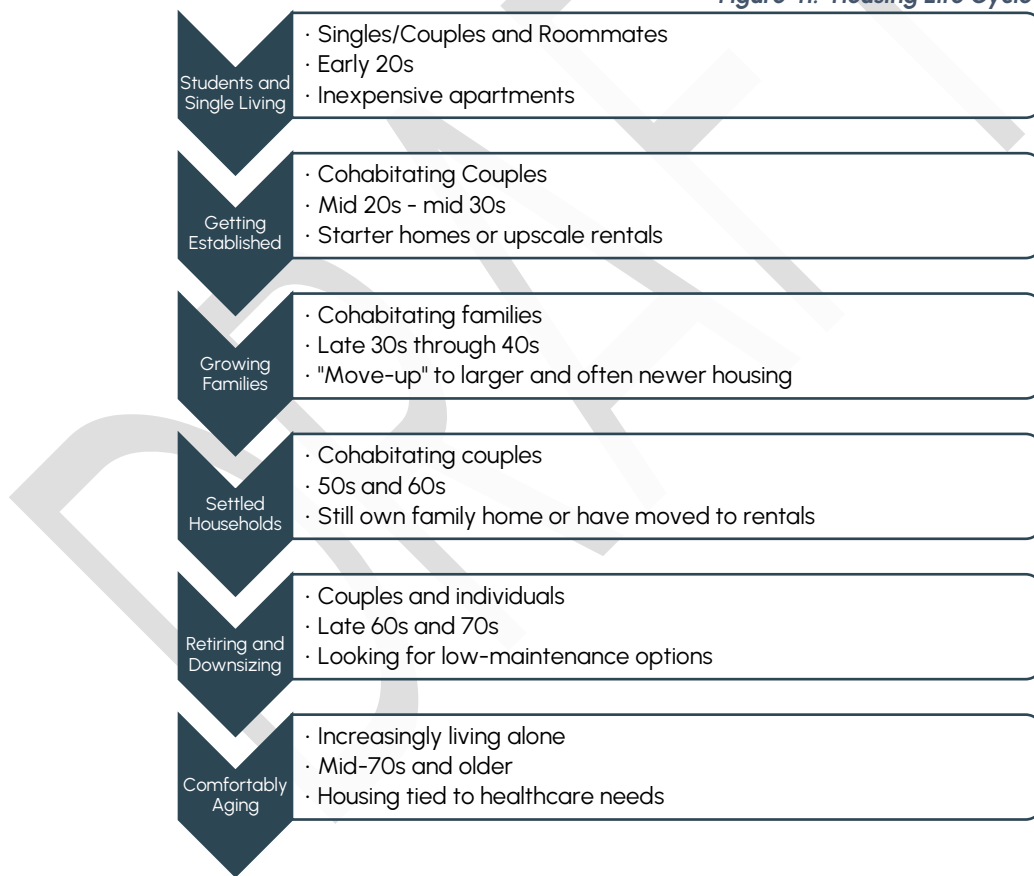
¹⁴ The 2026 State of Site Selection Pulse Check. Site Selectors Guild. https://siteselectorsguild.com/wp-content/uploads/2026/03/SoSS-2026-PulseCheck_3.20.26.pdf

Finding: Housing in Zebulon primarily consists of single-family detached homes, and therefore has limited housing options to meet a variety of needs and uses.

As Zebulon has grown, a vast majority of its new housing stock has been comprised of single-family detached (SFD) homes, the number of which increased by 173% between 2014 and 2024 (Figure 27). While these are certainly the most popular housing type in Zebulon and elsewhere, SFD homes do not meet a wide variety of uses. Even a balanced mix of large and small SFD homes leave a significant number of households without options that meet their needs.

The "Housing Life Cycle," depicted in Figure 41, demonstrates a typical array of housing needs that are present in nearly every community.

Figure 41: "Housing Life Cycle"



At the front end of the Housing Life Cycle, the "Students and Single Living" offer opportunities for young people to get their start, often finding rental opportunities that they can afford with roommates. As these residents age into needing larger and newer units, the inexpensive units become available for the next wave of young people, and so on.

This turnover is critical to ensuring that the housing supply in a community is effectively and efficiently being utilized by its residents. Issues can arise when there are not sufficient options to meet the uses and needs of residents and households. If, for example, there are limited options for the "Retiring and Downsizing" and "Comfortably Aging" cohorts as their children move out and their uses and needs shift to housing options that are smaller and require less maintenance, these residents tend to remain in their family-sized homes, thereby limiting the supply that is available to the "Growing Families" and "Settled Households" coming up behind them.

The resulting constraints on supply often lead to rising housing costs as retirees who face limited options for downsizing are forced to stay in homes that are better suited for larger families. The demand from "Growing Families," then, is met with limited supply, and prices surge. Furthermore, these larger homes can become burdensome to maintain for retirees with increasingly limited budget and physical mobility. This, in turn, can lead to the deterioration of the existing housing stock and expensive rehab projects, some of which will require subsidies to address.

Zebulon's recent residential developments have largely only catered to "Growing Families" and "Settled Households" segments of the housing life cycle. And while there is overlap between these segments and the demographics of Zebulon's new residents, there are still a variety of uses and needs that are not being met with new developments. The rising cost of renting a 3-bedroom unit likely speaks to a significant gap between market demand and the lack of corresponding supply.

The addition of larger rental units alone, however, will still leave significant uses and needs unmet – especially as more than 1-in-5 residents are age 55 and older (Figure 4). The creation of homes that meet the needs of those in the "Retiring and Downsizing" and "Comfortably Aging" categories will become increasingly important to help ensure that the housing that does exist in Zebulon is effectively and efficiently meeting the needs of its residents.

Finally, communities that offer a robust mix of housing types are better positioned to withstand the negative impacts of economic downturns. Communities with higher ratios of SFD homes, on the other hand, tend to be more susceptible to affordability issues such as cost burden and housing market crashes. In fact, studies have shown that communities with higher number of SFD housing show higher foreclosure rates during economic downturns.¹⁵

¹⁵ Chakraborty, A., & McMillan, A. (2022). Is Housing Diversity Good for Community Stability? Evidence from the Housing Crisis. *Journal of Planning Education and Research*, 42(2), 150-161.
<https://journals.sagepub.com/doi/10.1177/0739456X18810787>

Finding: While a number of the Town’s plans and strategies focus on creating a diverse housing mix, current policies and processes are likely preventing progress towards this goal.

The Housing and Neighborhoods section of the 2021 GROW Zebulon Comprehensive Land Use Plan states that “having a diverse stock of housing—new and old, big and small, ownership and rental—is crucial for offering choice and providing for the individual needs of all households, regardless of economic conditions.” The goals of achieving and promoting a balanced and attainable supply of housing appear regularly in Zebulon’s planning documents. However, an analysis of the Town’s existing Unified Development Ordinance (UDO) reveals that lot dimensional standards, residential zoning district distribution, and permitting and approval processes are, intentionally or not, creating barriers to achieving a diverse housing stock throughout the Town’s planning jurisdiction.

For example, as of the 2021 UDO update, only 10% of Zebulon’s planning jurisdiction allows for multifamily structures to be developed by right. As such, no market rate multifamily housing has been built during the recent population surge. The lack of new multifamily rental options is likely driving up the cost of the apartments that do exist.

On the other side of the density spectrum, the Town’s Residential Suburban (R2) district accounts for nearly 60% of the Town’s residential zones by area, despite being intended for “somewhat peripheral locations of the Town’s planning jurisdiction.” Within this district, minimum lot sizes and setback requirements ensure that large amounts of land are needed for single-family detached homes while other types of developments are functionally disincentivized. For example, a developer considering building a duplex in an R2 district would need to procure a full acre of land for the two-unit structure and would still need to apply for a special use permit and undergo a multistep approval process.

Table 18: Required Lot Size by Development Type and Zoning District¹⁶
 Source: GROW Zebulon Unified Development Ordinance

		R2	R4	R6	RMF
Single-Family Detached	Minimum Lot Size	30,000 sq. ft.	10,000 sq. ft.	8,000 sq. ft.	6,900 sq. ft.
	Total Development Size	30,000 sq. ft. (0.69 acres)	10,000 sq. ft. (0.23 acres)	8,000 sq. ft. (0.18 acres)	6,900 sq. ft. (0.16 acres)
Duplex	Minimum Lot Area (per unit)	21,780 sq. ft.*	13,000 sq. ft.*	10,500 sq. ft.	8,700 sq. ft.
	Total Development Size	43,560 sq. ft.* (1 acre)	26,000 sq. ft.* (0.60 acres)	21,000 sq. ft. (0.48 acres)	17,400 sq. ft. (0.40 acres)
Triplex	Minimum Lot Area (per unit)	Not allowed	7,600 sq. ft.*	7,200 sq. ft.	6,200 sq. ft.
	Total Development Size	Not allowed	22,800 sqft.* (0.52 acres)	21,600 sq. ft. (0.50 acres)	18,600 sq. ft. (0.43 acres).

¹⁶ *indicates uses that require a special use permit.

Quadplex	Minimum Lot Area (per unit)	Not allowed	7,600 sq. ft.*	7,200 sq. ft.	6,200 sq. ft.
	Total Development Size	Not allowed	30,400 sq. ft.* (0.70 acres)	28,800 sq. ft. (0.66 acres)	24,800 sq. ft. (0.57 acres)

In the R4 district, which “allows a wide variety of dwelling unit types at moderate densities of around 3 units per acre,” duplexes require more than half an acre to develop, which is actually more than is required for a triplex in the same district. Either building type requires a special use permit, which follows a 9-step procedure including a mandatory pre-application conference, review by a Technical Review Committee (TRC), and a public hearing before the Town Board of Commissioners to review and approve the permit.¹⁷

Developers tend to place high importance on clarity in zoning districts and reliable permitting processes—the longer and more complicated these become, the greater the risk to their potential investment. Typically, developments of traditional single-family detached homes present the lowest risk as zoning ordinances often make this type of housing the easiest to build. One of the best ways to encourage less traditional housing types, then, is to make it very clear what restrictions and incentives apply and what design/configuration is likeliest to be approved.

A look at pocket neighborhoods in the UDO can help demonstrate the importance of this kind of clarity. Pocket neighborhoods (a collection of smaller single-family detached homes that face a common area) can be ideal first-time homebuyer or downsizing options. They can be built as single-story units for accessibility and with lawn maintenance often handled by a Homeowners Association. They tend to blend well into SFD neighborhoods and are among the “encouraged” types of “small-lot/small-home” mentioned in the R2 District Character description within Zebulon’s UDO.

In Zebulon, all pocket neighborhoods are required to receive a special use permit and are evaluated to be “in general conformity with the Town’s adopted policy guidance.” However, the text of the UDO might lead to some confusion about how to structure a site plan that is likely to be approved by the Town Board. For example, the maximum density allowed for a pocket neighborhood in the R2 district could be reasonably interpreted as either 1.595, 3, or 3.3 units/acre depending on which set of guidelines is being referenced.¹⁸

Table 19: Minimum Required Development Size for a Pocket Neighborhood in R2 District

Source: GROW Zebulon Unified Development Ordinance

**Minimum land area for a 4-unit
pocket neighborhood**

¹⁷ See Application Review Procedures – 2.2.19 Special Use Permit in the UDO.

¹⁸ The Dimensional Standards table on Page 3-10 of the UDO lists the maximum residential density for a pocket neighborhood or bungalow court as 3 units per acre. The Use-Specific Standards section for Pocket Neighborhoods (pages 4-20 through 4-22) states that “in no instance shall the gross density of the development exceed a 10 percent increase in the density of the underlying base zoning district.”

Based on min. lot area/unit (6,000 sq. ft.) + required open space (40% of total site)	33,600 sq. ft. (0.77 acres)
Based on R2 standards table (max. 3 units/acre) + 10% = 3.3 units/acre	52,800 sq. ft. (1.21 acres)
Based on R2 standards table (max. 3 units/acre)	58,050 sq. ft. (1.33 acres)
Based on R2 base max. density (1.45 units/acre) + 10% = 1.595 units/acre	108,900 sq. ft. (2.5 acres)

In summary, the structure and content of the UDO is having the likely impact of encouraging the development of single-family homes in part by establishing obstacles or providing a lack of clarity or consistency around other types of housing development. Where incentives do exist, they are focused on aesthetics, sustainability, and the preservation of green spaces and are generally more applicable to single-family structures. The amount of land that is zoned in the restrictive R2 district, large and disproportionate minimum lot sizes, and the widespread requirement of special use permits are likely limiting the amount and type of development that is occurring.¹⁹

As an example, if a developer were looking to purchase and develop a 1.5 acres parcel in an R2 district, they could build 3 single family homes or 4 bungalow court homes (that meet the residential design guidelines) without a special use permit or they could opt to go through the special use permitting process to build either a single duplex or a 4-unit pocket neighborhood (assuming the 3 units/acre interpretation).

The Town's policies and incentive structures could be adjusted to encourage housing mix and affordability, however. As Zebulon undergoes an update to its Strategic Plan, a fresh look at how incentives are structured and where existing policy might be hindering the Town's pursuit of its stated goals could help realize the vision of leadership and the community.

¹⁹ Only two developments are currently approved (and two more proposed) within the R2 zone without zoning amendments. All four have been approved on a by-right basis as "Conservation Subdivisions," which allow for significantly smaller lots and greater density than the district's base requirements. Dimensional standards in these Conservation Subdivisions are less restrictive than the base requirements in R6 or RMF zones and more closely resemble the developments in the R13 Special Use Districts that were eliminated as part of the 2021 UDO update.

Finding: To facilitate and build consensus around the vision for the future, the Town needs to strengthen communication channels to effectively reach all segments of the Zebulon community and facilitate the two-way flow of information.

Zebulon's demographics have shifted throughout the population boom; and they will continue to shift and change if growth projections come to fruition. As such, it will become imperative to continue to monitor these changes and ensure that all segments of the developing community are engaged to participate in conversations about the Town's future.

For example, Zebulon has become a majority-minority community over the last five years and is becoming home to an affluent Black community (Figure 15). An estimated one-quarter of Zebulon's residents are primarily Spanish speaking (Figure 8). These demographic groups are among those often lacking representation in community engagement activities, as they were among respondents to the Zebulon Housing Survey.

Table 20: Underrepresentation among Housing Survey Respondents

Source: ACS 5-Year Estimates, Zebulon Housing Survey

	2024 Zebulon Population (ACS estimates)	Resident Respondents (self-reported)
Black or African American	45.6%	25.5%
Hispanic or Latino	22.9%	9.0%

In general, engagement efforts throughout this housing study did not receive much attention throughout the Zebulon community, despite significant efforts by the Town's Economic Development and Planning staff. Open house events were sparsely attended and, in spite of multiple distribution efforts and strategies (including tabling at community events and outside a grocery store, a mailer campaign, and social media posts and videos), the community survey received relatively few responses. Those who did respond were not representative of the town's demographics, skewing heavily towards white and more affluent residents.

There are a number of factors that impacted the low level of engagement. The Town's Communications Director was hired after many engagement activities were underway, limiting their ability to coordinate and increase outreach. In addition, it can be difficult to engage with new community members who are just getting settled and may not be focused on or aware of local communication channels.

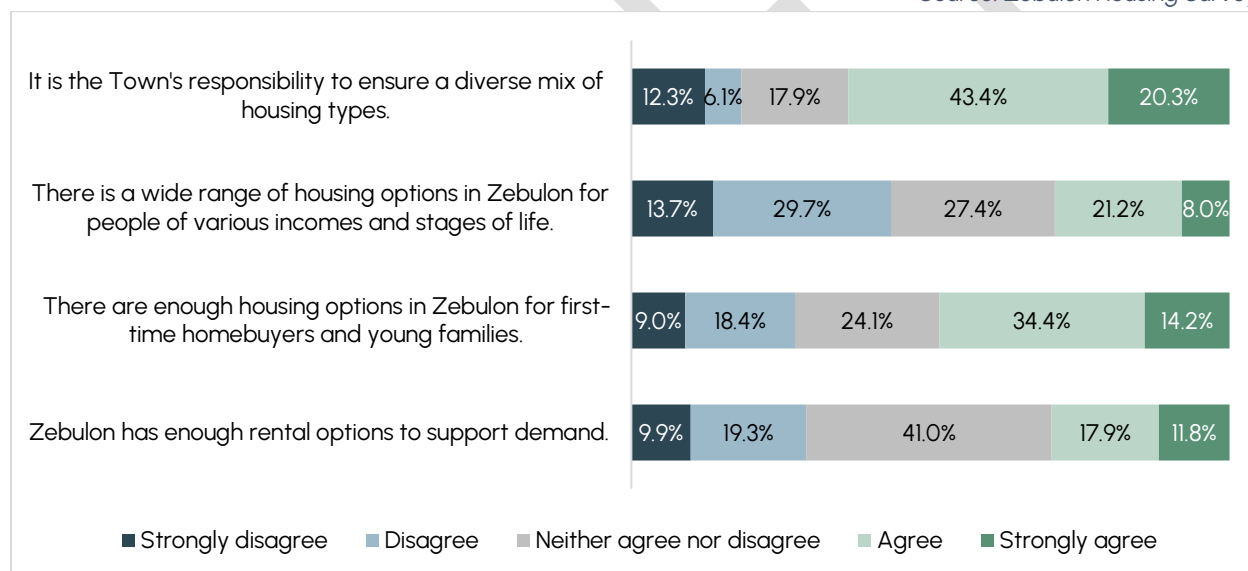
Housing policy can be complex, and for many residents may not rank highly among competing priorities of everyday life or be at the top of their interests. Despite the fact that these concepts can have wide-ranging impacts across a broad range of local issues such as the local economy, economic development, school, transportation, infrastructure, oftentimes

community members and local leaders are not aware of the housing challenges facing residents beyond their own street or neighborhood.

When people do respond to surveys or attend open houses it is somewhat common to see some apparent contradictions in how people think or feel about housing in their area. For example, when asked if Zebulon had a wide range of options for people of various incomes and stages of life, over 43% of survey respondents agreed (29% disagreed). However, only around a quarter of respondents agreed that there were enough homes for first-time homebuyers and young families (49% disagreed). Responses to statements like these can help identify where there is disagreement and/or room for some additional information or improved communication about how these issues are impacting a community.

One item that found majority agreement, however, was the belief that local government is responsible for providing a balanced mix of housing types.

Figure 42: Responses from Zebulon residents to statements about the existing housing mix
 Source: Zebulon Housing Survey



As Zebulon's leaders work to update the Town's Strategic Plan, working to establish a clear and shared vision that will guide planning efforts will be critical in finding success and meeting resident expectations. To do so, it will be critical to establish communication channels, engage with the community, and provide relevant information. Engagement efforts will need to be expanded, adjusted, and evaluated to ensure that all segments of the population are being appropriately informed and brought into the conversation to provide guidance and feedback.

Finding: There is a need to continue to build out staff capacity, housing ecosystem, and partnerships to effectively deliver on Town goals and objectives as it continues to grow.

As Zebulon grows, there will be continued need to grow the Town's staff and capacity to manage engagement, policy, processes, programs, and services and generally continue to meet the needs of its residents.

Among the actions outlined in the GROW Zebulon Comprehensive Land Use Plan was to "grow Planning Department staffing so adequate resources are devoted both to development review functions plus special initiatives and plan implementation efforts." And despite some turnover in key administrative positions, the Town has done some remarkable work in moving forward with growing departments, hiring, and generally managing rapid growth.

Beyond planning, however, there is room to build out housing-specific resources and staffing to make sure that there are dedicated resources and capacity to accomplish the goals and recommendations established in the next section of this report. Currently, housing efforts are handled through a coordinated effort between the Economic Development and Planning Departments. While the Planning staff has been growing in recent months and years, Economic Development has not hired additional staff as of the writing of this report. While it would not be uncommon for dedicated housing staff to be located within either of these two departments, new staff and resources will almost certainly be needed to ensure an effective approach to housing in Zebulon.

As the Town grows, there will be an increasing need to build out a robust "housing ecosystem" that includes the cultivation of partnerships, regional collaborations, and regular communication with Wake County, the local Housing Authority, neighboring municipalities, local nonprofits and community organizations, developers, and builders' associations. In some communities this is accomplished by the hire or designation of a local expert in housing policies, funding opportunities, and incentive structures to help facilitate development that is in line with the Town's goals, land use, and long-range planning efforts.

Goals & Recommendations

Goal 1: Established and Shared Vision for Housing in Zebulon

Overview

The Town of Zebulon has undergone significant population growth in recent years, and new residents bring with them new ideas and possibly new priorities for the community. Gaining an updated understanding about where the community sees itself in the next 10-20 years is going to be an important first step in designing a plan for the future of housing as the Town continues to grow.

Recommendations

1. Complete update of Town of Zebulon Strategic Plan

Nearly all of the strategies in this report are aligned with the stated goals and strategies from the Housing and Neighborhoods component of the 2021 Grow Zebulon Comprehensive Land Use Plan. While the Town has been conducting new studies and regularly updating many of its planning documents, there has not been an update to the Town's Strategic Plan since 2018. In the years since this most recent update, the Town has elected new mayors and town commissioners, it has grown its staff and appointed new committee members. Recently, the Town announced that it has begun the process of updating the Strategic Plan. This will be an important process for helping to establish a vision for the future, including for the future of housing policy.

2. Develop robust stakeholder and community engagement systems

As part of these efforts, city staff and elected officials will need to also continue to build out their partners, networks, and engagement efforts to keep up with the growing and changing population. While the hiring of a new Communications Director is an important early step, efforts must continue to be made to build trust and open avenues for two-way communication between the Town and its citizens. As these networks continue to develop, it will also be important to ensure that the whole population feels welcome to participate in these conversations. Establishing protocols that include multi-lingual communications and robust networks with community organizations and faith-based institutions can go a long way to reaching into underrepresented segments of the Town's population.

3. Increase education and awareness of housing-related topics

As leadership seeks to solicit guidance and build out its strategic vision for housing, the chances of success will likely be improved by efforts around level- and expectation-setting. Housing topics can be complex and the nuances with which they have changed in recent years are often misunderstood. Survey responses and conversations with stakeholders indicate some confusion about how topics like economic development, workforce

development, population growth, and cost of living all relate to one another. A public education and awareness campaign could go a long way to establishing a baseline from which to build out a vision for the future of housing in Zebulon.

Best Practices

[Housing Matters, Virginia Beach, VA](#)

Coming out of the City of Virginia Beach's 2024 Housing Study Update, one of the strategic priorities was to create a housing education campaign. Launched in 2025, Housing Matters is the City's outreach campaign to increase knowledge of housing issues and dispel myths around affordable housing. The campaign includes both virtual and in-person components, with resources such as key terms, local government involvement, and resource guides (in three languages) being hosted on the website. This information is dispelled throughout the community through pop-up events, being held at different branches of the public library and recreation centers, to meet residents where they are in an informal setting.

[Planning Academy, City of Charlotte](#)

Launched in 2016, the City of Charlotte's Planning Academy is designed to increase public understanding of planning processes and their importance in shaping the community. Originally a 7-month course, the Planning Academy now runs as a one-day bootcamp, centered around equipping residents with the tools to participate in the local planning decisions. Through its focus on three core goals (educating residents on the role of planning, empowering them to engage effectively in future planning efforts, and connecting community members with City staff), the Academy fosters more inclusive, informed participation in long-range planning initiatives. By demystifying planning concepts and building relationships between stakeholders, the program helps cultivate more engaged residents and community advocates.

Goal 2: Increased Number and Mix of Housing Options

Overview

A healthy mix of housing options that meet a wide variety of needs and uses is a critical component of a resilient community. Ensuring a diversity of housing types was among the most common priorities mentioned in survey responses and conversations with stakeholders, staff, and Town leadership. This echoes a number of existing planning documents such as the Town's Unified Development Ordinance (UDO), Comprehensive Land Use Plan (CLUP), and Economic Development Strategic Plan. Despite this, the current housing mix is predominantly composed of single-family homes; and due to barriers in the UDO, the opportunities to improve on the existing mix are limited.

Recommendations

1. Streamline approval processes for preferred types of residential development

Under the current UDO (and as outlined in the Findings and Analysis section of this report), only a small number of housing types can be developed on a by-right basis, meaning they can be approved by the Town's planning department and not subject to either a special use permit or a rezoning application that must eventually be approved by the Town Council. In many cases, building types that are allowed by-right are not being developed.

Developers report that unpredictability, time, and costs associated with the rezoning approval process is a major factor in their decision to look to build in neighboring communities or on unincorporated land outside of Zebulon. The Town of Zebulon can shorten timelines and increase predictability in these approval processes by:

- creating expedited approval processes for types of developments and amenities that are prioritized in the Town's updated Strategic Plan;
- developing and posting guidelines the review and approval of development and rezoning requests

2. Adjust zoning districts and standards to remove barriers and facilitate a variety of housing types

As detailed in the Findings and Analysis section, the UDO is likely creating several obstacles to a variety of residential development types throughout large areas of the Zebulon planning jurisdiction. A variety of requirements, including minimum lot sizes, required setbacks, density restrictions, and special-use permitting, appear to be limiting the development of different housing types.

After the completion of Zebulon's Strategic Plan update, Town leaders and staff should review and amend the existing UDO to ensure that it reflects and encourages the Town's established priorities.

Recommended changes and/or areas for review include:

- Rezoning portions of current R2 districts that are located close to the Downtown Periphery to R4 or R6 to better reflect the districts' stated purposes
- Reduction of minimum lot sizes and setbacks in most residential zones
- Increased opportunities for more by-right development types through the removal of special-use permits for neighborhood-scale multifamily (e.g., duplexes, triplexes, quadplexes, single-family attached) in R4 zones
- Thorough review and stress-testing of requirements for pocket neighborhoods
- Review of off-street parking requirements
- Review of size restrictions on Accessory Dwelling Units (ADUs)

3. Revise and expand incentive structures and Municipal Utility Allocation Policy

The current UDO prioritizes residential developments that adhere to design guidelines, preserve open/green spaces, and meet energy-efficiency and sustainability standards through incentives to density and expedited approvals. In some cases, these policies tend to incentivize the development of single-family detached homes. A number of these existing incentive structures could be revised to instead (or additionally) encourage a broader mix of housing types or additional housing affordability to more fully align with the Town's stated goals and priorities.

For example, density bonuses that are currently offered to developers who elect to use the Town's preferred exterior finishes could also be extended to developers who provide affordable (up to 80% AMI) units in 10% of the proposed development. Moreover, under the current Municipal Utility Allocation Policy (MUAP), a development proposal can earn 10 points, if 15% of the proposed units are affordable. To entice the development of affordable housing, this policy could be adjusted in a number of ways, including: the number of points could be increased, the required percentage could be decreased, an option for a donation to a Housing Trust Fund could be added, or additional points could be allocated for deeper levels of affordability. By making changes to existing policy to prioritize desired housing types, the Town can incentivize development that aligns with the vision for the future of Zebulon.

Best Practices

[Pre-Approved Housing Plans, Kalamazoo, MI](#)

The City of Kalamazoo, Michigan confronted interrelated housing challenges driven by long-term disinvestment, restrictive zoning, and market conditions that made reinvestment financially unviable. By 2015, a state land bank program had accumulated hundreds of vacant and blighted properties, many located in neighborhoods where construction costs exceeded post-development market values. In response, the city convened a coalition of local, county, and state agencies alongside nonprofit organizations, housing advocates, and

developers to pursue coordinated solutions. Early efforts included evaluating historic housing patterns, reforming zoning regulations that hindered infill development, and removing barriers such as excessive minimum lot size requirements that rendered much of the available land unbuildable.

Building on these reforms, Kalamazoo implemented a pre-approved and pre-permitted housing plan program designed to reduce risk, ensure neighborhood compatibility, and improve affordability. The city commissioned a portfolio of context-sensitive housing designs and partnered with Kalamazoo Neighborhood Housing Services to pilot construction, assuming initial financial and regulatory risk to prove feasibility. This approach resulted in dozens of new homes, including innovative duplex and accessory dwelling unit models that increase density while supporting affordability and energy efficiency. The program has contributed to neighborhood revitalization, reduced utility costs for residents, and renewed market interest, and has since been expanded to allow participation by small for-profit developers.

[Affordable Housing Incentive Zoning Policy, Apex, NC](#)

The Affordable Housing Incentive Zoning Policy is intended to encourage the provision of affordable housing as a public benefit in exchange for zoning-based and non-financial incentives. As recommended by the Town's Affordable Housing Plan, the policy establishes clear minimum recommendations, applicability standards, and a defined menu of incentives for applicants who voluntarily incorporate affordable housing units or lots into residential or mixed-use developments. The accompanying Affordable Housing Incentive Zoning Policy & Procedures Manual outlines eligibility criteria and implementation standards, which must be applied in conjunction with the Town's Unified Development Ordinance. Incentives under the Policy may be used independently or combined with local, state, and federal affordable housing programs.

The Policy applies to zoning districts that allow residential or mixed-use development and is implemented through the Conditional Zoning or Planned Unit Development-Conditional Zoning approval process, subject to Town Council approval. Applicants meeting the minimum recommendation, generally 10 percent affordable units within developments of ten or more units, may qualify for incentives, while alternative proposals may be considered at the Town's discretion. As substitutes for on-site affordable units, the Policy allows fee-in-lieu contributions to the Affordable Housing Fund, dedication of lots to an affordable housing developer, or dedication of land to support future affordable housing opportunities. Collectively, these provisions are intended to expand affordable housing supply, address priority housing needs, promote mixed-income communities, and offset potential revenue reductions associated with affordable housing development.

Goal 3: Focus on Maintaining Affordable Housing Options

Overview

Zebulon has been historically served as the affordable option for East Wake County, which has likely been a significant factor behind the recent population surge. As demand for both rental and for-sale housing continues to rise, the resilience of the local economy can be strengthened by a continued focus on maintaining this affordability as a way to attract new residents and employers and also ensure that existing Zebulonians are able to comfortably raise families and age in place.

Maintaining housing affordability requires a proactive approach, however; and the market has not yet shown an ability to address affordability challenges by itself. In addition to creating a dedicated revenue stream for affordable housing initiatives, Zebulon can continue to focus on affordability by focusing on preservation efforts and maximizing use of funding opportunities and existing assets.

Recommendations

1. Establish new and leverage existing funding opportunities that focus on the development of new affordable housing options

A number of county, state, and federal programs are available to residents (homeowner or renter), developers, community organizations, and the municipality of Zebulon. While guidelines for the programs and are available on the various websites and resources included below, ensuring that city staff are aware of the opportunities and understand how to apply for and leverage them (in addition to providing guidance to those seeking information) is critical for maximizing their impact in the Town of Zebulon.

Strategies to consider include:

- Identify annual revenue source(s) and establish an Affordable Housing Trust Fund
- Maximize impact of existing county, state, and federal programs by spreading awareness and creating fund matching programs where possible. Examples of existing programs include:
 - Wake County [programs and services](#)
 - North Carolina Housing Finance Agency (NCHFA) [programs](#)
 - USDA [single family programs](#) and [multifamily programs](#)²⁰
 - LIHTC²¹

²⁰ The Town of Zebulon currently qualifies geographically for a number of rural [residential](#) and [business](#) development programs under the USDA eligibility guidelines.

²¹ Wake County is currently listed as a DHHS priority county, meaning it received 1 point in tiebreak situations. However, according to the NCHFA's [2026 Qualified Allocation Plan \(QAP\)](#), Wake County will be removed from the list of DHHS priority counties for after this year.

2. Develop programming to preserve existing affordable housing options and assist residents with affordability challenges

As the Town continues to grow, and to the extent that housing costs continue to rise, it will be important to maintain the existing affordable housing that exists in Zebulon.

This programming could include:

- Developing and maintaining an affordable housing inventory
- Developing programming to preserve affordability in LIHTC units as they leave their affordability window
- Developing programming to provide matching funds for Wake County's Home Repair and Rehabilitation programs

3. Develop policies and partnerships to strategically use vacant, abandoned, and publicly-owned land for affordable housing

Maximizing redevelopment opportunities can be a central component to a variety of affordable housing initiatives. Whether through incentives to developers or the utilization of public buildings and parcels or undeveloped publicly-owned land, many communities seek to develop affordable housing and contain outward sprawl by finding ways to (re)develop underutilized parcels in existing neighborhoods or close to downtown areas.

This could include:

- Create an inventory of vacant and abandoned properties and available public land
- Develop policies for the acquisition of vacant and abandoned property and the disposition of public land for the development of affordable housing
 - Consider the creation of a community land trust (CLT) or partnering with a local CLT

4. Leverage employer partnerships to expand housing opportunities for the local workforce.

As a job center, Zebulon is home to a number of large employers, such as GSK, Truist Bank, Nomaco, and US Foods. These employers, whether directly or indirectly, benefit from the availability of the regional workforce and stand to gain from the development of attainable workforce housing. Larger employers may be in a position to donate land, make investments into an Affordable Housing Trust Fund, or develop their own employer-assisted housing (EAH) programs. The Town should consider identifying and strengthening these potential partnerships as well as devising incentives for employers who participate in the strengthening of the local housing supply.

Best Practices

[Raleigh Area Community Land Trust](#)

A community land trust (CLT) is a nonprofit organization that owns land and holds it permanently for the benefit of a community, while allowing individuals or families to own or rent the homes that are built on the land at affordable prices. By separating land ownership from homeownership, the trust removes the rising cost of land from housing prices, making homes more accessible and allows individuals to build equity. Long-term affordability is preserved through resale rules that limit price increases when homes are sold, allowing residents to build some equity without losing affordability for future buyers. Through this model, community land trusts help stabilize neighborhoods, prevent displacement, and ensure that affordable housing remains available for generations.

Formed in 2018, the Raleigh Area Land Trust (RALT) is the land trust that services the Wake County region and has been making strides to increase affordable housing options for those in need. In 2023, the CLT sold its first two homes and established a goal of creating 100 affordable homes across Wake County by 2028. Since then, the organization has committed to expanding staff capacity to reach this goal and provide affordable options for Wake County residents in need.

[Funding for Affordable Housing. Wilmington, NC](#)

Wilmington dedicates 0.67 cents of the property tax rate towards its housing programs, creating a consistent local revenue source for housing stability and preservation efforts. These funds are used across three primary program areas: owner-occupied rehabilitation, Healthy Homes, and gap financing.

The owner-occupied rehabilitation program has three income-restricted loan programs, ranging from minor repairs to full demolition and reconstruction, while the Health Homes program provides grant funding for critical repairs to address health and safety issues, such as plumbing, mold remediation, or pest control. The gap financing allows the city to partner with developers on projects to increase the delivery of new affordable housing stock. Together, these programs are designed to preserve existing affordable housing options while continuing to expand the overall supply of affordable units.

Goal 4: Robust Housing Ecosystem

Overview

Until recently, it was somewhat rare for towns the size of Zebulon to employ a dedicated housing staff; but times have changed and the housing and affordability challenges that confront small municipalities are causing many to rethink the role of local government in these issues.

Housing challenges rarely fix themselves and communities that take a hands-off approach to housing policy often regret that decision. For many North Carolina communities, housing issues are multi-faceted and complex; and addressing them effectively requires a robust and coordinated network of town staff, non-profit and community organizations, faith-based institutions, and regional partners and stakeholders.

For Zebulon, having roughly tripled in size in only fifteen years, scaling local capacity to effectively serve its community must feel something like building the plane while flying it. This is all the more reason to undergo regular review of where additional capacity is needed, especially when it comes to expanding services or developing new programming.

Recommendations

1. Ensure adequate staff capacity to carry out strategies, manage relationships, and disseminate information

Successful implementation of any of this report's recommendations will ultimately rest on the ability of the Town to leverage its staff and resources to effectively build out and execute new programming and services and establish meaningful channels of communication between Town staff, housing partners, stakeholders, and the community. Ultimately, this will likely mean continuing to build capacity within the Town staff and create or assign dedicated positions to carry out these recommended processes and actions.

- Hire/assign housing coordinator to help facilitate the Town's housing goals and policies by developing and fostering relationships with local developers and area housing partners

2. Refine and maintain relationships with area partners

At an estimated 1.23 million people, Wake County is the most populous county in North Carolina. It is also home to the state's second-most populous city in Raleigh. As such, some of the smaller municipalities around East Wake County might be best served to form coalitions to ensure that their regional needs are being met by the county and state governments. Neighboring communities like Wendell, Knightdale, and Rolesville have been undergoing similar population booms in recent years, and regular and consistent communication and

messaging could go a long way to helping each of these smaller communities garner the funding and attention that they will need to continue to thrive.

Even with a growing collaborative environment among East Wake County municipalities, there will still be room to improve on the Town's internal partnerships and relationships with meaningful stakeholders and partners within the housing ecosystem.

- Create a Regional Housing Task Force with area municipalities and hold regular meetings
- Convene regular conversations with a variety of housing partners, including:
 - [Wake County Department of Housing Affordability & Community Revitalization](#)
 - [Wake County Affordable Housing Advisory Working Group](#)
 - [Wake County Housing Authority](#)

3. Create a centralized hub for housing resources and information

There is often little public awareness about housing information and resources, especially in communities that rely heavily on county or other regional programming. Many communities dedicate and maintain a page on their websites that contains up-to-date eligibility and contact information for available housing-related programs and services. Coordinating efforts with Wake County Housing Authority and other areas partners to aggregate this information and then providing marketing collateral to let people know where they can find it can go a long way to helping to keep the community informed.

Best Practices

[21 Elements: San Mateo County, CA](#)

21 Elements is a multi-phase, countywide collaboration supported by all 21 jurisdictions in San Mateo County, California, designed to advance coordinated housing policy and implementation. The initiative provides a shared framework for jurisdictions to develop, pilot, and align local housing programs while contributing to a broader, collective impact strategy across the county. By serving as a centralized hub for resource-sharing, best practices, and policy coordination, 21 Elements helps jurisdictions move beyond isolated efforts toward more consistent and mutually reinforcing housing solutions.

This collaborative model is particularly effective in monitoring progress, collecting localized and real-time housing data, and documenting on-the-ground challenges and outcomes. These data and insights support capital development efforts, build public understanding and support, and strengthen the County's ability to advocate for housing-related policy changes at the state level. By aggregating perspectives from local governments and community members, 21 Elements enhances both local implementation capacity and

regional influence, demonstrating how coordinated governance can address complex housing challenges more effectively than fragmented approaches.

Promoting Interagency Collaboration as Part of a Local Housing Strategy: Local Housing Solutions

Collaborating across agencies and departments is essential to developing a strong and implementable housing strategy. Interagency collaboration helps identify opportunities to leverage multiple policy tools and programs, anticipate implementation challenges, and avoid unintended consequences. It also builds buy-in among the departments responsible for execution, strengthens communication and trust, and improves shared understanding of how housing objectives intersect with other priorities such as health, transportation, infrastructure, and education. In addition, senior leadership plays a critical role in initiating or championing the effort, convening partners, and lending political authority to support adoption and implementation.

Typically, a housing, planning, or community development department leads the process, managing research, coordination, outreach, and plan development, while engaging a broad set of agencies that influence housing outcomes either directly or indirectly. Collaboration can range from informal advisory input to formal interagency task forces with decision-making authority, depending on local capacity and priorities. Involving both housing-related and non-housing agencies fosters shared ownership, surfaces creative cross-sector solutions, and builds accountability beyond plan adoption. Continued interagency collaboration after adoption supports effective implementation, monitoring, and community engagement, helping ensure that housing strategies translate into sustained action rather than unimplemented plans.

Appendix A: Methodology

Discovery

Document Review

To gain a familiarity with the region, as well as an understanding of current policies, initiatives, and vision for housing, the project team conducted a review of existing plans, reports, and documents. This included, but was not limited to:

- Town of Zebulon Vision 2030 Strategic Plan
- Zebulon Economic Development Strategic Plan
- Zebulon Historic District Application
- Grow Zebulon: Comprehensive Land Use Plan
- Grow Zebulon: Comprehensive Transportation Plan
- Grow Zebulon: Unified Development Ordinance
- Town of Zebulon Municipal Utility Allocation Policy
- Wake County 2025-2030 Consolidated Plan and 2025 Annual Action Plan
- Wake County Affordable Housing Plan

Quantitative Research

Data Collection

A number of sources were used to gather demographic and housing data, including public and private third-party sources, including:

- U.S. Census Bureau
- Esri
- Lightcast
- CoStar
- Redfin
- Town of Zebulon Planning Department
- Wake County Department of Tax Administration
- Wake County Geographic Information Services
- North Carolina Department of Commerce
- U.S. Department of Housing and Urban Development

Housing Demand Model

TPMA and 300 Block have developed a housing demand model that forecasts future demand for new for-sale and for-rent units.

To make projections, the project team makes several assumptions, a requirement for any model. Given the current population boom and the lagging nature of data, existing third-

party population projections fail to fully capture and reflect the recent growth trends. First, the “current” (2025) population is estimated using Certificate of Occupancy data provided by the Town of Zebulon, which is then combined with household size information from the American Community Survey to estimate population size. This provides a more current baseline population estimate.

From this baseline, the project team developed two growth scenarios, one conservative and one high-growth. The conservative estimate assumes that the average annual population growth from the past 25 years continues, an average population increase of 9.0%, while the high-growth scenario assumes that growth from the past 10 years, 14.8% annually, continues. This is then converted to households using the average household size from the 2024 American Community Survey 5-Year Estimates.

Using this information, the total potential demand for the town of Zebulon for the next five years is estimated. Then, using existing tenure ratios, the units are allocated to owner- and renter-occupied households, estimating the amount of units needed by housing type.

Qualitative Research

Stakeholder Engagement Workshop

TPMA, 300 Block, and Town of Zebulon staff worked collaboratively to identify a list of housing ecosystem stakeholders, representing government, economic development, real estate, buildings, and community-based organizations. This group of stakeholders was invited to attend a stakeholder workshop held in October 2025 in Zebulon.

The workshop was designed to collect information on the strengths, weaknesses, opportunities, and threats to the Zebulon housing ecosystem, in addition to identifying potential solutions to challenges. A summary of the findings is presented in [Appendix B](#).

Community Housing Survey

The project team, working in collaboration with Town of Zebulon staff, developed a community survey to gather information from the public on perceived housing needs and attitudes towards potential development and policy initiatives. Respondents were asked to answer questions about:

- Household location and demographic information
- Preferences for housing types and amenities
- Levels of support for different types of housing for future development
- Levels of support for housing-related policies
- Factors impacting decisions about where to live

The survey was launched in October 2025 and held open through December 2025. The survey was available online and in-person, as well as in English and Spanish. The survey was

advertised throughout the community through various methods, such as in-person events, social media, postcard mailers, and flyers. In total, the survey received about 251 responses. The consultants built an online dashboard where users can filter and view responses based on demographic and household information. The dashboard can be accessed [here](#). The survey instrument is presented in [Appendix C](#) and a summary of survey results is located in [Appendix D](#).

Subject Matter Expert Interviews

In order to gain additional insight into the existing housing ecosystem, current barriers and opportunities, and to understand the Town's housing priorities, the project team conducted interviews with subject matter experts from across the housing ecosystem. Interviews included individuals and/or small groups representing planning, economic development, developers, housing organizations, and local government. A summary of findings is presented in [Appendix E](#).

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Appendix B: Stakeholder Workshop Summary

Introduction

Stakeholder engagement is a cornerstone of meaningful strategic planning. By bringing together partners who deliver housing and housing-related services, the process ensures that the plan is grounded in real community needs and informed by those with lived experience. This collaborative approach builds stronger alignment between strategies and community priorities, resulting in a plan that is both practical and positioned for successful implementation.

Methodology

The Town of Zebulon partnered with consulting firm TPMA to host local and regional housing practitioners on October 16th, 2025 for a strategic planning workshop to support the development of an Affordable Housing Study. This workshop featured several interactive exercises to help the community and its partners identify key assets, opportunities, and barriers, as well as innovative practices being implemented across the region. Findings from the stakeholder meeting will be integrated with insights gathered from interviews, survey responses, and data analysis to inform the final affordable housing study. TPMA and Town of Zebulon staff worked to identify and invite a broad mix of participants representing sectors such as government, economic development, homebuilding, real estate, and community-based services. Invitations for the in-person workshops were distributed two weeks in advance, with reminder emails and preparatory materials such as the agenda and a data summary sent prior to the sessions.

Activities and Results

Participants were taken through a series of engagements that included the following questions:

- What is driving us forward?
- What is holding us back?
- What is on the horizon?
- What potential threats might we face?

These questions helped facilitate a SWOT analysis of housing conditions from the perspective of stakeholders. Participants were given three to five minutes to write out as many thoughts as possible on Post-It notes for the respective category they were working on during that time period. These thoughts were grouped into similar categories and prioritized later in the meeting.

From items that were identified in the SWOT analysis, attendees were asked to select 2-3 concepts to prioritize. Similar to the initial activity, participants were asked to brainstorm

"How might we...?" and "Can we...?" statements that would help Zebulon create more affordable housing options. This information was catalogued in an Excel spreadsheet and will be used to inform future goals and strategies.

Key Takeaways

The following represent the major themes drawn from the stakeholder activities that will help inform the final study's assessment of the local context and recommendations for action. It should be noted that the themes listed below are the perspectives and opinions of individuals who attended the stakeholder planning meeting.

- Zebulon is currently and has historically been considered one of the more affordable areas in Wake County. Efforts will need to be made to maintain this status.
- Zebulon has adequate resources including developable land, support from Wake County government, proper zoning codes, and desire for creative solutions.
- There is a lack of consensus from local leaders about what efforts should be made to support affordable housing.
- Zebulon will need to focus on denser development to mitigate traffic concerns and enhance placemaking activities for business and talent attraction.
- Quality employment options are needed for residents to earn a wage that supports housing costs.

What is Driving Us Forward?

Stakeholders shared what they thought were positive elements contributing to affordable housing solutions in Zebulon. They wrote:

- "Town goals and strategies addressing affordability"
- "New zoning district and mixed use"
- "Inter-departmental policy coordination within Zebulon"
- "Creating this housing plan"
- "Education Wake Tech East - growing the community"
- "Variations in available housing types (3-D printed concrete homes)"
- "Developable land"
- "Increased population current and future"
- "The population pushing to the east within the region"
- "Opportunity to partner with programs to help potential buyers (DHIC)"
- "Existing plans and programs to learn from"
- "Stakeholder engagement"
- "Wake County programs and dollars"
- "Awareness"
- "Right people bringing the energy"
- "Desire to find solutions across private and public sectors"
- "Desire to make a difference"

What is Holding Us Back?

Participants also shared about the biggest challenges that prevent the community from addressing housing affordability. They wrote:

- "Sprawled development outside of downtown"
- "Consensus among leaders"
- "Zoning and land use, need housing type and mix"
- "Seek out quality employers"

What is on the Horizon?

Facilitators asked stakeholders to think about what comes next for Zebulon in taking action for affordable housing. They wrote:

- "Growth is good mindset"
- "Education of residents and stakeholders"
- "Population growth building the tax base for affordable housing"
- "More medical care providers"
- "Wake Tech 4.0 - Greater educational opportunities to higher income levels"
- "Increased employment opportunities"

What Potential Threats Might We Face?

Stakeholders identified challenges and obstacles to solving Zebulon's housing issues. They wrote:

- "Lack of consistency of leadership and vision"
- "Sprawl without proper planning"
- "Displacement of existing residents"
- "Economic conditions"
- "Local admin"
- "Change of elected officials"
- "Funding environment"
- "Wages vs HSG affordability"
- "Land scarcity"
- "Lack of transit infrastructure"
- "Need to be flexibly w/ strategic plan to address new concerns, revisit and revise"
- "Outside investors"
- "No one to carry the water all the way"

Strategy Development

Once the stakeholders brainstormed and grouped strengths, weaknesses, opportunities, and threats, the four groups were asked to prioritize several items and use "Can we...?" statements to brainstorm strategies to improve the identified items. They wrote:

Inclusive Economic Development Plan

- "Unique contributions by Zebulon to regional development"
- "Balance among jobs, transit, housing"
- "Invest in small business development"

Comprehensive Housing Plan

- "Take stock of the housing stock across the housing continuum - Can we plan for current and future residents?"
- "Can we pass a budget that invests in affordable housing? Start small. Leverage Private dollars."

Wages and Affordability

- "Job opportunities for local residents vs commuting"
- "Focus on affordable ownership"

Public Private Partnerships

- "Intergovernmental money"
- "Regional collaboration"
- "TAP Wake County funding opportunities"
- "Zebulon Chamber coordination of resources available"
- "Town and regional collaboration"

Go Wake Expansion

- "Public transportation"
- "Additional infrastructure (utilities)"
- "Transportation plan update"
- "Improve roads and access to roads"

Dedicated Funding for Housing in Zebulon

- "Larger tax base in commercial and retail to help fund affordable housing"
- "Programs for homeownership"
- "Can we put a penny on the sales tax for housing?"
- "Can we issue a housing bond?"
- "Can we create a housing opportunity clearinghouse?"
- "Can we diversify the commercial tax base?"
- "Can we incentivize corporate investment in housing?"
- "Can we better educate residents about existing housing resources?"

Not in My Back Yard

- "Housing education on who it's for"
- "Community engagement"
- "Data on the population: Who is here and qualifies for affordable housing?"
- "Affordable housing tours to see its success"

Capacity and Infrastructure

- "Zoning impediments: UDO regulations making housing more expensive"
- "Dense development"
- "Require new developments to contribute to infrastructure"
- "Stakeholder engagement for amending the UDO"

Momentum Mapping

After identifying prevalent assets and challenges to affordable housing in Zebulon, stakeholders were asked to identify and prioritize their top 5 challenges, rewrite them as problem statements, then turn them into goal statements. For example, lack of programs for homeowners would be adjusted to the County lacks adequate programs to support homeowners. This problem statement was then converted into a strategy that would read as, "Create and bolster programs to support homeowners."

Themes included: development projects and incentives, policies and ordinances, landlords and tenants, housing inventory, transportation and infrastructure, education, home ownership support, affordability, homelessness, and housing for all. Below is an overview of results developed by attendees.

Solution	Housing education
Assets	<ul style="list-style-type: none"> • Data Available • Staff have capacity • Other leaders are willing to communicate
Resources Needed	<ul style="list-style-type: none"> • Forum for feedback • Data • Housing champions • Printed materials • People to translate info for public to understand
Potential Barriers	<ul style="list-style-type: none"> • Public resistance • Difference of opinion
Performance Metrics	<ul style="list-style-type: none"> • Public participation • Survey residents
Solution	<p>Use data gathered in this process to plan for the housing needs of current and future residents.</p> <p>Develop and implement relevant policies.</p>
Assets	<ul style="list-style-type: none"> • This meeting and plan in progress • Wake County Housing Dept • Housing providers, experts in the region to learn from and partner with • Case studies in the region with similar conditions to Zebulon
Resources Needed	<ul style="list-style-type: none"> • Political will and leadership

	<ul style="list-style-type: none"> • Education of residents, town staff, town leaders, and elected officials • Financial resources and investment from town in the budget
Potential Barriers	<ul style="list-style-type: none"> • Lack of initiative from leadership to work collaboratively within town and region • Funding issues - small tax base, uncertainty at state and federal level
Performance Metrics	None Listed

Solution	Unique contributions by Zebulon to regional development
Assets	<ul style="list-style-type: none"> • Wake Tech East • Consider existing industry for expansion • Agribusiness and open land for unique/related businesses • Location in region/consequence of development in Zebulon
Resources Needed	<ul style="list-style-type: none"> • Vision • Investment in staffing/planning • Regional coordination
Potential Barriers	<ul style="list-style-type: none"> • Resistance to change/growth
Performance Metrics	<ul style="list-style-type: none"> • Increase in median household income (sustained) • Increase in small business development

Solution	How can we set up two generations ahead to succeed in affordable housing?
Assets	<ul style="list-style-type: none"> • Collaboration of Public Private Partnerships • Neighboring Technical College
Resources Needed	<ul style="list-style-type: none"> • Capital • Investor buy-in • Financial education in school
Potential Barriers	<ul style="list-style-type: none"> • Money • Infrastructure
Performance Metrics	<ul style="list-style-type: none"> • Cost burden decrease • Rent/owner income • Built budgets

Solution	<p>Can we educate the community about affordable housing challenges and opportunities? (Housing opportunity clearinghouse) (Partner to educate community about art) (Better educate about existing resources and opportunities)</p>
Assets	<ul style="list-style-type: none"> • Wake County Housing staff and programs

	<ul style="list-style-type: none"> • Community Partners (DHIC, Habitat) to community advocates • Central Pines Regional Council • Eastern Regional Center • Data
Resources Needed	<ul style="list-style-type: none"> • Funding • Community connections • Advocates and case managers • View of systems to connect with resources • Staff and partners to manage and distribute data • Counselors and advisors to connect residents to resources • Educational materials
Potential Barriers	<ul style="list-style-type: none"> • Lack of partnerships and funding • Shifting priorities • Perceptions of affordable housing
Performance Metrics	<ul style="list-style-type: none"> • Educational materials produced • Education sessions held • Community support for all • Opinion surveys • Support for tax level bond issuance
Solution	<p>Can we create a dedicated affordable funding source for Zebulon? (Penny for housing on sales tax dollar) (Can we issue a housing bond?) (Can we leverage private money for housing?)</p>
Assets	<ul style="list-style-type: none"> • NC legislative authority to tax for affordable housing or to issue bonds? • GSK as existing large private interest • Zebulon and elected official buy-in to create more housing affordability • Partners to leverage/spend money
Resources Needed	<ul style="list-style-type: none"> • Dedicated staff for administering funding source • Plan to educate the public
Potential Barriers	<ul style="list-style-type: none"> • Public support to penny on the tax dollar or housing bond • Private support for being a partner
Performance Metrics	<ul style="list-style-type: none"> • Dollars dedicated to the affordable housing fund • Number of units created through penny on sales tax or bond

Appendix C: Community Housing Survey Instrument

TOWN OF ZEBULON HOUSING SURVEY

The Town of Zebulon is conducting a Housing Study and Demographic Data Analysis. This study will analyze the current housing market, identify housing gaps, and build strategies to support the Town's growth and vision.

This survey is an opportunity to share your perspective and experiences. Your participation is completely voluntary, and all responses are anonymous.

On the final page, you will find a number of demographic questions. These questions will help local leaders update recent data estimates, which can quickly become inaccurate due to the rapid growth in the region. Please take the time to complete them before submitting your responses.

Thank you for participating in this survey. Your input is essential in shaping the future of housing in Zebulon.

Note: All personal information collected in this survey will remain anonymous. These questions will help researchers determine the representativeness of survey results.

Section 1: Background Information

1. Do you live in the Town of Zebulon?

- Yes
- No
- I'm not sure

2. Do you live in Wake County?

- Yes
- No
- I'm not sure

3. What is your zip code?

4. How long have you lived in Zebulon?

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years
- I do not live in Zebulon

5. Are you planning to move from your current home in the next five years?

- I am not planning to move in the next five years.
- I am planning to move to a home within Zebulon.
- I am planning to move to a home outside of Zebulon.

If you are not a Zebulon resident, please skip to Question 7.

6. Why are you planning to move out of Zebulon? Please select up to three choices.

- I am not planning to move out of Zebulon
- Limited access to public transportation in Zebulon
- Availability of jobs in or near Zebulon
- Commute time
- Cost of home or renters insurance
- Cost to buy a home in Zebulon
- Cost to rent a home in Zebulon
- The available housing options in Zebulon do not meet my needs
- Lack of senior-friendly housing (55+) in Zebulon
- Distance to amenities or services within Zebulon
- High property taxes in Zebulon
- Lack of ADA accessible housing in Zebulon
- Other: _____

7. Which of the following best describes your employment status?

- Employed full-time
- Employed part-time
- Business owner
- Not employed
- Retired
- Other: _____

8. On a typical day, how long is your commute to work (one-way)

- 0 minutes: I work from home/remotely
- 1 to 14 minutes
- 15 to 29 minutes
- 30 to 44 minutes
- 45 to 59 minutes
- 60 minutes or more
- I am not currently working.

Section 2: Current Housing

9. Do you own or rent your home?

- Own
- Rent
- Other: _____

10. Which of the following best describe the type of housing you currently live in?

- Single-family **detached** home
- Single-family **attached** home (e.g., townhomes, rowhouses)
- Accessory dwelling unit (e.g., in-law unit either attached to main house or separate)
- Unit in duplex, triplex, or quadplex building (2-4 unit building)
- Unit in low-rise building (1-3 stories)
- Unit in mid-rise building (4-6 stories)
- Unit in high-rise building (7+ stories)
- Manufactured or mobile home
- Other: _____

11. About how much do you spend per month in TOTAL housing costs?

(Housing costs can include: mortgage or rent payments, homeowners or renter's insurance, property taxes, homeowners association fees, and/or utilities.)

- | | |
|---|---|
| <input type="checkbox"/> Less than \$500 | <input type="checkbox"/> \$2,000 to \$2,499 |
| <input type="checkbox"/> \$500 to 749 | <input type="checkbox"/> \$2,500 to \$2,999 |
| <input type="checkbox"/> \$750 to \$999 | <input type="checkbox"/> \$3,000 to \$3,499 |
| <input type="checkbox"/> \$1,000 to \$1,249 | <input type="checkbox"/> \$3,500 or more |
| <input type="checkbox"/> \$1,250 to \$1,499 | <input type="checkbox"/> I don't know |
| <input type="checkbox"/> \$1,500 to \$1,999 | |

12. Which of the following best describes your ability to afford your current housing costs?

(Housing costs can include: mortgage or rent payments, homeowners or renter's insurance, property taxes, homeowners association fees, and/or utilities.)

- I cannot afford my housing costs right now (at risk of having to leave my home in the next three months).
- I struggle to afford my housing costs.
- I can afford my housing costs, but only with a roommate or shared housing.
- My housing costs are within my budget.
- I could afford to pay more for housing if I needed to

Section 3: Preferred Housing Types

13. If you were able to find housing that fits your need in your price range, would you prefer to own or rent your home?

- Own
- Rent
- Either
- Not sure

14. If it were available and you could afford it, which types of housing would you prefer to live in?

Please select all that apply.

- Single-family detached home
- Attached single-family home (e.g., townhome, rowhouse)
- Accessory dwelling unit (in-law unit either attached to main house or separate)
- Unit in duplex, triplex, or quadplex building (2-4 unit building)
- Unit in low-rise building (1-3 stories)
- Unit in mid-rise building (4-6 stories)
- Unit in high-rise building (7+ stories)
- Age-restricted (55+), active living community
- Tiny home (detached, under 500 sq. ft.)
- Manufactured or mobile home
- Other: _____

15. When selecting a home, which location-related factors are most important to you? Please select up to three.

- Proximity to work/school
- Quality of local schools
- Proximity to parks/green space
- Proximity to shopping/groceries
- Proximity to public transportation
- Age-restricted community
- Proximity to family and friends
- Sense of safety
- Other: _____

16. When selecting a home, which housing-specific factors are most important to you? Please select up to three.

- Price/affordability of housing
- Type of housing
- Quality of housing
- Number of bedrooms
- ADA accessibility
- Low maintenance housing
- Having a yard
- Being part of a homeowners/condominium association
- Other: _____

17. What are the primary barriers preventing you from living in your preferred type of housing?

Please select up to three.

- I live in my preferred housing type
- Not enough homes of the type I want
- Housing market is too competitive
- Type of home I want is too expensive
- Cannot get a loan or financing
- Cannot afford upfront costs (e.g., down payment, security deposit)
- Need to improve my credit
- Eviction record/issues with background check
- Lack proper documents or ID
- Not sure
- Other: _____

Section 4: Housing Policy

Please indicate your level of agreement for each of the following statements.

18. There is a wide range of housing options in Zebulon for people of various incomes and stages of life.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

19. It is the Town's responsibility to ensure a diverse mix of housing types.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

20. There are enough housing options in Zebulon for first-time homebuyers and young families.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

21. Zebulon has enough rental options to support demand.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

22. New housing development in Zebulon should prioritize creating more _____. Please select all that apply

- Single-family detached homes
- Small-scale multifamily housing (e.g., duplex, triplex, or quadplex)
- Low-rise multifamily developments (1-3 stories)
- Mid-rise multifamily developments (4-6 stories)
- High-rise multifamily developments (7+stories)
- Rental housing opportunities
- Mixed-use development (buildings that include both housing and commercial uses, such as first-floor retail and apartments on the upper floors)
- Townhomes
- Accessory dwelling units (e.g., in-law units either attached to main house or separate)
- Smaller detached homes (tiny homes or cottages)
- Smaller lot sizes (less than 6,000 square feet)
- Modular homes (manufactured or other pre-fabricated structures)
- Housing options that are affordable for low- to moderate-income households (e.g., annual household income less than \$72,950 for a 1-person household and \$104,200 for a family of 4)
- Corporate housing (furnished temporary housing for stays of 30 days or more for people traveling for work, such as traveling healthcare workers)
- ADA accessible housing
- Other: _____

23. Which of the following housing policies would you support in Zebulon? Please select all that apply.

- More flexibility to build duplexes/small multi-family developments in single-family zones/neighborhoods
- More opportunities for mixed-used development (combination of commercial and residential uses)
- More allowances for smaller lot sizes
- Allowances for smaller single-family homes (e.g. tiny homes)
- Allowances for larger accessory dwelling units (>35% of the finished floor area of the main house)
- Replacing vacant or blighted commercial areas with residential development
- Allowances for larger multifamily development (apartment and condo buildings with 5+ stories and 13+ units per acre)
- Voluntary incentives to include affordable housing units in new developments
- Creation of a small tax or fee to assist in the creation of affordable housing units
- Reduction in residential parking requirements

24. To meet the needs of older adult residents, the Town of Zebulon needs more _____. Please select all that apply.

- ADA-accessible housing
- Age-restricted communities (55+)
- Independent and assisted living communities
- Single-level living options
- Dedicated affordable housing options for seniors
- Smaller homes
- Other: _____

Section 5: Demographic Information

Note: All personal information collected in this survey will remain anonymous. These questions will help researchers determine the representativeness of survey results.

25. Which of the following best describes your *annual household income* (including all income earners)?

- Less than \$25,000
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 to \$249,999
- \$250,000 or more

26. How many people, including yourself, live in your household? Please include yourself in your answer.

27. Are there children (less than 18 years) living in your home? Please include yourself in your answer.

- Yes
- No

28. Are there non-senior adults living in your home? Please include yourself in your answer.

- Yes
- No

29. Are there senior adults (65+ years) living in your home? Please include yourself in your answer.

- Yes
- No

30. What is your race and/or ethnicity? Please select all that apply.

- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino
- Middle Eastern or North African
- Native Hawaiian or Pacific Islander
- White
- Prefer to self-describe: _____

31. What is your age?

- | | |
|---|---|
| <input type="checkbox"/> 18 to 24 years | <input type="checkbox"/> 55 to 64 years |
| <input type="checkbox"/> 25 to 34 years | <input type="checkbox"/> 65 to 74 years |
| <input type="checkbox"/> 35 to 44 years | <input type="checkbox"/> 75 years or more |
| <input type="checkbox"/> 45 to 54 years | |

32. What is your gender?

- Woman
- Man
- Nonbinary
- Prefer to self-describe: _____

33. Do you have a disability?

- Yes
- No

34. Which of the following best describes your educational attainment?

- | | |
|--|--|
| <input type="checkbox"/> Less than a high school diploma | <input type="checkbox"/> Bachelor's degree |
| <input type="checkbox"/> High school diploma or GED | <input type="checkbox"/> Master's degree |
| <input type="checkbox"/> Some college, no degree | <input type="checkbox"/> Professional degree |
| <input type="checkbox"/> Associate's degree | <input type="checkbox"/> Doctoral degree |

35. Is there anything else you would like to share with us? Please write your answer in the space provided.

Thank you for taking the time to complete this survey!

Appendix D: Community Housing Survey Results

Demographics

Residency	Percent of Respondents
Resident	84.5%
Non-Resident	13.1%
Not Sure	2.4%
Total	251

Race	All Respondents	Zebulon Residents
Black or African American	25.5%	27.8%
More than one race	4.8%	5.2%
White or Caucasian	64.1%	62.4%
Some other race	5.6%	4.6%
Number of Respondents	231	194

Ethnicity	All Respondents	Zebulon Residents
Hispanic or Latino	8.8%	9.4%
Not Hispanic or Latino	91.3%	90.6%
Number of Respondents	240	203

Gender	All Respondents	Zebulon Residents
Woman	66.8%	66.5%
Man	31.2%	31.6%
Non-binary or prefer to self-describe	2.0%	1.9%
Total	247	209

Age	All Respondents	Zebulon Residents
18 to 34	19.0%	21.6%
35 to 44	19.4%	19.2%
45 to 54	19.0%	18.8%
55 to 64	22.7%	21.2%
65 to 74	15.4%	14.9%
75+	4.5%	4.3%
Total	247	208

Household Income	All Respondents	Zebulon Residents
Less than \$34,999	7.7%	9.1%
\$35,000 to \$49,999	6.9%	5.8%

\$50,000 to \$74,999	14.6%	15.4%
\$75,000 to \$99,999	18.7%	19.2%
\$100,000 to \$149,999	27.2%	28.8%
\$150,000 to \$199,999	13.0%	11.1%
\$200,000 or more	11.8%	10.6%
Total	246	208

Years Living in Zebulon	Zebulon Residents
Less than 1 year	12.4%
1 to 5 years	41.1%
6 to 10 years	16.3%
More than 10 years	30.1%
Total	209

Household Composition	All Respondents	Zebulon Residents
Children (<18) in Household	28.0%	27.8%
Non-Senior Adults (18-64) in Household	51.3%	51.2%
Seniors (65+) in Household	20.7%	21.0%
Total	300	252

Disability Status	All Respondents	Zebulon Residents
With a Disability	11.7%	12.9%
Without a Disability	88.3%	87.1%
Total	248	209

Educational Attainment	All Respondents	Zebulon Residents
High school diploma or less	11.0%	12.4%
Associate's degree	15.0%	14.4%
Some college, no degree	12.6%	12.4%
Bachelor's degree	37.0%	37.8%
Master's degree	20.3%	19.1%
Professional or doctoral degree	4.1%	3.8%
Total	246	209

Live and Work

Employment Status	All Respondents	Zebulon Residents
Business owner	6.8%	5.2%
Employed full-time	62.5%	63.2%
Employed part-time	4.8%	4.7%
Retired	20.3%	21.7%

Not employed and Other	5.6%	5.2%
Total	251	212

Commute Length (one-way)	All Respondents	Zebulon Residents
0 minutes	23.3%	21.2%
1 to 14 minutes	11.6%	10.3%
15 to 29 minutes	14.3%	16.0%
30 to 44 minutes	27.0%	28.2%
45 to 59 minutes	15.3%	14.1%
60 minutes or more	8.5%	10.3%
Total	189	156

Plans to Move	All Respondents	Zebulon Residents
I am not planning to move in the next five years.	74.8%	73.5%
I am planning to move to a home outside Zebulon.	16.0%	18.5%
I am planning to move to a home within Zebulon.	9.2%	8.1%
Total	250	211

Housing Trends

Tenure	All Respondents	Zebulon Residents
Homeowner	91.2%	90.5%
Renter	8.8%	9.5%
Total	250	211

Current Housing Type	All Respondents	Zebulon Residents
Single-family detached home	89.2%	87.7%
Single-family attached home	6.8%	8.1%
Other	1.6%	1.4%
Home in multi-family building	2.4%	2.8%
Total	250	211

Monthly Housing Costs	All Respondents	Zebulon Residents
Less than \$500	4.0%	3.3%
\$500 to \$749	5.7%	5.3%
\$750 to \$999	3.2%	3.8%
\$1,000 to \$1,249	6.9%	5.7%

\$1,250 to \$1,499	10.1%	10.5%
\$1,500 to \$1,999	16.2%	17.2%
\$2,000 to \$2,499	23.1%	23.0%
\$2,500 to \$2,999	19.4%	20.1%
\$3,000 to \$3,499	5.3%	5.3%
\$3,500 or more	6.1%	5.7%
Total	247	209

Ability to Afford Housing Costs	All Respondents	Zebulon Residents
I cannot afford my housing costs right now (at risk of having to leave my home in the next 3 months).	0.4%	0.5%
I struggle to afford my housing costs.	21.7%	23.3%
I can afford my housing costs, but only with a roommate or shared housing.	11.2%	11.9%
My housing costs are within my budget.	57.0%	54.3%
I could afford to pay more for housing if I needed to.	9.6%	10.0%
Total	249	210

Preferred Tenure	All Respondents	Zebulon Residents
Homeowner	92.8%	92.5%
Renter	2.8%	2.8%
Either	2.0%	2.4%
Not sure	2.4%	2.4%
Total	251	212

Preferred Housing Type	All Respondents	Zebulon Residents
Single-family detached	86.5%	86.8%
Age-restricted (55+) active living community	14.3%	14.6%
Attached single-family	10.4%	9.9%
Tiny home or ADU	10.0%	9.0%
Unit in multi-family building	7.6%	8.0%
Manufactured or mobile home	4.4%	4.2%
Unit in duplex, triplex, or quadplex	3.6%	3.3%
Other	3.2%	2.8%
Total	251	212

Location-Related Preferences	All Respondents	Zebulon Residents
Sense of safety	74.1%	75.9%
Proximity to shopping/groceries	62.2%	65.1%
Proximity to work/school	32.7%	33.5%

Proximity to family & friends	30.7%	30.7%
Proximity to parks/green space	26.3%	26.9%
Quality of local schools	22.3%	22.2%
Other	6.0%	4.7%
Age-restricted community	6.0%	6.6%
Proximity to public transportation	4.4%	4.7%
Total	251	212

Housing-Related Preferences	All Respondents	Zebulon Residents
Price/affordability of housing	64.5%	65.1%
Having a yard	57.8%	55.2%
Number of bedrooms	36.7%	34.4%
Low maintenance housing	13.9%	14.6%
Other	6.4%	7.5%
Total	251	212

Zebulon's Housing Mix

It is the Town's responsibility to ensure a diverse mix of housing types.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Total
All Respondents	12.0%	8.4%	19.1%	41.0%	19.5%	251
Zebulon Residents	12.3%	6.1%	17.9%	43.4%	20.3%	212

There is a wide range of housing options in Zebulon for people of various incomes and stages of life.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Total
All Respondents	14.7%	31.1%	26.7%	20.3%	7.2%	251
Zebulon Residents	13.7%	29.7%	27.4%	21.2%	8.0%	212

Zebulon has enough rental options to support demand.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Total
All Respondents	10.4%	19.9%	41.4%	16.3%	12.0%	251
Zebulon Residents	9.9%	19.3%	41.0%	17.9%	11.8%	212

There are enough housing options in Zebulon for first-time homebuyers and young families.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Total
All Respondents	10.8%	18.7%	23.1%	32.7%	14.7%	251
Zebulon Residents	12.7%	22.2%	27.4%	38.7%	17.5%	212

Development and Policy Preferences

Priorities for New Housing Development	All Respondents	Zebulon Residents
Single-family detached homes	55.0%	56.1%
Housing options that are affordable for low-to moderate-income households	44.6%	46.7%
Mixed-use developments	29.9%	32.1%
Rental housing opportunities	21.5%	21.2%
Smaller detached homes	19.1%	18.9%
Townhomes	13.1%	12.3%
Accessory dwelling units	13.1%	13.2%
Low-rise multifamily developments	12.7%	13.7%
Other	12.4%	11.3%
Small-scale multifamily housing	12.0%	12.3%
ADA-accessible housing	8.8%	10.4%
Mid-rise multifamily developments	5.2%	6.1%
Smaller lot sizes	4.8%	5.2%
Modular homes	4.0%	3.8%
High-rise multifamily developments	2.4%	2.8%
Corporate housing	2.4%	2.8%
None/no response	1.6%	1.9%
Total	251	212

Support for Housing Policies	All Respondents	Zebulon Residents
More opportunities for mixed-use development	45.4%	45.8%
Replacing vacant or blighted commercial areas with residential development	39.0%	40.1%
Allowances for smaller single-family homes	25.5%	25.0%
Voluntary incentives for affordable housing	23.9%	25.9%
Flexibility for duplexes/small multifamily in single-family zones	19.5%	17.9%
Allowances for larger ADUs	15.1%	16.0%
Creation of a small tax or fee for affordable housing	13.5%	15.1%
Allowances for larger multifamily development	9.2%	9.9%
More allowances for smaller lot sizes	8.8%	9.0%
Reduction in residential parking requirements	6.0%	5.2%

None/no response	12.7%	12.7%
Total	251	212

To meet the needs of older adult residents, the Town of Zebulon needs more...	All Respondents	Zebulon Residents
Single-level living options	48.6%	50.5%
Age-restricted communities	47.8%	48.1%
Dedicated affordable housing	45.0%	44.8%
Independent and assisted living communities	40.2%	38.7%
Smaller homes	23.1%	21.7%
Other	6.0%	6.1%
ADA-accessible	4.0%	4.2%
None/no response	7.6%	8.5%
Total	251	212

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Appendix E: Summary of Subject Matter Expert Interviews

Developing an understanding of housing challenges in Zebulon cannot be done through quantitative data analysis alone. To capture a full picture of Zebulon's history with housing, gain an understanding of how it got to where it is today, and how to proceed in the future, the project team conducted stakeholder interviews with local housing and economic development practitioners, as well as county and regional organizations. These conversations provided additional information and context that the project team used when identifying strategic recommendations for Zebulon.

Summary of Findings

- Zebulon's recent growth has created a growing need for the community to establish a collective vision for its future.
- There are conflicting local perspectives about how to achieve affordability, with some residents expressing an interest in maintaining larger lot sizes and setbacks, parking minimums, and related policies, that tend to conflict with the delivery of affordable units.
- There is a growing interest in creative affordable housing efforts such as leveraging the local community land trust, exploring 3-D printing efforts to lower construction costs, developing a fund to support downpayment assistance or housing rehabilitation efforts, and/or adjusting zoning to allow for smaller, denser development.
- Strategic partnerships with neighboring communities and regional housing organizations will be needed to help Zebulon implement its housing efforts.
- The Town is well equipped with knowledgeable, dedicated staff members that will ensure smart, practical growth and development.
- The Unified Development Ordinance (UDO) needs to be revisited to ensure it is consistent with the Town's vision for the future.

Trends

Rapid Growth and Development

Zebulon is experiencing rapid growth and development, much of which is being driven by the expansion of Raleigh and surrounding parts of western Wake County. This growth has brought increased housing demand and development pressure that extends well beyond Zebulon's historic development patterns. At the same time, the Town's existing lower income residents are increasingly vulnerable to displacement as housing costs rise.

Collaborative Environment

Stakeholders noted that, historically, there has been some disconnect between the Town of Zebulon and key partners, but they also acknowledged recent efforts by the Town to strengthen and rebuild these relationships. Looking ahead, they expressed interest in furthering collaborative efforts with organizations such as the Wake County Housing Authority, Habitat for Humanity of Wake County, the Raleigh Area Land Trust to better support affordable housing development initiatives in Zebulon. There is also a recognized need to more actively engage employers in conversations about growth and workforce housing, particularly as focus on business attraction, retention, and expansion continues to grow.

Development Regulations and Review Processes

Zebulon's recent high-growth environment has highlighted challenges in its UDO and review process that may be limiting their ability to effectively respond to continued growth pressures. There is a growing perception that land use planning needs to become more strategic and functional, particularly in supporting affordable residential development. Several elements within the UDO, such as step height requirements, siding standards, and alley mandates, are believed to significantly increase construction costs and appear misaligned with the Town's stated goal of supporting affordability.

Stakeholders described the rezoning process as lengthy and unpredictable, which has made development more difficult. Developers have also raised concerns about shifting expectations, noting that while the code may communicate one set of expectations, decisions sometimes diverge from those and ultimately delay or stall rezoning efforts. On a positive note, town staff are consistently described as knowledgeable, collaborative, and effective in working with developers. There is a clear need to clarify and streamline development processes to create a more consistent development environment, as well as to articulate a clear, coherent vision about the types of development Zebulon hopes to attract as the community continues to grow.

Economic Development

There is strong interest in expanding commercial development, but also recognition that housing opportunities must be created for the workers those businesses will employ. Mixed-use development, particularly in and around the downtown area, is also becoming increasingly attractive, though current zoning may need to be adjusted to better accommodate this type of growth. Across conversations, there was repeated emphasis on the need for housing at various income levels, including demand for executive housing alongside more affordable options. Establishing a clear vision for how housing and economic development intersect will be essential to shaping Zebulon's future character.

Affordable Housing Tools

Discussions around affordable housing tools reflect a range of perspectives and levels of familiarity. Inclusionary zoning was raised as a potential mechanism but acknowledged as illegal under current North Carolina law, which constrains its applicability. Community land trusts generated mixed reactions; some participants view them as a promising way to promote long-term affordability, wealth-building, and stable homeownership for low- to moderate-income households. Others, however, expressed concern that deed restrictions can limit buyer interest and hinder households from eventually moving into market-rate homes.

There is interest in exploring innovative development approaches, such as 3D-printed housing, as well as increasing the diversity of housing, such as apartments and smaller unit types that could achieve deeper affordability. Stakeholders also discussed the potential creation of a local housing fund that could support down payment assistance or housing rehabilitation.

Local Perspectives

There is concern that long-time residents and their descendants are being priced out of the community. As a result, stakeholders shared a preference for starter homes and senior housing to provide downsizing options for current Zebulonians. Furthermore, there have been concerns about recent developments, including build quality, the size and scale of projects, setback sizes (leading to homes being too close to roadways), and inadequate driveway lengths.

Stakeholders consistently expressed support for inclusiveness, emphasizing the importance of housing for people across income levels and life stages, including starter homes and executive housing. At the same time, there are conflicting views on density, growth, affordability, and preserving Zebulon's traditional character of larger single-family lots. Last, strengthening relationships with Wake County and neighboring jurisdictions such as Knightdale, Wendell, and Rolesville is also viewed as increasingly important, along with revisiting and updating the Unified Development Ordinance (UDO) and improving development timelines.

Positive Efforts

Despite many of the aforementioned challenges, several positive efforts are underway. Zebulon has begun engaging more intentionally with neighboring jurisdictions to coordinate conversations about growth, housing, and regional development. This currently involves quarterly conversations with neighboring municipalities to discuss housing, economic development, and related topics. In addition, the current planning and zoning staff are widely praised for their competence, professionalism, and ability to communicate clearly with developers about development priorities and code requirements. Staff appear

increasingly interested in aligning future planning efforts with affordability goals, signaling an opportunity for the Town to build on this momentum as it shapes its next phase of growth.

TO SUBMIT COMMENTS PLEASE CLICK [HERE](#)

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