

BELMONT IN 2007

2^{Section}

2.1 REGIONAL CONTEXT AND HISTORY

The City of Belmont is located within the dynamic metropolitan area of Charlotte, North Carolina (See Figure 2, Regional Setting). This fourteen county region began a rapid transformation throughout the 1980's and 90's as new businesses and people flocked to the area. Communities such as Pineville, Huntersville, and Gastonia within twenty miles of Charlotte also began experiencing rapid population growth and development as the Charlotte region expanded. Development of these suburbs often relied upon proximity and access to downtown Charlotte, particularly via the interstate system. Recently, construction of the I-485 beltway around Charlotte has provided a further impetus for growth and development throughout the region. The I-485 loop is constructed at an approximate distance of 10 miles from the city center, with Belmont situated just west of this important loop and astride the I-85 corridor aimed virtually into the heart of Charlotte. This location provides Belmont easy access to jobs and amenities throughout the region, while simultaneously presenting challenges to Belmont as ever increasing numbers of people wish to take advantage of its location.

The City of Belmont is located at the northern end of a large peninsula of land surrounded by the Catawba River to the east, Lake Wylie to the south, and the South Fork of the Catawba River to the west. This location somewhat insulated Belmont from the happenings in Gastonia and Charlotte since it was necessary to ford the rivers to get to either city. The construction of the railroad in 1871 and the subsequent siting of the Garibaldi Station along the tracks provided a link with the rest of the region. In 1872, the Caldwell Plantation was purchased and subsequently donated to the Benedictine monks and eventually led to the formation of Belmont Abbey. As the area surrounding Garibaldi Station and the Abbey developed into a small downtown area, the downtown portion of Belmont began to take shape. This built up area formed the core of Belmont



Section 2

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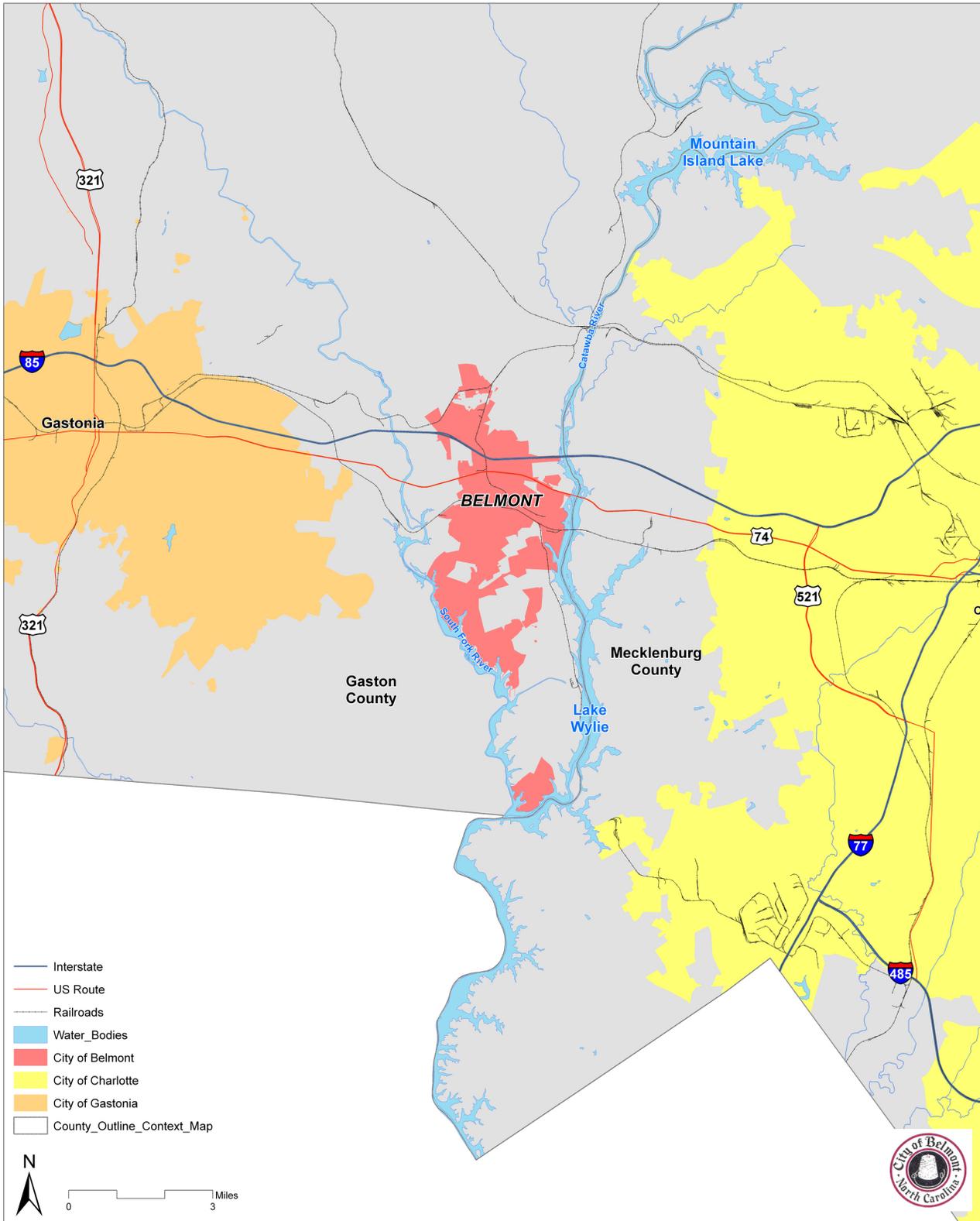


Figure 2: Regional Setting



when it was incorporated as a town in 1895. Most land outside of the town, including the peninsula, remained rural with inhabitants relying on agriculture for their livelihood. The coming of the Industrial Revolution in the late 1800's was to bring about changes for the developing Belmont community.

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

The 1970's, 80's and 90's brought about the decline of the textile industry throughout the Charlotte region, while Belmont was largely able to stave off major losses until the late 80's and early 90's. A short period of decline followed, until the beginning of the Twenty-First Century brought about increased interest in Belmont and surrounding areas as people looked to take advantage of its proximity to Charlotte, location along a major interstate (I-85), and the adjacency to the rivers and Lake Wylie. Since the turn of the century, Belmont has seen the approval of numerous residential developments within and adjacent to current city limits. Remaining portions of the peninsula are quickly developing and portions of downtown are experiencing redevelopment and revitalization. Many of these developments are relatively high-end, including numerous waterfront properties, providing Belmont with an interesting mix of modern subdivisions and more modest established mill era housing. This modern era of development has Belmont poised at an interesting crossroads where it can establish a new identity while still maintaining its mill era sense of community.



2.2 CITY LIMITS AND PLANNING AREA

Interviews with Belmont City Council and Planning Board members at the outset of the comprehensive plan process indicated that there was an interest in considering future annexation of some areas on the Belmont peninsula, across the South Fork of the Catawba River, and adjacent to North Belmont. Therefore, the current city limits of Belmont and these other areas were combined to create the Planning Area, which serves as the geographic extent of all base mapping, demographic/economic analyses, growth scenario evaluations, and preferred scenario identification related to the Comprehensive Plan.

The Planning Area encompasses almost 23 square miles, or 14,600 acres (see Figure 3, Planning Area). Of these 14,600 acres, approximately 6,000 acres are within the current city limits of Belmont.

2.3 DEMOGRAPHIC ANALYSIS

Demographic data was assembled by census tract or block groups, and drawn from 2000 census data, 1990 census data supplemented with data from the Office of State Planning, State Employment Security Commission, and other readily available information. This data included:

- Population growth, 1990-2000
- Median income, 2000
- Population by race, 2000
- Population by age, 2000
- Poverty rates, 1999
- Household growth 1990-2000

2.3.1 Population Data

The U.S. Census reported that the City of Belmont had a population of 8,705 people in 2000, which was a 3.2% increase over the 8,434 people reported in 1990 (see Table 1). The population of the Planning Area in 2000 was reported as 16,045 people, a 5.2% increase over the 15,248 people enumerated in 1990. This data indicates that the population of Belmont and the Planning Area were growing slower than Gaston County, the Charlotte MSA, and the State of North Carolina. However, local officials estimate that the population of Belmont has grown to 9,900 people as of 2006, indicating a sharp increase in growth rate compared to 2000 Census data.



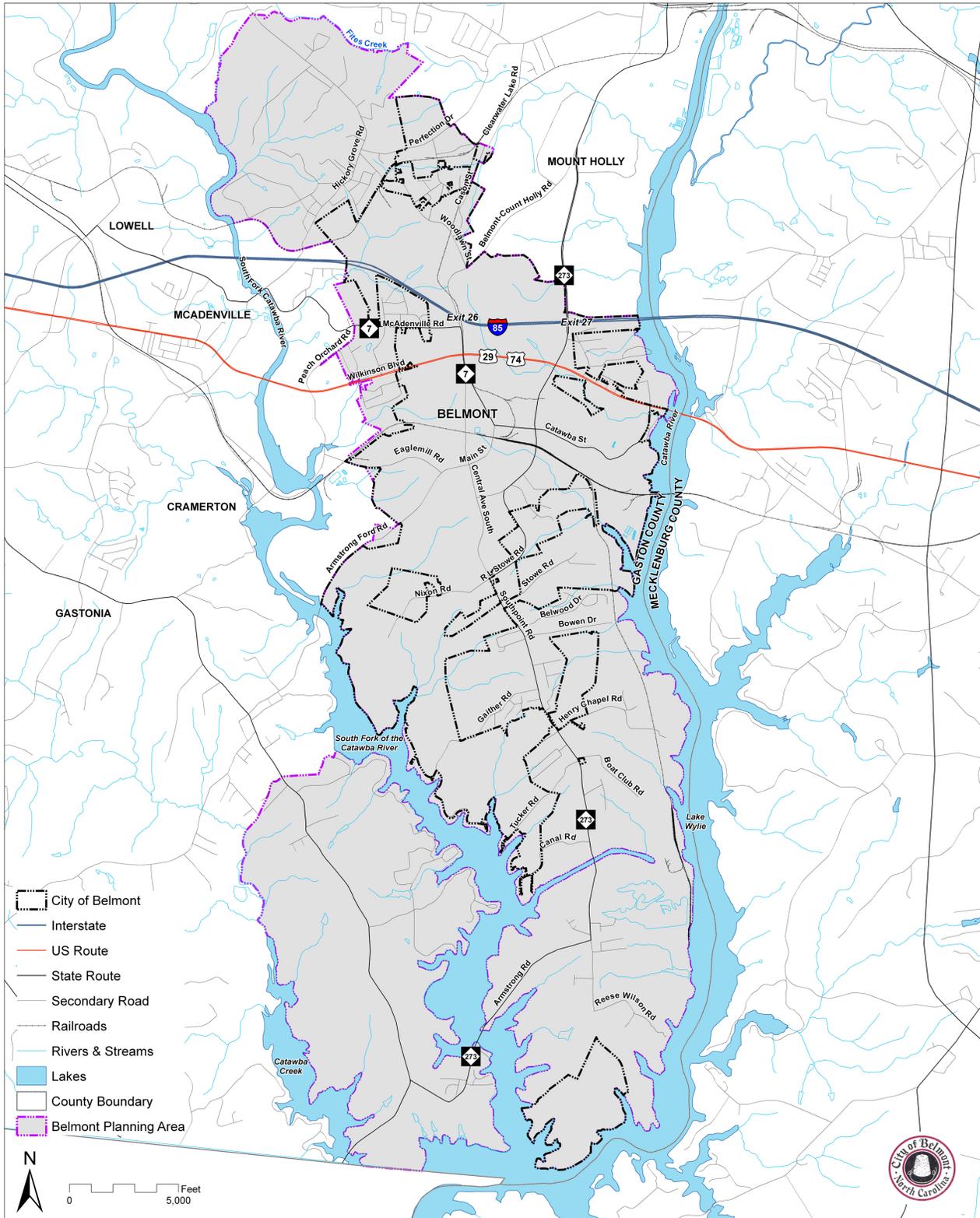


Figure 3: Planning Area



Table 1. Population Growth, 1990-2000

Area	Population		Growth, 1989-1999	
	1990	2000	Difference	% Change
Belmont	8,434	8,705	271	3.2%
Planning Area	15,248	16,045	797	5.2%
Gaston County	175,093	190,365	15,272	8.7%
Charlotte MSA	1,162,093	1,499,293	337,200	29.0%
North Carolina	6,628,637	8,049,313	1,420,676	21.4%

Source: US Census Bureau, Summary File 3, Tables P005 & P80A (1990) & Summary File 3, Tables P52 & P53 (2000)

2.3.2 Socioeconomic Data

a. Income

Median household income in Belmont jumped 46.5% during the 1990's, comparable to increases in the Charlotte MSA and North Carolina, and slightly more than the overall increase for Gaston County during that time span (see Table 2). Belmont's \$39,210 median income in 1999 was slightly less than the \$39,534 median income in Gaston County.

Table 2. Median Household Income, 1989-1999

Area	Median Household Income		Growth, 1989-1999	
	1989	1999	\$ Difference	% Change
Belmont	\$26,769	\$39,210	\$12,441	46.5%
Gaston County	\$28,126	\$39,534	\$11,408	40.6%
Charlotte MSA	\$31,125	\$46,119	\$14,994	48.2%
North Carolina	\$26,647	\$39,184	\$12,537	47.0%

Source: US Census Bureau, Summary File 3, Tables P005 & P80A (1990) & Summary File 3, Tables P52 & P53 (2000)



b. Race

The U.S. Census reported that 83.2% of Belmont residents in 2000 were white (see Table 3). These numbers are similar to that of Gaston County overall and somewhat higher than the State of North Carolina. Belmont had an African American population somewhat lower than Gaston County overall and significantly lower than North Carolina. Belmont’s Asian population of 3.0% was more than three times that of Gaston County, while the Hispanic population in Belmont was generally consistent with that of Gaston County.

Table 3. Population by Race/Ethnicity, 2000

Race	Belmont		Gaston County		North Carolina	
	#	%	#	%	#	%
White	7,245	83.2%	154,922	81.4%	5,647,155	70.2%
White Hispanic	101	1.2%	3,043	1.6%	157,501	2.0%
Black or African American	861	9.9%	25,843	13.6%	1,723,301	21.4%
Black Hispanic	16	0.2%	562	0.3%	14,244	0.2%
American Indian / Alaska Native	23	0.2%	495	0.2%	95,333	1.2%
American Indian / Alaska Native Hispanic	0	0.0%	30	0.0%	4,218	0.1%
Asian	259	3.0%	1,802	0.9%	112,416	1.4%
Asian Hispanic	0	0.0%	12	0.0%	1,273	0.0%
Native Hawaiian / Pacific Islander	3	0.0%	42	0.0%	3,165	0.0%
Native Hawaiian / Pacific Islander Hispanic	1	0.0%	8	0.0%	818	0.0%
Other Race	14	0.2%	156	0.1%	9,015	0.1%
Other Race Hispanic	96	1.1%	1,802	0.9%	177,614	2.2%
Two or More Races	83	1.0%	1,386	0.7%	79,965	1.0%
Two or More Races Hispanic	3	0.0%	262	0.1%	23,295	0.3%
Total	8,705	100.0%	190,365	100.0%	8,049,313	100.0%
Total Hispanic	217	2.5%	5,719	3.0%	378,963	4.7%



c. Age

The City of Belmont’s population is generally of similar age to that of Gaston County and North Carolina. Belmont’s median age of 34.9 is slightly lower than that of Gaston County and North Carolina (see Table 4). The 20-64 year old age group comprised the largest portion of the population in Belmont (59.6%), Gaston County (60.4%), and North Carolina (60.7%). Belmont did have a slightly higher percentage of elderly persons (13.4%) than either Gaston County or North Carolina.

Table 4. Population by Age and Median Age, 2000

Age	Belmont		Gaston County		North Carolina	
	Population	% Population	Population	% Population	Population	% Population
< 19 years	2,347	27.0%	51,311	27.0%	2,193,360	27.2%
20-64	5,189	59.6%	115,069	60.4%	4,886,905	60.7%
65 or more years	1,169	13.4%	23,985	12.6%	969,048	12.0%
Total	8,705	100.0%	302,963	100.0%	8,049,313	100.0%
Median Age	34.9		36.2		35.3	

Source: US Census Bureau, Summary File 1, Tables P12, & P13 (2000)

d. Poverty

The U.S. Census Bureau defines poverty using a set of income thresholds that vary by family size and composition. The official poverty definition takes into account income before taxes, exclusive of non-cash benefits such as Medicaid and food stamps. As of 1999, 9.5% of Belmont residents were living below the poverty threshold, representing a 5.6% increase over 1989 values (see Table 5). Belmont had a lower percentage of people living below the poverty threshold than Gaston County and North Carolina. The Charlotte MSA actually had a slightly lower poverty rate than Belmont.

Table 5. Percentage Below Poverty Level, 1989-1999

Area	Percent Below Poverty		Growth, 1989-1999	
	1989	1999	Difference	% Change
Belmont	9.0%	9.5%	0.5%	5.6%
Gaston County	10.4%	10.9%	0.5%	4.8%
Charlotte MSA	9.6%	9.3%	-0.3%	-3.1%
North Carolina	13.0%	12.3%	-0.7%	-5.4%

Source: US Census Bureau, Summary File 3, Table P117 (1990) & Summary File 3, Table P87 (2000)



2.3.3 Housing Trends (1990-2000)

According to the U.S. Census Bureau, Belmont had 3,348 households in 2000, a gain of 299 households, or 9.8%, between 1990 and 2000. The household growth rate during this time span was lower than that of Gaston County, the Charlotte MSA, and North Carolina. An undetermined portion of Belmont’s household growth could be attributed to the annexation of land previously within Gaston County jurisdiction.

Table 6. Household Growth, 1990-2000

Area	Households		Growth, 1990-2000	
	1990	2000	Difference	% Change
Belmont	3,049	3,348	299	9.8%
Planning Area	5,770	6,386	616	10.7%
Gaston County	65,347	73,936	8,589	13.1%
Charlotte MSA	440,670	575,293	134,623	30.5%
North Carolina	2,517,026	3,132,013	614,987	24.4%

Source: US Census Bureau, Summary File 1, Table P003 (1990) & Summary File 1, Table P15 (2000)

For Belmont’s 2000 population of 8,705 and 3,348 households, the City had a 2000 average household size of 2.6 people per household.

As of 2006, there are a total of 26 single and multi-family communities with a total of 2,385 units approved or under construction within the Planning Area. There are 17 single and multi-family communities approved or under construction within the City of Belmont, which will contain approximately 2,049 units at build-out (see Table 7a). Approximately 23% of those units have already been permitted or constructed, with 1,571 lots remaining available. An additional nine developments containing 336 units have been approved for the remainder of the Planning Area (see Table 7b). Approximately 34% of those units have been permitted or constructed, with 221 lots remaining available.



Table 7a. Approved and Under Construction Developments, Belmont, 2006

Map ID	Development	Planned Units	Occupied Units	Future Units	% Complete
1	Hawthorne	99	80	19	81%
2	Belle Meade	146	131	15	90%
3	Graystone	30	27	3	90%
4	Garibaldi Ridge	26	23	3	88%
5	Pleasant St./Linford Park	100	40	60	40%
6	Eagle Park	286	6	280	2%
7	Belmont Reserve	104	0	104	0%
8	South Point Ridge	209	125	84	60%
9	Stowe Manor	75	4	71	5%
10	Belmont Town Center	109	0	109	0%
11	Village Townhomes	24	0	24	0%
12	Stowe Point	168	0	168	0%
13	Fishers Place	94	0	94	0%
14	Reflection Pointe	350	24	326	7%
15	Catawba Mills	24	18	6	75%
16	Stowe Village	133	0	133	0%
17	South Point Commons	72	0	72	0%
Total		2049	478	1571	23%

Table 7b. Approved and Under Construction Developments, Remainder of Planning Area, 2006

Map ID	Development	Planned Units	Occupied Units	Future Units	% Complete
18	Forest Bay	48	33	15	69%
19	Misty Waters	65	36	29	55%
20	Abbington Place	80	24	56	30%
21	Woodland Bay	56	16	40	29%
22	Glistening Way	5	0	5	0%
23	Highland on the Pointe	21	6	15	29%
24	Marnicaly	8	0	8	0%
25	River Lakes	37	0	37	0%
26	Lake Mist	16	0	16	0%
Total		336	115	221	34%



2.3.4 Gaston County Schools

Public Schools in Gaston County, including those serving Belmont, are provided by Gaston County Schools. Gaston County Schools estimates that every 100 new homes in the County results in 64 additional school age children. School officials estimate that these 64 children will result in an additional 34 elementary schools students, 16 middle schools students, and 14 high schools students. The ratio of students for every new home is:

Elementary School	0.34 students/100 homes
Middle School	0.16 students/100 homes
High School	0.14 students/100 homes

According to Gaston County Schools officials, three elementary schools, two middle schools, and one high school are currently needed within Gaston County. The locations of these schools have yet to be determined. Gaston County Schools uses standards developed by the North Carolina Department of Public Instruction to determine the acreages necessary for developing a school site. According to those standards, elementary, middle, and high schools generally need 16, 30, and 50 acres respectively. These standards also indicate the ideal capacity of elementary, middle, and high schools as 600, 800 and 1,200 students respectively. Gaston County Schools is currently operating several schools over defined standards due to overcrowding.

According to Gaston County Schools formulae, the number of new homes needed to support a school is:

Elementary School	1,765 homes
Middle School	5,000 homes
High School	8,570 homes

Using Belmont's 2000 census average household size of 2.6 people per household, the following approximate population is required to support a school:

Elementary School	4,500 people
Middle School	13,000 people
High School	22,000 people

Overcrowding resulting from population growth in Gaston County Schools can be remedied through the construction of new schools or the renovation/addition to existing schools. Gaston County School officials indicated that developers could donate land for schools within proposed developments. However, if funds are not available to construct a school on a donated property within 18 to 36 months, by law, the land will forfeit back to the developer. A potential solution to that would be for the developer to construct the school as part of their development and lease the school to the Gaston County Schools



for them to operate. Gaston County may also impose a developer impact fee in order to raise funds for new schools. As of April 2006, Gaston County School leaders decided to defer a proposed \$125 million bond referendum and were examining the option of imposing a 0.5% sales tax increase to pay for schools.

2.4 EXISTING LAND USE

Existing land uses within the City of Belmont, the remainder of the Planning Area, and the Totals for the Planning Area are indicated in Table 8 and Figure 4, Existing Land Use.

Table 8. Planning Area Existing Land Use

Category	City of Belmont		Remainder of Planning Area		Planning Area Totals	
	Acres	% Land Use	Acres	% Land Use	Acres	% Land Use
Agricultural/Forest/Vacant	2075	34.7%	3226	37.3%	5301	36.2%
Rural Residential (>5 Acres)	139	2.3%	969	11.2%	1108	7.6%
Low Density Residential (1-5 Acres)	142	2.4%	699	8.1%	841	5.7%
Medium Density Residential (.33-1 Acre)	670	11.2%	897	10.4%	1567	10.7%
High Density Residential (<.33 Acre)	356	6.0%	70	0.8%	426	2.9%
Multi-Family Residential	85	1.4%	61	0.7%	146	1.0%
Manufactured Residential	62	1.0%	402	4.6%	464	3.2%
Commercial	23	0.4%	218	2.5%	241	1.6%
Office	23	0.4%	1	0.0%	24	0.2%
Industrial	394	6.6%	40	0.5%	434	3.0%
Utilities	266	4.4%	1349	15.6%	1615	11.0%
Institutional	778	13.0%	88	1.0%	866	5.9%
Recreational/Open Space	113	1.9%	220	2.5%	333	2.3%
ROW/Unknown	857	14.3%	417	4.8%	1274	8.7%
Total	5983	100.0%	8657	100.0%	14640	100.0%



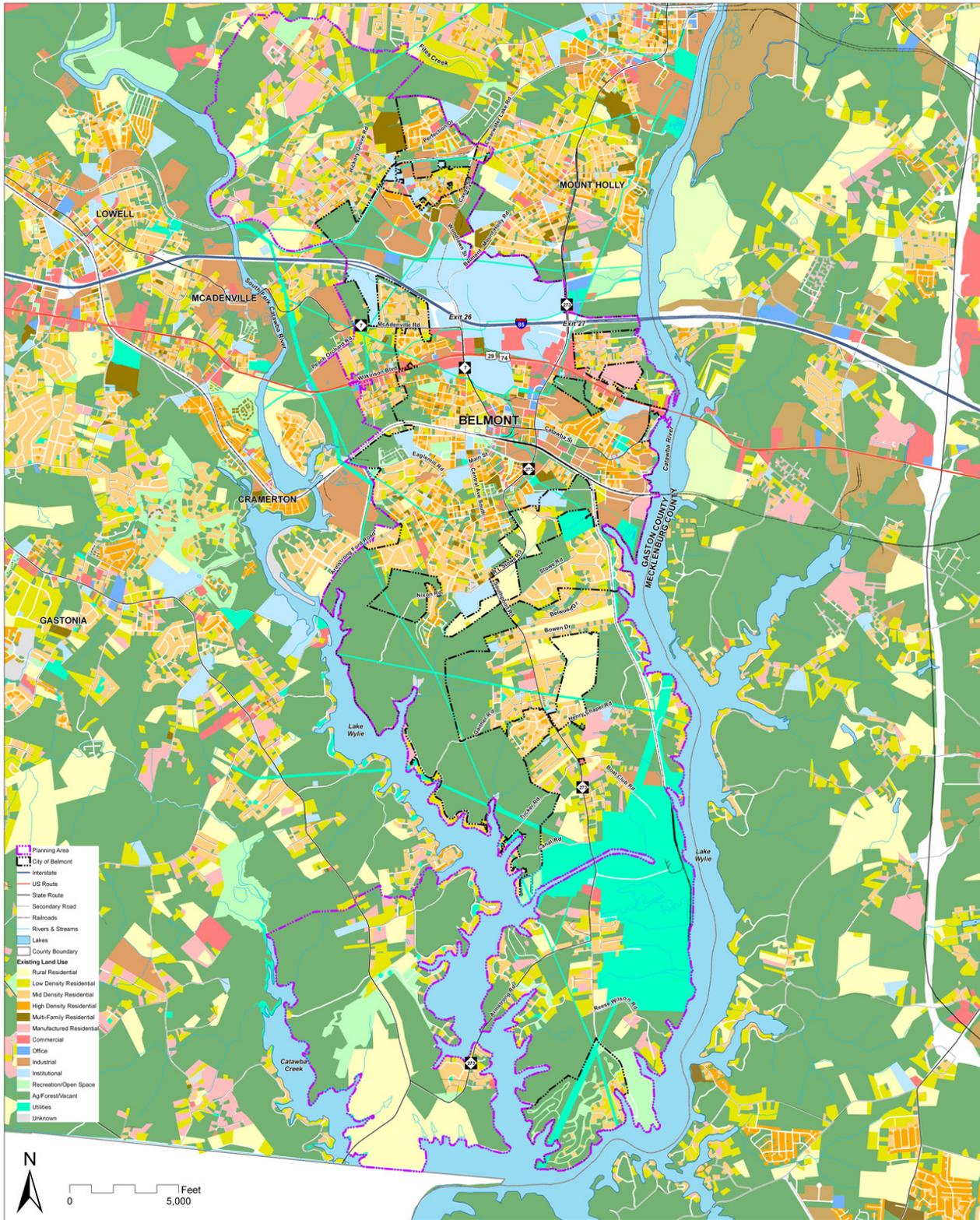


Figure 4: Existing Land Use



2.4.1 Residential Development

Residential land uses include single family, manufactured, and multi-family housing. Residential land uses occupy approximately 31% of the total land area within the Planning Area, and were divided into six categories based upon lot size and structure type:

- Rural: Over 5 Acres
- Low Density: 1 to 5 Acres
- Medium Density: 1/3 to 1 Acre
- High Density: Less than 1/3 Acre
- Manufactured Housing: All manufactured housing regardless of density
- Multi-family land uses include attached townhouses, condominiums and apartment buildings, regardless of density.

2.4.2 Commercial/Industrial Development

Industrial, office and retail development account for 4.8% of total land use within the Planning Area. Industrial land uses are focused within the eastern portion of downtown Belmont, The Oaks Commerce Center, and North Belmont. Office land uses are limited, with most office space located along Wilkinson Boulevard, NC 273, or scattered throughout downtown Belmont. Retail and commercial land uses are generally concentrated along Wilkinson Boulevard, Downtown Belmont, and to a lesser extent portions of North Belmont.

2.4.3 Parks, Recreation, and Open Space

Parks, recreation and open space are scattered throughout the Planning Area and only account for 2.3% of total land use within the Planning Area. Several parks including Davis Park, Reid Park, North Belmont Park, Stowe Park, Dwight Frady Fields, Rodden Fields, and the Daniel Stowe Botanical Gardens are located within the Planning Area. Furthermore, the US National Whitewater Center and Mecklenburg County's Gateway Park are located on the east bank of the Catawba River, just outside of the Planning Area. There are no existing public greenways or walking trails within the Planning Area, although several neighborhoods include walking trails and small parks.

2.4.4 Agricultural, Forested, and Vacant Land

Agricultural, forested and vacant lands are widespread throughout the Planning Area, comprising over 36% of the total land use. A large portion of this land is currently under development, in the approval process, or is likely to be developed in the future.



2.5 EXISTING ZONING

2.5.1 City of Belmont Zoning

Zoning classifications within the City of Belmont were originally adopted in 2003 and most recently updated in 2006.

Residential districts include: R-R (Rural Residential), G-R (General Residential), NC-R (Neighborhood Center Residential) and INF-D (Infill Development).

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

TND (Traditional Neighborhood Development) districts allow creative mixtures of land uses, primarily commercial/office and residential.

Other districts and overlay classifications include: HC-O (Highway Commercial Overlay), WP-O (Watershed Protection Overlay), HP-O (Historic Protection Overlay), and IC-D (Institutional Campus District).

Residential zoning designations include the vast majority of land within the City of Belmont and its Extra Territorial Jurisdiction (ETJ), with roughly 62% of the 6,896 acres currently zoned for residential uses (See Figure 5, Existing Zoning and Table 9). General residential and rural residential zoning districts comprise most of Belmont's zoning jurisdiction. Most of those districts anticipate single-family subdivisions; however, recently there has been a propensity toward traditional neighborhood developments. Smaller areas within Belmont are zoned for manufactured housing and traditional neighborhood development.

Commercial zoning districts are concentrated along the Wilkinson Boulevard (US 74) corridor as well as the downtown portion of Belmont. Business Campus zoning districts (which include industrial and office uses) are concentrated north of I-85 surrounding Belmont Abbey College (in Montcross and The Oaks), along NC 273 in downtown Belmont, and between Catawba Street and the Norfolk Southern Railroad east of downtown. Institutional Campus districts include land dedicated to Belmont Abbey College and Gaston County Schools. The Parallel zoning district represents a large (1,169 acre) tract of land set aside for large-scale development bordering the South Fork of the Catawba River on the west side of the peninsula.

2.5.2 Gaston County Zoning

Zoning classifications within Gaston County were originally adopted in 1992 and most recently updated in 2005.

Residential districts include: R-A (Residential Agriculture), R-R (Rural



Table 9. Belmont Planning Area Zoning Districts

Category	City of Belmont & ETJ		Remainder of Planning Area		Planning Area Totals	
	Acres	% Zoning	Acres	% Zoning	Acres	% Zoning
Commercial	316	4.6%	67	1.0%	383	2.6%
Industrial	0	0.0%	507	7.7%	507	3.7%
Rural Residential	1063	15.4%	4251	64.2%	5314	36.3%
Multi-Family Residential	0	0.0%	28	0.4%	28	0.2%
Agricultural Residential	0	0.0%	1719	26.0%	1719	11.7%
Manufactured Residential	36	0.5%	50	0.8%	86	0.6%
Infill Development	91	1.3%	0	0.0%	91	0.6%
General Residential	2777	40.3%	0	0.0%	2777	19.0%
TND/Neighborhood Center	291	4.2%	0	0.0%	291	2.0%
Institutional Campus	217	3.1%	0	0.0%	217	1.5%
Parallel District	1169	17.0%	0	0.0%	1169	8.0%
Business Campus	936	13.6%	0	0.0%	936	6.4%
ROW	0	0.0%	0	0.0%	1122	7.7%
Totals	6896	100.0%	6622	100.0%	14,640	100.0%

Residential), R-SM (Residential Single and Multi-Family), R-MF (Residential Multi-Family), R-V (Residential Village), and RA-M (Residential Manufactured Home Park).

Commercial districts include: B-G (General Business), B-N (Neighborhood Business), B-R (Rural Business), and RNBS (Residential Neighborhood Business Service).

Industrial districts include: I-G (Industrial General) and I-P (Industrial Planned).

Other classifications include: O-I (Office and Institutional) and CU (Conditional Use).

Residential zoning designations include the vast majority of the Gaston County portion of the Planning Area, with over 91% of the 6,622 acres currently zoned for residential uses (See Figure 5, Existing Zoning and Table 9). Rural residential and agricultural residential zoning districts comprise most of Gaston County's zoning jurisdiction within the Planning Area. Most of those districts are set aside for low density residential uses or farming. A large industrial zoning district is focused on Duke Energy's Allen Steam Station in the central portion of the peninsula. Limited amounts of commercial zoning are located along Southpoint Road, Woodlawn Street, and Hickory Grove Road.



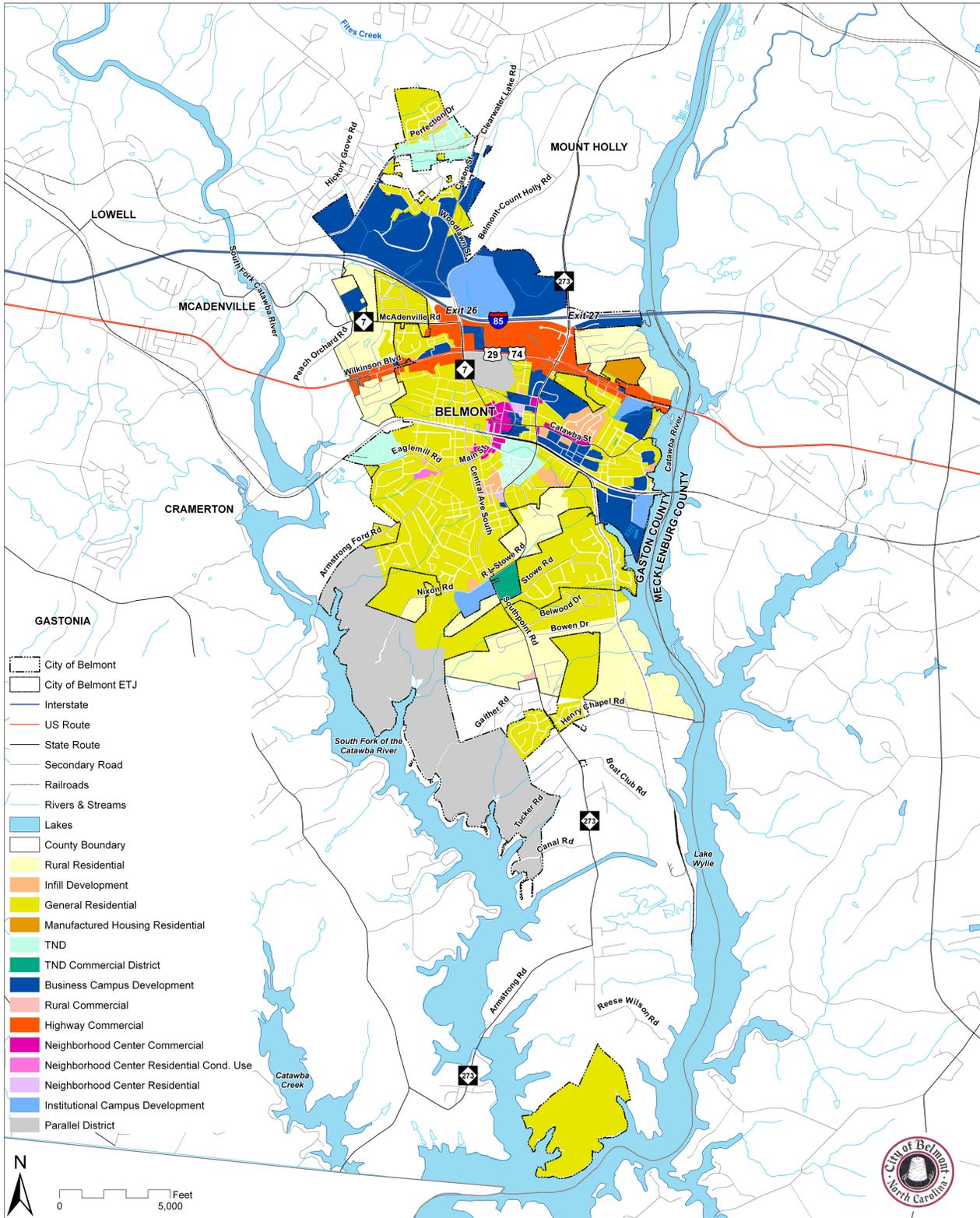


Figure 5: Existing Zoning



2.6 NATURAL SYSTEMS

2.6.1 Topography

Slope values in five categories (urban land, water, and slopes ranging from 0 to 45%) for the Planning Area are derived from Gaston County Geographic Information System (GIS) data. In general, most of the Planning Area is comprised of relatively flat land (0-7% slopes). Moderate slopes (7-15%) are scattered throughout the Planning Area, but are generally located near streams. The steepest slopes (15%-45% slopes) are found along small streams feeding into the South Fork River, the Catawba River, or Lake Wylie, the southern point of the peninsula, and along the South Fork River in the northwestern portion of the Planning Area (See Figure 6, Slopes).



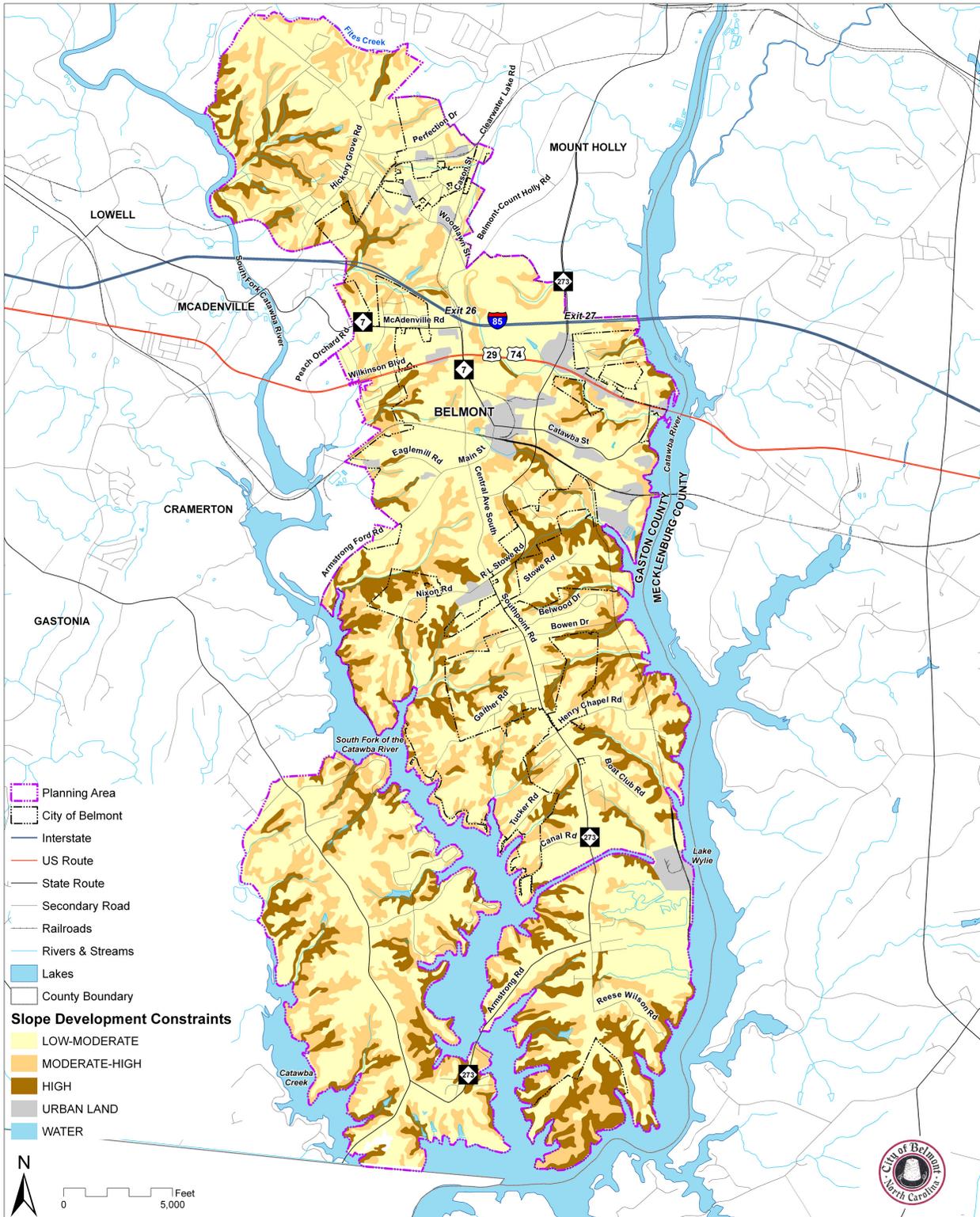


Figure 6: Slopes



2.6.2 Soils

Soil development suitability values are derived from Gaston County GIS data and supplemented by the Gaston County Soil Survey conducted by the U.S. Department of Agriculture. Most of the undeveloped land within the Planning Area is considered to be moderately suitable for development based upon several criteria. Soil conditions relating to septic suitability were a key determination of development constraints since much of the Planning Area is currently not provided sewer service by the City of Belmont. The soil conditions in unsewered areas can affect the intensity of development in these areas (See Figure 7, Soil Suitability).



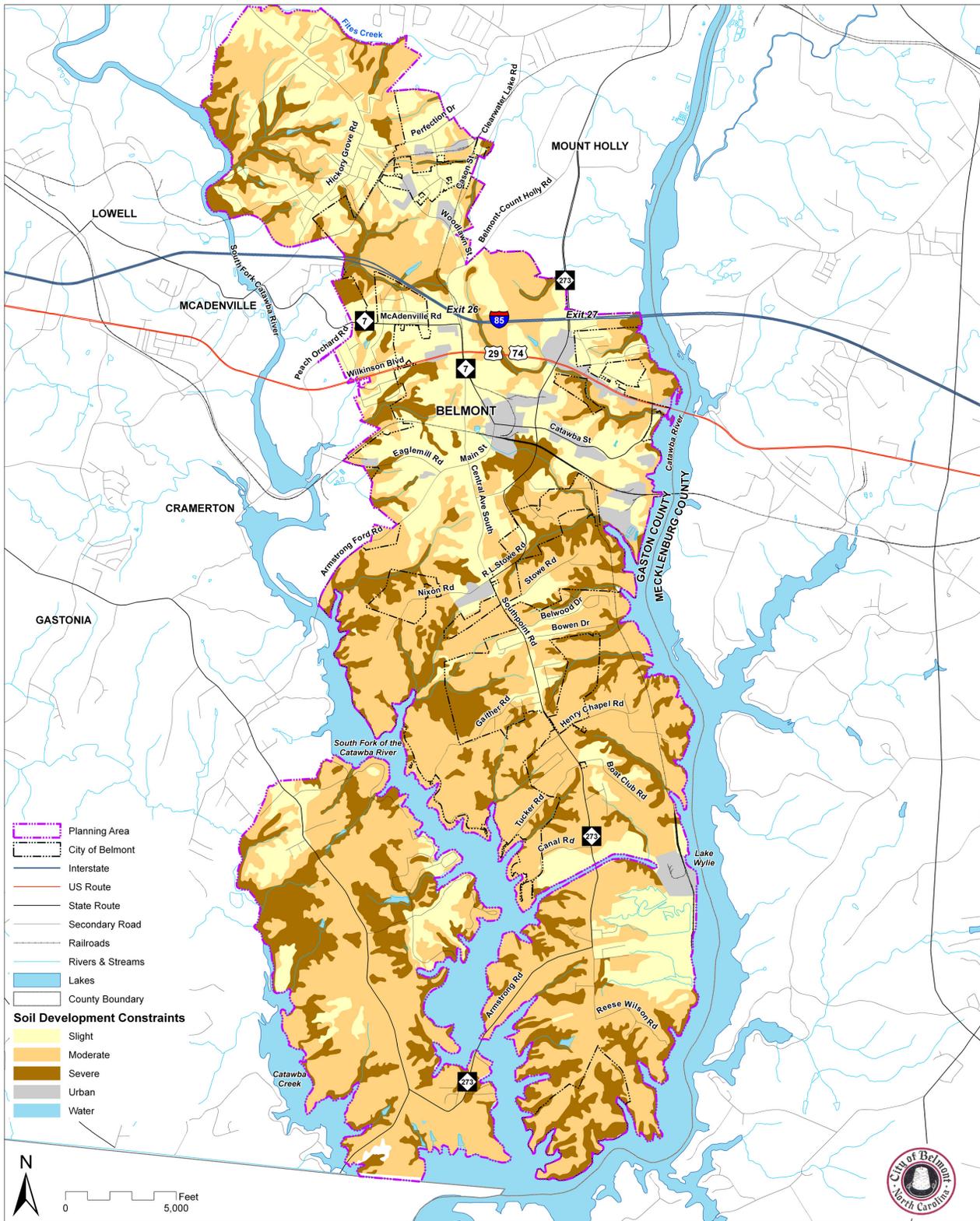


Figure 7: Soil Suitability



2.6.3 Hydrology

The Planning Area contains portions of three creek basins and one water supply watershed. The Lake Wylie Class IV water supply watershed is located in the northeast portion of the Planning area north of Henry Chapel Road and east of Southpoint Road, Central Avenue, Woodlawn Street, and Hickory Grove Road. The critical area of this water supply watershed extends 2,500 feet inland of the Catawba River. Development within the critical area is limited to two dwelling units per acre or 24% built-upon area for the low density option and 24-50% built upon area for the high density option. Within the remainder of the water supply watershed, development is also limited to two dwelling units per acre for the low density option, but allows 24-70% built upon area for the high density option. Additional regulations established by the North Carolina Department of Environmental and Natural Resources (NCDENR) include a two-part, 50-foot buffer on the Catawba River mainstream and the North Carolina portion of Lake Wylie. Grading and clearing of vegetation is not permitted in the 30-foot zone adjacent to the water (Zone 1), while any grading or removal of vegetation in the outer 20-foot zone (Zone 2) is permitted, but must be re-vegetated and maintain diffuse flow to Zone 1.

Floodplains within the Planning Area are based upon the 100-year flood event and are derived from Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM). Floodplain areas are somewhat limited within the Planning area and are concentrated along the South Fork River, Catawba Creek, Fites Creek, and several unnamed tributaries to the Catawba River and South Fork River. Wetlands are primarily confined within the floodplains and within Duke Power's Allen Steam Station (See Figure 8, Water Resources).



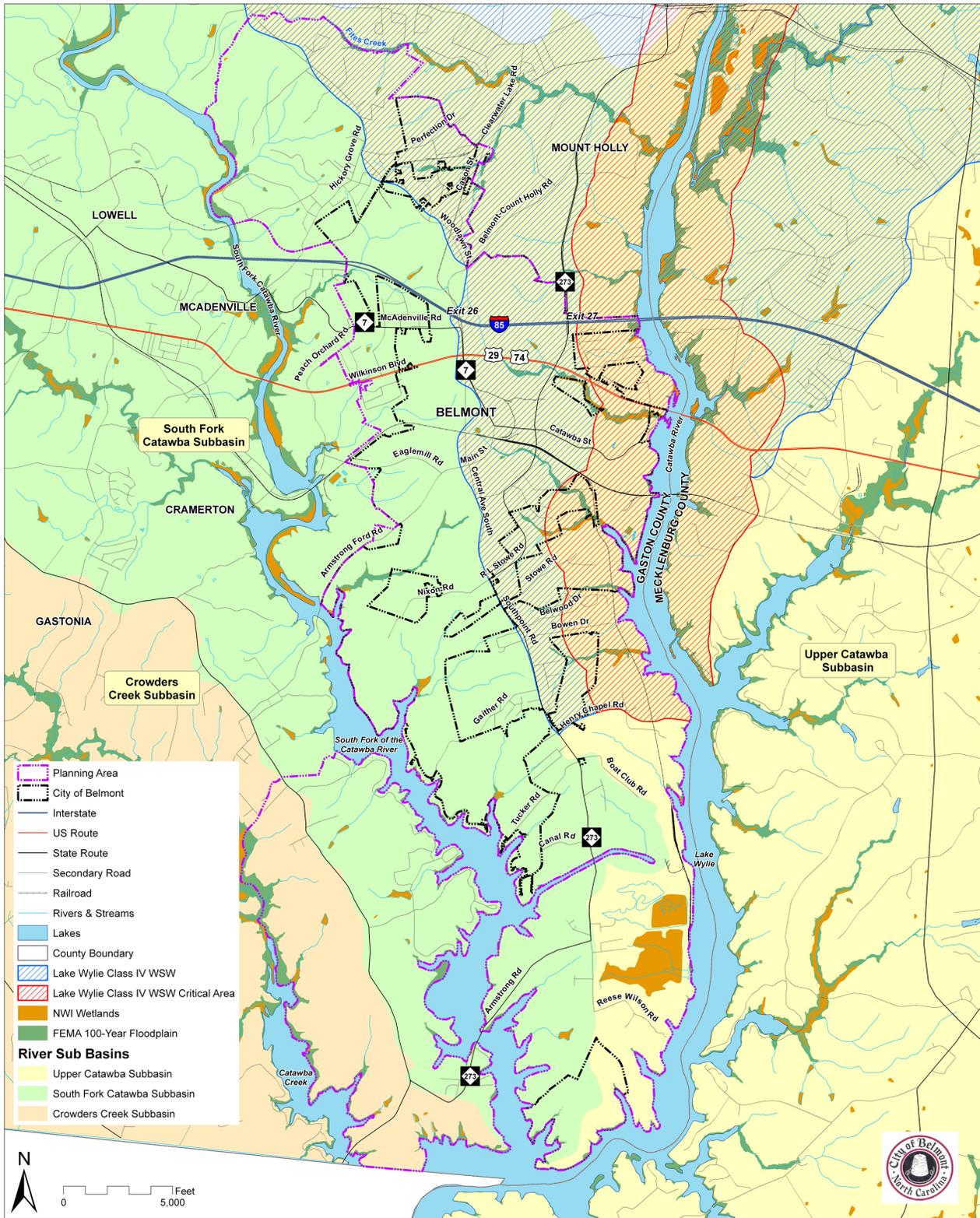


Figure 8: Water Resources



2.7 TRANSPORTATION SYSTEMS

2.7.1 Roads

a. Ownership and Responsibilities

With the exception of several state-owned roadways, the City of Belmont owns and maintains all roads within the City of Belmont limits (approximately 48 miles of surfaced roads) except those in Reflection Pointe, which are owned by the Home Owners Association (HOA). Roads within the Gaston County portion of the Planning Area are either state owned, privately owned, or owned by HOA's. There are no County owned roads within the State of North Carolina.

b. Current Traffic

The City of Belmont and the Planning Area are currently experiencing minimal traffic issues with the exception of Southpoint Road. Southpoint Road is experiencing the most pressing traffic congestion within the Planning Area since it is the only north-south road along the peninsula and a large amount of growth is occurring in that area. According to the North Carolina Department of Transportation (NCDOT), annual average daily traffic (AADT) in 2004 along major roads throughout the Planning Area is as follows:

- Perfection Drive: 6,800 AADT
- Armstrong Ford Road: 7,900 to 9,400 AADT
- Hickory Grove Road: 9,800 to 12,000 AADT
- Southpoint Road: 14,000 AADT
- NC 273 (Wilkinson Boulevard to Southpoint Road): 13,000 to 15,000 AADT
- Central Avenue: 9,600 to 18,000 AADT
- Wilkinson Boulevard: 18,000 to 21,000 AADT
- I-85: 103,000 to 109,000 AADT

c. Planned Transportation Improvements

The proposed Garden Parkway is a major planned road improvement that will affect Belmont and the Planning Area. The Garden Parkway project proposes to bypass Gastonia to the south, between I-85 in Bessemer City and I-485 in western Mecklenburg County, providing an alternative to I-85. The project is still in the preliminary planning phase with several alternative corridors proposed through the southern portion of the Planning Area (see Figure 9, Existing Roads).

Another proposed transportation project that will affect development patterns within the Planning Area is the Belmont-Mt. Holly Connector. This project is in the preliminary planning phases and generally proposes to connect



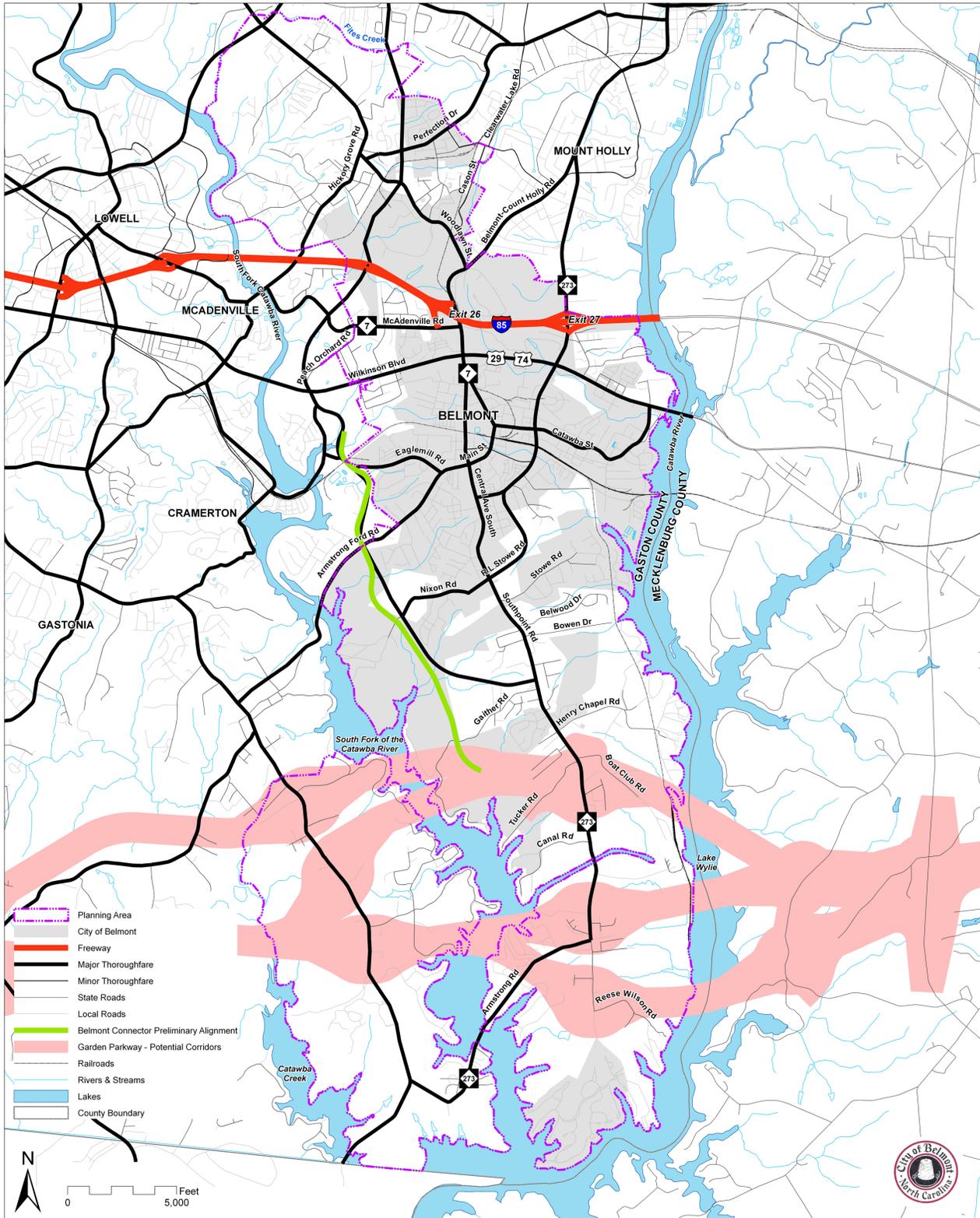


Figure 9: Existing Roads



Wilkinson Boulevard near the South Fork River with Southpoint Road north of Duke Energy's Allen Steam Station, and eventually continue north into Mt. Holly. It is hoped that the Belmont-Mt. Holly Connector will alleviate much of the traffic on Southpoint road by providing a new north-south alternative as the southern portions of the Planning Area continue to develop.

According to the NCDOT Transportation Improvement Program (TIP) there are currently no funded transportation projects within the Planning Area except for several bridge refurbishments.

2.7.2 Pedestrians

There are currently sidewalks throughout downtown Belmont and much of the urbanized core of Belmont. The City of Belmont has adopted an ordinance requiring sidewalks for new subdivisions that are within the City of Belmont and its ETJ. This does not apply to subdivisions constructed within Gaston County and annexed into Belmont, thus many of these subdivisions do not have sidewalks or may not have them in the future as further annexations occur.

2.7.3 Bicycles

Most primary roadways within the Planning Area lack adequate width for bicycles. Bicycle Route 4 is the only designated bicycle route within the Planning Area. The route follows Catawba Street westward from Dwight Frady Field, turns southwest on Main Street and finally turns west onto Eagle Road before leaving the Planning Area.

2.7.4 Transit

The City of Belmont currently has no local transit system. Regional transportation services are provided by Charlotte Area Transit System (CATS). CATS operates the 85X express bus route providing service between Gastonia and Belmont (at the Abbey Plaza Shopping Center) and Center City Charlotte. At the time of adoption of this plan, the route has six inbound and six outbound busses during the week. There is no service provided on weekends at this time.

2.7.5 Railroads

Norfolk Southern owns and operates an active series of tracks with sidings through downtown Belmont, paralleling Wilkinson Boulevard roughly one mile south of the highway. Approximately six to eight trains use these tracks daily. Norfolk Southern also owns and operates an active spur running north-south along the eastern side of the peninsula to provide service to Duke Energy's Plant Allen Steam Station (see Figure 10, Existing Railroads).



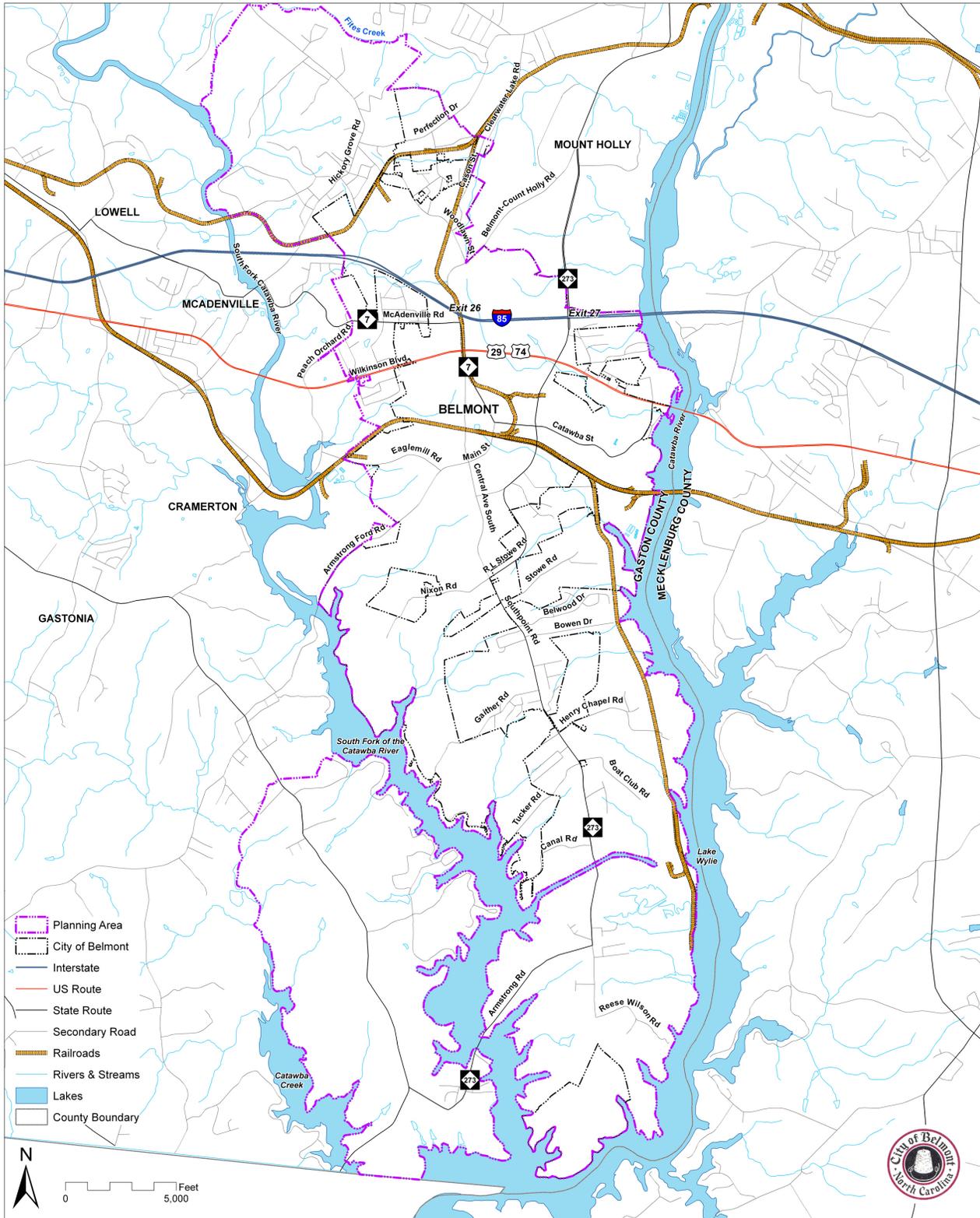


Figure 10: Existing Railroads



There are also two inactive railroad lines, currently owned by the NCDOT. A roughly 3-mile section of track runs north from downtown Belmont, past Belmont Abbey, into Mount Holly. The second is a 14-mile section of track bisecting North Belmont that runs from Gastonia to a point northeast of Mount Holly. According to NCDOT, these tracks are being held for future use as either an economic development rail corridor or for potential future light rail corridors.

2.8 PUBLIC UTILITIES

2.8.1 Water System

Water services within most of Belmont are provided by the City of Belmont Public Works Department (see Figure 11, Existing Water Service). Belmont owns and operates a water treatment facility with a capacity to treat 10 million gallons of water per day. According to local officials, this plant has excess capacity and will be able to provide water service for the foreseeable future as Belmont continues to develop. The city has recently extended a large water main southward along Southpoint Road to the Reflection Pointe subdivision that should provide future water service throughout much of the peninsula. Preliminary studies also indicate that water services can be provided to the planning area west of the South Fork River by suspending a water main from the NC 273 bridge. Unincorporated portions of the Planning Area are not provided with public water service and currently operate individual and community wells as their source of water. These factors indicate that much of the Planning Area currently does, or could have, water service as service is expanded in the future. The City adopted a Belmont Peninsula Water and Wastewater System Master Service Plan in 2003.



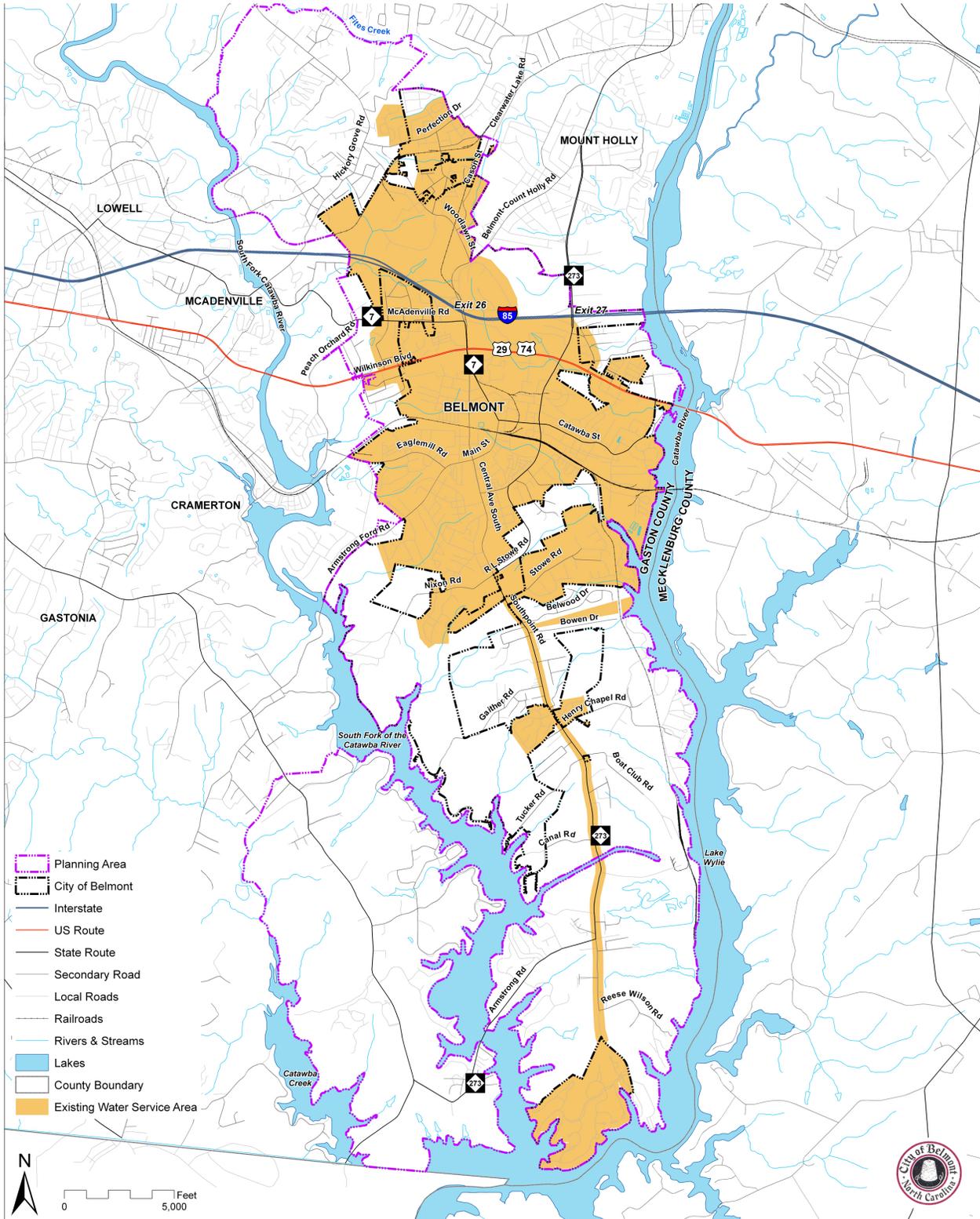


Figure 11: Existing Water Service



2.8.2 Wastewater System

Wastewater treatment and service within Belmont is primarily provided by the City of Belmont Public Works Department (see Figure 12, Existing Wastewater Service). Several small privately owned lift stations are utilized to supplement Belmont services by pumping wastewater into Belmont owned sewer mains. Belmont owns and operates a wastewater treatment facility with the capacity to treat 5 million gallons of wastewater per day. This plant is currently operating under capacity and should be able to provide additional treatment capacity in the foreseeable future as Belmont continues to develop. Preliminary studies also indicate that sewer services can be provided to the planning area west of the South Fork River by suspending a force main from the NC 273 bridge. Unincorporated portions of the Planning Area are not provided with public sewer service and currently operate on-site septic systems. These factors indicate that much of the Planning Area currently does, or could have, sewer service as the system is expanded in the future. The City adopted a Belmont Peninsula Water and Wastewater System Master Service Plan in 2003.

2.9 ADJACENT COMMUNITY AND COUNTY PLANS AND GROWTH TRENDS

Planning information for jurisdictions that abut Belmont, including Cramerton, McAdenville, Mount Holly, Gaston County, and Mecklenburg County, such as existing land use, future land use, comprehensive plans, transportation plans, and recent development activity, were used to construct a picture of 2006 development patterns for these surrounding communities.

2.9.1 Cramerton

The Cramerton North Carolina Land Use Plan was adopted December 3, 2002. The goal was to provide a general vision for future growth and development through the year 2012. The plan includes general recommendations for greenfield subdivision or TNDs, maintaining the integrity of existing neighborhoods, improving the identity of downtown, and the establishment of parks and open space. Examples of recently approved and under construction residential developments within Cramerton include Lakewood (adjacent to Belmont) and Cramer Mountain. The plan also mentions the need to establish an annexation agreement with Belmont in relation to the New Hope road corridor, an especially important item since portions of this area have been included in the Planning Area of this study.

2.9.2 McAdenville

The Town of McAdenville adopted a zoning ordinance in 1991. The goal of the



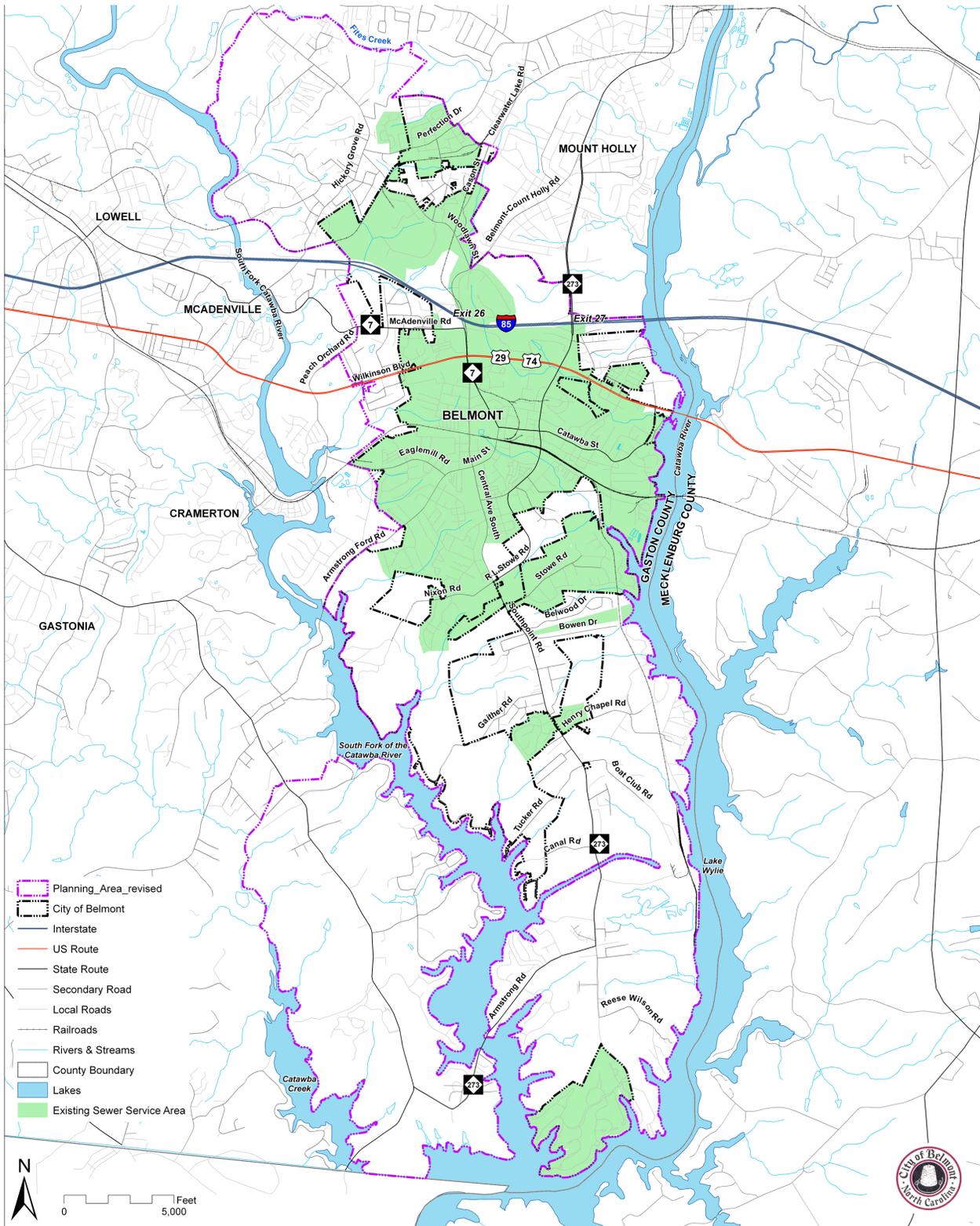


Figure 12: Existing Wastewater Service



ordinance was to regulate growth and development within McAdenville and its ETJ. According to local officials, the zoning ordinance is essentially their future land use plan. The ordinance generally established industrial districts along the South Fork of the Catawba River and adjacent to the municipal boundary of Belmont. Commercial districts exist along Wilkinson Boulevard, downtown adjacent to NC 7, and at the intersection of NC 7 and Hickory Grove Road. High and medium density residential districts (R-10 and R-20) were established for portions of downtown. Most of McAdenville adjacent to Belmont (east of the South Fork of the Catawba River) has been designated a medium density residential district.

2.9.3 Mount Holly

The Town of Mount Holly was in the process of preparing a downtown/corridor and other planning initiatives during the 2006-2007 period while Belmont's Comprehensive Land Use Plan was in preparation.

2.9.4 Gaston County

Portions of Gaston County within the Planning Area are generally undeveloped or are currently developing as low or medium density residential subdivisions, many concentrated on waterfront areas. While this land is included in the Planning Area, it is not subject to Belmont subdivision or zoning regulations which could impact the future land use patterns of Belmont as this land is annexed in the future.

2.9.5 Mecklenburg County

Development across the Catawba River in neighboring Mecklenburg County has been predominantly residential in nature. Many large lot Waterfront subdivisions are being constructed on the shores of the Catawba River opposite Belmont and Mount Holly. The recent construction of the I-485 corridor east of the Catawba River in neighboring Mecklenburg County should create development pressures along the corridor. Furthermore, the proximity of Charlotte-Douglas International Airport should be a catalyst for commercial and industrial development as the airport plans to expand in the coming years. The completion of the U.S. National Whitewater Center on the east bank of the Catawba River just north of the I-85 bridge could become a regional or national tourist attraction. There is a possibility that the Merchandise Mart could be relocated to a site off Wilkinson Boulevard on the Catawba River. The Vineyards, a 1,030 home development with houses priced from the \$200,000's up to \$1 million, is under development south of Wilkinson Boulevard on Lake Wylie (see Figure 13, Adjacent Mecklenburg County Developments).



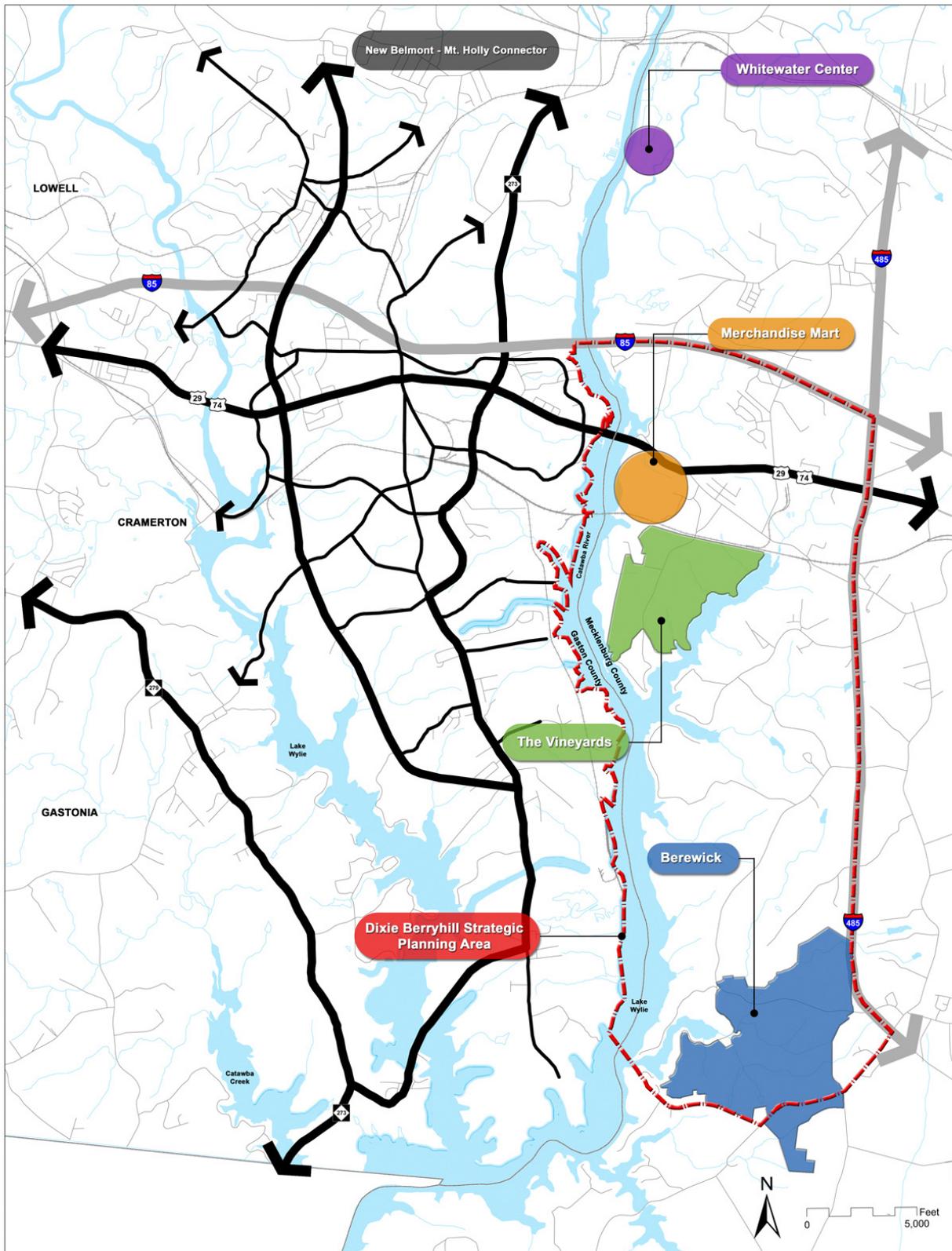


Figure 13: Adjacent Mecklenburg County Developments



2.10 OPPORTUNITIES AND CONSTRAINTS FOR GROWTH AND DEVELOPMENT

There are 5,983 acres within the 2006 City limits of Belmont, and approximately 8,657 additional acres within the remainder of the Planning Area, for a total of 14,640 acres. Land within the Planning Area can be considered “constrained” or unsuitable for future growth and development for a number of reasons. Floodplains, wetlands, and steep slopes are the primary constraints for development in the Belmont Planning Area. Approximately 3,947 acres within Belmont and 4,963 within the remainder of the Planning Area are highly constrained, developed, are dedicated rights-of-way, or committed to be developed (see Table 10). The total of 8,910 acres of highly constrained or developed land is equal to 60.9% of the land within the entire Planning Area. Approximately 1,177 acres within the Planning Area are moderately constrained by slopes, soils which will not support septic systems, soil development limitations, wetlands, floodplains, water supply watershed development restrictions, or a combination of these factors. There are approximately 4,553 unconstrained or slightly constrained acres remaining within the entire Planning Area (1,680 acres within Belmont and 2,873 acres within the remainder of the Planning Area). It is these 4,553 acres that will provide planning opportunities for future development within the Planning Area. Locations of these areas are located on Figure 14, Opportunities & Constraints for Future Growth and Development.

Table 10. Belmont Planning Area Constraints

Category	City of Belmont		Remainder of Planning Area		Planning Area Totals	
	Acres	% Constrained Acres	Acres	% Constrained Acres	Acres	% Constrained Acres
Slightly Constrained or Unconstrained	1680	28.1%	2873	33.2%	4553	31.1%
Moderately Constrained	356	6.0%	821	9.5%	1177	8.0%
Highly Constrained or Developed	3947	66.0%	4963	57.3%	8910	60.9%
Totals	5983	100.0%	8657	100.0%	14,640	100.0%



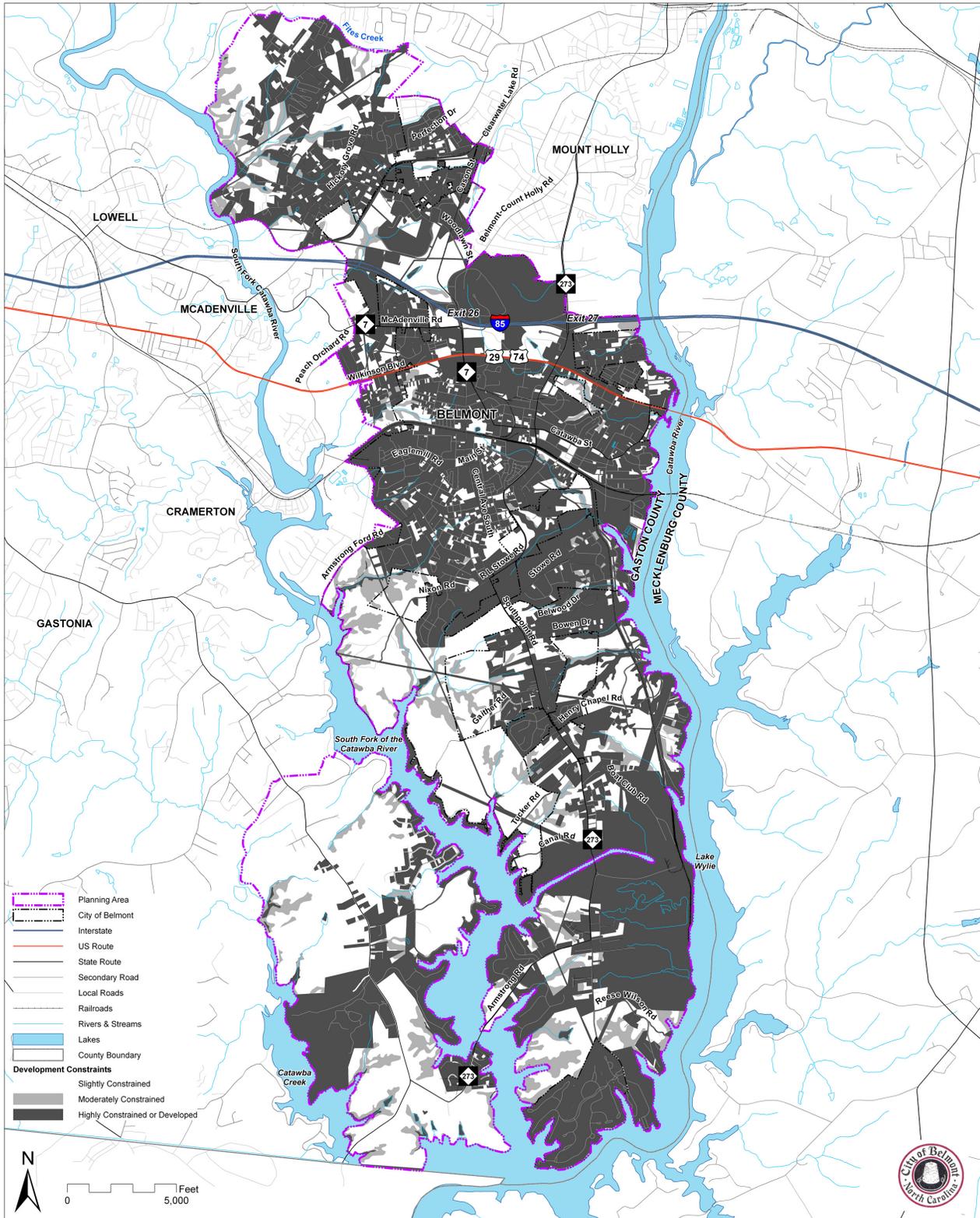


Figure 14: Opportunities and Constraints for Future Growth and Development



