

OUR BELMONT

COMPREHENSIVE LAND USE PLAN



Submitted
August 2025

PREPARED FOR
City of Belmont, North Carolina

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SPECIAL THANKS
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OUR BELMONT
COMPREHENSIVE PLAN
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NOTES
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OUR BELMONT
WEAVING OUR COMMUNITY'S
FUTURE, ONE THREAD AT A TIME

BELMONT
COMPREHENSIVE LAND USE PLAN

Plusurbia Design | MEND Design Collaborative

Submitted
July 2025

DEDICATION

Our Belmont outlines a visionary plan for Belmont, aimed to the honor those who laid the foundation for our community's success. Since the adoption of the 2018 Comprehensive Land Use Plan, three instrumental planning leaders and champions who helped to shape what Belmont is today are no longer with us: Alex Robinson, Richard Turner, and Charles "Charlie" Martin. Within each of their respective roles, these men served as champions for the Belmont community and worked tirelessly to make the city the best it could be. This comprehensive plan update seeks to carry their legacy forward – celebrating our heritage while embracing new opportunities to shape our future.



Alex Robinson (July 25, 1954 – June 30, 2024) dedicated the better part of his long career to the City of Belmont, providing 25 years of service as an employee. Prior to becoming a staff member, Alex served as an active member of the Belmont Planning and Zoning Board, where he assisted with the adoption of the city's visionary form-based code in 1995. Much of Alex's work was done behind the scenes, but that work was key to Belmont's success. While on staff, he assisted with the development of the city's first comprehensive land use plan in 2007, the subsequent land development code update in 2008, and the 2018 Comprehensive Plan update. Alex was also instrumental in the initial stages of this plan update prior to his passing. Alex was best known for his extensive historic and institutional knowledge of all things Belmont, serving as an incredible asset not only to the planning department, but to members of the entire community.



Richard Turner (June 26, 1962 - July 31, 2024) faithfully served the citizens of Belmont for more than two decades, serving two terms on the Belmont Planning and Zoning Board and two terms on the Parks and Recreation Advisory Board before beginning his political career. He was elected to City Council in 2013 and served nine years as a council member before being elected as Mayor in 2023, a role he was honored to serve until his passing. His unwavering dedication was evident in his constant presence at civic events, in addition to his participation for many years on other various boards and committees. He advocated and made notable progress in transportation initiatives and sustainable growth. Throughout his tenure, he worked tirelessly to make Belmont an ideal place to live, work, and raise a family.



Charles "Charlie" Martin (September 24, 1943 - July 1, 2025) represented the City of Belmont as an elected official for over two decades. He began as a council member in 2001, serving for twelve years prior to being elected as Mayor in 2013. Charlie represented Belmont as Mayor until his retirement in 2023, serving with humility and dedication. He also served on several local civic boards over the years. His leadership helped transform Belmont into one of North Carolina's most vibrant small towns. In addition to his accomplishments, Charlie was the voice of South Point High School football for many years, and a passionate coach who led Babe Ruth League baseball teams to two state championships. He also founded Belmont's first youth soccer program in 1976, coaching for 24 years. His lifelong efforts were recognized in 2025 when Governor Josh Stein awarded him the Order of the Long Leaf Pine, North Carolina's highest civilian honor.

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01

INTRODUCTION

As a unique community with its own aspirations and values, Belmont deserves its own plan for the future. Answering that call is the goal of this comprehensive plan; to turn wide-ranging community feedback into an actionable guiding document that shepherds this unique place. Belmont’s first comprehensive plan was adopted in 2007 and was later updated in 2018. Following factors such as the pandemic, changes to state legislation, and heightened regional growth, Belmont, Gaston County, North Carolina, and even the world have changed a great deal since then.

This introductory section outlines why the City of Belmont has a comprehensive plan in the first place, why it’s being updated now, what to expect when reading this document, how community feedback was collected, and how a comprehensive plan impacts the day-to-day lives of Belmont residents.



This icon represents “Introduction” content.

“Once a community where the textile industry served as the lifeblood, Belmont is a burgeoning success story of thriving growth and redevelopment.”

*Visit Belmont
(visitbelmontnc.org)*



Image: Entrance to Downtown Belmont (source: City of Belmont)

WHY MAKE A COMPREHENSIVE PLAN?

In a perfect world, the City of Belmont could consult with every stakeholder before making any major decisions. Because that is not realistically feasible, a comprehensive plan is the next best tool. Indeed, **this plan reflects the consensus opinions of a wide range of stakeholders** captured through surveys, in-person meetings with polling, categorized feedback boards, and in-person conversations through countless workshops and pop-up events.

Additionally, the State of North Carolina requires all municipalities that adopt and apply zoning regulations to **also adopt a comprehensive plan** to guide their decisions. This mandate reinforces the **importance of local input in long-term planning initiatives** for municipalities, and helps to **facilitate regulations that align with the community’s vision** for its future.

COMPREHENSIVE PLANNING MATTERS

Comprehensive planning is an essential process that **guides the growth, development and management of communities**. As cities evolve, the demands on land, infrastructure, and resources increase, necessitating a clear and structured vision for future development. **Comprehensive plans help communities proactively address challenges and opportunities associated with growth**, ensuring new development aligns with long-term community values and objectives. Through this strategic framework, the **City can effectively coordinate a broad range of policies and programs**, ultimately improving quality of life for current and future residents.

Belmont recognizes its distinct opportunities and challenges as part of the rapidly expanding Charlotte metropolitan area. Proximity to Lake Wylie, Charlotte Douglas International Airport, and major transportation corridors such as Interstate 85 produce significant growth pressure. **This growth, while beneficial, stresses other aspects of the community**, including housing affordability, transportation infrastructure, public services and environmental sustainability. **The need for a comprehensive planning approach has never been more critical.**



THE STRUCTURE OF THE PLAN

This comprehensive plan is organized into clearly defined sections, each addressing a specific aspect of community planning and development. Together, they provide a cohesive vision and actionable roadmap for Belmont’s growth and prosperity over the next 20 years.

Turquoise sections serve as introductory narrative, presenting a broad overview of this document and the community it serves, while crimson sections contain the necessary analysis, visioning and recommended policies to accomplish Belmont’s goals. The appendix is teal.

IN 01 INTRODUCTION

Current section. This provides an introductory overview of Belmont’s position, the rationale behind this plan and why it matters, document layout and an exploration of the community engagement that helped shape it.

HU 04 HOUSING

Ensuring a diverse and attainable housing stock is vital for Belmont’s continued vibrancy and resilience. This section focuses on strategies to increase housing availability, attainability, and variety to accommodate a growing and diverse population.

CC 07 COMMUNITY CHARACTER

Preserving and enhancing Belmont’s distinct character is critical as the City grows. This section emphasizes the many neighborhoods, historical and cultural assets that give Belmont its feel, provide recommendations, and discuss enhancing gateways for a lasting positive impression.

EN 10 ENVIRONMENT

Recognizing Belmont’s abundant natural resources and their positive impact on its character and economy, this section recommends policies and programs designed to protect environmental quality, manage natural hazards, promote sustainable practices, and enhance resilience.

HS 02 HISTORY

Belmont’s history is briefly recounted in this section, particularly highlighting economic and land use development trends that have shaped the community we know and continue to plan for today.

EC 05 ECONOMY

Economic development strategies outlined in this section should foster a robust local economy. This involves supporting local businesses, attracting new investments, and enhancing workforce development to ensure Belmont remains economically competitive and sustainable.

PR 08 PARKS & RECREATION

Quality parks, recreational facilities and open spaces significantly contribute to quality of life. This section provides an overview of recreational sites and access, as well as green space goals to keep pace with community development. More details on meeting these needs can be found in Belmont’s 2019 Parks & Rec. Master Plan.

IR 11 INTERGOV. RELATIONS

Effective collaboration with neighboring jurisdictions, regional agencies and other governmental entities is crucial for comprehensive growth management. This section outlines strategies for maintaining strong intergovernmental partnerships, coordination and advocacy.

LU 03 LAND USE

This section establishes policies to guide the type, intensity and location of future development, ensuring balanced and sustainable land use patterns. By clearly defining development types such as traditional neighborhoods, village centers and major institutions, Belmont can maintain its unique identity and character as it grows.

MB 06 MOBILITY

Efficient and accessible transportation systems are fundamental to community vitality. Also functioning as Belmont’s Multimodal Network Plan, the mobility section promotes improvements to pedestrian and bicycle infrastructure, road connectivity, public transit availability, and emerging technologies to meet future demands.

IF 09 INFRASTRUCTURE

Reliable and sustainable infrastructural systems are essential for community growth. This section profiles topics including water, stormwater, and wastewater planning, outlining strategies for infrastructure maintenance, expansion, and modernization to support current and future needs.

AP 12 APPENDIX

As the final section of this plan, the appendix includes a project implementation matrix. This tool provides additional information and details designed to help achieve the results outlined in each recommendation.

COMMUNITY PARTICIPATION

Community participation is the cornerstone of any meaningful and successful planning effort. A comprehensive plan is not merely a technical document produced by planners and officials; it is a collective vision developed with substantial input from residents, business owners, community organizations and other stakeholders. Active and broad participation ensures this plan reflects varied perspectives and addresses genuine community needs to foster widespread support.

In developing this comprehensive plan, Belmont committed to an extensive public engagement process, which included public workshops, focus groups, surveys, feedback boards and interviews. Throughout 2024 and 2025, Belmont residents provided over 2,000 valuable insights and comments, expressing their priorities for the future of their city. The participation process was designed to ensure equitable representation, giving voice to traditionally under-served communities and diverse demographic groups. Such inclusive participation not only enriches the planning process but also strengthens community cohesion and collective ownership of the plan.

Through this collaborative approach, the comprehensive plan integrates community values with professional expertise, resulting in pragmatic strategies that are both innovative and achievable. Belmont’s future, guided by this comprehensive plan, will be shaped by those who know it best —the residents and stakeholders who live, work and invest here.

Finally, the City remains dedicated to continued community involvement beyond the plan’s adoption. Ongoing engagement will ensure this comprehensive plan remains responsive to changing community needs, reinforcing Belmont’s commitment to democracy, transparency and inclusivity in governance.

●

APRIL 26, 2024

PROJECT WEBSITE LAUNCH

Launch of OurBelmont.org, a dedicated place for project information and materials.

●

MAY 1, 2024

FIRST SURVEY OPENS

First project survey, opened on May 1 and accepted 357 responses by Jul 31, 2024.

●

JUNE 6-8, 2024

CITYWIDE WORKSHOPS

Three community workshops were hosted at CityWorks for public feedback and Q&A.

●

JUNE 25-29, 2024

CHARACTER AREA WORKSHOPS

Five additional hands-on public workshops, hosted across three character areas.

●

AUGUST 1, 2024

SECOND SURVEY OPENS

Survey about proposed policies following workshops, 243 responses by Sep 31, 2024.

●

MAY 13, 2025

FINAL OPEN HOUSE

Open house, Q&A, and public presentation based on the recently completed draft plan.

LEGEND

- In-person Engagement
- Online Engagement

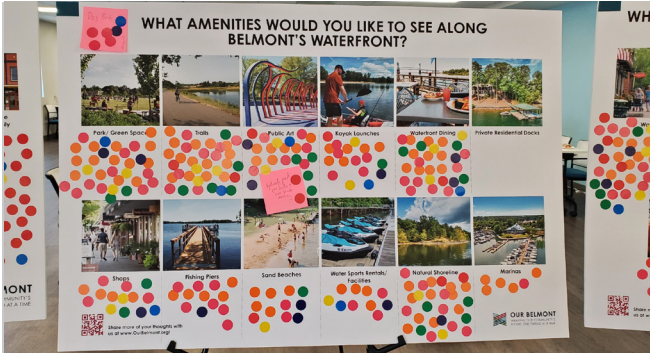


Image: Public engagement workshops during the creation of this plan (source: Plusurbia Design)

OUR BELMONT: COMPREHENSIVE LAND USE

BELMONT COMMUNITY PREFERENCES

REPRESENTED BY IMAGERY

75%

of respondents would like to be able to **walk to PARKS & GREEN SPACE** from their home. 46% would like to **walk to shops**.



63%

of respondents would like to see **MORE WATERFRONT DINING** in Belmont at various price points.

71%

of respondents named an **ACTIVE & HISTORIC DOWNTOWN** as Belmont's greatest advantage.



#1

rank of **SMALL TOWN FEEL** among important character attributes for Belmont.

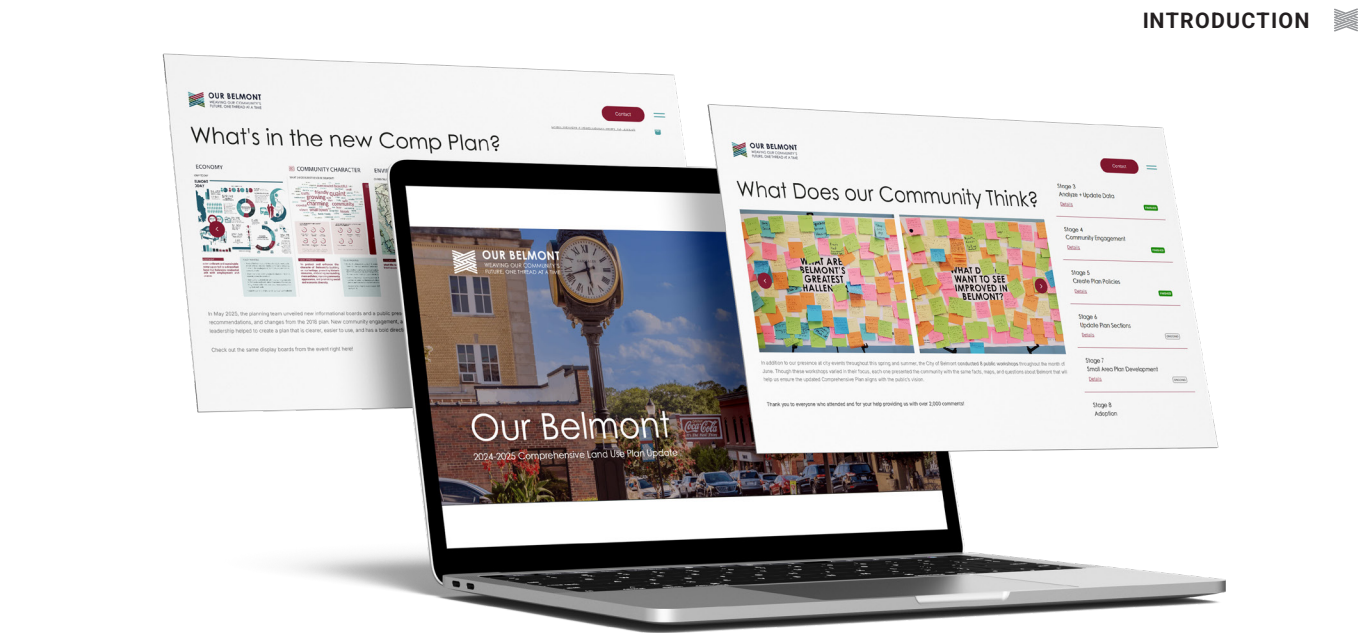


Image: Content from OurBelmont.org (source: Plusurbia Design)

PROJECT WEBSITE & SURVEYS

Providing online engagement opportunities alongside traditional hands-on workshops was a strategic decision to promote maximum accessibility and community involvement during the plan update.

Launched in April 2024, two months ahead of the first workshops, OurBelmont.org served as the project's digital hub. Among other capabilities, the site allowed the public to track the planning process, review materials from past presentations and events, access educational videos, and even leave comments.

The digital roll-out also included two surveys, open from May through July 2024 and August through September 2024. The first survey explored Belmont's best qualities, opportunities to improve, and the community's desires for the future. Following the workshops, the second survey asked respondents to vote on proposed policy directions. Based on major takeaways from prior community engagement events, it posed the question: "did we hear you?" The results revealed, resoundingly, "yes!"

More community engagement insights are presented throughout the plan.

COMMUNITY WORKSHOPS & EVENTS

As a major component of the plan update, the project team hosted two workshop series, targeting both citywide and focused engagement. Combined with the final open house near the project's conclusion (May 13, 2025), the plan update included nine dedicated public events, impressive for a community of Belmont's size.

Including both weekday nights and a weekend option, the first workshops targeted a citywide audience from June 6-8, 2024. Kicked off with a well-attended presentation, participants explored the planning process, Q&A with the project team, and shared detailed feedback across nearly two dozen exhibits.

With a similar format, the second workshops focused on three "character areas" across Belmont: the northern, central, and southern (peninsula) parts of the planning area. Hosted at North Belmont Elementary, CityWorks, and the Daniel Stowe Conservancy, attendees from each character area shared local opportunities and concerns. The three workshops were bookended by two additional citywide events, held June 25-29, 2024.

Lastly, the project team attended numerous City events throughout 2024, engaging with community members at the Farmers' Market, Red, White, & Belmont, and more.

ENVISIONING BELMONT’S FUTURE

This plan’s vision statement looks forward to a Belmont that continues to celebrate its unique charm and spirit while embracing new opportunities to improve its quality of life and community resiliency. Under this overarching vision, each topic section, from Land Use to Intergovernmental Relations, includes a statement of intent. The topic’s policies and recommended projects are designed to achieve this aspirational statement while also contributing to the plan’s overall vision.

Nestled between two rivers in a major metropolitan area, Belmont celebrates its heritage while embracing opportunities that shape its future. From its charming main street district to its world-class botanical garden, Belmont exemplifies small-town charm, economic and entrepreneurial spirit, and environmental and social vitality. Above all, we are proud to be a family-friendly community.

LU

03 LAND USE

To ensure a balanced approach to **land use** that encourages a **healthy tax base** and **mix of uses** to **promote choice** in housing, shopping, mobility, services, and recreation.

HU

04 HOUSING

To **promote housing choice** that **tastefully meets the needs of everyone** in the community, is aptly **supported by infrastructure**, and positions Belmont’s neighborhoods for **lasting success**.

PR

08 PARKS & RECREATION

To ensure a **range of opportunities** for all citizens to **enjoy and engage with the outdoors**.

EC

05 ECONOMY

To foster a **vibrant** and **sustainable economy** supported by a **diversified tax base** that **balances residential growth with employment** and commerce.

IF

09 INFRASTRUCTURE

To ensure **high quality, efficient** and **effective infrastructure** throughout Belmont.

MB

06 MOBILITY

To provide **equitable** and **affordable choice** in how residents and visitors **move** around Belmont.

EN

10 ENVIRONMENT

To **protect the natural environment** of Belmont as a **critical public asset**.

CC

07 COMMUNITY CHARACTER

To **protect and enhance the character of Belmont** by building on our **heritage**, protecting **historic resources**, embracing **surrounding rivers and lakes**, improving **community appearance**, and promoting **social and economic diversity**.

IR

11 INTERGOV. RELATIONS

To **partner with surrounding jurisdictions**, state agencies, utility providers, and other external entities to **promote the interests of Belmont’s citizens** and to ensure the ongoing success and **quality of life within the greater Charlotte metropolitan region**.

HOW TO USE THIS CHAPTER

For ease of use and navigation, this planning document follows a standard layout across each of its policy sections (03-11).

Each part begins with an introduction and summary of headline findings, a presentation of key hurdles and community outreach, and the adopted policies and projects for that topic.

INTRODUCTION & HEADLINE FINDINGS

The first spread in each policy section provides an introduction to the topic and its significance to Belmont, along with a corresponding statement of intent. Based on background analyses, the reader is presented with headline findings as they proceed to the following pages.

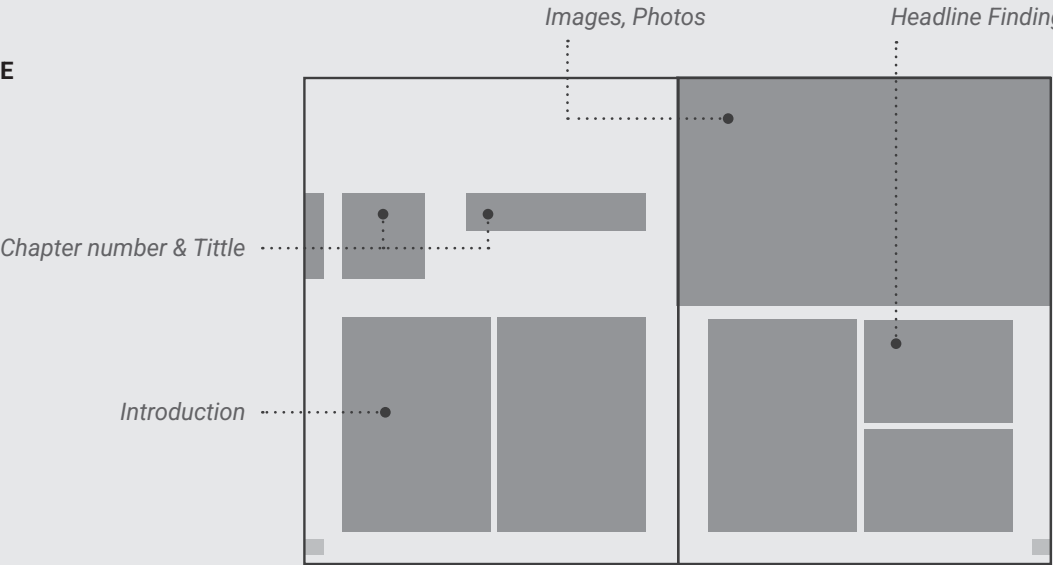
KEY CONSIDERATIONS & COMMUNITY OUTREACH

Key hurdles represent the most significant obstacles to progress on each section topic. Critically, Belmont can overcome these hurdles through the implementation of each policy and recommended project. On the opposite page, a profile of community outreach findings show topic priorities.

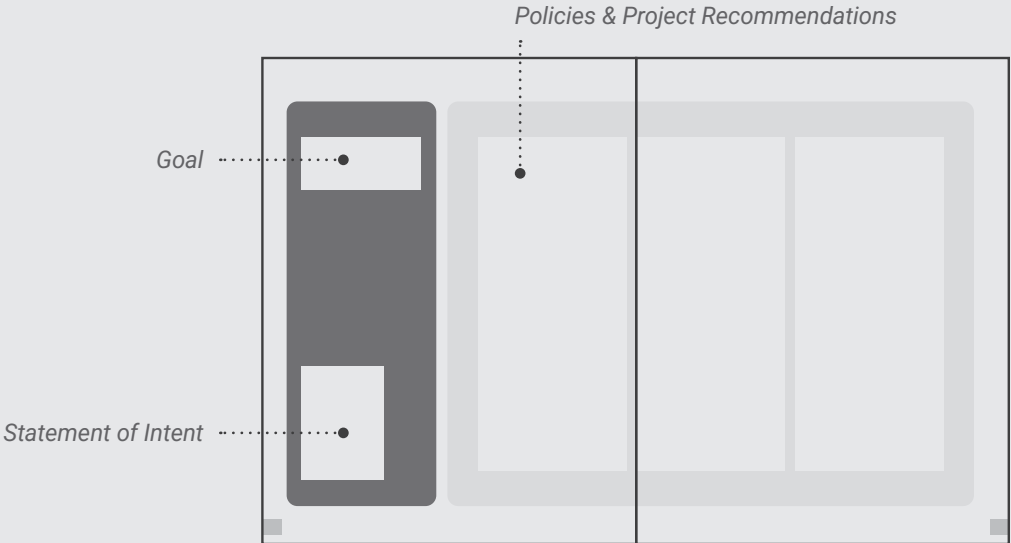
POLICIES & PROJECTS

The most important pages in the entire document, each topic includes between three and 14 policies designed to strengthen the City’s focus, functionality, and quality of life. Under each is a series of recommended projects Belmont can use to make advancements on the topic.

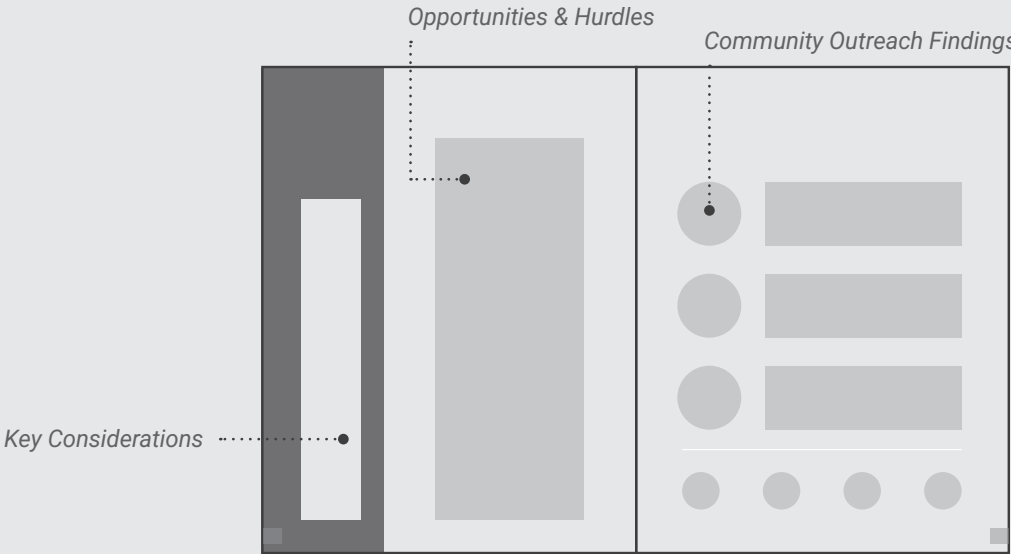
GOAL INTRODUCTION PAGE



POLICIES



KEY CONSIDERATIONS



02

HISTORY

Over nearly 250 years, Belmont has grown from settlement to city, evolving throughout history but always maintaining a unique identity. A working knowledge of this history is critical to making decisions for Belmont’s future.



This icon represents “History” content.

Very few inland places can claim to be located almost entirely on a peninsula. The City of Belmont is one of them.

Indeed, long before major settlement and industrialization of the area occurred, Belmont was naturally defined by the Catawba River to the east and the South Fork of the Catawba River to the west. These water bodies are named for the Catawba tribe, who, along with the Eastern Cherokee, were native to the area and relied on its natural resources.

Turning to colonial times, it’s perhaps because of the converging rivers that the first recorded settlements in the area occurred at the southern end of the peninsula when Dutch settlers built fortifications there during the 1750s. A handful of early mills were later constructed in what eventually became the South Point community.

The peninsula’s geography has played a pivotal role in the history and growth of Belmont. For almost a century, the area was relatively insulated from neighboring communities and their direct influence until the Atlanta and Richmond Air-Line Railway was constructed in 1871. Soon, Garibaldi Station, named for John Garibaldi, who had supervised construction of a water tank near the new railroad, became a link to the outside world.

Over time, existing settlers in the southern part of the peninsula moved north to be closer to the railroad and what we now know as Downtown Belmont began to form, straddling the tracks.

In 1872, a Roman Catholic missionary priest named Father Jeremiah O’Connell, purchased a 500-acre tract known as the Caldwell Farm, less than one mile north of Garibaldi Station. Belmont Abbey was founded in 1876 on this land and still functions today as Belmont Abbey College, a liberal arts school with about 1,500 students.

In 1883, the name of Garibaldi Station was formally changed to Belmont. Until very recently, the origin of this new name has been debated. There have been two theories. One is that the City was named after August Belmont, a New York businessman. More likely is that the name was chosen as a Latin derivative for “Beautiful Mountain.” This was selected due to the proximity to mountains in the area, most likely Spencer Mountain, which can be seen from the Catawba River.

In 1895, by an act of the North Carolina General Assembly, an area within a quarter mile radius from the intersection of Main Street and the railroad was incorporated as the Town of Belmont and an organized municipal government consisting of a mayor, town council and other appointed officials was formed. Belmont was still a small town at the turn of the twentieth century, with a population of only about 145 people.

Just a decade later, the Catawba River was dammed by the Catawba Power Company in 1905 to create a chain of lakes including Lake Norman, Mountain Island Lake, and Lake Wylie, further defining the peninsular landform of Belmont –and growth patterns to follow. This event improved navigability of the surrounding waterways, but increased the crossing distances required to travel to nearby places just across the river.



Image: Belmont City Hall, built 1939 (source: City of Belmont)



Image: McLean Home, constructed on the peninsula during the 1850s (source: Discover McLean)



Image: A.C. Lineberger House, located on Main St and completed in 1921 (source: Historic Belmont Foundation)



Image: Historic Chronicle Mill, since redeveloped into a multi-family housing project that was completed in 2023 (source: BB + M Architecture)





Image: Historic Downtown Belmont (source: Downtown Belmont Development Association)

During the Industrial Revolution (c. 1760 to 1840) textile manufacturing became an important industry for much of the American South, including the Charlotte metropolitan area. In fact, Gastonia, located just west of Belmont, was already the fourth largest textile center in the state by 1860. Slower to develop, the organization of Chronicle Mill in 1901 marked the beginning of Belmont’s growth into a bona fide textile manufacturing center with over 20 mills soon operating there. Mirroring this economic acceleration, the population soared from 145 people near the turn of the century to over 4,000 people by the 1930s. In 1945, the town amended its name to reflect this growth, officially becoming the City of Belmont.

Underpinning the settlement patterns we see today, many of the areas around these textile mills were planned as distinct “mill villages,” which often included churches, stores, and residences to serve and house mill workers. Homes were clustered to support walkability and typically situated on small lots sized in 25-foot increments. These mill villages provided a sense of community within greater Belmont that remains part of the City’s foundation today.

Additionally, several former mill buildings remain and are prime, character-rich sites for adaptive reuse.

While the textile industry declined from 1970 to 1990, Belmont was largely able to stave off major losses until later. A short period of decline followed, until the beginning of the twenty-first century brought about increased interest in Belmont and surrounding areas as developers looked to take advantage of its proximity to Charlotte and adjacency to the rivers and Lake Wylie. Construction of the Interstate 485 beltway around Charlotte provided a further impetus for growth and development throughout the region. Approximately 10 miles from Uptown, Belmont is situated just west of this important loop and astride the Interstate 85 corridor. This location provides Belmont easy access to Charlotte Douglas International Airport, jobs, and amenities throughout the region, while presenting new challenges and opportunities as ever-increasing numbers of people and businesses capitalize on its location. These trends impact everything from Belmont’s transportation systems to infrastructure, housing choices, and development patterns.

“Something was in the air or water in Charlotte in the 1990s, or maybe it was moonshine from the North Carolina hills. But Charlotte was an early adopter of New Urbanism –much more so than most cities. Many planners and developers were willing to try a new approach, and they led by example –especially in reforming codes. Some of the nation’s first municipal form-based codes–called traditional neighborhood development codes at the time– were adopted by Charlotte suburbs nearly three decades ago. Belmont in Gaston County was the first, followed by Davidson, Huntersville, and Cornelius and Mecklenburg County.”

*Robert Steuteville, Public Square
May 23, 2023*

In response to these factors and the mounting pressure of relatively unchecked growth within and adjacent to current city limits, the City of Belmont is widely known to have taken an early lead on enacting sensible and guiding land use regulations that, though based on more traditional ideas, were crafted to address contemporary planning, growth, and development issues.

These regulations followed from the relatively new doctrine of New Urbanism. Initiated by Duany Plater-Zyberk & Company, codified by city planners and adopted in 1994, the Belmont zoning code was indeed ground-breaking. The code had an immediate impact on the nearby communities of Davidson, Cornelius, and Huntersville, which all adopted their own similar versions of New Urbanist codes. Other municipalities across the country followed suit.

While residential growth in Belmont slowed in tandem with the sagging state and national housing market between 2008 and 2012, remaining portions of the peninsula are now quickly developing. Simultaneously, downtown



continues to undergo revitalization, accommodating both adaptive reuse projects and new mixed use development. Infill growth has and continues to occur citywide, with a concentration among the blocks near Main Street.

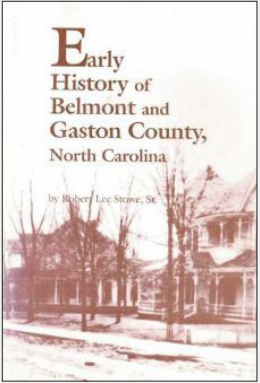
As an effect of this booming housing market, many of the latest detached single-family home developments far exceed the City’s median home value. These new neighborhoods include numerous waterfront properties, providing Belmont with an interesting mix of modern, high-end subdivisions and more modest, established mill-era housing.

Indeed, the current period finds Belmont poised at an interesting crossroads. With care, the City can embrace a modern identity while continuing to maintain its neighborhood-based sense of community, historical character, and quality of life. Based on robust public engagement, this Comprehensive Plan provides the guidance necessary to find this balance, presenting community preferences and strategies for the future.



Image: (Left) Low density development patten throughout the peninsula (source: Zillow); (Top-Right) Typical older neighborhood street in North Belmont (source: Coldwell Banker); (Bottom-Right) Imperial Lofts mixed use infill project on Main St (source: Apartments.com)

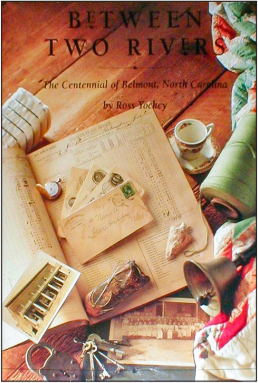
HISTORY FURTHER READING LIST



Early History of Belmont and Gaston County, North Carolina

Author: Stowe, Robert Lee, Sr.
Publisher: Laney-Smith, 1997. (Originally published in 1951).

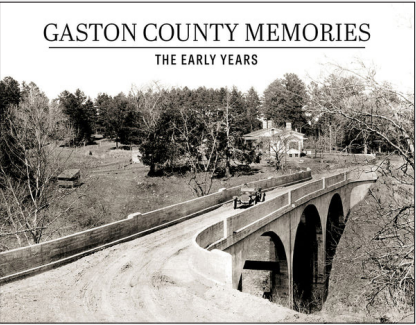
This autobiographical account traces the early development of Belmont through one of its most influential industrial leaders. Stowe reflects on the rhythms of daily life, growth of local institutions, and changes that grew from industrialization.



Between Two Rivers: The Centennial of Belmont, NC

Author: Yockey, Ross
Publisher: Sally Hull McMillan and Associates, 1996.

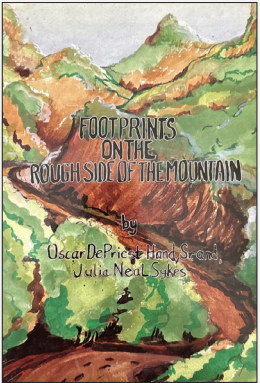
Written for Belmont’s centennial, this book traces the City’s development from its early settlement to its rise as a textile center, shaped by its location between the Catawba and South Fork Rivers.



Gaston County Memories: The Early Years

Author: Pediment Publishing & The Gaston Gazette
Publisher: Pediment Publishing, 2016.

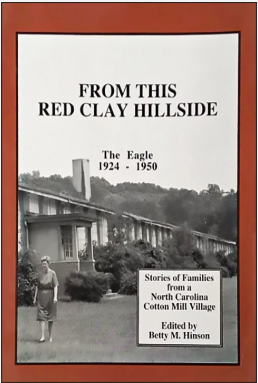
Created in partnership with local museums and the Gaston Gazette, this pictorial book offers a visual history of Gaston County from its founding through 1939, featuring community-submitted photos and archival images.



Footprints on the Rough Side of the Mountain

Author: Hand, Oscar DePriest, Sr., and Sykes, Julia Neal
Publisher: Oscar De Priest Hand Sr, 1997.

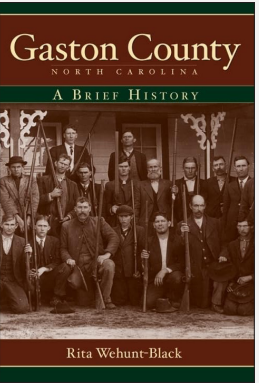
Spanning the late 19th and 20th centuries, this book shares stories of African American life in Belmont through personal interviews, photographs, and historical records. This meaningful historical perspective highlights the City’s people, institutions, and experiences.



From This Red Clay Hillside, The Eagle 1924-1950

Author: Hinson, Betty M.
Publisher: Spindle Books, 1996.

A collection of personal stories and community memories from Belmont’s Eagle Mill Village (site of modern-day Eagle Park). The book offers a firsthand look at daily life, work, and family in a close-knit textile mill town during the early to mid-20th century.



Gaston County, North Carolina: A Brief History.

Author: Wehunt-Black, Rita
Publisher: The History Press, 2008.

This book marks the history of Gaston County from its early settlements through the textile era and into the modern day. It highlights towns like Belmont, Cherryville, and Bessemer City, with stories about the people, places, and industries that helped shape the region.

03

LAND USE

To ensure a **balanced approach to land use** that encourages a **healthy tax base** and **mix of uses to promote choice** in housing, shopping, mobility, services, and recreation.

As established in Section 02, “History,” Belmont has been dominated by multiple development patterns throughout its four centuries. Beginning as an informal rural settlement in the 1750s, it was first supercharged by the railroad’s arrival in 1871 –an unstoppable force coupled with the rapid growth of the region’s textile industry. Incorporated in 1895 with a population of just 145, by the 1930s, over 20 local textile mills had helped attract more than 4,000 residents.

With the rise of the textile mills emerged a series of planned “mill villages,” which served as distinct neighborhood centers that housed and accommodated the daily needs of mill workers. This legacy lives on in Belmont today and is evident across the City –particularly in North Belmont, East Belmont, and near Downtown, where historical neighborhood cores still offer a local mix of land uses.

As automobile adoption became increasingly widespread, highways like Wilkinson Boulevard (opened 1926) and later, Interstate 85 (opened 1965), fueled suburban development along key corridors throughout Belmont. Auto-oriented strip malls, gas stations, and drive-thru businesses were among the dominant projects of this era, catering to through traffic as well as new neighborhoods of single-family homes..



This icon represents “Land Use” content.



Image: Main Street, the heart of Belmont (source: City of Belmont)

While providing vehicular transportation improvements, the development of Interstate 85 also created a physical and psychological barrier between North Belmont, Belmont Abbey College (founded 1876), and the rest of the City that still exists today.

Belmont continued to suburbanize in the decades that followed, slowing only as the textile industry declined before Charlotte’s rapid growth ignited new pressures for expanded development in Gaston County. With enviable proximity to the City and numerous local assets, including Lake Wylie, the riverfront, historic downtown, and the Daniel Stowe Conservancy (opened in 1999), Belmont has become particularly attractive to developers. In fact, since 2010, the City of Belmont’s population has increased from around 10,000 to an estimated 16,451.

Aware of this mounting pressure, Belmont made headlines in 1994 by adopting the first form-based code in North Carolina, an innovative strategy to regulate development by focusing on building form, as opposed to land use, fostering more predictable growth. Updates to the code are guided by this comprehensive plan and the vision it outlines for Belmont.

HEADLINE FINDINGS

Belmont’s ground-breaking code has been amended over the years. While it continues to prioritize urban form through seven building types, concerns about sufficient infrastructure support and a desire to maintain small-town character have favored single-family development.

Belmont has a finite amount of land –13,128 total acres in its planning area. Since the last plan update (2018), 1,525 acres have been developed, with 2,760 available.

Particularly on the peninsula, traffic congestion is common, as most residents rely on South Point Road and other collector streets to access grocery stores, restaurants, and childcare elsewhere in the City. By accommodating enough residential growth to support local neighborhood services, residents could meet more of their daily needs without leaving the peninsula.

To reinforce economic resiliency, create local business opportunities, and strengthen neighborhoods farther from Downtown and Wilkinson Boulevard, Belmont must embrace its history of mill village centers to plan for a series of mixed-use nodes with greater residential diversity at key intersections.



GOAL 1 LAND USE

To ensure a **balanced approach to land use** that encourages a **healthy tax base and mix of uses to promote choice** in housing, shopping, mobility, services, and recreation.

POLICIES, PROJECTS + PROGRAMS

POLICY 1. The City should inform and engage the public in a variety of ways related to proposed new development.

1.1. Project – Use an intentional mix of communication methods, including online platforms, social media, email, phone, text, utility bill inserts, physical signs and alternate language services (upon request) to regularly inform and engage with the public about new development and infrastructure projects.

POLICY 2. The City should track development patterns and treat vacant and underdeveloped land as a scarce and valuable resource.

2.1. Project – Maintain a citywide build-out analysis and update it with every approved development.

POLICY 3. The City should grow and evolve in a way that supports and, in some cases, transforms the underlying infrastructure, land use patterns, and systems needed to support that growth.

3.1. Project – The Planning & Zoning Board, with staff input and assistance, should prepare an annual report on the implementation of the Comprehensive Plan to be forwarded to City Council along with a list of recommended projects, programs, and capital expenditures that it suggests be considered in the next budget cycle.

3.2. Project – Plan for strategic acquisition of high impact sites to exercise greater control over their use for economic development, future parks, conservation, etc.

POLICY 4. There should be balance, harmony, and synergy among land uses.

4.1. Project – Permit the residential development required to attract desired non-residential growth and redevelopment.

4.2. Project – Track development in neighboring jurisdictions to ensure the City is not making redundant land use decisions.

4.3. Project – Make land use decisions that support a range of uses, activating public spaces throughout the day and into the evening where appropriate.

POLICY 5. The City should leverage new development as an avenue to meet community needs and support the implementation of this Comprehensive Plan.

5.1. Project – Require public access to the waterfront in large waterfront developments.

5.2. Project – Require new development to address the walkability and bikeability actions outlined in this plan, including construction of related infrastructure when feasible.

POLICY 6. The City should prioritize revitalization and redevelopment of the Wilkinson Boulevard corridor to improve Belmont’s image and quality of life.

6.1. Project – Update the Wilkinson Boulevard Small Area Plan in sync with each Comprehensive Plan update (at least every five years).

6.2. Project – Maintain the current right-of-way setbacks along Wilkinson Boulevard at 30 feet to reserve realistic space for future transportation investments.

6.3. Project – Actively partner with businesses and developers to attract reinvestment along the Wilkinson Blvd corridor without preventing future transportation investments.

POLICY 7. The City should proactively shape land use patterns on the South Point Peninsula to introduce appropriate scale retail, services, and restaurants within defined Village Centers.

7.1. Project – Extend access to healthy food citywide by attracting a grocer to pre-selected sites on the South Point Peninsula. Working with a retail specialist will be key to build the necessary relationships.

7.2. Project – Encourage small businesses, rather than national chains, to locate on the South Point Peninsula through incentives like technical assistance, expedited permitting, or grants to qualifying businesses.

POLICY 8. The City should proactively shape the land use patterns in North Belmont to introduce appropriate scale retail, services, and restaurants, particularly as part of Village Centers.

8.1. Project – Actively pursue and incentivize walkable mixed use development in designated Village Center areas in North Belmont.

8.2. Project – Support the redevelopment of vacant or underutilized commercial structures in North Belmont through annexation when possible.

POLICY 9. When appropriate, the City should create and support the adoption of Small Area and Site-specific Master Plans for places of special interest to guide their development.

9.1. Project – Create and support the adoption of a Small Area Plan for the proposed North Belmont Village Center near the Acme Rd/Perfection Ave intersection.

9.2. Project – Create and support the adoption of a Site-specific Master Plan in East Belmont for a Village Center that allows for a mix of uses including waterfront dining, shoreline activation, shopping, and living experiences.

9.3. Project – Create and support the adoption of a Small Area Plan for the proposed Village Center near the NC-273/279 intersection on the eastern peninsula.

9.4. Project – Partner with key property owners, the Downtown Belmont Development Association, and other interested parties to create a new Downtown Master Plan to include Stowe Park, the Stowe Property to the north, and the former middle school.

POLICY 10. The City should make land use decisions that balance present infrastructure needs and opportunities with planned infrastructure improvements, such as trails, transit initiatives, and sewer upgrades.

10.1. Project – Continue to require traffic impact analyses (TIAs) and mitigation measures as needed as part of any significant new development.

POLICY 11. Land use decisions should account for emerging regional trends and priorities.

11.1. Project – Land use decisions should increase the supply of affordable and accessible housing, including the introduction of “missing middle” housing types to the Land Development Code and modification of density regulations to ensure their feasibility.

11.2. Project – The Land Development Code should accommodate small scale urban agriculture in institutional and infill areas.

POLICY 12. The City should balance parking demand with community character and efficient land use.

12.1. Project – Ensure the Land Development Code provides strategies to adequately meet parking demand without compromising efficient land use and community character.

12.2. Project – Research and secure funding, possibly through a public-private partnership, to construct a downtown parking deck.

POLICY 13. The City should embrace many different types of neighborhoods, housing types, commercial choices, industry, institutions, and services while maintaining and deepening those character elements that make the City special.

13.1. Project – Update the Land Development Code to ensure new projects and infill developments can re-create and reinforce the traditional neighborhood style that makes Belmont such an appealing place to live. For aesthetic components of interest, incentives should be used to encourage established styles.

13.2. Project – Establish an improvement program for strategic neighborhoods that seeks to: establish neighborhood action teams, eliminate blight and nuisances, coordinate public expenditures, improve public infrastructure, and identify infill and neighborhood center opportunities.

13.3. Project – Foster a land use pattern that encourages a range of independent small businesses to meet the daily needs of residents.

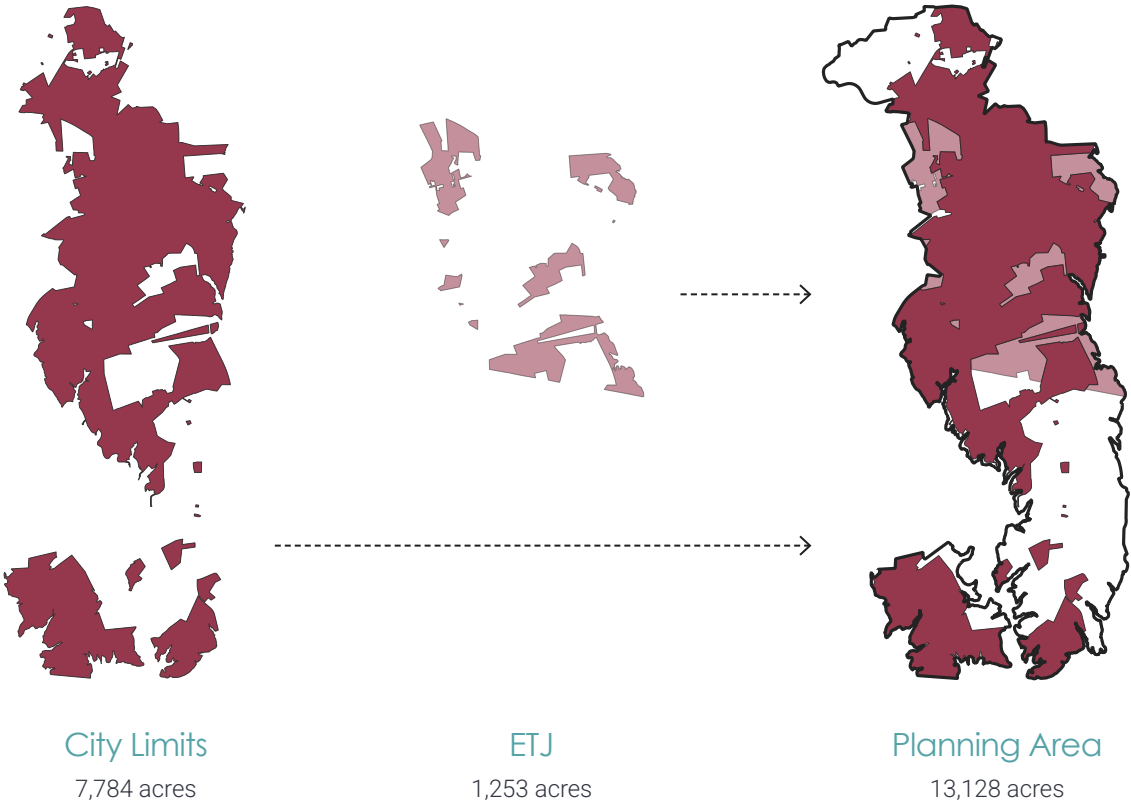
13.4. Project – Balance the needs of new businesses with existing residents.

BELMONT'S CITY LIMITS & PLANNING AREA

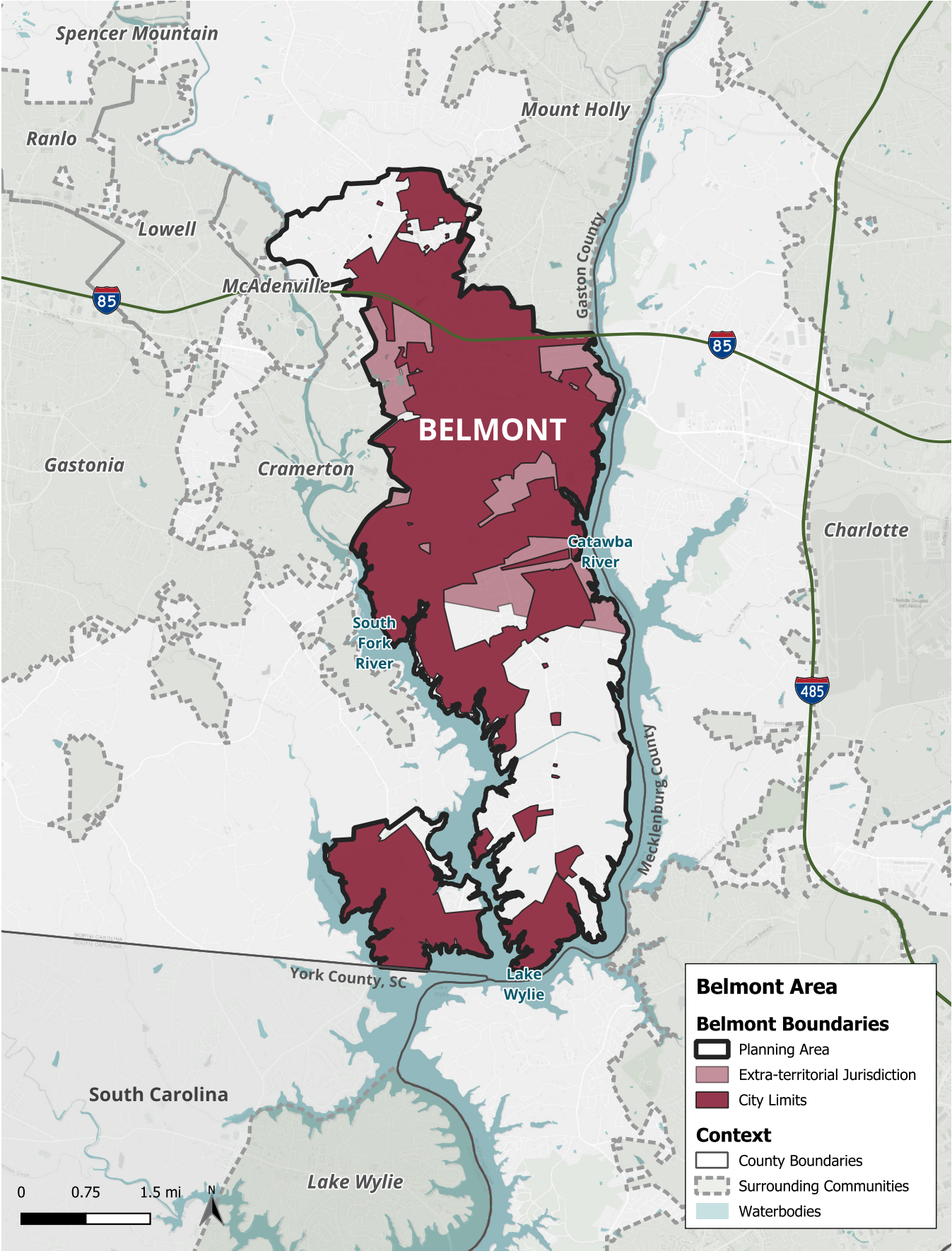
Belmont's City Limits extend to 7,745 acres, an increase of 182 acres since 2018. These current limits were combined with the City's Extraterritorial Jurisdiction (ETJ) and other adjacent areas of influence to create the Planning Area this document's policies are intended to shape.

Today, 59.3% of Belmont's Planning Area lies within the City Limits. In the future, as new developments are approved on the edge of this boundary, Belmont will continue to annex more area into the City –gradually increasing this ratio.

Most land within the Planning Area that remains outside of Belmont's City Limits and ETJ is located midway down the peninsula, much of which is occupied by the Allen Steam Station. This site will likely remain unincorporated. North Belmont is also located partially outside of these jurisdictions.



Map: Belmont City Limits, ETJ and Planning Area (data source: City of Belmont, design: Plusurbia Design)



Map: Combined Planning Area (data source: City of Belmont, design: Plusurbia Design)

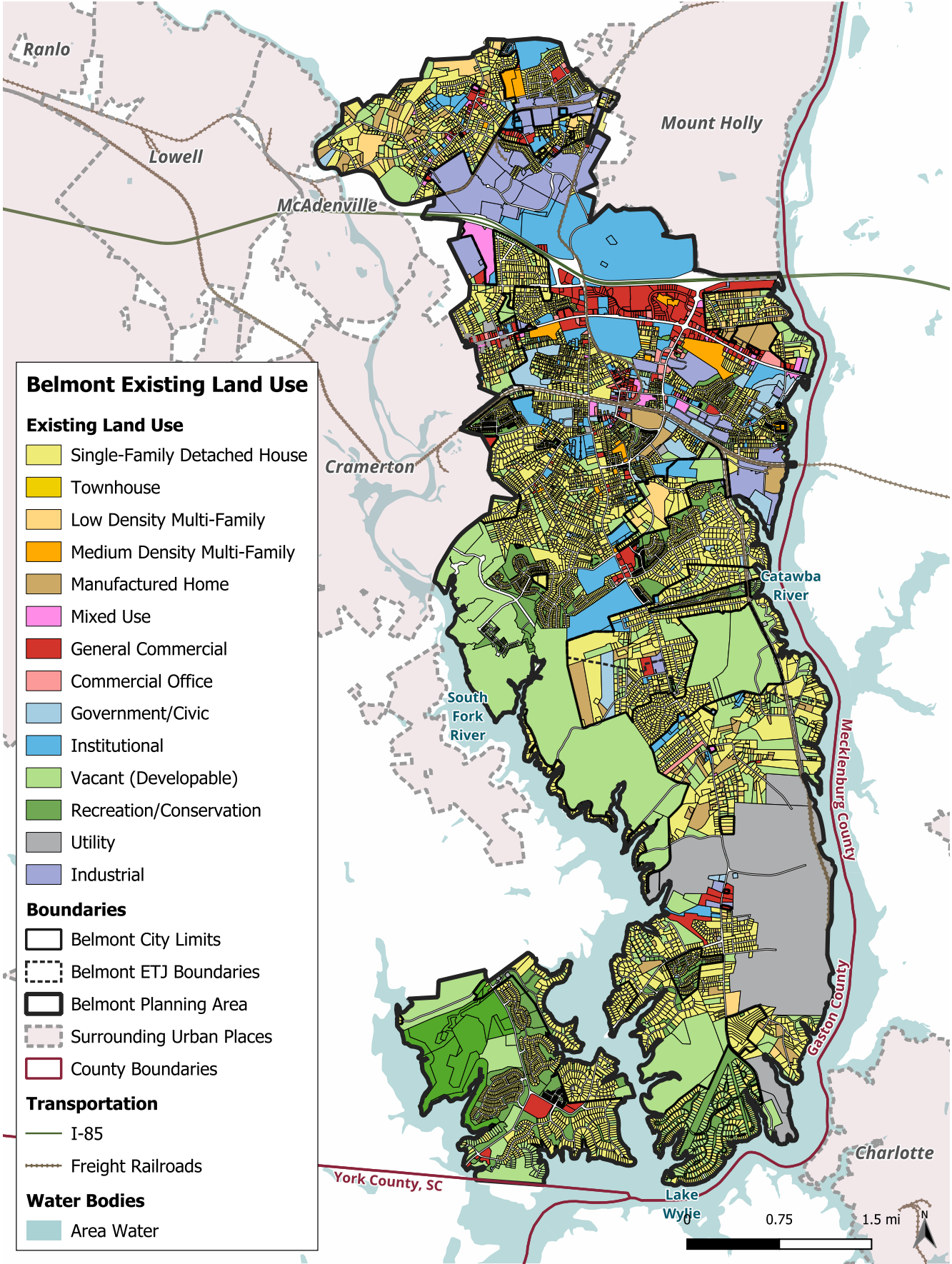
BELMONT'S EXISTING LAND USE

Typical of a suburban community, Belmont's Planning Area is dominated by residential land uses (around 37%), with single-family developments accounting for nearly the entire category. Though Belmont's neighborhoods vary, ranging from large-lot communities like Reflection Pointe, to traditional neighborhood developments like Eagle Park –featuring a mix of housing types, the majority of residential land use falls between those in character, at three to six dwelling units/acre.

While there is sufficient range of choice across local single-family options, only 2.7% of Belmont's land use includes multi-family units, which range from low density (triplexes and quads) to medium density condos and apartments, mostly in Central Belmont. As discussed under Section 04, "Housing," recent interest in the development of "missing middle housing" aims to introduce greater residential choice to Belmont, while protecting the small-town character residents relish.

EXISTING LAND USE				
LAND USE CATEGORY	CITY LIMITS ACRES	CITY LIMITS % LAND USE	PLANNING AREA ACRES	PLANNING AREA % LAND USE
RESIDENTIAL ONLY				
Single-Family Detached House (incl. Duplex)	1,884	27.4%	3,665	31.0%
Townhouse	20	0.3%	21	0.2%
Low Density Multi-Family (Triplex/Quad)	24	0.3%	184	1.6%
Medium Density Multi-Family (Condo/Apts)	103	1.5%	104	0.9%
Manufactured Home	100	1.5%	364	3.1%
COMMERCIAL				
Mixed Use	76	1.1%	89	0.8%
General Commercial	337	4.9%	435	3.7%
Commercial Office	45	0.7%	58	0.5%
GOVERNMENT & INSTITUTIONAL				
Government/Civic	198	2.9%	245	2.1%
Institutional	835	12.1%	951	8.0%
OPEN SPACE				
Vacant (Developable)	1,893	27.5%	3,121	26.4%
Private Recreation/Conservation	811	11.8%	881	7.4%
INDUSTRIAL				
Utility	8	0.1%	1098	9.3%
Industrial	547	7.9%	624	5.3%
TOTAL	6,879	100.0%	11,840	100.0%

Figure: Belmont City Limits and Planning Area Existing Land Use (data source: City of Belmont, analysis: Plusurbia Design)



Map: Belmont Existing Land Use (data source: City of Belmont, design: Plusurbia Design)

Other dominant land use categories in Belmont include open space, distantly followed by utilities and institutional. See Section 08, “Parks & Recreation” for more information on public parks, which are classified among other civic uses (light blue) in Belmont’s Existing Land Use Map.

Open space, shown in shades of green, includes developable vacant land (light green) and recreation or conservation space (dark green). Once on the outskirts of Belmont’s City Limits, much of the Planning Area’s vacant land has been recently annexed into the City and is envisioned for future master planned communities and “semi-rural neighborhoods.” Feedback received during the creation of this plan demonstrated overwhelming public support to conserve as much of this land as possible, so new development should use clustering techniques to maximize open space preservation.

By requiring new development to consolidate density (leaving more open space), shift excavation away from sensitive areas, or dedicate offsite-offsets for parks and open space, this development interest can actually be harnessed to meet Belmont’s environmental aspirations. Demonstrating this, aside from the Daniel Stowe Conservancy, dark green mapped areas represent the conservation land that has already been set aside by existing development, often through these techniques.

Duke Energy’s Allen Steam Station, a coal power plant located near the terminus of Belmont’s primary peninsula, largely explains the high proportion of land use dedicated to utilities outside City Limits. Based on 2025 reporting by *Business North Carolina*, Duke has reached an agreement with the NC Department of Environmental Quality for an upcoming plant closure that includes secure storage of coal byproducts on the site in perpetuity. Though the plant is expected to cease operations before the end of the decade, it is unlikely this site will be safe for new development within this plan’s time horizon.

The last of the major land uses, institutional, plays a particularly important role in Belmont. Though this use also includes schools, churches, and other non-profits within the Planning Area, Belmont’s largest institutional landowner is the Southern Benedictine Society of North Carolina. Over time, this organization has assembled about 700 acres, which have been gradually developed into commercial, industrial, and residential projects through long-term leases. This acts as Belmont Abbey College’s primary funding mechanism. Together, this organization and neighboring major land-owners in Belmont and Mt. Holly are represented by Montcross, LLC, which will continue to strategically develop this area (including 754 acres within Belmont’s City Limits) according to their mixed use Montcross Small Area Plan.

Regarding other areas of interest, Downtown provides Belmont with a traditional, walkable, mixed use destination that supports foot traffic-driven shopping, limited office uses, and integrated multi-family housing. Existing secondary nodes include the intersection of South Point and Nixon Rd, as well as the restaurant and marina located along New Hope Rd near the state line.

Outside these locations, most retail uses in Belmont are concentrated along Wilkinson Blvd (US-74), which is dominated by largely auto-oriented businesses, such as drive-thrus, gas stations and “big box” retail. A historically downtrodden corridor, its redevelopment into a modernized Belmont gateway is a top priority of this plan –a process that will include new transportation investments outlined under Section 06, “Mobility.”

Lastly, an even more important corridor, Interstate 85 has afforded significant industrial development opportunities to Belmont (such as The Oaks Business Park). Due to land availability, much of this development has occurred in North Belmont, which has supported infill and diversified the City’s tax base, but has also impacted adjacent neighborhoods with increased truck traffic.



Image: (Top) Single-Family Detached House: 30.7% of Planning Area (source: Discover McLean); (Bottom-Left) Vacant Open Space: 26.4% of Planning Area (source: Redfin); (Bottom-Top-Right) Utility: 9.3% of Planning Area (source: Plusurbia Design); (Bottom-Right) Institutional: 8.0% of Planning Area (source: Plusurbia Design)

ENVISIONING FUTURE LAND USE

New development and regulatory changes in Belmont will be guided by the City’s Future Land Use Map (FLUM), which consists of nine land use categories, notes the location of proposed Village Centers, and demarcates four areas of additional complexity that are covered by corresponding Small Area Plans (SAPs). Overall, this vision will enable Belmont to maximize the opportunities presented by growth, while minimizing the negative consequences that often result from unplanned, haphazard, or misguided development. The path to implementing this land use vision is highlighted at the end of this section.



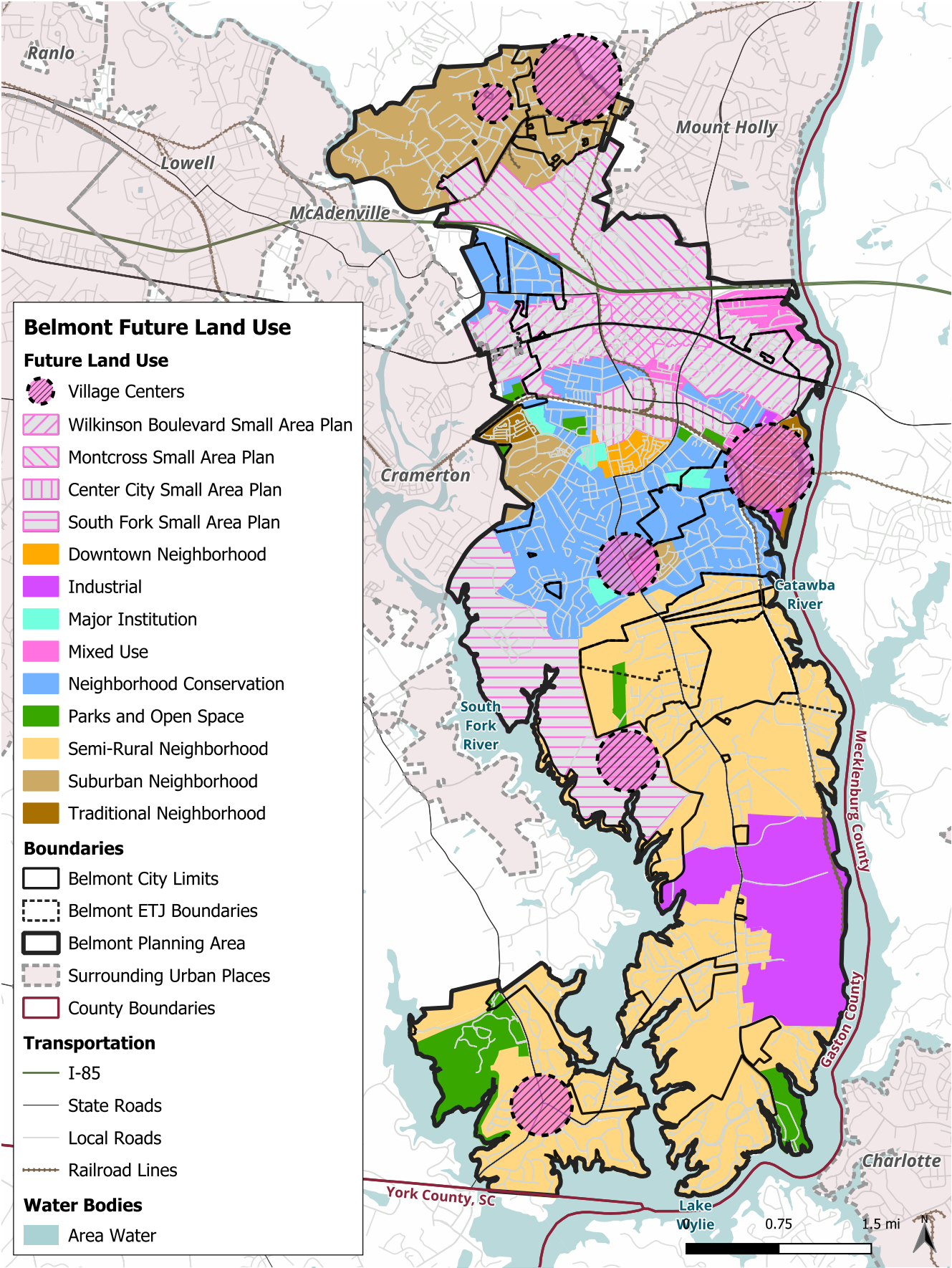
As discussed, much of Belmont’s existing vacant land is envisioned for future master planned communities and Semi-Rural Neighborhoods. Through conservation policies, this development type can maximize open space preservation while addressing growth pressures and adding residential diversity. Such creative strategies are critical, as blanket legislation in favor of large lot zoning can quickly lead to both home price escalation and the inability to effectively preserve natural areas deeded to many individual property owners.

Next, Belmont should continue to invest in its core neighborhoods, which have been placed under the Neighborhood Conservation designation. Varying densities of single-family homes and “missing middle” residential types are appropriate in these areas. In general, infill development is desirable, but must be properly calibrated, so as not to alter the character of each neighborhood. Residential development above six dwelling units per acre, such as townhomes and rowhouses, can be supported in these areas as well, but only along major transportation corridors.

Suburban Neighborhoods are defined by pre-existing moderate to lower density development patterns, but may also be appropriate for walkable, neighborhood-scale retail uses at key intersections (ex. cafe, hair salon), particularly throughout North Belmont. Calibrated infill development should also be prioritized in these areas.

By contrast, Downtown Neighborhood areas –those walkable to downtown– feature traditional neighborhood development. Future development in the area is envisioned to follow this pattern, including a strategic embrace of higher density residential types in some cases. Overall, this will expand the heart of Belmont as a large, cohesive, safe and walkable area.

Image: Various land uses in Belmont (source: City of Belmont)



Map: Belmont Future Land Use (data source: City of Belmont, design: Plusurbia Design)

Intentionally broad, the Mixed Use designation is intended to guide redevelopment within transitional areas. Designated based on greater transportation infrastructure capacity and mixed adjacent uses, a wider variety of land uses can flourish, ranging from shopping and entertainment destinations to multi-family developments. Emphasis should be placed on cultivating a more walkable land use pattern through redevelopment to reduce vehicular traffic, improve image, and consolidate parking. New projects should be conscious of neighboring uses, building scale, and buffering. Given the co-location of varied uses and densities, Mixed Use areas are also an ideal location for the development of new affordable housing.

Based on the continuing needs of the Allen Steam Station site, this utilitarian area of the peninsula will remain Industrial. Likewise, Institutional areas should continue to host schools and other community uses.

Lastly, Parks and Natural Areas can and should exist within each of these Future Land Use categories, offering an approach that fills the needs of the surrounding area. For example, neighborhoods should feature parks with a variety of play and recreation amenities, while industrial locations should include natural buffers. Parks and Natural Areas can also be treated as their own land use classification; existing natural destinations are mapped.



Image: Village Center in Greenville, SC (source: McMillan Pazdan Smith)

VILLAGE CENTERS

Drawing on Belmont’s history of mill villages, today’s Village Centers should provide a concentrated area of civic, office, retail, and local services at greater densities than Neighborhood Commercial areas. They normally serve several neighborhoods, and are ideal places for higher density residential development.

To support walkability, Village Centers are generally about 1/4-mile in radius and should be located at the strategic intersections outlined in the FLUM.



Image: Eagle Park TND in Belmont, NC (source: Daily Herald)

TRADITIONAL NEIGHBORHOOD DEVELOPMENT

A Traditional Neighborhood Development (TND) is a human scale, walkable community with moderate to high residential densities, dedicated green space, and sometimes a mixed use core. These neighborhoods can also effectively integrate several housing types, allowing families to age in place. In Belmont, Eagle Park and Hawthorne Place are examples.

TND will be crucial to the build-out of several mixed use and residential areas. It is also envisioned along the Catawba River, surrounding and as part of the Waterfront Village Center.

APPROPRIATE DEVELOPMENT TYPES BY FUTURE LAND USE	
VILLAGE CENTER	
<ul style="list-style-type: none">Medium Density Res. (3-6 dua)Higher Density Res. (>6 dua)Traditional Neighborhood Dev.	<ul style="list-style-type: none">Neighborhood CommercialParks & Natural Areas
DOWNTOWN NEIGHBORHOOD	
<ul style="list-style-type: none">Medium Density Res. (3-6 dua)Higher Density Res. (>6 dua)	<ul style="list-style-type: none">Traditional Neighborhood Dev.Parks & Natural Areas
INDUSTRIAL	
<ul style="list-style-type: none">Industrial	<ul style="list-style-type: none">Parks & Natural Areas
MAJOR INSTITUTION	
<ul style="list-style-type: none">Institutional	<ul style="list-style-type: none">Parks & Natural Areas
MIXED USE	
<ul style="list-style-type: none">Medium Density Res. (3-6 dua)Higher Density Res. (>6 dua)Traditional Neighborhood Dev.Neighborhood Commercial	<ul style="list-style-type: none">Downtown CoreCommercial Mixed UseParks & Natural Areas
NEIGHBORHOOD CONSERVATION	
<ul style="list-style-type: none">Low Density Res. (<3 dua)Medium Density Res. (3-6 dua)	<ul style="list-style-type: none">Higher Density Res. (>6 dua)*Parks & Natural Areas
PARKS & OPEN SPACE	
<ul style="list-style-type: none">Parks & Natural Areas	
SEMI-RURAL NEIGHBORHOOD	
<ul style="list-style-type: none">Low Density Res. (<2 dua)	<ul style="list-style-type: none">Parks & Natural Areas
SUBURBAN NEIGHBORHOOD	
<ul style="list-style-type: none">Low Density Res. (<3 dua)Medium Density Res. (3-6 dua)	<ul style="list-style-type: none">Parks & Natural Areas
TRADITIONAL NEIGHBORHOOD	
<ul style="list-style-type: none">Medium Density Res. (3-6 dua)Higher Density Res. (>6 dua)Traditional Neighborhood Dev.	<ul style="list-style-type: none">Neighborhood CommercialCommercial Mixed Use

SIX CALIBRATED VILLAGE CENTERS

Establishing each of the six Village Centers proposed across Belmont is underpinned by a common goal to meet everyday needs locally (therefore reducing traffic inside the City and strengthening neighborhood identity). However, each center will materialize differently based on its context and underlying zoning. Boundary lines and the location of each Village Center should be considered approximate, as this vision should adapt as Belmont evolves and new opportunities arise. Currently, Village Centers are planned to range from lower density shopping areas to waterfront destinations.

Each proposed Village Center is detailed herein.

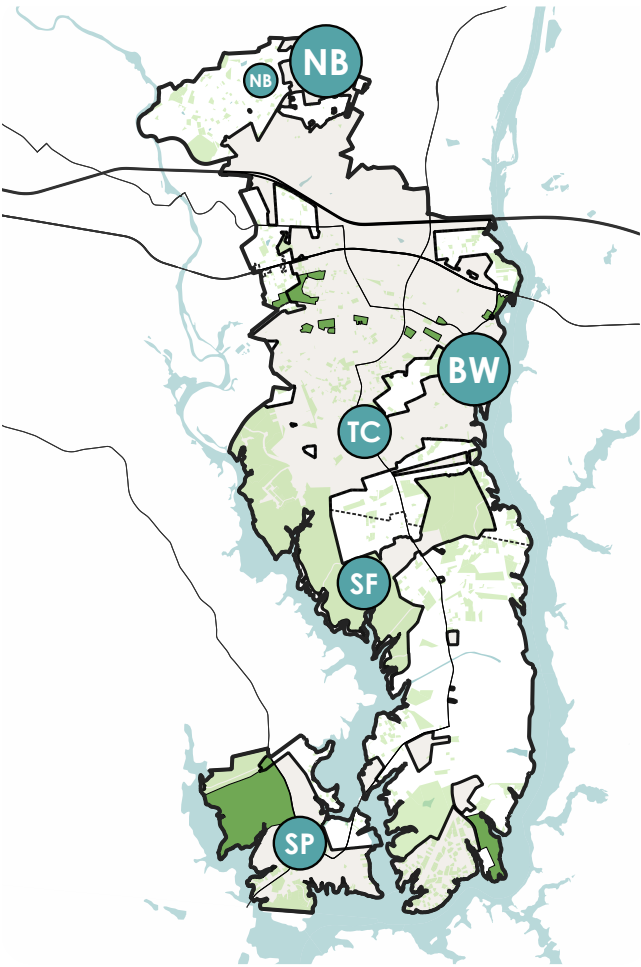


Image: Distribution of Proposed Village Centers across Belmont Planning Area (source: City of Belmont, Plusurbia Design)



Image: Proposed North Belmont Village Center (source: City of Belmont, Plusurbia Design)

[NB] North Belmont

To offer North Belmont neighborhoods a better way to meet their daily needs locally, a Village Center is proposed at the intersection of Perfection Ave and Acme Rd. This area is already home to a grocery store and other local services, which could act as the foundation for a more dynamic area.

Future build-out on the Village Center could include additional retail establishments and senior and affordable housing, which would benefit from sites within walking distance of these amenities.

Nearby, a secondary node at the intersection of Perfection Ave, Hickory Grove Rd, and Woodlawn St already exists as another small commercial pocket. It is anchored by a dollar store and contains several auto service shops. Though currently outside of Belmont’s City Limits and ETJ, this site meets the right criteria to become a Village Center. Future redevelopment should support a greater mix of land uses and annex into the City.



Figure: Proposed Belmont Town Center Village Center (source: City of Belmont, Plusurbia Design)

[TC] Belmont Town Center

Much of the planned Village Center at the Nixon and South Point Rd intersection has already been built out, including a grocery store, townhomes, detached houses, and other businesses. Belmont Middle School and South Point High School are also located there.

The area’s strong sidewalk network and housing choice offers neighbors a convenient walk to these shops and a safe pedestrian route to school for students –helping to alleviate long pick-up and drop-off lines.

Little developable land remains in this Village Center area, but future projects could include limited infill residential or low density retail/offices on remaining sites along Town Center Dr.

Collaboration with NCDOT on the mitigation of traffic congestion, especially related to commuter and school peak times, will be a priority to support any additional development.

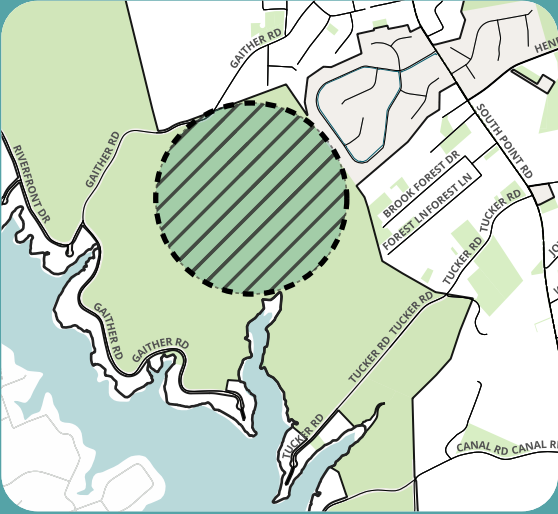


Figure: Proposed South Fork Village Center (source: City of Belmont, Plusurbia Design)

[SF] South Fork

Planned for entirely undeveloped land, this Village Center draws from the South Fork Small Area Plan, which calls for a mixed use area along the completed South Fork Pkwy. This new route will become an artery for this side of the peninsula and act as an alternative to a portion of South Point Rd.

With construction of the 809-unit Del Webb community currently underway to the north and the immediate site’s future residential land use, sufficient future demand is expected for local retail and office space. The South Fork Small Area Plan also envisions multi-family residential options to support the Village Center.

Village Centers are most successful when supported by the right multi-modal transportation infrastructure. In addition to the South Fork Pkwy, multi-use trails will connect this node to the surrounding neighborhoods. Finally, if the Catawba Crossings regional parkway project is constructed through this area, Village Center size and density should be upscaled to capitalize on an increase of non-local visitors.

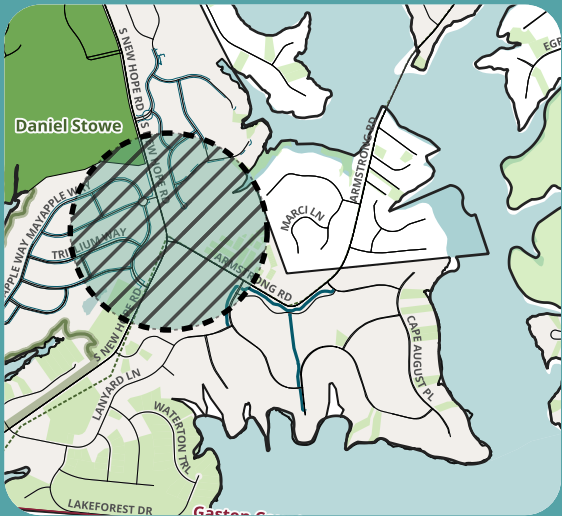


Figure: Proposed South Peninsula Village Center (source: City of Belmont, Plusurbia Design)

[SP] South Peninsula

The desire for grocery and other retail options near the point of Belmont’s peninsula was one of the top comments made during public engagement. A planned Village Center for undeveloped land at the major intersection of Armstrong and New Hope Rd was identified by the community as the best place to host these mixed uses.

Adjacent to the Daniel Stowe Conservancy, this Village Center should host new local businesses that capitalize on the presence of this regional destination, such as a garden shop or even a boutique hotel. Other community desires for the area include a grocer, while market demand may also support small office spaces. Residential development will be limited to single-family types.

Accordingly, the land has already been zoned NC-C (Neighborhood Center Commercial), but is unlikely to be fully developed until additional residences are built in the area, ensuring a local consumer base sufficient to attract retailers.

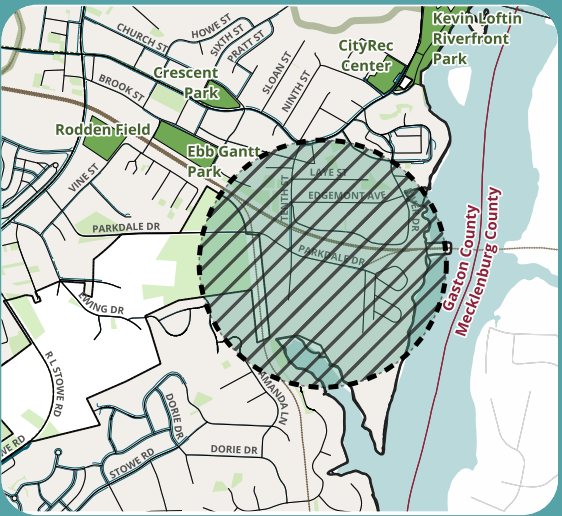


Figure: Proposed Belmont Waterfront Village Center (source: City of Belmont, Plusurbia Design)

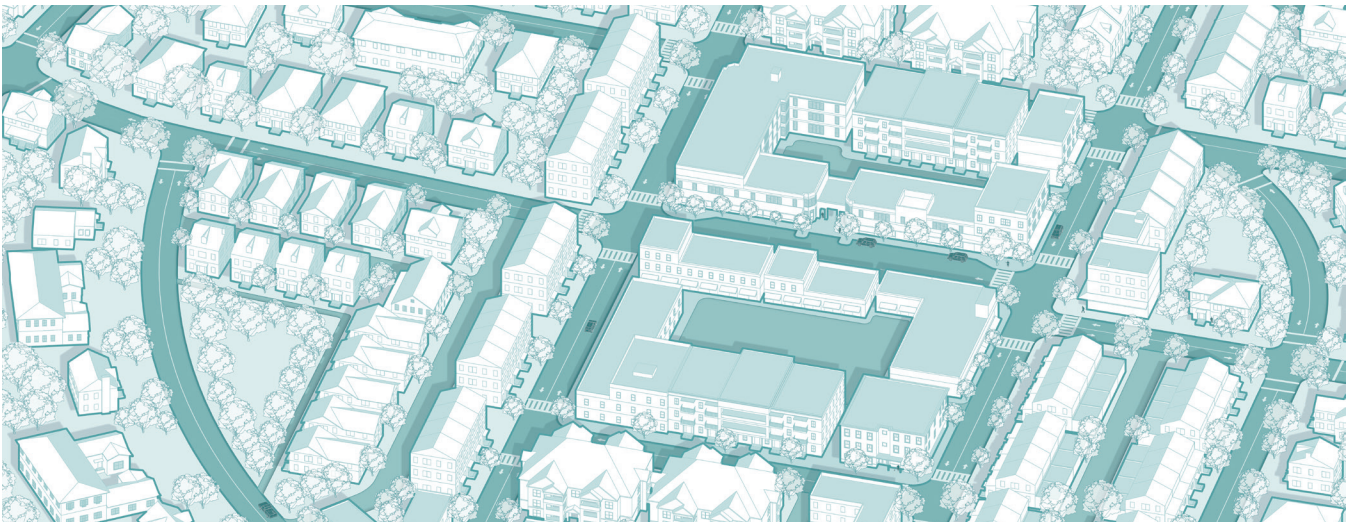
[BW] Belmont Waterfront

Community engagement identified a strong desire to cultivate a new hub for public waterfront access along Belmont’s 17 miles of shoreline, supporting activities like recreation, dining, shopping, and tourism.

Given recent investment in Kevin Loftin Riverfront Park, the new Belmont Rec Center, private developments like Aberfoyle Village, and nearby transportation improvements by NCDOT, this area south of Wilkinson Blvd is ready for additional study. Tactful redevelopment into a Village Center would capitalize on one of the few remaining areas of shoreline not already deeded to private homes.

Of all of Belmont’s proposed Village Centers, this would be the most dynamic, leveraging unique destination restaurants and retail with watersports facilities, several types of housing, parkland and trails.






Development of a Site-specific Master Plan for a more detailed examination of this location, property ownership, stakeholders, and refined community vision is recommended to most effectively implement this Village Center.



VILLAGE CENTER BUILDING BLOCKS

Informed by their context, each proposed Village Center will materialize differently but draw on a collective series of pedestrian-scaled building types. These five types include three already distinguished in Belmont’s Land Development Code and two “missing middle” housing types favored by the community (fourplex and courtyard building). Architecturally, the style of each building should draw on the materials and accents present in surrounding neighborhoods.

To cultivate neighborhood retail and services, every Village Center will support a mix of land uses, but only the Belmont Waterfront, North Belmont, and South Fork areas will include medium to higher density residential development. Design-wise, the most intense uses should be located at the Village Center’s core, methodically decreasing in height and density where adjacent to single-family neighborhoods. Emphasis should be placed on wide sidewalks and gridded streets when possible.

	LOW INTENSITY LAND USE AREAS		MEDIUM INTENSITY LAND USE AREAS		
					
BUILDING TYPE	FOURPLEX	COURTYARD BUILDING	TOWNHOUSE	SHOPFRONT BUILDING	MID-RISE RESIDENTIAL
GENERAL CHARACTER	Lawns, landscaped yards, pedestrian crossings, large open setbacks	Balance between landscape and buildings; presence of pedestrians	Balance between landscape and buildings; presence of pedestrians	Pedestrian focused, engaging ground floor facade	Pedestrian focused, engaging ground floor facade
BUILDING PLACEMENT	Large and variable front and side yard setbacks	Shallow to medium front and side yard setbacks	Shallow to medium front and side yard setbacks	Minimal front and side yard setbacks	Minimal front and side yard setbacks
FRONTAGE TYPE	Porches, fences, naturalistic landscaping	Porches, fences, dooryards	Porches, fences, dooryards	Shopfront	Shared entry or shopfront
TYPICAL BUILDING HEIGHT	1 to 2-story	2 to 3-story	2 to 3-story	2 to 3-story	2 to 4-story
APPLICABLE VILLAGE CENTERS	North Belmont Belmont Waterfront South Fork	North Belmont Belmont Waterfront South Fork	North Belmont Belmont Town Center Belmont Waterfront South Fork South Point	North Belmont Belmont Town Center Belmont Waterfront South Fork South Point	North Belmont Belmont Waterfront South Fork South Point* *Lodging only

IMPLEMENTING FUTURE LAND USE THROUGH ZONING

Belmont’s Land Development Code is the single most important tool available to implement the desired development patterns envisioned in its Comprehensive Plan and Future Land Use Map. The code establishes the policies and procedures used to shape how land will be developed, how it can be divided, how it will be used, what infrastructure and amenities are required, and how the impacts of each parcel are addressed. The code also includes standards that address building location, parking, landscaping, and signage. This document works in tandem with the Land Development Standards Manual, which details necessary infrastructure and other public improvements for development.

Zoning districts are established in Chapter 5 of the Land Development Code and were originally adopted in 1994. Belmont was one of the first communities in North Carolina to instate form-based zoning, which emphasizes building form, rather than use, as well as walkability. The Zoning Code applies to every parcel within Belmont’s City Limits, as well as its Extraterritorial Jurisdiction (ETJ). The Code received its last major update in 2013, with

incremental text edits since. The rest of the Planning Area (outside of these boundaries) is instead subject to Gaston County zoning and development standards, though major projects may request annexation by the City to gain access to municipal utilities, depending on availability.

Zoning districts primarily focused on residential development include General Residential (G-R), Infill Residential (INF-R), Manufactured Housing Residential (MH-R), Rural Residential (R-R), Suburban Residential (S-R), and Traditional Neighborhood Development (TN-D). Together, these zones account for 5,874 acres, or 73.5% of Belmont’s City Limits and ETJ.

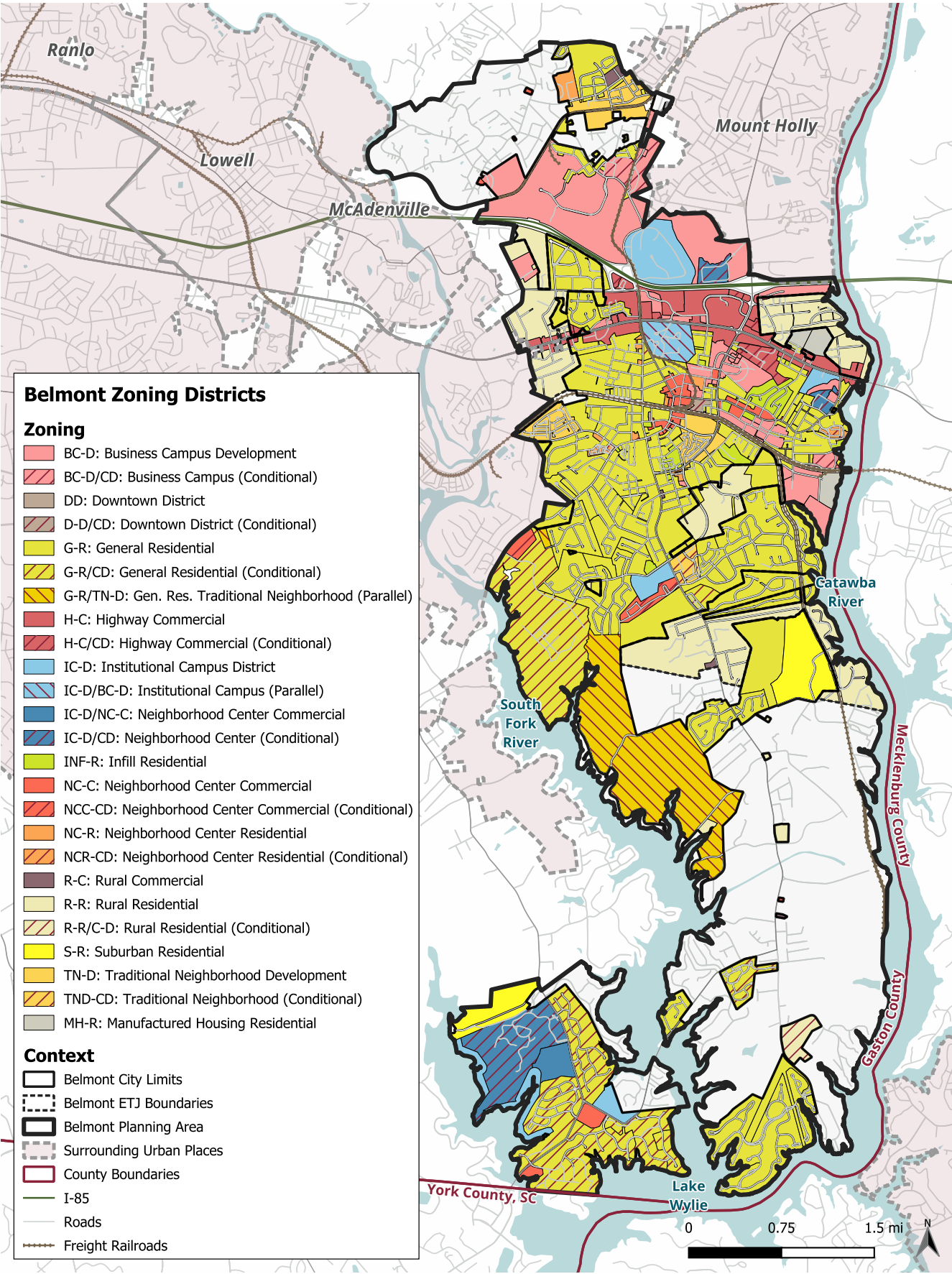
Interestingly, due to the Code’s focus on building form, certain residential uses are actually permitted in every district, except for Rural Commercial (R-C). Developers choose from one of up to seven Building Types allowed in each zone (ex. Townhouse, Shopfront Building, Workplace Building) and shape their project according to form and architectural requirements.

While this set-up encourages mixed use projects, greater walkability, and other elements that support Belmont’s future vision, additional Building Types are recommended. For example, when not integrated into a mixed use building, any multi-family project must adopt the Apartment Building Type, which is geared toward larger buildings and developments, like those found along Wilkinson Boulevard. Introducing a wider variety of small to medium scale residential Building Types would provide more options that better reflect Belmont’s community character and neighborhood scale. See Section 04, “Housing” for more.

Lastly, many of the areas designated as Village Centers, already have NC-C or TND-CD zoning, supporting the development of mixed use destinations.



Image: Example Traditional Neighborhood Development in Greenville, SC (source: Upstate Business Journal)



Map: Belmont Zoning Districts (data source: City of Belmont, design: Plusurbia Design)

GETTING IT RIGHT: OVERLAY ZONES

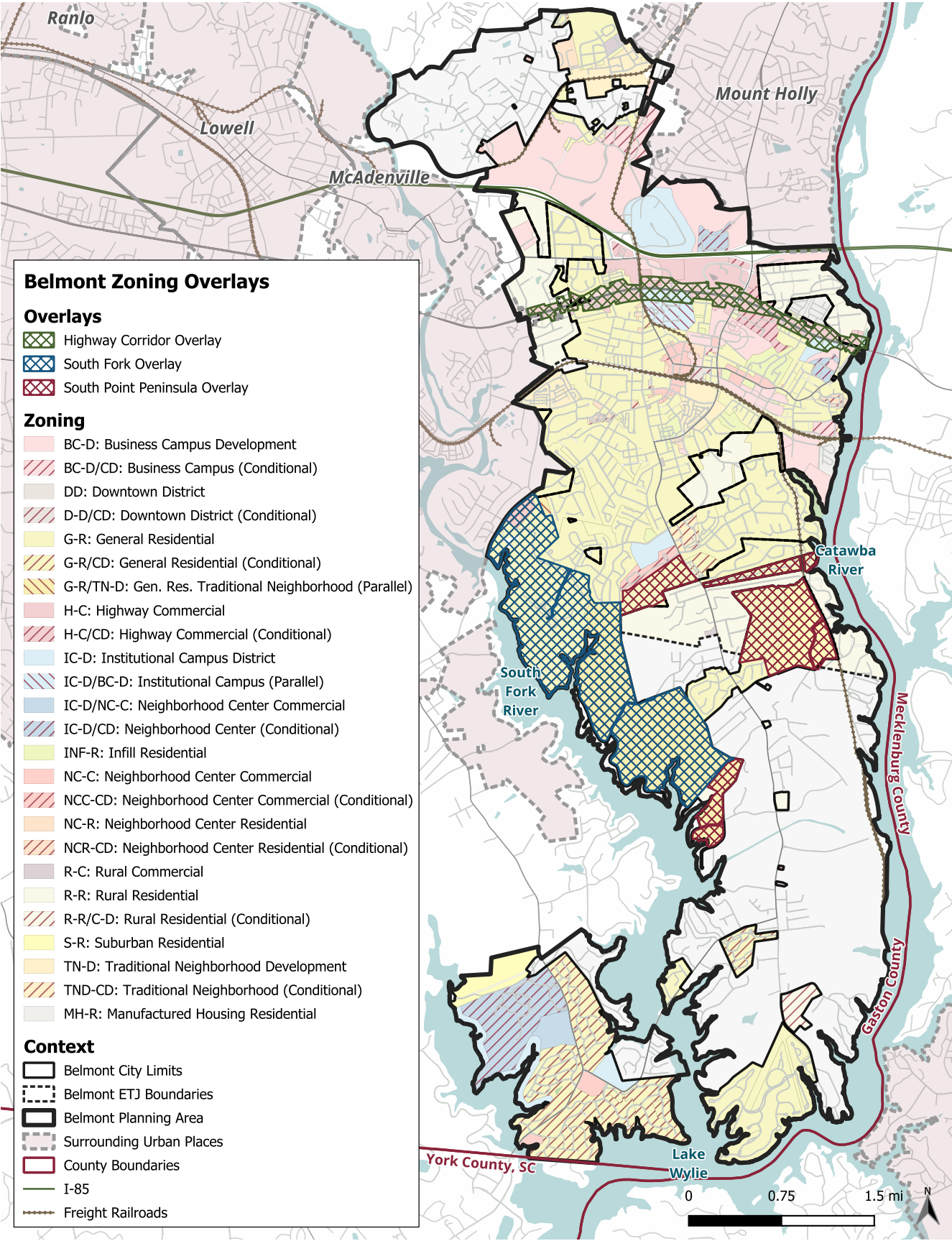
While parallel districts (such as G-R/TN-D or IC-D/BC-D) offer property owners a choice between two assigned zoning districts, **overlay zones** are more prescriptive, ensuring new development in unqie areas adheres to additional requirements. These provisions help new projects to “get it right,” by shaping their scale and site design to match the community vision established in planning documents and necessitated by infrastructure.

Belmont’s overlays include:

- **Highway Corridor Overlay:** Additional lot and landscaping standards along Wilkinson Blvd.
- **South Fork Overlay:** Supports Small Area Plan implementation.
- **South Point Peninsula Overlay:** Sets maximum density for these areas of the peninsula.

BELMONT ZONING				
ZONING DISTRICTS	CITY LIMITS ONLY		CITY LIMITS + ETJ	
	ACRES	% OF ALL ACRES	ACRES	% OF ALL ACRES
BUSINESS CAMPUS DEVELOPMENT				
BC-D, BC-D/CD	843.8	12.61%	890.6	11.14%
DOWNTOWN DISTRICT				
DD, D-D/CD	8.1	0.12%	8.1	0.10%
GENERAL RESIDENTIAL				
G-R, G-R/CD, G-R/TN-D	4,181.2	62.47%	4,365.5	54.62%
HIGHWAY COMMERCIAL				
H-C, H-C/CD	240.2	3.59%	321.6	4.02%
INSTITUTIONAL CAMPUS DEVELOPMENT				
IC-D, IC-D/BC-D, IC-D/CD, IC-D/NC-C	688.3	10.28%	688.3	8.61%
INFILL RESIDENTIAL				
INF-R	88.9	1.33%	88.9	1.11%
MANUFACTURED HOUSING RESIDENTIAL				
MH-R	36.6	0.55%	60.4	0.76%
NEIGHBORHOOD CENTER COMMERCIAL				
NC-C, NCC-CD, NC-R, NCR-CD	194.7	2.91%	194.7	2.44%
RURAL COMMERCIAL				
R-C	12.2	0.18%	15.4	0.19%
RURAL RESIDENTIAL				
R-R, R-R/C-D	133.6	2.00%	922.0	11.54%
SUBURBAN RESIDENTIAL				
S-R	87.5	1.31%	231.0	2.89%
TRADITIONAL NEIGHBORHOOD DEVELOPMENT				
TN-D, TND-CD	177.9	2.66%	206.4	2.58%
TOTAL	6,693.1	100.0%	7,992.9	100.0%

Figure: Belmont Zoning Statistics (data source: City of Belmont, design: Plusurbia Design)



Map: Belmont Overlay Zoning Districts (data source: City of Belmont, design: Plusurbia Design)

WITH GROWTH COMES OPPORTUNITIES

Belmont has grown quickly, particularly over the last decade, as vacant land has increasingly developed and many more families have moved into new neighborhoods across the City. While the effects of this growth have brought changes to life in Belmont, numerous of which were discussed during community engagement, strong planning can help manage this influx and leverage it to score many positive benefits.

Though there are unique aspects of Belmont’s situation, the common challenges of growth are shared across the entire Charlotte Metropolitan Area. The region grew by

Regional Population Change 2013-2023

ACS 5yr Estimates

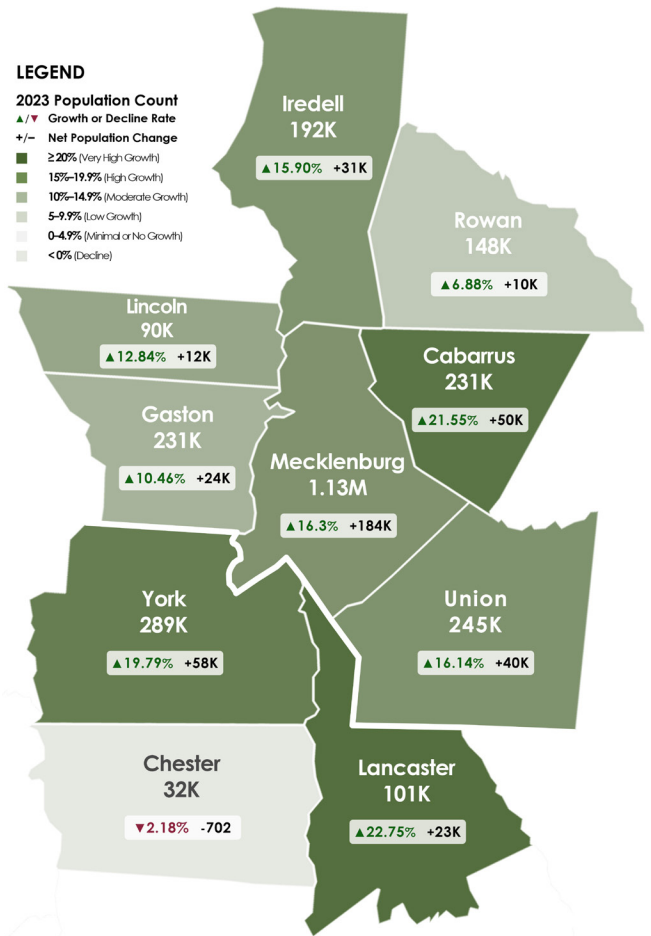


Figure: Charlotte Regional Population Change (data source: US Census Bureau, ACS 5yr estimates, design: Plusurbia Design)

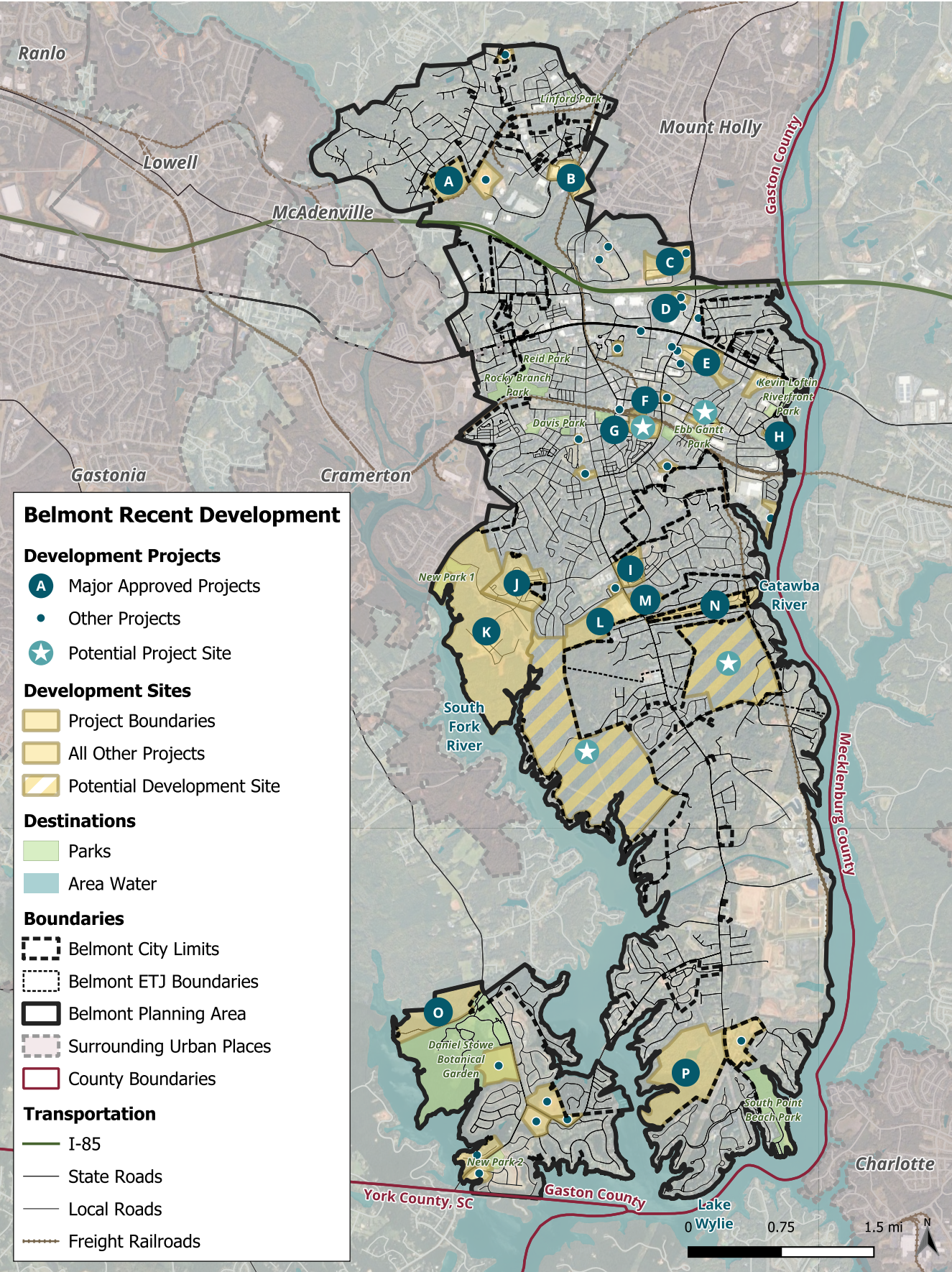
over 16% (451,497 residents) between 2013 and 2023, with Gaston County growing by around 10.5% –below average when compared to other suburban counties, especially Lancaster, Cabarrus, and York. During this time, Belmont grew by a jaw-dropping 48%, and growth within Belmont’s expanding city limits represented about one-fifth of Gaston County’s population increase.

With population growth felt regionally, instead of waiting for external forces to dictate the City’s future direction, use, and character, Belmont has and can continue to leverage this change to strengthen the economic, social, and environmental fabric of the City. In other words, Belmont can remain proactive, ensuring that growth and redevelopment serve as catalysts for a better future.

For instance, growth and redevelopment can help deliver on community needs, such as introducing desired retail and services to an area. On the peninsula, there is land zoned as NC-C, which supports the community goal of attracting a grocery store. By permitting enough complementary, nearby residential development, the conveniences of a grocery-anchored Village Center will become economically feasible.

Growth and redevelopment can also lead to environmental gains by collectively protecting natural lands through cluster development for preservation or passive recreation. The right policies have also already led to private developers funding new trails through their sites, supporting the implementation of Belmont’s future greenway system.

Finally, among other benefits, growth and redevelopment balance the tax base. These forces have already helped Belmont to recover from the decline of the textile industry, and by balancing economic development, land use, infrastructure, and open spaces, the City will remain a well-rounded community into the future.



Map: Belmont Recent Development (data source: City of Belmont, design: Plusurbia Design)

FEATURED DEVELOPMENT + REDEVELOPMENT PROJECTS

Impactful Recent Projects Since the Last Comprehensive Plan Update

2018 - 2025

Timeframe

DEVELOPMENTS SINCE 2018

Since the last Comprehensive Plan was updated in 2018, there have been 47 approved development projects in Belmont. These range from building upfits (to accommodate new uses) and the construction of drive-thru restaurants, to the development of several suburban neighborhoods with over 100 homes. New projects have been of various land uses, including industrial and commercial, but are heavily weighted toward new single-family neighborhoods.

The largest of these is the Del Webb 55+ community, which will fulfill many of the South Fork Small Area Plan’s goals. Not far is the intersection of South Point and Nixon Road, where the new Middle School, Harris Teeter, and multiple neighborhoods now form a mixed use Village Center. Excluding campus dormitories, only four multi-family projects have been approved, with the Chronicle Mill redevelopment being the closest to downtown.

Four significant areas remain undeveloped, and are designated as potential project sites. Two are near downtown, while the other pair represent 826 acres along the peninsula.



47
total projects



1,525
acres developed

Image: Approved development projects in Belmont, sources: (A) LBA Logistics; (B) Zillow; (C) Property Castle; (D) Zillow; (E) LoopNet; (F) Chronicle Mill; (G) Facebook; (H) Zillow; (I) McMillan Pazdan Smith; (J) WK Dickson; (K) City of Belmont; (L) City of Belmont; (M) WGM Design; (N) Zillow; (O) Gaston County Schools; (P) City of Belmont



OAKS COMMERCE CENTER
Office warehouse



REVERIE BELMONT (THE MORRIS)
325 unit multi-family development



BELMONT TOWN CENTER
Large shopping development, 99 single-family homes



SMITH FARM COMMUNITY
76 single-family and townhomes



RIVER WEST BUSINESS PARK (ACME MILL)
Office warehouse



CHRONICLE MILL
Mixed use mill redevelopment with 238 residential units



NEW YORK BUTCHER SHOPPE
Downtown retail infill development



RIVER MIST COMMUNITY
86 single-family homes



CAROMONT HOSPITAL
New medical facility along I-85



AMBERLEY SUBDIVISION
188 single-family homes



CAROLINA RIVERSIDE (DEL WEBB)
809 unit senior residential community



WORRELL'S RIVER
201 single-family homes



LOFTIN AT MONTCROSS
172 unit senior apartment community



ABERFOYLE VILLAGE
102 unit multi-family development, 70 townhomes



BELMONT MIDDLE SCHOOL
New middle school



LAKEVIEW FARMS
385 single-family homes

RESPONDING TO GROWTH

How Belmont responds to new growth and redevelopment opportunities will dictate the extent to which these market forces accelerate its economic, social, and environmental aspirations. The tactful policies and programs on the insert at the beginning of this section provide guidance on how to maximize this outcome.

In North Carolina, local governments are unable to levy exactions –a tool requiring developers to pay proportionally for public services expansion. As a partial alternative, Belmont is able to negotiate reasonable stipulations for major developments requiring conditional zoning approval, which may include proportional community benefits, such as setting aside land for public parks or constructing roads and trails.

Exemplifying this is the Carolina Riverside (Del Webb) community, which included construction of a significant portion of the South Fork Parkway (an alternative to South Point Road), various trails, and the dedication of public parkland. These improvements were guided by Belmont’s Comprehensive Plan and implemented through the conditional rezoning process.

In addition to the benefits from this process, the total tax base growth resulting from a strong development market has allowed Belmont to realize a scale of new public amenities and infrastructure improvements not usually possible for a city of just over 16,000. As such, it is crucial these policies continue, leveraging development demand to improve Belmont for those who already live here.

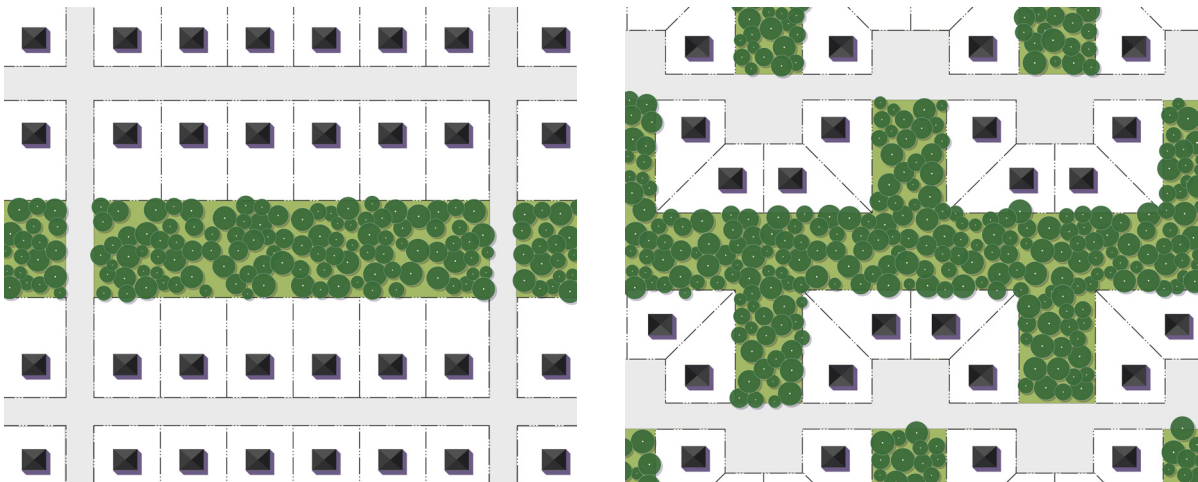


Figure: (Left) Conventional Development; (Right) Cluster Development (source: American Planning Association, design: Plusurbia Design)

CLUSTERING DEVELOPMENT FOR OPEN SPACE PRESERVATION

Referenced throughout this section, clustering is one of the most effective tools to ensure new development in Belmont will reinforce and contribute to the City’s conservation goals. Particularly for single-family subdivisions, by clustering residential development to certain parts of a site, large and contiguous tracts of open space can be conserved while accommodating the

same amount of homes. Conservation land may be deed restricted by a homeowners association or transferred to the City or land trusts as a permanent easement.

Finally, this development pattern also represents a significant boost in infrastructure efficiency by reducing the linear feet required for road and utility access.

LEVERAGING 17 MILES OF WATERFRONT

Unique among many suburban communities, Belmont is home to 17 miles of waterfront, including Lake Wylie and the Catawba and South Fork Rivers. As a token of their importance to the City, discussions about strengthening Belmont’s offerings and connections to these natural features generated some of the most excitement during community engagement. Participants left nearly 700 votes and comments on this topic alone!

Today, most of these 17 miles are occupied by the edge of private, single-family lots or are part of the Allen Steam Station operation. Often, even in these planned suburban communities, there is no common neighborhood space that provides access or even significant visibility of the waterfront. Rather, shared spaces are inland, while shoreline adjacency is sold as a feature of the neighborhood’s largest homes.

Rekindling this sense of connection to Belmont’s waterfront is critical for the community to maintain its heritage in the face of change. While Duke Energy

regulates shoreline activities, such as permitting piers, docks and shoreline stabilization via the Catawba-Wateree Shoreline Management Plan, the regulation of land use (behind the required buffer zone) is conducted by the City of Belmont and Gaston County.

This arrangement provides Belmont with an opportunity to encourage and plan for additional public and privately owned spaces that interact with the shoreline. When surveyed across eight public workshops and through online polling, the following vision emerged: a conscious mix of trails, parks, waterfront dining opportunities (at more price points) and natural viewsheds.

When planning for these desired features, waterfront dining and park space should be integrated into the recommended Belmont Waterfront Village Center, while trails link this area to stretches of natural shoreline, neighborhoods, other nodes, and blueway access points. See Section 08, “Parks & Recreation” for more on green space and connectivity.



Image: Trails. (Sources: InForum)



Image: Parks and Green Space. (Sources: Beltline.org)



Image: Waterfront Dining. (Sources: Garden & Gun)

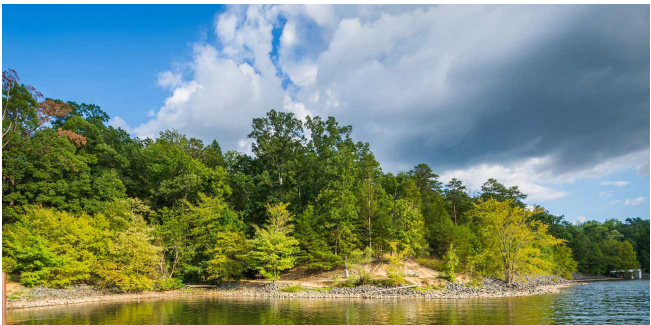


Image: Natural Shoreline. (Sources: Scoop Charlotte)

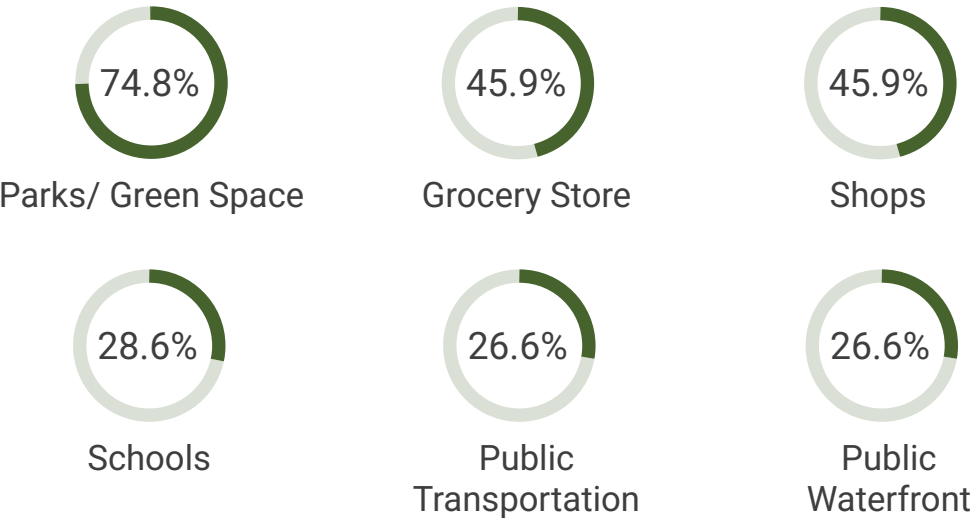
OPPORTUNITIES & HURDLES

- Additional housing inventory will strengthen the customer base to help attract desired retailers (such as grocers), especially when paired with a deeper understanding of market needs.
- New private development interest can help Belmont to preserve its natural resources and tree canopy as it grows through cluster and low impact development techniques.
- Envisioned future land use, particularly as part of Village Centers, can unlock new opportunities to partner with private developers to upgrade City infrastructure.
- Areas like the South Point Peninsula, North Belmont, and the Waterfront could benefit from their own focused plans to ensure these areas develop in accordance with community desires.
- Neighborhood services are not located conveniently throughout the City. This results in longer vehicular trips and adds to traffic, rather than needs being met closer to home. Planning for Village Centers can improve this.
- Relatively limited housing choices have contributed to escalating home prices and this presents a hardship for essential workers and others who want to live in Belmont.
- With the Small Area Plan, Wilkinson Boulevard can be better leveraged as a gateway that provides a desirable first impression of Belmont.
- A rewrite of the Land Development Code can strengthen Belmont’s approach to form-based regulation.

LAND USE

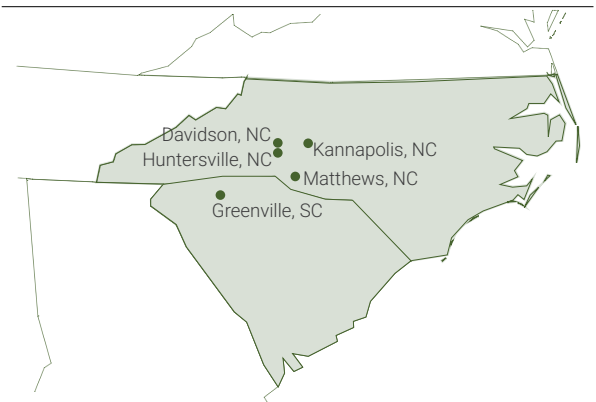
2024-2025 community outreach findings

“WHICH OF THESE DESTINATIONS WOULD YOU LIKE TO SEE WITHIN WALKING DISTANCE OF YOUR HOME?”



“IS THERE ANY COMMUNITY BELMONT SHOULD DRAW INSPIRATION FROM?”

1. Davidson, NC
2. Greenville, SC
- 3 (Tied). Birkdale Village (Huntersville, NC); Matthews, NC; Kannapolis, NC



“WHAT DO YOU LIKE ABOUT THESE INSPIRATION COMMUNITIES?”

TOP 5 ANSWERS



04

HOUSING

To promote housing choice that tastefully meets the needs of everyone in the community, is aptly supported by infrastructure, and positions Belmont’s neighborhoods for lasting success.

While Belmont has a variety of land uses, industries, and resources that help it thrive as a distinct community, the City’s housing and neighborhoods are one of the most vital. This section has been included to focus specifically on Belmont’s housing typologies. This is in recognition that Belmont’s small-town charm, historic and environmental integrity, family-friendly environment, and safe, stable, attractive neighborhoods are essential elements of its character that must be preserved as it grows and changes.

Of equal importance, limited affordable housing supply, barriers to certain types of homes in Belmont’s Land Development Code, and planning for a combination of build out and conservation of the City’s vacant land are critical topics to direct forward motion.

Like many suburban communities, Belmont is dominated by single-family homes, with most new development concentrated in large subdivisions along the peninsula. Neighborhoods range from large-lot communities like Reflection Pointe, to traditional neighborhood developments (TND) like Eagle Park and cluster developments that preserve larger tracts of open space, such as Amberley.



This icon represents “Housing” content.



Image: Seven Oaks community (source: Tri Pointe Homes).

While over 83% of Planning Area residential land is occupied by detached single-family houses, a number of multi-family projects are located throughout Central Belmont. These are largely market-rate communities along the edges of Downtown and Wilkinson Boulevard. North Belmont also contains multi-family properties, providing much needed senior and affordable housing options. Townhouses are scattered throughout the Planning Area, with manufactured home communities largely located outside of City Limits.

With residential growth as the leading user of undeveloped land, Belmont must decide how the remainder of the Planning Area will be allocated. Under current regulations, full build out of vacant land within City Limits could result in an impressive \$2.1 billion in new taxable development (see Section 05, “Economy”). However, weighing the costs and benefits of thousands of new single-family homes against the need to balance open space conservation and housing affordability will be essential to reaching the optimal outcome.

To achieve this goal, this section explores seven strategies to maximize residential land use. One of the most important is to further diversify Belmont’s housing stock to accommodate missing middle types, capitalize

on infill sites before developing new land, and support community walkability, especially around Downtown. Adjustments to the Land Development Code and building support for small, local developers will be key to realizing this positive change.

HEADLINE FINDINGS

Belmont’s homes and neighborhoods are some of its best defining features. As more homes are eventually developed across the City, strategic regulation and incentivization of TND, cluster development, missing middle, and other techniques will maximize the benefits of growth.

Belmont has countless opportunities for missing middle housing, but unlocking them will require regulatory change. These nimble residential types can both bolster established neighborhoods and promote community character and housing attainability in new ones.



GOAL 2 HOUSING

To promote housing choice that tastefully meets the needs of everyone in the community, is aptly supported by infrastructure, and positions Belmont’s neighborhoods for lasting success.

POLICIES, PROJECTS + PROGRAMS

POLICY 1. The City should implement the recommendations of the 2024 Missing Middle Housing Study.

- 1.1. Project** – Foster increased housing supply to meet local demand without compromising community character or overtaxing city infrastructure.
- 1.2. Project** – Amend the Land Development Code to permit a wider range of residential densities to encourage different housing options and provide additional flexibility for multi-family alternatives to apartment buildings.
- 1.3. Project** – The City should encourage mixed-residential subdivisions that include a range of residential types, as opposed to single-type subdivisions permitting only one housing type, through an amendment to the Land Development Code.
- 1.4. Project** – Provide a density or other bonus for developments using a minimum percentage of deed-restricted or managed affordable units.
- 1.5. Project** – Continue to permit and encourage the development of accessory dwellings in single-family neighborhoods, particularly to support residents who wish to age in place and multigenerational households, and establish design criteria to minimize their impact on adjacent properties and neighborhood character.

POLICY 2. The City should regularly amend the Land Development Code to ensure new residential development is serving all types of residents.

- 2.1. Project** – The Land Development Code should be amended to accommodate increased demand for smaller homes, cottage courts, courtyard buildings, and homes in mixed-use developments.
- 2.2. Project** – Incorporate more mixed-use building types into the Land Development Code that accommodate new residential demand while adding to the community character of downtown.
- 2.3. Project** – Encourage new neighborhood-scale developments to cluster homes and other buildings to maximize environmental preservation.
- 2.4. Project** – Review the Land Development Code to ensure its regulations do not create unnecessary nonconformities within existing residential areas and amend the code as needed.

POLICY 3. The City should remove barriers to infill development to promote efficient growth patterns and reduce vacant lots.

- 3.1. Project** – Explore adding additional land to the Infill Development (INF-D) district, particularly vacant parcels in residential zones.
- 3.2. Project** – Recalibrate the minimum project size for Infill Developments to allow infill at smaller scales.
- 3.3. Project** – Consider incentives for infill development on challenging sites, such as those with brownfields, steep slopes, and dilapidated structures for projects that support attainable housing goals.

POLICY 4. The City should consider the housing needs of seniors, providing them with the ability to age within their community.

- 4.1. Project** – Establish a continuing care retirement community use as a by-right use in higher-density residential and mixed-use districts.

RESIDENTIAL COMPOSITION

About 36.6% of Belmont’s Planning Area is composed of residential land uses, in addition to another 0.8% when accounting for mixed use properties. **Like most communities, Belmont’s housing stock is dominated by detached single-family houses.** Public engagement revealed this as the preferred development form for the peninsula, with other housing options best located closer to Downtown, Village Centers, and corridors like Wilkinson Boulevard. When considered with smart growth strategies, like cluster development, and mixed use and missing middle integration where appropriate, Belmont can follow a livability model that embraces its heritage while accomplishing the other goals outlined in this plan.

Belmont’s existing residential land use can be best understood via the following six categories, which are also reflected in Section 03 “Land Use.”

SINGLE-FAMILY HOUSE

Generally at densities below six dwelling units per acre (dua), it is unsurprising detached single-family houses account for over 3,600 acres and 82.1% of the Planning Area’s residential land use. This category also encompasses duplexes, which are often of compatible size and intensity to single-family homes. Represented by the brightest yellow, single-family neighborhoods are present throughout Belmont, with the greatest concentration within two miles of Downtown. Outside of the City Limits and ETJ, these neighborhoods are generally comprised of smaller, older homes, often at lower densities. Compare the established neighborhood patterns in North Belmont to new development on the McLean Peninsula.

TOWNHOUSE

Though townhouses are an attached unit type, because they may be bought and sold on their own parcels, they are also considered single-family development. Nearly all townhome developments in the Belmont planning area can be found within city limits.

Townhomes are designated as a distinct building type in the City’s Land Development Code and represent a key source of affordable or attainable housing. The best examples in Belmont feature these unit types integrated into neighborhoods with housing variety, such as Eagle Park and Aberfoyle. These allow families to stay in the same neighborhood during different stages of life.

LOW DENSITY MULTI-FAMILY

Low density multi-family includes single lots with multiple homes, as well as small examples of missing middle housing, such as triplexes and quadruplexes. There are 63 such multiplexes scattered throughout the Planning Area, with most located in more established parts of central Belmont, largely within City Limits. When designed to resemble single-family homes, these unit types represent the best way to integrate broader housing choice into established neighborhoods without disrupting their existing character.

MEDIUM DENSITY MULTI-FAMILY

In Belmont, medium density residential types include both condominium and apartment units. These range widely, from the high-end adaptive reuse apartments at Chronicle Mill and condos at Catawba Mills, to older units with more modest rent, representing naturally-occurring affordable housing. Premium apartments, targeting young professionals and downsizing retirees, are concentrated in central Belmont. There are no apartments on the Peninsula (south of Nixon Road).

Turning to affordability, 82 apartment units are managed by the Belmont Housing Authority as part of a state-funded housing assistance program. Most of these units are located in central Belmont.

MANUFACTURED HOMES

Representing 3.1% of the Planning Area’s residential land, manufactured homes are a broad housing category that

includes pre-1976 “mobile homes” (largely located in two parks along Wilkinson Blvd), post-1976 manufactured homes, and modular homes (assembled on site from factory components). The later two can be found across the Planning Area, often in the same neighborhoods as site-built homes, but almost entirely outside of City Limits.

MIXED USE

Belmont’s mixed use buildings usually pair commercial ground floors with upper floor residential units. Many are located Downtown, helping to sustain foot traffic for local businesses and support vibrancy in the City’s core. Other mixed use types include in-home businesses.

RESIDENTIAL STRUCTURES	ACRES	SHARE
<div>Single-family House</div> <div><div>Single-family detached</div><div>Duplex</div></div>	3,665 3,636 29	82.8%
<div>Townhouse</div>	21	0.5%
<div>Low Density Multi-family</div> <div><div>Multi-home Lots</div><div>Triplex/Quadruplex</div></div>	184 179 5	4.2%
<div>Medium Density Multi-family</div> <div><div>Condominiums</div><div>Apartments</div></div>	104 1 103	2.3%
<div>Manufactured Homes</div> <div><div>Modular</div><div>Manufactured</div><div>Mobile</div></div>	364 115 188 61	8.2%
<div>Mixed Use</div>	89	2.0%
RESIDENTIAL TOTAL	4,427	100.0%



Map: Residential structures in Belmont (data source: City of Belmont, design: Plusurbia Design).



IMPROVING HOUSING CHOICE

In planning for some degree of inevitable build out, Belmont should focus on the expansion of its housing options carefully, decisively, and conservatively. Presented here are seven recommended growth strategies to meet this challenge, promoting the protection of natural resources, increased mobility, and strengthened community character through more attainable residential options.

1. **Establish Neighborhood Conservation Areas**
2. **Promote Traditional Neighborhood Developments**
3. **Increase Neighborhood Infill**
4. **Increase & Incentivize Cluster Development**
5. **Encourage Housing Options for a Wider Spectrum of Families**
6. **Expand Options for Accessory Dwelling Units (ADUs)**
7. **Codify Preferred Missing Middle Housing Typologies**

Image: Aberfoyle Townhomes, built 2019 (source: Terra Vista Realty).

1. NEIGHBORHOOD CONSERVATION AREAS

Briefly discussed in Section 07, “Community Character,” the overall goal of all Neighborhood Conservation Areas is to perpetuate strong, viable, livable neighborhoods that are valued by their residents for their history and sense of place. Though they are generally designed for neighborhoods at least 30 years old, this designation can also be considered for newer areas as they become established, particularly those without homeowners associations.

Technically speaking, Neighborhood Conservation Areas are applied to established parts of communities possessing unique and distinctive features that Belmont residents agree should be conserved. Once designated, a Neighborhood Conservation Plan and set of guidelines should be developed to encourage and implement programs that facilitate revitalization, maintenance, and support for neighborhood character. This includes the compatible development of vacant or underused lots.

When pursuing this strategy, neighborhoods looking to create a Conservation Area must define their boundaries through extensive community engagement. Residents and property owners should then work together to prepare desired design guidelines for the district. Neighborhood characteristics such as massing, scale, sites, building orientation, and relationship to the street should be the focus for guidance rather than individual building details. City staff could then help property owners comply with the neighborhood goals. Aesthetic regulations could also be encouraged or required as part of architectural standards for neighborhoods with a homeowner’s association or voluntary deed restrictions.

In North Carolina, aesthetic standards through zoning regulations are only able to be enacted for residential development with five or more units. Therefore, community buy-in to the vision of neighborhood conservation is critical to encourage voluntary compliance in single-family residential areas.

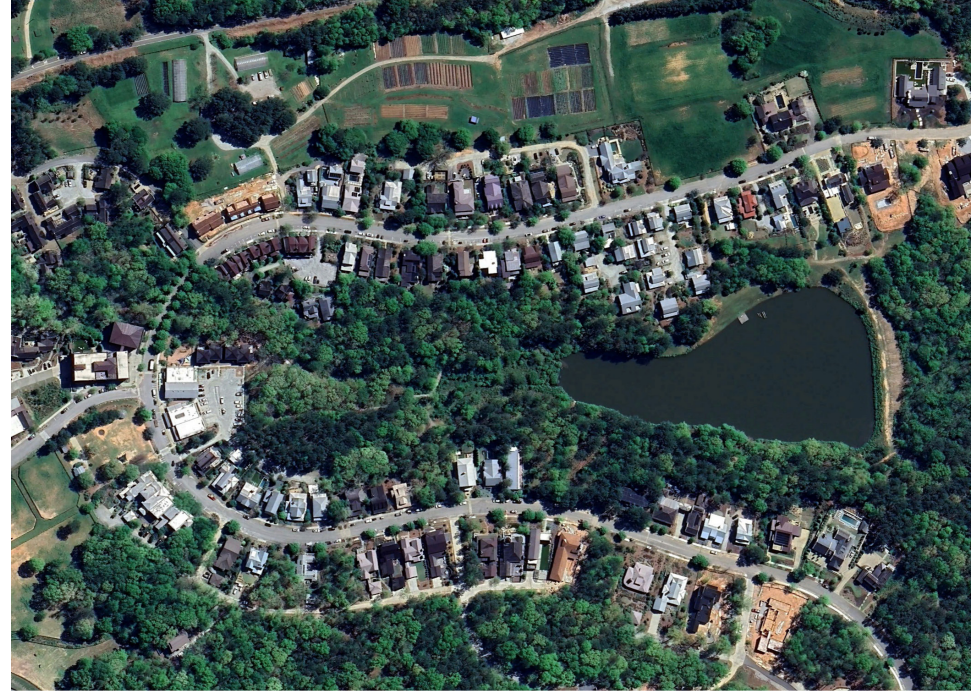
2. TRADITIONAL NEIGHBORHOOD DEVELOPMENT

Featured in Section 03, “Land Use,” a Traditional Neighborhood Development (TND) is a human-scaled, walkable community with moderate to high residential densities and often a mixed use core. A TND is served by a network of streets and paths suitable for pedestrians as well as vehicles. This development type provides residents the option of walking, biking, or driving to places within their neighborhood. Example neighborhoods in Belmont today include Eagle Park and Hawthorne Park, which contain some of the City’s most valuable property.

Public and private spaces have equal importance within TNDs, creating a balanced community that serves a wide range of home and business owners. The inclusion of civic space –in the form of plazas, greens, parks, squares, and even civic buildings– enhances community identity and value. Beyond this, TNDs may also include a neighborhood commercial center at a “village-like” scale.

TND developments typically have a build out density of approximately 4-6 du/a. In some circumstances, this density could be higher, depending on building types included. Furthermore, because of its compactness, TND is also well suited to cluster growth strategies that maximize natural open space for conservation purposes, shifting density toward the interior of the development. Slightly taller or larger-scale housing options, such as townhouses, quadruplexes, and other missing middle types, should be placed in these central areas, with lower density housing at the edges, creating a smooth transition from adjacent land uses.

Belmont’s Land Development Code promotes this kind of development on sites of 40 to 200 acres. As it is envisioned as the dominant future land use for portions of Belmont, as well as a key development type within Village Center, Downtown Neighborhood, and Mixed Use areas, this threshold could be lowered to as little as 20 acres and allow limited retail typically excluded from G-R zones.



3. INFILL DEVELOPMENT

With certain exceptions, settlement and development patterns across the country have tended to follow a “path of least resistance” model. That is, communities spread out, consuming the land that’s least expensive and easiest to build on before transitioning toward more dense patterns that offer better tax values and infrastructure efficiency. Development in Belmont has also followed this trend, replacing woodlands and other natural areas with inefficient, low density growth.

Countering this land consumption –a top priority voiced during community engagement– will require zoning adjustments to better encourage and enable neighborhood and community infill, maximizing open space preservation. This way, growth will tap into existing infrastructure, rather than requiring installation, acceptance, and maintenance of new infrastructure which would add to the City’s operation costs and taxpayer burden.

Section 5.9 of the current Land Development Code sets forth the requirements for Infill Development (INF-D), a zoning district designed to promote this type of growth. The Code defines infill lot development as “the development of new housing or other buildings on scattered vacant sites in a built-up area” with a minimum of 3 acres required for consideration. However, calculations show that only 2.93 acres of land currently zoned INF-D is vacant and available for this purpose!

Additional vacant land should be explored for this zoning type and added to the INF-D district. Simultaneously, the minimum project size should be recalibrated to allow infill at multiple scales, depending on the development type. Finally, incentives should be considered for those that might seek to develop on challenging sites –such as those with brownfields, steep slopes, dilapidated structures and so on, to ensure infill development does not result in exclusively high-end projects. Consideration for non-standard building types will also remove barriers.

Image: *Top Left:* Traditional Neighborhood Development in Huntsville, AL (source: Plusurbia Design), *Top Right:* Conservation development in Serenbe, GA (source: Google Earth), *Center:* Traditional Neighborhood Development in North Augusta, SC (source: Plusurbia Design), *Bottom left:* Cluster development example in agricultural context (source: Google Earth), *Bottom Right:* Small restaurant in TND neighborhood, North Augusta, SC (Source: Plusurbia Design)

4. CLUSTER DEVELOPMENT

Cluster development is a simple concept designed to maximize preserved open space while accommodating new growth. For any given tract of land with a set density, buildings are grouped more tightly together and the remaining land permanently designated for conservation, agriculture, or open space uses, depending on the context.

Already the dominant style for new, larger single-family neighborhoods in Belmont, the Land Development Code defines cluster development as, “the grouping of development on a portion of land in order to conserve land resources and minimize stormwater runoff impacts. This term includes both residential and non-residential development.” Today, the Amberley and Stowe Pointe neighborhoods are examples.

A simple modern example would be a 20-acre site that has an allowable density of four dwelling units per acre (dua) assigned to it by right, resulting in 80 homes. Instead of clear-cutting the site and dividing its entirety into quarter-acre lots, the neighborhood for these 80 homes could be redesigned so each lot is an eighth-acre, resulting in the other half of the site remaining as open space. If natural preservation is the core focus, ownership of this open space could then be transferred to a local land conservancy for perpetual conservation.

This does not effectively increase the overall density of the given site in this example, although this could be achieved with conditional zoning if desired. However, it does place valuable land into protection for future generations to enjoy. This aligns with key stakeholder concerns about loss of treecover and natural resources, while adding value to the neighborhood and Belmont.

To increase the effectiveness and flexibility of cluster development, Belmont could amend the Land Development Code to allow for a sliding scale of density bonuses based on the amount of open space conserved.

5. ACCOMMODATING DIVERSE FAMILIES

The typical house plan portfolio of most of today's popular single-family builders tends to be suited to a very narrow range of family types. The same is generally true of most multi-family apartment builders. At a broad scale, the lack of flexibility in these plans and the increasing diversity of modern family structures are at odds.

Indeed, common non-traditional households include multi-generational families, cohabitating roommates, young couples without children, single-parent households, and seniors –either living alone or with caretakers. For most in these groups, the four bedroom homes being delivered by the market are too large and costly to fit their needs, while the limited apartment stock poses its own challenges. Rather, many Belmont families would be best served by townhomes, duplexes, duets, cottage courts, or ADUs.

As described in Section 03, "Land Use" and Section 05, "Economy," regardless of if TND, infill, or cluster principles are applied to new residential development, the housing delivered should span a broader spectrum of unit types so Belmont families can continue to find housing that works for them in their own city, or even neighborhood, as they move through different stages of life, downsize, or require additional care.

Today, a more creative supply of housing is restricted in Belmont, as the Land Development Code makes multi-family development contingent on conditional zoning approval in every district it is permitted in – besides Highway Commercial or Institutional Campus Development. This creates significant barriers to the development of small (5-12 unit) housing types and may actually push developers to pursue large multi-family developments to make the process worthwhile.

Discussed next, strategies like ADUs and promoting Missing Middle Housing can help to split the difference.

6. ACCESSORY DWELLING UNITS

Accessory dwelling units (ADUs) have been a part of American neighborhoods for centuries. They are often referred to as "granny flats," "in-law suites," "garage apartments," or "carriage houses" and can serve as additional living quarters for college students, caretakers, grandparents, friends, and many others.

For other families, ADUs become rental units, sources of additional income that capitalize on empty yard space or unnecessary interior square footage while the owners continue to live on the lot in the primary house.

Belmont's Land Development Code defines ADUs as, "an accessory to a single family detached dwelling that is either attached to or separate from the principal dwelling unit (excludes motorized and non-motorized vehicles, cargo containers, and similar units)." Further regulations in Section 3.10.1 limit these units to one per single-family home and an area of not more than 900 square feet.

Carriage house-style ADUs can easily be paired with duplexes, townhouses, and even multi-family buildings. Since 2022, Portland, OR has allowed the construction of detached ADUs paired with duplexes, making it easier to leverage the potential of large lots. This decision has been especially impactful, as all residential zones in the City also allow duplexes, maximizing the number of possible sites for this configuration.

In Belmont, ADU allowance should be explored more fully, along with the discussed infill development guidelines to provide not only increased options for housing, but to also to preserve larger, developable tracts of land.

Image: Top Left: Duplex ADU in Portland, OR (source: Neil Heller), Top Right: ADU over garage (source: St Pete Rising), Center: ADU behind home (source: Duggan Homes), Bottom Left: Quadruplex in single-family neighborhood (Zillow), Bottom Right: Carriage house ADU (source: myhomefloorplans.com)





Image: Cottage Court (source: Rough Draft Atlanta)



Image: Cottage Court (source: Kerney Homes)

7. MISSING MIDDLE HOUSING

Belmont’s future rests most decidedly upon how it addresses housing growth. With limited remaining land, focusing on allowing for well-designed density in specific areas with building forms that complement the character of the surrounding neighborhood will reduce growth pressures on the peninsula where infrastructure is more constrained and environmental protection is prioritized.

This gentle density strategy will also help Belmont to meet its economic goals, allowing for the additional residential growth required to attract and support desired employers, retailers, and service providers. See Section 05, “Economy.” This will increase the population base near these other uses without necessitating the construction of expansive new neighborhoods.

Collectively referred to as “missing middle housing,” these 5-12 unit residential types fit between single-family and large multi-family projects, providing alternative residential options with minimum impact on traffic or neighborhood character. In partnership with the Centralina Regional Council, Belmont conducted a Housing Choices Study (2023-2024) that identified community support for



Image: Courtyard Building (source: City of Tigard)



Image: Courtyard Building (source: Plusurbia Design).

integrating missing middle types like cottage courts and courtyard buildings into the Land Development Code. By incorporating these new residential options into the Code as their own Building Types, their development can be streamlined, separating them from the more intense and conditional approval processes required for large apartment projects.

Location-wise, missing middle types will fit best in areas where slightly higher density is envisioned. This includes the Downtown Neighborhood, Mixed Use, Neighborhood Conservation, and Traditional Neighborhood future land use classifications, but the missing middle may be most integral as part of Belmont’s Village Centers. Within each center, buildings should scale from higher density, mixed use types at their core to a context of single-family detached houses on their edges. Due to their medium scale, missing middle types will be essential to ensure a smooth transition between these development patterns.

Finally, creative detached types, such as cottage courts, could blend seamlessly with certain Suburban Neighborhood areas, depending on site context.

EXAMPLE MISSING MIDDLE PROJECT 1



Image: Missing middle project 1, hypothetical site plan (source: Plusurbia Design & R. John Anderson Consulting).

TWO QUADRUPLICES ON A VACANT LOT (8 NEW UNITS)

Zoned G-R, this example vacant lot in Belmont could readily accommodate one to two quadruplexes, or even an eight-plex, providing an interior courtyard and one parking space per unit off-street. While an eight-plex would allow the City and neighborhood to exercise aesthetic controls, each quadruplex could easily be constructed at a similar scale to the surrounding detached single-family homes.

Recent amendments to the North Carolina building code allow for four unit buildings to be covered by the North Carolina version of the International Residential Code (IRC) and do not require fire sprinklers –a significant expense that previously made the construction of small missing middle projects economically infeasible. With supportive State legislation now in place, if the City expanded the G-R zoning district to permit new four to eight unit missing middle Building Types, larger sites could be unlocked for a broader realm of character-appropriate residential options.

To support new missing middle types, it is important to expand the way development is regulated beyond the overly simple metric of density –that is, calculating the number of dwelling units per net acre. For example, this parcel is approximately 14,000 SF. There are three parcels



Image: Missing middle project 1, hypothetical axon view (source: Plusurbia Design).

this size in a net acre, so under the G-R zoning district’s maximum density of six dwelling units per acre, two detached houses or a duplex are the limits of what could be built within today’s regulations.

By adjusting housing regulations to focus on the number of structures per acre instead of counting dwelling units, more housing options could be accommodated while still adhering to the same building forms as the surrounding neighborhood. For instance, each quadruplex could be constructed as a 2.5-story building with a single shared entry, closely resembling a single-family home.

Under market forces alone, one large single-family home would likely be delivered –an easy-to-permit project that could sell due to this parcel’s proximity to downtown. However, if Belmont is serious about promoting missing middle opportunities, limiting the clearing of new land, and boosting walkability, removing barriers in the Land Development Code will be key.

Once the opportunity is unlocked, this missing middle project would likely be more valuable to both the developer and tax base than a single luxury home, all the while demonstrating excellent infill.

EXAMPLE MISSING MIDDLE PROJECT 2



Image: Missing middle project 2, hypothetical site plan (source: Plusurbia Design & R. John Anderson Consulting).

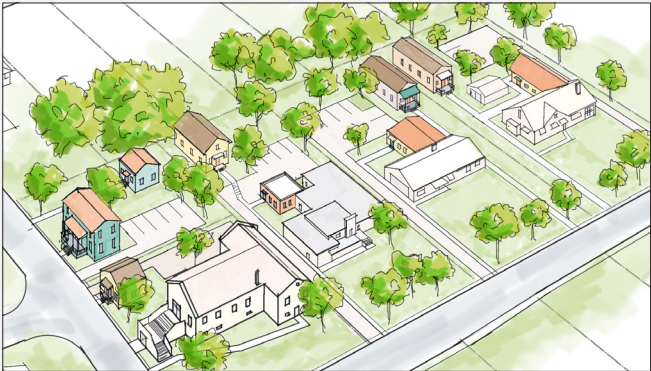


Image: Missing middle project 2, hypothetical axon view (source: Plusurbia Design).

QUADRUPLEX, NEW HOUSE & BACKYARD ADUs
(14 NEW UNITS)

In this example, additional units could be added to several parcels where a relatively small house is sited on an approximately half-acre lot, retaining the existing house with all additional units added to the rear of the parcel. This solution does not disrupt the existing character of the neighborhood, all while integrating new housing options and flexibility for homeowners.

Neighborhoods like this one, containing former mill worker homes and modest post-WWII houses with sizable yards, are typical of central Belmont. Most are zoned G-R, limiting them to no more than six dwelling units per acre. Revising how density is calculated to a per primary structure strategy will open up many opportunities for small-scale residential infill, including the quadruplex suggested. Additionally, one attached and one detached ADU per single-family lot could offer another alternative to add housing with just one outbuilding.

This concept includes the following housing types and lot configurations:

- New quadruplex
- Existing single-family house with attached and detached ADUs

- New single-family house with a detached ADU
- Existing single-family house with a detached ADU

In this case, additional units could be added to the rear of 210 x 115' and 210 x 70' lots, with the largest of these subdivided into two to accommodate a new detached house and ADU. The two lots to the west have garage or parking access off a side street while the 100 x 200' lots to the east both show an attached and detached ADU with driveway access to the rear of the lot.

Finally, one new quadruplex could be accommodated by a vacant lot on the side street, but would require changes to the Land Development Code's Building Types and minimum lot sizes to be permitted.

Critically, each lot in this example involves four or fewer units, keeping the properties under the four-unit threshold that provides access to 30-year residential mortgage underwriting from the VA, FHA, Fannie Mae, and Freddie Mac. Furthermore, these projects could be done incrementally with less upfront capital, making them well-suited to small local builders and developers.

EXAMPLE MISSING MIDDLE PROJECT 3



Image: Missing middle project 3, hypothetical site plan (source: Plusurbia Design & R. John Anderson Consulting).



Image: Missing middle project 3, hypothetical axon view (source: Plusurbia Design).

MISSING MIDDLE COMMUNITY ON VACANT LOTS
(108 NEW UNITS)

This concept on a series of large, vacant parcels demonstrates how adjacent sites near Downtown Belmont could be incrementally redeveloped into a variety of modest 4-12 unit missing middle housing types. Depending on their configuration, these Building Types, including courtyard buildings, cottage courts, and quadruplexes, are highly compatible due to their related scale and pedestrian focus.

While this site is significant enough to lend itself to a single large project, each parcel could be completed independently with a compatible Building Type by a different developer. Overall, cultivating a local cohort of small developers is the key to nuanced infill, as is streamlining the local approval process.

Completed in 2024, Belmont's Housing Choices Study recommends new missing middle types be approved by right (4 units or less) or administratively (5-12 units), like a minor subdivision, to simplify their development. Under State law, the latter of these also allows for aesthetic standards to be defined and required.

Additionally, rather than using the current density metric, regulating these properties by how many of an allowed

missing middle Building Type they include will be more effective at producing the desired results.

Other communities across the country are now using pre-approved and pre-reviewed stock plans to further streamline these development processes, including Spokane, WA, South Bend, IN, and Groveland, FL. Pre-approved plans are curated stock plans that have been through the municipality's building permit plan check, requiring just a site plan for the issue of a permit. Pre-reviewed plans have not been through this process, but have approved exterior designs.

This configuration includes two groups of 12-unit courtyard buildings along with pods of quadruplexes and other residential types. Surface parking is provided at the rear of each parcel.

Other Building Types featured in this concept include a cottage court, three-story walk-ups –which could support mixed use development (such as offices or retail spaces on higher traffic streets), and duplex or single-family units over garages. Two quadruplexes to the north demonstrate liner concepts for a large building's blank facade.

OPPORTUNITIES & HURDLES

- Missing middle typologies with clear public support could represent a key source of character-friendly housing diversity if integrated into the Development Code.
- Buyer preference has shown that the older mill houses in Belmont are desirable and this housing type could be a model for new, modernized equivalents.
- Similarly, renovated mills in Belmont are a common-sense prototype for multi-family housing. This concept has been generally embraced by citizens and could be replicated successfully.
- Missing middle housing types are currently classified as the same land use as major multi-family developments, resulting in barriers to their construction.
- Multi-family residential development at all scales is key to serving a broader range of Belmont residents, but requires a burdensome conditional approval process in nearly every zoning district –even mixed use centers.
- Regulation of missing middle housing development through typical density metrics (dwelling units per net acre) disallows most projects, despite keeping with neighborhood character.
- Land prices could potentially “edge out” smaller developers and entrepreneurs who see Belmont as an otherwise great opportunity to build a variety of housing.
- Belmont’s Development Code already allows for Traditional Neighborhood Developments to be permitted by-right, supporting this sought-after development type.

HOUSING

2024-2025 community outreach findings

“WHERE DO YOU THINK THESE TYPES OF HOUSING BELONG IN BELMONT?”

● = Recommended by Comprehensive Plan with special considerations.



LOW DENSITY SINGLE-FAMILY HOMES

- 1. Semi-rural Areas
- 2. Downtown/City Center
- 3. Undeveloped Areas



DUPLEX/TRIPLEX/QUAD

- 1. Existing Neighborhoods
- 2. Village Centers
- 3. Downtown/City Center



TOWNHOMES

- 1. Downtown/City Center
- 2. Village Centers
- 3. Semi-rural Areas



LOW-RISE MULTI-FAMILY

- 1. Highway Corridors
- 2. Downtown/City Center
- 3. Existing Neighborhoods



MIXED USE MULTI-FAMILY

- 1. Downtown/City Center
- 2. Highway Corridors
- 3. Village Centers



TRAD. NEIGHBORHOOD SINGLE-FAMILY HOMES

- 1. Existing Neighborhoods
- 2. Undeveloped Areas
- 3. Semi-rural Areas



COTTAGE COURT

- 1. Village Centers
- 2. Downtown/City Center
- 3. Semi-rural Areas



COURTYARD BUILDINGS

- 1. Village Centers
- 2. Downtown/City Center
- 3. Existing Neighborhoods



MID-RISE MULTI-FAMILY

- 1. Highway Corridors
- 2. Downtown/City Center
- 3. Village Centers

Public engagement revealed support for lower density houses and townhomes on Belmont’s edges, with strategically increased density approaching the City’s core through mixed use and missing middle development.

KEY CONSIDERATIONS

05

ECONOMY

To foster a vibrant and sustainable economy supported by a diversified tax base that balances residential growth with employment and commerce.

Like most growing communities in the Charlotte metropolitan area, Belmont is experiencing shifts, sometimes substantial, in its economic and demographic composition. Locally, these shifts are driven by a booming housing, industrial, and to a lesser extent, retail market. Since 2018, new development along the peninsula has resulted in an uptick of the City’s total population and workforce. Paired with bold business recruitment and support, continuation of these trends will unlock new potential to strengthen Belmont’s economic position.

To better understand these shifts, their implications, and the potential for Belmont’s vacant land, economic, market, and build out analyses were completed as part of this Comprehensive Plan update. This section presents the summary findings of this analysis to help identify current market realities and specific market-based opportunities for growth and development, grounding this document’s policies with data.

This section includes:

- A demographic analysis of the study area that examines trends in population and income, including a market segmentation study that presents additional characteristics and profiles of Belmont residents.



This icon represents “Economy” content.



Image: CaroMont Regional Medical Center – Belmont, opened in stages during 2024-2025 (source: CaroMont Health)

- An industry analysis that includes employment data and presents general market indicators and trends.
- A real estate market analysis that examines gains and losses in the trade area across the multifamily, office, industrial, and retail sectors and identifies opportunities for growth for each.
- A build out analysis that explores the amount and type of development that could occur on Belmont’s vacant land under current regulations and its potential tax base impact .

For this analysis, five geographies were studied, which are referred to collectively herein as the Market Area: the City of Belmont (Belmont), the 28012 Zip Code (Planning Area), Gaston County (County), the 10-County Charlotte-Concord-Gastonia, NC-SC Core Based Statistical Area (Charlotte Metro), and the State of North Carolina (State). In this section, to approximate Belmont’s entire Planning Area, the 28012 Zip Code was used, which closely resembles its boundaries while offering more accurate data estimates.

Demographic and market data for the analyses were sourced from the US Census Bureau and other trusted providers, including ESRI, Lightcast, and CoStar Group.

HEADLINE FINDINGS

Most significantly, the investigations in this section highlight Belmont has an opportunity to better meet the economic needs of its residents and strengthen itself for the future. Advantages including a growing population, a well-educated workforce, regional market demand, and a strong local quality of life can help Belmont foster and recruit new businesses to support this goal.

Nearly all of Belmont’s residents leave the City for work, while Belmont’s jobs are almost entirely filled by commuters. This pattern reveals the need to improve attainable workforce housing options, as well as the opportunity to attract higher wage employers in diversified sectors.

Running errands in Belmont today is time-consuming. Attracting more local goods and service providers, both in variety and location will increase convenience, decrease congestion, and keep sales tax dollars in Belmont.

There is opportunity to create regional destinations. Arts and waterfront investments could become new economic drivers for Belmont, supporting the development of the Village Centers outlined in Section 03, “Land Use.”



GOAL 3

ECONOMY

To foster a **vibrant and sustainable economy** supported by a **diversified tax base** that **balances residential growth with employment** and commerce.

POLICIES, PROJECTS + PROGRAMS

POLICY 1. The City should create local incentives to recruit new economic development.

- 1.1. Project** – Meet with economic development partners to inventory existing messaging, as well as determine gaps in marketing and toolsets.
- 1.2. Project** – Identify and market available infill sites, including a vision for the most important properties.
- 1.3. Project** – Cultivate relationships with regional developers to communicate opportunities within Belmont.

POLICY 2. The City should attempt to attract a broad range of employers to reduce commuting outflow from Belmont and increase local median wages.

- 2.1. Project** – Facilitate a Branding and Market Positioning Plan specifically for business recruitment, including: Belmont’s specific economic market position, testimonial ads from recent and new investors who have chosen Belmont, and an economic development marketing package.

POLICY 3. The City should promote a diversity of businesses and services.

- 3.1. Project** – Inventory the existing business and service mix, determining the types and potential locations for needed new businesses and services.

- 3.2. Project** – Review the Land Development Code to make sure it does not discourage or prevent a healthy range of business possibilities and revise the code, if necessary.

- 3.3. Project** – Update the Land Development Code to allow home daycares in as many districts as possible to support Belmont’s working population.

POLICY 4. The City should attract retailers that service the needs of existing residents, so they do not need to leave Belmont to meet daily shopping needs.

- 4.1. Project** – Based on community feedback, prioritize attracting grocery stores, specialty food retailers, women’s clothing stores, jewelry stores, electronic stores, and building material stores.
- 4.2. Project** – Foster mixed use development in Village Centers and recruit businesses that will support existing and future residential development.
- 4.3. Project** – Continue to recruit and support businesses that enhance the work-life integration of potential start-ups and young entrepreneurs.

POLICY 5. The City should encourage development near all public trails that services an increased volume of cyclists, joggers, and walkers.

- 5.1. Project** – Consider developing a zoning overlay for parcels adjacent to completed sections of greenway to cultivate active, trail-oriented development.

POLICY 6. The City should plan for and incentivize the development of new waterfront destinations to help drive a healthy economy grounded in what makes Belmont unique.

- 6.1. Project** – Work to cultivate a Village Center in the marina area south of Wilkinson Blvd, and develop a Small Area Plan when appropriate.
- 6.2. Project** – Identify other opportunities to create meaningful, publicly-accessible locations along the waterfront.

POLICY 7. The City should focus on the creation of destinations which are well connected to nearby land uses and mobility options to attract people, create economic opportunities for businesses, and add diversity and interest to the community.

- 7.1. Project** – Attract independent downtown shops, entertainment venues, and cultivate new regional destinations.

7.2. Project – Leverage Belmont’s growing recreational assets, the Catawba River, and under-used mill properties to recruit recreation-based industries, such as the manufacturing of kayaks, cycling components, recreation textiles, etc.

7.3. Project – Encourage appropriate-scale, mixed use development that is well-integrated into the existing fabric of downtown and Village Centers.

POLICY 8. The City should strive to be the region’s most desirable city for entrepreneurs, small industry and technology-based business.

8.1. Project – Collaborate with co-working organizations and post-secondary educational institutions to foster “economic gardening” techniques that grow startup businesses from within the local market, sharing knowledge resources, including market research, intellectual capital, and more.

8.2. Project – Collaborate with Gaston College’s Textile Technology Center and private sector investors to pursue a “makerspace” in Belmont.

8.3. Project – Partner with Montcross Chamber, Gaston College, and other agencies to determine gaps in small business support and develop a plan to grow programming in those areas.

8.4. Project – Explore ways to preserve and maintain Belmont’s historic connections to the textile industry while continuing to foster

innovation and industrial tax base growth.

8.5. Project – Identify opportunities to engage with Belmont Abbey College, Gaston College, and UNC Charlotte to support educational work that advances key local industries and employment.

POLICY 9. The City should strive to have the region’s most vibrant arts community.

9.1. Project – Expanding on the success of downtown mural grants, the City should develop a Public Arts Program inspired by Charlotte’s 1% Art Ordinance.

9.2. Project – Explore the development of a performing arts venue.

9.3. Project – Cultivate a diversity of cultural uses, including attracting art galleries to downtown.

POLICY 10. Providing all of the infrastructure, facilities, and support services required by this plan will generate numerous expenses for the City, and while no one source of funding will pay for all those improvements, the City will need to draw on numerous potential sources.

10.1. Project – Pursue as many funding strategies as possible to accomplish the various projects identified in the Comprehensive Plan.

POPULATION

The entire Charlotte region has seen significant population growth since the turn of the century, and Belmont has been no exception.

It's worth noting that data projections developed by Nielsen/Claritas, a respected global provider of market information, were cited in the 2018 City of Belmont Comprehensive Land Use Plan and predicted the population of Belmont would outpace growth rates countywide and statewide with the population projected to increase 5.4% - 5.6% by 2022.

The 2023 population of Belmont is estimated to be 16,451 people. That is an overwhelming 44.6% increase over 2017 (10,972). In fact, since 2017, Belmont's growth by percentage has far outpaced the entirety of the Market Area and shattered previous forecasting.

The population is expected to continue to grow to 17,941 people by 2028. This represents a more modest pace of growth of about 9.1% from 2023 to 2028. However,

Belmont upset the previous trend forecast for 2017 to 2023 and could do so again.

Across the Planning Area, the 2023 population was estimated to be 28,614, with a 6.5% increase to 30,475 over the next five years.

Overall, Belmont is likely to remain a highly attractive community for residential development. Its location immediately across the Catawba from Charlotte, available land area, and key community assets, including Downtown, easily accessible waterfront and a strong parks system, will continue to amplify demand.

Harnessing the benefits of this private investment to build the strongest community possible will be critical for future economic resiliency and continued high quality of life.

By 2028, Belmont's median age is expected to continue to grow to 42.0 years, representing a modest 0.7% increase.

This trend is likely explained by two factors:

- 1. Belmont's existing residents are choosing to stay in the community. High quality of life, access to rich amenities, and a positive future outlook encourages long term residents.
- 2. Belmont's new housing is overwhelmingly tilted toward large, detached single-family homes in an increasingly unaffordable geography, meaning only certain segments of the population, particularly older, wealthier buyers are able to easily find a new home.

AGE

Belmont's population had a median age of 41.7 years in 2023. This is an 8.6% increase from 38.4 years in 2017, indicating that Belmont's population is growing older.

Belmont's median age is less than that of the slightly larger Planning Area (28012 Zip Code approximation) at 42.6 years, but almost equal to the County (41.6 years). Additionally, the population is decidedly older than the Charlotte Metro (38.3 years) and the State (39.4 years).

Overall, nearly 42% of Belmont's population is in the 35-64 age range, representing the largest portion of the population. However, the fastest growing segment overall are those over age 65, jumping from 11.8% to 15.0% of the population between 2013 and 2023.

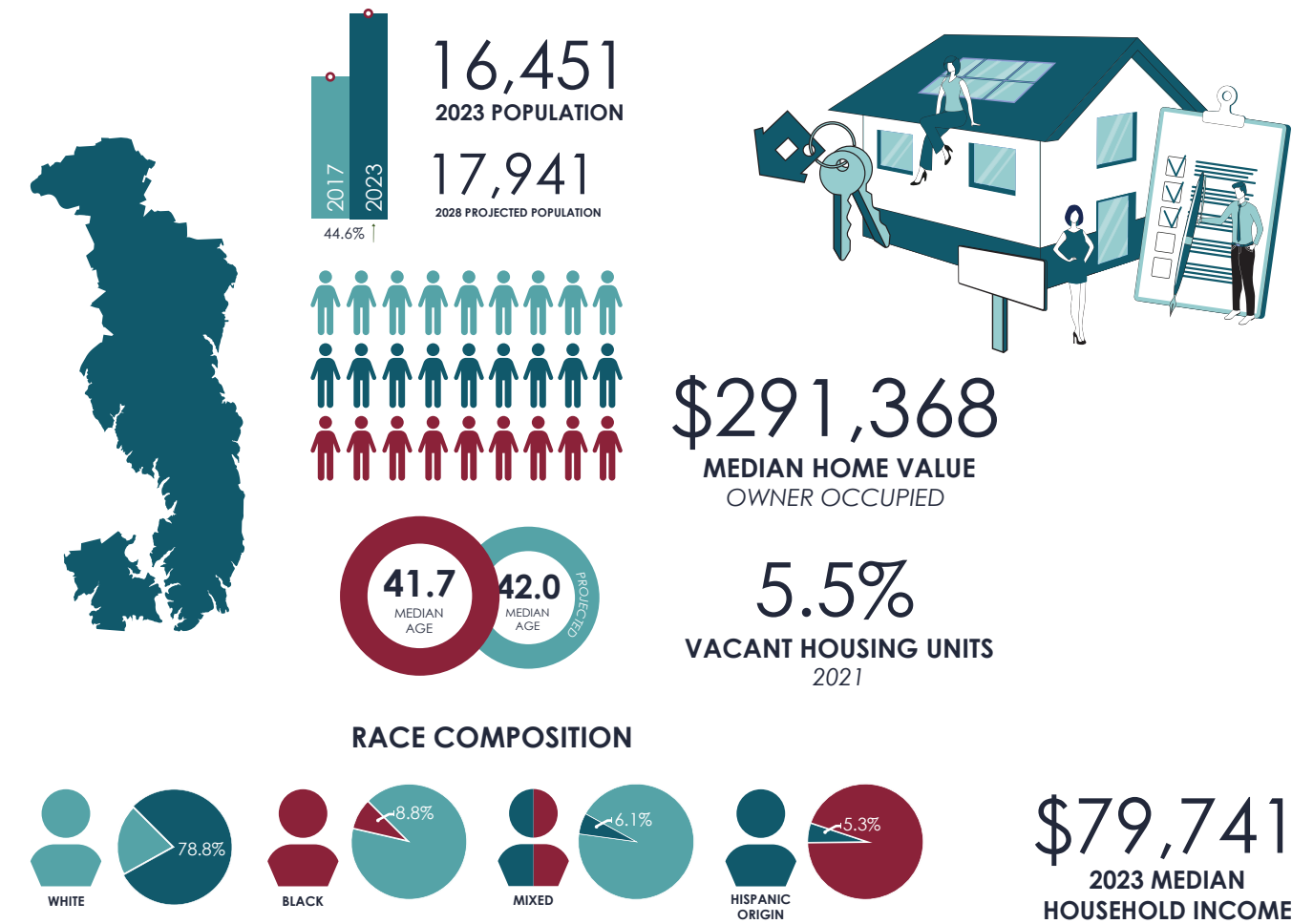


Figure: Demographic, Economic, and Housing Snapshot of Belmont (data source: Lightcast, design: Plusurbia Design)

RACE

Belmont is increasingly called home by a more diverse population, seeing a measurable change in its racial composition in recent years. From 2018 to 2023, the percentage of white residents dropped from 84.0% to 78.8%.

This percentage is slightly less than the Planning Area (28012 Zip Code) (78.9%) but is higher than the County (67.8%), the Charlotte Metro (58.6%) and the State (61.2%).

In summary, the data for Belmont and the Planning Area reflect considerably less racial diversity than the Charlotte Metro and the State as a whole. Belmont is still nearly 79% white, with a diversity index of 43, which measures the probability that two people from the same area will

be a different race/ethnic group. A higher index group indicates a greater probability.

The percentage of residents who are Black or African-American at 8.8% is nearly half that of the County at 17.8% and much lower than the Charlotte Metro and the State at 21.7% and 20.4%, respectively. Black or African-American residents are the largest minority group, followed by mixed-raced residents (two or more races) at 6.1%, Hispanic residents at 5.3%, Asian residents at 3.4% and followed by all other races at 2.4% or less.

Hispanic is recognized as an ethnicity by the Census Bureau, so these residents may classify themselves as any race.

INCOME

Median household income in Belmont increased from \$49,546 in 2017 to \$79,741 in 2023; a very significant 60.9% increase over just that six-year period. This is projected to increase further over the next five years (2023 to 2028) by an additional 15.1%, bringing the median household income to \$91,779.

This forecasts a continued trend in which the income of Belmont residents (as an indicator also of presumed wealth) exceeds all other geographies studied in the Market Area. This income is not a factor directly related to employment potential specific to Belmont because the income is generated in multiple ways and often from beyond the Market Area.

In fact, research reveals only 337 Belmont residents actually hold jobs within the City itself –data partially explained by the types of jobs available in the community.

GEOGRAPHIC VARIATION

Median household income varies considerably throughout Belmont’s Planning Area, generally increasing as one travels south down the peninsula. This geographic difference aligns with the location of Lake Wylie, as well as the area’s historical development patterns. That is, the peninsulas are dominated by more expensive properties built during the last three decades, whereas North Belmont includes more naturally occurring affordable housing, accessible to families with a wider range of incomes.

Communities in North Belmont, including several neighborhoods outside of City Limits, have the lowest median household incomes, with one census block group earning below \$30,000 annually.

Other lower income areas include the neighborhoods between I-85 and the railroad line, which consist of smaller and older homes in East Belmont, Browntown

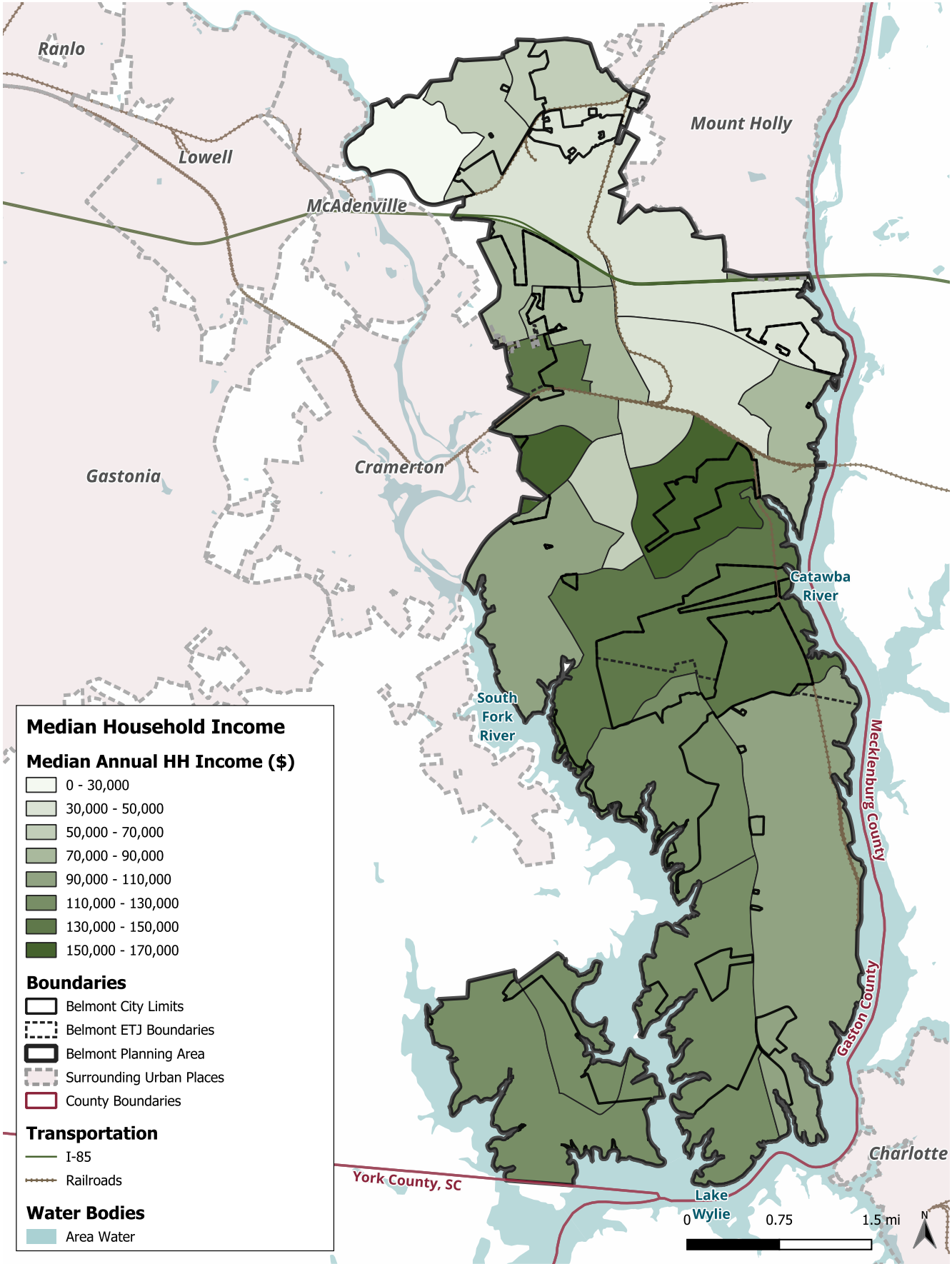
The difference between this relatively high level of median income and that which is associated with poverty or near-poverty levels is significant. The U.S. Census Bureau defines poverty using a set of income thresholds that vary by family size and composition. The official poverty definition takes into account income before taxes and is exclusive of non-cash benefits such as Medicaid and SNAP (food assistance). The 2024 federal poverty guidelines state that for a family of three, including two children, the maximum income is \$25,820.

In Belmont, approximately 10.8% of families were below poverty levels in 2023. This is compared to about 10.7% for the Charlotte Metro and 12% for the State. While Belmont ranks about average in its region, it is important to note the increased struggle of living in poverty in a community where market rates reflect higher-income demand, meaning lower-income residents face a significantly increased cost of living.

(in ETJ), and two mobile home communities. Notably, Belmont Abbey College may be disregarded, as this data is based upon dormitory student incomes.

Interestingly, Belmont’s highest income census blocks are not located on the peninsula, but include the Glenmere and Pinsto Forest neighborhoods, as well as Stowe Pointe, Laurel Walk, and Belmont Reserve. These two areas have an estimated median household income of \$150,000 - 170,000 annually.

The majority of Belmont’s farthest south neighborhoods are home to families with \$130,000 - 150,000 of annual income, with the area opposite the Allen Plant Steam Station including the wealthier households.



Map: Median Household income (data source: Lightcast, design: Plusurbia Design)

EDUCATION

Belmont has a well-educated population by several measures. It currently has the highest level of attainment among the comparative geographies for “Bachelor’s Degree” (28.9%) and “Graduate Professional Degree” (14.6%), as of 2023. For reference, in several of these measures, Gaston County underperformed the Metro-wide totals, meaning Belmont is particularly stand out.

Belmont also has the lowest percentage of residents (over 25 years old) with less than a ninth grade education (1.6%) or who are solely high school graduates at 16.5%.

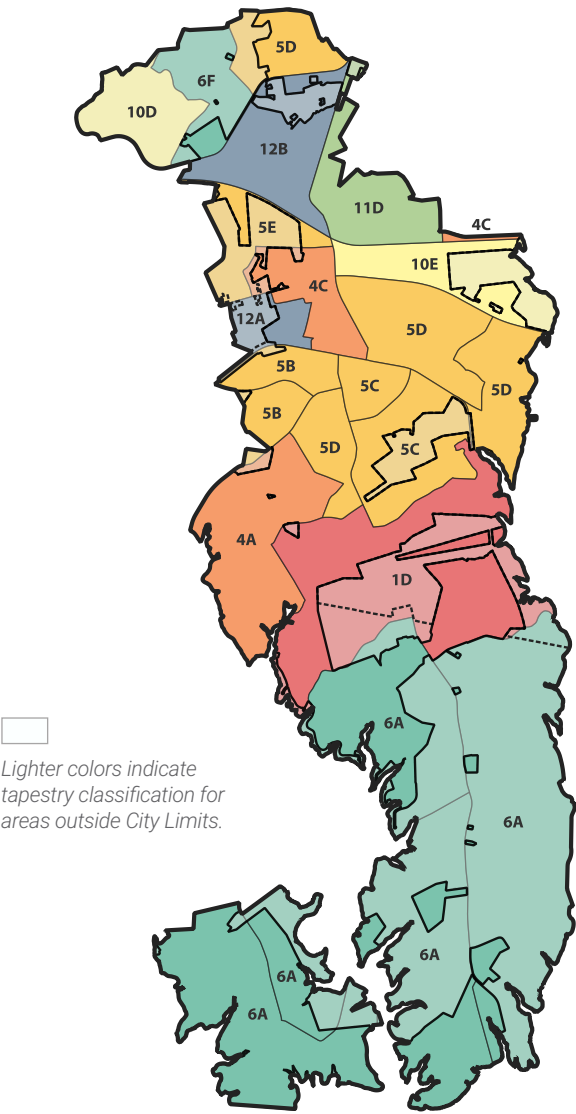
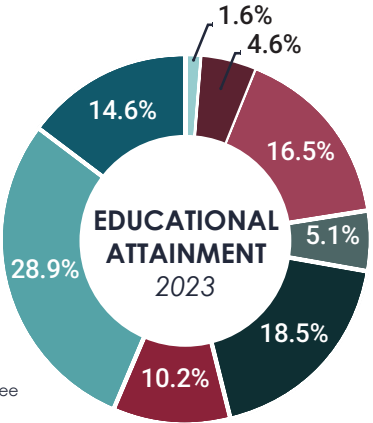


Figure: Educational Attainment of Residents (2023) (data source: Lightcast, design: Plusurbia Design)
Map: Geographic Distribution of Tapestry Segments in Belmont (data source: Lightcast, design: Plusurbia Design)



TAPESTRY SEGMENTS		CITY HOUSEHOLDS	
5D: Rustbelt Traditions		27.6%	
5C: Parks & Rec		15.0%	
6A: Green Acres		14.7%	
5B: In Style		10.9%	
4C: Middleburg		9.2%	
1D: Savvy Suburbanites		7.8%	
4A: Workday Drive		6.7%	
10E: Rural Bypasses		5.3%	
12B: Traditional Living		1.6%	
12A: Family Foundations		1.1%	
5E: Midlife Constants	Outside City Limits		
10D: Down the Road	Outside City Limits		
6F: Heartland Communities	Outside City Limits		

MARKET SEGMENTATION

A broader understanding of the makeup of Belmont’s market and its residents can be made by performing what’s called a **Market Segmentation Study**. This type of analysis describes psychographics, such as behavioral traits, personal preferences and consumer patterns based on various “segments” that make up the market. Segments are groupings based on population characteristics such as age, income, education, family structure, and even values.

For this study, ESRI’s Tapestry Segmentation tool was used. The tool outlines 14 broader segments (“dominant tapestries”) which are defined as “LifeModes.” Each LifeMode has subsegments, of which there are 68 total.

According to this analysis, Belmont is composed of 10 subsegments, listed on the opposite page. The Planning Area has three more in unincorporated North Belmont.

Spotlighting older neighborhoods surrounding downtown, Belmont’s top subsegment is “Rustbelt Traditions,” representing many middle class households and long-term city residents. The “Parks & Rec” segment, with around half as many households, is concentrated southeast of downtown, and noted for kid-friendly neighborhoods with a mix of housing types that have attracted young couples. Rounding out the top three, “Green Acres,” a segment that dominates both peninsulas, features large lot homes and an emphasis on the suburban lifestyle.

Belmont subsegments with fewer households include “In Style” –professional couples, often without children, with a focus on arts and education, “Middleburg,” representing older, smaller home neighborhoods marked by new development, and “Savvy Suburbanites” –well educated and well capitalized households, often empty nesters.

Tapestry segments will continue to evolve as Belmont’s neighborhoods change and new ones are developed.

TOP SEGMENT PROFILES

RUSTBELT TRADITIONS

A mix of married-couple families and singles living in older developments of single-family homes. While varied, the workforce is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. Rustbelt Traditions represents a large market of stable, hardworking consumers with modest incomes but an average net worth of nearly \$400,000. Family oriented, they value time spent at home. Most have lived, worked, and played in the same area for years.

PARKS & REC

These suburbanites have achieved the dream of home -ownership. They have purchased homes that are within their means. Their homes are older, and townhomes and duplexes are not uncommon. Many of these families are two-income married couples approaching retirement age; they are comfortable in their jobs and their homes, budget wisely, but do not plan on retiring anytime soon or moving. Neighborhoods are well established, as are the amenities and programs that supported their now independent children through school and college. The appeal of these kid-friendly neighborhoods is now attracting a new generation of young couples.

GREEN ACRES

Avid do-it-yourselfers, they maintain and remodel their homes with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf.

INDUSTRY SECTORS & EMPLOYMENT TRENDS

Belmont’s economy is built on a broad range of industry sectors within a relatively small Market Area. This appreciable diversity is increasing, but is still driven by these top five sectors, representing 63.0% of employment:

2023 PLANNING AREA INDUSTRY COMPOSITION		
INDUSTRY SECTOR	JOB COUNT	SHARE OF TOTAL
Retail Trade	1,402	14.7%
Manufacturing	1,349	14.2%
Accommodation & Food Services	1,201	12.6%
Construction	1,108	11.6%
Government	944	9.9%
SUBTOTAL	6,004	63.0%
All Other Sectors	3,525	37.0%
TOTAL	9,529	100.0%

Figure: Industry Composition of Belmont Planning Area by Sector (data source: Lightcast, design: Plusurbia Design)

As of 2023, 9,529 people were employed within Belmont’s Planning Area (approximated by the 28012 Zip Code area). This is an increase of 12.6% (or 1,064 jobs) since 2013.

Of the job types analyzed, two trends should be noted during this ten-year time period. Jobs in the construction sector increased by 777 (331 to 1,108) or 234.7% while jobs in the real estate, rental, and leasing sector increased by 106 (69 to 175) or 153.6%. These increases are significant and indicative of Belmont’s steady growth –particularly in the housing market.

Projecting ahead to 2033 using the analysis and modeling available, most employment sectors (industries) are expected to add jobs. While, interestingly, retail trade jobs are expected to drop slightly, a significant increase in construction jobs is forecast with approximately 139 new jobs added by 2033.

In recent years, Belmont has been a net exporter of jobs, with nearly twice as many people leaving to work elsewhere as the number coming into Belmont for work. This has

begun to change as more employment opportunities are created and commuting patterns continue to shift. Based on 2021 data, 4,119 people commute into Belmont to join the 337 people that both live and work there. At the same time, 6,293 leave the City for jobs elsewhere indicating that Belmont has a net out-commuting population of 2,174 people.

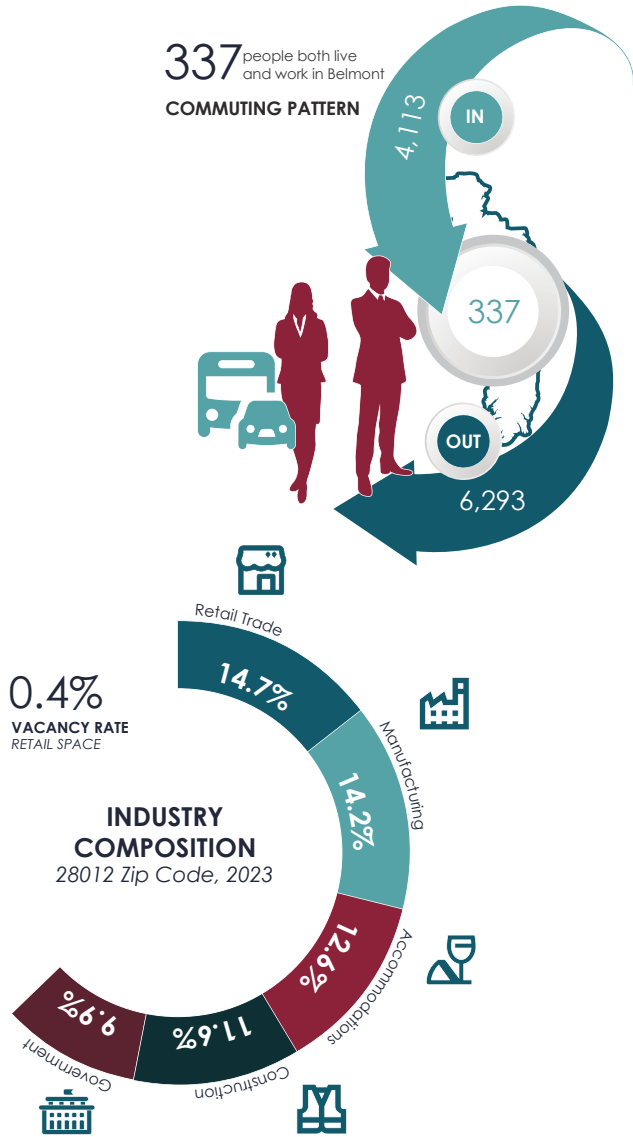


Figure: (Top) Commuting Patterns of Employed Residents (data source: Lightcast, design: Plusurbia Design); (Bottom) Sector Distribution by Share of Jobs and Retail Vacancy Rate (data source: Lightcast, design: Plusurbia Design)

BOLSTERING BELMONT'S ECONOMIC POSITION

While Belmont is expected to continue experiencing healthy job growth into the next decade, these investigations highlight the City is not fully meeting the economic needs of its population. That is to say, there is a clear disconnect between the job and housing opportunities available in Belmont.

While Belmont is growing quickly and boasts a median household income 5.3% higher than the Charlotte Metro, for all but 337 residents (5.1% of the labor force), these dollars are being generated elsewhere.

The largest proportion of jobs (14.7%) available in the City today are classified as “retail trade,” and are accompanied by other traditionally modest-paying industries, such as manufacturing and food services. Due to the low availability of attainable housing within Belmont, including rental opportunities, the vast majority of Belmont’s jobs are held by commuters.

At the same time, those who do live in Belmont need to commute an average of 25.5 minutes to work, much of which is spent in traffic on I-85, Wilkinson Boulevard, or South Point Road.

While this is characteristic of what might be referred to as a “bedroom community,” Belmont was historically an economic hub of its own, and must concentrate on economic and housing diversification to maximize resiliency against the whims of the Charlotte market.

Refocusing on attracting new living wage or higher wage employers, engaging in “economic gardening” to foster local start-ups and small businesses, and updating economic marketing campaigns are all policies and programs that will be key to implementation.

2023 PLANNING AREA PROJECTED INDUSTRY COMPOSITION				
INDUSTRY SECTOR	2023 JOB COUNT	2033 JOB COUNT	2012-2033 CHANGE	2033 COMPOSITION
Utilities	31	53	71.0%	0.5%
Information	23	28	21.7%	0.3%
Construction	1,108	1,267	14.4%	13.0%
Educational Services	129	145	12.4%	1.5%
Health Care & Social Assistance	638	703	10.2%	7.2%
Transportation and Warehousing	312	340	9.0%	3.5%
Finance and Insurance	111	338	8.7%	3.5%
Professional, Scientific & Technical Services	432	463	7.2%	4.8%
Arts, Entertainment & Recreation	183	194	6.0%	2.0%
Other Services (Except Public Admin.)	681	718	5.4%	7.4%
SUBTOTAL	3,648	4,249	16.6%	43.6%
All Other Sectors	5,881	5,486	–	56.4%
TOTAL	9,529	9,735	2.2%	–

Figure: Projected Industry Composition and Job Growth in Belmont Planning Area (data source: Lightcast, design: Plusurbia Design)



Image: The Reverie (source: Apartment Finder)



Image: Commercial office space near Downtown Belmont (source: Business North Carolina)



Image: New warehouse in RiverWest industrial park (source: The Business Journals)



Image: Downtown retail in historic buildings (source: City of Belmont)

REAL ESTATE MARKET ANALYSIS (2024)

In the same way that Belmont has many individual industry sectors (which most closely represent jobs and occupations) there are likewise several real estate markets that can be tracked, offering additional information on Belmont’s economy. The trends in four of these markets were analyzed including: Multi-family Housing, Industrial, Office, and Retail.

MULTI-FAMILY HOUSING

Including condos, apartments, multiplexes and everything in-between, there are approximately 3,000 multi-family residential units in Belmont. Since 2018, the vacancy rate has typically fluctuated between 4% and 8% with some spikes as new product came on the market. A vacancy rate of 5%-6% is typically seen as ideal both for individual properties as well as the Market Area as a whole. The current vacancy rate is 22.5%, due to three large multi-family developments that have come on the market since the beginning of 2023 with 876 new units combined. The vacancy rate is forecast to stabilize by 2026, but could remain as high as 10-12% based on market response to increasing rents.

Market rents per unit are currently estimated at \$1,507 per month. In general, rents have increased year over year, with a slight dip in 2023. Market rents are expected to continue to increase steadily through 2028.

OFFICE

According to CoStar, a leading provider of real estate data, Belmont offers approximately 395,000 square feet of office space across 76 buildings. There is currently a 3.3% vacancy rate, representing a slightly constrained supply, which is largely constituted of small buildings scattered throughout downtown and the rest of the City.

CaroMont Regional Medical Center–Belmont, opened along I-85 in stages during 2024-2025, represents the largest influx of office space to the Belmont market in years, marking a key economic diversification. Expected to serve Gaston, Lincoln, Mecklenburg, and York Counties, the state-of-the-art facility includes about 100,000 square feet of medical office space. After these spaces are occupied by the healthcare provider, Belmont’s office vacancy is forecast to drop below 5% until 2028. Unlike Multifamily Housing, Office uses can generally tolerate a higher vacancy rate.

In general, rent prices grew consistently between 2014 and 2022 and have increased even faster over the last two years. Rent prices are forecast to dip again as new office buildings come onto the market before steadily increasing again in 2026.

Based on 2024 estimates, market rent for office space in Belmont was \$24.00/sf (per year).

INDUSTRIAL

Belmont has approximately five million square feet of industrial real estate across 60 buildings. Since 2015, vacancy rates stayed at or below 4% until new product came onto the market in 2022. Vacancy rates are forecast to drop back down to 4% in 2024, and then rise to approximately 6% in 2027. The current vacancy rate is 4.7%.

Overall, industrial development is a re-emerging focus for Belmont, which was once tightly tied to the land use as a prominent manufacturing center for textiles and related industries. With much of that sector diminished decades ago, industrial growth in Belmont is now tied to key transportation corridors like I-85 and focuses on warehousing.

Illustrating this opportunity, since 2018, the RiverWest and Oaks Commerce industrial projects have added over one million square feet of industrial space to Belmont.

Industrial rents grew consistently between 2014 and 2021 and have increased faster over the last three years. Industrial rents are forecast to increase above \$8.00/sf by 2029. Currently, industrial market asking rents are estimated at \$6.80/sf (per year).

RETAIL

Belmont has approximately 1.8 million square feet of total retail space. Vacancy rates have historically been very low since 2015, typically falling at or below 2%. The exception is in 2020 when new retail uses came onto the market, causing a spike in vacancy rates until they dropped back down to 2% in 2022. Currently, the vacancy rate is 0.4% and is forecast to stay below 1.0% through 2028.

Rental rates in Belmont have increased steadily since 2014 from about \$12.00/sf to \$18.74/sf currently.

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

Downtown Belmont – This area is generally defined by the North Main Street corridor through downtown, including blocks defined by Glenway Street and a portion of East Catawba Street. This area includes primarily independent retail and restaurants.

Wilkinson Boulevard – Also known as US Highway 74, this corridor traverses the peninsula from the Catawba River and Charlotte in the east to Cramerton and broader Gaston County in the west. Home to the majority of Belmont’s retail, this corridor generally includes older commercial strip development, drive-thru restaurants and other auto-oriented shopping destinations.

Walmart and Lowes, developed on Montcross, LLC landholdings in 2006-07, represent the most significant “big box” retailers.

The intentional redevelopment of Wilkinson Boulevard is a top priority for Belmont, necessitating regulatory changes, partnerships with private landowners, and collaboration with NCDOT. Potential extension of high-capacity transit between Gaston and Mecklenburg Counties represents yet another long-term variable that could drive redevelopment. Concurrently prepared with this document, the Wilkinson Boulevard Small Area Plan explores planning for this future.

Interstate 85 – Belmont’s stretch of I-85 parallels Wilkinson Boulevard and includes the interchanges at Park Street/ Beatty Drive and North Main Street/ Belmont-Mt. Holly Road. Particularly on the southern side, toward Wilkinson Boulevard, these points have fostered limited highway-oriented commercial development.

South Point Road – Generally referred to as “South Point,” this area has various small commercial developments to support neighborhoods within the peninsula, including Belmont Town Center. Easily the best-established of this plan’s future Village Centers, this development features a Harris Teeter grocery store, along with adjacent retail and restaurant outparcels.

MEDIAN HOME VALUE

Finally, consideration of Belmont’s owner-occupied housing provides a barometric reading of the local residential market, particularly detached single-family homes, which account for nearly 72.7% of the City’s housing stock. This proportion is significantly higher than both the Charlotte Metro (66.9%) and North Carolina (65.4%), but slightly lower than highly suburbanized Gaston County at 73.3%.

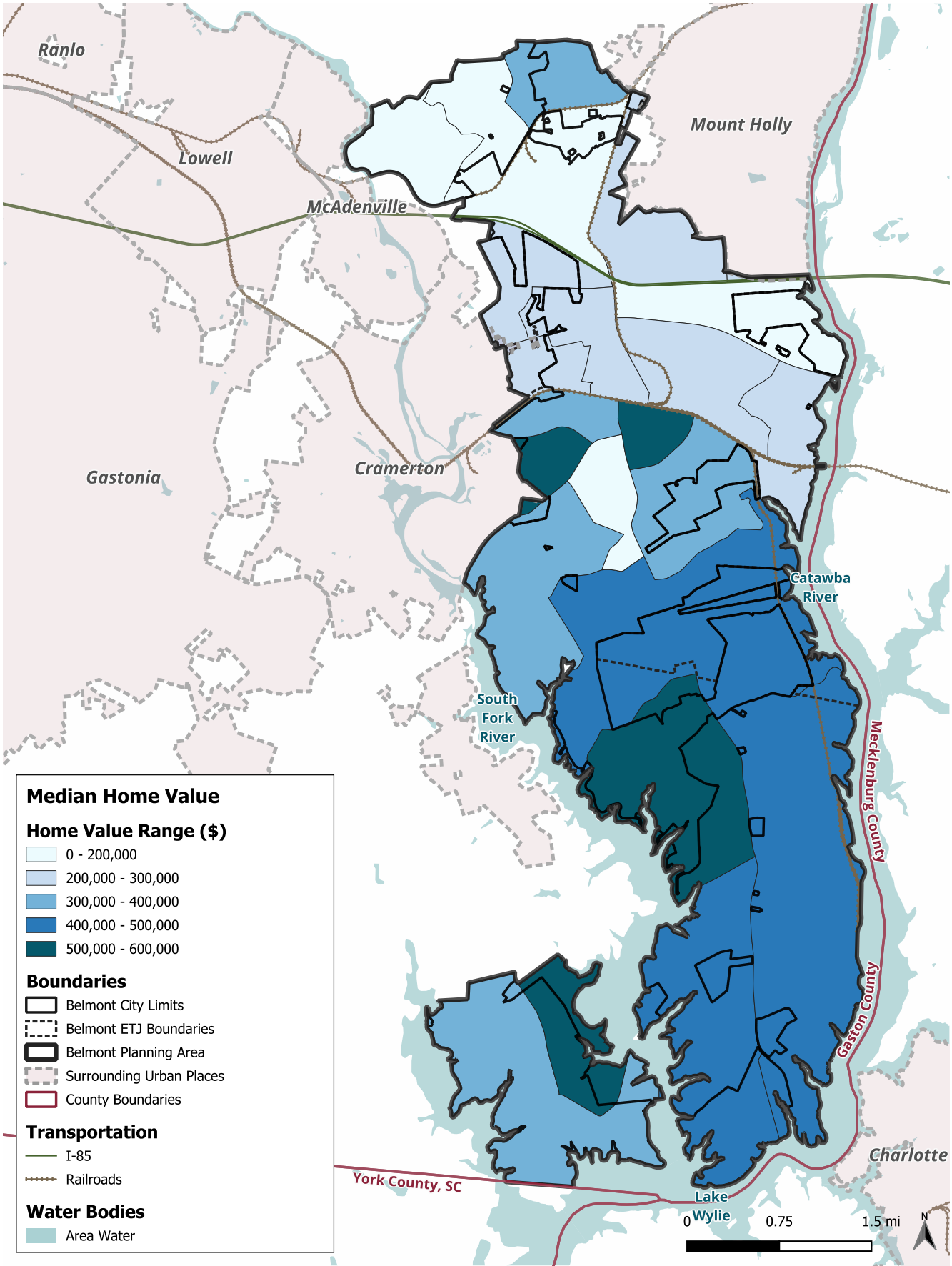
In 2023, Belmont’s median owner-occupied home value was \$291,368, a figure higher than all comparison geographies except the Charlotte Metro. High home values in Belmont are likely influenced by the great quality of life that make the City’s neighborhoods an attractive place to live and encourages upkeep of private property. Additionally, a large proportion of properties built during recent decades are larger, more premium single-family homes with greater initial base value.

2023 MEDIAN HOME VALUE COMPARISON	
GEOGRAPHY	MEDIAN HOME VALUE
Belmont	\$291,368
Planning Area (28012 Zip Code)	\$288,671
Gaston County	\$237,355
Charlotte Metro	\$312,575
North Carolina	\$262,944

Figure: Median Home Value table (data source: Lightcast, design: Plusurbia Design)

The geographic distribution of home values in Belmont is similar to that of median household income, following the trend of increasing value down the peninsula.

However, key differences include the block group with Hawthorne Park. Middle of the pack in terms of income, it now boasts the highest median home value in the City at \$571,300, exceeding even Glenmere. Other high value homes include large lot waterfront properties on the South Fork side that predate recent large subdivisions.



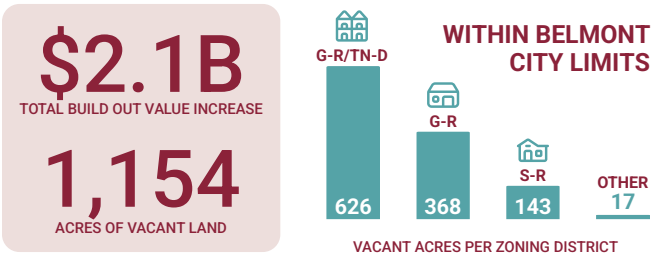
Map: Median Home Value map (data source: Lightcast, design: Plusurbia Design)

BUILD OUT POTENTIAL

Belmont has an extremely defined border and limited potential for growth, geographically speaking. As the community grows, it is forecast that the leading cause of land consumption will continue to be residential development. Left unchecked, this will quickly exhaust the supply of land –as well as the capacity of necessary utilities and services such as water, sewer, and emergency services. Belmont is fortunate to have a Land Development Code that allows residential uses to be integrated into other land use areas, slowing consumption. How this is done in practice remains key.

A build-out analysis is a critically important tool to assist in understanding the potential scale and likely impacts of future growth and development. Build-out analyses look ahead to the planning horizon to project the amount and location of growth allowed under current community development policies.

By analyzing the approximately 1,154 acres of vacant land within City Limits (excluding any already committed to conservation, open space, or part of approved developments) by zoning district and overlay, Belmont’s carrying capacity can be determined. At the maximum permitted density in each district, 6,320 new residential units could be constructed.



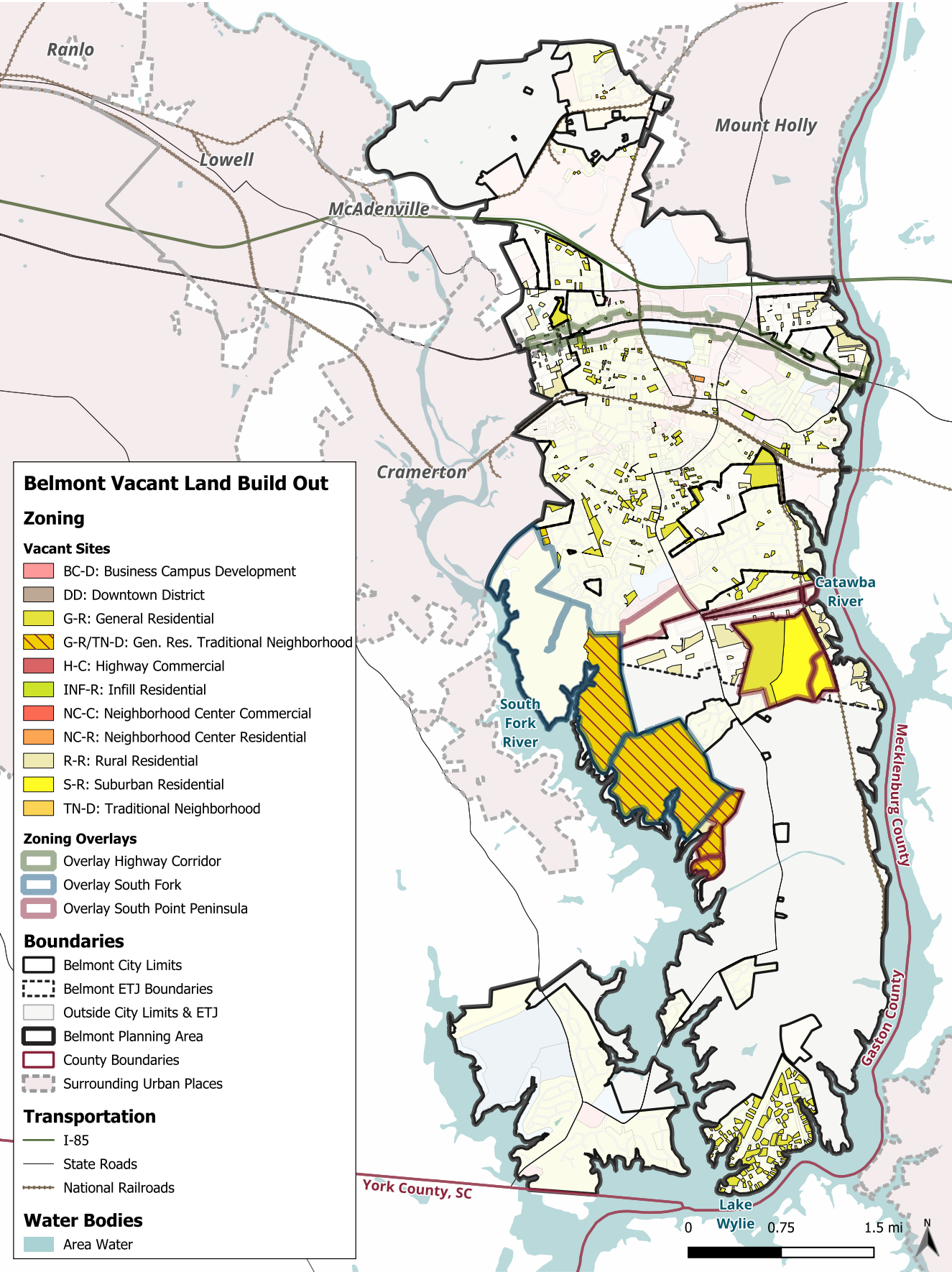
It is unlikely, however, that this result will actually occur, particularly as the City allows residential development in every zoning classification except for Rural Commercial (R-C), meaning significant land holdings in flexible districts are likely to be used for non-residential purposes.

Assuming that is the case, the fiscal impact of build out for this vacant land can be projected using the average improved value per acre of existing development in each district. Considering property within City Limits, build out is estimated to add \$2.07 billion to the local tax base, supporting better services, infrastructure, and sustained economic prosperity.

Key opportunities lie in developing land in the G-R zone and G-R/TN-D parallel zone, where TN-D growth would represent significantly higher value per acre. Citywide, Belmont will maximize gains through a balanced approach to residential, commercia, and institutional growth.

BUILD OUT FISCAL IMPACT – WITHIN CITY LIMITS				
SYMBOL	ZONING DISTRICT – TOP FOR VACANT LAND	VACANT ACRES	IMPROVED VALUE PER ACRE	BUILD OUT VALUE INCREASE
G-R/TN-D	General Residential Traditional Neighborhood (Parallel)	626	\$2.5M	\$1.53B
G-R	General Residential	368	\$1.2M	\$459M
S-R	Suburban Residential	143	\$109K	\$15.6M
	SUBTOTAL	1,137	\$3.9M	\$2.05B
–	All Other Vacant Land	17	\$1.5M (Avg)	\$18.8M
	TOTAL	1,154	\$14.6M	\$2.07B

Figure: Estimated Build-Out Fiscal Impact by Zoning District within Belmont City Limits (data source: City of Belmont, design: Plusurbia Design)



Map: Vacant Land and Zoning Designations within Belmont Planning Area (data source: City of Belmont, design: Plusurbia Design)

KEY CONSIDERATIONS

OPPORTUNITIES & HURDLES

- Partnering with key organizations and institutions can help Belmont cultivate robust small business support systems key to incubating and growing local start-ups.
- Capitalizing on Belmont's waterfront through the fostering of a Village Center offers a new way to create key experiential retail destinations.
- To remain economically resilient, Belmont needs improved business diversification that better matches the skills of its workforce and the types of shopping and services they prefer.
- Limited employer and housing choice mean nearly all of Belmont's labor force commutes to work elsewhere, while jobs in the City are overwhelmingly held by non-residents.
- New Village Centers and the revitalization of Wilkinson Boulevard should help to expand retail choice, allowing more residents to meet their shopping needs in the City.
- Implementing the infrastructure, facilities, and support services required will generate numerous expenses that benefit from an influx of private development but will require careful budgeting.
- In the years following the closures of the mills, Belmont has struggled with replacing that industry. A new, thriving mix of industries is what it can set its sights on.
- Belmont's economy is greatly influenced by its neighboring cities and towns. This interdependence can help unlock new economic opportunities.