

**2015-2019**

**Consolidated Strategic Housing & Community  
Development Plan**

**City of Asheville  
&  
The Asheville Regional  
Housing Consortium**



Department of Community &  
Economic Development

*May 2015*



# Executive Summary

## ES-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The City of Asheville is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program, and serves as the lead entity and Participating Jurisdiction for the Asheville Regional Housing Consortium. The City of Asheville has prepared this 2015-2019 Consolidated Plan in order to implement the federal programs that fund affordable housing, community development and economic development.

The lead entity responsible for the preparation of this Plan is the Community Development Division of the City of Asheville Community and Economic Development Department. The Asheville Regional Housing Consortium Board and the City of Asheville Housing and Community Development Committee, acting as the official advisory bodies to this process, have provided direction and oversight to the planning process. The Consortium Board consists of representatives of each of the 15 member governments within the Consortium. The Board meets at least four times annually, to oversee the use of HOME funds. Its work on the Strategic Plan started in mid-2014 when it approved the process and timeline for the Consolidated Plan. It reviewed and approved the draft Plan before submitting it to Asheville City Council for final approval. The City's Housing and Community Development Committee followed a parallel track.

The overall goal of the community planning and development programs covered by this Consolidated Plan is to develop resilient communities by providing decent housing, promoting a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for profit and nonprofit organizations, in the production and operation of affordable housing, and in job creation and workforce readiness.

### 2. Summary of the objectives and outcomes identified in the Plan

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, and a review of program performance under the prior Consolidated Plan, Asheville and the Asheville Regional Housing Consortium have established the following affordable housing goals for the 2015-2019 Consolidated Plan:

- To support the production of new affordable housing, primarily for households earning 60% or less of AMI;
- To provide affordable and accessible housing for the homeless and special needs households;
- To coordinate housing development with transportation, jobs and efficiently use land and infrastructure;
- To preserve existing affordable housing.

Non-housing priorities and deliverables, applicable to the City of Asheville, have been established as well. Broadly speaking, the non-housing goals are:

- To assist low-income persons acquire and retain employment;
- To assist low-income persons, especially minorities, start and grow businesses;
- To improve food security and access to healthy food;
- to strengthen existing neighborhoods;
- To provide services that directly support affordable housing and increased employment.

Asheville and the Consortium will direct resources as appropriate to accomplish these goals and will measure progress toward them. The goals and performance outcomes have been developed based on the resources reasonably expected to be available for achieving them. Analysis and evaluation of performance data will be used to drive improvements in implementation.

### **3. Evaluation of past performance**

The City of Asheville and the Asheville Regional Housing Consortium have, for the past ten years, prioritized meeting affordable housing needs in the region, ending chronic homelessness, improving employment opportunities for low-wealth households, and businesses and providing public facilities in support of access to affordable housing and employment.

Relatively speaking, these efforts have been successful. Asheville commissioned an “Affordable Housing Scorecard” assessment of its affordable housing efforts. The Scorecard, released in January of 2013, compared the Asheville Consortium’s housing unit production with other cities in NC and the southeast, and reported, “Asheville/Buncombe far outperformed all other comparison cities/counties, including both cities of similar sizes and those that are much larger...”

Asheville/Buncombe’s ten year Plan to End Homelessness sought to end chronic homelessness by 2015. In the period between 2005 and 2015, chronic homelessness was reduced 75%. The partnership between the City of Asheville, the Asheville Housing Authority and Homeward Bound received a HOME Doorknocker Award in 2012. The primary barrier to eliminating chronic homelessness is the supply of affordable housing.

Economic Development efforts have focused in two areas: supporting work readiness and skills attainment among low income persons, especially persons aged 16-24, and supporting low-income entrepreneurship. Significant gains have been made by participants in funded programs.

More details on past performance is available from the Comprehensive Annual Performance Evaluation reports (CAPER), available on the City of Asheville web site:

<http://www.ashevillenc.gov/Departments/CommunityDevelopment/PlansReports.aspx>

#### **4. Summary of citizen participation process and consultation process**

We have solicited a wide range of community input into this Plan. While HUD regulations require, at the minimum, a consultative process of providing information and seeking comments on the plan in draft form, the City has reached out to diverse stakeholders throughout the Consortium in developing the priorities for this Plan.

City staff conducted a total of 10 focus groups and seven Public Forums. 323 people participated in the focus group and public hearing process. Additional public input was solicited through an on-line survey, prepared by the City's Community Development Division and published in January 2015. Over 500 responses were received and tabulated. The Draft Plan was widely distributed in March of 2015. It was posted on the City's web site, and its availability was noticed through email to all who attended the Focus Group and Public Forum events, those who were invited but could not attend, and to the general public through newspaper notices

The major objective of the citizen participation process has been to ensure that the diverse needs of the region have been heard, and that the broadest range of strategic responses to that need have been explored.

#### **5. Summary of public comments**

Affordable housing is the most urgent need throughout our region, seconded by the need for living-wage and sustainable job creation, especially for those with significant employment barriers. Meeting these needs have become the top priorities in our Plan. A more detailed summary may be found in Section PR-15.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments and views received were accepted.

#### **7. Summary**

The City of Asheville and the Asheville Regional Housing Consortium have carefully studied the needs of low and moderate income persons in the Consortium and are presenting this Five Year Consolidated plan as recognition of those needs and as a guide for future funding allocations.

# The Process

## PR-05 Lead & Responsible Agencies - 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ASHEVILLE	
CDBG Administrator	ASHEVILLE	
HOME Administrator	ASHEVILLE	

Table 1 – Responsible Agencies

### Narrative

The City of Asheville, Community Development Division of the Community and Economic Development Department, serves as the administrator and manager of the Asheville Regional Housing Consortium HOME program, and the City of Asheville Community Development Block Grant program.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

We have solicited a wide range of community input into this Plan. While HUD regulations require, at the minimum, a consultative process of providing information and seeking comments on the plan in draft form, the City has reached out to diverse stakeholders throughout the Consortium in developing the priorities for this Plan.

The City has coordinated its planning efforts with each of the seven Public Housing Authorities within the Consortium's four county areas. The Health and Human Services Departments of each Consortium member county have been consulted via County-level housing focus groups, and in Asheville through Buncombe County's Economic Services Planning Committee.

Additionally, the County-level focus groups involved County planning staff, non-profit and for-profit housing providers and developers, Public Housing Agency staff and Board members and social services agency representatives. In the City of Asheville, separate focus groups were convened around Public Services and Economic Development, as well as housing, with consultation from subject-matter experts in those fields.

We conducted our consultative process through a series of targeted focus groups with key agencies, groups and organizations. The tables below show a representative sampling of agencies who participated in Focus Groups and planning activities, as well as other consultations. A full list is provided in the Appendices.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Asheville and the Consortium have prioritized collaboration between agencies as part of the application process for awarding CDBG and HOME funds. Applications are evaluated based on the ability of the program to minimize duplication of services, coordinate resources with other agencies, leverage additional funding, and provide supportive services sufficient to ensure that beneficiaries receive the maximum benefit from the service. For example, OnTrack Financial Services, a CDBG subrecipient, provides housing and budget counseling in collaboration with HOME funded agencies including Mountain Housing Opportunities and the Housing Assistance Corporation. These services are designed to assist low income households repair credit and build financial capacity to qualify for residency in LIHTC developments and to become homeowners.

Another example is the collaboration between Homeward Bound and the Housing Authority of the City of Asheville. This collaboration- which prioritizes case management services for homeless persons and priority placement of homeless persons in public housing- was recognized by HUD with a "Doorknocker"

award in 2012. Homeward Bound, in turn, coordinates an array of public health and mental health services for its clients, leading to an over 90% success rate in its housing placements.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Continuum of Care Lead staff person for Buncombe County is staff of the City of Asheville Community Development Division, and is responsible for coordinating the Continuum of Care's (CoC) efforts to end and reduce homelessness in Buncombe County. Additionally, this staff person oversees CDBG, HOME, ESG and Continuum of Care funded projects related directly to homeless services and housing for homeless persons. Two CDBG projects serve chronically homeless individuals and families, families with children, veterans and unaccompanied youth. The Asheville-Buncombe Continuum of Care's focused efforts on these collaborative efforts is responsible for a large decrease in chronically homeless individuals and lower incidences of homelessness among families with children. The recent migration of Runaway and Homeless Youth organizations into the Homeless Management Information System (HMIS) has led to great collaboration with Trinity Place in Buncombe County, the main provider of shelter and services for unaccompanied youth.

Buncombe County, due to this strong level of coordination of partners, projects and funding has seen chronic homelessness decrease by more than 75% since 2006. The Veterans Administration (VA) works with Asheville's homelessness staff person to address veteran homelessness in all 4 counties. Priority 1 Supportive Services for Veterans and their Families (SSVF) funding for Buncombe has resulted in a county-wide planning effort with the VA lead staff person and the CoC Lead staff person co-coordinating the implementation of a 2-year strategy to end veteran homelessness in Buncombe County. Madison, Transylvania and Henderson counties are in the Balance of State Continuum of Care, and work with Asheville to utilize HOME funding in appropriate ways to serve the housing needs of homeless individuals and families in those areas, with specific workgroups in the Balance of State overseeing efforts to reach homeless families with children, homeless veterans, unaccompanied youth and those who are chronically homeless.

Increased efforts to assist formerly homeless individuals and families sustain permanent, stable housing include longer periods of case management by Homeward Bound of Western North Carolina, family self-sufficiency supportive services through the Public Housing Authorities, regular appointments with MANNA Food Bank, and supportive services enrollment including mental and behavioral health services through the Smoky Mountain Center Managed Care Organization.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**



Emergency Solutions Grant funding in the Buncombe County Continuum of Care is allocated in collaboration with Continuum of Care, CDBG and HOME Funding in order to leverage this resource most effectively. The performance outcomes are set by the CoC and overseen by the CoC Lead Staff person, who also monitors CoC, CDBG and HOME funding performance outcomes. ESG funding has been re-allocated in Buncombe County to reflect the need for Rapid Re-housing funds, with 60% of the allocation going to Rapid Re-housing activities, with the remainder allocated to emergency shelter and HMIS activities. Transylvania and Henderson Counties receive ESG funds through coordinated efforts with the Balance of State Continuum of Care, Their performance outcomes are set and monitored by both the State of North Carolina and the North Carolina Coalition to End Homelessness, who serves as the Lead for the Balance of State Continuum of Care. Madison County does not receive ESG funds.

The Homeless Management Information System (HMIS) in North Carolina is a state-wide implementation. Its implementation is overseen by the 12 Continua of Care through a Governance Committee. Each CoC has designated seats on the Governance Committee. This body meets regularly and is responsible for working with the HMIS Lead Agency to ensure adequate funding, and to create and implement policies and procedures for the administration and operation of HMIS.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Asheville Area Riverfront Redevelopment Commission
	<b>Agency/Group/Organization Type</b>	Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The AARRC advises the City of Asheville, Buncombe County and other local governments on development along the French Broad and Swannanoa riverfronts. A committee of the Commission dedicated a meeting to consideration of economic development and affordable housing.
2	<b>Agency/Group/Organization</b>	Asheville Area Arts Council
	<b>Agency/Group/Organization Type</b>	Housing Regional organization Business Leaders Civic Leaders Arts, Entrepreneurism
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Arts Council participated in Housing and Economic Development focus groups. Rising costs for housing and redevelopment of the riverfront affects the sustainability of arts community.
3	<b>Agency/Group/Organization</b>	ASHEVILLE BUNCOMBE COMMUNITY RELATIONS COUNCIL
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Community Relations

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ABCCR participated in Housing focus groups, and submitted written comments regarding affirmatively supporting fair housing.
4	<b>Agency/Group/Organization</b>	BUNCOMBE COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Planning organization County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several departments were consulted: The Economic Services Committee of the County's Health and Human Services department served as a focus group. The Buncombe County Planning Department helped organize and attended all housing focus groups in Asheville and Buncombe County, as well as the public meetings and forums.

5	<b>Agency/Group/Organization</b>	CHILDREN FIRST OF BUNCOMBE COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Education Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Children First/ Communities in Schools participated in Housing focus groups and submitted written comments. Their testimony regarding the housing needs of families in poverty balanced other market data in helping shape housing priorities in the Plan.
6	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF THE CITY OF ASHEVILLE
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A close collaborative relationship between the City and HACA results in regular consultation, and specific sharing of goals in the development of this Plan.

7	<b>Agency/Group/Organization</b>	HOMEWARD BOUND OF ASHEVILLE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homeward Bound participated in all Housing focus groups, and is a CDBG and HOME subrecipient. Homeward Bounds helps provide a clear and present understanding of homelessness throughout the region.
8	<b>Agency/Group/Organization</b>	Land of Sky Regional Council
	<b>Agency/Group/Organization Type</b>	Housing Service-Fair Housing Regional organization Planning organization Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	LOS participated in Housing focus groups and public forums throughout the region. The Grow-WNC process referenced in the Plan was led by LOS. They provided essential information about regional economic and housing conditions, and resources.

9	<b>Agency/Group/Organization</b>	MOUNTAIN HOUSING OPPORTUNITIES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MHO participated in Housing focus groups. As a leading non-profit housing developer, MHO's knowledge of market, needs and resources were essential contributions to the Plan.
10	<b>Agency/Group/Organization</b>	Edington Center Partners
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Business Leaders Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Developed by the Housing Authority of the City of Asheville, the Edington Center is a workforce education and training center that also play a key role as a community and neighborhood center. The partners there convened as a focus group and provided important information about the economic issues faced by low-wealth African-Americans, and strategies for neighborhood sustainability.
11	<b>Agency/Group/Organization</b>	HENDERSON COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County Planning organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Henderson County Planning Department sponsored a housing focus group, convening key stakeholders, and also provided information about UDO changes that are designed to increase the availability of affordable housing.
12	<b>Agency/Group/Organization</b>	HENDERSON CO HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Henderson County Habitat participated in a Housing focus group and also submitted written comments to the Plan. HCHH supports homeownership for low-income households and through its zero-interest finance, volunteer labor and very energy efficient houses can significantly reduce families housing costs.
13	<b>Agency/Group/Organization</b>	COMMUNITY HOUSING COALITION OF MADISON COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CHC staff and board participated in the Madison County Housing focus group and public forum. CHC extensively uses the support of local volunteers and faith-based groups from throughout the country to rehab houses of special needs households in Madison County.
14	<b>Agency/Group/Organization</b>	City of Brevard Planning Department
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City helped organize the Transylvania County Housing focus group and public forum, and provided key information about market conditions.
15	<b>Agency/Group/Organization</b>	Transylvania County Community Land Trust
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The TCCLT seeks to develop affordable housing for teachers in Transylvania County. They participated in the housing focus group and forum, and provided market information.
16	<b>Agency/Group/Organization</b>	United Way of Transylvania County
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The United Way Housing Specialist participated in the housing focus group. They provided information about the lack of affordable housing in Transylvania County and shared their efforts to spur more affordable housing development, including the possibility of building infill housing.
17	<b>Agency/Group/Organization</b>	WESTERN CAROLINA COMMUNITY ACTION
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Market Analysis Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	WCCA serves Henderson and Transylvania Counties and has developed affordable housing. They serve as the PHA for Housing Choice Vouchers in Transylvania County. They provided information regarding housing needs and market conditions.
18	<b>Agency/Group/Organization</b>	Asheville Buncombe Board of Realtors
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Regional organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Board of Realtors provided housing market information as well as comment on the draft Housing Needs Assessment.

**Identify any Agency Types not consulted and provide rationale for not consulting**

No types of Agencies were intentionally not consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	City of Asheville	The Strategic Plan directly supports the goals of the Asheville Buncombe Consortium of Care, making ending homelessness of goal of the Strategic Plan.
City of Asheville 2025 Plan	City of Asheville	Affordable housing and economic development are elements of the City Comprehensive Plan
East of the Riverway Multi-Modal Neighborhood Pro	City of Asheville	This DOT TIGER II funded planning process engaged residents and other stakeholders from low-wealth neighborhoods in planning transportation and economic development efforts, including riverfront revitalization. It embodied Sustainability Principals.
Impediments to Fair Housing	Land of Sky Regional Council	The goals to affirmatively further fair housing are incorporated into this Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Henderson County Comprehensive Plan	Henderson County	Affordable housing is cited as a key need in Henderson County.
Gro-WNC	Land of Sky Regional Council	Land Use and Economic strategies of the Grow-WNC plan are being used as guidelines for growth in the Consortium area. Many of the principles in the Grow-WNC- locational efficiency, housing density in urban areas, the need to incorporate affordable housing in residential developments- are also components of the Consolidated Plan.
Asheville/Bunc. 10 Year Plan to End Homelessness	City of Asheville	The Consolidated Plan makes ending homelessness a key strategic objective.
Asheville Housing + Transportation Index report	Center for Neighborhood Technology for the City of Asheville	Locational efficiency is incorporated into the priorities of the Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The 2015-2019 Consolidated Planning process included coordination with 15 local governments, including the Buncombe, Henderson, Transylvania, and Madison Counties, the City of Asheville, the City of Hendersonville, and the Towns of Black Mountain, Brevard, Fletcher, Marshall, Mars Hill, Montreat, Woodfin and Weaverville as members of the Asheville Regional Housing Consortium. Representatives from these local governments hosted and participated in the various Focus groups and public meetings. These entities come together at least four times annually to assess affordable housing needs, determine HOME policy and procedures, make recommendations for funding and Action Plan amendments, and guide annual and five-year planning processes.

**Narrative**

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Extensive citizen participation has been an essential element of this plan. From December 8, 2014 to February 11, 2015 City staff conducted a total of 10 focus groups. Seven of these meetings focused on affordable housing, bringing together housing advocates, developers and administrators from the public sector, private sector and non-profit sector in each of the four Consortium counties. Three groups addressed economic development and public service issues. In addition, seven Public Forums were conducted in the afternoon and evenings for residents in each County. In total, 323 people participated in the focus group and public hearing process. The first Draft of the Consolidated Plan was presented and discussed at two public hearings on March 9 and 12, in locations convenient to all residents of the Consortium area. The notes from those groups and public hearing minutes are in the Appendices. That public input was incorporated into the draft Consolidated Plan.

Additional public input was solicited through an on-line survey, prepared by the City's Community Development Division and published in January 2015. A participation link was emailed to focus group attendees, past grant recipients, and community stakeholders, and local governments and area agencies were asked to distribute the link to their contacts. A link to the survey was also published in the News section on the City of Asheville's website, and on the Community & Economic Development webpage. Availability of the survey was also publicized through social media. Paper copies of the survey were available at each Public Forum. Over 500 responses were received and tabulated. The results of that survey are presented in the Appendices.

The Draft Plan was widely distributed in March of 2015. It was posted on the City's web site, and its availability was noticed through email to all who attended the Focus Group and Public Forum events, those who were invited but could not attend, and to the general public through newspaper notices. The first Draft of the Consolidated Plan was presented and discussed at two public hearings in early March, in locations convenient to all residents of the Consortium area. A summary of each meeting and attendance lists are in the Appendices. Public comments were incorporated into the final draft. That final draft availability was distributed to the persons and through the methodologies described above, with official notice made on March 26, 2015. Approval of the final draft was recommended to the Asheville City Council by the Asheville Regional Housing Consortium on March 19, 2015. A formal public hearing was conducted by the Asheville City Council on April 28, 2015.

The major objective of the citizen participation process has been to ensure that the diverse needs of the region have been heard, and that the broadest range of strategic responses to that need have been explored. Through this extensive outreach, many beneficiaries and potential beneficiaries of the CDBG and HOME programs were able to broaden their understanding of these programs (and the agencies who deliver services through CDBG and HOME funding), and were able to share their perspective and experiences.

The extensive participation gave a clear message: affordable housing is the most urgent need throughout our region, seconded by the need for living-wage and sustainable job creation, especially for those with significant employment barriers. Meeting these needs have become the top priorities in our Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Asheville & Buncombe	104 persons attended one or more of 7 affordable housing focus groups.	Affordable housing, access to and availability of, affordable housing was the prominent need and priority expressed across all sectors. Though homeownership was expressed as a continued need, affordable rental units and their availability was prioritized. Affordable homeownership and wealth building through homeownership was a need and suggested priority. Special Needs: Stakeholders spoke to the housing needs of the most vulnerable, including those experiencing homelessness, survivors of domestic violence	All comments received were accepted.	
OMB Control No: 2506-0117 (exp. 07/31/2015)	Consolidated Plan		ASHEVILLE		22	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Focus Group - Transylvania	Henderson County	21 persons attended one of two affordable housing focus groups.	<p>Rental Housing: There is a severe shortage of affordable housing, especially rentals, across the economic board. Homelessness Strategies: Short term rentals along with social services could be of great help in stabilizing homeless people.</p> <p>Substandard Housing: Migrant and seasonal workers and others earning an unlivable wage reside in trailers, many of which are approaching deplorable conditions with deteriorating structures and inadequate insulation. Single-person households: There is a great need for more units</p>	All comments received were accepted.	
OMB Control No: 2506-0117 (exp. 07/31/2015)	Consolidated Plan		ASHEVILLE		23	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Focus Group - Transylvania	Madison County	15 persons attended one affordable housing focus groups.	Affordable Housing: Madison County is experiencing a severe lack of housing for all populations of income levels except those at the top. There is little stock for low income families and individuals and those with special needs. Substandard Housing: There is outdated apartment and trailer stock and infrastructure that need costly repairs. Housing education: Education is of importance to various populations of different needs. Capacity building: Improve capacity building within the County as listed in the consolidated plan to encourage community	All comments received were accepted.	
Consolidated Plan		ASHEVILLE		24		



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Focus Group - Transylvania	Transylvania County	22 persons attended one or more affordable housing focus groups.	<p>Affordable Housing: There is a severe shortage of decent affordable housing in Transylvania County across the income spectrum, especially for those at work force 80-120% median income and those considered low income below 60%.</p> <p>Special needs, accessibility: Low income singles with disabilities are in desperate need of retrofitted housing, followed closely by those of advancing age.</p> <p>Homeless: Many young adults depend on others for shelter, including orphaned school children.</p> <p>Credit: Single or inadequate income families struggle, often due to credit</p>	All comments received were accepted.	
	Consolidated Plan		ASHEVILLE		25	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Focus Group - Transylvania	Non-targeted/broad community	The Assistant Director for Community and Economic Development was interviewed by public radio station WCQS. This interview (and excerpts from it) were rebroadcast several times. The Assistant Director was also interviewed by Asheville Free Radio, and this interview was also rebroadcast several times.	No formal comments were received. Anecdotal response was favorable.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Internet Outreach	Non-targeted/broad community	551 survey comments were received	Affordable Housing emerged as the most cited need among respondents. Staff observed that the survey respondent's comments as to needs, priorities and strategies did not differ greatly from stakeholders that participated in previously held focus groups and public meetings.	All comments received were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	114 individuals attended five public meetings in all four counties	Issues around Affordable Housing, supportive services, workforce development, entrepreneurship and business development, increasing the living wage, affordable and convenient transportation options, and youth development services emerged as the most cited needs among respondents.	All comments received were accepted.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

As a key element in the preparation of the Plan, the City and Consortium sought an updated understanding of the status of the housing market in the four-county Consortium area, and the type and quantity of the housing needs of low and moderate income households.

The City of Asheville commissioned an Affordable Housing Study and Needs Analysis for the Consortium from Bowen National Research in order to provide an assessment of existing housing conditions, demographics and market demands with an assessment of present and future unmet housing demand.

As part of this study, Bowen analyzed more than 100 demographic and economic metrics, conducted 40 community stakeholder interviews and surveys, and analyzed and surveyed hundreds of rental and for-sale properties including senior care facilities. Bowen also completed a housing needs gap analysis. The entire study forms a companion volume to this Plan. We generally rely on the Bowen report for required data, although we are providing as well tables provided through the IDIS Consolidated Plan template.

The Housing Needs Assessment draft was presented in a series of public meetings, as well as in separate presentation groups such as the Asheville-Buncombe Board of Realtors.

Our assessment of housing needs was also extensively informed by the stakeholder and citizen engagement process, extensively discussed in prior section of the Plan.

As a result of these processes, we have concluded that we have a significant deficit of supply in affordable housing region wide, across all income ranges. Low and moderate income households, especially single persons and very low income households with children, are most seriously affected by the supply deficit

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The Housing Needs Assessment summary addresses the specific housing needs of low-income people, the elderly, racial and ethnic minorities, and people with special needs, and also projects affordable housing needs for the next five years. The Housing Needs Assessment was prepared by Bowen National Research and we have relied on that study for the information presented below.

**Population growth:** 5.8% growth is expected between 2010-2015, and an expected 5.5% growth rate between 2015-2020. This trend is expected to continue .

**Ageing Households:** Most of the household growth in the region will occur among households 55 and older. This age group will grow by 10,342 households from 2015-2020, and is primarily attributed to seniors aging in place. By 2015, the largest share of households by age will be within 55 to 64 years old.

**Growth in small households:** Among renter households, one and two person households will represent 68.6% of all regional households, constituting over 2,000 new households. Among ownership households, two-person households will increase by 2,400.

**Poverty & Income:** 56,749 people live in poverty. The largest projected household income segment will be households with incomes between \$35,000 and \$49,999.

**Wages:** The largest number of persons employed have mean hourly wages generally between \$9 and \$18.

**Rental & Homeownership:** The proportion of housing owned or rented - about 70% ownership versus 30% rental - is expected to remain unchanged.

**Recovery of housing:** The regional median sales price of \$202,950 through November of 2014 is the highest in five years. Only 27.6% of available for-sale housing has a list price below \$200,000. Foreclosure actions continue to decline in the region.

**Affordability problems for renters:** Notable housing gaps exist within the 30% to 120% AMHI level. Government-subsidized housing that targets very low-income households is fully occupied and maintains long wait lists. Low-income renters who are cost burdened (housing costs exceeding 30% of household income) exceed 65% for households earning less than \$25,000 annually. Of all renter households, 44.2% are cost-burdened, and 20.7% are severely cost burdened.

**Mobile homes:** Mobile homes comprise 16.6% of the regions occupied housing supply.

**Affordable Housing Supply Deficit:** There are no vacancies among the 4,742 surveyed affordable rental units throughout the counties. The rental vacancy rate for all units is less than 1% regionally.

**Senior Care Housing Need:** There will be almost 4,000 households with a senior requiring assisted services that will not have their needs met by existing or planned senior care facilities by the year 2020.

**Homelessness:** Homeless households will number close to 700, with the greatest need for affordable one-bedroom units to meet homeless households’ housing needs.

**Pipeline:** 3,239 units of housing are currently in the development pipeline in the region. 60% are for multi-family housing.

**Increasing unmet rental and ownership gap:** 5,500 Rental Units and 6,600 Ownership Units will be needed by 2020 in order to meet housing supply needs. The greatest supply gap is affordable rental housing for households earning 80% or less of median income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	344,472	395,014	15%
Households	143,510	159,057	11%
Median Income	\$36,087.00	\$42,715.00	18%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:** Alternate data used to incorporate Consortium areas omitted by IDIS pre-populated data.

POPULATION 1980 - 2011						
Year	Consortium	Asheville	Buncombe	Henderson	Madison	Transylvania
1980	259,758	54,022	160,934	58,580	16,827	23,417
1990	286,579	61,607	174,821	69,285	16,953	25,520
2000	344,472	68,889	206,330	89,173	19,635	29,334
2008	376,554	74,543	229,047	102,367	20,432	30,187
2011	395,014	81,970	236,230	105,453	20,661	32,670

Source: US Census 1980, 1990, 2000. American Community Survey, 2006-2011. CPD Maps 2014.

**Population 1980 to 2011**



**Consortium Area**

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	33,319	38,925	56,305	33,185	165,445
Small Family Households *	8,920	11,330	18,569	12,858	81,540
Large Family Households *	1,743	2,220	2,948	1,749	8,669
Household contains at least one person 62-74 years of age	5,542	9,377	11,744	6,748	38,226
Household contains at least one person age 75 or older	5,663	8,078	10,063	4,569	17,414
Households with one or more children 6 years old or younger *	5,193	5,403	7,515	4,502	15,186
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	610	240	345	8	1,203	140	320	78	50	588
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	42	120	164	0	326	0	30	350	80	460
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	564	845	460	270	2,139	375	520	494	285	1,674
Housing cost burden greater than 50% of income (and none of the above problems)	10,995	5,650	2,039	185	18,869	6,789	5,018	4,454	1,710	17,971
Housing cost burden greater than 30% of income (and none of the above problems)	1,631	6,549	7,555	1,425	17,160	2,820	4,857	8,159	5,128	20,964

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,500	0	0	0	1,500	1,444	0	0	0	1,444

**Table 7 – Housing Problems Table**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source**

**Comments:**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	12,214	6,830	3,000	465	22,509	7,294	5,868	5,379	2,140	20,681
Having none of four housing problems	5,662	10,907	18,554	9,074	44,197	5,195	15,305	29,369	21,535	71,404
Household has negative income, but none of the other housing problems	1,500	0	0	0	1,500	1,444	0	0	0	1,444

**Table 8 – Housing Problems 2**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source**

**Comments:**

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,685	5,045	2,760	12,490	2,094	2,792	4,946	9,832
Large Related	770	770	149	1,689	645	735	873	2,253
Elderly	1,930	2,278	1,872	6,080	4,705	4,774	4,161	13,640
Other	6,123	4,803	5,179	16,105	2,489	1,987	2,824	7,300
Total need by income	13,508	12,896	9,960	36,364	9,933	10,288	12,804	33,025

**Table 9 – Cost Burden > 30%**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source**

**Comments:**

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,060	2,430	430	6,920	1,554	1,644	1,763	4,961
Large Related	558	245	10	813	585	245	140	970
Elderly	1,382	1,275	779	3,436	2,905	1,937	1,518	6,360
Other	5,620	1,880	1,049	8,549	2,005	1,304	1,045	4,354
Total need by income	11,620	5,830	2,268	19,718	7,049	5,130	4,466	16,645

**Table 10 – Cost Burden > 50%**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source**

**Comments:**

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	602	965	529	220	2,316	375	550	654	330	1,909

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	29	29	0	0	130	34	164
Other, non-family households	4	0	220	20	244	0	0	60	0	60
Total need by income	606	965	749	269	2,589	375	550	844	364	2,133

**Table 11 – Crowding Information - 1/2**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source**  
**Comments:**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2,060	1,900	1,803	5,763	585	850	2,039	3,474

**Table 12 – Crowding Information – 2/2**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source**  
**Comments:**

**Describe the number and type of single person households in need of housing assistance.**

Among renter households in the region, the greatest share of household sized in 2015 will be one-person households, which represent 40.3% of the total households in the region, or 23,427 households. One person owner households will account for 25.6% of total owner households, or 31,101 households in 2015. 44.2% of the region’s renter household are cost-burdened, as are 24.4% of the owner households. Therefore, we estimate that 10,354 one-person renter households and 8,076 one-person owner households need housing assistance. The total of 18,431 one-person households need housing Assistance.

According to the North Carolina Coalition to End Homelessness, 443 single-person households were counted during their homeless housing inventory in 2014 for the Asheville region. 70% of the Public Housing waiting list is for one-bedroom units. All indicators point to a high need for housing assistance for single-person households.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

There are approximately 59,980 persons living with a disability in the Asheville region. Madison and Transylvania counties have the highest percentage (18.0%) of their population living with a disability compared to Buncombe (14.7%) and Henderson (15.2%) counties, both of which are slightly lower than the overall regional average (Bowen). A person with a disability receiving SSI would have to pay 94% of their monthly income to rent a one-bedroom apartment in Asheville. There are only 105 Non-Elderly Disabled vouchers in use with the Housing Authority of the City of Asheville and WCCA jurisdiction. There are 308 accessible units identified among the region's surveyed multi-family units. Therefore, we can assume that most of the persons with a disability in the region need housing assistance.

According to the North Carolina Council for Women, in the 2013-2014 fiscal year the four-county consortium had 734 individuals receiving shelter services for Domestic Violence. 289 individuals were referred to shelters outside of the area due to a lack of space. 45 of those shelter clients were disabled. Approximately 60% of all victims of domestic violence are homeless within the region. In addition, there were 746 individuals received services for sexual assault. Data for the housing needs of individuals experiencing sexual assault or stalking was not available.

### **What are the most common housing problems?**

The most common housing problem continues to be a lack of available affordable options throughout the region. Cost burdened households make up 44.2% of all renter households, with 20.7% being severely cost burdened. 24.4% of all owner households are cost burdened, with 9.7% of owner households being severely cost burdened.

### **Are any populations/household types more affected than others by these problems?**

Extremely low and very-low income households experience a greater percent of cost burdening compared to other income levels. In addition, renter households experience a greater percent of cost burdening compared to owner households. 75% of renter households making less than 30% of the median income are cost burdened. For owner households, cost burdening is greatest for those making between less than 30% of the area median, and for those making between 80 to 120% of the median (Bowen).

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low-income families with children are buffeted by the nature of the service economy and lack of affordable housing choices. Increasing employment opportunities to obtain higher-wage jobs as well as adequate childcare and transportation are the consistent and dominant needs of formerly homeless families and individuals who are transitioning to full self-sufficiency. Children First/Community in

Schools noted in their written comments, “Last year, over 700 students in Buncombe County were identified as homeless – many of them living in overcrowded homes with frequent moves. As low-income parents juggle costs of transportation, utilities, medical expenses, food, and child care they are often one missed payment or paycheck away from eviction. In the end, investing in safe, affordable housing for parents will result in improved outcomes for the health and education of our community’s children.”

They cited the following regarding these high risk households: “The number of identified homeless students in Buncombe County Schools has increased 1,886% over the last 9 years (as defined under the McKinney-Vento Act as: *“individuals who lack a fixed, regular, and adequate nighttime residence.”*)” They also noted that, “According to 2013 employment data, 35,674 jobs (31%) representing five employment sectors reported annual wages below \$25,000. The bulk of those jobs were in Accommodation and Food Services (14,585) earning an average annual salary of \$16,328 and in Retail Trade (15,373) with an average salary of \$23,556. None of these jobs pay enough to meet affordability definitions for one-bedroom Fair Market Rental of \$655/month.” Although estimates of the at-risk population are difficult to obtain across the region, and have not been tracked due to the inconsistency of defining “at-risk” households, it is clear that low-wage households with children, especially single-adult headed households, are significantly at-risk. The predominant need for households nearing the end of rapid re-housing assistance is the opportunity to increase income for long-term sustainability. Job training for higher-skilled and higher-wage jobs, educational advancement and access to supportive services such as childcare are cited as specific needs for this population.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Asheville does not provide estimates of the at-risk population due to the inconsistency of “at-risk” definitions, and therefore lack of clear data.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Asheville does not have data for particular housing characteristics directly linked to instability and an increased risk of homelessness for individuals and families currently in housing. Identified barriers for individuals and families currently experiencing homelessness include lack of mental and medical health services, low-wage employment, low or no credit score, past criminal history.

## **Discussion**

On-going strategies of Housing First, increasing subsidy for permanent supportive and rapid re-housing interventions have been successful in reducing the number of homeless households, and in particular in Buncombe County, reducing chronic homelessness by over 80% since 2006. However, over the last 12

months, homelessness numbers have risen over the last 12 months as availability of affordable housing stock has declined to near zero vacancy rates. Homeless service providers are increasing efforts to recruit private landlords for fair market rentals, and creating public-private partnerships to develop new affordable units accessible to homeless households.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. A housing problem in this instance is defined as households lacking complete kitchen or plumbing facilities, having more than one person per bedroom, or having a cost burden greater than 30% of their income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,280	3,280	1,490
White	10,085	2,755	1,215
Black / African American	994	444	240
Asian	30	0	0
American Indian, Alaska Native	15	10	10
Pacific Islander	0	0	0
Hispanic	995	4	0
Other	165	60	25
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Alternate Data Source Name:**

2007-2011 CHAS Data

**Data Source Comments:**

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%



**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,320	7,495	0
White	10,080	6,550	0
Black / African American	1,290	360	0
Asian	100	25	0
American Indian, Alaska Native	69	50	0
Pacific Islander	0	0	0
Hispanic	715	480	0
Other	64	20	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:  
2007-2011 CHAS Data  
Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,370	16,375	0
White	10,670	14,765	0
Black / African American	645	715	0
Asian	115	0	0
American Indian, Alaska Native	65	65	0
Pacific Islander	0	0	0
Hispanic	770	715	0
Other	95	114	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:  
2007-2011 CHAS Data  
Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,630	12,290	0
White	4,080	11,115	0
Black / African American	153	635	0
Asian	30	89	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	229	345	0
Other	119	80	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:  
2007-2011 CHAS Data  
Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

% having one or more housing problems compared to income level					
Housing Problems	0%-30%	30-50%	50-80%	80-100%	100% +
Jurisdiction as a whole	72%	62%	43%	27%	11%
White	72%	61%	42%	27%	11%
Black / African American	59%	78%	47%	19%	13%
Asian	100%	80%	100%	25%	21%
American Indian, Alaska Native	43%	58%	50%	25%	13%
Pacific Islander	0%	0%	0%	0%	0%
Hispanic	100%	60%	52%	40%	30%
Other	66%	76%	45%	60%	17%

**Housing Problems by Income ÷ Race**

**Discussion**

For all income levels, 31% of households in the four-county Consortium have one or more of the four housing problems. For low to moderate income households (Households making less than 80% AMI), 56% have one or more of the four housing problems.

Hispanic and African American households' experience disproportionate housing needs. 53% of Hispanic and 43% of African American households at all income levels have one or more of the four housing problems. For low to moderate income Hispanic and African American households, the percent increases to 62% of African American households and 67% of Hispanic households.

### **0-30% AMI**

72% of all households in the 0-30% of area median income category have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (99% of Hispanic households (995 out of 999)).

### **30-50% AMI**

62% of all households in the 30-50% category have a housing problem. In this category, African American households have a disproportionately greater housing need compared to the category as a whole 78% of black households (1,290 out of 1,650)).

### **50-80% AMI**

43% of all households in the 50-80% category have a housing problem. In this category, 52% of Hispanic households (770 out of 1,485) have a disproportionately greater housing need than the category as a whole.

### **80-100% AMI**

27% of all households in the 80-100% of area median income category have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (40% of Hispanic households (229 out of 574)).

### **>100% AMI**

11% of all households making greater than 100% of the area median income have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (30% of Hispanic households (108 out of 642)).

Disproportionate need exists for Asian households at all income levels under 80% AMI; However, the number of Asian households is statistically low, only 1,144 Asian households out of a total of 168,075 (1% of all households).

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. A *severe* housing problem in this instance is defined as households lacking complete kitchen or plumbing facilities, having more than one person per bedroom, or having a cost burden greater than 50% of their income.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,020	5,535	1,490
White	8,115	4,720	1,215
Black / African American	819	624	240
Asian	30	0	0
American Indian, Alaska Native	15	10	10
Pacific Islander	0	0	0
Hispanic	890	105	0
Other	155	70	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS Data

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	6,505	13,325	0
White	5,205	11,415	0
Black / African American	750	900	0
Asian	20	105	0
American Indian, Alaska Native	45	74	0
Pacific Islander	0	0	0
Hispanic	405	785	0
Other	64	20	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Alternate Data Source Name:  
2007-2011 CHAS Data  
Data Source Comments:

\*The four severe housing problems are:  
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,320	24,425	0
White	3,730	21,700	0
Black / African American	125	1,245	0
Asian	25	90	0
American Indian, Alaska Native	0	130	0
Pacific Islander	0	0	0
Hispanic	410	1,075	0
Other	30	185	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Alternate Data Source Name:  
2007-2011 CHAS Data  
Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,310	15,610	0
White	1,165	14,030	0
Black / African American	24	759	0
Asian	0	114	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	120	444	0
Other	0	210	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Alternate Data Source Name:**  
2007-2011 CHAS Data  
**Data Source Comments:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

For all income levels, 14% of households in the four-county Consortium have one or more of the four severe housing problems. Hispanic households experience the greatest percent of disproportionate severe housing needs (36% of Hispanic households).

**0-30%**

59% of all households in the 0-30% of area median income category have a severe housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (89% of Hispanic households (890 out of 995).

**30-50%**

33% of all households in the 30-50% category have a housing problem. In this category, African American households have a disproportionately greater housing need compared to the category as a whole (45% of black households (750 out of 1,650)).

#### **50-80%**

15% of all households in the 50-80% category have a housing problem. In this category, 28% of Hispanic households (410 out of 1,485) have a disproportionately greater housing need than the category as a whole.

#### **80-100%**

8% of all households in the 80-100% of area median income category have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (21% of Hispanic households (120 out of 564)).

#### **>100%**

2% of all households making greater than 100% of the area median income have a housing problem. In this category, Hispanic households have a disproportionately greater housing need compared to the category as a whole (20% of Hispanic households (400 out of 1,985)).

Disproportionate need exists for Asian households at the 0-30% income level; However, the number of Asian households is statistically low, only 1,144 Asian households out of a total of 168,075 (1% of all households).

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A housing cost burden exists when a household pays more than 30% of income toward housing and a severe cost burden exists when housing costs are more than 50% of household income. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	89,260	17,613	10,164	735
White	84,590	16,100	8,995	695
Black / African American	2,240	814	669	40
Asian	545	175	85	0
American Indian, Alaska Native	240	4	20	0
Pacific Islander	10	25	0	0
Hispanic	1,635	495	395	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Alternate Data Source Name:

2007-2011 CHAS Data

Data Source Comments:

### Discussion

Of the total number of households in the four-county area, 27,777 or 24% are cost-burdened, with 10,164 or 9% being severely cost-burdened. Black and Hispanic households have a disproportionate housing cost burden compared to the jurisdiction as a whole: 35% of Hispanic households (890 out of 2,525) and 39% of Black households (1,483 out of 3,763). Pacific Islander households also have a disproportionate housing cost burden, however the number of households is statistically low for the region



## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

There is at least one racial or ethnic group that has a greater need than the income category as a whole in every need category examined.

For all income levels, 31% of households in the four-county Consortium have one or more of the four housing problems. For low and moderate income households (those making less than 80% AMI) 56% of households have one or more housing problems. Hispanic and black households experience the greatest percent of disproportionate housing needs (53% of Hispanic and 43% of black households). The greatest percent of disproportionate need for a racial or ethnic group in a single income category is for Hispanic and Asian households making less than 30% AMI.

The 0-30% income category has the greatest percent of disproportionately greater need of all the income categories. Over 99% of Hispanic households in at that income level have one or more of the four housing problems. Disproportionate need is seen for the Hispanic population in the 80-100% and greater than 100% AMI income levels as well. Disproportionate need is also present for African American households at the 30-50% AMI income level. The percent of disproportionate need for Asian households was extremely high in almost all income categories, however the actual number of Asian households is statistically very small.

The final Table in Section NA-15 shows the percent of households at each income level having one or more housing problems. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

### **If they have needs not identified above, what are those needs?**

Needs not identified above are more holistic in nature, like improved incomes, homebuyer assistance and education, more affordable housing, and additional jobs.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

#### **Hispanic**

The greatest concentrated percentage of Hispanic households in the consortium is within two census tracts in Henderson County and one in Buncombe County. In Buncombe, tract 22.03 has a Hispanic population of 27% and is located in south Buncombe between Avery Creek and Royal Pines. In Henderson County, tract 9314 has a Hispanic population of 32% and is located in southeast Henderson County in an area that includes parts of Flat Rock, East Flat rock, and a rural area. Tract 9301 has a

Hispanic population of 25% and is located in a large northeast section of Henderson County which includes parts of Hoopers Creek, Gerton, Edneyville, and rural areas.

**Black/ African American**

The greatest concentrated percentage of Black households in the consortium is within several census tracts within the City of Asheville in Buncombe County. These concentrations are highest in areas near the East of the Riverway- census tract 9 (56%), South slope/MLK drive- census tract 7 (42%), Hillcrest area- census tract 2 (38%), northern Shiloh –census tract 20 (29%), southern Shiloh- census tract 21 (24%), and the tract north of the Hillcrest area- census tract 3 (22%).

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

According to the Public Housing Agency Inventory (PHA), there are 18 Public Housing developments totaling 2,210 units throughout the Consortium. 11 of those public housing communities are in the City of Asheville. An additional 2,177 Section 8 unit vouchers are in use, with 1,531 of those vouchers in Asheville. Information provided by the seven regional Public Housing agencies shows a waiting list of over 1,548 applicants in need of Public Housing. Surveys conducted by Bowen National Research on 50 multifamily government-subsidized housing projects showed a 0% vacancy rate for all unit sizes. There is a great need for housing assistance. The tables below provide information about the regions public housing facilities and voucher program numbers.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	242	2,052	1,410	20	1,762	196	0	102

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Alternate Data Source Name:**

Public Housing Reporting

**Data Source Comments:**

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	5	189	22	0	29	0	0
# of Elderly Program Participants (>62)	0	219	412	387	0	251	0	0
# of Disabled Families	0	49	792	812	0	462	0	0
# of Families requesting accessibility features	0	24	39	2,216	78	1,977	86	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	40	17	0	23	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Public Housing Reporting

**Data Source Comments:**

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	186	2,178	1,640	0	1,583	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	27	2,296	1,095	0	237	0	0	0
Asian	0	2	5	9	0	1	0	0	0
American Indian/Alaska Native	0	7	17	18	0	5	0	0	0
Pacific Islander	0	0	0	0	0	12	0	0	0
Other	0	33	125	139	0	10	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Alternate Data Source Name:

Public Housing Reporting

Data Source Comments:

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	239	103	0	80	0	0	0
Not Hispanic	0	175	4,355	2,736	0	1,763	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Alternate Data Source Name:

Public Housing Reporting

Data Source Comments:



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The most cited need by Housing Authorities for applicants on the waiting list is one bedroom and handicapped accessible units. Those needing accessible units cited the presence of stairs in and outside of the unit as one type of barrier.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Public Housing agencies have reported a total of 712 households on the waiting list for Section 8 housing vouchers. The public housing unit waiting list is 1,092 households (71%) for one-bedroom units, and 456 households for units with two or more bedrooms. The most immediate needs of residents of public housing and Section 8 vouchers is one-bedroom units, especially for elderly and disabled households.

**How do these needs compare to the housing needs of the population at large**

Residents in need of Public Housing and Section 8 Vouchers have similar needs to the larger population: a lack of affordable housing options, and a high demand for one-bedroom units.

**Discussion**

The average household living in Public Housing makes less than 30% of the area median income. 20% of households are over the age of 62, and 39% of households are disabled. For Section 8 voucher recipients 27% of households are over the age of 62, and 58% are disabled. With many units in the region already over 50 years old, the need to maintain and modernize existing structures compounds the need for additional units given the long waiting lists.

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

Homeless data is gathered through an annual Point in Time (PIT) Count as well as throughout the year in the Homeless Management Information System (HMIS). North Carolina is on a statewide HMIS with the goal of allowing the 4-county region to have consistent procedures for gathering and reporting accurate data. System administration issues have plagued data collection and reporting for jurisdictions across the state. In 2015, a new organization has been tasked with supervising the network with the expectation that communities would be equipped with new and improved tools for measuring the needs of the homeless.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	52	140	0	0	0
Persons in Households with Only Children	0	5	0	0	0	0
Persons in Households with Only Adults	65	411	1,294	0	0	0
Chronically Homeless Individuals	40	7	47	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	7	219	503	0	0	0
Unaccompanied Child	5	20	0	0	0	0
Persons with HIV	0	1	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Alternate Data Source Name:**  
2014 Asheville/Buncombe Point-in-Time Count  
**Data Source Comments:**



Indicate if the homeless population is: Partially Rural Homeless

**Rural Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	57	0	0	0
Persons in Households with Only Children	0	0	1	0	0	0
Persons in Households with Only Adults	0	0	133	0	0	0
Chronically Homeless Individuals	0	0	31	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	12	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Alternate Data Source Name:**  
 2014 Asheville/Buncombe Point-in-Time Count  
**Data Source Comments:**

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

Persons experiencing homelessness in rural areas face the same barriers to housing as their counterparts throughout the region, but their challenges are compounded by limited affordable housing stock, fewer employment options and less access to healthcare services.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Data is not available for the above categories due to the lack of consistent reporting options in the current implementation of HMIS in North Carolina.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	498	223
Black or African American	139	41
Asian	2	1
American Indian or Alaska Native	3	4
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	104	95
Not Hispanic	501	165

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Families with children represent less than 25% of the nonveteran homeless population and less than 10% of the veteran homeless population. Nearly all families with children are in need of rapid re-housing financial assistance for short-term rental assistance to move back into an appropriate, stable housing placement. Family homelessness has risen slightly due to the near zero vacancy rate of fair market units, causing longer length of stays in emergency shelter waiting for an available unit.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

70% of those experiencing sheltered homelessness are White, and more than 80% of unsheltered homeless are White. The racial make-up of the 4-county region is predominately White. The non-White homeless population is a higher percentage than the non-White housed population, reflecting a higher incidence of homelessness in minority populations, particularly African-American.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The unsheltered homeless population is more than 90% single adult households, the majority of them classified as chronically homeless. Incidences of mental, physical and addictive disorders are high. The sheltered homeless population includes families with children and single male and female households. Under employment, lack of employment, poor credit scores and previous criminal background are common barriers to housing for those experiencing sheltered homelessness.

**Discussion:**

Overall numbers of those experiencing homelessness in the 4-county region remained flat until the past 12 months, when affordable housing stock reached near-zero vacancy rates throughout the region. Building capacity to create new affordable units, as well as make existing units affordable, is a key priority for the region's efforts in continuing to reduce homelessness. The Balance of State Continuum of Care and the Buncombe County Continuum of Care require participation in a Coordinated Assessment process, using best practice tools and coordination of care to appropriately assess individuals' and families' housing needs and person-centered plans to achieve safe and sustainable permanent housing.

Buncombe County's efforts to implement a 10-year plan to end chronic homelessness by investing resources in a coordinated, sustained effort that addresses the underlying causes of homelessness has resulted in a more than 75% decrease in chronic homelessness since 2006. Strong data collection and analysis through the utilization of the HMIS resource created a collaborative CoC-wide effort in Buncombe County that includes cross-collaboration with Buncombe County, the City of Asheville, Housing Authority of the City of Asheville, Homeward Bound of Western North Carolina, Smoky Mountain Center, Asheville-Buncombe Community Christian Ministries, Mission Hospital and United Way of Asheville and Buncombe County.

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

According to interviews conducted by Bowen National Research with local area stakeholders, housing alternatives that meet the specific needs of the special needs population are limited. Typically special needs residents need some level of long term support services as well as housing. Options include group homes, assisted living facilities, or conventional housing which is constructed for physical accessibility and/or linked to services such as outpatient treatment or case management.

### **Describe the characteristics of special needs populations in your community:**

Excluding the homeless population which totals 717, the largest number of special needs persons is among those age 62 and older (105,830 people), persons with disabilities (59,980), adults with mental illness (16,425), and the frail elderly - persons age 62+ requiring some level of assistance with daily living (Bowen)(11,366).

A smaller number of Special Needs populations include multi-generational households (5,068 people), Ex-offenders (855), victims of Domestic Violence (731), persons living with HIV/AIDS (641), and persons with Substance Abuse (466). Madison and Transylvania counties have the highest percentage of their population living with a disability (18%).

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Housing alternatives that meet the specific needs of the special needs population are limited.

Based on an evaluation of the region's elderly population and information from the U.S. Centers for Disease Control and Prevention, approximately 7.4% of all age 65 and older households require ADL assistance. Applying this share to the region's 2015 population of persons age 62 and older yields an estimated 11,366 elderly persons requiring ADL assistance. These 11,366 persons are categorized as "Frail Elderly" and likely require either home health care services or senior care housing to meet their specific needs.

Persons with Disabilities receiving SSI benefits have a disproportionately high housing cost burden. Accessible housing for disabled persons is greatly needed within Buncombe and Henderson counties as the current waitlist for these units is approximately two-years according to Disability Partners of Asheville. Of the 14,198 multi-family units surveyed by Bowen, only 2.2% of units were handicap accessible.

Since 2004 the number of persons served within state licensed Neuro-Medical Treatment Centers and State Psychiatric Hospitals in North Carolina has decreased by 77%. 290 persons with severe mental illness were treated in the Asheville region in 2013. 466 persons with substance abuse were treated in Drug Abuse Centers. Buncombe County accounts for 79.6% of all persons treated for substance abuse in the Asheville region and has the highest population served (371) within the Western Highland LME. In terms of housing and rehab treatment facilities, the Asheville region appears to be well served. According to the North Carolina Department of Public Safety Rehabilitative Programs & Services county database there are approximately 31 facilities within the Asheville region which offer transitional or permanent supportive housing as well as substance abuse and counseling programs either for free or fees are based on a sliding scale.

There are currently 5,068 multi-generational households residing within the Asheville region, of which 47% (2,718) reside within Buncombe County. A service provider with Council on Aging believes that most multi-generational households in the area live together out of necessity either because they can no longer afford their home or are “doubling up” because of lack of affordable housing options. Additionally, many low-income families receiving subsidies in the area may want to live with or take in family members but are unable to do so because they would lose their assistance due to the additional income that would result from adding to their household sizes. It was noted that if larger affordable bedroom types were developed, they may be able to accommodate multi-generational household living. Currently, there is no affordable housing in the area available to support multi-generational living (all low income multifamily projects are fully occupied). Furthermore, most multigenerational living options that are advertised in the area serve higher income households thus making them inaccessible to low-income families.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

In 2013, it was estimated that there were approximately 28,101 persons identified as living with HIV/AIDS within North Carolina, of which 641 persons reside within the Asheville region. As of June 2014 there were 32 newly reported cases of HIV/AIDS within the Asheville region, according to the North Carolina 2014 Quarterly HIV/STD Surveillance Report.

#### **Discussion:**

Providing housing for persons with special needs has been adopted as a priority in this Consolidated Plan.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The City of Asheville public facility needs are facilities that directly support affordable housing and economic development. More specifically, these include:

- Facilities that provide workforce education and training for economically disadvantaged and special needs persons;
- Facilities that provide child care for children of working parents;
- Facilities that provide educational services, including after school and summer enhancement for school-age children;
- Facilities that enhance quality-of-life and sustainability in Asheville low-wealth neighborhoods.

### **How were these needs determined?**

The City of Asheville has assessed and determined these needs through a number of methods. These include:

- A comprehensive public engagement process that included extensive community forums and focus groups, and an on-line survey receiving over 500 responses;
- The prior five years of experience of the City Community Development Division in managing CDBG grants, the City's "Strategic Partnership Grant program," and being the primary liaison between the City and its external stakeholders in public facilities and services;
- The management of the recently completed East of the Riverway program, a TIGER II funded planning process that focused on its census Tract 9 area. This area is one of Asheville's lowest income neighborhoods, while also including the emerging Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.
- Participation in the GROW WNC process, funded through a HUD Sustainable Communities Regional Planning Grant, that examined issues of growth and sustainability in the five-county Land of Sky region;
- The regional Housing Needs Assessment process (referenced extensively elsewhere in this plan) that also examined demographic and economic trends in the Consortium region;
- Participation in and access to strategic plans developed by Asheville and the region's social and economic development agencies, including the Asheville Buncombe Economic development Coalition, the United Way of Asheville and Buncombe County, Children First/Communities in Schools, Green Opportunities, and others.

### **Describe the jurisdiction's need for Public Improvements:**

The City's Public Improvement Needs are:

- Infrastructure- roads, sidewalks, multi-modal facilities- that support affordable housing and economic development, and sustainable neighborhoods;
- Specific infrastructure that support the Wilma Dykeman Riverway and other TIGER VI funded activity;
- Community centers that are located in low income and low wealth neighborhoods and provide a variety of services and opportunities for the residents of those neighborhoods.

### **How were these needs determined?**

The City of Asheville inventories its public facilities such as sidewalks, roads, bridges and other facilities such as recreation centers, greenways and other multi-modal facilities, maintenance facilities.

The City is currently seeking funding for phases 2 and 3 of the Dr. Wesley Grant Jr. Southside Center, a cultural and recreation center located in the City's Southside neighborhood. The City is also considering repurposing existing city facilities- such as its Park Maintenance facility, for affordable housing. Recent inventory indicates that the City has the need for 500 miles of sidewalks.

Of special mention during the five-year period served by this Consolidated Plan, the City is embarking upon a major multi-modal development supported with a \$14.6 million TIGER VI grant. Anticipating a minimum of a 1:1 match, significant City investment will be made in this program, the River Arts District Transportation Improvement Program (RADTIP), which will create a system of multi-modal improvements along Asheville's riverfront and through its East of the Riverway area. The program of improvement will include the construction of the Town Branch and Clingman Forest Greenways, a complete streets program for Livingston Street, and the re-creation of Riverside Drive a multi-modal, multi-use transportation way. These improvements will directly support job creation and the sustainability of the east of the Riverway area.

### **Describe the jurisdiction's need for Public Services:**

City of Asheville Public Service Needs are:

- Services that directly support low-income persons find and retain affordable housing;
- Services that enable low-income persons develop workforce skills and find and retain employment;
- Services that end homelessness;
- Services for victims of domestic violence;



- Services that support affordable housing and economic independence for persons with disabilities including mental health and developmental and intellectual disability;
- Services that increase educational opportunity and the probability of long term success for children and youth.

### **How were these needs determined?**

The City of Asheville has assessed and determined these needs through a number of methods. These include:

- A comprehensive public engagement process that included extensive community forums and focus groups, and an on-line survey receiving over 500 responses;
- The prior five years of experience of the City Community Development Division in managing CDBG grants, the City's "Strategic Partnership Grant program," and being the primary liaison between the City and its external stakeholders in public facilities and services;
- The management of the recently completed East of the Riverway program, a TIGER II funded planning process that focused on its census Tract 9 area. This is area is one of Asheville's lowest income neighborhoods, while also including the emerging Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.
- Participation in the GROW WNC process, a HUD Sustainable Communities Regional Planning Grant, that examined issues of growth and sustainability in the five-county Land of Sky region;
- The regional Housing Needs Assessment process (referenced extensively elsewhere in this plan) that also examined demographic and economic trends in the Consortium region;
- Participation in and access to strategic plans developed by Asheville and the region's social and economic development agencies, including the Asheville Buncombe Economic development Coalition, the United Way of Asheville and Buncombe County, Children First/Communities in Schools, Green Opportunities, and others.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Consortium region's housing market is strong. Prices of homes for sale are rising, and are now at pre-recession levels. Rental housing is full. Supply of homes- both for sale and for rent- is the greatest issue for low and moderate income households.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

### Introduction

The housing stock in the Consortium is primarily one-unit detached structures. Mobile homes make up a significant percentage of the housing stock, particularly in the rural areas of the Consortium.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	111,568	66%
1-unit, attached structure	5,587	3%
2-4 units	8,761	5%
5-19 units	8,659	5%
20 or more units	5,326	3%
Mobile Home, boat, RV, van, etc	28,184	17%
<b>Total</b>	<b>168,085</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	594	0%	2,397	4%
1 bedroom	4,428	4%	18,652	38%
2 bedrooms	57,255	50%	43,202	89%
3 or more bedrooms	167,675	146%	32,939	68%
<b>Total</b>	<b>229,952</b>	<b>200%</b>	<b>97,190</b>	<b>199%</b>

**Table 29 – Unit Size by Tenure**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Consortium has prioritized assistance to households earning 60% or less of median income. Single person households and one-adult families with children are also prioritized. Renter households are prioritized. Over the five year period covered by this Plan, the City and Consortium seek to assist 1,170 households with CDBG, HOME and local and state funds leveraged by the federal assistance. Of that

number, we plan to create 500 new rental units for households earning less than 60% of median income, of which the majority of units will be one-bedroom units; to provide tenant-based rental assistance to 470 households, of which the great majority will have incomes less than 50% of median income; and to construct 140 new homes for households primarily earning less than 60% of median income. Additional activities will include emergency repairs for very-low income special needs households, down-payment assistance, repair of rental units.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Throughout the Consortium region, there are 41 projects with a total of 2,030 units that could potentially lose their subsidy or tax credits by 2020. 1,126 units operate under a government subsidy serving households with income up to 50% of area median income. The City of Asheville will actively working to contact all owners of currently subsidized property, with the goal to lose as few currently subsidized units as possible. Since all 904 Tax Credit units are required to be affordable for 30 years since original occupancy, no tax credits should be lost.

Significant housing demand and insufficient supply at all levels raises the concern that existing affordable non-subsidized units, especially older rental housing stock, may experience pricing increases that affect lower income renters. Additionally, the City of Asheville is carefully examining the increase in short-term rentals and the potential impact on affordable housing.

**Does the availability of housing units meet the needs of the population?**

There is significant affordable housing supply deficit. The total rental unit housing gap for the Consortium for households earning 80% or less of median income is 5,913 units. The total owner unit housing gap in the Consortium for households earning 80% or less of median income is 2,838. The total housing gap is 8,751 units.

These figures do not include those households who are cost-burdened. The total rental housing need- which includes cost-burdened households- is 28,663. The total owner housing need is 26,613. The total combined housing need is 55,276 households.

**Describe the need for specific types of housing:**

Housing is needed across all incomes, households and housing types. Within that broad need, some additional categorization can be made:

- Rental housing for households earning less than 60% of median income is the greatest need.
- Generally, an aging population and decreasing household size has created the greatest production need for small- single bedroom- rental units.

- Single adult low-income households with children are severely cost-burdened and have little housing choice.

## **Discussion**

With a strong housing market, the region needs supply across all incomes and demographics. This creates competition for land and construction, making it difficult to develop affordable housing.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

The housing market in the Consortium appears to have recovered well after the economic downturn of the last decade. Since 2000, the area has seen a 74% increase in home values and a 50% increase in contract rents. For example, median rents in Buncombe County in 2000 were \$454; in 2013 they were \$675. Madison County has experienced the largest percent increase in home values and rent prices: The median contract rent in 2000 was \$273; in 2013 it was \$419. 11% of Consortium households pay over \$1,000 per month for rent. The tables below provide additional information about the cost of housing.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	101,850	177,500	74%
Median Contract Rent	377	565	50%

Table 30 – Cost of Housing

**Alternate Data Source Name:**

Census 2013

**Data Source Comments:**

Rent Paid	Number	%
Less than \$500	39,516	81.1%
\$500-999	47,279	97.5%
\$1,000-1,499	6,632	13.6%
\$1,500-1,999	1,643	3.4%
\$2,000 or more	2,120	4.4%
<b>Total</b>	<b>97,190</b>	<b>200.0%</b>

Table 31 - Rent Paid

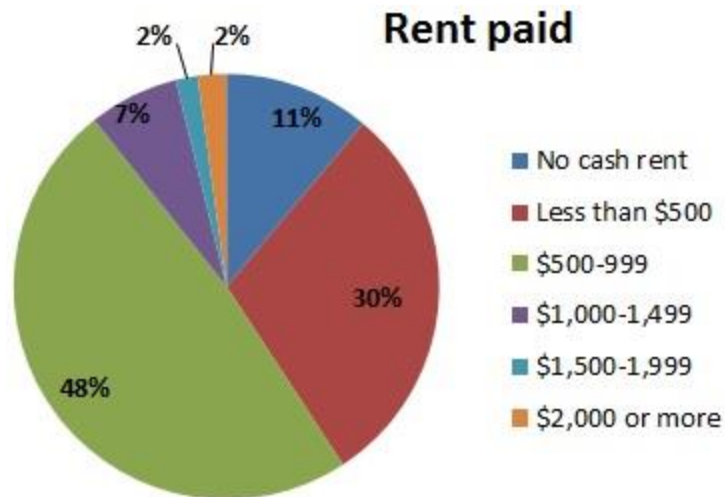
**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

	Median Market-rate Rents by Bedroom Type			
	Studio	One-Bedroom	Two-Bedroom	Three-Bedroom +
<i>City of Asheville</i>	\$720	\$836	\$904	\$1,216
<b>Buncombe County</b>	\$667	\$830	\$916	\$1,021
<b>Henderson County</b>	\$330	\$745	\$647	\$1,138
<b>Madison County</b>	-	\$750	-	-
<b>Transylvania County</b>	-	\$525	\$800	\$963

### Median Market Rents



#### Rent Paid

#### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,864	No Data
50% HAMFI	21,202	13,914
80% HAMFI	54,828	38,737
100% HAMFI	No Data	65,817
<b>Total</b>	<b>82,894</b>	<b>118,468</b>

Table 32 – Housing Affordability

Alternate Data Source Name:  
Census 2000 and CPD ACS 2011 data  
Data Source Comments:

#### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	972	1,378	1,634	2,097	2,719
High HOME Rent	856	1,212	1,438	1,844	2,088
Low HOME Rent	856	1,096	1,314	1,518	1,694

Table 33 – Monthly Rent

Alternate Data Source Name:  
HUD Fair Market and HOME rents  
Data Source Comments:

#### Is there sufficient housing for households at all income levels?

No. There is a significant supply gap for households at all income levels.

## **How is affordability of housing likely to change considering changes to home values and/or rents?**

Housing in the Consortium area is becoming less affordable, due to a fast-growing population, limited supply of buildable land, and continuing tight credit. Both rental costs and home values are rising.

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Throughout the Consortium, HOME and Fair Market Rents lag significantly behind median rents. For example, in the City of Asheville, the one-bedroom median rent is \$836; two bedroom, \$904 and three bedroom, \$1,216. The High HOME and FMR rents are \$606 for a one-bedroom, \$719 for a two-bedroom and \$922 for a three-bedroom rental.

Therefore, we will look to employ multiple strategies to produce affordable housing. This includes maximizing our HOME and local funds to support LIHTC developments throughout the Consortium; to require at least 30 years of affordability for all rental housing developed using HOME funds; to seek voluntary affordable units in market developments in the City of Asheville through density bonuses and local financial incentives; by supporting habitat and other homeownership opportunities geared to households earning less than 60% of median income.

## **Discussion**

Addressing the housing supply gap, focused on the needs of the low and moderate income population of the region, is our highest housing priority. Investments of all kinds will be targeted to meet this supply need.



## **MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)**

### **Introduction**

Selected conditions are similar to housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

### **Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":**

HUD regulations help define these terms:

“Standard” Examples:

- The unit meets HUD Housing Quality Standards (HQS).
- The unit meets all state and local codes.

“Substandard” Example:

- The unit is in poor condition and it is both structurally and financially feasible to rehabilitate

The standards followed by local jurisdictions in the Consortium, generally speaking, fall under state statutes.

### **160A-425 – Defects in buildings to be corrected.**

This section essentially says that when an inspector identifies a “defect” either because the structure wasn’t built according to code or has deteriorated to a substandard condition, that the inspector must notify the owner of the defect and their responsibility to correct it. This is a broad category that can apply to very minor repairs but also includes those building that are in very serious condition.

### **160-426 – Unsafe building condemned in localities.**

This section goes further to describe “unsafe” buildings that are dangerous to life either because of any number of potential factors including, but not necessarily limited to:

- Liability to fire
- Bad condition of walls
- Overloaded floors
- Defective construction
- Decay, unsafe wiring or heating system
- Inadequate means of egress

If one or more of these conditions are found, then the inspector is supposed to deem it “unsafe” and notify the owner and post a notice on the structure. There is also a subsection that allows an inspector to deem a building “unsafe” if it is in a community target zone and 1) vacant and abandoned and, 2) in such a dilapidated state as to be deemed blighted or a nuisance.

Statutes go on to discuss a hearing process should the owner fail to take corrective action, including potential for demolition. The local government’s obligation is to inform the owner and keep a record. If truly unsafe, we are authorized to secure the property (including demolition) but we are not compelled to do so.

The same group of statutes also allows local governments to expand these standards to apply to residential structures by adopting a local ordinance, which The City of Asheville has. The City’s local ordinance is a little more specific in that it identifies items that are building code requirements that, if not satisfied, deems a structure unfit for human occupancy.

The statutes are not very specific and we certainly have buildings that are deemed unsafe that could easily be renovated (for example, a home in decent shape that simply had the furnace go out). Generally speaking though, buildings that just have defects but are not necessarily deemed “unsafe” are easily renovated and many, but not all, “unsafe” buildings could be renovated. Similarly, the more specific standards are the same. A building is deemed unfit for human occupancy when there is a lack of hot water, but this is easily corrected. However, if you had this and 10 other things from that same list, then it may not be worth renovating.

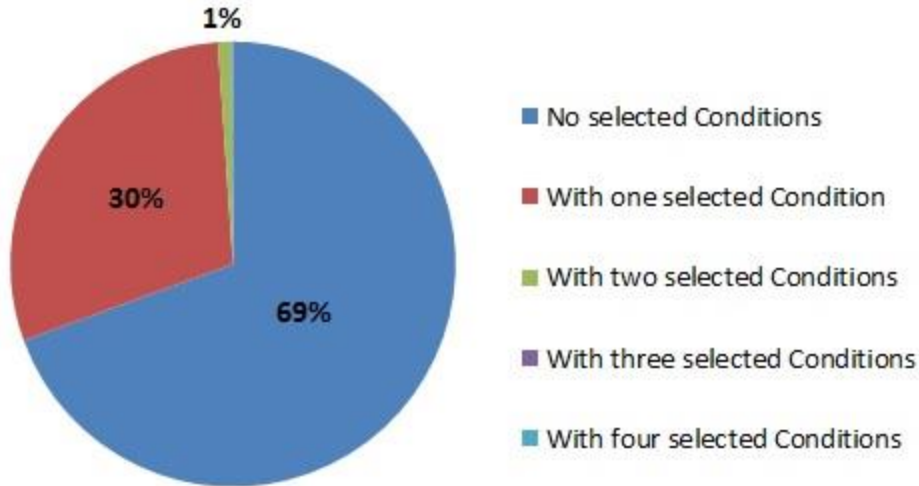
### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	55,984	48%	40,670	84%
With two selected Conditions	1,256	2%	1,844	4%
With three selected Conditions	10	0%	300	0%
With four selected Conditions	0	0%	126	0%
No selected Conditions	172,702	150%	54,250	112%
<b>Total</b>	<b>229,952</b>	<b>200%</b>	<b>97,190</b>	<b>200%</b>

Table 34 - Condition of Units

Alternate Data Source Name:  
Census 2000 and CPD ACS 2011 data

Data Source Comments:



**Unit Condition**

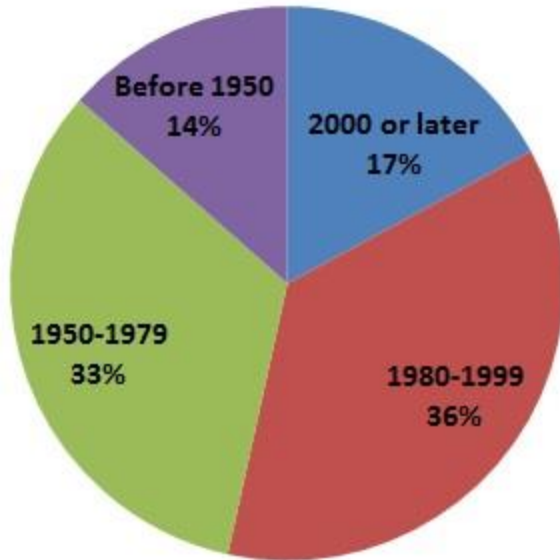
**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	40,455	36%	15,592	32%
1980-1999	85,755	74%	32,706	68%
1950-1979	75,574	66%	32,564	67%
Before 1950	28,168	24%	16,328	34%
<b>Total</b>	<b>229,952</b>	<b>200%</b>	<b>97,190</b>	<b>201%</b>

**Table 35 – Year Unit Built**

**Alternate Data Source Name:**  
 Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**

## Age of Units



### Age of Unit

#### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	53,311	45%	24,932	50%
Housing Units build before 1980 with children present	8,176	7%	4,201	8%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Alternate Data Source Name:

Census 2013

Data Source Comments: Local data for vacant units by rehabilitation suitability was not available. County-Specific vacancy data has been provided as alternative information.

<b>Vacant Units</b>					
<b>2013 Estimates</b>	<b>Buncombe</b>	<b>Henderson</b>	<b>Madison</b>	<b>Transylvania</b>	<b>Total</b>
For rent	2,177	845	68	356	<b>3,446</b>
Rented, not occupied	309	57	4	63	<b>433</b>
For sale only	1,431	983	125	226	<b>2,765</b>
Sold, not occupied	142	208	14	79	<b>443</b>
For seasonal, recreational, or occasional use	4,808	4,283	973	3,523	<b>13,587</b>
For migrant workers	0	57	0	11	<b>68</b>
Other vacant	4,284	2,988	1,203	924	<b>9,399</b>
<b>Total:</b>	<b>13,151</b>	<b>9,421</b>	<b>2,387</b>	<b>5,182</b>	<b>30,141</b>

Data Source: Census 2013

### **Vacant Units**

#### **Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

45% of owner-occupied housing and 50% of renter occupied housing in the Consortium was built before 1980. This older housing stock is more prone to deferred maintenance and deterioration. While the incidence of multiple substandard conditions is low, we have found that it is special needs households- the elderly, persons with disabilities, low-income households with young children- who are most affected by these conditions. We consider addressing these needs to be an important element in our homelessness prevention and mitigation strategy. Therefore, a program of emergency repairs funded through CDBG continues to be an important part of the City of Asheville affordable housing strategy.

#### **Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

45% of owner-occupied housing and 50% of renter occupied housing in the Consortium was built before 1980. 7% of these owner-occupied units- 8,176 units- and 9% of the renter occupied units- 4,201 units- have children present, and therefore could contain lead-based paint hazards.

### **Discussion**

Housing rehabilitation is an important part of the Consortium's strategy to maintain people in their homes, especially older persons and special needs households. CDBG funds can be used for emergency repairs, and have historically been budgeted for that purpose. HOME funds require that homes be brought to code, at what is often a cost exceeding \$50,000/unit. Our needs for housing supply production are a higher priority in this Plan. However, although a lower priority, housing rehabilitation is included in the Plan. Volunteer-based repairs are successfully meeting emergency needs in Madison

County without HOME funds, and the Consortium is proud that partners and members are able to support that effort.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

There are seven separate Housing Authorities throughout the four-county Consortium. These agencies include the following:

- Housing Authority of the City of Asheville
- Hendersonville Housing Authority
- Brevard Housing Authority
- Marshall Housing Authority
- Mars Hill Housing Authority
- Madison County Housing Authority
- Hot Springs Housing Authority.

In addition, Western Carolina Community Action administers the Section 8 Voucher program for Transylvania County. The tables below provide information about the regions public housing facilities and Section 8 voucher program numbers.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	248	4,179	3,876	26	3,380	824	0	818
# of accessible units			70						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 38 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Reporting

Data Source Comments:

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

A total of 1,908 Public Housing units are available. 4% (70 total) units are considered accessible. An additional 248 unit vouchers are available for Mod-Rehab units with 11% of those units being accessible. A total of 1,581 Section 8 vouchers are also available with 14% being Veterans Affairs Supportive vouchers and 7% being designated for disabled individuals. Public Housing Authorities in the area rate the condition of their buildings as “Good”, with an average inspection score of 93.1 out of 100. While inspection conditions may be considered good, many units are old and out of date in terms of the efficiency of appliances and equipment.



## Public Housing Condition

Public Housing Development	Average Inspection Score
Good	93.1

Table 39 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Within the City of Asheville, 93% of Public Housing units have been converted under the Rental Assistance Demonstration program. The oldest Public Housing development, consisting of 96 units, is scheduled to be redeveloped and replaced with new units due to its poor condition.

Outside of the City of Asheville, Public Housing units continue to be maintained as they age – some units are over 50 years old. Many units need upgrades to plumbing, siding, and appliances. Upgrading units with washer and dryer hookups where there previously were none has also been a need. The Madison County Public Housing Authority has used Capital Fund monies over the last 15 years to completely renovate their 40 Public Housing units. Remaining needs for Madison County include replacing sidewalks, parking lots, and pavement. In Hendersonville, Capital Funds have been used to completely remodel several units and to upgrade cabinets, floors, and heating units.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of the City of Asheville (HACA) is working closely with the City, County, and other local partners to use the Rental Assistance Demonstration program conversion and Low Income Housing Tax Credit financing to replace the 96 public housing units at Lee Walker Heights and to increase the size of the development to approximately 200 affordable housing units within a mixed-income community. Once success has been demonstrated with that model, the City and HACA plan to turn to other older developments to see if similar results can be achieved with the same model.

The Brevard Housing Authority (BHA) has entered into an Energy Performance Contract financing and plans to do extensive energy and water efficiency work in its Public Housing units, including replacement of HVAC equipment and plumbing fixtures to conserve energy and the environment and reduce operating costs. Additionally the exterior building envelope of one BHA community is currently being upgraded with capital fund program funding, and funds are budgeted for renovation of a four-bedroom unit for accessibility.

Other Housing Authorities throughout the Consortium rely on strict policies concerning housekeeping, zero tolerance for drug/criminal activity and keeping up on day to day maintenance issues in order to improve the living environment of its residents. Agencies can employ other strategies to improve housing such as implementing programs to improve indoor environmental quality and advocating for healthy, affordable housing.

**Discussion:**

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

A collaborative Continuum of Care effort that includes cross-collaboration with broad array of governments and agencies exists to implement creative solutions to provide services and housing support in an effort to end homelessness Buncombe County. Collaborators include the City of Asheville, Buncombe County, Housing Authority of the City of Asheville, Homeward Bound of Western North Carolina, Smoky Mountain Center, Asheville-Buncombe Community Christian Ministries, Mission Hospital and United Way of Asheville and other public and private entities. Recent implementation of Coordinated Assessment and referral for existing programs and resources centered on Housing First prioritization to those most at risk occurs within this framework of collaboration.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	16	32	21	59	0
Households with Only Adults	161	0	239	564	24
Chronically Homeless Households	0	0	0	371	0
Veterans	0	0	198	302	0
Unaccompanied Youth	6	0	0	0	0

**Table 40 - Facilities Targeted to Homeless Persons**

**Alternate Data Source Name:**  
2014 Electronic Housing Inventory  
**Data Source Comments:**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Smoky Mountain Center, a Managed Care Organization, is responsible for mental and behavioral health access serves the entire Consortium region, with staff persons engaged directly with homeless service providers in both Continua of Care represented in the region. Health and Human Services' county agencies work collaboratively with provider case managers to streamline access to health and mental health services for homeless persons. Employment services through both state and non-profit agencies engage regularly with provider case managers through the Continua of Care work groups to expand job training and placement opportunities for homeless persons.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

**Asheville Buncombe Community Christian Ministries:** Steadfast House provides 46 transitional housing beds for homeless women and children, 10 of which are dedicated to sheltering veterans. Services include case management, life skills classes and job training.

Supportive Services for Veteran Families Program provides homeless prevention and Rapid Re-housing assistance with case management, help obtaining VA benefits, and coordination of community resources.

The Veterans Restoration Quarters is a 246 bed facility that serves 158 veterans in transitional housing, fifty veterans in permanent supportive housing, eighteen veterans/civilian in nightly emergency shelter and twelve civilians in a six month housing program. Services include food, case management, education and connection to both mental and physical health providers.

**Caring For Children:** Cornerstone transitional program houses 6 female youth ages 16-21 and provides case management and education/employment mentoring.

Trinity Place is a homeless youth runaway shelter offering 6 units and case management for children ages 7-17.

FIRST at Blue Ridge's Vet's FIRST Program provides services for 30 homeless substance abusing veterans for up to two years that includes case management, job placement assistance, education and training referral and room and board.

Helpmate is a shelter facility with 10 beds for women and children who are literally or at risk of homelessness due to domestic violence. Services include case management, legal remedies, and mental health/substance abuse services.

**Homeward Bound:** The AHOPE Day Center provides basic services (showers, mail, phone service, storage) and case management for homeless individuals and families.

Homeward Bound offers 12 permanent supportive housing programs consisting of 292 beds for individuals and 34 family units along with ongoing housing case management.

Homeward Bound's three rapid re-housing programs assist homeless persons with short-term rental assistance, utility deposits and case management.

Room in the Inn partners with local faith communities to provide shelter for up to 12 women.

**Housing Authority of the City of Asheville:** The Housing Authority of the City of Asheville administers the Housing Choice Voucher program providing rental assistance for the homeless with case management and clinical support.

**Other Agencies:**

Swannanoa Valley Christian Ministry's Seasonal Emergency Shelter provides meals and 15 overnight beds during the winter months to the rural homeless in eastern Buncombe County.

Western Carolina Rescue Ministries is an emergency shelter offering food, clothing and 89 overnight beds for homeless men, women and children.

Pisgah Legal Services provides free legal assistance to help very low-income residents prevent or delay eviction or foreclosure, stabilize housing for families by obtaining and/or protecting safe affordable housing by improving or preserving quality housing conditions.

The ARC of Buncombe County serves low to moderate-income children and adults with intellectual or developmental disabilities and will provide tenant based rental assistance with housing case management to those who are at-risk or literally homeless.

Eblen Kimmel Charities helps families in need of rental assistance, mortgage payments, utility assistance.

SAFE of Transylvania County offers emergency shelter, case management, counseling, court advocacy, and relocation services to victims of domestic violence and sexual assault.

Salvation Army of Asheville provides 73 temporary shelter beds for men women and families. Services include work program, case management and support services.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

Special needs facilities and services across the region are largely handled through County Health and Human Services Departments and the Smoky Mountain Center Managed Care Organization, with services enhanced by non-profit agencies including the Council on Aging, The ARC of Buncombe County, the Western North Carolina AIDS Project and Community Action Opportunities. Identified gaps include “aging in place” facilities for elderly and frail elderly, a shortage of Housing Opportunities for People with AIDS (HOPWA) vouchers, long wait times for mental and behavioral health appointments, and insufficient beds for longer-term substance abuse treatment.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Supportive housing needs for these special needs populations are provided through the Smoky Mountain Center Managed Care Organization and County Health and Human Services departments. In addition, the Council on Aging works with elderly and frail elderly on a referral basis to provide additional services including streamlined access to subsidized elder housing for eligible individuals that includes supportive services on site. The Western North Carolina AIDS Project provides case management for persons with HIV/AIDS and their families utilizing HOPWA vouchers to assist sustaining safe, permanent housing. Public housing residents in need of supportive housing utilize the Smoky Mountain Center’s care coordination programs.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The State of North Carolina contracts with the Smoky Mountain Center to provide housing specialists that work with discharge planners at mental and physical health institutions to secure appropriate supportive housing prior to discharge for individuals in need of that housing.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Construction for a 120 unit affordable elder housing apartment will occur in the next year in Buncombe County, addressing the goal of increasing affordable units for low-income elderly persons. In addition,

Tenant-Based Rental Assistance and supportive case management will be provided for persons with intellectual and developmental disabilities in the City of Asheville.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Construction for a 120 unit affordable elder housing apartment will occur in the next year in Buncombe County, addressing the goal of increasing affordable units for low-income elderly persons. In addition, Tenant-Based Rental Assistance and supportive case management will be provided for persons with intellectual and developmental disabilities in the City of Asheville. This activity supports the goal of prioritizing housing assistance to persons and households with disabilities.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The number one need identified in the 2012 Analysis of Impediments to Fair Housing was the need for additional affordable housing throughout the region. A related issue was the perceived lack of housing in areas of high opportunity, and the need for additional public transportation. Zoning and land use were identified as possible impediments, with a recommendation carried forward from 2006 that group homes and multi-family residential be allowed in all residential districts.



## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

Asheville has a strong and growing economy, but the majority of job growth is in low-wage professions. Even low-paid jobs in hospitality and service have significant competition for openings, leading to a low unemployment rate but contributing to the gap between incomes and the cost of living, with the greatest impact on housing costs. Minorities, making up a disproportionate percentage of the low-wealth population, are the most affected by this imbalance. Sustainable job creation and entrepreneurship, with training targeted to those most affected, are the highest priorities in this Plan.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,171	1,433	1	1	0
Arts, Entertainment, Accommodations	24,549	32,449	37	38	1
Construction	7,325	9,292	10	10	0
Education and Health Care Services	32,645	46,622	47	53	6
Finance, Insurance, and Real Estate	6,354	7,652	9	9	0
Information	2,252	2,950	4	4	0
Manufacturing	17,188	17,761	23	18	-5
Other Services	5,461	7,227	8	8	0
Professional, Scientific, Management Services	9,059	10,603	13	12	-1
Public Administration	0	0	0	0	0
Retail Trade	22,999	30,843	33	35	2
Transportation and Warehousing	4,004	5,208	6	5	-1
Wholesale Trade	6,072	7,056	8	8	0
Total	139,079	179,096	--	--	--

Table 41 - Business Activity

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**

## Labor Force

Total Population in the Civilian Labor Force	196,336
Civilian Employed Population 16 years and over	181,267
Unemployment Rate	8.00
Unemployment Rate for Ages 16-24	22.00
Unemployment Rate for Ages 25-65	5.00

**Table 42 - Labor Force**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**

Occupations by Sector	Number of People
Management, business and financial	48,100
Farming, fisheries and forestry occupations	7,265
Service	24,767
Sales and office	52,620
Construction, extraction, maintenance and repair	20,885
Production, transportation and material moving	12,880

**Table 43 – Occupations by Sector**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	123,862	75%
30-59 Minutes	35,397	21%
60 or More Minutes	6,500	4%
<b>Total</b>	<b>165,759</b>	<b>100%</b>

**Table 44 - Travel Time**

**Alternate Data Source Name:**  
Census 2000 and CPD ACS 2011 data  
**Data Source Comments:**

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	14,823	1,728	10,597

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	42,091	3,637	16,299
Some college or Associate's degree	60,860	4,288	17,563
Bachelor's degree or higher	65,835	2,763	14,145

**Table 45 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,312	2,323	2,184	4,164	7,162
9th to 12th grade, no diploma	5,723	5,223	4,403	8,851	8,309
High school graduate, GED, or alternative	11,828	13,115	13,692	35,238	25,359
Some college, no degree	16,349	14,341	14,004	28,977	16,759
Associate's degree	1,232	5,483	6,615	13,632	4,257
Bachelor's degree	3,697	15,205	14,445	25,284	13,261
Graduate or professional degree	147	4,236	7,404	16,455	10,398

**Table 46 - Educational Attainment by Age**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,596
High school graduate (includes equivalency)	46,871
Some college or Associate's degree	55,605
Bachelor's degree	70,903
Graduate or professional degree	96,115

**Table 47 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

**Data Source Comments:**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The major employment sectors are 1) Education and Health Care Services 2) Arts, Entertainment, Accommodations 3) Retail Trade. Manufacturing is fourth.

**Describe the workforce and infrastructure needs of the business community:**

Workforce: There are a variety of both work readiness and skill sets needed by businesses in Asheville. Continuing growth in the medical sector, combined with an aging population, means growth in personal service and medical technology jobs. Customer service skills, combined with strong STEM skills, will be needed to meet this growth. Customer service also dominates hospitality and retail needs, as well as language proficiency. Increased skills in food service are and are expected to continue to be in demand.

Future workforce needs are also affected by the potential growth in selected business areas. Asheville and Buncombe County are partners in the “5x5” program of the Economic Development Coalition of Asheville and Buncombe County. The EDC has created this program to optimize the area’s assets and focus on the five most promising growth sectors in the local economy. Five industry clusters were identified that have potential for growth. Each cluster was chosen for its competitive advantages as well as the potential to create significant job growth in both rural and urban areas of Western North Carolina. The five sectors are:

- Healthcare (Commercialization & Support Services)
- Advanced Manufacturing (Precision Metalwork & Outdoor Products)
- Science & Technology (Climate & Sustainability)
- Arts & Culture
- Knowledge-based Entrepreneurs

There will be emerging workforce needs in these areas.

Business infrastructure: Transportation services- including public transportation- and locationally efficient housing are two major requirements for a dependable workforce. Continued improvement of communications infrastructure is necessary. Workforce development is also seen as a key business infrastructure.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Continued population growth and perceived attractiveness of the area as a tourist and retirement destination appear to be major drivers during the planning period.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Anecdotally, hospitality and retail jobs are often filled by persons who might be considered over-qualified for those positions. Employment in the medical service and technology sector has been strong and is projected to remain so, and training has lagged behind there. A large percentage of the population, especially males, was employed in the Construction sector prior to the recession. Construction, while on the increase, has not returned to pre-recession levels, leaving many with those skill sets still unemployed or underemployed.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Mountain Area Workforce Investment Board, previously under and housed at Buncombe County, NC, is now a department of Land of Sky Regional Council. The Mountain Area Workforce Development Board trains individuals to meet the expectations of employers who are hiring for job openings. Workforce Development's primary partners (contracted program operators) in these endeavors are the region's Community Colleges (Asheville Buncombe Technical Community College and Blue Ridge Community College), the public school systems in each county, and the Division of Workforce Solutions (formerly Employment Security Commission) offices and Vocational Rehabilitation.

Two components, On the "Job Training and Youth Work Experience", have a direct economic impact through wages paid to clients. Through this program, employers who are training under "qualified clients for continued employment are reimbursed a portion of the wages in return for the excess costs of training.

The WAIB also contracts with organizations involved in pre-work readiness programs, such as Green Opportunities. The efforts of the WAIB and its partners support priorities of this plan, specifically the priority to provide job training for persons who have been disenfranchised from economic opportunity. The WAIB and its partners were consulted in the development of this Plan.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The CEDS priorities and strategic solutions are: Priority 1 – Job Creation; Priority 2 – Workforce Development and Education; Priority 3 – Quality of Place Issues

The Consolidated Plan primarily addresses Priority 1 , Job Creation, and Priority 2, Workforce Development and Education. We anticipate supporting initiatives that directly address employment training opportunities for persons who have been disenfranchised from economic opportunity and that lead to jobs for those persons. We expect to continue to support initiatives that make a firm commitment to job creation for low income persons. We expect to continue to support microbusiness development, especially among minority populations.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Concentrations of households with 1 of the 4 housing problems are located in Buncombe and Henderson County. Nine Census Tracts in Buncombe County have household concentrations with housing problems of over 40% of the tract population (Tracts 2, 4, 6, 7, 8, 11, 20, 25.06, and 24.01). Tracts 3 and 13 have concentrations over 50%. In Henderson County, Tract 9314 has a concentration of households with housing problems of over 48%.

We define "Concentration" as a Census Tract where over 40% of households have one or more of the four housing problems. The four housing problems are determined by HUD and include: Lack of a complete kitchen; Lack of complete plumbing facilities; Cost Burdened – household pays more than 30% of their household income on housing costs; Overcrowding – More than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The greatest concentrated percentage of Hispanic households in the consortium is within two census tracts in Henderson County and one in Buncombe County. In Buncombe, tract 22.03 has a Hispanic population of 27% and is located in south Buncombe between Avery Creek and Royal Pines. In Henderson County, tract 9314 has a Hispanic population of 32% and is located in southeast Henderson County in an area that includes parts of Flat Rock, East Flat rock, and a rural area. Tract 9301 has a Hispanic population of 25% and is located in a large northeast section of Henderson County which includes parts of Hoopers Creek, Gerton, Edneyville, and rural areas.

The greatest concentrated percentage of Black households in the consortium is within several census tracts within the City of Asheville in Buncombe County. These concentrations are highest in areas near the East of the Riverway (56%), South slope/MLK drive (42%), Hillcrest area (38%), northern Shiloh (29%), southern Shiloh (24%), and the tract north of the Hillcrest area (22%). (Census tracts 9, 7, 2, 20, 21.02, 3).

The greatest concentrations of poverty (Concentrations over 20% of the population) is located within 22 Census Tracts within all four counties. In Buncombe County, poverty is heavily concentrated primarily in the City of Asheville in areas that also have high concentrations of racial groups. Tracts 2 and 3 have poverty levels over 40%, and tract 9 has a poverty rate of over 50%.



In Henderson County, the highest concentration of poverty is in Census Tracts 9312 (29% poverty), 9314 (28%) and 9313 (24%). In Madison County, the highest concentrations of poverty are in Tract 102 (28%) and Tract 107 (23%). In Transylvania County, the highest concentrations of poverty are in Tract 9605 (23%) and Tract 9602 (23%).

### **What are the characteristics of the market in these areas/neighborhoods?**

In the urban areas of Asheville, the neighborhoods are historically African-American. Some- especially those in Tract 2 and 9, are characterized by a large percentage of households in public housing. Many of these neighborhoods also were the site Asheville's Urban Renewal program in the 1970's, which demolished much of the built-community. Today, with Asheville's economic success, there is a body of evidence that suggests many of these neighborhoods are in mid-phases of gentrification.

In other counties, the areas are predominately rural, with a high percentage of housing located in privately-owned mobile home parks. New residential development is occurring in these areas. In Henderson County, that development is happening on what has historically been land in agricultural use.

In Madison and Transylvania Counties, the terrain is characterized by narrow valleys and steep slope hillsides. Buildable lots are often part of large land tracts, and can be very expensive.

### **Are there any community assets in these areas/neighborhoods?**

Asheville neighborhoods are located close to Asheville's downtown and its Mission Hospital medical complex, where the majority of Asheville jobs are located. Additionally, Asheville City schools, Asheville-Buncombe Community Technical College and other educational institutions are located in or proximate to these neighborhoods. They are also located proximate to Asheville's "River Arts District" and emerging riverfront area. Public improvements in the next five years will create a series of greenways and multi-modal transportation ways that will improve links in many of these neighborhoods to the river and downtown. The Eddington Center opened last year as a new education and workforce training center. In the rural areas, outdoor recreational opportunities are easily accessed.

### **Are there other strategic opportunities in any of these areas?**

There are many strategic opportunities in these areas, both for affordable housing and economic opportunity. These include:

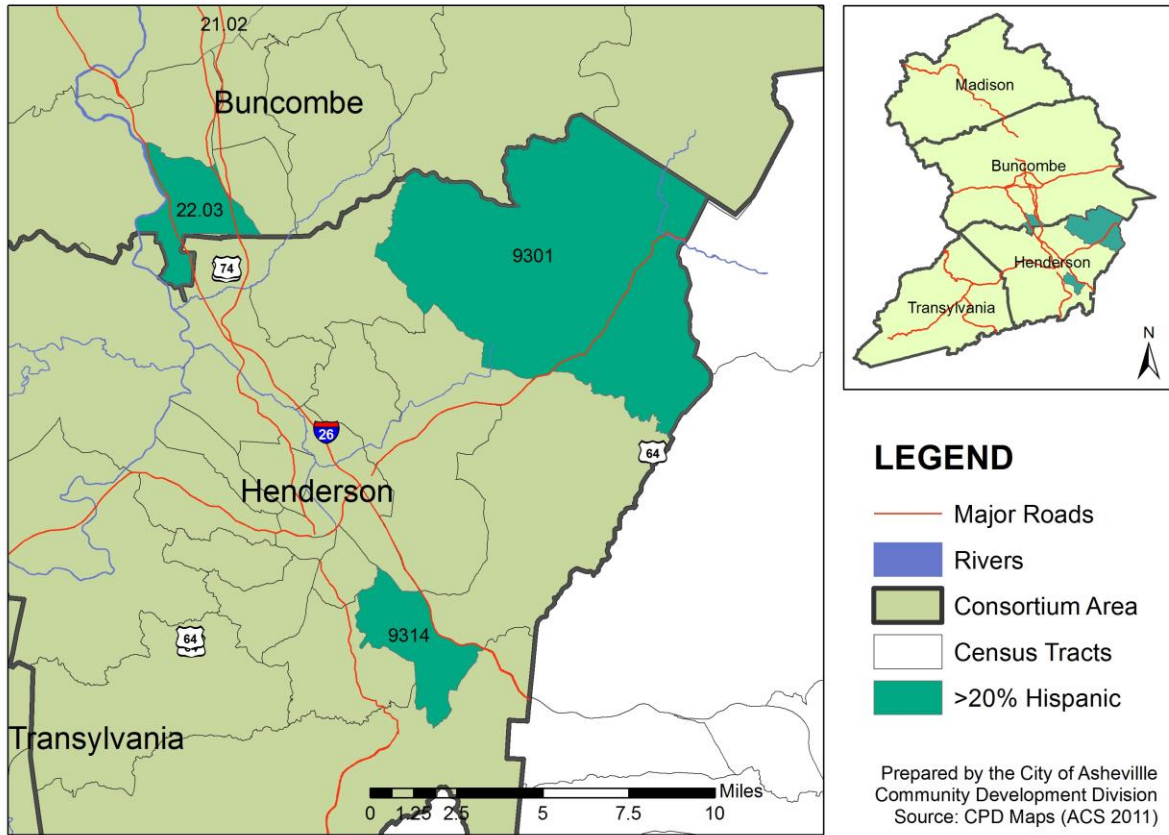
- Land owned by the City in the River front area will likely be purposed for affordable housing;
- Live-work opportunities for artists are being explored;
- Lee Walker Heights, the oldest public housing community in Asheville, is slated for redevelopment as a mixed income residential community in the next three-five years;

- Partnerships among workforce training and support providers, hospital and educational institutions have been and will continue to be explored;
- New entrepreneurial resources, with a programmatic focus on new minority business creation, are being deployed in Asheville;
- Opportunities for resident ownership and empowerment, such as community land trusts, Mobile home park cooperatives, and tiny home communities are being explored throughout the Consortium area.

**Race Concentrations Over 20% of Census Tract Population**

**Hispanic Households**

**2015**

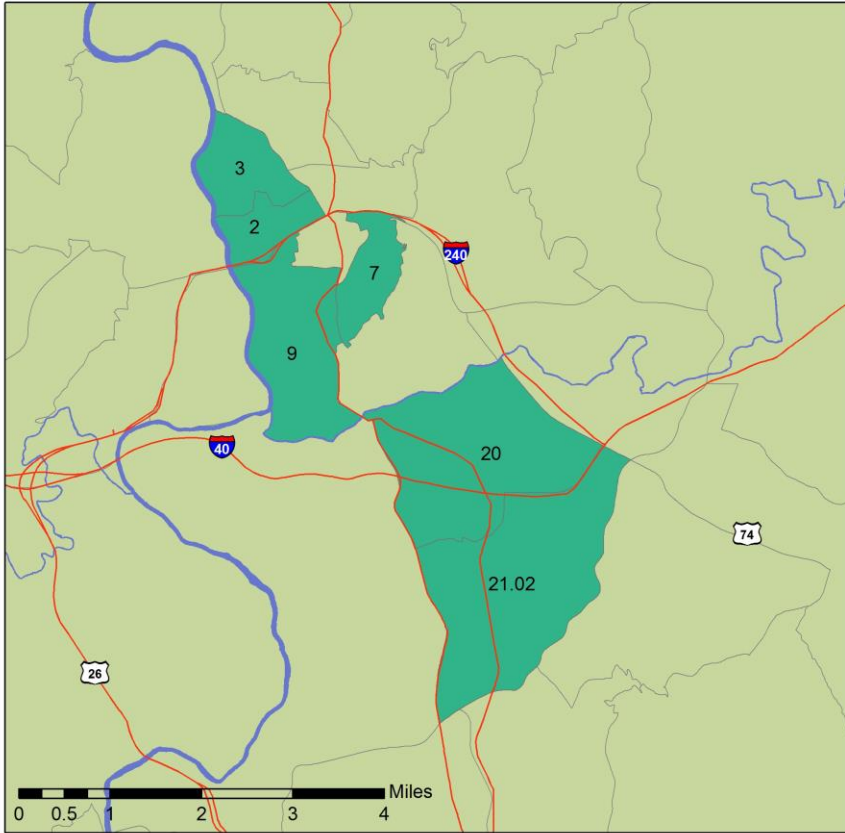


**Race Concentrations - Hispanic**

**Race Concentrations Over 20%  
of Census Tract Population**

**African American Households**

**2015**



**LEGEND**

- Major Roads
- Rivers
- >20% African American
- Census Tracts
- Consortium Area

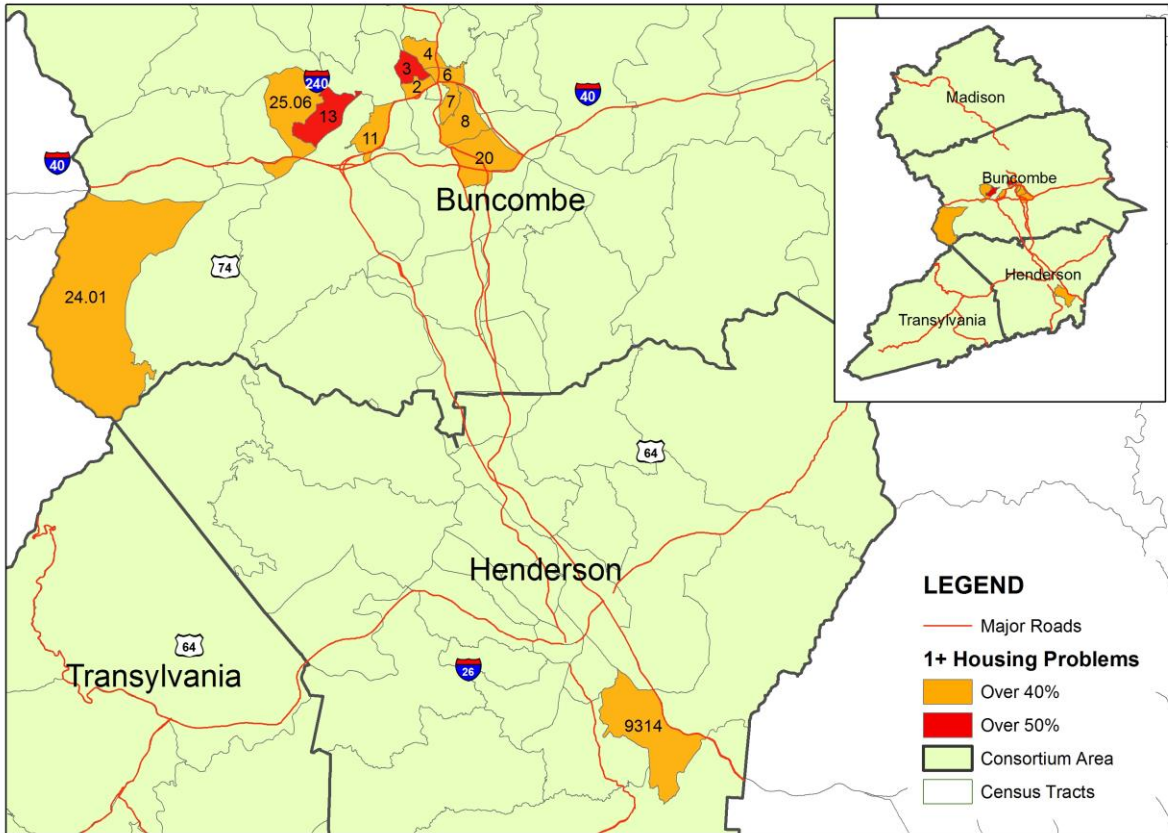
Prepared by the City of Asheville  
Community Development Division  
Source: CPD Maps (ACS 2011)

**Race Concentrations - African American**

**40% or More of Households in Census Tract  
have 1 or More of 4 Housing Problems**

**2015**

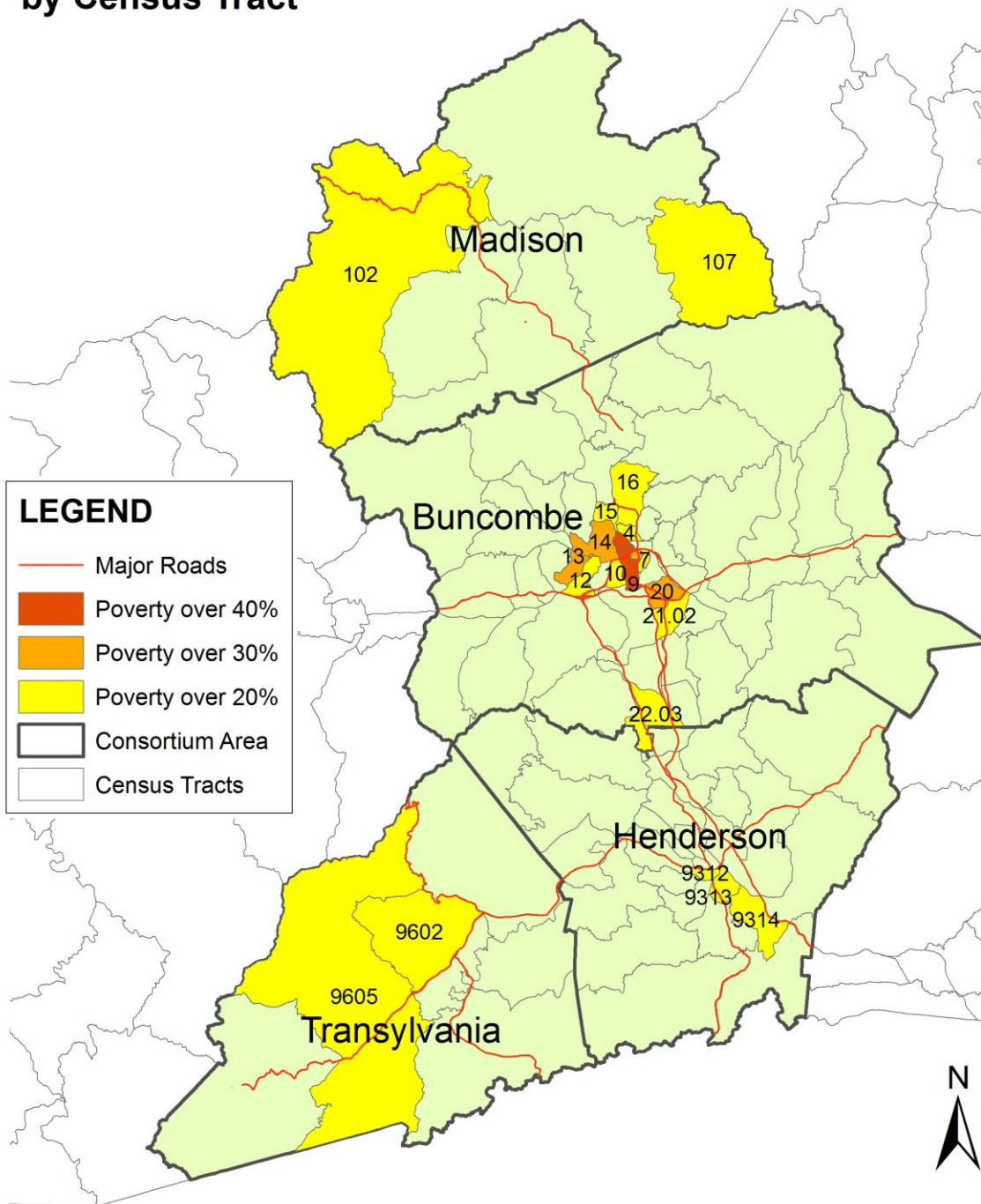
Prepared by the City of Asheville  
Community Development Division  
Source: CPD Maps (ACS 2011)



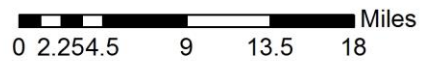
**Housing Problems - >40%**

# Poverty Level Concentrations by Census Tract

2015



Prepared by the City of Asheville, Community Development Division  
Source: CPD Maps (ACS 2011)



## Poverty Level



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The five year Strategic Plan is the result of extensive community needs assessment and outreach processes conducted by the Community Development Division of the City of Asheville. By gathering and applying a wide variety of research data and community input, the City has developed this comprehensive approach to sustainable housing and community revitalization.

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, and a review of program performance under the prior Consolidated Plan, Asheville and the Asheville Regional Housing Consortium have established program priorities for affordable housing for the City and each of the Counties; and have established deliverable goals Consortium wide. Broadly speaking, the affordable housing goals for the 2015-2019 Consolidated Plan are:

- To support the production of new affordable housing, primarily for households earning 60% or less of AMI;
- To provide affordable and accessible housing for the homeless and special needs households;
- To coordinate housing development with transportation, jobs and efficiently use land and infrastructure;
- To preserve existing affordable housing.

Non-housing priorities and deliverables, applicable to the City of Asheville, have been established as well. Broadly speaking, the non-housing goals are:

- To assist low-income persons acquire and retain employment;
- To assist low-income persons, especially minorities, start and grow businesses;
- To improve food security and access to healthy food; to strengthen existing neighborhoods;
- To provide services that directly support affordable housing and increased employment.

The City of Asheville and the Consortium will direct resources as appropriate to accomplish these goals and will measure progress toward them. The priorities and performance outcomes have been developed based on the resources reasonably expected to be available for achieving them. Analysis and evaluation of performance data will be used to drive improvements in implementation. All Goals, Strategies, and Performance Outcomes are based on a five year time frame that begins July 1, 2015 and ends June 30, 2019 (i.e.: Fiscal Years 2015 through 2019).

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	East of the Riverway
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Sustainable Communities
	<b>Identify the neighborhood boundaries for this target area.</b>	This area is bounded by Hilliard Street to the North (extended to include the Hillcrest public housing community); the French Broad River to the west; the Swannanoa River to the south; and Biltmore Avenue to the east.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Encompassing 1100 acres connecting the French Broad River to downtown, this area includes five low-wealth residential neighborhoods, including six public housing communities; an emerging arts district in what was the City's industrial riverfront area that is attracting significant entrepreneurship; and an institutional district that is home to the Asheville Buncombe Technical Community College and a growing medical business sector. The area borders Asheville's downtown and Mission Hospital, Asheville's largest employers.



<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The East of the Riverway area was chosen as the site for a DOT TIGER II Planning Grant. Citizen participation was the foundation upon which the rest of the TIGER II planning process was built. The watchword was to “Plan with, not for.” Significant new citizen participation was the result. Outcomes included the plan for the Town Branch Greenway, a non-vehicular path through the Southside neighborhood, which will focus on the history of African-Americans in that neighborhood, and the Eddington Center, now opened as an education and training center primarily (but exclusively) for public housing residents. Also documented was the emerging pattern of housing gentrification and artist dislocation. The award of TIGER VI funds has cemented the reality of major public investment in this area. In the Consolidated Plan consultation and citizen participation, planners were reminded of the importance of ongoing citizen engagement, and the need to leverage public investment to benefit existing residents, build a strong and sustainable neighborhood and address the gentrification issues.</p>
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<p><b>Identify the needs in this target area.</b></p>	<p>The identification of this area as a target for sustainability stems from the economic injustices of the past and the hope for the future. Much of the primarily African-American residential area was ravaged by urban renewal. The census tracts in this area lost 1,000 households in the 1970's- with a population decrease of 27.6%- as a direct result of the East Riverside Model Cities urban renewal project. Many severely dilapidated tenement homes were demolished by the Redevelopment Authority (whose responsibilities were transferred to the City about 15 years ago), to be replaced by medical-related and other businesses and the less dense single family neighborhoods ("Dollar Lots") and public housing developments (Livingston/Erskine/Walton) that dominate in the area today. Despite the good intentions of these projects, the result for the residents was extreme dislocation and reduced density that disrupted cultural institutions and businesses that relied on walking access. Residents of this area lost their economic grounding amid these changing social structures. The lack of transportation to schools, major employment centers, and common areas of recreation disrupted neighborhoods and social and cultural support systems.</p>
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<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The identified East of the Riverway area is slated to receive public investments of more than \$50 million dollars over the next 10 years, supported with a DOT TIGER VI grant. The improvements will leverage new private investments that will significantly increase employment opportunities for low income persons living with walking distance of this area. The City of Asheville expects to additionally leverage new affordable housing and transportation improvements that will benefit persons of low and moderate income and strengthen the existing neighborhoods within this area. Specific opportunities include:</p> <ul style="list-style-type: none"> <li>• Land owned by the City in the River front area will likely be purposed for affordable housing;</li> <li>• Live-work opportunities for artists are being explored;</li> <li>• Lee Walker Heights, the oldest public housing community in Asheville, is slated for redevelopment as a mixed income residential community in the next three-five years;</li> <li>• Partnerships among workforce training and support providers, hospital and educational institutions have been and will continue to be explored;</li> <li>• New entrepreneurial resources, with a programmatic focus on new minority business creation, are being deployed in Asheville;</li> <li>• Opportunities for resident ownership and empowerment, such as community land trusts, Mobile home park cooperatives, and tiny home communities are being explored throughout the Consortium area.</li> </ul>
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	<p><b>Are there barriers to improvement in this target area?</b></p>	<ul style="list-style-type: none"> <li>• Poverty among families with children is very high in this area, exacerbated by lack of affordable housing options outside of public housing.</li> <li>• Rising property values indicate an acceleration of the gentrification process, especially as aging households who bought their homes during the Urban renewal process of the 1970's look to sell their homes.</li> <li>• Public transportation, while improving, is still not a reliable form of transportation for many employment locations.</li> </ul>
<p><b>2</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p> <p><b>HUD Approval Date:</b></p> <p><b>% of Low/ Mod:</b></p> <p><b>Revital Type:</b></p> <p><b>Other Revital Description:</b></p> <p><b>Identify the neighborhood boundaries for this target area.</b></p> <p><b>Include specific housing and commercial characteristics of this target area.</b></p> <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p> <p><b>Identify the needs in this target area.</b></p> <p><b>What are the opportunities for improvement in this target area?</b></p> <p><b>Are there barriers to improvement in this target area?</b></p>	<p>ASHEVILLE'S WEST RIVERSIDE WEED AND SEED</p> <p>Strategy area</p> <p>1/19/2007</p> <p>Comprehensive</p>
<p><b>3</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p>	<p>City of Asheville</p> <p>City-wide</p> <p>City-wide</p>

	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	Buncombe County
	<b>Area Type:</b>	County-wide
	<b>Other Target Area Description:</b>	County-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	

	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
5	<b>Area Name:</b>	Henderson County
	<b>Area Type:</b>	County-wide
	<b>Other Target Area Description:</b>	County-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
6	<b>Area Name:</b>	Madison County
	<b>Area Type:</b>	County-wide
	<b>Other Target Area Description:</b>	County-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>7</b>	<b>Area Name:</b>	Transylvania County
	<b>Area Type:</b>	County-wide
	<b>Other Target Area Description:</b>	County-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

## **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The Asheville Regional Housing Consortium "Planning Levels" provide each Consortium member with a planned fair share of resources that, while not a geographic allocation, can be used together with prior allocations to provide a sense of how HOME resources are being used to help meet housing needs in their jurisdictions. While not every member government will see a project in their jurisdiction each year, this system helps ensure that housing needs throughout the Consortium are being addressed over time.

The identified East of the Riverway area is slated to receive public investments of more than \$50 million dollars over the next 10 years, supported with a DOT TIGER VI grant. The improvements will leverage new private investments that will significantly increase employment opportunities for low income persons living within walking distance of this area. The City of Asheville expects to additionally leverage new affordable housing and transportation improvements that will benefit persons of low and moderate income and strengthen the existing neighborhoods within this area.



## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	New Rental Housing for HH at 60% AMI or Less
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City-wide County-wide County-wide County-wide County-wide
	<b>Associated Goals</b>	New Construction of Affordable Rental Housing Grant Administration

	<b>Description</b>	<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p> <ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #1 in Housing. Housing Needs Assessment. Stakeholder and public input.
<b>2</b>	<b>Priority Need Name</b>	Special Needs Housing
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	City-wide County-wide County-wide County-wide County-wide
<b>Associated Goals</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Housing rehabilitation Services directly supporting affordable housing Services for housing for disabled persons Grant Administration

	<b>Description</b>	<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence; and help people succeed through support services coordinated with housing development</b></p> <ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #2 in Housing. Housing Needs Assessment. Public and stakeholder input. Ten Year Plan to End Homelessness
<b>3</b>	<b>Priority Need Name</b>	Promote homeownership for low-income households
	<b>Priority Level</b>	Low
	<b>Population</b>	Low Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	City-wide County-wide County-wide County-wide County-wide

	<b>Associated Goals</b>	New Construction for homeownership Homeownership Assistance Grant Administration
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> <li>• Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes</li> <li>• Support partnerships that involve the schools and volunteers to lower costs of production</li> <li>• Support in-fill development</li> <li>• Support cost-effective starter home development, including building smaller houses</li> </ul>
	<b>Basis for Relative Priority</b>	Housing Needs Assessment, public engagement process
<b>4</b>	<b>Priority Need Name</b>	Target low wealth neighborhoods for improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Public Housing Residents Elderly
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway
	<b>Associated Goals</b>	Housing rehabilitation Multi-Modal Transportation Infrastructure Grant Administration

	<b>Description</b>	<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities. Ensure coordination of services such as weatherization and emergency repairs.</b>
	<b>Basis for Relative Priority</b>	We are incorporating sustainability into all activities, and targeting certain CDBG activities, especially those done by CBDO's, for low-wealth neighborhoods
<b>5</b>	<b>Priority Need Name</b>	Preserve existing housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City-wide County-wide County-wide County-wide County-wide
	<b>Associated Goals</b>	Housing rehabilitation Homeownership Assistance Services directly supporting affordable housing Grant Administration

	<b>Description</b>	<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.</b></p> <ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>• Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
	<b>Basis for Relative Priority</b>	Housing Needs Assessment, public engagement process
<b>6</b>	<b>Priority Need Name</b>	Coordinate housing development with transportation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide County-wide County-wide County-wide County-wide
	<b>Associated Goals</b>	New Construction of Affordable Rental Housing New Construction for homeownership Multi-Modal Transportation Infrastructure Services for housing for disabled persons Grant Administration

	<b>Description</b>	<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure.</b></p> <ul style="list-style-type: none"> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density through UDO and other regulatory reform</li> </ul>
	<b>Basis for Relative Priority</b>	Housing + Transportation Index; Public engagement process.
<b>7</b>	<b>Priority Need Name</b>	Create sustainable jobs for low-income persons
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Public Housing Residents Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Micro-Enterprise Assistance Grant Administration



	<b>Description</b>	<p><b>Create sustainable jobs for low-income persons</b></p> <ul style="list-style-type: none"> <li>• Prioritize economic development activities that make a firm commitment to job creation for low-income persons</li> <li>• Prioritize job creation in sectors that are projected to grow in Asheville</li> <li>• Prioritize job creation in work sectors that show opportunity for advancement</li> <li>• Prioritize jobs created in work sectors that pay living wages</li> <li>• Enforce “Section 3” performance on all funded construction projects</li> <li>• Prioritize hiring of Section 3 businesses</li> </ul>
	<b>Basis for Relative Priority</b>	Priority # 1 for Economic Development. Economic data. Public and Stakeholder input. Past experience.
<b>8</b>	<b>Priority Need Name</b>	Job training and placement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Public Housing Residents Persons with Mental Disabilities Persons with Developmental Disabilities Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City-wide
	<b>Associated Goals</b>	New Construction of Affordable Rental Housing Housing rehabilitation Job Training and Placement by CBDO Community Center Improvements Services supporting access to employment Youth Services Grant Administration

	<b>Description</b>	<b>Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement.</b>
	<b>Basis for Relative Priority</b>	Priority #2 for Economic Development. Economic data, stakeholder input, past experience.
9	<b>Priority Need Name</b>	Start-up and growth of small and micro-businesses
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City-wide
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Micro-Enterprise Assistance Food Security and Access to Healthy Foods Grant Administration
	<b>Description</b>	<b>Support start-up and growth of small and micro-businesses, especially among minority populations</b> <ul style="list-style-type: none"> <li>• Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds</li> <li>• Support entrepreneurship training and technical assistance for low-income and low-wealth persons</li> <li>• Focus on strategies that not only develop new businesses but that sustain them</li> <li>• Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding MWBE and DBE businesses in publicly funded projects</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #3 for Economic Development. Stakeholder input, past experience.

10	<b>Priority Need Name</b>	Support services necessary for employment
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Community Center Improvements Services supporting access to employment Homeless Services Grant Administration
	<b>Description</b>	<b>Support services necessary for employment</b> <ul style="list-style-type: none"> <li>• Support child care services available to low-wage workers</li> <li>• Support improved transportation services</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #4 for Economic Development. Stakeholder input, best practices, past experience.
11	<b>Priority Need Name</b>	Improve food security, healthy food availability
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City-wide

	<b>Associated Goals</b>	Food Security and Access to Healthy Foods Multi-Modal Transportation Infrastructure Community Center Improvements Youth Services Grant Administration
	<b>Description</b>	<b>Improve food security and healthy food availability in food deserts</b> <ul style="list-style-type: none"> <li>• Prioritize development that increases access to affordable, healthy food in underserved areas of the City.</li> <li>• Support food security initiatives, including those that address food supply and other food chain inadequacies.</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #6 for Economic Development. Stakeholder Input, City Council Goal.
12	<b>Priority Need Name</b>	Develop multi-modal transportation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	East of the Riverway City-wide
	<b>Associated Goals</b>	Multi-Modal Transportation Infrastructure Grant Administration
	<b>Description</b>	<b>Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation</b> <ul style="list-style-type: none"> <li>• Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths</li> <li>• Increase the viability of public transportation systems</li> <li>• Carefully consider the needs for new parking in all supported development</li> </ul>

	<b>Basis for Relative Priority</b>	Stakeholder input, City goals and plans. Leveraged by TIGER VI funding.
<b>13</b>	<b>Priority Need Name</b>	Develop and improve community centers
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway
	<b>Associated Goals</b>	Job Training and Placement by CBDO Micro-Enterprise Assistance Community Center Improvements Youth Services Grant Administration
	<b>Description</b>	<b>Support development of and improvement of community centers that provide job and business training and education and other community services</b> <ul style="list-style-type: none"> <li>• Prioritize facilities that directly connect low-income persons to jobs, job and entrepreneurial training, and supportive services for those purposes</li> <li>• Maintain and improve existing community centers</li> <li>• Construct facilities for low maintenance, sustainable operation and energy efficiency</li> </ul>
	<b>Basis for Relative Priority</b>	Stakeholder input. Best practices.
<b>14</b>	<b>Priority Need Name</b>	Services that support affordable housing & jobs
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Large Families  Families with Children  Public Housing Residents  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>City-wide  County-wide  County-wide  County-wide  County-wide</p>
<p><b>Associated Goals</b></p>	<p>New Construction of Affordable Rental Housing  Rent Assistance for Homeless Households  Housing rehabilitation  New Construction for homeownership  Homeownership Assistance  Job Training and Placement by CBDO  Community Center Improvements  Services directly supporting affordable housing  Services supporting access to employment  Homeless Services  Services for housing for disabled persons  Youth Services  Grant Administration</p>
<p><b>Description</b></p>	<p><b>Provide needed services that directly support affordable housing and increased employment opportunities</b></p> <ul style="list-style-type: none"> <li>• Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility</li> <li>• Provide services that increase access to affordable housing, such as credit repair.</li> <li>• Provide support services and housing options for victims of domestic violence</li> </ul>
<p><b>Basis for Relative Priority</b></p>	<p>Priority #1 for Public Services. Public engagement process, past experience.</p>

15	<b>Priority Need Name</b>	End homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide County-wide County-wide County-wide County-wide
	<b>Associated Goals</b>	Rent Assistance for Homeless Households Homeless Services Grant Administration
	<b>Description</b>	<b>End homelessness</b> <ul style="list-style-type: none"> <li>• Prioritize support services that help formerly homeless persons maintain permanent housing.</li> <li>• Provide employment/employment supports accessible to people experiencing homelessness.</li> <li>• Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.)</li> <li>• Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #2 in Public Services. Public and stakeholder input. Ten Year Plan to End Homelessness.

16	<b>Priority Need Name</b>	Housing services for persons with disabilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Families with Children Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Services for housing for disabled persons Grant Administration
	<b>Description</b>	<b>Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability</b> <ul style="list-style-type: none"> <li>• Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible</li> <li>• Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #3 for Public Services. Public and stakeholder input. Housing Needs Assessment.
17	<b>Priority Need Name</b>	Youth services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	East of the Riverway City-wide



<b>Associated Goals</b>	Job Training and Placement by CBDO Community Center Improvements Youth Services Grant Administration
<b>Description</b>	<p><b>Support youth mentoring, after school education and other youth services as part of neighborhood revitalization</b></p> <ul style="list-style-type: none"> <li>• Provide life skills training and coaching for low-income persons (adults and youth) to gain skills to obtain financial, home, interpersonal, and job stability</li> <li>• Support the use of community centers as sites for youth services, especially for after-school education and enrichment</li> <li>• Develop evaluation tools that will help community programs increase the effectiveness of their work</li> </ul>
<b>Basis for Relative Priority</b>	Priority #4 in Public Services. Public and stakeholder input.

**Narrative (Optional)**

The Asheville Regional Housing Consortium and the City of Asheville assess housing needs not only regionally, but for each of the four counties in the Consortium. Therefore, the Priority Housing Needs in the table above are defined and prioritized for each County. This detail can be found in The Con Plan Addendum.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

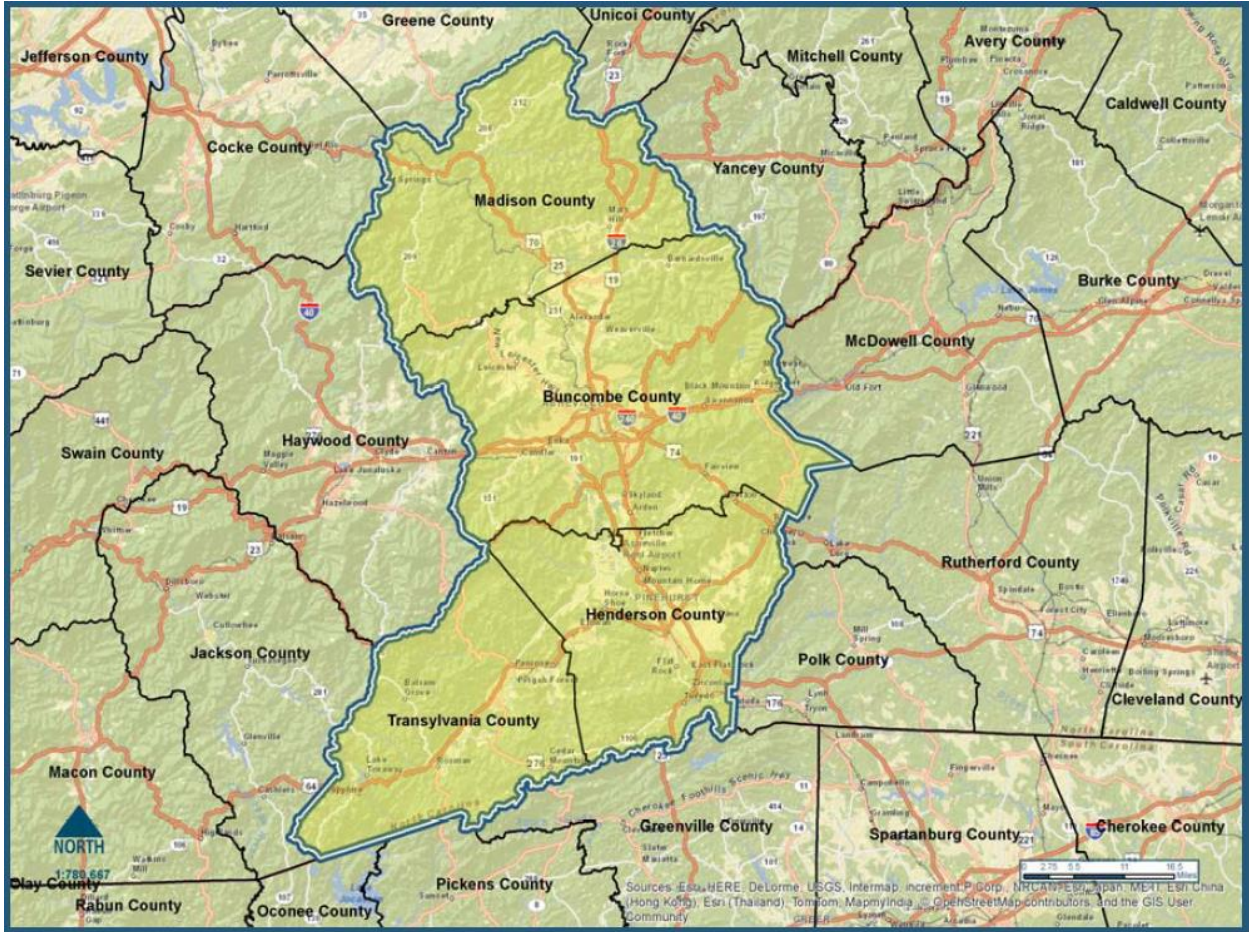
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High number of extremely-low and very-low and low-income cost-burdened households, and extremely tight rental market. TBRA has proven successful in rapidly ending economic homelessness, and in sustaining gains made by formerly chronically homeless persons. Challenge is the availability of units at FMR's.
TBRA for Non-Homeless Special Needs	Extremely-low, very-low and low-income special needs households have difficulty finding housing in extremely tight rental market. Challenge is the availability of units at FMR's.
New Unit Production	Supply deficit drives lack of affordability for households at all income levels. Extremely low and very-low income households experience 70%+ cost burdening. Highest priority need. Challenge is cost and availability of land, competition for and availability of other resources, and especially LIHTC.
Rehabilitation	Supply crisis makes need for new unit production a higher priority (as opposed to rehabilitation). Emergency repairs ongoing element of keeping elderly and special needs households in the homes and retaining sustainable neighborhoods and rural communities.
Acquisition, including preservation	Supply crisis makes need for new unit production a higher priority than funding to support retention of units). This will bear watching over next several years.

Table 50 – Influence of Market Conditions

POPULATION 1980 - 2011						
Year	Consortium	Asheville	Buncombe	Henderson	Madison	Transylvania
1980	259,758	54,022	160,934	58,580	16,827	23,417
1990	286,579	61,607	174,821	69,285	16,953	25,520
2000	344,472	68,889	206,330	89,173	19,635	29,334
2008	376,554	74,543	229,047	102,367	20,432	30,187
2011	395,014	81,970	236,230	105,453	20,661	32,670

Source: US Census 1980, 1990, 2000. American Community Survey, 2006-2011. CPD Maps 2014.

### Population 1980 to 2011



**Consortium Area**

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

HOME and CDBG allocations provided by HUD to Asheville and the Consortium have decreased significantly in recent years. Program income provides a buffer to that loss of funds. Therefore, we project having approximately \$5 million in both CDBG and HOME funds as available resources during the five years of this Plan.

The City of Asheville and Buncombe County have each established a dedicated local fund for affordable housing production. Access to these funds has been critical in helping make local LIHTC projects competitive. Both local governments have made affordable housing a strategic priority. Asheville has also newly committed funds for affordable housing purposes as part of its Capital Improvement Program (CIP). These funds will be used flexibly to support activities such as repurposing city-owned land for affordable housing, land banking, and perhaps direct lending.

The Asheville Buncombe Consortium of Care (CoC) develops an annual application in support of local providers who conduct activities to end homelessness. This funding is critical to our goal of ending homelessness.

A broad array of other resources are available. These other resources include LIHTC funding (allocated competitively each year by the North Carolina Housing Finance Agency); Emergency Solutions Grant funds, allocated annually by HUD to the State of NC and competitively allocated by the State to Consortiums of Care; SHOP grants, allocated by HUD to self-Help housing programs; and other discretionary resources, including fee-based activities, philanthropic funding, personal contributions, social enterprise resources, private financing resources and other public and private funding.

The City of Asheville and the Asheville Regional Housing Consortium are fortunate to have partner sub-recipients and developers who are able to bring this broad array of other resources to their CDBG and HOME-funded activities.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	956,356	127,265	0	1,083,621	4,333,044	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	914,499	73,758	100,000	1,088,257	3,953,028	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Housing Public Services TBRA	804,400	0	0	804,400	3,217,600	Continuum of Care funding via the Asheville Buncombe CoC
Housing Trust Fund	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	2,500,000	Priority to rental housing development affordable to households earning 60% or less AMI
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction	10,471,268	0	0	10,471,268	30,000,000	LIHTC 9% Tax Credit funding competitively available annually through the North Carolina Housing Finance Agency

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services TBRA	6,672,463	0	0	6,672,463	26,689,852	Private funds raised by sub-recipients to support CDBG and HOME funded activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,282,971	0	0	3,282,971	13,131,884	Private sector financing made available for funded projects.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Admin and Planning Economic Development Homebuyer assistance Homeowner rehab New construction for ownership Public Services	618,721	0	0	618,721	2,474,884	Grants from United Way to funded organizations for funded activities.
Other	private	Economic Development Homeowner rehab Housing New construction for ownership Public Services	554,733	0	0	554,733	2,218,932	Philanthropic grants from charitable foundations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Economic Development New construction for ownership Public Services	477,675	0	0	477,675	1,910,700	Fees charged for program services, including fees paid by partners and clients.
Other	private	Housing Multifamily rental new construction	582,849	0	0	582,849	2,000,000	Deferred developer fees on LIHTC Projects
Other	private	New construction for ownership Public Services	297,300	0	0	297,300	1,189,200	Volunteer and other non-cash private contributions
Other	public - federal	Acquisition Housing Multifamily rental new construction Multifamily rental rehab	927,583	0	0	927,583	3,710,332	Low Income Housing Tax Credits are distributed competitively by the North Carolina Housing Finance Agency (NCHFA) for qualifying low income housing developments.
Other	public - federal	Economic Development Public Services	125,000	0	0	125,000	300,000	Workforce Development Board funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing New construction for ownership	120,000	0	0	120,000	480,000	SHOP Grants for self-help housing.
Other	public - federal	Housing Public Services	18,000	0	0	18,000	72,000	HUD Housing Counseling grant.
Other	public - federal	Public Services	125,620	0	0	125,620	502,480	Other non-categorized federal grants
Other	public - state	Economic Development Homebuyer assistance Homeowner rehab Housing Public Improvements Public Services	1,676,000	0	0	1,676,000	6,704,000	Variety of non-federal funding programs from the State of North Carolina
Other	public - state	Housing Public Services TBRA	156,920	0	0	156,920	627,680	Federal funds managed by the State of North Carolina

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Economic Development Public Improvements Public Services	439,397	0	0	439,397	1,757,588	Other Consortium-member County funding not otherwise specified.
Other	public - local	Economic Development Public Services	15,000	0	0	15,000	60,000	Housing Authority of the City of Asheville support.
Other	public - local	Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	394,200	0	0	394,200	1,360,000	Buncombe County provides general funds each year, and income earned from prior year loans, as loans for affordable housing developments.

Table 51 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The local funds available for affordable housing are not sufficient in themselves to achieve full financing for developments that help meet the region’s housing needs and supply gap. Neither are federal funds. Therefore, these funding sources have a linked relationship and are commonly allocated together for projects that meet the area’s needs. The most common additional resource sought through this linkage is federal Low Income Housing Tax Credit funding, which has been used extensively to produce new affordable rental housing in the Consortium.

The Consortium has developed a large Match reserve. This Match reserve is available for all projects in the Consortium, which does not therefore require matching funds for individual projects. Regardless, Buncombe County provides match funds for each HOME project in the Count, and practically speaking most projects also are supported by funds that form a qualifying match.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Asheville is exploring the use of its current Parks Maintenance facility for repurposing for affordable housing. City of Asheville staff are currently assessing the suitability of this site for affordable housing development. The City of Asheville is considering making other City-owned land available in the future for affordable housing.

**Discussion**

While difficult to project resources five years into the future, it is clear that the Asheville Regional Housing Consortium, City of Asheville, and the agencies and stakeholders from this region significantly leverage CDBG and HOME funds for the benefit of low income households and their communities.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF ASHEVILLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
BUNCOMBE COUNTY	Government	Homelessness Ownership Planning Rental	Jurisdiction
CITY OF BREVARD	Government	Ownership Planning Rental	Jurisdiction
BLACK MOUNTAIN	Government	Ownership Planning Rental	Jurisdiction
Town of Fletcher	Government	Ownership Rental	Jurisdiction
HENDERSON COUNTY	Government	Ownership Planning Rental	Jurisdiction
CITY OF HENDERSONVILLE	Government	Ownership Planning Rental	Jurisdiction
MADISON COUNTY	Government	Ownership Planning Rental	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
MARSHALL	Government	Ownership Planning Rental	Jurisdiction
Town of Mars Hill	Government	Ownership Planning Rental	Jurisdiction
Town of Montreat	Government	Ownership Planning Rental	Jurisdiction
TRANSYLVANIA COUNTY	Government	Ownership Planning Rental	Jurisdiction
WOODFIN	Government	Ownership Planning Rental	Jurisdiction
THE HOUSING AUTHORITY OF THE CITY OF ASHEVILLE	PHA	Economic Development Homelessness Non-homeless special needs Planning Public Housing Rental neighborhood improvements public facilities	Jurisdiction
Brevard Housing Authority	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Jurisdiction
Hendersonville Housing Authority	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Marshall Housing Authority	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Jurisdiction
Mars Hill Housing Authority	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Jurisdiction
Hot Springs Housing Authority	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Jurisdiction
Eagle Market Street Development Corporation	Non-profit organizations	Economic Development Planning neighborhood improvements public services	Jurisdiction
GREEN OPPORTUNITIES	Non-profit organizations	Economic Development Non-homeless special needs Planning neighborhood improvements public services	Jurisdiction



<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
MOUNTAIN HOUSING OPPORTUNITIES	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements	Jurisdiction
THE HOUSING ASSISTANCE CORP	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements	Jurisdiction
Land of Sky Regional Council	Regional organization	Economic Development Planning	Region
HOMEWARD BOUND OF ASHEVILLE	Non-profit organizations	Homelessness Planning Rental public services	Region
ASHEVILLE BUNCOMBE COMMUNITY CHRISTIAN MINISTRY	Non-profit organizations	Homelessness Planning public services	Jurisdiction
EBLEN-KIMMEL CHARITIES	Non-profit organizations	Homelessness Planning	Jurisdiction
HELPMATE	Non-profit organizations	Homelessness Non-homeless special needs Planning public services	Region
SAFE, Inc. of Transylvania County	Non-profit organizations	Homelessness Planning	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
ARC of Buncombe County	Non-profit organizations	Non-homeless special needs Rental public services	Region
ASHEVILLE AREA HABITAT FOR HUMANITY	Non-profit organizations	Ownership Planning neighborhood improvements	Jurisdiction
HENDERSON CO HABITAT FOR HUMANITY	Non-profit organizations	Ownership Planning neighborhood improvements	Jurisdiction
COMMUNITY HOUSING COALITION OF MADISON COUNTY	Non-profit organizations	Non-homeless special needs Ownership Planning Rental neighborhood improvements	Jurisdiction
Givens Estates	Non-profit organizations	Ownership Planning Rental	Jurisdiction
ONTRACK FINANCIAL EDUCATION AND COUNSELING	Non-profit organizations	Planning public services	Jurisdiction
MOUNTAIN BIZWORKS	Non-profit organizations	Economic Development Planning	Jurisdiction
The Support Center	Non-profit organizations	Economic Development Planning	Region
Asheville Area Arts Council	Non-profit organizations	Economic Development Planning	Region
CHILDREN FIRST OF BUNCOMBE COUNTY	Non-profit organizations	Homelessness Planning public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Asheville City Schools Foundation	Non-profit organizations	Homelessness Planning public facilities public services	Jurisdiction
Partners Unlimited	Non-profit organizations	Planning public services	Jurisdiction
YWCA of Asheville	Non-profit organizations	Planning public services	Jurisdiction

**Table 52 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

The Consortium region has a very strong institutional delivery system. Active and productive partnerships of government and non-profit agencies are in place throughout the region. These partnerships are engaged in active collaborations which help effectively and efficiently deliver community-development benefits to eligible populations.

There are gaps. The significant unmet housing need cannot be met by the existing delivery system. More private capital and collaboration between government and private sector is necessary to meet this need.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		

Supportive Services			
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X		X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 53 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The service delivery system that meets the majority of the needs of homeless persons through Supportive Services is done through the Managed Care Organization that serves the entire Consortium region. There are significant differences in regional capacity for homeless prevention services. Buncombe, Henderson and Transylvania Counties have targeted funds to assist homeless persons regain and retain housing. Madison County does not have targeted funds or strategy for homeless persons.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The overall strength in Buncombe and Henderson counties is the cross-collaboration between homeless prevention, street outreach and supportive services. County Health and Human Services, municipalities, and non-profit service providers have created collaborative systems of care for special needs and homeless persons to more accurately assess individual need, determine appropriate services and streamline access to those services. Particular strengths are the targeting of funds for rental assistance for homeless persons, and assistance for healthcare through dedicated Service Outreach and Recovery staff (SOAR) to fast-track access to Social Security Disability income. Overall gaps in Buncombe and Henderson remain in limited availability of mental and behavioral health treatment, leading to long waits for placement in both short-term and long-term treatment. Transylvania County now has targeted funds for rental assistance for homeless persons.

Gaps remain in increasing capacity for outreach and cross-collaboration among County, municipalities, non-profit, and private providers in order to achieve strategic and coordinated access to services. Madison County's strengths are in County Health and Human Services programs, as well as a collaborative County-nonprofit Rural Rehab program focusing on households below 60% Area Median Income.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Strategy for overcoming gaps comes directly from strategies to end and reduce homelessness in Buncombe and Henderson Counties: continued cross-collaboration to sustain and improve coordinated systems of care for homeless persons. Priorities for both Counties are increasing access to appropriate housing and the supportive services necessary for households to retain permanent, stable housing.

Transylvania County non-profit providers are working on strategy to form collaborations with the Public Housing Authority to increase access for affordable housing, a priority need. Madison County is working on strategy to decrease the gaps in funding for rural rehabilitation, a continued priority need, as well as to increase partnerships with affordable housing developers to create new affordable units.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Construction of Affordable Rental Housing	2015	2019	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Coordinate housing development with transportation Job training and placement Services that support affordable housing & jobs	CDBG: \$500,000 HOME: \$3,000,000 Housing Trust Fund: \$2,000,000 LIHTC: \$40,471,268 Buncombe County Housing Services Fund: \$950,000 Deferred Developer Fee: \$2,582,849 In-Kind: \$625,000 Private Contributions: \$11,921,575 Private Lending: \$9,554,855 State of North Carolina: \$3,025,000	Rental units constructed: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rent Assistance for Homeless Households	2015	2019	Affordable Housing Homeless	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Special Needs Housing Services that support affordable housing & jobs End homelessness	CDBG: \$250,000 HOME: \$600,000 Continuum of Care: \$4,022,000 County: \$700,000 ESG: \$511,600 Foundations: \$17,500 In-Kind: \$36,500 Private Contributions: \$1,047,860 State of North Carolina: \$3,750,000 United Way: \$990,000	Tenant-based rental assistance / Rapid Rehousing: 430 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing rehabilitation	2015	2019	Affordable Housing	City of Asheville Madison County	Special Needs Housing Target low wealth neighborhoods for improvements Preserve existing housing Job training and placement Services that support affordable housing & jobs	CDBG: \$700,000 HOME: \$50,000 Buncombe County Housing Services Fund: \$340,000 NCHFA: \$777,915 Private Contributions: \$250,000 United Way: \$400,000	Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	New Construction for homeownership	2015	2019	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Promote homeownership for low-income households Coordinate housing development with transportation Services that support affordable housing & jobs	CDBG: \$250,000 HOME: \$750,000 Housing Trust Fund: \$500,000 NCHFA: \$1,700,000 Private Contributions: \$3,125,000 Private Lending: \$2,300,000 Program Fees: \$300,000 SHOP: \$600,000	Homeowner Housing Added: 140 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeownership Assistance	2015	2019	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County	Promote homeownership for low-income households Preserve existing housing Services that support affordable housing & jobs	CDBG: \$250,000 HOME: \$125,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
6	Job Creation	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Create sustainable jobs for low-income persons Start-up and growth of small and micro-businesses Support services necessary for employment	CDBG: \$500,000	Jobs created/retained: 200 Jobs  Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Job Training and Placement by CBDO	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$500,000 City of Asheville: \$100,000 County: \$125,000 Foundations: \$751,315 Housing Authority: \$75,000 In-KInd: \$200,000 Private Contributions: \$25,000 Program Fees: \$1,550,000 United Way: \$340,000 WIA: \$425,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
8	Micro-Enterprise Assistance	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Create sustainable jobs for low-income persons Start-up and growth of small and micro-businesses Develop and improve community centers	CDBG: \$200,000 County: \$250,000 Private Contributions: \$27,500 Program Fees: \$153,750	Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Food Security and Access to Healthy Foods	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Start-up and growth of small and micro-businesses Improve food security, healthy food availability	CDBG: \$200,000 City of Asheville: \$13,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
10	Multi-Modal Transportation Infrastructure	2015	2019	Non-Housing Community Development	East of the Riverway City of Asheville	Target low wealth neighborhoods for improvements Coordinate housing development with transportation Improve food security, healthy food availability Develop multi-modal transportation	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Community Center Improvements	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway	Job training and placement Support services necessary for employment Improve food security, healthy food availability Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Services directly supporting affordable housing	2015	2019	Affordable Housing	City of Asheville Buncombe County	Special Needs Housing Preserve existing housing Services that support affordable housing & jobs	CDBG: \$200,000 Buncombe County HOME match: \$399,200 Buncombe County Housing Services Fund: \$65,000 County: \$46,985 Foundations: \$75,000 In-Kind: \$625,000 NCHFA: \$2,160,000 Private Contributions: \$16,109,330 Private Lending: \$4,560,000 Program Fees: \$333,450 United Way: \$269,965	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Services supporting access to employment	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Job training and placement Support services necessary for employment Services that support affordable housing & jobs	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
14	Homeless Services	2015	2019	Homeless Non-Homeless Special Needs	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Support services necessary for employment Services that support affordable housing & jobs End homelessness	CDBG: \$200,000 City of Asheville: \$109,000 County: \$810,000 ESG: \$273,000 Foundations: \$1,427,275 HUD Housing Counseling: \$90,000 Other Federal Grants: \$628,100 Private Contributions: \$709,800 State of North Carolina: \$1,505,000 United Way: \$908,050	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted  Homelessness Prevention: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Services for housing for disabled persons	2015	2019	Affordable Housing	City of Asheville	Special Needs Housing Coordinate housing development with transportation Services that support affordable housing & jobs Housing services for persons with disabilities	CDBG: \$100,000 Foundations: \$17,500 Private Contributions: \$56,250	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
16	Youth Services	2015	2019	Non-Housing Community Development	City of Asheville	Job training and placement Improve food security, healthy food availability Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$50,000 City of Asheville: \$43,000 Foundations: \$485,075 Private Contributions: \$90,000 Program Fees: \$51,175 State of North Carolina: \$100,000 United Way: \$185,590	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Grant Administration	2015	2019	Administration	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville Buncombe County Henderson County Madison County Transylvania County	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households Target low wealth neighborhoods for improvements Preserve existing housing Coordinate housing development with transportation Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Improve food security, healthy food availability Develop multi-modal transportation	CDBG: \$916,665 HOME: \$516,285	Other: 1 Other
					ASHEVILLE		160	

Consolidated Plan



**Table 54 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	New Construction of Affordable Rental Housing
	<b>Goal Description</b>	Construct rental housing affordable primarily to households earning less than 60% of median income.
<b>2</b>	<b>Goal Name</b>	Rent Assistance for Homeless Households
	<b>Goal Description</b>	Rapidly rehouse homeless households or provide rent assistance for chronically homeless households until stabilization
<b>3</b>	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Provide housing rehabilitation or emergency repairs to special needs households. Rehabilitate existing rental housing to create or preserve affordable housing.
<b>4</b>	<b>Goal Name</b>	New Construction for homeownership
	<b>Goal Description</b>	Construct new housing for homeownership primarily for households earning 60% or less of median income.
<b>5</b>	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	Support first time homeownership through downpayment and closing-cost assistance.
<b>6</b>	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	Job creation for low-income persons through business lending or direct placement services.

7	<b>Goal Name</b>	Job Training and Placement by CBDO
	<b>Goal Description</b>	Workforce readiness and job training for Community Based Development Organizations that would lead to job placement, GED attainment, post-secondary education and other tangible evidence of increased ability for low-income persons.
8	<b>Goal Name</b>	Micro-Enterprise Assistance
	<b>Goal Description</b>	Start-up and sustainability for micro-enterprises, leading to income and opportunity for low-income persons.
9	<b>Goal Name</b>	Food Security and Access to Healthy Foods
	<b>Goal Description</b>	Create sustainable communities through providing access to healthy foods in food deserts.
10	<b>Goal Name</b>	Multi-Modal Transportation Infrastructure
	<b>Goal Description</b>	Provide multi-modal transportation infrastructure to increase access to jobs, schools and services for low-income persons.
11	<b>Goal Name</b>	Community Center Improvements
	<b>Goal Description</b>	Improve or develop community centers in low-income, low-wealth neighborhoods to increase access to education, training, support services, recreation and other services that will increase the sustainability of those neighborhoods.
12	<b>Goal Name</b>	Services directly supporting affordable housing
	<b>Goal Description</b>	Provide services that directly support access by low-income households to affordable housing such as financial counseling, credit improvement and legal services.
13	<b>Goal Name</b>	Services supporting access to employment
	<b>Goal Description</b>	Provide services that directly increase access to employment for low-income persons such as child care, improved access to transportation, and education.

14	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide access to services for persons experiencing homeless or in danger of becoming homeless that will contribute to ending homelessness such as coordinated assessment, legal services to prevent eviction or foreclosure, support for victims of domestic violence.
15	<b>Goal Name</b>	Services for housing for disabled persons
	<b>Goal Description</b>	Provide services that will directly support housing access for persons with disabilities, including physical, mental, developmental and other disabilities.
16	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide services to youth that will help keep youth and children safe, increase their ability to end the cycle of poverty, achieve educational opportunity and provide a foundation for decent well-paid employment
17	<b>Goal Name</b>	Grant Administration
	<b>Goal Description</b>	Provide effective and timely grant administration for CDBG and HOME

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The number of families estimated to be provided affordable housing over the five years of the Plan are:

Extremely Low: 650

Low Income: 600

Moderate Income: 915

## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

There are currently no voluntary compliance requirements for the Public Housing Authorities to increase the number of accessible units; however, the Housing Authorities are aware of the need for accessible units and plans for future developments will meet or exceed the required accessibility standards. The Brevard Housing Authority currently has funding in place to convert a four-bedroom unit for a disabled family.

### **Activities to Increase Resident Involvements**

Activities vary among the many Public Housing developments. The Asheville Housing Authority maintains an active Residents Council made up of leaders elected from Resident Associations in each of HACA's developments. The Authority works closely with the Residents Council to ensure resident involvement in planning activities and in sustainability activities like community gardens in its developments.

Other Housing Authorities maintain ongoing communication with residents to help address questions and concerns and provide information about what is happening in their development. The Hot Springs Housing Authority maintains a staff person to handle youth and adult activities at their Learning Center, and Mars Hill Housing Authority offers resident activities such as Bingo, potluck dinners, and holiday parties.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

The number one need identified in the 2012 Analysis of Impediments to Fair Housing was the need for additional affordable housing throughout the region. A related issue was the perceived lack of housing in areas of high opportunity, and the need for additional public transportation. Zoning and land use were identified as possible impediments, with a recommendation carried forward from 2006 that group homes and multi-family residential be allowed in all residential districts.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Asheville and the Consortium employ the following strategies to ameliorate the barriers to affordable housing:

- Provide local funding for affordable housing: The City and Buncombe County maintain local affordable housing funds which are allocated annually. Repayment of these funds is usually deferred or at low interest.
- The City, Buncombe County and the City of Hendersonville provide permit fee rebates for affordable housing.
- The City provides other financial incentives- such as its Land Use Incentive Grant- to developers who commit to providing affordable housing as a part of market rate developments.
- Provide land for affordable housing: The City has provided land for affordable housing development, by providing a portion of the purchase price in the form of deferred loans, not due and payable unless the units developed are no longer occupied by low –income households. The City will continue to make land available for affordable housing.
- Voluntary inclusionary zoning mechanisms provide additional building density to developers who include affordable housing in their residential or mixed use projects.
- Collaboration with the Housing Authority of the City of Asheville. The City and the Housing Authority have a mutual objective to redevelop existing public housing for long-term affordability, greater density, and sustainability .

Form-based codes, now being piloted in Asheville City neighborhoods, may provide greater flexibility and opportunity for new affordable housing development.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

A priority goal for each part of the Asheville region is: "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development." This goal contributes in Buncombe County through a Projects for Assistance in Transition from Homelessness (PATH) team dedicated to outreach and assessment for homeless persons, with a focus on unsheltered and other highly vulnerable individuals and households. The PATH team is embedded at the lead agency for housing for homeless persons in order to streamline access to housing for these highly vulnerable individuals.

Buncombe County has a Coordinated Assessment process, as required by HUD, for all homeless providers and programs. This process uses the best practice Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to determine acuity and connect individuals to housing and supportive services. Henderson, Transylvania and Madison Counties on are a part of the Balance of State Continuum of Care. Henderson and Transylvania Counties have expanded capacity for outreach through non-profit providers' outreach staff and shelter staff outreach.

### **Addressing the emergency and transitional housing needs of homeless persons**

The priority goal of "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development," supports the public-private partnerships within the Asheville region among emergency and transitional housing providers as part of a coordinated system of care that leads to sustainable, permanent housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Three priority goals support these efforts:

1. Provide affordable housing for households earning 60% of median income or less

2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,
3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.

Each of these goals support on-going and augmented efforts to target persons and households at 60% AMI or less through public and private outreach strategies for housing assistance; increase the number of affordable units available to homeless persons and households; and streamline access for opportunities to increase income.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Four priority goals support these efforts:

1. Provide affordable housing for households earning 60% of median income or less
2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,
3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.
4. Preserve existing housing and focus preservations efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The potential for Lead Based Paint presence is assessed whenever program funds are used to repair or purchase an existing home. If LBP is found, and the repair actions will disturb surfaces, then LBP removal and mitigation technique are employed. Families are informed and educated about the risks associated with LBP.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Approximately 45% of owner-occupied houses and 50% of renter-occupied households were built prior to 1980 and have a risk of lead-based paint. While extensive lead-based paint education and testing throughout the 1990's and early 2000's significantly reduced the incidence of poisoning throughout the Consortium region, the age of housing still is an indicator for ongoing concern. Therefore, the action above are warranted and necessary with the the scope of the anticipated program activity during the next five years.

### **How are the actions listed above integrated into housing policies and procedures?**

The Consortium Policies and Procedures state:

Lead Based Paint. If the dwelling unit was built prior to 1978, the subrecipient must comply with the rehabilitation requirements of the Lead Safe Housing Rule (24 CFR Part 35, Subpart J). The purpose of the regulation is to identify and address lead-based paint hazards before children are exposed to lead.

The requirements of the Lead Safe Housing Rule depend on the level of assistance provided to the unit. The summary below provides a brief overview of the regulations. For more information, see <http://www.hud.gov/offices/lead/>.

- For units with a level of assistance less than \$5,000, paint testing must be conducted on all painted surfaces to be disturbed or replaced during the renovation, or it must be presumed that all these painted surfaces are coated with lead-based paint. Safe work practices must be employed during the rehabilitation work, and upon completion, a clearance examination of the worksite is required. Clearance of the worksite is required prior to the unit being reoccupied.
- For units with a level of assistance over \$5,000 and up to \$25,000, lead hazards must be identified by a risk assessment (or presumed to be present) and then addressed through interim controls or standard treatments. Proper safe work practices, trained staff, and unit clearance are also required.



- For units with a level of assistance over \$25,000, lead hazards must be identified through a risk assessment (or presumed to be present) and addressed through abatement by a certified abatement contractor. Clearance is required.

The *level of assistance* is defined as the lesser of the *per unit Federal assistance* or the *per unit hard costs of rehabilitation*. When calculating the per unit hard costs of rehabilitation, do not include the lead hazard reduction costs.

All homeowners must receive the lead-based based pamphlet, *Protect Your Family From Lead in Your Home* as well as other relevant information pertaining to the rehabilitation work. The subrecipients must have documented evidence that this notice was provided.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Economic mobility has been established as one of the Asheville City Council strategic goals. 70% of families earning 60% or less of median income are housing cost burdened. Housing cost burden This goal is supported through the Asheville Comprehensive Affordable housing strategy, which was endorsed by the Asheville City Council in October of 2014. The Strategy provides a framework for the City's program to help significantly increase production of new affordable housing to have a tangible impact on Asheville's affordable housing needs. This Strategy elements include providing direct financial assistance for affordable housing development, creating a regulatory environment that supports new housing, engaging in broad partnerships with a range of housing developers, and regular measurement of achievement to evaluate strategies. Programs in place includes a local Housing Trust Fund, a comprehensive review of development ordinances, the use of City-owned land for housing development, and partnership with the Asheville Housing Authority.

Asheville also uses its Strategic Partnership Fund to reduce poverty. This locally funded program supports programs run by Asheville non-profit organizations that directly support City Council strategic goals. Examples of programs supported included workforce training, after-school programs for low-income children and nutrition programs.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

These local efforts help leverage and expand on the resources available through CDBG and HOME funds, and also help expand the reach of the federal funds available to the Consortium. An example is the proposed Oak Hill Commons development in Asheville. This development, which will provide 24 new housing units for the chronically homeless, is being funded through the Asheville Housing Trust Fund, freeing up HOME funds to assist other projects regionally.

The Asheville City Council's Housing and Community Development Committee chairperson also chairs the Asheville Regional Housing Consortium Board, and help links the local policy and programs to the regional efforts. The City's Community and Economic Development Department staffs both local and regional effort, ensuring coordination and collaboration.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The jurisdiction will use a combination of progress reports, desk monitoring and site visits to monitor activities carried out in the implementation of the Consolidated Plan. Each project will be assigned a staff project manager, whose responsibilities include contracting, desk monitoring, analysis of draw requests and monthly reports, and site visits to ensure compliance with program requirements. Where applicable, the project must submit a minority business outreach and/or Section 3 plan for approval as part of the contracting process. That plan will be monitored by the project manager for accurate implementation on a quarterly basis. An outline of the 3 monitoring levels is shown below.

### ***Levels of Monitoring***

All agencies will be monitored using one or more of the following methods:

#### Progress Reports

Required of all agencies based on the Scope of Services specified in their funding agreement.

Progress reports are to be submitted either monthly or quarterly. The agency agreement will specify the required reporting periods. Reports will include the following:

- Data on the status and accomplishments of their project(s) including the number of units completed and/or persons served;
- Program outcomes;
- Amount of funds expended or obligated;
- CDBG program income receipted and expended;
- Project schedule updates and any factors which adversely affect or hinder implementation;
- Project changes, opportunities, or new funding sources.

#### Desk Reviews

Conducted by CD Staff when more specific or detailed information is needed or when potential problems are identified through progress reports or requisitions. Specific information needed for a desk review will be requested in writing and the agency will be given at least two weeks to provide the information. Desk reviews will include annual rental housing compliance reviews for HOME-assisted multifamily projects.

### On-Site Reviews

Conducted by CD Staff at least annually for projects or agencies deemed to be high risk. High risk factors are elaborated below under risk assessment. In addition, on-site monitoring reviews will periodically be conducted for agencies with strong past performance in order to ensure long-term accountability and compliance. Three different types of on-site reviews will be conducted by CD Staff:

- 1) Construction progress inspections in which the physical status of a project is reviewed,
- 2) Targeted compliance reviews in which just one or two high-risk areas are reviewed, e.g. client eligibility, and
- 3) Full compliance reviews in which the entire range of potential compliance issues is reviewed.

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

HOME and CDBG allocations provided by HUD to Asheville and the Consortium have decreased significantly in recent years. Program income provides a buffer to that loss of funds. Therefore, we project having approximately \$5 million in both CDBG and HOME funds as available resources during the five years of this Plan.

The City of Asheville and Buncombe County have each established a dedicated local fund for affordable housing production. Access to these funds has been critical in helping make local LIHTC projects competitive. Both local governments have made affordable housing a strategic priority. Asheville has also newly committed funds for affordable housing purposes as part of its Capital Improvement Program (CIP). These funds will be used flexibly to support activities such as repurposing city-owned land for affordable housing, land banking, and perhaps direct lending.

The Asheville Buncombe Consortium of Care (CoC) develops an annual application in support of local providers who conduct activities to end homelessness. This funding is critical to our goal of ending homelessness.

A board array of other resources are available. These other resources include LIHTC funding (allocated competitively each year by the North Carolina Housing Finance Agency); Emergency Solutions Grant funds, allocated annually by HUD to the State of NC and competitively allocated by the State to Consortiums of Care; SHOP grants, allocated by HUD to self-Help housing programs; and other discretionary resources, including fee-based activities, philanthropic funding, personal contributions, social enterprise resources, private financing resources and other public and private funding.

The City of Asheville and the Asheville Regional Housing Consortium are fortunate to have partner sub-recipients and developers who are able to bring this broad array of other resources to their CDBG and HOME-funded activities.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	956,356	127,265	0	1,083,621	4,333,044	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	914,499	73,758	100,000	1,088,257	3,953,028	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Housing Public Services TBRA	804,400	0	0	804,400	3,217,600	Continuum of Care funding via the Asheville Buncombe CoC
Housing Trust Fund	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	2,500,000	Priority to rental housing development affordable to households earning 60% or less AMI
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction	10,471,268	0	0	10,471,268	30,000,000	LIHTC 9% Tax Credit funding competitively available annually through the North Carolina Housing Finance Agency

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services TBRA	6,672,463	0	0	6,672,463	26,689,852	Private funds raised by sub-recipients to support CDBG and HOME funded activities.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,282,971	0	0	3,282,971	13,131,884	Private sector financing made available for funded projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Admin and Planning Economic Development Homebuyer assistance Homeowner rehab New construction for ownership Public Services	618,721	0	0	618,721	2,474,884	Grants from United Way to funded organizations for funded activities.
Other	private	Economic Development Homeowner rehab Housing New construction for ownership Public Services	554,733	0	0	554,733	2,218,932	Philanthropic grants from charitable foundations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Economic Development New construction for ownership Public Services	477,675	0	0	477,675	1,910,700	Fees charged for program services, including fees paid by partners and clients.
Other	private	Housing Multifamily rental new construction	582,849	0	0	582,849	2,000,000	Deferred developer fees on LIHTC Projects
Other	private	New construction for ownership Public Services	297,300	0	0	297,300	1,189,200	Volunteer and other non-cash private contributions
Other	public - federal	Acquisition Housing Multifamily rental new construction Multifamily rental rehab	927,583	0	0	927,583	3,710,332	Low Income Housing Tax Credits are distributed competitively by the North Carolina Housing Finance Agency (NCHFA) for qualifying low income housing developments.
Other	public - federal	Economic Development Public Services	125,000	0	0	125,000	300,000	Workforce Development Board funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing New construction for ownership	120,000	0	0	120,000	480,000	SHOP Grants for self-help housing.
Other	public - federal	Housing Public Services	18,000	0	0	18,000	72,000	HUD Housing Counseling grant.
Other	public - federal	Public Services	125,620	0	0	125,620	502,480	Other non-categorized federal grants
Other	public - state	Economic Development Homebuyer assistance Homeowner rehab Housing Public Improvements Public Services	1,676,000	0	0	1,676,000	6,704,000	Variety of non-federal funding programs from the State of North Carolina
Other	public - state	Housing Public Services TBRA	156,920	0	0	156,920	627,680	Federal funds managed by the State of North Carolina

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Economic Development Public Improvements Public Services	439,397	0	0	439,397	1,757,588	Other Consortium-member County funding not otherwise specified.
Other	public - local	Economic Development Public Services	15,000	0	0	15,000	60,000	Housing Authority of the City of Asheville support.
Other	public - local	Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	394,200	0	0	394,200	1,360,000	Buncombe County provides general funds each year, and income earned from prior year loans, as loans for affordable housing developments.

Table 55 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The local funds available for affordable housing are not sufficient in themselves to achieve full financing for developments that help meet the region's housing needs and supply gap. Neither are federal funds. Therefore, these funding sources have a linked relationship and are commonly allocated together for projects that meet the area's needs. The most common additional resource sought through this linkage is federal Low Income Housing Tax Credit funding, which has been used extensively to produce new affordable rental housing in the Consortium.

The Consortium has developed a large Match reserve. This Match reserve is available for all projects in the Consortium, which does not therefore require matching funds for individual projects. Regardless, Buncombe County provides match funds for each HOME project in the Count, and practically speaking most projects also are supported by funds that form a qualifying match.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Asheville is exploring the use of its current Parks Maintenance facility for repurposing for affordable housing. City of Asheville staff are currently assessing the suitability of this site for affordable housing development. The City of Asheville is considering making other City-owned land available in the future for affordable housing.

**Discussion**

While difficult to project resources five years into the future, it is clear that the Asheville Regional Housing Consortium, City of Asheville, and the agencies and stakeholders from this region significantly leverage CDBG and HOME funds for the benefit of low income households and their communities.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New Construction of Affordable Rental Housing	2015	2019	Affordable Housing	Buncombe County Henderson County	New Rental Housing for HH at 60% AMI or Less	HOME: \$671,326 LIHTC: \$10,471,268 Buncombe County Housing Services Fund: \$200,000 Deferred Developer Fee: \$582,849 In-Kind: \$125,000 Private Contributions: \$2,384,315 Private Lending: \$1,910,971 State of North Carolina: \$605,000	Rental units constructed: 126 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	New Construction for homeownership	2015	2019	Affordable Housing	Buncombe County Henderson County	Promote homeownership for low-income households Services that support affordable housing & jobs	HOME: \$256,528 NCHFA: \$340,000 Private Contributions: \$625,000 Private Lending: \$460,000 Program Fees: \$60,000 SHOP: \$120,000	Homeowner Housing Added: 31 Household Housing Unit
3	Housing rehabilitation	2015	2019	Affordable Housing	East of the Riverway City of Asheville	Special Needs Housing Preserve existing housing	CDBG: \$150,000 Buncombe County Housing Services Fund: \$65,000 NCHFA: \$155,583 Private Contributions: \$50,000 United Way: \$80,000	Homeowner Housing Rehabilitated: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Rent Assistance for Homeless Households	2015	2019	Affordable Housing Homeless	City of Asheville Buncombe County Henderson County	Services that support affordable housing & jobs End homelessness Housing services for persons with disabilities	HOME: \$189,000 Continuum of Care: \$402,200 County: \$70,000 ESG: \$102,320 Foundations: \$3,500 In-KInd: \$7,300 Private Contributions: \$162,903 State of North Carolina: \$375,000 United Way: \$153,000	Tenant-based rental assistance / Rapid Rehousing: 66 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Services directly supporting affordable housing	2015	2019	Affordable Housing	City of Asheville	New Rental Housing for HH at 60% AMI or Less Promote homeownership for low-income households Coordinate housing development with transportation Services that support affordable housing & jobs	CDBG: \$202,271 Buncombe County HOME match: \$99,200 Buncombe County Housing Services Fund: \$30,000 County: \$9,397 Foundations: \$15,000 In-Kind: \$125,000 NCHFA: \$432,000 Private Contributions: \$3,221,867 Private Lending: \$912,000 Program Fees: \$66,690 United Way: \$53,993	Public service activities for Low/Moderate Income Housing Benefit: 699 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Job Training and Placement by CBDO	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Create sustainable jobs for low-income persons Job training and placement Support services necessary for employment	CDBG: \$170,920 County: \$25,000 Foundations: \$150,263 Housing Authority: \$15,000 In-Kind: \$40,000 Private Contributions: \$5,000 Program Fees: \$310,000 United Way: \$68,000 WIA: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	Micro-Enterprise Assistance	2015	2019	Non-Housing Community Development	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville	Start-up and growth of small and micro-businesses	CDBG: \$115,920 County: \$50,000 Private Contributions: \$5,500 Program Fees: \$30,750	Businesses assisted: 125 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Homeless Services	2015	2019	Homeless Non-Homeless Special Needs	City of Asheville Buncombe County Henderson County	Services that support affordable housing & jobs End homelessness	CDBG: \$204,790 Continuum of Care: \$402,200 City of Asheville: \$40,000 County: \$232,000 ESG: \$54,600 Foundations: \$285,455 HUD Housing Counseling: \$18,000 Other Federal Grants: \$125,620 Private Contributions: \$188,629 State of North Carolina: \$676,000 United Way: \$226,610	Public service activities for Low/Moderate Income Housing Benefit: 997 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Services for housing for disabled persons	2015	2019	Affordable Housing	City of Asheville	Special Needs Housing Services that support affordable housing & jobs Housing services for persons with disabilities	CDBG: \$15,000 Foundations: \$3,500 Private Contributions: \$11,250	Public service activities for Low/Moderate Income Housing Benefit: 18 Households Assisted
10	Youth Services	2015	2019	Non-Housing Community Development	East of the Riverway City of Asheville	Youth services	CDBG: \$19,800 City of Asheville: \$13,000 Foundations: \$97,015 Private Contributions: \$18,000 Program Fees: \$10,235 State of North Carolina: \$20,000 United Way: \$37,118	Public service activities other than Low/Moderate Income Housing Benefit: 102 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Grant Administration	2015	2019	Administration	City of Asheville Buncombe County Henderson County Madison County Transylvania County	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households Target low wealth neighborhoods for improvements Preserve existing housing Coordinate housing development with transportation Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Improve food security, healthy food availability Develop multi-modal transportation	CDBG: \$204,920 HOME: \$118,403	Other: 1 Other
	Consolidated Plan				ASHEVILLE		191	

**Table 56 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	New Construction of Affordable Rental Housing
	<b>Goal Description</b>	Funded rental projects: <ul style="list-style-type: none"> <li>• Housing Assistance Corporation "Oklawaha Village," 66 units</li> <li>• Mountain Housing Opportunities, "East Haven Apartments" 60 units</li> </ul>
<b>2</b>	<b>Goal Name</b>	New Construction for homeownership
	<b>Goal Description</b>	Projects: <ul style="list-style-type: none"> <li>• Asheville Area Habitat for Humanity Arden Development</li> <li>• Henderson County Habitat for Humanity Shuey Knolls Development</li> </ul>
<b>3</b>	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Using CDBG funds, provide special needs households with emergency repairs addressing issues of life safety and health, enabling them to remain in their homes.
<b>4</b>	<b>Goal Name</b>	Rent Assistance for Homeless Households
	<b>Goal Description</b>	Provide tenant-based rental assistance to rapidly house persons experiencing homelessness and to assist chronically homeless persons achieve housing stability.
<b>5</b>	<b>Goal Name</b>	Services directly supporting affordable housing
	<b>Goal Description</b>	Housing services supporting existing and eligible HOME-funded activities; and other services that support households in obtaining new housing or preserving their existing housing.



6	<b>Goal Name</b>	Job Training and Placement by CBDO
	<b>Goal Description</b>	Provide job training and placement services in fields promising sustainable employment.
7	<b>Goal Name</b>	Micro-Enterprise Assistance
	<b>Goal Description</b>	Provide training to assist micro-business entrepreneurs create or expand their businesses.
8	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide coordinated assessment services to the Continuum of Care. Provide legal services to prevent homelessness.
9	<b>Goal Name</b>	Services for housing for disabled persons
	<b>Goal Description</b>	Assist persons with mental and developmental disabilities secure and retain permanent housing.
10	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide after school services to low-income at-risk children and youth.
11	<b>Goal Name</b>	Grant Administration
	<b>Goal Description</b>	HOME Administration inclusive of \$25,000 for Project Delivery.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The following section lists in detail the HOME and CDBG funded activities planned for the 2015-2016 fiscal year. Funding allocations for HOME funds are heard and recommended by the Asheville Regional Housing Consortium at a public meeting. Allocations for the use of CDBG funds are recommended by the Housing and Community Development (HCD) Committee at a public meeting. The funding recommendations are presented to the Asheville City Council, which holds a public hearing on the Annual Action Plan, and determines project funding. To be funded, a program must meet at least one of the priorities established in the Consolidated Plan and must use funds for HUD-approved eligible activities.

#	Project Name
1	Asheville Area Habitat for Humanity - Arden Development
2	Asheville Area Habitat for Humanity - Homeowner Education
3	Asheville Area Habitat for Humanity - Lending Services
4	Asheville City School Foundation - After School Program
5	The ARC of Buncombe County - Housing Case Management
6	Eagle Market Street Development Corporation - Empowering Residents
7	Green Opportunities - Job Training & Placement
8	Helpmate - Domestic Violence Services
9	Homeward Bound - Pathways to Permanent Housing
10	Homeward Bound - AHOPE Day Center
11	Mountain BizWorks - Business Coaching for Entrepreneurs
12	Mountain Housing Opportunities - Tier I Emergency Home Repair
13	Mountain Housing Opportunities - Tier II Emergency Home Repair
14	Mountain Housing Opportunities - Housing Services
15	OnTrack - Financial Counseling
16	Partners Unlimited - Academic Enhancement
17	Pisgah Legal Services - Homelessness Prevention
18	The Support Center - Women's Business Center WNC
19	Asheville Buncombe Community Relations Council - Fair Housing
20	The ARC of Buncombe County - Asheville Tenant Based Rental Assistance
21	Housing Assistance Corporation - Oklawaha Village Apartments
22	Henderson County Habitat for Humanity - Dodd Meadows Phase II
23	Homeward Bound - Asheville Tenant Based Rental Assistance
24	Homeward Bound - Buncombe Homeless Prevention & Rapid Re-Housing
25	Homeward Bound - Henderson Homeless Prevention & Rapid Re-Housing
26	Douglas NC, LLC - East Haven Apartments
27	CDBG Program Administration

#	Project Name
28	HOME Program Administration
29	Project Delivery

**Table 57 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Allocation priorities include:

- Prioritize affordable housing production, including housing services;
- Prioritize ending homelessness;
- Prioritize services by CBDO's that will help end poverty through work readiness and job training.

Funding requests always greatly exceed funds available.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Arden Development
	<b>Target Area</b>	Buncombe County
	<b>Goals Supported</b>	New Construction for homeownership
	<b>Needs Addressed</b>	Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$147,000 In-Kind: \$125,000 Private Contributions: \$2,384,315 State of North Carolina: \$605,000
	<b>Description</b>	AAHH will assist 20 households become homeowners by developing 20 new single family on currently undeveloped land in Arden, NC. The Green Built NC and SystemVision certified homes will be constructed for low income families at or below 70% AMI. HOME funds will be used at the infrastructure phase, and will include building a through street connecting Beale and Ducker Roads. Pre-development of the site will begin Fall 2015, construction of the 1st house will begin early 2017 and the development will be completed by the end of 2018.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twenty (20) households at or below 70% AMI
	<b>Location Description</b>	The proposed location is a wooded, undeveloped 4.9 acre site with approximately 200 ft. of frontage on both Beale Road and Ducker Road in Arden, North Carolina.
	<b>Planned Activities</b>	Infrastructure development to include installing a new through street connecting Beale and Ducker Roads. Upon completion of the homes and underwriting, the HOME funds will be made available as homeowner assistance to each of the low-income households purchasing homes.
<b>2</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Homeowner Education
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Promote homeownership for low-income households Services that support affordable housing & jobs

	<b>Funding</b>	CDBG: \$50,000 County: \$99,200 In-KInd: \$125,000 NCHFA: \$432,000 Private Contributions: \$2,651,800 Private Lending: \$912,000
	<b>Description</b>	This project provides in-depth homeowner and financial education for families below 60% of AMI who are not able to provide traditional down payments and who are currently living in substandard conditions, to prepare them to buy high-quality, energy-efficient new homes at an affordable price. 15 low-income individuals or families will benefit from this project, purchasing a home and beginning to make mortgage payments by June 30, 2016.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 families at or below 60% of Area Median Income
	<b>Location Description</b>	Asheville Area Habitat for Humanity, 33 Meadow Rd, Asheville, NC
	<b>Planned Activities</b>	AAHH will qualify and educate 15 low-income individuals or families for a homeownership program. 200 hours of sweat equity (volunteer hours) from each adult in a household who will live in the new home are required to qualify. Each individual or family will complete 50 hours of required coursework that includes courses in money management, home maintenance, predatory lending, and homebuyer education.
<b>3</b>	<b>Project Name</b>	Asheville Area Habitat for Humanity - Lending Services
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Promote homeownership for low-income households
	<b>Funding</b>	CDBG: \$40,000 County: \$30,000 Private Contributions: \$294,216

	<b>Description</b>	Asheville Area Habitat for Humanity will provide lending services, including credit assistance and access to 0% interest mortgages, to qualified families making 70% or less of AMI so they can purchase new Green Built NC affordable housing. Habitat is constructing 14 HOME assisted homes, and will assist 14 households to become homeowners of new energy-efficient, affordable new homes
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 Households 70% or less of AMI will receive 0% interest loans on new homes
	<b>Location Description</b>	City of Asheville
	<b>Planned Activities</b>	Provide services in support of households seeking and qualifying for low interest loans for HOME assisted projects.
<b>4</b>	<b>Project Name</b>	Asheville City School Foundation - After School Program
	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Youth services
	<b>Funding</b>	CDBG: \$14,850 City of Asheville: \$13,000 Foundations: \$97,015 Private Contributions: \$10,500 Program Fees: \$10,235 United Way: \$37,118
	<b>Description</b>	In Real Life (IRL) is an after-school program that serves low-income students at Asheville Middle School. The purpose of IRL is to increase success in school and life for middle school youth. IRL provides targeted academic supports to low-income youth to improve learning and close the achievement gap. IRL coordinates 30+ service-providers and teachers so that low-income students can get academic help, participate in community service, sports, and arts activities. IRL removes barriers for children in poverty by providing transportation, snacks, and effective outreach.
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 low-income middle school students will achieve increased academic proficiency in the middle grades curriculum as a result of participation in safe, high-quality after-school programming in IRL. 10 low-income, highly at-risk vulnerable students will achieve improved school day attendance and/or school day behaviors.
	<b>Location Description</b>	Asheville Middle School (AMS) is the hub for In Real Life (IRL), though many programs operate off-site at locations including: Hall Fletcher Elementary, Asheville High School, AB Tech/Enka Campus, UNCA, AVL Fire Department, CrossFit Pisgah, Climbmax Climbing Center, Arboretum. Our Bike program rides in Asheville near AMS. Hiking programs operate at various locations near local hiking trails. A number of programs operate primarily at AMS and have field trips on occasion. IRL provides transportation to all off-site program locations and field trips.
	<b>Planned Activities</b>	Students access high-quality after-school programming that provides educational and social-emotional benefits through small group activities. Students have bus transportation home from programming and ample information and support in registration. Students can choose from more than 25 different program offerings each session.
<b>5</b>	<b>Project Name</b>	The ARC of Buncombe County - Housing Case Management
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing Services for housing for disabled persons
	<b>Needs Addressed</b>	Special Needs Housing Housing services for persons with disabilities
	<b>Funding</b>	CDBG: \$15,000 HOME: \$19,000 Foundations: \$3,500 In-Kind: \$7,300 Private Contributions: \$11,250



	<b>Description</b>	The Arc of Buncombe County will provide Housing Case Management Program (HCMP) under their Augmented Case Management Program, in support of clients to be assisted with HOME TBRA funding. The program provides the housing location and stabilization component for the continuum of services that empower individuals with intellectual and developmental disabilities to live independently. The Arc serves low to moderate-income children and adults who have been diagnosed with intellectual or developmental disabilities and their families. Households must either be homeless or imminently at-risk of homelessness. Participants will be at or below 50% AMI.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	18 persons total: 10 <30% AMI and 8 between 31-50% AMI
	<b>Location Description</b>	Services will be provided from the Arc of Buncombe County offices, located at 147 Coxe Avenue, Asheville, NC 28801
	<b>Planned Activities</b>	Each client will be screened, assessed and referred to proper service providers. For those who fit the HCMP criteria, there will be an intake process to develop an action plan that will help ensure housing stabilization. This plan will be signed by the client and will serve as the framework for the client and case manager during the following year. The client will receive support in finding and securing an affordable (based on Fair Market Rent) and safe home (based on HQS inspection). This project will use the funding from CDBG's housing services program to support the salary and travel components of the Housing Case Management Program. This funding will cover 45% of the Advocacy/Community Outreach Specialist's time (13.5 hours per week) and proportional benefits. This grant application is being done in coordination with a HOME grant application, which will provide direct assistance with housing costs.
<b>6</b>	<b>Project Name</b>	Eagle Market Street Development Corporation - Empowering Residents
	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Job Training and Placement by CBDO
	<b>Needs Addressed</b>	Job training and placement

	<b>Funding</b>	CDBG: \$45,920 Foundations: \$68,000 In-KInd: \$40,000
	<b>Description</b>	This project is designed to move residents from public housing into home ownership and living wage employment or microenterprises. Utilizing wealth creation strategies, participants will undergo training in workforce development and entrepreneurship to break the cycle of relying on public assistance and to empower low-wealth communities to obtain upward employment mobility or microenterprise creation. 10 low-income citizens will complete wealth creation, workforce development and entrepreneurial training; 5 of these at <30% Area Median Income, 5 at 31-50% Area Median Income. 10 low-income citizens will enhance their employment status and/or start a microenterprise, 5 of these at <30% Area Median Income, 5 at 31-50% Area Median Income.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 individuals at <30% Area Median Income, 25 individuals at 31-50% Area Median Income
	<b>Location Description</b>	Eagle Market Street Development Corporation, 70 South Market Street, Asheville, NC
	<b>Planned Activities</b>	Participants will receive counseling and mentoring services in the areas of understanding the economy, financial lending, personal and business budget preparation, basic accounting practices, alternative sources of funding, life planning, business planning, workforce preparedness, wealth creation, and home ownership. In addition to basic workshops, a curriculum will be developed that includes: <ul style="list-style-type: none"> <li>• Workforce Development Track</li> <li>• Resume Writing</li> <li>• Dressing for Success</li> <li>• Writing Skill Enhancement</li> <li>• Job Interview Techniques</li> <li>• Networking Opportunities with Local Employers</li> <li>• Human Relations and Communication Skills</li> <li>• Individual Development Accounts (IDAs)</li> </ul>
<b>7</b>	<b>Project Name</b>	Green Opportunities - Job Training & Placement

	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Job Training and Placement by CBDO
	<b>Needs Addressed</b>	Job training and placement Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$125,000 County: \$25,000 Foundations: \$82,263 Housing Authority: \$15,000 In-Kind: \$30,000 Private Contributions: \$5,000 Program Fees: \$310,000 United Way: \$68,000 WIA: \$125,000
	<b>Description</b>	GO directly supports increased employment opportunities and other non-housing community development by facilitating employment and entrepreneurship opportunities for low-income youth and adults, targeting those at <30% Area Median Income, with an explicit emphasis on underserved populations living in poverty and public housing developments. 65 individuals will improve job skills, life skills, self-sufficiency, overall work readiness and access to resources. 48 individuals will improve financial well-being through acquisition and retention of employment and/or increased academic achievement through enrollment in post-secondary education. Each outcome will be achieved by June 30, 2016.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 individuals at or below 30% Area Median Income
	<b>Location Description</b>	Edington Center, 133 Livingston Street, Asheville, NC
	<b>Planned Activities</b>	14-week training/placement services and work-based financial support through two social enterprises where clients apply their knowledge and earn income; short-term financial support for critical employment barriers, academic support for diploma/GED, and substance abuse counseling.
<b>8</b>	<b>Project Name</b>	Helpmate - Domestic Violence Services

	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	Special Needs Housing
	<b>Funding</b>	CDBG: \$15,840 County: \$32,000 ESG: \$22,000 Foundations: \$165,455 Other Federal Grants: \$155,620 Private Contributions: \$47,515 State of North Carolina: \$45,000 United Way: \$76,982
	<b>Description</b>	This project supports the Domestic Violence Crisis Stabilization Program's shelter and case management program. Shelter staff conduct emergency intake and coordinate post-crisis services to form an individualized case plan which include housing, legal remedies to Domestic Violence and mental health/substance abuse services.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Shelter Services provide 5000 bed nights to 150 persons at <30% AMI. Upon exit from shelter, 104 of those adults and children will establish 65 safe households and 70 adult survivors of domestic violence will experience greater self-sufficiency through implementation of an individualized case plan and target goals.
	<b>Location Description</b>	Services will be provided from Helpmate's facility location, with a mailing address of P.O. Box 2263, Asheville, NC 28801
	<b>Planned Activities</b>	This project provides intensive services for victims of domestic violence: shelter, Mental Health/Substance Abuse treatment coordination, bilingual services, legal remedies to Domestic Violence, and shelter services. Some clients can safely remain in their homes with appropriate case management, reducing their risk of homelessness. For those who cannot, emergency shelter and supportive services are provided.
<b>9</b>	<b>Project Name</b>	Homeward Bound - Pathways to Permanent Housing
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	End homelessness

	<b>Funding</b>	CDBG: \$85,000 Continuum of Care: \$402,200 City of Asheville: \$375,000 County: \$70,000 Private Contributions: \$46,669 United Way: \$45,000
	<b>Description</b>	Homeward Bound's Pathways to Permanent Housing (PPH) program supports the Asheville-Buncombe 10-Year Plan to End Homelessness. Based on the Housing First model, the program helps the most vulnerable hard-to-house, hard-to-keep housed individuals and families locate and procure permanent supportive housing, providing in-home, intensive case management services to assist them in maintaining their housing long term. The purpose of the PPH program is to end homelessness by assisting homeless households to find and procure safe, affordable, permanent housing, providing appropriate financial assistance matched to the household's needs and intensive case management services to help them maintain their homes long term.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	82 Households total. 66 households with incomes less than 30% AMI and 16 between 31-50% AMI.
	<b>Location Description</b>	Services will be provided from the headquarters of Homeward Bound, located at 218 Patton Ave, Asheville, NC 28801
	<b>Planned Activities</b>	Homeward Bound's PPH program helps program participants then locate and procure affordable rental housing based on each individual's needs. Once in housing, PPH case managers visit program participants regularly, working together on case management goals that address the issues that would hinder them from staying in housing. Plans address issues such as mental health, substance use, and chronic health conditions, domestic violence, budgeting, transportation, and income procurement. Those eligible for the program are homeless individuals and families assessed and referred through the community's Coordinated Assessment System and determined appropriate for permanent supportive housing due to a vulnerability assessment score of 10 to 20 for individuals and 12 to 25 for families are eligible for this program. The most vulnerable (those with the highest scores) are served first.
<b>10</b>	<b>Project Name</b>	Homeward Bound - AHOPE Day Center

<b>Target Area</b>	City of Asheville Buncombe County
<b>Goals Supported</b>	Homeless Services
<b>Needs Addressed</b>	Special Needs Housing End homelessness
<b>Funding</b>	CDBG: \$59,400 City of Asheville: \$65,000 County: \$130,000 ESG: \$32,600 Private Contributions: \$5,029
<b>Description</b>	The AHOPE Coordinated Assessment program prioritizes and targets literally homeless individuals and families by utilizing an evidence-informed, standardized tool to assess the vulnerability of persons in terms of their age, homeless/housing history, use of health and emergency services, socialization and daily functions, and wellness to house those households with the highest acuity. The assessment tool produces a score helping the community's Coordinated Assessment workgroup determine the most appropriate housing intervention (general housing assistance, rapid re-housing, or permanent supportive housing) to move individuals and families into housing and end their homelessness.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Total intakes for Coordinated Assessment 2,500. Of those participants, 45 persons will move to permanent supportive housing, 90 persons will move into rapid re-housing programs and 60 persons will move into non-permanent supportive housing. All participants will be at or below 50% AMI.
<b>Location Description</b>	Services will be provided from Homeward Bound's AHOPE Center, located at 19 N. Ann Street, Asheville, NC 28801

	<b>Planned Activities</b>	As the initial phase of the city's Coordinated Assessment System, AHOPE Coordinated Assessment Case Managers use the standardized vulnerability assessment tool (VI-SPDAT or Vulnerability Index Service Prioritization Decision Assistance Tool) to assess the acuity of individuals and families experiencing homelessness in terms of their age, homeless/housing history, use of health and emergency services, socialization and daily functions, and wellness. The tool produces a score reviewed in the community's bi-weekly Coordinated Assessment workgroup to help determine the most appropriate housing intervention to end each household's homelessness for good (general housing assistance, rapid re-housing, or permanent supportive housing). The community seeks to house the most vulnerable individuals first in the most appropriate housing intervention as funding allows: rapid re-housing or permanent supportive housing.
11	<b>Project Name</b>	Mountain BizWorks - Business Coaching for Entrepreneurs
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Micro-Enterprise Assistance
	<b>Needs Addressed</b>	Create sustainable jobs for low-income persons Start-up and growth of small and micro-businesses
	<b>Funding</b>	CDBG: \$70,000 Program Fees: \$30,750
	<b>Description</b>	MBW make loans to entrepreneurs who are unable to access traditional financing. For many low to moderate income African-Americans and Latino entrepreneurs, high quality business coaching and classes can better position them for a loan approval and better position their businesses for long-term success. This program will provide entrepreneurs with the skills they need to launch or expand businesses through business classes and coaching.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 persons at or below 80% AMI
	<b>Location Description</b>	City of Asheville. The proposed location site of the business coaching will be at the headquarters of Mountain BizWorks, located at 153 South Lexington Avenue, Asheville, NC, 28801.

	<b>Planned Activities</b>	Business coaching and classes. MBW strong network of coaches and teachers help entrepreneurs develop their concepts, write business plans, explore funding options, secure capital and plan for long-term sustainability.
<b>12</b>	<b>Project Name</b>	Mountain Housing Opportunities - Tier I Emergency Home Repair
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Special Needs Housing Preserve existing housing
	<b>Funding</b>	CDBG: \$75,000 Buncombe County Housing Services Fund: \$65,000 NCHFA: \$155,583 Private Contributions: \$50,000 United Way: \$80,000
	<b>Description</b>	The Emergency Repair Tier I program will assist in the repair of imminent threats to life, health and safety in twelve (12) homes owned and occupied by low income elderly, disabled, single parent or large families with three or more dependent children.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 Homeowner households at or below 80% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided from the headquarters of Mountain Housing Opportunities, located at 64 Clingman Avenue, Suite 101 Asheville, NC, MHO and home sites within the city limits of Asheville.
	<b>Planned Activities</b>	Occupied Homeowner Repair
<b>13</b>	<b>Project Name</b>	Mountain Housing Opportunities - Tier II Emergency Home Repair
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Special Needs Housing Preserve existing housing
	<b>Funding</b>	CDBG: \$75,000



	<b>Description</b>	The Emergency Repair Tier II program will assist in the substantial repair of imminent threats to life, health and safety in four (4) homes owned and occupied by low income elderly, disabled, single parent or large families with three or more dependent children.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 Homeowner households at or below 80% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided f4rom the headquarters of Mountain Housing Opportunities located at 64 Clingman Avenue, Suite 101 Asheville, NC, 28801 and home sites located within the city limits of Asheville.
	<b>Planned Activities</b>	Occupied Homeowner Repair
<b>14</b>	<b>Project Name</b>	Mountain Housing Opportunities - Housing Services
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$90,000 Private Contributions: \$150,000
	<b>Description</b>	MHO Housing Services program will support the salaries and related costs of MHO staff members who: (1) Develop HOME-assisted affordable rental and homeownership units for low income residents of Asheville; and (2) provide direct homebuyer assistance in the form of second mortgages to low income clients purchasing HOME-assisted units.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	62 Rental households at or below 60% AMI. 13 Homebuyer households at or below 80% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided from the headquarters of Mountain Housing Opporrtuniti4esd, located at 64 Clingman Avenue, Suite 101 Asheville, NC, 28801.
	<b>Planned Activities</b>	Rental housing development and homebuyer assistance
<b>15</b>	<b>Project Name</b>	OnTrack - Financial Counseling

	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$11,880 Foundations: \$15,000 Private Contributions: \$122,404 Program Fees: \$66,690 United Way: \$53,993
	<b>Description</b>	The purpose of the OnTrack Financial Capabilities program is to build the financial capability of clients with information, tools and support as they tackle two difficult financial issues: 1) balancing their household budget with housing costs among the highest in the state and wages well below the state average; 2) addressing credit issues that negatively impact their housing and borrowing options.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	595 total persons served: 125 persons will have incomes less than 30% AMI; 113 at 31-50% AMI; 147 at 51-80% AMI; 210 at >80% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided from OnTrack's headquarters located at 50 S. French Broad Avenue, Suite 227, Asheville, NC 28801
	<b>Planned Activities</b>	OnTrack counselors help clients build credit and improve money management. Structure and relevant/timely information help clients work toward financial self-sufficiency, behavior change, and their financial goals. Credit improvement: We provide access to free credit reports/scores, a Credit Class, and individualized counseling to explain information on credit reports, ways to address credit issues, rights under Fair Credit Reporting and the dispute process. Counselors help clients develop Credit Action Plans with realistic steps for improving credit and clients commit to take at least one action within 60 days of counseling; counselors provide supportive accountability with follow-up check-in sessions. Budget Assistance: Counselors review income, living expenses and debt to help clients understand their unique situation. Together they create a meaningful "Money Action Plan" (MAP) with strategies and steps for reaching goals; counselors are available for ongoing support as needed.
16	<b>Project Name</b>	Partners Unlimited - Academic Enhancement

	<b>Target Area</b>	ASHEVILLE'S WEST RIVERSIDE WEED AND SEED East of the Riverway City of Asheville
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Support services necessary for employment Develop and improve community centers Youth services
	<b>Funding</b>	CDBG: \$4,950 Private Contributions: \$7,500 State of North Carolina: \$20,000
	<b>Description</b>	The Academic Enhancement Program is an afterschool dropout prevention program that serves students who need to recover lost high school credits allowing them to graduate with their peers. The purpose of the Academic Enhancement Program is to address and assist in solving one of the risk factors contributing to high school dropout, failing grades. Being able to participate in extracurricular activities such as sports and to graduate with peers is important to students and keeps them in school. Failing grades prevent them from being able to do either of those things.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	32 persons with incomes less than 80% AMI.
	<b>Location Description</b>	City of Asheville. Services will be provided from Partnership Unlimited's offices located at 133 Livingston Street, Suite 2, Asheville NC 28801
	<b>Planned Activities</b>	The greatest number of students who participate in the program are failing in the core subjects (math, science, and English). Students enrolled will be able to earn course credits via the GradPoint online learning system. Students will engage in lessons and tests that are designed to show mastery through performance. Pre- and post tests are administered after each lesson module. Tutorials are built into the system; however, volunteer tutors are available on site to monitor on task behaviors and provide assistance when needed. Due to the high number of students needing assistance with math, we recruit certified math teachers.
17	<b>Project Name</b>	Pisgah Legal Services - Homelessness Prevention
	<b>Target Area</b>	City of Asheville Buncombe County

	<b>Goals Supported</b>	Homeless Services
	<b>Needs Addressed</b>	Services that support affordable housing & jobs End homelessness
	<b>Funding</b>	CDBG: \$44,550 Foundations: \$90,000 HUD Housing Counseling: \$18,000 Private Contributions: \$89,416 State of North Carolina: \$256,000 United Way: \$104,628
	<b>Description</b>	This project will prevent and reduce homelessness by providing free legal assistance to help very low-income residents prevent or delay eviction or foreclosure, stabilize housing for families by obtaining and/or protecting safe affordable housing by improving or preserving quality housing conditions. This project will focus on those individuals with special needs, specifically the homeless, by decreasing the length and frequency of homeless episodes and increasing the number of homeless placed in safe, affordable and permanent housing.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of 570 persons earning less than 80% AMI will be assisted. 400 people will avoid homelessness by preventing or delaying unnecessary evictions and foreclosures; 126 people will stabilize housing by obtaining or protecting housing they can afford; 44 people will improve residential housing conditions and maintain safe, affordable housing for themselves and their families. Total: 570
	<b>Location Description</b>	City of Asheville. Services will be provided from the Pisgah Legal Services headquarters located at 62A Charlotte St., Asheville, NC 28801.
	<b>Planned Activities</b>	This project provides legal advice and information to persons that enable them to avoid homelessness by preventing or delaying unnecessary evictions or foreclosures, stabilizing housing by obtaining or protecting safe, affordable housing and preserves and/or improves the quality of existing housing by eliminating or abating substandard housing conditions. Clients are served utilizing holistic legal practices, probing to find all legal barriers that affect the client's ability to meet their basic needs. Other available programs at Pisgah Legal Services include, Domestic Violence Prevention; Children's Law Project; Disability Assistance Project; Elder Law Project.
<b>18</b>	<b>Project Name</b>	The Support Center - Women's Business Center WNC
	<b>Target Area</b>	City of Asheville

	<b>Goals Supported</b>	Micro-Enterprise Assistance
	<b>Needs Addressed</b>	Start-up and growth of small and micro-businesses
	<b>Funding</b>	CDBG: \$45,920 County: \$50,000 Private Contributions: \$5,500
	<b>Description</b>	WBCW will provide high quality training, capital and technical assistance to nascent and existing minority and underserved small business owners in order to create living wage jobs for them and others.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 persons at or below 80% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided at the Support Center's Asheville office, located at 70 South Market Street, Asheville, NC, 28801.
	<b>Planned Activities</b>	WBCW will provide high quality training, capital and technical assistance to nascent and existing minority and underserved small business owners in order to create living wage jobs for them and others.
19	<b>Project Name</b>	Asheville Buncombe Community Relations Council - Fair Housing
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Services directly supporting affordable housing
	<b>Needs Addressed</b>	Services that support affordable housing & jobs
	<b>Funding</b>	CDBG: \$10,391 County: \$939,674 Private Contributions: \$34,465
	<b>Description</b>	ABCRC will educate and engage populations that may be vulnerable to unlawful housing discrimination through outreach, education, and referral services. They will provide client services guiding individuals through the process of filing a complaint with the North Carolina Human Relations Commission.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 total persons will improve or sustain their housing situation by peacefully resolving issues of unlawful housing discrimination or other perceived inequity. 5 people will avoid eviction and 5 with disabilities will have their accessibility needs met. 15 persons between 31-50% AMI and 25 persons making less than 30% AMI.

	<b>Location Description</b>	City of Asheville. Office: 50 S French Broad Ave Suite #204, Asheville, NC 28801
	<b>Planned Activities</b>	ABCRC will offer education and support for issues of housing discrimination. ABCRC will conduct outreach and education activities to vulnerable populations who have little knowledge regarding rights to fair housing due to potential barriers (language, transportation, apathy). ABCRC will conduct client services, providing a safe space for healthy dialogue, advocating for clients' rights, assisting clients to peacefully address issues of inequity, referring individuals to the appropriate organizations, aiding individuals in navigating the complaint process with the NCHRC, and ensuring individuals have the resources and support needed to engage in this process. Specific client services include conflict resolution activities, communication with NCHRC investigators, technical assistance, and making available postage, copier, fax machine, phones, and computers to aid clients in filing complaints.
20	<b>Project Name</b>	The ARC of Buncombe County - Asheville Tenant Based Rental Assistance
	<b>Target Area</b>	City of Asheville
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	Special Needs Housing Services that support affordable housing & jobs Housing services for persons with disabilities
	<b>Funding</b>	CDBG: \$15,000 HOME: \$19,000 Foundations: \$3,500 In-Kind: \$7,300 Private Contributions: \$11,250
	<b>Description</b>	The Arc of Buncombe County will provide Tenant-Based Rental Assistance to low and moderate-income households who have members who have been diagnosed with intellectual or developmental disabilities who are homeless or at-risk of being homeless.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	18 persons total: 10 <30% AMI and 8 between 31-50% AMI
	<b>Location Description</b>	City of Asheville. Office: 147 Coxe Avenue, Asheville, NC 28801

	<b>Planned Activities</b>	Staff of the ARC will screen, assess and refer clients to proper service providers. For those who fit the HCMP criteria, staff will conduct an intake process to develop an action plan that will help ensure housing stabilization. The client will receive support in finding and securing an affordable (based on Fair Market Rent) and safe home (based on HQS inspection). The client will then have access to HOME funds that may be utilized for move-in and stabilization costs, which may include up to 100% of the following expenses: first month's rent, security deposit (not to exceed the equivalent of two months' rent for the unit), and utility deposits. In addition, The Arc will provide on average \$200 in discretionary support per client for other required items.
<b>21</b>	<b>Project Name</b>	Housing Assistance Corporation - Oklawaha Village Apartments
	<b>Target Area</b>	Henderson County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing End homelessness
	<b>Funding</b>	HOME: \$962,837 LIHTC: \$5,346,599 Deferred Developer Fee: \$382,849 Private Lending: \$1,000,000
	<b>Description</b>	Oklawaha Village Apartments will be a Low Income Housing Tax Credit (LIHTC) Development of 66 units of affordable rental housing to people earning 60% or less of the area median income. 40% of the apartments will be affordable to families earning <=50% AMI. There will 6 1BR; 30 2BR, and 30 3BR units .
	<b>Target Date</b>	9/1/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 special needs households will obtain permanent affordable housing; 27 households at 31-50% Area Median Income and 39 households at 51-80% of Area Median Income will obtain permanent affordable housing
	<b>Location Description</b>	Henderson County within the City of Hendersonville, near the intersection of North Main Street, Yon Hill Road and Duncan Hill Road and the intersection of Azalea Woods.
	<b>Planned Activities</b>	66 affordable rental units will be constructed and available for leasing by September 1, 2017.
<b>22</b>	<b>Project Name</b>	Henderson County Habitat for Humanity - Dodd Meadows Phase II

	<b>Target Area</b>	Henderson County
	<b>Goals Supported</b>	New Construction for homeownership
	<b>Needs Addressed</b>	Special Needs Housing Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$109,528 NCHFA: \$340,000 Private Contributions: \$625,000 Private Lending: \$460,000 Program Fees: \$60,000 SHOP: \$12,000
	<b>Description</b>	Constructions costs for 11 single-family affordable homes will be assisted in this project. 11 households at <60% Area Median Income will benefit from the opportunity to purchase these home.
	<b>Target Date</b>	11/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	A portion of a 22 acre tract located at the intersection of Crest Road and East Blue Ridge Road in East Flat Rock
	<b>Planned Activities</b>	11 Single-Family affordable homes will be constructed to be available to individuals and families at <60% Area Median Income
<b>23</b>	<b>Project Name</b>	Homeward Bound - Asheville Tenant Based Rental Assistance
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	Special Needs Housing End homelessness
	<b>Funding</b>	HOME: \$55,000 Continuum of Care: \$402,200 County: \$70,000 Other Federal Grants: \$1,554,400 Private Contributions: \$46,669 State of North Carolina: \$375,000 United Way: \$45,000



	<b>Description</b>	The Homeward Bound Asheville TBRA project provides up to 24 months (targeting 12 months) of rental and utility assistance to individuals and families who need permanent supportive housing to end their homelessness for good. This project provides rental assistance and case management services to the hardest-to-house, hardest-to-keep housed individuals and families in the community. This evidence-based program of permanent supportive housing through TBRA provides financial assistance and services provided specifically address issues such as mental health, addiction, physical health treatment, income procurement, budgeting, and life skills, which allow clients to live sustainable, independent lives in their own housing.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Households total at <30% AMI
	<b>Location Description</b>	City of Asheville. Services will be provided from Homeward Bound's headquarters located at 218 Patton Avenue, Asheville, NC 28801
	<b>Planned Activities</b>	Homeward Bound's TBRA program works with clients referred by the community's Coordinated Assessment System to find appropriate affordable housing based on their individual household needs. Upon moving into housing, the TBRA case manager visits with program participants on a regular basis working together to develop case management plans that address the issues that would hinder them from staying in housing. Plans address issues such as mental health, substance use, and chronic physical health, domestic violence, budgeting, transportation, and income procurement. TBRA program participants must willingly work with TBRA staff to choose their housing and accept case management services. Program participants meet with TBRA staff while in the program to work on their case management goals which help them move towards financial sustainability and independence.
<b>24</b>	<b>Project Name</b>	Homeward Bound - Buncombe Homeless Prevention & Rapid Re-Housing
	<b>Target Area</b>	City of Asheville Buncombe County
	<b>Goals Supported</b>	Rent Assistance for Homeless Households
	<b>Needs Addressed</b>	End homelessness

	<b>Funding</b>	HOME: \$40,000 ESG: \$71,382 Private Contributions: \$95,434 United Way: \$55,000
	<b>Description</b>	The Homeward Bound Buncombe County Rapid Re-housing Program provides short- to medium-term (targeting 3 to 6 months, up to 24 months) financial assistance and housing stabilization case management services to help individuals and families experiencing homelessness be rapidly re-housed and stabilize. This program targets households who would remain homeless if not for this type of housing intervention.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 Households total. Of those, 10 Households will be at <30% AMI and 3 Households between 31-50% AMI.
	<b>Location Description</b>	Buncombe County. Services will be provided from the Homeward Bound headquarters, located at 218 Patton Avenue, Asheville, NC 28801
	<b>Planned Activities</b>	Literally homeless households of individuals and families assessed and referred through the community's new Coordinated Assessment System and determined appropriate for rapid re-housing are eligible for this program. As mandated by the U.S. Department of Housing and Urban Development, the most vulnerable (those households with the highest scores) are triaged and served first. Homeward Bound's Rapid Re-housing program provides short- and medium-term financial assistance and housing stabilization case management services to households eligible for the program as funding allows. Financial assistance could include: security and utility deposits, rent and utility payments (current and past), and housing credit repair. Housing stabilization case management services include: housing search, move-in, case management, and transportation. Housing case management staff work with households to create Housing Stabilization Action Plans and provide support to help program participants maintain their housing long term. While in the program, participants need to work with the Rapid Re-housing case manager to choose their housing and accept housing stabilization case management services and meet with case manager at least twice per month.
<b>25</b>	<b>Project Name</b>	Homeward Bound - Henderson Homeless Prevention & Rapid Re-Housing
	<b>Target Area</b>	Henderson County

<b>Goals Supported</b>	Rent Assistance for Homeless Households
<b>Needs Addressed</b>	End homelessness
<b>Funding</b>	HOME: \$75,000 ESG: \$30,938 Private Contributions: \$9,550 United Way: \$53,000
<b>Description</b>	The Homeward Bound Henderson County Rapid Re-housing Program provides short- to medium-term (targeting 3 to 6 months, up to 24 months) financial assistance and housing stabilization case management services to help individuals and families experiencing homelessness be rapidly re-housed and stabilize. This program targets households who would remain homeless if not for this type of housing intervention.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 Households total. 20 Households <30% AMI and 5 Households between 31-50% AMI.
<b>Location Description</b>	Henderson County. Services will be provided from Homeward Bound's Henderson County office, located at 1049 Spartanburg Highway, Hendersonville, NC 28792
<b>Planned Activities</b>	Literally homeless households of individuals and families assessed and referred through the community's new Coordinated Assessment System and determined appropriate for rapid re-housing are eligible for this program. As mandated by the U.S. Department of Housing and Urban Development, the most vulnerable (those households with the highest scores) are triaged and served first. Homeward Bound's Rapid Re-housing program provides short- and medium-term financial assistance and housing stabilization case management services to households eligible for the program as funding allows. Financial assistance could include: security and utility deposits, rent and utility payments (current and past), and housing credit repair. Housing stabilization case management services include: housing search, move-in, case management, and transportation. Housing case management staff work with households to create Housing Stabilization Action Plans and provide support to help program participants maintain their housing long term. While in the program, participants need to work with the Rapid Re-housing case manager to choose their housing and accept housing stabilization case management services and meet with case manager at least twice per month.

26	<b>Project Name</b>	Douglas NC, LLC - East Haven Apartments
	<b>Target Area</b>	Buncombe County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Coordinate housing development with transportation
	<b>Funding</b>	HOME: \$1,062,163 LIHTC: \$5,124,669 Buncombe County Housing Services Fund: \$200,000 Private Lending: \$1,110,971
	<b>Description</b>	Construction of 60 new affordable rental units for low income families in Swannanoa, NC. Eligible families will have incomes at or below 60% of the area median income. The development will offer rents below market rate rents. The development will be constructed as garden apartments with 1, 2, and 3 bedroom units in five buildings. The site is within one tenth mile of a grocery store and pharmacy.
	<b>Target Date</b>	2/28/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 households making at or below 60% of the area median income.
	<b>Location Description</b>	Location is 2244 US 70, Swannanoa, NC 28778 on a 3.18 acre site.
	<b>Planned Activities</b>	Construct 60 affordable rental units for families making at or below 60% AMI.
27	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	City of Asheville Buncombe County Henderson County Madison County Transylvania County

<p><b>Goals Supported</b></p>	<p>New Construction of Affordable Rental Housing  Rent Assistance for Homeless Households  Housing rehabilitation  New Construction for homeownership  Job Training and Placement by CBDO  Micro-Enterprise Assistance  Services directly supporting affordable housing  Homeless Services  Services for housing for disabled persons  Youth Services</p>
<p><b>Needs Addressed</b></p>	<p>New Rental Housing for HH at 60% AMI or Less  Special Needs Housing  Promote homeownership for low-income households  Target low wealth neighborhoods for improvements  Preserve existing housing  Coordinate housing development with transportation  Create sustainable jobs for low-income persons  Job training and placement  Start-up and growth of small and micro-businesses  Support services necessary for employment  Improve food security, healthy food availability  Develop multi-modal transportation  Develop and improve community centers  Services that support affordable housing &amp; jobs  End homelessness  Housing services for persons with disabilities  Youth services</p>
<p><b>Funding</b></p>	<p>CDBG: \$204,919</p>
<p><b>Description</b></p>	<p>Administration of the CDBG Program by the City of Asheville. City staff performs the functions needed to carry out the program in accordance with federal regulations, including financial management, program planning, evaluating grant requests, monitoring sub recipients, technical assistance, facilitating citizen participation, carrying out environmental reviews and reporting on program progress.</p>
<p><b>Target Date</b></p>	<p>6/30/2016</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>N/A</p>

	<b>Location Description</b>	City of Asheville, 70 Court Plaza, Asheville, NC 28801
	<b>Planned Activities</b>	Administrative and Planning Activities
<b>28</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	City of Asheville Buncombe County Henderson County Madison County Transylvania County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Housing rehabilitation New Construction for homeownership Job Training and Placement by CBDO Micro-Enterprise Assistance Services directly supporting affordable housing Homeless Services Services for housing for disabled persons Youth Services
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households Target low wealth neighborhoods for improvements Preserve existing housing Coordinate housing development with transportation Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Improve food security, healthy food availability Develop multi-modal transportation Develop and improve community centers Services that support affordable housing & jobs End homelessness Housing services for persons with disabilities Youth services
	<b>Funding</b>	HOME: \$93,403

	<b>Description</b>	Administration of the HOME program by the City of Asheville's Community Development Division. Tasks include financial management, program planning, evaluating grant requests, monitoring CHDO's and sub recipients, providing technical assistance and reporting
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Consortium-Wide. Service provided from the City of Asheville, 70 Court Plaza, Asheville, NC 28801
	<b>Planned Activities</b>	Administration and Planning
29	<b>Project Name</b>	Project Delivery
	<b>Target Area</b>	City of Asheville Buncombe County Henderson County
	<b>Goals Supported</b>	New Construction of Affordable Rental Housing Rent Assistance for Homeless Households New Construction for homeownership
	<b>Needs Addressed</b>	New Rental Housing for HH at 60% AMI or Less Special Needs Housing Promote homeownership for low-income households
	<b>Funding</b>	HOME: \$25,000
	<b>Description</b>	Project delivery costs for the City of Asheville, to be associated with individual projects as necessary during the program delivery phase.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Number and type of families have already been included in individual project descriptions.
	<b>Location Description</b>	Consortium-wide
	<b>Planned Activities</b>	Project delivery activities.

## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

2015-2016 assistance will be offered in two of the four participating Consortium counties, and in the City of Asheville. Two CDBG programs will provide assistance in and from areas of low-income and minority concentration:

- Green Opportunities' Job Training and Placement will be offered from the Eddington Center, located in the City of Asheville Southside neighborhood, in the East of the Riverway area. Participants will be primarily from designated CBDO neighborhoods.
- Eagle Market Streets Development Corporation Empowering Residents will be offered from their office located on Market Street (locally known as "The Block"). participants will primarily be public housing residents.

### Geographic Distribution

Target Area	Percentage of Funds
East of the Riverway	8

Table 58 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The Asheville Regional Housing Consortium "Planning Levels" provide each Consortium member with a planned fair share of resources that, while not a geographic allocation, can be used together with prior allocations to provide a sense of how HOME resources are being used to help meet housing needs in their jurisdictions. While not every member government will see a project in their jurisdiction each year, this system helps ensure that housing needs throughout the Consortium are being addressed over time.

The City of Asheville seeks to maximize impact of its CDBG resources: programmatically, financially and geographically. The east of the Riverway target area has a concentration of low-income persons, and minority persons. This area will see significant investment over the next five years. This year's allocation to Green Opportunities will continue to support a successful program, and will as well support the developing role of the Eddington Center in workforce and economic development.

### Discussion



## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

Addressing the affordable housing supply deficit, described in our Housing Needs Assessment, is the highest priority of this Action Plan.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	48
Non-Homeless	173
Special-Needs	18
Total	239

**Table 59 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	66
The Production of New Units	157
Rehab of Existing Units	16
Acquisition of Existing Units	0
Total	239

**Table 60 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

With seven public housing authorities within the Consortium region, the relationship of public housing to community development activities is diverse. The Housing Authority of the City of Asheville (HACA) and the City of Asheville have a close collaborative relationship. HACA is participating in the Rental Assistance Demonstration program, and may serve as a model for the other housing authorities during the next five years.

All public housing authorities in the region seek to maintain and improve the housing for the benefit of public housing residents.

Of concern to all local housing authorities is the availability of private housing for Voucher holders.

### **Actions planned during the next year to address the needs to public housing**

The Resident Empowerment program of the Eagle Market Streets Development Corporation will actively recruit public housing residents for its program in the coming year. Green Opportunities will also actively recruit public housing residents, and serves the community from the Eddington Center, a HACA-owned community facility that was funded by a HUD Capital Grant.

HACA is actively planning for the redevelopment of its Lee Walker Heights public housing community. This 96 unit community is the oldest and most physically obsolete of HACA's holdings. HACA hopes to have design completed in the next year, and to have applied for first phase financing, in what it intends to be, when complete a 200 units mixed-income residential development that will preserve 96 units for very low income residents.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Asheville Residents Council has been the focus of a two year program funded by the Z Smith Reynolds Foundation to empower residents leaders through the "Circle Forward" program, which is a Dynamic Self-Governance process. Asheville City and Housing Authority staff have been participating in this process.

HACA also maintain a Family Self-Sufficiency Program. CDBG funds have been conditionally awarded to the Eagle Market Streets Development Corporation for an entrepreneurship program that also posits potential home ownership as a program outcome.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

No PHA's in the region are designated as troubled.

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

Ending and reducing homelessness is a priority goal for the participating jurisdiction. Overall homelessness numbers, after a several year period of remaining relatively flat for non-chronic homeless persons and significant reduction in chronic homelessness, have risen in the past 12 months due to the near zero vacancy rate of available affordable units. Efforts to address the growing affordable housing crisis are at the forefront of new strategies of ending and reducing homelessness, along with the on-going successful efforts of utilizing a Housing First best practice model with both Rapid Re-housing and Permanent Supportive Housing subsidy and case management.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Increased access to the new Coordinated Assessment models being used by the Buncombe County and Balance of State Continuum of Care, utilizing HOME funding for targeted Tenant-Based Rental Assistance, ESG funding for Rapid Re-housing Services, Continuum of Care funding for Permanent Supportive Housing and the on-going collaboration of community service providers, Public Housing Authorities, and local government support will result in more than 3,000 homeless persons completing a housing assessment and being assisted in determining a path back into safe, stable and permanent housing.

A priority goal for each part of the PJ's region is: "Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development." This goal contributes in Buncombe County through a Projects for Assistance in Transition from Homelessness (PATH) team dedicated to outreach and assessment for homeless persons, with a focus on unsheltered and other highly vulnerable individuals and households. The PATH team is embedded at the lead agency for housing for homeless persons in order to streamline access to housing for these highly vulnerable individuals. Buncombe County has a Coordinated Assessment process, as required by HUD, for all homeless providers and programs. This process uses the best practice Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to determine acuity and connect individuals to housing and supportive services. Henderson, Transylvania and Madison Counties are a part of the Balance of State Continuum of Care. Henderson and Transylvania Counties have expanded capacity for outreach through non-profit providers' outreach staff and shelter staff outreach in order to more effectively assess the vulnerability of unsheltered persons and connect to appropriate housing and supportive services.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The priority goal of "Provide affordable and accessible housing to persons with special needs including

the homeless...and help people sustain stable housing through support services coordinated with housing development,” supports the public-private partnerships within the PJ’s region among emergency and transitional housing providers as part of a coordinated system of care that leads to sustainable, permanent housing.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Three priority goals support these efforts: “1. Provide affordable housing for households earning 60% of median income or less 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development, 3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.” Each of these goals support on-going and augmented efforts to target persons and households at 60% AMI or less through public and private outreach strategies for housing assistance; increase the number of affordable units available to homeless persons and households; and streamline access for opportunities to increase income. Buncombe County intends to end chronic homelessness and Veterans homelessness by the end of 2016, in line with federal strategic goals to end and reduce homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Four priority goals support these efforts: “1. Provide affordable housing for households earning 60% of median income or less 2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development, 3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure. 4. Preserve existing housing and focus preservations efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.”

Strategies include engagement with local re-entry councils working with individuals returning from correctional institutions to assess for appropriate housing match and needed supportive services; collaborating with County Health and Human Services to identify youth aging out of foster care needing

permanent housing; strengthening the Coordinated Assessment process to include County Health and Human Services as well as the employment and housing specialists working through the Managed Care Organization that serves the entire PJ region.

## **Discussion**

## **AP-75 Barriers to affordable housing - 91.420, 91.220(j)**

### **Introduction**

The City of Asheville and the Asheville Regional Housing Consortium are committed to affirmatively furthering fair housing. Policy guidance is provided through the 2012 Analysis of the Impediments to Fair Housing, produced by the Land of Sky regional Council and the City of Asheville.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Asheville continues to reform its development ordinances to reduce barriers to affordable housing. Last year, Asheville significantly increased housing densities by right in 12 urban/commercial corridors, and added density bonuses for affordable housing in those zoning districts. City land use regulations will continue under review to reduce barriers. The City's Affordable Housing Advisory Committee has made specific recommendations for reform this year, including reducing barriers for the creation of accessory apartments and reviewing density limits in all City zoning districts. Additionally, the City has a Land Use Incentive Grant program that is available to residential developers who commit to providing affordable and workforce housing. This program is under review and changes to make it more focused and accessible will be recommended later this year.

### **Discussion**

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Both CDBG and HOME programs prioritize and emphasize activities that address the needs of underserved and persons in poverty.

### **Actions planned to address obstacles to meeting underserved needs**

1. Economic development activities will focus on the needs of economically disadvantaged persons, specifically in workforce training and job attainment and retention. Projects taking this action include the Green Opportunities "Job Training and Placement Program," and the Eagle Market Streets Development Corporation "Empowering Residents" program.
2. Housing activities will primarily benefit persons earning less than 60% of median income. Two proposed rental developments (East Haven and Oklawaha) will together create 126 new units of housing affordable to households earning less than 60% of median income. All TBRA activities will support very low income households.

### **Actions planned to foster and maintain affordable housing**

1. Affordable housing is the highest priority off the Annual Plan, and is focused on both supporting new affordable housing production and capacity building. Supported projects include two new tax LIHTC developments (126 units); 31 new affordable homeownership units; 66 households directly supported with TBRA; and housing services supporting those activities.
2. Actions to end homelessness will include supportive housing and case management.

### **Actions planned to reduce lead-based paint hazards**

Activities performed under the two emergency repair grants will include an assessment of the presence of LBP; and will address any found hazard if surfaces with those hazards are to be disturbed. All households receiving those services will be informed of the dangers of lead based paints.

### **Actions planned to reduce the number of poverty-level families**

1. Families benefitting from affordable housing activities will no longer be housing cost-burdened. This includes 126 renter households, 31 new ownership households, 18 households with intellectual disability.
2. Families receiving workforce training and job placement will increase their earning capacity. 100 persons in two funded programs will achieve this benefit.



3. Collaboration with Housing Authorities will target resources to very low income households. This collaboration is a focus of the Eagle Market Streets Development Corporation project.
4. Persons receiving public services will benefit from budgeting education. 238 persons with incomes of 50% or less of median will be served.
5. Persons receiving public services will avoid eviction and displacement. The Pisgah Legal Services program will serve 570 persons.

### **Actions planned to develop institutional structure**

1. Continued effort will be made to increase rural housing capacity, specifically in Madison and Transylvania Counties.
2. Consortium members will continue to assess how best to support capacity building for affordable housing.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Housing Services activities being performed by Homeward Bound (in Asheville, Buncombe County and Henderson County), in conjunction with TBRA, actively enhance coordination between housing providers and service agencies.

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The City of Asheville and the Asheville Regional Housing Consortium complies with all HOME requirements. The Consortium has chosen the recapture provisions to ensure that housing funded with HOME funds remain affordable during the affordability period.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	59,023
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>59,023</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are anticipated being used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Asheville Regional Housing Consortium has adopted Recapture provisions. Major elements are:

- The Consortium requires the recapture of its HOME-funded direct homebuyer assistance from net sales proceeds when the original HOME-assisted homebuyer(s) sells or otherwise transfers ownership of the unit during the affordability period, either voluntarily or involuntarily, i.e. foreclosure or short sale. If the assisted homebuyer(s) do not maintain their status as owner occupants, the full HOME investment in the activity, including any direct homebuyer assistance and any development subsidy, are subject to repayment.

- Net sales proceeds are the cash funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage(s) and seller's closing cost. The amount of recaptured funds from net proceeds may not exceed the amount of net proceeds available from the sale. When net sales proceeds are equal or exceed the original HOME-funded direct homebuyer assistance (plus any shared appreciation), that assistance will be repaid in full. Any net sales proceeds remaining after the recapture of the direct homebuyer assistance and any shared appreciation will be returned to the original homebuyer(s).

- In the event the homebuyer sells the unit during the affordability period and the net proceeds are not sufficient to recapture the entire HOME-funded direct homebuyer assistance and any shared appreciation, all net sales proceeds will be recaptured.

\* HOME-funded direct homebuyer assistance will be provided as loans in one of two ways. The HOME loan may extend for as long as the original homebuyer owns the home, including any period of ownership beyond the HOME affordability period. The local CHDO or subrecipient administering a homebuyer program for the City may choose among the following two options on a program by program basis of assistance. The two loan structures include:

- a. A non-amortizing, non-forgivable, 0% interest rate, deferred second mortgage loan.

- b. A non-amortizing, non-forgivable deferred payment loan that will be repaid at the same rate as the appreciation of the value of the house. A home's appreciation will be the difference between the original homebuyer's purchase price and the price at which it is later sold.

- The recapture provision is enforced through execution of a written agreement, which identifies the period of affordability, primary residency requirement, and terms and conditions required when using the recapture provision, 24 CFR Part 92.254(a)(5)(i)(A). The City of Asheville, as a Participating Jurisdiction must be included as a party, along with the CHDO or subrecipient to the written agreement associated with the HOME funds provided to eligible homebuyers.

- Recaptured funds may be retained by the CHDO that developed and sold the house to the original

buyer and must be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations. The funds are not considered “CHDO proceeds.”

- Recaptured HOME funds provided by a subrecipient, including non-profits that are not CHDOs, will be recaptured by the Consortium or, if so specified in the grant written agreement, retained by the subrecipient to be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Housing that is acquired for homeownership using HOME funds will comply with the following:

1. The purchase price may not exceed the HOME Maximum Purchase Price for single-family housing for the area.
  2. If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HOME Maximum Purchase price.
  3. The household must have an annual income of 80% or less of the HUD established area median, adjusted for household size.
  4. The property must be used as the household’s principal residence.
  5. The HOME assistance is limited to the minimum required to make the unit affordable.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to use HOME funds to refinance debt.

## Discussion



## Attachments

### CITIZEN PARTICIPATION COMMENTS 2010-2015 HOME/CDBG Consolidated Plan

#### Asheville/Buncombe Public Participation Analysis

Over the course of this public participation campaign, staff endeavored to seek the input of stakeholders through focus groups consisting of service providers in the sectors of housing, economic development and public services and facilities. Staff also reached out to community leaders and community members who are recipients of some of these services for focused conversation around the perceived needs, strategies and priorities for the use of HOME/CDBG funds. Larger forums via public meetings were held in addition to the focus groups in order to hear from the community at large.

In staff's analysis, **affordable housing**, in terms of access to and availability of, referencing stock was the prominent need and priority expressed across all sectors. Though homeownership was expressed as a continued need, affordable rental units and their availability was prioritized. **Affordable homeownership** and wealth building through homeownership was a need and suggested priority. Habitat for Humanity staff and supporters felt strongly that homeownership and the access thereof should not be looked over, especially for low-income populations, despite the need for rental stock.

Stakeholders spoke to the housing needs of the most vulnerable, including those experiencing homelessness, survivors of domestic violence and new to the discussion were people with developmental and intellectual disabilities. There was a large contingent of supporters for the ARC of Buncombe County who expressed the agency's funding needs in serving those in this population. There was also a large expressed need for those experiencing displacement due to domestic violence being able to be sheltered in safe and accessible housing or shelter. It was also largely expressed, that those who are truly in need of affordable housing in Asheville, the low-income community, were experiencing issues with access to units that are considered affordable.

Another notable need and suggested priority was **maintaining current housing stock**. The need for funding for basic repairs that make the homeowner eligible for other services in terms of larger repair, such as roof repair or weatherization was thought important in maximizing available stock. While considering the development and maintenance of affordable housing stock, there was an expressed need and suggested priority for **supportive services** to insure access to affordable housing for the most vulnerable in terms of rental assistance and removing barriers to access such as credit worthiness and criminal backgrounds.

There was considerable discussion around incentives for developers to produce affordable units voluntarily or involuntarily; mandated by the City if need be. Increasing density for



development was a part of that discussion. It is also important to note that stakeholders deemed it important that affordable housing units not be developed in a vacuum. Stakeholders stressed the need for housing being strategically located near transportation and access to other services. In terms of affordability, stakeholders spoke of the increase in the living wage in order to address affordability. It is the belief that if the living wage was increased, affordability wouldn't be so much of an issue.

Rounding out the housing needs and suggested priorities was furthering equal opportunity housing through fair housing efforts as presented by Asheville-Buncombe Community Relations Council. They stressed the need for requiring the examination and improvement of housing discrimination; promoting fair housing choice; providing opportunities for all people to live in any housing development; promoting accessibility of housing for those with disabilities and complying with the Fair Housing Act.

**Stakeholders offered specific strategy for housing needs and priorities:**

- Pathways from subsidized housing to rental and ownership
- Collaboration with housing organizations to address greater need outside of HOME/CDBG funding
- Special needs populations considered without diminishing service to the greater demographic in light of limited capacity and limited funding
- Holistically considering housing priorities; meeting more than a single need while ensuring that funding is going as far as possible; making the greatest impact
- SOBs (special obligation bond) for mixed income housing; consider changes to the regulations to make funding stretch and then lobby for what is needed in this community
- Development of 1 Bedroom/Micro housing; finding how to do this in an affordable way
- Tenant based rental assistance
- City owned property development
- Prevention activities such as homelessness, evictions, foreclosure, etc.,
- Increase shelter availability for families; address the increase need to house young men
- Set standards for affordable housing at 30% AMI; address inclusionary zoning and maximize opportunities such as the RAD program that can help improve housing situations through the voucher system
- Considerations for AMI when considering applications for funding

Of course, housing needs have to be considered when working toward sustainability in neighborhoods and communities, yet at the same time the economic opportunities for the resident and the City must be addressed. In speaking with economic development service providers, community leaders and trainees; a few needs and priorities rose to the surface.

**Workforce development** as a need and priority was broadly expressed. Developing the workforce in terms of education and training; that is technical/ job-specific training, basic

education attainment and the acquiring of soft skills. Stakeholders expressed a need for there to be intentional pathways toward education, employment and career building, job creation and higher waged jobs. These pathways would have to include collaboration between trainee programs, educational institutions, employers, and the City and County.

There was a stated need for this development to be directly tied to the sector jobs available to the workforce. This system of workforce development included the need for partnerships with businesses coming into the area so that considerations such as expectations and requirements for the workforce are understood.

In terms of workforce success, stakeholders spoke to issues around personal development; equipping people not only with technical training and education but also with self belief. Helping them gain confidence in system/process navigation would offer better chances at success. Other support that was widely expressed by stakeholders was the need for wrap around services and barrier removal to employment. Access to transportation, affordable housing, and affordable childcare services were said essential to success.

**Entrepreneurship and business development** along with a good mix of tourism and industry were expressed needs as well as strategy for effective economic development. Specific to entrepreneurship and business development, stakeholders felt that there should be more focus on local business development in that increased outside business development might result in the lack of commitment to this community. Along with business development, there was an expressed need for more business development education in terms of understanding financing, capital, overall business planning and what it takes to be successful.

**Increasing the living wage** was discussed across sectors but was held up as another key to success in the economic development discussions. Though some stakeholders thought this should be done without question, others (small business owners) felt that with the current status of the workforce, without additional education and training, this shouldn't be a given. In terms of strategy, it was highly recommended that a pathway to increase be considered along with the pathway to continued education and training. And it should be noted that this was a particularly high priority for advocates of those with intellectual and developmental disabilities.

Stakeholders felt that good processes and effective economic development would require some intentional collaboration between educational systems, training programs, the workforce and employers. Stakeholders believed that for this to be an effective process, there had to be an intentional communication process. Some of the issues/strategies that need to be addressed in this process are listed below under specific strategy for economic development needs and priorities.

Lastly, stakeholders were highly motivated for the City to develop economically, but it was pointed out that in considering booming growth that we as a City be mindful and intentional about not leaving low income communities behind. The issue of gentrification is an ever present threat to low-income communities and the artist community in the River Arts District. Stakeholders spoke of shifts in median incomes that could mean the displacement or relocation

of low income communities. They asked that we consider wealth and equity in these communities and insure that community members are able to participate in wealth making. Also that we be intentional about developing jobs for community members as well as being inclusive in business growth.

**Stakeholders offered specific strategy for economic development needs and priorities:**

- Internships and cooperative education; transition into job force from learning environments; re: higher education
- Work Based Learning: Apprenticeships (career and technical), OJT (on the job training) placement direct from training/bridge to employment; job development with employers
- Continuum of Services: agencies and organizations working together to serve the needs of clients
- Navigation: assisting people as they navigate systems; pairing trainings and pathways to employment/education
- Career Pathways: clear pathways for people entering and changing career fields
- Support for small operations: agencies helping people with soft skills/personal development; the nonprofit sector is doing the heavy lifting in this area
- Alternative Pathways to Employment re: people with criminal backgrounds and who are experiencing credit issues
- Purposeful hiring of low income people: City should take an active role in this as well as requiring contractors, etc., City/County taking leadership in providing internships/training
- Expanding CAYLA (City of Asheville Youth Leadership Academy) like programs with the consideration that programs like this are also needed for students that are not high academic performers
- Home based health care
- Create/prioritize programs from emerging demand as opposed to what presents itself; re: small business (this insures success: it's directed, we're creating it. It lends to feasibility)
- Define other sector pathways i.e. Health care industry; apply/develop this system in other industries
- Invest in Future Jobs i.e. Coding; introducing/implementing skills to the workforce early for future jobs
- Collaboration in community building when considering healthy, sustainable communities
- Build skill sets that can be expandable

There were many needs and priorities in terms of housing and economic development that were reiterated as important in hearing from the Public Services/Facilities sector. Yet, this sector advocated for additional or deeper support of those considered most vulnerable in our communities; specifically, those experiencing homelessness; youth; intellectually and developmentally disabled; those experiencing domestic violence and those with low income.

**Collaboration and working in a coordinated and holistic manner** in undergirding the most vulnerable was a high priority for these stakeholders. They thought it key to the success for this population that services are provided that take a few steps further.

Taking a few steps further as it relates to housing, stakeholders prioritized **the coordination of services that provide access to sustainable housing**. In addition to the aforementioned availability and affordability, stakeholders spoke of bridging the gap between subsidized housing and unsubsidized housing. They believed that intentional measures that might include policy/process change be put in place to help remove barriers to access to housing. Taking a few steps further as it relates to economic development and workforce development, stakeholders prioritized **job training for specific job placement with living wage considerations**. The coordination of **wrap around services as well as access to information and resources** that provides a pathway to economic security and sustainability was also prioritized. Stakeholders believed that Entrepreneurship training could be beneficial but only if it was meaningful, tangible, applicable and useable.

**Youth Development that includes parental support services** emerged as a priority. Stakeholders spoke in terms of education, recreation, and mentorship. As it relates to education, stakeholders believed that coordinated services for K-12 youth programs specific to middle and high school students i.e. summer programs and after school programs that can be subsidized would offer support to families who are on the pathway to economic security.

Stakeholders also stressed that youth needed more places and activities that are safe and meaningful. Making recreational sports for youth more affordable would provide a venue to meet some of the need. It was also considered that if there was greater access to recreational/community centers without restrictive requirements that keep youth away, it may help to prevent crime and other issues. Juvenile crime prevention was discussed as a need in terms of coordination of services that includes access to mental health services for early adolescents, for early intervention. Mentorship programs were also deemed important for youth in order that they be provided with positive direction and motivation that they may not receive at home. As a last thought on youth, stakeholders suggested that we begin with youth and consider them in all of the planning that happens for our communities and City.

In considering how people access services and participate in community daily, stakeholders spoke to the public facilities and infrastructure, specific to **public transportation, streets and traffic flow**. Stakeholders deemed it important that communities have access to affordable, convenient, effective transportation options. They felt that in order to have access to jobs that are outside of traditional work days and hours, transportation needs to work for those who actually use it. It was highly stressed, that it is considered greatly when changing public transportation service areas, access points and fare schedules because groups (elderly, youth in schools, employed) could be greatly affected by what might be considered inconsequential changes for others. It was also said that transportation services should be considered in terms of people having to facilitate all aspects of their lives.

**Stakeholders offered specific strategy for public services/facilities needs and priorities:**

- Outreach and follow through; accountability; listening and acting (local gov't., agencies and organizations who "serve" low wealth communities, educational institutions)
- Collaborations: find projects that meet more than one need at a time; social enterprise; strengthening networks; access to information for all; combining efforts
- Low income tax credit programs
- Creating family sustainability by having a property that houses residents and provides case management services, training, childcare, social enterprise and overall gap bridging
- Reduce land cost
- Develop/coordinate programs that incorporate housing, economic development, public services, etc.,
- Grocery store with coordinate programs such as job training, etc.,
- Food/Health and Wellness Programs within concentrated housing areas
- In all sectors we need to see follow through, accountability. Too many great ideas go to the wayside because of a lack of follow through
- Small business incubation
- Partnership/collaboration with the City, MHO, other affordable housing providers for a viable pathway toward housing
- A consolidated pathway for mobility; housing, education, transportation, health and wellness, etc.,
- Bring more people to the table; experiencing burnout with current service providers
- Get the right people (power holders) to the table and ascertain what they are willing to do. There seems to be institutional reluctance in a lot of cases toward community building
- There has to be mutual accountability; residents/community members have to be accountable/responsible to take advantage of opportunities (discussion around drug testing and not meeting employers expectations)
- Act on current planning activities/efforts; stop getting together for yet another discussion
- Holistic approach to service; the City needs to take care of all of its citizenry; the concern can't stop at city growth, but how does the citizen grow with the advancements made by the city?
- Pathway for high school graduates to have access to gainful employment
- Provide Wi-Fi access to low wealth communities; technology gap. Having access provides access to employment, housing options, education, etc.,

Lastly, stakeholders agreed across sectors that while we are addressing matters of housing, economic development, public services and public facilities that we are intentional about community building. That we be inclusive in our planning efforts and consider all citizens in our decision making, but especially those who are most vulnerable in our communities and those that don't have access to opportunity. Stakeholders stressed that we have to be intentional about engaging the entire community around community issues.

## Henderson County Public Participation Analysis

There is a severe shortage of affordable housing, especially but not limited to rentals, across the economic board and especially for those at 80%-120% median income and below. The homelessness, those with credit issues, mental health disabilities and criminal backgrounds are also of great need in being remedied. Singles with disabilities and of advancing age, and poor families are in dire need. Strategies include:

- Use of HOME and TBRA monies to fund temporary shelter and low income housing.
- Dense building of quality efficiency, single and multi-bedroom apartments across all income levels with streamlined permitting processes. Locate close to services to increase stock availability to all.
- Education to increase numbers of voucher accepting landlords
- Educate and create the conditions for neighborhood acceptance of increased building
- Rehabilitation of existing structures in cost-effective ways to provide housing.
- Build mixed income apartments, and subsidize rents of those with lower incomes.
- Resurrect the Housing Trust Fund, Coalition of Affordable housing, to increase project collaboration and finance options for all, including increased state and federal funds.

Migrant workers and others earning an unlivable wage reside in trailers of deplorable conditions with deteriorating structures and high maintenance costs. Toxic and declining trailer parks are a high priority issue with strategies for solutions if managed for people, not profit.

- Create a minimum housing code for mobile homes, enforce, and replace outdated units
- Work with financiers and government to change zoning laws, and rebuild mobile parks
- Educate the community and elected representatives to value everyone's housing needs
- Consider new strategies – Cooperatives, the County as park owner, affordable housing built in cleared parks, seasonal shelters, container housing and replicating other successful solutions.

Home ownership provides many benefits, most importantly, breaking the cycle of poverty. To help those with the initiative and desire to work hard:

- Provide renter education about all aspects of ownership through volunteer and paid programs
- Expand ownership opportunities at established projects such as Don Meadows and Shuey Knolls.
- Use student and other volunteer labor to minimize costs, keeping houses below market rates.
- Financial solutions of mortgage support and education and qualifying potential owners.

Lastly, it was suggested to consider the NC state constitution that vests all citizens with full equal rights to protection under the law, including zoning and land use. Mandatory inclusionary

zoning is a way to create a realistic opportunity to produce sufficient affordable housing opportunities by offering fair economic incentives to builders.

## Madison County Public Participation Analysis

Madison County stakeholders including service providers and government planners met to discuss their experiences of the greatest resident needs around affordable housing issues. **Affordable housing**, in terms of access and availability, both rental and ownership, and of a livable quality, is the broad and premier need expressed absolutely. There is a critical lack of affordable rentals, with most available units never advertised and landlords being very selective in their selection of tenants. Almost 25% of the workforce that educates our youth, manages the town and offers protection and healthcare are living in Buncombe and Yancey counties and Tennessee, taking their living and recreational dollars out of the county.

An aging population is requiring their homes to be retrofitted for safety and disabilities. Many live in homes built 100 years ago or more that need extensive and expensive repairs that must be up to code if using HOME funds. With their diminished fixed income, they must often decide on spending it on food, medication or repairs. Honoring their wishes to continue living at home is expensive. Similarly, many live in mobile homes that are energy inefficient and expensive to repair.

Basically, there is no existing stock. What becomes available is old and of a poor quality, needing repair. It is easily rentable or sellable as it is better than nothing. Many small units are needed for those in their later years of life needing fewer things and for those that will transition to ownership or family units. Affordable single family housing is desired by the young families determined to work, live and play in these beautiful mountains.

Single women and those with children escaping domestic violence have very little options for housing and many are on waiting lists living in filled-to-capacity shelters. There is a definite population of families here living in their cars. Transitional stock of small apartments for this group of people, as well as for current and graduated students working towards home ownership is in great demand. Many may never own, willing to forsake this option for the possibility of living here.

Education was mentioned as a high priority in numerous regards. People need to know how to rent and purchase property and how to discern among the various loan options available. Classes on home ownership as is currently offered in Buncombe, focusing on finances, credit, budgeting and the purchase process are needed.

There is a severe lack of living wage jobs in this county. Economic development incentives to bring livable wages to town cannot easily move forward if workers cannot live locally and must travel a long way each day to work.

Mobile homes as a way to inexpensively acquire a home is perhaps backfiring in the long term home ownership. Although inexpensive to acquire, parts are expensive, become obsolete and hard to find. Utilities are very costly, and when the trailer is non functional, is toxic. Disposal is



a specialized and expensive project. Many people will purchase a “refurbished” unit and then find it requires outrageously expensive repairs and unusually high utility costs. Developers need to make a living too. They can earn much more building and selling large expensive labor-intensive to maintain houses for rich out-of-town transplants. Where there is a small house on a larger plot of land, the land has become so valuable there is much more money to be made as a commercial development instead of housing development.

- Septic systems are crumbling from age, and folks are often on spring water instead of wells. It is also expensive to fix septic systems, the safer option to drill a well for water.
- Issues of infrastructure such as electric, water, sewer and rural rehab of homes in need – these are expensive as well.
- People in Madison Co are private and will not admit when they need help and their homes need immediate repair.
- We need to deal with lack of housing to stem the exiting of young folks – they need good jobs and housing.
- Capacity Building within the County should be listed as a NEED in Consolidated plan – we need to be less dependent on federal funds and develop funds for community resiliency

**Strategies:**

It was obvious this group has been thinking about strategies for change. Refurbishing old buildings and converting them into apartments are expensive and can include low and high rental units. There are enough people with the means to fill these units quickly. Some can be located close to town and amenities to keep transportation costs down.

The way people live here is changing. Education is needed to explain that Mars Hill Commons is a transition from the rural past to filling the current needs for housing. As people recognize this truth and this is what the future housing may look like for many and Mars Hill Commons is advertised, these units will fill up fast.

People need to work with On Track to get their credit checked, get prepared, and deal with bad credit. Many people in Public Housing have bad credit and so cannot get clearance for rentals and home ownership

- TBRA can be used here but has not in the past (Is short term and 60% median income). TBRA can be used for deposits which include utilities, rent and first and last month rent amount. This fund can help homeless with an income move into stable housing and can also help those living in substandard conditions to move into safer and up to code housing that has actually been inspected. Funds used as TBRA money can serve a larger number of people than rehabbing a house for one family. TBRA funds would be administered by Homeward Bound, WCCA and/or other nonprofit entities. Nonprofits in Madison will look into this.

Lastly, it was mentioned that Madison County should not be part of the Buncombe County MSA district as their demographics are not similar.

- Employment with livable wages are badly needed
- One things that has helped with some unsafe units are students coming from Universities throughout the USA, to help rehab homes for the elderly
- Educate legislature on affordable housing and the elimination in progress, of CDBG funds. Government funds are drying up and we need new education and new resources.
- The high school has a class of students that are learning how to and are actually building a house. HOME funds are good for materials for this.
- There needs to be clear definition of affordable rates for housing.

#### **Housing Incentives**

- Vacation homes built should have a tax/fee as related to zoning area. This could come from Raleigh or local code.
- Land trusts would be useful here
- Land prepping for apartments is a big cost, how to pay for that?
- Codes make it less affordable for builder. The builder needs incentives, and to make a decent living. The renter needs an affordable rent. Both must be able to function within their budgets.
- It was suggested to watch Asheville City Council as they are pushing some interesting codes and zoning

From Washington DC – legislature said increased rent is pro- rated for now. A 4 bedroom apartment with high rents now will have an increase of up to 30%. However these new rates are within the Buncombe County MSA (metropolitan Statistical Area) district and do not really apply to Madison. Yancey and Mitchell Counties were taken out of the Buncombe MSA districts and Madison should also be taken out. Buncombe also needs minority % for building and there are pros and cons to this and the question of if it is possible in Madison County.

HOME in Madison County

- Rural Rehab – Home repairs will make homes safer and may be better use of funds, less restricted, goes further? These funds offer more permanent solutions.

Marshall and Mars Hill worked with Consortium in the past. Someone asked and it was answered that increasing representatives to Consortium won't necessarily provide more funds to Madison County.

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There is a critical need for affordable, decent, up to code rental and home ownership housing in Madison County and living wage jobs to keep people working and living in this beautiful and rural area.

- A. Housing of all sorts is needed for those coming in: affordable rentals and single family homes
- B. Those in shelters, on the streets, dealing with abusive situations all need housing
- C. There are many with disabilities and the elderly living in unsafe homes that need small safe units of living. The elderly don't want to move and their homes need expensive repairs.
- D. Older mobile homes are in need of expensive repairs and have excessively high utility costs. Good quality newer mobile homes could be useful as they are much less expensive than new housing and if made well, should have lower utility costs.
- E. Rentals are snatched up quickly and landlords careful to rent to those who will take good care of the units. There needs to be a place to safely advertise apartments and accountability on both sides – that units are safe and up to code, and that renters are responsible for damages and to keep up with rent and utility costs.
- F. Education is needed in many areas – for those wanting to rent, those seeking finance information and home ownership and for those wanting to increase work skills. Educating legislators and the general public that elect them will result in a government supportive to increasing housing opportunities for those in need.
- G. Attracting businesses and jobs requiring skilled workers and offering living wage jobs to the area is important too.

Finding affordable land with cost-effective infrastructure and close to amenities for which to build apartments and multiple housing units is necessary to increase housing at reasonable costs. Land trusts, tax breaks and help from new sources could decrease the costs of land prep. Money from taxing contractors and owners building large luxury and vacation homes could be used for affordable housing.

## Transylvania County Public Participation Analysis

The public participation campaign coordinated by city staff, and supported by Transylvania county representatives of the Consortium, offered an opportunity for government planners and local service provider leaders to come together for a focused conversation about current housing needs and the changing priorities in Brevard/Transylvania County. In addition to the focus group meeting, a public forum brought planners, service providers, and a few recipients and interested community members together to stimulate conversation and gather community perceived needs, priorities and strategies solutions.

The focus group included a developer, Pisgah legal staff member, Board of Realtors leader and a few other service oriented board members in addition to those invited as mentioned above. Bringing these diverse participants together offered the opportunity to share important information. For instance, when it was mentioned that 140 houses market valued at 150K or less were quickly sold in the last year, half paid for cash and without showing on the market, more than one service provider voiced surprise and dissatisfaction that there was little opportunity to offer these homes to workforce families. Frustration was voiced about the fact that some available monies had been lost when a project was not fully executed, and the need to collaborate was crucial in completing projects with the maximum funding available.

The Transylvania county forum hosted an informal and small group. A former planner was excited at the opportunity to share her wisdom and ideas. One community member that works with a social justice group took and later returned 10 paper surveys filled out by those without computer access. An attorney that works with low income people seeking housing was visibly relaxed after some 1-1 discussion and then shared her unique perspectives, spurring further discussion.

### Needs and Priorities

It was quickly determined there is a severe shortage of decent affordable housing in Transylvania County across the income spectrum, and especially for those at 80-120% median income and also below at 60%. A large percentage of those in need in terms of total numbers of people are low-income individuals. Surprising to some, more than one person suggested the need for housing those with various disabilities was most urgent, followed by the need for senior housing. There is a definite population of young adults that depend on family and friends for shelter, and enough orphaned school children to raise large concerns. Single or inadequate income and single parent families struggle as well. There is a strong need to back those who encounter a bump in the road with the means to prevent homelessness and to house those that have lost their homes.

People with credit problems, high medical bills, or criminal backgrounds are often turned away as potential renters by both private landlords and public housing criteria, seen as a need to consider new ways of qualifying these families. There is so little usable housing stock in this county. There are both empty houses and those currently lived in that need \$50,000 and more

worth of repairs to be viable. The voucher program needs an overhaul, as there is over a 1 year's wait and funds are not adequate to contribute to the current rental rates. There is a scramble for housing towards the summers' end as new families and teachers prepare to for the school year.

Finally, a lack of buildable and affordable land and the financial risks associated with building affordable housing keeps these issues at a severe level. Affordable access to work and services also weigh heavy on this issue and is a key component to a workable budget. Work offering competitive wages for this area and opportunities for advancement provides some degree of stability.

### **Strategies for change**

Multiple creative approaches are needed in this rural county, home to upper-income retirees and short term vacationers as well as the local population. A land trust, helping to secure buildable lands (including that owned by the school system), with multiple financial incentives and subsidies, and workable financial terms for builders requires many parts working together – nonprofits, developers, banks, for profit organizations, government HOME and other fund support, and someone to oversee it all. Collaboration among schools, banks and non-profit organizations could greatly decrease older home rehabilitation costs and qualify for HOME funds. Sizeable businesses sought to locate in a rural part of the county could employ enough people at good wages to spur the development of affordable housing and quality trailer parks close by, thereby keeping daily work transportation costs to a minimum.

A suggested strategy is to increase the numbers of affordable and available rooms for fully one-half of the public housing residents, who annually earn \$8000 or less. Reset the rental eligibility rules in public housing for those with credit issues and prison records that have made amends, or they often reside in inadequate trailers or become homeless. Improve the rental assistance program. Redefining affordable median incomes to include utilities and transportation would provide a more realistic financial picture, even if those at 80% would not be eligible for HOME funds. This might need to happen at county or state levels. Make acceptance of section 8 vouchers less invasive to potential landlords and provide HUD guidelines and education. Also educate renters to be clean, caring and maintenance-knowledgeable tenants with good tenant-landlord communication skills.

For those alone, build higher density buildings with small units equipped for the elderly and those living with disabilities. Use reconditioned campers, trailers, and inexpensive shelters as a temporary solution to house the homeless and for those elderly and with disability that wish to be in the country. Change codes to allow new energy efficient trailers into Brevard and also use to replace the most energy inefficient ones. A funded and enforced minimum housing code will provide quality housing and help prevent homes from needing expensive repairs.

Overcoming the barriers of dislike by affluent neighborhoods in close proximity to proposed affordable housing by connecting people will help builders win support. Educating builders on

the multiple subsidies available will help them build and offer affordable units over a longer period of time. Education of and connecting builders and owners with those who have overcome past credit and legal issues may help them relax stringent eligibility requirements to deserving and needy low income families. Not only are large complexes of affordable housing needed but small buildings offering 4 or 6 units are also worthwhile. Create infrastructure in the counties' upper end to as a favorable incentive to builders.

Simple solutions include the seemingly easy- to- implement idea to have realtors offer eligible home seekers first dibs on purchasing affordable houses that come on the market, before they are available to businesses. Offer tax incentives to homeowners to place trailers and build tiny homes in large back yards and rent at 60% median income. Build infill housing in backyards using construction students' skills and labor to keep costs down. Use strategies successful elsewhere, such as with Hawaiian homelands, where one owns the house and not the land, as a more cost-effective ownership. Offer substantial assistance to builders' expenses so they can build larger numbers of affordable units. Place a high tax on vacation rentals and those with second luxury homes with funds going towards a housing trust fund.

Lastly, simple to say and more complex to accomplish, improve job wages and job opportunities and provide ample education to workers to compete for skilled jobs with opportunity for advancement. Break the cycles of poverty and lack of job readiness; increase hope and the programs that generate it.

## Public Survey Analysis

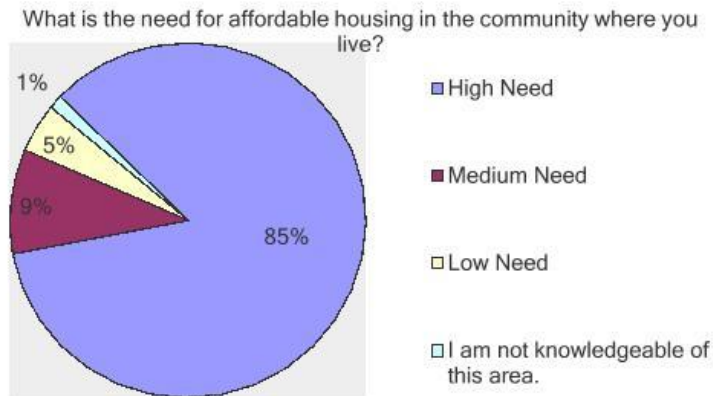
A component of The Asheville Regional Housing Consortium and the City of Asheville Consolidated Plan 2015-2020 is to engage public opinion on the needs for affordable housing and related social services and community development. This report focuses on the on-line survey that was conducted via the Survey Monkey site throughout the 4-county Consortium area, during the months of January and February, 2015. In the design of the survey, staff sought to include issues that were known to the City and Consortium, as well as Consolidated Plan surveys from other cities throughout the U.S., both large and small.

### Summary

Presented below are charts showing the summary of answers for each of the nine subject-matter questions on the survey. Answers were received from 551 respondents. A demographic summary is also provided.

#### 1. What is the need for affordable housing in the community where you live?

In line with what we heard in our stakeholder focus groups and public forums, 85% of answered there was a high need for more affordable housing in their communities, as shown by the pie graph below. Highest and medium needs together account for 95% of respondents feeling affordable housing is of need.



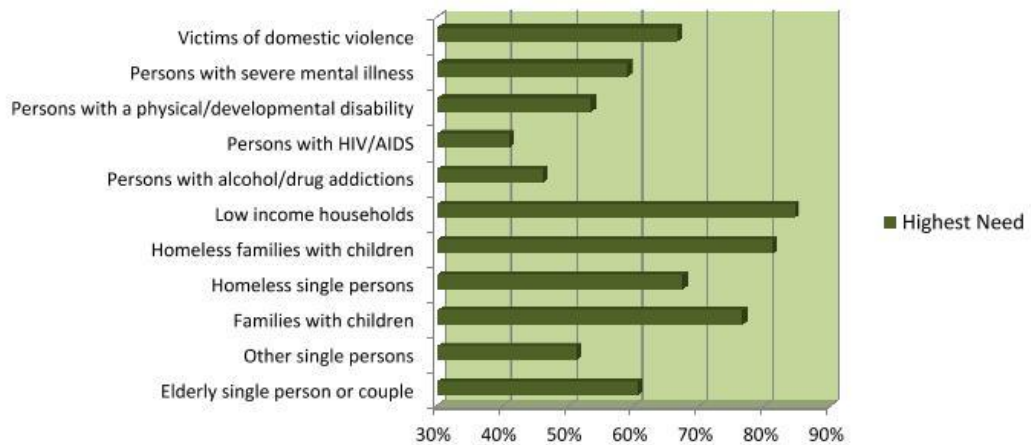
#### 2. Consider who is in need of affordable housing in your community by ranking the degree of need of each group

Survey participants were asked to consider who most is in need of affordable housing.

In line with the views we heard at public forums and focus groups, the greatest perceived need is for housing for low income households and homeless families with children. Families with children ranked third in perceived need.

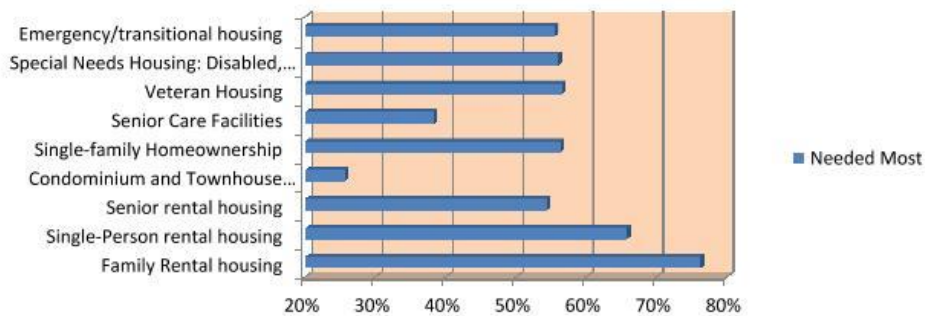
Those with alcohol and HIV issues had the perceived lowest percentile of high need. However, when high and medium needs were both considered, 79% considered those with alcohol and drug issues, and 71% those with HIV/AIDS, as an important issue. The chart below summarizes the surveyed high need for each category.

**Who Needs Affordable Housing the Most?**



**3. Consider the Affordable housing needs in your community. Rank the degree of need for each of the affordable housing types.**

**Housing Type Most Needed**



Family Rentals are the highest needed type of housing according to survey participants. Single person rental was considered the next highest concern. Various special needs populations such as veterans, those with mental health or disability issues, ex-offenders and the homeless were of concern, running just ahead of emergency transitions for those becoming homeless and single family ownership. There was less concern about condominiums, as fully 1/3 of participants considered it a low need, although

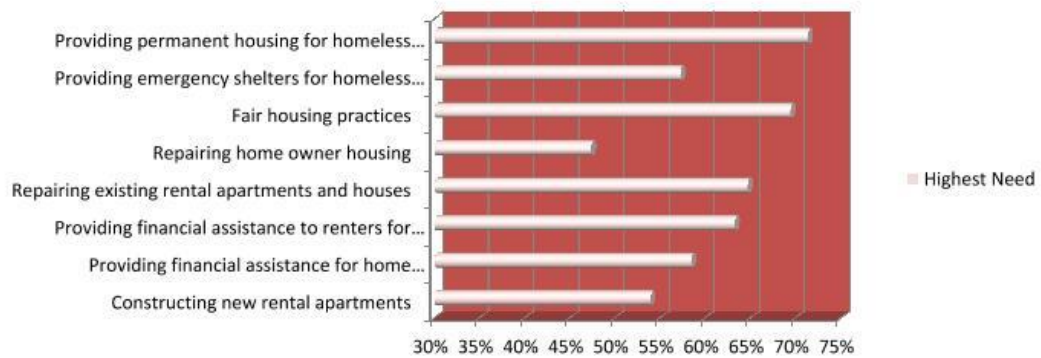


condominiums and townhouses could be considered a for-purchase option for families or singles. Senior care facilities were also a relatively low concern.

**4. Consider affordable housing strategies. Rank the degree of need of each of the following housing strategies as experienced in your community.**

Getting homeless families into permanent housing and setting fair housing practices were both determined to be a high priority. When considering high and medium needs, assistance to renters for rent, utilities and deposits was chosen as the most important need at 91%, with permanent housing for the homeless at 90%. Repairing homeowners' homes was considered the lowest need.

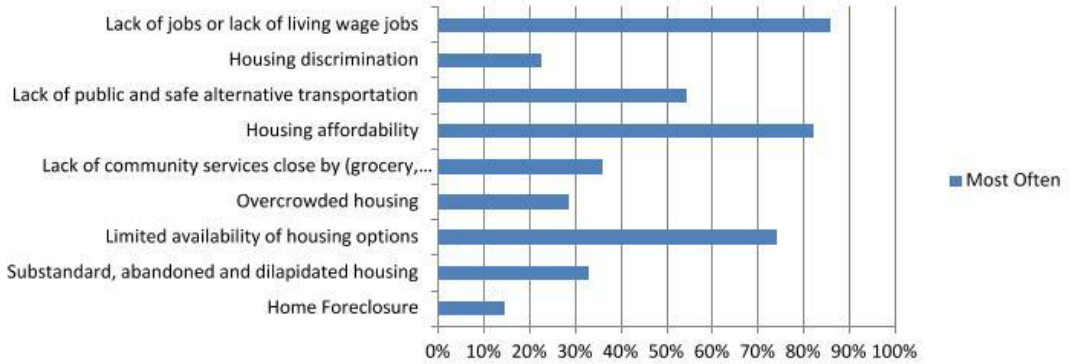
**Most Important Housing Strategies**



**5. Rank the degree to which each of the following housing issues are experienced where you live, as one of the following: often, sometimes, occasionally or never**

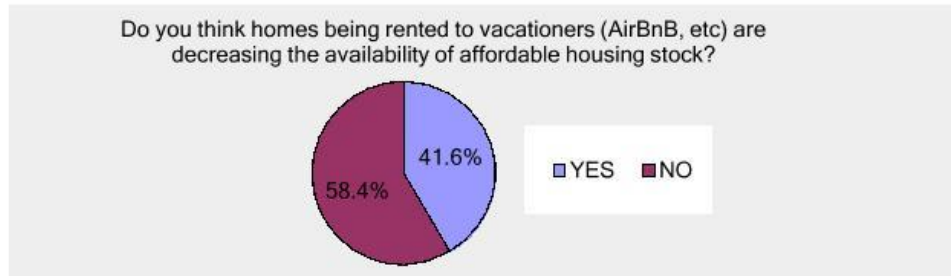
There seems to be widespread agreement that the lack of jobs or living wage jobs is the biggest issue across the counties, with 85% of respondents in agreement that this is the highest need. 82% say there is a lack of affordable houses and 74% see a limited availability of housing options. Transportation issues were next on the list, the only other issue receiving a 50% response as a "high" need.

**Housing Problems Seen Most Often**



**6. Do you think homes being rented to vacationers (AirBnB, etc.) are decreasing the availability of affordable housing stock?**

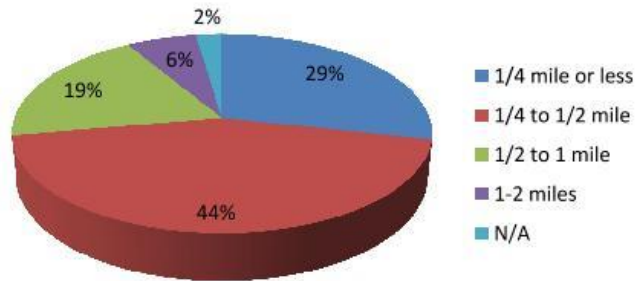
Over 40% of those surveyed believe that potential affordable housing units are being rented as vacation and short term housing, thereby decreasing available stock of housing, some of which could serve those needing affordable housing.



**7. Provide your opinion on the farthest distance a resident or family could live from an access point (e.g. bus stop, bike route, etc.) to public transportation before it would be considered difficult to use consistently.**

The majority of people responding to this question prefer to be closer to bus stops and other transportation options. A one-half mile walk would take the average person about 10 minutes' time on relatively flat ground. For those living with disabilities walking even a small distance may not be possible.

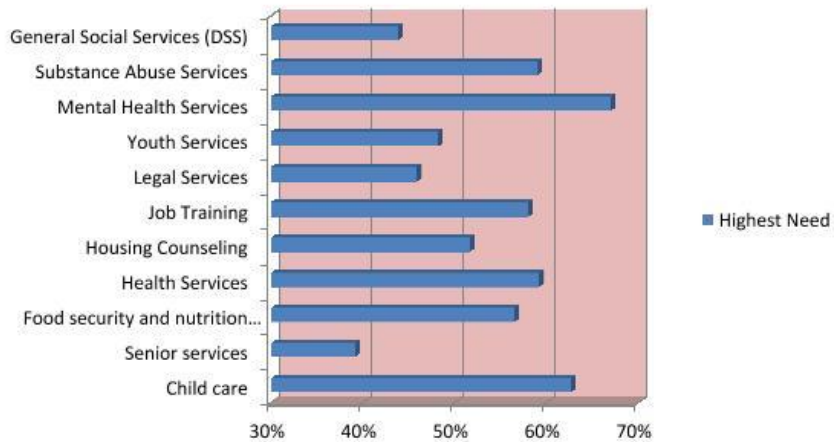
**Distance to Public Transportation**



**8. Consider the need for public services in your community. Rank the needs as high, medium or low for each of the following public services**

Needs for these services were not as clear cut as needs for basic affordable housing and transportation. Mental health services were seen as a high need 67% of respondents, followed by childcare with high need of 63%. Health services, Job training, substance abuse services and food security were all considered important by 57%-59% of respondents.

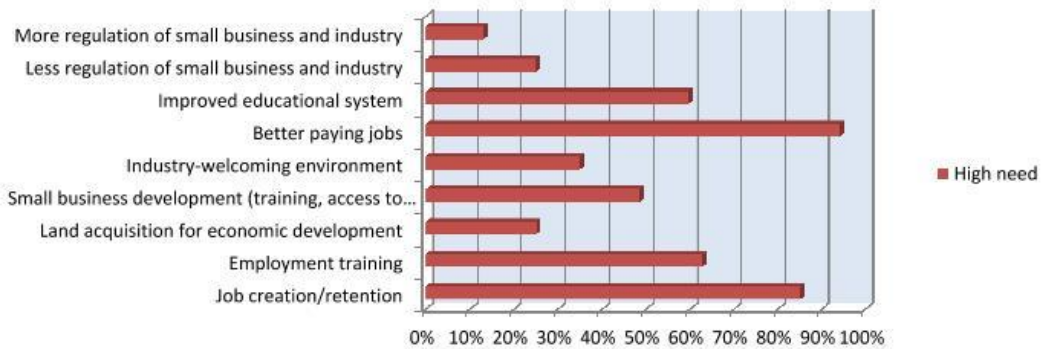
**What Public Services Are Needed?**



**9. Consider the Economic Development Needs in your county by ranking the degree of need of each of the following:**

Once again the survey respondents chose jobs as a top priority of economic needs in both creating better paying employment and creating and retaining jobs. 60% of the respondents also marked improving the basic education one receives and specific job skills training as important.

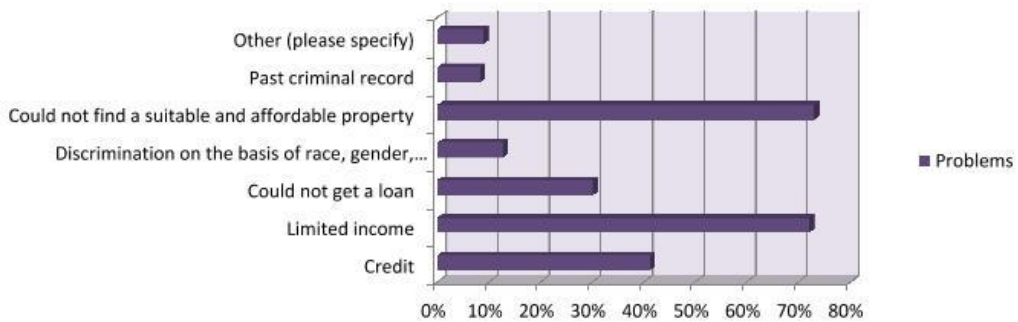
**What Economic Development Is Needed?**



**10. Has anyone in your household had any of the following problems with buying or renting property in the 4-county area in the past two years? Please check all that apply.**

326 respondents- 58%- reported a problem buying or renting property in the last two years. Equally problematic were the availability of suitable and affordable housing, and limited income.

**Problems Buying or Renting Property**



## Demographic Information

### County of Residence

What county do you live in?		
Answer Options	Response Percent	Response Count
Asheville/Buncombe	87.5%	484
Henderson County	4.3%	24
Madison County	3.3%	18
Transylvania County	3.1%	17
None of the above	1.8%	10
<i>answered question</i>		553

### Gender

Male	35.9%	195
Female	65.6%	356

### Race and Ethnicity

Caucasian	79.4%	431
Black	4.2%	23
Mixed Race	4.4%	24
Hispanic	2.9%	16
Native American heritage	3.3%	18
Latino	2.2%	12
Asian	0.7%	4
Other	0.9%	5
Other (please specify)	1.7%	9

### Affiliation

Community member	87.8%	482
Business owner	16.9%	93
Commercial property owner	2.9%	16
Community advocate	35.5%	195
Healthcare provider	6.4%	35
Housing provider	8.7%	48
Social Services provider	17.1%	94
Landlord	7.8%	43
Other (please specify)	8.6%	47

### Employment Status

Full-time working	71.0%	389
Part-time working	15.9%	87
Unemployed	4.7%	26
Not-working Disabled	1.5%	8
retired	6.9%	38

**Housing Tenure**

Own my home or condo	56.8%	313
Rent a house	21.4%	118
Rent an apartment	16.3%	90
Receive housing assistance	1.8%	10
Stay with family/friends	4.7%	26
Consider myself/family homeless	1.5%	8
Other (please specify)	4.4%	24

**Age**

18-25 years of age	6.0%	33
25 to 34 years of age	23.0%	126
35 to 44 years of age	25.7%	141
45 to 54 years of age	22.3%	122
55 to 64 years of age	15.7%	86
65 and over years of age	7.3%	40

**SUMMARY**

Looking at survey data results of the 4 counties as compared to each other showed a fair amount of agreement to the whole. Buncombe County carried the most weight with 484 of the 572 respondents or 85% of the total.

All found affordable housing needs to be high, Henderson County particularly with 96% weighting affordable housing as a high need followed by Buncombe’s 85%. There was more variation among the Counties when discussing who needed that housing the most. Low income households were sighted in all four counties as a group in great need, Henderson with 96% in agreement down to 75% in Transylvania County. Homeless families and families with children were also of great concern. The elderly were of most concern in Madison and Transylvania Counties.

Family rental housing was chosen to be of highest need in all 4 counties (73-88%) followed by single person rental (except Madison – senior housing 2<sup>nd</sup> highest need). Senior needs are also high in Transylvania County. These three were top priorities for Transylvania County and Madison County. Henderson and Buncombe sighted high needs above 50% for more of the special needs groups, such as veterans, emergency housing and single family.

The construction of new rental apartments was the top choice for Transylvania and Henderson Counties. Financial assistance to renters rated high in all except Transylvania where only 38% gave this a high need weight. In Transylvania, the next highest concerns were permanent housing for the homeless and repairing existing apartments. Madison did not consider permanent housing for the homeless as a high

need while the other 3 counties determined this as a high need by 65-78% respondents. Fair housing practices were cited by 71% (second highest score) in Buncombe County.

B – Permanent housing for homeless 72%, fair housing 71%, repair existing apartments 65%, financial assistance 64%

H – New rentals 83%, financial assistance and permanent housing to homeless 78%, all others between 5%5-68%

M – Home repair 76%, financial assistance 73%, construction new rentals 68%, apartment repairs 65%,

T – Rental apt construction and permanent housing for homeless 65%, repair existing rentals 50% all else below 50%

Question 5 about housing issues showed lack of jobs to be of high concern in all four counties, selected as a high need issue by 76-92% and housing affordability also a high need by 71-96%. Limited housing options were also highly listed as a need. Transportation was the top issue selected by 82% in Transylvania County and also important listed after the top three. In Buncombe and Transylvania Counties, almost half thought vacation rentals might be decreasing available stock (43%, 47%). More than half (62%) in Madison did not think vacation rentals were affecting stock to a high of 83% in Henderson County. Members of all four counties prefer to live  $\frac{1}{4}$  -  $\frac{1}{2}$  a mile from access to connecting transportation followed by the  $\frac{1}{4}$  mile or less.

The need for mental health services was rated high by the most respondents in 3 counties. Madison chose child care, job training and substance abuse services in slightly higher percentages. Child care help was high on the list in all four counties, followed for the most part by substance abuse services. Job training was said to be needed by over 50% in 3 counties except Henderson County.

Top economic development needs for all four counties were the following: better paying jobs and job creation (each of these were #1 in two counties each. Employee training was listed s #2 in two counties and 3<sup>rd</sup> in the other two counties. Madison and Transylvania listed job creation as a high need selected by 100% of participants. Transylvania County was the only one that listed land acquisition, industry welcoming environment and improved education all as high need by 70% of participants.

Demographics: All four counties listed lack of suitable and affordable properties from 71-75% as high need. Next in order for all four counties was credit (14%-42%) followed by limited income, could not get a loan and discrimination. In general 1/3 of the applications were filled out by men and Caucasians filled out 79-92% of the surveys. Over 70% considered themselves to be community members and about 1/3 to be community advocates (slightly higher in Henderson at 48%). There were a number of health care and social services providers involved and a lesser number of landlords. Of those filling out the survey from 69 to 85% work full time, although the data from Transylvania County may have a glitch we are trying to resolve. Most of the surveys were filled out by folks aged 25 to 55 distributed evenly among 10 year increments in the 20's percentile range although Henderson County had 26% in the 65-plus range, as opposed to 6-13% in the other counties.

To conclude – Affordable housing needs are a top priority, with rentals for singles and families being most needed. Low income and homeless families were given top priority. Seniors were of concern as well as other groups such as veterans and those with mental health issues.

## Public Survey Comment Analysis

The last area of input on the Affordable Housing and Community Development survey hosted by Survey Monkey asked respondents if they had anything else to add about affordable housing, public services or economic development. Respondents were given the opportunity to write in their thoughts. Staff observed that the survey respondent's comments as to needs, priorities and strategies did not differ greatly from stakeholders that participated in previously held focus groups and public meetings.

Issues around **Affordable Housing** emerged as the most cited need among respondents. Respondents commented on **housing needs, priorities and strategies**:

- Access to affordable housing for homeless veterans and other chronically homeless
- Housing options that include collaborative/communal living
- Align housing prices with wages
- Develop housing that is close to employment, transit, goods and services
- Use of hotel tax to address affordable development
- Develop more multi-family units and increase density; support infill, high density, mixed use and mixed income development
- Increase affordable housing stock specific to single occupant units to serve those experiencing addiction and mental illness as well as the newly graduated and senior populations
- Address the "affordable" definition; redefine
- Consider energy cost when determining affordability
- Construction of new for-sale affordable housing
- Allow Airbnb but tax them at a fair rate; provide tax credits for owners that rent at affordable rates; support other short term rental as housing options, this should include registration of units, a registration fee, and payment of sales and occupancy tax. The additional funds from fees and taxes should be used to pay for program costs and to provide funding for affordable housing
- Reconsider the practices of local affordable housing programs and insure fair renting practices; insure that everyone has equal access and that exclusionary practices aren't happening
- Address housing accessibility and availability specific to public housing
- Consider using money from tourism to sustain local, long-term residents in terms of affordable housing
- Access to affordable housing for a growing number of teens that find themselves homeless due to no fault of their own
- Affordable rental rates specific to workforce housing
- Continued need for affordable homeownership to address housing stability and permanent solutions to the affordable housing problem
- Provide more housing options specific to high density apartments and condos for purchase
- Consider addressing affordable housing outside the vacuum; affordable housing, living wage, transportation, commercial rents, and economic development, should be addressed holistically



- Make resources for housing available to individuals as opposed to housing agencies
- Need for better housing stock for renters; address landlords and the state of their properties
- Provide affordable rental development with connectivity; rental regulations for safe, healthy environments
- Stop the development of low-income (section 8) housing; do away with public housing complexes within the city (redevelop) and relocate residents throughout the county; upgrade transportation services
- Build truly sustainable houses with sustainable systems; build in a community fashion with homes that are connected by pathways and community spaces for eating, gathering, gardening, and playing
- City to purchase foreclosed home sites and participate in job creation to retrofit homes into community housing where a handful of people live and pass on the education to the next set of folks, making use of houses that are already built, using materials that would have gone into the landfill
- Community land trust or similar strategies could be a way to set aside affordable housing for long-term locals and working class people
- Develop new rental strategy by changing housing income based rent model to earned income instead of net income
- Need for pathways to homeownership and housing stability
- Development of city owned land for affordable housing development
- Repair/maintenance of current housing stock
- Implement smart and transparent regulatory policies that benefit the entire travel ecosystem, from concerned neighbors to traveling families; capitalize on short-term rentals with a resolution increase on the occupancy tax which could go directly to the Affordable Housing Trust to build and develop housing
- Energy efficient housing development from empty, foreclosed stock for housing the homeless
- Address the affordability gap; people who make too much money to qualify for assistance, but make too little to afford decent housing
- Consider potential traffic issues when re-zoning the construction of apartment complexes
- Policy development to address new construction and the assignment of a percentage of units rented at fair market rate
- Establish public/private partnership between the City and County governments with agencies like Homeward Bound, ABCCM and the WNC Rescue Mission to meet the needs of the "Hard to House" and provide supportive services in a housing first model for the homeless
- Considerations for seniors; low-income people of color; ex-offenders (sex offenders specific and otherwise); recovering addicts and transgender people when addressing housing accessibility and availability
- Be creative. Allow all sorts of options. Look at building code policies that are prohibiting affordability unnecessarily. Explore limiting speculation or county owned land trusts. Explore cutting edge/experimental transportation that would make small/tiny house communities at the edge of town an option. Explore alternative sturdy but inexpensive building materials.

Issues around **Economic Development** were the next highly expressed need stated by respondents. Respondents commented on **economic development needs, priorities, and strategies**:

- Forgo the traditional definition of an industry-welcoming environment that speaks to tax incentives and such; instead create an environment with strong education, health and human services to support a strong community
- Address the strong link between the apparent housing crisis and lack of employment by providing a livable wage
- Don't lose sight of the very real issue of gentrification in all of our planning; consider the resident and the workforce
- Low-income communities need to be protected from "urban renewal," community-busting activities and need to have access to resources for and take leadership in economic, educational and community development
- Apply an holistic approach to address the expense of living in Asheville; consider education, employment, and the wage issue when addressing economic development
- Job creation and opportunities outside of hospitality
- Pursue economic development that employs people that live here
- Require affordable development; the City should not subsidize developers unless they are building top notch places that are affordable and within character
- Use part of the hotel and restaurant taxes to go toward infrastructure and public transit rather than more tourism advertising
- LIVING WAGE!!! Address income inequality
- Tourism may not contribute to our local economy where it matters...the citizen. Hotels and tourist destinations should be contributing more to our community.
- Need for local government transparency and a tendency to out price the residents of the city who have been committed to raising it from the ashes. Develop in such a way that turns the city into a workable town with a job industry outside of tourism
- Workforce development; provide training so that locals can work at the new businesses
- Investigate punitive fees for people who can't pay traffic tickets on time; use as a stream of income for economic development
- Diversify Asheville's economy; attract Fortune 500 companies to downtown Asheville and provide opportunities for all working class citizens to work and live in Asheville
- Focused attention on small business development, job development for minority groups, and access to education and job-training
- Make deliberate, conscious decisions for future generations in order to protect our incredibly beautiful environment; SMART GROWTH
- Smart mixed-use density based development based upon contemporary urban planning that embraces livability, walkability and diversity and with strict affordability mandates; as well as tax incentives for those home-owners who create and maintain affordable units on their properties

- Create a carve out on significantly reduced/eliminated fees for small projects that either improve character of a property, or renovate to create new or expanding business and therefore increased long-term employment opportunities
- Lessen business regulation in the city; regulations and codes make it burdensome during the building process
- Incentive based economic development in order to draw industry
- Affordable tourism helps our local economy. Sites like Airbnb and FlipKey can bring more tourists in that ordinarily couldn't afford a vacation and give them more spending money at local businesses
- Desegregate Asheville. Create opportunities for different races to engage in community by taking deliberate opportunities for people who already live here to live and prosper
- There is significant economic polarization in Asheville. Inclusive economic development is required

Respondents spoke to the **Public Services needs, priorities and strategies:**

- Collaborative public services are needed. Get to a place where we are able to move clients through a Family Justice Center to emergency shelter to long term housing and employment in a seamless manner
- Assistance is needed for families who have intellectual disabilities
- Poor credit and large debt-to-income ratios are barriers to homeownership; financial literacy is needed
- Access to quality childcare is a major barrier to workers; subsidized childcare and access to it is all important
- Buncombe county suffers debilitating income inequality that leaves it's most vulnerable citizens without vital services. There's a need for poverty prevention services, health insurance services, and food assistance to keep families in our community healthy and safe
- Reconsider allotments for food services (food stamps) because small allotments are not meeting the need especially for the senior population
- There's a need for affordable doggie medical care
- There are programs available for very low income people, but nothing for those with good income, but bad credit
- Address the service gap. There are many diverse services available in the region, unfortunately, there are large numbers of people that fall through the cracks
- Please make Madison Co. residents a priority! There is a great need for in Madison Co. in all of these areas

Respondents spoke to the **Public Facilities needs, priorities and strategies:**

- There's a need for improved cycling roadways
- Fix and expand the city's transit system

- There's a need for more transportation options for people to safely get around without the use of a car. More sidewalks, bike lanes (not sharrows), greenways and transit
- Reduce fees for storm water and recycling programs. These programs should be run by city workers instead of hiring outside contractors. The leaf pick up program should be added back as a service.
- Public housing developments should have free/reduced cost internet access for residences; speaks to access to employment, services, etc.,
- Consider services such as clean streets, safe sidewalks, needle disposal containers next to the blue and black trash/recycling bins around town when considering affordability

**Asheville Regional Housing Consortium  
City of Asheville  
2015-2019 Consolidated Plan Addendum**

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## Stakeholder List

The following is a list of Stakeholder Organizations that participated in the Consolidated Plan process.

### Asheville/Buncombe

AARRC (Asheville Area Riverfront Redevelopment Commission)	Housing Authority of Asheville
A-B Technical College	Industries for the Blind
ABCCM	Just Economics
Advantage West	Keller Williams Realty
Arts Council	Kirk Booth Real Estate
Asheville Area Habitat for Humanity	Kiwanis Club of Asheville
Asheville Buncombe Community Relations Council	Land of Sky Regional Council
Asheville City Schools Foundation	Laurie Miller Architecture
Beloved Asheville	Madison County Government
Beverly Hanks	Manna
Biotat	Mountain BizWorks
Bountiful Cities	Mountain Housing Opportunity
Buncombe County Health and Human Services	O'Brien Architecture
Buncombe County Planning Department	On Track WNC
Center of the Blue Ridge?	Pisgah Legal Services
Changing Together	Reinhardt Architecture
Childrens First Communities In Schools	Self-Help Credit Union
City of Asheville	Smart Start
Community Action Opportunities	Social Work Club MHU
Creative Ambitions	Southside Community Advisory Board
Eagle Market Street Development Corporation	Southwestern Child Development
Eblen Charities	The Arc of Buncombe County
ECS	Transition Asheville
FLS Energy	UNCA
GE Aviation	United Way of Asheville and Buncombe County
Goodwill WNC	Upfront Management Sports
Green Opportunities	West End Clingman Avenue Neighborhood (WECAN)
HACA Residents Council	Western Carolina University (WCU) MPA Program
Helpmate	WNC Green Building Council
Heritage Customer Association	YMCA
HHS	
Home Trust Bank	
Homeward Bound	

**Henderson County**

Bank of North Carolina  
Blue Ridge Community Health Services  
Carolina Village  
CFHC Forever  
First Presbyterian Church of Hendersonville  
First United Church of Hendersonville  
Henderson County Government  
Henderson County Habitat for Humanity  
Henderson County Homeless Coalition  
Henderson County Schools  
Hendersonville Kiwanis  
Homeward Bound WNC  
Housing Assistance Corporation (HAC)  
Interfaith Assistance Ministries (IAM)  
Landscape Architect  
On Track WNC  
Only Hope WNC  
Sunroof Studio  
The Daily Campus  
United Way of Henderson County  
WCCA  
Western Carolina Community Action  
White Oak Park

**Transylvania County**

ARHC Brevard Planning  
Brevard Housing Authority  
Chamber of Commerce  
City of Rosman  
Land of Sky  
On Track Financial Services  
Pisgah Legal Services  
SAFE  
The Family Place/Connect  
The Haven  
Transylvania County Board of Realtors  
Transylvania County Community Trust  
Transylvania County Department of Social Services  
Transylvania County Planning  
Transylvania County Schools  
United Way  
WCCA

**Madison County**

CHC of Madison County  
Community Action Opportunities  
Land of Sky Regional Council  
Madison County Government  
Madison County Habitat for Humanity  
Madison County Health Department  
Madison County Schools  
Madison Public Housing Authority  
North Carolina Division of Vocational  
Rehabilitation  
Pisgah Legal Services

## COUNTY DATA TABLES

The following data tables break out the report data tables by Consortium-area to provide detailed information based on City of Asheville and County-level information. All data is provided by HUD's CPD Maps or Census data unless otherwise noted.

**Population – Table 5**

<b>Asheville</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	68,889	81,970	16%
Households	30,690	36,859	17%
Median	\$32,772.00	\$ 39,408.00	20%
<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	206,330	236,230	13%
Households	85,776	100,909	15%
Median	\$36,666.00	\$ 44,321.00	21%
<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	89,173	105,453	15%
Households	37,414	45,180	17%
Median	\$38,109.00	\$ 47,371.00	24%
<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	19,635	20,661	5%
Households	8,000	8,082	1%
Median	\$30,985.00	\$ 38,063.00	23%
<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	29,334	32,670	10%
Households	12,320	13,914	11%
Median	\$38,587.00	\$ 41,103.00	7%



**Total Households – Table 6**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Asheville</b>					
Total Households	4,915	4,690	6,585	3,515	17,850
Small Family Households*	1,245	1,300	1,890	1,135	7,665
Large Family Households*	135	315	180	80	785
Single person Households	3,535	3,075	4,515	2,300	9,400
Houshold contains one person 62yrs +	1,440	1,715	2,245	1,170	4,755
Household contains at least one person 62-74 years of age	690	960	950	730	3,070
Household contains at least one person age 75 or older	750	755	1,295	440	1,685
Households with one or more children 6 years old or younger*	545	770	815	490	1,245

\*the highest income category for these family types is >80% HAMFI

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Buncombe</b>					
Total Households	10,390	11,665	17,690	10,145	51,015
Small Family Households*	2,950	3,350	6,030	3,910	25,710
Large Family Households*	450	735	720	475	2,460
Single person Households	6,990	7,580	10,940	5,760	22,845
Houshold contains one person 62yrs +	3,180	4,880	6,090	3,225	15,010
Household contains at least one person 62-74 years of age	1,500	2,700	3,205	1,975	10,390
Household contains at least one person age 75 or older	1,680	2,180	2,885	1,250	4,620
Households with one or more children 6 years old or younger*	1,570	1,655	2,660	1,445	4,420

\*the highest income category for these family types is >80% HAMFI

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Henderson</b>					
Total Households	3,965	5,130	7,225	4,465	24,395
Small Family Households*	985	1,445	2,105	1,495	11,365
Large Family Households*	300	295	580	330	1,400
Single person Households	2,680	3,390	4,540	2,640	11,630
Houshold contains one person 62yrs +	1,490	2,470	3,385	1,700	9,870
Household contains at least one person 62-74 years of age	830	1,190	1,725	790	6,755
Household contains at least one person age 75 or older	660	1,280	1,660	910	3,115
Households with one or more children 6 years old or younger*	880	725	890	569	2,700

\*the highest income category for these family types is >80% HAMFI

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Madison</b>					
Total Households	1,180	1,225	1,410	775	3,490
Small Family Households*	245	425	565	380	2,065
Large Family Households*	60	65	100	60	195
Single person Households	875	735	745	335	1,230
Household contains one person 62yrs +	589	695	584	270	1,135
Household contains at least one person 62-74 years of age	249	490	375	195	850
Household contains at least one person age 75 or older	340	205	209	75	285
Households with one or more children 6 years old or younger*	55	155	177	95	300

\*the highest income category for these family types is >80% HAMFI

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Transylvania</b>					
Total Households	1,510	1,805	2,415	1,535	6,650
Small Family Households*	360	535	755	760	2,800
Large Family Households*	65	25	95	10	400
Single person Households	1,085	1,245	1,565	765	3,450
Household contains one person 62yrs +	515	905	1,155	605	3,255
Household contains at least one person 62-74 years of age	275	430	720	465	2,100
Household contains at least one person age 75 or older	240	475	435	140	1,155
Households with one or more children 6 years old or younger*	140	215	115	175	355

\*the highest income category for these family types is >80% HAMFI

2007-11 CHAS

**Housing Problems – Table 7**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	55	65	4	330	-	-	4	-	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	35	-	35	-	-	75	15	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	200	10	-	325	10	-	-	-	50
Housing cost burden greater than 50% of income (and none of the above problems)	2,145	1,170	285	35	3,730	770	585	600	175	2,285
Housing cost burden greater than 30% of income (and none of the above problems)	285	925	1,500	340	3,465	155	605	750	505	3,410
Zero/negative Income (and none of the above problems)	390	-	-	-	390	100	-	-	-	100

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	85	140	4	535	15	115	4	10	270
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	25	80	-	130	-	15	120	35	170
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	335	115	135	915	75	70	110	60	425
Housing cost burden greater than 50% of income (and none of the above problems)	3,935	2,145	670	70	6,995	1,905	1,565	1,560	575	6,115
Housing cost burden greater than 30% of income (and none of the above problems)	490	1,995	2,760	590	6,505	695	1,485	2,590	1,470	10,560
Zero/negative income (and none of the above problems)	600	-	-	-	600	450	-	-	-	450

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	-	-	-	75	30	15	-	-	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	35	-	-	40	-	-	-	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	70	145	-	390	100	155	145	85	660
Housing cost burden greater than 50% of income (and none of the above problems)	1,090	515	245	20	1,930	1,035	790	515	175	2,735
Housing cost burden greater than 30% of income (and none of the above problems)	180	980	785	115	2,315	430	565	1,120	750	4,660
Zero/negative income (and none of the above problems)	105	-	-	-	105	130	-	-	-	130

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	15	-	90	15	15	15	-	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	4	-	4	-	-	-	-	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	-	-	-	-	-	-	30	-	-	60
Housing cost burden greater than 50% of income (and none of the above problems)	210	65	4	-	275	295	80	115	20	540
Housing cost burden greater than 30% of income (and none of the above problems)	50	130	95	20	300	125	115	155	170	735
Zero/negative income (and none of the above problems)	15	-	-	-	15	35	-	-	-	35

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	-	-	25	-	85	15	15	20	15	125
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	-	-	-	4	-	-	55	-	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	20	-	-	95	10	-	-	-	10
Housing cost burden greater than 50% of income (and none of the above problems)	385	130	110	-	620	275	180	110	90	650
Housing cost burden greater than 30% of income (and none of the above problems)	120	250	220	-	600	170	305	325	205	1,560
Zero/negative income (and none of the above problems)	35	-	-	-	35	120	-	-	-	120

**Housing Problems 2 – Table 8**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,320	1,420	395	40	4,420	780	585	675	195	2,450
Having none of four housing problems	1,080	1,535	3,340	1,530	13,180	250	1,155	2,170	1,750	17,020
Household has negative income, but none of the other housing problems	390	-	-	-	390	100	-	-	-	100

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,330	2,590	1,005	210	8,575	1,995	1,765	1,795	680	6,980
Having none of four housing problems	1,840	3,295	6,495	3,265	24,940	1,180	4,020	8,395	5,985	59,365
Household has negative income, but none of the other housing problems	600	-	-	-	600	450	-	-	-	450

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,245	620	385	20	2,440	1,165	960	665	275	3,450
Having none of four housing problems	510	1,445	2,035	1,000	7,905	810	2,105	4,140	3,175	31,150
Household has negative income, but none of the other housing problems	105	-	-	-	105	130	-	-	-	130

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	235	100	25	-	375	310	125	125	20	655
Having none of four housing problems	285	340	395	120	1,505	295	660	870	635	5,500
Household has negative income, but none of the other housing problems	15	-	-	-	15	35	-	-	-	35

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	445	150	135	-	805	295	195	185	105	840
Having none of four housing problems	260	490	505	215	2,180	355	970	1,590	1,215	9,935
Household has negative income, but none of the other housing problems	35	-	-	-	35	120	-	-	-	120

**Cost Burden >30% - Table 9**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	680	830	340	1,995	205	290	505	1,950
Large Related	65	175	65	305	45	55	20	280
Elderly	394	375	315	1,424	505	500	425	1,940
Other	1,420	880	1,140	3,870	184	345	420	1,564
Total need by income	3,790	2,955	3,735	17,990	1,125	1,740	2,850	19,565

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,700	1,725	1,060	<b>4,800</b>	515	855	1,655	6,395
Large Related	215	325	80	<b>620</b>	140	195	250	1,065
Elderly	634	740	540	<b>2,479</b>	1,280	1,410	1,255	5,520
Other	2,175	1,670	1,885	<b>6,375</b>	690	660	1,025	3,875
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	470	530	270	<b>1,355</b>	370	420	630	2,755
Large Related	150	20	-	<b>170</b>	120	175	125	545
Elderly	185	345	245	<b>995</b>	745	670	605	2,965
Other	570	630	520	<b>1,890</b>	360	210	350	1,465
Total need by income	<b>1,860</b>	<b>2,065</b>	<b>2,420</b>	<b>10,450</b>	<b>2,105</b>	<b>3,065</b>	<b>4,805</b>	<b>34,730</b>

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	55	95	25	<b>190</b>	135	85	110	530
Large Related	4	35	-	<b>39</b>	50	-	50	140
Elderly	95	65	54	<b>214</b>	200	100	83	467
Other	130	14	19	<b>167</b>	40	39	30	169
Total need by income	<b>535</b>	<b>440</b>	<b>415</b>	<b>1,895</b>	<b>645</b>	<b>785</b>	<b>995</b>	<b>6,190</b>

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	160	230	40	<b>430</b>	45	50	165	615
Large Related	24	-	-	<b>24</b>	10	-	25	105
Elderly	95	24	130	<b>259</b>	195	330	215	1,020
Other	270	120	190	<b>580</b>	185	105	25	460
Total need by income	<b>740</b>	<b>640</b>	<b>640</b>	<b>3,015</b>	<b>770</b>	<b>1,165</b>	<b>1,775</b>	<b>10,895</b>

**Cost Burden >50% - Table 10**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	595	510	50	<b>1,170</b>	160	145	220	<b>690</b>
Large Related	25	65	-	<b>90</b>	35	-	-	<b>45</b>
Elderly	284	265	150	<b>819</b>	400	145	235	<b>870</b>
Other	1,355	335	150	<b>1,840</b>	180	295	150	<b>690</b>
Total need by income	<b>3,790</b>	<b>2,955</b>	<b>3,735</b>	<b>17,990</b>	<b>1,125</b>	<b>1,740</b>	<b>2,850</b>	<b>19,565</b>

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,475	1,030	155	<b>2,675</b>	375	480	635	<b>2,040</b>
Large Related	175	85	10	<b>270</b>	130	85	70	<b>340</b>
Elderly	444	450	295	<b>1,389</b>	825	630	485	<b>2,250</b>
Other	2,080	675	295	<b>3,075</b>	590	420	370	<b>1,575</b>
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>



Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	385	125	50	560	260	320	205	945
Large Related	90	-	-	90	100	45	-	145
Elderly	170	155	65	490	485	305	195	1,155
Other	490	235	130	855	300	140	120	625
Total need by income	1,860	2,065	2,420	10,450	2,105	3,065	4,805	34,730

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	160	80	10	250	30	15	50	110
Large Related	20	-	-	20	10	-	-	10
Elderly	35	20	25	80	120	85	40	320
Other	210	25	100	335	110	75	15	200
Total need by income	740	640	640	3,015	770	1,165	1,775	10,895

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	55	-	-	55	135	20	30	185
Large Related	-	35	-	35	50	-	-	50
Elderly	70	20	-	90	80	25	64	208
Other	95	10	4	109	30	35	20	95
Total need by income	535	440	415	1,895	645	785	995	6,190

**Crowding – Table 11**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	200	40	-	350	10	-	35	-	80
Multiple, unrelated family households	-	-	-	-	4	-	-	40	15	65
Other, non-family households	-	-	70	-	70	-	-	-	-	-
Total need by income	3,790	2,955	3,735	1,570	17,990	1,125	1,740	2,850	1,945	19,565

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	360	145	110	955	75	85	135	80	445
Multiple, unrelated family households	-	-	-	15	34	-	-	65	15	120
Other, non-family households	-	-	110	10	120	-	-	30	-	30
Total need by income	6,770	5,885	7,500	3,475	34,110	3,625	5,780	10,190	6,670	66,795

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	99	105	145	-	374	100	155	145	90	615
Multiple, unrelated family households	-	-	-	-	55	-	-	-	4	44
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	1,860	2,065	2,420	1,015	10,450	2,105	3,065	4,805	3,450	34,730

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	20	-	-	95	10	-	55	-	65
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	-
Other, non-family households	4	-	-	-	4	-	-	-	-	-
Total need by income	740	640	640	215	3,015	770	1,165	1,775	1,325	10,895

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	-	-	4	-	4	-	30	-	-	70
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	10
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	535	440	415	120	1,895	645	785	995	655	6,190

**Crowding 2 – Table 12**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	510	675	495	1,680	35	95	320	450

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,300	1,225	1,305	3,830	270	430	1,355	2,055

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	650	430	405	1,485	230	295	485	1,010

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	85	155	65	305	55	60	50	165

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	25	90	28	143	30	65	149	244

**Greater Need – Table 21**

Buncombe

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	49,140	10,545	6,110	450
White	46095	9690	5235	420
Black / African American	1745	510	615	30
Asian	280	100	40	0
American Indian, Alaska Native	155	0	20	0
Pacific Islander	10	25	0	0
Hispanic	855	220	200	0

Henderson

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	26,750	4,760	2,855	130
White	25425	4255	2620	120
Black / African American	390	190	20	10
Asian	220	40	20	0
American Indian, Alaska Native	65	0	0	0
Pacific Islander	0	0	0	0
Hispanic	650	275	195	0

Madison

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	4,840	748	544	35
White	4805	740	540	35
Black / African American	10	4	4	0
Asian	0	0	0	0
American Indian, Alaska Native	0	4	0	0
Pacific Islander	0	0	0	0
Hispanic	25	0	0	0

Transylvania

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,530	1,560	655	120
White	8265	1415	600	120
Black / African American	95	110	30	0
Asian	45	35	25	0
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	105	0	0	0

Unit by Type – Table 31

Asheville

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	16,032	4,953	20,985	57%
1-unit, attached structure	1,338	538	1,876	5%
2-4 units	377	3,412	3,789	10%
5-19 units	562	4,830	5,392	15%
20 or more units	329	2,703	3,032	8%
Mobile Home, boat, RV, van, etc	933	852	1,785	5%
<b>Total</b>	<b>19,571</b>	<b>17,288</b>	<b>36,859</b>	<b>100%</b>

Buncombe

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	52,123	11,583	63,706	63%
1-unit, attached structure	2,385	1,058	3,443	3%
2-4 units	680	5,193	5,873	6%
5-19 units	500	6,498	6,998	7%
20 or more units	404	4,025	4,429	4%
Mobile Home, boat, RV, van, etc	10,705	5,755	16,460	16%
<b>Total</b>	<b>66,797</b>	<b>34,112</b>	<b>100,909</b>	<b>100%</b>

Henderson

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	27,580	4,246	31,826	70%
1-unit, attached structure	1,469	327	1,796	4%
2-4 units	518	1,645	2,163	5%
5-19 units	213	1,236	1,449	3%
20 or more units	46	611	657	1%
Mobile Home, boat, RV, van, etc	4,903	2,386	7,289	16%
<b>Total</b>	<b>34,729</b>	<b>10,451</b>	<b>45,180</b>	<b>100%</b>

Madison

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	4,502	1,005	5,507	68%
1-unit, attached structure	62	8	70	1%
2-4 units	23	194	217	3%
5-19 units	-	155	155	2%
20 or more units	-	108	108	1%
Mobile Home, boat, RV, van, etc	1,601	424	2,025	25%
<b>Total</b>	<b>6,188</b>	<b>1,894</b>	<b>8,082</b>	<b>100%</b>

Transylvania

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	8,943	1,586	10,529	76%
1-unit, attached structure	238	40	278	2%
2-4 units	106	402	508	4%
5-19 units	30	27	57	0%
20 or more units	-	132	132	1%
Mobile Home, boat, RV, van, etc	1,580	830	2,410	17%
<b>Total</b>	<b>10,897</b>	<b>3,017</b>	<b>13,914</b>	<b>100%</b>

Unit by Size by Tenure – Table 32

Asheville	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	524	3%
1 bedroom	443	2%	4,641	27%
2 bedrooms	5,805	30%	7,363	43%
3 or more bedrooms	13,295	68%	4,760	28%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe	Owners		Renters	
	Number	%	Number	%
No bedroom	192	0%	881	3%
1 bedroom	1,365	2%	7,023	21%
2 bedrooms	16,307	24%	15,606	46%
3 or more bedrooms	48,933	73%	10,602	31%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson	Owners		Renters	
	Number	%	Number	%
No bedroom	61	0%	181	2%
1 bedroom	505	1%	1,845	18%
2 bedrooms	8,627	25%	4,346	42%
3 or more bedrooms	25,536	74%	4,079	39%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison	Owners		Renters	
	Number	%	Number	%
No bedroom	34	1%	71	4%
1 bedroom	163	3%	307	16%
2 bedrooms	1,454	23%	741	39%
3 or more bedrooms	4,537	73%	775	41%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania	Owners		Renters	
	Number	%	Number	%
No bedroom	16	0%	84	3%
1 bedroom	215	2%	326	11%
2 bedrooms	2,920	27%	1,268	42%
3 or more bedrooms	7,746	71%	1,339	44%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Cost of Housing – Table 33**

<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	102200	192200	191200	88%	87%
Median Contract Rent	454	637	675	40%	49%

<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	114200	190700	185500	67%	62%
Median Contract Rent	418	571	604	37%	44%

<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	84100	163100	161700	94%	92%
Median Contract Rent	273	419	457	53%	67%

<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	106900	166300	171600	56%	61%
Median Contract Rent	361	498	522	38%	45%

**Rent Paid – Table 34**

Asheville

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	979	5.66%
Less than \$500	4,827	27.92%
\$500-999	9,706	56.14%
\$1,000-1,499	1,213	7.02%
\$1,500-1,999	263	1.52%
\$2,000 or more	300	1.74%
<b>Total</b>	<b>17,288</b>	<b>100.00%</b>

Buncombe

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	3,267	9.58%
Less than \$500	9,283	27.21%
\$500-999	17,607	51.62%
\$1,000-1,499	2,604	7.63%
\$1,500-1,999	600	1.76%
\$2,000 or more	751	2.20%
<b>Total</b>	<b>34,112</b>	<b>100.00%</b>



Henderson

Rent Paid	Number	%
No cash rent	1,152	11.02%
Less than \$500	3,337	31.93%
\$500-999	4,755	45.50%
\$1,000-1,499	716	6.85%
\$1,500-1,999	223	2.13%
\$2,000 or more	268	2.56%
<b>Total</b>	<b>10,451</b>	<b>100.00%</b>

Madison

Rent Paid	Number	%
No cash rent	507	23.50%
Less than \$500	830	38.48%
\$500-999	518	24.01%
\$1,000-1,499	39	1.81%
\$1,500-1,999		12.19%
\$2,000 or more	0	0.00%
<b>Total</b>	<b>1,894</b>	<b>100.00%</b>

Transylvania

Rent Paid	Number	%
No cash rent	564	18.69%
Less than \$500	1,235	40.93%
\$500-999	1,133	37.55%
\$1,000-1,499	33	1.09%
\$1,500-1,999	0	0.00%
\$2,000 or more	52	1.72%
<b>Total</b>	<b>3,017</b>	<b>100.00%</b>

Housing Affordability – Table 35

Asheville

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,395	No Data
50% HAMFI	3,325	685
80% HAMFI	9,215	2,505
100% HAMFI	No Data	5,025
<b>Total</b>	<b>13,935</b>	<b>8,215</b>

Buncombe

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	2,195	No Data
50% HAMFI	6,440	3,430
80% HAMFI	18,240	10,225
100% HAMFI	No Data	18,015
<b>Total</b>	<b>26,875</b>	<b>31,670</b>

Henderson

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	635	No Data
50% HAMFI	2,590	2,100
80% HAMFI	6,375	5,555
100% HAMFI	No Data	9,690
<b>Total</b>	<b>9,600</b>	<b>17,345</b>

Madison

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	270	No Data
50% HAMFI	810	685
80% HAMFI	1,305	1,549
100% HAMFI	No Data	2,279
<b>Total</b>	<b>2,385</b>	<b>4,513</b>

Transylvania

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	390	No Data
50% HAMFI	1,015	810
80% HAMFI	2,005	2,280
100% HAMFI	No Data	3,460
<b>Total</b>	<b>3,410</b>	<b>6,550</b>

**Monthly Rent – Table 36**

Asheville, Buncombe, Henderson, & Madison

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	510	723	857	1100	1,426
High HOME Rent	428	606	719	922	1,044
Low HOME Rent	428	548	657	759	847

Transylvania

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	495	498	652	868	872
High HOME Rent	491	555	691	886	917
Low HOME Rent	491	527	632	730	815

Data source: HUD Fair Market Rents

**Condition – Table 37**

Asheville

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	13,773	70%	9,578	55%
With one selected Condition	5,744	29%	7,360	43%
With two selected Conditions	54	0%	280	2%
With three selected Conditions	0	0%	70	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	49,257	74%	19,033	56%
With one selected Condition	17,269	26%	14,219	42%
With two selected Conditions	271	0%	647	2%
With three selected Conditions	0	0%	150	0%
With four selected Conditions	0	0%	63	0%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	26,622	77%	5,694	54%
With one selected Condition	7,783	22%	4,593	44%
With two selected Conditions	314	1%	164	2%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	4,795	77%	1,220	64%
With one selected Condition	1,366	22%	612	32%
With two selected Conditions	27	0%	62	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	8,496	78%	1,612	53%
With one selected Condition	2,369	22%	1,332	44%
With two selected Conditions	32	0%	73	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

Year Unit Built – Table 38

Asheville

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,465	13%	2,589	15%
1980-1999	4,404	23%	4,559	26%
1950-1979	7,185	37%	6,016	35%
Before 1950	5,517	28%	4,124	24%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,671	19%	5,967	17%
1980-1999	22,531	34%	10,589	31%
1950-1979	22,021	33%	11,184	33%
Before 1950	9,574	14%	6,372	19%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,305	18%	1,495	14%
1980-1999	15,227	44%	4,489	43%
1950-1979	10,504	30%	3,362	32%
Before 1950	2,693	8%	1,105	11%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	855	14%	227	12%
1980-1999	2,279	37%	677	36%
1950-1979	2,045	33%	690	36%
Before 1950	1,009	16%	300	16%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,033	9%	163	5%
1980-1999	4,399	40%	935	31%
1950-1979	4,269	39%	1,476	49%
Before 1950	1,196	11%	443	15%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Age of Unit – Table 39**

Buncombe				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	31,595	47%	17,556	51%
Housing Units build before 1980 with children present	3,185		2,425	

Henderson				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,197	38%	4,467	43%
Housing Units build before 1980 with children present	1,519		845	

Madison				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,054	49%	990	52%
Housing Units build before 1980 with children present	274		69	

Transylvania				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,465	50%	1,919	64%
Housing Units build before 1980 with children present	340		300	

**Labor Force – Table 46**

	Asheville	Buncombe	Henderson	Madison	Transylvania
Total Population in the Civilian Labor Force	43,973	123087	49493	9221	14535
Civilian Employed Population 16 years and over	40,406	113650	45686	8469	13462
Unemployment Rate	8.11	7.67	7.69	8.16	7.38
Unemployment Rate for Ages 16-24	30.91	24.04	22.83	22.72	18.32
Unemployment Rate for Ages 25-65	4.87	4.98	4.78	4.48	4.44

**Occupation by Sector – Table 47**

Occupations by Sector	Number of People				
	Asheville	Buncombe	Henderson	Madison	Transylvania
Management, business and financial	9,234	25,536	9,064	12,833	27,677
Farming, fisheries and forestry occupations	1,452	3,990	1,507	236	312
Service	5,181	12,428	4,689	932	1,955
Sales and office	6,457	27,698	10,530	22,333	27,497
Construction, extraction, maintenance and repair	2,927	10,217	4,641	1,085	2,248
Production, transportation and material moving	2,096	6,609	2,836	646	844

**Travel Time – Table 48**

Travel Time	Number				
	Asheville	Buncombe	Henderson	Madison	Transylvania
< 30 Minutes	30,926	79,901	31,773	3,775	8,413
30-59 Minutes	4,433	19,984	8,698	3,191	3,524
60 or More Minutes	1,350	3,482	1,679	735	604
<b>Total</b>	<b>36,709</b>	<b>103,367</b>	<b>42,150</b>	<b>7,701</b>	<b>12,541</b>

**Education – Table 49**

Asheville			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,623	274	1,224
High school graduate (includes equivalency)	6,154	641	2,436
Some college or Associate's degree	9,662	750	2,334
Bachelor's degree or higher	14,696	483	2,644

Buncombe

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,944	876	5,101
High school graduate (includes equivalency)	21,429	1832	8,338
Some college or Associate's degree	30,841	2313	8,238
Bachelor's degree or higher	35,347	1457	6,933

Henderson

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,703	305	2,496
High school graduate (includes equivalency)	9,184	826	3,269
Some college or Associate's degree	14,281	919	4,170
Bachelor's degree or higher	10,949	512	2,956

Madison

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	719	193	870
High school graduate (includes equivalency)	2,523	114	1,318
Some college or Associate's degree	2,307	117	885
Bachelor's degree or higher	1,393	63	379

Transylvania

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,010	115	663
High school graduate (includes equivalency)	3,312	285	1,303
Some college or Associate's degree	3,396	207	1,567
Bachelor's degree or higher	2,872	97	1,019



**Education by Age – Table 50**

Asheville	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	219	495	401	422	1,152
9th to 12th grade, no diploma	737	835	760	1,208	1,264
High school graduate, GED, or alternative	2,344	2,434	2,176	4,621	3,336
Some college, no degree	3,785	2,665	2,141	4,136	2,731
Associate's degree	277	973	900	2,009	545
Bachelor's degree	1,132	3,989	2,993	4,528	2,304
Graduate or professional degree	0	1,129	2,005	3,247	1,735

Buncombe	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	594	1146	897	1800	3,164
9th to 12th grade, no diploma	2620	2765	2003	4,310	4,091
High school graduate, GED, or alternative	6,239	6,736	7,048	17,824	11,378
Some college, no degree	8,031	7,288	7,218	14,344	7,089
Associate's degree	632	2829	3062	6,889	1747
Bachelor's degree	2,011	8,251	7,956	13,099	5,392
Graduate or professional degree	106	2,507	3,770	8,369	4,346

Henderson	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	516	642	684	1025	1,458
9th to 12th grade, no diploma	1567	1140	1048	1,965	1,856
High school graduate, GED, or alternative	1,785	2,780	2,770	7,729	7,054
Some college, no degree	2,264	3,082	3,118	7,388	4,896
Associate's degree	243	1067	1636	3,100	1360
Bachelor's degree	332	2,038	2,504	5,077	3,739
Graduate or professional degree	17	525	1,013	3,260	3,026

Madison	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	45	43	360	736
9th to 12th grade, no diploma	330	369	285	680	499
High school graduate, GED, or alternative	534	626	849	2,480	1,243
Some college, no degree	1,037	533	493	1,067	471
Associate's degree	38	301	461	454	94
Bachelor's degree	60	145	423	750	295
Graduate or professional degree	13	34	67	416	271

Transylvania	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	34	137	474	692
9th to 12th grade, no diploma	391	196	336	611	698
High school graduate, GED, or alternative	831	979	871	3,050	2,208
Some college, no degree	1,320	639	690	1,990	1,618
Associate's degree	27	329	564	958	523
Bachelor's degree	149	436	371	1,551	1,650
Graduate or professional degree	0	21	524	1,101	964

**Median Earnings – Table 51**

Asheville

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,561
High school graduate (includes equivalency)	20,884
Some college or Associate's degree	26,395
Bachelor's degree	31,773
Graduate or professional degree	48,657

Buncombe

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,105
High school graduate (includes equivalency)	24,213
Some college or Associate's degree	27,894
Bachelor's degree	36,176
Graduate or professional degree	48,604

Henderson

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	16,205
High school graduate (includes equivalency)	26,171
Some college or Associate's degree	30,331
Bachelor's degree	40,432
Graduate or professional degree	50,155

Madison

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	11,838
High school graduate (includes equivalency)	27,155
Some college or Associate's degree	30,264
Bachelor's degree	44,432
Graduate or professional degree	44,531

Transylvania

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	13,333
High school graduate (includes equivalency)	21,618
Some college or Associate's degree	27,510
Bachelor's degree	34,026
Graduate or professional degree	40,074

**2015-2019 Consolidated Plan: Asheville Regional Housing Consortium and City of Asheville**

**Priorities and Strategies for Asheville: Affordable Housing**

Key principles:

1. All rental housing developed with CDBG and HOME funding should be affordable for at least 30 years.
2. CDBG and HOME funding for affordable housing should benefit persons making less than 60% of the area median income.
3. Housing developed with CDBG and HOME funds should provide some permanent housing for persons who are homeless.
4. Housing developed with CDBG and HOME funds should provide some housing for persons with disabilities.
5. Housing developed with CDBG and HOME funding should be locationally efficient: located within one mile to jobs, schools and services, or no more than one-half mile walking distance to an existing bus stop.
6. Housing developed with CDBG and HOME funding should incorporate energy-efficient and “green” building, and food production.

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> </ul>

<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and "green" building techniques</li> <li>• Incorporate alternative energy production into new housing development</li> <li>• Incorporate food production into affordable housing development</li> </ul>
<p><b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b>  <b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>• Collaborate with HACA on large scale investments transforming public housing</li> <li>• Ensure coordination of services such as weatherization and emergency repairs</li> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Buncombe County, and the Towns of Black Mountain, Woodfin and Weaverville**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Buncombe County</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence; and help people succeed through support services coordinated with housing development</b>	<ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> </ul>
<b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b>	<ul style="list-style-type: none"> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density that helps control service costs and makes the best use of available land</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> </ul>
<b>Incorporate sustainability into</b>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and "green" building techniques</li> </ul>

<b>housing and community design</b>	<ul style="list-style-type: none"> <li>• Incorporate alternative energy production into new housing development</li> </ul>
<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b>	<ul style="list-style-type: none"> <li>• Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Hendersonville, Fletcher and Henderson County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> <li>•</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p> <p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density through UDO and other regulatory reform</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> </ul>



**Incorporate sustainability into housing and community design**

**Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing**

- Prioritize energy-efficient and "green" building techniques
- Incorporate alternative energy production into new housing development
- Incorporate food production into affordable housing development
- Prioritize emergency repair programs for special needs households
- Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households
- Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale
- Prioritize efforts to increase affordability and sustainability in mobile home parks

**Affordable Housing Priorities and Strategies for Marshall, Mars Hill and Madison County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
<b>Increase local capacity to produce affordable housing</b>	<ul style="list-style-type: none"> <li>• Support the development of a single house for resale</li> <li>• Provide technical assistance as necessary during development process</li> <li>• Support financing models that encourage increased local independence and sustainability</li> <li>• Provide affordable housing incentives and other means to increase development</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>• Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes</li> <li>• Support partnerships that involve the schools and volunteers to lower costs of production</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with</b>	<ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for</li> </ul>

**disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development**

**Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure**

**Incorporate sustainability into housing and community design**

homelessness

- Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests
  - Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing
  - Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk
  - Provide adequate housing options for victims of domestic violence
  - Affirmatively further fair housing
  - Prioritize production of affordable housing near employment, schools and services
  - Prioritize mixed-use development that includes housing for low-income household
- 
- Prioritize energy-efficient and "green" building techniques
  - Incorporate alternative energy production into new housing development
  - Incorporate food production into affordable housing development

**Affordable Housing Priorities and Strategies for Brevard and Transylvania County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p> <p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p> <p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>• Prioritize production of affordable housing near employment centers, within walking distance of employment, schools and services, and no more than a three miles drive to job centers, schools and services</li> <li>• Prioritize mixed-use development that includes housing for low-income household</li> <li>• Prioritize in-fill affordable housing development</li> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> <li>• Support accessory apartment development</li> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and "visitability" for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> </ul>
<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>• Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<p><b>Promote homeownership for</b></p>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> </ul>

**low-income households**

- Prioritize ownership developments that assist households earning less than 60% of area median income
- Require and monitor affirmative marketing of homeownership programs to minority homebuyers
- Support programs that prepare people for homeownership, including in-depth financial education and home maintenance
- Encourage development of condominium and other dense ownership housing close to jobs, schools and services
- Support in-fill development
- Support cost-effective starter home development, including building smaller houses

**Incorporate sustainability into housing and community design**

- Prioritize energy-efficient and "green" building techniques
- Incorporate alternative energy production into new housing development
- Incorporate food production into affordable housing development

## Priorities and Strategies for Asheville: Economic Development

### Key Principles:

1. The primary measurement of economic development is jobs created for persons who are low-income.
2. CDBG funds should primarily support job and business creation for those who have been disenfranchised from the local economy.
3. Job training programs need to be accountable for helping clients find and keep jobs.

Priorities (ranked)	Program Guidelines
Create sustainable jobs for low-income persons	<ul style="list-style-type: none"> <li>• Prioritize economic development activities that make a firm commitment to job creation for low-income persons</li> <li>• Prioritize job creation in sectors that are projected to grow in Asheville</li> <li>• Prioritize job creation in work sectors that show opportunity for advancement</li> <li>• Prioritize jobs created in work sectors that pay living wages</li> <li>• Enforce "Section 3" performance on all funded construction projects</li> <li>• Prioritize hiring of Section 3 businesses</li> </ul>
Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement	<ul style="list-style-type: none"> <li>• Prioritize work readiness and job skills training that have as deliverable job placement and job support for dislocated workers, youth, ex-offenders and persons with disabilities</li> <li>• Prioritize programs that recruit training participants from low-wealth neighborhoods</li> </ul>
Support start-up and growth of small and micro-businesses, especially among minority populations	<ul style="list-style-type: none"> <li>• Target training programs to growth-oriented, sustainable businesses</li> <li>• Support businesses that will train and provide tiered work opportunities for inexperienced, disabled and other disenfranchised workers</li> <li>• Support policies that increase local worker participation in publically-funded contract activity</li> <li>• Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds</li> <li>• Support entrepreneurship training and technical assistance for low-income and low-wealth persons</li> <li>• Focus on strategies that not only develop new businesses but that sustain them</li> <li>• Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding MWBE and DBE businesses in publicly funded projects</li> </ul>
Support services necessary for employment Improve food security and healthy food availability in food deserts	<ul style="list-style-type: none"> <li>• Support child care services available to low-wage workers</li> <li>• Support improved transportation services</li> <li>• Prioritize development that increases access to affordable, healthy food in underserved areas of the City.</li> <li>• Support food security initiatives, including those that address food supply and other food chain inadequacies.</li> </ul>
Support productive collaborations and seek to reduce duplication of services	<ul style="list-style-type: none"> <li>• Prioritize collaborative approaches to capital availability and training services</li> <li>• Require that projects provide evidence-based approaches</li> </ul>

## Priorities and Strategies for Asheville: Public Facilities

### Key Principles:

1. CDBG funds should primarily support Public Facilities that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing facilities...

Priorities (ranked )	Program Guidelines
Support development of and improvement of community centers that provide job and business training and education and other community services	<ul style="list-style-type: none"> <li>• Prioritize facilities that directly connect low-income persons to jobs, job and entrepreneurial training, and supportive services for those purposes</li> <li>• Maintain and improve existing community centers</li> <li>• Construct facilities for low maintenance, sustainable operation and energy efficiency</li> </ul>
Develop infrastructure that will strengthen existing neighborhoods, and make them sustainable, by connecting to jobs, education and services	<ul style="list-style-type: none"> <li>• Provide improved streets, sidewalks, greenways, pedestrian and bicycle paths for neighborhood connection and access to public transportation, schools, services, shopping, etc.</li> <li>• Support public facilities that enhance access to healthy, affordable food</li> </ul>
Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation	<ul style="list-style-type: none"> <li>• Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths</li> <li>• Increase the viability of public transportation systems</li> <li>• Carefully consider the needs for new parking in all supported development</li> </ul>

## Priorities and Strategies for Asheville: Public Services

### Key Principles:

1. CDBG funds should primarily support Public Services that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing public services.
3. Public Services should support best practices in all area, and should be evidence-based.

Priorities (ranked)	Program Guidelines
<b>Provide needed services that directly support affordable housing and increased employment opportunities</b>	<ul style="list-style-type: none"> <li>• Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility</li> <li>• Provide services that increase access to affordable housing, such as credit repair.</li> <li>• Provide support services and housing options for victims of domestic violence</li> </ul>
<b>End homelessness</b>	<ul style="list-style-type: none"> <li>• Prioritize support services that help formerly homeless persons maintain permanent housing.</li> <li>• Provide employment/employment supports accessible to people experiencing homelessness.</li> <li>• Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.)</li> <li>• Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.</li> </ul>
<b>Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability</b>	<ul style="list-style-type: none"> <li>• Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible</li> <li>• Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)</li> </ul>
<b>Support youth mentoring, after school education and other youth services as part of neighborhood revitalization</b>	<ul style="list-style-type: none"> <li>• Provide life skills training and coaching for low-income persons (adults and youth) to gain skills to obtain financial, home, interpersonal, and job stability</li> <li>• Support the use of community centers as sites for youth services, especially for after-school education and enrichment</li> <li>• Develop evaluation tools that will help community programs increase the effectiveness of their work</li> </ul>



# Asheville, North Carolina Region Housing Needs Assessment



*Prepared For*

**City of Asheville Community and Economic Development Department  
70 Court Plaza, 5th Floor  
Asheville, North Carolina 28802**

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**FINAL**

*Job Reference Number*

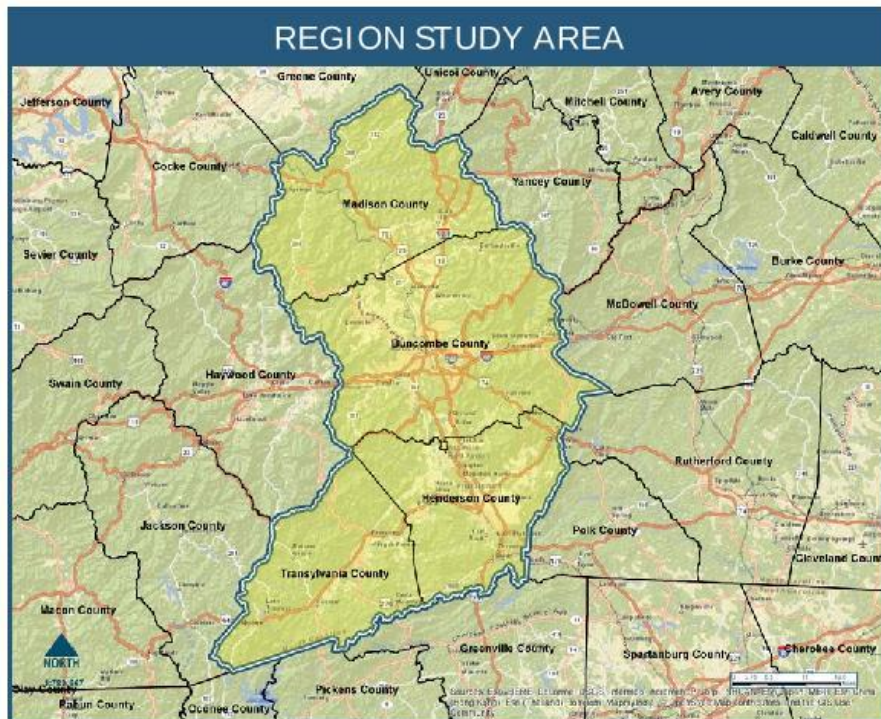
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## EXECUTIVE SUMMARY

The purpose of this report is to conduct a Housing Needs Assessment of the four-county region that includes and surrounds the city of Asheville, North Carolina. The four counties evaluated in this report are Buncombe, Henderson, Madison, and Transylvania. This evaluation takes into account the demographics, economics and housing supply of the region, along with the input of area stakeholders, and estimates the housing gaps and needs of the study area between 2015 and 2020 for the subject region. The research and analysis, which includes a collection of primary data, analysis of secondary data and on-site market research, was conducted between October and December of 2014. This executive summary addresses key highlights from the full Housing Needs Assessment.

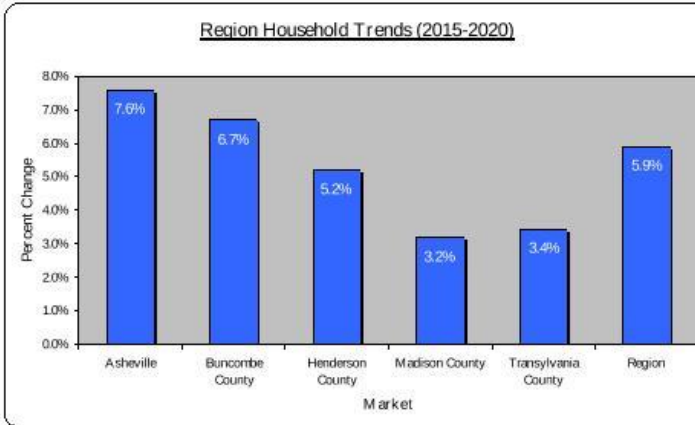


Executive Summary-1

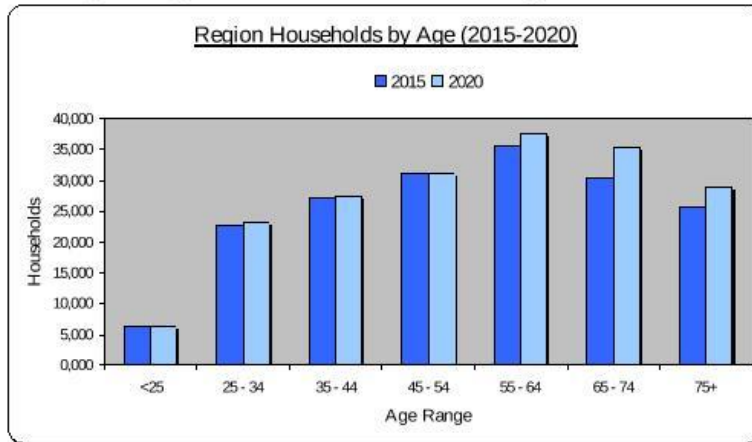


Demographics

The subject region is projected to experience a population increase of 5.8% between 2010 and 2015 and a 5.5% growth rate between 2015 and 2020. These growth rates are comparable to North Carolina statewide growth trends. Between 2015 and 2020, the overall region is projected to add 10,506 (5.9%) households. Counties with the greatest projected percent growth of households from 2015 to 2020 include Buncombe (6.7%) and Henderson (5.2%). The 7,219 new households projected to be added to Buncombe County between 2015 and 2020 represent over two-thirds (68.7%) of the household growth for the overall region during this time. Regardless, new household growth is projected to occur among all four of the region's counties, adding to growing need for more housing in each county. The city of Asheville is projected to experience a 7.6% household growth rate, outpacing each of the subject counties and the region.

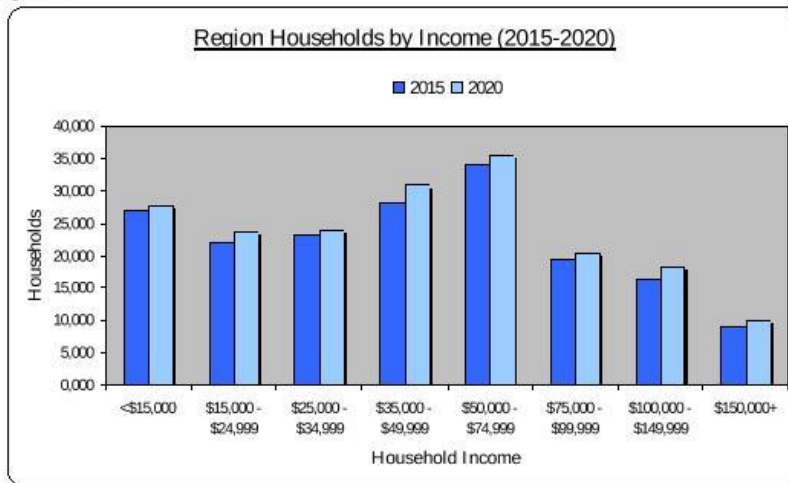


It is projected that most of the growth in the region between 2015 and 2020 will occur among households age 55 and older. This age group is projected to increase by 10,342 (11.3%) households during this five-year period. The largest increase within a single age group will be among seniors between the ages of 65 and 74, which is projected to add 4,996 (16.4%) households. These senior growth trends are primarily attributed to seniors aging in place, and essentially moving from the non-senior household segment and into the senior (age 55+) household segment. Modest regional growth is projected to occur among households between the ages of 25 and 34 (319, 1.4%) and between 35 and 44 (186, 0.7%). As such, housing needs will be diverse.



Among renter households in the region, the greatest share of household sizes in 2015 will be one-person households, which will represent 40.3% of the total households in the region. Two-person households will represent the second largest share (28.3%). Three-person or larger households will represent nearly one-third (31.4%) of the households. The share of households by size will change slightly between 2015 and 2020, with the greatest increase occurring among one-person households (increasing from 40.3% to 40.7% and adding 1,797 one-person households). Two-person households will increase by 928 (5.6%) through 2020, while three-person and larger households will increase by 1,098 (6.0%). These growth trends indicate that while smaller units (e.g. studio to two-bedrooms) will likely be needed to accommodate the disproportionate growth of one- and two-person households, with more than 1,000 three-person households expected to be added to the region, there will also need to be larger bedroom types added to the region's housing stock over the next several years. In 2015, it is projected that the largest share of owner-occupied households by size within the region will consist of two-person households, representing 42.3% of all owner households. One- and two-person households will represent a combined share of 67.9% of all households in 2015. It is projected that between 2015 and 2020 the greatest household growth will be among two-person households, which will add 2,400 (4.6% increase) households. Three-person or larger households are also projected to grow by 2,153 (5.5%) during this time, increasing the likely need for additional larger housing units such as three-bedroom or larger units for the foreseeable future.

Between 2015 and 2020, all income household segments within the region are projected to increase. The greatest of the household growth within the region is projected to occur among households that make between \$35,000 and \$49,999 a year, which are projected to increase by 2,725 (9.7%) during this five-year period. Notable growth is projected to occur among households with incomes between \$15,000 and \$24,999 (1,453 households, 6.6% growth), between \$50,000 and \$74,999 (1,371, 4.0%), and between \$100,000 and \$149,999 (1,734, 10.6%). As such, a variety of housing needs by price point and rent will grow.



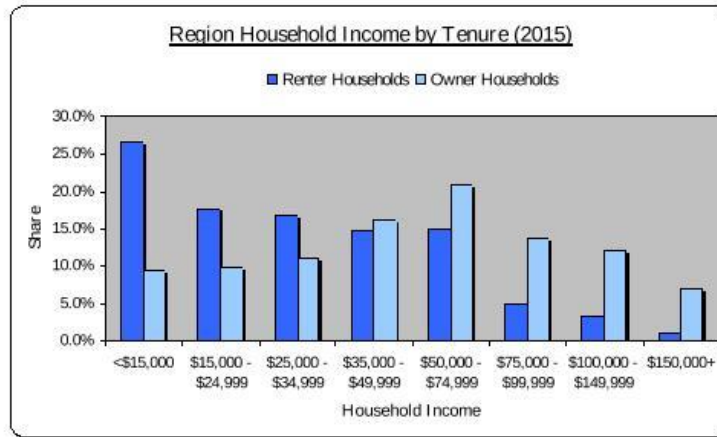
The specific distribution of households by income and tenure for 2015 and 2020 are illustrated in the tables on the following page.

		Renter Households by Income								
		<\$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000+	Total
Region	2015	15,446 (26.5%)	10,300 (17.7%)	9,758 (16.8%)	8,525 (14.7%)	8,674 (14.9%)	2,908 (5.0%)	1,919 (3.3%)	656 (1.1%)	58,185 (100.0%)
	2020	15,532 (25.0%)	11,262 (18.2%)	11,262 (18.2%)	10,165 (16.4%)	8,767 (14.1%)	3,070 (5.0%)	2,135 (3.4%)	910 (1.5%)	62,011 (100.0%)
	Change	86 (0.6%)	962 (9.3%)	411 (4.2%)	1,641 (19.2%)	93 (1.1%)	161 (5.5%)	216 (11.2%)	255 (38.8%)	3,826 (6.6%)

		Owner Households by Income								
		<\$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000+	Total
Region	2015	11,528 (9.5%)	11,824 (9.7%)	13,478 (11.1%)	19,692 (16.2%)	25,417 (20.9%)	16,526 (13.6%)	14,515 (12.0%)	8,357 (6.9%)	121,336 (100.0%)
	2020	12,116 (9.5%)	12,314 (9.6%)	13,889 (10.8%)	20,777 (16.2%)	26,694 (20.9%)	17,156 (13.4%)	16,033 (12.5%)	9,044 (7.1%)	128,024 (100.0%)
	Change	588 (5.1%)	491 (4.1%)	411 (3.1%)	1,085 (5.5%)	1,278 (5.0%)	630 (3.8%)	1,519 (10.5%)	687 (8.2%)	6,688 (5.5%)

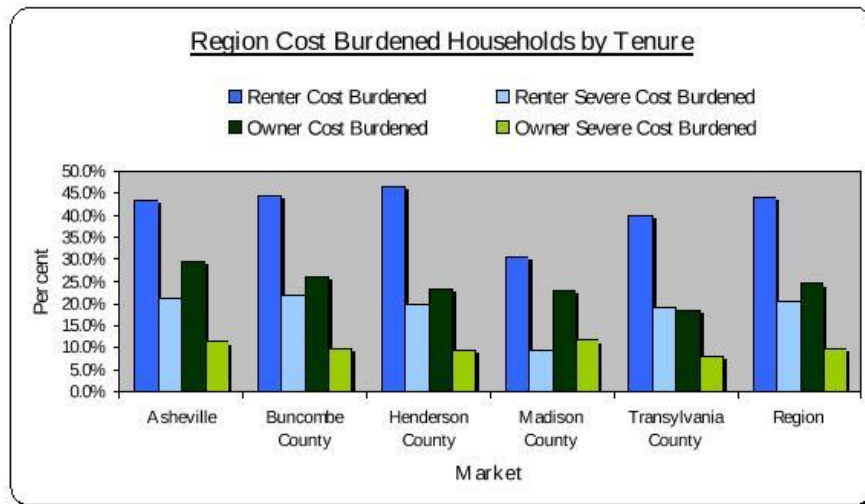
Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



As the preceding tables illustrate, while all renter household income segments are projected to grow, the greatest renter household growth between 2015 and 2020 within the region is projected to occur among those with annual incomes between \$35,000 and \$49,999. Notable renter households by income growth is projected to occur among households with incomes between \$15,000 and \$24,999, as well as between \$25,000 and \$34,999. All owner household income segments are projected to grow between 2015 and 2020, with the greatest projected growth among homeowners expected to occur among households with income between \$100,000 and \$149,999, though notable owner household growth is projected to occur among those with income between \$35,000 and \$49,999, and between \$50,000 and \$74,999. These renter and owner household income trends are fairly consistent in each of the four counties and within Asheville. As a result, there will likely be an increase in demand for more housing that is affordable to lower income households, as well as more affluent households.

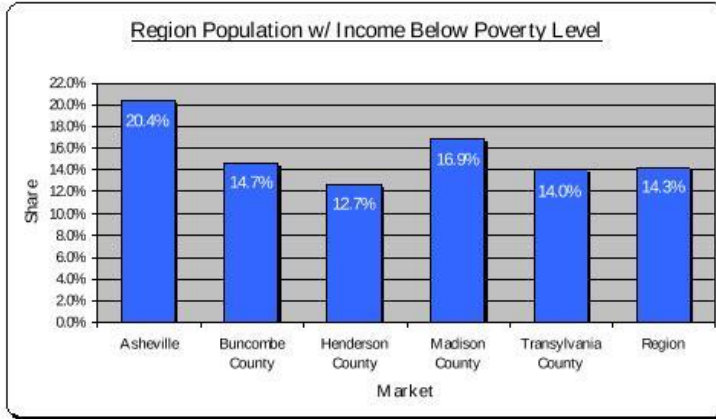


Cost burdened households are those paying over 30% of their income towards housing costs, while severe cost burdened households are considered as those paying over 50% of their income towards housing costs. Among the region's renter households, a total of 23,317 (44.2%) are cost burdened and 10,926 (20.7%) are severe cost burdened. The greatest number and share of severe cost burdened renter households is in Buncombe County. A total of 28,131 (24.4%) owner households in the region are cost burdened while 11,187 (9.7%) are severe cost burdened. While the region's shares of cost burdened and severe cost burdened households are slightly below state averages, they remain significant and indicate that large shares of regional households are paying high portions of their income towards housing. As such, the affordability of area housing is an important factor that should be considered in future housing plans for the region.



Overcrowded housing is considered a housing unit with 1.01 or more persons per room, while severe overcrowding housing is considered a unit with 1.51 or more persons per room. In the region, 1,783 (3.4%) renter households and 1,517 (1.3%) owner households are experiencing overcrowded housing situations. A total of 485 (0.9%) renter households and 385 (0.3%) owner households in the region are experiencing severe overcrowded housing conditions. Buncombe County has the region's highest share of severe overcrowded renter households, while the share of owner households with severe overcrowding is relatively even among the counties. Generally, the city of Asheville has slightly higher shares of people living in overcrowded and severe overcrowded housing units than the overall region.

It is estimated that 56,739 people in the region live in poverty, representing 14.2% of the region's population. Of those living in poverty, over one-half (58.7%) are between the ages of 18 and 64. It should be noted that 17,106 people living in poverty are children under the age of 18, representing 20.8% of all children. As such, one in five children is believed to be living in poverty. Over one in 11 seniors age 65 or older live in poverty. These ratios are slightly below the state of North Carolina averages.



Special Needs Populations

The following table summarizes the various special needs populations within the region that were considered in this report. It should be noted that county level data, when available, is presented and discussed in the county chapters of this report.

Asheville Region Special Needs Populations			
Special Needs Group	Persons	Special Needs Group	Persons
HIV/AIDS	641	Persons with Disabilities (PD)	59,980
Victims of Domestic Violence (VDV)	731	Elderly (Age 62+) (E62)	105,830
Persons with Substance Abuse (PSA)	466	Frail Elderly (Age 62+) (FE62)	11,366
Adults with Mental Illness (MI)	16,425	Ex-offenders (Parole/Probation) (EOP)	855
Adults with Severe Mental Illness (SMI)	290	Unaccompanied Youth (UY)	87
Co-Occurring Disorders (COD)	6,857	Homeless Veterans	469
Multi-Generational Households (MGH)	5,068	Homeless Population	4,066

Note: Data sources cited in Addendum A: Sources

Excluding the homeless population, the largest number of special needs persons is among those age 62 and older, persons with disabilities, adults with mental illness and the frail elderly (persons age 62+ requiring some level of Assistance with Daily Living). According to our interviews with area stakeholders, housing alternatives that meet the specific needs of the special needs population are limited. Detailed commentary and analysis regarding these groups is provided starting on page 41 of the Region analysis portion of this report.



## Housing Supply

This housing supply analysis considers both rental and owner for-sale housing. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. This is only a sample survey of the more than 200,000 housing units in the region.

The housing structures included in this analysis are:

- Rental Housing – Multifamily rentals, typically with three or more units were inventoried and surveyed. Additionally, rentals with two or fewer units, which were classified as non-conventional rentals, were identified and surveyed. Other rentals such as vacation rentals, mobile homes, and home stays (a single bedroom or portion of a larger unit) were also considered in this analysis.
- Owner For-Sale Housing – We identified attached and detached for-sale housing, which may be part of a planned development or community, as well as attached multifamily housing such as condominiums.
- Senior Care Housing – Facilities providing housing for seniors requiring some level of care, such as adult care facilities, multi-unit assisted facilities and nursing homes were surveyed and analyzed.

Based on research conducted by Bowen National Research and secondary data sources, an inventory of surveyed and/or evaluated housing stock was compiled. Overall, a total of 167 multifamily rental properties, 101 non-conventional rentals (e.g. single-family homes, duplexes, etc.), 101 home stay rentals (individual bedrooms or portions of larger units rented), 377 vacation rentals, 171 mobile home parks, 22,330 recently sold housing units and 3,669 currently available for-sale units, and 58 senior care facilities with 4,682 beds were identified and analyzed in the region. The region's surveyed housing supply is summarized as follows.

Region Surveyed Housing Supply				
Product Type	Total Units	Vacant Units	Vacancy Rate	Price/Rent Range
Multifamily Apartments	14,198	137	1.0%***	\$222 - \$2,550
Non-Conventional Rentals	25,835*	101	5.2%*	\$380 - \$3,800
Home Stays	N/A	101	N/A	\$150 - \$1,136
Vacation Rentals	N/A	377	N/A	\$1,620-\$75,705
Mobile Home Rentals	10,477*	N/A	N/A	\$425-\$795
Owner For-Sale Housing	22,330**	3,669	2.4%*	\$5,500-\$10,750,000
Senior Care Housing	4,682	236	5.0%	\$1,060-\$4,273
Independent Living	1,041	37	3.6%	\$1,060-\$4,273
Multi-Unit Assisted Housing	643	13	2.0%	\$1,525-\$5,978
Adult Care Homes	1,176	97	8.3%	\$1,298-\$5,295
Nursing Homes	1,822	89	4.9%	\$5,322-\$12,318

\* Based on 2011-2013 American Community Survey

\*\* Units sold between 2010 and 2014

\*\*\* Vacancy rate based on physical vacancies, not economic vacancies

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Bowen National Research identified and studied 71,898 total housing units among the various housing segments studied in this report. Our research identified 4,857 vacant /available units (Note: vacant units include units in apartments, available for-sale housing, and vacant beds or units in senior care housing). While there are likely other vacancies in the region such as shelter housing, institutional housing such as student dormitory units, for-sale housing by owner, vacant/abandoned or other short-term housing units that are vacant, the 4,857 identified vacant/available units are likely a reasonable representation of the overall market's conditions of available housing.

Based on Bowen National Research's analysis of the region's housing supply, it is evident that the demand for housing in the region is very strong and that there is limited availability. The inventoried supply has vacancy rates by product type ranging from 1.0% (multifamily apartments) to 8.3% (adult care homes). Although the standards used for defining the health of a housing market vary to some degree, vacancy rates generally between 4.0% to 6.0% for rental housing and for-sale housing markets and generally between 9.0% and 11.0% for senior care housing are considered representative of healthy and stable markets. As such, vacancy rates for the various housing segments in the region are considered very low and are clear indications that demand for each housing segment is strong.

**Multifamily Rental Housing** – A total of 167 multifamily housing properties with a total of 14,198 units were identified and inventoried within the region. These rentals have a combined vacancy rate of 1.0%. It is critical to point out that this 1.0% vacancy rate is based on physical vacancies, which are considered vacant units that are available for immediate occupancy. This differs from economic vacancies, which are considered units that are not being rented due to being uninhabitable, being renovated or prepared for rent or other reasons that prevent them from immediate occupancy. Economic vacancies are generally two percentage points higher than physical vacancies. Therefore, it is likely that multifamily rentals are operating at a 3.0% economic vacancy rate. As such, the region's multifamily housing supply has an extremely low vacancy rate which is an indication that there is very limited availability among multifamily apartments in the region. While market-rate housing offers the largest number of surveyed multifamily units in the region, these particular units appear to remain in high demand as evidenced by the 1.5% vacancy rate among the 9,379 market-rate units in the region. More importantly, all 3,706 government-subsidized units and all 1,113 Tax Credit units surveyed in the market are fully occupied. Additionally, of the 50 fully occupied subsidized projects surveyed in the region, 46 (92.0%) maintain wait lists ranging from 150 households to up to eight years in duration. Among the 33 fully occupied Tax Credit projects surveyed in the region, 30 (90.9%) maintain wait lists with up to 150 households. Besides the inventory of affordable housing units, there are approximately 2,223 Housing Choice Vouchers issued to very low income households in the region and an estimated 1,071 households on the local housing authorities' wait lists for the next available vouchers. This Voucher wait list, combined with the limited available government-subsidized units and wait list for these units, indicate the significant pent-up demand and need for affordable rentals within the region. Median rents by bedroom/bathroom type range from \$832 to \$3,300 for the market-rate units and from \$583 to \$1,187 for Tax Credit units.

Non-Conventional Rental Housing – Non-conventional rentals are considered one- or two-unit structures, such as single-family homes, duplexes, units over store fronts or other alternatives not contained within a multifamily development. Based on data provided by the American Community Survey, it is estimated that the region's non-conventional supply is operating at a vacancy rate of around 5.2%. This is considered a fair vacancy rate. Bowen National Research identified and evaluated 101 vacant non-conventional rental units, which is considered a sample survey of such properties. The collected rents for non-conventional rentals identified range from \$380 to \$3,800. The median rents were \$625 for a one-bedroom unit, \$850 for a two-bedroom unit, \$1,200 for a three-bedroom unit and \$1,500 for a four-bedroom or larger unit. Generally, the highest non-conventional rents are within Buncombe and Henderson counties.

Vacation Rentals – Bowen National Research conducted a sample survey of vacation rentals within the region. Overall, a total of 377 individual units were identified and inventoried. The base rents for the identified vacation rentals range from \$1,620 to \$3,750, depending upon bedroom type. The median rents are \$4,470 for a one-bedroom unit, \$4,500 for a two-bedroom unit, \$6,000 for a three-bedroom unit, and \$10,313 for a four-bedroom or larger unit. The rental rates of vacation rentals are significantly higher than most conventional multifamily apartments surveyed in the market. Generally, such rentals are four times higher than conventional rentals, essentially eliminating this type of housing as a viable long-term housing alternative to most area renters. However, due to this rent differential, such housing may appeal to owners of traditional, long-term conventional rentals who may want to convert their housing to vacation rentals. This is addressed in the case study analysis, near the end of the Region section.

Home Stay Rentals – A home stay rental is generally considered a bedroom or a few rooms that are rented to tenants on a short-term basis and typically represents a portion of a full rental unit. Tenants in a home stay rental often have shared access to common areas such as bathrooms and kitchens. Overall, a total of 101 individual home stay rental "units" were identified and surveyed. The rents for home stay rentals identified range from \$150 to \$1,136 per month. The median rent is \$450 per unit/room. The rental rates of home stay rentals are generally lower than most multifamily apartments surveyed in the market, which is not surprising since such rentals are typically limited to a single room with shared access to common areas (e.g. bathrooms, kitchens, etc.). While home stay rentals represent a viable option for low-income households, such rentals likely only primarily accommodate one-person households, limiting their ability to serve couples and families.

Mobile Home Rentals – Based on information from the American Community Survey, there are a total of 27,906 occupied mobile home units in the region, of which 17,429 (62.5%) are owner-occupied units and 10,477 (37.5%) are renter-occupied units. Bowen National Research identified more than 170 mobile home parks in the four-county region through secondary resources. Based on a sample survey of mobile home park operators, typical vacancy rates average around 10%, though some parks are reporting no vacancies. Reported lot rents range from \$110 to \$410 per month, while actual mobile home units rent from \$425 to \$795 per month depending on size and condition of the unit. Based on this data, it appears that mobile homes provide an affordable rental housing option for area residents. Although the quality of the mobile homes varies, they are generally considered to be of lower quality than many of the area's other rental alternatives.

For-Sale Housing – Bowen National Research identified 22,330 homes sold since January 2010 and 3,669 homes currently available for purchase in the region. Excluding the partial year of 2014, annual residential for-sales activity within the subject region has ranged between 3,529 in 2010 and 5,480 in 2013. The annual sales activity has grown each of the past three full years, with above 20 percent growth in each of the past two years. The region is currently on pace to sell over 5,650 residential units for all of 2014, which will be a five-year high. The region has experienced positive increases in median sales prices in the past three years. The median sales price of \$202,950 through November of 2014 is a five-year high for the region. The positive trends among sales volume and sales prices are good indications of a healthy and stable for-sale housing market in the region. Within the region, the available homes have a median list price by county ranging from \$270,445 in Madison County to \$300,000 in Buncombe County, with a regional median list price of \$290,418. In order for a typical household to be able to afford such a home priced at or above the median home price they would generally need to have a minimum income of around \$100,000. Within the region, only 12.1% of owner households have an income of \$100,000 or higher. As such, there appears to be a mismatch between household prices and affordability.

Senior Care Housing – Within the region there are a total of 87 senior care facilities identified, including a mix of independent living facilities, multi-unit assisted housing, adult care homes, and nursing homes. In October and November of 2014, Bowen National Research surveyed a total of 58 of these facilities containing a total of 4,682 units/beds. The senior care facilities have vacancy rates by product type ranging from 2.0% to 8.3%, with an overall vacancy rate of 5.0%. Nationally, depending on the type of senior care product, vacancy rates for senior care housing range from 9.9% to 11.0%. As such, the region's senior facilities are performing at levels similar to or better than national standards. Regionally, the median base monthly fees are \$1,250 for independent living facilities, \$2,663 for multi-unit assisted facilities, \$2,550 for adult care homes, and \$6,782 for nursing care. Generally, it appears the highest senior care housing fees are within Madison and Transylvania counties, while the lowest housing fees are within Buncombe County. With relatively limited availability among the region's senior care facilities and a large growing base of seniors, it is anticipated that the region will need additional senior care housing in the years ahead.

#### Housing Gap Estimates

Bowen National Research conducted housing gap/need analyses for rental and for-sale housing for the subject region. The housing needs estimates include growth, cost burdened households, households living in substandard housing, and units in the development pipeline. These estimates are considered a broad evaluation of the needs of the market. The housing gap analysis includes all of the same metrics used in the housing needs analysis except for cost burdened households, but includes units required for a balanced market. Cost burdened households are excluded from the housing gap analysis as they are considered to have their housing needs met, even though they are paying a disproportionately high share of their income towards housing expenses. The housing gap estimates are considered a more conservative representation of the housing shortage in the market and indicative of the more immediate housing requirements of the market. Only the housing gap estimates are included in this Executive Summary.

A housing needs analysis was also conducted for senior care facilities in the region. While senior care facilities can range widely in prices, levels of care, physical accommodations, quality and other factors, and be diverse in the populations they serve due the varying needs of seniors, we have used national standards to establish the potential housing needs estimates for senior care housing. We have applied national standard disability rates associated with households requiring assistance with Activities of Daily Living (e.g. dressing, bathing, medicine reminders, etc.). It is important to understand that because the various housing facilities differ greatly in the types of services they offer and typical age groups they serve, we have assumed that any resident living in a senior care facility will require assistance with a minimum of three Activities of Daily Living and be age 62 or older.

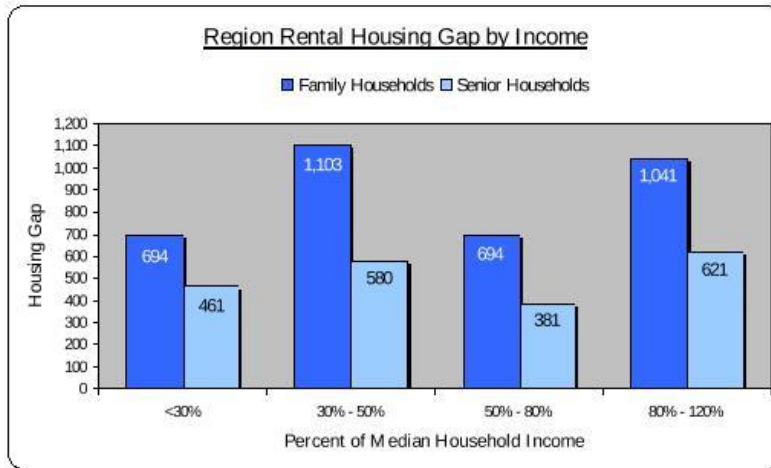
#### Housing Gap Analysis

The tables below illustrate the region's rental housing gap, assuming the housing gap originates exclusively from new household growth, units required for a balanced market, and replacement of substandard housing only.

Demand Component	Rental Housing Gap Estimates – Family Households				
	Percent Of Median Household Income				
	<30% (<\$15,000)	30%-50% (\$15,000-\$24,999)	50%-80% (\$25,000-\$34,999)	80%-120% (\$35,000-\$75,000)	Total
New Households (2015-2020)	-61	595	204	1,100	1,838
Balanced Market	492	345	350	484	1,671
Substandard Housing	365	265	276	447	1,353
Development Pipeline	-102	-102	-136	-990	-1,330
Total Housing Gap	694	1,103	694	1,041	3,532

Demand Component	Rental Housing Gap Estimates – Senior Households				
	Percent Of Median Household Income				
	<30% (<\$15,000)	30%-50% (\$15,000-\$24,999)	50%-80% (\$25,000-\$34,999)	80%-120% (\$35,000-\$75,000)	Total
New Households (2015-2020)	148	368	207	633	1,356
Balanced Market	200	142	128	198	668
Substandard Housing	152	110	100	179	541
Development Pipeline	-39	-40	-54	-389	-522
Total Housing Gap	461	580	381	621	2,043

Based on the preceding analysis, the housing gaps by income level range from 694 to 1,103 for the family units and from 381 to 621 for the senior units. Rental housing priorities should consider the housing segments demonstrating the greatest housing gaps. It should be noted that despite the fact that more than 1,000 units that would be affordable to households with incomes between 80% and 120% of AMHI are currently within the development pipeline, the housing gap remains significant among this household income segment. This is primarily attributed to the large number of new renter households that are projected to be added to this income segment between 2015 and 2020.



**Owner Housing Gap Analysis**

The tables below illustrate the owner for-sale housing gap estimates, assuming the housing gaps originate exclusively from new household growth, units required for a balanced market, and replacement of substandard housing only.

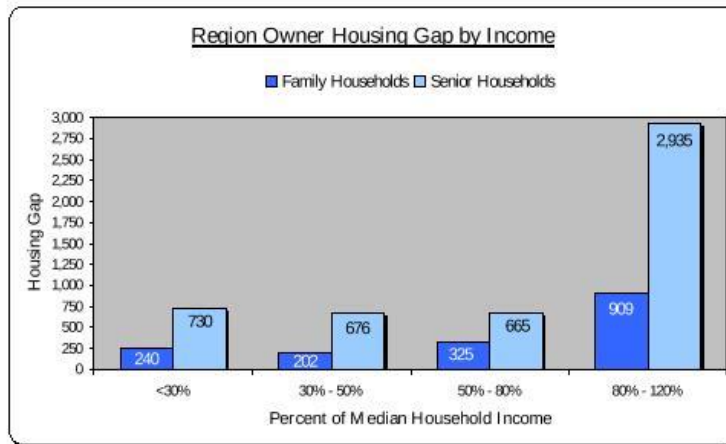
Demand Component	Owner Housing Gap Estimates – Family Households				
	Percent Of Median Household Income				
	<30% (<\$15,000)	30%-50% (\$15,000-\$24,999)	50%-80% (\$25,000-\$34,999)	80%-120% (\$35,000-\$75,000)	Total
New Households (2015-2020)	75	36	138	266	515
Balanced Market	98	98	111	381	688
Substandard Housing	67	68	76	262	473
Development Pipeline	0	0	0	0	0
<b>Total Housing Gap</b>	<b>240</b>	<b>202</b>	<b>325</b>	<b>909</b>	<b>1,676</b>

Demand Component	Owner Housing Gap Estimates – Senior Households				
	Percent Of Median Household Income				
	<30% (<\$15,000)	30%-50% (\$15,000-\$24,999)	50%-80% (\$25,000-\$34,999)	80%-120% (\$35,000-\$75,000)	Total
New Households (2015-2020)	513	454	415	2,096	3,478
Balanced Market	128	130	147	488	893
Substandard Housing	89	92	103	351	635
Development Pipeline	0	0	0	0	0
<b>Total Housing Gap</b>	<b>730</b>	<b>676</b>	<b>665</b>	<b>2,935</b>	<b>5,006</b>

Based on the preceding analysis, the housing gaps by income level range from 202 to 909 for the family units and from 665 to 2,935 for the senior units. The relatively large household growth projected for the 80% to 120% AMHI income band between 2015 and 2020 is the primary driver behind this income band's housing gap. It is important to note that while there are likely seniors (e.g. empty nesters, retirees, etc.) relocating to the region due to its desirability, it is likely that a large portion of the projected senior growth



is attributed to seniors aging in place. The Asheville region, like most parts of the country, has a large base of baby boomers that have been and will continue to age in place, essentially staying in the area as they age. This will result in a shift of households from one age segment to an older age segment. As such, this trend is likely contributing to the large growth numbers for senior homeowners. While many of these households are already in the market, the large housing gaps for senior housing indicate that these older households will likely want or require different housing to meet their changing housing needs as they age. This should be considered in future housing planning strategies for the region.



#### Senior Care Housing Need Estimates

Senior care housing encompasses a variety of alternatives including multi-unit assisted housing, adult care homes, and nursing homes. Such housing typically serves the needs of seniors requiring some level of care to meet their personal needs, often due to medical or other physical issues. The following attempts to quantify the estimated senior care housing need in the overall study region.

Senior Care Housing Need Estimates	
Senior Care Housing Demand Component	Demand Estimates
Elderly Population Age 62 and Older by 2020	121,707
Times Share* of Elderly Population Requiring ADL Assistance	7.40%
Equals Elderly Population Requiring ADL Assistance	9,006
Plus External Region Support (20%)	1,801
Equals Total Senior Care Support Base	10,808
Less Existing Supply	-6,611
Less Development Pipeline	-203
Potential Senior Care Beds Needed by 2020	3,994

ADL – Activities of Daily Living

\*Share of ADL was based on data provided by the U.S. Centers for Disease Control and Prevention's Summary Health Statistics for U.S. Population National Health Interview Survey 2011.

Based upon age 62 and older population characteristics and trends, and applying the ratio of persons requiring ADL assistance and taking into account the existing and planned supply, we estimate that there will be 3,994 households with a senior (age 62+) requiring assisted services that will not have their needs met by existing or planned senior care facilities by the year 2020.

It is important to understand that not all of these estimated households with persons age 62 and older requiring ADL assistance will want to move to a senior care facility, as many may choose home health care services or have their needs taken care of by a family member. Typically, institutionalization rates (the share of seniors seeking senior care housing) is around 50%. Applying this share to the 3,994 seniors requiring ADL assistance yields an estimated 1,997 senior care housing beds that will likely be needed in the region by the year 2020. Such housing will likely need to be in the form of a variety of housing options ranging from independent living with optional services to nursing home facilities.

#### Conclusions

Housing markets are dynamic and there are many factors that contribute to the housing challenges and needs of a community or region. While individual issues should be addressed, successful housing planning strategies should be broad to meet the diverse needs of a community and flexible to meet the often changing dynamics of a market. The following is a summary of findings for the local public and private entities to consider, as they relate to meeting the housing needs of the Asheville region.

1) **Insufficient Rental Housing Supply:** As shown in the housing supply portion of this report, there are very few available rental alternatives within the region, with the surveyed multifamily housing supply reporting an overall 1.0% physical vacancy rate (with an estimated 3.0% economic vacancy rate). However, with all surveyed affordable rental properties (e.g. government-subsidized and Tax Credit) fully occupied and over 90% of these properties maintaining wait lists, very few multifamily options are available for low-income households. Although not as pronounced, vacancies are also low among market-rate rentals, indicating that even market-rate renters have relatively limited multifamily options in the region. As a result, additional multifamily housing is needed to meet both current housing needs and to respond to the future renter household growth projected for the region. While a variety of product types are needed, due to the projected growth of senior households and one- and two-person households, the development of smaller bedroom types (one- and two-bedroom units) should be an area of emphasis.

2) **Emerging Need for Senior Housing and/or Efforts to Enable Seniors to Age in Place:** With the region's greatest household growth projected to occur among seniors age 65 to 74 (4,996 households projected to be added between 2015 and 2020), and significant growth projected to occur among those between the ages of 55 and 64 and among those age 75 and older during this same time, the region's base of senior households will increase significantly. Due to the lack of available housing, particularly multifamily rental housing alternatives, the region will need to expand its supply of senior-oriented housing to meet this growth. This will include independent living alternatives as well as senior care housing product. Efforts should also be made to promote pre-emptive actions that lead to the removal of physical barriers and encourages property modifications that would enable seniors to age in place longer. This includes supporting home repair and home maintenance efforts to extend the usefulness of existing housing.

3) **Insufficient Supply of Homes For Sale for Moderate-Income Households:** Based on the Housing Gap Estimates provided in this report, the largest gap among the owner for-sale housing supply appears to be among units affordable to households with incomes between 80% and 120% of Area Median Household Income (AMHI). This household income segment is projected to increase significantly between 2015 and 2020. Efforts should be made to increase the supply of for-sale homes that are affordable to moderate income households, including land zoned for efficient densities, and promoting townhouse and other lower-cost for-sale housing development options.

4) **Utilization of Affordable Rental Housing Programs –** With a region wide rental housing gap estimate of nearly 4,000 units affordable to households with incomes below 80% of Area Median Household Income (AMHI), combined with the fact that there are no vacancies but long wait lists for affordable housing in the region, there is clear and pent-up demand for affordable housing in the subject region. Continued and possibly expanded support for various state and federal programs used to develop or maintain affordable housing in the region, particularly programs focused on low income renter households, will be critical to meeting current and future housing needs of the region. As such, the region is in need of additional affordable multifamily housing, with the greatest need for units affordable to households with incomes below 80% of Area Median Household Income (AMHI).

5) **Need for Home Repair/Maintenance Programs (with Emphasis on Senior Housing):** As shown in the housing supply analysis, a majority of region's existing rental and owner housing supply is more than 30 years old, much of the region's housing stock is considered old. Based on Bowen National Research's on-site exterior evaluations of much of the region's housing stock, it was determined that a notable portion of the housing stock is in need of repairs and modernization. The aging population's housing needs may be mitigated if seniors are able to stay in their homes longer and age in place.



**Grantee SF-424's and Certification(s)**

OMB Number: 4040-0004  
Expiration Date: 8/31/2018

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 05/15/2015	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of Asheville		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 55-6000224	* c. Organizational DUNS: 0710564510000	
<b>d. Address:</b>		
* Street1: PO Box 7148	<input type="text"/>	
Street2:	<input type="text"/>	
* City: Asheville	<input type="text"/>	
County/Parish:	<input type="text"/>	
* State:	NC: North Carolina	
Province:	<input type="text"/>	
* Country:	USA: UNITED STATES	
* Zip / Postal Code: 28802	<input type="text"/>	
<b>e. Organizational Unit:</b>		
Department Name: Community and Economic Develop	Division Name: Community Development	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Mr.	* First Name: Jeffrey	<input type="text"/>
Middle Name:	<input type="text"/>	
* Last Name: Standing	<input type="text"/>	
Suffix:	<input type="text"/>	
Title: Assistant Director		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 328-259-5723	Fax Number: <input type="text"/>	
* Email: jstaudinger@ashavillenc.gov		

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b>  <input type="text" value="C: City or Township Government"/></p> <p>Type of Applicant 2: Select Applicant Type:  <input type="text"/></p> <p>Type of Applicant 3: Select Applicant Type:  <input type="text"/></p> <p>* Other (specify):  <input type="text"/></p>	
<p><b>* 10. Name of Federal Agency:</b>  <input type="text" value="U.S. Department of Housing and Urban Development"/></p>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b>  <input type="text" value="14-218"/></p> <p>CFDA Title:  <input type="text" value="Community Development Block Grant Program"/></p>	
<p><b>* 12. Funding Opportunity Number:</b>  <input type="text"/></p> <p>* Title:  <input type="text"/></p>	
<p><b>13. Competition Identification Number:</b>  <input type="text"/></p> <p>Title:  <input type="text"/></p>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <p><input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/></p>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b>  <input type="text" value="City of Asheville CDBG Entitlement Program 2015-2016"/></p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p><input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/></p>	

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant  \* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="956,356.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="127,265.00"/>
* g. TOTAL	<input type="text" value="1,083,621.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:


\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="05/15/2015"/>	4. Applicant Identifier: <input type="text"/>	
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<b>State Use Only:</b>		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="City of Asheville"/>		
* b. Employer/Taxpayer Identification Number (EIN/ITIN): <input type="text" value="56-6000224"/>	* c. Organizational DUNS: <input type="text" value="0710564510000"/>	
<b>d. Address:</b>		
* Street1: <input type="text" value="PO Box 7148"/>	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text" value="Asheville"/>	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text" value="NC: North Carolina"/>	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	<input type="text"/>	
* Zip / Postal Code: <input type="text" value="28802"/>	<input type="text"/>	
<b>e. Organizational Unit:</b>		
Department Name: <input type="text" value="Community and Economic Develop"/>	Division Name: <input type="text" value="Community Development"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Jeffrey"/>	<input type="text"/>
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text" value="Staudinger"/>	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text" value="Assistant Director"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="828-259-5723"/>	Fax Number: <input type="text"/>	
* Email: <input type="text" value="jstaudinger@ashevillenc.gov"/>		

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <input type="text" value="C: City or Township Government"/>	
<p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/>	
<p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/>	
<p>* Other (specify):</p> <input type="text"/>	
<p><b>* 10. Name of Federal Agency:</b></p> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <input type="text" value="14-239"/>	
<p>CFDA Title:</p> <input type="text" value="HOME Investments Partnership Program"/>	
<p><b>* 12. Funding Opportunity Number:</b></p> <input style="background-color: yellow;" type="text"/>	
<p>* Title:</p> <input style="background-color: yellow;" type="text"/>	
<p><b>13. Competition Identification Number:</b></p> <input type="text"/>	
<p>Title:</p> <input type="text"/>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <input type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <input type="text" value="Asheville Regional Housing Consortium HOME Entitlement Program 2015-2016"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant  \* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="914,499.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="100,000.00"/>
* f. Program Income	<input type="text" value="73,758.00"/>
* g. TOTAL	<input type="text" value="1,088,257.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

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c. Program is not covered by E.O. 12372.

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If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

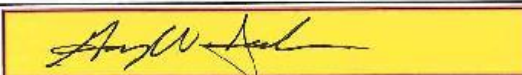
\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

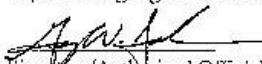
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPEWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

Date

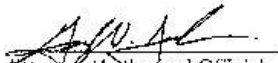
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature/Authorized Official

5-14-15  
Date

\_\_\_\_\_  
Title



### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

**Specific HOME Certifications**


The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

 Signature/Authorized Official      5-14-15  
Date

\_\_\_\_\_  
Title

**APPENDIX TO CERTIFICATIONS**

**INSTRUCTIONS CONCERNING LOBBYING:**

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Census 2000 and CPD ACS 2011 data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD CPD maps and U.S. census data</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Data was compiled using HUD's CDP maps website for 2011 data, and the U.S. census data was used to obtain year 2000 data.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The pre-populated tables in IDIS did not include data from multiple areas of our Consortium, and areas were left blank. As a result, alternate data sources were required.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This data set includes the entire four-county consortium, including areas originally omitted in the pre-populated IDIS data.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2011 and 2000 year data.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
	<b>2</b>
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD CHAS data</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>HUD CHAS data 2007-2011</p>	
<p><b>What was the purpose for developing this data set?</b></p> <p>HUD CHAS data was generated based on County-specific data downloads in order to include towns that have previously been omitted from data reporting in the IDIS system.</p>	

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This data covers the entire four-county consortium.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2007-2011</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Public Housing Reporting</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Consortium Public Housing Authorities</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Public Housing Authority reporting for the four-county consortium</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of developing this data set was to obtain the most current, accurate Public Housing data.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Data collected is for Buncombe, Henderson, Madison, and Transylvania Counties.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>This data covers the year 2014.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>In progress.</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>HUD Fair Market and HOME rents</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>HUD Fair Market and HOME rent limits for 2014</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p>This data set was produced to obtain the most current HUD Fair Market and HOME rent limits</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This information covers Asheville, Buncombe, Henderson, and Madison county. Limits for Transylvania County are included as additional information.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2014</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
5	<p><b>Data Source Name</b></p> <p>2014 Electronic Housing Inventory</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>This data set was generated by the City of Asheville using data from HMIS and information obtained from other homeless service providers.</p> <p><b>Provide a brief summary of the data set.</b></p> <p>2014 Electronic Housing Inventory data for the Asheville/ Buncombe Continuum of Care Area.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>This data set was developed in order to complete IDIS data tables which had no pre-populated data available from HUD. The Housing Inventory County collects information about all of the beds and units in each Continuum of Care to measure the system's capacity to house homeless persons.</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Asheville and Buncombe County.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2014</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
6	<p><b>Data Source Name</b></p> <p>Census 2013</p>

	<p><b>List the name of the organization or individual who originated the data set.</b> U.S. census data</p> <p><b>Provide a brief summary of the data set.</b> U.S. census data was used to obtain year 2013 data.</p> <p><b>What was the purpose for developing this data set?</b> The pre-populated tables in IDIS did not include data from multiple areas of our Consortium, or were left blank, requiring that alternative data sets be used.</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This data set includes the entire four-county consortium, including areas originally omitted in the pre-populated IDIS data.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2013 year data.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>
7	<p><b>Data Source Name</b> 2014 Asheville/Buncombe Point-in-Time Count</p> <p><b>List the name of the organization or individual who originated the data set.</b> This data set was generated by the City of Asheville using data from HMIS and information obtained from other homeless service providers.</p> <p><b>Provide a brief summary of the data set.</b> The Point-in-Time Counts provide counts of sheltered and unsheltered people experiencing homelessness on a single night.</p> <p><b>What was the purpose for developing this data set?</b> This data set was developed in order to complete IDIS data tables which had no pre-populated data available from HUD.</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Asheville and Buncombe County.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> January 29, 2014</p>

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
8	<p><b>Data Source Name</b></p> <p>2014 Annual Homeless Assessment Report</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>This data set was generated by the City of Asheville using data from HMIS and information obtained from other homeless service providers.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Annual Homeless Assessment Report (AHAR) is a nationwide report about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons. .</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>This data set was developed in order to complete IDIS data tables which had no pre-populated data available from HUD.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Data collected in Asheville and Buncombe County contributes to the broader report prepared by the Department of Housing and Urban Development (HUD) presented to the U.S. Congress on the extent and nature of homelessness in America.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2014</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>



# **Asheville Regional Housing Consortium**

## **City of Asheville**

### **2015-2019 Consolidated Plan Addendum**

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## Stakeholder List

The following is a list of Stakeholder Organizations that participated in the Consolidated Plan process.

### Asheville/Buncombe

AARRC (Asheville Area Riverfront  
Redevelopment Commission  
A-B Technical College  
ABCCM  
Advantage West  
Arts Council  
Asheville Area Habitat for Humanity  
Asheville Buncombe Community Relations  
Council  
Asheville City Schools Foundation  
Beloved Asheville  
Beverly Hanks  
Biotat  
Bountiful Cities  
Buncombe County Health and Human  
Services  
Buncombe County Planning Department  
Center of the Blue Ridge?  
Changing Together  
Childrens First Communities In Schools  
City of Asheville  
Community Action Opportunities  
Creative Ambitions  
Eagle Market Street Development  
Corporation  
Eblen Charities  
ECS  
FLS Energy  
GE Aviation  
Goodwill WNC  
Green Opportunities  
HACA Residents Council  
Helpmate  
Heritage Customer Association  
HHS  
Home Trust Bank  
Homeward Bound  
Housing Authority of Asheville  
Industries for the Blind  
Just Economics  
Keller Williams Realty  
Kirk Booth Real Estate  
Kiwanis Club of Asheville  
Land of Sky Regional Council  
Laurie Miller Architecture  
Madison County Government  
Manna  
Mountain BizWorks  
Mountain Housing Opportunity  
O'Brien Architecture  
On Track WNC  
Pisgah Legal Services  
Reinhardt Architecture  
Self-Help Credit Union  
Smart Start  
Social Work Club MHU  
Southside Community Advisory Board  
Southwestern Child Development  
The Arc of Buncombe County  
Transition Asheville  
UNCA  
United Way of Asheville and Buncombe  
County  
Upfront Management Sports  
West End Clingman Avenue Neighborhood  
(WECAN)  
Western Carolina University (WCU) MPA  
Program  
WNC Green Building Council  
YMCA

## **Henderson County**

Bank of North Carolina  
Blue Ridge Community Health Services  
Carolina Village  
CFHC Forever  
First Presbyterian Church of Hendersonville  
First United Church of Hendersonville  
Henderson County Government  
Henderson County Habitat for Humanity  
Henderson County Homeless Coalition  
Henderson County Schools  
Hendersonville Kiwanis  
Homeward Bound WNC  
Housing Assistance Corporation (HAC)  
Interfaith Assistance Ministries (IAM)  
Landscape Architect  
On Track WNC  
Only Hope WNC  
Sunroof Studio  
The Daily Campus  
United Way of Henderson County  
WCCA  
Western Carolina Community Action  
White Oak Park

## **Transylvania County**

ARHC Brevard Planning  
Brevard Housing Authority  
Chamber of Commerce  
City of Rosman  
Land of Sky  
On Track Financial Services  
Pisgah Legal Services  
SAFE  
The Family Place/Connect  
The Haven  
Transylvania County Board of Realtors  
Transylvania County Community Trust  
Transylvania County Department of Social Services  
Transylvania County Planning  
Transylvania County Schools  
United Way  
WCCA

## **Madison County**

CHC of Madison County  
Community Action Opportunities  
Land of Sky Regional Council  
Madison County Government  
Madison County Habitat for Humanity  
Madison County Health Department  
Madison County Schools  
Madison Public Housing Authority  
North Carolina Division of Vocational  
Rehabilitation  
Pisgah Legal Services

## COUNTY DATA TABLES

The following data tables break out the report data tables by Consortium-area to provide detailed information based on City of Asheville and County-level information. All data is provided by HUD's CPD Maps or Census data unless otherwise noted.

**Population – Table 5**

<b>Asheville</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	68,889	81970	16%
Households	30,690	36859	17%
Median	\$32,772.00	\$ 39,408.00	20%
<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	206,330	236230	13%
Households	85,776	100909	15%
Median	\$36,666.00	\$ 44,321.00	21%
<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	89,173	105453	15%
Households	37,414	45180	17%
Median	\$38,109.00	\$ 47,371.00	24%
<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	19,635	20661	5%
Households	8,000	8082	1%
Median	\$30,985.00	\$ 38,063.00	23%
<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	29,334	32670	10%
Households	12,320	13914	11%
Median	\$38,587.00	\$ 41,103.00	7%

**Total Households – Table 6**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Asheville</b>					
Total Households	4,915	4,690	6,585	3,515	17,850
Small Family Households*	1,245	1,300	1,890	1,135	7,665
Large Family Households*	135	315	180	80	785
Single person Households	3,535	3,075	4,515	2,300	9,400
Household contains one person 62yrs +	1,440	1,715	2,245	1,170	4,755
Household contains at least one person 62-74 years of age	690	960	950	730	3,070
Household contains at least one person age 75 or older	750	755	1,295	440	1,685
Households with one or more children 6 years old or younger*	545	770	815	490	1,245
*the highest income category for these family types is >80% HAMFI					

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Buncombe</b>					
Total Households	10,390	11,665	17,690	10,145	51,015
Small Family Households*	2,950	3,350	6,030	3,910	25,710
Large Family Households*	450	735	720	475	2,460
Single person Households	6,990	7,580	10,940	5,760	22,845
Household contains one person 62yrs +	3,180	4,880	6,090	3,225	15,010
Household contains at least one person 62-74 years of age	1,500	2,700	3,205	1,975	10,390
Household contains at least one person age 75 or older	1,680	2,180	2,885	1,250	4,620
Households with one or more children 6 years old or younger*	1,570	1,655	2,660	1,445	4,420
*the highest income category for these family types is >80% HAMFI					

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Henderson</b>					
Total Households	3,965	5,130	7,225	4,465	24,395
Small Family Households*	985	1,445	2,105	1,495	11,365
Large Family Households*	300	295	580	330	1,400
Single person Households	2,680	3,390	4,540	2,640	11,630
Household contains one person 62yrs +	1,490	2,470	3,385	1,700	9,870
Household contains at least one person 62-74 years of age	830	1,190	1,725	790	6,755
Household contains at least one person age 75 or older	660	1,280	1,660	910	3,115
Households with one or more children 6 years old or younger*	880	725	890	569	2,700
*the highest income category for these family types is >80% HAMFI					

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Madison</b>					
Total Households	1,180	1,225	1,410	775	3,490
Small Family Households*	245	425	565	380	2,065
Large Family Households*	60	65	100	60	195
Single person Households	875	735	745	335	1,230
Household contains one person 62yrs +	589	695	584	270	1,135
Household contains at least one person 62-74 years of age	249	490	375	195	850
Household contains at least one person age 75 or older	340	205	209	75	285
Households with one or more children 6 years old or younger*	55	155	177	95	300
*the highest income category for these family types is >80% HAMFI					

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Transylvania</b>					
Total Households	1,510	1,805	2,415	1,535	6,650
Small Family Households*	360	535	755	760	2,800
Large Family Households*	65	25	95	10	400
Single person Households	1,085	1,245	1,565	765	3,450
Household contains one person 62yrs +	515	905	1,155	605	3,255
Household contains at least one person 62-74 years of age	275	430	720	465	2,100
Household contains at least one person age 75 or older	240	475	435	140	1,155
Households with one or more children 6 years old or younger*	140	215	115	175	355
*the highest income category for these family types is >80% HAMFI					

2007-11 CHAS

### Housing Problems – Table 7

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	55	65	4	330	-	-	4	-	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	35	-	35	-	-	75	15	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	200	10	-	325	10	-	-	-	50
Housing cost burden greater than 50% of income (and none of the above problems)	2,145	1,170	285	35	3,730	770	585	600	175	2,285
Housing cost burden greater than 30% of income (and none of the above problems)	285	925	1,500	340	3,465	155	605	750	505	3,410
Zero/negative Income (and none of the above problems)	390	-	-	-	390	100	-	-	-	100

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	85	140	4	535	15	115	4	10	270
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	25	80	-	130	-	15	120	35	170
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	335	115	135	915	75	70	110	60	425
Housing cost burden greater than 50% of income (and none of the above problems)	3,935	2,145	670	70	6,995	1,905	1,565	1,560	575	6,115
Housing cost burden greater than 30% of income (and none of the above problems)	490	1,995	2,760	590	6,505	695	1,485	2,590	1,470	10,560
Zero/negative Income (and none of the above problems)	600	-	-	-	600	450	-	-	-	450

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	-	-	-	75	30	15	-	-	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	35	-	-	40	-	-	-	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	70	145	-	390	100	155	145	85	660
Housing cost burden greater than 50% of income (and none of the above problems)	1,090	515	245	20	1,930	1,035	790	515	175	2,735
Housing cost burden greater than 30% of income (and none of the above problems)	180	980	785	115	2,315	430	565	1,120	750	4,660
Zero/negative Income (and none of the above problems)	105	-	-	-	105	130	-	-	-	130

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	15	-	<b>90</b>	15	15	15	-	<b>40</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	4	-	<b>4</b>	-	-	-	-	<b>15</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	-	-	-	-	-	-	30	-	-	<b>60</b>
Housing cost burden greater than 50% of income (and none of the above problems)	210	65	4	-	<b>275</b>	295	80	115	20	<b>540</b>
Housing cost burden greater than 30% of income (and none of the above problems)	50	130	95	20	<b>300</b>	125	115	155	170	<b>735</b>
Zero/negative Income (and none of the above problems)	15	-	-	-	<b>15</b>	35	-	-	-	<b>35</b>

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	-	-	25	-	85	15	15	20	15	<b>125</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	-	-	-	4	-	-	55	-	<b>55</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	20	-	-	95	10	-	-	-	<b>10</b>
Housing cost burden greater than 50% of income (and none of the above problems)	385	130	110	-	620	275	180	110	90	<b>650</b>
Housing cost burden greater than 30% of income (and none of the above problems)	120	250	220	-	600	170	305	325	205	<b>1,560</b>
Zero/negative Income (and none of the above problems)	35	-	-	-	35	120	-	-	-	<b>120</b>



**Housing Problems 2 – Table 8**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,320	1,420	395	40	<b>4,420</b>	780	585	675	195	<b>2,450</b>
Having none of four housing problems	1,080	1,535	3,340	1,530	<b>13,180</b>	250	1,155	2,170	1,750	<b>17,020</b>
Household has negative income, but none of the other housing problems	390	-	-	-	<b>390</b>	100	-	-	-	<b>100</b>

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,330	2,590	1,005	210	<b>8,575</b>	1,995	1,765	1,795	680	<b>6,980</b>
Having none of four housing problems	1,840	3,295	6,495	3,265	<b>24,940</b>	1,180	4,020	8,395	5,985	<b>59,365</b>
Household has negative income, but none of the other housing problems	600	-	-	-	<b>600</b>	450	-	-	-	<b>450</b>

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,245	620	385	20	<b>2,440</b>	1,165	960	665	275	<b>3,450</b>
Having none of four housing problems	510	1,445	2,035	1,000	<b>7,905</b>	810	2,105	4,140	3,175	<b>31,150</b>
Household has negative income, but none of the other housing problems	105	-	-	-	<b>105</b>	130	-	-	-	<b>130</b>

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	235	100	25	-	375	310	125	125	20	655
Having none of four housing problems	285	340	395	120	1,505	295	660	870	635	5,500
Household has negative income, but none of the other housing problems	15	-	-	-	15	35	-	-	-	35

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	445	150	135	-	805	295	195	185	105	840
Having none of four housing problems	260	490	505	215	2,180	355	970	1,590	1,215	9,935
Household has negative income, but none of the other housing problems	35	-	-	-	35	120	-	-	-	120

### Cost Burden >30% - Table 9

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	680	830	340	1,995	205	290	505	1,950
Large Related	65	175	65	305	45	55	20	280
Elderly	394	375	315	1,424	505	500	425	1,940
Other	1,420	880	1,140	3,870	184	345	420	1,564
Total need by income	3,790	2,955	3,735	17,990	1,125	1,740	2,850	19,565

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,700	1,725	1,060	<b>4,800</b>	515	855	1,655	6,395
Large Related	215	325	80	<b>620</b>	140	195	250	1,065
Elderly	634	740	540	<b>2,479</b>	1,280	1,410	1,255	5,520
Other	2,175	1,670	1,885	<b>6,375</b>	690	660	1,025	3,875
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	470	530	270	<b>1,355</b>	370	420	630	2,755
Large Related	150	20	-	<b>170</b>	120	175	125	545
Elderly	185	345	245	<b>995</b>	745	670	605	2,965
Other	570	630	520	<b>1,890</b>	360	210	350	1,465
Total need by income	<b>1,860</b>	<b>2,065</b>	<b>2,420</b>	<b>10,450</b>	<b>2,105</b>	<b>3,065</b>	<b>4,805</b>	<b>34,730</b>

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	55	95	25	<b>190</b>	135	85	110	530
Large Related	4	35	-	<b>39</b>	50	-	50	140
Elderly	95	65	54	<b>214</b>	200	100	83	467
Other	130	14	19	<b>167</b>	40	39	30	169
Total need by income	<b>535</b>	<b>440</b>	<b>415</b>	<b>1,895</b>	<b>645</b>	<b>785</b>	<b>995</b>	<b>6,190</b>

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	160	230	40	<b>430</b>	45	50	165	615
Large Related	24	-	-	<b>24</b>	10	-	25	105
Elderly	95	24	130	<b>259</b>	195	330	215	1,020
Other	270	120	190	<b>580</b>	185	105	25	460
Total need by income	<b>740</b>	<b>640</b>	<b>640</b>	<b>3,015</b>	<b>770</b>	<b>1,165</b>	<b>1,775</b>	<b>10,895</b>

**Cost Burden >50% - Table 10**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	595	510	50	<b>1,170</b>	160	145	220	<b>690</b>
Large Related	25	65	-	<b>90</b>	35	-	-	<b>45</b>
Elderly	284	265	150	<b>819</b>	400	145	235	<b>870</b>
Other	1,355	335	150	<b>1,840</b>	180	295	150	<b>690</b>
Total need by income	<b>3,790</b>	<b>2,955</b>	<b>3,735</b>	<b>17,990</b>	<b>1,125</b>	<b>1,740</b>	<b>2,850</b>	<b>19,565</b>

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,475	1,030	155	<b>2,675</b>	375	480	635	<b>2,040</b>
Large Related	175	85	10	<b>270</b>	130	85	70	<b>340</b>
Elderly	444	450	295	<b>1,389</b>	825	630	485	<b>2,250</b>
Other	2,080	675	295	<b>3,075</b>	590	420	370	<b>1,575</b>
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	385	125	50	<b>560</b>	260	320	205	<b>945</b>
Large Related	90	-	-	<b>90</b>	100	45	-	<b>145</b>
Elderly	170	155	65	<b>490</b>	485	305	195	<b>1,155</b>
Other	490	235	130	<b>855</b>	300	140	120	<b>625</b>
Total need by income	<b>1,860</b>	<b>2,065</b>	<b>2,420</b>	<b>10,450</b>	<b>2,105</b>	<b>3,065</b>	<b>4,805</b>	<b>34,730</b>

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	160	80	10	<b>250</b>	30	15	50	<b>110</b>
Large Related	20	-	-	<b>20</b>	10	-	-	<b>10</b>
Elderly	35	20	25	<b>80</b>	120	85	40	<b>320</b>
Other	210	25	100	<b>335</b>	110	75	15	<b>200</b>
Total need by income	<b>740</b>	<b>640</b>	<b>640</b>	<b>3,015</b>	<b>770</b>	<b>1,165</b>	<b>1,775</b>	<b>10,895</b>

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	55	-	-	<b>55</b>	135	20	30	<b>185</b>
Large Related	-	35	-	<b>35</b>	50	-	-	<b>50</b>
Elderly	70	20	-	<b>90</b>	80	25	64	<b>208</b>
Other	95	10	4	<b>109</b>	30	35	20	<b>95</b>
Total need by income	<b>535</b>	<b>440</b>	<b>415</b>	<b>1,895</b>	<b>645</b>	<b>785</b>	<b>995</b>	<b>6,190</b>

**Crowding – Table 11**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	200	40	-	350	10	-	35	-	80
Multiple, unrelated family households	-	-	-	-	4	-	-	40	15	65
Other, non-family households	-	-	70	-	70	-	-	-	-	-
Total need by income	3,790	2,955	3,735	1,570	17,990	1,125	1,740	2,850	1,945	19,565

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	360	145	110	955	75	85	135	80	445
Multiple, unrelated family households	-	-	-	15	34	-	-	65	15	120
Other, non-family households	-	-	110	10	120	-	-	30	-	30
Total need by income	6,770	5,885	7,500	3,475	34,110	3,625	5,780	10,190	6,670	66,795

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	99	105	145	-	374	100	155	145	90	615
Multiple, unrelated family households	-	-	-	-	55	-	-	-	4	44
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	1,860	2,065	2,420	1,015	10,450	2,105	3,065	4,805	3,450	34,730

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	20	-	-	95	10	-	55	-	65
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	-
Other, non-family households	4	-	-	-	4	-	-	-	-	-
Total need by income	740	640	640	215	3,015	770	1,165	1,775	1,325	10,895

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	-	-	4	-	4	-	30	-	-	70
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	10
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	535	440	415	120	1,895	645	785	995	655	6,190

**Crowding 2 – Table 12**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	510	675	495	1,680	35	95	320	450

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,300	1,225	1,305	3,830	270	430	1,355	2,055

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	650	430	405	1,485	230	295	485	1,010

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	85	155	65	305	55	60	50	165

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	25	90	28	143	30	65	149	244

**Greater Need – Table 21**

Buncombe

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	49,140	10,545	6,110	450
White	46095	9690	5235	420
Black / African American	1745	510	615	30
Asian	280	100	40	0
American Indian, Alaska Native	155	0	20	0
Pacific Islander	10	25	0	0
Hispanic	855	220	200	0

Henderson

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	26,750	4,760	2,855	130
White	25425	4255	2620	120
Black / African American	390	190	20	10
Asian	220	40	20	0
American Indian, Alaska Native	65	0	0	0
Pacific Islander	0	0	0	0
Hispanic	650	275	195	0

Madison

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	4,840	748	544	35
White	4805	740	540	35
Black / African American	10	4	4	0
Asian	0	0	0	0
American Indian, Alaska Native	0	4	0	0
Pacific Islander	0	0	0	0
Hispanic	25	0	0	0



Transylvania

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,530	1,560	655	120
White	8265	1415	600	120
Black / African American	95	110	30	0
Asian	45	35	25	0
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	105	0	0	0

Unit by Type – Table 31

Asheville

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	16,032	4,953	20,985	57%
1-unit, attached structure	1,338	538	1,876	5%
2-4 units	377	3,412	3,789	10%
5-19 units	562	4,830	5,392	15%
20 or more units	329	2,703	3,032	8%
Mobile Home, boat, RV, van, etc	933	852	1,785	5%
<b>Total</b>	<b>19,571</b>	<b>17,288</b>	<b>36,859</b>	<b>100%</b>

Buncombe

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	52,123	11,583	63,706	63%
1-unit, attached structure	2,385	1,058	3,443	3%
2-4 units	680	5,193	5,873	6%
5-19 units	500	6,498	6,998	7%
20 or more units	404	4,025	4,429	4%
Mobile Home, boat, RV, van, etc	10,705	5,755	16,460	16%
<b>Total</b>	<b>66,797</b>	<b>34,112</b>	<b>100,909</b>	<b>100%</b>

Henderson

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	27,580	4,246	31,826	70%
1-unit, attached structure	1,469	327	1,796	4%
2-4 units	518	1,645	2,163	5%
5-19 units	213	1,236	1,449	3%
20 or more units	46	611	657	1%
Mobile Home, boat, RV, van, etc	4,903	2,386	7,289	16%
<b>Total</b>	<b>34,729</b>	<b>10,451</b>	<b>45,180</b>	<b>100%</b>

Madison

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	4,502	1,005	5,507	68%
1-unit, attached structure	62	8	70	1%
2-4 units	23	194	217	3%
5-19 units	-	155	155	2%
20 or more units	-	108	108	1%
Mobile Home, boat, RV, van, etc	1,601	424	2,025	25%
<b>Total</b>	<b>6,188</b>	<b>1,894</b>	<b>8,082</b>	<b>100%</b>

Transylvania

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	8,943	1,586	10,529	76%
1-unit, attached structure	238	40	278	2%
2-4 units	106	402	508	4%
5-19 units	30	27	57	0%
20 or more units	-	132	132	1%
Mobile Home, boat, RV, van, etc	1,580	830	2,410	17%
<b>Total</b>	<b>10,897</b>	<b>3,017</b>	<b>13,914</b>	<b>100%</b>

Unit by Size by Tenure – Table 32

Asheville	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	524	3%
1 bedroom	443	2%	4,641	27%
2 bedrooms	5,805	30%	7,363	43%
3 or more bedrooms	13,295	68%	4,760	28%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe	Owners		Renters	
	Number	%	Number	%
No bedroom	192	0%	881	3%
1 bedroom	1,365	2%	7,023	21%
2 bedrooms	16,307	24%	15,606	46%
3 or more bedrooms	48,933	73%	10,602	31%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson	Owners		Renters	
	Number	%	Number	%
No bedroom	61	0%	181	2%
1 bedroom	505	1%	1,845	18%
2 bedrooms	8,627	25%	4,346	42%
3 or more bedrooms	25,536	74%	4,079	39%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison	Owners		Renters	
	Number	%	Number	%
No bedroom	34	1%	71	4%
1 bedroom	163	3%	307	16%
2 bedrooms	1,454	23%	741	39%
3 or more bedrooms	4,537	73%	775	41%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania	Owners		Renters	
	Number	%	Number	%
No bedroom	16	0%	84	3%
1 bedroom	215	2%	326	11%
2 bedrooms	2,920	27%	1,268	42%
3 or more bedrooms	7,746	71%	1,339	44%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Cost of Housing – Table 33**

<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	102200	192200	191200	88%	87%
Median Contract Rent	454	637	675	40%	49%

<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	114200	190700	185500	67%	62%
Median Contract Rent	418	571	604	37%	44%

<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	84100	163100	161700	94%	92%
Median Contract Rent	273	419	457	53%	67%

<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	106900	166300	171600	56%	61%
Median Contract Rent	361	498	522	38%	45%

**Rent Paid – Table 34**

Asheville

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	979	5.66%
Less than \$500	4,827	27.92%
\$500-999	9,706	56.14%
\$1,000-1,499	1,213	7.02%
\$1,500-1,999	263	1.52%
\$2,000 or more	300	1.74%
<b>Total</b>	<b>17,288</b>	<b>100.00%</b>

Buncombe

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	3,267	9.58%
Less than \$500	9,283	27.21%
\$500-999	17,607	51.62%
\$1,000-1,499	2,604	7.63%
\$1,500-1,999	600	1.76%
\$2,000 or more	751	2.20%
<b>Total</b>	<b>34,112</b>	<b>100.00%</b>

Henderson

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	1,152	11.02%
Less than \$500	3,337	31.93%
\$500-999	4,755	45.50%
\$1,000-1,499	716	6.85%
\$1,500-1,999	223	2.13%
\$2,000 or more	268	2.56%
<b>Total</b>	<b>10,451</b>	<b>100.00%</b>

Madison

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	507	23.50%
Less than \$500	830	38.48%
\$500-999	518	24.01%
\$1,000-1,499	39	1.81%
\$1,500-1,999		12.19%
\$2,000 or more	0	0.00%
<b>Total</b>	<b>1,894</b>	<b>100.00%</b>

Transylvania

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	564	18.69%
Less than \$500	1,235	40.93%
\$500-999	1,133	37.55%
\$1,000-1,499	33	1.09%
\$1,500-1,999	0	0.00%
\$2,000 or more	52	1.72%
<b>Total</b>	<b>3,017</b>	<b>100.00%</b>

**Housing Affordability – Table 35**

Asheville

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	1,395	No Data
50% HAMFI	3,325	685
80% HAMFI	9,215	2,505
100% HAMFI	No Data	5,025
<b>Total</b>	<b>13,935</b>	<b>8,215</b>

Buncombe

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	2,195	No Data
50% HAMFI	6,440	3,430
80% HAMFI	18,240	10,225
100% HAMFI	No Data	18,015
<b>Total</b>	<b>26,875</b>	<b>31,670</b>

Henderson

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	635	No Data
50% HAMFI	2,590	2,100
80% HAMFI	6,375	5,555
100% HAMFI	No Data	9,690
<b>Total</b>	<b>9,600</b>	<b>17,345</b>

Madison

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	270	No Data
50% HAMFI	810	685
80% HAMFI	1,305	1,549
100% HAMFI	No Data	2,279
<b>Total</b>	<b>2,385</b>	<b>4,513</b>

Transylvania

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	390	No Data
50% HAMFI	1,015	810
80% HAMFI	2,005	2,280
100% HAMFI	No Data	3,460
<b>Total</b>	<b>3,410</b>	<b>6,550</b>

**Monthly Rent – Table 36**

Asheville, Buncombe, Henderson, & Madison

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	510	723	857	1100	1,426
High HOME Rent	428	606	719	922	1,044
Low HOME Rent	428	548	657	759	847

Transylvania

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	495	498	652	868	872
High HOME Rent	491	555	691	886	917
Low HOME Rent	491	527	632	730	815

Data source: HUD Fair Market Rents

**Condition – Table 37**

Asheville

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	13,773	70%	9,578	55%
With one selected Condition	5,744	29%	7,360	43%
With two selected Conditions	54	0%	280	2%
With three selected Conditions	0	0%	70	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	49,257	74%	19,033	56%
With one selected Condition	17,269	26%	14,219	42%
With two selected Conditions	271	0%	647	2%
With three selected Conditions	0	0%	150	0%
With four selected Conditions	0	0%	63	0%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	26,622	77%	5,694	54%
With one selected Condition	7,783	22%	4,593	44%
With two selected Conditions	314	1%	164	2%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	4,795	77%	1,220	64%
With one selected Condition	1,366	22%	612	32%
With two selected Conditions	27	0%	62	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	8,496	78%	1,612	53%
With one selected Condition	2,369	22%	1,332	44%
With two selected Conditions	32	0%	73	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

Year Unit Built – Table 38

Asheville

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,465	13%	2,589	15%
1980-1999	4,404	23%	4,559	26%
1950-1979	7,185	37%	6,016	35%
Before 1950	5,517	28%	4,124	24%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>



Buncombe

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,671	19%	5,967	17%
1980-1999	22,531	34%	10,589	31%
1950-1979	22,021	33%	11,184	33%
Before 1950	9,574	14%	6,372	19%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,305	18%	1,495	14%
1980-1999	15,227	44%	4,489	43%
1950-1979	10,504	30%	3,362	32%
Before 1950	2,693	8%	1,105	11%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	855	14%	227	12%
1980-1999	2,279	37%	677	36%
1950-1979	2,045	33%	690	36%
Before 1950	1,009	16%	300	16%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,033	9%	163	5%
1980-1999	4,399	40%	935	31%
1950-1979	4,269	39%	1,476	49%
Before 1950	1,196	11%	443	15%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Age of Unit – Table 39**

Buncombe

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	31,595	47%	17,556	51%
Housing Units build before 1980 with children present	3,185		2,425	

Henderson

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,197	38%	4,467	43%
Housing Units build before 1980 with children present	1,519		845	

Madison

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,054	49%	990	52%
Housing Units build before 1980 with children present	274		69	

Transylvania

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,465	50%	1,919	64%
Housing Units build before 1980 with children present	340		300	

**Labor Force – Table 46**

	Asheville	Buncombe	Henderson	Madison	Transylvania
Total Population in the Civilian Labor Force	43,973	123087	49493	9221	14535
Civilian Employed Population 16 years and over	40,406	113650	45686	8469	13462
Unemployment Rate	8.11	7.67	7.69	8.16	7.38
Unemployment Rate for Ages 16-24	30.91	24.04	22.83	22.72	18.32
Unemployment Rate for Ages 25-65	4.87	4.98	4.78	4.48	4.44

**Occupation by Sector – Table 47**

Occupations by Sector	Number of PeopleMedian Income				
	Asheville	Buncombe	Henderson	Madison	Transylvania
Management, business and financial	9,234	25536	9064	1283	2767
Farming, fisheries and forestry occupations	1,452	3990	1507	236	312
Service	5,181	12428	4689	932	1955
Sales and office	6,457	27698	10530	2233	2749
Construction, extraction, maintenance and repair	2,927	10217	4641	1085	2248
Production, transportation and material moving	2,096	6609	2836	646	844

**Travel Time – Table 48**

Travel Time	Number				
	Asheville	Buncombe	Henderson	Madison	Transylvania
< 30 Minutes	30,926	79901	31773	3775	8413
30-59 Minutes	4,433	19984	8698	3191	3524
60 or More Minutes	1,350	3482	1679	735	604
<b>Total</b>	<b>36,709</b>	<b>103367</b>	<b>42150</b>	<b>7701</b>	<b>12541</b>

**Education – Table 49**

Asheville			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,623	274	1,224
High school graduate (includes equivalency)	6,154	641	2,436
Some college or Associate's degree	9,662	750	2,334
Bachelor's degree or higher	14,696	483	2,644

Buncombe

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,944	876	5,101
High school graduate (includes equivalency)	21,429	1832	8,338
Some college or Associate's degree	30,841	2313	8,238
Bachelor's degree or higher	35,347	1457	6,933

Henderson

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,703	305	2,496
High school graduate (includes equivalency)	9,184	826	3,269
Some college or Associate's degree	14,281	919	4,170
Bachelor's degree or higher	10,949	512	2,956

Madison

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	719	193	870
High school graduate (includes equivalency)	2,523	114	1,318
Some college or Associate's degree	2,307	117	885
Bachelor's degree or higher	1,393	63	379

Transylvania

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,010	115	663
High school graduate (includes equivalency)	3,312	285	1,303
Some college or Associate's degree	3,396	207	1,567
Bachelor's degree or higher	2,872	97	1,019

**Education by Age – Table 50**

Asheville	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	219	495	401	422	1,152
9th to 12th grade, no diploma	737	835	760	1,208	1,264
High school graduate, GED, or alternative	2,344	2,434	2,176	4,621	3,336
Some college, no degree	3,785	2,665	2,141	4,136	2,731
Associate's degree	277	973	900	2,009	545
Bachelor's degree	1,132	3,989	2,993	4,528	2,304
Graduate or professional degree	0	1,129	2,005	3,247	1,735

Buncombe	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	594	1146	897	1800	3,164
9th to 12th grade, no diploma	2620	2765	2003	4,310	4,091
High school graduate, GED, or alternative	6,239	6,736	7,048	17,824	11,378
Some college, no degree	8,031	7,288	7,218	14,344	7,089
Associate's degree	632	2829	3062	6,889	1747
Bachelor's degree	2,011	8,251	7,956	13,099	5,392
Graduate or professional degree	106	2,507	3,770	8,369	4,346

Henderson	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	516	642	684	1025	1,458
9th to 12th grade, no diploma	1567	1140	1048	1,965	1,856
High school graduate, GED, or alternative	1,785	2,780	2,770	7,729	7,054
Some college, no degree	2,264	3,082	3,118	7,388	4,896
Associate's degree	243	1067	1636	3,100	1360
Bachelor's degree	332	2,038	2,504	5,077	3,739
Graduate or professional degree	17	525	1,013	3,260	3,026

Madison	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	45	43	360	736
9th to 12th grade, no diploma	330	369	285	680	499
High school graduate, GED, or alternative	534	626	849	2,480	1,243
Some college, no degree	1,037	533	493	1,067	471
Associate's degree	38	301	461	454	94
Bachelor's degree	60	145	423	750	295
Graduate or professional degree	13	34	67	416	271

Transylvania	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	34	137	474	692
9th to 12th grade, no diploma	391	196	336	611	698
High school graduate, GED, or alternative	831	979	871	3,050	2,208
Some college, no degree	1,320	639	690	1,990	1,618
Associate's degree	27	329	564	958	523
Bachelor's degree	149	436	371	1,551	1,650
Graduate or professional degree	0	21	524	1,101	964

### Median Earnings – Table 51

#### Asheville

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,561
High school graduate (includes equivalency)	20,884
Some college or Associate's degree	26,395
Bachelor's degree	31,773
Graduate or professional degree	48,657

#### Buncombe

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,105
High school graduate (includes equivalency)	24,213
Some college or Associate's degree	27,894
Bachelor's degree	36,176
Graduate or professional degree	48,604

Henderson

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	16,205
High school graduate (includes equivalency)	26,171
Some college or Associate's degree	30,331
Bachelor's degree	40,432
Graduate or professional degree	50,155

Madison

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	11,838
High school graduate (includes equivalency)	27,155
Some college or Associate's degree	30,264
Bachelor's degree	44,432
Graduate or professional degree	44,531

Transylvania

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	13,333
High school graduate (includes equivalency)	21,618
Some college or Associate's degree	27,510
Bachelor's degree	34,026
Graduate or professional degree	40,074

## 2015-2019 Consolidated Plan: Asheville Regional Housing Consortium and City of Asheville

### Priorities and Strategies for Asheville: Affordable Housing

#### Key principles:

1. All rental housing developed with CDBG and HOME funding should be affordable for at least 30 years.
2. CDBG and HOME funding for affordable housing should benefit persons making less than 60% of the area median income.
3. Housing developed with CDBG and HOME funds should provide some permanent housing for persons who are homeless.
4. Housing developed with CDBG and HOME funds should provide some housing for persons with disabilities.
5. Housing developed with CDBG and HOME funding should be locationally efficient: located within one mile to jobs, schools and services, or no more than one-half mile walking distance to an existing bus stop.
6. Housing developed with CDBG and HOME finding should incorporate energy-efficient and “green” building, and food production.

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>



<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>
<p><b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b></p>	<ul style="list-style-type: none"> <li>● Collaborate with HACA on large scale investments transforming public housing</li> <li>● Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Buncombe County, and the Towns of Black Mountain, Woodfin and Weaverville**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Buncombe County</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence; and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density that helps control service costs and makes the best use of available land</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing</li> </ul>
<p><b>Incorporate sustainability into</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> </ul>

<b>housing and community design</b>	<ul style="list-style-type: none"> <li>● Incorporate alternative energy production into new housing development</li> </ul>
<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b>	<ul style="list-style-type: none"> <li>● Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Hendersonville, Fletcher and Henderson County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> <li>●</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitation” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing</li> </ul>

<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>
<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>● Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>

## Affordable Housing Priorities and Strategies for Marshall, Mars Hill and Madison County

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> </ul>
<b>Increase local capacity to produce affordable housing</b>	<ul style="list-style-type: none"> <li>● Support the development of a single house for resale</li> <li>● Provide technical assistance as necessary during development process</li> <li>● Support financing models that encourage increased local independence and sustainability</li> <li>● Provide affordable housing incentives and other means to increase development</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>● Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes</li> <li>● Support partnerships that involve the schools and volunteers to lower costs of production</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with</b>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for</li> </ul>

<p><b>disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<p>homelessness</p> <ul style="list-style-type: none"> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize production of affordable housing near employment, schools and services</li> <li>● Prioritize mixed-use development that includes housing for low-income household</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>

## Affordable Housing Priorities and Strategies for Brevard and Transylvania County

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b>	<ul style="list-style-type: none"> <li>● Prioritize production of affordable housing near employment centers, within walking distance of employment, schools and services, and no more than a three miles drive to job centers, schools and services</li> <li>● Prioritize mixed-use development that includes housing for low-income household</li> <li>● Prioritize in-fill affordable housing development</li> </ul>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> <li>● Support accessory apartment development</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>● Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<b>Promote homeownership for</b>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> </ul>



<p><b>low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing close to jobs, schools and services</li> <li>● Support in-fill development</li> <li>● Support cost-effective starter home development, including building smaller houses</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>

## Priorities and Strategies for Asheville: Economic Development

### Key Principles:

1. The primary measurement of economic development is jobs created for persons who are low-income.
2. CDBG funds should primarily support job and business creation for those who have been disenfranchised from the local economy.
3. Job training programs need to be accountable for helping clients find and keep jobs.

<b>Priorities (ranked)</b>	<b>Program Guidelines</b>
<b>Create sustainable jobs for low-income persons</b>	<ul style="list-style-type: none"> <li>• Prioritize economic development activities that make a firm commitment to job creation for low-income persons</li> <li>• Prioritize job creation in sectors that are projected to grow in Asheville</li> <li>• Prioritize job creation in work sectors that show opportunity for advancement</li> <li>• Prioritize jobs created in work sectors that pay living wages</li> <li>• Enforce “Section 3” performance on all funded construction projects</li> <li>• Prioritize hiring of Section 3 businesses</li> </ul>
<b>Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement</b>	<ul style="list-style-type: none"> <li>• Prioritize work readiness and job skills training that have as deliverable job placement and job support for dislocated workers, youth, ex-offenders and persons with disabilities</li> <li>• Prioritize programs that recruit training participants from low-wealth neighborhoods</li> </ul>
	<ul style="list-style-type: none"> <li>• Target training programs to growth-oriented, sustainable businesses</li> <li>• Support businesses that will train and provide tiered work opportunities for inexperienced, disabled and other disenfranchised workers</li> <li>• Support policies that increase local worker participation in publically-funded contract activity</li> </ul>
<b>Support start-up and growth of small and micro-businesses, especially among minority populations</b>	<ul style="list-style-type: none"> <li>• Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds</li> <li>• Support entrepreneurship training and technical assistance for low-income and low-wealth persons</li> <li>• Focus on strategies that not only develop new businesses but that sustain them</li> <li>• Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding MWBE and DBE businesses in publicly funded projects</li> </ul>
<b>Support services necessary for employment</b>	<ul style="list-style-type: none"> <li>• Support child care services available to low-wage workers</li> <li>• Support improved transportation services</li> </ul>
<b>Improve food security and healthy food availability in food deserts</b>	<ul style="list-style-type: none"> <li>• Prioritize development that increases access to affordable, healthy food in underserved areas of the City.</li> <li>• Support food security initiatives, including those that address food supply and other food chain inadequacies.</li> </ul>
<b>Support productive collaborations and seek to reduce duplication of services</b>	<ul style="list-style-type: none"> <li>• Prioritize collaborative approaches to capital availability and training services</li> <li>• Require that projects provide evidence-based approaches</li> </ul>

## Priorities and Strategies for Asheville: Public Facilities

Key Principles:

1. CDBG funds should primarily support Public Facilities that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing facilities...

Priorities (ranked )	Program Guidelines
<b>Support development of and improvement of community centers that provide job and business training and education and other community services</b>	<ul style="list-style-type: none"> <li>• Prioritize facilities that directly connect low-income persons to jobs, job and entrepreneurial training, and supportive services for those purposes</li> <li>• Maintain and improve existing community centers</li> <li>• Construct facilities for low maintenance, sustainable operation and energy efficiency</li> </ul>
<b>Develop infrastructure that will strengthen existing neighborhoods, and make them sustainable, by connecting to jobs, education and services</b>	<ul style="list-style-type: none"> <li>• Provide improved streets, sidewalks, greenways, pedestrian and bicycle paths for neighborhood connection and access to public transportation, schools, services, shopping, etc.</li> <li>• Support public facilities that enhance access to healthy, affordable food</li> </ul>
<b>Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation</b>	<ul style="list-style-type: none"> <li>• Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths</li> <li>• Increase the viability of public transportation systems</li> <li>• Carefully consider the needs for new parking in all supported development</li> </ul>

## Priorities and Strategies for Asheville: Public Services

### Key Principles:

1. CDBG funds should primarily support Public Services that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing public services.
3. Public Services should support best practices in all area, and should be evidence-based.

Priorities (ranked)	Program Guidelines
<b>Provide needed services that directly support affordable housing and increased employment opportunities</b>	<ul style="list-style-type: none"> <li>• Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility</li> <li>• Provide services that increase access to affordable housing, such as credit repair.</li> <li>• Provide support services and housing options for victims of domestic violence</li> </ul>
<b>End homelessness</b>	<ul style="list-style-type: none"> <li>• Prioritize support services that help formerly homeless persons maintain permanent housing.</li> <li>• Provide employment/employment supports accessible to people experiencing homelessness.</li> <li>• Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.)</li> <li>• Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.</li> </ul>
<b>Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability</b>	<ul style="list-style-type: none"> <li>• Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible</li> <li>• Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)</li> </ul>
<b>Support youth mentoring, after school education and other youth services as part of neighborhood revitalization</b>	<ul style="list-style-type: none"> <li>• Provide life skills training and coaching for low-income persons (adults and youth) to gain skills to obtain financial, home, interpersonal, and job stability</li> <li>• Support the use of community centers as sites for youth services, especially for after-school education and enrichment</li> <li>• Develop evaluation tools that will help community programs increase the effectiveness of their work</li> </ul>

## City of Asheville, NC

### Recapture Provisions

Asheville Regional Housing Consortium will comply with the recapture and/or resale provisions outlined in the HOME Investment Partnerships program in accordance with 24 CFR 92.254(a) (4). The Consortium elects to exclusively use “recapture” provisions. Under the “recapture” provisions, if the property is sold or transferred during the affordability period, all or a portion of the original HOME-funded “direct homebuyer assistance” must be repaid at sale and used for other affordable, HOME-eligible housing activities.

HOME-funded direct homebuyer assistance includes any HOME funds used to provide downpayment assistance, closing cost assistance, or direct financing to the assisted homebuyer(s). It also includes any reduction in the sales/purchase price below market value. All direct assistance to the buyer will be included in the junior loan and deed of trust. Direct assistance to the buyer does not include any HOME funds used towards the development of a HOME-unit covering costs in excess of the property’s value upon completion.

The process for disposition of any and all HOME-funded direct assistance provided, including any program income used, will be evidenced by a written agreement executed between the Homebuyer(s), Consortium and CHDO or non-profit developer for the entire period of affordability. It will include at a minimum, period of affordability, principal residences requirement, terms and conditions of the recapture requirement and directions on program income use. The written agreement will be distinct from, separately enforceable, and in addition to loan documents, including a note and deed of trust, between the homebuyer(s) and the CHDO or subrecipient providing direct homebuyer assistance.

The recapture provisions must ensure either that each HOME assisted unit will be retained as affordable housing by the assisted buyer during the affordability period or that, in the event of a transfer of title, the Consortium recapture some portion of the direct assistance to the buyer and reuse those recaptured funds for additional HOME-assisted activities. The affordability period begins upon project/activity completion and has been established in accordance with the minimum requirements of 24 CFR Part 92.254(a)(4); see the table below:

<b>HOME Funds Provided as Direct Assistance</b>	<b>Period of Affordability</b>
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

In accordance with the applicable homebuyer recapture provision outlined in 24 CFR Part 92.254, the Asheville Regional Housing Consortium has adopted the following Recapture Provisions for its HOME assisted homeownership activities that are “Direct Homebuyer Assistance”, for which only the “Direct Homebuyer Assistance” is subject to these Recapture Provisions:

- A. All CHDO’s, subrecipients and other non-profit entities who administer HOME assistance programs will follow these recapture provisions that have been adopted by the Consortium.
- B. The Consortium requires the recapture of its HOME-funded direct homebuyer assistance from net sales proceeds when the original HOME-assisted homebuyer(s) sells or otherwise transfers ownership of the unit during the affordability period, either voluntarily or involuntarily, i.e. foreclosure or short sale. If the assisted homebuyer(s) do not maintain their status as owner occupants, the full HOME investment in the activity, including any direct homebuyer assistance and any development subsidy, are subject to repayment.
- C. Net sales proceeds are the cash funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage(s) and seller’s closing cost. The amount of recaptured funds from net proceeds may not exceed the amount of net proceeds available from the sale. When net sales proceeds are equal or exceed the original HOME-funded direct homebuyer assistance (plus any shared appreciation per Section E(f)(i) below), that assistance will be repaid in full. Any net sales proceeds remaining after the recapture of the direct homebuyer assistance and any shared appreciation will be returned to the original homebuyer(s).
- D. In the event the homebuyer sells the unit during the affordability period and the net proceeds are not sufficient to recapture the entire HOME-funded direct homebuyer assistance and any shared appreciation, all net sales proceeds will be recaptured.
- E. Housing that is acquired for homeownership using HOME funds will comply with the following:

- a. The purchase price may not exceed the HOME Maximum Purchase Price for single-family housing for the area.
  - b. If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HOME Maximum Purchase price.
  - c. The household must have an annual income of 80% or less of the HUD established area median, adjusted for household size.
  - d. The property must be used as the household's principal residence.
  - e. The HOME assistance is limited to the minimum required to make the unit affordable.
  - f. HOME-funded direct homebuyer assistance will be provided as loans in one of two ways. The HOME loan may extend for as long as the original homebuyer owns the home, including any period of ownership beyond the HOME affordability period. The local CHDO or subrecipient administering a homebuyer program for the City may choose among the following two options on a program by program basis of assistance. The two loan structures include:
    - i. A non-amortizing, non-forgivable, 0% interest rate, deferred second mortgage loan.
    - ii. A non-amortizing, non-forgivable deferred payment loan that will be repaid at the same rate as the appreciation of the value of the house. A home's appreciation will be the difference between the original homebuyer's purchase price and the price at which it is later sold. For example, a buyer received \$10,000 in direct homebuyer assistance as part of their purchase of a home for \$120,000. The initial buyer sells the house later for \$150,000. The home's value has appreciated by 25%, so the total repayment under the HOME loan will be \$12,500 (subject to the availability of net proceeds per Section C).
- F. The recapture provision is enforced through execution of a written agreement, which identifies the period of affordability, primary residency requirement, and terms and conditions required when using the recapture provision, 24 CFR Part 92.254(a)(5)(i)(A). The City of Asheville, as a Participating Jurisdiction must be included as a party, along with the CHDO or subrecipient to the written agreement associated with the HOME funds provided to eligible homebuyers. Any note or deed of trust documents, if not made in the City's name, shall be assignable to the City by the funded CHDO or subrecipient, if the CHDO or subrecipient was no longer participating in the City's HOME program, was in danger of closing, or had monitoring findings.

- G. Recaptured funds may be retained by the CHDO that developed and sold the house to the original buyer and must be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations. The funds are not considered "CHDO proceeds."
- H. Recaptured HOME funds provided by a subrecipient, including non-profits that are not CHDOs, will be recaptured by the Consortium or, if so specified in the grant written agreement, retained by the subrecipient to be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations.

CHDO and Subrecipient financial records must include complete information on the receipt and expenditure of all recaptured funds, as well as all program income and CHDO proceeds. If the Subrecipient is allowed to retain program income, the program income must be disbursed before the City provides additional funds to the CHDO or Subrecipient.

Approved by the Asheville Regional Housing Consortium

April 24, 2013