



# Affordable Housing & Development Policies

*Presented by*

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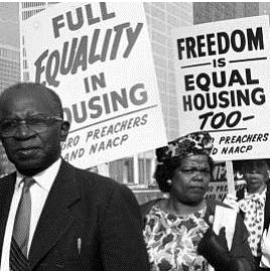
Planning Director



# Affordable Housing: National Housing Trends\*



Half of America's renters are rent burdened, more than twice as many as 50 years ago



Homeownership rates for African American individuals is lower today than in 1968 (when housing discrimination was legal)



1-in-5 millennials live with their parents, despite the best job market for their age cohort since the Korean War

\*Source: <https://thehill.com/opinion/finance/448153-affordable-housing-starts-with-public-private-unity>



# Buncombe County Housing Supply/Demand

- Buncombe County's housing affordability is supply and demand driven
- The U.S. experienced an 80% drop in single-family housing production (supply) in the three (3) years following the Great Recession
- Buncombe County recovered some capacity, but housing production (supply) continues to fall short of housing need (demand)
- Buncombe County's housing market supports creation/sale/rent of units (supply) beyond levels of affordability for some citizens (demand)
- Buncombe County's geography (floodplains, steep topography) and other factors (infrastructure, lack of developable land, etc.) impact unit affordability (supply)



# Recent Efforts by the Board of Commissioners

- The Board of Commissioners approved substantial updates to the Zoning Ordinance in 2015, of which a component was the creation of the Community Oriented Development (COD) Program. The COD Program incentivizes density for developments that include desirable features (affordable housing, green building features, access to public transportation, etc.). *East Haven is a recent example of a project using the COD Program.*
- The Board of Commissioners approved Zoning Ordinance text amendment to expand the placement of manufactured homes in additional zoning districts in 2019. This amendment allows more flexibility in housing choice.



# Opportunity: Cottage Developments

- Cottage Developments make use of infill development, scattered sites where public infrastructure is available (estate lots, redevelopment of commercial/manufacturing sites, etc.)
- Cottage Developments currently require a Board of Adjustment public hearing (Planned Unit Development/Conditional Use Permit)
- Opportunity: Craft regulations that allow Cottage Developments be evaluated by Planning Staff using a “use by right subject to special requirements process”

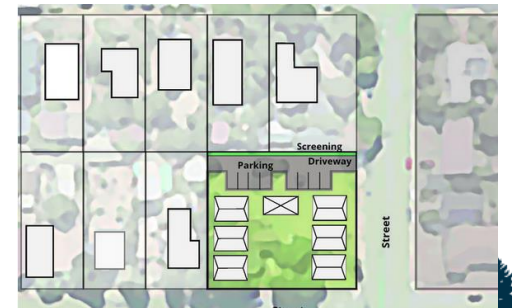


Image Source: <http://www.m-group.us/m-lab/blog/2017/3/7/cottage-housing-developments>



# Opportunity: Accessory Dwellings

- Zoning historically focused on segregating uses and typically allowed one (1) single-family unit per residential lot
- Zoning residential restrictions often limit the ability to include accessory dwellings (garage apartments, carriage houses, basement apartments, mother-in law suites, etc.)
- Currently all Buncombe County zoning districts allow accessory dwellings (exception: Beaverdam Zoning District)
- Accessory dwellings offer opportunities for additional housing supply
- Opportunity: Allow accessory dwellings in all zoning districts



# Affordable Housing Services Program Changes

- Emergency Repair:
  - Increased amounts per unit (\$5,000 to \$15,000)
  - Required deed of trust when two (2) or more emergency repairs made to a single structure that exceed \$10,000
  - Prioritized Emergency Repairs with additional funding in FY 2019
- Downpayment Assistance:
  - Loan amount increased from \$10,000 to \$20,000
  - Home price changes annually based on HUD limits
- Program changes may continue with guidance from the Committee



