

2020-2024

**Consolidated Strategic Housing & Community
Development Plan**

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



**Department of Community &
Economic Development
November 2020**



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Executive Summary

ES-05 Executive Summary - 24 CFR 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 2020-2024 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 division engaged the Land of Sky Regional Council (LOSRC), the regional council of governments, to develop the plan. The Asheville Regional Housing Consortium Board, and the city's Affordable Housing Advisory Committee (AHAC) and Housing and Community Development Committee (HCD), 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 13 member governments within the Consortium. The Board meets multiple times annually to oversee the use of HOME funds. AHAC provides guidance on the city's affordable housing policies, together with the HCD, which also determines how CDBG funding is distributed.

The overall goal of the community planning and development programs covered by this Consolidated Plan is to develop resilient communities by providing safe and affordable housing, promoting a healthy 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 Needs Assessment

Overview

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 2020-2024 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 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 fifteen 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, though the needs and demands still exceed available resources. For example, 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...” Since 2013, the city and broader region has continued to invest in policies and projects to increase the affordable housing supply, as well as to provide supportive housing and services to vulnerable populations.

The City of Asheville recently updated and simplified its Land Use Incentive Grant program, began a down payment assistance program, and prioritized housing in its Comprehensive Plan update and Climate Resilience Assessment. The city has also adopted a set of policies for implementing affordable housing on city-owned land (Resolution 19-229).

Buncombe County launched a “Community-Oriented Development” program in 2018 to incentivize developers to include affordable and/or workforce units and other community benefits in single, multi-

family or mixed-used developments in exchange for density bonuses and reduced lot sizes. In 2019, the county also amended the zoning ordinance to allow manufactured homes in additional zoning districts. The county's Affordable Housing Services Program also offers a range of programs to encourage affordable housing development, maintenance of existing housing stock, and housing access through low-interest construction loans, down payment assistance, tenant-based rental assistance, emergency repair, county permit fee rebates and county employee housing assistance.

Both the City of Brevard and the City of Hendersonville have also supported new affordable housing development through CDBG-Small Cities, CDBG-I, and CDBG-NRP projects. Across all four counties, member governments and non-profit organizations have leveraged HOME funding through the Asheville Regional Housing Consortium for the construction of new affordable housing, rehabilitation of existing housing, and a range of services to support homeownership, rental assistance, homelessness reduction, and to assist diverse special needs populations.

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. However, the region and the City of Asheville still face challenges related to housing for people experiencing homelessness. There remains a significant shortage of affordable housing units, rental subsidies, and resources for supportive services. A low vacancy rate in all rental housing has kept rents high in recent years. Fair Market Rent rates have not kept pace with rent growth, making scattered site placement options with private sector landlords an increasingly difficult proposition. The City of Asheville has recently directed HOME funding to acquisition and rehabilitation of existing units to serve chronically homeless households. Additionally, local property tax abatement through LUIG provides financial incentives for developers to accept homeless households with rental assistance.

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. Regionally, UpSkill WNC expanded NC Works services to underrepresented and hard to employ populations including low-level offenders in the criminal justice system with the goal of providing post-secondary education and developing career pathways.

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

<https://www.ashevillenc.gov/department/community-economic-development/community-development/plans-and-reports/>

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, in collaboration with LOSRC, has reached out to diverse stakeholders throughout the Consortium in developing the priorities for this Plan.

Staff conducted outreach at 9 community events and meetings (e.g. WNC Career Fair, City of Asheville Holiday Lighting, and Mars Hill Holiday Parade) and held 7 focus group meetings bringing together housing advocates, developers and administrators from the public, private and non-profit sectors in each of the four Consortium counties. In addition, two evening public meetings were held at the Stephens Lee Community Center, and the Housing Needs Assessment was presented in a public meeting. In total, 258 people participated in the focus groups and public meetings.

Additional public input was solicited through an online survey. The survey was available on the City of Asheville's Open City Hall platform, which automatically translates the survey into over 100 languages. A participation link was emailed to focus group invitees, past grant recipients, 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 the regional newspaper and through social media. Paper copies of the survey, in English and in Spanish, were available at each public meeting, and were distributed to under-represented community organizations. Over 300 responses were received and tabulated. The survey results are presented in the Appendices.

The Draft Plan was widely distributed in October of 2020. 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 and social media 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

The extensive participation gave a clear message: affordable housing remains an 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 continue to be 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 allocation

The Process

PR-05 Lead & Responsible Agencies 24 CFR 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
CDBG Administrator	ASHEVILLE	City of Asheville Community & Econ. Develop. Dept
HOME Administrator	ASHEVILLE	City of Asheville Community & Econ. Develop. Dept

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.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(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, in collaboration with the LOSRC, has reached out to diverse stakeholders throughout the Consortium in developing the priorities for this Plan.

Staff both convened public and focus group meetings, and attended several high-traffic events and meetings throughout the region to raise awareness of the planning effort. The following sections describe these efforts in more detail.

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 (Low-Income Housing Tax Credit) 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 (CoC) staff person for Asheville-Buncombe County is staff of the City of Asheville’s Community Development Division, responsible for coordination and management of CoC community processes and efforts to reduce and end homelessness. This person oversees CDBG, HOME, ESG, and Continuum of Care funded projects related to homelessness prevention, services, and housing.

Currently, two (2) CDBG projects serve chronically homeless individuals and families. Other CDBG projects serve homeless/runaway youth and domestic violence survivors. CDBG Public Services dollars also support the community's Coordinated Entry operations, which prioritizes placement of the most vulnerable chronically homeless.

The 2019 homeless Point in Time Count demonstrated an increase in the number of chronically homeless adults after several years of decline, largely attributable to people "aging into chronicity" because of a shortage of affordable housing units and rental subsidies – people become chronically homeless because they simply cannot secure housing quickly enough. Currently, more than 90% of the Asheville-Buncombe NC-501 Continuum of Care funding supports Permanent Supportive Housing (PSH) for chronically homeless adults and families.

There is robust collaboration to serve homeless veterans and their families. The Charles George VA Medical Center's Homeless Services Program provides street outreach and oversees utilization of VASH (VA Supportive Housing) vouchers, which are prioritized through Coordinated Entry to serve the community's most vulnerable chronically homeless veterans. Asheville Buncombe Community Christian Ministries (ABCCM) operates the Veterans Restoration Quarters (VRQ), with emergency shelter, transitional housing, and VASH permanent supportive housing units, serving up to 250 homeless veterans at any given time. ABCCM also has a Supportive Services for Veterans Families (SSVF) program, which provides homeless prevention and Rapid Rehousing assistance coupled with case management.

Historically, the number of homeless families with children and unaccompanied youth has remained consistently low over the preceding five (5) years. ABCCM's Steadfast House provides emergency shelter for homeless women and their children and will soon double their capacity with the opening of a new facility, Transformation Village later in 2020. Trinity Place Runaway and Homeless Youth Shelter serves unaccompanied youth ages 7-16, with 24/7/365 shelter and case management support.

Both Homeward Bound and ABCCM prioritize use of available ESG and SSVF prevention dollars to households at greatest risk of becoming homeless (those who have had previous episodes of homelessness in the previous seven years). Pisgah Legal Services also receives CDBG funding for eviction prevention.

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 (ESG) funding in the Asheville-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. Beginning in 2018, ESG funding was reallocated in Buncombe County to reflect the need for both Rapid Rehousing and homelessness prevention. An ad hoc committee appointed from the Homeless Initiative Advisory Committee reviews, scores, and ranks ESG funding applications annually, working with the CoC Lead Staff person to prioritize funding based on community need and project performance.

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 Asheville-Buncombe Continuum of Care’s Homeless Management Information System (HMIS) is part of a multi-jurisdictional implementation, overseen by a Governance Committee representative of the nine (9) participating Continua of Care. 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. Henderson, Madison, and Transylvania Counties are part of the NC Balance of State Continuum of Care and participate in a separate HMIS implementation operated by the North Carolina Coalition to End Homelessness (NCCEH).

ESG allocations for homelessness prevention totaled \$170,412 in the last three (3) years.

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	Agency/Group/Organization	Affordable Housing Advisory Committee
	Agency/Group/Organization Type	Housing Other government - Local Planning organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless Special Needs Market Analysis Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Asheville’s AHAC is composed of 11 members who represent diverse viewpoints of community stakeholders on affordable housing. The Committee works with city leadership and staff to develop and implement the city’s affordable housing policies and plan.

2	Agency/Group/Organization	Buncombe County
	Agency/Group/Organization Type	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 Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Non-housing community development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Buncombe County Planning Department helped organize and attended the housing focus group. They also provided input as a small focus group.
3	Agency/Group/Organization	Children First/Communities in Schools of Buncombe County
	Agency/Group/Organization Type	Housing Services-Children Services-Education Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Children First/ Communities in Schools participated in housing focus groups, and provided time to discuss at their monthly Success Equation meeting with other community stakeholders.
4	Agency/Group/Organization	Housing Authority of the City of Asheville
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A close collaborative relationship between the City and HACA results in regular consultation, and specific sharing of goals in the development of this Plan. HACA participated in housing focus groups.
5	Agency/Group/Organization	Homeward Bound of Asheville
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Homeward Bound participated in housing focus groups, and is a CDBG and HOME subrecipient. Homeward Bound provides an understanding of homelessness throughout the region.</p>
6	<p>Agency/Group/Organization</p>	<p>Land of Sky Regional Council</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services-Fair Housing Services – Elderly Services - Employment Regional organization Planning organization Business Leaders Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-based Paint Strategy Market Analysis Non-housing Community Development Fair Housing</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>LOSRC coordinated the consolidated planning process and participated in housing focus groups and public forums throughout the region. Both the broadband plans and regional resilience assessment referenced in the plan are coordinated by LOSRC. They also provided information about the regional community and economic development strategy (CEDs) and workforce development strategy.</p>

7	Agency/Group/Organization	Mountain Housing Opportunities
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
8	Agency/Group/Organization	Burton Street Community Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus group.
9	Agency/Group/Organization	Henderson County
	Agency/Group/Organization Type	Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing Community development Anti-poverty strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Henderson County helped organize and participated in the housing focus group.

10	Agency/Group/Organization	Henderson Co Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Henderson County Habitat participated in a Housing focus group. 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.
11	Agency/Group/Organization	Community Housing Coalition of Madison County
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the housing focus group. 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.
12	Agency/Group/Organization	City of Brevard Planning Department
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus group.
13	Agency/Group/Organization	Transylvania County Community Land Trust
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
14	Agency/Group/Organization	Regional Aging Advisory Council
	Agency/Group/Organization Type	Housing Services - Elderly Persons Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a housing focus group meeting.
15	Agency/Group/Organization	Western Carolina Community Action
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.

16	Agency/Group/Organization	Mountain Area Health Education Center (MAHEC)
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MAHEC participated in housing focus group.
17	Agency/Group/Organization	Thrive Asheville
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis, Anti-poverty Strategy, Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Thrive participated in housing focus groups.
18	Agency/Group/Organization	Pisgah Legal Services
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis, Anti-poverty Strategy, Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
19	Agency/Group/Organization	Asheville Community Living
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Market Analysis Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
20	Agency/Group/Organization	RL Mace Universal Design Institute
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
21	Agency/Group/Organization	OnTrack WNC
	Agency/Group/Organization Type	Housing Services - Education Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
22	Agency/Group/Organization	Town of Montreat
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
23	Agency/Group/Organization	Mills Construction
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
24	Agency/Group/Organization	Asheville-Buncombe Community Land Trust
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis, Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
25	Agency/Group/Organization	Council on Aging Buncombe
	Agency/Group/Organization Type	Housing Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Market Analysis Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.

26	Agency/Group/Organization	Mountain BizWorks
	Agency/Group/Organization Type	Business leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
27	Agency/Group/Organization	Asheville Area Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Housing focus groups. Asheville Habitat 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.
28	Agency/Group/Organization	WEAVERCOOKE Construction
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.

29	Agency/Group/Organization	Asheville Buncombe Community Christian Ministry
	Agency/Group/Organization Type	Services – Children Services – Elderly Services – Persons with Disabilities Services-Victims of Domestic Violence Services – Homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
30	Agency/Group/Organization	Community Action Opportunities
	Agency/Group/Organization Type	Services – Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Housing focus groups.
31	Agency/Group/Organization	The Housing Assistance Corporation
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.

32	Agency/Group/Organization	Transylvania County Planning and Community Development Department
	Agency/Group/Organization Type	Other government – county Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Helped organize and participated in housing focus groups.
33	Agency/Group/Organization	Brevard/Transylvania Chamber of Commerce
	Agency/Group/Organization Type	Business leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Housing focus groups.
34	Agency/Group/Organization	Transylvania Association for Disabled Citizens
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.

35	Agency/Group/Organization	Town of Marshall
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Housing focus groups.
36	Agency/Group/Organization	Town of Mars Hill
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Housing focus groups.
37	Agency/Group/Organization	Hot Springs Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
38	Agency/Group/Organization	Mars Hill Housing Authority
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
39	Agency/Group/Organization	Hometruster Bank
	Agency/Group/Organization Type	Business leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
40	Agency/Group/Organization	Henderson County Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
41	Agency/Group/Organization	Village of Flat Rock
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
42	Agency/Group/Organization	Henderson County
	Agency/Group/Organization Type	Other government - county
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Helped organize and participated in housing focus groups.
43	Agency/Group/Organization	City of Hendersonville
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
44	Agency/Group/Organization	Town of Mills River
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
45	Agency/Group/Organization	Town of Fletcher
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
46	Agency/Group/Organization	Hendersonville Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
47	Agency/Group/Organization	Eblen Charities
	Agency/Group/Organization Type	Housing Services – Homeless Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
48	Agency/Group/Organization	OpenDoors of Asheville
	Agency/Group/Organization Type	Services-Education Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
49	Agency/Group/Organization	PODER Emma
	Agency/Group/Organization Type	Service –Fair Housing Civic leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in housing focus groups.
50	Agency/Group/Organization	French Broad Food Co-op
	Agency/Group/Organization Type	Business leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
51	Agency/Group/Organization	City of Asheville Planning Department
	Agency/Group/Organization Type	Other government – local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
52	Agency/Group/Organization	Western Carolina Rescue Ministries
	Agency/Group/Organization Type	Services – homeless Services – employment Services – education Services - health

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Non-housing community development Anti-poverty strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
53	Agency/Group/Organization	Asheville Area Chamber of Commerce
	Agency/Group/Organization Type	Business leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
54	Agency/Group/Organization	French Broad Food Co-op
	Agency/Group/Organization Type	Business leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-housing community development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Took HNA survey.
55	Agency/Group/Organization	Madison County
	Agency/Group/Organization Type	Health Agency Planning organization Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market analysis Non-Homeless Special Needs Non-housing community development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The county manager and staff helped organize and participated in the housing focus group. The county health department participated as well.
5	Agency/Group/Organization	NC Balance of State CoC
	Agency/Group/Organization Type	Services - homeless Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BoS CoC provided information about homelessness in the more rural counties of our region.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Asheville-Buncombe Homeless Initiative	City of Asheville	The initiative supports the goals of the Asheville-Buncombe Continuum of Care, with an emphasis on creating more housing options (housing first) and providing wrap-around services.
Asheville-Buncombe Five Year Strategic Plan on Homelessness	City of Asheville Homeless Initiative Advisory Committee	The Strategic Plan directly supports the goals of HIAC, which also prioritizes more housing options (housing first) and providing wrap-around services, as well as education, employment and transportation opportunities.
Asheville Climate Resilience Assessment and Resource Guide	City of Asheville	The resilience assessment helps inform neighborhoods of their vulnerability and risk to a variety of hazards and stressors. The resource guide provides tangible actions that citizens can take to mitigate these. This information is especially important for vulnerable populations to reduce their risks. It can also inform community investment decisions to ensure these are not jeopardized by known hazards.
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.
Brevard Comprehensive Plan	City of Brevard	Financial incentives for affordable housing development are a key housing policy.
Gro-WNC	Land of Sky Regional Council	Land use and economic strategies of the Gro-WNC plan are being used as guidelines for growth in the Consortium area. Many of the principles in the Gro-WNC- locational efficiency, housing density in urban areas, the need to incorporate affordable housing in market-rate developments- are also components of the Consolidated Plan.

Henderson County Comprehensive Plan	Henderson County	Affordable housing is cited as a key need in Henderson County.
Hendersonville Comprehensive Plan	City of Hendersonville	Affordable housing is also cited as a key need in Hendersonville. Increase in home values has outpaced the Asheville MSA and NC.
Analysis of Impediments to Fair Housing	Land of Sky Regional Council	The goals to affirmatively further fair housing are incorporated into this plan.
Living Asheville: A Comprehensive Plan for Our Future	City of Asheville	Affordable housing, equity in access to services and resources, improved public infrastructure and services, and improved transportation options are all goals in the comprehensive plan that correspond to the goals in the Strategic Plan.
LOSRC County Broadband Strategic Plans	Land of Sky Regional Council	The region is served by a variety of private providers, with varying levels of infrastructure coverage, and significant gaps in internet access in rural areas. These plans, drafted in 2019, characterize the broadband needs and opportunities in each county.
LOSRC CEDS (Community and Economic Development Strategy)	Land of Sky Regional Council	The goals in the Strategic Plan reflect the concerns and priorities in the regional SWOT analysis included in the CEDS. There is also overlap among the needs, goals strategies outlined in the CEDS and the Consolidated Plan – especially related to equitable access to training and capital to support entrepreneurship, expanding economic opportunities in the region, improving broadband access, food security, and improving supply and access to affordable and workforce housing through regional planning and collaboration.

LOSRC Regional Resilience Assessment	Land of Sky Regional Council	The regional resilience assessment is based on the same approach at the CoA Climate Resilience Assessment, but emphasizes economic resilience across the region to hazards and stressors. It also incorporates the full suite of Center for Disease Control’s social vulnerability indicators.
Mountain Area Workforce Development Plan (2016-2020)	Mountain Area Workforce Development Board of LOSRC	The Workforce Development Plan supports job training and placement, including for youth, and micro-enterprise assistance.

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 2020-2024 Consolidated Planning process included coordination with 13 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, and Woodfin 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. The NC Balance of State CoC was also consulted

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 to plan development. From October 24, 2019 – December 17, 2019, staff conducted outreach at 9 community events and meetings (e.g. WNC Career Fair, City of Asheville Holiday Lighting, and Mars Hill Holiday Parade) and held 7 focus group meetings bringing together housing advocates, developers and administrators from the public, private and non-profit sectors in each of the four Consortium counties. In addition, two evening public meetings were held at the Stephens Lee Community Center, and the Housing Needs Assessment was presented in a public meeting. In total, 258 people participated in the focus groups and public meetings.

Additional public input was solicited through an online survey, prepared by Land of Sky Regional Council and the city's Community Development Division and published in November 2019. The survey was available on the City of Asheville's Open City Hall platform, which automatically translates the survey into over 100 languages. A participation link was emailed to focus group invitees, 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 the regional newspaper and through social media. Paper copies of the survey, in English and in Spanish, were available at each public meeting, and were distributed to under-represented community organizations. 284 responses were received and tabulated. The survey results are presented in the Appendices.

Following the guidance of the City's recently updated Citizen Participation Plan, the draft of the Consolidated Plan was widely distributed for public comment in October and November of 2020. It was posted on the City's website, shared through the Community and Economic Development listserv, and its availability was noticed through email to all who attended the focus group and public forum events,

Draft

those who were invited but could not attend, and to the general public through newspaper and social media notices (in English and Spanish), neighborhood associations, and One Asheville. It was also shared with City staff, including the Director of the Community and Economic Development Department, the Economic Development Program Director, and the Office of Equity and Inclusion staff. The draft plan was presented to the Asheville Regional Housing Consortium on November 2nd, 2020, whose meeting was open to the public and publicized via the Community & Economic Development listserv and web page. It was also presented to the Affordable Housing Advisory Committee meeting on November 5th, 2020, which was also public and publicized through the same means.

The draft plan was presented to City Council and open to a formal public hearing on November 10th, 2020. Options for participating in the hearing and providing comment were publicized on the City's website and the Community & Economic Development listserv. Public comments were incorporated into the final draft, which was distributed to the persons and through the methodologies described above, on November 16th, 2020. Approval of the final draft was recommended to the Asheville City Council by the Asheville Regional Housing Consortium on December 8th, 2020.

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 remains an 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 continue to be the top priorities in our Plan.

Table 4 – 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)
1	Public Meeting	Minorities Non-English Speaking Residents of Public /Assisted Housing	17 people attended two public meetings focused on the Consolidated Plan (due to small turnout, attended multiple community events and meetings to solicit additional public input).	Participants were asked to select the type of affordable housing they most preferred: a range of multi-family options were chosen from courtyard to mid-rise (including options for communal living and community property ownership). There was also a strong preference for mobile homes (several representatives from Poder Emma participated). Background checks were discussed as a barrier to housing access. Top housing priorities were anti-displacement policies, down payment assistance, energy efficiency and weatherization. Non-housing priorities were wages/salaries, transit, and neighborhood character.	All comments received were accepted.	

2	Public Meeting	Non-targeted/ broad community	160 – the Housing Needs Assessment was presented as part of the Building our City speaker series organized by Urban 3, the Buncombe County Tourism Development Authority, Mosaic Community Lifestyle Realty, the Asheville Downtown Association, the Asheville Design Center of MountainTrue, Thrive Asheville, Carleton Collins Architecture, Aloft Asheville, and the City of Asheville	Overall, the findings of the HNA resonated with people’s lived experience with rising housing costs and very limited supply. Some specific feedback provided and questions that were asked were: Income levels (and assumptions of affordability) doesn’t capture debt to income ratio; should AMI be differentiated between renter versus owner-households; how are short term rentals like Air B-n-B affecting housing supply; is anyone using the Opportunity Zone incentives for housing development; is transit-oriented development being pursued as a strategy; has anyone seen changes in zoning result in a significant increase in affordable housing; housing costs wouldn’t be as big of an issue if people were earning a living wage – too much emphasis on tourism and associated low-paying jobs, planners need to focus on diversifying the economy. Patrick Bowen commented that the housing shortage and high prices also impacts economic development opportunities as employers consider locating in the region and determine that their employees can’t find affordable housing.		https://www.buildingourcity.org/
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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)
3	Internet and TV	Non-targeted	WLOS viewership (Western NC Upstate SC and North GA – combined 1,637,000 people over 18).	<p>Paul D’ Angelo, City of Asheville Community Development Director, and Meredith Switzer, Executive Director of Homeward Bound, were interviewed about the housing needs assessment, housing affordability issues, and linkages to homelessness.</p> <p>No direct comments received.</p>		https://wlos.com/news/local/45-of-renters-in-asheville-area-struggle-to-make-ends-meet-housing-report-shows

4	Focus Group	Other - Asheville & Buncombe	101 persons attended four housing focus groups.	<p>Affordable housing: Both access to and availability of affordable housing was the prominent need and priority expressed across all sectors. Though affordable homeownership was expressed as a continued need, affordable rental units and their availability were prioritized and it was noted that there are no units for HCV utilization because of the area’s low vacancy rates. Ensuring long-term (or permanent) affordability was emphasized as well, along with the need for more flexible regulations to encourage creative housing solutions.</p> <p>Maintaining current affordable housing stock was also prioritized. Deferred maintenance is an issue, and funding for basic repairs is needed in addition to services like roof repairs and weatherization.</p> <p>Special Needs: Stakeholders spoke to the housing needs of the most vulnerable, including those experiencing homelessness, survivors of domestic violence and people with developmental and intellectual disabilities. Maintaining rental assistance, supportive services and case management</p>	All comments received were accepted.	
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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)
				<p>were prioritized, along with removing barriers to access such as credit worthiness and criminal backgrounds.</p> <p>Families: There was concern that the number of housing insecure families and children are not accurately estimated because many living in hotels or in other temporary situations. The need for housing that accommodates larger families and older dependents was also discussed.</p> <p>Accessibility: Retrofits to accommodate disabilities and aging are greatly needed.</p> <p>Location: Stakeholders stressed the need for housing being efficiently located near transportation and services.</p> <p>Living wage: It is the belief that if the living wage was increased, affordability wouldn't be so much of an issue. Participants also discussed the issue of equity and concerns about racial wealth disparities.</p>		

5	Focus Group	Other - Henderson County	10 persons attended housing focus group.	<p>Affordable Housing: There is a severe shortage of affordable housing, especially rentals, across all income levels. There are not enough units available for people to use their vouchers. Workforce housing is needed as both rental and home ownership options. Down payment and deposit assistance programs are also needed.</p> <p>Homelessness Strategies: Transitional housing with supportive services needed in the county to move people dealing with trauma from emergency shelters to permanent housing.</p> <p>Substandard Housing: Essential Single Family Rehab (ESFR) funding has been cut in half although the need to rehab homes continues to grow as housing stock ages. For older homes, current building code requirements are difficult, if not impossible, to implement across the board. Housing replacement is another need that is usually not covered by available funding sources.</p>	All comments received were accepted.	
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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)
				<p>Accessibility: Retrofits to accommodate disabilities and aging are greatly needed.</p> <p>Density and Location: Much of the needed housing could be of a high density to offer many units located close to town, where public transport and services are available. Accessory dwelling units are another option to increase density and housing options, but are not allowed in all jurisdictions.</p> <p>Skilled labor: There is a deficit in skilled construction labor. A skills development program for high school students, similar to the Polk County Construction Academies, could help address both workforce development needs and housing needs in the region.</p>		

6	Focus Group	Other - Madison County	6 persons attended housing focus group.	<p>Affordable Housing: Madison County has a limited supply of rentals at all income levels and zero vacancy for affordable units with long wait lists. There is also a shortage of housing for people with special needs such as elderly and/or disabled. People are also relying on alternative modes of housing like cars and school buses, or are part of the invisible homeless who couchsurf. Zoning restrictions limit more affordable options like mobile homes, and septic requirements limit higher density development.</p> <p>Senior Housing: Half of all elderly have some sort of age related disability, and need accessibility improvements in order to be able to age in place.</p> <p>Substandard Housing: There is outdated housing stock and infrastructure that need costly repairs. Indoor air quality due to mold and mildew is also problem. Rehab services are badly needed.</p> <p>Housing education: Education is of importance to various populations of different needs.</p>	All comments received were accepted.	
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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)
				<p>Capacity building: Improve capacity building within the County to encourage community financial resiliency and to support developers wanting to initiate new construction of affordable stock. Participants noted it is hard to meet location efficiency requirements of some funding agencies in rural areas. A mechanism, like a community land trust, is needed to ensure long-term affordability.</p> <p>Living wage jobs: Attract new businesses offering living wages and requiring skilled workers to the area. Residents, both native and transplants, are resilient in their desire to live and grow here with the hopes of these living wage jobs and decent affordable housing.</p> <p>Transportation: Access to transportation is also a challenge that exacerbates housing and job needs. Maintenance of private roads also an issue.</p>		

7	Focus Group	Other - Transylvania County	6 persons attended housing focus group.	<p>Affordable Housing: There is a severe shortage of affordable housing in Transylvania County across the income spectrum, especially for those at workforce 80-120% median income and those considered low income, especially below 60% AMI. There is also a need for options for people considered very low and extremely low income (50%AMI and 30%AMI respectively) – particularly those who are retired and dependent on their social security.</p> <p>Fair Market Rent: The HUD-designated Fair Market Rents are lower in the county than in the rest of the consortium region, which is covered by the Asheville-Metro FMR Area. The FMRs are used to determine rental and housing assistance amounts available through HUD programs. It is \$300 less for 2-bedrooms and more than \$750 less for 4-bedrooms in Transylvania County. The Asheville-Metro FMR was re-calculated and is no longer based on the standard HUD estimation formula; however, this is an expensive process that Transylvania County has not undertaken.</p>	All comments received were accepted.	
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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)
				<p>Housing Choice Vouchers: There are not enough units to use the HCVs, which is also exacerbated by the median rent/FMR mismatch. The popularity of short-term rentals is also affecting the availability of affordable units.</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>Availability of Land: There is a lack of buildable and affordable land. The financial risks associated with building affordable housing keeps this issue current. Property acquisition and site improvements are also not prioritized for HOME funding; however are necessary to move projects forward in the first place.</p>		
8	Focus Group - Regional Aging Advisory Council	People with disabilities, Other - elderly	17 people attended and provided feedback on housing needs of older adults	More options for aging in place are needed as well as more resources for home retrofits to maintain accessibility. Issues with transportation access and pedestrian safety also discussed.	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)
9	Other - WNC Career Fair	Non-targeted/ broad community	24 people stopped at booth to discuss housing and employment needs	Housing affordability, especially in the context of job proximity, was main topic discussed. Many commute long distances because of cost of housing. Low wages also make cost of transportation challenging.	All comments accepted.	
10	Other - Give! Local Kickoff	Minorities, Non-english speaking persons (Spanish), Residents of Public/ Assisted Housing, Persons with disabilities	10 representatives of community organizations provided feedback on housing services and needs	Service providers for homeless, housing insecure, housing cost burdened, food insecure, and disabled provided information about the housing needs of their communities.	All comments 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)
11	Focus Group - Success Equation Meeting	Minorities, Non-english speaking persons (Spanish), Residents of Public/ Assisted Housing	7 representatives of community organizations provided feedback on housing services and needs	Discussion focused on the need for an anti-displacement policy and strategy as Asheville promotes an Urban Centers growth approach. The city's updated land use incentive grant (LUIG) and land disposition policy was also discussed as tools to increase affordable housing development. Thrive Asheville talked about their pilot program with landlords to understand and remove barriers to housing for Housing Choice Voucher holders. Additional topics included the possibility of a county-wide LUIG, and the need to promote housing, transit and early childhood care in Buncombe County's strategic planning process. Additional topics for the consolidated plan were also discussed: housing needs of families with children, and linkage between housing and transit access.	All comments 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)
12	Other - Asheville Holiday Lighting	Non-targeted/ broad community	Several hundred people handed cards with survey link. 15 people participated in interactive activity in which they chose their top three housing and non-housing, community development priorities.	Top housing priorities were down payment assistance, home buyer education, and energy efficiency. People were interested in both single-family and multi-family housing options. Top non-housing priorities were wages/salaries, transit access, and neighborhood character.	All comments accepted.	
13	Other – Mars Hill Holiday Parade	Non-targeted/ broad community	5 people participated in interactive activity in which they chose their top three housing and non-housing, community development priorities.	Top housing priorities were multi-family options, and heating cooling assistance. Top non-housing priority was after school care and summer program.	All comments accepted.	

Draft

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)
14	Internet Outreach	Non-targeted/ broad community	284 survey comments were received, 219 provided completed survey answers related to housing issues	Summary of results: People spent an average of 35% of their income on housing, and the percentage of those cost burdened decreased with age (it was highest in the 18-24 year old category). Most respondents were homeowners, but renters, homeless, housing insecure and housing assistance recipients also participated. Size was the biggest problem people cited with their current residence, followed by substantial repairs needed and rent/mortgage too expensive. Others concerns included rising property taxes, zoning restrictions on affordable and group housing, and outdated utility infrastructure. For those looking for housing over 37% could not find a suitable and affordable option. People also cited a mismatch between wages and housing costs.	All comments received were accepted.	https://www.opentownhall.com/portals/239/Issue_7997
15	Focus Group	Other - ARHC	Members of the Housing Consortium	Following the presentation of the ConPlan outreach process and highlights of significant changes, the committee moved to adopt the plan and submit to council.	All comments received were accepted.	

Draft

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)
16	Focus Group	Other - AHAC	Members of the Affordable Housing Advisory Committee	Members were encouraged to review. One participant asked if a timeline or funding has already been identified for the UDO and other regulatory updates to support density increases mentioned in the plan.	All comments received were accepted.	https://publicinput.com/L317
17	Other – Public Hearing	Non-targeted/ broad community	AVL City Council, 1 call-in public comment	Public comment focused on the need to speed up the development of new affordable rental housing.	All comments received were accepted.	https://publicinput.com/16035/

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Asheville Community and Economic Development Department retained Bowen National Research in August of 2019 for the purpose of conducting a regional Housing Needs Assessment. The region includes the counties of Buncombe, Henderson, Madison, and Transylvania. Additional analysis was conducted exclusively on Asheville, the region's largest city. The purpose of this Housing Needs Assessment is to provide data and analysis regarding the demographics, economics and housing inventory; however, to keep this plan manageable, only portions of the HNA are included here. Please refer to the full 342-page Bowen report here: <https://www.ashevillenc.gov/department/community-economic-development/community-development/plans-and-reports/>.

Summary of Housing Needs

Based on the demographic characteristics and trends of the city, as well as the availability among the existing housing stock (and accounting for product in the development pipeline) that was shown in the commissioned Housing Needs Assessment, it appears the greatest housing needs in the city of Asheville and the region include the following

- **Rental Housing** – Asheville has a large and well-balanced supply of rental alternatives. However, it is noteworthy that the multifamily rental housing supply is operating at an overall 97.2% occupancy rate, which is high. While most of the vacancies in the market are among the market-rate supply, these units remain in high demand as evidenced by their 96.3% occupancy rate. More importantly, there are eight vacancies among the 2,758 surveyed affordable (tax credit and government-subsidized) rental units in the city. This yields a 99.7% occupancy rate. This occupancy rate and the long wait lists maintained at these locations indicate that there is pent-up demand for affordable housing in the city. While there appears to be a need for all affordability levels, the greatest need is for housing serving lower income households.

Across the region there are very few *available* rental alternatives, with multifamily rentals operating at an overall 3.2% vacancy rate and non-conventional rentals having a vacancy rate close to 1.0% (typically, healthy and well-balanced markets operate at vacancy levels of 4% to 6%). While the relatively large number of multifamily rental units that have been introduced into the market over the past five years has pushed the market's overall vacancy rate from 1.0% in 2014 to 3.2% in 2019 and the market is in a better position to meet the needs of many more residents than in the recent past, the market continues to lack a sufficient inventory of affordable rental properties (e.g. government-subsidized and Tax Credit).

Through efforts made by both the public and private sectors in recent years, hundreds of multifamily units that are affordable to lower income households (generally earning less than 80% of AMHI) have been added to the area housing inventory, yet only six (0.3%) of the 1,917 surveyed Tax Credit units and just two (0.1%) of the 3,059 surveyed government-subsidized units are vacant. According to management at these affordable rental alternatives, most properties have long wait lists (one as long as 400 households). While Housing Choice Vouchers provide some relief to low-income households, the region's housing authorities reported a 2,107 household wait list for such vouchers. Also, many vouchers are returned as individuals and families cannot find landlords and local housing in the private market willing to accept them. As such, there is clear pent-up demand for affordable rental housing.

- **Owner Housing (for-sale)** – The number of homes that have sold per year in Asheville has fluctuated slightly over five of the past three years, though it has been notably lower than it was in 2013 and 2014. Excluding the partial year of 2019, the median sales prices have increased in each of the past seven years. The for-sale housing market is considered to be strong. Only 5.3% of the available for-sale housing stock is priced under \$200,000. A notable share (35.0%) of for-sale product is priced over \$500,000. As such, the Asheville for-sale housing market appears to be lacking product priced under \$200,000, though the large amount of growth projected among higher income households will add to the demand for product priced above \$200,000.

Regionally, while the overall *available* inventory of for-sale housing has diminished from 3,669 units in 2014 to 2,750 in 2019, the decrease is more pronounced among product that is affordable to moderate-income households. In 2014, there were 1,011 homes available for purchase that were priced under \$200,000 and generally affordable to households with incomes of \$60,000 and higher. Today, there are only 229 such homes available in the region, representing a decline of 77.3% of the affordable for-sale housing supply. As a result, moderate-income households, including many first-time homebuyers have very limited options. With median list price increasing from \$290,418 in 2014 to \$419,000 in 2019 (representing a 44.3% increase), the challenge of moderate-income households to buy a home will become worse if such trends continue.

- **Senior Care Facilities** – Senior housing reported an overall occupancy rate of 92.3% (7.7% vacant) in Asheville, with similar or higher high occupancy rates across the region. The greatest household growth by age in the region over the next five years is expected to occur among households ages 65 and older, increasing by more than 10,000 households during this time. This growth is attributed to the combination of seniors relocating and retiring to the Asheville area and due to seniors aging in place. Due to the lack of available housing, particularly multifamily rental housing alternatives, the region will need to modify and/or expand its supply of senior-oriented housing to meet this growth. This will include independent living alternatives (accessible apartments, cottage- or ranch-style condominiums, etc.) as well as senior care housing product (congregate care facilities, adult care homes, and nursing homes).

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

Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	398,912	450,804	13%
Households	168,748	190,671	6.4%
Median Income	\$41,645	\$55,106	25%

Table 5 -- Housing Needs Assessment Demographics

Data Source: Bowen Report 2019 (referencing 2010 Census, ESRI, Urban Decision Group, Bowen National Research)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	18,764	19,970	28,820	17,370	76,040
Small Family Households	5,333	5,518	8,959	6,533	34,905
Large Family Households	789	841	1,741	919	3,662
Household contains at least one person 62-74 years of age	3,303	4,409	7,089	4,127	20,921
Household contains at least one person age 75 or older	2,536	4,106	5,013	2,347	8,182
Households with one or more children 6 years old or younger	2,199	2,938	3,613	2,230	6,170

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Asheville experienced an increase in both population and households between 2000 and 2010. The city population increased by 11,341 (13.6%) and households increased by 5,342 (14.3%) between 2010 and 2019. It is projected that the Asheville population and households will increase by 6,891 (7.3%) and 3,254 (7.6%), respectively, between 2019 and 2024. Projected increases in both population and households for the city of Asheville are expected to outpace population and household growth rates within the region.

Table 7-- Total Population and Household Comparison, 2000, 2010, 2019, 2024

	Total Population		Total Households	
	Asheville	Region	Asheville	Region
2000 Census	74,016	344,472	32,997	143,510
2010 Census	83,507	398,912	37,422	168,748
Change 2000-2010	9,491	54,440	4,425	25,238

Percent Change 2000-2010	12.8%	15.8%	13.4%	17.6%
2019 Projected	94,848	450,804	42,764	190,671
Change 2010-2019	11,341	51,892	5,342	21,923
Percent Change 2010-2019	13.6%	13.0%	14.3%	13.0%
2024 Projected	101,739	479,243	46,018	202,833
Change 2019-2024	6,891	28,439	3,254	12,162
Percent Change 2019-2024	7.3%	6.3%	7.6%	6.4%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

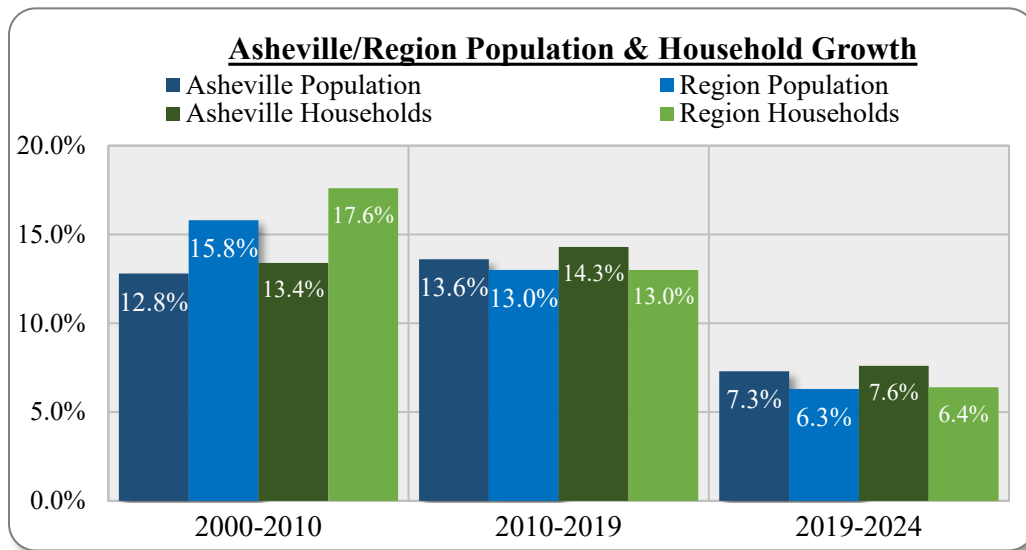
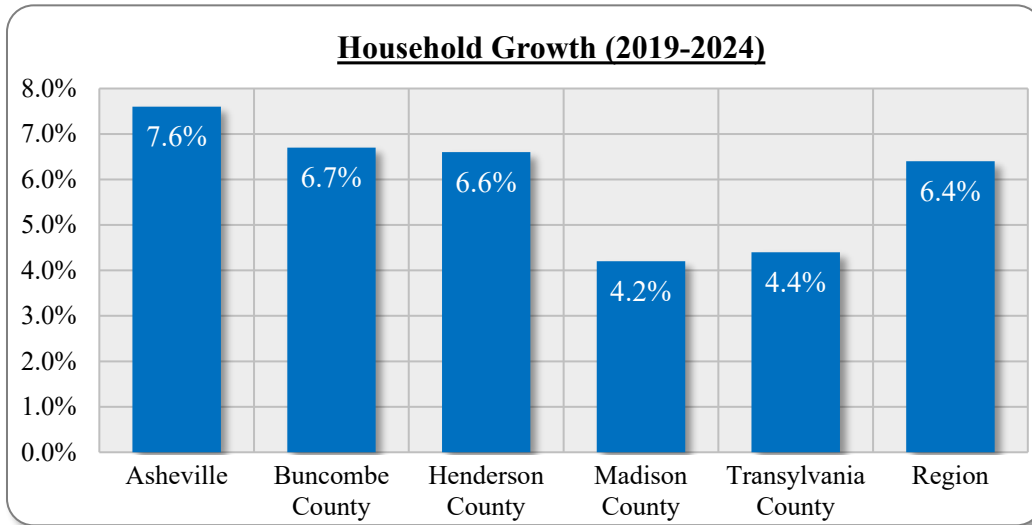


Figure 1 - Household growth by county, and population and household comparison between Asheville and region.

Table 8 – Comparison of households by age, 2010, 2019, 2024

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Asheville	2010	2,413 (6.4%)	6,844 (18.3%)	6,362 (17.0%)	6,474 (17.3%)	6,506 (17.4%)	4,156 (11.1%)	4,667 (12.5%)
	2019	2,516 (5.9%)	7,252 (17.0%)	6,971 (16.3%)	6,495 (15.2%)	7,470 (17.5%)	6,336 (14.8%)	5,724 (13.4%)
	2024	2,679 (5.8%)	7,508 (16.3%)	7,332 (15.9%)	6,809 (14.8%)	7,498 (16.3%)	7,163 (15.6%)	7,029 (15.3%)
	Change 2019-2024	163 (6.5%)	256 (3.5%)	361 (5.2%)	314 (4.8%)	28 (0.4%)	827 (13.1%)	1,305 (22.8%)
Region	2010	6,351 (3.8%)	22,272 (13.2%)	27,173 (16.1%)	31,960 (18.9%)	33,120 (19.6%)	24,597 (14.6%)	23,275 (13.8%)
	2019	6,367 (3.3%)	23,898 (12.5%)	27,973 (14.7%)	30,847 (16.2%)	37,533 (19.7%)	35,173 (18.4%)	28,880 (15.1%)
	2024	6,674 (3.3%)	23,703 (11.7%)	29,395 (14.5%)	31,143 (15.4%)	37,366 (18.4%)	39,172 (19.3%)	35,380 (17.4%)
	Change 2019-2024	307 (4.8%)	-195 (-0.8%)	1,422 (5.1%)	296 (1.0%)	-167 (-0.4%)	3,999 (11.4%)	6,500 (22.5%)

Source 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2019, the largest share of households in the city of Asheville is headed by a person between the ages of 55 and 64. By 2024, it is projected that the largest share (16.3%) of households by age in Asheville will be within the 25- to 34-year and the 55- to 64-year age cohorts. It is projected that the largest increase in the number of households will be among those age 75 and above, increasing by 1,305 (22.8%) households during this period. Asheville is projected to increase its number of households among all age segments from 2019 to 2024. This broad growth will add to a diverse need of housing product over the next few years.

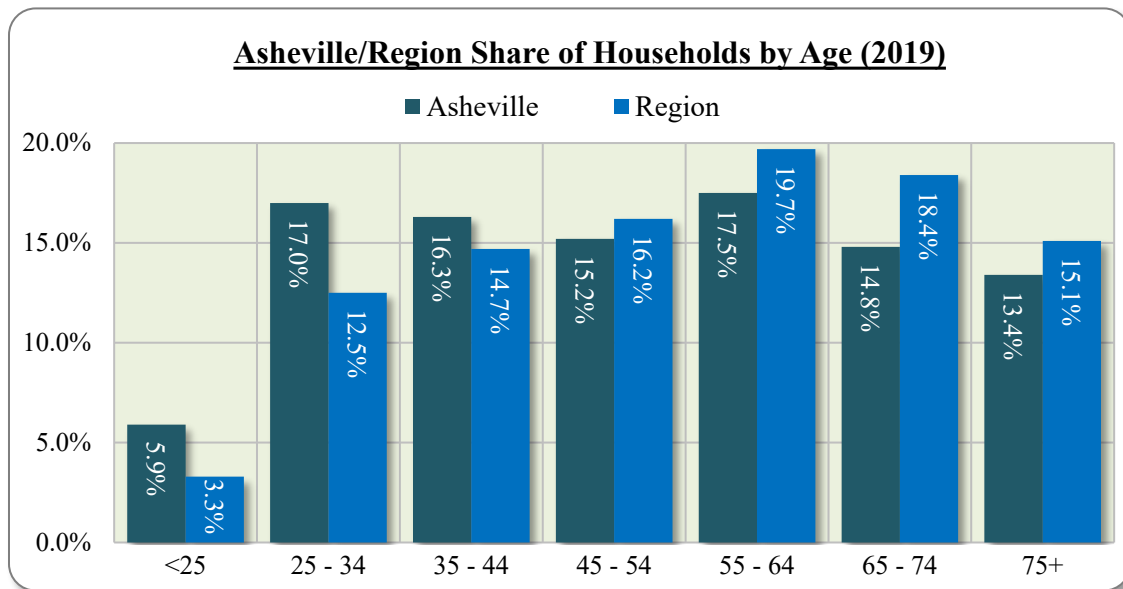


Figure 2 - Distribution of households by age.

Table 9 — Asheville's households by size by tenure for selected years

		City of Asheville - Persons Per Household by Tenure						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
Renter	2010	8,177 (45.7%)	5,332 (29.8%)	2,545 (14.2%)	1,070 (6.0%)	773 (4.3%)	17,897 (100.0%)	1.93
	2019	10,785 (47.5%)	7,631 (33.6%)	2,230 (9.8%)	1,362 (6.0%)	697 (3.1%)	22,706 (100.0%)	1.84
	2024	11,656 (47.6%)	8,404 (34.3%)	2,227 (9.1%)	1,462 (6.0%)	729 (3.0%)	24,478 (100.0%)	1.82
Owner	2010	6,162 (31.6%)	7,295 (37.4%)	2,898 (14.8%)	2,128 (10.9%)	1,043 (5.3%)	19,525 (100.0%)	2.21
	2019	6,609 (32.9%)	7,907 (39.4%)	2,517 (12.5%)	2,132 (10.6%)	893 (4.4%)	20,058 (100.0%)	2.14
	2024	7,148 (33.2%)	8,570 (39.8%)	2,618 (12.2%)	2,274 (10.6%)	932 (4.3%)	21,542 (100.0%)	2.13

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National

Housing Needs Summary Tables

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

While the Asheville Regional Housing Needs Assessment did not evaluate the combination of housing problems within a variety of *income groups*, it did evaluate the number of households experiencing one or more of the following housing problems: living in substandard housing (lacking complete indoor plumbing or kitchen facilities, overcrowded households, severe overcrowded households, cost burdened households, and severe cost burdened households).

The following table summarizes the housing issues by tenure for Asheville (please see Bowen Report for additional information by county). It is important to note that some occupied housing units have more than one housing issue.

Table 10 – Housing issues by tenure

Housing Issues by Tenure				
Housing Issue	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Incomplete Kitchen	333	1.7%	69	0.3%
Incomplete Bathroom	63	0.3%	45	0.2%
Overcrowded	1,645	8.4%	145	0.7%
Cost Burdened	9,210	46.8%	4,976	25.1%
Lead Paint	10,319	52.4%	12,083	61.0%

Sources: 2010 Census; ESRI; 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research. Note that Housing Issues by Tenure may overlap with other issues. Lead Paint estimates are based on year built

The greatest housing issues facing residents of the city appear to be associated with cost burden and lead paint exposure. Note that over half of renter-occupied and owner-occupied households in Asheville have the potential for lead paint issues, indicative of older housing stock. The high share (46.8%) of cost burdened renter households indicates that many renters in the city are paying a disproportionately high share of their income toward housing costs, which is likely due to a lack of affordable housing.

Among the region's renter households, a total of 26,172 (45.9%) are cost burdened and 11,015 (19.3%) are severe cost burdened. Within the region, a total of 24,560 (20.7%) owner households are cost burdened while 9,577 (8.1%) are severe cost burdened. The following table summarizes cost-burdened households across all counties and the city (note: the percentages are calculated out of total households by tenure for each jurisdiction and are also based on the 2013-2017 ACS).

Table 11 – Cost burden comparison

County	Cost Burdened				Severe Cost Burdened			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Asheville	9,210	46.8%	4,976	25.1%	3,713	18.9%	1,911	9.6%
Buncombe County	17,643	46.1%	14,310	21.3%	7,439	19.4%	5,283	7.9%
Henderson County	6,196	46.8%	6,784	19.6%	2,472	18.7%	2,754	8.0%
Madison County	809	38.2%	1,423	22.8%	440	20.8%	544	8.7%
Transylvania County	1,524	44.8%	2,043	19.0%	664	19.5%	996	9.3%
Region	26,172	45.9%	24,560	20.7%	11,015	19.3%	9,577	8.1%
North Carolina	600,819	44.3%	538,137	21.4%	292,735	21.6%	213,458	8.5%

Source: 2013-2017 American Community Survey

The following table summarizes housing problems in Asheville by income group.

	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	389	150	220	55	814	43	79	85	15	222
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	158	285	425	129	997	12	30	93	14	149
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	150	385	315	135	985	169	149	188	169	675

Housing cost burden greater than 50% of income (and none of the above problems)	5,969	2,903	614	215	9,701	3,471	2,328	1,705	604	8,108
Housing cost burden greater than 30% of income (and none of the above problems)	1,438	3,397	4,907	1,333	11,075	1,608	1,811	3,896	2,023	9,338
Zero/negative Income (and none of the above problems)	1,037	0	0	0	1,037	864	0	0	0	864

Table 12 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,669	3,723	1,584	534	12,510	3,695	2,589	2,065	814	9,163
Having none of four housing problems	3,372	6,359	10,443	5,461	25,635	3,102	7,320	14,709	10,525	35,656
Household has negative	1,037	0	0	0	1,037	864	0	0	0	864

income, but none of the other housing problems										
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Table 13 – Severe Housing Problems

Data 2011-2015 CHAS
Source:

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	2,557	2,343	1,899	6,799	1,463	1,205	1,709	4,377
Large Related	379	305	314	998	178	233	363	774
Elderly	1,365	1,251	1,228	3,844	2,168	1,848	2,233	6,249
Other	3,523	2,942	2,533	8,998	1,369	910	1,362	3,641
Total need by income	7,824	6,841	5,974	20,639	5,178	4,196	5,667	15,041

Table 14 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	1,927	959	60	2,946	1,200	722	549	2,471
Large Related	295	15	35	345	164	175	115	454
Elderly	965	589	420	1,974	1,304	921	719	2,944
Other	2,999	1,483	204	4,686	871	512	368	1,751
Total need by income	6,186	3,046	719	9,951	3,539	2,330	1,751	7,620

Table 15 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	308	565	590	179	1,642	146	160	229	154	689
Multiple, unrelated family households	0	30	70	60	160	35	4	47	29	115
Other, non-family households	0	70	145	25	240	0	15	0	0	15
Total need by income	308	665	805	264	2,042	181	179	276	183	819

Table 16 - Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	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								

Table 17 - Crowding Information – 2/2

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

One- and Two-Person Households Dominate the Region and are Projected to Experience the Greatest Growth, Meanwhile the Inventory of Housing that can Accommodate Larger Family Households is Limited – While all *renter* household sizes are projected to increase between 2019 and 2024, most of the projected growth will occur among one- and two-person households. These growth trends indicate that while smaller units (e.g. studio to two-bedroom) will likely be needed, there will also be a need for larger bedroom types to be added to the region’s housing stock over the next several years. Between 2019 and 2024, two-person owner households are projected to increase by 4,249 (7.7% increase). This growth will increase demand for studio, one- and two-bedroom units, possibly within condominium, townhome and cottage style units. Three-person or larger households are also projected to grow during this period, likely increasing the need for larger housing units (i.e. three-bedroom or larger units) during the next several years. The number of households (2,000+) living in overcrowded housing indicates that a notable segment of the existing housing supply is not meeting the needs of many of the region’s residents.

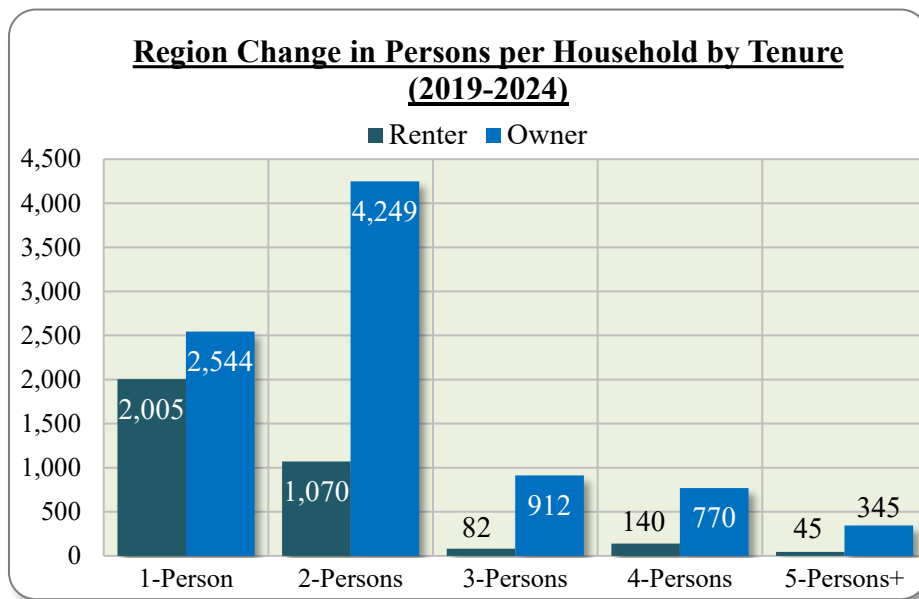


Figure 3 - Projected change in persons per households

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 more than 100,000 people in the region that fall into one or more of the several special needs categories considered in this report. These special needs populations within the region are summarized below.

Table 18 - Special needs populations across region

Asheville Region Special Needs Populations			
Special Needs Group	Persons	Special Needs Group	Persons
HIV/AIDS	1,051	Persons with Disabilities	60,252
Victims of Domestic Violence	839	Elderly (Age 62+)	122,414
Persons with Substance Abuse	706	Frail Elderly (Age 62+)	8,464
Adults with Mental Illness	10,990	Ex-Offenders (Parole/Probation)	630
Adults with Severe Mental Illness	84	Unaccompanied Youth	87**
Multi-Generational Households	5,433	Homeless Veterans	256*
Homeless Population	719		

Note: Data sources cited in *Addendum A: Sources*

*Number only available for Buncombe County

**2013 Asheville Regional data

Disabled

The lack of affordable housing exacerbates the economic challenges faced by approximately 60,252 individuals with disabilities who reside within the Asheville region. It should be noted that Madison and Transylvania counties have the highest percentage (16.3% and 16.6%) of their population living with a disability as compared to Buncombe (13.6%) and Henderson (15.7%) counties, both of which are close to the overall regional average (15.6%). Ambulatory disabilities (which prevent an individual from walking or climbing stairs) are the most common types of disabilities in the region, affecting 28.3% of adults with disabilities. In 2018, only 12.9% (7,772 persons) in the Asheville MSA with a disability received Supplemental Security Income (SSI) benefits equal to \$1,185 per month on average, according to the Social Security Administration. Note that the SSI payment was between \$300 and \$350 in Transylvania and Madison counties, as shown in the following table.

Table 19 - Disabled population by county

	Total Disabled Population by SSI Recipient Status				
	Buncombe County	Henderson County	Transylvania County	Madison County	Region
Noninstitutionalized Disabled Population	33,895	17,471	5,438	3,448	60,252
Total Blind & Disabled* 2018 SSI Recipients	5,029	1,579	604	560	7,772
Payment	\$3,181	\$899	\$313	\$345	\$1,185

Source: ACS S1810 2017 5-Year Estimates; 2018, Social Security Office of Retirement & Disability Policy

*Blind & Disabled separated because the blind can earn up to \$2,040 and other disabled only \$1,220 per month, while still qualifying for disability benefits

Regionally, 87.5% of individuals with disabilities are unemployed (ACS C18120). Likewise, 93.3% of adults with disabilities in the region have incomes below the poverty line and most are unemployed (47.3%). Even among those throughout the region with disabilities who are employed, 12.7% have incomes which fall below the poverty line (ACS B23024). According to the U.S. Department of Labor, employers are legally allowed to pay employees with disabilities less than the minimum wage. In North Carolina, more than 5,300 hourly employees are paid subminimum wages and 87.0% of those employees work in

community rehabilitation centers or sheltered workplaces, according to a Duke University Sanford School of Public Policy 2018 document on improving access to affordable housing in the Triangle region.

According to *Priced Out in 2017*, a study discussing severe housing affordability problems experienced by persons with disabilities, a person with a disability receiving SSI who is unemployed would have to pay 97% of their monthly income to rent a one-bedroom apartment in Asheville. Currently, there are approximately 75 Non-Elderly Disabled (NED) vouchers targeted to people with disabilities in use within the city of Asheville, according to the Technical Assistance Collaborative.

A representative from Disability Partners of Asheville noted that accessible housing for disabled persons is greatly needed within the Asheville region as there is approximately a four-year waitlist for targeted referral housing for these units in addition to the six to thirteen month waiting list for affordable housing. According to the representative, current benchmark requirements favor people in skilled care facilities who qualify for the Money Follows the Person Program (MFP), the homeless, and people with a severe and persistent mental illness. The resulting lower priority placed on people with disabilities combined with the relocation of funds to hurricane disaster relief has resulted in Disability Partners only being able to find accessible housing for approximately two people with disabilities in the last two years. Additionally, the properties that claim to have accessible units are often turned down by disabled persons because they do not work for their specific needs. Examples of these situations include showers which don't work for wheelchairs, people who cannot hear the doorbell, and people who cannot be in an accessible unit if it is not on the ground level. Although they may be ADA approved, or at least meet building code standards, the number of accessible units is deceptive as there is a wide spectrum of disabilities, a nuance of the disability issue which is currently being addressed by the Universal Design Institution in Asheville.

Currently, it is unknown as to how many housing units specifically for the disabled population exist within the subject region as this data is currently not tracked. As part of Bowen National Research's survey of area multifamily apartments, the number of units that are handicapped accessible at each project were identified (based on estimates from property managers). Overall, 281 accessible units were identified among the region's 182 surveyed multifamily projects, representing 1.6% of the surveyed supply. While this survey does not include all multifamily rentals in the region, and not all property managers that were interviewed knew or would provide the number of accessible units, this analysis provides a conservative estimate of the relationship between persons with disabilities and the share of multifamily units that are handicapped accessible.

Table 20 - Total number of accessible units

Total Number of Accessible Units - Asheville Region	
City of Asheville	156*
Buncombe County	211
Henderson County	27
Madison County	0
Transylvania County	38
Overall Total	281

*Not reflected in overall total because it is already accounted for within Buncombe County

Based on this data, it appears a very small share of multifamily rental housing units meet the specific needs of the region's disabled population.

Victims of Domestic Violence

The North Carolina Council for Women identified 60,145 victims of domestic violence who sought services from local domestic violence programs in North Carolina from 2018 to 2019. According to this survey, there were 12,242 domestic violence victims and children who sought refuge in emergency shelters or transitional housing within North Carolina and 5,750 victims were referred to other area shelters due to lack of space. The following table summarizes the total number of victims who received shelter and non-residential services in the Asheville region.

Table 21 - Domestic violence program statistics

	Domestic Violence Program Statistics 2018-2019		
	Total Persons Receiving Shelter Services (Referred to area shelters)	Total Persons Receiving Non-Residential Services	Total Calls Received
Asheville/Buncombe County	333 (415)	22,113	3,634
Henderson County	239 (74)	2,418	607
Transylvania County	99 (1)	2,162	843
Madison County	168 (16)	1,447	281
Overall Total	839 (506)	28,140	5,365

Source: North Carolina Council for Women 2018-2019 County Statistics

Of the 839 victims who received shelter within the Asheville region, 506 victims were referred to other area shelters due to program overcapacity. According to various local area service providers within the Asheville region there is a need to expand availability of emergency shelters serving victims of domestic violence. Helpmate outsources demand of its shelter services to Henderson County, as the waiting list for transitional housing is shorter than the waiting list in Asheville. Currently, there are four primary shelters in the Asheville region which serve the counties (Buncombe, Henderson, Madison and Transylvania). Furthermore, Buncombe County has experienced 23 domestic violence-related deaths since 2010, while Asheville is the tenth ranked city in North Carolina in terms of domestic violence hotline call volume. Statewide, shelter from domestic violence is the most frequently requested service from hotline callers.

Table 22 - Housing options available to victims of domestic violence

Supportive Housing for Victims of Domestic Violence				
Housing Provider (County Served)	Total Population Served	Total Beds	Average Length of Stay (Days)	Nights of Safe Shelter
Helpmate (Buncombe)	191	25	33	6,286
My Sister's Place (Madison)	100	N/A	30-35	3,000-3,500
Mainstay (Henderson)	137	36	81	11,145

SAFE of Transylvania County/ Stacey's House (Transylvania)	N/A	N/A	N/A	N/A
Overall Total	428	61	144+	20,431+

Sources: Helpmate 2017-2018 Annual Report; My Sister's Place Website; Mainstay 2016-2017 Annual Report

N/A- Not Available

What are the most common housing problems?

In addition to the government-subsidized units in Asheville, there are some properties which have units set aside for persons with disabilities or who suffer from substance abuse or homelessness. However, these are few in number and do not adequately serve the overall needs of the area's residents. This is particularly true of housing serving low-income households, as all Tax Credit and subsidized housing is fully occupied and have wait lists. As such, the lack of available and affordable housing for many of these special needs populations who are often low-income households remain a primary problem.

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

The largest numbers of special needs persons are among persons with disabilities (see previous question), adults with mental illness and the frail elderly (persons age 62 and older requiring some level of assistance with Activities of Daily Living). According to interviews with area stakeholders, housing alternatives that meet the specific needs of these populations are limited, forcing many households to live in housing situations that are not conducive to their needs, are not affordable, or force people to become homeless.

Mental Illness

According to the most recent Annual Statistical Report from the North Carolina Division of Mental Health, there were 355,665 persons in the state who were served in 2017. Of the 355,665 persons served, 70.0% were being treated for a mental illness, 24.9% were treated for substance abuse, and 5.1% were developmentally disabled. Specifically, under the jurisdiction of Vaya Health, which serves the Western North Carolina region, there were 39,509 persons served. Of these persons, 71.9% (28,441) were being treated for a mental illness and 23.0% (9,102) for substance abuse which is comparable with the state average. The following information was determined from the North Carolina Office of State Budget and Management, regional health providers and local resident feedback.

Table 23 – Mental health services

	Persons Served in Area Mental Health Programs	Total Beds in Licensed Mental Health Facilities	Ratio of Persons Unable to Obtain Needed Mental Health Services in Past Year
Asheville/Buncombe County	7,034	732	16.3%
Henderson County	1,916	127	9.2%
Madison County	869	47	4.0%
Transylvania County	1,171	115	11.6%
Overall Total	10,990	1,021	N/A

Source: North Carolina Office of State Budget and Management (2018); Mental Health Facilities (G.S. 122 C) Licensed by the State of North Carolina (2019); 2018 WNC Healthy Impact Community Survey

It should also be noted that there were 3,083 persons who were provided services to treat severe mental illness within North Carolina psychiatric hospitals in 2017. Of the 3,083 persons served with a severe mental illness, 2.7% (84) were within the Asheville region. Since 2006, the number of persons served within these hospitals in the Asheville region has decreased by 90.4%. The state of North Carolina appears to be actively engaged by providing housing within state licensed mental health facilities to this Special Needs population. Within the Asheville region, there is a total capacity of 1,021 beds located within 184 facilities.

Frail Elderly

Based on data provided by ESRI, it is projected that the study region has an estimated 122,414 persons age 62 and older. This is a notable increase from the 2010 Census, which indicated that this senior age cohort consisted of 90,701 people. Many of these aging adults live independent lives and do not rely on any supportive services, and a large majority (78.6%) live in owner-occupied housing. However, based on our interviews with local sources and our own observations, there are many older adults in the region that do not live in senior-oriented housing. As a result, many of the area's elderly are likely living in housing that does not meet their specific needs. Therefore, as this base of seniors continues to grow over the next decade, additional housing to meet their specific needs should be an area of focus for future housing development alternatives.

While many of the area's aging adults can live independently, a notable portion of the older population has physical or mental limitations that create challenges to live without some level of assistance and/or appropriate housing. According to the U.S. Centers for Disease Control and Prevention's *Summary Health Statistics for U.S. Population National Health Interview Survey 2018*, 3.9% of persons between the ages of 65 and 74 require assistance with at least three Activities of Daily Living (ADL) and 11.6% of persons over the age of 75 require ADL assistance nationally. Applying these shares to the region's estimated 2019 population of persons age 65 and older yields an estimated 8,464 elderly persons requiring ADL assistance. These 8,464 persons are categorized as "Frail Elderly" and likely require either home health care services or senior care housing to meet their specific needs.

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

One measure of people most vulnerable to becoming homeless is the number of people living in poverty. The following table summarizes the number of people that live above or below the poverty level.

Table 24 - Poverty level

		Population by Poverty Status						Total
		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	
City of Asheville	Number	3,068	8,533	1,216	12,202	46,892	13,046	84,957
	Percent	3.6%	10.0%	1.4%	14.4%	55.2%	15.4%	100.0%
Buncombe County	Number	8,523	20,740	3,328	39,038	133,151	41,369	246,149
	Percent	3.5%	8.4%	1.4%	15.9%	54.1%	16.8%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research

It is estimated that 12,817 people live in poverty within the city of Asheville, representing over 15% of Asheville’s population. In comparison, the share of people living in poverty in Buncombe County is 13.3%.

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

Youth aging out of foster care and ex-offenders are two populations that are at a higher risk of homelessness, as both populations often have issues limiting their earning capacity.

Youth Aging Out of Foster Care

Many youths in the foster care system “age out” at 18 without a place to call home and lack many life skills and more teenagers in the state of North Carolina aged out of foster care in 2016 than any other year in the past 15 years. Between 2001 and 2016, the number of persons that aged out of foster care increased by 70% according to the data collected by the Jordan Institute for Families.

Based on the Housing Needs Assessment in 2014, there were 87 youth that aged out of the system from 2012 to 2013 specifically within the Asheville region. It should be noted that Buncombe County serves approximately 77% of youth aging out of the foster care system. It should also be noted that in 2013 there were 11 youth (12.6%) who aged out who were reported as homeless within Buncombe and Henderson counties. While there are limited supportive services available to youth once they age out of the foster care system in North Carolina, the LINKS program provides some support to youth upon emancipation.

Re-Entry Population

Based on a past interview with a representative from the Department of Public Safety, recently incarcerated individuals within the Asheville region who are reintegrating back into society from prison are at 10% risk of homelessness. However, according to local sources, it is believed that the true number of formerly incarcerated individuals that are released into homelessness is likely much greater. Few affordable housing options are available to individuals with a criminal background and finding a living wage job is very difficult. Specifically, in 2019 the North Carolina Department of Public Safety released approximately 876 inmates to the Asheville region, approximately 580 of which were released to Buncombe County. The following graph depicts the released inmates on a monthly basis in all four counties.

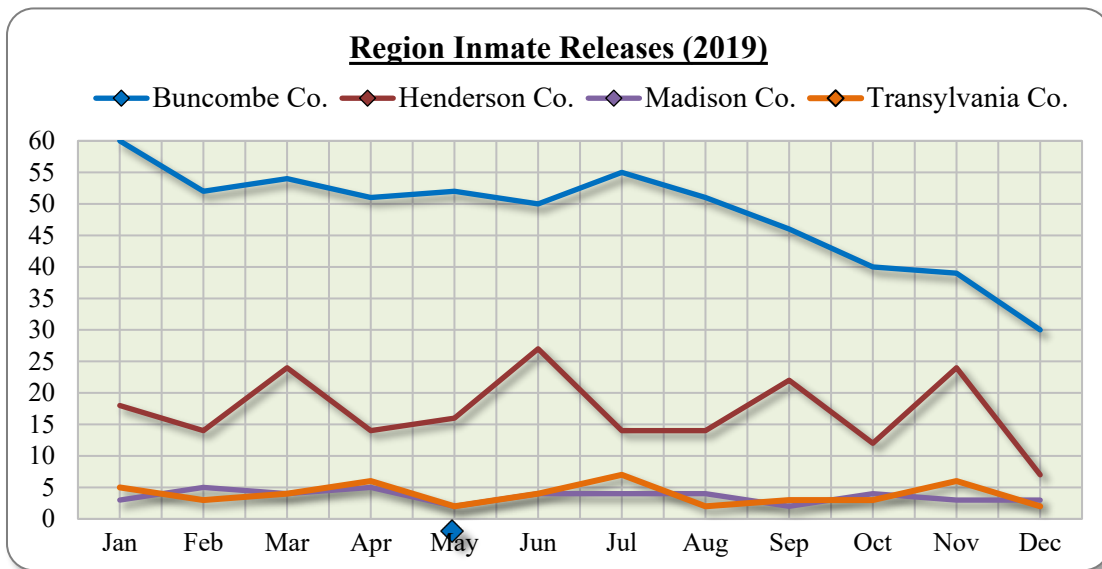


Figure 4 - Monthly inmate releases by county.

RHA Health Services, which is a local intermediary agency of the State Re-entry Council Collaborative (SRCC), was established in 2017. It is currently drafting housing-related policy recommendations which will be implemented by local re-entry councils or adult prisons which have been retrofitted into designated re-entry facilities. The SRCC is the first component of the 2018 North Carolina Re-entry Action Plan, which aims to expand local re-entry councils (LRCs). According to a representative of North Carolina Department of Public Safety (NCDPS), there are currently 18 LRCs, including one in Buncombe County. Re-entry services through LRCs are available to all ex-offenders, but the exact services offered vary significantly by location. Some re-entry support is available in the more rural areas of Madison and Transylvania counties through local churches; however, many former offenders end up relocating to Buncombe County due the lack of supportive services in the other counties.

The 2018 Re-Entry Plan also addressed re-entry barriers by supporting evidenced-based permanent supportive housing models particularly in jurisdictions where there are high concentrations of high utilizers (people who frequently cycle through jails, hospitals, homeless shelters, and mental health facilities). Homelessness can be both a contributing factor and a consequence of having a criminal record. The National Law Center on Homelessness and Poverty reported in 2015 that more than 25% of those

experiencing homelessness report being arrested for common loitering, begging, sitting, lying down or sleeping in public. According to a representative, 84% of the homeless housed by Homeward Bound (a Buncombe County shelter) in the last two years have had a criminal record. Representatives of transitional and permanent housing in the area estimated that 20% of residents may come directly from prison, while the remaining 80% are “secondary re-entry” cases.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

The following two sections 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 room, or having a cost burden greater than 30% of their income.

In the following tables, the data supplied by HUD has been processed to show the percentage of households with problems. Those that exceed 10% of the jurisdiction’s rate are highlighted. However, it should be noted that the small numbers for most of the populations likely have large margins of error, which means the data should be interpreted in relative rather than absolute terms.

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	Total HH	% Problem
Jurisdiction as a whole	13,410	3,443	1,901	18,754	71.5
White	10,341	2,994	1,341	14,676	70.5
Black / African American	1,585	335	299	2,219	71.4

Asian	59	10	0	69	85.5
American Indian, Alaska Native	14	0	10	24	58.3
Pacific Islander	0	0	0	0	0
Hispanic	1,153	90	170	1,413	81.6

Table 25- Disproportionally Greater Need 0 - 30% AMI

Data Source:

2011-2015 CHAS

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	Total HH	% Problem
Jurisdiction as a whole	11,505	8,467	0	19,972	57.6
White	8,808	7,036	0	15,844	55.6
Black / African American	870	559	0	1,429	60.9
Asian	23	64	0	87	26.4
American Indian, Alaska Native	70	50	0	120	58.3
Pacific Islander	4	0	0	4	100

Hispanic	1,633	705	0	2,338	69.8
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Table 26 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

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	Total HH	% Problem
Jurisdiction as a whole	12,451	16,393	0	28,844	43.2
White	10,475	14,473	0	24,948	42
Black / African American	794	915	0	1,709	46.5
Asian	70	105	0	175	40
American Indian, Alaska Native	25	10	0	35	71.4
Pacific Islander	15	0	0	15	100
Hispanic	949	688	0	1,637	58

Table 27 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

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	Total HH	% Problem
Jurisdiction as a whole	4,684	12,634	0	17,318	27
White	4,099	11,354	0	15,453	26.5
Black / African American	235	678	0	913	25.7
Asian	35	50	0	85	41.2
American Indian, Alaska Native	4	45	0	49	8.1
Pacific Islander	0	0	0	0	0
Hispanic	285	354	0	639	44.6

Table 28 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

As stated previously, the small number of household's represented in HUD's data likely have large margins of error. This makes it hard to determine conclusive patterns. A few conclusions are clear: the percentage of whites experiencing problems tracks closely to the jurisdiction's rate because the region is nearly 90% "white alone" and lower income groups experience more housing problems than the moderate income group regardless of race.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

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 room, or having a cost burden greater than 50% of their income.

In the following tables, the data supplied by HUD has been processed to show the percentage of households with problems. Those that exceed 10% of the jurisdiction's rate are highlighted. However, it should be noted that the small numbers for most of the populations likely have large margins of error, which means the data should be interpreted in relative rather than absolute terms.

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	Total HH	% Problem
Jurisdiction as a whole	10,364	6,474	1,901	18,739	55.3
White	7,974	5,349	1,341	14,664	54.4
Black / African American	1,295	630	299	2,224	58.2
Asian	59	10	0	69	85.5

American Indian, Alaska Native	4	10	10	24	16.7
Pacific Islander	0	0	0	0	0
Hispanic	839	403	170	1,412	59.4

Table 29 - Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

30%-50% 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	Total HH	% Problem
Jurisdiction as a whole	6,312	13,679	0	19,991	31.6
White	4,837	10,997	0	15,834	30.5
Black / African American	305	1,114	0	1,419	21.6
Asian	19	68	0	87	21.8
American Indian, Alaska Native	35	85	0	120	29.2
Pacific Islander	4	0	0	4	100
Hispanic	1,024	1,320	0	2,344	43.7

Table 30 - Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

50%-80% 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	Total HH	% Problem
Jurisdiction as a whole	3,649	25,152	0	28,801	12.7
White	2,959	21,967	0	24,926	11.9
Black / African American	285	1,419	0	1,704	16.7
Asian	65	109	0	174	37.4
American Indian, Alaska Native	0	35	0	35	0
Pacific Islander	15	0	0	15	100
Hispanic	279	1,353	0	1,632	17.1

Table 31 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

80%-100% 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	Total HH	% Problem
Jurisdiction as a whole	1,348	15,986	0	17,334	7.8
White	1,113	14,336	0	15,449	7.2
Black / African American	100	818	0	918	10.9
Asian	15	70	0	85	17.6
American Indian, Alaska Native	0	49	0	49	0
Pacific Islander	0	0	0	0	0
Hispanic	120	529	0	649	18.5

Table 32 - Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

As in the previous section, the small number of household's represented in HUD's data likely have large margins of error. This makes it hard to determine conclusive patterns. A few conclusions are clear: the percentage of whites experiencing problems tracks closely to the jurisdiction's rate because the region is nearly 90% "white alone" and lower income groups experience more severe housing problems than the moderate income group regardless of race. Across all income categories there are fewer people experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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. The HUD data has been processed to show the percentage of cost burdened households across racial groups.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Total HH	% Cost Burdened
Jurisdiction as a whole	113,023	26,675	19,319	1,983	161,000	29
White	102,499	22,261	15,767	1,356	141,883	27
Black / African American	4,207	1,764	1,654	299	7,924	43
Asian	771	245	114	0	1,130	32
American Indian, Alaska Native	439	99	40	10	588	24
Pacific Islander	19	0	4	0	23	17

Hispanic	3,961	2,057	1,445	230	7,693	46
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Table 33 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Nearly a third of the region’s households, and all racial groups, are cost burdened based on HUD’s data in 2015 (and according to the 2013-2017 ACS data used by Bowen). Bowen’s analysis discussed in section NA-10 shows that renters are more cost burdened than homeowners across the entire region (45.9% versus 20.7%), but their data does not have a racial breakdown. From this consolidated dataset, both Black/African American and Hispanic residents appear to be disproportionately cost-burdened.

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?

From a housing cost burden perspective, both Black/African Americans and Hispanics exceed the region's rate as a whole by more than 10%. Across all housing problems, discussed in section NA-15, Hispanic residents in all income groups experience disproportionate greater need when compared to other races. Whites trend slightly lower than the region's rates, and Blacks/African Americans slightly higher. Asians, Pacific Islanders and American Indians also show disproportionate greater need in some income categories; however, their low numbers make these percentages less reliable. There is more variation in the severe housing needs, with Asians, Pacific Islanders, and Hispanics showing disproportionate greater need when compared to other races, but again, the small numbers represented in each income category could be skewing the validity of these numbers.

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

Discussions with both African American and Hispanic community members showed more concern with neighborhood level issues and development pressures. Both groups noted the destabilizing effects of gentrification on their neighborhoods. They also discussed concerns about aging and inadequate infrastructure, road congestion, and crime.

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

While there several recognized historically black neighborhoods in Asheville (e.g. Burton Street, East End, Southside and Shiloh – see Figure 5), the city's GIS staff recently mapped displacement of residents from these neighborhoods in part due to gentrification, rising rents, and expanding commercial development in both South Slope and the River Arts District (Figure 6).

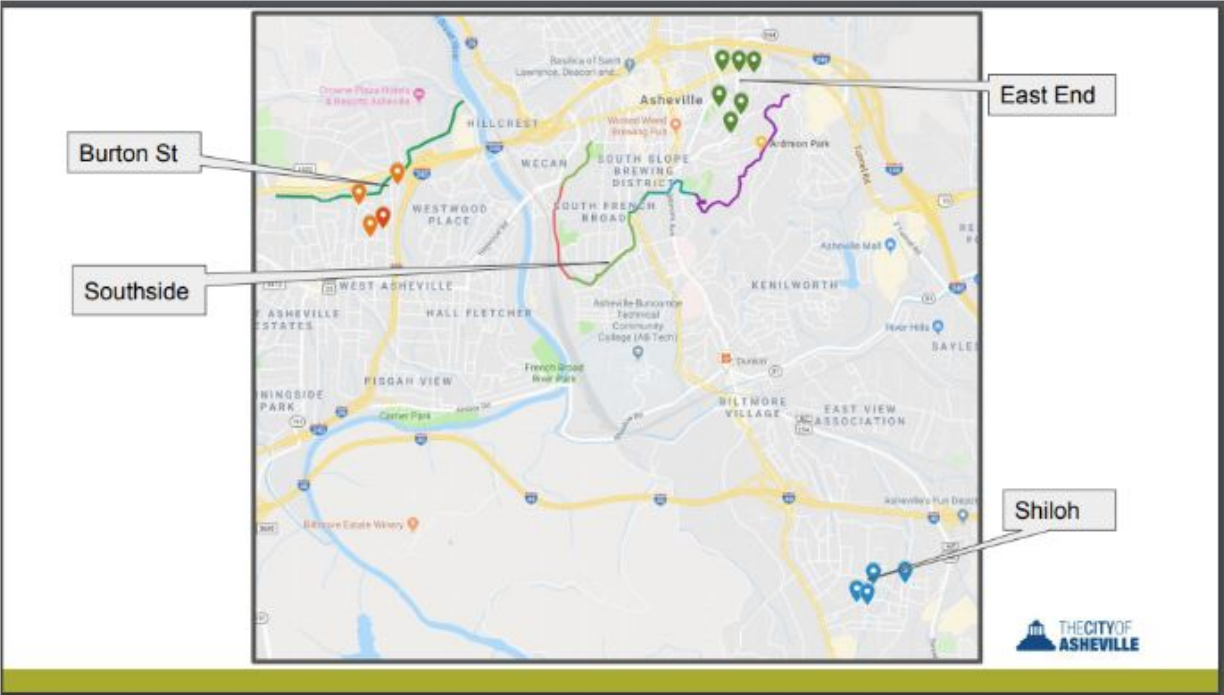


Figure 5 - Location map for historical markers commemorating African American heritage in four historically black neighborhoods in Asheville.

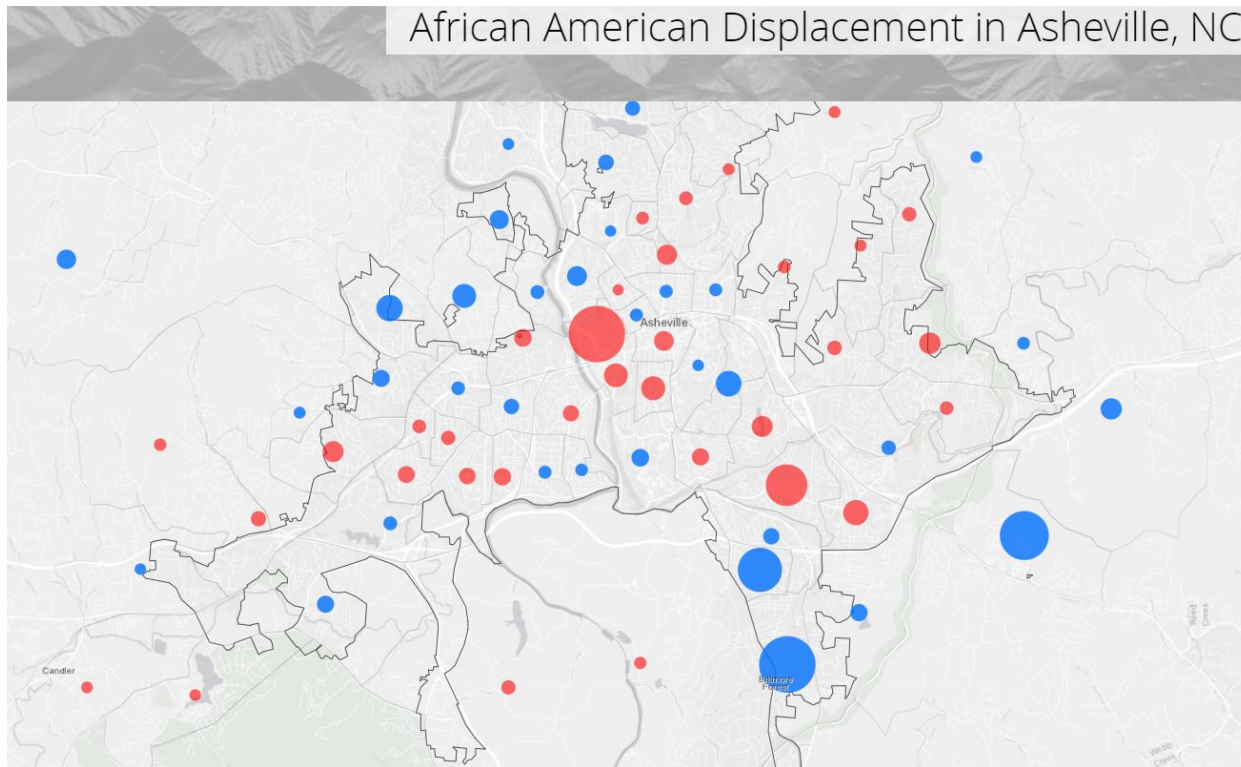


Figure 6 - Map of shifts in African American populations by census tracts between 2010 and 2015. Red dots indicate decreases, and blue dots indicate increases. The size of the dot is based on population numbers. Central Asheville has experienced the largest population decrease.

In Buncombe County, there is a civically engaged community organization called Poder Emma who represents residents living in mobile homes in the Emma Community. They are concerned about the displacement of residents, many of whom are Hispanic, due to the replacement of mobile home parks with condominium and commercial developments. Henderson County has the largest percentage of Hispanic residents, many of whom live in East Flat Rock and in the Fruitland Area. Transylvania and Madison counties have very low percentages of diverse populations

NA-35 Public Housing – 91.205(b)

Introduction

According to the Public Housing Agency Inventory (PHA), there are 18 Public Housing developments plus scattered sites totaling 2,161 units throughout the Consortium. Nine of those public housing communities are in the City of Asheville, not including Lee Walker Heights which is under construction and will include an additional 212 units. According to representatives with the region’s various housing authority offices, there are approximately an additional 3,672 Housing Choice Vouchers in use throughout the region, and 2,107 people are on waiting lists for additional vouchers. Surveys conducted by Bowen National Research on 44 multifamily government-subsidized housing projects showed a 0.2% 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.

NOTE – PIC data supplemented with HUD Picture of Subsidized Households data

Table 34 - Vouchers in use

Voucher Use by County			
County	HCV Issued	Wait List*	Annual Program Turnover
Buncombe	2,781	1,442	400 HH
Henderson	475	458	76 HH
Madison	206	55	50 HH
Transylvania	210	152	31 HH
Total	3,672	2,107	557 HH

Data source: Bowen National Research
 *Wait list of households requesting a HCV
 HCV – Housing Choice Voucher
 HH - Households

	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	0	2,159	2,216	78	1,977	86	0	27

Table 35 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

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	0	26	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	365	471	49	403	5	0
# of Disabled Families	0	0	513	841	27	732	40	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	2,159	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	0	0	0	0	0	0

Table 36 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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	0	953	1,656	57	1,474	54	0	25
Black/African American	0	0	1,176	531	21	477	29	0	2
Asian	0	0	9	4	0	4	0	0	0

American Indian/Alaska Native	0	0	7	21	0	18	3	0	0
Pacific Islander	0	0	14	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 37 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	92	55	2	51	1	0	0
Not Hispanic	0	0	2,067	2,161	76	1,926	85	0	27

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

Table 38 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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.

A representative from Disability Partners of Asheville noted that accessible housing for disabled persons is greatly needed within the Asheville region in general as there is approximately a four-year waitlist for targeted referral housing for these units in addition to the six to thirteen month waiting list for affordable housing. According to the representative, current benchmark requirements favor people in skilled care facilities who qualify for the Money Follows the Person Program (MFP), the homeless, and people with a severe and persistent mental illness. The resulting lower priority placed on people with disabilities combined with the relocation of funds to hurricane disaster relief has resulted in Disability Partners only being able to find accessible housing for approximately two people with disabilities in the last two years.

Additionally, the properties that claim to have accessible units are often turned down by disabled persons because they do not work for their specific needs. Examples of these situations include showers which don't work for wheelchairs, people who cannot hear the doorbell, and people who cannot be in an accessible unit if it is not on the ground level. Although they may be ADA approved, or at least meet building code standards, the number of accessible units is deceptive as there is a wide spectrum of disabilities, a nuance of the disability issue which is currently being addressed by the Universal Design Institution in Asheville.

Currently, it is unknown as to how many housing units specifically for the disabled population exist within the subject region as this data is currently not tracked. As part of Bowen National Research's survey of area multifamily apartments, the number of units that are handicapped accessible at each project were identified (based on estimates from property managers). Overall, 18,030 accessible units were identified among the region's 182 surveyed multifamily projects, representing 1.6% of the surveyed supply. While this survey does not include all multifamily rentals in the region, and not all property managers that were interviewed knew or would provide the number of accessible units, this analysis provides a conservative estimate of the relationship between persons with disabilities and the share of multifamily units that are handicapped accessible.

Table 39 – Total accessible units in region

Total Number of Accessible Units - Asheville Region	
City of Asheville	156*
Buncombe County	211
Henderson County	27
Madison County	0
Transylvania County	38
Overall Total	281

*Not reflected in overall total because it is already accounted for within Buncombe County

Based on this data, it appears a very small share of multifamily rental housing units meet the specific needs of the region’s disabled population.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Based on the commissioned Housing Needs Assessment, all surveyed government-subsidized rental housing product in the city is 99.8% occupied and most properties operate with long wait lists. Overall, there are only two (2) vacant units among the 1,661 surveyed government-subsidized units in Asheville, with wait lists of up to 400 households and up to eight years in duration, with a median wait list of 50 households, which provides evidence that there is pent up demand for subsidized rental housing in the Asheville area.

According to a representative with the Housing Authority of the city of Asheville, there are approximately 2,781 Housing Choice Voucher holders within the housing authority’s jurisdiction, and 1,442 people currently on the waiting list for additional Vouchers. The waiting list is open. Annual turnover is estimated at 41 households. This reflects the continuing need for Housing Choice Voucher assistance.

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

There are a great number of individuals and families that are experiencing severe housing cost burden that would not consider existing public housing options and would not be reflected in the waiting list of any assisted housing. Regardless, while the market-rate rental housing stock and higher-end for-sale

housing (priced above \$300,000) have a notable amount of available units, housing serving households earning up to 50% of AMHI has very limited availability and long wait lists. As such, there is pent-up and disproportionately high demand for housing serving low-income households.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless data is collected through an annual Point in Time (PIT) Count as well as throughout the year from service providers entering data into the community’s Homeless Management Information System (HMIS). The Asheville-Buncombe Continuum of Care (CoC) is part of a multi-jurisdictional HMIS implementation with a formal governance committee consisting of representation from each participating CoC. Henderson, Madison, and Transylvania Counties participate in a separate HMIS implementation operated by the North Carolina Coalition to End Homelessness (NCCEH).

While HMIS data collection and quality have improved since 2015, key shelter providers in Asheville/Buncombe County do not enter data into the community’s HMIS.

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):

Table 40 - Asheville-Buncombe CoC Data

Population	# of persons experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in households with adults and children	14	2	79	N/A	11	191
Persons in households with only children	5	0	98	N/A	45	9

Draft

Persons in households with only adults	462	72	712	N/A	300	210
Chronically Homeless Individuals	81	40	364	N/A	N/A	N/A
Chronically Homeless Families	2	0	3	N/A	N/A	N/A
Veterans	248	8	532	N/A	N/A	N/A
Unaccompanied Child	0	0	0	N/A	N/A	N/A
Persons with HIV	N/A	N/A	N/A	N/A	N/A	N/A

Sources:

NC-501 Asheville-Buncombe CoC 2019 Point in Time Count

NC-501 Asheville-Buncombe CoC System Performance Measures Report (10/1/2017-9/30/2018)

NC-501 Asheville-Buncombe CoC System Performance Measures Report (10/1/2018-9/30/2019) -DRAFT

Table 41 - Estimates for Henderson, Transylvania and Madison Counties

Population	# of persons experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in households with adults and children	42	11	159	27	53	45
Persons in households with only children	0	0	0	0	0	0

Draft

Persons in households with only adults	119	30	447	75	149	180
Chronically Homeless Individuals	0	19	57	10	19	365
Chronically Homeless Families	0	4	12	2	4	365
Veterans	5	0	15	3	5	45
Unaccompanied Child	16	0	18	3	6	180
Persons with HIV	0	0	0	0	0	0

Source

NCCEH 2019

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

The incidence of homelessness among families with children in Asheville/Buncombe County has typically been low (less than 10% of overall homelessness). The 2019 Point in Time Count enumerated 41 total unduplicated individuals in families, 24 of whom were under age 18. There were no homeless veteran family households in the 2019 Point in Time Count in Asheville/Buncombe. Although no veteran families were counted, it should be noted that roughly 45% of homeless in Buncombe County are veterans, compared to only 7% nationally, according to Homeward Bound.

Homeless families make of a quarter of all homeless people in Henderson, Transylvania and Madison counties, and there are at least 16 unaccompanied children living in shelters.

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

Throughout the CoC, which includes rural areas in Buncombe County, people of color represent roughly 11% of the total population; 7% are African-American; and the remaining number are Native American (2%) or mixed race. Approximately 3% are Hispanic. Inside the Asheville city limits, the African-American population is 12%; 14% of them live in poverty, according to 2017 ACS data. Overall, of the roughly 38,000 people living in poverty across the entire CoC, 4.3% of them experienced homelessness (*n* = 1,646). Of that number, a remarkably disproportionate number (30%) of them are African-American, according to the CoC Racial Equity Analysis Tool 2017 evaluation results. The remainder are white, Native American, or mixed race.

Table 42 - Homeless populations by race and ethnicity as well as sheltered status

Asheville/Buncombe CoC - Homeless Population by Race by Sheltered Status				
Race	Emergency Shelter	Transitional Housing	Unsheltered	Total Population
Black	69	86	10	165
White	181	124	59	364
Asian	0	0	0	0
American Indian	5	2	1	8
Pacific Islander	0	0	0	0
Multiple Races	32	3	8	43
Total	287	215	78	580

Source: Buncombe County: Asheville/Buncombe County CoC PIT counts, 2019

Asheville/Buncombe CoC - Homeless Population by Ethnicity by Sheltered Status				
Race	Emergency Shelter	Transitional Housing	Unsheltered	Total Population
Hispanic / Latino	9	2	1	12
Non-Hispanic	278	213	77	568
Total	287	215	78	580

Source: Buncombe County: Asheville/Buncombe County CoC PIT counts, 2019

The 2019 PIT counts show similar trends with Black people accounting for 28.4% of the homeless population, while only 7.4% identified as being of multiple races, only 2.1% of homeless were identified

as being Hispanic or Latino, and there were just eight (8) American Indians. As such, minorities represented approximately one-third of the homeless population or 37.2%.

The NCCEH currently does not have information compiled by race and ethnicity for Madison, Henderson and Transylvania counties.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Point in Time Count documented 72 unsheltered individuals in the Asheville-Buncombe CoC, approximately 12% of the overall total of 580 people experiencing homelessness. More than half of the unsheltered population were chronically homeless (40). Availability of VA Grant Per Diem (GPD) beds account for the large number of sheltered veterans.

In Henderson, Madison and Transylvania counties, an estimated 41 out of 202 people were unsheltered in 2019, roughly 20%. Nineteen out of 41 unsheltered people are chronically homeless.

Discussion:

Across the four-county region, affordable housing vacancy rates are near zero, with open units representing only “frictional” vacancy (i.e., the unit may be unoccupied and being turned over, but a new lease for occupancy is already in place). Building capacity to create new units, making existing units affordable, and preserving affordability in existing NOAH (naturally occurring affordable housing) units remain key priorities in the regional address of chronic homelessness.

Both the Asheville-Buncombe and the Balance of State Continuum of Care require participation in Coordinated Entry, which prioritizes housing placement of the most vulnerable chronically homeless households. Both use the VI-SPDAT (Vulnerability Index - Service Prioritization and Decision Assistance Tool) to objectively triage individuals’ and families’ needs, from which a person-centered plan to achieve permanent housing is created.

Buncombe County’s efforts to end chronic homelessness resulted in a steady decrease over a ten-year period beginning in 2006. Reallocation of Continuum of Care funds to focus on Permanent Supportive Housing (PSH), coupled with a robust collaboration between the City of Asheville, Buncombe County, Homeward Bound of Western North Carolina, Smoky Mountain MCO (now Vaya Health), Asheville Buncombe Community Christian Ministries (ABCCM), the Charles George VA Medical Center, and the Housing Authority of the City of Asheville produced a 75% decrease in chronic homelessness.

Beginning in 2017, the number of people experiencing chronic homelessness began to rise. There was a 50% year-over-year spike in the Asheville-Buncombe Point in Time Count chronic homeless number from 2018-2019, resulting largely from the number of persons experiencing homelessness who simply “age into chronicity” because of a shortage of affordable housing units and available rental subsidies.

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

Describe the characteristics of special needs populations in your community:

The following table summarizes the various special needs populations within the region that were considered in the 2019 Asheville Regional Housing Needs Assessment.

Table 43 – Special needs populations

Asheville Region Special Needs Populations			
Special Needs Group	Persons	Special Needs Group	Persons
HIV/AIDS	1,051	Persons with Disabilities	60,252
Victims of Domestic Violence	839	Elderly (Age 62+)	122,414
Persons with Substance Abuse	706	Frail Elderly (Age 62+)	8,464
Adults with Mental Illness	10,990	Ex-Offenders (Parole/Probation)	630
Adults with Severe Mental Illness	84	Unaccompanied Youth	87**
Multi-Generational Households	5,433	Homeless Veterans	256*
Homeless Population	719		

Note: Data sources cited in *Addendum A: Sources*

*Number only available for Buncombe County

**2013 Asheville Regional data

The largest numbers of special needs persons are among those age 62 and older, persons with disabilities, adults with mental illness and the frail elderly (persons age 62 and older requiring some level of assistance with Activities of Daily Living). According to our interviews with area stakeholders, housing alternatives that meet the specific needs of these special needs populations are limited. These populations are characterized further in relation to other questions within this document.

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

AIDS/HIV Population

According to the North Carolina Coalition to End Homelessness and a representative of Western North Carolina AIDS Project (WNCAP), there are currently no shelters or transitional housing programs that specifically target people living with HIV/AIDS. However, there are various supportive services and advocacy programs available to persons living with HIV/AIDS within the Asheville region through WNCAP, which serves all four subject counties and is regionally known as HIV Care Network of WNC. Per the 2019 WNCAP Annual Report, a total of 114 persons received \$69,352.81 rental, utility and emergency support from 2018 to 2019 through the Housing Opportunities for Persons with AIDS (HOPWA) program. A representative with WNCAP stated that there is a significant need for affordable housing specifically targeted to persons living with HIV/AIDS as there are at least ten HIV-positive individuals known to be homeless due to the shelters being at maximum capacity.

Other organizations identified as providers of housing and social services to HIV-positive individuals were Transitions to Community Living Initiative (TCLI) and Western North Carolina Community Health Services (WNCCHS). TCLI focuses on individuals transitioning from adult care homes or state hospitals. One of the program's six initiatives is to provide community-based housing, including providing a Transitions to Community Living Voucher, a tenant-based voucher program for up to \$600 per month plus assistance for security deposits, move-in expenses, and funds for risk mitigation in case of non-payment of rent, abandonment, or damages, that can be used with any landlord who accepts the voucher.

Persons with Disabilities

A representative from Disability Partners of Asheville noted that accessible housing for disabled persons is greatly needed within the Asheville region as there is approximately a four-year waitlist for targeted referral housing for these units in addition to the six to thirteen month waiting list for affordable housing. According to the representative, current benchmark requirements favor people in skilled care facilities who qualify for the Money Follows the Person Program (MFP), the homeless, and people with a severe and persistent mental illness. The resulting lower priority placed on people with disabilities combined with the relocation of funds to hurricane disaster relief has resulted in Disability Partners only being able to find accessible housing for approximately two people with disabilities in the last two years. Additionally, the properties that claim to have accessible units are often turned down by disabled persons because they do not work for their specific needs. Examples of these situations include showers which don't work for wheelchairs, people who cannot hear the doorbell, and people who cannot be in an accessible unit if it is not on the ground level. Although they may be ADA approved, or at least meet building code standards, the number of accessible units is deceptive as there is a wide spectrum of disabilities, a nuance of the disability issue which is currently being addressed by the Universal Design Institution in Asheville.

Re-Entry Population

The cost and conditions of transitional housing, such as roommates with substance abuse issues and location in an undesirable neighborhood, was cited as a concern of ex-offenders, according to the RAND corporation's 2019 evaluation of the North Carolina Pathways Program. However, ex-offenders who were able to rent their own apartments through financial support from their families struggled without the structure provided by a transitional house. The 2018 Re-Entry Plan also addressed re-entry barriers by supporting evidenced-based permanent supportive housing models particularly in jurisdictions where there are high concentrations of high utilizers (people who frequently cycle through jails, hospitals, homeless shelters, and mental health facilities). Homelessness can be both a contributing factor and a consequence of having a criminal record. The National Law Center on Homelessness and Poverty reported in 2015 that more than 25% of those experiencing homelessness report being arrested for common loitering, begging, sitting, lying down or sleeping in public. According to a representative, 84% of the homeless housed by Homeward Bound (a Buncombe County shelter) in the last two years have had a criminal record. Representatives of transitional and permanent housing in the area estimated that 20% of residents may come directly from prison, while the remaining 80% are "secondary re-entry" cases.

Youth Aging Out of Foster Care

In 2015, the Foster Care 18 to 21 initiative was passed and went into effect in January 2016. This program allows foster children to stay in the system until they are 21. Children’s Home Society of North Carolina also offers services including outpatient therapy for foster children ages three to 21 and their families or caretakers and post adoption services to help clients with issues that may arise after adoption.

Victims of Domestic Violence

The table below highlights the number of individuals who were served by these various programs and services. Note that area shelters also provide various outreach services and programs to this subpopulation group within Asheville and surrounding counties.

Table 44 – Summary of advocacy programs for victims of violence

Advocacy Programs for Victims of Domestic Violence	
Helpmate	
Advocacy Program/Service	Total Persons Served (FY 2018)
Outreach Education Program	14,430
Legal Advocacy	1,415
Crisis Response/Hotline	3,173
Individual/Group Counseling	1,856
Overall Total	20,874

My Sister’s Place	
Advocacy Program/Service	Total Persons Served (Average)
General Services	1,425-1,850
Legal Advocacy	100-150
Crisis Response/Hotline	800-1,000
Community Education	1,000
Overall Total	3,325-4,000
Mainstay	
Advocacy Program/Service	Total Persons Served (FY 2017)
Crisis Response/Hotline	965
Legal Advocacy	493
Outreach Program	669
Education	301
Overall Total	2,428
SAFE of Transylvania County	
Advocacy Program/Service	Total Persons Served
Crisis Response/Hotline	N/A
Counseling Services	N/A
Legal Advocacy	N/A
Overall Total	N/A

Sources: Helpmate 2017-2018 Annual Report; My Sister’s Place Website; Mainstay 2016-2017 Annual Report

Veterans

According to the Asheville-Buncombe Homeless Initiative Advisory Committee’s 2017-2022 strategic plan, rapid re-housing interventions are being targeted, including those made possible through the Department

of Veterans Affairs’ Supportive Services for Veteran Families (SSVF) rapid re-housing program, for veterans and their families who need shorter-term rental subsidies and who generally have incomes below 30% of AMHI. Through a partnership with Homeward Bound, the city of Asheville provides support to implement the federal SSVF grant. Additionally, the Asheville Housing Authority administers a rental subsidy and the VA Medical Center provides supportive services to help veterans manage the transition to permanent housing, with a success rate of 87%.

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

It was most recently estimated in 2018 that there were approximately 35,457 persons identified as living with HIV/AIDS within North Carolina, of which 1,051 persons reside within the Asheville region. As of December 2018, there were 22 newly reported cases of HIV/AIDS within the Asheville region, according to the North Carolina 2018 HIV/STD Surveillance Report. For people living with HIV, research from the Carolinas CARE partnership indicates that housing is a stronger predictor of health outcomes than demographics, drug and alcohol use, mental health status or receipt of social services.

Table 45 – Summary of persons diagnosed with HIV

	Persons Diagnosed with HIV/AIDS by County of Residence	Number of New HIV Diagnosis by County of Diagnosis
Asheville/Buncombe County	809	11
Henderson County	174	8
Madison County	26	2
Transylvania County	42	1
Overall Total	1,051	22

Source: 2018 North Carolina HIV Surveillance Report

According the North Carolina Coalition to End Homelessness and a representative of Western North Carolina AIDS Project (WNCAP), there are currently no shelters or transitional housing programs that specifically target people living with HIV/AIDS. However, there are various supportive services and advocacy programs available to persons living with HIV/AIDS within the Asheville region through WNCAP, which serves all four subject counties and is regionally known as HIV Care Network of WNC. Per the 2019 WNCAP Annual Report, a total of 114 persons received \$69,352.81 rental, utility and emergency support from 2018 to 2019 through the Housing Opportunities for Persons with AIDS (HOPWA) program. A representative with WNCAP stated that there is a significant need for affordable housing specifically targeted to persons living with HIV/AIDS as there are at least ten HIV-positive individuals known to be homeless due to the shelters being at maximum capacity.

Other organizations identified as providers of housing and social services to HIV-positive individuals were Transitions to Community Living Initiative (TCLI) and Western North Carolina Community Health Services (WNCCHS). TCLI focuses on individuals transitioning from adult care homes or state hospitals. One of the program’s six initiatives is to provide community-based housing, including providing a Transitions to Community Living Voucher, a tenant-based voucher program for up to \$600 per month plus assistance for

security deposits, move-in expenses, and funds for risk mitigation in case of non-payment of rent, abandonment, or damages, that can be used with any landlord who accepts the voucher.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities and Public Improvements:

The Economic Development Coalition currently has 43 projects in the pipeline for 2020 with a potential of creating 4,701 jobs and just over \$1 billion in capital investment in the Asheville/Buncombe County area.

Infrastructure

The following is a summary of notable public infrastructure projects planned or in development within the Asheville area.

- Five electric buses were put in service in June 2019. As part of the budgeted \$6 million one-time capital expenditure in the 2019 Transportation Fund, the city plans to purchase three hybrid buses, to be deployed in June 2020, and four diesel buses for \$3.8 million. The city also plans to improve the transit center with \$1.1 million, to be complete by winter 2020. Additionally, there will be four new concrete bus pads as part of the \$58,218 NC 191 Sidewalk and Bus Pad project with a construction timeframe to be determined. A \$500,000 Bond Bus Shelters project was estimated for completion in fall 2019 and \$20.41 million in multimodal transportation improvements in the River Arts Innovation District are under construction and are estimated to be complete in summer 2020.
- In 2020, \$3.6 million in funding was allocated to 19 educational improvement projects within 11 organizations within Buncombe County to be increased by 2% annually, including a new \$193,147 grant designated for Asheville City Schools.
- The most expensive highway project in Asheville’s history is the Interstate 26 Infrastructure project which consists of the widening and new construction of seven miles of the Interstate 26 connector. It will cost an estimated \$1 billion in debt financing, 80% of which is covered by federal funds and 20% through the state. The connector will require the removal of around 114 homes and 36 businesses. Currently **40% of the population working in Buncombe County come from more than 10 other counties** and traffic is expected to increase by 20% to 40% in the next 20 years. The project’s final design has been set; however, the final documents have not. Construction will connect Port of Charleston, South Carolina to the mountains of North Carolina. In August 2019, Fluor-United signed a \$263 million contract to reconstruct two interchanges and widen seven miles of Interstate 26 extending from Exit 40 for Airport Road to the Interstate 40 interchange in Asheville, doubling the interstate capacity. The project includes replacement of four bridges, retaining walls, drainage system upgrades and new pavement. Construction is scheduled to be completed in spring 2024.

Greenways

- Of the \$119.1 million the city of Asheville has budgeted for transportation and infrastructure; a portion will be devoted to greenway projects that are either in development or will start construction in the near future. One of these projects is the River Arts District Transportation Improvement Project that is halfway done as of August 2019. The project includes sidewalks, street trees, public art, bike lanes and greenways.

- In April 2018, a ribbon cutting ceremony was held for the Town Branch Greenway project, a pedestrian gravel path connecting the South Slope and the Southside neighborhoods.

Parks & Recreation

- \$2.09 million in improvements that address safety and maintenance concerns at city pools as well as Richmond Hill Park's \$520,000 in upgrades are estimated to be completed in summer 2020.
- The \$1.2 million citywide Ball Fields upgrades project, including equipment, surfacing, landscaping, dugouts, shade structures and accessible pedestrian sites is in the design phase and is estimated to be completed in summer 2021
- The Mountainside Park and Memorial Stadium \$4.08 million bond project, which includes a new parking lot and will double the current capacity, is in the design phase and the estimated construction timeframe is 2020 to 2022.

Streets/Sidewalks

- The Haywood Streetscape Improvement project began in early 2020 and is expected to continue for nine to twelve months. The project includes sidewalk rehabilitation, removing blue stone crumbling sidewalks, moderate concrete sidewalk extensions along Haywood Street, street resurfacing, stormwater improvements, sanitary sewer improvements, repaving, and the sourcing, siting and installation of street amenities.
- The \$1.25 million Charlotte Street Capital Improvement project, also known as the Charlotte Street Road Diet due to the bike lane conversions, is slated to be completed in 2021.
- Phase III of the Bond Road Improvements project, which includes State Street, Sulphur Springs, Cisco Road and Kenilworth Road, is budgeted at \$5 million. It is in the design phase and was completed in summer 2020.
- \$3.9 million of new sidewalks, wheelchair ramps and drainage, located at Wood Avenue, New Haw Creek Road, Onteora Boulevard and Overlook Road, as well as \$341,000 in maintenance of existing sidewalks citywide, are scheduled to be completed by the end of 2020.
- The \$748,000 reconstruction of the sidewalks along one side of Vermont Avenue is scheduled to be completed in 2021.
- A \$3.63 million project to add sidewalks and pedestrian crossings on New Leicester Highway, \$2.5 million in replacement and widening of sidewalk and roadway improvements along Haywood Street and \$4.55 million in installation along State Route 81/Swannanoa River Road are scheduled to be completed in 2021.
- A \$300,000 installation of new sidewalk and wheelchair ramps along White Avenue is estimated to be completed in summer 2021.
- A \$616,000 repair and installation of new sidewalks and wheelchair ramps on the south side of Patton Avenue is estimated to be complete in spring 2024.

How were these needs determined?

Capital projects are determined and prioritized by the respective departments, with community advisory board input. Transportation-related needs and projects are developed through an extensive stakeholder and community process, led by the French Broad River MPO. The MPO process is a partnership between local and state government to make decisions about transportation planning in urbanized areas and to meet planning requirements established by federal authorizing legislation for transportation

funding. Cooperatively, the MPO works with North Carolina DOT to develop transportation plans, travel models, thoroughfare plans, transit plans, bicycle and pedestrian plans. Also, the MPO works with the state on funding issues for transportation improvements, on project planning issues, and on issues such as environmental impacts and air quality. The MPO also works with local governments to coordinate land use and transportation planning.

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 nearly 300 responses;
- An updated Citizen Participation Plan with the goal to provide citizens, especially low and moderate income citizens of the community where CDBG-funded activities will take place, an opportunity to participate in an advisory role in the planning, implementation, and assessment of the programs and projects.
- The 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 VI 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 Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.
- 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 Land of Sky Regional Council, 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:

This document combines input from a city-commissioned Housing Needs Assessment, secondary data sources such as CHAS and ACS data provided through the IDIS Consolidated Plan template, and information collected by the City of Asheville. This broad but thorough approach enabled the city to provide comprehensive assessment of critical demographic, economic and housing information to properly evaluate the factors that contribute to housing challenges in the city and region and to develop a data-driven approach to addressing the housing needs of the area.

In preparation for this Consolidated Plan, the City of Asheville commissioned Bowen National Research in the August of 2019 to conduct a Housing Needs Assessment (HNA) of the city of Asheville and the broader Asheville region. To provide a base of comparison, various metrics of Asheville were compared with the overall four-county region that includes the counties of Buncombe, Henderson, Madison and Transylvania. A detailed comparison of the city of Asheville in relation with four subject counties is provided in the regional analysis portion of the Overall Housing Needs Assessment.

Overall, the Housing Needs Assessment included detailed demographic, economic and housing supply data and analysis, along with input from community stakeholders. Historical data was presented to serve as a baseline of recent trends and changes in the area, while selected demographic projections were provided to help understand anticipated changes that are expected to occur that could influence housing needs in the years ahead. The study concluded with an outline of housing priorities and needs for the area and provided a summary of recommendations that should be considered by the city to address housing. The study was completed and dated January 9, 2020.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Asheville, North Carolina offers a broad mix of housing stock that consists product of varying ages (year built), designs, geographic locations, sizes, quality levels and affordability levels. Because of this broad mix, the housing stock offers both a variety of housing challenges and opportunities.

In an effort to get a thorough understanding of the city’s housing stock, the commissioned Housing Needs Assessment presented and evaluated numerous housing data sets from secondary data sources such as the U.S. Census, American Community Survey, and ESRI. Such data illustrated the types, the conditions, and other attributes of the city’s housing supply. Additionally, the Housing Needs Assessment collected rental housing information from property management companies, leasing agents, realtors and published/online resources and for-sale housing data from the Multiple Listing Services to provide additional insight on the local housing stock.

This Consolidated Plan includes a summary of data and corresponding analysis, when applicable, from each of the previously cited resources.

According to the commissioned HNA, there were an estimated 42,763 *occupied* housing units (represented as “households”) in the city of Asheville in 2019. Households by tenure for selected years are shown in the following table.

Table 46 - Households by tenure

		Households by Tenure								
		Household Type	2000		2010		2019		2024	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
Asheville	Owner-Occupied	18,719	56.7%	19,525	52.2%	20,058	46.9%	21,542	46.8%	
	Renter-Occupied	14,278	43.3%	17,897	47.8%	22,705	53.1%	24,476	53.2%	
	Total	32,997	100.0%	37,422	100.0%	42,763	100.0%	46,018	100.0%	
Region	Owner-Occupied	105,693	73.6%	117,511	69.6%	125,706	65.9%	134,526	66.3%	
	Renter-Occupied	37,817	26.4%	51,237	30.4%	64,965	34.1%	68,307	33.7%	
	Total	143,510	100.0%	168,748	100.0%	190,671	100.0%	202,833	100.0%	

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The overall share of renter-occupied households in Asheville is 53.1% in 2019. By 2024, the overall share of renter-occupied households will remain above 50.0%, while the overall *number* of renter households is

projected to increase by 1,771 (7.8%) between 2019 and 2024. The overall *number* of owner-occupied households is projected to increase by 1,484 (7.4%) between 2019 and 2024. The projected growth in both owner-occupied and renter-occupied households will add to the need for both for-sale and rental product over the next several years.

All residential properties by number of units (Asheville)

According to data provided by the 2013-2017 American Community Survey, there are a total of 85,903 housing units within the city. The occupied units are comprised of 45,352 (52.8%) owner-occupied units and 40,551 (47.2%) renter-occupied units. The distribution of occupied units by number of units per structure and by tenure is summarized in the following table.

Table 47 – Households by structure and tenure

Distribution of Occupied Units by Structure and Tenure – City of Asheville				
Structure Type	Owner		Renter	
	Number	Share	Number	Share
1, Attached or Detached	41,675	91.9%	14,712	36.3%
2 to 4	1,022	2.3%	7,108	17.5%
5 or more	1,314	2.9%	16,302	40.2%
Mobile Home	1,341	3.0%	2,383	5.9%
Boat, RV, van, etc.	0	0.0%	46	0.1%

Source: 2013-2017 American Community Survey 5-Year Estimates (B25033)

Over 65% of the owner-occupied housing supply in the city consists of a single unit. Over one-half of the renter-occupied supply consists of four or fewer units.

All residential properties by number of units (Region)

Property Type	Number	%
1-unit detached structure	122,860	65%
1-unit, attached structure	5,336	3%
2-4 units	12,323	6%
5-19 units	10,591	6%
20 or more units	7,146	4%
Mobile Home, boat, RV, van, etc	31,510	17%
Total	189,766	100%

Table 48 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure (Region)

	Owners		Renters	
	Number	%	Number	%
No bedroom	816	1%	4,858	9%

1 bedroom	2,643	2%	9,338	17%
2 bedrooms	25,685	24%	22,239	42%
3 or more bedrooms	78,374	73%	17,016	32%
Total	107,518	100%	53,451	100%

Table 49 – Unit Size by Tenure

Data 2011-2015 ACS

Source:

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

According to the commissioned Housing Needs Assessment, a total of 84 conventional multifamily properties were identified and personally surveyed within the City of Asheville with a total of 10,614 units by Bowen National Research. These rentals have a combined occupancy rate of 97.2%, a high rate for rental housing. Among these projects, 69 are non-subsidized (market-rate and Tax Credit) projects containing 8,763 units. These non-subsidized units are 96.6% occupied. The remaining 15 projects contain 1,851 units with a government subsidy, which are 99.9% occupied (two vacant units). Subsidy programs include public housing, Sections 202, 8, and 236 and the KEY program. These rentals have a combined occupancy rate of 97.2%. This is a high occupancy rate and an indication that there is very limited availability of units among larger multifamily apartments in Asheville. In fact, all but one of the 15 government-subsidized projects in Asheville are fully occupied with wait lists of up to 400 households and up to eight years in duration, with a median wait list of 50 households, which provides evidence that there is pent up demand for multifamily rental housing in the Asheville area.

It is important to note that Bowen’s survey illustrates occupancy rates that only factor in physical vacancies, which are vacant units that are currently ready to rent and does not account for economic vacancies, which are vacant units that cannot be rented due to a variety of factors (e.g. units being renovated or prepared for future occupants, uninhabitable units, etc.). The following tables summarize the breakdown of non-subsidized units surveyed by program within the city.

Table 50 - Non-subsidized units

Market-Rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	150	1.9%	1	0.7%	\$825
One-Bedroom	1.0	2,516	32.0%	85	3.4%	\$1,075
One-Bedroom	2.0	43	0.5%	1	2.3%	\$2,155
Two-Bedroom	1.0	935	11.9%	41	4.4%	\$1,085
Two-Bedroom	1.5	422	5.4%	5	1.2%	\$1,188
Two-Bedroom	2.0	2,735	34.8%	116	4.2%	\$1,340
Two-Bedroom	2.5	165	2.1%	8	4.8%	\$1,215
Three-Bedroom	1.0	64	0.8%	1	1.6%	\$995
Three-Bedroom	1.5	139	1.8%	0	0.0%	\$1,285
Three-Bedroom	2.0	634	8.1%	30	4.7%	\$1,495

Three-Bedroom	2.5	38	0.5%	0	0.0%	\$1,700
Three-Bedroom	3.5	1	0.0%	0	0.0%	\$6,928
Four-Bedroom	1.5	6	0.1%	0	0.0%	\$800
Four-Bedroom	2.0	8	0.1%	0	0.0%	\$1,560
Total Market-Rate		7,856	100.0%	288	3.7%	-
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	19	1.7%	0	0.0%	\$308
One-Bedroom	1.0	499	45.5%	6	1.2%	\$580
Two-Bedroom	1.0	334	30.4%	0	0.0%	\$604
Two-Bedroom	1.5	34	3.1%	0	0.0%	\$655
Two-Bedroom	2.0	42	3.8%	0	0.0%	\$931
Three-Bedroom	1.0	67	6.1%	0	0.0%	\$741
Three-Bedroom	2.0	79	7.2%	0	0.0%	\$654
Four-Bedroom	1.5	21	1.9%	0	0.0%	\$969
Four-Bedroom	2.0	2	0.2%	0	0.0%	\$578
Total Tax Credit		1,097	100.0%	6	0.5%	-

The market-rate units are 96.3% occupied and the Tax Credit units are 99.5% occupied. The very high occupancy rate among the Tax Credit units, along with corresponding waiting lists in place for the next available units, indicate that there is pent-up demand for such units.

Among the most common bedroom/bathroom types, median collected rents by bedroom type generally range from \$829 to \$2,155 for the market-rate units and from \$308 to \$969 for Tax Credit units. Note that a three-bedroom/3.5-bath market-rate unit rents for \$6,928 and is not indicative of the typical rent for a three-bedroom unit in the Asheville market. It is important to note that very few of the identified multifamily projects offer four-bedroom or larger units. As such, there appear to be no multifamily rental options for larger family households seeking housing within Asheville. As a result, family households seeking four-bedroom rental alternatives in Asheville most likely must choose from non-conventional rentals such as houses, which typically have higher rents, fewer amenities and are of lower quality than many multifamily options.

There are 15 multifamily projects that were surveyed in Asheville that operate with a government subsidy. The distribution of units and vacancies by bedroom type among government-subsidized projects (both with and without Tax Credits) in Asheville is summarized as follows.

Table 51 – Subsidized units

Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	144	39.2%	0	0.0%
Two-Bedroom	1.0	115	31.3%	0	0.0%
Two-Bedroom	1.5	7	1.9%	0	0.0%
Three-Bedroom	1.0	70	19.1%	0	0.0%
Four-Bedroom	1.5	31	8.4%	0	0.0%
Total Subsidized Tax Credit		367	100.0%	0	0.0%

Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	1	0.1%	0	0.0%
One-Bedroom	1.0	534	41.3%	0	0.0%
Two-Bedroom	1.0	400	30.9%	2	0.5%
Two-Bedroom	1.5	49	3.8%	0	0.0%
Three-Bedroom	1.0	238	18.4%	0	0.0%
Three-Bedroom	1.5	6	0.5%	0	0.0%
Four-Bedroom	1.0	20	1.5%	0	0.0%
Four-Bedroom	1.5	36	2.8%	0	0.0%
Five-Bedroom	1.5	10	0.8%	0	0.0%
Total Subsidized		1,294	100.0%	2	0.2%

Regionally, a total of 179 multifamily projects containing a total of 18,030 units were surveyed. These projects operate under a variety of programs, including a combination of such programs. As a result, Bowen distinguished the multifamily housing inventory by program type (e.g. market-rate, Tax Credit and government-subsidized, or some combination thereof). The distribution of surveyed rental housing supply by program type is illustrated in the following table.

Table 52 – Rental housing by program type

Surveyed Multifamily Rental Housing - Region					
Project Type	Projects Surveyed	Total Units	Vacant Units	2019 Vacancy Rate	2014 Vacancy Rate
Market-rate	92	11,593	481	4.1%	1.5%
Market-rate/Tax Credit	8	1,687	97	5.7%	0.0%
Tax Credit	35	1,501	0	0.0%	0.0%
Tax Credit/Government-Subsidized	13	863	0	0.0%	0.0%
Government-Subsidized	31	2,386	2	0.1%	0.0%
Total	179	18,030	580	3.2%	1.0%

The overall vacancy rate among the 18,030 surveyed units is 3.2% (96.8% occupied). While this is notably higher than the 1.0% vacancy rate from 2014, this is still a relatively low vacancy rate and a good indication of the strong level of demand for multifamily rental housing in the region. In fact, there appears to be a shortage of available rentals among the multifamily supply. Typically, healthy, well-balanced markets have rental housing vacancy rates generally between 4% and 6%. As such, vacancies in the region are low. Interestingly, virtually all affordable rental units that operate under the Low-Income Housing Tax Credit program or under a government subsidy are occupied. Management at most of the 87 affordable housing projects indicated that they maintain wait lists for the next available units. As such, there is clear pent-up demand for affordable housing in the region.

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

As part of the commissioned Housing Needs Assessment, Bowen National Research reviewed various published resources to identify units that have the potential to be lost from the affordable housing inventory, such as units within projects with expiring HUD contracts or Tax Credit projects that have reached their 15-year credit period. The following is a summary of the 26 projects in the region that may potentially be lost from 2019 to 2024.

Table 53 - Affordable housing with expiring subsidies

Affordable Housing with Expiring Subsidies/Tax Credits 2019 to 2024		
Program Type	Number of Projects	Total Units
Tax Credit	9	344
Government Subsidized	17	576
Total	26	920

Sources: HUD and North Carolina Housing Finance Agency Tax Credit Lists

As the preceding table illustrates, there are 26 projects with a total of 920 units that could *potentially* lose their subsidy or Tax Credits by 2024 and possibly no longer serve the low-income and very low-income household segments. A total of 576 of these units operate under a government subsidy serving households with incomes of up to 50% of Area Median Household Income (AMHI) and 344 Tax Credit units that serve households with incomes of up to 60% of AMHI. It is likely that many of the subsidized projects will renew their subsidy (assuming sufficient federal funding exists) and that Tax Credit projects will either re-apply for credits or at least maintain their affordability requirements beyond the expiration of the 15-year Tax Credit period. Should such loss of these units occur, however, there will be fewer affordable housing units available to lower income households. Given the lack of availability of affordable rental housing currently in the region and the long wait list for such housing, the reduction of the current supply will only exacerbate the problems facing lower income households in the region. Therefore, the preservation of affordable rental housing remains important to meeting the needs of the local housing market.

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

Based on Bowen National Research’s survey of multifamily apartment rentals in the city, all 49 surveyed projects offering at least some affordable units (Tax Credit or government-subsidized) are 99.8% occupied. In fact, most of these projects, which serve low- and very-low income households, maintain wait lists for renters waiting for units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes of up to 80% of Area Median Housing Income level (earning up to \$54,999 for a family of four). The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

Describe the need for specific types of housing:

The commissioned Housing Needs Assessment took into consideration numerous demographic and other housing supply metrics in an attempt to quantify the housing needs for various affordability levels and tenure (renter and owner). The methodology took into account household growth, the availability of existing units. The table below summarizes the approximate housing gap in the Asheville region between 2019 and 2024.

Table 54 – Housing gap estimates

Asheville Region - Housing Gap Estimates (2019 to 2024)			
Housing Segment		Number of Units*	Priority
Rentals	Very Low-Income Rental Housing (<\$500/Month Rent)	~2,039	High
	Low-Income Rental Housing (\$500-\$874/Month Rent)	~1,211	High
	Affordable Workforce Rental Housing (\$875-\$1,374/Month Rent)	~760	Moderate
	Moderate Market-Rate Rental Housing (\$1,375-\$19,999/Month Rent)	~1,410	High
	Upscale Market-rate Rental Housing (\$2,000+/Month Rent)	~993	Moderate
For-Sale	Entry-Level For-Sale Homes (<\$130K Price Points)	~3,853	High
	Moderate-Income For-Sale Homes (\$130K-\$199K Price Points)	~1,569	High
	Middle-Income For-Sale Homes (\$200K-\$299K Price Points)	~4,270	High
	Luxury For-Sale Homes (\$300K+ Price Points)	~2,547	High
Senior Care	Senior Care Housing Alternatives (e.g. Adult Care Homes, Multi-Unit Assisted Housing, and Nursing Homes)	~1,657	High

*Number of units assumes product is marketable, affordable and in an appropriate location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed the preceding projections.

Based on the preceding analysis, the housing gaps by income level range from 760 to 2,039 *rental* units, depending upon pricing/affordability levels. 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 and an additional 1,200 units affordable to households earning between 81% and 120% of AMHI are currently within the development pipeline, the housing gap remains significant among these household income segments. This is primarily attributed to the large number of new renter households that are projected to be added to these particular income segments between 2019 and 2024.

Based on the preceding analysis, the housing gaps by income level range from 1,569 to 4,270 *for-sale* units. While all income/pricing segments have a notable housing gap, the greatest gap is for for-sale product generally priced between \$200,000 and \$299,999. The demand for this price range is generally driven from projected household growth and higher income households that would be willing to step

down into a lower priced product. The demand for product priced over \$300,000 is primarily driven from the projected growth of the highest income households, which is expected to be significant. The demand for lower priced product (priced under \$200,000) is driven from a variety of factors, including the lack of available supply, renters becoming homebuyers, and higher income households stepping down into lower priced product.

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

Cost of Housing

As part of the commissioned Housing Needs Assessment, Bowen National Research, through a review of the Multiple Listing Service information for Asheville, identified both historical (sold since 2014) for-sale residential data and currently available for-sale housing stock. Some historical sales dating back to 2010 was also provided.

There were 6,130 homes sold since 2014 and 489 homes currently available in Asheville. The 489 available homes in Asheville represent 17.8% of all identified available for-sale homes in the region. The following table summarizes the available and recently sold housing stock for Asheville.

Table 55 – For sale/sold housing supply

Asheville - Owner For-Sale/Sold Housing Supply		
Type	Homes	Median Price
Available*	489	\$399,500
Sold**	6,130	\$295,065

Source: Multiple Listing Service and Bowen National Research

*As of Oct. 10, 2019

**Historical sales from Nov. 22, 2014 to Oct. 10, 2019

The median sales price of homes sold in the past five years is \$295,065, while the median list price among available homes is \$399,500. The city's sales trends from 2010 to 2019 are summarized below.

Table 56 – Median home prices

Asheville				
Owner For-Sale Housing by Year Sold				
Year	Units Sold		Median Price Sold	
	Number	Change	Price	Change
2010	1,185	-	\$202,000	-
2011	1,231	3.9%	\$190,000	-5.9%
2012	1,482	20.4%	\$195,000	2.6%
2013	1,819	22.7%	\$210,230	7.8%
2014	1,819	0.0%	\$218,000	3.7%
2015	1,231	-32.3%	\$254,000	16.5%
2016	1,241	0.8%	\$287,000	13.0%
2017	1,250	0.7%	\$310,000	8.0%
2018	1,161	-7.1%	\$326,000	5.2%

2019	1,301*	12.1%	\$320,373	-1.7%
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Source: Multiple Listing Service and Bowen National Research

*Full year projections based on actual sales through Oct. 10, 2019

The number of homes that have sold per year in Asheville has generally fluctuated between 1,100 and 1,300 in each of the past five years. Excluding the partial year of 2019, the annual median sales price has increased in each of the past seven years. The increases in sales volume and sales prices are positive indications of the strength of Asheville’s for-sale housing market.

The following graphs illustrate the overall annual number of homes sold and median sales prices over the past 10 years for Asheville from 2010 to 2019:

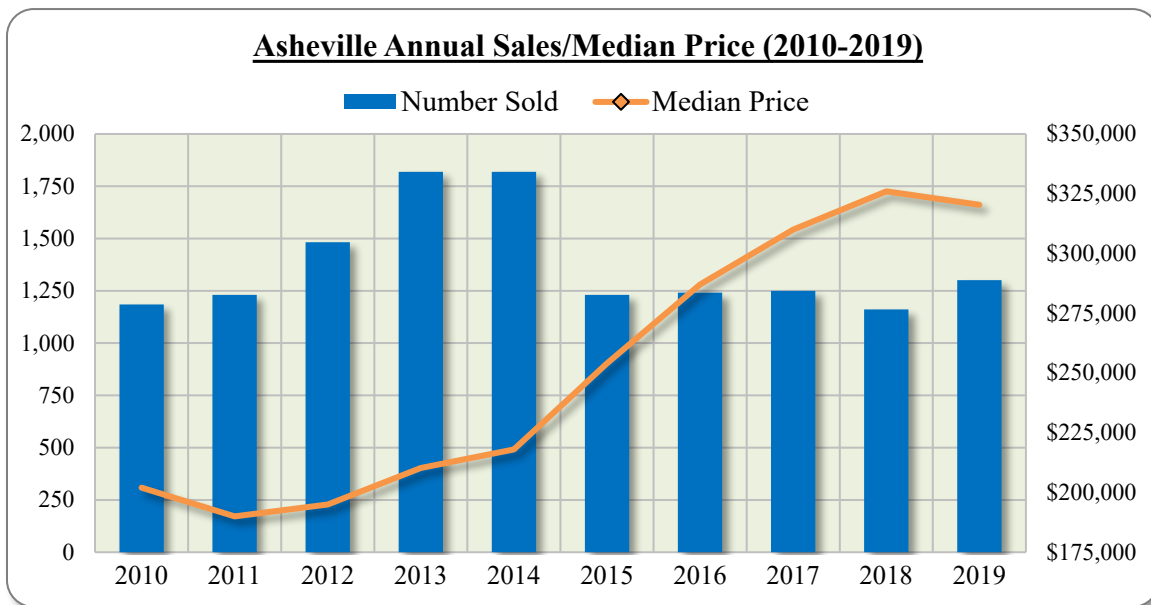


Figure 7 – Median sale prices from 2010-2019.

Table 57 - For-sale housing by price po

Asheville			
Summary of Available For-Sale Housing Supply by Price (As of Oct. 10, 2019)			
Sale Price	Number Listed	Percent of Supply	Average Days on Market
Up to \$99,999	3	0.6%	62
\$100,000 to \$199,999	23	4.7%	70
\$200,000 to \$299,999	117	23.9%	95
\$300,000 to \$399,999	103	21.1%	70
\$400,000 to \$499,999	72	14.7%	69

\$500,000+	171	35.0%	142
Total	489	100.0%	101

Source: Multiple Listing Service and Bowen National Research

As the preceding table illustrates, the largest share (35.0%) of the available for-sale housing stock is priced over \$500,000. A notable share of for-sale product (45.0%) is priced between \$200,000 and \$399,999. Note that only 26 units out of 489 are priced below \$200,000, representing 5.3% of available for-sale product in the Asheville market. The lack of lower priced product in the market is likely preventing many lower income households from purchasing a home. Note that the average days on market is below 100 days for all price points with the exception of \$500,000+, which is on market for an average of 142 days. The low days of market figures for units priced below \$500,000 likely indicates the high level of demand for product at this price point.

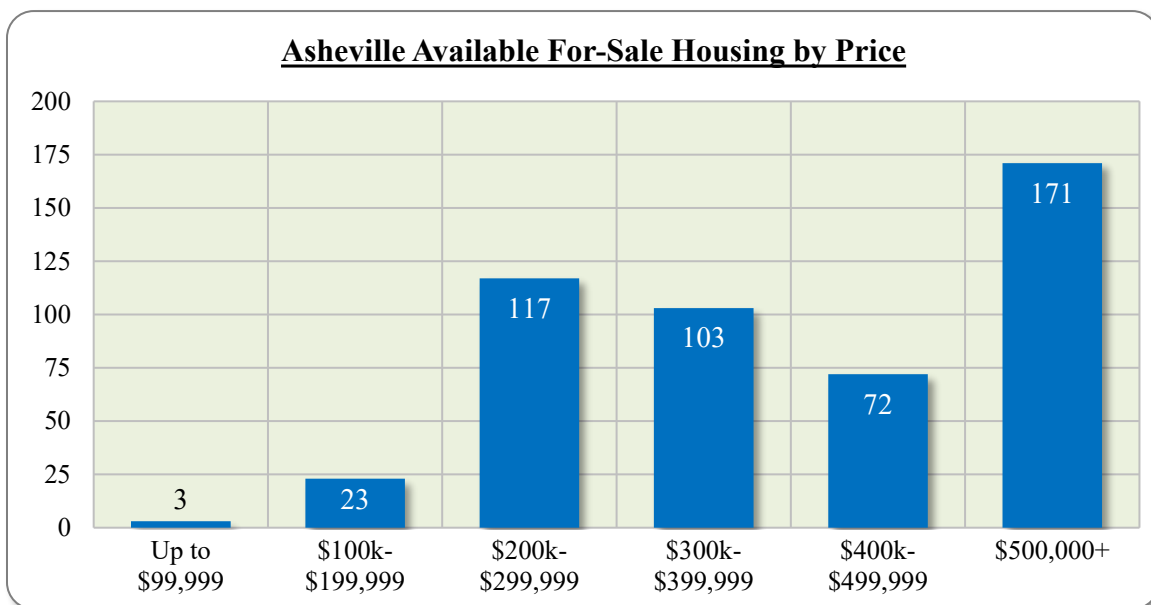


Figure 8 – For sale housing by price.

Regionally, there were 30,823 homes sold since November 2014 and 2,750 homes currently available for purchase in the region. Some historical for-sale housing data from 2010 to 2014 was also considered and evaluated. The volume of homes sold has increased steadily over much of the past decade, though it declined slightly between 2016 and 2018. Meanwhile, the median sales price has increased significantly each year. The annual sales volume and median sales price since 2010 for the overall region are shown in the following graph.

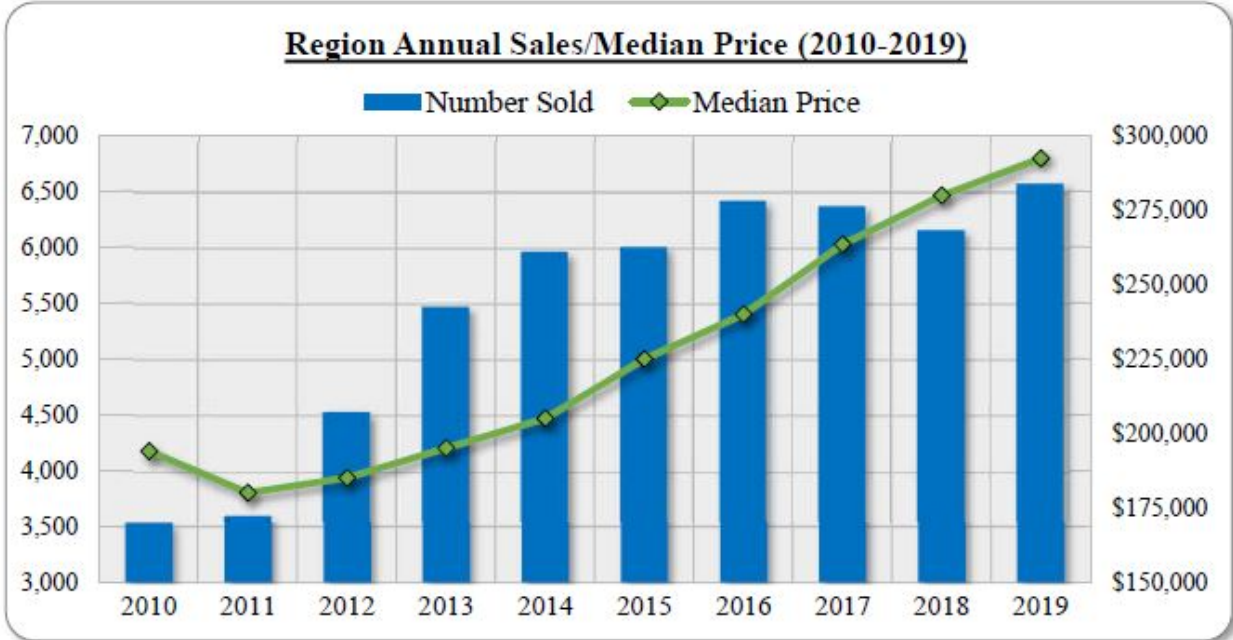


Figure 9 – Regional annual sales prices and median price

Annual residential for-sales activity within the subject region has ranged between 3,529 in 2010 and 6,583 projected for 2019. After experiencing slight declines in sales volume in 2017 and 2018, the number of homes sold is projected to increase by more than 400 homes in 2019. This increase in the number of homes sold in 2019 represents the largest percent increase in sales volume over the past five years. The region has experienced positive increases in median sales prices in each of the past eight years. The median sales price of \$292,500 through October 2019 is a 10-year high for the region. The positive trends among sales volume and sales prices are good indications of the high level of demand for for-sale housing in the region.

There are approximately 2,750 homes currently available for purchase in the region, down from 3,669 (25.0%) in 2014. These 2,750 represent 2.3% of the region’s for-sale/owner-occupied housing stock (118,630 units). Typically, markets with vacancy/availability rates between 2.0% and 3.0% are considered stable markets. As such, the available inventory of for-sale product appears to be slightly low but not uncommon for a rapidly growing market. However, as the region continues to grow, additional for-sale housing will need to be added.

The following table summarizes the inventory of *available* for-sale housing in the region (highest city/county variables shown in blue, while lowest variable shown in red).

Table 58 – Available for-sale housing

	Available Owner For-Sale Housing						
	Total Units	% Share of Region	Low List Price	High List Price	Average List Price	Median List Price	Average Days On Market
<i>City of Asheville</i>	489	17.8%	\$39,900	\$4,100,000	\$535,684	\$399,500	101
Buncombe County*	1,507	54.8%	\$39,900	\$10,750,000	\$611,938	\$428,000	128
Henderson County	686	24.9%	\$54,950	\$7,950,000	\$521,941	\$414,950	121
Madison County	177	6.4%	\$74,900	\$2,400,000	\$442,564	\$349,000	194
Transylvania County	380	13.8%	\$53,500	\$3,350,000	\$582,047	\$399,700	196
Region	2,750	100.0%	\$39,900	\$10,750,000	\$574,456	\$419,000	140

Source: Multiple Listing Service and Bowen National Research

*Buncombe County includes the city of Asheville

Within the region, the available homes have a median list price by county ranging from \$349,000 in Madison County to \$428,000 in Buncombe County, with a regional median list price of \$419,000. There are approximately 1,427 available homes in the region that are priced at \$400,000 or higher, representing 51.9% of the overall available for-sale inventory. In order for a typical household to be able to afford such a home priced at or above \$400,000 they would generally need to have a *minimum* household income of around \$105,000. Within the region, only 27.6% of owner households and only 8.8% of renter households have an income of \$100,000 or higher. As such, there appears to be a mismatch between household prices and affordability. The 1,507 available for-sale homes in Buncombe County represent nearly one-half (54.8%) of the total available homes in the region.

As the following graph illustrates, the median list price for available product has increased substantially in each study area since 2014.



Figure 10 – Available for-sale housing by median list price

Among the four study counties, Buncombe has the highest share (54.2%) of homes priced at \$400,000 and above and Madison County has the highest share (20.3%) of available homes priced under \$200,000. Region-wide, only 8.3% of the available supply (consisting of 229 units) is priced under \$200,000. In 2014, this lower priced segment consisted of 1,011 units, representing 27.6% of the region’s available supply. Buncombe County has the lowest share 6.3% of product priced under \$200,000. With only 95 available homes priced under \$200,000 in Buncombe County and only 26 such units in the city of Asheville, the Asheville/Buncombe County region has a disproportionately low share of currently available supply that is affordable to lower income households (generally earning below \$60,000 annually).

The region has experienced a significant *decrease* in the number of available housing units priced under \$300,000, with a notable decline in the number of units priced under \$200,000. This poses a greater challenge on lower-income households seeking to purchase a home. The following graph illustrates the dramatic change in the number of available homes by median list price for the overall region between 2014 and 2019.



Figure 11 – Regional available housing by price

While over one-half (56.4%) of all households in the region have incomes below \$60,000 a year and could generally afford product priced no higher than around \$200,000, only 8.3% of the *available* for-sale housing product in the region has a list price below \$200,000. This share of housing was 27.6% in 2014. As such, there is a disproportionately low share of product affordable to households with incomes below \$60,000. As a result, a majority of area homeowners or future homebuyers have few new housing options from which they can afford and/or are likely forced to stay in units they do not want or cannot afford. This may become a challenge for the region as households experience growth in incomes and have the *ability* to afford entry level product but have limited *availability* of such product. This may also become a challenge for seniors who are seeking to downsize from their current residences, who may not be able to

find smaller and lower priced product to move into. Additionally, the low share of product priced below \$200,000 may limit the region’s ability to attract households seeking to move to the region who are specifically seeking housing product priced below \$200,000. This may have an adverse impact on the local workforce and employers.

As stated earlier, the Housing Needs Assessment also included a survey of area rental alternatives, including multifamily apartments and available non-conventional rentals (e.g. single-family homes, duplexes, mobile homes, etc.).

The following tables summarize the breakdown of non-subsidized apartment *units* surveyed by program within the city.

Table 59 – Non-subsidized units

Market-Rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	150	1.9%	1	0.7%	\$825
One-Bedroom	1.0	2,516	32.0%	85	3.4%	\$1,075
One-Bedroom	2.0	43	0.5%	1	2.3%	\$2,155
Two-Bedroom	1.0	935	11.9%	41	4.4%	\$1,085
Two-Bedroom	1.5	422	5.4%	5	1.2%	\$1,188
Two-Bedroom	2.0	2,735	34.8%	116	4.2%	\$1,340
Two-Bedroom	2.5	165	2.1%	8	4.8%	\$1,215
Three-Bedroom	1.0	64	0.8%	1	1.6%	\$995
Three-Bedroom	1.5	139	1.8%	0	0.0%	\$1,285
Three-Bedroom	2.0	634	8.1%	30	4.7%	\$1,495
Three-Bedroom	2.5	38	0.5%	0	0.0%	\$1,700
Three-Bedroom	3.5	1	0.0%	0	0.0%	\$6,928
Four-Bedroom	1.5	6	0.1%	0	0.0%	\$800
Four-Bedroom	2.0	8	0.1%	0	0.0%	\$1,560
Total Market-Rate		7,856	100.0%	288	3.7%	-

Table 60 – Subsidized units

Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	19	1.7%	0	0.0%	\$308
One-Bedroom	1.0	499	45.5%	6	1.2%	\$580
Two-Bedroom	1.0	334	30.4%	0	0.0%	\$604
Two-Bedroom	1.5	34	3.1%	0	0.0%	\$655
Two-Bedroom	2.0	42	3.8%	0	0.0%	\$931
Three-Bedroom	1.0	67	6.1%	0	0.0%	\$741
Three-Bedroom	2.0	79	7.2%	0	0.0%	\$654
Four-Bedroom	1.5	21	1.9%	0	0.0%	\$969
Four-Bedroom	2.0	2	0.2%	0	0.0%	\$578

The market-rate units are 96.3% occupied and the Tax Credit units are 99.5% occupied. The very high occupancy rate among the Tax Credit units, along with corresponding waiting lists in place for the next available units, indicate that there is pent-up demand for such units.

Among the most common bedroom/bathroom types, median collected rents by bedroom type generally range from \$829 to \$2,155 for the market-rate units and from \$308 to \$969 for Tax Credit units. Note that a three-bedroom/3.5-bath market-rate unit rents for \$6,928 and is not indicative of the typical rent for a three-bedroom unit in the Asheville market. It is important to note that very few of the identified multifamily projects offer four-bedroom or larger units. As such, there appear to be no multifamily rental options for larger family households seeking housing within Asheville. As a result, family households seeking four-bedroom rental alternatives in Asheville most likely must choose from non-conventional rentals such as houses, which typically have higher rents, fewer amenities and are of lower quality than many multifamily options.

Asheville has a large number of non-conventional rentals which can come in the form of detached single-family homes, duplexes, units over storefronts, etc. As a result, we have conducted a sample survey of non-conventional rentals within the city. Overall, a total of 131 vacant individual units within Asheville were identified and surveyed. While this does not include all non-conventional rentals in the market, we believe these properties are representative of the typical non-conventional rental housing alternatives in the market.

The following table aggregates the 131 vacant non-conventional rental units surveyed in Asheville by bedroom type.

Table 61 – Non-conventional rental supply

Surveyed Non-Conventional Rental Supply			
Bedroom Type	Number of Units	Rent Range	Rent Average
One-Bedroom	12	\$910 - \$2,000	\$1,455
Two-Bedroom	37	\$775 - \$2,250	\$1,513
Three-Bedroom	67	\$1,050 - \$3,400	\$2,225
Four-Bedroom	13	\$1,300 - \$3,400	\$2,350
Five-Bedroom	2	\$3,600-\$3,995	\$3,798
Total	131		

As the preceding table illustrates, the rents for non-conventional rentals identified range from \$775 to \$3,955. The average rents by bedroom type are between \$1,455 for a one-bedroom unit, \$1,513 for a two-bedroom unit, \$1,225 for a three-bedroom unit, \$1,513 for a four-bedroom unit and \$3,798 for a five-bedroom unit. As expected, rents within Asheville are more than the rest of the county, generally \$200 to \$400 by bedroom type.

Cost burdened households are those that pay more than 30% of their income towards housing costs. The following table summarizes housing cost burdened households by tenure for Asheville.

Table 62 – Cost burdened households by tenure

Cost Burdened Households by Tenure				
Housing Issue	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Cost Burdened	9,210	46.8%	4,976	25.1%

Sources: 2010 Census; ESRI; 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research.

With nearly one-half of renter households and over one-quarter of owner households cost burdened, it is clear that many Asheville households are struggling with housing affordability issues. This further stresses the importance of supporting affordable housing initiatives, including the new development and preservation of affordable housing projects.

The following summarizes the Fair Market Rents, High HOME rents, and Low HOME rents for the Asheville MSA.

Table 63 – Fair market rent comparison with HOME rents

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$794	\$799	\$993	\$1,356	\$1,744
High HOME Rent	\$738	\$791	\$952	\$1,091	\$1,198
Low HOME Rent	\$581	\$623	\$747	\$863	\$963

Data Source: <https://ric.novoco.com>

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,586	No Data
50% HAMFI	11,976	7,745
80% HAMFI	29,927	21,473
100% HAMFI	No Data	34,516
Total	45,489	63,734

Table 64 – Housing Affordability

Data 2011-2015 CHAS

Source:

A discussion of area rental rates and cost burdened renter households are provided earlier in this document. A discussion of HOME rents and Fair Market Rents and how they relate to the market is provided on the next page.

Is there sufficient housing for households at all income levels?

As stated throughout this document and the Housing Needs Assessment, there is a shortage of affordable housing (Tax Credit and subsidized), as evidenced by the 97.2% overall occupancy rates and long wait lists at these affordable projects. The long wait lists for vouchers is also evidence of this.

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

Given the high occupancy rates of rentals, particularly among affordable (Tax Credit and government subsidized) rentals and the relatively limited available supply and short sales periods of housing priced under \$250,000, high demand will likely force rents and housing prices of such projects to increase at higher than what might normally be expected. This anticipated growth in rents and home prices will exacerbate the problem of affordability for many area renters and homeowners (or potential homeowners). Therefore, it will be important that the city continue to support and introduce new product that will help meet the needs of the community while reducing some of the demand pressures that are driving up housing costs.

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

The following tables illustrate the 2019 Fair Market Rents and Low HOME and High HOME rents for each county in the region.

Table 65 - Fair market rents by county

Market	Fair Market Rents (2019)				
	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Buncombe County	\$794	\$799	\$993	\$1,356	\$1,744
Henderson County	\$794	\$799	\$993	\$1,356	\$1,744
Madison County	\$794	\$799	\$993	\$1,356	\$1,744
Transylvania County	\$593	\$594	\$696	\$902	\$941

Source: Novogradac, Inc.

Table 66 – HOME rents by county

Market	Low/High HOME Rent (2019)				
	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Buncombe County	\$581 / \$738	\$623 / \$791	\$747 / \$952	\$863 / \$1,091	\$963 / \$1,198
Henderson County	\$581 / \$738	\$623 / \$791	\$747 / \$952	\$863 / \$1,091	\$963 / \$1,198
Madison County	\$581 / \$738	\$623 / \$791	\$747 / \$952	\$863 / \$1,091	\$963 / \$1,198
Transylvania County	\$492 / \$593	\$527 / \$594	\$632 / \$696	\$730 / \$902	\$815 / \$941

Source: Novogradac, Inc.

The Fair Market Rents and HOME rents by bedroom and county are lower than the corresponding bedroom market-rate rents from Bowen National Research’s survey of multifamily rentals. The region’s Tax Credit rents by bedroom and county are significantly lower than most of the Fair Market Rents and HOME rents of the corresponding counties of the region. Given the lack of available multifamily rental units in the region, particularly among Tax Credit rentals, many residents must choose from non-

conventional rental alternatives, which are evaluated in the HNA report. It appears that most non-conventional rentals are priced above Fair Market Rents and HOME rents, limiting the ability of low-income households' ability to afford most non-conventional rentals.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Substandard housing is an important component to consider when evaluating a housing market and potential housing need. Substandard housing is generally considered housing that 1.) Lacks complete kitchen and/or plumbing facilities, 2.) Is overcrowded, and 3.) Has a rent/cost over-burden situation. Markets with a disproportionate high share of any of the preceding substandard housing characteristics may be in need of replacement housing. Additionally, older housing stock is more likely to be in need of notable repairs and may be at risk of having lead-based paint (if built prior to 1978). As a result, we have evaluated each of these characteristics for each of the study areas.

Condition of Units

In Asheville, rentals are twice as likely to have at least one issue, and nearly 20 times as likely to have two or more issues than owner-occupied housing.

Table 67 – Housing issues by tenure

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,742	24%	9,239	47%
With two selected Conditions	45	0.2%	849	4.2%
With three selected Conditions	6	0%	43	0.2%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,955	76%	9,671	48.1%
Total	19,595	100%	20,102	99.5%

Source: 2013-2017 ACS; Bowen National Research

Table 68 - Rental housing across the region related to kitchen and plumbing issues

		Renter-Occupied Housing by Kitchen & Plumbing Characteristics					
		Kitchens			Plumbing		
		Complete	Incomplete	Total	Complete	Incomplete	Total
City of Asheville	Number	19,355	333	19,688	19,624	63	19,687
	Percent	98.3%	1.7%	100.0%	99.7%	0.3%	100.0%
Buncombe County	Number	37,609	678	38,287	38,168	119	38,287
	Percent	98.2%	1.8%	100.0%	99.7%	0.3%	100.0%
Henderson County	Number	13,136	113	13,249	13,240	9	13,249
	Percent	99.1%	0.9%	100.0%	99.9%	0.1%	100.0%
Madison County	Number	2,112	5	2,117	2,117	0	2,117
	Percent	99.8%	0.2%	100.0%	100.0%	0.0%	100.0%
Transylvania County	Number	3,351	48	3,399	3,382	17	3,399
	Percent	98.6%	1.4%	100.0%	99.5%	0.5%	100.0%
Region	Number	56,208	844	57,052	56,907	145	57,052
	Percent	98.5%	1.5%	100.0%	99.7%	0.3%	100.0%
North Carolina	Number	1,340,910	15,540	1,356,450	1,350,164	6,286	1,356,450
	Percent	98.9%	1.1%	100.0%	99.5%	0.5%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Based on the 2013-2017 ACS estimates, the percentage of renter-occupied housing with incomplete kitchen facilities was 1.5% in the region. However, only 0.3% of renter-occupied units in the region had incomplete plumbing facilities. While representing small shares, there are nearly 1,000 renter-occupied units in the region that have either incomplete plumbing or kitchens. Over 80.0% of the renter-occupied units with incomplete kitchen or plumbing facilities are located in Buncombe County, while only five of these units exist in Madison County. Nearly half of renter-occupied units with incomplete kitchens or plumbing in Buncombe County are in the City of Asheville.

Year Unit Built

Units that were built prior to 1978 are at risk of having lead based paint, which poses a health risk to occupants. In an effort to understand the degree to which such homes may exist in the region, we evaluated the *age* of the region's existing occupied housing stock. Based on the 2013-2017 ACS data (the latest data available), the following tables illustrate a distribution of all renter- and owner-occupied housing units in each study area by year of construction.

Table 69 – Renter-occupied housing by year built

		Renter-Occupied Housing by Year Built								
		2014 or Later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	Total
City of Asheville	Number	147	1,173	2,270	2,835	2,943	2,960	3,068	4,291	19,687
	Percent	0.7%	6.0%	11.5%	14.4%	14.9%	15.0%	15.6%	21.8%	100.0%
Buncombe County	Number	482	2,023	5,156	7,487	6,137	5,644	5,294	6,064	38,287
	Percent	1.3%	5.3%	13.5%	19.6%	16.0%	14.7%	13.8%	15.8%	100.0%
Henderson County	Number	127	454	1,766	3,043	2,442	1,682	2,378	1,357	13,249
	Percent	1.0%	3.4%	13.3%	23.0%	18.4%	12.7%	17.9%	10.2%	100.0%
Madison County	Number	6	0	170	444	302	465	399	331	2,117
	Percent	0.3%	0.0%	8.0%	21.0%	14.3%	22.0%	18.8%	15.6%	100.0%
Transylvania County	Number	12	102	391	532	659	665	609	429	3,399
	Percent	0.4%	3.0%	11.5%	15.7%	19.4%	19.6%	17.9%	12.6%	100.0%
Region	Number	627	2,579	7,483	11,506	9,540	8,456	8,680	8,181	57,052
	Percent	1.1%	4.5%	13.1%	20.2%	16.7%	14.8%	15.2%	14.3%	100.0%
North Carolina	Number	15,876	52,971	225,393	271,712	229,926	206,758	225,151	128,663	1,356,450
	Percent	1.2%	3.9%	16.6%	20.0%	17.0%	15.2%	16.6%	9.5%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Table 70 - Owner-occupied housing by year built

		Owner-Occupied Housing by Year Built								
		2014 or Later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	Total
City of Asheville	Number	234	366	2,810	1,956	2,369	1,610	4,903	5,570	19,818
	Percent	1.2%	1.8%	14.2%	9.9%	12.0%	8.1%	24.7%	28.1%	100.0%
Buncombe County	Number	714	1,938	13,280	11,603	9,470	8,257	12,170	9,688	67,120
	Percent	1.1%	2.9%	19.8%	17.3%	14.1%	12.3%	18.1%	14.4%	100.0%
Henderson County	Number	349	875	8,141	7,766	6,288	4,373	4,531	2,232	34,555
	Percent	1.0%	2.5%	23.6%	22.5%	18.2%	12.7%	13.1%	6.5%	100.0%
Madison County	Number	82	247	1,328	1,048	907	1,032	807	778	6,229
	Percent	1.3%	4.0%	21.3%	16.8%	14.6%	16.6%	13.0%	12.5%	100.0%
Transylvania County	Number	60	197	2,024	1,782	1,587	1,994	2,191	891	10,726
	Percent	0.6%	1.8%	18.9%	16.6%	14.8%	18.6%	20.4%	8.3%	100.0%
Region	Number	1,205	3,257	24,773	22,199	18,252	15,656	19,699	13,589	118,630
	Percent	1.0%	2.7%	20.9%	18.7%	15.4%	13.2%	16.6%	11.5%	100.0%
North Carolina	Number	30,204	88,421	577,503	534,702	367,116	329,573	394,922	195,455	2,517,896
	Percent	1.2%	3.5%	22.9%	21.2%	14.6%	13.1%	15.7%	7.8%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

As reported by ACS, the largest share (20.9%) of owner-occupied housing in the region was built between 2000 and 2009, while the largest share of renter-occupied housing in the region (20.2%) was built in the 1990s. Overall, nearly 25.0% of the owner-occupied housing stock was constructed in 2000 or later, while 18.7% of the renter-occupied housing stock was built during this period. The region also has over 40.0% of its owner-occupied and renter-occupied housing stock constructed prior to 1980. Within the city of Asheville, 10,319 renter-occupied and 12,083 owner-occupied units were built prior to 1980, representing 52.4% and 61.0% of the occupied housing stock by tenure, respectively. Homes built within this era are reaching a stage that requires repairs and/or modernization, and also carry the potential risk of having a lead-based paint hazard.

With more than 40% of region’s existing housing supply more than 40 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. Additionally, based on ACS data, nearly 5,000 households are in overcrowded housing situations and more than 1,200 households are living in units that lack complete kitchens and/or indoor plumbing. Given the lack of available housing, particularly product that is affordable to lower income households, many households are forced to stay in housing that does not meet their needs and/or are below typically accepted modern-day housing standards. As such, the preservation and improvement of the existing housing stock should be an area of focus for the region.

Risk of Lead-Based Paint Hazard

Within the City of Asheville, 10,319 renter-occupied and 12,083 owner-occupied units were built prior to 1980, representing 52.4% and 61.0% of the occupied housing stock by tenure, respectively. Homes built within this era are reaching a stage that requires repairs and/or modernization, and also carry the potential risk of having a lead-based paint hazard.

The following table summarizes the housing issues by tenure for Asheville, including those that may have lead-based paint issues. It is important to note that some occupied housing units have more than one housing issue.

Table 71 - Housing issues by tenure

Housing Issues by Tenure				
Housing Issue	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Incomplete Kitchen	333	1.7%	69	0.3%
Incomplete Bathroom	63	0.3%	45	0.2%
Overcrowded	1,645	8.4%	145	0.7%
Cost Burdened	9,210	46.8%	4,976	25.1%
Lead Paint	10,319	52.4%	12,083	61.0%

Sources: 2010 Census; ESRI; 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research.

Note that Housing Issues by Tenure may overlap with other issues. Lead Paint estimates are based on year built

With over half of renter-occupied and owner-occupied households in Asheville have the potential for lead paint issues, the greatest housing issues facing residents of the city appear to be associated with lead paint exposure, only after cost burden.

The full Housing Needs Assessment provides a summary of housing issues by county.

Vacant Units

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 179 multifamily rental properties with 18,030 units (580 vacant units), 271 available non-conventional rentals (e.g. single-family homes, duplexes, etc.), 3,818 available vacation rentals, 36 available mobile home units, 30,823 recently

sold housing units and 2,750 currently available for-sale units, and 53 senior care facilities with 4,179 beds were identified and analyzed in the region. The region’s surveyed housing supply is summarized as follows.

Table 72 – Regional housing supply

Region Surveyed Housing Supply			
Product Type	Total Units	Vacant Units	Vacancy Rate
Multifamily Apartments	18,030	580	3.2%***
Non-Conventional Rentals	29,936*	271	0.9%
Vacation Rentals	N/A	3,818	N/A
Mobile Home Rentals	11,664*	36	N/A
Owner For-Sale Housing	118,630**	2,750	2.3%
Senior Care Housing	4,179	430	10.3%

*Based on 2013-2017 American Community Survey

**ACS estimates of owner-occupied housing

***Vacancies based on physical vacancies, not economic vacancies and on Bowen National Research Survey

N/A – Not Available

Bowen National Research identified and studied 182,439 total housing units among the various housing segments studied in this report. Our research identified 7,885 vacant /available units. While there are likely other vacancies in the region such as shelter housing, institutional housing such as student dormitory units, vacant/abandoned or other short-term housing units that are vacant, the 7,885 identified vacant/available units are likely a reasonable representation of the overall market conditions of the housing supply in the region.

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 within certain segments. The inventoried supply has vacancy rates by product type ranging from 0.9% (non-conventional rentals) to 10.3% (senior care housing). 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, 2.0% to 3.0% for 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 generally considered low and appear to indicate that demand for each housing segment is strong.

Need for Owner and Rental Rehabilitation

Representatives of Bowen National Research personally visited most of the multifamily rental projects within the region and rated the quality of each property. Based on windshield survey, we rated each property surveyed on a scale of “A” (highest) through “F” (lowest). All properties were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). Following is a distribution by quality rating, units, vacancies, and median net rents by quality rating for the City of Asheville.

Table 73 – Multi-family rental unit quality ratings

Market-rate Properties				Median Collected Rent				
Quality Rate	Projects	Total Units	Vacancy Rate	Studio	One-Br.	Two-Br.	Three-Br.	Four+-Br.
A+	2	162	1.2%	-	\$1,975	\$2,500	\$6,928	-
A	13	2,112	4.3%	\$1,095	\$1,250	\$1,540	\$1,891	-
A-	1	73	0.0%	\$940	\$1,425	\$1,900	-	-
B+	14	3,030	4.6%	\$950	\$1,030	\$1,250	\$1,470	-
B	11	1,882	2.7%	\$810	\$1,048	\$1,195	\$1,310	\$1,560
B-	4	370	0.8%	-	\$995	\$895	\$995	-
C+	1	56	3.6%	-	\$750	\$850	-	-
C	4	119	0.8%	\$600	\$561	\$717	\$800	\$800
C-	2	52	0.0%	\$725	\$895	\$795	\$895	-

Table 74 - Distribution by quality rating, units and vacancies.

Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	7	238	2.5%
A-	3	190	0.0%
B+	10	339	0.0%
B	2	56	0.0%
B-	2	152	0.0%
C+	1	8	0.0%
C	3	114	0.0%

The majority of market-rate and Tax Credit units by quality level are within the “A” and “B” rated ranges, indicating that market-rate and Tax Credit renters have a large number of good to excellent quality rental housing from which to choose. More than half of the government-subsidized supply is within the “C” quality range, indicating that very low-income renters have a large base of fair quality affordable rental supply from which they can choose. With much of this fair quality government-subsidized product built prior to 1980.

Over 27% of all apartments surveyed were built prior to 1980. These older apartments have a vacancy rate of 1.3%, lower than the overall market.

Table 75 - Distribution of units surveyed by year built in Asheville

Year Built	Projects	Units	Vacancy Rate
Before 1970	20	1,035	1.4%
1970 to 1979	6	1,419	1.2%
1980 to 1989	6	830	0.6%
1990 to 1999	6	876	5.5%
2000 to 2009	13	1,780	3.5%
2010 to 2014	4	669	2.4%
2015	6	1,096	2.8%
2016	1	30	0.0%
2017	5	628	4.0%
2018	4	550	13.6%
2019*	1	40	0.0%

*As of January

Approximately 2,344 conventional apartment units have been added to the market during the past five years. Given the quality ratings and age of the surveyed multifamily rental supply, there is a notable portion of supply that likely needs repaired.

The following table summarizes the housing issues by tenure for Asheville. It is important to note that some occupied housing units have more than one housing issue.

Table 76 – Housing issues by tenure (Asheville)

Housing Issues by Tenure				
Housing Issue	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Incomplete Kitchen	333	1.7%	69	0.3%
Incomplete Bathroom	63	0.3%	45	0.2%
Overcrowded	1,645	8.4%	145	0.7%
Cost Burdened	9,210	46.8%	4,976	25.1%
Lead Paint	10,319	52.4%	12,083	61.0%

Sources: 2010 Census; ESRI; 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research. Note that Housing Issues by Tenure may overlap with other issues. Lead Paint estimates are based on year built

With more than 2,000 units exhibiting traits like lacking complete indoor plumbing or are overcrowded, and many other homes potentially having lead-based paint issues, there is a large inventory of housing likely needing significant rehabilitation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

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

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

In addition, Western Carolina Community Action administers the Housing Choice Voucher program for Transylvania County. According to the Public Housing Agency Inventory (PHA), there are 18 Public Housing developments plus scattered sites totaling 2,161 units throughout the Consortium. Nine of those public housing communities are in the City of Asheville, not including Lee Walker Heights which is under construction and will include an additional 212 units. The tables below provide information about the regions public housing facilities and 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	0	2,271	2,295	6	1,452	604	0	713
# of accessible units									

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

Table 77 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

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 2,161 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 Housing Choice 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 78 - 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, Lee Walker Heights, which had 96 units, is currently being redeveloped and expanded 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 20 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 212 affordable housing units. Once success has been demonstrated with that model, the City and HACA plan to turn to other older developments (possibly Pisgah View or Deaverview Apartments) to see if similar results can be achieved.

The Brevard Housing Authority (BHA) used Energy Performance Contract financing to complete extensive energy and water efficiency work in its public housing units, including replacement of HVAC equipment, lighting, and plumbing fixtures to conserve energy and water and reduce operating costs. Additionally, the building exteriors of four out of five BHA community have been upgraded using their capital fund program, with the final slated for completion in 2021. Additional appliance and equipment replacements and interior upgrades are also planned for 2022-2024. The BHA has also completed accessibility renovations to bring up the total number of accessible units to eight.

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.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A broad array of public and private stakeholders collaborate to implement programs, services, and housing with a community objective to end homelessness by making it rare, brief, and non-recurring. Collaborators include the City of Asheville, Buncombe County, Homeward Bound of Western North Carolina, Asheville Buncombe Community Christian Ministries, the Housing Authority of the City of Asheville, and the Charles George VA Medical Center, along with other public and private entities have worked together to establish Coordinated Entry policies to prioritize placement of vulnerable chronically homeless adults and develop diversion practices to reduce the overall number of people who enter the system of homeless services in Asheville and Buncombe County.

Facilities and Housing Targeted to Homeless Households

	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
Total	358	16	226 (+48 planned)	552 (+19 rapid rehousing)	
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 79 - Facilities and Housing Targeted to Homeless Households
Source: NC-501 Continuum of Care 2019 Housing Inventory Count (HIC)

In addition to the above, the HACA plans to seek proposals from owners/developers for project-based vouchers in existing or new developments for up to 250 vouchers including (1) HUD-VASH vouchers to house veterans experiencing homelessness using a Housing First model, (2) vouchers to house other people experiencing homelessness using a Housing First model, and/or (3) vouchers for tenant mobility moves from RAD properties to new housing developments and/or housing units in lower poverty areas of opportunity.

Emergency Shelter Provider/Facility Name:

- ABCCM Steadfast House / Vet's Quarters Emergency Shelter / Veterans Restoration Quarter
- Caring for Children / Trinity Place
- Haywood Street Congregation / Haywood Street Respite
- Helpmate
- Homeward Bound / Room in the Inn
- Salvation Army / Center of Hope
- Swannona Valley Christian Ministry Seasonal Emergency Shelter
- Western Carolina Rescue Ministries / WCRM Women and Children
- Western Carolina Rescue Ministries Emergency Shelter

Transitional Housing Provider/Facility Name:

- ABCCM Steadfast House / Veterans Restoration Quarter
- First at Blue Ridge First at Blue Ridge (GPD)

Permanent Supportive Housing Provider/Facility Name:

- Homeward Bound / HBA - Smoky Mountain SPC / Bridge to Recovery SPC / Pathways ? PPH 2, 3, & 5 / HBA-HBXN / HUD-VASH

Rapid Re- Housing Provider/Facility Name:

- ABCCM / Supportive Services for Veterans
- Homeward Bound / SSVF RRH / HOME-RR / United Way RR / Home TBRA

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

Continuum of Care-funded projects assist/refer participants to mainstream benefits and employment. Supported employment provides assistance with acquiring, and maintaining jobs in the community for individuals with disabilities, NC Dept. of Commerce Workforce Solutions, SOAR, HHS, SSA and an Ex-Offender/VA Employment Specialist provide information/assistance with job fairs, workshops, online job postings, training programs and career development.

The CoC has robust collaboration and partnerships with indigent legal services, SOAR, HHS, inpatient/outpatient mental health and substance abuse providers, Health Insurance Navigators, and the Social Security Administration. Outreach at the Day Center by SOAR, VA, and HHS assists individuals/families enroll in VA, ACA or Medicaid/Medicare. Inreach/referral from institutions/correctional facilities, homeless service/housing providers, SA/MH sites and 211, all help participants acquire ACA, Medicaid/Medicare, as well as access to health care and state/federal entitlement programs. In the most recent Open Enrollment period, 21,532 persons received ACA plans in the Asheville-Buncombe CoC.

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 (ABCCM): Steadfast House currently provides 48 transitional housing beds for homeless women and children, 10 of which are dedicated to veterans. Services include case management, vocational training, and life skills classes. In mid-2020, ABCCM will move Steadfast House programs to its new Transformation Village and double capacity to 96 total beds.

The ABCCM Supportive Services for Veterans Families (SSVF) program provides homeless prevention and Rapid Rehousing assistance coupled with case management, help in securing VA benefits, and coordination of other community resources.

ABCCM's Veterans Restoration Quarters (VRQ) is a 238-bed facility that serves 158 veterans in VA-funded Grant Per Diem (GPD) transitional beds, 50 in VASH-vouchered permanent supportive housing units and 30 veterans/civilians in nightly emergency shelter. Services include food, case management, education, and connection to both mental and physical health providers.

CARING for Children: Part of Eckerd Connects, a national partnership of youth services providers, Trinity Place Homeless and Runaway Youth Shelter offers 6 emergency beds 24/7/365 coupled with case management for youth ages 7-17.

FIRST at Blue Ridge Vets FIRST Program is a certified therapeutic community, providing transitional housing and services for 26 homeless veterans with substance use disorders for up to 2 years, including case management, job placement assistance, education, and training.

Helpmate provides 20 emergency shelter beds for women and children who are literally or at risk of homelessness due to domestic violence. Services include case management, legal assistance, and mental health/substance abuse services.

Homeward Bound: The AHOPE Day Center provides basic services (showers, mail, storage, telephone) and case management for homeless individuals and families. AHOPE serves as the primary locus of the community's Continuum of Care Coordinated Entry.

Homeward Bound operates 6 Continuum of Care funded Permanent Supportive Housing programs currently serving 143 individuals in 116 housing units. Homeward Bound also currently uses HOME-funded Tenant-Based Rental Assistance to house 26 individuals in 19 units.

Homeward Bound also operates Supportive Services for Veterans Families (SSVF) to provide both homelessness prevention and Rapid Rehousing resources. ESG funding is also allocated to Homeward Bound for homelessness prevention efforts.

Room in the Inn partners with local faith communities to provide a congregationally based year-round shelter option for up to 12 women.

Housing Authority of the City of Asheville (HACA): Administers the Housing Choice Voucher program and has established a local homeless preference along with Family Self-Sufficiency programs.

The Salvation Army currently provides 30 emergency shelter beds to men and women with children along with work placement, case management, and other support services.

Swannanoa Valley Christian Ministries (SVCM): SVCM operates a 15-bed seasonal emergency shelter to rural homeless in eastern Buncombe County as well Hope for Tomorrow, a 10-unit transitional housing program for women and children.

Western Carolina Rescue Ministries (WCRM): WCRM provides 88 shelter beds for men and 66 for women and children, along with food, clothing, and primary health care.

Other agencies:

Pisgah Legal Services provides CDBG-funded free assistance to prevent homelessness by offering legal counsel to very low income households to prevent or delay eviction or foreclosure, stabilize housing by obtaining and/or protecting safe affordable housing through improvement or preservation of quality housing conditions.

Eliada Home provides transitional housing and employment readiness programs for youth ages 17-25 who have aged out or will age out of the foster care system and are at risk of becoming homeless.

Eblen Charities provides rental/utility assistance to families at risk of eviction.

The ARC of Buncombe County serves low- moderate-income children and adults with intellectual or developmental disabilities and will provide financial assistance from to help with rent or mortgage payments, utilities, groceries, medications, medically necessary equipment or procedures, or heating oil.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

As discussed in NA-45, the largest numbers of special needs persons are among those age 62 and older, persons with disabilities, adults with mental illness and the frail elderly (persons age 62 and older requiring some level of assistance with Activities of Daily Living). According to Bowen's interviews with area stakeholders, housing alternatives that meet the specific needs of these special needs populations are limited. Supportive housing for special needs populations are provided through Vaya Health Managed Care Organization and County Health and Human Services departments. In addition, the Council on Aging works with older adults 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 Vaya Health's care coordination programs.

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

As part of the HNA, Bowen evaluated four levels of care that typically respond to older adults seeking, or who need, alternatives to their current living environment. They include independent living, multi-unit assisted housing, adult care homes, and nursing care. These housing types, from least assisted to most assisted, are summarized below.

Independent Living is a housing alternative that includes a residential unit, typically an apartment or cottage that offers an individual living area, kitchen, and sleeping room. The fees generally include the cost of the rental unit, some utilities, and services such as laundry, housekeeping, transportation, meals, etc. This housing type is also often referred to as congregate care. Physical assistance and medical treatment are not offered at such facilities.

Multi-unit Assisted Housing With Services (referred to as *multi-unit assisted* throughout this report) is a housing alternative that provides unlicensed care services along with the housing. Such housing offers residents the ability to obtain personal care services and nursing services through a home care or hospice agency that visit the subject site to perform such services. Management at the subject project arrange services that correspond to an individualized written care plan.

Adult Care Homes are state licensed residences for aged and disabled adults who may require 24-hour supervision and assistance with personal care needs. People in adult care homes typically need a place to live, with some help with personal care (such as dressing, grooming and keeping up with medications), and some limited supervision. Medical care may be provided on occasion but is not routinely needed.

Medication may be given by designated, trained staff. This type of facility is very similar to what is commonly referred to as “assisted living.” These facilities generally offer limited care that is designed for seniors who need some assistance with daily activities but do not require nursing care.

Nursing Homes provide nursing care and related services for people who need nursing, medical, rehabilitation or other special services. These facilities are licensed by the state and may be certified to participate in the Medicaid and/or Medicare programs. Certain nursing homes may also meet specific standards for sub-acute care or dementia care.

Bowen referenced the Medicare.com and North Carolina Division of Health Service Regulation websites for all licensed senior care facilities and cross referenced this list with other senior care facility resources. As such, we believe that we identified most, if not all, licensed facilities in the region. In October and November of 2019, Bowen National Research surveyed a total of 53 of these facilities containing a total of 4,179 units/beds. Specifically, the senior facilities include three independent living facilities, five multi-unit assisted housing properties, 26 adult care homes, and 19 nursing homes. These 53 facilities represent roughly two-thirds of the senior care facilities in the region and are representative of the typical housing choices available to seniors requiring special care housing. It should be noted that family adult care homes of six units or less were not included in this inventory. The following table summarizes the 53 senior care facilities by property type.

Table 80 – Senior care facilities by type

Surveyed Senior Care Facilities					National Vacancy Rate*
Project Type	Projects	Beds	Vacant	Vacancy Rate	
Independent Living	3	475	36	7.6%	6.8%
Multi-Unit Assisted Housing	5	601	7	1.2%	N/A
Adult Care Homes	26	1,098	99	9.0%	9.4%
Nursing Homes	19	2,005	288	14.4%	13.6%
Total	53	4,179	430	10.3%	9.8%

*Source: American Seniors Housing Association: The State of Seniors Housing 2017

N/A – Not Available

The senior care facilities have vacancy rates by product type ranging from 1.2% to 14.4%, with an overall vacancy rate of 10.3%. The overall vacancy rate of 10.3% is more than double the 5.0% overall rate from 2014 but is only slightly above the national average of 9.8%. Nationally, depending on the type of senior care product, vacancy rates for senior care housing range from 6.8% to 13.6%. As such, the region’s senior facilities are performing at levels similar to national standards. With a large growing base of seniors, it is anticipated that the region will need additional senior care housing in the years ahead.

The following is a distribution of the overall units/beds and vacancy rates of senior product for each of the study areas.

Table 81 – Senior care housing by county

	Surveyed Senior Care Housing by Area			
	Units/Beds	Share of Region	Vacant	Vacancy Rate
<i>City of Asheville</i>	1,333	31.9%	105	7.9%
Buncombe County*	2,043	48.9%	166	8.1%
Henderson County	1,483	35.5%	207	14.0%
Madison County	256	6.1%	7	2.7%
Transylvania County	397	9.5%	50	12.6%
Total	4,179	100.0%	430	10.3%

Source: Bowen National Research

*Buncombe County includes Asheville

AIDS/HIV Population

According to the North Carolina Coalition to End Homelessness and a representative of Western North Carolina AIDS Project (WNCAP), there are currently no shelters or transitional housing programs that specifically target people living with HIV/AIDS. However, there are various supportive services and advocacy programs available to persons living with HIV/AIDS within the Asheville region through WNCAP, which serves all four subject counties and is regionally known as HIV Care Network of WNC. Per the 2019 WNCAP Annual Report, a total of 114 persons received \$69,352.81 rental, utility and emergency support from 2018 to 2019 through the Housing Opportunities for Persons with AIDS (HOPWA) program. A representative with WNCAP stated that there is a significant need for affordable housing specifically targeted to persons living with HIV/AIDS as there are at least ten HIV-positive individuals known to be homeless due to the shelters being at maximum capacity.

Other organizations identified as providers of housing and social services to HIV-positive individuals were Transitions to Community Living Initiative (TCLI) and Western North Carolina Community Health Services (WNCCHS). TCLI focuses on individuals transitioning from adult care homes or state hospitals. One of the program’s six initiatives is to provide community-based housing, including providing a Transitions to Community Living Voucher, a tenant-based voucher program for up to \$600 per month plus assistance for security deposits, move-in expenses, and funds for risk mitigation in case of non-payment of rent, abandonment, or damages, that can be used with any landlord who accepts the voucher.

Persons with Disabilities

A representative from Disability Partners of Asheville noted that accessible housing for disabled persons is greatly needed within the Asheville region as there is approximately a four-year waitlist for targeted referral housing for these units in addition to the six to thirteen month waiting list for affordable housing. According to the representative, current benchmark requirements favor people in skilled care facilities who qualify for the Money Follows the Person Program (MFP), the homeless, and people with a severe and persistent mental illness. The resulting lower priority placed on people with disabilities combined with the relocation of funds to hurricane disaster relief has resulted in Disability Partners only being able to

find accessible housing for approximately two people with disabilities in the last two years. Additionally, the properties that claim to have accessible units are often turned down by disabled persons because they do not work for their specific needs. Examples of these situations include showers which don't work for wheelchairs, people who cannot hear the doorbell, and people who cannot be in an accessible unit if it is not on the ground level. Although they may be ADA approved, or at least meet building code standards, the number of accessible units is deceptive as there is a wide spectrum of disabilities, a nuance of the disability issue which is currently being addressed by the Universal Design Institution in Asheville.

Re-Entry Population

The cost and conditions of transitional housing, such as roommates with substance abuse issues and location in an undesirable neighborhood, was cited as a concern of ex-offenders, according to the RAND corporation's 2019 evaluation of the North Carolina Pathways Program. However, ex-offenders who were able to rent their own apartments through financial support from their families struggled without the structure provided by a transitional house. The 2018 Re-Entry Plan also addressed re-entry barriers by supporting evidenced-based permanent supportive housing models particularly in jurisdictions where there are high concentrations of high utilizers (people who frequently cycle through jails, hospitals, homeless shelters, and mental health facilities). Homelessness can be both a contributing factor and a consequence of having a criminal record. The National Law Center on Homelessness and Poverty reported in 2015 that more than 25% of those experiencing homelessness report being arrested for common loitering, begging, sitting, lying down or sleeping in public. According to a representative, 84% of the homeless housed by Homeward Bound (a Buncombe County shelter) in the last two years have had a criminal record. Representatives of transitional and permanent housing in the area estimated that 20% of residents may come directly from prison, while the remaining 80% are "secondary re-entry" cases.

Youth Aging Out of Foster Care

In 2015, the Foster Care 18 to 21 initiative was passed and went into effect in January 2016. This program allows foster children to stay in the system until they are 21. Children's Home Society of North Carolina also offers services including outpatient therapy for foster children ages three to 21 and their families or caretakers and post adoption services to help clients with issues that may arise after adoption.

Victims of Domestic Violence

The table below highlights the number of individuals who were served by these various programs and services. Note that area shelters also provide various outreach services and programs to this subpopulation group within Asheville and surrounding counties.

Table 82 – Total people served by advocacy programs for victims of violence

Advocacy Programs for Victims of Domestic Violence	
Helpmate	
Advocacy Program/Service	Total Persons Served (FY 2018)
Outreach Education Program	14,430
Legal Advocacy	1,415
Crisis Response/Hotline	3,173
Individual/Group Counseling	1,856

Overall Total	20,874
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My Sister's Place	
Advocacy Program/Service	Total Persons Served (Average)
General Services	1,425-1,850
Legal Advocacy	100-150
Crisis Response/Hotline	800-1,000
Community Education	1,000
Overall Total	3,325-4,000
Mainstay	
Advocacy Program/Service	Total Persons Served (FY 2017)
Crisis Response/Hotline	965
Legal Advocacy	493
Outreach Program	669
Education	301
Overall Total	2,428
SAFE of Transylvania County	
Advocacy Program/Service	Total Persons Served
Crisis Response/Hotline	N/A
Counseling Services	N/A
Legal Advocacy	N/A
Overall Total	N/A

Sources: Helpmate 2017-2018 Annual Report; My Sister's Place Website; Mainstay 2016-2017 Annual Report

Veterans

According to the Asheville-Buncombe Homeless Initiative Advisory Committee's 2017-2022 strategic plan, rapid re-housing interventions are being targeted, including those made possible through the Department of Veterans Affairs' Supportive Services for Veteran Families (SSVF) rapid re-housing program, for veterans and their families who need shorter-term rental subsidies and who generally have incomes below 30% of AMHI. Through a partnership with Homeward Bound, the City of Asheville provides support to implement the federal SSVF grant. Additionally, the Asheville Housing Authority administers a rental subsidy and the VA Medical Center provides supportive services to help veterans manage the transition to permanent housing, with a success rate of 87%.

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

The State of North Carolina contracts with Vaya Health 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.

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 60-unit affordable elder housing apartment will occur in the next year in Buncombe County, addressing the goal of increasing affordable units for low-income seniors. Thirty-five people, primarily seniors, disabled, and female-head of households will be served by homeowner housing rehabilitation projects.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are a wide range of policies that can affect housing affordability. Restrictive single-family zoning is currently being re-evaluated in several states and communities across the country, as this can limit the housing density increases that are needed to increase housing supply and lower costs. In some areas, a lack of zoning creates its own set of challenges since there not clearly defined rules, and residents can organize and challenge new developments in an ad-hoc fashion. Limits on manufactured housing and accessory dwelling units (ADUs) also create barriers to affordable housing. The Bowen HNA provides a detailed discussion of ADUs, but also notes that stakeholders who were surveyed prefer to see more focus on adaptive reuse, revitalization, new construction, mixed use, and housing along public transit corridors.

Several communities have taken steps to reduce regulatory barriers. Asheville has adopted a form-based code in the River Arts District to allow more flexibility in re-development and adaptive reuse. Buncombe County has expanded the number of zoning districts that allow manufactured housing. Hendersonville is also in the process of developing an affordable housing strategy, but has not formalized any policy changes yet. Henderson County is reviewing options to increase affordable housing as a part of their current comprehensive plan update.

Another important public policy, set at the federal level, is the Fair Market Rent, which is the basis for payment amounts for several HUD rental and housing assistance programs. The Asheville Metro FMR area includes Buncombe, Madison, and Henderson Counties, but not Transylvania, which is considered a non-metropolitan county. Several stakeholders noted that the difference between the FMR is a barrier to providing affordable options in Transylvania County. The following table shows how significant the differences are:

Table 83 - FY2021 FMR Comparison

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Transylvania	\$532	\$536	\$706	\$897	\$1,054
Asheville Metro	\$1,096	\$1,099	\$1,279	\$1,751	\$2,213

Source: HUD

As part of its survey of multifamily rental apartments, Bowen National Research identified rents by both bedroom and bathroom type. From this survey, they established median rents for each of the bedroom/bathroom combinations show in the following table.

Table 84 – FMR by type

	Median Market-rate Rents by Bedroom/Bathroom Type			
	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
<i>City of Asheville</i>	\$1,075	\$1,085	\$1,340	\$1,495
Buncombe County	\$1,050	\$1,100	\$1,305	\$1,495
Henderson County	\$995	\$700	\$1,175	\$1,415
Madison County	-	-	-	-
Transylvania County*	\$1,200	-	\$1,500	\$1,900
Region	\$1,045	\$1,090	\$1,298	\$1,475

Source: Bowen National Research

*Excludes senior projects with cottage units and upscale features and services

Overall, the median rents by bedroom type and by county within the region range from \$995 for one-bedroom/1.0-bathroom units in Henderson County to \$1,900 for three-bedroom/2.0-bathroom units in Transylvania County. It is important to note that generally, the highest median rents *are within Transylvania County*. Within the city of Asheville, median market-rate rents range from \$1,075 to \$1,495.

It is also important to note that other market-drivers (i.e. the cost of land, labor and materials; available financing; real estate transaction costs) also have a significant impact on affordable housing development. According to Bowen’s HNA survey, nearly all respondents (31 of 32) selected “Cost of Land” as a common barrier or obstacle to development in the Asheville region. At least 80% of respondents indicated that “Availability of Land” and “Cost of Labor/Materials” were each common barriers or obstacles.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following sections describe a range of topics related to economic and community development prior to COVID-19, and the related impacts. As of August 2020, the Asheville region has an unemployment rate of 7%, and has experienced a -10.2% decline in jobs since August 2019. However, there has also been a 1.8% increase in jobs since July 2020, which shows that the economy is improving and on the path to return to the levels of activity and performance described below.

It is also important to note that all of the communities in the region are currently working on securing and distributing CARES Act funding across a broad spectrum of needs (e.g. health care, education, business assistance and community investment) to offset the impacts of the Corona virus.

Economic Development Market Analysis

From 2000-2019 there has been \$151 million in private investment in the region, over 4000 jobs created or retained, and \$300,000 in public investment in economic development activities related to four focus areas: competitive advantage, regional infrastructure, healthy and vibrant communities, and innovative people. The next section and workforce sections below describe economic development opportunities and activities in more detail, with more focus on Asheville as the CDBG entitlement community.

Business Activity

The commissioned Housing Needs Assessment evaluated various economic metrics and private and public sector economic activity. The following is a summary of notable economic news that will impact the area.

Hotel growth in the area is booming, so much that City Council put a one-year moratorium in effect on September 24, 2019 on any hotel approval applications. They will use the year to research the hotel industry and its impacts and come up with a plan for future recommendations for hotel projects. Since 2015, over 2,700 hotel rooms have been approved, over 1,300 have been built and just over 1,400 are in the planning or construction stages.

The fiscal year 2020 budget for previously launched economic development projects includes economic incentives for over ten industries that will create over 1,000 new jobs and generate over \$250 million in capital investments over the next five years within the county. Targeted industries within Asheville include aerospace (GE Aviation), advanced manufacturing (Haakon), and healthcare (Avadim) sectors. Because of the county's economic development policy, the average wage is expected to increase to approximately \$22.00 per hour, or \$45,760 annually. The total fiscal year 2020 budget is \$334,517,752, an increase of 3.27% from 2019.

Tourism:

On average, Buncombe County is visited by 30,410 people daily, leading to a robust tourism industry in the region. Annually, visitors spend \$2 billion at local businesses which equates to approximately \$5.4 million daily. More than 3.9 million overnight visitors per year helps create \$3.1 billion in total economic impact. In 2017, tourism in Asheville generated approximately \$27.9 million in property taxes. Additionally, Buncombe County employs over 18,000 workers at tourism-related businesses. A total of 27,241 jobs are supported by the tourism industry, adding up to 15% of all employment within the County.

A few of the many tourist destinations located in Asheville are summarized below:

- The Biltmore is an 8,000-acre estate built in the 1890s by George W. Vanderbilt which offers tours, a winery, and an equestrian center.
- Haute Route Asheville is an annual three- to four-day cycling event which is planned for May of 2020. The event generated approximately \$1.4 million dollars for Asheville businesses in 2019.
- Asheville hosted the SoCon (Southern Conference) Basketball Championships for the 7th year in 2019. It attracted over 31,000 basketball enthusiasts during the tournament and almost \$7 million was spent at area establishments.
- The River Arts District (RAD) offers nearly thirty art galleries within a half mile. Downtown Asheville Art District Art Walks are held from 5 pm to 8 pm the first Friday of the month from April through December.
- The Makers Market open-air market, the Grove Arcade's boutique shops in downtown Asheville, and the bi-annual Craft Fair of the Southern Highlands held at the Asheville Civic Center bring together numerous artisans and craftspeople.

- In 2018, about 20 local glass artists held the first Summer of Glass festival with exhibits, glass studio art tours, and classes for learning the art of glass work.
- The Grovewood Gallery offers arts and crafts from over 400 artisans, as well as a sculpture garden.
- There are so many craft breweries and pubs in the area that Asheville was named Beer City USA. In the downtown, there are over 60 eateries.

Infrastructure

The following is a summary of notable public infrastructure projects planned or in development within the Asheville area.

- Five electric buses were put in service in June 2019. As part of the budgeted \$6 million one-time capital expenditure in the 2019 Transportation Fund, the city plans to purchase three hybrid buses, to be deployed in June 2020, and four diesel buses for \$3.8 million. The city also plans to improve the transit center with \$1.1 million, to be complete by winter 2020. Additionally, there will be four new concrete bus pads as part of the \$58,218 NC 191 Sidewalk and Bus Pad project with a construction timeframe to be determined. A \$500,000 Bond Bus Shelters project was estimated for completion in fall 2019 and \$20.41 million in multimodal transportation improvements in the River Arts Innovation District are under construction and are estimated to be complete in summer 2020.
- In 2020, \$3.6 million in funding was allocated to 19 educational improvement projects within 11 organizations within Buncombe County to be increased by 2% annually, including a new \$193,147 grant designated for Asheville City Schools.
- The most expensive highway project in Asheville’s history is the Interstate 26 Infrastructure project which consists of the widening and new construction of seven miles of the Interstate 26 connector. It will cost an estimated \$1 billion in debt financing, 80% of which is covered by federal funds and 20% through the state. The connector will require the removal of around 114 homes and 36 businesses. Currently **40% of the population working in Buncombe County come from more than 10 other counties** and traffic is expected to increase by 20% to 40% in the next 20 years. The project’s final design has been set; however, the final documents have not. Construction will connect Port of Charleston, South Carolina to the mountains of North Carolina. In August 2019, Fluor-United signed a \$263 million contract to reconstruct two interchanges and

widen seven miles of Interstate 26 extending from Exit 40 for Airport Road to the Interstate 40 interchange in Asheville, doubling the interstate capacity. The project includes replacement of four bridges, retaining walls, drainage system upgrades and new pavement. Construction is scheduled to be completed in spring 2024.

Greenways

- Of the \$119.1 million the city of Asheville has budgeted for transportation and infrastructure; a portion will be devoted to greenway projects that are either in development or will start construction in the near future. One of these projects is the River Arts District Transportation Improvement Project that is halfway done as of August 2019. The project includes sidewalks, street trees, public art, bike lanes and greenways.
- In April 2018, a ribbon cutting ceremony was held for the Town Branch Greenway project, a pedestrian gravel path connecting the South Slope and the Southside neighborhoods.

Parks & Recreation

- \$2.09 million in improvements that address safety and maintenance concerns at city pools as well as Richmond Hill Park's \$520,000 in upgrades are estimated to be completed in summer 2020.
- The \$1.2 million citywide Ball Fields upgrades project, including equipment, surfacing, landscaping, dugouts, shade structures and accessible pedestrian sites is in the design phase and is estimated to be completed in summer 2021
- The Mountainside Park and Memorial Stadium \$4.08 million bond project, which includes a new parking lot and will double the current capacity, is in the design phase and the estimated construction timeframe is 2020 to 2022.

Streets/Sidewalks

- The Haywood Streetscape Improvement project is scheduled to begin in January 2020 and is expected to continue for nine to twelve months. The project includes sidewalk rehabilitation, removing blue stone crumbling sidewalks, moderate concrete sidewalk extensions along Haywood Street, street resurfacing, stormwater improvements, sanitary sewer improvements, repaving, and the sourcing, siting and installation of street amenities.

- The \$1.25 million Charlotte Street Capital Improvement project, also known as the Charlotte Street Road Diet due to the bike lane conversions, is slated to begin construction in 2020.
- Phase III of the Bond Road Improvements project, which includes State Street, Sulphur Springs, Cisco Road and Kenilworth Road, is budgeted at \$5 million. It is in the design phase and is scheduled to be completed in spring 2020.
- \$3.9 million of new sidewalks, wheelchair ramps and drainage, located at Wood Avenue, New Haw Creek Road, Onteora Boulevard and Overlook Road, as well as \$341,000 in maintenance of existing sidewalks citywide, are scheduled to be completed in summer 2020.
- The \$748,000 reconstruction of the sidewalks along one side of Vermont Avenue is scheduled to begin construction in fall 2020.
- A \$3.63 million project to add sidewalks and pedestrian crossings on New Leicester Highway, \$2.5 million in replacement and widening of sidewalk and roadway improvements along Haywood Street and \$4.55 million in installation along State Route 81/Swannanoa River Road are scheduled to be completed in fall 2020 and spring 2021.
- A \$300,000 installation of new sidewalk and wheelchair ramps along White Avenue is estimated to be completed in summer 2021.
- A \$616,000 repair and installation of new sidewalks and wheelchair ramps on the south side of Patton Avenue is estimated to be complete in spring 2024.

WARN (layoff notices):

WARN Notices of large-scale closures and layoffs were reviewed on November 27, 2019. According to the North Carolina Department of Commerce, there have been no WARN notices of large-scale layoffs or business closures reported for Buncombe County over the past 18 months.

Labor Force

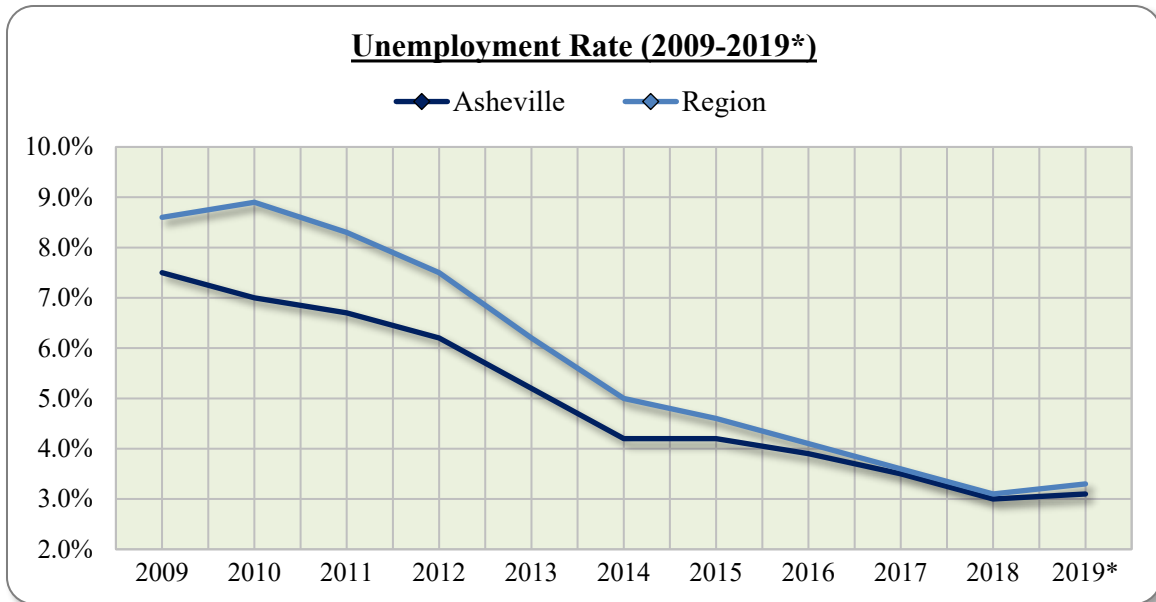
The following illustrates the total employment base for Asheville, the region, the state of North Carolina, and the United States.

Total Employment			
Asheville	Region	North Carolina	United States

Year	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2009	35,979	-	178,149	-	4,087,105	-	140,696,560	-
2010	40,761	13.3%	177,867	-0.2%	4,115,629	0.7%	140,469,139	-0.2%
2011	41,511	1.8%	179,649	1.0%	4,157,543	1.0%	141,791,255	0.9%
2012	42,499	2.4%	183,075	1.9%	4,245,675	2.1%	143,621,634	1.3%
2013	43,510	2.4%	187,147	2.2%	4,318,114	1.7%	145,017,562	1.0%
2014	43,975	1.1%	189,972	1.5%	4,400,314	1.9%	147,313,048	1.6%
2015	44,937	2.2%	194,795	2.5%	4,497,319	2.2%	149,564,649	1.5%
2016	46,314	3.1%	201,763	3.6%	4,613,300	2.6%	151,965,225	1.6%
2017	48,512	4.7%	206,671	2.4%	4,717,226	2.3%	154,271,036	1.5%
2018	49,683	2.4%	211,410	2.3%	4,787,320	1.5%	156,328,502	1.3%
2019*	51,671	4.0%	219,791	4.0%	4,892,221	2.2%	157,533,049	0.8%

Source: Department of Labor; Bureau of Labor Statistics, *Through October

The unemployment rate in Asheville has ranged between 3.0% and 7.5%, below the region and state average unemployment rate range since 2009. After reaching a decade high unemployment rate of 7.5% in 2009, the unemployment rate in Asheville has declined in eight of the past nine years from 2009 to 2018. Since 2009, the lowest annual unemployment rate of 3.0% was recorded in 2018, the most recent year that annual figures are available. The significant decline in the unemployment rate and the tremendous job growth that has occurred since 2009 are very positive signs and clear indications of a healthy and expanding economy. This job growth trend combined with projected demographic growth will lead to greater demand for housing over the next several years.



*Through October

Occupations by Sector

The distribution of employment by industry sector in Asheville is compared with the region in the following table.

Table 85 – Employment by industry

NAICS Group	Employment by Industry			
	Asheville		Region	
	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	194	0.2%	946	0.4%
Mining	31	0.0%	159	0.1%
Utilities	102	0.1%	474	0.2%
Construction	3,297	3.2%	9,147	4.3%
Manufacturing	6,644	6.5%	19,317	9.0%
Wholesale Trade	2,435	2.4%	6,493	3.0%
Retail Trade	14,366	14.1%	31,093	14.6%
Transportation & Warehousing	947	0.9%	2,655	1.2%
Information	1,912	1.9%	3,490	1.6%
Finance & Insurance	2,834	2.8%	5,209	2.4%
Real Estate & Rental & Leasing	3,345	3.3%	6,415	3.0%
Professional, Scientific & Technical Services	6,094	6.0%	9,526	4.5%
Management of Companies & Enterprises	139	0.1%	216	0.1%
Administrative, Support, Waste Management & Remediation Services	1,914	1.9%	3,894	1.8%
Educational Services	4,603	4.5%	13,833	6.5%
Health Care & Social Assistance	24,042	23.5%	42,138	19.7%
Arts, Entertainment & Recreation	3,630	3.6%	6,772	3.2%
Accommodation & Food Services	15,137	14.8%	28,567	13.4%
Other Services (Except Public Administration)	5,443	5.3%	12,257	5.7%
Public Administration	4,830	4.7%	10,483	4.9%
Non-classifiable	206	0.2%	474	0.2%
Total	102,145	100.0%	213,558	100.0%

*Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

E.P.E. - Average Employees Per Establishment

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within the city. These employees, however, are included in our labor force calculations because their places of employment are located within the city.

The labor force within the city is primarily concentrated within three job sectors. The largest employment sectors in the city are within Health Care and Social Assistance (23.5%), Accommodation and Food Services (14.8%), and Retail Trade (14.1%). These three employment sectors account for over half of all jobs in Asheville. None of the remaining job sectors account for more than 6.5% of the local employment base. Note that Health Care and Social Assistance is also the largest employment sector in the four-county region, with Retail Trade and Accommodation and Food Services second and third largest, respectively. According to a representative with the Economic Development Coalition for Asheville-Buncombe County and the Asheville Area Chamber of Commerce, the Asheville economy is strong.

While wages by occupation data was not available for the City of Asheville, it was available on the county level. The following table illustrates the average weekly wages by occupation for Buncombe County, and it is likely representative of Asheville wages.

Table 86 – 2019 wage comparison

Occupation	Q2 2019 Estimates	
	Employment	Average Weekly Wage
Management of Companies, Enterprises	907	\$1,173
Finance & Insurance	2,744	\$1,359
Wholesale Trade	3,214	\$1,028
Manufacturing	13,299	\$986
Healthcare and Social Assistance	27,112	\$1,174
Public Administration	6,111	\$959
Transportation and Warehousing	3,984	\$875
Construction	6,989	\$1,039
Professional and Technical Services	5,719	\$1,100
Information	1,501	\$1,058
Educational Services	8,826	\$781
Retail Trade	17,165	\$536
Agriculture Forestry Fishing & Hunting	283	\$635
Real Estate and Rental and Leasing	1,964	\$734
Administrative & Waste Services	6,952	\$669
Other Services	5,296	\$575
Arts, Entertainment & Recreation	3,953	\$528

Accommodation & Food Services	18,768	\$418
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Source: LEAD (Labor & Economic Analysis Division) of the North Carolina Dept. of Commerce (2019)

County-wide, the average weekly wage is \$868, ranging from \$418 to \$1,359. The average weekly wage is \$938 among 63.0% of total employees within the top five occupations by share of employees. Assuming full-time employment, these wages yield annual salaries ranging from \$21,736 to \$70,668. As a result, housing need exists for a broad range of affordability issues in the city.

Travel Time

Commuting Patterns

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. If traffic jams create long commuting times or public transit service is not available for carless people, their quality of life is diminished. Factors that lower resident satisfaction weaken housing markets. Typically, people travel frequently outside of their residences for three reasons: 1) to commute to work, 2) to run errands or 3) to recreate.

The following tables show two commuting pattern attributes (mode and time) for each study area:

Table 87 – Commuting modes

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
City of Asheville	Number	34,270	3,334	581	1,725	767	4,065	44,742
	Percent	76.6%	7.5%	1.3%	3.9%	1.7%	9.1%	100.0%
Buncombe County	Number	96,235	9,963	784	2,603	1,255	10,246	121,086
	Percent	79.5%	8.2%	0.6%	2.1%	1.0%	8.5%	100.0%
Region	Number	153,241	17,378	956	3,880	1,857	15,245	192,557
	Percent	79.6%	9.0%	0.5%	2.0%	1.0%	7.9%	100.0%

North Carolina	Number	3,709,128	434,719	47,903	83,872	59,113	235,595	4,570,330
	Percent	81.2%	9.5%	1.0%	1.8%	1.3%	5.2%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Table 88 – Commuting time

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
City of Asheville	Number	16,430	19,468	2,911	754	1,112	4,065	44,740
	Percent	36.7%	43.5%	6.5%	1.7%	2.5%	9.1%	100.0%
Buncombe County	Number	33,685	56,088	14,980	3,091	2,996	10,246	121,086
	Percent	27.8%	46.3%	12.4%	2.6%	2.5%	8.5%	100.0%
Region	Number	53,506	82,646	27,374	7,545	6,241	15,245	192,557
	Percent	27.8%	42.9%	14.2%	3.9%	3.2%	7.9%	100.0%
North Carolina	Number	1,191,011	1,739,481	847,361	301,536	255,346	235,595	4,570,330
	Percent	26.1%	38.1%	18.5%	6.6%	5.6%	5.2%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Noteworthy observations from the preceding tables follow:

- The share (88.6%) of commuters in the region that either drive alone or carpool is slightly below the share of the same commuting modes in the state (90.7%). Additionally, the share (2.5%) of commuters in the region that utilize public transit or walk is similar to the state average (2.8%). As expected, more people within the city of Asheville either walk to work (3.9%) or use public transit (1.3%), which are higher shares than the overall region.
- The majority (70.7%) of residents in the region have commute times of less than 30 minutes. Commute times in the region are generally shorter than commute times in the overall state, with 64.2% of statewide commuters reporting travel times of less than 30 minutes.

Education:

Educational Attainment by Employment Status (Population 25 to 64 Years)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10889	528	9034
High school graduate (includes equivalency)	34259	1720	14953
Some college or Associate's degree	52733	1900	15345
Bachelor's degree or higher	64667	1454	12184

Table 89 - Educational Attainment by Employment Status

Data 2011-2015 ACS

Source:

Educational Attainment by Age (4-County Region)

Note: the table format provided by HUD does not match the current ACS data format. Boxes without information are grey.

	Age					
	18-24 yrs	25yr+	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade		10372				
9th to 12th grade, no diploma	2167	20096				

High school graduate, GED, or alternative	6727	75589				
Some college, no degree	9038	65129				
Associate's degree	2117	27873				
Bachelor's degree	2167	69756				
Graduate or professional degree		42117				
High school graduate or higher			47384	46711	105379	80990
Bachelor's degree or higher			17913	20595	39944	33421

Table 90 - Educational Attainment by Age

Data 2013-2018 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months (In 2018 inflation-adjusted dollars, for population 25 years and over with earnings)

Note: The HUD table has been modified to break out median earnings by county, since the average of the median skews the information as provided by the Census Bureau.

Table 91 – Median earnings by educational attainment

Educational Attainment	Median Earnings			
	Buncombe	Henderson	Madison	Transylvania
Less than high school graduate	20718	17895	15077	14487
High school graduate (includes equivalency)	26685	27862	27285	23706
Some college or associate's degree	30997	33544	30625	27089
Bachelor's degree	40898	41795	40665	35051
Graduate or professional degree	51511	53586	45417	40928

Table 51 – Median Earnings in the Past 12 Months

Data 2013-2018 ACS
 Source:

Table 92 - Population by highest educational attainment for 2019

		Population by Educational Attainment						
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree	Total
City of Asheville	Number	4,422	11,702	12,366	5,436	21,031	13,690	68,646
	Percent	6.4%	17.0%	18.0%	7.9%	30.6%	19.9%	100.0%
Buncombe County	Number	15,958	45,277	37,546	16,943	49,801	31,186	196,710
	Percent	8.1%	23.0%	19.1%	8.6%	25.3%	15.9%	100.0%
Region	Number	29,941	79,588	68,157	29,222	77,673	47,651	332,232
	Percent	9.0%	24.0%	20.5%	8.8%	23.4%	14.3%	100.0%
North Carolina	Number	856,249	1,858,194	1,537,078	688,643	1,497,820	838,476	7,276,461
	Percent	11.8%	25.5%	21.1%	9.5%	20.6%	11.5%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Over 90.0% of the region’s residents are high school graduates, while 46.5% of residents have a college degree (Associate degree or higher). The county with the highest share of non-high school graduates is Madison (13.8%). By comparison, the city of Asheville’s share of non-high school graduates is only 6.4%, the lowest of the areas. Over 50.0% of all Asheville residents have a Bachelor degree or higher. As a result, the earning capability and potential for residents in the region varies widely by location.

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

The labor force within the city is primarily concentrated within three employment sectors. The largest employment sectors in the city are within Health Care and Social Assistance (23.5%), Accommodation and Food Services (14.8%), and Retail Trade (14.1%). These three employment sectors account for over half of all jobs in Asheville. None of the remaining job sectors account for more than 6.5% of the local employment base. Note that Health Care and Social Assistance is also the largest employment sector in

the four-county region, with Retail Trade and Accommodation and Food Services second and third largest, respectively.

The ten largest employers within Asheville/Buncombe County are summarized as follows, with private-sector employers exclusively located outside of Asheville indicated with an asterisk (*):

Table 93 – 10 largest employers

Employer Name	Business Type	Total Employed
Mission Health	Health Services	1,000+
Buncombe County Board of Education	Education	1,000+
Ingles Markets, Inc.	Trade	1,000+
Biltmore Workforce Management, Inc.	Hospitality	1,000+
Veterans Administration VA	Public Administration	1,000+
County of Buncombe	Public Administration	1,000+
City of Asheville	Public Administration	1,000+
WalMart Associates, Inc.	Trade	1,000+
Eaton Corporation*	Manufacturing	1,000+
Mission Medical Associates, Inc.	Health Services	1,000+

Source: Asheville Chamber (2019)

According to the representative with the Asheville Chamber of Commerce and Economic Development Coalition of Asheville/Buncombe County, the area economy is healthy and growing. Employment has grown over the past few years at a notable rate and is expected to do so for the foreseeable future.

Describe the workforce and infrastructure needs of the business community:

Our region’s economic prosperity depends in large part on the human capital available for employer workforce needs. Prior to the COVID-19 health pandemic, our region had maintained the lowest unemployment rate in NC for 61 consecutive months. There was a significant talent shortage in the region as employers had over 15,000 job openings. Projected skills gaps were significant as identified by the WNC Talent Survey of over 720 employers. <https://www.ashevillechamber.org/get-engaged/advocacy/state-of-workforce/>

The region has significant workforce needs in the Advanced Manufacturing, Healthcare, Hospitality & Tourism, Skilled Trades/Construction and Tech/IT sectors. To meet these workforce needs, the region's employers, educators and workforce partners are collaborating to increase the available talent supply. Our region through the Land of Sky Education & Workforce Collaborative is the pilot for the myFutureNC postsecondary credential attainment effort. This effort will increase postsecondary credential attainment aligned with employer workforce needs. <https://www.ednc.org/land-of-sky-western-nc-attainment-region-buncombe-henderson-madison-transylvania/>

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.

The Economic Development Coalition currently has 43 projects in the pipeline for 2020 with a potential of creating 4,701 jobs and just over \$1 billion in capital investment in the Asheville/Buncombe County area.

Hotel growth in the area is booming, so much that City Council put a one-year moratorium in effect on September 24, 2019 on any hotel approval applications. They will use the year to research the hotel industry and its impacts and come up with a plan for future recommendations for hotel projects. Since 2015, over 2,700 hotel rooms have been approved, over 1,300 have been built and just over 1,400 are in the planning or construction stages.

The fiscal year 2020 budget for previously launched economic development projects includes economic incentives for over ten industries that will create over 1,000 new jobs and generate over \$250 million in capital investments over the next five years within the county. Targeted industries within Asheville include aerospace (GE Aviation), advanced manufacturing (Haakon), and healthcare (Avadim) sectors. Because of the county's economic development policy, the average wage is expected to increase to approximately \$22.00 per hour, or \$45,760 annually. The total fiscal year 2020 budget is \$334,517,752, an increase of 3.27% from 2019.

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

There are significant workforce skill and education gaps in the region as identified in the WNC Talent workforce survey. The region has multiple strategies to bridge these skill gaps which include expanding Registered Apprenticeships, supporting Recovery to Work, reaching underserved populations and communities through UpSkill WNC with special emphasis on supporting people of color, strengthening the workforce for those with limited English proficiency and those who are basic skills deficient, increasing awareness of career pathways through initiatives like Mountain Area Careers www.MountainAreaCareers.org, focusing on employer led sector initiatives like “Raising Awareness of Manufacturing Possibilities” (RAMP) and offering innovative hiring events like WNC Career Expo to more effectively connect employers and job seekers.

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.

Mountain Area Workforce Development through the Workforce Innovation & Opportunity Act (WIOA) supports a multitude of workforce training efforts in partnership with employers, educators and partners. The region’s NCWorks Career Centers are partnerships between Mountain Area Workforce Development Board, Community Colleges (AB Tech and Blue Ridge Community College), public schools, Adult Education & Literacy programs, Vocational Rehabilitation, Job Corps and other key partners to upskill individuals connecting them with family sustaining wage jobs. See Mountain Area Workforce Development Board’s 2020-24 Local and Regional Workforce Plan, available here: http://www.landofsky.org/pdf/MAWD/MAWDB_AreaPlan_2020/WIOA_Comprehensive_Four_Year_Titl e1Plan_NCPY2020.pdf.

The region is focused on expanding work-based learning from job shadowing, internships, registered apprenticeships, and more. There are efforts to increase the number of Early Childhood Educators

through the NCWorks Local Innovation Grant as early childhood educators are the “workforce behind the workforce.” The region recognizes transportation, housing, childcare, and access to other supportive services are often a barrier to economic mobility and there are efforts to more effectively support individuals so they can transition to a more rewarding career.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? Yes, the Land of Sky Regional Council is the USEDA designated Economic Development District (EDD).

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.

All four of the high-level goals in the CEDS are related to the Consolidated Plan (adaptive regional economy, opportunity and prosperity for all, natural and cultural resource protection, and thriving connected communities). Highlights include equitable support for entrepreneurs and small businesses through initiatives like One Million Cups, co-working spaces, and small business training programs. There is a growing network for investors and capital growth with initiatives such as VentureAsheville, with an emphasis on access to capital for all communities. The region’s economic developers and partners such as the Asheville Airport, have worked diligently in product development and shared marketing for business attraction through CarolinaWest. Their efforts have led to expansions in local industry, attraction of new companies, and new non-stop air travel destinations.

The goal of opportunity and prosperity for all focuses on workforce development, described below, as well as ensuring that the region’s older population, the fastest growing demographic, are well supported to age in their communities through neighborhood-based health and housing alternatives. The protection of natural and cultural resources includes the redevelopment of historic town centers and historic districts to promote economic opportunities, housing and connectivity.

Finally, thriving, connected communities focuses on affordable housing, transportation and mobility access and options, broadband expansion, and water and sewer infrastructure improvements and

extensions to unserved areas with wells and septic systems. The full CEDS is available as an interactive StoryMap available here: <https://arcg.is/1vXu59>.

MA-50 Needs and Market Analysis Discussion

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

A spatial analysis of housing problems (i.e. incomplete plumbing or kitchen, overcrowding, cost-burdened) was not completed as part of the Bowen Housing Needs Assessment. The following maps were generated based on census tracts, using ACS5Y2018 data and the data.census.gov mapping capabilities, to provide some insight of areas where household problems may be concentrated. A more sophisticated approach would be to generate zonal statistics across all variables, but that is not in scope at this time. Cost-burdened was not included because this issue is so pervasive across the entire region for both renters and owners. Note, census tracts were used to provide a correlation to the CDC Social Vulnerability variables discussed in the next section.

For incomplete plumbing, census tract 9308 in Henderson County had the highest percent in the region (3.3), and all counties had a least one census tract in the highest range (1.9-3.3). For incomplete kitchens, the two tracts with the most issues are in Buncombe County (18.01 with 8.2% of housing units affected, and 22.06 with 5.7%). 1.8% of housing units in tracts 18.01 also had plumbing issues. Census tracts 9605 and 9606 in Transylvania county also fall into the higher percentage categories for both plumbing and kitchen issues. Note, housing units with the following are considered "complete": hot and cold running water, a flush toilet, a bathtub or shower, a sink with a faucet, a stove or range, and a refrigerator.

Overcrowding (in addition to cost-burden) seems to be the most prevalent issue across the region. The Census Bureau defines overcrowding as more than 1 person per room (counting all rooms), and severe overcrowding as more than 1.5 people per room. Note, however, that the areas of the most overcrowding do not necessarily track with the kitchen and plumbing issues. Severe overcrowding does not seem to be prevalent in most areas of the region.

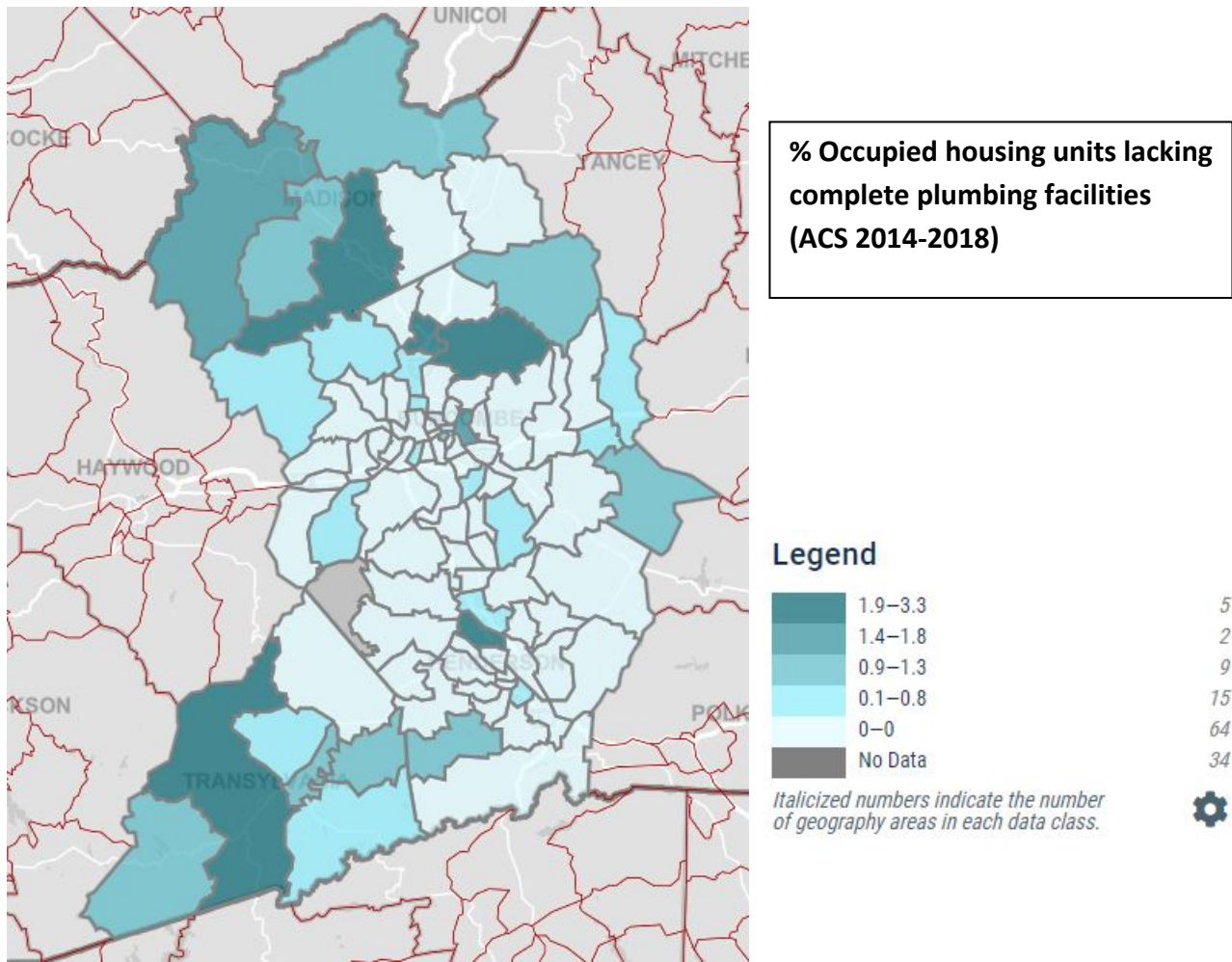
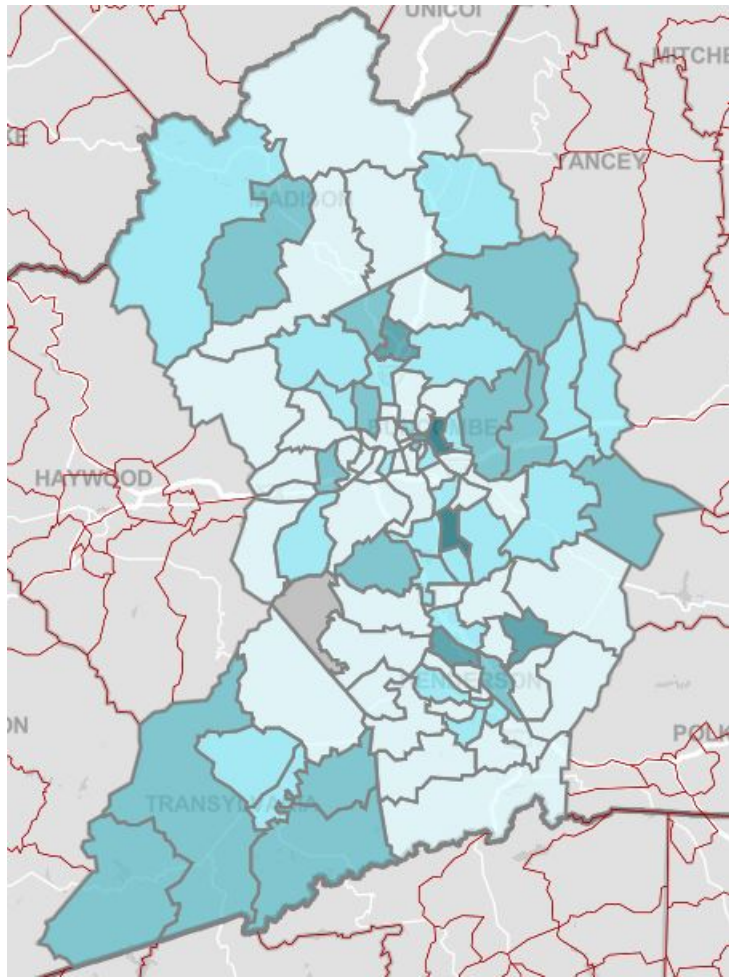


Figure 12 - % Occupied housing units lacking complete plumbing facilities by census tract (ACS 2014-2018)



% Occupied housing units lacking complete kitchen facilities (ACS 2014-2018)

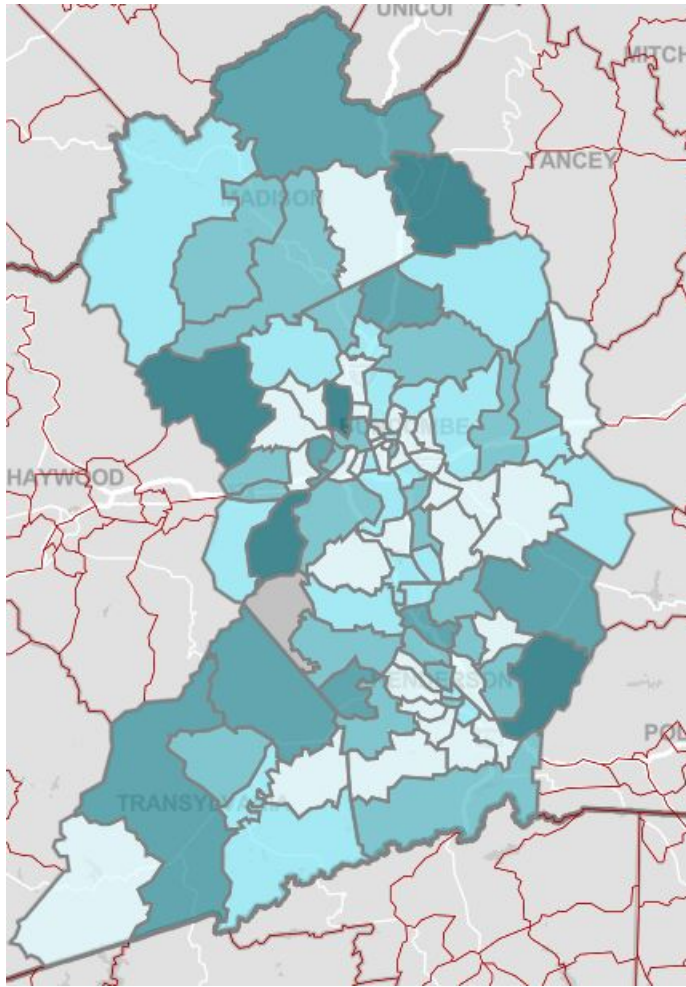
Legend

4.2-8.2	2
1.9-4.1	4
1-1.8	15
0.4-0.9	27
0-0.3	47
No Data	34

Italicized numbers indicate the number of geography areas in each data class.



Figure 13 - % Occupied housing units lacking complete kitchen facilities by census tract (ACS 2014-2018)



% Occupied housing units overcrowded (>1 person per room) (ACS 2014-2018)

Legend

3.8-7	5
2.4-3.7	8
1.2-2.3	24
0.3-1.1	22
0-0.2	36
No Data	34

Italicized numbers indicate the number of geography areas in each data class.



Figure 14 - % Occupied housing units overcrowded (>1 person per room) by census tract (ACS 2014-2018)

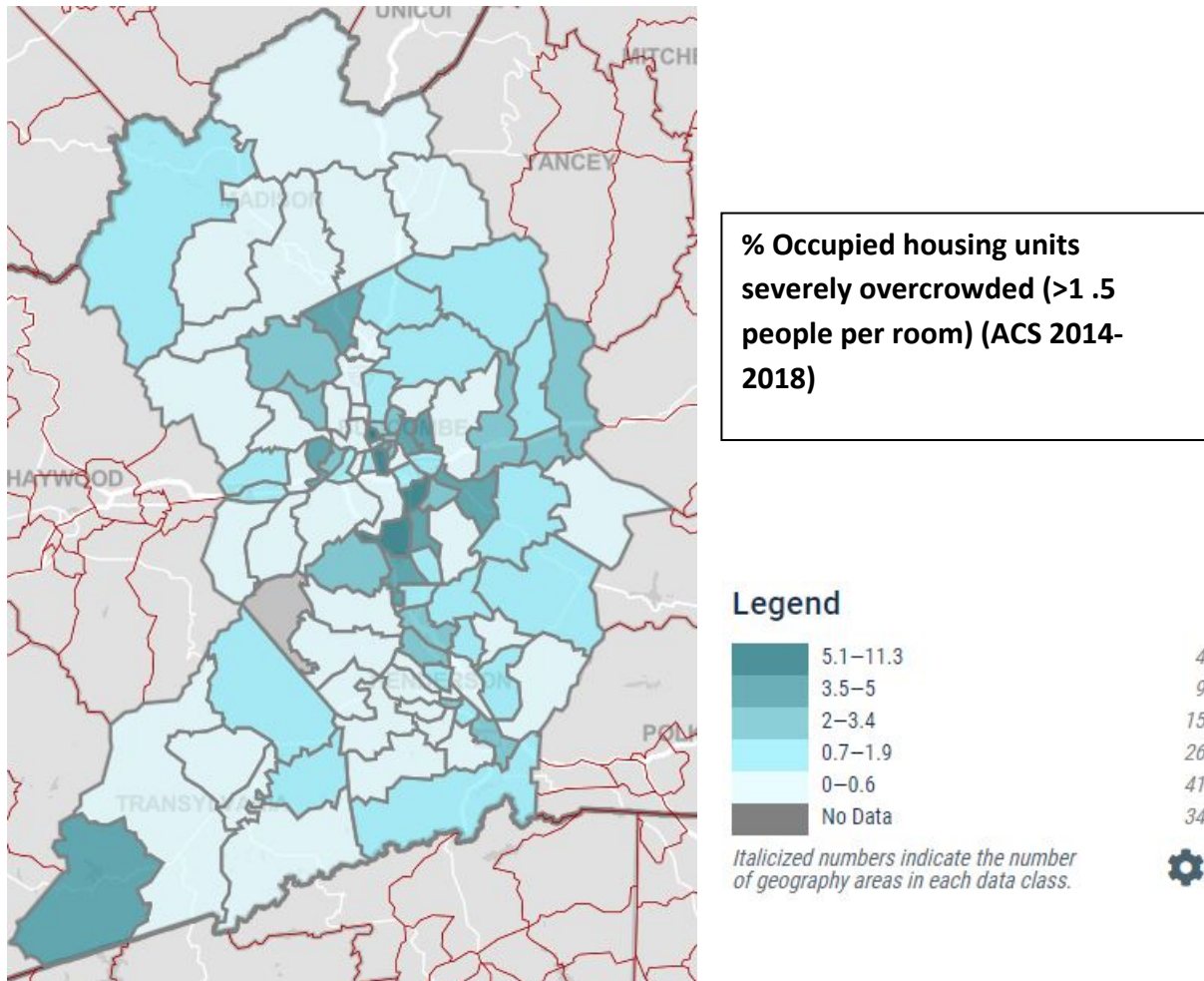


Figure 15 - % Occupied housing units severely overcrowded (>1.5 people per room) by census tract (ACS 2014-2018)

Associates of Bowen National Research also solicited input from 43 stakeholders throughout the Asheville, North Carolina region comprised of Buncombe County, Henderson County, Madison County, and Transylvania County regarding the regional housing market.

Stakeholders were asked to assess overall housing demand in eight (8) different areas of the Asheville region (Asheville, Black Mountain, Brevard, Buncombe County (excluding Asheville and Black Mountain), Hendersonville, Henderson County (excluding Hendersonville), Madison County, and Transylvania County (excluding Brevard)). A total of 29 stakeholders responded to this question, which asked respondents to assess housing need by low demand, moderate demand, and high demand. A majority of respondents indicated that high demand exists for housing in Asheville, Black Mountain, and the remaining portions of Buncombe County. The highest number of respondents (25 of 29) indicated that Asheville had high demand for housing. The next highest number of respondents (22) indicated that Buncombe County (outside of Asheville and Black Mountain) had high demand for housing, followed by Black Mountain (20 respondents).

Stakeholders were asked if there was a specific area within the eight locations described in the previous question where housing development should be focused. A total of 22 stakeholders provided open-ended responses to this question. Several respondents indicated that development should be focused along public transit lines or corridors with a specific focus on Asheville. One respondent stated that “As Asheville is the driving force of growth in the region, I believe much of the focus should be there in order to prevent sprawl into neighboring areas”. One respondent simply stated that housing is needed throughout the entire region.

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

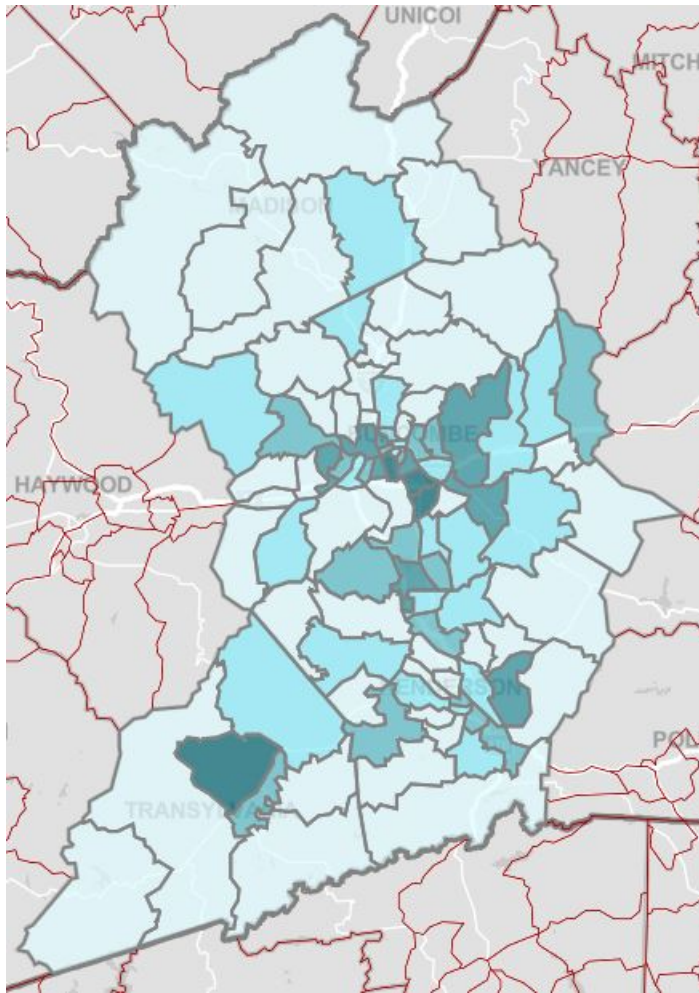
The following maps, also generated on data.census.gov using ACS5Y2018 data show where the two most numerous minorities in the region, people of Hispanic origin and African Americans, live, also based on census tracts.

The following table shows a breakdown of race by county and averaged across the region to provide some perspective on the consortium’s racial diversity.

Table 94 - Percent population by race and ethnicity (ACS 2014-2018)

County	Total Pop	White	Black	Hispanic	Native American	Asian	Two Races
Buncombe	254474	88.8	6.3	6.5	0.4	1.2	2.2
Henderson	113625	90.8	3.3	10.1	0.3	1.3	1.7
Madison	21405	95.6	1.7	2.4	0.6	0.6	1.1
Transylvania	33513	91.2	4.5	3.3	0.3	0.3	1.4
Region	423017	91.6	3.95	5.575	0.4	0.85	1.6

Most of the region’s Black or African American population lives in Asheville and Buncombe County, with a small portion also located in Transylvania County. The Hispanic population is distributed throughout the region, with concentrations outside of Asheville in Buncombe County, as well as in the Fruitland area of Henderson County, in tract 106 in Madison County and in tract 9603 in Transylvania County. Poverty levels correspond to more rural areas of the region, with the exception of tracts 3 and 9 Asheville and tract 25.06 in Buncombe County.

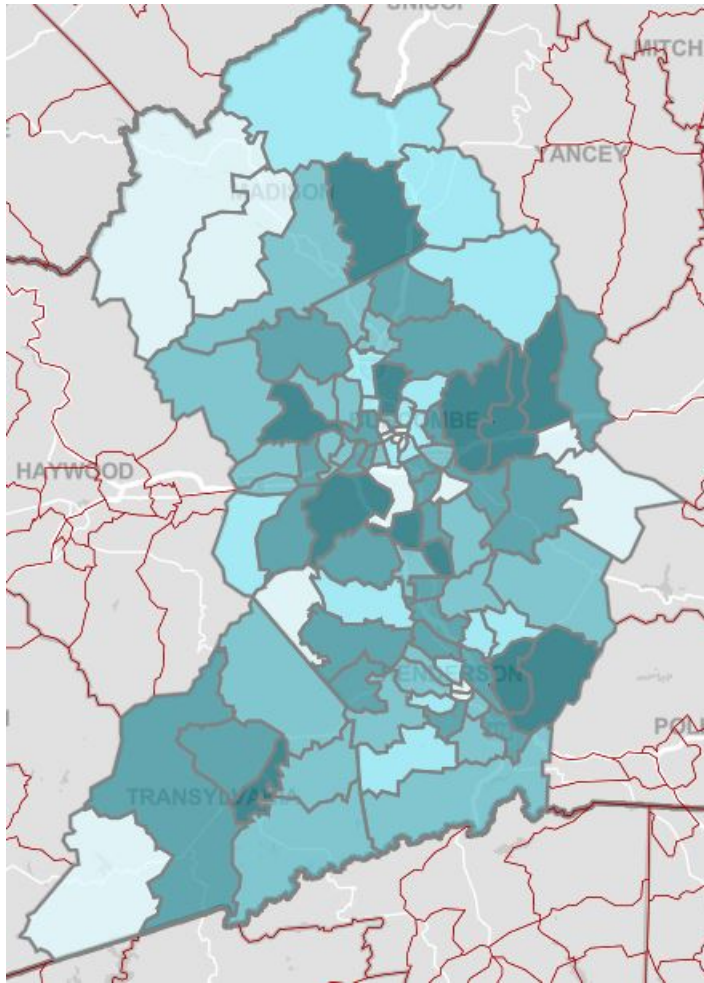


Total population: Black or African American (ACS 2014-2018)

LEGEND

819-1931	4
490-818	9
303-489	17
123-302	23
0-122	43
No Data	33

Figure 16 - Total population: Black or African American by census tract (ACS 2014-2018)

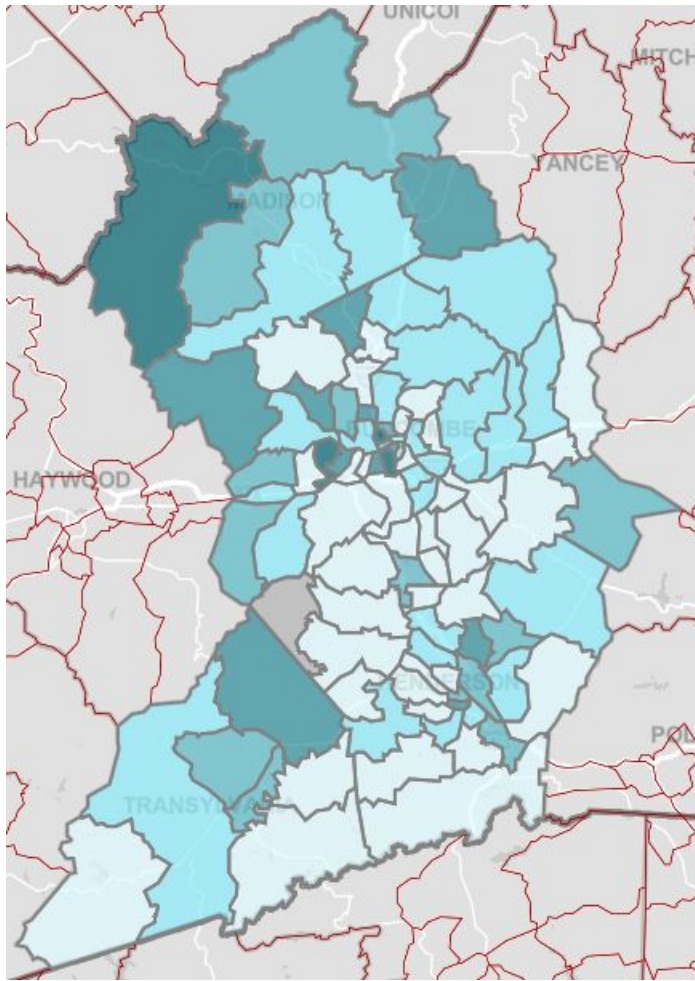


Total population: Hispanic or Latino Origin (ACS 2014-2018)

LEGEND

6323–9219	12
4828–6322	26
3640–4827	26
2359–3639	17
0–2358	15
No Data	33

Figure 17 - Total population: Hispanic or Latino Origin by census tract (ACS 2014-2018)



Percent below poverty level in past 12 Months (ACS 2014-2018)

Legend

26–40.8	4
20–25.9	11
14.9–19.9	15
9.6–14.8	27
3.4–9.5	38
No Data	34

Italicized numbers indicate the number of geography areas in each data class.



Figure 18 - Percent below poverty level in past 12 Months by census tract (ACS 2014-2018)

Overall social vulnerability, as estimated by the CDC’s Social Vulnerability Index based on a combination 8 household level variables, corresponds to the most rural areas of Madison County, to several census tracts in Asheville and Buncombe County, the Fruitland area of Henderson County, and census tracts 9602 and 9603 in Transylvania County. Note, this analysis comes from Land of Sky Regional Council, so includes Haywood County, which is not a part of the consortium.

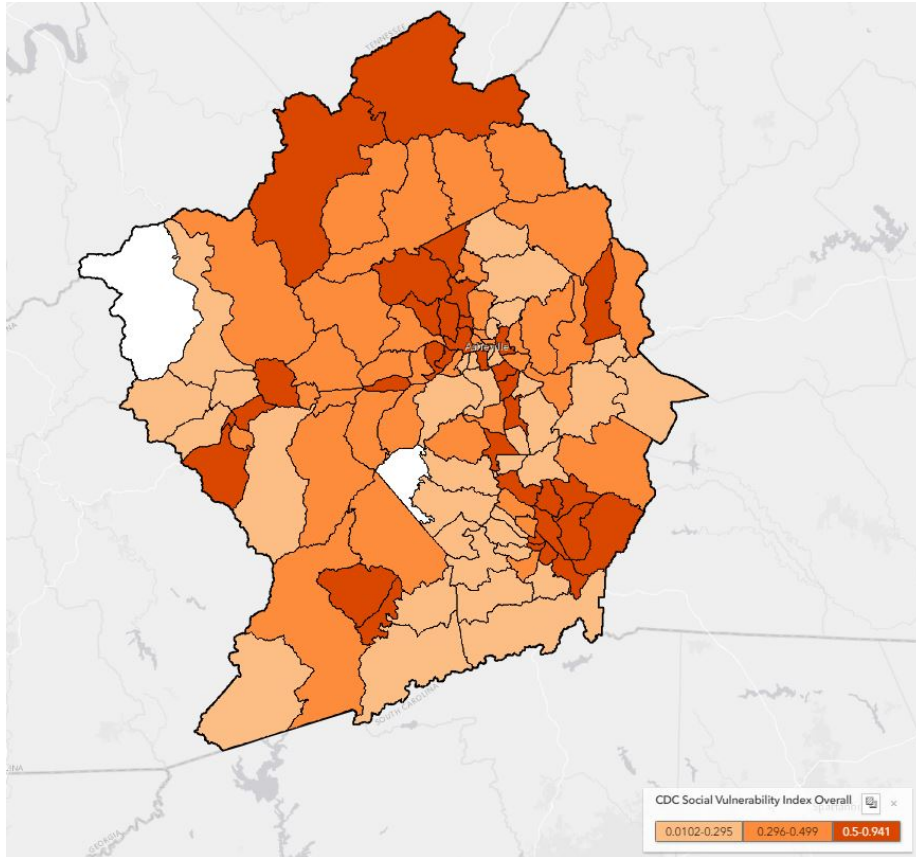


Figure 19 – Overall social vulnerability by census tract (CDC 2018)

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

In the urban areas of Asheville, the several neighborhoods are historically African American. Some, especially those in tracts 2 and 9, are characterized by a large percentage of households in public housing. Many of these neighborhoods also were also the site Asheville’s Urban Renewal program in the 1970s, which demolished much of the community. Discussions with both African American and Hispanic community members raised concerns about development pressures. Both groups noted the destabilizing effects of gentrification on their neighborhoods. They also discussed concerns about aging and inadequate infrastructure, road congestion, and crime.

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 also 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?

City of Asheville - Access to Community Services Overview

Asheville is the largest city in Buncombe County and serves as the county seat of government. Asheville is located in the central portion of Buncombe County. Major commercial corridors in Asheville include Biltmore Avenue, Merrimon Avenue, and Patton Avenue. Downtown Asheville is the main commercial area in the county, consisting of numerous restaurants, bars, specialty retailers, brewpubs, entertainment venues, and hotels. Biltmore Village, located in the southern portion of Asheville, is adjacent to the Biltmore Estate, a popular tourist destination. Biltmore Village consists of several small shops and restaurants that cater to tourists and area residents. The section of Biltmore Avenue south of Biltmore Village has experienced an increase in development that includes new retail space and hotels. The Tunnel Road commercial corridor includes the Asheville Mall and nearby shopping centers. Several fast-casual chain restaurants and big box retailers are located in this area. Several hotels are also located along or near the Tunnel Road/Interstate 240 interchange. The Merrimon Avenue (U.S. Highway 25) commercial corridor is located north of downtown Asheville and primarily serves residential areas located north of downtown. Merrimon Avenue includes several grocery stores, restaurants, and professional offices. West Asheville is primarily served by Patton Avenue and Haywood Street. Patton Avenue features several shopping centers and chain restaurants, while Haywood Street primarily consists of local specialty retailers, restaurants, bars, and coffee shops.

Mission Hospital is the largest general medical facility in Asheville. Located south of downtown Asheville on Biltmore Avenue, this facility is licensed for 815 beds and includes an emergency department and critical care facility. The Charles George VA Medical Center, located in the eastern portion of Asheville, provides health care to veterans within a region that includes portions of four states, including western North Carolina.

Asheville City Schools provides public education to school-age children that reside within the Asheville city limits. This school district consists of 10 schools that have an overall enrollment of over 4,400 students and employs over 700 people. The 10 schools in the district include one primary school, five elementary schools, one middle school, one high school, and two specialized schools. The University of North Carolina at Asheville (UNC Asheville) is a four-year public liberal arts university with an approximate enrollment of 3,600 students. This university is located in the northern portion of Asheville and is convenient to both Interstate 26 and U.S. Highway 25. Asheville-Buncombe Technical Community College has its 145-acre main campus located south of downtown Asheville. This two-year technical college has several branch campuses located throughout Buncombe County.

Asheville Redefines Transit (ART) provides public transportation to riders in the city of Asheville and surrounding portions of Buncombe County. This transit service provides several bus routes that serve downtown Asheville as well as northern, eastern, southern, and western portions of the city. Notable areas served by ART outside the city limits include the Asheville Regional Airport, Biltmore Park Town Square, Asheville Outlets, Swannanoa, and the town of Black Mountain. The transit hub for multiple bus routes is located on Hilliard Avenue in downtown Asheville. Regular rates are \$1.00 for a single ride and \$20.00 for a monthly pass. Discounted rates are available for several groups including seniors (age 65 and older), disabled persons, and students.

Asheville has a wide variety of community services located in several portions of the city. The city does not appear to be lacking any notable community services that would adversely impact future residential development.

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. A few of these include:

- Lee Walker Heights, the oldest public housing community in Asheville, is being redeveloped and expanded; additional public housing improvements are planned using the same model.
- 90 units of affordable housing on city-owned land next to Lee Walker Heights is being developed as a mixed-income, mixed-use community with 300 units together community commercial space.
- Dogwood Trust has been formed out of the sale of Mission Hospital and is supporting several community initiatives that improve the social determinants of health, including housing.
- Riverlink is developing a Central Asheville Watershed plan which addresses flooding and water quality issues, as well as job and skills training.
- The Asheville-Buncombe Community Land Trust has been established to create permanently affordable housing opportunities.
- Poder Emma is working to protect mobile home communities, and develop cooperative ownership models.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband infrastructure inhibits the ability of businesses, communities, and residents in our rural and urban areas to thrive in a technologically advancing economy. In 2018 and 2019, the Land of Sky Regional Council performed a demand aggregation study and survey with over 8,500 responses in Buncombe, Madison, Henderson, and Transylvania counties (see here for detailed community profiles by county: <http://www.landofsky.org/westngnbroadband.html>). The results of this project showed that about 13% of the region's population did not have access to broadband and over 50% say their service doesn't meet their needs. That number increases significantly when looking specifically at more rural areas where only satellite services may be offered. The study showed that much of the region does not have what the FCC defines as broadband at 25 mbps download and 3 mbps upload, meaning there are many opportunities to improve access, particularly in rural and underserved areas.

These areas remain at education and economic disadvantages while nearby neighborhoods move forward. The economics of deploying terrestrial broadband to these customers greatly exceeds the expected profit increase for the number of customers served. This lack of broadband has measurable, negative effects on business growth, education, and residential development.

Given that the rural underserved and unserved portions of the region have lower population density and are obstructed by geography, the existing ISP's have little incentive to expand their services. One of the recommendations from the community profiles suggests trying to leverage community and vertical assets to work with additional fixed wireless companies to assist in blanketing these areas in broadband.

More urbanized areas of multi-family housing, underserved populations or communities of lower wealth, may have available broadband, yet lack the financial resources to access it. In our region however, many communities of lower wealth also lack access to affordable and reliable broadband since companies often extend service only to neighborhoods of higher wealth where their return on investment will be achieved.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

One of the tenets of the WestNGN Broadband Initiative is to improve reliable and affordable broadband availability through competition. Data gathering and developing projects for broadband implementation through competitive processes have led to many existing providers to improve and expand existing services. It has also resulted in new providers entering the market throughout the region – specifically for fixed wireless in our most rural areas. In areas where there is a single provider,

this is often more challenging as the cost to enter the area is very high for new companies. It is the primary way for costs to go down and service to increase among customers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the NOAA Storm Events Database, between 1997 and 2017 there has been an estimated \$159 + million in damage from climatic and extreme weather events in the Land of Sky region. The Land of Sky Regional Council has been working with University of Asheville's NEMAC (National Environmental Modeling and Analysis Center) and FernLeaf Interactive since 2018 to conduct a regional resilience assessment to determine the exposure as well as the vulnerability and risk of the region's assets and population to flooding, landslides and wildfire. The primary climate stressors for the Land of Sky region are heavy precipitation events, drought, and temperature variability.

Heavy precipitation events

Overall, trends in precipitation are changing not only in the Southeast but nationwide, and contribute to climate threats such as flooding and landslides. The frequency of extreme heavy precipitation events (once in a five-year period) in the contiguous United States is increasing compared to the twentieth-century average. Also, according to the third National Climate Assessment, from 1958 to 2012 the Southeast region experienced a 27 percent increase in the heaviest one percent of precipitation events. These national and regional trends show the importance of considering how extreme precipitation events impact communities. Changes in the frequency of heavy precipitation events may be the largest climate stressor for the Land of Sky region due to the impact on flooding and landslides.

Drought

The Palmer Hydrological Drought Index for the area around the Land of Sky region indicates that droughts are becoming more frequent and more severe. Increasing drought also increases the threat of wildfire. The peak wildfire season in western North Carolina is typically September through early December. Wildfire has a large impact on businesses and homes located in the wildland-urban interface. Additionally, smoke from wildfires impacts air quality, which in turn impacts human health.

Temperature Variability

The average temperature for the region has been increasing since the mid-1980s; however, the increase is variable rather than a steady, year-to-year progression. This is the normal signature for cities across the Southeast: the trend shows an increase, with annual variability being the norm. The number of very warm nights is increasing. From the mid-1940s to the mid-1990s, the number of warm nights during each five-year period was comparatively low; however, the number of very warm nights has risen

since 2005. Because of this, many air conditioning systems now run continuously during many parts of the summer. Warmer summer nights will impact not only vulnerable populations—who may not be able to afford to cool their homes—but also put an increased demand on power providers.

The full exposure assessment is available here:

http://www.landofsky.org/pdf/LGS/LOS_Resilience_Exposure_Phase1_Report.pdf

The City of Asheville has also conducted a Climate Resilience Assessment available here:

<https://www.ashevillenc.gov/departmentsustainability/sustainability-initiatives/climate-resilience/>

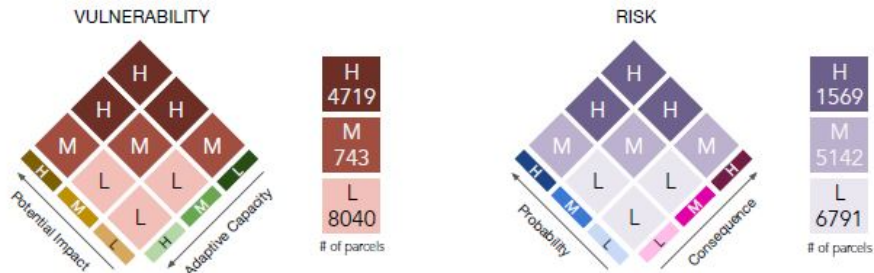
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Phase 3 of the LOSRC Regional Resilience Assessment is currently evaluating vulnerability and risk of residential properties to flooding, wildfire and landslides. The following maps highlight regional residential vulnerability and risk to these hazards by census tracts, and indicate where socially vulnerable populations, as indicated by the CDC's Social Vulnerability Index, are particularly affected. The first figure below shows how vulnerability and risk are calculated for residential property and flooding. Vulnerability is determined by evaluating potential impact as well as some measure of adaptive capacity. Risk is determined by estimating the probability and consequence of the hazard. The wildfire and landslide analyses followed a similar approach. The full results of the analyses will be available from www.landofsky.org by the end of 2020.

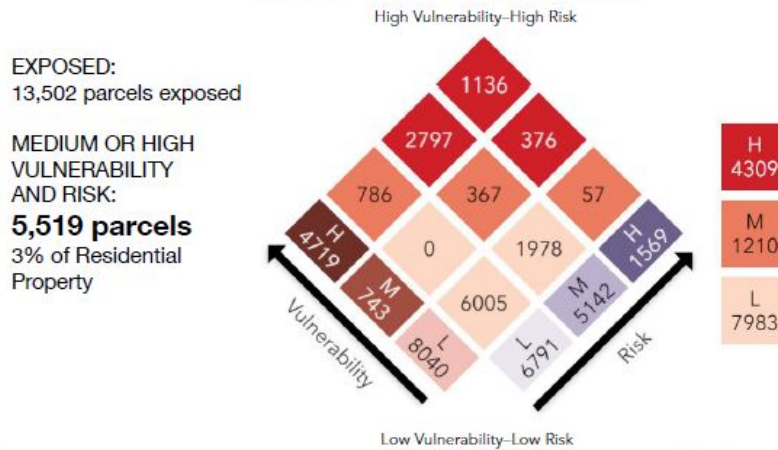
The LOSRC has also evaluated the vulnerability and risk of commercial property to flooding, and plans to evaluate government-owned and critical services/facilities, as well as transportation networks in future phases. While housing is important, the overall well-being of individual households and communities depends upon the continuation of essential services provided by a whole range of public and private sector entities and infrastructure.

Residential Property & Flooding

Potential Impact	Adaptive Capacity	Probability	Consequence
High Structure in inundation extent and multi-residence, group home, nursing home, mobile home, or public housing	Low Structure in floodplain built before without a BFE requirement	High In floodway inundation extent	High Structure exposed and above median value
Med Structure in inundation extent and single residence	Med Structure in floodplain built at BFE	Med In 100-yr inundation extent	Med Structure exposed and below median value
Low No structure in inundation extent (land only)	High Structure built out of floodplain or structure in floodplain built 1-3 ft above BFE	Low In 500-yr inundation extent	Low No structure exposed



COMBINED VULNERABILITY & RISK



Adaptive capacity criteria are based on requirements for Base Flood Elevation (BFE) and flood-proofing for structures in the 100-year FEMA floodplain, which have changed over the years and vary between jurisdictions.

Figure 20 – Vulnerability and risk assessment parameters for residential property and flooding (LOSRC AccelAdapt).

Residential Property & Flooding

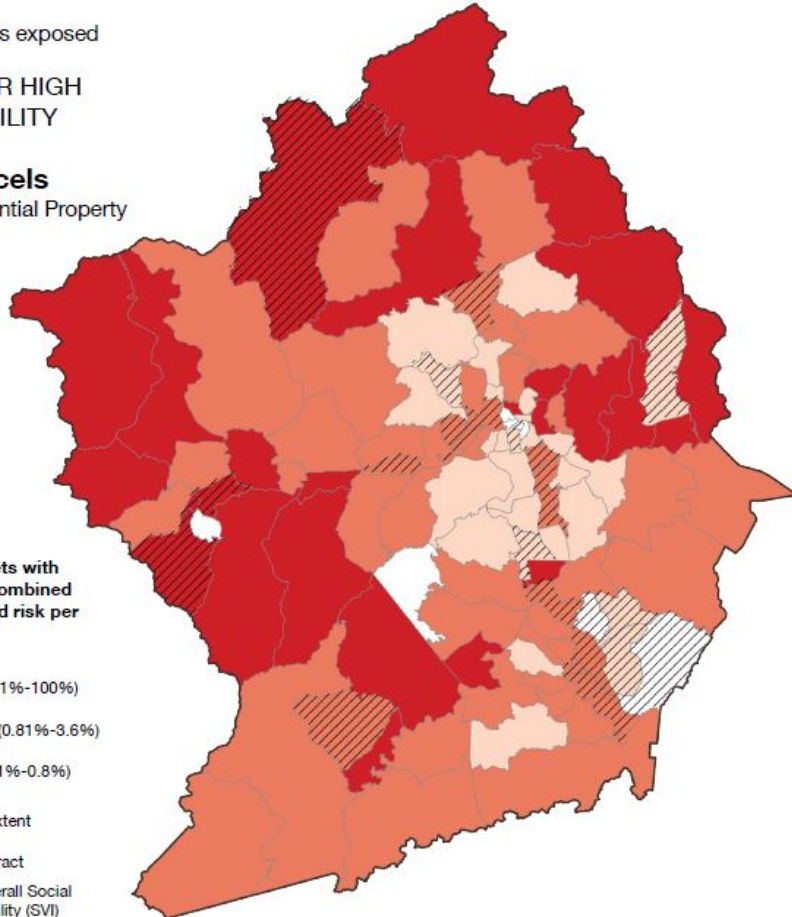
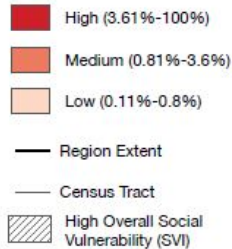
Vulnerability & Risk Assessment

Residential property includes all single-family residences, multiple-family residences, low-income housing, apartments, manufactured houses, and mobile home parks. Residential properties with the highest vulnerability and risk are those with multi-residential structures in floodplains with higher flood return intervals (floodway or 100-yr) that had no base flood elevation requirements when they were constructed.

EXPOSED:
13,502 parcels exposed

**MEDIUM OR HIGH
VULNERABILITY
AND RISK:**
5,519 parcels
3% of Residential Property

Percent of assets with
medium-high combined
vulnerability and risk per
census tract



Medium to high vulnerability and risk properties are found throughout most of the region. The areas shaded darkest red on the map show census tracts with the highest number of these types of properties.

Figure 21 – Residential property and flooding vulnerability and risk by census tract (LOSRC AccelAdapt).

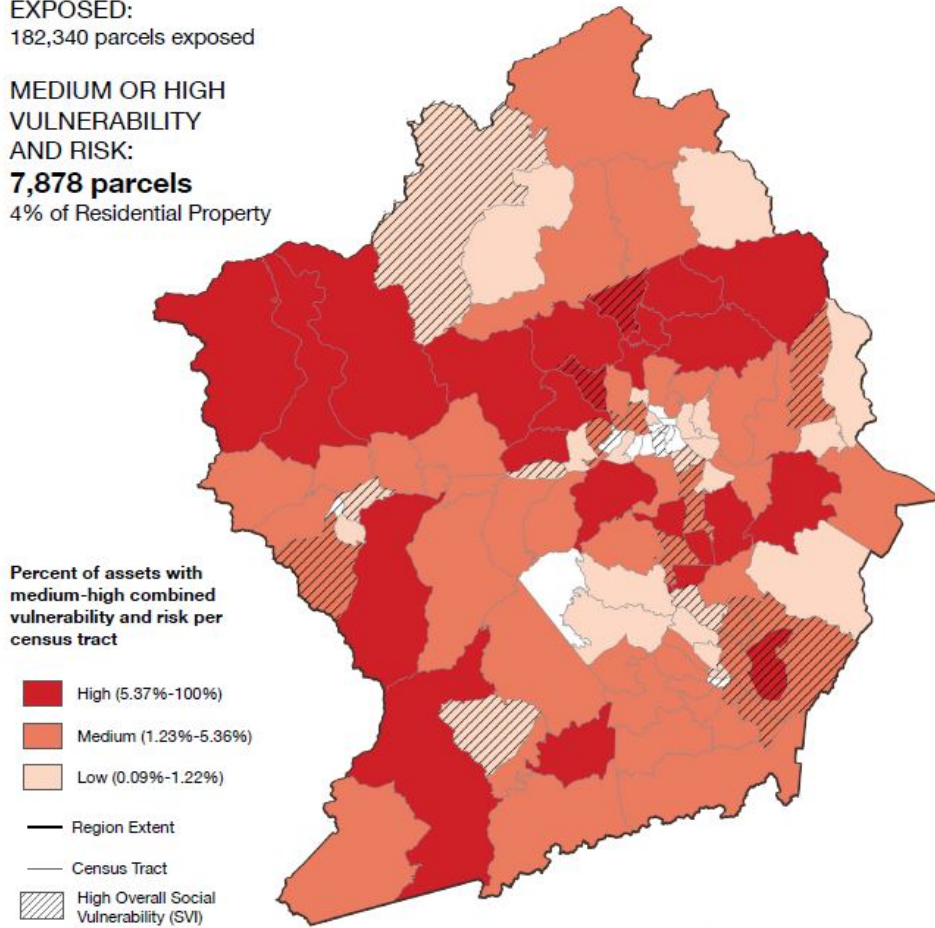
Residential Property & Wildfire

Vulnerability & Risk Assessment

Residential property includes all single-family residences, multiple-family residences, low-income housing, apartments, manufactured houses, and mobile home parks. Residential properties with the highest vulnerability and risk are multi-residential in higher Wildland Urban Interface (WUI) risk areas that are outside an 8-minute fire response drive-time (from the nearest fire station).

EXPOSED:
182,340 parcels exposed

**MEDIUM OR HIGH
VULNERABILITY
AND RISK:**
7,878 parcels
4% of Residential Property



Medium to high vulnerability and risk properties are found throughout most of the region. The areas shaded darkest red on the map show census tracts with the highest number of these types of properties.

Figure 22 - Residential property and wildfire vulnerability and risk by census tract (LOSRC AccelAdapt).

Residential Property & Landslides

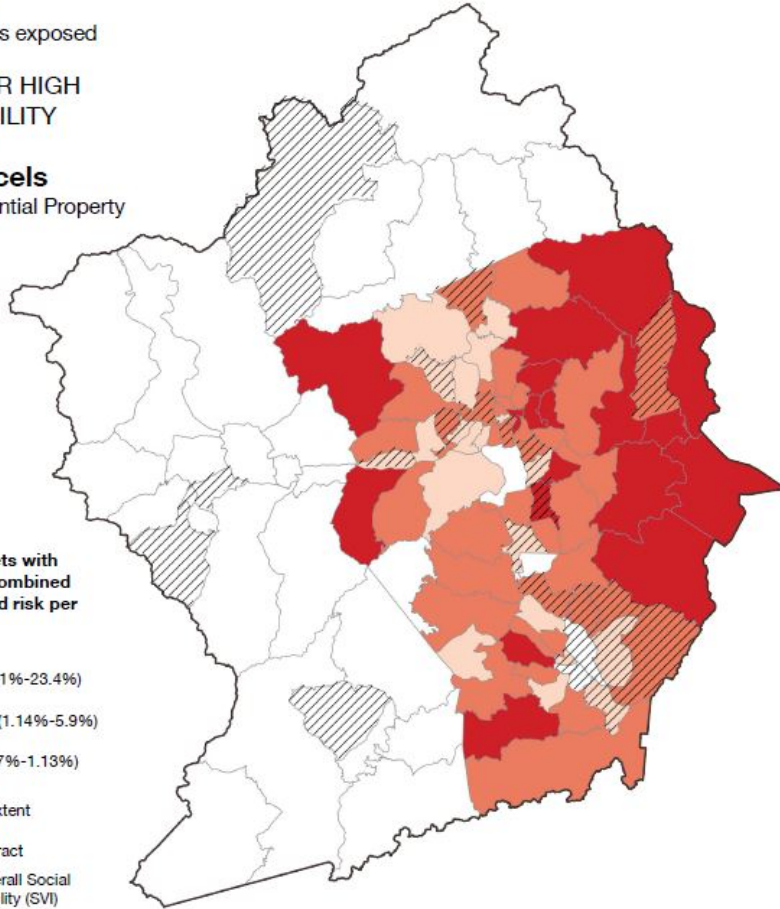
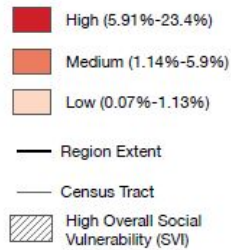
Vulnerability & Risk Assessment

Residential property includes all single-family residences, multiple-family residences, low-income housing, apartments, manufactured houses, and mobile home parks. Residential properties with the highest vulnerability and risk are those with multi-residential structures in high landslide risk areas constructed before steep slope ordinance requirements were in place.

EXPOSED:
17,242 parcels exposed

**MEDIUM OR HIGH
VULNERABILITY
AND RISK:**
5,596 parcels
4% of Residential Property

**Percent of assets with
medium-high combined
vulnerability and risk per
census tract**



Medium to high vulnerability and risk properties are found throughout Buncombe and Henderson counties (where landslide data is available). The areas shaded darkest red on the map show census tracts with the highest number of these types of properties.

Figure 23 - Residential property and landslide vulnerability and risk by census tract (LOSRC AccelAdapt).

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 and the Land of Sky Regional Council. 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 2020-2024 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, 2020 and ends June 30, 2025 (i.e.: Fiscal Years 2020 through 2024).

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	East of the Riverway
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Sustainable Communities
	Identify the neighborhood boundaries for this target area.	This area is bounded by Hilliard Street to the north, but extends 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. It is largely defined by Census Tract 9, and includes a portion of census tracts 2 and 8.
	Include specific housing and commercial characteristics of this target area.	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 employer.

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The East of the Riverway area was initially chosen because it was the site of 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 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> <p>It is also designated as an Opportunity Zone by the USEDA, and as a Qualified Census Tract/Difficult to Develop Area by the US Census Bureau.</p>
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<p>Identify the needs in this target area.</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 1970s 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 20 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>What are the opportunities for improvement in this target area?</p>	<p>The identified East of the Riverway area is receiving public investments of more than \$50 million dollars, supported with a DOT TIGER VI grant. The improvements also leverage new private investments with the goal to 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"> • Land owned by the City in the riverfront 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 being redeveloped and expanded; • 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; • The Asheville/Buncombe Community Land Trust has been established and is acquiring properties for permanently affordable housing. • Other opportunities for resident ownership and empowerment, such as mobile home park cooperatives and tiny home communities are being explored throughout the Consortium area.
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	Are there barriers to improvement in this target area?	<ul style="list-style-type: none"> • Poverty among families with children is very high in this area, exacerbated by lack of affordable housing options outside of public housing. • 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 1970s look to sell their homes. • Public transportation, while improving, is still not a reliable form of transportation for many employment locations.
2	Area Name:	City of Asheville
	Area Type:	City-wide
	Other Target Area Description:	City-wide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Buncombe County
	Area Type:	County-wide

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

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

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

Table 95 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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 receiving public investments of more than \$50 million dollars, supported with a DOT TIGER VI grant. The improvements also leverage new private investments with the goal to 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.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	New Rental Housing for HH at 60% AMI or Less
	Priority Level	High
	Population	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
	Geographic Areas Affected	City-wide County-wide County-wide County-wide County-wide
	Associated Goals	Grant Administration New Construction of Affordable Rental Housing

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

<p>Population</p>	<p>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</p>
<p>Geographic Areas Affected</p>	<p>City-wide County-wide County-wide County-wide County-wide</p>
<p>Associated Goals</p>	<p>Grant Administration Housing rehabilitation New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Services directly supporting affordable housing Services for housing for special needs</p>

	Description	<p>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</p> <ul style="list-style-type: none"> • Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless • Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing • Prioritize locationally efficient sites • Prioritize supportive services for persons having high acuity for 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 publicly-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
	Basis for Relative Priority	Priority #2 in Housing. Housing Needs Assessment. Public and stakeholder input. Ten Year Plan to End Homelessness
3	Priority Need Name	Promote homeownership for low-income households
	Priority Level	Low
	Population	Low Large Families Families with Children Public Housing Residents

	Geographic Areas Affected	City-wide County-wide County-wide County-wide County-wide
	Associated Goals	Grant Administration Homeownership Assistance New Construction for homeownership Services directly supporting affordable housing
	Description	<ul style="list-style-type: none"> • Prioritize permanent affordability of ownership housing • 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 • Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes • Support partnerships that involve the schools and volunteers to lower costs of production • Support in-fill development • Support cost-effective starter home development, including building smaller houses
	Basis for Relative Priority	Housing Needs Assessment, public engagement process
4	Priority Need Name	Target low wealth neighborhoods for improvements
	Priority Level	Low
	Population	Extremely Low Low Public Housing Residents Elderly

	Geographic Areas Affected	East of the Riverway
	Associated Goals	Grant Administration Housing rehabilitation
	Description	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.
	Basis for Relative Priority	We are incorporating sustainability into all activities, and targeting certain CDBG activities, especially those done by CBDOs, for low-wealth neighborhoods
5	Priority Need Name	Preserve existing housing
	Priority Level	Low
	Population	Extremely Low Low Large Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	East of the Riverway City-wide County-wide County-wide County-wide County-wide
	Associated Goals	Grant Administration Homeownership Assistance Housing rehabilitation Services directly supporting affordable housing

	Description	<p>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing.</p> <ul style="list-style-type: none"> • 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 • Expand options for people to use Housing Choice Vouchers
	Basis for Relative Priority	Housing Needs Assessment, public engagement process
6	Priority Need Name	Coordinate housing development with transportation
	Priority Level	Low
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	City-wide County-wide County-wide County-wide County-wide
	Associated Goals	Grant Administration New Construction for homeownership New Construction of Affordable Rental Housing Services for housing for special needs

	Description	<p>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure.</p> <ul style="list-style-type: none"> • Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops • Prioritize mixed-use development that includes housing for low-income households • Support density through UDO and other regulatory reform
	Basis for Relative Priority	Housing + Transportation Index; Public engagement process.
7	Priority Need Name	Create sustainable jobs for low-income persons
	Priority Level	High
	Population	Extremely Low Low Families with Children Public Housing Residents Non-housing Community Development Other
	Geographic Areas Affected	City-wide
	Associated Goals	Grant Administration Job Creation & Micro-enterprise Assistance Job Training and Placement by CBDO
	Description	<p>Create sustainable jobs for low-income persons</p> <ul style="list-style-type: none"> • Prioritize economic development activities that make a firm commitment to job creation for low-income persons • Prioritize job creation in sectors that are projected to grow in Asheville • Prioritize job creation in work sectors that show opportunity for advancement • Prioritize jobs created in work sectors that pay living wages • Enforce “Section 3” performance on all funded construction projects • Prioritize hiring of Section 3 businesses & WMBE

	Basis for Relative Priority	Priority # 1 for Economic Development. Economic data. Public and Stakeholder input. Past experience.
8	Priority Need Name	Job training and placement
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Persons with Mental Disabilities Persons with Developmental Disabilities Non-housing Community Development Other
	Geographic Areas Affected	East of the Riverway City-wide
	Associated Goals	Community Center Improvements Grant Administration Housing rehabilitation Job Training and Placement by CBDO New Construction of Affordable Rental Housing Services supporting access to employment Youth Services
	Description	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.
	Basis for Relative Priority	Priority #2 for Economic Development. Economic data, stakeholder input, past experience.
9	Priority Need Name	Start-up and growth of small and micro-businesses
	Priority Level	Low

	Population	Extremely Low Low Moderate Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	East of the Riverway City-wide
	Associated Goals	Grant Administration Job Creation & Micro-Enterprise Assistance Job Training and Placement by CBDO Food Security and Access to Healthy Foods
	Description	<p>Support start-up and growth of small and micro-businesses, especially among minority populations</p> <ul style="list-style-type: none"> • Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds • Support entrepreneurship training and technical assistance for low-income and low-wealth persons • Focus on strategies that not only develop new businesses but that sustain them • 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
	Basis for Relative Priority	Priority #3 for Economic Development. Stakeholder input, past experience.
10	Priority Need Name	Support services necessary for employment
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Non-housing Community Development

	Geographic Areas Affected	City-wide
	Associated Goals	Community Center Improvements Grant Administration Homeless Services Job Creation & Micro-enterprise Assistance Job Training and Placement by CBDO Services supporting access to employment
	Description	Support services necessary for employment <ul style="list-style-type: none"> • Support child care services available to low-wage workers • Support improved transportation services
	Basis for Relative Priority	Priority #4 for Economic Development. Stakeholder input, best practices, past experience.
11	Priority Need Name	Improve food security, healthy food availability
	Priority Level	Low
	Population	Extremely Low Low Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	East of the Riverway City-wide
	Associated Goals	Community Center Improvements Food Security and Access to Healthy Foods Grant Administration Youth Services
	Description	Improve food security and healthy food availability in food deserts <ul style="list-style-type: none"> • Prioritize development that increases access to affordable, healthy food in underserved areas of the City. • Support food security initiatives, including those that address food supply and other food chain inadequacies.

	Basis for Relative Priority	Priority #6 for Economic Development. Stakeholder Input, City Council Goal.
12	Priority Need Name	Develop multi-modal transportation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	East of the Riverway City-wide
	Associated Goals	Grant Administration New Construction of Affordable Rental Housing Services supporting access to employment
	Description	Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation <ul style="list-style-type: none"> • Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths • Increase the viability of public transportation systems • Carefully consider the needs for new parking in all supported development
	Basis for Relative Priority	Stakeholder input, City goals and plans. Leveraged by TIGER VI funding.
13	Priority Need Name	Develop and improve community centers
	Priority Level	Low

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

<p>Population</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>Geographic Areas Affected</p>	<p>City-wide County-wide County-wide County-wide County-wide</p>
<p>Associated Goals</p>	<p>Community Center Improvements Grant Administration Homeless Services Homeownership Assistance Housing rehabilitation Job Training and Placement by CBDO New Construction for homeownership New Construction of Affordable Rental Housing Rent Assistance for Homeless Households Services directly supporting affordable housing Services for housing for special needs Services supporting access to employment Youth Services</p>
<p>Description</p>	<p>Provide needed services that directly support affordable housing and increased employment opportunities</p> <ul style="list-style-type: none"> • Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility • Provide services that increase access to affordable housing, such as credit repair. • Provide support services and housing options for victims of domestic violence

	Basis for Relative Priority	Priority #1 for Public Services. Public engagement process, past experience.
15	Priority Need Name	End homelessness
	Priority Level	High
	Population	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
	Geographic Areas Affected	City-wide County-wide County-wide County-wide County-wide
	Associated Goals	Grant Administration Homeless Services Rent Assistance for Homeless Households
	Description	End homelessness <ul style="list-style-type: none"> • Prioritize support services that help formerly homeless persons maintain permanent housing. • Provide employment/employment supports accessible to people experiencing homelessness. • Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.) • Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.

	Basis for Relative Priority	Priority #2 in Public Services. Public and stakeholder input. Ten Year Plan to End Homelessness.
16	Priority Need Name	Housing services for persons with special needs
	Priority Level	Low
	Population	Extremely Low Families with Children Frail Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Grant Administration Services for housing for special needs
	Description	Support the provision of housing for persons with special needs including elderly, frail elderly, mental/physical/developmental disabilities, addiction, HIV/AIDs, and victims of violence. <ul style="list-style-type: none"> • Provide support services that enable persons with special needs sustain permanent housing and live with as much independence as possible • Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)
	Basis for Relative Priority	Priority #3 for Public Services. Public and stakeholder input. Housing Needs Assessment.
17	Priority Need Name	Youth services
	Priority Level	Low

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

Table 96 – Priority Needs Summary

Narrative (Optional)

The Housing Needs Assessment completed for the Asheville Regional Housing Consortium by Bowen National Research assessed both regional needs and needs by county, which have been consolidated into the above table. The needs identified in the previous Consolidated Plan were also reviewed and updated at the stakeholder and public meetings held in each county and in the City of Asheville. From the stakeholder meetings, the need for housing for people earning 60-80% AMI was also discussed, but not added as a separate priority need. Many affordable housing developers target a range of income levels.

SP-30 Influence of Market Conditions – 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 FMRs.
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 FMRs.
New Unit Production	Supply deficit drives lack of affordability for households at all income levels. Extremely low and very-low income households (earning up to 50% of the AMI) experience 67% of 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; however, it is also crucial to preserve existing housing stock and keep people in their homes.
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 97 – Influence of Market Conditions

SP-35 Anticipated Resources - 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. Based on current funding levels, we project having approximately \$6 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. Both local governments have made affordable housing a strategic priority. Brevard also has a housing trust fund. Access to these funds has been critical in helping make local LIHTC projects competitive. 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; 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 Remainder 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	1,047,092	74,000	0	1,121,092	4,188,000	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,335,301	267,713	165,000	1,768,014	5,341,204	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness
Continuum of Care	public - federal	Housing Public Services TBRA	1,369,621	0	0	1,369,621	5,478,484	Continuum of Care funding via the Asheville Buncombe CoC

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	Public – federal	Shelter Operations Rapid Re-housing Homelessness Prevention HMIS	22,000	0	0		88,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
City of Asheville Affordable Housing Bond	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	0	11,000,000	The bond, which was passed in November of 2016, created a \$25 million fund to help build affordable housing in the city of Asheville. \$15 million was designated for high impact projects – housing developments that would provide a high density of affordable housing – while the remaining \$10 million was divided between a housing trust fund, a community land trust, a down payment assistance program, and funding for city land banking.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Asheville Housing Trust Fund	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	1,600,000	Priority to rental housing development affordable to households earning 60% or less AMI
Buncombe County Affordable Housing Services Program	Public - local	Housing New construction for ownership Multifamily rental new construction TBRA Homebuyer assistance Emergency Repair	862,183	258,119.36	191,542.97	1,311,845.33	6,747,380	Buncombe County has projected out their AHSP budget through FY2023.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Brevard Housing Trust Fund	Public-local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	150,000	Priority to housing for people earning between 80-120% AMI, also supports repairs.
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction	6,699,187	0	0	6,699,187	30,000,000 total, available, depends on project	LIHTC 9% Tax Credit funding competitively available annually through the North Carolina Housing Finance Agency
LIHTC (tax-exempt bond volume)	public - federal	Acquisition Housing Multifamily rental new construction	0	0	0	0	Depends on project	LIHTC 4% Tax Credit funding available twice annually through the North Carolina Housing Finance Agency, requires local match

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESFR/Urgent Repair	Public - state	Homeowner rehab	0	0	0	0	275,000	Funding available through NCHFA for non-homeless special needs populations with incomes below 80%AMI.
CDBG-NRP	Public-federal	Homeowner rehab Housing Public Improvements Public Services	0	0	0	0	750,000	Funding available to non-entitlement communities in the consortium for housing, public infrastructure and neighborhood revitalization
Other	private		1,279,482	0	0	1,279,482	4,800,000	Private funds raised by sub-recipients to support CDBG and HOME funded activities.
Other	private		2,340,000	0	0	2,340,000	8,000,000	Private sector financing made available for funded projects.
Other	private		257,784	0	0	257,784	1,250,000	Grants from United Way to funded organizations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private		500,280	0	0	500,280	2,500,000	Other non-profit contributions
Other	private		797,407	0	0	797,407	4,000,000	Philanthropic grants from charitable foundations.
Other	private		159,530	0	0	159,530	600,000	Fees charged for program services, including fees paid by partners and clients.
Other	private	Economic Development	134,494	0	0	134,494	400,000	Employer contracts
Other	private	Housing Multifamily rental new construction	42,122	0	0	42,122	120,000	Deferred developer fees on LIHTC Projects
Other	private	Housing Multifamily rental new construction	6,794,321	0	0	6,794,321	10,000,000	Developer equity
Other	private		80,792	0	0	80,792	320,000	Volunteer and other non-cash private contributions

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Economic Development Public Services	1,000,000	0	0	5,000,000	4,000,000	Workforce Development Board funding.
Other	public - federal	Economic Development Public Services	1,000,000	0	0	1,000,000	4,000,000	WNC UpSkill funding from ARC and Dogwood Heath Trust
Other	public - federal		264,714	0	0	264,714	5,000,000	Other non-categorized federal grants
Other	public - state	Homebuyer assistance Homeowner rehab Housing Public Improvements Public Services	1,122,375	0	0	1,122,375	4,000,000	Variety of non-federal funding programs from NCHFA (RPP, URP, ESFRLP)

Table 98 - 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 county, and practically speaking most projects also are supported by funds that form a qualifying match. Generally, CDBG funds are leveraged at a rate of 4 to 1 and HOME funds at a rate of 11 to 1 from the diverse array of resources outlined in the anticipated resources.

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

90 units of affordable housing are being developed on city-owned land at 319 Biltmore in a mixed-income, mixed-use community of approximately 300 units together with community commercial space to complement the Lee Walker Heights redevelopment. The City of Asheville is exploring the repurposing of its current Parks Maintenance Facility for affordable housing. The City also has a parcel at 99 Riverside Drive that is part of the bond funding that they hope to utilize for affordable housing. Other parcels are also being evaluated for their suitability for affordable housing developments.

Discussion

While difficult to project resources 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 – 91.215(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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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
Madison County Housing Authority	PHA	Non-homeless special needs Planning Public Housing Rental	Jurisdiction
Asheville – Buncombe Community Land Trust	Non-profit organizations	Affordable housing – ownership	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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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
Haywood Street Ministries	Non-profit organization	Homelessness	Jurisdiction
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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Western Carolina Community Action	PHA Non-profit organizations	Affordable housing – rental Affordable housing – ownership Non-homeless special needs Community development – public services	Region
The Haven of Transylvania County	Non-profit organizations	Homelessness	Jurisdiction
Transylvania County Community Land Trust	Non-profit	Affordable housing – rental Affordable housing – ownership	Jurisdiction
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
Thrive Henderson County	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
COMMUNITY HOUSING COALITION OF MADISON County	Non-profit organizations	Non-homeless special needs Ownership Planning Rental neighborhood improvements	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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
Pisgah Legal Services	Non-profit organizations	Non-homeless special needs Homelessness Affordable Housing – ownership Affordable Housing – rental	Region
Asheville Poverty Initiative	Non-profit organizations	Community development – public services	Jurisdiction
Bounty & Soul	Non-profit organizations	Community development – public services	Jurisdiction
Beloved Asheville	Non-profit organizations	Homelessness Affordable Housing – ownership Public Services Neighborhood Improvements	Jurisdiction
Carolina Small Business Development Fund	Non-profit organizations	Economic Development Planning	State
Asheville Area Arts Council	Non-profit organizations	Economic Development Planning	Region
CHILDREN FIRST OF BUNCOMBE County	Non-profit organizations	Homelessness Planning public services	Jurisdiction
CARING for Children	Non-profit organizations	Homelessness	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
Charles George VA Medical Center	Government Agency	Homelessness	Region
FIRST at Blue Ridge Vets FIRST Program	Non-profit organizations	Homelessness	Jurisdiction
YWCA of Asheville	Non-profit organizations	Planning public services	Jurisdiction
Swannanoa Valley Christian Ministries (SVCN)	Non-profit organizations	Homelessness	Jurisdiction
Western Carolina Rescue Ministries (WCRM)	Non-profit organizations	Homelessness	Region
The Salvation Army	Non-profit organizations	Homelessness	Nation
Eliada Home	Non-profit organizations	Non-homeless special needs	Region
RL Mace Universal Design Institute	Non-profit organizations	Non-homeless special needs	Nation

Table 99 - 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. More creative solutions, such as community living models advocated by Asheville Community Living and alternative housing forms provided by tiny home builders in the region, are also needed to meet the housing supply and affordability challenges we face.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
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			
Other			

Table 100 - 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 Managed Care Organization that serves the entire Consortium region provides behavioral health services for the area’s homeless population. Homeward Bound provides a full spectrum of services for chronically homeless adults ranging from street outreach and day services to permanent supportive

housing. Homeless veterans are served through a variety of services available at the Charles George VA Medical Center in Asheville, including street outreach, behavioral health/substance abuse, and primary health care. Housing-related supportive services and advocacy for people experiencing homelessness are offered through Homeward Bound, the Charles George VA Medical Center, ABCCM, Helpmate, Eliada Homes, and Trinity Place. The Western North Carolina AIDS Project (WNCAP) provides emergency financial assistance, health care, outreach, and case management services to homeless persons who have HIV/AIDS diagnoses. Trinity Place offers comprehensive support to unaccompanied homeless and runaway youth.

The incidence of family homelessness remains low in Asheville/Buncombe County (less than 10% of all homelessness); there were no homeless veteran families in the 2019 Point in Time Count. ABCCM provides a services to homeless single mothers and their children, including emergency shelter, transitional housing, employment training, and case management.

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 Social Security Outreach, Access, and Recovery staff (SOAR) to fast-track access to Social Security disability income and benefits. 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 a 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 unit

SP-45 Goals Summary – 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	2020	2024	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Coordinate housing development with transportation, New Rental Housing for HH at 60% AMI or less, Services that support affordable housing & jobs, Special Needs Housing	CDBG: \$500,000 HOME: \$3,500,000 AVL Housing Trust Fund: \$400,000 AVL Housing Bond: \$7,000,000 Buncombe County AHSP: \$2,000,000 Brevard Housing Trust Fund: \$150,000 CDBG-NRP: \$750,000 Private lending:	Rental units constructed: 400 Household Housing Unit

							\$4,000,000 Deferred developer fees: \$120,000 Developer equity: \$5,000,000 NCHFA: \$3,000,000	
2	Rent Assistance for Homeless Households	2020	2024	Affordable Housing Homeless	City of Asheville Buncombe County Henderson County Madison County Transylvania County	End homelessness, Services that support affordable housing & jobs, Special Needs Housing	CDBG: \$400,000 HOME: \$500,000 CoC: \$4,000,000	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
3	Housing rehabilitation	2020	2024	Affordable Housing	City of Asheville Buncombe County Madison County Transylvania County	Preserve existing housing, Services that support affordable housing & jobs, Special Needs Housing Target low	CDBG: \$800,000 HOME: \$1,500,000 Buncombe County AHSP: \$1,300,000 ESRF: \$275,000	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated:

					Henderson County	wealth neighborhoods for improvements	NCHFA: \$1,000,000 Private donations: \$3,000,000 United Way: \$150,000 Foundations: \$500,000 Other non-profits: \$100,000 In-kind: \$200,000 Federal: \$150,000	125 Household Housing Unit
4	New Construction for homeownership	2020	2024	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Coordinate housing development with transportation, Promote homeownership for low-income households, Services that support	CDBG: \$250,000 HOME: \$1,000,000 AVL Housing Trust Fund: \$1,200,000 AVL Housing Bond: \$3,000,000 Buncombe County AHSP:	Homeowner Housing Added: 50 Household Housing Unit

						affordable housing & jobs	\$3,000,000 Private lending: \$4,000,000 Developer equity: \$5,000,000	
5	Homeownership Assistance	2020	2024	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Preserve existing housing, Promote homeownership for low-income households, Services that support affordable housing & jobs	CDBG: \$250,000 HOME: \$500,000 Housing Bond: \$1,000,000 Buncombe County AHSP: \$60,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
6	Job Creation & Micro-Enterprise Assistance	2020	2024	Non-Housing Community Development	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	CDBG: \$500,000 MA Workforce Development Board: \$4,000,000 Foundations: \$300,000 Other non-	Jobs created/retained: 200 Jobs Businesses assisted: 200 Businesses Assisted

						necessary for employment	profits: \$75,000	
7	Job Training and Placement by CBDO	2020	2024	Non-Housing Community Development	East of the Riverway City of Asheville	Develop and improve community centers, Job training and placement Services that support affordable housing & jobs, Start-up and growth of small and micro-businesses, Support services necessary for employment, Youth services	CDBG: \$200,000 Federal: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
8	Food Security and Access to Healthy Foods	2020	2024	Non-Housing Community Development	East of the Riverway City of Asheville	Improve food security, healthy food availability, Start-up and growth of small and micro-businesses	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Households Assisted

9	Community Center Improvements	2020	2024	Non-Housing Community Development	East of the Riverway City of Asheville	Develop and improve community centers, Improve food security, healthy food availability, Job training and placement, Services that support affordable housing & jobs, Support services necessary for employment, Youth services	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
10	Services directly supporting affordable housing	2020	2024	Affordable Housing	City of Asheville Buncombe County	Preserve existing housing, Services that support affordable housing & jobs, Special Needs Housing	CDBG: \$200,000 HOME: \$200,000 Buncombe County AHSP: \$330,000 Federal: \$2,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Tenant-based rental assistance / Rapid Rehousing:

								400 Households Assisted
11	Services supporting access to employment	2020	2024	Non-Housing Community Development	East of the Riverway City of Asheville	Job training and placement, Services that support affordable housing & jobs, Support services necessary for employment	CDBG: \$100,000 WNC UpSkill: \$4,000,000 Employer contracts: \$400,000 United Way: \$250,000 Foundations: \$800,000 Program fees: \$600,000 Other non-profits: \$100,000 Federal: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
12	Homeless Services	2020	2024	Homeless Non-Homeless Special Needs	City of Asheville Buncombe County Henderson County Madison County	End homelessness, Services that support affordable housing & jobs, Support services	CDBG: \$500,000 CoC: \$1,500,000 ESG: \$100,000 Private donations:	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Households Assisted

					Transylvania County	necessary for employment	\$1,800,000 United Way: \$350,000 Foundations: \$2,225,000 Other non-profits: \$2,000,000 Federal: \$1,700,000 In-kind: \$100,000	Homelessness Prevention: 4000 Persons Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Housing for Homeless Added: 100 Housing Units
13	Services for housing for special needs	2020	2024	Affordable Housing	City of Asheville	Coordinate housing development with transportation, Services that support affordable housing & jobs, Special Needs Housing	CDBG: \$100,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

14	Youth Services	2020	2024	Non-Housing Community Development	City of Asheville	Develop and improve community centers, Improve food security, healthy food availability, Job training and placement, Services that support affordable housing & jobs, Youth services	CDBG: \$200,000 Private donations: \$250,000 United Way: \$500,000 Foundations: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
15	Grant Administration	2020	2024	Administration	Covers all areas	Addresses all priority needs	CDBG: \$1,000,000 HOME: \$800,000	N/A

Table 101 – Goals Summary

Goal Descriptions

1	Goal Name	New Construction of Affordable Rental Housing
	Goal Description	Construct rental housing affordable primarily to households earning less than 60% of median income.

2	Goal Name	Rent Assistance for Homeless Households
	Goal Description	Rapidly rehouse homeless households or provide rent assistance for chronically homeless households until stabilization.
3	Goal Name	Housing Rehabilitation
	Goal Description	Provide housing rehabilitation or emergency repairs to special needs households. Rehabilitate existing rental housing to create or preserve affordable housing.
4	Goal Name	New Construction for Homeownership
	Goal Description	Construct new housing for homeownership primarily for households earning 60% or less of median income.
5	Goal Name	Homeownership Assistance
	Goal Description	Support first time homeownership through down payment and closing-cost assistance.
6	Goal Name	Job Creation & Micro-Enterprise Assistance
	Goal Description	Job creation for low-income persons through business lending or direct placement services. Start-up and sustainability for micro-enterprises, leading to income and opportunity for low-income persons.
7	Goal Name	Job Training and Placement by CBDO
	Goal Description	Workforce readiness and job training by 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	Goal Name	Food Security and Access to Healthy Foods
	Goal Description	Create sustainable communities through providing access to healthy foods in food deserts.

9	Goal Name	Community Center Improvements
	Goal Description	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.
10	Goal Name	Services directly supporting affordable housing
	Goal Description	Provide services that directly support access by low-income households to affordable housing such as financial counseling, credit improvement and legal services. Provide rent assistance to households at 0-30% AMI or at-risk of homelessness.
11	Goal Name	Services supporting access to employment
	Goal Description	Provide services that directly increase access to employment for low-income persons such as childcare, improved access to transportation, and education.
12	Goal Name	Homeless Services
	Goal Description	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.
13	Goal Name	Services for housing for special needs
	Goal Description	Provide services that will directly support housing access for persons with special needs including elderly, frail elderly, mental/physical/developmental disabilities, addiction, HIV/AIDs, and victims of violence.

14	Goal Name	Youth Services
	Goal Description	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.
15	Goal Name	Grant Administration
	Goal Description	Provide effective and timely grant administration for CDBG and HOME.

Table 102 – Goal descriptions

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 following are estimated from the 5-year goal outcome indicators across all of the affordable housing categories:

Extremely Low: 850

Low Income: 325

Moderate Income: 75

SP-50 Public Housing Accessibility and Involvement – 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 agencies 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 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The overall strategy is to pursue a very diverse array of options to develop affordable housing targeting multiple levels of area median incomes, multiple housing types, different forms of ownership, with a broad mix of development partners.

Asheville has adopted a form-based code in the River Arts District to allow more flexibility in re-development and adaptive reuse. Asheville is also working on a streamlined development and technical review process for infill development. Buncombe County has expanded the number of zoning districts that allow manufactured housing. Hendersonville is also in the process of developing an affordable housing strategy, but has not formalized any policy changes yet. Henderson County is reviewing options to increase affordable housing as a part of their current comprehensive plan update.

The City of Asheville's Planning and Urban Design Department and Community and Economic Development Department have also been researching and forming alliances, including with the National Association of Home Builders, to address affordable housing and the "Missing Middle" - a national movement to recodify and incentivize a mix of housing types that fall between a single-family home and large scale multi-family development (e.g., duplexes, quad-plexes, townhomes, accessory dwelling units, and cottages). In addition, the City of Asheville Affordable Housing Advisory Committee has researched strategies for incentivizing the development of accessory dwelling units (ADUs) as an affordable housing option and is considering both blanket strategies and an affordable ADU program. Community and Economic Development staff worked, and continue to work, with the City's Development Services Department to track multi-family permits, both new construction and rehabs. Previously, all commercial permits were lumped into one tracking system, but now multi-family residential is its own category. CED staff is also working with the Planning Department to identify Conditional Zoning projects that may or could include affordable housing. Using the Conditional Zoning process, the City has 165 units in otherwise market-rate development, either occupied or under construction, that have been committed as affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Asheville directs both CDBG funding as well as General Fund allocations to the operation of Homeward Bound's AHOPE Day Center. AHOPE serves as the community's Coordinated Entry hub, serving an average of 175 homeless people each day, the majority of whom are unsheltered. A PATH (Projects to Assist in Transition from Homelessness) street outreach team focuses on unsheltered homeless adults with specific mental health diagnoses. The Charles George VA Medical Center supports a 2-person street outreach team working with unsheltered veterans. The City of Asheville funds a full-time street outreach specialist targeting unsheltered adults ineligible for other outreach services. Buncombe County supports an outreach worker deployed to the main public library located in downtown Asheville. The community's Coordinated Entry policies prioritize housing placement for the most vulnerable chronically homeless households, using the VI-SPDAT (Vulnerability Index - Service Prioritization Decision Assistance Tool) to objectively assess morbidity risk and housing needs.

Addressing the emergency and transitional housing needs of homeless persons

Asheville uses both ESG and CDBG funding to support shelter operations for both homeless youth ages 7-17 as well as survivors of domestic violence. Asheville Buncombe Community Christian Ministries (ABCCM) provides 150 Grant Per Diem (GPD) transitional housing beds for homeless veterans as well as emergency shelter for up to 50 non-veterans at their Veterans Restoration Quarters (VRQ) during extremely cold weather. Homeless persons can ride Asheville transit busses for free to and from downtown to VRQ during cold weather events. Closer to central Asheville, the Western Carolina Rescue Mission operates 88 shelter beds for men and 66 for women and children, along with food, clothing, and primary health care. The Salvation Army has 30 emergency shelter beds to men and women with children. Helpmate provides emergency shelter beds for households fleeing domestic violence; CARING for Children's Trinity Place provides shelter for homeless youth ages 7-17. Both Helpmate and Trinity Place receive ESG and CDBG operational support.

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.

In recent years, the Asheville-Buncombe Continuum of Care has reallocated most CoC funding to meet the permanent supportive housing needs of chronically homeless individuals and families. The City of Asheville provides HOME-funded tenant-based rental assistance for homeless households. The Housing Authority of the City of Asheville has a homeless preference and provides RAD units and Housing Choice Vouchers for homeless clients of agencies that provide supportive services. These supportive services

coupled with targeted, short-term financial assistance when needed help previously homeless households retain their housing placements for longer periods.

Asheville and Buncombe County face unusually acute challenges related to housing for people experiencing homelessness. There remains a significant shortage of affordable housing units, rental subsidies, and resources for supportive services. A low vacancy rate in all rental housing has kept rents high in recent years. Fair Market Rent rates have not kept pace with rent growth, making scattered site placement options with private sector landlords an increasingly difficult proposition. The City of Asheville has recently directed HOME funding to acquisition and rehabilitation of existing units to serve chronically homeless households. Additionally, local property tax abatement (Land Use Incentive Grants, or LUIG) options provide financial incentives for developers to accept homeless households with rental assistance.

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

The CoC actively coordinates with multiple systems of care to ensure persons who have resided in them longer than 90 days are not discharged directly to the streets, emergency shelters, or other homeless assistance programs.

The CoC uses diversion, prevention, outreach and referral for services, employment, job training, mainstream benefits, and legal services to prevent unlawful eviction/foreclosure to address and decrease the incidence of first-time homelessness. Various charities, the CoC, Council on Aging, and DHHS coordinate through the Buncombe Emergency Assistance Coordination Network (BEACON) to engage people in crisis seeking assistance through the local 2-11 information line or in-person crisis centers with referrals to specific providers. Pisgah Legal Services, the community's legal aid provider, maintains a presence in the court on days when evictions are docket to serve unrepresented households in an effort to resolve cases that could otherwise result in homelessness.

Both ESG and CDBG funds are allocated to homelessness prevention. The CoC uses a prescreening tool modeled after the SSVF Homeless Prevention eligibility form that identifies those at highest risk for homelessness and links them to emergency rent/utility assistance, housing subsidy, federal entitlements, and health insurance. This tool assesses risk based on: the urgency of the household's current living situation; potential barriers and vulnerabilities, including history of previous homelessness; availability of other resources; and social support network.

SP-65 Lead based paint Hazards – 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 41% of owner-occupied houses and 44% 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 1990s and early 2000s 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 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 – 91.215(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 and the Community Development Division utilizes the construction of affordable housing, as well as the use of Housing Choice Vouchers and Rental Assistance, as 2 key elements that can reduce poverty by better aligning housing costs (30%) with local incomes.

In our 4 county region, 45.9% of renters are cost-burdened (paying more than 30% of their gross income on housing costs) and 20.7% of homeowners are cost-burdened. In addition, 19.3% of our renters in the region are severely cost-burdened (paying more than 50% of their gross income on housing costs) and 8.1% of homeowners are severely cost-burdened. The more an individual or family spends on housing, the less money they have to spend on life's other necessities which can push our residents below the poverty line.

The City has created programs to help significantly increase the production of new affordable housing to have a tangible impact on Asheville's affordable housing needs. These 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 include a local Housing Trust Fund, a comprehensive review of development ordinances, the use of City-owned land for housing development, partnership with the Asheville Housing Authority as well as other local non-profit developers, a Fee Rebates Program and a Land Use Incentive Grant.

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. Many of our Tax Credit deals not only receive HOME Funds but also funding from a municipality's own housing trust fund.

The Asheville City Council's Housing and Community Development Committee chairperson also chairs the Asheville Regional Housing Consortium Board, and helps link 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, reporting reviews, desk monitoring, 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 agreement 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.

The City of Asheville also adopted a Business Inclusion Plan on October 27th, 2020, through which the City will actively seek to identify minority- and women-owned businesses and offer them an opportunity to participate as providers of goods and services to the City. It is the intent of this policy to widen opportunities for participation, increase competition, and ensure the proper and diligent use of public funds. By creating a race and gender conscious policy implemented through a minority and women business enterprise program, the City of Asheville Business Inclusion Policy will provide annual aspirational goals, subcontracting goals, and good faith efforts on City contracts that will further foster the City's commitment to equity and inclusion.

In addition, all CDBG and HOME funding is disbursed to subrecipients on a reimbursement only basis. Reporting must be accurate and within program guidelines in order for the subrecipient to receive payment for a submitted drawdown request.

The City of Asheville's Community Development Division is a member of the National Community Development Association and whenever possible, sends staff to training to stay up to date on the latest best practices in Community Development.

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, including demographics, 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 received 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 include previous monitoring results or recurring monitoring findings, recent problems, project specific factors such as a large number of units or inexperienced developer, concerns around program performance, or program complexity. 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 – 91.220(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. Based on current funding levels, we project having approximately \$6 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. Both local governments have made affordable housing a strategic priority. Brevard also has a housing trust fund. Access to these funds has been critical in helping make local LIHTC projects competitive. 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; 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 Remainder 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	1,047,092	74,000	0	1,121,092	4,188,000	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,335,301	267,713	165,000	1,768,014	5,341,204	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness
Continuum of Care	public - federal	Housing Public Services TBRA	1,369,621	0	0	1,369,621	5,478,484	Continuum of Care funding via the Asheville Buncombe CoC

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	Public – federal	Shelter Operations Rapid Re-housing Homelessness Prevention HMIS	22,000	0	0		88,000	
Buncombe County Affordable Housing Services Program	Public – local	Housing New construction for ownership Multifamily rental new construction TBRA Homebuyer assistance Emergency Repair	862,183	258,119.36	191,542.97	1,311,845.33	6,747,380	Buncombe County has projected out their AHSP budget through FY2023.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
City of Asheville Affordable Housing Bond	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	0	11,000,000	The bond, which was passed in November of 2016, created a \$25 million fund to help build affordable housing in the city of Asheville. \$15 million was designated for high impact projects – housing developments that would provide a high density of affordable housing – while the remaining \$10 million was divided between a housing trust fund, a community land trust, a down payment assistance program, and funding for city land banking.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction	6,699,187	0	0	6,699,187	30,000,000 total, available, depends on project	LIHTC 9% Tax Credit funding competitively available annually through the North Carolina Housing Finance Agency
Other	private		1,279,482	0	0	1,279,482	4,800,000	Private funds raised by sub-recipients to support CDBG and HOME funded activities.
Other	private		2,340,000	0	0	2,340,000	8,000,000	Private sector financing made available for funded projects.
Other	private		257,784	0	0	257,784	1,250,000	Grants from United Way to funded organizations.
Other	private		500,280	0	0	500,280	2,500,000	Other non-profit contributions
Other	private		797,407	0	0	797,407	4,000,000	Philanthropic grants from charitable foundations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private		159,530	0	0	159,530	600,000	Fees charged for program services, including fees paid by partners and clients.
Other	private	Economic Development	134,494	0	0	134,494	400,000	Employer contracts
Other	private	Housing Multifamily rental new construction	42,122	0	0	42,122	120,000	Deferred developer fees on LIHTC Projects
Other	private	Housing Multifamily rental new construction	6,794,321	0	0	6,794,321	10,000,000	Developer equity
Other	private		80,792	0	0	80,792	320,000	Volunteer and other non-cash private contributions
Other	public - federal	Economic Development Public Services	1,000,000	0	0	5,000,000	4,000,000	Workforce Development Board funding.
Other	public - federal	Economic Development	1,000,000	0	0	1,000,000	4,000,000	WNC UpSkill funding from ARC and Dogwood Heath Trust

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal		264,714	0	0	264,714	5,000,000	Other non-categorized federal grants
Other	public - state	Economic Development Homebuyer assistance Homeowner rehab Housing Public Improvements Public Services	1,122,375	0	0	1,122,375	4,000,000	Variety of non-federal funding programs from NCHFA (RPP, URP, ESFRP)

Table 103 - 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 county, and practically speaking most projects also are supported by funds that form a qualifying match.

If appropriate, describe publicly 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 repurposing of its current Parks Maintenance facility for affordable housing. The City also has a parcel at 99 Riverside Drive that is part of the bond funding that they hope to utilize for affordable housing. Other parcels are also being evaluated for their suitability for affordable housing developments.

Discussion

While difficult to project resources 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

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	2020	2023	Affordable Housing	City of Asheville Buncombe County Henderson County Madison County Transylvania County	Coordinate housing development with transportation, Job training and placement, New Rental Housing for HH at 60% AMI or less, Services that support affordable housing & jobs, Special Needs Housing	HOME: \$840,000 Private lending: \$2,340,000 Deferred Developer Fees: \$42,122 State: \$800,000 Equity: \$6,794,321	Rental units constructed: 60 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	2020	2021	Affordable Housing Homeless	City of Asheville Buncombe County Henderson County Madison County Transylvania County	End homelessness Services that support affordable housing & jobs Special Needs Housing	CDBG: \$96,000 HOME: \$198,750 Private Contributions: \$77,548 Foundations: \$95,000	Tenant-based rental assistance / Rapid Rehousing: 55 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing rehabilitation	2020	2021	Affordable Housing	City of Asheville Buncombe County Madison County Transylvania County Henderson County	Job training and placement Preserve existing housing Services that support affordable housing & jobs Special Needs Housing Target low wealth neighborhoods for improvements	CDBG: \$223,000 HOME: \$473,963 City: \$1,000,000 County: \$38,589 State: \$791,625 Federal: \$48,215 CHDO Proceeds: \$750,003 United Way: \$32,000 Non-profits: \$20,000 Foundations: \$120,000 Private Contributions: \$598,893 In kind: \$58,292	Homeowner Housing Rehabilitated: 45 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Job Creation & Micro-Enterprise Assistance	2020	2021	Non-Housing Community Development	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: \$270,000 County: \$34,787 Foundations: \$60,973 Federal: \$150,000 Non-profits: \$15,000	Businesses assisted: 213 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Job Training and Placement by CBDO	2020	2021	Non-Housing Community Development	East of the Riverway City of Asheville	Develop and improve community centers Job training and placement Services that support affordable housing & jobs Start-up and growth of small and micro-businesses Support services necessary for employment Youth services	CDBG: \$74,542 Federal: \$44,461	Public service activities other than Low/Moderate Income Housing Benefit: 55 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Services directly supporting affordable housing	2020	2021	Affordable Housing	City of Asheville Buncombe County	Preserve existing housing Services that support affordable housing & jobs Special Needs Housing	CDBG: \$25,000 HOME: \$95,000 County: \$21,000 Federal: \$563,541 United Way: \$54,750 Non-profits: \$50,659 Foundations: \$170,767 Private Contributions: \$17,500 Employer Contributions: \$134,494 Program fees: \$67,830	Public service activities other than Low/Moderate Income Housing Benefit: 526 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 95 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Services supporting access to employment	2020	2021	Non-Housing Community Development	East of the Riverway City of Asheville	Job training and placement Services that support affordable housing & jobs Support services necessary for employment	CDBG: \$74,542 Federal: \$44,461	Public service activities other than Low/Moderate Income Housing Benefit: 55 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Homeless Services	2020	2024	Homeless Non-Homeless Special Needs	City of Asheville Buncombe County Henderson County Madison County Transylvania County	End homelessness Services that support affordable housing & jobs Support services necessary for employment	CBDG: \$158,332 ESG: \$32,771 County: \$192,607 City: \$114,500 State: \$265,808 Federal: \$577,969 Foundations: \$350,667 United Way: \$71,817 Non-profits: \$414,621 Private Contributions: \$585,541 In-Kind: \$22,500 Program fees: \$58,000	Public service activities other than Low/Moderate Income Housing Benefit: 625 Households Assisted Homelessness Prevention: 988 Persons Assisted Homeless Person Overnight Shelter: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Youth Services	2020	2024	Non-Housing Community Development	City of Asheville	Develop and improve community centers Improve food security, healthy food availability Job training and placement Services that support affordable housing & jobs Youth services	CDBG: \$81,332 Private Contributions: \$54,883 County: \$147,886 Foundations: \$95,000 State: \$212,000 Federal: \$200,000 United Way: \$109,382 Program fees: \$91,700	Public service activities other than Low/Moderate Income Housing Benefit: 249 Persons Assisted
10	Grant Administration	2020	2024	Administration	Covers all areas	Addresses all needs	CDBG: \$224,218 HOME: \$160,301	N/A

Table 104 – Annual goals summary

Goal Descriptions

1	Goal Name	New Construction of Affordable Rental Housing
	Goal Description	Construct rental housing affordable primarily to households earning less than 60% of median income.
2	Goal Name	Rent Assistance for Homeless Households
	Goal Description	Rapidly rehouse homeless households or provide rent assistance for chronically homeless households until stabilization.
3	Goal Name	Housing Rehabilitation
	Goal Description	Provide housing rehabilitation or emergency repairs to special needs households. Rehabilitate existing rental housing to create or preserve affordable housing.
4	Goal Name	Job Creation & Micro-Enterprise Assistance
	Goal Description	Job creation for low-income persons through business lending or direct placement services. Start-up and sustainability for micro-enterprises, leading to income and opportunity for low-income persons.
5	Goal Name	Job Training and Placement by CBDO
	Goal Description	Workforce readiness and job training by 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.
6	Goal Name	Services directly supporting affordable housing
	Goal Description	Provide services that directly support access by low-income households to affordable housing such as financial counseling, credit improvement and legal services. Provide rent assistance to households at 0-30% AMI or at-risk of homelessness.

7	Goal Name	Services supporting access to employment
	Goal Description	Provide services that directly increase access to employment for low-income persons such as childcare, improved access to transportation, and education.
8	Goal Name	Homeless Services
	Goal Description	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.
9	Goal Name	Youth Services
	Goal Description	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.
10	Goal Name	Grant Administration
	Goal Description	Provide effective and timely grant administration for CDBG and HOME.

Table 105 – Goal descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

The following section lists in detail the HOME and CDBG funded activities planned for the 2020-2021 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 – Affordable AAHH Home Repairs for Low-Income Homeowners
2	Caring for Children - Trinity
3	Carolina Small Business – Western Women’s Business Center
4	Community Housing Coalition of Madison County – Rural Rehabilitation
5	Eagle Market Street Development Corp – Opportunity Asheville
6	Eliada Homes - Homeless Services Program (HSP)
7	Helpmate - Emergency Shelter for Domestic Violence Survivors
8	Homeward Bound of Western North Carolina - AHOPE Coordinated Entry
9	Homeward Bound of Western North Carolina - CDBG Housing Services-Permanent Supportive Housing
10	Homeward Bound of Western North Carolina - TBRA-Asheville
11	Homeward Bound of Western North Carolina – TBRA-Buncombe
12	Housing Authority of the City of Asheville - TBRA Resident Mobility
13	Mountain BizWorks - Opportunity Asheville
14	Mountain Housing Opportunities - Emergency Home Repair
15	OnTrack Financial (Consumer Credit Counseling Service of Western NC) - Housing and Financial Capabilities Program
16	Pisgah Legal Services - Homelessness Prevention Project
17	The SPARC Foundation - Changing Together
18	WDT Development - The Villas at Swannanoa
19	Asheville Buncombe Community Land Trust – Permanently Affordable Homes
20	Housing Assistance Corporation --Transylvania Rehabilitation
21	YWCA of Asheville and Western North Carolina - Empowerment Child Care
22	YWCA of Asheville and Western North Carolina – MotherLove
23	Haywood Street Congregation – Haywood Street Respite
24	CDBG Program Administration
25	HOME Program Administration

Table 106 – Project overview

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

Allocation priorities include:

- projects that address unmet needs and priorities in the Consolidated Plan;
- affordable housing production, including housing services;
- ending homelessness;
- funding to CHDOs;
- services by CBDOs that will help end poverty through work readiness and job training.

Additional evaluation criteria include:

- Eligible activity & meets national objective
- Organizational capacity & experience with federal funding regulations
 - Performance with past allocations & awards
 - Timely project completion
 - Capacity as an organization to implement the activity & achieve outcomes
- Budget
 - Reasonable / timely
 - Leverages other federal & state funding resources
 - For Construction -
 - Ability to repay the HOME funds
 - HOME funds per unit
- Measurable Outcomes
 - Meeting outcome goals and numbers
 - Return on Investment
 - Period of Affordability
 - Timeline for Construction
 - Targeted Area Median Incomes (AMI) or Homelessness
- Duplication of Services
 - Avoids duplicative activity
 - Demonstrates partnership/coordination with other agencies / community collaboration
 - Prioritizes an unmet need

Funding requests always greatly exceed funds available.

AP-38 Project Summary

Project Summary Information

1	Project Name	Asheville Area Habitat for Humanity – Affordable AAHH Home Repairs for Low-Income Homeowners
	Target Area	Asheville
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve existing housing Special Needs Housing
	Funding	CDBG: \$128,000 Buncombe County AHSP: \$38,589 Wells Fargo Foundation: \$50,000 Private donations: \$506,893
	Description	Home repair program for low income homeowners.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	16 households with incomes ≤70% of AMI, who demonstrate a need for home repairs which they cannot afford in the private sector. Female-headed households make up 81% of those served through Home Repair, while 75% percent are aged 62+.
	Location Description	
	Planned Activities	AAHH will complete home repair projects for 16 low-income Asheville homeowners. With a deeply subsidized 0%-interest loan and volunteer labor, AAHH’s home repairs enable low-income homeowners to remediate health, safety, and accessibility issues in their homes.
2	Project Name	Caring for Children - Trinity
	Target Area	Buncombe County
	Goals Supported	Homeless services
	Needs Addressed	End homelessness
	Funding	CDBG: \$16,332 United Way: \$52,460 State and federal grants: \$1,715,470 Buncombe County: \$40,000 Medicaid insurance \$848,012 Private donations: \$40,000

	Description	Trinity Place Runaway and Homeless Youth Shelter provides safe non-secure residential care serving 50 runaway and homeless youth annually, ages 7-17. Diverse staff offer non-traditional youth short-term shelter, 24-hour supervision under case managers who provide support for youth and their families, to work on family reunification or identify an alternative placement. The program offers a 24-hour crisis hotline, family referrals to community services and other vital resources including food, clothing and hygiene needs. Youth are provided transportation and can attend classes at their own schools in Buncombe County. Enrolled youth participate in a variety of volunteer, social justice, and educational opportunities. Trinity Place provides an initial entry point within the community and a way to better coordinate services for homeless and runaway youth. With emergency shelter capacity for up to 6 youth for stays as long as 21 days, Trinity Place provides an array of services, directly or by referral, to help homeless/runaway youth return home, go to an appropriate alternative placement, or find housing with a plan for reintegration into community life.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	50 runaway and homeless youth annually, ages 7-17
	Location Description	
	Planned Activities	CDBG funding will be applied to the salary and fringe benefits for (1) of (2) full-time Overnight Awake Case Manager positions critical for 24-hour supervision to ensure youth safety.
3	Project Name	Carolina Small Business – Western Women’s Business Center
	Target Area	City of Asheville
	Goals Supported	Job Creation & Micro-Enterprise Assistance
	Needs Addressed	Start-up and growth of small and micro-businesses
	Funding	CDBG: \$120,000 SBA: \$150,000 Buncombe County: \$34,787

	Description	The Western Women’s Business Center has applied for CDBG funds as part of the multi-entity Opportunity Asheville partnership. The program focuses the efforts of three business and economic development organizations on the goal of promoting small business ownership to low-income and underserved individuals in Asheville. They offer frequent technical assistance classes and networking events, as well as one-on-one training to current and aspiring small business owners.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	175 low-income and underserved individuals
	Location Description	
	Planned Activities	Technical assistance classes and networking events, as well as one-on-one training.
4	Project Name	Community Housing Coalition of Madison County – Rural Rehabilitation
	Target Area	Madison County
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve existing housing Special Needs Housing
	Funding	HOME: \$150,000 URP: \$99,200 NCHFA ESFRLP: \$223,175 Private donations: \$50,000
	Description	Housing rehabilitation on six owner-occupied homes.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Six with income levels less than 80% AMI, priority will be given to special needs individuals such as the frail elderly, disabled, and single parents.
	Location Description	
	Planned Activities	Housing rehabilitation on six owner-occupied homes.

5	Project Name	Eagle Market Streets Development Corp – Opportunity Asheville
	Target Area	City of Asheville
	Goals Supported	Job Creation & Micro-Enterprise Assistance
	Needs Addressed	Start-up and growth of small and micro-businesses
	Funding	CDBG: \$30,000
	Description	The program focuses the efforts of three business and economic development organizations on the goal of promoting small business ownership to low-income and underserved individuals in Asheville. EMSDC’s primary role in this program is to assist in capitalizing small and emerging businesses through Individual Development Account (IDA) accounts. EMSDC also conducts outreach into underserved communities, and offers wraparound coaching and support to program clients.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	15 low-income residents
	Location Description	
	Planned Activities	
6	Project Name	Eliada Homes - Homeless Services Program (HSP)
	Target Area	Buncombe County
	Goals Supported	Rent assistance for homeless households
	Needs Addressed	End homelessness Services that support affordable housing Services that support employment Special needs housing Youth services
	Funding	HOME: \$18,750 CDBG: \$15,000 JCPC & Duke Endowment: \$95,000 Private donations: \$47,500

	Description	<p>The HOME funding will provide rental assistance including first month's rent and security deposit to youth 16-24 who face homeless or facing an immediate risk of homelessness.</p> <p>The CDBG funding for case management services for vulnerable youth in the Homeless Services Program (HSP) who are living at Eliada in emergency housing. HSP is a part of Eliada Students Training for Advancement (ESTA). ESTA is a workforce development program, focused on helping those who have exited systems of care. The HSP works with youth who are homeless or facing an immediate risk of homelessness. Funding will support Case Managers to assist youth in finding housing. HSP staff additionally work with youth on meeting transportation, childcare, education, and employment goals.</p> <p>By providing emergency short term housing on campus, Eliada aims to prevent youth from becoming homeless in the first place, and work with them on their employment goals so they can earn income and maintain housing off campus.</p>
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	23, youth 16-24 years old (15 HOME, 8 CDBG)
	Location Description	
	Planned Activities	Rental assistance, case management
7	Project Name	Helpmate - Emergency Shelter for Domestic Violence Survivors
	Target Area	City of Asheville
	Goals Supported	Homeless Services
	Needs Addressed	Special needs housing
	Funding	CDBG: \$30,000 ESG: \$32,771 FVP: \$30,000 VOCA: \$275,970 United Way: \$28,061 State Grants: \$85,808 Sisters of Mercy: \$30,954 People in Need: \$20,000 Grants: \$50,000 Private donations: \$100,760

	Description	
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	200 victims of domestic violence
	Location Description	
	Planned Activities	Helpmate’s CDBG funds will support staff positions at its emergency shelter for homeless survivors fleeing domestic violence.
8	Project Name	Homeward Bound of Western North Carolina - AHOPE Coordinated Entry
	Target Area	City of Asheville Buncombe County
	Goals Supported	Homeless Services
	Needs Addressed	End homelessness Special needs housing
	Funding	CDBG: \$47,000 AVL ABC Board: \$32,500 Private donations: \$231,747 PATH street outreach: \$257,667 Buncombe County: \$172,607 City of Asheville: \$82,000 Vaya Health: \$50,000 FEMA: \$2,000
	Description	The AHOPE Day Center is the primary access point for the Coordinated Entry System that serves all individuals at risk of homelessness and those experiencing homelessness. It is a coordinated, community-wide process that provides triage assessments to identify those who can be diverted from the homeless service system and those who are most vulnerable and need to be prioritized for supportive housing first. This program is required for our community to receive \$1.3 million in federal funds from the U.S. Department of Housing and Urban Development (HUD) for housing through Continuum of Care.
	Target Date	FY21

	Estimate the number and type of families that will benefit from the proposed activities	525 at risk and homeless individuals
	Location Description	
	Planned Activities	CDBG funds will provide a portion of the salary, benefits, and payroll taxes for one of the staff who directly implement the Coordinated Entry program at the AHOPE Day Center where approximately 175 homeless individuals come each day to receive services and to engage in the required Coordinated Entry assessment process to be referred to supportive housing.
9	Project Name	Homeward Bound of Western North Carolina - CDBG Housing Services-Permanent Supportive Housing
	Target Area	City of Asheville
	Goals Supported	Homeless services
	Needs Addressed	End homelessness
	Funding	CDBG: \$81,000 HOME: \$10,000 Private donations: \$30,048
	Description	The program provides affordable rental housing search and procurement, rental assistance, and housing case management services to individuals and families experiencing chronic homelessness who are referred through the community's Coordinated Entry System. To be considered chronic, one must have experienced homelessness for 12 consecutive months or have experienced 4 episodes of homelessness within the past 3 years that total 12 months and have a disabling condition (mental health, substance use, and/or physical health).
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	30 chronically homeless households
	Location Description	

	Planned Activities	These CDBG - Housing Services funds will be used to pay the salaries, benefits, and payroll taxes of staff providing services to program participants utilizing HOME Asheville Tenant Based Rental Assistance funding for Permanent Supportive Housing.
10	Project Name	Homeward Bound of Western North Carolina - TBRA-Asheville
	Target Area	City of Asheville
	Goals Supported	Rent assistance for homeless households
	Needs Addressed	End homelessness Services that support affordable housing Special needs housing
	Funding	HOME: \$80,000
	Description	The program provides affordable rental housing search and procurement, rental assistance, and housing case management services to individuals and families experiencing chronic homelessness who are referred through the community's Coordinated Entry System. To be considered chronic, one must have experienced homelessness for 12 consecutive months or have experienced 4 episodes of homelessness within the past 3 years that total 12 months and have a disabling condition (mental health, substance use, and/or physical health).
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	30 chronically homeless households
	Location Description	
	Planned Activities	Funds will be used to pay security deposits, utility assistance, and rent for those households served in the program living within the City of Asheville. For those living in Housing Authority properties, funds will be used to pay security deposits. The program's purpose is to end chronic homelessness for those persons experiencing it who need Permanent Supportive Housing to end their homelessness.
11	Project Name	Homeward Bound of Western North Carolina - TBRA-Buncombe
	Target Area	Buncombe County
	Goals Supported	Rent assistance for homeless households

	Needs Addressed	End homelessness Services that support affordable housing Special needs housing
	Funding	HOME: \$100,000
	Description	The program provides affordable rental housing search and procurement, rental assistance, and housing case management services to individuals and families experiencing chronic homelessness who are referred through the community's Coordinated Entry System.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	12 chronically homeless households
	Location Description	
	Planned Activities	Funds will be used to pay security deposits, utility assistance, and rent for those households served in the program living in Buncombe County.
12	Project Name	Housing Authority of the City of Asheville - TBRA Resident Mobility
	Target Area	City of Asheville
	Goals Supported	Rent assistance for homeless households
	Needs Addressed	End homelessness Services that support affordable housing Special needs housing
	Funding	HOME: \$95,000 HUD Housing Assistance Payments: \$483,300
	Description	Funds will provide security and utility deposits for people with Housing Choice Vouchers, Non-Elderly Disabled Vouchers, or HUD-VASH, with an emphasis on moving residents out of Project-Based Vouchers (public housing) into the community/private rental market, particularly when moving from a high poverty to high opportunity census tract.
	Target Date	FY21

	Estimate the number and type of families that will benefit from the proposed activities	95 public housing households
	Location Description	
	Planned Activities	
13	Project Name	Mountain BizWorks - Opportunity Asheville
	Target Area	City of Asheville
	Goals Supported	Job Creation & Micro-Enterprise Assistance
	Needs Addressed	Start-up and growth of small and micro-businesses
	Funding	CDBG: \$120,000 CFWNC: \$15,000 ZSR: \$15,973 Wells Fargo Foundation: \$15,000 Wingate Foundation: \$12,500 PNC Bank Foundation: \$2,500
	Description	Mountain BizWorks has applied for CDBG funds as part of the multi-entirety Opportunity Asheville partnership. The program focuses the efforts of three business and economic development organizations on the goal of promoting small business ownership to low-income and underserved individuals in Asheville. Mountain BizWorks' particular role in this program is to extend training and one-on-one support to prospective and existing small business owners, and where applicable, direct them towards microloan access.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	38 low-income residents
	Location Description	
	Planned Activities	
14	Project Name	Mountain Housing Opportunities - Emergency Home Repair
	Target Area	City of Asheville
	Goals Supported	Housing rehabilitation
	Needs Addressed	Special Needs Housing Preserve existing housing

	Funding	CDBG: \$95,000 Foundation grants: \$70,000 United Way: \$32,000 NeighborWorks: \$20,000 Private donations: \$92,000 Other federal grants: \$33,500 Competitive local/state grants: \$408,000
	Description	The project assists in the repair of imminent threats to life, health and safety in 12 homes owned and occupied by low income elderly, disabled, single parent or large families with three or more dependent children. A safe home also allows the elderly and disabled to age in place as long as possible and preserve affordable housing stock.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	12 - low income elderly, disabled, single parent or large families with three or more dependent children.
	Location Description	
	Planned Activities	Occupied homeowner repair
15	Project Name	OnTrack Financial (Consumer Credit Counseling Service of Western NC) - Housing and Financial Capabilities Program
	Target Area	City of Asheville
	Goals Supported	Services directly supporting affordable housing
	Needs Addressed	Promote homeownership for low-income households

	Funding	CDBG: \$25,000 United Way: \$54,750 CFWNC: \$76,267 HUD: \$45,241 Capital One: \$47,000 Sisters of Mercy: \$37,500 Freddie Mac: \$35,000 Buncombe County: \$21,000 State Farm: \$10,000 Other grants: \$50,659 Private donations: \$17,500 Program fees: \$67,830 Employer contracts: \$134,494
	Description	OnTrack’s Housing & Financial Capabilities Program helps low-income, financially vulnerable people by providing financial education, counseling, coaching, and support. As a result, clients understand/address credit problems, create effective budgets to prioritize housing and build savings, and learn the steps to realize the dream of homeownership.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	526 low-income residents
	Location Description	
	Planned Activities	
16	Project Name	Pisgah Legal Services - Homelessness Prevention
	Target Area	City of Asheville Buncombe County
	Goals Supported	Homeless Services
	Needs Addressed	End homelessness Services that support affordable housing

	Funding	CDBG: \$45,000 United Way: \$19,250 State COB funds: \$65,000 IOLTA – BOA Foreclosure: \$56,000 ZSR: \$38,000 Other foundations: \$222,667 Private donations: \$175,651
	Description	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.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	988 low-income residents
	Location Description	
	Planned Activities	
17	Project Name	The SPARC Foundation - Changing Together
	Target Area	City of Asheville
	Goals Supported	Services supporting access to employment
	Needs Addressed	Create sustainable jobs for low-income persons Job training and placement Support services necessary for employment
	Funding	CDBG: \$74,542 Contract BCSF - \$91,700 Project Safe Neighborhoods: \$44,36155
	Description	Changing Together is a prison prevention program that serves individuals coming out of prison as well as individuals who are at high risk of criminal activity due to life circumstances. The program provides outreach support and support services to marginalized, low income communities to offer employment support.
	Target Date	FY21

	Estimate the number and type of families that will benefit from the proposed activities	55 low-income residents
	Location Description	
	Planned Activities	
18	Project Name	WDT Development - The Villas at Swannanoa
	Target Area	Buncombe County
	Goals Supported	New construction of affordable rental housing
	Needs Addressed	Special needs housing
	Funding	HOME: \$840,000 Bank loan: \$2,340,000 NCHFA RPP loan: \$800,000 Equity: \$6,794,321 Deferred developer fee: \$42,122
	Description	New construction apartment community for seniors (55+) consisting of 60 units designed for independent living.
	Target Date	2/15/2023
	Estimate the number and type of families that will benefit from the proposed activities	60 seniors (55+)
	Location Description	2255 US Highway 70 in Swannanoa
	Planned Activities	
19	Project Name	Asheville Buncombe Community Land Trust – Permanently Affordable Homes
	Target Area	City of Asheville and Buncombe County
	Goals Supported	Housing rehabilitation Services directly supporting affordable housing
	Needs Addressed	Preserve existing housing Promote homeownership for low-income households

	Funding	HOME: \$261,963
	Description	ABCLT will purchase at least 10 existing homes, rehabilitate as needed, and sell the homes to low-income households, in the City of Asheville and Buncombe County.
	Target Date	1/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 households earning 60% or less AMI.
	Location Description	
	Planned Activities	To create permanently affordable homes, the CLT will retain the land ownership, and hold the value of the land in stewardship. Upon future resale, the home will be sold to another low-income family, who will be able to purchase that home at an affordable price because the value of the land is retained by the CLT, and because the homeowner will take a limited return on the value appreciation of the home.
20	Project Name	Housing Assistance Corporation – Transylvania Rehabilitation
	Target Area	Transylvania County
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve existing housing
	Funding	HOME: \$62,000
	Description	The Housing Assistance Corporation is working with Transylvania County to complete this substantial rehab which was not completed as part of the Transylvania County HOME Rehab Project funded in 2016.
	Target Date	8/2021
	Estimate the number and type of families that will benefit from the proposed activities	One household at less than 80% AMI will be served by this substantial rehab.
	Location Description	Brevard, NC

	Planned Activities	Major work is being done that will bring the home up to state building codes, make it much safer, more energy efficient, and extend the life of the home.
21	Project Name	YWCA of Asheville and Western North Carolina - Empowerment Child Care
	Target Area	City of Asheville
	Goals Supported	Services supporting access to employment Youth services
	Needs Addressed	Support services necessary for employment
	Funding	CDBG: \$25,000 United Way: \$59,189 AB Tech: \$52,000 FJC – Buncombe County: \$36,731 Buncombe County: \$86,155 Program fees: \$33,700
	Description	Empowerment Child Care provides low-cost or no-cost childcare to families seeking economic security by pursuing education, job training, or accessing vital social services such as the Family Justice Center, Work First, substance abuse treatment, or legal matters.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	91 low-income residents
	Location Description	
	Planned Activities	
22	Project Name	YMCA – MotherLove
	Target Area	City of Asheville
	Goals Supported	Services supporting access to employment Youth services
	Needs Addressed	Support services necessary for employment
	Funding	CDBG: \$25,000 Buncombe County: \$25,000 United Way: \$40,028 State: \$75,000

	Description	The YWCA's MotherLove program is a comprehensive program for pregnant and parenting teens with the goals of ensuring participants graduate high school, enroll in secondary education, and delaying subsequent pregnancies.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	70 youth between 13-19
	Location Description	
	Planned Activities	
23	Project Name	Haywood Street Congregation – Haywood Street Respite
	Target Area	City of Asheville
	Goals Supported	Homeless services
	Needs Addressed	End homelessness
	Funding	CDBG: \$20,000 United Way: \$14,341 County: \$20,000 Foundations: \$90,000 Private Donations: \$70,000 In-Kind: \$22,500 Federal: \$49,999
	Description	Haywood Street Respite provides short-term medical respite shelter to homeless persons who have been discharged from the hospital or outpatient surgery. Residents are referred by physicians, must be able to care for themselves, and are able to stay 2-3 weeks with all meals and transportation to medical appointments provided. HSR's goal is to help medically fragile homeless adults stabilize following hospitalization and to exit HSR into a more stable living arrangement than street homelessness. CDBG funds will support staff costs for HSR.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	100 people

	Location Description	
	Planned Activities	
24	Project Name	CDBG Program Administration
	Target Area	City of Asheville
	Goals Supported	Job creation & Micro-enterprise Assistance Services supporting access to employment Services directly supporting affordable housing Homeless services
	Needs Addressed	End homelessness Services that support affordable housing & jobs
	Funding	CDBG: \$244,218
	Description	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.
	Target Date	FY21
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administrative and Planning Activities
25	Project Name	HOME Program Administration
	Target Area	City of Asheville Buncombe County Henderson County Madison County Transylvania County

Goals Supported	New construction of affordable housing Rent assistance for homeless households Housing rehabilitation New construction for home ownership Home ownership assistance Services directly supporting affordable housing Homeless services
Needs Addressed	End homelessness Services that support affordable housing & jobs Preserve existing housing Special needs housing New rental housing for HH at 60%AMI or less Promote homeownership for low-income HH
Funding	HOME: \$137,801
Description	Administration of the HOME program by the City of Asheville's Community Development Division. Tasks include financial management, program planning, evaluating grant requests, monitoring CHDOs and sub recipients, providing technical assistance and reporting.
Target Date	FY21
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	Administrative and Planning Activities

Table 107 – Annual project summary

AP-50 Geographic Distribution – 91.220(f)

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

2020-2021 assistance will be offered in three of the four participating Consortium counties, and in the City of Asheville. One CDBG program will provide assistance in and from areas of low-income and minority concentration:

- Opportunity Asheville will be offered from Eagle Market Streets' office on Market Street (locally known as "The Block"), and from Mountain Bizworks' office located in the East of the Riverway local target area.

Target Area	Percentage of Funds
City of Asheville	9.9% (HOME) + 100% CDBG
Buncombe County	69%
Henderson County	0%
Madison County	8.5%
Transylvania County	3.5%

Table 108 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The above distribution primarily reflect this year's HOME allocations, a large portion of which are determined by which housing developments receive LIHTC awards. All three projects were awarded HOME funds in the first round (one each in Transylvania, Henderson and Buncombe counties); however, only The Villas at Swannanoa in Buncombe County received the LITHC. When proposals were requested for the second round of funding allocation, priority was placed on counties that did not receive prior funding. Also note that the 14.8% HOME funding received by the Asheville-Buncombe Community Land Trust has been included in Buncombe's percentage; however, the ABCLT may also purchase and rehab homes in Asheville with this funding.

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 local target area has a concentration of low-income persons, and minority persons.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Per HUD guidance the following tables do not include funding and persons served by shelter, emergency shelter or social services. The following are specifically served by affordable housing assistance. The households designated as special-needs are also included in the non-homeless category. The special-needs population served refers to those who will qualify for housing at the Villas of Swannanoa (seniors 55+); however, it is important to note that HUD only includes people 62+ in this category. It also includes the households served by the housing rehabilitation projects funded for the Community Housing Coalition of Madison County, Mountain Housing Opportunities, and Asheville Area Habitat for Humanity.

In the second table, the 10 homes that will be acquired and rehabbed by the ABCLT are double counted because they fall into both categories.

One Year Goals for the Number of Households to be Supported	
Homeless	55
Non-Homeless	200
Special-Needs	94
Total	315

Table 109 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	60
Rehab of Existing Units	45
Acquisition of Existing Units	10
Total	265

Table 110 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The PHAs typically align their own 5-year plans to the Consolidated Plan to support consortium goals. The consortium includes 8 public housing agencies, none of whom are considered “troubled” per HUD designation. Most are designated Small PHAs, managing less than 250 units, with the exception of the Housing Authority of the City of Asheville (HACA), who is designated as a High-Performer PHA.

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

HACA has been funded to provide TBRA to 95 households. HACA is currently expanding one of its communities, Lee Walker Heights (LWH), from 96 to 212 units, and will likely begin a similar redevelopment of either Pisgah View or Deaverview Apartments in the coming year. While not funded

in the upcoming year, LWH received a total of \$8.4 million in local funding from the City of Asheville and Buncombe County.

The PHAs also coordinate with agencies like Habitat for Humanity, Mountain Housing Opportunities and OnTrack Financial, all of whom have been funded for this program year, to find and support home ownership opportunities for residents.

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

The PHAs provide their 5-year plan to their resident advisory boards (also referred to as residents council) for input and comment as a way to engage residents in management. HACA's Residents Council has provided input on the usage and availability of community rooms and the Edington Center, as well as on law enforcement policies.

While not limited on to PHA residents, OnTrack's Housing and Financial Capabilities Program has been funded to provide financial education, counseling, coaching, and support to 526 low-income people. As a result, clients understand/ address credit problems, create effective budgets to prioritize housing and build savings, and learn the steps to become homeowners.

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

None of the consortium's PHAs are designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

A broad range of organizations and programs, supported through both HOME and CDBG funds, address homelessness and other special needs. This year eight different organizations have been funded to address homelessness prevention and homeless, youth, medically fragile, domestic violence, and recently incarcerated persons needs.

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

The City of Asheville directs both CDBG funding as well as General Fund allocations to the operation of Homeward Bound's AHOPE Day Center. AHOPE serves as the community's Coordinated Entry hub, serving an average of 175 homeless people each day, the majority of whom are unsheltered. The Haywood Street Congregation's Haywood Street Respite Program has also been funded this year to reach homeless persons who have been discharged from the hospital or outpatient surgery and are referred by a physician. HSR's goal is to help medically fragile homeless adults stabilize following hospitalization and to exit HSR into a more stable living arrangement than street homelessness.

A PATH (Projects to Assist in Transition from Homelessness) street outreach team focuses on unsheltered homeless adults with specific mental health diagnoses. The Charles George VA Medical Center supports a 2-person street outreach team working with unsheltered veterans. The City of Asheville funds a full-time street outreach specialist targeting unsheltered adults ineligible for other outreach services. Buncombe County supports an outreach worker deployed to the main public library located in downtown Asheville. The community's Coordinated Entry policies prioritize housing placement for the most vulnerable chronically homeless households, using the VI-SPDAT (Vulnerability Index - Service Prioritization Decision Assistance Tool) to objectively assess morbidity risk and housing needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Asheville uses both ESG and CDBG funding to support shelter operations for both homeless youth as well as survivors of domestic violence through Trinity's Caring for Children and Helpmate's Emergency Shelter for Domestic Violence Survivors. Haywood Street Congregation's Haywood Street Respite is also providing short-term medical respite shelter (2-3 weeks) to homeless persons who have been discharged from the hospital or outpatient surgery.

Asheville Buncombe Community Christian Ministries (ABCCM) also provides 150 Grant Per Diem (GPD) transitional housing beds for homeless veterans as well as emergency shelter for up to 50 non-veterans at their Veterans Restoration Quarters (VRQ) during extremely cold weather. Homeless persons can ride Asheville transit busses for free to and from downtown to VRQ during cold weather events. Closer to central Asheville, the Western Carolina Rescue Mission operates 88 shelter beds for men and 66 for

women and children, along with food, clothing, and primary health care. The Salvation Army has 30 emergency shelter beds to men and women with children.

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

HOME funding supports Homeward Bound's tenant-based rental assistance programs for homeless households in Asheville and Buncombe County. The Housing Authority of the City of Asheville has a homeless preference and provides RAD units and Housing Choice Vouchers for homeless clients of agencies that provide supportive services. These supportive services coupled with targeted, short-term financial assistance when needed help previously homeless households retain their housing placements for longer periods. In recent years, the Asheville-Buncombe Continuum of Care has reallocated most CoC funding to meet the permanent supportive housing needs of chronically homeless individuals and families.

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

Eliada's Homeless Services Program (HSP) provides rental assistance including first month's rent and security deposit to youth 16-24 who face homelessness or facing an immediate risk of homelessness with HOME funding. CDBG funding supports case management services for vulnerable youth in the Homeless HSP who are living at Eliada in emergency housing. Case managers assist youth in finding housing. HSP is a part of Eliada Students Training for Advancement (ESTA) - a workforce development program focused on helping those who have exited systems of care. HSP staff additionally work with youth on meeting transportation, childcare, education, and employment goals.

The SPARC Foundation's Changing Together is a prison prevention program that serves individuals coming out of prison as well as individuals who are at high risk of criminal activity due to life circumstances. The program uses CDBG funding to provide outreach support and support services to marginalized, low income communities to offer employment support.

Pisgah Legal Services Homeless Prevention program seeks to 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.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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 investments

No currently funded actions directly address public policies, however several communities have taken steps to reduce regulatory barriers. Asheville has adopted a form-based code in the River Arts District to allow more flexibility in re-development and adaptive reuse. Buncombe County has expanded the number of zoning districts that allow manufactured housing. Hendersonville is also in the process of developing an affordable housing strategy, but has not formalized any policy changes yet. Henderson County is reviewing options to increase affordable housing as a part of their current comprehensive plan update.

The City of Asheville’s Planning and Urban Design Department and Community and Economic Development Department have also been researching and forming alliances to address the “Missing Middle” - a national movement to recodify and incentivize a mix of housing types that fall between a single-family home and large scale multi-family development (e.g., duplexes, quad-plexes, townhomes, accessory dwelling units, and cottages). In addition, the City of Asheville Affordable Housing Advisory Committee has researched strategies for incentivizing the development of accessory dwelling units (ADUs) as an affordable housing option and is considering both blanket strategies and an affordable ADU program. Community and Economic Development staff worked, and continue to work, with the City’s Development Services Department to track multi-family permits, both new construction and rehabs. Previously, all commercial permits were lumped into one tracking system, but now multi-family residential is its own category. CED staff is also working with the Planning Department to identify Conditional Zoning projects that may or could include affordable housing. Using the Conditional Zoning process, the City has 165 units in otherwise market-rate development, either occupied or under construction, that have been committed as affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

OnTrack Financial is funded through CDBG for 2020-2021, as it was in previous years, to provide financial education and literacy programs. This includes post-mortgage education to help homeowners maintain their homes and avoid predatory lending, furthering the goal of reducing discrimination in lending practices. Accessibility is required in all projects developed with City funding, and higher levels of accessibility are incentivized in the scoring system for funding. This addresses the goal of increasing accessibility to housing for persons with a handicapping condition. Lastly, the City along with the Consortium and Land of Sky Regional Council, is working on the Analysis of Impediments to Fair Housing as well as evaluating anti-displacement strategies the City could adopt. The City and the Regional Housing Consortium will continue to collaborate with local and state partners in fair housing outreach, including the North Carolina Human Relations Commission, to further the goal of regional coordination and public awareness.

Actions planned to foster and maintain affordable housing

This year's action plan includes funding for the newly formed Asheville-Buncombe Community Land Trust which will support the purchase and rehabilitation of at least 10 homes that will be sold to low-income households. To create permanently affordable homes, the CLT will retain the land ownership, and hold the value of the land in stewardship. Upon future resale, the home will be sold to another low-income family, who will be able to purchase that home at an affordable price because the value of the land is retained by the CLT, and because the homeowner will take a limited return on the value appreciation of the home.

Several additional rehabilitation projects have been funded this year, serving 35 homeowners in Buncombe, Madison and Transylvania counties. The rehab projects preserve existing affordable housing and enable people to stay in their homes safely.

Actions planned to reduce lead-based paint hazards

All CDBG and HOME-funded rehab projects require lead testing prior to any construction activities, and mitigation and education if evidence of lead is found.

Actions planned to reduce the number of poverty-level families

Most CDBG and HOME programs benefit families living at poverty-level and below, providing various forms of assistance to open pathways of economic mobility. This year, as in the past, the greatest majority of CDBG and HOME beneficiaries were from households at less than 30% area median income. Households below 30% AMI are, generally, also below poverty level. HOME funds have been allocated for Tenant-Based Rental Assistance for low and very-low income households to move from homelessness to permanent housing, and for low and very-low income homeowner rehabilitation for seniors and disabled households. CDBG funds are used for the crisis stabilization program at the region's domestic violence shelter, for homeless prevention, and for financial counseling for low and

very-low income persons to stabilize and increase income.

Actions planned to develop institutional structure

CDBG funding has been provided this year to support Opportunity Asheville, a collaborative effort across three organizations (Mountain BizWorks, Western Women’s Business Center, and Eagle Market Streets Development Corporation), to promote small business ownership to low-income and underserved individuals in Asheville.

The development of the 2020-2024 Consolidated Plan and the Asheville Region Housing Needs Assessment has also brought together the region’s many non-profit agencies, housing developers, governments and citizens to discuss both short-term needs and priorities and longer-term goals. 258 people participated in focus group discussions and public meetings.

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

Interagency coordination continues to be a priority, as non-profit, private and government entities increase collaborative efforts to better provide services. Key coordination and partnerships, facilitated through funded programs like AHOPE, exist between public housing agencies and social services providers, working together to provide the necessary supportive services for public and private affordable housing residents, including financial counseling and mental and physical health access. Public and private affordable housing entities work with social service agencies to assist residents in increasing income as well, opening pathways for economic mobility that include homeownership programs as well as moving to the general rental market. The Housing Authority of the City of Asheville has instituted a preference for households transitioning out of homelessness and those fleeing domestic violence, working with social service agencies to assist in the transition to safe, permanent housing. Lastly, the City of Asheville, in their outreach to private developers, has worked to introduce these entities to social service agencies to find common ground and work towards mutual goals.

Program Specific Requirements

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

Introduction:

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 in section AP-35. The following identifies additional program income that is available for use for the next funding round. Note, the total included in line 1 is income from an expected business sale, which is not yet finalized. The funds should be available after January 2021.

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	\$1.5M
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
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	\$95,000 (MHO Emergency Repair)
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HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(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.