

2015-2019

# Consolidated Strategic Housing & Community Development Plan

City of Asheville  
&  
The Asheville Regional  
Housing Consortium



Department of Community &  
Economic Development

May 2015



CITY OF ASHEVILLE  
AND THE  
ASHEVILLE REGIONAL HOUSING CONSORTIUM

CONSOLIDATED STRATEGIC HOUSING AND  
COMMUNITY DEVELOPMENT PLAN

2015-2019

Submitted to the Citizens of Buncombe, Henderson, Madison  
and Transylvania Counties  
and the U.S. Department of Housing and Urban Development

May XXX, 2015

**Asheville City Council**

Esther Manheimer, Mayor  
Marc Hunt, Vice Mayor  
\*Cecil Bothwell  
Jan Davis  
\*Chris Pelly  
\*Gordon Smith  
Gwen Wisler

**Asheville Regional Housing Consortium**

Gordon Smith, City of Asheville (Chair)  
Mark Burrows, Transylvania County (Vice Chair)  
Chris Hnatin, Transylvania County (Alternate)  
Alan Glines, City of Asheville  
Josh Harrold, Black Mountain  
Matt Settlemyer, Black Mountain (Alternate)  
Cynthia Barcklow, Buncombe County  
Donna Cottrell, Buncombe County  
Denise Braine, Buncombe County (Alternate)  
Josh Freeman, City of Brevard  
Aaron Bland, City of Brevard (Alternate)  
Amy Brantley, Henderson County  
Ken Perkins, Henderson County  
Barbara Volk, City of Hendersonville  
Forrest Gilliam, Madison County  
Ryan Cody, Madison County  
Karen Kiehna, Town of Mars Hill  
Eric Rufa, Town of Fletcher  
Robin Merrell, Town of Marshall  
Ron Nalley, Town of Montreat  
Jason Young, Town of Woodfin

\*Members of the Housing & Community Development (HCD) Committee

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**ABBREVIATIONS USED IN THIS DOCUMENT**

HAMFI

HUD

ACS

COC

CDBG

HOME

AMI

DRAFT

# Executive Summary

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

### 1. Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

City staff conducted a total of 10 focus groups and seven Public Forums. 323 people participated in the focus group and public hearing process. Additional public input was solicited through an on-line survey, prepared by the City’s Community Development Division and published in January 2015. Over 500

responses were received and tabulated. The Draft Plan was widely distributed in March of 2015. It was posted on the City's web site, and its availability was noticed through email to all who attended the Focus Group and Public Forum events, those who were invited but could not attend, and to the general public through newspaper notices

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

**5. Summary of public comments**

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

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

No comments or views were not accepted.

**7. Summary**

Section in progress

# The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ASHEVILLE	City of Asheville Community Development Division, Community and Economic Development Department

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

Jeff Staudinger, Assistant Director of the Community and Economic Development Department. 828-259-5723. [jstaudinger@ashevillenc.gov](mailto:jstaudinger@ashevillenc.gov)

Heather Dillashaw, Community Development Manager. 828-259-5851. [hdillashaw@ashevillenc.gov](mailto:hdillashaw@ashevillenc.gov)

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

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

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

Another example is the collaboration between Homeward Bound and the Housing Authority of the City of Asheville. This collaboration- which prioritizes case management services for homeless persons and priority placement of homeless persons in public housing- was recognized by HUD with a "Doorknocker" award in 2012. Homeward Bound, in turn, coordinates an array of public health and mental health services for its clients, leading to an over 90% success rate in its housing placements.

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

The Continuum of Care Lead staff person for Buncombe County is housed in the City of Asheville Community Development Division, and is responsible for coordinating the CoC's efforts to end and reduce homelessness in Buncombe County. Additionally, this staff person oversees CDBG, HOME, ESG and Continuum of Care funded projects related directly to homeless services and housing for homeless persons. Two CDBG projects serve chronically homeless individuals and families, families with children, veterans and unaccompanied youth.

Buncombe County, due to this strong level of coordination of partners, projects and funding has seen chronic homelessness decrease by more than 75% since 2006. The Veterans Administration works with Asheville's homelessness staff person to address veteran homelessness in all 4 counties. Madison, Transylvania and Henderson counties are in the Balance of State Continuum of Care, and work with Asheville to utilize HOME funding in appropriate ways to serve the housing needs of homeless individuals and families in those areas.

**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**

The City of Asheville works with the Buncombe County Continuum of Care to coordinate ESG funding with Continuum of Care, CDBG and HOME funding for homeless services and housing for homeless individuals and families. Performance standards and outcomes are set in consultation with partner agencies and in line with the CoC’s strategy to end and reduce homelessness. The City of Asheville also coordinates with agencies receiving ESG funds in Henderson and Transylvania counties, in the Balance of State CoC, to leverage HOME funds for Tenant-Based Rental Assistance for homeless households.

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

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

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

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

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

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
AARRC (Asheville Area Riverfront Redevelopment Commission)	Other government – County Other government – Local Regional organization Planning organization Business and Civic Leaders	Housing Need Assessment Market Analysis Economic Development
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The AARRC advises the City of Asheville, Buncombe County and other local governments on development along the French Broad and Swannanoa riverfronts. A committee of the Commission dedicated a meeting to consideration of economic development and affordable housing.</p>		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>AAAC(Asheville Area Arts Council)</b>	Housing Regional organization Business leaders Civic leaders Other - Artists, Entrepreneurism	Housing Need Assessment Market Analysis Economic Development
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The Arts Council participated in Housing and Economic Development focus groups. Rising costs for housing and redevelopment of the riverfront affects the sustainability of arts community.		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>Asheville Buncombe Community Relations Council</b>	Services- fair housing Other- Community relations	Housing Need Assessment Public Housing Needs Market Analysis Other: Fair Housing
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> ABCCR participated in Housing focus groups, and submitted written comments regarding affirmatively supporting fair housing.		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>Buncombe County Health and Human Services</b>	Housing Services- Housing Services- Children Services- Elderly persons Services- Disabled persons Services- HIV/AIDS Services- Victims of Domestic V. Services- homeless Services- health Services- education Services- employment Health agency Child welfare agency Publicly funded institution/Care system Other government – County	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The Economic Services Committee of the County's HHS department served as a focus group.		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>Buncombe County Planning Department</b>	Housing Services- Housing Other government – County Planning organization	Housing Need Assessment Homelessness Strategy Market Analysis
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? The Buncombe County Planning Department helped organize and attended all housing focus groups in Asheville and Buncombe County, as well as the public meetings and forums.		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>Children First/Communities In Schools</b>	Housing Services- Children Services- education Civic leaders	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Anti-poverty Strategy Other
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? CF/CIS participated in Housing focus groups and submitted written comments. Their testimony regarding the housing needs of families in poverty balanced other market data in helping shape housing priorities in the Plan.		

<b>Agency/Group/Organization Name</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the plan was addressed by consultation?</b>
<b>Housing Authority of the City of Asheville (HACA)</b>	Housing PHA Services- Housing Services- homeless	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. 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.		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Homeward Bound</b>	Housing Services- Housing Services- homeless Regional organization	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> Homeward Bound participated in all Housing focus groups, and is a CDBG and HOME subrecipient. Homeward Bounds helps provide a clear and present understanding of homelessness throughout the region.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Land of Sky Regional Council</b>	Housing Services- fair housing Regional organization Planning organization Business and Civic Leaders	Housing Need Assessment Market Analysis Economic Development Lead-based Paint Strategy Other: Fair Housing
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> LOS participated in Housing focus groups and public forums throughout the region. The Grow-WNC process referenced in the Plan was led by LOS. They provided essential information about regional economic and housing conditions, and resources.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Mountain Housing Opportunities</b>	Housing Services- Housing Services- Elderly persons Services- Disabled persons Community development financial institution	Housing Need Assessment Market Analysis
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> MHO participated in Housing focus groups. As a leading non-profit housing developer, MHO's knowledge of market, needs and resources were essential contributions to the Plan.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Edington Center Partners (including HACA, Green Opportunities, Southside Neighborhood Advisory Board, HACA Residents' Council, Partners Unlimited)</b>	Housing PHA Services- Housing Services- Children Services- Elderly persons Business and Civic Leaders Neighborhood org.	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Other
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> Developed by HACA, the Edington Center is a workforce education and training center that also play a key role as a community and neighborhood center. The partners there convened as a focus group and provided important information about the economic issues faced by low-wealth African-Americans, and strategies for neighborhood sustainability.		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Henderson County Planning Department</b>	Other government – County Planning organization	Housing Need Assessment Market Analysis Economic Development
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> Henderson County sponsored a housing focus group, convening key stakeholders, and also provided information about UDO changes that are designed to increase the availability of affordable housing.		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
<b>Henderson County Habitat for Humanity</b>	Housing	Housing Need Assessment Anti-poverty Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> Henderson County Habitat participated in a Housing focus group and also submitted written comments to the Plan. HCHH supports homeownership for low-income households and through its zero-interest finance, volunteer labor and very energy efficient houses can significantly reduce families' housing costs.		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Community Housing Coalition of Madison County (CHC)	Housing Services- Housing Services- Elderly persons Services- Disabled persons	Housing Need Assessment
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> CHC staff and board participated in the Madison County Housing focus group and public forum. CHC extensively uses the support of local volunteers and faith-based groups from throughout the country to rehab houses of special needs households in Madison County.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
City of Brevard Planning Department	Other government – Local Planning organization	Housing Need Assessment Market Analysis
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The City helped organize the Transylvania County Housing focus group and public forum, and provided key information about market conditions.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Transylvania County Community Land Trust	Housing	Housing Need Assessment
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The TCCLT seeks to develop affordable housing for teachers in Transylvania County. They participated in the housing focus group and forum, and provided market information.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Transylvania County United Way	Housing Business and Civic Leaders	Housing Need Assessment
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The United Way Housing Specialist participated in the housing focus group. They provided information about the lack of affordable housing in Transylvania County and shared their efforts to spur more affordable housing development, including the possibility of building infill housing.</p>		

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Western Carolina Community Action	Housing PHA Services- Housing Services- homeless Services- education Regional organization	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> WCCA serves Henderson and Transylvania Counties and has</p>		

developed affordable housing. They serve as the PHA for Housing Choice Vouchers in Transylvania County. They provided information regarding housing needs and market conditions.

Agency/Group/Organization Name	Agency/Group/Organization Type	What section of the plan was addressed by consultation?
Asheville Buncombe Board of Realtors	Housing Services- Housing Regional organization Business leaders	Housing Need Assessment
<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> The Board of Realtors provided housing market information as well as comment on the draft Housing Needs Assessment.</p>		

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

### 5. Summary of public comments

A summary of public comments is provided as an attachment under AD-25, Administration of the Consolidated Plan.

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

No agencies were intentionally excluded from the planning process described above. Every effort has been made to be inclusive of all types of agencies and stakeholders.

**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?
City of Asheville 2025 Plan	City of Asheville	Affordable housing and economic development are elements of the City’s Comprehensive Plan
City of Asheville “East of the Riverway” Multi-Modal Neighborhood Project	City of Asheville	This DOT TIGER II funded planning process engaged residents and other stakeholders from low-wealth neighborhoods in planning transportation and economic development efforts, including riverfront revitalization. It embodied Sustainability Principals.
Impediments to Fair Housing	Land of Sky Regional Council	The goals to affirmatively further fair housing are incorporated into this Plan.
Henderson County Comprehensive Plan	Henderson County	Affordable housing is cited as a key need in Henderson County.
Gro-WNC	Land of Sky Regional Council	Land Use and Economic strategies of the Grow-WNC plan are being used as guidelines for growth in the Consortium area. Many of the principles in the Grow-WNC- locational efficiency, housing density in urban areas, the need to incorporate affordable housing in residential developments- are also components of the Consolidated Plan.
Asheville/Buncombe 10 Year Plan to End Homelessness	City of Asheville	The Consolidated Plan makes ending homelessness a key strategic objective.
Asheville Housing + Transportation Index report	Center for Neighborhood Technology for the City of Asheville	Locational efficiency is incorporated into the priorities of the Consolidated Plan.

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

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

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

**Narrative**

An extensive consultation process was conducted, engaging a diverse group of stakeholders in the region.

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

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

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

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

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

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

The extensive participation gave a clear message: affordable housing is the most urgent need throughout our region, seconded by the need for living-wage and sustainable job creation, especially for

those with significant employment barriers. Meeting these needs have become the top priorities in our Plan.

DRAFT

### Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
Focus Group	Asheville & Buncombe	104 persons attended one or more of 7 affordable housing focus groups.	<ul style="list-style-type: none"> <li>• <b>Affordable housing</b>, access to and availability of, affordable housing was the prominent need and priority expressed across all sectors. Though homeownership was expressed as a continued need, affordable rental units and their availability was prioritized.</li> <li>• <b>Affordable homeownership</b> and wealth building through homeownership was a need and suggested priority.</li> <li>• <b>Special Needs:</b> 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.</li> <li>• <b>Maintaining current affordable housing stock.</b> The need for funding for basic repairs that make the homeowner eligible for other services in terms of larger repair, such as roof repair or weatherization was thought important in maximizing available stock.</li> <li>• <b>Supportive services-</b> to insure access to affordable housing for the most vulnerable. Maintaining rental assistance and removing barriers to access such as credit worthiness and criminal backgrounds.</li> <li>• <b>Location:</b> Stakeholders stressed the need for housing being strategically located near transportation and access to other services.</li> <li>• <b>Living wage:</b> It is the belief that if the living wage was increased, affordability wouldn't be so much of an issue. *</li> <li>• <b>Workforce development, Entrepreneurship and business development</b> were expressed needs as well as strategy for effective economic development.</li> <li>• <b>Youth Development that includes parental support services</b> emerged as a priority.</li> <li>• <b>Public facilities:</b> Stakeholders also stressed that youth needed more places and activities that are safe and meaningful. Making recreational sports for youth more affordable would provide a venue to meet some of the need.</li> <li>• <b>Transportation:</b> Stakeholders deemed it important that communities have access to affordable, convenient, effective transportation options.</li> </ul>

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
Focus Group	Henderson	21 persons attended one of two affordable housing focus groups.	<ul style="list-style-type: none"> <li>● <b>Rental Housing:</b> There is a severe shortage of affordable housing, especially rentals, across the economic board.</li> <li>● <b>Homelessness Strategies:</b> Short term rentals along with social services could be of great help in stabilizing homeless people.</li> <li>● <b>Substandard Housing:</b> Migrant and seasonal workers and others earning an unlivable wage reside in trailers, many of which are approaching deplorable conditions with deteriorating structures and inadequate insulation.</li> <li>● <b>Single-person households:</b> There is a great need for more units for individuals.</li> <li>● <b>Barriers to Affordable Housing:</b> There is a huge housing-access problem for people with a single criminal blemish on their record or with minor credit issues as well as for those with a greater number of housing eligibility flaws.</li> <li>● <b>Accessibility:</b> Singles with disabilities or of an advancing age that may need unit modification are greatly underserved.</li> <li>● <b>Family housing:</b> Single mothers and 2-adult families needing and doing without 2, 3 and more bedroom residences are sacrificing space and are perpetuating an ingrained cycle of poverty.</li> <li>● <b>Density and Location:</b> 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. Workforce housing is needed as both rental and home ownership options.</li> </ul>
Focus Group	Madison	15 persons attended one affordable housing focus groups.	<ul style="list-style-type: none"> <li>● <b>Affordable Housing:</b> Madison County is experiencing a severe lack of housing for all populations of income levels except those at the top. There is little stock for low income families and individuals and those with special needs.</li> <li>● <b>Substandard Housing:</b> There is outdated apartment and trailer stock and infrastructure that need costly repairs.</li> <li>● <b>Housing education:</b> Education is of importance to various populations of different needs.</li> <li>● <b>Capacity building:</b> Improve capacity building within the County as listed in the consolidated plan to encourage community financial resiliency and to support developers wanting to initiate new construction of affordable stock such as Mars Hill Commons.</li> <li>● <b>Living wage jobs:</b> 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.</li> </ul>

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
Focus Group	Transylvania	22 persons attended one or more affordable housing focus groups.	<ul style="list-style-type: none"> <li>• <b>Affordable Housing:</b> There is a severe shortage of decent affordable housing in Transylvania County across the income spectrum, especially for those at work force 80-120% median income and those considered low income below 60%.</li> <li>• <b>Special needs, accessibility:</b> Low income singles with disabilities are in desperate need of retrofitted housing, followed closely by those of advancing age.</li> <li>• <b>Homelessness:</b> Many young adults depend on others for shelter, including orphaned school children.</li> <li>• <b>Credit:</b> Single or inadequate income families struggle, often due to credit issues and delinquent records that will haunt them for many years.</li> <li>• <b>Availability of Land:</b> There is a lack of buildable and affordable land. The financial risks associated with building affordable housing keeps this issue current.</li> <li>• <b>Location:</b> Affordable access to work and services from home also weigh heavy and is a key component to a workable home budget.</li> </ul>
Radio	Consortium wide		
Internet Survey	Consortium wide	551	Affordable Housing emerged as the most cited need among respondents. Staff observed that the survey respondent's comments as to needs, priorities and strategies did not differ greatly from stakeholders that participated in previously held focus groups and public meetings.
Public Meeting	Consortium wide	114 individuals attended five public meetings in all four counties	Issues around Affordable Housing, supportive services, workforce development, entrepreneurship and business development, increasing the living wage, affordable and convenient transportation options, and youth development services emerged as the most cited needs among respondents.

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

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

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

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

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

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

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

## Summary of Housing Needs

### Housing Needs Assessment

The Housing Needs Assessment summary below provides a quantitative overview of housing demand and supply for the City of Asheville and for each County in the Consortium. It addresses the specific housing needs of low-income people, the elderly, racial and ethnic minorities, and people with special needs, and also projects affordable housing needs for the next five years.

### Executive Summary

#### *Purpose*

This study examines the housing market and the specific housing needs of low income households in the four counties that make up the Asheville Regional Housing Consortium: Buncombe, Henderson, Madison, and Transylvania. It is intended to provide a factual and quantitative background to the Consortium's next Consolidated Strategic Plan covering the period July 2015 to June 2019. The study does not indicate priority areas or make recommendations for strategies to be pursued: that belongs to the planning process.

#### *Methodology*

The previous Needs Assessment, performed in 2009 based its findings on data from the 2000 census and 2006-2008 American Community Survey. This study focuses on changes since that time using new information from the U.S. Census Bureau's American Communities Survey for 2008-2011. The ACS collects sample data each year and combines them into rolling three-year estimates. Bowen also carried out numerous interviews with professionals in the housing field to gather both quantitative data and their informed views on needs, barriers and strategies.

What follows below is a summary of the demographic, economic and housing market data, and the quantified housing need, for the Consortium as a whole and separately for each County, and the City of Asheville.

### Key Findings

#### **A. Demographic & Economic Indicators**

**Population growth.** All consortium counties have experienced population growth over the last five years; with 5.8% growth between 2010-2015, and an expected 5.5% growth rate between 2015-2020. This trend is expected to continue outpacing both national and state populations. Buncombe County's growth rate is expected to continue at a pace faster than the region, while Transylvania County's growth has slowed.

**Aging Households:** Most of the household growth in the region will occur among households 55 and older. This age group will grow by 10,342 households from 2015-2020. The senior growth trends are

primarily attributed to seniors aging in place. For all counties, it is projected that by 2015, the largest share of households by age will be within 55 to 64 years old.

**Growth in one and two person households:** Among renter households, one and two person households will represent 68.6% of all regional households, constituting over 2,000 new households. Almost 1,100 new three person households will be added. Among ownership households, two-person households will increase by 2,400.

**Poverty & Income:** Consortium-wide, 56,749 people live in poverty. The largest projected household income segment will be households with incomes between \$35,000 and \$49,999 in all counties except for Transylvania County where the largest segment will be in households with incomes between \$50,000 and \$74,999.

**Consistent economic growth:** The labor force within the region is very diversified and balanced. Economic drivers in the consortium are varied, but *Retail Trade, Health Care and Social Assistance, Administration, and Tourism*, are the largest employment sectors. Since 2009, the region's unemployment rate has declined annually in all counties; however, Transylvania County has continued to see jobs lost in five of the last seven years.

**Wages:** The largest number of persons employed in the Consortium by occupation was within job sectors that have mean hourly wages generally between \$9 and \$18. Assuming full-time employment, these wages yield annual wages of around \$18,000 to \$36,000. As a result, there is likely a great need for housing priced at \$900 per month or lower.

**Rental & Homeownership:** Regionally, the proportion of housing owned or rented - about 70% ownership versus 30% rental - is expected to remain unchanged. The current vacancy rate for rentals region-wide is about 1%. A "healthy" rental market should have vacancy rates in the 4%- 6% range.

## **B. Homeownership Market**

**Recovery of housing:** The regional median sales price of \$202,950 through November of 2014 is the highest in five years. Only 27.6% of available for-sale housing has a list price below \$200,000. The largest income segment seeking housing to purchase earns \$50,000- \$75,000 annually. Foreclosure actions continue to decline in the region, and are significantly lower than the rates in the State and nationally. Foreclosure activity appears to have a nominal impact on housing supply trends and characteristics.

## **C. Rental Market**

**Increasing affordability problems for renters:** The largest rental housing gap by income level is within the 50% to 80% AMHI level among both families and seniors. However, notable housing gaps exist within the 30% to 50% AMHI level and the 80% to 120% AMHI level as well. Based on Bowen's survey of rental housing, government-subsidized housing that targets very low-income households is fully occupied and maintains long wait lists. Regionally, the number of low-income renters who are cost burdened (housing costs exceeding 30% of household income) is 70% for households earning less than \$15,000 annually, and 65% for households earning \$15,000- \$25,000 annually. Of all renter households, 44.2% are cost-burdened, and 20.7% are severely cost burdened.

**Rent prices are increasing:** The highest median rent in the Consortium for a one and two bedroom units

is in Buncombe County, while the lowest median rents are in Transylvania County.

**Importance of mobile homes:** Mobile homes comprise 16.6% of the regions occupied housing supply and remain an important part of the housing stock.

**Supply Deficit:** The rental vacancy rate is less than 1% regionally.

**D. Special needs**

**Large unmet need for independent living:** Throughout the Consortium there are long waiting lists for affordable independent housing for elderly and disabled people

**Homelessness:**

**E. Construction trends and capacity**

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

**F. Housing Needs & Gaps – projection through 2020**

**Increasing unmet rental needs:** Multifamily rental housing supply throughout the Consortium is operating at a very high overall occupancy rate. There are no vacancies among the 4,742 surveyed affordable (Tax Credits and government-subsidized) rental units throughout the counties.

**Special Needs Populations:** While there are many special needs populations that likely require housing assistance, it appears that the largest special needs populations are the elderly (age 62+), those with disabilities, persons with a mental illness and veterans.

**Barriers to Affordable Housing**

Among the barriers to addressing affordable housing needs in the Consortium area are:

- High land and construction costs related to topography and the limited supply of developable land;
- Lack of vacant developable land;
- The high per-unit cost of making rental housing affordable for extremely-low and very-low income groups, coupled with declining federal funding.

**HUD Provided Data**

All Areas	Base Year: 2000	Most Recent Year: 2011	% Change
Population	344,472	395014	15%
Households	143,510	159057	11%
Median Income	\$36,086.75	\$ 42,714.50	18%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

Census 2000 and CPD ACS 2011 data

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

## REGION STUDY AREA



### Population by Area

#### POPULATION 1980 - 2011

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

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

Table \_\_\_\_.

### Number of Households Table - HUD Provided Data

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>ALL AREAS</b>					
Total Households	17,045	19,825	28,740	16,920	85,550
Small Family Households*	4,540	5,755	9,455	6,545	41,940
Large Family Households*	875	1,120	1,495	875	4,455
Single person Households	11,630	12,950	17,790	9,500	39,155
Household contains one person 62yrs +	5,774	8,950	11,214	5,800	29,270
Household contains at least one person 62-74 years of age	2,854	4,810	6,025	3,425	20,095
Household contains at least one person age 75 or older	2,920	4,140	5,189	2,375	9,175
Households with one or more children 6 years old or younger	2,645	2,750	3,842	2,284	7,775

\*the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

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

### %HAMFI by Area

#### Housing Needs Summary Tables - HUD Provided Data

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

ALL	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	320	125	180	4	629	75	160	39	25	299
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	23	60	84	-	167	-	15	175	45	235
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	290	425	260	135	1,110	185	255	255	145	840
Housing cost burden greater than 50% of income (and none of the above problems)	5,620	2,855	1,029	90	9,594	3,510	2,615	2,300	860	9,285
Housing cost burden greater than 30% of income (and none of the above problems)	840	3,355	3,860	725	8,780	1,420	2,470	4,190	2,595	10,675
Zero/negative Income (and none of the above problems)	755	-	-	-	755	735	-	-	-	735

**Table 7 – Housing Problems Table**

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

### Need by Area - HUD Provided Data

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

ALL	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	6,255	3,460	1,550	230	<b>11,495</b>	3,765	3,045	2,770	1,080	<b>10,660</b>
Having none of four housing problems	2,895	5,570	9,430	4,600	<b>22,495</b>	2,640	7,755	14,995	11,010	<b>36,400</b>
Household has negative income, but none of the other housing problems	755	-	-	-	<b>755</b>	735	-	-	-	<b>735</b>

Table 8 – Housing Problems 2

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

### Housing Problems 2 by Area - HUD Provided Data

#### 3. Cost Burden > 30%

ALL	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	2,385	2,580	1,395	<b>6,360</b>	1,065	1,410	2,560	<b>5,035</b>
Large Related	393	380	80	<b>853</b>	320	370	450	<b>1,140</b>
Elderly	1,009	1,174	969	<b>3,152</b>	2,420	2,510	2,158	<b>7,088</b>
Other	3,145	2,434	2,614	<b>8,193</b>	1,275	1,014	1,430	<b>3,719</b>
Total need by income	<b>6,932</b>	<b>6,568</b>	<b>5,058</b>	<b>18,558</b>	<b>5,080</b>	<b>5,304</b>	<b>6,598</b>	<b>16,982</b>

Table 9 – Cost Burden > 30%

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

### Cost Burden >30 by Area - HUD Provided Data

#### 4. Cost Burden > 50%

ALL	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	2,075	1,235	215	3,525	800	835	920	2,555
Large Related	285	120	10	415	290	130	70	490
Elderly	719	645	385	1,749	1,510	1,045	784	3,339
Other	2,875	945	529	4,349	1,030	670	525	2,225
Total need by income	5,954	2,945	1,139	10,038	3,630	2,680	2,299	8,609

Table 10 – Cost Burden > 50%

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

### Cost Burden >50 by Area - HUD Provided Data

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

ALL	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	309	485	294	110	1,198	185	270	335	170	960
Multiple, unrelated family households	-	-	-	15	15	-	-	65	19	84
Other, non-family households	4	-	110	10	124	-	-	30	-	30
Total need by income	313	485	404	135	1,337	185	270	430	189	1,074

Table 11 – Crowding Information - 1/2

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

### Crowding by Area - HUD Provided Data

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

Table 12 – Crowding Information – 2/2

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

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

54% of all households (91,025 households) in the Consortium are single-person households. Of those, 47% make less than 80% of the area median income, and 13% make less than 30% AMI.

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

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

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

Information from the U.S. Census Data shows that there are approximately 59,980 persons living with a disability in the Asheville region. Madison and Transylvania counties have the highest percentage (18.0%) of their population living with a disability compared to Buncombe (14.7%) and Henderson (15.2%) counties, both of which are slightly lower than the overall regional average (Bowen).

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

According to the 2015 report by Bowen National Research, the most common housing problem continues to be a lack of available affordable options throughout the region. Cost burdened households make up 44.2% of all renter households, with 20.7% being severely cost burdened. 24.4% of all owner households are cost burdened, with 9.7% of owner households being severely cost burdened.

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

Low and moderate income households experience a greater percent of cost burdening compared to other income levels. In addition, renter households experience a greater percent of cost burdening compared to owner households. Renter households making less than 30% of the median income are affected the most by being cost burdened. For owner households, cost burdening is greatest for those making between less than 30% of the area median, and for those making between 80 to 120% of the median (Bowen).

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

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

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

They cited the following regarding these high risk households: “The number of identified homeless students in Buncombe County Schools has increased 1,886% over the last 9 years (as defined under the McKinney-Vento Act as: *“individuals who lack a fixed, regular, and adequate nighttime residence.”*)” They also noted that, “According to 2013 employment data, 35,674 jobs (31%) representing five employment sectors reported annual wages below \$25,000. The bulk of those jobs were in Accommodation and Food Services (14,585) earning an average annual salary of \$16,328 and in Retail Trade (15,373) with an average salary of \$23,556. None of these jobs pay enough to meet affordability definitions for one-bedroom Fair Market Rental of \$655/month.”

Although estimates of the at-risk population are difficult to obtain across the region, and have not been tracked due to the inconsistency of defining “at-risk” households, it is clear that low-wage households with children, especially single-adult headed households, are significantly at-risk.

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

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

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

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

## Discussion

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

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

**Introduction**

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

**0%-30% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,280	3280	1490
White	10,085	2755	1215
Black / African American	994	444	240
Asian	30	0	0
American Indian, Alaska Native	15	10	10
Pacific Islander	0	0	0
Hispanic	995	4	0
Other	165	60	25

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four housing problems are:

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

**30%-50% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,320	7495	0
White	10,080	6550	0
Black / African American	1,290	360	0
Asian	100	25	0
American Indian, Alaska Native	69	50	0
Pacific Islander	0	0	0
Hispanic	715	480	0
Other	64	20	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four housing problems are:

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

**50%-80% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,370	16375	0
White	10,670	14765	0
Black / African American	645	715	0
Asian	115	0	0
American Indian, Alaska Native	65	65	0
Pacific Islander	0	0	0
Hispanic	770	715	0
Other	95	114	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four housing problems are:

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

**80%-100% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,630	12290	0
White	4,080	11115	0
Black / African American	153	635	0
Asian	30	89	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	229	345	0
Other	119	80	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four housing problems are:

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

**Discussion**

For all income levels, 31% of households in the four-county Consortium have one or more of the four housing problems. Hispanic and black households’ experience disproportionate housing needs (53% of Hispanic and 43% of black households).

**0-30% AMI**

72% of all households in the 0-30% of area median income category have a housing problem. In this category, Hispanic and Asian households have a disproportionately greater housing need compared to the category as a whole (99% of Hispanic households (995 out of 999) and 100% of Asian households (30 out of 30)).

**30-50% AMI**

62% of all households in the 30-50% category have a housing problem. In this category, Asian and Black households have a disproportionately greater housing need compared to the category as a whole (80% of Asian households (100 out of 125) and 78% of black households (1,290 out of 1,650)).

**50-80% AMI**

43% of all households in the 50-80% category have a housing problem. In this category, 100% of Asian households (115 out of 115) have a disproportionately greater housing need than the category as a whole.

**80-100% AMI**

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

**>100% AMI**

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

DRAFT

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

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

### Introduction

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

### 0%-30% of Area Median Income - HUD Provided Data

Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,020	5535	1490
White	8,115	4720	1215
Black / African American	819	624	240
Asian	30	0	0
American Indian, Alaska Native	15	10	10
Pacific Islander	0	0	0
Hispanic	890	105	0
Other	155	70	25

Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>10,020</b>	<b>5535</b>	<b>1490</b>
<b>White</b>	<b>8,115</b>	<b>4720</b>	<b>1215</b>
<b>Black / African American</b>	<b>819</b>	<b>624</b>	<b>240</b>
<b>Asian</b>	<b>30</b>	<b>0</b>	<b>0</b>
<b>American Indian, Alaska Native</b>	<b>15</b>	<b>10</b>	<b>10</b>
<b>Pacific Islander</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Hispanic</b>	<b>890</b>	<b>105</b>	<b>0</b>
<b>Other</b>	<b>155</b>	<b>70</b>	<b>25</b>

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four severe housing problems are:

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

**30%-50% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,505	13325	0
White	5,205	11415	0
Black / African American	750	900	0
Asian	20	105	0
American Indian, Alaska Native	45	74	0
Pacific Islander	0	0	0
Hispanic	405	785	0
Other	64	20	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four severe housing problems are:

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

**50%-80% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4320	24425	0
White	3730	21700	0
Black / African American	125	1245	0
Asian	25	90	0
American Indian, Alaska Native	0	130	0
Pacific Islander	0	0	0
Hispanic	410	1075	0
Other	30	185	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four severe housing problems are:

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

**80%-100% of Area Median Income - HUD Provided Data**

Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1310	15610	0
White	1165	14030	0
Black / African American	24	759	0
Asian	0	114	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	120	444	0
Other	0	210	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

\*The four severe housing problems are:

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

**Discussion**

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

**0-30%**

59% of all households in the 0-30% of area median income category have a severe housing problem. In this category, Hispanic and Asian households have a disproportionately greater housing need compared to the category as a whole (89% of Hispanic households (890 out of 995) and 100% of Asian households (30 out of 30)).

**30-50%**

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

**50-80%**

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

**80-100%**

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

**>100%**

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

DRAFT

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

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

### Introduction

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

### Housing Cost Burden - HUD Provided Data

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	89,260	17,613	10,164	735
White	84590	16100	8995	695
Black / African American	2240	814	669	40
Asian	545	175	85	0
American Indian, Alaska Native	240	4	20	0
Pacific Islander	10	25	0	0
Hispanic	1,635	495	395	0

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

Alternate Data Source Name:  
2007-2011 CHAS Data

### Discussion

Of the total number of households in the four-county area, 27,777 or 24% are cost-burdened, with 10,164 or 9% being severely cost-burdened. Black, Hispanic and Pacific Islander households have a disproportionate housing cost burden compared to the jurisdiction as a whole (71% of Pacific Islander households (25 out of 35); 35% of Hispanic households (890 out of 2,525); 39% of Black households (1,483 out of 3,763).

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

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

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

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

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

The following tables show the percent of households at each income level having one or more housing problems. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

**% having one or more housing problems compared to income level**

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

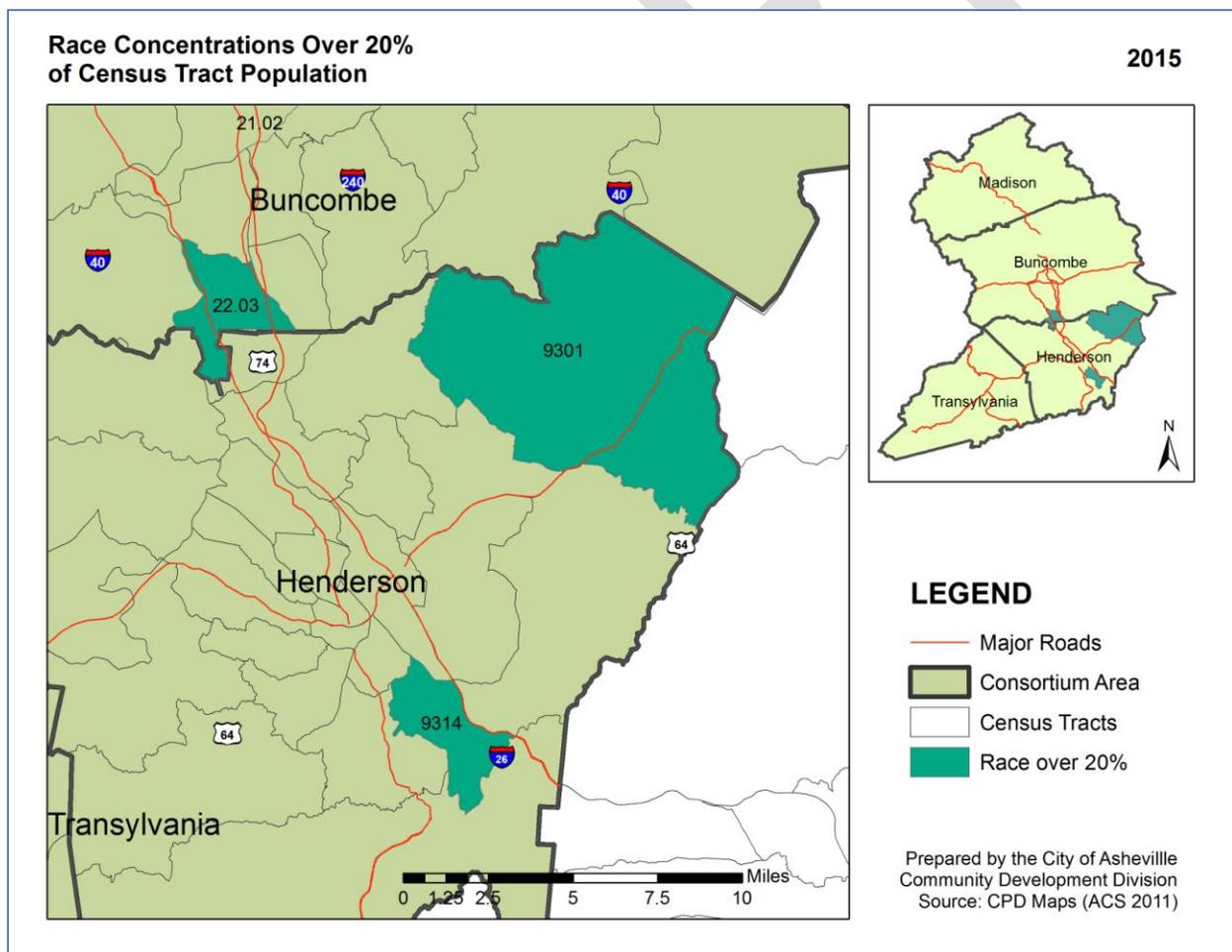
**If they have needs not identified above, what are those needs?**

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

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

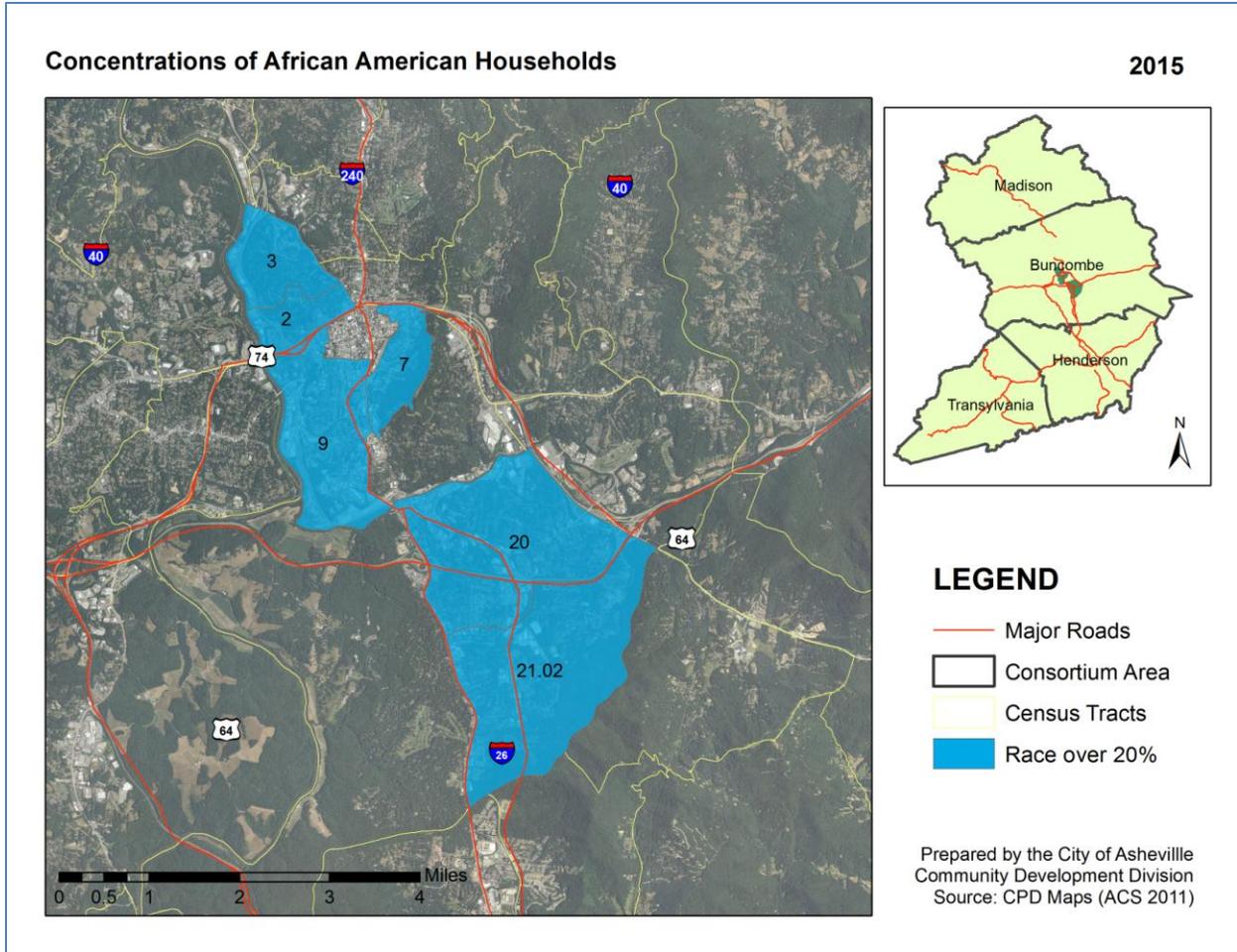
**Hispanic**

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



**Black/ African American**

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



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

### Introduction

According to the Public Housing Agency Inventory (PHA), there are 18 Public Housing developments totaling 2,210 units throughout the Consortium. 11 of those public housing communities are in the City of Asheville. An additional 2,177 Section 8 unit vouchers are in use, with 1,531 of those vouchers in Asheville.

Information provided by six of the seven Public Housing agencies shows a waiting list of over 1,548 applicants in need of Public Housing.

Surveys conducted by Bowen National Research on 50 multifamily government-subsidized housing projects showed a 0% vacancy rate for all unit sizes. There is a great need for housing assistance.

The tables below provide information about the regions public housing facilities and voucher program numbers. Information was not provided by the Marshall Housing Authority and data for units managed by that agency is not included in the tables below.

### Totals in Use - HUD Provided Data

	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 in use		242	1962	1410	20	1937	196	0	102

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

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

Alternate Data Source Name:  
Public Housing Reporting

### Characteristics of Residents - HUD Provided Data

All areas	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income		12,453.0	11,830.3	11,834.0		10,307.0		
Average length of stay			5.6					
Average Household size		1.0	2.1	2.0		2.1		
# Homeless at admission		5.0	31.2	22.0		14.5		
# of Elderly Program Participants (>62)		219.0	66.2	387.0		125.5		
# of Disabled Families		49.0	132.0	812.0		231.0		
# of Families requesting accessibility features		24.0	5.8	15.0		12.0		
# of HIV/AIDS program participants			0.0	0.0		0.0		
# of DV victims			6.7	17.0		23.0		

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

Alternate Data Source Name:  
Public Housing Reporting

### Race of Residents - HUD Provided Data

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportiv	Family Unification Program	Disabled *
White	0	186	2091	1640	0	1583	0	0	0
Black/African American	0	27	2296	1095	0	237	0	0	0
Asian	0	2	5	9	0	1	0	0	0
American Indian/Alaska Native	0	7	17	18	0	5	0	0	0
Pacific Islander	0	0	0	0	0	12	0	0	0
Other	0	33	122	139	0	10	0	0	0

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

Alternate Data Source Name:  
Public Housing Reporting

## Ethnicity of Residents - HUD Provided Data

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportiv	Family Unification Program	Disabled
									*
Hispanic	0	3	239	103	0	80	0	0	0
Not Hispanic	0	175	4265	2736	0	1763	0	0	0

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

Alternate Data Source Name:  
Public Housing Reporting

### Section 504 Needs Assessment:

#### Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

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

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

2,177 Section 8 vouchers are in use throughout the Consortium. Public Housing agencies have reported a total of 712 households on the waiting list for Section 8 housing vouchers.

2,210 Public housing units are in use with a waiting list of 1,092 households (71%) for one-bedroom units, and 456 households waiting for units with two or more bedrooms. For both Public Housing and Section 8 vouchers, the average annual income of households is \$11,832 per year.

The most immediate needs of residents of public housing and Section 8 vouchers is one-bedroom units, especially for elderly and disabled households.

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

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

### Discussion

The average household living in Public Housing makes less than 30% of the area median income. Only 3% of households are over the age of 62, and 7% of households are disabled. These numbers are

significantly higher for Section 8 voucher recipients: 27% of households are over the age of 62, and 58% are disabled - indicating a difference in the types of households utilizing the two programs.

With many units in the region already over 50 years old, the need to maintain and modernize existing structures compounds the need for additional units given the long waiting lists.

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

### Section In Progress

#### Introduction

Section in progress

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):

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

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

Section in progress

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

Section in progress

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

Section in progress

#### **Discussion:**

Section in progress

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

### Introduction

Section in progress

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

Excluding the homeless population, the largest number of special needs persons is among those age 62 and older (105,830 persons), persons with disabilities (59,980), adults with mental illness (16,425) and the frail elderly (persons age 62+ requiring some level of Assistance with Daily Living) (11,366) (Bowen).

A smaller number of Special Needs populations include multi-generational households (5,068), Ex-offenders (855), victims of Domestic Violence (731), persons living with HIV/AIDS (641), and persons with Substance Abuse (466).

Madison and Transylvania counties have the highest percentage (18.0%) of their population living with a disability.

Asheville Region Special Needs Populations			
Special Needs Group	Persons	Special Needs Group	Persons
HIV/AIDS	641	Persons with Disabilities (PD)	59,980
Victims of Domestic Violence (VDV)	731	Elderly (Age 62+) (E62)	105,830
Persons with Substance Abuse (PSA)	466	Frail Elderly (Age 62+) (FE62)	11,366
Adults with Mental Illness (MI)	16,425	Ex-offenders (Parole/Probation) (EOP)	855
Adults with Severe Mental Illness (SMI)	290	Unaccompanied Youth (UY)	87
Co-Occurring Disorders (COD)	6,857	Homeless Veterans	469
Multi-Generational Households (MGH)	5,068	Homeless Population	4,066

Table \_\_\_\_. Bowen National Research

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

According to stakeholder interviews by Bowen National Research, housing alternatives that meet the specific needs of the special needs population are limited.

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

Persons with Disabilities receiving SSI benefits have a disproportionately high housing cost burden. Accessible housing for disabled persons is greatly needed within Buncombe and

Henderson counties as the current waitlist for these units is approximately two-years according to Disability Partners of Asheville. Of the 14,198 multi-family units surveyed by Bowen, only 2.2% of units were handicap accessible.

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

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

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

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

**Discussion:**

Section in progress

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

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

The City of Asheville public facility needs are:

- Facilities that directly support affordable housing and economic development. More specifically, these include:
  - Facilities that provide workforce education and training for economically disadvantaged and special needs persons;
  - Facilities that provide child care for children of working parents;
  - Facilities that provide educational services, including after school and summer enhancement for school-age children;
  - Facilities that enhance quality-of-life and sustainability in Asheville low-wealth neighborhoods.

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

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

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

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

The City's Public Improvement Needs are:

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

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

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

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

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

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

City of Asheville Public Service Needs are:

- Services that directly support low-income persons find and retain affordable housing;
- Services that enable low-income persons develop workforce skills and find and retain employment;
- Services that end homelessness;
- Services for victims of domestic violence;
- Services that support affordable housing and economic independence for persons with disabilities including mental health and developmental and intellectual disability;
- Services that increase educational opportunity and the probability of long term success for children and youth.

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

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

- A comprehensive public engagement process that included extensive community forums and focus groups, and an on-line survey receiving over 500 responses;
- The prior five years of experience of the City Community Development Division in managing CDBG grants, the City's "Strategic Partnership Grant program," and being the primary liaison between the City and its external stakeholders in public facilities and services;
- The management of the recently completed East of the Riverway program, a TIGER II funded planning process that focused on its census Tract 9 area. This area is one of Asheville's lowest income neighborhoods, while also including the emerging Asheville River Arts District. This process included extensive citizen engagement and stakeholder involvement.

- Participation in the GROW WNC process, a HUD Sustainable Communities Regional Planning Grant, that examined issues of growth and sustainability in the five-county Land of Sky region;
- The regional Housing Needs Assessment process (referenced extensively elsewhere in this plan) that also examined demographic and economic trends in the Consortium region;
- Participation in and access to strategic plans developed by Asheville and the region's social and economic development agencies, including the Asheville Buncombe Economic development Coalition, the United Way of Asheville and Buncombe County, Children First/Communities in Schools, Green Opportunities, and others.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

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

### Introduction

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

### All residential properties by number of units - HUD Provided Data

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	93,148	18,420	111,568	66%
1-unit, attached structure	4,154	1,433	5,587	3%
2-4 units	1,327	7,434	8,761	5%
5-19 units	743	7,916	8,659	5%
20 or more units	450	4,876	5,326	3%
Mobile Home, boat, RV, van, etc	18,789	9,395	28,184	17%
<b>Total</b>	<b>118,611</b>	<b>49,474</b>	<b>168,085</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

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

### Unit Size by Tenure - HUD Provided Data

ALL AREAS	Owners		Renters	
	Number	%	Number	%
No bedroom	303	0%	1,217	2%
1 bedroom	2,248	2%	9,501	19%
2 bedrooms	29,308	25%	21,961	44%
3 or more bedrooms	86,752	73%	16,795	34%
<b>Total</b>	<b>118,611</b>	<b>100%</b>	<b>49,474</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

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

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

The Consortium has prioritized assistance to households earning 60% or less of median income. Single person households and one-adult families with children are also prioritized. Renter households are prioritized.

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

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

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

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

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

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

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

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

- Rental housing for households earning less than 60% of median income is the greatest need.
- Generally, an aging population and decreasing household size has created the greatest production need for small- single bedroom- rental units.
- Single adult low-income households with children are severely cost-burdened and have little housing choice.

**Discussion**

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

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

### Introduction

#### Cost of Housing - HUD Provided Data

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

#### Alternate Data: Bowen National Research

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

Source: Bowen National Research

Rent Paid	Number	%
No cash rent	5,490	11.10%
Less than \$500	14,685	29.68%
\$500-999	24,013	48.54%
\$1,000-1,499	3,392	6.86%
\$1,500-1,999	823	1.66%
\$2,000 or more	1,071	2.16%
<b>Total</b>	<b>49,474</b>	<b>100%</b>

Table 29 - Rent Paid

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

#### Housing Affordability - HUD Provided Data

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,490	-
50% HAMFI	10,855	7,025
80% HAMFI	27,925	19,609
100% HAMFI	-	33,444
<b>Total</b>	<b>42,270</b>	<b>60,078</b>

Table 30 – Housing Affordability

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

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	510	723	857	1100	1,426
High HOME Rent	428	606	719	922	1,044
Low HOME Rent	428	548	657	759	847

**Table 31 – Monthly Rent**

**Alternate Data Source Name:**

HUD Fair Market and HOME rents

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

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

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

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

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

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

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

## Discussion

Section in progress

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

### Introduction

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

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

HUD regulations help define these terms:

“Standard” Examples:

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

“Substandard” Example:

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

### Condition of Units - HUD Provided Data

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	89,170	75%	27,559	56%
With one selected Condition	28,787	24%	20,756	42%
With two selected Conditions	644	1%	946	2%
With three selected Conditions	10	0%	150	0%
With four selected Conditions	-	0%	63	0%
<b>Total</b>	<b>118,611</b>	<b>100%</b>	<b>49,474</b>	<b>100%</b>

Table 32 - Condition of Units

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

### Year Unit Built - HUD Provided Data

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	20,864	18%	7,852	16%
1980-1999	44,436	37%	16,690	34%
1950-1979	38,839	33%	16,712	34%
Before 1950	14,472	12%	8,220	17%
<b>Total</b>	<b>118,611</b>	<b>100%</b>	<b>49,474</b>	<b>100%</b>

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard - HUD Provided Data

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	53,311	46%	24,932	53%
Housing Units build before 1980 with children present				

**Table 34 – Risk of Lead-Based Paint**

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

## Vacant Units

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

**Table 35 - Vacant Units**

Data Source: 2005-2009 CHAS

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

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

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

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

## Discussion

Section in progress

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

### Introduction

There are seven separate Housing Authorities throughout the four-county Consortium. These agencies include the following: Housing Authority of the City of Asheville; Hendersonville Housing Authority; Brevard Housing Authority; Marshall Housing Authority; Mars Hill Housing Authority; Madison County Housing Authority; Hot Springs Housing Authority. In addition, Western Carolina Community Action administers the Section 8 Voucher program for Transylvania County.

The tables below provide information about the regions public housing facilities and 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	Family Unification Program	Disabled *
# of units vouchers available	0	248	1,908	1581	20	1912	220	0	105
# of accessible units	0	26	66	0	20	0	0	0	0

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

**Table 36 – Total Number of Units by Program Type**

Alternate Data Source Name:

Public Housing Reporting

### Describe the supply of public housing developments:

Public Housing developments within the four county consortium consist of \_\_\_\_\_.

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

A total of 1,908 Public Housing unit vouchers are available. 3% (66 total) units are considered accessible. An additional 248 unit vouchers are available for Mod-Rehab units with 10% of those units being accessible. A total of 1,581 Section 8 vouchers are also available with 14% being Veterans Affairs Supportive vouchers and 7% being designated for disabled individuals.

Public Housing Authorities in the area rate the condition of their buildings as “Good”, with an average inspection score of 92.3 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	Average
Good	92.25

**Table 37 - Public Housing Condition**

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

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

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

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

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

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

Other Housing Authorities throughout the Consortium rely on strict policies concerning housekeeping, zero tolerance for drug/criminal activity and keeping up on day to day maintenance issues in order to

improve the living environment of its residents. Agencies can employ other strategies to improve housing such as implementing programs to improve indoor environmental quality and advocating for healthy, affordable housing.

**Discussion:**

Section in progress

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

### Introduction

#### Facilities Targeted to Homeless Persons

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

**Table 38 - Facilities Targeted to Homeless Persons**

Alternate Data Source Name:

2014 Electronic Housing Inventory

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

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

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

Section in progress

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

### **Introduction**

Section in progress

**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**

Section in progress

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

Section in progress

**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)**

Section in progress

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

Section in progress

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

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

Section in progress

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

Section in progress

### Economic Development Market Analysis

#### Business Activity - HUD Provided Data

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
			%	%	%
Agriculture, Mining, Oil & Gas Extraction	1048	1340	1%	1%	0.18
Arts, Entertainment, Accommodations	18,929	19,571	17%	17%	(0.32)
Construction	6,291	7,004	6%	6%	0.29
Education and Health Care Services	25,945	29,190	23%	25%	1.42
Finance, Insurance, and Real Estate	4,987	4,783	4%	4%	(0.38)
Information	1764	1,769	2%	2%	(0.07)
Manufacturing	14,559	14,222	13%	12%	(0.90)
Other Services	4,232	4,619	4%	4%	0.12
Professional, Scientific, Management Services	7,008	6,768	6%	6%	(0.50)
Public Administration	0	0	0%	0%	0.00
Retail Trade	18,578	19,534	17%	17%	(0.06)
Transportation and Warehousing	3242	3,763	3%	3%	0.27
Wholesale Trade	4,901	4,604	4%	4%	(0.45)
<b>Total</b>	<b>111,484</b>	<b>117,167</b>	<b>1</b>	<b>100%</b>	<b>-40%</b>

**Table 39 - Business Activity**

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

#### Labor Force - HUD Provided Data

Total Population in the Civilian Labor Force	196,336
Civilian Employed Population 16 years and over	181,267
Unemployment Rate	8
Unemployment Rate for Ages 16-24	22
Unemployment Rate for Ages 25-65	5

**Table 40 - Labor Force**

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

<b>Occupations by Sector</b>	<b>Median Income</b>
Management, business and financial	38,650
Farming, fisheries and forestry occupations	6,045
Service	20,004
Sales and office	43,210
Construction, extraction, maintenance and repair	18,191
Production, transportation and material moving	10,935

**Table 41 – Occupations by Sector**

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

### Travel Time - HUD Provided Data

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

**Table 42 - Travel Time**

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

### Education - HUD Provided Data

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	12,376	1,489	9,130
High school graduate (includes equivalency)	36,448	3,057	14,228
Some college or Associate's degree	50,825	3,556	14,860
Bachelor's degree or higher	50,561	2,129	11,287

**Table 43 - Educational Attainment by Employment Status**

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

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1140	1867	1761	3659	6050
9th to 12th grade, no diploma	4908	4470	3672	7566	7144
High school graduate, GED, or alternative	9389	11121	11538	31083	21883
Some college, no degree	12652	11542	11519	24789	14074
Associate's degree	940	4526	5723	11401	3724
Bachelor's degree	2552	10870	11254	20477	11076
Graduate or professional degree	136	3087	5374	13146	8607

**Table 44 - Educational Attainment by Age**

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,870
High school graduate (includes equivalency)	24,789
Some college or Associate's degree	29,000
Bachelor's degree	38,767
Graduate or professional degree	45,841

**Table 45 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:

Census 2000 and CPD ACS 2011 data

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

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

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

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

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

as the potential to create significant job growth in both rural and urban areas of Western North Carolina. The five sectors are:

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

There will be emerging workforce needs in these areas.

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

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

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

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

Anecdotally, hospitality and retail jobs are often filled by persons who might be considered over-qualified for those positions.

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

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

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

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

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

Yes. The City is participating in the CEDS as part of the Land of Sky region. The CEDS is developed and updated by the Land of Sky Regional Council.

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

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

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

**Discussion**

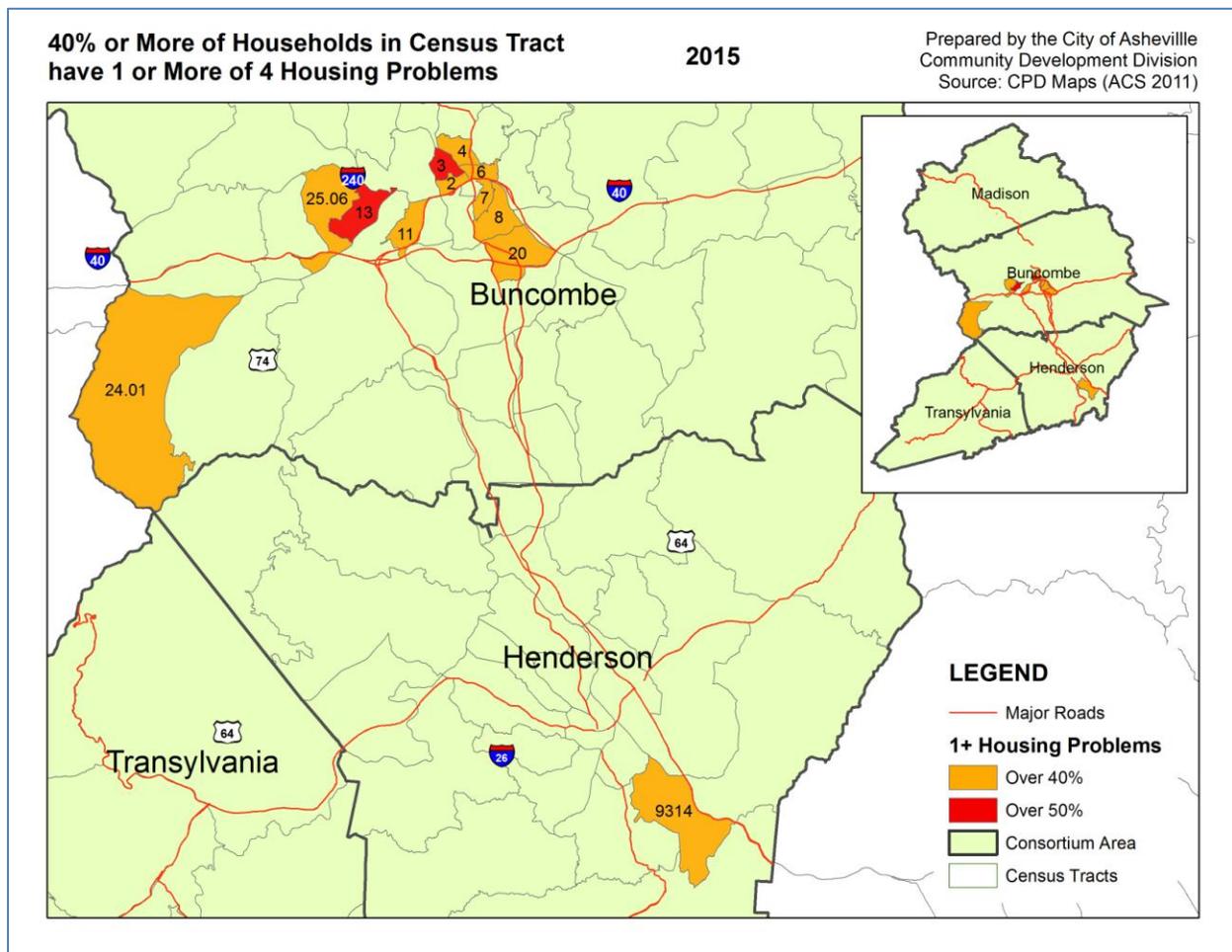
Section in progress

## MA-50 Needs and Market Analysis Discussion

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

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

A "concentration" is a Census Tract where over 40% of households have one or more of the four housing problems.



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

The greatest concentrated percentage of Hispanic households in the consortium is within two census tracts in Henderson County and one in Buncombe County. In Buncombe, tract 22.03 has a Hispanic

population of 27% and is located in south Buncombe between Avery Creek and Royal Pines. In Henderson County, tract 9314 has a Hispanic population of 32% and is located in southeast Henderson County in an area that includes parts of Flat Rock, East Flat rock, and a rural area. Tract 9301 has a Hispanic population of 25% and is located in a large northeast section of Henderson County which includes parts of Hoopers Creek, Gerton, Edneyville, and rural areas. See map \_\_\_ on page \_\_\_ .

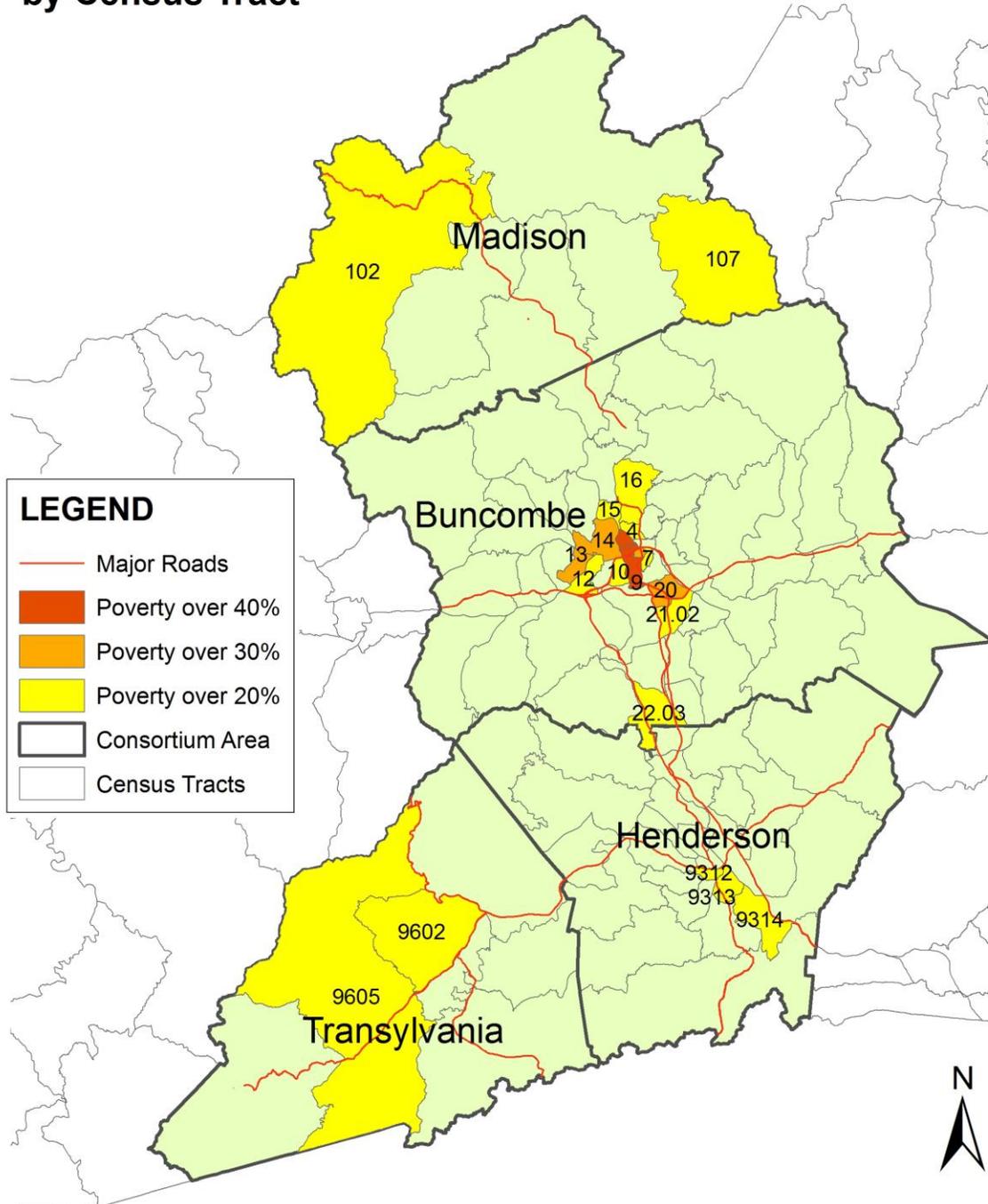
The greatest concentrated percentage of Black households in the consortium is within several census tracts within the City of Asheville in Buncombe County. These concentrations are highest in areas near the East of the Riverway (56%), South slope/MLK drive (42%), Hillcrest area (38%), northern Shiloh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

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

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

# Poverty Level Concentrations by Census Tract

2015



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

0 2.25 4.5 9 13.5 18 Miles

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

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

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

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

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

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

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

**Table 46 - Geographic Priority Areas**

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

<p><b>Identify the needs in this target area.</b></p>	<p>The identification of this area as a target for sustainability stems from the economic injustices of the past and the hope for the future. Much of the primarily African-American residential area was ravaged by urban renewal. The census tracts in this area lost 1,000 households in the 1970's- with a population decrease of 27.6%- as a direct result of the East Riverside Model Cities urban renewal project. Many severely dilapidated tenement homes were demolished by the Redevelopment Authority (whose responsibilities were transferred to the City about 15 years ago), to be replaced by medical-related and other businesses and the less dense single family neighborhoods ("Dollar Lots") and public housing developments (Livingston/Erskine/Walton) that dominate in the area today. Despite the good intentions of these projects, the result for the residents was extreme dislocation and reduced density that disrupted cultural institutions and businesses that relied on walking access. Residents of this area lost their economic grounding amid these changing social structures. The lack of transportation to schools, major employment centers, and common areas of recreation disrupted neighborhoods and social and cultural support systems.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	
<p><b>Are there barriers to improvement in this target area?</b></p>	

**General Allocation Priorities**

**Describe the basis for allocating investments geographically within the state**

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

## General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Asheville Regional Housing Consortium establishes annual “Planning Levels” for each member local government. These are not allocations, but rather serve as a guide to members as they review applications. Decisions are made mindful of the planning levels but not determined by them.

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

### Priority Needs

Table 47 – Priority Needs Summary

Table 48 – Priority Needs Summary

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

	<b>Description</b>	<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p> <ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #1 in Housing. Housing Needs Assessment. Stakeholder and public input.
<b>2</b>	<b>Priority Need Name</b>	Special Needs Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	

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

	<b>Description</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> <li>• Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes</li> <li>• Support partnerships that involve the schools and volunteers to lower costs of production</li> <li>• Support in-fill development</li> <li>• Support cost-effective starter home development, including building smaller houses</li> </ul>
	<b>Basis for Relative Priority</b>	Housing Needs Assessment, public engagement process
<b>4</b>	<b>Priority Need Name</b>	Target low wealth neighborhoods for improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Public Housing Residents Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing rehabilitation Multi-Modal Transportation Infrastructure
	<b>Description</b>	<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities. Ensure coordination of services such as weatherization and emergency repairs.</b>
	<b>Basis for Relative Priority</b>	We are incorporating sustainability into all activities, and targeting certain CDBG activities, especially those done by CBDO's, for low-wealth neighborhoods
<b>5</b>	<b>Priority Need Name</b>	Preserve existing housing
	<b>Priority Level</b>	Low

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

	<b>Description</b>	<b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure.</b> <ul style="list-style-type: none"> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density through UDO and other regulatory reform</li> </ul>
	<b>Basis for Relative Priority</b>	Housing + Transportation Index; Public engagement process.
<b>7</b>	<b>Priority Need Name</b>	Create sustainable jobs for low-income persons
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Public Housing Residents Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Micro-Enterprise Assistance
	<b>Description</b>	<b>Create sustainable jobs for low-income persons</b> <ul style="list-style-type: none"> <li>• Prioritize economic development activities that make a firm commitment to job creation for low-income persons</li> <li>• Prioritize job creation in sectors that are projected to grow in Asheville</li> <li>• Prioritize job creation in work sectors that show opportunity for advancement</li> <li>• Prioritize jobs created in work sectors that pay living wages</li> <li>• Enforce “Section 3” performance on all funded construction projects</li> <li>• Prioritize hiring of Section 3 businesses</li> </ul>
	<b>Basis for Relative Priority</b>	Priority # 1 for Economic Development. Economic data. Public and Stakeholder input. Past experience.
<b>8</b>	<b>Priority Need Name</b>	Job training and placement
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Large Families Families with Children Public Housing Residents Persons with Mental Disabilities Persons with Developmental Disabilities Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	New Construction of Affordable Housing Housing rehabilitation Job Training and Placement by CBDO Community Center Improvements Services supporting access to employment Youth Services
	<b>Description</b>	<b>Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement.</b>
	<b>Basis for Relative Priority</b>	Priority #2 for Economic Development. Economic data, stakeholder input, past experience.
<b>9</b>	<b>Priority Need Name</b>	Start-up and growth of small and micro-businesses
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Micro-Enterprise Assistance Food Security and Access to Healthy Foods

	<b>Description</b>	<b>Support start-up and growth of small and micro-businesses, especially among minority populations</b> <ul style="list-style-type: none"> <li>• Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds</li> <li>• Support entrepreneurship training and technical assistance for low-income and low-wealth persons</li> <li>• Focus on strategies that not only develop new businesses but that sustain them</li> <li>• Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding MWBE and DBE businesses in publicly funded projects</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #3 for Economic Development. Stakeholder input, past experience.
<b>10</b>	<b>Priority Need Name</b>	Support services necessary for employment
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Job Creation Job Training and Placement by CBDO Community Center Improvements Services supporting access to employment Homeless Services
	<b>Description</b>	<b>Support services necessary for employment</b> <ul style="list-style-type: none"> <li>• Support child care services available to low-wage workers</li> <li>• Support improved transportation services</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #4 for Economic Development. Stakeholder input, best practices, past experience.
<b>11</b>	<b>Priority Need Name</b>	Improve food security, healthy food availability
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Public Housing Residents Non-housing Community Development

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Food Security and Access to Healthy Foods Multi-Modal Transportation Infrastructure Community Center Improvements Youth Services
	<b>Description</b>	<b>Improve food security and healthy food availability in food deserts</b> <ul style="list-style-type: none"> <li>• Prioritize development that increases access to affordable, healthy food in underserved areas of the City.</li> <li>• Support food security initiatives, including those that address food supply and other food chain inadequacies.</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #6 for Economic Development. Stakeholder Input, City Council Goal.
<b>12</b>	<b>Priority Need Name</b>	Develop multi-modal transportation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Multi-Modal Transportation Infrastructure
	<b>Description</b>	<b>Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation</b> <ul style="list-style-type: none"> <li>• Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths</li> <li>• Increase the viability of public transportation systems</li> <li>• Carefully consider the needs for new parking in all supported development</li> </ul>
	<b>Basis for Relative Priority</b>	Stakeholder input, City goals and plans. Leveraged by TIGER VI funding.
<b>13</b>	<b>Priority Need Name</b>	Develop and improve community centers
	<b>Priority Level</b>	Low

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

	<b>Associated Goals</b>	New Construction of Affordable Housing Rent Assistance for Homeless Households Housing rehabilitation New Construction for homeownership Homeownership Assistance Job Training and Placement by CBDO Community Center Improvements Services directly supporting affordable housing Services supporting access to employment Homeless Services Services for housing for disabled persons Youth Services
	<b>Description</b>	<b>Provide needed services that directly support affordable housing and increased employment opportunities</b> <ul style="list-style-type: none"> <li>• Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility</li> <li>• Provide services that increase access to affordable housing, such as credit repair.</li> <li>• Provide support services and housing options for victims of domestic violence</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #1 for Public Services. Public engagement process, past experience.
<b>15</b>	<b>Priority Need Name</b>	End homelessness
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Rent Assistance for Homeless Households Homeless Services

	<b>Description</b>	<b>End homelessness</b> <ul style="list-style-type: none"> <li>• Prioritize support services that help formerly homeless persons maintain permanent housing.</li> <li>• Provide employment/employment supports accessible to people experiencing homelessness.</li> <li>• Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.)</li> <li>• Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #2 in Public Services. Public and stakeholder input. Ten Year Plan to End Homelessness.
<b>16</b>	<b>Priority Need Name</b>	Housing services for persons with disabilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Families with Children Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Services for housing for disabled persons
	<b>Description</b>	<b>Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability</b> <ul style="list-style-type: none"> <li>• Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible</li> <li>• Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)</li> </ul>
	<b>Basis for Relative Priority</b>	Priority #3 for Public Services. Public and stakeholder input. Housing Needs Assessment.
<b>17</b>	<b>Priority Need Name</b>	Youth services
	<b>Priority Level</b>	Low

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

**Narrative (Optional)**

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

**Priorities and Strategies for Asheville: Affordable Housing**

Key principles:

1. All rental housing developed with CDBG and HOME funding should be affordable for at least 30 years.
2. CDBG and HOME funding for affordable housing should benefit persons making less than 60% of the area median income.
3. Housing developed with CDBG and HOME funds should provide some permanent housing for persons who are homeless.
4. Housing developed with CDBG and HOME funds should provide some housing for persons with disabilities.
5. Housing developed with CDBG and HOME funding should be locationally efficient: located within one mile to jobs, schools and services, or no more than one-half mile walking distance to an existing bus stop.
6. Housing developed with CDBG and HOME finding should incorporate energy-efficient and “green” building, and food production.

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Asheville</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing</li> </ul>

<b>Incorporate sustainability into housing and community design</b>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and “green” building techniques</li> <li>• Incorporate alternative energy production into new housing development</li> <li>• Incorporate food production into affordable housing development</li> </ul>
<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b>	<ul style="list-style-type: none"> <li>• Collaborate with HACA on large scale investments transforming public housing</li> <li>• Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Buncombe County, and the Towns of Black Mountain, Woodfin and Weaverville**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>• Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>• Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental developments in Buncombe County</li> <li>• Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>• Control occupancy costs through energy efficiency and alternative energy production</li> <li>• Maximize HOME funding to support the most number of new units possible</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence; and help people succeed through support services coordinated with housing development</b>	<ul style="list-style-type: none"> <li>• Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>• Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>• Prioritize locationally efficient sites</li> <li>• Prioritize supportive services for persons having high acuity for homelessness</li> <li>• Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>• Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>• Remove barriers to accessing housing, including credit requirements</li> </ul>

	<p>and prior criminal record; find alternate methods of assessing tenancy risk</p> <ul style="list-style-type: none"> <li>• Provide adequate housing options for victims of domestic violence</li> <li>• Affirmatively further fair housing</li> </ul>
<b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b>	<ul style="list-style-type: none"> <li>• Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>• Prioritize mixed-use development that includes housing for low-income households</li> <li>• Support density that helps control service costs and makes the best use of available land</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing</li> </ul>
<b>Incorporate sustainability into housing and community design</b>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and “green” building techniques</li> <li>• Incorporate alternative energy production into new housing development</li> </ul>
<b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b>	<ul style="list-style-type: none"> <li>• Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

**Affordable Housing Priorities and Strategies for Hendersonville, Fletcher and Henderson County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> <li>●</li> </ul>
<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including</li> </ul>

	<p>in-depth financial education and home maintenance</p> <ul style="list-style-type: none"> <li>• Encourage development of condominium and other dense ownership housing</li> </ul>
<b>Incorporate sustainability into housing and community design</b>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and “green” building techniques</li> <li>• Incorporate alternative energy production into new housing development</li> <li>• Incorporate food production into affordable housing development</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>• Prioritize emergency repair programs for special needs households</li> <li>• Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>• Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>• Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>

**Affordable Housing Priorities and Strategies for Marshall, Mars Hill and Madison County**

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<p><b>Provide affordable rental housing for households earning 60% of median income or less</b></p>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> </ul>
<p><b>Increase local capacity to produce affordable housing</b></p>	<ul style="list-style-type: none"> <li>● Support the development of a single house for resale</li> <li>● Provide technical assistance as necessary during development process</li> <li>● Support financing models that encourage increased local independence and sustainability</li> <li>● Provide affordable housing incentives and other means to increase development</li> </ul>
<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> <li>● Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes</li> <li>● Support partnerships that involve the schools and volunteers to lower costs of production</li> </ul>

<p><b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize production of affordable housing near employment, schools and services</li> <li>● Prioritize mixed-use development that includes housing for low-income household</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>

## Affordable Housing Priorities and Strategies for Brevard and Transylvania County

<i>Priorities (in ranked order)</i>	<i>Program Guidelines</i>
<b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b>	<ul style="list-style-type: none"> <li>● Prioritize production of affordable housing near employment centers, within walking distance of employment, schools and services, and no more than a three miles drive to job centers, schools and services</li> <li>● Prioritize mixed-use development that includes housing for low-income household</li> <li>● Prioritize in-fill affordable housing development</li> </ul>
<b>Provide affordable rental housing for households earning 60% of median income or less</b>	<ul style="list-style-type: none"> <li>● Prioritize developments that respond to need for one bedroom units, and units for low-income single-wage earner households with children.</li> <li>● Maximize use of federal Low Income Housing Tax Credit and other subsidy programs for rental development</li> <li>● Prioritize developments that provide rental housing for very low income people in mixed-income developments</li> <li>● Control occupancy costs through energy efficiency and alternative energy production</li> <li>● Maximize HOME funding to support the most number of new units possible</li> <li>● Support accessory apartment development</li> </ul>
<b>Provide affordable and accessible housing to persons with special needs including the homeless, persons with criminal records, the frail elderly, persons with mental illness and people with disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b>	<ul style="list-style-type: none"> <li>● Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing households who are homeless</li> <li>● Prioritize developments that include permanent housing for homeless persons- Use best practices in homelessness prevention and rapid rehousing</li> <li>● Prioritize locationally efficient sites</li> <li>● Prioritize supportive services for persons having high acuity for homelessness</li> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households (not currently a HOME-eligible activity)</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

	<ul style="list-style-type: none"> <li>• Prioritize efforts to increase affordability and sustainability in mobile home parks</li> </ul>
<b>Promote homeownership for low-income households</b>	<ul style="list-style-type: none"> <li>• Prioritize permanent affordability of ownership housing</li> <li>• Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>• Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>• Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>• Encourage development of condominium and other dense ownership housing close to jobs, schools and services</li> <li>• Support in-fill development</li> <li>• Support cost-effective starter home development, including building smaller houses</li> </ul>
<b>Incorporate sustainability into housing and community design</b>	<ul style="list-style-type: none"> <li>• Prioritize energy-efficient and “green” building techniques</li> <li>• Incorporate alternative energy production into new housing development</li> <li>• Incorporate food production into affordable housing development</li> </ul>

## Non-Housing priorities and strategies

The City of Asheville, as a Community Development Block Grant recipient, also establishes priorities for non-housing eligible activities, including those in economic development, public facilities and public services.

### Priorities and Strategies for Asheville: Economic Development

Key Principles:

1. The primary measurement of economic development is jobs created for persons who are low-income.
2. CDBG funds should primarily support job and business creation for those who have been disenfranchised from the local economy.
3. Job training programs need to be accountable for helping clients find and keep jobs.

Priorities (ranked)	Program Guidelines
<b>Create sustainable jobs for low-income persons</b>	<ul style="list-style-type: none"> <li>• Prioritize economic development activities that make a firm commitment to job creation for low-income persons</li> <li>• Prioritize job creation in sectors that are projected to grow in Asheville</li> <li>• Prioritize job creation in work sectors that show opportunity for advancement</li> <li>• Prioritize jobs created in work sectors that pay living wages</li> <li>• Enforce “Section 3” performance on all funded construction projects</li> <li>• Prioritize hiring of Section 3 businesses</li> </ul>
<b>Provide job training and placement for persons who have been disenfranchised from economic opportunity (including persons with disabilities) and that will lead to job placement</b>	<ul style="list-style-type: none"> <li>• Prioritize work readiness and job skills training that have as deliverable job placement and job support for dislocated workers, youth, ex-offenders and persons with disabilities</li> <li>• Prioritize programs that recruit training participants from low-wealth neighborhoods</li> </ul>
	<ul style="list-style-type: none"> <li>• Target training programs to growth-oriented, sustainable businesses</li> <li>• Support businesses that will train and provide tiered work opportunities for inexperienced, disabled and other disenfranchised workers</li> <li>• Support policies that increase local worker participation in publically-funded contract activity</li> </ul>
<b>Support start-up and growth of small and micro-businesses, especially among minority populations</b>	<ul style="list-style-type: none"> <li>• Prioritize programs offering access to capital for small businesses, targeting lower-income entrepreneurs, especially those from low-wealth and historically disenfranchised backgrounds</li> <li>• Support entrepreneurship training and technical assistance for low-income and low-wealth persons</li> <li>• Focus on strategies that not only develop new businesses but that sustain them</li> <li>• Support policies and practices that will increase hiring of minority and disadvantaged businesses. Support both letter and spirit of the law regarding MWBE and DBE businesses in publicly funded projects</li> </ul>

Priorities (ranked)	Program Guidelines
<b>Support services necessary for employment</b>	<ul style="list-style-type: none"> <li>• Support child care services available to low-wage workers</li> <li>• Support improved transportation services</li> </ul>
<b>Improve food security and healthy food availability in food deserts</b>	<ul style="list-style-type: none"> <li>• Prioritize development that increases access to affordable, healthy food in underserved areas of the City.</li> <li>• Support food security initiatives, including those that address food supply and other food chain inadequacies.</li> </ul>
<b>Support productive collaborations and seek to reduce duplication of services</b>	<ul style="list-style-type: none"> <li>• Prioritize collaborative approaches to capital availability and training services</li> <li>• Require that projects provide evidence-based approaches</li> </ul>

**Priorities and Strategies for Asheville: Public Facilities**

Key Principles:

1. CDBG funds should primarily support Public Facilities that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing facilities..

Priorities (ranked )	Program Guidelines
<b>Support development of and improvement of community centers that provide job and business training and education and other community services</b>	<ul style="list-style-type: none"> <li>• Prioritize facilities that directly connect low-income persons to jobs, job and entrepreneurial training, and supportive services for those purposes</li> <li>• Maintain and improve existing community centers</li> <li>• Construct facilities for low maintenance, sustainable operation and energy efficiency</li> </ul>
<b>Develop infrastructure that will strengthen existing neighborhoods, and make them sustainable, by connecting to jobs, education and services</b>	<ul style="list-style-type: none"> <li>• Provide improved streets, sidewalks, greenways, pedestrian and bicycle paths for neighborhood connection and access to public transportation, schools, services, shopping, etc.</li> <li>• Support public facilities that enhance access to healthy, affordable food</li> </ul>
<b>Develop multi-modal transportation facilities and services that reduce reliance on private vehicular transportation</b>	<ul style="list-style-type: none"> <li>• Connect the riverfront, downtown, neighborhoods and employment with greenways and walking/bicycling paths</li> <li>• Increase the viability of public transportation systems</li> <li>• Carefully consider the needs for new parking in all supported development</li> </ul>

## Priorities and Strategies for Asheville: Public Services

### Key Principles:

1. CDBG funds should primarily support Public Services that provide tangible benefits to low-income persons in support of economic development, affordable housing and public services.
2. CDBG funds should not duplicate existing public services.
3. Public Services should support best practices in all area, and should be evidence-based.

<b>Public Service Priorities (ranked )</b>	<b>Strategies (unranked)</b>
<b>Provide needed services that directly support affordable housing and increased employment opportunities</b>	<ul style="list-style-type: none"> <li>• Provide transportation, child care, and other core services to support low-income persons access to job training and job accessibility</li> <li>• Provide services that increase access to affordable housing, such as credit repair.</li> <li>• Provide support services and housing options for victims of domestic violence</li> </ul>
<b>End homelessness</b>	<ul style="list-style-type: none"> <li>• Prioritize support services that help formerly homeless persons maintain permanent housing.</li> <li>• Provide employment/employment supports accessible to people experiencing homelessness.</li> <li>• Assist persons experiencing homelessness or at risk of homelessness in obtaining eligibility for benefits (such as disability, social security, veterans, etc.)</li> <li>• Provide legal assistance to people likely to become or remain homeless because of limited housing options and document the effectiveness of this intervention.</li> </ul>
<b>Support the provision of housing for persons with disabilities including mental illness and intellectual and developmental disability</b>	<ul style="list-style-type: none"> <li>• Provide support services that enable persons with mental illness and intellectual disability to sustain permanent housing and live with as much independence as possible</li> <li>• Assist persons obtain eligibility for benefits (such as disability, social security, veterans, etc.)</li> </ul>
<b>Support youth mentoring, after school education and other youth services as part of neighborhood revitalization</b>	<ul style="list-style-type: none"> <li>• Provide life skills training and coaching for low-income persons (adults and youth) to gain skills to obtain financial, home, interpersonal, and job stability</li> <li>• Support the use of community centers as sites for youth services, especially for after-school education and enrichment</li> <li>• Develop evaluation tools that will help community programs increase the effectiveness of their work</li> </ul>

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability of units at FMR's.
TBRA for Non-Homeless Special Needs	Availability of units at FMR's
New Unit Production	Cost of land, competition for LIHTC
Rehabilitation	Need for new unit production as opposed to rehabilitation, other funding available for rehabilitation
Acquisition, including preservation	Need for funding to support retention of affordable units, availability of other financing

Table 49 – Influence of Market Conditions

### Population by Area

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

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

### Population 1980 to 2011

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

### Introduction

Section in progress

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-HUD	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	956,356	127,265	0	1,083,621	4,333,044	Priority to services and other activities that will directly support affordable housing and income creation for low-income households.
HOME	Public-HUD	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	914,499	73,758	100,000	1,088,257	3,953,028	Priority to affordable rental housing development and Tenant-Based Rental Assistance for households experiencing homelessness
Asheville Housing Trust Fund	Public- City of Asheville	Affordable Housing Production and Preservation in Asheville	600,000	200,000	0	800,000	3,200,000	Priority to rental housing development affordable to households earning 60% or less AMI
Buncombe County Housing Services Fund	Public-Buncombe County	Affordable Housing Production and Preservation in Buncombe County						

Section 8	Public- HUD, various Housing Authorities	Rental Subsidies						
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Table 50 - 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  
If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Section in progress

**Discussion**

Section in progress

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Asheville	Local Government	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development Public facilities Neighborhood improvements Public services Economic Development Planning	Region Jurisdiction

Table 51 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Consortium Member Governments <ul style="list-style-type: none"> <li>• City of Asheville</li> <li>• Buncombe County</li> <li>• City of Brevard</li> <li>• Town of Black Mountain</li> <li>• Town of Fletcher</li> <li>• Henderson County</li> <li>• City of Hendersonville</li> <li>• Madison County</li> <li>• Town of Marshall</li> <li>• Town of Mars Hill</li> <li>• Town of Montreat</li> <li>• Transylvania County</li> <li>• Town of Woodfin</li> </ul>	Local Governments	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development Public facilities Neighborhood improvements Public services Economic Development Planning	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Public Housing Authorities: <ul style="list-style-type: none"> <li>• Housing Authority of the City of Asheville</li> <li>• Brevard Housing Authority</li> <li>• Hendersonville Housing Authority</li> <li>• Marshall Housing Authority</li> <li>• Mars Hill Housing Authority</li> <li>• Hot Springs Housing Authority</li> </ul>	Public Housing Authority	Affordable Housing Rental Public Housing Homelessness Non-homeless special needs Neighborhood improvements Planning	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Community Based Development Organizations <ul style="list-style-type: none"> <li>• Eagle Market Streets Development Corporation</li> <li>• Green Opportunities</li> <li>• Mountain Housing Opportunities</li> </ul>	Non-Profit Organizations	Affordable Housing Ownership Rental Non-homeless special needs Community Development Neighborhood improvements Public services Economic Development Planning	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Community Housing Development Organizations <ul style="list-style-type: none"> <li>• Housing Assistance Corporation</li> <li>• Mountain Housing Opportunities</li> </ul>	Non-profit organizations	Affordable Housing Ownership Rental Neighborhood improvements Planning	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Land of Sky Regional Council	Regional Council of Government	Affordable Housing Community Development Economic Development Planning	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• Homeward Bound</li> <li>• Asheville-Buncombe Community Christian Ministries</li> <li>• The Haven</li> <li>• Eblen Charities</li> <li>•</li> </ul>	Non-profit organizations	Homelessness	Region Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• Helpmate</li> <li>• Safe. Inc.</li> </ul>	Non-profit organizations	Homelessness Non-homeless special needs: Domestic Violence	Region Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• The ARC of Buncombe County</li> <li>• Christians United</li> <li>•</li> </ul>	Non-profit organizations	Affordable Housing Non-homeless special needs: persons with physical, mental and developmental disabilities Public services Economic Development	Region Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• Asheville Area Habitat for Humanity</li> <li>• Henderson County Habitat for Humanity</li> <li>• Community Housing Coalition of Madison County</li> <li>• Givens Estates</li> </ul>	Non-profit Organizations	Affordable Housing Ownership Rental Community Development Neighborhood improvements	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• OnTrack</li> </ul>	Non-profit Organizations	Public services	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<ul style="list-style-type: none"> <li>• Mountain BizWorks</li> <li>• The Support Center</li> <li>• Asheville Area Arts Council</li> </ul>	Non-Profit Organizations	Community Development Economic Development	Region Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
<ul style="list-style-type: none"> <li>• Children First/Community in Schools</li> <li>• Asheville City Schools Foundations</li> <li>• Partners Unlimited</li> <li>• YWCA</li> </ul>	Non-profit organizations	Community Development Public services Planning	Jurisdiction

### **Assess of Strengths and Gaps in the Institutional Delivery System**

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

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

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

Section in progress

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X		X
Mental Health Counseling	X	XX	X
Transportation	X	X	X
<b>Other</b>			
Other			

**Table 52 - Homeless Prevention Services Summary**

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

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

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

The overall strength in Buncombe and Henderson counties is the cross-collaboration between homeless prevention, street outreach and supportive services. County Health and Human Services, municipalities, and non-profit service providers have created collaborative systems of care for special needs and homeless persons to more accurately assess individual need, determine appropriate services and

streamline access to those services. Particular strengths are the targeting of funds for rental assistance for homeless persons, and assistance for healthcare through dedicated Service Outreach and Recovery staff (SOAR) to fast-track access to Social Security Disability income. Overall gaps in Buncombe and Henderson remain in limited availability of mental and behavioral health treatment, leading to long waits for placement in both short-term and long-term treatment. Transylvania County now has targeted funds for rental assistance for homeless persons.

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

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

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

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

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

**Introduction**

Focused market research and input from the public continues to confirm that affordable housing is the most important community development need in our area, and this is the primary focus of the Consolidated Strategic Plan. Informed by the trends in local housing needs and guided by the adopted priorities, the Asheville Regional Housing Consortium has established performance goals for the four-county region in the table below.

The Consortium will endeavor to meet these targets for affordable housing production assisted with HOME or CDBG Entitlement funds in the period 2015-2019. In setting these targets we have assumed that federal and state assistance will remain at approximately the level of FY 2015, after allowing for inflation. The production categories are intended to be mutually exclusive: for example, a family buying a newly-constructed assisted unit may also receive down payment assistance, but will not be counted twice.

**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 Housing	2015	2019	Affordable Housing		New Rental Housing for HH at 60% AMI or Less Special Needs Housing Coordinate housing development with transportation Job training and placement Services that support affordable housing & jobs	CDBG: \$500,000 HOME: \$3,000,000 Housing Trust Fund: \$3,500,000	Rental units constructed: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rent Assistance for Homeless Households	2015	2019	Affordable Housing Homeless		Special Needs Housing Services that support affordable housing & jobs End homelessness	CDBG: \$250,000 HOME: \$600,000	Tenant-based rental assistance / Rapid Rehousing: 430 Households Assisted
3	Housing rehabilitation	2015	2019	Affordable Housing		Special Needs Housing Target low wealth neighborhoods for improvements Preserve existing housing Job training and placement Services that support affordable housing & jobs	CDBG: \$700,000 HOME: \$50,000 Housing Trust Fund: \$500,000	Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	New Construction for homeownership	2015	2019	Affordable Housing		Promote homeownership for low-income households Coordinate housing development with transportation Services that support affordable housing & jobs	CDBG: \$250,000 HOME: \$750,000	Homeowner Housing Added: 140 Household Housing Unit

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Job Training and Placement by CBDO	2015	2019	Non-Housing Community Development		Create sustainable jobs for low-income persons Job training and placement Start-up and growth of small and micro-businesses Support services necessary for employment Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
8	Micro-Enterprise Assistance	2015	2019	Non-Housing Community Development		Create sustainable jobs for low-income persons Start-up and growth of small and micro-businesses Develop and improve community centers	CDBG: \$200,000	Businesses assisted: 10 Businesses Assisted

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Community Center Improvements	2015	2019	Non-Housing Community Development		Job training and placement Support services necessary for employment Improve food security, healthy food availability Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
12	Services directly supporting affordable housing	2015	2019	Affordable Housing		Special Needs Housing Preserve existing housing Services that support affordable housing & jobs	CDBG: \$200,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Services supporting access to employment	2015	2019	Non-Housing Community Development		Job training and placement Support services necessary for employment Services that support affordable housing & jobs	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
14	Homeless Services	2015	2019	Homeless Non-Homeless Special Needs		Support services necessary for employment Services that support affordable housing & jobs End homelessness	CDBG: \$200,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted  Homelessness Prevention: 500 Persons Assisted
15	Services for housing for disabled persons	2015	2019	Affordable Housing		Special Needs Housing Coordinate housing development with transportation Services that support affordable housing & jobs Housing services for persons with disabilities	CDBG: \$100,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Youth Services	2015	2019	Non-Housing Community Development		Job training and placement Improve food security, healthy food availability Develop and improve community centers Services that support affordable housing & jobs Youth services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

### Goal Descriptions

1	<b>Goal Name</b>	New Construction of Affordable Housing
	<b>Goal Description</b>	Construct rental housing affordable primarily to households earning less than 60% of median income.
2	<b>Goal Name</b>	Rent Assistance for Homeless Households
	<b>Goal Description</b>	Rapidly rehouse homeless households or provide rent assistance for chronically homeless households until stabilization
3	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Provide housing rehabilitation or emergency repairs to special needs households. Rehabilitate existing rental housing to create or preserve affordable housing.

4	<b>Goal Name</b>	New Construction for homeownership
	<b>Goal Description</b>	Construct new housing for homeownership primarily for households earning 60% or less of median income.
5	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	Support first time homeownership through down payment and closing-cost assistance.
6	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	Job creation for low-income persons through business lending or direct placement services.
7	<b>Goal Name</b>	Job Training and Placement by CBDO
	<b>Goal Description</b>	Workforce readiness and job training for Community Based Development Organizations that would lead to job placement, GED attainment, post-secondary education and other tangible evidence of increased ability for low-income persons.
8	<b>Goal Name</b>	Micro-Enterprise Assistance
	<b>Goal Description</b>	Start-up and sustainability for micro-enterprises, leading to income and opportunity for low-income persons.
9	<b>Goal Name</b>	Food Security and Access to Healthy Foods
	<b>Goal Description</b>	Create sustainable communities through providing access to healthy foods in food deserts.
10	<b>Goal Name</b>	Multi-Modal Transportation Infrastructure
	<b>Goal Description</b>	Provide multi-modal transportation infrastructure to increase access to jobs, schools and services for low-income persons.
11	<b>Goal Name</b>	Community Center Improvements
	<b>Goal Description</b>	Improve or develop community centers in low-income, low-wealth neighborhoods to increase access to education, training, support services, recreation and other services that will increase the sustainability of those neighborhoods.

12	<b>Goal Name</b>	Services directly supporting affordable housing
	<b>Goal Description</b>	Provide services that directly support access by low-income households to affordable housing such as financial counseling, credit improvement and legal services.
13	<b>Goal Name</b>	Services supporting access to employment
	<b>Goal Description</b>	Provide services that directly increase access to employment for low-income persons such as child care, improved access to transportation, and education.
14	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide access to services for persons experiencing homeless or in danger of becoming homeless that will contribute to ending homelessness such as coordinated assessment, legal services to prevent eviction or foreclosure, support for victims of domestic violence.
15	<b>Goal Name</b>	Services for housing for disabled persons
	<b>Goal Description</b>	Provide services that will directly support housing access for persons with disabilities, including physical, mental, developmental and other disabilities.
16	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide services to youth that will help keep youth and children safe, increase their ability to end the cycle of poverty, achieve educational opportunity and provide a foundation for decent well-paid employment

**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)**

Section in progress.

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

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

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

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

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

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

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

None of the Public Housing Agencies reported being designated as troubled under 24 CFR part 902.

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

Not Applicable.

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

### **Barriers to Affordable Housing**

The primary barriers to affordable housing are:

- High land and construction costs related to topography and the limited supply of developable land;
- Lack of vacant developable land;
- The high per-unit cost of making rental housing affordable for extremely-low and very-low income groups, coupled with declining federal funding.

Additionally, the service-based economy of the region generates low wages for many of the region's workers, while concurrently raising the cost of living in the region.

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

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

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

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

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

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

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

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

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

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

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

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

Three priority goals support these efforts:

1. Provide affordable housing for households earning 60% of median income or less
2. Provide affordable and accessible housing to persons with special needs including the homeless...and help people sustain stable housing through support services coordinated with housing development,

3. Coordinate housing development with transportation, jobs and services and make efficient use of available land and infrastructure.

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

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

Four priority goals support these efforts:

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

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

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

Section in progress

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

Section in progress

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

Section in progress

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

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

Section in progress

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

Section in progress

## **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**

Section in progress



## 2015-2016 Annual Plan

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

#### Introduction

Section in progress

#### Anticipated Resources

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

<b>Asheville Housing Trust Fund</b>	<b>Public- City of Asheville</b>	<b>Affordable Housing Production and Preservation in Asheville</b>	<b>600,000</b>	<b>200,000</b>	<b>0</b>	<b>800,000</b>	<b>3,200,000</b>	<b>Priority to rental housing development affordable to households earning 60% or less AMI</b>
<b>Buncombe County Housing Services Fund</b>	<b>Public- Buncombe County</b>	<b>Affordable Housing Production and Preservation in Buncombe County</b>						
<b>Section 8</b>	<b>Public- HUD, various Housing Authorities</b>	<b>Rental Subsidies</b>						

**Table 53 - 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**

Section in progress

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

Section in progress

## **Discussion**

Section in progress

# Annual Goals and Objectives

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

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

### Goal Descriptions

Section in progress

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

### Introduction

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

Table 55 – Project Information

Table 56 – Project Information

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

Section in progress

## AP-38 Project Summary

### Project Summary Information

<b>Project Name</b>	Asheville Area Habitat for Humanity - Homeowner Education
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$50,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Asheville Area Habitat for Humanity - Lending Services
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$40,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Asheville Buncombe Community Relations Council - Fair Housing
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	

<b>Funding</b>	CDBG: \$10,391
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Asheville City School Foundation - After School Program
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$14,850
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	The ARC of Buncombe County - Housing Services
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$15,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

<b>Project Name</b>	Eagle Market Street Development Corporation - Empowering Residents
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$45,920
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Green Opportunities - Job Training & Placement
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$125,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Helpmate - Domestic Violence Services
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$15,840
<b>Description</b>	
<b>Target Date</b>	

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Homeward Bound - Pathways to Permanent Housing
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$85,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Homeward Bound - AHOPE Day Center
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$59,400
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Mountain BizWorks - Business Coaching for Entrepreneurs
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	

<b>Funding</b>	CDBG: \$70,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Mountain Housing Opportunities - Tier I Emergency Home Repair
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$75,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Mountain Housing Opportunities - Tier II Emergency Home Repair
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$75,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

<b>Project Name</b>	Mountain Housing Opportunities - Housing Services
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$90,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	OnTrack - Financial Counseling
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$11,880
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Partners Unlimited - Academic Enhancement
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$4,950
<b>Description</b>	
<b>Target Date</b>	

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Pisgah Legal Services - Homelessness Prevention
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$44,550
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	The Support Center - Women's Business Center WNC
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$45,920
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Asheville Area Habitat for Humanity - Arden
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	

<b>Funding</b>	HOME: \$147,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	The ARC of Buncombe County - Asheville Tenant Based Rental Assistance
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$19,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Housing Assistance Corporation - Oklawaha Village Apartments
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$262,163
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

<b>Project Name</b>	Henderson County Habitat for Humanity - Dodd Meadows Phase II
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$109,528
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Homeward Bound - Asheville Tenant Based Rental Assistance
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$55,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Homeward Bound - Buncombe Homeless Prevention & Rapid Re-Housing
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$40,000
<b>Description</b>	
<b>Target Date</b>	

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Homeward Bound - Henderson Homeless Prevention & Rapid Re-Housing
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$75,000
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	
<b>Project Name</b>	Mountain Housing Opportunities - East Haven Apartments
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	HOME: \$262,163
<b>Description</b>	
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

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

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

Section in progress

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 57 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

Section in progress

### **Discussion**

Section in progress

# Affordable Housing

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

### Introduction

Section in progress

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

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

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

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

### Discussion

Section in progress

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

### **Introduction**

Section in progress

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

Section in progress

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

Section in progress

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

Section in progress

### **Discussion**

Section in progress

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

### **Introduction**

Section in progress

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

Section in progress

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

Section in progress

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

Section in progress

#### **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**

Section in progress

#### **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.**

Section in progress

### **Discussion**

Section in progress

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

### **Introduction**

Section in progress

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

Section in progress

### **Discussion**

Section in progress

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

### **Introduction**

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

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

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

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

**Actions planned to develop institutional structure**

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

### **Discussion**

## Program Specific Requirements

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

#### Introduction

Section in progress

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

Section in progress

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
  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
  3. The amount of surplus funds from urban renewal settlements
  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.
  5. The amount of income from float-funded activities
- Total Program Income

#### Other CDBG Requirements

1. The amount of urgent need activities

Section in progress

#### 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:

Section in progress

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:

Section in progress

4. 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:

Section in progress

6. 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:

Section in progress

## **Discussion**

Section in progress

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> Census 2000 and CPD ACS 2011 data
	<b>List the name of the organization or individual who originated the data set.</b> HUD CPD maps and U.S. census data
	<b>Provide a brief summary of the data set.</b> Data was compiled using HUD's CDP maps website for 2011 population data, and the U.S. census data was used to obtain year 2000 population data and median income levels for all years.
	<b>What was the purpose for developing this data set?</b> The pre-populated tables in IDIS did not include data from multiple areas of our Consortium. As a result, individual CPD map reports had to be run in order to include the omitted area data.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This data set includes the entire four-county consortium, including areas originally omitted in the pre-populated IDIS data.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2011 and 2000 year data.
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
2	<b>Data Source Name</b> 2007-2011 CHAS Data
	<b>List the name of the organization or individual who originated the data set.</b> HUD CHAS data
	<b>Provide a brief summary of the data set.</b> HUD CHAS data 2007-2011
	<b>What was the purpose for developing this data set?</b> HUD CHAS data was generated based on County-specific data downloads in order to include towns that have previously been omitted from data reporting in the IDIS system.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This data covers the entire four-county consortium.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2007-2011
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
3	<b>Data Source Name</b> Public Housing Reporting
	<b>List the name of the organization or individual who originated the data set.</b> Consortium Public Housing Authorities
	<b>Provide a brief summary of the data set.</b> Public Housing Authority reporting for the four-county consortium
	<b>What was the purpose for developing this data set?</b> The purpose of developing this data set was to obtain the most current, accurate Public Housing data.

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data collected is for Buncombe, Henderson, Madison, and Transylvania Counties.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> This data covers the year 2014.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> In progress.</p>
4	<p><b>Data Source Name</b> HUD Fair Market and HOME rents</p> <p><b>List the name of the organization or individual who originated the data set.</b> HUD</p> <p><b>Provide a brief summary of the data set.</b> HUD Fair Market and HOME rent limits for 2014</p> <p><b>What was the purpose for developing this data set?</b> This data set was produced to obtain the most current HUD Fair Market and HOME rent limits</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This information covers Asheville, Buncombe, Henderson, and Madison county. Limits for Transylvania County are included as additional information.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2014</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>
	<p><b>Data Source Name</b> 2014 Electronic Housing Inventory</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p><b>Provide a brief summary of the data set.</b> 2014 Electronic Housing Inventory data for the Asheville/ Buncombe Continuum of Care Area</p> <p><b>What was the purpose for developing this data set?</b></p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Buncombe County only.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2014</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>