Analysis of Impediments to Fair Housing Choice

GroWNC Region

Buncombe, Haywood, Henderson, Madison and Transylvania

2011

LAND-OF-SKY REGIONAL COUNCIL & CITY OF ASHEVILLE
ASHEVILLE REGIONAL HOUSING CONSORTIUM

Prepared by:
Benchmark CMR, Inc.
www.benchmarkplanning.com

City of Asheville
Community Development Division
http://www.ashevillenc.gov

Land-of-Sky Regional Council
Local Government Seciton
www.landofsky.org

Table of Contents

I. Introduction 1
- A. Regional Approach 1
- B. Fair Housing Fundamentals 2
- C. Methodology 3
- D. Moving Forward 4

II. Regional Background Data 5
- A. Introduction 5
- B. Demographic Data 5
- C. Income Data 28
- D. Housing Profile 34
- E. Persons with Disabilities 43

III. Fair Housing Legal Status 44
- A. Introduction 44
- B. Fair Housing Discrimination Findings 44
- C. Fair Housing Discrimination Suits 46
- D. Trend Analysis 46
- E. Stakeholder Identified Fair Housing Discrimination Issues 46

IV. Coordination with the GroWNC Strategies 50
- A. Introduction 50
- B. Principle #1 – Provide More Transportation Choices 50
- C. Principle #2 – Provide Equitable, Affordable Housing 50
- D. Principle #3 – Enhance Economic Competitiveness 51
- E. Principle #4 – Support Existing Communities 51
- F. Principle #5 – Coordinate Policies and Leverage Investment 51
- G. Strategy #6 – Value Communities and Neighborhoods 51
- H. Principle #7 – Preserve natural and cultural resources 52

V. Identification of Impediments to Fair Housing Choice 54
- A. Public Sector Impediments 54
- B. Private Sector Impediments 55
- C. Public and Private Sector Impediments 62

D. 2006 Impediments and Corrective Actions Taken 62

VI. Summary and Recommendations 67

A. Introduction 67

B. Impediments Identified 67

Steps to Improving Regional Coordination and Public Awareness 67

Steps to Improving Lending Practices that may be discriminatory 68

Steps to improve general accessibility to housing for persons with a handicapping condition 68

C. Indirect Impediments and Concerns Identified 69

Appendices 73

Appendix A. Local Jurisdiction Recommendations 75

A. City of Asheville 75

B. Buncombe County 75

C. Haywood County 75

D. Henderson County 75

E. City Hendersonville 75

F. Madison County 75

G. Transylvania County 75

Appendix B. Stakeholder Surveys 76

A. Stakeholder Input Survey Results 76

1. What are the primary impediments/barriers to fair housing choice within the region? Please select all that apply. 76

7. In relationship to the eight livability principles identified below by the Western North Carolina GroWNC Initiative, please help identify the issues and opportunities related to impediments/barriers to fair housing choice for each of the eight strategies. 80

G. Preserve our natural and cultural resources. 89

H. Expand and utilize more local, renewable energy sources. 90

8. Please share any additional information that you believe would help the Land-of-Sky and the consultant team to understand the impediments/barriers to fair housing faced by the citizens in your county or municipality. 91

9. Please share any additional information that you believe would help the Land-of-Sky and the consultant team to understand the impediments/barriers to fair housing faced by the citizens of the region. 92

10. Please identify the county or counties that you are most familiar with concerning fair housing issues. 93

Appendix C. Zoning and Land Use Survey Results 94

A. Introduction 94
B. Zoning & Land Use Policies from Previous Studies..... 94
C. The Zoning & Land Use Survey Results..... 97
Appendix D. Historical Census Data 104
A. Introduction 104
B. Total Population Tables.....104
B. Racial Composition Tables 105
C. Hispanic Origin Tables 106
D. Age Distribution Tables.....107
E. Household and Family Profile Tables 108
F. Income Data Tables.....109
G. Housing Profile Tables.....110
H. Housing Tenure and Values Tables.....111

List of Figures

Figure I -1: Western North Carolina GroWNC Region Location Map 1
Figure I -2: Study Area by County 2
Figure II-1: Total Population 5
Figure II-2: Population Per Square Mile 1
Figure II-3: City of Asheville Population Per Square Mile 1
Figure II-4: City of Hendersonville Population Per Square Mile 1
Figure II-5: Town of Waynesville Population Per Square Mile 1
Figure II-6: Racial Composition 11
Figure II-7: Percent African American Population 1
Figure II-8: City of Asheville Percent African American Population 1
Figure II-9: City of Hendersonville Percent African American Population 1
Figure II-10: City of Waynesville Percent African American Population 1
Figure II-11: Percent Minority Population 1
Figure II-12: City of Asheville Percent Minority Population 1
Figure II-13: City of Hendersonville Percent Minority Population 1
Figure II-14: City of Waynesville Percent Minority Population 1
Figure II-15: Hispanic Origin 22
Figure II-16: Percent Hispanic Population 1
Figure II-17: City of Asheville Percent Hispanic Population 1
Figure II-18: City of Hendersonville Percent Hispanic Population 1
Figure II-19: City of Hendersonville Percent Hispanic Population 1
Figure II-20: Age Distribution 27
Figure II-21: Household and Family Profile 28
Figure II-22: Income Data 29
Figure II-23: Percent of Regional Median Family Income 1
Figure II-24: City of Asheville Percent of Regional Median Family Income 1
Figure II-25: City of Hendersonville Percent of Regional Median Family Income 1
Figure II-26: City of Waynesville Percent of Regional Median Family Income 1
Figure II-27: Housing Profile 34
Figure II-28: Housing Units Per Square Mile 1
Figure II-29: City of Asheville Housing Units Per Square Mile 1

Figure II-30: City of Hendersonville Housing Units Per Square Mile *1*
Figure II-31: City of Waynesville Housing Units Per Square Mile *1*
Figure II-32: Housing Vacancy Rates *1*
Figure II-33: City of Asheville Housing Vacancy Rates *1*
Figure II-34: City of Hendersonville Housing Vacancy Rates *1*
Figure II-35: City of Waynesville Housing Vacancy Rates *1*
Figure II-36: Housing Tenure and Values *43*
Figure II-37: Percent of Population with Disabilities *43*
Figure III-1: NCHRC and HUD Fair Housing Cases *45*
Figure V-1: Purpose of Loan by Year *56*
Figure V-2: Diagram of Loan Purpose by Year *1*
Figure V-3: Loan Approvals and Denials by Year *58*
Figure V-4: Diagram of Loans Originated and Denied by Year *59*
Figure V-5: Loan Origination and Denial Rates by Race and Year *59*
Figure V-6: Loan Originations by Race and Year *60*
Figure V-7: Loan Denials by Race and Year *60*

I. Introduction

A. Regional Approach

Western North Carolina has enjoyed decades of economic growth and prosperity related to tourism, retirement settlement, and general expansion of business, while grappling with the impacts that increases in population and expanding development bring along with it. As the entire United States has experienced an economic slowdown, this western region of North Carolina too, has experienced its share of those same impacts with recent declines in the housing and construction industries, and the continued scale down or relocation of manufacturing operations, with other sectors of the economy following those trends. In an effort to understand and establish plans for western North Carolina's future, the region is embarking on several planning efforts that traverse many county and municipal jurisdictional boundaries. These planning efforts are being coordinated through the Western North Carolina GroWNC Initiative.

The Western North Carolina GroWNC Initiative is a 3-year project to develop regional and local strategies for sustainable development, economic prosperity, and quality growth. A consortium of local governments, residents, and organizations in Buncombe, Haywood, Henderson, Transylvania, and Madison Counties, are reexamining existing plans and strategies to develop a regional plan to foster economic prosperity through a shared vision that identifies implementable projects and actions. The GroWNC project funding is provided by the US Department of Housing and Urban Development (HUD).

Figure I-1: Western North Carolina GroWNC Region Location Map

Why was the Analysis of Impediments Conducted

As part of this larger regional effort, the Land-of-Sky Regional Council has partnered with the City of Asheville and the Asheville Regional Housing Consortium to develop this Analysis of Impediments to Fair Housing Choice across the five counties included in the GroWNC Initiative. The chart below shows the counties and municipalities involved in the analysis.

Figure I-2: Study Area by County
Western North Carolina GroWNC Region

Buncombe County	Haywood County	Henderson County	Madison County	Transylvania County
Asheville	Maggie Valley	Flat Rock	Hot Springs	Brevard
Black Mountain	Waynesville	Fletcher	Mars Hill	Rosman
Biltmore Forest	Clyde	Hendersonville	Marshall	
Montreat	Canton	Laurel Park		
Weaverville		Mills River		
Woodfin				

An Analysis of Impediments to Fair Housing Choice is mandated by the United States Department of Housing and Urban Development (HUD) as a condition of receiving federal Community Development Block Grant Funds (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). HUD also requires entitlement cities and counties with populations over 10,000 to update their Analysis of Impediments to Fair Housing Choice on a regular basis. This Analysis of Impediments also stands as the City of Asheville and Asheville Regional Housing Consortium's working plan to affirmatively further fair housing and to assist in comprehensive Fair Housing Planning. The purpose of this analysis is to identify what actions are needed across the region to ensure that individuals, regardless of their race, gender, color, religion, disability, familial status, or national origin, have unrestricted access to housing of their choice.

Who Conducted the Analysis

The two primary partners, through a request for proposals process, commissioned Benchmark CMR, Inc. of Kannapolis, North Carolina to conduct the necessary research and prepare the detailed analysis. Benchmark has nearly thirty years of experience preparing similar studies and working with federal programs to implement housing plans and programs across the state of North Carolina and throughout the western North Carolina region. Staff from the Land-of-Sky Regional Council and the City of Asheville contributed to the final edited version of this report.

B. Fair Housing Fundamentals

Fair Housing is the right of individuals to obtain equal and free access to housing choices regardless of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry. This was made law in the "Fair Housing Act" as follows, "Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability)."

The State of North Carolina has further declared in the State Fair Housing Act that…

> "(g) It is an unlawful discriminatory housing practice to discriminate in land-use decisions or in the permitting of development based on race, color, religion, sex, national origin, handicapping condition, familial status, or, except as otherwise provided by law, the fact that a development or proposed development contains affordable housing units for families or individuals with incomes below eighty percent (80%) of area median income. It is not a violation of this Chapter if land-use decisions or permitting of development is based on considerations of limiting high concentrations of affordable housing."

Defining Analysis of Impediments

This Analysis of Impediments is intended to serve as the substantive logical basis of Fair Housing Planning and provides essential and detailed information to policy makers, administrative staff, housing providers, lenders and fair housing advocates. The Analysis of Impediments involves a comprehensive review of the region's local jurisdictions' laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws can affect the location, availability, and accessibility of housing, services, commercial and retail development; an assessment of conditions, both public and private, affecting fair housing choice in areas of low and high opportunity; and an assessment of the availability of affordable, accessible housing in a range of unit sizes.

Impediments to Fair Housing Choice are any actions, omissions, or decisions taken or made because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; and any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

C. Methodology

The Analysis of Impediments to Fair Housing Choice is a significantly expanded update to the 2006 Analysis and now includes Haywood County in addition to the four counties covered in the previous report. This Analysis of Impediments includes research and recommendations for the region as a whole, generally following the prescribed format by HUD in the Fair Housing Planning Guide, Chapter 2 – Appendix.

The basic procedure followed for completing this Analysis of Impediments included:

Regional Workshop, Surveys and Interviews – A regional workshop was held on May 19, 2011 at Western Carolina University to discuss housing issues across the region; an online survey of stakeholders was conducted from July 13 through July 27 with forty-four responses; and an additional twenty-five requests for information were emailed on July 28 and August 12 as a follow-up to the region's planning directors/primary planners to help document any specific zoning / land use policy barriers to fair housing choice within all municipal and county jurisdictions in the study region.

Regional data collection, mapping and analysis – The consultant team reviewed the most recently available demographic, economic, employment and housing market information using US Census Bureau information.

Compliance based data and Fair Housing Charges – The consultant team examined all available data regarding compliance with local, state and federal Fair Housing Law, including the Home Mortgage Disclosure Act (HMDA) database, the Fair Housing Act, and investigations of fair housing discrimination charges.

Identification of impediments – The consultant team examined background data and reviewed information about the region's current housing policies and programs to identify impediments and determine what barriers to fair housing exist in the region.

Recommendations – The consultant team developed a series of action steps for addressing the identified impediments, fair housing monitoring and record keeping activities.

D. Moving Forward

The region should proactively engage residents, lenders, builders, and other stakeholders in raising awareness of fair housing laws and the rights of protected individuals seeking to purchase, rent, finance, and/or insure housing. The region has formed a solid foundation though efforts in previous years from which to affirmatively further compliance with fair housing laws throughout the region. This Analysis and its recommendations form a sound framework from which to continue regional efforts to ensure fair housing and assist the region in its efforts to comprehensively plan for fair housing and a more sustainable, livable future for the region.

II. Regional Background Data

A. Introduction

The purpose of this section of the plan is to provide a summary of the demographic, economic and housing characteristics present in the Western North Carolina GroWNC Region (Buncombe, Haywood, Henderson, Madison and Transylvania Counties). Included in this section, among other data, are discussions of the racial composition of the population and the distribution of the minority population in the region, regional patterns of household income, and the characteristics and distribution of the region's housing stock. This data, along with the other information contained in this section of the plan, is intended to provide the reader with a greater understanding of the underlying socioeconomic conditions, including spatial distribution patterns that may influence or contribute to both real and perceived incidences and patterns of inequities in fair access to housing choice in the study area.

Data utilized in the preparation of this portion of the report comes primarily from the US Census Bureau. A combination of data from the 2010 Decennial Census and 5 year estimates included in the 2009 American Community Survey data release form the bulk of the data in this section. In contrast to previous Censuses, the 2010 Census reverted back to a more basic question format, which focused primarily on providing the Census Bureau with a basic count of the population, and the gender, age, race and familial status of the population counted in the survey. This is in contrast to the greater scope of previous Censuses, particularly the 1990 and 2000 Censuses, which provided a much greater wealth of data about the demographic, economic and housing conditions in the United States. While a good deal of the previously available decennial data was not collected during the 2010 Census, the Census Bureau now produces the American Community Survey (ACS), which provides annual estimates of the previously collected data. The initial set of ACS 5 year estimates, covering the years 2005-09, are included within this report to provide a greater wealth of data that otherwise would not be available if the study relied only on data available from the 2010 Census.

B. Demographic Data

Population Profile

The five county region covered by this study has a total population of 457,948 residents, as reported in the results of the 2010 Census. The distribution of the population among the counties in the region is shown in Figure II-1 below. As the table shows, Buncombe County, home to Asheville, the region's largest city, has the largest share of the regional population, with over half of the region's residents residing in that county. Buncombe County is also the most densely populated county in the region, with a population density of more than 360 residents per square mile, which is almost twice the population density of the region as a whole.

Figure II-1: Total Population	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Percent of Total	52.04%	12.89%	23.31%	4.53%	7.23%	100%
Density / Sq. Mi.	361.3	106.5	284.6	46.0	87.0	189.1

The map displayed in Figure II-2 demonstrates the variance in population density throughout the region. As the map shows, the areas within the region with the highest population densities are clustered around the cores of

Figure II-2: Population Per Square Mile

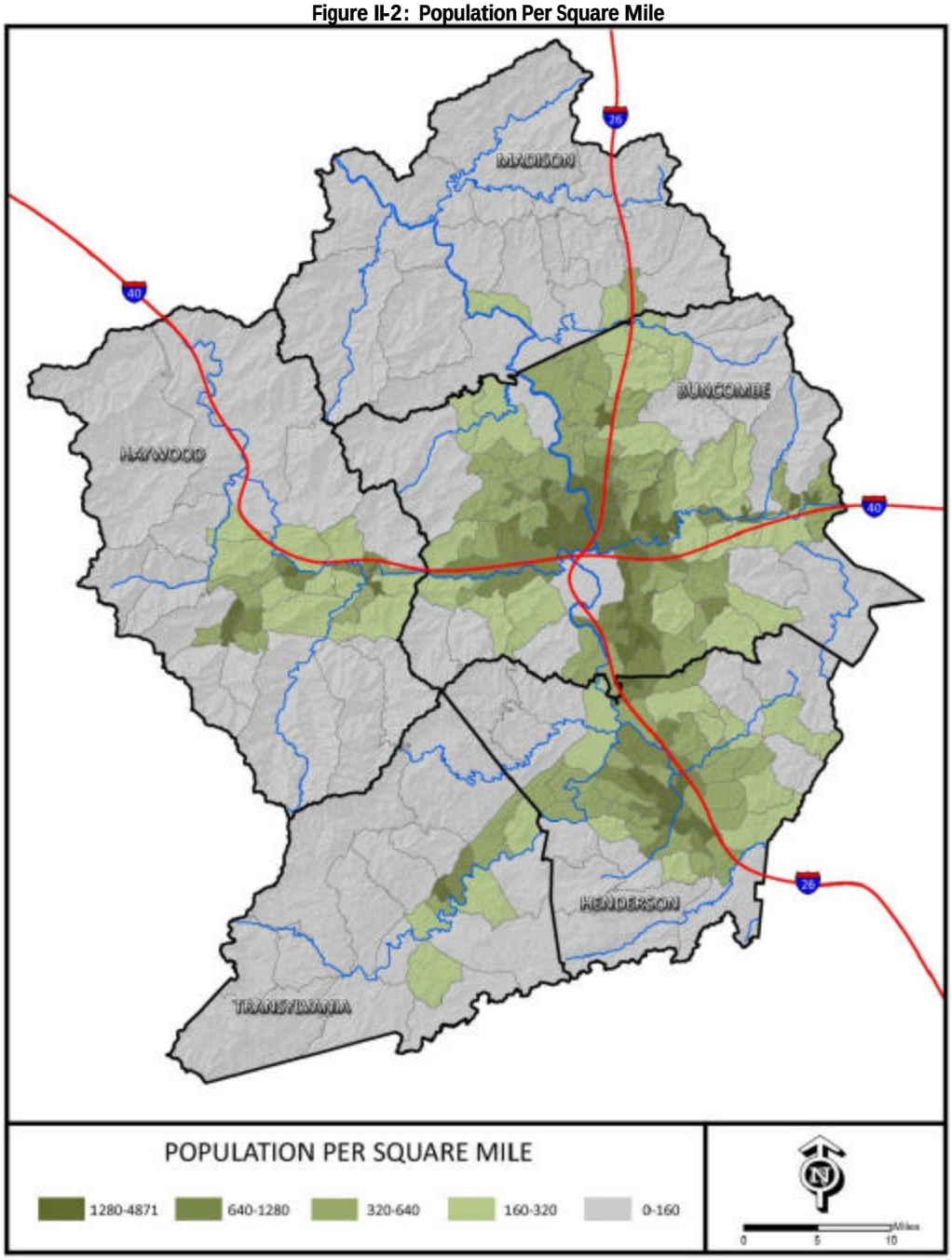


Figure II-3: City of Asheville Population Per Square Mile

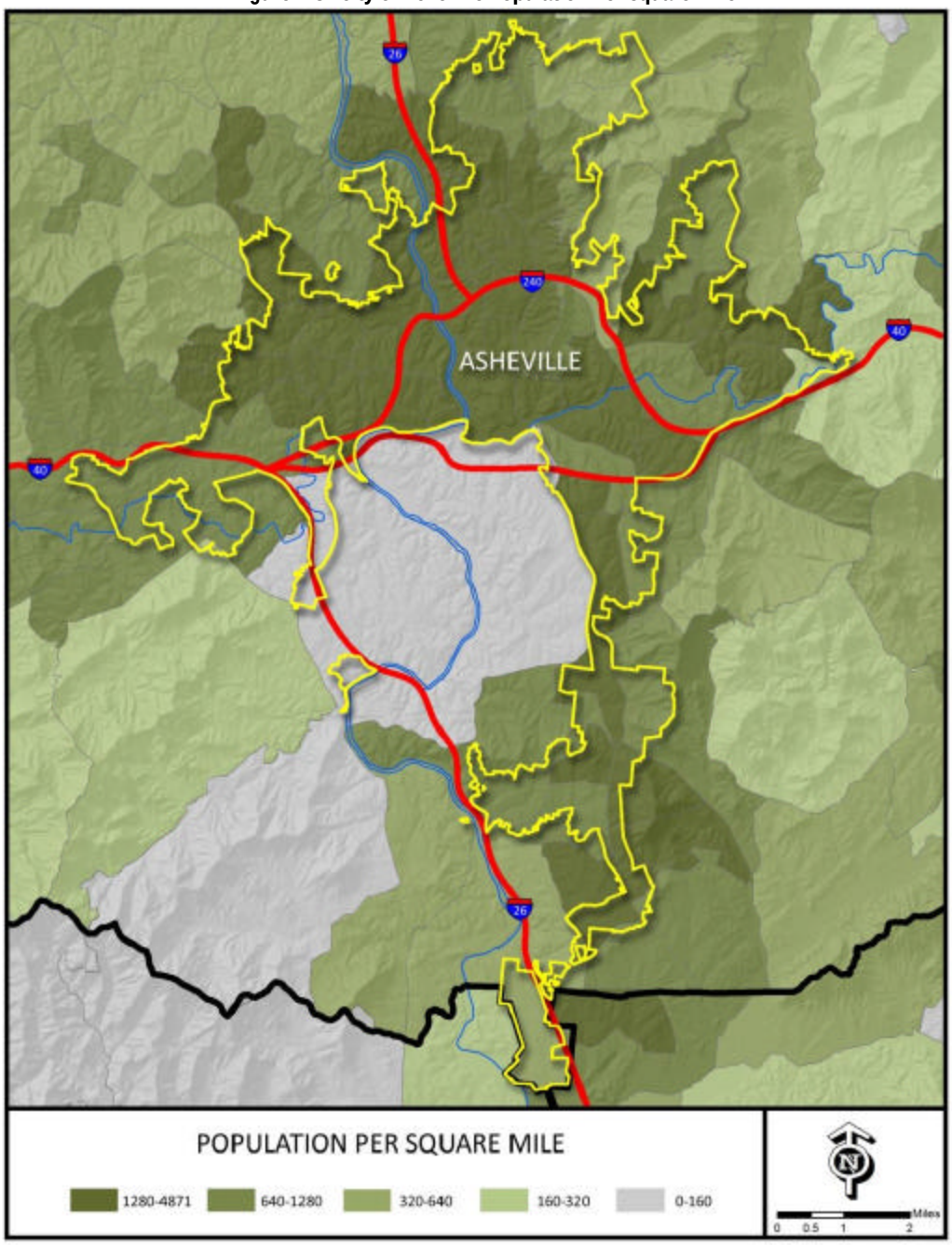


Figure II-4: City of Hendersonville Population Per Square Mile

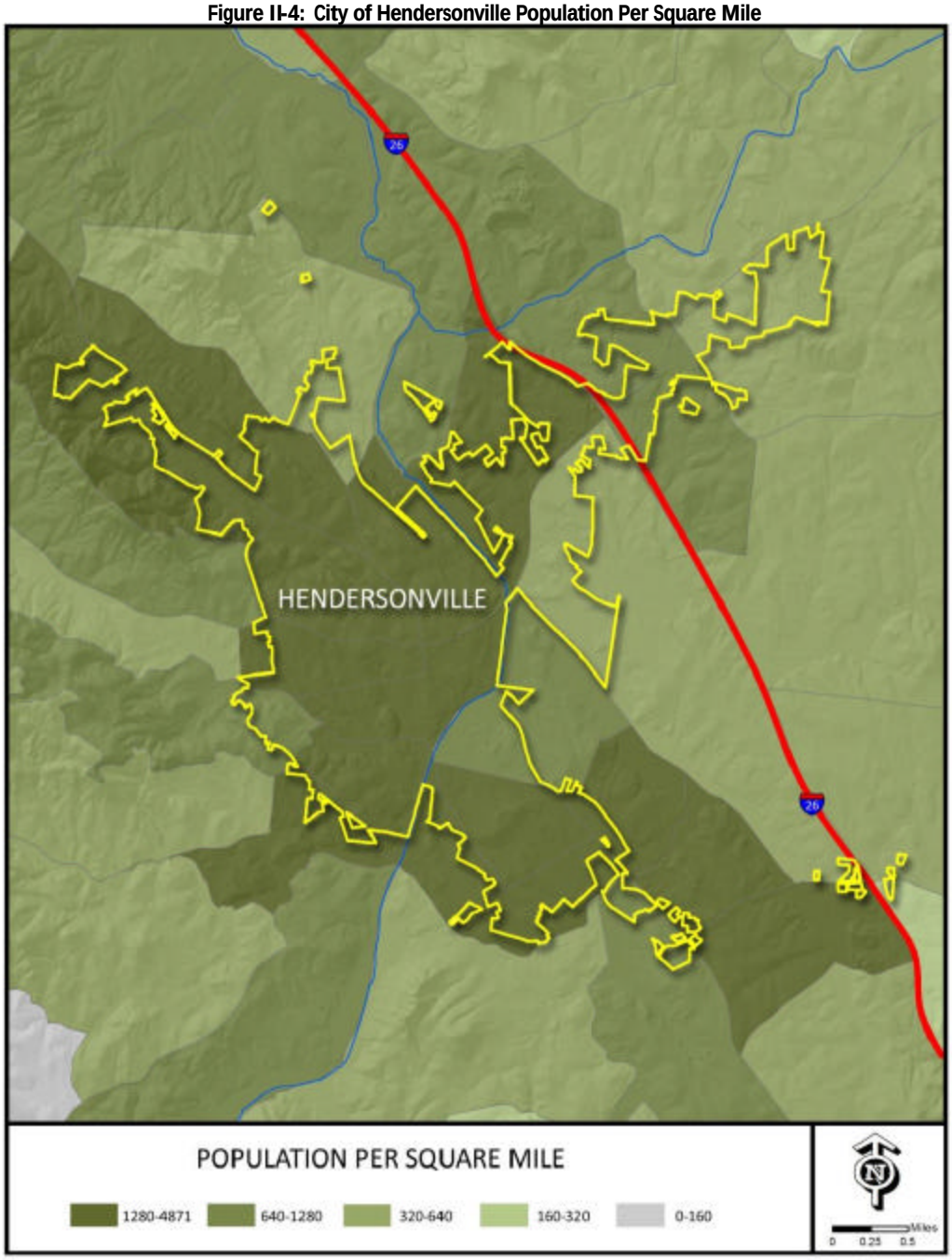
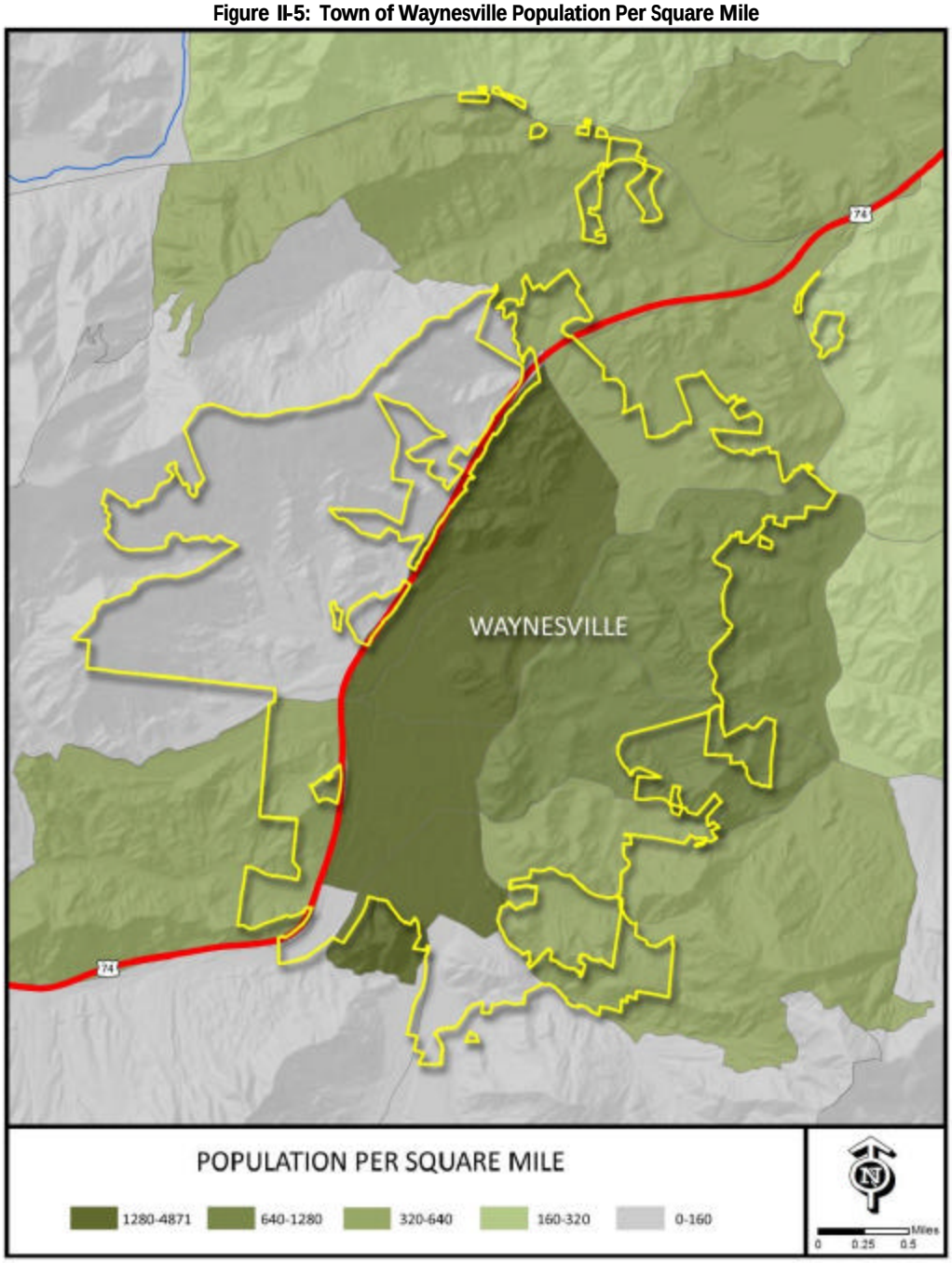


Figure II-5: Town of Waynesville Population Per Square Mile



the Asheville and Hendersonville urban areas, radiating along the interstate highway corridors from these urban centers and generally decreasing in density with distance from them. Higher population densities are also found along the US Highway 64 corridor between Hendersonville and Brevard, as well as in the area surrounding Waynesville, the third largest city in the region. At the block group level, a level of geographic tabulation that is smaller than a census tract and contains a number of individual census blocks, the level of population density ranges from as high as 4,871 residents per square mile (more than 7 residents per acre) in the Jackson Park neighborhood next to the campus of UNC Asheville to a virtually unpopulated block group in the Cataloochee area of western Haywood County (only 10 residents in an area of over 95 square miles). If nothing else, these simple facts demonstrate the great variety of landscapes present within the region, from dense urban areas to unspoiled wilderness areas, and everything in-between. This varied landscape, in terms of population density, is unique for the type of analysis presented in this report given the differences in housing needs, opportunities and obstacles present in urban, suburban and rural areas.

Racial and Ethnic Profile

The racial composition of the region's population is primarily White, with nearly 90% of the residents responding to the census questionnaire identifying with that racial group. Those respondents who identified themselves as African American comprised approximately 4.5% of the region's population, or a total of 20,591 residents out of the total regional population of 457,948. Those residents responding with answers identifying themselves as being of a race other than White or African American, such as Asian, American Indian, Native Hawaiian, American Indian, or identifying with some other race or multiple races, together comprise the remainder of the region's population, but individually none of those remaining racial groups have as substantial a share of the population as do African Americans, who alone comprise over 40% of the racial minority population of the region. The table in Figure II-6 shows the racial composition of the region's population by county.

Figure II-6: Racial Composition	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
White	208,192	56,405	94,914	20,035	30,577	410,123
Percent White	87.36%	95.54%	88.92%	96.49%	92.41%	89.56%
African American	15,211	624	3,224	240	1,292	20,591
Percent African American	6.38%	1.06%	3.02%	1.16%	3.90%	4.5%
Other Race	14,915	2,007	8,602	489	1,221	27,234
Percent Other Race	6.26%	3.40%	8.06%	2.36%	3.69%	5.95%
Minority Total	30,126	2,631	11,826	729	2,513	47,825
Percent Minority	12.64%	4.46%	11.08%	3.51%	7.59%	10.44%

The racial statistics shown in the table in Figure II-6 also demonstrate the degree of concentration of the African American population in Buncombe County. While Buncombe County makes up slightly more than 50% of the region's total population, it is home to over 70% of the region's African American population. The same holds true for the combined minority population of the region, with over 60% of the total minority population in the region residing in Buncombe County, making it the most racially diverse county in the region. The map shown in Figure II-7 demonstrates the distribution of the African American population, and the map in Figure II-11 shows the distribution of the region's combined minority population, inclusive of African American residents.

Figure II-7: Percent African American Population

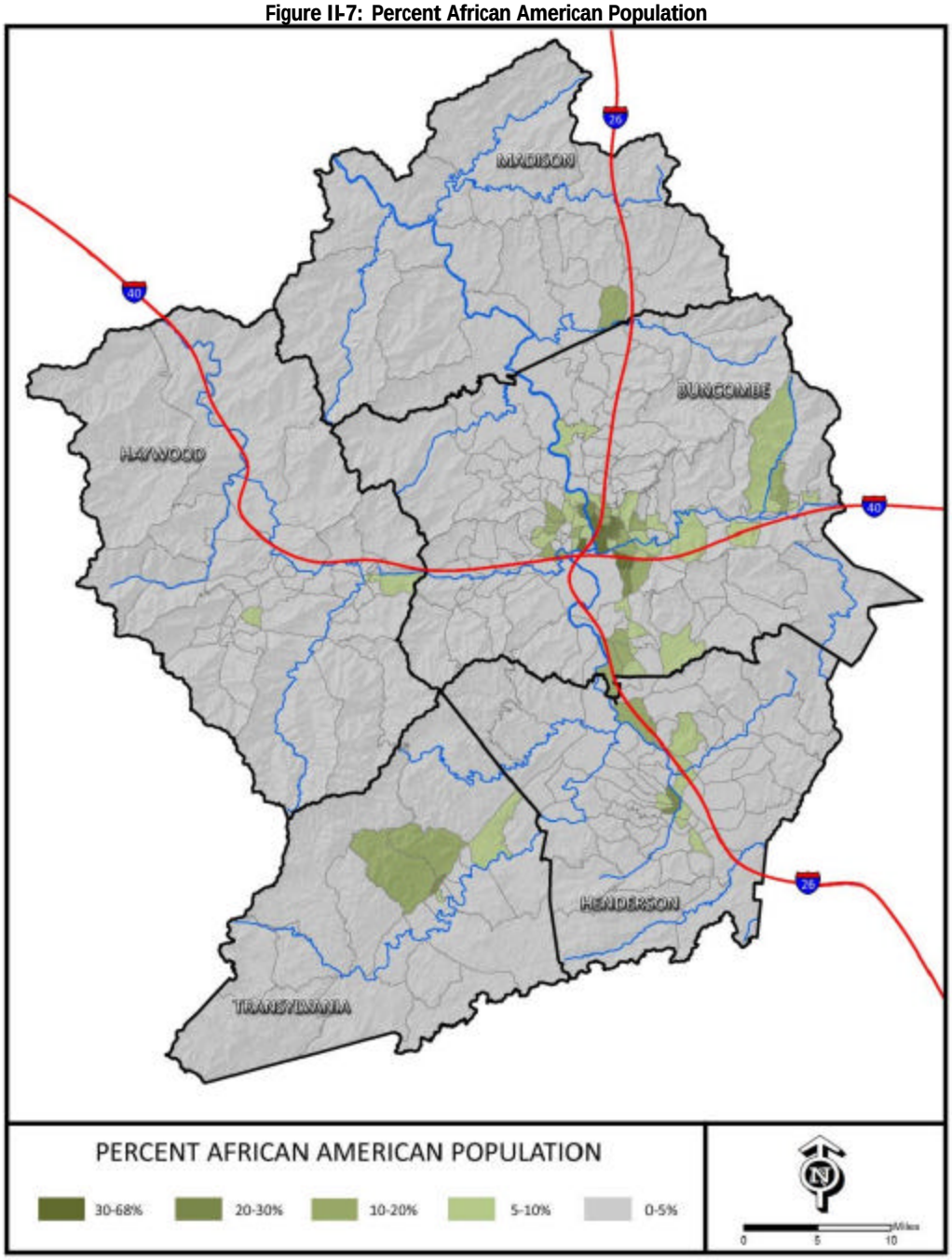


Figure II-8: City of Asheville Percent African American Population

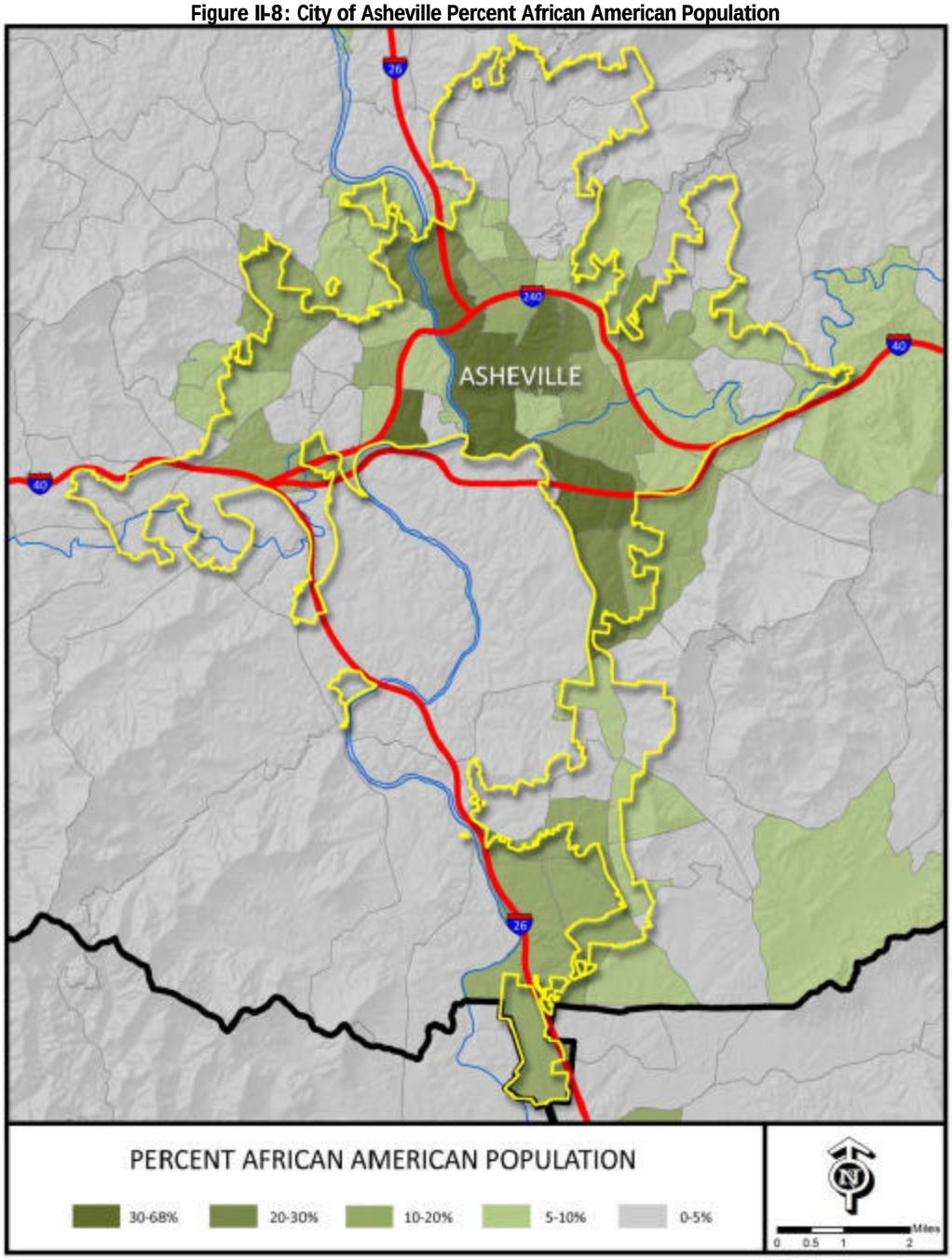


Figure II-9: City of Hendersonville Percent African American Population

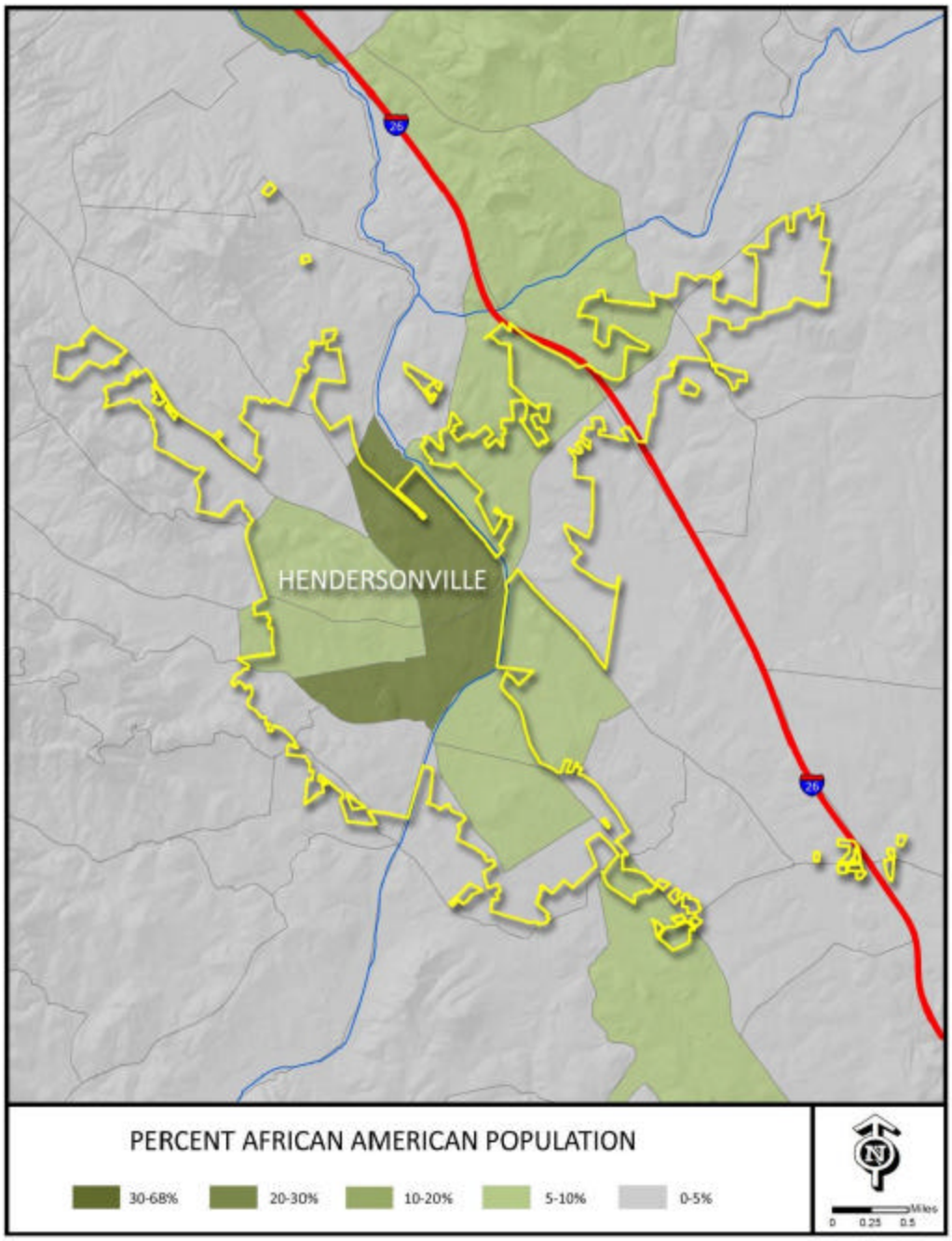
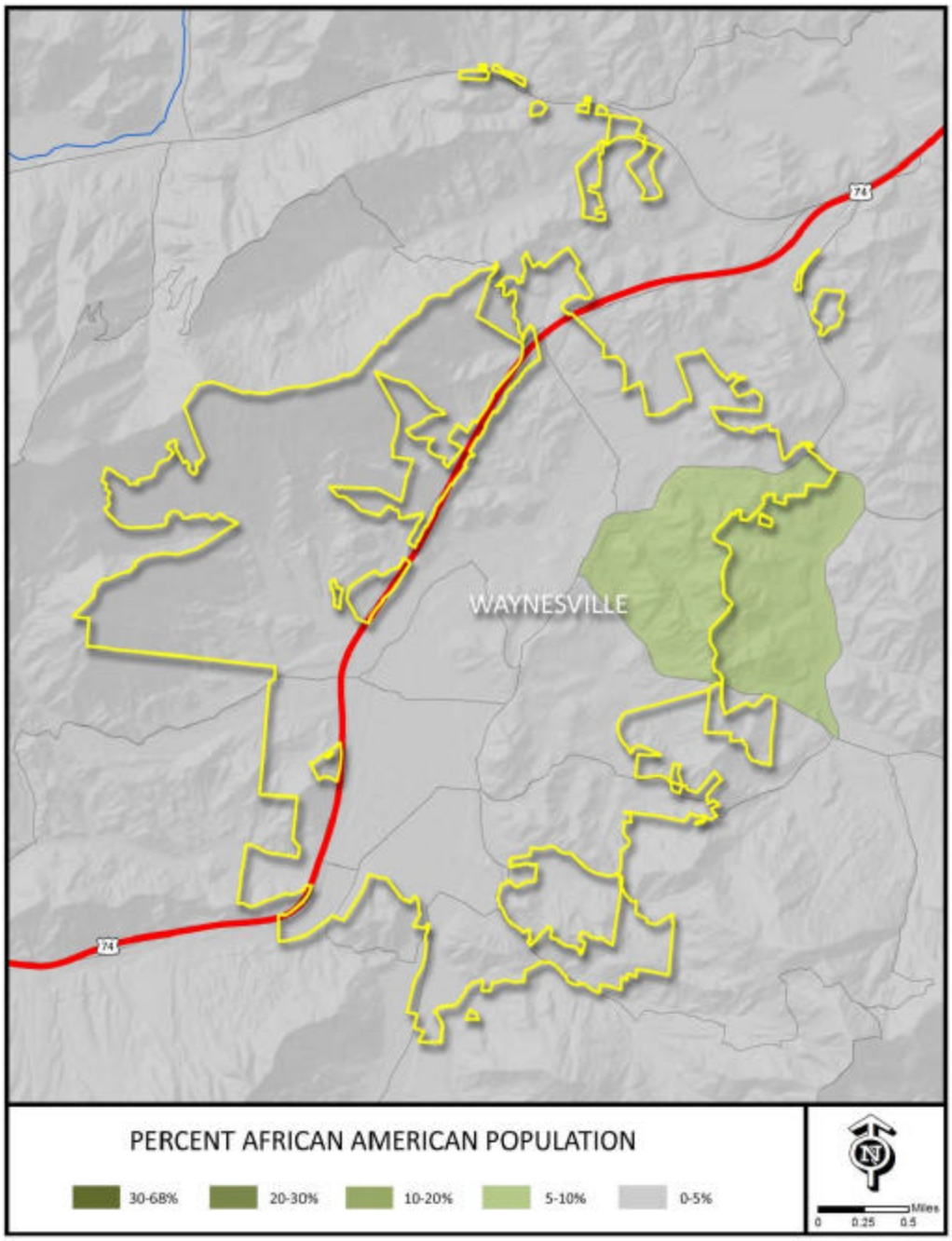


Figure II-10: City of Waynesville Percent African American Population



As the map depicting the distribution of the African American population in the regions shows, the greatest concentration of block groups with high percentages of African American residents are found in, and surrounding, the core area of the City of Asheville. This particular area contains the five block groups in the region that have the highest concentrations of African American residents, with the highest concentration, nearly 69% of the total population of the block group, residing in the block group containing the Livingston Heights neighborhood adjacent to the French Broad River. These five block groups also contain about 15% of the total African American population in the region, as well as 20% of the African American population in Buncombe County. Of the 315 block groups in the five county region, nearly 90% have concentrations of African American residents of less than 10%, and more than 75% have concentrations of African American residents of less than 5% of the population of the block group. Henderson county contains two block groups with concentrations of African American residents of between 20-30% of the population, both located in the core area of the City of Hendersonville in neighborhoods along the west bank of Mud Creek. In Transylvania County, the block group with the highest concentration of African American residents, over 25% of the population of the block group, is located in the southwestern portion of the City of Brevard. Neither Haywood or Madison counties have any block groups with concentrations of African American residents higher than 20%, with only two block groups in Haywood County having greater than 5% of the population identified as African American (near Canton and Waynesville), and only one block group in Madison county with a regionally significant portion (11%) of its population identified as African American (in the Mars Hill area).

Looking at the regional distribution of the total minority population, that is all racial groups other than residents identified as White, a pattern with regard to the areas with the highest concentrations of minority residents emerges that is very similar to the distribution of higher concentrations of African American residents in the region as seen in Figure II-11. This is due primarily to the fact that African Americans are the single largest racial minority in the region. Again, areas in the core of the City of Asheville are shown to be home to the largest concentrations of minority residents in the region, with the same block group in the city's Livingston Heights neighborhood that had the highest concentration of African American residents having the highest concentration of residents identified as racial minorities, nearly 75% of the population of that particular block group. Looking at the regional picture there is a greater distribution of the total minority population throughout the region than the African American population by itself. These higher concentrations of minority residents, who as a whole comprise slightly more than 10% of the region's population, follow a pattern that is similar to the distribution of population density in the region, with the notable exception of the area east of Interstate 26 in Henderson County, which is shown to have much higher concentrations of minority residents than would normally be expected given the rural nature of the area. This is likely due to the self-identification by Hispanic residents in this area as belonging to a minority or "other" racial category listed in the census questionnaire. While individuals may self-identify as belonging to a distinct racial group due to their ethnic background, persons of Hispanic origin (which is a race neutral designation) are generally distinguished as an ethnic rather than racial group for the purposes of Census tabulation and demographic research. Going back to the analysis of the distributions of higher concentrations of minority residents in the region, the data shows that of the block groups that have populations composed of more than 30% minority residents, all but four are in Buncombe County, with three in Henderson County in the Hendersonville area, and one in Transylvania County in Brevard. Despite the more narrow distribution of block groups with regionally significant concentrations of minority residents, there is a fairly wide distribution of block groups that have minority populations that are equal or greater than the regional share of the population (10%) that is

Figure II-11: Percent Minority Population

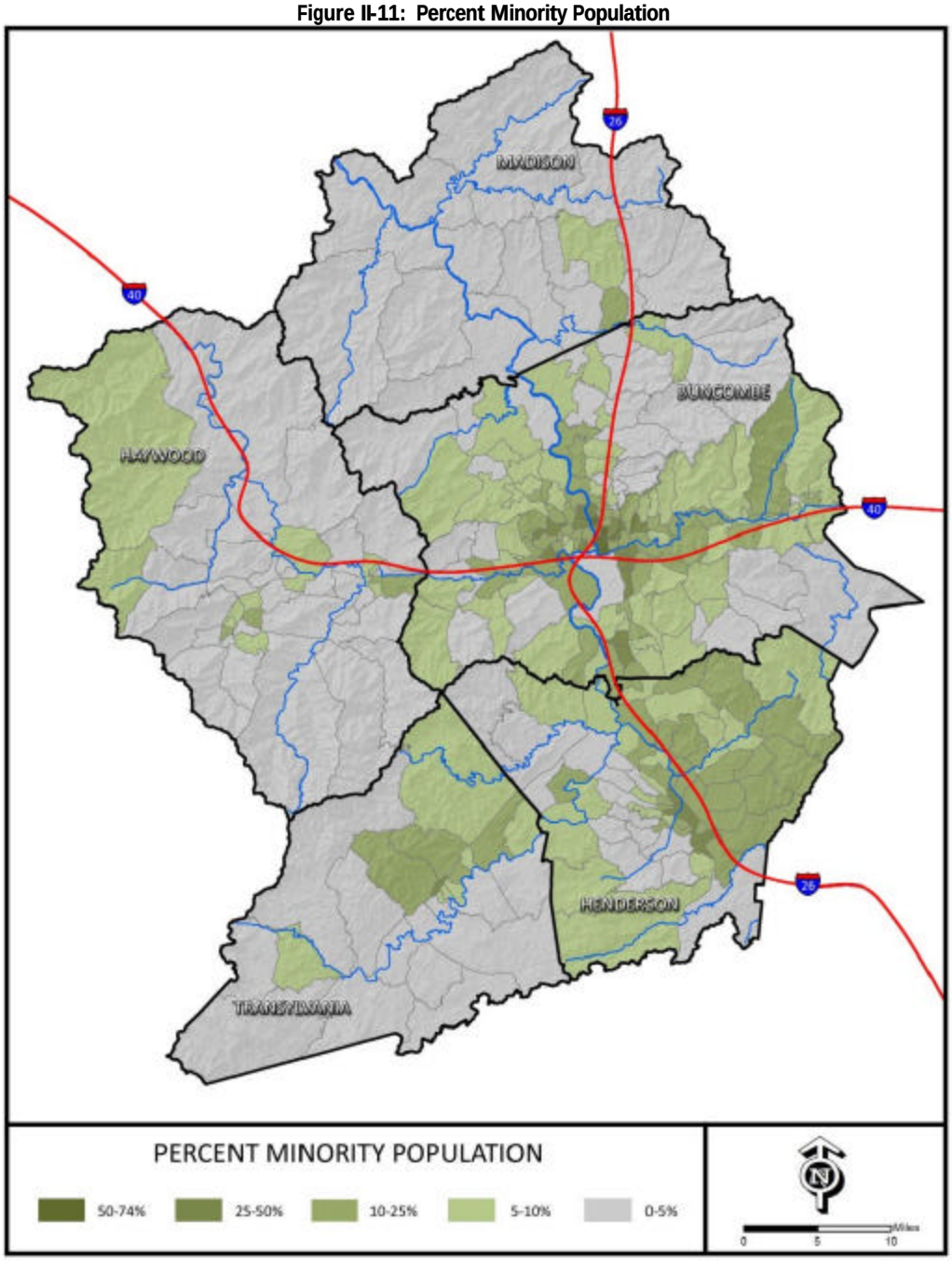


Figure II-12: City of Asheville Percent Minority Population

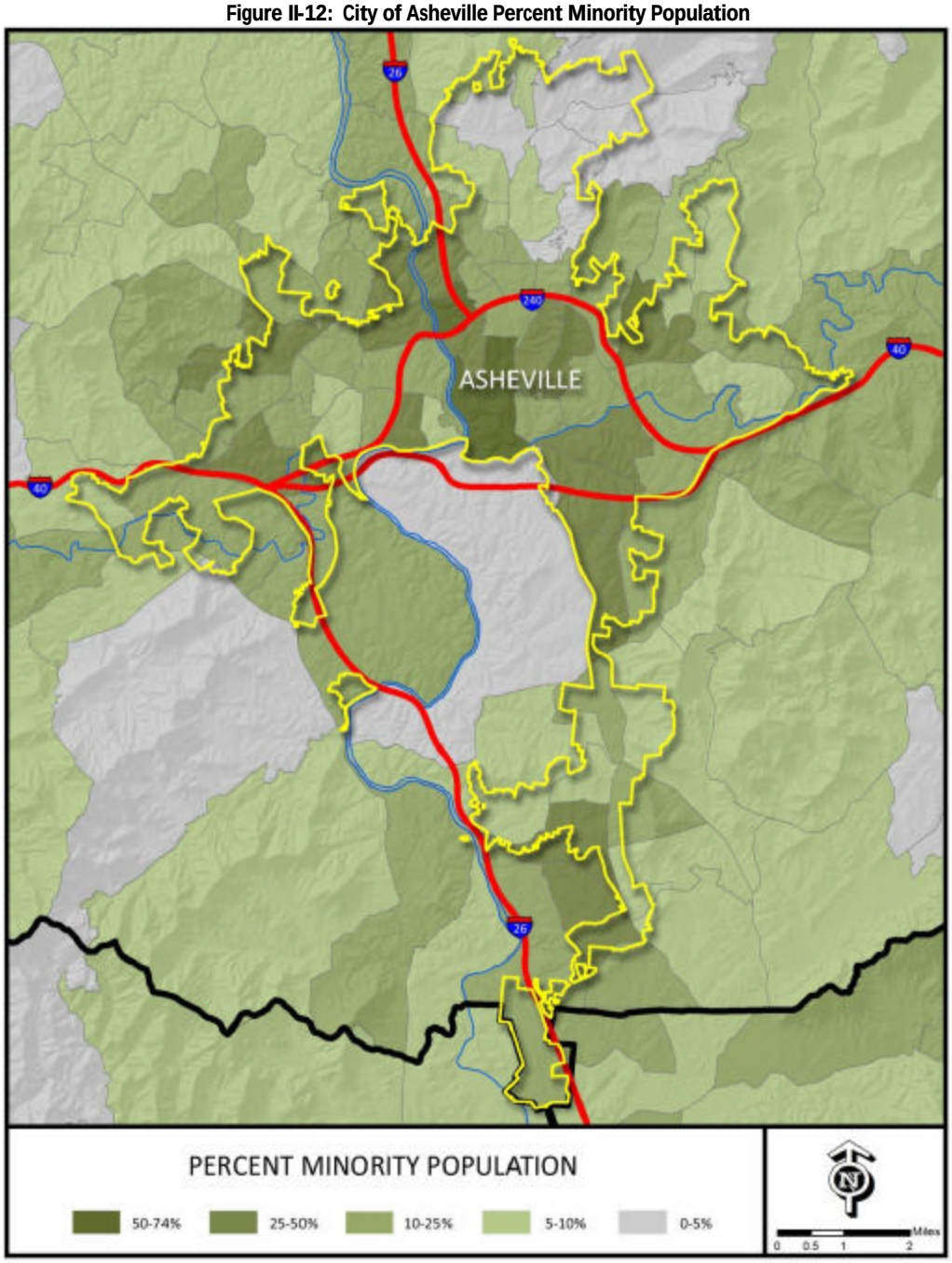


Figure II-13: City of Hendersonville Percent Minority Population

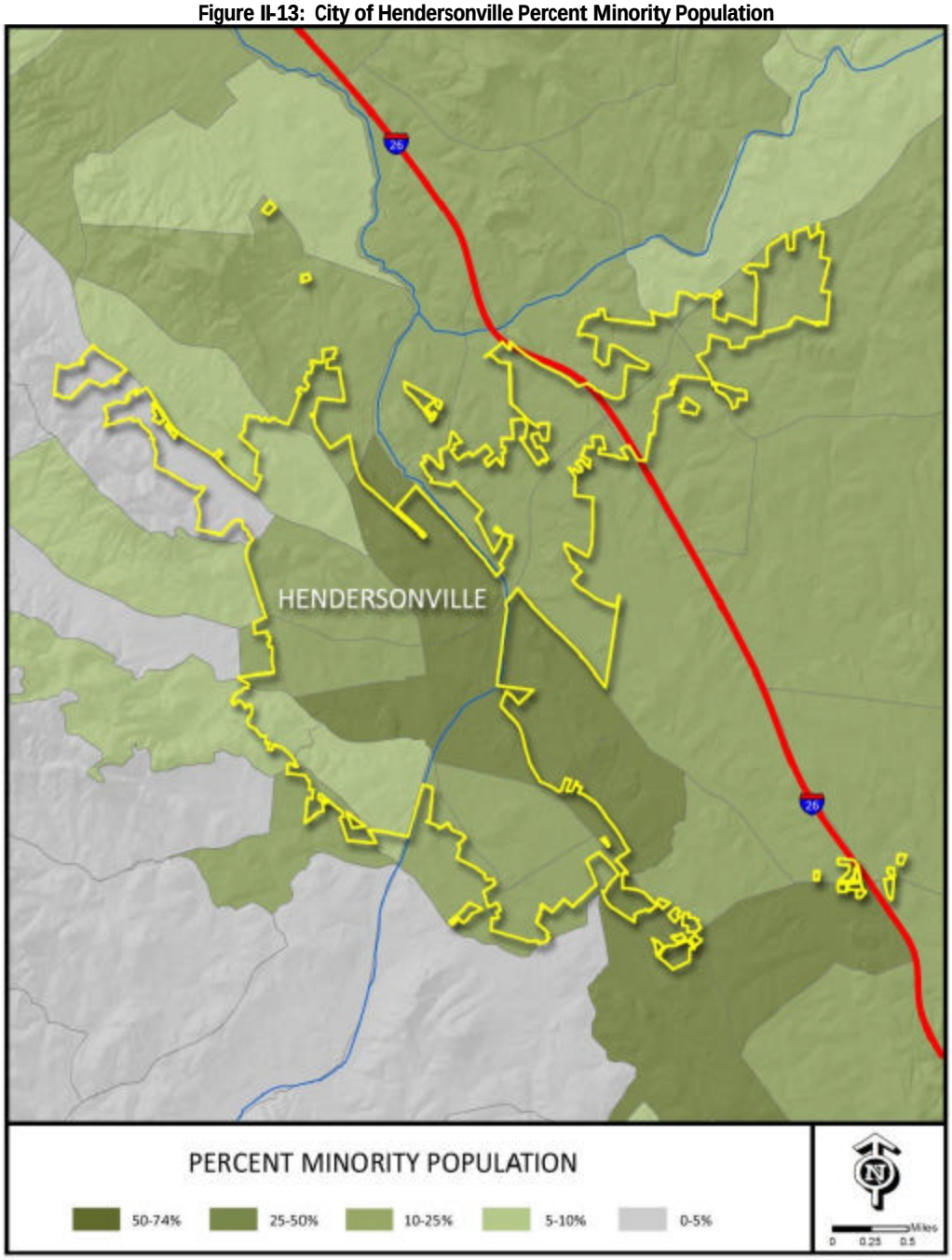
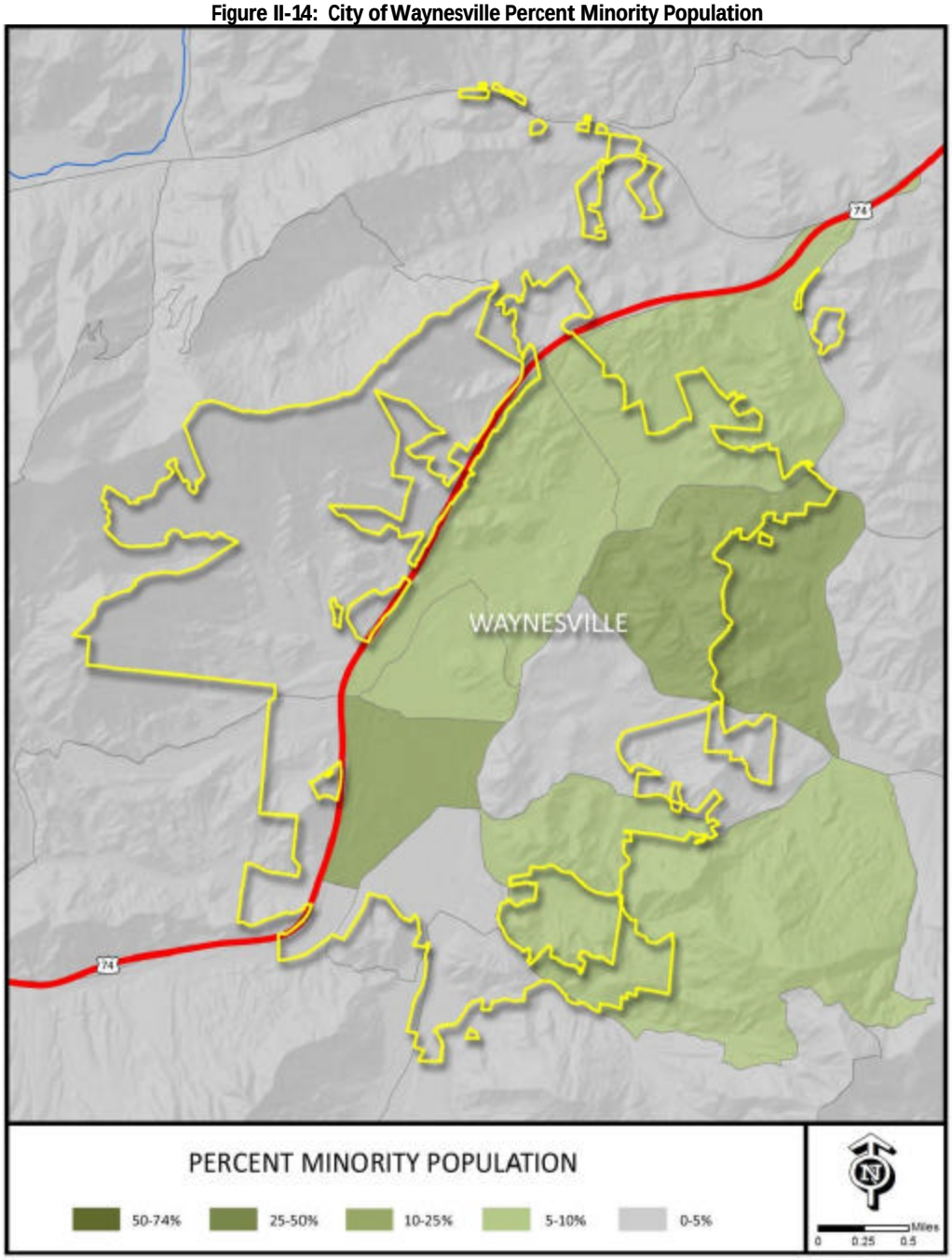


Figure II-14: City of Waynesville Percent Minority Population



identified as a racial minority. In the region as a whole, over 36% of the block groups have minority populations of at least 10%, while over 65% have minority populations of greater than 5%.

The table shown in Figure II-15 below demonstrates the distribution of the population in the five county region that is identified as being of Hispanic origin. Residents with this ethnic background comprise over 6% of the population of the region. As a percentage share, Henderson County is home to a significant number of Hispanic residents, who comprise approximately 10% of the county's total population. In terms of absolute numbers of residents, Buncombe County has a larger number of Hispanic residents than any other county in the region, though they account for only 6% of the population there. Combined, Buncombe and Henderson Counties are home to nearly 90% of the region's Hispanic residents.

Figure II-15: Hispanic Origin	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Hispanic	14,254	1,999	10,424	423	964	28,064
Percent Hispanic	5.98%	3.39%	9.77%	2.04%	2.91%	6.13%

The map in Figure II-16 shows how concentrations of Hispanic residents are distributed throughout the region at the block group level. Two distinct areas in the region are notable for higher concentrations of Hispanic residents as compared to the region as a whole. The first of these is a crescent extending from the western margins of the Asheville urban area north along the urban fringe toward Woodfin, and the second is the entire eastern portion of Henderson County, extending from the eastern margins of the Hendersonville and Flat Rock urban areas eastward toward the county boundary. Interestingly, the block group with the highest percentage of its residents identified as being of Hispanic origin is located outside of an incorporated municipality. The particular block group in question is located on the eastern edge of the Hendersonville city limits, and has over 40% of its residents identified as being of Hispanic origin. This is a pattern that repeats itself throughout the region, with residents of this particular ethnic group residing primarily in unincorporated areas in the region. Of the block groups with the highest percentage shares of persons of Hispanic origin residing in them, all of the top 25 are located within Buncombe and Henderson Counties, with the majority of them located entirely, or at least partially, outside of the corporate limits of a municipality. Approximately 6% of the block groups in the region have concentrations of Hispanic residents that are greater than 20% of the population, while more than 16% of the block groups have concentrations of Hispanic residents that are greater than 10% of the population, and over 30% of the block groups in the region have Hispanic populations that are equal to or exceed the percentage share of the population for that ethnic group in the region as a whole.

Age Profile

The table shown in Figure II-20 details the age distribution of the region's population, which is divided into the general classifications of children (under the age of 18), the workforce (age 18-64) and the elderly (over the age of 65). The two more urbanized counties in the region, Buncombe and Henderson, have the highest percentages of children in their populations, with slightly over 20% of their residents under the age of 18 in 2010, which is close to the composition of the population in this age group in the region as a whole. Transylvania had the smallest percentage of its population under the age of 18, with less than 18% of its population in this age group. In addition to Buncombe County having the largest share of its population in the

Figure II-16: Percent Hispanic Population

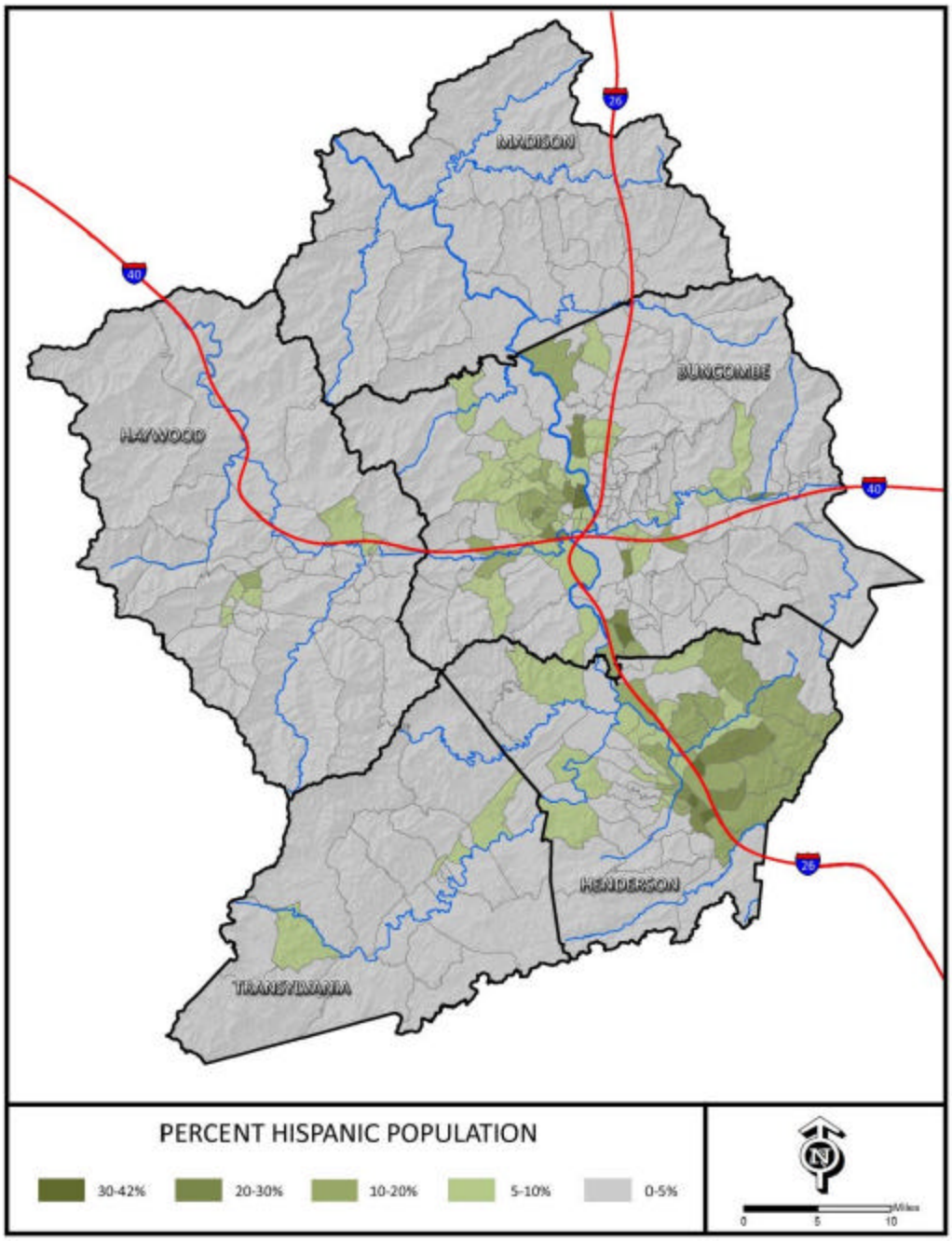


Figure II-17: City of Asheville Percent Hispanic Population

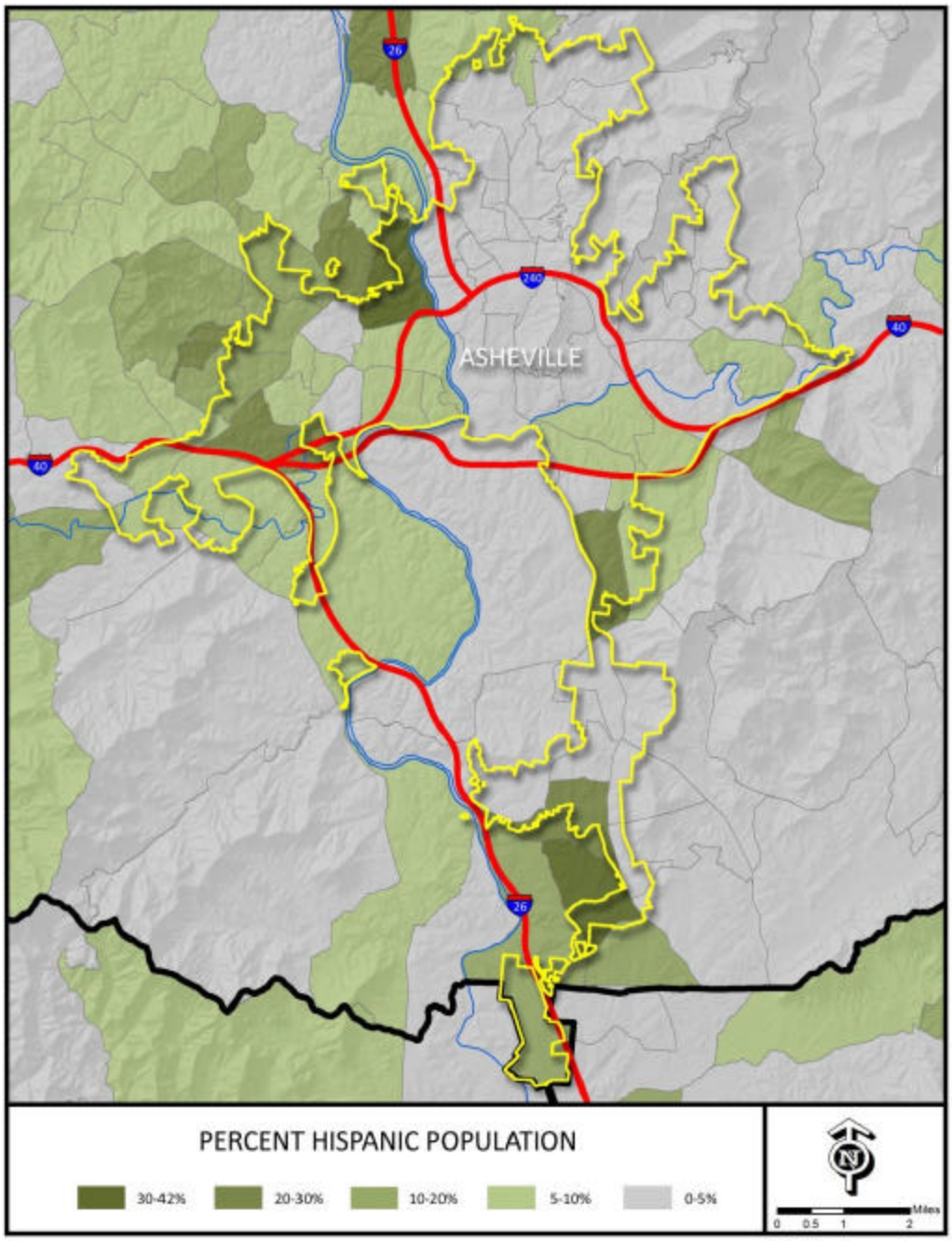


Figure II-18: City of Hendersonville Percent Hispanic Population

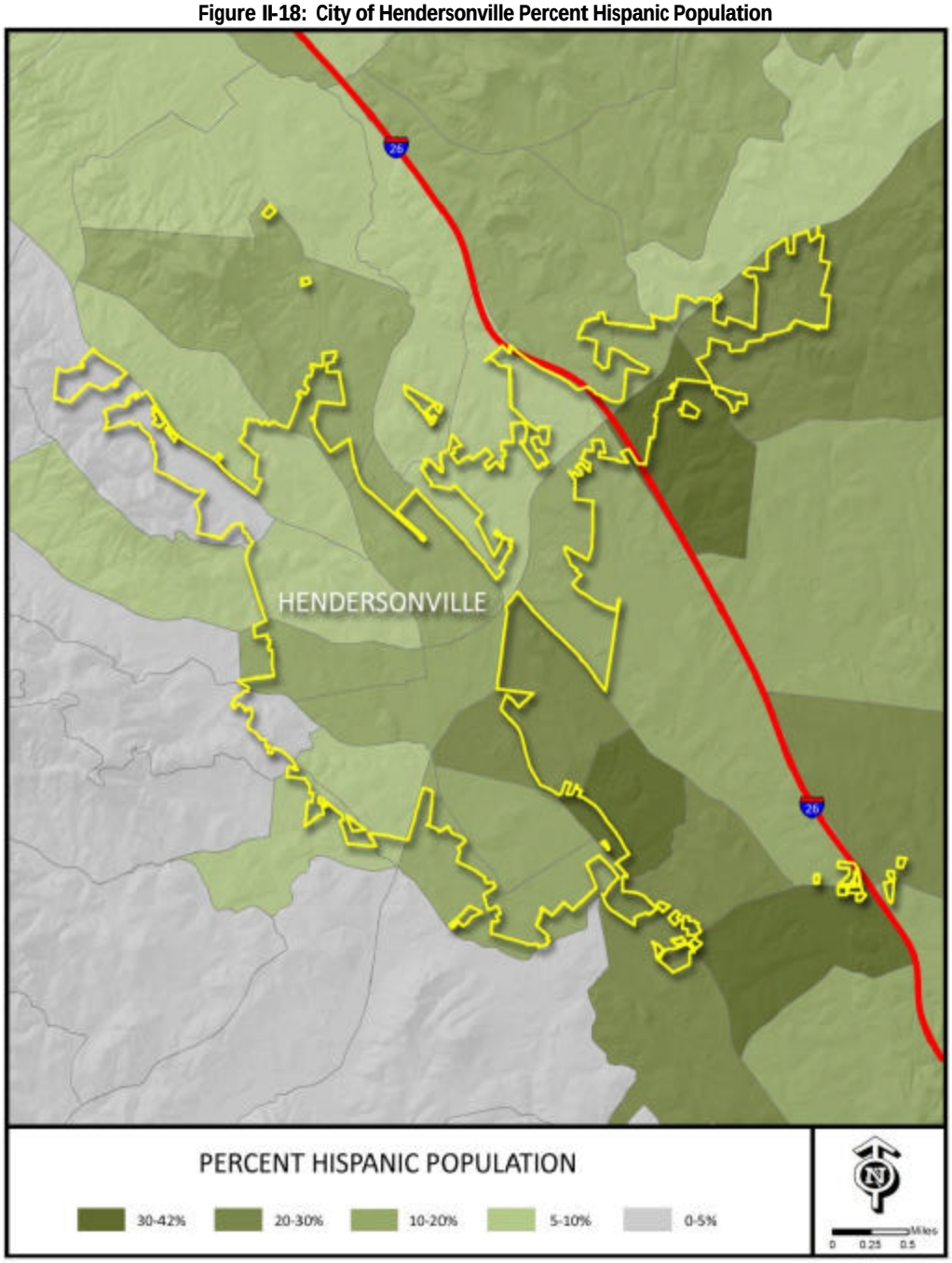
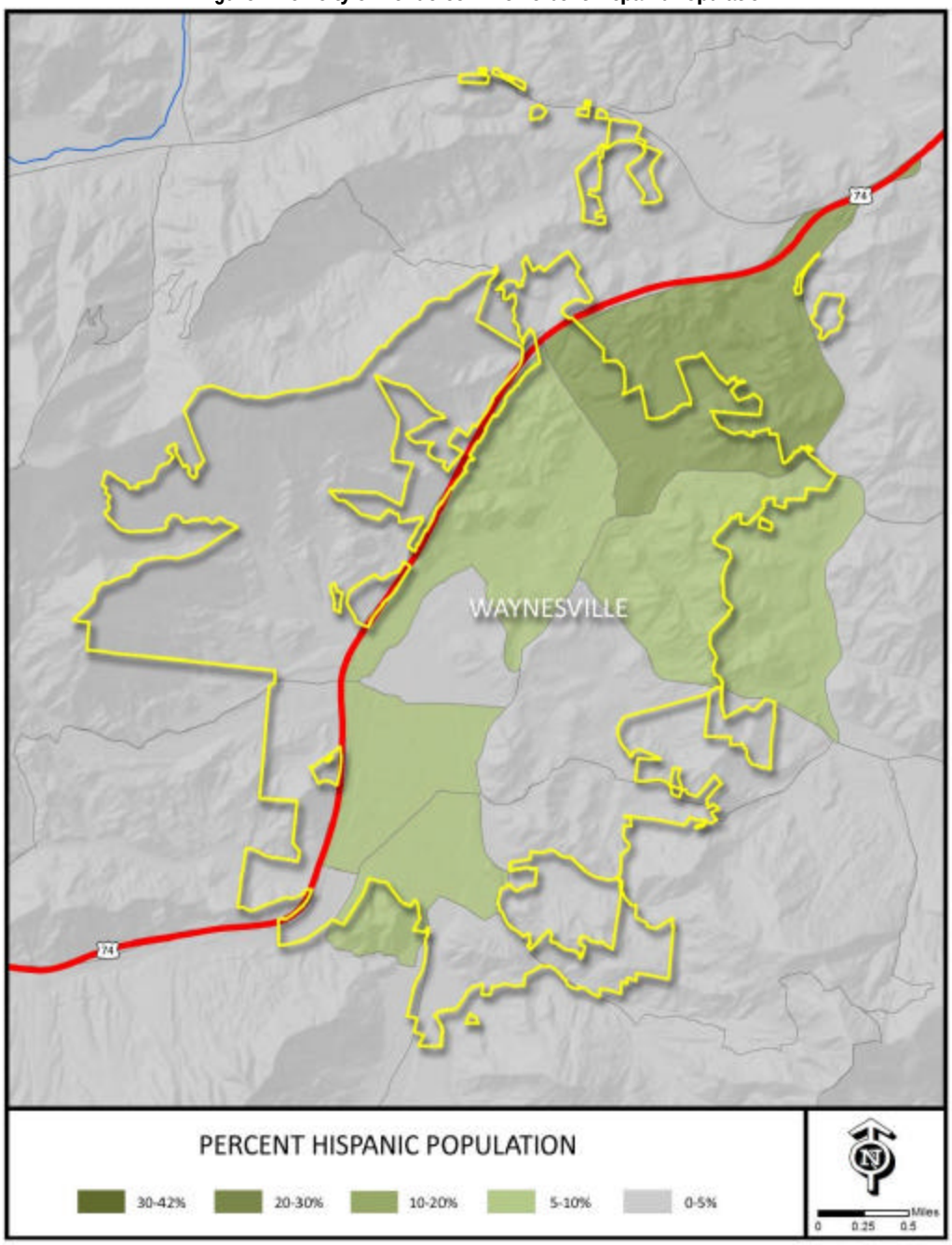


Figure II-19: City of Hendersonville Percent Hispanic Population



youngest age group, it also has over 50% of the young residents in the entire five county region within its borders. Elderly residents comprise approximately 19% of the population of the region. Of the five counties in the region, Buncombe County has the lowest percentage of elderly residents with about 16% of its total population in this age group, while Transylvania has the largest share of its population in this age group with nearly 26% of its residents being over the age of 65. Despite the fact that elderly residents make up such a small share of Buncombe County's entire population, the number of elderly residents in that county account for nearly 44% of all elderly residents in the entire region. With regard to the portion of the population in the "workforce" age group, both Buncombe and Madison Counties have greater shares of their populations in this age group than the region as a whole (though only slightly higher), while Transylvania County has the lowest share of its population in this age group. The median age of the population in each county, as shown in the table in Figure II-8, ranges from a low of 40.6 years in Buncombe County, which is consistent with its small share of elderly residents and high share of younger residents, to a high of 48.8 years in Transylvania County, which has a population profile that is the inverse of that in Buncombe County.

Figure II-20: Age Distribution	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Under 18 Years	48,840	11,535	21,959	4,092	5,832	92,258
Percent Under 18	20.49%	19.54%	20.57%	19.71%	17.62%	20.15%
18-64 Years	151,382	35,085	60,916	13,006	18,719	279,108
Percent 18-64 Years	63.52%	59.43%	57.07%	62.64%	56.57%	60.95%
65 Years and Over	38,096	12,416	23,865	3,666	8,539	86582
Percent 65 Years and Over	15.99%	21.03%	22.36%	17.66%	25.81%	18.91%
Median Age	40.6	45.6	45.4	43.3	48.8	-

Household and Family Profile

The table in Figure II-21 on the following page provides detailed information regarding households and families within the region. At the time that this data was collected, family households (those containing two or more related persons) comprised over 60% of all of the households within the region. Of the family households in the region, slightly more than 40% had children living at home, with the highest percentage of families with children found in Buncombe County, with over 44%, while the lowest percentage was found in Transylvania County with 34%. In addition to having the highest percentage of families with children in the region, Buncombe County is also home to over half of the families with children in the entire region. Of the families that had at least one child living at home approximately 10% were headed by a single female parent. Buncombe County also had the largest share (nearly 12%) of its families with children headed by a single female parent while Transylvania County had the lowest share (close to 8%) of its families with children headed by a single female parent. The average size of households in the region ranged from a high of 2.32 residents per household in Henderson and Madison Counties to a low of 2.22 residents per household in Transylvania County. Average family sizes ranged 2.86 members per family in Buncombe County to a low of 2.7 members per family in Transylvania County.

Figure II-21: Household and Family Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Households	100,412	25,563	45,448	8,494	14,394	194,311
Family Households	61,037	17,050	30,313	5,756	9,518	123,674
Families With Children	27,069	6,644	11,916	2,300	3,241	51,170
Percent Families With Children	44.35%	38.97%	39.31%	39.96%	34.05%	26.33%
Single Female Parent Families	7,228	1,631	2,538	507	795	12,699
Percent Single Female Parent Families	11.84%	9.57%	8.37%	8.81%	8.35%	10.27%
Average Family Size	2.86	2.76	2.82	2.80	2.70	-
Average Household Size	2.30	2.28	2.32	2.32	2.22	-

C. Income Data

For 2010, the US Department of Housing and Urban Development established an average median family income (AMFI) of $55,400 for the Asheville metropolitan region that is used for the purpose of establishing a baseline level for determining low to moderate income (LMI) status for families and evaluating eligibility for Federal funding for certain grant programs and other types of assistance. The table shown in Figure II-22 contains information related to individual, family and household incomes, as well as poverty rates in the region. As this data shows, there is a good bit of variance in median family incomes throughout the region, from a high of $56,550 in Henderson County to a low of $48,739 in Madison County, a difference of nearly $8,000. Median household incomes in the region are generally $11-12,000 lower than the median family income, with the notable exception of Transylvania County where the median household income was over $14,000 lower than the median family income. Per capita incomes in the region show a similar variance throughout the region as is seen in the median family income data, ranging from a high of $26,209 in Buncombe County to a low of $18,717 in Madison County, a difference of about $7,500 between the two counties at either end of the income spectrum. The regional poverty rate was reported at approximately 13.5% of the population. Rates of poverty in the individual counties in the region range from a high of nearly 17% in Madison County, to 12.7% in Haywood and Henderson Counties.

Figure II-22: Income Data	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Median Family Income	$55,394	$51,473	$56,550	$48,739	$52,741	-
Median Household Income	$43,750	$39,676	$44,899	$37,500	$38,446	-
Per Capita Income	$26,209	$23,514	$25,312	$18,717	$23,740	-
Poverty Rate	13.70%	12.70%	12.10%	16.90%	15.60%	13.50%

The map shown in Figure II-23 on the following page demonstrates the block group level distribution of median family incomes in the region in relation to the AMFI levels set forth by HUD. As the map demonstrates, the areas with the highest incomes are typically suburban or rural areas, particularly surrounding Asheville and Hendersonville, both of which have lower income levels in their core areas as compared to their suburban fringes. The most significant cluster of lower income areas is centered near the core of Asheville, and Henderson County presents the greatest contrast within a county given the great disparity in income between the eastern and western portions of the county, excluding the core of the City of Hendersonville.

Figure II-23: Percent of Regional Median Family Income

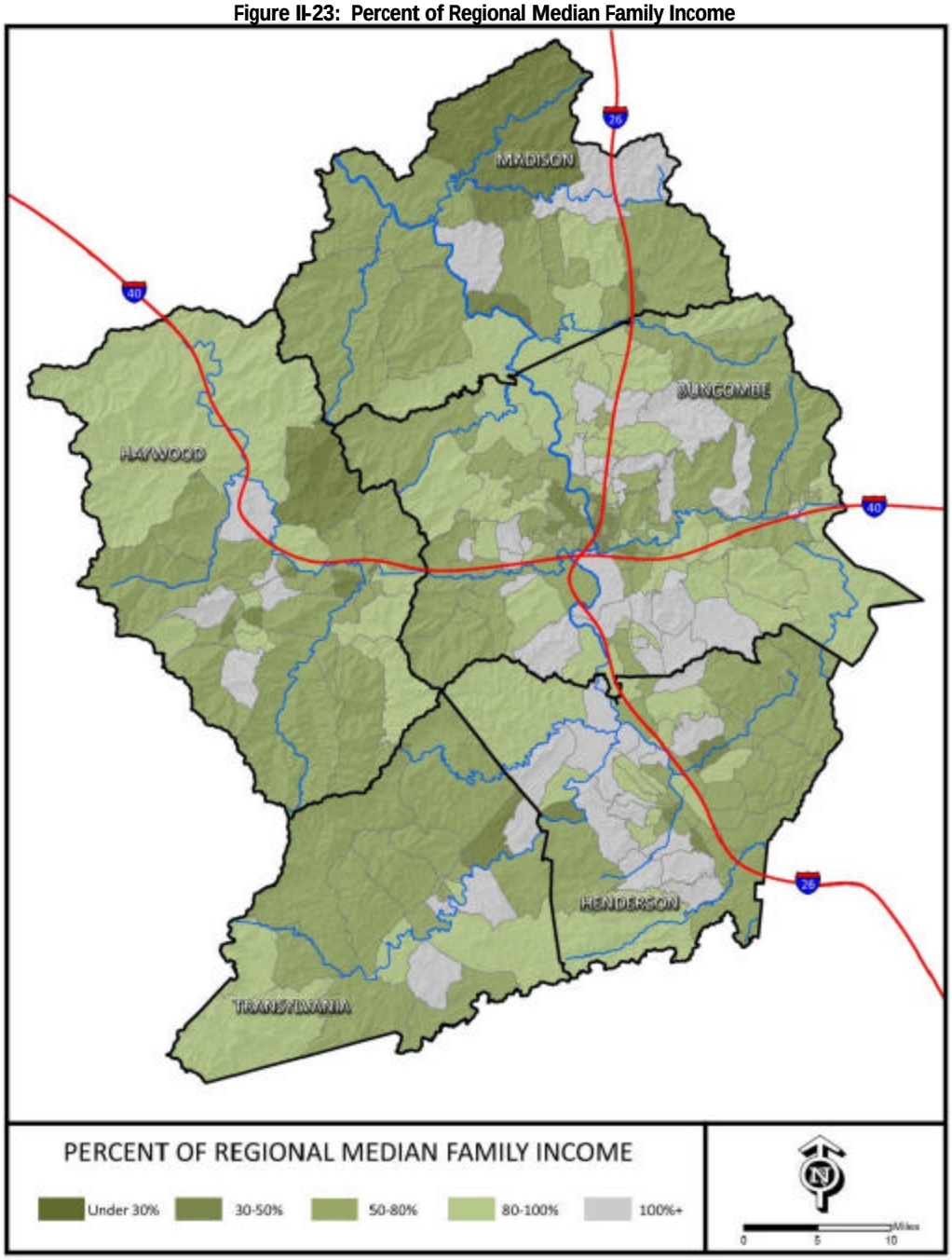


Figure II-24: City of Asheville Percent of Regional Median Family Income

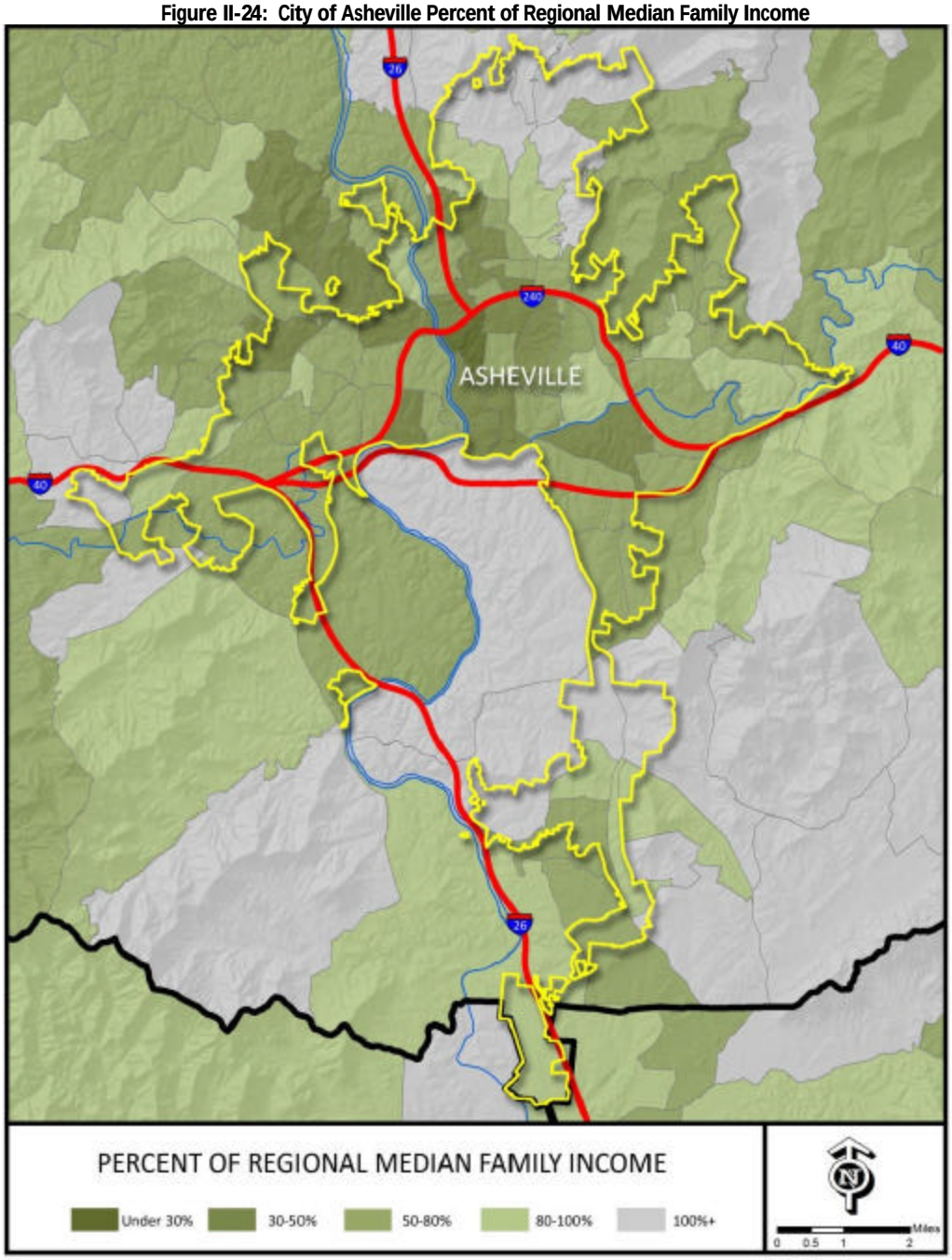


Figure II-25: City of Hendersonville Percent of Regional Median Family Income

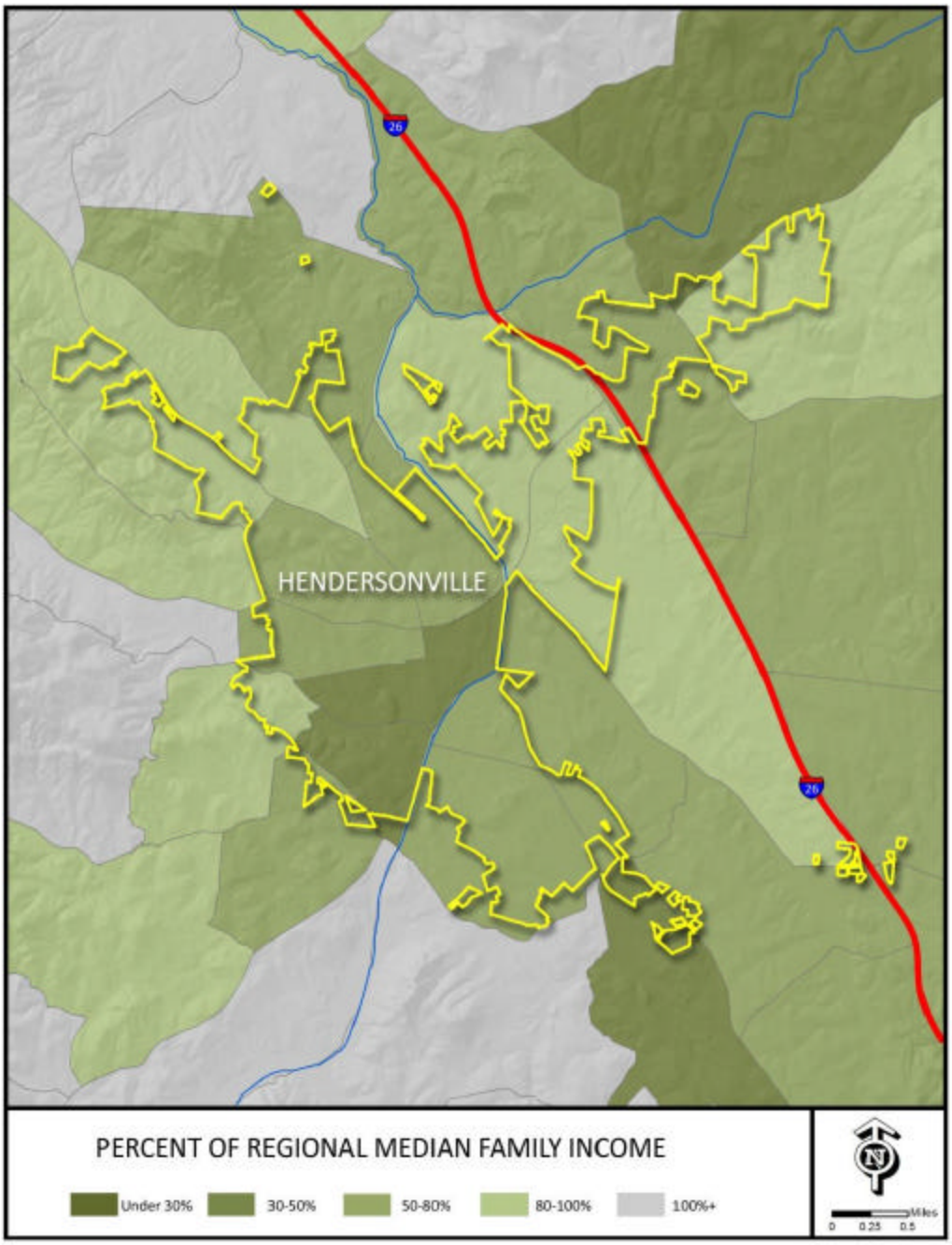
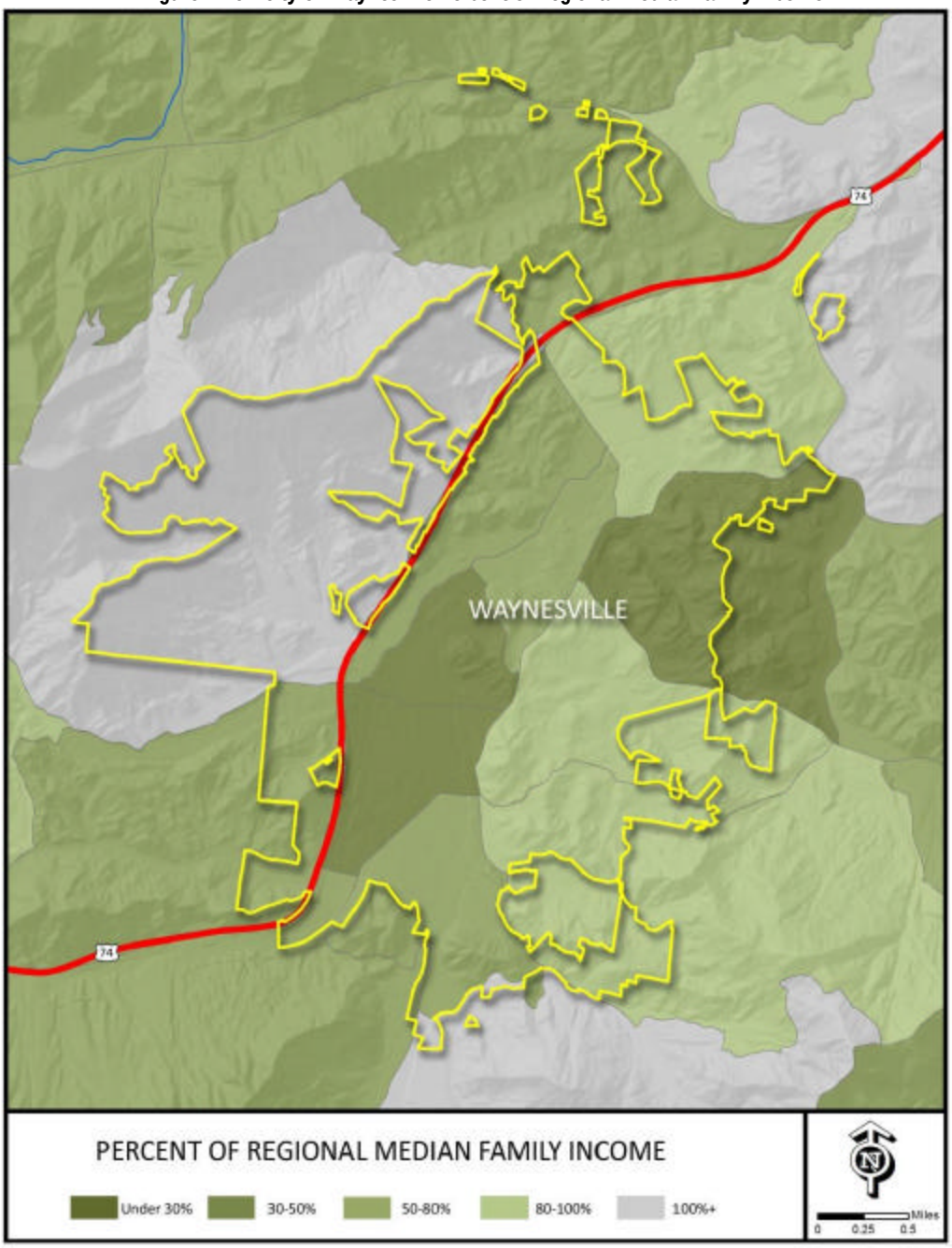


Figure II-26: City of Waynesville Percent of Regional Median Family Income



D. Housing Profile

The table shown in Figure II-27 below includes data related to the housing stock in the five county region. In 2010, there were 232,800 housing units in the region, with a regional occupancy rate of about 83.5% and a regional vacancy rate of approximately 16.5%. At the regional level, there are approximately 96 housing units per square mile and approximately 0.51 housing units per capita. As expected, Buncombe County has the largest number of housing units in the region, accounting for almost 49% of the entire regional housing stock. Buncombe County also has both the highest housing density, with approximately 172 housing units per square mile, while also having the lowest level of housing units per capita with 0.48 housing units per resident. Madison County has the lowest housing density with only 23.5 housing units per square mile and Haywood County has the highest level of housing units per capita with 0.59 housing units per resident. Buncombe County has the highest rate of occupied housing units in the region, with over 88% of the dwelling units in the county occupied. Haywood and Transylvania Counties have the lowest rates of occupancy / highest rates of vacancy in the region with an occupancy rate of only 73% in Haywood County and an occupancy rate of 75% in Transylvania County, which is likely related to the large number of second/vacation homes in those counties as compared to the region as a whole.

Figure II-27: Housing Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Housing Units	113,365	34,954	54,710	10,608	19,163	232,800
Regional Housing Share	48.70%	15.01%	23.50%	4.56%	8.23%	100.00%
Occupied Housing Units	100,412	25,563	45,448	8,494	14,394	194,311
Percent Occupied	88.57%	73.13%	83.07%	80.07%	75.11%	83.47%
Vacant Housing Units	12,953	9,391	9,262	2,114	4,769	38,489
Percent Vacant	11.43%	26.87%	16.93%	19.93%	24.89%	16.53%
Housing Density / Sq. Mi.	171.9	63.0	145.9	23.5	50.4	96.1
Housing Units Per Capita	0.48	0.59	0.51	0.51	0.58	0.51

The maps on the following pages demonstrate the spatial distribution of characteristics related to the regional housing stock. The first map, shown in Figure II-28, demonstrates the regional variations in housing density. Generally, housing density in the region follows a pattern that is very similar to the regional population distribution. The major exceptions, however, are seen in the core areas of the region's largest cities, Asheville and Hendersonville, which both exhibit inversely proportional relationships between population density and housing density in their core areas, with higher levels of population density and lower levels of housing density, indicating higher numbers of occupants per housing unit in these areas. Regional housing vacancy rates are shown on the map in Figure II-32. The regional pattern that emerges from this map indicates a trend toward lower vacancy rates in the region's core urban areas, with the rate of vacancy increasing with distance from these core areas toward the rural fringes of the region.

The table shown in Figure II-36 contains data related to home ownership and rental rates, home values and median monthly rents from the five year estimates in the 2009 American Community Survey data release. The overall rate of owner occupied housing in the region is approximately 72%. Owner occupancy rates are over 75% in Haywood, Henderson, Madison and Transylvania Counties, while Buncombe County pulls down the

Figure II-28: Housing Units Per Square Mile

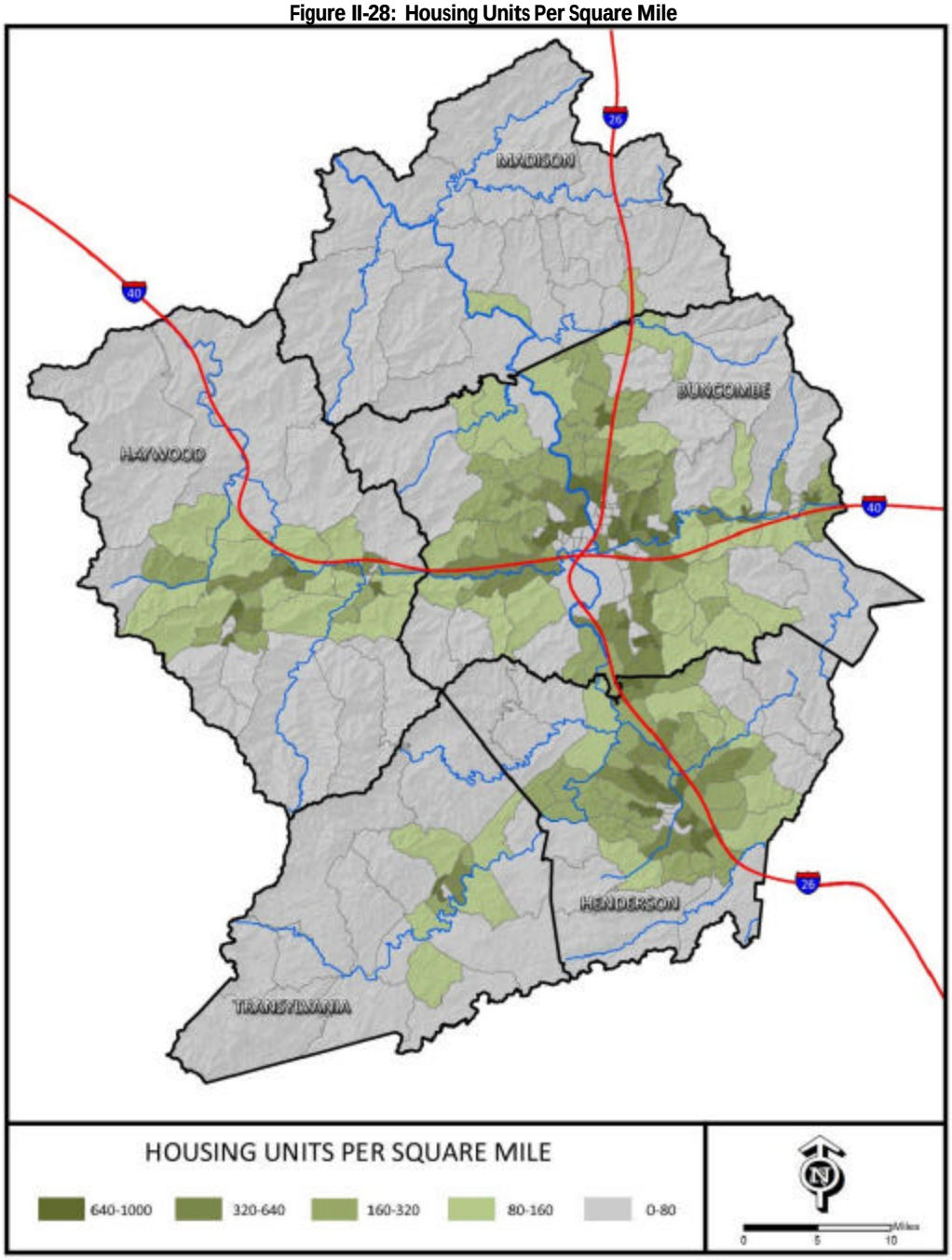


Figure II-29: City of Asheville Housing Units Per Square Mile

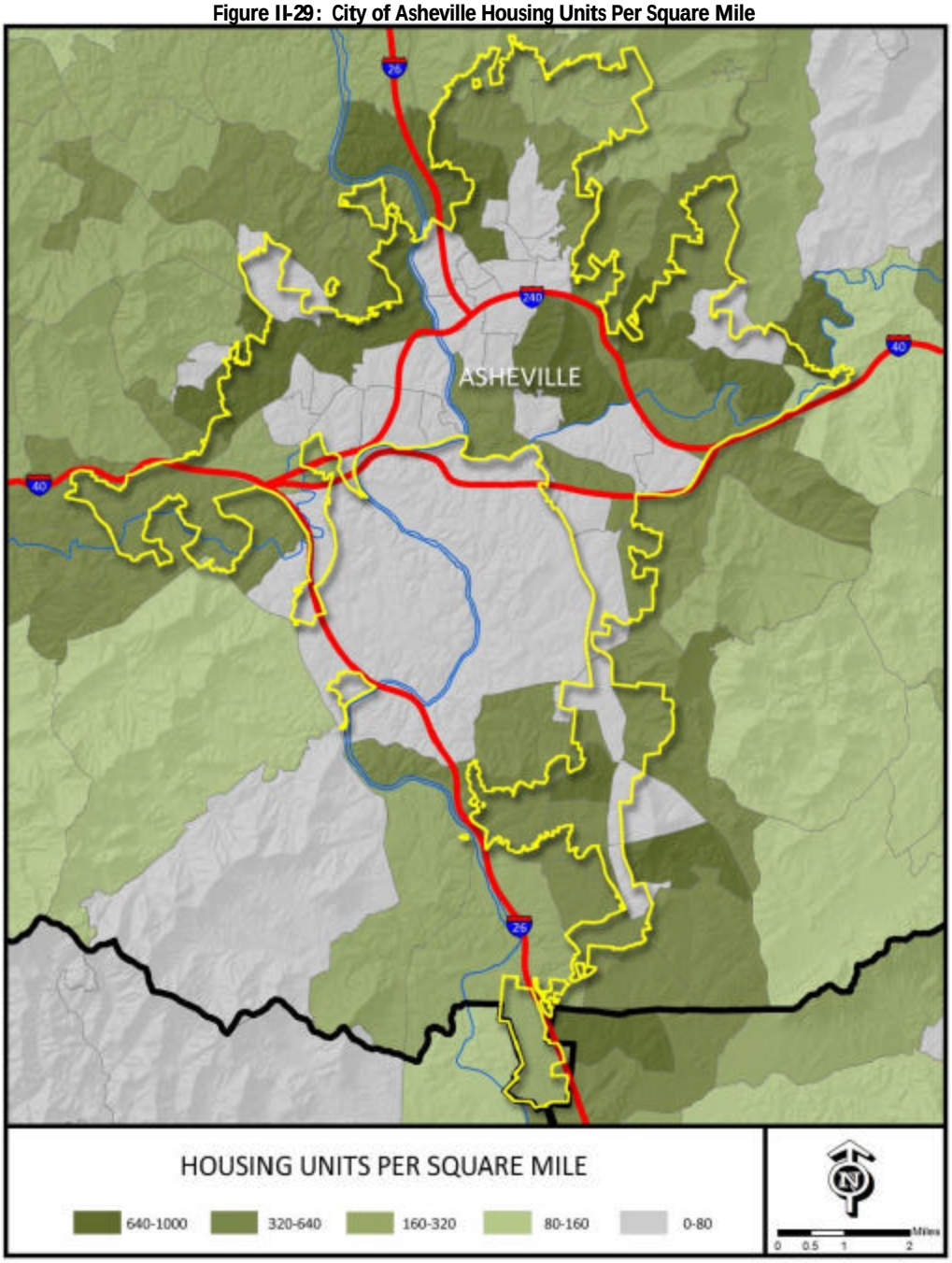


Figure II-30: City of Hendersonville Housing Units Per Square Mile

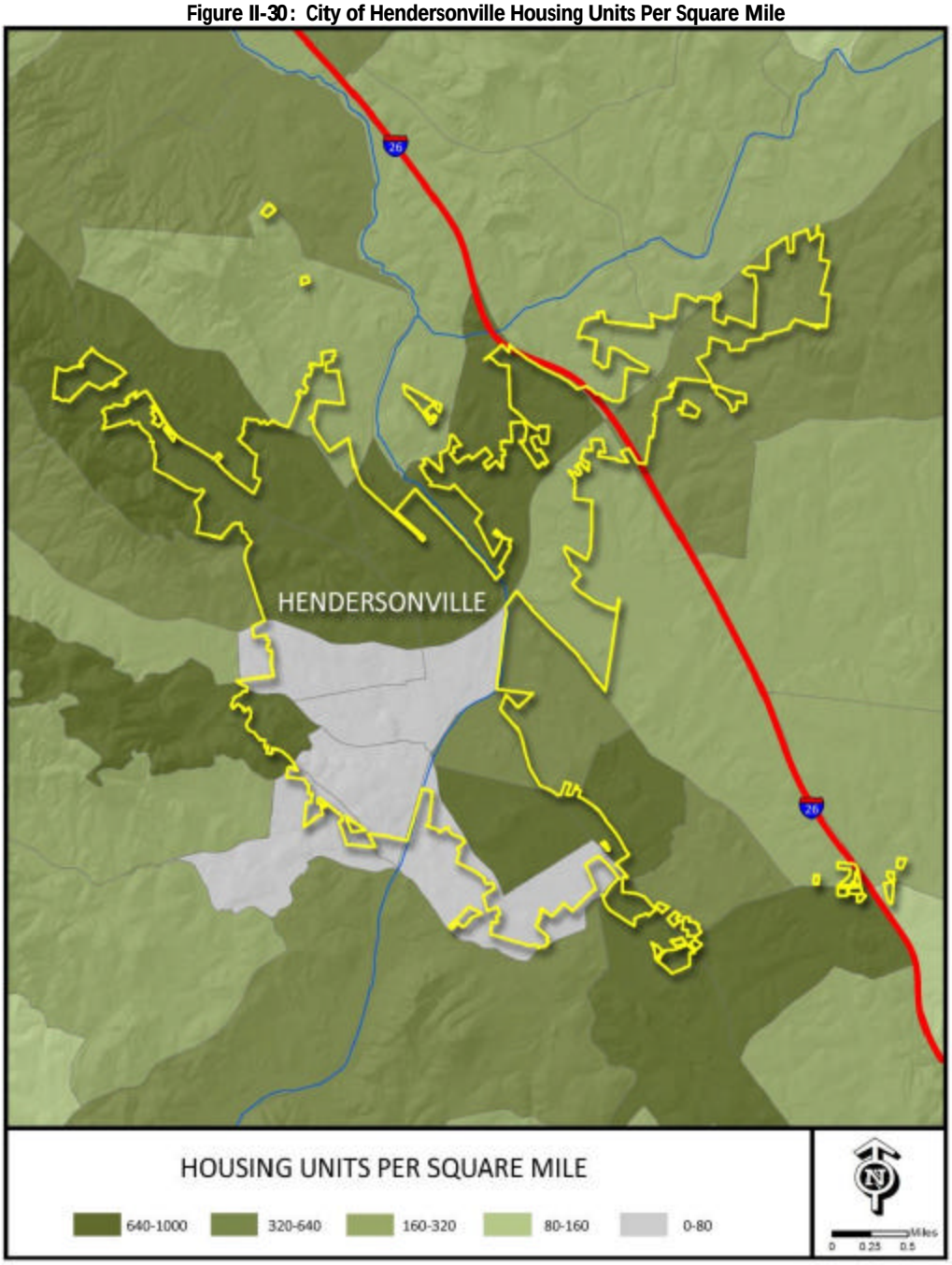


Figure II-31: City of Waynesville Housing Units Per Square Mile

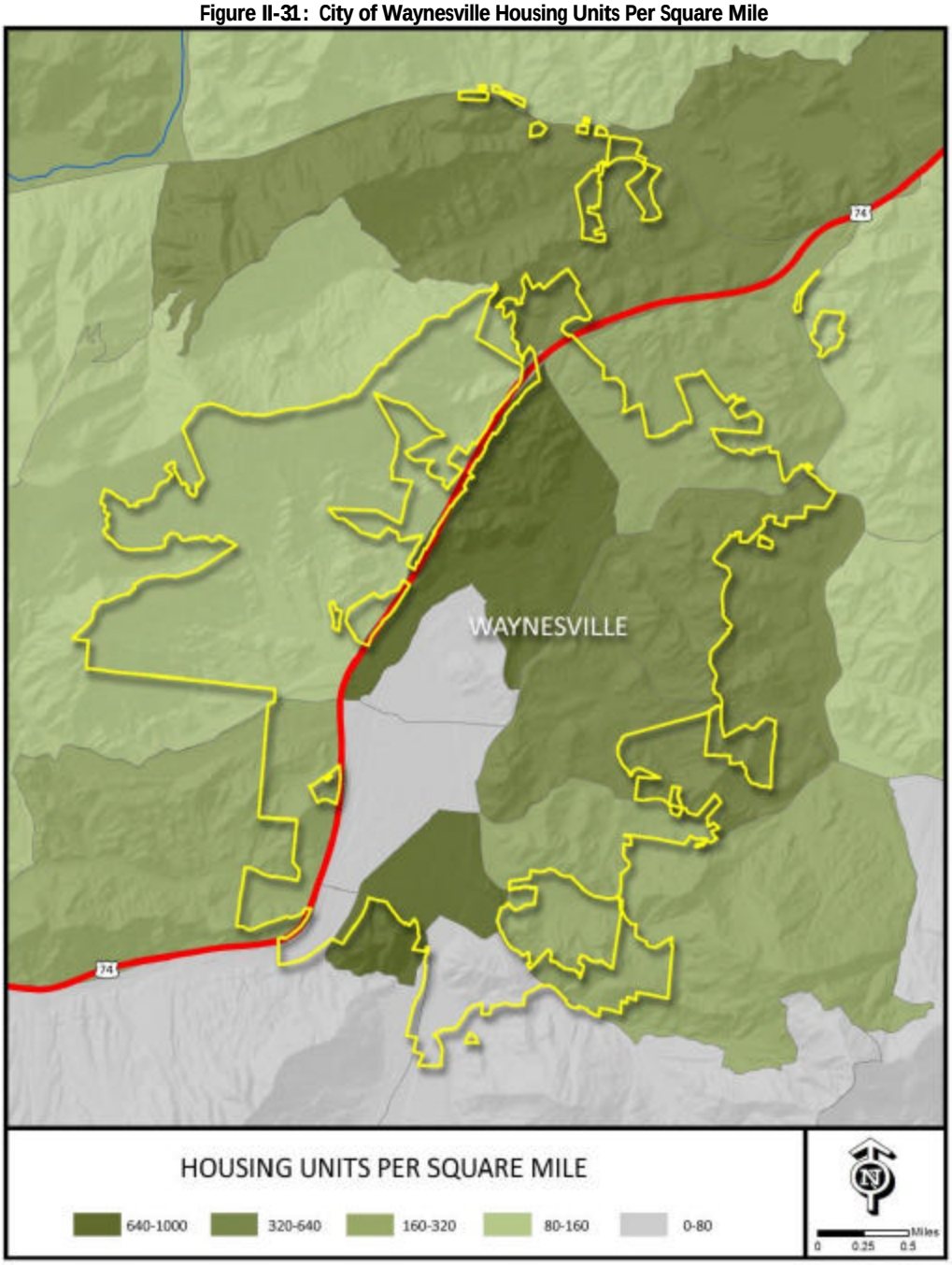


Figure II-32: Housing Vacancy Rates

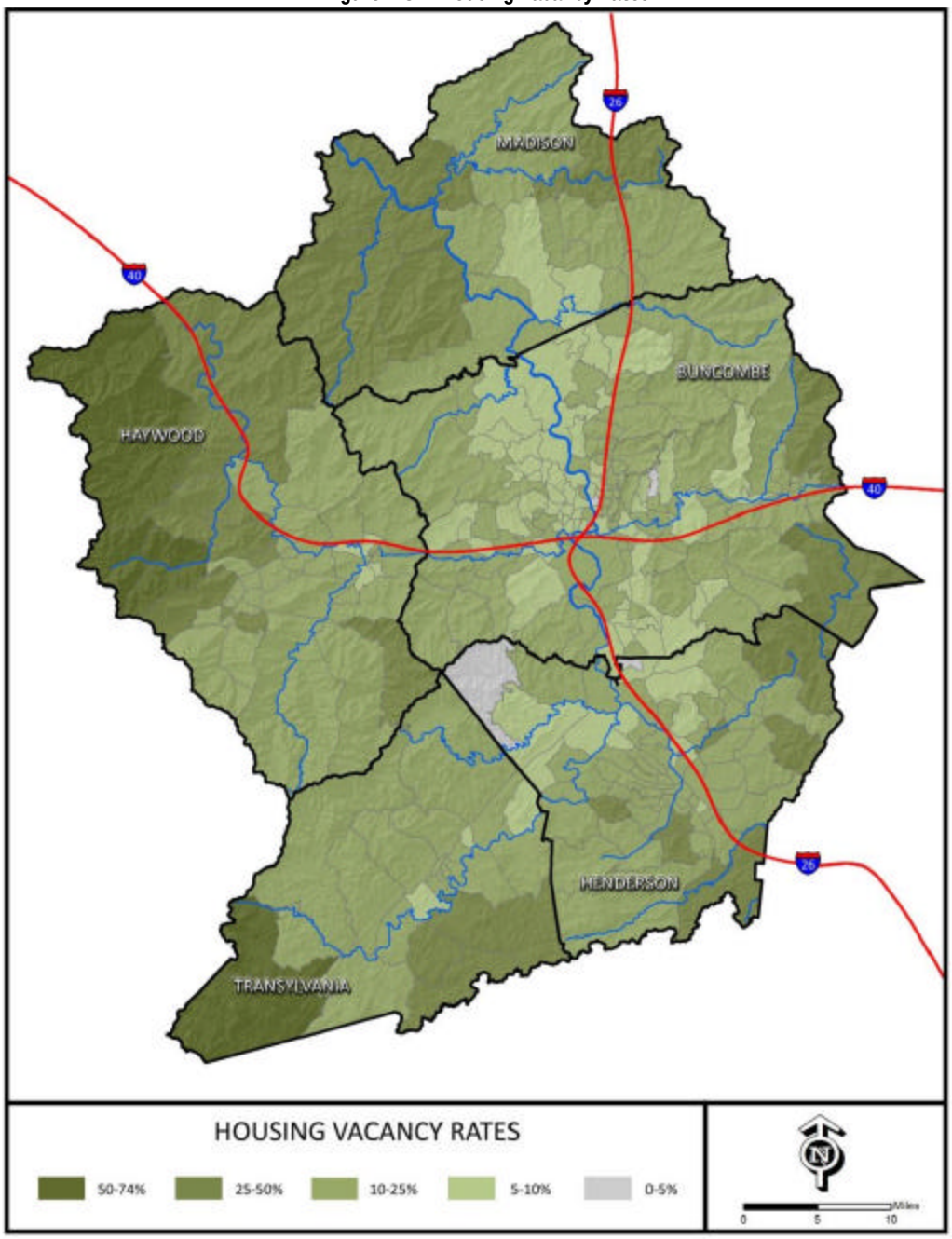


Figure II-33: City of Asheville Housing Vacancy Rates

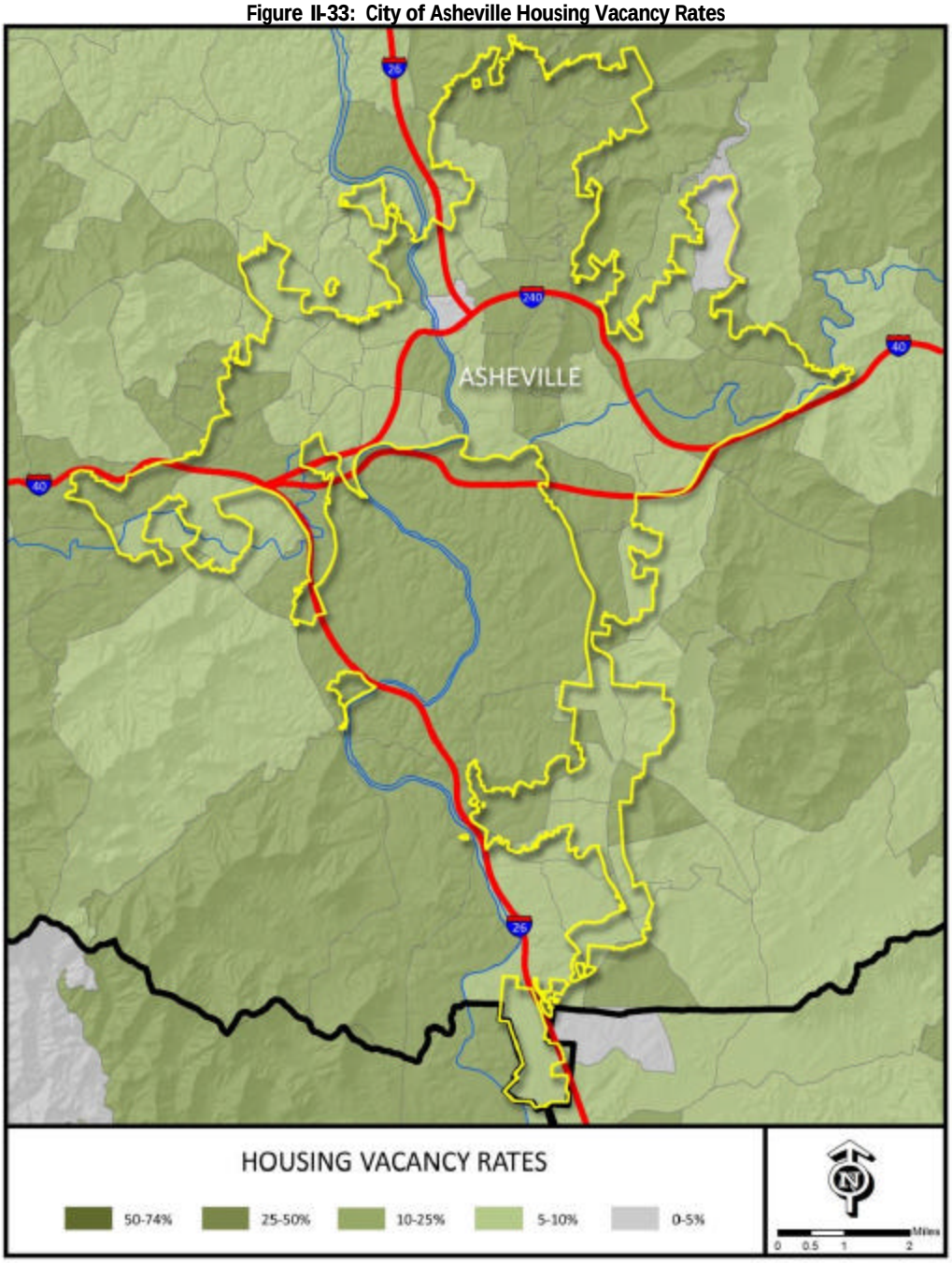


Figure II-34: City of Hendersonville Housing Vacancy Rates

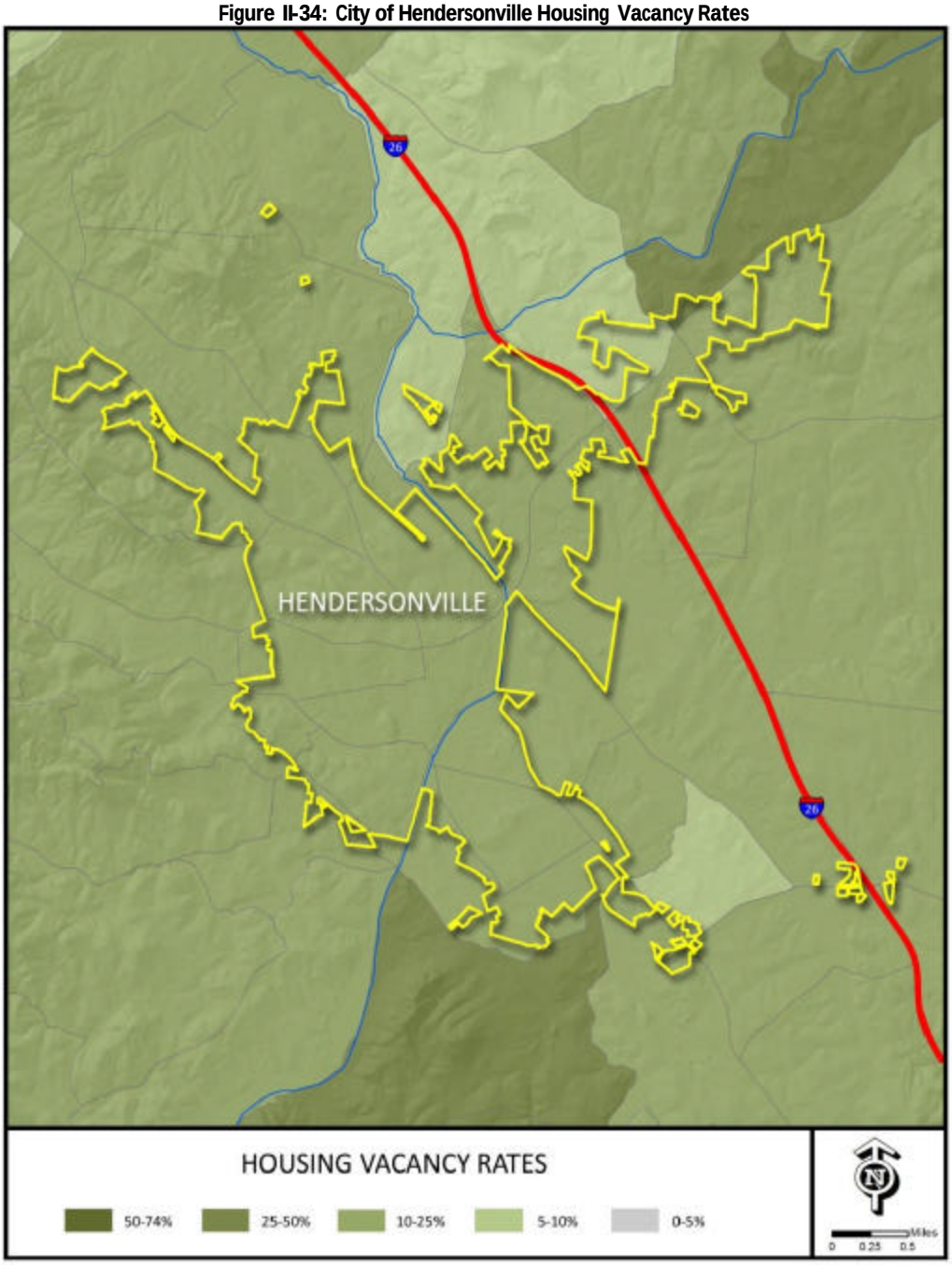
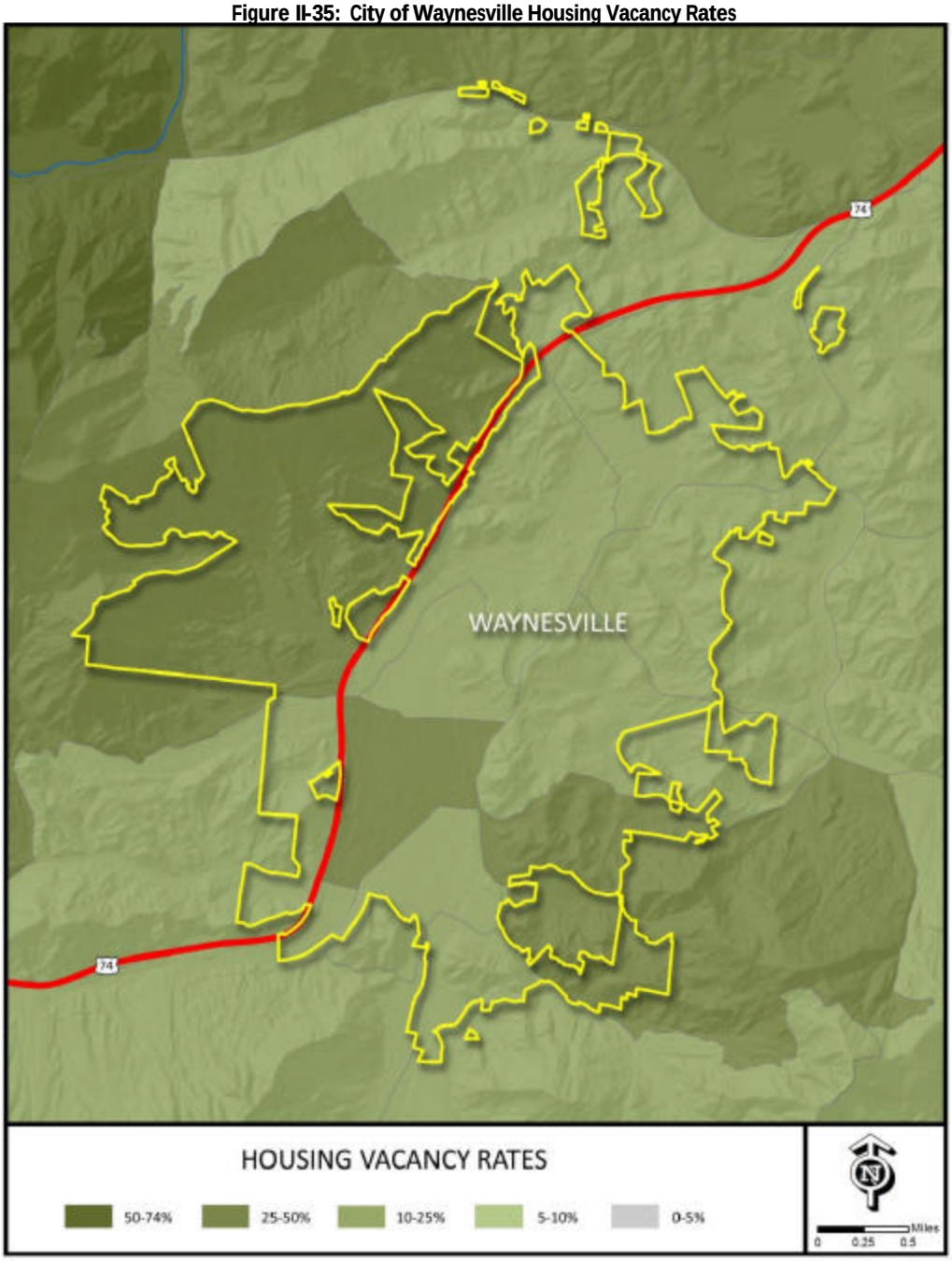


Figure II-35: City of Waynesville Housing Vacancy Rates



overall rate of owner occupancy in the region with a rate of just under 68%. The rate of renter occupied housing units is inversely proportional to the rate of owner occupancy, meaning that since Buncombe County has the lowest rate of home ownership in the region, it also has the highest rate of renter occupied housing. With regard to the total number of owner and renter occupied homes, Buncombe County has almost 50% of the owner occupied housing units in the region, and almost 60% of the renter occupied housing units in the region. With regard to median home values, Buncombe County has the highest median value in the region at almost $180,000, while Haywood County has the lowest median value at approximately $151,000, a difference of nearly $30,000 between the two counties on either end of the value spectrum. Median monthly gross rental rates are also highest in Buncombe County, with a median monthly rent of $711 ($8,532 per year), while Madison County has the lowest rental cost with a median monthly rent of $583 ($6,996 per year), a difference of approximately $130 per month or over $1,500 per year.

Figure II-36: Housing Tenure and Values	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Owner Occupied	65,536	18,820	32,449	6,115	9,620	132,540
Owner Occupied Percent	67.94%	75.66%	76.67%	75.09%	76.27%	71.87%
Renter Occupied	30,929	6,055	9,873	2,029	2,993	51,879
Renter Occupied Percent	32.06%	24.34%	23.33%	24.91%	23.73%	28.13%
Median Home Value	$179,700	$150,900	$175,400	$152,100	$167,200	-
Median Gross Monthly Rent	$711	$648	$668	$583	$632	-

E. Persons with Disabilities

The table shown in Figure II-37 below includes data related to the percent of population with disabilities in the five county region. In 2010, greater than 23 percent of the population in Madison County was estimated as having a disability with over 50 percent of those persons being older than 65 years of age. Persons with disabilities is defined by persons with hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. The data is based on sample data from surveys. The actual figures may vary considerably from what is reported by the Census Bureau in the American Community Survey.

Figure II-37: Percent of Population with Disabilities	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	14.7%	15.8%	14.2%	23.5%	18.9%	10.4%
Age Under 5 Years	2.2%	0.9%	0.4%	9.4%	NO DATA	1.8%
Age 5-17 Years	6.0%	5.9%	4.7%	9.7%	11.1%	6.2%
Age 18-64 Years	12.2%	12.3%	11.3%	20.6%	15.3%	12.6%
Age 65 Years and Over	38.2%	36.8%	32.9%	50.6%	33.6%	36.6%

III. Fair Housing Legal Status

A. Introduction

Although it is illegal to discriminate against an individual(s) desiring to obtain equal and free access to housing choices regardless of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry, the practice still exists today. Often this discrimination occurs when the applicant does not even realize they may have been discriminated against or where the individual acting in a discriminatory manner does not realize that their actions may constitute fair housing violations.

When conducting an analysis of impediments, one of the primary sources of data to examine discrimination in fair housing is to review the formal complaints, the basis of the complaints, and actions taken to ensure fair housing laws are being upheld. In general, across the region, fair housing discrimination charges are filed through the Department of Housing and Urban Development or with the NC Human Relations Commission. In Buncombe County, however, the Asheville Buncombe Community Relations Council was certified until July of 2011 as substantially equivalent by the US Department of Housing and Urban Development to investigate housing discrimination under federal law; the first local agency in the United States with that designation. HUD has since transferred that authority and open cases to the NCHRC, who now maintains those records and is currently overseeing ten cases that were pending prior to July of 2011. The data from HUD and the NCHRC are covered in detail later in this section.

An additional way to identify potential fair housing discrimination is to conduct a survey of stakeholders. In this section is a review of a stakeholder survey of forty-five individuals that were chosen by the Land-of-Sky Regional Council. The survey results were utilized to help identify barriers that were more anecdotal in nature and to gauge the stakeholders' perceptions of impediments to fair housing throughout the region. The entire survey results are located in Appendix A.

B. Fair Housing Discrimination Findings

The North Carolina Human Relations Commission (NCHRC), housed within the NC Department of Administration, is charged with providing services and programs aimed at improving relations among all residents of the state, while seeking to ensure equal opportunities in the areas of employment, housing, public accommodations, recreation, education, justice and governmental services. One of their chief responsibilities in meeting this goal is enforcing the State of North Carolina's Fair Housing Act. The NCHRC is a full substantial equivalent to the Division of Fair Housing within the United States Department of Housing and Urban Development.

As part of this analysis, after referral by HUD, data was provided by the NCHRC staff for all formal charges filed with HUD and charges filed with the NCHRC by county from 2006 to 2011. The tabled displayed in Figure III-1, displays the charges by county in the following manner:

- Location of the case
- Date Charge Issued
- Case Number and Name of the case
- Basis of Charge (Race, Color, Religion, Sex, National Origin, Handicapping Condition, or Familial Status)

? Outcomes (No Cause Determination, Cause Determination, Successful Conciliation/settlement, Complaint Withdrawn by Complainant after Resolution, or other Administrative Closure).

Figure III-1: NCHRC and HUD Fair Housing Cases

Location	Date	Case	Basis of Charge	Outcomes
Buncombe				
Asheville Asheville	4/29/2008 07/01/2011	NCHRC# 08HO1407 Hensley v. Moss 7 Open Cases	Familial Status Handicapping Condition	Closed 9/3/2009 Complainant failed to cooperate Open Cases – Former ABCRC cases transferred from HUD to NCHRC
Asheville	07/01/2011	4 Open Cases	National Origin, Familial Status and/or Race	Open Cases – Former ABCRC cases transferred from HUD to NCHRC
Haywood				
Maggie Valley	02/21/2006	NCHRC# 06HO1203 Copple v. Stoney Ridge HOA	Handicapping Condition	Closed 8/4/2006 Successful conciliation/Settlement
Henderson				
Hendersonville	10/16/2008	NCHRC# 08HO1465 Fleissner v. Hyde Park Apartment	Sex and Handicapping Condition	Closed 11/24/2008 Complaint withdrawn by complainant after resolution
Hendersonville	8/26/2009	NCHRC# 09HO1534 Lively v. Cloverleaf Mobile Home Park	Handicap	Closed 11/24/2009 Complainant failed to cooperate
Hendersonville	2/26/2010	NCHRC# 10HO1578 Robinson v. Hendersonville Housing Authority	Race and Handicapping Condition	Closed 5/20/2011 No cause determination
Hendersonville	7/22/2010	NCHRC# 10HO1625 Wiggins v. Hendersonville Housing Authority, et al	Race and Handicapping Condition	Closed 12/13/2010 No cause determination
Hendersonville	11/12/2010	NCHRC# 10HO1664 Correa v. Mark White & Associates, et al.	Handicapping Condition	Closed 1/19/2011 Complaint withdrawn by complainant after resolution
East Flat Rock	4/26/2006	NCHRC# 06HO1213 Vashawn v. Parkside Commons	Handicapping Condition	Closed 10/16/2006 Successful conciliation/Settlement
Arden	4/02/2009	NCHRC# 09HO1492 Wilson Jewell v. Sherman (Apple County Realty)	Race	Closed 9/25/2009 Complainant failed to cooperate
Etowah	3/30/2010	NCHRC# 10HO1586 Gilliland v. Gillespie	Race and National Origin	Closed 7/12/2011 Complaint withdrawn by complainant after resolution
Madison				
Mars Hill	11/14/2008	NCHRC# 08HO1468 Rice v. Madison County Housing Authority	Race and Familial Status	Closed 9/24/2010 Complainant failed to cooperate
Transylvania				
Brevard	4/23/2008	NCHRC# 08HO1412 Kitchen & Honeycutt v. Mountain Glen Apartments, et al.	Race and Handicapping Condition	Closed 9/17/2009 No cause determination
Brevard	4/22/2010	NCHRC# 10HO1593 – Jimenez v. Brevard Associates, LP, et al.	Handicapping Condition	Closed 6/24/2010 No cause determination
Rosman	6/30/2010	NCHRC# 10HO1613 – Brice v. Hoyt	Race	Closed 1/25/2011 Complainant failed to cooperate

As the population in the United States, North Carolina, and the study region continues to age, charges of Handicapping Condition basis are becoming more prevalent. Handicapping Condition as a basis for fair housing discrimination was identified in Figure III-1 as the primary basis of complaint from 2006 to 2011,

accounting for two-thirds of the total 25 cases. Race and Familial Status based complaints were also noted multiple times with two cases filed on the basis of National Origin.

With 11 cases currently open in Asheville and their outcomes unknown, the outcomes of the 14 closed cases consisted of 4 with no cause determination, 5 where the complainant failed to cooperate, and 3 that were withdrawn by the complainant upon resolution and 2 that were successfully conciliated.

C. Fair Housing Discrimination Suits

For the period 2006 to 2011, there have not been any formal legal actions resulting in lawsuits. The last major lawsuit, as documented in the previous analysis of impediments was the 1992 Jeffrey Blackwell and the Mental Health Association of North Carolina, Inc. vs. the City of Hendersonville for denying a planned unit development permit to the Mental Health Association. The basis of the charge was the denial of handicapped citizens a residential housing option in a residential neighborhood. The court issued a permanent injunction against the City of Hendersonville.

All recent actions related to fair housing discrimination charges been investigated and resolved through the involvement of HUD, the NCHRC and the ABCRC. Most cases, as noted in the table displayed in Figure III-1, were closed within a six month time period with some extending one or two years. Determinations of outcomes for each of the pending Asheville cases have not been made.

D. Trend Analysis

As represented in Figure III-1, Handicapping Condition as a basis of charge is the primary trend in fair housing discrimination within the region. Most of these charges were closed by resolution with the complainant, or investigators found "no cause determination" was present.

In general, one trend is the observation of a significant decrease in the number of cases and complaints noted in the Buncombe County area since the last Analysis of Impediments study period of 2001 – 2006. In that Analysis, the ABCRC had investigated over 411 housing complaints on the following basis: 192 were race, 100 familial status, 79 sex, 22 disability, 14 national origin, and 4 religion. As noted in the study, there was a high rate of conciliation with 29 being registered with HUD as official cases. The total number of official cases from 2006 – 2011, which is 12, are 70 percent less than the total recorded in the 2006 Analysis of Impediments. Additionally, race was noted as the most common basis of charge in 2006 with handicapping condition rising as the most common case identified during this analysis.

E. Stakeholder Identified Fair Housing Discrimination Issues

In order to have a well-rounded view of the region's fair housing barriers, a survey was conducted and distributed to forty-five stakeholders identified by the Land-of-Sky Regional Council. The stakeholders were presented a broad list of questions, many of which identified more qualitative data to help augment the data presented in Figure III-1, which summarizes formal fair housing charges. In addition, the survey revealed stakeholder perceptions of issues and barriers.

In the survey, question one simply asked, "What are the impediments/barriers to fair housing choice within the region?" Eighty-six percent of the respondents identified "lack of affordable housing" as the primary barrier. Sixty-five percent of the respondents selected "employment issues" as a primary barrier with fifty-five percent identifying "lack of access to housing in areas of high opportunity (areas with higher incomes, more

jobs, higher performing schools, lower crime, etc)." Other notable identified barriers induded lack of education about fair housing rights and responsibilities, lending practices/foreclosures, and fear and misunderstanding of those with disabilities.

The Affordable Housing Issue

The overwhelming response to the first question of the stakeholder survey identified a trend across many fair housing choice studies and analysis of impediments; a broad misunderstanding of the fundamental difference between fair housing choice and affordable housing. Although the two can be somewhat related, income levels of *individuals*, and their ability to purchase, rent or participate in real estate transactions is not considered to be protected under the existing federal and state fair housing laws. Income levels, employment, and other economic factors can be used as a basis for denying an individual their choice of housing. However, lack of affordable housing in the GroWNC Region is clearly one of the most dominant concerns for the region's low-to-moderate income families as identified in the 2009 Asheville Regional Consortium's Housing Needs Assessment and Market Study. Affordable housing is a regional issue in the broader context of creating a greater supply of affordable housing options for the region's citizens; not as a stand-alone barrier in and of itself to fair housing choice as it relates to individuals being denied choice on the basis of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry. Although the purpose of this study is not to recommend policies and incentives for affordable housing, the region should continue to encourage, plan for, and promote the construction of new affordable housing options and the redevelopment of properties in areas of greatest need for affordable housing choices. Recommendations developed for this issue are carried over from the 2006 Analysis of Impediments as outlined below.

Lack of Access to Housing in Areas of High Opportunity

An unfortunate, and most likely unintended consequence for communities that are positioned as highly desirable areas for tourism and second homes, is the increase in property values and resulting higher values of homes, condos, apartments, and other living options for purchase and rent. The GroWNC Region is faced with this scenario and the reality that many of its residents do not have affordable options or choices in areas of high opportunity. As the region seeks to lay a foundation for a more sustainable and livable future of the next few years, a primary focus of subsequent regional studies should be to identify and create areas of high opportunity where all segments of the region's population can find housing options that match their incomes and socio-economic position in life. Creating these options will help improve the region's environment, encourage involvement in the local economy, and ultimately improve the overall livability of the region for all residents. As with affordable housing, the lack of access to housing in areas of high opportunity is primarily related to income, and encouraging an increased supply of more affordable options for all income levels within those identified areas of high opportunity is the key to remedying this deficiency.

Fair Housing Awareness

Several of the questions in the survey were intended to gauge the general awareness level of fair housing issues and laws across the region. Seventy-two percent of the stakeholders responded they were well aware of where to go for assistance with fair housing, while eighty percent of those surveyed indicated the public in general did not have adequate information regarding where to receive assistance with fair housing questions or concerns. Fifty-five percent indicated outreach and educational efforts regarding fair housing laws within the region were nonexistent while the remaining forty-five percent believed it was adequate.

The responses to this topic seem to indicate a region wide lack of awareness concerning fair housing laws and where to seek assistance. The relative small number of formal complaints for the region as a whole over the last five years is either an indication that very little discrimination is occurring or that the general population is unaware or not informed about their rights under the state and federal fair housing laws. The data gathered does not support either conclusion; however, it is highly likely that much of the public is not aware of their rights and the rights of others in the context of the federal and state fair housing laws.

IV. Coordination with the GroWNC Strategies

A. Introduction

As the entire five county region embarks on a much more comprehensive study of economy, housing, transportation, land use and the environment in a broad regional study over the next three years, key stakeholders identified by the Land-of-Sky Regional Council, were asked to think about how the Six Livability Principles developed by the federal Partnership for Sustainable Communities are related to the analysis of impediments to fair housing choice. The summary of those results and how they can relate with the analysis of impediments is described below. All survey responses are listed in Appendix A.

B. Principle #1 – Provide More Transportation Choices

The first principle is to provide more transportation choices. The intent is to develop safe, reliable and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions and promote public health.

The majority of the stakeholders indicated many factors related to transportation choice that primarily relate to affordable housing. Many of the issues identified were related to the need for more adequate pedestrian accessibility including lack of adequate sidewalks to transit stops, lack of sheltered transit stops, lack of safe pedestrian crossings, condition of the facilities and other related issues. Other issues identified related to the general access of more rural populations when compared with the urban populations access to transit and other alternative facilities such as bicycle and pedestrian pathways. In general, it was noted how the continued reliance on vehicular forms of transportation and gas powered transportation is not a sustainable solution for the region.

In relationship to this study, the highest concentrations of minority populations (non-white) as identified in Figures II-4 and II-5 are located within the region's urban centers. Alternative modes of transportation are generally more accessible in these areas within the core and immediately adjacent to the core of Asheville. The background data also identified the eastern area of Henderson County as having a significant concentration of residents of Hispanic ethnicity. This area is somewhat centrally located to the agricultural job center of the region. The transportation needs of this population have not been fully researched.

C. Principle #2 – Provide Equitable, Affordable Housing

Promoting equitable, affordable housing is the second major strategy, which can be defined as expand location- and energy-efficient housing choices for people of all ages, incomes, races and ethnicities to increase mobility and lower the combined cost of housing and transportation.

As discussed previously, affordable housing alone is not a direct impediment to fair housing choice. However, it is an important regional issue. Many of the issues and opportunities generated by the survey respondents provide great detail on how affordable housing can be created within the region through incentives and also described how locating affordable housing next to major transportation corridors and existing service areas should be a priority. The full response of the stakeholders to this question is listed in Appendix A.

Several issues identified in regards to improving the condition of the existing housing stock to make it more energy efficient did begin to touch on an issue that is related to fair housing choice and one of the regional

trends related to the cost of housing: handicapping condition. Incentives and education could play a key role in helping the region understand the need for residential structures to be accessible to persons with disabilities. As improvements are made to residential units throughout the region thought and consideration should be given as to how the units may be more accessible to residents withdisabilities and the region's aging population in the future.

D. Principle #3 – Enhance Economic Competitiveness

The third strategy is to enhance economic competitiveness by improving economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers as well as expanded business access to markets. Most stakeholders who responded recognized the need for the region's residents to have better access to job centers and higher available wages. Respondents also identified strategies to improve economic competitiveness through various means, such as improving educational opportunities, and the implementation of a volunteer job bank, providing opportunities for those who are unemployed meaningful outlets for utilizing their talents to help others until they find gainful employment. Many of the stakeholder responses identified opportunities with green business and markets, helping to build jobs for the long-term and a more sustainable future built on locally available resources.

E. Principle #4 – Support Existing Communities

Another strategy of the GroWNC Initiative is to support existing communities by targeting federal funding toward them – through such strategies as transit oriented, mixed-use development and brown/grayfield development – to increase community revitalization, improve the efficiency of existing public works investments, and safeguard rural landscapes. Stakeholders seemed to agree that strategies one, two and three, are all intertwined with this strategy. In addition, stakeholders indicated a great deal of difference of opinion between urban and rural areas and how to best provide an equitable allocation of resources. Once again, the overall issues and opportunities identified related to this particular strategy did not have a direct correlation with the fair housing choice laws and any direct barriers that could be identified.

F. Principle #5 – Coordinate Policies and Leverage Investment

Strategy number five is to align federal policies and funding to remove barriers to collaboration, leverage funding and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy. Stakeholders identified the tendency of localities to keep things local and not making regional coordination a priority, while some indicated that resources have been leveraged regionally to a certain degree. Most seemed to agree that the general requirements in grant opportunities to collaborate as a region should be encouraged and followed.

Although not specifically identified by the stakeholders, this strategy presents an opportunity for the region to work closely together on ensuring that public and private sectors are well informed and have resources to implement programs to promote fair housing choice. Many of the lenders and other private sector interests in housing are regionally based, making this a tremendous area for collaboration among public interest groups and political jurisdictions within the region.

G. Strategy #6 – Value Communities and Neighborhoods

The Partnership for Sustainable Communities has identified strategy number six as "value communities and neighborhoods." This can be achieved by enhancing the unique characteristics of all communities by investing

in healthy, safe and walkable neighborhoods– rural, urban and suburban. Issues and opportunities identified under this survey topic were similar to strategies identified previously, with some additional points including: protecting affordable housing in gentrifying neighborhoods, encouraging diversity, and encouraging positive redevelopment in deteriorated neighborhoods. Moving forward, it is key to incorporate this principle into regional sustainability planning, and to recognize the value of existing communities and neighborhoods. Ensuring that existing residents will continue to be able to live in their neighborhoods, and not be displaced by government action or changing property values is an important element in developing sustainable communities.

Specific issues were not identified under this strategy related to fair housing choice.

Two additional principles were adopted by the GroWNC stakeholders:

H. Principle #7 – Preserve natural and cultural resources

Stakeholders indicated that the issues and opportunities identified in the first six strategies would all be important in protecting and preserving natural and cultural resources. Others indicated that with the existing natural features there were already constraints in aiding preservation, while others indicated the best way to preserve natural and cultural resources was for communities, government and similar groups and individuals to purchase the resources for protection.

I. Principle #8 – Expanding and utilize more local, renewable energy sources

Stakeholders agreed that this strategy and other strategies, if implemented, would significantly improve affordable housing options in the region. Conservation grants and tax relief could be made available to home owners and renters for participating in strategies identified to avoid increasing housing costs within the region. Stakeholders also noted that educational outreach efforts concerning these resources and programs should be broadly disseminated to the public and that renewable energy resources should be made available not just to higher income residents, but to all residents regardless of income or backgrounds.

V. Identification of Impediments to Fair Housing Choice

A. Public Sector Impediments

Zoning and Land Use Policy

As part of the regional stakeholder survey that was distributed by the Land-of-Sky Regional Council, stakeholders were asked to identify any local government policies that were potential impediments to fair housing choice. The primary barriers identified by the stakeholders were related to land use policy, and incentives for, the development of affordable housing. While affordable housing objectives are critical issues throughout the region, the State of North Carolina has only identified one specific instance where discrimination in permitting affordable housing can become a violation of the State's Fair Housing Law, while the federal law does not specifically identify such policies related to income and land use as barriers within the context of fair housing choice.

North Carolina has declared in the State Fair Housing Act that:

> "(g) It is an unlawful discriminatory housing practice to discriminate in land-use decisions or in the permitting of development based on race, color, religion, sex, national origin, handicapping condition, familial status, or, except as otherwise provided by law, the fact that a development or proposed development contains affordable housing units for families or individuals with incomes below eighty percent (80%) of area median income. It is not a violation of this Chapter if land-use decisions or permitting of development is based on considerations of limiting high concentrations of affordable housing."

The affordable housing component, described above within the State's Fair Housing Act, prohibits a local government from denying a permit based solely on the presence of affordable housing units for families or individuals with incomes below eighty percent (80%) of the area median income in a particular development or proposed development. It does not prohibit the local government's ability to exercise its authority to develop and implement zoning districts for various residential densities and housing types. For example, a jurisdiction may designate, through zoning, certain areas for single family residential units and other areas for multi-family dwellings, limiting where different types of residential development may be established based on intensity, density and use, not based on the income of potential residents, or race, color, religion, sex, national origin, handicapping condition, familial status of individuals.

Many of the local government planners in the region responded to a separate survey inquiring about this topic, which was used to identify specific land use or zoning related barriers to fair housing choice in the region. Those responding identified policies, incentives and practices in place to help encourage affordable housing and access to affordable housing in their jurisdictions, while others recognized that many economic and environmental barriers exists, limiting the construction of affordable housing. Examples from several of the region's jurisdictions can be reviewed in Appendix B. Many of the local government planners indicated, that in their experience, impediments to fair housing choice were not present at all. In reality, a local government could limit housing choices and the construction of affordable housing through its policies as long as the stated objectives for decision making is based on density, intensity, use, but not on factors that would unintentionally

lead to fair housing discrimination by limiting fair housing choice. As the region moves forward, proactive incentives and policies will help limit unintended consequences and insure more affordable options are available in the future.

B. Private Sector Impediments

Lending Policies and Practices

The federal government has set forth and enacted many laws since the 1970s with the intent of encouraging fair lending practices in the financial services and banking industries. Individuals have the right to obtain equal and free access to housing choices regardless of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry; and, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability)." The primary private sector impediment that needs to be examined is the lending practices as evaluated within the context of the following federal laws:

The **Fair Housing Act of 1968** and later amendments made it illegal to discriminate against protected classes identified in the Act when making loans to buy, build or repair a dwelling; selling, brokering or appraising residential real estate; or selling or renting a dwelling.

In 1974, the **Equal Credit Opportunity Act** was passed, which prohibited the discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance or the exercise of any right under the Consumer Protection Act.

Later in 1977, the **Community Reinvestment Act** was enacted to require all federal financial supervisory agencies to encourage financial institutions to help meet the credit needs of the entire community, including low to moderate income neighborhoods.

As enacted in 1975 and later amended, the **Home Mortgage Disclosure Act (HMDA)**, required financial institutions to publicly disclose the races, sex, ethnicity and household income of mortgage applicants by the census tract in which the loan was proposed, along with the outcome of the loan application. To better understand the private sector impediments related to lending practices and protected classes, HMDA data was analyzed to uncover any broad trends across the region.

Home Mortgage Disclosure Act Data Analysis

As described briefly above, the HMDA requires lenders to collect and disclose information about housing-related loans and applications to receive said loans. These lenders must achieve a set of reporting criteria as follows:

1. The institution must be a bank, credit union or savings association.
2. The total assets must exceed the coverage threshold.
3. The institution must have had a home or branch office in metropolitan statistical area (MSA).

4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four family dwelling.
5. The institution must be federally insured or regulated.
6. The mortgage loan must have been insured, guaranteed or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are as follows:

1. The institution must be a for-profit organization.
2. The institution's home purchase loan originations must equal or exceed 10.0 percent of the institution's total loan originations, or more than $25 million.
3. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year.
4. The institution must have assets exceeding $10 million or have originated 100 or more home purchases in the preceding calendar year.

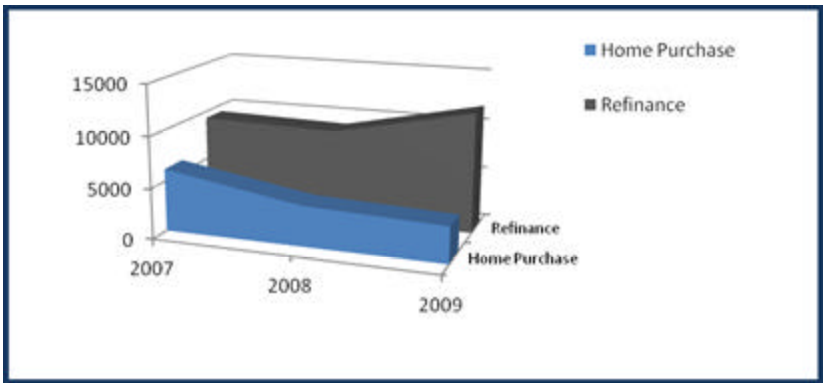
The HMDA data is the most comprehensive database of mortgage lending activity, providing the best information available regarding home purchase originations, home remodel loan originations and refinancing available. For this analysis, it is of prime importance to evaluate only the owner-occupied home purchase and refinancing transactions. Home purchase and refinancing data help access the ability of individuals to enter into homeownership. The HMDA data provides many more categories; however, the other categories typically apply to units already purchased and do not reflect the ability of an individual to choose or maintain ownership in an owner-occupied home.

This study examined the HMDA data from 2007 – 2009, as 2009 was the most current year of data that was available. In general, lending activity followed an upward climb in the refinancing category, primarily due to historically low interest rates in recent years, while home purchasing declined over the same time period, most likely due to the recession, fears of declining property values, and tighter credit standards. These trends are representative of the individual counties within the region as well.

Figure V-1: Purpose of Loan by Year
Western North Carolina GroWNC Region
HMDA Data 2007 - 2009

Loan Purpose	2007	2008	2009	Total
Home Purchase	6,195	4,000	3,551	13,746
Refinance	9,306	8,995	11,867	30,168
Total	15,501	12,995	15,418	43,914

Figure V-2: Diagram of Loan Purpose by Year



After the owner-occupied home purchase loan application is submitted, the financing institution makes one of several decisions:

1. "Originated" indicates that the loan was made by the lending institution.
2. "Approved but not accepted" notes loans approved by the lender, but not accepted by the applicant.
3. "Application denied by financial institution" defines a situation where the loan application failed.
4. "Application withdrawn by applicant" means that the applicant closed the application process.
5. "File closed for incompleteness" means that the loan application process was closed by the institution due to incomplete information.
6. "Loan purchased by the institution" indicates that the previously originated loan was purchased on the secondary market.

The results of the financial institutions recorded actions were used to determine the denial rates displayed in this analysis. Only loan originations (Action #1 from the above list) and loan denials (Action #3) were utilized as indicators of the underlying success or failure of home purchase and refinance loan applicants. Across the region, there were 33,133 loan originations and 10,801 denials for an average three-year denial rate of 24.6 percent, as demonstrated in Figure V-3. Madison and Transylvania counties had slightly lower approval rates and higher denial rates. As a special note, the five-county regional denial rate of 24.6 percent from 2007 – 2009 for this study area is slightly higher than the State average from 2004 – 2008 of 17.3 percent for all loans as reported in the 2010 State of North Carolina Analysis of impediments.

Figure V-3: Loan Approvals and Denials by Year Western North Carolina GroWNC Region HMDA Data 2007 - 2009					
Action Taken	**2007**	**2008**	**2009**	**Total**	**Percentage**
Five -County Region					
Loan Originated	11,349	9,511	12,253	33,113	76.4%
Loan Denied	4,152	3,484	3,165	10,801	24.6%
Total	15,501	12,995	15,418	43,914	
Buncombe County					
Loan Originated	6,063	5,156	6,561	17,780	75.8%
Loan Denied	2,204	1,771	1,689	5,664	24.2%
Total	8,267	6,927	8,250	23,444	
Haywood County					
Loan Originated	1,477	1,191	1,601	4,269	74.2%
Loan Denied	628	490	366	1,484	25.8%
Total	2,105	1,681	1,967	5,753	
Henderson County					
Loan Originated	2,840	2,427	3,066	8,333	76.8%
Loan Denied	922	847	752	2,521	23.2%
Total	3,762	3,274	3,818	10,854	
Madison County					
Loan Originated	326	285	326	937	69.1%
Loan Denied	141	143	135	419	30.9%
Total	467	428	461	1,356	
Transylvania County					
Loan Originated	643	452	699	1,794	71.6%
Loan Denied	257	233	223	713	28.4%
Total	900	685	922	2,507	

Although denial rates were higher in comparison with the State of North Carolina as a whole, as shown in Figure V-4, loan approval rates did improve somewhat, climbing from 73.2 percent to almost 80 percent across the region in 2009, while the loan denials fell from 26.8 percent in 2007 to approximately 20 percent by 2009. This pattern of increased approval rates and decreasing denial rates held true within individual counties across the region as well; however, dramatic changes were noted in Haywood County where loan origination rates increased by 11 percent as loan denials decreased by the same percentage from 2007 through 2009.

In addition to the overall approval and denial rate across the region, rates were also calculated by race and ethnicity of the loan applicants as presented in Figure V-5. As demonstrated in the tables, all minority applicants by race and ethnicity experienced higher denial rates than White applicants when considering the three year average. African Americans across the region had the highest rates of denial when compared to all applicants. African Americans were denied approval of loans at a three year averaged rate of 46 percent, while all other races were denied between 23 and 31 percent, with whites having the lowest denial rate of 23.7 percent.

Figure V-4: Diagram of Loans Originated and Denied by Year

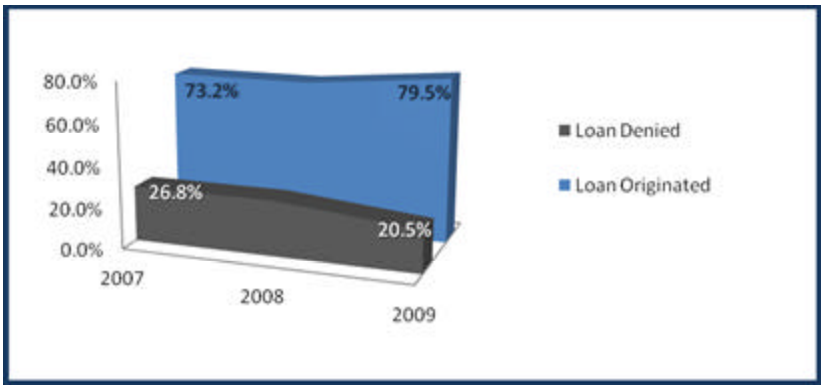


Figure V-5: Loan Origination and Denial Rates by Race and Year Western North Carolina GroWNC Region HMDA Data 2007 - 2009				
Race	**2007**	**2008**	**2009**	**3-Year Average**
American Indian or Alaska Native				
Loan Origination Rates	65.9%	65.5%	75.8%	68.8%
Loan Denial Rates	34.1%	34.5%	24.2%	31.2%
Asian				
Loan Origination Rates	72.6%	71.8%	73.8%	72.8%
Loan Denial Rates	27.4%	28.2%	26.2%	27.2%
Black or African American				
Loan Origination Rates	51.9%	51.8%	60.1%	54.0%
Loan Denial Rates	48.1%	51.9%	39.9%	46.0%
Native Hawaiian or Other Pacific Islander				
Loan Origination Rates	72.5%	74.3%	66.7%	70.7%
Loan Denial Rates	27.5%	25.7%	33.3%	29.3%
White				
Loan Origination Rates	74.2%	74.2%	80%	76.3%
Loan Denial Rates	25.8%	25.8%	20%	23.7%
Hispanic (**Ethnicity**)				
Loan Origination Rates	63.1%	65.5%	68.9%	65.5%
Loan Denial Rates	36.9%	34.5%	31.1%	34.5%

All races experienced overall increases in approval rates with the exception of the Native Hawaiian or Other Pacific Islander race, which had a decrease in their approval rate in 2009. The American Indian or Alaska Native race and the Black or African Ame rican race categories showed the greatest increase in approval rates at 10.3 percent and 8.3 percent respectively. Likewise, denial rates as a whole decreased with the Native Hawaiian or Other Pacific race experiencing an increase of 7.6 percent.

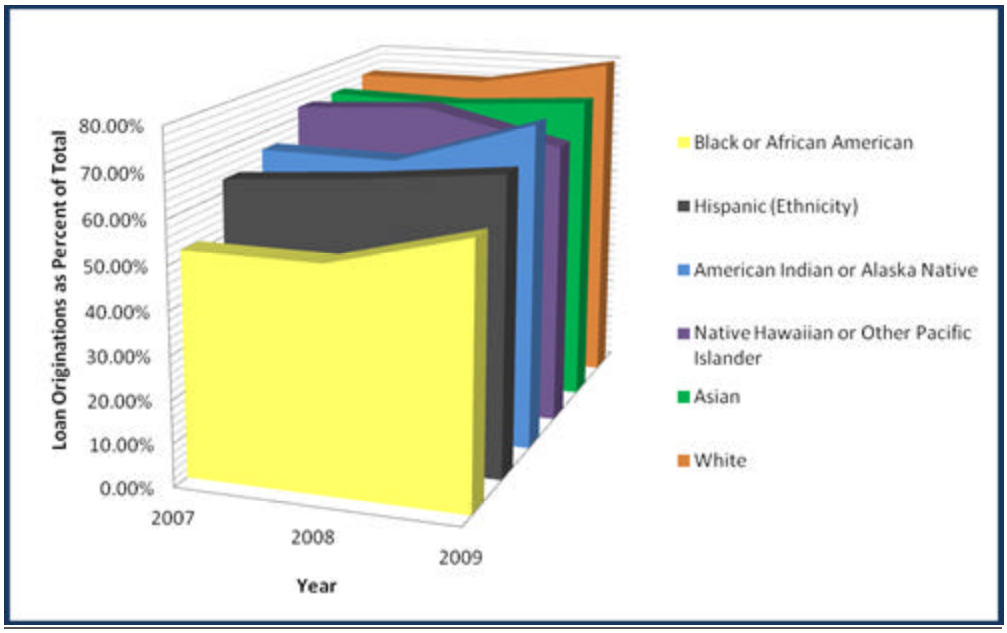


Figure V-6: Loan Originations by Race and Year

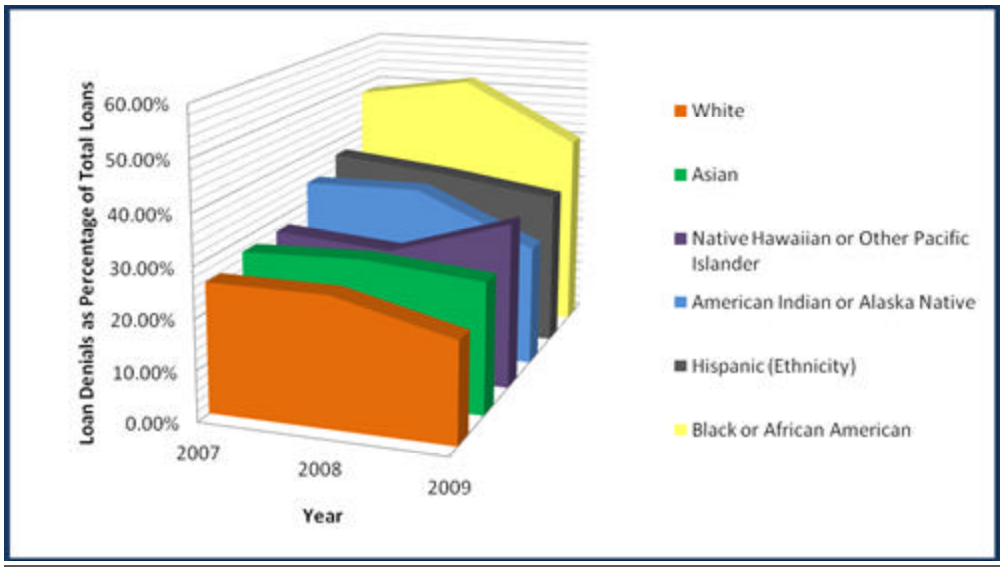


Figure V-7: Loan Denials by Race and Year

In Figure V-8, the total number of loan originations and denials by race and year are displayed. The majority of loan applicants within the region are represented by the White population, 41,685 of the total 43,914 applications or 95 percent of total loan applications, although whites only make up nearly 90 percent of the total population for the region as seen in Figure II-3: Racial Composition. The Native Hawaiian or Other Pacific Islander race account for the smallest amount of loan applications, 123 total over the three year time period.

Figure V-8: Loan Originations and Denials by Race and Year
Western North Carolina GroWNC Region
HMDA Data 2007 - 2009

Race	2007	2008	2009	3-Year Total
American Indian or Alaska Native				
Loan Originations	54	36	47	137
Loan Denials	28	19	15	62
Asian				
Loan Originations	90	84	93	267
Loan Denials	34	33	33	100
Black or African American				
Loan Originations	280	220	200	700
Loan Denials	259	205	133	597
Native Hawaiian or Other Pacific Islander				
Loan Originations	29	26	32	87
Loan Denials	11	9	16	36
White				
Loan Originations	10,896	9,145	11,744	31,785
Loan Denials	3,784	3,179	2,937	9,900
Hispanic (**Ethnicity**)				
Loan Originations	250	180	182	612
Loan Denials	146	95	82	323

After reviewing the datasets from HMDA, it is apparent that higher denial rates exist for minorities when compared with the non-minority population. This trend can be explained, in part, by minority populations in the region generally having lower incomes than non-minority populations. It is also possible that past credit varies among applicants with different racial and ethnic characteristics and backgrounds. Without a detailed analysis of each individual application, which is not available from HMDA records, it is difficult to pinpoint the exact reason for the difference, other than income, when financial institutions make a lending decision, such as credit history, debt to income ratios, or if unlawful discrimination in lending is occurring.

The HMDA datasets were examined by income in relationship to loan denials among the various racial and ethnic segments of the population, since denial rates tend to decline as income rises. When observing the rates of denial for applicants that had incomes above the area median family income (AMFI), approximately $55,000, it was apparent that minority populations still experienced higher denial rates as identified earlier in this section. In particular, the Black or African American segment of the population continued to experience the highest rate of denial, nearly double that of the White population in Buncombe County. As stated earlier, a closer examination is needed, as additional factors, primarily collateral and insufficient cash (down payment and closing costs) were often identified as reasons for denials by financial institutions for all racial and ethnic groups.

C. Public and Private Sector Impediments

Fair housing awareness across the region is a barrier that has been identified as a public and private sector issue. As indicated in the survey results, eighty percent of the stakeholders perceive that the public does not have adequate information regarding where to receive assistance with fair housing questions or concerns. In addition, fifty-five percent indicated that outreach and educational efforts were nonexistent regarding fair housing laws.

The public sector and private sector both play an important role in developing informational programs and working with each other toward creating an environment where all participants in housing-related transactions, including the sale, rental, and financing of dwellings are informed regarding the fair housing laws and the rights of individuals regardless of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry.

In coordination with GroWNC, the opportunity identified by stakeholders to work closely together as a region on common issues and federal grants, weaves together seamlessly with this impediment. The opportunity exists across the region, with the public sector and private sector, to more actively engage in fair housing choice education activities and awareness.

D. 2006 Impediments and Corrective Actions Taken

Many actions have been taken by local governments throughout the region since the last analysis of impediments; however, most of those actions have been related to improving the stock of affordable housing by amending zoning and land development regulations. We have summarized many of the actions taken by stakeholders to impediments to fair housing choice below. In the last analysis of impediments two of the three impediments identified were directly related to accessibility to fair housing choice of persons with a handicapping condition, and the identification of predatory lending targeted to minorities. In the previous study, these two impediments were not supported by any relevant data; however, this study has demonstrated through an analysis of the HUD and NCHRC Fair Housing Complaint data that handicapping conditions as a basis of charge is an issue and through the HMDA analysis, fair lending practices to minority populations has also been identified as an impediment. A summary of all 2006 Impediments are identified in tables on the following pages with the recommended action steps and progress toward achieving each step.

Another impediment previously identified was the lack of resources for immigrants and the exploitation of their fear regarding legal status, as well as language barriers. Although not specifically represented in the data from the previous report, housing complaint data did reveal that five of the twenty-five cases were related to national origin. In addition, persons of Hispanic ethnicity, as demonstrated in Figure V-5, experienced much higher denial rates than the majority (White) population.

Although zoning regulations were identified as a barrier restricting multi-family housing or special needs housing, the overall framework of fair housing choice does not specifically target these policies as barriers with the exception of a very specific case under North Carolina law that prohibits local governments from denying a permit simply based on the evidence that a housing development will house residents with 80 percent of the area median income. As identified by many of the regions planning directors and chief local planners, many of the jurisdictions have implemented zoning and land use policies that encourage affordable housing; although not specifically in response to fair housing choice concerns (see Appendix B. for those responses).

The absence of affordable transportation was also identified as an impediment to fair housing choice in the previous study. As presented in Figures II-4 and II-5, the highest concentrations of minority populations (non-white) are primarily located within higher density urban areas where more transportation choices and options are available. The recommendations from the previous study are still applicable to the encouragement of sustainable growth of the region.

Minimum housing code enforcement and the adoption of such codes was also identified previously as an impediment. Although many jurisdictions have minimum housing codes, few mechanisms have been set in place to monitor how the enforcement of these codes can improve fair housing choice in the region. All jurisdictions, as suggested in the previous analysis of impediments, should adopt minimum housing codes that are enforced throughout their jurisdictions to help maintain housing that is safe for all residents, regardless of their income or status within a protected class under the Fair Housing Act. Recent changes in North Carolina law have made it more difficult for jurisdictions to ensure that minimum housing codes are met in existing properties. Communicating tenant and landlord rights to all parties in rental contracts is important, and recommended.

A final barrier listed in the previous report was the inability of Section 8 voucher holders to utilize their vouchers. Recommended actions to remove this barrier included administrators of Section 8 providing recipients with more education on how to look for units and how to be good tenants, incentives for landlords who accept Section 8 vouchers and the completion of a survey of fair market rents in the consortium area, which was implemented as a part of the 2009 Asheville Regional Consortium's Housing Needs Assessment and Market Study. The Asheville Housing Authority has made significant progress in recruiting and maintaining landlords in their voucher program. These efforts should continue and be expanded to help voucher holders effectively utilize this program.

2006 AI - Impediment #1 The lack of affordable housing is the most serious impediment to fair housing choice in our area.	
Recommended Action Steps	Progress / Notes
Each jurisdiction should implement policies that encourage denser development through infill and adaptive re-use of vacant and underutilized properties.	Local governments have reported adopting policies to support this action step.
Each jurisdiction should develop high-density affordable housing as an alternative to mobile home parks. Each jurisdiction should develop more townhouse and condominium units as an affordable homeownership option.	Local government bodies in the region have identified high-density affordable housing options. Local governments have made progress to develop more townhouse and condominium units.
Each jurisdiction should offer development subsidies, downpayment assistance, or other incentives for private-sector developers to build more affordable housing.	Local governments have worked with developers to help facilitate housing developed with assistance from the NC Housing Finance Agency and the NC Department of Commerce.
Asheville and Buncombe County should continue implementation of their Housing Trust Funds; Henderson, Madison and Transylvania should create Housing Trust Funds to assist in the development of affordable housing.	Stakeholders did not identify any changes to existing programs. Stakeholders did not report any new programs.
Asheville and the HOME Consortium should adhere to the Strategic Plan priority for using CDBG and HOME funds to provide affordable rental housing for extremely low-income people.	Stakeholders did not identify any changes.

2006 AI - Impediment #2 The lack of accessible housing for people with disabilities is an impediment to fair housing.	
Recommended Action Steps	Progress / Notes
Local agencies and governments should work together to educate the general community on disability and accessibility. Local governments and the Consortium should offer incentives to increase "visitability" in new construction.	Stakeholders did not report any specific actions. Stakeholders did not report any specific actions.
Property managers should fill available accessible units with disabled applicants instead of first-up on the waiting list.	Stakeholders did not report any specific actions.
Local governments should rigorously apply ADA accessibility regulations in the permitting process for all new and substantially rehabilitated multifamily housing.	Local governments have reported following all ADA accessibility standards.

2006 AI - Impediment #3 **The rise of predatory lending targeted to minorities is a barrier to successful homeownership for this population.**	
Recommended Action Steps	Progress / Notes
Banks, agencies and government entities should affirmatively market homeownership to minority populations.	Stakeholders did not report any specific actions.
Local governments should support "Financial Literacy" education, and School Boards should make it part of the public school curriculum.	Stakeholders did not report any specific actions.
Predatory lending laws should be enforced throughout the Consortium area.	Stakeholders did not report any specific actions.
Lenders and non-profits should partner to provide post-mortgage education to help homeowners maintain their homes and avoid becoming victims of predatory lending.	Stakeholders did not report any specific actions.

2006 AI - Impediment #4 **The lack of resources for immigrants and exploitation of their fear, legal status, and language barrier is an impediment to fair housing.**	
Recommended Action Steps	Progress / Notes
Henderson and Buncombe Counties should create housing opportunities targeted to immigrant populations, such as migrant farm workers.	Stakeholders did not report any specific actions.
Local governments, banks, non-profits, and mortgage lenders should provide information and letters in Spanish.	Stakeholders did not report any specific actions.
All public housing authorities and Section 8 programs should provide applications, forms, leases, and other important documents in Spanish and other languages as needed.	Stakeholders did not report any specific actions.

2006 AI - Impediment #5 **Zoning regulations that severely restrict the location of multi-family housing or special needs housing are impediments to fair housing.**	
Recommended Action Steps	Progress / Notes
Each jurisdiction should consider permitting group homes and multi-family dwellings in all residential neighborhoods, imposing only minor restrictions.	Several local governments have reported adopting policies to support this action step.
To the extent jurisdictions require a special permitting process in order to locate a group home or multi-family dwelling in a residential zoning district, the permitting should be automatic once specific limited criteria are satisfied.	Stakeholders did not report any specific actions.

2006 AI - Impediment #6 The absence of affordable transportation is an impediment to fair housing choice.	
Recommended Action Steps	Progress / Notes
Asheville should continue expansion of Asheville Transit Authority as funding allows.	Stakeholders did not report any specific actions.
Madison County should work with Buncombe County and Asheville to develop commuter bus route between Madison County and Asheville.	Stakeholders did not report any specific actions.

2006 AI - Impediment #7 The lack of Minimum Housing Code enforcement throughout the Consortium is an impediment to fair housing.	
Recommended Action Steps	Progress / Notes
All jurisdictions should adopt a minimum housing code and enforce it throughout their jurisdictions.	Stakeholders did not report any specific actions.

2006 AI - Impediment #8 Section 8 voucher holders' inability to utilize vouchers is an impediment to fair housing.	
Recommended Action Steps	Progress / Notes
Section 8 program administrators should provide recipients with more education on how to look for units and how to be good tenants.	Stakeholders did not report any specific actions.
Local governments and Section 8 programs should offer incentives for landlords who accept Section 8 vouchers.	Stakeholders did not report any specific actions.
The City of Asheville, the Consortium Board and Section 8 program administrators should join together to request a HUD survey of fair market rents in the Consortium area.	Stakeholders did not report any specific actions.

VI. Summary and Recommendations

A. Introduction

The purpose of conducting this study was to identify impediments to fair housing choice across the five county GroWNC Initiative region. Upon researching relative background data and surveying key stakeholders identified by the Land-of-Sky Regional Council, three direct impediments were identified to fair housing choice in the region, while several indirect impediments and concerns were identified in furthering comprehensive fair housing planning throughout the region that should be incorporated into the more detailed three year regional effort.

B. Impediments Identified

Impediment #1 Regional Coordination and Public Awareness

As identified in the stakeholder's survey, 80 percent of the respondents believed that the general public had inadequate information regarding where to receive assistance with fair housing questions or concerns. In addition, 55 percent described the regional outreach and education efforts regarding fair housing laws to be nonexistent, while 45 percent thought those efforts were adequate. The low number of fair housing discrimination complaints reveals either that discrimination is not occurring on a frequent basis or that the overall awareness of fair housing laws and avenues for pursuing concerns is not widespread. An interesting finding was the significant drop in fair housing complaints between the 2006 study and the present time, specifically in the Asheville/Buncombe County area.

Steps to Improving Regional Coordination and Public Awareness

1. With 45 percent of the region's stakeholders indicating that there is adequate information available to the public concerning fair housing laws, a first logical step would be to hold a region wide fair housing workshop that includes public and private sector stakeholders to discuss changes in fair housing laws, regulations, perceptions, and future public information opportunities. Stakeholders in Buncombe County including the County, City of Asheville, ABCRC, Pisgah Legal Services and the North Carolina Human Relations Commission are sponsoring such a workshop in the Fall of 2012. This event should be expanded regionally, and continued annually.
2. Develop a mechanism for monitoring the progress towards implementing the goals and solutions developed by the stakeholders in eliminating this barrier on a regional basis.
3. Continue developing and refining materials that will reach all population groups and ethnic subgroups to ensure that all citizens within the region understand their rights.
    a. Materials can be produced and disseminated in print and through electronic and broadcast outlets, making them available to residents throughout the region.
4. All public housing authorities and Section 8 programs should provide applications, forms, leases, and other important documents in Spanish and other common foreign languages as needed.
5. Section 8 program administrators should provide recipients with more education on how to look for units and how to be good tenants, as well as their rights under State and Federal fair housing laws.
6. Local governments and Section 8 programs who experience issues in the utilization of housing vouchers should offer incentives for landlords who accept Section 8 vouchers for participation in a fair housing training program and submit documentation of compliance.

Impediment #2: Discrimination in Lending Practices

A disproportionately high rate of denial for home purchase and home refinancing was found for ethnic and racial minority population groups, even after adjusting for income levels. Without a detailed analysis of each individual application, which is not available from HMDA records, it is difficult to pinpoint the reason for the difference due to variables, other than income, when financial institutions make a lending decision, such as poor credit history, high debt to income ratios, or if unlawful discrimination in lending is occurring. Predatory lending practices were identified in the previous analysis of impediments; however, substantive data was not provided to demonstrate the existence of this practice. Recommendations concerning predatory lending practices were incorporated from the previous study into the recommendations below.

Steps to Improving Lending Practices that may be discriminatory

1. Although there is evidence that race may play a role in lending practices, a complete and more detailed evaluation of the lending practices and data across the region would help in more clearly defining the level of discrimination that may be occurring when individuals within minority populations apply for home purchase or refinancing loans. This analysis has identified a broad pattern of higher denial rates based upon race and a more detailed examination will reveal whether or not there is a legitimate basis for this discrimination in lending or not, and the corrective actions that need to be taken. In the absence of a more detailed analysis it will be difficult to determine if unlawful discrimination in lending practices is truly occurring.
2. Promote the participation of private sector lenders in the annual housing workshop and devote a session that focuses on lending practices and the fair housing laws, identifying issues and concerns among the region's lenders pertaining to any actual or perceived discriminatory practices in lending.
3. Banks, agencies and government entities should affirmatively market homeownership to minority populations.
4. Local governments should support "financial literacy" education, and local school boards should make it part of the public school curriculum.
5. Predatory lending laws should be enforced throughout the Consortium area.
6. Lenders and non-profits should partner to provide post-mortgage education to help homeowners maintain their homes and avoid becoming victims of predatory lending. Local governments, banks, non-profits, and mortgage lenders should provide information and letters in Spanish and other common foreign languages.

Impediment #3: General accessibility to housing for persons with a handicapping condition

As the population ages, persons will develop conditions that may become handicapping in nature, requiring them to find housing options in the region that will accommodate such conditions. As demonstrated in the number of complaints, the majority of fair housing discrimination cases between 2006 and 2011 involved handicapping condition as a basis of charge.

Steps to improve general accessibility to housing for persons with a handicapping condition

1. Develop incentives to encourage "accessibility for all" including accessible upgrades for housing units by homeowners and in rental units across the region. While coordinating closely with improving the overall regional awareness from Impediment #1, the region should identify any assistance that may be available across the region for making handicap accessibility improvements.

2. Local agencies and governments should work together to educate the general public on disability and accessibility.
3. Local governments and the Consortium should offer incentives to increase "visitability" in new construction.
4. Property managers should fill available accessible units with disabled applicants instead of first-up on the waiting list.
5. Local governments should rigorously apply ADA accessibility regulations in the permitting process for all new and substantially rehabilitated multifamily housing.

C. Indirect Impediments and Concerns Identified

In addition to the three primary impediments identified that directly relate to fair housing choice, stakeholders identified other key concerns that, although not directly related, were important to the overall improvement of fair housing conditions and affordability throughout the region. These issues and concerns should continue to be worked on and improved as a region and addressed in subsequent studies, the consolidated planning process and the three-year GroWNC Initiative regional study.

The Affordable Housing Issue

1. The overwhelming response to the first question of the stakeholder survey identified a trend across many fair housing choice studies and analysis of impediments; a broad misunderstanding of the fundamental difference between fair housing choice and affordable housing. Although the two can be somewhat related, income levels of *individuals*, and their ability to purchase, rent or participate in real estate transactions is not considered to be protected under the existing federal and state fair housing laws. Income levels, employment, and other economic factors can be used as a basis for denying an individual their choice of housing. However, lack of affordable housing in the GroWNC Region is clearly one of the most dominant concerns for the region's low-to-moderate income families as identified in the 2009 Asheville Regional Consortium's Housing Needs Assessment and Market Study. Affordable housing is a regional issue in the broader context of creating a greater supply of affordable housing options for the region's citizens; not as a stand-alone barrier in and of itself to fair housing choice as it relates to individuals being denied choice on the basis of their race, color, religion, sex, age, handicap or disability, familial status, national origin, marital status, or ancestry. Although the purpose of this study is not to recommend policies and incentives for affordable housing, the region should continue to encourage, plan for, and promote the construction of new affordable housing options and the redevelopment of properties in areas of greatest need for affordable housing choices. Where appropriate, jurisdictions should investigate policies and program opportunities that encourage denser development through infill and adaptive re-use of vacant and underutilized properties.
2. Where appropriate, jurisdiction should promote high-density affordable housing as an alternative to mobile home parks.
3. Each jurisdiction should consider incentives for the development of affordable housing.
4. Asheville and Buncombe County should continue implementation of their Housing Trust Funds; Henderson, Madison and Transylvania should investigate the benefits of and consider establishing Housing Trust Funds to assist in the development of affordable housing.
5. Asheville and the HOME Consortium should adhere to the Strategic Plan priority for using CDBG and HOME funds to provide affordable rental housing for extremely low-income people.

6. The region should assess the impact of seasonal employment on existing housing to ensure sufficient housing choices are available.

Lack of Access to Housing in Areas of High Opportunity

An unfortunate, and most likely unintended, consequence for communities that are positioned as highly desirable areas for tourism and second homes, is the increase in property values and resulting higher values of homes, condos, apartments, and other living options for purchase and rent. The GroWNC Region is faced with this scenario and the reality that many of its residents do not have affordable options or choices in areas of high opportunity. As the region seeks to lay a foundation for a more sustainable and livable future of the next few years, a primary focus of subsequent regional studies should be to identify and create areas of high opportunity where all segments of the region's population can find housing options that match their incomes and socio-economic position in life. Creating these options will help improve the region's environment, encourage involvement in the local economy, and ultimately improve the overall livability of the region for all residents. As with affordable housing, the lack of access to housing in areas of high opportunity is primarily related to income, and encouraging an increased supply of more affordable options for all income levels within those identified areas of high opportunity is the key to remedying this deficiency.

Zoning and Land Use Policy

As part of the regional stakeholder survey that was distributed by the Land-of-Sky Regional Council, stakeholders were asked to identify any local government policies that were potential impediments to fair housing choice. The primary barriers identified by the stakeholders were related to land use policy, and incentives for, the development of affordable housing. While affordable housing objectives are critical issues throughout the region, the State of North Carolina has only identified one specific instance where discrimination in permitting affordable housing can become a violation of the State's Fair Housing Law, while the federal law does not specifically identify such policies related to income and land use as barriers within the context of fair housing choice.

The affordable housing component within the State's Fair Housing Act prohibits a local government from denying a permit based solely on the presence of affordable housing units for families or individuals with incomes below eighty percent (80%) of the area median income in a particular development or proposed development. It does not prohibit the local government's ability to exercise its authority to develop and implement zoning districts for various residential densities and housing types. For example, a jurisdiction may designate, through zoning, certain areas for single family residential units and other areas for multi-family dwellings, limiting where different types of residential development may be established based on intensity, density and use, not based on the income of potential residents, or race, color, religion, sex, national origin, handicapping condition, familial status of individuals.

Recommendations identified in the 2006 Analysis of Impediments are described as follows:

1. Each jurisdiction should consider permitting group homes and multifamily dwellings in all residential neighborhoods, imposing only minor restrictions .
2. To the extent that jurisdictions require a special permitting process in order to locate a group home or multi-family dwelling in a residential zoning district, the permitting should be automatic once specific limited criteria are satisfied .

The absence of affordable transportation is an impediment

In the previous study, the absence of affordable transportation options was identified as a direct impediment to fair housing choice. This issue is included under indirect impediments and the recommendations have been carried forward below.

1. Asheville should continue expansion of Asheville Transit as funding allows .
2. Madison County should work with Buncombe County, NC DOT and Asheville to develop commuter carpooling opportunities between Madison County and Asheville as funding allows.
3. Additional transit routing should be explored as regional growth patterns are assessed in the GroWNC process.

The GroWNC Connection

Pursuing implementation of the eight GroWNC Principles will help shape and guide the region in obtaining a more sustainable and livable future over the long-term. Each strategy will continue to take on a more workable form as the issues are more clearly defined and a more intentional implementation framework is achieved over the next three years during the GroWNC Initiative. Many of the strategies have similar characteristics that will be intricately woven together forming a regional picture of how cooperation on a regional basis can make for a more livable place.

An important piece of this puzzle is fair housing choice and helping the regions citizens in understanding their rights to fair treatment when seeking housing. As more options become available for affordable housing, employment and alternative transportation as a result of these regional plans, the new fabric that emerges will not guarantee that individuals will be treated in a non-discriminatory manner when seeking fair housing choice. Although the direct connection of fair housing to the GroWNC strategies is not necessarily apparent on the surface, the indirect policies and potential improvements to the region's living conditions, employment and housing options, will greatly improve the ability of the region's citizens to achieve better housing options in general.

In making the GroWNC connection, the future regional plan should incorporate into its findings any additional methods or recommendations through which the region may eliminate the three major impediments to fair housing choice identified in this study.

Appendices

Appendix A. Local Jurisdiction Recommendations

A. City of Asheville

B. Buncombe County

C. Haywood County

D. Henderson County

E. City Hendersonville

F. Madison County

G. Transylvania County

Appendix B. Stakeholder Surveys

A. Stakeholder Input Survey Results

After the regional workshop on May 19, 2011 at Western Carolina University where housing issues across the region were discussed, an online survey was developed and made available to the individuals identified by the Land of Sky who were knowledgeable about housing conditions, development, and community programs in the five-county study area. The survey was conducted from July 13 through July 27 and yielded a total of forty-four responses. Surveys were completed by stakeholders from each county. The purpose of the survey was to gain insight, knowledge, experiences, opinions and feelings from stakeholders and other interested parties regarding fair housing in the region. The questions along with the responses are listed on the pages that follow.

1. What are the primary impediments/barriers to fair housing choice within the region? Please select all that apply.

What are the primary impediments/barriers to fair housing choice within the region? Please select all that apply, but please focus on the main causes.		
Answer Options	**Response Percent**	**Response Count**
Actions of Homeowner Associations	2.3%	1
Age Discrimination	4.7%	2
Employment issues - low wages/unemployment/lack of job training opportunities	65.1%	28
Fear and misunderstanding of those with disabilities	16.3%	7
Inadequate enforcement of existing laws	9.3%	4
Lack of access to housing in areas of high opportunity (areas with higher incomes, more jobs, higher performing schools, lower crime, etc.)	55.8%	24
Lack of affordable housing	86.0%	37
Lack of education about fair housing rights and responsibilities	25.6%	11
Language/cultural issues	9.3%	4
Lending practices/foreclosures	20.9%	9
Local regulations	11.6%	5
Racial Bias	11.6%	5
Other (please specify – displayed below)		6

- Government incentives to build small but expandable housing options
- General lack of multi-family and small scale single-family housing being built at affordable price points; the market has been generally geared towards higher income housing; developers might need an incentive to provide under-delivered categories of housing
- Has there any Fair Housing claims in this 5 county area in the past 5 years, 10 years? When was the last claim and what was the result? If there have been such claims it would allow for a result and a possible conclusion especially in how the claim was resolved. A survey that relies only on emotion or hear say is unfair and is unfair to the Fair Housing Act in itself. Facts not hear say is what is important. If somebody doesn't pay their mortgage and turns around and claims a Fair Housing violation would you

not agree is unfair? There are probably a thousand homes for sale in this county region that would easily qualify as affordable or work force housing. The issue becomes they are not fit for people that can't afford to purchase a home so the government subsidizes these purchasers but the same homes are perfectly acceptable for people that can qualify. What is wrong with that picture? Local regulations have done more to increase the pricing of homes in this area then the market forces themselves.

- I've never run into impediments/barriers.
- Minimal public transit - i.e., no car means no access to much housing in the region.
- Lack of interest by developers in building moderately priced and affordable homes. Few/no incentives offered by local governments to developers.

2. Are you aware of where to go to get assistance with fair housing questions or concerns in your region?

Are you aware of where to go to get assistance with fair housing questions or concerns in your region?		
Answer Options	**Response Percent**	**Response Count**
Yes	71.8%	28
No	28.2%	11
Please share the names of the organizations that you are aware of who assist with fair housing issues.		22

- Mountain Housing, Pisgah Legal
- Pisgah Legal
- City of Asheville housing staff
- Pisgah Legal Services
- Madison Housing Coalition
- Pisgah Legal Services, LOSRC, Mountain Housing Opportunities, local housing authorities, HUD
- LOSRC
- Asheville -Buncombe Fair Housing Commission
- Land-of Sky Council
- Pisgah Legal Services; Legal Aid of NC
- Land of Sky, NC Human Rights Commission
- The Asheville Board of REALTORS
- LOSRC, Mountain Housing Opportunities, HAC
- Pisgah Legal Services
- Mountain Housing Opportunities
- Housing Authority of the City of Asheville
- United Way 211
- MHO
- Department of Justice; ABCRC (formerly); attorneys (i.e. Pisgah Legal)
- NC Housing Coalition
- Housing Authority, LOSRC
- ABCRC, Pisgah Legal Services, OnTrack

3. Do you feel that the public in general has adequate information regarding where to receive assistance with fair housing questions or concerns in your region?

Do you feel that the public in general has adequate information regarding where to receive assistance with fair housing questions or concerns in your region?		
Answer Options	**Response Percent**	**Response Count**
Yes	20.0%	8
No	80.0%	32

4. How would you describe outreach and education efforts regarding fair housing laws within the region?

How would you describe outreach and education efforts regarding fair housing laws within the region?		
Answer Options	**Response Percent**	**Response Count**
Nonexistent	55.3%	21
Adequate	44.7%	17
Excellent	0.0%	0

5. Please identify any local government policies that are potentially impediments/barriers to fair housing faced by the citizens of region.

? Local Land Use Incentive Policy in Asheville provides long term tax benefits developers for serving families earning up to 120% AMI. Although somewhat new and untested, it seems this policy may encourage the production of more market rate units (e.g. affordable rents at 120% AMI will meet or exceed current market rates).

? Lack of small co-housing opportunities with tax breaks and incentives.

? Local governments are willing to use property owners NIMBY practices as an excuse to prevent affordable housing developments in areas close to jobs.

? Lack of required % of affordable housing for developments above a certain size; lack of incentives

? The various new ordinances perpetrated on the public in the name of safety, environmental protection, land preservation, etc has been a huge driver of increased costs to developers and builders. Costs are passed along to the buyers. The entities that actually build affordable housing in our area are subsidized (non-profits). Without such subsidies, the costs of these developments would be tremendously increased to well outside of what qualifies for work force housing. However, there are and even in today's market, exist a few for profit builders. There are not as many today as there were 3 years ago but they are still out there, competing with the non-profits. Some are lucky enough to obtain some amount of subsidy but most operate the old fashion way. They put up their money and take their chances. When local ordinances become overly restrictive and increase their cost, chances are they eat these cost or figure more creative ways to stay in business. Moreover, they are not costing the taxpayers, at least the 50% of our citizens that pay taxes anything. The laws and ordinances overlook

these people for the most part. In the final analysis, we can make ourselves feel good about address real and imagined problems but either way, we increase costs , which is detrimental to the goal. People that need protection granted in our Fair Housing Laws (which I fully support) are the people most affected by the downside of what our local ordinances demand.

? Rural zoning makes high density in-town affordable housing developments difficult or impossible

? STATE POLICY that makes inspection complaint-only.

? Not enough stringent requirements for inclusion of affordable housing in development and infill projects. Not enough requirements for true affordable housing, in addition to work -force housing.

? Not aware of any or do not have enough information.

? None

? Zoning in part, unenlightened site selection standards by housing agencies, anti-urbanism

? None to my knowledge - economics is the principal barrier

? Mortgage Lending NIMBY attitude of neighborhoods.

? I don't believe the impediments are local government. Impediments are largely financially based: lack of affordable land that is suitable/preferable; lack of funds available to construct quality housing choices. Other impediments are cultural.

6. Please identify any zoning, building, and/or development regulations that are potentially impediments / barriers to fair housing faced by the citizens of region.

? Energy efficiency requirements are becoming more stringent, increasing the costs of construction for developers (to cover the expense of monitoring for these programs). The flip side of course is that families should recognize an increased savings in their utility costs.

? Lack of small housing standards.

? Spot zoning

? Zoning codes that might prohibit multi-family housing and mixed use commercial/residential development in proximity to transit and commercial districts (jobs);

? Ordinances that go too far with their restrictions namely, City Steep Slope , County Steep Slope, a proposed State Steep Slope, erosion and storm water ordinances, all guaranteeing increased cost and adding little if any protection. Each one of these ordinances carries with it separate restrictions that a builder or developer must deal with separately and in aggregate. Mighty costly and time consuming. Please don't misunderstand, some of the suggestions offered in some of these ordinances, we fought to include. However, our government tends to knee jerk many of the solutions caving in to constituencies. We develop these types of ordinances in a silo in the vertical when they should be done on the horizontal and allow the county to take presidence over the city.

- Way too much politics hence the outcome and the insidious costs. Is it fair to those that need fair housing protection much less everyone else.

- Need higher density zoning in areas beyond the CBD to include more space for jobs and businesses to locate as well as for people to live (including affordable housing) Need better public transportation that will allow better access between housing and jobs, so that high transport costs can be more evenly distributed.

- Not aware of any or do not have enough information.

- None

- None to my knowledge - economics is the principal barrier

- Those same barriers to any high-density, multi-family development. Particularly in affluent, lower density neighborhoods where other housing types may be viewed as being "out of character".

7. In relationship to the eight livability principles identified below by the Western North Carolina GroWNC Initiative, please help identify the issues and opportunities related to impediments/barriers to fair housing choice for each of the eight strategies.

A. Provide more transportation choices. Develop safe, reliable and economical transportation choices to decrease household transportation costs, reduce our nations' dependence on foreign oil, improve air quality, reduce greenhouse gas emissions and promote public health.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

- Frequency of service, lack of sidewalks to transit stops, lack of sheltered bus stops.

- There should be a ground transportation call in center with new opportunities for transportation choices. The call-in center is available for 80% federal funding under New Freedom and JARC. An opportunity for the private sector to use and pay for the service is also available. The MPO should ask for Transit Administration funds to have a ground call-in center as well as other USDOT programs.

- Housing affordability tends to be greater (due largely to less expensive land prices) in outlying areas compared to urban areas. But most employment is in the urban areas of the region -- which means people living in rural areas must commute to work. This not only increases their expense for transportation, but also creates a greater public burden to widen roads, provide law enforcement and road maintenance, etc. It also increases vehicular emissions and reduces air quality and public health. This suggests that a more sustainable solution is to focus upon affordable housing in the urban areas, along with increased housing density and energy-efficient transportation options.

? A lack of sidewalks and safe pedestrian crossings might impede transit-dependent population from accessing housing and job choices even where transit lines are available; where present, transit only runs on infrequent basis.

? It is going to take a very long time for our society to get used to the idea of walking instead of driving. However, having sidewalks in good repair, that are wide enough to comfortably accommodate two people walking side by side, will help.

? Lack of priority in local government to make this a reality.

? Multimodal transportation infrastructure makes any area more affordable. Having that transportation focused on corridors that are also host to multifamily living units increases access to housing that's affordable as well.

? Lets take them one by one. Safe, reliable, and economical transportation to decrease household transportation cost. Rather than subsidize the bus system, convert the fleet to natural gas. It's cheaper, cleaner and most important, deliverable through the national delivery system. Everything other than gas is a dream. It's nice to think about but without enormous sums of federal funds, which we don't have, is a pipe dream. Natural gas is abundant, the USA has most of it and its deliverable. Gas will happen before anything else. We just need to get the politicians on the right track. This initiative reduces if not eliminates our dependence on foreign oil although we have the world's supply of shale oil in the US. It improves tremendously our air quality although the oil companies with the government's oversight, eliminated lead from our fuel and increased the cost dramatically. The same is also true for green house gases and public health. If you want to solve the problem, get serious about natural gas. The fair housing issue is not where this should be fought out. It's an energy policy that needs to be developed and implemented.

? None

? I would agree that this statement is true but not entirely accurate when taking into consideration rural communities. The City of Asheville is the only true urban hub in WNC. Remote communities and towns in the neighboring counties have many barriers that can impede any cost effective measures to implement regional transportation. The goal of GroWNC should not be to promote the idea of removing population densities to the urban center but to create cluster opportunities (jobs, transportation, medical care, commercial, etc.) within the rural settings.

? Not available outside Asheville city limits, Bus to Weaverville work when for employee and other to reach downtown, but that line was disbanded.

? Fit public transit with mixed-use development (relate transportation to land use) to enable greater feasible ridership

- As with all new technology or large-scale changes, fear of the unknown is big factor in how accepting people are to the concept. Education about new forms of transportation, models or existing systems, and demonstrations may be useful in gaining support for future transit routes, bike routes/paths, etc.

- Opportunity here because more transportation choices mean more housing choices

- Urban sprawl and topography of area make it challenging to get away from the automobile

B. *Promote equitable, affordable housing. Expand location- and energy-efficient housing choices for people of all ages, incomes, races and ethnicities to increase mobility and lower the combined cost of housing and transportation.*

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

- Making progress in this area.

- Through a ground transportation call in center the needs of the disable and poor can be addressed with new services (paid by the agencies that already provide transportation) and car pooling opportunities.

- This is included in my answer to Strategy 1 above.

- Affordable housing is an issue. The private market is not delivering enough options, so there is a need for incentives or required affordable unit set-asides; when there is a slowdown in the building market, perhaps there is a need for affordable housing fund to buy properties and rehab or build new homes as affordable units at controlled rent points

- For a long time, we had a home in Section 8 housing 4 doors down from us. Without exception, every tenant was dealing drugs --you could tell by the amount of traffic, quick stops and run-ins...and every tenant was African-American. Very sad situation. The house was torn down a couple of years ago and is now a parking lot for an adjacent restaurant--problem solved. It makes me very sad to think about drug use and addiction...and a lot of the customers were white, so I'm not saying this is only a "black" problem. Until we devote energy and money to solving drug addiction, there will be a stigma associated with affordable housing. In addition, it is crucial to make affordable housing "blend in" w/ surrounding housing as much as possible, so the stigma is removed. The Hope VI program is a wonderful example of this--market rate housing is indistinguishable from affordable housing, so no one knows who is getting subsidies. When I went to Charlotte to see this, I was very impressed.

? Lack of priority in local government to make this a reality.

? Focusing affordable housing on transportation corridors makes them more affordable and more environmentally friendly.

? Affordable Housing, Work Force Housing needs an "out of the box solution. The problem is government can't and shouldn't attempt to do it. Government should make it possible for entrepreneurs to solve this problem. Example; our community like many other communities is full of a solution for this type of housing. We have empty building, primarily big box buildings formerly used as textile, clothing and other light industrial industries. These building can be converted into low income housing or apartments. Much lower in cost assuming the government doesn't mandate they be made into the Taj Mahal. Converting the HVAC into natural gas, subdividing the space into rooms for living and selling or rent these rooms for a profit. A non-profit should be able to participate but only if the playing field is level. These units must be taxed as a domicile for the benefit of the county and all it's citizens. Foe profit developers will do more to turn these buildings into taxable units while making a profit which will also be taxed. Many of these buildings are not on the main thoroughfares of transportation routes. Therefore, another solution would be to have parking areas for those with cars to a central area for the transportation hub. Similar if not identical to how ourheavy populated areas have been doing it for years. Another opportunity to collect taxes for the proper reason including taxes on the profit generated for parking. If the government insists on subsidizing transportation, allow them to expand the route sys tem to accommodate these new housing kibbutz's. Let's consider that in a 200,000 sg.. foot building could yield up to 150 1100 ft living units areas (hall ways etc) at say $400 a month yielding $440,000 per month in taxable housing, everyone wins including the current owner of the building to say nothing about an infill solution for our community.

? none

? See above. Certainly believe that equitable and affordable housing needs to be promoted. Regarding energy efficient housing, this needs to be promoted to the extent that there are noticeable savings for the long term for the home owners but not to the extent that the energy saving requirements impede the ability of contractors to build affordable homes. There needs to be an acceptable balance with a short pay back period for the investment.

? Plenty of choice available if you know where to look

? Reduce site acquisition costs

? Energy-efficient homes are certainly worth the investment in the long run but it can be a tough sell to people up front. Perhaps helping to provide education concerning funding sources or

other incentives may help to incorporate more energy-efficient technology in new homes, or preferably, those homes being renovated.

? It seems to me that much more could be done in the way of upgrading old housing stock for low income residents, not just for people who can afford more expensive housing

? Funding.

C. Enhance economic competitiveness. Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers as well as expanded business access to markets.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

? Lack of good paying jobs with benefits remains lacking in this community.

? JARC has monies for improved mobility to employment. The past programs were and are not effective and new ways of looking at this issue is long overdue.

? If the workers don't have access to affordable housing in proximity to jobs, they are less likely to be able to find the job they want and generate income/revenue for other businesses they could frequent

? We're going to have to work harder so everyone has a job–and if someone is unemployed, they still need a job! We need a good volunteer job bank so those w/o paid work still have opportunities to volunteer and feel useful, induding teaching skills they have whether it's sewing or woodworking, putting in a community garden, tutoring children, visiting the elderly in nursing homes, cutting down invasive weeds and plants...there are many things that need doing! Wouldn't it be be tter for someone who doesn't have a paying job to still have a reason to get up in the morning! It could even be a condition of receiving unemployment or food stamps. I know this is far-fetched and might take years, but we could start small anyway and maybe be a test case for such a program. No one would be forced to volunteer, just strongly encouraged. I think human beings have an innate need to feel useful, and we're hurting ourselves and our society if we don't recognize this and take advantage of it.

? Lack of priority in local government to make this a reality.

? Housing units on main corridors increases access to nearby employment opportunities. That is, people can live where they work.

? Education concerns. We are among the highest spenders related to per pupil expense in the nation only to rank 43rd in K thru 12. A poor performance by any one's standards except for SC, Mississippi and a few others. Solution, expand the charter schools. Yes, some current educators will lose their jobs. The solution here is allow those that lose jobs to apply at the new charter schools. If they are qualified based on their performance not just their scholarship resume, they too can find work. Our higher education system ranks 2nd only to Texas in one survey. Who knows if's it's correct. The issues is does it work. The answer is it does. The problem is once again the government making laws that will allow us to compete with other states. I give enormous credit to our County Commissioners on the Volvo deal. If it works, it will be a godsend to Buncombe County. If it doesn't, we did the right thing. Those that find fault with the officials because it was done it private should ask themselves. Would you rather have those jobs go to Greenville SC or to Buncombe County. We need more of this. Those responsible need to be sent out to the world to recruit business to Buncombe County. Services for workers will take care of itself assuming we don't try to over do the social engineering. Fair Housing laws were created to defend the least fortunate, the under achievers, those with issues for whatever reason some people find repugnant or find a reason to discriminate against. We do a pretty good job now defending these people through our laws including Fair Housing. However, if you close your eyes and really evaluate ourselves especially those that have some input into the laws outside of the specific nature of Fair Housing laws, can you find any reason why some other laws discriminate against those people that we are trying our best to protect. In an effort to protect everybody, do we fall short on protecting anybody. This country is in trouble financially. Unless we self correct our spending and our insatiable appetite desire for more spending including grants funded by debt, are we really solving anything?

? Expand access to green markets so that those businesses will be sustainable over time and will contribute to the local economy, making it more likely that others will have access to expanding markets and job opportunities.

? One plus side of this will be enveloping the Work Force Development Board under the umbrella of the Land of Sky Council. I believe this entity can serve in a larger capacity to determine training needs for employers and employees and to determine ease of accessibility for the region.

? More available jobs and job information is alway a help

? Stress central locations for access to services

? Economic competitiveness usually means the poor lose

? Agree this is the #1 barrier. Jobs, jobs that pay a fair wage and have benefits. We need to train and equip our labor force for a 21st Century economy.

D. Support existing communities. Target federal funding toward existing communities – through such strategies as transit oriented, mixed-use development and land recycling – to increase community revitalization, improve the efficiency of public works investments, and safeguard rural landscapes.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

- Land cost sometimes makes targeting difficult, especially in the urban core. Often cheaper to build on acreage in the suburbs than on an infill lot.

- Transit oriented opportunities are only available when the densities are appropriate. In areas outside of the main transit routes new concepts of movement before the transit ride and after is needed. And in times when transit ridership is so low as to make transit a poor economic choice. At these times the bus should be taken off the street and not allowed to burn fuels with no one to serve. Then, a small vehicle public or private is needed to allow the trip to take place without additional air pollution and wasted gasoline or diesel. Each of the communities should have designated park n ride lots which would be passenger pick up and departure points so car and van pooling can succeed.

- I often hear the term "conservation subdivision" associated with upscale developments. How about some conservation subdivisions with affordable housing? I know there are some conservation subdivisions being built with a certain % of affordable units -- but are there any conservation subdivisions of all affordable homes? TDR (transfer of development rights) is another promising strategy related to Strategy 4.

- Lack of priority in local government to make this a reality

- previously addressed

- Support of existing communities must promote healthier environments, with good access to exercise opportunities and healthy food. Access to good health is a key factor to creating fair housing choice!

- I agree with the concept of this strategy. I believe this is specifically applicable to rural towns and communities with the idea being to enhance self reliance and contained sustainability.

- Sound good but budget chrunch does not help.

- Explain this to state agencies
- Transit oriented developments are great but may be more difficult to achieve in some of the more rural areas of the region.

- I'm not sure what land recycling implies. Recycling roads and parking lots might be a good idea...

? Differences of opinion between urban and rural areas on how to provide equitable allocation of resources

E. Coordinate policies and leverage investment. Align federal policies and funding to remove barriers to collaboration, leverage funding and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

? I feel that resources are leveraged very well at the local level. There may be a possibility for more city-county collaboration (COA-BCO). Both organizations tend to operate independently of one another.

? Distributed Generation (local renewable energy options) can reduce the cost of operating a house, thus making it a key component of affordable housing choice.

? Different agencies operate under different grant deliverables. Collaboration requires reaching outside of a specific grant's deliverable requirement to help another agency with their goal -- there is a need for some flexibility in grant requirements when fostering regional cooperation on issues could be a win-win. Or, collaboration could be specifically written into the grant requirements.

? Lack of priority/focus in local government to make this a reality.

? Previously addressed

? Be sure that have evaluation and measurements as a key part of coordinating policies so that effectiveness can be measured...

? I agree with this strategy and do not have any comments at this time.

? Sound good but back to budget issues....

? Reduce bureaucracy at federal and state levels

? As with all government programs, finding the right staff can be very important to the success of the program. Federal programs can, or at least seem to be, overwhelming when reviewed by local government employees. This is especially true in more rural communities where often the town clerk is also the manager, zoning officer, finance director, etc.

- I have concerns about "future growth." On what foundation? Toward what? Locally generated energy supply should happen, I think. It means sustainability, but not necessarily growth.

- Entrenched political interest at the local level and differences in how to go about achieving alignment

F. Value communities and neighborhoods. Enhance the unique characteristics of all communities by investing in healthy, safe and walkable neighborhoods – rural, urban or suburban.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

- Lack of sidewalks in many residential neighborhoods continues to be a concern, especially along heavily traveled streets and roads (e.g. Rock Hill Rd between Sweeten Creek Road and Hendersonville Road). Speed limits need to be decreased when sidewalks are not available.

- All of the existing creeks and streams should be reclaimed or donated to a green way system that separates the pedestrian from the automobile traffic for safety. These streams path ways should connect so walking in a safe environment is possible all over the city.

- Sometimes tightly-knit neighborhoods are fearful of including new residents that don't look like them, have disabilities, mental health or criminal background, different sexual orientation, etc. This seems like an opportunity for creative education and engagement projects in existing neighborhoods.

Comment [KK1]: Jeff I think this also needs to be removed. It causes confusion.

- As communities become more vibrant, the housing prices go up-often forcing long-time residents out. There is a need to protect affordable housing in gentrifying neighborhoods.

- Lack of priority in local government to make this a reality.

- Our community has enormous value because it exists. Asheville and hence Buncombe County is unique onto itself. Besides, unique I suspect, is like beauty. It's in the eye of the beholder not necessarily within itself. I might think someone is different then me but not necessarily unique. My point is, we spend too much time effort and money trying to exploit and export our communities uniqueness when we should live and let live. Social engineering has never worked and it never will unless you truly drink too much kool-aid. I don't know of anyone investing in unhealthy, unsafe and unwalkable neighborhoods. If they were to do so, I suspect they would not be successful. What I find most ironic is a group of relatively normal intelligent people can come up with more boogy-men and write laws to protect us from these boogy-men that truly go from the sublime to ridiculous .. Sure, there are limits to what people should be allowed to do. We shouldn't be allowed to commit murder, we shouldn't be allowed to yell fire in a crowded room etc. But not be allowed to self finance a home for your family member or anyone for that matter, Safe Act 2008. A local state or federal law that is written to protect people from acts of god. Does anyone really believe that a written document can save a live

due to its mere existence? I know some do and cost be damned. We now need laws to protect us from ourselves. Some of our laws and law makers have gone from the sublime to the ridiculous. We need a state steep slope law that adds another bureaucracy to what? Because the county or the municipalities law is not restrictive enough. Costs be damned. We have the power, we need another law. Has political power and political correctness become the hall mark of modern civilization. Does the individual have any rights or even matter. Is the community greater that the individual. If so, does the constitution of the US matter?

? Again, do not lose the opportunity to really promote health and access to healthy lifestyles.

? Great strategy. We do need to ensure that aesthetics tied in with new development regulations do not impede the building of affordable housing.

? Stress positive redevelopment of badly deteriorated neighborhoods

? There are lots of opportunities in existing neighborhoods all over the region. Encouraging and managing growth and change in these areas is one way these areas can remain unique while still growing.

? While encouraging diversity.

? Funding and fair allocation of funding.

G. Preserve our natural and cultural resources.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

? None noted.

? The first 6 Strategies are full of things that help to preserve natural and cultural resources. If we succeed in implementing those Strategies, we will have done our natural and cultural resources a favor. Some examples: Value communities and neighborhoods; transit-oriented development; land recycling; renewable energy use; multi-modal transportation choices.

? Western North Carolina has a constrained supply of developable land due to the topography and the danger of building on steep slopes (plus the desire to preserve beautiful viewsheds). There might be a need to allow/encourage more dense, walkable development in the future to ensure that a large portion of the mountains remains preserved. Many people think density is a dirty word--there is a need to emphasize walkability, and come up with good designs and sound barrier solutions that allow privacy and visually pleasing choices in compact single-family and multi-family developments.

? Lack of priority in local government to make this a reality.

- The best way to preserve our natural and cultural resources is for individuals, groups, communities or governments to purchase them. When you own it, you can certainly protect it assuming the law s are not changed so the individuals rights or those of the group or the community are not superseded by the government

- None

- Generally, the focus to preserve natural and cultural resources covers geographic areas generally not thought of in relations to providing affordable housing opportunities. I do not believe that this preservation strategy will impede fair housing choice.

- Amen

- Our cultural and natural resources are a the reason we have so many visitors to the region. They are also a cause of controversy because national forests reduce the amount of developable land in the region, as do floodplains and steep slopes. It is important to strike a balance between regulations development. It is important to protect these areas because of the ecological role they play but also because they are what continues to draw people to the region.

- A major strength/asset of the region. How can we enhance the quality of mobile home parks?

- Pro development attitude to drive increases in tax base.

H. Expand and utilize more local, renewable energy sources.

Please tell us any issues/concerns and opportunities related to impediments to fair housing choice and this strategy.

- None noted.

- Conservation grants or tax relief should be available to all home owners and renters

- Distributed Generation (local renewable energy options) can reduce the cost of operating a house, thus making it a key component of affordable housing choice. It also helps with energy security by reducing our use of fossil fuels; public health by (eventually) eliminating coal fired power plants; and energy efficiency by reducing electric transmission line losses (put the energy generation where the end uses are).

- Renewable energy sources such as solar currently carry a higher price point than conventional energy.

- The first step to minimizing the use of carbon fuels-based energy in affordable housing is to emphasize efficiency. Improving insulation and carefully picking out appliances that are Energy Star-certified would mean lower AC bills for the residents, while reducing the need for carbon fuel-based electricity and increasing the viability of alternative fuels in the future.

- These are all great strategies, and if successfully implemented, would go a long ways to improving the amount of affordable housing available.

- Lack of priority in local government to make this a reality.

- Previously offered

- Make sure that the public knows about the access to those local, renewable sources and knows how they can affordably take advantage of those, if possible.

- I agree as long as the cost for the renewable energy sources do not increase the cost of housing and impeded fair housing choices.

- secure cooperation of power companies

- Solar and wind resources appear to be available within the region. It would be great to tap into some renewable energy resources not only as a answer to dependence on foreign oil but also as a community building tool. If we can generate our own energy, grow our own food, and support our local vendors we don't have to rely on outside funding as much.

- Go solar wherever possible. Make it possible for lower income home owners.

- Limited supply of same.

8. Please share any additional information that you believe would help the Land-of-Sky and the consultant team to understand the impediments/barriers to fair housing faced by the citizens in <u>your county or municipality</u>.

- The old saying that transportation creates the spine for housing in an area is correct in my opinion. With Asheville being a star shaped city with the transportation all heading to the CBD. To help and strengthen housing in an area the transportation options dictate the housing solutions. If we change the transportation choices and system then the land use/housing will change to accommodate the new choices. Because the MPO area has many small communities it would strengthen the system with designated transportation transfer facilities in all the small towns which then could have shared ride vehicles for the daily and repeated trips. If around the transportation transfer facilities there was high density housing it would make a lot of sense and provide the opportunity for mixed land use and housing options.

- The desirability of our area as a great place to live brings people here with lots of money who can afford to live in expensive housing. This drives up the price of land and housing for those for whom affordable housing is an issue. I remember about 10 years ago, hearing about a new city manager coming into Brevard. He was the top employee of the local government, yet was having difficulty finding an affordable place to live in the "Land of Waterfalls." Our public servants need affordable housing too (not just managers, but teachers, fire fighters, police, municipal and county workers,....)

- Unless Local Government embraces the issues surrounding Fair Housing and focuses on developing and implementing strategies to overcome the shortage of affordable, accessible housing, the road to success has been and will continue to be non-existent.

- Fair housing also means access to healthy lifestyles and so I urge that to be a consideration of housing development.

- Understanding the cultural diversity of the citizenry of each county is important to understanding the difference between real and perceived impediments/barriers to fair housing. The philosophies and values of generational mountain families are uniquely different than those of the growing non-generational families who now live in the mountain counties. Cultural differences can impact the design of a future plan for fair housing if there is not equality in soliciting input/feedback from the varying cultural groups.

- Lack of information on programs available..

- Address the issue of risk-averseness

- Education. I don't know that the general public is aware of anything related to fair housing. It seems to me that people stick with the status quo because that's the way it has always been but also because they don't know of any other options.

- Good paying jobs

9. Please share any additional information that you believe would help the Land-of-Sky and the consultant team to understand the impediments/barriers to fair housing faced by the citizens of <u>the region</u>.

- Be mindful of the Garden Cities movement with small dwellings with in a neighborhood and opportunities for shared uses, like community gardens and tot lots on dead end streets or cul-de-sacs.

- My answer to #15 includes the region in general.
- Same as above.
- See #15 above.
- Communication between counties and region...
- Do not segregate issues
- Good paying jobs

10. Please identify the county or counties that you are most familiar with concerning fair housing issues.

Please identify the county or counties that you are most familiar with concerning fair housing issues.		
Answer Options	**Response Percent**	**Response Count**
Buncombe	87.0%	20
Haywood	8.7%	2
Henderson	17.4%	4
Madison	26.1%	6
Transylvania	13.0%	3
	answered question	**23**
	skipped question	**21**

Appendix C. Zoning and Land Use Survey Results

A. Introduction

In the 2006 Analysis of Impediments and the 2009 Housing Needs Assessment and Market Study, zoning and land use policies were only documented for the counties of Buncombe, Henderson, Madison and Transylvania and the municipalities of Asheville, Black Mountain, Brevard, Hendersonville and Montreat. In addition to the stakeholders identified for the analysis of impediments survey, a survey was distributed to planners within the 25 jurisdictions within the five-county area, which included the five counties and the 20 municipalities located in the region. This survey was sent to all of the region's jurisdictions to ensure comprehensive coverage in understanding impediments across the region and any updates for zoning and land use policies from the 2006 and 2009 studies.

B. Zoning & Land Use Policies from Previous Studies

The 2006 Analysis of Impediments Study and the 2009 Housing Needs Assessment and Market Study identified barriers and impediments related to zoning and land use policies across the region, with the exception of Haywood County and the jurisdictions within Haywood County. The two studies identified the following specific examples for those jurisdictions that were specifically named and general considerations for the entire region. As identified by the regions planners in "C. The Zoning and Land Use Survey Results", many of the regions planners expressed that several of the findings below from 2006 and 2009 were not accurate for their jurisdictions.

2006 Analysis of Impediments – Zoning & Land Use Policy Impediments Excerpts

> "In the city of **Asheville**, the fact that group homes and family care homes are treated so differently raises fair housing concerns because the only factor distinguishing the two for zoning purposes is the need for or provision of rehabilitative services. Services such as physical or psychological therapy and addiction treatment are designed to reduce a physical or mental disability and to restore the individual to the best possible functional level. The extent to which Asheville's conditional use permitting process can effectively exclude projects that will benefit people with disabilities is also an impediment to fair housing. For example, in 2003, Mountain Housing Opportunities sought a conditional use permit to build 40 units of multi-family housing in the Chunns Cove community. Eight of the units would have been for disabled people. The Asheville City Council voted to deny the conditional use, overruling the Planning and Zoning Commission's acceptance of the project. A similar case occurred in 2004, when Flynn Christian Homes sought to relocate its group home for recovering substance abusers in Oakley. In both cases, neighborhood opposition was ostensibly based on concerns about design, traffic, or infrastructure, but comments made outside the Council Chamber made it plain that some opponents simply did not want people with disabilities living near them."
>
> "Most of the impediments listed above were identified in the 1997 Analysis of Impediments but have not been significantly addressed in the interim, except in the **City of Asheville** which has relaxed restrictions on group homes and introduced density bonuses for affordable housing."

"In the town of **Black Mountain**, while group homes for the disabled are not strictly excluded from any primarily residential zoning district, in all but one district the owner would have to obtain a conditional use permit. Under the conditional use permitting process, the planning board recommends the issuance of a permit according to a specific set of criteria, but the zoning board of adjustment makes the ultimate determination after a public hearing. The code does not limit its discretion except to generally require adherence to the overarching purpose of the district in which the use is to be permitted. Also the codes do not flatly prohibit multifamily dwellings in any of its residential zoning districts, but its conditional use permitting process vests significant discretion in the zoning board of adjustment which opens the process up to NIMBY attacks."

"In the town of **Montreat**, the requirement that no family care home be located within one mile of any other family care home severely limits the location of such homes, since the entire incorporated area is only about three square miles, and appears to provide excessive protection for the residential character of the neighborhood. No criteria restrict the discretion of the zoning board of adjustment, which makes the final decision after public hearing. Also, the ordinance restricts multifamily dwellings to two of its zoning districts, and in one of them it is a permitted use, meaning that the town council must approve each case."

"Henderson County has a prohibition against family care homes that are to be located within a ½ mile radius of an existing family care home. This is an impediment to fair housing choice and may be a violation of the Fair Housing Act. Furthermore, it is not clear that a residential group home for persons who are undergoing rehabilitation from chemical or alcohol dependency may be located anywhere in the county. The definition of extended care facility expressly excludes this type of facility, and it does not appear that the ordinance provides for the siting of such a facility. Any group home that for some reason is excluded from the family care home definition must go through a special permitting process, and satisfy highly specific criteria. A more automatic permitting process would make requests for multifamily housing less susceptible to NIMBY attacks."

The city of **Hendersonville's**, zoning ordinance significantly limits where a residential care facility or rest home may be located and excludes them completely from residential neighborhoods. This is a barrier to fair housing choice for people with disabilities and may amount to a violation of the Act. Multifamily residential dwellings are permissible uses only in the planned residential district, creating a barrier to housing choice by restricting the areas where multifamily housing can be built.

"In **Madison County**, a blanket prohibition against homes used primarily for the treatment of contagious diseases, alcoholics, drug addicts and psychotics, appears to be a *prima facie* violation of the Fair Housing Act. Multifamily dwellings are permitted only in one of four primarily residential zoning districts. While developers do not have to go through a special permitting process, they are severely restricted in the location of such developments. No multifamily housing has been constructed in Madison County for at least the past 5 years."

In the city of **Brevard**, all group care facilities are required to obtain a special exception from the zoning administration. This wide discretion given to the zoning administration makes the process particularly susceptible to NIMBY attacks. Also, multifamily dwellings are severely limited. They are allowed in only one zoning district, and cannot exceed four units without a special exception. Apart

from two Low Income Housing Tax Credit developments currently under construction in Brevard, no new multifamily housing has been constructed in Transylvania County since well before 2000. Both of these restrictions are impediments to fair housing choice.

Excerpts from the Housing Needs Assessment & Market Study – November 2009

Zoning & Development Standards – Barriers

- Shortage of appropriately zoned land for Multi -Family & dense Single Family housing.
- Major zoning changes have tended to restrict high density development (Asheville in 1995, Henderson in 2004, Buncombe in 2006). In Henderson Co. maximum is 8 per acre with water & sewer service. Exceptions : Black Mountain & Brevard have increased density in some areas.
- Resistance to "smart growth" development (adding density in urban/suburban areas) by residents who wish to preserve existing low-moderate densities of 2 -8 units/acre.
- Zoning regulations and/or local opposition restrict location of group homes, particularly for SPMI and formerly incarcerated clients. Madison County restrictions currently facing legal challenge.
- Complaints by developers of delays caused by government rules and procedures in zoning decisions & permitting
- Cost of complying with environmental standards (street standards, storm water retention, stream buffers, slope restrictions, etc.) especially in incorporated areas.
- **Buncombe County:** with few "greenfield" sites suitable for industrial development, the county sees a need to preserve these areas to build economic base rather than for housing.
- **Transylvania County:** The county has no zoning ordinance. This is a barrier to the extension of water and sewer lines– the City of Brevard will not extend lines into unzoned areas.

Zoning & Development Standards – Possible Strategies

- Inclusionary zoning ordinance (questionable whether this is compliant with state law, but is in place in Davidson and not yet challenged)
- Zoning density bonuses for affordable housing (currently only in Asheville)
- Allowing attached or detached accessory units and small multifamily structures by right in all residential zoning districts, subject to design requirements. (Asheville and Black Mountain allow accessory structures and duplexes and Asheville is considering 3- and 4-plexes).
- Allowing clustered "cottage developments" of small units on lots below minimum size (Asheville has a Cottage Development Code for up to 12 units).
- Allowing manufactured homes as single family housing, subject to design requirements.
- Assessing impact of all new development ordinances on affordable housing, as part of public documentation.
- Re-assessing ordinances that have the effect of restricting location of affordable housing, including group homes.
- Simplifying the permitting process. A one-stop permitting model was adopted by Asheville in 2009
- A flexible Rehabilitation Code can make conversion or rehabilitation of older buildings less costly (model: New Jersey)
- Ensuring that building inspectors enforce accessibility standards for all new multifamily housing.
- Requiring that single family housing assisted with local funds meet "visitability" standards.

C. The Zoning & Land Use Survey Results

Several of the jurisdictions responded with updates concerning impediments identified in the 2006 and 2009 studies. In the table below, communities that had updates to report for 2011 are identified, while other communities did not identify any specific impediments related to zoning and land use policies. For those that did identify updates, the responses are listed after the table by jurisdiction.

Jurisdiction	2006 & 2009 Zoning & Land Use Impediments Identified	2011 Impediments Zoning & Land Use Identified
Buncombe County	None	Updates Reported
Asheville	Yes	Updates Reported
Black Mountain	Yes	Did not identify any specific impediments
Biltmore Forest	None	Did not identify any specific impediments
Montreat	Yes	Updates Reported
Weaverville	None	Did not identify any specific impediments
Woodfin	None	Did not identify any specific impediments
Haywood County	None	Did not identify any specific impediments
Maggie Valley	None	Did not identify any specific impediments
Waynesville	None	Did not identify any specific impediments
Clyde	None	Did not identify any specific impediments
Canton	None	Did not identify any specific impediments
Henderson County	Yes	Did not identify any specific impediments
Flat Rock	None	Did not identify any specific impediments
Fletcher	None	Did not identify any specific impediments
Hendersonville	Yes	Updates Reported
Laurel Park	None	Did not identify any specific impediments
Mills River	None	Did not identify any specific impediments
Madison County	Yes	Did not identify any specific impediments
Hot Springs	None	Did not identify any specific impediments
Mars Hill	None	Did not identify any specific impediments
Marshall	None	Did not identify any specific impediments
Transylvania County	Yes	Updates Reported
Brevard	Yes	Did not identify any specific impediments
Rosman	None	Did not identify any specific impediments

Buncombe County

- Buncombe County's varied topography and geography result in conditions which require additional layers of regulations (steep slopes, floodplain, etc.) in order to protect public safety. These additional regulations potentially add additional costs to site development.
- Lot size requirements (specifically those influenced by the provision of water and sewer connections on the property) can lower density beyond the range of affordable housing projects.

- Conditional Use Permit requirements for multi-family housing, provides a mechanism for residents and land owners to organize against potential affordable housing projects.
- Hillside subdivision requirements can impose design parameters which raise the cost of infrastructure beyond the range of affordable housing projects.
- Buncombe County's rural character imposes transportation issues which limit the holistic affordability of housing (i.e. lack of access to public transportation and retail centers).
- Land cost tend to be more prohibitive

Asheville

2011 Updates from the 2006 Analysis of Impediments

Regarding the group home/family care home issue identified in the 2006 Analysis of Impediments, the rezoning cited in the 2006 Analysis of Impediments refers to a 2003 Conditional Use Rezoning not for family care homes typically protected under fair housing, but for a complex of homes, including two group homes for those not yet fully in recovery, along with two separate family care homes, offices, and resident manager housing that would support up to 31 residents on Third St. in the Oakley community. The application included a rezoning from the existing single family zoning to high density multi-family zoning which was the only zoning district at the time that would allow group homes. The community had filed a protest petition against the rezoning, as allowed under the law, which necessitated a supermajority vote to be attained (at least 6 out of the 7 council members would have to vote in favor of the rezoning). Ultimately, the vote failed to obtain the supermajority (the vote was 5:2 in favor). The concerns cited included: compatibility with the character of the surrounding community including the extension of a dead-end street, the addition of a 10 space off-street parking area, and the size of homes and number of residents in homes; increased activity levels associated with the increase in density; and, environmental justice concerns over the site's proximity to an active rail road.

The City of Asheville responded to this hearing with a wording amendment that expanded where a group home could be located in the City by Conditional Use Permit and, where family care homes could be located by-right, resulting in family care homes being allowed in all zoning districts that otherwise allowed residential uses. Additionally, the Oakley Conditional Use Rezoning was re-designed for a new site in the Montford Community where a development proposal for three treatment/recovery group homes was approved unanimously in a single family zoning district in 2004, despite significant objection from surrounding residents. As a result of the earlier wording amendment, no rezoning was required and protest petitions could not be filed.

2011 Updates concerning the 2009 Housing Needs Assessment and Market Analysis

Zoning & Development Standards – Barriers

- Shortage of appropriately zoned land for M/F & dense S/F housing.
  The City has in recent years incorporated changes in its UDO that has significantly increased mixed-use zoning that allows both commercial and multi-family residential uses. The City has many older neighborhoods containing small lot single family homes (often with multi-family mixed in). Shortage of appropriate zoned land is not as much an issue in Asheville as the underlying cost of land, due to fast growth and topography.

- Major zoning changes have tended to restrict high density development (Asheville in 1995)
  - Since 2008, major zoning changes have encouraged high residential density and mixed development along its public transportation corridors, contributing to an environment where true affordability and sustainability is promoted. Since the adoption of the *Unified Development Ordinance* in 1997, the City of Asheville has rezoned a significant amount of land along corridors and other high growth areas to a net gain of allowed density.

- Resistance to "smart growth" development (adding density in urban/suburban areas) by residents who wish to preserve existing low-moderate densities of 2-8 units/acre.
  - This is an ongoing issue everywhere that has been exacerbated by declining home values in recent years. Very recent strides in multi-modal designs that incorporate higher density housing have been made in response to transportation availability and cost concerns.

- Zoning regulations and/or local opposition restrict location of group homes, particularly for SPMI and formerly incarcerated clients.
  - The interplay between federal, state, and local standards has proved extremely complex and difficult to manage on a local level. Federal fair housing laws provide certain protections to disabled individuals but fail to address other community concerns regarding safety and land use conflict. North Carolina General Statutes along with the NC State Building Code provide a complimentary set of standards that are routinely questioned and challenged by advocates for fair housing, sometimes to the disabled population's disadvantage. The City carefully follows state codes for occupancy. The City has incorporated separation requirement allowed under state statutes (and recently upheld by federal courts) to avoid the creation of "clusters" of group/family care homes in lower income neighborhoods. That clustering can lead to a virtual institutional community. Within the bounds of state occupancy codes and our reasonable separation requirement, Asheville does not, by regulation, restrict locations of family care homes and to date, has approved all applications for family care homes that have been properly filed.

- Complaints by developers of delays caused by government rules and procedures in zoning decisions & permitting
  - We continue to work on resolving these issues when they arise; and make revisions within the context of the protection of the community and environment. The City of Asheville has benchmarked its review processes and turn-around times to other cities in North Carolina and find that our performance is significantly better than average.

- Cost of complying with environmental standards (street standards, storm water retention, stream buffers, slope restrictions, etc.) especially in incorporated areas.
  - Such standards are created to protect the public from safety hazards, and the environment from degradation. The City enjoys a robust process for consideration of these issues, and will continue to be engaged in this process as issues arise.

Zoning & Development Standards – Possible Strategies

- Inclusionary zoning ordinance (questionable whether this is compliant with state law, but is in place in Davidson and not yet challenged)
  - I think it is more correct to state that inclusionary zoning is not currently compliant with state law, as there is no enabling legislation for it. Davidson has not yet been challenged, but all indicators are that it could not successfully meet a challenge.

- Zoning density bonuses for affordable housing (currently only in Asheville)
  - These bonuses have recently been amended to offer density in exchange for affordable housing and/or green building practices by-right. The former application process was a conditional use permit process that required public hearings and approval by the City Council. Provided certain pre-requisites can be met, this new application process can be approved administratively by staff.

- Allowing attached or detached accessory units and small multifamily structures by right in all residential zoning districts, subject to design requirements. (Asheville allows accessory structures and duplexes and is considering 3- and 4-plexes).
  - The 2-4 plexes proposal was not approved due to substantial resistance from neighborhoods, influenced by recent declines in their home values related to the impact of recessionary factors on the housing market. This remains a strategy that will likely be considered in future years.

- Allowing clustered "cottage developments" of small units on lots below minimum size (Asheville has a Cottage Development Code for up to 12 units).
  - This option (adopted in 2007) actually allows up to 15-16 units, as "garage apartments" are allowed for 50% of the units. This is a substantial density bonus allowed with no community input. It is a "by right" option. This strategy has been largely unsuccessful (only 2 approved until last year – both of those still partially built and languishing), mainly owing to the impact of the recession on home sales. More recently it is being successfully used as a means to build affordable rental housing (2 approved and fully built) marketed primarily to subsidized renters. Some problems have been observed with some of the design elements, and the code is currently being evaluated for modifications.

- Allowing manufactured homes as single family housing, subject to design requirements.
  - Asheville allows manufactured housing, subject to design requirements.

- Assessing impact of all new development ordinances on affordable housing, as part of public documentation.
  - The Asheville City Council has created within the past few months an "Affordable Advisory Housing Committee" that will become a "sounding board" for such questions.

- Re-assessing ordinances that have the effect of restricting location of affordable housing, including group homes.
  - Such a re-assessment is likely to be on the agenda for the Affordable Housing Advisory Committee.

- Simplifying the permitting process. A one-stop permitting model was adopted by Asheville in 2009
  - The "one-stop" permitting model remains, and is considered useful and helpful for builders.

In addition, the City of Asheville has affirmatively furthered fair housing by adding new development incentives for developments that include affordable and/or workforce housing. The Land Use Incentive Grant, adopted by City Council in March of 2011 provides a grant equal to a portion of City property taxes for developments that

incorporate smart growth (transit oriented development), affordable and workforce housing, and green and sustainable building practices. The recently created Affordable Housing Advisory Committee has as its primary charge bringing forward specific proposals to implement the 2009 Affordable Housing Plan.

Montreat

2011 Updates from the 2006 Analysis of Impediments

The Town of Montreat continues to evolve with respect to developmental regulations, with a focus on environmental preservation/sustainability of late rather than housing; although, real estate market/price trends over the past 15 - 20 years for Montreat, may have provided more of an impediment to fair housing than the developmental regulations.

The Town's zoning ordinance restricts multifamily dwellings to two of its zoning districts, and in one of them it is a conditional use, meaning that the Planning & Zoning Commission and Board of Adjustment must approve each case. Town staff has reviewed the sections of the zoning ordinance referenced in the 2006 Analysis of Impediments and are will consider a reduction of the one-mile separation restriction for family care homes. Town staff will also be considering other permitted locations for multifamily housing, bringing these suggestions before the Town Commissioners.

Many of Montreat's developmental codes came about in response to mandated "guidance" handed down from either state or federal government entities. While the Town of Montreat has adopted more stringent environmental regulations over the past 3 – 5 years, the Town also provides incentives for property owners through reduced permit fees in the form of partial rebates in an effort to soften the impact. The Town has also adopted conservation subdivision guidance as an option for development which encourages increased density of development if done in an environmentally-responsible way that protects open space and is consistent with the Comprehensive Plan for the residential district in which a subdivision is located.

Hendersonville

2011 Updates from the 2006 Analysis of Impediments

Several updates have been noted that are corrections to information from the 2006 Analysis of Impediments.

- Minor planned residential developments up to 50 units in size are allowed as a permitted use in all residential categories. This is subject to staff review only.
- Major planned residential developments can be, with Council approval, up to 18 units per acre in density.
- Adult care homes, adult care centers, child care home, child care centers, nursing homes, progressive care facilities, rest homes and multi-family dwellings are all permitted uses in planned residential development zoning districts. A PRD can be created through the special use permit process and are not as stated below "excludes them completely from residential neighborhoods". PRDs can and are located in what was originally residentially zoned properties. See Lake Point Landing, Carolina Village,

the proposed Thomas property off of Tracy Grove Road (approved but not built), Sunny Brook (Spring Street), Carolina Living (Hebron Rd).

- The City now has minimum housing requirements which is a regulatory tool to assure clean decent housing for all.
- The City allows accessory dwelling units in all residential zones.
- The City allows density bonuses for planned residential developments subject to walkability, proximity to places of employment, etc.
- The City has mixed use districts allowing residential and commercial such as the Greenville Highway Mixed Use, Central Mixed Use and Highway Mixed Use – all in place since 2005.

Transylvania County

2011 Updates from the 2006 Analysis of Impediments

From the 2006 AI – "Transylvania County: The county has no zoning ordinance. This is a barrier to the extension of water and sewer lines – the City of Brevard will not extend lines into unzoned areas."

This assessment was not completely accurate in 2006. Generally speaking, neither the City of Brevard nor the Town of Rosman will extend their utilities unless the property owner voluntarily agrees to have the property annexed. However, there have been situations where water was extended and there is a utility agreement between the County and the City of Brevard for the extension of utilities, as it relates to economic development initiatives.

Appendix D. Historical Census Data

A. Introduction

Although the 2006 Analysis of Impediments did not provide historical census data as part of the analysis, the Land-of-Sky requested historical census data to be included in this report after the process began. The historical data is provided for comparison purposes only and was not identified in the scope of work for data collection nor analysis.

B. Total Population Tables

1990 Total Population	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	174,821	46,942	69,285	16,953	25,520	333,521
Percent of Total	52.42%	14.07%	20.77%	5.08%	7.65%	100%
Density / Sq. Mi.	265.0	84.7	184.7	37.5	67.1	137.7

2000 Total Population	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	206,330	54,033	89,173	19,635	29,334	398,505
Percent of Total	51.78%	13.56%	22.38%	4.93%	7.36%	100%
Density / Sq. Mi.	312.8	97.4	237.7	43.5	77.1	164.6

2010 Total Population	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Percent of Total	52.04%	12.89%	23.31%	4.53%	7.23%	100%
Density / Sq. Mi.	361.3	106.5	284.6	46.0	87.0	189.1

B. Racial Composition Tables

1990 Racial Composition	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	174,821	46,942	69,285	16,953	25,520	333,521
White	159,005	46,067	66,351	16,756	24,173	312,352
Percent White	90.95%	98.14%	95.77%	98.84%	94.72%	93.65%
African American	14,108	571	2,215	116	1,190	18,200
Percent African American	8.07%	1.22%	3.20%	0.68%	4.66%	5.46%
Other Race	1,708	304	719	81	157	2,969
Percent Other Race	0.98%	0.65%	1.04%	0.48%	0.62%	0.89%
Minority Total	15,816	875	2,934	197	1,347	21,169
Percent Minority	9.05%	1.86%	4.23%	1.16%	5.28%	6.35%

2000 Racial Composition	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	206,330	54,033	89,173	19,635	29,334	398,505
White	183,545	52,139	82,244	19,107	27,315	364,350
Percent White	88.96%	96.49%	92.23%	97.31%	93.12%	91.43%
African American	15,063	833	2,514	176	1,404	19,990
Percent African American	7.30%	1.54%	2.82%	0.90%	4.79%	5.02%
Other Race	7,722	1,061	4,415	352	615	14,165
Percent Other Race	3.74%	1.96%	4.95%	1.79%	2.10%	3.55%
Minority Total	22,785	1,894	6,929	528	2,019	34,155
Percent Minority	11.04%	3.51%	7.77%	2.69%	6.88%	8.57%

2010 Racial Composition	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
White	208,192	56,405	94,914	20,035	30,577	410,123
Percent White	87.36%	95.54%	88.92%	96.49%	92.41%	89.56%
African American	15,211	624	3,224	240	1,292	20,591
Percent African American	6.38%	1.06%	3.02%	1.16%	3.90%	4.5%
Other Race	14,915	2,007	8,602	489	1,221	27,234
Percent Other Race	6.26%	3.40%	8.06%	2.36%	3.69%	5.95%
Minority Total	30,126	2,631	11,826	729	2,513	47,825
Percent Minority	12.64%	4.46%	11.08%	3.51%	7.59%	10.44%

C. Hispanic Origin Tables

1990 Hispanic Origin	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	174,821	46,942	69,285	16,953	25,520	333,521
Hispanic	1,161	184	648	93	180	2,266
Percent Hispanic	0.66%	0.39%	0.94%	0.55%	0.71%	0.68%

2000 Hispanic Origin	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	206,330	54,033	89,173	19,635	29,334	398,505
Hispanic	5,469	580	4,882	237	214	11,382
Percent Hispanic	2.65%	1.07%	5.47%	1.21%	0.73%	2.86%

2010 Hispanic Origin	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Hispanic	14,254	1,999	10,424	423	964	28,064
Percent Hispanic	5.98%	3.39%	9.77%	2.04%	2.91%	6.13%

D. Age Distribution Tables

1990 Age Distribution	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	174,821	46,942	69,285	16,953	25,520	333,521
Under 18 Years	38,936	9,789	14,456	3,705	5,503	72,389
Percent Under 18	22.27%	20.85%	20.86%	21.85%	21.56%	21.70%
18-64 Years	107,556	28,628	39,713	10,414	15,277	261,132
Percent 18-64 Years	61.52%	60.99%	57.32%	61.43%	59.86%	78.30%
65 Years and Over	28329	8525	15116	2834	4740	59544
Percent 65 Years and Over	16.20%	18.16%	21.82%	16.72%	18.57%	17.85%
Median Age	36.8	39.8	41	36.7	38.4	-

2000 Age Distribution	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	206,330	54,033	89,173	19,635	29,334	398,505
Under 18 Years	45,081	11,226	18,571	4,187	5,972	85,037
Percent Under 18	21.85%	20.78%	20.83%	21.32%	20.36%	21.34%
18-64 Years	129,495	32,508	51,221	12,324	17,083	242,631
Percent 18-64 Years	62.76%	60.16%	57.44%	62.77%	58.24%	60.89%
65 Years and Over	31,754	10,299	19,381	3,124	6,279	70,837
Percent 65 Years and Over	15.39%	19.06%	21.73%	15.91%	21.41%	17.78%
Median Age	38.9	42.3	42.7	39.3	43.9	-

2010 Age Distribution	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Population	238,318	59,036	106,740	20,764	33,090	457,948
Under 18 Years	48,840	11,535	21,959	4,092	5,832	92,258
Percent Under 18	20.49%	19.54%	20.57%	19.71%	17.62%	20.15%
18-64 Years	151,382	35,085	60,916	13,006	18,719	279,108
Percent 18-64 Years	63.52%	59.43%	57.07%	62.64%	56.57%	60.95%
65 Years and Over	38,096	12,416	23,865	3,666	8,539	86582
Percent 65 Years and Over	15.99%	21.03%	22.36%	17.66%	25.81%	18.91%
Median Age	40.6	45.6	45.4	43.3	48.8	-

E. Household and Family Profile Tables

1990 Household and Family Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Households	70,755	19,162	28,767	6,513	10,001	135,198
Family Households	49,499	14,247	21,296	4,881	7,640	97,563
Families With Children	21,043	5,389	8,002	2,024	3,112	39,570
Percent Families With Children	42.51%	37.83%	37.58%	41.47%	40.73%	40.56%
Single Female Parent Families	3,769	825	1,292	203	453	6,542
Percent Single Female Parent Families	7.61%	5.79%	6.07%	4.16%	5.93%	6.71%
Average Family Size	2.90	2.82	2.78	2.47	2.83	-
Average Household Size	2.40	2.41	2.37	2.89	2.43	-

2000 Household and Family Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Households	85,776	23,100	37,414	8,000	12,320	166,610
Family Households	55,611	16,043	26,357	5,595	8,666	112,272
Families With Children	23,611	6,054	9,716	2,274	3,096	44,751
Percent Families With Children	42.46%	37.74%	36.86%	40.64%	35.73%	39.86%
Single Female Parent Families	5,213	1,171	1,712	393	601	9,090
Percent Single Female Parent Families	9.37%	7.30%	6.50%	7.02%	6.94%	8.10%
Average Family Size	2.86	2.76	2.78	2.81	2.74	-
Average Household Size	2.33	2.30	2.33	2.34	2.30	-

2010 Household and Family Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Households	100,412	25,563	45,448	8,494	14,394	194,311
Family Households	61,037	17,050	30,313	5,756	9,518	123,674
Families With Children	27,069	6,644	11,916	2,300	3,241	51,170
Percent Families With Children	44.35%	38.97%	39.31%	39.96%	34.05%	26.33%
Single Female Parent Families	7,228	1,631	2,538	507	795	12,699
Percent Single Female Parent Families	11.84%	9.57%	8.37%	8.81%	8.35%	10.27%
Average Family Size	2.86	2.76	2.82	2.80	2.70	-
Average Household Size	2.30	2.28	2.32	2.32	2.22	-

F. Income Data Tables

1990 Income Data	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Median Family Income	$30,889	$26,820	$31,331	$23,963	$30,613	-
Median Household Income	$25,847	$22,462	$26,967	$18,956	$25,179	-
Per Capita Income	$13,211	$11,731	$13,702	$9,149	$12,737	-
Poverty Rate	11.40%	12.70%	10.50%	20.40%	13.50%	12.01%

2000 Income Data	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Median Family Income	$45,011	$40,438	$44,974	$37,383	$45,579	-
Median Household Income	$36,666	$33,922	$38,109	$30,985	$38,587	-
Per Capita Income	$20,384	$18,554	$21,110	$16,076	$20,767	-
Poverty Rate	11.40%	11.50%	9.70%	15.40%	9.50%	11.09%

2010 Income Data	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Median Family Income	$55,394	$51,473	$56,550	$48,739	$52,741	-
Median Household Income	$43,750	$39,676	$44,899	$37,500	$38,446	-
Per Capita Income	$26,209	$23,514	$25,312	$18,717	$23,740	-
Poverty Rate	13.70%	12.70%	12.10%	16.90%	15.60%	13.50%

G. Housing Profile Tables

1990 Housing Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Housing Units	77,951	23,975	34,131	7,667	12,893	156,617
Regional Housing Share	49.77%	15.31%	21.79%	4.90%	8.23%	100.00%
Occupied Housing Units	70,802	19,211	28,709	6,488	9,924	135,134
Percent Occupied	90.83%	80.13%	84.11%	84.62%	76.97%	86.28%
Vacant Housing Units	7,149	4,764	5,422	1,179	2,969	21,483
Percent Vacant	9.17%	19.87%	15.89%	15.38%	23.03%	13.72%
Housing Density / Sq. Mi.	118.2	43.2	91.0	17.0	33.9	64.7
Housing Units Per Capita	0.45	0.51	0.49	0.45	0.51	0.47

2000 Housing Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Housing Units	93,973	28,640	42,996	9,722	15,553	190,884
Regional Housing Share	49.23%	15.00%	22.52%	5.09%	8.15%	100.00%
Occupied Housing Units	85,776	23,100	37,414	8,000	12,320	166,610
Percent Occupied	91.28%	80.66%	87.02%	82.29%	79.21%	87.28%
Vacant Housing Units	8,197	5,540	5,582	1,722	3,233	24,274
Percent Vacant	8.72%	19.34%	12.98%	17.71%	20.79%	12.72%
Housing Density / Sq. Mi.	142.5	51.7	114.6	21.5	40.9	78.8
Housing Units Per Capita	0.46	0.53	0.48	0.50	0.53	0.48

2010 Housing Profile	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Total Housing Units	113,365	34,954	54,710	10,608	19,163	232,800
Regional Housing Share	48.70%	15.01%	23.50%	4.56%	8.23%	100.00%
Occupied Housing Units	100,412	25,563	45,448	8,494	14,394	194,311
Percent Occupied	88.57%	73.13%	83.07%	80.07%	75.11%	83.47%
Vacant Housing Units	12,953	9,391	9,262	2,114	4,769	38,489
Percent Vacant	11.43%	26.87%	16.93%	19.93%	24.89%	16.53%
Housing Density / Sq. Mi.	171.9	63.0	145.9	23.5	50.4	96.1
Housing Units Per Capita	0.48	0.59	0.51	0.51	0.58	0.51

H. Housing Tenure and Values Tables

1990 Housing Tenure and Values	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Owner Occupied	49,789	14,817	22,021	5,050	7,828	99,505
Owner Occupied Percent	70.32%	77.13%	76.70%	77.84%	78.88%	73.63%
Renter Occupied	21,013	4,394	6,688	1,438	2,096	35,629
Renter Occupied Percent	29.68%	22.87%	23.30%	22.16%	21.12%	26.37%
Median Home Value	$64,000	$59,400	$78,000	$47,800	$72,100	-
Median Gross Monthly Rent	$279	$211	$286	$160	$256	-

2000 Housing Tenure and Values	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Owner Occupied	60,295	17,869	29,487	6,130	9,781	123,562
Owner Occupied Percent	70.29%	77.35%	78.81%	76.63%	79.39%	74.16%
Renter Occupied	25,481	5,231	7,927	1,870	2,539	43,048
Renter Occupied Percent	29.71%	22.65%	21.19%	23.38%	20.61%	25.84%
Median Home Value	$119,600	$99,100	$130,100	$94,600	$122,300	-
Median Gross Monthly Rent	$551	$455	$513	$367	$468	-

2010 Housing Tenure and Values	Buncombe	Haywood	Henderson	Madison	Transylvania	Region
Owner Occupied	65,536	18,820	32,449	6,115	9,620	132,540
Owner Occupied Percent	67.94%	75.66%	76.67%	75.09%	76.27%	71.87%
Renter Occupied	30,929	6,055	9,873	2,029	2,993	51,879
Renter Occupied Percent	32.06%	24.34%	23.33%	24.91%	23.73%	28.13%
Median Home Value	$179,700	$150,900	$175,400	$152,100	$167,200	-
Median Gross Monthly Rent	$711	$648	$668	$583	$632	-