

APPENDIX A

HOUSING MARKET ANALYSIS

Population Growth - Asheville is growing rapidly.

The North Carolina Department of State Treasurer estimated **Asheville's July 1, 2006 population to be 75,948**, a 6% population increase from the 2003 population of 71,448.

According to the U.S. Census Bureau, North Carolina is the nation's 11th largest state. They estimate that in 2030 the state's population will increase by 4.2 million, and the population in the Asheville Metropolitan Statistical Area (Buncombe, Haywood, Henderson, and Madison Counties) will increase to 526,063 people. Buncombe County will continue to grow, and will eventually hold almost 290,000 people. The authors of the Asheville City Development Plan 2025 estimated that the City's population in 2010 would be 76,701, and by 2025, the population would reach 90,000 residents (2025 Plan, pg. 28). However, by 2006, the population had grown faster than projected and was only 753 away from the 2010 projection.

According the U.S. Census Bureau in 2006, there were an estimated 35,872 households in the City of Asheville. Since 1990, the number of households in Asheville has grown at an estimated rate of 561 households a year.

Asheville has low density.

While the City of Asheville is the 10th most populated city in North Carolina, in terms of population density, the City of Asheville is 18th.¹ This information indicates that people are relatively spread-out within the city limits.

¹ *Municipal Population Densities, 1980-2006* (2007, September 27). Retrieved May 22, 2008, from http://www.osbm.state.nc.us/ncosbm/facts_and_figures/socioeconomic_data/population_estimates/demog/dens8006.htm

Asheville has low incomes and high rents.

In 2005, the Real Data Market Index identified the average rents in Asheville to be \$656 for a one-bedroom apartment, \$746 for a two-bedroom apartment, and \$852 for a three-bedroom apartment. The data from the Apartment Index, indicates that from June of 2004 to December of 2006, the cost to rent a one bedroom apartment in Asheville increased by 6%, cost for a two bedroom increased by 4%, and the cost to rent a three bedroom apartment increased by an alarming 11%. **In 2006, although Asheville had the lowest area median income, the city had the second highest average monthly rent in comparison to the other major North Carolina cities.** The Raleigh/Durham area and Asheville were the only two cities with an average rent higher than \$700. Charlotte, Greensboro/Winston-Salem, and Wilmington all had average rents over \$600, but below \$700.

Incomes in Asheville are low.

In 2008, a single wage earner must earn a wage of \$13.37 (40hr/wk) or \$27,810 annually to afford a two-bedroom rental unit at fair market rent (FMR) in the Asheville area. A wage earner must earn a wage of \$17.90 (40hr/wk) or \$37,240 annually to afford a three-bedroom rental unit at fair market rent (FMR) in the Asheville area.

Asheville, NC: Fair Market Rent (2008)²

Efficiency	\$521
1-Bedroom	\$609
2-Bedroom	\$695
3-Bedroom	\$931
4-Bedroom	\$1,220

The "Living wage" concept is that people working more than 40 hours a week should be able to provide themselves with housing. The formula is centered on the Fair Market Rents for an area (generally for an efficiency or one bedroom apartment). For 2008, \$609 is the FMR for a one-bedroom apartment in Asheville, NC.

² Final FY 2008 Fair Market Rent Documentation System. HUD. 22 May 2008

<http://www.huduser.org/datasets/fmr/fmrs/2008summary.odn?INPUTNAME=METRO11700M11700*Buncombe+County&county_select=yes&state_name=North+Carolina&data=2008&statefp=37.0&fmrtype=Final>.

$\$609 \div .3 = \$2,030$ Monthly Income Necessary to Afford an Efficiency Apartment

$\$2,030 \times 12\text{mo.} = \$24,360$ Annual Income

$\$24,360 \div 2080$ (40hrs/wk \times 52) = Asheville's Living Wage is **\$11.71**

Apartments are simply unaffordable for many Asheville residents and employees. **According to the North Carolina Security Commission, in 2007, 139,500 employees working in Buncombe County cannot afford the areas FMR for a two bedroom home.** This means more people are working inside the county who cannot afford fair market rents than the total population living in the city. Most of these employees are in offices or in the hospitality and healthcare fields.

Asheville Occupations and Average Wages

Cashiers	\$7.70
Child Care Workers	\$8.37
Home Health Aids	\$9.93
Food Service	\$10.28
Retail Sales	\$11.07
Security Guards	\$11.78
Medical Assistants	\$12.80
Administrative Assistants	\$13.10

Affordable Rent in Asheville, NC by Wage

	<u>FMR</u>	<u>Minimum Mo. Wage</u>	<u>Annual Income</u>	<u>Hourly Wage</u>
Efficiency	\$521	\$1,737	\$20,844 (39% AMI)	\$10.02
One Bedroom	\$609	\$2,030	\$24,360 (46% AMI)	\$11.71
Two Bedroom	\$695	\$2,317	\$27,804 (53% AMI)	\$13.37
Three Bedroom	\$931	\$3,103	\$37,240 (71% AMI)	\$17.90
Four Bedroom	\$1,221	\$4,070	\$48,840 (93% AMI)	\$23.48

According to the North Carolina Security Commission, the following Asheville employees do not earn \$11.71 an hour in Buncombe County, and therefore, cannot afford an efficiency apartment. All of the wages listed are below 50% of the Area Median Income.

Employees in Buncombe County that Cannot Afford an Efficiency

Apartment

Employees in Buncombe County that Cannot Afford an Efficiency Apartment

<u>Occupation</u>	<u>Average Wage</u> <u>(\$)</u>	<u>Number of Employees in the</u> <u>County</u>
Cashiers	7.70	3,330
Dry Cleaners	8.35	250
Child Care Workers	8.37	500
Housekeepers	8.47	1,120
Bakers	9.36	110
Home Health Aids	9.93	1,110
Janitors	10.00	1,420
Food Service³	10.28	75,300
Building Maintenance	10.31	3,720
Construction Labor	10.41	650
Receptionists	10.47	980
Grounds keeping	10.54	770
Production Assembly Teams	10.60	1,380
Office Clerks	10.66	2,080
Stock Clerks	10.69	1,410
Florists	10.77	110
Telephone Operators	10.82	190
Retail Sales	11.07	4,120
Nursing Attendants	11.13	1,050
Pharmacy Technicians	11.18	240
Tellers	11.52	450
Preschool Teachers	11.67 (46%)	230
Total	< \$11.71	100,520

According to the North Carolina Security Commission, the following Asheville employees do not earn \$13.37 an hour in Buncombe County, and therefore, cannot afford a 2-bedroom apartment.

Employees in Buncombe County that Cannot Afford a Two-Bedroom

³ Food Preparation and Serving Related Occupations (\$8.40), Fast Food Cooks (\$6.15), Institutional and Cafeteria Cooks (\$10.28), Short Order Cooks (\$9.19), Food Prep Employees (\$7.77), Attendants (\$7.64), Dishwashers (\$7.45), Host & Hostess and Lounge & Coffee Shop employees (\$8.43)

Apartment

<u>Occupation</u>	<u>Average Wage (\$)</u>	<u>Number of Employees in County</u>
Security Guards	11.78	520
Data Entry	11.84	110
Healthcare Support	11.84	3910
Shipping & Receiving	11.90	640
Rehabilitation Councilors	11.94	180
Butchers	12.14	110
Installers (Electronic Equipment)	12.36	70
Medical Technicians	12.37	220
Kitchen Managers	12.64	1020
Secretaries ⁴	12.64	2220
Production Occupation	12.74	9930
Medical Assistants	12.80	580
Painters	12.84	190
Production Inspectors	13.06	600
Emergency Dispatchers	13.07	100
Administrative Assistants	13.10	18,360
Hospitality Supervisors	13.22	190
Broadcast Technicians	13.27	30
Total	< \$13.37	38,980

Most rents in Asheville are higher than Fair Market Rents established by HUD.

Further complicating the living wage issue is that FMRs are lower than average rents.

2008 FMR "Gap Between Market and Affordable Rent"			
	Extremely Low Income Households	Very Low Income Households	Low Income Households
Maximum Income	\$14,200	\$23,650	\$37,800
Maximum Gross Rent	\$355	\$591	\$945
2008 Fair Market Rent			
Two Bedrooms	\$695	\$695	\$695

⁴ Includes Medical Secretaries, but does not include legal or executive secretaries

Three Bedrooms	\$931	\$931	\$931
FMR as Percent of Maximum Gross Rent			
Two Bedrooms	195%	118%	74%
Three Bedrooms	262%	156%	99%

Average Rents Compared to Fair Market Rents (2004-2007)						
	<u>Efficiency</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>Total</u>
		<u>Bedroom</u>	<u>Bedroom</u>	<u>Bedroom</u>	<u>Bedroom</u>	
Average 2004	N/A	\$615	\$702	\$786	N/A	\$690
FMR 2004	\$369	\$446	\$582	\$758	\$819	\$582
<i>Difference</i>	<i>N/A</i>	<i>\$169</i>	<i>\$120</i>	<i>\$28</i>	<i>N/A</i>	<i>\$108</i>
Average 2005	N/A	\$631	\$714	\$822	N/A	\$708
FMR 2005	\$460	\$537	\$600	\$816	\$1054	\$600
<i>Difference</i>	<i>N/A</i>	<i>\$94</i>	<i>\$114</i>	<i>\$6</i>	<i>N/A</i>	<i>\$108</i>
Average 2006	N/A	\$656	\$746	\$852	N/A	\$735
FMR 2006	\$447	\$522	\$596	\$799	\$1047	\$596
<i>Difference</i>	<i>N/A</i>	<i>\$134</i>	<i>\$150</i>	<i>\$53</i>	<i>N/A</i>	<i>\$139</i>
Average 2007	N/A	N/A	N/A	N/A	N/A	\$792
FMR 2007	\$465	\$543	\$620	\$831	\$1089	\$620
Difference	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>\$172</i>

Housing Affordability

Why is housing unaffordable?

In 2004, the City of Asheville commissioned Bay Area Economics, Inc. to conduct a housing market study. **The study concluded that housing affordability is the greatest challenge to the housing market in Asheville.** Their market analysis identified several direct causes for the affordability crunch in the City.

First, there is little vacant land. (See vacant land maps in Appendix B, showing vacant parcels in the city limits that are half-acre or larger, not in the flood plain and not subject to the steep slope ordinance. The various maps

show the parcels in relation to bus lines, water/sewer lines and topography.) To address this problem, the City of Asheville must either annex more land or increase density within the existing City boundary.

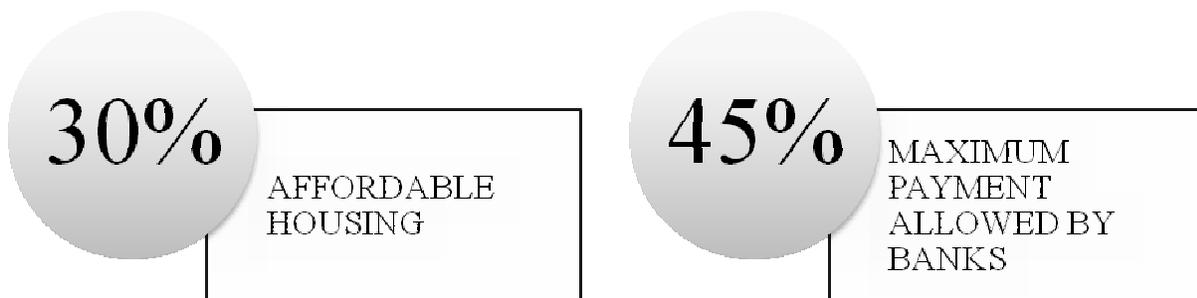
Second, although the economy in the region is strong and unemployment is low, most of the regions jobs are tourist related and generate low-income wages. The City of Asheville must find ways to attract higher wage jobs.

Third, the area is attractive to tourists as well as retirees, and as a result there is a large number of second-homes. In Buncombe County 25% of homes are non-primary residences.

Lastly, the terrain of the region increases construction costs; this cost transfers to consumers through high housing prices and increased rent costs. To combat these costs, the City of Asheville must ensure that its ordinances and regulations do not add to the cost of construction.

What makes housing affordable?

Housing is affordable when housing costs are no more than 30% of an individual's total income. Housing costs include utilities, property taxes, association fees, insurance, and maintenance. Most federal, state, and local government policies define affordable housing by this "30% Rule of Thumb." Still, many renters and homeowners in Asheville, NC pay more than 30% for their housing costs. **This is in part because often times, banks allow homeowners to spend up to 45% of their income on household debt (including credit card and other loan payments).**



Area Median Income

Government housing programs measure eligibility by the Area Median Income (AMI). Of all household incomes in the area, the AMI is the middle number on that list. Housing programs assess a client's income and calculate their income as a percentage of the AMI. Clients may benefit from certain programs based on their need and their percentage of the AMI. The following

numbers are based on the Asheville AMI for 2006 (\$50,400), these are the estimated number of Asheville households determined to be extremely low income, very low income, low income, or moderate income families based on the percentage of the AMI earned.⁵

<u>Percent of AMI</u>	<u>Income Range</u>	<u>Income Classification</u>	<u>Estimated # of Asheville Households in 2006</u>
Under 30%	Less than \$14,999	Extremely Low Income	6,235
30% - 50%	\$15,000 - \$24,999	Very Low Income	4,213
50% - 80%	\$25,000 - \$39,000	Low Income	9,035
80% - 120%	\$40,000 - \$60,480	Moderate Income	6,558

Families in these categories tend to have the most difficulty finding affordable housing in the area. **According to the 2006 American Community Survey, approximately 55% of all households earned an income less than 80% of the 2006 AMI (\$40,300).** The HUD determined 2008 AMI for the Asheville MSA is \$52,000. The following charts show the rental and for-purchase housing that is affordable to families at various levels of AMI.

In Asheville 2008, the Median Area Income (AMI) is \$52,500 (family of four).

<u>Area Median Income (%)</u>	<u>Income Max (\$)</u>	<u>Income Min (\$)</u>
10%	0	5,200
10-20%	5,200	10,500
20-30%	10,500	15,750
30-40%	15,750	21,000
40-50%	21,000	26,250
50-60%	26,250	31,500
60-70%	31,500	36,750
70-80%	36,750	42,000

⁵ American Community Survey, U.S. Census Bureau (2006).

80-90%	42,000	47,250
90-100%	47,250	52,500

Hour Wage	AMI	Monthly Income Before Taxes ⁶	Annual Income Before Taxes ⁷	The Cost to Buy an Affordable Home ⁸	Max Mo. Cost ⁹	Max Loan Amount ¹⁰	Affordable Housing Costs ¹¹
(\$)	(%)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
6¹²	24	1,065	12,792	31,980-35,178	479	0.00	319
7	30	1,311	15,750	39,375-43,312	590	11,793	393
8	35	1,530	18,375	45,937-50,531	689	24,490	459
10	40	1,748	21,000	52,500-57,750	786	37,241	525
12	50	2,185	26,250	65,625-72,187	983	56,928	656
13¹³	52	2,317	27,809	69,552-76,674	1,042	62,733	695
15	60	2,622	31,500	78,750-86,625	1,180	76,855	787
17	70	3,060	36,750	91,875-101,062	1,377	77,833	918
20	80	3,497	42,000	105,000-115,500	1,573	116,789	1,050
25	100	4,330	52,500	131,250-14,4375	1,948	156,651	1,312.50
30	120	5,245	63,000	157,500-173,250	2,360	194,097	1,573.78
35	140	6,125	73,500	183,750-202,125	2,756	225,079	1,837.50

Rent-burdened households pay rents they cannot afford.

⁶Monthly Income before taxes: Hourly Wage x 40 hours a week x 4.33 weeks

⁷Annual Income before taxes: Hourly Wage x 173 hours a month (40x4.33) x 12 months = 2080 hr/yr

⁸ 2.5 – 2.75 times the income to account for variations in household debt, interest rates, and the amount paid towards a down payment

⁹ The maximum monthly payment on a purchased home is 45% of the qualifiers income

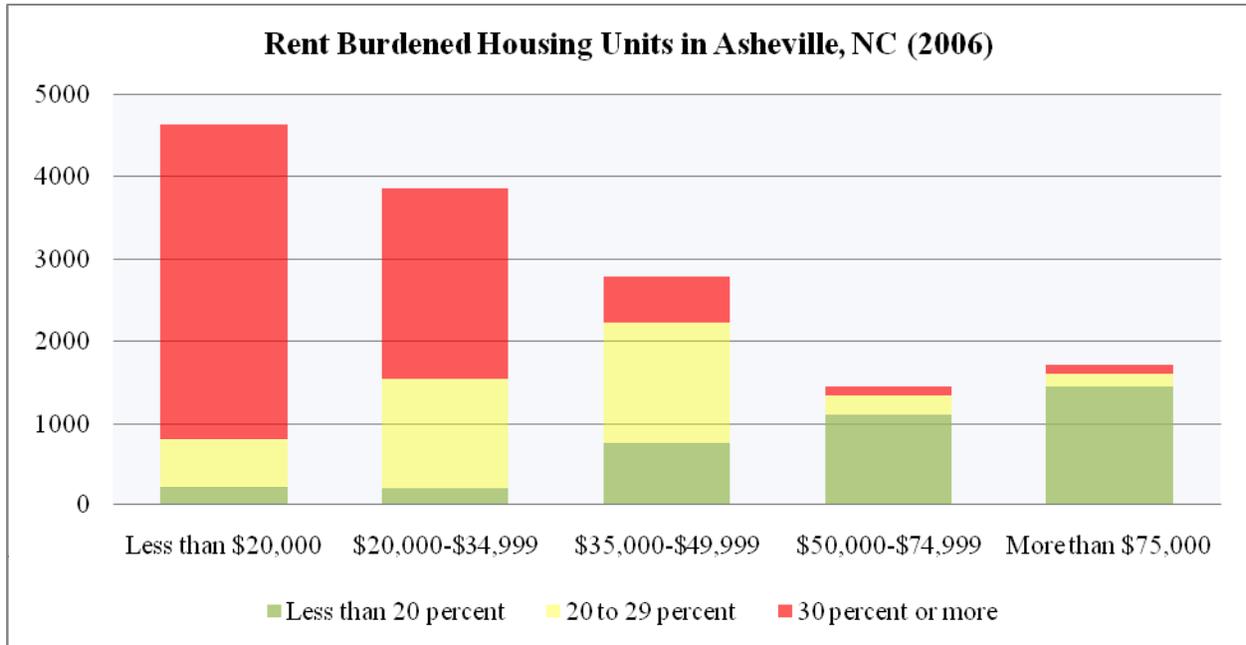
¹⁰ Home prices were calculated using an online mortgage qualifier tool <http://www.finance.cch.com/sohoApplets/MortgageQualifier.asp>

¹¹ Affordable Rent is 30% of an individual's or household's income

¹² In 2008, the minimum wage in North Carolina \$6.15/hr

¹³ In 2008, a single wage earner must earn \$13.37 (40hr/wk) to afford a two-bedroom rental unit at fair market rent (FMR) in the Asheville area.

When the fair market rent and market rate rent exceed 30% of a household's monthly wages, the household is determined to be rent burdened. **The U.S. Census Bureau determined in 2006 that 6,925 of 15,548 (44.5%) renter households were rent burdened in the City of Asheville.** See the figure below.



Cost of Housing for Sale

Median sales price of housing has risen rapidly in the past few years.

According to Bay Area Economics, Inc., the median price of all units (new and existing) for sale in Asheville in 2004 was \$165,000. In 2004, the majority of homes sold in Asheville were in the \$100,000-\$149,000 range, as shown below.



The Asheville Board of Realtors reports that in 2007, the median sales price for a residential home in the region rose to \$220,000. The median sales price for homes is below the average sales price, \$277,636. This \$50,000 difference has a big impact on the availability of affordable housing in Asheville, NC. **Households making 160% the Area's Median Income, or at least \$84,000 a year, are able to afford homes at the median sales price. However, households must make 200% of the Area Median Income (or \$105,000) to afford the average sales price of a home in the area.**

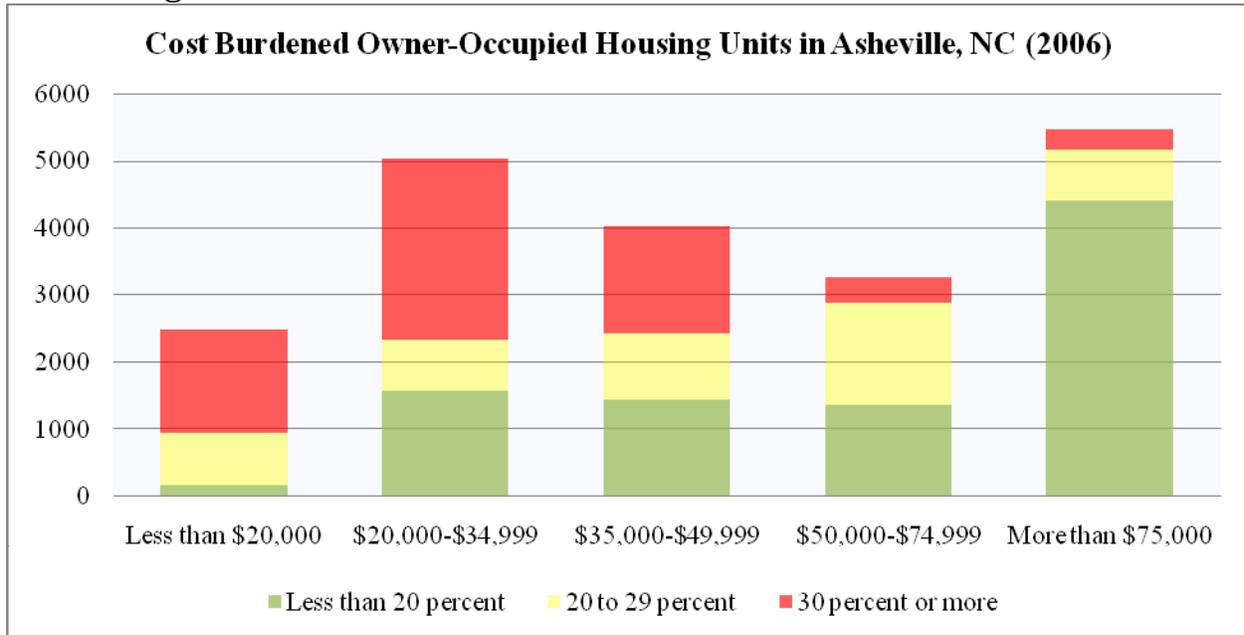
Relatively small increases in cost can make housing unaffordable.

According to the National Association of Homebuilders, for every \$1,000 increase in the price of a house, 190 families in the Asheville MSA can no longer afford to purchase that house.¹⁴

¹⁴ Asheville Home Builders Association, *Blueprints September 2007*.

Almost half of Asheville homeowners cannot afford their mortgage payments.

In Asheville however, 45.4% of homeowners have mortgages that are unaffordable (more than 30%) for their income. As a result, these homeowners are at a higher risk of foreclosure.



What assistance is currently in place to help families pay their rent or mortgage?

Subsidized Housing

Housing is subsidized when some portion of its construction, operation, or purchase is paid for by a source other than the buyer or renter. Housing subsidies are common and take many forms: first-time homebuyer downpayment assistance programs, property tax exemptions for seniors, tax credit financing, etc.

Subsidized Homeownership

Most government assistance goes to homeowners.

Although many people perceive “subsidized housing” only as government-assisted rental housing, the vast majority of subsidies are provided for homeownership. The federal government spent approximately \$199.5 billion on housing programs and tax expenditures in 2006.¹⁵ **The overwhelming majority was for homeownership, \$157.5 billion compared to \$42.0 billion spent on rental programs.¹⁶ Over 98% of the homeownership subsidies were tax breaks which generally do not benefit low-income families.** ¹⁷ The deductibility of mortgage interest on owner-occupied housing was the largest homeownership tax subsidy in 2006, constituting 43.4 percent of total homeownership assistance.¹⁸ The richest 20% of the population claimed 81.5% of the benefits.¹⁹ These facts show that homeownership is not as pure an indicator of self-sufficiency as commonly believed.

Subsidized Rental Housing

There is not enough assistance for renters.

Subsidized rental housing developments and programs currently in existence in Asheville and Buncombe County include: Public Housing, Housing Choice Voucher Program, other various HUD programs, USDA Rural Development, and Low Income Housing Tax Credit properties.

Task Force members conducted surveys on all subsidized rental housing developments in Buncombe County to determine an accurate inventory of what types of subsidized rental housing is available. The survey found that there are 3,717 overall units of subsidized rental housing in Buncombe County with a total of 6,762 bedrooms. The breakdown of bed-room sizes is represented in the graph below.

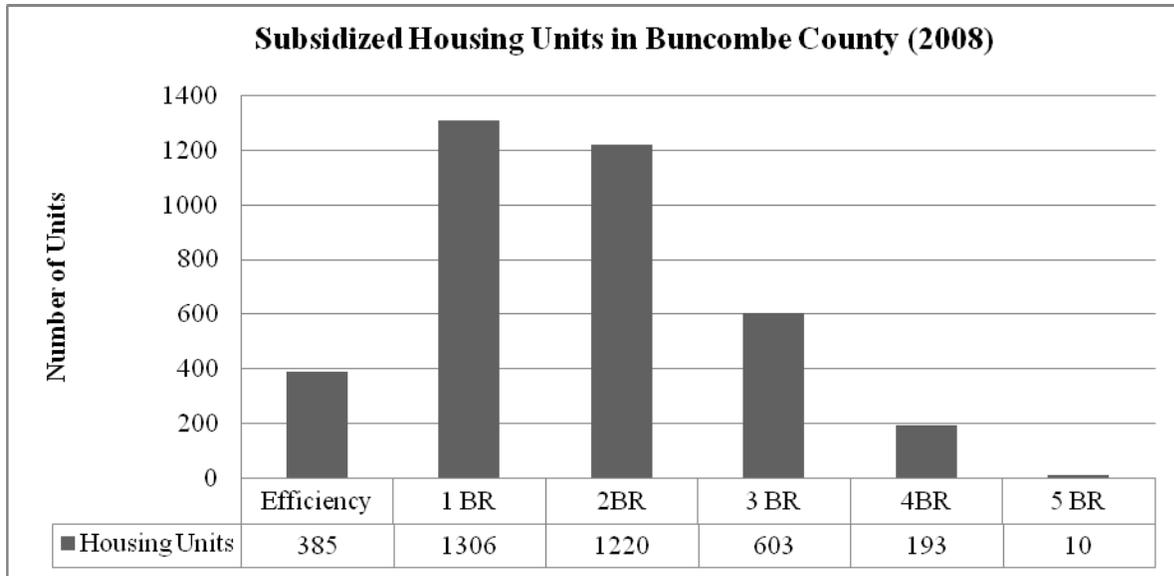
¹⁵ Reynolds, G. *Federal Housing Subsidies: To Rent or To Own?* The Urban Institute, (2007).

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Ibid.



Some of the subsidized rental units in the inventory are targeted for specific populations. Public Housing accounts for 41% of the total subsidized rental housing, and is for people who are below 80% of AMI and who meet public housing screening criteria. Senior Housing accounts for 30% of the overall subsidized rental units, but 65% of the efficiencies and 62% of the 1-bedroom apartments. The definition of “senior housing” varies by program, but is age 55+ or age 62+ for most programs. All subsidized efficiency apartments in Buncombe County are targeted for a specific population, and are in public housing, senior housing, or set aside for the chronically homeless. Only 223 of the 1-bedroom units are not in public housing, senior housing, or set aside for the chronically homeless.

Subsidized rental units are concentrated in certain areas of Buncombe County and completely lacking in other areas as represented in the Affordable Rental Housing Units in Buncombe County Maps in Appendix F. These maps do not contain many privately-owned affordable rental units.

The largest percentage of units (41%) are public housing units operated by the Housing Authority of the City of Asheville. Public housing is housing subsidy program through the United States Department of Housing and Urban Development (HUD). Residents pay no more than 30% of their income for rent and utilities and their incomes must be less than 80% of AMI. Public Housing Developments range in size from 56 units (Altamont Apartments) to 262 units (Pisgah View Apartments).

Public Housing households are predominately female-headed households (77%) and are predominately African-American (70%). The average family size

is 2 people and the average annual income per family is \$9,369, which is 17.8% of AMI.²⁰

Housing Choice Voucher Program (Commonly referred to as Section 8)

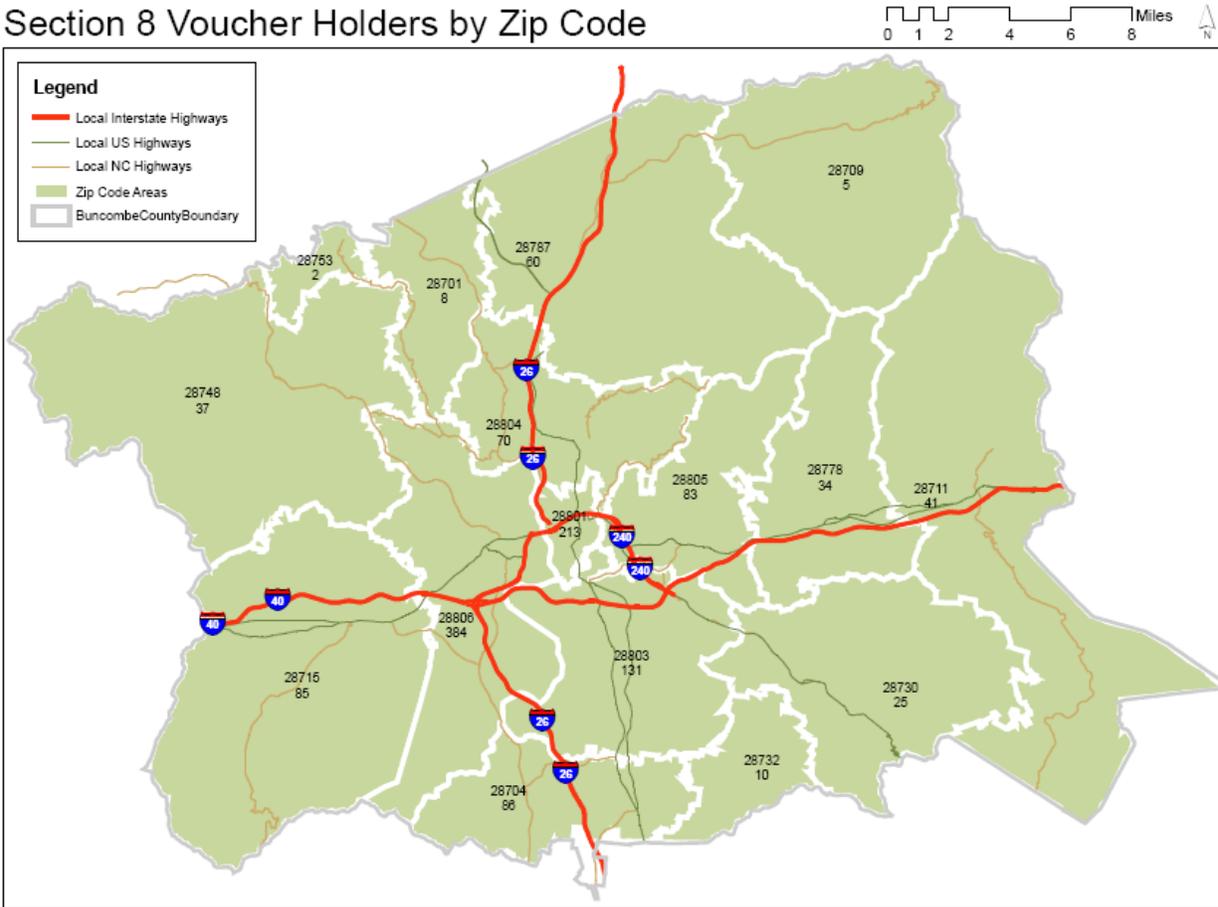
The Housing Choice Voucher Program (HCVP) is also administered by the Housing Authority of the City of Asheville (HACA). There are currently 1,350 vouchers. The program works similarly to the Public Housing Program in that participants pay 30% of their income for rent and utilities. The main difference is that participants rent from a private property owner in the rental market instead of renting a unit owned by HACA. The typical HCVP household differs from the typical public housing household in significant ways. While 78% of households are female-headed households, 71% of the people living in the households are white, a stark contrast to the 77% of Public Housing Residents who are black. The average family size is 2 and the average annual income per family is \$8,183, which is 15.5% of AMI.²¹

It is impossible to map the specific locations of various Section 8 households in Buncombe County. However, the following map represents the number of HCVP holders in various zip codes.

²⁰ Housing Authority of the City of Asheville, Public Housing Demographic Report, May 2, 2008.

²¹ Housing Authority of the City of Asheville, Section 8 Demographic Report, May 2, 2008.

Section 8 Voucher Holders by Zip Code



Prepared by the City of Asheville Planning and Development Department, May 2008

Rent assistance will not pay the average rent.

Section 8 rents are controlled by HUD, which each year puts out a fair market rent standard for each bedroom size for Buncombe County. The fair market rents in place as of October 1, 2007 range from \$521 for an Efficiency to \$1220 for a 4 Bedroom unit. Fair market rents are often much less than the average rents in the City of Asheville.

There are a few other rental subsidy programs in place, including project based Section 8 programs through HUD. These programs work similarly to the Housing Choice Voucher Program but the subsidy resides with the unit, not with the tenant, so when the tenant moves from the property they are not able to take the subsidy with them to a different property. However, the next person who qualifies to rent that same space will have the subsidy available to them. One other type of subsidy program is the U.S. Department of Agriculture's Rural Housing Program. All USDA properties are located outside of the city

limits of Asheville. A third type of rental program is Low Income Housing Tax Credit. What is specifically different about tax credit properties is that the rent is not based on 30% of the resident's income but is set at a flat rate based on local area median income. Low Income Housing Tax Credit properties (LIHTC) are targeted for people whose incomes are below 60% of area median income.

Homelessness

At least 509 people in Asheville do not even have a home.

In 2005 the City of Asheville and Buncombe County adopted the 10-Year Plan to End Homelessness. This plan outlined a 5-prong approach:

1. Designation of a lead entity to oversee implementation of the plan;
2. Utilization of the Homeless Management Information System to link services, screen for program eligibility, and gather data needed to monitor progress of implementation;
3. Prevention to stop individuals and families from becoming homeless;
4. Housing First – support of permanent housing for all homeless people;
5. Housing Plus – the necessary supportive services that ensure homeless individuals and families placed in permanent housing can remain housed long-term.

Most recent data available on homelessness in Asheville and Buncombe County is from a Point-in-Time count held on January 30, 2008. This count found a total of 509 homeless people.

Homelessness in Asheville and Buncombe County

<i>People can be counted twice in these categories:</i>	Adults	441
	Children	58
	Chronic	181
	Mental Illness	158
	Chronic Substance Abuse	124
	Veteran	121
	Domestic Violence	45
	Unaccompanied Youth	9
	In a facility/ institution within past 30 days.	145
	Total Counted	509

This chart shows more information about who is homeless in Asheville and Buncombe County. The Point-in-Time count is ever evolving because of the change in agency participation and a better understanding of counting methods. The next count will be held in the summer of 2008. The current methods of collecting data are imperfect and could be improved through the utilization of the Homeless Management Information System (HMIS) offered through the Carolina Homeless Information Network (CHIN).

Transportation

Transportation costs impact a family's ability to afford their rent or mortgage.

Transportation is a significant factor in constructing meaningful affordable housing policies. For all income levels, Transportation costs are second only to housing expenditures. However, lower-income families pay the greatest percentages of their incomes on housing and transportation costs. **According to “Driven to Spend: Pumping Dollars out of Our Households and Communities” a study produced from the Surface Transportation Policy Project (STPP) and the Center for Neighborhood Technology (CNT), in 2003 when the cost of gasoline was \$1.60 a gallon: The**

“combined, the costs of transportation and housing account for 52 percent of the average family’s budget, which explains why there is growing public debate on the need for policies that address these issues in tandem (pg. 4).”

The lack of affordable housing in an urban area, increased commute times, and traffic congestions are interrelated issues. Development plans and strategies for the City of Asheville have already linked these as priorities. Addressing the interdependent relationship between housing and transportation (land use) policies and the impact they could have on the density of development is important in addressing the needs of families in Asheville. Higher density development simultaneously addresses many housing and transportation needs.