

Housing Needs Assessment & Market Study

Transylvania County

November 2009

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Introduction

Demographic & economic overview

With a total population of 30,187 in 2008, Transylvania County continues a recent trend of relatively mild population growth, marked by several years with small declines. Average annual population growth is 0.3 %, which is below the nation and state. On average Transylvania County grows by 101 persons each year. Population in-migration is the source of population change in the county, accounting for all of the net growth (Table 1 and Figure 1 and Appendix Table A-1). Natural growth (births over deaths) has been negative in nine of the last nine years.

By race, the population of the county was 92.7% White and 5.7% Black in 2005-2007¹ with other races making up 1.6% of the population. This represents a slight increase in racial diversity from 2000, when Whites were 94.6% of the population (Appendix Table A-2). There is no data in the 2005-2007 survey on Hispanic or Latino ethnicity; this population was only 1% of the total in 2000.

Three major economic activities drive the economy of Transylvania County:

1. *Population in-migration*, loose network of industries serving new residential growth such as construction and real estate
2. *Educational services*, led by Brevard College
3. *Tourism*, well-developed and longstanding sector primarily serving a drive-market

After significant losses in manufacturing in the early 2000's, Transylvania has more recently experienced relatively steady employment growth. Over the last five years, private industry employment has averaged annual growth of 1.9%. Leading job creators are *Health Care and Social Assistance, Educational Services, Local Government, and Retail Trade* (Appendix Table A-3).

¹ Throughout this report data will be used from the Census Bureau's 2005-2007 American Community Survey (ACS). The three-year estimates are based on data collected between January 2005 and December 2007. The ACS collects and produces population and housing information every year instead of every ten years. Data are largely collected by mail with Census Bureau field representatives following up by telephone and/or personal visit with addresses that do not respond. In 2008, the ACS released its first multiyear estimates based on ACS data collected from 2005 through 2007. These three-year estimates are available for geographic areas with a population of 20,000 or more. **Because they are based on samples, they are subject to sampling error. Sampling errors are most significant for small populations (especially numbers < 1000)**

**Table 1
Demographic & Economic Comparisons**

	Transylvania	North Carolina	United States
Population (2008)	30,187	9,222,414	304,059,724
Average Annual Population Growth Rate (2000-2008)	0.3%	1.6%	0.9%
Average Annual Population Change (2000-2008)	101	142,949	2,735,974
Per Capita Income (2007)	\$31,837	\$33,735	\$38,615
Average Wage Per Job (2007)	\$28,807	\$38,556	\$43,889
Five-Year Average Wage Per Growth (2002-2007)	5.2%	20.0%	21.4%
Poverty Rate, All Ages (2007)	12.9%	14.3%	13.0%
Employment Growth Rate (Annual 2007-2008)	1.1%	-0.4%	-0.4%
Unemployment Rate (Annual 2008)	5.2%	6.3%	5.8%
Source of Net Population Growth (2000-2008)			
Natural	0.0%	34.5%	63.5%
International In-Migration	14.1%	16.1%	36.5%
Domestic In-Migration	85.9%	49.4%	X

Sources: U.S. Census Bureau, U.S. Bureau of Labor Statistics, U.S. Bureau of Economic Analysis

Wages in Transylvania County are below the nation and state (Figure 2). As of 2007, the average annual wage per job in the county was \$28,807, 25% below the state and 34% below the nation. The pace of wage growth has lagged the state and nation over the last decade, and was negative for several years in the early 2000's, when several manufacturing plants closed.

Since 2000, the U.S. Census Bureau estimates the number of housing units in Transylvania County has increased by 1,806, or 10%, to a total of 17,428 in 2008. Over the same period of time the total population in the county increased by 806 or 3%. As a result, average household size has dropped from 1.88 persons in 2000 to 1.73 persons in 2008 (Figure 3).

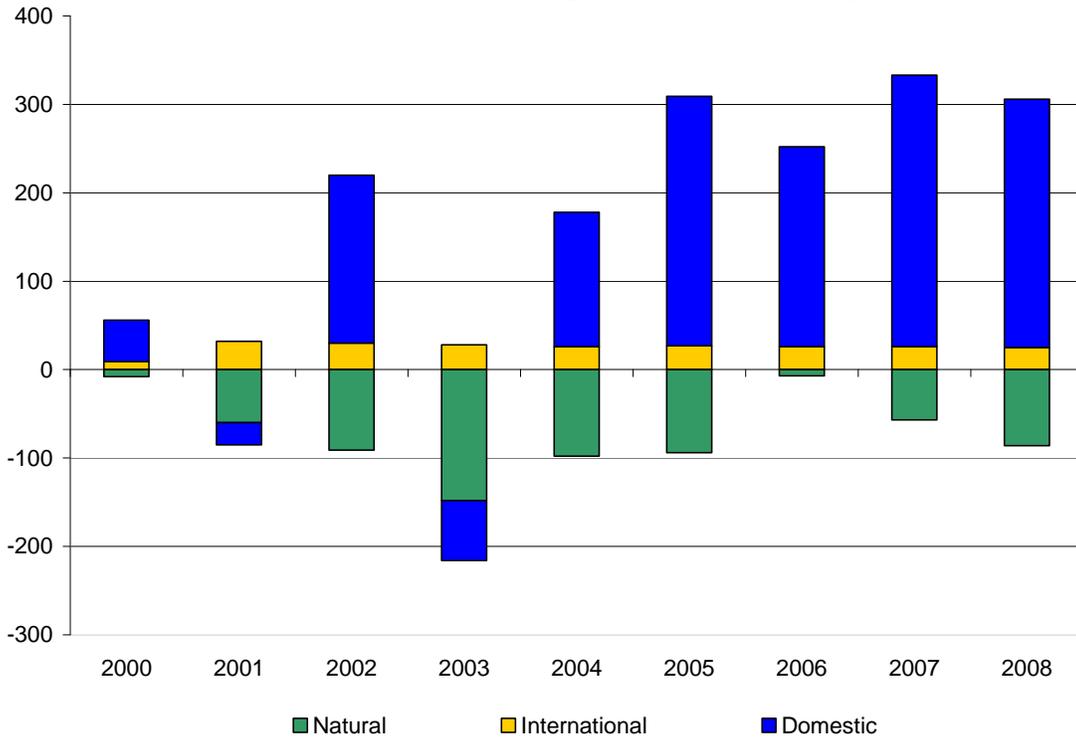
Transportation: In Transylvania County, 436 owner occupiers (5% of all owner occupiers) and 277 renters (9%) have no vehicle available for transportation (Table 2). There is no scheduled transit service in Transylvania County. The county provides a demand-response van service requiring 24 hour advance reservations. Primary client groups are the elderly, people with disabilities, "Work First" clients, and pre-school children. This provides a link for many residents to health services, nutrition centers, day care, and other essential services, which is particularly important for low-income residents living outside Brevard.

**Table 2
Households with Access to a Vehicle (2005-2007)**

Owner occupied:	9,401
No vehicle available	436
1 or more vehicles available	8,965
Renter occupied:	3,097
No vehicle available	277
1 or more vehicles available	2,820

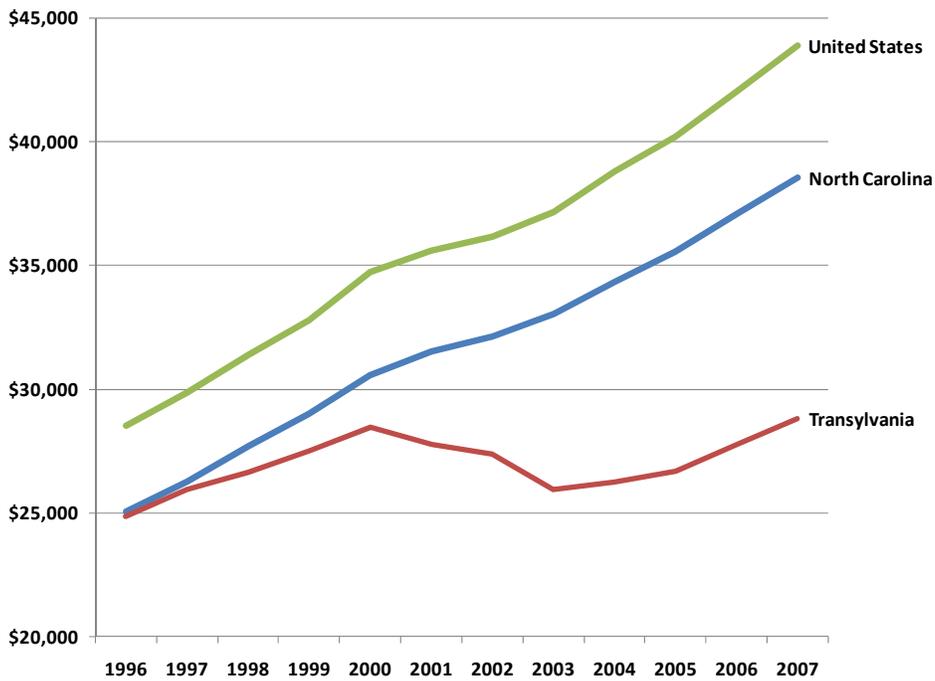
Source: U.S. Census Bureau

Figure 1
Sources of Population Change-Transylvania County



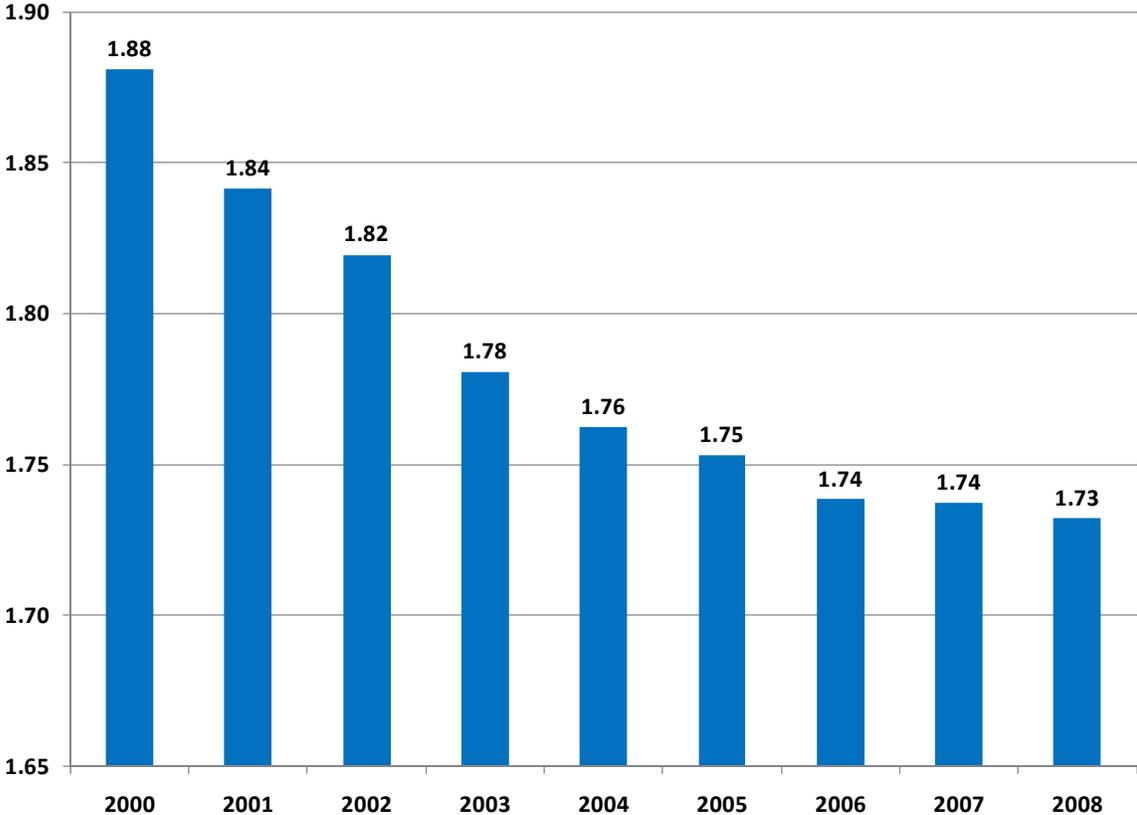
Source: U.S. Census Bureau

Figure 2
Average Wage Per Job



Source: U.S. Bureau of Economic Analysis

Figure 3
Average Household Size



Source: U.S. Census Bureau

Current Housing Market

1. Existing Inventory

Type: Single detached housing is the dominant housing structure type, accounting for 76% of all occupied units in Transylvania (Appendix Table A-4). Relative to the nation and state, mobile homes make a slightly larger share of all housing in Transylvania County.

Age: Transylvania County housing is somewhat older than the state's housing stock, with a median year built of 1977 compared to 1982 for the state and 1974 for the nation (Appendix Tables A-5 and A-6).

Tenure: As of 2005-2007 owner occupied units represented 75 % of all occupied housing in Transylvania County, down from 79 % in 2000 (Table 3). The proportion of renter occupied units increased by 4 percentage points over the same period. The pattern toward more renter occupied housing is similar in the state, while nationwide the portion of owner occupied housing has increased, although the percentages are below Transylvania County.

Table 3
Tenure of Occupied Housing Units

	2000		2005-2007	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Units:				
Transylvania	9,781	2,539	9,401	3,097
Percent:				
Transylvania	79.4%	20.6%	75.2%	24.8%
North Carolina	69.4%	30.6%	68.4%	31.6%
United States	66.2%	33.8%	67.3%	32.7%

Source: U.S. Census Bureau

Vacancy: Housing vacancy rates in Transylvania County have risen to 26% in 2005-2007 from 20% in 2000 (Table 4). The rate stands well above the rest of the consortium, the state and nation. Vacancy defined as "For seasonal, recreational, or occasional use," which includes second homes, is the largest contributor to housing vacancies, accounting for nearly 14% of the total housing stock (Table 5 and Figure 4).

Table 4
Occupancy - Percent of Total Housing Units

	2000		2005-2007	
	Occupied	Vacant	Occupied	Vacant
Units				
Transylvania	12,320	3,233	12,498	4,531
Percent				
Transylvania	79.2%	20.8%	73.4%	26.6%
North Carolina	88.9%	11.1%	86.1%	13.9%
United States	91.0%	9.0%	88.4%	11.6%

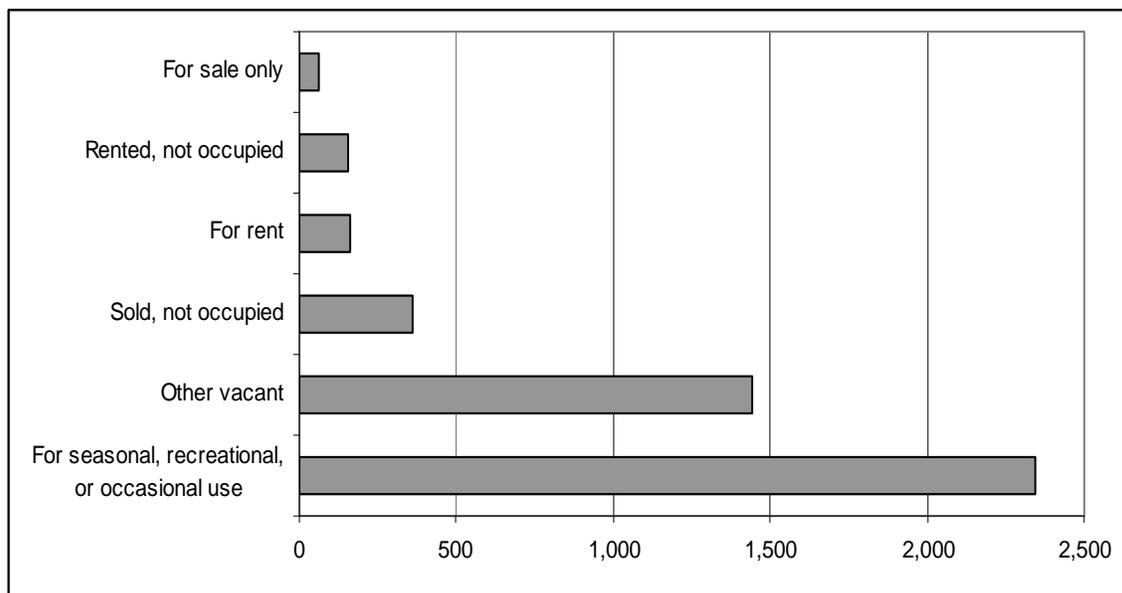
Source: U.S. Census Bureau

Table 5
Vacancy Status-Housing Units (2005-2007)

	Transylvania (units)	Transylvania (%)
Total Housing Stock	17,029	
Total Vacant	4,531	26.6%
For rent	164	1.0%
Rented, not occupied	157	0.9%
For sale only	61	0.4%
Sold, not occupied	361	2.1%
For seasonal, recreational, or occasional use	2,347	13.8%
For migrant workers	0	
Other vacant²	1,441	8.5%

Source: U.S. Census Bureau

Figure 4
Vacancy Status of Housing Units (2005-2007)



² This covers all vacancies not falling into one of the other categories. For example, units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

2. Homeownership

The number of owner occupied homes in Transylvania County in 2005-2007 was 383 units less than in 2000, a decrease of 3.9 % (Table 6).

A. Homeownership Characteristics

Race of Householder: 96% of owner-occupiers are White, with Black owner-occupiers making up less than 3% of the total (Table 6). The number of white homeowners actually decreased between 2000 and 2005-2007, while the homeownership rate for Whites declined by 4.1% (Table 7). Although the Black ownership rate appears to have increased, this may not be a reliable finding because of sampling errors. The number of Hispanic or Latino owner occupiers is unavailable in the 2005-2007 survey.

Table 6
Owner Occupied Summary - Transylvania County

	2000	2005-2007	Change	Change (%)
Units	9,784	9,401	-383	-3.9%
Population	22,987	20,805	-2,182	-9.5%
White Householder	9,452	9,064	-388	-4.1%
Black Householder	210	257	47	22.4%
Hispanic or Latino Householder	31	NA	NA	NA
Median Household Income	42,937	47,386	4,449	10.4%

Source: U.S. Census Bureau

Table 7
Home Ownership Rates

	2000	2005/2007
All	79.4%	75.2%
White	80.3%	75.4%
Black	52.8%	84.3%
Hispanic or Latino	79.5%	NA

Source: U.S. Census Bureau

Cost burdens: Nineteen percent of owner occupiers have housing costs that are 30 % or more of household income (Table 8). Housing expenditures³ that *exceed 30 % of household income* have historically been viewed as an indicator of a housing affordability problem.⁴ Households with expenditures greater than this are said to be “cost burdened”. 6.5 percent of owner occupiers (612 households) have housing costs exceeding 50% of income and are considered severely cost burdened. The percentage of owners who are cost-burdened has increased since 2000 in most income groups (Table 9).

Table 8
Monthly Owner Costs as a Percentage of Household Income
2005-2007

	2005/2007	Percent
Total:	9,401	
30.0 to 49.9 %	1,205	12.8%
50.0 % or more	612	6.5%
Total 30.0 % or more	1,817	19.3%

Source: U.S. Census Bureau

Table 9
Owner Occupied Units - Housing Costs Greater Than 30% of Household Income

Household Income	2000		2005-2007	
	#	Percent of Income Group	#	Percent of Income Group
Less than \$20,000:	470	44%	842	53%
\$20,000 to \$34,999:	321	25%	360	21%
\$35,000 to \$49,999:	178	12%	425	26%
\$50,000 to \$74,999:	105	7%	141	6%
\$75,000 or more:	6	0.4%	49	2.1%

Source: U.S. Census Bureau

Household type: The type of householders of owner occupied housing has changed significantly between 2000 and 2005-2007 (Table 10 and Figure 5). All Family household categories saw decreases while all nonfamily household categories experienced increases.

³ Monthly owner costs include: mortgage, second mortgage and/or home equity loans, real estate taxes, homeowners insurance, condo fees (if applicable), mobile home cost (if applicable), and utilities - Electricity, Gas, Water and Sewer, and any other Utilities.

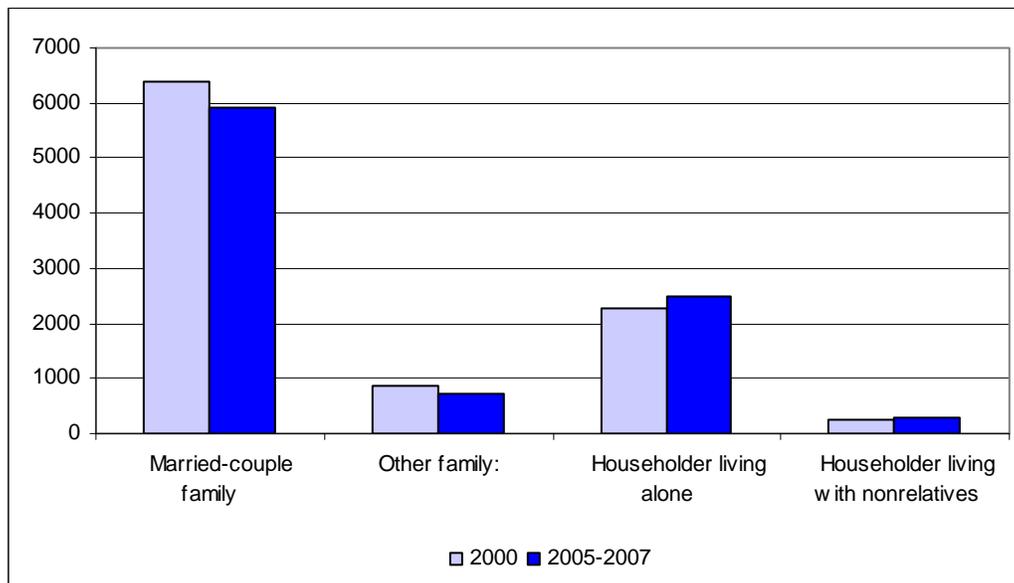
⁴ Schwartz, Mary and Wilson, Ellen, *Who Can Afford To Live in a Home? A look at data from the 2006 American Community Survey*, U.S. Census Bureau, <http://www.census.gov/hhes/www/housing/special-topics/files/who-can-afford.pdf> [August 2008]

Table 10
Owner Occupied Household Type

	2000	2005-2007	Change	Change (%)
Total Owner occupied	9784	9,401	-383	-3.9%
Family households:	7261	6,626	-635	-8.7%
Married-couple family	6389	5,901	-488	-7.6%
Other family:	872	725	-147	-16.9%
Male householder, no wife present	272	159	-113	-41.5%
Female householder, no husband present	600	566	-34	-5.7%
Nonfamily households:	2523	2,775	252	10.0%
Householder living alone	2281	2,497	216	9.5%
Householder living with nonrelatives	242	278	36	14.9%

Source: U.S. Census Bureau

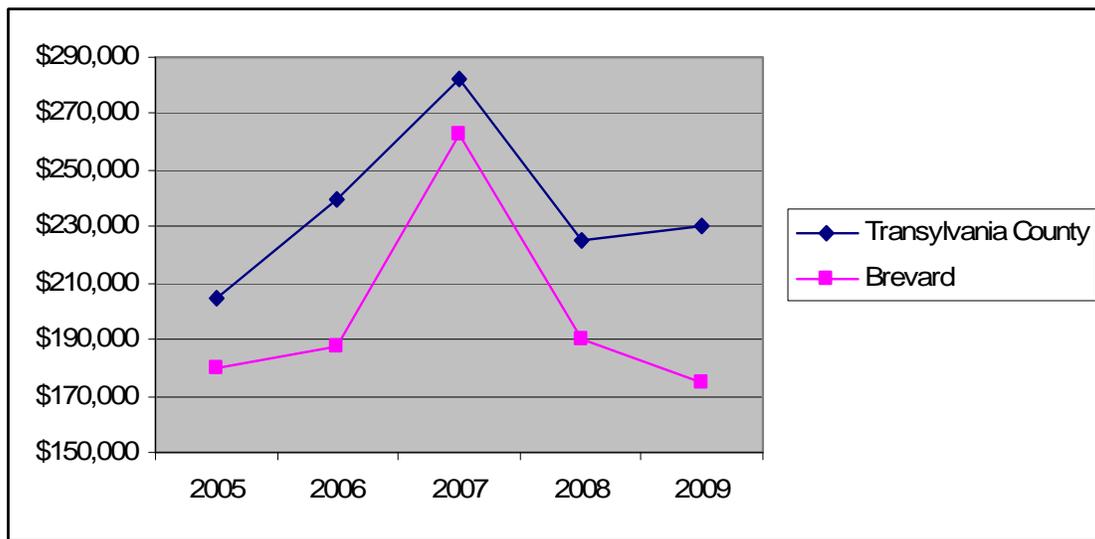
Figure 5
Owner Occupied household Type



B. The Current Housing Sales Market

Transylvania County has a strong attraction for people relocating and retiring from outside the region. But 46% of its land area is taken up by public lands and therefore unavailable for development. Little of the land outside the City of Brevard and Town of Rosman has access to water and sewer services. These factors contributed to the fastest increase in house prices of any of the counties in the Consortium in the period 2005 to 2007. In those years median single family house prices rose 17-17.5% each year (Figure 6 and Appendix Tables A-7(a) - (d)). Sales in the City of Brevard followed a similar pattern.

Figure 6
Median Sales Price of Single Family Homes



Source: Multiple Listing Service

Notes: (1) 2009 sales recorded through August 31

(2) Data does not include sales by owner (not through a broker)

Median sales prices for housing of all types in Transylvania County peaked in 2007 at \$282,000, the highest in the Consortium area.

The volume of sales started to decline in 2007, and continued rapidly in 2008. Total sales in 2008 in Transylvania County were less than half those of 2006 (Appendix Tables A-7(a) & (b)). A sharp fall in prices followed in 2008. This pattern, seen all over the nation, was due to several factors, including the withdrawal of buyers from overheated markets and the collapse of the subprime mortgage market followed by national economic recession.

This decline deepened with the events of September 2008 when it became apparent that major financial institutions were at immediate risk of failure due to widespread investment in the subprime market. In September 2008, the New York Stock Exchange crashed, reducing personal wealth, including individual savings and retirement accounts, at a rate not known since the Great Depression. Both purchasing power and confidence in the housing market were severely diminished.

The impact of these events on the local market was dramatic. The median sales price of single-family homes in the county for the single month of August 2008 was \$320,000; for

the month of August 2009 it was \$155,000. Median land sales followed suit; the median price for August 2008 was \$100,000 falling to \$41,750 for August 2009(NC Mountains MLS).

One might conclude that these reduced prices would translate into an increase in the availability of affordable housing; such an assumption would be incorrect.

First, both sales volume and prices at the upper end of the market (over about \$500,000) fell much more rapidly than at the affordable end. Much of the decline in median prices is due to the absence of many high-priced sales. Prices of homes at the affordable end of the market were less impacted.

Second, as many sub-prime borrowers fell behind on payments and headed into default, national and local financial institutions tightened their lending practices. These restrictions decreased the availability of credit for qualified homebuyers in every income bracket. At this time, a solid credit record with the ability to pay 20 % down on the purchase price of a home is no guarantee for loan approval.⁵ In their efforts to reduce risk, many banks require a higher down payment as well as additional documentation. These restrictions are severely impacting the ability of first time-homebuyers to enter the market, despite favorable prices and interest rates.

There are additional factors to consider in Transylvania County. The mountainous terrain, high percentage of public land, and lack of public infrastructure in the unincorporated parts of the county limit opportunities to develop affordable housing. Costs of development are heavily impacted by the cost of building on sloped land and by the need to install septic systems which require additional land for drain fields. Multi-family developments are not feasible without sewer access.

It is difficult to predict the future of the local housing market while such major economic changes are still playing out. So far, it appears that the local market has undergone a less severe correction than many other parts of the country, but signs of recovery which have recently been noted in the national media have yet to appear here. Market recovery will depend greatly on the stabilization of financial institutions and their willingness to provide loans on realistic terms to qualified buyers. Economic activity and unemployment levels will also affect the rate at which the housing market stabilizes. Nationally, many economists are predicting a slow economic recovery through 2010 and 2011. Once credit frees up and financial accounts recover, it seems likely that the buying trend will resume in Transylvania County.

C. Impact of Foreclosures

Since 2006, there has been a notable increase in foreclosures across the nation, for reasons noted in the previous section. This has been reflected in Transylvania County , where foreclosure actions have doubled since 2005 (Figure 7)⁶. However, county foreclosure starts over the past five years have been only about 40% of the rate for North Carolina as a whole (Table 11). North Carolina is less impacted than most states, with one

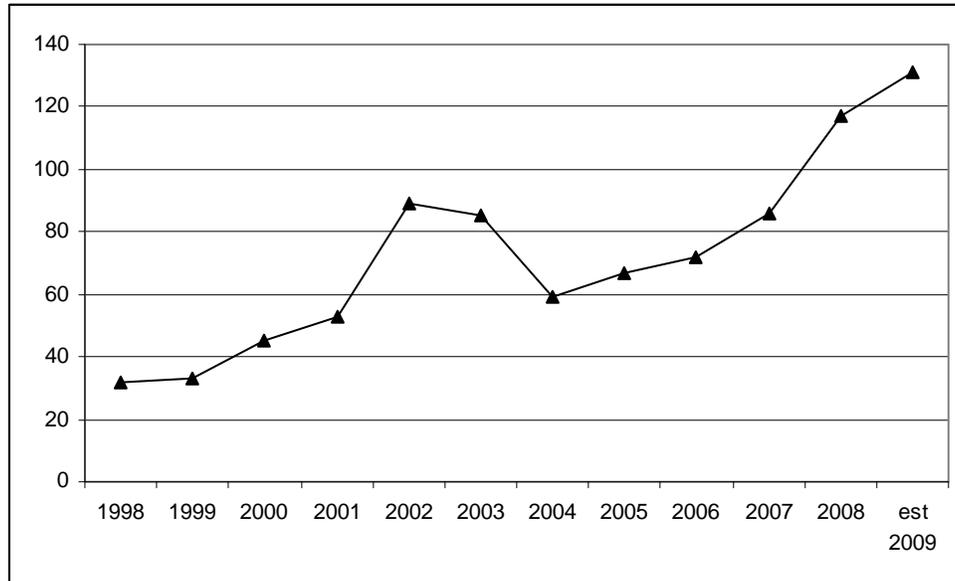
⁵ Information provided by local industry experts, including mortgage brokers and Realtors, reporting many similar client experiences.

⁶ Figure 1 also shows a “bump” in foreclosures in 2002-2003. This feature, which is not present in other parts of the Consortium, followed several plant closings and an increase in unemployment in Transylvania County.

foreclosure action for every 759 homes in 2008, compared with one in 127 nationally. Seventy percent of all foreclosures in 2008 took place in just five states: Nevada, California, Florida, Arizona, and Illinois⁷.

We were unable to identify any neighborhoods in Transylvania County in which foreclosures have been so prevalent as to cause visible blight or a locally distinct drop in home values compared with other neighborhoods.

Figure 7
Foreclosure Actions in Transylvania County (1998 – 2009)



Source: NC Commissioner of Banks "NC Foreclosure Help"

Table 11
Foreclosure Starts Jan 2005 – Oct 2009

	Number of Foreclosure Starts	Foreclosure Starts as Percent of Year 2000 Owner-Occupied Housing Units
Buncombe	3,775	6.3%
Henderson	1,657	5.6%
Madison	343	5.6%
Transylvania	451	4.6%
North Carolina	244,477	11.30%

Source: NC Foreclosure Help

⁷ "Foreclosures in States and Metropolitan Areas: Patterns, Forecasts and Pricing Toxic Assets". Lucy and Herlitz, Dept. of Urban & Environmental Planning, University of Virginia, Feb. 2009.

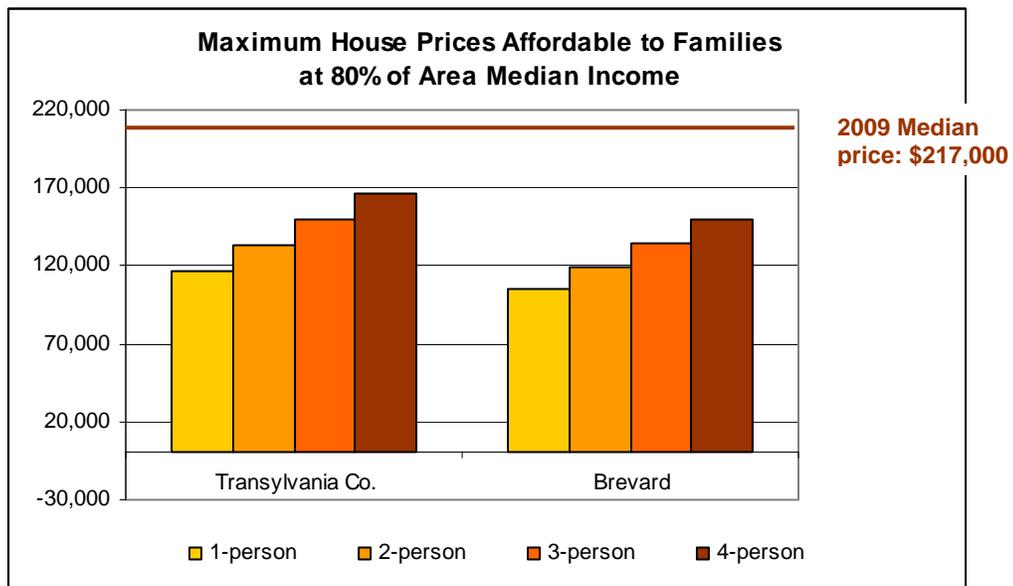
C. Affordability of Homeownership

Despite the recent decline in median home prices, most homes remain out of reach for low- and moderate-income homebuyers. Figure 8 illustrates the buying power of families at 80% of area median income - the upper income limit for CDBG or HOME assistance - compared with the median price of homes sold in 2009. Figure 9 illustrates the buying power of people with average wages for selected professions. The calculations and assumptions on which these charts are based are shown in Appendix Table A-8. Buyers in Brevard can afford less than buyers in the unincorporated area because higher property taxes are factored into their mortgage calculations.

The number of affordable homes on the market has declined steadily over the past five years, indicating shrinking choices for LMI buyers (Figure 10 and Appendix Table A-9). In mid-October, 2009, 104 residential units were on the market with asking prices at or below \$150,000, 50 of which were priced below \$125,000. These figures include manufactured homes and those sold "as is" i.e. in need of rehabilitation.

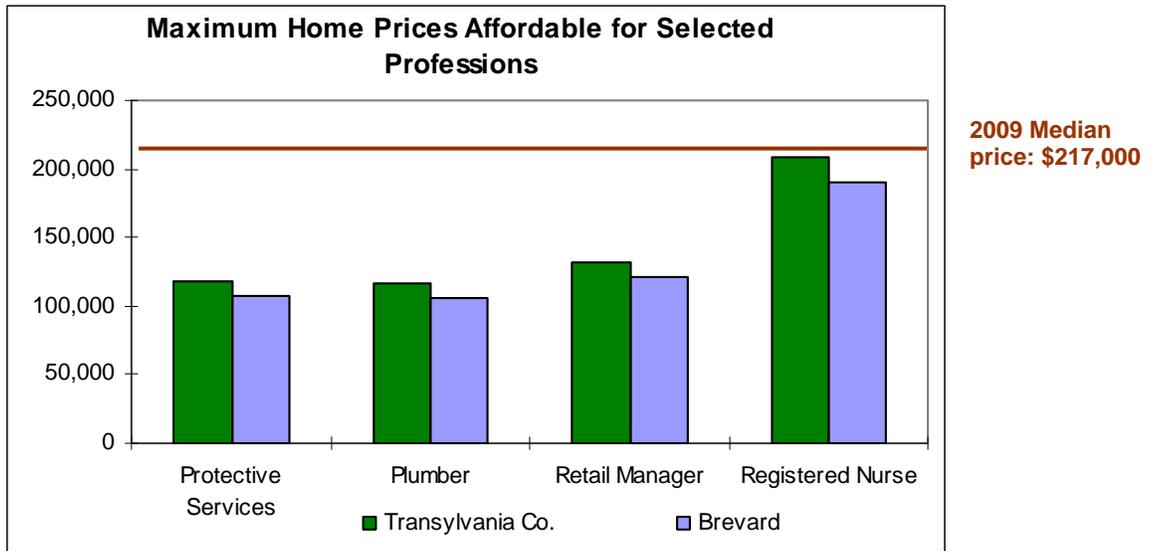
With so few affordable homes available and tightening mortgage restrictions, it is becoming extremely difficult for families below 80% AMI to become homeowners. Data available for Buncombe County (but not elsewhere in the Consortium) shows that the average assistance needed to help families with income below 80% AMI buy a home homeowners has risen from about \$35,000 in 2005 to almost \$50,000 in 2009.

Figure 8



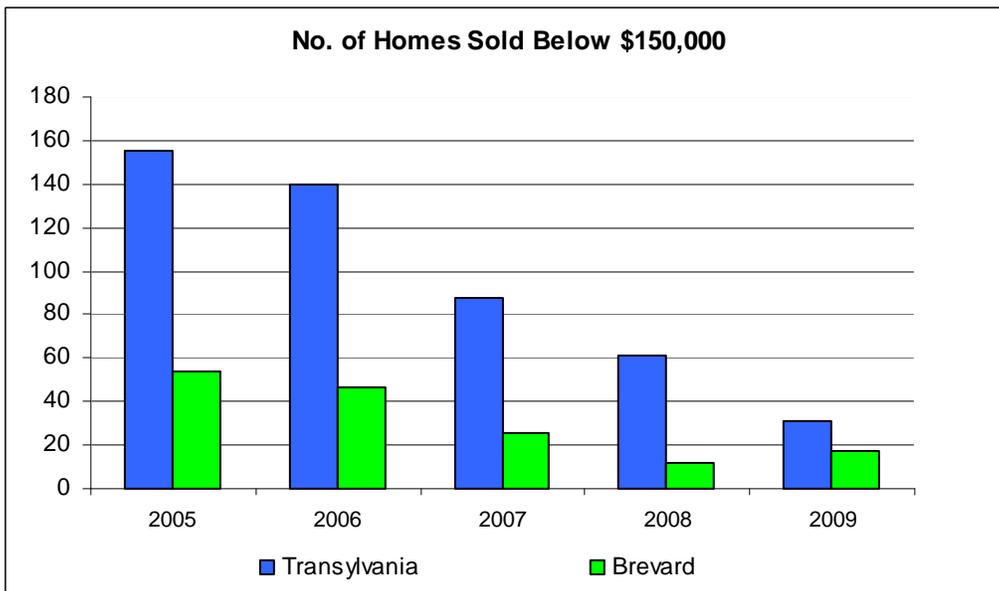
Source: Mountain Multiple Listing Service
Here and in the next figure "Transylvania Co." refers to the unincorporated area only.

Figure 9



Source: Mountain Multiple Listing Service; NC Employment Security Commission

Figure 10
Homes sold below \$150,000 - 2005-2009



Source: Mountain Multiple Listing Service; 2009 figures are through August 31 only.

3. Rental Market

Since 2000, the number of renter occupied units in Transylvania County has increased by 22% to 3,097 units in 2005-2007 (Table 12).

Table 12
Renter Occupied Summary

	2000	2005-2007	Change	Change (%)
Units	2,536	3,097	561	22.1%
Population	5,301	7,603	2,302	43.4%
White Householder	2,324	2,965	641	27.6%
Black Householder	188	48	-140	-74.5%
Hispanic or Latino Householder	8	NA	NA	NA
Median Household Income	22,696	21,943	-753	-3.3%
Housing Costs 30 % or more of Household Income	731	1,392	661	90.4%

Source: U.S. Census Bureau

Race and Ethnicity: White renter households have increased by nearly 27% between 2000 and 2005-2007. The numbers of Black and Latino renters are too small to draw any conclusions, because of sampling errors.

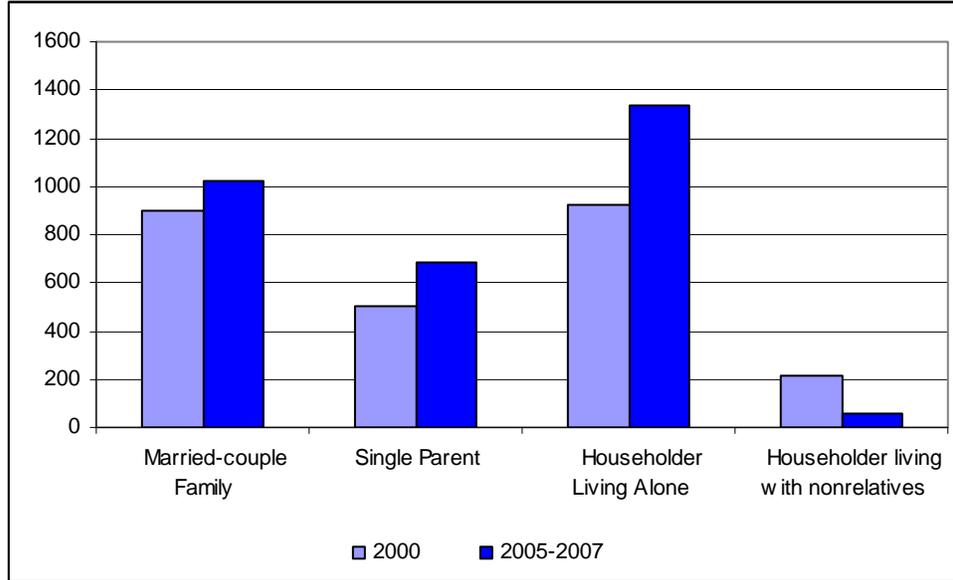
Household types: The type and age of householders of renter occupied housing has changed notably between 2000 and 2005-2007 (Table 13 and Figure 11). Most renter occupied household types experienced increases, with *Householder Living Alone* having the largest percentage gain, up 44%. The percentage of family households headed by a single female householder has also risen notably, up 40% or 161 households. However, sampling errors are relatively significant for the numbers in this table.

Table 13
Renter Occupied Household Type

	2000	2005-2007	Change	Change (%)
Renter occupied:	2,536	3,097	561	22.1%
Family households:	1,397	1,701	304	21.8%
Married-couple Family	896	1,019	123	13.7%
Other Family:	501	682	181	36.1%
Male householder, no wife present:	94	114	20	21.3%
Female householder, no husband present:	407	568	161	39.6%
Nonfamily Households	1,139	1,396	257	22.6%
Householder Living Alone	927	1,337	410	44.2%
Householder living with nonrelatives:	212	59	-153	-72.2%

Source: U.S. Census Bureau

Figure 11
Renter occupied household type



A. Affordability

The number of renters with housing costs⁸ that are 30 % or more of household income has increased significantly. Forty four percent of renters were “cost-burdened” in 2005-2007 compared with 28% in 2000 (Table 14 and Figure 12). Eighty five percent of renter occupied households with incomes less than \$20,000 were rent-burdened. Increased cost burdens most severely affected the youngest (age 15 to 24) and oldest (age 65 and over) householder groups (Table 15).

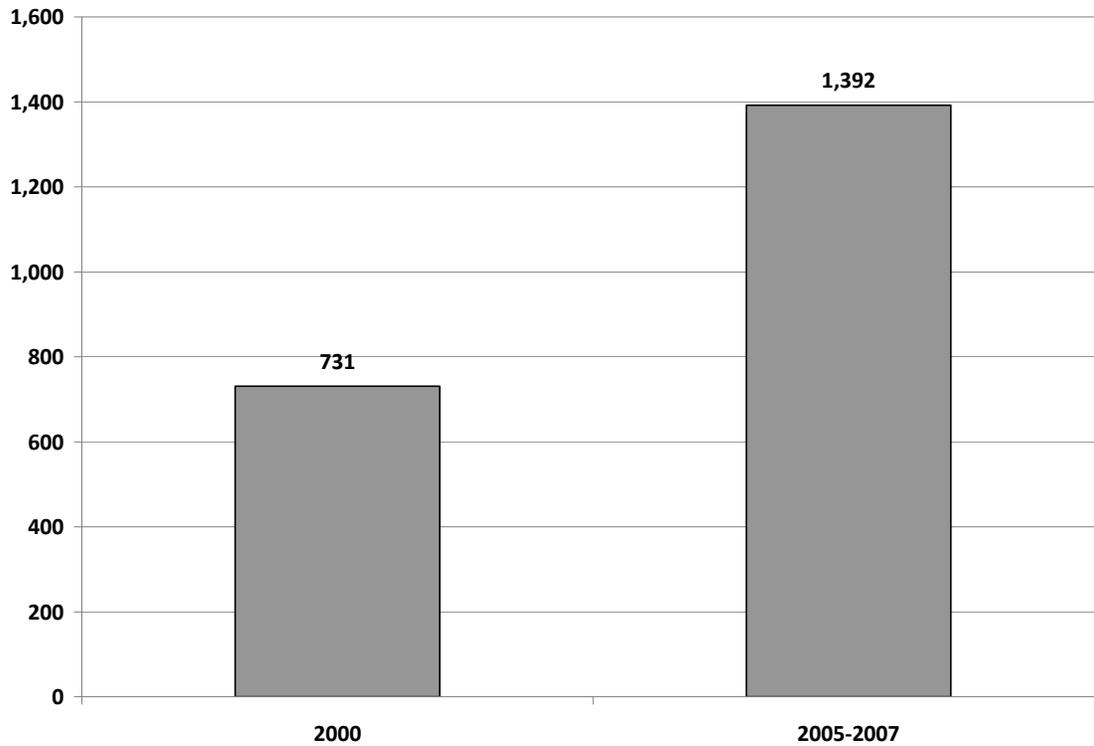
Table 14
Renters with Housing Costs >30% of Household Income

Household Income	2000*		2005-2007	
	#	Percent of Income Group	#	Percent of Income Group
Less than \$20,000:	611	71.7%	1,050	85.5%
\$20,000 to \$34,999:	114	18.3%	342	51.7%
\$35,000 to \$49,999:	6	1.9%	-	0.0%
\$50,000 to \$74,999:	-	0.0%	-	0.0%
\$75,000 or more:	-	0.0%	-	0.0%
Total	731		1,392	

*1999 dollars, unadjusted for inflation
Source: U.S. Census Bureau

⁸ Renter housing costs are contract rent plus utilities - heating fuel, electricity, water, sewer, and trash collection.

Figure 12
Renters with Housing Costs Greater Than 30% of Household Income



Source: U.S. Census Bureau

Table 15
Renters with Housing Costs >30% of Household Income by Householder Age

Householder Age	2000		2005-2007	
	#	Percent of Age Group	#	Percent of Age Group
15 to 24 years	62	20.4%	371	87.7%
25 to 34 years	179	37.3%	302	37.0%
35 to 64 years	388	29.7%	594	37.3%
65 and over	102	28.5%	125	47.0%
Total	731		1,392	

Source: U.S. Census Bureau

Another way to quantify rental affordability is to calculate the maximum housing costs (i.e. 30% of income) that are affordable for people in the most significant occupations and compare them with the Department of Housing and Urban Development's *Fair Market Rents* (Table 16). The Fair Market Rent (FMR) for an area is the amount HUD calculates is needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature.

Of the top 20 occupations in Transylvania County, only two offer average wages sufficient to afford all FMR bedroom types and four are insufficient to afford any of them (Table 17).

Table 16
Affordability of Fair Market Rents in Transylvania County, 2009

Bedroom Type	Fair Market Rents	Minimum Hourly Wage to Afford
Efficiency	\$478	\$9.95
1 Bedroom	\$665	\$13.85
2 Bedroom	\$736	\$15.34
3 Bedroom	\$929	\$19.30

Source: Department of Housing and Urban Development, 2009

Table 17
Occupational Wages-Ranked Top 20 Occupations by Employment, 2009
Red shading indicates unable to afford Fair Market Rent Bedroom Type

	Mean Hourly Wage	Employment	% of Total	Efficiency	Bedrooms		
					1	2	3
Total all occupations	\$14.45	10,200					
Home Health Aides	\$10.20	480	4.7%				
Retail Salespersons	\$11.19	370	3.6%				
Waiters & Waitresses	\$8.30	280	2.7%				
Registered Nurses	\$26.83	250	2.5%				
Maintenance & Repair Workers	\$13.01	230	2.3%				
Combined Food Workers	\$7.78	220	2.2%				
Construction Laborers	\$11.69	220	2.2%				
Operating Engineers & Const Equip	\$15.68	170	1.7%				
Retail First-Line Supervisors	\$17.04	170	1.7%				
Secretaries	\$12.99	160	1.6%				
Food Prep First-Line Supervisors	\$12.65	150	1.5%				
Office Clerks, General	\$11.59	130	1.3%				
Executive Secretaries & Admin	\$14.32	130	1.3%				
Counter Attendants, Cafeteria	\$8.90	120	1.2%				
Bookkeeping, Accounting Clerks	\$12.78	110	1.1%				
Plumbers & Pipefitters	\$14.92	110	1.1%				
Social & Human Service Assistants	\$12.28	100	1.0%				
LP & Licensed Vocational Nurses	\$20.65	100	1.0%				
Amusement Attendants	\$8.72	90	0.9%				
Const First-Line Supervisors	\$19.22	90	0.9%				

Source: NC Employment Security Commission

B. Current Rental Market Conditions

Median gross rent (contract rent plus utilities) in Transylvania County increased by 23% from 2000 to 2005-2007 (Table 18), but remained below state and national levels. Vacancy rates stayed more or less unchanged over the period (Table 19).

Data available in Buncombe County, but not elsewhere in the Consortium, suggests that vacancies started to increase in 2008 with an accompanying downward turn in rents. A similar pattern in Transylvania County seems likely. However, as in Buncombe County, demand for the most affordable rental property has remained high. The manager for two subsidized rental properties in Transylvania County reported waiting lists of 3-6 months for family units, with a particular shortage of 3-bedroom units, and up to a year for elderly developments.

Table 18
Median Gross Rent

	2000	2005-2007	Percent increase
Buncombe Co.	551	689	25%
Henderson Co.	513	621	21%
Madison Co.	367	610	66%
Transylvania Co.	468	574	23%
North Carolina	548	674	23%
United States	602	781	30%

Source: U.S. Census Bureau

Table 19
Rental vacancy rate - Transylvania County

	2000	2005-2007
Total renter occupied units	2,536	3,097
Total vacant for rent	139	164
Percent vacant	5.2%	5.0%

Source: U.S. Census Bureau

C. Manufactured Housing (Mobile Homes)

Information on the number of mobile homes in Transylvania County is not provided in the 2005-2007 American Community Survey. The ACS does tell us that just over 15% of the population in Transylvania County live in mobile homes, almost equally divided between owner and renter households⁹. This is the lowest proportion in the Consortium area, and is similar to the state, but much higher than the nation (Table 20).

Table 20
Population Living in Mobile Homes

	Transylvania County	North Carolina	United States
Total population	28,408	8,596,744	290,655,225
Living in owner occupied mobile homes	2,207	862,408	13,187,714
Living in renter occupied mobile homes	2,187	415,158	4,671,567
Total living in mobile homes	4,394	1,277,566	17,859,281
Percent of total population	15.5%	14.9%	6.1%

Source: U.S. Census Bureau, 2005-2007 American Community Survey

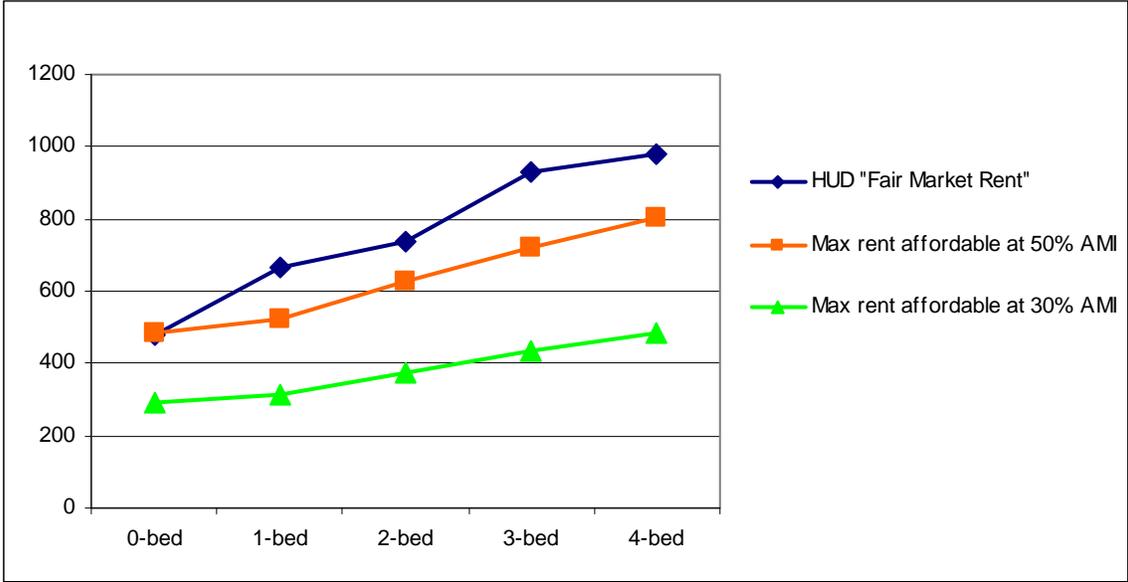
⁹ The US Census counts owner-occupiers of mobile homes as “owners” even if they pay rent for the land or pad on which the home is sited. Mobile homes on rented sites are titled and taxed as “personal property” rather than as real estate.

Subsidized Housing

1. Need for Subsidized Rental Housing

Rental housing is considered affordable if rent plus utilities cost no more than 30% of the tenant household's income. Most rental housing in Transylvania County is affordable only to households with more than 50% of area median income. This is illustrated in Figure 13 using HUD Fair Market Rents, which are somewhat below average market rents.

Figure 13
Rental Affordability for households at 30% and 50% AMI



Source: www.huduser.org (datasets)
Rents shown include utilities

Renters with income below about 50% of area median face difficult choices. They can search for the least expensive units in the market, often in mobile home parks which include many substandard units; they can try to live with a housing cost burden exceeding 30% of their income; they can "double up" or rent a unit smaller than they need and live in overcrowded conditions; or they can seek housing that is subsidized in some way. This includes housing and vouchers administered by the public housing authority (described in more detail in the next section) and housing that receives HUD rental subsidies directly, or whose construction was assisted by federal or state subsidy.

2. Inventory of Subsidized Units

Including Housing Choice Vouchers, There are 618 units of rental housing assisted with subsidies that regulate maximum rents and tenant income, making up 20% of rental units in the county. These are summarized in Table 21 below with a detailed inventory in Appendix Table A-10. To date, no assisted housing has been built outside the City of Brevard.

Table 21
Summary of Assisted Housing

	Public Housing Units	Housing Choice Vouchers	HUD Assisted	USDA Assisted	LIHTC	Other	Total
Transylvania County	163	247	40	56	122	4	632
Brevard only	163	166	40	56	122	4	385

The affordability of assisted units varies. Low income housing tax credit (LIHTC) units are generally affordable in the income range 40-60% AMI. Public Housing units and most HUD and USDA units have additional rent subsidies which ensure that tenants will pay no more than 30% of their income, providing affordability even to extremely low-income tenants.

3. New Subsidized Development

Low Income Housing Tax credits are the most important source of assistance for new affordable rental housing. Since 2005, 69 LIHTC units have been added (Laurel Village and English Hills) and another development called Broad River Terrace has been funded and should add another 62 units by 2011. Western Carolina Community Action has four units under construction within its English Hills development which will be for independent living for people with disabilities. WCCA is also planning a HUD 202 (elderly housing) development of 18 units in Rosman. If this is successful, it will be the first subsidized housing in the county outside Brevard. No USDA-assisted rental developments are currently planned in Transylvania County.

4. Conversion of Assisted Housing to Market Rate

The LIHTC and USDA-subsidized properties in Brevard have many years still to run on their initial contracts. The current HUD contract for Balsam Grove Apartments expires in 2013. The manager told us that they expect to renew and have no plans for converting to market rate rental.

Public Housing

1. Inventory

Public housing in Transylvania County is provided by the Brevard Housing Authority which manages **163 public housing units** in six developments, all within walking distance of downtown Brevard (Table 22). The Housing Authority is managed by the Housing Authority of the City of Asheville, under an independent Board. Currently 30 units are vacant (18% of all units) - 15 are in turnover and already assigned to new tenants and 15 are off-line for modernization.

The Housing Choice Vouchers program for both Transylvania and Henderson County is managed by Western Carolina Community Action Agency (WCCA). In August 2009, **247 vouchers were being used in Transylvania County**. Most voucher holders live in Brevard (67%), followed by Pisgah Forest (15%) and Rosman (12%). **WCCA is critically short of funds to maintain this number of vouchers** because the recession has reduced tenant incomes and therefore increased the amount of subsidy needed. **In September 2009, WCCA was forced to terminate subsidy to one voucher-holder.**

Public housing and Housing Choice Vouchers together provide affordable housing for 410 households in Transylvania County, which is 13 % of all renter households in the county.

Table 22
Public Housing Inventory

Development	Total Units	Units by No. of Bedrooms					ADA units*	Year Built	Condition
		0	1	2	3	4			
Balsam Crest	38			16	12	10		1972	Fair/good
Beech Crest	22		8	8	4	2		1972	Fair/good
Cedar Crest (elderly)	40	24	16				20	1972	Fair/good
Holly Crest	19		16	3			1	1980	Fair/good
Pine Crest	44		8	28	8	4	6	1980	Fair/good
Total for Brevard HA	163	24	48	93	24	16	27		

Source: Brevard Housing Authority

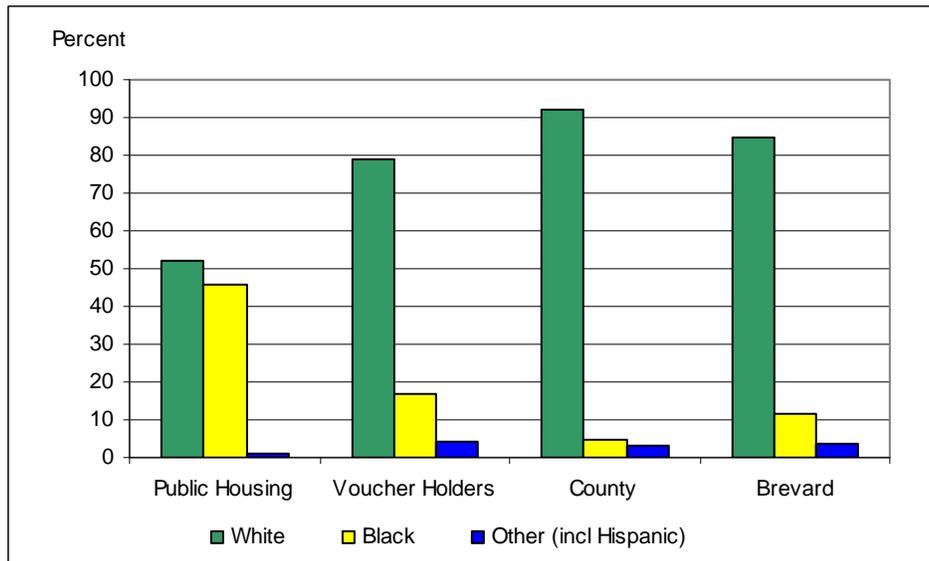
2. Tenant Characteristics

Income: The average annual income for Brevard public housing tenants in October 2009 was \$7,726, which is only 17% of the area median income (AMI) for all households. Among different tenant groups, the elderly have the highest income, averaging \$13,733, while the income of employed residents is the lowest at only \$5,866, suggesting that jobs are both low-wage and part-time. Income data for voucher holders was not available, but we were told that the great majority of households have extremely low income (<30% AMI). 18% of voucher holders are reported as having no income source at all¹⁰.

¹⁰ All tenant information provided by Brevard Housing Authority and WCCA.

Race: Both public housing tenants and voucher holders are predominately white, as is the population of the county as a whole. However, the proportion of African Americans, particularly among public housing tenants, is considerably higher than in the County or City population.

Figure 14
Race of Public Housing and Voucher Residents



Source: Brevard Housing Authority & Western Carolina Community Action

Gender: There is a predominance of women (63% of all residents), possibly reflecting the fact that, nationally, female-headed households have lower income than two-parent households and are more likely to need subsidized housing.

Disabilities: Brevard Housing Authority reports that it has an adequate number of ADA-accessible units for those with severe physical disabilities, since several of the 25 accessible units are temporarily occupied by other households.

Table 23
Other Tenant Characteristics

	Male	Female	Elderly (over 62)	Disabled	Average length of tenancy
Public housing	126 (42%)	175 (58%)	19 (6%)	45 (15)	5.1 years
Voucher Holders	251 (35%)	460 (65%)	67 (9%)	177 (25%)	n/a

3. Waiting lists

Waiting lists for both public housing and vouchers are over a year (Table 24). Waits for public housing are longest for 1-bedroom and 3- or 4-bedroom units. WCCA staff told us that the wait time for vouchers has doubled in the past year. People who did get vouchers this year found it easier to locate suitable rental units than previously and fewer had to return their vouchers unused. An increase in HUD Fair Market Rents for Transylvania has helped in this regard.

Table 24
Public Housing and Voucher Waiting Lists

	Wait list (Number)	Waiting time (months)
Public Housing	75	12 - 18
Vouchers	311	24

4. Resident Services

Brevard Housing Authority has had an active Residents Council since 2008. WCCA operates a Section 8 home-ownership program for voucher-holders. Since 2003, seven participants in Transylvania County have become homeowners.

5. Public Housing Improvement Plans

Brevard Housing Authority will continue to use its annual capital grant (\$264,810 in 2009) for a rolling program of improvements to its units, including bathroom and kitchen renovations. The one-time American Recovery & Reinvestment grant of \$340,316 will be used for energy conservation measures, and the replacement of heating units in Balsam Crest and Holly Crest with combined heating and air-conditioning.

Housing for People with Special Needs

People with special housing needs include the elderly (65 years and older) and frail elderly, and those with physical disabilities, developmental disabilities, severe and persistent mental illness (SPMI), or combinations of these, and youth of 18 and older who have “aged out” of foster care or institutional care. This last group is not always recognized as having special housing needs, but few of them are ready for fully independent life and their outcomes without help are poor ¹¹.

6720 adults in Transylvania County (28 % of the total adult population) have a disability of some kind (Table 25). In 2005-2007, 1,104 people with disabilities had incomes below the poverty level, an increase of 232 (27 %) from 2000 (Table 26). Census figures from 2000 show that households having a member with a disability are twice as likely to have extremely low income, compared with all households (20 % ELI versus 10 %) and experience the high rate of housing problems that is associated with this income group (Appendix Tables A-12 and A-13).

Table 25
Persons by Age and Type of Disability in 2005-2007

	Transylvania	Percent of Age Group Population
Population 16 to 64 years	17,836	
With any disability*	3,942	22.1%
With a sensory disability	1,284	7.2%
With a physical disability	2,622	14.7%
With a mental disability	1,463	8.2%
Population 65 years and over	6,910	
With any disability*	2,778	40.2%
With a sensory disability	1,064	15.4%
With a physical disability	2,246	32.5%
With a mental disability	905	13.1%

Source: U.S. Census Bureau

*Persons may have more than one disability

Table 26
Disabled Persons with Income below Poverty Level

Age Group	2000	2005/2007
16 to 20 years	73	305
21 to 64 years	547	623
65 years and over	252	176
Total	872	1,104

Source: U.S. Census Bureau

¹¹ North Carolina Division of Social Services at www.dhhs.state.nc.us/dss/links

It is hard to identify specific housing needs for people with different types and degree of disability. We have divided needs into three broad categories: Independent living, accessibility (for people with mobility limitations), and assisted living.

1. *Independent Living*

Both the elderly and people with disabilities generally want to live as independently as possible. In many cases their housing needs can be met by removing physical barriers in their existing homes, by dealing with deferred maintenance issues, and by providing limited services from outside. The cost of these is likely to be no more than the cost of assisted living and certainly less than full nursing home care, but Medicaid qualification depends on different rules from those applying to institutional care, and not all expenses are covered.

A. Repairs and Accessibility Modifications

Sources of assistance in Transylvania County are:

- State CDBG & HOME funds for “scattered site rehabilitation” are used by the County to do substantial rehabilitations and repairs on a three-year funding cycle¹².
- NC Division of Vocational Rehabilitation’s Independent Living Program assists about 20 households a year with housing modifications
- Community Action Opportunities provides weatherization improvements for about 7 units a year with income under 200% of the federal poverty level. For 2010 this will increase to about 60-70 units using one-time stimulus funds under the American Recovery & Reinvestment Act.
- Churches that undertake repairs and accessibility modifications for elderly and disabled residents, assisting about 65 households a year¹³.

Most agencies reported to us that word of mouth and referrals bring in all the cases they can handle, suggesting that there is significant unmet need. However, Benchmark CMR, Inc. told us that responses to its advertisements for CDBG-funded rehabilitations come in slowly and that some applicants are unwilling to accept a lien on their property, as required by program rules.

B. Purpose-built Housing

There are 66 units of housing built for affordable independent living in Transylvania County. These are listed in Table 27 (further details in Appendix Table A-10).

Table 27
Independent Living units for Elderly and Disabled

Development	Units	Type
Cedar Hill Apts	33	Elderly/disabled
Laurel Village	29	Elderly/disabled
English House*	4	Disabled

¹² Information from Benchmark CMR, Inc. which administers the programs for the County

¹³ Information from St. Philips Episcopal Church and Davidson River Presbyterian Church.

** English House is under construction and close to completion*

All of the listed units have rent subsidies that make them affordable regardless of income.

We heard from Partnership Property management, the company that manages Laurel Village, that they have a waiting list of 9-12 months. Transylvania County Department of Social Services staff confirmed to us that **there is a high need for more independent housing both for the elderly and for people with disabilities.**

Starting in 2010, Western Carolina Community Action is planning to build a HUD 202 (elderly housing) development of 18 units in Rosman. We did not hear of any other firm plans for new developments of independent housing in Transylvania County.

A primary need for the elderly and people with physical disabilities is housing that is accessible to those with restricted mobility. There is no good information on the number of housing units that meet accessibility criteria. Since 1991, the Americans with Disabilities Act (ADA) has required all ground floor units in multi-family housing to be structurally accessible, and all units on higher floors where there is an elevator¹⁴. Such units can be retrofitted to meet most accessibility needs without major structural changes. The federally-assisted housing listed in Appendix Table A-10 has mainly been built since 1991 and should meet these standards. **Provided local building inspectors remain vigilant in enforcing ADA requirements, there should be an increasing supply of accessible apartments over time.**

There are no ADA requirements for single-family homes. Local agencies report many requests for ramps and other modifications to be made to enable disabled homeowners to remain in their own homes. Additionally, people who use wheelchairs may be unable to visit friends and relatives because they cannot enter their homes or use the bathroom. As the population ages, there will be a need for more new single-family homes to be made accessible, and "visitable", that is with one at-grade entrance, ground floor doorways and passages at least 30" wide, and a wheelchair-accessible bathroom on the ground floor.

3. Assisted Living

Those who need help with several activities of daily living may need housing where assistance is constantly available. This type of housing is licensed by the state and monitored by the County Department of Social Services or, for mental health facilities, by Western Highlands Network. Table 28 below summarizes the various types of state-licensed residential facilities in Transylvania County, with full details in Appendix Table A-11. Facilities for children are not included.

¹⁴ Exceptions to the accessibility guidelines may be allowed for developments on difficult sloping sites or in floodplains.

Table 28
State-licensed Residential Care Facilities

Category	Description	Beds
Adult Care Homes	Residential care for aged or disabled persons whose principal need is a home; 7 or more beds.	124
Family Care Homes	Residential care for aged or disabled persons whose principal need is a home; 2-6 beds.	36
Nursing Home	Provides medical and nursing care for persons who are not sick enough to require hospital care	267
Mental Health Facilities:	Residential homes for adults with developmental disabilities (DD)	28
	Residential homes for adults with a primary diagnosis of mental illness	0
	Assisted Family Living - all disability groups; 2-3 beds only.	3
	Total:	458

Source: NC Division of Health Service Regulation, www.ncdhhs.gov/dhrs/reports.htm

Transylvania County has an adequate number of assisted living facilities and nursing home beds for the elderly. Staff from the County Department of Social Services staff told us that waiting lists are generally short or non-existent. They have concerns about the quality of some adult care and family care homes. A new publicly-available rating system may help encourage improvements.¹⁵ DSS also confirmed to us that more affordable housing is needed for elderly people who can live independently.

There is a shortage of assisted living beds for people with developmental disabilities. DSS staff told us that most group homes stay full, with low turnover. None are carrying waiting lists at present, but some people have been placed outside the county or in adult care homes, family care homes, or nursing homes rather than mental health (DD) facilities with staff appropriately trained to care for this group. DSS staff estimated that two additional group homes of 6-8 beds each are needed, one of which should be for people with a dual diagnosis of developmental disability and mental illness.

There are no facilities licensed specifically to care for people with chronic mental illness. DSS regards this as a critical need. We were told that at least 11 people in family care homes have a primary diagnosis of mental illness, although these homes are intended mainly for the elderly and would be unlikely to meet the more rigorous mental health licensing requirements. The Brian Center nursing home has a locked unit where several beds are being used for mentally ill patients. This suggests that at least 20 beds are needed in homes licensed to care for the mentally ill, and needs are likely to increase as state mental hospitals continue to discharge long-term patients.

People with low (but not extremely low) income may have great difficulty in finding adequate care. State assistance is available for the cost of Adult and Family Care homes, but only for individuals with income below \$1,228 a month (about 38% of AMI for a single person). Fees for private patients tend to be significantly higher than the Medicaid rate.

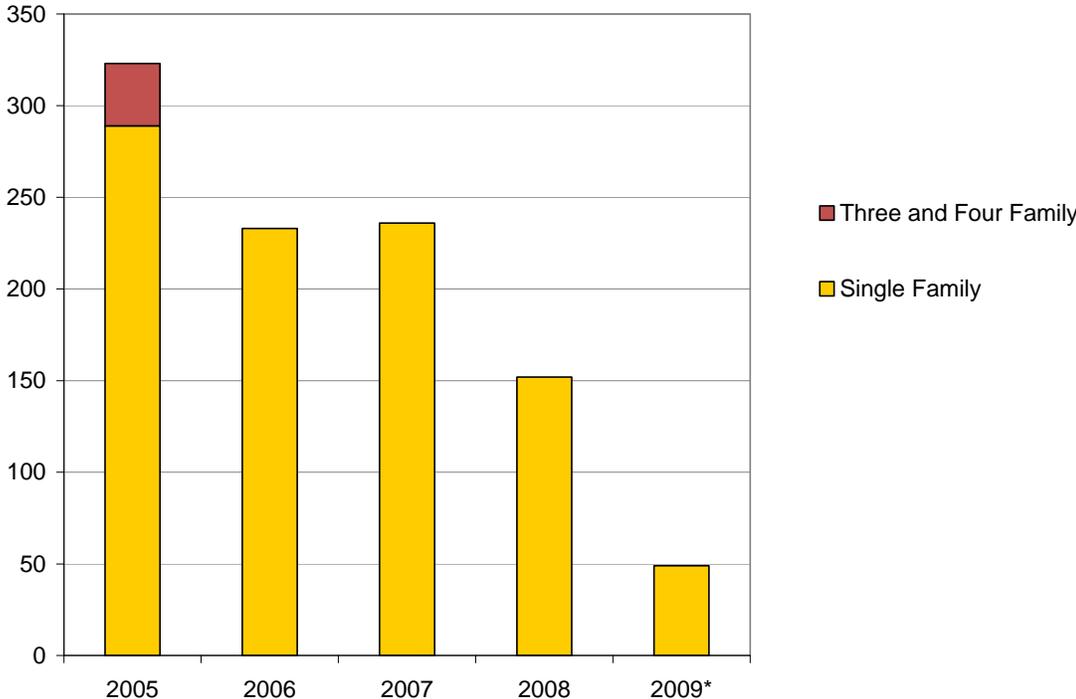
¹⁵ Facility "Star Ratings" can be viewed at: www.ncdhhs.gov/dhsr/acls/star/results.asp

New Housing Production

1. Trends in production

Reflecting the national housing downturn, Transylvania County has seen a decline in new construction following a peak in 2005, as measured by the number of residential building permits (Figure 15 and Table 29). In 2008, residential permits for the year were only 53% of the 2005 level. Single-family residences comprise the vast majority of residential permits, averaging 97% of all permits over the most recent five years. The only multifamily permits issued during this period were for WCCA's tax credit development, English Hills Apartments.

Figure 15
Residential Building Permits - Units



Source: U.S. Census Bureau
*Through September 2009

Table 29
Transylvania County Residential Building Permits - Units

	2005	2006	2007	2008	2009*
Single Family	289	233	236	152	49
Two Family	0	0	0	0	0
Three and Four Family	34	0	0	0	0
Five or More Family	0	0	0	0	0
Total	323	233	236	152	49

*Through September 2009

Source: U.S. Census Bureau

2. Future Development Capacity, Constraints, & Plans

A. Non-profit Developers

Non-profit housing developers are committed to providing or rehabilitating affordable housing for low income residents. Table 30 summarizes information provided by key agencies on their production targets in Transylvania County for the next five years. These figures assume that federal funding levels are maintained in real terms. An additional tax credit development of 40 or more units by WCCA is possible, but no plans currently exist.

There has been a significant increase in local commitment and capacity to build more affordable homes for homeownership. A collaboration of local agencies, including WCCA, Land of Sky RCOG, United Way of Transylvania County, the county School board, and the Asheville Regional Housing Consortium have helped to create two new entities: the Workforce Housing Coalition (WHC) of Transylvania County, and a Community Land Trust. WHC has recently partnered with non-profit developer Wesley Community Development Corporation of Statesville, NC to build two new single family homes, one already completed and one under construction. Other sites, including land currently owned by WCCA, are being investigated for their development potential.

Additionally, the new owner of the former Ecusta industrial site, has agreed with the City of Brevard to include 50 affordable homes in return for additional density in its master plan for a 500-unit development. The estimate in Table 30 of 30-50 units to be built by the Workforce Housing Coalition assumes that about 20 of these homes will be built at the Ecusta site within the next 5 years, either by WHC or by another developer.

Non-profit agencies report factors limiting their capacity as:

- Funding
- Availability and cost of suitable land for development (with water & sewer)
- Building and sustaining staff capacity to undertake a new homeownership construction program
- Number and skills of volunteers.

Table 30
Non-profit development capacity for 2010-2014

Agency	New Units for Home-ownership	New Rental Units	Homeowner Rehab.*	Repair, Rehab & Weatherization
Western Carolina Community Action	-	18	-	-
Transylvania County Habitat for Humanity	10	-	-	-
Workforce Housing Coalition, Community Land Trust, & partner agencies	30-50	-	-	-
CDBG & HOME Scattered Site Rehab	-	-	32	28
Community Action Opportunities	-	-	-	95**
NC Independent Living program	-	-	-	100
Church groups	-	-	-	325
5-Year Totals:	40-60	18	32	548
Totals for 2005-2009:	12	40	n/a	n/a

Source: C. Caplan 2009; CAPER reports.

* Substantial rehabilitation, extending housing life by at least 10 years

** Most of these will be weatherizations completed in 2010 using ARRA Stimulus funding

B. For-profit Developers

For-profit developers increase or reduce activity according to market conditions and often move their operations between markets. Past production may provide the best guide to future capacity. Annual sales of new single family and multifamily homes below \$175,000 in Transylvania County are shown in Table 31. It shows that the for-profit sector produced an average of only 5 units a year for sale in the price range below \$175,000, countywide.

Table 31
Sales of New Homes below \$175,000

Year	Transylvania Co.	Brevard Only
2005	8	3
2006	10	7
2007	7	5
2008	1	0
2009 (est.)	0	0
5-year Total	26	15

Source: Mountain Multiple Listing Service – see Appendix Tables A-7(a) to (d)

We found only two for-profit developer interested in building for the moderate-income market in Transylvania County. Results from our interviews are summarized in Table 32

Comparison of Tables 31 and 32 shows that much of the “affordable” production by these developers must have been priced over \$175,000, i.e. out of reach for homebuyers with median income, let alone those under 80% AMI, without downpayment assistance. In contrast the Workforce Housing Coalition hopes to use development subsidies and downpayment assistance to reduce the effective price of its homes to \$135,000 or less.

Table 32
Capacity of Selected For-profit Developers – Transylvania County

	2005-2009 Production	Planned production for 2010-2014
Developer A	0	20-40
Developer B	70	15-25
Total:	70	35-65

These developers confirmed that production in Transylvania County has been heavily tilted towards luxury homes. They identified the main factors limiting affordable development as:

- Bank financing for land purchase and construction
- Mortgage financing for the end-user (homebuyer)
- Shortage of downpayment assistance
- High cost of land with water and sewer
- Competition from foreclosure sales.

Projecting affordable rental production by the for-profit sector is difficult. A for-profit developer received an award of tax credits in 2009 to build 62 family rental units in Brevard - the Board River Terrace development. We are not aware of any other plans, but there appears to be a market for an additional elderly tax credit development in the county.

Housing Needs and Gaps

1. Projected Population Increase through 2020

According to projections by the North Carolina Office of State Budget and Management (OSBM), the population in Transylvania County in 2020 will be 33,722 in 2020, an increase of 2,075 persons or 6% from 2010. An additional 1,463 new housing units will be needed to meet this population increase, or 146 per year (Table 33)¹⁶. If current demand patterns hold, 1,125 of these units (77% of the total) will be single detached homes. Owner and renter occupied housing have different housing type demands and projections, with multi-family types making up a larger proportion of the renter occupied future demand.

The OSBM also projects changes in population age groups (Table XX). A significant increase in the age group 35-44 is projected by 2020, growing by 1,080 persons or 31 % from 2010. The oldest age group, 85 years and older, is also projected to grow significantly, by 18 %. Total populations in age groups 15-24 and 45-54 are projected to decline by 2020. The impact of the baby boomer generation is less apparent than in the other counties.

Table 33
Projected New Housing Unit Demand by Tenure & Type 2010-2020

	Net Demand			Average Annual Demand		
	Owner Occupied	Renter Occupied	Total	Owner Occupied	Renter Occupied	Total
Total Units	1,101	363	1,464	110	36	146
1 detached or attached	972	184	1156	97	18	115
2 to 9 units	4	75	79	0.4	7	7.4
10 or more units	2	4	6	0.2	0.4	0.6
Mobile Homes	123	100	223	12	10	22

Sources: North Carolina Office of State Budget and Management, U.S. Census Bureau, author's calculations

¹⁶ Projected housing unit demand based on annual population change, age group change, household size, non-grouped quarters, housing replacement, census residual, owner/renter ratio, and structure/unit proportions.

Table 34
Projected Adult Population by Age Group 2010-2020

	2010	2020	Change	Change %
15-24	3,937	3,704	(233)	-5.9%
25-34	4,041	4,332	291	7.2%
35-44	3,430	4,510	1,080	31.5%
45-54	4,243	3,824	(419)	-9.9%
55-59	2,077	2,125	48	2.3%
60- 64	2,039	2,224	185	9.1%
65-74	3,607	3,792	185	5.1%
75-84	2,515	2,679	164	6.5%
85+	1,089	1,286	197	18.1%

Sources: North Carolina Office of State Budget and Management

2. Need for affordable units

A. Renters:

Based on the estimates above, there will be an increase in demand of about 363 rental units by 2020. How many of these should be subsidized in order to meet demand from low-income renters? We found that 1392 renters in Transylvania County were cost-burdened in 2005-2007, or 45 % of all renter households (Table 14). Applying this percentage to the projected increase in renter households adds another 163 cost-burdened renters by 2020, for a total of 1,555 renters needing affordable rental housing. To meet this total need over the next 10 years would require providing 155 units of affordable rental housing each year.

Needs might be met through a combination of new construction and rent assistance. Renters with income less than about 30% of area median income need public housing units or voucher-type rent subsidy because it is not feasible, even with construction subsidies, to build units affordable to this extremely low income group. Renters with incomes in the range 30-50% AMI need rent subsidies or units with significantly below-market rents, for example with construction subsidized through the Low Income Housing Tax Credit (LIHTC) or similar programs. Some renters in the 50-80% AMI group will also need units with below-market rents.

Current plans, described in the previous section, call for the production of about 4 units of affordable rental housing each year. Valuable as these units are, this level of production will not prevent needs from continuing to increase.

B. Homeowners

The projected increase in owner-occupied units is 1,101 units. We found that 19 % of existing homeowners were cost-burdened in 2005-2007. This implies that over the next 10 years 210 new homebuyers (21 a year) may need homeownership assistance to avoid cost-burdens. Assistance could be in the form of subsidizing the construction of new homes for sale or downpayment assistance to buy homes on the market.

Production levels of relatively affordable housing (currently priced below \$175,000) are estimated in the previous section at about 8-12 a year from the non-profit sector plus perhaps another 8-10 a year from for-profit developers, but that is heavily dependent on the willingness of developers to accept the challenge of building at that price level.

Looking only at the projected increase in owner occupier households does not provide a very good basis for projecting total need for homeownership assistance. While we can reasonably estimate rental housing needs for low-income households who have no option but to rent, the purchase of a home is a choice rather than a basic need. We may assume that many current renters want to become homeowners but we do not know how many could buy a home if provided with some financial assistance. Many would not qualify for a mortgage at all because of past credit problems and others would need very large amounts of assistance because of low income and existing debt burdens.

It is ultimately a policy issue whether to provide homeownership assistance and how much assistance is reasonable. Federal HOME and CDBG funds can be used to benefit only those households below 80% AMI and it seems likely that the gap between current house prices and the mortgage debt capacity of a household at 80% AMI will continue to widen, so the cost of homeownership assistance per household will rise.

These projections do not factor in the possible impact of tighter mortgage credit restrictions. If restrictions, such as requiring downpayments of the order of 20%, are maintained indefinitely, it is likely that homeownership demand will be reduced over a wide range of income levels, but particularly in the low- and moderate-income ranges. Conversely, the demand for rental units would then increase.

3. HUD Table 2A

HUD regulations require completion of a prioritized housing needs table, based on in the incidence of housing problems by tenure, household type, and income group. The information on housing problems is contained in the Comprehensive Housing Affordability Strategy (CHAS) tables published by HUD. However these are based on a special tabulation of data from the 2000 Census and are now ten years out of date.

We have attempted to update Table 2A through estimations based on proportional distributions in the U.S. Census Bureau's 2005-2007 American Community survey for Transylvania County. A notable limitation is the broader reported ACS income groups, which do not clearly fall into the income ranges defined in Table 2A. The revised table is shown on the next page. The data should be used with caution.

HUD-Required Table 2A
Priority Needs Summary Table
2005-2007 Estimate-Transylvania

Priority Housing Needs		Priority	Unmet Need
Renter	Small Related	0% to 30%	387
		31% to 50%	228
		51% to 80%	95
	Large Related	0% to 30%	104
		31% to 50%	41
		51% to 80%	10
	Elderly	0% to 30%	70
		31% to 50%	41
		51% to 80%	17
	All Other	0% to 30%	287
		31% to 50%	169
		51% to 80%	71
Owner	Small Related	0% to 30%	237
		31% to 50%	108
		51% to 80%	116
	Large Related	0% to 30%	17
		31% to 50%	11
		51% to 80%	13
	Elderly	0% to 30%	248
		31% to 50%	113
		51% to 80%	122
	All Other	0% to 30%	61
		31% to 50%	28
		51% to 80%	30

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APPENDIX

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Table A-1
Sources of Population Change – Transylvania County

Year	Natural	International	Domestic
2000	-8	9	47
2001	-60	32	(25)
2002	-91	30	190
2003	-148	28	(68)
2004	-98	26	152
2005	-94	27	282
2006	-7	26	226
2007	-57	26	307
2008	-86	25	281

Source: U.S. Census Bureau

Table A-2
Race Alone or In Combination with One or More Other Races

	2000	2005-2007	Change	Percent Change
Total population	29,334	29,709	375	1.3%
White	27,767	27,553	-214	-0.8%
Black or African American	1,372	1,698	326	23.8%
American Indian and Alaska Native	239	139	-100	-41.8%
Asian	150	223	73	48.7%
Native Hawaiian and Other Pacific Islander	18	NA	NA	NA
Some other race	133	280	147	110.5%
Hispanic or Latino (of any race)	298	NA	NA	NA

Source: U.S. Census Bureau

May add to more than the total population because individuals may report more than one race.
Changes in small populations are subject to large sampling errors and may not be reliable.

Table A-3
Top Industry Sector Employment - Transylvania County

	2009 Employment	5-Year Average Annual Change	5-Year Average Annual Change (%)
Total Private Industry	7,148	116	1.9%
Health Care and Social Assistance	1,580	49	3.5%
Retail Trade	1,532	63	5.1%
Total Local Government	1,208	33	3.1%
Educational Services	996	21	2.3%
Accommodation and Food Services	939	11	1.6%
Public Administration	690	13	2.1%
Construction	680	-3	0.6%
Manufacturing	467	-8	-1.3%
Wholesale Trade	302	15	6.9%
Administrative and Waste Services	240	6	5.5%

Source: NC Employment Security Commission, 1st Quarters

Table A-4
Type of Structure
Percent of Occupied Housing (2005-2007))

	Transylvania (units)	Transylvania	North Carolina	United States
Single, detached	9,611	76.9%	66.7%	63.1%
Single, attached	262	2.1%	3.4%	5.8%
Two apartments	162	1.3%	2.2%	3.8%
Three or four apartments	212	1.7%	2.8%	4.3%
Five to nine apartments	287	2.3%	4.3%	4.7%
Ten or more apartments	50	0.4%	6.5%	11.9%
Mobile home or other type of housing	1,912	15.3%	14.1%	6.4%

Source: U.S. Census Bureau

Table A-5
Median Year Structure Built
Occupied Housing

	Transylvania	North Carolina	United States
2000	1978	1978	1971
2005-2007	1977	1982	1974

Source: U.S. Census Bureau

Table A-6
Year Structure Built
Percent of Occupied Housing (2005-2007)

	Transylvania	North Carolina	United States
2000 or later	3.1%	14.7%	10.3%
1990 to 1999	22.1%	22.8%	14.6%
1980 to 1989	18.2%	17.6%	14.5%
1960 to 1979	38.0%	26.2%	28.7%
1940 to 1959	12.9%	12.7%	17.8%
1939 or earlier	5.7%	6.1%	14.1%

Source: U.S. Census Bureau

Table A-7(a)
Single Family Home Sales 2005-2009 - all of Transylvania County

	Closed Price	Total # Units	0 BR	1 BR	2BR	3BR	4BR	New	MFH	Total Median \$
2005	75000-100000	25	0	1	14	9	1	0		
	100000-125000	37	0	0	11	26	0	1		
	125001-150000	63	0	0	21	37	5	0		
	150001-175000	66	0	1	12	46	7	2		
	175001-200000	49	0	0	13	27	9	1		
	200001-+	243	0	0	26	156	60	16		
Total		483	0	0	97	301	82	20	0	\$205,000
2006	75000-100000	32	0	1	11	18	2	0		
	100000-125000	38	0	0	18	17	3	0		
	125001-150000	53	0	1	17	32	3	0		
	150001-175000	55	0	0	16	33	6	2		
	175001-200000	39	0	0	9	28	0	3		
	200001-+	325	1	0	56	203	65	43		
Total		542	1	0	127	331	79	48	0	\$240,000
2007	75000-100000	18	0	2	7	8	0	0		
	100000-125000	22	0	0	7	12	3	0		
	125001-150000	27	0	1	12	14	0	0		
	150001-175000	26	0	0	14	12	0	1		
	175001-200000	19	0	0	6	12	1	0		
	200001-+	253	0	0	40	157	56	43		
Total		365	0	3	86	215	60	44	0	\$282,000
2008	75000-100000	11	0	2	5	4	0	0		
	100000-125000	22	0	1	5	14	2	0		
	125001-150000	22	0	0	8	12	2	0		
	150001-175000	41	0	0	16	22	3	1		
	175001-200000	22	0	0	5	16	1	0		
	200001-+	153	0	1	19	104	29	32		
Total		271	0	4	58	172	37	33	0	\$225,000
2009	75000-100000	5	0	0	1	4	0	0		
	100000-125000	7	0	0	2	5	0	0		
	125001-150000	12	0	0	6	6	0	0		
	150001-175000	10	0	0	3	6	1	0		
	175001-200000	11	0	0	2	8	1	1		
	200001-+	68	0	0	11	47	10	16		
Total		113	0	0	25	76	12	17	0	\$230,000

Source: Mountain Multiple Listing Service
2009 figures include all sales through August 31.

Table A-7(b)
Multi-family Home Sales 2005-2009 - all of Transylvania County

	Closed Price	Total # Units	0 BR	1 BR	2BR	3BR	4BR	New	MFH	Total Median \$
2005	75000-100000	6	0	0	4	2	0	0		
	100000-125000	2	0	0	1	0	1	0		
	125001-150000	22	0	2	8	12	0	3		
	150001-175000	9	0	1	7	1	0	2		
	175001-200000	6	0	0	5	1	0	1		
	200001-+	19	0	1	8	9	1	3		
	Total	64	0	4	33	25	2	9	0	\$159,796
2006	75000-100000	4	0	0	4	0	0	0		
	100000-125000	6	0	0	6	0	0	1		
	125001-150000	8	0	0	7	1	0	3		
	150001-175000	8	0	0	7	1	0	4		
	175001-200000	8	0	0	3	5	0	5		
	200001-+	29	0	0	15	14	0	6		
	Total	63	0	0	42	21	0	19	0	\$187,510
2007	75000-100000	2	0	0	2	0	0	0		
	100000-125000	7	0	0	7	0	0	0		
	125001-150000	12	0	1	7	4	0	6		
	150001-175000	7	0	1	4	2	0	0		
	175001-200000	10	0	0	5	5	0	4		
	200001-+	14	0	0	4	9	1	6		
	Total	52	0	2	29	20	1	16	0	\$170,000
2008	75000-100000	1	0	0	0	1	0	0		
	100000-125000	2	0	0	2	0	0	0		
	125001-150000	3	0	1	2	0	0	0		
	150001-175000	2	0	0	1	1	0	0		
	175001-200000	1	0	0	1	0	0	0		
	200001-+	9	0	0	2	6	1	4		
	Total	18	0	1	8	8	1	4	0	\$205,000
2009	75000-100000	2	0	0	0	2	0	0		
	100000-125000	5	0	0	4	1	0	0		
	125001-150000	0	0	0	0	0	0	0		
	150001-175000	1	0	0	0	1	0	0		
	175001-200000	2	0	0	1	1	0	0		
	<u>200001-+</u>	<u>4</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>0</u>			
	Total	14	0	1	6	7	0	0	0	\$137,000

Source: Mountain Multiple Listing Service
2009 figures include all sales through August 31.

Table A-7(c)
Single Family Home Sales 2005-2009 - Brevard only

	Closed Price	Total # Units	0 BR	1 BR	2BR	3BR	4BR	New	MFH	Total Median \$
2005	75000-100000	3	0	0	2	1	0	0		
	100000-125000	10	0	0	3	7	0	0		
	125001-150000	18	0	0	4	13	1	0		
	150001-175000	16	0	0	2	9	5	0		
	175001-200000	14	0	0	2	9	3	0		
	200001-+	41	0	0	7	23	11	5		
	Total	102	0	0	20	62	20	5	0	\$180,000
2006	75000-100000	6	0	0	2	3	1	0		
	100000-125000	10	0	0	3	5	2	0		
	125001-150000	18	0	0	6	10	2	0		
	150001-175000	17	0	0	4	12	1	0		
	175001-200000	10	0	0	2	8	0	1		
	200001-+	55	0	0	10	29	16	9		
	Total	116	0	0	27	67	22	10	0	\$187,250
2007	75000-100000	4	0	0	1	3	0	0		
	100000-125000	5	0	0	2	2	1	0		
	125001-150000	3	0	0	1	2	0	0		
	150001-175000	7	0	0	4	3	0	0		
	175001-200000	3	0	0	0	3	0	0		
	200001-+	47	0	0	14	23	10	8		
	Total	69	0	0	22	36	11	8	0	\$263,000
2008	75000-100000	1	0	1	0	0	0	0		
	100000-125000	2	0	0	0	0	2	0		
	125001-150000	6	0	0	3	2	1	0		
	150001-175000	6	0	0	5	1	0	0		
	175001-200000	8	0	0	3	4	1	0		
	200001-+	19	0	0	7	7	5	1		
	Total	42	0	1	18	14	9	1	0	\$189,750
2009	75000-100000	2	0	0	0	2	0	0		
	100000-125000	2	0	0	2	0	0	0		
	125001-150000	7	0	0	5	2	0	0		
	150001-175000	4	0	0	2	2	0	0		
	175001-200000	2	0	0	0	2	0	0		
	200001-+	12	0	0	3	5	4	1		
	Total	29	0	0	12	13	4	1	0	\$175,000

Source: Mountain Multiple Listing Service
2009 figures include all sales through August 31.

Table A- 7(d)
Multi-family Home Sales 2005-2009 - Brevard Only

	Closed Price	Total # Units	0 BR	1 BR	2BR	3BR	4BR	New	MFH	Total Median \$
2005	75000-100000	5	0	0	4	1	0	0		
	100000-125000	2	0	0	1	0	1	0		
	125001-150000	16	0	0	2	12	0	2		
	150001-175000	2	0	0	2	1	0	1		
	175001-200000	2	0	0	1	1	0	0		
	200001-+	8	0	0	3	5	0	1		
Total		35	0	0	13	20	1	4	0	\$139,500
2006	75000-100000	4	0	0	4	0	0	0		
	100000-125000	4	0	0	4	0	0	1		
	125001-150000	5	0	0	4	1	0	3		
	150001-175000	4	0	0	3	1	0	3		
	175001-200000	2	0	0	1	1	0	1		
	200001-+	7	0	0	4	3	0	1		
Total		26	0	0	20	6	0	9	0	\$151,267
2007	75000-100000	2	0	0	2	0	0	0		
	100000-125000	4	0	0	4	0	0	0		
	125001-150000	8	0	1	4	3	0	5		
	150001-175000	3	0	1	1	1	0	0		
	175001-200000	5	0	0	2	3	0	3		
	200001-+	8	0	0	2	6	0	4		
Total		30	0	2	15	13	0	12	0	\$155,250
2008	75000-100000	1	0	0	0	1	0	0		
	100000-125000	2	0	0	2	0	0	0		
	125001-150000	0	0	0	0	0	0	0		
	150001-175000	1	0	0	0	1	0	0		
	175001-200000	0	0	0	0	0	0	0		
	200001-+	2	0	0	1	1	0	1		
Total		6	0	0	3	3	0	1	0	\$160,000
2009	75000-100000	2	0	0	0	2	0	0		
	100000-125000	4	0	0	3	1	0	0		
	125001-150000	0	0	0	0	0	0	0		
	150001-175000	1	0	0	0	1	0	0		
	175001-200000	2	0	0	1	1	0	0		
	200001-+	2	0	1	1	0	0	0		
Total		11	0	1	5	5	0	0	0	\$116,000

Source: Mountain Multiple Listing Service
2009 figures include all sales through August 31.

Table A-8
Calculation of Maximum Affordable Sales Price - Transylvania County

Assumptions:

1. Buyers qualify for 30 year fixed rate FHA loan at 5.25% interest with a 3.5% downpayment
2. Maximum allowed for principal, interest, taxes & insurance (PITI) is 28% of income
3. Property taxes per \$100 are: Brevard \$0.7824; Unincorporated areas: \$0.4449
4. FHA Annual mortgage insurance premium is 0.5% of loan amount
5. Property insurance is 0.4% of price of home

	80% AMI	Max. PITI	Property Taxes	Insurance	Mortgage Insurance	Max. P&I	Max. Loan	Max. Price
Families at 80% AMI - Transylvania County								
1 person	31,100	8,708	516	330	413	7,449	112,349	116,424
2 person	35,500	9,940	592	379	473	8,496	128,148	132,796
3 person	39,950	11,186	663	424	530	9,569	144,322	149,556
4 person	44,400	12,432	739	473	591	10,630	160,331	166,147
Families at 80%AMI - Brevard								
1 person	31,100	8,708	822	526	657	6,703	101,108	104,776
2 person	35,500	9,940	939	601	751	7,649	115,372	119,556
3 person	39,950	11,186	1,056	676	845	8,609	129,846	134,555
4 person	44,400	12,432	1,174	751	939	9,568	144,320	149,554
Key professions - Transylvania County								
Protective Services	31,398	8,791	521	333	416	7,521	113,444	117,559
Plumber	31,040	8,691	516	330	413	7,432	112,096	116,162
Retail Manager	35,440	9,923	592	379	473	8,479	127,895	132,533
Registered Nurse	55,797	15,623	930	595	744	13,354	201,423	208,729
Key Professions - Brevard								
Protective Services	31,398	8,791	837	536	670	6,749	101,791	107,149
Plumber	31,040	8,691	829	531	663	6,668	100,567	105,860
Retail Manager	35,440	9,923	947	606	757	7,613	114,830	120,874
Registered Nurse	55,797	15,623	1487	951	1,189	11,996	180,934	190,457

Table A-9
Sales of homes below \$150,000

Transylvania County						
	<u>Single Family Sales <\$150,000</u>	<u>Multifamily Sales <\$150,000</u>	<u>All Sales <\$150,000</u>	<u>Total Sales, All Prices</u>	<u>Percent of Sales <\$150,000</u>	
2005	125	30	155	547	28%	
2006	122	18	140	605	23%	
2007	67	21	88	417	21%	
2008	55	6	61	289	21%	
2009	24	7	31	127	24%	
Totals:	393	82	475	1985	24%	

Brevard						
	<u>Single Family Sales <\$150,000</u>	<u>Multifamily Sales <\$150,000</u>	<u>All Sales <\$150,000</u>	<u>Total Sales, All Prices</u>	<u>Percent of Sales <\$150,000</u>	
2005	31	23	54	137	39%	
2006	34	13	47	142	33%	
2007	12	14	26	99	26%	
2008	9	3	12	48	25%	
2009	11	6	17	40	43%	
Totals:	97	59	156	466	33%	

Table A-10
Subsidized Housing in Transylvania County

Property	Address	City	Total Units	Rent Assistance*	1-bed	2-bed	3-bed	Primary Resident type	Targeted to special needs
HUD-assisted									
Balsam Grove Apts	102 North Broad St	Brevard	40	Yes	22	6	12	Family	
LIHTC									
Cedar Hill Apts **	93 Hospital Drive	Brevard	33	Yes	32	1	0	Elderly	
Excelsior Apts	10 Excelsior Dr.	Brevard	20		0	16	4	Family	
Laurel Village **	21 Laurel Dr.	Brevard	29	Yes	27	2	0	Elderly	
English Hills	15 Locks Dr	Brevard	40		4	24	12	Family	2
USDA									
Mountain Glen Apts	214 Gallimore Rd.	Brevard	56	Yes	16	40		Family	
Other									
English House	Locks Drive	Brevard	4	Yes	4			Disabled	4
Totals:			222		105	89	28		6
In Development:									
Broad River Terrace (LIHTC)		Brevard	62					Family	

* In units with rent assistance tenants pay no more than 30% of gross income in rent & utilities

** These developments received both LIHTC and USDA financing

Sources: Western Carolina Community Action;

HUD: huduser.org; USDA: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

Table A-11

State Licensed Residential Care Facilities in Transylvania County

Adult Care Homes	Beds	Type	Owner
Cedar Mountain House	64		Cedar Mountain House, LLC
Kings Bridge House	60		Kings Bridge House, LLC
	124		
Family Care Homes			
Tore's Home Inc, #3	6		Tore's Home, Inc
Tore's Home, Inc # 7	6		Tore's Home, Inc
Tore's Home, Inc. #1	6		Tore's Home, Inc.
Tore's Home, Inc. #2	6		Tore's Home, Inc.
Four Seasons Family Care Home	6		America's Living Centers, LLC
Transylvania Living Center	6		America's Living Centers, LLC
	36		
Mental Health Facilities			
Brevard Group Home,	6	DD	Easter Seals UCP North Carolina, Inc.
Fisher Road Group Home	3	DD	Transylvania Vocational Services, Inc.
Forest Bend Group Home	6	DD	RHA/ North Carolina MR, Inc.
Tanjer House	5	DD	Tanjer House, Inc.
Transylvania Assn.for Disabled Citizens	8	DD	Transylvania Association for Disabled Citizens
Gibadlo Home, Penrose	3	AFL	Davidson Homes, Inc.
	31		
Nursing Homes			
Brian Center Health and Rehabilitation	147		SSC Brevard Operating Company LLC
The Oaks of Brevard	120		The Oaks of Brevard, LLC
	267		
Grand Total	458		

DD: Developmentally Disabled

AFL: Assisted Family Living (any mental disability)

Source: NC Division of Health Service Regulation, www.ncdhhs.gov/dhrs/reports.htm

Table A-12
Housing Problems for Households with Mobility & Self Care Limitation

Name of Jurisdiction:		Source of Data:				Data Current as of:			
Transylvania County, North Carolina		CHAS Data Book				2000			
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly 1 & 2 member Households	Elderly 1 & 2 member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 member Households	Elderly 1 & 2 member Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income <=50% MFI	49	64	220	333	209	139	204	552	885
2. Household Income <=30% MFI	35	34	160	229	125	64	104	293	522
% with any housing problems	28.6	88.2	46.9	50.2	68	54.7	27.9	50.9	50.6
3. Household Income >30 to <=50% MFI	14	30	60	104	84	75	100	259	363
% with any housing problems	28.6	33.3	66.7	51.9	34.5	26.7	50	38.2	42.1
4. Household Income >50 to <=80% MFI	0	60	65	125	140	139	125	404	529
% with any housing problems	N/A	25	23.1	24	10.7	54	44	35.9	33.1
5. Household Income >80% MFI	25	30	100	155	248	235	464	947	1,102
% with any housing problems	0	0	0	0	1.6	14.9	8.4	8.2	7.1
6. Total Households	74	154	385	613	597	513	793	1,903	2,516
% with any housing problems	18.9	35.7	33.8	32.5	22.3	32.2	21.8	24.8	26.6

Definitions for Mobility & Self-Care Table:

Extra Elderly: 1 or 2 Member households, either person 75 years or older

Elderly: 1 or 2 Member Households, either person 62 to 74 years

Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Table A-13
Housing Problems Transylvania County - 2000

Housing Problems Output for -All Households

Name of Jurisdiction: Transylvania County, North Carolina		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	
1. Household Income <=50% MFI	207	382	52	334	975	916	351	46	199	1,512	2,487
2. Household Income <=30% MFI	104	233	18	169	524	418	92	18	150	678	1,202
3. % with any housing problems	61.5	74.2	77.8	40.8	61.1	64.1	67.4	77.8	43.3	60.3	60.6
4. % Cost Burden >30%	61.5	74.2	77.8	40.8	61.1	64.1	67.4	55.6	43.3	59.7	60.3
5. % Cost Burden >50%	32.7	74.2	77.8	38.5	54.6	28.5	58.7	55.6	30	33.6	42.8
6. Household Income 30% to 50% MFI	103	149	34	165	451	498	259	28	49	834	1,285
7. % with any housing problems	23.3	50.3	100	48.5	47.2	27.7	45.9	85.7	61.2	37.3	40.8
8. % Cost Burden >30%	23.3	50.3	41.2	48.5	42.8	27.7	44.4	71.4	61.2	36.3	38.6
9. % Cost Burden >50%	9.7	13.4	0	18.2	13.3	10.8	29	35.7	30.6	18.5	16.7
10. Household Income 50 to 80% MFI	124	305	28	255	712	795	495	92	259	1,641	2,353
11. % with any housing problems	27.4	21.3	28.6	19.6	22.1	22	38.4	63	30.5	30.6	28
12. % Cost Burden >30%	27.4	14.8	14.3	19.6	18.7	22	34.3	47.8	29	28.3	25.4
13. % Cost Burden >50%	8.1	3.3	0	0	2.8	9.4	5.1	20.7	7.7	8.5	6.8
14. Household Income >80% MFI	125	425	40	264	854	2,314	3,345	395	559	6,613	7,467
15. % with any housing problems	8	9.4	0	1.5	6.3	5.6	6.9	25.3	8.8	7.7	7.5
16. % Cost Burden >30%	8	3.5	0	0	2.9	5.4	6.3	7.6	6.3	6	5.7
17. % Cost Burden >50%	0	0	0	0	0	1.9	0.7	2.5	0	1.2	1.1
18. Total Households	456	1,112	120	853	2,541	4,025	4,191	533	1,017	9,766	12,307
19. % with any housing problems	28.9	31.7	46.7	23.8	29.3	17.6	14.3	36.8	21.9	17.7	20.1
20. % Cost Burden >30	28.9	27.7	26.7	23.3	26.4	17.5	13.3	19.5	20.2	16.1	18.2
21. % Cost Burden >50	11.8	18.3	11.7	11.1	14.4	7.3	4.3	9.2	7.9	6.2	7.9