

# **Asheville Regional Housing Consortium**

## **City of Asheville**

### **2015-2019 Consolidated Plan Addendum**

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## Stakeholder List

The following is a list of Stakeholder Organizations that participated in the Consolidated Plan process.

### **Asheville/Buncombe**

AARRC (Asheville Area Riverfront  
Redevelopment Commission  
A-B Technical College  
ABCCM  
Advantage West  
Arts Council  
Asheville Area Habitat for Humanity  
Asheville Buncombe Community Relations  
Council  
Asheville City Schools Foundation  
Beloved Asheville  
Beverly Hanks  
Biotat  
Bountiful Cities  
Buncombe County Health and Human  
Services  
Buncombe County Planning Department  
Center of the Blue Ridge?  
Changing Together  
Childrens First Communities In Schools  
City of Asheville  
Community Action Opportunities  
Creative Ambitions  
Eagle Market Street Development  
Corporation  
Eblen Charities  
ECS  
FLS Energy  
GE Aviation  
Goodwill WNC  
Green Opportunities  
HACA Residents Council  
Helpmate  
Heritage Customer Association  
HHS  
Home Trust Bank  
Homeward Bound  
Housing Authority of Asheville  
Industries for the Blind  
Just Economics  
Keller Williams Realty  
Kirk Booth Real Estate  
Kiwanis Club of Asheville  
Land of Sky Regional Council  
Laurie Miller Architecture  
Madison County Government  
Manna  
Mountain BizWorks  
Mountain Housing Opportunity  
O'Brien Architecture  
On Track WNC  
Pisgah Legal Services  
Reinhardt Architecture  
Self-Help Credit Union  
Smart Start  
Social Work Club MHU  
Southside Community Advisory Board  
Southwestern Child Development  
The Arc of Buncombe County  
Transition Asheville  
UNCA  
United Way of Asheville and Buncombe  
County  
Upfront Management Sports  
West End Clingman Avenue Neighborhood  
(WECAN)  
Western Carolina University (WCU) MPA  
Program  
WNC Green Building Council  
YMCA

## **Henderson County**

Bank of North Carolina  
Blue Ridge Community Health Services  
Carolina Village  
CFHC Forever  
First Presbyterian Church of Hendersonville  
First United Church of Hendersonville  
Henderson County Government  
Henderson County Habitat for Humanity  
Henderson County Homeless Coalition  
Henderson County Schools  
Hendersonville Kiwanis  
Homeward Bound WNC  
Housing Assistance Corporation (HAC)  
Interfaith Assistance Ministries (IAM)  
Landscape Architect  
On Track WNC  
Only Hope WNC  
Sunroof Studio  
The Daily Campus  
United Way of Henderson County  
WCCA  
Western Carolina Community Action  
White Oak Park

## **Transylvania County**

ARHC Brevard Planning  
Brevard Housing Authority  
Chamber of Commerce  
City of Rosman  
Land of Sky  
On Track Financial Services  
Pisgah Legal Services  
SAFE  
The Family Place/Connect  
The Haven  
Transylvania County Board of Realtors  
Transylvania County Community Trust  
Transylvania County Department of Social Services  
Transylvania County Planning  
Transylvania County Schools  
United Way  
WCCA

## **Madison County**

CHC of Madison County  
Community Action Opportunities  
Land of Sky Regional Council  
Madison County Government  
Madison County Habitat for Humanity  
Madison County Health Department  
Madison County Schools  
Madison Public Housing Authority  
North Carolina Division of Vocational  
Rehabilitation  
Pisgah Legal Services

## COUNTY DATA TABLES

The following data tables break out the report data tables by Consortium-area to provide detailed information based on City of Asheville and County-level information. All data is provided by HUD's CPD Maps or Census data unless otherwise noted.

**Population – Table 5**

<b>Asheville</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	68,889	81970	16%
Households	30,690	36859	17%
Median	\$32,772.00	\$ 39,408.00	20%
<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	206,330	236230	13%
Households	85,776	100909	15%
Median	\$36,666.00	\$ 44,321.00	21%
<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	89,173	105453	15%
Households	37,414	45180	17%
Median	\$38,109.00	\$ 47,371.00	24%
<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	19,635	20661	5%
Households	8,000	8082	1%
Median	\$30,985.00	\$ 38,063.00	23%
<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	29,334	32670	10%
Households	12,320	13914	11%
Median	\$38,587.00	\$ 41,103.00	7%

**Total Households – Table 6**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Asheville</b>					
Total Households	4,915	4,690	6,585	3,515	17,850
Small Family Households*	1,245	1,300	1,890	1,135	7,665
Large Family Households*	135	315	180	80	785
Single person Households	3,535	3,075	4,515	2,300	9,400
Household contains one person 62yrs +	1,440	1,715	2,245	1,170	4,755
Household contains at least one person 62-74 years of age	690	960	950	730	3,070
Household contains at least one person age 75 or older	750	755	1,295	440	1,685
Households with one or more children 6 years old or younger*	545	770	815	490	1,245
*the highest income category for these family types is >80% HAMFI					

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Buncombe</b>					
Total Households	10,390	11,665	17,690	10,145	51,015
Small Family Households*	2,950	3,350	6,030	3,910	25,710
Large Family Households*	450	735	720	475	2,460
Single person Households	6,990	7,580	10,940	5,760	22,845
Household contains one person 62yrs +	3,180	4,880	6,090	3,225	15,010
Household contains at least one person 62-74 years of age	1,500	2,700	3,205	1,975	10,390
Household contains at least one person age 75 or older	1,680	2,180	2,885	1,250	4,620
Households with one or more children 6 years old or younger*	1,570	1,655	2,660	1,445	4,420
*the highest income category for these family types is >80% HAMFI					

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Henderson</b>					
Total Households	3,965	5,130	7,225	4,465	24,395
Small Family Households*	985	1,445	2,105	1,495	11,365
Large Family Households*	300	295	580	330	1,400
Single person Households	2,680	3,390	4,540	2,640	11,630
Household contains one person 62yrs +	1,490	2,470	3,385	1,700	9,870
Household contains at least one person 62-74 years of age	830	1,190	1,725	790	6,755
Household contains at least one person age 75 or older	660	1,280	1,660	910	3,115
Households with one or more children 6 years old or younger*	880	725	890	569	2,700
*the highest income category for these family types is >80% HAMFI					

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Madison</b>					
Total Households	1,180	1,225	1,410	775	3,490
Small Family Households*	245	425	565	380	2,065
Large Family Households*	60	65	100	60	195
Single person Households	875	735	745	335	1,230
Household contains one person 62yrs +	589	695	584	270	1,135
Household contains at least one person 62-74 years of age	249	490	375	195	850
Household contains at least one person age 75 or older	340	205	209	75	285
Households with one or more children 6 years old or younger*	55	155	177	95	300
*the highest income category for these family types is >80% HAMFI					

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Transylvania</b>					
Total Households	1,510	1,805	2,415	1,535	6,650
Small Family Households*	360	535	755	760	2,800
Large Family Households*	65	25	95	10	400
Single person Households	1,085	1,245	1,565	765	3,450
Household contains one person 62yrs +	515	905	1,155	605	3,255
Household contains at least one person 62-74 years of age	275	430	720	465	2,100
Household contains at least one person age 75 or older	240	475	435	140	1,155
Households with one or more children 6 years old or younger*	140	215	115	175	355
*the highest income category for these family types is >80% HAMFI					

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### Housing Problems – Table 7

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	55	65	4	330	-	-	4	-	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	35	-	35	-	-	75	15	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	200	10	-	325	10	-	-	-	50
Housing cost burden greater than 50% of income (and none of the above problems)	2,145	1,170	285	35	3,730	770	585	600	175	2,285
Housing cost burden greater than 30% of income (and none of the above problems)	285	925	1,500	340	3,465	155	605	750	505	3,410
Zero/negative Income (and none of the above problems)	390	-	-	-	390	100	-	-	-	100

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	85	140	4	<b>535</b>	15	115	4	10	<b>270</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	25	80	-	<b>130</b>	-	15	120	35	<b>170</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	335	115	135	<b>915</b>	75	70	110	60	<b>425</b>
Housing cost burden greater than 50% of income (and none of the above problems)	3,935	2,145	670	70	<b>6,995</b>	1,905	1,565	1,560	575	<b>6,115</b>
Housing cost burden greater than 30% of income (and none of the above problems)	490	1,995	2,760	590	<b>6,505</b>	695	1,485	2,590	1,470	<b>10,560</b>
Zero/negative Income (and none of the above problems)	600	-	-	-	<b>600</b>	450	-	-	-	<b>450</b>

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	-	-	-	<b>75</b>	30	15	-	-	<b>45</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	35	-	-	<b>40</b>	-	-	-	10	<b>10</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	70	145	-	<b>390</b>	100	155	145	85	<b>660</b>
Housing cost burden greater than 50% of income (and none of the above problems)	1,090	515	245	20	<b>1,930</b>	1,035	790	515	175	<b>2,735</b>
Housing cost burden greater than 30% of income (and none of the above problems)	180	980	785	115	<b>2,315</b>	430	565	1,120	750	<b>4,660</b>
Zero/negative Income (and none of the above problems)	105	-	-	-	<b>105</b>	130	-	-	-	<b>130</b>

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	15	-	<b>90</b>	15	15	15	-	<b>40</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	-	-	4	-	<b>4</b>	-	-	-	-	<b>15</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	-	-	-	-	-	-	30	-	-	<b>60</b>
Housing cost burden greater than 50% of income (and none of the above problems)	210	65	4	-	<b>275</b>	295	80	115	20	<b>540</b>
Housing cost burden greater than 30% of income (and none of the above problems)	50	130	95	20	<b>300</b>	125	115	155	170	<b>735</b>
Zero/negative Income (and none of the above problems)	15	-	-	-	<b>15</b>	35	-	-	-	<b>35</b>

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	-	-	25	-	85	15	15	20	15	<b>125</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	-	-	-	4	-	-	55	-	<b>55</b>
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	20	-	-	95	10	-	-	-	<b>10</b>
Housing cost burden greater than 50% of income (and none of the above problems)	385	130	110	-	620	275	180	110	90	<b>650</b>
Housing cost burden greater than 30% of income (and none of the above problems)	120	250	220	-	600	170	305	325	205	<b>1,560</b>
Zero/negative Income (and none of the above problems)	35	-	-	-	35	120	-	-	-	<b>120</b>



**Housing Problems 2 – Table 8**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,320	1,420	395	40	<b>4,420</b>	780	585	675	195	<b>2,450</b>
Having none of four housing problems	1,080	1,535	3,340	1,530	<b>13,180</b>	250	1,155	2,170	1,750	<b>17,020</b>
Household has negative income, but none of the other housing problems	390	-	-	-	<b>390</b>	100	-	-	-	<b>100</b>

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,330	2,590	1,005	210	<b>8,575</b>	1,995	1,765	1,795	680	<b>6,980</b>
Having none of four housing problems	1,840	3,295	6,495	3,265	<b>24,940</b>	1,180	4,020	8,395	5,985	<b>59,365</b>
Household has negative income, but none of the other housing problems	600	-	-	-	<b>600</b>	450	-	-	-	<b>450</b>

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,245	620	385	20	<b>2,440</b>	1,165	960	665	275	<b>3,450</b>
Having none of four housing problems	510	1,445	2,035	1,000	<b>7,905</b>	810	2,105	4,140	3,175	<b>31,150</b>
Household has negative income, but none of the other housing problems	105	-	-	-	<b>105</b>	130	-	-	-	<b>130</b>

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	235	100	25	-	375	310	125	125	20	655
Having none of four housing problems	285	340	395	120	1,505	295	660	870	635	5,500
Household has negative income, but none of the other housing problems	15	-	-	-	15	35	-	-	-	35

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	445	150	135	-	805	295	195	185	105	840
Having none of four housing problems	260	490	505	215	2,180	355	970	1,590	1,215	9,935
Household has negative income, but none of the other housing problems	35	-	-	-	35	120	-	-	-	120

### Cost Burden >30% - Table 9

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	680	830	340	1,995	205	290	505	1,950
Large Related	65	175	65	305	45	55	20	280
Elderly	394	375	315	1,424	505	500	425	1,940
Other	1,420	880	1,140	3,870	184	345	420	1,564
Total need by income	3,790	2,955	3,735	17,990	1,125	1,740	2,850	19,565

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,700	1,725	1,060	<b>4,800</b>	515	855	1,655	6,395
Large Related	215	325	80	<b>620</b>	140	195	250	1,065
Elderly	634	740	540	<b>2,479</b>	1,280	1,410	1,255	5,520
Other	2,175	1,670	1,885	<b>6,375</b>	690	660	1,025	3,875
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	470	530	270	<b>1,355</b>	370	420	630	2,755
Large Related	150	20	-	<b>170</b>	120	175	125	545
Elderly	185	345	245	<b>995</b>	745	670	605	2,965
Other	570	630	520	<b>1,890</b>	360	210	350	1,465
Total need by income	<b>1,860</b>	<b>2,065</b>	<b>2,420</b>	<b>10,450</b>	<b>2,105</b>	<b>3,065</b>	<b>4,805</b>	<b>34,730</b>

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	55	95	25	<b>190</b>	135	85	110	530
Large Related	4	35	-	<b>39</b>	50	-	50	140
Elderly	95	65	54	<b>214</b>	200	100	83	467
Other	130	14	19	<b>167</b>	40	39	30	169
Total need by income	<b>535</b>	<b>440</b>	<b>415</b>	<b>1,895</b>	<b>645</b>	<b>785</b>	<b>995</b>	<b>6,190</b>

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	160	230	40	<b>430</b>	45	50	165	615
Large Related	24	-	-	<b>24</b>	10	-	25	105
Elderly	95	24	130	<b>259</b>	195	330	215	1,020
Other	270	120	190	<b>580</b>	185	105	25	460
Total need by income	<b>740</b>	<b>640</b>	<b>640</b>	<b>3,015</b>	<b>770</b>	<b>1,165</b>	<b>1,775</b>	<b>10,895</b>

**Cost Burden >50% - Table 10**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	595	510	50	<b>1,170</b>	160	145	220	<b>690</b>
Large Related	25	65	-	<b>90</b>	35	-	-	<b>45</b>
Elderly	284	265	150	<b>819</b>	400	145	235	<b>870</b>
Other	1,355	335	150	<b>1,840</b>	180	295	150	<b>690</b>
Total need by income	<b>3,790</b>	<b>2,955</b>	<b>3,735</b>	<b>17,990</b>	<b>1,125</b>	<b>1,740</b>	<b>2,850</b>	<b>19,565</b>

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,475	1,030	155	<b>2,675</b>	375	480	635	<b>2,040</b>
Large Related	175	85	10	<b>270</b>	130	85	70	<b>340</b>
Elderly	444	450	295	<b>1,389</b>	825	630	485	<b>2,250</b>
Other	2,080	675	295	<b>3,075</b>	590	420	370	<b>1,575</b>
Total need by income	<b>6,770</b>	<b>5,885</b>	<b>7,500</b>	<b>34,110</b>	<b>3,625</b>	<b>5,780</b>	<b>10,190</b>	<b>66,795</b>

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	385	125	50	<b>560</b>	260	320	205	<b>945</b>
Large Related	90	-	-	<b>90</b>	100	45	-	<b>145</b>
Elderly	170	155	65	<b>490</b>	485	305	195	<b>1,155</b>
Other	490	235	130	<b>855</b>	300	140	120	<b>625</b>
Total need by income	<b>1,860</b>	<b>2,065</b>	<b>2,420</b>	<b>10,450</b>	<b>2,105</b>	<b>3,065</b>	<b>4,805</b>	<b>34,730</b>

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	160	80	10	<b>250</b>	30	15	50	<b>110</b>
Large Related	20	-	-	<b>20</b>	10	-	-	<b>10</b>
Elderly	35	20	25	<b>80</b>	120	85	40	<b>320</b>
Other	210	25	100	<b>335</b>	110	75	15	<b>200</b>
Total need by income	<b>740</b>	<b>640</b>	<b>640</b>	<b>3,015</b>	<b>770</b>	<b>1,165</b>	<b>1,775</b>	<b>10,895</b>

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	55	-	-	<b>55</b>	135	20	30	<b>185</b>
Large Related	-	35	-	<b>35</b>	50	-	-	<b>50</b>
Elderly	70	20	-	<b>90</b>	80	25	64	<b>208</b>
Other	95	10	4	<b>109</b>	30	35	20	<b>95</b>
Total need by income	<b>535</b>	<b>440</b>	<b>415</b>	<b>1,895</b>	<b>645</b>	<b>785</b>	<b>995</b>	<b>6,190</b>

**Crowding – Table 11**

Asheville	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	200	40	-	350	10	-	35	-	80
Multiple, unrelated family households	-	-	-	-	4	-	-	40	15	65
Other, non-family households	-	-	70	-	70	-	-	-	-	-
Total need by income	3,790	2,955	3,735	1,570	17,990	1,125	1,740	2,850	1,945	19,565

Buncombe	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	360	145	110	955	75	85	135	80	445
Multiple, unrelated family households	-	-	-	15	34	-	-	65	15	120
Other, non-family households	-	-	110	10	120	-	-	30	-	30
Total need by income	6,770	5,885	7,500	3,475	34,110	3,625	5,780	10,190	6,670	66,795

Henderson	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	99	105	145	-	374	100	155	145	90	615
Multiple, unrelated family households	-	-	-	-	55	-	-	-	4	44
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	1,860	2,065	2,420	1,015	10,450	2,105	3,065	4,805	3,450	34,730

Transylvania	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	20	-	-	95	10	-	55	-	65
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	-
Other, non-family households	4	-	-	-	4	-	-	-	-	-
Total need by income	740	640	640	215	3,015	770	1,165	1,775	1,325	10,895

Madison	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	-	-	4	-	4	-	30	-	-	70
Multiple, unrelated family households	-	-	-	-	-	-	-	-	-	10
Other, non-family households	-	-	-	-	-	-	-	-	-	-
Total need by income	535	440	415	120	1,895	645	785	995	655	6,190

**Crowding 2 – Table 12**

Asheville	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	510	675	495	1,680	35	95	320	450

Buncombe	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,300	1,225	1,305	3,830	270	430	1,355	2,055

Henderson	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	650	430	405	1,485	230	295	485	1,010

Transylvania	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	85	155	65	305	55	60	50	165

Madison	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	25	90	28	143	30	65	149	244

**Greater Need – Table 21**

Buncombe

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	49,140	10,545	6,110	450
White	46095	9690	5235	420
Black / African American	1745	510	615	30
Asian	280	100	40	0
American Indian, Alaska Native	155	0	20	0
Pacific Islander	10	25	0	0
Hispanic	855	220	200	0

Henderson

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	26,750	4,760	2,855	130
White	25425	4255	2620	120
Black / African American	390	190	20	10
Asian	220	40	20	0
American Indian, Alaska Native	65	0	0	0
Pacific Islander	0	0	0	0
Hispanic	650	275	195	0

Madison

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	4,840	748	544	35
White	4805	740	540	35
Black / African American	10	4	4	0
Asian	0	0	0	0
American Indian, Alaska Native	0	4	0	0
Pacific Islander	0	0	0	0
Hispanic	25	0	0	0



Transylvania

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,530	1,560	655	120
White	8265	1415	600	120
Black / African American	95	110	30	0
Asian	45	35	25	0
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	105	0	0	0

Unit by Type – Table 31

Asheville

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	16,032	4,953	20,985	57%
1-unit, attached structure	1,338	538	1,876	5%
2-4 units	377	3,412	3,789	10%
5-19 units	562	4,830	5,392	15%
20 or more units	329	2,703	3,032	8%
Mobile Home, boat, RV, van, etc	933	852	1,785	5%
<b>Total</b>	<b>19,571</b>	<b>17,288</b>	<b>36,859</b>	<b>100%</b>

Buncombe

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	52,123	11,583	63,706	63%
1-unit, attached structure	2,385	1,058	3,443	3%
2-4 units	680	5,193	5,873	6%
5-19 units	500	6,498	6,998	7%
20 or more units	404	4,025	4,429	4%
Mobile Home, boat, RV, van, etc	10,705	5,755	16,460	16%
<b>Total</b>	<b>66,797</b>	<b>34,112</b>	<b>100,909</b>	<b>100%</b>

Henderson

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	27,580	4,246	31,826	70%
1-unit, attached structure	1,469	327	1,796	4%
2-4 units	518	1,645	2,163	5%
5-19 units	213	1,236	1,449	3%
20 or more units	46	611	657	1%
Mobile Home, boat, RV, van, etc	4,903	2,386	7,289	16%
<b>Total</b>	<b>34,729</b>	<b>10,451</b>	<b>45,180</b>	<b>100%</b>

Madison

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	4,502	1,005	5,507	68%
1-unit, attached structure	62	8	70	1%
2-4 units	23	194	217	3%
5-19 units	-	155	155	2%
20 or more units	-	108	108	1%
Mobile Home, boat, RV, van, etc	1,601	424	2,025	25%
<b>Total</b>	<b>6,188</b>	<b>1,894</b>	<b>8,082</b>	<b>100%</b>

Transylvania

Property Type	OWNER	RENTER	TOTAL	%
1-unit detached structure	8,943	1,586	10,529	76%
1-unit, attached structure	238	40	278	2%
2-4 units	106	402	508	4%
5-19 units	30	27	57	0%
20 or more units	-	132	132	1%
Mobile Home, boat, RV, van, etc	1,580	830	2,410	17%
<b>Total</b>	<b>10,897</b>	<b>3,017</b>	<b>13,914</b>	<b>100%</b>

Unit by Size by Tenure – Table 32

Asheville	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	524	3%
1 bedroom	443	2%	4,641	27%
2 bedrooms	5,805	30%	7,363	43%
3 or more bedrooms	13,295	68%	4,760	28%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe	Owners		Renters	
	Number	%	Number	%
No bedroom	192	0%	881	3%
1 bedroom	1,365	2%	7,023	21%
2 bedrooms	16,307	24%	15,606	46%
3 or more bedrooms	48,933	73%	10,602	31%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson	Owners		Renters	
	Number	%	Number	%
No bedroom	61	0%	181	2%
1 bedroom	505	1%	1,845	18%
2 bedrooms	8,627	25%	4,346	42%
3 or more bedrooms	25,536	74%	4,079	39%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison	Owners		Renters	
	Number	%	Number	%
No bedroom	34	1%	71	4%
1 bedroom	163	3%	307	16%
2 bedrooms	1,454	23%	741	39%
3 or more bedrooms	4,537	73%	775	41%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania	Owners		Renters	
	Number	%	Number	%
No bedroom	16	0%	84	3%
1 bedroom	215	2%	326	11%
2 bedrooms	2,920	27%	1,268	42%
3 or more bedrooms	7,746	71%	1,339	44%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Cost of Housing – Table 33**

<b>Buncombe</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	102200	192200	191200	88%	87%
Median Contract Rent	454	637	675	40%	49%

<b>Henderson</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	114200	190700	185500	67%	62%
Median Contract Rent	418	571	604	37%	44%

<b>Madison</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	84100	163100	161700	94%	92%
Median Contract Rent	273	419	457	53%	67%

<b>Transylvania</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>	<b>% Change 2000 to 2013</b>
Median Home Value	106900	166300	171600	56%	61%
Median Contract Rent	361	498	522	38%	45%

**Rent Paid – Table 34**

Asheville

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	979	5.66%
Less than \$500	4,827	27.92%
\$500-999	9,706	56.14%
\$1,000-1,499	1,213	7.02%
\$1,500-1,999	263	1.52%
\$2,000 or more	300	1.74%
<b>Total</b>	<b>17,288</b>	<b>100.00%</b>

Buncombe

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	3,267	9.58%
Less than \$500	9,283	27.21%
\$500-999	17,607	51.62%
\$1,000-1,499	2,604	7.63%
\$1,500-1,999	600	1.76%
\$2,000 or more	751	2.20%
<b>Total</b>	<b>34,112</b>	<b>100.00%</b>

Henderson

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	1,152	11.02%
Less than \$500	3,337	31.93%
\$500-999	4,755	45.50%
\$1,000-1,499	716	6.85%
\$1,500-1,999	223	2.13%
\$2,000 or more	268	2.56%
<b>Total</b>	<b>10,451</b>	<b>100.00%</b>

Madison

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	507	23.50%
Less than \$500	830	38.48%
\$500-999	518	24.01%
\$1,000-1,499	39	1.81%
\$1,500-1,999		12.19%
\$2,000 or more	0	0.00%
<b>Total</b>	<b>1,894</b>	<b>100.00%</b>

Transylvania

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
No cash rent	564	18.69%
Less than \$500	1,235	40.93%
\$500-999	1,133	37.55%
\$1,000-1,499	33	1.09%
\$1,500-1,999	0	0.00%
\$2,000 or more	52	1.72%
<b>Total</b>	<b>3,017</b>	<b>100.00%</b>

**Housing Affordability – Table 35**

Asheville

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	1,395	No Data
50% HAMFI	3,325	685
80% HAMFI	9,215	2,505
100% HAMFI	No Data	5,025
<b>Total</b>	<b>13,935</b>	<b>8,215</b>

Buncombe

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	2,195	No Data
50% HAMFI	6,440	3,430
80% HAMFI	18,240	10,225
100% HAMFI	No Data	18,015
<b>Total</b>	<b>26,875</b>	<b>31,670</b>

Henderson

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	635	No Data
50% HAMFI	2,590	2,100
80% HAMFI	6,375	5,555
100% HAMFI	No Data	9,690
<b>Total</b>	<b>9,600</b>	<b>17,345</b>

Madison

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	270	No Data
50% HAMFI	810	685
80% HAMFI	1,305	1,549
100% HAMFI	No Data	2,279
<b>Total</b>	<b>2,385</b>	<b>4,513</b>

Transylvania

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	390	No Data
50% HAMFI	1,015	810
80% HAMFI	2,005	2,280
100% HAMFI	No Data	3,460
<b>Total</b>	<b>3,410</b>	<b>6,550</b>

**Monthly Rent – Table 36**

Asheville, Buncombe, Henderson, & Madison

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

Transylvania

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	495	498	652	868	872
High HOME Rent	491	555	691	886	917
Low HOME Rent	491	527	632	730	815

Data source: HUD Fair Market Rents

**Condition – Table 37**

Asheville

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	13,773	70%	9,578	55%
With one selected Condition	5,744	29%	7,360	43%
With two selected Conditions	54	0%	280	2%
With three selected Conditions	0	0%	70	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>

Buncombe

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	49,257	74%	19,033	56%
With one selected Condition	17,269	26%	14,219	42%
With two selected Conditions	271	0%	647	2%
With three selected Conditions	0	0%	150	0%
With four selected Conditions	0	0%	63	0%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

## Henderson

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	26,622	77%	5,694	54%
With one selected Condition	7,783	22%	4,593	44%
With two selected Conditions	314	1%	164	2%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

## Madison

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	4,795	77%	1,220	64%
With one selected Condition	1,366	22%	612	32%
With two selected Conditions	27	0%	62	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

## Transylvania

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	8,496	78%	1,612	53%
With one selected Condition	2,369	22%	1,332	44%
With two selected Conditions	32	0%	73	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

## Year Unit Built – Table 38

## Asheville

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,465	13%	2,589	15%
1980-1999	4,404	23%	4,559	26%
1950-1979	7,185	37%	6,016	35%
Before 1950	5,517	28%	4,124	24%
<b>Total</b>	<b>19,571</b>	<b>100%</b>	<b>17,288</b>	<b>100%</b>



Buncombe

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,671	19%	5,967	17%
1980-1999	22,531	34%	10,589	31%
1950-1979	22,021	33%	11,184	33%
Before 1950	9,574	14%	6,372	19%
<b>Total</b>	<b>66,797</b>	<b>100%</b>	<b>34,112</b>	<b>100%</b>

Henderson

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,305	18%	1,495	14%
1980-1999	15,227	44%	4,489	43%
1950-1979	10,504	30%	3,362	32%
Before 1950	2,693	8%	1,105	11%
<b>Total</b>	<b>34,729</b>	<b>100%</b>	<b>10,451</b>	<b>100%</b>

Madison

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	855	14%	227	12%
1980-1999	2,279	37%	677	36%
1950-1979	2,045	33%	690	36%
Before 1950	1,009	16%	300	16%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>1,894</b>	<b>100%</b>

Transylvania

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,033	9%	163	5%
1980-1999	4,399	40%	935	31%
1950-1979	4,269	39%	1,476	49%
Before 1950	1,196	11%	443	15%
<b>Total</b>	<b>10,897</b>	<b>100%</b>	<b>3,017</b>	<b>100%</b>

**Age of Unit – Table 39**

Buncombe

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	31,595	47%	17,556	51%
Housing Units build before 1980 with children present	3,185		2,425	

Henderson

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,197	38%	4,467	43%
Housing Units build before 1980 with children present	1,519		845	

Madison

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,054	49%	990	52%
Housing Units build before 1980 with children present	274		69	

Transylvania

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,465	50%	1,919	64%
Housing Units build before 1980 with children present	340		300	

**Labor Force – Table 46**

	Asheville	Buncombe	Henderson	Madison	Transylvania
Total Population in the Civilian Labor Force	43,973	123087	49493	9221	14535
Civilian Employed Population 16 years and over	40,406	113650	45686	8469	13462
Unemployment Rate	8.11	7.67	7.69	8.16	7.38
Unemployment Rate for Ages 16-24	30.91	24.04	22.83	22.72	18.32
Unemployment Rate for Ages 25-65	4.87	4.98	4.78	4.48	4.44

**Occupation by Sector – Table 47**

Occupations by Sector	Number of PeopleMedian Income				
	Asheville	Buncombe	Henderson	Madison	Transylvania
Management, business and financial	9,234	25536	9064	1283	2767
Farming, fisheries and forestry occupations	1,452	3990	1507	236	312
Service	5,181	12428	4689	932	1955
Sales and office	6,457	27698	10530	2233	2749
Construction, extraction, maintenance and repair	2,927	10217	4641	1085	2248
Production, transportation and material moving	2,096	6609	2836	646	844

**Travel Time – Table 48**

Travel Time	Number				
	Asheville	Buncombe	Henderson	Madison	Transylvania
< 30 Minutes	30,926	79901	31773	3775	8413
30-59 Minutes	4,433	19984	8698	3191	3524
60 or More Minutes	1,350	3482	1679	735	604
<b>Total</b>	<b>36,709</b>	<b>103367</b>	<b>42150</b>	<b>7701</b>	<b>12541</b>

**Education – Table 49**

Asheville			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,623	274	1,224
High school graduate (includes equivalency)	6,154	641	2,436
Some college or Associate's degree	9,662	750	2,334
Bachelor's degree or higher	14,696	483	2,644

Buncombe

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,944	876	5,101
High school graduate (includes equivalency)	21,429	1832	8,338
Some college or Associate's degree	30,841	2313	8,238
Bachelor's degree or higher	35,347	1457	6,933

Henderson

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,703	305	2,496
High school graduate (includes equivalency)	9,184	826	3,269
Some college or Associate's degree	14,281	919	4,170
Bachelor's degree or higher	10,949	512	2,956

Madison

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	719	193	870
High school graduate (includes equivalency)	2,523	114	1,318
Some college or Associate's degree	2,307	117	885
Bachelor's degree or higher	1,393	63	379

Transylvania

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,010	115	663
High school graduate (includes equivalency)	3,312	285	1,303
Some college or Associate's degree	3,396	207	1,567
Bachelor's degree or higher	2,872	97	1,019

**Education by Age – Table 50**

Asheville	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	219	495	401	422	1,152
9th to 12th grade, no diploma	737	835	760	1,208	1,264
High school graduate, GED, or alternative	2,344	2,434	2,176	4,621	3,336
Some college, no degree	3,785	2,665	2,141	4,136	2,731
Associate's degree	277	973	900	2,009	545
Bachelor's degree	1,132	3,989	2,993	4,528	2,304
Graduate or professional degree	0	1,129	2,005	3,247	1,735

Buncombe	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	594	1146	897	1800	3,164
9th to 12th grade, no diploma	2620	2765	2003	4,310	4,091
High school graduate, GED, or alternative	6,239	6,736	7,048	17,824	11,378
Some college, no degree	8,031	7,288	7,218	14,344	7,089
Associate's degree	632	2829	3062	6,889	1747
Bachelor's degree	2,011	8,251	7,956	13,099	5,392
Graduate or professional degree	106	2,507	3,770	8,369	4,346

Henderson	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	516	642	684	1025	1,458
9th to 12th grade, no diploma	1567	1140	1048	1,965	1,856
High school graduate, GED, or alternative	1,785	2,780	2,770	7,729	7,054
Some college, no degree	2,264	3,082	3,118	7,388	4,896
Associate's degree	243	1067	1636	3,100	1360
Bachelor's degree	332	2,038	2,504	5,077	3,739
Graduate or professional degree	17	525	1,013	3,260	3,026

Madison	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	45	43	360	736
9th to 12th grade, no diploma	330	369	285	680	499
High school graduate, GED, or alternative	534	626	849	2,480	1,243
Some college, no degree	1,037	533	493	1,067	471
Associate's degree	38	301	461	454	94
Bachelor's degree	60	145	423	750	295
Graduate or professional degree	13	34	67	416	271

Transylvania	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	34	137	474	692
9th to 12th grade, no diploma	391	196	336	611	698
High school graduate, GED, or alternative	831	979	871	3,050	2,208
Some college, no degree	1,320	639	690	1,990	1,618
Associate's degree	27	329	564	958	523
Bachelor's degree	149	436	371	1,551	1,650
Graduate or professional degree	0	21	524	1,101	964

### Median Earnings – Table 51

#### Asheville

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,561
High school graduate (includes equivalency)	20,884
Some college or Associate's degree	26,395
Bachelor's degree	31,773
Graduate or professional degree	48,657

#### Buncombe

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,105
High school graduate (includes equivalency)	24,213
Some college or Associate's degree	27,894
Bachelor's degree	36,176
Graduate or professional degree	48,604

Henderson

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	16,205
High school graduate (includes equivalency)	26,171
Some college or Associate's degree	30,331
Bachelor's degree	40,432
Graduate or professional degree	50,155

Madison

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	11,838
High school graduate (includes equivalency)	27,155
Some college or Associate's degree	30,264
Bachelor's degree	44,432
Graduate or professional degree	44,531

Transylvania

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	13,333
High school graduate (includes equivalency)	21,618
Some college or Associate's degree	27,510
Bachelor's degree	34,026
Graduate or professional degree	40,074

## 2015-2019 Consolidated Plan: Asheville Regional Housing Consortium and City of Asheville

### Priorities and Strategies for Asheville: Affordable Housing

#### Key principles:

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

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



<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize higher density construction near employment centers, within walking distance of employment, schools and services, and near transit stops</li> <li>● Prioritize mixed-use development that includes housing for low-income households</li> <li>● Support density through UDO and other regulatory reform</li> </ul>
<p><b>Promote homeownership for low-income households</b></p>	<ul style="list-style-type: none"> <li>● Prioritize permanent affordability of ownership housing</li> <li>● Prioritize ownership developments that assist households earning less than 60% of area median income</li> <li>● Require and monitor affirmative marketing of homeownership programs to minority homebuyers</li> <li>● Support programs that prepare people for homeownership, including in-depth financial education and home maintenance</li> <li>● Encourage development of condominium and other dense ownership housing</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>
<p><b>Target low wealth neighborhoods for improvements that will improve housing conditions and create stronger communities</b></p>	<ul style="list-style-type: none"> <li>● Collaborate with HACA on large scale investments transforming public housing</li> <li>● Ensure coordination of services such as weatherization and emergency repairs</li> </ul>
<p><b>Preserve existing housing and focus preservation efforts to make both rental and ownership housing affordable and preserve long-term affordability of rental housing</b></p>	<ul style="list-style-type: none"> <li>● Prioritize emergency repair programs for special needs households</li> <li>● Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households</li> <li>● Use deed restrictions along with financial assistance, to provide for extended rent restrictions; right of first refusal on resale; and/or shared equity appreciation on resale</li> </ul>

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

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

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

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

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

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

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

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

<p><b>disabilities (including intellectual and developmental disabilities), and victims of domestic violence. and help people succeed through support services coordinated with housing development</b></p>	<p>homelessness</p> <ul style="list-style-type: none"> <li>● Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests</li> <li>● Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publically-supported housing</li> <li>● Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk</li> <li>● Provide adequate housing options for victims of domestic violence</li> <li>● Affirmatively further fair housing</li> </ul>
<p><b>Coordinate housing development with transportation, jobs, and services and make efficient use of available land and infrastructure</b></p>	<ul style="list-style-type: none"> <li>● Prioritize production of affordable housing near employment, schools and services</li> <li>● Prioritize mixed-use development that includes housing for low-income household</li> </ul>
<p><b>Incorporate sustainability into housing and community design</b></p>	<ul style="list-style-type: none"> <li>● Prioritize energy-efficient and “green” building techniques</li> <li>● Incorporate alternative energy production into new housing development</li> <li>● Incorporate food production into affordable housing development</li> </ul>

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

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



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

## Priorities and Strategies for Asheville: Economic Development

### Key Principles:

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

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

## Priorities and Strategies for Asheville: Public Facilities

Key Principles:

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

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

## Priorities and Strategies for Asheville: Public Services

### Key Principles:

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

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

## City of Asheville, NC

### Recapture Provisions

Asheville Regional Housing Consortium will comply with the recapture and/or resale provisions outlined in the HOME Investment Partnerships program in accordance with 24 CFR 92.254(a) (4). The Consortium elects to exclusively use “recapture” provisions. Under the “recapture” provisions, if the property is sold or transferred during the affordability period, all or a portion of the original HOME-funded “direct homebuyer assistance” must be repaid at sale and used for other affordable, HOME-eligible housing activities.

HOME-funded direct homebuyer assistance includes any HOME funds used to provide downpayment assistance, closing cost assistance, or direct financing to the assisted homebuyer(s). It also includes any reduction in the sales/purchase price below market value. All direct assistance to the buyer will be included in the junior loan and deed of trust. Direct assistance to the buyer does not include any HOME funds used towards the development of a HOME-unit covering costs in excess of the property’s value upon completion.

The process for disposition of any and all HOME-funded direct assistance provided, including any program income used, will be evidenced by a written agreement executed between the Homebuyer(s), Consortium and CHDO or non-profit developer for the entire period of affordability. It will include at a minimum, period of affordability, principal residences requirement, terms and conditions of the recapture requirement and directions on program income use. The written agreement will be distinct from, separately enforceable, and in addition to loan documents, including a note and deed of trust, between the homebuyer(s) and the CHDO or subrecipient providing direct homebuyer assistance.

The recapture provisions must ensure either that each HOME assisted unit will be retained as affordable housing by the assisted buyer during the affordability period or that, in the event of a transfer of title, the Consortium recapture some portion of the direct assistance to the buyer and reuse those recaptured funds for additional HOME-assisted activities. The affordability period begins upon project/activity completion and has been established in accordance with the minimum requirements of 24 CFR Part 92.254(a)(4); see the table below:

<b>HOME Funds Provided as Direct Assistance</b>	<b>Period of Affordability</b>
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

In accordance with the applicable homebuyer recapture provision outlined in 24 CFR Part 92.254, the Asheville Regional Housing Consortium has adopted the following Recapture Provisions for its HOME assisted homeownership activities that are “Direct Homebuyer Assistance”, for which only the “Direct Homebuyer Assistance” is subject to these Recapture Provisions:

- A. All CHDO’s, subrecipients and other non-profit entities who administer HOME assistance programs will follow these recapture provisions that have been adopted by the Consortium.
- B. The Consortium requires the recapture of its HOME-funded direct homebuyer assistance from net sales proceeds when the original HOME-assisted homebuyer(s) sells or otherwise transfers ownership of the unit during the affordability period, either voluntarily or involuntarily, i.e. foreclosure or short sale. If the assisted homebuyer(s) do not maintain their status as owner occupants, the full HOME investment in the activity, including any direct homebuyer assistance and any development subsidy, are subject to repayment.
- C. Net sales proceeds are the cash funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage(s) and seller’s closing cost. The amount of recaptured funds from net proceeds may not exceed the amount of net proceeds available from the sale. When net sales proceeds are equal or exceed the original HOME-funded direct homebuyer assistance (plus any shared appreciation per Section E(f)(i) below), that assistance will be repaid in full. Any net sales proceeds remaining after the recapture of the direct homebuyer assistance and any shared appreciation will be returned to the original homebuyer(s).
- D. In the event the homebuyer sells the unit during the affordability period and the net proceeds are not sufficient to recapture the entire HOME-funded direct homebuyer assistance and any shared appreciation, all net sales proceeds will be recaptured.
- E. Housing that is acquired for homeownership using HOME funds will comply with the following:

- a. The purchase price may not exceed the HOME Maximum Purchase Price for single-family housing for the area.
  - b. If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HOME Maximum Purchase price.
  - c. The household must have an annual income of 80% or less of the HUD established area median, adjusted for household size.
  - d. The property must be used as the household's principal residence.
  - e. The HOME assistance is limited to the minimum required to make the unit affordable.
  - f. HOME-funded direct homebuyer assistance will be provided as loans in one of two ways. The HOME loan may extend for as long as the original homebuyer owns the home, including any period of ownership beyond the HOME affordability period. The local CHDO or subrecipient administering a homebuyer program for the City may choose among the following two options on a program by program basis of assistance. The two loan structures include:
    - i. A non-amortizing, non-forgivable, 0% interest rate, deferred second mortgage loan.
    - ii. A non-amortizing, non-forgivable deferred payment loan that will be repaid at the same rate as the appreciation of the value of the house. A home's appreciation will be the difference between the original homebuyer's purchase price and the price at which it is later sold. For example, a buyer received \$10,000 in direct homebuyer assistance as part of their purchase of a home for \$120,000. The initial buyer sells the house later for \$150,000. The home's value has appreciated by 25%, so the total repayment under the HOME loan will be \$12,500 (subject to the availability of net proceeds per Section C).
- F. The recapture provision is enforced through execution of a written agreement, which identifies the period of affordability, primary residency requirement, and terms and conditions required when using the recapture provision, 24 CFR Part 92.254(a)(5)(i)(A). The City of Asheville, as a Participating Jurisdiction must be included as a party, along with the CHDO or subrecipient to the written agreement associated with the HOME funds provided to eligible homebuyers. Any note or deed of trust documents, if not made in the City's name, shall be assignable to the City by the funded CHDO or subrecipient, if the CHDO or subrecipient was no longer participating in the City's HOME program, was in danger of closing, or had monitoring findings.

- G. Recaptured funds may be retained by the CHDO that developed and sold the house to the original buyer and must be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations. The funds are not considered "CHDO proceeds."
- H. Recaptured HOME funds provided by a subrecipient, including non-profits that are not CHDOs, will be recaptured by the Consortium or, if so specified in the grant written agreement, retained by the subrecipient to be used for HOME eligible activities in accordance with the requirements of the HOME statute and regulations.

CHDO and Subrecipient financial records must include complete information on the receipt and expenditure of all recaptured funds, as well as all program income and CHDO proceeds. If the Subrecipient is allowed to retain program income, the program income must be disbursed before the City provides additional funds to the CHDO or Subrecipient.

Approved by the Asheville Regional Housing Consortium

April 24, 2013