



# AFFORDABLE HOUSING SUBCOMMITTEE

June 4, 2024



# AGENDA

- ✓ Call to Order & Welcome
- ✓ Public Comment
- ✓ Approval of Meeting Minutes
  - April 23, 2023 and May 7, 2023
- ✓ Presentations
  - 2024 Tax Credit Applications
  - FY24 Contract Extensions
  - ARPA-FRF Update
  - County Affordable Housing Efforts and Funding Across Multiple Departments
- ✓ Discussion
  - Review of 2030 Housing Goals
  - Property Tax Exemption
- ✓ Next Steps
- ✓ Announcements
- ✓ Adjourn



# PUBLIC COMMENT



# APPROVAL OF MEETING MINUTES



**APRIL 23, 2024**  
**MAY 7, 2024**



# PRESENTATIONS



# 2024 TAX CREDIT APPLICATIONS

Jonathon Jones



# FY24 CONTRACT EXTENSIONS

Jake Ekberg



# FY 2024 AHSP GRANT STATUS

FY 2024 AHSP Projects	Anticipated Impact (Units/HH)	Actual Expenditures to Date	Impact to Date (Units/HH)	Balance of Obligation	Percent Remaining
Eblen Charities Tenant Based Rental Assistance	103	\$76,773	94	\$33,227	30%
Eliada Homes Tenant Based Rental Assistance	15	\$5,792	4	\$9,208	61%
ARC of Buncombe County Tenant Based Rental Assistance	15	\$16,091	20	\$8,909	36%
Habitat for Humanity Emergency Repair	36	\$197,286	35	\$52,714	21%
Mountain Housing Opportunities Emergency Repair	23	\$180,387	24	\$44,613	20%
PODER Emma Emergency Repair	7	\$86,846	8	\$13,154	13%
OnTrack Homebuyer Education Expansion New Start	96	\$28,254	0	\$11,746	29%
<b>Total</b>	<b>372</b>	<b>\$591,428</b>	<b>153</b>	<b>\$173,572</b>	<b>23%</b>

Contracts executed and in progress
Commitment made and project start pending





# 2024 LIHTC PRE-APPLICATION REQUESTS

Geographic Area	Projects	Family / Senior	Units
Statewide	114	83 / 31	7915
Metro Region	40	26 / 14	2386
<b>Buncombe County</b>	<b>4</b>	<b>2 / 2</b>	<b>292</b>
West Region	15	10 / 5	910
Henderson County	2	0 / 2	83
Asheville Regional Housing Consortium	6	2 / 4	375
<b>Buncombe County</b>	<b>4</b>	<b>2 / 2</b>	<b>292</b>
Henderson County	2	0 / 2	83

One New Construction 4% / Tax Exempt Bond Application in Buncombe County - 120 Units

One Senior Rehab 9% Application in Henderson County - 25 units



# 2024 LIHTC APPLICATIONS

Geographic Area	Projects	Family / Senior	Units
Statewide	66	51 / 15	4131
Metro Region	22	16 / 6	1260
<b>Buncombe County</b>	<b>2</b>	<b>1 / 1</b>	<b>172</b>
West Region	10	6 / 4	544
Henderson County	1	0 / 1	58
Asheville Regional Housing Consortium	3	1 / 2	230
<b>Buncombe County</b>	<b>2</b>	<b>1 / 1</b>	<b>172</b>
Henderson County	1	0 / 1	58



# APPLICATIONS IN BUNCOMBE COUNTY

## Pre-Application (January 19, 2024)

### **The Lofts at Swannanoa (9%)**

52 Senior Units at 2236 US-HWY 70, Swannanoa  
WDT Development

### **Reimagining Deaverview Phase 1A (9%)**

58 Family Units at 80 North Bear Creek Rd., Asheville  
Mountain Housing Opportunities

### **Swannanoa River Village (9%)**

62 Senior Units at 292 Swannanoa River Rd., Asheville  
Pivotal Housing Partners

### **Rocky River Apartments (4%)**

120 Family Units at 22-48 Reynolds Mtn. Blvd, Woodfin  
Fitch Irick

## Full Application (May 10, 2024)

### **The Lofts at Swannanoa (9%)**

52 Senior Units at 2236 US-HWY 70, Swannanoa  
WDT Development

### **Rocky River Apartments (4%)**

120 Family Units at 22-48 Reynolds Mtn. Blvd, Woodfin  
Fitch Irick

## Application Pending

### **Asheville Affordable at Pine Lane (4% )**

126 Family Units at 9999 Pine Lane, Asheville  
Roers Companies



# ARPA-FRF UPDATE

Nancy Williams



# ARPA-FRF

## HOME REPAIR AND SUPPORT SERVICES

COMMUNITY DEVELOPMENT DIVISION | NANCY WILLIAMS

**Funder:** Buncombe County Strategic Partnerships

**Award:** \$400,000

**Grant Dates:** November 2022 to June 2025

**Grant Activity:** Supports home repair for low-and moderate-income homeowners in Buncombe County

**Subrecipients Managing Program:**

Asheville Area Habitat for Humanity &

Mountain Housing Opportunities, Inc.

Will serve a minimum 26 homeowners at <80% Area Median Income



# ARPA-FRF ADMINISTRATION ACTIVITIES TO DATE

- RFP Opened January 2023
- Select Subrecipient
- Contract with Subrecipient

- ➔ Construction Underway
- ➔ ARPA Reports and Draws Begin
- ➔ Monitor Activities Based on Contract and ARPA Guidelines
- Process Grant Compliant Draw Requests
- Project Close Out



# ARPA-FRF AWARDS

**MOUNTAIN HOUSING OPPORTUNITIES** Goal: 4 or More Homes Repaired  
Total Funding: \$120,000

Progress: Completed 2 Home Repairs  
Reimbursement Requests Paid: \$ 28,910.00  
Funding Balance: \$ 91,090.00

**ASHEVILLE AREA HABITAT FOR HUMANITY** Goal: 22 or More Homes Repaired  
Total Funding: \$280,000

Progress: Completed 8 home repairs  
Repairs Underway on 4 homes  
Reimbursement Requests Paid to Date: \$ 51,006.70  
Funding Balance: \$228,993.30



# COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING ACROSS MULTIPLE DEPARTMENTS

Jeremiah LeRoy, Alison Banzhoff, Phillip Hardin and Tyler Henry,





# COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING UPDATE

- **Sustainability Office – Jeremiah LeRoy**  
Weatherization, Minor Home Repair, and Solarization Projects for Low- and Moderate-Income Households
- **Aging & Adult Services – Alison Banzhoff**  
Home and Community Care Block Grant supporting repair services for low- and moderate-income older adult households
- **Economic Services – Phillip Hardin**  
Crisis Intervention, Energy Assistance, and Rental Assistance for Low- and Moderate-Income Households
- **Strategic Partnerships – Tyler Henry**  
ARPA "COVID Recovery Funding" supporting community programs to address housing and homelessness.



# SUSTAINABILITY OFFICE

Jeremiah LeRoy



# WEATHERIZATION

- **Provider:** Green Built Alliance\*
- **Annual Allocation:** \$100,000 (\$50,000 County Sustainability Office + \$100,000 City of Asheville)
- **Average Annual Impact:** 100 Income-Qualified Households with High Energy Cost Burden (40% BIPOC Households Goal)
  
- **Weatherization provides energy efficient upgrades which can include:** Blower door testing, insulation, air sealing, efficient lighting, efficient water fixtures, and minor repairs
  
- **Average Cost Per Home:** \$850
- **Total Homes Served:** 1000+
- **Total HACA Apartments Served:** 88
- **Average Annual/Monthly Cost Savings Per Home:** \$195.00 / \$16.25

\*Services re-bid every 3 years



# WEATHERIZATION

## Program Eligibility

- Rent or own a mobile or single-family home in Buncombe County
- Household income must  $\leq$ 200% of Federal Poverty Guidelines\*
- Provide total household income (at least 1 proof of income for each adult household member)

## Apply Via

- web: [www.bluehorizonsproject.com](http://www.bluehorizonsproject.com)
- email: [info@bluehorizonsproject.com](mailto:info@bluehorizonsproject.com)
- phone: (828) 254-1995

Household Size (Persons)	200% of Federal Poverty	80% AMI (2023)
1	<b>\$29,160</b>	\$47,600
2	<b>\$39,440</b>	\$54,400
3	<b>\$49,720</b>	\$61,200
4	<b>\$60,000</b>	\$68,000
5	<b>\$70,280</b>	\$73,450
6	\$80,560	<b>\$78,900</b>
7	\$90,840	<b>\$84,350</b>
8	\$101,120	<b>\$89,900</b>

\*In households of 5 or fewer people, 200% of federal poverty falls under 80% AMI (low- and moderate income) limits. In households of 6 or more people, 200% federal poverty is above 80% AMI (low- and moderate-income) limits. There is a potential that some households above 80% AMI could be served by this program.



# ELECTRIFY ASHEVILLE BUNCOMBE

- **Providers:** Bright Spaces, NC Clean Energy Fund, City/County
- **Current Resources:** \$184,000
  - Sustainability Office: \$142,000
  - City of Asheville Funding: \$42,000
- **Joint venture to develop an “Electrification Marketplace” for residents to begin their journey toward decarbonizing their homes. Access to free evaluations and vetted local contractor network.**
- **NC Clean Energy Fund is enabling better than market rate financing for qualified residents though Self-Help Credit Union, accepts credit scores below 600.**
- **[www.electrifyabc.com](http://www.electrifyabc.com)**



# AGING & ADULT SERVICES

Alison Banzhoff



# HCCBG HOUSING & HOME IMPROVEMENTS

**Program:** State funding providing minor repairs to owner and renter occupied homes to individuals age 60+

## **Categories of Home Improvement Services:**

- Security enhancements
- Minor home repairs
- Mobility and accessibility improvements
- Basic household furnishings and home appliance repair, replacement or purchase

## **FY 25 Restrictions on Project Amounts:**

- Cap FY 25: \$7,000

## **Allocation Process:**

- Applications for funding received each spring
- Reviewed by the HCCBG Advisory Committee
- Recommended funding levels provided to Budget Office
- Approved by Buncombe County Board of Commissioners



# HCCBG HOUSING & HOME IMPROVEMENTS

**Provider:** Mountain Housing Opportunities

**Funding:** \$228,705 (FY 23- \$88,318; FY 24-\$75,448 & Recommendation FY25 - \$64,939)

**Impact:** 91 households (65 households FY23 & 26 households FY24)

**Projects:** Repairing floors, installing safety grab bars, installing low rise stairs and/or ramps (fall risk reduction), appliance/water heater replacement, etc.

**Average Investment Per Home:** \$2,513.00 (\$1,358 (FY23) and (FY24) \$2,901.85)

**Program Eligibility:** Aged 60+

**Apply via:**

web: [www.mtnhousing.org](http://www.mtnhousing.org) ; email: [info@mtnhousing.org](mailto:info@mtnhousing.org); phone: (828) 254-4030; onsite: Mountain Housing Opportunities at 64 Clingman Avenue, Suite 101, Asheville NC 28801

**Note:** Funds cannot be used to pay for rent, utility bills, food, medicine, security deposits, utility deposits, taxes, home improvements negatively affecting the structural integrity of the home, home improvements that are the obligation of the landlord, or duplication of any home improvement service to the same housing unit for three (3) consecutive years following receipt of the initial service





# HCCBG HOUSING & HOME IMPROVEMENTS

**Provider:** United Community Development of NC, Urgent Home Repair Program (new for FY 25)

**Funding:** \$15,278.00 (Recommendation FY25- received 25% of request)

**Proposed Impact:** Max of \$4,000 per family unit

**Target Population:** Individuals 60 plus, low income, and primarily African Americans who live in the legacy neighborhoods of Asheville and Buncombe County. Provide maintenance to homes/trailers with deferred maintenance issues due to systemic poverty and system of exclusion.

**Projects:** Repair damaged or rotten steps/drywall/floors, install grab bars, wheelchair ramps, install handicap accessible toilets, hot water heaters, etc.

**Apply Via:** Eagles' Wings Community Development Corporation; [www.info@eagleswings.org](mailto:www.info@eagleswings.org); 25 Forsythe Street, Asheville, NC 28801; ph. 828-275-6217



# BUNCOMBE COUNTY SUPPLEMENTAL AGING FUNDS

BCSAF funds total \$500,000 for FY 25 and are also allocated by the HCCBG Advisory Committee/approved by County Commissioners. The application process is the same as HCCBG.

These funds are to supplement and fund services outside of the allowable HCCBG categories and may include the following: services that identify unmet need or gap in service; services that approach old problems in new ways; new, innovative or non-traditional collaborations; existing collaborations to operate in new ways.

**Provider:** Eblen Charities – Stability for Older Adults (new for FY25)

**Funding:** \$18,444.00 for FY25

**Target Population:** 60 plus living at or below 60% of the median income

**Proposed Impact:** Max of \$1500 per household

**Projects:** prevent evictions and maintain working utilities by assisting with bills paid directly to the vendor; refer individuals to other services/resources they may qualify for to meet unmet needs

**To apply:** [www.eblencharities.org](http://www.eblencharities.org); 23 Hamilton St., Asheville, NC 28801; ph. 828-255-3066



# ECONOMIC SERVICES

Phillip Hardin



# EMERGENCY HOUSING ASSISTANCE

**Emergency Rental Assistance (ERA):** Rental and utility assistance

- **Eligibility:** Individuals/families who have experience financial hardship due to or during COVID and income less than 80% AMI
- **Source:** Emergency Rental Assistance Funding federal & state funds
- **Funding:** \$ 23,497,351.10 (\$657,745.02 remaining)
- **Impact:** 6,241 Individuals/families (complete), 1,247 pending



# EMERGENCY HOUSING ASSISTANCE

## US Department of Housing & Urban Development (HUD) Guidelines

- 80% Area Median Income
- No reserve limits

## Apply via:\*

- web: [www.buncombecounty.org](http://www.buncombecounty.org)
- phone: (828) 250-5500
- mail: 40 Coxe Ave, Asheville
- fax: (828) 250-6325
  
- Contact by worker to get needed information
- Finance issues payments when cases are approved

**\*Note: We are not currently accepting applications but may in the future.**



# HOMEOWNERS GRANT PROGRAM

## FY 24:

- \$300,000 Buncombe County
- \$150,000 City of Asheville
- 882 applications received; 624 applications approved
- \$ 229,851.43 total disbursed

## FY 25:

- \$300,000 Buncombe County
- \$150,000 City of Asheville (anticipated)

**Application Window:** July 1 - September 30

**Apply via (starting July 1):**

- web: [www.buncombecounty.org](http://www.buncombecounty.org)
- phone: (828) 250-5500



# STRATEGIC PARTNERSHIPS

Tyler Henry



# STRATEGIC PARTNERSHIPS

- American Rescue Plan Act (ARPA) Federal aid to state & local governments
- Coronavirus State & Local Fiscal Recovery Funds (CSLFRF)
  - Direct, flexible funding from U.S. Treasury
  - Funds to invest toward recovery from COVID-19 and its negative economic impacts
- **Buncombe County allocation: \$50.7 Million**





# ARPA COMMUNITY INPUT

Affordable Housing Highest Ranked Priority



# HOUSING-RELATED ARPA INVESTMENTS

**\$23.3 million of ARPA funds**

Category	Funded Partners	\$ Investment
Affordable Housing	Habitat for Humanity, Mountain Housing Opportunities, Haywood Street Community Development, Buncombe County Intergovernmental Relations	\$10,877,563
Homelessness Response	Helpmate, Homeward Bound of WNC, City of Asheville	\$9,675,000
Household Assistance	Eblen Charities, Green Built Alliance, Land of Sky Regional Council, The Arc of Buncombe County, Thrive Asheville, A.A. Chamber of Commerce	\$2,189,071
Home Repair	Buncombe County Planning & Development, Colaborativa la Milpa	\$600,000



# ARPA AFFORDABLE HOUSING DEVELOPMENT

Organization	Project	Investment
Asheville Area Habitat for Humanity	Glenn Bridge and New Heights Phase II 89 units, affordable mortgages to households at ≤80% Area Median Income (AMI)	\$2,600,000
Mountain Housing Opportunities	Lakeshore Villas 120 units, household average affordability ≤60% AMI	\$2,545,231
Haywood Street Community Development	West Haywood Street Apartments 41 units, households at ≤80% AMI with at least half leased to HACA housing choice voucher holders	\$749,000
Homeward Bound	Compass Point 85 units, households at ≤30% AMI	\$3,195,000



# ARPA HOUSEHOLD ASSISTANCE PROJECTS

Organization	Project	\$ Investment
Thrive Asheville	Buncombe Rental Assistance Collaborative (BRAC)	\$356,571
Eblen Charities	Household assistance for people with low-income	\$287,500
Green Built Alliance	Clean energy upgrades for people with low-income	\$250,000
The Arc of Buncombe County	Household assistance for people with intellectual and developmental disabilities	\$100,00
Land of Sky Regional Council	Internet access and digital literacy for residents in public housing	\$445,000
Colaborativa La Milpa	Repair Naturally Occurring Affordable Housing (NOAH)	\$200,000
Buncombe County Planning & Development	Home repair and support services	\$400,000
Asheville Area Chamber of Commerce	Assistance for unemployed and underemployed workers	\$750,000

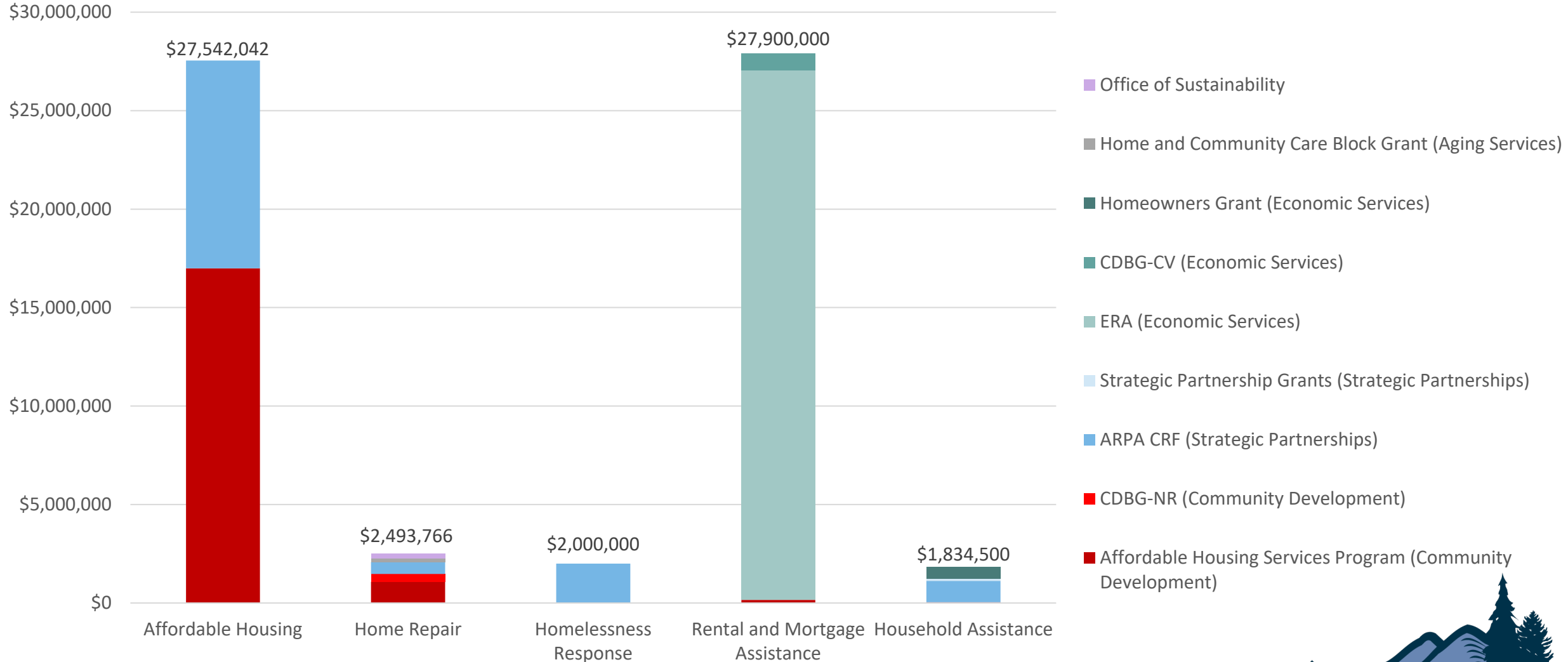


# ARPA HOMELESSNESS-RELATED PROJECTS

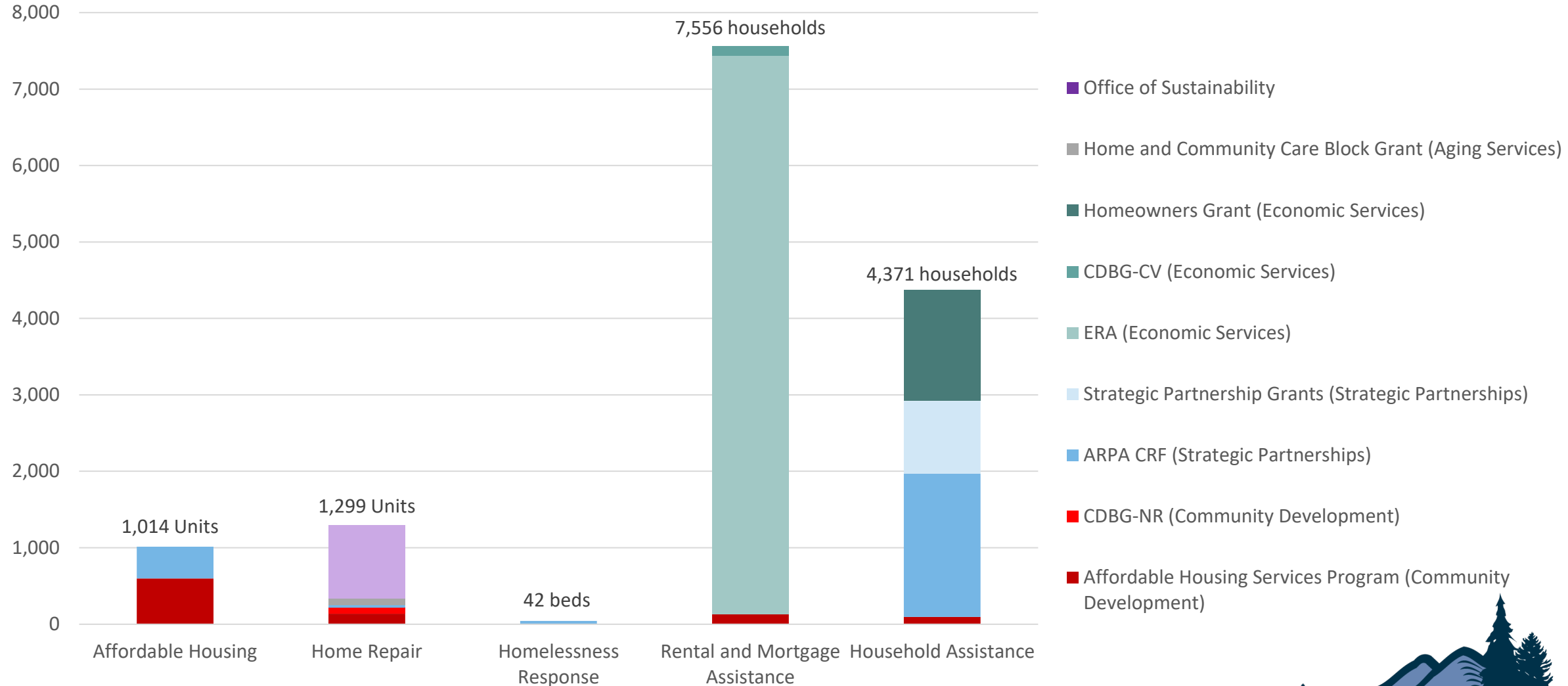
Organization	Project	\$ Investment
Helpmate	Emergency shelter for survivors of domestic violence	\$2,000,000
City of Asheville	HIAC Shelter Support	\$875,000



# COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING UPDATE: COMBINED INVESTMENTS



# COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING UPDATE: IMPACT



# REVIEW OF 2030 HOUSING GOALS

Jonathon Jones





# AFFORDABLE HOUSING GOALS

1. Increase the supply of Affordable Housing for rent
2. Increase the supply of Affordable Housing for homeownership, especially for BIPOC households
3. Preserve the supply of Naturally Occurring Affordable Housing (NOAH)
4. Support activities that achieve functional zero Homelessness
5. Support activities that encourage the use of all vouchers



# 2020-2021 HOUSING NEED ASSESSMENTS

Category	2020 HNA Need	2021 WNC HNA Need
<30% AMI	1,124	3,936
30%-50% AMI	1,044	
51%-80% AMI	1,030	901
80-120% AMI	904	602
<b>TOTAL</b>	<b>4,102</b>	<b>4,837</b>

Category	2020 HNA Need	2021 WNC HNA Need
<80% AMI	845	1,561
80-120% AMI	2,673	693
<b>TOTAL</b>	<b>3,518</b>	<b>2,254</b>



# AFFORDABLE HOUSING OBJECTIVES

**Buncombe County will impact 2,800-3,150 affordable housing units by 2030.**

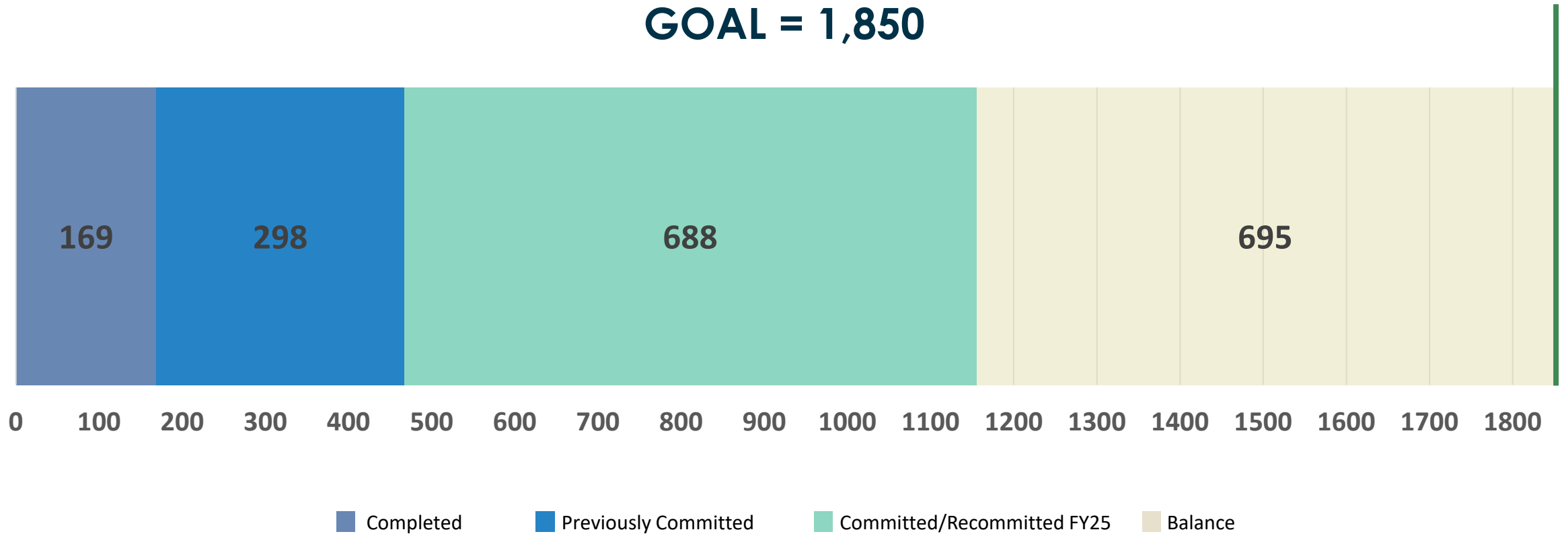
- 1,500-1,850 rental units for households at  $\leq$  80% AMI
  - average at  $\leq$  60% AMI across all households
  - 1,200-1,480 units should leverage the LIHTC program (will leverage an estimated \$100 - \$120 million in tax credit equity to Buncombe Co.)
  - 200 units for  $\leq$ 30% AMI
- 400 ownership units for households at  $\leq$  80% AMI
- 500 repair units for households at  $\leq$  80% AMI
- 400 ownership or rental units for households at  $>$  80% to  $\leq$  120% AMI



# IMPACT ON HOUSING GOAL

## RENTAL UNITS FOR HOUSEHOLDS AT $\leq 80\%$ AMI

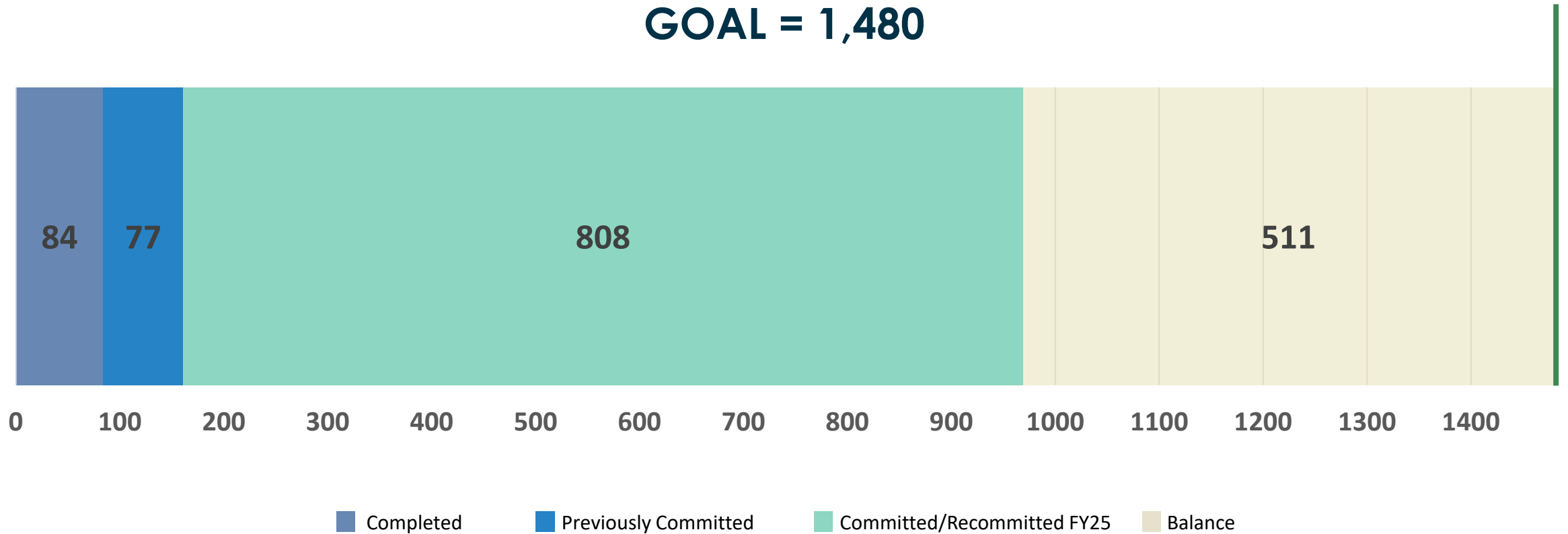
GOAL = 1,850



# IMPACT ON HOUSING GOAL

## RENTAL UNITS LEVERAGING LIHTC

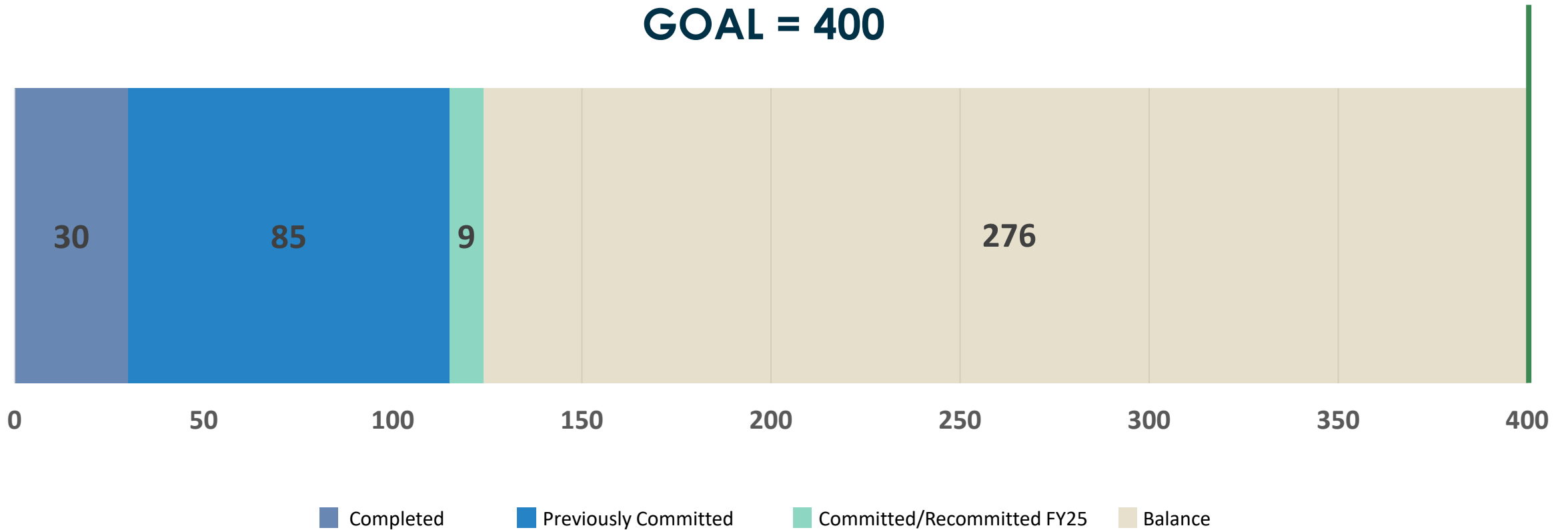
GOAL = 1,480



# IMPACT ON HOUSING GOAL

## OWNERSHIP UNITS FOR $\leq 80\%$ AMI

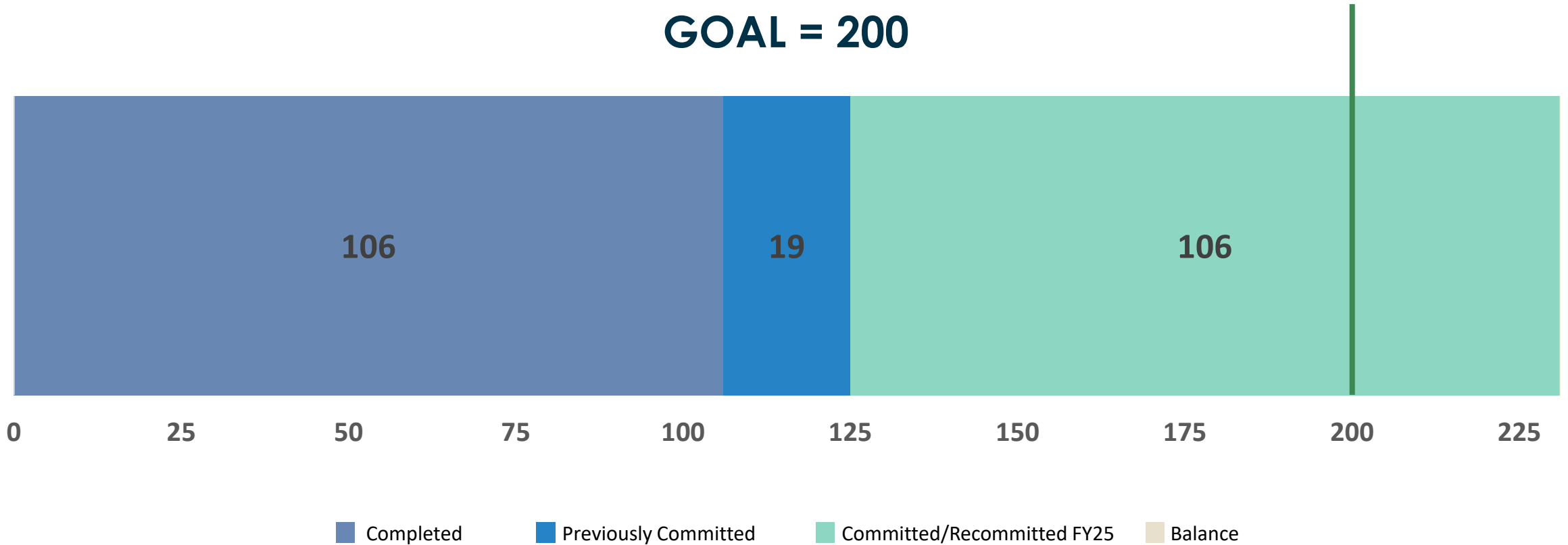
GOAL = 400



# IMPACT ON HOUSING GOAL

## RENTAL UNITS FOR HOUSEHOLDS AT 30% AMI

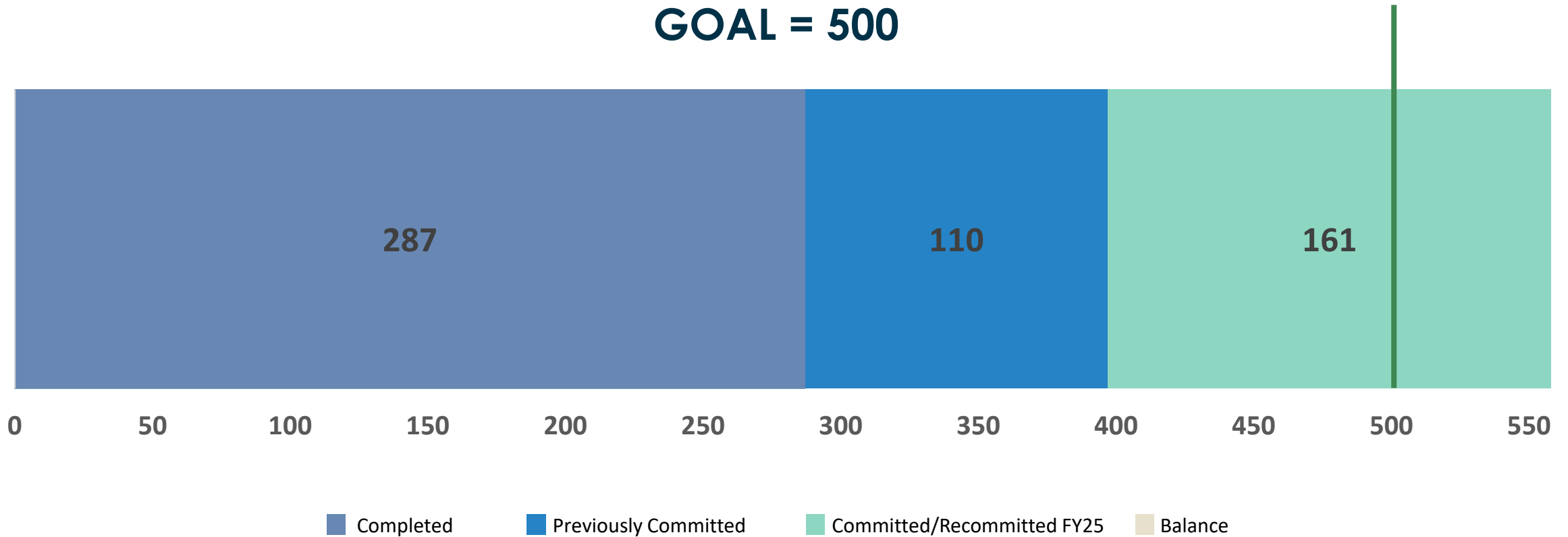
GOAL = 200



# IMPACT ON HOUSING GOAL

## EMERGENCY REPAIR

GOAL = 500





# PROPERTY TAX EXEMPTION



# NEXT STEPS

Date	Update, Discussion, & Actionable Items
July 2	TBD
August 6	<b>Updates:</b> Quarterly CDBG-NR, ARPA-FRF, AHSP Contracts and Goals, HOME Consortium <b>Presentation:</b> Behavioral Health and Library Outreach <b>Action:</b> Appointment of Chair and Vice-Chair
September 3	<b>Updates:</b> 2024 LIHTC Award Notification, 2025 QAP Comment Period <b>Discussion:</b> AHSP Policy Revisions



# ANNOUNCEMENTS



# ADJOURN

