



Consolidated Plan 2021-2025



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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Southwestern NC HOME Consortium has been newly established to help address the affordable housing shortage in the 6-county region. Haywood County is the lead entity, and is collaborating with the following 18 towns and counties: Town of Maggie Valley, Town of Clyde, Town of Canton, Town of Waynesville, Clay County, Town of Hayesville, Graham County, Town of Fontana Dam, Town of Robbinsville, Jackson County, Town of Dillsboro, Town of Sylva, Town of Webster, Macon County, Town of Franklin, Town of Highlands, Swain County and Town of Bryson City.

The Southwestern Commission is providing administrative support for the consortium, including the development of this consolidated plan with assistance from Land of Sky Regional Council and Bowen National Research. The consolidated plan is required by HUD to inform the allocation of HOME funds both annually, and over a five-year period. It describes both the housing needs and market supply for low-to-moderate income households, as well as special needs populations. It also includes a five-year strategic plan and an annual action plan.

Every effort has been made to establish an inclusive input process, and both stakeholder and public interviews, surveys and meetings have been held over a six-month period. However, since this is a new initiative, some information and activities likely still need to be incorporated.

The overall goal of the HOME Consortium is to provide safe and affordable housing for low-and moderate-income persons, as well as for special needs populations. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production, operation and preservation of affordable housing.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

To achieve the main goal of increasing safe and affordable housing for low- and moderate-income persons the following objectives have been identified:

- increase the supply of new rental housing,
- increase the supply of new homes for home ownership,
- preserve and rehabilitate existing housing stock,
- provide homeownership and rent assistance,
- provide homeless housing.

3. Evaluation of past performance

The consortium is new but builds upon and seeks to synergize the many efforts of a broad array of service providers in the region. The goals and general projects have been developed based on their input, along with the information provided through the needs assessment and market analysis.

4. Summary of citizen participation process and consultation process

Two public meetings were held early in the planning process to help determine needs and set goals. The public meetings were widely advertised in newspapers, on social media, and through stakeholder networks. The meetings were scheduled between the first set of stakeholder meetings and the follow-up stakeholder meetings to provide further insight into residents' housing concerns before developing a final list of priority needs. A survey was also conducted, and offered online and in print, in both English and Spanish. The survey was advertised together with the public meetings. Finally, the draft was circulated for a 30-day public comment period before approval by the Haywood County Board of Commissioners, and a public hearing was held before the draft was finalized.

5. Summary of public comments

Housing affordability and supply were the main issues discussed, along with the need for accessibility accommodations. Barriers like background checks and poor credit history were also highlighted. Participants were largely interested in new construction of affordable housing along with housing rehabilitation and repair programs. Down payment assistance, rental assistance, and education programs were also of interest. Everyone who participated lives in single-family detached housing; however, all were interested in small scale multi-family options like duplexes and townhomes.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views that were provided were included in the development of this plan.

7. Summary

The Southwestern NC HOME Consortium is the positive outcome of many local and regional conversations around housing needs. The consolidated plan and planning process are an initial, foundational step towards bringing together participating jurisdictions, housing and supportive service providers, and a wide-array of information and data in a formal and structured way to synthesize the many needs, as well as to leverage and multiply the existing resources in the region to address the affordable housing crisis.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator		Southwestern Commission Council of Governments

Table 1 – Responsible Agencies

Narrative

The Southwestern Commission also developed the consolidated plan with assistance from the Land of Sky Regional Council and Bowen National Research. Haywood County and the participating jurisdictions provided input in the plan development.

Consolidated Plan Public Contact Information

Caroline LaFrienier, Senior Project Manager

Southwestern Commission, 125 Bonnie Lane, Sylva, NC 28779

828-586-1962 (x218)

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

We solicited a wide range of community input for this plan from participating governments and community service providers focused on affordable housing and homelessness, as well as addiction, aging, disabilities, domestic violence, health, HIV/AIDs, legal aid, veterans and workforce. We also engaged a social work professor from Western Carolina University, affordable housing developers, and potential funding partners. We held two rounds of stakeholder meetings, the first focused on each county (six meetings), and the second combined counties with similar issues and conditions (two meetings). Bowen National Research also conducted a stakeholder survey as a part of their broader 18-county housing needs and market analysis.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The three regional HCV providers- Four Square Community Action, Inc, Macon Program for Progress, and Mountain Projects, Inc. (MPI), collaborate with REACH in each of its respective counties to assist domestic violence victims. All also collaborate with other community partners to address a variety of other special needs; for example, MPI partners with NC Care36, DHHS, Haywood Pathways and the United Way. The Waynesville Housing Authority also collaborates with REACH and Haywood Pathways, and is currently working on a strategic plan to increase and expand its community partnerships.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The region's CoC has a coordinated assessment plan that emphasizes prevention and diversion to prevent homelessness. The CoC coordinates with agencies in each county to administer the VI SPDAT and to find housing options for individuals and families. Both the region CoC lead and several of these agencies participated in the stakeholder meetings and emphasized the need for more housing options and supportive services to prevent and reduce homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The HOME Consortium does not receive ESG funding; however, the organizations receiving ESG funds through the CoC were invited to the stakeholder meetings to share information about their services and the needs of the region's homeless population.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MOUNTAIN PROJECTS, INC.
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Leadership from Mountain Projects, Inc and their Smoky Mountain Housing Partnership participated in stakeholder meetings, provided input, guidance and experiences. We anticipate continued collaboration with MPI and the Smoky Mountain Housing Partnership to bring more affordable housing options and opportunities to Haywood and Jackson counties.
2	Agency/Group/Organization	Western NC Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Western NC Housing Partnership participated as a stakeholder and provided input, guidance, identified needs and discussed potential services and projects in our region. We anticipate continued collaboration with Western NC Housing Partnership to bring more affordable housing options and opportunities to Haywood and Jackson counties.

3	Agency/Group/Organization	Four Square Community Action
	Agency/Group/Organization Type	Housing PHA Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Four Square Community Action participated as a stakeholder and provided input and needs. We anticipate continued collaboration with Four Square Community Action to bring more affordable housing options and opportunities to western North Carolina but also homeowner rehabilitation and other services to support the low income individuals in need.
4	Agency/Group/Organization	Hinton Center
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Hinton Center participated as a stakeholder and provided ideas for potential projects and needs information for the jurisdictions that their organization serves. We anticipate continued collaboration with the Hinton Center to examine opportunities for partnership and to serve the low income individuals in their county.
5	Agency/Group/Organization	Western Carolina University
	Agency/Group/Organization Type	Housing Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Western Carolina University participated as a stakeholder and provided input, data and ideas for potential projects. We anticipate continued collaboration with Western Carolina University on potential projects and services for low income individuals.
6	Agency/Group/Organization	Graham Revitalization Economic Action Team (GREAT)
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Graham Revitalization Economic Action Team (GREAT) participated as a stakeholder and provide input and information on the housing conditions and needs in Graham County. We anticipate continued collaboration with GREAT in an effort to serve the low income individuals in Graham County in need of housing assistance or support.
7	Agency/Group/Organization	Haywood Pathways Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Haywood Pathways Center participated as a stakeholder and provided input regarding their services and the needs of the homeless in their service area. We anticipate continued collaboration with Haywood Pathways as they serve as the main homeless shelter in Haywood County.
8	Agency/Group/Organization	HERE in Jackson County
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HERE in Jackson County participated as a stakeholder and provided input, data and needs of the individuals and families experiencing homelessness in Jackson County. We anticipate continued collaboration with HERE in Jackson County to discuss potential partnerships and ways to serve the low income individuals experiencing homeless in Jackson County or at risk of homelessness.
9	Agency/Group/Organization	North Carolina Balance of State Continuum of Care
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The local representative of the Balance of State Continuum of Care participated as a stakeholder and provided input, data, ideas for potential projects and needs of the individuals and families experiencing homelessness in our region. We anticipate continued collaboration and discussions in regard to the homeless and at risk of homeless population.
10	Agency/Group/Organization	Men's Teen Challenge of the Smokies
	Agency/Group/Organization Type	Addiction recovery
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Supportive transitional housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Men's Teen Challenge of the Smokies participated as a stakeholder and provided input and information on individuals struggling with addiction, supportive transitional housing and potential projects. We anticipate continued collaboration with Men's Teen Challenge of the Smokies to discuss potential transitional housing opportunities.
11	Agency/Group/Organization	Full Circle Recovery
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Full Circle Recovery participated as a stakeholder and provided information regarding the needs of their clients in regard to safe, sanitary, affordable housing. We anticipate continued collaboration with Full Circle Recovery to discuss potential projects and partnerships.
12	Agency/Group/Organization	State of Franklin Health Council Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	State of Franklin Health Council participated as a stakeholder and provided input regarding the individuals that they serve and their housing needs. We anticipate continued collaboration with State of Franklin Health Council regarding potential projects and partnerships.
13	Agency/Group/Organization	Legal Aid Smoky Mountain
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attorneys from the local LegalAid office participated as stakeholders and provided information regarding the needs and struggles of their clients. We anticipate continued collaboration with LegalAid so that we can understand the barriers to affordable housing that low income individuals are experiencing and discuss potential solutions.
14	Agency/Group/Organization	Macon County Veteran Services
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Macon County Veteran Services participated as a stakeholder and providing information about their services as well as the experiences of the veterans that they serve. We anticipate continued collaboration with Macon County Veteran Services so that we can better understand the needs of the veterans in Macon County.
15	Agency/Group/Organization	NC Works Career Center- Tri County
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the NC Works Career Center- Tri County participated as stakeholders and provided information regarding the issues their clients are experiencing in relation to housing. We anticipate continued collaboration with NC Works Career Center representatives to discuss potential projects and partnerships.

16	Agency/Group/Organization	Pisgah Legal Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attorneys from Pisgah Legal Services participated as stakeholders and provided information regarding the services that they provide to low income individuals and the housing needs of their clients. We anticipate continued collaboration with the attorneys at Pisgah Legal to best be able to serve the low income individuals in our region.
17	Agency/Group/Organization	Vaya
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services - Victims Mental health services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Supportive Housing sector of Vaya Health participated as stakeholders and provided information regarding the needs of their clients and the struggles their clients face. We anticipate continued collaboration to discuss potential projects and partnerships.
18	Agency/Group/Organization	Macon New Beginnings
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of Macon New Beginnings participated as a stakeholder and provided information regarding the experiences and needs of the individuals that they serve. We anticipate continued collaboration with Macon New Beginnings to discuss potential projects and partnerships.
19	Agency/Group/Organization	No Wrong Door
	Agency/Group/Organization Type	Addiction Recovery Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of No Wrong Door participated as a stakeholder and provided information and experiences of the individuals that they serve. We anticipate continued collaboration with No Wrong Door in an effort to best understand the needs of the homeless population and the individuals re-entering the community after incarceration.
20	Agency/Group/Organization	Duke Energy Nantahala Area District
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Local Government and Community Relations Manager for Duke Energy Nantahala Area District participated as a stakeholder to provide information regarding funding sources and potential partnerships. We anticipate continued collaboration with Duke Energy to discuss potential projects and partnerships.

21	Agency/Group/Organization	Robbinsville United Methodist Church
	Agency/Group/Organization Type	Religious Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The pastor of Robbinsville United Methodist Church participated as a stakeholder and provided valuable insight and information regarding the housing situation as well as the needs of the low income individuals in Graham County. We anticipate continued collaboration with Robbinsville United Methodist Church to discuss potential projects and the partnerships.
22	Agency/Group/Organization	Waynesville Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Waynesville Housing Authority was contacted directly to determine both the needs and characteristics of public housing residents as well as the condition and future plans for housing improvements and development.
23	Agency/Group/Organization	HAYWOOD COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Haywood County participated as stakeholders and provided information regarding the housing needs in their county. We anticipate continued collaboration with Haywood County on potential projects.
24	Agency/Group/Organization	JACKSON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Jackson County participated as stakeholders and provided information regarding the lack of affordable housing in their area and the topographical challenges as well as the cost of construction. We anticipate continued collaboration with Jackson County on potential projects and removing some of the barriers to affordable housing.
25	Agency/Group/Organization	SYLVA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town Manager of Sylva participated as a stakeholder and provided information regarding the lack of affordable rental units and well as homes for purchase in Sylva. We anticipate continued collaboration with the Town of Sylva regarding potential projects and removing the barriers to affordable housing.
26	Agency/Group/Organization	DILLSBORO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of the Town of Dillsboro participated as a stakeholder and provided information regarding the housing climate in their town. We anticipate continued collaboration with the Town of Dillsboro regarding to potential projects and removing the barriers to affordable housing.
27	Agency/Group/Organization	Tuckaseegee Water and Sewer Authority (TWSA)
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of TWSA participated as a stakeholder and provided information regarding their fees with new construction and existing dwellings. We anticipate continued collaboration with TWSA regarding potential projects and removing some of the barriers to affordable housing in their jurisdiction.
29	Agency/Group/Organization	MACON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Macon County participated as stakeholders and provided information regarding their housing programs and future plans. We anticipate continued collaboration with Macon County regarding potential projects.
30	Agency/Group/Organization	Franklin
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town Planner of Franklin participated as a stakeholder and provided information regarding the Town's ordinances and how they relate to housing. We anticipate continued collaboration with the Town of Franklin regarding potential projects.
31	Agency/Group/Organization	Graham County
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Graham County participated as stakeholders and provided information regarding the need for affordable housing in their county, but also the need of supportive housing for individuals in recovery. We anticipate continued collaboration with Graham County in regard to potential projects and removing some of the barriers to safe, appropriate and affordable housing.

32	Agency/Group/Organization	Fontana Dam
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of the Town of Fontana Dam participated as a stakeholder and provided information regarding the housing needs in their area. We anticipate continued collaboration with the Town of Fontana Dam regarding potential projects.
33	Agency/Group/Organization	Maggie Valley
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Maggie Valley participated as stakeholders and provided information regarding the affordable housing needs in their town. We anticipate continued collaboration with Maggie Valley regarding to potential projects.
34	Agency/Group/Organization	Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director of the Area Agency on Aging participated as a stakeholder and provided information regarding the needs of the individuals that they serve. We anticipate continued collaboration with the Area Agency on Aging regarding potential services and projects that would serve the elderly population.

Identify any Agency Types not consulted and provide rationale for not consulting

No types of agencies were intentionally not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NC Balance of State	The Southwest Homeless Coalition Regional Committee's Coordinated Assessment Plan was reviewed to ensure collaboration with regional homeless service providers. The strategic plan goal of providing homeless housing will support the CoC's effort to prevent and end homelessness.
Strategic Plan 2021-2025	Waynesville Housing Authority	The strategic plan goal of new construction of rental housing supports the WHA goal of expanding low-income housing by 30%.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The consolidated planning process included coordination with the 19 local governments participating in the Consortium: Haywood County, Canton, Clyde, Maggie Valley, Waynesville, Jackson County, Sylva, Dillsboro, Webster, Swain County, Bryson City, Macon County, Franklin, Highlands, Clay County, Hayesville, Graham County, Town of Fontana Dam and Robbinsville. The process was supported by the Land of Sky Regional Council, which provided insight and information from the Asheville Regional Housing Consortium.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Two public meetings were held early in the planning process to help determine needs and set goals. The public meetings were widely advertised in newspapers, on social media, and through stakeholder networks. The meetings were scheduled between the first set of stakeholder meetings and the follow-up stakeholder meetings to provide further insight into residents' housing concerns before developing a final list of priority needs.

A survey was also conducted, and offered online and in print, in both English and Spanish. The survey was advertised together with the public meetings.

Finally, the draft was circulated for a 30-day public comment period before approval by the Haywood County Board of Commissioners, and a public hearing was held before the draft was finalized.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Two virtual public meetings were held, one in the morning and one in the evening, on March 30th, 2021. 18 people registered and 12 people participated.	Housing affordability and supply were the main issues discussed, along with the need for accessibility accommodations. Barriers like background checks and poor credit history were also highlighted. Participants were largely interested in new construction of affordable housing along with housing rehabilitation and repair programs. Down payment assistance, rental assistance, and education programs were also of interest. Everyone who participated lives in single-family detached housing; however, all were interested in small scale multi-family options like duplexes and townhomes.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	30	The majority of survey respondents (75%) had issues with finding a suitable and affordable housing option. Forty-four percent could not afford a down payment or deposit, thirty-eight percent has issues with their credit rating, and thirty-one percent could not get a loan. A few respondents also mentioned issues with discrimination and criminal records. Many of the open-ended comments focused on how little housing of all types is available, how quickly everything sells when it comes on the market, and the substandard nature of rental housing. The lack of shelter options and homeless services across the region was also discussed.	NA	https://www.surveymonkey.com/r/SWHOME

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The survey and public meetings were advertised in multiple newspapers across six counties.	NA	NA	
4	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The public hearing was advertised in multiple newspapers across six counties.	No comments were formally made during the hearing.	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following sections draw both from data collected and provided by Bowen National Research, who is conducting an 18 county housing needs assessment and market analysis for Dogwood Health Trust, as well as from direct engagement with regional and local service providers. It also includes default data provided by HUD.

Summary of housing needs:

- Housing cost burden, both at the 30% and 50% levels, is by far the most common housing problem, next to a lack of affordable housing supply. The supply deficit likely leads to higher costs, and in turn increases the housing cost burden.
- Approximately 51% of the region's population earns 80% or less of the area median income, which further compounds housing affordability.
- There are many special needs populations in the region that struggle to find affordable and adequate housing.
- People experiencing homelessness are likely undercounted and underserved by transitional and permanent housing options.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following summarizes a variety of demographic data across the six Consortium counties. The CHAS (Comprehensive Housing Affordability Strategy) data for 2013-2017 was released in 2020, and is the default provided by HUD as the primary dataset for capturing needs by income level. For standard demographic data, more up-to-date sources are available and were substituted for the default data.

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	166,658	179,646	8%
Households	70,633	76,239	8%
Median Income	\$35,941.00	\$42,023.00	17%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2020 Demographic Data

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,480	9,252	12,040	7,010	34,770
Small Family Households	2,451	2,674	3,831	2,533	15,185
Large Family Households	398	332	572	298	1,883
Household contains at least one person 62-74 years of age	1,767	2,579	3,607	1,692	10,997
Household contains at least one person age 75 or older	1,146	1,843	2,028	1,266	4,482
Households with one or more children 6 years old or younger	1,492	1,214	1,305	820	2,733

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	119	29	50	15	213	80	74	60	0	214
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	44	80	4	20	148	4	0	19	49	72
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	178	125	84	33	420	59	44	72	29	204
Housing cost burden greater than 50% of income (and none of the above problems)	2,489	1,391	314	0	4,194	1,559	1,264	864	281	3,968
Housing cost burden greater than 30% of income (and none of the above problems)	368	1,231	1,142	319	3,060	765	921	1,584	666	3,936

	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
Zero/negative Income (and none of the above problems)	541	0	0	0	541	673	0	0	0	673

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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	2,825	1,621	455	68	4,969	1,704	1,384	1,008	361	4,457
Having none of four housing problems	1,326	2,263	3,371	1,983	8,943	1,362	3,958	7,178	4,630	17,128
Household has negative income, but none of the other housing problems	541	0	0	0	541	673	0	0	0	673

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	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	1,179	1,184	505	2,868	598	560	810	1,968
Large Related	239	115	24	378	64	94	149	307
Elderly	430	455	346	1,231	1,174	1,232	1,157	3,563

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,257	1,058	595	2,910	549	333	329	1,211
Total need by income	3,105	2,812	1,470	7,387	2,385	2,219	2,445	7,049

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	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	1,045	516	89	1,650	382	329	335	1,046
Large Related	199	35	0	234	60	50	14	124
Elderly	335	221	42	598	699	689	407	1,795
Other	1,112	646	200	1,958	455	225	102	782
Total need by income	2,691	1,418	331	4,440	1,596	1,293	858	3,747

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	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	182	189	48	8	427	53	44	91	58	246
Multiple, unrelated family households	20	20	40	25	105	10	0	0	20	30
Other, non-family households	20	0	0	20	40	0	0	0	0	0
Total need by income	222	209	88	53	572	63	44	91	78	276

Table 11 – Crowding Information - 1/2

Data 2013-2017 CHAS
Source:

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

In 2020, single person households (HH) made up 37% of all renter HH and 27% of all owner HH. These percentages are expected to stay the same through 2025. This indicates that there is likely a greater need for more smaller rental units (i.e, studios and 1-bedrooms); however, smaller for-sale housing is also needed. We do not have a breakdown of household size by income level; however, based on stakeholder feedback there is also a severe shortage of housing options for individuals with a variety of special needs including homelessness, re-entry populations, veterans, and people with substance use disorders, which may be single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on data provided by the Batterer Intervention Program of North Carolina (April 2018-March 2019), 1,445 domestic violence (DVV) and 351 sexual assault victims (SAV) were assisted in the six Consortium counties. 78% of DVV were female, and 46% percent over 18 years of age. 81% of SAV were female and 59% over 18 years of age. 32 (2%) of DVV were disabled (data not provided for SAV). Shelters serving Haywood County were full 217 days and Jackson and Macon counties 119 days (no shelter info provided in BIP data for Clay, Graham or Swain counties).

Information from REACH of Haywood County further exemplifies housing needs. In 2018-2019, they provided relocation assistance to 685 people, and to 403 people in 2019-2020. In their effort to assist people with permanent housing after a 90-day shelter stay, they had a 90% success rate in 2015 and were down to 50% in 2020 due to a lack of affordable options, increasing rents and stagnant wages.

What are the most common housing problems?

Housing cost burden, both at the 30% and 50% levels, is by far the most common housing problem, next to a lack of affordable housing supply. The supply deficit likely leads to higher costs, and in turn increases the housing cost burden. At least twenty-one percent of households (15,158 out of 71,552) across the 6 consortium counties are cost burdened; however, the numbers above do not include income levels above 100% AMI, which may also experience cost burden (see section NA-25 which includes all income categories).

Are any populations/household types more affected than others by these problems?

From the perspective of cost burden, owner households are slightly more cost-burdened than renters (56% to 44%). The income level with highest cost burden is 50-80% AMI for owners and 30-50% AMI for renters (each accounts for forty-percent of the cost-burdened households in each category).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In discussions with stakeholders and service providers, several highlighted the need to serve housing insecure individuals, people living with friends and family, who may be dealing with behavioral health and medical issues, and are often chronically underemployed or have low wage jobs and cannot afford to put 50%+ of their income towards housing. They also highlighted difficulty in finding willing landlords to participate in housing assistance programs because of building code and inspection requirements, as well as limitations on evictions. Also, in the case of rapid re-housing programs, many landlords do not want to accept tenants without an income.

HERE in Jackson County's programs, which also serves people in Haywood, Macon and Swain counties, exemplify the need for services to keep people housed. Their 30-Day Program, which helps shelter clients access housing and wrap-around services, supported 56 adults, 14 children in 2020 - a total of 70 individuals and 40 households (16 families and 24 individuals). 43% of those served now have housing. The Shelter Diversion program helped 21 HH maintain housing with support of their Prevention & Data Specialist. 61 households in 4 counties obtained or maintained permanent housing (99 adults and 51 children representing 38 families and 23 single individuals). Their housing programs also assisted 34 survivors of domestic violence, 11 of which were actively fleeing abusers. 13% of their rapid rehousing clients have mental health disabilities including Substance Use Disorder.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

From the perspective of external factors, cost is the primary issue linked to housing instability, which is inflated due to a lack of housing supply as well as the attractiveness of the region as a tourist and second-home destination. In a survey of individuals who are homeless, conducted by the Town of Waynesville Homeless Task Force, approximately 10% said they were homeless because they could not afford rent and 6% were homeless due to eviction.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This and the following two sections break down housing problems by both income level and race and ethnicity. To calculate disproportionate greater need by race and ethnicity, first each row is summed across the three columns, then the first column (has one or more housing problem) is divided by that sum and multiplied by 100 to get a percent for the jurisdiction as a whole (all 6 counties) and for each specific race/ethnic category. These percentages are compared to see if any is 10% or higher than the jurisdiction's percentage. For example, the total number of households (owner and renter combined) in the 0-30% AMI category is 8,484. The total number of households with one or more housing problems is 5,690, which is 67%. By race, White is 65%, Black 75%, Asian 100%, American Indian 67%, Hispanic 81%, and Other 94%. Based on the calculations, it appears that Asian, Hispanic and Other households in the 0-30% AMI category experience a disproportionate amount of housing problems when compared to the jurisdiction as a whole and other races. However, it is important to note that the small sample sizes have large margins of error, which may skew the information.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,690	1,564	1,230
White	4,710	1,454	1,045
Black / African American	89	30	0
Asian	65	0	0
American Indian, Alaska Native	260	74	50
Pacific Islander	0	0	0
Hispanic	329	4	74
Other (including multiple races, non-Hispanic)	235	0	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
CHAS 2013-2017 Download

Data Source Comments:

The tables did not pre-populate with data, so the most recent CHAS tables were downloaded, filtered by Consortium counties, and then processed to extract the data above.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,175	4,085	0
White	4,365	3,810	0
Black / African American	34	40	0
Asian	24	4	0
American Indian, Alaska Native	175	170	0
Pacific Islander	0	0	0
Hispanic	454	49	0
Other	130	20	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
 CHAS 2013-2017 Download
 Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,269	7,810	0
White	3,899	6,720	0
Black / African American	45	84	0
Asian	40	55	0
American Indian, Alaska Native	125	555	0
Pacific Islander	0	0	0
Hispanic	139	263	0
Other	34	144	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
 CHAS 2013-2017 Download
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,425	5,645	0
White	1,320	4,900	0
Black / African American	20	4	0
Asian	0	23	0
American Indian, Alaska Native	10	289	0
Pacific Islander	0	0	0
Hispanic	59	390	0
Other	14	45	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
 CHAS 2013-2017 Download
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

With the caveat mentioned above about larger margins of error in the small sample sizes of all races and ethnicities (except White), Asian, Hispanic and Other households in both the 0-30% and 30-50% AMI categories experience housing problems disproportionate to the jurisdiction as a whole. No races/ethnicity in the 50-80% categories exceeded the 10% threshold, while Black/African American exceeded in the 80-100% AMI category. Jurisdiction as a whole with housing problems in this category is 20%, while Black/African American is 83%, followed by Other (24%) and White (21%). However, Black/African American is the next to smallest sample in the 80-100% category, with only 24 households.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

See section NA-15 for a discussion of how disproportionate greater need is calculated. This section follows the same approach, and is distinguished from the previous section by two of the four housing problems - overcrowding (>1.5 versus >1 person per room) and cost burden (>50% versus 30-50%).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,560	4,965	1,230
White	3,750	4,270	1,045
Black / African American	50	93	0
Asian	50	19	0
American Indian, Alaska Native	205	284	54
Pacific Islander	0	0	0
Hispanic	289	264	89
Other (including multiple races, non-Hispanic)	205	55	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

CHAS 2013-2017 Download

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,488	3,970	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	3,063	3,705	0
Black / African American	4	45	0
Asian	24	0	0
American Indian, Alaska Native	45	150	0
Pacific Islander	0	0	0
Hispanic	259	39	0
Other	85	40	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

CHAS 2013-2017 Download

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,025	10,595	0
White	905	9,240	0
Black / African American	0	129	0
Asian	20	75	0
American Indian, Alaska Native	50	625	0
Pacific Islander	0	0	0
Hispanic	44	344	0
Other	0	179	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

CHAS 2013-2017 Download

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	434	6,640	0
White	408	5,815	0
Black / African American	0	24	0
Asian	0	23	0
American Indian, Alaska Native	10	289	0
Pacific Islander	0	0	0
Hispanic	15	435	0
Other	0	60	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

CHAS 2013-2017 Download

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Asian and Other households in the 0-30% AMI category appear to experience severe housing problems disproportionate to the jurisdiction as a whole (72% and 74% compared to 42%). In the 30-50% AMI category, Hispanic and Other households exceed the 10% threshold (87% and 68% compared to 47%). Asian households also exceed the threshold in the 50-80% AMI category (21% compared to 8%). Although the issue of small sample sizes holds true here as well, there does seem to be a pattern where Asian, Hispanic and Other households are disproportionately impacted by housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following table summarizes cost-burden across all 6 consortium counties as well as by race and ethnicity. All income groups are included so the numbers are slightly higher than those in the general needs assessment section (NA-10), which only summarizes households earning from 0-100% area median income. When compared to the jurisdiction as a whole, which is 12.3% cost burdened (30-50%) and 12% severely cost burdened (>50%), none of the racial/ethnic groups exceed the 10% disproportionate threshold in the 30-50% category. Black/African Americans are at the highest level (21%) followed by Hispanic (20%). In the severely burdened category, both Asian and Other (including multiple races, non-Hispanic) meet or exceed the threshold (22% and 31% respectively). However, it is important to note that their much smaller sample sizes also have larger margins of error.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	52,629	8,790	8,550	1,270
White	47,690	8,025	7,715	1,085
Black / African American	420	129	54	0
Asian	279	54	100	15
American Indian, Alaska Native	2,415	265	265	54
Pacific Islander	0	0	0	0
Hispanic	1,279	448	440	89
Other (including multiple races, non-Hispanic)	535	124	290	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

CHAS 2013-2017 Download

Data Source Comments:

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

For housing problems, every income category except 50-80% AMI, had at least one race or ethnic group that shows disproportionate greater need. For severe housing problems, every category except 80-100%. Cost burden is the most prevalent issue so it is not surprising that this affects most all income levels and multiple racial and ethnic groups.

If they have needs not identified above, what are those needs?

Additional housing needs have not been assessed at this time.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Students attending Western Carolina University in Cullowhee are likely one concentration of a diverse population experiencing housing problems, particularly cost burden. Otherwise, regional population centers (towns like Sylva, Franklin, Highlands, Hayesville, as well as the Qualla Boundary) are also where more diversity is present than in surrounding rural areas.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Four public housing authorities serve the 6-county region. There are 96 public housing units in Waynesville, operated by the Waynesville Housing Authority, and 1700 vouchers managed by the Smoky Mountain Housing Partnership of Mountain Projects, Inc., Four Square, and Macon Program for Progress. The need for publicly assisted housing outweighs the supply with 92 people on the waitlist for units and 730 on waiting lists for vouchers. Additionally, only 1523 (89%) of the available tenant-based vouchers are currently being utilized due to difficulty in finding suitable housing. The following tables and narratives provide a snapshot of resident characteristics using standard HUD data supplemented by additional information where available.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	96	1,585	62	1,523	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

PHA Survey

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	14	0	14	0	0
# of Elderly Program Participants (>62)	0	0	74	914	0	914	0	0
# of Disabled Families	0	0	32	986	0	986	0	0
# of Families requesting accessibility features	0	0	96	1,229	24	1,203	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

PHA Survey

Data Source Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	164	2,506	0	2,506	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	6	36	0	36	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	7	6	0	6	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	14	17	0	17	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

PHA Survey

Data Source Comments: Numbers updated with WHA and Four Square data.

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	23	0	23	0	0	0
Not Hispanic	0	0	180	2,543	0	2,543	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

PHA Survey

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to stakeholders, this type of data is not collected about people on the waiting lists until they receive a voucher and become program participants. Considering the high numbers of elderly, disabled, and families requesting accessible units in the tables above, it is likely that the need is great, however.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

There are 92 people on the waiting lists for public housing units, and 730 on the waiting lists for vouchers. The WHA reports 22 people on the waiting list for the Tower, and 70 people on the waiting list for their scattered site units. Four Square Community Action, which serves Clay, Graham, and Swain counties, has 50 people on their waiting list for vouchers. Mountain Projects has closed its voucher waiting lists with over 500 people on them in Haywood and Jackson counties. Macon Program for Progress (MPP) has 180 people on its voucher waiting list.

How do these needs compare to the housing needs of the population at large

Discussions with stakeholders focused largely on the lack of housing supply across the region due to a number of factors, including local resistance to housing development, lack of buildable land with infrastructure access, high costs of labor and materials, lack of labor, and landlord preference for vacation rentals over permanent tenants. The limited housing supply also impacts the options for people to use their vouchers even if they are able to acquire one. MPP, for example, is authorized for up to 224 vouchers, but can typically only secure housing for 175-185 voucher holders at any given time.

Discussion

Due to the strong need for housing and limited supply, service providers are looking for ways to expand housing options themselves through strategic initiatives and partnerships. WHA's 2021-2025 Strategic Plan prioritizes expanding its supply of low-income housing by 30% (50 units) by partnering with developers and other community agencies to utilize LIHTC. The feasibility of expanding development on property they currently own is being evaluated. Mountain Projects, Inc.'s Smoky Mountain Housing Partnership, which is a Housing Choice Voucher provider, is also planning on developing both homeowner and rental housing, and was awarded a \$827,671 grant from Dogwood Health Trust in 2021 to support this development.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Rural homeless populations are typically less visible and harder to identify than those in urban areas, and may live in remote wooded areas, along railroad right of ways and waterways. Many also are housing insecure, and may live day to day with relatives and friends, so do not meet HUD's definition of homeless. The point in time (PIT) count data below is likely only a fraction of the unsheltered population in the region; however, it does provide a baseline of need. Only two providers submit data to the HMIS, so information on sheltered populations is also limited. While the quantitative data is lacking, discussions with stakeholders and service providers underscored the persistent and pervasive nature of homelessness in the region and the great need for housing options for this highly vulnerable population.

According to Dr. Amy Murphy-Nugen, professor of social work at Western Carolina University and Town of Waynesville Homeless Task Force (TOW HTF) chair, from January 2019 to January 2020 homelessness increased nationwide by 2.2% as reported in HUD's 2020 Annual Homeless Report to Congress. There was a 7% increase in individuals who are unsheltered, which was connected to a 15% increase in individuals experiencing chronic homelessness. 2020 was the first year since data collection began, in which more individuals who were homeless were unsheltered than were sheltered. 2020 was also the first year homelessness among family households did not decrease in over a decade. Local and regional homelessness appears to be following national trends, exemplified by a conservative estimate of a 2.2% increase in homelessness in Waynesville between 2019-2020, based in the NC Balance of State Point in Time count, which is discussed further below.

Indicate if the homeless population is: All Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	20	57	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	107	91	0	0	0	0
Chronically Homeless Individuals	36	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	10	0	0	0	0	0
Unaccompanied Youth	12	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
2020 Balance of State Point in Time Count

Data Source Comments: The BoS PIT dataset does not provide information on the estimate columns in the table.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The table above provides a summary of the data available for the 6 counties during the 2020 PIT count. According to stakeholders, families receive preference in shelters so data likely underrepresents the number of homeless individuals seeking services.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

While summary data is not available for all service providers, the following program examples provide insight into the question.

HERE in Jackson County's 30-Day Program, which helps shelter clients access housing and wrap-around services, supported 56 adults, 14 children in 2020 - a total of 70 individuals and 40 households (16 families and 24 individuals). 43% of those served now have housing. Their Shelter Diversion program helped 21 HH maintain housing with support of their Prevention & Data Specialist. 61 households in 4 counties obtained or maintained permanent housing (99 adults and 51 children representing 38 families and 23 single individuals).

Haywood Pathways served 202 people in 2020 - 145 individuals and 21 mothers with 36 children. 55 people transitioned into housing; 61 individuals and 6 families were reunited with family.

Of the 56 people who are homeless surveyed by the TOW HTF, 47 (84%) have children - 13 have young children under the age of 7, 20 have children between the ages of 8-15, and 18 have children between the ages of 15-22.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the PIT count, 27% of homeless are families, and while the data does not show homeless veterans with families, local providers have confirmed that this is a population that they serve as well.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The region is largely white, and the homeless population is as well. Local providers estimate 2% are American Indian, and an even smaller percentage are either Hispanic or African American. In the survey conducted by the TOW HTF, 48 were white and 47 non-Hispanic (88.89 and 87.04% respectively).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the PIT count, about half of the homeless population is unsheltered. However, this percentage is likely higher due to the difficulty of reaching many rural homeless. These numbers also do not capture the many people who are housing insecure, living day to day with friends and relatives.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

In addition to victims of violence and people with HIV/AIDS which are discussed in section NA-10 and below respectively, HUD defines special needs populations as those who are:

- Elderly (62 and older);
- Frail elderly (an elderly person who requires assistance with three or more activities of daily living (ADL) such as bathing, walking, and performing light housework);
- Persons with mental, physical, and/or developmental disabilities;
- Persons with alcohol or other drug addiction.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to estimates generated with Esri's Community Analyst*, the region is home to 56,124 people aged 62 and older, which is about 31% of the population as of 2021. While many of the area's elderly can live independently, a notable portion of the elderly population has physical or mental limitations that create challenges to live without some level of assistance and/or appropriate housing. According to the U.S. Centers for Disease Control and Prevention's Summary Health Statistics for U.S. Population National Health Interview Survey 2018, 3.9% of persons between the ages of 65 and 74 require assistance with at least three ADL and 11.6% of persons over the age of 75 require ADL assistance nationally. Applying these percentages to regional demographics, there are an estimated 3,748 people who may need ADL assistance and could be considered frail elderly.

Disabilities

The US Census estimates 23,436 households (32%) have one or more people with a disability (ACS 2019 5-year estimate). Of the estimated 29,966 individuals with disabilities, 55% have ambulatory difficulties, which prevents them from walking or using stairs. According to vital statistics and health data provided through the NC Office of State Budget and Management, there were 9,784 people served in area mental health programs in 2017, the latest year for which this data is available.

Substance Use Disorder

In 2019, there were 131 opioid deaths in the region according to the NC DHHS Opioid Dashboard. Data from 2020 has been delayed but year-to-date totals show an upward trend in most counties. According to vital statistics and health data provided through the NC Office of State Budget and Management,

there were 206 people treated in alcohol and drug treatment centers in 2016, the latest year for which this data is available.

*Community Analyst used because standard Census bins are in 5-year increments (e.g. 60-64, 65-69, 70-74)

What are the housing and supportive service needs of these populations and how are these needs determined?

Affordability is an issue across all special needs populations, particularly those with fixed incomes. According to federal SSI payment data from 2019, 3,835 people in the region received an average of \$537 per month. 3,537 of these people are designated as blind or otherwise disabled. The monthly Supplemental Security Income (SSI) benefits for NC were \$783 for an eligible individual, \$1,175 for an eligible individual with an eligible spouse, and \$392 for an essential person (member of the household who helps care for the disabled person). The estimated average NC supplemental Social Security Disability Insurance (SSD, SSDI) benefit amount was \$1,258 per month. With median rents for a 1-bedroom between \$795 and \$1,080, and \$1,275-\$1,400 for a 2-bedroom, a single person could pay well over 50% of their income in rent.

Physical accessibility is the other key issue for many special needs populations, and local service providers have prioritized rehab of existing units to meet these needs, but there remains a gap between supply and demand.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2019 NC HIV Surveillance Report, there are 205 people in the 6-county region currently diagnosed with HIV (106 with AIDS (stage 3)). The report does not break down characteristics by county, but does provide information by region. Demographic data for Region 1 (18 counties) covers the consortium area and shows that 78% percent are male, 20% are female, 64% are white, 25% are Black/African American, 6% are Hispanic, 3% are multiple race, and .6% are American Indian.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section combines input from Bowen National Research, analysis of US Census data, and secondary data sources such as CHAS and ACS data provided through the IDIS Consolidated Plan template, as well as information collected through stakeholder outreach. It is intended to provide an overview of the housing supply in the region. Historical data serves as a baseline to evaluate trends and changes in the area, particularly in terms of housing cost and affordability.

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

This section describes the number of housing units, based on default data provided by HUD, as well as additional input from Bowen National Research. When looking at the number of residential properties versus the number of owners and renters, it is important to keep in mind that many units are seasonal (an estimated 25,752 in the ACS 2015-2019), which inflates the overall housing total presented in the table below.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	79,510	73%
1-unit, attached structure	932	1%
2-4 units	4,367	4%
5-19 units	2,910	3%
20 or more units	1,131	1%
Mobile Home, boat, RV, van, etc	20,582	19%
Total	109,432	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	81	0%	633	3%
1 bedroom	1,424	3%	2,780	14%
2 bedrooms	13,384	26%	8,655	43%
3 or more bedrooms	36,332	71%	8,258	41%
Total	51,221	100%	20,326	101%

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Bowen National Research surveyed 10 multi-family rental tax-credit properties in 4 out of six counties (Graham, Haywood, Jackson, and Macon) with a total of 462 units and zero vacancy. They also surveyed 14 subsidized multi-family rental properties with a total of 249 units, only 2 of which were vacant (with a waitlist of 9 HHs). Of the properties that maintained a wait list by households (versus time periods),

there are 692 households awaiting an assisted unit. The survey data was not further broken down by unit type or income level. A search of tax-credit properties in the region shows that 300 units (40%) have been designated for seniors and 442 (60%) for families. The 341 HUD assisted units are largely 1 bedroom (271), followed by 2 bedroom (32), and studio (26). Only one property offers 3- and 4-bedroom units (8 and 4 respectively).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Tax-credit properties may (but not necessarily) lose affordability after their 15-year credit period. Out of the 18 LITHC projects approved in the region since 1992, there are two with a total 120 units (60 each) that could be lost during this planning period (2021-2025). There are also 16 HUD assisted multi-family projects in the region, and 11 of these have contracts that expire between 2022-2025. This would affect a total of 161 units: 18 studios, 139 1-bedroom apartments, and four 2-bedroom apartments.

Does the availability of housing units meet the needs of the population?

Based on Bowen National Research's survey of multifamily apartment rentals, all projects offering at least some affordable units (tax credit or government-subsidized) are 99.7% occupied, and most of these projects maintain wait lists (including the one property with two vacancies). Thus, there is clearly need for rental housing that serves households with incomes of up to 80% of AMI.

Describe the need for specific types of housing:

As discussed in the preceding paragraphs, affordable rental housing is in short supply with near-zero vacancy, and at least 692 households on waitlists (which doesn't include the additional 92 on the public housing waitlist and 730 on the waitlist for vouchers). According to Bowen's analysis, there is also zero vacancy in the market rate rental market, with the exception of Jackson County (1.4%). Typically, well-balanced markets have rental housing vacancy rates between 4-6%. In the for-sale housing market, housing availability rates are between 1-2.2%, and a healthy market should be between 2-3%. Lack of supply is one factor driving up costs, for example, median home prices increased 37.5% in Haywood County between 2017-2020 (data not provided for the other Consortium counties), and an average of 36% in 9 of the 18 western counties included in Bowen's study area.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

This section reinforces the housing access and affordability issues discussed throughout this plan. The first table below compares median home values (assessed) and rents between 2010 and 2019, which have both increased over the last decade. However, later paragraphs tell a more nuanced story of both housing sale and rent price inflation. While the median home value may have only increased by 8%, home sale prices have increased an average of 36%. Median rents are as much as \$1,080 for a 1-bedroom, which is a 69% increase over 2010.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	160,600	172,650	8%
Median Contract Rent	637	738	16%

Table 29 – Cost of Housing

Alternate Data Source Name:

ACS 5 Yr 2010 - 2019 Comparison

Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,858	47.1%
\$500-999	11,335	47.1%
\$1,000-1,499	2,777	4.1%
\$1,500-1,999	659	0.4%
\$2,000 or more	136	0.2%
Total	17,765	98.9%

Table 30 - Rent Paid

Alternate Data Source Name:

ACS 2015-2019

Data Source Comments: The data included 3005 households with no cash rent, for a total of 20,770 renter HHs.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,771	No Data
50% HAMFI	5,327	3,528
80% HAMFI	12,241	10,458
100% HAMFI	No Data	15,984
Total	19,339	29,970

Table 31 – Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	602	623	739	968	1,232
High HOME Rent	602	623	739	955	1,049
Low HOME Rent	512	548	658	760	848

Table 32 – Monthly Rent

Data Source Comments: 2021 HUD/HOME data provided by Bowen National Research. Median values selected for each category from all 6 counties.

Is there sufficient housing for households at all income levels?

According to Bowen's analysis, nearly two-thirds (68.7%) of the available for-sale supply in the region is priced over \$300,000. Assuming a household pays a minimum down payment of 5%, a household would need to have an annual income of around \$95,000 to afford a house at this price. The median household income based on 2015-2019 ACS data is \$44,999, and only 16% of households earn \$100k or above. This indicates that there is a significantly large inventory of higher priced product compared to the share of households that can afford to purchase such homes. Conversely, only 13.8% of the available for-sale supply in the region is priced under \$200,000 and would generally be affordable to households earning less than \$60,000. Approximately 54% of households in the region have incomes below \$50,000 and 19.2% earn between \$50-75k. In this case, a large base of lower income households exceeds the inventory of available supply that is affordable to them. Based on the preceding analysis, there appears to be a mismatch between household prices and affordability among the entire spectrum of housing and incomes.

As discussed in the previous section there is a supply deficit for renter households seeking tax credit and subsidized units. Bowen also found no market rate rentals in Graham County, and only two-bedroom rentals in Macon and Swain. Clay has 1- and 2-bedroom rentals, and Haywood and Jackson have the most options across bed/bath combinations; however, as discussed in more detail below rents are much higher than FMR indicating that demand exceeds supply.

How is affordability of housing likely to change considering changes to home values and/or rents?

With near zero vacancy rates, limited rental options and low for-sale housing availability rates, both rents and home prices are expected to continue to increase. Median home prices have already increased 37.5% in Haywood County between 2017-2020 (data not provided for the other Consortium counties), and an average of 36% in 9 of the 18 western counties included in Bowen's study area. High demand will likely force rents and housing prices to continue to increase at higher rates than what might

normally be expected. This anticipated growth in rents and home prices will exacerbate the problem of affordability for many area renters and homeowners (or potential homeowners).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Bowen National Research was not able to determine market rate rents for all Consortium counties and bedroom/bathroom combinations due to a lack of available supply. A comparison of rents in the counties with available units show that median market rates are typically higher than HOME and FMR rents. However, the differences are uneven across the region. In Clay County, median rents exceed FMR/High Home rent by \$108-\$130, in Jackson, between \$250-300, and in Haywood between \$350-450. In Macon and Swain, the FMR matched the market rate in the single bedroom category for which data was available, and no data was provided for Graham County. The differences reinforce the need for government incentives and assistance to develop and preserve affordable housing.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Substandard housing is an important component to consider when evaluating a housing market and potential housing need. Substandard housing is generally considered housing that 1.) Lacks complete kitchen and/or plumbing facilities, 2.) Is overcrowded, and 3.) Has a rent/cost over-burden situation. Markets with a disproportionate high share of any of the preceding substandard housing characteristics may be in need of replacement housing. Additionally, older housing stock is more likely to be in need of notable repairs and may be at risk of having lead-based paint (if built prior to 1980).

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

Currently, the Consortium jurisdictions have not formally defined these terms.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,604	21%	7,837	39%
With two selected Conditions	203	0%	539	3%
With three selected Conditions	10	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	40,429	79%	11,950	59%
Total	51,246	100%	20,330	101%

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,588	23%	3,939	19%
1980-1999	18,388	36%	6,923	34%
1950-1979	16,305	32%	6,970	34%
Before 1950	4,833	9%	2,486	12%
Total	51,114	100%	20,318	99%

Table 34 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	21,138	41%	9,456	47%
Housing Units build before 1980 with children present	4,994	10%	2,907	14%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

A detailed evaluation has not yet been completed, but based on the data above, at least 41% of owner-occupied and 47% of renter-occupied housing was built prior to 1980, which indicates that a significant portion likely needs some type of repairs. Additionally, with nearly 40% of the region's population aged 55 or above, accessibility retrofits are also a high priority to enable people to age in place. Stakeholders also discussed the need for housing rehabilitation for people who have been hospitalized when a requirement of release of medical care is home modifications that are often too costly for patients.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Approximately 55% of homes in the region are valued at less than \$200,000, according to data provided by Bowen. Coupled with the information that more than 40% of homes were built before 1980, it likely that many of the homes that are affordable to low or moderate income families could contain LBP.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The need for publicly assisted housing outweighs the supply with 92 people on the waitlist for units and 730 on waiting lists for vouchers. Wait lists have been closed in Haywood and Jackson counties with over 500 applicants. Additionally, only 1523 (89%) of the available tenant-based vouchers are currently being used due to difficulty in finding suitable and affordable housing, exacerbated by the difference between HUD-approved fair market rents and actual market rates discussed in other sections. There are also low turn over rates for the vouchers (10% in Macon, Haywood and Jackson and 20% in Clay and Graham). Waynesville Housing Authority has prioritized expansion in it's strategic plan, and more subsidized units are needed throughout the entire region to enable more vouchers to be utilized.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			100	1,763	62	1,701	0	1,013	0
# of accessible units			8						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

PHA Survey

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Waynesville Housing Authority operates 100 scattered site units, where they have updated all kitchens and are currently updating the bathrooms. The roofs will be replaced in the next year or so. They also operate The Tower, 62 units, where they are removing the carpet in all empty units and installing a vinyl wood plank flooring as well as installing more lighting.

Public Housing Condition

Public Housing Development	Average Inspection Score
Waynesville Housing Authority	80

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As referenced above, substantial rehab is planned for the scattered site units (new roofs) in addition to the kitchen and bath upgrades that are already underway. The Tower units are also being renovated incrementally.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Waynesville Housing Authority recently completed a five-year strategic planning process, supported by a professional consultant, that included a detailed SWOT analysis and the development of a quarterly and annual workplan to implement the plan's goals and objectives. Plan goals include increasing the supply of affordable housing (50 new units by 2025), professional staff development to improve service delivery, and strengthening community partnerships and engagement as well as resident involvement.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The following information has been derived from the NC Balance of State's housing inventory list; however, it does not address all of the categories below. Some information has been assumed based on the type of shelter, and is likely incomplete.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	292	0	192	100	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	3	0	0	3	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:

Balance of State CoC Inventory List

Data Source Comments: No seasonal beds were included in the inventory.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Vaya Health and Charles George VAMC are health and mental health care providers who also provide permanent supportive housing. Dedicated shelter providers (e.g. Haywood Pathways, HERE in Jackson County, REACH) also provide or collaborate with other organizations to deliver wrap-around and supportive services like behavioral and employment counseling.

The following are organizations are examples of community partners for a variety of services that complement those targeted to homeless persons:

- Education - Haywood Community College GED Classes, Lifeworks
- Employment - Goodwill Career Connections, NCWorks
- Essentials (medication, food, clothing) - The Open Door, Haywood Christian Ministries
- Health - Meridian Behavioral Services, Vaya Health, Appalachian Community Services, Blue Ridge Health
- Housing Access - EACH Initiative, WNC Homeless Coalition, Mountain Projects
- Transportation - Working Wheels
- Veterans - NCServes

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Both Haywood Pathways and HERE in Jackson County have street outreach programs to reach unsheltered people and assess their needs as well as connect them with resources. The Town of Waynesville also established a Homelessness Task Force to assess both individual and community-wide needs. Both Haywood Pathways and HERE also serve families, see section NA-40 for specifics. Homeless veterans are primarily served by an organization based outside of the Consortium region - Asheville Buncombe Christian Community Ministry Veterans Services of the Carolinas. There do not appear to be any providers focused on unaccompanied youth. Baptist Children's Home has three locations in the region and houses up to 36 youth in community-based based group cottages with 10-12 beds and two sets of house parents.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Much of the discussions with stakeholders focused on special needs populations and the general consensus is that appropriate housing is in even shorter supply than generally affordable housing. See the section NA-45 for a high-level characterization of special needs populations in the region.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

There are typically four levels of supportive housing: independent living, multi-unit assisted housing, adult care homes, and nursing care. These housing types, from least assisted to most assisted, are summarized below, along with their availability in the region based on data from the NC Division of Health Service Regulation.

Independent Living is a housing alternative that includes a residential unit, typically an apartment or cottage that offers an individual living area, kitchen, and sleeping room. The fees generally include the cost of the rental unit, some utilities, and services such as laundry, housekeeping, transportation, meals, etc. Physical assistance and medical treatment are not offered at such facilities.

Multi-unit Assisted Housing With Services is a housing alternative that provides unlicensed care services along with the housing. Such housing offers residents the ability to obtain personal care services and nursing services through a home care or hospice agency that visit the subject site to perform such services. There are two facilities in the region, both in Haywood County, with a total of 29 studio units.

Adult Care Homes are state licensed residences for aged and disabled adults who may require 24-hour supervision and assistance with personal care needs. Medical care may be provided on occasion but is not routinely needed. Medication may be given by designated, trained staff. This type of facility is very similar to what is commonly referred to as "assisted living." These facilities generally offer limited care that is designed for seniors who need some assistance with daily activities but do not require nursing care. There are 17 adult care facilities in the region with a total of 723 beds - 1 facility in Clay with 60 beds, 1 in Swain with 50 beds, 2 in Jackson with 145 beds, 3 in Macon with 178 beds, and 10 in Haywood with 290 beds.

Nursing Homes provide nursing care and related services for people who need nursing, medical, rehabilitation or other special services. 6 of the adult care homes are also licensed in the state's long term care system.

Disabilities

A representative from Disability Partners noted that accessible housing for disabled persons is greatly needed within the region as there is approximately a four-year waitlist for targeted referral housing for these units in addition to the six to thirteen month waiting list for affordable housing. Additionally, the properties that claim to have accessible units are often turned down by disabled persons because they do not work for their specific needs. Examples of these situations include showers which don't work for wheelchairs, people who cannot hear the doorbell, and people who cannot be in an accessible unit if it is not on the ground level. Although they may be ADA approved, or at least meet building code standards, the number of accessible units is deceptive as there is a wide spectrum of disabilities.

HIV/AIDS

According to a representative of Western North Carolina AIDS Project (WNCAP), there are currently no shelters or transitional housing programs that specifically target people living with HIV/AIDS. However, there are various supportive services and advocacy programs available through WNCAP, which serves all 18 counties and is regionally known as HIV Care Network of WNC. Per the 2020 WNCAP Annual Report, they served 346 clients and a total of 102 persons received \$135,079.08 rental, utility and emergency support from 2019 to 2020 through the Housing Opportunities for Persons with AIDS (HOPWA) program. A representative with WNCAP stated that there is a significant need for affordable housing specifically targeted to persons living with HIV/AIDS.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The State of North Carolina contracts with Vaya Health to provide housing specialists that work with discharge planners at mental and physical health institutions to secure appropriate supportive housing prior to discharge for individuals in need.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Three out of the five annual goals could benefit special needs populations - new rental housing, rent assistance, and housing rehabilitation. Service providers have proposed projects that address the needs of elderly, disabled and people returning from medical facilities.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

There are a wide range of policies that can affect housing affordability. Restrictive single-family zoning is currently being re-evaluated in several states and communities across the country, as this can limit the housing density increases that are needed to increase housing supply and lower costs. In some areas, a lack of zoning creates its own set of challenges since there not clearly defined rules, and residents can organize and challenge new developments in an ad-hoc fashion. Limits on manufactured housing and accessory dwelling units (ADUs) also create barriers to affordable housing.

In the 6-county Consortium region, most communities have zoning but a detailed analysis has not yet be done to evaluate restrictions that may affect affordable housing development. Stakeholders did not raise concerns with local zoning (or lack thereof) as a primary concern. Instead, they cited state-level restrictions on how tourism development authorities (TDAs) use occupancy taxes as a potential barrier to supporting affordable housing and related infrastructure development. Notably, only four out of 19 jurisdictions have TDAs. More limited access to LIHTC, a key tool for affordable housing development, in rural areas was also raised as a limiting factor.

Another important public policy, set at the federal level, is the Fair Market Rent, which is the basis for payment amounts for several HUD rental and housing assistance programs. Stakeholders cited the mismatch between FMR and actual rents as an issue.

In general, market-drivers (i.e., the cost and availability of land, labor and materials; available financing; real estate transaction costs) were more often cited as having a significant impact on affordable housing development.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Cost-burden is the most common housing problem and is not concentrated in one particular area.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Students attending Western Carolina University in Cullowhee are likely one concentration of a diverse population experiencing housing problems, particularly cost burden. Otherwise, regional population centers (towns like Sylva, Franklin, Highlands, Hayesville, as well as the Qualla Boundary) are also where more diversity is present than in surrounding rural areas.

What are the characteristics of the market in these areas/neighborhoods?

Market data has been gathered at the county level, so does not reflect the dynamics of individual jurisdictions. Some, like Sylva, are likely more influenced by Western Carolina University, others, like Highlands, are more influenced by tourism and second-homes - although both are common throughout the region due to the areas natural resources. According to Bowen's analysis, population is expected to increase by 4.2-4.4% in Clay, Haywood and Jackson counties between 2020-2025, and between 0.4-1% in Swain and Graham counties.

Are there any community assets in these areas/neighborhoods?

This is hard to generalize across entire communities, as all have community assets - schools, parks, cultural identities, economic opportunities, etc...If anything, it is the attractiveness of the region, both in terms of its natural and cultural amenities, that create housing supply and affordability issues.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The Southwestern Commission's Broadband Assessment was completed in 2018, in partnership with MountainWest, and used the ECC's Broadband Assessment and Aggregation Tool to survey residents and businesses about their broadband performance and needs. With a goal of at least at 10% response rate from each county, which several counties exceeded by 53-78%, 4,689 residential and 154 valid commercial responses were received. 89% of the survey participants had internet service at home, but 73% felt that the download speed did not meet their needs. 53% reported paying for less than 25Mbps, which is the recommended speed for more advanced activities like streaming. 4,074 people also took the download speed test as a part of the survey, and 91% were under the 25Mbps threshold. Most, 61%, only had speeds between 0-4 Mbps. The study did not report on the income levels of the households. The survey methodology was also voluntary, not random, so likely skewed towards people who have access to and can afford internet service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

While there is some competition among providers within towns, areas outside of municipalities are typically served by only one provider, if at all. According to the NC Broadband Availability Index, an average of 70% of households in the Consortium region have access to 25/3 service if there is a broadband provider in their area. The percentage of people who have no access to providers ranges from .18% in Haywood County to nearly 3% in Graham County.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the Smoky Mountain Region Hazard Mitigation Plan (2017), which Haywood, Jackson, Graham and Swain, and the Clay Macon Regional Hazard Mitigation Plan (2021), severe winter weather, thunderstorms, high winds, flooding, landslides, wildfire and drought are all climate-related hazards with a high or moderate risk of occurring. The primary climate stressors are heavy precipitation events and temperature variability.

Overall, trends in precipitation are changing not only in the Southeast but nationwide, and contribute to hazards such as flooding and landslides. The frequency of extreme heavy precipitation events (once in a five-year period) in the contiguous United States is increasing compared to the twentieth-century average. Also, according to the third National Climate Assessment, from 1958 to 2012 the Southeast region experienced a 27 percent increase in the heaviest one percent of precipitation events. These national and regional trends show the importance of considering how extreme precipitation events impact communities.

The average temperature for the region has been increasing since the mid-1980s; however, the increase is variable rather than a steady, year-to-year progression. This is the normal signature for cities across the Southeast: the trend shows an increase, with annual variability being the norm. The number of very warm nights is increasing. From the mid-1940s to the mid-1990s, the number of warm nights during each five-year period was comparatively low; however, the number of very warm nights has risen since 2005. Because of this, many air conditioning systems now run continuously during many parts of the summer. Warmer summer nights will impact not only vulnerable populations—who may not be able to afford to cool their homes—but also put an increased demand on power providers.

The Palmer Hydrological Drought Index for the area indicates that droughts are becoming more frequent and more severe. Increasing drought also increases the threat of wildfire, which further exacerbates landslide risk as well. The peak wildfire season in western North Carolina is typically September through early December. Wildfire has a large impact on businesses and homes located in the wildland-urban interface. Additionally, smoke from wildfires impacts air quality, which in turn impacts public health.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The HMPs do not break out vulnerability by income level, and typically consider social vulnerability in terms of population density. Future analysis could overlay, for example, the CDC social vulnerability layers with hazards to identify where low and moderate-income households may be at risk. In Clay and

Macon counties, 788 residential buildings are, for example, in the 100-year floodplain. However, building value is aggregated so it is unclear how this risk is distributed. Haywood, Jackson, Graham, and Swain have a total of 8,283 buildings in the 100-year floodplain. These are not broken out by land use category and building value is also aggregated.

Due to the mountainous terrain and geological characteristics of the region, a significant portion of properties are in potentially high incidence landslide risk areas according to USGS landslide data. In Haywood, Jackson, Graham and Swain there are 105,078 parcels at risk (between 76-100% of properties) and 58,686 buildings (between 84-100%). In Clay and Macon there are 28,359 parcels and 15,810 buildings (approximately 46% of both) in high incidence areas. The high percentages in all counties indicate that low- and moderate-income HHs are likely vulnerable to landslides in the region. Landslides also block transportation corridors and can create long detours, especially in the mountains where alternative route options are limited, which further impacts people's ability to reach work, school, etc... NCDOT reports 5 slides in Clay and Macon counties between 1990-2020. Details about road closures were not reported for the other counties in the Smoky Mountain Region HMP; however, rockslides on I-40 occurred in the region in 2009 and again in 2019, and likely occurred in other areas as well.

Wildfire risk is also ubiquitous throughout the region. From 2002 to 2016, the Smoky Mountain Region (minus Cherokee County) averaged 118 fires per year, which burned an average of 1,759 acres annually. In 2016, wildfires were much more extensive, burning 8,941 acres in Graham, 8,863 acres in Swain, and 1,064 acres in Jackson. Evacuations were required, but no homes were destroyed. In Clay and Macon counties, there were a total of 375 wildfires between 2001-2018, which burned 37,865 acres, most of which in unincorporated areas. The Tellico Fire in 2016 burned over 14,000 acres in Macon and Swain counties. While homes were not destroyed, the wildfires affected mountain tourism and the service industry, which negatively impacts low-to-moderate income HHs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The five-year Strategic Plan is the result of a community needs assessment and outreach process conducted by the Southwestern Commission with support from Land of Sky Regional Council and Bowen National Research. It is based on a wide variety of research, data and community input, and addresses housing conditions, supply, and affordability as well as housing access.

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, the following high-level goals have been identified:

- To support the production of new affordable housing for households earning 80% or less of AMI,
- To provide affordable and accessible housing for special needs households,
- To preserve existing affordable housing,
- To alleviate cost-burden on low to moderate income households,
- To prevent and end homelessness.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

There are not specific geographic priority areas at this time as the need for increased affordable housing supply is strong across the entire region and in all 6 consortium counties. However, for new housing development, consideration will be given to the availability of existing infrastructure (i.e., water, sewer and transportation) to support the efficient access and use of resources.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 40 – Priority Needs Summary

1	Priority Need Name	Develop new rental housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Rural Chronic Homelessness veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	New construction of rental housing Homeless housing

	<p>Description</p> <p>Increase the affordable rental housing supply for households earning 80% of median income or less.</p> <ul style="list-style-type: none"> • Maximize use of the Low-Income Housing Tax Credit and other subsidy programs. • Leverage HOME funding to support the most number of new units possible. • Prioritize developments that provide rental housing for very low income people in mixed-income developments. • Prioritize developments that provide special needs housing. • Control occupancy costs through energy efficiency. • Expand options for people to use Housing Choice Vouchers.
	<p>Basis for Relative Priority</p> <p>According to stakeholder and public feedback, the lack of rental options is affecting most income-levels and demographics. There is a lack of affordable supply due to construction, land and labor costs, as well as due to the attractiveness of the region for tourism and landlord preference for vacation rentals. The lack of supply is also driving up rental prices. 215 voucher holders are not able to find units, and there are 730 people on waiting lists for vouchers to help offset the high cost of housing.</p>
2	<p>Priority Need Name</p> <p>Promote homeownership</p> <hr/> <p>Priority Level</p> <p>High</p> <hr/> <p>Population</p> <p>Low Moderate Large Families Families with Children Elderly Persons with HIV/AIDS and their Families Victims of Domestic Violence</p> <hr/> <p>Geographic Areas Affected</p> <p></p> <hr/> <p>Associated Goals</p> <p>New construction for homeownership Homeownership assistance</p>

	<p>Description</p> <p>Increase the affordable housing supply for households earning 80% of median income or less.</p> <ul style="list-style-type: none"> • Prioritize permanent affordability of ownership housing. • Require and monitor affirmative marketing of homeownership programs to minority homebuyers. • Support programs that prepare people for homeownership, including in-depth financial education and home maintenance. • Encourage development of "Missing Middle" housing options (e.g. duplex, triplex, condominium) in addition to single-family developments. • Support the development of mobile-home replacement units, whether with new manufactured housing or smaller, locally built homes. • Support partnerships that involve the schools and volunteers to lower costs of production. • Support in-fill development. • Support cost-effective starter home development, including building smaller houses. • Assist with down payments and closing costs. 						
	<p>Basis for Relative Priority</p> <p>Similar to the rental market, there is a very limited supply of affordable homes and an ongoing inflation of home prices, which makes homeownership unattainable for people across many income-levels and demographics. The region is popular for second homes, which further lowers the supply and increases costs.</p>						
<p>3</p>	<table border="1"> <tr> <td data-bbox="418 1213 894 1310">Priority Need Name</td> <td data-bbox="894 1213 1446 1310">Preserve and improve existing housing</td> </tr> <tr> <td data-bbox="418 1310 894 1367">Priority Level</td> <td data-bbox="894 1310 1446 1367">Low</td> </tr> <tr> <td data-bbox="418 1367 894 1871">Population</td> <td data-bbox="894 1367 1446 1871"> Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence </td> </tr> </table>	Priority Need Name	Preserve and improve existing housing	Priority Level	Low	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Priority Need Name	Preserve and improve existing housing						
Priority Level	Low						
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence						

	Geographic Areas Affected	
	Associated Goals	Housing rehabilitation Homeless housing
	Description	<p>Focus rehabilitation efforts to keep both rental and ownership housing affordable.</p> <ul style="list-style-type: none"> • Prioritize emergency repair programs for special needs households. • Support rehabilitation of existing affordable rental housing in exchange for long-term affordable rent commitments for low-income households. • 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. • Prioritize efforts to increase affordability and sustainability in mobile home parks. • Expand options for people to use Housing Choice Vouchers.
	Basis for Relative Priority	Preservation is very important, but increasing supply is a higher priority for HOME funds since there are other resources for housing rehab like ESFR and USDA, as well as local churches and non-profits.
4	Priority Need Name	Provide special needs housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Chronic Substance Abuse veterans Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	New construction of rental housing New construction for homeownership Housing rehabilitation Homeownership assistance Rent assistance Homeless housing

	Description	<p>Provide affordable and accessible housing to persons with special needs including the homeless; persons with criminal records and substance use disorders; the frail elderly; persons with mental and physical disabilities; and victims of domestic violence.</p> <ul style="list-style-type: none"> • Provide Tenant-Based Rental Assistance (TBRA) to assist in permanently housing people who are homeless. • Prioritize developments that include permanent housing for homeless persons and use best practices in homelessness prevention and rapid rehousing. • Prioritize locationally efficient sites. • Prioritize developments that provide interior and exterior accessibility for disabled occupants and “visitability” for guests. • Provide housing for persons with a wide-range of disabilities, and track how persons with disabilities are served in publicly-supported housing. • Remove barriers to accessing housing, including credit requirements and prior criminal record; find alternate methods of assessing tenancy risk. • Provide adequate housing options for victims of domestic violence. • Affirmatively further fair housing.
	Basis for Relative Priority	<p>While there are a number of providers focused on supportive services for special needs populations, most do not also provide permanent housing due to staffing and other resource limitations. Also, many landlords will not or cannot provide housing to special needs populations, only one of which is protected by fair housing laws (i.e. people with disabilities).</p>
5	Priority Need Name	<p>Prevent and end homelessness</p>
	Priority Level	<p>Low</p>

	Population	Extremely Low Low Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	New construction of rental housing New construction for homeownership Housing rehabilitation Homeownership assistance Rent assistance Homeless housing
	Description	While less visible than in urban areas, homelessness is an issue in the region and addressed separately from other special needs in HUD programs. Becoming homeless while dealing with other issues like disabilities, substance use disorder or domestic violence only compounds the severity and impact of the challenges facing individuals and families.
	Basis for Relative Priority	Increasing and preserving housing supply receive higher priority because they are both essential to the Housing First strategy. HOME funds do not cover emergency or temporary shelter, which are also important services to prevent and end homelessness.
6	Priority Need Name	Educate landlords and tenants
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Housing rehabilitation Homeownership assistance Rent assistance
Description	Assist landlords in understanding HUD requirements to increase participation in voucher programs. Provide tenant education on general home maintenance, financial management, etc...to improve tenant-landlord relationships.
Basis for Relative Priority	While important, funds for education will need to come from the program administration portion of the HOME allocation. Since this is a new Consortium, emphasis for administration will first be placed developing processes and procedures for meeting HOME program requirements and ensuring compliance with federal regulations.

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There are a high number of extremely low, low and moderate income cost-burdened households, and an extremely tight rental market. TBRA has proven successful in rapidly ending economic-related homelessness, and in sustaining gains made by formerly chronically homeless persons. Challenge is the availability of units at FMRs.
TBRA for Non-Homeless Special Needs	Special needs households have even more difficulty finding housing in a tight rental market. Fair housing laws only cover people with disabilities, landlords can discriminate on the basis of other factors and may perceive special needs as higher risk.
New Unit Production	Supply deficit drives lack of affordability for households at all income levels. Twenty-one percent of all households in the region are cost burdened, and 11% of these households pay more than 50% of their income for housing. More homeowners than renters are cost-burdened in the 30%+ category (56% versus 44%), and slightly more renters than homeowners are cost-burdened in the 50%+ category (51% versus 49%). Sixty-six percent of total cost-burdened households earn 50% of the AMI or below. Highest priority need. Challenge is cost and availability of land, competition for and availability of other resources, and especially LIHTC.
Rehabilitation	Supply crisis makes the need for new unit production a higher priority as opposed to rehabilitation; however, it is also crucial to improve and preserve existing housing stock and keep people in their homes.
Acquisition, including preservation	Supply crisis makes need for new unit production a higher priority than funding to support retention of units. However, retention is important to maintain supply.

Table 41 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following list represents potential funding sources for proposed HOME projects, some of which have been committed to specific organizations, and others, like LIHTC, are awaiting approval. The list is not yet a complete picture, especially of other local and private funding sources, but also of state and federal resources. Project applicants will submit detailed project budgets to provide a complete picture of anticipated resources. The amounts for years 2-5 have been extrapolated from year 1.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	537,500	0	0	537,500	2,150,000	HUD HOME funding. Allocation will be re-evaluated in Y3 and could be increased if the consortium is expanded to include additional jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	public - federal	Other	411,530	0	0	411,530	1,600,000	Vaya Health is currently the only CoC recipient in the region.
HUD-VASH	public - federal	TBRA	0	0	0	0	0	
LIHTC	public - federal	Multifamily rental new construction	7,000,000	0	0	7,000,000	20,000,000	9% and/or 4% tax credits through the NCHFA. Estimating 4-5 projects in the region over a five-year period.
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	1,000,000	4,000,000	Both the Dogwood Health Trust and Nantahala Health Foundation provide funding to support housing access in the region.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	512,500	0	0	512,500	1,200,000	Portion of match used to meet \$750,000 threshold needed to establish the Consortium.
Other	private	New construction for ownership	350,000	0	0	350,000	0	National non-profit that supports affordable housing development in rural areas.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,900,000	0	0	1,900,000	0	Available Y1, but can be spent over a 10 year period. Main focus is increasing affordable and high-quality units for people and communities impacted by COVID-19 or it's "negative economic impacts."
Other	public - federal	New construction for ownership	400,000	0	0	400,000	800,000	Self-help grant.
Other	public - local	Other	50,000	0	0	50,000	200,000	Funding from local jurisdictions.

Table 42 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To get to Consortium started, Dogwood Trust contributed the initial match of \$261,690 (~35%). Anticipated resources over 5 years will leverage federal HOME funds at least 12:1. This number will likely be higher once projects have been selected and detailed budgets have been compiled.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Waynesville Housing Authority's strategic plan includes expanding the number of units on property they already own and manage. Most jurisdictions in a rural region do not own many unutilized parcels of land, they are typically already used for public facilities and utilities. However, they may have tax foreclosures (typically land) that would be good candidates for development. Smoky Mountain Housing Partnership has identified the acquisition of these as one of their strategies in their 2021-2023 strategic plan.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HAYWOOD COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
WAYNESVILLE	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Jurisdiction
Town of Canton	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Town of Clyde	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Maggie Valley	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Waynesville Housing Authority	PHA	Homelessness Non-homeless special needs Public Housing Rental	Jurisdiction
JACKSON COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
SYLVA	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
DILLSBORO	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Town of Webster	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
CLAY COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Hayesville	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
GRAHAM COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Fontana Dam	Government	Homelessness Non-homeless special needs Planning Public Housing	Jurisdiction
Town of Robbinsville	Government	Homelessness Non-homeless special needs Planning Public Housing	Jurisdiction
MACON COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Franklin	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Highlands	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
SWAIN COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
BRYSON CITY	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
MOUNTAIN PROJECTS, INC.	PHA	Homelessness Non-homeless special needs Ownership Rental	Region
Four Square Community Action	PHA	Homelessness Non-homeless special needs Ownership Rental	Region
MACON PROGRAM FOR PROGRESS	PHA	Homelessness Non-homeless special needs Ownership Rental	Region
HERE in Jackson County	Non-profit organizations	Homelessness	Region
Haywood Pathways Center	Non-profit organizations	Homelessness	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Hinton Center	Non-profit organizations	Homelessness Non-homeless special needs	Region
Habitat for Humanity	Non-profit organizations	Ownership	Jurisdiction
Western NC Housing Partnership	Non-profit organizations	Non-homeless special needs Ownership Rental	Region
Macon New Beginnings	Non-profit organizations	Homelessness	Jurisdiction
REACH OF HAYWOOD COUNTY	Non-profit organizations	Non-homeless special needs	Jurisdiction
REACH OF CLAY COUNTY	Non-profit organizations	Non-homeless special needs	Jurisdiction
REACH of Macon County	Non-profit organizations	Non-homeless special needs	Jurisdiction
Vaya	Public institution	Non-homeless special needs	Region
Nantahala Health Foundation	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental	Region
Dogwood Health Trust	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental	Region
HURLBURT JOHNSON FRIENDSHIP HOME	Non-profit organizations	Homelessness	Region
Legal Aid Smoky Mountain	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Legal Aid Hayesville	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Pisgah Legal Services	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Southwestern Commission Council fo Governments	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Region
Center for Domestic Peace	Non-profit organizations	Non-homeless special needs	Region
North Carolina Balance of State Continuum of Care	Government	Homelessness	State

Table 43 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

There are many dedicated service providers meeting a broad range of needs in the region, many with support from and in collaboration with local and state government. Some organizations also serve multiple jurisdictions; however, there is room for growth in regional collaboration around housing. There are coordinating entities for specific special needs populations (Balance of State Continuum of Care for homeless, REACH for domestic violence, Vaya Health for behavioral and developmental health), and the new Southwestern NC HOME consortium will provide the needed resources and structure to more wholistically address housing issues. One gap in the institutional delivery system is the lack of CHDOs in the region; however, there are organizations focused on affordable housing development without this designation. Another gap is the capacity for service providers to also provide and manage permanent housing for special needs populations who need specialized wrap-around services and are not well-served by the private market. Finally, more representation and involvement are needed from the private development community. This will likely evolve once the new consortium is established and reliable, consistent funding sources are available.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 44 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A full analysis of all homeless service providers in the region still needs to be completed, however two programs serving a majority of homeless, Haywood Pathways and HERE in Jackson County, assisted at least 272 people in accessing a wide range of services in 2020. WNCAP served 346 clients with HIV/AIDS in 2020.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There are several dedicated service providers for special needs populations in the region as well as the Balance of State Continuum of Care. The Town of Waynesville has also established a Task Force on

Homelessness, which is assessing different aspects of the issue to develop strategies to improve service delivery. One gap that they have identified is the need for a low-barrier shelter, particularly for people struggling with Substance Use Disorder.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The institutional structure and service delivery system are already on solid ground. The main issue that most cite is a lack of safe and affordable housing options, which the Consortium will help address through partnerships and funding. Additional funding for their operating costs and service provision is also needed, but is not in the scope of the HOME program.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New construction of rental housing	2021	2025	Affordable Housing		Develop new rental housing Provide special needs housing Prevent and end homelessness		Rental units constructed: 150 Household Housing Unit
2	New construction for homeownership	2021	2025	Affordable Housing		Promote homeownership Provide special needs housing Prevent and end homelessness		Homeowner Housing Added: 20 Household Housing Unit
3	Housing rehabilitation	2021	2025	Affordable Housing		Preserve and improve existing housing Provide special needs housing Prevent and end homelessness Educate landlords and tenants		Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeownership assistance	2021	2025	Affordable Housing		Promote homeownership Provide special needs housing Prevent and end homelessness Educate landlords and tenants		Direct Financial Assistance to Homebuyers: 10 Households Assisted
5	Rent assistance	2021	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Provide special needs housing Prevent and end homelessness Educate landlords and tenants		Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
6	Homeless housing	2021	2025	Homeless		Develop new rental housing Preserve and improve existing housing Provide special needs housing Prevent and end homelessness		Housing for Homeless added: 20 Household Housing Unit

Table 45 – Goals Summary

Goal Descriptions

1	Goal Name	New construction of rental housing
	Goal Description	Construct rental housing affordable to households earning 80% or less of area median income.
2	Goal Name	New construction for homeownership
	Goal Description	Construct new housing for homeownership for households earning 80% or less of area median income.
3	Goal Name	Housing rehabilitation
	Goal Description	Provide housing rehabilitation, accessibility retrofits, or emergency repairs to keep people in their homes. Rehabilitate existing rental housing to create or preserve affordable housing.
4	Goal Name	Homeownership assistance
	Goal Description	Support first time homeownership through down payment and closing-cost assistance.
5	Goal Name	Rent assistance
	Goal Description	Rapidly rehouse homeless households, provide rent assistance for chronically homeless households until stabilization, or assist otherwise qualified households to secure rental housing.
6	Goal Name	Homeless housing
	Goal Description	Following the Housing First model, provide stable housing options to help both chronically homeless and those with temporary needs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The following is an estimated breakout of income categories served based 5-year goal outcome indicators:

Extremely Low (0-30% AMI): 95
Low Income (>30%-50% AMI): 110
Moderate Income (>50%-80% AMI): 95

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Waynesville Housing Authority prioritizes accessibility for its residents since many of them have special needs; however, it is not under a voluntary compliance agreement. The other PHAs in the region that provide Housing Choice Vouchers work with landlords to improve their housing and also fund rehabilitation and modification activities.

Activities to Increase Resident Involvements

The Waynesville Housing Authority recently completed their strategic plan and consulted with residents throughout that process. One outcome is the need to hold regular input sessions. Two town halls with residents are planned in 2021, and will be continued at regular intervals.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A - not troubled.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

There are a wide range of policies that can affect housing affordability. Restrictive single-family zoning is currently being re-evaluated in several states and communities across the country, as this can limit the housing density increases that are needed to increase housing supply and lower costs. In some areas, a lack of zoning creates its own set of challenges since there not clearly defined rules, and residents can organize and challenge new developments in an ad-hoc fashion. Limits on manufactured housing and accessory dwelling units (ADUs) also create barriers to affordable housing.

In the 6-county Consortium region, most communities have zoning but a detailed analysis has not yet be done to evaluate restrictions that may affect affordable housing development. Stakeholders did not raise concerns with local zoning (or lack thereof) as a primary concern. Instead, they cited state-level restrictions on how tourism development authorities (TDAs) use occupancy taxes as a potential barrier to supporting affordable housing and related infrastructure development. Notably, only four out of 19 jurisdictions have TDAs. More limited access to LIHTC, a key tool for affordable housing development, in rural areas was also raised as a limiting factor.

Another important public policy, set at the federal level, is the Fair Market Rent, which is the basis for payment amounts for several HUD rental and housing assistance programs. Stakeholders cited the mismatch between FMR and actual rents as an issue.

In general, market-drivers (i.e., the cost and availability of land, labor and materials; available financing; real estate transaction costs) were more often cited as having a significant impact on affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

On a local level, one strategy will be to work with communities to identify potential zoning and land use policies that may be limiting affordable housing development. However, a higher priority will be identifying proactive policies and strategies that communities can implement to support and encourage affordable housing development, since stakeholders did not cite current land use regulations as a major barrier. Waynesville adopted an affordable housing incentive policy in 2019, which will provide a starting point for evaluating what could work in other communities. Jackson County has also explored a housing trust fund, which is another type of initiative that could be moved forward. Other communities, like Maggie Valley, allow cluster and higher density development in topographically constrained areas to make development more feasible and less costly. A more detailed analysis of these types of strategies and their effectiveness throughout the region can provide a range of options for local governments.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The provision of homeless housing is the most relevant strategic plan goal, and service providers already work with homeless individuals and families and are acutely aware of their needs, which are not well-served by the private market. Through Housing First policies, providers hope to help people access and stay in permanent housing. Other plan goals like rent assistance, new rental construction and housing rehabilitation all support access to affordable housing.

Addressing the emergency and transitional housing needs of homeless persons

None of the strategic plan goals address the need for emergency shelter and transitional housing because these are not approved HOME-funded activities; however, both are important in helping people move into permanent housing. The annual action plan describes examples of these activities that are being undertaken by service providers and jurisdictions.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The goal of providing homeless housing that meets the unique needs of those who are unsheltered and who may have compounding issues and struggles will help people make the transition to permanent housing. Other plan goals like rent assistance, new rental construction and housing rehabilitation will increase access to and supply of affordable housing when people are ready for independent living.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The goals of homeownership assistance and rent assistance both help people access and stay in permanent housing. Other plan goals of housing rehabilitation and new construction of rental and homeowner housing preserve and increase the supply of affordable housing so that people have options to use assistance programs.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The potential for Lead Based Paint presence will be assessed whenever program funds are used to repair or purchase an existing home. If LBP is found, and the repair actions will disturb surfaces, then LBP removal and mitigation techniques will be employed. Families will be informed and educated about the risks associated with LBP.

How are the actions listed above related to the extent of lead poisoning and hazards?

Approximately 41% of owner-occupied houses and 46% of renter-occupied households were built prior to 1980 and have a risk of lead-based paint. While extensive lead-based paint education and testing throughout the 1990s and early 2000s significantly reduced the potential for poisoning, the age of housing is an indicator for ongoing concern. Therefore, the actions above are warranted and necessary with the scope of the anticipated program activity during the next five years.

How are the actions listed above integrated into housing policies and procedures?

The Consortium Policies and Procedures state:

Lead Based Paint. If the dwelling unit was built prior to 1978, the subrecipient must comply with the rehabilitation requirements of the Lead Safe Housing Rule (24 CFR Part 35, Subpart J). The purpose of the regulation is to identify and address lead-based paint hazards before children are exposed to lead.

The requirements of the Lead Safe Housing Rule depend on the level of assistance provided to the unit. The summary below provides a brief overview of the regulations. For more information, see <http://www.hud.gov/offices/lead/>.

- For units with a level of assistance less than \$5,000, paint testing must be conducted on all painted surfaces to be disturbed or replaced during the renovation, or it must be presumed that all these painted surfaces are coated with lead-based paint. Safe work practices must be employed during the rehabilitation work, and upon completion, a clearance examination of the worksite is required. Clearance of the worksite is required prior to the unit being reoccupied.
- For units with a level of assistance over \$5,000 and up to \$25,000, lead hazards must be identified by a risk assessment (or presumed to be present) and then addressed through interim controls or standard treatments. Proper safe work practices, trained staff, and unit clearance are also required.
- For units with a level of assistance over \$25,000, lead hazards must be identified through a risk assessment (or presumed to be present) and addressed through abatement by a certified abatement contractor. Clearance is required.

The *level of assistance* is defined as the lesser of the *per unit Federal assistance* or the *per unit hard costs of rehabilitation*. When calculating the per unit hard costs of rehabilitation, do not include the lead hazard reduction costs.

All homeowners must receive the lead-based based pamphlet, *Protect Your Family From Lead in Your Home* as well as other relevant information pertaining to the rehabilitation work. The subrecipients must have documented evidence that this notice was provided.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Education and employment are common tools to address and alleviate poverty. For example, HIGHTS, Inc, partners with multiple Consortium counties, the Southwestern Commission, NC Works Centers, Southwestern Community College and the Tri-County Community College to provide the Workforce Development and Education Program funded by WIOA (Workforce Innovation and Opportunity Act). HIGHTS has also been selected to lead a ncIMPACT local educational attainment collaborative in partnership with myFutureNC. myFutureNC is a state-wide initiative that seeks to increase the number of people between the ages 25-44 with high-quality credentials or postsecondary degrees from 1.3M (2019) to 2M by 2030 to address the mismatch between educational attainment and economic growth in the state.

Another key set of initiatives in the region, led by Dogwood Health Trust and the Nantahala Health Foundation and supported by a wide array of service providers and local governments, are focused on addressing the social determinants health including education, economic opportunity, housing, and health care access. Alleviating poverty is a critical component to improving the health and well-being of individuals and families.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Dogwood Health Trust has provided direct financial support to get the Consortium started and to develop this consolidated plan as a part of their housing strategy. DHT is also partnering with organizations to serve as a bridge funder, loan guarantor or equity partner in the development and preservation of affordable housing, and seeks to also generate economic activity and opportunity through its housing investments.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Consortium will take every measure necessary to ensure long-term compliance with all applicable program requirements. The program administrator will use a combination of progress reports, desk monitoring and site visits to monitor activities carried out in the implementation of the Consolidated Plan. Staff will conduct file reviews to ensure compliance with all applicable requirements including environmental review, labor standards, income verification, and all other applicable requirements. Staff will work with all recipients and subrecipients of HOME funds to ensure they are aware of and in compliance with all program requirements.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The following list represents potential funding sources for proposed HOME projects, some of which have been committed to specific organizations, and others, like LIHTC, are awaiting approval. The list is not yet a complete picture, especially of other local and private funding sources, but also of state and federal resources. Project applicants will submit detailed project budgets to provide a complete picture of anticipated resources. The amounts for years 2-5 have been extrapolated from year 1.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	537,500	0	0	537,500	2,150,000	HUD HOME funding. Allocation will be re-evaluated in Y3 and could be increased if the consortium is expanded to include additional jurisdictions.
Continuum of Care	public - federal	Other	411,530	0	0	411,530	1,600,000	Vaya Health is currently the only CoC recipient in the region.
HUD-VASH	public - federal	TBRA	0	0	0	0	0	
LIHTC	public - federal	Multifamily rental new construction	7,000,000	0	0	7,000,000	20,000,000	9% and/or 4% tax credits through the NCHFA. Estimating 4-5 projects in the region over a five-year period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	1,000,000	4,000,000	Both the Dogwood Health Trust and Nantahala Health Foundation provide funding to support housing access in the region.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	512,500	0	0	512,500	1,200,000	Portion of match used to meet \$750,000 threshold needed to establish the Consortium.
Other	private	New construction for ownership	350,000	0	0	350,000	0	National non-profit that supports affordable housing development in rural areas.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,900,000	0	0	1,900,000	0	Available Y1, but can be spent over a 10 year period. Main focus is increasing affordable and high-quality units for people and communities impacted by COVID-19 or it's "negative economic impacts."
Other	public - federal	New construction for ownership	400,000	0	0	400,000	800,000	Self-help grant.
Other	public - local	Other	50,000	0	0	50,000	200,000	Funding from local jurisdictions.

Table 46 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To get to Consortium started, Dogwood Trust contributed the initial match of \$261,690 (~35%). Anticipated resources over 5 years will leverage federal HOME funds at least 12:1. This number will likely be higher once projects have been selected and detailed budgets have been compiled.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Waynesville Housing Authority's strategic plan includes expanding the number of units on property they already own and manage. Most jurisdictions in a rural region do not own many unutilized parcels of land, they are typically already used for public facilities and utilities. However, they may have tax foreclosures (typically land) that would be good candidates for development. Smoky Mountain Housing Partnership has identified the acquisition of these as one of their strategies in their 2021-2023 strategic plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New construction of rental housing	2021	2025	Affordable Housing		Develop new rental housing Provide special needs housing Prevent and end homelessness	HOME: \$200,000	Rental units constructed: 84 Household Housing Unit
2	Homeownership assistance	2021	2025	Affordable Housing		Promote homeownership Preserve and improve existing housing	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Rent assistance	2021	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Prevent and end homelessness	HOME: \$60,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted
4	Homeless housing	2021	2025	Homeless		Prevent and end homelessness	HOME: \$120,000	Housing for Homeless added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Housing rehabilitation	2021	2025	Affordable Housing		Preserve and improve existing housing Provide special needs housing Prevent and end homelessness	HOME: \$195,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit

Table 47 – Goals Summary

Goal Descriptions

1	Goal Name	New construction of rental housing
	Goal Description	New multi-family rental housing is being prioritized in the first year to serve a larger number of households more economically. Construction costs are inflated, and it will be cheaper per unit to build MF than SF.
2	Goal Name	Homeownership assistance
	Goal Description	Down payment assistance will help make what little affordable housing stock that is available more obtainable to households in need.
3	Goal Name	Rent assistance
	Goal Description	Support programs providing both deposit/first month rent for new renters as well as emergency rental assistance for people in need of short-term assistance.
4	Goal Name	Homeless housing
	Goal Description	This is a population that is not well-served by the private market, especially if experiencing compounding issues like Substance Use Disorder, mental or behavioral health issues, etc.. Permanent housing opportunities are a great need not currently met in the region.

5	Goal Name	Housing rehabilitation
	Goal Description	With the current costs of new construction, housing rehabilitation is all the more crucial. Preserving and improving existing affordable housing, both for homeowners and renters, is a high regional priority.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects have been identified through stakeholder consultation and represent the combination of their proposed ideas and service targets, rather than specific, individual projects since these need to be selected through an application process once the HOME funding has been released and the Consortium board has been established. Locations are not specified for the projects, but would be implemented in at least 4 out of the 6 consortium counties.

#	Project Name
1	Down payment assistance
2	Homeowner housing rehabilitation
3	Homeless housing
4	New multi-family rental housing
5	Rent assistance
6	Rental housing rehabilitation

Table 48 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The generalized projects suggested for the first year of HOME allocations are focused on securing access to the minimal supply of affordable housing in the region through down payment and rent assistance, as well as preserving and improving existing affordable housing for both homeowners and renters. New construction of multi-family rental housing is prioritized over single-family construction in the first year to increase housing supply at a lower cost, considering the current inflation in material costs. New homeless housing is also prioritized because this is an unmet need in the region that is not well-served by the private market.

AP-38 Project Summary

Project Summary Information

1	Project Name	Down payment assistance
	Target Area	
	Goals Supported	Homeownership assistance
	Needs Addressed	Promote homeownership Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$100,000 Foundations: \$800,000
	Description	Leverage funding to create an affordable down payment.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	5 low-to-moderate income families, including those with special needs.
	Location Description	
	Planned Activities	
2	Project Name	Homeowner housing rehabilitation
	Target Area	
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$175,000
	Description	Focus of rehab will be to improve the health and safety of homes.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	30 low-to-moderate income households, including those with special needs.
	Location Description	
	Planned Activities	
3	Project Name	Homeless housing

	Target Area	
	Goals Supported	Homeless housing
	Needs Addressed	Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$120,000
	Description	A small community of housing that will also provide resources and support for the individuals. The goal is to help the individuals become self-sustaining.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 homeless individuals or families.
	Location Description	
	Planned Activities	
4	Project Name	New multi-family rental housing
	Target Area	
	Goals Supported	New construction of rental housing
	Needs Addressed	Develop new rental housing
	Funding	HOME: \$200,000 LIHTC: \$7,000,000
	Description	9% or 4% LIHTC project. New construction of family apartment community.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	84 low-to-moderate income households, including those with special needs.
	Location Description	
	Planned Activities	
5	Project Name	Rent assistance
	Target Area	
	Goals Supported	Rent assistance
	Needs Addressed	Prevent and end homelessness

	Funding	HOME: \$60,000 Foundations: \$10,000 Private donations: \$4,000
	Description	Assistance with deposits and first month's rent for LMI and homeless households. Emergency rental assistance for qualifying households.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	70 low-to-moderate income households, including those with special needs.
	Location Description	
	Planned Activities	
6	Project Name	Rental housing rehabilitation
	Target Area	
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness
	Funding	HOME: \$20,000
	Description	Focus on health and safety repairs to improve and preserve rental housing supply.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 low-to-moderate income households.
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The need for affordable housing is so pervasive that no specific areas will be targeted at this time, beyond a general preference for locating any new development near existing infrastructure to reduce costs and improve efficiency of service provision and access to transportation, jobs, health care, etc...

Geographic Distribution

Target Area	Percentage of Funds

Table 49 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The number of households assisted has been estimated from information provided by stakeholders and the potential level of funding their projects may receive.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	174
Special-Needs	25
Total	209

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	70
The Production of New Units	94
Rehab of Existing Units	40
Acquisition of Existing Units	5
Total	209

Table 51 - One Year Goals for Affordable Housing by Support Type

Discussion

These numbers will be updated once specific projects have been selected for funding.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Four public housing authorities serve the 6-county region. Waynesville Housing Authority manages and operates its own housing supply, the others provide vouchers and their program participants have had increasing difficulty finding affordable and sufficient housing options to use them.

Actions planned during the next year to address the needs to public housing

Rental housing rehab is one of the projects proposed for the upcoming year to increase supply for voucher holders. The Waynesville Housing Authority will begin initial planning and developing cost estimates and partnerships to expand their housing portfolio.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The establishment of at least one CHDO in the upcoming year will be one way to engage people receiving assistance in management decisions. The Waynesville Housing Authority also recently completed their strategic plan and consulted with residents throughout that process. One outcome is the need to hold regular input sessions. Two town halls with residents are planned in 2021.

Mountain Projects, Inc and their affordable housing division, Smoky Mountain Housing Partnership, established a Home Ownership Center in 2021 to offer a full range of home ownership services to clients including credit evaluation, education, financing, and down payment assistance.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Homelessness is a problem in rural areas, even if it is harder to see and quantify. Below are some examples of actions and activities that will be undertaken assist people who are unsheltered or at risk of becoming homeless.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Both Haywood Pathways and HERE in Jackson County have street outreach programs to reach unsheltered people and assess their needs as well as connect them with resources. The Town of Waynesville also established a Homelessness Task Force to assess both individual and community-wide needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Currently most homeless assistance in the region is focused on emergency shelter. Haywood Pathways has 96 shelter beds and HERE in Jackson County provides additional units (typically hotel rooms) for temporary shelter. HERE is considering building its own congregate shelter as both demand and hotel costs continue to increase. In December 2020, HERE spent \$65,000 on 44 hotel rooms (up from 12 in 2009).

The Waynesville Homelessness Task Force identified the need for both a low-barrier shelter, especially for re-entry populations and people with Substance Use Disorder, as well as for transitional housing to provide more stability and a pathway to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

One of the projects proposed for the first year of funding would create 10 units of permanent housing and provide wrap-around services. As discussed above there is a shortage of transitional housing, as well as permanent supportive housing to help people avoid and break the cycle of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Examples of programs to prevent homelessness are the Hinton Center's home rehab program and Vaya's permanent supportive housing for people with behavioral and mental health needs. In the upcoming year, the Hinton Center would like to assist 20 households with home modifications, when required for release from medical care, that are often too costly for patients. Vaya's program provides 97 beds (scattered site) for both adults and children.

Housing choice vouchers and rental assistance also help prevent homelessness. There are approximately 1,500 vouchers currently in use in the region. Service providers would also like to provide emergency rental assistance and security deposits/first month's rent to an additional 70 households through projects proposed for the annual action plan.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

In the 6-county consortium region, most communities have zoning but a detailed analysis has not yet been done to evaluate restrictions that may affect affordable housing development. Stakeholders did not raise concerns with local zoning (or lack thereof) as a primary concern. Instead, they cited state-level restrictions on how tourism development authorities (TDAs) use occupancy taxes as a potential barrier to supporting affordable housing and related infrastructure development. More limited access to LIHTC, a key tool for affordable housing development, in rural areas was also raised as a limiting factor.

In general, market-drivers (i.e., the cost and availability of land, labor and materials; available financing; real estate transaction costs) were more often cited as having a significant impact on affordable housing development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

One strategy will be to work with communities to identify potential zoning and land use policies that may be limiting affordable housing development. However, a higher priority will be identifying proactive policies and strategies that communities can implement to support and encourage affordable housing development, since stakeholders did not cite current land use regulations as a major barrier.

Waynesville adopted an affordable housing incentive policy in 2019, which will provide a starting point for evaluating what could work in other communities. Jackson County has also explored a housing trust fund, which is another type of initiative that could be moved forward. Other communities, like Maggie Valley, allow cluster and higher density development in topographically constrained areas to make development more feasible and less costly. A more detailed analysis of these types of strategies and their effectiveness throughout the region can provide a range of options for local governments.

AP-85 Other Actions - 91.420, 91.220(k)

Actions planned to address obstacles to meeting underserved needs

A big obstacle to meeting underserved needs is insufficient financial and human resources. The region has many dedicated and engaged service providers who need additional support to carry out their missions. The HOME consortium and funding will provide a platform and means for more collaboration to maximize resources and service delivery.

Actions planned to foster and maintain affordable housing

HOME funding will be used to seed new housing projects as well as to acquire and rehabilitate existing affordable housing stock.

Actions planned to reduce lead-based paint hazards

All rehab performed with HOME funds will meet LBP safety standards. The potential for lead-based paint will be assessed whenever program funds are used to repair or purchase an existing home. If LBP is found, and the repair actions will disturb surfaces, then LBP removal and mitigation techniques will be employed. Families will be informed and educated about the risks associated with LBP.

Actions planned to reduce the number of poverty-level families

Increasing the supply of affordable housing, and providing rent and down payment assistance will help reduce housing cost burden, a major factor contributing to poverty in the region.

Actions planned to develop institutional structure

Currently, none of the region's housing providers is a designated CHDO (community housing development organization). This is one institutional issue that will be resolved this year. Otherwise, the main focus will be on establishing the consortium board and procedures, as well as setting up an application and selection process to distribute HOME funding.

Actions planned to enhance coordination between public and private housing and social service agencies

The consortium board, meetings, and funded projects will encourage and enhance coordination among all stakeholders. Additionally, the Waynesville Housing Authority has prioritized community partnerships in its 2021-2025 Strategic Plan, and other organizations also prioritize partnerships with public and private entities. The Smoky Mountain Housing Partnership would like to work with Haywood County to develop an affordable housing fund, and would also like to target tax foreclosures for purchase and rehab.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The following guidelines will be reviewed and updated once the Consortium board is established.

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are anticipated being used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Consortium will adopt recapture provisions. Major proposed elements are:

- 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.
- 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), 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).
- 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.

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 subrecipient administering a homebuyer program for the Consortium may choose among the following two options on a program by program

basis of assistance. The two loan structures include:

a. A non-amortizing, non-forgivable, 0% interest rate, deferred second mortgage loan.

b. 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.

- 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). A Participating Jurisdiction must be included as a party, along with the subrecipient to the written agreement associated with the HOME funds provided to eligible homebuyers.
- 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."
- 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.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Housing that is acquired for homeownership using HOME funds will comply with the following:1. The purchase price may not exceed the HOME Maximum Purchase Price for single-family housing for the area.

2. If repairs are necessary, the appraised value of the property (after rehabilitation) may not exceed the HOME Maximum Purchase price.

3. The household must have an annual income of 80% or less of the HUD established area median, adjusted for household size.

4. The property must be used as the household's principal residence.5. The HOME assistance is limited to the minimum required to make the unit affordable.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to use HOME funds to refinance debt.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2020 Demographic Data
	List the name of the organization or individual who originated the data set. Bowen National Research
	Provide a brief summary of the data set. The 2020 demographic estimates are provided through multiple sources - ESRI, Urban Decision Group and Bowen National Research.
	What was the purpose for developing this data set? To provide more up-to-date information than the default data from 2017.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers all 6 counties and the full range of requested demographics.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name CHAS 2013-2017 Download
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
3	<p>Data Source Name 2020 Balance of State Point in Time Count</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
4	<p>Data Source Name PHA Survey</p>
	<p>List the name of the organization or individual who originated the data set. LOSRC</p>
	<p>Provide a brief summary of the data set. Summary PHA data.</p>
	<p>What was the purpose for developing this data set? To determine how many units and vouchers each PHA administers, as well as what the resident characteristics are.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. 2021</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>NA - requested specific information from each PHA.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>NA</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>NA</p>
5	<p>Data Source Name</p> <p>ACS 5 Yr 2010 - 2019 Comparison</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
6	<p>Data Source Name</p> <p>Balance of State CoC Inventory List</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>NC Balance of State</p>
	<p>Provide a brief summary of the data set.</p> <p>Summarizes shelter capacity and utilization.</p>
	<p>What was the purpose for developing this data set?</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Annual, 2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>ACS 2015-2019</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>