

# AFFORDABLE HOUSING ASSESSMENT



## HAYWOOD COUNTY

August 2016

Photo courtesy Chattanooga Neighborhood Enterprise: <http://www.cneinc.org>

# INTRODUCTION

In March 2016, the Haywood County Board of County Commissioners authorized the creation of a task force to examine affordable housing issues. This Affordable Housing Assessment was conducted to create a baseline evaluation of the need for and availability of affordable housing in Haywood County. The Key Findings are presented after this Introduction and are based on data contained in the body of the assessment. More detailed analysis to support these findings can be found in the following sections:

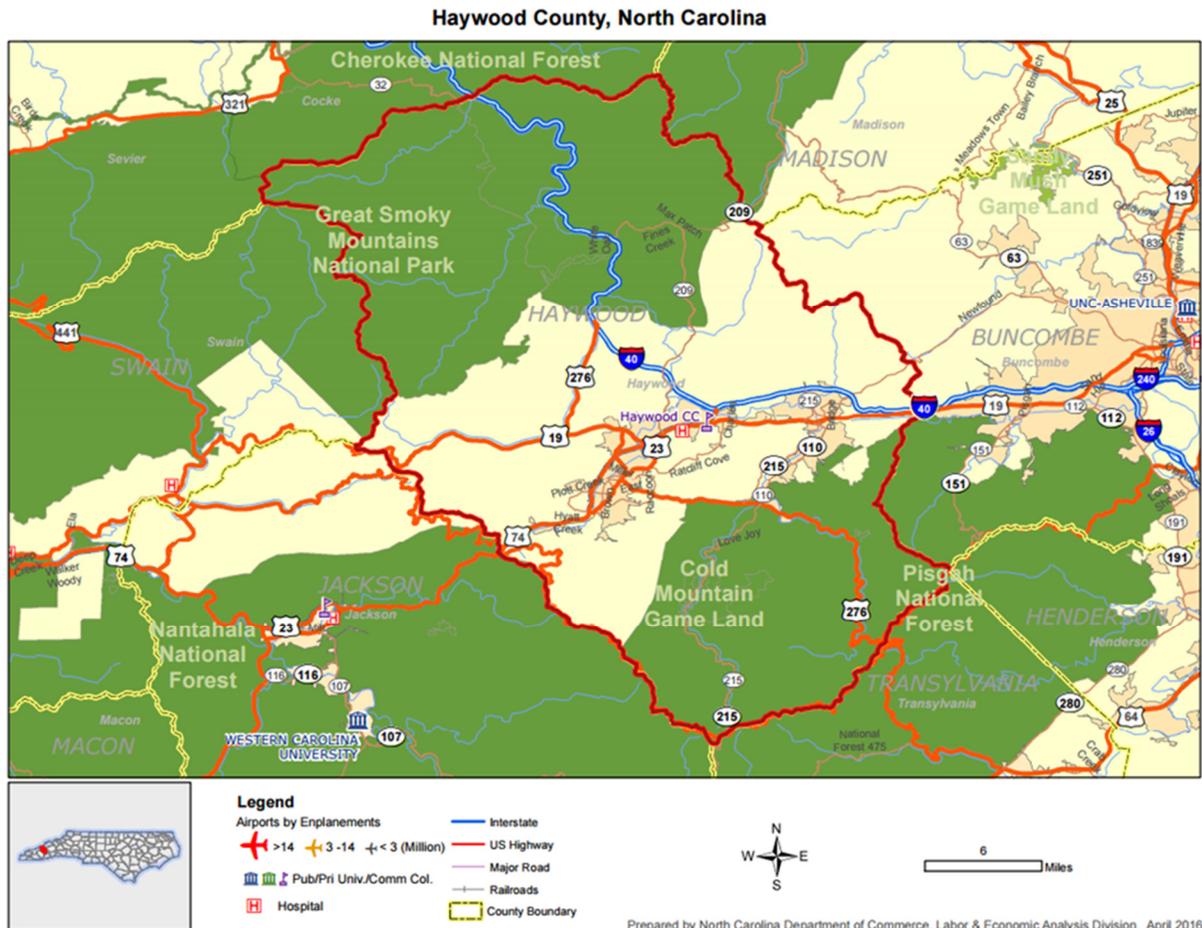
- **Demographic Context**  
This section provides an overview of the county's current population and predictions of future growth. Population dynamics, such as the age structure of the county's population, and detailed information at the household level, including household income, are also examined.
- **Economic Context**  
This section assesses county and regional unemployment rates, employment and wages, and the job skills most in demand in the county.
- **Housing Supply**  
This section includes data on total housing units, home values, the housing pipeline and county and regional housing market trends.
- **Measuring Affordability**  
This section provides an introduction to some of the key concepts in affordable housing, including measures of poverty and income. The housing cost burden, homelessness, and the factors that increase vulnerability to housing insecurity are also considered.

While the data presented in this assessment represent the best available data, readers should review [Appendix A: Methodology Statement](#) that discusses the limitations of this data, especially when extrapolated to predict the future. Much of the data in this report is drawn from the 2010 Census and 2010-2014 American Community Survey. Current factors impacting the availability of affordability housing in the county, such as the rapid growth of the Asheville metropolitan region, may not be fully captured due to the lag between the time when prices change and when it is captured in the data. Finally, because of the difference in data sets, figures for even basic data, such as county population, may vary slightly across data sets.

This assessment is a starting point for scoping the complex issue of affordable housing in Haywood County. Much more input is needed from stakeholders and the community overall to more fully understand the realities represented by this data.

# INTRODUCTION

## Map of the Study Area



# KEY FINDINGS

This assessment identified a number of interrelated factors that influence current and future demand for affordable housing as well as constraints on the supply to meet this demand.

## Housing for New Residents

Haywood County's future population growth is dependent on in-migration. A supply of housing, in a range of income categories, will be needed to attract new residents, including young families.

## An Aging Population

The county's population profile is "older" than that of the state or nation. By 2030, 29% of the county's population will be aged 65 or older, 15% will be above the age of 75. Households headed by householders between the ages of 65 and 74 will post the largest increase between 2010 and 2020; by 2020, households headed by someone aged 65 or older will account for 37% of all households. These households, especially those on fixed income, may face issues with both housing affordability and accessibility.

## An Aging Special Needs Population

The largest age cohort of individuals reporting a physical disability are between the ages of 35 to 64, as this group ages their housing needs, in terms of both affordability and accessibility, may change.

## Children and Elderly in Poverty

An estimated 15.8% of the county's population lives below the poverty level (approximately 9,210 persons). Nearly 1/3 (27.2%) of children under the age of 18 and 7.7% of those over the age of 65, live below the poverty level. The largest number of people living below the poverty level, however, are in the 18 – 64 age category.

## Very Low Income Seniors and Millennials

Seniors, over the age of 65, are expected to constitute 36.5% of households with an income of \$15,000 or less by 2020. The Millennial generation, aged 25-34 will make up 11.7% of households with incomes below \$15,000.

## Very Low Income Renters

Nearly 1/3 of renters report having household incomes below \$15,000; indeed nearly half of renters (46.3%) have household incomes below \$25,000.

## Homelessness

Local community service providers report an increasing number of homeless persons, including children and families, and a need for both emergency and transitional housing. There are approximately 310 homeless children in the county school system, based on the McKinney Vento law definition.

## Housing Cost Burden

Housing is said to be "affordable" when housing costs are 30% or less of household income. . Households that pay 30% or more of their household income in rent are said to have a "housing cost burden". Over half of all renters report paying 30% or more of their household income in rent. In Haywood County over half of all renters, and 35% of homeowners, are "housing cost burdened".

# KEY FINDINGS

## **Home Values and Home Prices Increasing**

The median home value for the county is expected to rise from \$171,746 in 2015 to \$218,630 in 2020, with a decreasing number of homes in the <\$50,000; \$50,000-\$99,999; and \$100,000-\$149,000 categories. The median sale price of a home in the county rose to \$169,000 from \$144,450 between April 2015 and 2016; a 17.0% increase.

## **A Strong Regional Real Estate Market**

A strong demand for housing in the Asheville metropolitan region and surrounding counties has driven up housing prices. The current median sale price for a home in Asheville is \$253,000. At the same time, the rental vacancy rate is very low and rental prices high, with two bedroom units averaging \$964 month. The regional housing and rental market is likely to effect the real estate market in Haywood County.

## **A Shrinking Supply of Homes**

The supply of homes for sale in Haywood County has decreased by 29.3% between April 2015 and 2016. Houses below a \$200,000 price are in short supply.

## **Rentals are Scarce and Expensive**

There are few long term rentals available in the county. Those that are available often significantly exceed the Fair Market Rent level. The Fair Market Rent is calculated by the US Department of Housing and Urban Development. It is based on market-wide estimates of rents throughout the geographic region and are used to determine the payment standard for Housing Choice Voucher programs (Section 8).

## **Few Multifamily Properties**

Single family homes constitute the majority of the county's housing supply (72.6%); followed by mobile homes (18.3%). Only 7.4% of housing units are in multifamily units. There are currently no active permits for multifamily buildings on file with the county.

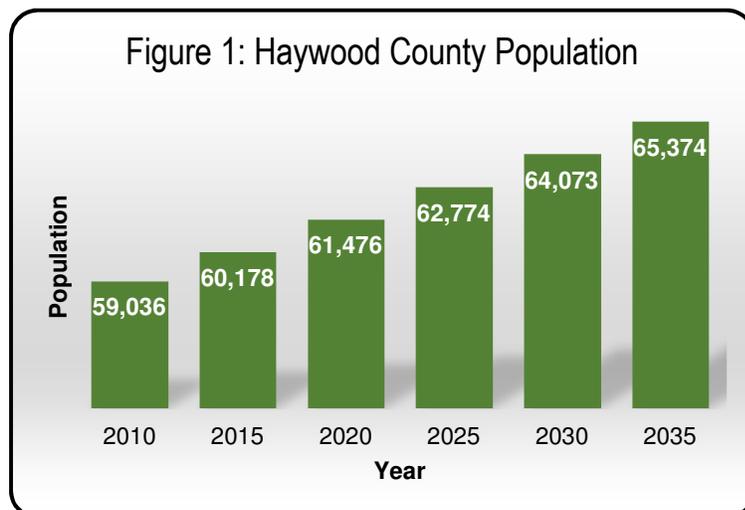
## **More than Two Full Time Jobs to Afford Rent**

At minimum wage, a worker would need to work 86 hours a week to afford a 2 bedroom unit. The estimated mean renter wage in the county is \$9.83. At this wage a renter would need to work 63 hours a week to afford a two bedroom unit at \$811 monthly rent.

# DEMOGRAPHIC CONTEXT

## Total Population

Haywood County will experience slow population growth 2010-2030



In 2010 Haywood County's population was 59,036. It is expected to increase to 65,374 by 2035. Haywood County's total population is projected to increase 4.1% between 2010 and 2020, a trend that is expected to continue (4.2% increase) between 2020 and 2030<sup>1</sup>.

This growth rate, of approximately .6% per annum, is lower than many of the surrounding counties. In the Region A Council of Government, only the far western counties of Clay and Cherokee are expected to grow more slowly than Haywood County.

**Table 1: Regional Population Growth 2010-2030<sup>2</sup>.**

County	2010 Population	2020 Population (est.)	2030 Population (est.)	2010-2020 Population Growth %	2020-2030 Population Growth %
<b>Haywood</b>	<b>59,036</b>	<b>61,476</b>	<b>64,073</b>	<b>4.1</b>	<b>4.2</b>
<b>Asheville MSA</b>					
Buncombe	238,307	269,687	300,372	13.2	11.4
Henderson	106,742	117,942	128,380	10.5	8.9
Madison	20,773	22,467	23,942	8.1	6.6
Transylvania	33,090	35,284	38,378	6.6	8.8
<b>Region A COG</b>					
Jackson	40,271	42,477	44,873	5.5	5.6
Swain	13,981	15,750	17,305	12.7	9.8
Graham	8,864	9,226	9,878	4.1	7.1
Macon	33,929	36,974	41,217	9.0	11.5
Clay	10,575	10,965	11,215	3.6	2.3
Cherokee	27,426	27,679	27,882	0.8	0.8
<b>State</b>					
North Carolina	9,574,917	10,574,718	11,609,883	10.9%	9.8%

<sup>1</sup> North Carolina Office of Budget and Management, County/State Population Projections, <https://www.osbm.nc.gov/demog/county-projections>

<sup>2</sup> North Carolina Office of Budget and Management, County/State Population Projections, <https://www.osbm.nc.gov/demog/county-projections>

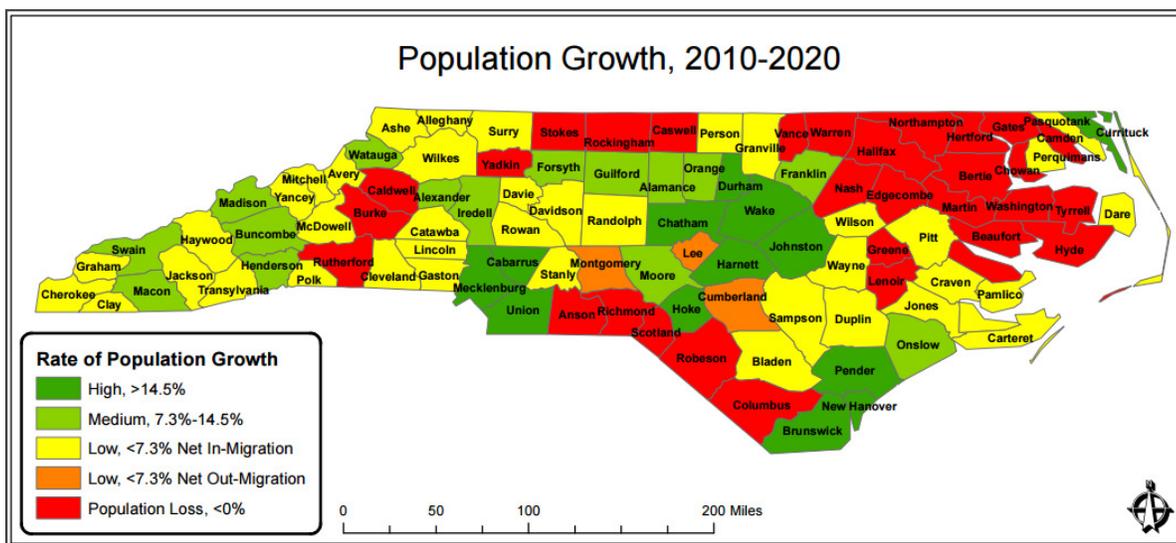
# DEMOGRAPHIC CONTEXT

## Population growth lags behind regional growth

The North Carolina Office of Budget and Management characterizes the county's rate of population growth as low, with net in-migration.<sup>3</sup> Overall, the western region of the state will experience low to medium rates of population growth. Some counties, notably those in the northern coastal plain and the southern piedmont, will experience net population loss. This trend is expected to continue between 2020 and 2030.<sup>4</sup> With the exception of Macon and Swain counties, the Region A COG counties are expected to experience low growth with net in-migration.

Haywood County is located next to numerous high growth counties, namely Buncombe, Henderson and Madison. Increasing home prices in these counties may cause workers to seek housing in Haywood County, an easy commute to Buncombe, and cause prices to increase locally (see subsection: Housing Market Trends).

**Figure 2: Population Growth in North Carolina Counties 2010-2010**



<sup>3</sup> The North Carolina Office of Budget and Management, <https://ncosbm.s3.amazonaws.com/s3fs-public/demog/20102020growthmig.pdf>

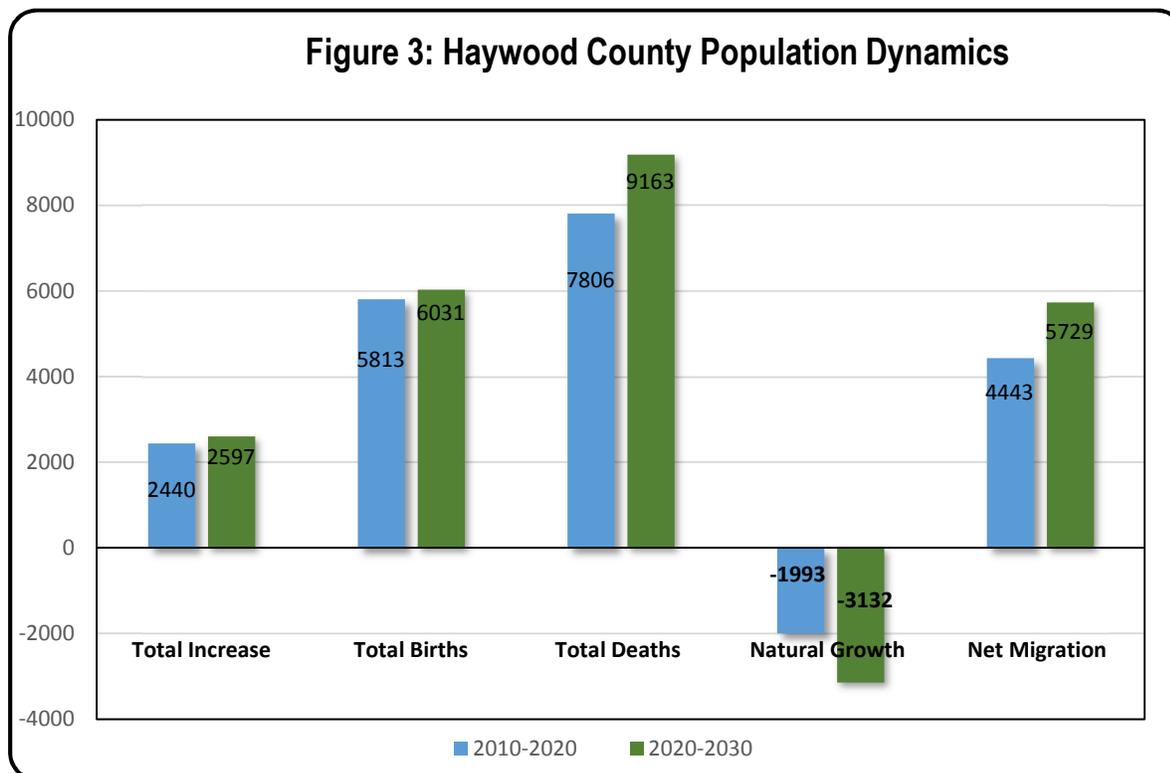
<sup>4</sup> The North Carolina Office of Budget and Management, <https://ncosbm.s3.amazonaws.com/s3fs-public/demog/20202030growthmig.pdf>

# DEMOGRAPHIC CONTEXT

## Population Dynamics

Deaths to exceed births; in-migration as source of growth

While the county's population is expected to increase slowly through 2030, a closer look at the structure of the population finds that the county will experience negative natural population growth.<sup>5</sup> The rate of natural growth is expressed as the difference between live births and deaths over a given period of time.



In Haywood County, there are expected to be 1,993 fewer births than deaths between 2010 and 2020, while deaths will exceed births by 3,132 between 2020 and 2030. The primary source of overall population growth through 2030 will be from people moving into the county. Net migration, calculated as in-migration less out-migration, is estimated at 4,443 persons for the period 2010-2020 and 5,729 persons between 2020 and 2030. The housing needs of these in migrants will depend on a number of factors, including income.

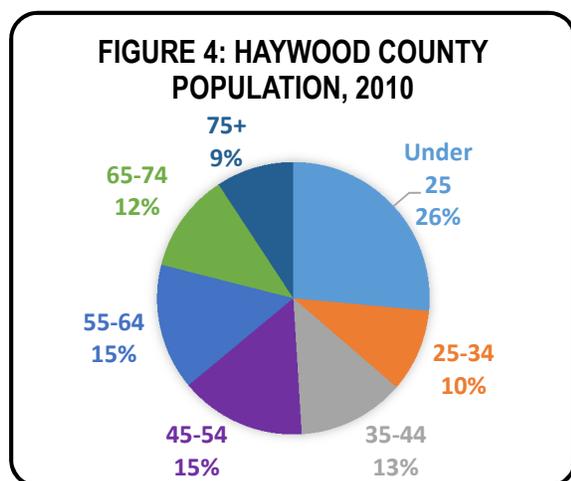
### Haywood County's population is older than that of the state, nation

The county's population structure is 'older' than the national-level profile; this is a factor in the county's negative rate of natural increase. In 2010, persons over the age of 75 accounted for 9% of the county's

<sup>5</sup> The North Carolina Office of Budget and Management, <https://www.osbm.nc.gov/demog/county-projections>

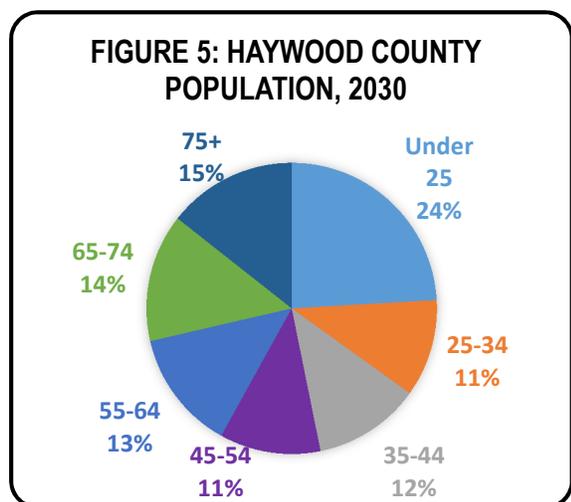
# DEMOGRAPHIC CONTEXT

population; compared with 6% for the United States overall. The gap is even wider for the 65-74% age cohort: this group made up 12% of the county’s population in 2010 compared with 7% for the country overall. The 55-64 age cohort makes up 15% of the county’s population, but 11.8% nationally. This population structure reflects the county’s status as a retirement destination. Indeed, 21.0% of the county was over the age of 65 in 2010, compared with 12.9% for the state of North Carolina.<sup>6</sup>



By 2030, persons over the age of 75 are projected to constitute 15% of the county’s population, while those aged 65 to 74 will make up 14%. The county, like much of the United States, will experience a sharp increase in the dependency ratio as the “Baby Boomer” generation enter the older ages.

The dependency ratio is a ratio composed of the population not in the labor force (those under age 15 and over 65), known as the dependent population, and the total population of economically productive age. According to the Census Bureau, in reference to the country as whole:



“In 2030, when all Baby Boomers will have already passed age 65, the older dependency ratio is expected to be 37, which translates into fewer than three people of working age (20 to 64) to support every older person.”<sup>7</sup>

Haywood County will have a higher dependency ratio of older persons to working persons than the national average.

<sup>6</sup> North Carolina Office of Budget and Management [https://ncosbm.s3.amazonaws.com/s3fs-public/demog/countytotals\\_agegroup\\_2015.html](https://ncosbm.s3.amazonaws.com/s3fs-public/demog/countytotals_agegroup_2015.html); US Census Quick Facts

<sup>7</sup> West, Loraine (et.al.), (2014) “65+ in the United States”, Washington, DC: US Census Bureau. The older dependency ratio is the number of people aged 65 and over per 100 people aged 20 to 64. Available at: <https://www.census.gov/content/dam/Census/library/publications/2014/demo/p23-212.pdf>

# DEMOGRAPHIC CONTEXT

## Household Trends

Households will increase slowly; nearly 1/3 of households are single-person

According to the 2010 Census, there were 25,563 households in Haywood County. The number of households is expected to increase to 27,217 by 2020. A household, as defined by the Census Bureau, includes all of the people who occupy a housing unit. As a result, household data does not capture people who may be in need of housing, only existing households at a fixed address. For example, an adult child living with her parents while seeking work or saving up to rent or buy a home is not represented as a separate household. Similarly, an elderly person living with his son and his wife and children possibly for economic or health reasons is not counted as a separate household. The census also does not attempt to count people experiencing homelessness.<sup>8</sup>

**Table 2: Total Households Haywood County<sup>9</sup>**

	2010	2015	2020	2015-2020 Change	Annual Rate of Change (2015-2020)
<b>Population</b>	59,036	60,668	62,414	1,746	0.57%
<b>Households</b>	25,563	26,424	27,217	793	0.59%
<b>Median Age</b>	45.7	47.0	48.7	1.7%	0.71%
<b>Average Household Size</b>	2.28	2.27	2.27	0.00	0.00%

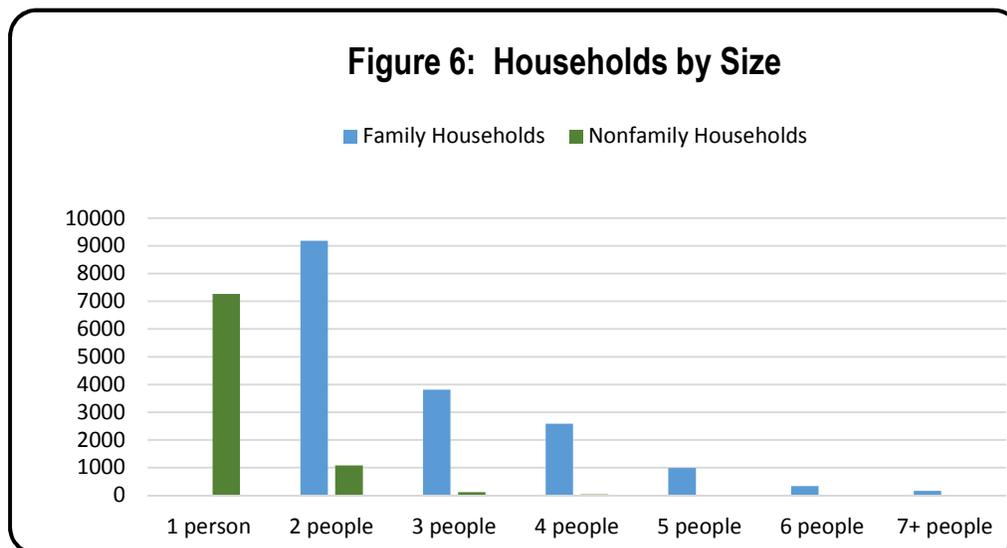
The census uses two general household types: households with one person and households with two or more persons. Single-person households accounted for 28.5% (7,273 persons) of the total households in Haywood County.

Households with two or more persons includes both family and nonfamily households. Family households, in which there is at least 1 person present who is related to the householder by birth, marriage or adoption, accounted for 71.5% (17,050 persons) of all households in the county. Husband-wife families accounted for 13,306 of the households; 3,744 households had no spouse present, and 1,240 households were classified as nonfamily.

<sup>8</sup> Census Bureau, 2012, Census Bureau Releases Report on 2010 Census Emergency and Transitional Shelter Population, September 27. <http://www.census.gov/2010census/news/releases/operations/cb12-183.html>

<sup>9</sup> 2010 Census, ESRI Housing Profile

# DEMOGRAPHIC CONTEXT



Altogether over a quarter (26.4%) of all households (6,741), regardless of type, had children. Though the average overall household size was 2.28 persons, the average size of a family household (2.76) was considerably larger than the nonfamily household size (1.7).<sup>10</sup>

**Table 3: Households by Size**

	Family Households	Nonfamily Households
1 person		7,273
2 people	9,187	1,082
3 people	3,809	111
4 people	2,586	35
5 people	983	8
6 people	326	1
7+ people	159	3
Total	17,050	8,513
Average Size	2.76	1.17

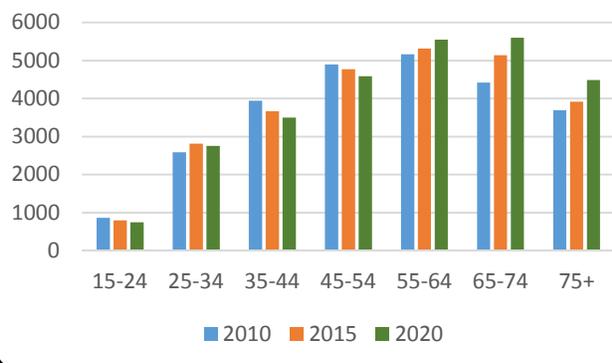
## Increasing number of householders age 55+

Between 2010 and 2020, Haywood County can expect to see an increase in the number of householders aged 55 years old or more. The largest increase will be among householders aged 65-74, with 1,177 more households than in 2010. Householders over the age of 75 will increase by 791 households.

<sup>10</sup> ESRI Housing Profile

# DEMOGRAPHIC CONTEXT

**Figure 7: Households by Age of Householder**



By 2020, the 65-75 and 75+ age cohorts, combined, will constitute 37% of all households.<sup>11</sup>

## Household Income

In 2015, Haywood County was expected to have 26,424 households. Households with incomes below \$15,000 constituted 14.4% of total; and additional 14.6% of households had incomes between \$15,000 and \$24,999. The median household income was \$40,968 and the mean \$55,286.

**Table 4: Household Income Structure<sup>12</sup>**

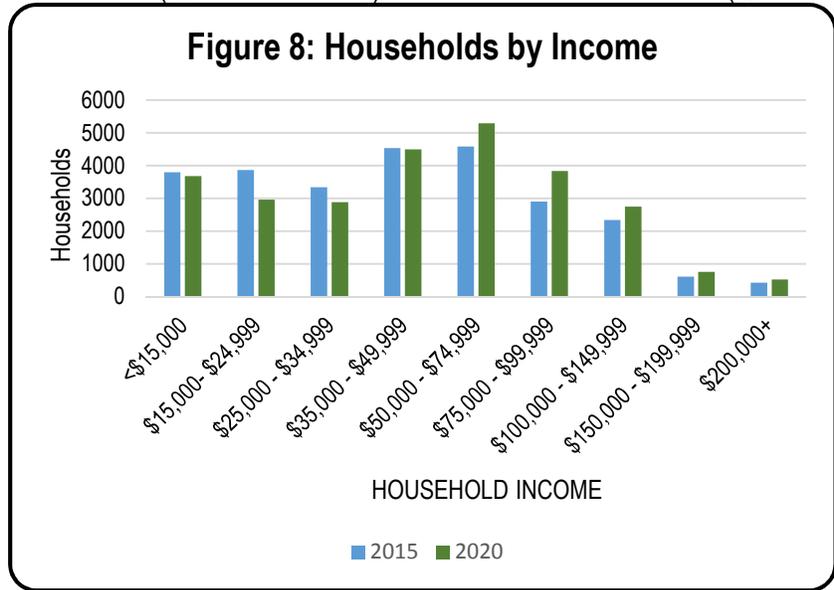
Household Income	Number of Households	Percent
<\$15,000	3,801	14.4%
\$15,000 - \$24,999	3,864	14.6%
\$25,000 - \$34,999	3,347	12.7%
\$35,000 - \$49,999	4,536	17.2%
\$50,000 - \$74,999	4,582	17.3%
\$75,000 - \$99,999	2,909	11.0%
\$100,000 - \$149,999	2,344	8.9%
\$150,000 - \$199,999	612	2.3%
\$200,000	425	1.6%
	26,420	100%

<sup>11</sup> ESRI Household Income Profile

<sup>12</sup> ESRI Household Income Profile

# DEMOGRAPHIC CONTEXT

Haywood County is expected to add 793 households between 2015 and 2020; increasing from 26,424 households to 27,217. Household growth will focus on income segments of \$50,000 or higher. The greatest increase in household numbers is expected in the \$50,000 - \$74,999 segment, which will increase from 17.3% (4,582 households) to 19.5% of total households (5,300 households). The \$75,000 - \$99,999



segment is expected to increase from 11.0% to 14.1% of total households; the \$100,000-\$149,999 segment will rise from 8.9% of all households to 10.1%.

The number of households with incomes below \$15,000 is anticipated to decrease slightly: from 3,801 households in 2015 (14.4% of households) to 3,688 (13.6% of households) in 2020. The number of households in the \$15,000-\$24,999 and \$25,000-\$34,999 segments will also decrease. From this dataset it is

not possible to determine the possible reason for this decline.

It should be noted that the data in this figure and table are projections extrapolated from past events and data. Such projections often have difficulty predicting 'boom-bust' cycles, and rapid growth or decline. This statistical data should be supplemented by local knowledge and qualitative data to most accurately assess the current situation in the county.

**Table 5: Households by Income<sup>13</sup>**

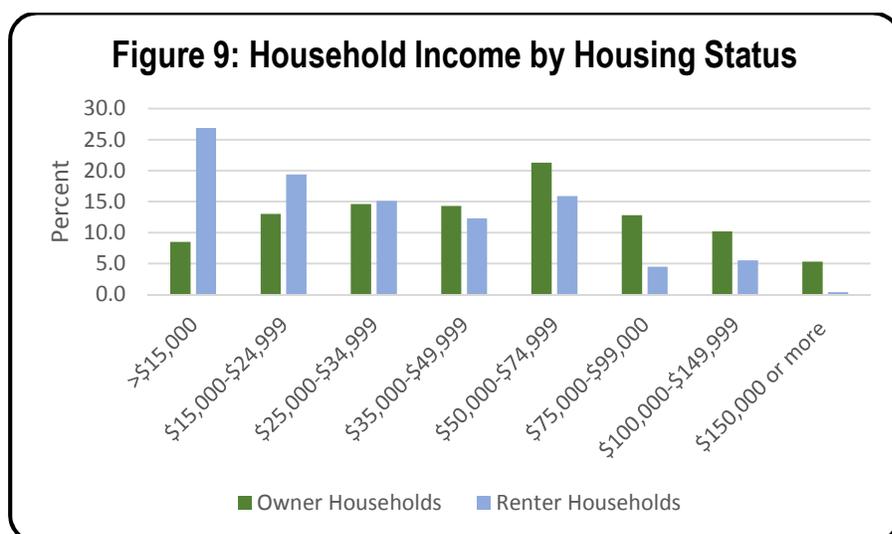
Income	2015	2020	Change	Percent Change
<\$15,000	3801	3688	(-113)	(-2.9%)
\$15,000-\$24,999	3864	2965	(-899)	(-23.2%)
\$25,000-\$34,999	3347	2890	(-457)	(-13.6%)
\$35,000-\$49,999	4536	4498	142	(-3.1%)
\$50,000-\$74,999	4582	5300	718	15.6%
\$75,000-\$99,999	2909	3837	928	31.9%
\$100,000-\$149,999	2344	2749	405	17.2%
\$150,000-\$199,999	612	757	145	23.6%
\$200,000 +	425	529	104	24.0%
Total Households	26,424	27,217	793	

<sup>13</sup> ESRI Household Income Profile

# DEMOGRAPHIC CONTEXT

## Renter households have lower incomes

Based on data collected through the American Community Survey, renters have lower incomes than homeowners. Indeed 26.9% of all renters had household incomes under \$15,000. Those with household incomes below \$25,000 account for nearly half of all renters surveyed. For owner-occupants the largest income category (21.3%) was \$50,000-\$74,000; with only 8.5% of owner-occupants reporting incomes of under \$15,000. When combined, the \$25,000-\$34,999, \$35,000-\$49,999 and \$50,000-\$74,999 income brackets account for 50.2% of all homeowners.



**Table 6: Household Income by Housing Status (2014)<sup>14</sup>**

Income	Owner Households	Renter Households
>\$15,000	8.5	26.9
\$15,000-\$24,999	13.0	19.4
\$25,000-\$34,999	14.6	15.1
\$35,000-\$49,999	14.3	12.3
\$50,000-\$74,999	21.3	15.9
\$75,000-\$99,000	12.8	4.5
\$100,000-\$149,999	10.2	5.5
\$150,000 or more	5.3	0.4
	100.0	100.0

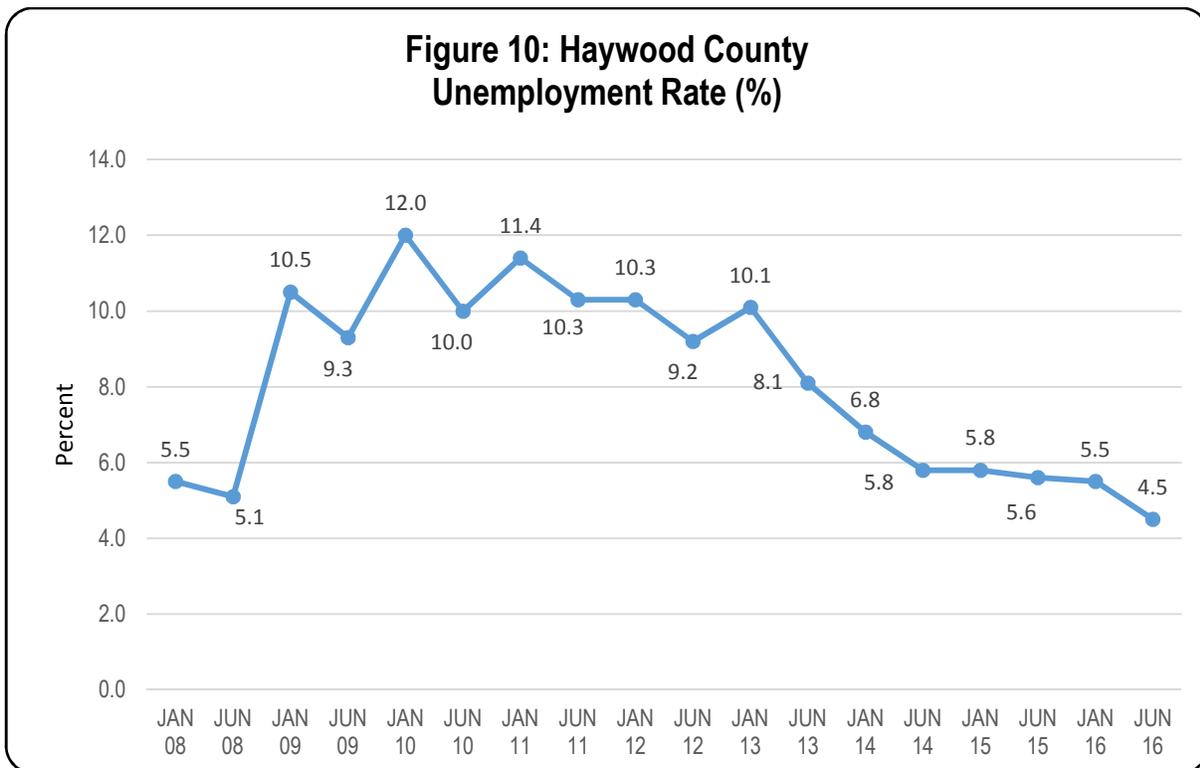
<sup>14</sup> US Census Bureau, American Fact Finder, Tenure by Household Income in Last 12 Months

# ECONOMIC CONTEXT

## Employment and Wages

### Unemployment Decreasing

Data from the North Carolina Department of Commerce show the county is continuing to recover from the national economic downturn that began in December 2007. The unemployment rate was 5.5% in January 2016, the same level as in January 2008 at the start of the recession. By June 2016, unemployment had decreased to 4.5%<sup>15</sup>

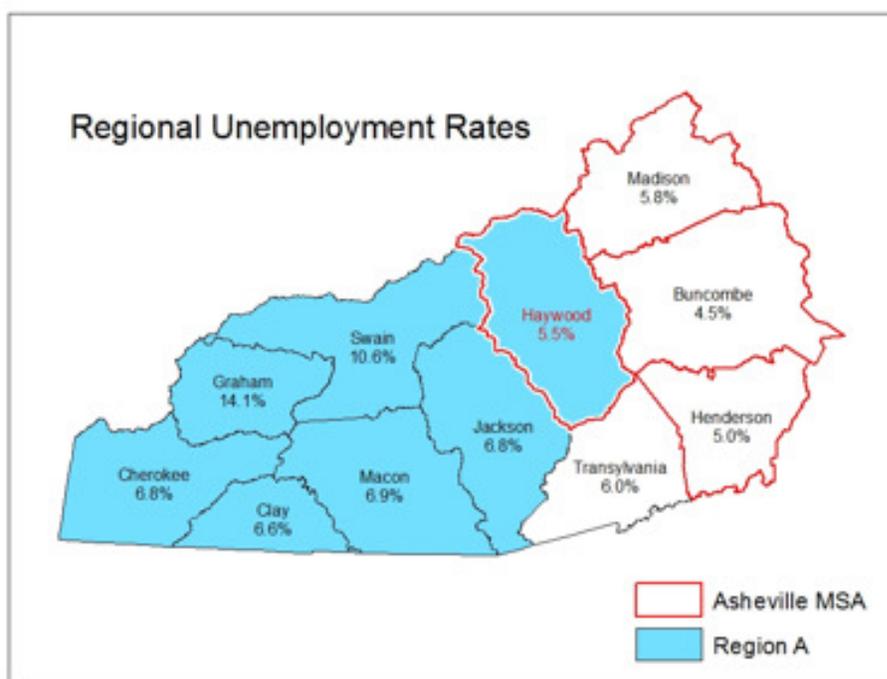


<sup>15</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Local Area Unemployment Statistics (LAUS) retrieved 8/8/2016

# ECONOMIC CONTEXT

Haywood County's January 2016 unemployment rate was below the statewide average of 5.8%, indeed, the County ranks #25 out of North Carolina's 100 counties in level of unemployment (Buncombe County is #1 with a 4.5% unemployment rate). The County has the lowest unemployment rate among the counties to the west that make up the Region A Council of Governments, the average unemployment rate for Region A was 8.2%. Rates among the individual counties range from low of 5.5% (Haywood County) to a high of 14.1% in Graham County. The average unemployment rate within the Asheville Metropolitan Statistical Area (MSA), which includes Haywood, Henderson, Buncombe and Madison counties, was 5.2% in January 2016.

**Figure 16: Regional Unemployment Rates<sup>16</sup>**



Total employment, which includes private industry and government jobs, increased in 2016 to 27,293, from 26,725 in 2015 and 25,856 in 2014. Key industries driving employment growth included: construction, manufacturing, retail trade and accommodation/food services.<sup>17</sup>

<sup>16</sup> Source: Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Local Area Unemployment Statistics (LAUS)

<sup>17</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, retrieved 7/11/2016, all data May of year listed.

# ECONOMIC CONTEXT

## Weekly wage and hourly wage lag region

The average weekly wage in Haywood County for all types of employment is \$706.40 (December 2015).<sup>18</sup> This is below the average weekly wage for the Asheville MSA (\$810.26) and the state as a whole (\$938.34). The estimated average (median) hourly wage in the county was \$14.00 in 2015.<sup>19</sup>

**Table 7: Average Weekly Wage, County and Region**

	Average Weekly Wage	2015
Haywood County	\$706.40	\$14.00
Asheville MSA	\$ 810.26	\$14.55
North Carolina	\$ 938.34	\$15.63

## Gap between mean and median wages

The 2015 mean annual wage was \$36,058, an increase from \$35,877 in 2014. The median annual wage at \$29,120 in 2015 (\$28,662 in 2014) was much lower than the mean, indicating that there are large number of workers whose wages fall below the average for the county.

The estimated average (median) hourly wage in the county was \$14.00 in 2015.<sup>20</sup>

**Table 8: Average Median Hourly Wage, County and Region**

	2010	2011	2012	2013	2014	2015
Haywood County	\$ 12.41	\$13.00	\$13.45	\$14.47	\$13.78	\$14.00
Asheville MSA	\$13.90	\$14.05	\$14.34	\$14.33	\$14.41	\$14.55
North Carolina	\$14.70	\$14.95	\$15.16	\$15.31	\$15.46	\$15.63

## Lower wage jobs most numerous

Occupational Employment and Wage Data (OES) show that jobs in Food Preparation and Serving are the most numerous. There are also many jobs in the Office and Administrative Support and Sales. This table lists all occupations with an estimated employment of 500 jobs or more. With only two exceptions (Healthcare Practitioners and Management Occupations), the estimated hourly entry wage is below the median for the county (see table next page).<sup>21</sup>

<sup>18</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Occupational Employment and Wage Statistics, Quarterly Census Employment and Wages (QCEW)

<sup>19</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Occupational Employment and Wage Statistics, Quarterly Census Employment and Wages (QCEW)

<sup>20</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Occupational Employment and Wage Statistics, Quarterly Census Employment and Wages (QCEW)

<sup>21</sup> Source: Labor and Economic Analysis Division, Demand Driven Data Delivery, Occupational Employment and Wages (OES) in North Carolina; OES data is collected by a voluntary survey and represents a subset of employers, hence the estimated employment figure does not match the total employment figure in the LAUS dataset.

# ECONOMIC CONTEXT

**Table 9: Hourly and Median Weekly Wages by Occupation**

Occupation	Estimated Employment	Estimated Hourly wage (entry)	Estimated Hourly wage (mean)	Estimated Hourly wage (median)
Total All occupations	17,680	\$8.68	\$17.34	\$14.00
Food Preparation and Serving Related Occupations	2,560	\$8.10	\$9.02	\$8.70
Office and Administrative Support Occupations	2,450	\$9.48	\$14.60	\$13.90
Sales and Related Occupations	1,700	\$8.07	\$14.88	\$10.03
Production Occupations	1,490	\$10.54	\$17.15	\$16.61
Healthcare Practitioners and Technical Occupations	1,370	\$16.80	\$31.67	\$25.92
Education, Training, and Library Occupations	1,350	\$12.10	\$18.85	\$18.51
Building & Grounds Cleaning & Maintenance Occupations	1,130	\$8.02	\$9.72	\$8.97
Transportation and Material Moving Occupations	1,120	\$10.00	\$15.78	\$14.78
Installation, Maintenance, and Repair Occupations	950	\$12.83	\$21.31	\$21.22
Construction and Extraction Occupations	610	\$10.62	\$15.22	\$14.28
Management Occupations	540	\$27.39	\$45.01	\$41.28
Healthcare Support Occupations	520	\$9.94	\$13.22	\$12.46

NC Works identified 621 jobs in Haywood County advertised online on July 10, 2016. Among the most common advertised job skills were “Customer Service Skills”, “Appointment Setting”, “Greeting Customers” and “Mopping”.<sup>22</sup>

<sup>22</sup>Source: NC Works, Labor Market Profile, Haywood County, available at: <https://www.ncworks.gov>

# ECONOMIC CONTEXT

**Table 10: Job Skills Most in Demand in Haywood County**

Rank	Advertised Detailed Job Skill	Advertised Skill Group	Job Opening Match Count
1	Customer service	Customer Service Skills	183
2	Flexibility	Interpersonal Skills	44
3	Customer Service Skills	Customer Service Skills	42
4	Problem solving	Basic Skills	27
5	Appointment setting	Telemarketing Skills	25
6	Interpersonal skills	Interpersonal Skills	25
7	Decision making	Basic Skills	23
8	Greeting customers	Interpersonal Skills	18
9	Mopping	Housekeeper Skills	15
10	Resolve issues	Customer Service Skills	14

**Table 11: Minimum Education Requirement for Available Jobs**

Minimum Education Level	Job Openings	Percent
No Minimum Education Requirement	35	30.70%
High School Diploma or Equivalent	48	42.11%
Associate's Degree	7	6.14%
Bachelor's Degree	21	18.42%
Master's Degree	2	1.75%
Doctorate Degree	1	0.88%

In a similar vein, the majority of jobs available in the county on that date (72.81%), required either no minimum education or a high school diploma.<sup>23</sup> Over half of the jobs advertised in the county are either entry level (22.11%) or require less than one year of experience (34.74%).<sup>24</sup>

**Table 12: Experience Requirement for Jobs in Haywood County**

Minimum Experience	Job Openings	Percent
Entry Level	21	22.11%
Less than 1 Year	33	34.74%
1 Year to 2 Years	28	29.47%
2 Years to 5 Years	9	9.47%
5 Years to 10 Years	2	2.11%
More than 10 Years	2	2.11%

<sup>23</sup> Source: NC Works, Labor Market Profile, Haywood County, available at: <https://www.ncworks.gov>

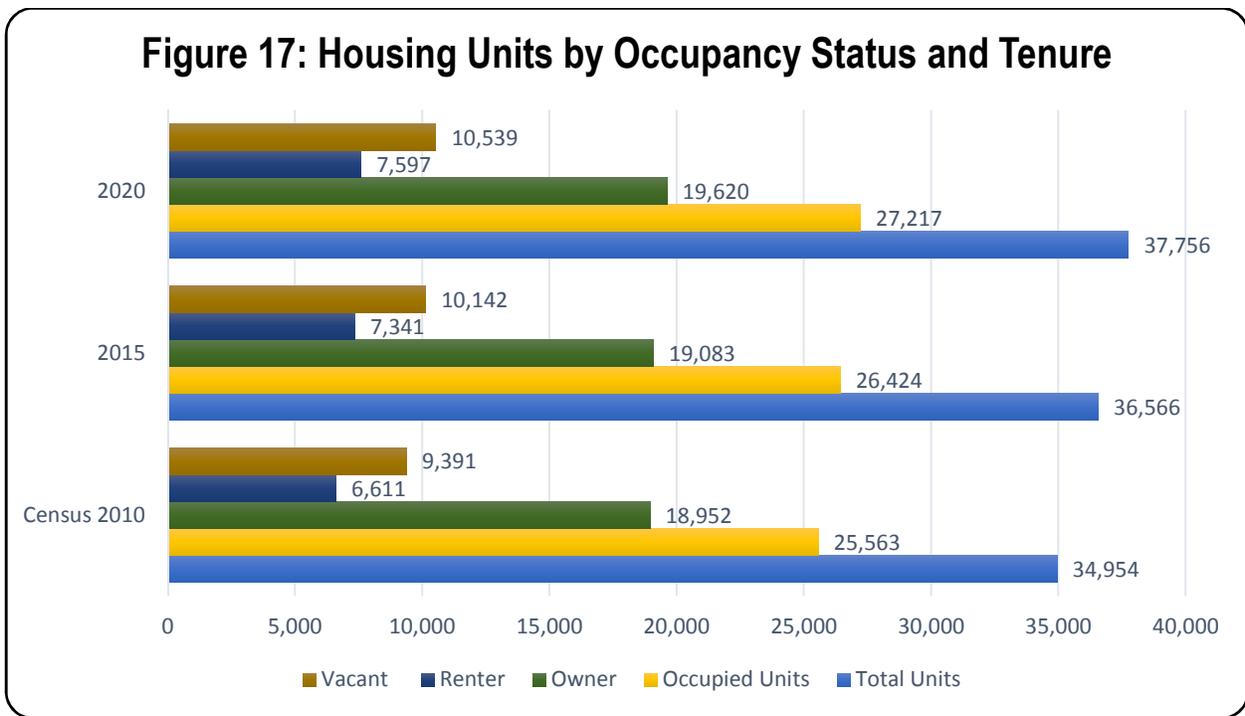
<sup>24</sup> Source: NC Works, Labor Market Profile, Haywood County, available at: <https://www.ncworks.gov>

# HOUSING SUPPLY

## Total Housing Units

Nearly 1/3 of homes are vacant

In 2010, Haywood County had 34,954 housing units, this is expected to increase to 37,756 units by 2020. Reflecting the large number of seasonal residents in the county, nearly one third of these homes are vacant. In 2010, there were 9,391 vacant units, 26.9% of total; by 2020 the number of vacant homes is expected to rise to 10,539, or 27.9% of total. Indeed the number of vacant units exceeds the total number of rental units.<sup>25</sup> Of the occupied units, 74.1% were owner-occupied in 2010, by 2020 the percent of owner-occupiers is expected to decrease to 72.1%. Concurrently, the percent of renter-occupied units was at 25.9% in 2010 and is expected to rise to 27.9% by 2020.



**Table 13: Housing Units by Occupancy Status and Tenure**

	2010		2015		2020	
Total Housing Units	34,954		35,566	(+612 units)	37,756	(+2,190 units)
Occupied	25,563	73.1%	26,424	72.3%	27,217	72.1%
Owner Occupied	18,952	74.1%	19,083	72.2%	19,620	72.1%
Renter Occupied	6,611	25.9%	7,341	27.8%	7,597	27.9%
Vacant	9,391	26.9%	10,142	27.7%	10,539	27.9%
		100%		100%		100%

<sup>25</sup> ESRI Housing Profile

# HOUSING SUPPLY

## Most vacant homes are seasonal properties

In 2010, seasonal housing (vacation homes) accounted for 60.5% of all vacant housing. There were 1,207 units for rent, equivalent to 12.9% of the vacant homes.<sup>26</sup>

**Table 14: Status of Vacant Housing Units**

Vacant Units (status)		
For Rent	1,207	12.9%
Rented – not occupied	56	0.6%
For Sale	734	7.8%
Sold – Not occupied	106	1.1%
Seasonal/Recreational/Occasional Use	5,679	60.5%
For Migrant workers	6	0.1%
Other	1,603	17.1%
Total	9,391	100.0%

## Single family and mobile homes dominate housing stock

The majority of the county's housing units (72.6%) are single family (1 unit) detached dwellings. Mobile homes constitute 18.3% of the available housing. The county has 179 mobile home parks, with 2,242 lots.<sup>27</sup> Only 7.4% of housing units are in multifamily dwellings.<sup>28</sup>

**Table 15: Types of Housing Units**

Number of Units in Structure	Estimated Number	Percentage
1 unit detached	25,452	72.6%
1 unit attached	583	1.7%
2 units	639	1.8%
3 or 4 units	762	2.2%
5 to 9 units	735	2.1%
10 – 19 units	192	0.5%
20 or more units	274	0.8%
Mobile home	6,401	18.3%
Boat, RV, van, etc.	28	0.1%
Total	35,068	100.0

<sup>26</sup> 2010 Census, ESRI Housing Profile

<sup>27</sup> Haywood County Government

<sup>28</sup> American Community Survey (2010-14)

# HOUSING SUPPLY

## Home Values

### Median home values exceed \$200,000

In 2015, the median home value in the county was projected to be \$171,746; this is expected to rise to \$218,630 by 2020. Indeed, the average home value was over \$200,000 (\$208,431) in 2015 and is expected to increase to \$255,054 by 2020. In 2020 less than a quarter (23.5%) of the county's homes are expected to be valued below \$150,000; suggesting the stock of affordable housing, however defined, is low. Homes ranging from \$200,000 to \$399,000 in value are expected to see the largest increase by 2020 increasing from 30.7% of all homes to 43.0%.<sup>29</sup>

**Table 16: Owner Occupied Housing Units by Value**

Value	2015		2020	
	Number	Percent	Number	Percent
<\$50,000	677	3.5%	440	2.2%
\$50,000-\$99,999	2,755	14.4%	1764	9.0%
\$100,000-\$149,999	4,390	23.0%	2406	12.3%
\$150,000-\$199,999	3,949	20.7%	3853	19.6%
\$200,000-\$249,999	2,587	13.6%	3608	18.4%
\$250,000-\$299,999	1,652	8.7%	2626	13.4%
\$300,000-\$399,999	1,608	8.4%	2348	12.0%
\$400,000-\$499,999	663	3.5%	1104	5.6%
\$500,000-\$749,999	519	2.7%	1080	5.5%
\$750,000-\$999,999	153	0.8%	285	1.5%
\$1,000,000+	126	0.7%	102	0.5%
Total	36,566		37,756	
Median Value	\$171,746		\$218,639	
Average Value	\$208,431		\$256,054	

### Few long term rentals available

Long term rental properties are in high demand in the county. A review of online postings for long term rental properties in Haywood County was conducted July 12, 2016. Data from Apartments.com and ApartmentFinder.com showed that many of the apartment complexes in the county had no units available.

<sup>29</sup> ESRI Housing Profile

# HOUSING SUPPLY

**Table 17: Rental Unit Availability**

Name or Location of Complex	Unit Type	Availability
Vantage Point Homes at Balsam	1 bd 2 bd	No availability
Waynesville Towers		No availability
Great Laurels of Lake Junaluska (income restricted)	2 bd	No availability
The Arbors	1 bd	No availability
Orchard Retirement Mobile Home	1 bd 2 bd	No availability
Raytown Heights	2 bd	No availability
Natural Springs Loop	1 bd 3 bd 4 bd	No availability
908 Old Balsam Road		No availability
Valley Villas	2 bd	No availability
1445 Soco Road	1 bd	No availability
118-122 Kerouac Dr.	3 bd	No availability
56 Railroad Street	3 bd 4 bd	No availability
169 Country Club Dr.	1 bd 2 bd	No availability
1 Gables Place		No availability
770 Sulphur Springs Road	1 bd 2 bd	No availability
140 Maple Street	2 bd	No availability
72 Crider Circle	1 bd	No availability
6 Cedar Bend Lane	3 bd	No availability
Westwind Apartments	2 bd	No availability
Aviemore Village	1 bd 2 bd	No availability
Mountain Trace Apartments	2 bd	No availability
332 Calhoun Ridge		No availability
46-246 Cedar Rock Road	2 bd	No availability
Timber Ridge	1 bd 2 bd	No availability
3329 Broad Street		No availability
24 Mingus Hill	2 bd 3 bd	No availability
111 Pisgah Drive	1 bd	No availability
24 N. Main	1 bd	No availability
81 N. Main	1 bd	No availability

# HOUSING SUPPLY

A review of current rental properties listed online (Selecthomeswnc.com, Sunburst Realty, McGovern Property Management, Zillow, Realtor.com) on July 12, 2016, found that most (24 out of 26 rentals identified) exceeded the HUD Fair Market Rate level (see section: Measuring Affordability).

**Table 18: Available Rental Properties**

	Township/Address	Beds/Baths	Square feet	Monthly Rent
1	Waynesville	4/3	3,133	\$1,695
2	Maggie Valley	2/2	1,196	\$1,200
3	Waynesville	2/2	UNK	\$1,200
4	Waynesville	3/1	1,100	\$1,100
5	Clyde	2/2	1,200	\$945
6	Waynesville	2/1	785	\$900
7	Waynesville	2/1	764	\$725
8	Canton	?/1	1000	\$825
9	Waynesville	2/1	836	\$725
10	Waynesville	2/1	700	\$675
11	Waynesville	2/1	800	\$625
12	Waynesville	3/3	UNK	\$1,100
13	Waynesville	3/3	UNK	\$1,200
14	Clyde	3/2	UNK	\$1,300
15	Waynesville	3/2	1,868	\$1,600
16	Clyde	4/2	1,807	\$1,800
17	Clyde	3/3.5	2,153	\$1,800
18	Waynesville	1/1	UNK	\$975
19	Waynesville	4/3	2,400	\$1,450
20	Clyde	3/2	1,344	\$1,200
21	Waynesville	2/2	UNK	\$1,000
22	Waynesville	2/2	UNK	\$1,500
23	Maggie Valley	2/1.5	750	\$2,650
24	Maggie Valley	1/1	595	\$2,400
25	Waynesville	3/1	896	\$895
26	Clyde	3/1	1,228	\$850

According to ACS data, the majority of gross rents in the county fall in a range between \$500- \$999 monthly, with the median rent at \$726. Gross rent includes rent as well as utilities such as water and sewer.<sup>30</sup> This data set does not indicate the size of the rental unit. The survey of rental properties conducted for this assessment suggests that current rents may be higher than reflected in the 2010-2014 ACS data.

<sup>30</sup> ACS (2010-2014) Selected Housing Characteristics

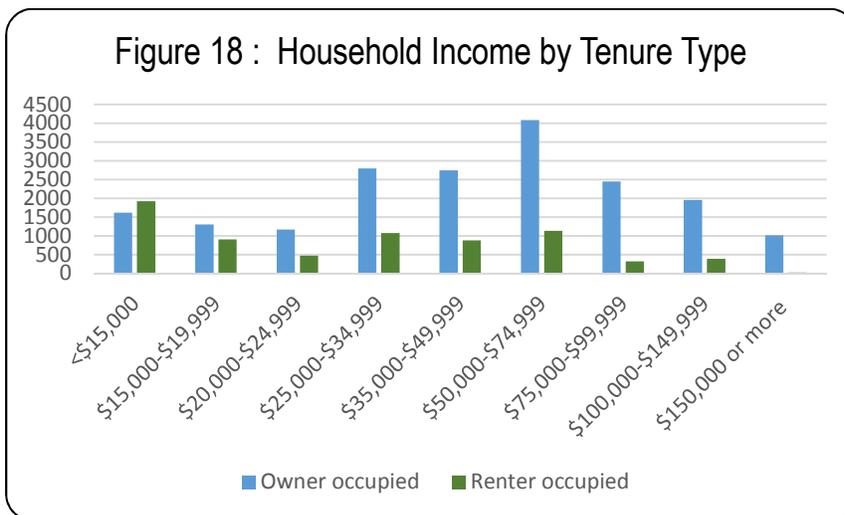
# HOUSING SUPPLY

**Table 19: Monthly Renter Costs**

Gross Rent	Estimated Number	Percent
<b>Occupied Units Paying Rent</b>	<b>6,056</b>	
Less than \$200	33	0.5%
\$200 - \$299	311	5.1%
\$300 - \$499	720	11.9%
\$500 - \$749	2237	36.9%
\$750 - \$999	1750	28.9%
\$1,000 - \$1,499	828	13.7%
\$1,500 or more	177	2.9%
		100.0%
Median Rent (\$)	\$726	

## Nearly 1/3 of renters report incomes below \$15,000

For renters, 27.0%, or 1,922 households, reported incomes below \$15,000 (Table 20). Overall, the income brackets ranging from <\$15,000 to \$34,999 accounted for 60.0% of all renters. Very low-income earners are far more likely than high income earners to rent their homes.<sup>31</sup>



<sup>31</sup> For additional information see: Schwartz, Alex F. (2010) *Housing policy in the United States*. New York: Routledge. The term very low income as used here is based on the HUD definition of 50% of area median income (AMI). For Haywood County, a one person household with an income below \$18,700 is defined as 'very low income'. For more information see page 30.

# HOUSING SUPPLY

**Table 20: Household Income by Tenure Type**

Income	Owner occupied		Renter occupied	
	Number	Percent	Number	Percent
<\$15,000	1,621	8.5	1,922	27.0
\$15,000-\$19,999	1,304	6.8	907	12.7
\$20,000-\$24,999	1,171	6.1	475	6.7
\$25,000-\$34,999	2,793	14.6	1,079	15.1
\$35,000-\$49,999	2,744	14.3	879	12.3
\$50,000-\$74,999	4,078	21.3	1,131	15.9
\$75,000-\$99,999	2,443	12.8	321	4.5
\$100,000-\$149,999	1,959	10.2	390	5.5
\$150,000 or more	1,020	5.3	24	0.3
	19,133	100	7,128	100

Households with very low incomes (under \$15,000) accounted for 27% of renter occupied homes; only 8.5% of owner occupied households reported incomes under \$15,000. Renters with incomes under \$20,000 accounted for 39.7% of all renters.<sup>32</sup>

## Affordable Rental Housing

Haywood County has a number of federally assisted affordable rental housing developments. Some properties may be included in multiple categories. See list of properties in Appendix D.<sup>33</sup>

**Table 21: Federally Assisted Affordable Rental Housing**

Federal Program	Properties	Units
Section 8	3	120
LIHTC (Low Income Housing Tax Credits)	4	168
RD 515 (Rural Rental Housing Loans)	6	306
Section 202 (Supportive Housing for the Elderly)	2	42
Section 811 (Supportive Housing for Persons with Disabilities)	2	20
Public Housing	1	99
Total	15	653

<sup>32</sup> ACS (2010-2014) Tenure by Household Income

<sup>33</sup> <http://affordablehousingonline.com/housing-search/North-Carolina/Haywood-County/>

# HOUSING SUPPLY

## Housing Pipeline

### Single family homes dominate housing pipeline

In July 2016, there were 101 open building permits in Haywood County. Over half of the permits (55) were for homes valued at \$200,000 or more. In 2015, the county closed 126 permits, the average cost of homes was \$182,363. There are currently no open multi-family permits, and 21 active mobile home permits.

**Table 22: Open Building Permits**

Cost of Home*	Number
>\$50,000	7
\$50,000-\$99,999	8
\$100,000-\$149,999	15
\$150,000-\$199,999	16
\$200,000-\$249,000	13
\$250,000-\$299,999	13
\$300,000-\$399,999	12
\$400,000-\$499,999	9
\$500,000-\$749,000	5
\$750,000-\$999,999	2
\$1 million +	1
Total	101

\*The cost of home is a self-reported figure provided by the homeowner or builder.

## Housing Market Trends

### Rising prices and demand

The sale price of homes is rising in Haywood County and surrounding counties. The median sales price for a home in Haywood County in April 2016 was \$169,000, up from \$144,450 in April 2015. The mean (average) home price increased from \$161,515 in April 2015 to \$191,899 in April 2016, an 18.8% increase (see Table 36 following page).<sup>34</sup>

<sup>34</sup> North Carolina Mountain MLS, Local Market Update, April 2016

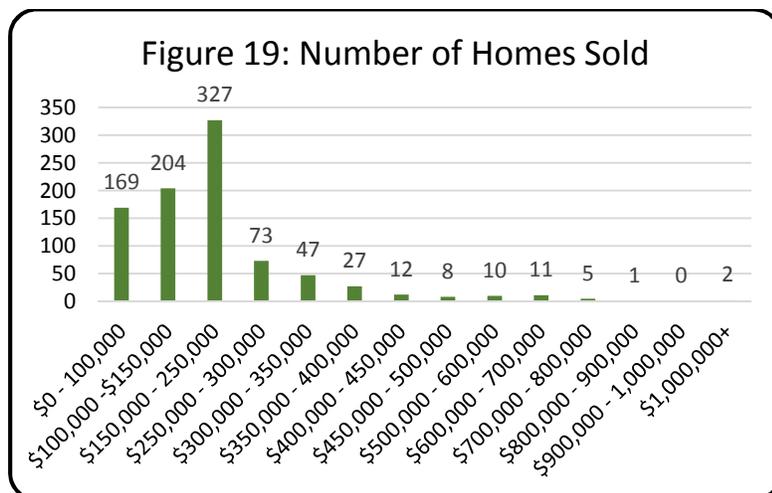
# HOUSING SUPPLY

**Table 23: Regional Sale Prices**

	2015	2016		2015	2016	
Location	Median Sale Price	Median Sale Price	Percent Change	Mean Sale Price	Mean Sale Price	Percent Change
Haywood County	\$144,450	\$169,000	17.0%	\$161,515	\$191,899	18.8%
Buncombe County	\$213,000	\$243,950	14.5%	\$248,539	\$308,580	24.2%
City of Asheville	\$218,750	\$253,000	15.7%	\$255,865	\$308,783	20.7%
Henderson County	\$220,000	\$213,935	-2.8%	\$229,639	\$246,294	7.3%
Transylvania County	\$218,000	\$175,000	-19.7%	\$280,322	\$213,230	-23.9%
North Carolina Mountains MLS	\$198,000	\$219,450	10.8%	\$237,717	\$262,242	10.3%

## Brisk sales <\$250,000

The majority of homes (78.1%) of the 896 homes sold in 2015 were priced \$250,000 or less. The largest number of home sales were for homes in the \$150,000 - \$250,000 price range.<sup>35</sup>



## Shrinking supply of homes

The supply of homes for sale in the county is shrinking; the April 2016 inventory (741 homes) shows a decrease of 29.3% over the same period of last year. The number of new listings also decreased by 9.6%. Homes are selling more quickly, with days on market decreasing from 219 to 139 days.

<sup>35</sup> Multiple Listing Service data

# HOUSING SUPPLY

Very strong housing demand in neighboring Buncombe County, and the Asheville Metropolitan Statistical Area (MSA) may also affect the affordability of housing in Haywood County as workers seek housing within commuting distance of Asheville. Though prices have risen in Asheville to a median of \$253,000, the demand remains high. In the first two quarters of 2016, 725 homes sold in Asheville, far exceeding the previous record of 679 for the same time period in 2006. A record number of 1,389 homes were sold in the city in 2015.<sup>36</sup>

There is a shortage of affordable housing in Asheville. A report released in fall of 2014, identified a 1% rental vacancy rate for Buncombe, Henderson, Madison and Transylvania counties. Though Asheville and the surrounding area has increased the number of units in the last 18-24 months, rental vacancy rates in Asheville remain at around 3.0%, well below the 8.2% rate for North Carolina. Similarly the price of rents has not decreased.<sup>37</sup>

On average, one bedroom apartments rent for \$821 a month, two bedrooms units on average cost \$964. A developer is currently seeking a land-use incentive grant from the Asheville City Council to build a three-building complex with 72 affordable units.<sup>38</sup> The Asheville Area Chamber of Commerce is also conducting a survey of residents in the metropolitan region to assess their housing needs and desires.<sup>39</sup> The city is also considering small-scale residential infill development as a means to address the housing shortage.<sup>40</sup>

The dynamics of the regional real estate market are likely to continue to impact prices and availability of housing, especially affordable housing, in Haywood County.

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<sup>36</sup>Cronin, Mike (2016) "Hot Asheville, Buncombe housing market breaks more records". *The Asheville Citizen Times*. July 19.

<sup>37</sup> Boyle, John and Mike Cronin (2016) Apartment occupancy dropping, but rents not budging yet". *The Asheville Citizen Times*, July 18.

<sup>38</sup> Burgess, Joel (2016) "Developer seeks subsidy for 72 affordable W. Asheville units", *The Asheville Citizen Times*. July 19.

<sup>39</sup> <http://coablog.ashevillenc.gov/2016/06/asheville-chamber-launches-housing-survey/>

<sup>40</sup> [http://www.peakdemocracy.com/portals/239/Forum\\_687/Issue\\_3815?cookies=detect](http://www.peakdemocracy.com/portals/239/Forum_687/Issue_3815?cookies=detect)

# MEASURING AFFORDABILITY

What does “affordability” mean? How is it measured? This section examines some of the factors that determine if housing is affordable as well as the different data points often used in assessing housing affordability.

## Key Concepts

A number of key concepts are used to examine housing affordability:

*Housing Costs:* For homeowners, housing costs include mortgage principal and interest, taxes, insurance and utilities. Rental housing costs include rent and utilities.

*Affordable Housing:* Housing is considered affordable if housing costs do not exceed 30% of the total household income.

*Housing Cost Burden:* If a homeowner’s housing costs exceed 30%, they are considered to be “housing cost burdened”.

*Housing Wage:* The housing wage is how much someone must earn an hour in order to afford to rent housing in their locality, this is covered in greater detail later in this section.

*Area Median Income:* Established by HUD on an annual basis, the AMI is used to determine eligibility for programs, such as Section 8. The 2016 area median income (AMI) for Haywood County is \$53,400, below the AMI for the state of \$57,600. The AMI for the Asheville MSA, which includes Haywood County is slightly higher (\$57,900) than that of the state overall.<sup>41</sup>

**Table 24: Area Median Income**

Area Median Income	2016
Haywood County	\$53,400
Asheville MSA	\$57,900
North Carolina	\$57,600

The Department of Housing and Urban Development uses area median family income (AMI) to determine low income, very low income, and extremely low income limits, which are adjusted for family size so that larger families have a higher income limit. These income limits are used to determine income eligibility for programs such as Section 8 housing. They are:

- “low-income” is defined as 80% of the median family income for the area
- “very low-income” is 50 percent of the median family income for the area

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<sup>41</sup> HUD, <https://www.huduser.gov/portal/datasets/il/il16/index.html>

# MEASURING AFFORDABILITY

- “extremely low-income” is the greater of 30/50<sup>th</sup> (60%) of the Section 8 very low-income limit or the HHS poverty guideline, provided that this amount is not greater than the Section 8 50% very low-income limit.

**Table 25: HUD Income Category Limits, Haywood County<sup>42</sup>**

Area Median Income	Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
	Extremely Low Income Limits*	\$11,880	\$16,020	\$20,160	\$24,300	\$28,440	\$31,000*	\$33,150*	\$35,250*
\$53,400	Very Low (50%) Income Limits	\$18,700	\$21,400	\$24,050	\$26,700	\$28,850	\$31,000	\$33,150	\$35,250
	Low (80%) Income Limits	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400

\*Note: The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50<sup>th</sup> (60%) of the Section 8 very low-income limit or the HHS poverty guideline, provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very (50%) low-income limits.

The federal government measures poverty using multiple methods and utilizes the measures for different purposes. This can create confusion, especially if it is unclear which measure is being utilized. Key measures are:

*Poverty Thresholds:* The poverty threshold is updated each year by the Census Bureau. The poverty threshold was first calculated in the 1960s and is based the cost of a minimum food diet, multiplied by three to account for other family expenses (for more info see: <https://www.census.gov/topics/income-poverty/poverty/about/history-of-the-poverty-measure.html>). The poverty threshold is largely used to conduct statistical analysis and determine the official poverty population figures. The poverty threshold is the same for the entire country.

<sup>42</sup> [https://www.huduser.gov/portal/datasets/il/il2016/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2016/select_Geography.odn)

# MEASURING AFFORDABILITY

**Table 26: Poverty Thresholds (2015)<sup>43</sup>**

Size of Family Unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person									
Under 65	12,331								
Over 65	11,367								
Two people									
Householder under 65	15,871	16,337							
Householder over 65	14,326	16,275							
Three people	18,540	19,078	19,096						
Four people	24,447	24,847	24,036	24,120					
Five people	29,482	29,911	28,995	28,286	27,853				
Six people	33,909	34,004	33,342	32,670	31,670	31,078			
Seven people	39,017	39,260	38,421	37,835	36,745	35,473	34,077		
Eight people	43,637	44,023	43,230	42,536	41,551	40,300	38,999	38,668	
Nine + people	52,493	52,747	52,046	51,457	50,490	49,159	47,956	47,658	45,822

*Poverty Guidelines:* The poverty guideline is issued each year by the Department of Health and Human Services (HHS). The poverty guidelines is a simplified version of the poverty thresholds and is used to determine eligibility for federal programs such as Head Start and the Supplemental National Assistance Program (SNAP). The poverty guideline distinguishes between the continental US, Hawaii, Alaska and the District of Columbia.

**Table 27: Poverty Guidelines (2016)<sup>44</sup>**

Persons in Household	Poverty Guideline	Persons in Household	Poverty Guideline
1	\$11,880	5	\$28,440
2	\$16,020	6	\$32,580
3	\$20,160	7	\$36,730
4	\$24,300	8	\$40,890

The sources of income that are included in the calculation of total household income include: wage or salary income; self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.

<sup>43</sup> US Census Bureau, <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>

<sup>44</sup> U.S. Department of Health and Human Services, <https://aspe.hhs.gov/poverty-guidelines>

# MEASURING AFFORDABILITY

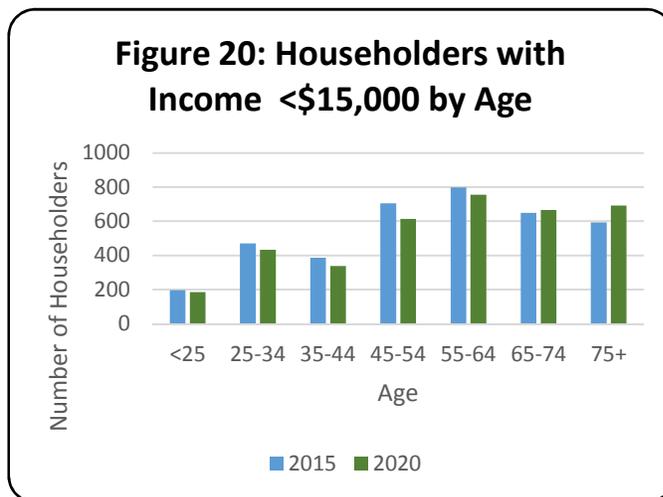
*Poverty Level* – Though often used, this is a vague term. Varying sources define the level in different ways, sometimes using the term interchangeably with poverty guidelines. The American Community Survey, conducted by the Census Department, uses the term poverty level. Their poverty levels are based on the poverty threshold and adjusted by a specific factor. Many of the tables in this report use the ACS data that use the term poverty level. In Haywood County, 15.8% of the population live below the poverty level.

## Vulnerable Population Groups

Households with incomes equal to or less than the HUD low income threshold of (80% of AMI), and those with a disability or special needs, have a greater risk of experiencing housing insecurity.

### Seniors will make up over 1/3 of very low income households<sup>45</sup>

Very low-income householders can be found in all age cohorts, but senior citizens, those aged 65 or more, are expected to make up 36.5% of all households (3,688 total) with incomes under \$15,000. This is, in part, due to the large size of the Baby Boomer population when compared to other age cohorts.<sup>46</sup>



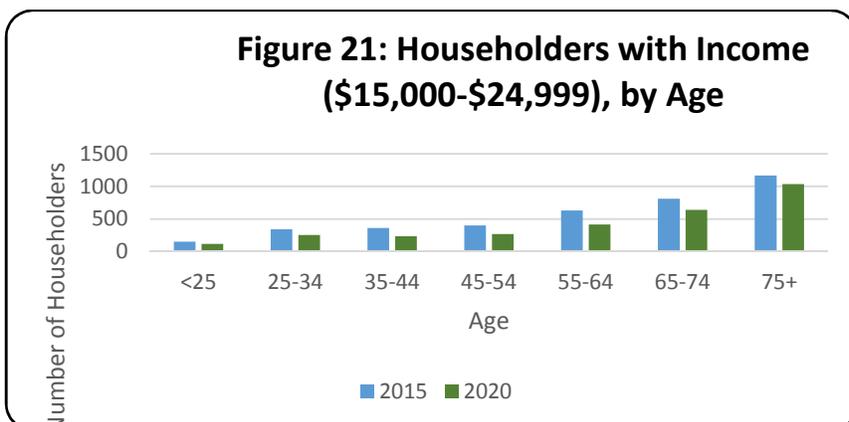
By 2020, the county is expected to have 1,386 households headed by someone over the age of 65 with an income under \$15,000. There will also be 756 households in the 55-64 age cohort with incomes below \$15,000; members of this cohort will move into the 65+ cohort in coming years. At the other end of the age spectrum, the so called Millennial generation, aged 25- 34 will make up 11.7% (434 households) of the under \$15,000

households. Finally, senior citizens will also make up the largest numbers of householders with incomes between \$15,000 and \$24,999.

<sup>45</sup> The term very low income as used here is based on the HUD definition of 50% of area median income (AMI). For Haywood County, a one person household with an income below \$18,700 is defined as 'very low income'.

<sup>46</sup> 2010 Census, ESRI

# MEASURING AFFORDABILITY



## Children are the largest group living in poverty

An estimated 15.8% of the county’s population lives below the poverty level (approximately 9,210 persons). Nearly 1/3 (27.2%) of children under the age of 18 and 7.7% of those over the age of 65, live below the poverty level. The largest number of people living below the poverty level, however, are in the 18 – 64 age category.<sup>47</sup>

**Table 28: Estimated Population Living Below Poverty Level**

	Total Population	Below Poverty Level	Percent Below Poverty Level
	58,350	9,210	15.8%
<b>AGE</b>			
<b>Under 18</b>	10,985	2,987	27.2%
<b>18-64 years</b>	34,581	5,243	15.2%
<b>65 years and over</b>	12,784	980	7.7%

## Whites are the largest group living in poverty

Numerically, whites make up most of the population living below the poverty level (8,727 persons). However, 45.5% of the American Indian/Alaska Native population lives below the poverty level. Approximately 27.4% of the Black/African American population and 21.4% of the Hispanic population, regardless of race, live below the poverty level.<sup>48</sup>

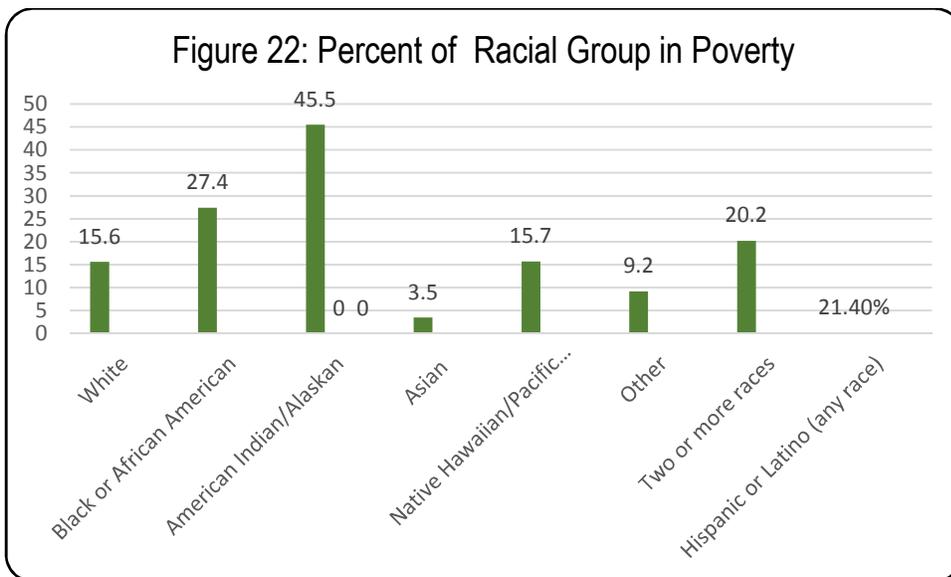
<sup>47</sup> American Community Survey (2010-2014), Note that the reliability of this data is moderate. The margin of error for the total below poverty level (9,210) is +/-987.

<sup>48</sup> The use of the terms “race” and “white”, instead of Caucasian, for example, are consistent with the census categories as proscribed by the 1997 Office of Management and Budget (OMB) standards on race and ethnicity.

# MEASURING AFFORDABILITY

**Table 29: Poverty Level by Race<sup>49</sup>**

	Total Population	Number Below Poverty Level	Percent Below Poverty Level
One Race	57,382	9,014	15.7%
White	55,955	8,727	15.6%
Black/African American	569	156	27.4%
American Indian/Alaska Native	176	80	45.5%
Asian	260	9	3.5%
Native Hawaiian/Pacific Islander	51	8	15.7%
Some other race	371	34	9.2%
Two or more races	968	196	20.2%
Hispanic or Latino Origin (of any race)	2,064	442	21.4%



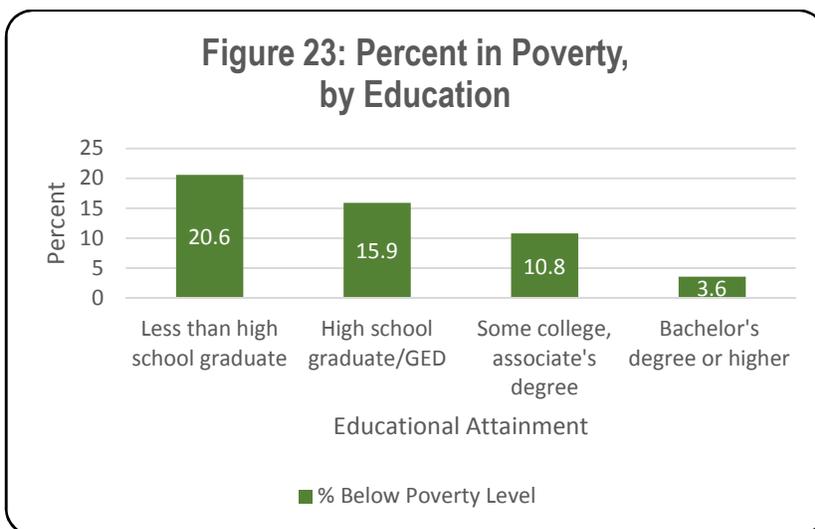
## Low education linked to poverty

The likelihood of living below the poverty level decreases with educational attainment. While 20.6% of those with less than a high school education in the county live below the poverty level, only 3.6% of those with a Bachelor’s degree or higher live below the poverty level.<sup>50</sup>

<sup>49</sup> American Community Survey (2010-2014)

<sup>50</sup> American Community Survey (2010-2014), this data should be viewed as moderately reliable.

# MEASURING AFFORDABILITY



## An aging special needs population

According to ACS data, 8,982 individuals in the county self-identified as having a disability. The largest number of people reporting a disability were in the 35 – 64 year old age cohort (1,992 males, 1,967 females). In addition 947 males and 1,341 females over the age of 75 reported having a disability.

Disabilities recorded in the ACS data include: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Respondents who report any one of these type are considered to have a disability; individuals may have more than one type of disability.

**Table 30: Disability Status by Gender<sup>51</sup>**

poverty	Male	Female
	with Disability	with Disability
under 5	28	103
5 to 17	231	156
18 to 34	316	214
35 to 64	1,992	1,967
65 to 74	889	798
75 +	947	1,341
Total	4,403	4,579

According to the Social Security Administration, 1,696 people in Haywood County receive Supplemental Security Income (SSI). To receive SSI, an individual must be aged, blind or disabled and have limited income and resources. For example, the total resources (e.g. cash, personal property, vehicle) an individual can have and remain eligible for SSI is \$2,000.<sup>52</sup>

<sup>51</sup> American Community Survey 2010-2014

<sup>52</sup> For more information on eligibility and SSI see: <https://www.ssa.gov/ssi/text-eligibility-ussi.htm>

# MEASURING AFFORDABILITY

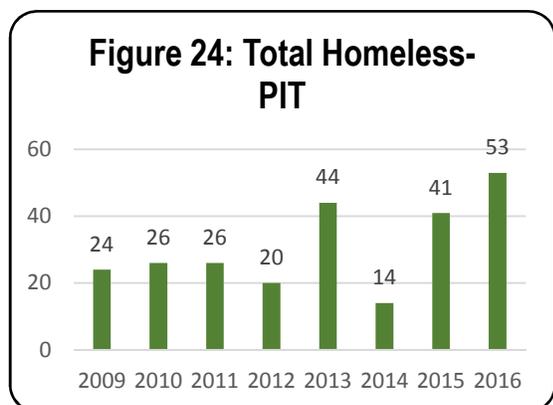
**Table 31: SSI Recipients in Haywood County (2014)<sup>53</sup>**

Recipients by Category		Recipients by Age	
Aged	129	Under 18	197
Blind or disabled	1,567	18 – 64	1,138
		65 or older	361
<b>Total Recipients</b>	<b>1,696</b>		<b>1,696</b>
Recipients also receiving Social Security	693		

## Homelessness

### Local agencies report increased numbers

In the Annual Homeless Assessment report (AHAR) to Congress, HUD reported that North Carolina had 10,685 homeless persons in 2015. Of this one-third (3,529) were homeless families. There were 1,092 homeless veterans and 631 homeless youth.<sup>54</sup>



There is little data systematically collected at the county level for homelessness. HUD’s annual Point-in-Time (PIT) count is conducted across the state one night during last week of January.<sup>55</sup> This count provides only a ‘snapshot’ on the number homeless in the community. Each year, communities are required to count those living in an emergency shelter or transitional housing (sheltered count). Every other year, HUD also requires communities to conduct unsheltered counts of people living in a place unfit for human habitation (abandoned buildings, parks).

In 2015, both the sheltered and unsheltered counts were required; the count identified 41 homeless people in the county. Reports from providers that serve the homeless in Haywood County suggest the number of homeless, or those in danger of homelessness, is higher. The Haywood Pathways Center served 355 people in 2015. The Community Kitchen reports seeing 5-10 homeless each month. Mountain Projects currently has more than 600 on the wait list for Section 8. The list is closed, with an average wait time of two years. The Haywood Pathways Center reports that 3 guests with vouchers cannot find affordable housing and the length of stay of their clients is increasing due to the lack of affordable housing options.

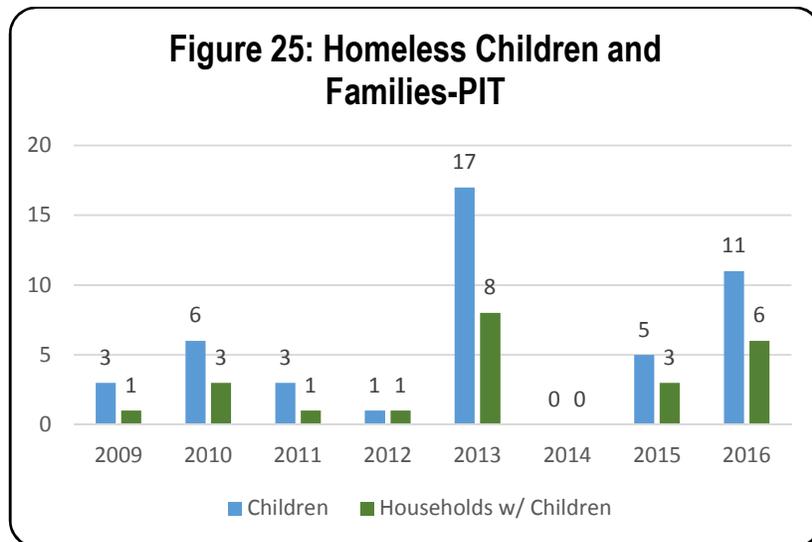
<sup>53</sup> Social Security Administration, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_sc/](https://www.ssa.gov/policy/docs/statcomps/ssi_sc/)

<sup>54</sup> HUD Annual Homeless Assessment Report (AHAR) to Congress <https://www.hudexchange.info/hdx/guides/ahar/>

<sup>55</sup> North Carolina Coalition to End Homelessness, PIT Count Data, <http://www.ncceh.org/pitdata/>

# MEASURING AFFORDABILITY

Families with children are among the county's homeless. Though the PIT data<sup>56</sup> show only small number of homeless families with children, reports from around the county suggest the true figure is much higher. Mountain Projects Head Start reported having 15 homeless children in 2015 and 12 in 2014.



Haywood County Schools currently has approximately 310 homeless children based on the McKinney-Vento Homeless Assistance Act. This includes children who lack a fixed nighttime residence, and are sharing housing with others due a loss of their housing (doubled-up), living in shelters, motels or trailer parks or are living in cars, abandoned buildings or other substandard housing (see [Appendix B: Definitions](#) for additional details).

**Table 32: Living Situation of Homeless Students in Haywood County**

Living Situation	Number
Doubled up	161
Foster care	53
Hotel/Motel	24
Living with a friend (w/o parent)	7
Living with relative (w/o parent)	26
Camper	7
Unaccompanied youth	8
Living in truck	2
Substandard housing	1
Shelter (e.g.REACH)	4
Kinship placement	15
	308

<sup>56</sup> North Carolina Coalition to End Homelessness, PIT Count Data, <http://www.ncceh.org/pitdata/>

# MEASURING AFFORDABILITY

## Housing Cost Burden

Households that pay 30 or more of their household income in housing costs are considered to be “housing cost burdened”. Households with a housing cost burden are often one medical or car bill away from being able to make their rent or mortgage payment and are at an increased risk of becoming homeless.

### Over 50% of renters are “housing cost burdened”

In the county, 41.5% of renters (2,480) report paying 35.0% or more of their household income in rent; a further 9.1% (542 households) pay between 30.0 to 34.9% in rent.<sup>57</sup> Those who pay more than 30% of their income towards rent are said to be “housing cost burdened”.<sup>58</sup>

**Table 33: Renter Housing Cost Burden**

Gross Rent as % of Household Income	Estimated Number	Percent of Total
Occupied Units Paying Rent	5,969	
Less than 15.0%	828	13.9
15.0 to 19.9 %	819	13.7
20.0 to 24.9 %	753	12.6
25.0 to 29.9%	547	9.2
30.0 to 34.9 %	542	9.1
35.0 % or more	2480	41.5
		100.0
no rent paid	1072	

### 35% of homeowners are “housing cost burdened”

Over a quarter (27.5%) of homeowners report spending 35.0% or more of their household income on housing costs; while 7.5% spend 30%.<sup>59</sup> For homeowners, monthly costs between \$1,000 and \$1,500 are the most common (35.2%).<sup>60</sup> Over 11.4% of owners pay monthly costs of \$2,000 or more. The median monthly cost is \$1,182.

<sup>57</sup> ACS (2010-2014) Selected Housing Characteristics

<sup>58</sup> See <https://www.census.gov/housing/census/publications/who-can-afford.pdf>

<sup>59</sup> ACS (2010-2014) Selected Housing Characteristics

<sup>60</sup> ACS (2010-2014) Selected Housing Characteristics

# MEASURING AFFORDABILITY

**Table 34: Owner Housing Cost Burden**

Selected Monthly Owner Cost as % Household Income		
Housing Units with Mortgage	10,508	
Less than 20%	4,061	38.6%
20.0 - 24.9 %	1,507	14.3%
25.0 – 29.9%	1,260	12.0%
30.0 – 34.9%	789	7.5%
35.0 % or more	2,891	27.5%

**Table 35: Monthly Owner Costs**

Selected Monthly Owner Costs		
Housing Units with Mortgage	10,572	
Less than \$300	31	0.3%
\$300 - \$499	283	2.7%
\$500 - \$699	1081	10.2%
\$700 - \$999	2321	22.0%
\$1,000 - \$1,499	3726	35.2%
\$1,500 - \$1,999	1927	18.2%
\$2,000 or more	1203	11.4%
Median (\$)	\$1,182	
Units without a Mortgage	8,561	

## Local rents exceed HUD Fair Market Rent

Each year, HUD sets Fair Market Rents (FMR) for localities around the country. Current (2016) Fair Market Rents in the county range from \$534 for an efficiency to \$1,264 for a four bedroom unit. Haywood County’s Fair Market Rents are 7.6% to 22.7% lower than the Fair Market Rents for the Asheville MSA Fair Market Rents.

FMRs are primarily used to determine payment standard amounts for the Housing Choice Voucher program. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.<sup>61</sup>

<sup>61</sup> See 24 CFR 888 for regulations governing FMRs.

# MEASURING AFFORDABILITY

**Table 36: HUD Fair Market Rents (2016)<sup>62</sup>**

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Haywood County	\$534	\$541	\$724	\$928	\$1,264
Asheville Metro	\$588	\$664	\$819	\$1,073	\$1,360
% difference	+10.1%	+22.7%	+13.1%	+15.6%	7.6%

The housing wage is how much someone must earn an hour in order to afford to rental housing in their locality. The housing wage is based on the HUD FMR and calculated by the National Low Income Housing Coalition. The housing wage for a two-bedroom rental unit in Haywood County is \$15.60, above the wage (\$14.68) for the state overall. The housing wage is lower than the average median hourly wage for the county (\$14.00).

**Table 37: Housing Wages in Haywood County<sup>63</sup>**

Haywood County				North Carolina			
	Fair Market Rent (2015)	Housing Wage	Annual Income Needed to Afford		Fair Market Rent (2015)	Housing Wage	Annual Income Needed to Afford
Zero Bedroom	\$625	\$12.02	\$25,000	Zero Bedroom	\$566	\$10.88	\$22,627
One Bedroom	\$629	\$12.10	\$25,160	One Bedroom	\$625	\$12.02	\$25,010
Two Bedroom	\$811	\$15.60	\$32,440	Two Bedroom	\$764	\$14.68	\$30,541
Three Bedroom	\$1,125	\$21.63	\$45,000	Three Bedroom	\$1,018	\$19.57	\$40,710
Four Bedroom	\$1,436	\$27.62	\$57,440	Four Bedroom	\$1,219	\$23.45	\$48,769

<sup>62</sup> <https://www.huduser.gov/portal/datasets/fmr.html> Note that the FMR for Haywood County is based on the Asheville MSA, which is the smallest geographical area that contains the county.

<sup>63</sup> National Low Income Housing Coalition, Out of Reach 2015: North Carolina, <http://nlihc.org/oor/north-carolina>

# MEASURING AFFORDABILITY

The mean renter wage for Haywood County was \$9.83, compared with \$12.96 for the state overall. At this wage, a renter would need to work 88 hours a week to afford a three bedroom unit. A worker earning minimum wage would need to work 119 hours a week to afford the same unit. <sup>64</sup>

**Table 38: Work Hours/Week at Mean Renter Wage (2015)**

	Haywood County	North Carolina
Type of Unit	Work Hours/Week	Work Hours/Week
Zero Bedroom	49	34
One Bedroom	49	37
Two Bedroom	63	45
Three Bedroom	88	60
Four Bedroom	112	72

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<sup>64</sup> National Low Income Housing Coalition, Out of Reach 2015: North Carolina, <http://nlihc.org/oor/north-carolina>

# APPENDICES

## Appendix A: Methodology Statement

Haywood County is the primary unit of analysis for this study. When appropriate, data from surrounding counties, or the state, is utilized to provide important context and points for comparison.

The primary data sources for this study are: the 2010 United States Census, the American Community Survey (ACS), the North Carolina office of Budget and Management, the Labor and Economic Analysis Division of the North Carolina Department of Commerce, the United States Department of Housing and Urban Development (HUD), NC Works, the Haywood County Board of Realtors, the National Low Income Housing Coalition, the North Carolina Coalition to End Homelessness, Mountain Projects, and the Haywood County Government.

When utilizing this report it is important to remember that all data (e.g. total persons in the county, total housing) is based on a sample of the overall population. Therefore, while the data is the best available representation of facts at the county level, “pinpoint” accuracy is not possible. This study is best used to identify trends and general needs.

This report also contained much data that is either estimated or projected. Therefore the narrative often contains statements such as ‘is expected to’, ‘is anticipated to’; it is important to bear in mind that projections, though valid, are based on an underlying set of assumptions that, if they turn out not to be accurate, will impact the projected figure. There is typically a lag between economic and demographic changes and when data become available to capture this change.

### Census vs. ACS Data

In 2010, the Census Bureau replaced the long form in the decennial census. Now demographic and socio-economic data (income, poverty status, education, disability, housing characteristics) is collected by the American Community Survey (ACS), a rolling survey conducted by the US Census Bureau. An advantage of the ACS is that the data is collected more frequently, through ongoing monthly surveys. However, the size of the sample is much smaller for the ACS (1 in 50 households) than the decennial census (1 in 6 households).

Because of the smaller sample size, there is a larger margin of error and greater uncertainty associated with ACS data. So while ACS data is more current than the census, is it less precise or “fuzzier”.<sup>65</sup> Therefore due to the lower level of reliability, the limitations of this data must be kept in mind when interpreting it. ACS data is also used by HUD to set Fair Market Rent levels.

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<sup>65</sup> The American Community Survey: Warmer (More Current), but Fuzzier (Less Precise) than the Decennial Census, Heather MacDonald, 2006, *JAPA*, Vol 72, Issue 4; additional information on census and ACS data is available at: <http://www.census.gov/programs-surveys/acs/guidance.html>

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## Appendix B: Definitions

**accessible housing:** housing units that are designed and constructed to be useful to persons with physical impairments.

**affordable housing:** the Department of Housing and Urban Development (HUD) defines affordable housing as housing that costs its occupant (owner or renter) no more than 30% of their gross monthly household income. Housing cost includes: rent or mortgage payment, utility costs, any real estate taxes, property insurance, mobile home parks and/or lot rental fees, homeowner association fees, and/or condominium fees. Because income varies by geographical region, what constitutes affordable housing varies as well.

**American Community Survey:** this survey is the largest household survey in the United States. The ACS is conducted annually, although often data from two, three, or five years are averaged together to increase the precision of estimates for smaller geographic areas. The ACS surveys approximately 3 million addresses per year through mail, telephone, and in-person interviews. It provides demographic, social, economic, and housing data for the nation, states, congressional districts, counties, and other localities.

**area median income:** the midpoint value for households based on income. 50% of the households in the geographic area will have income above the median, 50% will have incomes below the median. HUD calculates this on an annual basis for geographic regions in the United States.

**development subsidy:** when construction, acquisition, or rehabilitation of the building is subsidized. Rents are set lower than market rate.

**disability:** where Fair Housing laws are concerned, the definition of disability includes: persons with a physical or mental impairment that substantially limits one or more major life activities; persons with a record of having such an impairment; or persons regarded as having such an impairment, whether he/she has the impairment or not.

**Continuum of Care:** the Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

<https://www.hudexchange.info/programs/coc/>

**employed:** in census data, this category includes all civilians 16 years old and over who either (1) were “at work,” that is, those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were “with a job but not at work,” that is, those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious,

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charitable, and similar organizations; also excluded are all institutionalized people and people on active duty in the United States Armed Forces. Source:

[http://www.census.gov/people/laborforce/about/acs\\_employ.html](http://www.census.gov/people/laborforce/about/acs_employ.html)

**extremely low income:** the HUD definition is the greater of 30/50<sup>th</sup> (60%) of the Section 8 very low-income limit or the HHS poverty guideline, provided that this amount is not greater than the Section 8 50% very low-income limit.

**Fair Market Rents:** Fair Market Rents (FMRs) are estimates of rent plus the cost of utilities, except telephone. FMRs are housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition.

**family household:** a household in which there is at least 1 person present who is related to the householder by birth, marriage or adoption.

**homeless:** Under federal guidelines section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), the term “homeless children and youths”—

(A) means individuals who lack a fixed, regular, and adequate nighttime residence...; and

(B) Includes—

(i) children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;

(ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;

(iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

(iv) migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).

Children and youth are considered homeless if they fit both part A and any one of the subparts of part B of the definition above.

**Housing Choice Voucher Program (Section 8):** a federally funded housing assistance program administered by local Public Housing Agencies (PHAs) or other administering agencies in which very low-income households receive vouchers to help cover housing expenses.

**housing wage:** the hourly wage a renter needs to earn in order to afford a rental unit at the Fair Market Rent for a particular unit size. To be affordable, the cost of rent and utilities must not exceed 30% of household income.

**individual rent subsidy:** used by people to rent housing in the private rental market. Individual renters receive portable monthly vouchers to help pay housing costs. Vouchers stay with the individuals and are not tied to any particular housing development. Examples include the HUD Housing Choice Voucher Program (Section 8).

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**low income household:** households that are at or below 80% of area median income (HUD).

**margin of error (MOE):** the MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the estimate falls between 80 and 120.

**rent affordable at minimum wage:** the amount that a wage-earner holding a job paying the minimum wage can afford to spend in monthly rent. For Haywood County where the minimum wage is \$7.25, the affordable rent is \$377 monthly.

**Section 202 Program:** HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years.

**Section 811 Program:** federal program that allows a person with disabilities to live independently by increasing the supply of affordable rental housing linked to the availability of supportive services. To live in in Section 8111 housing, a household must be very low-income (less than 50% of area median income), and at least one member must be 18 years old or older and have a disability.

**sheltered homeless people:** are individuals who are staying in emergency shelters, transitional housing programs, or safe havens.

**subsidized housing:** housing in which some sort of financial incentive is provided in the form of a direct payment or tax relief to the housing developer, property owner, or individual renter.

**transitional housing program:** program that provides homeless people a place to stay combined with supportive services for up to 24 months in order to help them overcome barriers to moving into and retaining permanent housing

**unaccompanied children:** are people who are not part of a family or in a multi-child household during their episode of homelessness, and who are under the age of 18. Unaccompanied Youth are people who are not part of a family during their episode of homelessness and who are between the ages of 18 and 24. Unsheltered Homeless People are people who stay in places not meant for human habitation, such as the streets, abandoned buildings, vehicles, or parks.

**unemployed:** All civilians 16 years old and over are classified as unemployed if they (1) were neither “at work” nor “with a job but not at work” during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to start a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they

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had been laid off, and were available for work except for temporary illness.  
[http://www.census.gov/people/laborforce/about/acs\\_employ.html](http://www.census.gov/people/laborforce/about/acs_employ.html)

**very low income:** households that are at or below 50% of area median income (HUD)

## Appendix C: Senior Care Facilities in Haywood County

### Assisted Living

McCracken Rest Home  
 Chestnut Park Retirement Center  
 Chestnut Park Rest Home #1  
 Richland Community Care #2  
 Haywood Lodge and Retirement Centers  
 Spicewood Cottages Elms  
 Spicewood Cottages Oaks  
 Spicewood Cottages Willows  
 Creekside Villas Retirement  
 Silver Bluff Village  
 Pigeon Valley Rest Home  
 Arrowhead Cove  
 ARC of Haywood County

### Skilled Nursing and Rehabilitation

Autumn Care of Waynesville  
 Brian Center Health and Rehabilitation  
 Smoky Mountain Health and Rehabilitation  
 Silver Bluff Long-Term Care and Rehabilitation  
 Maggie Valley Nursing  
 Haywood House

## Appendix D: Income Based Housing in Haywood County

Waynesville Towers	
Hickory Hollow Apartments	
Great	55+ years
Cavalier Arms Apartments	
Mountain View Housing	
Lake View Apartments and Mountain View Housing	62+ years &/or disability
Smoky Meadows Apartments	
Aviemore Village Apartments	55+ years &/or disability
Depot Street Apartments	
Timber Ridge Apartments	
Windy Hill Apartments	
Bluffs at Silver Bluff Village	

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## Appendix E: Affordable Housing Resources

Beyond Housing

<http://www.beyondhousing.org/>

Chattanooga Neighborhood Enterprise

[www.cneinc.org/](http://www.cneinc.org/)

Durham Community Land Trustees

<http://www.dclt.org/>

Enterprise Housing Insecurity Dashboard

<http://www.housinginsecurity.org/>

Habitat for Humanity Haywood

<http://www.haywoodhabitat.org/>

Habitat for Humanity International

<http://www.habitat.org/>

Habitat for Humanity Haywood County

<http://www.haywoodhabitat.org/>

Lincoln Institute of Land Policy

<http://www.lincolnst.edu/>

MacArthur Foundation

<https://www.macfound.org/programs/how-housing-matters/>

Mountain Projects

<http://mountainprojects.org/>

National Coalition for the Homeless

<http://nationalhomeless.org/>

National Community Land Trust Network

<http://cltnetwork.org/>

National Housing Conference

<http://www.nhc.org/>

National Housing Institute

<http://www.nhi.org/>

# APPENDICES

National Low Income Housing Coalition

<http://nlihc.org/>

NeighborWorks America

<http://www.neighborworks.org/>

North Carolina Coalition to End Homelessness

<http://www.ncceh.org/>

North Carolina Community Development Initiative

<http://ncinitiative.org/>

North Carolina Housing Coalition

<http://www.nchousing.org/>

North Carolina Housing Finance Agency

<http://www.nchfa.com/>

Urban Land Institute

<http://uli.org/>

US Department of Housing and Urban Development

<http://portal.hud.gov>