Context and Key Questions for Home Repair Policy Development

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Affordable Housing Advisory Committee

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THE CITY OF ASHEVILLE



Today’s Topics

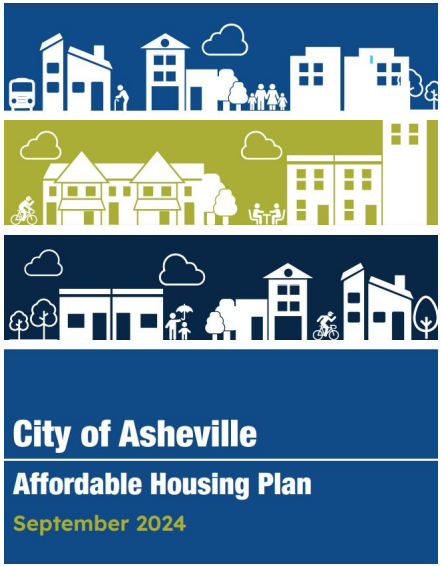
- Context for developing a Home Repair Policy
  - Affordable Housing Plan
  - Funding sources
  - Available Data
  - Work over the past year

- Key Questions for consideration and discussion

Affordable Housing Plan

The Affordable Housing Plan has two Cross Cutting Priorities to help guide the City:

- Prioritize incentivizing and/or supporting efforts that meet the greatest need
  - Affordable housing opportunities for individuals and families with very low incomes (less than 60% of the AMI) who currently have the greatest need
  - Permanent or long-term affordability requirements that will make the city more affordable for the years to come
  - Housing improvements that make more homes accessible for residents of all abilities and ages
- Protect against displacement in all forms



Funding Background

- In October 2024, Council approved the re-allocation of $1.46 million of bond dollars to disaster related home repair.
- In November 2024, voters approved a $20 million Affordable Housing Bond.
- Housing Bond expenditures are limited to capital expenditures that serve low-to moderate income people, and can include:

○ Construction	○ Down payment assistance
○ Pre-development expenses	○ Home repair (capital improvements)
○ Land and/or housing acquisition	○ Infrastructure improvements

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2024 Affordable Housing GO Bonds - Draft Allocations

With the exception of the multifamily funding, these are subject to change

Program Area	Amount
Multifamily Construction: WNC Affordable Housing Loan Fund - Approved by City Council 9-9-25	$10 M
City affordable housing projects (319 Biltmore, Oak Hill)	$3 M
Housing Trust Fund Allocation (for DPA, homeownership projects, land acquisition, in other words – all HTF eligible activities except Multifamily-Rental Construction)	$6 M
Home Repair	$1 M
Total	**$20 M**

American Housing Survey

- The Survey defines a home as “inadequate” if it lacks basic plumbing, heat, or electricity, or has serious problems like leaks, holes, or exposed wiring.
- Nationally, 1.2% of housing units are severely inadequate. Another 3.6% of housing units are moderately inadequate.
- Rates are slightly higher for low-income owners (1.8% severe and 4.7% moderate). Low-income renters experience higher rates of inadequacy (2.2% and 6.2%).
- Applying these percentages to the occupied housing and tenure numbers for Asheville from the Bowen Report, yields the following:

	Owner	Renter	Total
Total Occupied Housing Units	22,383	22,383	44,766
Severely Inadequate	171	477	555
Moderately Inadequate	567	1257	1,614

Current Home Repair Contract with ARCHR

- After TS Helene, the City Council allocated $1.465 million in returned bond funds to disaster related Home Repair. The City contracted with the Asheville Regional Coalition for Home Repair (ARCHR) to carry out repairs.

- ARCHR is made up of Mountain Housing Opportunities, Asheville Area Habitat, Community Action Opportunities, Poder Emma, and the Asheville Buncombe CLT.

- The contract was for $750,000 and is on track to be spent by end of Q1/Q2 2026.

- There is a remaining $715,000 that can be spent on home repair, and staff would recommend that it be amended to include non-storm repairs.

Current ARCHR data for Disaster Related Home Repair

- Since the start of the contract, ARCHR has received ~200 applications from City residents for the program.
- ARCHR agencies are also working in Buncombe County
- Of the completed jobs in the City:
  - 62% of homeowners were below 50% AMI (September 2025)
  - 40% of the households were female headed households
  - 55% of households were elderly
  - 5% were a multi-generational household
  - 62% were Black/African-American households
  - 31% were White households

Key Considerations For Policy Development

- Understanding the full picture of the need for home repair in the City
  - What has been achieved over the past 5 years with other funding for home repair (CDBG)?
- Are there natural demographic or geographic targets for the program i.e. targeting elder households, or targeting specific neighborhoods (within legal bounds) ?
- Staff and Council have discussed home repair as tool for anti-displacement. Are there other goals that the City should be trying to achieve with this program?
- Should this program address both renters and homeowners?

Next Steps

- In January staff will bring more data about the geographic distribution of home repairs in the past years using CDBG funds.
- Hear a report from neighborhood representatives about the need for home repair in Legacy Neighborhoods.
- Staff will work with AHAC leadership to develop a more specific plan of work for the Committee.