AFFORDABLE HOUSING SUBCOMMITTEE

August 4, 2026

AGENDA

- Call to Order & Welcome
- Public Comment
- Approval of Meeting Minutes
  - April 21, 2026
- Presentations
  - Cross Departmental Affordable Housing Update
  - AHSP Application Cycle and Policy Revisions
- New Business
  - Chair and Vice Chair Appointments
- Announcements
- Adjourn

PUBLIC COMMENT



APPROVAL OF MEETING MINUTES



April 21, 2026

PRESENTATIONS

COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING ACROSS MULTIPLE DEPARTMENTS

Alison Banzhoff, Billie Breeden, Kimberly Fullerton,

Jason Hyatt and Victoria Reichard

COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING UPDATE

Behavioral Health – Victoria Reichard

Maintenance of Effort (MOE) funding administered by Vaya Health via contract with Homeward Bound and All Souls Counseling & Opioid Settlement funding for Emergency Services Community Paramedicine and addressing Social Determinants of Health

Aging & Adult Services – Alison Banzhoff & Billie Breeden

Home and Community Care Block Grant supporting repair services for low- and moderate-income older adult households and Housing Options for Aging in Place (HOAP).

COUNTY AFFORDABLE HOUSING EFFORTS & FUNDING UPDATE

Economic Services – Kimberly Fullerton

Crisis Intervention, Energy Assistance, and Rental Assistance for Low- and Moderate-Income Households

Buncombe County Libraries – Jason Hyatt

Contract with Homeward Bound outreach team and Pack Library Safety Associate

BEHAVIORAL HEALTH

Victoria Reichard, Behavioral Health Manager

VAYA HEALTH MAINTENANCE OF EFFORT (MOE) FUNDS

According to N.C.G.S. § 122C-115(d) counties shall appropriate funds for the support of programs that provide MH/IDD/SU services to people who do not have insurance or who are not eligible for Medicaid.

Program: Homeward Bound – Coordinated Entry & Permanent Supportive Housing (PSH)

Target Population and Eligibility:

- **Coordinated Entry** for individuals and families currently unhoused or at risk of being unhoused with a formal written notice to vacate, history of homelessness or instability in the past 7 years and that are below certain income levels.
- **Permanent Supportive Housing** for individuals who have been homeless for a year or more and living with at least one disabling condition, physical, severe and persistent mental illness, or substance use disorder.

FY26 Impact

- **Coordinated Entry**
  - Pre-screen Intakes = 1,382
  - Diversion Assessments = 807
  - Vulnerability Assessments = 355
  - 82% had a vulnerability score recommending PSH
  - 17% had a vulnerability score recommending Rapid Re-Housing
  - Moved into housing = 96
- **Permanent Supportive Housing**
  - Serving 161 households
  - Overall housing retention rate = 90.3%

FY27 Budget: $0 – Supporting Appalachian Mountain Health to expand clinic days at Homeward Bound

VAYA HEALTH MAINTENANCE OF EFFORT (MOE) FUNDS

According to N.C.G.S. § 122C-115(d) counties shall appropriate funds for the support of programs that provide MH/IDD/SU services to people who do not have insurance or who are not eligible for Medicaid.

Program: All Souls Counseling Center (ASCC) – Mental Health Counseling for Adults

Target Population and Eligibility: Uninsured or underinsured adults with a focus on meeting the critical needs of fragile communities and reducing additional barriers to accessing mental health care in under-resourced areas.

FY26 Impact:

- 672 individuals served with 93% of respondents in the bi-annual survey reporting improved symptoms with ASCC support.
- Provided 1,263 hours of clinical coordination equating to over $315k of donated services by clinicians.
- Regular outreach at First Baptist of Asheville, weekly groups at BC Detention Facility, monthly support group with frontline downtown engagement staff

FY27 Budget: $100,000

FY28 Next Steps: New process implemented for allocating county safety net funds, to include MOE

FY27 SAFETY NET/BEHAVIORAL HEALTH MOE

Organization	Program Summary	FY27 Grant Amount
Appalachian Mountain Health	Expands access to behavioral health care by increasing clinic availability and improving crisis response and ongoing case management for individuals with Homeward Bound.	$150,000
All Souls Counseling	Improves access to behavioral health services for uninsured and underinsured residents by offering flexible in-person and telehealth counseling.	$100,000
RHA Health Services	Strengthens youth substance use prevention through the Partnership for Substance Free Youth and caregiver support services through NAMI.	$200,000
Haywood Street Congregation	Enhances access to weekend nursing care, medical oversight, and psychological support for unhoused community members in medical recovery.	$150,000
WNCCHS	Improves continuity of behavioral health and whole-person care for uninsured and underinsured residences, including rapid linkage to services after incarceration by an Operation Gateway Community Health Worker.	$600,000
	Total	$1,200,000

COMMUNITY PARAMEDICINE

Program: Buncombe County provides a community centered approach to facing issues around homelessness, the opioid epidemic, and mental health crisis head on. Through meaningful agency collaborations, person centered wrap around care, and harm reduction principles we continue to redefine public safety in a way that prioritizes life-saving care through trust in our community.

- Post Overdose Response Team
- Buncombe Bridge to Care (Medications for Opioid Use Disorder)
- Mobile Community Outreach Team (MCOT)
- Wound Care
- Crisis Response

FY26 Impact:

- Community Paramedics responded to 6,305 calls (3,049 being after 5pm/weekend/holiday), had 2,711 interactions with an unhoused person and provided 379 code purple transports.
- MCOT had 6,928 interactions and 5,626 of those interactions were with an unhoused person (147 calls for service after 5pm) and provided 44 code purple transports. *(2025 Calendar Year)*

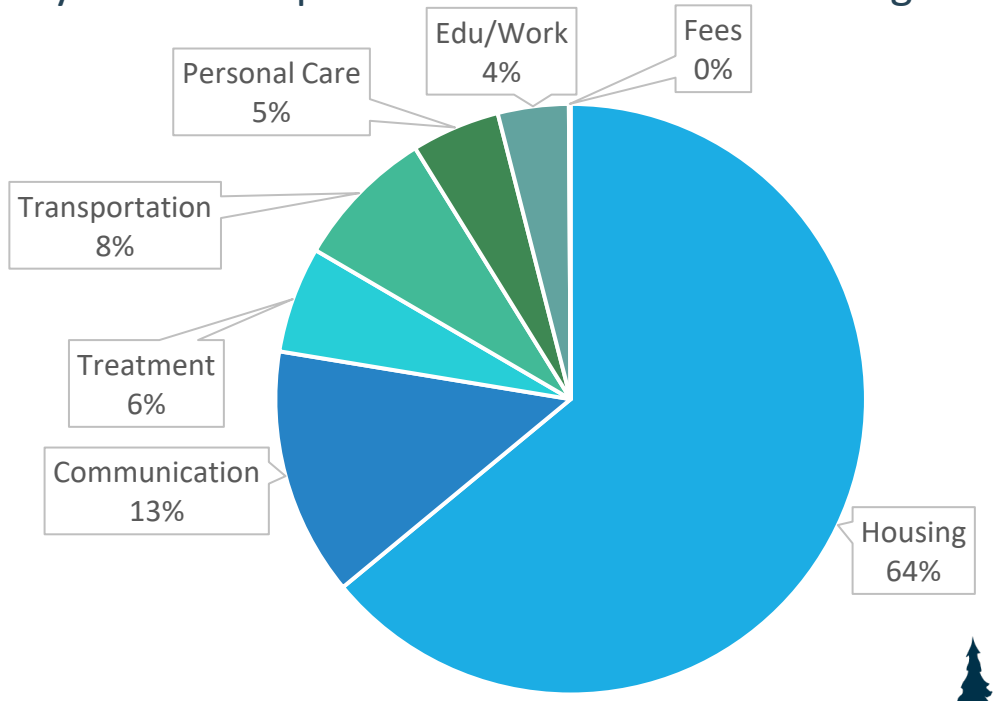
FY27 Budget: $1,894,264 of Opioid Settlement Funds & $1,246,333 of General Funds Totaling $3,140,597

OPIOID SETTLEMENT'S SOCIAL DETERMINANTS OF HEALTH FUNDS

Program: Assist County employees and partnering agencies to provide bridge and gap funding to address social determinants of health needs for people with Opioid Use Disorder (OUD) or any co-occurring substance use disorder (SUD) or mental health condition that are engaged in a Buncombe County program. These funds would help people with OUD or any co-occurring SUD or mental health condition in accessing addiction treatment, recovery support, harm reduction services, primary healthcare, or other services or supports they need to improve their health or well-being.

FY26 Impact:

- Impact data still being processed.
- $227,867 has been directed towards addressing SDoH.
  - 66% Housing/Recovery Housing
  - 14% Communication Resources
  - 6% Treatment/Medications
  - 8% Transportation
  - 5% Personal Care
  - .4% Education/Work
  - .1% Court/Document Fees



FY27 Budget: $229,000 of Opioid Settlement Funds

AGING & ADULT SERVICES

Alison Banzhoff, Adult and Aging Services Program Manager

HCCBG HOUSING & HOME IMPROVEMENTS

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

Categories of Home Improvement Services:

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

Restrictions on Project Amounts:

- Cap: $7,000

Allocation Process:

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

HCCBG HOUSING & HOME IMPROVEMENTS

Provider: Mountain Housing Opportunities

Funding: $346,217 (FY23, $88,318; FY24, $75,448; FY25, $64,939; FY26, $49,478; FY27, $68,034)

Impact: 129 households (FY23, 65 households; FY24, 26 households; FY25, 25 households; FY26, 13 households)

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

Average Investment Per Home: $2,666 (FY23, $1,358; FY24 $2,902; FY25, $2,598; FY26, $3806)

Program Eligibility: Aged 60+

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

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

BUNCOMBE COUNTY SUPPLEMENTAL AGING FUNDS

BCSAF funds are also allocated by the HCCBG Advisory Committee/ approved by County Commissioners. The application process is the same as HCCBG.

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

Provider: Eblen Charities: Stability for Older Adults

Funding: $96,272 (FY25, $18,444; FY26, $40,828; FY27, $37,000)

Target Population: 60+ living at or below 60% of area median income

Proposed Impact: Max $1,500 per household; 80 households (FY25, 28 households; FY26, 52 households)

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

Apply via: www.eblencharities.org; 23 Hamilton St., Asheville, NC 28801; ph. 828-255-3066

Age-Friendly Buncombe County

Housing Options for Aging in Place (HOAP) workgroup

- A workgroup dedicated to helping older adults age in place which benefits people of ALL ages
- Aligns with Buncombe County Strategic Plan 2030
- Raises awareness of the need for “missing middle” and accessible housing
- Developed a planning guide and workbook: Preparing for Aging in Place and Thriving in Community
- Collaborated with the Cares Program at UNC Chapel Hill School of Social Work in 2026 which edited and produced the guide

ECONOMIC SERVICES

Kimberly Fullerton, Income Maintenance Administrator

HOMEOWNERS GRANT PROGRAM

FY 25:
- $300,000 Buncombe County
- $150,000 City of Asheville
- 1,292 applications received; 787 applications approved
- $ 290,861.77 total disbursed

FY 26:
- $155,000 Buncombe County
- $75,000 City of Asheville
- 822 applications received; 560 applications approved
- $207,400 total disbursed

NEW GENERAL ASSISTANCE PROGRAM

Program Updated for FY27:

- Expanded availability to Homeowners & Renters
  - Homeowners prioritized through September
- Removed tax exemption disqualification
- Decreased Resources threshold to $5k

FY 27 Budgeted:

- $290,000 Buncombe County
- $75,000 City of Asheville

Application Window: All year or until funds deplete

BUNCOMBE COUNTY LIBRARIES

Jason Hyatt, Library Director

BUNCOMBE COUNTY LIBRARIES

Program: Library Safety Associate

- Full-time position approved in FY24
- Supports the community at large by assisting with immediate intervention needs, safety and security concerns, relationship building, and resource referrals.
- Pack Library has many regular patrons who are dealing with housing insecurity and related concerns. Position serves as frequent first point of contact for patrons experiencing personal challenges, especially for regular patrons who visit on a daily basis.

Target Population: Supporting and providing services to the many visitors to Pack Memorial Library in downtown Asheville, with additional support to other BCPL branches as needed

FY26 Budget: Approx. $84,000 for Library Safety Associate salary & benefits

BUNCOMBE COUNTY LIBRARIES

Program: Library Social Worker

- Newly approved position for FY27; recruitment happening now with tentative start date later in August
- Full-time, based out of Pack Memorial Library, replaces contracted part-time Homeward Bound case worker
- Performs trauma-informed, person-centered social work services and serves as a bridge between library patrons and community resources, helping individuals and families address social, behavioral, economic, housing, health, and other life challenges

Target Population: Supporting and providing services to the many visitors to Pack Memorial Library in downtown Asheville, with additional support to other BCPL branches as needed

FY26 Budget: Approx. $95,000 for Library Social Worker salary & benefits

AHSP APPLICATION CYCLE AND POLICY REVISIONS

Jonathon Jones

Community Development Analyst

SUMMARY OF REVISIONS

- Documentation Requirements
- Project Scope Requirements
- For-sale Loan Maximum
- Construction Loan Underwriting Standards
- Standard, Optional and Special Loan Terms
- Special Cashflow Payment Terms
- Maximum Rental Assistance
- Add Mortgage Assistance
- Maximum Administrative Costs
- New Start and Administrative Support Programs
- Create Two Application Categories
- Application Completeness Check

LOAN AND GRANT PAYMENTS DOCUMENTATION REQUIREMENTS

Proposed:

- Documentation includes invoices or receipts, proof of payment, relevant time sheets, lien waivers and certifications of work completed.

Purpose:

- Clarify payment requirements for funding agreements.

CONSTRUCTION LOAN PROJECT SCOPE REQUIREMENTS

Proposed:

Project Scope: Loan agreements will reflect the total number of units, unit mix and household income targeting proposed at the time of application, recommended by the Affordable Housing Subcommittee and approved by the Board of Commissioners.

Purpose:

- Ensure that unit development align with funding commitments.

CONSTRUCTION LOAN FOR-SALE LOAN MAXIMUM

Proposed:

Maximum Loan Amount: Applicants may request 10% of the total sales price to the homebuyer

Purpose:

- Account for development costs may include donated land, labor and materials or other funding sources.
- Ensure assistance is consistent across funded projects.

CONSTRUCTION LOAN UNDERWRITING STANDARD #1

Proposed:

Applicants must identify funding sources sufficient for a complete capital stack. Multiple financial scenarios will not be considered. Written commitments must be secured for all sources before an AHSP loan agreement can be executed.

Purpose:

- Recognize incomplete funding plans represent high risk projects.
- Clarify funding commitment documentation expectations.
- Minimize inconsistent negotiations with applicants arising from multiple funding scenarios.

CONSTRUCTION LOAN UNDERWRITING STANDARD #2

Proposed:

Applicants must provide pro formas demonstrating a minimum Debt Service Coverage Ratio (DSCR) of 1.0 : 1.15 during the permanent loan term with a 7% vacancy rate, revenues increasing at 2% and expenses increasing at 3% per year.

Purpose:

- Establish industry standard underwriting standards.

CONSTRUCTION LOAN UNDERWRITING STANDARD #3

Proposed:

Applicants must defer a minimum of 10% of the proposed developer fee. All developer fees must be paid prior to year 15. Any reduction of deferred fees at contracting will result in a dollar-for-dollar reduction of funds awarded.

Purpose:

- Ensure developer fees are leveraged to reduce funding gaps.
- Clarify developer fee payment standard that aligns with LIHTC program.
- Maintain funding consistency between applications and awards.

CONSTRUCTION LOAN STANDARD, OPTIONAL & SPECIAL TERMS

Proposed:

Standard Terms: Fully amortizing with annual principal and interest payment

Optional Terms: Annual interest only payments with principal balloon

Special Terms: Annual payment from cashflow with principal and interest balloon

Purpose:

- Ensure developer fees are leveraged to minimize funding gaps.

CONSTRUCTION LOAN SPECIAL CASHFLOW PAYMENT TERMS

Proposed:

- Annual payments calculated at 50% of available cashflow after deferred developer fees. Asset management fees, investor service fees, incentive fees, reserves, other soft debt payments or distributions to the ownership entity paid from cashflow must be paid from remaining 50% of available cashflow.
- Cashflow payments will be applied first to accrued interest and then principal.

Purpose:

- Increase timely repayment of cashflow loans for future use.

TENANT BASED RENTAL ASSISTANCE MAXIMUM ASSISTANCE

Proposed:

Maximum Assistance: $2,500 per household.

Purpose:

- Eliminate $1,500 threshold regularly exceeded due to household needs.
- Consider alignment with Fair Market Rent (FMR) and Housing Authority Payment Standard.

TENANT BASED RENTAL ASSISTANCE MAMIMUM ASSISTANCE CONSIDERATION

	Efficiency		1 Bedroom		2 Bedroom		3 Bedroom		4 Bedroom	
Year	**FMR**	**HACA**	**FMR**	**HACA**	**FMR**	**HACA**	**FMR**	**HACA**	**FMR**	**HACA**
2026	$1,227	$1,472	$1,674	$1,714	$1,835	$1,880	$2,231	$2,286	$3,078	$3,154
2025	$1,286	$1,543	$1,347	$1,6,16	$1,512	$1,814	$1,944	$2,332	$2,566	$3,079
2024	$1,428	$1,713	$1,496	$1,795	$1,680	$2,016	$2,160	$2,851	$3,278	$3,933
2023	$1,270	$1,397	$1,298	$1,557	$1,466	$1,759	$1,949	$2,338	$2,497	$2,996
2022	$1,118	$1,307	$1,209	$1,393	**$1,378**	**$1,588**	$1,879	$2,165	$2,359	$2,719

TENANT BASED RENTAL ASSISTANCE ADD MORTGAGE ASSISTANCE

Proposed:

Uses: Rent and mortgage payments including arrears, security and utility deposits, and moving expenses.

Purpose:

- Broaden eligible uses to help prevent eviction and foreclosure.

AHSP GRANTS
MAXIMUM ADMINISTRATIVE COSTS

Proposed:

- Administrative, program management, overhead and indirect costs may not exceed 10% of awarded funds and individual reimbursements.

Purpose:

- Set administrative cost expectations.

AHSP GRANTS
RECONSIDER NEW START AND ADMIN

Proposed:

Combine or eliminate New Start and Administrative Programs

Purpose:

- Reduce time applicants invest in unfunded requests.
- No New Start or Administrative requests funded since 2022.
- 24 of 30 New Start and Administrative requests not funded since 2020.

Options:

- Combine and fund innovative activities through Administrative Program.
- Eliminate and focus funding on existing activities that include administrative costs.

AHSP GRANTS AWARD HISTORY

	ER		TBRA		ADMIN		NEW START		DPA		CONSTRUCTION		TOTAL	
Year	**Requests**	**Awards**	**Requests**	**Awards**	**Requests**	**Awards**	**Requests**	**Awards**	**Requests**	**Awards**	**Requests**	**Awards**	**Requests**	**Awards**
2027	5	5	4	2	7	0	3	0	1	1	13	2	**33**	**10**
2026	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**
2025	4	4	2	2	2	0	2	0	1	1	13	9	**31**	**16**
2024	3	3	3	3	3	0	3	1	1	0	9	6	**29**	**13**
2023	3	2	0	0	0	0	2	0	1	0	6	3	**14**	**5**
2022	2	2	2	0	0	0	3	2	0	0	7	3	**18**	**7**
2021	2	2	3	2	0	0	5	3	0	0	4	1	**21**	**8**
2020	3	2	1	1	0	0	0	0	0	0	3	3	**10**	**6**
Total	**22**	**20**	**15**	**10**	**12**	**0**	**18**	**6**	**4**	**2**	**55**	**27**	**156**	**65**

AHSP APPLICATION PROCESS
CREATE TWO APPLICATION CATEGORIES

Proposed:

Household Impact:

Tenant Based Rental Assistance

Emergency Home Repair

Administrative Support

New Start

Unit Development:

Construction Loan

Construction Grant

Downpayment Assistance

Purpose:

- Consider similar applications based on measurable deliverables.
- Expand time to review applications.
- Allow for separate budget recommendations based on categories.

AHSP APPLICATION PROCESS COMPLETENESS CHECK

Proposed:

Staff will review requests submitted one week before the application due date for basic completeness.

Purpose:

- Ensure all required information has been provided by applicants.
- Address potential technical issues.

FY27 AHSP CYCLE

Date	Activity
August 4, 2026	AHSP Schedule, Application Structure and Policy Revisions
September 1, 2026	AHSP Policy Recommendations : Tax Credit Awards Anticipated
October 6, 2026	Board of Commissioners Approve AHSP Revisions
November 7, 2026	Open AHSP Household Impact Application
December 7, 2026	Close AHSP Household Impact Application
December 16, 2026	Open AHSP Unit Development Application
January 27, 2027	Close AHSP Unit Development Application
February 2, 2027	Staff Present Household Impact Requests
March 2, 2027	Staff Present Unit Development Requests
April 6, 2027	Subcommittee Makes AHSP Funding Recommendations

NEW BUSINESS

CHAIR AND VICE CHAIR APPOINTMENTS

Jonathon Jones

Community Development Analyst

SUBCOMMITTEE BYLAWS

SECTION II.D.1

Chair and Vice-Chair

The Subcommittee members shall appoint a Chairperson from the Commissioner Members and Vice-Chairperson from its membership by majority vote to serve a one (1) year term and until such person's successor is appointed by the Subcommittee. Said appointments should be made during the first regularly scheduled meeting of each County fiscal year and take effect immediately upon the successful majority vote.

ANNOUNCEMENTS



ADJOURN