RESOLUTION NO. 2026-XX

A RESOLUTION AUTHORIZING CTHE ACCEPTANCE OF GRANT FUNDING AND ENDORSING THE LOW-INCOME HOMEOWNER ASSISTANCE PROGRAM

WHEREAS, Transylvania County conducted a county-wide property reappraisal, which resulted in an increase of property value assessments by 54% across the county; and

WHEREAS, the City of Brevard recognizes the financial challenges that property taxes may present for low-income homeowners, particularly those on fixed incomes or experiencing increasing housing costs; and

WHEREAS, the City supports efforts to promote housing stability and help eligible homeowners remain in their homes and communities; and

WHEREAS, the City is a member of the Brevard/Transylvania Housing Coalition, comprised of non-profit housing suppliers, support service providers, government agencies, and civic leaders committed to providing access to safe, affordable housing for all Tranylvanians; and

WHEREAS, grant funding was made available through Dogwood Health Trust to support cross-sector collaborations in housing initiatives; and

WHEREAS, the Haven of Transylvania County, on behalf of the Coalition, submitted a proposal to collaboratively address the area's housing crisis through home repair, preservation, eviction diversion, property tax assistance, rental assistance, and seasonal emergency shelters; and

WHEREAS, the proposal included $60,000 for the City of Brevard to implement a Low-Income Homeowner Assistance Program; and

WHEREAS, the program is intended to provide financial assistance to eligible low-income homeowners to help offset increased property tax obligations resulting from the property reappraisal, subject to the eligibility criteria, funding limitations, and other terms established by the program; and

WHEREAS, the City Council finds that participation in the program is consistent with the City's commitment to supporting housing stability and addressing the financial burdens faced by eligible homeowners; and

WHEREAS, the City Council desires to accept the available grant funding and endorse the program terms necessary to implement and administer the assistance program.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BREVARD, NORTH CAROLINA THAT:

Section 01. The City Manager is hereby authorized to accept the $60,000 in grant funding for the implementation of the Low-Income Homeowner Assistance Program.

Section 02. The City Council endorses the program terms and eligibility requirements for the Low-Income Homeowner Assistance Program attached hereto (Exhibit A) and authorizes City Staff to take the necessary administrative actions necessary to implement and administer the program.

Section 03. The City Manager is hereby authorized to accept the PRO Housing grant funding if awarded.

Adopted and approved this the 19th day of October 2026.

_____
Maureen Copelof
Mayor

ATTEST:

_____
Denise Hodsdon, CMC
City Clerk

EXHIBIT A:
CITY OF BREVARD LOW-INCOME HOMEOWNER ASSISTANCE PROGRAM

The City of Brevard Low-Income Homeowner Assistance Program is designed to help ease the financial burden of property taxes for low-income households following the 2025 Transylvania County property revaluation. The revaluation resulted in significant changes in assessed property values for many homeowners, which, in many cases, increased their annual property tax obligations.

The purpose of this program is to provide temporary financial assistance to eligible low-income homeowners who have experienced an increase in their property tax burden as a result of the 2025 property revaluation. By providing a property tax rebate, the program strives to help eligible residents remain in their homes and support housing sustainability and long-term community stability.

The program is not intended to provide assistance for property value increases resulting primarily from improvements, additions, or other changes to the property. Instead, the program is intended to address the financial impact of the 2025 countywide revaluation on qualifying low-income homeowners.

Eligibility Requirements

To qualify, applicants must meet the program's income and residency requirements and demonstrate that their property was affected by the 2025 Transylvania County property revaluation. The City of Brevard plans to offer this program to eligible households that meet the following criteria:

- Applicant must be a resident of the City of Brevard
- Applicant must have owned and resided in their home for at least 5 years
- Household income must be at or below 80% of area median income (AMI) of Transylvania County
- Applicant must demonstrate that the assessed value of their property increased as a result of the 2025 Transylvania County property revaluation
- Applicant must provide information necessary for the City to determine whether the change in assessed value was attributable to the 2025 revaluation, property improvements, or a combination of factors
- Applicant must be current on all property taxes*

This program cannot be used to pay unpaid or delinquent property taxes. However, eligible homeowners that are on City of Brevard property tax payments plans may be considered for assistance with the current year's balance, provided they are current on the payments and have paid on time for the past 3 months.

Demonstrating the Impact of the 2025 Revaluation

To be eligible, applicants must have experienced an increase in assessed value as a result of the 2025 property revaluation. The City will use this information, along with County property assessment records, to determine the appropriate assistance level.

The administrator will compare the property's 2024 pre-revaluation assessed value with its 2025 post-revaluation assessed value and review any changes to the property during the same period using available property assessment and tax record information. This review is intended to distinguish increases in assessed value resulting from the countywide revaluation from increases attributable to new construction, additions, renovations, or other improvements.

If the property experienced an increase in square footage or other significant improvements between the 2024 and 2025 tax years, the applicant may still qualify for assistance. However, the applicant's award will be limited to the lowest increase category, provided all other eligibility requirements are met. This provision recognizes that some increase in assessed value may be attributable to improvements rather than the 2025 revaluation.

Award Amounts

The award amount is based upon a 3-tiered model determined by the household's annual income and the percentage increase in the property's assessed value from the 2024 (pre-revaluation) to 2025 (post-revaluation).

*Eligible Award Amounts Based on Household Income and Property Value Increase**

	25% Increase	**50% Increase**	**100% Increase**
80% AMI	$250	$500	$750
50% AMI	$500	$750	$1,000
30% AMI	$750	$1,000	$1,500

**These amounts represent maximums. Award amounts cannot exceed the applicant's annual City property tax bill.*

Application Rounds and Funding Priority

Applications will be accepted during designated application periods established by the City. Following the close of each application period, the City will review all applications received during the round to determine eligibility and award amounts.

Eligible applicants will be assigned a funding priority based on household income and the documented impact of the 2025 Transylvania County property revaluation. The priority categories are as follows:

Priority	**Household Income**	**Revaluation Impact**
Priority 1	≤30% AMI	75% increase or more
Priority 2	≤30% AMI	Less than 75% increase
Priority 3	31–50% AMI	75% increase or more
Priority 4	31–50% AMI	Less than 75% increase
Priority 5	51–80% AMI	75% increase or more
Priority 6	51–80% AMI	Less than 75% increase

Applicants with the greatest demonstrated need will be prioritized for funding. Within each priority category, eligible applications will be funded on a first-come, first-served basis until available funds are exhausted.

The priority determination will establish the order in which eligible applicants receive funding and will not replace the program's established award schedule. Individual award amounts will continue to be based on household income and the percentage increase in assessed property value attributable to the 2025 property revaluation.

If available funding is insufficient to fund all eligible applicants within a priority category, applications will be funded in the order that complete applications were received. The City may establish a waitlist for eligible applicants who cannot be funded during the applicable application round.

Program Administration

The program will be administered as a joint effort by the **Planning Department** and the **Finance Department**. The payments will be sent directly to the City of Brevard Tax Collector and will be reflected as a credit on the applicant's property tax bill. If the applicant has already paid their property taxes for the current year, a reimbursement check will be mailed to the applicant.

Required Documentation

In order to confirm eligibility, the applicant must provide proof of income for the entire household and proof of residency. Acceptable documentation includes the following:

Proof of Income (must be provided for the entire household)

- 2025 federal tax return/1040;
- Benefit verification letter for fixed income, including Social Security, SSDI, or pension income; and
- Other documentation requested by the City to verify household income.

Proof of Residency (must provide at least two forms of documentation demonstrating residency for the applicant)

- Government-issued photo identification;
- Utility bill showing name and current address;
- Benefit verification letter showing name and current address;
- Other official government correspondence showing name and current address; and
- Other documentation requested by the City.

Documentation of Property Revaluation Impact

The City will obtain or verify property assessment information directly through Transylvania County records and may request additional documentation when necessary to determine whether an increase in assessed value was attributable to the 2025 revaluation. Supplementary information may include:

- 2024 property tax bill or County property assessment record;
- 2025 property tax bill or County property assessment record;
- Documentation showing the property's assessed value before and after the revaluation;
- Documentation of additions, renovations, or other improvements made between 2024 and 2025; and
- Documentation showing changes in building square footage.

Application Process

The City anticipates establishing two application rounds during each program year. Applications would be accepted during a defined period for each round.

1. The City conducts outreach and holds information sessions to explain the program and assist residents with determining eligibility and securing documentation.
2. Application round opens and outreach continues.
3. Applicants submit applications and required documentation.
4. Application round closes.
5. Staff verify income, residency, ownership, tax status, and the impact of the 2025 revaluation.
6. Eligible applicants are assigned to a priority category based on household income and/or the percentage increase in assessed property value.
7. Funding is awarded beginning with the highest-priority applicants, with applications within each priority category funded on a first-come, first-served basis.
8. Continue funding applications until the funds are exhausted.
9. Applicants are notified of their award, and payments are processed.
10. Any funds remaining after a round may be carried forward to the next round.