MINUTES
City Council Housing Committee

Tuesday, August 11, 2026 – 3:45 PM
City Hall Council Chambers

Members Present:	Pamela Holder, Chair, City Council Member (via Zoom; arrived 4:30pm) Aaron Baker, Vice Chair, City Council Member Victor Foster, Citizen Member Mayor Maureen Copelof, Ex-Officio (arrived 4:13pm)
Staff Present:	Wilson Hooper, City Manager Dean Luebbe, Assistant City Manager/Finance Director Emily Brewer, Senior Planner Shawnee Cummings, Assistant to the City Manager
Guests:	Harvey Sankey
Media:	David Bradley; Jonathan Rich

A. Welcome and Call to Order

Committee Vice Chair Aaron Baker welcomed everyone and called the meeting to order at 3:45pm.

B. Certification of Quorum

Assistant to the City Manager Shawnee Cummings certified that a quorum was present.

C. Approval of Agenda

Mr. Foster moved, seconded by Mr. Baker to approve the agenda. The motion carried unanimously.

D. Approval of Minutes – July 14, 2026 Minutes

Mr. Foster moved, seconded by Mr. Baker to approve the minutes of the July 14, 2026 meeting as presented. The motion carried unanimously.

E. Follow-up Discussion on Pro-Housing Application with HAC

Ms. Brewer said the final submittal was a request for $6.3 million. If awarded, HAC will build 26 units on Cashiers Valley Road on the formerly City-owned property given to Housing Assistance Corporation (HAC) as part of the development agreement and provide home repairs to 10 households in the Rosenwald community. They are hoping

it is a competitive application, as they were able to get their leverage amount up to the maximum score possible. Award notifications are to be announced in November. Ms. Brewer added that Land of Sky was not aware of any other applications in our region.

Mr. Baker asked if the dollar amount is determined after the fact for the 10 homes receiving repairs. Ms. Brewer said it is a maximum of $100,000 per home, which is higher than the normal allocation for home repairs. Due to the age of the homes, they will require environmental remediation and assessment for lead and asbestos. If lead or asbestos are found, then remediation is required.

Mr. Baker asked if the sewer extension part of the project would open up any other properties. Mr. Hooper said he does not think so because all the houses on the other side of the street get their sewer from the cul-de-sac behind them. Ms. Brewer said she is not sure about additional properties, but with such a large spine, the sewer extension will create efficiencies in the sewer system. Mr. Foster asked if the funding source for the sewer extension was decided. Mr. Hooper said no, the funding options will be brought to Council when we bring the menu of options for the Rosenwald funding.

F. Habitat for Humanity Project at Railroad and Probart

Mr. Baker said he asked for this item to be on the agenda because there has been a lot of chatter about the site due to its visibility and he thought it would be helpful to hold a public discussion. Mr. Hooper said there will be 9 units developed by Habitat for Humanity and they are currently operating under a grading permit. Habitat does not have their building permit yet, but they will likely be issued soon. He added that he does not know what their schedule is, but it is a promising project.

Mr. Baker said he knows there were some concerns with site access. Ms. Brewer said the site actually does not have any road frontage on Railroad Ave., so the access has to be on Probart St. She added that there is a sliver of property between the Habitat property and Railroad Ave. that belongs to the oil company, so they cannot use a Railroad Ave. access point, as it would cross someone else's parcel.

Mr. Baker asked if there is any other City involvement in that project, to which Mr. Hooper said no. He added that Habitat asked the City to maintain their parking lot, but the City declined, as it is not something the City does, so there is no other involvement.

G. Emerging Possibility for Brevard Davidson River Presbyterian Church Property

Mr. Hooper said a few years ago, the City signed an agreement with Brevard Davidson River Presbyterian Church to lease their property for 3 years and in those 3 years, the City would search for a qualified development partner. If the City found a qualified development partner to build low- to moderate-income (LMI) units on the property, the City had 5 years with a 1-year cure period, for a total of 6 years, to build the units. If the units were built within the time frame, the Church would sell the property to the City and the developer for $1. About 6 months after signing the agreement, the City found

that the soil on the site was not suitable for building a large, multi-family complex, or so it was thought. The City let the agreement slide but the lease is still in effect. If another opportunity came up, then the City would utilize the property.

A developer, Greenway Development, approached the City and the Church and posited that they can develop an LMI complex on the property despite the poor soil condition outlined in the geotechnical report. Greenway has an in-house construction team and intends to build 60 units, making the project more financially feasible than it was with the City's proposed 48 units. Mr. Hooper said the City was surprised but is exploring the possibility. The Church feels called to provide this housing on their property, so they would like to resurrect the agreement made with the City.

The City will do its due diligence on the firm and if they survive the diligence, the City will consider signing a development agreement with them per the terms of the contract. To do this, the contract will need to be amended in two places. First, the dates will need to be amended, as the lease is about to expire and the City cannot do its due diligence in the time that is left. Second, the City would need Council's blessing to deviate from a provision of the contract that requires the City to hold a competitive solicitation process for a development partner. Mr. Hooper said we originally envisioned doing an open solicitation, receiving multiple proposals, and evaluating development partners before selecting one, but since we were approached by Greenway, it did not happen that way. He is not suggesting that we go into business with them without vetting them, but the lease would need to be amended to remove the competitive solicitation requirement.

Mr. Hooper suggested the City hire its advisory firm at DFI to do a third-party review, as it was the review that DFI was planning to do when the City received solicitations. The review would look at the pro forma for the project, check the firm's financials, and conduct a reference check before making a recommendation to the Council on whether the project makes sense and if the City should move forward with a development agreement. Mr. Hooper said Staff would need a recommendation from the Committee to allow Council to amend the lease agreement, including the dates and removal of the competitive solicitation requirement. If Council amends the lease as described above, the City would essentially start over on its original plan with a delayed start.

Mr. Foster asked what the firm is going to do to correct the soil. Mr. Hooper said the geotechnical report gave the solution needed, but it was very expensive, so it was concluded that the project was infeasible given that it was more than the City could afford. The report was clear as to what needed to be done to make the soil solid enough to develop on and Greenway Development claims that they can do it in-house and more affordably than was outlined in the report. Mr. Foster asked if it would cause problems with the foundation sinking later if they did not fix the soil. Mr. Hooper confirmed.

Mr. Baker asked if the removal of the competitive solicitation requirement is because we have to select the lowest bidder or because we already have a leading contender. He also asked even if Greenway Development is the only bidder, why would we not open it up for a competitive process. Mr. Hooper said we have a developer that approached us

and he does not believe their interest is infinite, as they may have other possibilities and if they have to wait or compete, they may move on. He said it was discussed with the Church and they did not have any issue with considering this firm exclusively.

Mr. Baker asked how much we know about the firm. Mr. Hooper said DFI has done some initial digging and found that they are credible with projects in several states. DFI was also surprised by the firm's claim to be able to fix the soil affordably and convert it into a developable site. Ultimately, that is why Staff are proposing the extra diligence.

Mr. Foster asked if he thinks that they will say they can do it affordably and then submit a change order. Mr. Hooper said it would not be the City's responsibility if the firm exceeded their costs. Ms. Brewer added that the firm is still proposing using LIHTC to build the complex, so it would be regulated through that program and the $1 sale comes with a required deed restriction on the property requiring that it be used for affordable housing. If the firm exceeded their costs, they would not be able to pass on any of those costs to the tenants due to the deed restriction and LIHTC requirements. Mr. Baker asked if we know if the firm will be applying for 4% or 9% LIHTC. Ms. Brewer said they talked about applying for 9% LIHTC in 2027. Mr. Hooper said that complicates things because if we do not get 9% LIHTC for the Azaela property this year, then we will also be applying for 9% LIHTC in 2027. Mr. Baker asked if there was still a backup plan for 4% LIHTC on the Azaela Ave. project, to which Ms. Brewer confirmed, but said it heavily depends on the funds that remain after this round of LIHTC. She added that during this round of LIHTC, there were also CDBGDR funds being put forward and she does not know that those funds carry over to the next round of LIHTC, therefore it will be dependent on if there is CDBGDR funding is left and how the funds are allocated.

Mr. Baker asked how the site is zoned. Ms. Brewer said the property would require a rezoning and it is likely to become a conditional zoning district with Residential Mixed Use (RMX) as the base district. The property is currently split zoned as RMX and GR8.

Mr. Baker said because there are many members of the public here, a rezoning is a very public process that will have to go to Council and have a public hearing. Ms. Brewer confirmed and stated that an additional neighborhood compatibility meeting can be held at the discretion of the Planning Director. She added that Staff held some rounds of engagement prior to the adoption of the lease, but Staff got the geotechnical report back prior to engagement events related to the vision for the property, so the events were cancelled because Staff did not know what the next steps were going to be. Mr. Baker said for the Azaela property, he recalls additional rounds, to which Ms. Brewer said there were subsequent rounds of engagement that focus on the development plan. Mr. Baker asked if that type of engagement would be done here given that DFI is involved. Ms. Brewer said it would not because typically it is only done when the City puts together a full developer solicitation with requirements. The engagement is required to put the documents together and is also used to assess competitive solicitations. Ms. Brewer explained that because this process is different, the firm would be required to respond to a list of whatever information is necessary, which is likely to include specific items to respond to without doing full rounds of engagement. Mr. Baker said he is

interested to hear what DFI says about handling this process differently and how they would approach this in general. Ms. Brewer said all DFI proposed was the technical review of the proposal and not doing any additional engagement for this specifically. The rezoning will have its own process with opportunities for public input and entering into a development agreement is also a very public process, so the public will be able to weigh in. Ms. Brewer said the scope of work and quoted fee is to do a third-party review of their assumptions, look at what has worked in the neighborhood, and a technical review of their detailed pro forma before the City enters into any agreement with them.

Mr. Baker said he remembers an issue with access to the site and needing an easement from an adjacent property. Mr. Hooper said the Church owns a property on Appletree Street that would be the access to the larger property behind. He added that an anonymous person approached the Church about buying that property and the Church refused, as they wanted to retain that property to ensure access to the site.

Mr. Foster motioned, seconded by Mr. Baker that the questions related to amending the lease with Brevard Davidson River Presbyterian Church be referred to Council for consideration at the August 17th City Council Meeting. The motion carried unanimously.

Mr. Baker said it would be helpful if a detailed timeline on the next steps is provided when this is brought to Council, including the conditional zoning district. He added that he thinks it would be helpful for the public to know what the milestones are.

H. Follow-up on Possible Property Tax Assistance Options

Mr. Hooper said while this program is unfunded, the plan is to get our program guidelines in place so that when we apply for funding, we have a complete program. Ms. Brewer said the draft program guidelines (Attachment A) are largely the same as what the Committee saw previously, with some minor differences. The program is intended to ease the financial burden of property taxes for low-income households following the 2025 property revaluation and it was previously discussed that an award amount should be tied to income and the percentage increase in their assessed property value. Ms. Brewer said there were different implementation methods discussed at the last meeting and she has proposed 3 different options for the Committee.

The first option is first-come-first-served, in which the application would be continuously open each year until the annual funding is allocated. Ms. Brewer stated that a first-come-first-served model would only work with extensive outreach and significant advanced notice before the application is opened. This model is simpler to administer, easier for applicants to understand, and would allow eligible applicants to receive the money as soon as their application is verified. This method is also transparent and gives clear criteria for applicants.

The second option is application rounds with prioritization based on assessed need. With this model, the program would accept applications during rounds and at the end of each round, Staff would review complete applications and prioritize eligible

applicants based on financial need. Ms. Brewer said this is a great way to limit funding to the households with the greatest demonstration of need. The drawbacks are that the scoring criteria would need to be clearly defined, defensible, and objective to ensure consistency and transparency for applicants, payment is delayed while applicants wait for decisions, and it requires an intensive review process with scoring and weighting.

The third option is a hybrid model. It would include application rounds with priority categories. In each category, the awards would be first-come-first-served. If someone is in the lowest income bracket and has the highest percentage increase in their property valuation, they would be priority 1 and anyone in the priority 1 category would be funded in the order received. If all of category 1 is funded, then it moves to category 2 and category 2 is funded in the order received, and so on. By having priority thresholds, it keeps the process as objective as possible while we are still able to target people with the greatest need. Ms. Brewer said this option would reduce the administrative burden of an intensive review process and reduce the lag time by having application rounds.

Ms. Brewer requested the Committee determine the implementation method so that the program is as complete as possible for grant applications. She said she has searched extensively for funding applications, but has not yet found any opportunities, as it does not fit the criteria for traditional housing grants. Normally, tax assistance programs are administered by counties on a first-come-first-served basis each year and the programs have an annual allocation. Ms. Brewer noted Chatham County and Forsyth County as having robust programs, but she could not find any cities with programs.

Mr. Foster said he likes option 3 and asked if this will just help with the tax amount that is over and above the person's normal tax amount prior to the revaluation. Ms. Brewer said no, there is a maximum amount that a household could receive based on income and the percentage increase in property value due to the revaluation and it could cover up to the full amount of a person's City property tax bill. She added that it was not intended to just cover the difference, but to actually offset some of the impact.

Mr. Baker said he agrees that option 3 strikes a good balance. He asked how the timing of the rounds will work. Ms. Brewer said it will depend on how much money we have. For example, if there is $30,000 and we have a cap of $1,500 per household, that is a large amount of money that could be disbursed across 2 rounds with a lot of engagement. If we have less funding, then we might do 1 round with more extensive engagement, as the funding may be exhausted after the first round. Ms. Brewer said it will require balancing getting the awards out in a timely manner and ensuring we have enough time for outreach. Mr. Baker added that it will also be important to capture the people that did not hear about it during the first round. Ms. Brewer said outreach will be needed prior to the application being open, during, and after, as well as assistance to help applicants obtain the correct documentation and fill out their applications.

Ms. Brewer said she needs some input on the prioritization outlined in the program guidelines (Attachment A), which she currently has in 6 categories based on income and

revaluation impact, but it can be simplified. Mr. Baker said he agrees that prioritization is important, but it should be simple, so he is leaning toward a simplified version.

Mr. Baker asked about next steps. Mr. Hooper said Staff just needed guidance from the Committee and Ms. Brewer will continue to look for potential funding sources. Once we find funding, we will take the program to Council per the Committee's recommendation to request Council approval. Mr. Hooper added that if we do not find external funding, Council could choose to fund the program during the next budget cycle. The Committee agreed on implementation option 3 and simplified prioritization.

I. Public Comment

Art Cole stated that he lives across from the Habitat for Humanity project on Probart and asked if there is a depiction of the proposed site and if it conforms to neighborhood standards. Ms. Brewer said she is not the reviewer of that project, so she does not know. Mr. Cole asked why the Housing Committee or Habitat for Humanity did not poll the residents about what was going in, as the first thing they saw was the clearcutting of the lot. Mr. Cole said in his experience, it is not a good idea to not tell the community what is going on. He asked what the landscape plan is, as there will be 9 units on the lot and how are you going to landscape it. He said the answer is we do not know. Mr. Hooper said we do know, and this property will conform with our zoning codes and with the landscaping requirements in the zoning code. Mr. Hooper said that information is technical and is online, but the property will conform with those requirements.

Nancy Loveland said she lives on Appletree St. and her property abuts 30 feet of the Church's property. She said Appletree St. is a dead-end street with about 7 houses on it and if 60 units are built on that property with 1 or 2 cars each, she asked if there is a roundabout planned for E. French Broad St. and Appletree St. to be able to get everyone out of that neighborhood. She is concerned about being able to get out of her driveway.

Lauren Wolf said she lives on Main St. next to the Church. She asked if the development of that land is included in the Stormwater Master Plan, if there has been consideration of what would happen to all the water, and how it would impact surrounding properties. She added that urban forest and land absorbs a lot of water, and living where she does, she watches the water go downhill. She watched it go downhill during Helene but wonders what would have happened if that land was developed and how the excess water would have affected the culverts and properties downstream.

Harvey Sankey asked if the clearcutting of the property on Probart St. was approved by the City. Mr. Hooper said yes. Mr. Sankey said regarding the Church property, he is wondering why the City is in the real estate business and why not just pull out of the lease and let them handle it themselves. He asked if there is any money involved on the City's part or if it is coming from the Housing Trust Fund. Mr. Hooper said the only money involved will be the third-party review by DFI, which will cost between $10,000-$15,000, and he would recommend that most of that be covered from the Housing Trust Fund balance, but we will likely have to find more in our operating budget since the

Housing Trust Fund does not have the full $15,000. Mr. Sankey said the Housing Trust Fund balance is $3,729 as of July 1, 2026, so he is going to have to find money somewhere else. Mr. Hooper said contributions are made to the fund quarterly and the next contribution will be made at the end of the quarter. Mr. Sankey said he likes the property tax assistance plan and asked how you "find the money." Mr. Baker said we are looking for grants or it could be funded in the next budget cycle.

J. Next Meeting Date – Tuesday, September 15, 2026 at 3:45pm

The next meeting, originally scheduled for Tuesday, September 8, 2026 at 3:45pm, conflicts with a City Council meeting due to the Labor Day holiday on September 7, 2026. The next meeting was rescheduled for Tuesday, September 15, 2026 at 3:45pm.

K. Adjourn

There being no further business, the meeting adjourned at 4:46 pm.

Minutes Approved: September 15, 2026

Pamela Holder, Chair, Council Member
Aaron Baker, Vice Chair, Council Member

Shawnee A. Cummings
Shawnee Cummings
Assistant to the City Manager

CITY OF BREVARD LOW-INCOME HOMEOWNER ASSISTANCE PROGRAM (REVISED AUGUST 2026)

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 0–25% 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-tired 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.*

[OPTION 1] Application and Funding Period

Applications will be accepted beginning on the date established by the City and will remain open until the annual program allocation has been fully committed. Eligible applications will be reviewed and funded in the order they are received. Awards will be made to eligible applicants until available funds are exhausted. Funding for a subsequent program year will be subject to the availability of program funds.

[OPTION 2] Application Rounds and Prioritization.

Applications will be accepted during designated application periods established by the City. Following the close of each application period, the City will review all complete applications received during the round and determine eligibility and award amounts. Eligible applications will be prioritized based on household income, the impact of the 2025 property revaluation, property tax burden, and other adopted measures of financial need. Awards will be made beginning with the highest-priority eligible applicants until the

available funding for the round is exhausted. If funding remains available, the City may conduct additional application rounds during the program year.

[OPTION 3] 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. 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, proof of age for the older adult, 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.

Implementation Option 1: First-Come, First-Served

Under the first-come, first-served model, the program would remain open continuously during each program year until the annual funding allocation is fully committed. Applications would be accepted beginning on a designated opening date and reviewed in the order they are received. City staff would determine eligibility and the appropriate award amount based on household income, the impact of the 2025 property revaluation, and all other program requirements. Eligible applicants would receive an award until the annual allocation is exhausted. Once all available funds have been committed, the City would close the application period for that program year.

Process

1. Accept applications beginning on the designated opening date.
2. Review applications in the order received.
3. Verify household income, residency, ownership, tax status, and the impact of the 2025 property revaluation.
4. Determine the applicant's award tier.
5. Approve eligible awards until the annual funding allocation is exhausted.
6. Notify applicants when the annual allocation has been fully committed.

Advantages

- Simple to administer and easy for applicants to understand.
- Allows eligible homeowners to receive assistance as soon as their applications are verified.
- Reduces the administrative burden associated with scoring and ranking applications.
- Provides flexibility to continue accepting applications throughout the year.
- Allows the City to fully expend the annual allocation without establishing multiple application deadlines.

Disadvantages

- Households that do not apply quickly may not receive assistance if the annual allocation is exhausted.
- Doesn't necessarily prioritize the households experiencing the greatest financial hardship.

To address these, the City can establish an application opening date and conduct outreach, provide significant advance notice, and maintain a waitlist for eligible applicants who apply after available funds have been committed.

Implementation Option 2: Application Rounds Based on Assessed Need

Under this model, the program would accept applications during designated rounds rather than continuously. Following the close of each round, City staff would review all complete applications and prioritize eligible applicants based on demonstrated financial and housing need. This model allows the City to compare eligible applicants and direct available funding toward households with the greatest demonstrated need.

Application Process

1. Applicants submit applications and required documentation during a defined period.
2. Staff verify income, residency, ownership, tax status, and the impact of the 2025 revaluation.
3. Eligible applications are evaluated using established criteria.
4. Funding is allocated to the highest-priority applicants based on the adopted scoring methodology.
5. Applicants are notified of their award, and payments are processed.
6. Any funds remaining after a round may be carried forward to the next round.

Potential Needs Assessment Criteria

The City would use a point-based system to assign priority points and establish a minimum eligibility threshold. If applications receive the same score, the order that the application was received would be the tiebreaker. The point-based system could use factors such as:

- Household Income (e.g., priority for households earning 30% AMI)
- Property Revaluation Impact (e.g., priority for households that saw their assessed value double in the revaluation)
- Household circumstances (e.g., priority for households with fixed or limited income, households with children)
- Length of homeownership (e.g., priority for households that have been in the home more than 15 years)

Advantages

- Directs limited funds toward households with the greatest demonstrated need.
- Reduces the advantage of applicants who simply apply first.
- Allows the City to consider both income and the magnitude of the revaluation impact.
- Provides a more equitable distribution of limited grant funds.

Disadvantages

- Significant staff time and administrative oversight required
- Scoring criteria need to be clearly defined, defensible, and objective to ensure consistent treatment of applicants and transparency of decisions
- Payment is delayed because applications must be reviewed collectively after the application period closes

Implementation Option 3: Hybrid Application Rounds with Priority Thresholds

Under the hybrid model, the City would establish designated application rounds during each program year while continuing to award funds on a first-come, first-served basis within defined priority groups. This approach combines the administrative simplicity of a first-come, first-served program with the equity of a point-based model. Rather than ranking every applicant using a detailed scoring system, the City would establish clear eligibility and broader priority thresholds based on household income and the demonstrated impact of the 2025 property revaluation.

Application Process

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

Following the close of each application period, City staff would:

1. Applicants submit applications and required documentation during a defined period.
2. Staff verify income, residency, ownership, tax status, and the impact of the 2025 revaluation.
3. Eligible applicants are assigned to a priority category based on household income and/or the percentage increase in assessed property value.
4. Funding is awarded beginning with the highest-priority applicants, with applications within each priority category funded on a first-come, first-served basis.
5. Continue funding applications until the funds are exhausted.
6. Applicants are notified of their award, and payments are processed.
7. Any funds remaining after a round may be carried forward to the next round.

Priority Categories

The City could establish priority categories that correspond to the existing award structure:

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

A simplified structure could be:

- **High Priority:** Households at or below 50% AMI and/or households experiencing a significant increase in assessed value due to the 2025 revaluation.

- **Standard Priority:** Households between 51% and 80% AMI that meet all other program requirements.

Within each priority group, applications would be funded in the order they were received.

Advantages

- Balances equity and administrative simplicity.
- Gives greater consideration to households with the lowest incomes and/or greatest revaluation impacts.
- Avoids the need for a complicated points-based scoring system.
- Provides applicants with a clear understanding of how funding priority is determined.
- Retains the efficiency of first-come, first-served processing.
- Allows the City to distribute funds during defined application periods and monitor program demand.
- Provides a transparent method for resolving situations where requests exceed available funding.

Disadvantages

- Priority thresholds need to be clearly defined, defensible, and objective to ensure consistent treatment of applicants and transparency of decisions
- Payment is delayed because applications must be reviewed collectively after the application period closes