Policy, Finance & Infrastructure

Anti-Displacement and Affordable Housing (ADAH) Project Update

June 23, 2026

Ben Woody
Assistant City Manager

Dawa Hitch
Communication &
Public Engagement Director

THE CITY OF ASHEVILLE



Project Overview

- The Anti-Displacement and Affordable Housing Project's overarching goal is to ***develop community-driven policies, tools, and processes*** that strategically pair necessary ***housing production*** with clear, concrete ***anti-displacement protections*** for the most at-risk neighborhoods.

- The project approach and proposed actions are drawn from:
  - Missing Middle Housing Study & Displacement Risk Assessment Recommendations
  - Affordable Housing Plan: Anti-Displacement Strategies
  - LNC Six Priority Action Areas
  - Ongoing engagement that includes different perspectives

Project Approach

Project Objective:

Through best-practice engagement, identify and implement actions to address affordable housing challenges and minimize displacement

Keys to Project Success:

- Mindful sequencing
- Cross-departmental coordination and collaboration
- Authentic engagement

THE CITY OF ASHEVILLE

Project Components

- Resolution
- Displacement Risk Assessment Tool
- Interim Affordable Housing Solutions
  - Missing Middle Plan
- Anti-Displacement Strategies
  - Affordable Housing Plan Implementation
- LNC as a Required Engagement Partner
- Strengthen Development Notifications

THE CITY OF ASHEVILLE

Workshop Engagement Summary

May 20 Workshop

Approximately 20 neighborhood representatives, developers/builders and policy advocates

- Affordable Housing Advisory Committee
- Asheville Area Chamber of Commerce
- Asheville for All
- Builders Association of the Blue Ridge Mountains
- Buncombe Affordable Housing Network
- Coalition of Asheville Neighborhoods
- East End/Valley Street Neighborhood Association
- East/West Asheville Neighborhood Association
- Habitat for Humanity
- Haw Creek Community Association
- Just Economics
- Land of the Sky Association of Realtors
- Legacy Neighborhoods Coalition
- Mountain Housing Opportunities
- Mountain True
- Planning and Zoning Commission
- PODER Emma Neighborhood Association
- Rhododendron Creek Community Association

Workshop Engagement Summary 2

Small group discussions held on early affordable housing amendments and the desired outcome of a displacement risk analysis tool.

Common Ground

- Minimize uncertainty and late-stage friction
- Clear guidelines are important
- Prevent the displacement of local residents due to economic pressure
- Reconcile citywide density goals with local neighborhood stabilization

A Project Page that includes the full Engagement Summary will be posted by the end of the week.



Resolution

Resolution 2

Progress

- Passing an anti-displacement resolution is a common approach for cities to formalize their anti-displacement efforts and provide clear direction for staff to develop tools and policies.
- Seeking Council direction prior to moving forward.

Early Signals

- General support from neighborhoods and housing advocacy organizations on the concept of an anti-displacement resolution.
- The City of Louisville adopted an anti-displacement ordinance with rigid standards that may inadvertently limit the creation of new housing.

THE CITY OF ASHEVILLE

Resolution 3

Next Steps

- Council provide direction to the City Manager on the development of an anti-displacement resolution. The resolution may:
  - Signal a commitment to protecting the character and culture of neighborhoods while supporting residents who wish to remain in their homes.
  - Acknowledge past harms from historical actions like redlining and urban renewal.
  - Address the affordable housing crisis by preserving naturally occurring affordable housing and reducing cost burdens on vulnerable areas.

- Resolution is anticipated to come to Council in July.

THE CITY OF ASHEVILLE

Displacement Risk Assessment Tool

Displacement Risk Assessment Tool 2

Progress

- An open working group is supporting the development of a public, web-based tool to assess displacement risk and recommend mitigation strategies for major public and private development projects.
  - The work group has held four meetings and generally meets bi-weekly.
  - Input was also gathered through a stakeholder workshop.
- Staff is beginning the initial build/framework for a tool, using agreed upon indicators to assess displacement risk.

Early Signals

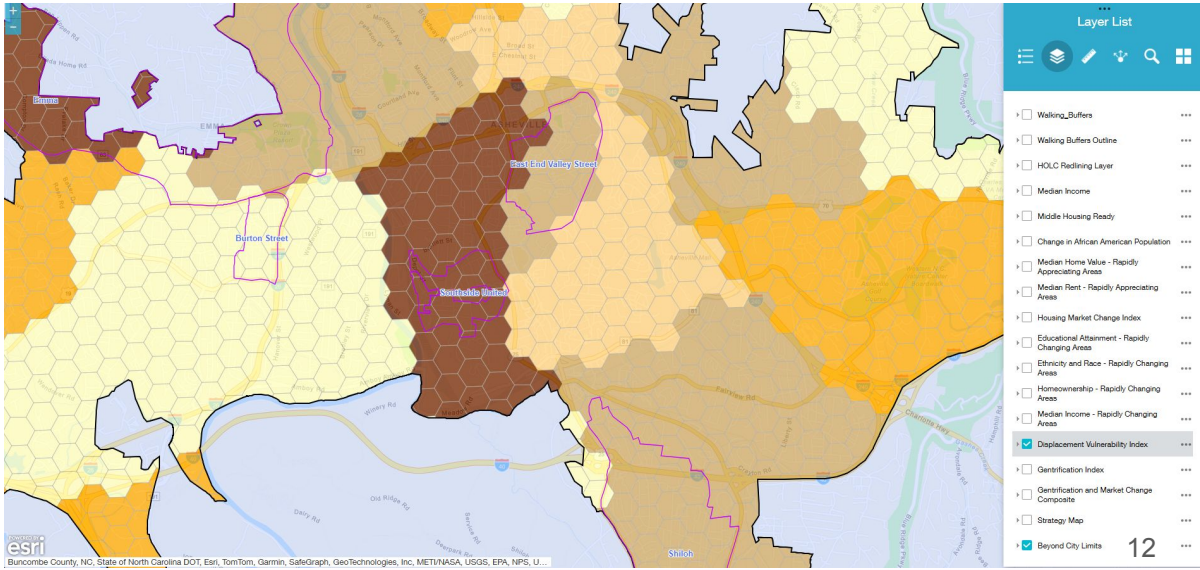
- The tool concept is generally supported by work group members.
- The tool creates predictability for neighborhoods and developers.
- The tool provides an objective rationale for protecting vulnerable neighborhoods but also increasing development in low-risk areas.
- The tool informs staff recommendations and is used by decision-makers

THE CITY OF ASHEVILLE

Displacement Risk Assessment Tool 3

Next Steps

- June/July - work group review of the first iteration of a draft tool, focused on risk assessment in defined geographic areas.
- Finalize risk assessment indicators and methodology.
- Engage with the work group and stakeholders to develop draft mitigation strategies.
- Fall - begin testing a full build of the tool.



Interim Affordable Housing Solutions

Interim Affordable Housing Solutions 2

Progress

- Three early housing amendments from the Missing Middle Housing Study & Displacement Risk Assessment are being explored
  - Allowing Duplexes & Townhomes in all residential neighborhoods
  - Elimination of Parking Minimums
  - Increasing the Allowable Size of Accessory Dwelling Units (ADUs)
- Input has been gathered through
  - A Stakeholder Workshop
  - The Neighborhood Advisory Committee
  - The Planning and Zoning Commission Initial Discussion (vote in August)
- UDO Project Consultant Selection Underway (Contract to Council Anticipated 7/28)

Interim Affordable Housing Solutions 3

Early Signals

- Eliminating parking minimums has raised the most concern.
- Allowing duplexes and townhomes in all residential districts raised the least concern. Concerns about the importance of maintaining neighborhood character were voiced.
- Tentative support for Accessory Dwelling Units (ADUs) as a wealth building, retirement income and housing flexibility solution. Concerns about implementation and enforcement were raised.
- There is a desire to recognize that different neighborhoods have different “affordability” thresholds.
- Using plain language in technical processes is critical.

Interim Affordable Housing Solutions 3

Next Steps

- August 5 - PZC to vote on three early housing solutions
- August 25 - City Council to vote on three early housing solutions

Anti-Displacement Strategies

Anti-Displacement Strategies 2

Progress

- Continuum of Care (CoC) - Right at Home grant funding
  - Rapid, flexible financial assistance to help keep people in their homes

- Staff Home Repair Policy (Affordable Housing Bond-funded) supported by Affordable Housing Advisory Committee (AHAC)
- CDBG steady state funds allocated for lead water pipe replacement & home repair

Early Signals

- More details follow this overview presentation

THE CITY OF ASHEVILLE

Anti-Displacement Strategies 3

Next Steps

- June 23 - Home Repair Policy discussion to follow this overview presentation
- July 28 - City Council vote on proposed Home Repair Policy (Affordable Housing Bond funded)
- The next Housing Trust Fund round will include down payment assistance and homeowner projects
- Staff (with support of the work group) will identify next displacement mitigation strategy to implement (e.g., additional CDBG strategies to stabilize vulnerable neighborhoods, develop public art, history, and cultural preservation strategies).

LNC as a Required Engagement Partner

LNC as a Required Engagement Partner 2

Progress

- ✔ **COMPLETE**

- LNC and designated neighborhood-based bodies are named as required stakeholders in Communication and Engagement Plans associated with land use policy actions, housing, and proximate capital projects.

Strengthen Development Notifications

Strengthen Development Notifications 2

Progress

- Internal Environmental Scan of Simplicity & City Website
- Engagement Approach Identified

Early Signals

- A need to streamline information between Simplicity & City Website to reduce redundancy



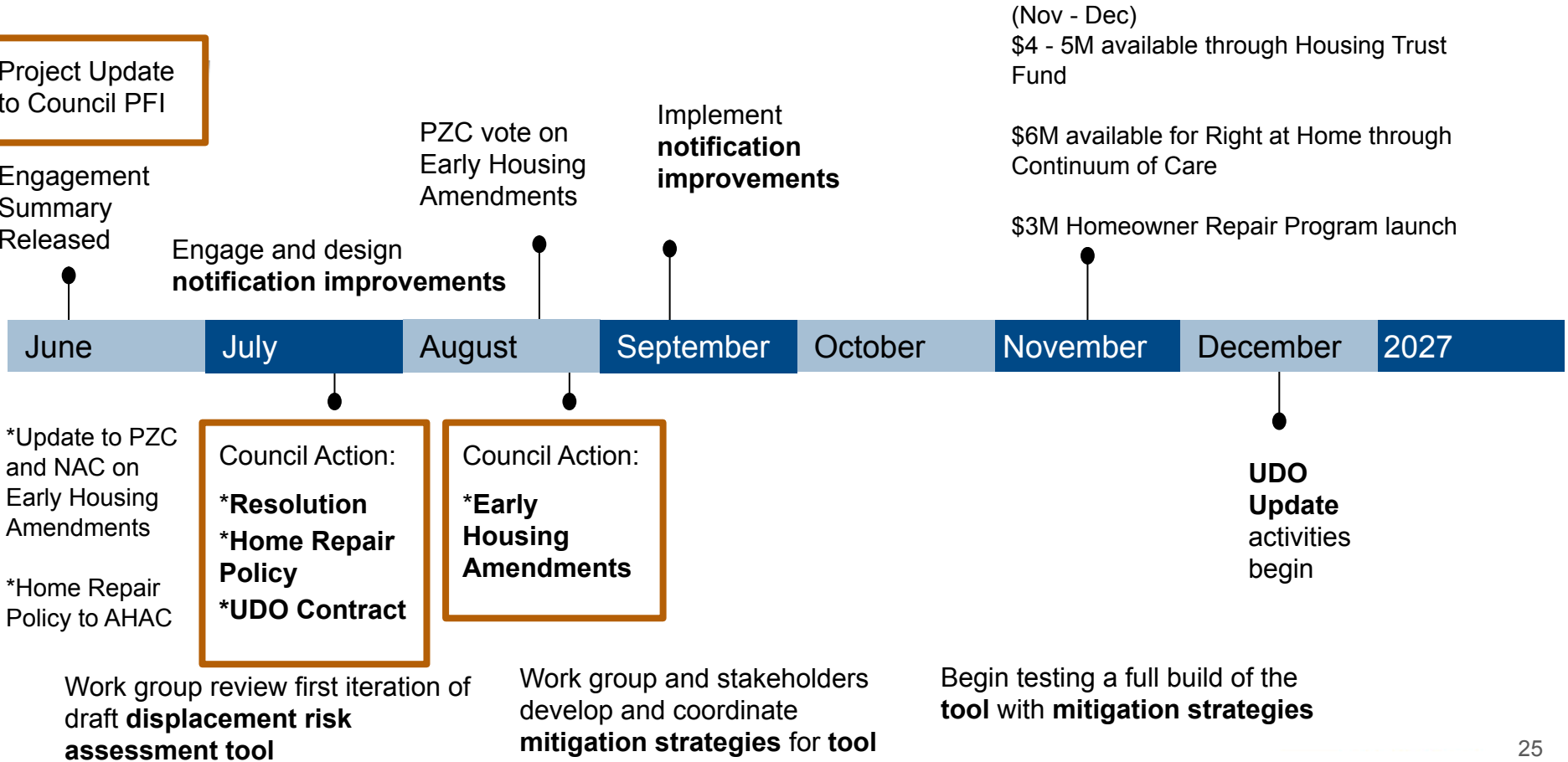
Strengthen Development Notifications 3

Next Steps

- Assess how results of Internal Scan align with LNC request and Workshop Input
- Connect with LNC, Coalition of Asheville Neighborhoods (CAN), Neighborhood Advisory Committee (NAC) and developers to confirm desired improvements
- Develop plain language resources for technical information



A Look Ahead


Project Update to Council PFI
Engagement Summary Released
Engage and design **notification improvements**
PZC vote on Early Housing Amendments
Implement **notification improvements**
(Nov - Dec)
$4 - 5M available through Housing Trust Fund
$6M available for Right at Home through Continuum of Care
$3M Homeowner Repair Program launch
June
July
August
September
October
November
December
2027
*Update to PZC and NAC on Early Housing Amendments
*Home Repair Policy to AHAC
Council Action:
***Resolution**
***Home Repair Policy**
***UDO Contract**
Council Action:
***Early Housing Amendments**
UDO Update activities begin
Work group review first iteration of draft **displacement risk assessment tool**
Work group and stakeholders develop and coordinate **mitigation strategies** for **tool**
Begin testing a full build of the **tool** with **mitigation strategies**

ADAH Discussion/Questions

Home Repair Slides & Discussion

Home Repair - Eligible Activities

- Health, safety, and critical repair needs
- Accessibility modifications, including ramps, grab bars, bathroom modifications, and supportive mobility upgrades.
- Weatherization and energy-efficiency improvements, including insulation, air sealing, window/door repair or replacement, and HVAC efficiency upgrades.
- Manufactured housing units are eligible, provided repairs comply with the city building code and local ordinances.
- Emergency repairs when necessary to address immediate health or safety concerns.

Assistance Terms

- Maximum Assistance available per home will not exceed $40,000.
- **Grants**
  - Awards up to $25,000 will be provided as grants.
- **Deferred, Forgivable Loans**
  - Awards will be structured as 0% interest, deferred, forgivable loans for repairs of $25,000 or more, up to $40,000.
  - Loans will be forgiven in full if the homeowner remains in the home for 3 years after project completion.
  - The forgivable loan may be transferred to a new and verified income-qualified household, including income-qualified family members.

Home Repair - Priorities & Requirements

Program Priorities:

- Households at or below 60% of Area Median Income (AMI).
- Long-term homeowners and households at risk of involuntary displacement.
- Residences in neighborhoods/areas of the City that are identified as vulnerable to displacement or disinvestment. (This is not intended to exclude repairs in other parts of the City.)

Eligibility Requirements

- Household income must be at or below 80% AMI, adjusted for household size, as published annually by HUD.
- Households must include seniors or children or persons with disabilities.