



Buncombe County Plan to Affirmatively Further Fair Housing

Grantee Information:

Buncombe County
46 Valley Street,
Asheville, North Carolina 28801

Grantee Contact:

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I. History of Affirmatively Further Fair Housing in Buncombe County

Buncombe County has undertaken past activities to affirmatively further fair housing.

II. Identification and Analysis of Obstacles to Affirmatively Furthering Fair Housing in Buncombe County

Buncombe County completed its “Analysis of Impediments to Fair Housing Choice for Buncombe County” (hereinafter “Analysis”) in November 2022. The Analysis identified the following impediments which are fully detailed in Appendix I:

1. Inadequate housing supply, both for-sale and rental,
2. Inadequate supply of accessible housing options,
3. Lack of housing finance options to achieve homeownership,
4. Discrimination based on source of rental income and previous eviction, and
5. Lack of awareness of fair housing laws.

III. Affirmatively Further Fair Housing Area of Coverage

Buncombe County’s area of coverage will be countywide.

IV. Description of Activities to be Undertaken to Affirmatively Further Fair Housing.

Buncombe County remains committed to affirmatively furthering fair housing. The tables below describe the activities Buncombe County will undertake to affirmatively further fair housing from January 1, 2024, through December 31, 2026 (covering the active period of the CDBG-NR grant). Buncombe County acknowledges additional activities may be undertaken to affirmatively further fair housing as available.

The term “fair housing information” includes this plan and detailed complaint procedure documents. Fair housing information may also include information on rental rights, fair lending practices, and financial literacy.

V. Methods of Receiving and Resolving Housing Discrimination Complaints and Informing the Public about the Complaint Procedures.

Buncombe County produces a “Fair Housing” document in print form and available online at: <https://www.buncombecounty.org/common/planning/fair-housing-complaint.pdf>. The document explains fair housing protections from discrimination and provides instruction on methods of filing a complaint including pertinent links, phone numbers, and email addresses for local, state and federal agencies that can receive complaints and/or assist in addressing complaints.

Buncombe County adopted Ordinance No. 21-04-18, known as the “Ordinance Prohibiting Discrimination in Employment and Accommodations” available online at: [https://www.buncombecounty.org/common/Commissioners/20210406/NonDiscriminationOrdinance%20\(final\).pdf](https://www.buncombecounty.org/common/Commissioners/20210406/NonDiscriminationOrdinance%20(final).pdf) . This Ordinance details how housing discrimination complaints will be received and resolved which is described herein below.

1. Any person or persons wishing to file a complaint of housing discrimination may file a complaint online at <https://www.buncombecounty.org/i-want-to/contact/file-discrimination-complaint.aspx> or by contacting the Buncombe County Non-Discrimination Coordinator at (828) 250-6568 or NDO@buncombecounty.org. The facts and circumstance of the alleged housing discriminatory acts or practice will be provided when filing the complaint.
2. Upon receiving a housing discrimination complaint, the Non-Discrimination Coordinator will, within 10 days, inform the North Carolina Human Relations Commission of the complaint. The Non-Discrimination Coordinator will, when reporting the housing discrimination complaint, offer to assist the Commission in investigation and reconciliation where alleged events are occurring in Buncombe County. The Non-Discrimination Coordinator may also assist the complainant in filing housing discrimination claims with the North Carolina Human Relations Commission.
3. The Buncombe County Department of Planning and Development Community Development Division shall publicize in the local newspaper, with the TDD#, the local, state, and federal agencies which may be contacted with housing discrimination complaints.

Approved By:

**Name and Title of
Chief Elected or Executive Officer**

Signature

Date

Activities to be Conducted Annually 2024

Period	Description	Response to Impediment	Estimated Cost	Actual Cost
Quarter 1: January 1 through March 31	Conduct an assessment of the services available for homeownership counseling in Buncombe County and update Buncombe County Affordable Housing website information related to resources for homeownership counseling.	3	\$0	
	Publicize fair housing information in the local newspaper.	5	\$400	
	Review demographic groups present within Buncombe County and update fair housing information as needed to increase accessibility among demographic groups.	5	\$50	
Quarter 2: April 1 through June 30	Present fair housing information to the Affordable Housing Committee	5	\$0	
	Promote fair housing on Buncombe County social media with support from Buncombe County's Communications and Public Engagement Team.	5	\$0	
	Provide fair housing information to Buncombe County libraries including electronic screen content	5	\$50	
	Host, individually or with partners, an annual fair housing event	5	\$150	
Quarter 3: July 1 through September 30	Support emergency repair activities to improve accessibility for individuals with disabilities or mobility issues	2	Unknown	
	Support activities that seek to increase organizational capacity and outreach in homeownership counseling with a particular emphasis on BIPOC households and low- and moderate-income households	3	Unknown	
	Support activities that seek to increase the number of landlords participating in voucher programs	4	Unknown	
	Update and maintain the Affordable Housing Interactive Map available on Buncombe County's Affordable Housing website	5	\$0	
	Update and inform Community Partners on fair housing during the Annual Partner Meeting for their further dissemination of fair housing information within the broader community.	5	\$50	
Quarter 4: October 1 through December 31	Explore opportunities to increase quantities of accessible units in funded projects during the annual AHSP update process	2	\$0	
	Explore opportunities to increase financial literacy during the annual AHSP update process	3	\$0	
	Continue to require that all recipients of AHSP downpayment assistance complete a financial literacy course	3	\$0	
	Continue to prohibit source of income (SOI) discrimination in AHSP funded projects	4	\$0	
	Continue to provide organizational capacity support and eviction prevention funding through the AHSP.	4	\$0	
	Update fair housing information on Buncombe County's Affordable Housing website	5	\$0	
	Provide fair housing information to Buncombe County offices	5	\$250	
Ongoing and As Needed	Review proposed zoning ordinance text amendments to advise on potential impacts to housing production and supply and to ensure the inclusion of diverse perspectives.	1	\$0	
	Pursue external funds to support emergency repairs, rehabilitation, and accessibility improvements for individuals with disabilities if available and where reasonable to manage and use.	2	\$0	
	Promote, participate in, and attend fair housing activities and workshops	5	\$150	
	Make fair housing information available to the public attending Affordable Housing Committee meetings and other pertinent County public meetings	5	\$250	

Activities to be Conducted Annually 2025

Period	Description	Response to Impediment	Estimated Cost	Actual Cost
Quarter 1: January 1 through March 31	Explore opportunities to expand information dissemination of the homeownership counseling services available in Buncombe County and update Buncombe County Affordable Housing website information related to resources for homeownership counseling.	3	\$0	
	Publicize fair housing information in the local newspaper.	5	\$400	
	Review demographic groups present within Buncombe County and update fair housing information as needed to increase accessibility among demographic groups.	5	\$50	
Quarter 2: April 1 through June 30	Present fair housing information to the Affordable Housing Committee	5	\$0	
	Promote fair housing on Buncombe County social media with support from Buncombe County's Communications and Public Engagement Team.	5	\$0	
	Provide fair housing information to Buncombe County libraries including electronic screen content	5	\$50	
	Host, individually or with partners, an annual fair housing event	5	\$150	
Quarter 3: July 1 through September 30	Support emergency repair activities to improve accessibility for individuals with disabilities or mobility issues	2	Unknown	
	Support activities that seek to increase organizational capacity and outreach in homeownership counseling with a particular emphasis on BIPOC households and low- and moderate-income households	3	Unknown	
	Support activities that seek to increase the number of landlords participating in voucher programs	4	Unknown	
	Update and maintain the Affordable Housing Interactive Map available on Buncombe County's Affordable Housing website	5	\$0	
	Update and inform Community Partners on fair housing during the Annual Partner Meeting for their further dissemination of fair housing information within the broader community.	5	\$50	
Quarter 4: October 1 through December 31	Explore opportunities to increase quantities of accessible units in funded projects during the annual AHSP update process	2	\$0	
	Explore opportunities to increase financial literacy during the annual AHSP update process	3	\$0	
	Continue to require that all recipients of AHSP downpayment assistance complete a financial literacy course	3	\$0	
	Continue to prohibit source of income (SOI) discrimination in AHSP funded projects	4	\$0	
	Continue to provide organizational capacity support and eviction prevention funding through the AHSP.	4	\$0	
	Update fair housing information on Buncombe County's Affordable Housing website	5	\$0	
	Provide fair housing information to Buncombe County offices	5	\$250	
Ongoing and As Needed	Review proposed zoning ordinance text amendments to advise on potential impacts to housing production and supply and to ensure the inclusion of diverse perspectives.	1	\$0	
	Pursue external funds to support emergency repairs, rehabilitation, and accessibility improvements for individuals with disabilities if available and where reasonable to manage and use.	2	\$0	
	Promote, participate in, and attend fair housing activities and workshops	5	\$150	
	Make fair housing information available to the public attending Affordable Housing Committee meetings and other pertinent County public meetings	5	\$250	

Activities to be Conducted Annually 2026

Period	Description	Response to Impediment	Estimated Cost	Actual Cost
Quarter 1: January 1 through March 31	Explore opportunities to expand information dissemination of the homeownership counseling services available in Buncombe County and update Buncombe County Affordable Housing website information related to resources for homeownership counseling.	3	\$0	
	Publicize fair housing information in the local newspaper.	5	\$400	
	Review demographic groups present within Buncombe County and update fair housing information as needed to increase accessibility among demographic groups.	5	\$50	
Quarter 2: April 1 through June 30	Present fair housing information to the Affordable Housing Committee	5	\$0	
	Promote fair housing on Buncombe County social media with support from Buncombe County's Communications and Public Engagement Team.	5	\$0	
	Provide fair housing information to Buncombe County libraries including electronic screen content	5	\$50	
	Host, individually or with partners, an annual fair housing event	5	\$150	
Quarter 3: July 1 through September 30	Support emergency repair activities to improve accessibility for individuals with disabilities or mobility issues	2	Unknown	
	Support activities that seek to increase organizational capacity and outreach in homeownership counseling with a particular emphasis on BIPOC households and low- and moderate-income households	3	Unknown	
	Support activities that seek to increase the number of landlords participating in voucher programs	4	Unknown	
	Update and maintain the Affordable Housing Interactive Map available on Buncombe County's Affordable Housing website	5	\$0	
	Update and inform Community Partners on fair housing during the Annual Partner Meeting for their further dissemination of fair housing information within the broader community.	5	\$50	
Quarter 4: October 1 through December 31	Explore opportunities to increase quantities of accessible units in funded projects during the annual AHSP update process	2	\$0	
	Explore opportunities to increase financial literacy during the annual AHSP update process	3	\$0	
	Continue to require that all recipients of AHSP downpayment assistance complete a financial literacy course	3	\$0	
	Continue to prohibit source of income (SOI) discrimination in AHSP funded projects	4	\$0	
	Continue to provide organizational capacity support and eviction prevention funding through the AHSP.	4	\$0	
	Update fair housing information on Buncombe County's Affordable Housing website	5	\$0	
	Provide fair housing information to Buncombe County offices	5	\$250	
Ongoing and As Needed	Review proposed zoning ordinance text amendments to advise on potential impacts to housing production and supply and to ensure the inclusion of diverse perspectives.	1	\$0	
	Pursue external funds to support emergency repairs, rehabilitation, and accessibility improvements for individuals with disabilities if available and where reasonable to manage and use.	2	\$0	
	Promote, participate in, and attend fair housing activities and workshops	5	\$150	
	Make fair housing information available to the public attending Affordable Housing Committee meetings and other pertinent County public meetings	5	\$250	

Appendix I. Analysis of Impediments to Fair Housing Choice (2022) Summary and Recommendations

Based on the previous analysis, as well as stakeholder feedback, the following impediments to fair housing choice have been identified:

Impediment 1: Inadequate housing supply, both for-sale and rental

While market-rate housing supply has increased since the 2014 Bowen report, both the 2020 and 2021 Bowen housing needs assessments still found inadequate affordable housing supply in the rental and for-sale markets. With 25% of all households earning 50% or less than the area median household income, and another 19% earning 80% or less AMHI, forty-four percent of all households struggle to find affordable housing options. Many people in these income categories also have protected class status.

Recommendation:

Although multi-family and ADUs are allowed in many zoning districts, there is opportunity to revise several aspects of zoning, especially related to minimum lot sizes and density, to increase housing supply. Detailed recommendations have been provided in the zoning requirements section. These should be evaluated for the potential to increase housing production, and stakeholder outreach should be conducted to ensure diverse perspectives and concerns are addressed.

Procedurally, increasing the number of multi-family units and buildings allowed under by right zoning can also accelerate the development process and lower developer costs.

Impediment 2: Inadequate supply of accessible housing options

While the exact number of accessible housing units is unknown, Bowen National Research identified only 232 accessible units in Buncombe County through their multifamily apartment survey and secondary sources. Over 20,000 people in the county have an ambulatory difficulty, and Buncombe County has had a 46% increase in people aged 65+ over the last decade, who typically make up the largest percentage of people with disabilities. Both accessibility and senior housing needs must be prioritized in housing development.

Recommendation:

Continue to participate in CDBG, HOME, and other federal programs; to pursue additional sources of funding; and to use local funds and programs to rehab and retrofit existing structures and improve accessibility for individuals with disabilities. Provide incentives to housing developers and providers to increase the number of accessible units in publicly funded housing developments or housing rehabilitation.

Impediment 3: Lack of housing finance options to achieve homeownership

HMDA data (2020) shows nearly 75% of loan applicants are white, and only 12% of these are denied. Black applicants only make up 2% of the total and have a denial rate of nearly 22%. Hispanic applicants are 2.56% of the total and have a denial rate of 19%. The state's AI also addresses low levels of homeownership, especially among Black and Hispanic households as an impediment, with higher mortgage denial rates as part of the issue.

Recommendation:

Assess the services available for homeownership counseling, especially for People of Color and low-moderate income households and determine how their capacity and outreach can be increased. Continue to require all recipients of the County's Affordable Housing Services Program (AHSP) down payment assistance complete a financial literacy course.

Impediment 4: Discrimination based on source of rental income and previous eviction history

According to the 2021 Bowen Report, there were 2,924 Housing Choice Vouchers issued in Buncombe County, with 965 unused, and an additional 708 households on the waitlist, with an annual turnover of 204 vouchers. Stakeholders highlighted the difficulty in finding landlords willing to take vouchers, especially because the demand for market-rate housing is high, resulting in 33% of available vouchers being unused.

Another issue that stakeholders highlighted it that if evicted, people are banned from public housing for five years, and also have difficulty in securing housing in the private market.

Recommendation:

Review local (see Thrive Asheville's efforts) and national research on best practices and strategies to increase the number of landlords participating in voucher programs. Consider adopting a source of income (SOI) protection policy, similar to the City of Charlotte, which prevents landlords who receive public subsidies or financial incentives from refusing tenants on the basis that they are participants in either the Housing Choice Voucher (HCV) program or other rental subsidy programs. Note: the Human Relations Commission of Asheville is has already developed a recommendation to add SOI to the city's non-discrimination ordinance. In partnership with Pisgah Legal Services and other local non-profits, expand capacity and resources to assist people who are facing eviction.

Impediment 5: Lack of awareness of fair housing laws

The low number of housing discrimination cases reported may be due to a lack of knowledge of fair housing rights and regulations. The state's Analysis of Impediments has identified education and outreach as a priority.

Recommendation:

Work in partnership with the Asheville Regional Housing Consortium, LOTSAR, and local non-profits to ensure that published fair housing information is accessible to demographic groups present within Buncombe County. Through Buncombe County's website, social media, and the CAPE team, promote fair housing activities and workshops and share fair housing, rental rights, fair lending practices, and financial literacy information.