



AFFORDABLE HOUSING SUBCOMMITTEE

February 4, 2025



AGENDA

- Call to Order & Welcome
- Public Comment
- New Business
 - Committee Bylaws Amendment
- Meeting Minutes
 - September 17, 2024
- Reports
 - AHSP Goals/Contracting Quarterly Report
 - ARPA Quarterly Report
 - CDBG-NR Quarterly Report
- Presentations
 - Housing Recovery Support Function Update
- Discussion
 - Tropical Storm Helene and AHSP Program and Contract Scope Considerations
- Announcements & Adjourn



PUBLIC COMMENT



COMMITTEE BYLAWS AMENDMENT

Jonathon Jones



COMMITTEE BYLAWS AMENDMENT

- **February 5, 2019:** Board of Commissioners creates Affordable Housing Committee (AHC) as a subcommittee of the Board
- **February 7, 2023:** AHC adopted bylaws
- Consider amendment to Bylaws Section II.B. Membership



COMMITTEE BYLAWS AMENDMENT

Existing Bylaws

Section II.B. Membership

The Committee shall consist of three (3) members and shall be appointed by the Buncombe County Board of Commissioners as follows:

- i. one (1) member of the Buncombe County Board of Commissioners from Commissioner District 1,
- ii. one (1) member of the Buncombe County Board of Commissioners from Commissioner District 2,
- iii. one (1) member of the Buncombe County Board of Commissioners from Commissioner District 3.

Updated Bylaws for Consideration

The Committee shall consist of three (3) members of the Buncombe County Board of Commissioners as appointed by the Board of Commissioners.



REQUEST FOR COMMITTEE ACTION

Motion to Amend Affordable Housing Committee Bylaws Section II.B. Membership such that it is as follows, “The Committee shall consist of three (3) members of the Buncombe County Board of Commissioners as appointed by the Board of Commissioners.”



APPROVAL OF MEETING MINUTES



SEPTEMBER 17, 2024



REPORTS

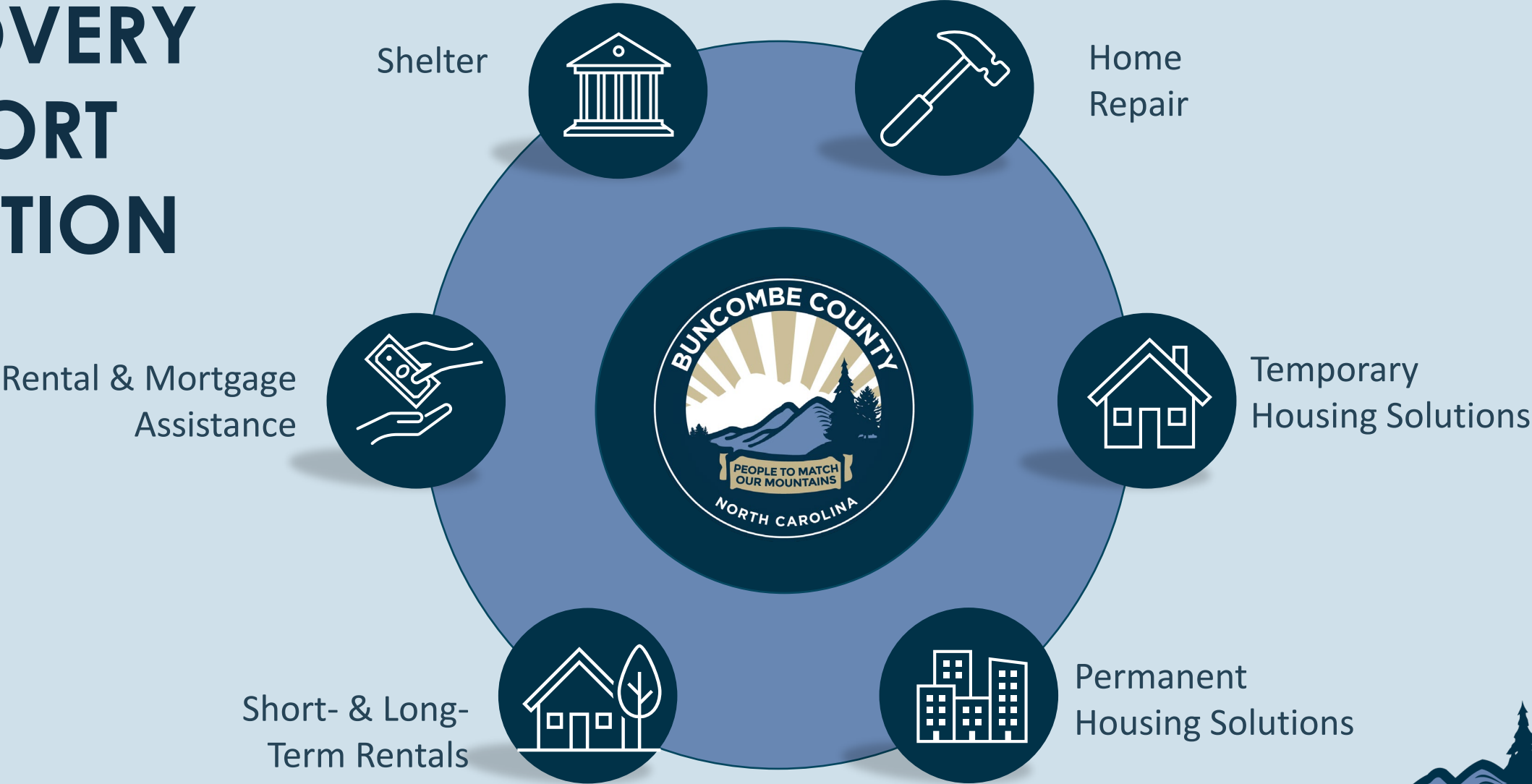


HOUSING RECOVERY SUPPORT FUNCTION UPDATE

Matthew Cable



HOUSING RECOVERY SUPPORT FUNCTION



ASSISTANCE GUIDES



RENTAL ASSISTANCE Asheville & Buncombe County

WHAT IS RENTAL ASSISTANCE?

Rental assistance programs help low income households pay for rent and other housing costs, such as security deposits or utilities, or assist with legal issues to avoid becoming homeless. It also includes services that match tenants looking for housing with landlords that have available units.

WHO PROVIDES RENTAL ASSISTANCE?

Assistance may be available through non-profit organizations, local governments, Federal or State programs, or other sources. Information about rental assistance agencies serving Buncombe County residents, including contact information and eligibility, can be found on the following pages, and includes:

- Asheville Buncombe Community Christian Ministry (ABCCM)
- BC Health and Human Services
- Eblen Charities
- Eliada Homes
- FEMA Individual Assistance
- Grace Covenant Presbyterian Church
- Society of St. Vincent De Paul
- Southern Smoke Foundation
- Swannanoa Valley Christian Ministry
- The ARC of Buncombe County
- The Giving Kitchen

WHO QUALIFIES?

Each agency has their own requirements to qualify for assistance, such as income restrictions, resident location, or reason for the need. Eligibility information is provided for each agency on the following pages.

HOW DO I APPLY?

Application processes vary by agency. Some require in-person applications while others can be done over the phone or online. Information about applying is available on the following pages.



www.buncombeready.org / One Buncombe Call Center 828.250.6100

RENTAL ASSISTANCE AGENCY	ELIGIBILITY
Asheville Buncombe Community Christian Ministry 1600 Merland Ave., Asheville NC 28801 828.250.6100; www.abccm.org/ministry-service/crisis	Under threat of eviction <80% Area Median Income Apply by phone
BC Health & Human Services 1000 E. Ave., Asheville NC 28801 828.250.6100 Assistance: https://bit.ly/3ZvmqNA Disaster assistance: https://bit.ly/3B5MR4f	Helene Assistance: Households suffering economic hardship <80% Area Median Income Deadline: December 18, 2024 Emergency Assistance: Households with child under 18. <200% Fed. poverty level Apply by phone, in-person, or on website
Eblen Charities 1000 E. Ave., Asheville NC 28801 828.250.6100; www.eblencharities.org/programs	Experiencing crisis or hardship <80% Area Median Income Apply on the website
Eliada Homes 1000 E. Ave., Asheville NC 28806 828.250.6100; www.eliada.org	Age 18-25 facing/at risk of homelessness <80% Area Median Income Deadline: December 31, 2024 Apply by phone
Disaster Assistance 1000 E. Ave., Asheville, NC 28805 828.250.6100; www.disasterassistance.gov	Impacted by TS Helene Apply by phone, in-person, or on website Deadline: January 7, 2025
Grace Covenant Presbyterian Church 1000 E. Ave., Asheville NC 28804 www.gcpcusa.org	Suffering economic hardship from Helene <80% Area Median Income Apply by phone or in-person
Society of St. Vincent de Paul 1000 E. Ave., Swannanoa NC 28778	Eligibility based on location Apply by phone
Southern Smoke Foundation 1000 E. Ave., Blvd. #430, Houston TX 77006 www.southernsmoke.org	Food & Beverage staff facing crisis Must have worked 30+ hrs/week for at least 6 months Apply on website
Swannanoa Valley Christian Ministry 1000 E. Ave., Black Mountain, NC 28711 www.svcmblackmountain.org	Black Mountain, Swannanoa, or homes east of the VA hospital <200% of poverty line Apply by phone or in-person
The ARC of Buncombe County 1000 E. Ave., #246, Asheville NC 28801 www.arc-buncombecounty.org/assistance	Buncombe resident with household member with an intellectual or developmental disability <80% Area Median Income Apply by phone or on website
The Giving Kitchen 1000 E. Ave., Suite 8, Atlanta GA 30318 www.givingkitchen.org/help Information expires 1/30/25.	Food & Beverage staff facing crisis Apply on website



MORTGAGE ASSISTANCE Asheville & Buncombe County

WHAT IS MORTGAGE ASSISTANCE?

Mortgage assistance programs help households pay their mortgage and other housing costs, such as utilities, to help avoid foreclosure and homelessness.

WHO PROVIDES MORTGAGE ASSISTANCE?

Assistance may be available through non-profit organizations, local governments, Federal or State programs, or other sources. Information about mortgage assistance agencies serving Buncombe County residents, including contact information and eligibility, can be found on the following pages, and includes:

- BC Health and Human Services
- Eblen Charities
- FEMA Individual Assistance
- Grace Covenant Presbyterian Church
- OnTrack Financial
- Swannanoa Valley Christian Ministry

TRY THIS FIRST

Before applying for mortgage assistance, contact your mortgage lender to ask about loan modification, forbearance agreements to temporarily pause payments, refinancing, or other options that might help.

WHO QUALIFIES FOR ASSISTANCE?

Each agency has their own requirements to qualify for mortgage payment assistance, such as income restrictions, resident location, or reason for the need. Eligibility information is provided for each agency on the following pages.

HOW DO I APPLY?

Application processes vary by agency. Some require in-person applications while others can be done over the phone or online. Information about applying is available on the following pages.

www.buncombeready.org / One Buncombe Call Center 828.250.6100

Issued 12/23/24. Information expires 1/30/25.



UTILITY ASSISTANCE Asheville & Buncombe County

WHAT IS UTILITY ASSISTANCE?

Utility assistance programs help low and moderate income households pay for water, electric, gas, or other utility costs to avoid services being turned off.

WHO PROVIDES UTILITY ASSISTANCE?

Assistance may be available through non-profit organizations, local governments, Federal or State programs, or other sources. Information about utility assistance agencies serving Buncombe County residents, including contact information and eligibility, can be found on the following pages, and includes:

- Asheville Buncombe Community Christian Ministry (ABCCM)
- BC Health and Human Services
- Eblen Charities
- Grace Covenant Presbyterian Church
- Society of St. Vincent De Paul
- Southern Smoke Foundation
- Swannanoa Valley Christian Ministry
- The ARC of Buncombe County
- The Giving Kitchen

WHO QUALIFIES?

Each agency has their own requirements to qualify for assistance, such as income restrictions, resident location, or reason for the need. Eligibility information is provided for each agency on the following pages.

HOW DO I APPLY?

Application processes vary by agency. Some require in-person applications while others can be done over the phone or online. Information about applying is available on the following pages.



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LANDLORD GUIDE



Rental Assistance Guide for Landlords Asheville & Buncombe County

Landlords and property managers play a vital role in reducing housing instability and promoting recovery after a disaster. One resource that benefits landlords and tenants is rental assistance. One-time or ongoing payments of rent ensures that tenants stay in their homes and landlords receive the money for their unit(s). Often households and individuals seeking rental assistance are seeking stabilization in the safe and secure housing they are currently residing within. There are several advantages to accepting rental assistance.



Guaranteed rent payments: Rental assistance programs are specifically designed to make sure that landlords get paid and keep tenants housed.



Security deposits, arrears, utility payments and more: Rental assistance can be more than just a regular monthly payment, many tenants are eligible for security deposits, arrears, utility assistance, and even support to cover accidental damages.



Less vacancy time: When tenants move out, it takes time to find someone new and empty rentals do not generate rental income. By accepting rental assistance from an existing tenant, landlords continue to receive payment and reduce the time and headache of changing occupants.



More potential renters: Accepting more forms of rent gives you access to a bigger pool of potential ready-to-rent tenants.



Additional support: Many rental assistance programs work with households to provide additional support like case management, transportation, meals, medical care, and other resources necessary to maintain a safe, healthy, and sustainable home.



Satisfaction from helping others: Everybody needs a little help sometimes. By accepting rental assistance, landlords become an important partner in the community safety net that allows neighbors to maintain a place to call home.

ONE BUNCOMBE
buncombeready.org | (828) 250-6100

Best Practices

- Reach out to your tenant(s).
- Honor the lease and be flexible when possible.
- Include flexibility with existing tenants to arrange for late payments through assistance providers.
- Seek help to find solutions.



Rental Assistance Guide for Landlords Asheville & Buncombe County

Frequently Asked Questions (FAQ)

Why the rent?

Typically, rental assistance programs pay landlords directly each month assistance is needed. This ensures the landlord receives the funds.

Could I refer my tenant for assistance?

Charitable organizations provide rental assistance to households in need and have varied requirements. Some organizations serve specific tenants (low-income households, families with children, or seniors). For a list of rental assistance providers, visit buncombeready.org or call the One Buncombe Call Center at 828-250-6100.

When is rental assistance available?

Rental assistance providers may have varying assistance thresholds based on program guidelines. These thresholds could be a monetary cap, a time limit, or may be limited based on Federal standards for Fair Market Rent. To best understand what assistance may be available to a household, contact each provider about their program.

What is Fair Market Rent?

The Department of Housing and Urban Development (HUD) calculates the average rents in the area. HUD sets the maximum amount that federally funded programs can pay. Non-federal programs and private landlords often use the same standard. To view Fair Market Rent amounts, visit <https://bit.ly/ashevillefmr>.

Who qualifies for rental assistance?

Qualification will vary between each organization. Tenants may need to demonstrate the need for rental assistance and be income eligible in accordance with Area Median Income (AMI) levels. Area Median Income levels are determined by the number of people in the household and are published by HUD. For more information on these income levels visit <https://bit.ly/ashevilleami>.

What documentation do landlords need to provide?

Documentation that may need to be provided by a landlord will vary. Generally, landlords provide a copy of the lease agreement (if not provided by the tenant), a W9, and contact information for the landlord. In some cases, a notarized attestation to accepting the assistance will be required.

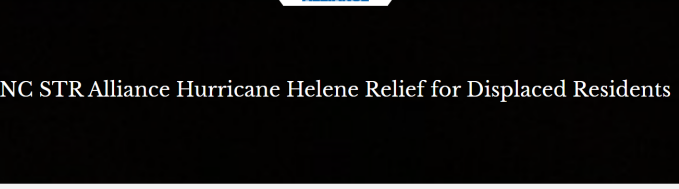
When will the payment be valid?

Payment for rental assistance is typically certified 501(c)(3) nonprofit organizations with proper funding and are directly connected to the assistance they provide to the community. These organizations often receive grant funding with third parties like government agencies or foundations that often hold the funds to ensure funds are expended properly and not misused.

How can landlords apply for rental assistance on behalf their tenants?

Landlords can apply directly for rental assistance on behalf of their tenants. Program eligibility is based on the needs of the tenants. However, landlords can encourage tenants to apply for assistance to receive payment from a provider on behalf of their tenant.

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NC STR Alliance Hurricane Helene Relief for Displaced Residents

Hurricane Helene Relief

The NC STR Alliance is glad to be able to provide this free service to try to connect local residents who have been displaced by Hurricane Helene with hosts who may have availability to host them. We, as STR owners, operators, and allies, care deeply about the well-being of our neighborhoods, our community, and our region. Our hearts break with those affected by this disaster. Therefore, our alliance has created this free matchmaking service to help displaced residents in touch with hosts who may be able to host them.

We welcome all individuals and families regardless of age, race, color, religion, national origin, disability, familial status, sexual orientation, or gender identity. We do not discriminate against anyone eligible for our services. Our goal is to safely shelter those in need and facilitate community support during the recovery period.

What to expect

Click the link below for more information or to discuss the opportunity to host, or more about the program does not participate.

LANDLORD TENANT PARTNERSHIP:

UNDERSTANDING LANDLORD SUPPORT

[FIND A HOME](#) | [FIND A TENANT](#)

kristal@thrivesasheville.org | iris@thrivesasheville.org

A win-win solution that addresses the needs of both landlords and tenants. The Landlord-Tenant Partnership Program makes accepting Housing Choice Vouchers profitable and easy for landlords. This program, commonly known as the Landlord-Tenant Partnership Program, is a key component of our Housing Choice Voucher program, commonly known as the Housing Choice Voucher program. For more information, visit [buncombeready.org](#).



Help Us Match Displaced Neighbors to Temporary Homes

So many of our neighbors have lost their homes and possessions. While FEMA vouchers have limited, short-term use, many families are looking for mid- and long-term housing to have some sense of normalcy and stability as they put the pieces of their lives back together.



If you are a displaced family, or manage properties, please read on. If neither of these applies to you but you would still like to support, donate money to this housing fund or volunteer your time.

I Am Looking for a Home

I Have a Home to Offer



TROPICAL STORM HELENE & AHSP PROGRAM & CONTRACT SCOPE CONSIDERATIONS

Jonathon Jones



AHSP AUTHORIZATION

Committee Authority:

May review AHSP applications and make recommendations regarding funding allocations to the Board of Commissioners. The Committee may recommend AHSP contract terms, including loan interest rates and loan deferral, to the Community Development (CD) Division.

Finalize loan interest rates and deferral of loan terms.

CD Staff Administrative Authority:

Administer funds budgeted by the Board of Commissioners for the AHSP;

Contract with community partners, including AHSP applicants and recipients, on behalf of Buncombe County consistent with the spirit and intent of the guidelines contained herein and after consideration of the recommendations from the Committee.

Finalize scope, lien position, and/or other specific aspects of AHSP agreements consistent with the spirit and intent of the guidelines contained herein.



AHSP PROGRAM & CONTRACT CONSIDERATIONS

Consideration	Action		
	Staff	Committee	Board
Contract Scope Modifications <i>Example: Increase/reduce planned home repairs to be delivered</i>	Decision	Recommendation to Staff	-
Program Guidance Maximums Modifications <i>Example: Increase home repair maximum beyond \$25K</i> <i>Example: Increase current lien limit beyond \$15K</i>	-	Recommendation to Board	Decision
Loan Payment Deferral	-	Decision	-



DEFERRAL CONSIDERATION: AHSP OPEN CONSTRUCTION LOANS WITH PAYMENTS DUE IN FY 2025

Construction Loans	Scheduled Payment		Payment Terms
	Date	Amount	
Residences at Glen Rock*	11/15/2024	\$12,231.34	2%, Amortized
Eagle Market Street 1*	1/22/2025	\$6,000.00	2%, Interest Only
Jasper Apartments	2/28/2025	TBD**	4.25%, Cashflow
Larchmont*	5/19/2025	\$20,000.00	0%, Fixed Principal
East Haven*	6/30/2025	\$10,000.00	0%, Schedule

*Mountain Housing Opportunities

**Payment amount from Jasper, if any, will be based on cashflow.



ANNOUNCEMENTS



ADJORN

