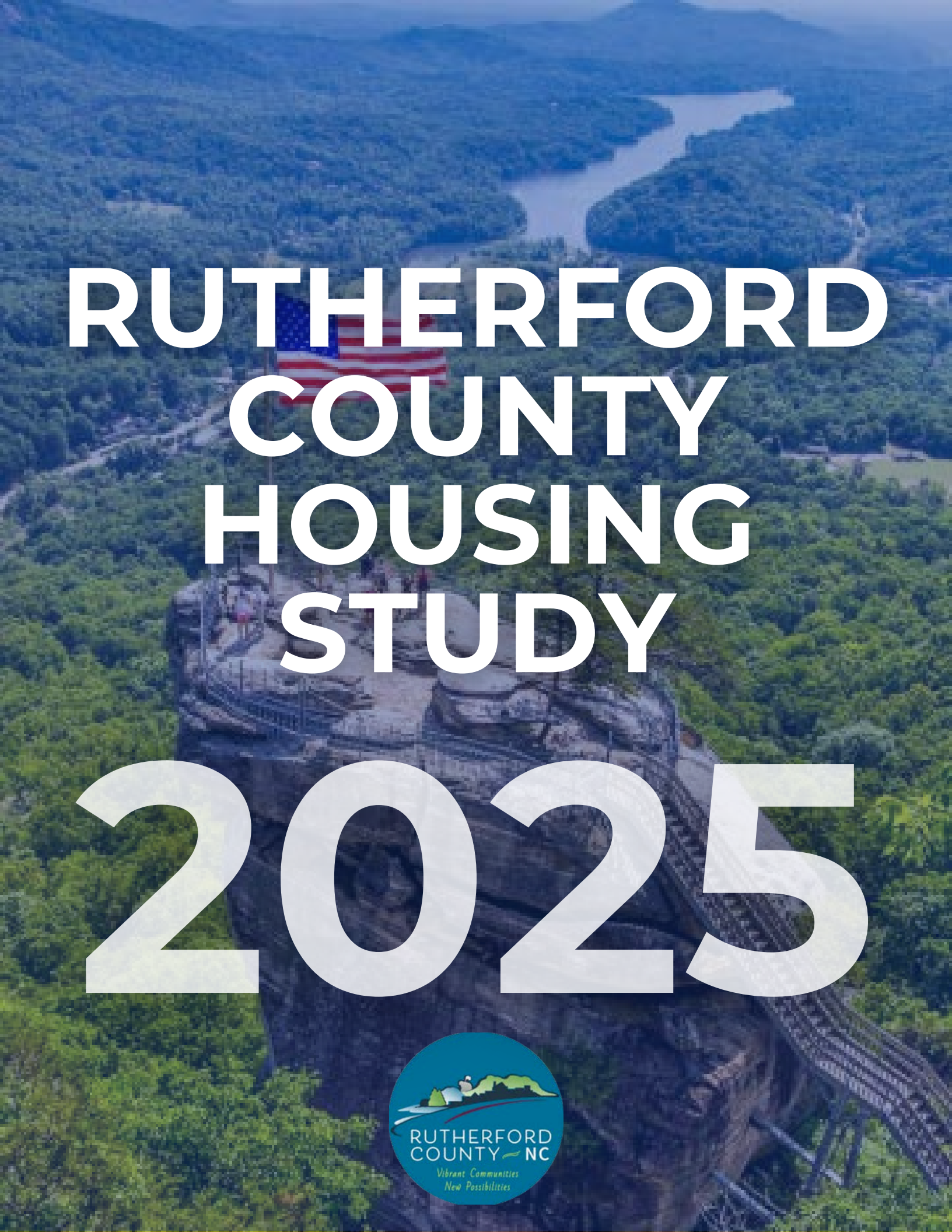

RUTHERFORD
COUNTY
HOUSING
STUDY
2025
RUTHERFORD
COUNTY NC
Vibrant Communities
New Possibilities

TABLE OF CONTENTS

INTRODUCTION 04

DEMOGRAPHIC ANALYSIS 07

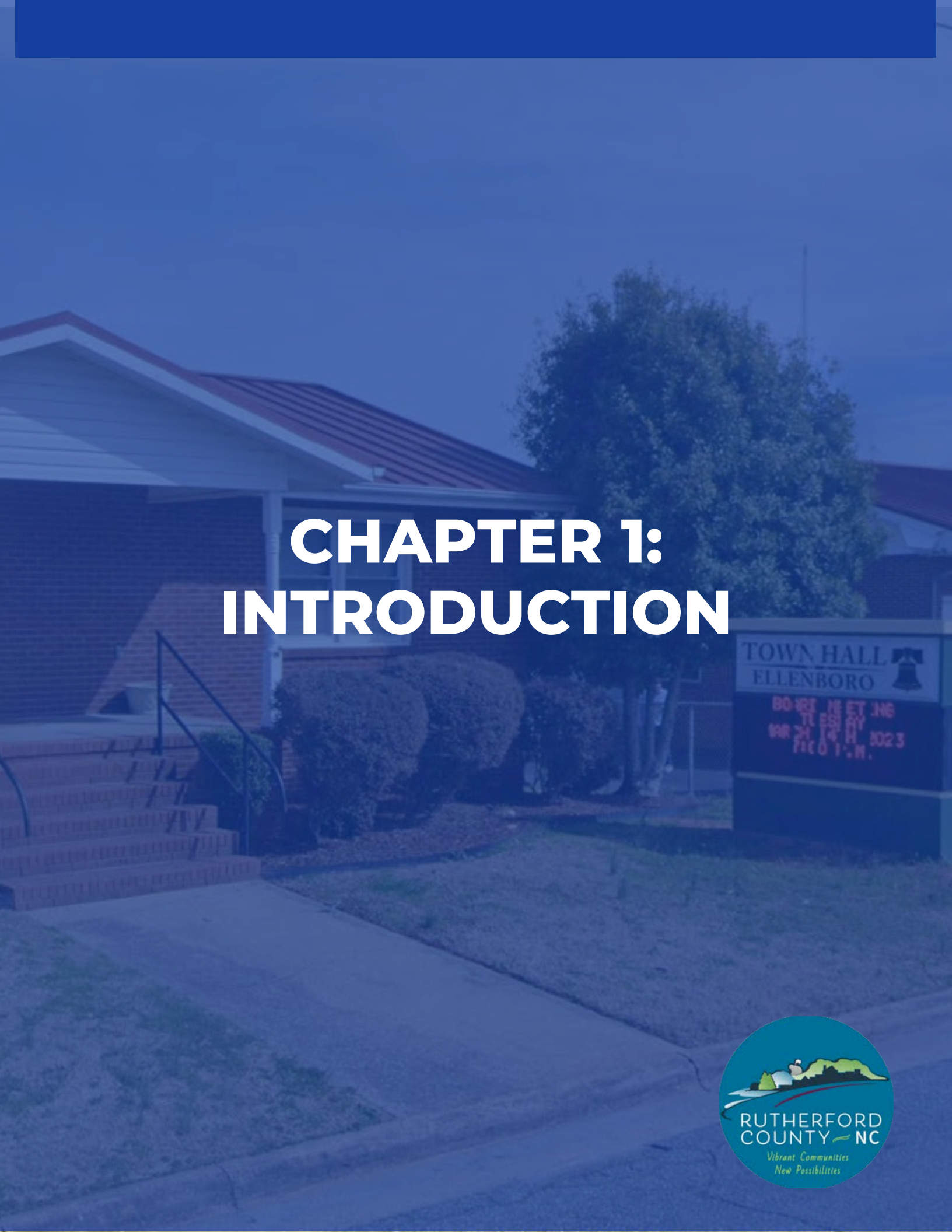
ECONOMIC ANALYSIS 31

PUBLIC ENGAGEMENT 38

RECOMMENDATIONS 48

APPENDIX 67

RUTHERFORD COUNTY NC
Vibrant Communities
New Possibilities



CHAPTER 1: INTRODUCTION

RUTHERFORD COUNTY NC
Vibrant Communities
New Possibilities

Introduction

Executive Summary

The Rutherford County Housing Study provides a comprehensive analysis of the county's housing conditions, affordability challenges, and future needs. Conducted by the Foothills Regional Commission, this study examines demographic trends, economic factors, and public input to identify key housing issues such as rising costs, limited affordable options, and an aging housing stock. Through surveys, public engagement, and data analysis, the study highlights barriers to homeownership, rental availability, and workforce housing. Based on these findings, it offers strategic recommendations to expand housing options, improve affordability, and promote sustainable growth while preserving Rutherford County's rural character. These insights serve as a guide for local governments, policymakers, and community stakeholders in shaping future housing policies and development initiatives.

Purpose

The purpose of the Rutherford County Housing Study is to assess current housing conditions, identify key challenges, and develop strategic recommendations to ensure adequate and affordable housing for residents. This study examines demographic shifts, economic factors, and housing trends to understand the county's evolving needs. It explores affordability concerns, the impact of second-home ownership, and the availability of diverse housing types, particularly for workforce and senior populations. Public input was gathered through surveys and engagement sessions to ensure community perspectives shape policy recommendations. By providing data-driven insights, this study serves as a resource for local governments, planners, and stakeholders to guide sustainable housing development and long-term community stability.

Methodologies

Study Area

The primary geographic scope of this study is Rutherford County which includes the towns of Rutherfordton, Chimney Rock, Lake Lure, Spindale, Forest City, Bostic, Ruth, and Ellenboro. There is an extra focus towards the Forest City and Lake Lure/Chimney Rock area.

Demographic Analysis

Demographic data for population, households, housing, and income was acquired from the U.S. Census Bureau, the American Community Survey, Redfin, and the North Carolina State Demographer. This data has been used in its primary form and by Foothills Regional Commission for secondary calculations.

Economic Analysis

Economic data for employment, unemployment, job availability, and employers was acquired from the U.S. Census Bureau. the American Community Survey, Bureau of Labor Statistics and the NC Department of Commerce. This data has been used in its primary form and by Foothills Regional Commission for secondary calculations.

Public Engagement

Foothills Regional Commission engaged several public input mechanisms to acquire the best data from the citizens of Rutherford County. By sending out a survey, holding public input sessions, and speaking with residents, developers, community leaders, education providers, and employers Foothills was able to use this information in their final recommendations.

Recommendations

This plan provides a series of recommendations focused on increasing affordability, availability, and types of housing stock within Rutherford County. These recommendations are for both Rutherford County Government and The Municipal Governments of Rutherfordton, Chimney Rock, Lake Lure, Spindale, Forest City, Bostic, Ruth, and Ellenboro. Foothills provided estimated housing projections based on population growth data from the U.S. Census Bureau and the American Community Survey. Additionally, they used this primary data alongside the data acquired from the public input sessions to provide the best projections that are in line with Rutherford County's values.

CHAPTER 2: DEMOGRAPHIC ANALYSIS

RUTHERFORD COUNTY NC
Vibrant Communities
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Demographic Analysis

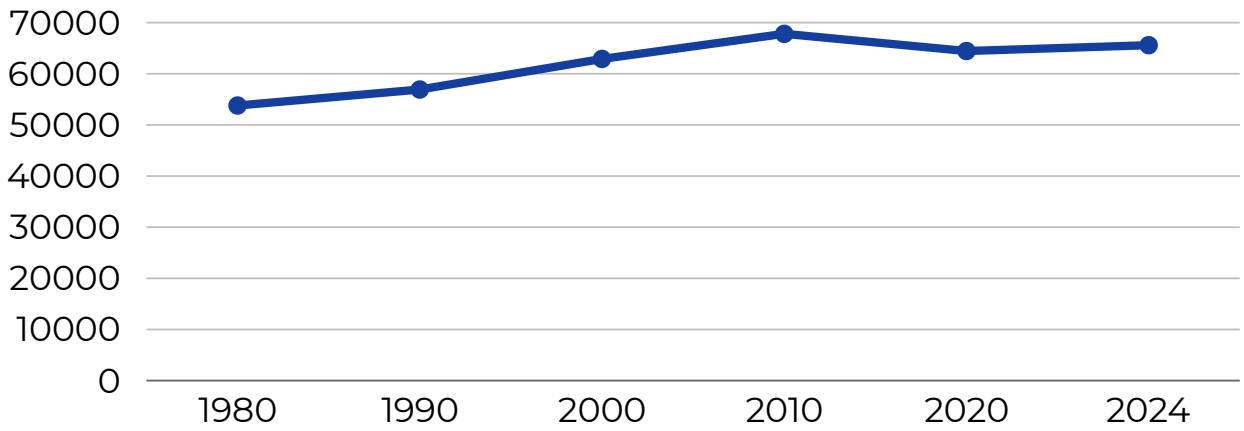
Population

Rutherford County is home to approximately 65,587 people (American Community Survey 5-Year Estimate). The overall population has decreased over the past decade , from 67,810 in 2010 to 65,587 in 2024 (a -3% change in population) according to the U.S. Census Bureau. However, Rutherford County's population was 64,444 in 2020 which means there has been 1.8% increase in the past 4 years (American Community Survey 5-Year Estimate) The population of Rutherford County is projected to increase in the short and long term. The population growth is outpacing the State Demographer projections. The State Demographer projected Rutherford County to have a population of 65,932 in 2030 up from 64,444 in 2020.

48.70% of the population is male, totaling 31,941 individuals, and 51.3%, 33,646 individuals, are female. For comparison, the State of North Carolina overall has an estimated gender distribution of 51% female and 49% male.

The median age is 45 years old, 19.9% of the population is under 18, and 22.6% are over 65. Meanwhile, across the state estimated median age is 39 years old, 21.8% is under 18 years old, and 16.7% is over 65.

Figure 1. Population (US Census)



Race

86.8% of the population is White, 9.6% Black or African American, 2.4% Two or More Races, and 1.3% Asian, Native American and Alaskan Native, or Some Other Race. 6% of Rutherford County residents are Hispanic or Latino of any race. North Carolina's population as a whole is 65% White, 20.9% Black or African American, 5.9% Two or More Races, 3.1% Asian, 1.0% American Indian and Alaskan Native, and 0.1% Native Hawaiian and Other Pacific Islander. 10% of NC residents are Hispanic or Latino of Any Race.

Figure 2. Race (US Census)

Race	Percentage in Rutherford County
White alone	86.8%
Black or African American alone	9.6%
American Indian and Alaska Native alone	0.5%
Asian alone	0.7%
Native Hawaiian and Other Pacific Islander alone	0.1%
Two or More Races	2.4%
Hispanic or Latino	6.0%
White alone, not Hispanic or Latino	81.7%

Housing

Rutherford County, North Carolina, has a total of 32,967 housing units. These housing units may include single-family homes, duplexes, triplexes, apartments, and mobile homes. Of these, 26,805 are occupied (households), representing 81.3% of all housing units, while the remaining 6,192 units are vacant, accounting for 18.7%. Out of all occupied housing units, 19,705 (approximately 73.5%) are owner-occupied and 7,100 (26.5%) are renter-occupied. Among all owner-occupied housing units, 9,952, or 50.5%, have a mortgage, while 9,753, or 49.5%, are owned without a mortgage.

Figure 3. Occupied Housing Type (US Census ACS 5-Year Data)

Housing Unit Type	Total Housing Units
1, detached	23,886 (72.5%)
1, attached	298 (0.9%)
2 apartments	667 (2.0%)
3 - 4 apartments	897 (2.7%)
5 - 9 apartments	571 (1.7%)
10 or more apartments	696 (2.1%)
Mobile Home or other type	5,716 (17.3%)

Figure 4: Occupancy Status (US Census ACS 5-Year Data)

Status	Number of Units	Percentage
Occupied Units	26,805	81.3%
Vacant Units	6,162	18.7%

Figure 5: Tenure of Occupied Units (US Census ACS 5-Year Data)

Tenure	Number of Units	Percentage
Owner-Occupied	19,705	73.5%
Renter-Occupied	7,100	26.5%

Figure 6: Owner-Occupied Units - Mortgage Status (US Census ACS 5-Year Data)

Mortgage Status	Number of Units	Percentage
With Mortgage	9,952	50.5%
Without Mortgage	9,753	49.5%

Housing

The age of housing units varies significantly in the county. About 593 units, or 1.8%, were built in 2020 or later. 1,945 units, or 5.9%, were built between 2010 and 2019. 4,120 units, or 12.5%, were built between 2000 and 2009. 14, 538 units, or 44.1%, were built between 1970 and 1999. 8,440 units, or 25.6%, were built between 1940 and 1969. 3,363 units, or 10.2%, were built in 1939 or earlier.

Figure 7. Housing Units Age (US Census)

Age of Housing Units	Total Housing Units
2020 or later	593 (1.8%)
2010 - 2019	1,945 (5.9%
2000 - 2009	4,120 (12.5%)
1970 - 1999	14,538 (44.1%)
1940 - 1969	8,440 (25.6%
1939 and earlier	3,363 (10.2%)

Housing

The number of rooms in housing units also varies significantly. There are 725 units, or 2.2%, with only one room, while 132 units, or 0.4%, have two rooms. Units with three rooms total 2,044, or 6.2%, while those with four rooms number 5,901, or 17.9%. Housing units with five rooms make up the largest category at 8,110 units, or 24.6%, followed by six-room units at 6,132, or 18.6%. There are 3,165 units, or 9.6%, with seven rooms, 2,637 units, or 8.0%, with eight rooms, and 4,121 units, or 12.5%, with nine or more rooms.

Regarding bedrooms, 675 units, or 2.5%, have no bedroom, and 1,314 units, or 4.9%, have one bedroom. The majority of homes, 21,162 units, or 78.9%% have two or three bedrooms, while 3,654 units, or 13.6%, have four or more bedrooms. (See Figure 5)

Figure 8. Number of rooms (US Census)

Number of Rooms	Total Housing Units
1	725 (2.2%)
2	132 (0.4%)
3	2,044 (6.2%)
4	5,901 (17.9%)
5	8,110 (24.6%)
6	6,132 (18.6%)
7	3,165 (9.6%)
8	2,637 (8.0%)
9 or more	4,121 (12.5%)

Figure 9. Number of bedrooms (US Census)

Number of Bedrooms	Total Housing Units
0	675 (2.5%)
1	1,314 (4.9%)
2 - 3	21,162 (78.9%)
4 or more	3,654 (13.6%)

Housing

Housing units overwhelmingly accommodate 1 or fewer occupants per room, accounting for 25,706 units, or 95.9%. There are only 777 households, or 2.9%, with 1.01 to 1.50 occupants per room, and just 322 households, or 1.2%, with more than 1.51 occupants per room.

Vehicle availability in households shows that 1,555 households, or 5.8%, have no vehicle, while 7,586 households, or 28.3%, have one vehicle. Households with two vehicles total 10,132, or 37.8%, and those with three or more vehicles make up 7,559, or 28.2%.

A small number of housing units lack essential facilities. 27 units, or 0.1%, lack complete plumbing, and 107 units, or 0.4%, lack complete kitchen facilities. A small number of housing units lack heat. 429 units, or 1.6% lack a heating fuel source

Figure 10.
Household Occupancy (US Census)

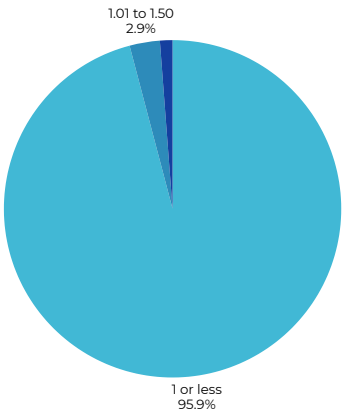


Figure 11.
Vehicle Availability (US Census)

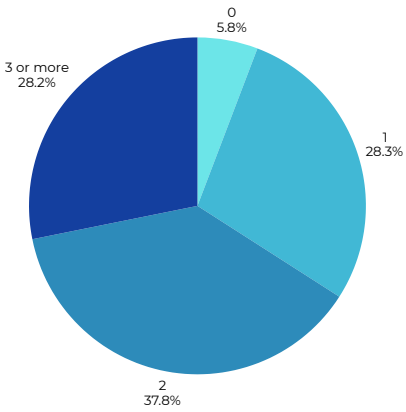
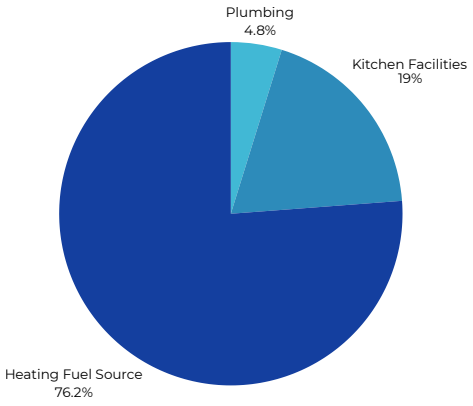


Figure 12.
Lack of Essential Facilities (US Census)



Income

Income distribution varies across the county. There are 754 households earning less than $5,000, making up 2.8% of the total, with 600 (3.0%) being owner-occupied and 154 (2.2%) renter-occupied. In the $5,000 to $9,999 range, 406 households (1.5%) exist, with 253 (1.3%) owner-occupied and 153 (2.2%) renter-occupied. Households earning between $10,000 and $14,999 account for 1,574 units (5.9%), where 1,118 (5.7%) are owner-occupied and 456 (6.4%) are renter-occupied. Those earning between $15,000 and $19,999 total 1,184 units (4.4%), with 827 (4.2%) owner-occupied and 357 (5.0%) renter-occupied. The $20,000 to $24,999 income bracket includes 1,145 households (4.3%), where 593 (3.0%) are owner-occupied and 552 (7.8%) are renter-occupied.

In the middle-income range, there are 3,572 households (13.3%) earning between $25,000 and $34,999, with 2,223 (11.3%) owner-occupied and 1,349 (19.0%) renter-occupied. The $35,000 to $49,999 range includes 5,304 households (19.8%), of which 3,601 (18.3%) are owner-occupied and 1,703 (24%) are renter-occupied. For those earning $50,000 to $74,999, there are 4,133 households (15.4%), with 3,179 (16.1%) being owner-occupied and 954 (13.4%) renter-occupied. The $75,000 to $99,999 range accounts for 3,749 households (14.0%), with 2,795 (14.2%) being owner-occupied and 954 (13.4%) renter-occupied. Those earning $100,000 to $149,999 total 2,974 households (11.1%), where 2,666 (13.5%) are owner-occupied and 308 (4.3%) are renter-occupied. Households with incomes of $150,000 or more include 2,010 units (7.5%), with 1,850 (9.4%) owner-occupied and 160 (2.3%) renter-occupied.

The median household income in the county is $47,557. Among owner-occupied units, the median household income is higher at $52,539, whereas renter-occupied households have a median income of $36,386.

Income

Figure 13. Income Distribution (US Census)

Income	Owner-Occupied Households	Renter-Occupied Households	Total Households
Less than $5,000	600 (3.0%)	154 (2.2%)	754 (2.8%)
$5,000 - $9,999	253 (1.3%)	153 (2.2%)	406 (1.5%)
$10,000 - $14,999	1,118 (5.7%)	456 (6.4%)	1,574 (5.9%)
$15,000 - $19,999	827 (4.2%)	357 (5.0%)	1,184 (4.4%)
$20,000 - $24,999	593 (3.0%)	552 (7.8%)	1,145 (4.3%)
$25,000 - $34,999	2,223 (11.3%)	1,349 (19.0%)	3,572 (13.3%)
$35,000 - $49,999	3,601 (18.3%)	1,703 (24%)	5,304 (19.8%)
$50,000 - $74,999	3,179 (16.1%)	954 (13.4%)	4,133 (15.4%)
$75,000 - $99,999	2,795 (14.2%)	954 (13.4%)	3,749 (14.0%)
$100,000 - $149,999	2,666 (13.5%)	308 (4.3%)	2,974 (11.1%)
$150,000 or more	1,850 (9.4%)	160 (2.3%)	2,010 (7.5%)

Owner-Occupied vs Renter-Occupied

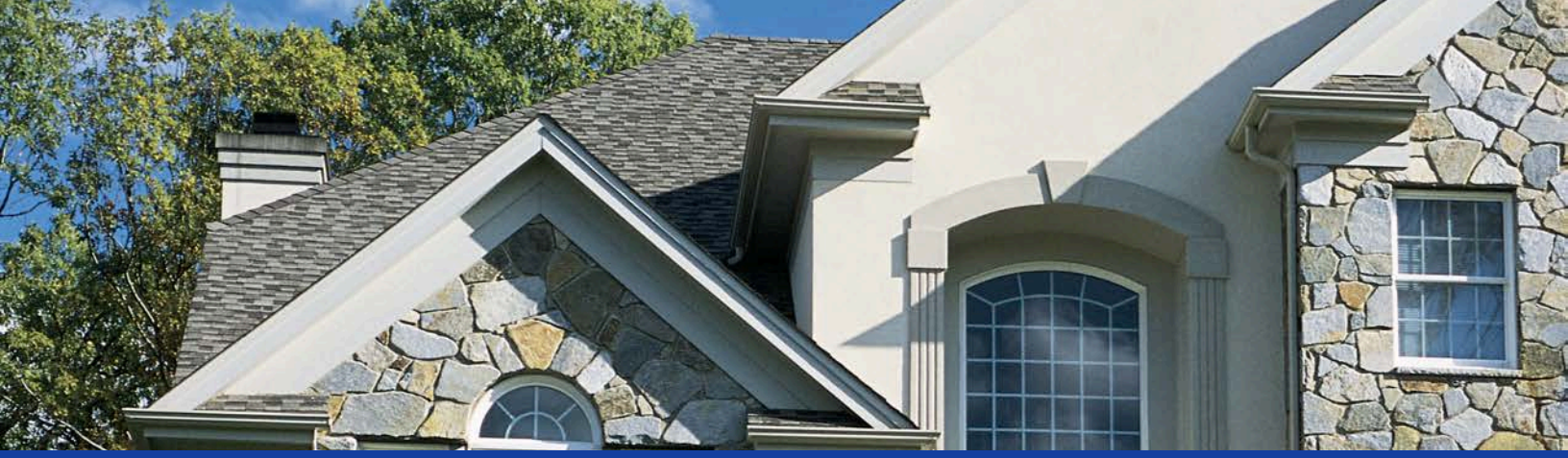
There are 3,158 households (11.8%) paying less than $300 per month, with 3,106 (15.8%) being owner-occupied and 52 (0.27%) renter-occupied. In the $300 to $499 range, 4,324 households (16.1%) exist, with 3,894 (19.8%) owner-occupied and 430 (2.2%) renter-occupied. Households spending $500 to $799 total 5,566 (20.8%), where 2,941 (14.9%) are owner-occupied and 2,625 (13.3%) are renter-occupied. The $800 to $999 range includes 4,458 households (16.6%), with 2,990 (15.2%) owner-occupied and 1,468 (7.4%) renter-occupied.

Households spending $1,000 to $1,499 per month total 5,063 (18.9%), where 3,646 (18.5%) are owner-occupied and 1,417 (7.2%) are renter-occupied. Those spending $1,500 to $1,999 per month include 1,793 households (6.7%), with 1,773 (9.0%) owner-occupied and 20 (.1%) renter-occupied. The $2,000 to $2,499 range consists of 854 households (3.2%), with 854 (4.3%) owner-occupied and 0 (0%) renter-occupied. Households spending $2,500 to $2,999 make up 167 units (.06%), where 167 (0.8%) are owner-occupied and 0 (0%) are renter-occupied. Those paying $3,000 or more account for 334 households (1.2%), with 334 (1.7%) being owner-occupied and 0 (0%) renter-occupied. Additionally, 1,088 households (4.1%) report paying no cash rent.

Owner-Occupied vs Renter-Occupied

Figure 14. Housing Costs, Owner- vs Renter Occupied (US Census)

Income	Owner-Occupied Households	Renter-Occupied Households	Total Households
Less than $300	3,106 (15.8%)	52 (0.27%)	3,158 (11.8%)
$300 - $499	3,894 (19.8%)	430 (2.2%)	4,324 (16.1%)
$500 - $799	2,941 (14.9%)	2,625 (13.3%)	5,566 (20.8%)
$800 - $999	2,990 (15.2%)	1,468 (7.4%)	4,458 (16.6%)
$1,000 - $1,499	3,646 (18.5%)	1,417 (7.2%)	5,063 (18.9%)
$1,500 - $1,999	1,773 (9.0%)	20 (.1%)	1,793 (6.7%)
$2,000 - $2,499	854 (4.3%)	0 (0.0%)	854 (3.2%)
$2,500 - $2,999	167 (0.8%)	0 (0.0%)	167 (.06%)
$3,000 or more	334 (1.7%)	0 (0.0%)	334 (1.2%)



Household Earnings

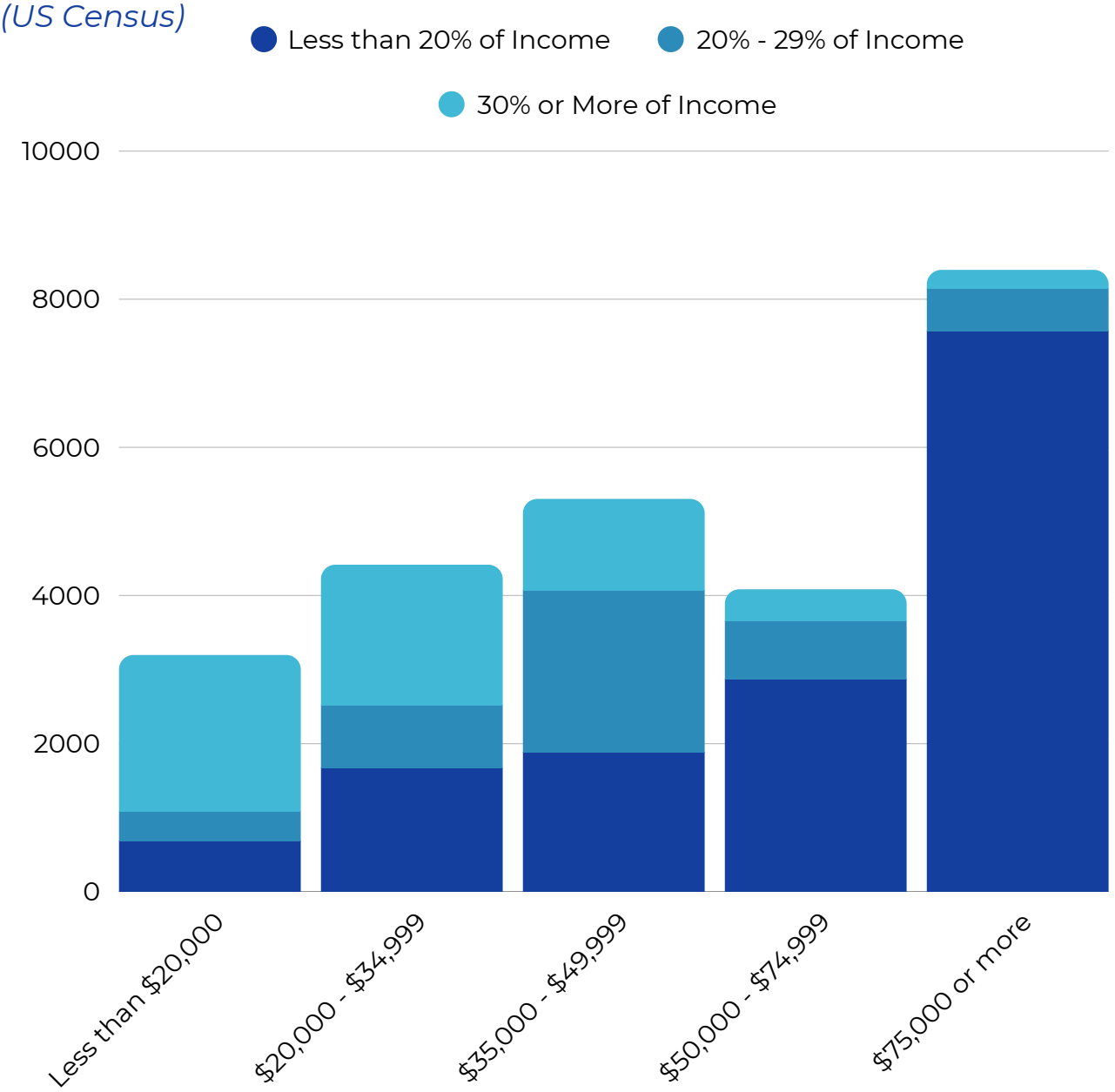
Among households earning less than $20,000 per year, 3,197 units (11.9%) exist, with 2,478 (12.6%) being owner-occupied and 719 (10.1%) renter-occupied. Within this income group, 685 households (2.6%) spend less than 20% of their income on housing, 399 (1.5%) spend 20 to 29%, and 2,113 (7.9%) spend 30% or more. Among those earning $20,000 to $34,999, there are 4,416 households (16.5%), with 2,816 (14.3%) owner-occupied and 1600 (22.5%) renter-occupied. Within this group, 1,672 households (6.2%) spend less than 20% on housing, 847 (3.2%) spend 20 to 29%, and 1,897 (7.1%) spend 30% or more.

For households earning $35,000 to $49,999, there are 5,304 units (19.8%), with 3,601 (18.3%) being owner-occupied and 1,703 (24.%) renter-occupied. Within this group, 1,884 (7.0%) spend less than 20% on housing, 2,184 (8.1%) spend 20 to 29%, and 1,236 (4.6%) spend 30% or more. Households earning $50,000 to $74,999 total 4,084 (15.2%), with 3,179 (16.1%) owner-occupied and 905 (12.7%) renter-occupied. Within this group, 2,874 households (10.7%) spend less than 20% on housing, 779 (2.9%) spend 20 to 29%, and 431(1.6%) spend 30% or more.

For those earning $75,000 or more, there are 8,396 households (31.3%), with 7,331 (37.1%) being owner-occupied and 1,085 (15.3%) renter-occupied. Within this group, 7,574 (28.3%) spend less than 20% on housing, 571 (2.1%) spend 20 to 29%, and 251 (0.9%) spend 30% or more. Additionally, 320 households (1.2%) report having zero or negative income, with 320 (1.6%) owner-occupied and 0 (0.0%) renter-occupied.

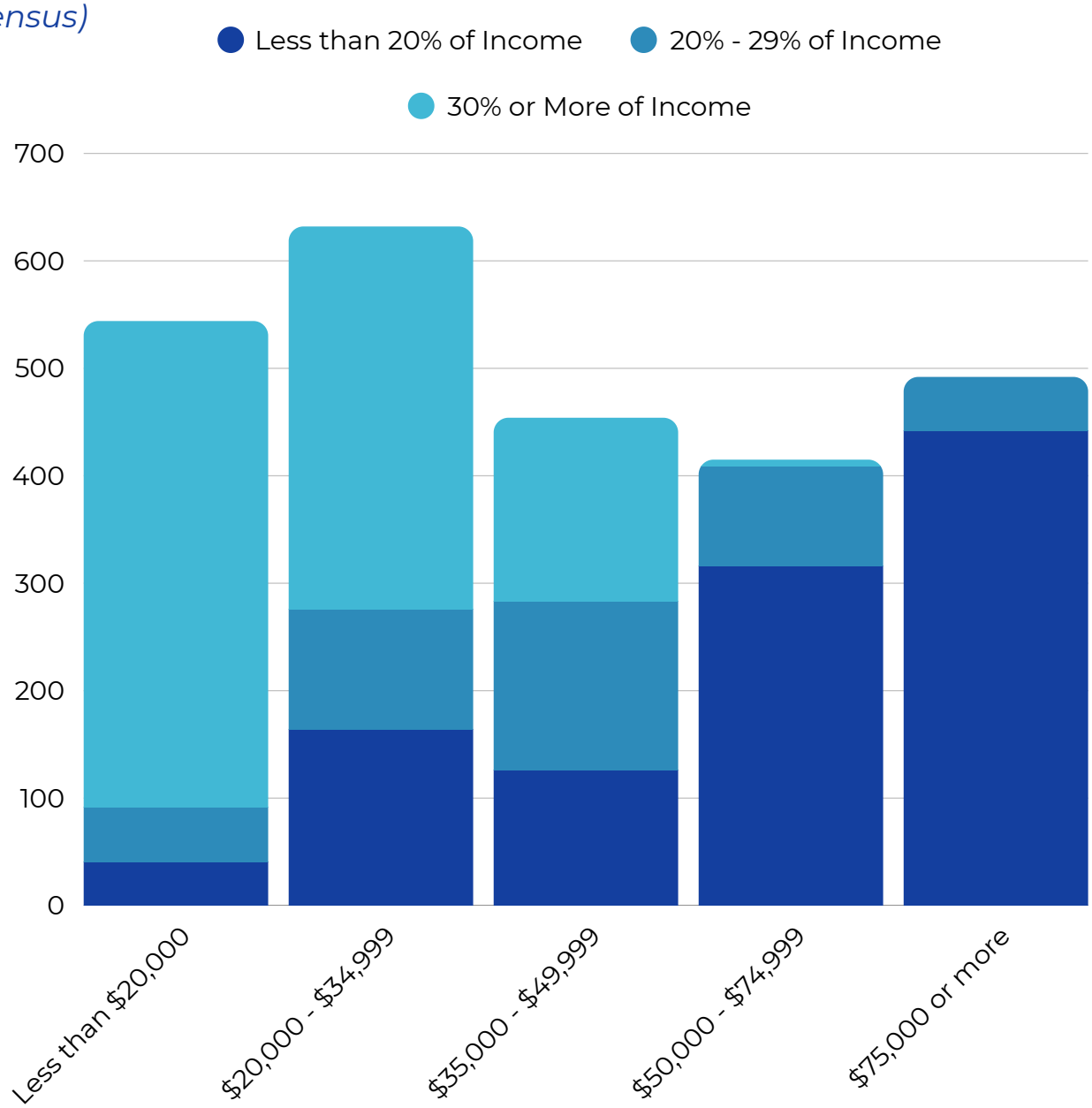
Household Earnings

Figure 15. Household Earnings & Housing Cost (Rutherford County) (US Census)



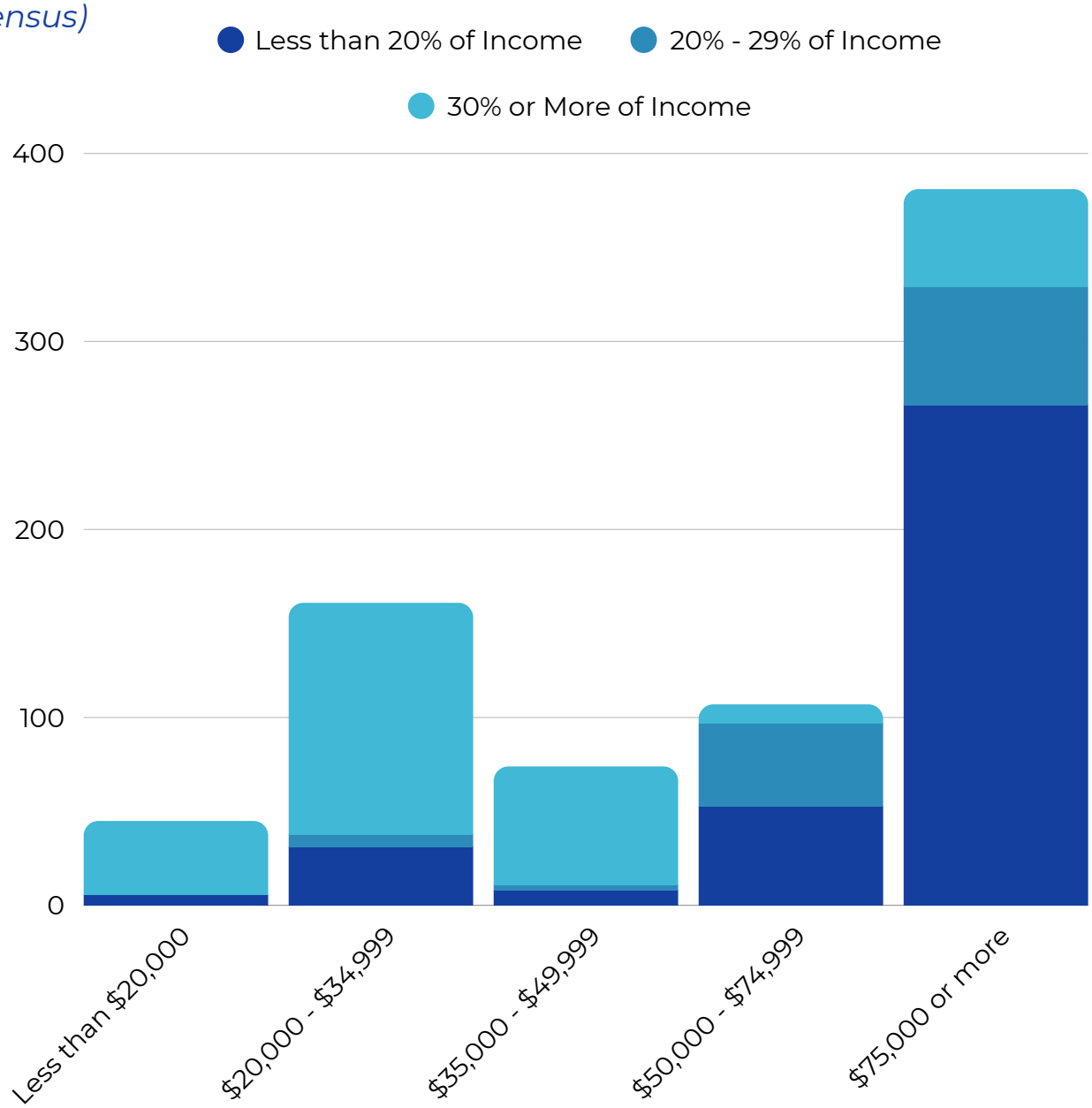
Household Earnings

Figure 16. Household Earnings & Housing Cost (Forest City) (US Census)



Household Earnings

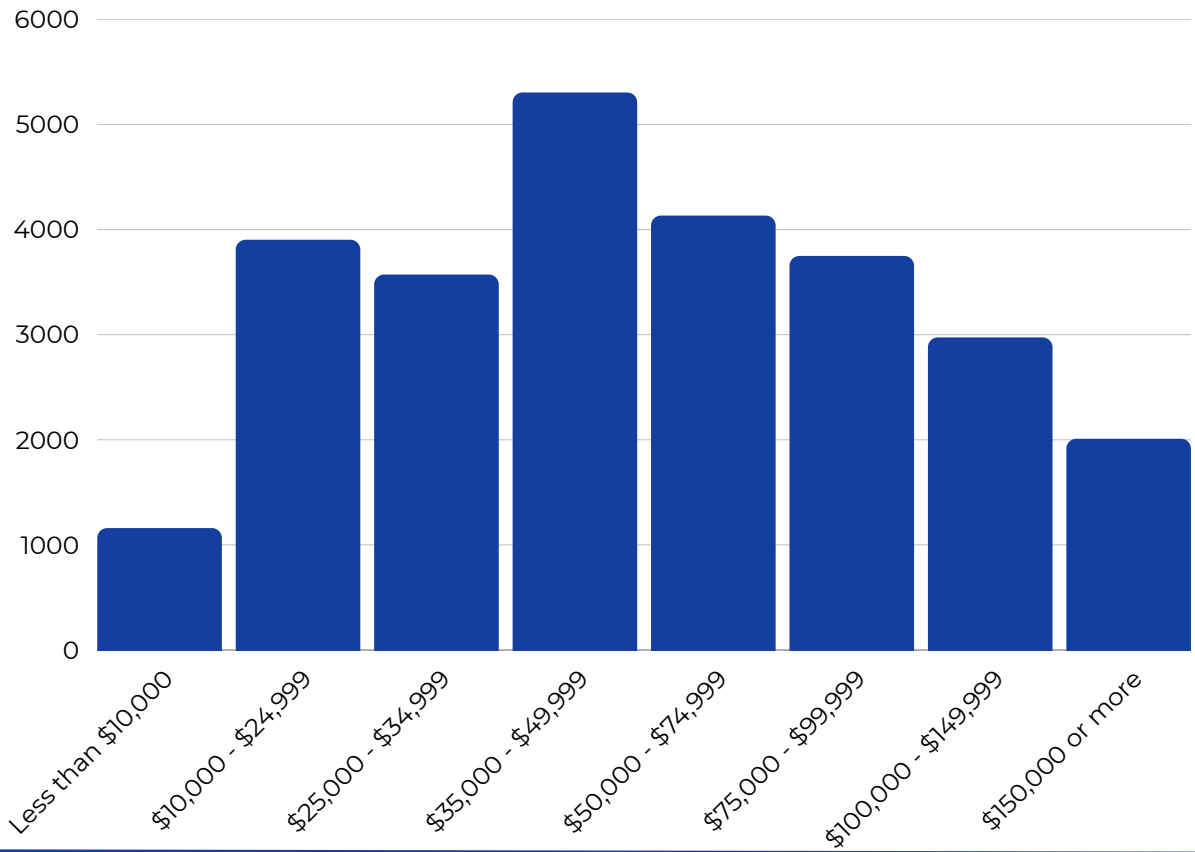
Figure 17. Household Earnings & Housing Cost (Lake Lure) (US Census)



Household Earnings

The median house hold income in Rutherford County is $47,557. The largest income bracket were those earning between $35,000 and $49,999, totaling 5,304 households (19.8%), and those making $50,000 and $74,999, representing 4,133 households (15.4%). A significant portion, 3,749 households (14.0%), reported incomes between $75,000 and $99,999, while 3,572 households (13.3%) earned between $25,000 and $34,999. 2,974 households (11.1%) earned between $100,000 and $149,999, while 2,010 households (7.5%) had incomes $150,000 and more. Another 3,903 households (14.6%) earned between $10,000 and $24,999, and 1,160 households (4.3%) fell were at $9,999 or below.

Figure 18. Median Household Income (US Census)



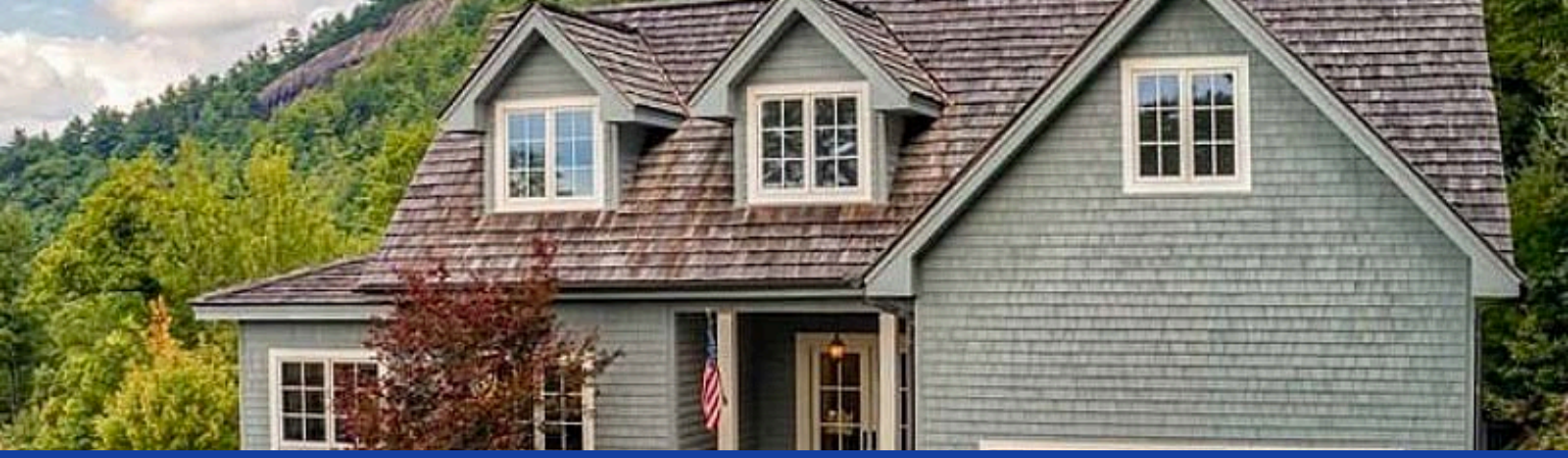


Figure 19. Median Household Income - Under 25 (US Census ACS 5-Year Data)

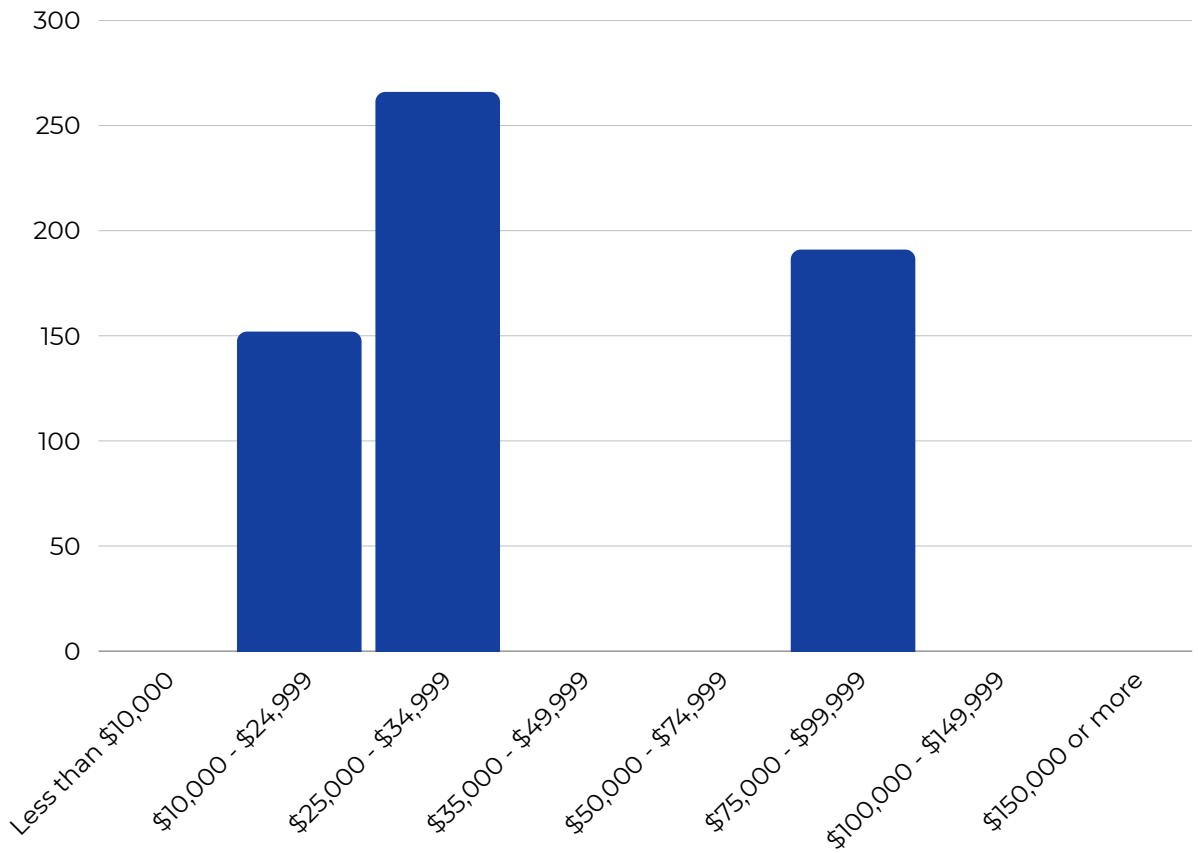


Figure 20. Median Household Income - 25 - 44 (US Census ACS 5-Year Data)

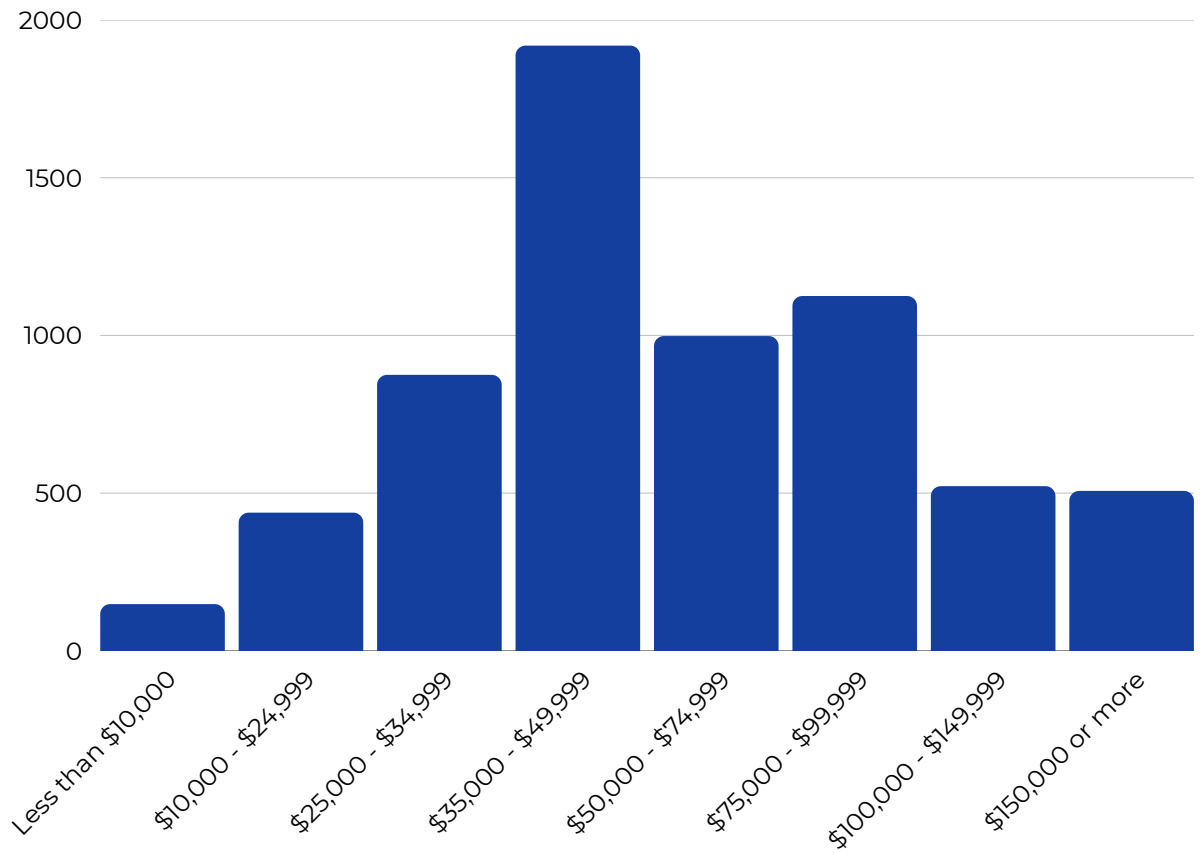


Figure 21. Median Household Income- 45 - 64 (US Census ACS 5-Year Data)

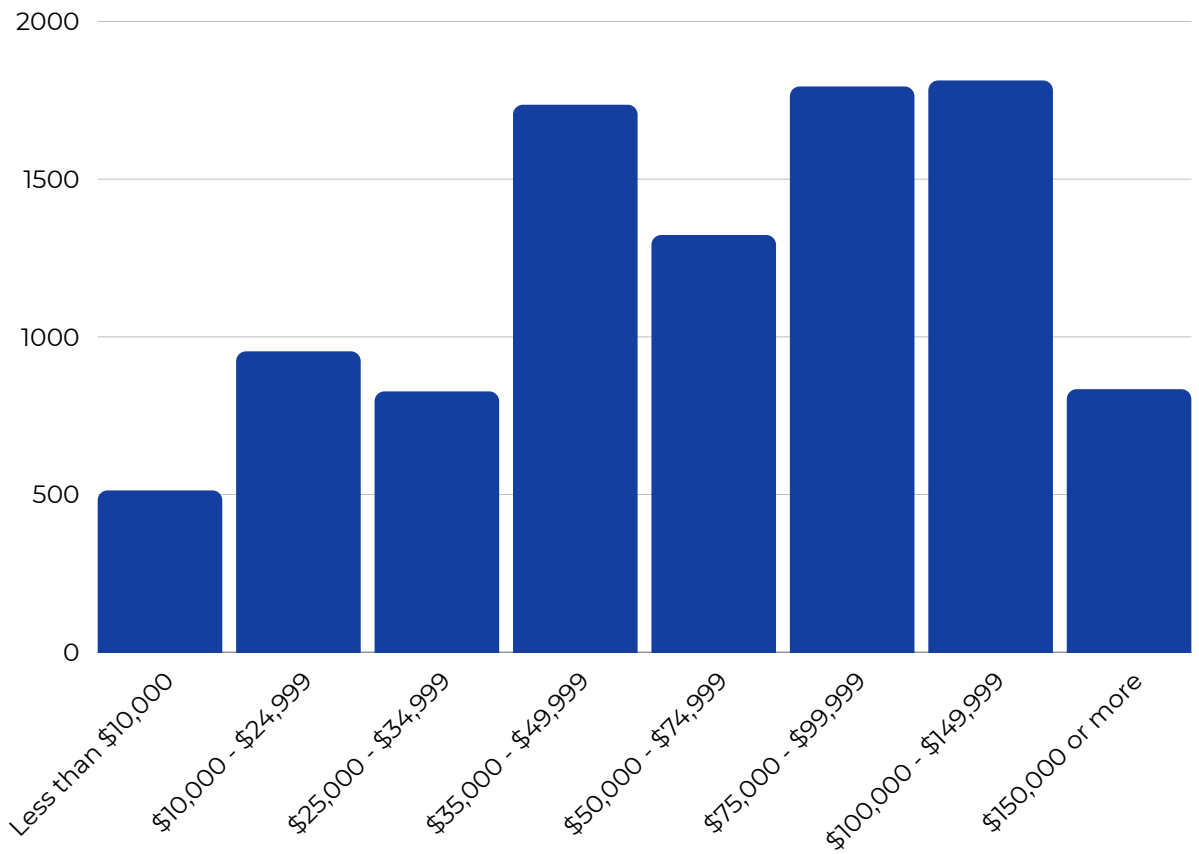
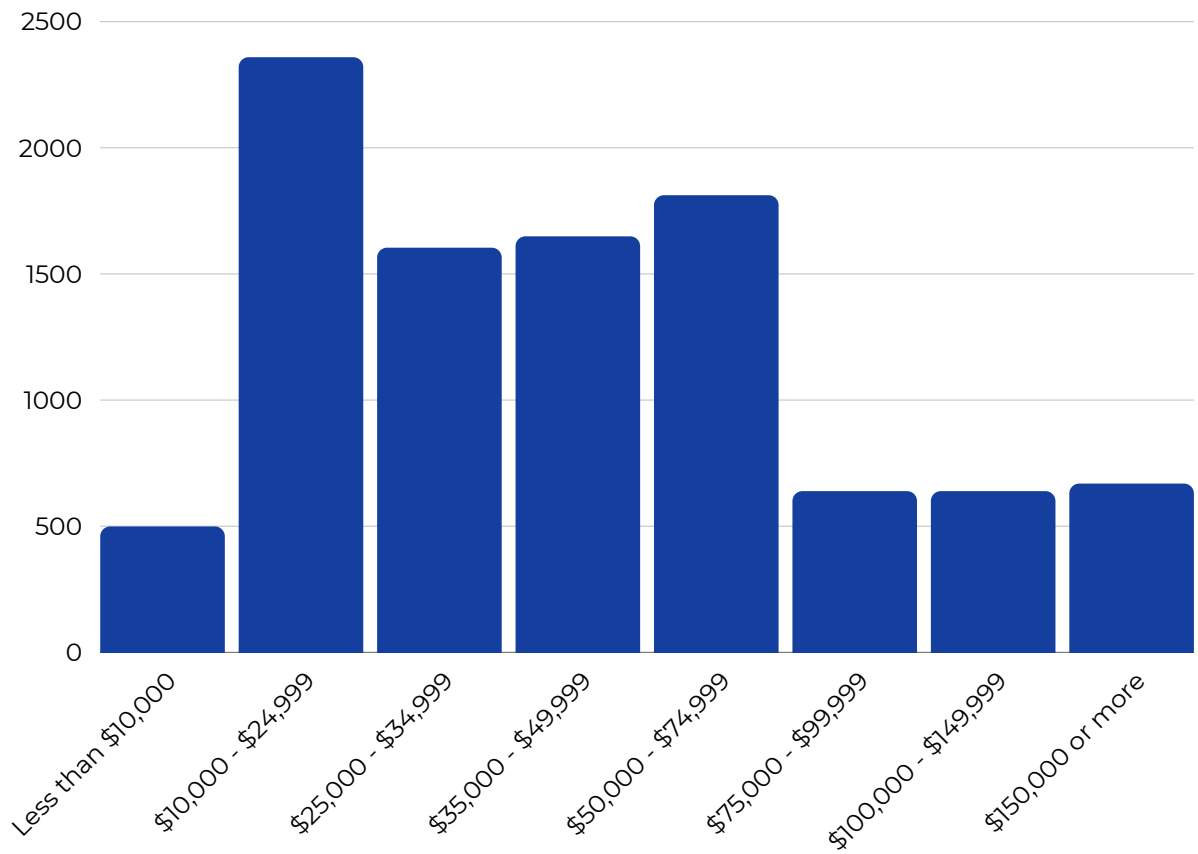


Figure 22. Median Household Income - 65 and over (US Census ACS 5-Year Data)



Housing Costs

8,654 (87.0%) of households with a mortgage had a mortgage but no second mortgage or home equity loan. 669 households (6.7%) had a mortgage and either a second mortgage or a home equity loan, with only 152 households (1.5%) having a second mortgage, while 517 households (5.2%) had a home equity loan. No households reported having both a second mortgage and a home equity loan. 629 households (6.3%) had a home equity loan without a primary mortgage.

2,487 households (25.0%) had a ratio of value to household income in the last 12 months that was less than 2.0, while 2,044 households (20.5%) had a ratio between 2.0 and 2.9. Another 1,497 households (15.0%) had a ratio between 3.0 and 3.9, and 3,784 households (38.0%) had a ratio of 4.0 or more. Additionally, 140 households (1.4%) were not included in the calculation.

2,480 households (24.9%) paid less than $800 in property taxes, while 2,923 households (29.4%) paid between $800 and $1,499. The majority, 4,050 households (40.7%), reported paying $1,500 or more. Meanwhile, 499 households (5.0%) did not pay real estate taxes. The median real estate tax amount was $1,254.

Figure 23. Ownership (Owner-Occupied) (US Census)

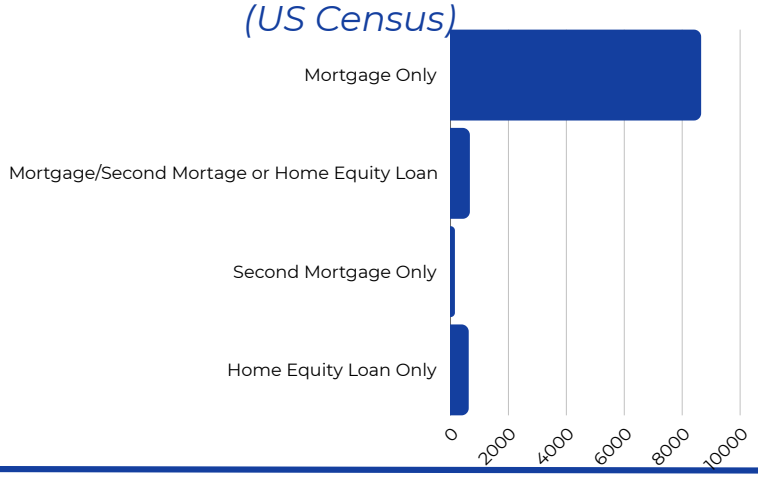
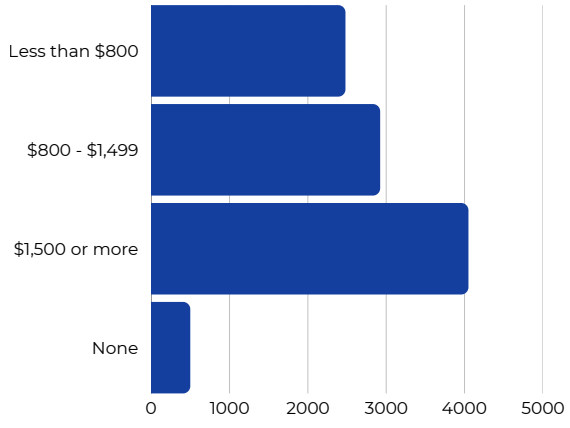


Figure 24. Property Tax (US Census)



Home Values

Only 1,504 households (7.6%) had homes valued at less than $50,000, while 3,262 households (16.6%) owned homes valued between $50,000 and $99,999. A significant portion, 8,943 households (45.4%), had homes valued between $100,000 and $299,999. Another 4,007 households (20.3%) had homes valued between $300,000 and $499,999. Smaller groups included 900 households (4.5%) with home values between $500,000 and $749,999, 830 households (4.2%) with home values between $750,000 and $999,999, and 259 households (1.3%) with homes valued at $1,000,000 or more. The median home value was $207,900.

In 2020, the median value of a home in Rutherford County was $125,100. In 2023, the median value was $207,900 This is a 67% percent increase. According to Freddie Mac, the average home value increase is 4.3% each year. Rutherford County's increased at an average rate of 22% since 2020. Home sales peaked in October 2020 with 113 total sales. In October 2024, home sales declined to 47.

Permit data from the U.S. Census indicates that 145 permits were issued in 2019. 183 permits were issued in 2021, 244 permits were issued in 2023. Over 4 years, Rutherford County has seen a 68% increase in issued permits.

Rutherford County experienced a decline in housing units since 2010, going from 33,878 units in 2010 to 32,444 in 2020 according to Decennial Census data. 1,420 housing units were permitted in this time frame. Considering the housing units permitted and a decline of housing units still occurring, Rutherford County lost a total of 2,854 units (8.5%) or .85% each year.

Home Values

Figure 25. Home Values (US Census)

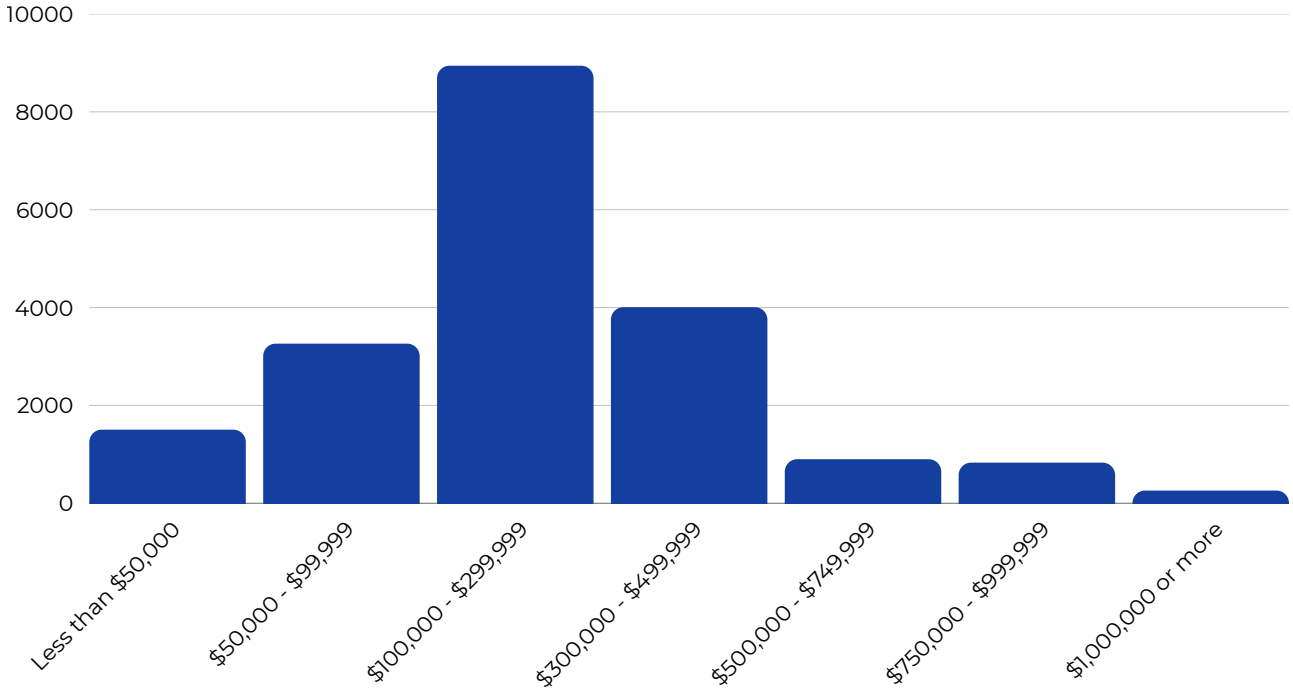
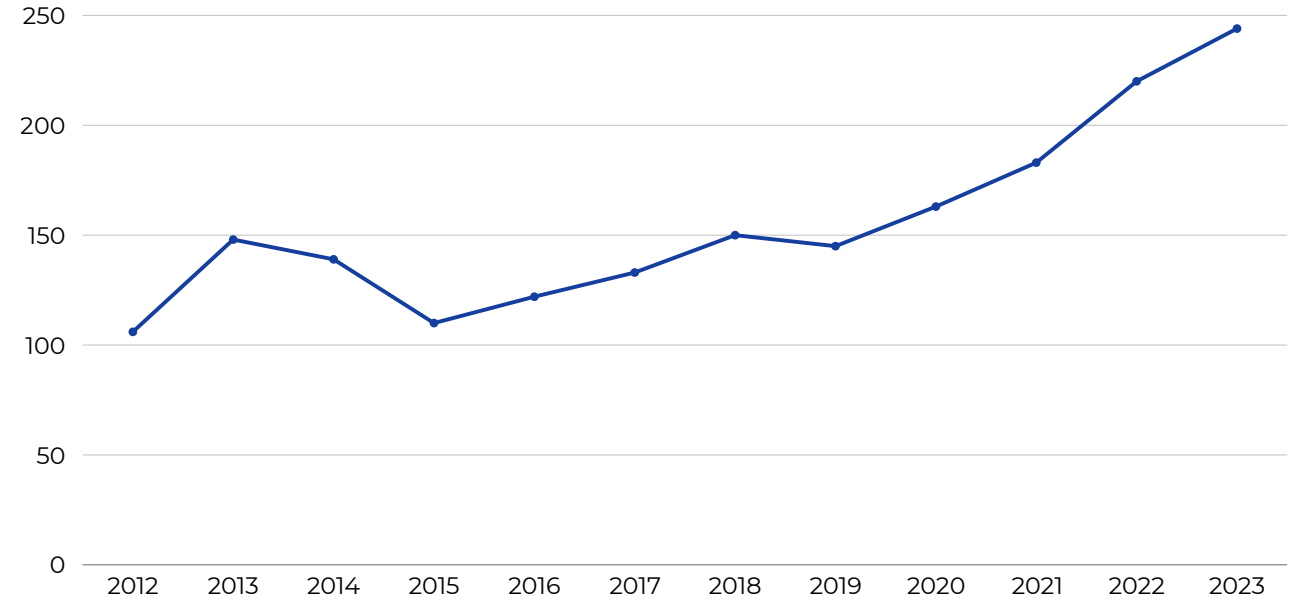
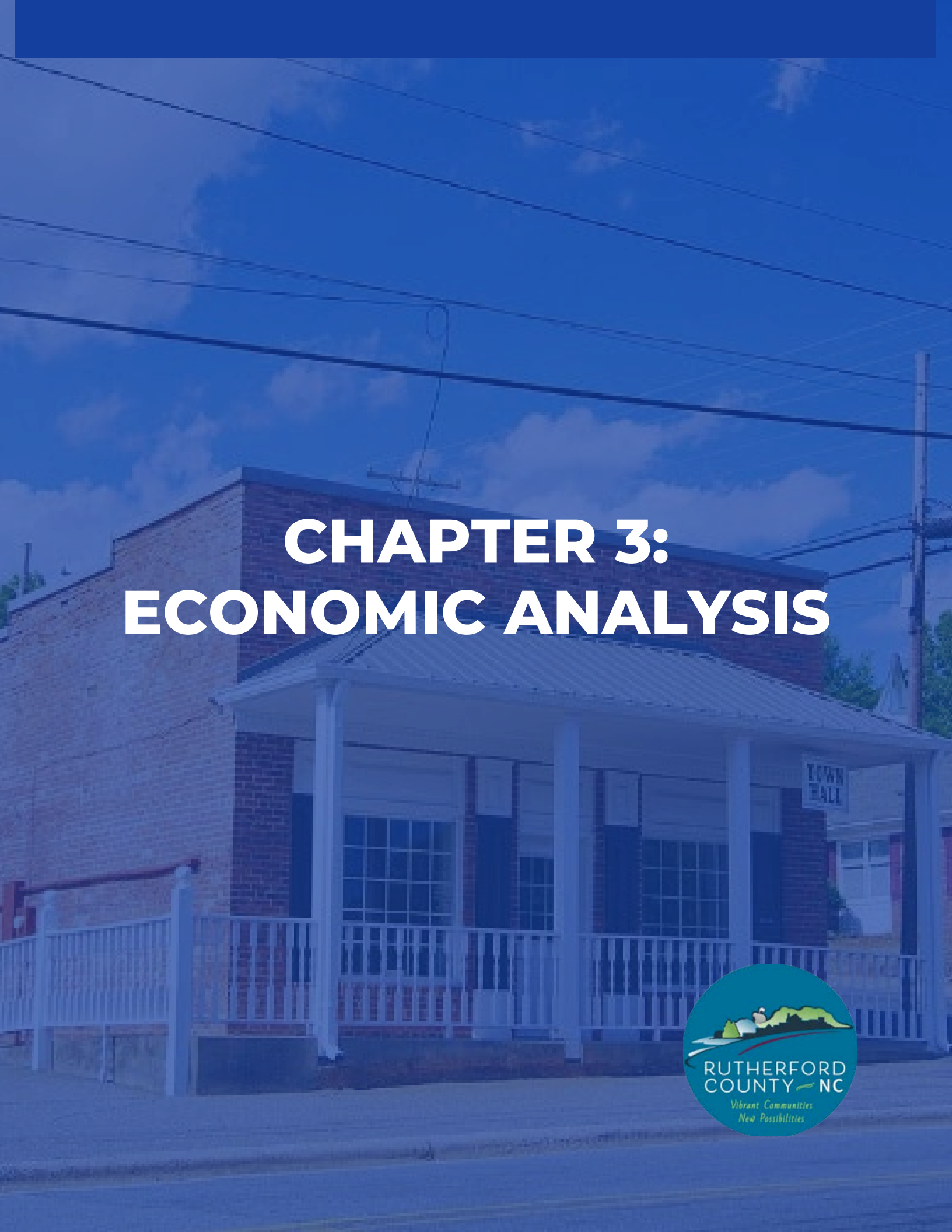


Figure 26. New Housing Building Permits (US Building Permit Survey)



CHAPTER 3: ECONOMIC ANALYSIS



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Economic Analysis

Job Availability

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in Rutherford County at any given time is a function of many factors, one of the primary reasons for residency is job availability.

Employment By Industry

Rutherford County has an employment base of 30,340 individuals within a broad range of employment sectors. Industries of significance within the County include Education Services, Health Care, and Social Assistance, Manufacturing, Retail Trade, and Arts, Entertainment, and Recreation.

The labor force within Rutherford County is based primarily in five sectors. Educational Services & Health Care & Social Assistance **(23.6%)**, Manufacturing **(17.2%)**, Retail Trade **(11.4%)**, Arts, Entertainment, and Recreation **(10.6%)**, and Professional, Scientific, Management, Administrative, & Waste Management Services **(7.6%)**. These sectors reflect a diversified economy, with a strong presence in both services and industry. The largest percentage of the labor force **(23.6%)** is within Educational Services & Health Care & Social Assistance which is less vulnerable to economic downturns, providing a foundation for stability in Rutherford County's labor market. However, the concentration in manufacturing, retail trade, and arts, entertainment, and recreation also indicates potential exposure to economic fluctuations, though they are essential to the county's overall employment structure.

The following table illustrates the distribution of employment by industry sector in Rutherford County and the National average adjusted for the size of Rutherford County.

Figure 27. Employment By Industry (US Census)

Industry	Rutherford County	Foothills Region	North Carolina	United States
Agriculture, forestry, fishing and hunting, and mining	0 or 0.0%	1,719 or 1.7%	53,130 or 1.1%	2,552,148 or 1.6%
Construction	2,292 or 7.6%	7,445 or 7.5%	373,723 or 7.5%	11,064,175 or 6.9%
Manufacturing	5,218 or 17.2%	18,045 or 18.3%	585,340 or 11.7%	15,912,421 or 10.0%
Wholesale Trade	266 or 0.9%	1,134 or 1.1%	110,206 or 2.2%	3,678,210 or 2.3%
Retail Trade	3,457 or 11.4%	12,647 or 12.8%	559,862 or 11.2%	17,368,629 or 10.9%
Transportation and warehousing, and utilities	1,741 or 5.7%	6,203 or 6.3%	264,618 or 5.3%	9,373,191 or 5.9%
Information	113 or 0.4%	1,211 or 1.2%	81,216 or 1.6%	2,998,298 or 1.9%
Finance and insurance, and real estate and rental and leasing	1,776 or 5.9%	3,731 or 3.8%	351,217 or 7.0%	10,673,893 or 6.7%
Professional, scientific, and management, and administrative and waste management services	2,313 or 7.6%	8,277 or 8.4%	614,086 or 12.3%	19,763,960 or 12.4%

Employment By Industry

Industry	Rutherford County	Foothills Region	North Carolina	United States
Educational services, and health care and social assistance	7,150 or 23.6%	22,269 or 22.5%	1,124,308 or 22.5%	37,381,621 or 23.4%
Arts, entertainment, and recreation, and accommodation and food services	3,214 or 10.6%	7,085 or 7.2%	429,589 or 8.6%	14,010,750 or 8.8%
Other services, except public administration	1,832 or 6.0%	5,357 or 5.4%	239,461 or 4.8%	7,514,289 or 4.7%
Public Administration	968 or 3.2%	3,735 or 3.8%	203,954 or 4.1%	7,516,950 or 4.7%
Civilian employed population 16 years & over	30,340	98,858	4,990,710	159,808,535

Employment Characteristics and Trends

Place of Work vs Place of Residence

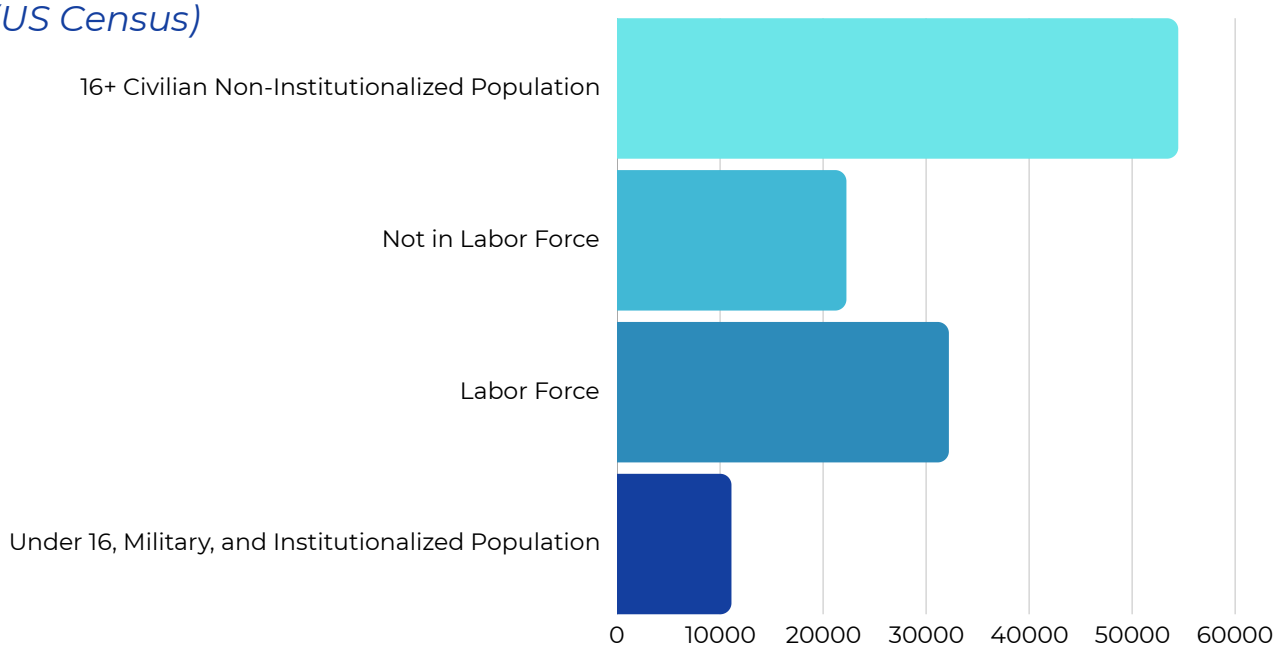
As of 2023, Rutherford County had **30,340** employed in the labor force including **21,329 (70.3%)** that work inside the county and **9,011 (29.7%)** that commute outside the county for work.

Employment Outlook

As of March 2024

- 16+ Civilian Non-Institutionalized Population – **54,481**
  - Not in Labor Force – **22,267**
  - Labor Force – **32,214**
    - Employed – **30,340**
    - Unemployed – **1,874**
- Under 16, Military, and Institutionalized Population – **11,106**

Figure 28. Employment Outlook (US Census)



Current Unemployment

As of January 2025, the unemployment rate of Rutherford County stood at **(5.6%)** compared to **(3.4%)** statewide.

Figure 29. Unemployment Rates (US Census)

Year	Rutherford County	North Carolina	United States
2019	4.8%	3.9%	3.7%
2020	9.2%	7.2%	8.1%
2021	6.5%	4.9%	5.3%
2022	4.8%	3.7%	3.6%
2023	4.7%	3.5%	3.6%
2024	5.3%	3.6%	4.1%

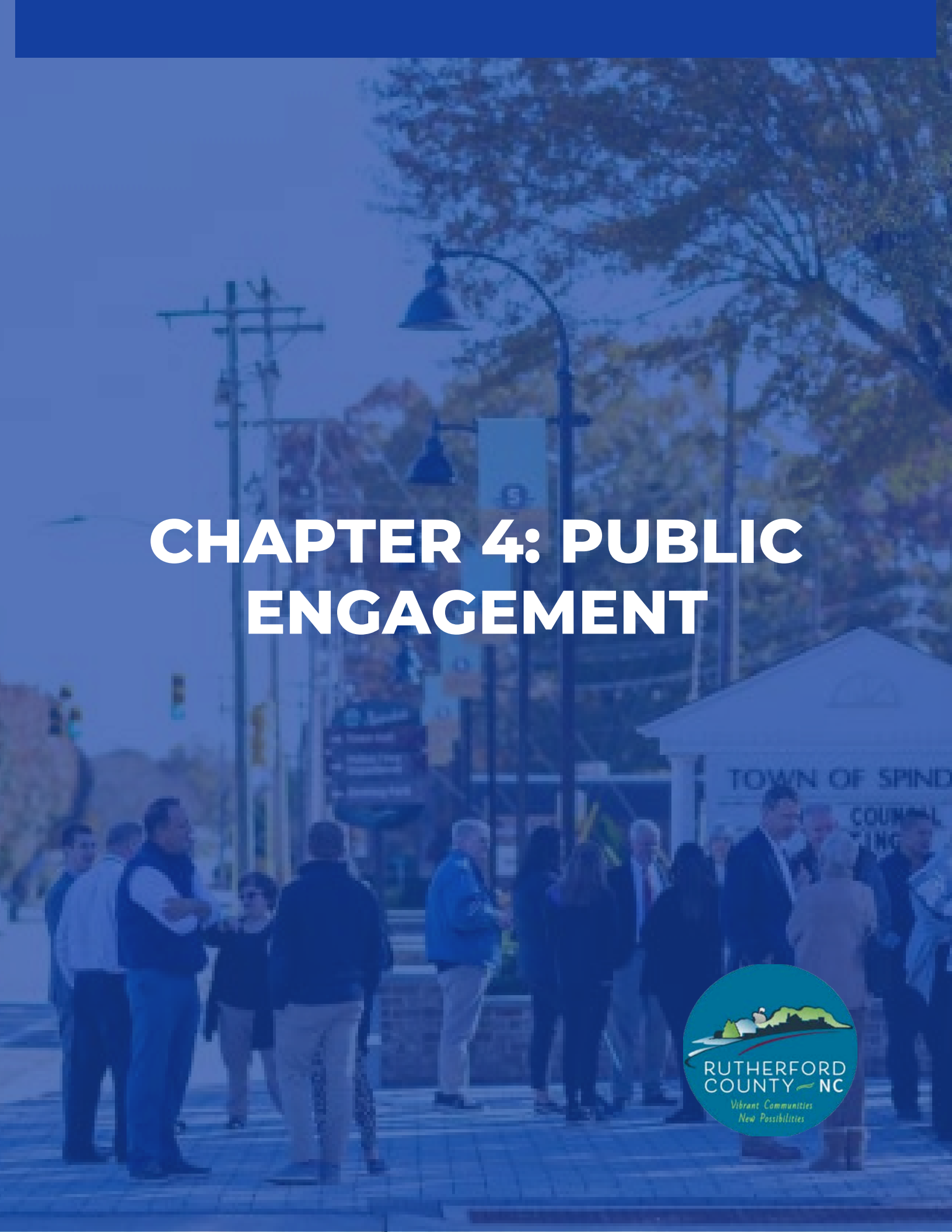
The unemployment rates of the county were higher than the rates of the state and the country from 2019-2024. The COVID-19 pandemic explains the high unemployment rates across the county, state, and country from 2020-2021. The unemployment rate is higher than it was before Covid-19 which shows there is some economic instability within Rutherford County.

10 Largest Employers in Rutherford County

The ten largest employers within the Rutherford County area are summarized in the following table:

Company Name	Industry
Rutherford County Schools	Educational Services
Rutherford County	Public Administration
Wal-Mart Associates	Retail Trade
American Greetings Corporation	Information
Rutherford Regional Hosptial	Health Care and Social Assistance
Isothermal Community College	Educational Services
Ingles Markets, Inc	Retail Trade
Trelleborg Coated Systems US Inc	Manufacturing
Fountain Services LLC	Construction
Tepdb Opco LLC	Construction

CHAPTER 4: PUBLIC ENGAGEMENT



Community Input Results and Analysis

Introduction

Public engagement played a critical role in shaping this housing study by providing valuable insights from residents, town leaders, town staff, and other stakeholders. To better understand the housing challenges facing Rutherford County, the Foothills Regional Commission (FRC) conducted resident surveys and public input sessions. These efforts aimed to capture perspectives on current housing conditions, barriers to development, and potential solutions to address community needs.

The surveys were conducted over a specified timeline using the ArcGIS Survey123 platform, available in both English and Spanish. Additionally, paper copies were distributed to ensure accessibility for all residents. In total, 123 responses were collected, offering a comprehensive snapshot of housing-related concerns and priorities in Rutherford County. The survey was designed to capture a holistic overview of various housing issues affecting residents, including affordability, housing preferences, and community infrastructure needs. This study has been done alongside the Rutherford County Comprehensive Plan which also consisted of 6 public input sessions, 1 regular survey (167 responses), and 1 student survey (778 responses).

Survey questions focused on common housing challenges, housing supply and demand, financial burdens, and potential policy interventions. The results presented below provide a detailed analysis of key trends and concerns expressed by respondents. Please note that percentages may

Key Findings

Current Housing Situation

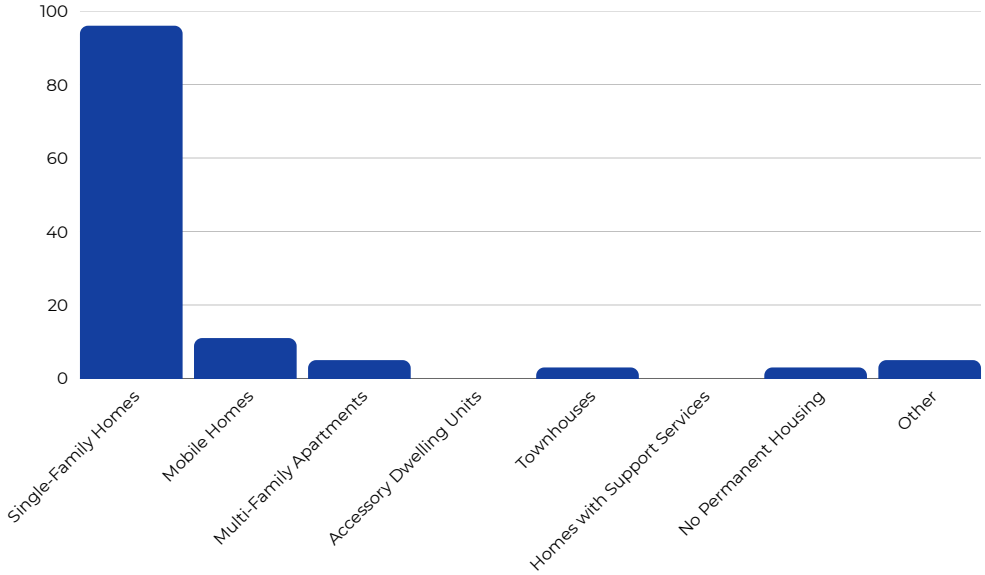
Respondents were asked about their current living arrangements and connection to Rutherford County:

- **59.35%** live and work in Rutherford County.
- **36.59%** live in Rutherford County but work elsewhere.
- **3.25%** work in Rutherford County but live elsewhere.
- **0.81%** do not live or work in Rutherford County.

When asked about the type of housing they currently reside in, respondents reported the following distribution:

- **78.05%** Single-Family Homes
- **8.94%** Mobile Homes
- **4.06%** Multi-Family Apartments
- **0%** Accessory Dwelling Units (ADUs)
- **2.44%** Townhouses
- **0%** Homes with Support Services
- **2.44%** No Permanent Housing
- **4.07%** Other

Figure 30. Housing Type (Survey)

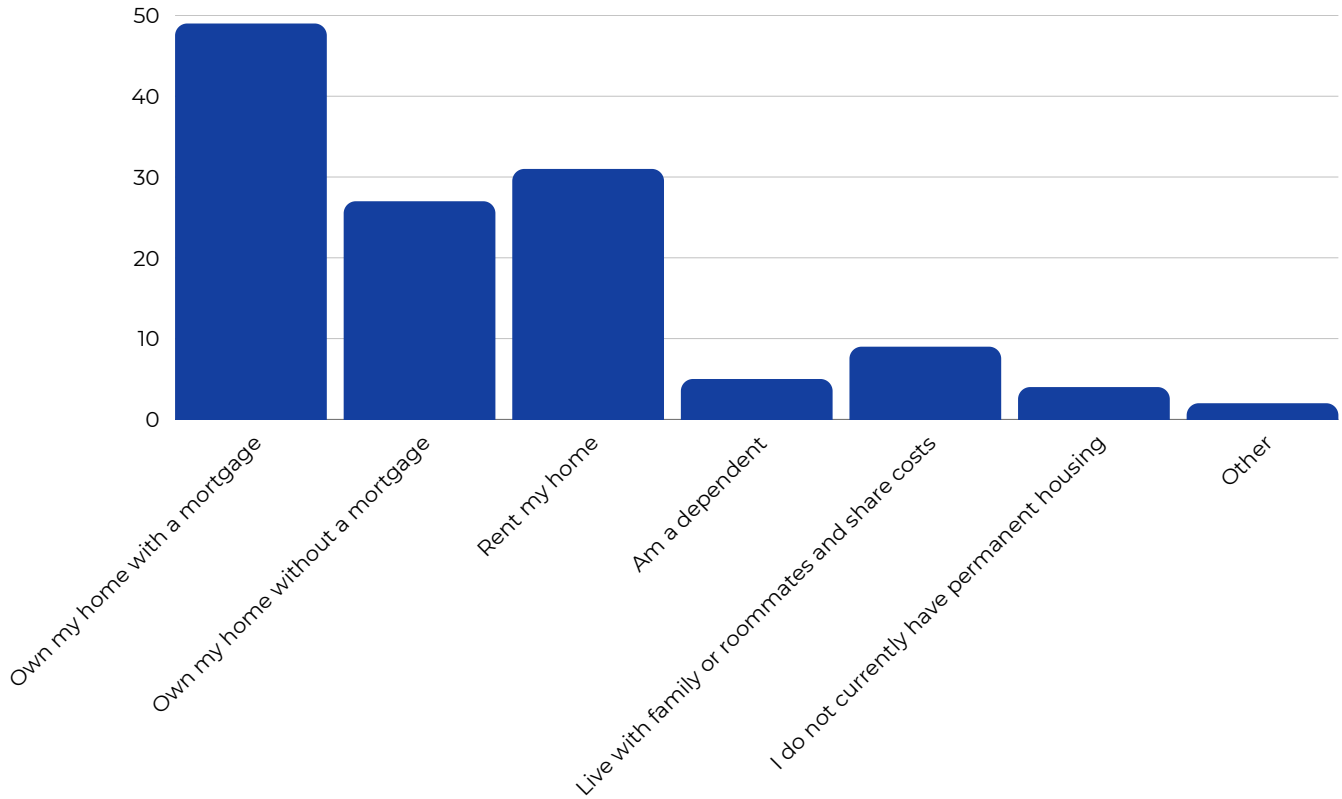


Homeownership and Housing Stability

A significant portion of respondents are homeowners, but rental and other housing arrangements also play a role in the community's housing landscape:

- **39.84%** own a home with a mortgage.
- **21.95%** own a home without a mortgage.
- **25.2%** rent their home.
- **7.32%** live with family or friends.
- **4.07%** depend on others for housing.
- **3.25%** do not have permanent housing.
- **1.63%** reported "other" living situations.

Figure 31. Home Ownership/Rental (Survey)



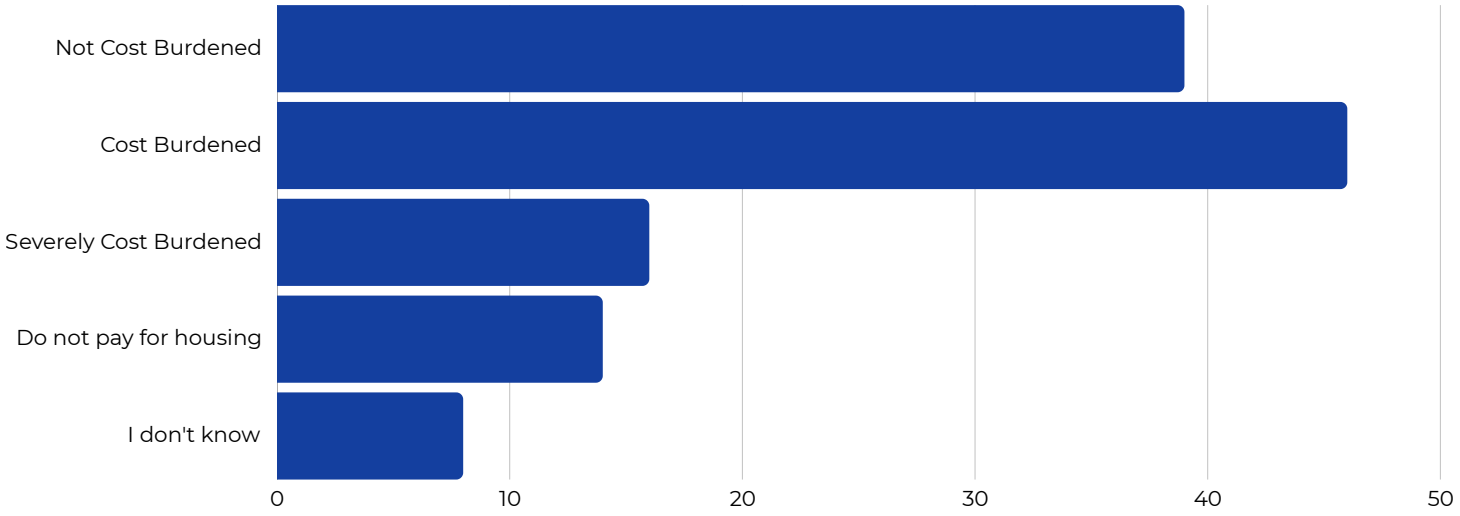
Housing Affordability and Cost Burdens

Housing affordability remains a primary concern among residents:

- **31.71%** are not cost burdened.
- **37.4%** are cost burdened, spending more than 30% of income on housing.
- **13.01%** are severely cost burdened, spending over 50% of income on housing.
- **11.38%** do not pay housing costs.
- **6.5%** were unsure of their housing costs.

Additionally, **89.43%** of respondents do not own another home outside of Rutherford County, while **10.57%** do. Furthermore, **4.07%** of respondents reported having an Accessory Dwelling Unit (ADU) on their property.

Figure 32. Cost Burdened (Survey)



Housing Preferences and Future Demand

When asked about their ideal housing type, an overwhelming **88.62%** of respondents indicated a preference for single-family homes. Additionally, **39 respondents** reported that they are actively searching for a new home in Rutherford County.

When choosing a home, respondents prioritized the following factors:

1. Affordability .
2. Safety.
3. Close to Family and Friends.
4. Close to Work.

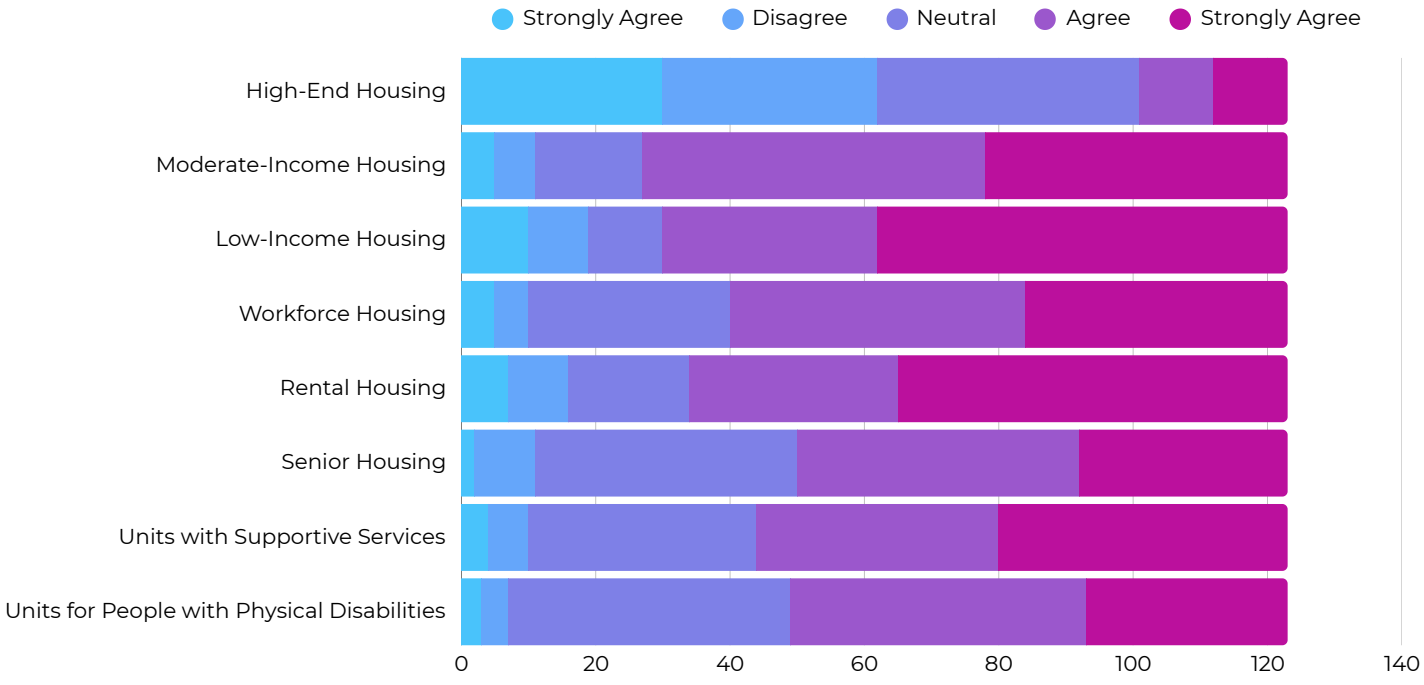
Community Housing Needs

Respondents identified the need for additional housing options, which will be explored further in the subsequent sections of this report. The following are the most pressing housing-related challenges according to community input:

1. High cost of housing
2. Limited availability of diverse housing options
3. Homelessness
4. Presence of unkept (or vacant) homes or properties

The survey results indicate that affordability, housing availability, homelessness and unkept or vacant are significant concerns for Rutherford County residents. The strong preference for single-family homes suggests that future development should align with this demand while also exploring ways to diversify housing options to meet the needs of all community members. These insights will help inform policy recommendations, strategic investments, and planning efforts aimed at fostering a more accessible and sustainable housing market in Rutherford County.

Figure 33. Community Housing Needs (Survey)



Public Engagement Summary

One public engagement session was held on May 21, 2025 while 6 Rutherford County Comprehensive Plan public engagement sessions were held over the course of two months to gather community insights and perspectives on housing challenges and opportunities within the county. Participants provided valuable input on housing affordability, community needs, and potential policy directions.

Key Themes From Public Engagement

Housing Costs & Affordability

Participants recalled significantly lower housing prices in the past compared to the current costs of housing. One participant discussed how crazy it was for a studio apartment or house to be over $500-$600 a month. Many residents are struggling to find housing that aligns with their income. Rising costs are making both renting and owning increasingly difficult, especially for low- to moderate-income households.

Lack of Workforce, Transitional, Senior, Missing Middle, and Rental Housing

There's a shortage of housing for middle-income earners like teachers, nurses, police officers, and service industry workers. These essential workers are often priced out of the market. Few options exist for individuals or families experiencing housing instability, including those moving out of homelessness, domestic violence situations, or temporary financial hardship. Older adults have limited access to age-appropriate housing such as independent living, assisted living, or accessible units that allow aging in place. Housing types like duplexes, triplexes, townhomes, and small-scale apartments are underrepresented, limiting diverse and affordable housing options within walkable communities. The rental market is tight with few vacancies, limited choices, and high prices. Many renters face competition, poor housing quality, and instability.

Vacant & Dilapidated Structures

Abandoned and poorly maintained buildings are common in some areas, contributing to blight, discouraging reinvestment, and reducing property values.

Homelessness

Individuals experiencing homelessness lack adequate resources, shelter beds, and long-term pathways to permanent housing in the county.

Aging Housing Stock

Much of the existing housing is old and in need of repairs or modernization. Deferred maintenance, health hazards, and energy inefficiency are common.

Economic Development Opportunities

Residents see the link between housing and economic growth. Lack of available housing deters employers and workers from locating in the area.

Urban Sprawl Concern

Growth is spreading in an uncoordinated way, consuming open space and community character. There's concern over losing the county's rural character.

Farmland & Natural Resource Preservation

There's a strong desire to protect agricultural land, forests, and water sources from unchecked development.

Analysis and Implications

Inadequate Housing Diversity & Affordability

The significant rise housing costs and lack of housing options could lead to displacement, longer commutes, and reduced quality of life. Without intervention, housing insecurity will grow.

Economic Development is Constrained

Existing businesses and new businesses could struggle to attract and retain workers without sufficient workforce housing. The lack of rental options further limits temporary or transitional relocation.

Aging and Deteriorating Housing Stock

This makes the existing inventory less safe and potentially deteriorates to unlivable conditions. This can especially strain our vulnerable populations like seniors and children.

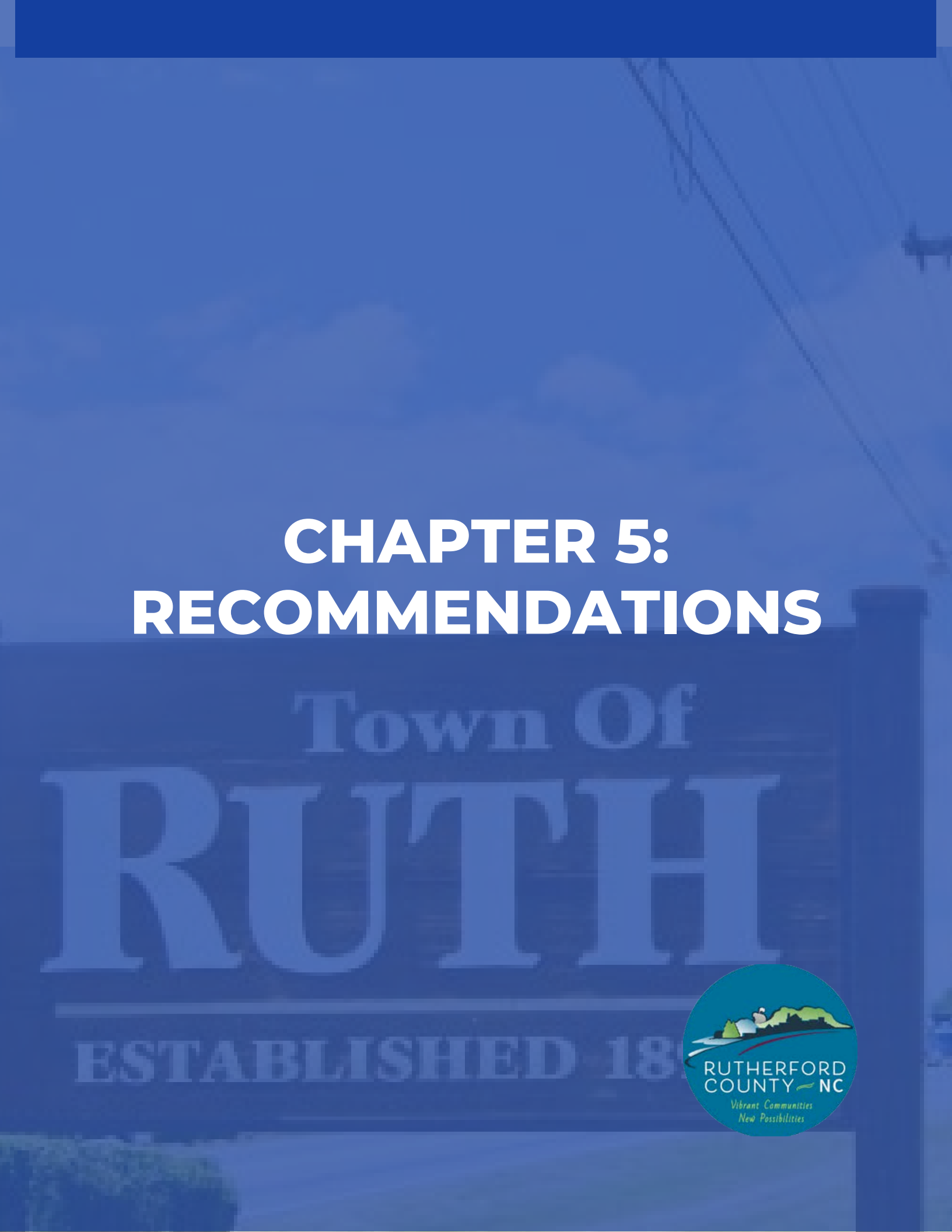
Urban Sprawl & Environmental Loss

This threaten the sustainability and rural identity of Rutherford County. Sprawl also drives up infrastructure costs and car dependency.

Homeless & Transitional Housing Issues

This indicates a gap in the local safety net and housing continuum, requiring both service coordination and capital investment.

CHAPTER 5: RECOMMENDATIONS



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Recommendations

This plan provides a series of recommendations focused on increasing affordability, availability, and types of housing stock within Rutherford County. These recommendations are for both Rutherford County Government and The Municipal Governments of Forest City, Lake Lure, Spindale, Rutherfordton, Chimney Rock, Ellenboro, Ruth, and Bostic. Recommendations will also include a timeline and a funding source if applicable.

The U.S. Census Bureau, in the American Community Survey, reported a 1.8%% population increase in Rutherford County from 2020 to 2024, averaging approximately 0.45% growth per year. Rutherford County's household size is 2.39 people. Based on this data, housing projections estimate the number of units needed in Rutherford County from 2025 to 2040. With a 2024 population of 65,587 and an annual growth rate of 0.45%, the county's population is projected to reach approximately 70,156 by 2040, requiring around 29,354 total occupied households. Given the current number of occupied households at 26,805, an additional 2,549 households will be needed. Additionally, accounting for a .85% annual housing loss over 16 years, the county's housing stock is expected to decline from 26,805 households in 2024 to 23,392 units by 2040, resulting in 3,413 lost units. In total, Rutherford County will need 5,962 new housing units to meet future demand, which includes both new household formation (2,549 units) and replacement of lost units (3,413 units). To address this need, the recommended housing mix includes approximately 3,279 single-family units, 1,192 multi-family units, 894 affordable housing units, and 597 senior housing units. This diverse mix aims to ensure affordability, accessibility, and sustainability while aligning with Rutherford County's projected demographics and survey data.

Figure 34. Housing Projections (Rutherford County)

Year	Households Needed
2024	0
2030	~1,987
2035	~3,974
2040	~5,962

Housing Type	Households Needed
Single-Family	3,279
Multi-Family	1,192
Affordable	894
Senior Living	597

Any references to zoning regulations, unified development ordinances, development regulations, and/or land-use regulations apply to municipalities that already have zoning. The housing study does not recommend any form of county-wide zoning.

Goals/Objectives

Goal 1: Expand Affordability and Housing Options

Objective 1: Promote development of Missing Middle House.

Strategies

- *Update zoning ordinances to allow duplexes, townhomes, and accessory dwelling units (ADUs) in more areas.*
- *Provide density bonuses or fast-track permitting for infill and affordable projects.*

Objective 2: Identify and encourage land for mixed-income housing developments.

Strategies

- *Review and update the zoning ordinance to ensure mixed-income housing developments can be built while preserving the rural nature of Rutherford County.*
- *Identify and rezone land owned by public or private owners that are suitable for a mixed-income developments.*
- *Prioritize mixed-income developments that ensure safety, provide housing for families with children, and provide housing for the workforce.*

Objective 3: Promote incentives and zoning reform that appeals to workforce housing developers.

Strategies

- *Permit density bonuses for developments that set aside 25% or more of their housing units for the workforce and seniors.*
- *Expedite permitting for workforce housing and senior housing.*
- *Adopt a form-based zoning code to open up housing opportunities and preserve Rutherford County's atmosphere.*

Goals/Objectives

Goal 2: Preserve and Improve Existing Housing Stock

Objective 4: Promote Home Rehabilitation Programs .

Strategies

- *Partner with nonprofits to coordinate volunteer-led repair initiatives.*
- *Adopt the North Carolina Housing Finance Agencies Urgent Repair Program.*
- *Provide funding to the HUD Consortium Council.*

Objective 5: Implement incentives for renovating vacant and dilapidated structures to expand housing options.

Strategies

- *Adopt a code enforcement ordinance that includes minimum housing standards, grass height standards, and dilapidation enforcement mechanisms.*
- *Establish a redevelopment commission and budget funds to purchase dilapidated structures with the intent to redevelop the building for affordable housing while preserving the rural nature of Rutherford County.*
- *Partner with Foothills Regional Commission, Habitat for Humanity, and Rutherford Housing Partnership on CDBG projects.*

Goal 3: Supply Housing for Seniors, Children, and Vulnerable Populations

Objective 6: Increase the supply of age-friendly housing, including assisted living and independent senior communities and mobile homes.

Strategies

- *Partner with existing assisted living facilities, nursing homes, and/or independent senior communities inside or outside the county and identify land suitable with Rutherford County for senior living developments.*
- *Apply and administer Community Block Grant Funding to support affordable senior housing projects to promote long-term stability and bridge income inequality.*
- *Connect affordable housing developers to Dogwood Health Trust's Housing Loan program.*

Goals/Objectives

Objective 7: Develop transitional housing and emergency shelter options for residents in crisis.

Strategies

- *Create public-private partnerships between private, non-profit, and governmental stakeholders to construct transitional housing and/or a permanent emergency shelter.*
- *Partner with the organizations the work with residents in need on ways to address inefficiencies in short and long-term housing options for people that suffer with substance abuse disorder.*

Objective 8: Partner with nonprofit organizations to provide supportive housing for vulnerable populations.

Strategies

- *Partner with regional organizations on developing affordable housing for low-income and disabled residents.*
- *Partner with regional organizations to understand the housing issue faced by disabled residents.*
- *Partner with the the region's school systems to identify their students housing needs and connect those students and their families with affordable house resources.*

Goal 4: Align Housing with Economic Development

Objective 9: Include housing in economic development strategies.

Strategies

- *Work with economic development partners on assessing the market demand of housing with new businesses.*
- *Identify and attract businesses that contribute towards developing employee housing.*

Goals/Objectives

Objective 10: Attract housing developers.

Strategies

- *Use this housing study as a marketing tool for residential developers.*
- *Host or attend meetings with residential developers and discuss what would attract them to Rutherford County.*

Goal 5: Preserve Rural Character and Natural Resources

Objective 11: Implement smart growth and land use planning.

Strategies

- *Designate growth areas and rural preservation zones in the comprehensive plan.*
- *Use conservation easements and cluster development techniques to protect farmland.*
- *Acquire state and federal funds to upgrade and maintain the Cliffside Sanitary District for growth and housing opportunities.*
- *Follow the regionalization/merger study on closing the Cliffside Sanitary District and extend their lines to a nearby provider such as Forest City, Boiling Springs, etc.*

Objective 12: Educate the public and developers.

Strategies

- *Promote the economic and environmental benefits of compact development.*
- *Developing a housing toolkit that simplifies local regulations but also educates the public on the benefits of residential growth.*

Goals/Objectives

Goal 6: Follow the Strong Towns Housing Checklist (Towns Only)

Objective 13: Allow single-family home conversion to duplex or triplex, by right.

Strategies

- *Update the ordinance to permit duplexes and triplexes in all residential zones where single-family homes are allowed.*
- *Ensure the permitting process us clear and accessible, treating conversions like a standard home improvement projects.*
- *Provide simple, clear information to homeowners and builders about the new opportunities and how they can take advantage of them.*

Objective 14: Permit backyard cottages in all residential zones.

Strategies

- *Update the ordinance to permit backyard cottages (ADUs) in all residential zones, ensuring they are treated as a permitted use without requiring special approvals.*
- *Define reasonable standards for size, setbacks and design to ensure compatibility with existing homes while maintaining flexibility.*
- *Treat ADU applications like other minor home improvements, ensuring a straightforward and predictable approval process.*
- *Provide clear information on how property owners can add backyard cottages, including design standards, utility connections and financing options.*

Goals/Objectives

Objective 15: Legalize starter homes in all residential areas.

Strategies

- *Define reasonable standards for setbacks, lot coverage and lot design to ensure new homes fit within existing neighborhoods.*
- *Treat starter home applications like any other residential construction project, with a clear and predictable approval process.*
- *Provide accessible information on how to take advantage of the updated regulations.*

Objective 16: Ease lot size requirements in existing neighborhoods.

Strategies

- *Allow property owners to subdivide lots with minimal administrative steps and cost. Approve subdivisions with a survey and description of the property, instead of requiring a master plan approved by a planning commission or public hearing.*
- *Provide clear, accessible information about how these changes will optimize land use and create more housing opportunities while preserving neighborhood character.*

Goals/Objectives

Objective 17: Repeal parking mandates for housing.

Strategies

- *Remove all references to minimum parking requirements for residential properties in the zoning ordinance.*
- *While removing the standards is sufficient, cities may choose to explicitly state "Parking Requirements: None" in the code for added clarity.*
- *Provide clear information to homeowners, developers and businesses about the benefits of parking flexibility and the new regulations. Evaluate potential impacts and ensure town officials and the public understand that removing mandates does not prohibit parking; it simply allows for flexibility and choice.*

Objective 18: Streamline the approval process.

Strategies

- *A town official should submit a sample application for a duplex conversion, backyard cottage or starter home to experience the process firsthand and identify bottlenecks.*
- *Analyze each step to pinpoint delays and inefficiencies.*
- *For each identified step, determine whether it is essential or if approvals could proceed without it, ensuring only critical reviews are retained.*
- *If certain steps are necessary but not critical to initial approval, explore options to coordinate them after approval to avoid unnecessary delays.*
- *Based on insights gained, adjust submission requirements, improve communication between departments, and set clear timelines for faster approvals.*
- *Provide guidance to applicants on how to navigate the streamlined process effectively, ensuring transparency and ease of compliance.*

Implementation Schedule

This implementation plan outlines a strategic, phased approach to addressing Rutherford County's housing challenges by identifying key actions, responsible parties, timelines, and funding sources for each recommendation. It provides a structured framework for expanding affordable and workforce housing, supporting vulnerable populations, preserving existing housing, updating policies, and improving infrastructure. By leveraging a combination of public and private partnerships, financial incentives, and regulatory updates, this plan ensures that housing initiatives are realistic, well-funded, and sustainable. With short-, medium-, and long-term goals, it establishes a clear roadmap for policymakers, local governments, and community stakeholders to foster a diverse, accessible, and thriving housing market that meets the needs of current and future residents.

Timeline	Recommendations	Key Actions
Short-term (1-3 years)	Policy & Zoning Reform	Submit a test application for duplex/ADU to identify process bottlenecks - Remove parking minimums and allow duplexes, triplexes, ADUs in all residential zones - Allow lot subdivisions by survey only
Short-term (1-3 years)	Education & Communication	- Provide clear public guides on new housing rules - Train staff on updated procedures - Educate public about parking flexibility and new development options
Short-term (1-3 years)	Immediate Housing Support	- Launch home repair grants/loans for seniors and low-income households - Create Housing Stability Task Force - Begin addressing vacant/dilapidated homes

Implementation Schedule

Timeline	Recommendations	Key Actions
Short-term (1-3 years)	Housing Supply & Incentives	Implement incentives (e.g., density bonuses, fast-tracking) for missing middle/workforce housing - Establish public-private partnerships for transitional and senior housing
Medium-term (3-5 years)	Regulatory Refinement	- Set design standards for infill (setbacks, lot coverage) - Treat starter homes as standard residential construction - Refine zoning rules based on feedback
Medium-Term (3-5 years)	Developer Outreach & Alignment	- Host developer roundtables - Develop housing development toolkit
Long-term (5+ years)	Smart Growth & Preservation	- Incorporate growth boundaries and farmland protection in comprehensive plan - Use conservation tools like easements and cluster development
Long-term (5+ years)	Program Maintenance & Evaluation	- Monitor and adjust rehab/rental assistance programs - Track housing data via annual report cards - Continue public outreach and transparency efforts

Funding Sources

Community Development Block Grant

In North Carolina, Community Development Block Grant (CDBG) funding can support infrastructure development for affordable housing by financing essential public improvements. This includes extending or upgrading water and sewer systems, constructing or improving roads and sidewalks, implementing stormwater management solutions, preparing sites through land clearing and grading, and expanding utility access such as electricity, gas, and broadband. Administered through the North Carolina Department of Commerce and local governments, these grants prioritize low-to-moderate-income (LMI) communities and must demonstrate a direct benefit to affordable housing development while aligning with local comprehensive plans.

BEAD and Digital Equity Programs

In North Carolina, the Broadband Equity, Access, and Deployment (BEAD) Program and Digital Equity Programs are designed to expand high-speed internet access and promote digital inclusion across the state. The BEAD program, administered by the North Carolina Department of Information Technology (NCDIT), provides funding for broadband infrastructure projects in underserved rural and urban areas, ensuring that all communities have access to reliable internet. The Digital Equity Programs aim to bridge the digital divide by supporting initiatives that enhance digital literacy and provide equitable access to technology, particularly for low-income, elderly, and rural residents. These efforts work together to foster economic growth, improve educational opportunities, and ensure that every North Carolinian can participate in the digital economy.

Funding Sources

Economic Development Administration

The Economic Development Administration (EDA), a bureau of the U.S. Department of Commerce, promotes economic growth and job creation by providing grants and technical assistance to communities, businesses, and regional organizations. The EDA focuses on fostering innovation, infrastructure development, and workforce training to enhance economic resilience, particularly in distressed and underserved areas.

North Carolina Housing Finance Agency

The North Carolina Housing Finance Agency (NCHFA) is a self-supporting public agency that provides financing to create and preserve affordable housing across the state. It administers programs such as the Low-Income Housing Tax Credit (LIHTC), first-time homebuyer assistance, rental development loans, and foreclosure prevention initiatives. By partnering with developers, lenders, and local governments, NCHFA helps finance the construction and rehabilitation of affordable rental housing, provides down payment assistance for homebuyers, and offers resources to prevent homelessness. Its efforts focus on increasing housing stability for low-to-moderate-income families, seniors, and individuals with disabilities, contributing to stronger, more sustainable communities in North Carolina.

Funding Sources

Rutherford County Habitat for Humanity

Rutherford County Habitat for Humanity is a nonprofit organization dedicated to building and improving affordable homes for low-income families in Rutherford County. The organization partners with local communities, volunteers, and donors to provide homeownership opportunities for families in need. Through its Habitat for Humanity model, Thermal Belt Habitat for Humanity offers low-interest, no-profit loans to qualified homeowners, while also engaging families in the building process through "sweat equity." The organization also works on home repairs, community outreach, and advocacy efforts to promote affordable housing and economic stability for local residents.

Appalachian Regional Commission

The Appalachian Regional Commission (ARC) is a federal-state partnership that supports economic development and community improvement in the Appalachian region, which includes 13 states and 420 counties across the Eastern U.S. The ARC funds projects that focus on improving infrastructure, education, workforce development, health care, and economic diversification in economically distressed areas. Through initiatives like the Partnerships for Opportunity and Workforce and Economic Revitalization (POWER) initiative, ARC funds projects that encourage entrepreneurship, increase access to broadband, enhance transportation systems, and promote environmental sustainability. The commission's goal is to reduce poverty and stimulate economic growth in the region by fostering partnerships between local governments, businesses, and other organizations.

Funding Sources

GREAT Grant

The GREAT (Growing Rural Economies with Access to Technology) Grant is a program in North Carolina designed to expand broadband internet access in underserved rural areas. Administered by the North Carolina Department of Information Technology, the GREAT Grant provides funding to local governments, internet service providers, and other entities to support the construction and expansion of broadband infrastructure. The program aims to enhance connectivity, foster economic development, and improve access to education, healthcare, and other essential services in rural communities. By closing the digital divide, the GREAT Grant helps ensure that rural residents have the same opportunities for economic growth and quality of life as those in more urban areas.

Foothills NC Home Consortium

The Foothills NC HOME Consortium is a group of governments coming together to receive Home Investment Partnerships Program (HOME) funds from HUD. Participating jurisdictions include McDowell County, which is serving as the lead entity, Cleveland County, Polk County, Rutherford County, City of Kings Mountain, City of Shelby, City of Marion, Town of Old Fort, City of Saluda, Town of Forest City, Town of Rutherfordton, and Town of Spindale.

Funding Sources

Federal Transportation Grants

Federal transportation grants, administered through various U.S. government agencies such as the U.S. Department of Transportation (DOT), provide local governments with funding to improve and expand transportation infrastructure. These grants support projects related to road maintenance and construction, public transit systems, bridges, railways, and pedestrian facilities. Programs like the Highway Safety Improvement Program (HSIP), Congestion Mitigation and Air Quality Improvement Program (CMAQ), and the Federal Transit Administration (FTA) grants assist local governments in enhancing mobility, reducing congestion, ensuring safety, and promoting sustainable transportation. These funds are often allocated through competitive applications or formula-based distributions, aiming to improve transportation systems, enhance accessibility, and drive economic development in local communities.

State Transportation Grants

North Carolina transportation grants, administered through the North Carolina Department of Transportation (NCDOT), provide funding to local governments for a variety of transportation infrastructure projects. These grants support road construction and maintenance, bridge repairs, transit system improvements, and pedestrian or bicycle facility development. Programs such as the Transportation Alternatives Program (TAP), State Transportation Improvement Program (STIP), and the Public Transportation Division grants help local governments enhance mobility, reduce congestion, and improve safety. These funds are often awarded through competitive applications or formula-based distributions, helping communities address local transportation needs and contribute to economic development while promoting sustainability and accessibility.

Funding Sources

Dogwood Health Trust

Dogwood Health Trust is a nonprofit organization focused on improving the health and well-being of communities in Western North Carolina. Established with proceeds from the sale of the region's healthcare assets, Dogwood Health Trust funds initiatives that address critical health challenges, promote economic opportunities, and strengthen community resilience. The organization supports projects related to healthcare access, mental health services, housing, education, and workforce development, with an emphasis on equity and sustainability. By working with local nonprofits, governments, and other stakeholders, Dogwood Health Trust aims to create lasting, positive change in the region, particularly for underserved populations.

Land Trust

A government operated land trust for housing is a public entity that acquires and holds land in trust to ensure it is used for long-term affordable housing. The government retains ownership of the land while leasing it often at low or no cost to nonprofit developers, housing cooperatives, or individual homeowners. This arrangement keeps housing prices stable, prevents speculative resale, and ensures that affordability is preserved for future generations, while allowing residents to own or rent the homes built on the land.

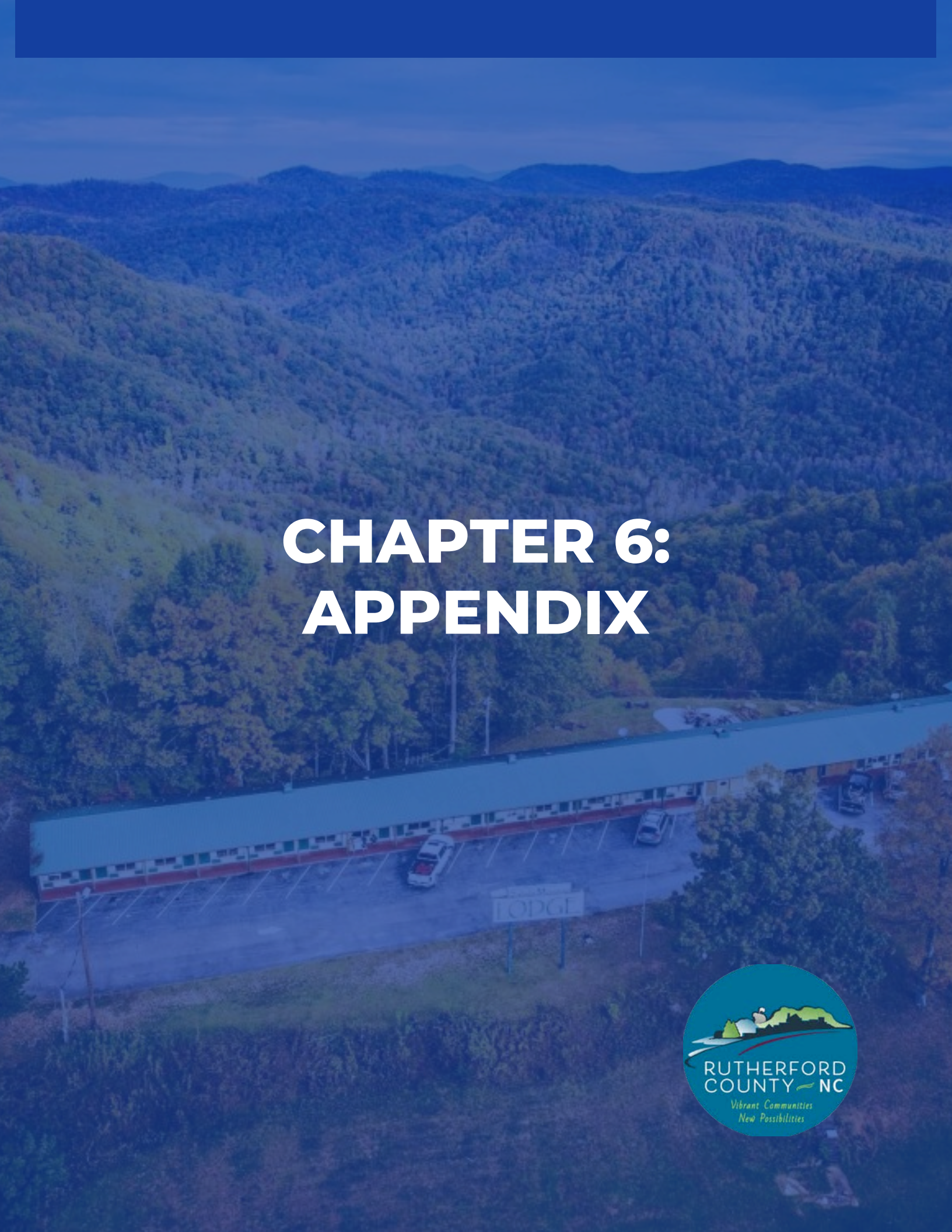
Funding Sources

Rutherford Housing Partnership

Rutherford Housing Partnership (RHP) is a nonprofit organization dedicated to providing critical home repairs for low-income homeowners, particularly the elderly, disabled, and those facing financial hardship. RHP works to ensure that residents can live in safe, healthy, and accessible homes by coordinating volunteer labor and securing funding for essential repairs, such as roofing, plumbing, electrical work, and accessibility modifications like wheelchair ramps. Through community collaboration and a focus on improving housing conditions, RHP enhances the quality of life for vulnerable individuals while fostering a spirit of service and support within the local community.

Gateway Wellness Foundation

At Gateway Wellness Foundation, our mission is centered in the health and wellbeing of our Western North Carolina community. Through intentional partnerships and collaborations, Gateway Wellness improves and supports quality of life in WNC by promoting wellness opportunities among organizations for people we serve regionally.



CHAPTER 6: APPENDIX

Appendix

Figure 1. Population (US Census)

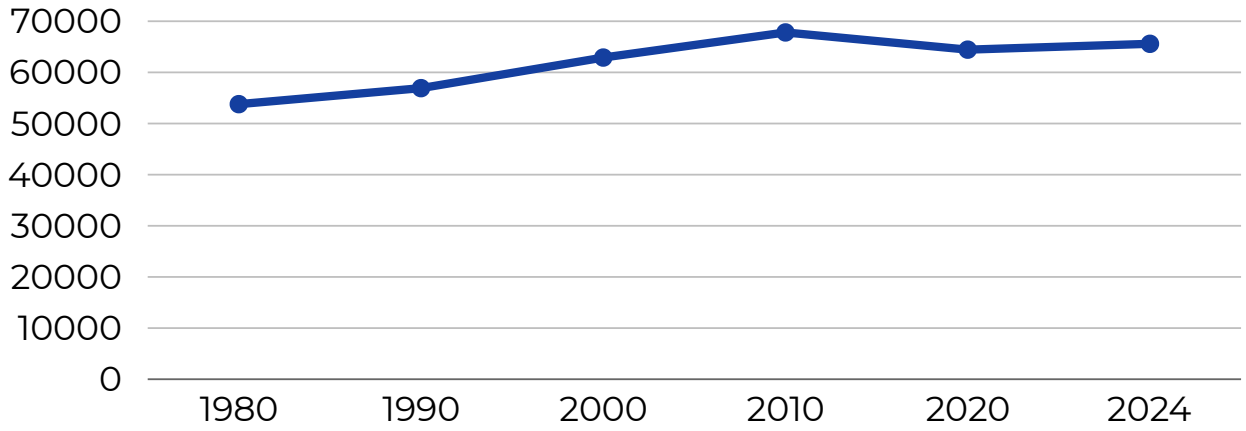


Figure 2. Race (US Census)

Race	Percentage in Rutherford County
White alone	86.8%
Black or African American alone	9.6%
American Indian and Alaska Native alone	0.5%
Asian alone	0.7%
Native Hawaiian and Other Pacific Islander alone	0.1%
Two or More Races	2.4%
Hispanic or Latino	6.0%
White alone, not Hispanic or Latino	81.7%

Appendix

Figure 3. Occupied Housing Type (US Census ACS 5-Year Data)

Housing Unit Type	Total Housing Units
1, detatched	23,886 (72.5%)
1, attached	298 (0.9%)
2 apartments	667 (2.0%)
3 - 4 apartments	897 (2.7%)
5 - 9 apartments	571 (1.7%)
10 or more apartments	696 (2.1%)
Mobile Home or other type	5,716 (17.3%)

Figure 4: Occupancy Status (US Census ACS 5-Year Data)

Status	Number of Units	Percentage
Occupied Units	26,805	81.3%
Vacant Units	6,162	18.7%

Appendix

Figure 5: Tenure of Occupied Units (US Census ACS 5-Year Data)

Tenure	Number of Units	Percentage
Owner-Occupied	19,705	73.5%
Renter-Occupied	7,100	26.5%

Figure 6: Owner-Occupied Units - Mortgage Status (US Census ACS 5-Year Data)

Mortgage Status	Number of Units	Percentage
With Mortgage	9,952	50.5%
Without Mortgage	9,753	49.5%

Figure 7. Housing Units Age (US Census)

Age of Housing Units	Total Housing Units
2020 or later	593 (1.8%)
2010 - 2019	1,945 (5.9%
2000 - 2009	4,120 (12.5%)
1970 - 1999	14,538 (44.1%)
1940 - 1969	8,440 (25.6%
1939 and earlier	3,363 (10.2%)

Appendix

Figure 8. Number of rooms (US Census)

Number of Rooms	Total Housing Units
1	725 (2.2%)
2	132 (0.4%)
3	2,044 (6.2%)
4	5,901 (17.9%)
5	8,110 (24.6%)
6	6,132 (18.6%)
7	3,165 (9.6%)
8	2,637 (8.0%)
9 or more	4,121 (12.5%)

Figure 9. Number of bedrooms (US Census)

Number of Bedrooms	Total Housing Units
0	675 (2.5%)
1	1,314 (4.9%)
2 - 3	21,162 (78.9%)
4 or more	3,654 (13.6%)

Appendix

Figure 10.
Household Occupancy (US Census)

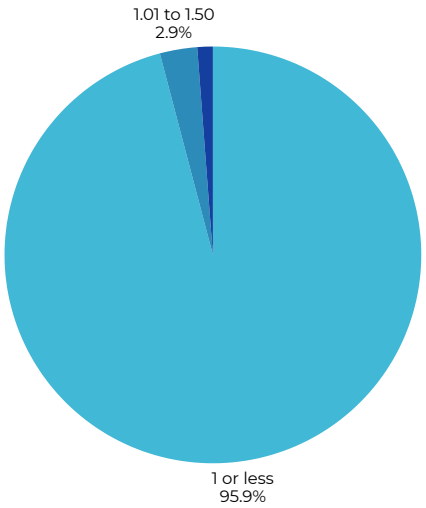


Figure 11.
Vehicle Availability (US Census)

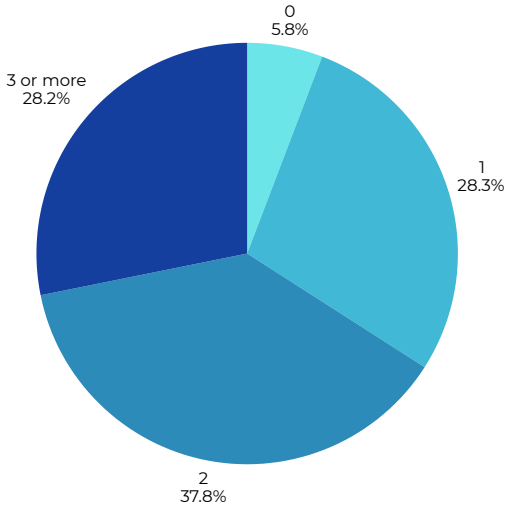


Figure 12.
Lack of Essential Facilities (US Census)

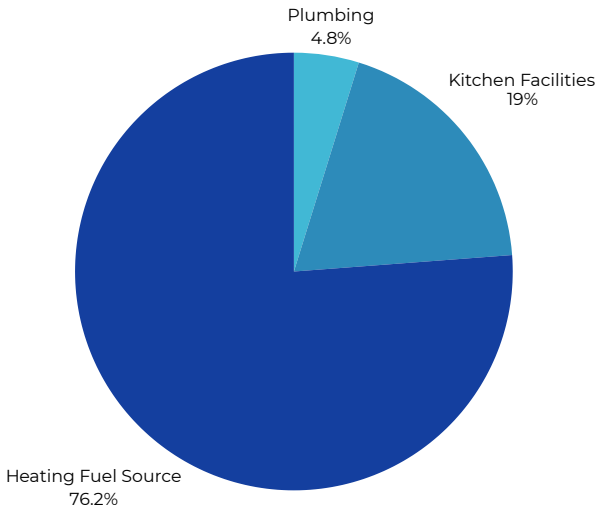


Figure 13. Income Distribution (US Census)

Income	Owner-Occupied Households	Renter-Occupied Households	Total Households
Less than $5,000	600 (3.0%)	154 (2.2%)	754 (2.8%)
$5,000 - $9,999	253 (1.3%)	153 (2.2%)	406 (1.5%)
$10,000 - $14,999	1,118 (5.7%)	456 (6.4%)	1,574 (5.9%)
$15,000 - $19,999	827 (4.2%)	357 (5.0%)	1,184 (4.4%)
$20,000 - $24,999	593 (3.0%)	552 (7.8%)	1,145 (4.3%)
$25,000 - $34,999	2,223 (11.3%)	1,349 (19.0%)	3,572 (13.3%)
$35,000 - $49,999	3,601 (18.3%)	1,703 (24%)	5,304 (19.8%)
$50,000 - $74,999	3,179 (16.1%)	954 (13.4%)	4,133 (15.4%)
$75,000 - $99,999	2,795 (14.2%)	954 (13.4%)	3,749 (14.0%)
$100,000 - $149,999	2,666 (13.5%)	308 (4.3%)	2,974 (11.1%)
$150,000 or more	1,850 (9.4%)	160 (2.3%)	2,010 (7.5%)

Appendix

Figure 14. Housing Costs, Owner- vs Renter Occupied (US Census)

Income	Owner-Occupied Households	Renter-Occupied Households	Total Households
Less than $300	3,106 (15.8%)	52 (0.27%)	3,158 (11.8%)
$300 - $499	3,894 (19.8%)	430 (2.2%)	4,324 (16.1%)
$500 - $799	2,941 (14.9%)	2,625 (13.3%)	5,566 (20.8%)
$800 - $999	2,990 (15.2%)	1,468 (7.4%)	4,458 (16.6%)
$1,000 - $1,499	3,646 (18.5%)	1,417 (7.2%)	5,063 (18.9%)
$1,500 - $1,999	1,773 (9.0%)	20 (.1%)	1,793 (6.7%)
$2,000 - $2,499	854 (4.3%)	0 (0.0%)	854 (3.2%)
$2,500 - $2,999	167 (0.8%)	0 (0.0%)	167 (.06%)
$3,000 or more	334 (1.7%)	0 (0.0%)	334 (1.2%)

Appendix

Figure 15. Household Earnings & Housing Cost (Rutherford County) (US Census)

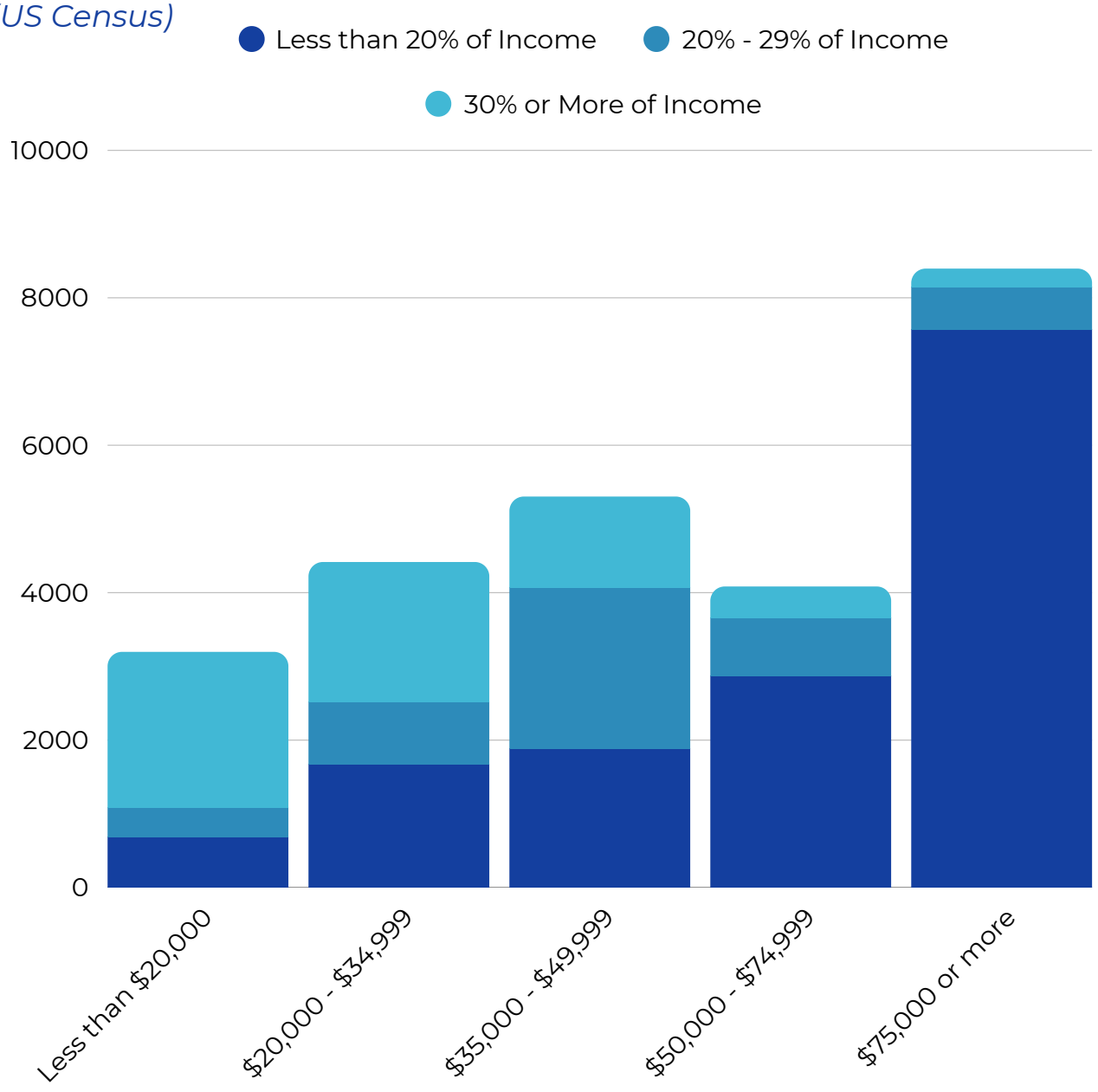


Figure 16. Household Earnings & Housing Cost (Forest City) (US Census)

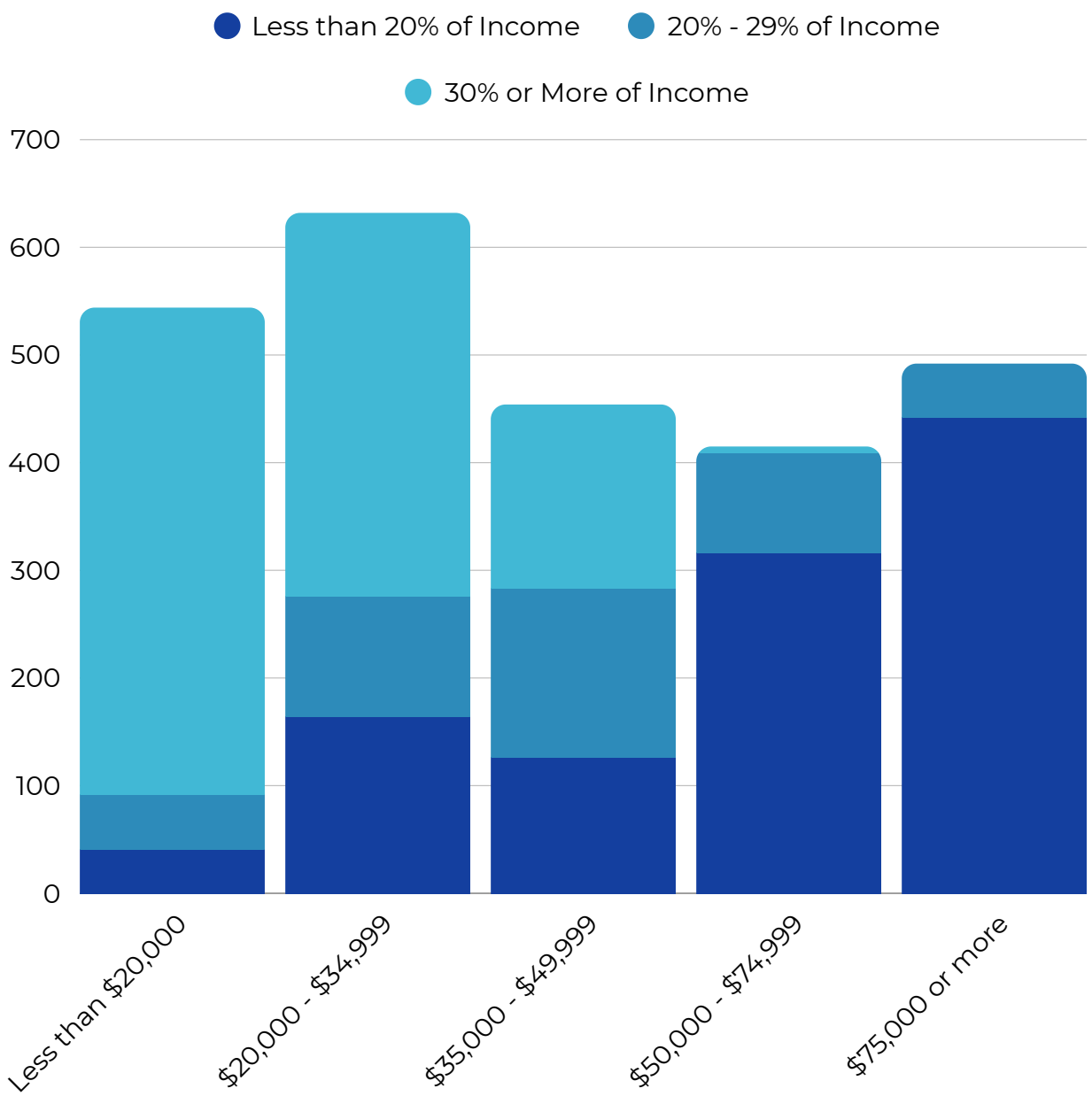


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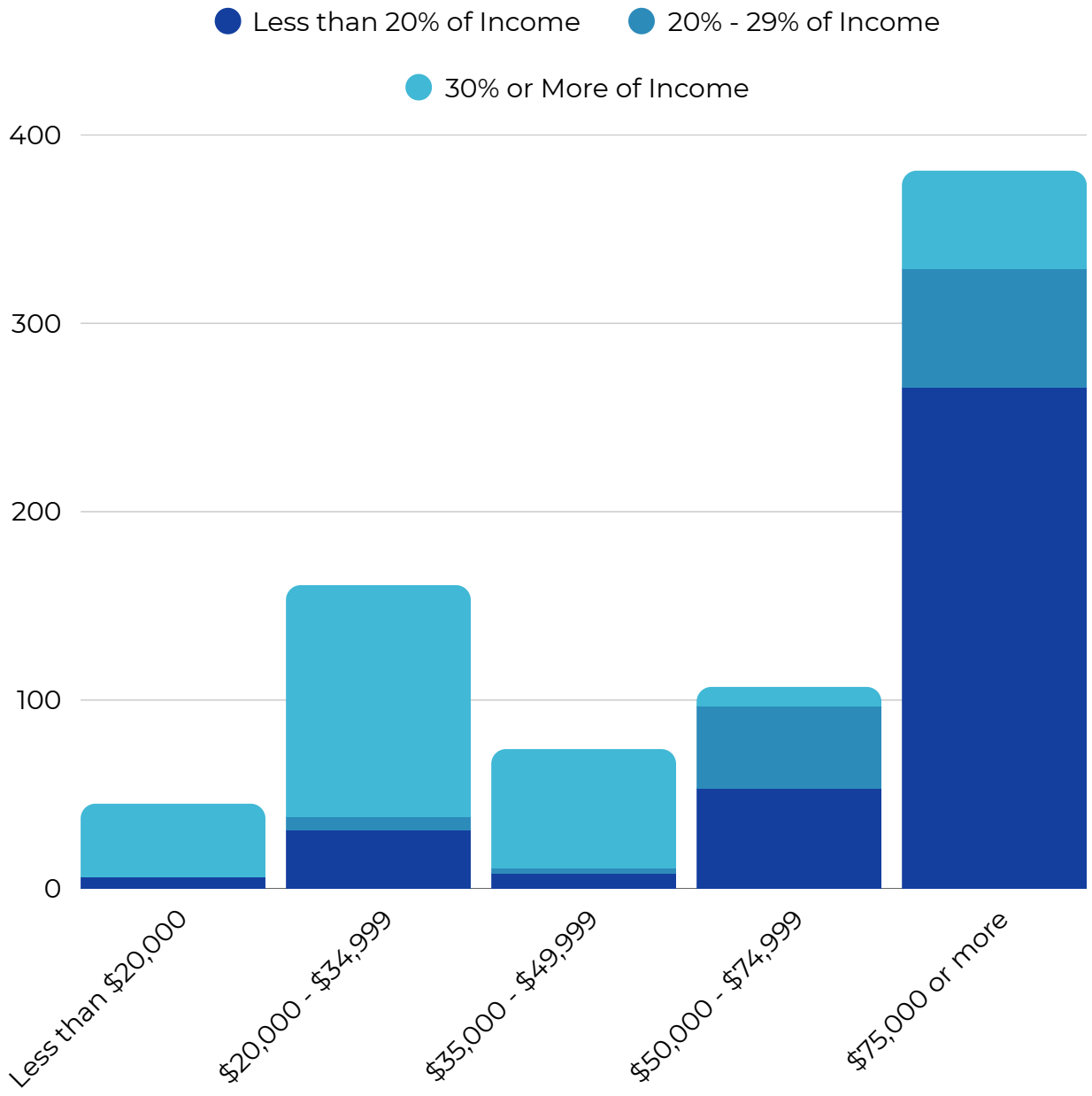
Figure 17. Household Earnings & Housing Cost (Lake Lure) (US Census)



Appendix

Figure 18. Median Household Income (US Census)

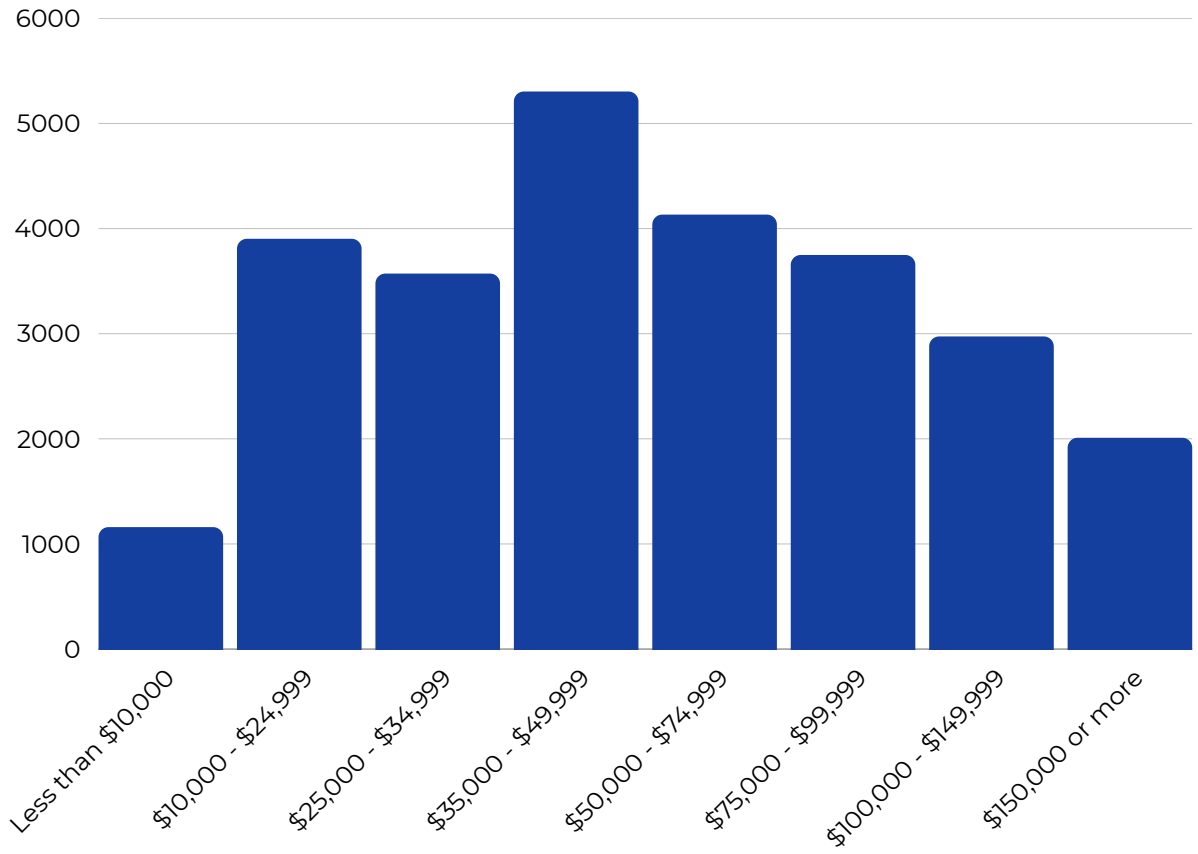


Figure 19. Median Household Income - Under 25 (US Census ACS 5-Year Data)

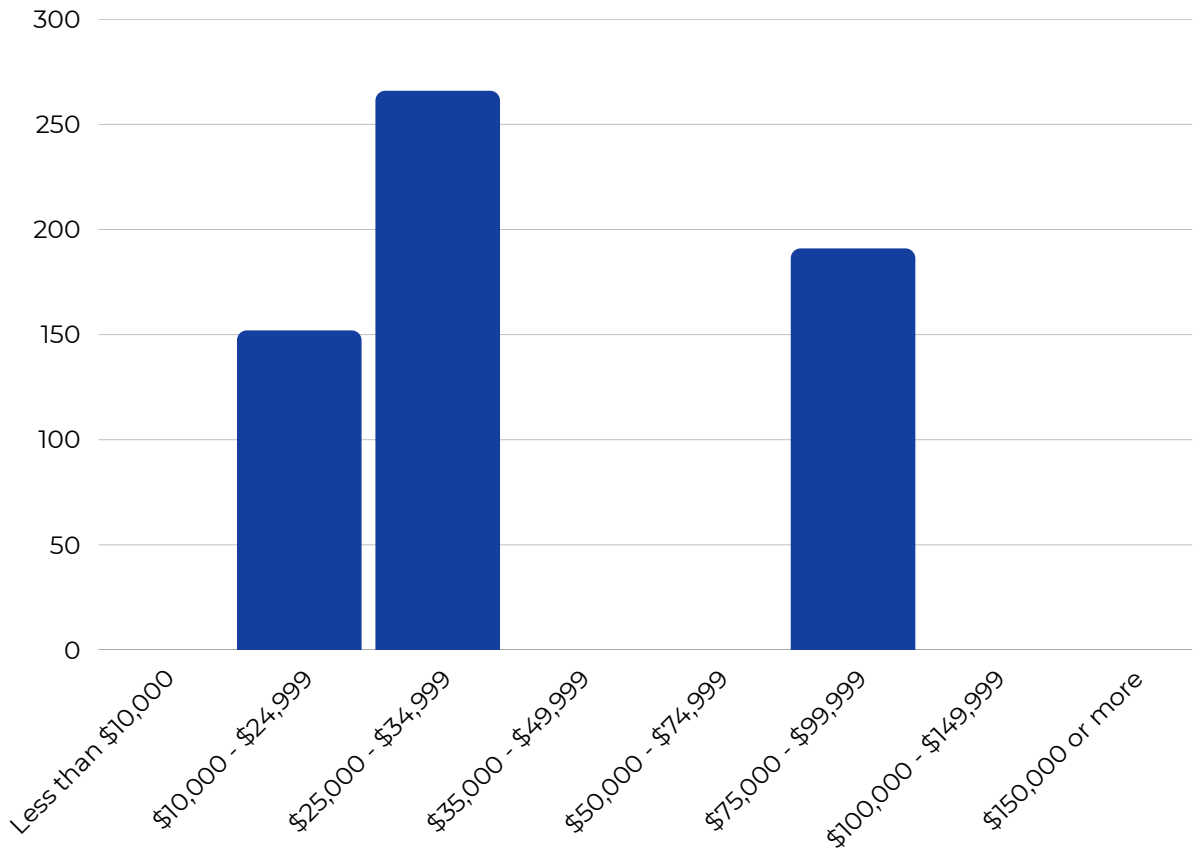


Figure 20. Median Household Income - 25 - 44 (US Census ACS 5-Year Data)

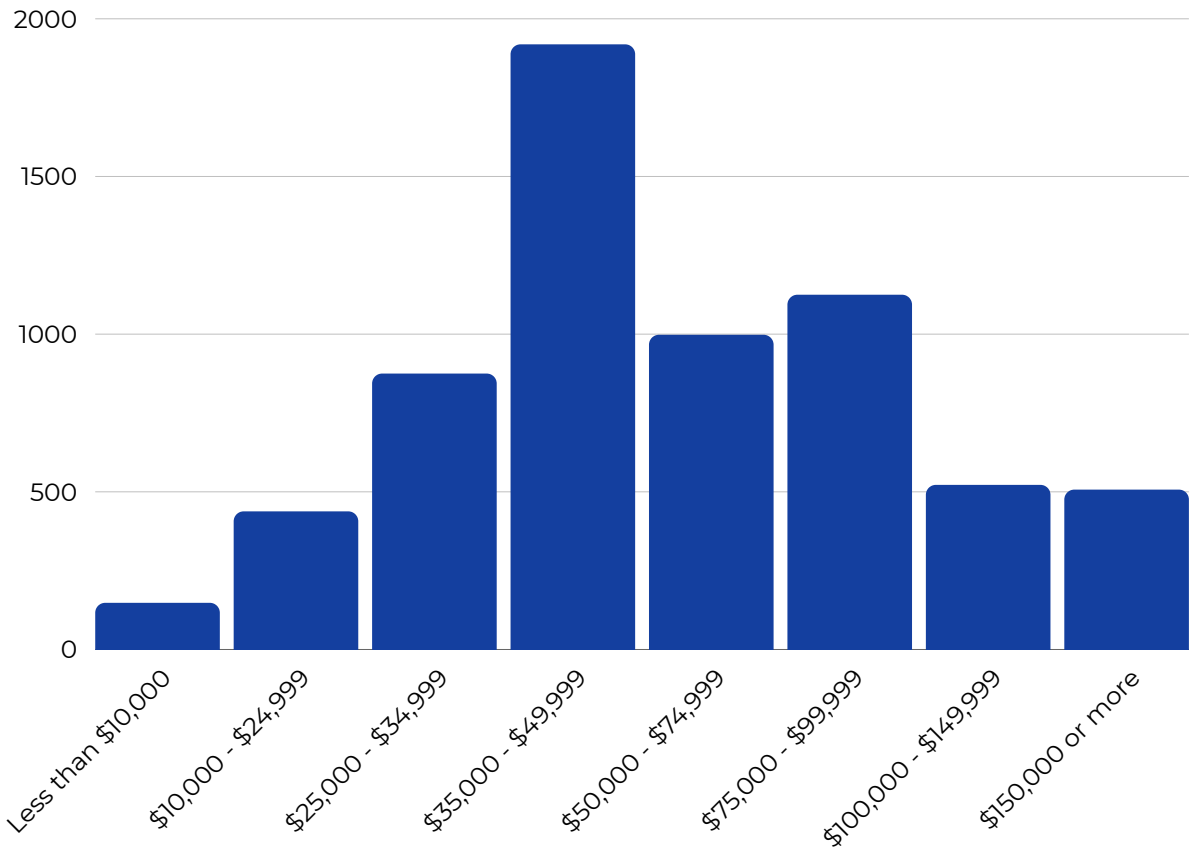


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Figure 21. Median Household Income- 45 - 64 (US Census ACS 5-Year Data)

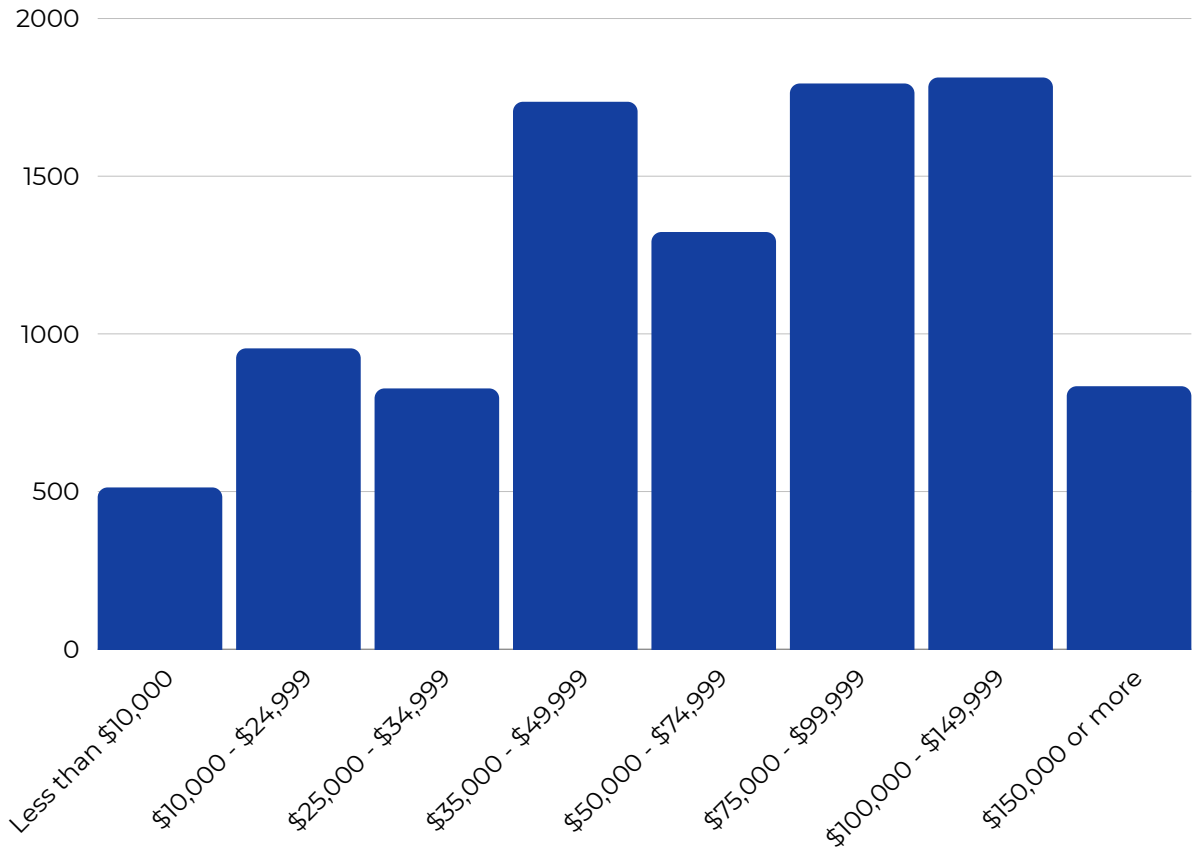

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Figure 22. Median Household Income - 65 and over (US Census ACS 5-Year Data)

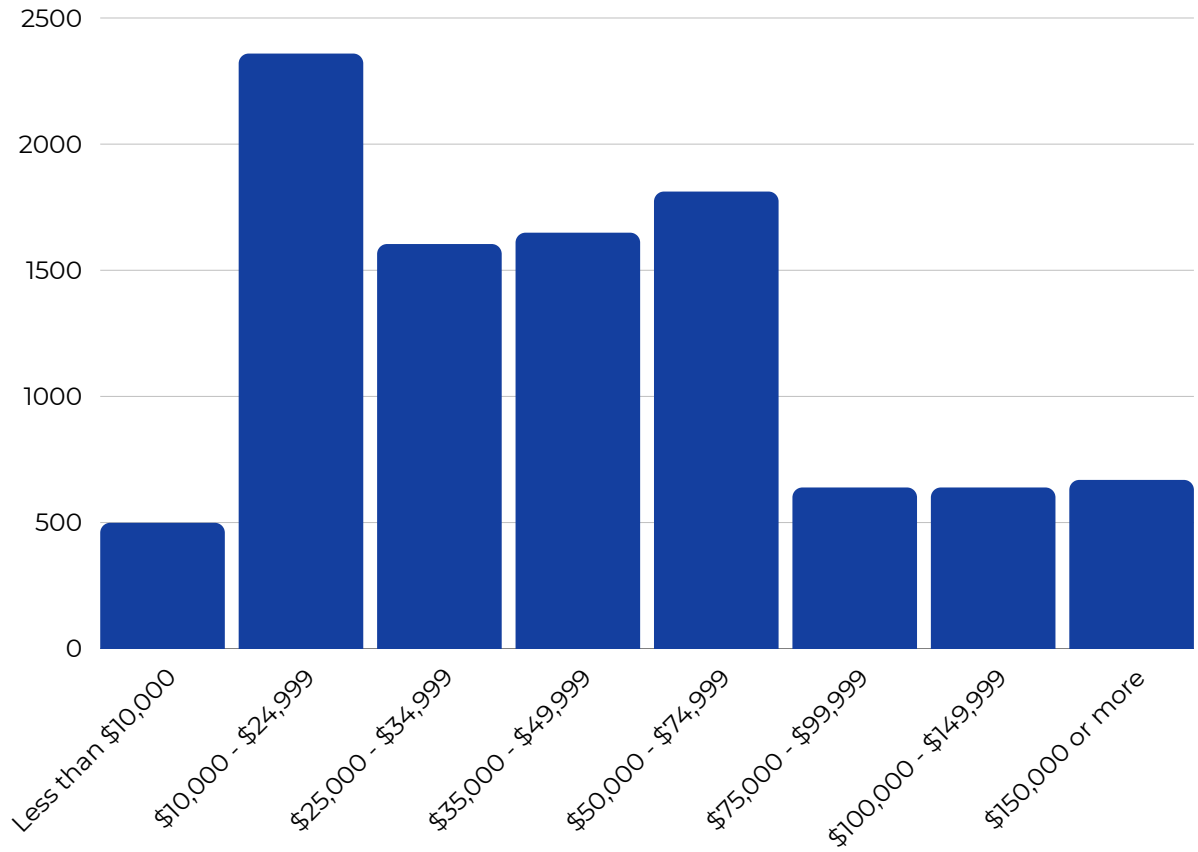


Figure 23. Ownership (Owner-Occupied) (US Census)

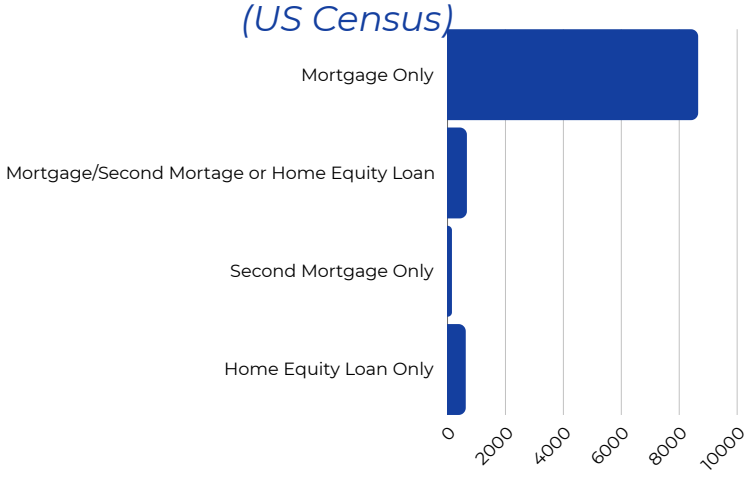
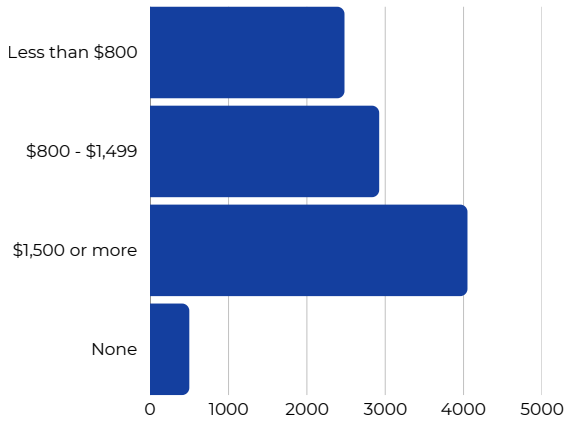


Figure 24. Property Tax (US Census)



Appendix

Figure 25. Home Values (US Census)

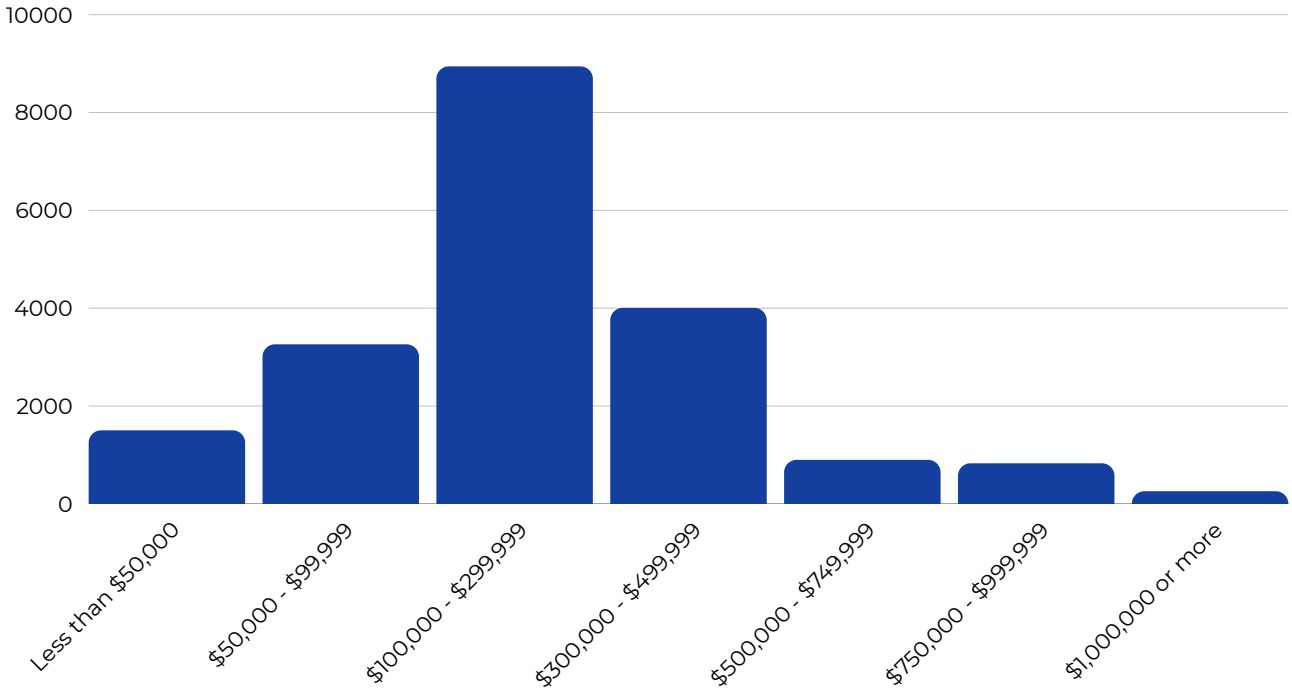
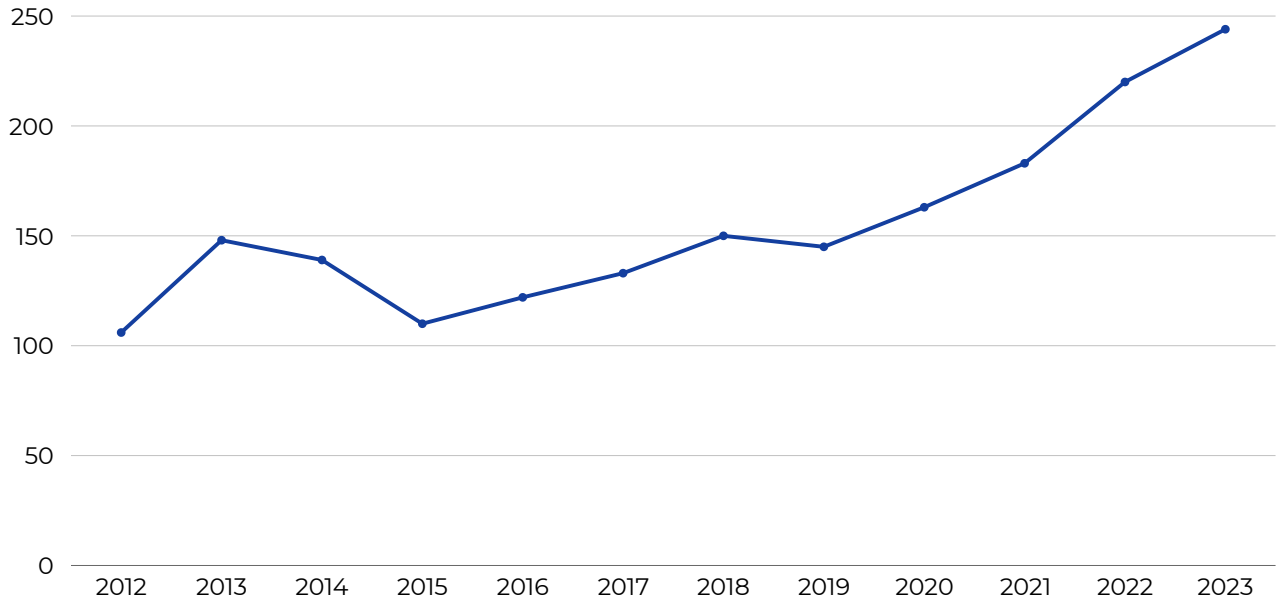


Figure 26. New Housing Building Permits (US Building Permit Survey)



Appendix

Figure 27. Employment By Industry (US Census)

Industry	Rutherford County	Foothills Region	North Carolina	United States
Agriculture, forestry, fishing and hunting, and mining	0 or 0.0%	1,719 or 1.7%	53,130 or 1.1%	2,552,148 or 1.6%
Construction	2,292 or 7.6%	7,445 or 7.5%	373,723 or 7.5%	11,064,175 or 6.9%
Manufacturing	5,218 or 17.2%	18,045 or 18.3%	585,340 or 11.7%	15,912,421 or 10.0%
Wholesale Trade	266 or 0.9%	1,134 or 1.1%	110,206 or 2.2%	3,678,210 or 2.3%
Retail Trade	3,457 or 11.4%	12,647 or 12.8%	559,862 or 11.2%	17,368,629 or 10.9%
Transportation and warehousing, and utilities	1,741 or 5.7%	6,203 or 6.3%	264,618 or 5.3%	9,373,191 or 5.9%
Information	113 or 0.4%	1,211 or 1.2%	81,216 or 1.6%	2,998,298 or 1.9%
Finance and insurance, and real estate and rental and leasing	1,776 or 5.9%	3,731 or 3.8%	351,217 or 7.0%	10,673,893 or 6.7%
Professional, scientific, and management, and administrative and waste management services	2,313 or 7.6%	8,277 or 8.4%	614,086 or 12.3%	19,763,960 or 12.4%

Appendix

Figure 26. Employment By Industry (US Census)

Industry	Rutherford County	Foothills Region	North Carolina	United States
Educational services, and health care and social assistance	7,150 or 23.6%	22,269 or 22.5%	1,124,308 or 22.5%	37,381,621 or 23.4%
Arts, entertainment, and recreation, and accommodation and food services	3,214 or 10.6%	7,085 or 7.2%	429,589 or 8.6%	14,010,750 or 8.8%
Other services, except public administration	1,832 or 6.0%	5,357 or 5.4%	239,461 or 4.8%	7,514,289 or 4.7%
Public Administration	968 or 3.2%	3,735 or 3.8%	203,954 or 4.1%	7,516,950 or 4.7%
Civilian employed population 16 years & over	30,340	98,858	4,990,710	159,808,535

Figure 28. Employment Outlook (US Census)

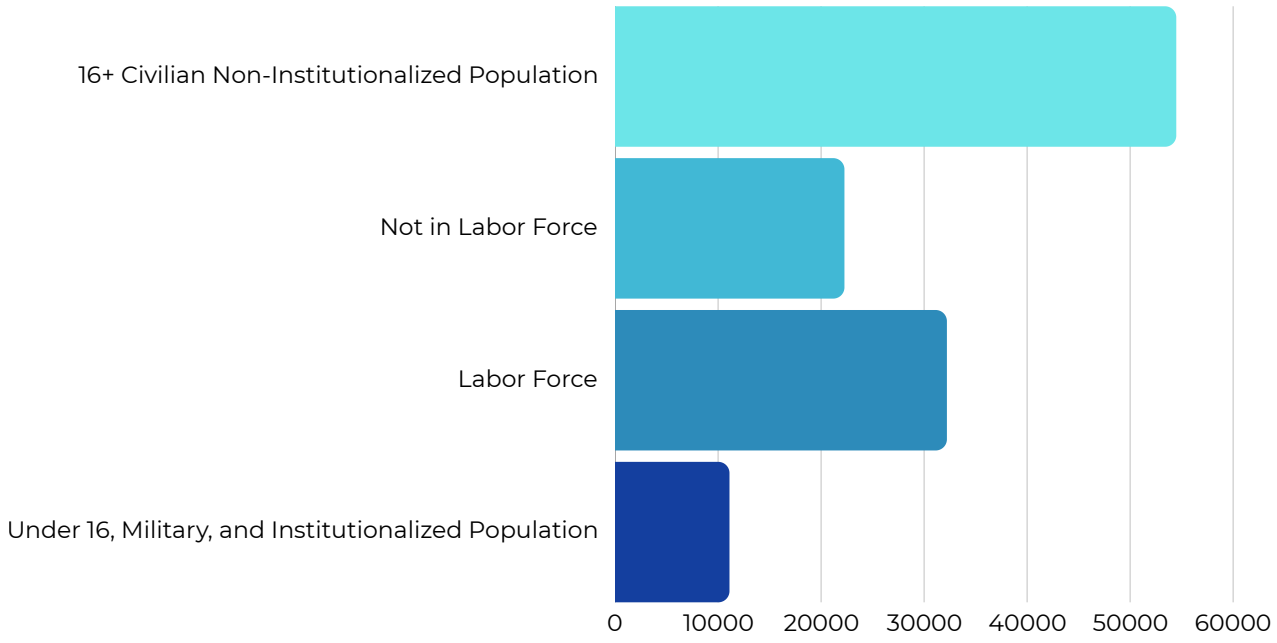


Figure 29. Unemployment Rates (US Census)

Year	Rutherford County	North Carolina	United States
2019	4.8%	3.9%	3.7%
2020	9.2%	7.2%	8.1%
2021	6.5%	4.9%	5.3%
2022	4.8%	3.7%	3.6%
2023	4.7%	3.5%	3.6%
2024	5.3%	3.6%	4.1%

Figure 30. Housing Type (Survey)

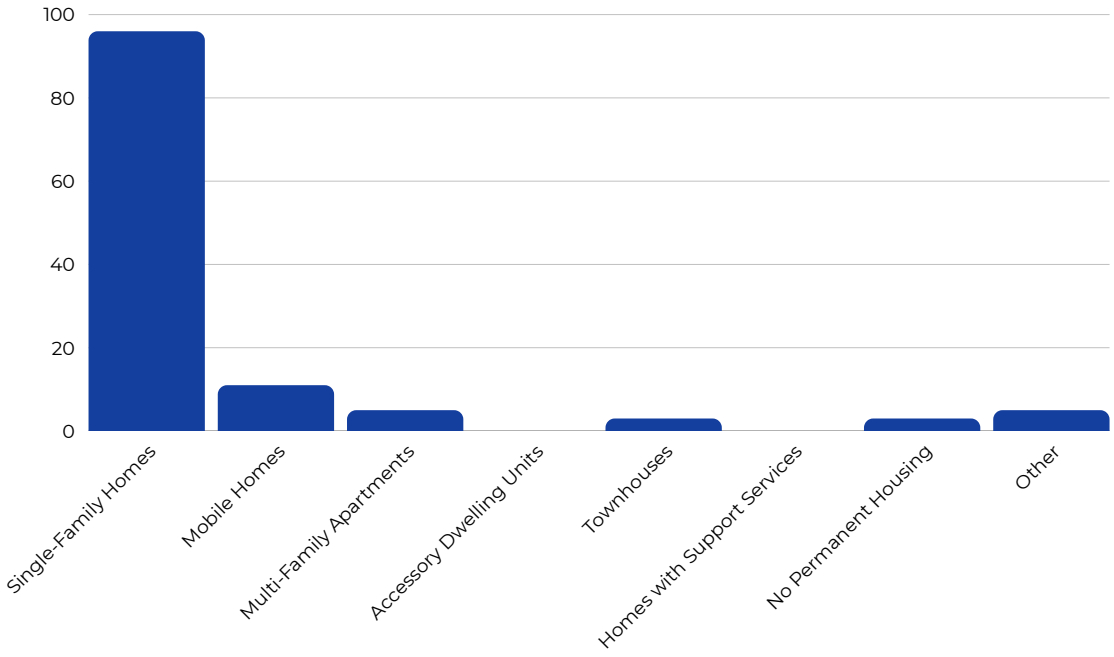


Figure 31. Home Ownership/Rental (Survey)

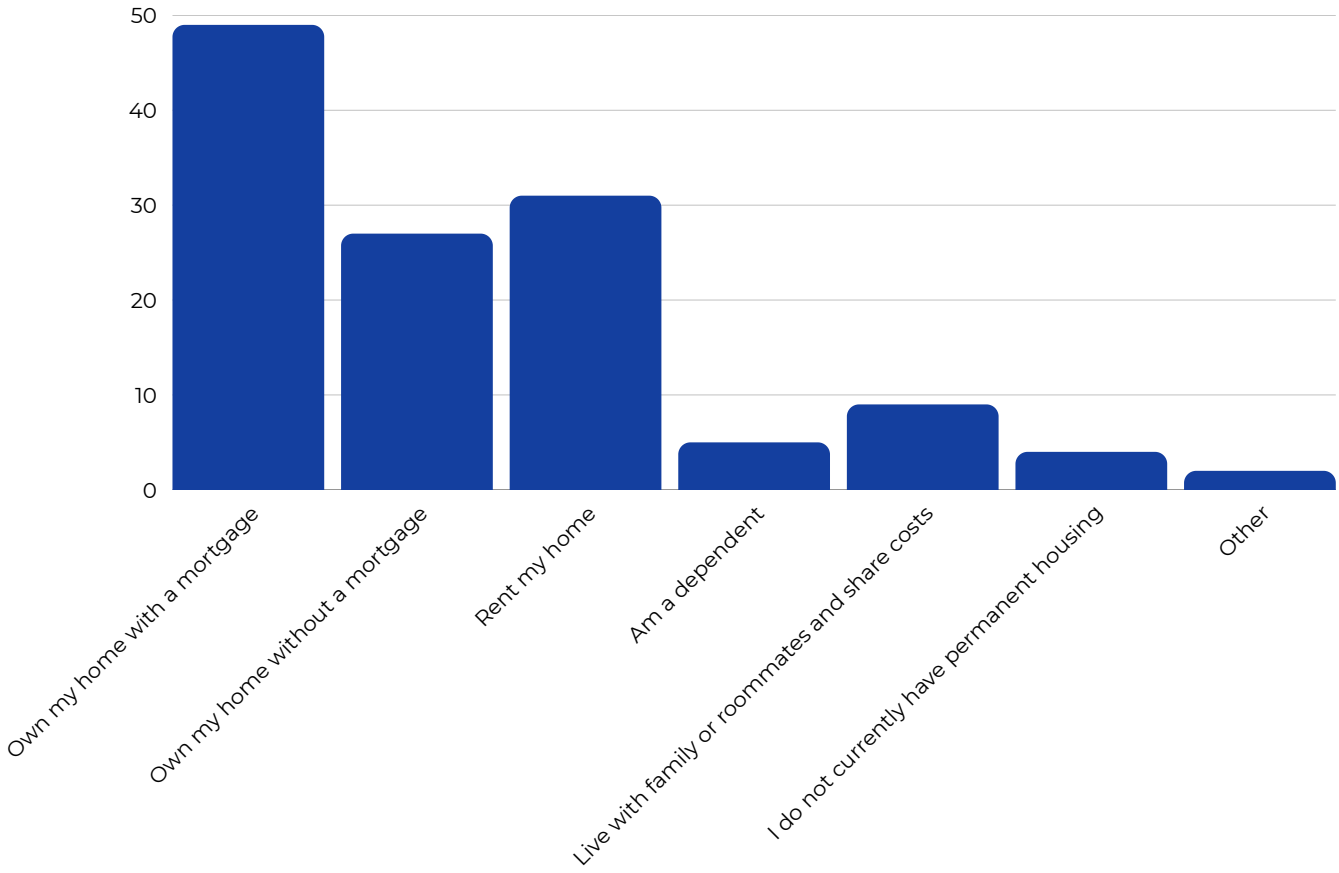


Figure 32. Cost Burdened (Survey)

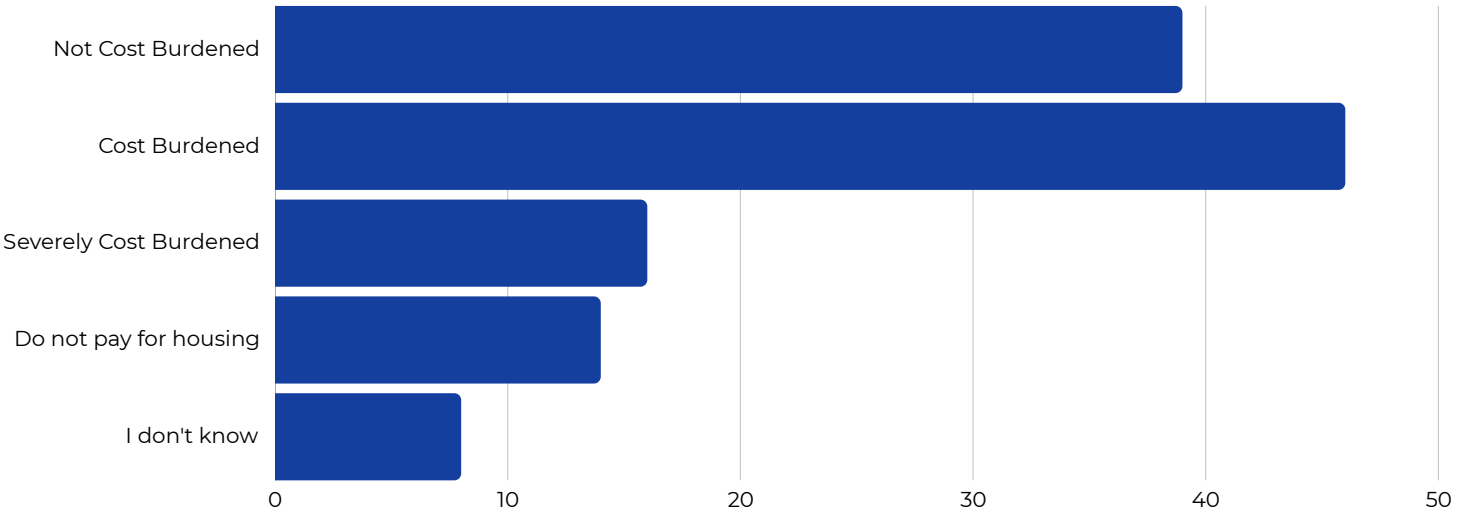


Figure 33. Community Housing Needs (Survey)

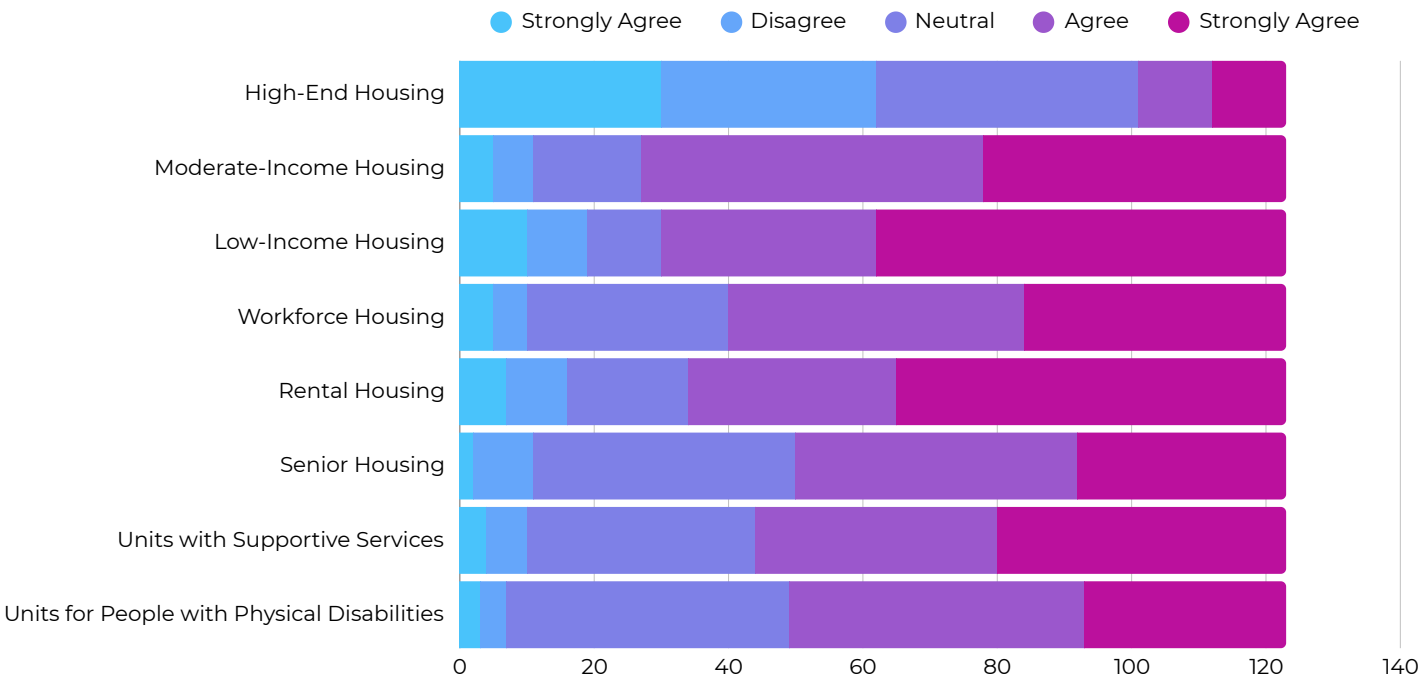


Figure 34. Housing Projections (Rutherford County)

Year	Households Needed
2024	0
2030	~1,987
2035	~3,974
2040	~5,962

Housing Type	Households Needed
Single-Family	3,279
Multi-Family	1,192
Affordable	894
Senior Living	597