

# REDEVELOPMENT PLAN

2023

TOWN OF RUTHERFORDTON



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## Commission Members

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Councilmember Henry Giles  
Councilmember Doris Crute  
    Larry Blanton  
    Tricia Wheat  
    Kim Freeman  
    Lori Herrick  
    Michael Lewis





# Authority

## Formation of Redevelopment Commission in Rutherfordton, NC

The North Carolina General Statutes (N.C.G.S.) in Article 22, Urban Redevelopment Law, recognize that there are blighted areas which exist throughout North Carolina. Generally, these blighted areas exhibit some or all of the following conditions:

- economic or social liabilities, inimical and injurious to the public health, safety, morals and welfare of the residents of the State, harmful to the social and economic well-being of the entire communities in which they exist, depreciating values therein, reducing tax revenues, and thereby depreciating further the general community-wide values.
- areas which contribute substantially and increasingly to the spread of disease and crime, necessitating excessive and disproportionate expenditures of public funds for the preservation of the public health and safety for crime prevention, correction, prosecution, punishment and the treatment of juvenile delinquency and for the maintenance of adequate police, fire, and accident protection and other public services and facilities, constitute an economic and social liability, and substantially impair or arrest the sound growth of communities.
- conditions beyond remedy or control entirely by regulatory processes in the exercise of the police power and cannot be effectively dealt with by private enterprise under existing law without the additional aids herein granted.
- the acquisition, preparation, sale, sound re-planning, and redevelopment of such areas in accordance with sound and approved plans for their redevelopment will promote the public health, safety, convenience and welfare.

In order to promote the health, safety, and welfare of the inhabitants of communities and their blighted areas, the creation of bodies corporate and politic, to be known as redevelopment commissions, is authorized. Such commissions shall exist and operate for the public purposes of acquiring and re-planning such areas and of holding or disposing of them in such manner that they shall become available for economically and socially sound redevelopment. Such purposes are hereby declared to be public uses for which public money may be spent, and private property may be acquired by the exercise of the power of eminent domain.

On October 7, 2020, the Town Council voted to establish a Redevelopment Commission to encourage various housing efforts throughout our community. The resolution is attached as Appendix A and designates a group of 4 individuals and 1 councilmember to perform the powers, duties, and responsibilities of the Town of Rutherfordton Redevelopment Commission.



**TOWN OF RUTHERFORDTON  
NORTH CAROLINA**

**RESOLUTION # 05-21**

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**A RESOLUTION ESTABLISHING A REDEVELOPMENT COMMISSION**

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**WHEREAS**, the Town of Rutherfordton finds that blighted areas as defined by NCGS 160A-503 exist within its corporate limits; and

**WHEREAS**, such areas are economic or social liabilities, inimical and injurious to the public health, safety, morals, and welfare of the residents of the Town, harmful to the social and economic well-being of the entire Town, depreciating values therein, reducing Town tax revenues, and thereby depreciating further the general Town-wide values; and

**WHEREAS**, the existence of such areas contributes substantially and increasingly to the spread of disease and crime, necessitating excessive and disproportionate expenditures of public funds for the preservation of the public health and safety, for crime prevention, correction, prosecution, punishment and the treatment of juvenile delinquency and for the maintenance of adequate police, fire, and accident protection and other public services and facilities, constitutes an economic and social liability, substantially impairs or arrests the sound growth of Rutherfordton; and

**WHEREAS**, the foregoing conditions are beyond remedy or control entirely by regulatory processes in the exercise of the police power and cannot be effectively dealt with by private enterprise under existing law without the additional aids herein granted; and

**WHEREAS**, the acquisition, preparation, sale, sound planning, and redevelopment of such areas in accordance with sound and approved plans for their redevelopment will promote the public health, safety, convenience, and welfare; and

**WHEREAS**, the redevelopment of such areas is necessary in the interest of the public health, safety, morals, and welfare of the residents of the Town of Rutherfordton; and

**WHEREAS**, the Town Council's intent is to improve the quality of all neighborhoods throughout town by focusing on strategies directly related to housing including reducing the number of uninhabitable and dangerous structures abandoned or boarded up through enforcement of the Minimum Housing Code, Unsafe Building Code and Prevention of Demolition by the Towns Abandoned Structures Ordinance;



**WHEREAS**, the Town of Rutherfordton will continue to support efforts to enforce the above mentioned ordinances and continue to appropriate funds necessary to take action to remove dilapidated buildings; and

**WHEREAS**, the Town will continue to support and seek ways to collaborate with the Rutherford Housing Partnership, Isothermal Planning & Development Commission, Habitat for Humanity & Gateway Foundation to create owner-occupied quality housing; and

**WHEREAS**, the Town Council will continue to seek guidance and advice from the Town Attorney to ensure that all possible legislative tools are used to enforce housing and quality of life ordinances; and

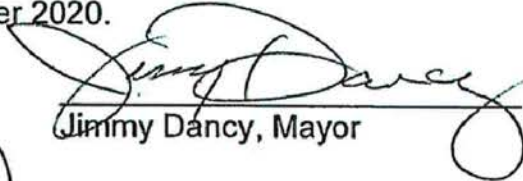
**WHEREAS**, the Town of Rutherfordton will continue to support the Nuisance Code enforce the Town's junk vehicle ordinance, noxious weed/high grass ordinance, solid waste & scrap metals ordinance and other nuisance ordinances; and

**WHEREAS**, the Town of Rutherfordton will continue to support the Historic Preservation Commission's work to protection dwelling units the local Historic District and promote utilization of historic preservation tax credits to repair and restore structures in the local district and National Register District

**NOW, THEREFORE**, be it resolved that the Town Council of the Town of Rutherfordton, hereby:

1. Creates the Rutherfordton Redevelopment Commission.
2. The Commission shall consist of 5 members, one of which to be a Rutherfordton Town Council Member. The 4 appointed members shall serve 3-year staggered terms.
3. The commission will operate under NCGS Chapter 160 A Article 22, Urban Redevelopment Law.

Adopted this 7<sup>th</sup> day of October 2020.

  
Jimmy Dancy, Mayor

ATTEST:  
  
Mara Short, Town Clerk

# URA Designation

## Formation of Redevelopment Commission in Rutherfordton, NC

Following the establishment of the Redevelopment Commission, Town Staff worked to identify potential areas that met the NCGS requirements. The NCGS required that the area be:

- A blighted area or Blighted parcel;
- A non-residential redevelopment area; or
- A rehabilitation, conservation, and reconditioning area.

All of these areas are blighted by reason of:

- Dilapidation, deterioration, age or obsolescence of buildings and other structures;
- Inadequate provisions for ventilation, light, air, sanitation or open spaces;
- Defective or inadequate street layout;
- Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- Tax or special assessment delinquency exceeding the fair value of the property;
- Unsanitary or unsafe conditions;
- The existence of conditions which endanger life or property by fire and other causes; or
- Any combination of such factors
  - Substantially impairs the sound growth of the community;
  - Has seriously adverse effects on surrounding development, or
  - Is detrimental to the public health, safety, morals or welfare.

Based on field surveys conducted by Town staff and tax data collected, two areas of Rutherfordton were determined to meet the NCGS definitions and requirements. To ensure that the Town and Redevelopment Commission would be able to maintain community support for the duration of the project, the Redevelopment Commission held neighborhood meetings in both areas to gauge community support. The Redevelopment Commission voted to combine the areas to create one large URA.

The combined boundary begins in the New Hope community, includes key vacant properties in our Downtown area, and continues to the Fairview community. This boundary includes multiple blighted, vacant, and dilapidated properties.



# URA Designation

## Formation of Redevelopment Commission in Rutherfordton, NC

The Urban Redevelopment Area consists of .22 square miles of land within the corporate limits of Rutherfordton. There are 239 properties included in this area, which are primarily residential, with few commercial areas. Both the New Hope and Fairview neighborhoods are included within the URA.

### Property Statistics:

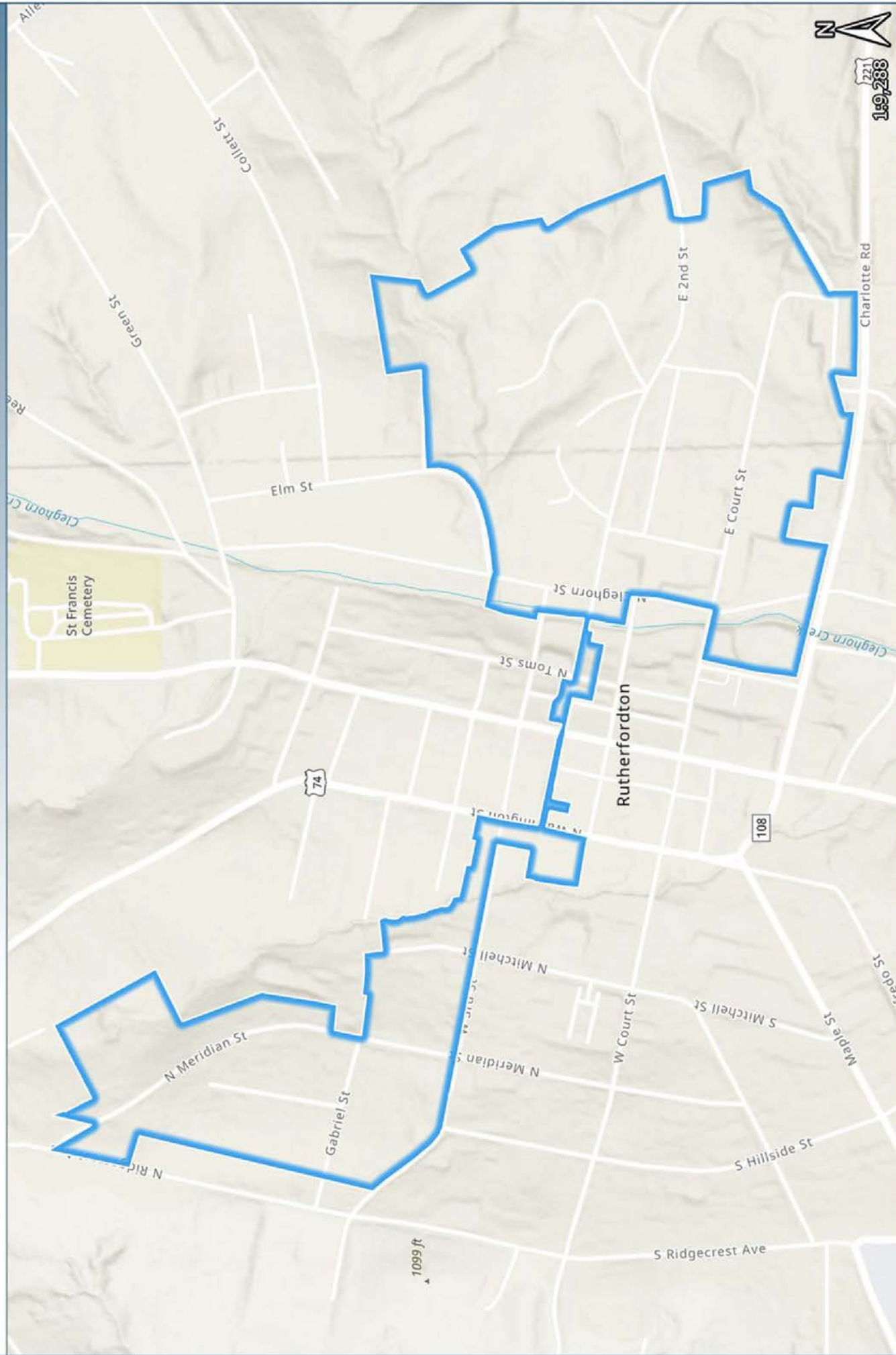
Average Total Assessed Value: \$39,549.57

Number of Delinquent Tax Bills: 47 or 20%

### Structure Statistics:

Average Year of Structure Built: 1942

Average Square Feet of Structure: 1,282



# Existing Conditions

## Housing Conditions

A focus of this study is on the quality and conditions of the area's housing stock, with an emphasis on the Rutherfordton Urban Redevelopment Area (URA). This section of the report addresses various metrics and corresponding analysis that incorporates data from secondary sources (e.g., American Community Survey), on-site observations of Bowen National Research staff, and input from community residents.

### Secondary Data Sources

Substandard housing is an important component to consider when evaluating a housing market and potential housing need. Substandard housing is generally considered housing that 1.) lacks complete kitchen and/or bathroom facilities, 2.) is overcrowded, and 3.) has a rent/cost over-burden situation. Markets with a disproportionate high share of any of the preceding substandard housing characteristics may be in need of replacement housing. As a result, we have evaluated each of these characteristics for each of the study areas.

The following tables demonstrate the share of substandard housing found in the study areas, based on the presence or absence of kitchen and bathroom facilities:

		Renter Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Plumbing		
		Complete	Incomplete	Total	Complete	Incomplete	Total
PSA	Number	599	45	644	912	12	924
	Percent	93.0%	7.0%	100.0%	98.7%	1.3%	100.0%
SSA	Number	7,049	118	7,167	6,932	49	6,981
	Percent	98.4%	1.6%	100.0%	99.3%	0.7%	100.0%
Combined (PSA & SSA)	Number	7,648	163	7,811	7,844	61	7,905
	Percent	97.9%	2.1%	100.0%	99.2%	0.8%	100.0%
North Carolina	Number	1,364,783	16,960	1,381,743	1,374,951	5,764	1,380,715
	Percent	98.8%	1.2%	100.0%	99.6%	0.4%	100.0%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

		Owner Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Plumbing		
		Complete	Incomplete	Total	Complete	Incomplete	Total
PSA	Number	1,181	38	1,219	1,157	17	1,174
	Percent	96.9%	3.1%	100.0%	98.6%	1.4%	100.0%
SSA	Number	18,351	144	18,495	18,591	87	18,678
	Percent	99.2%	0.8%	100.0%	99.5%	0.5%	100.0%
Combined (PSA & SSA)	Number	19,532	182	19,714	19,748	104	19,852
	Percent	99.1%	0.9%	100.0%	99.5%	0.5%	100.0%
North Carolina	Number	2,641,866	7,983	2,649,849	2,642,257	6,274	2,648,531
	Percent	99.7%	0.3%	100.0%	99.8%	0.2%	100.0%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research



As the preceding tables illustrate, there are approximately 45 renter-occupied housing units and 38 owner-occupied housing units within the PSA (Rutherfordton) that lack complete kitchen or bathroom facilities. Such units comprise 7.0% of all renteroccupied housing units and 3.1% of all owner-occupied housing units in the PSA.

These shares are higher than the shares of the surrounding SSA (Balance of Rutherford County) and North Carolina. The following table illustrates the percentage of households that are living in crowded units by tenure, as defined by the presence of 1.01 or more occupants per room.

		Occupied Housing by Household Size (Occupants Per Room)					
		Renter			Owner		
		≤ 1.0	1.01+	Total	≤ 1.0	1.01+	Total
PSA	Number	845	79	924	1,168	5	1,173
	Percent	91.5%	8.5%	100.0%	99.6%	0.4%	100.0%
SSA	Number	6,776	205	6,981	18,222	457	18,679
	Percent	97.1%	2.9%	100.0%	97.6%	2.4%	100.0%
Combined (PSA & SSA)	Number	7,621	284	7,905	19,390	462	19,852
	Percent	96.4%	3.6%	100.0%	97.7%	2.3%	100.0%
North Carolina	Number	1,324,475	56,240	1,380,715	2,614,738	33,793	2,648,531
	Percent	95.9%	4.1%	100.0%	98.7%	1.3%	100.0%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

Of the 924 renter-occupied housing units in the PSA (Rutherfordton), 79 (8.5%) have 1.01 or more occupants per room and are considered overcrowded. Only five (0.4%) of the owner-occupied housing units in the PSA are considered overcrowded.

While not directly associated with housing conditions, households living in units where they pay excessively high shares of their incomes toward housing costs often reflects that there is a lack of adequate housing that they can afford. Typically, cost burdened households pay over 30% of their income toward housing costs, while severe cost burdened households pay over 50% of their income toward housing costs. The following table illustrates the cost burdened households for each study area.

County	Cost Burdened				Severe Cost Burdened			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	252	39.1%	319	26.2%	154	23.9%	128	10.5%
SSA	2,990	41.7%	3,065	16.6%	1,578	22.0%	1,192	6.4%
Combined (PSA & SSA)	3,242	41.5%	3,384	17.2%	1,732	22.2%	1,320	6.7%
North Carolina	590,267	42.7%	509,709	19.2%	281,656	20.4%	203,450	7.7%

Source: 2016-2020 American Community Survey

Among the PSA's renter households, a total of 252 (39.1%) are cost burdened and 154 (23.9%) are severe cost burdened. These shares are generally comparable to North Carolina averages. Among owner households, there are 319 (26.2%) cost burdened households and 128 (10.5%) severe cost burdened households. These shares are higher than state averages of 19.2% and 7.7%, respectively.

## Community Input

Resident input was provided in the form of a survey. In order to get a sufficient response from community residents, particularly residents of the Rutherfordton Urban Redevelopment Area (URA), hard copies of the surveys were distributed during community/neighborhood meetings, provided at public venues, or mailed to residents' homes. In addition, follow-up postcards reminding people to take the survey were issued to each home that did not initially respond to the survey. Lastly, representatives of Bowen National Research went door to door in the URA and attempted to survey the residents in person. Overall, a total of 34 URA residents responded to the survey, representing 42.0% of the 81 known occupied residences in the URA. This is considered a relatively high share of respondents and the results are considered sufficient to draw conclusions on the housing conditions of the URA, based on the opinions of the people that live in this area. This section summarizes key responses that demonstrate housing conditions of the URA's housing stock. Other information regarding socioeconomic characteristics of the respondents and residents' insights of other housing and community issues are summarized in Section X: Community Input Results and Analysis of this report.

Survey respondents were asked about the current housing issues they were experiencing. The most common responses are noted in the table below (Note: Respondents were permitted to pick multiple answers that are applicable to their housing situations):

Housing Issues Experienced by Rutherfordton Residents				
Top Responses	URA Residents		Non-URA Residents	
	Number	Percent	Number	Percent
Cost Burdened (Paying more than 30% of income toward housing cost)	4	14.8%	5	15.6%
Overcrowding	3	11.1%	2	6.3%
Had to move in with family and/or friends	3	11.1%	3	9.4%
Credit score was not high enough for a lease and/or mortgage	3	11.1%	4	12.5%
Substandard Housing (landlord did not maintain/repair)	2	7.4%	2	6.3%

\*Total number of respondents to question (URA Residents: 27; Non-URA Residents: 32)



While residents in the URA are experiencing a wide range of housing issues, the most common issue is Cost Burdened (paying more than 30% of income toward housing cost). Of the 27 URA residents that responded to this question, 14.8% indicated this is a current housing issue they experience. This is a slightly lower share of respondents compared to non-URA residents (15.6%). However, based on the survey results, URA residents are more likely to experience overcrowding, moving in with family or friends, and substandard rental housing than their non-URA counterparts.

Respondents were asked to indicate specific physical housing issues they are experiencing in their current residence and to provide their best estimate if costs to mitigate those individual issues were above or below \$1,000. The following table summarizes the most common responses and the estimated dollar amount based on URA resident responses. (Note: percentage totals between columns may not match due to rounding)

<b>Top 10 Specific Housing Deficiencies Currently Experienced &amp; Estimated Costs to Remedy Rutherfordton - URA Respondents ONLY</b>						
<b>Top Responses</b>	<b>Respondents with Issue</b>		<b>Estimated Repairs &lt;\$1,000</b>		<b>Estimated Repairs \$1,000+</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Porch/Patio Repair	15	53.6%	6	21.4%	9	32.1%
Tree Trimming/Removal	15	53.6%	7	25.0%	8	28.6%
Doors	14	50.0%	6	21.4%	8	28.6%
Windows	12	42.9%	3	10.7%	9	32.1%
Gutters/Downspouts	11	39.3%	7	25.0%	4	14.3%
Heating/Cooling System	10	35.7%	2	7.1%	8	28.6%
Roof	10	35.7%	2	7.1%	8	28.6%
Siding	9	32.1%	1	3.6%	8	28.6%
House Sidewalk	9	32.1%	4	14.3%	5	17.9%
Structural/Foundation	8	28.6%	2	7.1%	6	21.4%

\*Total number of URA resident respondents to question: (28)

According to the surveyed occupants of the housing units, many of the homes in the URA have several housing issues. The most commonly cited housing deficiencies include porch or patio repair, tree trimming or removal, and doors, all of which exist among 50% or more of surveyed URA homes. Most residents indicated that each defective housing item would require more than \$1,000 to remedy. The most common housing deficiencies requiring estimated repair costs of more than \$1,000 included porch or patio repairs and window repair or replacement. The more nominal repairs (with estimated costs below \$1,000) typically included homes experiencing issues associated with gutters and downspouts and tree trimming or removal. As a vast majority of the listed repairs are exterior in nature, foregoing the repair of such deficiencies can affect the curb appeal of both the individual residence and the neighborhood as a whole. Additionally, significant delay in repairs of many of the aforementioned deficiencies can result in more costly repairs in the future.



## On-site Observations

Experienced staff members of Bowen National Research conducted on-site research of each street within the URA, whereby staff personally visited and evaluated the exterior of each home (both occupied and unoccupied) within the neighborhood and rated various exterior attributes of each home. It is important to note that areas of a home for which exterior characteristics were not visible from typical street views were not evaluated. Therefore, some homes may have some exterior deficiencies that were not identified. Additionally, evaluations were not conducted of home interiors. Instead, attempts were made to obtain information on interior home conditions directly from residents. The findings from this research are summarized earlier in this section under the subsection entitled "Community Input."

Of the approximate 81 occupied housing units in the URA, 54 exhibited evidence of notable exterior deficiencies. The 54 deficient homes represent 66.7% of all occupied residential units in the URA. This is a notable share of the URA's housing stock. Bowen National Research staff estimate that most (51 homes) deficiencies would require mitigation efforts exceeding \$1,000 and, in most cases, costs likely far exceed \$1,000. Only three of the homes that have mitigation costs are estimated to be less than \$1,000. Some of these homes are in such a state of disrepair that they are classified as "blighted," which is discussed later in this section.

The following summarizes the frequency of URA exterior home deficiencies based on Bowen National Research's on-site evaluations. It should be noted that most houses have more than one housing deficiency.

<b>Exterior Home Evaluation – Homes with Identifiable Deficiency (Rutherfordton URA)</b>		
<b>Exterior Housing Issue</b>	<b>Number</b>	<b>Percent</b>
Roof/Chimney	27	33.3%
Downspouts/Gutters	26	32.1%
Exterior Siding	25	30.9%
Driveway/Walkway	23	28.4%
Yard/Landscape	20	24.7%
Eaves/Facias/Soffits	19	23.5%
Porch/Deck/Patio	13	16.1%
Windows	13	16.1%
Siding/Flashing/Brick	11	13.6%
Exterior Doors	9	11.1%
Garage/Carport	8	9.9%

While observed housing deficiencies exist within all parts of the URA, the greatest concentration of such homes appears to be located near the intersection of Gabriel Street and Benton Lane in the western portion (New Hope neighborhood) of the URA. The town may want to consider seeking or establishing funds to allow lower-income residents to receive grants or low-interest loans to address various home repair issues. A map of housing units with deferred maintenance issues is found below:





## **Residential Blight**

Blight, which is generally considered the visible decline of property, can have a detrimental effect on nearby properties within a neighborhood. Blight can be caused by several factors, including economic decline, population decline, and the high cost to maintain/upgrade older housing. There are specific references to blight within the North Carolina General Statutes. According to Chapter 160A-503 (Definitions), a "Blighted parcel" shall mean a parcel on which there is a predominance of buildings or improvements (or which is predominantly residential in character), and which, by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, unsanitary or unsafe conditions, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, substantially impairs the sound growth of the community, is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency and crime, and is detrimental to the public health, safety, morals or welfare.

According to Chapter 122A-2 (Legislative findings and purposes), which references the role of the North Carolina Housing Finance Agency, "It is imperative that the supply of residential housing for persons and families of lower income affected by the spread of slum conditions and blight and for persons and families of lower income displaced by public actions or natural disaster be increased; and that private enterprise and investment be encouraged to sponsor, build and rehabilitate residential housing for such persons and families, to help prevent the recurrence of slum conditions and blight and assist in their permanent elimination throughout North Carolina." The General Statutes also reference blight pertaining to the repair, closing, and/or demolition of unsafe buildings.

The Town of Rutherfordton Zoning Ordinance does not specifically mention blight. However, there are several references to conditions that could represent blight discussed within this ordinance. The Town of Rutherfordton Code Enforcement department exists, in part, to enforce zoning regulations to prevent public nuisances that could potentially lead to residential blight. Public nuisances, as defined by the Town of Rutherfordton Code of Ordinances, include excessive vegetation growth as well as overflow accumulation of trash and/or garbage that may cause a fire hazard or rodent infestation. The most notable instance of a public nuisance related to residential blight includes the following references within the Code of Ordinances:

*Sec. 6-51. Standards applied to unfit dwellings.*

*The public officer may find that a dwelling is unfit for human habitation if the public officer finds that conditions exist in the dwelling that render it dangerous or injurious to the health, safety or morals of the occupants of the dwelling, the occupants of neighboring dwellings, or other residents of the town.*



*Defective conditions supporting such a finding may include, without limiting the generality of the foregoing: defects increasing the hazard of fire, accident or other calamity; lack of adequate ventilation, light or sanitary facilities; dilapidation; disrepair; structural defects; and uncleanness. In addition (again, without limiting the generality of the foregoing), the public officer may consider such matters as the presence of insect or rodent infestation, whether the property constitutes an attractive nuisance to children, frequent use of the dwelling by vagrants, criminal activity on the property, accumulation of garbage or rubbish, lack of utilities, and whether the dwelling has been abandoned or damaged by fire or other casualty.*

*Sec. 6-52. Standards applied to abandoned structures.*

*The public officer may find that a structure other than a dwelling is a health or safety hazard if the public officer finds that such structure is abandoned and is an attraction to insects or rodents, contains conditions creating a fire hazard, contains dangerous conditions constituting a threat to children, or is frequently used by vagrants as living quarters in the absence of sanitary facilities.*

*Sec. 14-75. Certain conditions declared a nuisance.*

*The existence of any of the following conditions on any vacant lot or other parcel of land within the corporate limits is hereby declared to be dangerous and prejudicial to the public health or safety and to constitute a public nuisance:*

- (1) The uncontrolled growth of noxious weeds and grass to a height in excess of 12 inches, or any accumulation of dead weeds, grass or brush causing or threatening to cause a hazard detrimental to the public health or safety.*
- (2) Any accumulation of rubbish, trash, waste papers, rags, scrap metal, discarded material, equipment or machinery not in operating condition, or junk causing or threatening to cause a fire hazard, or causing or threatening to cause the accumulation of stagnant water, or causing or threatening to cause the inhabitation therein of rats, mice, snakes or vermin of any kind which is or may be dangerous or prejudicial to the public health.*
- (3) Any accumulation of animal or vegetable matter that is offensive by virtue of odors or vapors, or by the inhabitation therein of rats, mice, snakes or vermin of any kind which is or may be dangerous or prejudicial to the public health.*
- (4) Any condition detrimental to the public health which violates the rules and regulations of the county health department.*
- (5) The open storage of any abandoned ice box, refrigerator, stove, glass, building material, building rubbish, or similar items which is or may be dangerous or prejudicial to the public health.*
- (6) Outdoor furniture restriction. No person shall place, use, keep, store, or maintain any upholstered furniture not manufactured for outdoor use, including, without limitation, upholstered chairs, upholstered couches, and mattresses, in any outside areas located in the following places: a. In any yard area; b. On any covered or uncovered porch located in or adjacent to any yard area.*

There are also references to public health and safety, occupant welfare, and even aesthetic factors throughout various sections of zoning ordinances that would contribute to the general definition of blight even if not specifically defined. In a less defined way, several case types (especially unsecured openings, graffiti, illegal dumping, and older housing code violations) could be considered as indicators of blight, or at least some form of community and property owner disinvestment, within a given area, though the area may not be “blighted” by definition.

For the purposes of this analysis, these code violations and definitions were used as initial identifiers of possible blight. Residential properties within the study area that meet any of the following criteria were classified to be “blighted.” Summary definitions of the most common forms of residential blight are listed below:

Boarded Up Structure. This is a building or structure with multiple windows and/or doors that have boards placed on those points of entry and for which it appears the unit has been abandoned and that no work or repair appears to be underway.

Building or Structure Which is in a State of Disrepair. This is a residential structure exhibiting noticeable signs of disrepair or neglect such as, but not limited to, deteriorated exterior walls and/or roof coverings, broken or missing windows or doors which constitute a hazardous condition or a potential attraction to trespassers, or building exteriors, walls, fences, signs, retaining walls, driveways, walkways, sidewalks or other structures on the property which are broken, deteriorated, or substantially defaced, to the extent that the disrepair is visible from any public right of way or visually impacts neighboring public or private property or presents an endangerment to public safety.

Unkempt Property. This is a property showing clear signs of overgrown, diseased, dead, or decayed trees, weeds or vegetation that may create a public safety hazard or substantially detract from the aesthetic and property values of neighboring properties. This may also include properties which have notable refuse or garbage clearly visible from the street or abandoned/broken appliances, cars in disrepair and on blocks, or other items of unused and unsightly property that may be deemed a public nuisance or otherwise detract from the aesthetic and property values of neighboring properties. An unkempt property may also lack a proper access point (i.e., a functional driveway) in order to provide access to the residential structure.

Using the preceding descriptions of blight, Bowen National Research identified a list of properties in Rutherfordton that were in various stages of disrepair, abandoned, boarded up, fire damaged or otherwise appeared to be in an unsafe condition.



A representative of Bowen National Research personally visited residential neighborhoods in the defined Urban Redevelopment Area (URA) within the Rutherfordton town limits. This representative evaluated the condition of the existing housing stock via a windshield and walking survey, whether it was occupied or vacant. Residential housing stock evaluated as part of this windshield and walking survey primarily consisted of single-family detached houses. Through this survey 83 of the 107 addresses considered within the URA were identified as a single-family residence or residential lot. Remaining addresses were either empty parcels or a nonresidential building. From this on-site observation, we identified 13 residential units and lots that exhibited some level of exterior blight. An additional 54 residential units appeared to be in need of repair but did not exhibit characteristics of blight. It should be noted that the interiors of properties were not evaluated as part of this survey. These 13 properties represent 15.7% of residential housing and residential lots within the URA. This higher share of blighted residential properties signifies potential nuisances, safety hazards and are potentially detrimental to nearby property uses and values. This percentage does not, however, represent the amount of blight in the town of Rutherfordton as a whole. Most instances of blight in this survey were observed as single-family homes or residential lots with extensive vegetative overgrowth, and/or seemingly empty residences in disrepair.

A map illustrating the approximate location of residential blight in the defined Urban Redevelopment Area of Rutherfordton is included on the following page.

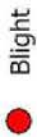
The following table summarizes streets within the defined Urban Redevelopment Area (URA) of Rutherfordton that contained blighted residential units or lots.

<b>Abandoned Homes &amp; Lots/Homes in Disrepair (Rutherfordton URA)</b>		
<b>Street</b>	<b>Homes Abandoned/ in Disrepair</b>	<b>Share of Blighted Homes</b>
East Court Street	2	15.4%
North Meridian Street	2	15.4%
North Ridgecrest Avenue	2	15.4%
Recreation Street	2	15.4%
Branch Street	1	7.7%
Cowan Street	1	7.7%
East Second Street	1	7.7%
Old Charlotte Road	1	7.7%
West Third Street	1	7.7%
<b>Total</b>	<b>13</b>	<b>~100.0%</b>





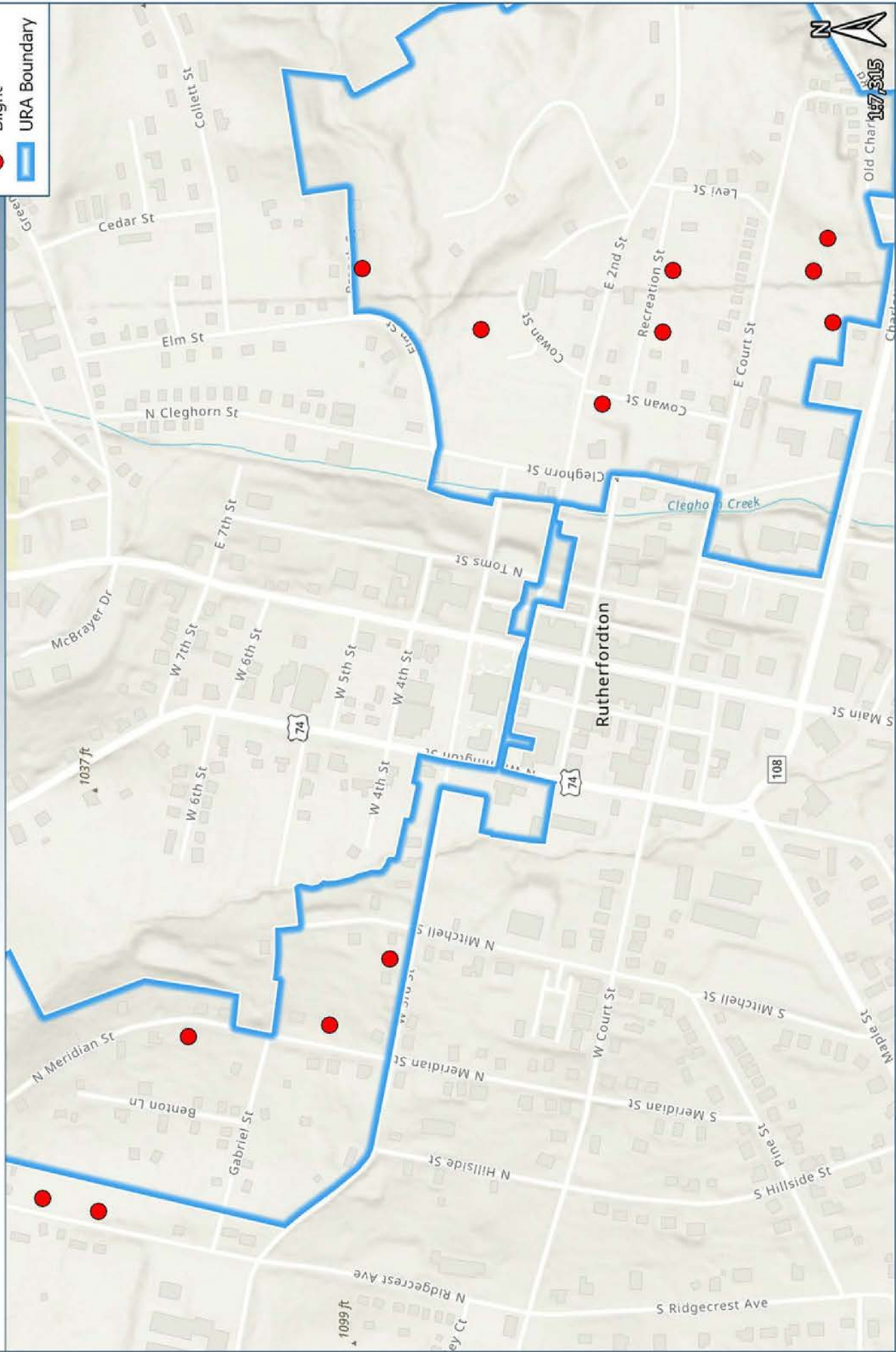
Type



Blight



URA Boundary



In the defined URA, roads that contained more than one instance of observed blight include East Court Street, North Meridian Street, North Ridgecrest Avenue, and Recreation Street. Five additional streets in the URA were identified to have one occurrence of blight. The preceding streets as well as areas noted on the map included on the previous page illustrate possible geographic areas of focus for mitigation of residential blight within Rutherfordton.

In addition to the 13 blighted homes and lots documented in the designated Urban Redevelopment Area of Rutherfordton, an additional 54 homes were found to have deferred maintenance that did not meet the level of residential blight. A summary of these 54 residential units is listed in the following table:

<b>Homes with deferred maintenance (Rutherfordton URA)</b>		
<b>Street</b>	<b>Homes in Need of Repair</b>	<b>Share of Homes</b>
Benton Lane	9	16.7%
North Meridian Street	9	16.7%
East Court Street	5	9.3%
East Second Street	5	9.3%
Cowan Street	4	7.4%
West Third Street	4	7.4%
Branch Street	3	5.6%
Gabriel Street	3	5.6%
Levi Street	3	5.6%
Ravenwood Street	3	5.6%
Old Charlotte Road	2	3.7%
North Mitchell Street	1	1.8%
North Cleghorn Street	1	1.8%
North Ridgecrest Avenue	1	1.8%
Shehan Street	1	1.8%
<b>Total</b>	<b>54</b>	<b>~100%</b>

The largest shares of homes showing signs of deferred maintenance within the defined URA are generally consistent with the locations of observed blight. North Meridian Street, East Court Street, East Second Street, Cowan Street, and West Third Street are among the roads where an instance of both deferred maintenance and blight was observed. Benton Lane, while observed to be blight-free, also had a total of nine homes where deferred maintenance was identified. Both Benton Lane and North Meridian Street, which have the highest number of homes in need of repair, are located in the far western portion of the URA. Several streets with at least three homes in need of repair are concentrated in the eastern portion of the URA. Note that the preceding list of 54 homes in need of repair does not include the 13 blighted homes. While these homes were not considered to be blighted, extended periods of deferred maintenance may result in these homes becoming blighted if necessary repairs are not conducted. The most common issues identified include required maintenance on the patio or walkway, exterior siding, and landscaping.



## **Infrastructure**

The attributes, extent, condition and location of certain infrastructure uses often affect the ability of residents to travel through the community in a safe and convenient manner. In areas of a community where sidewalks, paved roads, bike paths, and streetlights exist and contribute to a neighborhood's connectivity with other important community services (e.g., shopping, recreation, healthcare, parks, entertainment, etc.) the quality of life of the residents is enhanced. Conversely, when such infrastructure uses are deficient or non-existent, residents may find it more difficult to access certain community services, which can diminish their quality of life. Since quality of life is a factor in whether or not a resident stays in or moves into a neighborhood (impacting housing market conditions and demand) and community connectivity contributes to quality of life, we have evaluated the existence and condition of sidewalks, public streets/roads, dedicated bike paths/lanes, and streetlights.

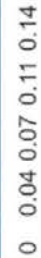
### **Sidewalks**

A total of 20 public streets were identified and personally evaluated in the URA by staff of Bowen National Research, in terms of the existence and adequacy of sidewalks. Of the 20 streets evaluated, only four (20%) provide paved sidewalks on at least one side of the street. Of all identified sidewalks, only one (West Third Street) demonstrates some level of disrepair that could potentially impact pedestrian traffic. All other identified sidewalks are considered to be passable and supportive of pedestrian traffic. It is worth noting that the only identified designated crosswalks are located at East First Street, North Cleghorn Street, and East Second Street at areas where they intersect North Main Street.

Most of the existing sidewalks are located near the Rutherfordton Central Business District, primarily along streets that intersect Main Street, the primary thoroughfare within downtown Rutherfordton. All other areas of the URA beyond the central portion of downtown lack sidewalks, which results in pedestrian traffic walking along streets or through private property. The lack of paved sidewalks limits resident connectivity, poses potential safety issues, and ultimately impacts the quality of life of residents in these underserved areas of the URA.

The following map illustrates the location of existing residences and the existence of sidewalks within the URA.







## **Sidewalks**

Most of the existing sidewalks are located in and around downtown Rutherfordton and primary and arterial roadways within the town. The two neighborhoods (New Hope and Fairview) that comprise

most of the URA are not very well served by sidewalks. While West Third Street has a sidewalk that extends into the New Hope neighborhood and connects to a portion of North Meridian Street with a sidewalk, none of the other streets within the New Hope neighborhood are served by paved sidewalks. Over 20 homes within this neighborhood are along streets that do not offer sidewalks, with the greatest concentration of homes along North Meridian Street, Gabriel Street, and Benton Lane. Connectivity of residences in the New Hope neighborhood would be improved with the addition of sidewalks on these particular streets. Residents in the Fairview neighborhood are less connected to the community by sidewalks, as only two sidewalks (along Charlotte Road and East Court Street) extend east out of downtown. However, neither of these sidewalks reach areas with established residences. The greatest number of houses in this neighborhood are along East Court Street, Levi Street, Recreation Street, Cowan Street, and Second Street. Adding sidewalks to these streets and connecting them to the existing sidewalk system closer to downtown would improve the connectivity of the residents in this area.

## **Streetlights**

Of the 20 streets evaluated in the URA, 17 (85%) provide at least one streetlight. It should be noted that this study was conducted during daylight hours and we did not assess operational condition of the lights. To that end, we have assumed that any streetlights identified are functional and provide

adequate lighting to support safe pedestrian passage during evening hours. The only streets identified within the URA that lack streetlights include Shehan Street, Recreation Street, and Levi Street. These streets are located on the east side of the URA, within proximity to each other and near or intersecting East Second Street. The lack of lighted streets limits resident connectivity, poses potential safety issues, and ultimately impacts the quality of life of residents in these underserved areas of the URA. It is worth noting that these three streets do not include paved sidewalks, which further limits connectivity and impacts the safety of pedestrians using these streets.

The following map illustrates the existence or lack of streetlights within the URA, denoting public streetlights by street.







## ***Street Surfaces***

Whether or not streets are paved, wide enough for cars and pedestrians to pass concurrently, or are in poor condition, impact the ability of residents to safely and conveniently use such roads. Of the 20 streets evaluated in the URA, all are paved and in good condition, except for Shehan Street.

Shehan Street is located on the east side of the URA, just north of East Second Street and between Cowan Street and Ravenwood Street. This street is an uneven, unpaved road with several pits, posing potential challenges for pedestrians and bicyclists. It is worth noting that there are very few occupied housing structures on or near this street, diminishing the number of people impacted by this street's deficiencies.

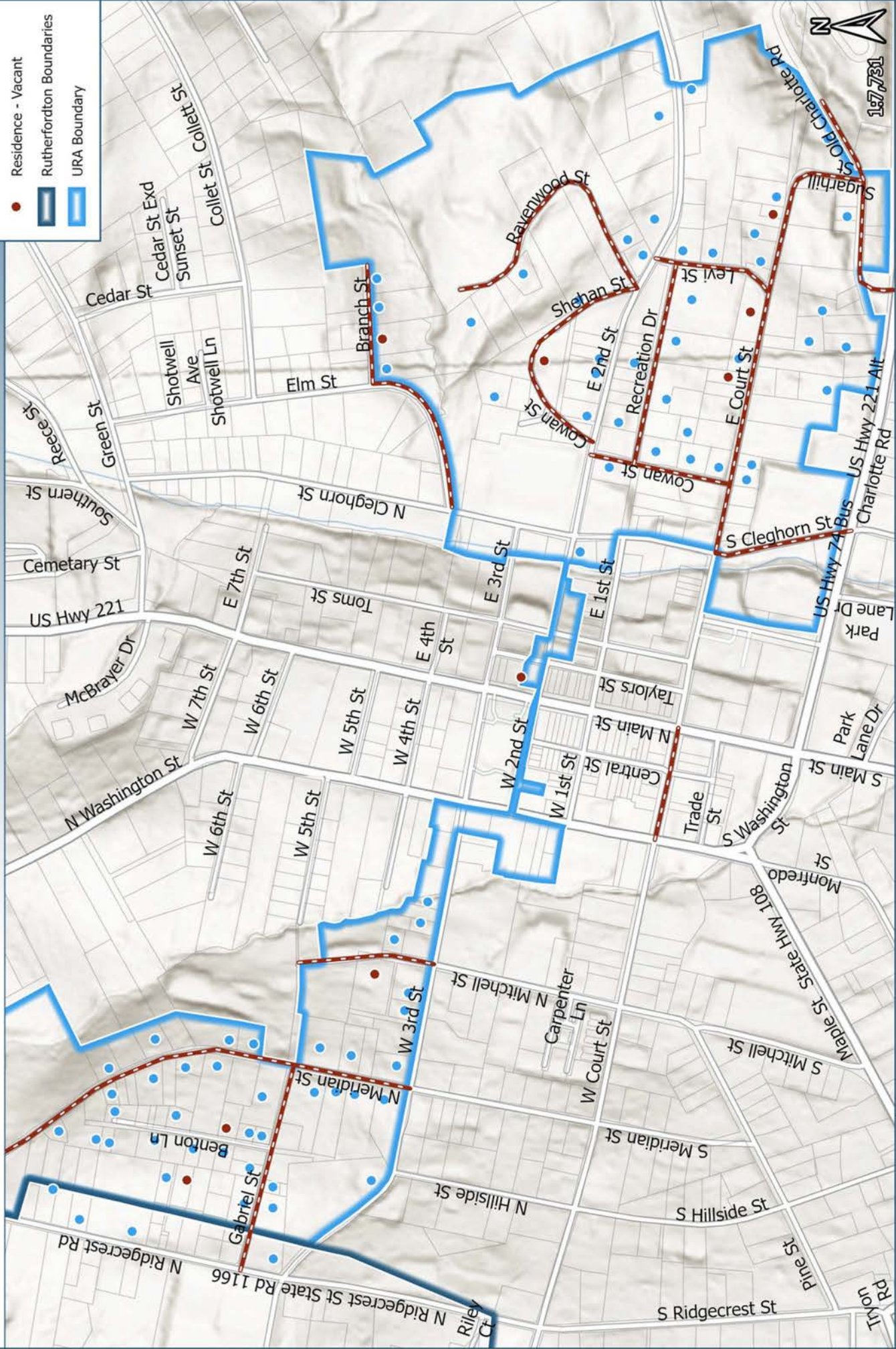
While all other streets in the URA are paved, it was noted that most (15 of 20 streets) appear to be more narrow than typical streets. In some cases, the streets are so narrow that it is unlikely that two cars could conveniently and safely pass each other concurrently. Nearly three-quarters of the narrow streets are located on the east side of the URA. These narrow roads also pose a challenge for pedestrians or bicyclists because cars traveling on the road may not be able to pass in a safe manner. It is worth noting that most of these streets do not include paved sidewalks, further limiting connectivity and impacting the safety of pedestrians using these streets. These deficiencies may have some impact the quality of life in the corresponding neighborhoods.

The following map illustrates existing residences and the public streets within the URA, denoting deficiencies in these streets when applicable.

## ***Dedicated Bike Lanes & Paths***

While dedicated paved bike lanes or paths are not used by all residents, they add to the quality of life in neighborhoods by providing dedicated options for bicyclists and joggers and can serve, in some cases, as a proxy for paved sidewalks. Of the 20 streets evaluated in the URA, the only bike paths/lanes identified are along both North and South Cleghorn streets, on the east side of the URA. While this bike path extends to Kiwanis Park and into other areas of Rutherfordton, most of the URA is underserved by dedicated bike lanes and paths. Given that a majority of the paved streets in the URA are narrow, it may not be practical to reserve part of the street space for bicyclists, unless those streets are widened. The lack of dedicated bike lanes and paths likely have some impact on the quality of life in the corresponding underserved neighborhoods. The Thermal Belt Rail Trail is a 13.5-mile paved trail for biking, walking and running that is located on the far east side of Rutherfordton. Generally, none of this trail adds to the connectivity of URA residents to other areas of Rutherfordton. However, this trail is a significant asset to area residents that can conveniently access it.







## **Conclusions**

Based on our evaluation of infrastructure associated with sidewalks, streets, street lighting, and dedicated bike lanes and paths within the Rutherfordton URA, it appears that the greatest deficiencies impacting residents are predominately located on the east side of the URA. While virtually all areas of the URA have some level of infrastructure deficiencies that could impact the residents, the greatest frequency of deficiencies primarily associated with lacking sidewalks, insufficient streetlights and deficient streets are in the east portion of the URA. However, when accounting for the location of residential housing, it appears that there is a nearly equal number of residences on each side of the URA impacted by the infrastructure deficiencies identified in the market. Nonetheless, infrastructure improvement efforts focused on North Meridian Street, Benton Lane and Gabriel Street in the New Hope neighborhood and in the area around Cowan Street, 2nd Street, Levi Street, and Court Street.

In addition to the impact that deficient infrastructure may have on the quality of life of area residents, these deficiencies can often limit the residential development and/or investment potential of neighborhoods. As such, areas may be considered undesirable or pose a development or investment risk. Addressing infrastructure deficiencies in these areas may contribute to private and public sector investment interest and increase the likelihood of residential development.



# Mission & Principles

## Mission Statement

The Rutherfordton Redevelopment Commission: Leading the way for community transformation and improvement by directly addressing community needs in the vital areas of public health, infrastructure, housing and economic development. The Commission is committed to an accountable, transparent and publicly driven process”

## Redevelopment Plan Guiding Principles

The Redevelopment Plan and program activities herein are designed to reverse the overall decline of neighborhood character that supports economic growth and public welfare through the following objectives:

1. Take proactive measures to eliminate existing blight and stop further degradation of the community
2. To partner with existing non-profits, citizen groups, and community advocates currently working in the redevelopment area to implement the shared goals, objectives, and policies of this plan.
3. Improve the quality, quantity, and appearance of housing stock in the community
4. Increase enforcement of building and nuisance codes
5. Utilize city owned property within the redevelopment boundary to create new development opportunities
6. Acquisition of blighted parcels to assemble land for suitable development sites

# Goals & Objectives

The Redevelopment Plan and program activities herein are designed to increase the health and wellbeing of the general public residing in the URA through the following goals and objectives:

## Goal 1: Addressing Deferred Maintenance Properties

### Objective 1.1 Encourage and facilitate home repairs

Policy 1.1.1 Pursue Partnership with Rutherford Housing Partnership and other organizations to address housing repair needs

Policy 1.1.2: Prioritize repairs that threaten the health and safety of the resident or poses imminent danger to the structure

### Objective 1.2 Pursue partnership with civic groups to address exterior home cosmetics, landscaping, or beautification needs

Policy 1.2.1: Organize community beautification projects within neighborhoods

Policy 1.2.2: Create community buy-in and sense of belonging through community events and projects

## Goal 2: Addressing Vacant/Dilapidated Properties

### Objective 2.1 Decrease blight visually-displeasing properties

Policy 2.1.1: Enforce nuisance standards on weedy and overgrown lots

### Objective 2.2 Landbank properties for future planning and neighborhood development

Policy 2.2.1: Work with community to acquire vacant lots

Policy 2.2.2: Clear dilapidated structures and overgrown vegetation

Policy 2.2.3: Survey and re-plat parcels for future housing uses.

## Goal 3: Infrastructure

### Objective 3.1 Invest in neighborhood amenities that benefit low-and-moderate income residents such as parks, greenspace, and improvements to the physical environment that increase public safety such as streetlights or sidewalks

Policy 3.1.1: Install streetlights, sidewalks, sewer lines, storm water drainage

Policy 3.1.2: Continue preventative maintenance on roads and sidewalks

## Goal 4: Housing Stock

### Objective 4.1 Increase supply of available, affordable housing

Policy 4.1.1: Pursue partnerships with organizations to construct for-sale and rental housing

Policy 4.1.2: Pursue partnerships with organizations that offer financial education and assistance to first-time home buyers, low- and moderate-income households



# Redevelopment Commission

## Priorities One-Pager

### Vacant/Dilapidated Properties

- Demolition of structures in state of disrepair
- Land banking properties for infill development
- Overgrown properties
- Infill development on vacant properties

### Deferred Maintenance Properties

#### Housing Repair

- Plumbing
- Accessibility
- Kitchens
- Exterior Cosmetics
- Structural
- Electrical

#### Specific Housing Deficiencies

- Porch/patio repair
- Tree trimming/removal
- Gutters/downspouts
- Heating/cooling
- House sidewalk
- Structural/foundation
- Mold/mildew removal/remediation
- Doors
- Windows
- Siding
- Weatherization

#### Exterior Home Repair

- Roof/chimney
- Downspouts/gutters
- Driveway/walkway
- Eaves/facia/soffits
- Porch/deck/patio
- Siding/flashing/brick
- Access/ADA Features
- Windows
- Exterior Doors
- Garage Carport
- Exterior Siding
- Yard Landscape

Home Repair Loans & Grants to homeowners

### Financial

- Establish a housing trust fund to facilitate real estate development
- Provide grants to homeowners (matched or unmatched)
- Provide loans to homeowners
- Solely act as a funder to accomplish housing goals
- Housing affordability/cost-burdened

### Housing Stock

- Available single-family units
- Available multi-family units
- Available senior housing
- Available workforce housing
- Available rental units (246)
- Available for-sale units (249)
- Attracting private developers and investors
- Attracting nonprofit developers and investors
- Affordable options for cost-burdened households

### Infrastructure

#### Roads, Sidewalks, Sewer

- Sidewalks
- Street Surfaces
- Dedicated Bike Lanes & Paths
- Storm water/Drainage
- Crosswalks

#### Beautification, Streetlights, Greenspace

- Streetlights
- Parks/Outdoor Recreation
- Overgrown Vegetation

#### Local Parks

- Improving existing park space
- Create new park space from vacant land
- Expanding existing park space
- Create new park space from removal of existing vacant/unused buildings
- Remove/repurpose park space for other uses

#### Local Park Amenities

- Benches and seating areas
- Playground equipment
- Walking trails
- Community garden
- Gathering space/pavilion
- Water feature (Splash Pad)
- Sports courts/athletic fields
- Rentable community building
- Connecting to bike trails
- Indoor recreation area
- Open greenspace

# Measurable Goals

## Goal 1: Addressing Deferred Maintenance Properties

In 2021, the Town of Rutherfordton contracted with Bowen National Research to perform a comprehensive housing needs assessment of the Urban Redevelopment Area. Based on the information that was included in the survey and community feedback, the Redevelopment Commission wanted to prioritize an urgent home repair program to increase the health and safety of dwelling units within the URA. The Town partnered with Rutherford Housing Partnership to facilitate the repairs, increase capacity, and leverage additional funding opportunities.

To be eligible for home repairs, homeowners must meet the following guidelines:

- Own and reside in the home for at least two years;
- Be in need of repairs that impact the safety and wellbeing of the occupants;
- Meet income guidelines (listed below); and
- Be current on their taxes, OR on a payment plan with Rutherford County Tax office.

2023 Income Guidelines	
# of people in Household	Maximum Allowable Income
1	\$27,180
2	\$36,620
3	\$46,060
4	\$55,500
5	\$64,940
6	\$74,380
7	\$83,820
8	\$93,260

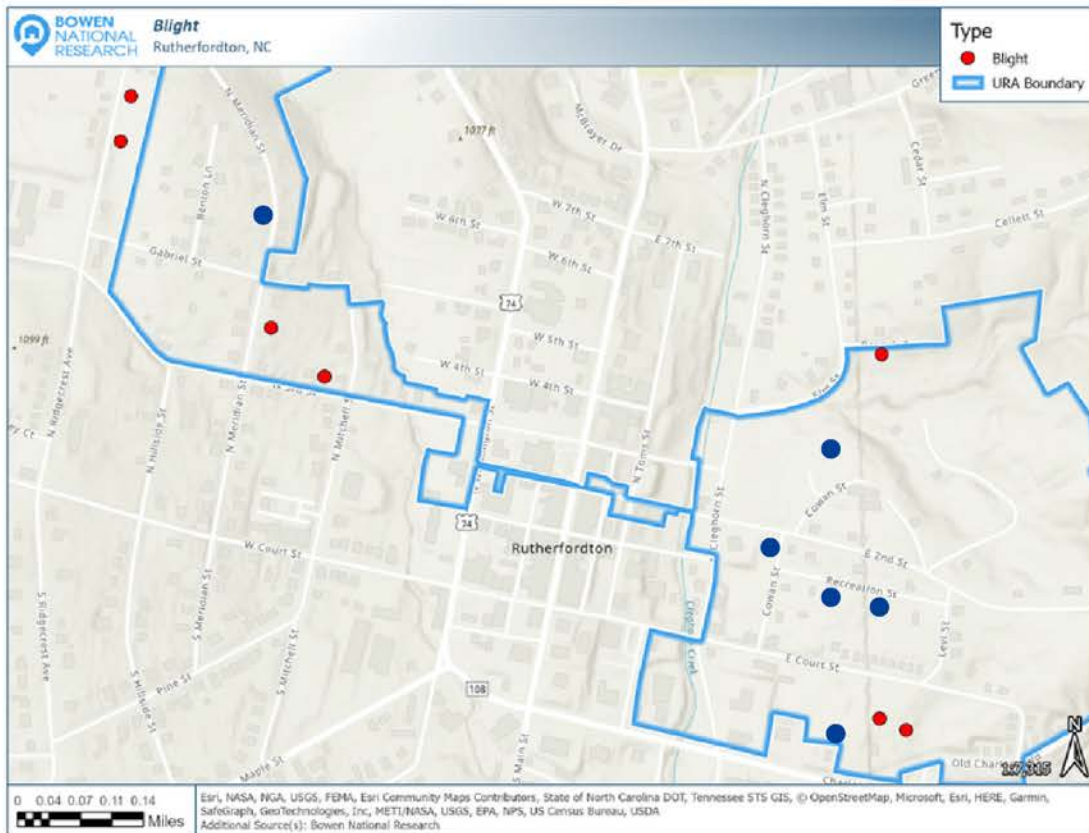
The Town will pursue partnerships with civic groups to address exterior home cosmetics, landscaping, or beautification efforts.



## Measurable Goals

## Goal 2: Addressing Vacant/Dilapidated Properties

The Town of Rutherfordton is continuously working on decreasing blight within the Urban Redevelopment Area by working with property owners to remove the blighted structures and create development opportunities. More detail on these blighted structures are found on Page 19 and 20 of this plan.



The Town of Rutherfordton has worked to acquire vacant property or blighted structures, clear dilapidated structures and overgrown vegetation, and landbank these properties for future development opportunities. To date, we have cleared 6 of 13 properties included within the Housing Needs Assessment, shown by the blue dots above.

# Measurable Goals

## Goal 3: Infrastructure

Beyond housing, improvements will be made in parks, streets, sidewalks, street lights, and sewer lines to help increase the livelihood of the neighborhood and create new development opportunities.

Coinciding with Phase 1 of the Redevelopment Plan, RHI Legacy Foundation granted the Town \$125,000 to renovate 2nd Street Park. These enhancements include a new basketball court with lights, a new picnic shelter, a bathroom, a water fountain, swings, and a totally unique play feature. To honor the Fairview Community, Town Officials renamed the park to "Fairview Park."

Before:



After:



In partnership with Rutherfordton Public Works, the Town has installed an upgraded sewer line along Recreation Street, and plans to extend sidewalk connectivity from Fairview Park, down East 2nd Street, to the Purple Martin Greenway in Phase 2.



# Measurable Goals

## Goal 4: Housing Stock

Through Goal 2, the Town acquired 5 parcels in the Fairview community through land purchases or through the Town's Vacant Structure Ordinance. These properties are located on Recreation Street and E 2nd Street. In efforts to begin work in Goal 4: Housing Stock, the Town of Rutherfordton has released a Request for Proposals of these 5 parcels to begin searching for developers to bring quality and affordable housing back to the community.

Developers were encouraged to develop the highest and best use for the properties and consider various housing types to include multi-family housing such as duplexes, triplexes, and the like. For-profit and non-profit developers were encouraged to submit a RFP.

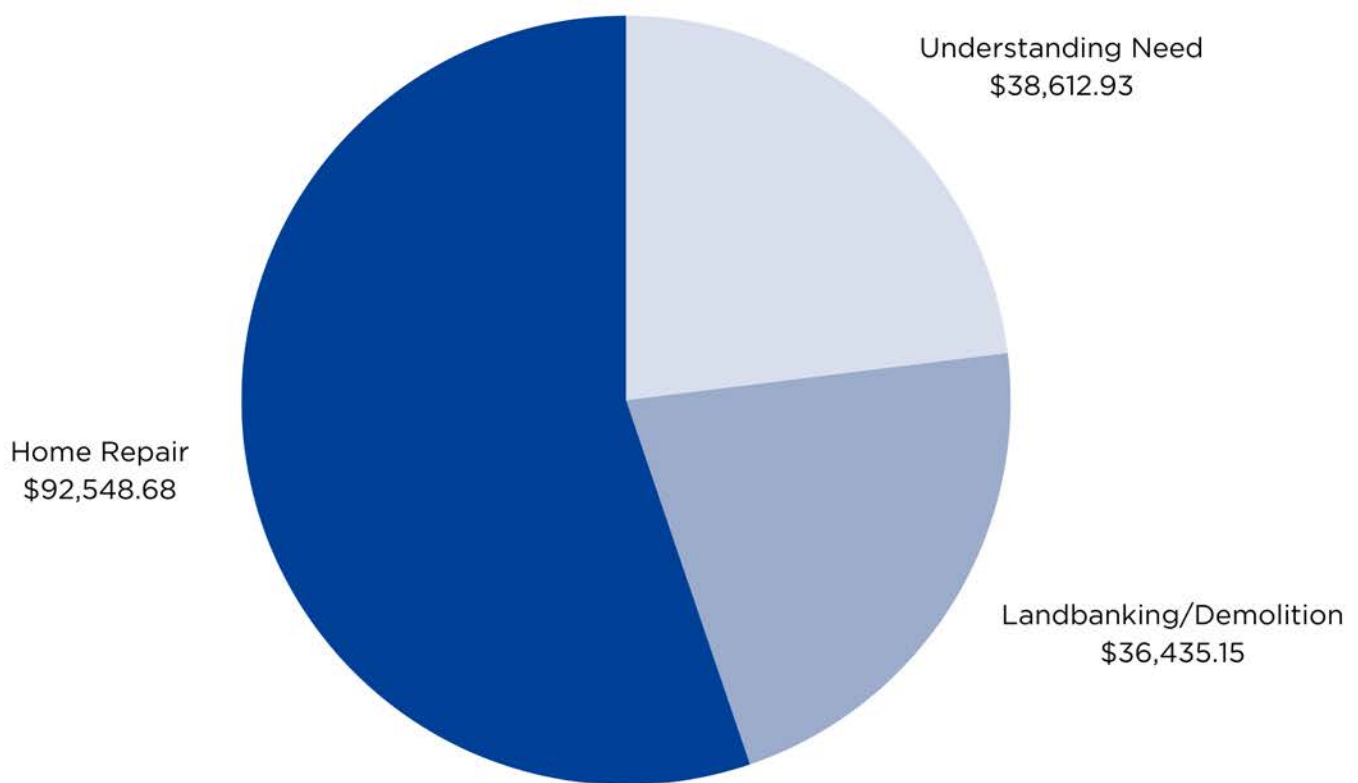
RFP Lot Number	Address	Rutherford County GIS ID Number	Size	Tax Value
1	0 Recreation St	<a href="#"><u>1656562</u></a>	.11 Acres	\$6,000
2	130 Recreation St	<a href="#"><u>1656563</u></a>	.11 Acres	\$6,000
3	0 Recreation St	<a href="#"><u>1656564</u></a>	.32 Acres	\$6,000
4	239 E 2 <sup>nd</sup> St	<a href="#"><u>1208265</u></a>	.18 Acres	\$9,500
5	0 E 2 <sup>nd</sup> St	<a href="#"><u>1208264</u></a>	.18 Acres	\$5,700

### Cowan Lofts

Cowan Lofts is an adaptive reuse project on 3.18 acres on Sheehan St and Cowan St. The project is under full renovation and repurposes two warehouses into 17 one-bedroom market-rate apartments. The two buildings account for 9,983 sqft of space that will host true one-bedroom units ranging from 532 square feet to 551 square feet. The project is phase one of a larger vision for additional multi-family units. Cowan Lofts is a privately funded project with some Town investment for sidewalks that will connect the project to E 2nd St and utility the Purple Martin Greenway and Fairview Park. Once completed in late 2023, this project will bring a mix of housing options to the Fairview Community and establish a set of new residential units to the redevelopment zone. This is a huge milestone to both work with private developers to encourage infill development utilizing the data from the Bowen Housing Needs Assessment and with this project repurpose underutilized warehouses and bring new life to this property.

# Phase 1: Implementation

The Dogwood Health Trust granted the Town of Rutherfordton \$175,000 to begin the work of the Redevelopment Commission. The goals and priorities of this initial grant was to understand the comprehensive need within the Urban Redevelopment Area and build a community network by creating strategic goals and touching 10 properties, including improving 4 properties and removing 6 blighted structures.





# Phase 2: Priorities

The Dogwood Health Trust granted the Town of Rutherfordton \$500,000 to continue our work from Phase 1. As we near the end of Phase 1, the Redevelopment Commission wants to carry the momentum forward to the next phase of work.

## Goal 1: Addressing Deferred Maintenance Properties

- Continue the Urgent Home Repair Program
  - Facilitate Repairs of 13 Additional Homes
- Organize a community "clean-up" day to prioritize neighborhood beautification

## Goal 2: Addressing Vacant/Dilapidated Properties

- Work to clear remaining 7 identified blighted structures
- Continue to Landbank properties for future development
  - Identify and acquire larger parcels or combine smaller parcels for large multi-family or mix-use developments

## Goal 3: Infrastructure

- Complete Sidewalk Connectivity Project from Fairview Park to Purple Martin Greenway; Gabriel Street
- Resurface Sheehan St
- Leverage Parks Plan to identify and masterplan greenspace within the URA
- Seek State and Federal funding for sidewalk connectivity along N. Ridgecrest Ave.

## Goal 4: Housing Stock

- Leverage 20 more affordable housing units across all income levels by 2024
- Identify Development partners from RFP, bring affordable and quality housing back to the 5 parcels in Fairview Community
- Encourage and support development strategies such as zoning overlays to encourage multi-family development and access to affordable housing
- Develop proposals to update zoning or incentives to facilitate affordable housing on land owned by faith-based organizations