



Smoky Mountain Housing Partnership

Affordable Housing

Housing within the Reach
for Everyone!

Affordable Housing Task Force

Don McGowan,
Task Force
Chair

Patsy Davis,
Executive
Director

Richard Bates

Bucky Dykes

Rob Hites

Amy Murphy-
Nugen



STRATEGIC PLANNING PROCESS

ENVIRONMENTAL ANALYSIS

- Factors Impacting Affordable Housing
- Affordable Housing Continuum

SWOT ANALYSIS

MISSION, VISION, & GOALS

STRATEGIC ACTION PLAN

What is Affordable Housing?

“Housing is affordable when it comprises no more than 30% of the family’s budget. Families that spend more than this on housing are cost burdened.”



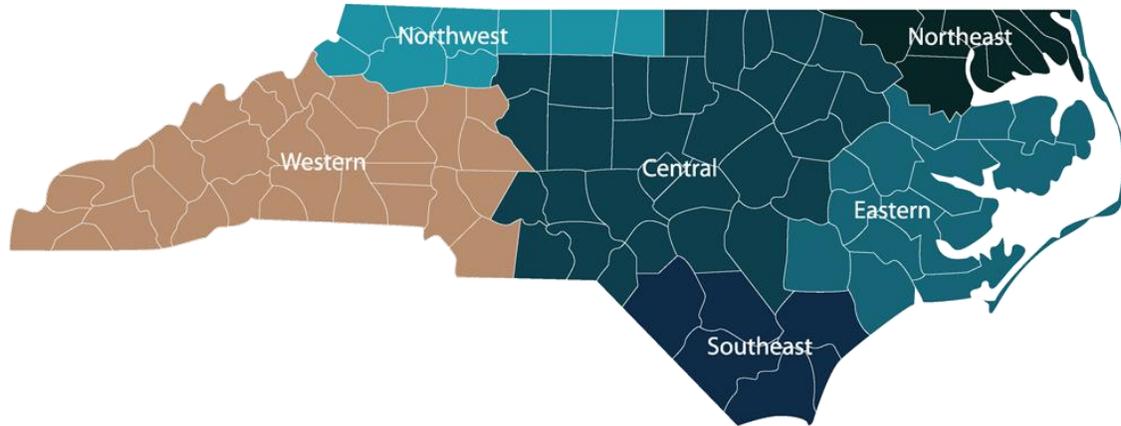
Cost of Housing



Energy & Utilities

Housing Cost Burden – “Haywood County”

North Carolina Housing Coalition



29% of Haywood County are **cost-burdened**
7,540 households

 **48%** Renters who have difficulty affording their homes:
3,173 households

Homeowners who have difficulty affording their home:  **23%**
4,367 households

Factors Affecting Housing Affordability

DEMAND SIDE:

Aging Population

Poverty

Low Paying Jobs

Affordable Housing

SUPPLY SIDE:

Regional Market Impacts

Second Home
Ownership
And Vacation Rentals

Lack of easy to
Develop Land

AGING POPULATION

Haywood County

Median Age 24% Older than North Carolina Average

47.5 Years

Haywood County

38.4 Years

North Carolina

37.8 Years

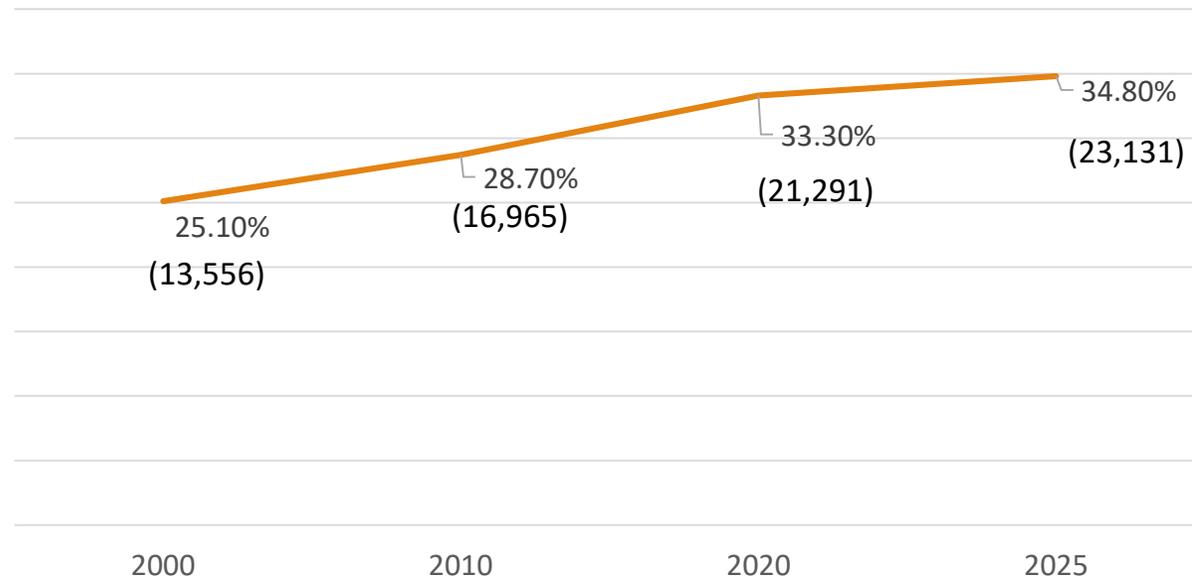
United States



* Census Data: ACS 2017

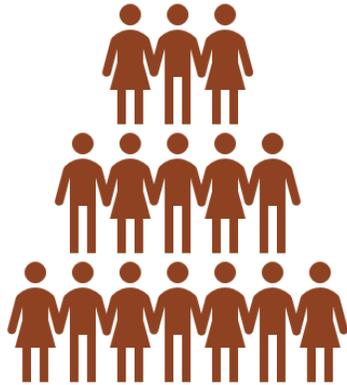
AGING POPULATION

Rapidly Growing
65 – Year-Old and Over Population



* Haywood County Housing Report

Poverty



*ACS Survey 2013-2017

16.6%

- 24% higher than national average
- 13% higher than North Carolina

Low Paying Jobs

“A tourism-based service economy”

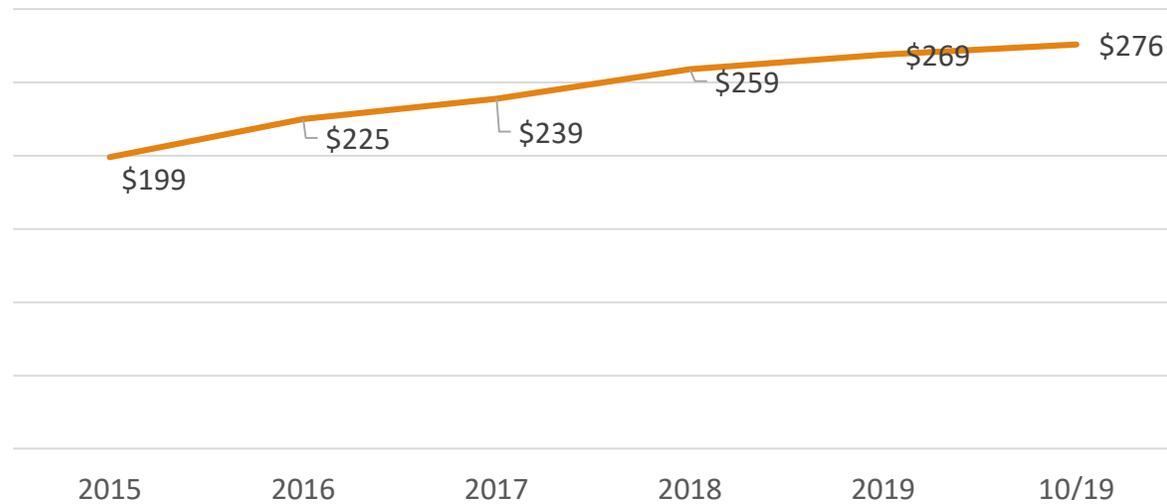
					
Food prep and service	Childcare	Retail Sales	Healthcare	Teacher	Police Officer
\$19,380	\$24,250	\$26,940	\$29,210	\$39,214	\$44,530

- American Community Survey
- Bureau of Labor Statistics
- Teachersalaryinfo.com

Regional Market Impacts

Median Listing Prices All Homes (\$000)

Up 39% Since 2015



*Zillow

Regional Market Impacts

Haywood County

Rising Rental Rates

Up 24% Since 2017

\$833

10/17

\$1,012

10/18

\$1,033

10/19

* Zillow – 2 Bedroom Haywood County

Regional Market Impacts

IN-MIGRATION FROM BUNCOMBE TO IMPACT AFFORDABILITY

2019 RENTAL RATES		2019 MEDIAN LISTING PRICES	
\$1,033	\$1,613	\$276,000	\$375,000
Haywood	Buncombe	Haywood	Buncombe

Vacation Rentals

SHORT TERM VACATION
RENTALS IMPACTING
AFFORDABILITY



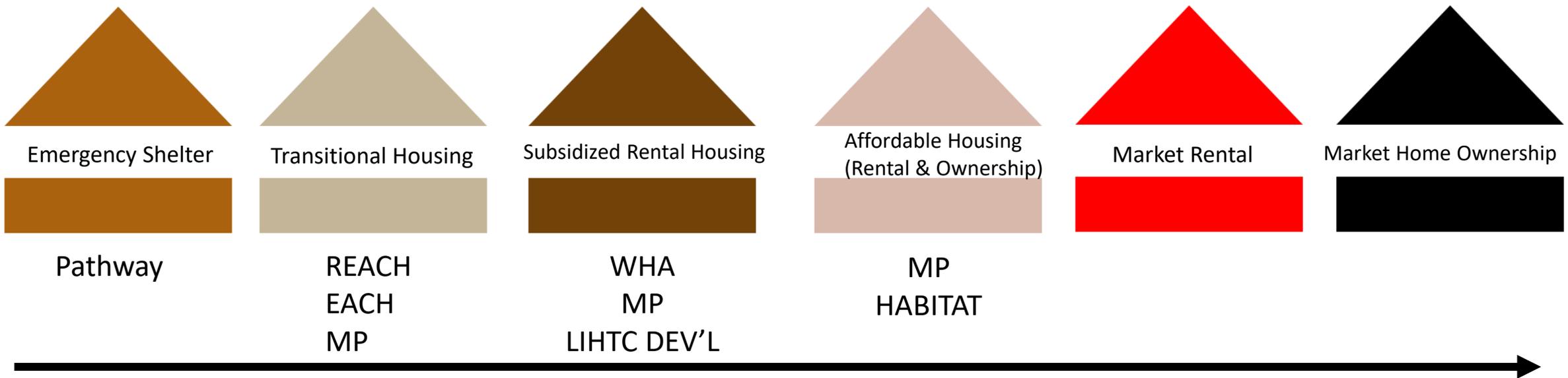
**1,441 HAYWOOD COUNTY HOMES
LISTED ON VRBO WEBSITE**

LACK OF EASY TO DEVELOP LAND



HAYWOOD COUNTY

Housing Continuum



SWOT Analysis

CRITICAL ISSUES

- Build Organizational capacity of Mountain Projects to create Affordable Housing
- Expand Mountain Projects Affordable Housing Programs and Services
- Increase financial resources at Mountain Projects to support Affordable Housing effort

Strategic Action Programs



Build Organizational Capacity

Develop a New Affordable Housing Division at Mountain Projects



SMHP Advisory Board of Directors

Patsy Davis,
Executive
Director

Don
McGowan,
Board Chair

Richard Bates

Gavin Brown

Chuck Dickson

Bucky Dykes

Judy Dykes

Sandy Giles

Galen May

Bruce
McGovern

Amy Murphy-
Nugen

MISSION, VISION, & GOALS

Smoky Mountain Housing Partnership

MISSION



To improve the quality of life for families living in smoky mountain communities by advocating and creating workforce housing opportunities and to provide assistance in the area of home purchasing, financial literacy, down payment, rental assistance and credit counseling.

VISION



That hard working and deserving citizens of moderate income can have the opportunity to experience the American dream of home ownership. This will be accomplished thru the creation of a housing center that will provide a full range of housing services including credit evaluation, financing, down payment assistance and affordable home ownership and rental opportunities.

GOALS



- Increase the supply of affordable and workforce housing
- Reduce substandard housing
 - Support homeownership initiatives
e.g. down payment and rental assistance, financing, credit counseling and education
- Advocate for increased municipal and governmental affordable housing funding

Expand Affordable Housing Programs

Smoky Mountain Housing Partnership is working to improve the lives of those living in Smoky Mountain Communities in the heart of Western North Carolina.



About Us

There is a critical need for affordable housing in the communities of Western North Carolina encompassed by the Smoky Mountains. This need has led to municipal taskforces being established to quantify the problem and establish strategies to address those issues.

EXPAND AFFORDABLE HOUSING PROGRAMS

SMHP HOMEOWNERSHIP CENTER



Housing Counselors

DOWN PAYMENT
ASSISTANCE

AFFORDABLE LOAN
PROGRAMS

CREDIT
EVALUATION

BUDGETING

HOUSING
EDUCATION

EXPAND AFFORDABLE HOUSING PROGRAMS

WORKFORCE HOUSING PROGRAM EXPANSION



SUBSTANDARD HOUSING PROGRAMS

HOUSING REHAB
PROGRAM

WEATHERIZATION
PROGRAM

SELF-HELP
HOUSING
PROGRAM

NEW WORKFORCE HOUSING PROGRAMS

NEW HOMES
PROGRAMS

MICRO-HOME
COMMUNITIES

EXPAND AFFORDABLE HOUSING PROGRAMS

SELF-HELP HOUSING PROGRAM



HARRIS HILLS ESTATE
SYLVA
(4 TO 5 HOMES)

OLD CLYDE ROAD
WAYNESVILLE (UNDER CONTRACT)
(UP TO 15 HOMES)

SELF BUILD AND NEW HOMES TWO STORY MODEL



EXPAND AFFORDABLE HOUSING PROGRAMS

NEW HOMES PROGRAM



BETHEL VILLAGE
JONATHAN CREEK
40 LOTS

EXPAND AFFORDABLE HOUSING PROGRAMS

MICRO HOME HOUSING PROGRAMS

MICRO HOME COMMUNITIES
(SMHP AND WCU PARTNERSHIP)



300 TO 600 SQ. FT.

CLUSTER OF 8 TO 15 HOMES

COMMUNITY GARDEN

COMMUNITY GATHERING AREA

EDIBLE LANDSCAPING

MICRO HOMES



INCREASE FINANCIAL RESOURCES

SMHP COMMUNITY CAPITAL RAISE



\$500,000

\$210,000

INDIVIDUALS

MUNICIPALITIES

FOUNDATIONS

BUSINESSES

INCREASE FINANCIAL RESOURCES

INCREASE FINANCIAL RESOURCES

SMHP

OPERATIONAL FINANCIAL SUPPORT

USDA SELF-HELP
HOUSING GRANT

HAC REVOLVING
LOC

MUNICIPAL
GRANTS/LOANS

FOUNDATION
GRANTS

FUND RAISERS
& MEMBERSHIP

HOME INVESTMENT
PARTNERSHIP

THANK YOU!



QUESTIONS

IT'S TIME FOR YOUR QUESTIONS
