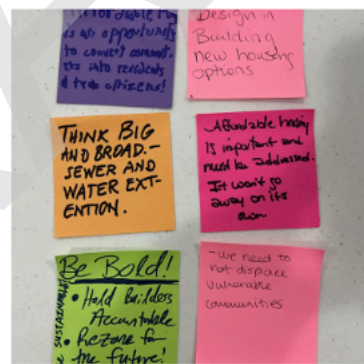




# AFFORDABLE HOUSING REPORT

# 2024

## SUMMARY OF COMMUNITY INSIGHTS



Prepared by Fountainworks

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# BACKGROUND & PURPOSE

The City of Hendersonville is committed to ensuring all residents have access to safe, quality, and affordable housing. To achieve this goal, the City is developing a Strategic Housing Plan that reflects the needs, experiences, and aspirations of the community. This Plan is part of the City's broader efforts to promote economic vitality, foster strong partnerships, and enhance the quality of life for all residents through sustainable and inclusive growth.

A first step in this process was engaging with the community through "Community Conversations" and an online survey. These efforts were designed to provide residents with the opportunity to share their perspectives on housing challenges, personal experiences, and aspirations for the future. The City also sought feedback on potential strategies to address housing issues, ensuring the plan is grounded in the realities and priorities of Hendersonville's residents.

**This report summarizes the insights gathered from these initial engagement efforts. By amplifying the voices of community members, the City aims to create a plan that is both responsive to current challenges and proactive in preparing for future needs. The feedback shared during these conversations and through the survey will directly inform the development of the Strategic Housing Plan.**

Looking ahead, there will be additional opportunities for residents to review and provide input on the draft Plan. These steps are essential to ensuring the Plan reflects the diverse needs of Hendersonville's community and aligns with the City's commitment to sound infrastructure, great public services, and financial sustainability.

“Our community does better when everyone is able to feel safe, and stable housing could help.”

# Executive Summary

Across the five sessions and survey, Hendersonville community members identified the following themes:

## CURRENT EXPERIENCES

Hendersonville's strong sense of community enhances residents' quality of life.	Insufficient affordable housing options create barriers for underserved populations.	Optimism about addressing housing challenges through thoughtful community efforts.
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## FUTURE HOUSING IN HENDERSONVILLE

- Participants want housing that **supports middle-income buyers, increases rental options**, and allows retirees, workforce members, and young families to **thrive**.
- Attendees suggested **mixed-use housing, vertical development, and infill projects** to maximize land use and create **long-term stability** for residents.
- Hendersonville's community emphasized **investments in water and sewer systems** to support sustainable growth and ensure existing neighborhoods are equipped for future development.
- **Pro-renter legislation** and collaborations with **developers who actively prioritize affordability and sustainability** were highlighted as key strategies to address systemic housing challenges.



# Executive Summary (continued)

Across the five Community Conversation sessions and Community Survey, Hendersonville's residents, business owners, and others identified the following themes:

## AFFORDABLE HOUSING CHALLENGES

### Funding Frustrations

Complicated grant processes and developer priorities often leave affordable housing projects underfunded.

### Infrastructure Gaps

Limited water and sewer systems, especially in rural areas, prevent new housing developments and expansion.

### Developers Chasing Profits

Luxury developments overshadow community needs, leaving low- and middle-income residents behind.

### Community Resistance

NIMBY (not-in-my-back-yard) attitudes fueled by fears and misconceptions block progress on needed housing projects.

### Preserving Community Identity

Development that prioritizes outsiders and short-term rentals threatens the character of established neighborhoods.

### Zoning Roadblocks

Restrictive zoning policies make it tough to introduce diverse and higher-density housing options.

### Structural Inequities

Generational barriers like redlining, rising property values, and zoning restrictions perpetuate exclusion and displacement.

### Economic Pressure Cooker

Stagnant wages and rising costs force families to struggle with housing access while short-term rentals complicate the market.



# COMMUNITY INPUT PROCESS

The City of Hendersonville conducted five Community Conversations and an online survey as the first steps in developing its Strategic Housing Plan. These efforts, held between September and December 2024, were designed to gather input from a broad cross-section of the community. Despite adjustments to the original timeline caused by unforeseen events, namely the impact of Hurricane Helene, the City successfully engaged with residents to explore housing challenges, experiences, and aspirations. While Hurricane Helene did cause a delay in these efforts, it also highlighted the urgent need for a Strategic Housing Plan.

The Community Conversations brought together a total of 155 participants across five sessions, each focusing on a specific segment of the Hendersonville population. These sessions allowed council members to hear directly from their constituents. Notably, the City hosted its first-ever Spanish-language session, conducted with the support of True Ridge, El Centro, and MountainTrue's Healthy Communities program.

In tandem with the Community Conversations, the online survey received 377 responses, offering additional insights into the community's housing priorities. The survey was launched on September 23, 2024, and remained open through December 9, 2024, aligning with the timeline of the Community Conversations.

# FINDINGS

## SESSION 1 - BUSINESS COMMUNITY | SEPTEMBER 23, 2024

The Business Community session was held at Trailside, an informal setting that encouraged open dialogue and connection among local business owners, developers, and other stakeholders. This session focused on understanding how housing affordability impacts the local workforce and the broader economy. Participants explored the challenges businesses face in attracting and retaining employees due to the rising cost of housing and discussed potential solutions to address these issues in the community.

### CURRENT EXPERIENCES

Those who attended the business community session who were happy with their current housing situation highlighted several key aspects that contribute to their satisfaction.

- They expressed appreciation for the strong sense of community and friendliness that define the town.
- Many noted the convenience of living close to amenities and family, which enhances their quality of life.
- The ability to walk or bike to various locations was seen as a major advantage, supporting a lifestyle that feels connected and accessible.
- Additionally, the area's natural beauty and overall community feel were frequently celebrated as standout features.
- For some, affordability was a highlight, with participants mentioning the benefits of living in inherited family homes, which allowed them to maintain roots in the community without facing high housing costs.

## SESSION 1 - BUSINESS COMMUNITY (continued)

### IDEAL HOUSING EXPERIENCE

#### ◆ AFFORDABILITY & DIVERSITY

Participants envisioned a community with a wide range of housing types to meet diverse needs. This includes mixed-use housing developments, mobile home parks with cleanliness covenants, and homes priced between \$250,000 and \$350,000 to support middle-income buyers. They also emphasized the importance of increasing rental options for the working class and public servants.

#### ◆ INNOVATIVE DEVELOPMENT

The idea of "going vertical within reason" was proposed to increase housing density while maintaining aesthetic appeal. Suggestions also included adopting citywide overlay zoning to allow for more inclusive housing opportunities and promoting infill development to utilize existing spaces effectively.

#### ◆ INFRASTRUCTURE EXPANSION

Investments in water and sewer infrastructure were seen as critical to supporting both new developments and existing housing. Attendees also emphasized the need for collaboration between the city and property owners to facilitate these improvements.

#### ◆ SUPPORT FOR AGING RESIDENTS

Tax exemptions for seniors aged 70 and older were suggested as a way to support aging residents and help them remain in the community without financial strain.

#### ◆ ADDRESSING SHORT-TERM RENTALS

Participants expressed interest in exploring the impact of short-term rental platforms, such as Airbnb, on local housing availability, noting the need for balanced policies that protect both residents and the tourism economy.

*Contractors or Airbnb/VRBO owners are paying in cash and swipe away homes that are lower cost, flip them, and resell them or rent them at a high cost nightly.*



## SESSION 1 - BUSINESS COMMUNITY (continued)

### AFFORDABLE HOUSING CHALLENGES

Participants identified several key barriers impeding affordable housing development:



#### INFRASTRUCTURE

Participants emphasized that inadequate water and sewer systems, particularly along Highway 25 and in rural areas, remain a critical challenge. The lack of this essential infrastructure prevents the development of new housing and limits the potential for expansion in underserved areas.



#### COMMUNITY ATTITUDES

The NIMBY mindset was cited as a pervasive issue, with resistance to new developments often rooted in misconceptions or fears about the impact on property values and neighborhood character.



#### ZONING

Restrictive zoning policies were frequently mentioned as a major barrier to housing diversity and affordability. Attendees expressed concerns about density limits and the difficulty of introducing higher-density housing options within existing regulations.



#### ECONOMIC GAPS

The absence of a strong middle-class presence in the community was highlighted as a gap that contributes to housing inequities. Participants noted that the limited availability of affordable housing options makes it difficult for working-class families, including public servants such as teachers and law enforcement officers, to live in the area.

# SESSION 1 - BUSINESS COMMUNITY (continued)

## COMMUNITY CONSIDERATIONS

Participants provided broad feedback on community-level considerations:

### ECONOMIC DEVELOPMENT

- There is a need to attract industries that offer well-paying jobs, ensuring residents can afford to live within the community.
- Building systems to support and maintain existing housing stock would allow for greater access to quality, affordable housing.

### COLLABORATION

- Increased collaboration between the city and property owners would allow for housing developments to best represent the needs of the entire Hendersonville community.

### ZONING & DEVELOPMENT

- Mixed-income developments and upzoning properties would encourage and enable diverse housing options.
- Modular homes, duplex infill, and all housing types are viable options to address affordability and availability.

*We need legislation in place to incentivize and require developers to include affordable property units in their development plans.*

## **SESSION 2 - ELDERLY/VETERAN COMMUNITY | SEPTEMBER 24, 2024**

The Aging Population session took place at the Veterans Services Building, a familiar and accessible location for many seniors in the area. This session addressed the unique housing needs of Hendersonville's aging population, focusing on the challenges seniors face in finding affordable and accessible housing. Attendees discussed the barriers to downsizing and the need for homes that accommodate aging in place while ensuring they are within reach for fixed-income residents.

### **CURRENT EXPERIENCES**

Participants in the elderly and veteran community shared a variety of perspectives on their housing experiences. Those with current experiences that were positive noted that their houses were in a central location, which provides convenient access to amenities and services.

- Many expressed positive sentiments about the responsible use of tax dollars, emphasizing that these resources seem to be directed toward meaningful community improvements.
- Some participants highlighted a shift in community values toward wanting to address housing challenges "the right way," reflecting a sense of commitment to thoughtful and equitable development.

Participants also voiced concerns about pressing housing issues:

- The availability of housing for the workforce was identified as a major gap, with attendees noting that current housing stock has not recovered from the 2008 recession.
- Concerns were raised about a developer's proposal for an extended-stay hotel, which some felt would negatively impact the community.
- Participants also identified the need for more inclusive housing policies to ensure affordability and accessibility for all, particularly as wages remain stagnant.

## SESSION 2 - ELDERLY/VETERAN COMMUNITY (continued)

### IDEAL HOUSING EXPERIENCE

#### ◆ AFFORDABILITY & ACCESSIBILITY

Participants envisioned a full range of housing opportunities that are both affordable and sustainable. They emphasized the importance of providing housing options for retirees, the workforce, and young people returning after college. A strong desire for families to thrive—beyond merely surviving—was a recurring theme, with aspirations for families to have enough disposable income to enjoy community activities.

#### ◆ POLICY & PARTNERSHIPS

The need for pro-renter legislation that protects tenants and ensures equitable housing was a significant priority. Participants also stressed the importance of fostering relationships with developers who share the community's goals for affordable and sustainable housing.

#### ◆ INNOVATIVE DEVELOPMENT

Attendees supported the development of mixed-use housing that serves the community's residents rather than transient populations. They emphasized the value of creating opportunities for families and retirees to live in a way that supports long-term stability, including the ability to age in place. Improving existing housing stock was also highlighted as a vital component of addressing housing challenges.

*I am a retired single woman. Rent is unbelievably high. I've worked and have been frugal with my money, but rent, food, and medical expenses are making it difficult to make ends meet, especially when unexpected events happen.*

## SESSION 2 - ELDERLY/VETERAN COMMUNITY (continued)

### AFFORDABLE HOUSING CHALLENGES

Participants identified several key barriers impeding affordable housing development:



#### ECONOMIC FACTORS

Participants emphasized the interplay between stagnant wages and rising housing costs, which makes it increasingly difficult for individuals and families to secure adequate housing. Short-term rentals were also discussed, with some attendees cautioning against vilifying these properties, as they contribute to the local economy.



#### ZONING & LEGISLATION

Many noted difficulties in accessing federal grant funds for affordable housing projects due to administrative or eligibility restrictions. Concerns were also raised about local government decisions to approve developer-led projects that do not include affordable housing components.



#### FUNDING CHALLENGES

Restrictive zoning policies were seen as a key barrier to housing development. Additionally, participants expressed frustration over a lack of support for state legislation that could advance affordable housing initiatives.

#### Common themes discussed in this session include:

- **The need for elderly-friendly housing**
- **How to develop and enforce pro-renter policies**
- **How to ensure long-term housing stability**



## **SESSION 3 - NON-PROFIT COMMUNITY | NOVEMBER 19, 2024**

The Non-Profit Service Providers session was held at Mountain View Baptist Church, a central gathering space for community leaders, non-profit staff, and local advocates. This session centered on the housing struggles faced by the region's most vulnerable populations, including those experiencing homelessness and families living in poverty. Participants discussed how the lack of affordable housing limits their ability to serve these communities effectively and how policy changes could improve housing stability for their clients.

### **CURRENT EXPERIENCES**

The nonprofit community highlighted the increasing strain on housing availability, especially for underserved populations. While there is a strong sense of community and a desire to address these issues collaboratively, the existing housing stock fails to meet the needs of low-income families and individuals. Participants noted that nonprofit organizations are frequently stepping in to fill gaps left by government initiatives.

### **Key Takeaways**

- Housing stock is insufficient for low-income and underserved populations.
- Nonprofits are bearing much of the burden for addressing housing needs.
- There is a strong desire for collaboration but frustration with the current pace of progress.

The nonprofit community identified overlapping barriers with other sessions, such as limited funding, lack of rent control, and government inaction. A significant barrier unique to this session was the perception that housing-related initiatives are often deprioritized compared to schools, tourism, and aesthetic preservation. Participants underscored the challenge of balancing tourism interests with housing needs, noting that some fear affordable housing developments could negatively impact the area's character or resources.

## SESSION 3 - NON-PROFIT COMMUNITY (continued)

### CURRENT EXPERIENCES

Another distinct concern was the perception that mobile and manufactured homes are often the only affordable option, but these residents typically own the home but not the land, perpetuating vulnerability. There was also frustration around public resistance to housing density, or NIMBYism, and the absence of “bridges” to help renters or low-income families transition into more stable housing options.

### IDEAL HOUSING EXPERIENCE

#### ◆ COMMUNITY LAND TRUSTS

Participants emphasized the importance of community land trusts as a strategy to secure long-term affordability in Hendersonville. This approach, which separates land ownership from housing, ensures stability by keeping housing costs predictable and accessible for generations.

#### ◆ INTENTIONAL PARTNERSHIPS

Participants discussed the value of partnerships with developers who align with nonprofit goals to address housing needs. By collaborating with mission-driven developers, the community can encourage projects that prioritize affordable units and reflect local values.

#### ◆ FOCUS ON AFFORDABILITY

Throughout the session, non-profit leaders and others highlighted the need for housing solutions that are both sustainable and affordable, particularly for low-income families. Ideas included energy-efficient homes that reduce utility costs while contributing to environmental health. These types of developments were viewed as essential to creating a strong community.

It's very difficult to find affordable homes that are built to universal design standards. Older people can't move out of their inaccessible homes because of the price of buying something smaller.

## SESSION 3 - NON-PROFIT COMMUNITY (continued)

### AFFORDABLE HOUSING CHALLENGES

Participants identified several key barriers impeding affordable housing development:



#### FUNDING & POLICY

Participants emphasized that limited funding and restrictive policies continue to hinder affordable housing development. Accessing grants often involves complicated requirements, and existing policies lack flexibility to address Hendersonville's specific challenges.



#### COMMUNITY ATTITUDES

Community resistance to affordable housing projects remains a key challenge. Participants highlighted how NIMBY attitudes, driven by misconceptions about affordable housing's impact, prolong timelines and create barriers for necessary developments.



#### DEVELOPER PRIORITIES

Participants raised concerns that developers frequently prioritize profit over community needs, focusing on luxury housing that excludes low- and moderate-income residents. They emphasized the need for stronger incentives to encourage developments that align with local priorities.

*I work full time with benefits at a local non-profit and cannot afford regular housing in Henderson County.*

## SESSION 3 - NON-PROFIT COMMUNITY (continued)

### COMMUNITY CONSIDERATIONS

Participants outlined several key points they believe the government should prioritize in drafting the Strategic Housing Plan:

#### ZONING & INFRASTRUCTURE

- Think big and broad—expand sewer and water infrastructure to support future development.
- Be bold and sustainable! Hold builders accountable, and rezone with future needs in mind.
- Implement universal design in new housing options to ensure accessibility for all.

#### ECONOMIC CONSIDERATIONS

- Recognize that affordable housing is a persistent issue—it will not resolve itself.
- Emphasize the need for local residents to live and thrive within the community.

#### COMMUNITY DEVELOPMENT

- Affordable housing is an opportunity to build community with other residents.
- Avoid displacing vulnerable communities.
- Create spaces that support everyone's growth and well-being.
- Consider city-supported initiatives like online housing forums

## **SESSION 4 - BLACK COMMUNITY | NOVEMBER 19, 2024**

Held at Union Grove Baptist Church, this session focused on the Black community's experiences with housing in Hendersonville. As a historically significant institution within the Green Meadows community, the church served as an ideal location for discussing the impact of rising housing costs and gentrification. Residents shared their concerns about displacement, the loss of long-standing neighborhoods, and the need for affordable housing policies that protect Black families from being pushed out of the area.

### **CURRENT EXPERIENCES**

Members of the Black community highlighted challenges around housing scarcity, affordability, and preserving their neighborhood's character. Participants expressed pride in their homes and strong community bonds but voiced frustration with zoning policies and development pressures that threaten their stability. These concerns reflect persistent patterns of exclusion and displacement amid Hendersonville's growth.

- Participants highlighted the limited availability of affordable and diverse housing options, emphasizing the challenges this creates for the Black community.
- Many participants expressed a strong sense of pride in their neighborhoods, citing close-knit bonds, community care, and pride in maintaining their homes and streets.
- Frustration was shared about zoning regulations that do not align with real housing needs, leading to car dependency and increased vulnerability to outside investors.
- Concerns were raised about development projects that prioritize infrastructure for external interests, risking the loss of the unique character and identity of their neighborhoods.
- Participants noted that generational patterns of exclusion continue, with outward development often resulting in the displacement of lower-income, long-standing residents.



## SESSION 4 - BLACK COMMUNITY (continued)

### IDEAL HOUSING EXPERIENCE

#### ◆ **EQUITABLE & INCLUSIVE POLICIES**

Participants emphasized the importance of creating housing policies that directly address systemic and historical inequities impacting Black residents. They envisioned a future where affordable housing opportunities empower residents through both rental and ownership options, fostering generational wealth and long-term stability.

#### ◆ **INNOVATIVE DEVELOPMENT**

Participants called for innovative housing solutions like Missing Middle Housing and vertical development to maximize space and meet diverse community needs. By incorporating these strategies, they believed Hendersonville could balance modernization with the preservation of its cultural and historical identity.

#### ◆ **COMMUNITY-CENTERED DESIGN**

Participants stressed the need for zoning practices that align with housing realities while reducing reliance on cars and addressing resistance to affordable housing projects. They envisioned neighborhoods that reflect the community's charm and uniqueness, avoiding standardized designs and fostering vibrant, interconnected communities.

*“We need zoning that allows more options like duplexes or smaller homes and prevents cookie-cutter developments that don't fit our community's character.”*

## SESSION 4 - BLACK COMMUNITY (continued)

### AFFORDABLE HOUSING CHALLENGES

Participants identified several key barriers impeding affordable housing development:



#### PRESERVING IDENTITIES

Participants feared losing community character due to development catering to external interests. Deep cultural attachments, the rise of short-term rentals, and changes that undermine family history were seen as threats to maintaining the identity of long-standing neighborhoods.



#### ECONOMIC CHALLENGES

Rising costs, cash buyers, and declining manufacturing jobs are pricing out residents. Predatory lending, redlining, and skepticism about local leadership's priorities exacerbate housing inequities, leaving many without access to affordable and stable housing.



#### STRUCTURAL INEQUITIES

Zoning policies, rising property values, and stigma around low-income housing perpetuate exclusion and displacement. Participants noted systemic barriers, including limited housing diversity and generational cycles of inequity, as critical challenges to creating inclusive communities.

“My home has doubled its value in 7 years which is alarming and unsustainable growth pattern for any smallish town. Imagine what that means for people who are trying to raise families here, live and work.”

## SESSION 4 - BLACK COMMUNITY (continued)

### COMMUNITY CONSIDERATIONS

Participants outlined several key points they believe the government should prioritize in drafting the Strategic Housing Plan:

#### ZONING & INFRASTRUCTURE

- Rising property values and cash offers displace lower-income, long-standing community members.
- Declining manufacturing jobs reduce pathways to affordable homeownership.
- Inadequate wages and limited financing options hinder access to affordable housing.
- High taxes increase financial strain on residents struggling to afford housing.

#### STRUCTURE & POLICY

- Zoning policies restrict diverse and affordable housing development.
- Redlining and predatory lending perpetuate long-standing housing inequities.
- Insufficient land availability limits opportunities for new affordable developments.
- Participants expressed skepticism about local leaders prioritizing community housing needs.

#### CULTURAL CONSIDERATIONS

- Developments prioritizing external interests threaten community character and identity.
- Cultural attachments create resistance to changes disrupting family or neighborhood legacies.
- Stigma surrounding low-income housing and homelessness prevents equitable housing solutions.
- Short-term rentals reduce availability of stable, long-term rental housing for residents.

#### Common themes discussed in this session include:

- **How to maintain neighborhood and community identity**
- **The term “low income housing” has poor connotations that can be offensive or demeaning**

## **SESSION 5 - SPANISH-SPEAKING COMMUNITY | DECEMBER 3, 2024**

The Spanish-Speaking Population session took place at Immaculate Conception Catholic Church, a vital center for many Spanish-speaking families in Hendersonville. The session explored the unique housing challenges this community faces, including language barriers, cultural differences, and the lack of affordable housing options. Participants discussed the difficulties of navigating the housing market without bilingual support and the need for more inclusive policies that accommodate the growing Spanish-speaking population.

### **CURRENT EXPERIENCES**

Participants from the Spanish-speaking community shared their experiences with housing in Hendersonville, emphasizing key qualities they value while also pointing out areas of concern. This community highlighted their appreciation for a tranquil and safe environment. They emphasized the value of having privacy, good neighbors, and living in a community with low crime rates. These aspects were identified as essential qualities of a good home.

Several barriers to affordable housing were discussed, reflecting unique challenges faced by this community:

- Concerns about the safety of power lines were prominent.
- High interest rates on loans, limited access to financing, and very low incomes make both renting and buying difficult.
- Stringent criteria for renting or purchasing homes reduce access to housing options.
- Insufficient resources and guidance for navigating housing processes, including building and buying homes.
- Elevated property taxes further strain affordability.
- Limited availability of land suitable for mobile homes, especially with necessary permits for wells and septic systems.

## SESSION 5 - SPANISH-SPEAKING COMMUNITY (continued)

### IDEAL HOUSING EXPERIENCE

#### ◆ BETTER INFRASTRUCTURE

Participants discussed the need for expanded sewer and water systems, along with sufficient drainage, to support future housing developments. Improving infrastructure was seen as essential to accommodating new growth and ensuring sustainable development.

#### ◆ IMPROVED FINANCIAL ACCESS

The group stressed the need for banks to offer loans to individuals with ITINs and provide affordable credit options. Simplifying the path to homeownership through targeted programs was seen as a critical step toward housing equity.

#### ◆ EXPANDED RENTAL OPTIONS

Increasing the availability of rental housing, particularly through alternatives to online-only platforms, was a recurring theme. Attendees emphasized that broadening rental options would better serve the needs of diverse residents.

#### ◆ COMMUNITY GUIDANCE

Many highlighted the importance of providing resources and orientation programs to help residents understand where and how to build homes. This was seen as a way to empower individuals and reduce confusion in the housing process.

#### ◆ ENHANCED OPPORTUNITIES

Access to driver's licenses was recognized as a vital tool for improving economic stability and mobility. Participants underscored how this would make it easier for residents to secure both employment and housing opportunities.

*Necesitamos menos requisitos para rentar o comprar, mas opciones de prestamo.*



## SESSION 5 - SPANISH-SPEAKING COMMUNITY (continued)

### AFFORDABLE HOUSING CHALLENGES

Participants identified several key barriers impeding affordable housing development:



#### SYSTEMIC ISSUES

Systemic barriers disproportionately affect vulnerable groups. Participants highlighted the lack of programs tailored for Spanish-speaking residents and the reliance on online rental processes, which exclude those without internet access. These challenges must be addressed to ensure equitable access to housing and support inclusive community development.



#### INFRASTRUCTURE LIMITATIONS

Community members raised concerns about inadequate drainage, dangerous power lines, and limited land availability for mobile homes. These infrastructure issues hinder safe and affordable housing development that meets Hendersonville's growing needs.



#### ECONOMIC CHALLENGES

Participants noted that low incomes and rising taxes heavily burden residents, reducing housing affordability. High interest rates and restrictive lending requirements further limit financing access, especially for those with non-traditional credit histories.

*I've lived in this area for most of my adult life and thought one day I would be able to afford to own a home. The past few years have taken that dream away with the rapid rise in population and the demand driving up home prices and the constant development of luxury living.*

## SESSION 5 - SPANISH-SPEAKING COMMUNITY (continued)

### COMMUNITY CONSIDERATIONS

Participants outlined several key points they believe the government should prioritize in drafting the Strategic Housing Plan:

#### PUBLIC ENGAGEMENT

- Ensure ongoing opportunities for public listening sessions and transparency in future planning phases.

#### FOCUS ON AFFORDABILITY

- Include affordable housing options for seniors and explore innovative ways to reduce the costs associated with renting and homeownership.

#### GUIDANCE & RESOURCES

- Provide more orientation programs and accessible resources to empower the community in navigating housing systems.

#### FINANCIAL ACCESSIBILITY

- Encourage banks to work with ITIN holders and create policies that reduce the barriers posed by high interest rates and restrictive loan requirements.

#### LOCAL LEADERSHIP ACCOUNTABILITY

- Local leaders must develop and be held accountable to plans that support affordable housing across the City.

#### Common themes discussed in this session include:

- How to make quality, affordable rentals more readily available
- The need for access to financial support and resources

## COMMUNITY SURVEY

A total of 377 community members responded to the digital survey. The survey was open from September 23, 2024 until December 9, 2024.

### GENERAL PREFERENCES & PRIORITIES

#### **Safe, Secure Housing is Paramount**

Across respondents, a safe and secure living situation ranked highest, reflecting a top priority for housing. Long-term stability and financial manageability followed, highlighting the importance of security and affordability in housing choices. Other factors like privacy, green space, and proximity to work or school ranked significantly lower, indicating they are secondary considerations.

#### **Impact of Affordable Housing on the Community**

The affordability of housing for both current and future residents is the top concern. Preservation of local culture and long-term community development are also critical, whereas increased density and displacement (gentrification) are less pressing concerns.

### PREFERRED HOUSING SOLUTIONS

#### **Apartments are Most Favored:**

Apartments (214) and accessory dwelling units (196) are the most popular housing types for addressing affordability, with condominiums and tiny homes also receiving support. Mobile/manufactured homes received notably less support (122).

#### **Mixed Opinions on Public Subsidy:**

Most respondents support the use of local tax dollars for infrastructure improvements (198) or low/no-interest loans (157) to support affordable housing. Direct subsidies (131) and partnerships with private developers (125) have less consensus. A minority (74) oppose using local tax dollars for affordable housing altogether.

# COMMUNITY SURVEY

## ATTITUDES TOWARD AFFORDABLE HOUSING

### **Strong Support for Housing Rights and Crisis Acknowledgment:**

A majority agree that everyone has a right to safe, secure housing (212) and recognize an affordable housing crisis in the City of Hendersonville (204). This indicates broad acknowledgment of the issue and support for action.

### **Subsidized Housing as a Solution:**

Most respondents support subsidized housing for providing secure housing for low-to-moderate-income families (202), with fewer agreeing that it should be used for building generational wealth (116).

### **Integrated Affordable Housing Development:**

There is moderate support for requiring all developments to include affordable units (174) and building affordable housing alongside market-rate housing (140). However, limiting affordable housing to designated areas has relatively low agreement (111).

## PERCEIVED HOUSING CHALLENGES AND NEEDED SOLUTIONS

### **Cost and Supply Barriers:**

The rapid increase in housing costs and lack of affordable housing supply are viewed as the primary challenges. General population growth and lack of overall housing supply also contribute but are secondary concerns.

### **Assistance Needs for Obtaining Housing:**

While 110 respondents indicated no need for assistance, others identified a need for more homes available for purchase (99), more rental units (87), and alternative financing options like loans for people with credit or income challenges (95) or down payment assistance (85).

## COMMUNITY SURVEY

### CONCERNS ABOUT AFFORDABLE HOUSING

#### **Quality and Safety are Key Concerns:**

Respondents are most concerned about the quality of affordable housing (168) and its potential impact on safety (147). Other concerns include neighborhood change (129) and property values (125), while 57 respondents have no concerns.

What makes living in Hendersonville truly awesome is the sense of belonging that comes with being part of this community. Neighbors greet each other with friendly smiles, and there's a genuine willingness to lend a helping hand. I've also enjoyed exploring the local parks, bustling farmers' markets, and charming shops that give the city its unique character.

Moreover, there are numerous community events throughout the year, from outdoor concerts to fairs, where I've had the chance to meet new friends and connect with others who share my interests. The mix of outdoor activities, vibrant arts, and a strong sense of community makes Hendersonville a wonderful place to call home. I feel grateful to be part of such an incredible place, where every day brings new opportunities for friendship and adventure!

# ANALYSIS

## SHARED PRIORITIES ACROSS ALL SESSIONS AND SURVEY

### Workforce Housing

The community emphasized the need for affordable housing options for workers, including teachers, first responders, and service industry employees.

### Mixed-Use Developments

A shared vision for housing integrated with amenities and green spaces was evident across all groups.

### Zoning Reform

Participants consistently identified restrictive zoning as a significant barrier to housing diversity and affordability.

### Equity in Housing

All groups emphasized the importance of equitable access to housing, with tailored solutions to meet the needs of vulnerable populations.

## DIVERGENT THEMES

- **Community Identity:** Members of the Black community focused on preserving cultural identity, while the nonprofit community emphasized systemic collaboration to address gentrification.
- **Barriers for Undocumented Residents:** The Spanish-speaking community highlighted legal and language barriers not as prominently discussed in other sessions.
- **Funding and Policy Priorities:** The elderly and veteran group focused on leveraging federal grants and pro-renter policies, while the business community stressed private-sector partnerships.

# ANALYSIS (continued)

## UNIQUE CONSIDERATIONS

### Cultural Preservation

Black community participants were uniquely focused on preserving their community's cultural identity amidst housing development.

### Veteran & Elderly Voices

Concerns about aging in place and intergenerational housing emerged uniquely in this group.

### Language Accessibility

Spanish-speaking participants uniquely prioritized multilingual support and protections for undocumented families.

## STORIES ON AFFORDABLE HOUSING

"I am lucky to have inherited my mom's condo upon her death in 2021...If I were to be in the market for the exact same space I'm living in now, my mortgage would more than double. I don't know how people afford to live here."

"As a single person, I found it extremely difficult to find an apartment that I could afford even when making \$23/hr. Rent prices are through the roof and no one is telling landlords to stop increasing rent prices. I have seen apartments increase their rent anywhere from 25% to 30% in one year."

"My husband and I are incredibly fortunate to be making above the median family income for Henderson County. Despite that, we can't afford to buy a home that's big enough for us and the baby we have on the way. It's made me really feel for the teachers, firefighters, etc. who are working full time jobs but realistically cannot afford to buy a home where they live."





# CONCLUSION

The voices of the community collectively paint a picture of a town striving for accessible and sustainable affordable housing.

While specific priorities may vary across individuals and groups, the overall message is unified: Hendersonville's affordable housing strategy must break down systemic barriers, safeguard vulnerable populations, and create accessible opportunities for all residents. There is a clear demand for a housing approach that does not simply meet immediate needs but also fosters long-term stability, equity, and quality of life for everyone.

By centering the voices of residents in this process, Hendersonville is laying the foundation for an Strategic Housing Plan that is reflective of the community's needs and aspirations.