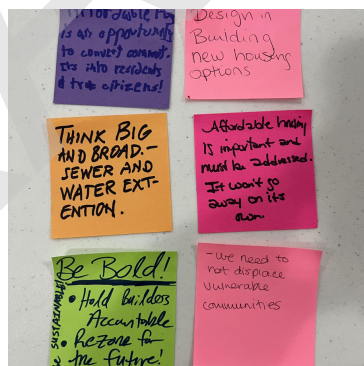




AFFORDABLE HOUSING REPORT

2024

APPENDIX



Prepared by Fountainworks

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DRAFT

COMMUNITY CONVERSATION INFORMATION

Below is a detailed breakdown of each Community Conversation, including the date, location, focus population, attendance, and council member present:

Date	Location	Focus Population	Attendance	Council Member
September 23	Trailside Brewery	Business Community	40	Council Member Hensley
September 24	Henderson County Veterans Services	Aging Population/ Veterans	13	Council Member Miller
November 19	Mountain View Baptist Church	Nonprofit Service Providers	30	Mayor Pro Tem Simpson
November 19	Union Grove Baptist Church	African American Community	28	Council Member Lowrance
December 3	Immaculate Conception Church	Spanish-Speaking Population	44	Mayor Pro Tem Simpson

COMMUNITY CONVERSATION TRANSCRIPTIONS

Below are transcriptions of the notes captured in each of the community sessions.

SESSION 1 - BUSINESS COMMUNITY | SEPTEMBER 23, 2024

Current Housing Experience

- Friendliness, community feel
- Proximity to everything
- Can walk and bike places
- I live near my family
- Contrast – where I live vs. working poor
- I am living in my grandmother's house (affordability)
- Not much diversity
- We need more small houses
- Beautiful area

Ideal Housing Experience

- Homes available in the \$250-350k pricing range
- More mixed-use housing
- Public educators, law enforcement officers can afford to live here
- Explore AirBNB impact on the City
- Need more rentals for the working class
- Go vertical within reason
- Citywide overlay zoning
- More mobile home parks with cleanliness covenants
- Avoid being a place only for the wealthy
- Tax exempt homes if 70 or older
- Building more housing

Barriers to Housing

- Water/sewer on Highway 25
- Missing the middle-class
- Not-in-my-backyard (NIMBY) attitudes
- Zoning (density)
- Zoning is too restrictive
- Need water and sewer in rural areas
- Need infill development within the City

COMMUNITY CONVERSATION TRANSCRIPTIONS

SESSION 1 - BUSINESS COMMUNITY | SEPTEMBER 23, 2024 (continued)

Community Considerations

- Agree with mixed income in same developments
- All housing types
- Modular homes
- Upzone properties
- Zoning and neighbors
- Bring industries that pay well
- Build systems that support existing housing
- Add duplex infill!!
- City work with property owners

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

Current Housing Experience

- Centrally located
- Value change, want to do it right
- Appreciate how tax money is being used
- Need housing for workforce
- Developer currently proposing extended stay hotel; bad for the community

Ideal Housing Experience

- Full range of housing opportunities
- Sustainable; innovative
- Available, affordable housing for next generation and retirees
- Pro-renter legislation; the state protects tenants and renters
- Not just new builds
- Build/improve relationships with developers who have shared goals
- Housing opportunities for young people who want to return after college
- Not just surviving, families thriving
- Mixed-use housing as a goal
- Serving residents, not just people coming here
- Retirees able to age in place
- Family of four can do more than just pay bills; they can go to the movies and out to eat

COMMUNITY CONVERSATION TRANSCRIPTIONS

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

(continued)

Barriers to Housing

- Water/sewer on Highway 25
- Missing the middle-class
- Not-in-my-backyard (NIMBY) attitudes
- Zoning (density)
- Zoning is too restrictive
- Need water and sewer in rural areas
- Need infill development within the City

Community Considerations Q1

- Eviction and foreclosure prevention programs
- Incentivizing teachers, social workers, first responders to live here
- Preserving existing housing stock

Community Considerations Q2

- Concerns about taxpayer funds being used to subsidize housing for others
- Local government getting creative; find other methods
- We should help people, question whether these plans work

Community Considerations Q3

- Density should be site-specific
- A couple thumbs up!

Community Considerations Q4

- Design it appropriately (equitable)
- Can't tell difference between low-, medium-, and high-income housing
- Mixed income housing lifts everyone up

Community Considerations Q5

- Depends on the site
- No specific type will be the solution; it is about family needs

COMMUNITY CONVERSATION TRANSCRIPTIONS

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

Current Housing Experience

- Disproportionate; developers build expensive houses
- If affordable, housing is substandard
- No low barrier shelter
- Flood zones
- High property taxes
- High upfront costs
- We collaborate to address issues
- Housing authority has a program
- Demands exceed housing inventory
- Not enough units to move into cheaper housing
- Access to green space
- Unfair
- Access to green space
- Vulnerable for renters
- Exclusive
- Unsustainable and out-of-control
- Vulnerable (I'm a renter)
- Personally very satisfied but feel very lucky
- Some landlords do not want to rent to families with small children
- Can walk to downtown
- Some great neighbors
- Great neighbors, great character
- Landlords treat families differently
- Walkability

Ideal Housing Experience

- Bikeability
- Put planning for folks with disabilities on the forefront
- Tax breaks for seniors
- Homeowner first-time-buyer incentives
- Community is knowledgeable and compassionate
- Control over zoning regulations
- Robust enforcement of housing codes
- Extended return-on-investment (ROI)
- Everyone has housing to pay for without subsidies
- Address goal of 5,000 units
- Thoughtful infill plan (multi-use, keep feel/vibe)
- System that stops abusive landlords
- More variety in homes
- Affordable renting options
- A volunteer organization that helps people appeal taxes
- Inclusionary zoning
- Density
- More bikeability
- Youth/high school enrichment and employment
- \$100-200k homes

COMMUNITY CONVERSATION TRANSCRIPTIONS

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

(continued)

Barriers to Housing

- Balance interests of tourism
- Funding
- No rent control
- Incentivize developers to create supply
- Public – When we don't like the project
- No bridges to move to next step
- Not-in-my-backyard (NIMBY) attitudes
- Demand exceeds inventory
- Short...
- Government refuse to
- Do not want people to flock here
- Tax dollars should be spent on schools, etc.
- What do we mean 'tax dollars?'
- Marginal situation drain on tax dollars
- Tax credits to generate revenue
- Support tourism and housing with tax dollars from tourism
- Maintain beauty/aesthetic
- Limits land disturbance
- Not all density is the same
- Develop on existing land
- Helps build diversity and community
- Middle class house (teachers, nurses)
- Involve media in education on mixed-type development
- Discourage builders—cut into their profits
- Build intergenerational community
- All new housing should be affordable
- Mobile homes often are the only option
- More options for all to own their own space
- With mobile homes and manufactured homes, people own the vessel but not the land

Remember When Writing the Plan

- Affordable housing is an opportunity to convert the community into residents and true citizens
- Think bid and broad—sewer and water extension
- Be bold! Be sustainable! Hold builders accountable. Rezone for the future.
- We need not to displace vulnerable communities
- Affordable housing is important and must be addressed. It won't go away on its own
- Implement universal design in building new housing options
- People need to live here!
- Space for all to thrive
- City offer help with social workers; shared housing like “open communities” online

COMMUNITY CONVERSATION TRANSCRIPTIONS

SESSION 4 - BLACK COMMUNITY | NOVEMBER 19, 2024

Current Housing Experience

- Lack of inventory
- Not affordable
- Do not have housing diversity
- We take care of our homes
- Zoning and reality do not align
- No more roads
- Forces people to use cars
- Vulnerable to outside investment
- We know everybody
- People care about their streets
- Neighbors and proximity

Ideal Housing Experience

- Our community is still here
- High value of house, but reasonable taxes
- More focus on vertical infill
- Options at different price points
- Spread out across City
- Affordability differs for different people
- Desirable and attractive (not cookie cutter)
- Emphasis on the missing middle
- Availability
- No NIMBY attitudes
- Walkable on a human scale
- Knowing our neighbors
- Diversity of housing types
- Incentives for developers who care about affordable housing
- Need adequate space
- Proximity to services

Barriers to Housing

- Wages and the economy
- Lack of land
- Taxes are too high
- People get priced out
- Income
- NIMBY attitudes
- Financing—still have redlining
- Traffic
- Affordable wages to pay rent/mortgage
- Transportation
- Price
- Stigma of low-income/homelessness
- Attachment to “what is” based on history/family/precedent (culturalism)
- Income and housing selection affordable to current residents
- Short-term rentals vs. long-term rentals (AirBNBs)
- New residents to area buying with case offers on our current pool of homes
- Lack of inventory
- Manufactured jobs are decreasing
- Cap on public housing rent?

COMMUNITY CONVERSATION TRANSCRIPTIONS

SESSION 4 - BLACK COMMUNITY | NOVEMBER 19, 2024 (continued)

Remember When Writing the Plan

- People are not just numbers or dollars
- Missing middle options (duplex, fourplex, sixplex options for working class families (multi-bedroom options)
- Build vertical on existing land, like on top of Blue Ridge Mall
- Don't forget the charm
- Develop more recreational facilities for the children in these housing areas
- There is dismal selection of housing available
- Raising minimum wage
- Short term-rental law or AirBNBs
- Having a contingency plan for the disaster from the hurricane
- Do not forget the residents
- Workforce housing
- Cap on taxes
- Tax dollars allocated for affordable housing
- Don't allow greed to overshadow compassion or humanity
- Don't forget that the existing residents helped to build this community and it's desirable points of locating here
- The situation is sad. Job will not provide income to buy or rent in Hendersonville

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

Current Housing Experience

- Pueblo bonito y tranquilo
Hendersonville is a beautiful and calm place to live
- Seguridad (no hay crimen)
The City is safe and does not have much crime
- Privacidad
Privacy
- Buenos vecinos
Good neighbors

COMMUNITY CONVERSATION TRANSCRIPTIONS

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

(continued)

Ideal Housing Experience

- Drenaje suficiente
Sufficient drainage
- Renta no suede tanto
Rent does not go up very much
- Plan para comprar casas facilmente
A plan that allows people to easily buy homes
- Credito para ser propietario de casa
Credit to own a home
- Mas bancos para prestar dinero con itin
More banks that will lend money via the ITIN mortgage program
- Oportunidad de tener licencia de conducir
Opportunity to have a drivers license
- Sistemas de agua y drenaje que vayan mas lejos
Sewer and water extensions
- Opciones para rentar que no sea en linea (online)
Options to submit rental applications besides online applications
- Programas para poder comprar hogar
Programs to buy a home
- Mas orientacion para la comunidad en cuanto a opciones de lugares para y como construir
More guidance for the community regarding options for places to build and how to build
- Mas oportunidades para rentar
More opportunities to rent

Barriers to Housing

- Calles de electricidad son peligrosas
Power lines are visible (not buried underground) which is not as aesthetically pleasing; these lines can also be dangerous
- Los intereses para prestamos son muy altos
The interest on loans is very high
- Menos requisitos para rentar o comprar, mas opciones de prestamo
We need fewer requirements to rent or buy, and more loan options

COMMUNITY CONVERSATION TRANSCRIPTIONS

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

(continued)

Barriers to Housing

- Ayundar a la comunidad – recursos
We want community resources that will help the community with this issue
- Impuestos altos
High taxes
- Muy bajos ingresos
Salaries are too low
- Cobras para la aplicacion
High price of application fees
- Lugar para poner tanque septico
Not having a place to put my septic tank
- Falta de terreno para poner casas moviles, con permisos de posos (pozos?)
Lack of land for mobile homes to place drinking water wells on the property

Remember When Writing the Plan

- Going forward into 2025, will there be additional public listening sessions? Or at least the public's ability to sit in on meetings of the next planning phase
- Is there affordable senior housing available in Hendersonville?
- Each Hendersonville Councilmember should have and outline their position on the affordable housing issue
- An affordable housing in addition to “path to home ownership” fair would be a welcome resource to many Hendersonville residents.

SURVEY RESPONSES

All responses from the Community Survey can be found on the following pages, including responses to open-ended questions.

Responses to ranked questions are sorted by their average rank, with 1.00 being most important and 5.00 being least important. The total number of responses for a given question and corresponding percentages are also included. See example below.

EXAMPLE RANKED QUESTION

Please rank the following goals from most to least important when thinking about what your housing choices offer you/your family.

78%	A safe, secure living situation (example: well-constructed, healthy home)	Rank: 1.97	240 ✓
74%	Long-term stability (example: staying in one place, moving by choice rather than by force)	Rank: 2.56	227 ✓
76%	The ability to manage financial needs outside of housing/shelter (example: proportionate housing expenses)	Rank: 2.66	233 ✓
70%	Access to amenities and opportunities (example: work, education, services)	Rank: 3.23	215 ✓
75%	The opportunity to build generational wealth (example: homeownership, property investment)	Rank: 3.30	230 ✓

306 Respondents

Total percentage of respondents

Average Rank on scale from 1.00 to 5.00

Total number of respondents

QUESTION 1

Please rank the following goals from most to least important when thinking about what your housing choices offer you/your family.

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70%	Access to amenities and opportunities (example: work, education, services)	Rank: 3.23	215 ✓
75%	The opportunity to build generational wealth (example: homeownership, property investment)	Rank: 3.30	230 ✓

306 Respondents

QUESTION 2

Please rank the following community factors from most to least important when choosing a place to live:

78%	Safety	Rank: 2.15	244 ✓
79%	Affordability	Rank: 2.21	245 ✓
71%	Privacy	Rank: 4.26	221 ✓
72%	Green space	Rank: 4.60	224 ✓
68%	Proximity to work/school	Rank: 4.60	212 ✓
66%	Walkability	Rank: 4.89	207 ✓
67%	Community amenities	Rank: 4.91	210 ✓
67%	Transit access	Rank: 5.85	208 ✓
15%	Other (please specify)	Rank: 6.83	47 ✓

312 Respondents

Please see “other” responses on next page

Other Responses

- Neighborliness
- Neighborhood/ community diversity
- Good neighbors
- Noise
- Welcoming neighborhood
- Quality of life
- Friendly neighbors, preferably with children
- quality
- Senior living
- Close to downtown
- Attractive neighborhood
- Tourism
- Inclusivity
- Good neighbors
- Housing
- Quiet

QUESTION 3

Please rank the following impacts from most to least important when considering the community impact of affordable housing:

82%	Affordability for current and future residents	Rank: 1.88	225 ✓
80%	Preservation of local culture and identity	Rank: 2.69	219 ✓
76%	Long-term community development (overall growth and improvement of the City)	Rank: 2.75	210 ✓
70%	Gentrification (the impact of displacement and changes to the local community)	Rank: 3.16	193 ✓
76%	Increased density (the number of housing units or people in the area)	Rank: 3.35	208 ✓

275 Respondents

QUESTION 4

Please select each type of housing that you believe should be used to provide affordable housing in the City of Hendersonville.

65%	Apartments	214 ✓
59%	Accessory Dwelling Units (Independent attached, detached, or internal 'home' on the same lot as a primary structure)	196 ✓
57%	Condominiums	188 ✓
51%	Tiny homes	169 ✓
37%	Manufactured/mobile homes	122 ✓
13%	Other (please specify)	44 ✓

331 Respondents

Please see "other" responses on next page

Others

- Studio apts
- Town Homes and Duplexes
- Duplex's
- Accessible
- Regular homes
- Going vertical with existing infrastructure already in place. The Blue ridge Mall for example.
- Don't combine the option of attached and detached in same selection that is why I chose tiny homes or mobile homes units being built so cheap they are unless for peace and privacy with high drug activity
- Reimagining/renovating the several buildings that stand empty and/or that property instead of building new
- Missing middle, duplex, triplex, courtyard apartments
- Modulars
- Homes
- SRO Single Resident Occupancy homes
- duplexes; duplexes, small but not tiny homes; small but not tiny homes
- Duplexes
- None
- duplex, tri-plex, cottage Court, quad-plex
- private homes, farms, ranches
- 3/4 ply clusters
- "In the city" needs to be better defined. Don't believe there is any dense residential building space left within a 2.5 mile radius of all of Main St.
- Prefabricated/assembled on site quadplexes
- built homes
- Just let people build homes as they used to. Stop packing Hendersonville with people.
- All of these as long as they are put WHERE CURRENT ZONING ALLOWS.; Assurance that original zoning will be honored so infrastructure (roads/traffic, water pressure, etc.) for original zoning are not overwhelmed, so green space is preserved, so home investment is protected, so people not forced to move because the zoning put in place to protect these things, is violated by greedy developers and bureaucrats, etc.. People who trusted that city bureaucrats would not violate the protective zoning in place, which they depended upon when they decided to purchase their home here - their major life investment - should not be betrayed by city "officials" pandering to developers who don't want to build where zoning permits them to build, but want to change existing zoning to build where they are now prohibited by protective zoning (that homeowner's depended upon when buying in Hendersonville). THEN they want the homeowner's to PAY (financially & every other way) for trying to upgrade the zoned-for infrastructure to something much less effective than it was before. "Growth" is not necessarily synonymous with IMPROVEMENT.; All of these, as long as they are put WHERE CURRENT ZONING allows.
- Smaller built homes (square footage)
- allow free market to determine
- Assistance to Seniors or Low Income Home Owners who need to complete the complicated process to appeal their Property Taxes and are eligible for.; our other response: "Assistance to Seniors or Low Income Home Owners who need to complete the complicated process to appeal their Property Taxes and are eligible for the relief, like when AARP files IRS taxes for Seniors. ; Assistance to Seniors or Low Income Home Owners who need to complete the complicated process to appeal their Property Taxes and are eligible for the relief, like when AARP files IRS taxes for Seniors.
- Modular allowed in more zoning districts ; Modular
- single family homes
- Houses
- single family residences, duplexes - no more multiple unit buildings

QUESTION 5

Please select each statement that you agree with below.

62%	Local tax dollars should be used to pay for infrastructure, such as water and sewer or sidewalks, to developments that will provide affordable housing	198 ✓
49%	Local tax dollars should be used to provide low or no interest loans for affordable housing to purchasers of affordable housing (example: down payment assistance loans, purchase loans)	157 ✓
41%	Local tax dollars should be used to provide direct subsidies (grants) for affordable housing to renters or purchasers of affordable housing (example: down payment assistance, rent subsidies)	131 ✓
39%	Local tax dollars/property should be used to partner with private developers to provide affordable housing	125 ✓
23%	Local tax dollars/property should not be used for affordable housing	74 ✓

318 Respondents

QUESTION 6

Please select each statement that you agree with below.

70%	Everyone in the City of Hendersonville has a right to safe, secure, and stable housing, no matter their station in life	212 ✓
67%	There is an affordable housing crisis in the City of Hendersonville	204 ✓
66%	Subsidized housing should be used to provide safe, secure, and stable housing to low-to-moderate income families in the City of Hendersonville	202 ✓
44%	Subsidized housing is necessary to address housing needs in the City of Hendersonville	135 ✓
38%	Subsidized housing should be used to build generational wealth for low to moderate income families in the City of Hendersonville	116 ✓

304 Respondents

QUESTION 7

Please select each statement that you agree with below.

59%	Every development (including both multi-family and single family) should be required to provide a certain number of affordable housing units within the development	174 ✓
47%	Affordable housing should be built alongside market rate housing	140 ✓
38%	Affordable housing should only be provided in designated areas within the City	111 ✓

295 Respondents

QUESTION 8

What do you believe contributes most to housing challenges in the City of Hendersonville?

74%	Rapid increase in cost of housing	Rank: 1.90	210 ✓
65%	Lack of affordable housing supply	Rank: 2.26	184 ✓
69%	Population Growth	Rank: 2.38	195 ✓
64%	Lack of housing supply in general	Rank: 2.56	181 ✓
14%	Other (please specify)	Rank: 2.77	40 ✓
16%	I do not believe there are housing challenges in the City of Hendersonville	Rank: 3.15	46 ✓

282 Respondents

Please see “other” responses on next page

Others

- The Government has no business taking my money and giving it to other people. Infrastructure, police, fire, etc., yes, gifts to other people, NO!
- Investor speculation
- "Not in my backyard (NIMBY)" attitudes
- AirBnB occupying units, as well as second houses for people who spend most of their time elsewhere.
- The rate at which high-end housing is being build aka the cedars
- Lack of vision and planning early on; Lack of early visioning and planning.
- Average income not matching cost of housing
- NIMBYS
- greedy realtors and developers
- No vertical housing buildings
- Politicians need to SLOW DOWN. GREED is a demanding mistress. Hvl has grown way too fast. Tax money doesn't compensate for the chaos being created.
- policy needs to limit the number of rentals used for short term rentals (ie VRBO); too many short term rentals
- Raising taxes - raises the selling price of homes.; Raising property taxes raises the cost of homes.
- too many wealthy individuals moving to Hendersonville
- seniors on low income & low wage jobs
- Short and long term rental property profiteering
- Selfish local resistance to new housing development of nearly any kind
- Too many advertisements luring people to this area.
- price perception and greed has driven the costs up
- Salalries have not kept pace with the cost of living in Hendersonville.
- Greed
- zoning. planning. board obstacles. good ole boy club in contrl
- The government should have a cap on private equity/blackrock, etc purchasing single family homes. We don't need 15 minute cities ...
- Out of state private equity greed has destroyed and guided the market here and elsewhere. Yheres no accountability or rules for the unknown absent owners.
- requirements and down payments
- Short Term Rental boom from outside investors
- I believe people are too lazy to work and want a free hand out. I have to work for my house payment why should I have to pay theirs.
- People are buying out homes to rent for profit, which is stopping families from being able to own a home in general
- Lack of vision. Late to address the issue. Inadequate building codes.

QUESTION 9

Which of the following would help you most in obtaining housing in the City of Hendersonville?

40%	I do not require assistance in obtaining housing	Rank: 1.55	110 ✓
36%	Having more homes available for purchase	Rank: 2.74	99 ✓
32%	Having more rental units available for rent	Rank: 2.76	87 ✓
35%	Loans for people who do not qualify for traditional mortgages due to credit score, income, or other factors	Rank: 2.84	95 ✓
36%	Subsidized loans (interest rate is lower due to subsidy)	Rank: 3.20	100 ✓
31%	Down payment assistance	Rank: 3.32	85 ✓
28%	More landlords that accept Section 8 housing vouchers	Rank: 3.49	78 ✓
27%	Rent subsidy	Rank: 3.88	73 ✓
18%	More publicly owned housing	Rank: 4.26	50 ✓
6%	Other (please specify)	Rank: 4.29	17 ✓

274 Respondents

Please see “other” responses on next page

Others

- I can only answer as a supporter of affordable housing solutions
- Variety in styles, construction, aesthetics
- Restrictions on Airbnb/short term rentals to increase housing supply
- unretricted zoning in rural areas, or relax the accessory dwelling zoning restrictions
- Zoning
- Smaller less expensive homes
- policy that makes it easier to establish tiny home communities
- Local regulations to control quantity and profits from rental property/real estate investment
- Stop all the talk about subsidizing developers. Just assist with stabilizing the market no matter what that involves. It's time to loosen zones and codes and allow people to get back on their feet. I have a home, paid for. But thanks to private equity greed, supported by realtors and politicians, I'm looking into van dwelling at age 71. I'm not kidding. I'll be looking for assistance to pay the high lot rent before I take such a drastic move. ; Stop all the talk about subsidizing developers. There's no accountability or rules to the absent face owners of such developments, much greed. Private equity greed must be controlled in housing and healthcare. I own my house outright but am looking at selling, greedy owners of the lots, from New Jersey.
- Assistance in the process to appeal property taxes
- Not so much requirements to get a home
- Having a rent increase cap!

QUESTION 10

What concerns, if any, do you have about affordable housing in the City of Hendersonville?

57%	Concerns about the quality of housing	168 ✓
50%	Concerns about safety	147 ✓
44%	Concerns about neighborhood change	129 ✓
42%	Concerns about property values	125 ✓
19%	I have no concerns	57 ✓
13%	Other (please specify)	39 ✓

296 Respondents

Please see “other” responses on next page

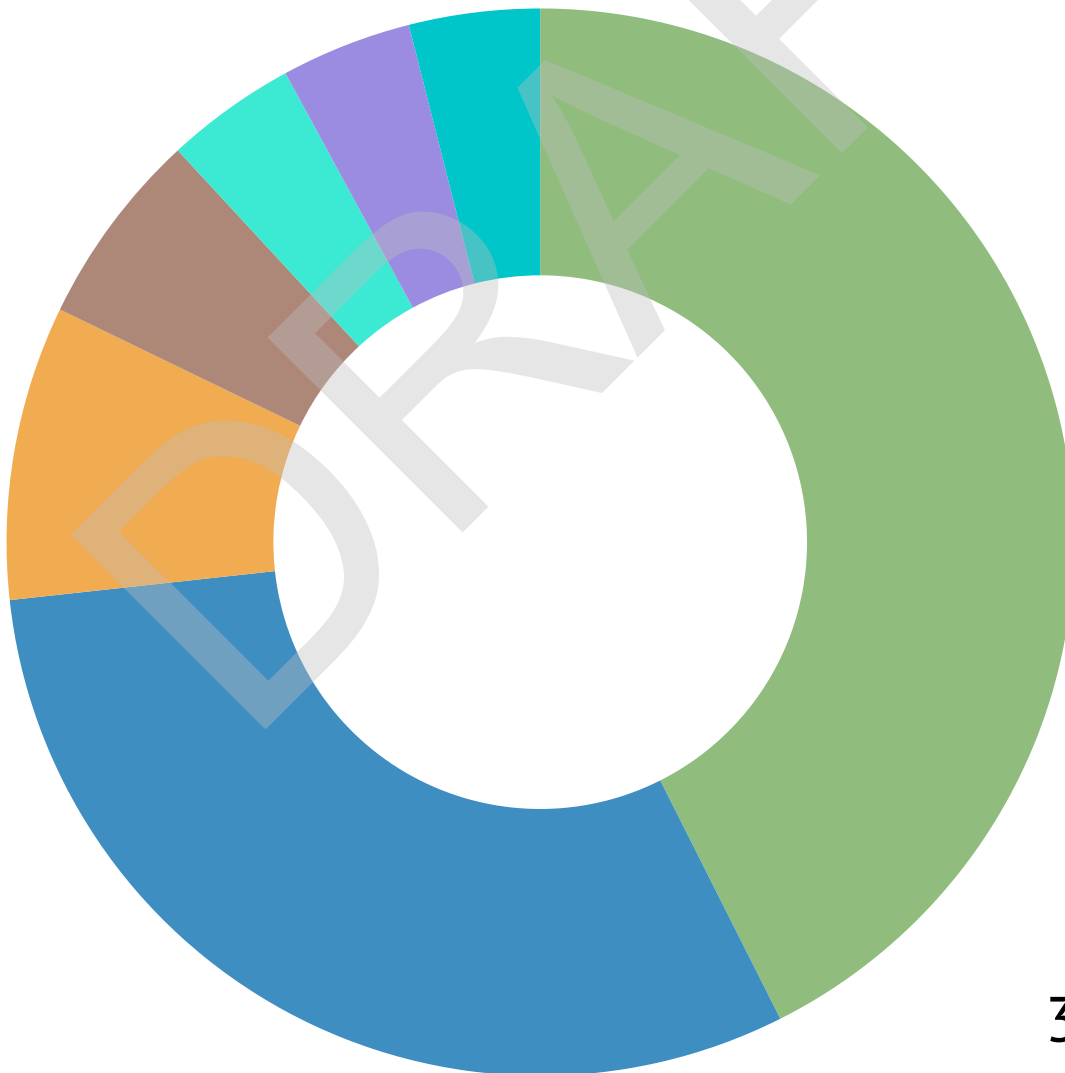
Others

- population increasing at too fast a rate
- Too many welfare recipients with out-of-control children
- Infrastructure issues not being addressed.
- Increased traffic
- Increase in short term rentals/Airbnb that reduce inventory
- Local gov't saw this coming and let it happen
- Losing small town ; Losing small town feeling
- We also have a green space problem and virtually no public transportation, so I am concerned that we densify rather than spreading out to more rural areas that retain woods, water and wildlife.
- we need more of it
- Monopoly of one Property Management Company
- the NIMBY problem
- Residents welcoming those who have less than they have. ; Residents welcoming those who have less financial ability than they have.
- Maintaining nature
- drugs, crime
- Concerns with people who only invest in Hendo as an investment and don't actually live there even part of the time. Changing the community by means of wealth and not looking at multiple generational families who actually built the community
- Forced gentrification due to greed
- The prices of the homes are very expensive nowadays. It's almost impossible for native Hendersonville residents to buy a home
- Por la acumulación de personas y pocas viajes para transitar
- Traffic & infrastructure needs

QUESTION 12

Where do you live?

- 43% - City of Hendersonville
- 31% - Unincorporated area of Henderson Cou...
- 9% - Town of Mills River ■ 6% - Other
- 4% - Town of Fletcher
- 4% - Town of Laurel Park
- 4% - Village of Flat Rock

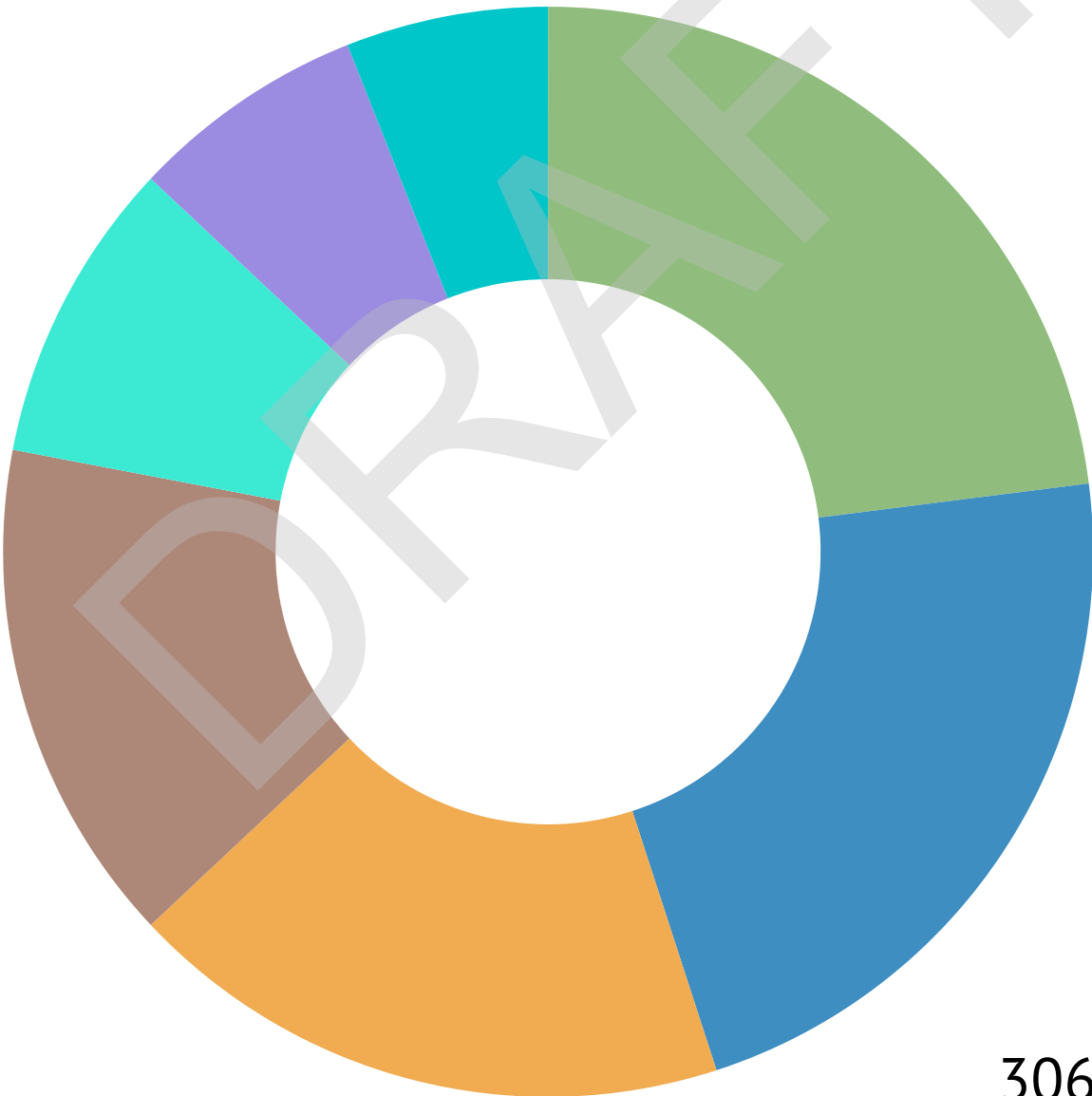
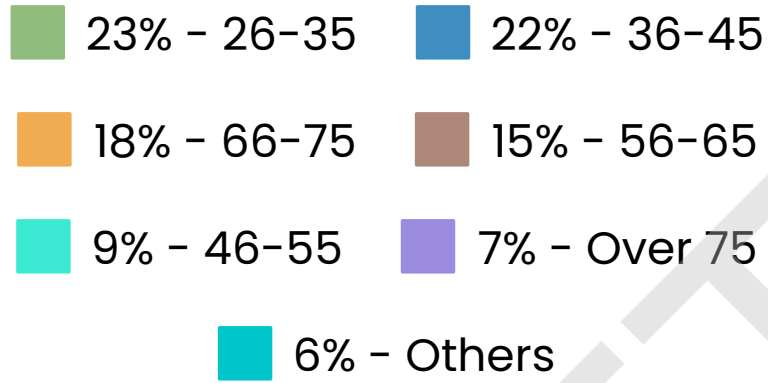


303

Respondents

QUESTION 13

What is your age?



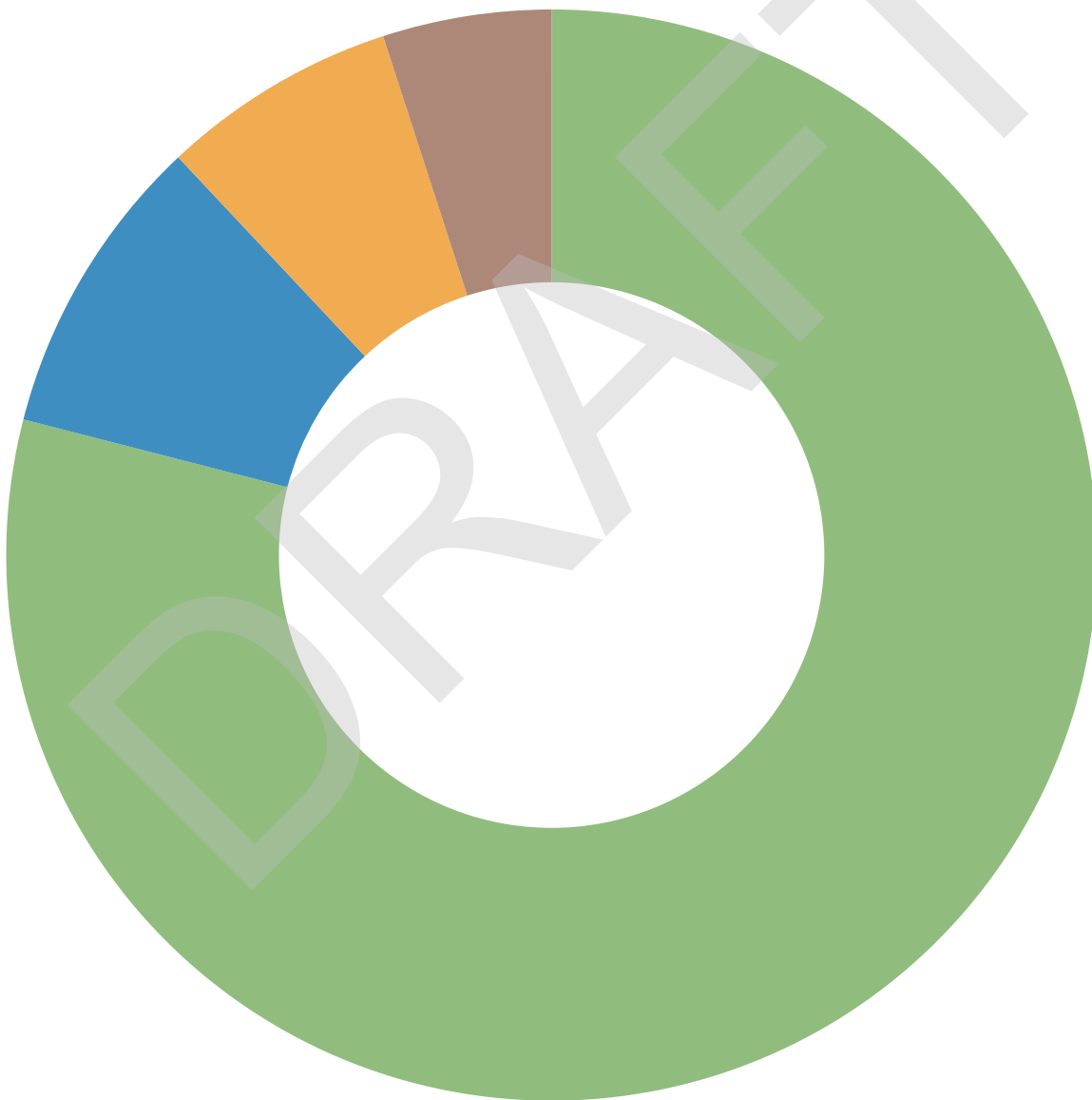
306

Respondents

QUESTION 14

What is your race/ethnicity?

- 79% - White
- 9% - I prefer not to answer
- 7% - Hispanic, Latino, or Spanish
- 5% - Others



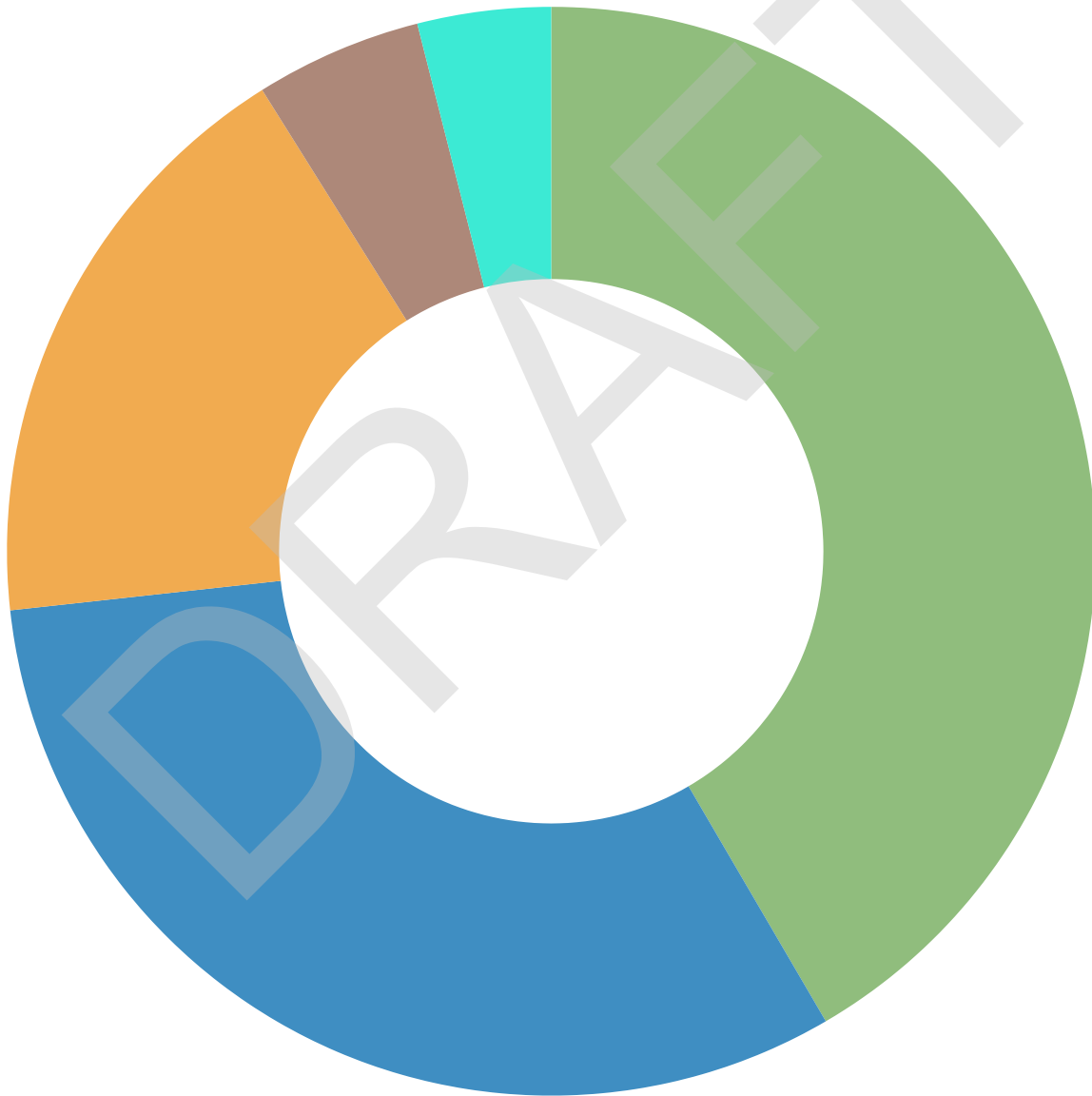
291

Respondents

QUESTION 15

How many people live in your household?

- 42% - 2 people
- 32% - 3-4 people
- 18% - 1 person
- 5% - 5-6 people
- 4% - Other

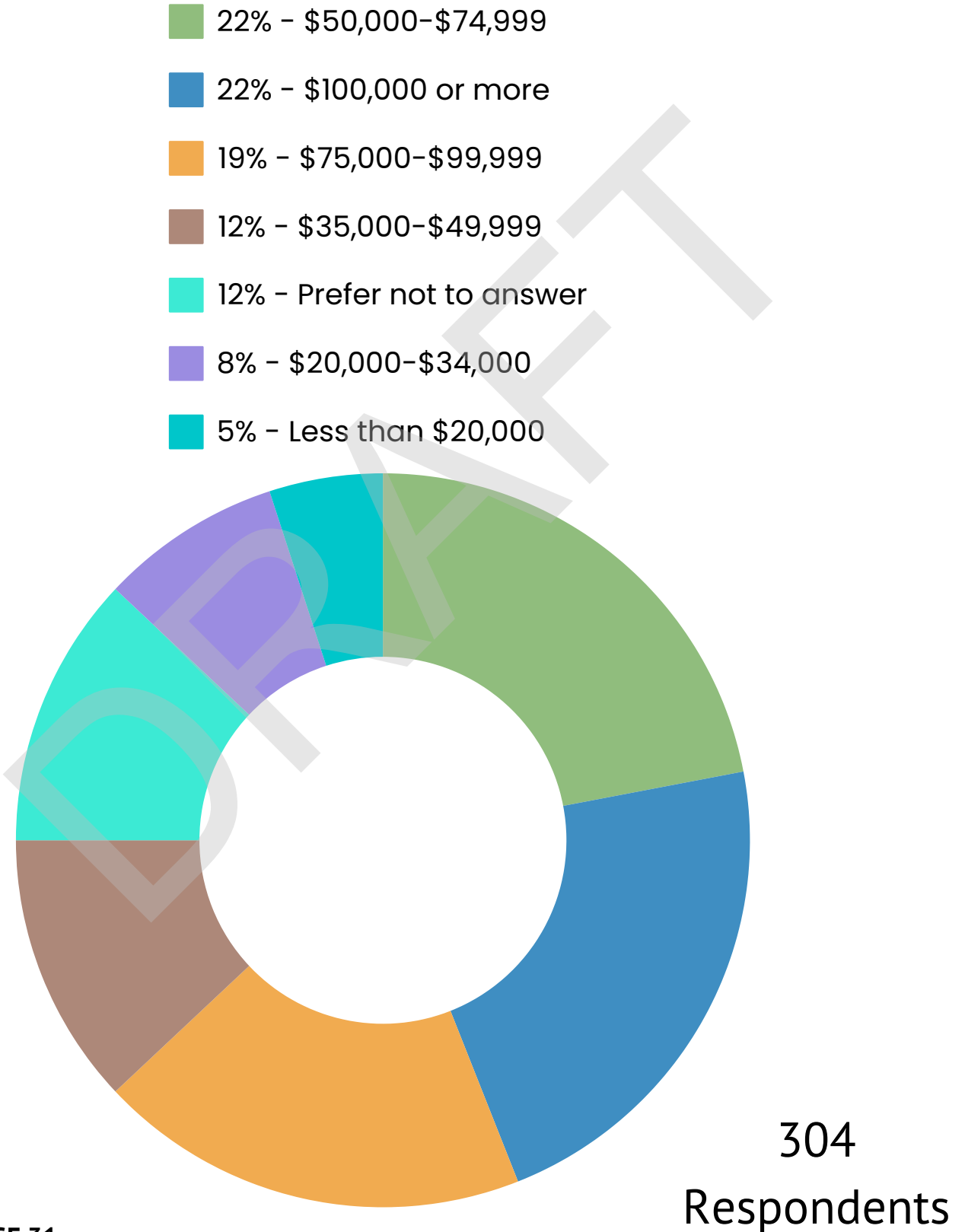


303

Respondents

QUESTION 16

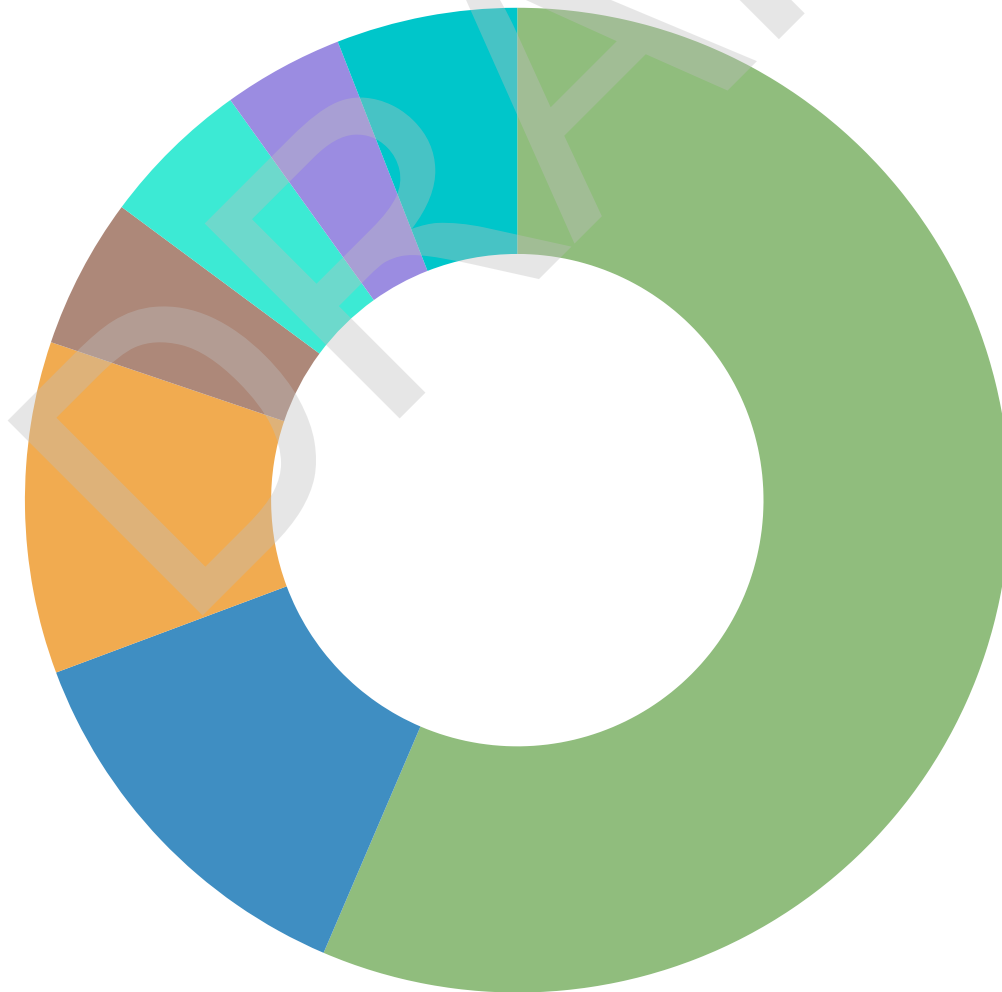
Which of these categories describes your household income last year?



QUESTION 17

Which of these statements is most applicable to you?

- 57% - I own my home which is a single-family...
- 13% - I own my home which is a manufacture...
- 11% - I rent an apartment that is privately own...
- 5% - I own my home which is a manufacture...
- 5% - I live with family or friends
- 4% - I rent a single-family home
- 6% - Others

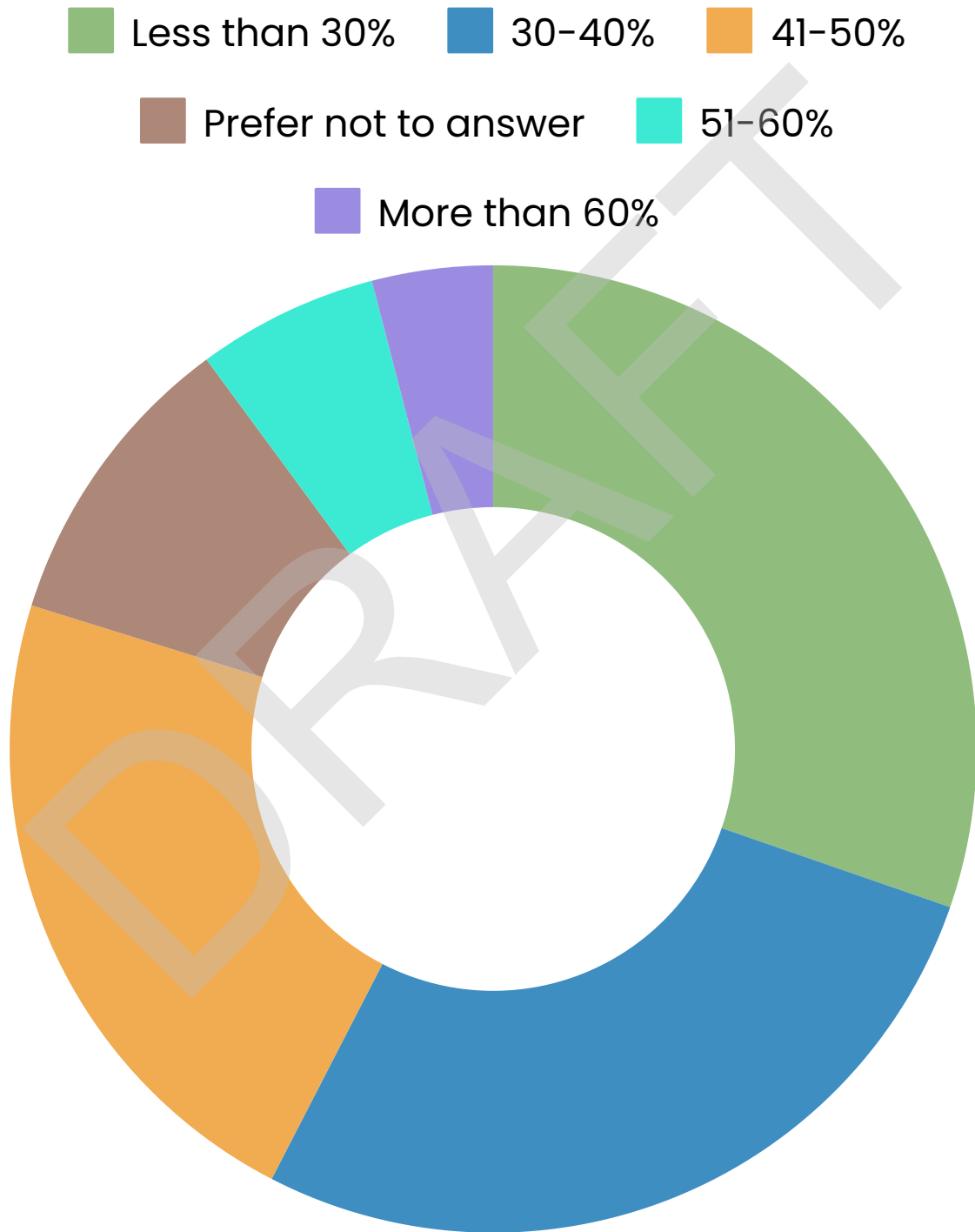


306

Respondents

QUESTION 18

How much of your monthly household income do you spend on housing costs (Mortgage/Rent, Utilities, etc.)?



302

Respondents

QUESTION 11

What is your personal story or experience with regards to housing?

- Sr.Widow looking for safe, solid home
- There is a lack of quality housing that is energy efficient, easily maintained, safe, and in close proximity to community amenities, jobs, educational facilities, shopping so that the combined costs of housing and transportation are easily managed within a tight income.
- My husband and I, together, were able to afford a mortgage that allowed us to purchase the home we hope to live in for a long time.
- Education = Job = Housing without assistance
- I found safety, beauty and community in a well planned tiny house community.
- I'm a full time nurse that has struggled to find homes in this area that are in good shape, safe areas, and not ridiculously over priced. I lived in a condo in Henderson county that cost more than my 3 bedroom home did in Greenville SC and am now living in a fixer upper that cost more than my new condo or my newish home in Greenville. I make a good salary. My 20 year old son can not find a rental that he can afford and still lives at home. If it wasn't for my elderly Dad I'd move out of the area.
- 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
- subsidize housing was recently developed in my neighborhood and the first time owners do not know anything about being good neighbors. They're not maintaining their properties. There's garbage and kids' crap all over the place, chained-up dogs (ABUSIVE!!!), screaming, out-of-control children, ugly non-matching privacy fences,
- No challenges
- I've lived in this area for most of 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
- Rental housing so far. Excessive and constantly increasing rental rates. Low supply and poor apartment options (Is it really a good idea to put the refrigerator next to the stove! :(Retail rate big boxes seem to be standard solution. More options, variety. Use solutions already in use successfully by other states and counties and save time and energy.
- greedy and unresponsive landlords who raise rents by disproportionately high percentages that are out of step with individual wage increases

What is your personal story or experience with regards to housing? (continued)

- I was able to buy an affordable house in 2018 just outside city limits. The cost of housing now is high however whenever I send a friend or family member a house to go look at, contractors or Airbnb/VRBO owners are paying in cash and swipe away homes that are on the lower cost, flip them and either resell them or rent them at a high cost nightly. This has gotten worse over the years and has not been addressed at all. South Carolina has added a 30% tax to people who do not reside in the state they are buying homes and that has helped out their housing problems somewhat. I think Hendersonville needs to look into something like that so housing can be less competitive for the buyers just trying to find a place to live and work and not for buyers who are trying to make money and hurt the people who want to live and work here.
- I was able to buy a home a few years ago right before interest rates went up. I would not have been able to afford to buy right now. As a single female living alone, I pay \$1600 for my mortgage every month by myself.
- I have been privileged to own a house (in New York state and North Carolina) since 1981 --- generally at the lower end of market rates in diverse neighborhoods.
- Housing for those retirees that make just over the limit to qualify for affordable housing but not enough to pay for current rental rates
- Saved our money and bought our first home. Did not rely on other taxpayers, or government.
- It is "talked about" and there is minimum to no City commitment in pressing new build contractors to provide it in the plans. Additionally, the definition of "affordable housing " has not been clearly presented to the public in laymen's terms for clear understanding.
- Because of supply and demand we made above asking price offers on 4 houses before we were able to finally buy a house in the Hendersonville area
- I've lived here for over 30 years and even though I have minimal debt and a good paying job, it is near impossible to afford the costs associated with either buying a new home or building a new home myself.
- Been a home owner since 1983. Was a renter before then.
- 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.
- It is a struggle to find affordable housing in the area.
- I was able to purchase a tiny house close to where I wanted to be that is very pleasant and encourages a community atmosphere.

What is your personal story or experience with regards to housing? (continued)

- I work full time with benefits at a local non-profit and cannot afford regular housing in Henderson County. If it were not for living with a roommate who makes a larger income than me and is willing to pay more rent, I would not be able to afford rent at all. It is not only individuals and families who are impoverished that cannot afford housing in Hendersonville, it also includes young adults in the work force who see no end in site to an economic crisis impacting our ability to build credit, put anything in our savings towards securing a down-payment on a house - let alone an apartment, while also trying to contribute to our local economy and work force. The increasing amount of wealthy folks deciding to move here as well as the increase of our town catering towards their expensive housing desires is pushing out the local families and young people who want to live here and contribute to the work force. I would love to continue to live here and serve our community, but unfortunately, that will not be possible unless the city of Hendersonville makes a big change in the way they incentivize land lords, stake holder community members, and other organizations to prioritize affordable housing opportunities for younger individuals and families who are trying to get on their feet.
- I have been very lucky, and privileged to have come out of a divorce with just barley enough resources to buy a house again - the interest rates were good, and the prices hadn't rocketed yet. But my security is now constantly threatened by rising costs EVERYWHERE. Though I am employed full time, I am finding it harder to meet basic costs.
- I am lucky to have inherited my mom's condo upon her death in 2021. I would love to move to a larger house with room for my children to play outside, however, the cost of housing is prohibitive here. 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.
- I'm a retirement single woman. Cost of rent is beyond my income. Housing is too high!
- It has been very difficult for me to find suitable low income rental housing. The rental rates have been way too high to afford and most do not meet Section 8 rental rates.
- My family has been blessed with the ability to purchase quality, affordable housing with our budget and the neighborhood of our choice. We believe that every citizen in our community should have the same privilege.
- The only workforce housing available to people that work in the ag sector is trailers and RVs. Everyone I know are either struggling to make rent or have substandard housing. It's not just inadequate supply, it's that costs exceed what workers can earn
- I can purchase a house of my choosing. I volunteer at IAM and see the dire need for affordable housing options and financial support. This is a critical need in our town.

What is your personal story or experience with regards to housing? (continued)

- My husband and I have lived in Hendersonville our entire life. We are parents to two wonderful kids. We are a one paycheck income family therefore we can barely afford anything nowadays. We live with our grandparents and I'm extremely grateful they have let us live here for years. Our kids are growing and we currently have one small room for us. I can say we have pretty much outgrown it now. We have tried to look for a bigger place, maybe a two bedroom, but we can't afford anything. I remember before Covid, when we were looking there were houses going for \$800-\$1000 a month in rent, but back then we couldn't afford that either as we were much younger. Nowadays they go for \$1,200-\$2,000 some even more. Mind you it's the one bedrooms that go for \$1,200. I love Hendersonville and want to continue living here. We tried moving and we lived in TN for a couple months but we moved back here as we missed it and our families. My husband works 40 hour weeks and we have had to discuss him getting a second job to be able to make ends meet. I am currently in college and at the moment it is online so I'm able to take care of our kids. We have tried the affordable apartments but due to the fact that there are not many they have a long waitlist. I know of many families barely making it that live in Hendersonville and I'm sure there are much more. All these luxury apartments keep being built but nothing has been done to help us who need affordable housing. We should all have a decent place to sleep at night and not have to worry about what we are going to have to do or where our next meal is going to come from. In all honesty as I see Hendersonville grow and welcome new people what I see is that instead of caring for their residents they care more about the money now. It's sad but the reality. I've been saying it for years, Hendersonville does not care about its residents no more, they care more about the money. We shouldn't have to be in fight or flight mode constantly just to make ends meet. We found our house through a family connection 8 years ago. My daughter found a house online while living overseas about 3 years ago. There was very little selection in her price range at that time. I am fortunate in being able to afford housing that works for me, from a safety perspective and an affordability perspective. Over the past 5 years property values have escalated over the entire country while wages have remained low, providing some challenges for obtaining affordable rentals and homes to purchase. This rapid increase of people has helped to create a housing shortage. I personally have not had issues with housing but many others are struggling.
- I have owned 3 single family properties over the last 25 years
- I struggle to keep up with my housing costs - even though it seemed attainable 5 years ago. It has all gotten more expensive - inflation plays a part in that.

What is your personal story or experience with regards to housing? (continued)

- I have owned homes during all my working life. I am 70 now and settled nicely into a senior park, love senior park living for the community and manageable downsizing. I think private equity greed is destroying housing for us all. We can call stabilizing rent laws and restricting corporate buyouts socialism all we want, but I'm like a sitting duck waiting for for greed to make me homeless. My best hope is to sell my place and buy a retrofitted livable and driveable van and find affordable places to travel while healthy. If there were more unrestricted zoning in the rural parts of the county I could buy a piece of land and live peacefully away from greed. The only taxpayer solution that I like is the services that allow people to stay in their own homes. I don't approve of building apartments and housing specifically for low income and isolating people.
- I've currently qualified for a mortgage, and to afford a house, I'm having to look in places like Rutherford and Polk county and sc. I want to own a home in the same community where I work, but right now, it isn't possible.
- I've experienced homelessness and struggled with securing safe, stable, and affordable housing for years because there is not enough affordable rentals in this area. We need legislation in place to incentivize and require developers to include affordable property units in their development plans.
- I work in housing rehabilitation for low and no income residents.
- I work in Hendersonville but cannot live there because of the high cost of housing, which hurts because I grew up in Hendersonville and went to HHS.
- When we first arrived in this country we could only afford to rent. Our focus was safe neighborhoods and affordability. Often we improved our living conditions by asking the landlords to let us paint and fix the rental units - they provided the materials and we did labor. That allowed us to live in better neighborhoods at lower cost. There's much more - we didn't own a house until we graduated from college.
- I purchased my home 22 years ago. Fortunate to be able to live there. There's no way I could buy on single income today. I feel for younger home owners.
- The city keeps reassessing property taxes on homes (raising the value) even though the homes are not worth the value estimated due to poor maintenance and deterioration.
- I have owned two homes and am in the mortgage industry.
- Ive lived in housing for the last 2 years here in Hendersonville n..c. Iam looking to be more involved
- If I did not have friends that had property for rent I likely would have had to leave Hendersonville

What is your personal story or experience with regards to housing? (continued)

- In 1998 I was working with a masters degree and barely scraped together a down payment for a \$65,000 house. How do young people without generational wealth do it now?!
- I am a case manager for a nonprofit in Hendersonville trying to help people find low-income housing and it is extremely difficult. The Hendersonville Housing Authority and other low-income apartment complexes are maxed out for months even years. Their waitlists are over 30 households long. There is nowhere for the unhoused to go especially because of the new Supreme Court Law being passed that people are not being allowed to sleep on public property and are getting jail time over it. Our community really needs to add more low-income housing or community living areas so people do not need to sleep out in the cold, rainy, harsh weather that North Carolina can sometimes bring. It is time for us to treat everyone as an equal and give everyone a chance to a good meaningful life and that starts with everyone having access to good housing.
- My daughter and I ,along with her two daughters,have an apartment through the Hendersonville Housing Authority and have been here for 3 years. We would like to own our home sometime in the future.
- Neighbors Not Wanting Change
- We bought our first house just before COVID hit, thankfully. I had a lot of privilege to be able to live with family to save up money in order to be able to afford a house at all! Others don't have that option. Our community does better when everyone is able to feel safe, and stable housing could help.
- Real Estate Broker for 26 years; builder; landlord.
- Prior to 2020, I was almost able to purchase my first home. I was working on saving up a down payment and only needed a couple thousand dollars more. After so many people moved in during the pandemic with the ability to pay twice as much as I can for the same house that was available in 2020, I can no longer afford a home. I believe the problem isn't the need for "affordable housing" owned by the government, but we need some way to control the prices of homes in the area. People moving in with higher incomes than what can be made in Henderson county is a big part of the problem. Henderson county natives are being shoved out.
- Working like a dog for years and years and doing without to save for years and years to be able to afford a small home in a community with ZONING that SHOULD protect my very hard-earned investment in a home, and the adequacy of it's infrastructure, especially as to my ACCESS to it (traffic density/congestion and water pressure for a shower).
- We've haven't been able to purchase a home due to my income not being enough.

What is your personal story or experience with regards to housing? (continued)

- Can't afford to buy a home with my partner, currently renting until an affordable house is available
- This so called survey has a definitive slant toward subsidizing housing and the implementation of so called affordable housing with high density which I AM NOT in favor of. This in the past has invited an element we DO NOT need or WANT in Hendersonville!! I wish the City Council would STOP pushing this agenda which does NOT favor current citizens but favors the real estate business!!!
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- I had not difficulty with it myself. But I see others that do. I am concerned that teachers do now want to come here and teach because they cannot afford housing. I understand that is the same with firefighters, and other civil servants. I would like to see affordable housing for all those people, so they don't have to drive from another county to work here. I want students. that live here to want to come back here after they have gotten their teaching degree.
- We bought our starter home in 2016. In late 2019 we were in a good spot to upgrade, but housing shot up, the market was saturated by Covid buyers and people who could afford cash purchases or to offer way more than what the sellers were asking. Five years later, we're still in our starter home, now interest rates are keeping us from looking. It's a big bummer, especially because there are more homes that would fit our family on the market than there were before, but we aren't going to trade up for a higher interest rate. Honestly, if it wasn't for the public schools, we would probably be moving away from Hendersonville.
- Despite making over \$23 per hour I still don't make enough to purchase a safe livable home for myself and my child in the Hendersonville or surrounding areas where I currently work. Rent continues to increase every year and eventually I won't be able to afford to live here at all if things continue as they are.

What is your personal story or experience with regards to housing? (continued)

- Our house - along with our neighbors' - was bought to allow for the construction of the Fairmount Heritage Place luxury apartment complex. Our house is almost 100 years old and the street and area near the high school hold a lot of historic and personal value. I am saddened by projects like these that continue to serve the wealthy class while so many locals and immigrants fleeing traumatic situations struggle to secure stable housing. I think the way Hendersonville can continue to preserve its beauty is to prioritize working-class people over wealthy transplant residents. Once locals and working-class residents who contribute to maintaining Hendersonville cannot afford to live here, they will leave and take the spirit of the town with them.
- tax credit/sec 8 property management lying to or about tenant. PM talking to other tenants about other tenants and showing favoritism. PM telling tenant that the complainer should either pay to fix the car or pay for repairs or stay inside. Maintenance not giving 24 h notice prior to showing up. locks on doors can easily be broken into, not enough handicapped parking especially for seniors in low income apartments. Monopoly of one management company in the city (Partnership Management Corp) Mixing elderly and disabled tenants with younger working people and kids. Need separate buildings for seniors. Kids, not just little kids but bigger kids and teenagers need outside areas with basket ball courts and bicycle/skateboard etc... areas and benches away from apartments to gather outside. Smoking needs to more than 25 ft away from buildings. Benches are always taken up by smokers. We need a transit system that goes into apartment complexes hourly and daily to major shopping, medical and services in the city. Apartments need fenced dog areas. Everyone should be safe and feel safe.
- 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. We hope that one day we can afford to buy based on our income, but I fear that won't be the case for many of the folks our age (early 30s).
- I'm delighted to call this charming community my home. I reside in a cozy apartment on Fletcher's, within walking distance to local shops, restaurants, and the Fletcher Town Hall. I love the small-town feel and the friendly faces that come with it. As a resident of Fletcher, I appreciate the town's strong sense of community, its beautiful parks, and the nearby Blue Ridge Mountains. It's an ideal place to live, work, and play!
- I feel stuck in my current apartment due to lack of availability and exorbitant pricing

What is your personal story or experience with regards to housing? (continued)

- Hendersonville property is grossly over-priced, like much of the country, largely because of real estate profiteering. Families with a decent to modest income cannot afford a single family home with a nice size yard anywhere in town. We are forced to live in community developments like apartments and townhomes or purchase homes that are dilapidated and require too much work for working parents. We love the area, but real estate is disgusting around here. ; Hendersonville property is grossly over-priced, like much of the country, largely because of real estate profiteering. Families with a decent to modest income cannot afford a single family home with a nice size yard anywhere in town. We are forced to live in community developments like apartments and townhomes or purchase homes that are dilapidated and require too much work for working parents. We love the area, but real estate is disgusting around here. Additionally in city taxes are outrageous, especially because county tax collectors state home values higher than the real value of homes.
- My husband and I had to combine our incomes to qualify for a home loan. 14 years ago the housing market was abundant and incentives were given to purchase a home. It felt supportive of folks getting settled and stabilizing financially. Now there is a housing shortage, it feels like all the forest/farm land around us is turning into communities and apartment complexes and it feel suffocating. We hoped to stay in this home for the rest of our lives but it feels it lacks privacy, population is getting crowded and infrastructure that's needed to support this growth is greatly changing our area.
- Finding a suitable home in Hendersonville has been an incredible journey for me. From the moment I arrived, I was struck by the welcoming atmosphere and the vibrant community spirit. After searching for the perfect place, I finally discovered a lovely home that feels just right – cozy, spacious, and surrounded by beautiful nature. 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!
- Owned home in GA prior to retirement. Sold that home, purchased current home in Hendersonville..have lived here 12 years.

What is your personal story or experience with regards to housing? (continued)

- 5 years ago this area was affordable to the everyday family unit - whatever that may be. NOW prices are inflated and the houses are dismal at best, old, in need of updates still cost 600k. Brand new is over a 1 million easy and this is not sustainable for our everyday worker
- 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. It is almost unapproachable a two-bedroom one bath on our street rents for \$2,100! Hendersonville city is to blame for much of this. We have no restrictions on Airbnb. Short-term rentals folks are building tiny homes in town(!) to rent for tourism. It's a debacle how you watch this happen and approve dev plans for subdividing lots and so on...
- The reason why housing has become so expensive in Henderson County is because we have such an influx of Northerners who can afford to pay more money for housing which drives the locals to move somewhere more affordable. Henderson County used to be CONSERVATIVE!!! It is no longer this way. Until our "County Commissioners" stop worrying about their own bank accounts and do their job to stop all of this Million dollar homes being built and over crowding Henderson County. How many times do we have to say there is NOT enough water, highways, doctors, dentist and schools and police for all these" Money people moving here. These builders have to stop building 5 houses on an acre of land. This is what has truly driven up the housing market.
- I live downtown in a live/work unit for 12 years.
- My personal experience is folks who buy or rent affordable housing do not always upkeep their homes or rental units as folks who buy regular single family homes. I personally see plenty of affordable housing options in Zillow or Redfin in Hendersonville already.
- Age 71, may be forced to sell and start over and become a burden to my son with his own struggles. Healthcare seems a distant priority to housing. I'm holding out hope that it all works out for the best as last year was so good for me thanks to appreciated help. This survey was timely as I just rec'd my fifth lot rent increase in 5 years, still reeling from today's letter.
- I'm frustrated with all those who think "locals" deserve entitlement, and who resent the "newcomers" who are largely funding the local economy and tax base. There's a lack of understanding that Henderson County's issues are not at all unique. I have tremendous concerns about housing affordability for the service industries, teachers, medical staff, and retail workers, etc.
- Kept a job and worked. Didn't live above my means.

What is your personal story or experience with regards to housing? (continued)

- I've recently relocated back home to WNC and have the best paying job I've ever had. I've owned my home previously and have a decent amount in savings to put towards buying a home here in Henderson County. I can't find anything that is safe, move in ready and affordable even with all of the privileges I have. Thankfully I have family still in the area and was able to rent a small basement apartment from family. That is before TS Helene, when it was flooded and now I share a living space with family. There are 5 of us in a 2 bedroom with no hope of buying or even able to rent affordably in the area. Again, I make good money with my career and have savings for a down payment (on an affordable home).
- Housing in HENDERSONVILLE is so high that people have to work 2 jobs just afford to live here. Our young adults have no chance of getting into a mobile home, apartment the rent is to HIGH no inventory for low income people HENDERSONVILLE rental are way to high landlords are to greedy we should help our young and older adults get in a stable home to suit there needs.our young are moving away to south Carolina because the rent is much cheaper and buying a house here is so hard home ownership is out of reach for most
- I purchased my home 27 years ago and and it was shockingly expensive then. I have put 27 years of sweat equity in to make the place livable. Today, I could not afford to buy into my neighborhood. at this rate, my taxes are outpacing my income. Soon I will not be able to afford to stay in my home. I will never be able to retire because of taxes.
- I got lucky and happened to find an apartment rental from a private landlord that is extremely affordable compared to any other rental I found in this area (I pay \$800/month + utilities). It is not the most ideal location since the area does not encourage walking and it is not bike-friendly which are priorities of mine, but this was my only option with my income. The only way I was able to move in was to borrow money from my Dad to pay the deposit.
- I saved money for a down payment on buying a home and I bought a house that was inside of my means of living.
- My husband and I have grown up in WNC and have only been able to afford to live here due to being able to be a tiny home community. We have yet to be able to find a traditional home in the area that we can reasonably afford to live in that does not require a lot of remodeling work. With this situation we are in, we are having to look in other states when we strongly prefer to stay here if possible to start our family since our families and community is rooted here.
- single parent trying to afford living on a lower salary job because I am in education with three children

What is your personal story or experience with regards to housing? (continued)

- We need more of it for our entire community to thrive. Without it we will just continue to be economically, socially and politically divided. How we get more affordable housing is irrelevant, we just need to do it. Less talk, more action. What is the downside to having too much affordable housing? Nothing (unless you are someone who benefits from people being economically/socially/politically divided). Let's just build more affordable in whatever manner possible.
- My wife and I built our house and payed for it on our own did not receive any help from tax payers to subsidize it in anyway. And paid it off in full why should may tax dollars go to fund someone else home . we work hard every and didn't live be our means to get what we have . And on this survey I find it very leading to who came up with it questions
- The lack of a rent cap in NC makes it easier for landlords to raise rent at alarming rates and price people out of rentals.
- I have transitioned from Section * housing to Habitat For Humanity and some what well versed in affordable housing
- We've been looking for affordable price of houses since 2018 up to now is hars to find one that we can afford without us being house poor in the long run.
- Decreased availability within price range
- As a teacher I've seen families pay \$2,500 per month to live in run down single wide mobile homes with mold growing everywhere, holes in roofs, sewage flowing through yards where children play. It's unacceptable that these landlords keep charging so much for such inhumane living conditions. If there were more housing options that provided a competitive market families would be able to choose another place to live and landlords would be forced to provide better housing conditions. However, over the years what I've heard is "this is all that was available." As for my personal experience, all I see are new developments coming in that even I as a single income teacher cannot afford. It feels like options that meet my basic needs within my price range are nonexistent to the point where I am considering teaching in a more affordable county.
- Propietario de vivienda (*translation: homeowner*)
- Buying a home in Hendersonville as someone who's lived here all her life is turning out to be impossible nowadays. I'm afraid that younger generations of Hendersonville residents will not be able to afford to ever buy a home. I don't want to rent for all my life!
- We can barely afford the home we purchased in 2022. The only was we were able to.was due to the low interest rate
- We need affordable work force housing.

What is your personal story or experience with regards to housing? (continued)

- Pude acceder a vivienda muy fácilmente teniendo un empleo fijo así como mi esposo (*translation: I was able to access housing very easily by having a permanent job as well as my husband.*)
- I worked for WCCA for 13 years in the housing department. I helped close to 50 families become homeowners. I taught 8 financial literacy classes, twice a year. Currently WNC source doesn't offer these classes, nor do they HCV voucher toward homeownership, just rental assistance
- I'm broke asf and I'm sad I can't buy my own house one day. The government sucks
- Renting here for the first time. Lack of inventory. Quality concerns about many units advertised (refrigerator next to the stove, for example). High rents, especially for what you get. Rent here went up 60% with the majority increase after a corporation purchased the apartments. Long wait lists for affordable housing and vouchers and that was before Helene. Never before did I ever think about not being able to afford a place to live...until now, when I am older and more limited on income. I'm glad to see a survey and initial planning efforts. However, it's so far down the road that I'm doubtful things will improve here for me.
- Had to move away from medical care and friends after 15 years of renting in Hendersonville because house was sold and I couldn't afford to buy it. I'm 78, have medical issues and don't feel safe in the mobile home park I moved to
- I rented from a well known landlord in the area and was so shocked at the level of mishandling of the rental space. It was not safe (termites, holes, electrical unit not up to code, electrical outlets not up to code, no safety concerns addressed ever), it was not taken care of prior to me moving in, and yet it was still \$850 a month, the most affordable I could find. Maybe the city should be looking into who is renting out spaces and remember the little people, and shame those who become old Hendersonville money slumlords. Thank God I was able to get assistance with HAC and find a place to live that is my own. Was able to get out of that hell hole into my own home using an USDA Loan.
- The price of housing is high.
- Took market to bottom out and 19 months of negotiations until I could afford to purchase small house in county in ETJ
- I was able to find a modest apt 7 years ago. Now retired, I cannot afford it.
- I am a retired single woman, rent is unbelievable high. I've worked and have been frugal with my money. But rent, food and medical is making it difficult to make ends meet. Especially, when an unexpected event happens. I would love to have nice, small home, and have some breathing room. Thank you, for what you all are doing!

What is your personal story or experience with regards to housing? (continued)

- Purchased a house in 2017 that has now doubled in price.
- I inherited my home from my parents and I became the owner.
- I was in a hub section 8 home three bedroom I'm low income due to disability,
- I grew up here in WNC. The rampant growth is ruining the charm and beauty of this area. We need to stop luring people here, there are enough!
- Grew up in low income area, worked starting at age 17 and slowly moved into detached unit, now own a home. Forced tax-supported subsidized housing does not incentivize income mobility. It should not be prioritized in Henderson county.
- Purchased our home in 2015 in a wooded area in Horse Shoe, and are working hard to reforest about 1/2 acre of lawn as we watch sprawl occurring all around us.
- We were lucky to move with enough money to buy a house.
- I am fortunate enough to own my own condo and want others to have the same experience of having secure housing.
- Finding safe affordable housing for my son that moved up here from Florida to be closer to help me.
- Wanted to upgrade from our starter home purchased in 2016, but with the rapid increase in home prices, we are stuck with the same or worse level of home, even though our purchase power has increased greatly over the last 8 years.
- It is a challenge to get affordable housing or a down payment is crazy as well as what you need to be qualified. If you purchase a home you will basically pass away before paying it off.
- I have no problem finding housing. I am concerned about apartment complexes that are being built with inadequate parking causing a large increase in on street parking also concerned that their appearance is not in keeping with the local old town flavor.
- I got a job education and a job that has put a roof over my head.
- Have over the last 42 years used a mortgage to buy first home and over the years have built equity.