

# HOUSING NEEDS ASSESSMENT

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Cherokee County,  
North Carolina

2022



**BOWEN**  
NATIONAL  
RESEARCH

## ACKNOWLEDGEMENTS

Bowen National Research would like to thank Dogwood Health Trust for their support and resources that they provided to help complete this study.

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**DOGWOOD**  
**HEALTH TRUST**

We would also like to thank all property owners, leasing agents, employers and stakeholders that provided valuable data and information for this assessment. A full list of sources can be found in Addendum J.

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# I. INTRODUCTION

## A. PURPOSE

Economic and Workforce Development through Tri-County Community College and the Cherokee County Local Government retained Bowen National Research in March 2022 for the purpose of conducting a Housing Needs Assessment of Cherokee County, North Carolina.

With changing demographic and employment characteristics and trends expected over the years ahead, it is important for Cherokee County and its citizens to understand the current market conditions and projected changes that are expected to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day Cherokee County.
- Present and evaluate past, current, and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area.
- Determine current characteristics of all major housing components within the market (rental housing alternatives and for-sale/ownership).
- Evaluate ancillary factors that affect housing market conditions and development (e.g., commuting/migration patterns, community services, crime, housing quality assessment, barriers to development, housing policies and regulations, housing program overview, development opportunities, and special needs populations).
- Provide housing gap estimates by tenure and income segment.
- Collect community input from area employers, community stakeholders, and residents/commuters in the form of online surveys.

By accomplishing the study's objectives, government officials, area stakeholders, and area employers can: (1) better understand the county's evolving housing market, (2) establish housing priorities, (3) modify or expand local government housing policies, and (4) enhance and/or expand the county's housing market to meet current and future housing needs.

## **B. METHODOLOGIES**

The following methods were used by Bowen National Research:

### Study Area Delineation

The primary geographic scope of this study focused on Cherokee County, North Carolina. As such, the Primary Study Area (PSA) is the area within the boundaries of Cherokee County. We also provided various metrics for two community submarkets within the county, the towns of Andrews and Murphy, as well as for the balance of the county. State and national data was used, when available, as a base of comparison for selected data sets. Maps of the study areas are provided in Section III of this report.

### Demographic Information

Demographic data for population, households, and housing was secured from ESRI, the 2000, 2010 and 2020 U.S. Census, the U.S. Department of Commerce, and the American Community Survey. This data has been used in its primary form and by Bowen National Research for secondary calculations. All sources are referenced throughout the report and in Addendum J. Estimates and projections of key demographic data for 2022 and 2027 were also provided.

### Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to wages by occupation, employment by job sector, total employment, unemployment rates, identification of top employers, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. Bowen National Research also conducted numerous interviews with local stakeholders familiar with the area's employment characteristics and trends.

### Other Housing Factors

We evaluated other factors that impact housing, including employee commuting patterns, resident mobility patterns, availability of common community services, the degree of crime, an assessment of housing quality, an overview of potential financial barriers to development, housing policies and regulations, housing program overview, residential development opportunities, and special needs populations (e.g., homeless, disabled, veterans, and substance use disorder, etc.). This data was provided for the overall county and, when applicable, compared with state and national data.

### Housing Component Definitions

This study focuses on rental and for-sale housing components. Rentals include multifamily apartments (generally 10+ units per building), non-conventional rentals such as single-family homes, duplexes, units over storefronts, etc., and mobile home parks. For-sale housing includes individual homes, mobile homes, and projects within subdivisions.

### Housing Supply Documentation

From June to September 2022, Bowen National Research conducted telephone research, as well as online research, of the area's housing supply. Additionally, market analysts from Bowen National Research traveled to the area in September 2022, conducting research on the housing properties identified in this study, as well as obtaining other on-site information relative to this analysis. The following data was collected on each multifamily rental property:

1. Property Information: Name, address, total units, and number of floors
2. Owner/Developer and/or Property Manager: Name and telephone number
3. Population Served (i.e., seniors vs. family, low-income vs. market-rate, etc.)
4. Available Amenities/Features: Both in-unit and within the overall project
5. Years Built and Renovated (if applicable)
6. Vacancy Rates
7. Distribution of Units by Bedroom Type
8. Square Feet and Number of Bathrooms by Bedroom Type
9. Gross Rents or Price Points by Bedroom Type
10. Property Type
11. Quality Ratings
12. GPS Locations

For-Sale housing data included details on home price, year built, location, number of bedrooms/bathrooms, price per-square-foot and other property attributes. Data was analyzed for both historical transactions and currently available residential units.

The senior care housing supply includes data related to property location, type, total units/beds, fee structure, vacancies, year built and other details.

## Housing Demand

Based on the current demographic data for 2022 and projected data for 2027 and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new units the PSA (Cherokee County) can support. The following summarizes the metrics used in our demand estimates.

- *Rental Housing* – We included renter household growth, the number of units required for a balanced market, the need for replacement housing, and commuter/external market support, as the demand components in our estimates for new rental housing units. As part of this analysis, we accounted for vacancies reported among all surveyed rental alternatives. We concluded this analysis by providing the number of rental units that the market can support by different income segments and rent levels.
- *For-Sale Housing* – We included owner household growth, the number of units required for a balanced market, the need for replacement housing, commuter/external market support, and step-down support as the demand components in our estimates for new for-sale housing units. As part of this analysis, we accounted for vacancies reported among all surveyed for-sale alternatives. We concluded this analysis by providing the number of units that the market can support by different income segments and price points.

### **C. REPORT LIMITATIONS**

The intent of this report is to collect and analyze significant levels of data for Cherokee County and its various submarkets. Bowen National Research relied on a variety of data sources to generate this report (see Addendum J). These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of Economic and Workforce Development, Tri-County Community College, or Bowen National Research is strictly prohibited.

## II. EXECUTIVE SUMMARY

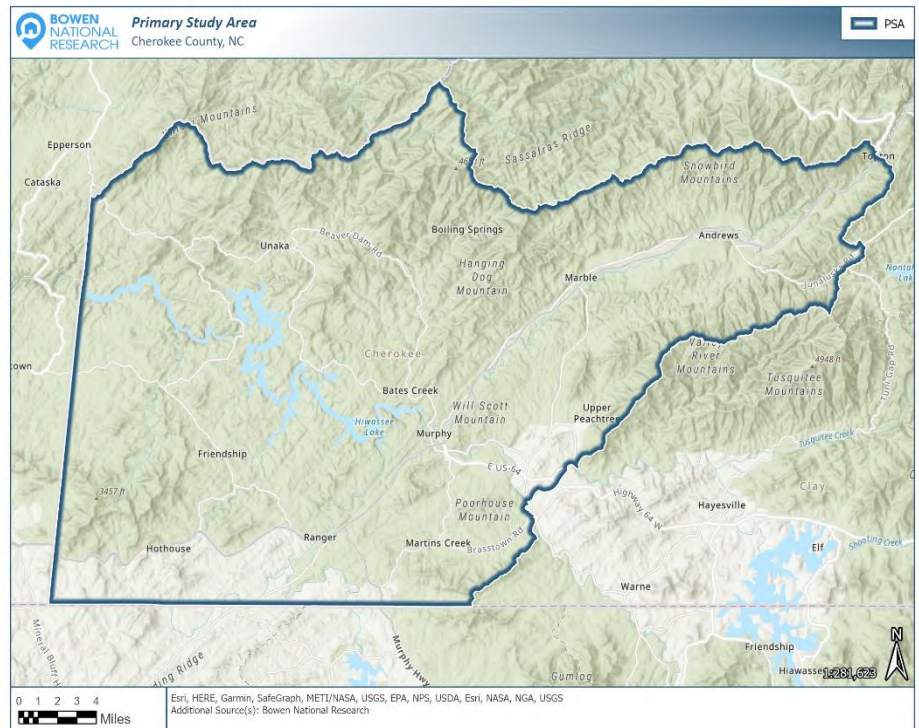
The purpose of this report is to evaluate the housing needs of Cherokee County, North Carolina. To that end, we conducted a Housing Needs Assessment that considers the following:

- Demographic Characteristics and Trends
- Economic Conditions and Initiatives
- Existing Housing Stock Costs, Availability, Conditions and Features
- Various Other Housing Factors (Commuting Patterns, Migration Patterns, Community Services, Crime Analysis, Housing Quality Assessment, Barriers to Development, Housing Policies and Regulations, Housing Programs Overview, Development Opportunities, and Special Needs Populations
- Quantified Housing Gap Estimates
- Employer, Stakeholder, and Resident/Commuter Survey Results

Based on these metrics, we were able to identify housing needs by affordability and tenure (rental vs. ownership) and provide recommendations on possible ways to address local housing issues. This Executive Summary provides key findings and recommended strategies to address housing needs.

### Geographic Study Areas

This report focuses on the Primary Study Area (PSA), which consists of Cherokee County, North Carolina. Additional information is provided for the Submarket Study Areas (SSAs), which consist of Andrews, Murphy, and the balance of Cherokee County. A map illustrating the PSA (Cherokee County) is shown on the right. Enlarged maps of all study areas are included starting on page III-3 of this report.

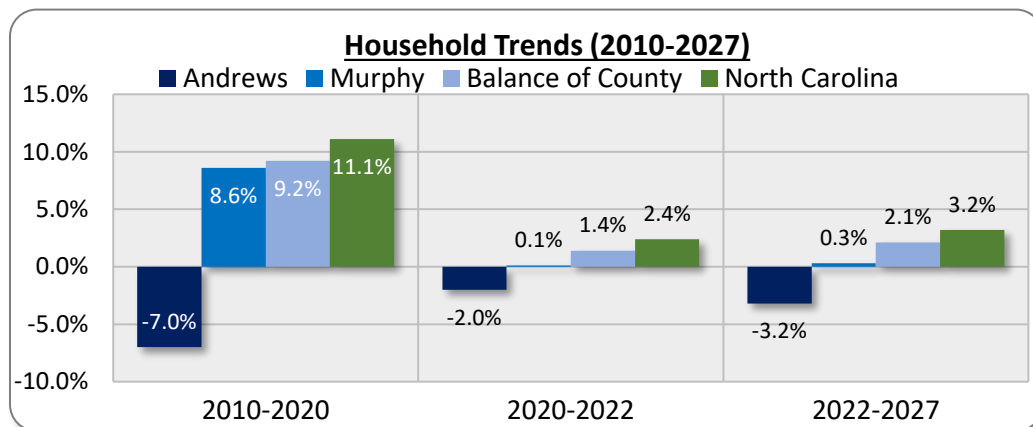




## Demographics

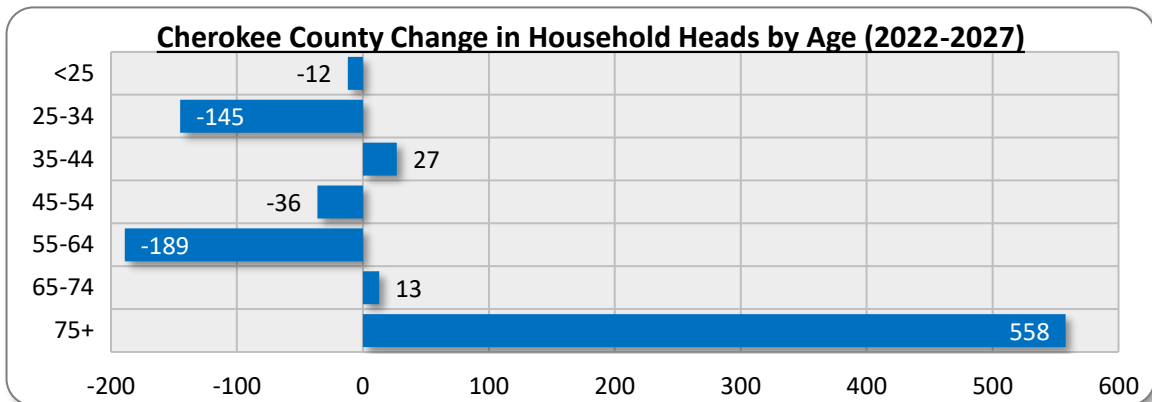
*Mirroring state trends, Cherokee County's population and household growth have been positive and are expected to remain positive for the foreseeable future; The projected demographic growth will add to the demand for housing throughout the county.*

**The Population and Household Growth in Cherokee County have been Positive since 2010 and are Projected to Continue to Grow Through 2027** - Between 2010 and 2020, the PSA (Cherokee County) population base increased by 1,330 people, representing an increase of 4.8%. This is a lower rate of increase than that for the state of North Carolina (9.5%). During the same time, the number of households within the PSA increased by 952, or 8.1%. Over the next five years, it is projected that the Cherokee County population will increase by an additional 1.1%, while the number of households is projected to increase by 1.7%, or approximately 216 households. Alternatively, the number of households in the Andrews submarket declined by 53 (7.0%) from 2010 to 2020 and is projected to decline slightly through 2027. Although many factors contribute to the decline in population, it is likely that the lack of available, affordable or good quality housing has impacted demographic growth within the Andrews submarket. As revealed in the resident/commuter survey, over 50% of surveyed people that commute into Cherokee County for work would consider moving to the county if adequate housing was developed. Nevertheless, with positive demographic growth trends expected to occur in the overall PSA, the housing needs are expected to increase across the county. This positive demographic growth will contribute to the demand for additional housing in the PSA.

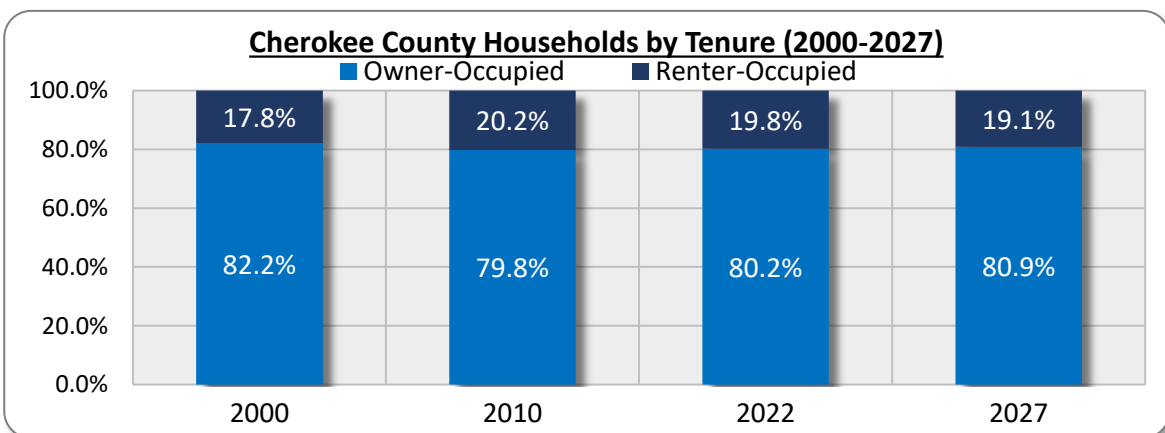


**Household Growth is Projected to be Positive Among Seniors (ages 65 and older) Through 2027, Adding to the Need for Housing to Meet the Specific Needs of These Age Cohorts** – In 2022, within the PSA (Cherokee County), household heads between the ages of 65 and 74 comprise slightly more than one-fourth (25.5%) of all households. Household heads between the ages of 55 and 64 (20.8%) and 75 years and older (17.5%) comprise the next largest shares of the total households. As such, senior households (age 55 and older) constitute over three-fifths (63.8%) of all households within the PSA. This is a much higher share of senior households when compared to the state (45.7%). Although the age cohort of households between the ages of 55 to 64 years in the PSA is projected to decline by 189 (7.1%) through 2027,

the cohorts of 65 to 74 years of age and 75 and older are projected to increase by 0.4% and 24.8%, respectively. This may indicate an increasing need for senior-oriented housing in the PSA over the next five years, including more maintenance-free housing that enables area seniors to downsize from their current residences. This transition would free up housing inventory for potential homebuyers, particularly some first-time homebuyers.



***The County has a Disproportionately High Share of Owner-Occupied Housing, Representing a Need and Opportunity for Additional Rental Housing Product*** – In 2022, over four-fifths (80.2%) of households in the PSA (Cherokee County) are owner households, while the remaining 19.8% are renter households. This is a significantly higher share of owner households compared to the state (65.6%) and illustrates the dominance of owner households within the PSA market. Additionally, the share of owner households in the PSA is projected to increase by seven-tenths of a percentage point over the next five years, which will result in an additional 270 owner households in the county. This projected increase in PSA owner households will add to the demand of for-sale product within Cherokee County. Renter households in the PSA are projected to experience a decrease of 54 households during the same time period. While the number of renter households is expected to decrease slightly, the need for an adequate supply of rental units remains. The relatively low share of rental product is likely contributing to the lack of available rental alternatives and the long wait lists maintained by rental property management companies. As a result, there may be an opportunity to develop rental housing product in the market. The housing gaps for both rental and for-sale housing product for Cherokee County are illustrated on page II-12.

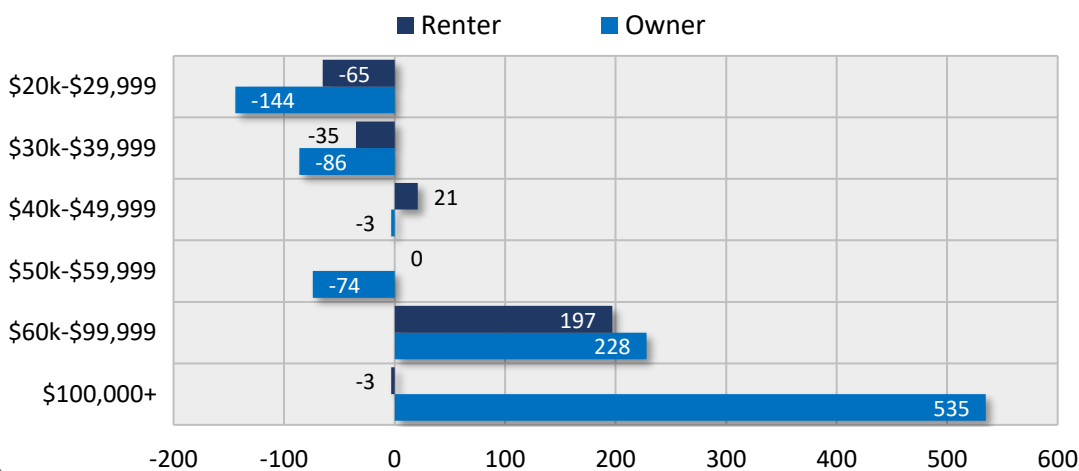


**While Most Cherokee County Renter and Owner Household Growth is Projected to Occur Among Higher Income Households, Low-Income Households Comprise the Majority of Renter Households and Limited Affordable Rental and For-Sale Product Reflect a Need for Such Housing** – In 2022, PSA (Cherokee County) households earning less than \$40,000 annually comprised nearly three-fifths (57.9%) of all renter households. While the number of such households is projected to decline by 269 households over the next five years, these households will continue to comprise nearly half (48.3%) of all renter households in Cherokee County. Renter households in the PSA earning between \$60,000 and \$99,999 are projected to increase by 45.9% between 2022 and 2027 resulting in an additional 197 households. The continued significant share of lower-income renter households and the increase of higher-earning renter households within Cherokee County through 2027 indicates the importance of providing a wide range of rental housing alternatives for the population over the next five years. During this same period, owner household growth is projected to occur among income cohorts earning \$60,000 or more annually, while owner households earning less than \$60,000 are projected to decline in number. Between 2022 and 2027, PSA owner households earning \$100,000 or more annually are projected to increase by 25.8%, or 535 households. Given the fact that the available supply of both rental and for-sale housing at most affordability levels is limited, there will be an ongoing need for a wide variety of product for the foreseeable future. The market’s inability to add new product will impact existing residents (forcing them to live in substandard or cost burdened housing) and limit the county’s ability to attract new residents.

## Households by Tenure & Income

While most of the projected growth of **renter** households in Cherokee County is expected to occur among higher income households (earning between \$60,000 and \$99,999) leading to increased demand for market-rate rental housing, most renter households will still earn below \$40,000 by 2027. There is very limited available product for these lower-income households. As such, **affordable** rental alternatives will remain a critical component to the local housing market.

**Cherokee Co. Change in Households by Tenure & Income (2022-2027)**



**Owner** household growth is projected to occur among households earning \$60,000 or more a year during the next five years in Cherokee County. This growth will add to the demand for for-sale product generally priced at \$200,000 or greater. However, the lack of available supply will continue to drive demand for a variety of for-sale product.

Housing Supply

**Many Area Renters and Homeowners are Living in Housing that is Old or Substandard and While Cherokee County Rents/Home Values are Lower than State Averages, a Notable Number of Renters and Owners are Considered Housing**

***Housing Affordability & Quality Remain Challenges for Many Area Households***

With more than 3,300 county households living in substandard or cost burdened housing situations, affordable and good quality housing alternatives should be part of future housing solutions.

**Cost Burdened** – Over two-fifths (42.9%) of the rental units and over one-third (34.2%) of the owner units in the Murphy submarket were built prior to 1970, which are much higher shares than the state’s averages for this older product. Additionally, the Andrews submarket has a remarkably high share (8.2%) of owner-occupied housing units with incomplete plumbing or kitchens. While the overall county’s *shares* of substandard housing units, generally considered those either overcrowded and/or lacking complete plumbing or kitchens, are similar to the state averages, there are over 250 units that are overcrowded or lack complete indoor

plumbing or kitchens within the county. As such, modernization and repairs to help in the preservation of the existing stock may need to be a housing priority for the county.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Andrews</b>	66	23.0%	103	19.5%	13	4.5%	0	0.0%	0	0.0%	43	8.1%
<b>Murphy</b>	97	42.9%	154	34.2%	5	2.2%	5	1.1%	0	0.0%	0	0.0%
<b>Balance of County</b>	372	20.6%	1,459	15.7%	40	2.2%	106	1.1%	0	0.0%	48	0.5%
<b>Cherokee County</b>	536	23.1%	1,716	16.7%	58	2.5%	111	1.1%	0	0.0%	91	0.9%
<b>North Carolina</b>	338,936	24.5%	593,946	22.4%	56,231	4.1%	33,798	1.3%	22,723	1.6%	14,243	0.5%

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

The PSA’s (Cherokee County) estimated median home value of \$186,059 (residents’ estimates of home values, not the actual market value which is likely much higher) is approximately 22.0% lower than the state’s estimated median home value of \$238,552. The average gross rent of \$761 for the PSA is 24.3% below the state’s average gross rent of \$1,005. Although the PSA has a lower median home value and average gross rent compared to the state, the PSA has slightly higher shares of cost burdened renter and owner households than the state’s shares. Over two-fifths (43.0%) of renters and more than one-fifth (20.9%) of owners in the PSA are cost burdened. Overall, a total of 997 renter households and 2,141 owner households are housing cost burdened. Additionally, renters in the PSA are twice as likely to be severely cost burdened compared to owners in the PSA (16.4% versus 8.1%). With an estimated 3,138 housing cost burdened households in the county, affordable housing alternatives should be part of future housing solutions.

Household Income, Housing Costs and Affordability								
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
					Renter	Owner	Renter	Owner
<b>Andrews</b>	693	\$42,750	\$109,177	\$653	34.4%	13.3%	13.7%	8.9%
<b>Murphy</b>	693	\$53,302	\$197,312	\$875	50.7%	17.0%	21.1%	8.0%
<b>Balance of County</b>	11,459	\$52,633	\$189,684	\$763	43.5%	21.5%	16.3%	8.0%
<b>Cherokee County</b>	12,845	\$52,141	\$186,059	\$761	43.0%	20.9%	16.4%	8.1%
<b>North Carolina</b>	4,262,494	\$63,994	\$238,552	\$1,005	42.7%	19.2%	20.4%	7.7%

Source: American Community Survey (2016-2020); ESRI

\*Paying more than 30% of income toward housing costs

\*\*Paying more than 50% of income toward housing costs

*Limited availability among multifamily apartment rentals in Cherokee County creates a challenge for the area but also represents a development opportunity for additional product.*

**Apartment Rentals are in High Demand and There is Significant Pent-Up Demand for Housing that Serves Very Low- and Low-Income Renter Households** – Overall, demand for multifamily rental housing is very strong within the PSA given that only one of the 291 surveyed units was vacant, resulting in an overall 99.7% occupancy rate. In typical, well-balanced rental housing markets, the occupancy rate is generally between 94% and 96%. As such, the local market’s 99.7% is extremely high and indicates that the market is likely suffering from a significant shortage of multifamily rental housing. Wait lists for affordable rental options range from two to 400 households, demonstrating significant pent-up demand for such product. Based on this survey of rental housing, there does not seem to be any softness among multifamily rentals in the PSA. As such, there appears to be a development opportunity for a variety of rental products.

The following table summarizes the surveyed multifamily rental supply by project type within the PSA (Cherokee County).

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	3	37	0	100.0%
Tax Credit/Government-Subsidized	1	24	0	100.0%
Government-Subsidized	7	230	1	99.6%
Total	11	291	1	99.7%

Additional details of the area’s multifamily rental housing supply are provided in Section VI of this report.

***Cherokee County has Approximately 12 Vacant Non-Conventional Rentals, Representing a Limited Inventory, Most of Which have Rents Above Multifamily Rentals*** – Typically, non-conventional rentals are those with four or fewer units

*Non-Conventional Rentals have Limited Availability and are Unaffordable to Lower-Income Households*

The 12 available non-conventional rentals in Cherokee County result in an occupancy rate of 99.5%, reflective of limited availability. Most of the available rentals are not affordable to households earning below \$40,000.

within a single structure, such as a single-family home, duplex, or mobile home. Non-conventional rentals dominate the local housing market, as they represent over nine-tenths (93.9%) of rental units in the PSA (Cherokee County). This is significantly higher than the share (64.5%) for the state of North Carolina and indicative of a rural market such as Cherokee County. Bowen National Research identified 12 non-conventional rentals in the PSA that were listed as *available* for rent, resulting in an extremely high occupancy rate of 99.5%. The available non-conventional rentals identified in the county primarily consist of two-bedroom units, with per unit rent ranging from \$1,000 to \$2,100 and an average collected rent of \$1,392. When typical tenant

utility costs (at least \$200) are also considered, the inventoried non-conventional two-bedroom units have *gross* rents that range from approximately \$1,200 to \$2,300 and are much higher than the comparable market-rate multifamily apartments (\$600 to \$895) surveyed in the area. An examination of the non-conventional one-bedroom units in the PSA reveals that the average collected rent for this type of unit is \$1,038. This is also a much higher rent than the market-rate multifamily apartments (\$500 to \$650) without consideration of tenant utility costs. As such, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area. Based on this analysis, the inventory of available non-conventional rentals is limited, and the typical rents for this product indicate that such housing is not a viable alternative for most lower income households. Additional analysis of mobile home parks is included in Section VI of this report.

***The Majority of Recently Sold Homes were Located in the Balance of County Submarket as the Andrews and Murphy Submarket have a Very Limited Supply*** –

Within the PSA (Cherokee County), 467 homes were sold during the period between February 28, 2022 and August 29, 2022. Of these recent historical sales, 12 homes (2.6%) were sold in the Andrews submarket at a median price of \$227,000, and 29 homes (6.2%) were sold in the Murphy submarket at a median price of \$185,500. The remaining 426 homes, which constitute 91.2% of the homes sold during this time period, were in the balance of Cherokee County with a median price of \$280,000. As such, many first-time homebuyers and low-income households have likely had difficulty locating income-appropriate, for-sale housing within the PSA. In addition, very few options, regardless of price point, have been available for sale within the Andrews and Murphy submarkets.

***While Cherokee County Offers For-Sale Product at a Variety of Price Points, the Majority of Available Housing Inventory is Priced at \$300,000 or Higher and the Relatively Small Inventory of Affordable Product Provides Limited Choices for Existing and Future Residents and May Limit the Area's Ability to Grow*** – There are two available inventory metrics most often used to evaluate the health of a for-sale housing market. This includes *Months Supply of Inventory* (MSI) and availability rate. Overall, based on the average annual absorption rate of 800 homes, the county's 222 homes listed as available for purchase represent 3.3 months of supply. Typically, healthy, and well-balanced markets have an available supply that should take about four to six months to absorb (if no other units are added to the market). When comparing the 222 units with the overall inventory of owner-occupied units (10,301), the PSA has a vacancy/availability rate of 2.2%, which is within the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market. However, the largest share (61.7%) of available units in the entirety of the county is priced at or above \$300,000. Although this is an unusually high share of homes at this price point, the average number of days on market in the balance of county (70 days) is only slightly higher than the overall average number of days on market within this submarket (68 days). It should be noted that because this price point constitutes a large share of available supply in the market, it also contributes significantly to the average. Within the balance of county, the available for-sale housing priced between \$100,000 and \$149,999 has the lowest average number of days on market (44 days). The lower-than-average number of days on market for this price point, as well as all price points below \$200,000 in the balance of county, indicates that housing in this price range is in high demand. Available for-sale housing priced between \$250,000 and \$299,999 in this submarket also has a comparably low average number of days on market (61 days). This indicates that strong demand exists among for-sale housing at a variety of price points within the county. The limited available supply of product, regardless of price, could contribute to difficulty attracting new households and accommodating the needs of current county residents. This may limit economic and job growth potential as well as limit the growth of commercial opportunities within Cherokee County.

The distribution of the available for-sale product by list price for each submarket is shown in the table below. Additional data regarding available inventory by bedroom type, days on market, square footage, price per square foot, and year built are discussed in detail starting on page VI-23 of this report.

**Available For-Sale Housing by Price**  
(As of August 25, 2022)

List Price	Andrews			Murphy			Balance of County		
	Number Available	Percent of Supply	Average Days on Market	Number Available	Percent of Supply	Average Days on Market	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	0	0.0%	-	1	10.0%	61	4	2.0%	48
\$100,000 to \$149,999	1	12.5%	105	0	0.0%	-	3	1.5%	44
\$150,000 to \$199,999	1	12.5%	16	0	0.0%	-	9	4.4%	48
\$200,000 to \$249,999	3	37.5%	104	2	20.0%	98	26	12.7%	83
\$250,000 to \$299,999	1	12.5%	55	1	10.0%	93	33	16.2%	61
\$300,000+	2	25.0%	56	6	60.0%	77	129	63.2%	70
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>75</b>	<b>10</b>	<b>100.0%</b>	<b>81</b>	<b>204</b>	<b>100.0%</b>	<b>68</b>

Source: Realtor.com & Bowen National Research

***While Senior Care Facilities are Operating at Low Occupancy Levels and There is an Insufficient Certificate of Need for Senior Housing, Projected Senior Household Growth will Add to the Demand for Such Housing in the Foreseeable Future*** – A total of two senior care facilities, containing a total of 210 marketed senior care beds/units, were identified and surveyed in Cherokee County. There were also two Adult Care Homes with 12 or fewer beds each, which were not included in this survey. The following table summarizes the surveyed facilities by property type.

Surveyed Senior Care Facilities - PSA (Cherokee County)						
Project Type	Projects	Marketed Beds/Units	Vacant	Occupancy Rate	National Occupancy Rate*	Base Monthly Rent
Nursing Homes	2	210	50	76.2%	78.3%	\$8,365-\$8,395

\*Source: NIC Map Vision data, CCRC Care Segment Performance 2Q 2022 (Non-CCRC Facilities)

Note: In some cases, daily rates were converted to monthly rates

The county is reporting an overall occupancy rate of 76.2% for its two licensed nursing homes, which is comparable to the 78.3% occupancy rate reported nationally for the 2<sup>nd</sup> Quarter of 2022. Note that national occupancy rates have increased by 3.9 percentage points year-over-year for the nursing care segment. Prior to COVID-19, the national occupancy rate for nursing care (88.0%) was significantly higher as reported by the 2018 State of Seniors Housing Report (American Seniors Housing Association). Based on this data, while the county’s current nursing home inventory is operating at an overall occupancy level comparable to the current national level, it is below historical standards. Additionally, according to the North Carolina Department of Health and Human Services, the Certificate of Need (CON) for Cherokee County in 2022 demonstrates there is insufficient support for any additional adult care home beds or nursing home beds. However, as senior care housing continues to recover from the impact of COVID-19 and given the significant increase expected in population growth among seniors ages 75 and older, we expect demand for such housing to continue to increase. It should be reiterated that there is no senior housing in Cherokee County for levels of care below nursing care. As such, there may be opportunities for additional nursing care housing and the other senior housing alternatives (e.g., independent living, multi-unit assisted housing with services, and adult care homes) in the near future.

***Community Input Indicates that Area’s Housing Issues are Adversely Impacting the Community in Many Ways and Provides Insight on Possible Housing Priorities***

– A total of 725 people participated in surveys that provided valuable insight as to local housing challenges and opportunities. The respondents included area employers, stakeholders, residents and non-resident commuters. Key findings illustrated the general consensus that housing affordability, availability and quality were the greatest housing challenges the area experienced. Most respondents indicated that housing with rents of less than \$1,000 and home prices less than \$150,000 were most needed. Some of the most commonly cited housing-related issues include people living in cost burdened housing situations, having poor credit scores, lacking security deposits or down payments, having to move in with friends/families, and living in substandard housing. The consensus among respondents indicated local employers are also being impacted by housing, most notably preventing many employers from attracting workers. Many residents



believed that priorities should be placed on providing assistance to first-time homebuyers and financial assistance to lower-income households to repair their existing residence. While the development of new housing was a commonly cited priority, many survey respondents also indicated that the preservation or repair of existing housing should be priorities for the area. One of the most significant findings from these surveys originated from *non-residents* who commute into Cherokee County for work, of which approximately 52.6% indicated they would move to Cherokee County if adequate and affordable housing was made available. This may represent a significant residential development opportunity for the community.

Housing Quality Assessment

A total of 31 residential units were identified that exhibited some level of exterior housing conditions (e.g., damage, disrepair, unkempt, etc.). It should be noted that the interiors of properties were not evaluated as part of this survey. These 31 residential units represent 0.2% of the 18,175 housing units in Cherokee County (based on 2022 estimates). The 0.2% share is less than other western North Carolina counties where Bowen National Research conducted surveys of housing quality issues. Regardless, it represents potential nuisances, safety hazards, and are potentially detrimental to nearby property uses and values. The frequency of housing with quality issues by area is shown in the following table:

Area	Number of Units	Share of Units
Northeast	11	35.5%
Central	10	32.3%
Northwest	4	12.9%
West	4	12.9%
Southeast	2	6.4%
<b>Cherokee County Total</b>	31	100.0%

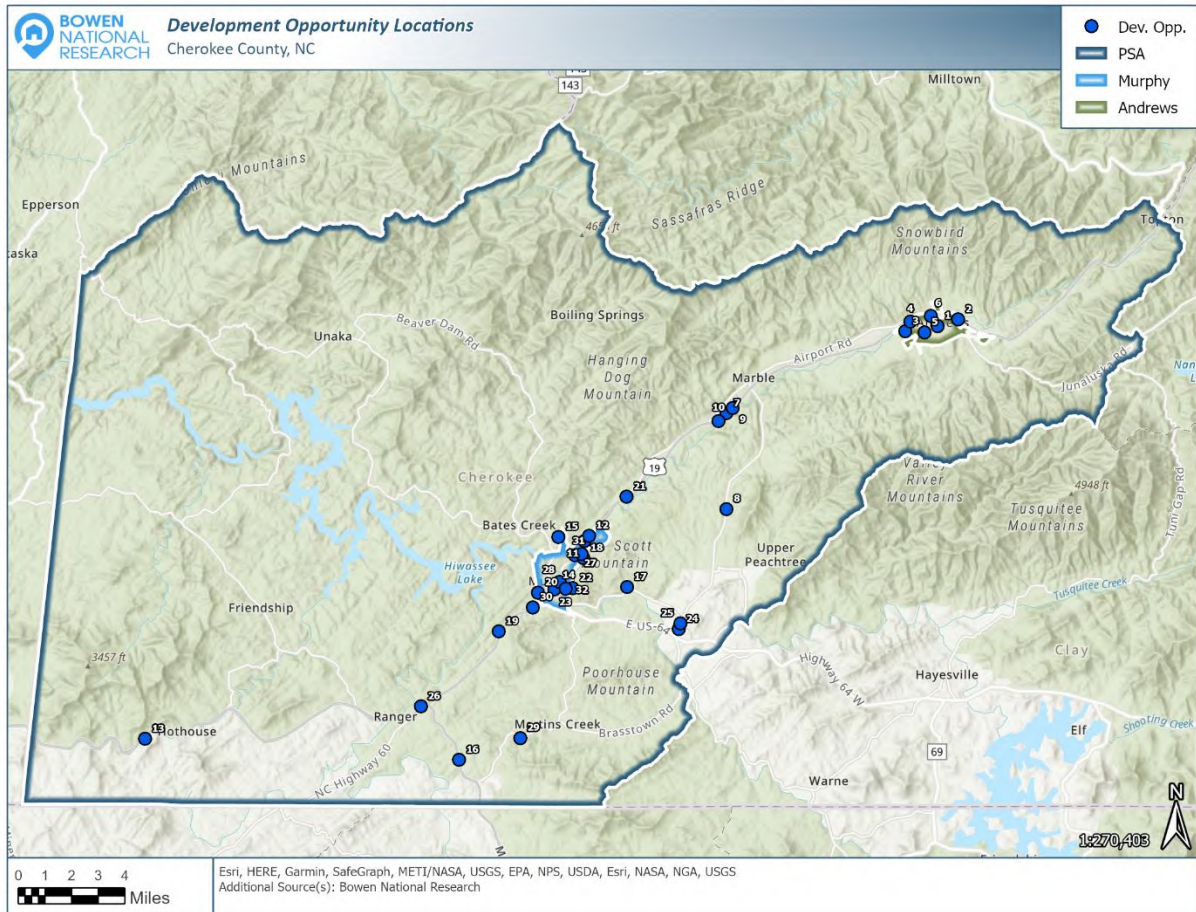
Source: Bowen National Research

A list of streets with the greatest concentrations of housing with adverse quality issues along with a corresponding map is included in Section VII of this report and may illustrate possible geographic areas of focus for mitigation of residential housing issues within the county. It is important to point out that according to community surveys, respondents believe mitigation of housing issues should be a priority in Cherokee County. Based on this and given the scale of housing quality issues, local jurisdictions should develop or expand upon a housing conditions mitigation plan, making it a focus in future housing plans.

Development Opportunities

A total of 32 properties were identified as potential residential development opportunities (sites) within Cherokee County. The 32 identified properties represent approximately 214 acres of land and over 80,000 square feet of existing structure area. Note that seven of the identified properties consist of over 10 acres of land each, providing the ability to develop large residential projects that may include a single-family subdivision or multifamily housing. A total of 16 properties contain existing buildings or structures which range in size from 864 to 14,720 square feet, potentially

enabling the redevelopment of such structures into single-family or multifamily projects. It should be noted that our survey of potential development opportunities mostly consists of those properties that are actively marketed for sale. While potential development opportunities in Cherokee County may exist at numerous other properties not listed as part of this analysis, our survey is primarily restricted to those properties that were actively marketed for sale at the time of this report. A full listing of all identified properties is included on page VII-51, while profiles of parcels are included in Addendum D. The following map illustrates the location of the potential housing development opportunity properties:



Based on our analysis, the presence of potential residential development sites (properties capable of delivering new housing units) within the PSA (Cherokee County) does not appear to be an obstacle to increasing the number of housing units. However, not all of these properties may be feasible to redevelop as housing due to overall age, condition, or structural makeup (availability and feasibility of identified properties were beyond the scope of this study). Regardless, local housing advocates should promote residential development opportunities that exist within the county.

Overall PSA (Cherokee County) Housing Needs

Numerous factors contribute to the housing demand within a market. This includes household growth, units required for a balanced market, replacement of substandard housing, step-down support, and units required to meet the needs of commuters. In an effort to determine if there are any housing gaps in the market, we compared the preceding demand drivers with the existing and planned residential product in the market. This analysis was done at various affordability levels and for both rental and for-sale housing alternatives. Details of this analysis, including our methodology and assumptions, are included in Section VIII.

The following table summarizes the approximate potential number of new residential units that could be supported in the PSA (Cherokee County) over a five-year period.

PSA (Cherokee County) Housing Gap Estimates (2022 to 2027) – Number of Units Needed			
	Housing Segment	Units Needed	Level of Demand
Rentals	Very Low-Income Rental Housing (≤\$817/Month Rent)	156	Significant
	Low-Income/Workforce Rental Housing (\$818-\$1,308/Month Rent)	141	Significant
	Moderate-Income Rental Housing (\$1,309-\$1,962/Month Rent)	127	Significant
	High-Income Market-Rate Rental Housing (\$1,963+/Month Rent)	72	Moderate
	<b>TOTAL UNITS</b>	<b>496</b>	
For-Sale	Entry-Level For-Sale Homes (≤\$109,900)	63	Moderate
	Low-Income For-Sale Homes (\$109,901-\$174,400)	140	Significant
	Moderate-Income For-Sale Homes (\$174,401-\$261,000)	414	High
	High-Income Upscale For-Sale Housing (\$261,001+)	327	High
	<b>TOTAL UNITS</b>	<b>944</b>	

Note: Number of units assumes product is marketable, affordable and in a marketable location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed the preceding projections.

Based on the preceding table, it is clear that there is a notable level of rental housing demand among all household income levels within Cherokee County. Overall, there is a housing need for 496 *rental* units in the county over the next five years to fully address its housing needs. The housing gaps are distributed relatively evenly among most of the various household income/affordability segments, with the greatest rental housing gaps existing for the most affordable product. Regardless, the market has broad rental housing needs. Without the addition of new rental product similar to the numbers cited in the table, the area will not meet the existing and changing housing needs of the market.

The overall *for-sale* housing gap in Cherokee County is for approximately 944 units over the five-year projection period. While all price segments and affordability levels have some level of need, the greatest gap appears to be for housing priced between \$174,401 and \$261,000. This particular segment has a housing gap of 414 units, representing 43.9% of the county’s overall for-sale housing gap. There is a slightly smaller housing gap (327) among the \$261,001 and higher price segment. It is notable that product affordable to typical first-time homebuyers that can afford product priced up to \$174,400 has a gap of over 200 units. It should be pointed out that the lack of

product at all price levels will increase demand for lower priced units, as many buyers may “step down” to a lower price point. This will place greater pressure on the market’s lower priced product and create greater challenges to lower income households and first-time homebuyers who already have limited housing alternatives that are affordable to them. The preceding estimates illustrate that the county’s housing needs are broad and significant among both rental and for-sale product.

These estimates are based on current government policies and incentives, recent and projected demographic trends, current and anticipated economic trends, and available and planned residential units. Numerous factors impact a market’s ability to support new housing product. This is particularly true of individual housing projects or units. Certain design elements, pricing structures, target market segments (e.g., seniors, workforce, families, etc.), product quality, and location all influence the actual number of units that can be supported. Demand estimates could exceed those shown in the preceding table if the community changes policies or offers incentives to encourage people to move into the market or for developers to develop new housing product. Regardless, the estimated housing gaps shown in the preceding table should be used as a guide for establishing housing goals and priorities.

### **Action Plan Recommendations**

We have developed an outline for a recommended Action Plan that can serve as a framework to develop priorities, goals and strategies that address the housing needs of the community. We acknowledge that there are many other ways of addressing housing issues beyond those outlined in this Action Plan. However, based on local market metrics and our experience in evaluating markets similar to Cherokee County, we believe the following outline provides several possibilities that could be implemented locally. It is important to point out that not all of the items listed on the following pages need to be implemented for the community to be successful. Ultimately, the community will need to develop its own priorities and plans that fit its goals, falls within budgetary limits, and corresponds to community needs. Additional details of such action steps are included in *Section X: Action Plan Recommendations*.

Action/Initiative	Description
<b>Goal Setting</b>	
<i>Define Overall Purpose &amp; Priorities</i>	Define overall objectives or purposes behind housing efforts. This can be in the form of a mission statement, press release or informal outline of the objectives/purposes behind the plan and can include general goals, economic impacts, and social/cultural benefits. Advocates/stakeholders may want to establish initial housing priorities.
<i>Establish Housing Production and Mitigation Goals</i>	Set short-term (annual or two-year) and long-term (five- or 10- year) housing production and mitigation (home repair) goals by the number and type of housing units to be built and/or preserved. Targeted populations (e.g., seniors, families, etc.) to be served could be part of stated goals.
<i>Establish Housing Funding Goals</i>	Using the preceding housing production goals as a guide, some level of analysis should be done to estimate the funding requirements to meet such goals.
<b>Capacity Building</b>	
<i>Retain Expertise</i>	Consideration should be given to hiring/retaining a housing specialist that would be responsible for facilitating housing initiatives on a regular basis. This can be an individual working for town or county governments, or someone that works for a nonprofit group, the housing authority or other housing advocacy group.
<i>Establish Housing Partnerships</i>	Consider building broad but strong partnerships between both the public and private sectors. This may include the Andrews and Murphy Housing Authorities, Western NC Housing Partnership, Habitat for Humanity of Cherokee County, and other nonprofit groups and for-profit developers.
<b>Education and Outreach</b>	
<i>Develop Housing Education Plan &amp; Housing Resource Center</i>	Develop an overarching housing education plan that has a unified objective and message. The program could include educating landlords, elected officials, stakeholders and residents (homebuyers, homeowners, and renters). Such efforts could be through a housing forum or workshops, annual reports, social media or other methods. An online housing resource center could be created to provide a single source for housing information.
<i>Develop a Marketing/Outreach Plan</i>	Develop a marketing plan that helps to identify potential development partners, determines mechanics for outreach efforts, and establishes roles/responsibilities for outreach efforts. The plan may include retaining a housing professional to facilitate outreach plans, hiring a marketing firm, or involving local organizations. Various examples of some outreach efforts of other communities are included in <i>Addendum K: Best Practices</i> .
<i>Learn From Others</i>	Given the complexity of housing issues, it is recommended that local governments and stakeholders research other communities and the efforts they have made to address housing. Learning from others can guide efforts in addressing local housing issues. Various examples of strategies/initiatives of other communities are included in <i>Addendum K: Best Practices</i> .

Action/Initiative	Description
<b>Preservation &amp; Development Tools</b>	
<i>Land Banking</i>	Consideration should be given to establishing a land bank that can acquire, remediate, and dispose of land/buildings for the purpose of facilitating properties into more productive uses.
<i>Housing Trust Fund (HTF)</i>	Explore establishing a housing trust fund to help support affordable residential development and preservation. The HTF could be funded through a housing bond, impact fees, proceeds from the conveyance of land, etc.
<i>Implement &amp; Modify Housing Policies and Incentives</i>	The local governments should support housing policies such as unit density, unit size requirements, and parking requirements, support tax abatements/rebates and TIF districts, consider waiving/deferring/lowering government fees and/or expediting the building or rezoning process.
<i>Explore Funding Sources and Initiatives</i>	The county should consider supporting such initiatives as providing pre-development financial assistance, implementing inclusionary zoning (requiring market-rate developers to include some affordable housing units), supporting a Housing Trust Fund, exploring the establishment of a land bank to acquire, improve, and convey tax delinquent and neglected properties, and leveraging Qualified Opportunity Zone resources and opportunities (Cherokee County has two QOZs). Direct resident assistance should also be considered and include such things home repair and weatherization programs, deposit/down payment assistance, and credit repair services or guidance.
<b>Monitor Market &amp; Engage Community</b>	
<i>Periodically Assess Key Market Data to Adjust Goals &amp; Priorities</i>	The community should establish benchmark metrics that should be updated periodically (annually or every couple of years) and evaluated to understand the level of progress in housing efforts and to adjust strategies. Such efforts would also allow the community to identify new housing issues and opportunities.
<i>Keep Community Informed</i>	It will be important to periodically update the community on housing challenges, recent housing initiatives, and future housing plans. Such efforts can include an annual report, a formal presentation in public venues, press releases, social media and other means of communication.

### III. COMMUNITY OVERVIEW AND STUDY AREAS

#### A. CHEROKEE COUNTY OVERVIEW

This report focuses on the housing needs of Cherokee County, North Carolina, with supplemental analysis of three submarkets within the county (detailed on the following page). Formed as a county in 1839 from a portion of Macon County, Cherokee County is the western most county in North Carolina. The county was named to honor the Cherokee Indians who inhabited the area prior to being relocated in 1838. The county shares boundaries with Tennessee to the northwest and west, Georgia to the south, and the North Carolina counties of Graham, Macon, and Clay to the east and northeast. While multiple State Highways (NC 60, 141, 294) serve the county, U.S. Highways 19, 64, 74 and 129 serve as the primary arterial routes in the county. Today, the county contains approximately 467 square miles and has 62.1 persons per-square-mile (state average is 216.3 persons per-square-mile).

Cherokee County was home to approximately 29,000 people in 2022, increasing by 5.6% (1,532 people) since 2010. The two largest towns in the county are Andrews and Murphy, of which Murphy serves as the county seat. These two towns represent 11.3% of the county population combined. The remaining 88.7% of the county population resides in the balance of Cherokee County, illustrating the rural nature of the area. While a significant portion of the county's employment (44.7%) is within Andrews and Murphy, a majority of the county's employment is within the balance of Cherokee County outside the two towns. The county offers numerous recreational options and outdoor activities which include biking, camping, hiking, fishing, tubing, and horseback riding. This tourism contributes to the local economy and helps to support many of the area's businesses and employees.

Based on 2022 estimates, approximately eight-tenths (80.2%) of the county's housing units are owner occupied. Nearly two-thirds (65.4%) of rental units are within structures of four or fewer units, and nearly one-fourth (24.3%) are mobile homes. It is worth pointing out that over 2,500 occupied housing structures (796 renter-occupied and 1,737 owner-occupied) are mobile home units, comprising nearly one-fifth (18.4%) of all occupied housing in the county. As shown in Section VI: Housing Supply Analysis of this report, the market offers a wide variety of housing at different price points and rents, though availability is limited at certain affordability levels. Additional information regarding the county's demographic characteristics and trends, economic conditions, housing supply, and other factors that impact housing are included throughout this report.

## **B. STUDY AREAS – MARKET AREA DELINEATIONS**

This report addresses the residential housing needs of Cherokee County. To this end, we focused our evaluation on the demographic and economic characteristics, as well as the existing housing stock, of the overall county. Because there are distinct variations between different areas within the county, we have also supplied some additional information and analysis on three individual submarkets within the county. In order to provide another base of comparison, we have included some data on the overall state of North Carolina and the overall United States, when applicable.

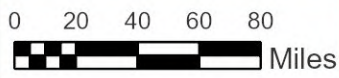
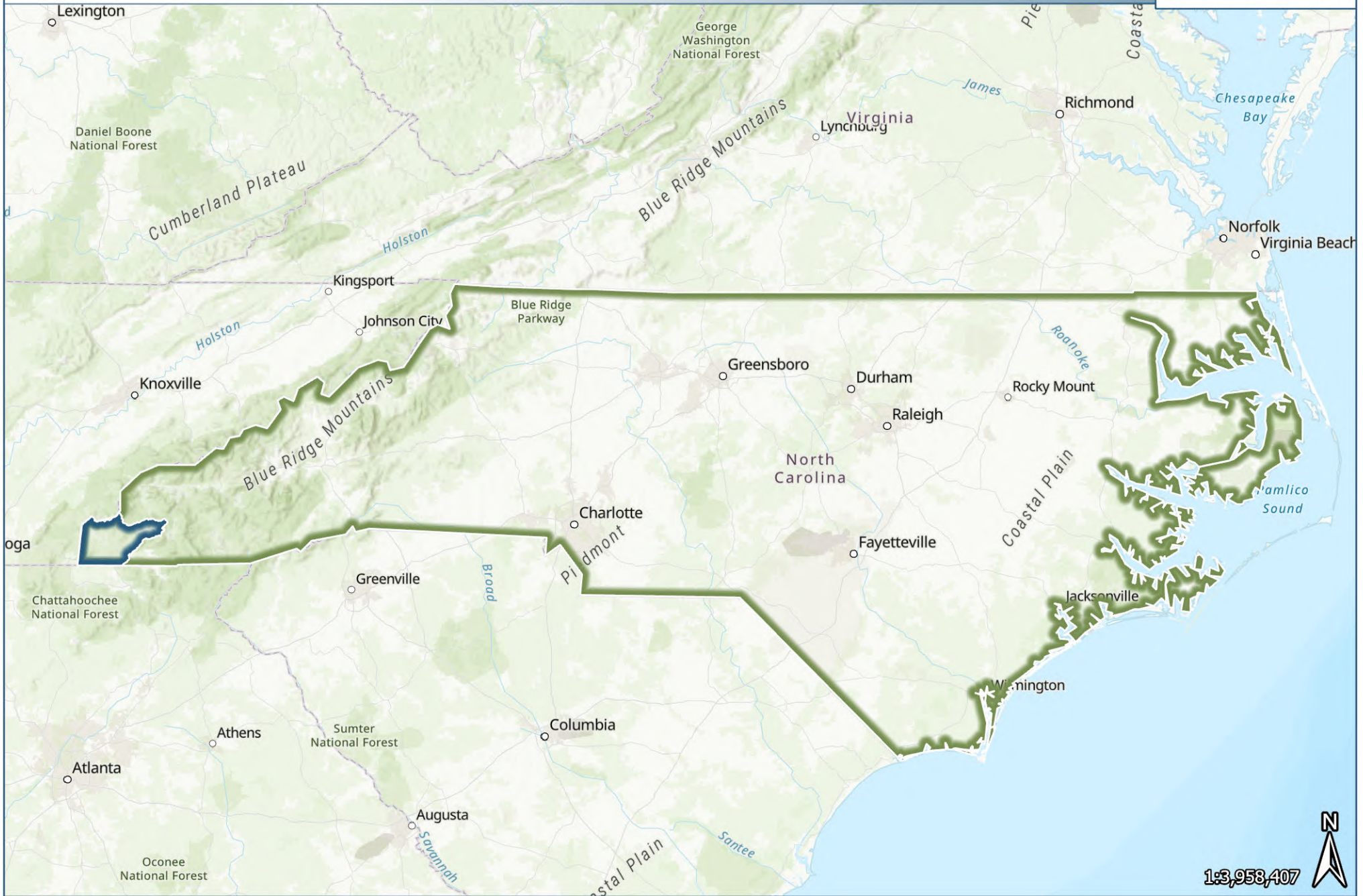
The following summarizes the various study areas used in this analysis.

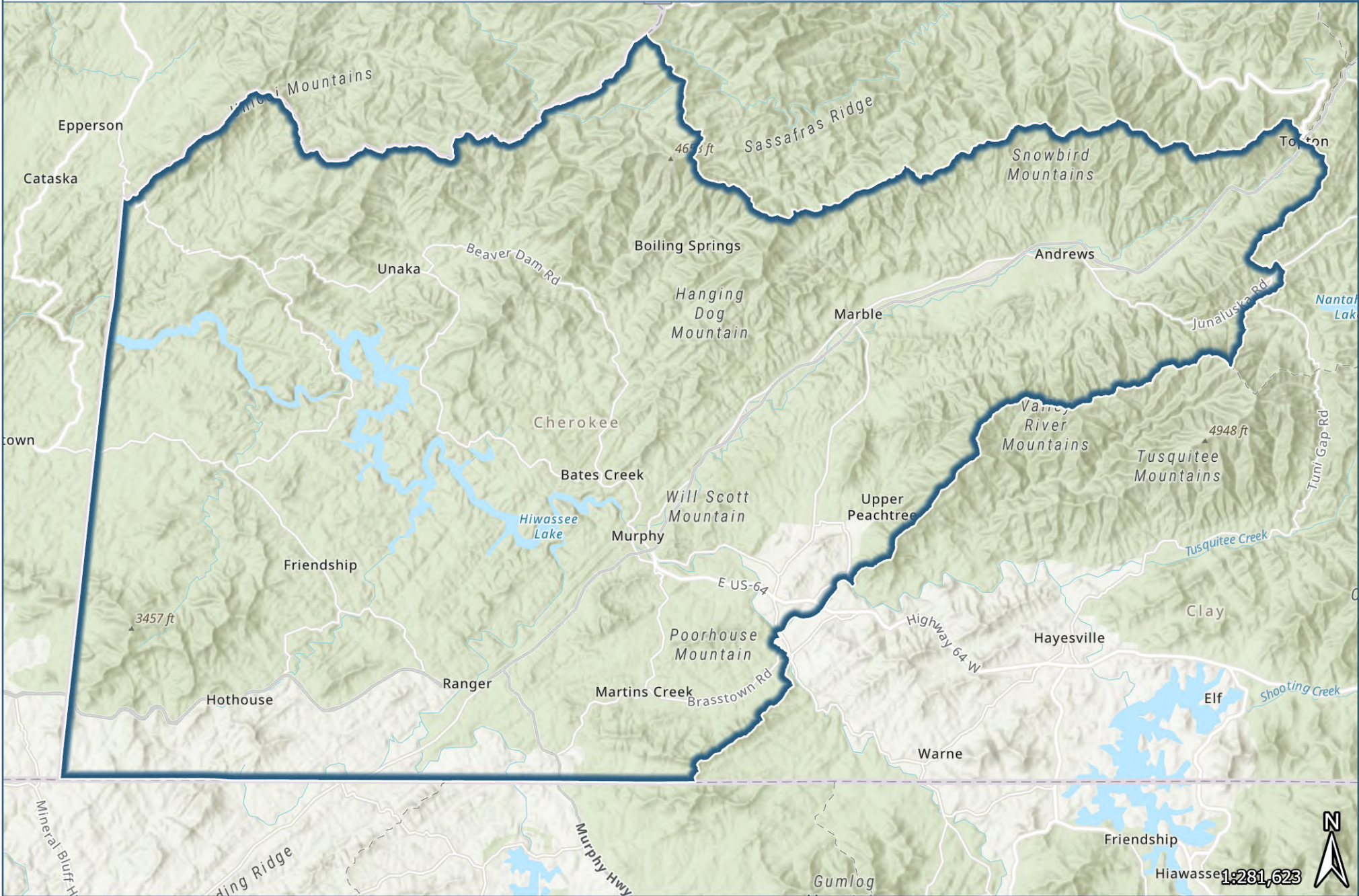
***Primary Study Area*** – The Primary Study Area (PSA) includes the entirety of Cherokee County.

***Submarket Study Areas*** – The Submarket Study Areas (SSAs) are three separate areas that were selected by the Economic and Workforce Development, Tri-County Community College for supplemental analysis. These SSA areas include the two towns of Andrews and Murphy, with the third SSA comprising the balance of Cherokee County.

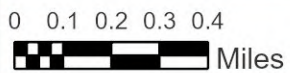
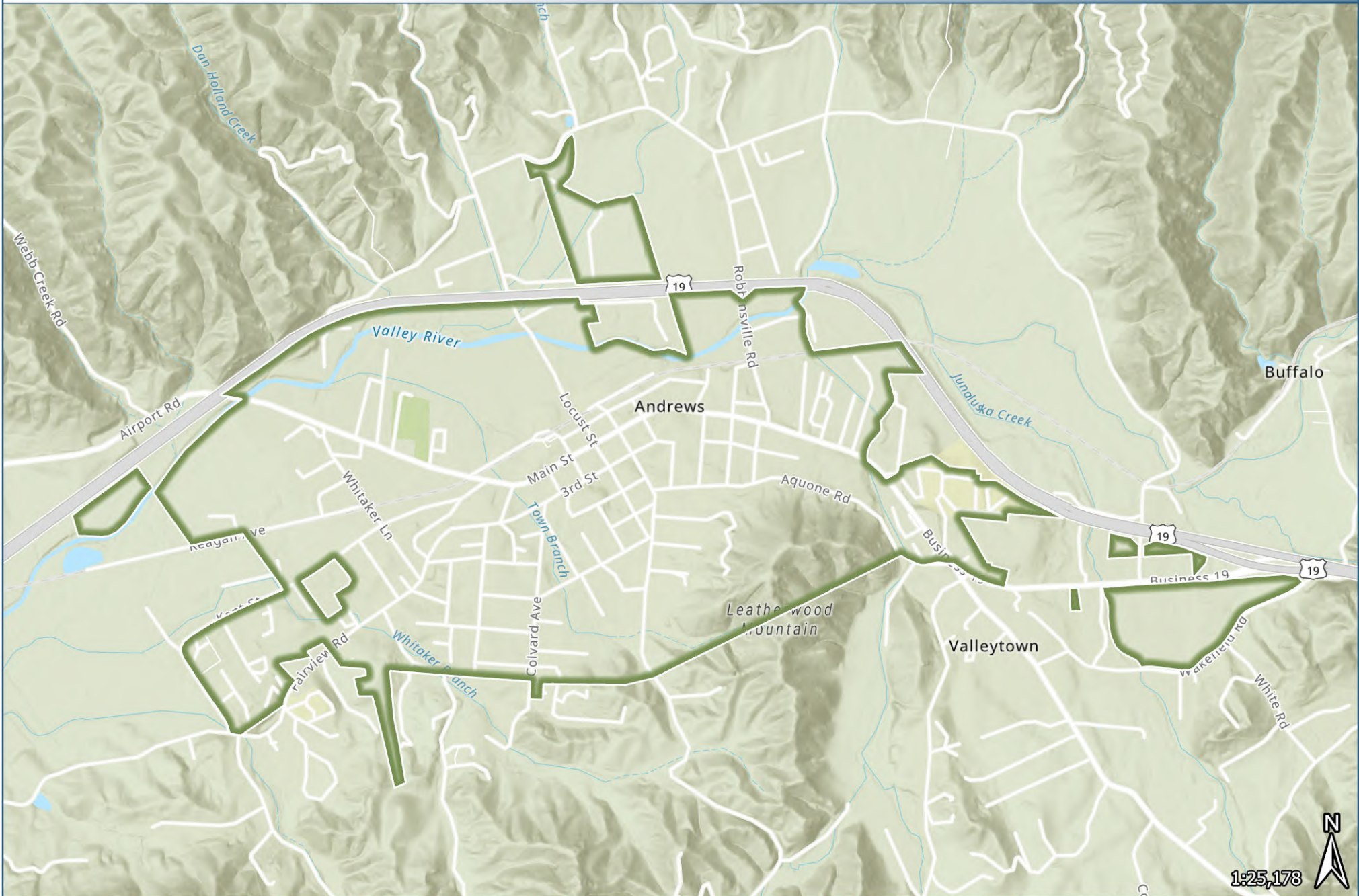
Maps delineating the boundaries of the various study areas are shown on the following pages.

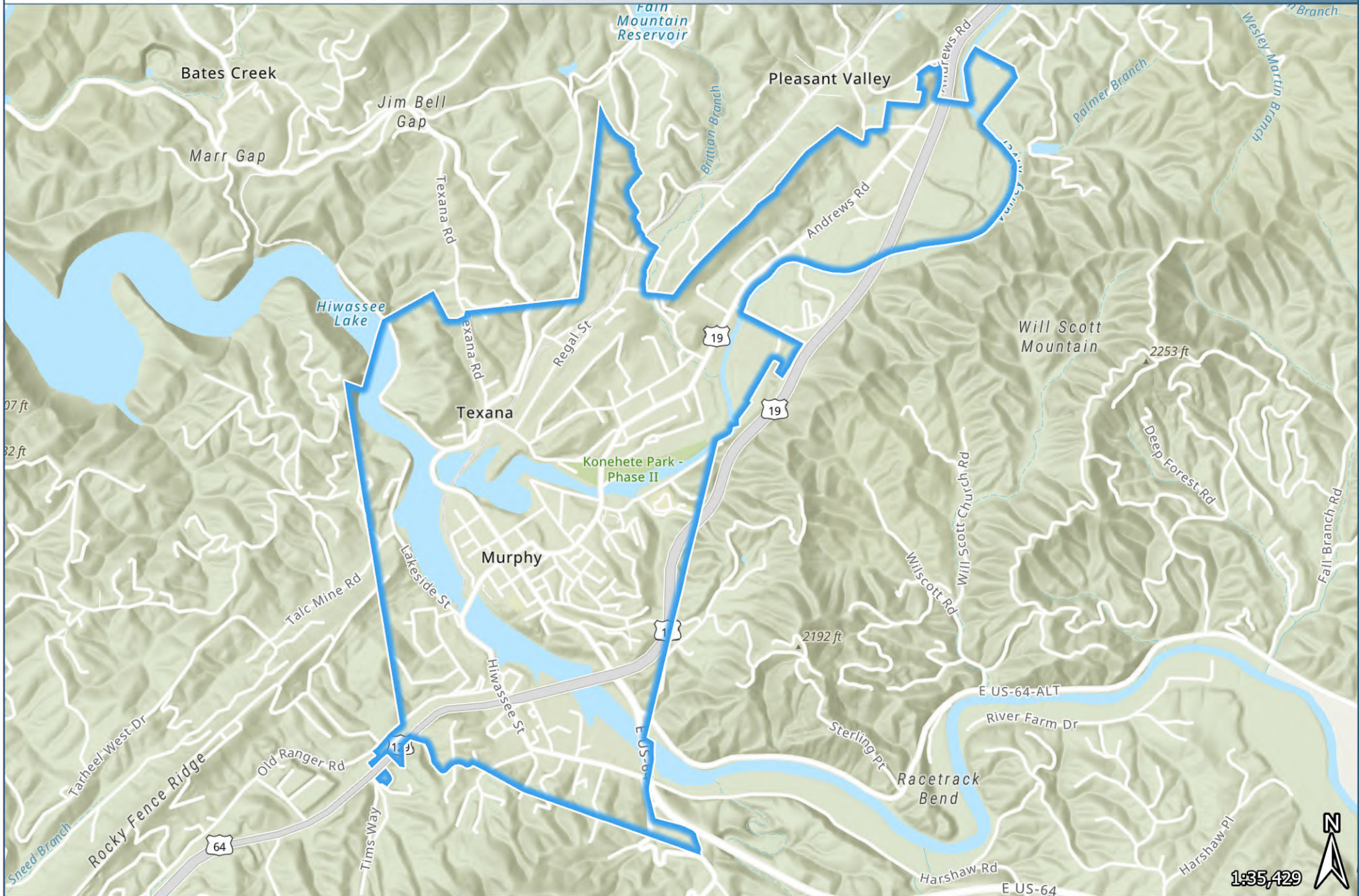






Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS  
Additional Source(s): Bowen National Research





## IV. DEMOGRAPHIC ANALYSIS

### A. INTRODUCTION

This section of the report evaluates key demographic characteristics for the Primary Study Area (PSA, Cherokee County), the three Submarket Study Areas (SSAs – Andrews, Murphy, and the balance of Cherokee County), and North Carolina (statewide). Through this analysis, unfolding trends and unique conditions are often revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons between these geographies provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in Cherokee County and what are these people like?
- In what kinds of household groupings do Cherokee County residents live?
- What share of people rent or own their Cherokee County residence?
- Are the number of people and households living in Cherokee County increasing or decreasing over time?
- How do Cherokee County residents, Submarket Study Area residents, and residents of the state compare with each other?

This section is comprised of three major parts: population characteristics, household characteristics, and demographic theme maps. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence. Demographic theme maps graphically show varying levels (low to high concentrations) of a demographic characteristic across a geographic region.

It is important to note that 2000 and 2010 demographics are based on U.S. Census data (actual count), while 2022 and 2027 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. These estimates and projections are adjusted using the most recent available data from the 2020 Census count, when available. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize.
- Governmental policies with respect to residential development remain consistent.
- Availability of financing for residential development (i.e., mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent.
- Sufficient housing and infrastructure are provided to support projected population and household growth.

Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic estimates/projections.

## B. POPULATION CHARACTERISTICS

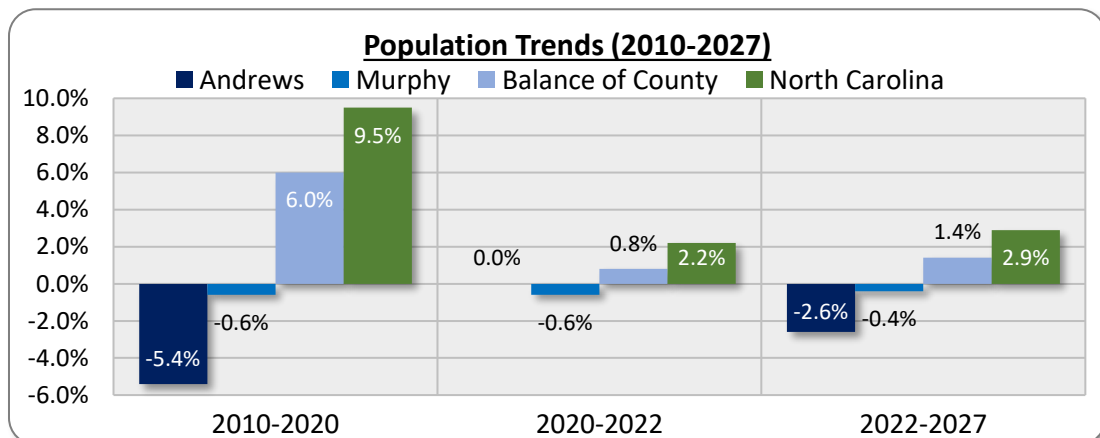
Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Andrews</b>	1,762	1,667	-95	-5.4%	1,667	0	0.0%	1,623	-44	-2.6%
<b>Murphy</b>	1,617	1,608	-9	-0.6%	1,598	-10	-0.6%	1,592	-6	-0.4%
<b>Balance of County</b>	24,065	25,499	1,434	6.0%	25,710	211	0.8%	26,066	356	1.4%
<b>Cherokee County</b>	27,444	28,774	1,330	4.8%	28,976	202	0.7%	29,281	305	1.1%
<b>North Carolina</b>	9,535,419	10,439,314	903,895	9.5%	10,671,320	232,006	2.2%	10,981,049	309,729	2.9%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the population within the PSA (Cherokee County) increased by 1,330 (4.8%). This is a lower rate of increase than that for the state of North Carolina (9.5%) during the same time period. Although the populations in both the Andrews and Murphy submarkets declined during this time period (5.4% and 0.6%, respectively), the population in the balance of county increased by 1,434 (6.0%). As such, it appears that people are choosing to live outside either of the two incorporated communities. By 2027, the population for Cherokee County is projected to be 29,281, which represents a population increase of 1.1% over the next five years. Although this projected increase is lower than the projected increase for the state of North Carolina (2.9%), it signifies continued population growth in the PSA and an overall increase in demand for housing within the county.

The following graph compares the percent change in population since 2010 and projected through 2027.



Population by age cohort for selected years is shown in the following table:

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Andrews	2010	517 (29.3%)	188 (10.7%)	200 (11.4%)	236 (13.4%)	244 (13.8%)	185 (10.5%)	192 (10.9%)	43.9
	2022	438 (26.3%)	187 (11.2%)	160 (9.6%)	187 (11.2%)	254 (15.2%)	251 (15.1%)	190 (11.4%)	47.6
	2027	417 (25.7%)	168 (10.4%)	173 (10.7%)	170 (10.5%)	222 (13.7%)	253 (15.6%)	220 (13.6%)	48.3
	Change 2022-2027	-21 (-4.8%)	-19 (-10.2%)	13 (8.1%)	-17 (-9.1%)	-32 (-12.6%)	2 (0.8%)	30 (15.8%)	N/A
Murphy	2010	439 (27.1%)	177 (10.9%)	217 (13.4%)	216 (13.4%)	248 (15.3%)	178 (11.0%)	142 (8.8%)	44.0
	2022	386 (24.2%)	182 (11.4%)	180 (11.3%)	201 (12.6%)	230 (14.4%)	255 (16.0%)	164 (10.3%)	48.1
	2027	384 (24.1%)	170 (10.7%)	176 (11.1%)	172 (10.8%)	243 (15.3%)	248 (15.6%)	199 (12.5%)	48.9
	Change 2022-2027	-2 (-0.5%)	-12 (-6.6%)	-4 (-2.2%)	-29 (-14.4%)	13 (5.7%)	-7 (-2.7%)	35 (21.3%)	N/A
Balance of County	2010	5,951 (24.7%)	2,154 (9.0%)	2,758 (11.5%)	3,368 (14.0%)	4,247 (17.6%)	3,448 (14.3%)	2,139 (8.9%)	48.7
	2022	5,586 (21.7%)	2,411 (9.4%)	2,688 (10.5%)	2,994 (11.6%)	4,242 (16.5%)	4,836 (18.8%)	2,953 (11.5%)	52.4
	2027	5,620 (21.6%)	2,098 (8.0%)	2,759 (10.6%)	2,997 (11.5%)	3,957 (15.2%)	4,907 (18.8%)	3,728 (14.3%)	53.6
	Change 2022-2027	34 (0.6%)	-313 (-13.0%)	71 (2.6%)	3 (0.1%)	-285 (-6.7%)	71 (1.5%)	775 (26.2%)	N/A
Cherokee County	2010	6,906 (25.2%)	2,520 (9.2%)	3,176 (11.6%)	3,819 (13.9%)	4,739 (17.3%)	3,812 (13.9%)	2,472 (9.0%)	48.1
	2022	6,411 (22.1%)	2,780 (9.6%)	3,028 (10.5%)	3,382 (11.7%)	4,725 (16.3%)	5,342 (18.4%)	3,308 (11.4%)	51.9
	2027	6,422 (21.9%)	2,436 (8.3%)	3,108 (10.6%)	3,339 (11.4%)	4,421 (15.1%)	5,408 (18.5%)	4,147 (14.2%)	53.1
	Change 2022-2027	11 (0.2%)	-344 (-12.4%)	80 (2.6%)	-43 (-1.3%)	-304 (-6.4%)	66 (1.2%)	839 (25.4%)	N/A
North Carolina	2010	3,220,236 (33.8%)	1,246,588 (13.1%)	1,327,143 (13.9%)	1,368,636 (14.4%)	1,138,749 (11.9%)	697,559 (7.3%)	536,508 (5.6%)	37.3
	2022	3,302,730 (30.9%)	1,445,072 (13.5%)	1,378,266 (12.9%)	1,334,845 (12.5%)	1,366,753 (12.8%)	1,107,846 (10.4%)	735,808 (6.9%)	39.2
	2027	3,353,927 (30.5%)	1,417,328 (12.9%)	1,446,195 (13.2%)	1,328,289 (12.1%)	1,323,839 (12.1%)	1,197,371 (10.9%)	914,100 (8.3%)	39.8
	Change 2022-2027	51,197 (1.6%)	-27,744 (-1.9%)	67,929 (4.9%)	-6,556 (-0.5%)	-42,914 (-3.1%)	89,525 (8.1%)	178,292 (24.2%)	N/A

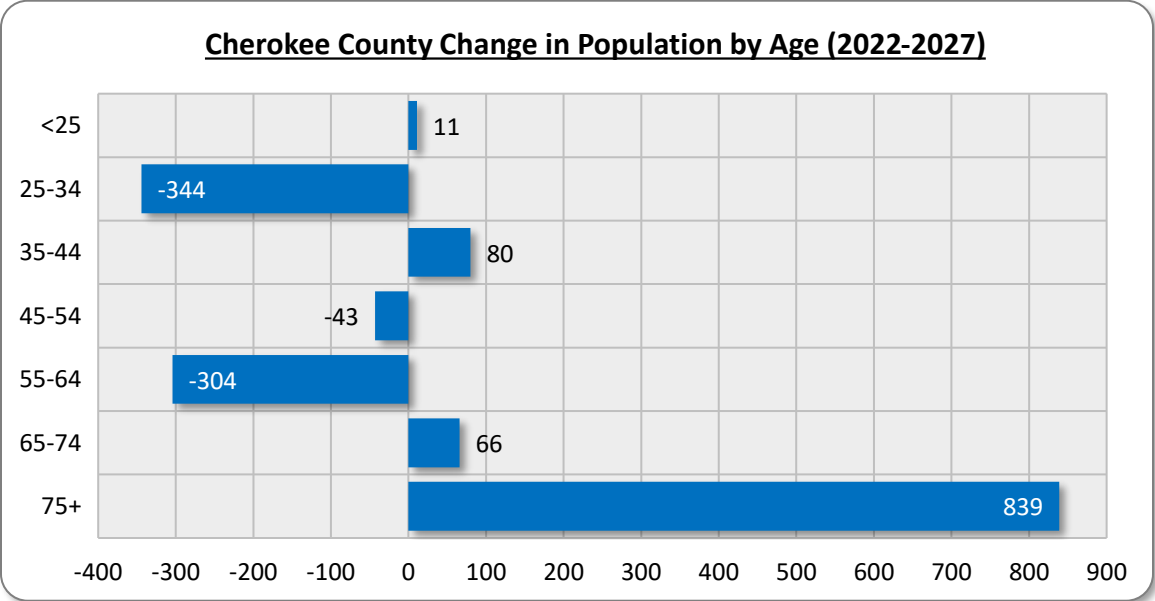
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

N/A – Not Applicable

In 2022, the median age for the population of the PSA (Cherokee County) is 51.9 years, which represents a 7.9% increase over the 2010 median age (48.1 years). In 2022, the median age for Cherokee County is significantly higher than that for the state of North Carolina (39.2 years). The median age for the population of the PSA is projected to increase to 53.1 years by 2027, or an increase of 2.3% over the 2022 median age. This represents a larger percentage increase than that of the state (1.5%) during the same time period.

In 2022, the largest share of the PSA population (22.1%) is within the age cohort of less than 25 years of age, which is not surprising considering this cohort encompasses a wide range of ages. Aside from this younger cohort, there is a heavy concentration of the population within the age cohorts of 55 to 64 years (16.3%) and 65 to 74 years (18.4%). Projections for 2027 indicate that most of the population growth in the PSA will occur among the oldest age cohorts. This is most pronounced in the age cohort of 75 and older which is projected to increase by 839 individuals, or an increase of 25.4%. In addition, the age cohort of 65 to 74 years is projected to increase by 66 individuals, or an increase of 1.2%. These trends may indicate a significant increase in demand for senior-oriented housing within the PSA over the next five years. There is also moderate growth of 2.6%, or 80 individuals, projected among the population between the ages of 35 and 44 that may also influence housing needs.

The following graph compares the projected change in population by age cohort between 2022 and 2027 for the PSA (Cherokee County).





Population by race for 2020 is shown in the following table:

		Population by Race					
		White Alone	Black or African American Alone	Asian Alone	Some Other Race Alone	Two or More Races	Total
<b>Andrews</b>	Number	1,410	25	1	95	138	1,669
	Percent	84.5%	1.5%	0.1%	5.7%	8.3%	100.0%
<b>Murphy</b>	Number	1,302	104	30	38	133	1,607
	Percent	81.0%	6.5%	1.9%	2.4%	8.3%	100.0%
<b>Balance of County</b>	Number	22,928	252	127	631	1,561	25,499
	Percent	89.9%	1.0%	0.5%	2.5%	6.1%	100.0%
<b>Cherokee County</b>	Number	25,640	381	158	763	1,832	28,774
	Percent	89.1%	1.3%	0.5%	2.7%	6.4%	100.0%
<b>North Carolina</b>	Number	6,488,399	2,140,210	343,051	755,937	711,717	10,439,314
	Percent	62.2%	20.5%	3.3%	7.2%	6.8%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2020, 89.1% of residents within the PSA (Cherokee County) identified as "White Alone," which is a much higher share than the state overall (62.2%). Only 1.3% of residents within the PSA identified as "Black or African American Alone," while approximately one-fifth (20.5%) of residents in the state overall identified as this race. The remaining distributions of population by race in the PSA are also much lower than those of the state overall. As such, the population of the PSA is considerably less diverse than the population of North Carolina.

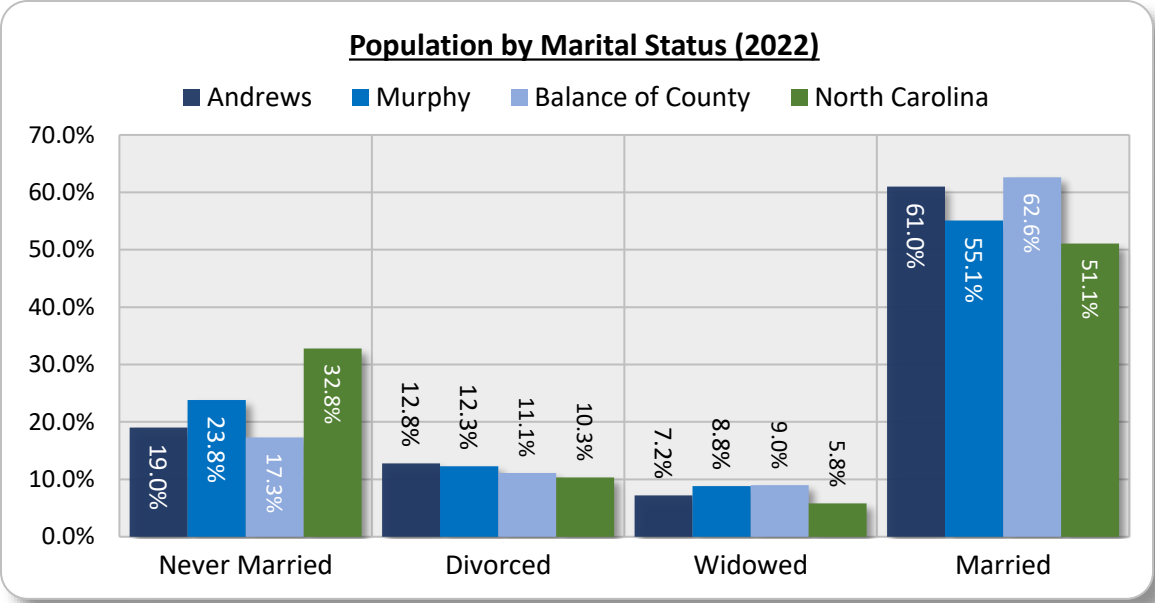
Population by marital status for 2022 is shown in the following table:

		Population by Marital Status				
		Not Married			Married	Total
		Never Married	Divorced	Widowed		
<b>Andrews</b>	Number	263	177	99	843	1,382
	Percent	19.0%	12.8%	7.2%	61.0%	100.0%
<b>Murphy</b>	Number	327	169	121	756	1,373
	Percent	23.8%	12.3%	8.8%	55.1%	100.0%
<b>Balance of County</b>	Number	3,829	2,448	2,000	13,846	22,123
	Percent	17.3%	11.1%	9.0%	62.6%	100.0%
<b>Cherokee County</b>	Number	4,418	2,794	2,220	15,448	24,880
	Percent	17.8%	11.2%	8.9%	62.1%	100.0%
<b>North Carolina</b>	Number	2,870,201	899,728	505,052	4,467,334	8,742,315
	Percent	32.8%	10.3%	5.8%	51.1%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Over three-fifths (62.1%) of the population in the PSA (Cherokee County) is married, which represents a higher share than that of the state (51.1%). A total of 17.8% of PSA residents have never married, 11.2% are divorced, and 8.9% are widowed. The higher share of married persons in the PSA likely results in more two-person or two wage-earner households often with higher household incomes.

The following graph compares the shares of the population by marital status for 2022.



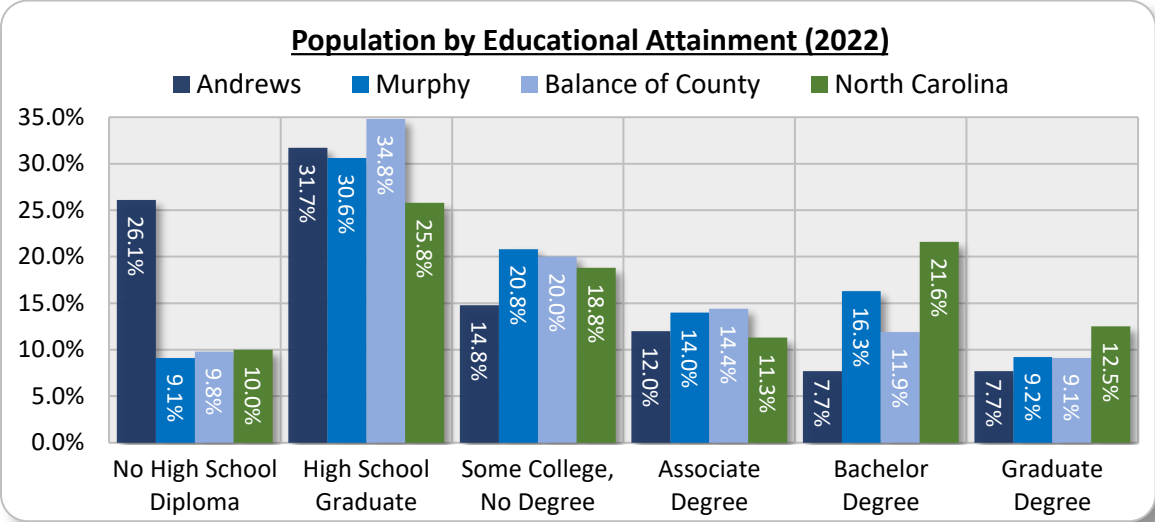
Population by educational attainment for 2022 is shown in the following table:

		Population by Educational Attainment						
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree	Total
<b>Andrews</b>	Number	321	390	182	147	95	95	1,229
	Percent	26.1%	31.7%	14.8%	12.0%	7.7%	7.7%	100.0%
<b>Murphy</b>	Number	110	371	252	169	197	112	1,212
	Percent	9.1%	30.6%	20.8%	14.0%	16.3%	9.2%	100.0%
<b>Balance of County</b>	Number	1,979	7,008	4,029	2,891	2,393	1,824	20,124
	Percent	9.8%	34.8%	20.0%	14.4%	11.9%	9.1%	100.0%
<b>Cherokee County</b>	Number	2,409	7,769	4,463	3,208	2,685	2,031	22,565
	Percent	10.7%	34.4%	19.8%	14.2%	11.9%	9.0%	100.0%
<b>North Carolina</b>	Number	738,585	1,900,225	1,382,075	830,532	1,594,989	922,184	7,368,590
	Percent	10.0%	25.8%	18.8%	11.3%	21.6%	12.5%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Within the PSA (Cherokee County), the share of individuals with a post-secondary degree (35.1%) is significantly lower than the share for the state of North Carolina (45.4%). Additionally, the share of individuals within the PSA lacking a high school diploma (10.7%) is slightly higher than the share for the state (10.0%). As earning capacity has a high correlation to educational attainment, a low share of post-secondary degrees and/or a high share of individuals lacking high school diplomas can limit the incomes and affect the affordability of housing for the population within an area. The PSA population has a relatively low share of post-secondary degrees and a slightly higher share of individuals lacking a high school diploma compared to the state, which may indicate a higher level of demand for affordable housing options within the market. This is most pronounced within the Andrews submarket where over one-fourth (26.1%) of the population lacks a high school diploma.

The following graph compares the shares of population by educational attainment.



Poverty status by age cohort is shown in the following table:

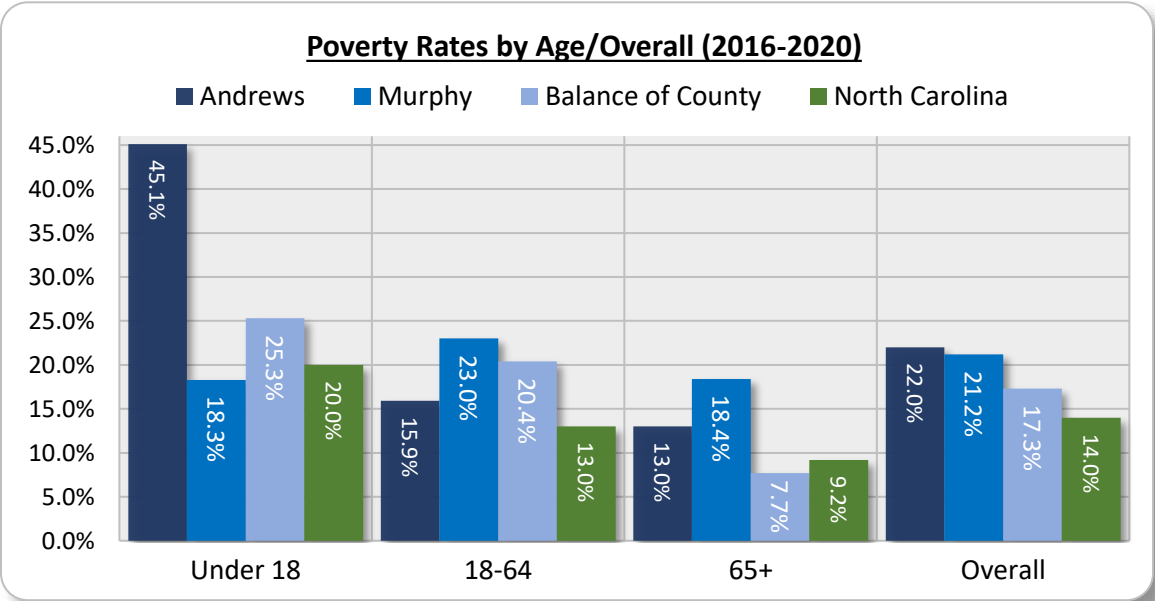
		Population and Share Below Poverty Level by Age Cohort			
		<18	18 to 64	65+	Overall
<b>Andrews</b>	Number	201	162	58	421
	Percent	45.1%	15.9%	13.0%	22.0%
<b>Murphy</b>	Number	38	212	67	317
	Percent	18.3%	23.0%	18.4%	21.2%
<b>Balance of County</b>	Number	996	2,698	573	4,267
	Percent	25.3%	20.4%	7.7%	17.3%
<b>Cherokee County</b>	Number	1,233	3,072	699	5,004
	Percent	26.9%	20.2%	8.5%	17.8%
<b>North Carolina</b>	Number	452,422	807,494	152,020	1,411,936
	Percent	20.0%	13.0%	9.2%	14.0%

Source: U.S. Census Bureau, 2016-2020 American Community Survey; Urban Decision Group; Bowen National Research

Approximately 17.8% of the population in the PSA (Cherokee County) suffers from poverty, which reflects an overall higher poverty rate when compared to the state (14.0%). Among the three age cohorts illustrated in the preceding table, those less than 18 years of age have the highest poverty rate (26.9%) in the PSA, which is higher than the corresponding rate for the state (20.0%). Adults, ages 18 to 64 years, have the second highest poverty rate (20.2%), which is also higher than the rate within the state (13.0%). Those age 65 and older have the lowest poverty rate in the PSA (8.5%). Among the three age cohorts, this is the only age group with a poverty rate lower than that of the state (9.2%). Although the PSA has a relatively high proportion of the overall population that is affected by poverty, it appears that working-age adults, especially those with children present in the household, are likely the most in need of affordable housing options within the county.

Within individual submarkets, the overall poverty rate in the Andrews SSA (22.0%) and Murphy SSA (21.2%) exceed the poverty rate for the entirety of Cherokee County (17.8%). Children less than 18 years of age in the Andrews SSA have the highest poverty rate (45.1%) among any age cohort, which reflects a poverty rate more than double the rate for the state (20.0%). Seniors, ages 65 and older, within the Murphy SSA have a poverty rate of 18.4%, which represents a poverty rate significantly higher than both the PSA and the state of North Carolina. The poverty rates for the age cohorts within individual submarkets should be considered when analyzing the need for affordable housing options oriented to specific populations such as families or the elderly.

The following graph compares the poverty rates by age/overall based on 2016-2020 ACS data.



Population by migration (previous residence one year prior to survey) for years 2016-2020 is shown in the following table:

		Population by Migration					
		Same House	Different House in Same County	Different County In Same State	Different State	Moved from Abroad	Total
<b>Andrews</b>	Number	1,567	321	49	15	0	1,952
	Percent	80.3%	16.4%	2.5%	0.8%	0.0%	100.0%
<b>Murphy</b>	Number	1,215	142	112	67	7	1,543
	Percent	78.7%	9.2%	7.3%	4.3%	0.5%	100.0%
<b>Balance of County</b>	Number	21,802	1,318	524	1,015	48	24,707
	Percent	88.2%	5.3%	2.1%	4.1%	0.2%	100.0%
<b>Cherokee County</b>	Number	24,584	1,781	685	1,096	55	28,201
	Percent	87.2%	6.3%	2.4%	3.9%	0.2%	100.0%
<b>North Carolina</b>	Number	8,777,263	744,105	380,526	319,826	52,122	10,273,842
	Percent	85.4%	7.2%	3.7%	3.1%	0.5%	100.0%

Source: U.S. Census Bureau, 2016-2020 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

As the preceding illustrates, 87.2% of Cherokee County residents remained in the same house year over year. This is a slightly less transient population than the state overall, where 85.4% of the population remained in the same residence. Among all Cherokee County residents, 6.3% moved within the county, 2.4% moved from a different county within the state, and 4.1% moved from a different state or from abroad. While these statistics indicate the residents of the PSA generally remain in the same house year over year, the shares of residents remaining in the same house in the Andrews (80.3%) and Murphy (78.7%) submarkets are comparably less. A very high share of individuals remaining in the same house and a limited amount of migration into an area may indicate a lack of housing options within a market. The housing supply of the PSA is examined in detail in Section VI of this report and additional migration data and analysis are provided starting on page VII-8.

Population densities for selected years are shown in the following table:

		Population Densities			
		2010	2020	2022	2027
<b>Andrews</b>	Population	1,762	1,667	1,667	1,623
	Area in Square Miles	1.72	1.72	1.72	1.72
	Density	1,023.7	968.5	968.5	942.9
<b>Murphy</b>	Population	1,617	1,608	1,598	1,592
	Area in Square Miles	2.65	2.65	2.65	2.65
	Density	611.2	607.8	604.0	601.7
<b>Balance of County</b>	Population	24,065	25,499	25,710	26,066
	Area in Square Miles	462.30	462.30	462.30	462.30
	Density	52.1	55.2	55.6	56.4
<b>Cherokee County</b>	Population	27,444	28,774	28,976	29,281
	Area in Square Miles	466.66	466.66	466.66	466.66
	Density	58.8	61.7	62.1	62.7
<b>North Carolina</b>	Population	9,535,419	10,439,314	10,671,320	10,981,049
	Area in Square Miles	49,336.79	49,336.79	49,336.79	49,336.79
	Density	193.3	211.6	216.3	222.6

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

The population density of Cherokee County increased by 3.3 persons per square mile, or an increase of 5.6%, from 2010 to 2022. This represents a smaller density increase compared to the state, which increased by 11.9% during the same time period. As of 2022, the population density for the PSA is 62.1 persons per square mile, which is much lower than the overall density for the state of North Carolina (216.3 persons per square mile) and illustrates the rural nature of the county. It is projected that the population density for the PSA will increase to 62.7 persons per square mile by 2027. This 1.0% increase in density is less than the projected state increase of 2.9% for the same time period.

### C. HOUSEHOLD CHARACTERISTICS

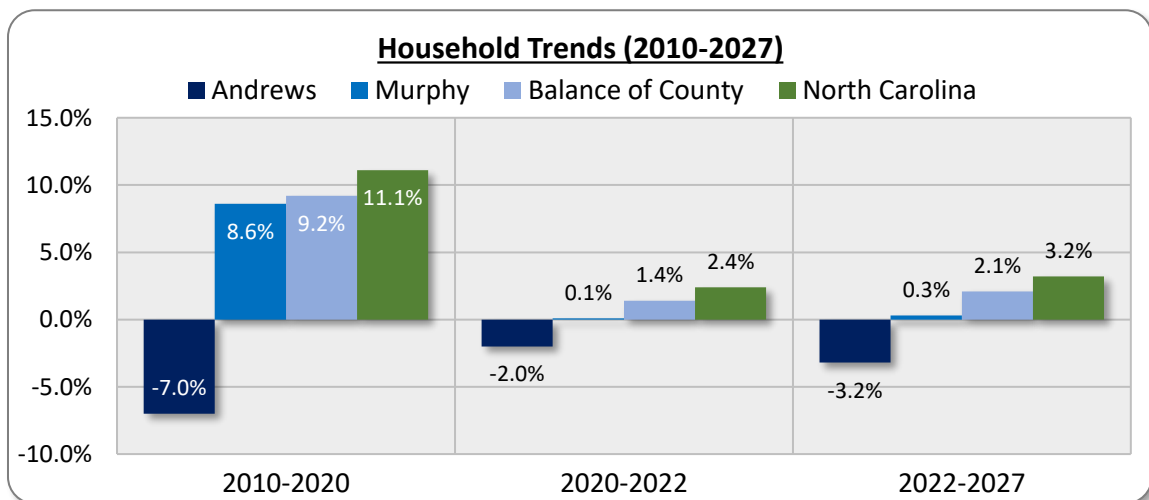
Households by numbers and percent change (growth or decline) for selected years are shown in the following table:

	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Andrews</b>	760	707	-53	-7.0%	693	-14	-2.0%	671	-22	-3.2%
<b>Murphy</b>	637	692	55	8.6%	693	1	0.1%	695	2	0.3%
<b>Balance of County</b>	10,356	11,306	950	9.2%	11,459	153	1.4%	11,696	237	2.1%
<b>Cherokee County</b>	11,753	12,705	952	8.1%	12,845	140	1.1%	13,061	216	1.7%
<b>North Carolina</b>	3,745,143	4,160,833	415,690	11.1%	4,262,494	101,661	2.4%	4,400,229	137,735	3.2%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

There are approximately 12,845 households within the PSA (Cherokee County) in 2022. The number of households in the PSA grew between 2010 and 2020, increasing by 952 (8.1%). This increase in households is less than the rate of increase for the state overall (11.1%) during the same time period. Over the next five years, the number of households within the PSA is projected to increase by 216 households, or 1.7%, and represents a lower growth rate than the state (3.2%). Regardless, this continued growth in households will add to the demand for housing in the PSA over the next five years. It is notable that, although the PSA as a whole is projected to experience household growth, the Andrews SSA is projected to experience a household decline of 3.2% from 2022 to 2027.

The following graph compares the percent change in households between 2010 and 2027 for the three submarkets in Cherokee County and the state of North Carolina:



Household heads by age cohorts for selected years are shown in the following table:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Andrews</b>	2010	22 (2.9%)	72 (9.5%)	102 (13.4%)	149 (19.6%)	156 (20.5%)	142 (18.7%)	117 (15.4%)
	2022	24 (3.5%)	88 (12.7%)	72 (10.4%)	117 (16.9%)	144 (20.8%)	146 (21.1%)	102 (14.7%)
	2027	25 (3.7%)	78 (11.6%)	77 (11.5%)	105 (15.6%)	124 (18.5%)	146 (21.8%)	116 (17.3%)
	Change 2022-2027	1 (4.2%)	-10 (-11.4%)	5 (6.9%)	-12 (-10.3%)	-20 (-13.9%)	0 (0.0%)	14 (13.7%)
<b>Murphy</b>	2010	19 (3.0%)	65 (10.2%)	89 (14.0%)	110 (17.3%)	141 (22.1%)	123 (19.3%)	90 (14.1%)
	2022	19 (2.7%)	75 (10.8%)	87 (12.6%)	114 (16.5%)	132 (19.0%)	151 (21.8%)	115 (16.6%)
	2027	18 (2.6%)	72 (10.4%)	84 (12.1%)	96 (13.8%)	140 (20.1%)	146 (21.0%)	139 (20.0%)
	Change 2022-2027	-1 (-5.3%)	-3 (-4.0%)	-3 (-3.4%)	-18 (-15.8%)	8 (6.1%)	-5 (-3.3%)	24 (20.9%)
<b>Balance of County</b>	2010	238 (2.3%)	948 (9.2%)	1,398 (13.5%)	1,776 (17.1%)	2,436 (23.5%)	2,118 (20.5%)	1,442 (13.9%)
	2022	189 (1.6%)	1,016 (8.9%)	1,331 (11.6%)	1,520 (13.3%)	2,391 (20.9%)	2,975 (26.0%)	2,037 (17.8%)
	2027	178 (1.5%)	884 (7.6%)	1,356 (11.6%)	1,514 (12.9%)	2,213 (18.9%)	2,994 (25.6%)	2,557 (21.9%)
	Change 2022-2027	-11 (-5.8%)	-132 (-13.0%)	25 (1.9%)	-6 (-0.4%)	-178 (-7.4%)	19 (0.6%)	520 (25.5%)
<b>Cherokee County</b>	2010	277 (2.4%)	1,087 (9.2%)	1,586 (13.5%)	2,037 (17.3%)	2,732 (23.2%)	2,383 (20.3%)	1,651 (14.0%)
	2022	232 (1.8%)	1,179 (9.2%)	1,490 (11.6%)	1,751 (13.6%)	2,666 (20.8%)	3,273 (25.5%)	2,254 (17.5%)
	2027	220 (1.7%)	1,034 (7.9%)	1,517 (11.6%)	1,715 (13.1%)	2,477 (19.0%)	3,286 (25.2%)	2,812 (21.5%)
	Change 2022-2027	-12 (-5.2%)	-145 (-12.3%)	27 (1.8%)	-36 (-2.1%)	-189 (-7.1%)	13 (0.4%)	558 (24.8%)
<b>North Carolina</b>	2010	192,967 (5.2%)	588,691 (15.7%)	712,155 (19.0%)	771,236 (20.6%)	673,801 (18.0%)	443,532 (11.8%)	362,761 (9.7%)
	2022	183,075 (4.3%)	664,661 (15.6%)	730,666 (17.1%)	734,593 (17.2%)	785,361 (18.4%)	684,066 (16.0%)	480,072 (11.3%)
	2027	187,656 (4.3%)	651,586 (14.8%)	760,555 (17.3%)	726,411 (16.5%)	752,706 (17.1%)	730,728 (16.6%)	590,587 (13.4%)
	Change 2022-2027	4,581 (2.5%)	-13,075 (-2.0%)	29,889 (4.1%)	-8,182 (-1.1%)	-32,655 (-4.2%)	46,662 (6.8%)	110,515 (23.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

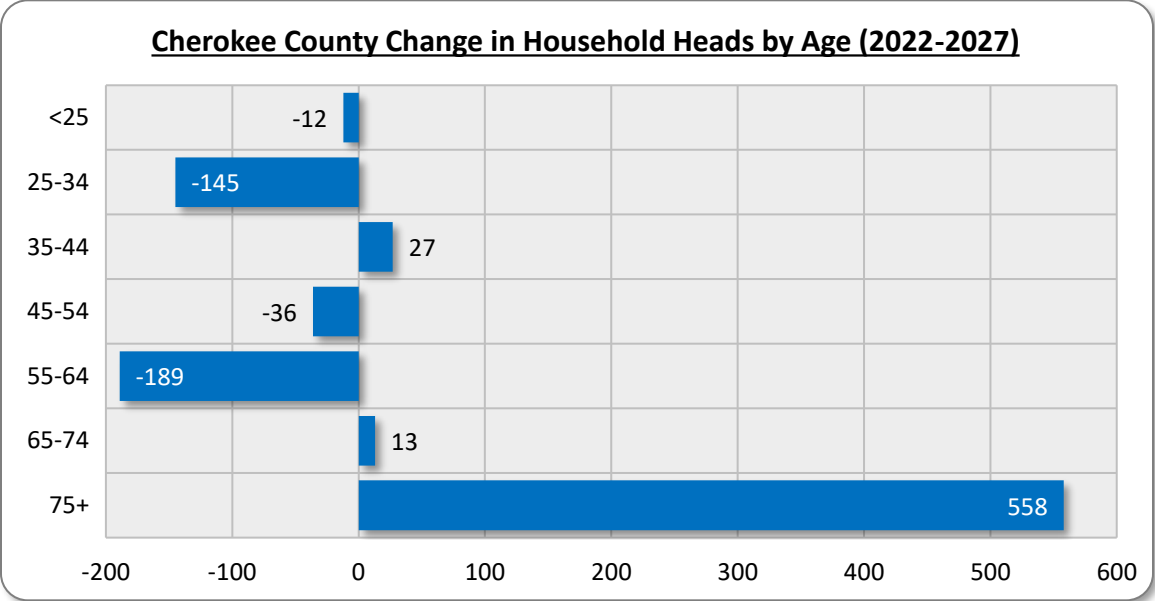
In 2022, within the PSA (Cherokee County), household heads between the ages of 65 and 74 comprise slightly more than one-fourth (25.5%) of all households. Household heads between the ages of 55 and 64 (20.8%) and 75 years and older (17.5%) comprise the next largest shares of the total households. As such, senior households (age 55 and older) constitute over three-fifths (63.8%) of all households within the PSA. This is a much higher share of senior households



when compared to the state (45.7%). It is notable that older seniors (age 75 and over), which comprise 17.5% of households within the PSA and are often at the greatest risk of needing specialized, assisted-living or other senior-oriented housing, represent a much higher share than that of the state (11.3%).

Projections for 2027 indicate that the greatest growth of household heads by age will occur among those 75 and older with an increase of 558 households (24.8% increase) within the PSA. Growth will also occur for households age 65 to 74 (0.4%) and households age 35 to 44 (1.8%). Households age 25 to 34 in the PSA are projected to decline by 12.3%, or 145 households, while households between ages 55 and 64 are projected to decline by 189 (7.1%), over the next five years. Most of these changes in households by age are expected to occur in the Balance of County submarket, as opposed to the towns of Murphy and Andrews. The projected increase in senior households age 65 and older indicates a likely increase in demand for senior-oriented housing of both independent and assisted-living types, while the expected growth in households between the ages of 35 and 44 will likely contribute to demand for family-oriented housing.

The following graph illustrates the projected change in households by age for the PSA (Cherokee County) between 2022 and 2027.



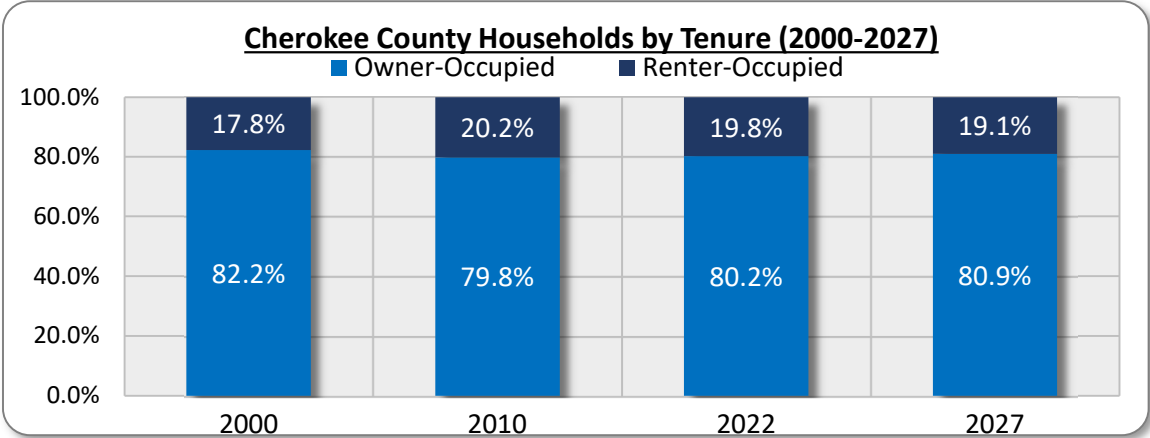
Households by tenure (renters and homeowners) for selected years are shown in the following table:

Household Type		Households by Tenure							
		2000		2010		2022		2027	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Andrews	Owner-Occupied	483	63.5%	547	72.0%	429	61.9%	426	63.5%
	Renter-Occupied	277	36.5%	213	28.0%	264	38.1%	245	36.5%
	Total	760	100.0%	760	100.0%	693	100.0%	671	100.0%
Murphy	Owner-Occupied	427	67.0%	484	76.0%	434	62.6%	444	63.9%
	Renter-Occupied	210	33.0%	153	24.0%	259	37.4%	251	36.1%
	Total	637	100.0%	637	100.0%	693	100.0%	695	100.0%
Balance of County	Owner-Occupied	8,782	84.8%	8,350	80.6%	9,438	82.4%	9,701	82.9%
	Renter-Occupied	1,574	15.2%	2,006	19.4%	2,021	17.6%	1,994	17.1%
	Total	10,356	100.0%	10,356	100.0%	11,459	100.0%	11,695	100.0%
Cherokee County	Owner-Occupied	9,656	82.2%	9,381	79.8%	10,301	80.2%	10,571	80.9%
	Renter-Occupied	2,097	17.8%	2,372	20.2%	2,544	19.8%	2,490	19.1%
	Total	11,753	100.0%	11,753	100.0%	12,845	100.0%	13,061	100.0%
North Carolina	Owner-Occupied	2,597,616	69.4%	2,497,890	66.7%	2,797,501	65.6%	2,909,051	66.1%
	Renter-Occupied	1,147,527	30.6%	1,247,253	33.3%	1,464,993	34.4%	1,491,178	33.9%
	Total	3,745,143	100.0%	3,745,143	100.0%	4,262,494	100.0%	4,400,229	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, over four-fifths (80.2%) of households in the PSA (Cherokee County) are owner households, while the remaining 19.8% are renter households. This is a significantly higher share of owner households compared to the state (65.6%) and illustrates the dominance of owner households within the PSA market. Additionally, the share of owner households in the PSA is projected to increase by seven-tenths of a percentage point over the next five years. This will result in an additional 270 owner households, or a total of 10,571 owner households, in the county by 2027. Renter households in the PSA are projected to experience a decrease of 54 households, reducing in share by seven-tenths of a percentage point, during the same time period. This projected increase in PSA owner households will add to the demand of for-sale product within Cherokee County. It is important to note that limited available housing inventory can limit future household growth. Therefore, sufficient housing stock in the market is crucial for the PSA to accommodate additional owner households. While the number of renter households is expected to decrease slightly, the need for an adequate supply of rental units, which is discussed later in the supply section of this report, remains.

The following graph illustrates household tenure (renters and homeowners) within the PSA (Cherokee County) for various years:



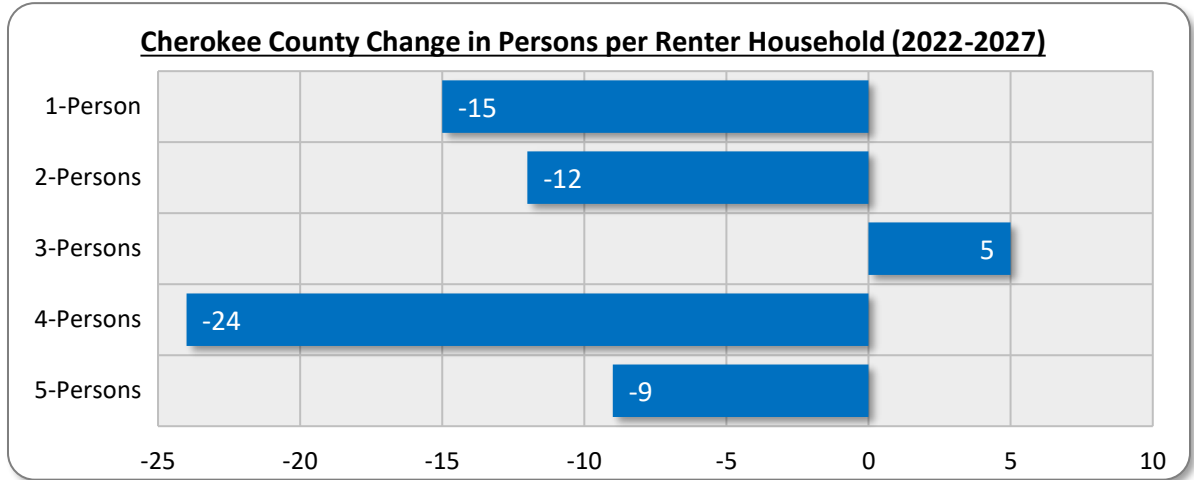
Renter households by size for selected years are shown in the following table for Cherokee County and the state of North Carolina. Note: persons per renter household data is not available for geographies smaller than the county level.

		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
Cherokee County	2010	953 (40.2%)	682 (28.7%)	343 (14.5%)	253 (10.7%)	141 (5.9%)	2,372 (100.0%)	2.17
	2022	1,030 (40.5%)	812 (31.9%)	395 (15.5%)	183 (7.2%)	125 (4.9%)	2,544 (100.0%)	2.05
	2027	1,015 (40.7%)	800 (32.1%)	400 (16.1%)	159 (6.4%)	116 (4.6%)	2,490 (100.0%)	2.02
North Carolina	2010	452,503 (36.3%)	344,491 (27.6%)	208,665 (16.7%)	139,817 (11.2%)	101,776 (8.2%)	1,247,253 (100.0%)	2.27
	2022	554,353 (37.8%)	419,574 (28.6%)	227,220 (15.5%)	153,971 (10.5%)	109,874 (7.5%)	1,464,993 (100.0%)	2.21
	2027	569,357 (38.2%)	428,031 (28.7%)	229,255 (15.4%)	154,732 (10.4%)	109,803 (7.4%)	1,491,178 (100.0%)	2.20

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research  
H.H. - Households

With an average renter household size of 2.05 in 2022, one- and two-person households comprise 72.4% of all renter households within the PSA. This is a larger share of such households compared to those within the state overall (66.4%). Over the next five years, the number of one- and two-person renter households in the PSA is projected to decrease by 27 households, or a decrease of 1.5%. Four- and five-person renter households in the PSA are also projected to decrease by 33 households, or a decline of 10.7%, during the same time period. Among all renter household sizes, three-person households are the only size projected to increase (five households, or 1.3%) by 2027. As such, it is important to understand the changing need for renter-occupied housing of certain sizes in order to meet demand.

The following graph shows the projected change in persons per *renter* household for Cherokee County between 2022 and 2027:



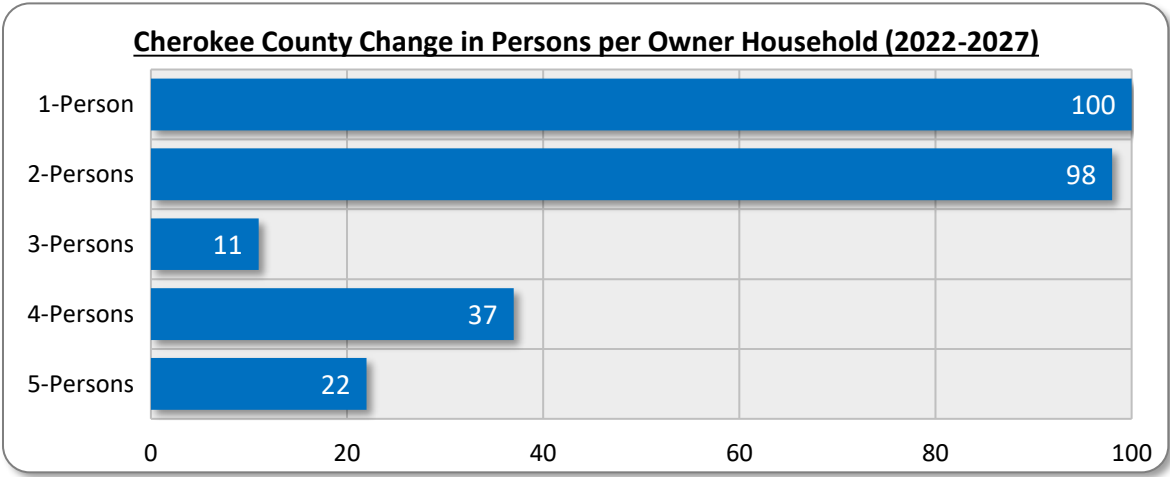
*Owner* households by size for Cherokee County and the state of North Carolina for selected years are shown in the following table. Note: persons per owner household data is not available for geographies smaller than the county level.

		Persons Per Owner Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
<b>Cherokee County</b>	2010	2,417 (25.8%)	4,467 (47.6%)	1,258 (13.4%)	811 (8.6%)	429 (4.6%)	9,381 (100.0%)	2.20
	2022	2,910 (28.2%)	4,846 (47.0%)	1,193 (11.6%)	876 (8.5%)	477 (4.6%)	10,301 (100.0%)	2.14
	2027	3,010 (28.5%)	4,944 (46.8%)	1,204 (11.4%)	913 (8.6%)	499 (4.7%)	10,571 (100.0%)	2.14
<b>North Carolina</b>	2010	585,505 (23.4%)	969,931 (38.8%)	411,902 (16.5%)	339,963 (13.6%)	190,589 (7.6%)	2,497,890 (100.0%)	2.43
	2022	671,680 (24.0%)	1,096,900 (39.2%)	443,963 (15.9%)	361,997 (12.9%)	222,961 (8.0%)	2,797,501 (100.0%)	2.42
	2027	700,331 (24.1%)	1,140,048 (39.2%)	460,198 (15.8%)	374,819 (12.9%)	233,655 (8.0%)	2,909,051 (100.0%)	2.42

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research  
H.H. – Household

With an average owner household size of 2.14 in 2022, one- and two-person owner households comprise 75.2% of the PSA’s owner households. This is a higher share of such households compared to the state (63.2%), which has an average owner household size of 2.42 persons. Over the next five years, owner households in the PSA are projected to increase among all size types. The largest overall quantity increase will be among one-person households with 100 (3.4%) additional households, followed by two-person households with an increase of 98 (2.0%) households. Regardless, the projected increase in owner households of all sizes indicates an increased demand for a variety of for-sale type housing within Cherokee County.

The following graph illustrates the projected change in persons per *owner* household for Cherokee County between 2022 and 2027:



The distribution of households by income is illustrated in the following table:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Andrews</b>	2010	120 (15.8%)	142 (18.7%)	127 (16.7%)	102 (13.4%)	79 (10.4%)	64 (8.4%)	101 (13.3%)	25 (3.3%)
	2022	64 (9.2%)	128 (18.5%)	90 (13.0%)	48 (6.9%)	60 (8.7%)	77 (11.1%)	169 (24.4%)	57 (8.2%)
	2027	49 (7.3%)	121 (18.0%)	82 (12.2%)	45 (6.7%)	62 (9.2%)	72 (10.7%)	182 (27.1%)	58 (8.6%)
	Change 2022-2027	-15 (-23.4%)	-7 (-5.5%)	-8 (-8.9%)	-3 (-6.3%)	2 (3.3%)	-5 (-6.5%)	13 (7.7%)	1 (1.8%)
<b>Murphy</b>	2010	91 (14.3%)	111 (17.4%)	87 (13.7%)	69 (10.8%)	68 (10.7%)	44 (6.9%)	91 (14.3%)	76 (11.9%)
	2022	55 (7.9%)	84 (12.1%)	73 (10.5%)	60 (8.7%)	57 (8.2%)	53 (7.6%)	151 (21.8%)	160 (23.1%)
	2027	37 (5.3%)	68 (9.8%)	63 (9.1%)	74 (10.6%)	85 (12.2%)	40 (5.8%)	131 (18.8%)	197 (28.3%)
	Change 2022-2027	-18 (-32.7%)	-16 (-19.0%)	-10 (-13.7%)	14 (23.3%)	28 (49.1%)	-13 (-24.5%)	-20 (-13.2%)	37 (23.1%)
<b>Balance of County</b>	2010	1,209 (11.7%)	1,643 (15.9%)	1,535 (14.8%)	1,278 (12.3%)	1,095 (10.6%)	1,021 (9.9%)	1,820 (17.6%)	755 (7.3%)
	2022	564 (4.9%)	1,101 (9.6%)	1,254 (10.9%)	1,301 (11.4%)	1,233 (10.8%)	1,054 (9.2%)	2,943 (25.7%)	2,011 (17.5%)
	2027	397 (3.4%)	965 (8.2%)	1,060 (9.1%)	1,174 (10.0%)	1,224 (10.5%)	997 (8.5%)	3,376 (28.9%)	2,506 (21.4%)
	Change 2022-2027	-167 (-29.6%)	-136 (-12.4%)	-194 (-15.5%)	-127 (-9.8%)	-9 (-0.7%)	-57 (-5.4%)	433 (14.7%)	495 (24.6%)
<b>Cherokee County</b>	2010	1,429 (12.2%)	1,898 (16.1%)	1,750 (14.9%)	1,451 (12.3%)	1,239 (10.5%)	1,122 (9.5%)	2,012 (17.1%)	852 (7.2%)
	2022	682 (5.3%)	1,313 (10.2%)	1,414 (11.0%)	1,413 (11.0%)	1,347 (10.5%)	1,184 (9.2%)	3,264 (25.4%)	2,228 (17.3%)
	2027	485 (3.7%)	1,155 (8.8%)	1,205 (9.2%)	1,292 (9.9%)	1,365 (10.5%)	1,110 (8.5%)	3,689 (28.2%)	2,760 (21.1%)
	Change 2022-2027	-197 (-28.9%)	-158 (-12.0%)	-209 (-14.8%)	-121 (-8.6%)	18 (1.3%)	-74 (-6.3%)	425 (13.0%)	532 (23.9%)
<b>North Carolina</b>	2010	327,480 (8.7%)	497,767 (13.3%)	465,435 (12.4%)	429,067 (11.5%)	374,575 (10.0%)	313,640 (8.4%)	764,554 (20.4%)	572,625 (15.3%)
	2022	226,924 (5.3%)	350,267 (8.2%)	366,027 (8.6%)	379,804 (8.9%)	357,281 (8.4%)	338,890 (8.0%)	989,675 (23.2%)	1,253,626 (29.4%)
	2027	176,219 (4.0%)	278,018 (6.3%)	300,767 (6.8%)	331,146 (7.5%)	320,606 (7.3%)	333,858 (7.6%)	1,052,276 (23.9%)	1,607,339 (36.5%)
	Change 2022-2027	-50,705 (-22.3%)	-72,249 (-20.6%)	-65,260 (-17.8%)	-48,658 (-12.8%)	-36,675 (-10.3%)	-5,032 (-1.5%)	62,601 (6.3%)	353,713 (28.2%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The PSA (Cherokee County) has a diverse mix of households by income level; however, there is a higher share of households in the PSA (37.5%) earning less than \$40,000 annually compared to that of the state (31.0%). Although the number of these lower-income households is projected to decrease by 685, or 14.2%, by 2027 for the PSA, the share of such households (31.6%) will remain higher than that of the state (24.6%) for this time period. While this may signal

a moderate shift in housing oriented toward middle- and higher-income households over the next five years in the county, the need for affordable housing will remain critical as nearly one-third of households in the PSA will continue to earn less than \$40,000 annually.

The share of low-income households within the individual submarkets is highest within the Andrews SSA, where nearly half (47.6%) of all households earn less than \$40,000 annually. While this share is significantly less in the Murphy SSA (39.2%), this still represents a large share of low-income households. Although the shares of such households are projected to decrease slightly within both submarkets by 2027, households earning less than \$40,000 annually will continue to comprise significant shares in both the Andrews (44.2%) and Murphy (34.8%) SSAs. This indicates there will be a continuing need for affordable housing options in not only Cherokee County as a whole, but within these two submarkets, specifically.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
<b>Andrews</b>	\$29,291	\$42,750	45.9%	\$46,210	8.1%
<b>Murphy</b>	\$34,275	\$53,302	55.5%	\$55,125	3.4%
<b>Balance of County</b>	\$36,189	\$52,633	45.4%	\$60,312	14.6%
<b>Cherokee County</b>	\$35,510	\$52,141	46.8%	\$59,266	13.7%
<b>North Carolina</b>	\$44,080	\$63,994	45.2%	\$76,356	19.3%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the median household income for the PSA (Cherokee County) in 2022 is \$52,141, which represents an increase of 46.8% over the median household income in 2010. Although the increase for the PSA during this time period exceeded the increase for the state (45.2%), the median household income in the PSA remains significantly below that of the state (\$63,994) in 2022. Among the submarkets, the Andrews SSA has the lowest median household income (\$42,750), while the Murphy SSA has a median household income (\$53,302) slightly above that of the PSA. Median household income is projected to increase by 13.7% in the PSA between 2022 and 2027, at which time the median household income will be \$59,266. This represents a rate of increase significantly below that of the state (19.3%) over the next five years and will result in a median household income considerably below that of the state (\$76,356) in 2027. The change in the median household income over the next five years illustrates the continued importance of having an adequate supply of income-appropriate rental and for-sale housing available to allow for residential mobility as income levels change.

The distribution of *renter* households by income is illustrated in the following table:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Andrews</b>	2010	54 (25.6%)	58 (27.4%)	38 (18.0%)	24 (11.4%)	19 (8.7%)	8 (3.7%)	10 (4.8%)	1 (0.4%)
	2022	37 (14.0%)	66 (25.1%)	40 (15.1%)	21 (8.1%)	24 (8.9%)	21 (8.1%)	45 (16.9%)	10 (3.9%)
	2027	27 (10.9%)	58 (23.8%)	35 (14.3%)	19 (7.8%)	24 (10.0%)	20 (8.2%)	53 (21.6%)	8 (3.5%)
	Change 2022-2027	-10 (-27.0%)	-8 (-12.1%)	-5 (-12.5%)	-2 (-9.5%)	0 (0.0%)	-1 (-4.8%)	8 (17.8%)	-2 (-20.0%)
<b>Murphy</b>	2010	40 (25.9%)	44 (28.5%)	25 (16.2%)	15 (9.5%)	15 (9.8%)	5 (3.2%)	8 (5.0%)	3 (1.9%)
	2022	34 (13.1%)	46 (17.8%)	35 (13.5%)	27 (10.5%)	24 (9.4%)	18 (7.1%)	44 (16.8%)	30 (11.7%)
	2027	22 (8.8%)	36 (14.2%)	30 (11.9%)	36 (14.3%)	38 (15.0%)	13 (5.1%)	44 (17.7%)	33 (13.1%)
	Change 2022-2027	-12 (-35.3%)	-10 (-21.7%)	-5 (-14.3%)	9 (33.3%)	14 (58.3%)	-5 (-27.8%)	0 (0.0%)	3 (10.0%)
<b>Balance of County</b>	2010	464 (23.1%)	562 (28.0%)	364 (18.1%)	184 (9.2%)	198 (9.9%)	89 (4.4%)	125 (6.2%)	20 (1.0%)
	2022	211 (10.4%)	351 (17.4%)	322 (15.9%)	282 (13.9%)	267 (13.2%)	132 (6.5%)	338 (16.7%)	119 (5.9%)
	2027	142 (7.1%)	287 (14.4%)	268 (13.5%)	293 (14.7%)	281 (14.1%)	135 (6.8%)	471 (23.6%)	116 (5.8%)
	Change 2022-2027	-69 (-32.7%)	-64 (-18.2%)	-54 (-16.8%)	11 (3.9%)	14 (5.2%)	3 (2.3%)	133 (39.3%)	-3 (-2.5%)
<b>Cherokee County</b>	2010	559 (23.6%)	663 (28.0%)	427 (18.0%)	228 (9.6%)	231 (9.8%)	100 (4.2%)	141 (6.0%)	23 (1.0%)
	2022	272 (10.7%)	451 (17.7%)	396 (15.6%)	354 (13.9%)	321 (12.6%)	169 (6.7%)	429 (16.9%)	151 (6.0%)
	2027	185 (7.4%)	369 (14.8%)	331 (13.3%)	319 (12.8%)	342 (13.7%)	169 (6.8%)	626 (25.2%)	148 (5.9%)
	Change 2022-2027	-87 (-32.0%)	-82 (-18.2%)	-65 (-16.4%)	-35 (-9.9%)	21 (6.5%)	0 (0.0%)	197 (45.9%)	-3 (-2.0%)
<b>North Carolina</b>	2010	195,552 (15.7%)	268,561 (21.5%)	209,437 (16.8%)	164,848 (13.2%)	128,251 (10.3%)	77,774 (6.2%)	154,380 (12.4%)	48,450 (3.9%)
	2022	140,609 (9.6%)	201,712 (13.8%)	187,127 (12.8%)	177,140 (12.1%)	157,109 (10.7%)	118,500 (8.1%)	298,927 (20.4%)	183,868 (12.6%)
	2027	107,726 (7.2%)	159,053 (10.7%)	155,949 (10.5%)	160,455 (10.8%)	148,782 (10.0%)	128,261 (8.6%)	360,036 (24.1%)	270,915 (18.2%)
	Change 2022-2027	-32,883 (-23.4%)	-42,659 (-21.1%)	-31,178 (-16.7%)	-16,685 (-9.4%)	-8,327 (-5.3%)	9,761 (8.2%)	61,109 (20.4%)	87,047 (47.3%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, the largest single cohort of *renter* households by income within the PSA (Cherokee County) earns between \$10,000 and \$19,999 annually (17.7%), while renter households earning between \$60,000 and \$99,999 (16.9%) comprise the second largest cohort. Although this illustrates that there is demand for rental housing among households at various income levels, it is



important to understand that nearly three-fifths (57.9%) of renter households in the PSA earn less than \$40,000 annually. As such, it is important that there is an adequate supply of income appropriate rental housing in the market. This is particularly true within the Andrews SSA, where 62.3% of renter households earn less than \$40,000 annually. While the number of such households is projected to decline by 269 households over the next five years in the PSA, these households will continue to comprise nearly half (48.3%) of all renter households in Cherokee County in 2027. Conversely, households in the PSA earning between \$60,000 and \$99,999 are projected to increase by 45.9% during this time period, resulting in an additional 197 households within this higher income cohort. As such, future rental developments in the county will need to account for both the large existing base of low-income rental households as well as the increasing number of higher-earning rental households.

The following table shows the distribution of *owner* households by income:

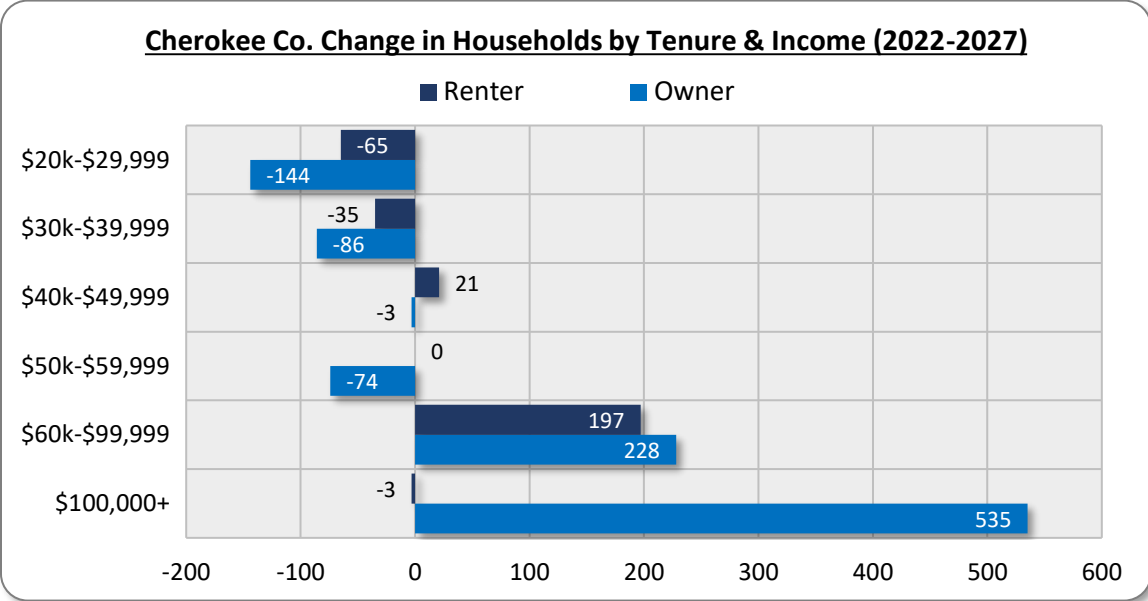
		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Andrews	2010	66 (12.0%)	84 (15.3%)	89 (16.2%)	78 (14.2%)	60 (11.0%)	56 (10.3%)	91 (16.6%)	24 (4.4%)
	2022	27 (6.3%)	62 (14.4%)	50 (11.7%)	27 (6.2%)	36 (8.5%)	56 (13.0%)	124 (29.0%)	47 (10.9%)
	2027	22 (5.2%)	63 (14.7%)	47 (11.0%)	26 (6.1%)	38 (8.8%)	52 (12.2%)	129 (30.3%)	50 (11.6%)
	Change 2022-2027	-5 (-18.5%)	1 (1.6%)	-3 (-6.0%)	-1 (-3.7%)	2 (5.6%)	-4 (-7.1%)	5 (4.0%)	3 (6.4%)
Murphy	2010	51 (10.6%)	67 (13.9%)	62 (12.9%)	54 (11.3%)	53 (10.9%)	39 (8.1%)	83 (17.2%)	73 (15.1%)
	2022	21 (4.9%)	38 (8.7%)	38 (8.8%)	33 (7.5%)	33 (7.5%)	35 (8.0%)	107 (24.8%)	130 (29.9%)
	2027	15 (3.3%)	32 (7.3%)	33 (7.5%)	38 (8.6%)	47 (10.7%)	27 (6.1%)	87 (19.5%)	164 (37.0%)
	Change 2022-2027	-6 (-28.6%)	-6 (-15.8%)	-5 (-13.2%)	5 (15.2%)	14 (42.4%)	-8 (-22.9%)	-20 (-18.7%)	34 (26.2%)
Balance of County	2010	745 (8.9%)	1,081 (12.9%)	1,171 (14.0%)	1,094 (13.1%)	897 (10.7%)	932 (11.2%)	1,695 (20.3%)	735 (8.8%)
	2022	353 (3.7%)	750 (7.9%)	932 (9.9%)	1,019 (10.8%)	966 (10.2%)	922 (9.8%)	2,605 (27.6%)	1,892 (20.0%)
	2027	255 (2.6%)	678 (7.0%)	792 (8.2%)	881 (9.1%)	943 (9.7%)	862 (8.9%)	2,905 (29.9%)	2,390 (24.6%)
	Change 2022-2027	-98 (-27.8%)	-72 (-9.6%)	-140 (-15.0%)	-138 (-13.5%)	-23 (-2.4%)	-60 (-6.5%)	300 (11.5%)	498 (26.3%)
Cherokee County	2010	870 (9.3%)	1,235 (13.2%)	1,323 (14.1%)	1,223 (13.0%)	1,008 (10.7%)	1,022 (10.9%)	1,871 (19.9%)	829 (8.8%)
	2022	410 (4.0%)	862 (8.4%)	1,018 (9.9%)	1,059 (10.3%)	1,026 (10.0%)	1,015 (9.8%)	2,835 (27.5%)	2,077 (20.2%)
	2027	300 (2.8%)	786 (7.4%)	874 (8.3%)	973 (9.2%)	1,023 (9.7%)	941 (8.9%)	3,063 (29.0%)	2,612 (24.7%)
	Change 2022-2027	-110 (-26.8%)	-76 (-8.8%)	-144 (-14.1%)	-86 (-8.1%)	-3 (-0.3%)	-74 (-7.3%)	228 (8.0%)	535 (25.8%)
North Carolina	2010	131,928 (5.3%)	229,206 (9.2%)	255,998 (10.2%)	264,219 (10.6%)	246,324 (9.9%)	235,866 (9.4%)	610,174 (24.4%)	524,175 (21.0%)
	2022	86,315 (3.1%)	148,555 (5.3%)	178,900 (6.4%)	202,664 (7.2%)	200,172 (7.2%)	220,390 (7.9%)	690,748 (24.7%)	1,069,758 (38.2%)
	2027	68,493 (2.4%)	118,965 (4.1%)	144,818 (5.0%)	170,691 (5.9%)	171,824 (5.9%)	205,597 (7.1%)	692,240 (23.8%)	1,336,424 (45.9%)
	Change 2022-2027	-17,822 (-20.6%)	-29,590 (-19.9%)	-34,082 (-19.1%)	-31,973 (-15.8%)	-28,348 (-14.2%)	-14,793 (-6.7%)	1,492 (0.2%)	266,666 (24.9%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, nearly half (47.7%) of *owner* households in the PSA (Cherokee County) earn \$60,000 or more annually, while 32.6% earn less than \$40,000. Between 2022 and 2027, the PSA is projected to experience rapid growth among owner households earning \$100,000 or more annually. Projections for this higher-income segment indicate growth of 535 households, or a 25.8% increase of such households. It is notable that all of the growth of owner

households is projected to occur among income cohorts earning \$60,000 or more annually, while all households earning less than \$60,000 are projected to decline in number. Overall, owner households in the PSA are projected to have a net increase of 270 households, or 2.6%, between 2022 and 2027. Most of this increase can be attributed to the balance of county, as the number of owner households in the Andrews SSA is projected to decrease overall by approximately three households, and the number of such households in the Murphy SSA is projected to increase by approximately 10 households.

The following graph illustrates household income growth by tenure between 2022 and 2027 for the PSA (Cherokee County).



**D. DEMOGRAPHIC THEME MAPS**

The following demographic theme maps for the study area are presented after this page:

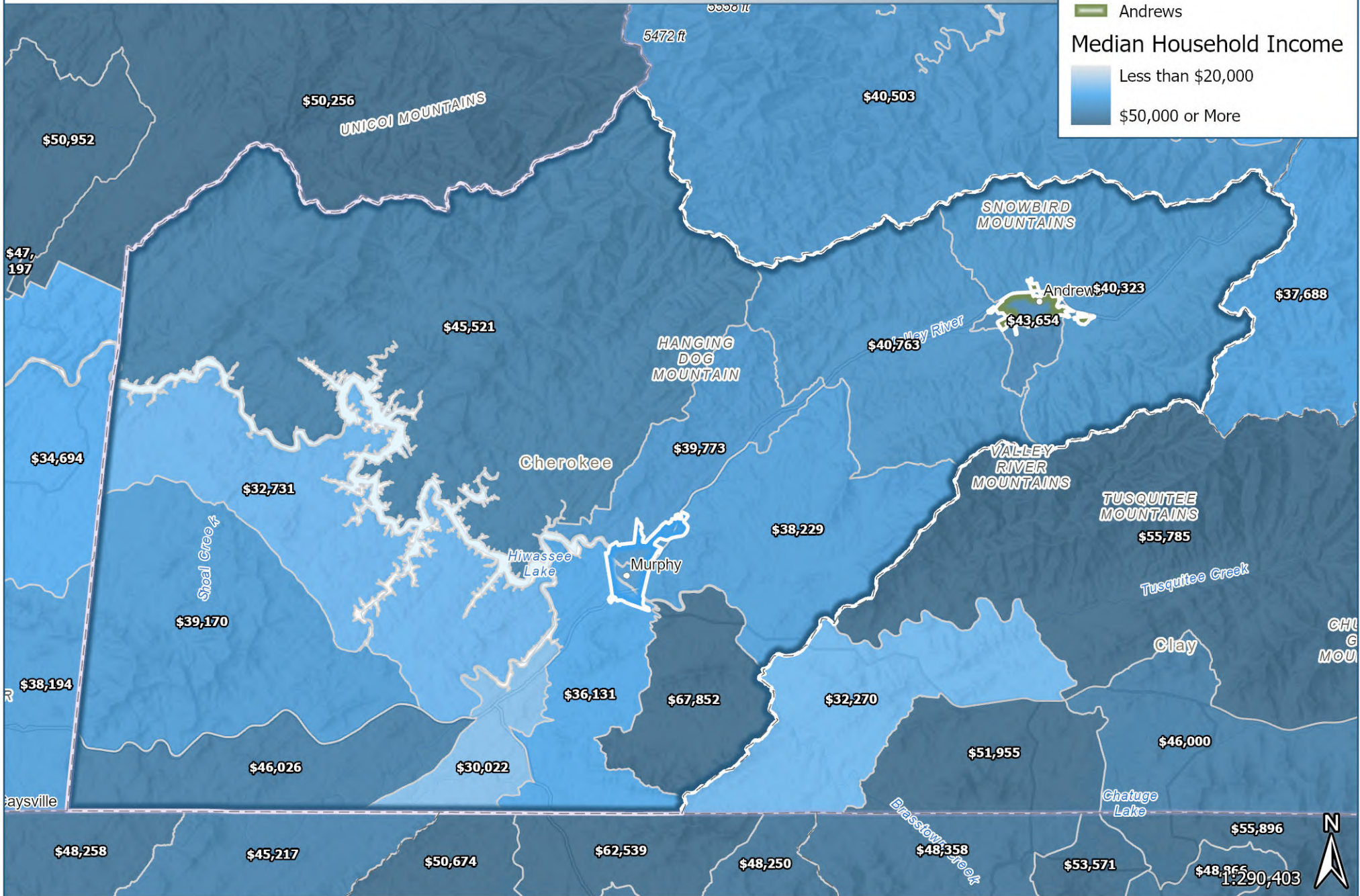
- Median Household Income
- Renter Household Share
- Owner Household Share
- Older Adult Population Share (55 + years)
- Younger Adult Population Share (20 to 34 years)
- Population Density

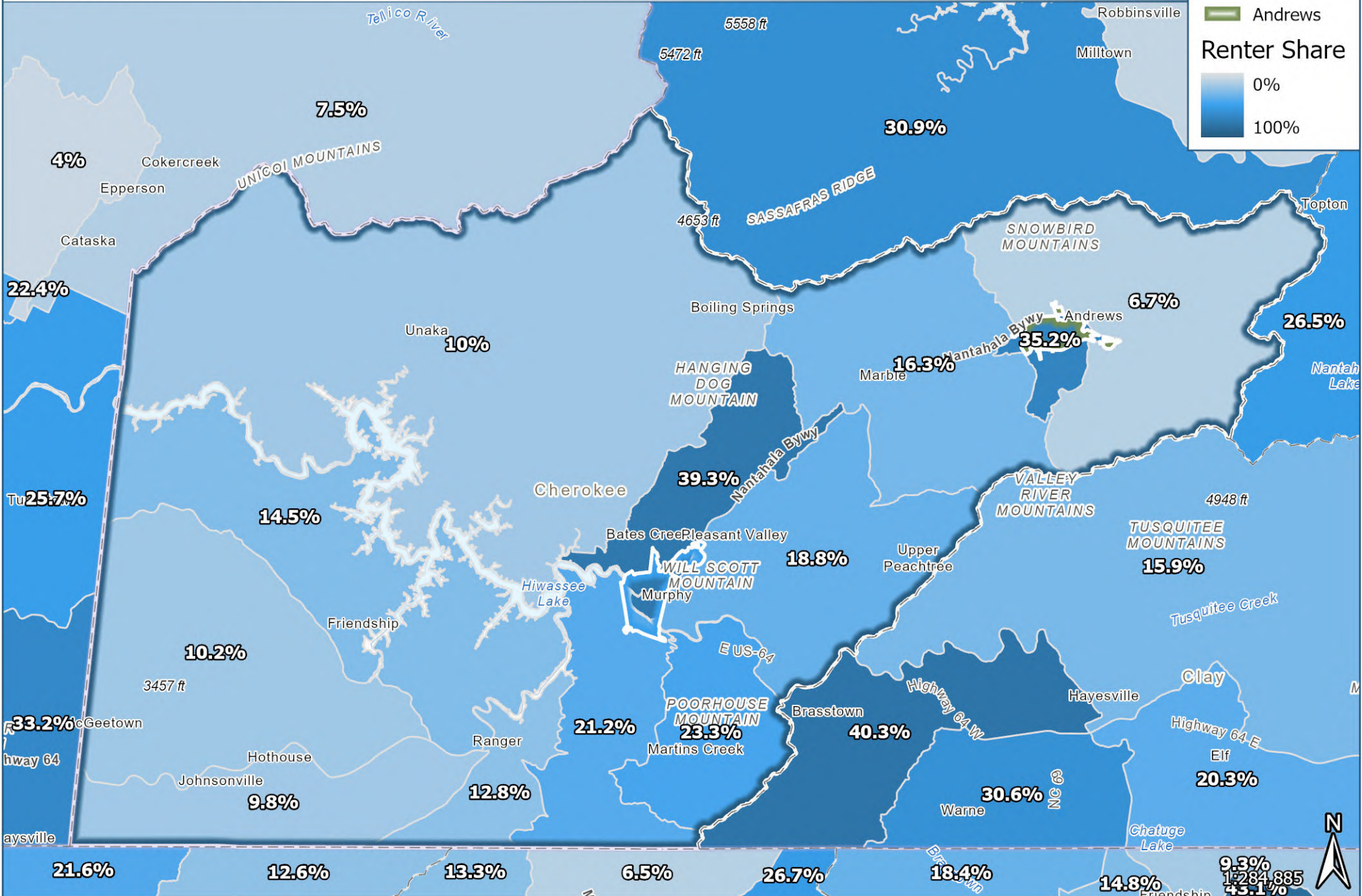
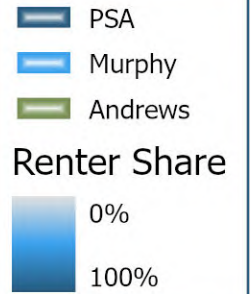
The demographic data used in these maps is based on U.S. Census, American Community Survey (ACS) and ESRI data sets.

- PSA
- Murphy
- Andrews

**Median Household Income**

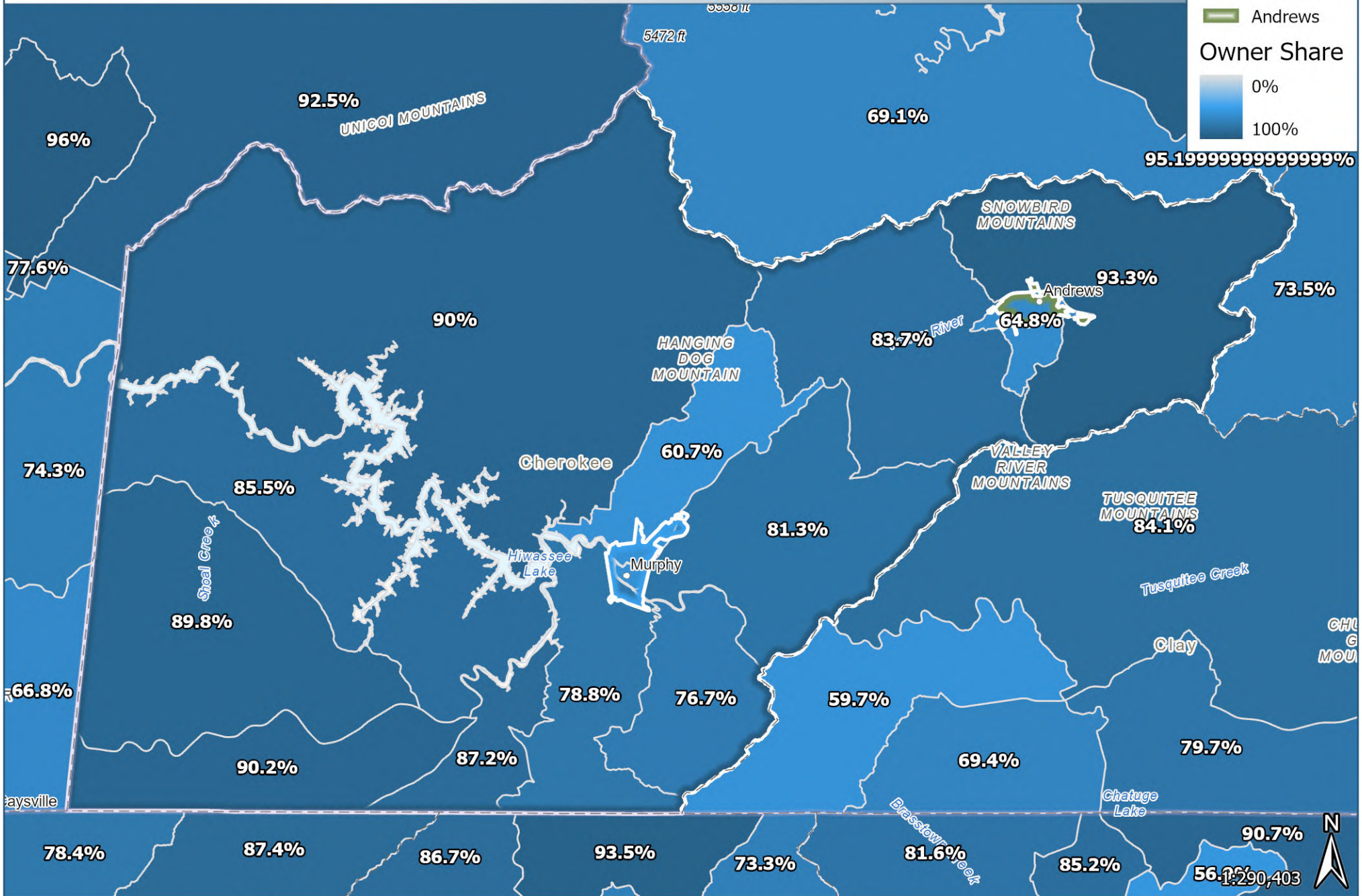
- Less than \$20,000
- \$50,000 or More





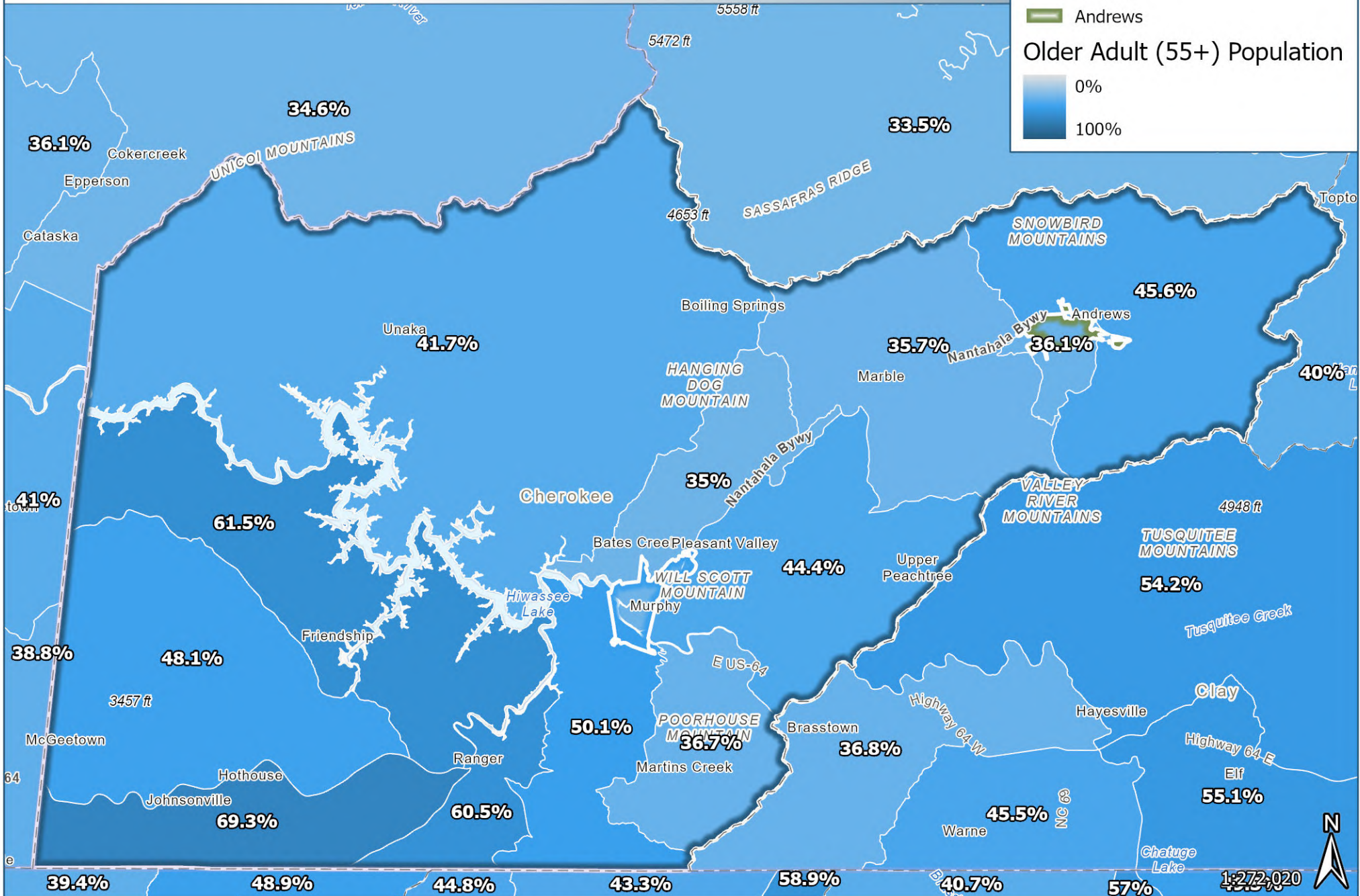
- PSA
- Murphy
- Andrews

**Owner Share**

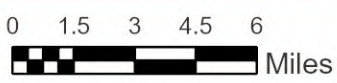
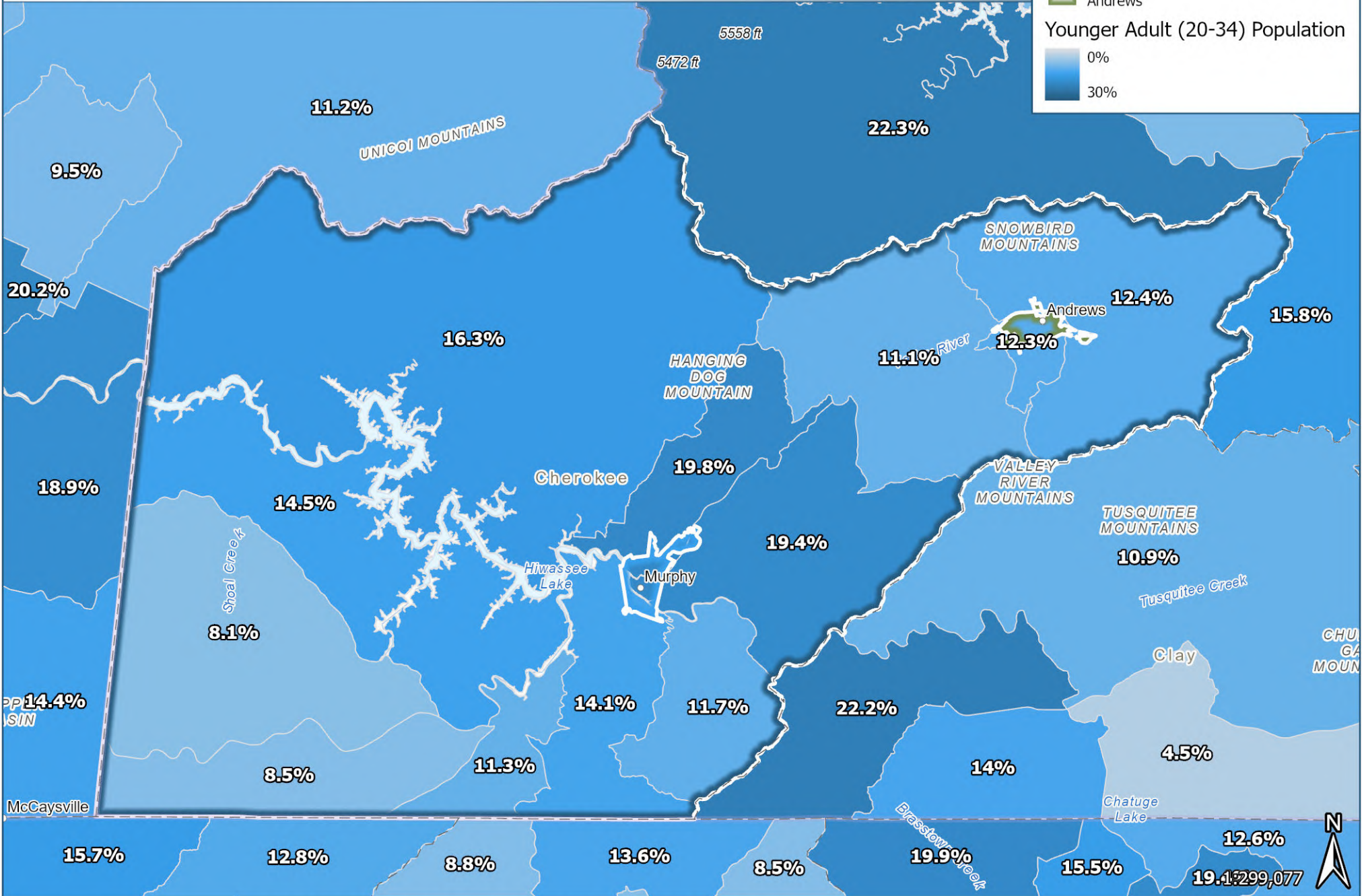


- PSA
- Murphy
- Andrews

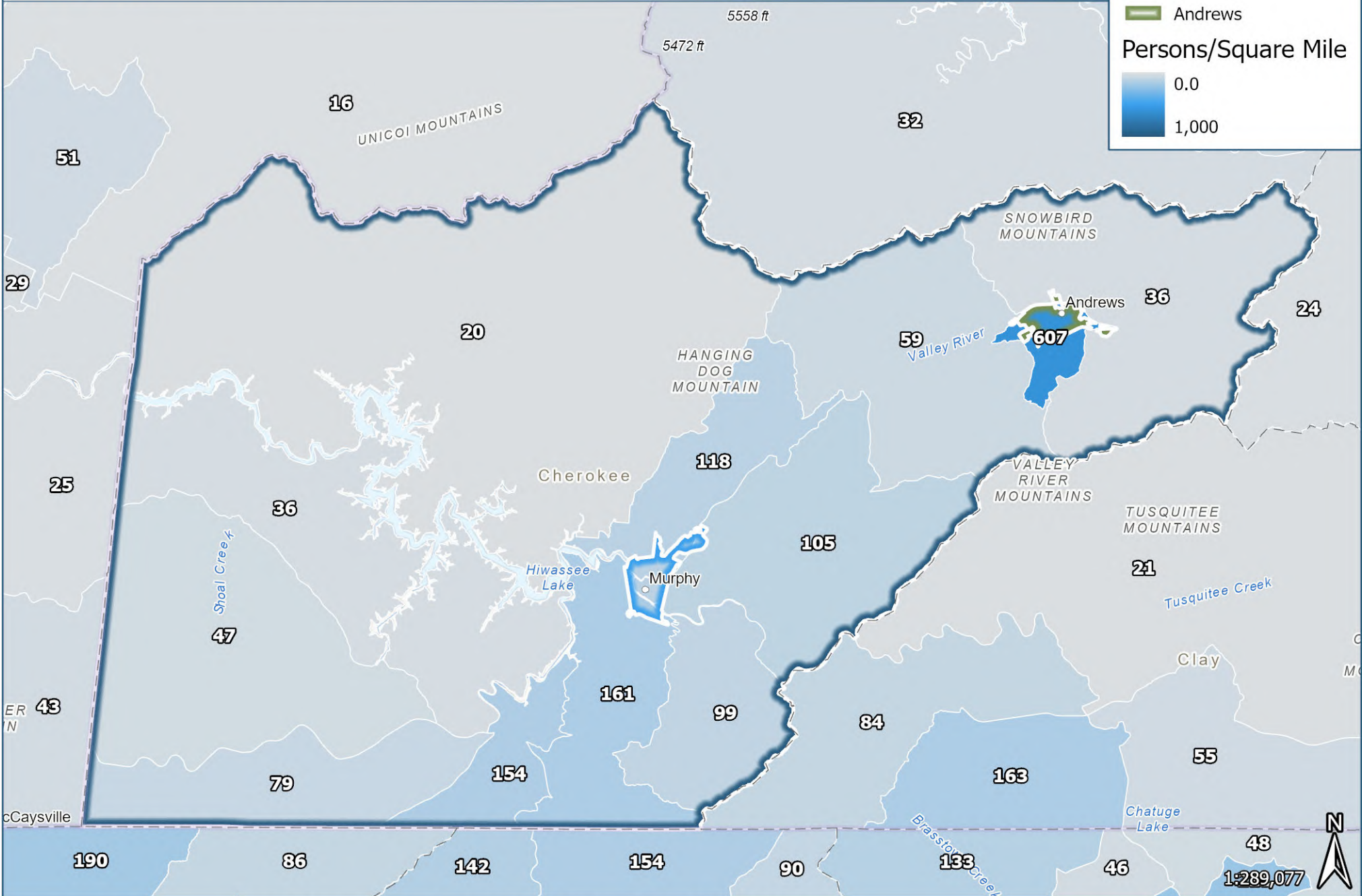
**Older Adult (55+) Population**



■ PSA  
■ Murphy  
■ Andrews  
**Younger Adult (20-34) Population**  
■ 0%  
■ 30%







## V. ECONOMIC ANALYSIS

### A. INTRODUCTION

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in Cherokee County at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, the workforce and employment trends that affect the PSA (Cherokee County) are examined and compared to the North Carolina and United States aggregate numbers. Data comprising the PSA's three submarkets (Andrews, Murphy, and the balance of Cherokee County) is also included and analyzed.

### B. WORKFORCE ANALYSIS

The PSA (Cherokee County) has an employment base of over 13,000 individuals within a broad range of employment sectors. Each submarket within the Cherokee County PSA contains a unique combination of industries which require employees of varying skills and education levels. The following evaluates key economic metrics within the various study areas considered in this report. It should be noted that based on the availability of various economic data metrics, some information is presented only for the selected geographic areas, which may include the PSA (Cherokee County), the individual submarkets, the Mountain North Carolina Nonmetropolitan Statistical Area (NMSA), and/or the state of North Carolina, depending upon the availability of such data.

## Employment by Industry

The distribution of employment by industry sector in the submarket study areas, the PSA (Cherokee County), and the state of North Carolina is distributed as follows:

NAICS Group	Employment by Industry					
	Andrews		Murphy		Balance of County	
	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	8	0.5%	0	0.0%	25	0.3%
Mining	20	1.3%	0	0.0%	16	0.2%
Utilities	3	0.2%	58	1.3%	53	0.7%
Construction	52	3.3%	78	1.8%	506	6.8%
Manufacturing	186	11.6%	233	5.3%	1,254	16.9%
Wholesale Trade	94	5.9%	54	1.2%	259	3.5%
Retail Trade	205	12.8%	826	18.8%	786	10.6%
Transportation & Warehousing	12	0.8%	36	0.8%	29	0.4%
Information	16	1.0%	141	3.2%	56	0.8%
Finance & Insurance	34	2.1%	138	3.1%	59	0.8%
Real Estate & Rental & Leasing	22	1.4%	59	1.3%	147	2.0%
Professional, Scientific & Technical Services	23	1.4%	116	2.6%	112	1.5%
Management of Companies & Enterprises	0	0.0%	2	0.0%	4	0.1%
Administrative, Support, Waste Management & Remediation Services	22	1.4%	18	0.4%	30	0.4%
Educational Services	112	7.0%	313	7.1%	353	4.8%
Health Care & Social Assistance	413	25.9%	158	3.6%	1,497	20.2%
Arts, Entertainment & Recreation	10	0.6%	1,070	24.3%	848	11.4%
Accommodation & Food Services	137	8.6%	441	10.0%	566	7.6%
Other Services (Except Public Administration)	82	5.1%	192	4.4%	332	4.5%
Public Administration	141	8.8%	472	10.7%	479	6.5%
Non-classifiable	5	0.3%	0	0.0%	11	0.1%
<b>Total</b>	<b>1,597</b>	<b>100.0%</b>	<b>4,405</b>	<b>100.0%</b>	<b>7,422</b>	<b>100.0%</b>

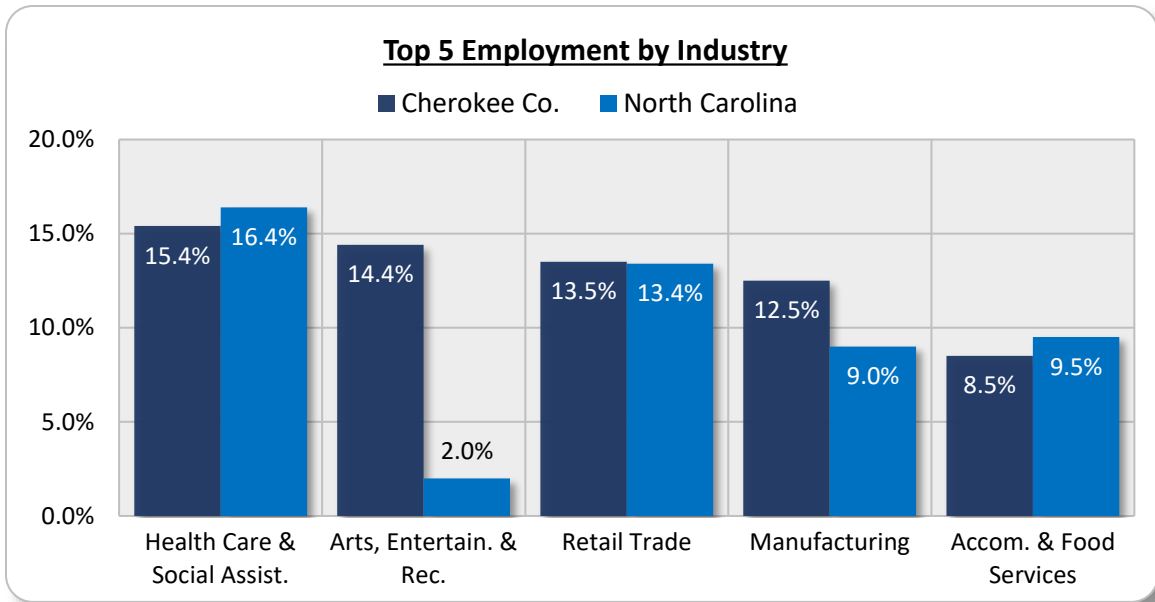
NAICS Group	Employment by Industry			
	Cherokee County		North Carolina	
	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	33	0.2%	25,184	0.6%
Mining	36	0.3%	3,102	0.1%
Utilities	114	0.8%	22,484	0.5%
Construction	635	4.7%	220,819	4.9%
Manufacturing	1,673	12.5%	409,243	9.0%
Wholesale Trade	407	3.0%	179,229	3.9%
Retail Trade	1,817	13.5%	610,339	13.4%
Transportation & Warehousing	77	0.6%	102,684	2.3%
Information	212	1.6%	107,297	2.4%
Finance & Insurance	231	1.7%	128,028	2.8%
Real Estate & Rental & Leasing	228	1.7%	127,074	2.8%
Professional, Scientific & Technical Services	251	1.9%	276,017	6.1%
Management of Companies & Enterprises	6	0.0%	20,929	0.5%
Administrative, Support, Waste Management & Remediation Services	71	0.5%	96,031	2.1%
Educational Services	777	5.8%	354,185	7.8%
Health Care & Social Assistance	2,069	15.4%	746,765	16.4%
Arts, Entertainment & Recreation	1,928	14.4%	88,950	2.0%
Accommodation & Food Services	1,144	8.5%	432,505	9.5%
Other Services (Except Public Administration)	606	4.5%	274,594	6.0%
Public Administration	1,091	8.1%	298,268	6.6%
Non-classifiable	16	0.1%	25,973	0.6%
<b>Total</b>	<b>13,422</b>	<b>100.0%</b>	<b>4,549,700</b>	<b>100.0%</b>

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within the study areas. These employees, however, are included in our labor force calculations because their places of employment are located within the study areas.

The labor force within the PSA (Cherokee County) is based primarily in four sectors: Health Care & Social Assistance (15.4%), Arts, Entertainment & Recreation (14.4%), Retail Trade (13.5%), and Manufacturing (12.5%). Combined, these four job sectors represent over half (55.8%) of the PSA’s employment base. Within the Andrews SSA, Health Care & Social Assistance accounts for over one-fourth (25.9%) of the labor force, followed by Retail Trade (12.8%) and Manufacturing (11.6%). Within the Murphy SSA, the labor force is heavily concentrated among two sectors, which are Arts, Entertainment & Recreation (24.3%) and Retail Trade (18.8%). Areas with a heavy concentration of employment within a limited number of industries can be more susceptible to economic downturns with greater fluctuations in unemployment rates and total employment. As the PSA has a moderately higher concentration of the labor force within the top four sectors (55.8%) compared to the state (48.3%), Cherokee County may be slightly more susceptible to future economic downturns.

The following graph illustrates the distribution of employment by job sector for the five largest employment sectors in the PSA compared to the state by the share they represent of their overall respective markets.



Employment Characteristics and Trends

Cherokee County is within the Mountain North Carolina Nonmetropolitan Area. Typical wages by job category for the Mountain North Carolina Nonmetropolitan Area are compared with those of North Carolina in the following table:

Typical Wage by Occupation Type		
Occupation Type	Mountain North Carolina Nonmetropolitan Area	North Carolina
Management Occupations	\$91,890	\$120,650
Business and Financial Occupations	\$66,570	\$80,830
Computer and Mathematical Occupations	\$63,650	\$98,110
Architecture and Engineering Occupations	\$69,740	\$82,790
Community and Social Service Occupations	\$46,930	\$50,190
Art, Design, Entertainment and Sports Medicine Occupations	\$47,440	\$58,610
Healthcare Practitioners and Technical Occupations	\$74,420	\$80,570
Healthcare Support Occupations	\$29,010	\$30,770
Protective Service Occupations	\$40,980	\$43,680
Food Preparation and Serving Related Occupations	\$25,470	\$25,560
Building and Grounds Cleaning and Maintenance Occupations	\$29,050	\$30,170
Personal Care and Service Occupations	\$28,100	\$30,590
Sales and Related Occupations	\$32,500	\$43,780
Office and Administrative Support Occupations	\$36,070	\$40,140
Construction and Extraction Occupations	\$42,220	\$45,780
Installation, Maintenance and Repair Occupations	\$44,460	\$50,000
Production Occupations	\$37,340	\$38,880
Transportation and Moving Occupations	\$32,990	\$37,420

Source: U.S. Department of Labor, Bureau of Statistics

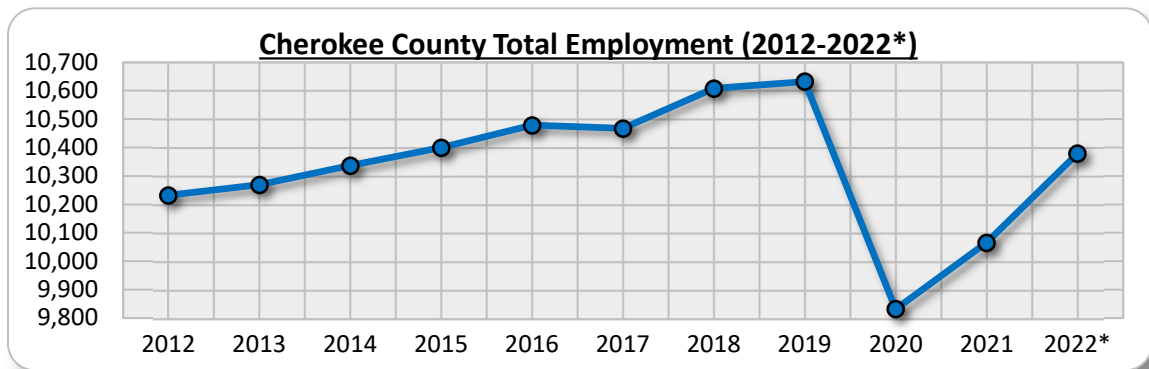
Most annual blue-collar salaries range from \$25,470 to \$47,440 within the Mountain North Carolina Nonmetropolitan Area. White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$73,254. Wages within the area are typically lower than the overall state wages. On average, white-collar professions in the study area earn 26.8% less than those within North Carolina, and blue-collar job wages are 10.8% less than the average state wages. Within the nonmetropolitan statistical area, wages by occupation vary widely and are reflective of a diverse job base that covers a wide range of industry sectors and job skills, as well as diverse levels of education and experience. Because employment is distributed among a variety of professions with diverse income levels, there are likely a variety of housing needs by affordability level. As a significant share of the labor force within the PSA is contained within the healthcare support, entertainment and recreation, and retail trade sectors, many workers in the area likely have typical wages ranging between \$25,000 and \$35,000 annually, likely contributing to the need for low- to moderate-priced housing product in the county.

Total employment reflects the number of employed persons who live within the county regardless of where they work. The following illustrates the total employment base for Cherokee County, North Carolina and the United States for the various years listed.

Year	Total Employment					
	Cherokee County		North Carolina		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2012	10,232	-	4,271,383	-	143,548,588	-
2013	10,269	0.4%	4,336,379	1.5%	144,904,568	0.9%
2014	10,337	0.7%	4,410,647	1.7%	147,293,817	1.6%
2015	10,400	0.6%	4,493,882	1.9%	149,540,791	1.5%
2016	10,479	0.8%	4,598,456	2.3%	151,934,228	1.6%
2017	10,467	-0.1%	4,646,212	1.0%	154,721,780	1.8%
2018	10,608	1.3%	4,719,018	1.6%	156,709,685	1.3%
2019	10,633	0.2%	4,808,270	1.9%	158,806,263	1.3%
2020	9,832	-7.5%	4,505,462	-6.3%	149,192,714	-6.1%
2021	10,066	2.4%	4,721,198	4.8%	154,178,982	3.3%
2022*	10,380	3.1%	4,907,381	3.9%	159,088,218	3.2%

Source: Department of Labor; Bureau of Labor Statistics  
\*Through August

From 2012 to 2019, the employment base in Cherokee County averaged approximately 10,428 employees each year with annual changes ranging from a decline of 0.1% (2017) to an increase of 1.3% (2018). Prior to 2020, which was largely impacted by the economic effects related to COVID-19, total employment in Cherokee County had increased in six of the seven previous years, resulting in an increase of 401 in total employment during that time period. In 2020, total employment for the PSA decreased by 7.5%, which reflects a rate of reduction above that for the state (6.3%). In 2021, total employment increased in the PSA by 2.4%, and as of August 2022, total employment increased an additional 3.1% year over year. Although both years represent corresponding increases below that of the state (4.8% and 3.9%), these increases are comparable to the total employment increases nationally (3.3% and 3.2%) during this time period. As such, the data suggests the local economy in the PSA is recovering from the effects of the COVID-19 pandemic.



\*Through August

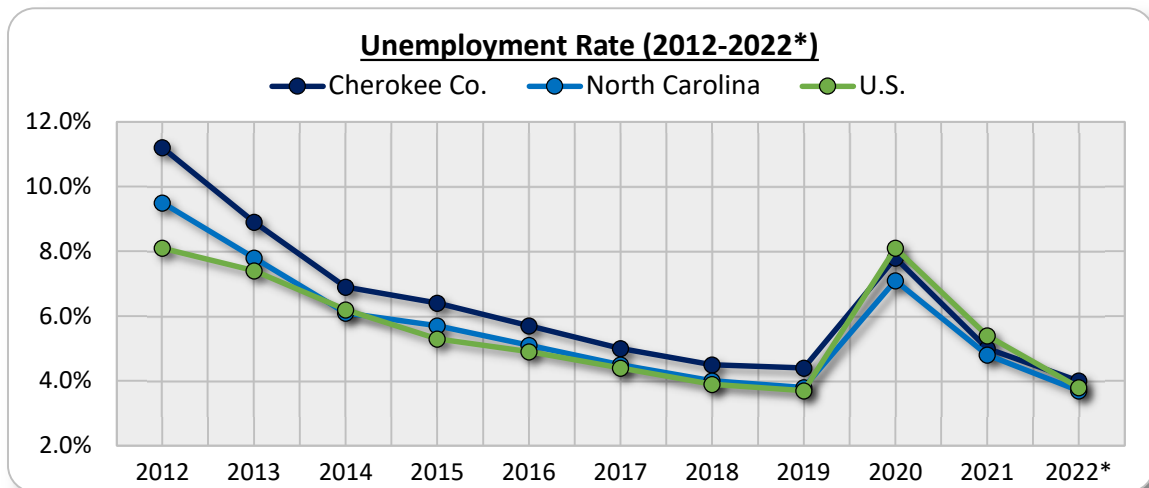
Unemployment rates for Cherokee County, the state of North Carolina and the United States are illustrated as follows:

Year	Unemployment Rate		
	Cherokee County	North Carolina	United States
2012	11.2%	9.5%	8.1%
2013	8.9%	7.8%	7.4%
2014	6.9%	6.1%	6.2%
2015	6.4%	5.7%	5.3%
2016	5.7%	5.1%	4.9%
2017	5.0%	4.5%	4.4%
2018	4.5%	4.0%	3.9%
2019	4.4%	3.8%	3.7%
2020	7.8%	7.1%	8.1%
2021	5.0%	4.8%	5.4%
2022*	4.0%	3.7%	3.8%

Source: Department of Labor, Bureau of Labor Statistics

\*Through August

Between 2012 and 2019, unemployment rates in Cherokee County were slightly higher than the unemployment rates in the state, but they steadily declined from 11.2% to 4.4%. During 2020, the unemployment rate for the PSA increased to 7.8%, reflecting a higher rate than the unemployment rate for the state of North Carolina (7.1%) but lower than the United States (8.1%) for that year. Following the release of many of the restrictions associated with COVID-19, the unemployment rate for the PSA decreased to 5.0% in 2021, which was a slightly higher rate than the state (4.8%) and lower than the nation (5.4%). As of August 2022, the unemployment rate in the PSA decreased to 4.0%, which is lower than the unemployment rate (4.4% in 2019) for the county prior to the impact of COVID-19.



\*Through August

In order to get a better sense of the initial impact the COVID-19 pandemic had on the local economy and subsequent recovery, we evaluated *monthly* unemployment rates. The following table illustrates the monthly unemployment rate from January 2020 to August 2022 in Cherokee County.

Cherokee County - Monthly Unemployment Rate			
Month	2020	2021	2022
January	4.6%	6.2%	3.9%
February	4.3%	5.9%	3.9%
March	5.1%	5.4%	3.8%
April	14.3%	5.0%	3.5%
May	14.5%	5.5%	3.8%
June	10.3%	5.9%	4.6%
July	10.0%	5.2%	3.9%
August	6.9%	5.1%	4.2%
September	6.4%	4.1%	-
October	5.5%	4.3%	-
November	5.5%	3.8%	-
December	5.7%	3.2%	-

Source: Department of Labor, Bureau of Labor Statistics

Prior to April 2020, which is when COVID-19 stay-at-home orders impacted many non-essential businesses, the unemployment rate for Cherokee County was 5.1%. In April 2020, the rate increased sharply to 14.3%. While unemployment remained historically high through July 2020 (10.0%), this rate decreased to 6.9% by August 2020. Although some increases in the unemployment rate occurred in 2021 and 2022, the unemployment rate has generally remained about 4.0% or below since September 2021. As of August 2022, the most recent month for which data is available, the unemployment rate for the PSA was 4.2%. This represents a level below any yearly rate prior to the pandemic (2012 and after) and is a positive sign for the local economy.

WARN (layoff notices):

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on September 6, 2022. According to the North Carolina Department of Commerce, there have been no WARN notices reported for Cherokee County over the past 12 months.



In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Cherokee County.

In-Place Employment Cherokee County			
Year	Employment	Change	Percent Change
2012	7,682	-	-
2013	7,717	35	0.5%
2014	7,802	85	1.1%
2015	7,892	90	1.2%
2016	7,960	68	0.9%
2017	7,993	33	0.4%
2018	8,090	97	1.2%
2019	8,017	-73	-0.9%
2020	7,588	-429	-5.4%
2021	7,693	105	1.4%
2022*	7,860	167	2.2%

Source: Department of Labor, Bureau of Labor Statistics

\*Through March

The preceding table illustrates in-place employment (people working within Cherokee County) increased by 4.4%, or 335 jobs, from 2012 to 2019. While the greatest single decrease over the past decade occurred in 2020 (5.4%) and can be largely attributed to the COVID-19 pandemic, it is notable that the county also experienced a decrease in 2019 (0.9%) immediately prior to this point in time. Despite the significant decline in 2020, the PSA experienced an overall net increase of 178 jobs, or a 2.3% increase, from 2012 through March 2022. It is notable that in-place employment in the PSA increased by 167 jobs (2.2%) during the first three months of 2022. This is a positive sign for the Cherokee County economy and illustrates a strong recovery following the pandemic.

### Employment Outlook

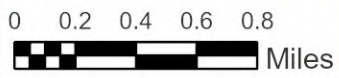
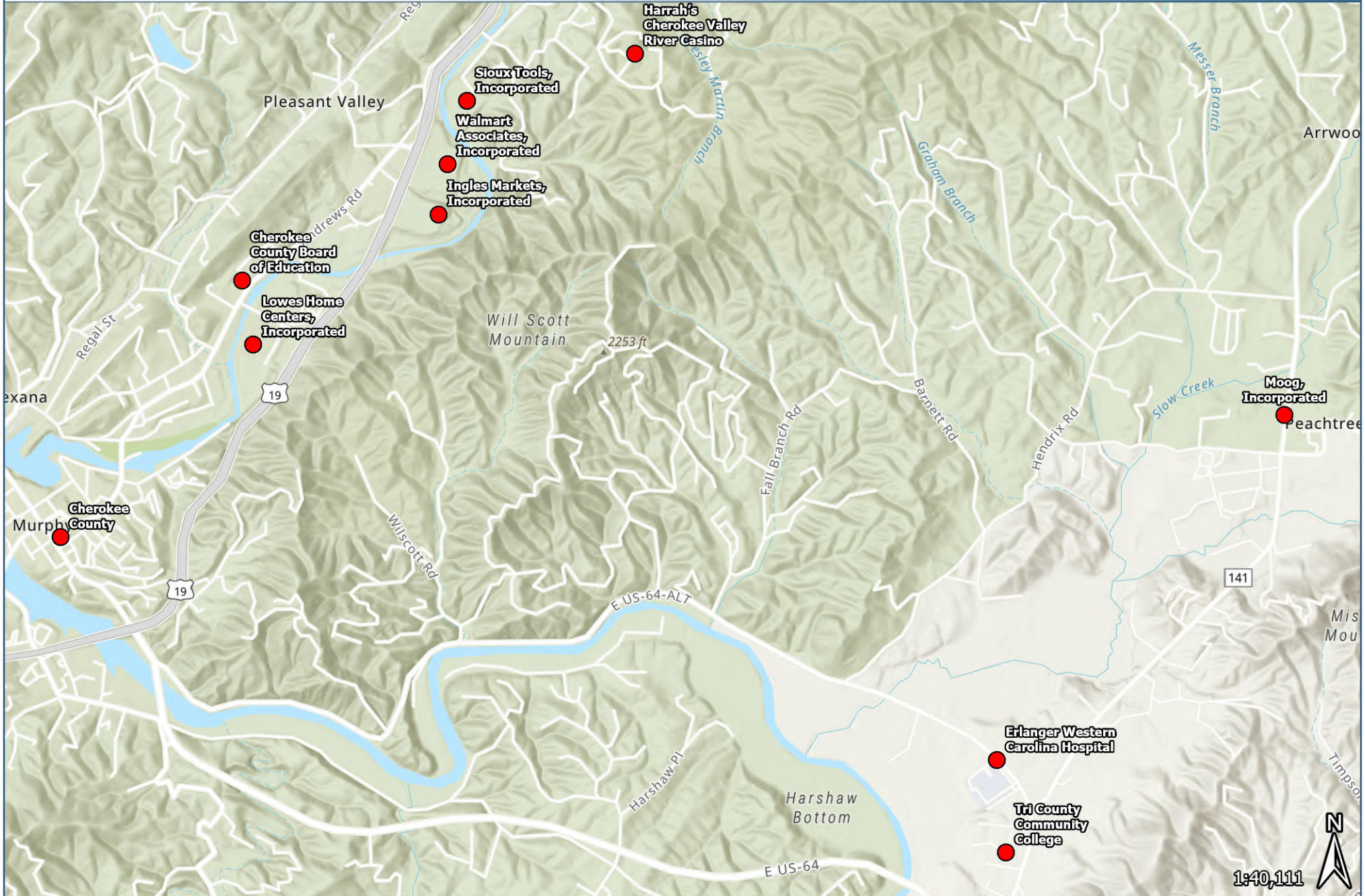
The ten largest employers within the Cherokee County area are summarized in the following table:

Employer Name	Business Type
Harrah's Cherokee Valley River Casino	Entertainment
Cherokee County Board of Education	Education
Moog, Incorporated	Technical Services
Erlanger Western Carolina Hospital	Healthcare
Cherokee County	Government
Walmart Associates, Incorporated	Grocery
Sioux Tools, Incorporated	Manufacturing
Ingles Markets, Incorporated	Grocery
Tri-County Community College	Education
Lowes Home Centers, Incorporated	Retail

Source: North Carolina Department of Commerce Labor & Economic Analysis; Quarter 1, 2022

Major employers in the area are engaged in a variety of business types which include entertainment, healthcare, education, manufacturing, and retail. The diversity of major employers helps to partially insulate the area from significant economic downturns and cyclical employment shifts. This appears to be confirmed by the fact that Cherokee County's annual unemployment rate of 7.8% in a COVID-influenced 2020, while slightly higher than the state (7.1%) at the time, was lower than that of the United States (8.1%).

A map delineating the location of the area's largest employers is included on the following page.



Esri, NASA, NGA, USGS, FEMA, State of North Carolina DOT, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research



## Economic Development

Economic development can improve the economic well-being and quality of life for a region or community by building local wealth, diversifying the economy, and creating and retaining jobs. Local perspective on the economy as well as several notable developments in the area are summarized as follows.

According to a representative of Economic and Workforce Development, the Cherokee County economy is improving and many of the industries in the area continue to invest in capital improvements. However, the representative also noted that most businesses in the area experienced an adverse impact from the COVID-19 pandemic and that over 600 employees were affected. Approximately 300 employees chose to retire, and the remaining 300 employees have not been replaced, causing a workforce shortage issue for the area.

In summer 2022, the town of Murphy became an official Main Street Community in an effort to help revive the energy of the downtown area, encourage retail and entertainment activity, and create new opportunities for economic development that enhance the environment of downtown Murphy.

In 2021, Moog, Inc., a designer and manufacturer of advanced motion control products, added a new product to its line at its location in Murphy. The \$2 million investment created about 20 new jobs.

In 2022, Aegis Power expanded its operations by adding 50,000 square feet to its facility in Murphy. The expansion created six new jobs.

Harrah's Cherokee Valley River casino broke ground in 2022 on a \$275 million expansion in Murphy. The expansion includes additional slot machines, poker rooms, bar, table games, and additional parking. The existing hotel will provide an additional 296 rooms and a new restaurant and full-service spa are still in the planning stages. The expansion is estimated to create over 2,500 construction jobs and approximately 300 new jobs. Expected date of completion is 2024.

A new Cherokee County Emergency Medical Services Station broke ground in 2022 on Jackson Street in Murphy. The project is expected to cost \$2.4 million.

A new \$5.4 million facility will be developed for the Cherokee County Clinic. The new facility will consist of exam/procedure rooms, dental exam rooms, and a triage room. Construction is expected to be complete in mid-2023.

In fall 2022, it was announced that Cherokee County Schools will receive a \$50 million grant to construct a new high school that will merge the three existing high schools into one.

Hawk Ridge Landing is a mixed-use development currently under construction in Murphy and plans include housing, retail, commercial, offices, restaurants, and flex-space. The development will be built in phases with Phase I currently offering ready building sites. Numerous construction jobs have been created and once complete, the project will create many permanent jobs.

Tourism has a significant impact in Cherokee County. The northern portion of the county offers several outdoor activities in the Topton area. Nantahala Lake (located in neighboring Macon County) offers boating and fishing while the river area offers several whitewater launching sites, lodging, mountain biking, zipline, hiking trails, kayaking, and restaurants.

The town of Andrews offers a scenic Speeder Cart Tour through the Great Smokey Mountains along with several hiking trails. Murphy also offers several hiking trails along with vineyards, waterfalls, and a river walk.

A 42,000 square-foot expansion is currently under construction at Union General Hospital in Blairsville, Georgia which is approximately 24 miles south of Cherokee County. The expansion will include Union General Orthopedics & Sports Medicine that will offer two x-ray rooms, 20 exam rooms, a casting room and procedure area. Union General Women's Health will also be a part of the expansion and will offer 14 exam rooms, ultrasound rooms, and procedure rooms.

#### Infrastructure Development

In 2017, Blue Ridge Mountain Electric Membership Corporation (BRMEMC) was awarded \$3 million through the United States Department of Agriculture's Community Connect Grant program for a state-of-the-art fiber-optic internet service project in Hanging Dog and Grape Creek (both located in Cherokee County). Construction for this project began in 2022 and approximately 1,000 residents will receive internet services upon completion.

In 2021, BRMEMC completed a broadband expansion in Cherokee County which provided approximately 182 residents around the Johnsonville Road area with service.

In 2022, BRMEMC was awarded \$5.2 million through the Growing Rural Economies with Access to Technology Grant (GREAT). The GREAT grant provides matching grants to internet service providers that partner with individual counties to compete for funding that will go toward the expansion of high-speed internet services to unserved areas of North Carolina. A portion of the funding will go to Cherokee County to expand services into Martins Creek and surrounding areas. Once complete, approximately 96 miles of mainline fiber-optic internet will provide services to approximately 1,800 residents.

In 2020, a road widening project for U.S. 19/64/74/129 began and is expected to be complete in 2024.

Within the region there are road expansion projects that will affect residents of Cherokee County. In nearby Clay County (Hayesville) Highway 69, heading toward the Georgia line, is being expanded from two lanes to four lanes. The project is expected to be complete in fall 2023 and the estimated cost is \$46 million.

In Graham County, road improvement construction began in summer 2022 on Corridor K (which is the connector to Asheville) and will span into Cherokee County near the town of Andrews. There is no set completion date for the \$681 million project.

Future public transit projects are planned in Cherokee County and with the Eastern Band of Cherokee Indians, though no additional details are available at this time.

### Conclusions

Cherokee County has recently experienced significant investment that has led to job growth, business growth, and to the overall health of the local economy. Given the county has numerous public and private sector investments planned or currently underway, additional job growth is expected in the county for the foreseeable future. This job growth will add to the area's demand for additional housing in the years ahead.

## VI. HOUSING SUPPLY ANALYSIS

This housing supply analysis includes a variety of housing alternatives. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey (ACS), U.S. Census housing information, and data provided by various government entities and real estate professionals.

While there are a variety of housing options offered in the Primary Study Area (PSA, Cherokee County), we focused our analysis on the most common housing alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with 10 or more units within a structure) were identified and surveyed. An analysis of non-conventional rentals (typically with four or less units in a structure) was also conducted.
- **For-Sale Housing** – For-sale housing alternatives, both recent sales activity and currently available supply, were inventoried. This data included single-family homes, condominiums, mobile homes, and other traditional housing alternatives. It includes stand-alone product as well as homes within planned developments or projects.
- **Mobile Homes** – An inventory of mobile home parks was conducted along with a sample survey of mobile home rental alternatives.
- **Senior Care Housing** – We surveyed senior care facilities that provide both shelter and care housing alternatives to seniors requiring some level of personal care (e.g., dressing, bathing, medical reminders, etc.) and medical care. This includes independent living, assisted living, and nursing homes.

For the purposes of this analysis, the housing supply information is presented for the Primary Study Area (PSA, Cherokee County) and, if applicable, its submarkets. When applicable, local housing data is compared with the state of North Carolina and the nation.

Maps illustrating the location of various housing types are included throughout this section.

**A. OVERALL HOUSING SUPPLY (SECONDARY DATA)**

This section of analysis on the area housing supply is based on secondary data sources such as the U.S. Census, American Community Survey and ESRI, and is provided for the PSA (Cherokee County), the various submarkets within the county, and the state of North Carolina, when applicable. When possible, data from the 2020 Census is used in conjunction with ESRI estimates to provide the most up-to-date data. Note that some small variation of total numbers and percentages within tables may exist due to rounding.

Housing Characteristics

The estimated distribution of the area housing stock by tenure within the PSA, submarkets, and the state of North Carolina for 2022 is summarized in the following table:

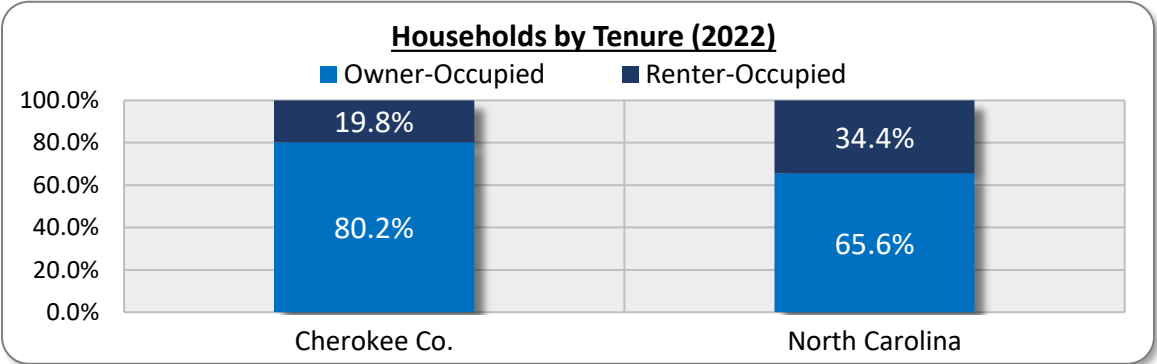
		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
<b>Andrews</b>	Number	693	429	264	190	883
	Percent	78.5%	61.9%	38.1%	21.5%	100.0%
<b>Murphy</b>	Number	693	434	259	133	826
	Percent	83.9%	62.6%	37.4%	16.1%	100.0%
<b>Balance of County</b>	Number	11,459	9,438	2,021	5,007	16,466
	Percent	69.6%	82.4%	17.6%	30.4%	100.0%
<b>Cherokee County</b>	Number	12,845	10,301	2,544	5,330	18,175
	Percent	70.7%	80.2%	19.8%	29.3%	100.0%
<b>North Carolina</b>	Number	4,262,494	2,797,501	1,464,993	570,716	4,833,210
	Percent	88.2%	65.6%	34.4%	11.8%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 18,175 housing units within Cherokee County in 2022. Based on ESRI estimates and 2020 Census data, of the 12,845 total occupied housing units in the PSA (Cherokee County), 80.2% are owner occupied, while the remaining 19.8% are renter occupied. This distribution of product by tenure within the PSA is more weighted toward owner-occupied housing than the state of North Carolina (80.2% versus 65.6%). Over one-fourth (29.3%) of the housing units within the PSA are classified as vacant, which is a noteworthy share of vacant units when compared to the corresponding share in the state (11.8%). Vacant units are comprised of a variety of units including abandoned properties, rentals, for-sale, and seasonal housing units. This notable share of vacant housing units is likely due, in large part, to the number of homes that are utilized as second homes, or seasonal homes, and the prevalence of short-term rentals in the market.



Within the Andrews submarket, there are an estimated 883 total housing units. Of the occupied units, over three-fifths (61.9%) are owner occupied, while the remaining 38.1% are renter occupied. Over one-fifth (21.5%) of the total housing units within the Andrews submarket are classified as vacant. Within the Murphy submarket, there are an estimated 826 total housing units. Owner-occupied units comprise 62.6% of the total occupied housing units in the Murphy submarket, while renter-occupied units account for the remaining 37.4% of the occupied units. The share of vacant units (16.1%) in this submarket comprises a considerably smaller share of the total housing units when compared to the Andrews submarket and the PSA, overall.



The following table compares key housing age and conditions of Cherokee County, the submarkets, and the state based on 2016-2020 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for each study area by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Andrews</b>	66	23.0%	103	19.5%	13	4.5%	0	0.0%	0	0.0%	43	8.1%
<b>Murphy</b>	97	42.9%	154	34.2%	5	2.2%	5	1.1%	0	0.0%	0	0.0%
<b>Balance of County</b>	372	20.6%	1,459	15.7%	40	2.2%	106	1.1%	0	0.0%	48	0.5%
<b>Cherokee County</b>	536	23.1%	1,716	16.7%	58	2.5%	111	1.1%	0	0.0%	91	0.9%
<b>North Carolina</b>	338,936	24.5%	593,946	22.4%	56,231	4.1%	33,798	1.3%	22,723	1.6%	14,243	0.5%

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

In terms of housing age or condition, the most notable issue within Cherokee County appears to be associated with older housing stock within the Murphy submarket. Over two-fifths (42.9%) of the rental units and over one-third (34.2%) of the owner units in Murphy were built prior to 1970, which are much higher shares than the state’s averages for this older product. The shares of substandard housing units in the PSA, which are generally considered those that are either overcrowded and/or lacking complete plumbing or kitchens, are very

similar to, or lower than, the state averages. One notable exception is the remarkably high share (8.2%) of owner-occupied housing units with incomplete plumbing or kitchens within the Andrews submarket. In addition, the share (4.5%) of renter-occupied households in the Andrews SSA that are overcrowded is slightly greater than the share for the state (4.1%).

The following table compares key household income, housing cost, and housing affordability metrics of the PSA (Cherokee County), the submarkets, and the state. Cost burdened households are defined as those paying over 30% of their income toward housing costs, while severe cost burdened households pay over 50% of their income toward housing.

Household Income, Housing Costs and Affordability								
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
					Renter	Owner	Renter	Owner
<b>Andrews</b>	693	\$42,750	\$109,177	\$653	34.4%	13.3%	13.7%	8.9%
<b>Murphy</b>	693	\$53,302	\$197,312	\$875	50.7%	17.0%	21.1%	8.0%
<b>Balance of County</b>	11,459	\$52,633	\$189,684	\$763	43.5%	21.5%	16.3%	8.0%
<b>Cherokee County</b>	12,845	\$52,141	\$186,059	\$761	43.0%	20.9%	16.4%	8.1%
<b>North Carolina</b>	4,262,494	\$63,994	\$238,552	\$1,005	42.7%	19.2%	20.4%	7.7%

Source: American Community Survey (2016-2020); ESRI

\*Paying more than 30% of income toward housing costs

\*\*Paying more than 50% of income toward housing costs

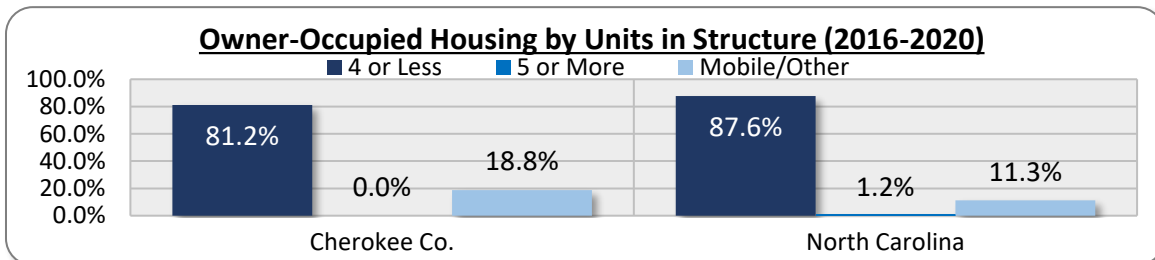
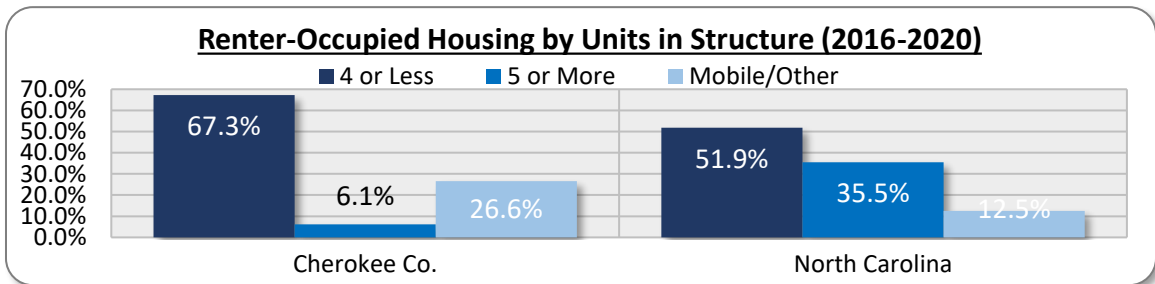
The PSA's (Cherokee County) estimated median home value of \$186,059 is approximately 22.0% lower than the state's estimated median home value of \$238,552. The average gross rent of \$761 for the PSA is 24.3% below the state's average gross rent of \$1,005. Although the PSA has a lower median home value and average gross rent compared to the state, the PSA has slightly higher shares of cost burdened renter and owner households. Over two-fifths (43.0%) of renters and more than one-fifth (20.9%) of owners in the PSA are cost burdened. Overall, a total of 997 renter households and 2,141 owner households are housing cost burdened. Additionally, renters in the PSA are twice as likely to be severely cost burdened compared to owners in the PSA (16.4% versus 8.1%). It is notable that within the Murphy submarket, over half (50.7%) of renters are cost burdened and over one-fifth (21.1%) of renters are severely cost burdened. This illustrates the importance of affordable housing, especially within the rental market, for residents of Cherokee County.

Based on the 2016-2020 American Community Survey (ACS) data, the following is a distribution of all occupied housing by units in structure by tenure (renter or owner) for the PSA, submarkets, and the state.

		Renter-Occupied Housing by Units in Structure				Owner-Occupied Housing by Units in Structure			
		4 Units or Less	5 Units or More	Mobile Home/Other	Total	4 Units or Less	5 Units or More	Mobile Home/Other	Total
Andrews	Number	200	56	30	286	300	0	228	528
	Percent	69.9%	19.6%	10.5%	100.0%	56.9%	0.0%	43.2%	100.0%
Murphy	Number	162	27	38	227	417	2	31	450
	Percent	71.4%	11.9%	16.7%	100.0%	92.7%	0.4%	6.9%	100.0%
Balance of County	Number	1,194	59	549	1,802	7,590	1	1,661	9,252
	Percent	66.3%	3.3%	30.5%	100.0%	82.1%	0.0%	17.9%	100.0%
Cherokee County	Number	1,557	142	617	2,316	8,307	3	1,920	10,230
	Percent	67.3%	6.1%	26.6%	100.0%	81.2%	0.0%	18.8%	100.0%
North Carolina	Number	717,984	490,802	172,957	1,381,743	2,319,782	30,299	299,768	2,649,849
	Percent	51.9%	35.5%	12.5%	100.0%	87.6%	1.2%	11.3%	100.0%

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

Over two-thirds (67.3%) of the *rental* units in the PSA (Cherokee County) are within structures of four units or less, and over one-fourth (26.6%) are mobile homes or other similar housing units. This represents a share of mobile homes in the PSA that is more than double the share of such homes in the state (12.5%). The PSA has a disproportionately low share (6.1%) of multifamily rentals (structures with five or more units) compared to the share within the state (35.5%), which is likely due to the rural nature of the county. Within the *owner*-occupied mobile home units in the PSA, there is a considerably higher share (18.8%) than that within the state (11.3%). This is particularly true in the Andrews submarket, where 43.2% of all owner-occupied units are mobile homes.



## **B. HOUSING SUPPLY ANALYSIS (BOWEN NATIONAL SURVEY)**

### **1. Introduction**

Bowen National Research conducted research and analysis of various housing alternatives within the PSA (Cherokee County). This analysis includes rental housing, for-sale and owner-occupied housing, and senior care facilities. Given the prevalence of mobile homes, a supplemental analysis of mobile home parks and a sample survey of mobile homes is provided.

Overall, our firm surveyed, inventoried, and evaluated housing data on 11 multifamily apartment projects, 12 available non-conventional rentals (e.g., single-family home, duplex, mobile home, etc.), 689 for-sale housing units (both recently sold and available for purchase), and two senior care housing facilities.

The following provides details of the local housing market, based on product type (e.g., multifamily rentals, non-conventional rentals, for-sale housing, mobile homes, and senior care facilities).

### **2. Multifamily Rental Housing**

Cherokee County offers a limited inventory of multifamily rental properties. However, we identified and personally surveyed 11 conventional rental housing projects containing a total of 291 units within the PSA (Cherokee County). The surveyed projects operate primarily as either government-subsidized projects or Low-Income Housing Tax Credit (LIHTC) projects that serve households with incomes generally up to 60% of Area Median Household Income (AMHI). A majority of these projects are marketed to families, while the remaining projects are restricted to seniors and the disabled. In addition to the government-subsidized and Tax Credit projects, three smaller market-rate projects were surveyed. The following table summarizes the surveyed rental properties by project type:

<b>Project Type</b>	<b>Projects Surveyed</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Occupancy Rate</b>
Market-Rate	3	37	0	100.0%
Tax Credit/Government-Subsidized	1	24	0	100.0%
Government-Subsidized	7	230	1	99.6%
Total	11	291	1	99.7%

Typically, in healthy and well-balanced markets, multifamily rentals operate at an overall 94% to 96% occupancy rate. As the preceding illustrates, the rental properties surveyed in the PSA have an overall occupancy rate of 99.7% with **only one vacancy**. In addition, as summarized later in this section, all but two properties, which are restricted to the disabled, maintain waiting lists. This indicates that pent-up demand exists for all types of multifamily rental housing within Cherokee County.

The 11 properties surveyed within the PSA (Cherokee County) are summarized in the following table:

Map I.D.	Project Name	Quality Rating	Year Built/Renovated	Total Units	Occ. Rate	Waiting List	Target Market
<b>Andrews</b>							
1	Andrews Gardens Apts.	C	1981 / 2011	14	100.0%	2 HH	Seniors 62+; Section 8
2	Andrews Housing Authority	C-	1969	50	100.0%	16 HH	Families; Public Housing
3	ARC/HDS Cherokee CO GH #1	B	1990	6	83.3%	None	Disabled; Section 811
4	Valley View Manor Apts.	C-	2000	8	100.0%	4 HH	General-Occupancy
5	West Winds Apts.	B	1987	42	100.0%	15 HH	Families; RD 515
<b>Murphy</b>							
6	Gwenmont Arms Apts.	B-	1983	28	100.0%	7 HH	Families; RD 515
7	Hopewell Village Apts.	B+	1997	24	100.0%	14 HH	Seniors 62+; RD 515
8	Murphy Housing Authority (Cool Springs)	B-	1968	84	100.0%	400 HH	Families; Public Housing
9	Peachtree Place	B-	1930 / 2000	9	100.0%	8 HH	General-Occupancy
<b>Balance of County</b>							
10	ARC/HDS Cherokee CO GH #2	B	1993	6	100.0%	None	Disabled; Section 811
11	Meadowbrook Apts.	C	1980 / 2000	20	100.0%	3 HH	General-Occupancy

OCC. – Occupancy  
 HH - Households

An examination of the individual projects surveyed reveals that all but one project (ARC/HDS Cherokee CO GH #1) are fully occupied. The seven government-subsidized projects, which are restricted to very low-income households, senior households ages 62 and older, or the disabled, comprise nearly four-fifths (79.0%) of the total multifamily units in the PSA. With the exception of the two projects restricted to the disabled, the subsidized projects surveyed in the PSA maintain wait lists ranging from two to 400 households. The only Tax Credit project surveyed (Hopewell Village Apartments) is restricted to senior households (ages 62 and over) with incomes up to 50% of AMHI. This project is fully occupied with a wait list of 14 households. The three market-rate projects surveyed, which comprise 12.7% of the total multifamily units in the PSA, are also fully occupied with wait lists ranging from three to eight households.

The preceding table illustrates that seven of the surveyed multifamily projects in the PSA have a quality rating of “B-” to “B+,” while four projects have a quality rating of “C” or lower. Two projects (Andrews Housing Authority and Murphy Housing Authority) were built prior to 1970 and do not appear to have undergone any major renovations since their construction. Since 2000, only one new project has been built (Valley View Manor) and three projects have been renovated (Andrews Gardens, Peachtree Place, and Meadowbrook Apartments). Overall, the inventory of multifamily product in the PSA is in fair condition despite the age and lack of recent renovations among a majority of the projects. The extremely high occupancy rates and presence of wait lists for nearly all target markets, regardless of property condition, in the PSA indicates a high level of pent up demand for multifamily rental units at various affordability levels.

The collected rents for the surveyed projects, as well as their unit mixes and vacancies by bedroom type are listed in the following table:

Map I.D.	Project Name	Collected Rent/Program Type (Number of Units)				
		Studio	One-Br.	Two-Br.	Three-Br.	Four-Br.
<b>Andrews</b>						
1	Andrews Gardens Apts.	-	\$665/SEC 8 (14)	-	-	-
2	Andrews Housing Authority	-	\$388/PH (14)	\$519/PH (18)	\$677/PH (16)	\$781/PH (2)
3	ARC/HDS Cherokee CO GH #1	SUB (6)	-	-	-	-
4	Valley View Manor Apts.	-	-	\$895/MR (8)	-	-
5	West Winds Apts.	-	\$541-\$579/RD515 (20)	\$621-\$719/RD515 (22)	-	-
<b>Murphy</b>						
6	Gwenmont Arms Apts.	-	\$519-\$719/RD515 (8)	\$539-\$760/RD515 (20)	-	-
7	Hopewell Village Apts.	-	\$666-\$700/ TC 50% (22)	\$714-\$748/ TC 50% (2)	-	-
8	Murphy Housing Authority (Cool Springs)	-	\$466/PH (25)	\$614/PH (53)	\$800/PH (6)	-
9	Peachtree Place	-	\$500/MR (5)	\$600/MR (4)	-	-
<b>Balance of County</b>						
10	ARC/HDS Cherokee CO GH #2	SUB (6)	-	-	-	-
11	Meadowbrook Apts.	-	\$650/MR (12)	\$700/MR (8)	-	-

MR - Market-Rate; SEC 8 – Section 8; PH – Public Housing; TC – Tax Credit  
 SUB - Subsidized (residents pay 30% of their income)

Among the surveyed market-rate units in the PSA, one-bedroom units have rents ranging from \$500 to \$650, with two-bedroom unit rents ranging from \$600 to \$895. Properties operating under the government-subsidized RD515 program, which includes one Tax Credit property (Hopewell Village Apartments), have rents ranging from \$519 to \$719 for a one-bedroom unit, with two-bedroom unit rents ranging from \$539 to \$760. There were no three- or four-bedroom market-rate or affordable housing program (Tax Credit/RD515) units identified in the survey. Among the Public Housing projects surveyed, contract rents range from \$388 to \$466 for a one-bedroom unit, \$519 to \$614 for a two-bedroom unit, \$677 to \$800 for a three-bedroom unit, and \$781 for a four-bedroom unit (only one property contains four-bedroom units). In addition, there were a limited number of one-bedroom units restricted to seniors ages 62 and over (Section 8) with rents of \$665 and 12 studio units restricted to the disabled (Section 811).

The unit sizes (square footage) and number of bathrooms included in each of the surveyed apartments in the PSA (Cherokee County) by submarket are shown in the following tables:

Map I.D.	Project Name	Square Footage				
		Studio	One-Br.	Two-Br.	Three-Br.	Four-Br.
<b>Andrews</b>						
1	Andrews Gardens Apts.	-	574	-	-	-
2	Andrews Housing Authority	-	500	700	1,000	1,200
3	ARC/HDS Cherokee CO GH #1	125	-	-	-	-
4	Valley View Manor Apts.	-	-	900 - 1,000	-	-
5	West Winds Apts.	-	513	764 – 907	-	-
<b>Murphy</b>						
6	Gwenmont Arms Apts.	-	513	715	-	-
7	Hopewell Village Apts.	-	574	759	-	-
8	Murphy Housing Authority (Cool Springs)	-	625 - 700	750 - 800	975	-
9	Peachtree Place	-	625	850	-	-
<b>Balance of County</b>						
10	ARC/HDS Cherokee CO GH #2	125	-	-	-	-
11	Meadowbrook Apts.	-	660	800	-	-
Map I.D.	Project Name	Number of Baths				
		Studio	One-Br.	Two-Br.	Three-Br.	Four-Br.
<b>Andrews</b>						
1	Andrews Gardens Apts.	-	1.0	-	-	-
2	Andrews Housing Authority	-	1.0	1.0	1.0	1.0
3	ARC/HDS Cherokee CO GH #1	0.0*	-	-	-	-
4	Valley View Manor Apts.	-	-	2.0	-	-
5	West Winds Apts.	-	1.0	1.0 – 1.5	-	-
<b>Murphy</b>						
6	Gwenmont Arms Apts.	-	1.0	1.0	-	-
7	Hopewell Village Apts.	-	1.0	1.0	-	-
8	Murphy Housing Authority (Cool Springs)	-	1.0	1.0	1.0	-
9	Peachtree Place	-	1.0	1.0	-	-
<b>Balance of County</b>						
10	ARC/HDS Cherokee CO GH #2	0.0*	-	-	-	-
11	Meadowbrook Apts.	-	1.0	1.0	-	-

\*Property has shared bathroom(s)

The surveyed one-bedroom units (120 units) range in size from 500 square feet to 700 square feet, with all units containing one bathroom. Two-bedroom units (135 units) in the PSA range in size from 700 square feet to 1,000 square feet. Most two-bedroom units in the PSA contain one bathroom, although a limited number of one-and-a-half bathroom units and two-bathroom units exist. The limited number of three-bedroom units (22 units) within the PSA range in size from 975 square feet to 1,000 square feet, with all units containing one bathroom. Only two four-bedroom units were identified (Public Housing) and are 1,200 square feet in size and contain one bathroom. It is anticipated that new product added to the Cherokee County market will need to offer unit sizes at least within the range of square footages offered at the existing supply and should take these bathroom configurations into consideration.

According to a representative with Four Square Community Action, Incorporated, there are approximately 350 Housing Choice Vouchers issued within the housing authority’s jurisdiction, 340 of which are currently known to be in use. Even though vouchers are available, no one is on the waiting list due to a lack of housing. Annual turnover within the voucher program is estimated at 98 households. This reflects the continuing need for affordable housing alternatives and/or Housing Choice Voucher assistance.

We also evaluated the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status. A total of three properties in the county operate as a subsidized project under a current HUD contract. Because these contracts have a designated renewal date, it is important to understand if these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock (Note: Properties with HUD contract renewal or expiration dates within five years are shown in red).

Expiring HUD Contracts - Cherokee County, NC					
Property Name	Total Units	Assisted Units	Expiration Date	Program Type	Target Population
Andrews Garden Apts.	14	14	11/30/2030	Section 8 NC	Senior 62+
ARC/HDS Cherokee CO GH #2	7	6	1/27/2023	Prac/811	Disabled
ARC/HDS Cherokee CO GH #1	7	6	3/31/2025	202/8 NC	Disabled

Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 08.31.22); Bowen National Research

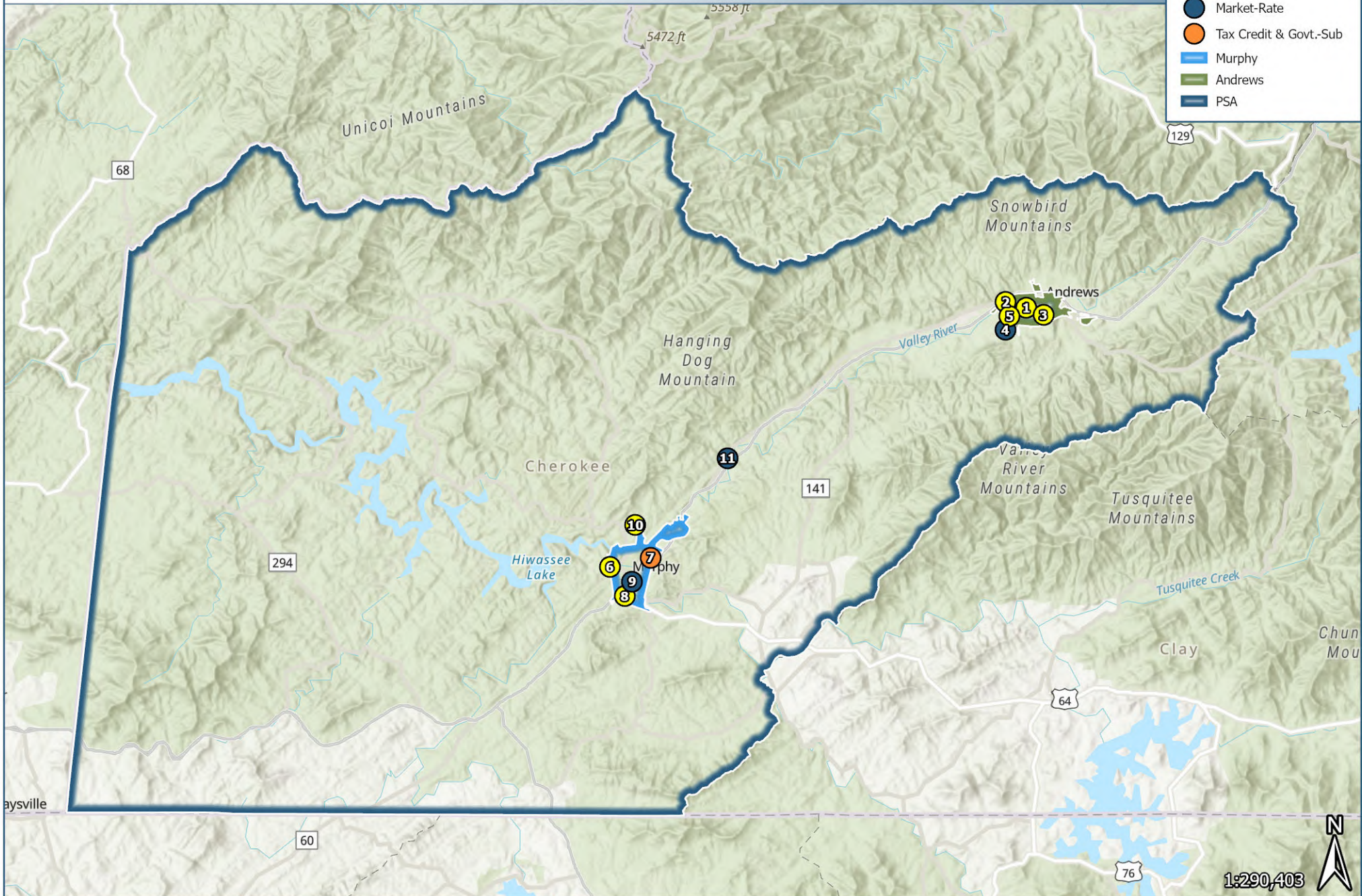
While all HUD supported projects are subject to annual appropriations by the federal government, it appears that two projects have an overall renewal date within the next three years and are at *potential* risk of losing their government assistance in the near future. Given the high occupancy rates and wait lists among the market’s surveyed subsidized properties, it will be important for the area’s low-income residents that the projects with pending expiring HUD contracts be preserved in order to continue to house some of the market’s most economically vulnerable residents. Given that the three properties listed exclusively target senior and disabled populations, it is even more critical that the HUD contracts be renewed.

A map illustrating the location of all multifamily apartments surveyed within the PSA (Cherokee County) is included on the following page.



**Apartment Type**

- Government Subsidized
- Market-Rate
- Tax Credit & Govt.-Sub
- Murphy
- Andrews
- PSA



Esri, CGIAR, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS  
Additional Source(s): Bowen National Research

1:290,403



### 3. Non-Conventional Rental Housing

Non-conventional rentals are generally considered rental units consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. Typically, these rentals are older, offer few amenities, and lack on-site management and maintenance. For the purposes of this analysis, we have assumed that rental properties consisting of four or less units are non-conventional rentals. Based on the American Community Survey (2016-2020), the number of units within renter-occupied structures is summarized in the following table:

		Renter-Occupied Housing by Units in Structure		
		4 or Less*	5 or More	Total
<b>Andrews</b>	Number	230	56	286
	Percent	80.4%	19.6%	100.0%
<b>Murphy</b>	Number	200	27	227
	Percent	88.1%	11.9%	100.0%
<b>Balance of County</b>	Number	1,743	59	1,802
	Percent	96.7%	3.3%	100.0%
<b>Cherokee County</b>	Number	2,174	142	2,316
	Percent	93.9%	6.1%	100.0%
<b>North Carolina</b>	Number	890,941	490,802	1,381,743
	Percent	64.5%	35.5%	100.0%

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

\*Includes single-family homes, duplexes, fourplexes, and mobile homes

As the preceding table illustrates, non-conventional rentals with four or fewer units per structure dominate the local housing market, as they represent over nine-tenths (93.9%) of rental units in the PSA (Cherokee County). This is significantly higher than the share (64.5%) for the state of North Carolina and indicative of a rural market such as Cherokee County.

The following table summarizes monthly gross rents (per unit) for area rental alternatives. While this data includes all rentals and may include some multifamily apartments, a vast majority of the local market's rental supply consists of non-conventional rentals. Therefore, it is reasonable to assume that the following provides some insight on the composition of non-conventional rental housing rents. It should be noted, gross rents include tenant-paid rents and tenant-paid utilities.

Gross Rents by Market								
Gross Rent	Andrews		Murphy		Balance of County		Cherokee County	
	Number of Units	Percent of Units	Number of Units	Percent of Units	Number of Units	Percent of Units	Number of Units	Percent of Units
Less than \$300	65	22.6%	34	15.0%	129	7.2%	227	9.8%
\$300-\$500	50	17.4%	21	9.3%	282	15.6%	355	15.3%
\$500-\$750	52	18.1%	76	33.5%	455	25.2%	582	25.1%
\$750-\$1,000	61	21.3%	45	19.8%	474	26.3%	580	25.0%
\$1,000-\$1,500	48	16.7%	16	7.0%	262	14.5%	326	14.1%
\$1,500-\$2,000	0	0.0%	3	1.3%	17	0.9%	20	0.9%
\$2,000+	0	0.0%	24	10.6%	24	1.3%	48	2.1%
No Cash Rent	11	3.8%	8	3.5%	159	8.8%	178	7.7%
Total	287	100.0%	227	100.0%	1,802	100.0%	2,316	100.0%

Source: American Community Survey 2016-2020; Urban Decision Group

As the preceding table illustrates, the largest share (25.1%) of PSA (Cherokee County) rental units have rents between \$500 and \$750. The second largest share (25.0%) of rental units have rents between \$750 and \$1,000. As such, slightly more than half (50.1%) of all rental units in the PSA have rents between \$500 and \$1,000. While less frequent, it is worth pointing out that more than 17% of rental units are achieving gross rents of \$1,000 or more, illustrating the ability to achieve a rent premium in this market. Among the submarkets, the Andrews SSA has the highest share (22.6%) of units with rents less than \$300, while the Murphy SSA has the highest share (10.6%) of units with rents \$2,000 or more.

In June through October 2022, Bowen National Research identified 12 non-conventional rentals in the PSA that were listed as *available* for rent. These properties were identified through a variety of online sources. Additionally, staff of Bowen National Research interviewed several real estate property management companies and conducted on-site research to identify listings of available rentals. Through this extensive research, we believe that we have identified most vacant non-conventional rentals in the PSA. While these rentals do not represent all non-conventional rentals, these units are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other features of non-conventional rentals. The available non-conventional rentals in Cherokee County are summarized in the following table.

Non-Conventional Rentals							
Bedroom Type	Units	Average Number of Baths	Average Year Built	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
One-Bedroom	4	1.0	1991	750	\$750-\$1,500	\$1,037.50	\$2.00
Two-Bedroom	6	1.3	1996	1,041	\$1,000-\$2,100	\$1,391.67	\$1.51
Three-Bedroom	2	1.5	1974	1,016	\$1,325-\$1,395	\$1,360	\$1.34

Source: Apartments.com, Carolina Mountain Homes, Cherokee Scout, Facebook, Hotpads, Zillow

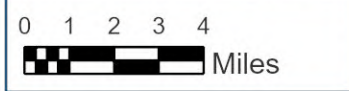
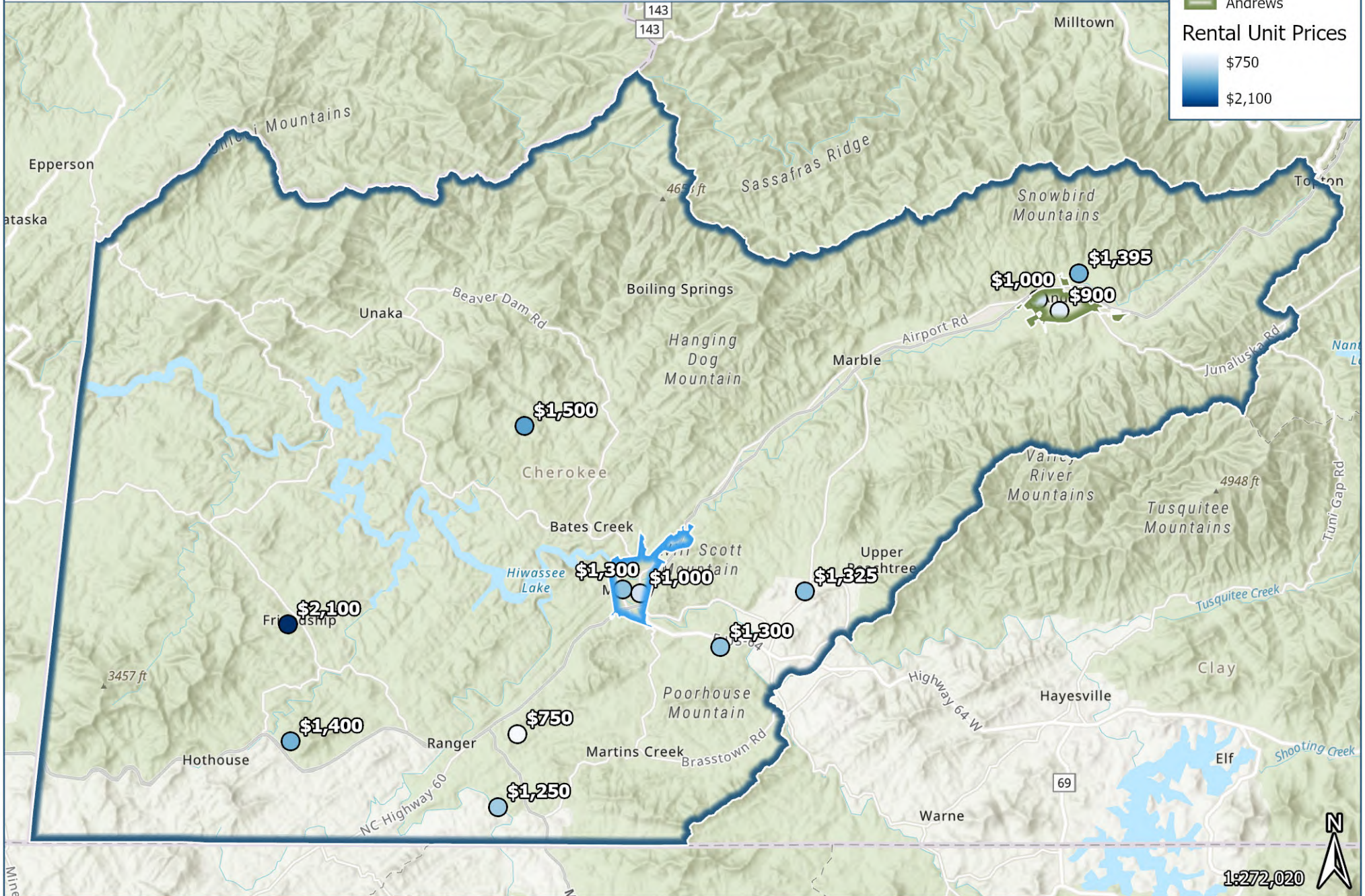
When accounting for the 2,174 occupied non-conventional rentals in the PSA, the 12 vacant units represent an occupancy rate of 99.5%. This is considered to be a high occupancy rate and an indication that there is limited availability among this housing alternative. The available non-conventional rentals identified in the county primarily consist of two-bedroom units, with per unit rent ranging from \$1,000 to \$2,100 and an average collected rent of \$1,392. When typical tenant utility costs (at least \$200) are also considered, the inventoried non-conventional two-bedroom units have *gross* rents that range from approximately \$1,200 to \$2,300 and are much higher than the comparable market-rate multifamily apartments (\$600 to \$895) surveyed in the area. An examination of the non-conventional one-bedroom units in the PSA reveals that the average collected rent for this type of unit is \$1,038. This is also a much higher rent than the market-rate multifamily apartments (\$500 to \$650) without consideration of tenant utility costs. As such, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area. Based on this analysis, the inventory of available non-conventional rentals is limited, and the typical rents for this product indicate that such housing is not a viable alternative for most lower income households.

A map delineating the location of identified non-conventional rentals currently *available* to rent in Cherokee County is included on the following page.

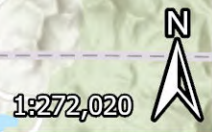
PSA  
Murphy  
Andrews

**Rental Unit Prices**

\$750  
\$2,100



Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, CGIAR, USGS  
Additional Source(s): Bowen National Research



## C. FOR-SALE HOUSING SUPPLY

### 1. Introduction

Bowen National Research obtained for-sale housing data from the local Multiple Listing Service provider for the PSA (Cherokee County). The *historical* and *available* for-sale data which we collected and analyzed includes the distribution of housing by number of bedrooms, price point, and year built. While this sales/listing data does not include all for-sale residential transactions or supply in the study area, it does consist of the majority of such product and therefore, it is representative of market norms for for-sale housing product.

The following tables summarize the recently sold and available homes for each submarket in the PSA:

Sold For-Sale Housing Supply*		
Study Area	Number of Homes	Median Price
Andrews	12	\$227,000
Murphy	29	\$185,500
Balance of County	426	\$280,000

Source: Realtor.com & Bowen National Research  
\*Sales from February 28, 2022 to August 29, 2022

Available For-Sale Housing Supply**		
Study Area	Number of Homes	Median Price
Andrews	8	\$239,900
Murphy	10	\$300,000
Balance of County	204	\$359,900

Source: Realtor.com & Bowen National Research  
\*\*As of August 25, 2022

Within the PSA (Cherokee County), 467 homes were sold during the period between February 28, 2022 and August 29, 2022. Of these recent historical sales, 12 homes (2.6%) were sold in the Andrews submarket at a median price of \$227,000, and 29 homes (6.2%) were sold in the Murphy submarket at a median price of \$185,500. The remaining 426 homes, which constitute 91.2% of the homes sold during this time period, were in the balance of Cherokee County with a median price of \$280,000. This equates to an *annual* average of approximately 800 homes sold in the PSA (entirety of Cherokee County).

As of August 2022, the *available* for-sale housing stock within the PSA consists of 222 units. A total of 204 homes, or 91.9% of the available for-sale housing stock, are within the balance of Cherokee County at a median list price of \$359,900. Within the Andrews submarket, there are only eight homes available for sale, representing 3.6% of the overall available homes, at a median list price of \$239,900. Similarly, the Murphy submarket has 10 available homes for sale, representing 4.5% of the overall available homes, at a median list price of \$300,000.

## 2. Historical For-Sale Analysis

Through the local Multiple Listing Service, we identified 467 housing units within the PSA (Cherokee County) that were sold between February 28, 2022 and August 29, 2022. The recently sold for-sale product within the county primarily consists of single-family homes (94.2%) and mobile homes (4.9%). While there were likely other for-sale residential units sold during this time period, the product identified in this analysis provides a good baseline for evaluating the for-sale housing alternatives offered in the county.

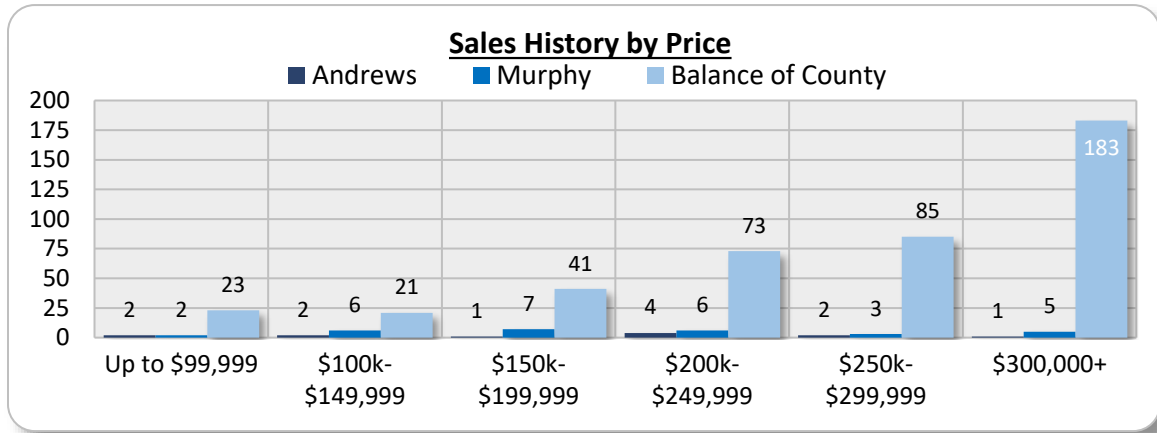
The distribution of homes recently sold *by price point* for each submarket in Cherokee County is summarized in the following table.

Sales History by Price (February 28, 2022 to August 29, 2022)						
Sale Price	Andrews		Murphy		Balance of County	
	Number Sold	Percent of Supply	Number Sold	Percent of Supply	Number Sold	Percent of Supply
Up to \$99,999	2	16.7%	2	6.9%	23	5.4%
\$100,000 to \$149,999	2	16.7%	6	20.7%	21	4.9%
\$150,000 to \$199,999	1	8.3%	7	24.1%	41	9.6%
\$200,000 to \$249,999	4	33.3%	6	20.7%	73	17.1%
\$250,000 to \$299,999	2	16.7%	3	10.3%	85	20.0%
\$300,000+	1	8.3%	5	17.2%	183	43.0%
Total	12	100.0%	29	100.0%	426	100.0%

Source: Realtor.com & Bowen National Research

As the preceding table illustrates, 91.2% of all homes sold in the PSA during the time period listed, were sold in the balance of Cherokee County. Of these homes, over two-fifths (43.0%) had sale prices at or above \$300,000, while less than one-fifth (19.9%) had sale prices below \$200,000. The remaining 158 homes, or 37.1%, had sale prices between \$200,000 and \$299,999. While larger shares of homes sold for less than \$200,000 in the respective submarkets of Andrews (41.7%) and Murphy (51.7%) during this time period, these sales represent a small share (4.3%) of the overall historical sales in the PSA (entirety of Cherokee County). As such, many first-time homebuyers and low-income households have likely had difficulty locating income-appropriate, for-sale housing within the PSA. In addition, very few options, regardless of price point, have been available for sale within the Andrews and Murphy submarkets.

The distribution of recent home sales *by price point* within the various submarkets is illustrated in the following graph.



The following table illustrates recent home sales *by bedroom type*:

Sales History by Bedrooms (February 28, 2022 to August 29, 2022)							
Andrews							
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.
Two-Br.	3	2.0	1,390	1974	\$199,000 - \$229,800	\$225,000	\$148.71
Three-Br.	4	1.5	1,431	1953	\$49,900 - \$238,000	\$177,000	\$120.24
Four-Br.	3	2.25	2,196	1948	\$250,000 - \$320,000	\$289,800	\$138.65
Five+-Br.	2	1.25	1,601	1911	\$59,000 - \$134,800	\$96,900	\$58.79
Total	12	1.75	1,640	1950	\$49,900 - \$320,000	\$227,000	\$137.48
Murphy							
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.
One-Br.	9	1.0	577	2003	\$149,900 - \$650,000	\$159,900	\$378.54
Two-Br.	7	1.5	1,264	2004	\$165,000 - \$312,500	\$249,900	\$238.60
Three-Br.	10	2.5	1,851	1975	\$54,500 - \$825,000	\$202,750	\$134.99
Four-Br.	3	2.25	1,928	1930	\$136,000 - \$260,000	\$140,000	\$96.42
Total	29	1.75	1,322	1986	\$54,500 - \$825,000	\$185,500	\$183.82
Balance of County							
Bedrooms	Number Sold	Average Baths	Average Square Feet*	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.*
One-Br.	18	1.25	707	2004	\$60,000 - \$250,000	\$177,450	\$303.82
Two-Br.	238	2.0	1,348	1999	\$2,894 - \$575,000	\$266,500	\$223.92
Three-Br.	150	2.5	2,145	1997	\$1,000 - \$1,775,000	\$345,000	\$166.41
Four-Br.	19	3.25	3,324	1987	\$179,850 - \$2,550,000	\$489,000	\$123.59
Five+-Br.	1	3.5	4,026	1974	\$760,000	\$760,000	\$188.77
Total	426	2.0	1,716	1998	\$1,000 - \$2,550,000	\$280,000	\$199.18

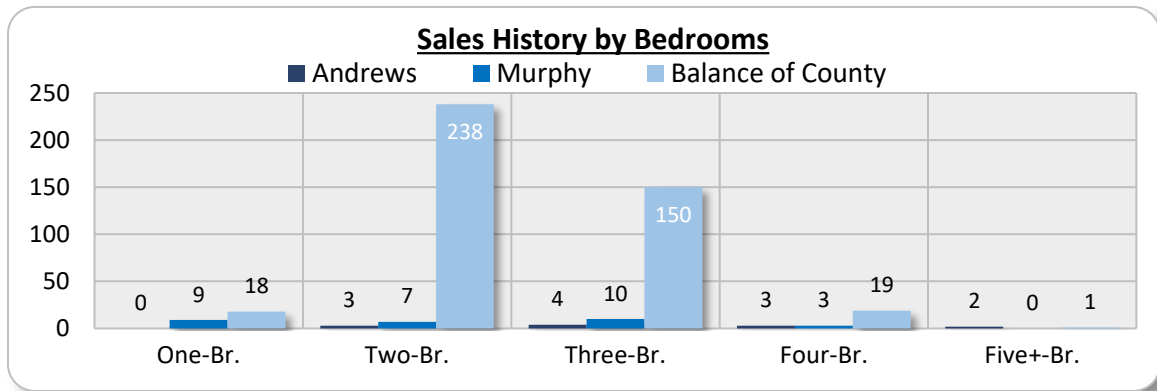
Source: Realtor.com & Bowen National Research

\*Balance of County excludes 69 listings with no square footage information



Two-bedroom homes comprise the largest share (53.1%) of historical home sales by bedroom type in the PSA (Cherokee County) during the time period, followed by three-bedroom homes (35.1%). Collectively, these two bedroom types comprise 88.2% of all recent home sales in the PSA. Two-bedroom homes in the balance of Cherokee County, which comprises 96.0% of all recent sales of this bedroom type, have a median sale price of \$266,500. Three-bedroom homes in balance of Cherokee County, which account for 91.5% of all recent three-bedroom home sales in the PSA, have a median sale price of \$345,000. This represents a median sale price much higher than comparable homes in both the Andrews (\$177,000) and Murphy (\$202,750) submarkets.

The distribution of recent home sales *by bedroom type* within the various submarkets is shown in the following graph:



Recent home sales *by year built* for each submarket are enumerated below:

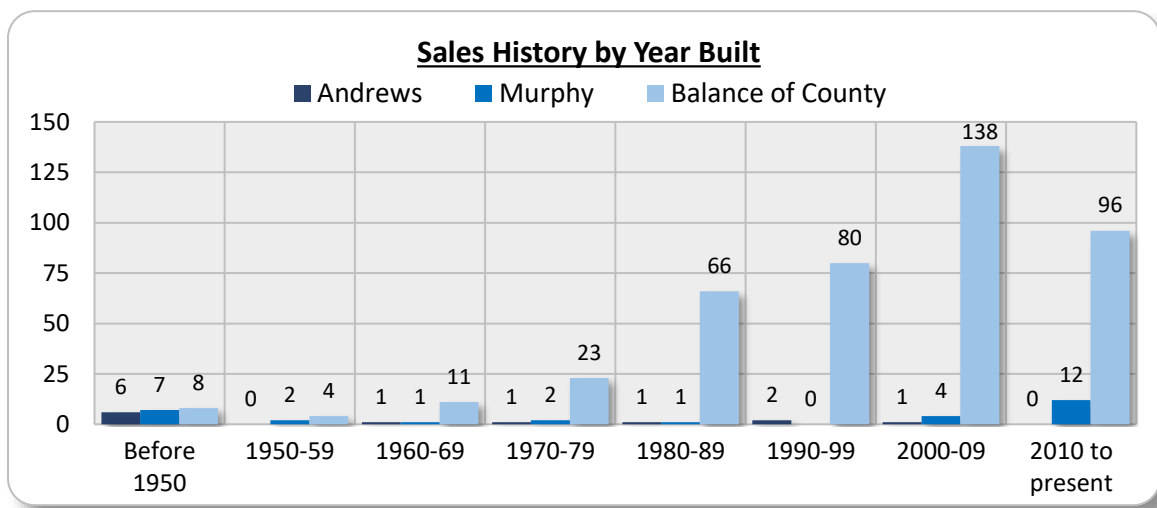
Sales History by Year Built (February 28, 2022 to August 29, 2022)						
Andrews						
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sale Price	Median Price per Sq. Ft.
Before 1950	6	4/1.5	1,871	\$49,900 - \$320,000	\$182,300	\$89.91
1950 to 1959	0	-	-	-	-	-
1960 to 1969	1	3/1.5	1,232	\$238,000	\$238,000	\$193.18
1970 to 1979	1	3/2.0	1,200	\$125,000	\$125,000	\$104.17
1980 to 1989	1	4/3.0	1,470	\$250,000	\$250,000	\$170.07
1990 to 1999	2	3/2.0	1,521	\$199,000 - \$229,000	\$214,000	\$141.21
2000 to 2009	1	2/2.0	1,513	\$225,000	\$225,000	\$148.71
2010 to present	0	-	-	-	-	-
Total	12	3/1.75	1,640	\$49,900 - \$320,000	\$227,000	\$137.48
Murphy						
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sale Price	Median Price per Sq. Ft.
Before 1950	7	3/1.25	1,267	\$54,500 - \$650,000	\$164,000	\$138.66
1950 to 1959	2	4/2.75	2,313	\$185,500 - \$260,000	\$222,750	\$95.66
1960 to 1969	1	3/2.0	2,181	\$70,000	\$70,000	\$32.10
1970 to 1979	2	3/2.75	1,832	\$133,500 - \$331,000	\$232,250	\$124.65
1980 to 1989	1	2/2.0	2,454	\$280,000	\$280,000	\$114.10
1990 to 1999	0	-	-	-	-	-
2000 to 2009	4	3/2.75	2,068	\$220,000 - \$825,000	\$265,000	\$172.67
2010 to present	12	1/1.25	689	\$149,900 - \$312,500	\$183,050	\$339.56
Total	29	2/1.75	1,322	\$54,500 - \$825,000	\$185,500	\$183.82
Balance of County						
Year Built	Number Sold	Average Beds/Baths	Average Square Feet*	Price Range	Median Sale Price	Median Price per Sq. Ft.*
Before 1950	8	3/1.75	1,468	\$45,000 - \$1,099,800	\$229,900	\$191.98
1950 to 1959	4	2/1.5	1,156	\$83,000 - \$229,900	\$183,250	\$98.21
1960 to 1969	11	3/2.0	1,673	\$85,000 - \$385,000	\$265,000	\$163.46
1970 to 1979	23	3/1.75	1,698	\$80,000 - \$760,000	\$245,000	\$165.55
1980 to 1989	66	2/2.0	1,454	\$26,250 - \$950,000	\$233,200	\$158.73
1990 to 1999	80	2/2.25	1,886	\$1,000 - \$737,500	\$258,500	\$156.41
2000 to 2009	138	3/2.5	2,104	\$55,000 - \$2,550,000	\$347,500	\$190.22
2010 to present	96	2/2.0	1,263	\$67,000 - \$1,775,000	\$289,900	\$272.27
Total	426	2/2.0	1,716	\$1,000 - \$2,550,000	\$280,000	\$199.18

Source: Realtor.com & Bowen National Research

\*Balance of County excludes 69 listings with no square footage information

The majority (53.7%) of recent homes sold in the PSA (entirety of Cherokee County) with verifiable year built information were built since 2000, indicative of a housing market with a notable supply of modern product. The median sale price for this newer housing product ranged from \$183,050 to \$265,000 in the Murphy submarket, while in the balance of Cherokee County median prices ranged from \$289,900 to \$347,500. Only one home in this age range sold in the Andrews submarket at a median price of \$225,000, which is not surprising considering six of the 12 homes sold in this submarket were built prior to 1950. When comparing homes built from 2010 to present and those built between 1980 and 1989 within the balance of Cherokee County, the newer homes are, on average, smaller (1,263 square feet versus 1,454 square feet) and have the same number of beds (two) and baths (2.0). Nonetheless, the average sale price of the newer homes (\$289,900) is much higher than the comparably older homes (\$233,200). This indicates that most modern housing is priced well above older product, making it a challenge for households with lower incomes to afford modern for-sale housing product. In addition, there are fewer options available among the more affordable older product, which contributes to the difficulty in locating housing for lower-income households.

The distribution of recent home sales *by year built* within the various study areas is shown in the following graph:

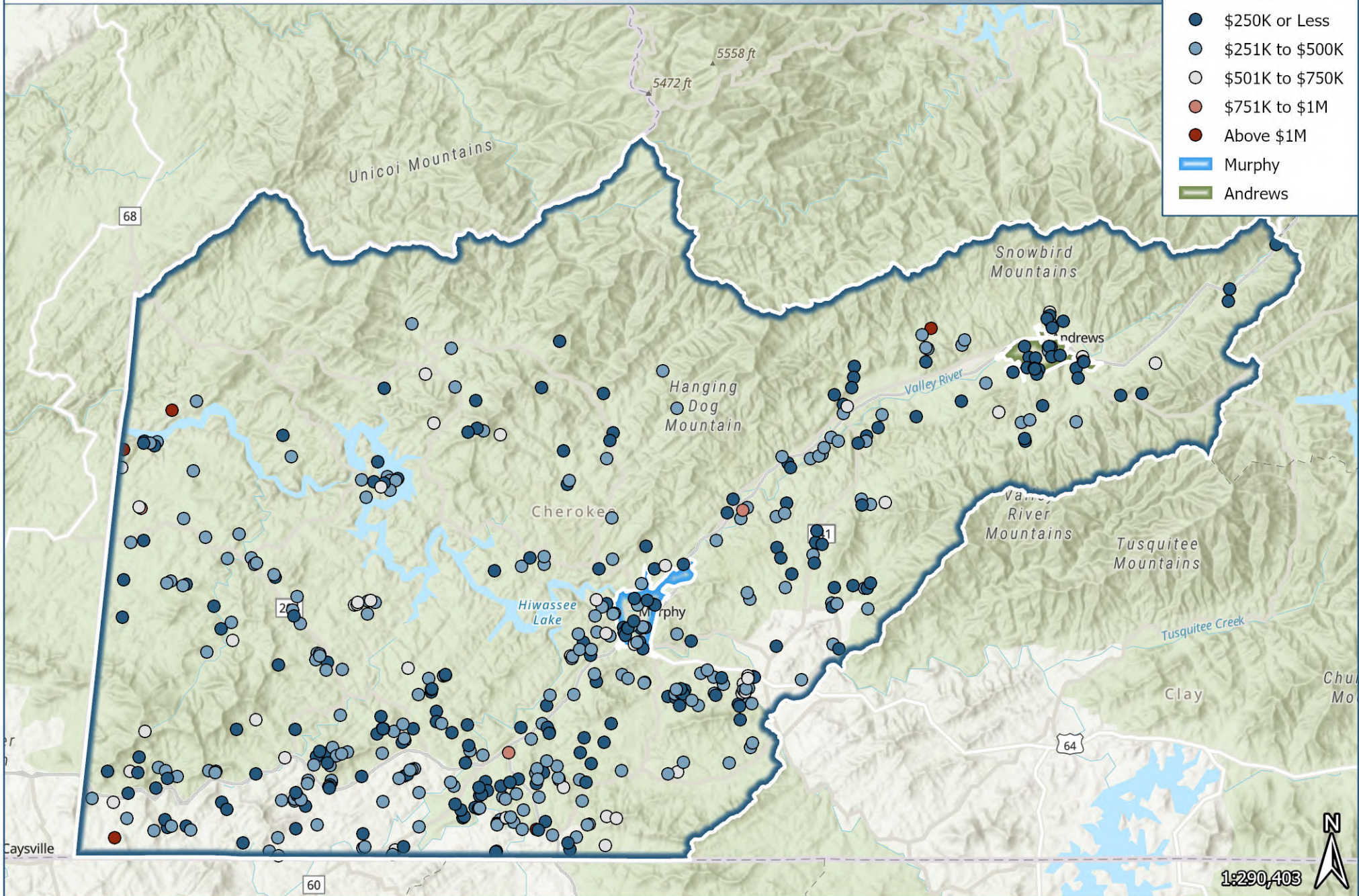


A map illustrating the location of all homes sold by price between February 28, 2022 and August 29, 2022 within Cherokee County is included on the following page.

PSA

**Sale Price**

- \$250K or Less
- \$251K to \$500K
- \$501K to \$750K
- \$751K to \$1M
- Above \$1M
- Murphy
- Andrews



0 1 2 3 4  
Miles

Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS  
Additional Source(s): Bowen National Research

1:290,403

### 3. Available For-Sale Housing Supply

Utilizing data from the local Multiple Listing Service, we identified 222 housing units within the overall county that were listed as *available* for purchase as of August 25, 2022. All of the product we evaluated were single-family home listings. While it is likely that some other for-sale residential units are available for purchase, such homes were not identified during our research due to the method of advertisement or simply because the product was not actively marketed. Regardless, the available inventory of for-sale product identified in this analysis provides a good baseline for evaluating the for-sale housing alternatives offered in Cherokee County.

There are two available inventory metrics most often used to evaluate the health of a for-sale housing market. This includes *Months Supply of Inventory* (MSI) and availability rate. Overall, based on the average annual absorption rate of 800 homes, the county’s 222 homes listed as available for purchase represent 3.3 months of supply. Typically, healthy, and well-balanced markets have an available supply that should take about four to six months to absorb (if no other units are added to the market). When comparing the 222 units with the overall inventory of owner-occupied units (10,301), the PSA has a vacancy/availability rate of 2.2%, which is within the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market. However, much of this availability is among the higher priced (\$300,000+) inventory.

The following table summarizes the distribution of available for-sale residential units by *price point* within the various submarkets:

Available For-Sale Housing by Price (As of August 25, 2022)									
List Price	Andrews			Murphy			Balance of County		
	Number Available	Percent of Supply	Average Days on Market	Number Available	Percent of Supply	Average Days on Market	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	0	0.0%	-	1	10.0%	61	4	2.0%	48
\$100,000 to \$149,999	1	12.5%	105	0	0.0%	-	3	1.5%	44
\$150,000 to \$199,999	1	12.5%	16	0	0.0%	-	9	4.4%	48
\$200,000 to \$249,999	3	37.5%	104	2	20.0%	98	26	12.7%	83
\$250,000 to \$299,999	1	12.5%	55	1	10.0%	93	33	16.2%	61
\$300,000+	2	25.0%	56	6	60.0%	77	129	63.2%	70
Total	8	100.0%	75	10	100.0%	81	204	100.0%	68

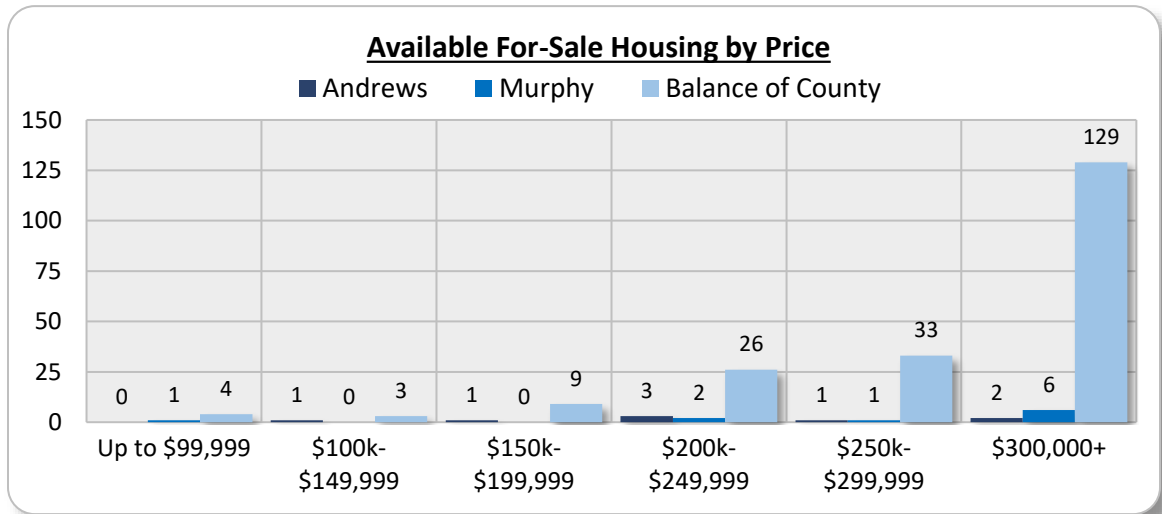
Source: Realtor.com & Bowen National Research

As the preceding table illustrates, a vast majority (91.9%) of the available for-sale housing inventory is within the balance of county. The largest share (61.7%) of available units in the entirety of the county is priced at or above \$300,000. Although this is an unusually high share of homes at this price point, the average number of days on market in the balance of county (70

days) is only slightly higher than the overall average number of days on market within this submarket (68 days). It should be noted that because this price point constitutes a large share of available supply in the market, it also contributes significantly to the average. Within the balance of county, the available for-sale housing priced between \$100,000 and \$149,999 has the lowest average number of days on market (44 days). The lower-than-average number of days on market for this price point, as well as all price points below \$200,000 in the balance of county, indicates that housing in this price range is in high demand. Available for-sale housing priced between \$250,000 and \$299,999 in this submarket also has a comparably low average number of days on market (61 days). This indicates that strong demand exists among for-sale housing at a variety of price points within the county.

Although the vacancy/availability rates within the Andrews (1.9%) and Murphy (2.3%) submarkets are comparable to the balance of Cherokee County (2.2%), the average number of days on market for the available for-sale product in both submarkets (75 and 81 days) is slightly higher than the balance of county (68 days). This indicates the overall demand in each of these submarkets is relatively high.

The distribution of available for-sale housing for each submarket *by price point* is illustrated in the following graph:



The available for-sale housing *by bedroom type* within the various submarkets is summarized in the following table.

Available For-Sale Housing by Bedrooms (As of August 25, 2022)								
Andrews								
Bedrooms	Number Available	Average Baths	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Two-Br.	2	2.0	1,270	2022	\$282,900 - \$479,800	\$381,350	\$295.94	32
Three-Br.	3	2.0	1,968	1982	\$144,900 - \$249,900	\$224,000	\$121.08	107
Four-Br.	3	2.0	2,056	1971	\$189,500 - \$925,000	\$229,900	\$151.84	71
Total	8	2.0	1,827	1988	\$144,900 - \$925,000	\$239,900	\$151.39	75
Murphy								
Bedrooms	Number Available	Average Baths	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Two-Br.	2	1.25	1,205	1976	\$74,900 - \$249,900	\$162,400	\$141.88	75
Three-Br.	4	2.0	1,791	1921	\$205,000 - \$429,500	\$289,900	\$138.38	104
Four-Br.	4	3.0	3,039	1956	\$300,000 - \$549,900	\$389,900	\$124.29	61
Total	10	2.25	2,173	1946	\$74,900 - \$549,900	\$300,000	\$133.28	81
Balance of County								
Bedrooms	Number Available	Average Baths	Average Square Feet*	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.*	Average Days on Market
One-Br.	5	1.0	651	1982	\$83,900 - \$289,000	\$153,000	\$172.81	42
Two-Br.	101	2.0	1,417	2001	\$74,900 - \$599,900	\$329,900	\$254.61	58
Three-Br.	78	2.5	2,125	1995	\$138,900 - \$1,150,000	\$393,500	\$184.28	79
Four-Br.	15	3.0	3,532	1991	\$265,500 - \$1,499,000	\$549,900	\$159.31	70
Five+-Br.	5	3.5	4,128	1988	\$445,000 - \$799,000	\$599,000	\$161.28	129
Total	204	2.25	1,900	1997	\$74,900 - \$1,499,000	\$359,900	\$213.68	68

Source: Realtor.com & Bowen National Research

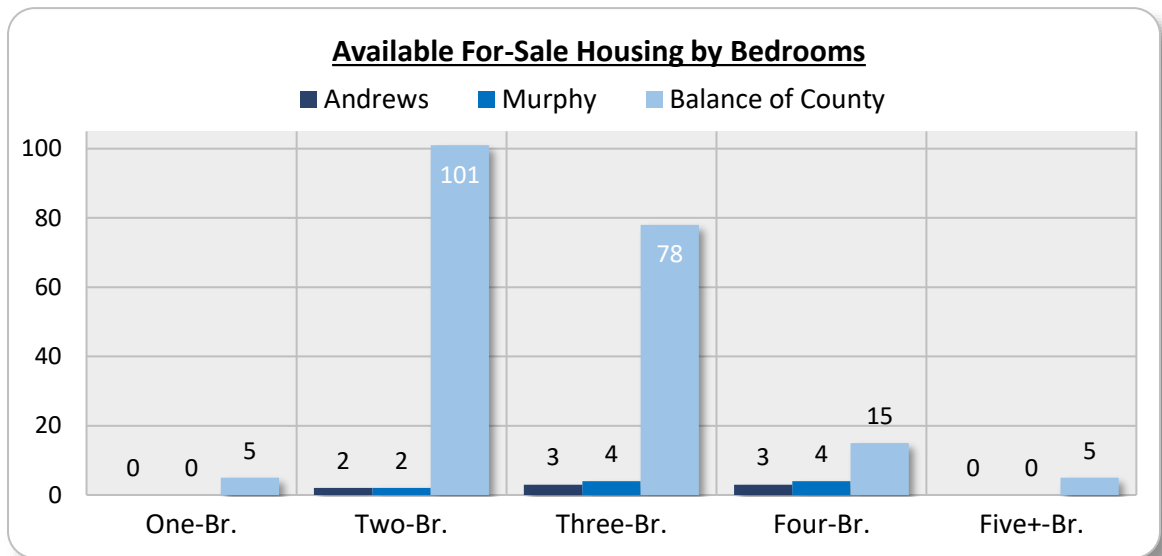
\*Balance of County excludes 56 listings with no square footage information

As the preceding table illustrates, the largest share (47.3%) of available for-sale housing by bedrooms is among the two-bedroom homes, followed by three-bedroom homes (38.3%). Collectively, these two bedroom types comprise 85.6% of the available for-sale housing in the PSA, which is a slightly lower share than the recent historical sales (88.2%) of the same bedroom types. While four-bedroom homes account for 9.9% of available for-sale homes in the PSA, one-bedroom and five-or-more-bedroom homes combined only account for 4.6% of the available product.

As can be expected, the average number of bathrooms, average square feet, and median list price for each bedroom type generally increases as the number of bedrooms increases. Within the balance of county, which constitutes a vast majority of the overall available supply, the overall number of days on market for the available for-sale product in the PSA is 68 days. One- and two-bedroom housing both have average days on market less than the submarket average, while the three-bedroom homes (79 days) and four-bedroom homes (70 days) have averages slightly above the

submarket average. Five-or-more-bedroom homes (129 days) have the longest average number of days on market and far exceed the submarket average. The longer average days on market for these larger bedroom types is likely due to the higher median prices, for which few households in the PSA have sufficient income to afford, and the limited number of prospective buyers that require this many bedrooms. Overall, based on the average number of days on market, there is a high level of demand for a variety of bedroom types in Cherokee County. This data also suggests demand to be above average for one- and two-bedroom homes.

The distribution of available homes *by bedroom type* within the submarkets is shown in the following graph:





The distribution of available homes by year built within the various submarkets is summarized in the following table:

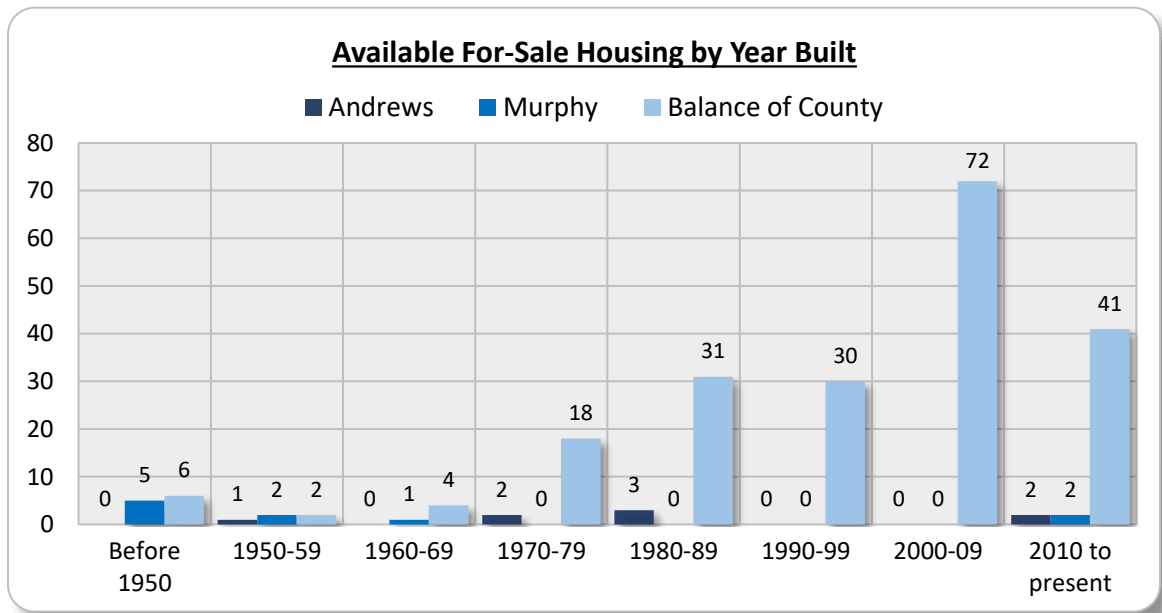
Available For-Sale Housing by Year Built (As of August 25, 2022)							
Andrews							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	0	-	-	-	-	-	-
1950 to 1959	1	4/2.0	3,000	\$925,000	\$925,000	\$308.33	102
1960 to 1969	0	-	-	-	-	-	-
1970 to 1979	2	4/2.0	1,584	\$189,500 - \$229,900	\$209,700	\$135.79	56
1980 to 1989	3	3/2.0	1,968	\$144,900 - \$249,900	\$224,000	\$121.08	107
1990 to 1999	0	-	-	-	-	-	-
2000 to 2009	0	-	-	-	-	-	-
2010 to present	2	2/2.0	1,270	\$282,900 - \$479,800	\$381,350	\$294.95	32
Total	8	3/2.0	1,827	\$144,900 - \$925,000	\$239,900	\$151.39	75
Murphy							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	5	3/2.25	2,159	\$74,900 - \$479,800	\$250,000	\$128.60	89
1950 to 1959	2	4/3.0	2,712	\$300,000	\$300,000	\$110.62	61
1960 to 1969	1	3/2.0	1,150	\$429,500	\$429,500	\$378.48	152
1970 to 1979	0	-	-	-	-	-	-
1980 to 1989	0	-	-	-	-	-	-
1990 to 1999	0	-	-	-	-	-	-
2000 to 2009	0	-	-	-	-	-	-
2010 to present	2	3/2.0	2,179	\$249,900 - \$549,900	\$399,900	\$197.70	46
Total	10	3/2.25	2,173	\$74,900 - \$549,900	\$300,000	\$133.28	81
Balance of County							
Year Built	Number Available	Average Beds/Baths	Average Square Feet*	Price Range	Median List Price	Median Price per Sq. Ft.*	Average Days on Market
Before 1950	6	2/1.5	1,100	\$149,900 - \$289,999	\$267,000	\$221.31	57
1950 to 1959	2	3/1.5	1,719	\$209,000 - \$309,900	\$259,450	\$149.99	70
1960 to 1969	4	4/2.25	2,019	\$89,900 - \$485,000	\$282,700	\$133.61	50
1970 to 1979	18	3/2.0	1,850	\$83,900 - \$675,000	\$274,400	\$155.87	71
1980 to 1989	31	3/2.0	1,505	\$74,900 - \$599,900	\$249,900	\$183.24	69
1990 to 1999	30	3/2.5	2,189	\$164,000 - \$1,000,000	\$392,000	\$218.41	71
2000 to 2009	72	3/2.5	2,265	\$153,000 - \$1,499,000	\$449,400	\$211.76	70
2010 to present	41	2/2.0	1,470	\$159,900 - \$1,250,000	\$349,900	\$290.01	64
Total	204	3/2.25	1,900	\$74,900 - \$1,499,000	\$359,900	\$213.68	68

Source: Realtor.com & Bowen National Research

\*Balance of County excludes 56 listings with no square footage information

Over half (52.7%) of the of the available for-sale housing product in the PSA was built after 2000, reflective of newer owner housing stock. In addition, 13.5% of the available inventory was built between 1990 and 1999. This is reflected in the median list prices in the balance of county where there is a notable difference in the median list prices and median price per square foot for homes built prior to 1990 and those built after. The average number of days on market within the balance of county for each age range is consistent with the overall average. Overall, homes in the three submarkets sell relatively quickly, regardless of age, which is indicative of a market with a high level of pent up demand for product at various price points.

The distribution of available homes within the various submarkets *by year built* is shown in the following graph:

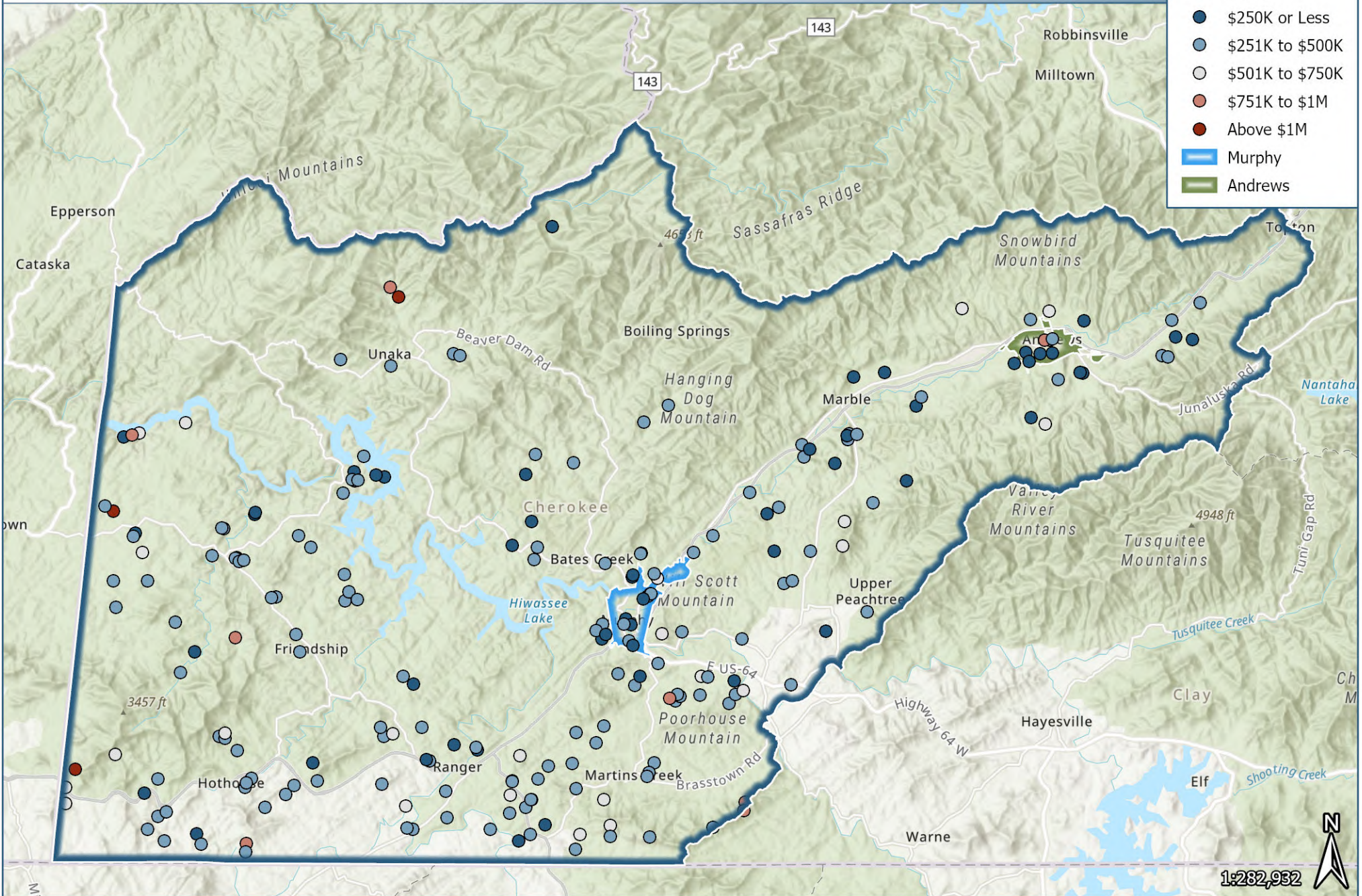


A map illustrating the location of available for-sale homes within Cherokee County is included on the following page.

PSA

**List Price**

- \$250K or Less
- \$251K to \$500K
- \$501K to \$750K
- \$751K to \$1M
- Above \$1M
- Murphy
- Andrews



#### **D. MOBILE HOMES**

According to American Community Survey (ACS) 2016-2020 five-year estimates, there were 3,512 mobile home units (both occupied and vacant) within Cherokee County. These mobile home units comprise 19.3% of the total housing units in the county and represent a notable portion of the local housing market. Therefore, this housing segment warrants its own analysis.

Of the 2,528 occupied mobile home units, ACS estimates that 1,911 are owner occupied, representing over three-quarters (75.6%) of all occupied mobile homes. The remaining 617 mobile homes are renter occupied, representing 24.4% of the occupied mobile homes in the PSA. As part of this analysis, we identified and evaluated mobile home parks within the county. We collected information on the typical age, rental rates, and vacant mobile home lots within surveyed mobile home parks to provide a better understanding of this housing alternative.

Based on our research, which involved online research as well as in-market observations, we identified eight operational mobile home parks within Cherokee County. While this does not reflect an inventory of all mobile home parks, it is likely representative of a notable share of such projects. A summary of the identified mobile home parks by study area is included in the following table.

<b>Mobile Home Parks – Cherokee County</b>				
<b>Study Area</b>	<b>Mobile Home Parks</b>	<b>Total Lots*</b>	<b>Vacant Lots*</b>	<b>Vacancy Rate*</b>
Andrews	5	172	6	3.5%
Murphy	2	83	3	3.6%
Balance of County	1	12	1	8.3%
Total	8	267	10	3.7%

Source: Bowen National Research

\*In some cases, these numbers have been estimated

As the preceding table illustrates, within the eight identified mobile home parks there are an estimated 267 lots, 10 (3.7%) of which appeared to be vacant. It is important to point out that these are not vacant mobile home units, but simply lots that are available to accommodate a mobile home unit.

We were able to speak with one mobile home park operator in the town of Andrews. This operator stated that rent for a lot is \$150 per month, while rent for a lot with a mobile home ranges between \$550 and \$850 per month. The wide range of rents is likely attributed to the age and/or quality of the mobile homes. It should be noted that most mobile home renters often pay additional utility costs that exceed \$100 per month, adding to their overall housing expenses.

As the quality of mobile home parks and their surrounding area can have an effect on occupancy and rent levels achieved at these properties, representatives of Bowen National Research physically visited each of the identified mobile home parks and rated each one based on the quality of the mobile home park and the quality of its surrounding area/neighborhood separately. More specifically, the mobile home parks were rated on general aesthetic appeal, property upkeep, type of surface lots, landscaping and signage, while the surrounding neighborhoods were rated on general appeal and upkeep. Properties exhibiting the best qualities and attributes were rated “A,” while the properties with the lesser qualities and attributes were rated on a scale of “B” to as low as an “F.” While the mobile home *units* were not considered a focus of this analysis, as most mobile home parks contained homes that varied too greatly in terms of condition and quality, some weight was given to the exterior condition and upkeep of mobile homes within each community. It should be noted that any individual mobile homes identified during our research that exhibited significant exterior deficiencies were considered in the Housing Quality Assessment portion of this analysis in Section VII.

The following table summarizes the quality rating of mobile home parks by the two different categories considered in this on-site evaluation.

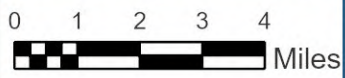
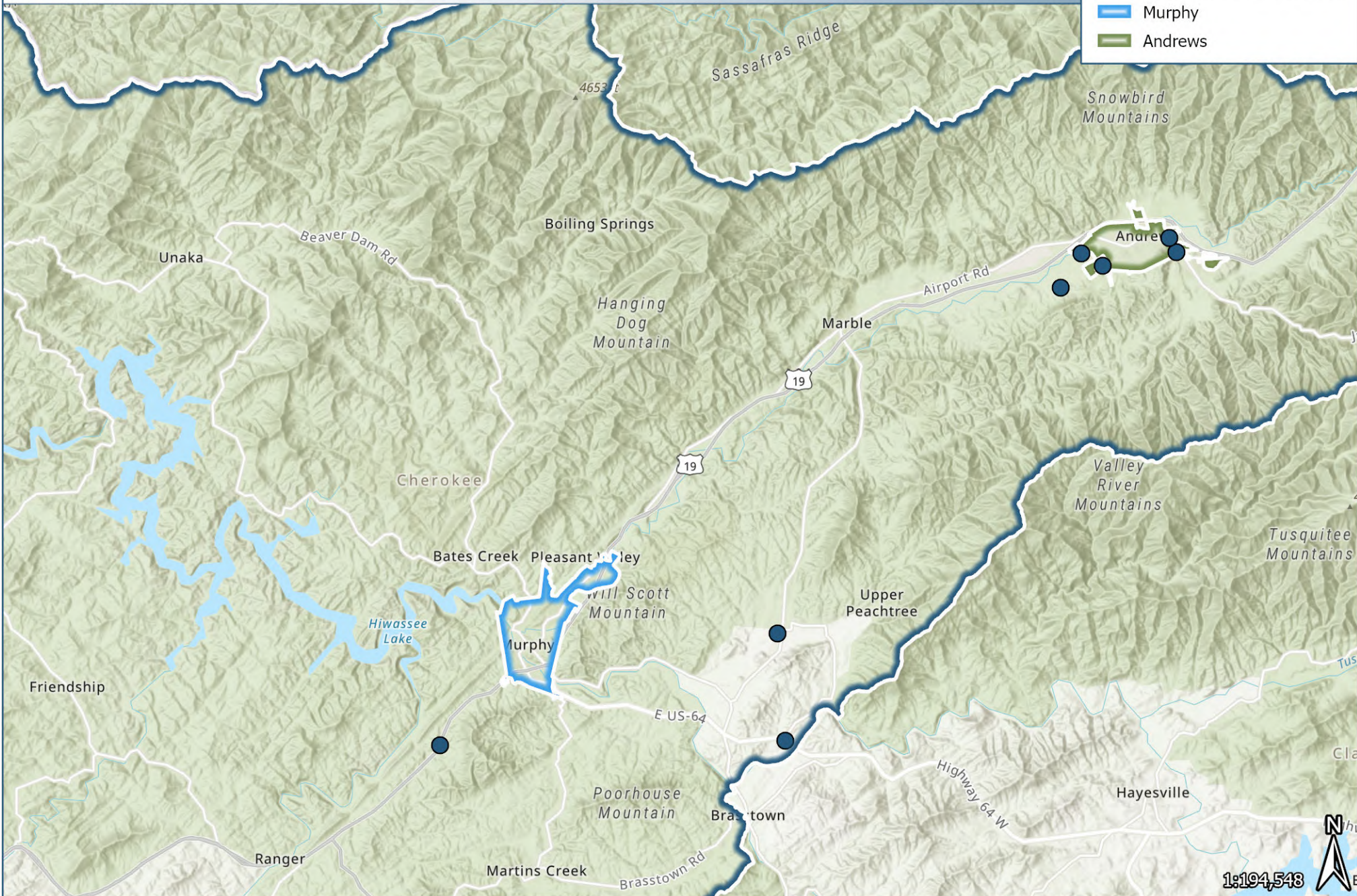
Mobile Home Parks by Quality Ratings		
Quality Rating	Mobile Home Park	Surrounding Neighborhoods
B-	-	3
C+	1	-
C	4	5
C-	2	-
D-	1	-

Source: Bowen National Research

As illustrated above, all of the mobile home parks that were visited and evaluated were rated with a C+ or lower, indicating that the mobile home parks in Cherokee County are considered to be in average to poor condition. The primary factor impacting the quality of the mobile home parks were linked to exterior condition of mobile homes, as many were in significant disrepair. Additionally, many parks have homes with unkept grounds, often with personal belongings and trash collected around many homes.

A map illustrating the location of the mobile home parks in Cherokee County is on the following page.

- PSA
- Mobile Home Park Location
- Murphy
- Andrews



Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS  
Additional Source(s): Bowen National Research



#### **D. SENIOR CARE HOUSING ALTERNATIVES**

Cherokee County, like areas throughout the country, has a large senior population that requires a variety of senior housing alternatives to meet its diverse needs. Among seniors, generally age 65 or older, some individuals are either seeking a more leisurely lifestyle or need assistance with Activities of Daily Living (ADLs). As part of this analysis, we evaluated four levels of care that typically respond to older adults seeking, or who need, alternatives to their current living environment. This includes independent living, congregate care, assisted living, and nursing care. These housing types, from least assisted to most assisted, are summarized below. Note that there were no independent living or congregate care facilities (independent living with basic housekeeping or laundry services and meals) identified in the county.

*Independent Living* is a housing alternative that includes a residential unit, typically an apartment or cottage that offers an individual living area, kitchen, and sleeping room. The fees generally include the cost of the rental unit, some utilities, and services such as laundry, housekeeping, transportation, meals, etc. This housing type is also often referred to as congregate care. Physical assistance and medical treatment are not offered at such facilities. Note that no independent living facilities were identified in Cherokee County.

*Multi-unit Assisted Housing with Services* is a housing alternative that provides unlicensed care services along with the housing. Such housing offers residents the ability to obtain personal care services and nursing services through a home care or hospice agency that visit the subject site to perform such services. Management at the subject project arrange services that correspond to an individualized written care plan. Note that no facilities with this licensure were identified in Cherokee County.

*Adult Care Homes* are state licensed residences for aged and disabled adults who may require 24-hour supervision and assistance with personal care needs. People in adult care homes typically need a place to live, with some help with personal care (such as dressing, grooming and keeping up with medications), and some limited supervision. Medical care may be provided on occasion but is not routinely needed. Medication may be given by designated, trained staff. This type of facility is very similar to what is commonly referred to as “assisted living.” These facilities generally offer limited care that is designed for seniors who need some assistance with daily activities but do not require nursing care. Note that no facilities with this licensure were identified in Cherokee County.

*Nursing Homes* provide nursing care and related services for people who need nursing, medical, rehabilitation or other special services. These facilities are licensed by the state and may be certified to participate in the Medicaid and/or Medicare programs. Certain nursing homes may also meet specific standards for sub-acute care or dementia care. Two nursing homes were identified.

We referenced Medicare.com and the websites for each of the departments previously discussed to identify all licensed and certified senior care facilities and cross referenced this list with other senior care facility resources. As such, we believe that we identified all licensed facilities in the county.

A total of two senior care facilities, containing a total of 210 marketed beds/units, were identified and surveyed. The following table summarizes the surveyed facilities by property type.

Surveyed Senior Care Facilities - PSA (Cherokee County)						
Project Type	Projects	Marketed Beds/Units	Vacant	Occupancy Rate	National Occupancy Rate*	Base Monthly Rent
Nursing Homes	2	210	50	76.2%	78.3%	\$8,365-\$8,395

\*Source: NIC Map Vision data, CCRC Care Segment Performance 2Q 2022 (Non-CCRC Facilities)  
 Note: In some cases, daily rates were converted to monthly rates

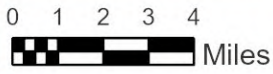
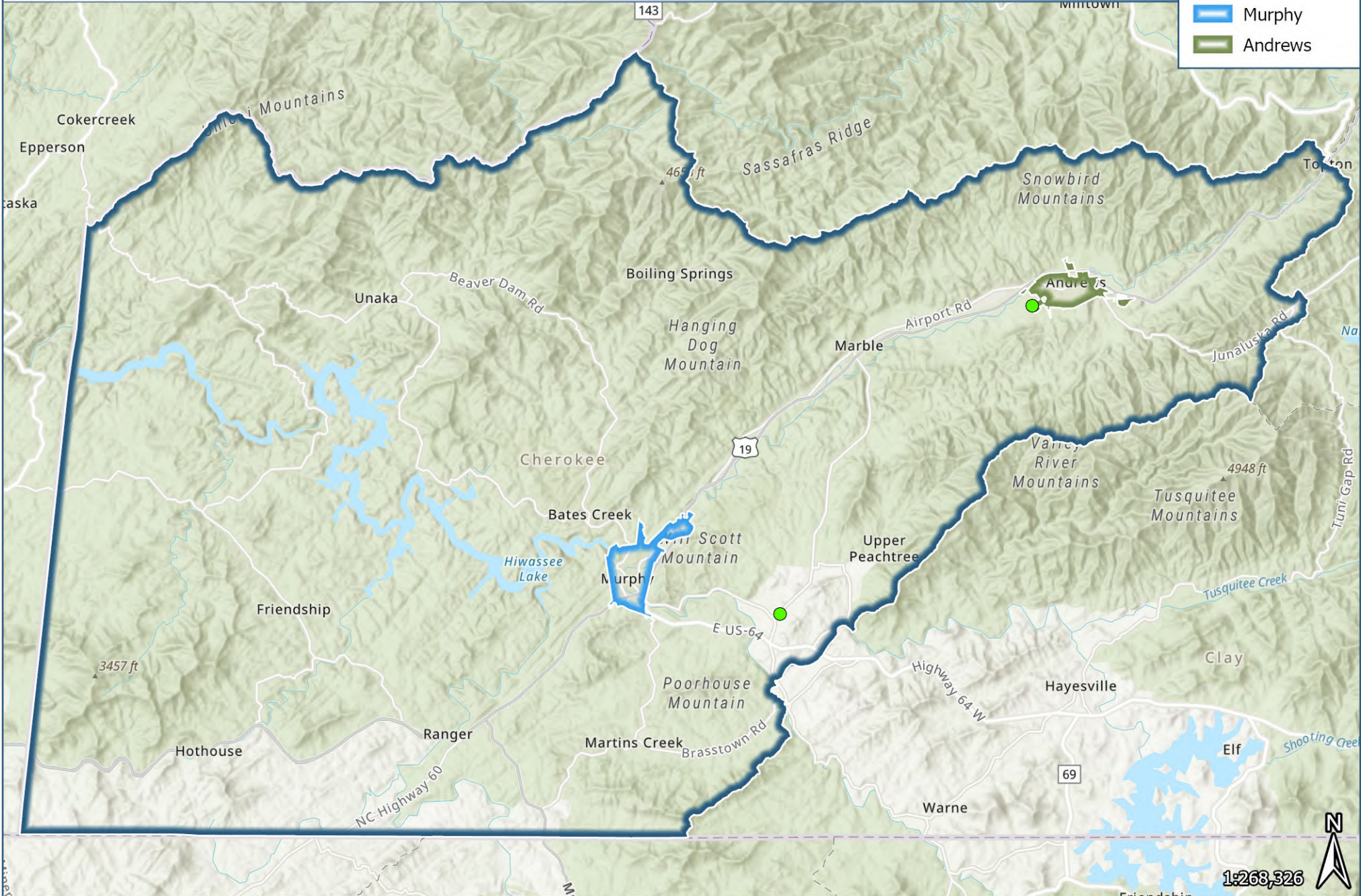
The county is reporting an overall occupancy rate of 76.2% for its two licensed nursing homes, which is comparable to the 78.3% occupancy rate reported nationally for the 2<sup>nd</sup> Quarter of 2022. Note that national occupancy rates have increased by 3.9 percentage points year-over-year for the nursing care segment. Prior to COVID-19, the national occupancy rate for nursing care (88.0%) was significantly higher as reported by the 2018 State of Seniors Housing Report (American Seniors Housing Association). Based on this data, while the county’s current nursing home inventory is operating at an overall occupancy level comparable to the current national level, it is below historical standards. Additionally, according to the North Carolina Department of Health and Human Services, the Certificate of Need (CON) for Cherokee County in 2022 demonstrates there is insufficient support for any additional adult care home beds or nursing home beds. However, as senior care housing continues to recover from the impact of COVID-19 and given the significant increase expected in population growth among seniors ages 75 and older, we expect demand for such housing to continue to increase.

It should be reiterated that there is no senior housing in Cherokee County for levels of care below nursing care. As such, there may be opportunities for additional nursing care housing and the other senior housing alternatives (e.g., independent living, multi-unit assisted housing with services, and adult care homes) in the near future.

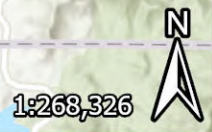
A summary of the two nursing care facilities surveyed in Cherokee County is included in Addendum C. A map illustrating the location of surveyed senior care facilities in Cherokee County is included on the following page.



-  Nursing Care
-  PSA
-  Murphy
-  Andrews



Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, CGIAR, USGS  
Additional Source(s): Bowen National Research



## E. PLANNED & PROPOSED

In order to assess housing development potential, we evaluated recent residential building permit activity and identified residential projects in the development pipeline within the county. Understanding the number of residential units and the type of housing being considered for development in the market can assist in determining how these projects are expected to meet the housing needs of the county.

The following table illustrates single-family and multifamily building permits issued within Cherokee County from 2012 to 2021:

Housing Unit Building Permits for Cherokee County:										
Permits	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Multifamily Permits	0	0	0	0	0	0	0	0	0	0
Single-Family Permits	101	88	94	132	184	164	198	190	247	229
Total Units	101	88	94	132	184	164	198	190	247	229

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

Of the 1,627 housing units permitted during the past 10 years, all were issued for were single-family homes. The average number of single-family permits issued per year during this time period is 162.7. In each year since 2016, the number of permits issued has exceeded this 10-year average. The most permits issued in any single year depicted occurred in 2020 (247 permits), while the second most permits were issued in 2021 (229 permits). Although this indicates a significant increase in residential development for the PSA, it is important to point out that recent mortgage interest rates have reached highs that have not existed in several years. These rates have slowed residential development nationally over the past year and may have a slowing effect on residential development in Cherokee County in the near future.

### Multifamily Rental Housing

Based on our interviews with planning representatives, it was determined that there are two rental housing developments planned within the PSA (Cherokee County), which are summarized as follows:

Project Name & Address	Type	Units	Developer	Status/Details
Valley River Apartments 2330 U.S. Highway 19 Murphy	Tax Credit	54	Western North Carolina Housing Partnership	<b>Approved:</b> Allocated Tax Credits in 2021; One-, two- & three-bedrooms; 50%, 60% & 80% AMHI; To break ground late fall 2022; ECD fall 2024
Saranac 802 Hiwassee Street Murphy	Market-Rate	50	Adirondack Partners	<b>Planned:</b> Two-bedrooms; Estimated rents \$1,500; Clubhouse; Plan to break ground spring 2023

ECD – Estimated completion date

AMHI – Area Median Household Income

TBD – To Be Determined

## For-Sale Housing

There are a dozen for-sale housing projects in the development pipeline in Cherokee County. These projects are summarized in the following table:

Subdivision Name & Address	Type	Units/Lots	Developer	Status/Details
Rushing Waters Rushing Waters Loop Andrews	Single-Family	27	Tom Rodeck	<b>Under Construction:</b> One home under construction; Six completed and sold; Two still need to be plotted; Two-bedroom; 896 square-feet; \$235,000
Tiny Homes at Mountain Creek Village Lazy Bear Trail Andrews	Single-Family	25	Robin Sargent	<b>Under Construction:</b> Two-bedrooms; \$185,000+; 520 to 664 square feet; 16 lots sold
Grand View Falls Conager Trail Andrews	Single-Family	N/A	Mack Development	<b>Under Construction:</b> Two- and three-bedrooms; \$375,000-\$390,000; 1,007 square feet
Timberwood Mountain Estates Marble	Single-Family	62	TimberWood Development Corporation	<b>Under Construction:</b> Two- and three-bedrooms; 24 lots sold; Remaining lot prices range from \$49,000 to \$249,900
Hidden Valley Estates Nature Valley Trail Murphy	Single-Family	28	N/A	<b>Under Construction:</b> Two- to three-bedrooms; 1,405 to 2,270 square feet; Only three lots left in Phase II; Lot prices range from \$35,800 to \$36,800
Winding Creek Farm Turtle Lane Murphy	Single-Family	16	Michael Lefort	<b>Under Construction:</b> 2,000 to 3,000 square feet; No other information could be obtained at the time of this study
Hiwassee Creek Estates Nugent Lane Murphy	Single-Family	14	N/A	<b>Under Construction:</b> Two-bedroom \$165,000 to \$300,000; 672 to 688 square feet; Lot prices range from \$23,000 to \$248,000
Overlook Martins Creek Point Overlook Trail Murphy	Single-Family	24+	N/A	<b>Under Construction:</b> Two-bedroom; \$399,000; 1,220 square feet; Lot prices range from \$17,000 to \$30,000; 10 lots currently for sale
Sierra Springs 201 Hammock Trail Murphy	Single-Family	59	TimberWood Development Corporation	<b>Under Construction:</b> 55 lots sold; Remaining lot prices range from \$19,000 to \$170,000; \$278,000+
Timberwood Springs Candy Mountain Road and Shoal Springs Murphy	Single-Family	31	TimberWood Development Corporation	<b>Under Construction:</b> Eight lots sold; Remaining lot prices range from \$37,000 to \$55,000

N/A – Not available

(Continued)

Subdivision Name & Address	Type	Units/ Lots	Developer	Status/Details
Hawk Ridge Landing I Neutron Drive Murphy	Single-Family & Condominiums	60+	Patrick Bowler	<b>Under Construction/Approved/ Planned:</b> Mixed-use consisting of homes, offices, commercial space <ul style="list-style-type: none"> <li>• <i>Foxtrot Mountain Villas:</i> Two- &amp; three-bedrooms; Starting high \$300,000; Optional rental for long- or short-term</li> <li>• <i>Creekside Flats Condominiums:</i> One-, two- &amp; three-bedrooms; 1,050 to 1,820 square feet; Pricing has not been established and will be based on long- or short-term occupancy programs</li> <li>• <i>Eagle Park Homes:</i> High quality modular, manufactured and CrossMod homes; Three- &amp; four-bedrooms; 1,200 to 2,000 square feet; Preconstruction home reservations and orders being accepted now; Some homes are expected to be completed in Q4 2022</li> <li>• <i>Pioneer Estates:</i> One-, two- &amp; three- bedrooms; Pricing has not been established and will be based on long- or short-term occupancy programs</li> <li>• <i>Future phases:</i> Rock Ledge, Highland Manor Sunset Vista</li> </ul>
Sanctuary at Vance Mountain Vance Mountain Road Murphy	Single-Family	N/A	N/A	<b>Approved:</b> Preparing land for construction for additional phase; Lots from \$50,000

N/A – Not available

There are several subdivisions under construction in Murphy including: Hideaway Hills, Roberts Ridge, Whispering Hills V, Big Sky Estates, Noah Beave, Pinehook Ridge, Woodcrest, Deer Ridge, and Deer Field. Pricing for homes range from \$183,000 to \$500,000 and include two- and three-bedroom homes.

Senior Living Housing

There are no senior-oriented housing projects planned in Cherokee County.

## VII. OTHER HOUSING MARKET FACTORS

### INTRODUCTION

Factors other than demography, employment, and supply (all analyzed earlier in this study) can affect the strength or weakness of a given housing market. The following additional factors influence a housing market's performance, and are discussed relative to the PSA (Cherokee County) and, when applicable, the three submarkets and compared with the state and national data, when applicable:

- Personal Mobility
- Migration Patterns
- Community Services
- Crime Analysis
- Housing Quality Assessment
- Barriers to Development (Non-Regulatory)
- Housing Policies and Regulations
- Housing Program Overview
- Development Opportunities
- Special Needs Populations

### A. PERSONAL MOBILITY

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. If traffic jams create long commuting times or public transit service is not available for carless people, their quality of life is diminished. Factors that lower resident satisfaction weaken housing markets. Typically, people travel frequently outside of their residences for three reasons: 1) to commute to work, 2) to run errands or 3) to recreate.

#### Commuting Mode and Time

The following tables show two commuting pattern attributes (mode and time) for Cherokee County submarkets, the PSA (Cherokee County), and the state of North Carolina:

		Commuting Mode						Total
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	
<b>Andrews</b>	Number	598	101	0	23	3	0	725
	Percent	82.5%	13.9%	0.0%	3.2%	0.4%	0.0%	100.0%
<b>Murphy</b>	Number	427	53	3	56	44	28	611
	Percent	69.9%	8.7%	0.5%	9.2%	7.2%	4.6%	100.0%
<b>Balance of County</b>	Number	7,374	805	21	179	199	895	9,473
	Percent	77.8%	8.5%	0.2%	1.9%	2.1%	9.4%	100.0%
<b>Cherokee County</b>	Number	8,398	958	24	258	246	923	10,807
	Percent	77.7%	8.9%	0.2%	2.4%	2.3%	8.5%	100.0%
<b>North Carolina</b>	Number	3,831,318	432,541	46,628	84,397	63,858	370,872	4,829,614
	Percent	79.3%	9.0%	1.0%	1.7%	1.3%	7.7%	100.0%

Source: U.S. Census Bureau, 2016-2020 American Community Survey

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
<b>Andrews</b>	Number	368	183	74	48	51	0	724
	Percent	50.8%	25.3%	10.2%	6.6%	7.0%	0.0%	100.0%
<b>Murphy</b>	Number	298	157	41	65	24	28	613
	Percent	48.6%	25.6%	6.7%	10.6%	3.9%	4.6%	100.0%
<b>Balance of County</b>	Number	2,361	3,604	1,407	465	738	895	9,470
	Percent	24.9%	38.1%	14.9%	4.9%	7.8%	9.5%	100.0%
<b>Cherokee County</b>	Number	3,027	3,944	1,522	578	813	923	10,807
	Percent	28.0%	36.5%	14.1%	5.3%	7.5%	8.5%	100.0%
<b>North Carolina</b>	Number	1,181,649	1,765,775	895,721	328,302	287,296	370,872	4,829,615
	Percent	24.5%	36.6%	18.5%	6.8%	5.9%	7.7%	100.0%

Source: U.S. Census Bureau, 2016-2020 American Community Survey

Noteworthy observations from the preceding tables follow:

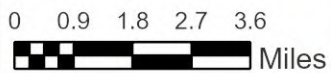
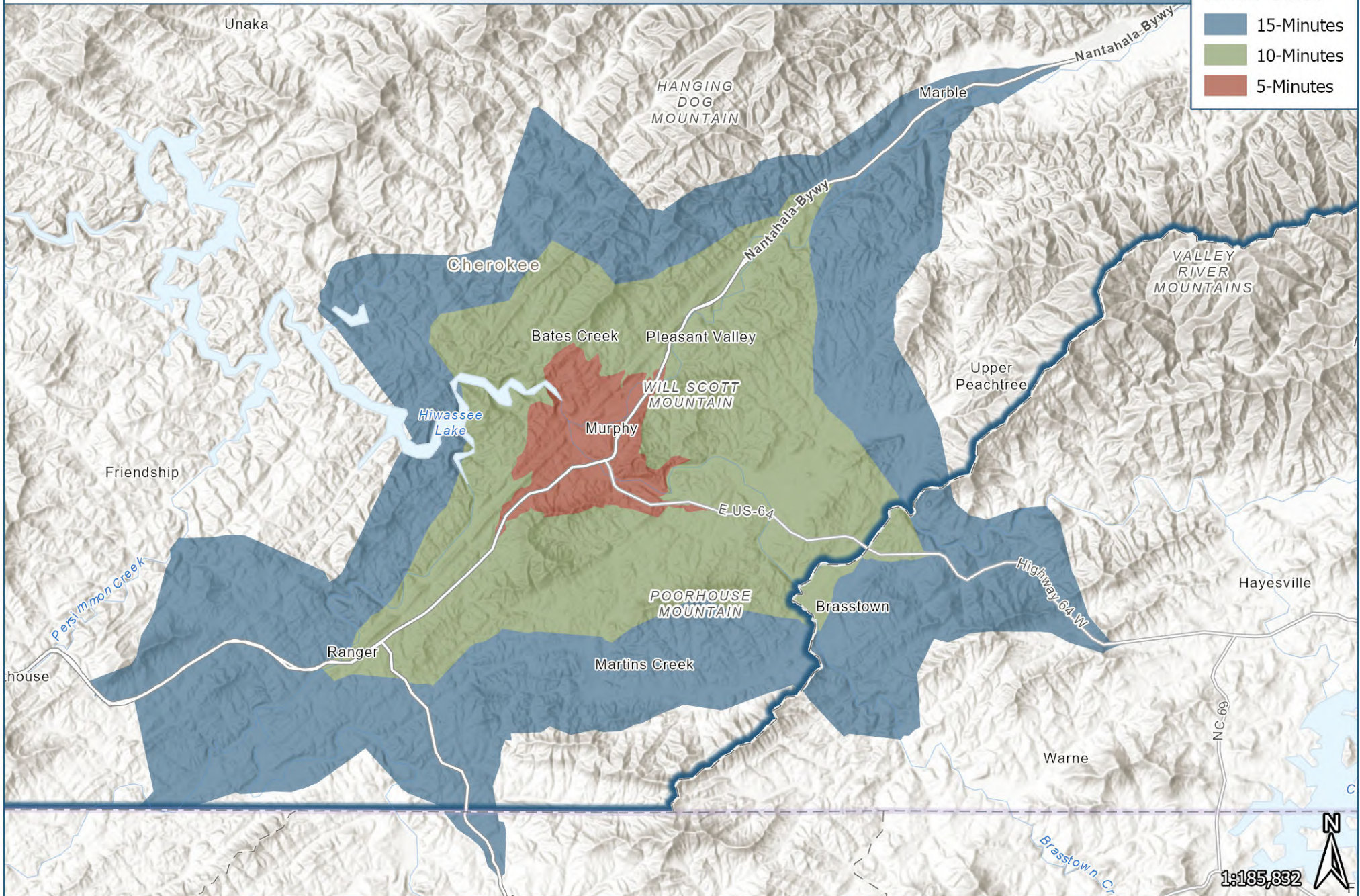
- The share of commuters in the PSA (Cherokee County) that either drive alone or carpool (86.6%) is slightly less than the share of the same commuting modes in the state (88.3%). The share of people in the PSA that work from home (8.5%) is greater than that of the state share (7.7%). The share of PSA commuters that walk to work (2.4%) is greater than the share within the state (1.7%).
- Within the Andrews submarket, 96.4% of commuters either drive alone or carpool, which is a much higher share than both the PSA and state. In the Murphy submarket, both the share of commuters that walk to work (9.2%) and the share that utilizes other means (7.2%) are much higher than the comparable shares within the PSA and the state.
- Nearly two-thirds (64.5%) of PSA commuters have travel times of less than 30 minutes to work, which reflects a slightly higher share when compared to commuters within the state (61.1%). Although a majority of PSA commuters have relatively short commute times, the share of PSA workers with commute times of 60 minutes or more (7.5%) is slightly greater than the corresponding share for the state (5.9%). The shares of commuters with travel times less than 30 minutes in the Andrews (76.1%) and Murphy (74.2%) submarkets are much higher than the PSA and state.

Based on the preceding analysis, it is clear that a high share of PSA (Cherokee County) residents have relatively short commutes and they rely on their own vehicles or carpools to work. There are no unique commuting attributes that would significantly impact housing decisions in the market. A drive-time map showing travel times from the center of Murphy follows this page.

PSA

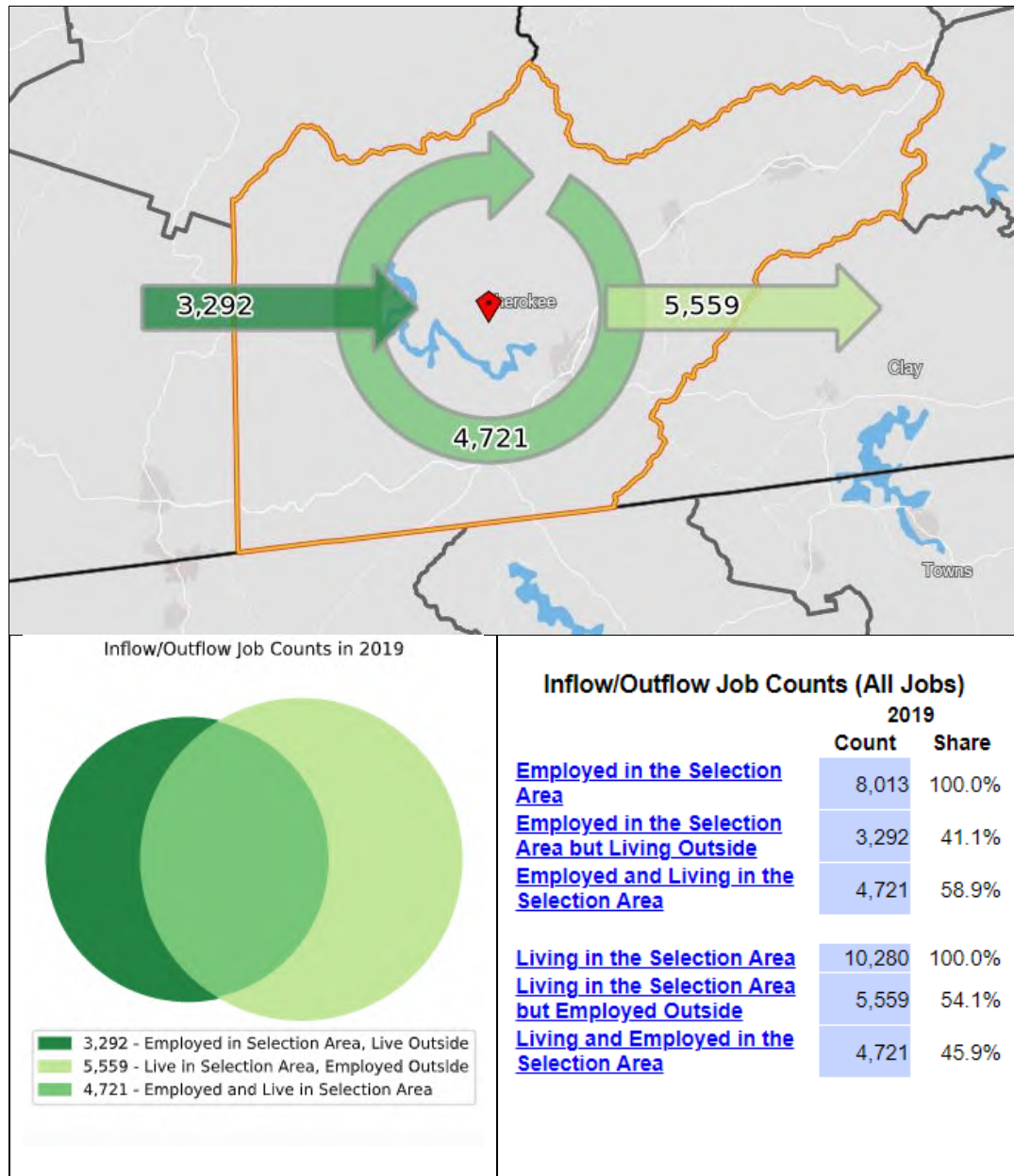
**Drive-Time**

- 15-Minutes
- 10-Minutes
- 5-Minutes



Commuting Patterns

According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 10,280 employed residents of Cherokee County, 4,721 (45.9%) stay in the county for work, while the remaining 5,559 (54.1%) are employed outside the county. In addition, 3,292 people commute into Cherokee County from surrounding areas for employment. These 3,292 non-residents account for over two-fifths (41.1%) of the people employed in the county and represent a notable base of potential support for future residential development. The following illustrates the number of jobs filled by in-commuters and residents, as well as the number of resident out-commuters.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)



Characteristics of Cherokee County commuting flow in 2019 are illustrated in the following table.

Cherokee County, NC: Commuting <i>Flow</i> Analysis by Earnings, Age and Industry Group (2019, All Jobs)						
Worker Characteristics	Resident Outflow		Workers Inflow		Resident Workers	
	Number	Share	Number	Share	Number	Share
Ages 29 or younger	1,326	23.9%	664	20.2%	862	18.3%
Ages 30 to 54	2,767	49.8%	1,677	50.9%	2,419	51.2%
Ages 55 or older	1,466	26.4%	951	28.9%	1,440	30.5%
<i>Earning &lt;\$1,250 per month</i>	1,424	25.6%	818	24.8%	1,306	27.7%
<i>Earning \$1,251 to \$3,333</i>	2,354	42.3%	1,378	41.9%	2,036	43.1%
<i>Earning \$3,333+ per month</i>	1,781	32.0%	1,096	33.3%	1,379	29.2%
Goods Producing Industries	606	10.9%	464	14.1%	882	18.7%
Trade, Transportation, Utilities	1,360	24.5%	765	23.2%	620	13.1%
All Other Services Industries	3,593	64.6%	2,063	62.7%	3,219	68.2%
<b>Total Worker Flow</b>	<b>5,559</b>	<b>100.0%</b>	<b>3,292</b>	<b>100.0%</b>	<b>4,721</b>	<b>100.0%</b>

Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Note: Figures do not include contract employees and self-employed workers

Based on the preceding data, over half (50.9%) of Cherokee County's 3,292 in-commuters are between the ages of 30 to 54 years, over two-fifths (41.9%) earn between \$1,251 and \$3,333 per month (\$15,000 to \$40,000 annually), and over three-fifths (62.7%) work in the other services industries. Resident outflow workers tend to be slightly younger than inflow workers, earn similar wages, and are more likely to work in the trade, transportation and utilities or other services industries than inflow workers. By comparison, resident workers have the highest share of workers ages 55 and older (30.5%), have the lowest share of workers earning \$3,333 or more per month (29.2%), and a vast majority work in the other services industries (68.2%).

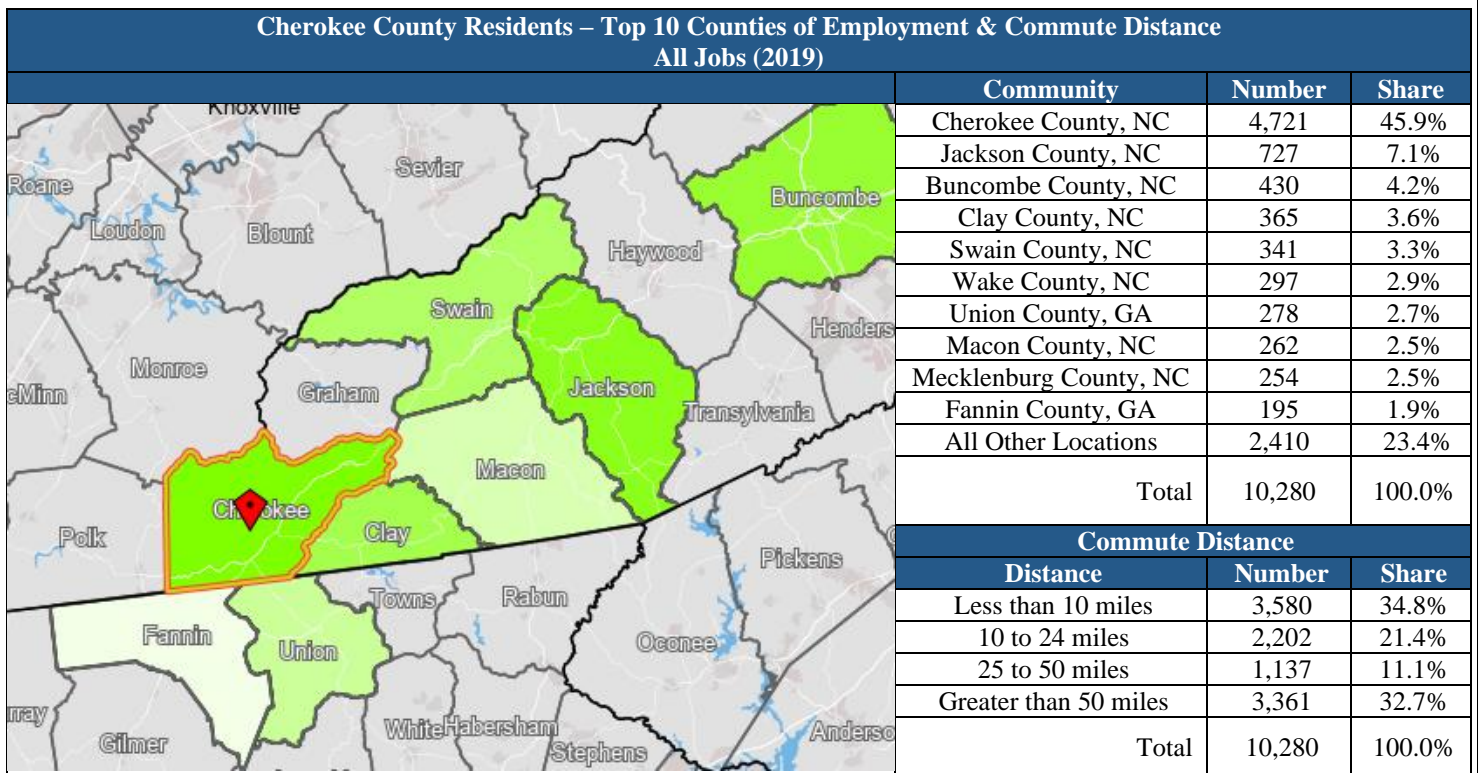
The following map and corresponding tables illustrate the physical *home* location (county) of people working in Cherokee County, as well as the commute distances for the Cherokee County workforce.

Cherokee County Workforce – Top 10 Counties of Residence & Commute Distance All Jobs (2019)			
	County	Number	Share
	Cherokee County, NC	4,721	58.9%
	Clay County, NC	637	7.9%
	Macon County, NC	259	3.2%
	Graham County, NC	229	2.9%
	Union County, GA	215	2.7%
	Haywood County, NC	188	2.3%
	Jackson County, NC	174	2.2%
	Fannin County, GA	133	1.7%
	Buncombe County, NC	127	1.6%
	Towns County, GA	123	1.5%
	All Other Locations	1,207	15.1%
	Total	8,013	100.0%
	Commute Distance		
Distance	Number	Share	
Less than 10 miles	3,703	46.2%	
10 to 24 miles	2,396	29.9%	
25 to 50 miles	648	8.1%	
Greater than 50 miles	1,266	15.8%	
Total	8,013	100.0%	

Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Statistics provided by LODES indicate that nearly two-thirds (58.9%) of the Cherokee County workforce are residents of the county. Clay County (7.9%), Macon County (3.2%), and Graham County (2.9%) contribute the next largest shares of Cherokee County workers. This is not surprising since all three border Cherokee County. A total of 46.2% of the Cherokee County workforce has commute distances less than 10 miles, while only 15.8% of workers commute in excess of 50 miles. It is important to note that three of the top 10 counties from which Cherokee County workers reside are from nearby Georgia counties. As shown later in the Migration Patterns analysis portion of this section, Cherokee County is experiencing a notable amount of people moving to the county from various Georgia counties.

The following map and corresponding tables illustrate the physical *work* location (county) of Cherokee County residents, as well as the commute distances for these workers.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Of the 10,280 employed residents of Cherokee County, over two-fifths (45.9%) are employed within Cherokee County. Jackson County (7.1%), Buncombe County (4.2%), and Clay County (3.6%) employ the next largest shares of Cherokee County residents. As the data illustrates, slightly more than one-third (34.8%) of Cherokee County residents commute less than 10 miles to work, while nearly one-third (32.7%) commute more than 50 miles to work. This represents a much higher share of workers with lengthy commute distances when compared to the inflow workers for the county.

## B. MIGRATION PATTERNS

Unlike the preceding section that evaluated workers' commuting patterns, this section addresses where people *move* to and from, referred to as migration patterns. For the purposes of this analysis, the Census Bureau's Population Estimates Program (PEP) is considered the most reliable source for the total *volume* of domestic migration. To evaluate migration *flows* between counties and mobility patterns by age and income at the county level, we use the U.S. Census Bureau's migration estimates published by the American Community Survey (ACS) for 2020 (latest year available). It is important to note that while county administrative boundaries are likely imperfect reflections of commuter sheds, moving across a county boundary is often an acceptable distance to make a meaningful difference in a person's local housing and labor market environment.

The following table illustrates the cumulative change in total population for Cherokee County between April 2010 and July 2020.

Estimated Components of Population Change for Cherokee County, NC April 1, 2010 to July 1, 2020								
Population		Change*		Components of Change				Domestic Migration % Of Growth/Decline
2010	2020	Number	Percent	Natural Increase	Domestic Migration	International Migration	Net Migration	
27,447	29,073	1,626	5.9%	-1,419	3,048	4	3,052	187.5%

Source: U.S. Census Bureau, Population Division, October 2021

\*Includes a residual (-7) representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, Cherokee County experienced a population increase between April 2010 and July 2020 of 1,626 people, representing a 5.9% change during this period. Domestic migration accounted for 187.5% of the population growth in Cherokee County during the past decade, with international migration contributing a small portion of the overall growth. Natural increase, which is the difference between births and deaths within a given population, actually detracted (decline of 1,419 people) significantly from the overall population growth in the PSA during this time period. As such, Cherokee County's net population growth has been primarily driven by domestic in-migration.

The following table details the *shares* of domestic in-migration by three select age cohorts for Cherokee County from 2011 to 2020.

Cherokee County, North Carolina Domestic County Population In-Migrants by Age, 2011 to 2020		
Age	2011-2015	2016-2020
1 to 24	25.6%	30.3%
25 to 64	55.5%	50.6%
65+	18.9%	19.1%
Median Age (In-state migrants)	33.4	35.7
Median Age (Out-of-state migrants)	51.9	53.2
Median Age (Cherokee County)	50.1	52.5

Source: U.S. Census Bureau, 2015 & 2020 5-Year ACS Estimates (S0701); Bowen National Research

The previous table illustrates that from 2011 to 2015, 25.6% of domestic in-migrants to Cherokee County were under the age of 25, while 55.5% of domestic in-migrants were between the ages of 25 and 64. By 2020, the share of in-migrants under the age of 25 increased to 30.3%, while the share of domestic in-migrants between the ages of 25 and 64 decreased to 50.6%. The share of domestic in-migrants ages 65 and older also slightly increased from 18.9% to 19.1% during this same time period. Median age figures for both periods indicate that domestic in-migrants that originated from a different North Carolina county were much younger than in-migrants that originated from out of state.

To further illustrate Cherokee County migration patterns, the following table summarizes the top 10 counties from which Cherokee County both attracts and loses residents. Note that the table only lists regional counties contained within North Carolina and bordering states.

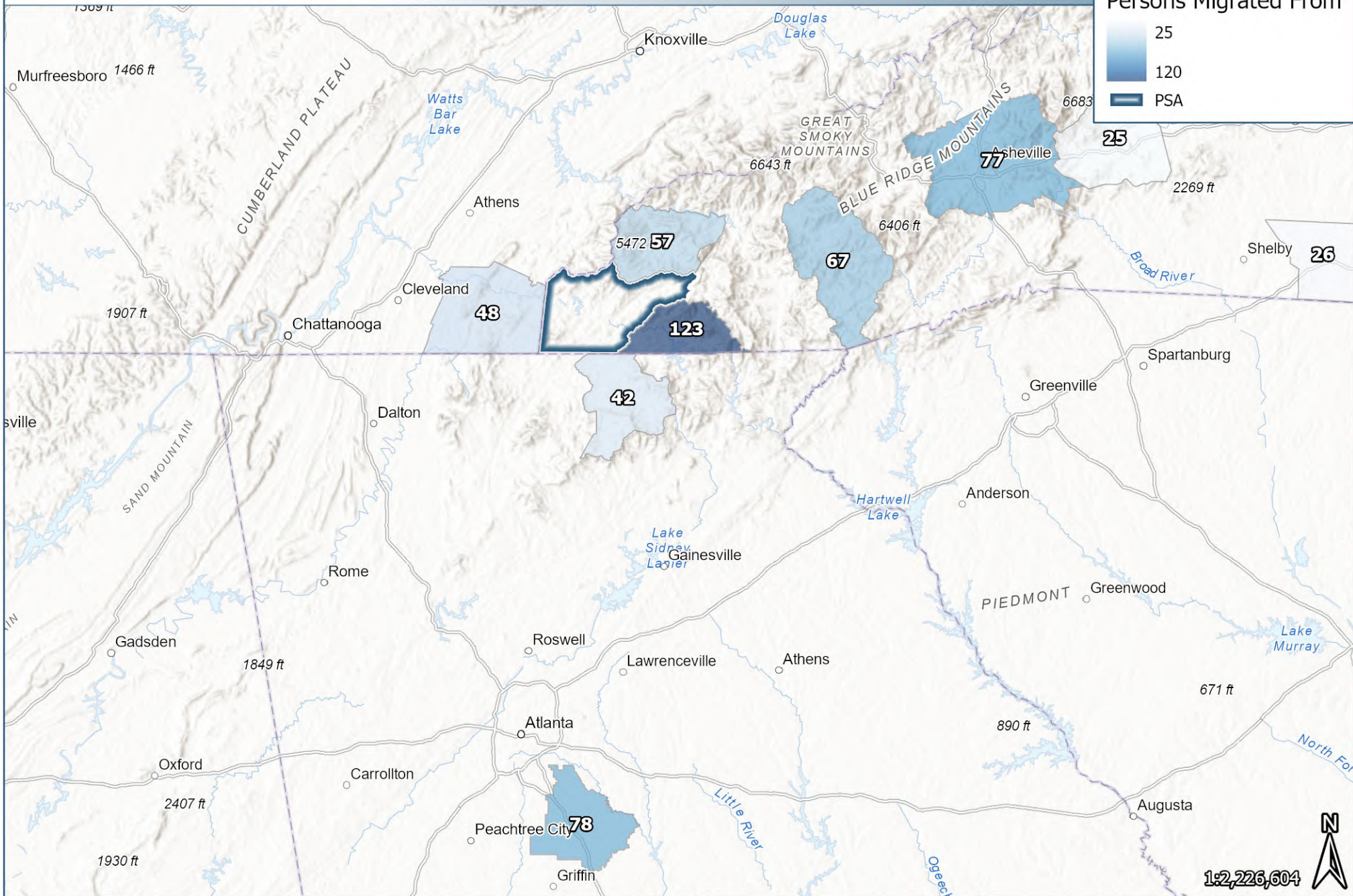
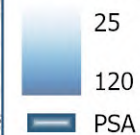
Cherokee County: County-to-County Net Population Migration Top 10 Origin and Destination Counties (Regional Only)					
In-Migration			Out-Migration		
Importing County	Number	Percent	Exporting County	Number	Percent
Clay County, NC	123	6.3%	Fannin County, GA	165	9.5%
Henry County, GA	78	4.0%	Carteret County, NC	71	4.1%
Buncombe County, NC	77	3.9%	Hamilton County, TN	71	4.1%
Jackson County, NC	67	3.4%	Lincoln County, NC	65	3.7%
Carteret County, NC	63	3.2%	Upson County, GA	62	3.6%
Graham County, NC	57	2.9%	Towns County, GA	58	3.3%
Polk County, TN	48	2.5%	Washington County, TN	37	2.1%
Union County, GA	42	2.2%	Laurens County, SC	36	2.1%
Gaston County, NC	26	1.3%	Jackson County, NC	33	1.9%
McDowell County, NC	25	1.3%	Union County, GA	32	1.8%
All Other Counties	1,346	69.0%	All Other Counties	1,115	63.9%
<b>Total In-Migration</b>	<b>1,952</b>	<b>100.0%</b>	<b>Total Out-Migration</b>	<b>1,745</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2019 5-Year American Community Survey; Bowen National Research

As the preceding table illustrates, the top 10 in-migration counties account for 31.0% of the total inflow for the county, while the top 10 out-migration counties account for 36.1% of the outflow. Three of the top 10 in-migration counties and two of the top 10 out-migration counties are immediately adjacent to Cherokee County. It is interesting to note that three counties (Carteret, Jackson, and Union County, Georgia) are among the top counties for both in-migration and out-migration for Cherokee County. Overall, the PSA has had positive net migration in recent years, which was also illustrated in the components of population change data. However, it is interesting to note that among the top 10 regional in- and out-migration counties, net migration is slightly negative. This indicates that Cherokee County draws new residents from a number of counties, not only within the North Carolina region, but also outside the region. In order to sustain these positive migration trends within the county, it is important that there is a sufficient supply of housing available in the market at a variety of affordability levels.

Maps illustrating immigration flow by county to Cherokee County and emigration flow by county from Cherokee County for 2020 are shown on the following pages.

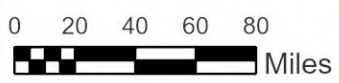
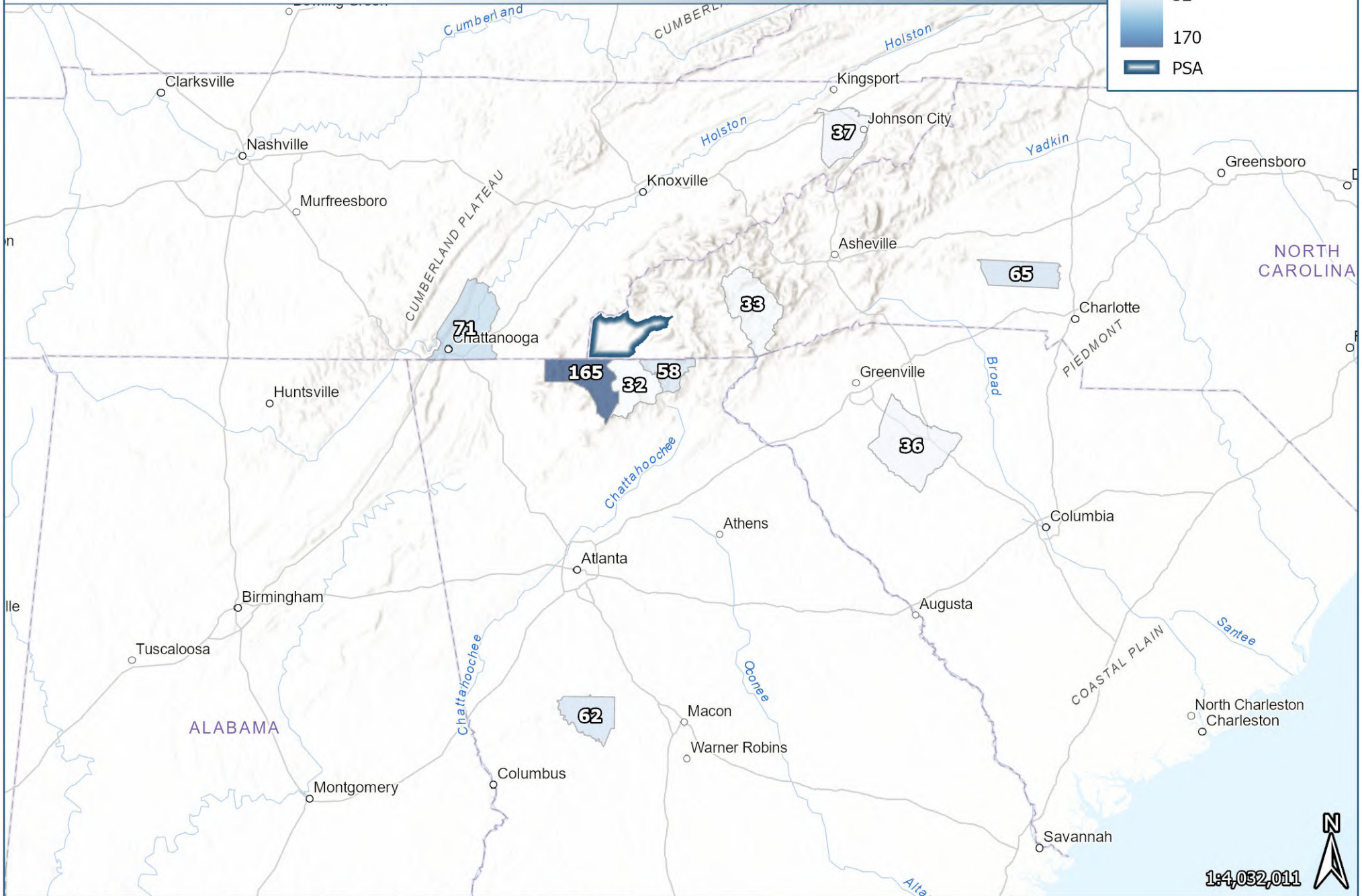
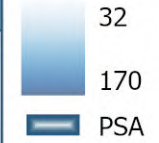
**In-Flow Migration**  
Persons Migrated From



Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS, Esri, USGS  
Additional Source(s): Bowen National Research

1:2,226,604





Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS, Esri, USGS  
Additional Source(s): Bowen National Research



While the data contained in the previous pages illustrates the overall net migration trends of Cherokee County and gives perspective about the general location where these individuals migrate to and from, it is also important to understand the income levels of in-migrants as it directly relates to affordability of housing. The following table illustrates the income distribution by mobility status for Cherokee County in-migrants.

Geographic mobility by *per-person* income is distributed as follows:

Cherokee County: Income Distribution by Mobility Status for Population Age 15 Years+						
2019 Inflation Adjusted Individual Income	Moved Within Same County		Moved From Different County, Same State		Moved From Different State	
	Number	Percent	Number	Percent	Number	Percent
<\$10,000	413	29.3%	149	31.2%	157	19.5%
\$10,000 to \$14,999	189	13.4%	17	3.5%	219	27.2%
\$15,000 to \$24,999	174	12.4%	138	29.0%	122	15.2%
\$25,000 to \$34,999	125	8.9%	87	18.2%	121	15.0%
\$35,000 to \$49,999	250	17.7%	6	1.3%	74	9.2%
\$50,000 to \$64,999	121	8.6%	0	0.0%	3	0.4%
\$65,000 to \$74,999	75	5.3%	0	0.0%	44	5.5%
\$75,000+	61	4.3%	79	16.7%	65	8.1%
Total	1408	100.0%	476	100.0%	806	100.0%

Source: U.S. Census Bureau, 2020 5-Year American Community Survey; Bowen National Research

According to data provided by the American Community Survey, a significant portion of the population that moved to Cherokee County earned less than \$25,000 per year. Note that this data was provided for the county *population* (not households) ages 15 and above. It is likely that a significant share of the population earning less than \$25,000 per year consists of children and young adults considered to be dependents within a larger family. This population segment also includes those that earned no income.

Specifically, this lower income segment (<\$25,000) represented 55.1% of the Cherokee County population that moved within the county, 63.7% of the people moving to the county from another North Carolina county, and 61.9% of people moving to the county from a different state. By comparison, a far lower share of the population that moved within the past year earned more than \$50,000 annually.

Based on our evaluation of population growth between 2010 and 2020, Cherokee County experienced modest population growth mainly from net domestic migration. A majority of these in-migrants are between the ages of 25 and 64 years, with a notable share age 65 and older. While regional counties account for nearly one-third of the in-migration, Cherokee County also benefits from migration outside of the region. Over half of the individuals moving within the county, and over three-fifths of individuals from another North Carolina county or those moving from out-of-state earn less than \$25,000 annually. As such, future housing supply will need to account for both the age and income levels of these migrants.



### C. COMMUNITY SERVICES

The location, type, and number of community attributes (both services and amenities) can have a significant impact on housing market performance and the ability of a market to support existing and future residential development. Typically, a geographic area served by an abundance of amenities and services should be more desirable than one with minimal offerings, and its housing market should perform better accordingly. As a result, community attributes were examined in Cherokee County as part of this Housing Needs Assessment.

Cherokee County is in the westernmost portion of North Carolina, along the Tennessee/Georgia state lines. The county is bordered by Graham County to the north; Clay County and Macon County to the east; Union County (Georgia) and Fannin County (Georgia) to the south; and Polk County (Tennessee) and Monroe County (Tennessee) to the west. The two largest towns in Cherokee County, Murphy and Andrews, represent 11.3% of the total county population. In 2022, Murphy and Andrews have estimated populations of 1,598 and 1,667, respectively. The remaining 88.7% of the county population resides in smaller towns or unincorporated areas such as Marble, Topton, Culberson, Hothouse, and a portion of Brasstown.

Murphy and Andrews each have a notable supply of community services for their residents. The following is a summary of community services available within each town.

#### Murphy

The town of Murphy, which serves as the county seat for Cherokee County, is situated southwest of the Andrews town limits and is home to the top employer within Cherokee County (Harrah's Cherokee Valley River Casino). Murphy is approximately 120 miles north of Atlanta, Georgia and 111 miles west of Asheville, North Carolina. Murphy is directly accessible via U.S. Highway 19/74/129 (Andrew Jackson Highway), which also serves as the town's primary commercial arterial roadway.

Most community services are within *northern* Murphy on U.S. Highway 19/74/129 (Andrew Jackson Highway) and include gas stations, convenience stores, grocery stores, discount stores, pharmacies, banks, and restaurants. The largest retailers in northern Murphy are Walmart and Lowes. Grocery stores serving the northern Murphy area include Ingles, Walmart, and Save A Lot. Entertainment and recreational amenities are also accessible throughout northern Murphy, including Cherokee County Recreation, Murphy Health & Fitness, Murphy River Walk, Peace Valley KOA Holiday camping, Piney Knob Trail System, Valley River RV Resort, Appalachia Lake Tours, Harrah's Cherokee Valley Ultrastar Multi-tainment, Harrah's Cherokee Valley River Casino, Dukes Hideaway Marina, and Mountain Lakes Guide Service. In addition, Hiwassee Dam Recreation Facility, Shooks Marina, and Big Ol' Fish Guiding Service are located in the northwestern portion of Murphy.

Community services within *southern* Murphy on U.S. Highway 19/74/129/64 (Andrew Jackson Highway) include restaurants, lodging, and thrift stores. Entertainment and recreational amenities are also accessible throughout southern Murphy including Panther Top Gun Range Nantahala National Forest, Cherokee Lake Recreation Area, Appalachian Driving Experience, Foxfire of Murphy RV Park, Persimmon Creek Campground, Panther Top Lookout Tusquitee Range District, and Mountain View Marina.

Other notable recreational and entertainment options are located in the downtown area and include several restaurants and breweries, Hackney Warehouse (wedding venue), Cherokee Historical Museum, and Henn Theater.

Police and fire protection are provided throughout Murphy by the Murphy Police Department and fire departments (Murphy Fire Department, Peachtree Volunteer Fire Department and Ranger Volunteer Fire Department). Healthcare facilities are administered by the Erlanger Western Carolina Hospital and Erlanger Primary Care in Murphy. The Murphy area is also served by several pharmacies including Walgreens, Walmart Pharmacy, and Ingles Market Pharmacy.

The schools in Murphy are within the Cherokee County School District and consist of five elementary schools, four middle schools, and two high schools.

### Andrews

The town of Andrews is in the northeastern portion of Cherokee County. Andrews is approximately 105 miles north of Atlanta, Georgia and 75 miles west of Asheville, North Carolina. Andrews is directly accessible via U.S. Highway 19/74/129 (Andrew Jackson Highway), which also serves as the town's primary arterial roadway.

Shopping, dining, and recreational opportunities are located within the *northern* portion of Andrews along U.S. Highway 19/74/129 (Andrew Jackson Highway). There are a variety of community services along this roadway, including gas stations, convenience stores, and discount stores. Ingles Market is the grocery store serving northern Andrews, while local and chain restaurants are located throughout the area. Entertainment and recreational amenities are also accessible throughout northern Andrews including Andrews Twin Cinema, Heritage Park Disc Golf Course, Andrews Recreation Park, Horseshoe Creek Riding Stables, Andrews Valley Rail Tours, Mountain Riders Cabins, Tents and Glamping, Snowbird Mountains Brewery, Hoppy Trout Brewing Company, and Whitewater Express Nantahala (northeast). Western Carolina Regional Airport is also located in the northern portion of Andrews.

Entertainment and recreational amenities that are within *southern* Andrews include local and chain restaurants, lodging, thrift stores, Southern Snowbird Wilderness Outfitters, Hawkesdene (wedding venue), Valletown Cultural Arts and Historical Center, and FernCrest Winery Tasting Room. The southern portion of Andrews also houses the Tri-County Community College office.

Police and fire protection are provided throughout Andrews by the Andrews Police Department and fire departments (Valleytown Rural Fire Department and Andrews Fire Department). Healthcare facilities are administered by the Erlanger Western Carolina Hospital (Murphy) and Erlanger Primary Care. The Andrews area is also served by several pharmacies including Walgreens, Turner Discount Drugs, and Ingles Market Pharmacy.

The schools in Andrews are within the Cherokee County School District and consist of one elementary school, one middle school, and one high school.

#### Balance of County




Cherokee County also contains numerous unincorporated areas and towns such as Marble, Woodville, and Topton. The communities within the remaining unincorporated areas of Cherokee County are primarily residential and undeveloped land. Generally, residents in these areas commute to Andrews or Murphy to access most community services.

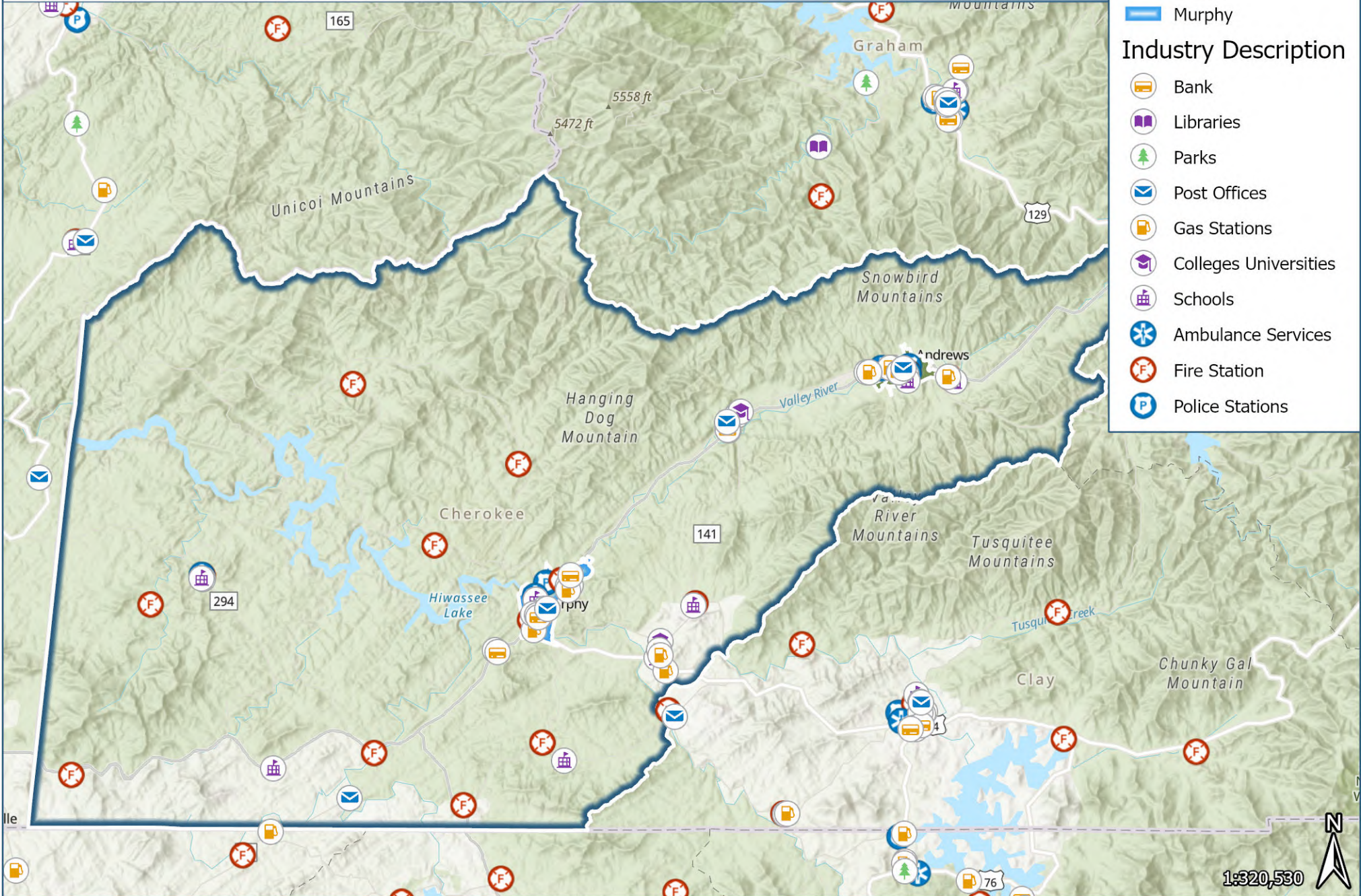
#### Transportation

Residents and visitors have several transportation options within Cherokee County. Cherokee County Transit provides services to Murphy, Andrews, Marble, Peachtree, Asheville, Hendersonville, Atlanta, Georgia, Knoxville, Tennessee, and other destinations. All transportation must be scheduled in advance and the cost is determined by the destination. Tri-State Shuttle offers transit service from Murphy to Asheville, Atlanta, Georgia, Knoxville, Tennessee or Chattanooga, Tennessee. Pricing ranges from \$130 to \$160. The local Cherokee County Taxi company offers limited transportation and Tours of Murphy offers rides to Harrah's Valley River Casino from select hotels. In addition, the John Welch Senior Center, located in Marble, offers transportation for senior citizens who are members of the Eastern Band of Cherokee Indians.

Maps of notable community services within the study areas are included on the following pages.










**Industry Description**

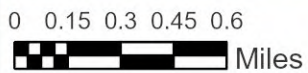
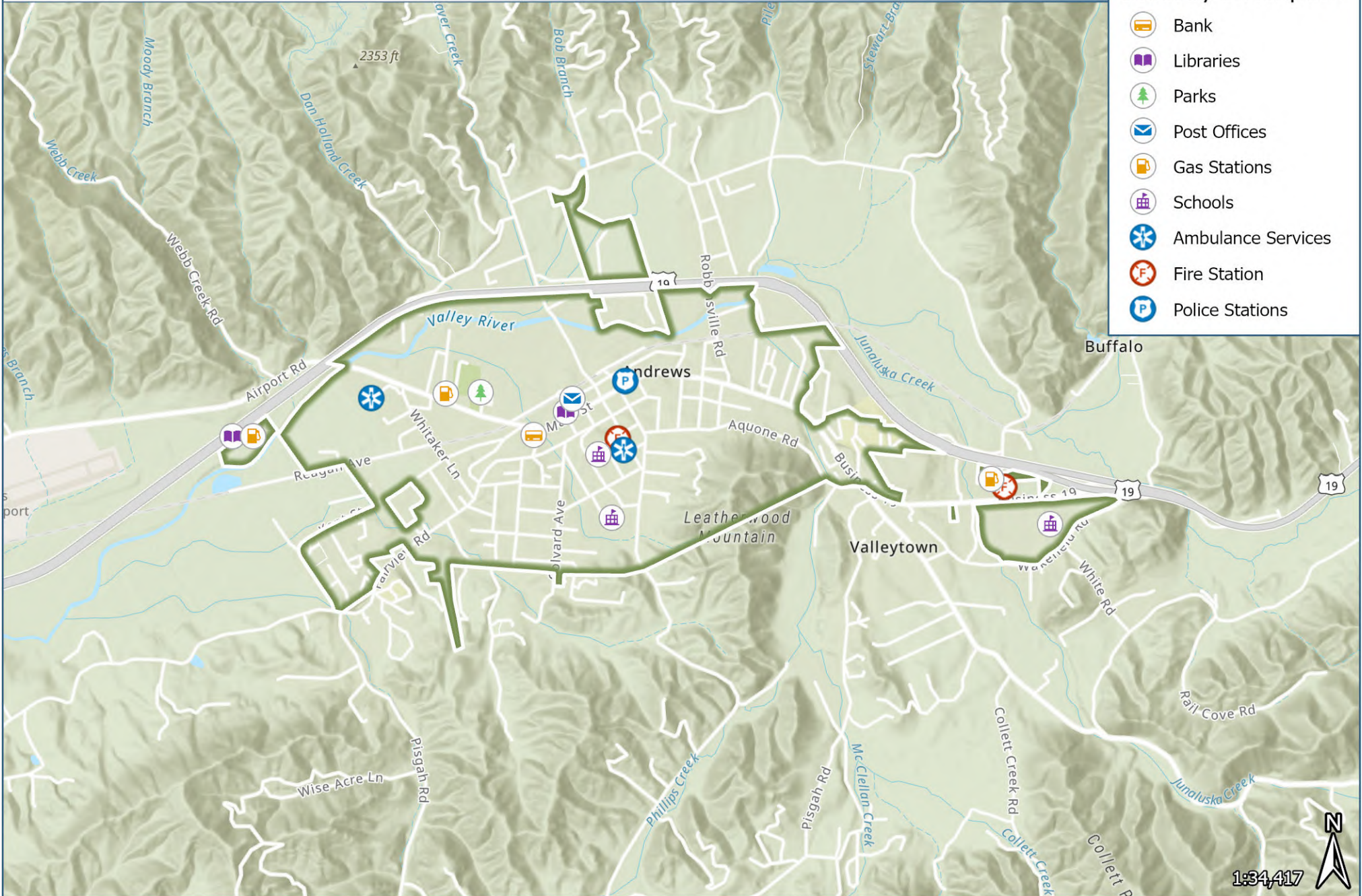
-  Bank
-  Libraries
-  Parks
-  Post Offices
-  Gas Stations
-  Colleges Universities
-  Schools
-  Ambulance Services
-  Fire Station
-  Police Stations



Andrews

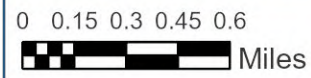
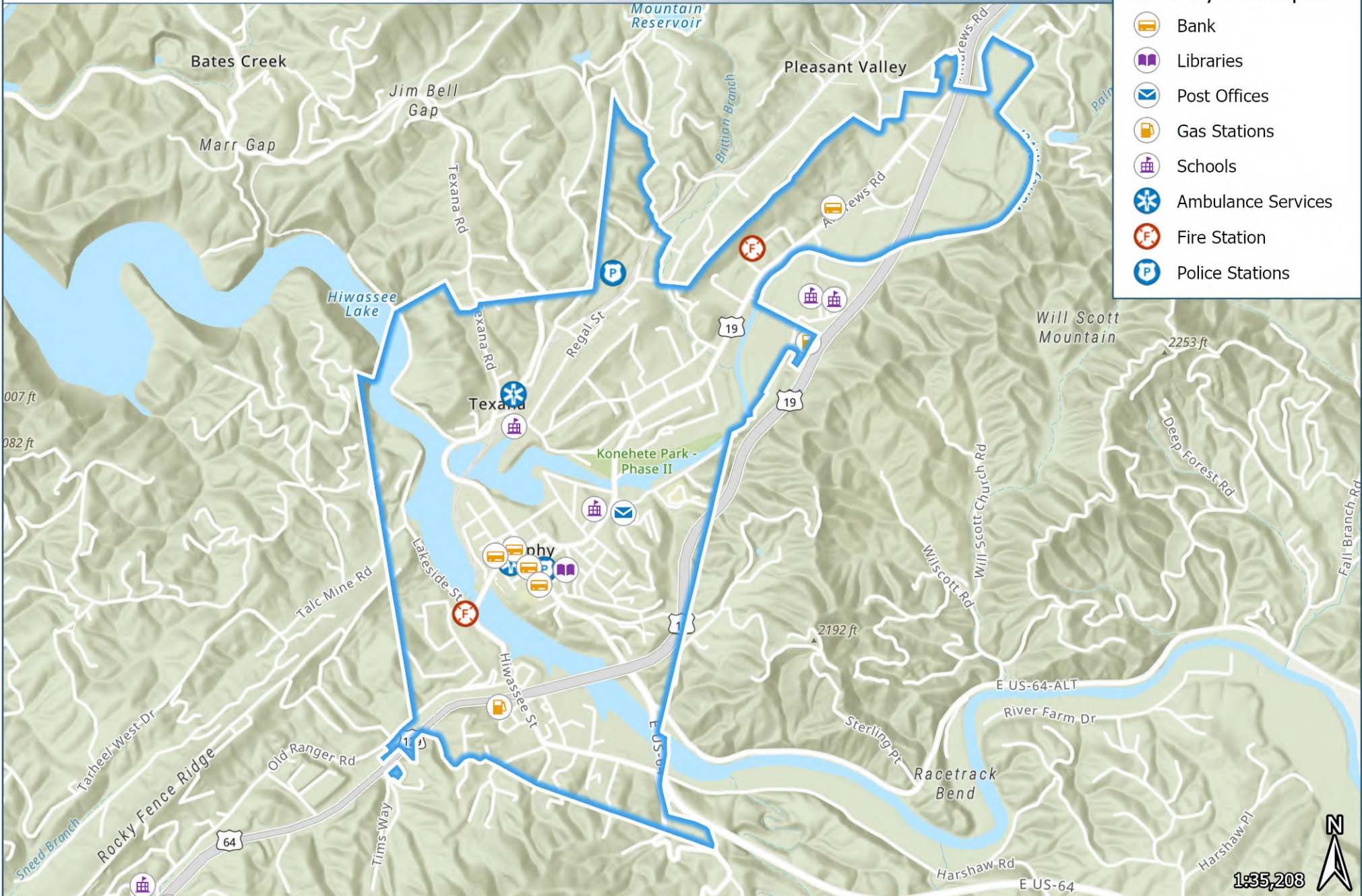
**Industry Description**

-  Bank
-  Libraries
-  Parks
-  Post Offices
-  Gas Stations
-  Schools
-  Ambulance Services
-  Fire Station
-  Police Stations



**Industry Description**

-  Bank
-  Libraries
-  Post Offices
-  Gas Stations
-  Schools
-  Ambulance Services
-  Fire Station
-  Police Stations



#### **D. CRIME ANALYSIS**

The primary source for Crime Risk data is the FBI Uniform Crime Report (UCR). The FBI collects data from each of roughly 16,000 separate law enforcement jurisdictions across the country and compiles this data into the UCR. The most recent update showed an overall coverage rate of 95% of all jurisdictions nationwide with a coverage rate of 97% of all jurisdictions in metropolitan areas.

Applied Geographic Solutions uses the UCR at the jurisdictional level to model each of the seven crime types at other levels of geography. Risk indexes are standardized based on the national average. A Risk Index value of 100 for a particular risk indicates that, for the area, the relative probability of the risk is consistent with the average probability of that risk across the United States.

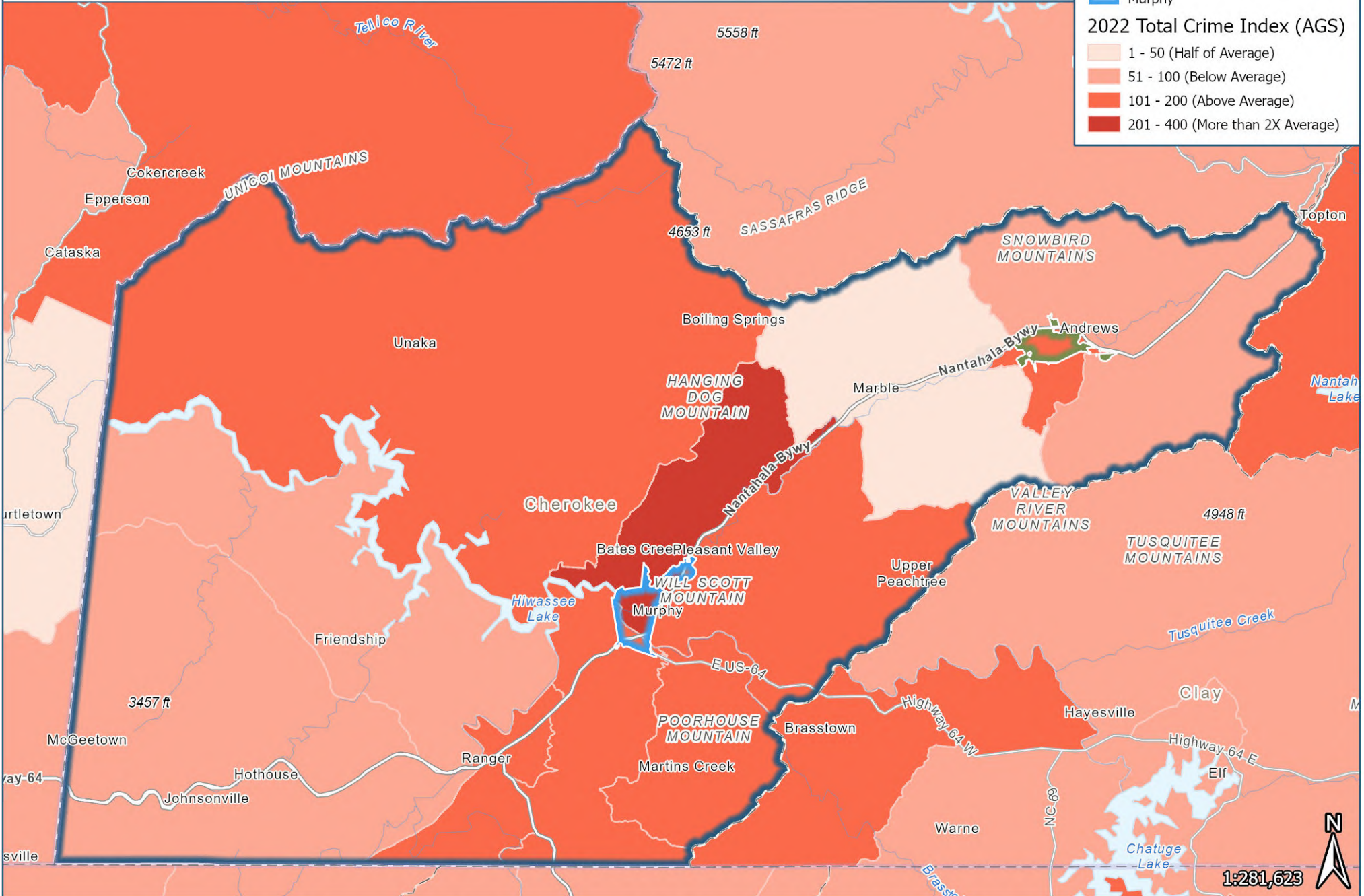
In Cherokee County, the highest crime index ratings (201 to 400) are in the central portion of the county, including the town of Murphy. By comparison, outlying areas of Cherokee County (primarily within unincorporated areas of the county) have much lower crime index ratings. Note that the town of Murphy is the county's largest community. This town also has the greatest concentration of commercial and retail areas that attract visitors from throughout Cherokee County and surrounding areas. Additionally, rental communities surveyed within Murphy have an overall occupancy rate of 100% and all surveyed projects have wait lists, illustrating that crime is not a factor in the rental housing market. The for-sale housing market in Murphy does not appear to be impacted, as available homes are typically available for fewer than 90 days. As such, the perception of crime within the immediate area is not expected to have a negative impact on the overall housing market.

A map illustrating crime risk is on the following page.

PSA  
Andrews  
Murphy

**2022 Total Crime Index (AGS)**

- 1 - 50 (Half of Average)
- 51 - 100 (Below Average)
- 101 - 200 (Above Average)
- 201 - 400 (More than 2X Average)



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## **E. HOUSING QUALITY ASSESSMENT**

Housing quality issues can have a detrimental effect on nearby properties within a neighborhood. These housing quality issues can be caused by several factors, including economic decline, population decline, and the high cost to maintain/upgrade older housing.

Several programs exist at the county and municipal levels of government to combat housing quality issues. Note that the Town of Murphy has minimum housing standards that address potentially blighted properties. According to Chapter 155.01(B) of the Town of Murphy Ordinances, minimum housing standards *establish minimum standards of fitness for the initial and continued occupancy of all buildings used for human habitation*. These minimum housing standards also establish definitions for deteriorated and dilapidated structures in the town, as well as establish guidelines for identifying structures that are unfit for human habitation. Chapter 155.12 of the Town of Murphy Ordinances also establishes an enforcement procedure for dealing with residential structures that are in poor condition. The Town of Murphy received a Community Development Block Grant-Neighborhood Revitalization (CDBG-NR) grant of \$750,000 from the North Carolina Department of Commerce in December 2021. This grant will allow the Town to allocate awarded funds for housing or housing-related activities.

The towns of Murphy and Andrews each have their own zoning code. Building and zoning departments for each town enforces zoning regulations for areas within the town limits. Andrews also has Extra Territorial Jurisdiction (ETJ) for areas of the county extending one mile from the town limits. In general, zoning codes enforced within each town are implemented in part to prevent areas from becoming blighted. Zoning regulations also specifically note public nuisances for the regulation of signs, buildings, and other structures, as well as for decisions that consider whether a zoning variance should be granted for a property.

The Cherokee County Building Code Enforcement department oversees residential and commercial development in the county. Among the duties and responsibilities of the Building Code Enforcement department is *the maintenance of buildings in a safe, sanitary, and healthful condition*. (Source: <https://www.cherokeecounty-nc.gov/150/Building-Code-Enforcement>)

There are also references to public health and safety, occupant welfare, and even aesthetic factors throughout various sections of zoning ordinances that would contribute to housing quality issues. In a less defined way, several case types (especially unsecured openings, graffiti, illegal dumping, and older housing code violations) could be considered as indicators of at least some form of community and property owner disinvestment within a given area.

For the purposes of this analysis, these code violations and definitions were used as initial identifiers of housing quality issues. Summary definitions of the most common forms of housing quality issues are listed below.

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

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



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

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

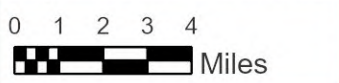
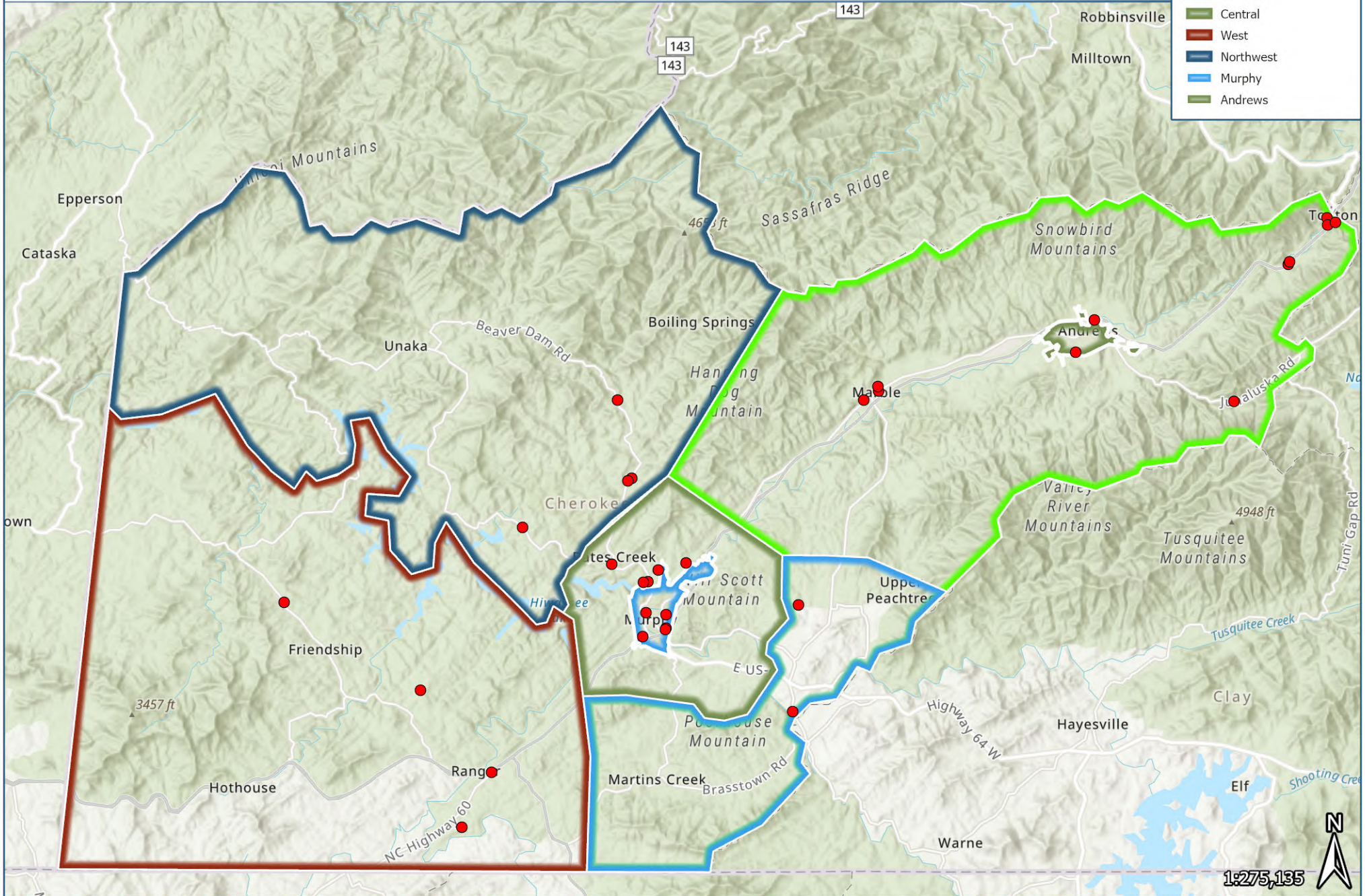
Representatives of Bowen National Research personally visited residential neighborhoods in Cherokee County. These representatives evaluated the exterior condition of the existing housing stock via a windshield survey, whether it was occupied or vacant. Residential housing stock evaluated as part of this windshield survey included single-family houses and mobile homes. From this on-site observation, we identified 31 residential units that exhibited some level of housing

quality issues. It should be noted that the interiors of properties were not evaluated as part of this survey. These 31 residential units represent 0.2% of the 18,175 housing units in Cherokee County (based on 2022 estimates). The 0.2% share is less than other western North Carolina counties where Bowen National Research conducted surveys of housing quality issues. Regardless, the identified residential properties represent potential nuisances, safety hazards, and are potentially detrimental to nearby property uses and values. As a general guideline, we identified properties that were considered to exhibit visual evidence of significant exterior deficiencies and disrepair. Many of these structures are boarded up, have missing siding or roof shingles, or show signs of damage that make such units either uninhabitable or represent serious safety or public nuisance issues.

Note that representatives of Bowen National Research did not visit every residential street within Cherokee County. This analysis primarily focused on incorporated municipalities that have a residential zoning code (e.g., Murphy and Andrews) as well as residential communities in the county that are near major commercial arterials. A more extensive survey of residential areas within the county would have likely uncovered additional residential units that appeared to be in less than satisfactory condition.

For the purposes of this analysis, we have divided the county into five areas and separated the housing with deficiencies by each of these areas. A map illustrating the approximate location of homes with housing quality issues in Cherokee County is included on the following page.

- Housing Quality Issues
- Southeast
- Northeast
- Central
- West
- Northwest
- Murphy
- Andrews



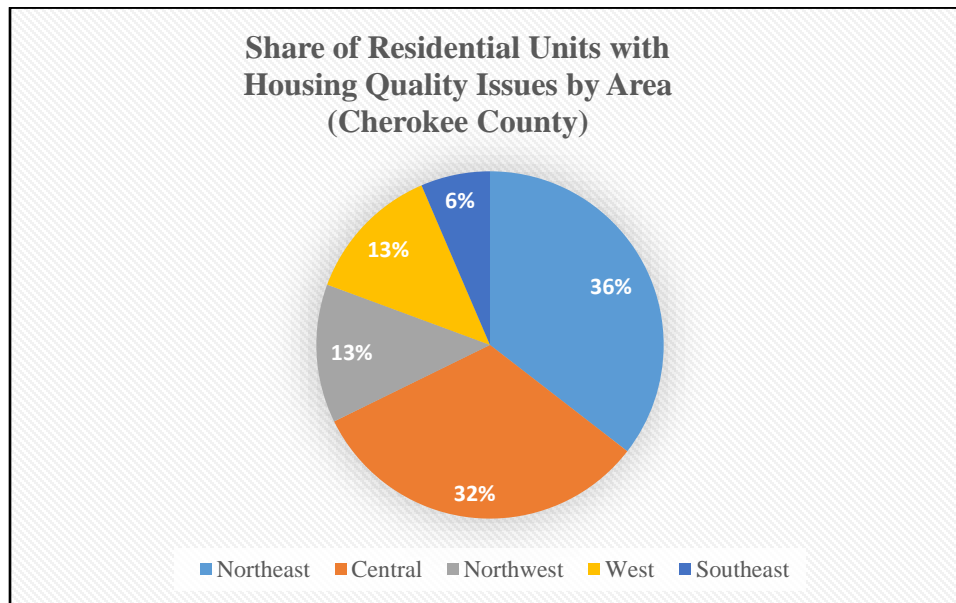
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 Additional Source(s): Bowen National Research

1:275,135

Based on the preceding map, the following illustrates the total number and share of residential units with housing quality issues identified by area within Cherokee County.

Area	Number of Units	Share of Units
Northeast	11	35.5%
Central	10	32.3%
Northwest	4	12.9%
West	4	12.9%
Southeast	2	6.4%
<b>Cherokee County Total</b>	<b>31</b>	<b>100.0%</b>

Source: Bowen National Research



As indicated by the preceding table and chart, most residential structures with housing quality issues identified in Cherokee County are located in either the Northeast (35.5%) or Central (32.3%) areas. The Northeast area includes Andrews, Marble, and Topton, while the Central area encompasses the town of Murphy and the immediate surrounding area. The Northwest (12.9%) and West (12.9%) contained equal shares of residential structures that were identified with housing quality issues, while the Southeast (6.4%) contained the least.

It should be noted that residential properties with housing quality issues were identified by postal address as part of this analysis, and a significant portion of Cherokee County is contained within the ZIP code (28906) of Murphy; therefore, this ZIP code was subdivided into four separate areas (Central, Northwest, West, and Southeast) to reflect the findings of the survey more accurately.

The following table identifies streets within Cherokee County communities that contain residential units with housing quality issues.

<b>Abandoned Homes/Homes in Disrepair - Cherokee County</b>			
<b>Town (Area)</b>	<b>Street</b>	<b>Homes Abandoned/ in Disrepair</b>	<b>Share of Homes with Housing Quality Issues</b>
Andrews (Northeast)	Colvard Avenue	1	
	Junalaksa Road	1	
	Robbinsville Road	1	
	<b>Total</b>	<b>3</b>	
Marble (Northeast)	Hyatt Creek Road	2	
	Airport Road	1	
	<b>Total</b>	<b>3</b>	
Murphy (Central)	Boulevard Drive	1	
	Deweese Street	1	
	Joe Brown Highway	1	
	Ledford Street	1	
	Pleasant Valley Road	1	
	Reservoir Road	1	
	Tennessee Street	1	
	Terrace Avenue	1	
	Texana Road	2	
	<b>Total</b>	<b>10</b>	
Murphy (Northwest)	Beaver Dam Road	1	
	Hanging Dog Road	2	
	Joe Brown/Duke Lodge Rd	1	
	<b>Total</b>	<b>4</b>	
Murphy (West)	NC-294	1	
	NC-60	1	
	Nottely River Road	1	
	Sandygap Road	1	
	<b>Total</b>	<b>4</b>	
Murphy (Southeast)	Paradise Park Road	1	
	West Pine Ridge Road	1	
	<b>Total</b>	<b>2</b>	
Topton (Northeast)	U.S. Highway 19	5	
	<b>Total</b>	<b>5</b>	
<b>Grand Total</b>		<b>31</b>	<b>100.0%</b>

With the exception of U.S. Highway 19 in the Topton area, residential structures with housing quality issues appear to be fairly spread out among the remaining geographic areas. Although the largest share (32.2%) of homes with housing quality issues is within the Central area (Town of Murphy), there is not a heavy concentration of such homes on any single street. The preceding list of streets, as well as areas noted on the preceding map, illustrate possible geographic areas of focus for mitigation of residential housing issues within the county.

## **F. BARRIERS TO DEVELOPMENT (NON-REGULATORY)**

This section evaluates potential financial barriers to residential development in Cherokee County. For the purposes of this analysis, potential barriers to development include land costs, labor costs, utility installation costs, taxes and assessments, which can all affect development costs and impact whether or not a residential project is built. A summary of financial factors influencing residential development in Cherokee County is provided in this section. Government policies and regulatory issues potentially limiting residential development in the area are evaluated later in this section under the header *H. Housing Policies and Regulations*.

*Land costs*, including acquisition costs and taxes, factor into the development of real estate and could be a potential barrier to development. When land costs are bundled into construction costs, a greater picture emerges of overall development costs. Availability of land suitable for development, which typically includes access to utilities and municipal water and sewer, also affects land costs. A search for vacant land for sale on Realtor.com indicated 882 active listings in Cherokee County as of October 2022. Active listings for land range from \$6,000 for a 1.28-acre wooded parcel to \$2,900,000 for a 200-acre lakefront lot. Numerous lots of one acre or larger are currently listed for sale at less than \$20,000. Note that lots located in subdivisions with access to all utilities and premium views (e.g., lakes, mountains) tend to have the highest prices per acre. By comparison, land in unincorporated areas of the county without access to public utilities tends to have a much lower price per acre. Also note that the towns of Murphy and Andrews and adjacent unincorporated areas along major arterials have access to municipal water and sewer and therefore are the most viable areas of Cherokee County for large-scale residential development. Vacant residential lots in lower price ranges generally require substantial site work (i.e., removal of trees, land grading) in order to be ready for development.

A common barrier to development is the *lack of available land* within a municipality or county for a large-scale residential project. As previously reported, there is a large supply of vacant land currently listed for sale in the county. However, the type of vacant parcel needed for a large-scale residential project typically has to meet several criteria, including availability of water and sewer lines, generally level topography, a location outside of a designated flood zone, and proximity to community services. Once taking these factors into account, the number of available parcels suitable for development greatly diminishes. This in turn drives up prices for land that meets most or all of these criteria.

A search for recent land sales in Cherokee County that could potentially support multifamily residential development yielded few suitable parcels. Several properties totaling three acres or more were uncovered as part of our analysis. However, many of these properties either contained a single-family home and/or outbuildings that may have required demolition, were located on a lot with steep slopes, or were encumbered by a utility or conservation easement that would potentially limit development.

A total of two land sales were found at locations where multifamily projects are in the development pipeline. A listing of these recent multifamily land sales is displayed in the following table:

Address (Property)	Town	Zoning	Sale Date	Sale Price	Acres	Price per Acre
802 Hiwassee Street	Murphy	R-2	05/2022	\$650,000	5.16	\$125,969
2334 U.S. Highway 19	Murphy	H-B	09/2021	\$550,000	17.95	\$30,641

The land sales displayed in the table above range from \$30,641 to \$125,969 per acre. The sale at 802 Hiwassee Street in Murphy reflects a 5.16-acre parcel that is zoned for high-density residential development. This parcel is the site of a proposed 50-unit apartment property. The sale at 2334 U.S. Highway 19 in Murphy is zoned Highway Business, which also allows for high-density residential development. Note that the 2334 U.S. Highway 19 property does not have frontage along this highway. Access to this property is via a private roadway that also transferred along with the main parcel, which may have factored into the lower price per acre. The sale at 2334 U.S. Highway 19 will be the future site of Valley River Apartments, a 54-unit Tax Credit property with an estimated completion date in fall 2024.

A search for current land *listings* in Cherokee County that could potentially support multifamily residential development was also conducted. This search uncovered the following relevant land listings:

Address (Property)	Town	Zoning	List Price	Acres	Price per Acre
255 Cover Avenue	Andrews	GR	\$925,000	12.44	\$74,357
35 Tomotla Road	Murphy	None	\$599,800	7.89	\$76,020
Bulldog Drive	Murphy	H-B	\$650,000	9.64	\$67,427

Asking prices at the three properties listed for sale range from \$67,427 to \$76,020 per acre. Two of the three properties are within a zoning district that allows high-density residential development, while the remaining property (35 Tomotla Road) is unrestricted (no zoning designation). The lot size range and the price per acre range of the three properties listed for sale are within the range of recent land sales for planned and proposed multifamily projects in the county.

*Labor costs* and availability of skilled and qualified labor are also important factors for development costs. Cherokee County is part of the Mountain North Carolina Nonmetropolitan Area according to the Bureau of Labor Statistics (BLS). According to BLS data, the median hourly wage for Construction and Extraction Occupations in the Mountain North Carolina Nonmetropolitan Area is \$18.11 per hour. This is a lower median hourly wage than the \$21.01 median hourly wage for Construction and Extraction Occupations in the state of North Carolina. Median hourly wages for construction occupations range from \$13.90 for Helpers of Pipelayers, Plumbers, Pipefitters, and Steamfitters to \$28.64 for First-Line Supervisors. Note that Construction and Extraction Occupations only account for approximately 49 out of every 1,000 jobs in the Mountain North Carolina



Nonmetropolitan Area and also account for a lower share (approximately 39 out of every 1,000 jobs) statewide. The Construction sector accounts for a very low share of the county and state job market, likely contributing to a shortage of skilled and qualified workers for construction projects. This shortage of skilled and qualified workers can often result in increased costs for construction projects, which in turn can result in higher home prices for buyers. This labor shortage in the construction sector appears to be an ongoing trend impacting much of the United States.

The following table illustrates the employment number, share, and corresponding typical annual wages for detailed occupations within the Construction & Extraction sector by MSA. Note that only data for detailed occupational groups that were available for each MSA are shown in the following table. Cherokee County is located in the Mountain Coastal North Carolina Nonmetropolitan Area.

Typical Wages by Detailed Construction & Extraction Occupations									
Occupation Type	Mountain North Carolina Nonmetropolitan Area (Includes Cherokee County)			Asheville, North Carolina MSA			North Carolina		
	Employment		Mean Wage	Employment		Mean Wage	Employment		Mean Wage
	Number	Share		Number	Share		Number	Share	
First-Line Supervisors of Construction Trades and Extraction Workers	990	16.2%	\$58,580	1,300	17.6%	\$62,770	29,890	17.2%	\$64,890
Brickmasons & Blockmasons	40	0.7%	\$40,980	60	0.8%	\$42,910	1,740	1.0%	\$43,700
Carpenters	640	10.5%	\$40,740	750	10.2%	\$41,550	14,320	8.2%	\$41,940
Cement Masons and Concrete Finishers	130	2.1%	\$39,520	180	2.4%	\$41,170	5,990	3.4%	\$41,630
Construction Laborers	1,200	19.6%	\$34,500	1,030	14.0%	\$35,630	28,360	16.3%	\$34,890
Paving, Surfacing, and Tamping Equipment Operators	70	1.1%	\$36,780	--	--	--	1,000	0.6%	\$40,350
Operating Engineers and Other Construction Equipment Operators	620	10.1%	\$39,190	530	7.2%	\$41,180	13,610	7.8%	\$43,030
Electricians	460	7.5%	\$43,320	800	10.9%	\$47,870	17,530	10.1%	\$47,790

Source – Bureau of Labor Statistics (BLS) – May 2021

-- indicates that category not listed for MSA by BLS.

Construction and Extraction occupations not related to building construction were not listed on the table

(Continued)

Typical Wages by Detailed Construction & Extraction Occupations									
Occupation Type	Mountain North Carolina Nonmetropolitan Area (Includes Cherokee County)			Asheville, North Carolina MSA			North Carolina		
	Employment		Mean Wage	Employment		Mean Wage	Employment		Mean Wage
	Number	Share		Number	Share		Number	Share	
Painters, Construction and Maintenance	170	2.8%	\$36,080	280	3.8%	\$39,160	4,380	2.5%	\$37,840
Pipelayers	100	1.6%	\$36,420	170	2.3%	\$38,200	3,070	1.8%	\$39,650
Plumbers, Pipefitters, and Steamfitters	420	6.9%	\$44,080	530	7.2%	\$48,750	13,550	7.8%	\$48,340
Helpers- Electricians	170	2.8%	\$30,200	300	4.1%	\$33,480	5,520	3.2%	\$33,650
Helpers- Pipelayers, Plumbers, Pipefitters, and Steamfitters	50	0.8%	\$29,020	110	1.5%	\$34,760	2,950	1.7%	\$32,960
Construction and Building Inspectors	110	1.8%	\$54,080	180	2.4%	\$58,560	4,720	2.7%	\$61,770
Total Construction and Extraction Occupations	6,110	100.0%	\$42,220	7,370	100.0%	\$45,190	173,640	100.0%	\$45,780

Source – Bureau of Labor Statistics (BLS) – May 2021

Construction and Extraction occupations not related to building construction were not listed on the table

Based on a competitive analysis of wages in the construction sector depicted in the preceding table, the Mountain North Carolina Nonmetropolitan Area (which includes Cherokee County) typically has slightly lower wages for construction occupations than metropolitan areas in western North Carolina. Lower median wages for construction occupations allow residential development costs to be competitive with nearby metropolitan areas.

*Utility costs for natural gas and electric service*, specifically the cost to tap into or run utility service at a specific location, also factors into overall development costs. Fees paid by the developer or contractor to establish natural gas and electric service are typically passed on to the buyer upon completion of a single-family house, condominium unit, or townhouse. The total price of a new residential home or unit often includes tap fees for water, sewer, electric and natural gas utilities, which can vary by location. In Cherokee County, electric service is provided by Blue Ridge Mountain EMC and Duke Energy Carolinas. Piedmont Natural Gas is the natural gas utility provider in Cherokee County.

Rates assessed by Blue Ridge Mountain EMC for residential electric service include a monthly minimum bill of \$26.10 per month which covers the first 28 kilowatt hours of usage. Additional electric usage is billed at \$0.11466 per kilowatt-hour. New members of Blue Ridge Mountain EMC are assessed a \$5.00 membership fee and \$20.00 service charge upon starting electric service. Duke Energy Carolinas customers in Cherokee County pay a basic customer charge of \$14 per month and energy charges of \$0.093826 per kilowatt-hour for residential service. Duke Energy Carolinas also requires new residential customers to pay a deposit, although this deposit can be waived pending a satisfactory credit check. A state utility tax rate of 7.0% is also included on each monthly bill for Blue Ridge Mountain EMC and Duke Energy Carolinas customers. Piedmont Natural Gas, a subsidiary of Duke Energy, bills a \$10 per month service charge to residential customers. Natural gas rates for residential customers range from \$1.65110 to \$1.68413 per therm within its North Carolina service territory.

The towns of Murphy and Andrews assess *water and sewer tap fees* to new customers living within town limits as well as new customers living in adjacent and nearby unincorporated areas of Cherokee County. The Town of Murphy assesses water connection charges ranging from \$775 to \$2,075 (based on tap size) for customers within the town limits and \$1,000 to \$2,500 for customers outside the town limits but within the service area. Sewer connection charges are \$1,350 for town residents and \$1,550 for customers outside the town limits. Depth surcharges are also assessed (if applicable) in addition to the water/sewer tap fees. Cost recovery fees for water and sewer based on connection size (tap size) and usage are also assessed. The minimum cost recovery fee for a ¾-inch tap ranges from \$2,100 for town residents to \$4,200 for customers outside town limits. Note that these cost recovery fees reflect combined water and sewer charges. The Town of Andrews has water tap rates ranging from \$500 to \$1,750 based on tap size for new customers within town limits, with the lowest fee reflecting a ¾-inch tap. Sewer tap rates for new customers within town limits are \$750 for a four-inch connection and \$1,250 for a six-inch connection. Note that water and sewer customers outside of the Andrews town limits are also subject to higher fees. Water tap rates for these new customers range from \$1,000 for a ¾-inch tap to \$3,000 for a two-inch tap, while sewer tap rates range from \$1,500 for a four-inch connection to \$3,000 for a six-inch connection.

*Government Development Fees* in the form of permit fees charged by city, town, or county governments also factor into development costs. Cherokee County assesses residential and commercial building permit fees based on the size of the structure. Overall fees range from \$215 for a residential structure less than 500 square feet to \$2,314 for a residential structure between 6,000 and 8,000 square feet. For a single-family home between 2,000 and 2,999 square feet, permit fees range from \$772 to \$865. Note that these fees reflect the total cost of building, electric, plumbing, and mechanical fees. Commercial permit fees range from \$493 for a building less than 1,000 square feet to \$1,133 for a building between 1,501 and 2,500 square feet. For commercial building over 2,500 square feet, fees are \$1,133 plus \$0.09 per additional square foot for each of the four fee categories (building, electrical,

plumbing, mechanical). The residential permitting process and the corresponding documentation that is required appear to be typical when compared with North Carolina counties of similar size. Based on our review of the residential building permit process and fees, it does not appear that these factors represent deterrents or barriers to residential development.

*Taxes and assessments* applied to the development of real estate can also factor into overall development costs. Property taxes vary by county in North Carolina. Each county establishes its own base tax rate for all residents, then additional taxes and assessments are applied based on municipality, school district location, and special tax districts (if applicable). According to information provided by the Cherokee County Tax Assessor and the North Carolina Department of Revenue (NCDOR), the base property tax rate in Cherokee County is \$0.6100 for every \$100 in valuation. For a home valued at \$300,000, the property taxes would be \$1,830. By comparison, the base property tax rates in adjacent and nearby North Carolina counties range from a low of \$0.3600 in Macon County to a high of \$0.6500 in Graham County (per \$100 in valuation). Using the same \$300,000 home as an example, the annual base property tax bill would range from \$1,080 to \$1,950 in adjacent counties. Note that the Cherokee County property tax rate is at the high end of the range for adjacent and nearby North Carolina counties. However, the difference in annual property taxes between counties for a similarly priced home are not significant enough to be a barrier to development. Property owners in the town of Murphy, town of Andrews, and the Bear Paw Service District are subject to *additional* property taxes ranging from \$0.38 to \$0.52 per \$100 in valuation based on location. The same \$300,000 home in Cherokee County would be subject to an *additional* \$1,140 to \$1,560 per year in property taxes if located within one of these three tax jurisdictions. Cherokee County also assesses property taxes based on fire district location. There are eight fire districts that offer fire protection services in the county. Special tax assessments for fire protection range from \$0.0340 per \$100 in valuation in the Martins Creek Fire District to \$0.0990 per \$100 in valuation in the Murphy Rural Fire District (Source: [Cherokee County Tax Assessor](#)). Overall, we do not believe property taxes in Cherokee County are excessively high and likely do not have a significant influence on residential development.

In conclusion, based on the preceding analysis, it does not appear that residential development cost associated with land costs, labor costs, utility costs, government fees, or taxes/assessments are significantly different or higher than other rural areas in the region or within the overall state of North Carolina. While costs associated with the items evaluated in this section ultimately add to the overall development costs of residential product, likely making it difficult for developers to construct housing that is affordable to low- or moderate-income households, we do not believe such costs serve as a major deterrent to residential development in the county any more than other communities around the country.

## **G. HOUSING POLICIES AND REGULATIONS**

Housing policies and regulations within town and county jurisdictions greatly influence residential development, housing choices, and market strength. As part of this Housing Needs Assessment, a review of government policies and land use controls was conducted to determine if there were any notable barriers to residential development within Cherokee County. A summary of regulatory factors influencing housing development decisions in Cherokee County is provided in this section.

### Residential Zoning

According to the Centers for Disease Control and Prevention (CDC) Housing Reference Manual, *Zoning is essentially a means of ensuring that a community's land uses are compatible with the health, safety, and general welfare of the community.* In Cherokee County, there are two municipalities that have a residential zoning code: Murphy and Andrews. A review of zoning regulations that permit residential development for each municipality is below:

### Zoning Districts – Town of Murphy

<b>Town of Murphy – Zoning Districts – Codified Ordinances</b>	
<b>Zoning District</b>	<b>Description</b>
<b>R-1</b> Medium Density Residential District	Principal use of land is for single-family residences.
<b>R-2</b> High Density Residential District	Allows for a variety of residential land uses including single-family homes, multifamily dwellings, manufactured homes, and residential apartments as a secondary use.
<b>G-B</b> General Business District	Allows for a variety of commercial and retail land uses. Residential land uses permitted in a General Business District include residential apartments as a secondary use and manufactured homes.
<b>H-B</b> Highway Business District	Provides for concentrations of general commercial activities along major thoroughfares. Residential land uses permitted in a Highway Business District include single-family homes, multifamily dwellings, manufactured homes, and residential apartments as a secondary use.
<b>I-H-C</b> Industrial and Heavy Commercial District	Provide sites for retail, wholesale, heavy commercial, manufacturing, and industrial uses. Manufactured homes are permitted in this zoning district.
<b>A-T</b> Agricultural Transition District	Allows for any agricultural use as well as all uses permitted in the R-1, R-2, or G-B zoning districts.

Source: Town of Murphy Ordinances (Chapter 153 – Zoning Code)

Note: Zoning districts that do not allow residential development were excluded from this analysis.

According to the preceding table, the R-1, R-2 and H-B zoning districts represent the most likely development opportunities for residential structures. The R-1 zoning district allows for lower-density residential development (primarily single-family homes) while the R-2 and H-B zoning designations generally allow for higher-density development. Note that the A-T zoning district primarily allows for agricultural use but also permits any use in the R-1, R-2, and G-B zoning districts. By comparison, the G-B and I-H-C zoning districts were primarily created for commercial and/or industrial development and only permit certain types of residential development. Town officials may want to consider allowing a wider variety of residential uses in the G-B zoning district that would mix well with commercial and retail uses that are currently permitted (e.g., residential over retail).

Setback and building height restrictions for each zoning district that allows residential development is listed in the following table:

<b>Town of Murphy – Setbacks and Building Height Requirements by Zoning District</b>					
<b>Zoning Category</b>	<b>Minimum Lot Area (Sq. Ft.)</b>	<b>Front Yard Setback</b>	<b>Side Yard Setback</b>	<b>Rear Yard Setback</b>	<b>Maximum Building Height</b>
<b>R-1</b> Medium Density Residential District	10,000	25 ft.	10 ft.	30 ft.	50 ft.
<b>R-2</b> High Density Residential District	8,000	25 ft.	8 ft.	30 ft.	50 ft.
<b>G-B</b> General Business District	None	None	None	None	50 ft.
<b>H-B</b> Highway Business District*	8,000	NCSBC	NCSBC	NCSBC	50 ft.
<b>I-H-C</b> Industrial and Heavy Commercial District*	8,000	NCSBC	NCSBC	NCSBC	50 ft.
<b>A-T</b> Agricultural Transition District	Not listed	Not listed	Not listed	Not listed	Not listed

Source: Town of Murphy Zoning Code (Chapter 153 – Zoning Code)

Note: Zoning districts that do not allow for residential development were excluded from this analysis.

\*Setback and building height requirements listed for residential uses.

Setbacks in H-B and I-H-C zoning districts defined by the North Carolina State Building Code (NCSBC) as enforced by Cherokee County Building Inspector.

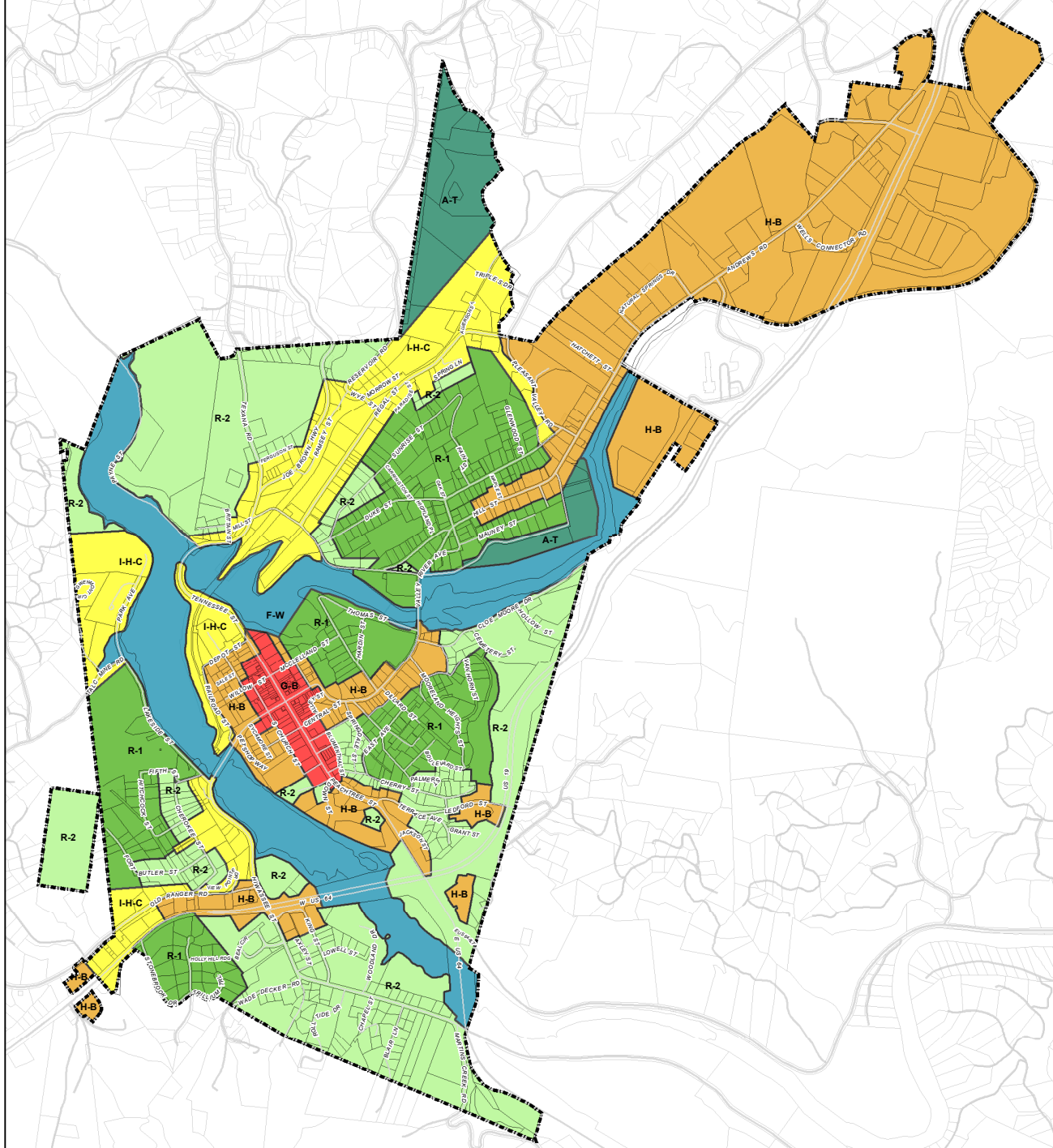
Note that properties located in residential zones in the town of Murphy have defined minimum lot areas and setbacks, while properties located in commercial zones appear to be more flexible regarding the type of structures that can be built. The Highway Business District and the Industrial and Heavy Commercial District each have setback requirements defined by the North Carolina State Building Code (NCSBC). All residential and commercial zones in the town have a building height restriction of 50 feet, which would allow for a four-story structure.

A zoning map of Murphy is included on the following page.

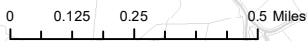
# Town of Murphy

## Zoned Districts

(September 2022)



- F-W (Floodway District)
- A-T (Agricultural Transition District)
- R-1 (Medium Density Residential District)
- R-2 (High Density Residential District)
- I-H-C (Industrial and Heavy Commercial District)
- H-B (Highway Business District)
- G-B (General Business District)
- N-Z (Not Zoned)



Roads

Municipalities

Parcel Boundaries

## Zoning Districts – Town of Andrews

<b>Town of Andrews – Zoning Districts – Codified Ordinances</b>	
<b>Zoning Category</b>	<b>Description</b>
<b>SF</b> Single-Family Residential District	Allows for single-family dwellings and mobile homes.
<b>GR</b> General Residential District	Allows for a variety of residential land uses, including single-family dwellings, two-family dwellings, multifamily buildings, and mobile homes. Mobile home parks are permitted as a conditional use.
<b>CB</b> Central Business District	Provides a concentrated central core of retail and services while promoting convenient pedestrian shopping and stable retail development. A limited number of single-family residential uses are permitted above street level in non-residential buildings as a conditional use. A single-family dwelling is also permitted at ground level at the rear of a principal building as a conditional use.
<b>HB</b> Highway Business District	Provides for concentration of general commercial activity along major thoroughfares and at other convenient points. Single-family dwellings, two-family dwellings, multifamily buildings and mobile home parks are permitted as conditional uses.
<b>HC-I</b> Heavy Commercial and Industrial District	Provides sites for existing and future manufacturing, storage, warehousing, wholesale trade, and other industrial or heavy commercial uses. Single-family dwellings, two-family dwellings, multifamily buildings and mobile home parks are permitted as conditional uses.

Source: Town of Andrews Zoning Ordinance (Article VII and Article VIII)

All five zoning districts in the town of Andrews allow some form of residential land use that is either permitted or allowed as a conditional use. The Single-Family Residential District only allows for lower-density residential development, while a variety of residential land uses are permitted in the General Residential District. Note that a variety of residential uses are also allowed in the Highway Business District and the Heavy Commercial and Industrial District as a conditional use. By comparison, the Central Business District is more restrictive regarding residential land uses, typically only allowing a limited number of residential units as a conditional use.

Setback and building height restrictions for each zoning district that allows residential development is listed in the following table:

<b>Town of Andrews – Setbacks and Building Height Requirements by Zoning District</b>					
<b>Zoning Category</b>	<b>Minimum Lot Area (Sq. Ft.)</b>	<b>Front Yard Setback</b>	<b>Side Yard Setback</b>	<b>Rear Yard Setback</b>	<b>Maximum Building Height**</b>
<b>SF</b> Single-Family Residential District	10,000	35 ft.	10 - 20 ft.	30 ft.	35 ft.
<b>GR</b> General Residential District	8,000	25 ft.	8 - 16 ft.	30 ft.	35 ft.
<b>CB</b> Central Business District	None	None	None	None	35 ft.
<b>HB</b> Highway Business District*	8,000	25 ft.	8 - 16 ft.	30 ft.	35 ft.
<b>HC-I</b> Heavy Commercial and Industrial District*	8,000	25 ft.	8 - 16 ft.	30 ft.	35 ft.

Source: Town of Andrews Zoning Ordinance (Article IX)

\*Setback and building height requirements listed for residential uses.

\*\*Maximum building height for commercial new construction is 50 feet.

Side yard requirements are 20 ft. for corner lots (street side) in SF District and 16 ft. for corner lots (street side) in GR and HB Districts.

Rear yard setback is 10 ft. for lots in CB district that are adjacent to established residential districts.

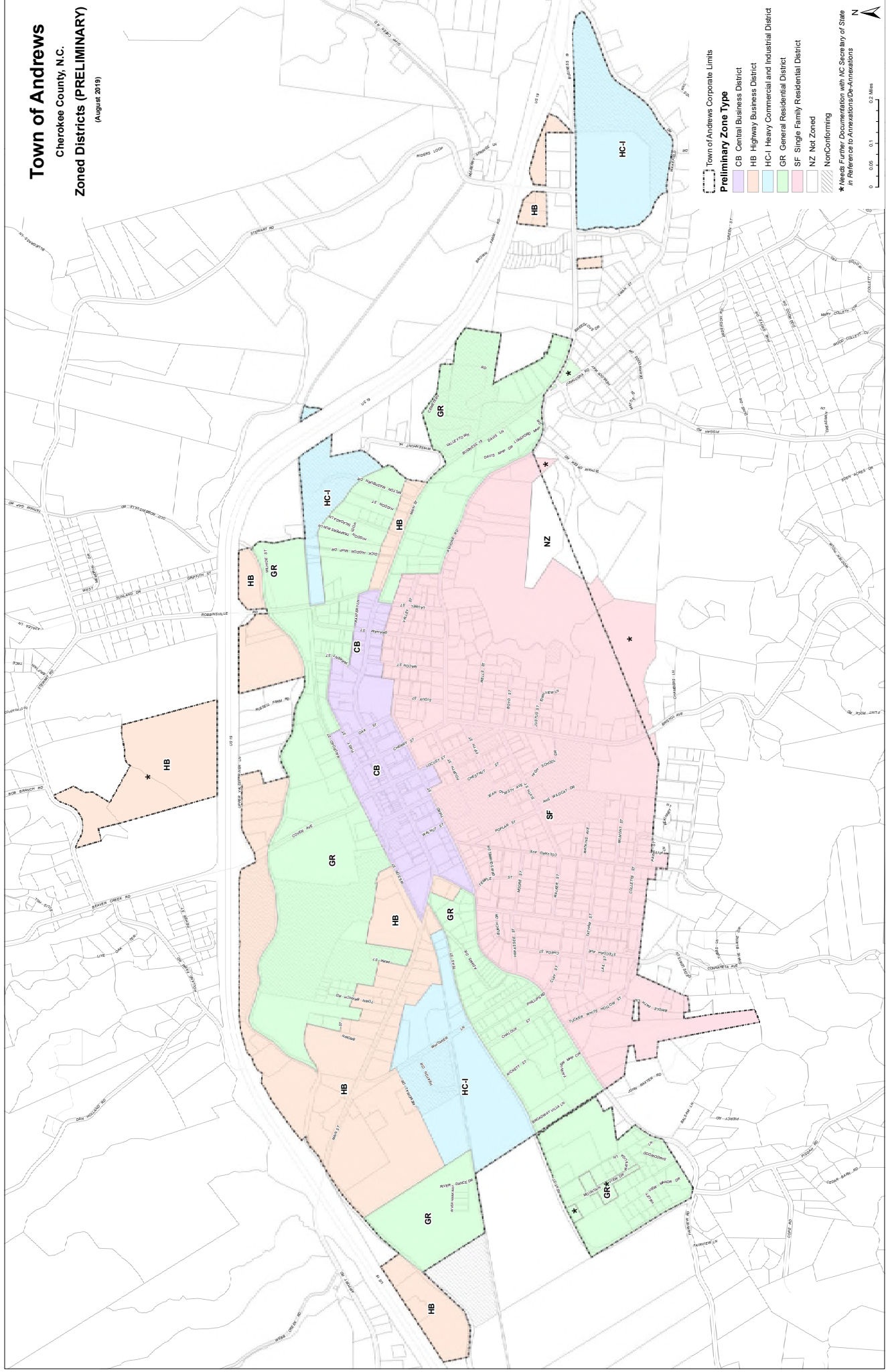


Four of the five zoning districts in the town of Andrews observe minimum lot areas, setbacks, and maximum building heights for structures in these respective zoning districts. The Central Business District, which only allows a limited number of residential units as a conditional use, does not observe minimum lot areas or setbacks. Additionally, the 35 feet for maximum building height limits residential development to three stories and may deter multifamily development, particularly in the Central Business District. Note that side setbacks within zones that permit residential development are only eight to 10 feet for interior lots and 16 to 20 feet for corner lots. These side setbacks should allow for a variety of high-density residential development in these zoning districts.

A zoning map of Andrews is included on the following page.

# Town of Andrews

Cherokee County, N.C.  
**Zoned Districts (PRELIMINARY)**  
 (August 2019)



- Town of Andrews Corporate Limits  
**Preliminary Zone Type**
- CB Central Business District
  - HB Highway Business District
  - HC-I Heavy Commercial and Industrial District
  - GR General Residential District
  - SF Single Family Residential District
  - NZ Not Zoned
  - NonConforming

\* Needs Further Documentation with NC Secretary of State  
 # Referenced to Animations/De-Animations

0 0.05 0.1 0.2 Miles

N

## Residential Building and Maintenance Codes

North Carolina establishes code enforcement of buildings and structures via the North Carolina State Building Code. According to North Carolina General Statutes 143-139(b), which covers general building regulations, enforcement of the state building code pertains to *plumbing, electrical systems, general building restrictions and regulations, heating and air conditioning, fire protection, and the construction of buildings*. The most recent edition of the North Carolina State Building Code, published in 2018, is based on the 2015 International Residential Code. The state building code also follows the standards of several additional codes for residential properties. These codes include, but are not limited to, the International Building Code, the National Building Code, National Electric Code, and the National Fuel Gas Code. The towns of Murphy and Andrews, as well as Cherokee County, each adhere to the North Carolina State Building Code. As residential building codes in the county are well established and follow state, national, and international standards, we believe such codes are appropriate and do not require any modifications. Note that the Town of Murphy uses the North Carolina State Building Code's standard for front, side, and rear setbacks for certain commercial and industrial zoning districts.

## Residential Permitting Process and Fees

The Town of Murphy Zoning Department issues zoning certificates for residential, commercial, and industrial projects within the town limits. According to the Town of Murphy Ordinances (Chapter 153.116), *no person shall commence or proceed with construction of any new building or with the reconstruction, alteration, repair, moving or demolition of any existing building prior to the issuance of a zoning certificate*. A building permit must also be applied for under the terms of the North Carolina State Building Code. Applications for a zoning certificate must include a site and building sketch drawn to scale along with a description of the land use that the completed project will represent. A certificate of compliance must also be obtained from the town zoning administrator before a project is connected to electric, water, or sewer service. A notice of lien agent also needs to be declared for new residential projects exceeding \$30,000 in value.

The Cherokee County Department of Building Code Enforcement issues building permits for projects in the county. A building permit application for residential projects is available on the [county website](#) and must be filled out prior to the issuance of a building permit. Note that Cherokee County does not have zoning within unincorporated portions of the county and are therefore not applicable as part of the building permit process. Residential and commercial permit fees range according to the square footage of the structure. Overall fees range from \$215 for a residential structure less than 500 square feet to \$2,314 for a residential structure between 6,000 and 8,000 square feet. For a single-family home between 2,000 and 2,999 square feet, permit fees range from \$772 to \$865. Note that these fees reflect the total cost of building, electric, plumbing, and mechanical fees. Commercial permit fees range from \$493 for a building less than 1,000 square feet to \$1,133 for

a building between 1,501 and 2,500 square feet. For a commercial building over 2,500 square feet, fees are \$1,133 plus \$0.09 per additional square foot for each of the four fee categories (building, electrical, plumbing, mechanical).

The residential permitting process and the corresponding documentation that is required appear to be typical when compared with North Carolina counties of similar size. Based on our review of the residential building permit process and fees, it does not appear that these factors represent deterrents or barriers to residential development.

#### Review of Previous Completed Residential Studies (e.g., Comprehensive Plans)

The towns of Murphy and Andrews have both updated their respective comprehensive plans in recent years. The Town of Murphy adopted its [2042 Comprehensive Plan](#) in June 2022. A significant portion of this comprehensive plan focuses on zoning districts and future land use in the town. Chapter Two of this plan (Town Profile) notes that opportunities exist for infill development in downtown Murphy as well as adding a third story for residential use. This plan also notes that *limited housing stock, low vacancy rates in residential dwellings, and increasing housing prices have contributed to a high need for workforce housing in town and the surrounding areas*. The comprehensive plan included a map of Town-owned properties, which included a property on Fort Butler Street that could potentially be redeveloped as workforce housing. The Fort Butler Street property referenced in this comprehensive plan is included in the Development Opportunities section (page VII-51). This comprehensive plan further states that steep slopes in the town are a constraint to development, especially within areas zoned for residential land use. The presence of steep slopes in the town, along with parcels located within a flood zone and the lack of an Extra Territorial Jurisdiction (ETJ) are all considered to be factors contributing to the limited supply of land available for residential development. The 2042 Comprehensive Plan for the Town of Murphy can be viewed on the Town's website.

The Town of Andrews adopted its [2035 Comprehensive Land Use & Master Plan](#) in February 2017. Sections of this plan pertain to zoning districts, housing and homeownership within the town. One of the stated strategies of this plan is to *adopt new ordinances establishing the standards and specifications for ensuring that new development and redevelopment are consistent with the Town Plan* (page 44), thereby replacing outdated ordinances with modern development standards. This plan also notes that Andrews should *encourage reuse and redevelopment through new zoning criteria and specifications*. In relation to these stated strategies, the plan recommends mixed-use development to include residential properties targeting workforce housing opportunities. This strategy would also help realize one of the plan's other recommendations: increasing the supply of the town's housing stock so that it is accessible to everyone, including elderly and disabled persons. Another plan recommendation is to explore possibilities of non-traditional housing development with the intention of replacing lower quality housing stock (e.g., dilapidated mobile homes and manufactured housing) with permanent affordable

housing choices. The plan cites the Lazy Bear cottages development as an example of this recommendation. In the Planning & Development section of the plan, an analysis of existing land use and development plans notes that a significant amount of vacant space is available within the west end commercial area of the town (Main Street). Increased application of mixed-use zoning in the town would likely help provide much needed housing while contributing to the viability of commercial businesses.

Cherokee County is part of the Southwestern Commission Council of Governments (SWC), a seven-county economic development district in the southwest portion of North Carolina. SWC publishes a [Comprehensive Economic Development Strategy \(CEDS\)](#) for counties in the district every five years, with the most recent edition published in 2022. The CEDS conducted a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) in part to identify challenges that the region faces. Lack of affordable housing was listed as a weakness in the region, while housing availability was listed as a threat. One objective stated in the CEDS is to address the region's housing shortage. The following strategies were listed in the CEDS in order to achieve this objective: *1) Leverage the Southwestern NC HOME Consortium to bring additional funding into the region to address the housing shortage, 2) Increase the capacity of organizations in the region focused on housing through convenings of resource providers, and 3) Inventory properties in the region that have the potential to be utilized for housing.* Note that this Housing Needs Assessment includes a survey of development opportunity sites that would potentially serve as viable properties for future housing opportunities.

### Conclusions

Based on our review of zoning and building regulations for Cherokee County and its municipalities, it is our opinion that there are no significant regulatory barriers that would greatly alter, limit or deter residential development. Note that the towns of Murphy and Andrews each allow high-density residential development in select residential and commercial zoning districts. However, current zoning ordinances in both towns could be expanded to allow for an increase in mixed-use development, potentially increasing the supply of residential units in each town. To further encourage development of affordable housing in each town, a reduction or waiving of regulatory fees and expediting the permitting process for projects that serve low-to moderate-income households should be considered. Note that a survey of county stakeholders was also conducted as part of this Housing Needs Assessment. Results of this survey are provided in Addendum F of this report. In the survey, at least 90% of stakeholders indicated that there was a high need for rental housing with rents under \$1,000 per month, while at least 80% of stakeholders noted there was a high need for housing priced below \$200,000. A portion of this survey also asked questions regarding barriers to development in Cherokee County. All respondents noted that the cost of labor/materials, cost of land, and development costs were barriers or obstacles that limit residential development in the county. Additional barriers or obstacles to development noted by at least 70% of all survey respondents included cost of infrastructure, lack of infrastructure, and financing. Based on this

stakeholder survey, there are several existing issues in Cherokee County that often stand in the way of residential development, however, regulatory restrictions do not appear to present significant barriers to development.

## H. HOUSING PROGRAM OVERVIEW

This section outlines the various federal, state, and county programs that support the development and preservation of housing that may be available in the subject market.

### Programs, Initiatives, and Incentives (Federal)

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">U.S. Department of Agriculture Multifamily Housing Direct Loans</a>	Program provides financing for development of affordable multifamily rental housing in select rural areas; Includes construction, improvement, purchase of low-income multifamily rental housing, and purchase/improvement of land; Provides infrastructure when needed	Income Based; Each state may have specific requirements based on state and local regulations
<a href="#">U.S. Department of Agriculture Single Family Direct Home Loans</a>	This program, also known as Section 502 Direct Loan Program, helps applicants find adequate, safe, and sanitary housing in select rural areas by offering payment assistance to increase an applicant’s repayment capability	Income Based; Be without adequate, safe, and sanitary housing; Unable to obtain a loan from other resources; Must become applicants’ primary residence; Meet requirements of citizenship or eligible noncitizen; Not be barred from participation in federal programs
<a href="#">U.S. Department of Agriculture Single Family Housing Repair Loans &amp; Grants</a>	This program, also known as Section 504 Home Repair Program, is used to repair, improve, or modernize a home along with removal of health and safety hazards	Applicant must own and occupy the home and have very low income; Over age 62; Unable to obtain affordable credit and unable to repay the loan
<a href="#">U.S. Department of Agriculture Farm Labor Housing Loan and Grant program</a>	Program provides capital financing for the development or repair of housing related to domestic farm laborers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers	Initial application approval is based on eligibility and feasibility; If applicant is approved than a second step of the application process is required
U.S. Department of Agriculture Section 515 <a href="#">Murphy &amp; Andrews</a>	Affordable rental housing for families, elderly, and persons with disabilities; Murphy offers two Rural Development 515 properties; Andrews offers one Rural Development 515 property	Income Based; Priority given to very low-income households
<a href="#">U.S. Department of Agriculture USDA Rural Rental Housing Loans</a>	Section 515 loans are made by the U.S. Department of Agriculture’s Rural Development Housing and Community Facilities Programs Office; Borrowers use the funds to purchase buildings or land to build or renovate buildings for affordable housing	Individuals, partnerships, limited partnerships, for-profit corporations, nonprofit organizations, limited equity cooperatives, Native American tribes, and public agencies; Borrowers must not be able to obtain credit elsewhere that will allow them to charge affordable rents

**(Federal Programs Continued)**

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">U.S. Department of Agriculture Single Family Housing Direct Home Loans</a>	Provides several loan and grant options to help with housing; Home Repair Loan and Grants (Section 504 Home Repair); Mutual Self Help Grants; Rural Housing Site Loans; Housing Preservation Grants; Multifamily housing programs; Single-Family Housing Direct Home Loans (Section 502 Direct Loan Program)	Mutual Self-Help Grants are for government nonprofit organizations, federally recognized Tribes, or private nonprofit organizations; Other programs for qualified homeowners who must participate in building their home
<a href="#">Benefits.Gov Weatherization Assistance Program</a>	The U.S. Department of Energy (DOE) Weatherization Assistance Program (WAP) provides grants to states, territories, and select Indian tribes to enhance the energy efficiency in homes of low-income families	Income Based; Reside in North Carolina; Must be over age 60; Families with one or more members with a disability; Families with children; Automatically eligible to receive assistance if applicant receives Supplemental Security Income or Temporary Assistance to Needy Families
<a href="#">North Carolina Department of Natural and Cultural Resources Historic Rehabilitation Tax Credits</a>	A federally funded program that offers incentives for individuals who rehabilitate historic buildings for either residential (non-income producing) or income producing projects	Rehabilitation must exceed \$10,000 within a 24-month period; Rehabilitation must meet set standards
U.S. Department of Housing and Urban Development <a href="#">Renting &amp; Owning</a>	Offers resources to find affordable housing for families and seniors; Links for homeownership assistance programs and various loans available; Resources to help with utility payments; Also offers a Family Self-Sufficiency program which helps tenants of public housing and Section 8 obtain employment	Each program has various qualifications that need to be met
<a href="#">U.S. Department of Housing and Urban Development Good Neighbor Next Door Program</a>	Program helps qualified applicants purchase a home by offering 50% discount from list price of select homes	Applicant must be a law enforcement officer, firefighter, emergency medical technician, or teacher; Commit to three-year occupancy of the home; Sign a second mortgage and note
<a href="#">U.S. Department of Housing and Urban Development Section 203(h) Mortgage Insurance for Disaster Victims and Section 203(k) Rehabilitation Mortgage Insurance</a>	Programs help disaster victims obtain a mortgage to buy or rebuild, refinance, or rehabilitate their home	Must own and reside in the home that was damaged or destroyed by a presidentially declared disaster; Must be able to make monthly mortgage payments; Home must be at least one year old
<a href="#">Mortgage Forbearance</a>	FDIC-insured banks and lenders may offer assistance programs and mortgage forbearance which can reduce loan payments, suspend payment for a period of time, or allow borrowers to only make payments on regular mortgage before starting to payback the amount that is overdue	Defaulted on mortgage due to salary reduction, job loss, medical emergency, or some other crisis
Murphy Housing Authority Public Housing Program (no website available)	A federally funded program that helps extremely low-income families, elderly and persons with a disability locate and pay for affordable housing; The housing authority operates 84 scattered units; Currently 400 households on the waiting list (2022)	Income Based

**(Federal Programs Continued)**

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">Andrews Housing Authority Public Housing (no website available)</a>	A federally funded program that helps extremely low-income families, elderly and persons with a disability locate and pay for affordable housing; The housing authority currently operates 50 units; Currently 16 households on the waiting list (2022)	Income Based
<a href="#">Four Square Community Action, Incorporated Section 8</a>	A federally funded program that helps extremely low-income families, elderly and persons with a disability locate and pay for affordable housing; Currently, 340 families are housed and approximately 10 households are still looking; The agency does not maintain a waiting list due to the lack of housing	Income Based
<a href="#">Four Square Community Action, Incorporated Weatherization Assistance Program</a>	Aids in reducing energy consumption; Improvements include insulation, weather stripping, pipe insulation, water heater blankets, cool seal roofs and may provide windows and doors; This program is offered to both houses and mobile homes	Income Based
<a href="#">Federal Emergency Management Agency Emergency Food &amp; Shelter Program</a>	Grants are offered pre and post emergency or disaster related situations; Offer grants for emergency shelter	At risk of becoming homeless or experiencing homelessness
<a href="#">North Carolina Department of Health and Human Services Low-Income Energy Assistance Program</a>	A federally funded program that provides a one-time payment to help households with heating bills	Income Based; Persons aged 60 or older or disabled that are receiving services through North Carolina Division of Aging and Adult Services
<a href="#">North Carolina Department of Health and Human Services Low Income Household Water Assistance Program</a>	A federally funded program that provides emergency assistance for drinking water and wastewater services; Program to run through September 2023 or until funding is exhausted	Income Based; In jeopardy or have already had services disconnected; Outstanding bill
<a href="#">North Carolina Department of Health and Human Services Crisis Intervention Program</a>	A federally funded program that helps individuals and families experiencing heating or cooling related crisis; Program to run through June 2023 or until funding is exhausted	Income Based; Must be facing a life threatening or health related emergency; Assistance is not available from any other source; In jeopardy or have already had services disconnected
<a href="#">North Carolina Department of Health and Human Services Work First Family Assistance</a>	Offers short-term training and other services for parents to become employed; Temporary assistance to help pay for housing and utilities; Also offered through Cherokee County Social Services	Income Based; Must have a child living with you; Temporary loss of job
<a href="#">North Carolina Department of Health and Human Services North Carolina Emergency Solutions Grant</a>	Services offered include, but are not limited to, finding rental housing, aiding with foreclosure, shelter for homeless, and identifying grants/loans for home repairs	Persons with extremely low-income level; Homeless; Persons or family member with a disability
<a href="#">Department of Military and Veterans Affairs Veterans Property Tax Relief</a>	First \$45,000 of appraised value of residence is excluded from taxation	Veteran or surviving spouse (not remarried) of any branch of the U.S. Armed Forces; Permanent and totally disabled; Receiving benefits under 38 U.S.C. 2101
<a href="#">U.S. Department of Veterans Affairs</a>	North Carolina Division of Veteran Affairs reviews forms and then forwards to U.S. Department of Veteran Affairs; Program helps veterans, service members, and their surviving spouses to purchase a home or refinance a loan; Benefits and services are also available for those needing help to build, improve, or keep their current home; Offers several loan options	Veteran or surviving spouse of service member who died in the line of duty; Service-related disability



**Federal Programs Continued)**

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">U.S. Department of Veteran Affairs</a>	North Carolina Division of Veteran Affairs reviews forms and then forwards to U.S. Department of Veteran Affairs; Provides foreclosure assistance with options such as repayment plan, special forbearance, loan modification, extra time to arrange a private sale, short sale, or deed in lieu of foreclosure	Served 181 days of active service during peacetime; 90 consecutive days of active service during wartime; Served more than six years of service with National Guard or Reserves; May qualify if applicant had been discharged due to reduction in force, medical condition, discharged for early-out
<a href="#">U.S. Department of Veterans Affairs</a> <a href="#">Grand and Per Diem Program &amp; Homeless Providers Grant</a>	North Carolina Division of Veteran Affairs reviews forms and then forwards to U.S. Department of Veteran Affairs; Program helps fund the renovation of, purchase of, or construction of transitional housing; Improves safety for veterans; Increases the availability of individual transitional housing units; Offered annually as funding permits	Homeless; Substance disorder and/or dependence
<a href="#">U.S. Department of Veterans Affairs</a> <a href="#">Special Home Adaptation</a>	Grant helps purchase, build, or change a veteran's permanent home (defined as a home they plan to live in long term); Can receive up to \$20,387 in grant funds	Applicant or a family member owns or will own the home; Have a qualifying service-connected disability
<a href="#">U.S. Department of Veterans Affairs</a> <a href="#">Specially Adapted Housing</a>	Available for veterans and service members (with select service-connected disabilities) to purchase or change a home to meet their needs; Examples include installing ramps or widening doorways; If applicant qualifies, they can receive up to \$101,754	Must have experienced loss of limb/limbs, breathing/respiratory injuries, blindness, and certain severe burns
<a href="#">U.S. Department of Veterans Affairs</a> <a href="#">Temporary Residence Adaptation</a>	If applicant received a Specially Adapted Housing (SAH) grant (mentioned above), they can apply for this additional grant and receive up to \$40,982; If applicant received a grant through the Special Home Adaptation (SHA) mentioned above, they can receive up to \$7,318	Received an SAH or a SHA grant and are temporarily living in a family member's home that needs altered to meet the service member's disability
<a href="#">The Multiple Sclerosis Foundation</a>	A one-time use emergency assistance grant that provides full or partial financial assistance for rent or utilities.	Persons with multiple sclerosis
North Carolina Department of Commerce Qualified Opportunity Zones (QOZs) <a href="#">Program Information</a> <a href="#">Fund Information</a>	QOZs were created to spur investment in low-income communities through tax benefits. Cherokee County has two Census Tracts designated as QOZs (37075920300 and 37039930200).	Multifamily housing product is an eligible product under this program
<a href="#">North Carolina Coalition to end Homelessness</a> <a href="#">SOAR</a>	North Carolina became a SOAR state in 2007; National program that helps eligible adults transition into affordable housing; Can receive federal disability benefits and health insurance along with other benefits; Also offers programs to end homelessness for veterans and their families	Homeless or at risk of homelessness or cannot work full time due to a disability

SOAR - Supplemental Security Income, Social Security Disability Insurance, Outreach, Access, and Recovery

Programs, Initiatives, and Incentives (State)

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">North Carolina Housing Finance Agency</a>	A self-supporting public agency that finances affordable housing; Received \$65,590,727 in HOME-ARP funds in 2021 through the U.S. Department of Housing and Urban Development to aid with homelessness; Provides resources for those needing down payment assistance, low-cost mortgages, rehabilitation of substandard homes; In 2022, the agency awarded \$11 million for home rehab projects to 32 counties through the Single-Family Rehabilitation Program; Currently three programs: Displacement Prevention Partnership, Urgent Repair Program, Essential Single-Family Rehabilitation Program; Also provides services to help homeowners possibly avoid foreclosure	Each program has various qualifications that need to be met
<a href="#">North Carolina Housing Finance Agency</a> <a href="#">Low-Income Housing Tax Credits</a>	Owners can lower the amount of a property’s debt financing by exchanging the Tax Credits for equity investments from major financial institutions which lowers operating cost	Must apply; Owners must agree to keep rents affordable for a period of 15 or 30 years; Several criteria must be met and can be found with provided link
<a href="#">North Carolina Housing Finance Agency</a> <a href="#">Mortgage Revenue Bond Program</a>	Bonds are sold and proceeds are used to finance mortgages and down payment assistance for first-time homebuyers and military veterans; Part of the bonds are also converted into Mortgage Credit Certificates	Income Based
<a href="#">North Carolina Housing Finance Agency</a> <a href="#">HOME Investment Partnerships Program</a>	Federally funded program that provides flexible funding source for diverse housing needs; State received 40% of total HOME funding and localities receive 60% directly from U.S. Department of Housing and Urban Development based on housing needs such as down payment assistance, construction of homes and apartments, rehabilitation of owner-occupied homes and rental assistance	Income Based
<a href="#">North Carolina Housing Finance Agency</a> <a href="#">North Carolina Housing Trust Fund</a>	The funding was set up from a settlement the state received due to oil company overcharges (\$19.8 million); Provides financial support for home ownership, rental apartments, new construction, rehabilitation, and emergency repairs	The agency determines eligibility
<a href="#">North Carolina Housing Finance Agency</a>	Offers funding options for developers including Tax-Exempt Bonds, Workforce Housing Loan Program, and Rental Production Program Loans	Each program has various qualifications that need to be met
<a href="#">North Carolina Housing Finance Agency</a>	Offers free foreclosure prevention counseling and housing stability counseling program	Facing foreclosure
<a href="#">North Carolina Department of Health &amp; Human Resources</a> <a href="#">Home and Community Care Block Grant</a>	Provides up to \$1,500 per individual for home improvements to owner and renter homes. Home improvements are only allowable if the individual has no one able to perform the service for them and include minor repairs, security enhancements, mobility and accessibility improvements, and home appliance repair/replacement/purchase.	Must be 60 years of age or older
<a href="#">North Carolina Department of Health &amp; Human Resources</a> <a href="#">The Targeting Program</a>	Helps those who qualify find affordable, quality housing through the North Carolina Department of Health and Human Services and North Carolina Housing Finance Agency	Income Based; Disability

**(State Programs Continued)**

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">North Carolina Department of Health &amp; Human Resources Transitions to Community Living</a>	Helps those who qualify find permanent supportive housing	Have a serious mental illness
<a href="#">North Carolina Department of Health and Human Resources Special Reduced Residential Service Rate Program</a>	Offers a 20% discount off either electric or gas bill; First come first served since funding is limited	Income Based; Must be a recipient of Supplemental Nutrition Assistance Program; Priority given to those age 60 or older; Supplemental Security Income and be 18 years or older; Applicant’s utility company must participate in the program
<a href="#">North Carolina Department of Commerce North Carolina Neighborhood Revitalization Program</a>	Funding gives a municipality or county the opportunity to build a project that meets the needs specific for their residents; The program incorporates Rural Economic Development Division and Community Development Block Grant programs for possible Scattered Site Housing and Supportive Housing	Income Based; Non-entitlement municipality or county
<a href="#">North Carolina Department of Commerce Housing Activities</a>	Funding must be spent on rehabilitation, acquisition, clearance, relocation, substantial rehabilitation, replacement housing and/or emergency repairs	All municipalities are eligible except for entitlement communities;
<a href="#">North Carolina Multifamily Loans Multifamily Loans and Apartment Financing</a>	Arranges financing loan options through commercial mortgage-backed security, Fannie Mae, Freddie Mac Life Companies, and traditional bank loans	Eligibility determined by each financial establishment
<a href="#">Western North Carolina Housing Partnership</a>	A nonprofit 501(c)(3) organization; Develops quality affordable apartment homes; Financing through the state housing finance agency, public and private sector funding	Income Based
<a href="#">Operation Finally Home</a>	A non-partisan/nonprofit 501(c)(3) organization that provides mortgage-free homes to veterans, first responders and their families; Also provides modifications to homes of wounded, ill and injured military veterans, first responders, or their surviving spouses/families; The program has built over 300 homes in 31 states	Veteran or first responder that has been wounded, ill or injured during service
<a href="#">Building Homes for Heroes</a>	Originally began after 9/11; Program offered nationwide; Builds or modifies homes and gifts them mortgage-free to injured veterans; 300 <sup>th</sup> home was gifted in 2022; 500 <sup>th</sup> home by 2025	Injured veterans
<a href="#">Homes for Heroes, Incorporated Homes for Heroes Foundation</a>	Largest nationwide network of affiliate real estate, mortgage, and local business specialists dedicated to providing ways for homeowners to save money buying or selling their home; Established shortly after 9/11; Awarded \$1 million in grants in late 2021; To date the program has helped over 56,000 homeowners save over \$105 million on real estate transactions; Over \$14 billion in real estate sold to those who qualify; Donated \$1.2 million to heroes in need; Families save approximately \$3,000 on buying or selling their home	Firefighters/Emergency Medical Services, law enforcement, military, healthcare professionals, teachers

**(State Programs Continued)**

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#">North Carolina Department of Environmental Quality Weatherization Assistance Program and State Energy Program</a>	These programs help low-income North Carolinians save energy, reduce utility bills, and stay safe in their homes; Since 2010, North Carolina has received \$44.8 million from Weatherization Assistance Program and \$12.7 million from State Energy Program; Approximately 7,905 homes received benefits from this program at that time; In 2015 \$23 million in grants were applied to thousands of homes and over 1,200 heating and cooling systems were repaired; Approximately 1,600 households benefit from this program on a yearly basis	Households with incomes below 200 % of the federal poverty guidelines; Those receiving cash assistance payments under Work First or Supplemental Security Income; The elderly, individuals with disabilities and families with children are priority
<a href="#">Military Missions in Action Operation Building Hope</a>	This is a 501(c)(3) nonprofit charitable organization; Provides housing modifications such as construction of wheelchair ramps, roll-in-showers, widening doorways, and lowering cabinets and countertops	This program is for all veterans with disabilities and active-duty military/veterans with dependent children that have special needs
<a href="#">Veterans Services of the Carolinas Supportive Services for Veteran Families Program</a>	Organization is a division of Asheville Buncombe Community Christian Ministry and helps veterans and their families prevent homelessness, maintain their current housing, help find new and affordable housing, offers temporary rental assistance and security deposit, and helps pay utilities	Income cannot exceed 50% of the area median income; Homeless or at risk for homelessness
<a href="#">Arc of North Carolina</a>	The Arc provides support to people with an intellectual or developmental disability and their families and helps find a safe, accessible, and affordable home	Must have an intellectual or developmental disability or a severe and persistent mental illness
<a href="#">Division of Environmental Assistance and Customer Service Abandoned Manufactured Homes Grant Program</a>	Program has strict requirements and assists in the removal of metal and materials banned from disposal such as tires, mercury thermostats, and fluorescent lights	Eligibility is based on the county's distressed level
<a href="#">Water Well Trust Water Well and Septic Loan Program</a>	501(c)(3) organization; Offers financing to rural homeowners that do not have public water supply; Water and wastewater projects; The program received a \$1.4 million grant from the U.S. Department of Agriculture's Decentralized Water System program in 2021; Since 2021, 256 water wells have been rehabilitated; Most being United States Department of Agricultural projects	Own your home; No reliable source of public water; Do not exceed 60% of the median non-metropolitan household income for the state
<a href="#">Project EverGreen SnowCare for Troops &amp; GreenCare for Troops</a>	Provides lawn and landscape services for military families across the United States; Includes pest control, mosquito and fire ant control, snow removal and leaf clean-up	Over age 65; Military veteran, disabled and under-resourced individual or families
<a href="#">North Carolina Tax Relief Programs Elderly or Disabled Exclusion</a>	Some value of residence home will not be considered when tax bill is created	Income Based; 65 years of age or totally and permanently disabled
<a href="#">North Carolina Tax Relief Programs Circuit Breaker Tax Deferment Program</a>	Taxes for each year are limited to a percentage of the owner's income; Taxes above the limitation are deferred	Income Based; 65 years of age or totally and permanently disabled
<a href="#">North Carolina Tax Relief Programs Disabled Veteran Exclusion</a>	Excludes up to the first \$45,000 of the appraised value of the permanent residence	Honorably discharged disabled veteran or surviving spouse
<a href="#">North Carolina State Home Foreclosure Prevention Project</a>	Nonprofit counseling agency that provides assistance and counseling to prevent foreclosure; The program puts the foreclosure process on hold for 30 days	Facing foreclosure

Programs, Initiatives, and Incentives (County)

Organization/Program (Hyperlinked)	Description	Eligibility
<a href="#"><u>Eastern Band of Cherokee Indians Down Payment Assistance Program</u></a>	Available to enrolled members of the Eastern Band of Cherokee Indians (EBCI) living in surrounding counties; Allows members to finance 20% (up to \$30,000) of their mortgage with Eastern Band of Cherokee Indians	Must be an enrolled member
<a href="#"><u>Eastern Band of Cherokee Indians Rate Buy-Down Program</u></a>	Available to enrolled members of the Eastern Band of Cherokee Indians (EBCI) living in surrounding counties; Program pays up to \$2,500 to members mortgage lender to buy-down interest rate	Must be an enrolled member
<a href="#"><u>Eastern Band of Cherokee Indians Snowbird Cherokee County Housing Program</u></a>	Offers home repair and emergency assistance	Senior citizen or disabled member of the Snowbird and Cherokee County communities
<a href="#"><u>Eastern Band of Cherokee Indians Snowbird Cherokee County Family Support</u></a>	Home repair	Enrolled member of the Snowbird and Cherokee County communities
<a href="#"><u>Eastern Band of Cherokee Indians Snowbird Cherokee County Help Program</u></a>	Home repair	Enrolled member of the Snowbird and Cherokee County communities; Senior citizen or disabled
<a href="#"><u>Eastern Band of Cherokee Indians Snowbird Cherokee County Transitional Housing</u></a>	Provides housing for those transitioning from homelessness to stable housing	Enrolled member of the Snowbird and Cherokee County communities
<a href="#"><u>John Welch Senior Center Fuel Program</u></a>	Program assisted 80 homes with winter heating bills	Enrolled member of the Snowbird and Cherokee County communities
<a href="#"><u>Habitat for Humanity Homeownership</u></a>	Assists families in homeownership	Income based; Currently living in substandard housing; Must help build your home and neighbors home; Ability to pay low interest mortgage; Lived in Cherokee County for the last year
<a href="#"><u>Habitat for Humanity Repair Program</u></a>	A repair program that helps qualifying residents maintain safe and sanitary living conditions	Income based; Unable to physically make repairs on their own
<a href="#"><u>Salvation Army of Western North Carolina</u></a>	Offers help with rent and utilities emergency assistance (service area includes Cherokee County)	Income Based
<a href="#"><u>Blue Ridge Mountain FlexPay</u></a>	Program allows customer to purchase small amounts of electric service every few days	Customer of Blue Ridge Mountain

Overall, a total of 73 programs were identified that could potentially be accessed to support housing preservation and development efforts in Cherokee County. This includes 33 federal programs, 29 state programs, and 11 county programs. These programs cover a variety of purposes, are available on a community or individual household level and have various eligibility requirements. Cherokee County should explore, utilize and promote programs that best fit the county's goals.

## **I. DEVELOPMENT OPPORTUNITIES**

Housing markets expand when the number of households increase, either from immigration or from new household formations. In order for a given market to grow, households must find acceptable and available housing units (either newly created or pre-existing). If acceptable units are not available, households will not enter the housing market and the market may stagnate or decline. Rehabilitation of occupied units does not expand housing markets, although it may improve them. For new housing to be created, land and/or existing buildings (suitable for residential use) must be readily available, properly zoned, and feasibly sized for development. The absence of available residential real estate can prevent housing market growth unless unrealized zoning densities (units per acre) are achieved on existing properties.

Market growth strategies that recommend additional or newly created housing units should have one or more of the following real estate options available: 1) land without buildings, including surface parking lots (new development), 2) unusable buildings (demolition-redevelopment), 3) reusable non-residential buildings (adaptive-reuse), and 4) vacant reusable residential buildings (rehabilitation). Reusable residential buildings should be unoccupied prior to acquisition and/or renovation, in order for their units to be newly created within the market. In addition to their availability, these real estate offerings should be zoned for residential use (or capable of achieving same) and of a feasible size for profitability.

Through online and on-the-ground research conducted in September of 2022, Bowen National Research identified and inspected sites that could support potential residential development in Cherokee County. Real estate listings and information from the county tax assessor were also used to supplement information collected for this report. It should be noted that these potential housing development properties were selected without complete knowledge of availability, price, or zoning status and that the vacancy and for-sale status was not confirmed. Although this search was not exhaustive, it does represent a list of some of the most obvious real estate opportunities in the PSA (Cherokee County). The investigation resulted in 32 properties being identified. Of the 32 total properties, 16 properties contain an existing building that is not necessarily vacant and may require demolition and new construction or adaptive reuse. The remaining 16 properties were vacant parcels of land that could potentially support residential development. It should be noted that our survey of potential development opportunities mostly consists of properties that are actively marketed for sale. While potential development opportunities in Cherokee County may exist at numerous other properties not listed as part of this analysis, our survey is primarily restricted to those properties that were actively marketed for sale at the time of this report.

Information on housing development opportunity sites in Cherokee County is presented in the following table.

Potential Housing Development Sites – Cherokee County, North Carolina						
Map Code	Street Address	Town	Year Built	Building Size (Square Feet)	Land Size (Acres)	Zoning
1	1026 Main St.	Andrews	1960	9,825	0.87	CB – Central Business District
2	1396 Main St.	Andrews	1970	2,144	0.20	CB – Central Business District
3	224 Main St.	Andrews	N/A	N/A	21.40	HB – Highway Business District
4	255 Main St.	Andrews	1991	3,207	1.59	HB Highway Business District
5	358 Main St.	Andrews	2001	5,234	0.75	HB Highway Business District
6	255 Cover Ave.	Andrews	1957	3,000	12.44	GR General Residential District
7	285 Jasmine Dr.	Marble	N/A	N/A	8.38	No Zoning
8	3800 Highway 141	Marble	N/A	N/A	7.41	No Zoning
9	45 Jasmine Dr.	Marble	N/A	N/A	3.00	No Zoning
10	7640 U.S. Highway 19	Marble	1981	14,720	12.91	No Zoning
11	1271 Andrews Rd.	Murphy	N/A	N/A	21.70	H-B Highway Business District
12	1371 Andrews Rd.	Murphy	N/A	N/A	30.00	H-B Highway Business District
13	15735 U.S. Highway 64	Murphy	1982	3,215	2.10	No Zoning
14	161 Peachtree St.	Murphy	1900	1,842	0.24	G-B General Business District
15	Reservoir Rd.	Murphy	N/A	N/A	13.60	No Zoning
16	2061 U.S. Highway 19	Murphy	N/A	N/A	4.50	H-B Highway Business District
17	2285 E. U.S. Highway 64 Alt.	Murphy	N/A	N/A	7.38	No Zoning
18	230 Bulldog Dr.	Murphy	2003	1,781	0.86	H-B Highway Business District
19	2346 U.S. Highway 64	Murphy	1940	864	0.96	No Zoning
20	315 Fort Butler St.	Murphy	N/A	N/A	19.30	No Zoning
21	35 Tomotla Rd.	Murphy	N/A	N/A	7.89	No Zoning
22	354 Ledford St.	Murphy	N/A	N/A	1.19	No Zoning
23	41 Petrie St.	Murphy	1947/1953	4,379	6.10	H-B Highway Business District
24	42 Family Church Rd.	Murphy	N/A	N/A	6.74	No Zoning
25	4379 E. U.S. Highway 64 Alt.	Murphy	1975	1,344	3.13	No Zoning
26	5740 W. U.S. Highway 64	Murphy	2007	8,480	2.74	No Zoning
27	691 Andrews Rd.	Murphy	1945	12,580	1.23	H-B Highway Business District
28	91 Campbell St.	Murphy	N/A	N/A	0.45	R-1 Medium Density Residential District
29	96 Bill Hughes Ave.	Murphy	1988	6,570	0.29	H-B Highway Business District
30	980 U.S. Highway 64	Murphy	1992	1,590	2.97	No Zoning
31	Bulldog Dr.	Murphy	N/A	N/A	9.64	H-B Highway Business District
32	Ledford St.	Murphy	N/A	N/A	2.25	H-B Highway Business District

Sources: LoopNet and several other real estate websites.

Properties with no zoning are located in unincorporated Cherokee County

N/A – Not Applicable

Note: Total land area includes total building area

In summary, the presence of potential residential development sites (properties capable of delivering new housing units) within the PSA (Cherokee County) does not appear to be a significant obstacle to increasing the number of housing units. Our cursory investigation for housing sites within the PSA (both land and buildings) identified 32 properties that are potentially capable of accommodating future residential development via new construction or adaptive reuse. The 32 identified properties listed in the preceding table represent approximately 214 acres of land and over 80,000 square feet of existing structure area. Note that seven of the identified properties consist of over 10 acres of land each, providing the ability to develop large residential projects that may include a single-family subdivision or multifamily housing. A total of 16 properties contain existing buildings or structures which range in size from 864 to 14,720 square feet, potentially enabling the redevelopment of such structures into single-family or multifamily projects.

Note that properties offering a large amount of square footage typically reflect multiple buildings. However, not all of these properties may be feasible to redevelop as housing due to overall age, condition, or structural makeup (availability and feasibility of identified properties were beyond the scope of this study).

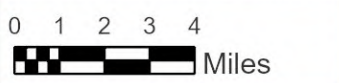
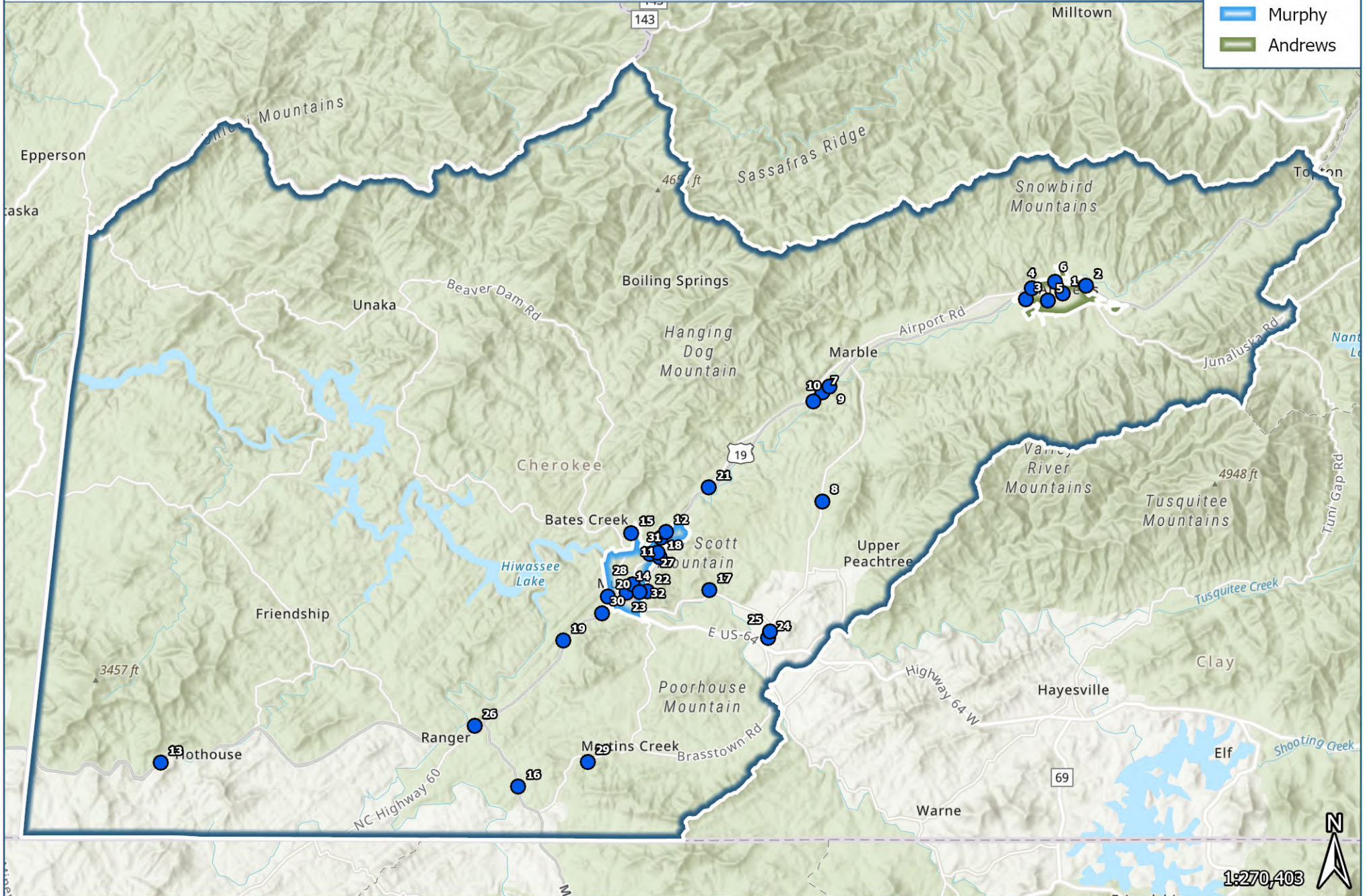
Given that there are sufficient housing development sites within the PSA to support an increase of residential development, the location within the PSA where new residential units will have the greatest chance of success is the next critical question. The desirability of a particular neighborhood or location is generally influenced by proximity to work, school, entertainment venues, recreational amenities, retail services, dining establishments, and major roadways. Vacant parcels and buildings identified for potential residential development sites are primarily located within unincorporated portions of Cherokee County, as land available for development is generally limited within the established incorporated communities of Murphy and Andrews. In addition, available sites within both communities are typically smaller than sites located in unincorporated areas of the county. Despite this, sites within or near these particular towns are likely most conducive to new residential units. In addition, the availability of infrastructure, including water, sewer, roads, electric power, natural gas, and broadband, is a critical factor in determining where real estate development occurs. As higher population densities and taller, multistory structures are directly correlated with lower housing costs, Cherokee County municipalities with municipal sewer utilities have a unique opportunity to accommodate housing that is affordable and attainable. For example, developers of Low-Income Housing Tax Credit properties are generally unwilling to submit applications for projects that are not served by public water and sewer utilities, which generally limits multifamily development in areas outside of towns and cities. Access to public utilities and the area's utility capacity were not considered as part of this study and would require engineering services to assess public utility factors that ultimately impact the viability of a site to support residential development.

Of the total acreage identified among the 32 potential housing development sites, 46.5% (99.7 acres) is located within unincorporated areas of Cherokee County. These unincorporated areas do not have zoning regulations. By comparison, only one of the 32 identified properties has a residential zoning designation. However, the remaining 16 properties in incorporated areas are in business or commercial zones that typically allow for mixed-use development. Therefore, residential projects could potentially be constructed on these properties. Note that the 17 properties with a zoning designation are located within the towns of Murphy and Andrews and range in size from 0.20 acre to 30.00 acres. Due to the wide range in lot sizes, these parcels could be targeted for single-family homes or higher-density residential projects. Therefore, a fairly even distribution of development opportunities exist in incorporated towns as well as the unincorporated portions of Cherokee County.



Maps illustrating the location of the 32 potential housing development opportunity properties are on the following pages. The Map Code number in the summary table on page VII-51 is used to locate each property. In addition, individual profiles of identified properties are provided in Addendum D.

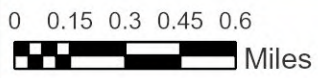
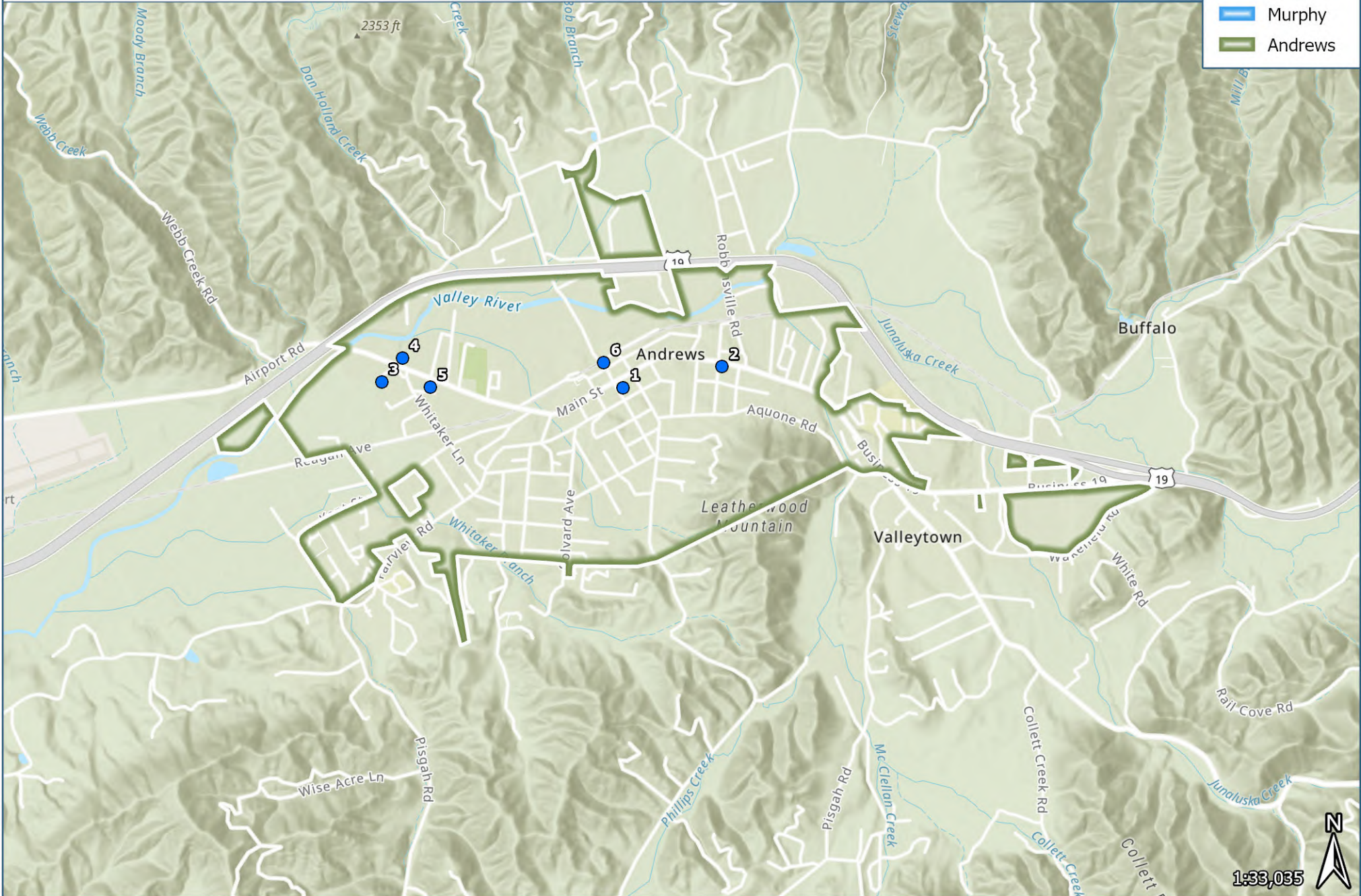
- Dev. Opp.
- PSA
- Murphy
- Andrews



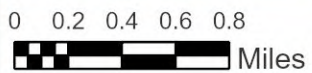
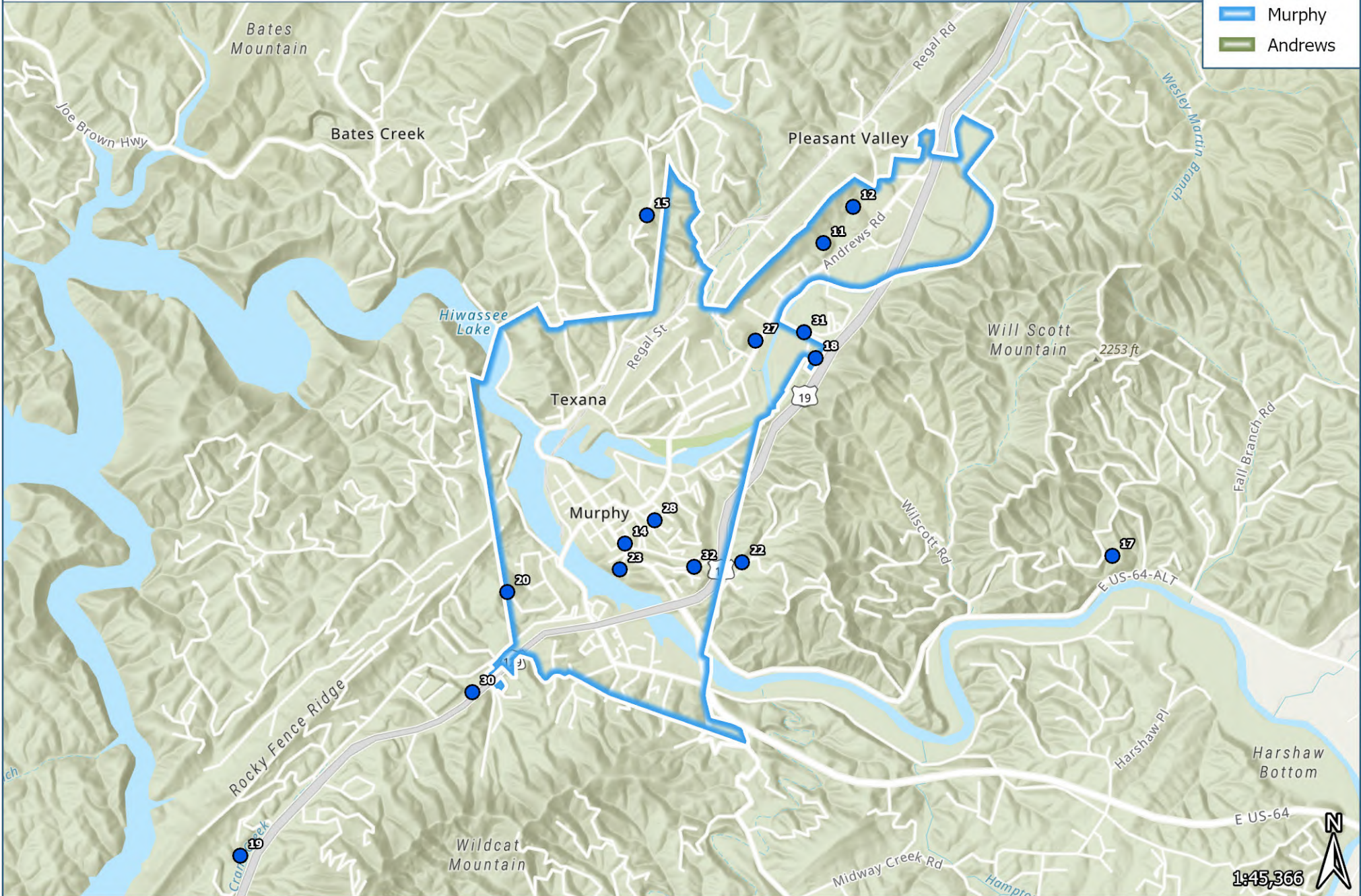
Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS  
Additional Source(s): Bowen National Research

1:270,403

- Dev. Opp.
- PSA
- Murphy
- Andrews



- Dev. Opp.
- PSA
- Murphy
- Andrews



Esri, NASA, NGA, USGS, FEMA, State of North Carolina DOT, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research



**J. SPECIAL NEEDS POPULATIONS**

As part of this analysis, we collected and evaluated data relative to a variety of special needs populations in Cherokee County. The following table summarizes the various special needs populations within the area that were considered in this report.

Special Needs Populations	
Group	Number
Homeless (2022)	28*
Disabled	5,475
Victims of Domestic Violence	6**
Veterans	2,979
Released Inmates	20
Substance Abuse Disorder	2,952***

\*Number of homeless persons reflects a six-year average within Cherokee County

\*\*Homeless Estimates Only

\*\*\*Conservatively estimated by Bowen National Research

Based on the preceding table, the largest number of special needs persons evaluated in this report is among the disabled population which consists of nearly 5,500 people. Over 2,900 people in the county are either veterans or persons with a substance abuse disorder. Although the estimates of persons in the other special needs populations that were evaluated are smaller, the challenges faced by these groups are equally unique and severe. As a result, all of these special needs populations should be kept in mind as policies, programs and incentives are developed to meet the overall housing needs of Cherokee County. These groups are evaluated further in the following narratives.

**Homeless Population**

Cherokee County is located within the North Carolina Balance of State Continuum of Care (NC BoS CoC). According to the [North Carolina Coalition to End Homelessness](#), the NC BoS CoC was created to help rural counties apply for Continuum of Care funds allocated by HUD. The NC BoS CoC consists of 79 counties in the state. The most recent Point-In-Time (PIT) homeless count for the NC BoS CoC occurred in January 2022. A total of 2,941 homeless persons were counted in the NC BoS CoC in January 2022. Most of the homeless persons counted (56%) were in emergency shelters, while 30% of homeless persons were unsheltered. The remaining share (13%) of homeless persons in this PIT count were in transitional housing. Note that one in four homeless persons counted were domestic violence survivors, while one in five homeless persons in the NC BoS CoC were children.

For the purposes of this study, this report will focus on the homeless population and facilities within Cherokee County. We have provided a summary of the Point-in-Time (PIT) homeless counts from 2016 to 2022 in Cherokee County to gain insight on the county’s homeless population. It should be noted that although PIT counts are widely used to estimate the homeless population of a given area, the data represents a one-day count of the homeless and can be affected by a number of factors including weather, resources, and methodologies; therefore, the numbers can fluctuate significantly from year to year and on any given day within a year.

The following table summarizes the homeless population in Cherokee County by living situation (shelter status) from 2016 to 2022.

Homeless Population by Shelter Status – Cherokee County								
Location	2016	2017	2018	2019	2020	2021*	2022	Average
Emergency Shelter	17	27	35	N/A	41	18	23	27
Transitional Housing	0	0	0	N/A	0	0	0	0
Unsheltered	0	0	7	N/A	0	N/A*	0	1
<b>Total Homeless Population</b>	<b>17</b>	<b>27</b>	<b>42</b>	<b>N/A</b>	<b>41</b>	<b>18</b>	<b>23</b>	<b>28</b>

Source: HUD, North Carolina Coalition to End Homelessness (NCCEH)

\*Unsheltered count not conducted in 2021 due to COVID-19 pandemic

PIT Count statistics for 2019 not provided by county

N/A – Not Available

The total homeless population in Cherokee County ranged from a low of 17 to a high of 42 between 2016 and 2022 with an average of 28 homeless persons counted per year in the county. Note that 2019 PIT count data was not available by county and could not be included in this analysis. In addition, the 2021 PIT count did not include unsheltered homeless persons. Nearly all homeless persons counted in Cherokee County were staying in emergency shelters. By comparison, only seven unsheltered homeless persons were accounted for in the county between 2016 and 2022.

The following table summarizes the Cherokee County homeless population by subpopulation based on the PIT count for each year listed. Note that the count represents the total number of persons, not individual households.

Homeless Subpopulations by Select Groups Cherokee County								
Household Type	2016	2017	2018	2019	2020	2021*	2022	Average
Chronically Homeless	0	0	4	N/A	1	1	3	2
Veterans	0	0	3	N/A	2	2	1	1
Youth Households (Under Age 25)	3	2	4	N/A	3	3	4	3
<b>Total Homeless Population</b>	<b>17</b>	<b>27</b>	<b>42</b>	<b>N/A</b>	<b>41</b>	<b>18</b>	<b>23</b>	<b>28</b>

Source: HUD, North Carolina Coalition to End Homelessness (NCCEH)

Number represents the total number of individuals within cohort, not households

PIT count data by county not available for 2019

\*2021 PIT count reflects sheltered homeless population only

As the preceding illustrates, most homeless persons in Cherokee County do not identify with a specific subpopulation. On average, annual PIT counts in Cherokee County identify two chronically homeless persons, one homeless veteran, and three members of a youth household under the age of 25.

The following table summarizes the Cherokee County homeless population by age based on the PIT count for each year listed.

Cherokee County Homeless Population by Age Cohort (Share of Total Homeless Population)								
Age	2016	2017	2018	2019	2020	2021	2022	Average
Under Age 18	2 (11.8%)	2 (7.4%)	6 (14.3%)	N/A	11 (26.8%)	2 (11.1%)	6 (26.1%)	5 (17.9%)
Age 18 to 24	3 (17.6%)	2 (7.4%)	4 (9.5%)	N/A	3 (7.3%)	4 (22.2%)	1 (4.3%)	3 (10.7%)
Age 25+	12 (70.6%)	23 (85.2%)	32 (76.2%)	N/A	27 (65.9%)	12 (66.7%)	16 (69.6%)	20 (71.4%)
<b>Total Homeless Population</b>	<b>17</b> <b>(100.0%)</b>	<b>27</b> <b>(100.0%)</b>	<b>42</b> <b>(100.0%)</b>	<b>N/A</b>	<b>41</b> <b>(100.0%)</b>	<b>18</b> <b>(100.0%)</b>	<b>23</b> <b>(100.0%)</b>	<b>28</b> <b>(100.0%)</b>

Source: HUD, North Carolina Coalition to End Homelessness (NCCEH)

Number represents the total number of individuals within cohort, not households

PIT count data by county not available for 2019

\*2021 PIT count reflects sheltered homeless population only

Most homeless persons identified by annual PIT counts in Cherokee County (over 70%) are adults over the age of 25. On average, 20 of the 28 homeless persons identified in the county are over the age of 25. Note that an average of five homeless children are identified during annual PIT counts in Cherokee County. Nearly all homeless children identified in the county are part of a larger family unit headed by an adult.

The following is a partial list of participants in the North Carolina Balance of State Continuum of Care (NC BoS CoC) that provide services to homeless households in Cherokee County.

Services Targeted to Homeless Households			
Provider Name	Entity Type	Housing*	Non-Housing Services
Vaya Health	LME/MCO	Yes	Manages local, state, and federal funding to treat mental health, substance abuse, and intellectual/development disabilities. Vaya Health also operates three health care plans for Medicaid recipients and/or those without insurance.
REACH of Cherokee County	Nonprofit	Yes	Provides information, referrals, and support to victims of domestic violence. Services include life skills training, employment training, and assistance with protection orders.
Southwestern Child Development Commission	Nonprofit	No	A Child Care Resource and Referral (CCR&R) organization that provides technical assistance and professional development services to childcare centers in western North Carolina, including Murphy Early Education & Preschool in Cherokee County. This organization also provides consumer education services to families in the region.
Meridian Behavioral Health Services	Nonprofit	No	Provides outpatient and community-based services for children and adults in Cherokee County. Services include outpatient therapy, social services assessments, domestic violence intervention programs, and substance abuse outpatient treatment programs.
Appalachian Community Services	For Profit	No	Behavioral healthcare provider with an office in Cherokee County. Provides mental health diagnostic assessments for children and adults as well as outpatient therapy services.
Hurlburt Johnson Friendship House	Nonprofit	Yes	Provides advocacy, education and outreach programs for the homeless population in Cherokee County. Programs include community development, education, and support services.

Source: North Carolina Balance of State Continuum of Care (NC BoS CoC), Bowen National Research

LME/MCO – Local Management Entity/Managed Care Organization

\*In some cases, housing for homeless individuals provided outside of Cherokee County. However, county residents are eligible for housing at these locations.

As the preceding illustrates, there are several entities within the NC BoS CoC that provide services for or are available to the homeless population in Cherokee County. The organizations providing programs and services for the homeless population represent a broad array of service provider specializations, including those that are capable of addressing homeless individuals with issues related to employment, life skills, developmental disabilities, substance abuse treatment, and mental health.

While housing inventory data is not available exclusively for Cherokee County, we used the data provided for Region 1 of the NC BoS CoC, which consists of eight counties in western North Carolina, including Cherokee County. This broader accounting of the region’s housing inventory serving the homeless population provides a sense of the housing available.



The total number of units and beds available to the homeless population among Region 1 CoC participants is summarized in the following table:

Number of Beds & Units Targeting Homeless Population (Region 1)								
Provider Name	Housing Type	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow/Voucher	Total Beds
Murphy Emergency Shelter	Emergency Shelter	1	3	24	0	0	0	27
REACH of Cherokee County	Emergency Shelter	2	5	4	0	0	0	9
Vaya Health (Western Combo PSH)	Permanent Supportive Housing	14	54	33	0	N/A	N/A	87
<b>Total</b>		<b>17</b>	<b>62</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>123</b>

Source: Housing Inventory Count Report – HUD 2021 CoC (NC-503: NC BoS CoC)  
N/A – Not Applicable

According to the most recent Housing Inventory Count Report published by HUD, a total of 123 beds are available to homeless persons in Cherokee County, though not all beds are located in Cherokee County. The Murphy Emergency Shelter at Hurlburt Johnson Friendship House and the domestic violence shelter operated by REACH of Cherokee County are each located in the county, accounting for a total of 36 beds. Note that the remaining 87 beds offered by Vaya Health are not physically located in the county but are available to the Cherokee County homeless population. Additionally, 54 of the 87 total beds offered by Vaya Health are for chronically homeless individuals, while all 36 homeless beds in Cherokee County are at emergency shelters. In 2022, there were 23 total persons experiencing homelessness in Cherokee County according to the most recent PIT count. All 23 homeless persons were in an emergency shelter at the time of the 2022 PIT count. Based on the most recent PIT count, it appeared that there was enough *emergency* shelter space in Cherokee County for homeless persons in need. However, Cherokee County does not have transitional housing or permanent supportive housing for the homeless population. Therefore, homeless persons in need of transitional or permanent housing options must travel outside the county.

### Disabled

Persons with disabilities, particularly those within the typical range of working ages, are vulnerable to becoming homeless due to the fact that such persons often cannot find housing to meet their specific needs. It can also be difficult to secure housing that is affordable as persons with a disability often experience limited earning capacity. Based on 2016-2020 ACS data, the rate of disabilities among Cherokee County’s population was an estimated 19.5% which reflects an estimated 5,475 people in the county with at least one disability. An individual with a disability is defined by the Americans with Disabilities Act (ADA) as a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment. The ADA does not specifically name all of the impairments that are covered. Although the ACS data

does not identify persons with disabilities as defined by the ADA Amendments Act, the ACS data provides the most current estimates of the population with self-reported disabilities. Its sample size is also large enough to enable state and county estimates.

The American Community Survey (ACS) identifies people with disabilities by asking questions pertaining to six different areas of functionality. The following table summarizes the number of persons with a disability in Cherokee County by age group.

Population with Disabilities by Age Cherokee County			
Age	Total Population	Number of Population With At Least One Type of Disability	Share of Population With At Least One Type of Disability
Under 5 years	1,081	23	2.1%
5 to 17 years	3,554	204	5.7%
18 to 34 years	4,266	421	9.9%
35 to 64 years	10,938	1,820	16.6%
65 to 74 years	5,073	1,389	27.4%
75 years and older	3,186	1,618	50.8%
Total	28,098	5,475	19.5%

Source: 2016-2020 American Community Survey (ACS)

The overall population with at least one disability in Cherokee County correlates significantly with age. Note that among the county population ages 75 and older, over 50% of this population group has at least one type of disability, while 27.4% of the county population between 65 and 74 years of age has at least one type of disability.

People with disabilities may have limits on their education, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, the access to affordable housing alternatives and certain services are important to this special needs population. Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In North Carolina, a total of 227,652 persons received SSI in 2020, with over 92% of recipients being disabled. In Cherokee County, a total of 763 persons received SSI as of December 2020. Of the 763 SSI recipients in Cherokee County, 24.6% of recipients were aged 65 and older and over 92% of recipients were blind or had a disability. As of January 2022, the federal SSI monthly benefit for individuals in non-metropolitan areas such as Murphy in Cherokee County is \$841, which is an *annual* payment of \$10,092. The \$10,092 annual figure is only 19.4% of the estimated median income for Cherokee County (\$52,141). As such, the cost of a typical one-bedroom rental unit is approximately 81% of the monthly SSI payment in Cherokee County. Note that North Carolina also pays a state supplement to persons that receive a federal SSI payment.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas:

<b>Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)</b>				
<b>Housing Market Area</b>	<b>SSI Monthly Payment</b>	<b>SSI as Percent of Median Income</b>	<b>Percent SSI for One-Bedroom Apartment</b>	<b>Percent SSI for Efficiency Apartment</b>
North Carolina Non-Metropolitan Areas	\$841	21.6%	74%	71%
North Carolina	\$841	18.0%	101%	97%
National	\$875.45	16.7%	127%	115%

Source: Priced Out - Technical Assistance Collaborative

The monthly benefit of \$841 for a recipient in Cherokee County is near or below the cost of most rental housing alternatives in the market, making it difficult for most people receiving SSI assistance to reasonably afford most rental alternatives.

In addition to federal SSI payments, persons with a disability in Cherokee County are eligible also for housing assistance from the U.S. Department of Housing and Urban Development (HUD) and local housing authorities. Persons with a disability in Cherokee County can also receive help and treatment from mental health advocacy and rehabilitation organizations based in the county. The Arc of North Carolina has two group homes located in Cherokee County (also serving Clay County), which provide services and advocacy for individuals with developmental and intellectual disabilities. Residents are involved in community activities, employed locally or participate in a prevocational work setting.

Based on research and analysis of the housing supply in Cherokee County, only two properties were identified that contain at least some units specifically designated for persons with disabilities. The properties are the two ARC/HDS Cherokee County Group Homes located in the town of Andrews (six units) and town of Murphy (six units), which are HUD section 811 properties. It is notable that both of these properties have HUD contracts with expiration dates of January 22, 2023 for the Murphy location and March 31, 2025 for the Andrews location according to data from HUDUser.gov (updated August 31, 2022). As such, it appears that the overall supply of affordable housing specifically designated for persons with disabilities in Cherokee County is extremely limited.

Note that several programs exist at the state and federal level that could potentially create additional housing opportunities for disabled persons. A Targeting Program through the Department of Health and Human Services requires 10% of all the rental units developed using the Low-Income Housing Tax Credit (LIHTC) program be reserved for persons with a disability. The Key Program offers “bridge subsidies” that make it possible for targeted units to become affordable to people with disabilities who have incomes as low as the SSI level. Additionally, best practices recommended by a Duke University Sanford School of Public Policy 2018 document include home purchasing assistance grants, home modification loan programs, restructured density bonuses to include accessibility, housing developer assistance programs, and the Section 811 program in an effort to assist those with disabilities.

## Victims of Domestic Violence

The National Network to End Domestic Violence (NNEDV) defines domestic violence as *a pattern of coercive, controlling behavior that can include physical abuse, emotional or psychological abuse, sexual abuse or financial abuse*. The total number of persons impacted by domestic violence is difficult to quantify. Victims of domestic violence are vulnerable to becoming homeless due to the fact that such persons often flee home for personal safety reasons and, in many cases, they flee home spontaneously without planning for housing accommodations.

The North Carolina Coalition Against Domestic Violence (NCCADV) is a statewide advocacy organization for survivors of domestic violence and their children. This organization administers funding for domestic violence programs for several programs statewide. Statistics provided by the [Council for Women and Youth Involvement \(CFWYI\)](#) show that over 75,000 clients in North Carolina received in-person or remote services from service providers between July 2021 and June 2022. CFWYI also provided statistics by county for Fiscal Year (FY) 2020-2021.

REACH of Cherokee County, a local nonprofit agency, provides shelter space and counseling services for victims of domestic violence in the county. This organization received 5,408 hotline calls and 395 crisis or support chats during FY 2020-2021. Most services provided in person or virtually were for information (10,494) or advocacy (6,268). REACH of Cherokee County also operates a nine-bed domestic violence shelter in the county, with five beds allocated for families. A total of 107 persons were provided shelter services during FY 2020-2021, of which 20 were children. Note that there were 10 days during FY 2020-2021 that every shelter bed was full.

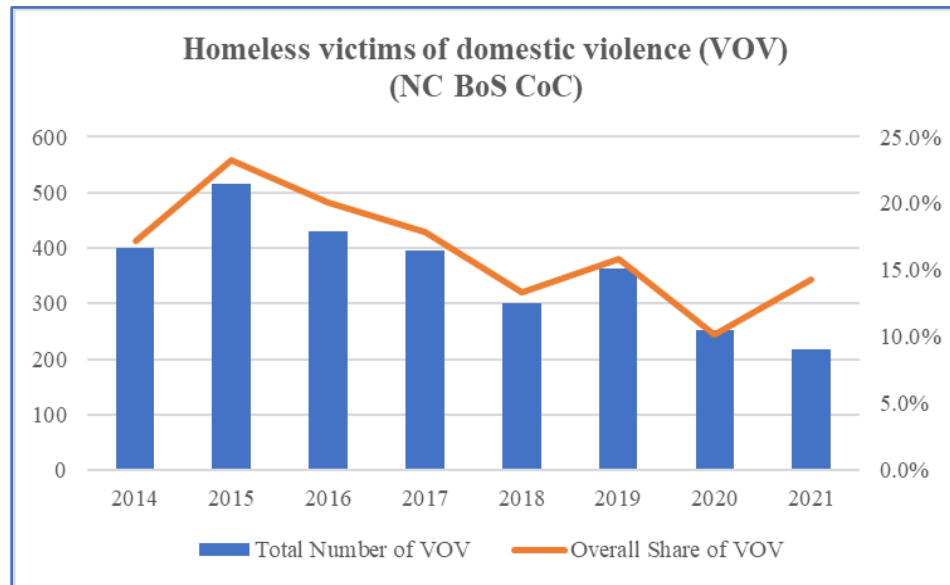
Domestic violence is cited as one of the most widely reported reasons for homelessness in annual PIT counts. While data is not provided at the county level, the following table and chart summarize the number and share of the homeless population that were victims of domestic violence within the North Carolina Balance of State Continuum of Care (NC BoS CoC) between 2014 and 2021.

NC BoS CoC: Number and Share of Homeless Victims of Domestic Violence (VOV)		
Year	Homeless VOV Population	Overall Share of Homeless Population
2014	400	17.2%
2015	515	23.3%
2016	431	20.1%
2017	396	17.9%
2018	300	13.3%
2019	363	15.8%
2020	253	10.2%
2021*	218	14.3%

Source: HUD 2014-2021 CoC Homeless Populations and Subpopulations (NC BoS CoC)

\*2021 Count reflects sheltered population only

VOV – Victims of Domestic Violence



The overall share of victims of domestic violence among the homeless population in the North Carolina Balance of State Continuum of Care (NC BoS CoC) ranges from 10.2% to 23.3% during the past several years. Note that the low figure of 10.2% recorded in 2020 was likely due to stay at home orders in place during the COVID-19 pandemic along with reduced capacity at many shelters due to spacing requirements. In addition, the 2021 homeless count only included sheltered persons, as an unsheltered homeless count was not conducted due to COVID-19 limitations. Assuming that roughly one in five homeless people are victims of domestic violence and applying this ratio to the average number (28) of homeless people in the county, it is estimated that approximately six people are victims of domestic violence and require shelter services on any given day.

The National Network to End Domestic Violence conducts an annual census of domestic violence victims that obtain services from shelters throughout the United States. Similar to the PIT count for the homeless, this count takes place during a single 24-hour period. In September 2021, 788 adults and children were counted in shelter space or housing units managed or operated by domestic violence programs statewide. In addition, 756 adults and children received supportive services from domestic violence programs based in North Carolina, including legal advocacy and counseling. On the date the count was taken, domestic violence hotlines in the state received an average of 19 contacts per hour from those potentially in need of supportive services and resources. In addition, there were 178 requests for services by victims of domestic violence that could not be met. Note that over 80% of these unmet service requests were for housing or shelter space. It is likely that some victims of domestic violence do not pursue shelter due to the lack of available units, the stigma associated with being a victim of domestic violence, or safety concerns. As a result, the need for shelter is likely greater than reported in annual counts and surveys. Based on this unmet need, emergency shelter space and transitional housing remain a critical resource for victims of domestic violence statewide.

Note that increasing rents in many areas and long waiting lists for income-based and subsidized housing make it difficult for victims that need to move out of their present living situation. Some organizations may have programs in place to provide hotel stays to victims of domestic violence, but funding for these programs is difficult to secure. Therefore, renewed funding for hotel stays would be beneficial for domestic violence victims that often do not have a safe place to stay. In addition to emergency shelter space and transitional housing, supportive services are also an important component for assisting domestic violence victims and their children. The most common supportive services provided to domestic violence victims include children’s advocacy, legal advocacy, housing support services, and transportation.

Veterans

Veterans, who often comprise a notable share of a community’s population, often experience challenges with securing proper healthcare, education, employment, and housing for a variety of reasons. According to the five-year American Community Survey (2016-2020), there are approximately 2,979 veterans within Cherokee County, representing about 12.5% of the adult population.

The following table illustrates the number and share of the veteran population by age group in Cherokee County.

Population 18 Years and Over	Cherokee County, North Carolina			
	Civilians		Veterans	
	Number	Percent	Number	Percent
18 to 34 years	4,226	20.3%	113	3.8%
35 to 54 years	5,986	28.8%	335	11.2%
55 to 64 years	4,174	20.1%	500	16.8%
65 to 74 years	3,989	19.2%	1,155	38.8%
75 years and over	2,419	11.6%	876	29.4%
Totals	20,794	87.5%	2,979	12.5%

Source: United States Census Bureau (Table S2101: American Community Survey 2016-2020)

Note: Population classified as civilians are non-veterans.

As the preceding table illustrates, civilians (non-veterans) are generally more evenly distributed among the various age groups than the veteran population, except for the 75 years and over age group. Note that veterans in the county are generally older compared to the civilian population, as over two-thirds of veterans are 65 years of age or older.

The following table compares median income, share of population with income below poverty level, unemployment rate, and disability status of the veteran and civilian populations in Cherokee County and the state of North Carolina.

<b>Income, Employment, and Disability Status Comparison (Veterans versus Non-Veterans) - 2020</b>		
	<b>Cherokee County</b>	<b>North Carolina</b>
<b>Median Income</b>		
-Veterans	\$29,808	\$39,333
-Non-Veterans	\$22,082	\$26,913
<b>Income Below Poverty Level (Past 12 Months)</b>		
-Veterans	6.4%	7.1%
-Non-Veterans	17.5%	14.2%
<b>Unemployment Rate</b>		
-Veterans	0.0%	4.6%
-Non-Veterans	5.3%	6.3%
<b>Disabled (At Least One Disability)</b>		
-Veterans	35.9%	28.8%
-Non-Veterans	20.4%	15.3%

Source: U.S. Census Bureau, 2016-2020 American Community Survey (S2101)

Veterans in Cherokee County typically earn more and are less likely to be living below the poverty level compared to non-veterans in the county. As the preceding table illustrates, veterans living in Cherokee County had a per-person annual median income of \$29,808 in 2020, which is a slightly higher per-person median income compared to non-veterans in the county (\$22,082). In addition, a much lower share of veterans in Cherokee County (6.4%) lived below the poverty level when compared to non-veterans (17.5%). The unemployment rate among veterans in the county (0.0%) is also significantly below the unemployment rate for non-veterans (5.3%).

Although income and employment statistics among veterans in the county appear to be favorable when compared to non-veterans, a much higher share (35.9%) of veterans have at least one disability compared to non-veterans (20.4%). This higher share of veterans with a disability is often afflicted by homelessness. According to the Disabled Veterans National Foundation (DVNF), over half of homeless veterans have disabilities.

The following table illustrates the number of homeless veterans identified during the annual Point-in-Time (PIT) counts from 2017 to 2021 in the North Carolina Balance of State Continuum of Care (CoC). Cherokee County is one of 79 counties represented in the 503 NC Balance of State (BoS).

Homeless Veterans North Carolina Balance of State CoC Annual PIT Counts	
Year	Total
2017	176
2018	156
2019	157
2020	151
2021	104

Source – HUD PIT counts by CoC (2007-2021)

Note: Balance of State (BoS) CoC (NC-503) consists of 79 counties

The number of homeless veterans within the subject COC between 2017 and 2021 ranged between 104 and 176. Based on HUD and the North Carolina Coalition to End Homelessness (see table on Page VII-58) there have not been more than three homeless veterans in Cherokee County identified during any single year between 2016 and 2021. Note that in 2021, of the 1,520 overall homeless persons identified in the Balance of State North Carolina CoC, only 104 homeless persons (6.8%) identified as veterans. Additionally, only 14 of the 2,226 total beds for homeless persons within the CoC are designated for veterans. These 14 veteran homeless beds are all at the same facility (Rowan Helping Ministry) in Salisbury, which is 237 miles east of Murphy. Therefore, the 14 homeless beds designated for veterans are not conveniently located for the needs of Cherokee County veterans who may be experiencing homelessness. While many services are provided to veterans at the national and state levels, very few affordable housing options are specifically designated to veterans. During the surveys of multifamily housing conducted by Bowen National Research, there were no housing units identified in Cherokee County designated specifically for veterans. In addition, there was no record of a housing authority based in Cherokee County receiving HUD-VASH Vouchers (issued to low-income veterans) in recent years. As such, this may signal a need for additional housing options for veterans in Cherokee County, especially among the higher share of disabled veterans that resides in the county.

#### Released Inmates

As of October 2022, over 106,000 people in the state of North Carolina were either in prison, on probation, or participating in some other form of court supervision. Of the 106,000 total people statewide, approximately 76,000 people were on probation or some other form of court supervision, accounting for over 70% of the statewide offender population. The North Carolina Department of Public Safety (DPS) administers reentry programs and services for this segment of the offender population. According to DPS, the goal of this program is *to begin connecting individuals with resources before they leave incarceration so that support is already in place when they return to their home communities*. DPS also distributes a list of reentry resources by county. For Cherokee County, this list includes several



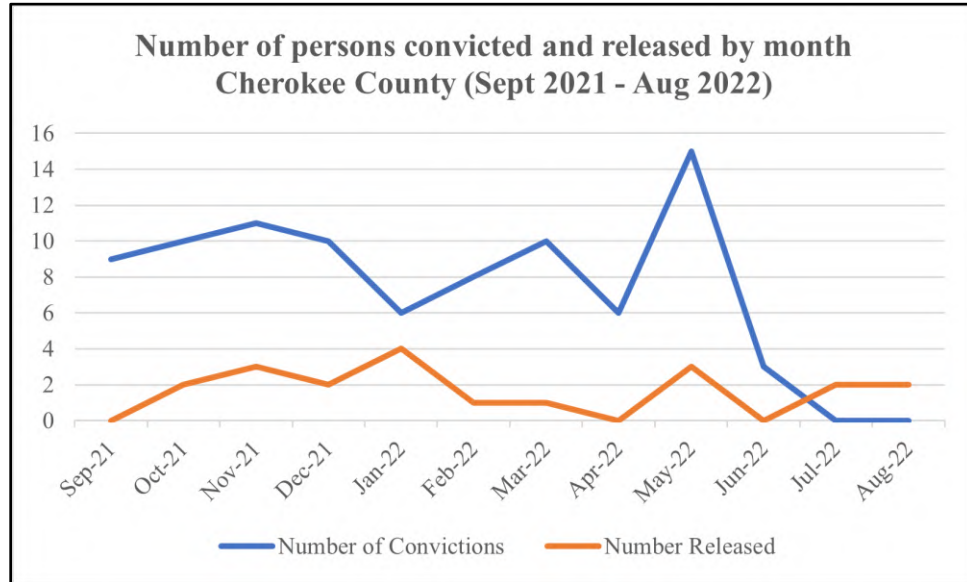
organizations that help in a variety of life areas (e.g., housing, life skills, financial). One of the critical focus areas of reentry programs and services is housing. Note that Cherokee County does not have a local reentry council. However, recently released ex-offenders in the county do have reentry contacts at Community Care Clinic (Franklin) and Restoration House WNC. These organizations coordinate with other community-based organizations focusing on employment support and workforce development (Source: [North Carolina Department of Public Safety \(DPS\)](#)).

According to data provided by DPS, nearly 30,000 inmates are incarcerated within detention facilities statewide as of October 2022. Cherokee County is part of Judicial District 30, a seven-county district located in the far western portion of North Carolina. A total of 897 persons were convicted of crimes within Judicial District 30 between September 1, 2021 and August 31, 2022. Of the 897 total persons convicted in this judicial district, 88 persons were convicted of crimes in Cherokee County.

In the most recent 12 month period (September 2021 to August 2022), the North Carolina Department of Public Safety released 20 inmates in Cherokee County. These inmates were either released following the expiration of their sentence or enrolled into a post-release supervision program, which typically ranges from six to twelve months after release. These ex-offenders, upon release and subsequent court supervision, may not have the employment opportunities or resources to successfully reintegrate into society. As a result, ex-offenders as a group are more likely to become homeless and/or struggle to find employment.

The following table and graph show the number of persons convicted of crimes and released from prison in Cherokee County between September 2021 and August 2022.

Number of Convictions and Released Inmates by Month Cherokee County, North Carolina (September 2021 – August 2022)		
Month/Year	Number of Convictions	Number Released
September 2021	9	0
October 2021	10	2
November 2021	11	3
December 2021	10	2
January 2022	6	4
February 2022	8	1
March 2022	10	1
April 2022	6	0
May 2022	15	3
June 2022	3	0
July 2022	0	2
August 2022	0	2
<b>Total</b>	<b>88</b>	<b>20</b>



In the most recent 12 month period, there have been significantly more convictions than releases in Cherokee County. However, the number of inmates released in Cherokee County in the most recent *two-year* period (90) is significantly higher due to prisoners being released early due to the COVID-19 pandemic. Note that North Carolina uses Structured Sentencing guidelines for persons convicted of crimes, in which persons convicted of crimes are given a minimum sentence and a maximum sentence. Under these guidelines, an offender serves 100% of a minimum sentence and at least 85% of the maximum sentence. Persons convicted of low level crimes with no prior convictions must be assigned intermediate or community punishment, which results in supervised probation, community services, or similar programs that do not involve incarceration. Note that approximately 75% of the offender population in North Carolina is not incarcerated. Rather, this share of the offender population is either on probation or in some other form of supervised release. In addition, felony offenders that have completed a jail sentence must be released into a post-release supervision program. Reentry programs are important for this segment of the population, which often lack resources such as housing and employment in order to successfully reintegrate into society. Ex-offenders recently released from prison face many challenges regarding housing, job availability and social services. The needs of formerly incarcerated persons, including those with co-occurring substance abuse disorder and mental illness, include Permanent Supportive Housing, access to treatment and medicine, case management, substance abuse treatment, on-going recovery support, life skills, job skills and job placement.

Prison population projections provided by the North Carolina Sentencing and Policy Advisory Commission show an increase of over 4,000 prisoners between Fiscal Year 2022 and Fiscal Year 2031. This projected increase in the state prisoner population likely indicates a corresponding increase in the number of *released* prisoners during this period. This report also notes that most felonies in Fiscal Year 2021 were Class H and I felonies, which are the lowest level felonies. By comparison, Class A felonies (the most severe) only accounted for 6% of total convictions during FY 2021. In addition, the average estimated time served for felons was 31 months. As most prisoners in North Carolina are convicted of lower level felonies (Class H and I), along with the average sentence being less than three years, a significant share of recently released inmates may need employment, housing, and additional supportive services (Source: [North Carolina Sentencing and Policy Advisory Commission](#)).

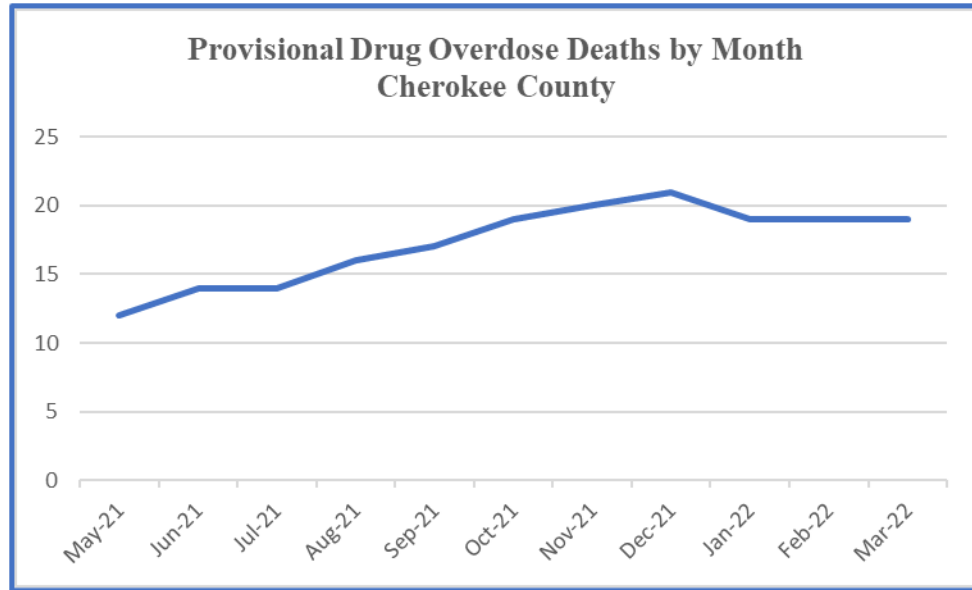
### Substance Abuse Disorder

Substance abuse is a primary contributor to issues that eventually lead to an individual's housing challenges, including homelessness. This section of the report provides data and corresponding discussions regarding individuals with a substance use disorder. National statistics provided by the National Center of Drug Abuse Statistics in 2020 indicated that 20.4% of persons that drink alcohol reported having an alcohol use disorder, 25.4% of illegal drug users have a drug use disorder, and approximately 50% of people ages 12 and older reported to have illicitly used drugs in their lifetime.

According to the Centers for Disease Control and Prevention (CDC), 91,799 people died in 2020 from drug overdoses in the United States, with 3,146 overdose deaths occurring in North Carolina. The 91,799 overdose deaths accounted for 3.4% of all overdose deaths in the United States in 2020. Based on information from the North Carolina Department of Health and Human Services (NCDHHS) Division of Public Health and the CDC, Cherokee County had 29.6 medication/drug overdose deaths per 100,000 people, which is a higher rate than both the state of North Carolina (23.9 deaths per 100,000 people) and the United States (28.3 to 100,000 in 2020). According to the North Carolina Department of Health and Human Services, the average number of drug overdose deaths increased by 40% (approximately nine deaths each day) from 2019 to 2020 statewide.

The CDC also publishes monthly statistics for provisional drug overdose deaths by county. In Cherokee County, a total of 190 drug overdose deaths occurred during a recent 10-month period (May 2021 to March 2022), reflecting an average of 17 drug overdose deaths a month.

The following graph illustrates provisional monthly overdose deaths in Cherokee County (May 2021 to March 2022).



Source: Centers for Disease Control and Prevention (CDC)

As the preceding graph illustrates, overdose deaths in Cherokee County generally number between 12 and 21 per month with notable increases in deaths during the winter months. Overdose-related deaths in Cherokee County have increased slightly during the most recent 10-month reporting period and reached a high in late 2021, demonstrating the ongoing challenges of substance abuse issues in the county.

According to the [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#) an estimated 992,000 persons ages 18 and older in North Carolina used illicit drugs in 2020, representing 12.2% of the statewide adult population. Applying this share to Cherokee County’s adult population ages 18 and older yields an estimated 2,952 adult residents in the county that could potentially have a substance use disorder. While this does not reflect all persons with a substance abuse disorder, it provides some scale of the prevalence of substance abuse in the county.

There are about 300 Oxford Houses (community-based approach to addiction recovery offering a sober-living home often run by residents) as well as three state operated healthcare facilities that can treat individuals with substance abuse disorders in North Carolina. Although Cherokee County does not have an Oxford House location, several of these houses are located in the Asheville area. The [Julian F. Keith Alcohol and Drug Abuse Treatment Center](#), a state-operated alcohol and drug abuse treatment facility, is located in Buncombe County. This facility serves residents of Cherokee County along with 37 other counties in the western portion of the state. The Julian F. Keith Alcohol and Drug Abuse Treatment Center provides short term treatment and medically monitored detoxification/crisis

stabilization. Referrals for treatment at this facility are primarily made by Local Management Entities/Managed Care Organizations (LME/MCOs). Vaya Health is the assigned LME/MCO for Cherokee County. Persons receiving treatment for substance abuse issues at the Julian F. Keith Alcohol and Drug Abuse Treatment Center pay on a sliding scale according to income. [Appalachian Community Services](#) also offers mental health and substance abuse treatment to Cherokee County residents at Waynesville Adult Recovery Unit (ARU).

Based on this research, Cherokee County appears to have limited treatment facilities and lacks short-term and longer-term transitional housing alternatives for this special needs population. As part of this Housing Needs Assessment's Community Input Analysis Survey, when stakeholder respondents were asked to rank the need for additional housing for persons with substance abuse problems, all respondents voted that the different housing types were either highly or moderately needed in all housing categories (Emergency Shelter, Group Homes, Permanent Supportive Housing, and Transitional Housing.) The lack of such housing can lead to homelessness. Cherokee County could also benefit from programs and organizations such as a Quick Response Team (team consisting of a member of law enforcement and drug treatment provider), a Sobriety Treatment and Recovery Team (a child welfare-intervention team to assist individuals who struggle with substance abuse recovery in households with a goal to reunify families once safety measures have been met), and a Harm Reduction Program (set intervention methods and public strategies focused on reducing mortality of substance abusers, particularly those that use injectable substances).

## VIII. HOUSING GAP ESTIMATES

### INTRODUCTION

This section provides five-year housing gap estimates for both rental and for-sale housing within the PSA (Cherokee County). The assessment includes demand from a variety of sources and focuses on the housing demand potential of Cherokee County, though consideration is given to potential support that may originate from outside the county.

Housing to meet the needs of both current and future households in the market will most likely involve multifamily, duplex, and single-family housing alternatives. There are a variety of financing mechanisms that can support the development of housing alternatives such as federal and state government programs, as well as conventional financing through private lending institutions. These different financing alternatives often have specific income and rent/price restrictions, which affect the market they target.

We evaluated the market's ability to support rental and for-sale housing based on four levels of income/affordability. While there may be overlap among these levels due to program targeting and rent/price levels charged, we have established specific income stratifications that are exclusive of each other in order to eliminate double counting demand. We used HUD's published income and rent limits for the Cherokee County, NC MSA.

The following table summarizes the income segments used in this analysis to estimate potential housing demand.

Household Income/Wage & Affordability Levels				
Percent AMHI	Income Range*	Hourly Wage**	Affordable Rents***	Affordable Prices^
≤ 50%	≤ \$32,700	≤ \$15.72	≤ \$817	≤ \$109,900
51%-80%	\$32,701 - \$52,320	\$15.73 - \$25.15	\$818 - \$1,308	\$109,901 - \$174,400
81%-120%	\$52,321 - \$78,480	\$25.16 - \$37.73	\$1,309 - \$1,962	\$174,401 - \$261,000
121%+	\$78,481+	\$37.74+	\$1,963+	\$261,001+

AMHI – Area Median Household Income

\* Based on HUD limits for the Cherokee County, NC MSA (4-person limit)

\*\* Assumes full-time employment 2,080 hours/year (Assumes one wage earner household)

\*\*\* Based on assumption tenants pay up to 30% of income toward rent

^Based on assumption homebuyer can afford to purchase home priced three times annual income after 10% down payment

While different state and federal housing programs establish income and rent restrictions for their respective programs, in reality, there is potential overlap between windows of affordability between the programs. Further, those who respond to a certain product or program type vary. This is because housing markets are highly dynamic, with households entering and exiting by tenure and economic profile. Further, qualifying policies of property owners and management impact the households that may respond to specific project types. As such, while a household may prefer a certain product, ownership/management

qualifying procedures (i.e., review of credit history, current income verification, criminal background checks, etc.) may affect housing choices that are available to households.

Regardless, we have used the preceding income segmentations as the ranges that a typical project or lending institution would use to qualify residents, based on their household income. Ultimately, any new product added to the market will be influenced by many decisions made by the developer and management. This includes eligibility requirements, design type, location, rents/prices, amenities, and other features. As such, our estimates assume that the rents/prices, quality, location, design, and features of new housing product are marketable and will appeal to most renters and homebuyers.

### 1. Rental Housing Gap Estimates

The primary sources of demand for new rental housing include the following:

- New Housing Needed to Meet Projected Household Growth
- Additional Units Required for a Balanced Market
- Replacement of Substandard Housing
- External (Outside County) Commuter Support
- Step-Down Support
- Severe Cost Burdened Households

Since the focus of this report is on the specific housing needs of Cherokee County, we have focused the rental housing demand estimates on the metrics that only impact the PSA (Cherokee County).

#### New Renter Household Growth

The first source of demand is generally easily quantifiable and includes the net change in renter households between the baseline year of 2022 and the projection year of 2027.

#### Units Required for a Balanced Market

The second demand component considers the number of units a market requires to offer balanced market conditions, including some level of vacancies. Healthy markets require approximately 4% to 6% of the rental market to be available in order to allow for inner-market mobility and encourage competitive rental rates. Markets with vacancy rates below a healthy rate often suffer from rapid rent increases, minimal tenant turnover (which may result in deferred maintenance), and residents being forced into housing situations that do not meet their housing needs. Markets with low vacancy rates often require additional units, while markets with high vacancy rates often indicate a surplus of rental housing. The vacancy rates by program

type and/or affordability level used to determine if there is a deficit or surplus of rental units are based on our survey of area rental alternatives. We used a vacancy rate of 5% to establish balanced market conditions.

### Replacement Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing and/or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census demographic data included in this report, approximately 2.5% of renter households living in Cherokee County are living in substandard housing (e.g., lacking complete plumbing or are overcrowded). Lower income households live in substandard housing conditions more often than higher income households.

### External Commuter Support

Market support can originate from households not currently living in the market. This is particularly true for people who work in Cherokee County but commute from outside of the county and would consider moving to Cherokee County, if adequate and affordable housing that met residents' specific needs was offered. Currently, there are few *available* housing options in the market. As such, external market support will likely be created if new housing product is developed in Cherokee County.

Based on our experience in evaluating rental housing in markets throughout the country, it is not uncommon for new product to attract a notable portion of its support from outside the county limits. This was confirmed by the commuter survey that indicated approximately 50% of the commuters living outside the county would consider moving to the county if adequate and affordable housing was developed. As a result, we have assumed that a portion of the demand for new housing will originate from the more than 3,292 commuters traveling into the PSA (Cherokee County) from areas outside of the county.

### Step-Down Support

It is not uncommon for households of a certain income level (typically higher income households) to rent a housing unit at a lower rent despite the fact they can afford a higher rent level. Using housing cost and income data reported by American Community Survey (ACS), we have applied a portion of this step-down support to lower income demand estimates.



### Severe Cost Burdened Households

Severe cost burdened households are those that pay over 50% of their income toward housing costs. We have included a portion of the 380 severe cost burdened renter households in the county in our housing gap estimates.

**Note:** In terms of the development pipeline, we only included residential rental units that are confirmed as planned or under construction. Conversely, we have excluded projects that have not secured financing, are under preliminary review, or have not established a specific project concept (e.g., number of units, rents, target market, etc.). Any vacant housing units are accounted for in the “Units Required for a Balanced Market” portion of our demand estimates.

The following table summarizes Cherokee County’s rental housing gaps by affordability level.

### **Rental Housing Gap Estimates**

<b>Cherokee County, North Carolina</b>				
<b>Rental Housing Gap Estimates (2022-2027)</b>				
<b>Percent of Median Income</b>	<b>≤ 50%</b>	<b>51%-80%</b>	<b>81%-120%</b>	<b>121%+</b>
<b>Household Income Range</b>	<b>≤ \$32,700</b>	<b>\$32,701 - \$52,320</b>	<b>\$52,321 - \$78,480</b>	<b>\$78,481+</b>
<b>Monthly Rent Range</b>	<b>≤ \$817</b>	<b>\$818 - \$1,308</b>	<b>\$1,309 - \$1,962</b>	<b>\$1,963+</b>
Household Growth	-244	-4	91	103
Balanced Market*	59	25	12	18
Replacement Housing**	61	16	4	3
External Market Support^	158	64	26	20
Step-Down Support	50	16	6	-72
Severe Cost Burdened Households^^	95	57	38	0
Less Pipeline Units	-23	-33	-50	0
<b>Overall Units Needed</b>	<b>156</b>	<b>141</b>	<b>127</b>	<b>72</b>

\*Based on Bowen National Research’s survey of area rentals

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing/or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Cherokee County

^^Based on ACS estimates of households paying in excess of 50% of income toward housing costs

Based on the preceding table, it is clear that there is a notable level of rental housing demand among all household income levels within Cherokee County over the five-year projection period. Overall, there is a housing need for 496 rental units in the county over the next five years to fully address its housing needs. The housing gaps are distributed relatively evenly among most of the various household income/affordability segments, with the greatest rental housing gaps existing for the most affordable product. Regardless, the market has broad rental housing needs. Without the addition of new rental product similar to the numbers cited in the table, the area will not meet the existing and changing housing needs of the market.

Based on the demographics of the market, including projected household growth estimates and projected changes in household compositions (e.g., household size, ages, etc.), it appears that approximately one-quarter to one-third of the demand for new rental housing could be specifically targeted to meet the needs of area seniors, though a project could be built to meet the housing needs of both seniors and families concurrently. For general-occupancy projects, a unit mix of around 25% to 35% one-bedroom units, 40% to 60% two-bedroom units, and 10% to 20% three-bedroom units should be the general goal for future rental housing. Senior-oriented projects should consider unit mixes closer to 50% for both one- and two-bedroom units each. Additional details of the area's rental housing supply are included in Section VI and may serve as a guide for future rental housing development design decisions.

It is critical to understand that these estimates represent potential units of demand by targeted income level. The actual number of rental units that can be supported will ultimately be contingent upon a variety of factors including the location of a project, proposed features (i.e., rents, amenities, bedroom type, unit mix, square footage, etc.), product quality, design (i.e., townhouse, single-family homes, or garden-style units), management and marketing efforts. As such, each targeted segment outlined in the previous table may be able to support more or less than the number of units shown. The potential number of units of support should be considered a general guideline to residential development planning.

## **2. For-Sale Housing Gap Estimates**

This section of the report addresses the gap for for-sale housing alternatives in the PSA (Cherokee County). Like the rental housing demand analysis, the for-sale housing analysis considers individual household income segments and corresponding housing price ranges.

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which a household purchases a less expensive home although they could afford a higher purchase price. The actual support for new housing will ultimately be based on a variety of product factors such as price points, square footages, amenities, design, quality of finishes, and location. Considering these variations, this broad analysis provides the basis in which to estimate the *potential* demand of new for-sale housing within the PSA (Cherokee County).

There are a variety of market factors that impact the demand for new homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socioeconomic characteristics, mobility patterns, demolition and revitalization efforts, and availability of existing homes all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

Overall, we have considered the following specific sources of demand for new for-sale housing in the PSA (Cherokee County).

- Household Growth
- Units Required for a Balanced Market
- Replacement Housing for Functionally Obsolete/Substandard Housing
- External Market Support of Commuters from Outside the County
- Step-Down Support
- Severe Cost Burdened Households

#### New Household Growth

In this report, owner household growth projections from 2022 to 2027 are based on ESRI estimates. This projected growth was evaluated for each of the targeted income segments. It should be noted that changes in the number of households within a specific income segment do not necessarily mean that households are coming to or leaving the market, but instead, many of these households are likely to experience income growth or loss that would move them into a higher or lower income segment. Furthermore, should additional for-sale housing become available, either through new construction or conversion of rental units, household growth could increase further.

#### Units Required for a Balanced Market

Typically, healthy for-sale housing markets should have approximately 2% to 3% of its inventory vacant. Such vacancies allow for inner-market mobility, such as households upsizing or downsizing due to changes in family composition or income, and for people to move into the market. When markets have too few vacancies, housing prices often escalate at an abnormal rate, homes can get neglected, and potential homebuyers can leave a market. Conversely, an excess of homes can lead to stagnant or declining home prices, property neglect, or lead to such homes being converted to rentals. For the purposes of this analysis, we have assumed up to a 3.0% vacancy rate for a balanced market and accounted for for-sale housing units currently available for purchase in the market.

### Replacement Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census data, an average of 1.1% of owner households in Cherokee County live in substandard housing (e.g., lack complete indoor plumbing or are overcrowded). This share has been adjusted among lower and higher income households.

### External Market Support

Market support can originate from households *not* currently living in the market but that commute into it for work on a regular basis. As shown in section VII of this report, over 3,292 people commute into Cherokee County. These people represent potential future residents that may move to the county if adequate, desirable and marketable housing was developed in the county. For the purposes of this analysis, we have used a conservative demand ratio of up to 30% to estimate the demand that could originate from outside of Cherokee County.

### Step-Down Support

It is not uncommon for households of a certain income level (typically higher income households) to purchase a home at a lower price point despite the fact they can afford a higher priced home. Using housing cost and income data reported by American Community Survey (ACS), we have applied a portion of this step-down support to lower income demand estimates.

### Severe Cost Burdened Households

Severe cost burdened households are those that pay over 50% of their income toward housing costs. We considered a portion of the 827 severe cost burdened owner households in the county in our housing gap estimates.

**Note:** In terms of the development pipeline, we only included for-sale residential units currently in the development pipeline that are planned or under construction and do not have a confirmed buyer, such as a condominium unit or a spec home, in our demand estimates. Conversely, we have excluded single-family home lots that may have been platted or are being developed, as such lots do not represent actual housing *units* that are available for purchase. Any vacant housing units are accounted for in the “Units Required for a Balanced Market” portion of our demand estimates.

The following table summarizes the county’s for-sale housing gaps by affordability level.

### For-Sale Housing Gap Estimates

Cherokee County, North Carolina				
For-Sale Housing Gap Estimates (2022-2027)				
Percent of Median Income	≤50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$32,700	\$32,701 - \$52,320	\$52,321 - \$78,480	\$78,481+
Price Point	≤ \$109,900	\$109,901-\$174,400	\$174,401 - \$261,000	\$261,001+
Household Growth	-352	-85	49	658
Balanced Market*	72	51	23	-60
Replacement Housing**	57	22	13	11
External Market Support^	198	104	54	46
Step-Down Support	46	23	259	-328
Severe Cost Burdened Households^^	42	25	16	0
Less Pipeline Units	0	0	0	0
<b>Overall Units Needed</b>	<b>63</b>	<b>140</b>	<b>414</b>	<b>327</b>

\*Based on MLS inventory of available homes

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing/or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Cherokee County

^^Based on ACS estimates of households paying in excess of 50% of income toward housing costs

Based on the preceding table, the overall for-sale housing gap in Cherokee County is for approximately 944 units over the five-year projection period. While all price segments and affordability levels have some level of need, the greatest gap appears to be for housing priced between \$174,401 and \$261,000. This particular segment has a housing gap of 414 units, representing 43.9% of the county’s overall for-sale housing gap. There is a slightly smaller housing gap (327) among the \$261,001 and higher price segment. It is notable that product affordable to typical first-time homebuyers that can afford product priced up to \$174,400 has a gap of over 200 units. It should be pointed out that the lack of product at all price levels will increase demand for lower priced units, as many buyers may “step down” to a lower price point. This will place greater pressure on the market’s lower priced product and create greater challenges to lower income households and first-time homebuyers who already have limited housing alternatives that are affordable to them.

In most markets, if there is support for new housing at a particular price point or concept and such product is not offered in a specific area, households may leave the area and seek this housing alternative elsewhere, defer their purchase decision, or seek another housing alternative. Additionally, households considering relocation to the PSA (Cherokee County) may not move to the PSA if the housing product offered does not meet their needs in terms of pricing, quality, product design, or location. As such, the PSA housing stock may not be able to meet current or future demand, which may limit the market’s ability to serve many of the households seeking to purchase a home in the PSA. Regardless, we believe opportunities exist to develop a variety of product types at a variety of price points. The addition of such housing will better enable the PSA to attract and retain residents (including local employees), as well as seniors, families and younger adults.

In terms of product design, we believe a variety of product could be successful in Cherokee County. Based on current and projected demographics, as well as the available inventory of for-sale housing (Note: Very few one-bedroom units were identified as being available for purchase), we believe a combination of one- and two-bedroom condominium units could be successful, particularly if they are located in or near the more walkable areas of Cherokee County. Additionally, detached or attached single-story cottage-style condominium product, primarily consisting of two-bedroom units, could be successful in attracting/serving area seniors, particularly those seeking to downsize from their single-family homes. Attached townhouse/row house design would likely appeal to younger adult/millennial households. Larger, traditional detached single-family homes catering to families could be successful in this market. Such product should primarily consist of three-bedroom units, with a smaller share of four-bedroom units. The for-sale housing supply of Cherokee County is summarized in Section VI and can provide additional details of project concept considerations for future for-sale product in the county.

Overall, there is potential support for a variety of residential development alternatives in the PSA (Cherokee County). It is important to understand that the housing demand estimates shown in this report assume no major changes occur in the local economy and that the demographic trends and projections provided in this report materialize. As such, our demand estimates should be considered conservative and serve as a baseline for development potential. Should new product be developed, it is reasonable to believe that people will consider moving to Cherokee County, assuming the housing is aggressively marketed throughout the region.

## IX. COMMUNITY INPUT RESULTS AND ANALYSIS

### A. INTRODUCTION

To gain information, perspective and insight about Cherokee County housing issues and the factors influencing housing decisions by its residents, developers and others, Bowen National Research conducted targeted surveys of three specific groups: Employers, Stakeholders and Residents/Commuters. These surveys were conducted from May through September of 2022 and questions were customized to solicit specific information relative to each segment of the market that was surveyed.

The surveys were conducted through the SurveyMonkey.com website. In total, 725 survey responses were received from a broad cross section of the community. The following is a summary of the three surveys conducted by our firm.

***Employer Survey*** – A total of nine respondents representing some of the county’s largest employers participated in a survey that inquired about general employee composition, housing situations and housing needs. The survey also identified housing issues and the degree housing impacts local employers.

***Stakeholder Survey*** – A total of 15 respondents representing community leaders (stakeholders) from a broad field of expertise participated in a survey that inquired about common housing issues, housing needs, barriers to development, and possible solutions or initiatives that could be considered to address housing on a local level.

***Resident/Commuter Survey*** – A total of 627 resident and 74 non-resident respondents participated in a survey that inquired about current housing conditions and needs, the overall housing market of Cherokee County, and factors that influence the interest level of non-residents to move to Cherokee County.

The survey instrument used for *employers* is included in Addendum E, the survey instrument used for *stakeholders* is included in Addendum F, and the survey instrument used for *residents/commuters* is included in Addendum G.

Key findings from the surveys are included on the following pages.

## **B. EMPLOYER SURVEY RESULTS**

A total of nine representatives from area employers (representing manufacturing, government, healthcare and education) responded to the housing survey with the following results. Note that percentages of some responses may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

Employer respondents were asked to approximate the number of people they employ within Cherokee County. A total of nine respondents provided feedback to this question. Based on the survey responses, over 1,800 individuals are employed in Cherokee County by these companies with the following distribution of firms by number of employees.

<b>Employer Respondents by Number of Employees in Cherokee County</b>		
<b>Employees</b>	<b>Number of Respondents</b>	<b>Share of Respondents</b>
Less than 100	2	22.2%
101 to 250	4	44.4%
250 or more	3	33.3%

Employer respondents were asked to approximate the number of employees by employment status (part-time, full-time, seasonal). A total of nine respondents provided feedback to this question with the following distribution.

<b>Employees by Employment Status</b>		
<b>Employment Status</b>	<b>Number of Employees</b>	<b>Share of Employees</b>
Part-Time	230	12.6%
Full-Time	1,580	86.4%
Seasonal	18	1.0%
Total	1,828	100.0%

Employer respondents were asked to approximate the percentage of their employees who reside in Cherokee County. A total of nine respondents provided feedback to this question. *On average*, respondents indicated that **78.3%** of their respective employees are Cherokee County residents. In total, approximately **1,500** Cherokee County residents are employed by these nine firms.

Employer respondents were asked to estimate the number of *new jobs by annual wages* that their company will create in Cherokee County over the next three years. A total of nine respondents provided insight to this question. The following table summarizes the employer responses and provides a range of the estimated total new jobs by annual salary.



Estimated New Jobs Created by Employers by Annual Salary (Next Three Years) (Cherokee County)					
Annual Salary	Number of Employers that will Create Less than 10 Jobs	Number of Employers that will Create Between 10 and 30 Jobs	Number of Employers that will Create Between 31 and 50 Jobs	Number of Employers that will Create More than 50 Jobs	Estimated Total Number of New Jobs (Min to Max)
Less than \$25,000	3	0	0	0	0 to 27
\$25,000 to \$50,000	5	4	0	0	40 to 165
\$51,000 to \$75,000	7	0	0	0	0 to 63
\$76,000 to \$100,000	7	0	0	0	0 to 63
Over \$100,000	4	0	0	0	0 to 36
<b>Total Range of New Jobs Created by Employers</b>					<b>40 to 354</b>

As the preceding table illustrates, employer respondents estimate job creation over the next three years in Cherokee County at a minimum of 40 new jobs and a maximum potential of 354 jobs. Most new job creation is expected to pay wages/salaries between \$25,000 and \$50,000 annually. It is important to note, however, that these are estimates provided by respondents based on current economic conditions, and these estimates can change for variety of reasons at any point in time.

Employer respondents were asked if they have had difficulty attracting or retaining employees due to housing related issues in the past couple of years. A total of nine respondents provided feedback to this question with the following distribution.

Difficulty Attracting/Retaining Employees Due to Housing Related Issues		
Response	Number of Respondents	Share of Respondents
Yes	6	66.7%
No	2	22.2%
Unknown	1	11.1%

Employer respondents were asked to rank the degree to which certain housing issues or challenges are experienced by their respective employees. Employers could select options from a list of common housing issues that was provided. A total of nine respondents provided feedback to this question. The following table illustrates the top 10 (weighted) housing issues reported by employer respondents.

Top 10 Housing Issues Experienced by Employees – Per Employer Respondents			
Issue	Weighted Score*	Issue	Weighted Score*
Unaffordable Rental Housing	86.1	Lack of Modern Housing	55.6
Unaffordable For-Sale Housing	86.1	Housing Doesn't Meet Employee's Needs	52.8
Lack of Available Housing	81.3	Lack of Deposit/Down Payment	41.7
Lack of Quality Housing	75.0	Housing is Not Near Community Services	38.9
Renovation/Repair Costs	61.1	Housing is Far From Work	34.4

\*High Degree = 100.0, Moderate = 50.0, Low = 25.0

Employer respondents were then asked how the housing issues that their employees or prospective employees experience are impacting the company. Employers could select from a list of impact options that was provided. A total of nine respondents provided feedback to this question. The following table illustrates the top five responses.

Top Five Impacts for Employers Resulting from Housing Issues	
Impact	Share of Respondents
Difficulty Attracting Employees	77.8%
Unable to Grow/Expand Business	55.6%
Difficulty Retaining Employees	44.4%
Difficult to Plan/Budget	22.2%
Adds to Company Costs	22.2%

Employer respondents were asked how issues associated with the local housing market impacted the way in which they operate their business. A total of eight respondents supplied answers to this question with the following results.

Operational Impacts for Employers Resulting from Housing Issues	
Operational Impact	Share of Respondents
Increased Wages of Existing Employees	75.0%
Increased Job Offer Incentives (Such as Sign-On Bonuses)	75.0%
Changing Employee Accommodations (Such as Working From Home)	50.0%
Reduced/Limited Services	12.5%
Use of Staffing Agency	12.5%

Employer respondents were then asked if additional housing were provided in Cherokee County that adequately served the needs of employees, to what degree would this increase the likelihood that their company would employ more people over the next three years. A total of nine respondents supplied answers to this question with the following distribution.

Likelihood of Hiring Additional Employees With Adequate Housing Available		
Response	Number of Respondents	Share of Respondents
Much More Likely	5	55.6%
Somewhat Likely	2	22.2%
Not Likely/No Impact	1	11.1%
Unknown	1	11.1%

Employer respondents were asked if housing were not an issue, how many additional employees would their company hire in the next three years. A total of nine respondents provided insight to this question. Seven respondents, or 77.8%, indicated that they “did not know” the effect. **Two** respondents indicated that they would hire more staff, totaling between **10 and 20** additional employees.

Employer respondents were asked if additional housing was provided in Cherokee County that adequately served the needs of employees, to what degree would this increase the likelihood that non-resident employees (those currently living outside Cherokee County) would move to Cherokee County. A total of nine respondents provided feedback to this question with the following distribution.

Likelihood of Non-Resident Employees Relocating To Cherokee County With Adequate Housing Available		
Response	Number of Respondents	Share of Respondents
Much More Likely	0	0.0%
Somewhat Likely	8	88.9%
Not Likely/No Impact	0	0.0%
Unknown	1	11.1%

Employer respondents were asked if their company currently provides any type of housing assistance to employees and to specify the type provided. A total of nine respondents provided feedback to this question with the following insight.

- **Five of the nine** respondents (**55.6%**) indicated that they do not provide any type of housing assistance.
- **Four** respondents (**44.4%**) indicated they provide assistance in the forms of relocation assistance, three months housing assistance, and housing location assistance. Three of the respondents noted that eligibility for these assistance programs is based on certain positions or employment status (full-time).

Employer respondents were then asked what type of assistance, if any, would they consider providing to their employees to assist with housing. A total of nine respondents provided insight to this question with the following distribution.

Employer Provided Housing Assistance Programs	
Program	Share*
Housing Relocation Reimbursement	22.2%
Rental Assistance/Subsidy	11.1%
Housing Counseling/Placement Services	11.1%
Partnering In/Developing Employee Housing	11.1%
Dependent on Job/Position	11.1%
Unknown (Corporate Decision)	11.1%
None	44.4%

\*Share of employer respondents that indicated they would consider providing the program.

Employer respondents were asked to indicate the level of importance of future government housing programs, policies or incentives that could be implemented to assist employees with housing, or addressing the market's housing issues. A total of nine respondents provided feedback to this question. The following table provides a weighted summary of the responses.

Housing Programs, Policies, and Initiatives by Degree of Importance (Per Employer Respondents)	
Program	Weighted Score*
New Housing Development/Redevelopment	94.4
Renter Assistance	66.7
Direct Government Investment in Land for Workforce Housing (Land Banking)	63.9
Development of More Public Housing	63.9
Homebuyer Assistance	44.4
Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)	44.4

\*Most Important = 100.0, Somewhat Important = 50.0, Least Important = 25.0

In addition to the above distribution of responses, two respondents provided open-ended input to the question. These respondents noted a lack of *affordable housing that is not income driven* and a lack of *high-quality, short-term housing for higher income groups*.

Employer respondents were asked to rank the degree of need for housing for their employees in terms of product pricing. A total of nine respondents provided insight to this question. The following table provides a weighted summary of the responses.

Employee Housing Needs by Product Pricing (Per Employer Respondents)	
Type of Housing Product (Price)	Weighted Score*
Affordable Rental Housing (Under \$750/month)	77.8
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	77.8
Moderate For-Sale Housing (\$200,000-\$300,000)	77.8
Entry Level/Workforce For-Sale Housing (Below \$200,000)	75.0
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	44.4
Higher-End For-Sale Housing (Above \$300,000)	36.1

\*High Need = 100.0, Moderate Need = 50.0, Low Need = 25.0

Employer respondents were asked to rank the degree of need for housing for their employees in terms of product type. A total of nine respondents provided insight to this question. The following table provides a weighted summary of the responses.

Employee Housing Needs by Product Type (Per Employer Respondents)	
Type of Housing Product	Weighted Score*
Single-Family Homes (Rental)	88.9
Single-Family Homes (Owner)	86.1
Multifamily Apartments	72.2
Duplex/Townhome (Rental)	69.4
Condominiums (Rental)	66.7
Duplex/Townhome (Owner)	63.9
Condominiums (Owner)	52.8
Mobile Homes	50.0
Short-Term/Seasonal Housing	33.3
Dormitories/Shared Living	25.0

\*High Need = 100.0, Moderate Need = 50.0, Low Need = 25.0

Employer respondents were asked to provide any additional comments regarding housing issues and needs that impact employees within Cherokee County. Two respondents provided feedback in the form of an open-ended response. One respondent noted the *long wait lists for subsidized housing* for low-salary employees and that a couple employees are currently homeless. Another respondent noted the difficulty in locating housing and that *there needs to be a consolidated list of available housing options*.

Employer Summary

Cherokee County, North Carolina Summary of Employer Survey Results		
Category	Top Needs / Issues	Consensus
Housing Issues for Employees	<ul style="list-style-type: none"> <li>Unaffordable Rental Housing</li> <li>Unaffordable For-Sale Housing</li> </ul>	86.1* 86.1*
Impacts for Employers	<ul style="list-style-type: none"> <li>Difficulty Attracting Employees</li> </ul>	77.8%
Operational Impacts	<ul style="list-style-type: none"> <li>Increased wages of existing employees</li> <li>Increased job offer incentives (such as sign-on bonuses)</li> </ul>	75.0% 75.0%
Effects of Adequate Housing Supply	<ul style="list-style-type: none"> <li>Much More Likely to Hire New Employees</li> <li>Additional Employees Hired</li> <li>Current Non-Resident Employees Somewhat More Likely to Relocate</li> </ul>	55.6% 10 to 20 88.9%
Employer Housing Assistance	<ul style="list-style-type: none"> <li>Do Not Currently Provide Housing Assistance to Employees</li> <li>Provide Some Type of Housing Assistance</li> </ul>	55.6% 44.4%
Housing Assistance Program Consideration	<ul style="list-style-type: none"> <li>Housing Relocation Reimbursement</li> <li>Would Not Consider/Unknown</li> </ul>	22.2% 55.6%
Housing Program or Policy Importance	<ul style="list-style-type: none"> <li>New Housing Development/Redevelopment</li> </ul>	94.4*
Housing Needs by Product Pricing	<ul style="list-style-type: none"> <li>Affordable Rental Housing (Under \$750/month)</li> <li>Moderate Market-Rate Rental Housing (\$750-\$1,250/month)</li> <li>Moderate For-Sale Housing (\$200,000-\$300,000)</li> </ul>	77.8* 77.8* 77.8*
Housing Needs by Product Type	<ul style="list-style-type: none"> <li>Single-Family Homes (Rental)</li> <li>Single-Family Homes (Owner)</li> <li>Multifamily Apartments</li> </ul>	88.9* 86.1* 72.2*

\*Denotes weighted score

**C. STAKEHOLDER SURVEY RESULTS**

A total of 15 area stakeholders from a broad range of organization types participated in the housing survey with the following results. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

Stakeholder respondents were asked to provide the type of organization they represent. A total of 15 respondents provided input to this question with the following distribution. Note that respondents were able to select more than one organization type.

Stakeholder Respondents by Organization Type			
Type	Number	Type	Number
Local Government/Municipal Official	3	Economic Development Organizations	1
Nonprofit Organization	3	Housing Developer	1
Education/Higher Education/University	2	Housing Organization	1
Agency on Aging/Senior Services	1	Landlord/Property Management	1
Community Action Agency	1	Other	6

Stakeholder respondents were asked to provide the degree that certain housing types are needed by price point within Cherokee County. A total of 10 respondents provided feedback to this question with the following results.

Housing Needs by Price Point (Per Stakeholder Respondents)			
Housing Type (Price Point)	Weighted Score*	Housing Type (Price Point)	Weighted Score*
Rental Housing (Less than \$500/month)	100.0	Senior Care (incomes/assets >\$25,000)	83.3
For-Sale Housing (Less than \$150,000)	100.0	For-Sale Housing (\$200,000-\$249,999)	63.9
Senior Care (incomes/assets <\$25,000)	100.0	Rental Housing (\$1,000-\$1,499/month)	58.3
Rental Housing (\$500-\$999/month)	92.5	Rental Housing (\$1,500 or more/month)	25.0
For-Sale Housing (\$150,000-\$199,999)	85.0	For-Sale Housing (\$250,000 or more)	22.2

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Stakeholder respondents were asked to provide the need for housing for specific populations within the county. A total of 10 respondents provided insight to this question with the following results.

Housing Needs by Population Served (Per Stakeholder Respondents)			
Population	Weighted Score*	Population	Weighted Score*
Family Housing (2+ Bedrooms)	100.0	Senior Living (Assisted Living, Nursing Care)	85.0
Rentals that Accept Housing Choice Voucher Holders	100.0	Single-Person (Studio/One-Bedroom)	85.0
Moderate Income Workforce (<\$30,000)	100.0	Housing for Millennials (Ages 25 to 39)	85.0
Low-Income Workforce (\$30,000-\$60,000)	92.5	Senior Living (Independent Living)	77.5

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Stakeholder respondents were asked to provide the level of demand for specific housing styles in Cherokee County. A total of 10 respondents provided feedback to this question with the following results.

Housing Needs by Style (Per Stakeholder Respondents)	
Housing Style	Weighted Score*
Multifamily Apartments	100.0
Low Cost Fixer-Uppers (Single-Family Homes)	83.3
Duplex/Triplex/Townhomes	77.5
Ranch Homes/Single Floor Plan Units	70.0
Traditional Two-Story Single-Family Homes	70.0
Mixed-Use/Units Above Retail (Downtown Housing)	67.5
Single-Room Occupancy (SRO)	55.6
Condominiums	45.0
Accessory Dwelling Units/Tiny Houses	35.0

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Stakeholder respondents were asked to approximate the extent that certain housing issues are experienced in the county. A total of 10 respondents provided insight to this question with the following distribution.

Housing Issues Experienced in Cherokee County (Per Stakeholder Respondents)	
Issue	Weighted Score*
Limited Availability	100.0
Rent Affordability	100.0
Lack of Access to Public Transportation	100.0
Housing Being Converted to Vacation Rentals	95.0
Home Purchase Affordability	90.0
Substandard Housing (Quality/Condition)	90.0
High Cost of Renovation	90.0
High Cost of Maintenance/Upkeep	90.0
Overcrowded Housing	88.9
Lack of Rental Deposit (or First/Last Month Rent)	85.0
Lack of Down Payment for Purchase	83.3
Absentee Landlords	77.8
Investors Buying Properties and Increasing Rents/Prices	77.8
Failed Background Checks	75.0
Foreclosure	50.0

\*Often = 100.0, Somewhat = 50.0, Not at All = 0.0

Stakeholder respondents were asked to rank the priority that should be given to the construction type used for housing development or preservation. A total of 10 respondents provided insight to this question with the following results.

Priority of Housing Construction Types (Per Stakeholder Respondents)	
Construction Type	Weighted Score*
New Construction	90.0
Repair/Renovation/Revitalization of Existing Housing	85.0
Mixed-Use	85.0
Clear Blighted/Unused Structures to Create Land for New Development	62.5
Adaptive Reuse (e.g., Warehouse Conversion)	47.5

\*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked to rank the priority that should be given to specific funding types for housing development or preservation. A total of nine respondents provided feedback to this question with the following results.

Priority of Funding Types (Per Stakeholder Respondents)	
Funding Type	Weighted Score*
Homebuyer Assistance	94.4
Project-Based Rental Subsidy	94.4
Tax Credit Financing	94.4
Home Repair/Loan	88.9
Housing Choice Vouchers	86.1

\*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Respondents were given the opportunity to explain why they chose specific funding types or suggest alternative types of funding that should be considered. Four respondents provided additional insight which is summarized below.

- Lack of housing available to use rental subsidies/vouchers
- All are high priority given the current gaps in funding and need
- Due to high share of low-income population in the community, assistance with maintaining and purchasing homes is needed
- Viable paths to establishing home ownership should be a priority

Stakeholder respondents were asked to identify common barriers or obstacles that exist in the county that limit residential development. A total of 10 respondents provided feedback to this question. The following is a list of the most commonly cited barriers per stakeholder respondents.

Common Barriers/Obstacles to Residential Development (Per Stakeholder Respondents)		
Barrier/Obstacle	Number of Respondents	Share of Respondents
Cost of Labor/Materials	10	100.0%
Cost of Land	10	100.0%
Development Costs	10	100.0%
Cost of Infrastructure	8	80.0%
Financing	8	80.0%
Lack of Infrastructure	8	80.0%
Availability of Land	6	60.0%

Stakeholder respondents were asked to identify what they believe represent the best options (up to five) to reduce or eliminate the county's barriers to residential development. A total of 10 respondents provided insight to this question. The following is a list of the most commonly cited options.



<b>Best Options to Reduce Barriers/Obstacles to Residential Development (Per Stakeholder Respondents)</b>		
<b>Initiatives to Reduce Barriers/Obstacles</b>	<b>Number of Respondents</b>	<b>Share of Respondents</b>
Collaboration Between Public and Private Sectors	9	90.0%
Government Assistance with Infrastructure	7	70.0%
Gap/Bridge Financing	6	60.0%
Educating the Public on Importance of Housing	5	50.0%
Establishment of a Housing Trust Fund	3	30.0%
Government Sale of Public Land/Buildings at Discount	3	30.0%
Pooling of Public, Philanthropic, and Private Resources	3	30.0%
Tax Credits	3	30.0%

Stakeholder respondents were given a list of initiatives and asked to identify three that should be areas of focus for Cherokee County. A total of 10 respondents provided insight to this question with the following results.

<b>Top Five Areas of Focus for the County (Per Stakeholder Respondents)</b>		
<b>Initiatives</b>	<b>Number of Respondents</b>	<b>Share of Respondents</b>
Developing New Housing	7	70.0%
Accessibility to Key Community Services (e.g., Healthcare, Childcare, Etc.)	6	60.0%
Critical Home Repair	5	50.0%
Renovating/Repurposing Buildings for Housing	5	50.0%
Improving Public Transportation	3	30.0%

Stakeholder respondents were asked to approximate the degree that housing impacts the local economy. A total of 10 respondents provided insight to this question with the following results.

<b>Housing Impacts on Local Economy (Per Stakeholder Respondents)</b>	
<b>Impact</b>	<b>Weighted Score*</b>
Makes it difficult for employers to retain employees	100.0
Makes it difficult for existing companies to expand	100.0
Makes it difficult for employers to attract employees	95.0
Makes it difficult for area to attract new companies	90.0
Makes it difficult for area to attract business investment	90.0
Limits area's ability to grow	90.0

\*Significant Impact = 100.0, Minor Impact = 50.0, No Impact = 0.0

Stakeholder respondents were asked to identify initiatives or programs (all that apply) that could be utilized to address housing issues for current and future employees in the county. A total of 10 respondents provided feedback to this question. The following table summarizes the top responses from stakeholders.

Top Housing Initiatives to Assist Employees (Per Stakeholder Respondents)		
Assistance Type	Number of Respondents	Share of Respondents
Providing Down Payment Assistance to Lower-Wage Employees	9	90.0%
Providing Security Deposit Assistance to Lower-Wage Employees	8	80.0%
Employers Offering Employee Relocation Services/Reimbursements	7	70.0%
Developing Employee Housing	6	60.0%
Employers Partnering with Others to Develop Employee Housing	6	60.0%
Purchasing Housing to Rent/Sell to Employees	5	50.0%

Stakeholder respondents were asked to identify specific community services that are currently lacking or insufficient and limits the county from attracting new residents. A total of eight respondents provided feedback to this question. The following table summarizes the top responses from stakeholders.

Insufficient Community Services (Per Stakeholder Respondents)		
Community Service	Number of Respondents	Share of Respondents
Restaurants	2	25.0%
Big-Box Grocery Stores	1	12.5%
Big-Box Department Stores	1	12.5%
Cultural Venues (community center, museum, etc.)	1	12.5%
Entertainment Venues	1	12.5%
Recreation Venues (playground, parks, trails, etc.)	1	12.5%
Other*	1	12.5%

\*Respondent that selected “Other” cited multiple services including restaurants, stores, and recreation venues

Stakeholder respondents were asked to provide any additional information about housing challenges in the county in the form of an open-ended response. Since only one respondent provided feedback to this question, a recommendation from a prior question is also included below.

- One respondent cited “poverty impediment” as a housing challenge for the county.
- One respondent recommended the addition of “Transitions to Community Living Voucher Program - Olmstead Decision Population and NC Settlement” in a prior question.

Stakeholder respondents were asked if they are knowledgeable of the homeless population or other special needs populations with regards to housing in their area. A total of 10 respondents provided feedback with the following distribution.

- Yes: **5 (50.0%)**
- No: **5 (50.0%)**

Stakeholder respondents were then asked to rank the need for specialized housing types (emergency shelters, group homes, permanent supportive housing, and transitional housing) for specific special needs populations in the area. A total of eight respondents provided insight to this question with the following weighted results. Note that the highest weighted score for each target population is highlighted in red.

Need for Housing Types Among Special Needs Populations				
Target Population	Housing Type and Weighted Score*			
	Emergency Shelter	Group Homes	Permanent Supportive Housing	Transitional Housing
Disabled	71.4	57.1	85.7	71.4
Homeless	85.7	42.9	78.6	78.6
Persons Recently Released from Incarceration	64.3	35.7	64.3	68.8
Persons with Substance Abuse Disorder(s)	71.4	75.0	85.7	81.3
Veterans	57.1	64.3	78.6	57.1
Victims of Domestic Violence	78.6	78.6	92.9	78.6

\*High Need = 100.0, Moderate Need = 50.0, No Need = 0.0

Based on the survey results, permanent supportive housing is the specialized housing type of highest need among four of the six target populations listed (disabled, persons with substance abuse disorders, veterans, and victims of domestic violence). Emergency shelters appear to be the highest need among the homeless population, while transitional housing is the housing type most needed for persons recently released from incarceration. Although each special needs population would benefit from a variety of specialized housing to varying degrees based on individual circumstances, the survey results suggest that these specific housing types would likely provide the most benefit for each group.

Stakeholder respondents were asked to provide, in their opinion, the obstacles to the development of housing for homeless and/or special needs populations in Cherokee County. A total of five respondents provided insight to this question. Some key obstacles cited by stakeholders included topics related to the following.

- Development costs and lack of operational funding
- Stigma associated with certain groups
- Lack of partnerships, capacity, and infrastructure

Stakeholder respondents were then asked to provide recommendations to address the needs of the homeless population and/or special needs populations in the county. Three respondents provided additional insight to this question. Some key recommendations from stakeholders included the following.

- Development of a trust fund
- Improve private and public sector relationships
- Establish regularly scheduled meetings to improve participation/planning
- Address community-based service gaps in county
- Resource fairs (housing, healthcare, transportation)
- Community education

## Stakeholder Summary

### Cherokee County, North Carolina Summary of Stakeholder Survey Results

Category	Top Needs / Issues	Consensus
Housing Needs by Price Point	<ul style="list-style-type: none"> <li>• Rental Housing (Less than \$500/month)</li> <li>• For-Sale Housing (Less than \$150,000)</li> <li>• Senior Care (incomes/assets &lt;\$25,000)</li> </ul>	<b>100.0*</b> <b>100.0*</b> <b>100.0*</b>
Housing Needs by Population	<ul style="list-style-type: none"> <li>• Family Housing (2+ Bedrooms)</li> <li>• Rentals that Accept Housing Choice Voucher Holders</li> <li>• Moderate Income Workforce (&lt;\$30,000)</li> </ul>	<b>100.0*</b> <b>100.0*</b> <b>100.0*</b>
Housing Needs by Style	<ul style="list-style-type: none"> <li>• Multifamily Apartments</li> <li>• Low Cost Fixer-Uppers (Single-Family Homes)</li> </ul>	<b>100.0*</b> <b>83.3*</b>
Housing Issues Experienced	<ul style="list-style-type: none"> <li>• Limited Availability</li> <li>• Rent Affordability</li> <li>• Lack of Access to Public Transportation</li> </ul>	<b>100.0*</b> <b>100.0*</b> <b>100.0*</b>
Priority by Construction Type	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Repair/Renovation/Revitalization of Existing Housing</li> <li>• Mixed-Use</li> </ul>	<b>90.0*</b> <b>85.0*</b> <b>85.0*</b>
Funding Type Priority	<ul style="list-style-type: none"> <li>• Homebuyer Assistance</li> <li>• Project-Based Rental Subsidy</li> <li>• Tax Credit Financing</li> </ul>	<b>94.4*</b> <b>94.4*</b> <b>94.4*</b>
Development Barriers	<ul style="list-style-type: none"> <li>• Cost of Labor/Materials</li> <li>• Cost of Land</li> <li>• Development Costs</li> </ul>	<b>100.0%</b> <b>100.0%</b> <b>100.0%</b>
Reduction of Barriers	<ul style="list-style-type: none"> <li>• Collaboration Between Public and Private Sectors</li> </ul>	<b>90.0%</b>
Areas of Focus	<ul style="list-style-type: none"> <li>• Develop New Housing</li> </ul>	<b>70.0%</b>
Housing Impact on Economy	<ul style="list-style-type: none"> <li>• Makes it difficult for employers to retain employees</li> <li>• Makes it difficult for existing companies to expand</li> <li>• Makes it difficult for employers to attract employees</li> </ul>	<b>100.0*</b> <b>100.0*</b> <b>95.0*</b>
Employee Assistance Priorities	<ul style="list-style-type: none"> <li>• Providing Down Payment Assistance to Lower-Wage Employees</li> </ul>	<b>90.0%</b>
Insufficient Community Services	<ul style="list-style-type: none"> <li>• Restaurants</li> </ul>	<b>25.0%</b>
Housing Type Needs for Special Populations	<ul style="list-style-type: none"> <li>• Victims of Domestic Violence – Permanent Supportive Housing</li> <li>• Disabled – Permanent Supportive Housing</li> <li>• Homeless – Emergency Shelters</li> <li>• Substance Abuse Disorder(s) – Permanent Supportive Housing</li> <li>• Veterans – Permanent Supportive Housing</li> <li>• Recently Released from Incarceration – Transitional Housing</li> </ul>	<b>92.9*</b> <b>85.7*</b> <b>85.7*</b> <b>85.7*</b> <b>78.6*</b> <b>68.8*</b>

\*Denotes weighted score

## **D. RESIDENT/COMMUTER SURVEY RESULTS**

A total of 701 individuals responded to the housing survey with the following results. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

### Current Housing Situation

Respondents were asked if they currently live in Cherokee County. A total of 701 respondents provided an answer to this question with the following distribution.

- **627 (89.4%)** respondents indicated they are current residents of Cherokee County.
- **74 (10.6%)** respondents indicated they are non-residents of Cherokee County.

*Resident respondents* were asked in which Cherokee County community they live. A total of 623 respondents provided feedback to this question with the following distribution.

- Andrews: **107 (17.2%)**
- Murphy: **294 (47.2%)**
- Unincorporated Area of County: **222 (35.6%)**

*Resident respondents* were asked if they work in Cherokee County. A total of 623 respondents provided feedback to this question with the following distribution.

- Yes: **491 (78.8%)**
- No: **132 (21.2%)**

*Non-resident* respondents of Cherokee County were asked to provide the ZIP code of their current residence. A total of 58 respondents provided feedback to this question with the following results.

- Hayesville, North Carolina (28904): **24.1%**
- Blairsville, Georgia (30512): **12.1%**
- Brasstown, North Carolina (28902): **8.6%**
- Warne, North Carolina (28909): **6.9%**
- Mineral Bluff, Georgia (30559): **6.9%**
- All Others: **41.4%**

*Non-resident* respondents were asked to specify whether they commute to Cherokee County for work. A total of 59 non-resident respondents provided feedback to this question with the following distribution.

- Yes (Commute to Cherokee County): **45 (76.3%)**
- No (Do Not Commute to Cherokee County): **14 (23.7%)**

*Non-resident* respondents who commute to Cherokee County were asked to estimate their typical commute time to work (one-way). A total of 45 respondents provided feedback to this question with the following distribution.

Non-Resident Commute Times		
Time	Number of Respondents	Share of Respondents
Less than 15 minutes	4	8.9%
15 to 30 minutes	20	44.4%
31 to 45 minutes	14	31.1%
46 to 60 minutes	5	11.1%
Over 60 minutes	1	2.2%
Work From Home	1	2.2%
Total	45	100.0%

Respondents were asked to specify their current housing situation (tenure). A total of 589 respondents (*residents and non-residents*) provided feedback to this question with the following distribution.

Respondents by Housing Status		
Tenure Type	Number of Respondents	Share of Respondents
Rent	77	13.1%
Own	465	79.0%
Caretaker (No Rent)	7	1.2%
Live With Family/Friends	30	5.1%
Other	10	1.7%
Total	589	100.0%

Respondents (*residents and non-residents*) were asked to select the housing structure type that best describes their current residence. A total of 589 respondents provided feedback to this question with the following results.

Respondents by Housing Structure Type					
Structure Type	Number of Respondents	Share of Respondents	Structure Type	Number of Respondents	Share of Respondents
Single-Family Home	487	82.7%	Room Rental	2	0.3%
Mobile Home	57	9.7%	Condominium	0	0.0%
Duplex/Triplex/Townhome	13	2.2%	Senior Care	0	0.0%
Apartment Building	9	1.5%	Other	14	2.9%
Accessory Dwelling Unit	7	1.2%			

Respondents were asked to indicate the number of people (including the respondent) that live in their current residence. A total of 585 respondents provided feedback to this question with the following distribution.

Respondents by Household Size		
Household Size	Number of Households	Share of Respondents
One-Person Household	89	15.2%
Two-Person Household	221	37.8%
Three-Person Household	113	19.3%
Four-Person Household	92	15.7%
Five-Person+ Household	70	12.0%
Total	585	100.0%

Respondents were asked to approximate their total monthly housing expenses (including rent/mortgage costs, utilities, taxes, insurance, etc.). A total of 585 respondents provided insight to this question with the following distribution.

Respondents by Monthly Housing Expenses		
Total Monthly Housing Expenses	Number of Respondents	Share of Respondents
\$0 (No Expense)	9	1.5%
Up to \$250	19	3.3%
\$251 to \$500	56	9.6%
\$501 to \$750	80	13.7%
\$751 to \$1,000	88	15.0%
\$1,001 to \$1,250	61	10.4%
\$1,251 to \$1,500	59	10.1%
\$1,501 to \$1,750	60	10.3%
\$1,751 to \$2,000	60	10.3%
Over \$2,000	93	15.9%
Total	585	100.0%

A list of common housing issues was supplied and respondents were asked to specify whether they have experienced, or are currently experiencing, any of the issues as they relate to their place of residence. A total of 566 respondents provided feedback to this question with the following distribution.

Housing Issues Experienced (Per Survey Respondents)		
Housing Issue	Number of Respondents	Share of Respondents
Cost Burdened (Paying More Than 30% of Income Toward Housing Cost)	117	20.7%
Credit Score Was Not High Enough for a Lease and/or Mortgage	61	10.8%
Did Not Have Sufficient Deposit or Down Payment	51	9.0%
Had to Move In With Family and/or Friends	43	7.6%
Overcrowded Housing	39	6.9%
Substandard Housing (I Couldn't Afford to Maintain)	23	4.1%
Substandard Housing (Landlord Did Not Maintain)	21	3.7%
Expiring Lease or Eviction	11	1.9%
Homelessness	11	1.9%
Foreclosure	8	1.4%
Housing or Lending Discrimination	8	1.4%
Landlords Won't Accept Housing Choice Vouchers	7	1.2%
None	372	65.7%

## Current Housing Market

Respondents were asked to describe the overall housing market in Cherokee County. A total of 552 respondents provided insight to this question with the following results.

Cherokee County Housing Market Rating (Per Survey Respondents)		
Rating	Number of Respondents	Share of Respondents
Good, No Issues	16	2.9%
Fair, Some Issues	115	20.8%
Poor, Many Issues	378	68.5%
No Opinion	43	7.8%
Total	552	100.0%

Respondents were asked to identify, in their opinion, the top three issues that negatively impact the Cherokee County housing market. Respondents could select options from a list and/or provide an open-ended response. A total of 558 respondents provided feedback to this question. The following table illustrates the top five issues cited by respondents.

Top Five Issues Negatively Impacting the Cherokee County Housing Market (Per Survey Respondents)		
Issue	Number of Respondents	Share of Respondents
High Prices or Rents	405	72.6%
Not Enough Housing/Rental Options (Few Vacancies)	352	63.1%
Mismatch Between Local Jobs/Wages and Housing Costs	248	44.4%
Neglected/Blighted Properties/Neighborhood (Poor Condition)	89	16.0%
Property/Income Taxes	64	11.5%

Respondents were asked if they believe it is difficult for people to find suitable housing in Cherokee County. A total of 557 respondents provided feedback to this question with the following distribution.

- Yes: **393 (70.6%)**
- Somewhat: **108 (19.4%)**
- No: **20 (3.6%)**
- I Do Not Know: **36 (6.5%)**

For the respondents that answered “Yes” or “Somewhat” to the previous question, the respondents were then asked to provide the reason they believe it is difficult for people to find suitable housing in Cherokee County. Respondents were given a list of reasons to choose from and/or given the option to provide an open-ended response. A total of 503 respondents provided insight to this question. The following table illustrates the top five reasons cited by respondents.



Top Five Reasons for Difficulty in Locating Suitable Housing in Cherokee County (Per Survey Respondents)		
Reason	Number of Respondents	Share of Respondents
Housing Not Affordable	426	84.7%
Not Enough Housing (Limited Availability)	404	80.3%
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	159	31.6%
Lack of Down Payment or Rental Deposit	156	31.0%
Poor Quality of Housing	130	25.8%

Respondents were asked to rate the degree of need (High, Minimal, No Need) for certain *housing types* in Cherokee County. A total of 547 respondents provided insight to this question. The following table provides a *weighted* summary of respondent feedback.

Degree of Need for Housing Types in Cherokee County (Per Survey Respondents)			
Housing Type	Weighted Score*	Housing Type	Weighted Score*
Family Housing (2+ Bedrooms)	90.2	Single-Person (Studio/One-Bedroom)	66.0
Housing for Ages 25 to 40	85.2	Senior Condominiums (For-Sale Housing)	59.6
Rental Housing (Less than \$500/month)	81.7	Rentals that Accept Housing Choice Vouchers	59.5
Rental Housing (\$500-\$1,000/month)	80.8	Rental Housing (\$1,001-\$1,500/month)	40.0
For-Sale Housing (Less than \$100,000)	80.1	For-Sale Housing (\$201,000-\$300,000)	37.7
Senior Apartments (Independent Living)	78.9	Communal Housing (Shared Living Space)	29.4
For-Sale Housing (\$100,000-\$200,000)	77.4	For-Sale Housing (Over \$300,000)	17.6
Senior Care Facilities (Assisted Living/Nursing Care)	69.2	Rental Housing (Over \$1,500/month)	17.2

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Respondents were asked to rate the degree of need (High, Minimal, No Need) for certain *housing styles* in Cherokee County. A total of 532 respondents provided feedback to this question. The following table provides a *weighted* summary of respondent feedback.

Degree of Need for Housing Styles in Cherokee County (Per Survey Respondents)	
Housing Style	Weighted Score*
Apartments	81.8
Duplex/Triplex/Townhomes	68.2
Condominiums	49.0
Ranch Homes/Single Floor Plan Units	81.0
Low Cost Fixer-Uppers (single-family homes)	68.1
Modern Move-In Ready Single-Family Homes	82.1
Single-Room Occupancy (SRO)	42.1
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	39.9

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Respondents were given an opportunity to provide, in their opinion, the most significant housing issue that Cherokee County is experiencing. A total of 417 respondents provided insight to this question. Although there was a wide range of answers provided by respondents related to a variety of topics, the commonly cited issues were affordability and availability (rentals and for-sale), quality (condition compared to price), abandoned/blighted properties, cost of land, mismatch of wages to cost of living, and the conversion of properties to short-term vacation rentals and second homes.

Respondents were asked to provide additional comments or concerns related to housing in Cherokee County and a total of 164 responses were received. Although many respondents cited issues covered in the previous question, several additional topics were noted by respondents including zoning to direct future development, increased access to internet, the need for additional multifamily apartments, and more housing that targets seniors and young families.

Interest in Living in Cherokee County

*Non-resident* respondents were asked if they have any interest living in Cherokee County if housing were available. A total of 57 respondents provided feedback to this question with the following distribution.

- Yes: **30 (52.6%)**
- No: **27 (47.4%)**

The *non-resident* respondents that indicated they would consider moving to Cherokee County were then asked what style housing they would be interested living in within Cherokee County. A total of 26 respondents provided feedback to this question with the following distribution.

Preferred Housing Style (Per Non-Resident Survey Respondents)		
Housing Style	Number of Respondents	Share of Respondents
Modern, Move-In Ready Single-Family Home	23	88.5%
Ranch Homes or Single Floor Plan Unit	15	57.7%
Low-Cost Fixer-Upper	13	50.0%
Apartment	6	23.1%
Duplex/Triplex/Townhome	6	23.1%
Condominium	2	7.7%
Accessory Dwelling Unit (income suite)	1	3.9%
Single-Room Occupancy	0	0.0%
Senior Living	0	0.0%
Other	2	7.7%

The *non-resident* respondents that indicated they would consider moving to Cherokee County were then asked how many bedrooms they would require if they moved to Cherokee County. A total of 26 respondents provided insight to this question with the following results.

Bedrooms Required to Live to Cherokee County (Per Non-Resident Survey Respondents)		
Number of Bedrooms	Number of Respondents	Share of Respondents
Studio	2	7.7%
One-Bedroom	2	7.7%
Two-Bedroom	8	30.8%
Three-Bedroom	10	38.5%
Four-Bedroom+	4	15.4%

The *non-resident* respondents were then asked what they would be willing to pay per month, including all utility costs, to live in Cherokee County. A total of 26 respondents provided feedback to this question with the following distribution.

Monthly Housing Expenses Respondents Willing to Pay to Live in Cherokee County (Per Non-Resident Survey Respondents)		
Total Housing Expenses	Number of Respondents	Share of Respondents
No Expense	0	0.0%
Up to \$500	1	3.9%
\$501 - \$750	4	15.4%
\$751 - \$1,000	9	34.6%
\$1,001 - \$1,250	8	30.8%
\$1,251 - \$1,500	2	7.7%
\$1,501 - \$2,000	2	7.7%
Over \$2,000	0	0.0%

The *non-resident* respondents were asked if anything, besides housing, could be addressed, added, or changed in Cherokee County to increase the likelihood of individuals relocating to Cherokee County. A total of 15 respondents indicated that *better employment opportunities, more restaurants, additional retail and specialized healthcare options, newer schools, reliable internet service, and additional entertainment options* would increase the likelihood of individuals moving to Cherokee County.

### Demographic Distribution

Respondents were asked to provide their age. A total of 542 respondents provided feedback to this question with the following results.

Survey Respondent Age Distribution		
Age Range	Number of Respondents	Share of Respondents
17 years or less	0	0.0%
18 to 22 years	6	1.1%
23 to 29 years	34	6.3%
30 to 39 years	85	15.7%
40 to 49 years	115	21.2%
50 to 59 years	143	26.4%
60 to 75 years	137	25.3%
76 years or older	11	2.0%
Prefer Not To Answer	11	2.0%

Respondents were asked to provide their ethnicity. A total of 541 respondents provided feedback to this question with the following results.

Survey Respondent Ethnicity Distribution		
Ethnicity	Number of Respondents	Share of Respondents
American Indian/Alaskan Native	16	3.0%
Asian/Pacific Islander	1	0.2%
Black/African American	4	0.7%
Hispanic/Latino	7	1.3%
White/Caucasian	467	86.3%
Prefer not to Answer	41	7.6%
Other	5	0.9%

Respondents were asked to estimate the gross annual income of all residents living in their household. A total of 541 respondents provided feedback to this question with the following results.

Survey Respondent Household Income Distribution		
Income Range	Number of Respondents	Share of Respondents
Less than \$15,000	18	3.3%
\$15,000 to \$24,999	20	3.7%
\$25,000 to \$39,999	65	12.0%
\$40,000 to \$59,999	93	17.2%
\$60,000 to \$74,999	83	15.3%
\$75,000 to \$99,999	85	15.7%
\$100,000 to \$149,999	78	14.4%
\$150,000 to \$199,999	37	6.8%
\$200,000 or more	20	3.7%
Prefer Not To Answer	42	7.8%

## Resident/Commuter Summary

### Cherokee County, North Carolina Summary of Resident/Commuter Survey Results

Category	Top Needs / Issues	Consensus
Housing Tenure	<ul style="list-style-type: none"> <li>• Own</li> <li>• Rent</li> <li>• Other</li> </ul>	<b>79.0%</b> <b>13.1%</b> <b>7.9%</b>
Current Housing Structure Type	<ul style="list-style-type: none"> <li>• Single-Family Home</li> </ul>	<b>82.7%</b>
Current Household Size	<ul style="list-style-type: none"> <li>• 2-Person Household</li> </ul>	<b>37.8%</b>
Monthly Household Expenses	<ul style="list-style-type: none"> <li>• \$751 to \$1,000</li> </ul>	<b>15.0%</b>
Top Housing Issue Experienced	<ul style="list-style-type: none"> <li>• Cost Burdened (Paying more than 30% of your income toward housing cost)</li> </ul>	<b>20.7%</b>
Condition of Current Housing Market	<ul style="list-style-type: none"> <li>• Poor, Many Issues</li> </ul>	<b>68.5%</b>
Issues Negatively Impacting Housing Market	<ul style="list-style-type: none"> <li>• High prices or rents</li> <li>• Not enough housing/rental options (few vacancies)</li> </ul>	<b>72.6%</b> <b>63.1%</b>
Difficult to Find Appropriate Housing	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Somewhat</li> </ul>	<b>70.6%</b> <b>19.4%</b>
Reason for Difficulty Finding Housing	<ul style="list-style-type: none"> <li>• Housing Not Affordable</li> <li>• Not Enough Housing (Limited Availability)</li> </ul>	<b>84.7%</b> <b>80.3%</b>
Need for Specific Housing Types	<ul style="list-style-type: none"> <li>• Family Housing (2+ Bedrooms)</li> <li>• Housing for Ages 25 to 40</li> </ul>	<b>90.2*</b> <b>85.2*</b>
Need for Specific Housing Styles	<ul style="list-style-type: none"> <li>• Apartments</li> </ul>	<b>81.8*</b>
Preferred Housing Style (Non-Residents Willing to Relocate)	<ul style="list-style-type: none"> <li>• Modern, Move-In Ready Single-Family Home</li> </ul>	<b>88.5%</b>
Bedrooms Required (Non-Residents Willing to Relocate)	<ul style="list-style-type: none"> <li>• Two-Bedroom</li> <li>• Three-Bedroom</li> </ul>	<b>30.8%</b> <b>38.5%</b>
Monthly Housing Expenses Willing to Pay (Non-Residents Willing to Relocate)	<ul style="list-style-type: none"> <li>• \$751 - \$1,000</li> <li>• \$1,001 - \$1,250</li> </ul>	<b>34.6%</b> <b>30.8%</b>
Factors to Increase Likelihood of Relocating	<ul style="list-style-type: none"> <li>• Better Employment Opportunities</li> <li>• More Restaurants</li> <li>• Additional Retail and Specialized Healthcare Options</li> <li>• Newer Schools</li> <li>• Reliable Internet Service</li> <li>• Additional Entertainment Options</li> </ul>	-

\*Denotes a weighted score

## X. ACTION PLAN RECOMMENDATIONS

Based on the findings contained in this report, we have prepared Action Plan Recommendations that can serve as a guide for local governments, county governments, and stakeholders to develop a customized Action Plan of their own that best facilitates community goals, aligns with public and private sector objectives, and meets both legal and financial limitations that may exist. To assist in developing its own customized Action Plan, we have provided Cherokee County with a summary of several initiatives from communities and/or counties in the southeastern United States. Specific examples of various initiatives implemented by other communities are provided in *Addendum K: Best Practices*. These initiatives have either been implemented or are in the planning stages and may serve as a model to follow. Cherokee County is encouraged to research and contact communities with initiatives that the county may ultimately want to implement.

### ACTION PLAN

The following outlines possible actions or initiatives that should be considered for implementation to help address housing issues in Cherokee County. As many of the following recommendations involve complicated processes, local governments will want to seek professional and legal counsel on selected items before pursuing certain initiatives. It is important to point out that financial, legal and other factors may limit local governments from implementing some of the following recommendations. As a result, local governments may need to have scaled-down or phased-in versions of some initiatives. Additionally, not all of these recommendations need to be implemented simultaneously to effectuate change. In the end, the following recommendations should be used as a guide to develop a formal Action Plan for Cherokee County.

#### Goal Setting

*Outline Community's Overall Purpose* – Advocates may want to develop a mission statement outlining the overall purpose for addressing local housing needs. This should be somewhat broad and flexible to allow for unexpected changes in the local economic, housing, and political environments, but essentially address the spirit behind housing efforts. It is recommended that such a statement include goals associated with affordability and specific household types (families, seniors, special needs populations, etc.). The goals should also point to the cultural, social, economic, and quality of life benefits associated with housing.

*Establish Housing Production Goals* – Set realistic annual and long-term (five- or 10-year) goals of the number and type (rental, for-sale, senior, etc.) of housing units advocates want to see built. Estimates should be based on, or at least guided by, quantifiable metrics, such as the housing gap estimates provided in this Housing Needs Assessment. Other sources could include Housing Authority Voucher wait lists or overall multifamily rental property wait lists, for example. It is suggested that goals start out relatively small or reasonably attainable to allow for a greater chance of initial success that will help to build momentum toward larger and more ambitious goals.

*Establish Housing Funding Goals* – Funding housing development, particularly developments serving lower income households, can be complicated and often requires numerous funding sources. Using housing production goals outlined in the preceding recommendation, an analysis should be done to estimate the overall funding requirements to meet such goals. From this, advocates should determine the level of resources that should be provided from government, nonprofits, philanthropists, and other sources to help offset private sector costs of developing affordable housing.

### Capacity Building

*Identify and Retain Expertise to Advise on and/or Lead Housing Initiatives* – Housing development and financing are complicated, requiring a significant level of expertise and time to adequately navigate housing issues. Consideration should be given to hiring a housing specialist (part-time or full-time) that would be responsible for facilitating housing initiatives on a regular basis. This can be an individual working for town or county governments, or someone that works for a nonprofit group, the housing authority or other housing advocacy group that would serve as a liaison between all interested parties. This process can be investigated further by looking at other communities that have hired such a person.

*Identify and Establish Housing Partnerships* – Due to the complexity associated with housing development and the large-scale housing needs of the Cherokee County area, it would be beneficial for the community to consider building broad but strong partnerships between both the public and private sectors. This may include the Andrews and Murphy Housing Authorities, Western NC Housing Partnership, Habitat for Humanity of Cherokee County, and other nonprofit groups and for-profit developers. The community at large will be more likely to find success in addressing housing needs if local employers, philanthropists, and other stakeholders are involved in the process. It is recommended that advocates identify potential partners and develop an outreach program to get such partners involved in addressing local housing issues.

### Education and Outreach

*Develop a Housing Education Program* – Using both existing and newly created housing education initiatives, develop an overarching education program with a more unified objective. The program could, for example, include educating landlords on the Housing Choice Voucher program, informing potential homebuyers on homebuying requirements and assistance (credit repair, down payments, etc.), and advising existing homeowners on home repair assistance. Additional outreach efforts should involve both informing and engaging the overall community, elected officials, area employers, and other stakeholders on the benefits of developing affordable housing. Such efforts could help to mitigate stigmas associated with affordable housing, illustrate the benefits such housing has on the local economy, and help to get the community to “buy in” on housing initiatives. Annual or other periodic housing forums or workshops, annual reports or other formats could be used to help communicate housing advocate messaging. The community could create a housing resource center that includes such things as listing of property management companies, apartment communities, area realtors, housing advocacy groups, housing programs and other housing-related resources for the county that would serve as a one-stop shop for housing information.

*Develop a Marketing Plan to Attract Potential Developers and Investors* – As shown in this report, there is a significant housing need among a variety of housing product types and affordability levels. A plan should be developed to promote housing development opportunities within the county to prospective developers, financial institutions, housing advocates, philanthropists, and investors. The plan should consider online/social media initiatives, attending or hosting housing forums, direct mailing (including e-mail) campaigns, advertising in housing and investment publications or websites, and other direct solicitation efforts. With more than 30 potential sites identified in the county, there are numerous development opportunities that should be promoted to prospective developers. Various examples of some outreach efforts of other communities are included in *Addendum K: Best Practices*.

*Learn from Others* – Cherokee County is not alone in the challenges they experience with limited available housing supply, lack of affordable housing, and various housing development and preservation difficulties. It would benefit the local community to research and communicate with communities of similar size, particularly those in North Carolina. While much larger than Cherokee County, cities like Louisville, Kentucky; Evansville, Indiana; Nashville, Tennessee; and Asheville, North Carolina offer numerous programs and incentives to support the development and preservation of housing, often with an emphasis on affordable housing alternatives. Local governments and housing advocates could introduce and modify housing plans, programs or initiatives that were used in other communities, learning from both the successes and mistakes of these communities. Various examples of housing initiatives incorporated by other communities is included in *Addendum K: Best Practices*.

#### Housing Preservation and Development Tools

*Consider Establishing a Land Bank* – Consideration should be given to establishing a land bank that can acquire, remediate, and dispose of land/buildings for the purpose of facilitating properties into more productive uses. Most land banked properties are existing buildings and/or land that have been neglected/abandoned, are in disrepair, and/or are tax delinquent. Some of these properties are included in the Development Opportunities portion of this report (See: Section VII). Such land banks can be operated within established entities such as housing departments or planning departments. Because land banks are subject to a variety of legal and financial requirements, they should be researched thoroughly to determine if this is a viable alternative for Cherokee County. It is recommended that advocates seek legal/professional counsel on this matter before pursuing this strategy.



*Explore the Creation of an Affordable Housing Trust Fund* – The community should explore the establishment of an affordable housing trust fund to facilitate real estate development that meets specific housing goals via financial assistance, land conveyance, partnership building, etc. This could be an effective tool in a market like Cherokee County with a notable portion (0.2% of all housing) of substandard residences. The housing trust fund could be financed through numerous resources including local government general fund appropriations, revolving loan payments, revenues generated from government fees associated with residential development, sale proceeds from housing trust owned land, philanthropic donations, or money raised through a housing bond. It is recommended that advocates seek legal/professional counsel on this matter before pursuing this strategy.

*Consider Implementing/Modifying Policies to Encourage or Support the Development and Preservation of Housing* – One of the key findings from this report is that there is *limited availability* among the existing housing stock in the county. Demographic growth over the next few years will be significant and will require a steady introduction of new residential units to keep pace with the growing housing demand. The local governments should support housing policies such as modifying residential density to allow for more units (increasing density, allowing lot splits, allowing accessory dwelling units, etc.), modifying unit size requirements (allowing for smaller units), requiring fewer parking spaces, expanding tax abatements, supporting or expanding TIF districts, expediting the building permit or rezoning process, waiving/deferring/lowering government fees, and exploring other measures specifically targeted to the types of housing (e.g., affordable, senior, etc.) that lead to meeting housing goals. Currently, there are two multifamily rental communities planned/approved within the county and 12 for-sale residential communities which are under construction and/or approved. In total, the two rental communities will comprise 104 units while the for-sale developments will include a total of at least 346 homes. These currently planned projects are detailed beginning on page VI-36. An overview and evaluation of local housing policies and regulations, along with specific policy recommendations, are included starting on page VII-33 of this report.

*Explore Programs, Funding Sources, and Initiatives that Support the Development and Renovation/Preservation of Housing, Particularly Affordable Housing* – A significant challenge in the county is the imbalance between the costs/rents associated with the existing housing stock and the ability of households to pay for such housing. As shown in this report, there are very few available rental alternatives and a relatively small inventory of available for-sale homes in the county. While there are some for-sale units that may be affordable to lower-income households, many of these are older and likely in disrepair and require significant improvements that many households cannot afford. Additionally, many stakeholders indicated that renovation costs associated with the older, lower quality homes pose a significant challenge to being able to repair and modernize much of the older existing housing stock. In an effort to support the development and preservation of more affordable housing alternatives, the county should consider supporting projects being developed with affordable housing development programs (e.g., Tax Credit and HUD programs), providing pre-development financial assistance, supporting a Housing Trust Fund, exploring the establishment of a land bank to acquire, improve, and convey tax delinquent and

neglected properties, donation of corporate or publicly owned land for residential projects, and leveraging Qualified Opportunity Zone resources and opportunities (Cherokee County has two QOZs, Census Tracts 37075920300 and 37039930200). This could also include efforts directly for residents such as first-time homebuyer assistance, rental security deposit assistance, credit repair guidance/services, and providing low-interest or forgivable loans and grants to lower-income households that can be used for covering costs directly associated with the repairs and maintenance of the existing housing stock. Overall, focus should be placed on those programs that support low-income households (seniors and families), workforce households, and first-time homebuyers. Additional housing is needed in order to have a healthy housing market, which will ultimately contribute to the local economy, quality of life, and overall prosperity of area residents. A list of numerous housing programs and funding sources available on a local, state and federal level are provided in this report starting on page VII-42.

#### Monitor Market Conditions & Keep Community Informed

*Periodically Assess Key Market Data to Adjust Goals & Priorities* – It is important that the community establish benchmark data (e.g., rents/home prices, vacancies, shares of affordable housing, cost burdened households, etc.) that they believe are key metrics to help understand the health and trends of the local housing market. These metrics should be updated periodically (annually or every couple of years) and evaluated to understand the level of progress in housing efforts and to identify new or ongoing problems. Such data collection can be done internally by local groups (e.g., government entities, realtor associations, housing advocacy groups, etc.) or by housing professionals.

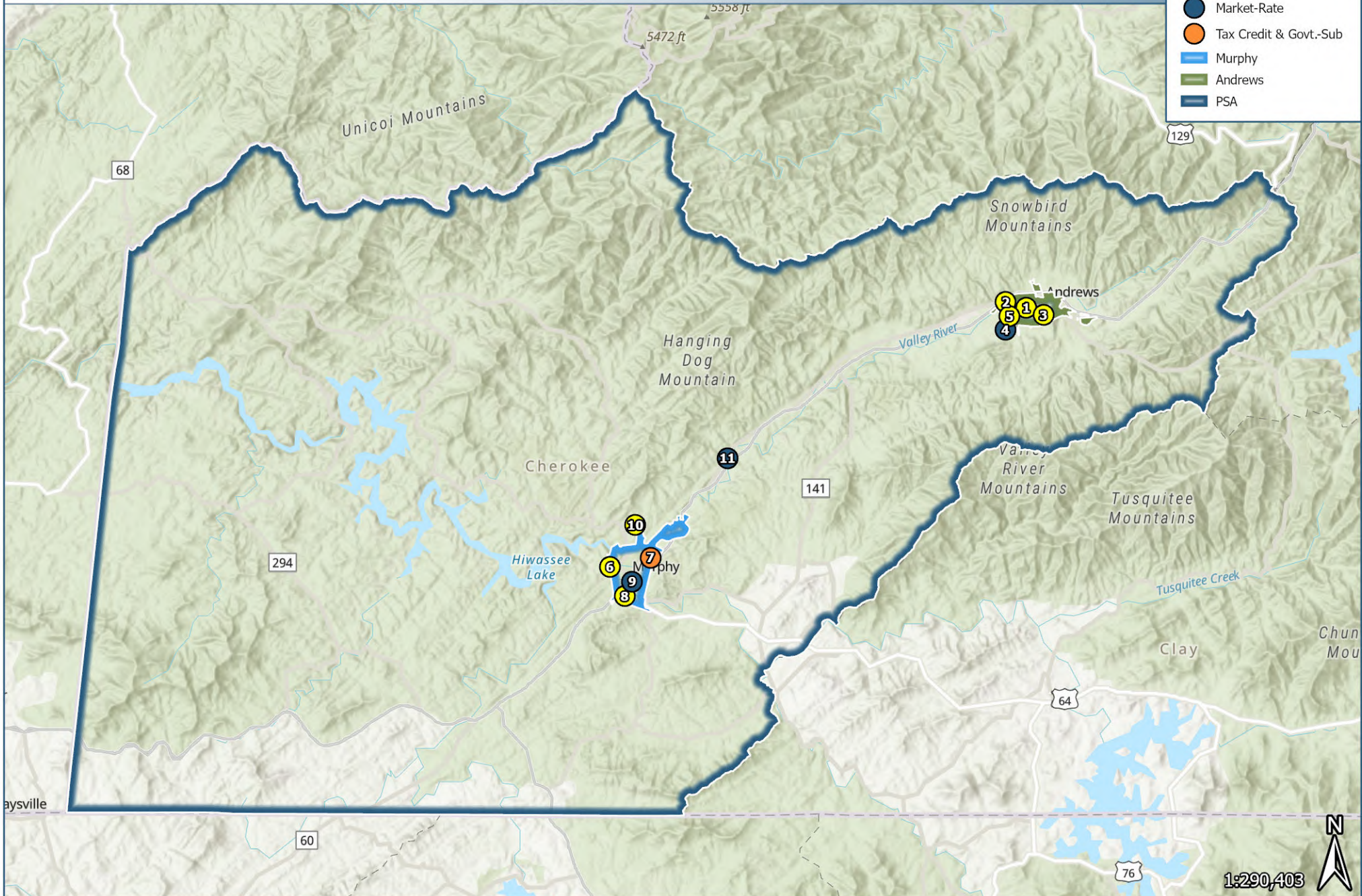
*Keep the Community Informed* - It is recommended that housing advocates develop a means to communicate to the general public the progress that has been made in addressing housing issues, acknowledge notable housing challenges that remain, and outline plans for the near future. This education and outreach effort will hold advocates and stakeholders accountable for efforts made, motivate advocates to build on recent successes, and help public officials to make more informed decisions. Such efforts could be in the form of annual reports, press releases, housing forums, and neighborhood meetings.

**ADDENDUM A:**

**FIELD SURVEY OF  
CONVENTIONAL RENTALS**

**Apartment Type**

- Government Subsidized
- Market-Rate
- Tax Credit & Govt.-Sub
- Murphy
- Andrews
- PSA





















Esri, CGIAR, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS  
Additional Source(s): Bowen National Research


1:290,403





Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	Andrews Gardens Apts.	GSS	C	1981	14	0	100.0%
2	Andrews Housing Authority	GSS	C-	1969	50	0	100.0%
3	ARC/HDS Cherokee CO GH #1	GSS	B	1990	6	1	83.3%
4	Valley View Manor Apts.	MRR	C-	2000	8	0	100.0%
5	West Winds Apts.	GSS	B-	1987	42	0	100.0%
6	Gwenmont Arms Apts.	GSS	B-	1983	28	0	100.0%
7	Hopewell Village Apts.	TGS	B+	1997	24	0	100.0%
8	Murphy Housing Authority (Cool Springs)	GSS	B-	1968	84	0	100.0%
9	Peachtree Place	MRR	B-	1930	9	0	100.0%
10	ARC/HDS Cherokee CO GH #2	GSS	B	1993	6	0	100.0%
11	Meadowbrook Apts.	MRR	C	1980	20	0	100.0%


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

<b>1</b>	<b>Andrews Gardens Apts.</b> 600 Teas St., Andrews, NC 28901	Contact: Marlanna Phone: (828) 321-4017
	Total Units: 14    UC: 0    Occupancy: 100.0%    Stories: 1,2    Year Built: 1981 BR: 1    Vacant Units: 0    Waitlist: 2 HH    AR Year: Target Population: Senior 62+    Yr Renovated: 2011 Rent Special: None Notes: HUD Section 8	






<b>2</b>	<b>Andrews Housing Authority</b> 291 Whitaker Ln., Andrews, NC 28901	Contact: Heather Phone: (828) 321-5257
	Total Units: 50    UC: 0    Occupancy: 100.0%    Stories: 1,2    Year Built: 1969 BR: 1, 2, 3, 4    Vacant Units: 0    Waitlist: 16 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: Public Housing	

<b>3</b>	<b>ARC/HDS Cherokee CO GH #1</b> 82 Boyd St, Andrews, NC 28901	Contact: Jacob Phone: (828) 361-3092
	Total Units: 6    UC: 0    Occupancy: 83.3%    Stories: 1    Year Built: 1990 BR: 1    Vacant Units: 1    Waitlist: None    AR Year: Target Population: Disabled    Yr Renovated: Rent Special: None Notes: HUD Section 811	


<b>4</b>	<b>Valley View Manor Apts.</b> 75 Valley View Manor Dr., Andrews, NC 28901	Contact: Patricia Phone: (404) 937-3071
	Total Units: 8    UC: 0    Occupancy: 100.0%    Stories: 2    Year Built: 2000 BR: 2    Vacant Units: 0    Waitlist: 4 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes:	


















<b>5</b>	<b>West Winds Apts.</b> 353 Kent St., Andrews, NC 28901	Contact: Nancy Phone: (828) 321-3111
	Total Units: 42    UC: 0    Occupancy: 100.0%    Stories: 2    Year Built: 1987 BR: 1, 2    Vacant Units: 0    Waitlist: 15 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: RD 515, has RA (42 units)	

✓ Comparable Property ♦ Senior Restricted ■ (MRR) Market-Rate ■ (MRT) Market-Rate & Tax Credit ■ (MRG) Market-Rate & Government-Subsidized ■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	■ (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized ■ (TAX) Tax Credit ■ (TGS) Tax Credit & Government-Subsidized ■ (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC) ■ (TIN) Tax Credit & Income-Restricted (not LIHTC) ■ (TMG) Tax Credit, Market-Rate & Government-Subsidized	■ (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized ■ (INR) Income-Restricted (not LIHTC) ■ (ING) Income-Restricted (not LIHTC) & Government-Subsidized ■ (GSS) Government-Subsidized ■ (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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<b>6</b>	<b>Gwenmont Arms Apts.</b> 294 Gwenmont Cir., Murphy, NC 28906	Contact: Stephanie Phone: (828) 274-4111
	Total Units: 28    UC: 0    Occupancy: 100.0%    Stories: 2    Year Built: 1983 BR: 1, 2    Vacant Units: 0    Waitlist: 7 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: RD 515, has RA (17 units)	
<b>7</b>	<b>Hopewell Village Apts.</b> 67 Natural Springs Rd., Murphy, NC 28906	Contact: Travis Phone: (828) 837-1282
	Total Units: 24    UC: 0    Occupancy: 100.0%    Stories: 1    Year Built: 1997 BR: 1, 2    Vacant Units: 0    Waitlist: 14 HH    AR Year: Target Population: Senior 62+    Yr Renovated: Rent Special: None Notes: Tax Credit; RD 515, has RA (24 units)	
<b>8</b>	<b>Murphy Housing Authority (Cool Springs)</b> 110 Beal Circle, Murphy, NC 28906	Contact: Kenny Phone: (828) 837-6662
	Total Units: 84    UC: 0    Occupancy: 100.0%    Stories: 1,2,3    Year Built: 1968 BR: 1, 2, 3    Vacant Units: 0    Waitlist: 400 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: Public Housing	
<b>9</b>	<b>Peachtree Place</b> 193 Peachtreet St, Murphy, NC 28906	Contact: Louise Phone: (770) 654-2290
	Total Units: 9    UC: 0    Occupancy: 100.0%    Stories: 2    Year Built: 1930 BR: 1, 2    Vacant Units: 0    Waitlist: 8 HH    AR Year: 2000 Target Population: Family    Yr Renovated: Rent Special: None Notes:	
<b>10</b>	<b>ARC/HDS Cherokee CO GH #2</b> 33 Gentle Dove Ln, Murphy, NC 28906	Contact: Jacob Phone: (828) 837-3225
	Total Units: 6    UC: 0    Occupancy: 100.0%    Stories: 1    Year Built: 1993 BR: 1    Vacant Units: 0    Waitlist: None    AR Year: Target Population: Disabled    Yr Renovated: Rent Special: None Notes: HUD Section 811	

✓	Comparable Property	■	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	■	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆	Senior Restricted	■	(TAX) Tax Credit	■	(INR) Income-Restricted (not LIHTC)
■	(MRR) Market-Rate	■	(TGS) Tax Credit & Government-Subsidized	■	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■	(MRT) Market-Rate & Tax Credit	■	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	■	(GSS) Government-Subsidized
■	(MRG) Market-Rate & Government-Subsidized	■	(TIN) Tax Credit & Income-Restricted (not LIHTC)	■	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■	(MIN) Market-Rate & Income-Restricted (not LIHTC)	■	(TMG) Tax Credit, Market-Rate & Government-Subsidized		

11	Meadowbrook Apts. 831 Tomotla Rd., Marble, NC 28905		Contact: Andrea Phone: (828) 837-2288		
			Total Units: 20    UC: 0    Occupancy: 100.0% BR: 1, 2    Vacant Units: 0 Target Population: Family Rent Special: None Notes:	Stories: 2 Waitlist: 3 HH	Year Built: 1980 AR Year: Yr Renovated: 2000

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	



Source: Four Square Community Action  
Effective: 07/2018

Monthly Dollar Allowances

		Garden						Townhome					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	0	0	0	0	0	0	0	0	0	0	0	0
	+Base Charge	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	55	66	73	84	94	10	55	66	73	84	94	10
	Electric	15	17	23	28	34	40	15	17	23	28	34	40
	Heat Pump	13	15	18	20	22	25	13	15	18	20	22	25
	Oil	51	60	66	75	84	93	51	60	66	75	84	93
Cooking	Natural Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	8	8	13	18	24	26	8	8	13	18	24	26
	Electric	5	5	8	10	12	13	5	5	8	10	12	13
Other Electric	21	24	32	39	47	55	21	24	32	39	47	55	
	+Base Charge	17	17	17	17	17	17	17	17	17	17	17	17
Air Conditioning		4	5	7	8	10	12	4	5	7	8	10	12
Water Heating	Natural Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	18	24	31	39	52	60	18	24	31	39	52	60
	Electric	11	13	17	20	24	24	11	13	17	20	24	24
	Oil	18	18	27	36	45	54	18	18	27	36	45	54
Water		31	32	40	48	57	65	31	32	40	48	57	65
Sewer		29	30	37	45	53	60	29	30	37	45	53	60
Trash Collection		12	12	12	12	12	12	12	12	12	12	12	12
Internet*		20	20	20	20	20	20	20	20	20	20	20	20
Cable*		20	20	20	20	20	20	20	20	20	20	20	20
Alarm Monitoring*		0	0	0	0	0	0	0	0	0	0	0	0

\* Estimated- not from source

ADDENDUM B:  
NON-CONVENTIONAL RENTAL SURVEY

Address	Town	Type	Price	Square Feet	Price Per Square Foot	Bedrooms	Baths	Year Built	Source
270 Meadow Creek Lane #270	Murphy	Single-Family Home	\$2,100	760	\$2.76	2	1.0	2012	Zillow
78 Bayless Street	Murphy	Single-Family Home	\$1,000	-	-	1	1.0	1977	Zillow
976 Sunset Lane #B	Murphy	Single-Family Home	\$750	-	-	1	1.0	1995	Apartments.com
126 Creekside Drive	Murphy	Apartment	\$1,325	1,072	\$1.24	3	2.0	1975	Hotpads
563 Evans Hollow	Murphy	Single-Family Home	\$1,250	1,100	\$1.14	2	2.0	-	Carolina Mountain Homes
111 Willow Street	Murphy	Duplex	\$1,300	1,100	\$1.18	2	1.0	2007	Zillow
23 West Memorial Drive	Andrews	Single-Family Home	\$1,395	960	\$1.45	3	1.0	1973	Zillow
57 Piper Lane	Murphy	Single-Family Home	\$1,400	936	\$1.50	2	1.0	1978	Zillow
446 Main Street	Andrews	Apartment	\$1,000	-	-	2	1.0	-	Cherokee Scout
446 Main Street*	Andrews	Apartment	\$900	-	-	1	1.0	-	Cherokee Scout
244 Grace Mountain Road	Murphy	Single-Family Home	\$1,500	750	\$2.00	1	1.0	2002	Facebook
55 Smoke Rise Circle	Murphy	Single-Family Home	\$1,300	1,307	\$0.99	2	2.0	1985	Zillow

\*Not a duplicate





ADDENDUM C:  
SENIOR CARE HOUSING SURVEY

**Nursing Care**





<b>Map ID</b>	<b>Facility Name</b>	<b>Address</b>	<b>City</b>	<b>ST</b>	<b>Year Built/ Renovated</b>	<b>Licensed Beds</b>	<b>Marketed Beds</b>	<b>Vacant Beds</b>	<b>Occ. Rate</b>	<b>Base Monthly Rates</b>
N-1	Valley View Care & Rehab Center	551 Kent St.	Andrews	NC	1992	76	76	25	67.1%	\$8,395
N-2	Murphy Rehab & Nursing	230 NC Hwy 141	Murphy	NC	N/A	134	N/A	N/A	N/A	N/A

**ADDENDUM D:**

**HOUSING DEVELOPMENT  
OPPORTUNITY PROFILES**



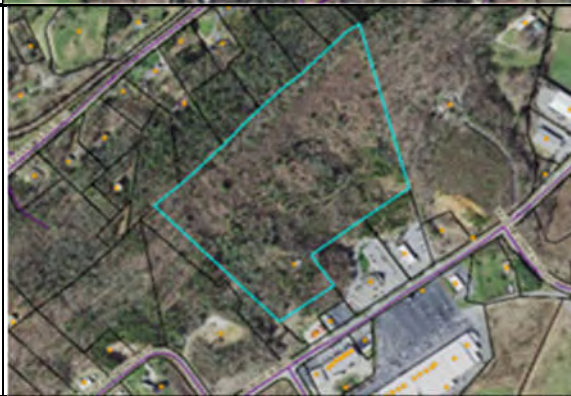

Map ID	Photo	Property Details	
1		Location	1026 Main St, Andrews
		Year Built	1960
		Building Size (Square Feet)	9,825
		Land Size	0.9 acre
		Zoning	CB - Central Business District
2		Location	1396 Main St, Andrews
		Year Built	1970
		Building Size (Square Feet)	2,144
		Land Size	0.2 acre
		Zoning	CB - Central Business District
3		Location	224 Main St., Andrews
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	21.4 acres
		Zoning	HB - Highway Business District
4		Location	255 Main St, Andrews
		Year Built	1991
		Building Size (Square Feet)	3,207
		Land Size	1.6 acres
		Zoning	HB Highway Business District

N/A – Not Available



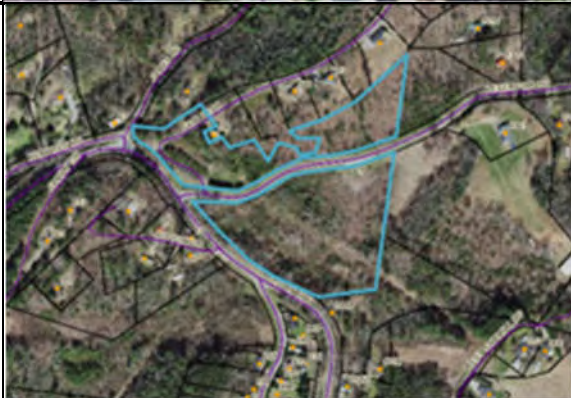

Map ID	Photo	Property Details	
5		Location	358 Main St, Andrews
		Year Built	2001
		Building Size (Square Feet)	5,234
		Land Size	0.8 acre
		Zoning	HB Highway Business District
6		Location	255 Cover Avenue, Andrews
		Year Built	1957
		Building Size (Square Feet)	3,000
		Land Size	12.4 acres
		Zoning	GR General Residential District
7		Location	285 Jasmine Dr, Marble
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	8.4 acres
		Zoning	No Zoning
8		Location	3800 Highway 141, Marble
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	7.4 acres
		Zoning	No Zoning

N/A – Not Available



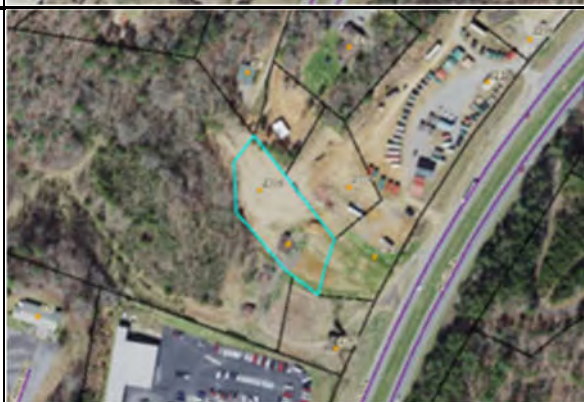
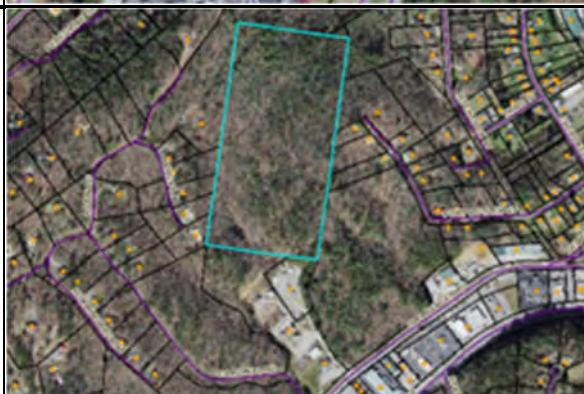


Map ID	Photo	Property Details	
9		Location	45 Jasmine Dr, Marble
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	3.0 acres
		Zoning	No Zoning
10		Location	7640 US-19, Marble
		Year Built	1981
		Building Size (Square Feet)	14,720
		Land Size	12.9 acres
		Zoning	No Zoning
11		Location	1271 Andrews Rd., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	21.7 acres
		Zoning	H-B Highway Business District
12		Location	1371 Andrews Rd., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	30.0 acres
		Zoning	H-B Highway Business District





N/A – Not Available

Map ID	Photo	Property Details	
13		Location	15735 US-64, Murphy
		Year Built	1982
		Building Size (Square Feet)	3,215
		Land Size	2.1 acres
		Zoning	No Zoning
14		Location	161 Peachtree St., Murphy
		Year Built	1900
		Building Size (Square Feet)	1,842
		Land Size	0.24 acre
		Zoning	G-B General Business District
15		Location	Reservoir Road, Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	13.6 acres
		Zoning	No Zoning
16		Location	2061 U.S. Hwy 19, Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	4.5 acres
		Zoning	H-B Highway Business District





N/A – Not Available

Map ID	Photo	Property Details	
17		Location	2285 E U.S. Highway 64 Alt, Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	7.4 acres
		Zoning	No Zoning
18		Location	230 Bulldog Dr., Murphy
		Year Built	2003
		Building Size (Square Feet)	1,781
		Land Size	0.86 acre
		Zoning	H-B Highway Business District
19		Location	2346 US-64, Murphy
		Year Built	1940
		Building Size (Square Feet)	864
		Land Size	0.99 acre
		Zoning	No Zoning
20		Location	315 Fort Butler St., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	19.3 acres
		Zoning	No Zoning





N/A – Not Available

Map ID	Photo	Property Details	
21		Location	35 Tomotla Rd., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	7.9 acres
		Zoning	No Zoning
22		Location	354 Ledford St., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	1.2 acres
		Zoning	No Zoning
23		Location	41 Petrie St., Murphy
		Year Built	1947/1953
		Building Size (Square Feet)	4,379
		Land Size	6.1 acres
		Zoning	H-B Highway Business District
24		Location	42 Family Church Rd, Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	6.7 acres
		Zoning	No Zoning

N/A – Not Available

Map ID	Photo	Property Details	
25		Location	4379 E U.S. Highway 64 Alt, Murphy
		Year Built	1975
		Building Size (Square Feet)	1,344
		Land Size	3.1 acres
		Zoning	No Zoning
26		Location	5740 W. U.S. Hwy 64, Murphy
		Year Built	2007
		Building Size (Square Feet)	8,480
		Land Size	2.7 acres
		Zoning	No Zoning
27		Location	691 Andrews Rd, Murphy
		Year Built	1945
		Building Size (Square Feet)	12,580
		Land Size	1.2 acres
		Zoning	H-B Highway Business District
28		Location	91 Campbell St, Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	0.5 acre
		Zoning	R-1 Medium Density Residential District

N/A – Not Available

Map ID	Photo	Property Details	
29		Location	96 Bill Hughes Ave., Murphy
		Year Built	1988
		Building Size (Square Feet)	6,570
		Land Size	0.3 acre
		Zoning	H-B Highway Business District
30		Location	980 W. U.S. Hwy 64, Murphy
		Year Built	1992
		Building Size (Square Feet)	1,590
		Land Size	3.0 acres
		Zoning	No Zoning
31		Location	Bulldog Dr., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	9.6 acres
		Zoning	H-B Highway Business District
32		Location	Ledford St., Murphy
		Year Built	N/A
		Building Size (Square Feet)	N/A
		Land Size	2.3 acres
		Zoning	H-B Highway Business District

N/A – Not Available

ADDENDUM E:  
EMPLOYER SURVEY RESULTS

## Q1 Provide Your Contact Information

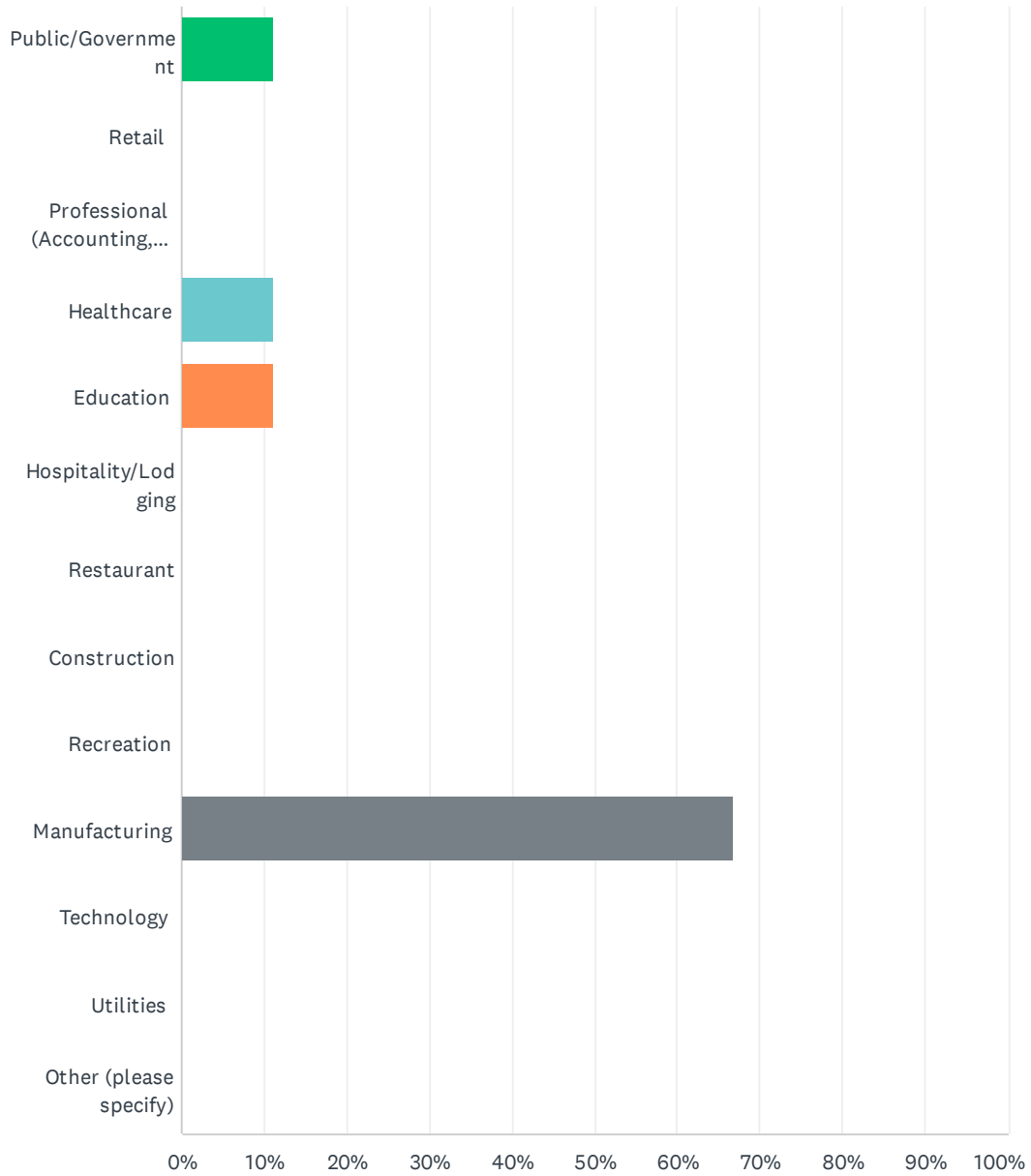
Answered: 9 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	9
Company	100.00%	9
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	9
Phone Number	100.00%	9



## Q2 Describe the primary type of company you represent.

Answered: 9 Skipped: 0



Cherokee County, North Carolina Employer Survey

ANSWER CHOICES	RESPONSES	
Public/Government	11.11%	1
Retail	0.00%	0
Professional (Accounting, Legal, Etc.)	0.00%	0
Healthcare	11.11%	1
Education	11.11%	1
Hospitality/Lodging	0.00%	0
Restaurant	0.00%	0
Construction	0.00%	0
Recreation	0.00%	0
Manufacturing	66.67%	6
Technology	0.00%	0
Utilities	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>9</b>

### Q3 Approximately how many people do you employ in Cherokee County?

Answered: 9 Skipped: 0

## Q4 Approximately what number of your employees are part-time, full-time and seasonal?

Answered: 9 Skipped: 0

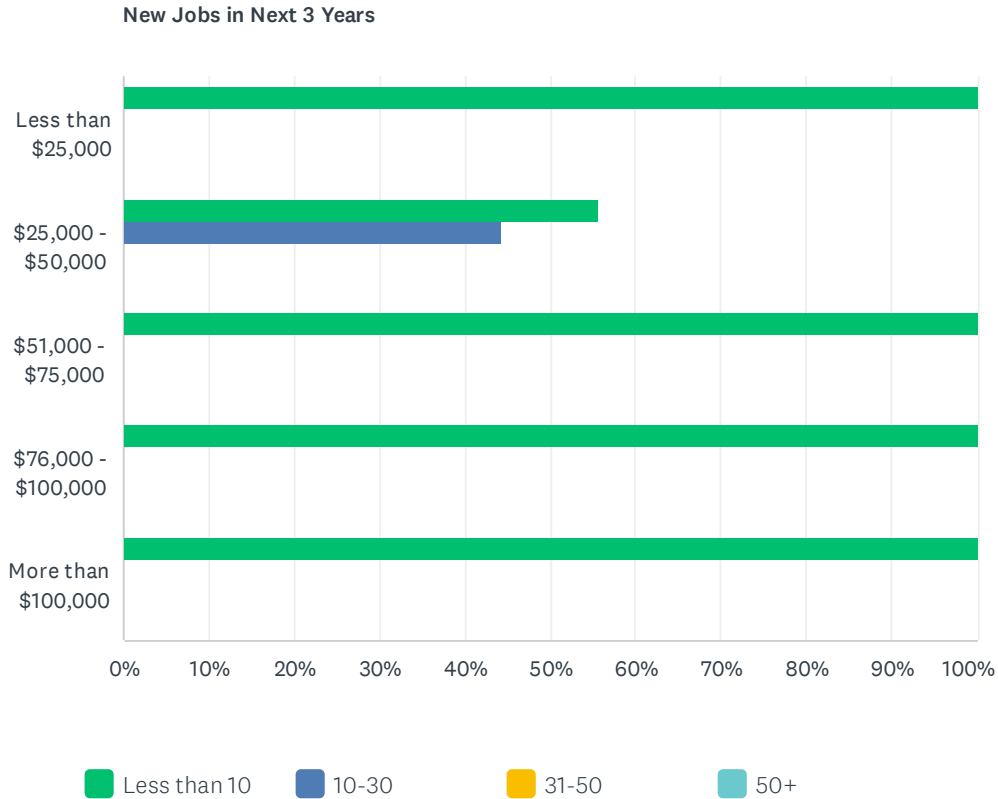
ANSWER CHOICES	RESPONSES	
Part-Time	77.78%	7
Full-Time	100.00%	9
Seasonal	77.78%	7

**Q5 To the best of your knowledge, approximately what percentage of your employees live in Cherokee County?**

Answered: 9 Skipped: 0

## Q6 Over the next three years, how many new jobs do you believe your company/entity will potentially create in Cherokee County, estimating the number of jobs by annual wages?

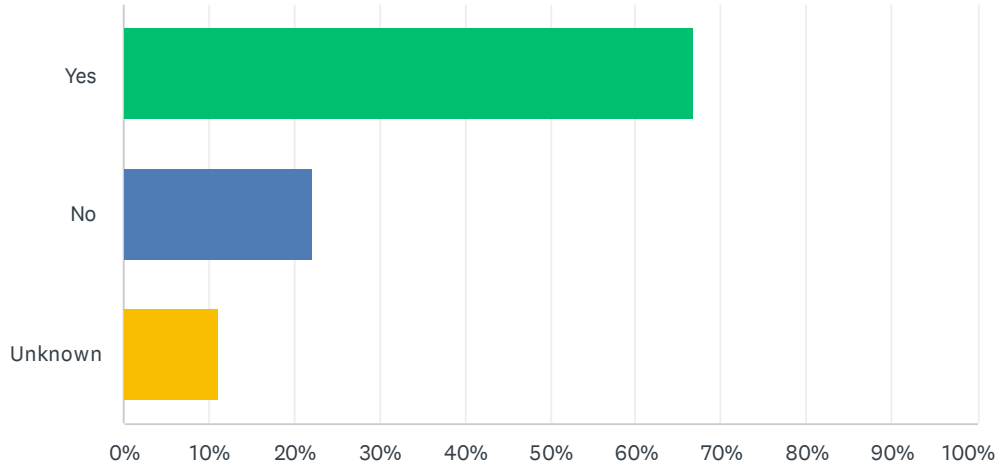
Answered: 9 Skipped: 0



New Jobs in Next 3 Years					
	LESS THAN 10	10-30	31-50	50+	TOTAL
Less than \$25,000	100.00% 3	0.00% 0	0.00% 0	0.00% 0	3
\$25,000 - \$50,000	55.56% 5	44.44% 4	0.00% 0	0.00% 0	9
\$51,000 - \$75,000	100.00% 7	0.00% 0	0.00% 0	0.00% 0	7
\$76,000 - \$100,000	100.00% 7	0.00% 0	0.00% 0	0.00% 0	7
More than \$100,000	100.00% 4	0.00% 0	0.00% 0	0.00% 0	4

## Q7 Have you had difficulty attracting or retaining employees due to housing related issues in the past couple of years?

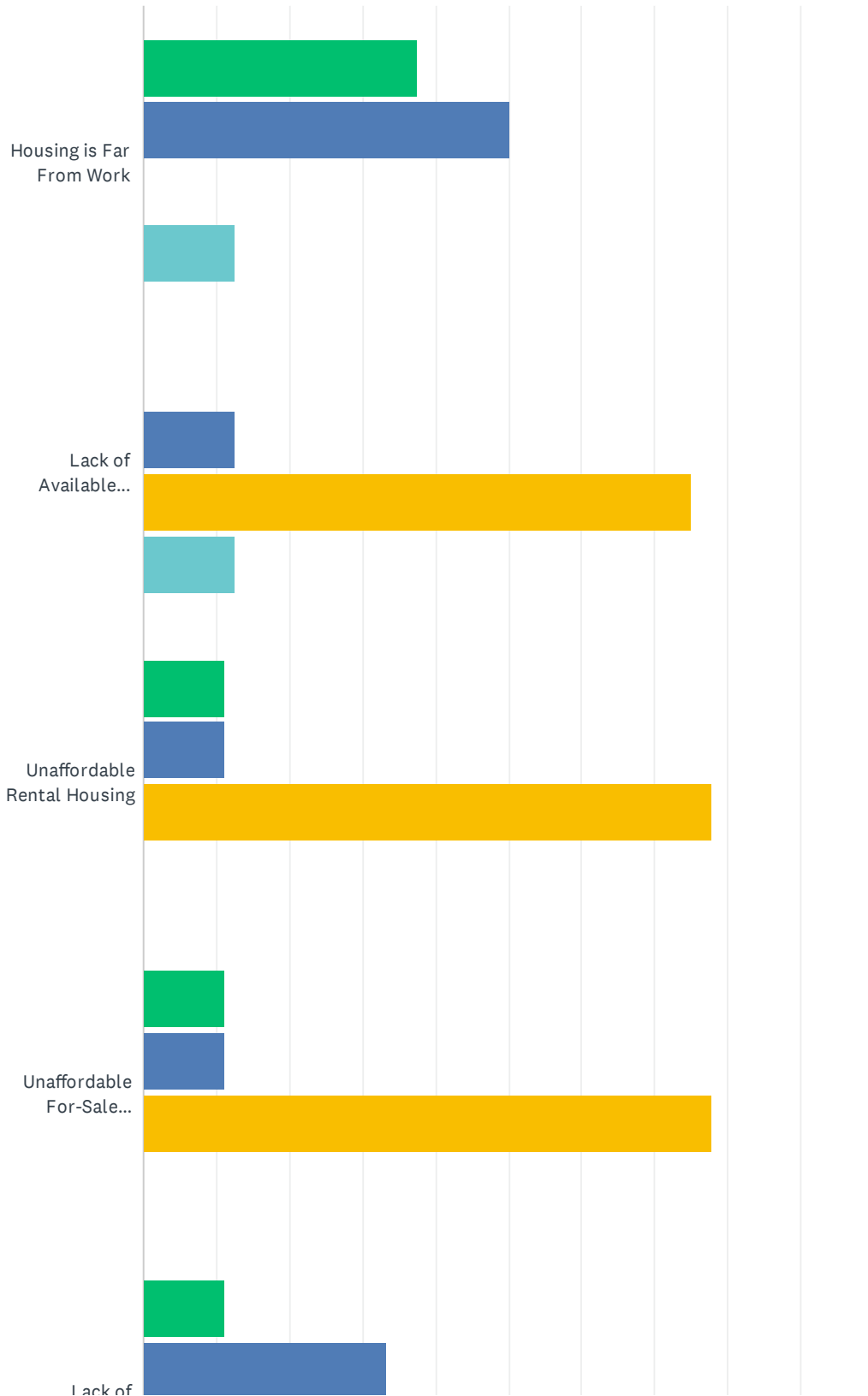
Answered: 9 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	66.67%	6
No	22.22%	2
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

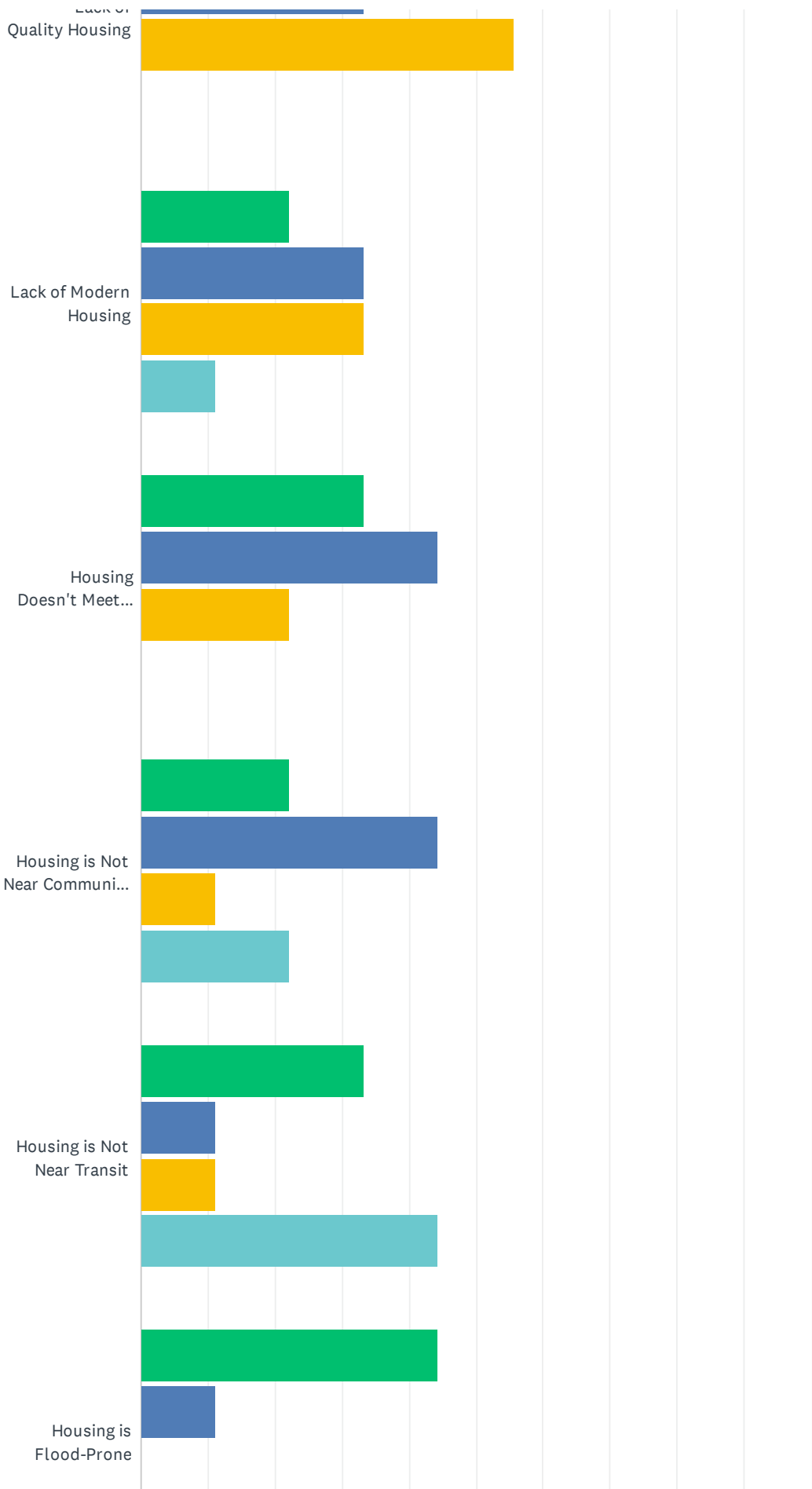
### Q8 Rank the degree in which the housing issues/challenges below are experienced by your employees:

Answered: 9 Skipped: 0

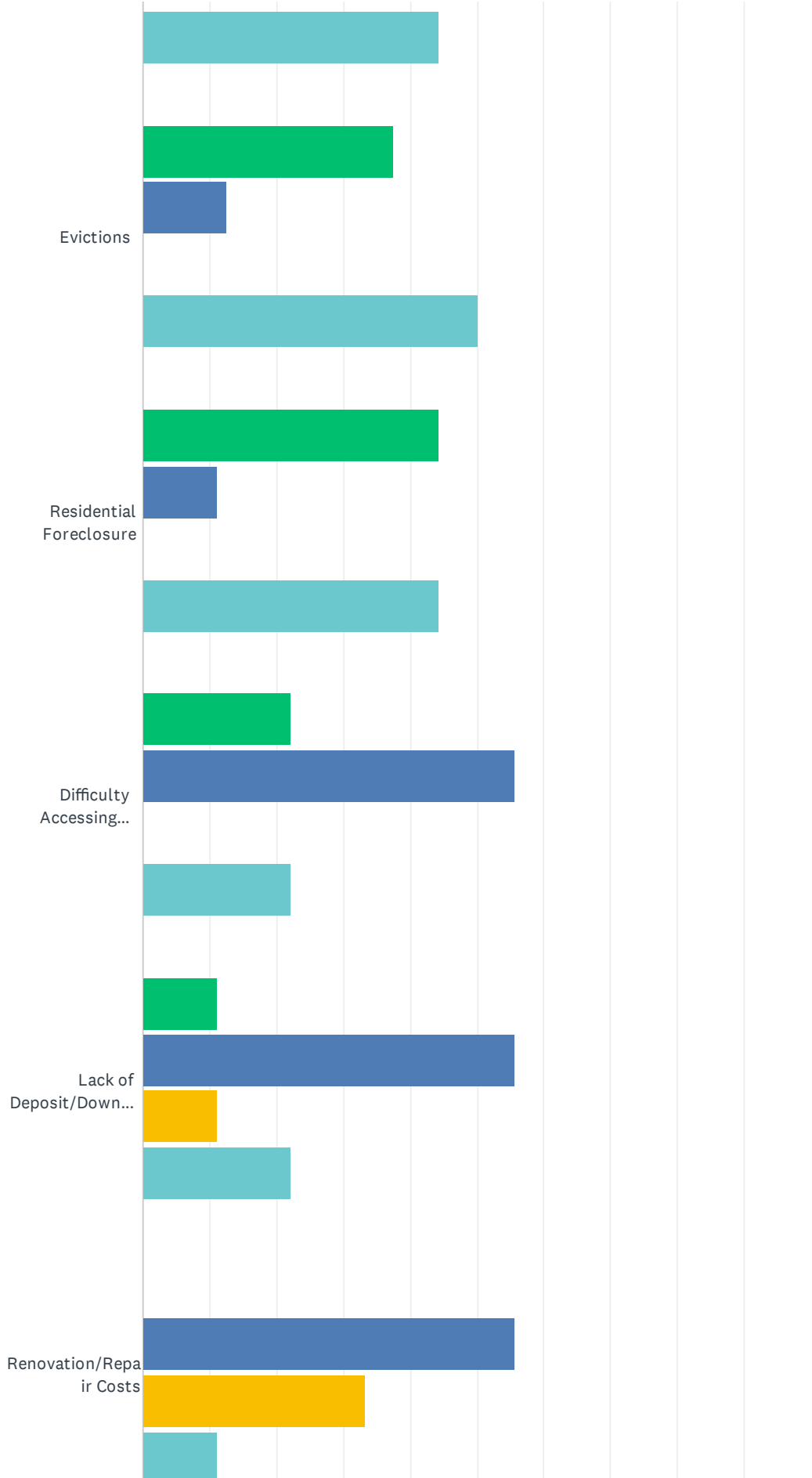




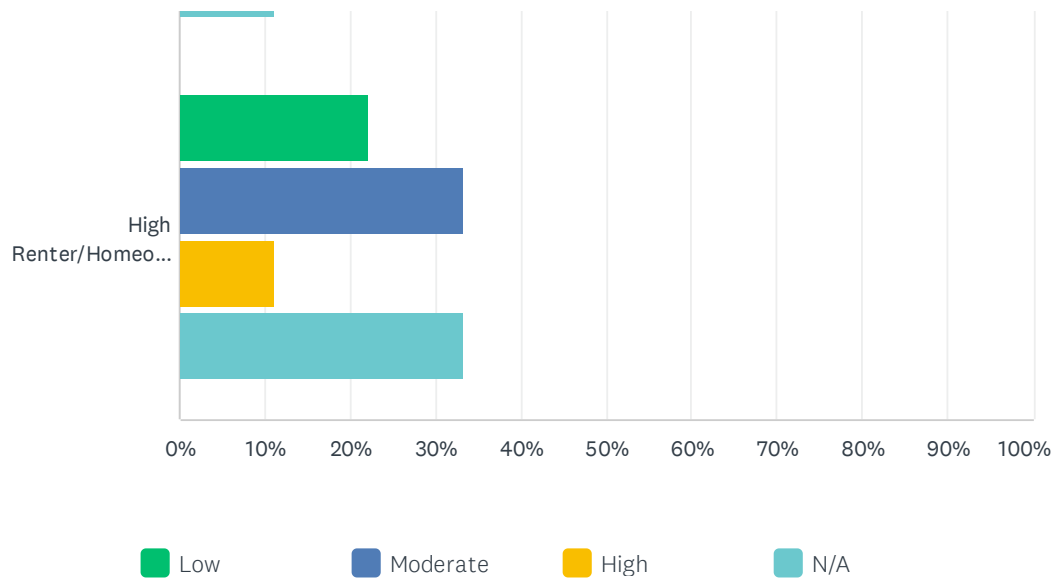
# Cherokee County, North Carolina Employer Survey



# Cherokee County, North Carolina Employer Survey



# Cherokee County, North Carolina Employer Survey

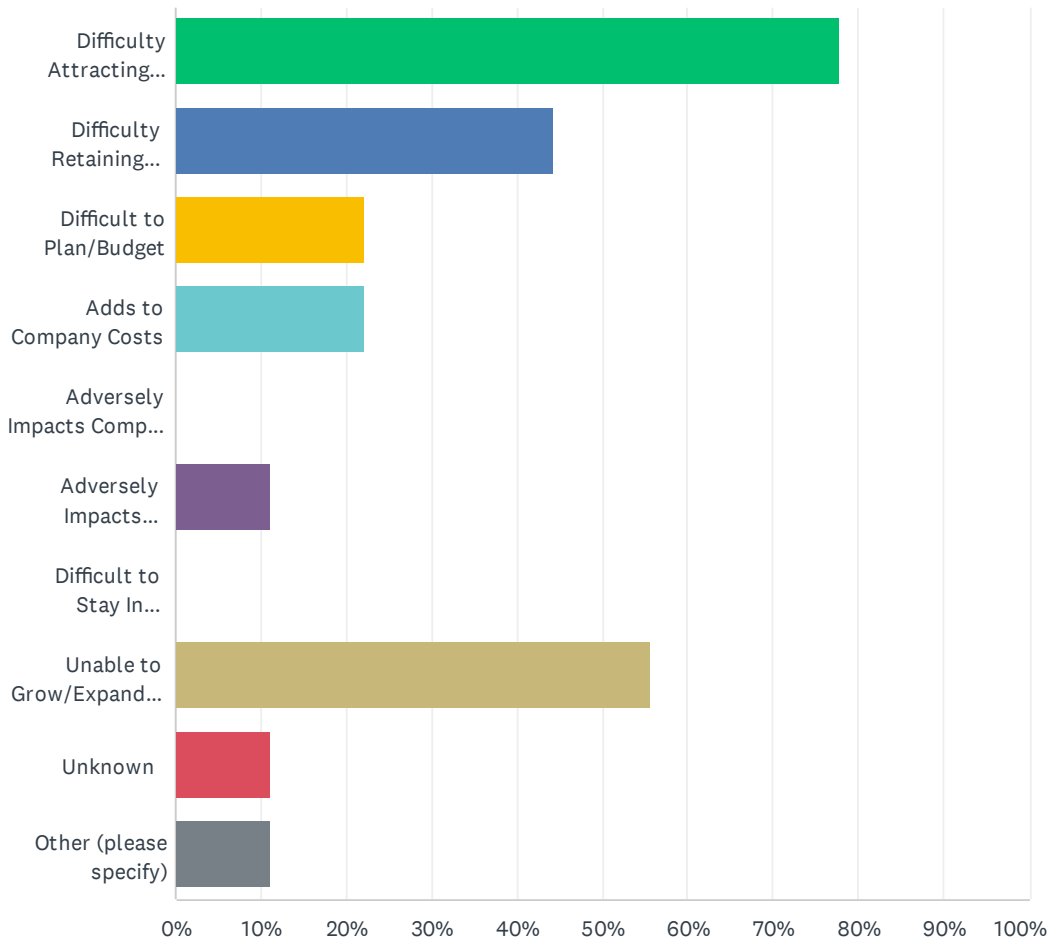


Cherokee County, North Carolina Employer Survey

	LOW	MODERATE	HIGH	N/A	TOTAL	WEIGHTED AVERAGE
Housing is Far From Work	37.50% 3	50.00% 4	0.00% 0	12.50% 1	8	1.57
Lack of Available Housing	0.00% 0	12.50% 1	75.00% 6	12.50% 1	8	2.86
Unaffordable Rental Housing	11.11% 1	11.11% 1	77.78% 7	0.00% 0	9	2.67
Unaffordable For-Sale Housing	11.11% 1	11.11% 1	77.78% 7	0.00% 0	9	2.67
Lack of Quality Housing	11.11% 1	33.33% 3	55.56% 5	0.00% 0	9	2.44
Lack of Modern Housing	22.22% 2	33.33% 3	33.33% 3	11.11% 1	9	2.13
Housing Doesn't Meet Employee's Needs	33.33% 3	44.44% 4	22.22% 2	0.00% 0	9	1.89
Housing is Not Near Community Services	22.22% 2	44.44% 4	11.11% 1	22.22% 2	9	1.86
Housing is Not Near Transit	33.33% 3	11.11% 1	11.11% 1	44.44% 4	9	1.60
Housing is Flood-Prone	44.44% 4	11.11% 1	0.00% 0	44.44% 4	9	1.20
Evictions	37.50% 3	12.50% 1	0.00% 0	50.00% 4	8	1.25
Residential Foreclosure	44.44% 4	11.11% 1	0.00% 0	44.44% 4	9	1.20
Difficulty Accessing Financing/Credit	22.22% 2	55.56% 5	0.00% 0	22.22% 2	9	1.71
Lack of Deposit/Down Payment	11.11% 1	55.56% 5	11.11% 1	22.22% 2	9	2.00
Renovation/Repair Costs	0.00% 0	55.56% 5	33.33% 3	11.11% 1	9	2.38
High Renter/Homeowner Insurance Costs	22.22% 2	33.33% 3	11.11% 1	33.33% 3	9	1.83

### Q9 In what ways, if any, are the housing issues that your employees or prospective employees face impacting your company? (Select all that apply)

Answered: 9 Skipped: 0

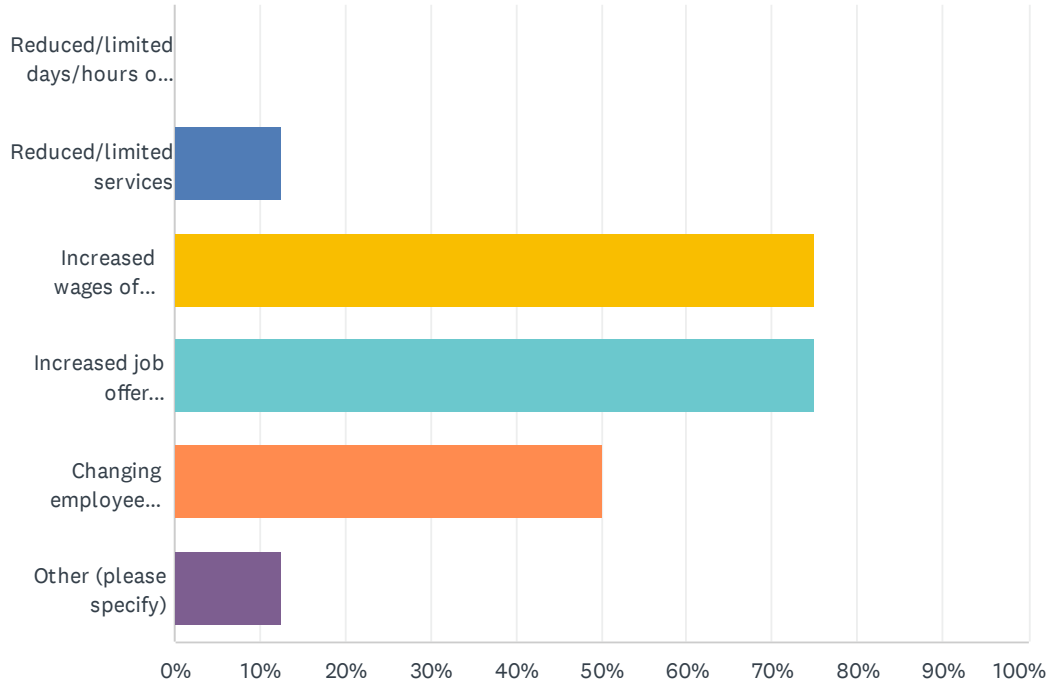


Cherokee County, North Carolina Employer Survey

ANSWER CHOICES	RESPONSES	
Difficulty Attracting Employees	77.78%	7
Difficulty Retaining Employees	44.44%	4
Difficult to Plan/Budget	22.22%	2
Adds to Company Costs	22.22%	2
Adversely Impacts Company Morale	0.00%	0
Adversely Impacts Productivity	11.11%	1
Difficult to Stay In Business	0.00%	0
Unable to Grow/Expand Business	55.56%	5
Unknown	11.11%	1
Other (please specify)	11.11%	1
Total Respondents: 9		

## Q10 How have issues associated with the local housing market impacted how you operate your business? (select all that apply)

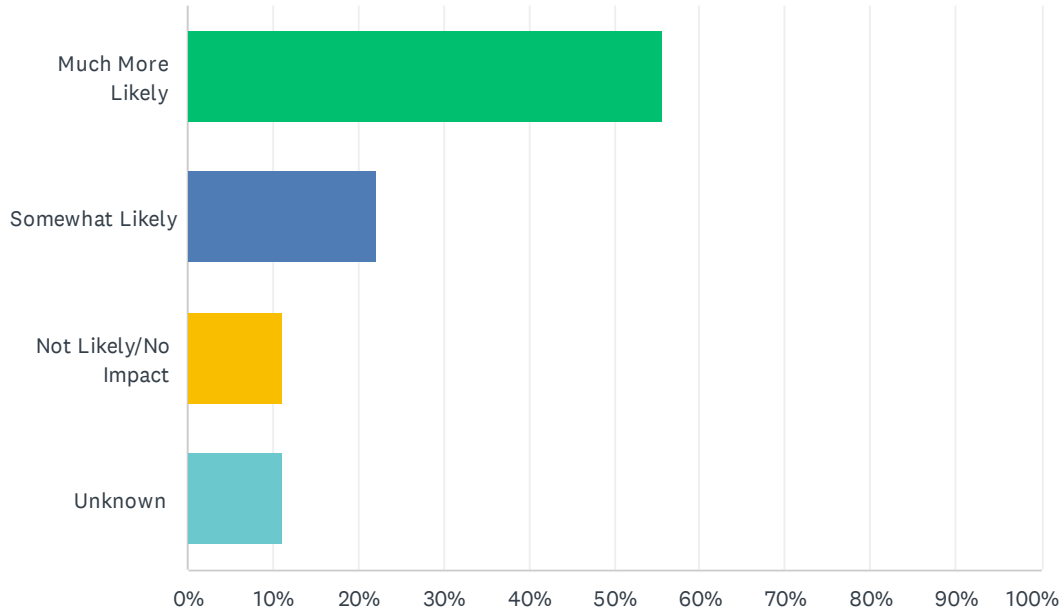
Answered: 8 Skipped: 1



ANSWER CHOICES	RESPONSES	
Reduced/limited days/hours of operation	0.00%	0
Reduced/limited services	12.50%	1
Increased wages of existing employees	75.00%	6
Increased job offer incentives (such as sign-on bonuses)	75.00%	6
Changing employee accommodations (such as working from home)	50.00%	4
Other (please specify)	12.50%	1
Total Respondents: 8		

**Q11 If additional housing was provided in Cherokee County that adequately served the needs of employees, to what degree would this increase the likelihood that your company would employ more people in the next three years?**

Answered: 9 Skipped: 0



ANSWER CHOICES	RESPONSES	
Much More Likely	55.56%	5
Somewhat Likely	22.22%	2
Not Likely/No Impact	11.11%	1
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

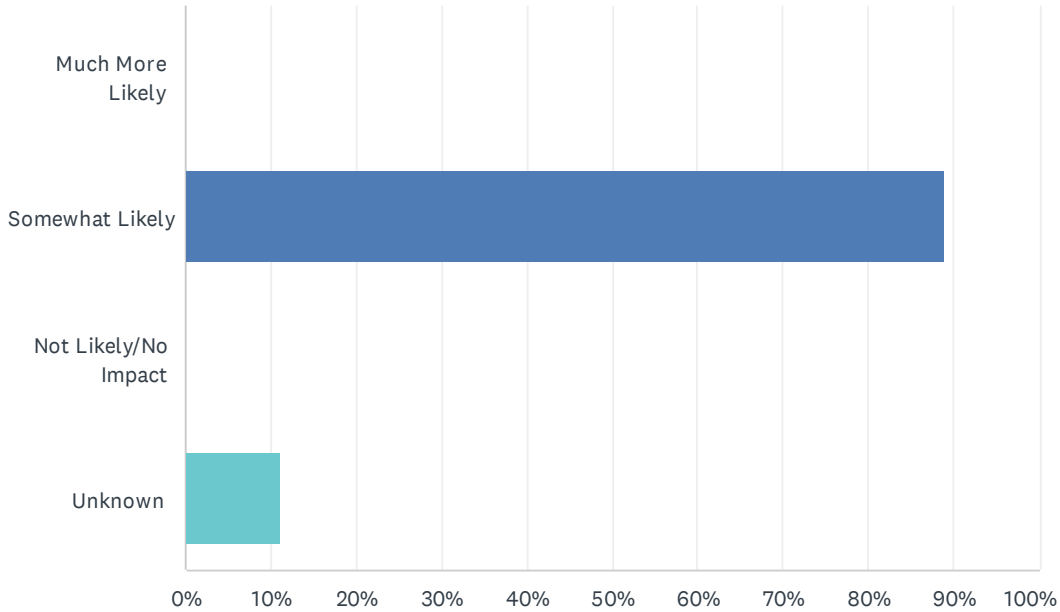


Q12 If housing was not an issue in hiring, how many additional employees would you be able to hire in the next three years? (If you don't know, please state "don't know")

Answered: 9 Skipped: 0

**Q13 If additional housing was provided in Cherokee County that adequately served the needs of employees, to what degree would this increase the likelihood that non-Cherokee County residents working for you would move to Cherokee County?**

Answered: 9 Skipped: 0



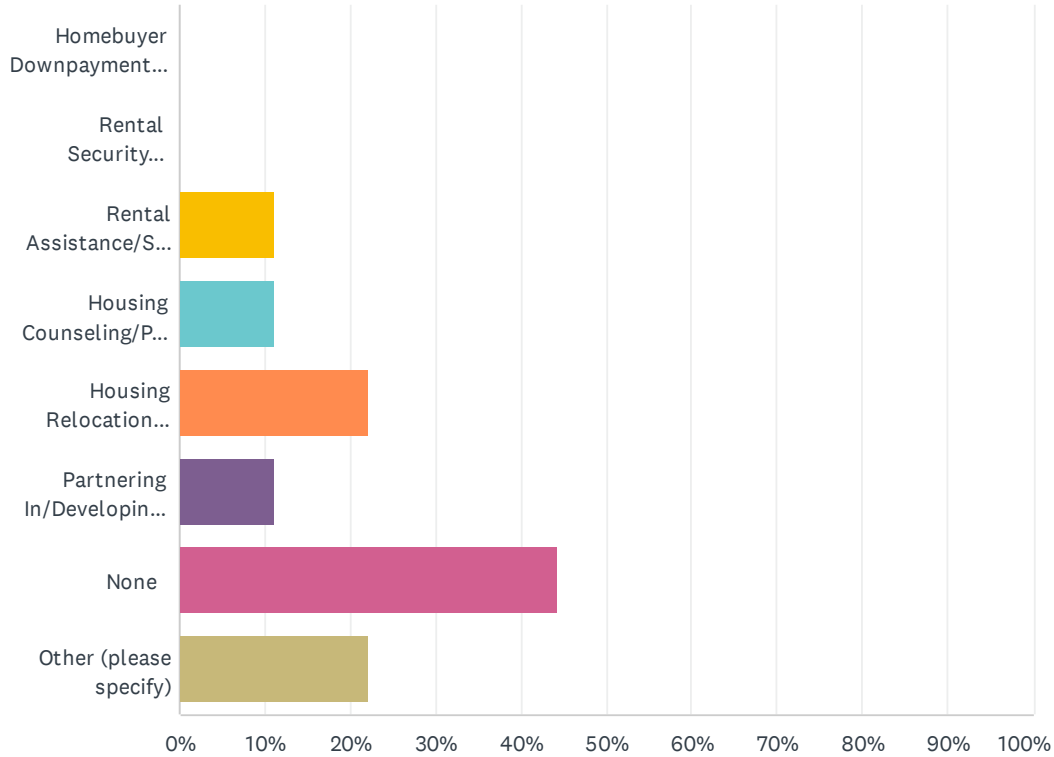
ANSWER CHOICES	RESPONSES	
Much More Likely	0.00%	0
Somewhat Likely	88.89%	8
Not Likely/No Impact	0.00%	0
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

**Q14 Describe any type of housing assistance your company offers to its employees (e.g. down payment assistance, housing subsidy, workforce housing, etc.). If none are offered, please state “none”.**

Answered: 9 Skipped: 0

### Q15 What type of assistance, if any, would you consider providing to your employees to assist them with housing? (Select all that apply)

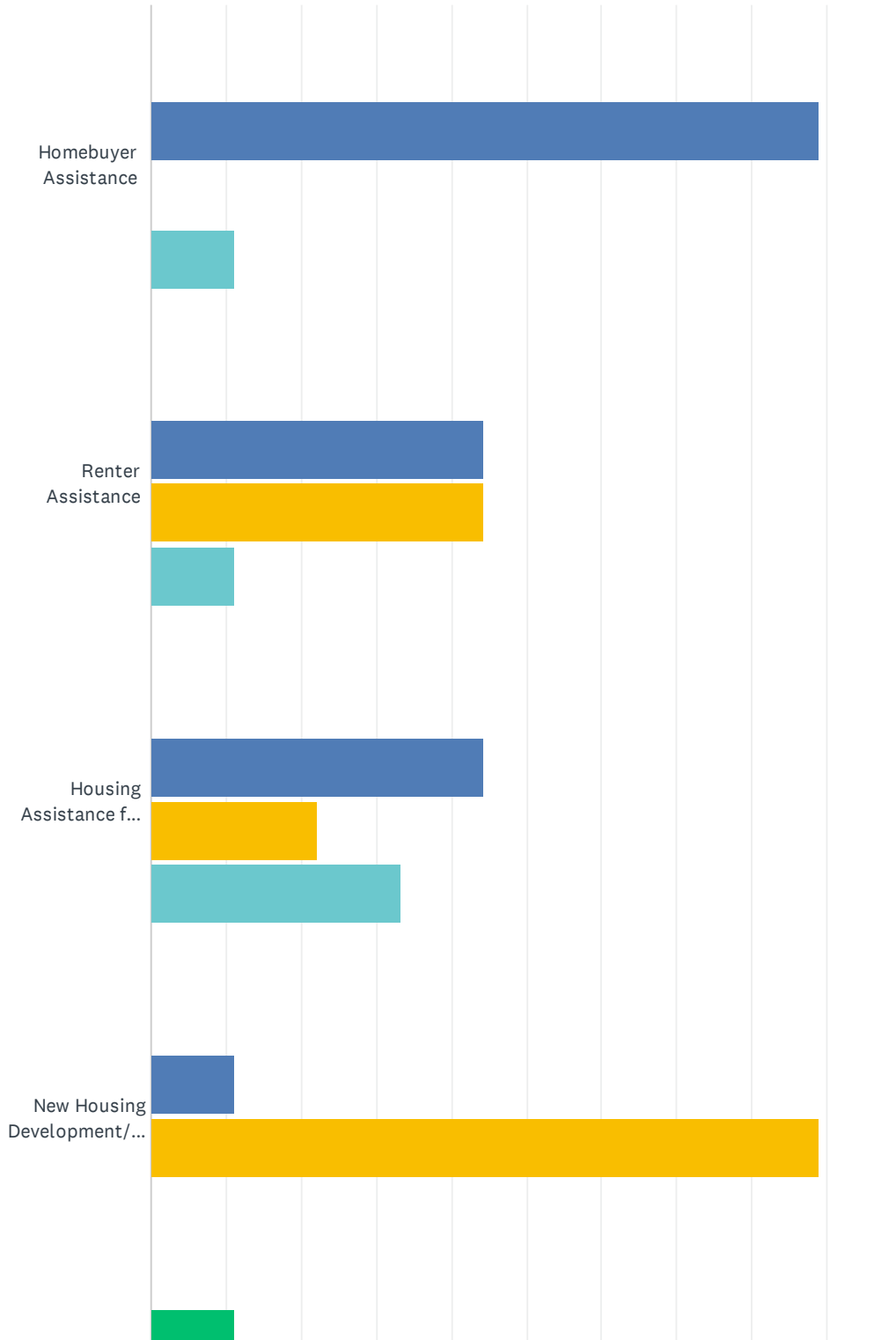
Answered: 9 Skipped: 0



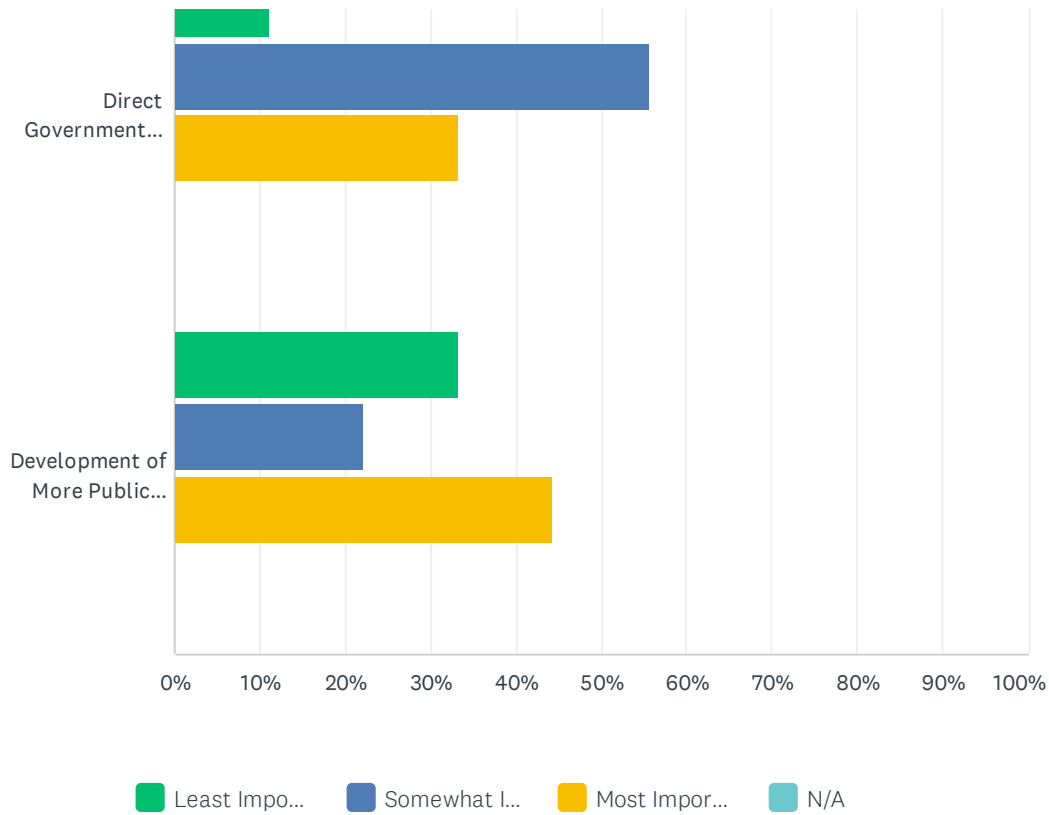
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	0.00%	0
Rental Security Deposit Assistance	0.00%	0
Rental Assistance/Subsidy	11.11%	1
Housing Counseling/Placement Services	11.11%	1
Housing Relocation Reimbursement	22.22%	2
Partnering In/Developing Employee Housing	11.11%	1
None	44.44%	4
Other (please specify)	22.22%	2
Total Respondents: 9		

# Q16 In your opinion, what is the level of importance of any future government housing programs, policies or incentives that could be implemented to assist employees with housing or addressing the market's housing issues?

Answered: 9 Skipped: 0



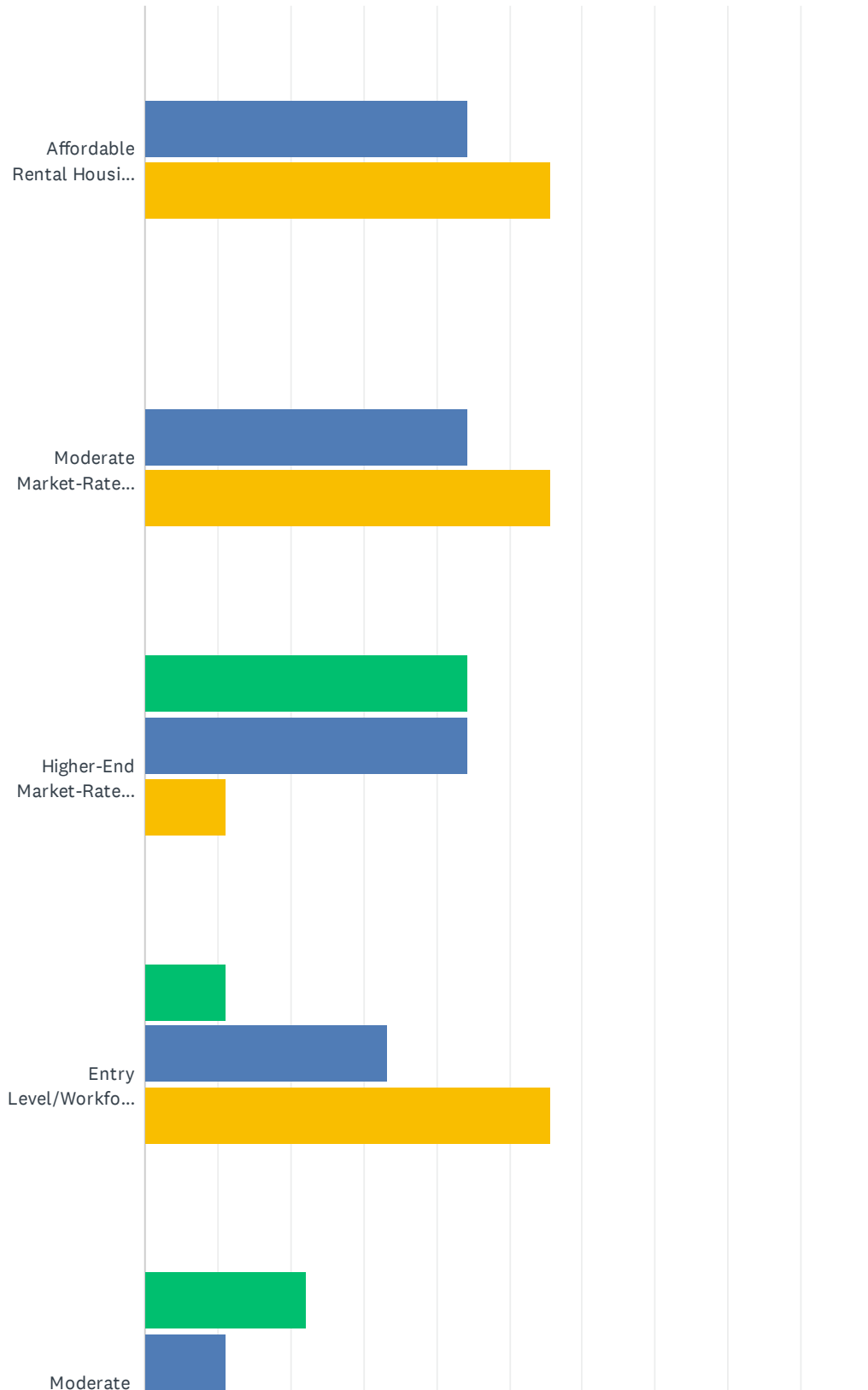
## Cherokee County, North Carolina Employer Survey



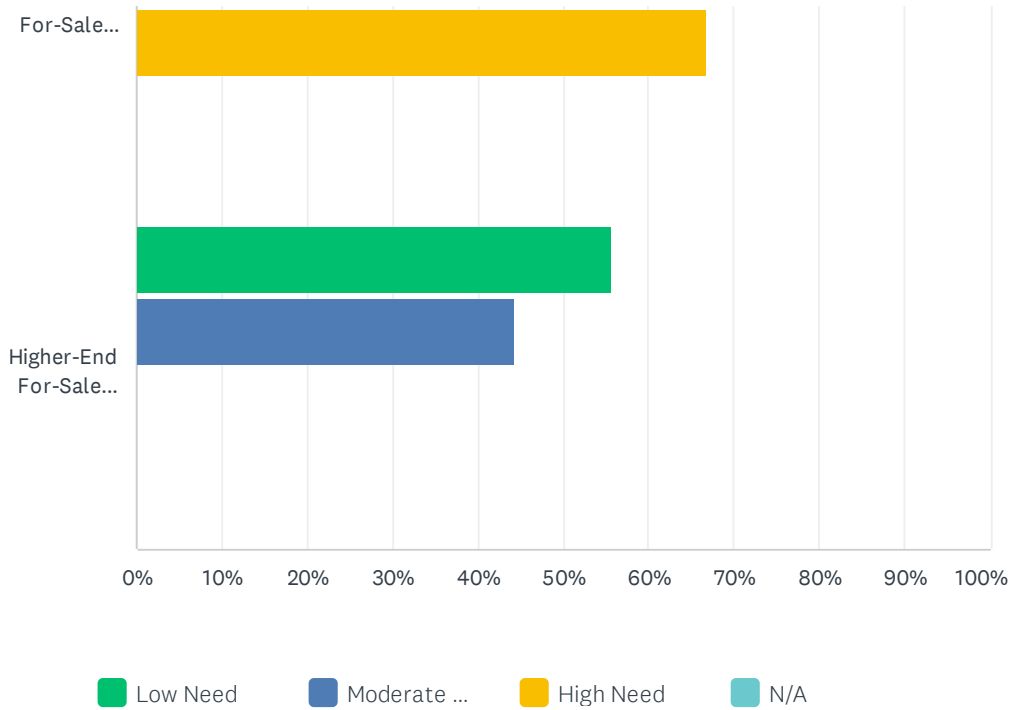
	LEAST IMPORTANT	SOMEWHAT IMPORTANT	MOST IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	0.00% 0	88.89% 8	0.00% 0	11.11% 1	9	2.00
Renter Assistance	0.00% 0	44.44% 4	44.44% 4	11.11% 1	9	2.50
Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)	0.00% 0	44.44% 4	22.22% 2	33.33% 3	9	2.33
New Housing Development/ Redevelopment	0.00% 0	11.11% 1	88.89% 8	0.00% 0	9	2.89
Direct Government Investment in Land for Workforce Housing (Land Banking)	11.11% 1	55.56% 5	33.33% 3	0.00% 0	9	2.22
Development of More Public Housing	33.33% 3	22.22% 2	44.44% 4	0.00% 0	9	2.11

# Q17 Rank the degree of need for housing for your employees in terms of product pricing.

Answered: 9 Skipped: 0



## Cherokee County, North Carolina Employer Survey

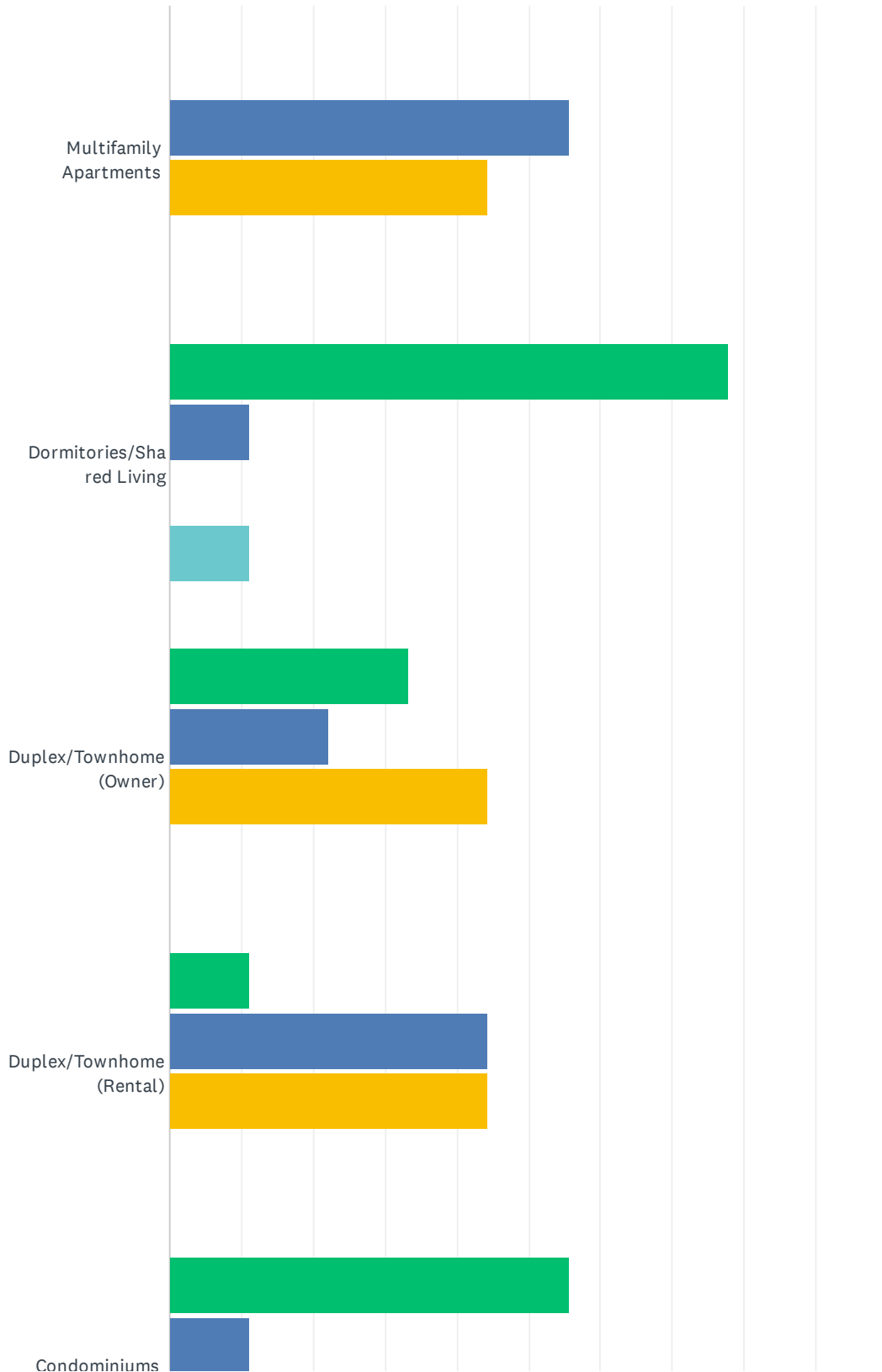


	LOW NEED	MODERATE NEED	HIGH NEED	N/A	TOTAL	WEIGHTED AVERAGE
Affordable Rental Housing (Under \$750/month)	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9	2.56
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9	2.56
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	44.44% 4	44.44% 4	11.11% 1	0.00% 0	9	1.67
Entry Level/Workforce For-Sale Housing (Below \$200,000)	11.11% 1	33.33% 3	55.56% 5	0.00% 0	9	2.44
Moderate For-Sale Housing (\$200,000-\$300,000)	22.22% 2	11.11% 1	66.67% 6	0.00% 0	9	2.44
Higher-End For-Sale Housing (Above \$300,000)	55.56% 5	44.44% 4	0.00% 0	0.00% 0	9	1.44

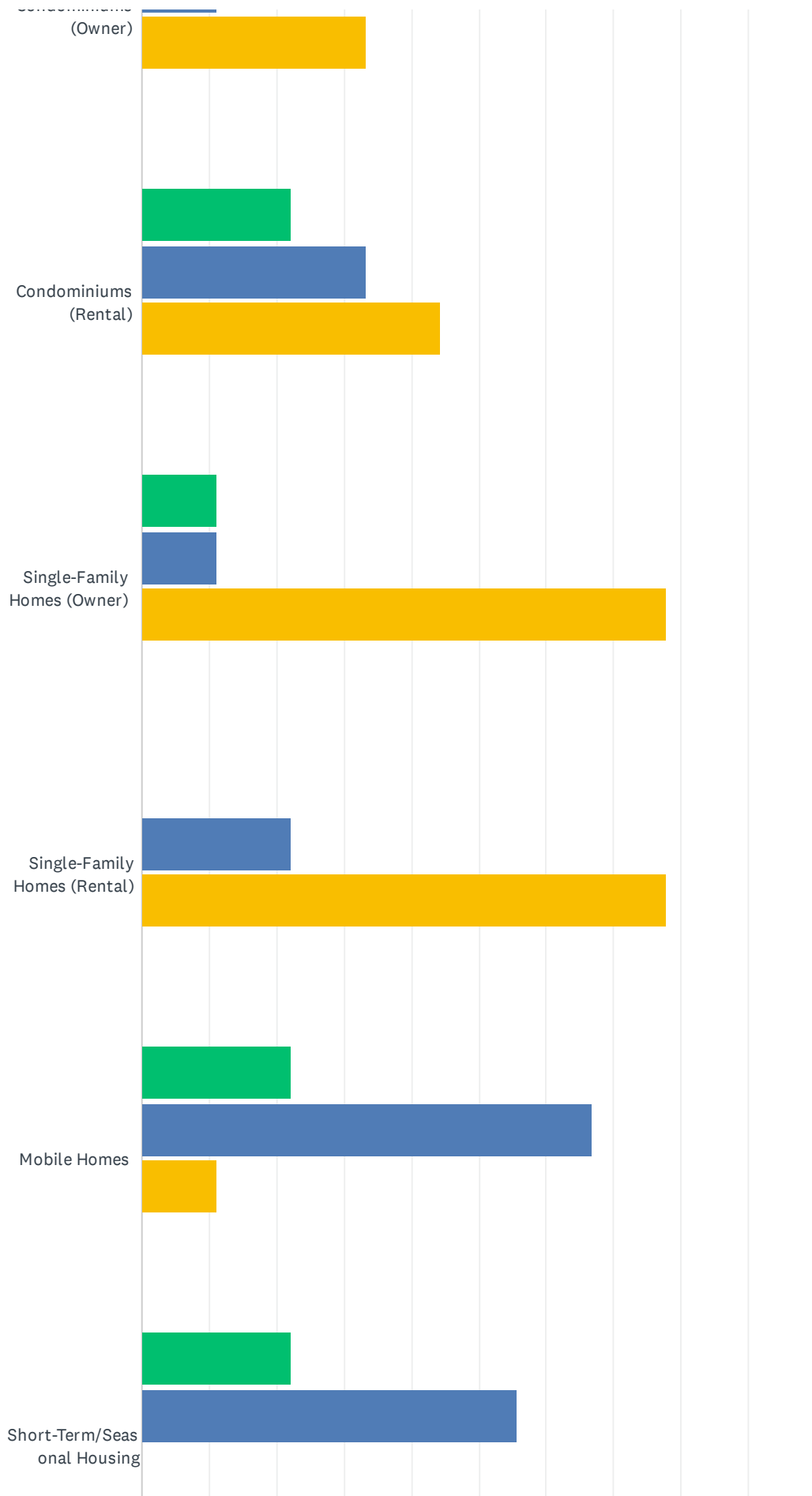


# Q18 Rank the degree of need for housing for your employees in terms of product type.

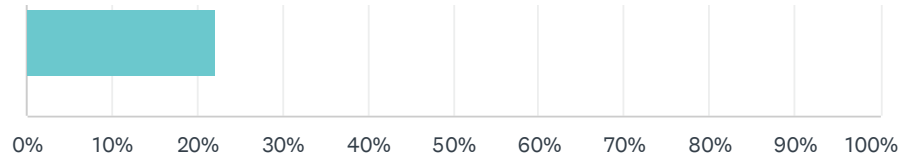
Answered: 9 Skipped: 0



# Cherokee County, North Carolina Employer Survey



## Cherokee County, North Carolina Employer Survey



■ Low Need    
 ■ Moderate ...    
 ■ High Need    
 ■ N/A

	LOW NEED	MODERATE NEED	HIGH NEED	N/A	TOTAL	WEIGHTED AVERAGE
Multifamily Apartments	0.00% 0	55.56% 5	44.44% 4	0.00% 0	9	2.44
Dormitories/Shared Living	77.78% 7	11.11% 1	0.00% 0	11.11% 1	9	1.13
Duplex/Townhome (Owner)	33.33% 3	22.22% 2	44.44% 4	0.00% 0	9	2.11
Duplex/Townhome (Rental)	11.11% 1	44.44% 4	44.44% 4	0.00% 0	9	2.33
Condominiums (Owner)	55.56% 5	11.11% 1	33.33% 3	0.00% 0	9	1.78
Condominiums (Rental)	22.22% 2	33.33% 3	44.44% 4	0.00% 0	9	2.22
Single-Family Homes (Owner)	11.11% 1	11.11% 1	77.78% 7	0.00% 0	9	2.67
Single-Family Homes (Rental)	0.00% 0	22.22% 2	77.78% 7	0.00% 0	9	2.78
Mobile Homes	22.22% 2	66.67% 6	11.11% 1	0.00% 0	9	1.89
Short-Term/Seasonal Housing	22.22% 2	55.56% 5	0.00% 0	22.22% 2	9	1.71

**Q19 Do you have any additional comments regarding housing issues and needs that impact employees within Cherokee County?**

Answered: 5 Skipped: 4

**ADDENDUM F:**  
**STAKEHOLDER SURVEY RESULTS**

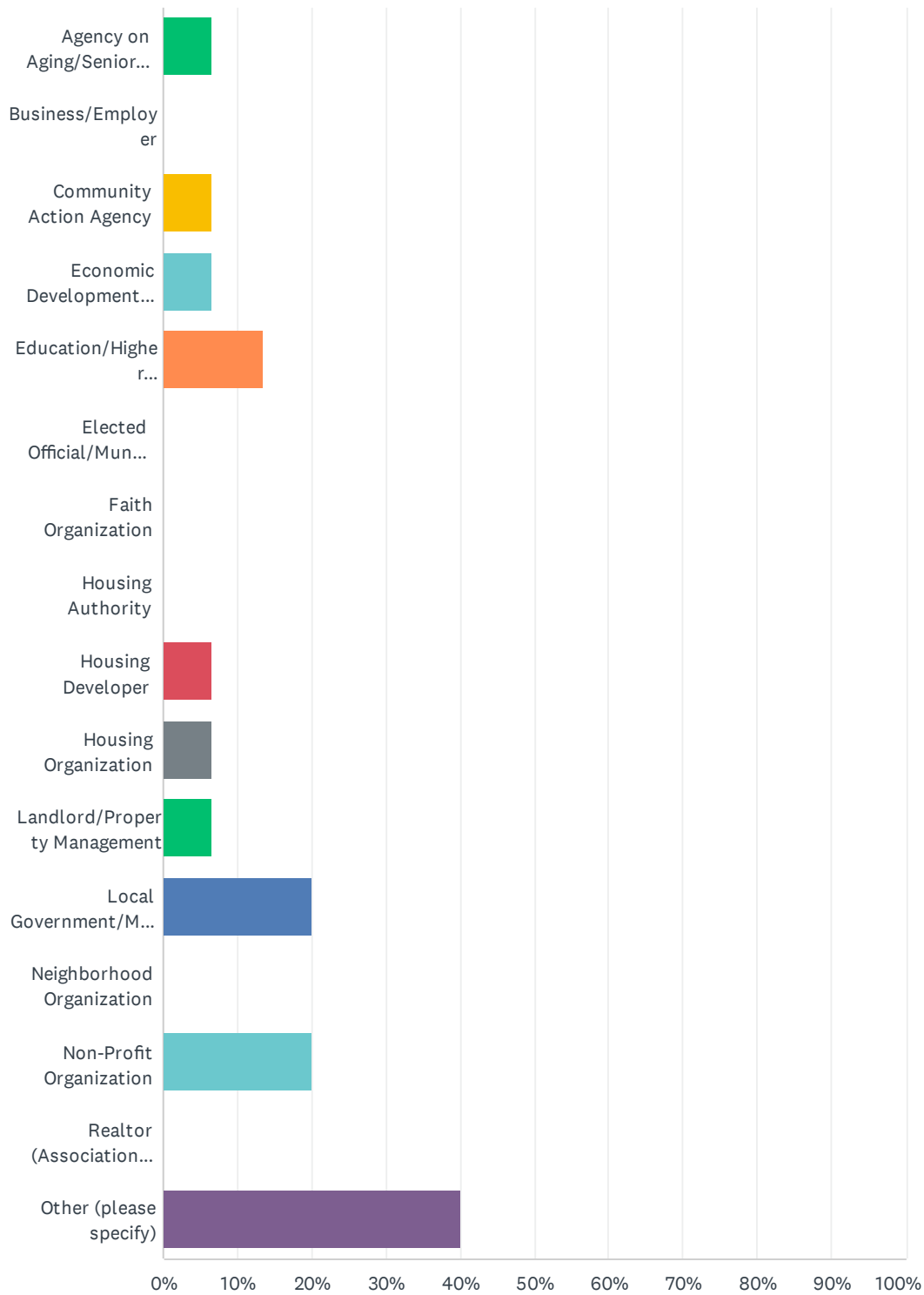
# Q1 Please provide your contact information, should we need to follow-up with this response.

Answered: 15 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	15
Organization	100.00%	15
Email Address	100.00%	15
Phone Number	100.00%	15

## Q2 What type of organization do you represent? (select all that apply)

Answered: 15 Skipped: 0



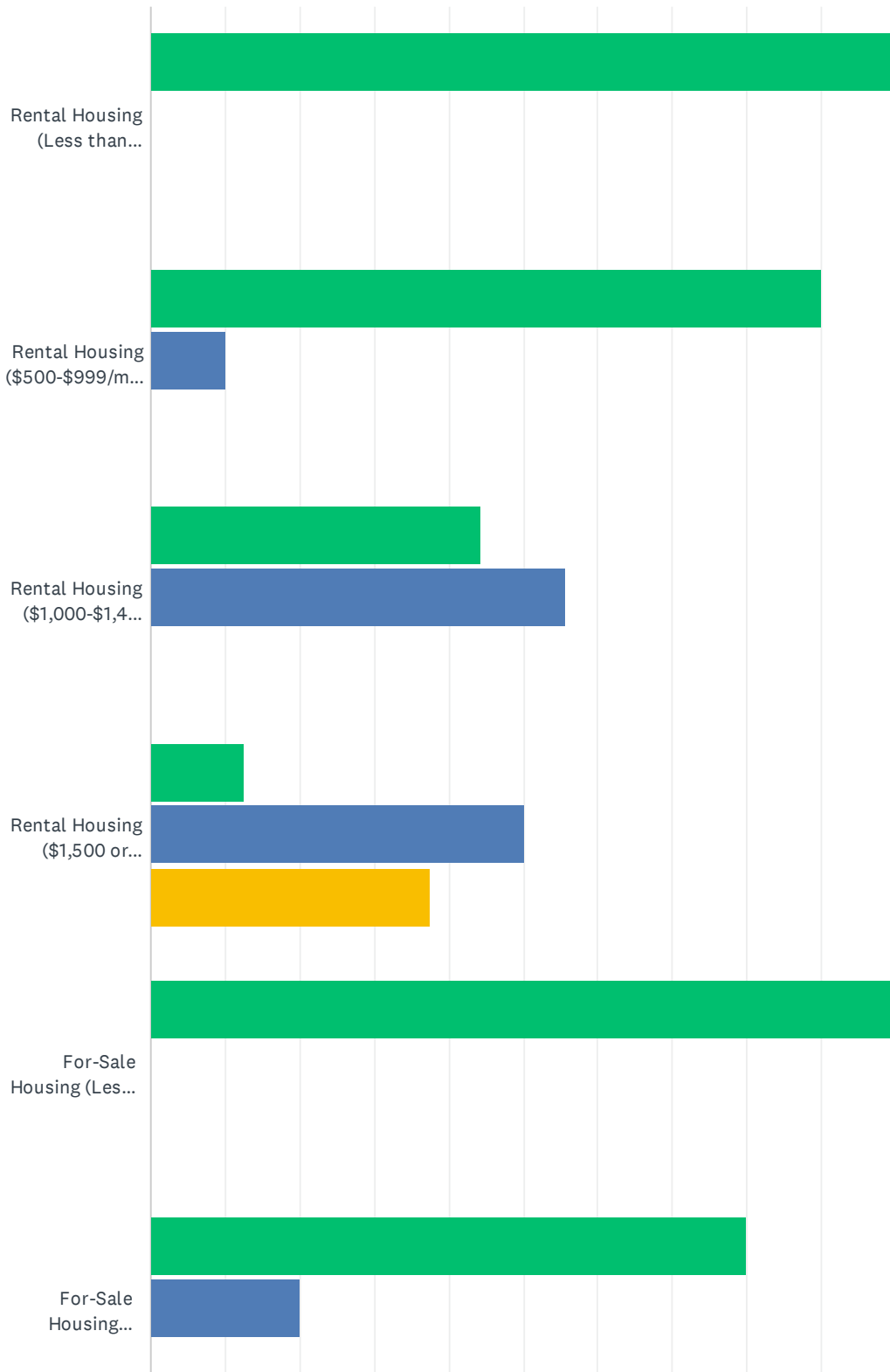
Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

ANSWER CHOICES	RESPONSES	
Agency on Aging/Senior Services	6.67%	1
Business/Employer	0.00%	0
Community Action Agency	6.67%	1
Economic Development Organizations	6.67%	1
Education/Higher Education/University	13.33%	2
Elected Official/Municipal Contact	0.00%	0
Faith Organization	0.00%	0
Housing Authority	0.00%	0
Housing Developer	6.67%	1
Housing Organization	6.67%	1
Landlord/Property Management	6.67%	1
Local Government/Municipal Official	20.00%	3
Neighborhood Organization	0.00%	0
Non-Profit Organization	20.00%	3
Realtor (Association/Board of Realtors/Etc.)	0.00%	0
Other (please specify)	40.00%	6
Total Respondents: 15		

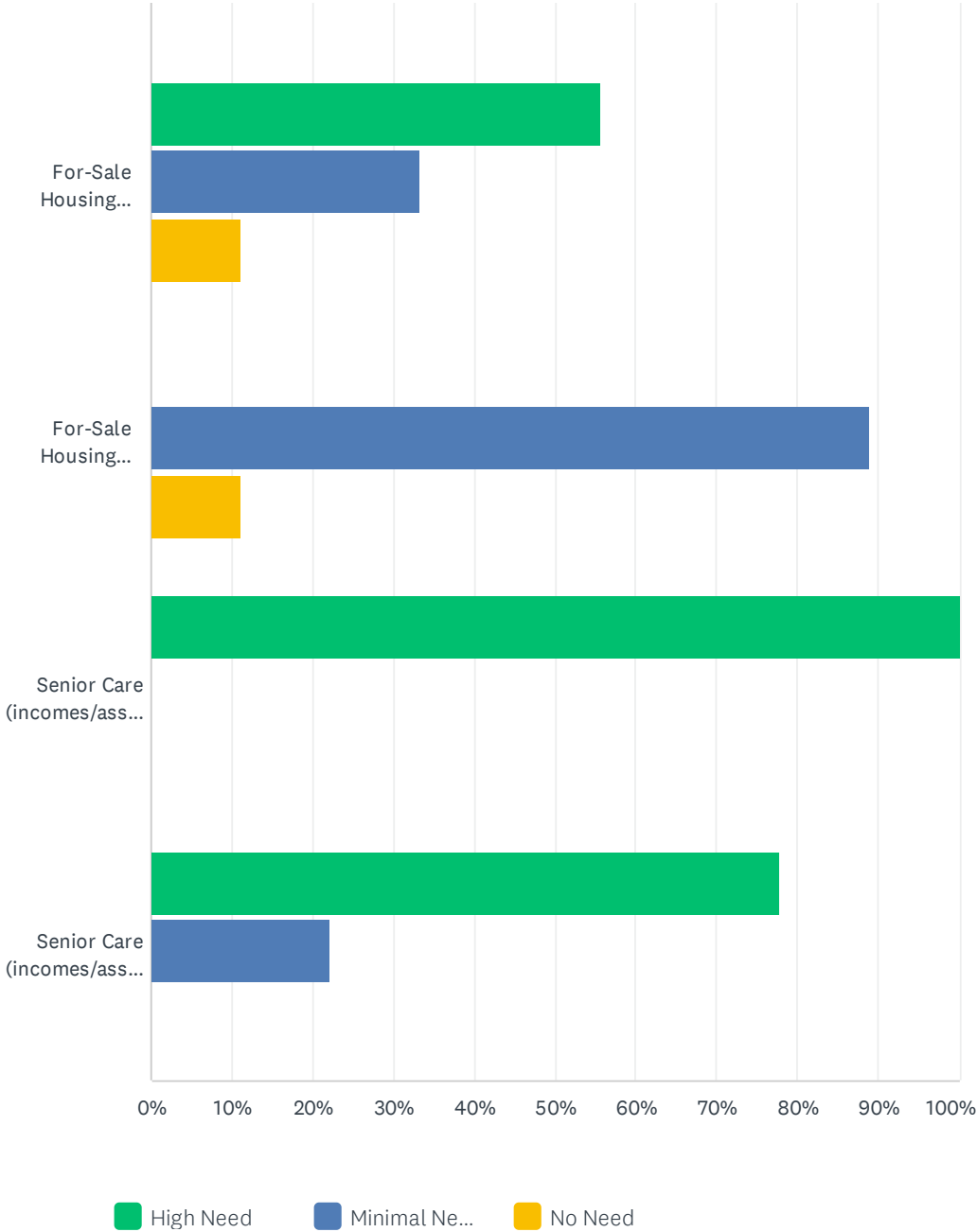


### Q3 To what degree are each of the following housing types needed by price point within the county? (Note: Senior care reflects household income/assets as opposed to rents/fees)

Answered: 10 Skipped: 5



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

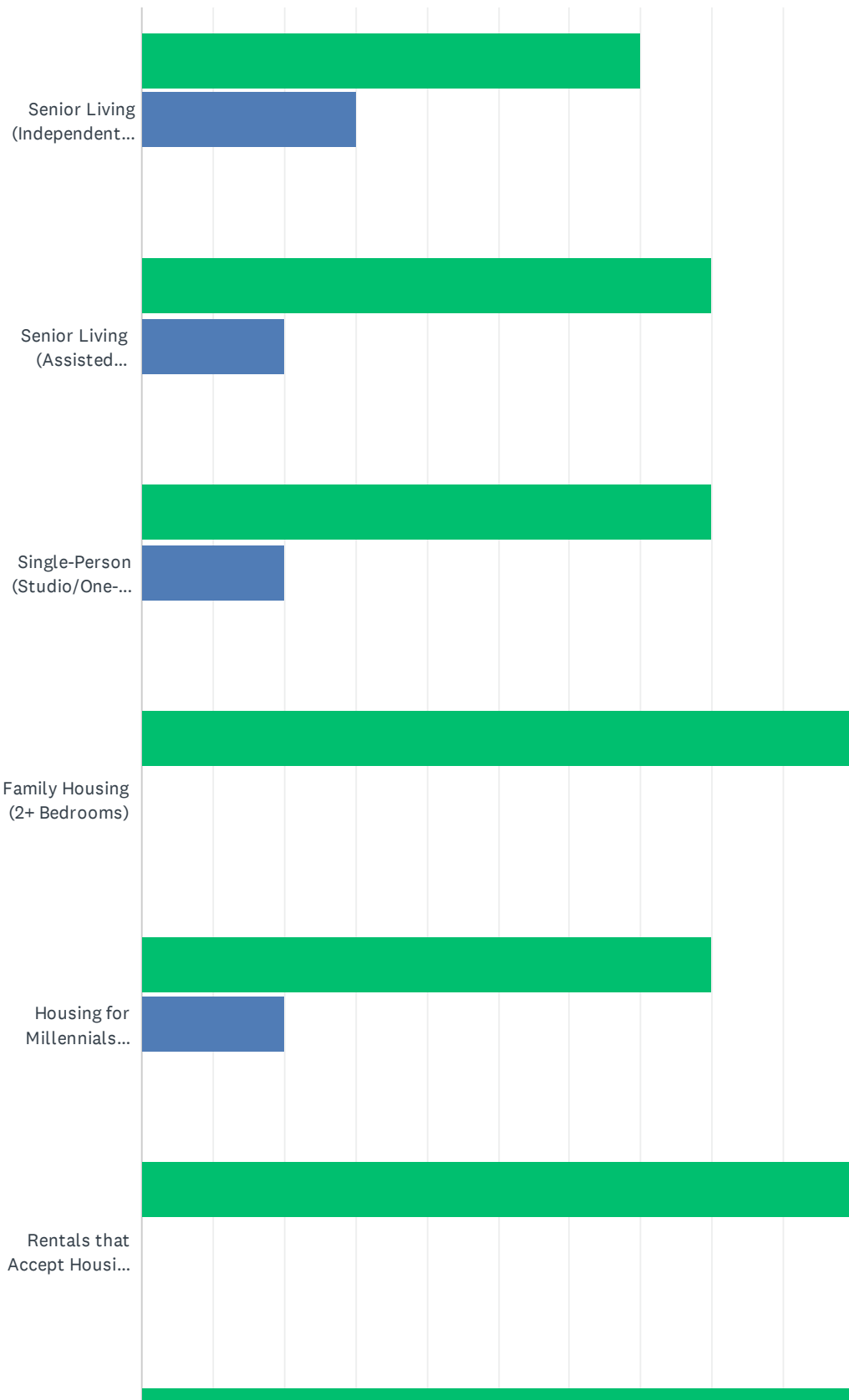


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

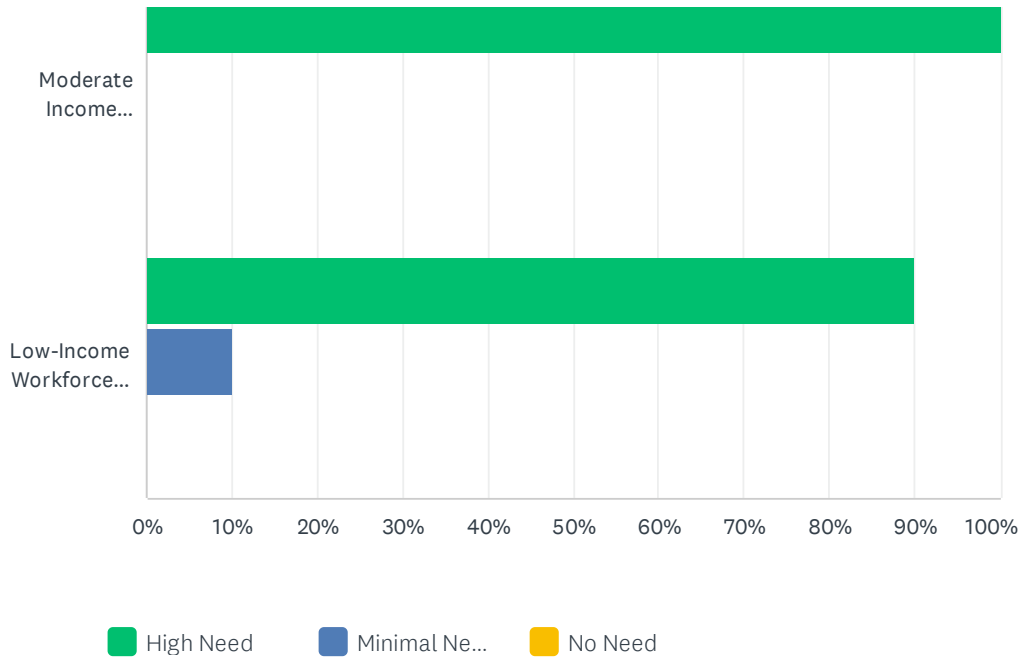
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	100.00% 9	0.00% 0	0.00% 0	9	1.00
Rental Housing (\$500-\$999/month)	90.00% 9	10.00% 1	0.00% 0	10	1.10
Rental Housing (\$1,000-\$1,499/month)	44.44% 4	55.56% 5	0.00% 0	9	1.56
Rental Housing (\$1,500 or more/month)	12.50% 1	50.00% 4	37.50% 3	8	2.25
For-Sale Housing (Less than \$150,000)	100.00% 10	0.00% 0	0.00% 0	10	1.00
For-Sale Housing (\$150,000-\$199,999)	80.00% 8	20.00% 2	0.00% 0	10	1.20
For-Sale Housing (\$200,000-\$249,999)	55.56% 5	33.33% 3	11.11% 1	9	1.56
For-Sale Housing (\$250,000 or more)	0.00% 0	88.89% 8	11.11% 1	9	2.11
Senior Care (incomes/assets <\$25,000)	100.00% 10	0.00% 0	0.00% 0	10	1.00
Senior Care (incomes/assets >\$25,000)	77.78% 7	22.22% 2	0.00% 0	9	1.22

### Q4 What is the need for housing by each of the following populations?

Answered: 10 Skipped: 5



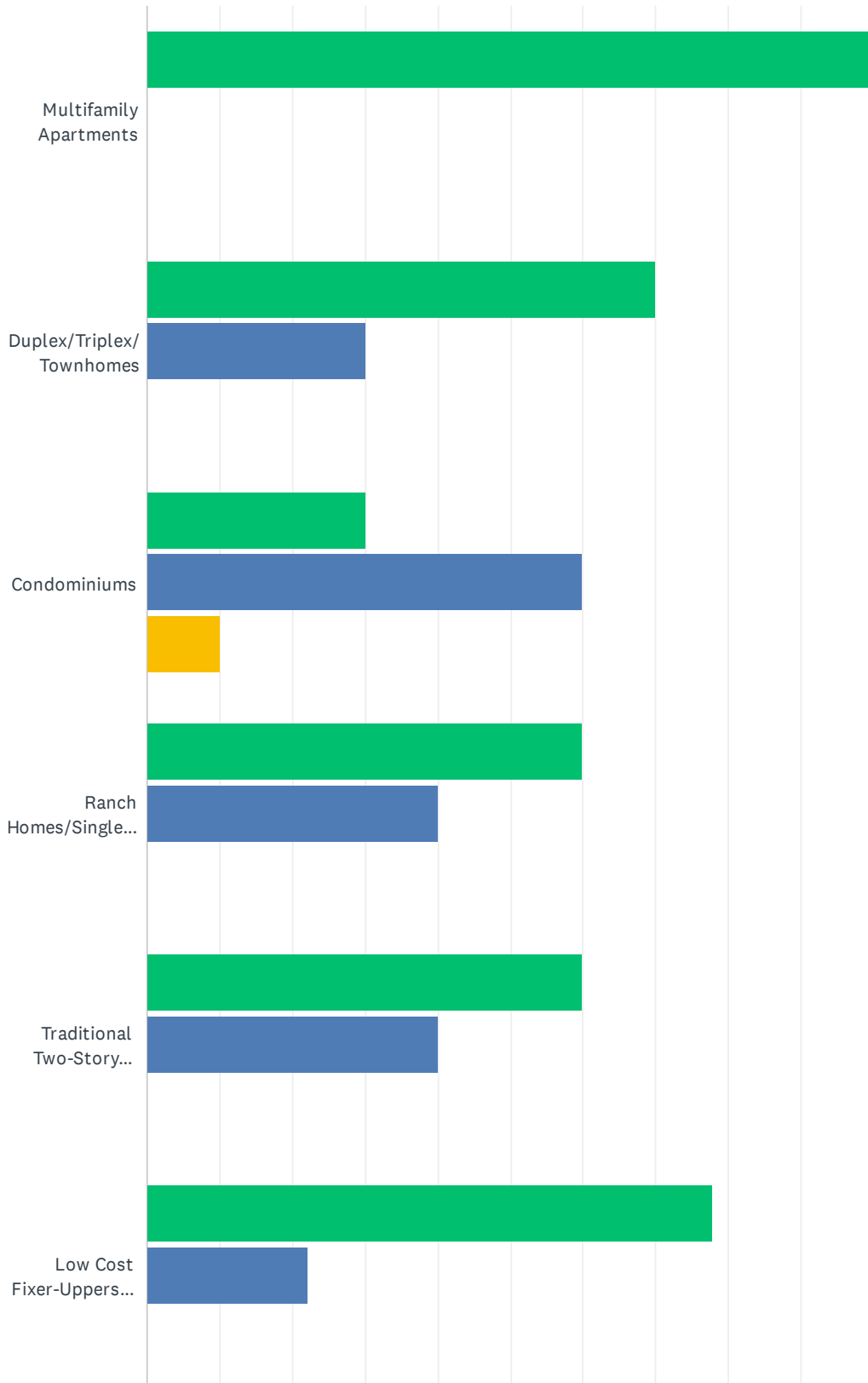
# Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



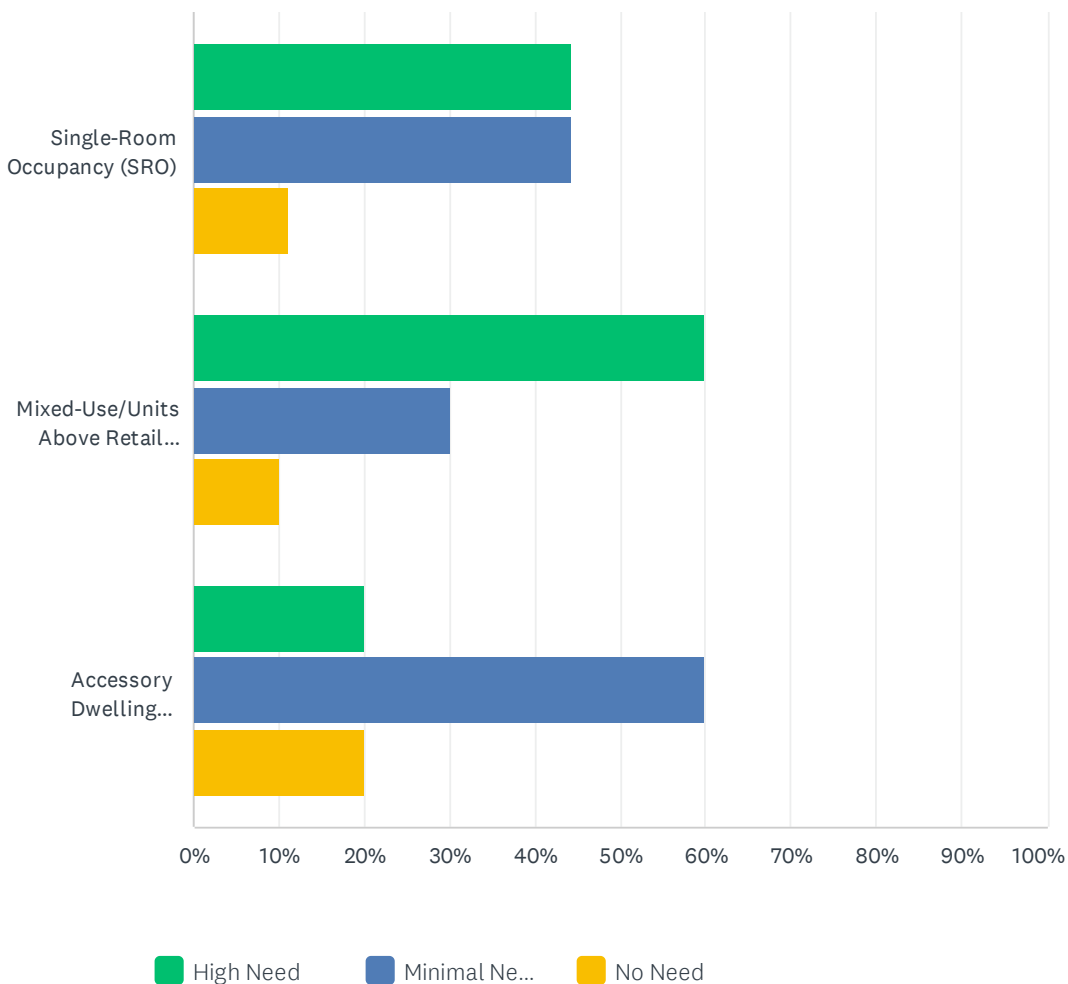
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Senior Living (Independent Living)	70.00% 7	30.00% 3	0.00% 0	10	1.30
Senior Living (Assisted Living, Nursing Care)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Single-Person (Studio/One-Bedroom)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Family Housing (2+ Bedrooms)	100.00% 10	0.00% 0	0.00% 0	10	1.00
Housing for Millennials (Ages 25-39)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Rentals that Accept Housing Choice Voucher Holders	100.00% 9	0.00% 0	0.00% 0	9	1.00
Moderate Income Workforce (<\$30k)	100.00% 10	0.00% 0	0.00% 0	10	1.00
Low-Income Workforce (\$30k-\$60k)	90.00% 9	10.00% 1	0.00% 0	10	1.10

### Q5 What is the demand for each of the following housing styles in the county?

Answered: 10 Skipped: 5



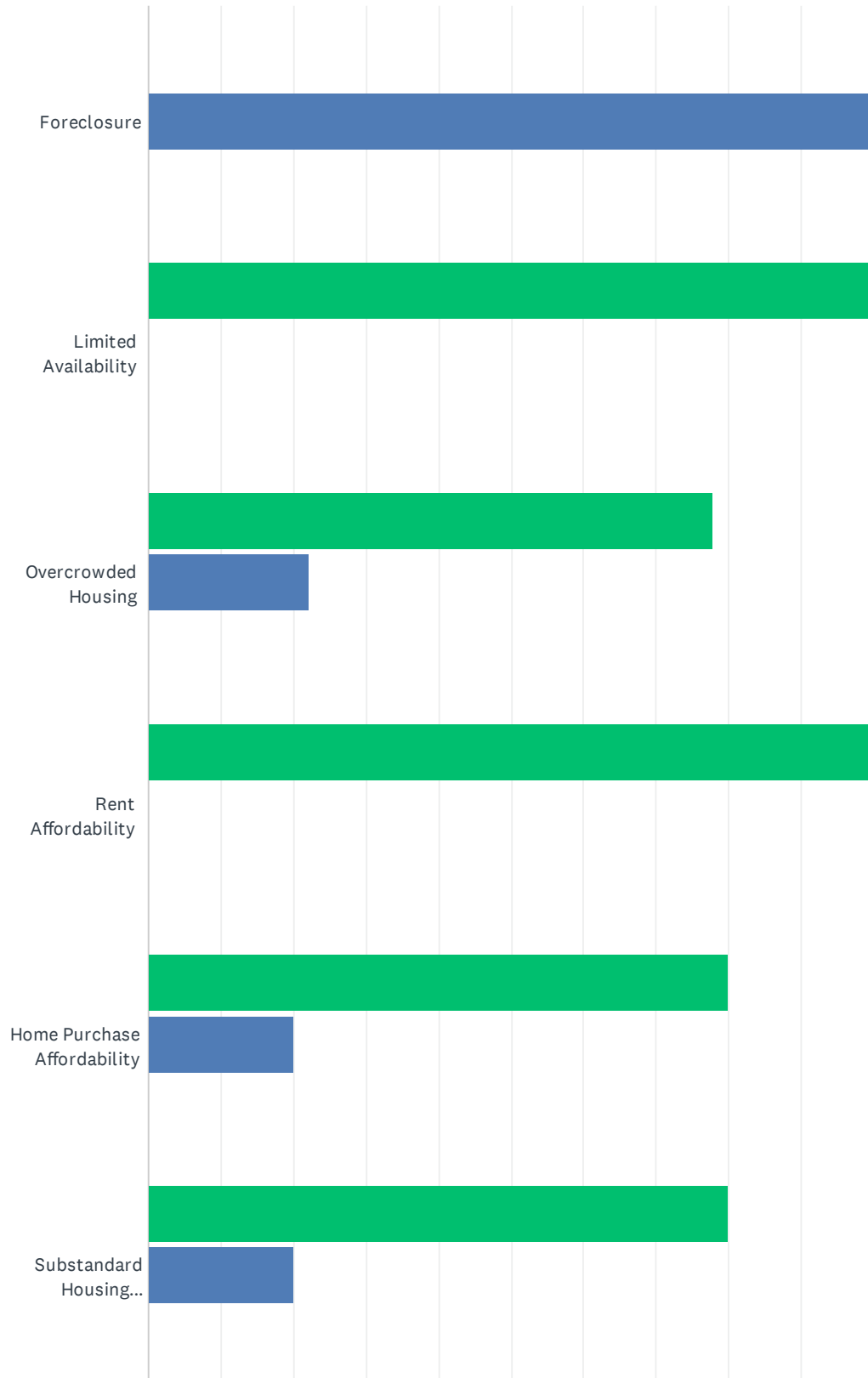
# Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Multifamily Apartments	100.00% 10	0.00% 0	0.00% 0	10	1.00
Duplex/Triplex/Townhomes	70.00% 7	30.00% 3	0.00% 0	10	1.30
Condominiums	30.00% 3	60.00% 6	10.00% 1	10	1.80
Ranch Homes/Single Floor Plan Units	60.00% 6	40.00% 4	0.00% 0	10	1.40
Traditional Two-Story Single-Family Homes	60.00% 6	40.00% 4	0.00% 0	10	1.40
Low Cost Fixer-Uppers (single-family homes)	77.78% 7	22.22% 2	0.00% 0	9	1.22
Single-Room Occupancy (SRO)	44.44% 4	44.44% 4	11.11% 1	9	1.67
Mixed-Use/Units Above Retail (Downtown Housing)	60.00% 6	30.00% 3	10.00% 1	10	1.50
Accessory Dwelling Units/Tiny Houses	20.00% 2	60.00% 6	20.00% 2	10	2.00

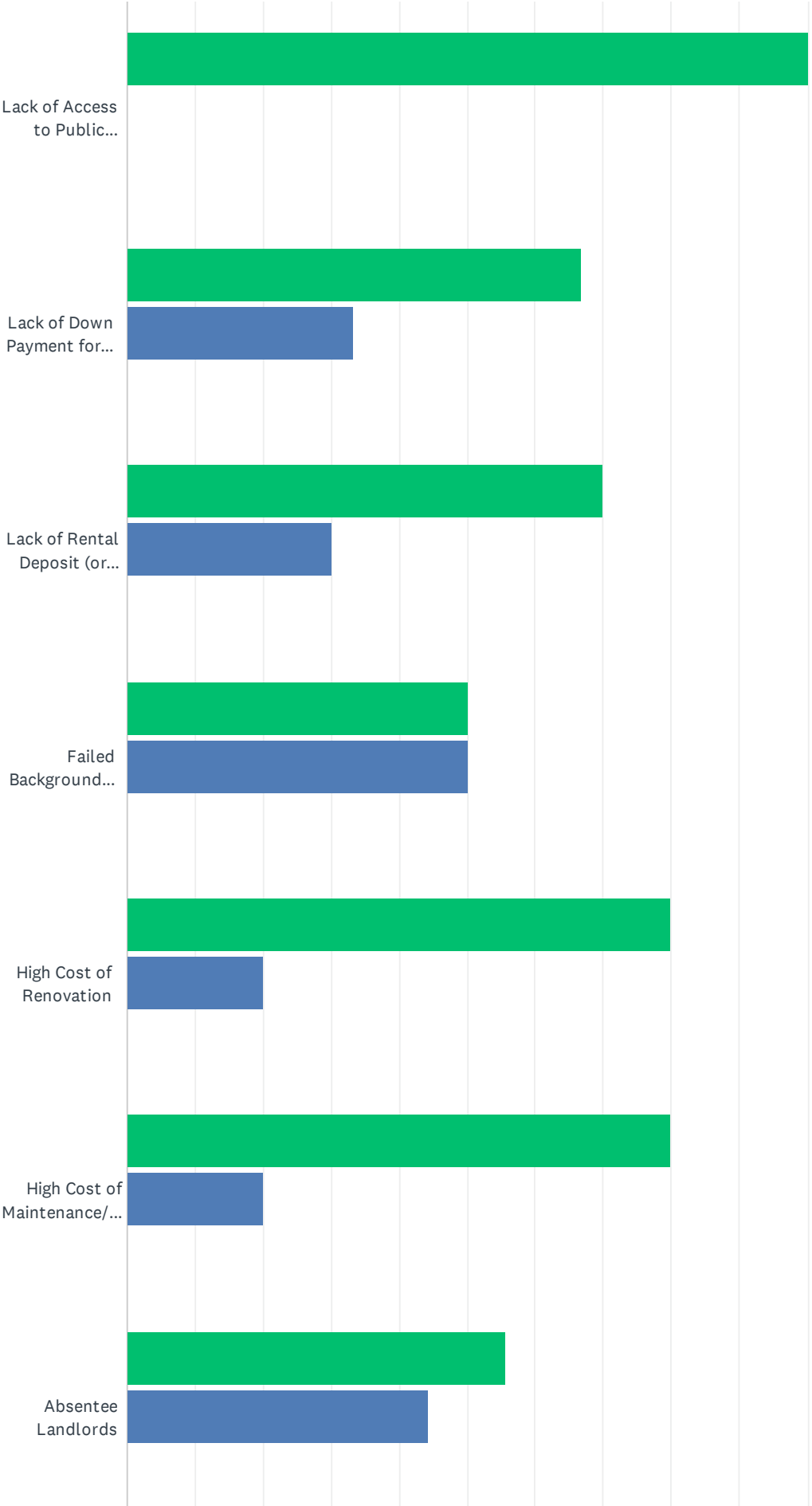
## Q6 To what extent are each of the following housing issues experienced in the county?

Answered: 10 Skipped: 5

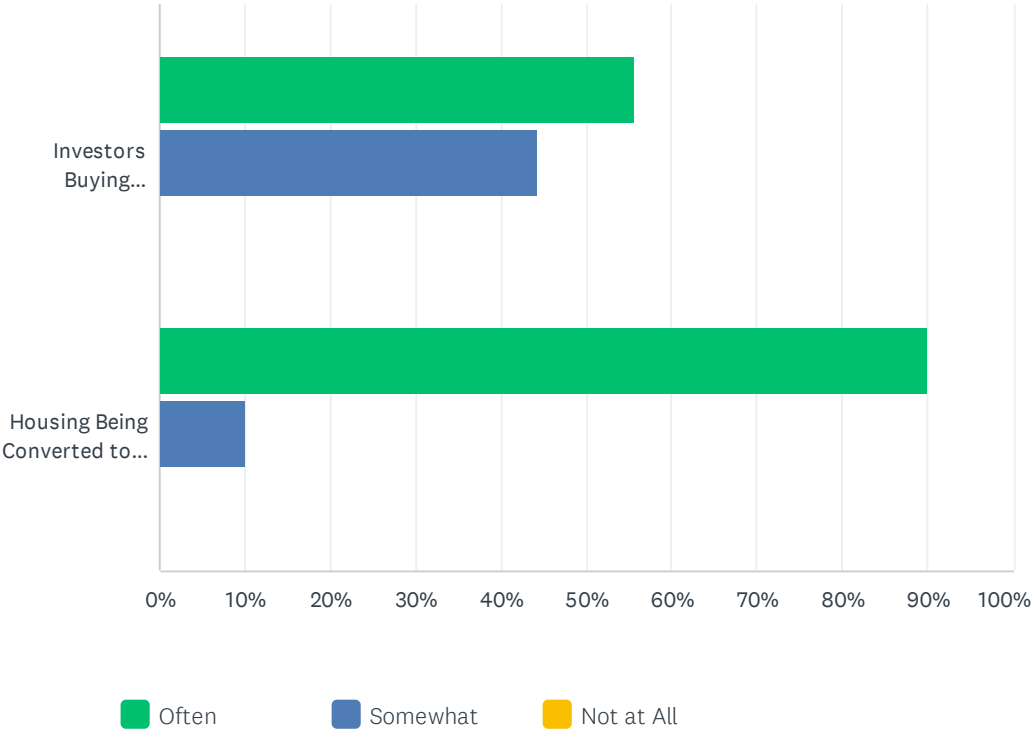




Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

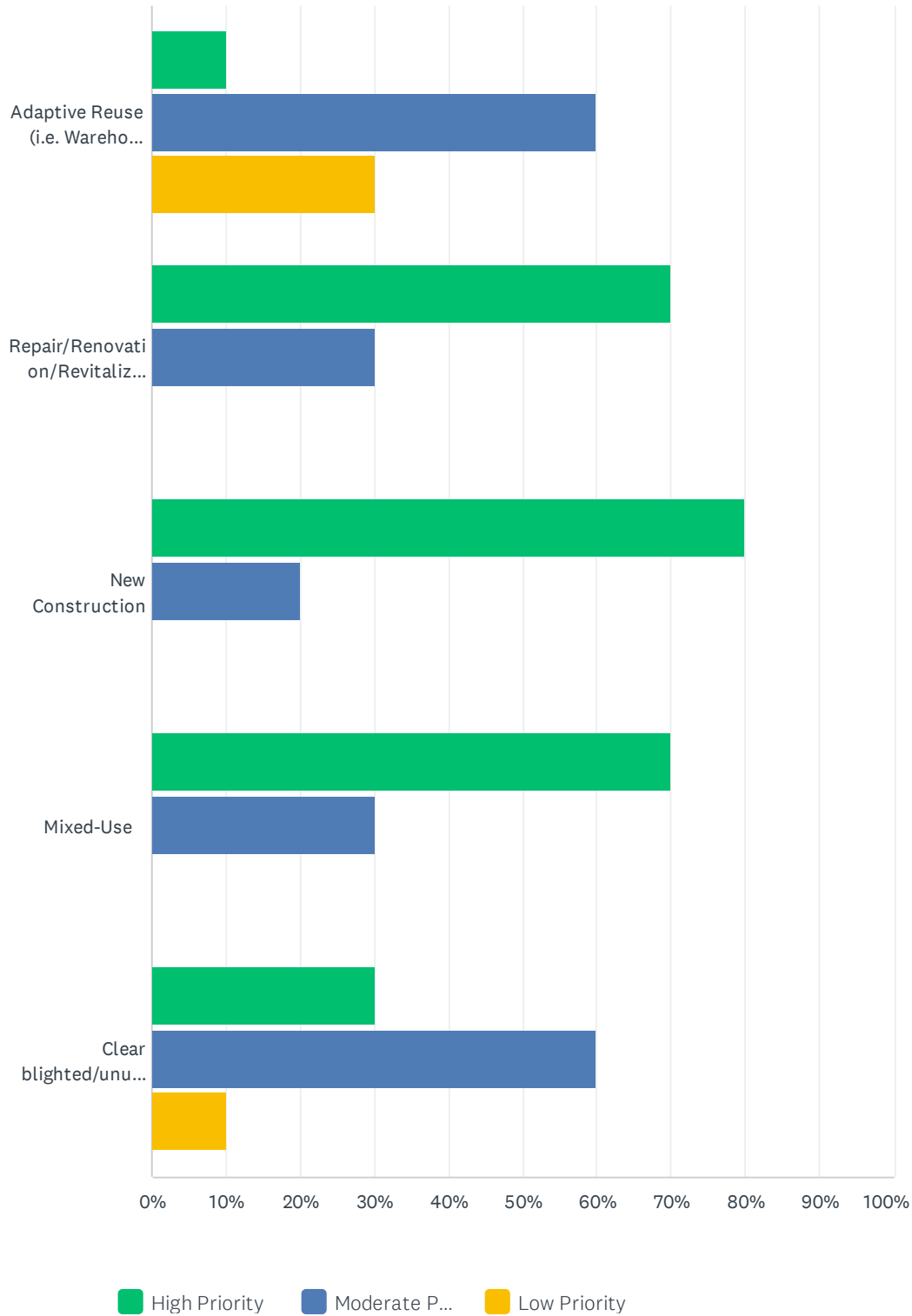


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	OFTEN	SOMEWHAT	NOT AT ALL	TOTAL	WEIGHTED AVERAGE
Foreclosure	0.00% 0	100.00% 9	0.00% 0	9	2.00
Limited Availability	100.00% 10	0.00% 0	0.00% 0	10	1.00
Overcrowded Housing	77.78% 7	22.22% 2	0.00% 0	9	1.22
Rent Affordability	100.00% 10	0.00% 0	0.00% 0	10	1.00
Home Purchase Affordability	80.00% 8	20.00% 2	0.00% 0	10	1.20
Substandard Housing (quality/condition)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Lack of Access to Public Transportation	100.00% 10	0.00% 0	0.00% 0	10	1.00
Lack of Down Payment for Purchase	66.67% 6	33.33% 3	0.00% 0	9	1.33
Lack of Rental Deposit (or First/Last Month Rent)	70.00% 7	30.00% 3	0.00% 0	10	1.30
Failed Background Checks	50.00% 5	50.00% 5	0.00% 0	10	1.50
High Cost of Renovation	80.00% 8	20.00% 2	0.00% 0	10	1.20
High Cost of Maintenance/Upkeep	80.00% 8	20.00% 2	0.00% 0	10	1.20
Absentee Landlords	55.56% 5	44.44% 4	0.00% 0	9	1.44
Investors Buying Properties and Increasing Rents/Prices	55.56% 5	44.44% 4	0.00% 0	9	1.44
Housing Being Converted to Vacation Rentals	90.00% 9	10.00% 1	0.00% 0	10	1.10

## Q7 Rank the priority that should be given to each of the following construction types of housing.

Answered: 10 Skipped: 5

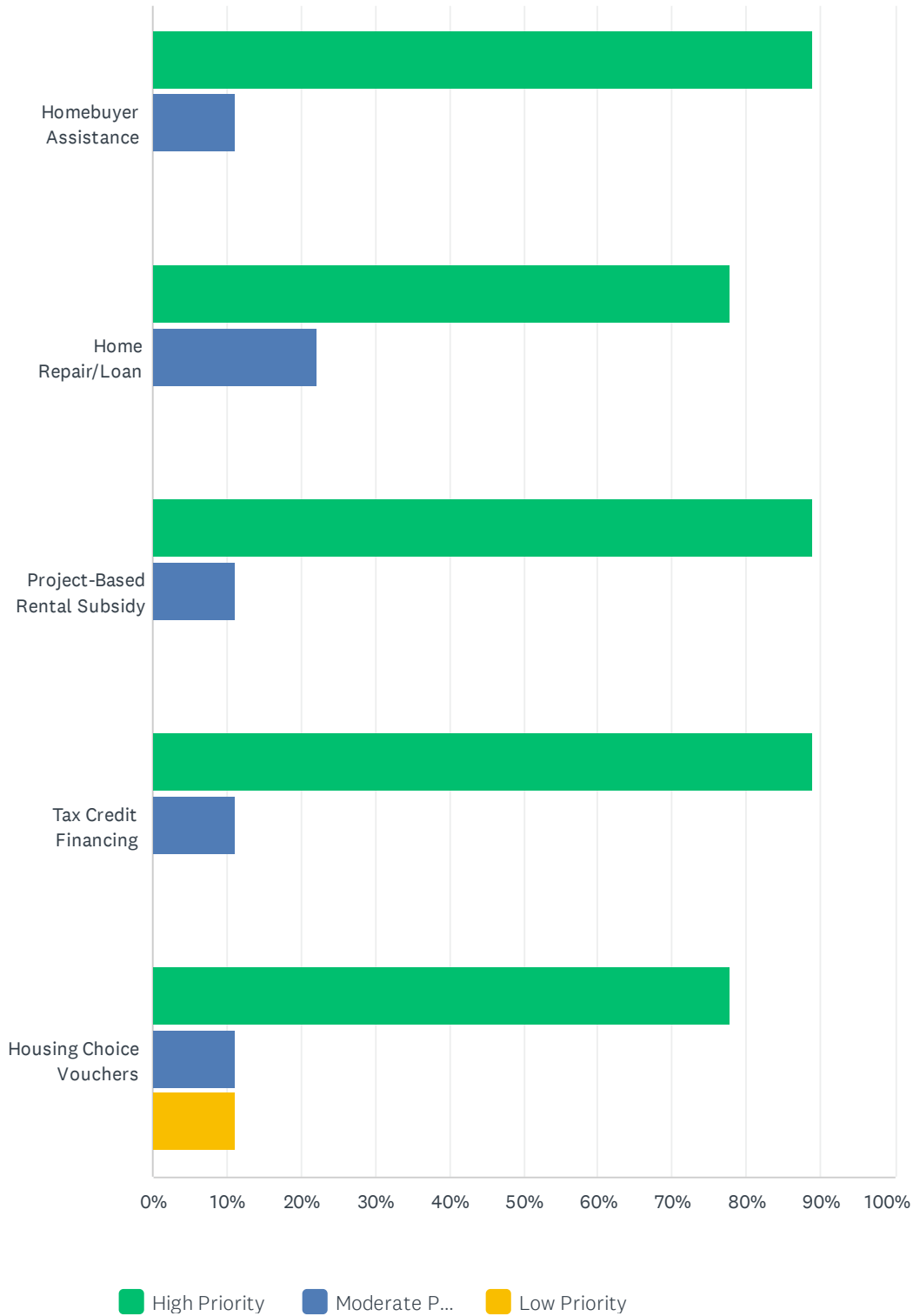


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Adaptive Reuse (i.e. Warehouse Conversion)	10.00% 1	60.00% 6	30.00% 3	10	2.20
Repair/Renovation/Revitalization of Existing Housing	70.00% 7	30.00% 3	0.00% 0	10	1.30
New Construction	80.00% 8	20.00% 2	0.00% 0	10	1.20
Mixed-Use	70.00% 7	30.00% 3	0.00% 0	10	1.30
Clear blighted/unused structures to create land for new development	30.00% 3	60.00% 6	10.00% 1	10	1.80

### Q8 Rank the priority that should be given to each of the funding types for housing development or preservation.

Answered: 9 Skipped: 6



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

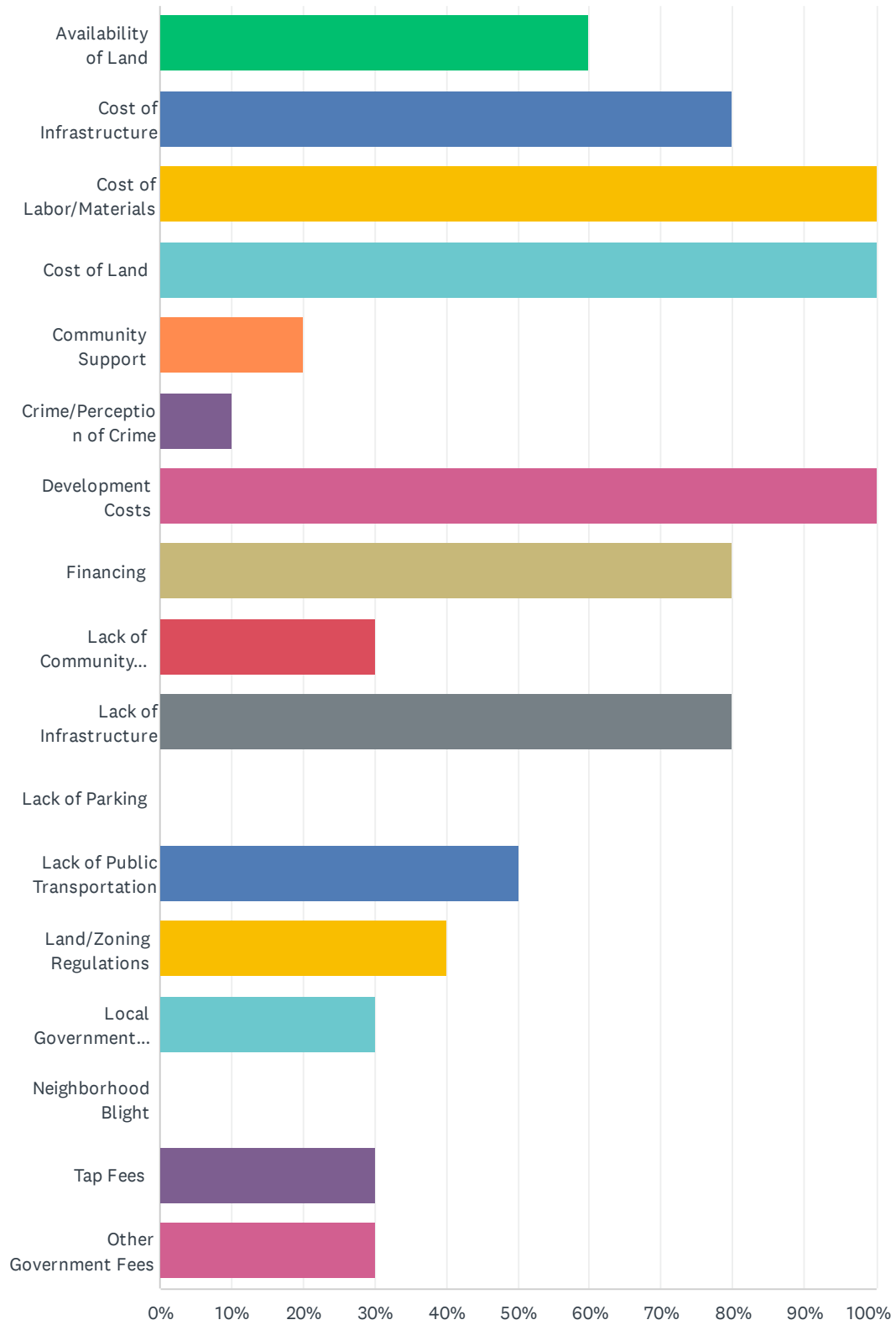
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	88.89% 8	11.11% 1	0.00% 0	9	1.11
Home Repair/Loan	77.78% 7	22.22% 2	0.00% 0	9	1.22
Project-Based Rental Subsidy	88.89% 8	11.11% 1	0.00% 0	9	1.11
Tax Credit Financing	88.89% 8	11.11% 1	0.00% 0	9	1.11
Housing Choice Vouchers	77.78% 7	11.11% 1	11.11% 1	9	1.33

**Q9 What common barriers or obstacles exist in the county that you believe limit residential development? (select all that apply)**

Answered: 10 Skipped: 5



# Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

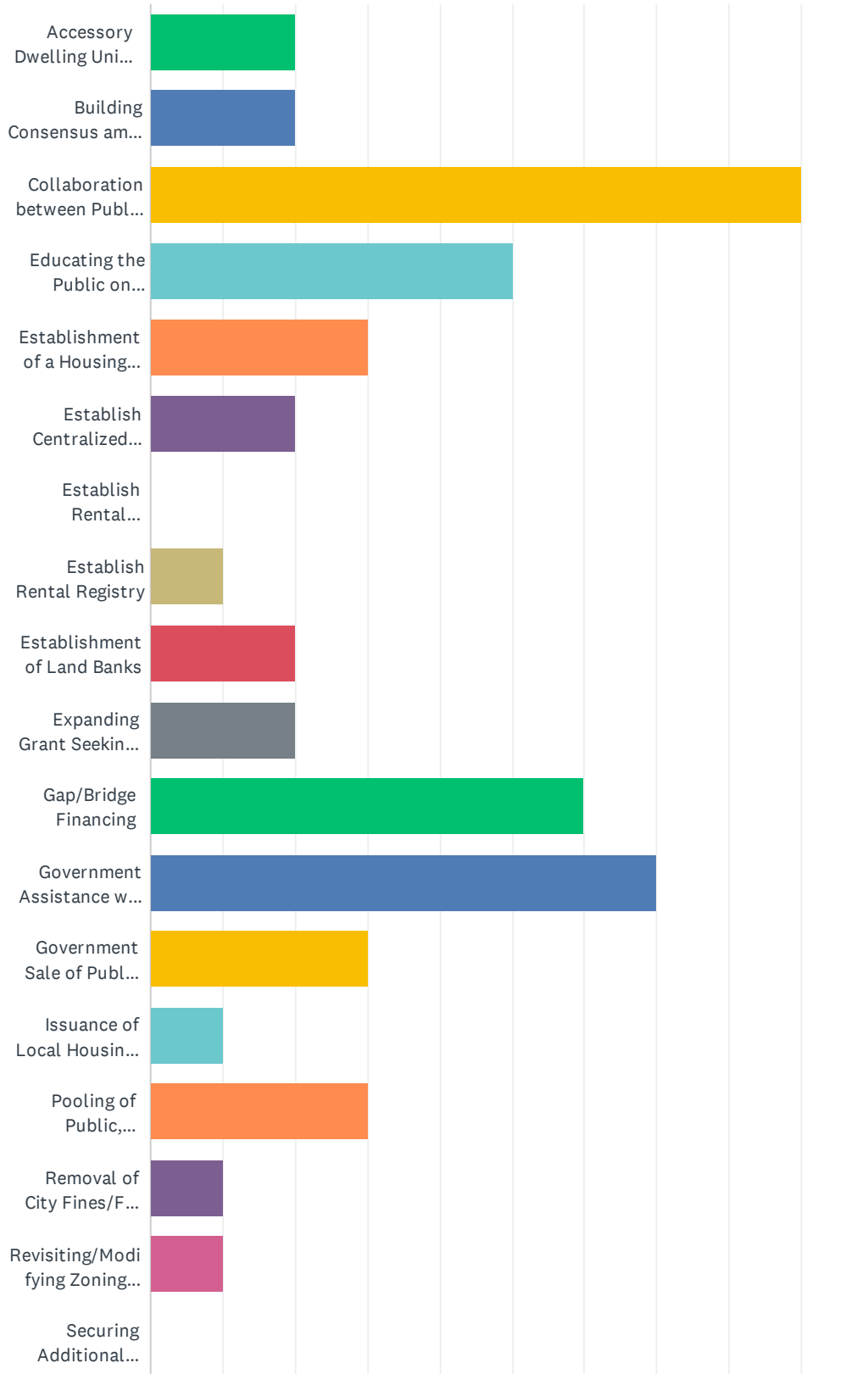


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

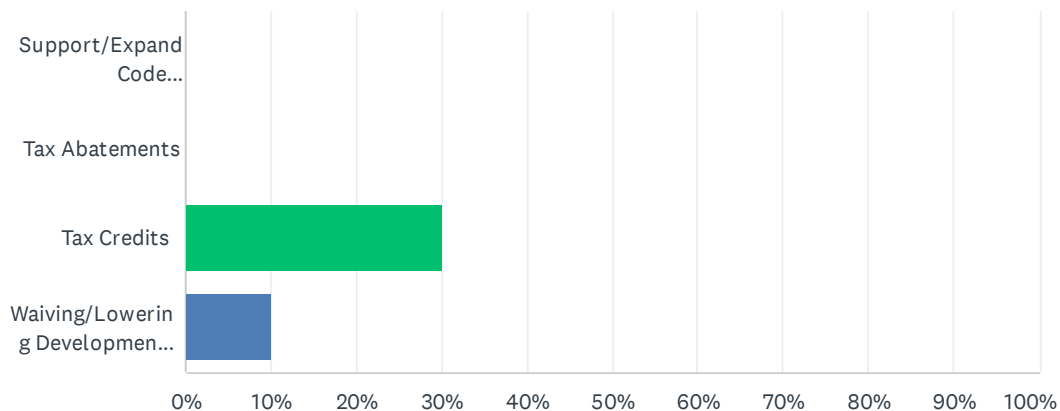
ANSWER CHOICES	RESPONSES	
Availability of Land	60.00%	6
Cost of Infrastructure	80.00%	8
Cost of Labor/Materials	100.00%	10
Cost of Land	100.00%	10
Community Support	20.00%	2
Crime/Perception of Crime	10.00%	1
Development Costs	100.00%	10
Financing	80.00%	8
Lack of Community Services	30.00%	3
Lack of Infrastructure	80.00%	8
Lack of Parking	0.00%	0
Lack of Public Transportation	50.00%	5
Land/Zoning Regulations	40.00%	4
Local Government Regulations ("red tape")	30.00%	3
Neighborhood Blight	0.00%	0
Tap Fees	30.00%	3
Other Government Fees	30.00%	3
Total Respondents: 10		

### Q10 How do you believe these obstacles/barriers could be reduced or eliminated? (select up to five)

Answered: 10 Skipped: 5



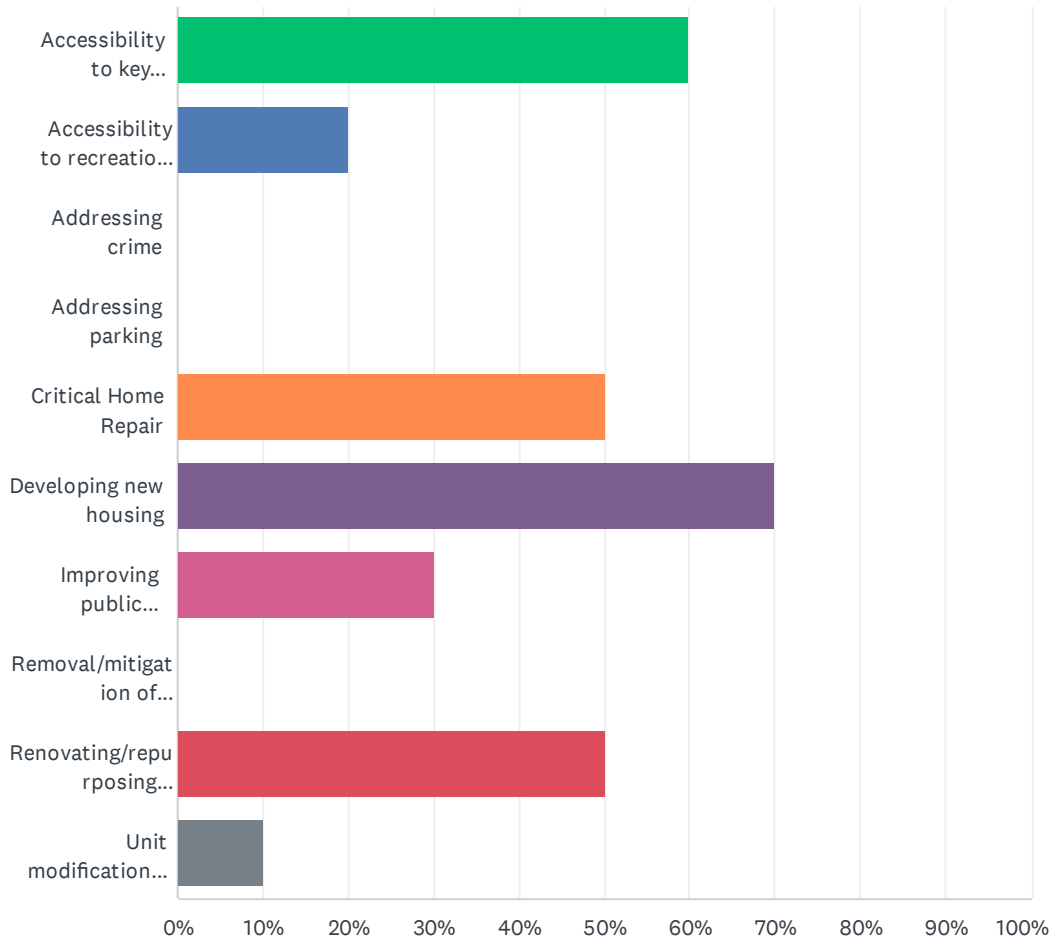
## Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



ANSWER CHOICES	RESPONSES	
Accessory Dwelling Unit Opportunities	20.00%	2
Building Consensus among Communities/Advocates	20.00%	2
Collaboration between Public and Private Sectors	90.00%	9
Educating the Public on Importance of Housing	50.00%	5
Establishment of a Housing Trust Fund	30.00%	3
Establish Centralized Developer/Builder Resource Center	20.00%	2
Establish Rental Inspection Program	0.00%	0
Establish Rental Registry	10.00%	1
Establishment of Land Banks	20.00%	2
Expanding Grant Seeking Efforts	20.00%	2
Gap/Bridge Financing	60.00%	6
Government Assistance with Infrastructure	70.00%	7
Government Sale of Public Land/Buildings at Discount	30.00%	3
Issuance of Local Housing Bond	10.00%	1
Pooling of Public, Philanthropic, and Private Resources	30.00%	3
Removal of City Fines/Fees on Existing Homes to Encourage Transactions	10.00%	1
Revisiting/Modifying Zoning (e.g., density, setbacks, etc.)	10.00%	1
Securing Additional Vouchers	0.00%	0
Support/Expand Code Enforcement	0.00%	0
Tax Abatements	0.00%	0
Tax Credits	30.00%	3
Waiving/Lowering Development Fees	10.00%	1
Total Respondents: 10		

### Q11 Of the following, which three items below should be areas of focus for the county? (select up to three)

Answered: 10 Skipped: 5



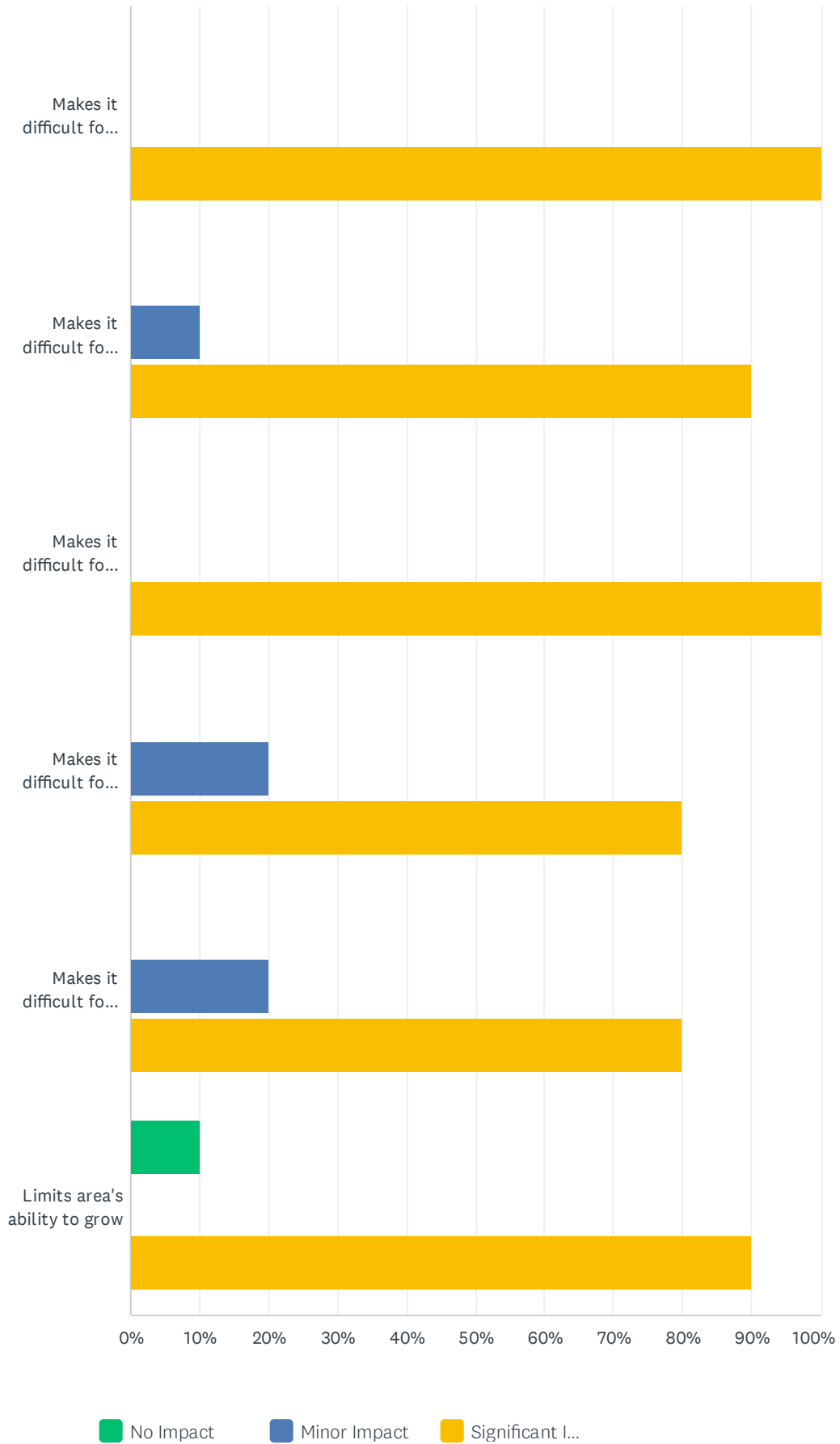
Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

ANSWER CHOICES	RESPONSES	
Accessibility to key community services (e.g. Healthcare, childcare, etc.)	60.00%	6
Accessibility to recreational amenities	20.00%	2
Addressing crime	0.00%	0
Addressing parking	0.00%	0
Critical Home Repair	50.00%	5
Developing new housing	70.00%	7
Improving public transportation	30.00%	3
Removal/mitigation of residential blight	0.00%	0
Renovating/repurposing buildings for housing	50.00%	5
Unit modifications to allow aging in place	10.00%	1
Total Respondents: 10		

**Q12 To what degree do you believe housing is impacted by the local economy?**

Answered: 10 Skipped: 5

# Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



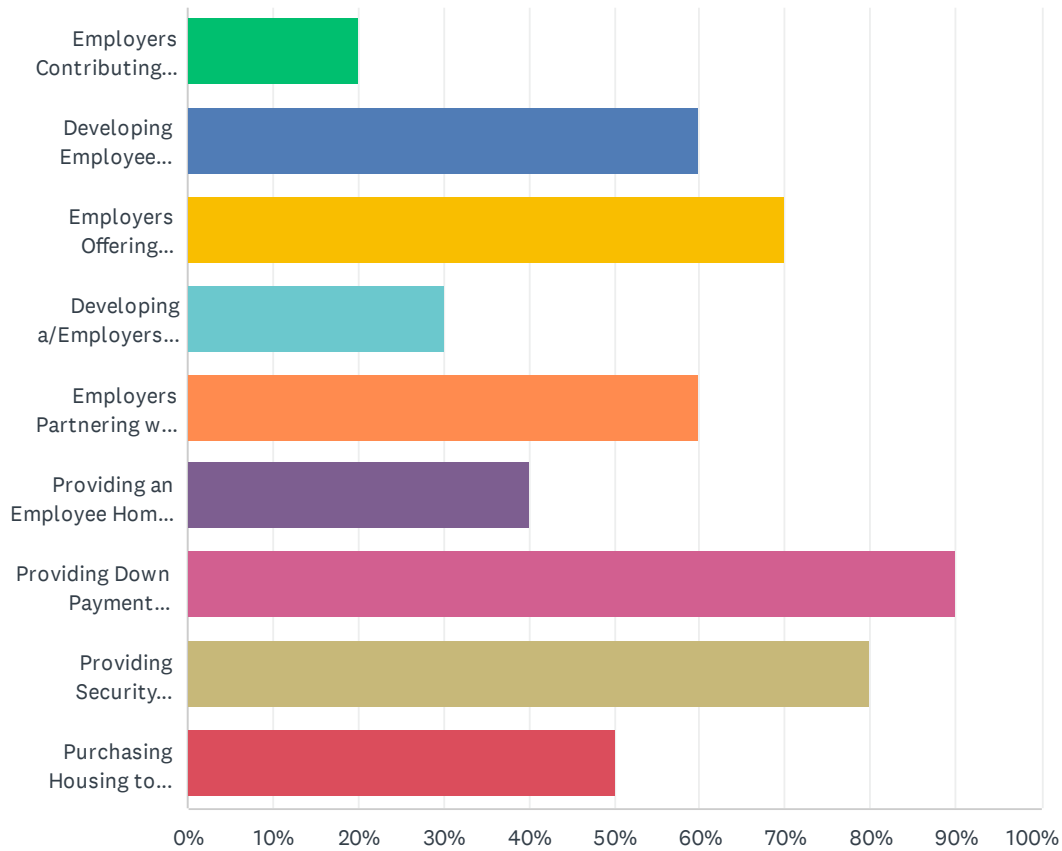


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	NO IMPACT	MINOR IMPACT	SIGNIFICANT IMPACT	TOTAL	WEIGHTED AVERAGE
Makes it difficult for employers to retain employees	0.00% 0	0.00% 0	100.00% 10	10	3.00
Makes it difficult for employers to attract employees	0.00% 0	10.00% 1	90.00% 9	10	2.90
Makes it difficult for existing companies to expand	0.00% 0	0.00% 0	100.00% 10	10	3.00
Makes it difficult for area to attract new companies	0.00% 0	20.00% 2	80.00% 8	10	2.80
Makes it difficult for area to attract business investment	0.00% 0	20.00% 2	80.00% 8	10	2.80
Limits area's ability to grow	10.00% 1	0.00% 0	90.00% 9	10	2.80

### Q13 Which of the following options do you believe could be done to address housing issues for current and future employees in the county? (select all that apply)

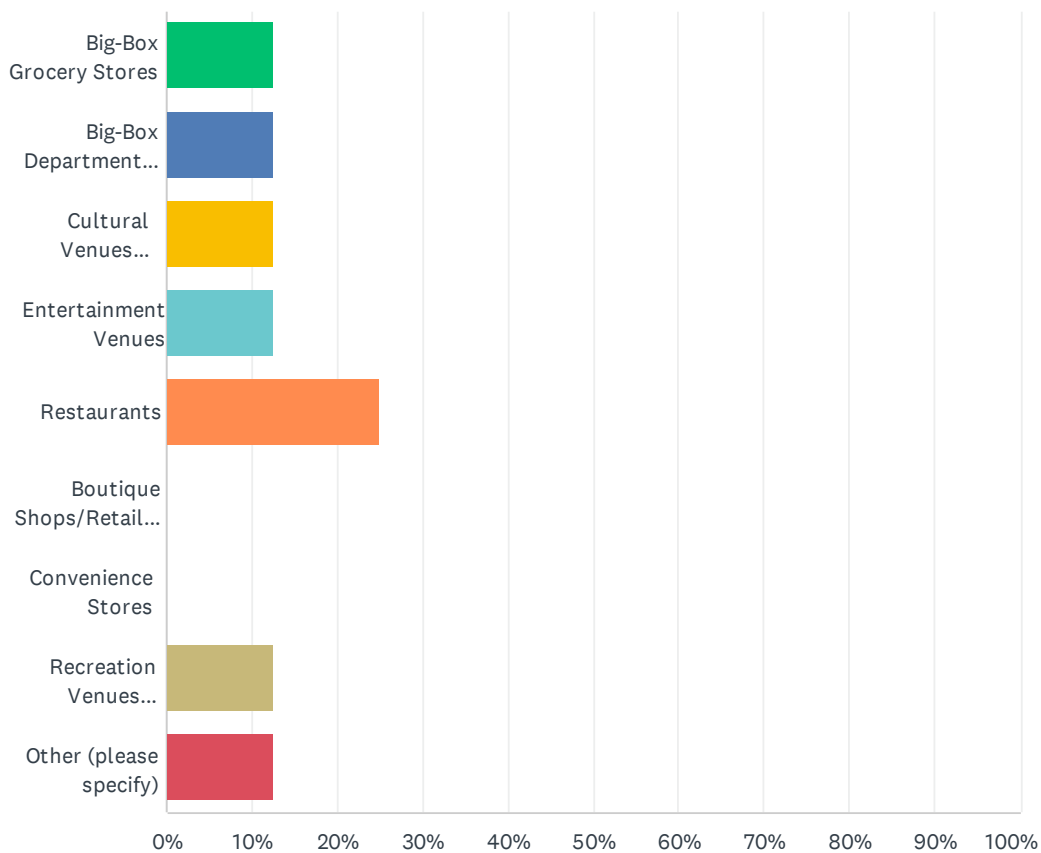
Answered: 10 Skipped: 5



ANSWER CHOICES	RESPONSES	
Employers Contributing to a Housing Fund	20.00%	2
Developing Employee Housing	60.00%	6
Employers Offering Employee Relocation Services/Reimbursements	70.00%	7
Developing a/Employers Participating in a Housing Resource Center/Website	30.00%	3
Employers Partnering with Others to Develop Employee Housing	60.00%	6
Providing an Employee Home Repair Loan Program	40.00%	4
Providing Down Payment Assistance to Lower-Wage Employees	90.00%	9
Providing Security Deposit Assistance to Lower-Wage Employees	80.00%	8
Purchasing Housing to Rent/Sell to Employees	50.00%	5
Total Respondents: 10		

## Q14 Is there a specific community service that is lacking or is insufficient in the county that significantly limits the county from attracting new residents?

Answered: 8 Skipped: 7



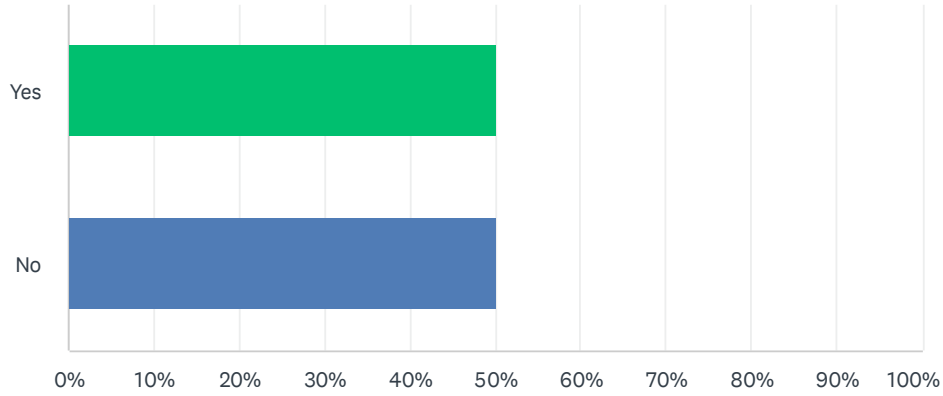
ANSWER CHOICES	RESPONSES	
Big-Box Grocery Stores	12.50%	1
Big-Box Department Stores	12.50%	1
Cultural Venues (community center, museum, etc.)	12.50%	1
Entertainment Venues	12.50%	1
Restaurants	25.00%	2
Boutique Shops/Retailers (bookstore, craft store, salon, etc.)	0.00%	0
Convenience Stores	0.00%	0
Recreation Venues (playground, parks, trails, etc.)	12.50%	1
Other (please specify)	12.50%	1
<b>TOTAL</b>		<b>8</b>

**Q15 Is there anything else you would like to share about housing challenges in the county?**

Answered: 2 Skipped: 13

## Q16 Are you knowledgeable of the homeless and/or special needs populations and their housing needs in Cherokee County?

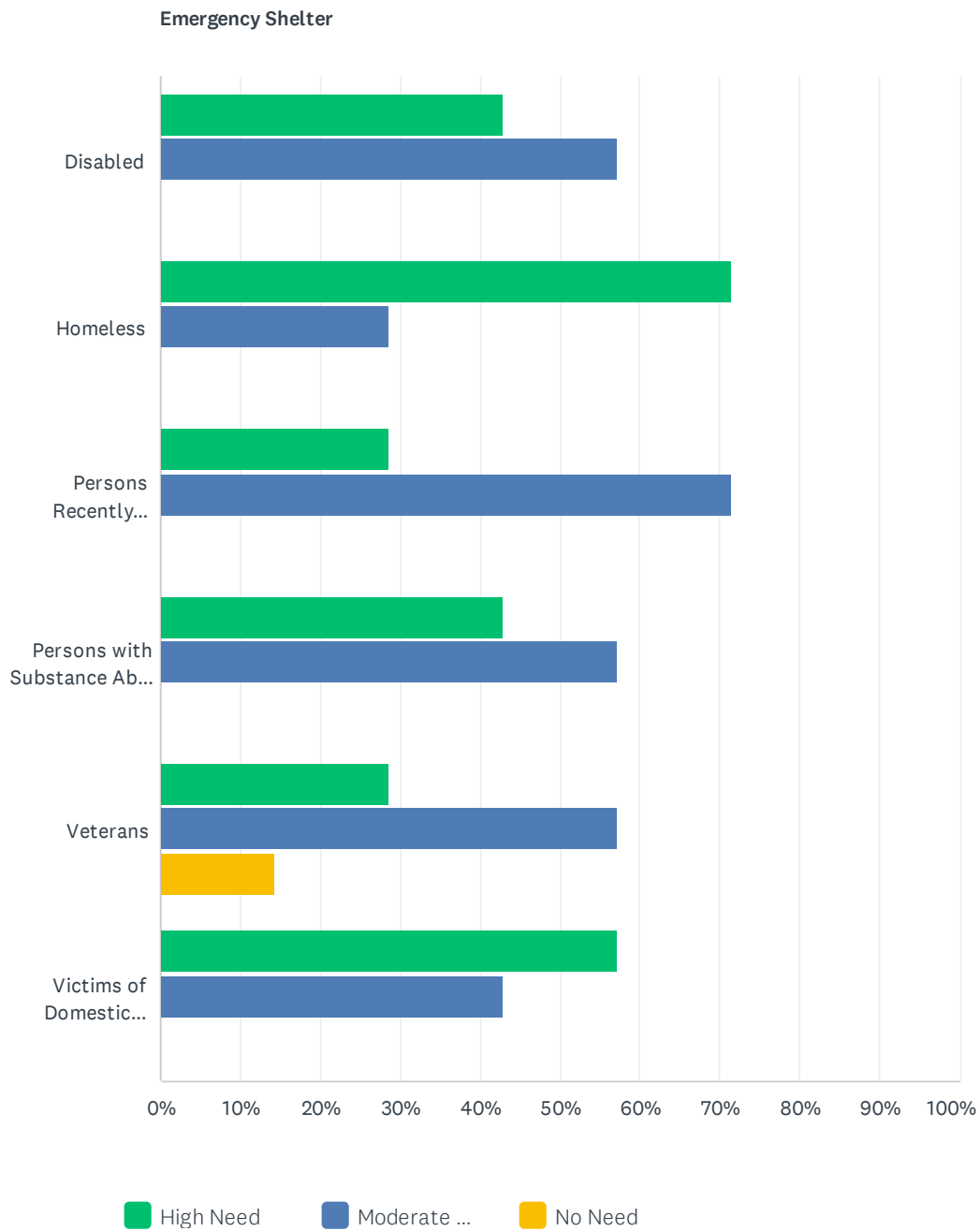
Answered: 10 Skipped: 5

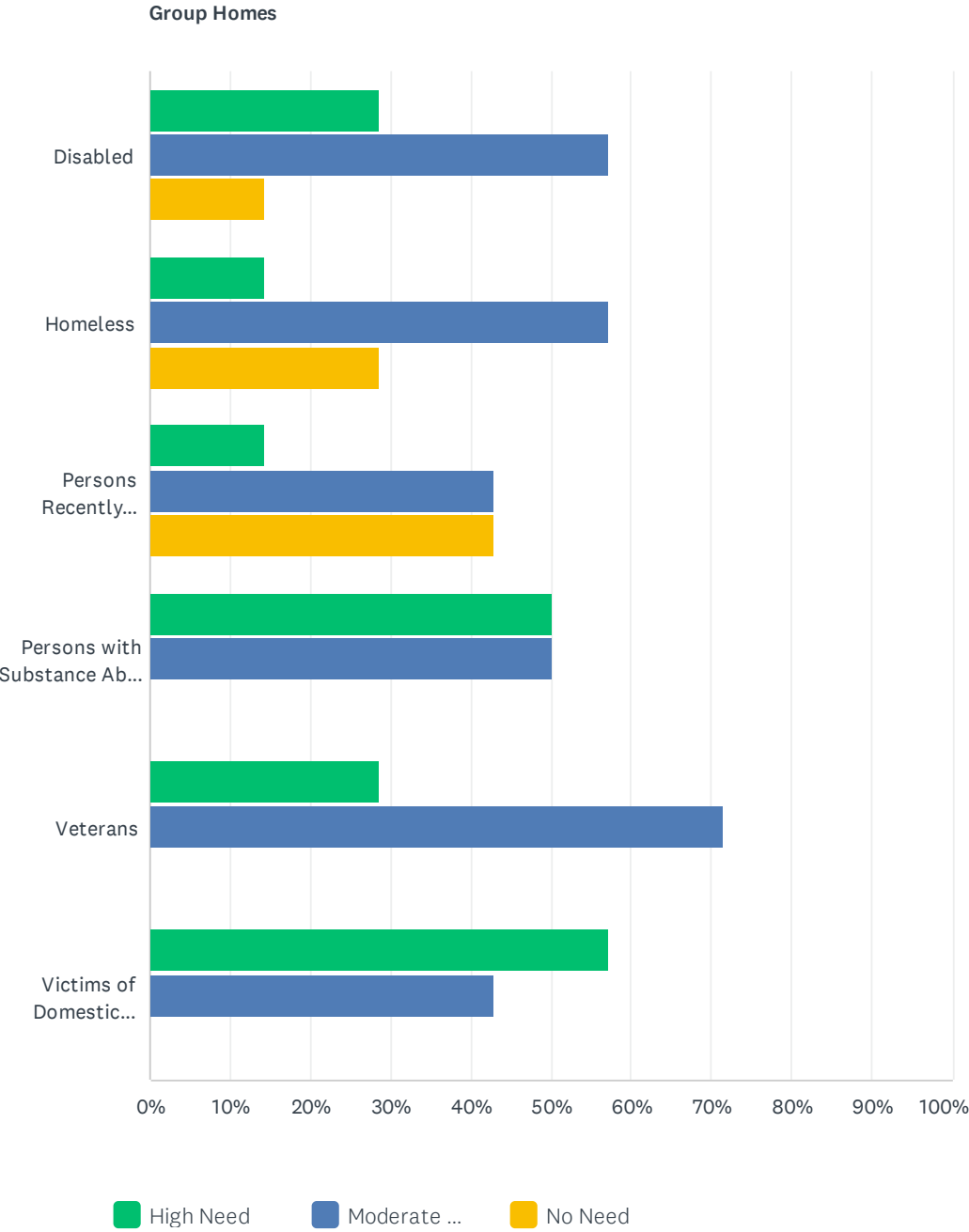


ANSWER CHOICES	RESPONSES	
Yes	50.00%	5
No	50.00%	5
TOTAL		10

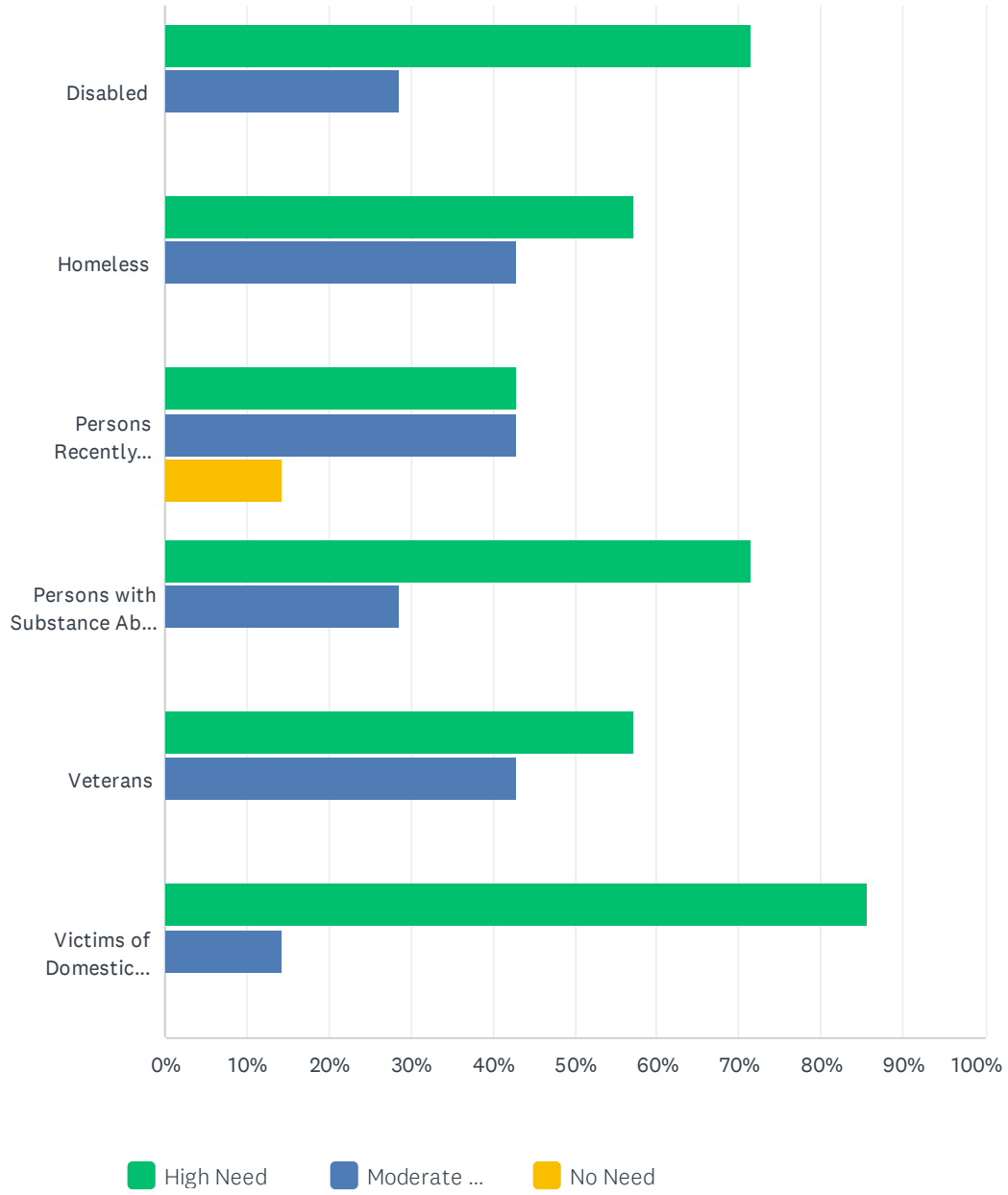
# Q17 Rank the level of need for various housing types for each population target.

Answered: 8 Skipped: 7



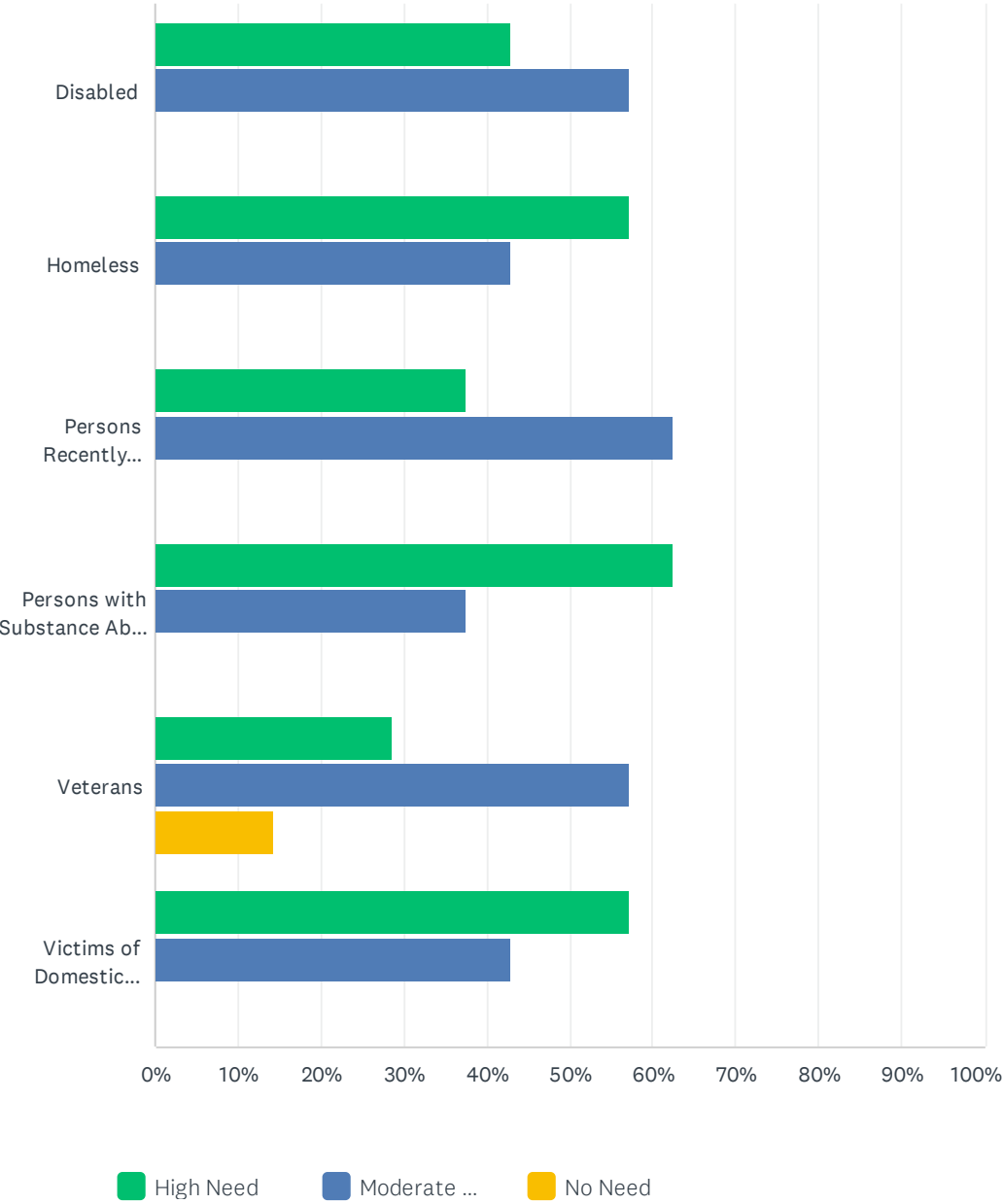


Permanent Supportive Housing





Transitional Housing



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

Emergency Shelter				
	HIGH NEED	MODERATE NEED	NO NEED	TOTAL
Disabled	42.86% 3	57.14% 4	0.00% 0	7
Homeless	71.43% 5	28.57% 2	0.00% 0	7
Persons Recently Released from Incarceration	28.57% 2	71.43% 5	0.00% 0	7
Persons with Substance Abuse Disorder(s)	42.86% 3	57.14% 4	0.00% 0	7
Veterans	28.57% 2	57.14% 4	14.29% 1	7
Victims of Domestic Violence	57.14% 4	42.86% 3	0.00% 0	7
Group Homes				
	HIGH NEED	MODERATE NEED	NO NEED	TOTAL
Disabled	28.57% 2	57.14% 4	14.29% 1	7
Homeless	14.29% 1	57.14% 4	28.57% 2	7
Persons Recently Released from Incarceration	14.29% 1	42.86% 3	42.86% 3	7
Persons with Substance Abuse Disorder(s)	50.00% 4	50.00% 4	0.00% 0	8
Veterans	28.57% 2	71.43% 5	0.00% 0	7
Victims of Domestic Violence	57.14% 4	42.86% 3	0.00% 0	7
Permanent Supportive Housing				
	HIGH NEED	MODERATE NEED	NO NEED	TOTAL
Disabled	71.43% 5	28.57% 2	0.00% 0	7
Homeless	57.14% 4	42.86% 3	0.00% 0	7
Persons Recently Released from Incarceration	42.86% 3	42.86% 3	14.29% 1	7
Persons with Substance Abuse Disorder(s)	71.43% 5	28.57% 2	0.00% 0	7
Veterans	57.14% 4	42.86% 3	0.00% 0	7
Victims of Domestic Violence	85.71% 6	14.29% 1	0.00% 0	7

Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

Transitional Housing				
	HIGH NEED	MODERATE NEED	NO NEED	TOTAL
Disabled	42.86% 3	57.14% 4	0.00% 0	7
Homeless	57.14% 4	42.86% 3	0.00% 0	7
Persons Recently Released from Incarceration	37.50% 3	62.50% 5	0.00% 0	8
Persons with Substance Abuse Disorder(s)	62.50% 5	37.50% 3	0.00% 0	8
Veterans	28.57% 2	57.14% 4	14.29% 1	7
Victims of Domestic Violence	57.14% 4	42.86% 3	0.00% 0	7

**Q18 What are the obstacles to the development of housing for homeless and/or special needs populations in the county?**

Answered: 5 Skipped: 10

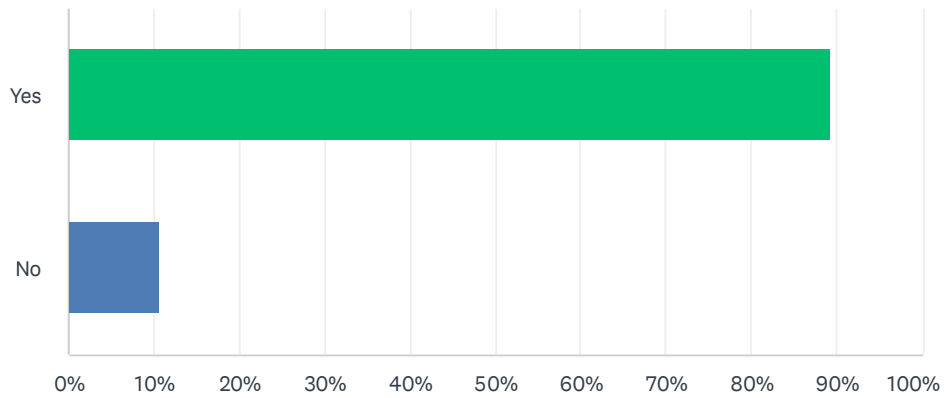
**Q19 Provide any recommendations on ways to address the needs of the homeless and/or special needs populations in the county?**

Answered: 3 Skipped: 12

ADDENDUM G:  
RESIDENT/COMMUTER  
SURVEY RESULTS

## Q1 Do you live in Cherokee County?

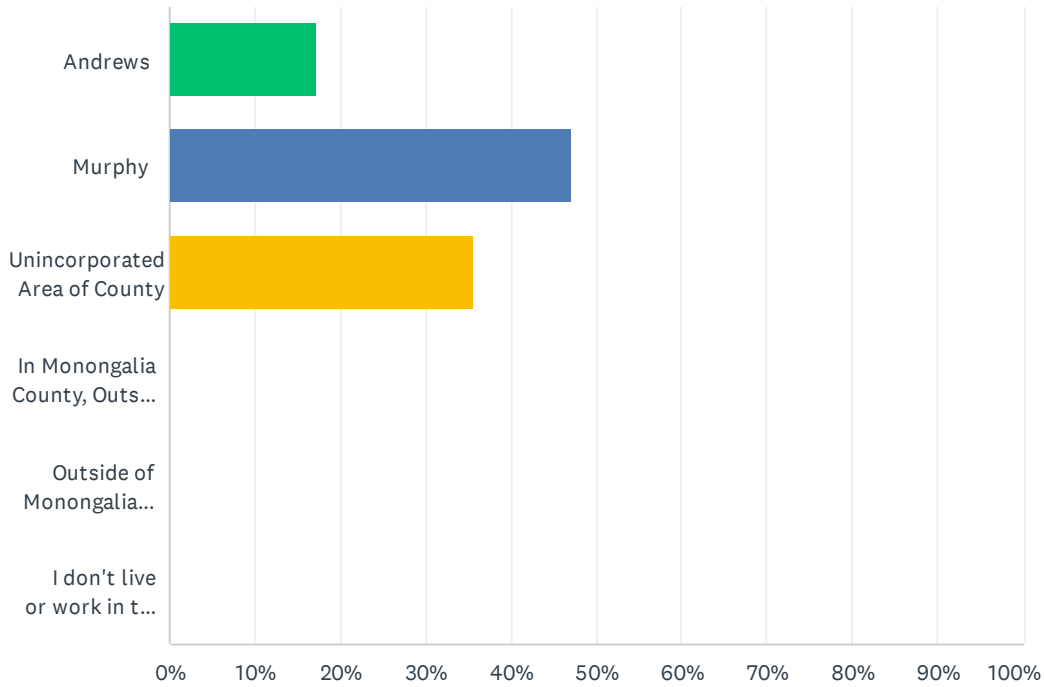
Answered: 701 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	89.44%	627
No	10.56%	74
TOTAL		701

## Q2 Which community do you live in?

Answered: 623 Skipped: 78

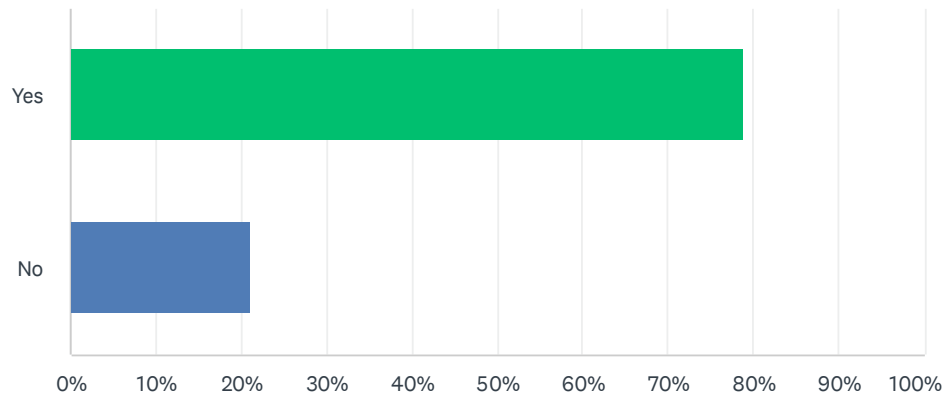


ANSWER CHOICES	RESPONSES	
Andrews	17.17%	107
Murphy	47.19%	294
Unincorporated Area of County	35.63%	222
In Monongalia County, Outside of Morgantown	0.00%	0
Outside of Monongalia County, but work in city or county	0.00%	0
I don't live or work in the county	0.00%	0
<b>TOTAL</b>		<b>623</b>



### Q3 Do you work in Cherokee County?

Answered: 623 Skipped: 78



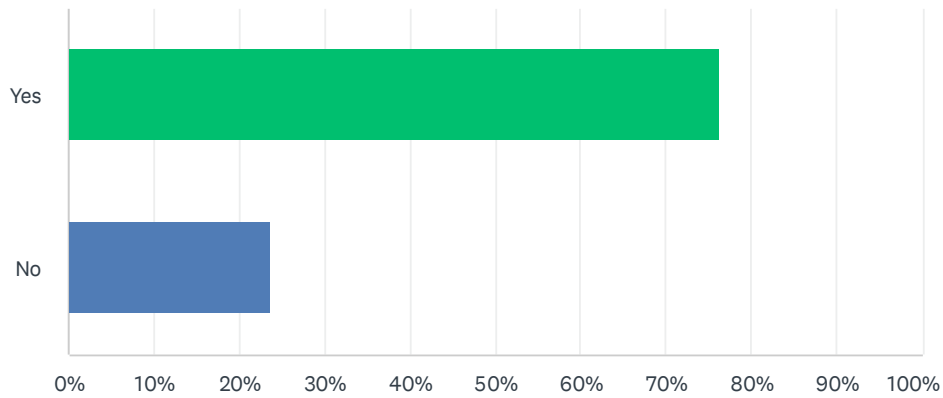
ANSWER CHOICES	RESPONSES	
Yes	78.81%	491
No	21.19%	132
TOTAL		623

**Q4 If you do not live in Cherokee County, please provide the zip code of your current residence.**

Answered: 58 Skipped: 643

## Q5 Do you commute to Cherokee County for work?

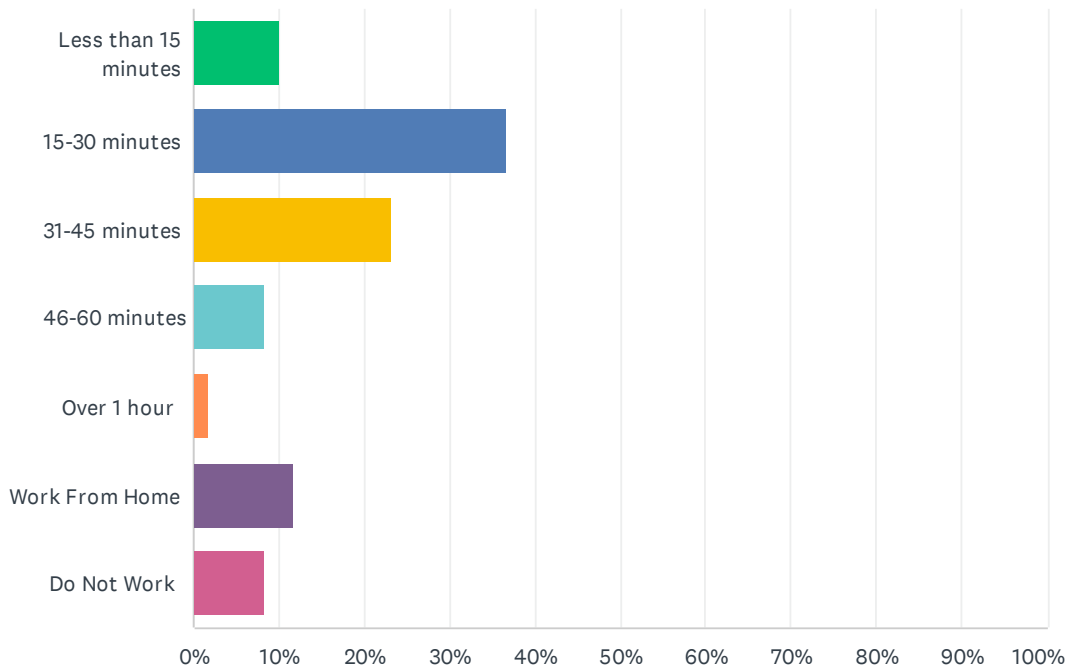
Answered: 59 Skipped: 642



ANSWER CHOICES	RESPONSES	
Yes	76.27%	45
No	23.73%	14
TOTAL		59

## Q6 How long is your typical commute to work (one way)?

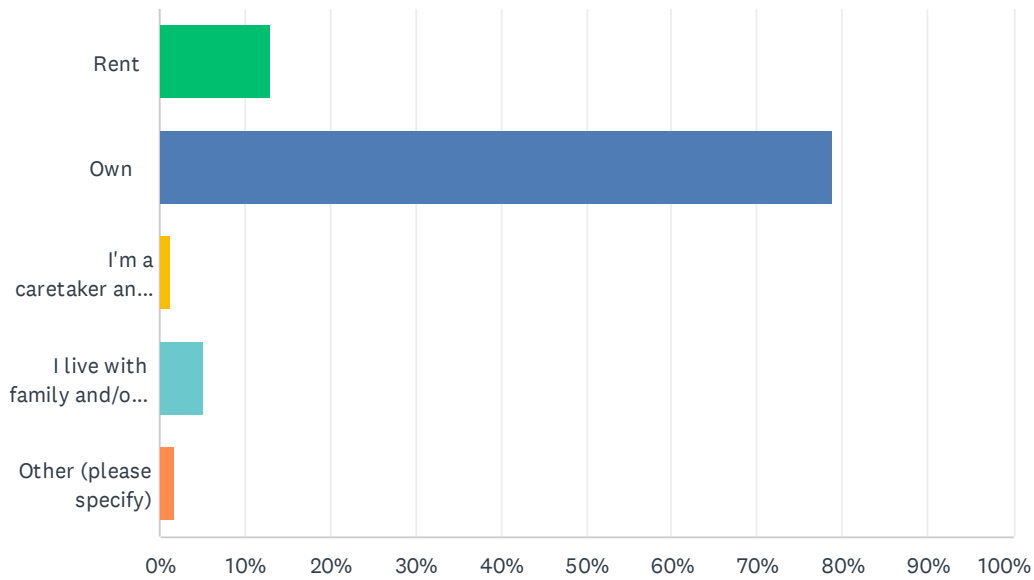
Answered: 60 Skipped: 641



ANSWER CHOICES	RESPONSES	
Less than 15 minutes	10.00%	6
15-30 minutes	36.67%	22
31-45 minutes	23.33%	14
46-60 minutes	8.33%	5
Over 1 hour	1.67%	1
Work From Home	11.67%	7
Do Not Work	8.33%	5
<b>TOTAL</b>		<b>60</b>

## Q7 Do you rent or own the place where you live?

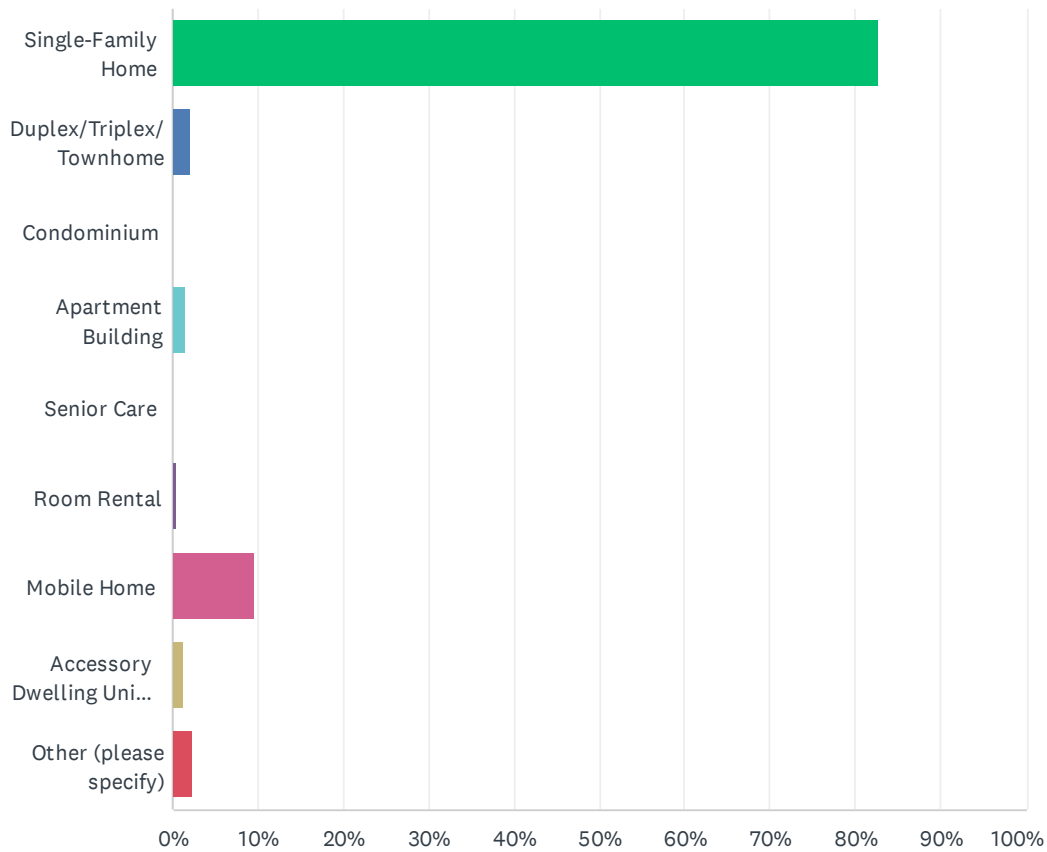
Answered: 589 Skipped: 112



ANSWER CHOICES	RESPONSES
Rent	13.07% 77
Own	78.95% 465
I'm a caretaker and do not pay rent	1.19% 7
I live with family and/or friends	5.09% 30
Other (please specify)	1.70% 10
<b>TOTAL</b>	<b>589</b>

## Q8 Which of the following best describes your current residence?

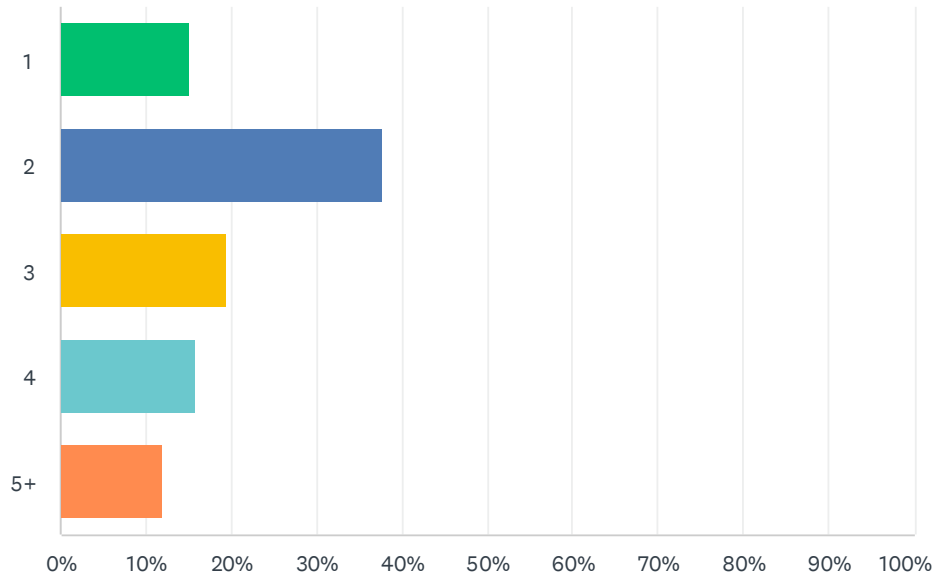
Answered: 589 Skipped: 112



ANSWER CHOICES	RESPONSES	
Single-Family Home	82.68%	487
Duplex/Triplex/Townhome	2.21%	13
Condominium	0.00%	0
Apartment Building	1.53%	9
Senior Care	0.00%	0
Room Rental	0.34%	2
Mobile Home	9.68%	57
Accessory Dwelling Unit (such as unit over garage)	1.19%	7
Other (please specify)	2.38%	14
<b>TOTAL</b>		<b>589</b>

## Q9 Including yourself, how many people live in your current residence?

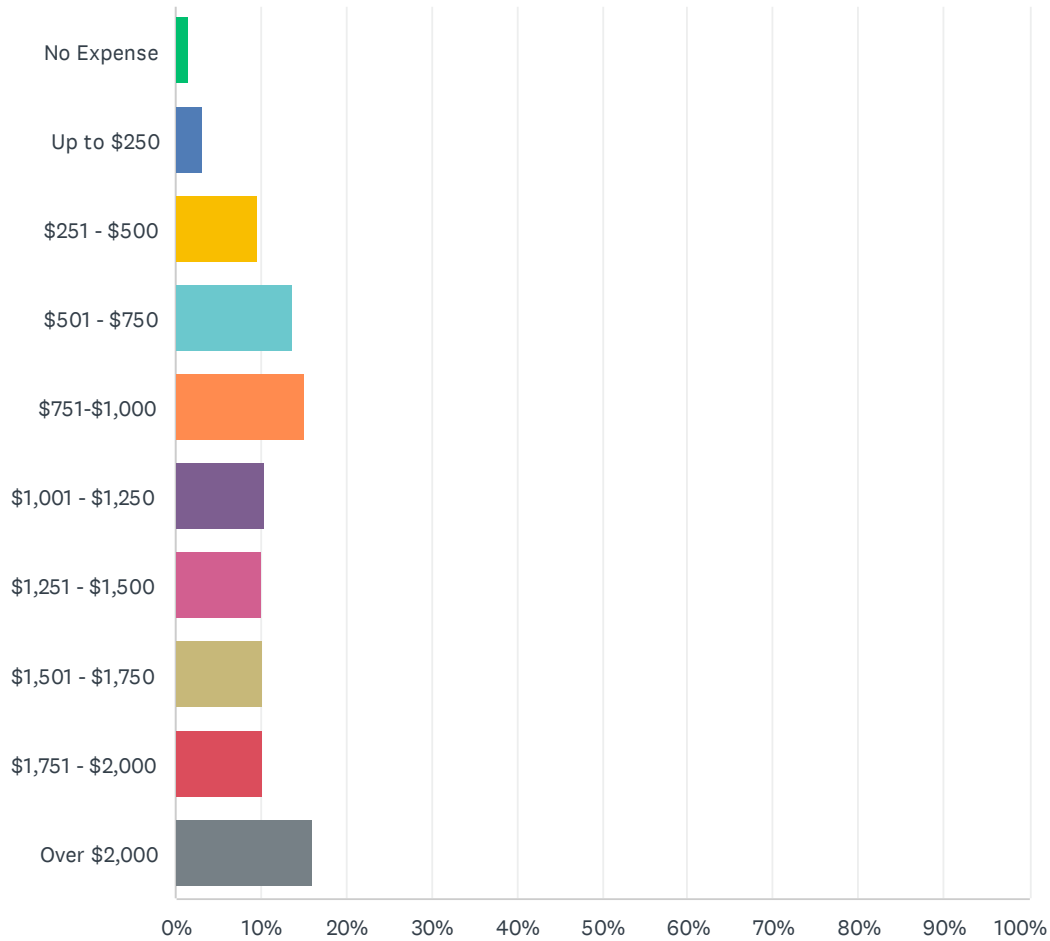
Answered: 585 Skipped: 116



ANSWER CHOICES	RESPONSES	
1	15.21%	89
2	37.78%	221
3	19.32%	113
4	15.73%	92
5+	11.97%	70
<b>TOTAL</b>		<b>585</b>

### Q10 What is your approximate total monthly housing expense including rent/mortgage costs, utilities, taxes, insurance, etc.?

Answered: 585 Skipped: 116



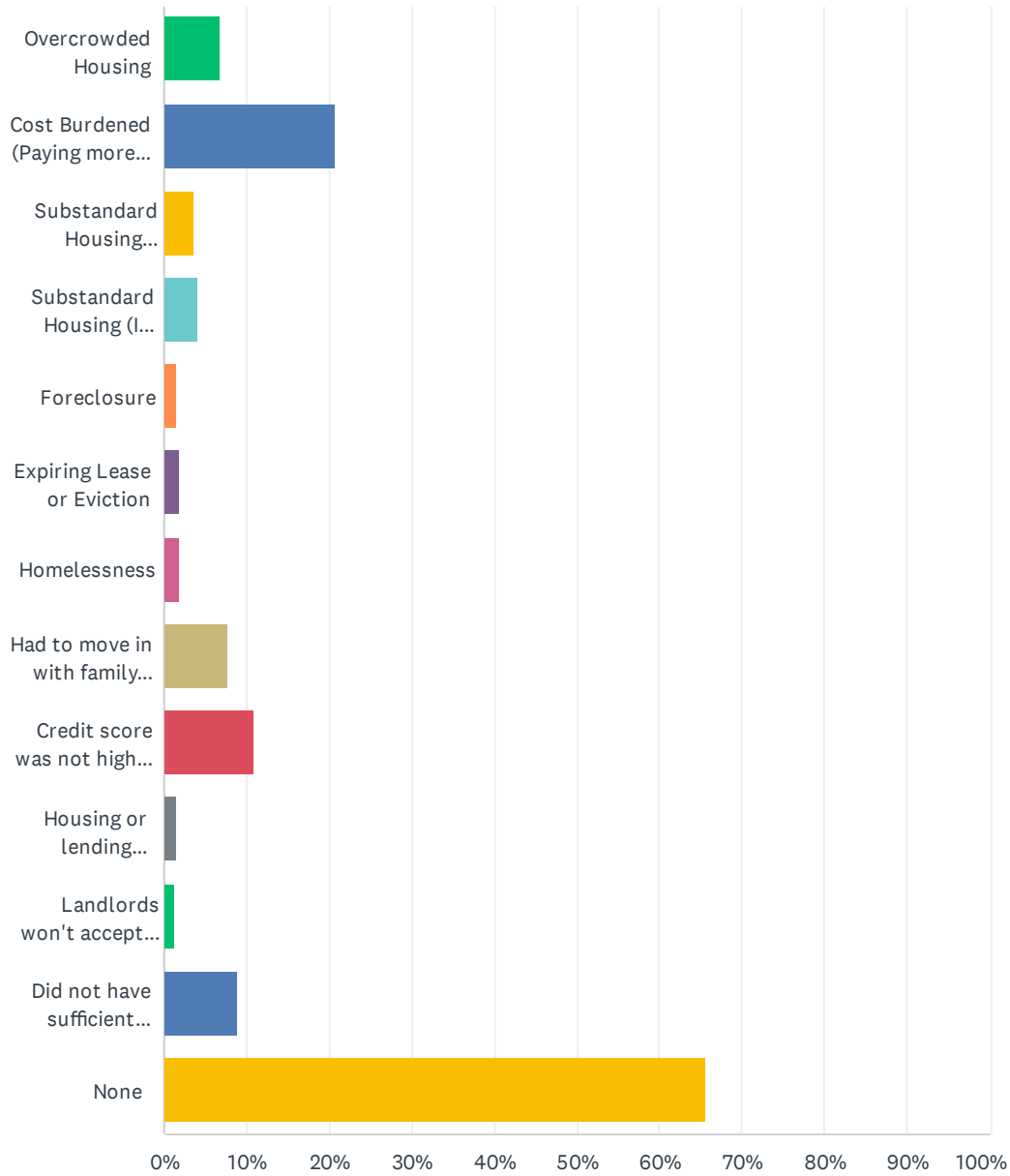


Cherokee County, North Carolina Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
No Expense	1.54%	9
Up to \$250	3.25%	19
\$251 - \$500	9.57%	56
\$501 - \$750	13.68%	80
\$751-\$1,000	15.04%	88
\$1,001 - \$1,250	10.43%	61
\$1,251 - \$1,500	10.09%	59
\$1,501 - \$1,750	10.26%	60
\$1,751 - \$2,000	10.26%	60
Over \$2,000	15.90%	93
<b>TOTAL</b>		<b>585</b>

### Q11 Have you experienced, or are you currently experiencing any of the following as it relates to your place of residence? (check all that apply)

Answered: 566 Skipped: 135

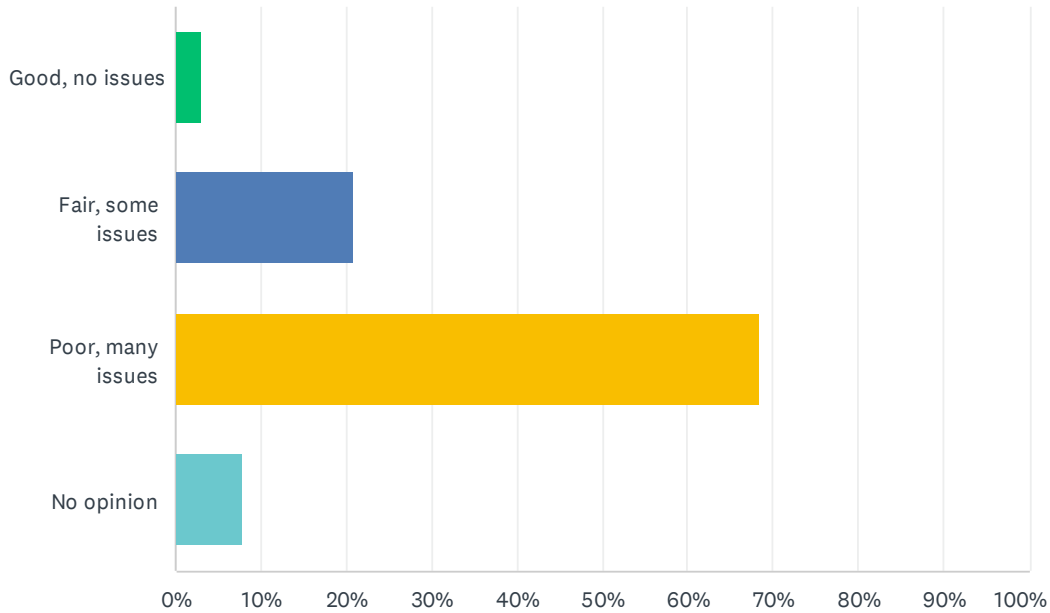


Cherokee County, North Carolina Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Overcrowded Housing	6.89%	39
Cost Burdened (Paying more than 30% of your income toward housing cost)	20.67%	117
Substandard Housing (landlord did not maintain)	3.71%	21
Substandard Housing (I couldn't afford to maintain)	4.06%	23
Foreclosure	1.41%	8
Expiring Lease or Eviction	1.94%	11
Homelessness	1.94%	11
Had to move in with family and/or friends	7.60%	43
Credit score was not high enough for a lease and/or mortgage	10.78%	61
Housing or lending discrimination	1.41%	8
Landlords won't accept Housing Choice Vouchers	1.24%	7
Did not have sufficient deposit or down payment	9.01%	51
None	65.72%	372
Total Respondents: 566		

## Q12 How would you describe the overall housing market in Cherokee County?

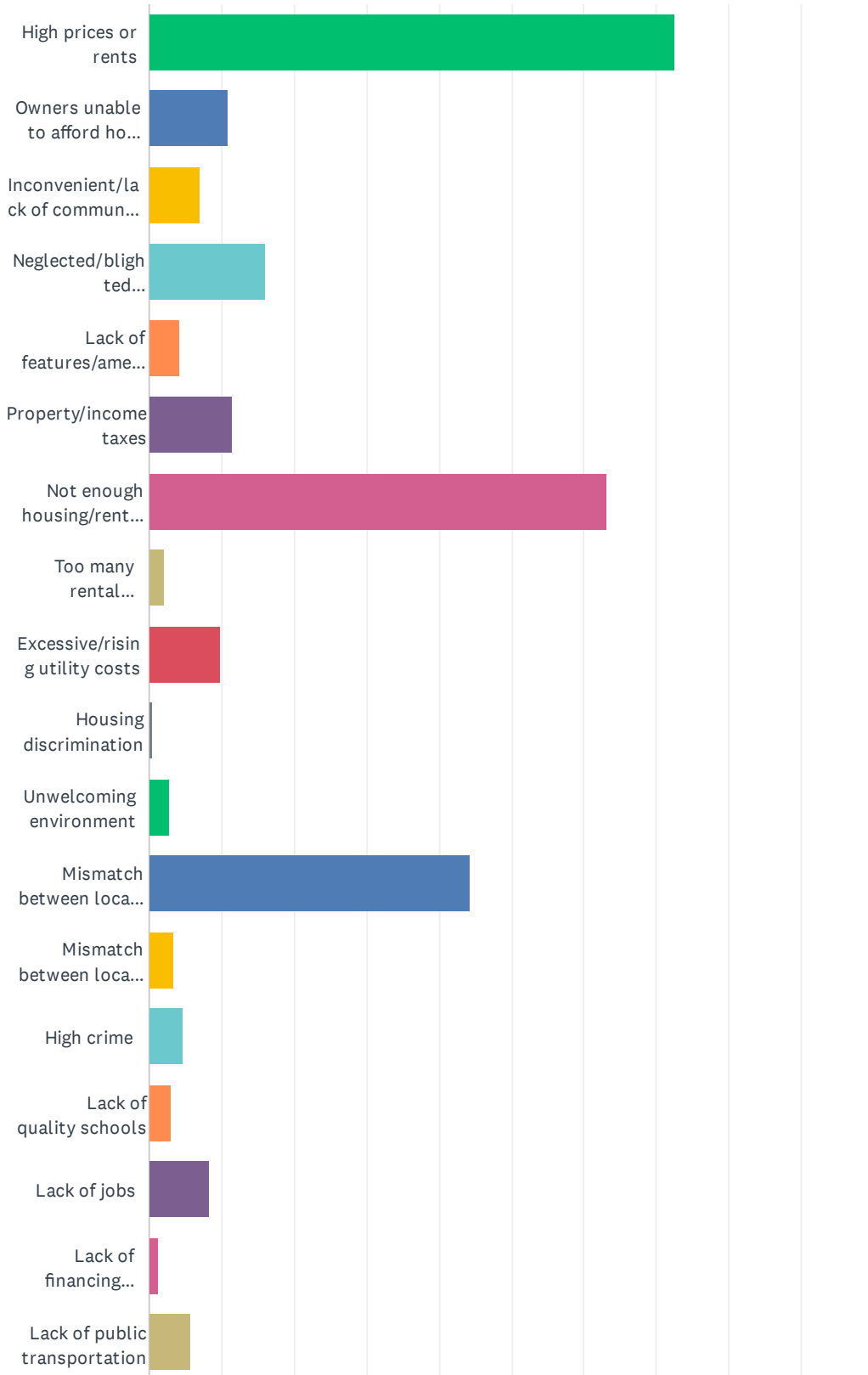
Answered: 552 Skipped: 149



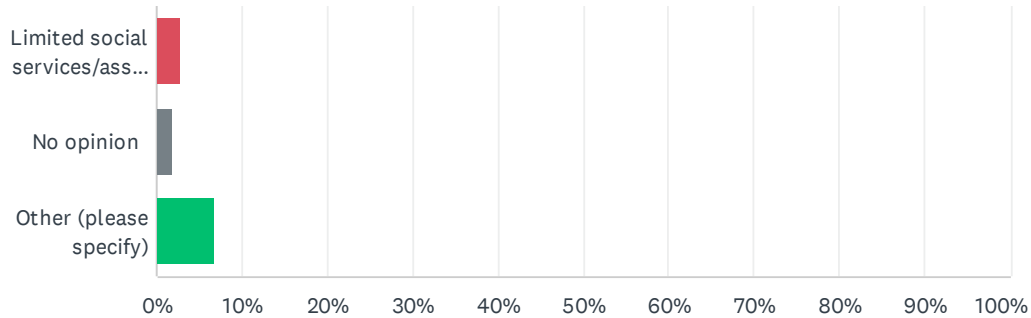
ANSWER CHOICES	RESPONSES	
Good, no issues	2.90%	16
Fair, some issues	20.83%	115
Poor, many issues	68.48%	378
No opinion	7.79%	43
<b>TOTAL</b>		<b>552</b>

### Q13 In your opinion, what are the top three issues negatively impacting the Cherokee County housing market? (you can only select up to three)

Answered: 558 Skipped: 143



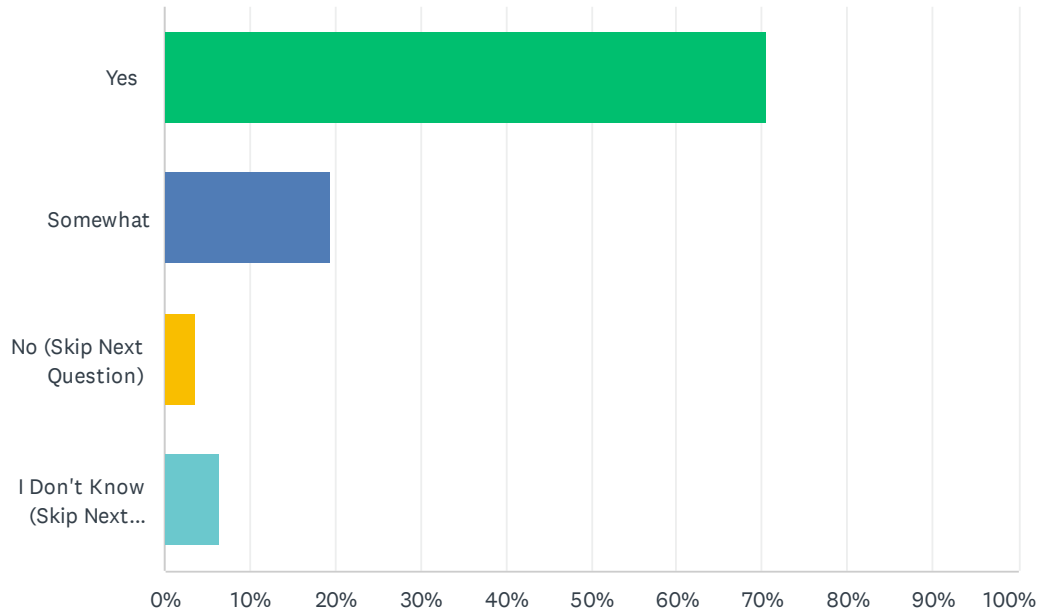
## Cherokee County, North Carolina Resident/Commuter Housing Survey



ANSWER CHOICES	RESPONSES	
High prices or rents	72.58%	405
Owners unable to afford home maintenance/upkeep	10.93%	61
Inconvenient/lack of community services (healthcare, pharmacies, shopping, etc.)	6.99%	39
Neglected/blighted properties/neighborhood (poor condition)	15.95%	89
Lack of features/amenities (playground, street trees, well-maintained sidewalks, etc.)	4.30%	24
Property/income taxes	11.47%	64
Not enough housing/rental options (few vacancies)	63.08%	352
Too many rental properties (many vacancies)	2.15%	12
Excessive/rising utility costs	9.86%	55
Housing discrimination	0.36%	2
Unwelcoming environment	2.87%	16
Mismatch between local jobs/wages and housing costs	44.44%	248
Mismatch between local jobs and location of housing	3.41%	19
High crime	4.66%	26
Lack of quality schools	3.05%	17
Lack of jobs	8.24%	46
Lack of financing options	1.25%	7
Lack of public transportation	5.73%	32
Limited social services/assistance programs	2.87%	16
No opinion	1.97%	11
Other (please specify)	6.81%	38
Total Respondents: 558		

## Q14 Do you believe it is difficult for people to find suitable housing in Cherokee County?

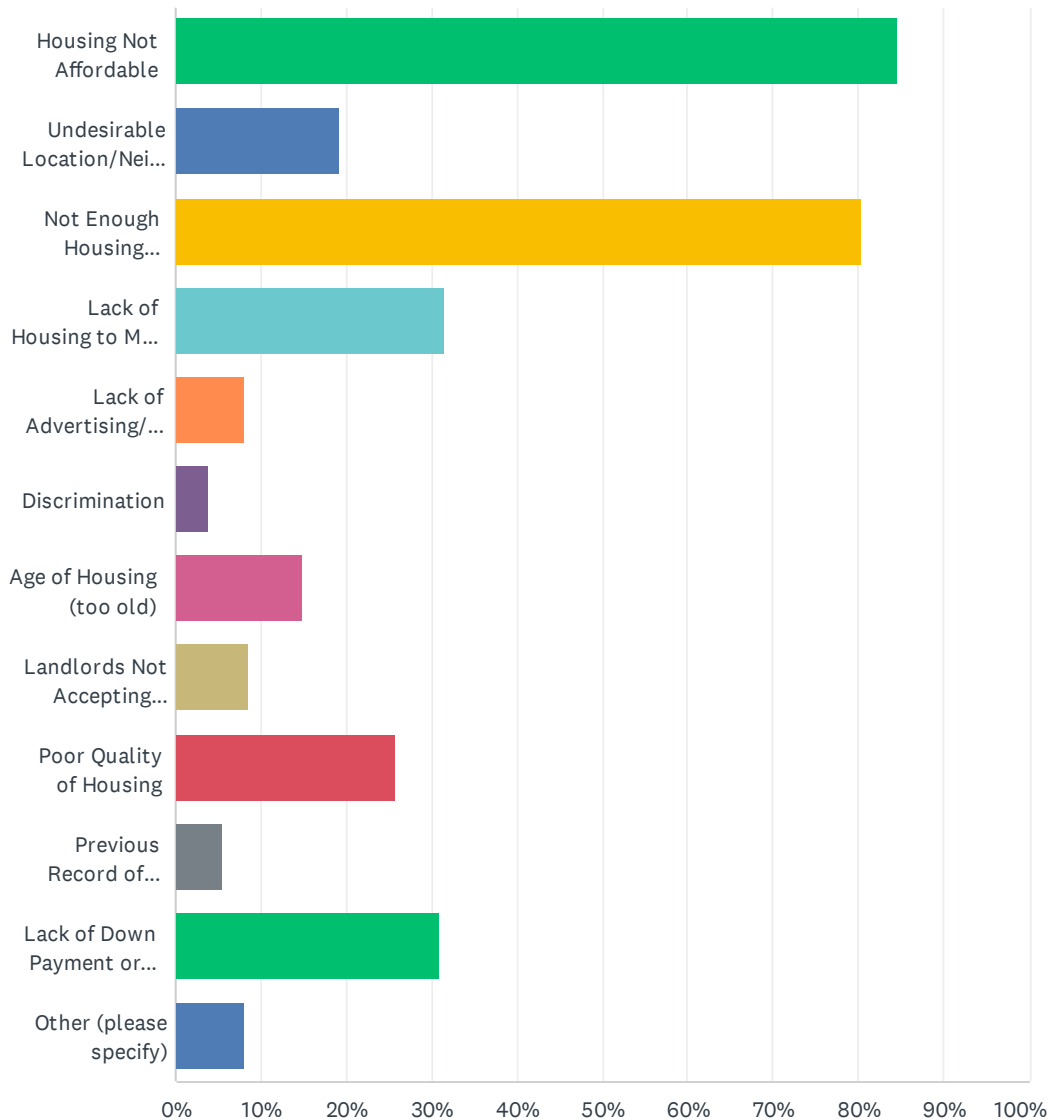
Answered: 557 Skipped: 144



ANSWER CHOICES	RESPONSES	
Yes	70.56%	393
Somewhat	19.39%	108
No (Skip Next Question)	3.59%	20
I Don't Know (Skip Next Question)	6.46%	36
<b>TOTAL</b>		<b>557</b>

### Q15 If you answered YES or SOMEWHAT in the previous question, why do you believe it is difficult for people to find suitable housing in Cherokee County? (select all that apply)

Answered: 503 Skipped: 198



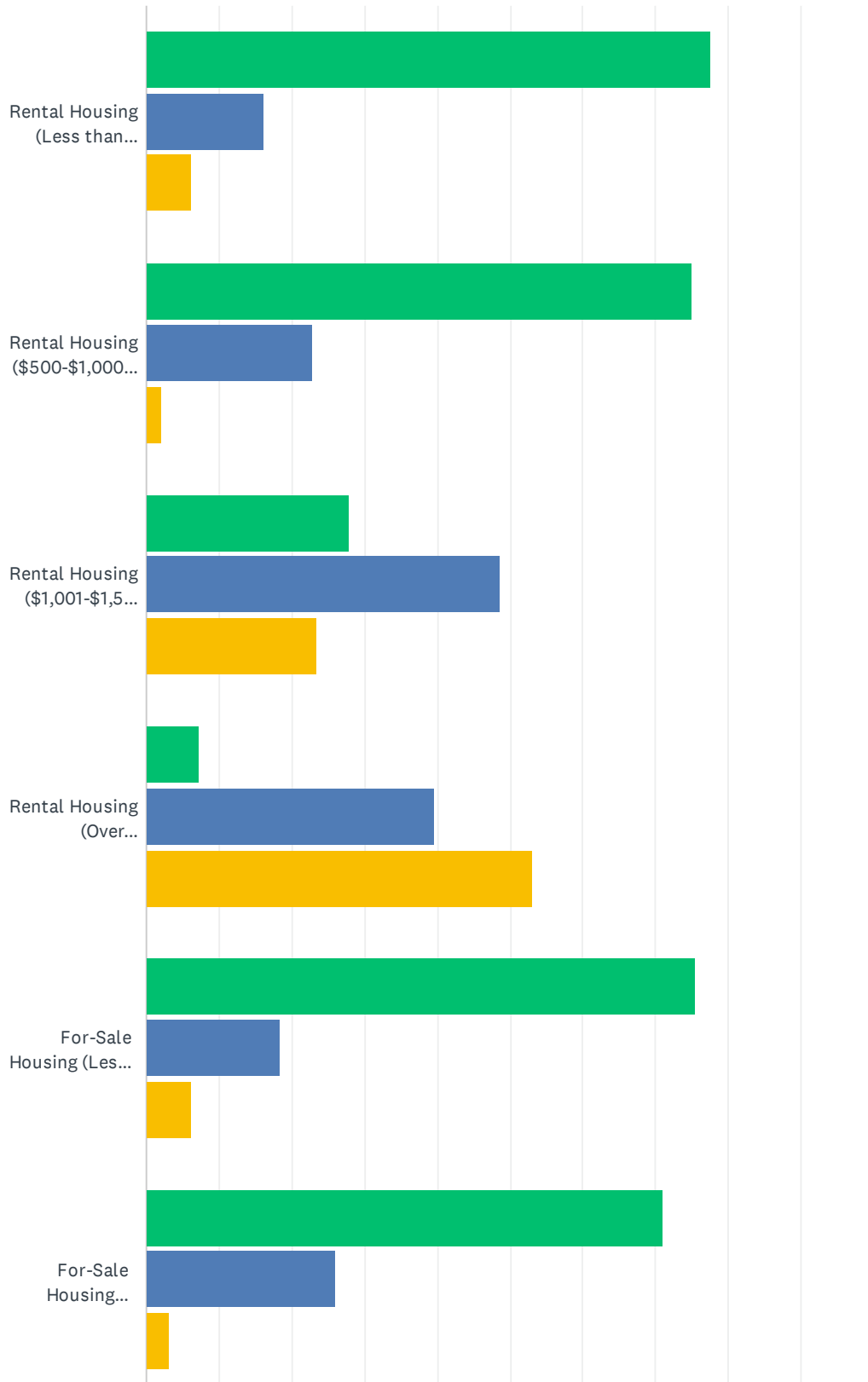


Cherokee County, North Carolina Resident/Commuter Housing Survey

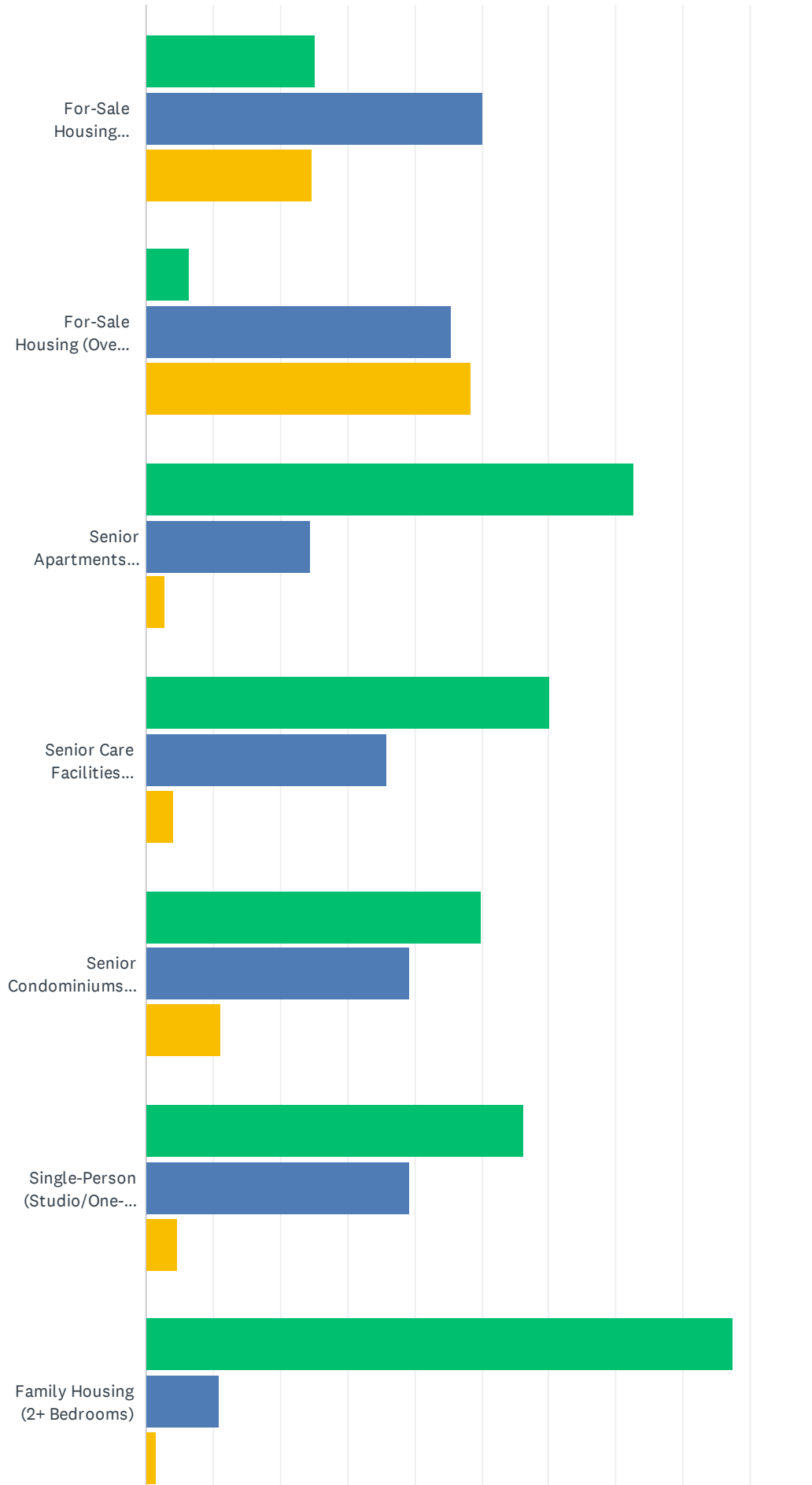
ANSWER CHOICES	RESPONSES	
Housing Not Affordable	84.69%	426
Undesirable Location/Neighborhood	19.09%	96
Not Enough Housing (Limited Availability)	80.32%	404
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	31.61%	159
Lack of Advertising/Resources to Find Available Housing	8.15%	41
Discrimination	3.78%	19
Age of Housing (too old)	14.91%	75
Landlords Not Accepting Housing Choice Vouchers	8.55%	43
Poor Quality of Housing	25.84%	130
Previous Record of Felony/Incarceration/Eviction	5.57%	28
Lack of Down Payment or Rental Deposit	31.01%	156
Other (please specify)	8.15%	41
Total Respondents: 503		

# Q16 To what degree are each of the following housing types needed in Cherokee County.

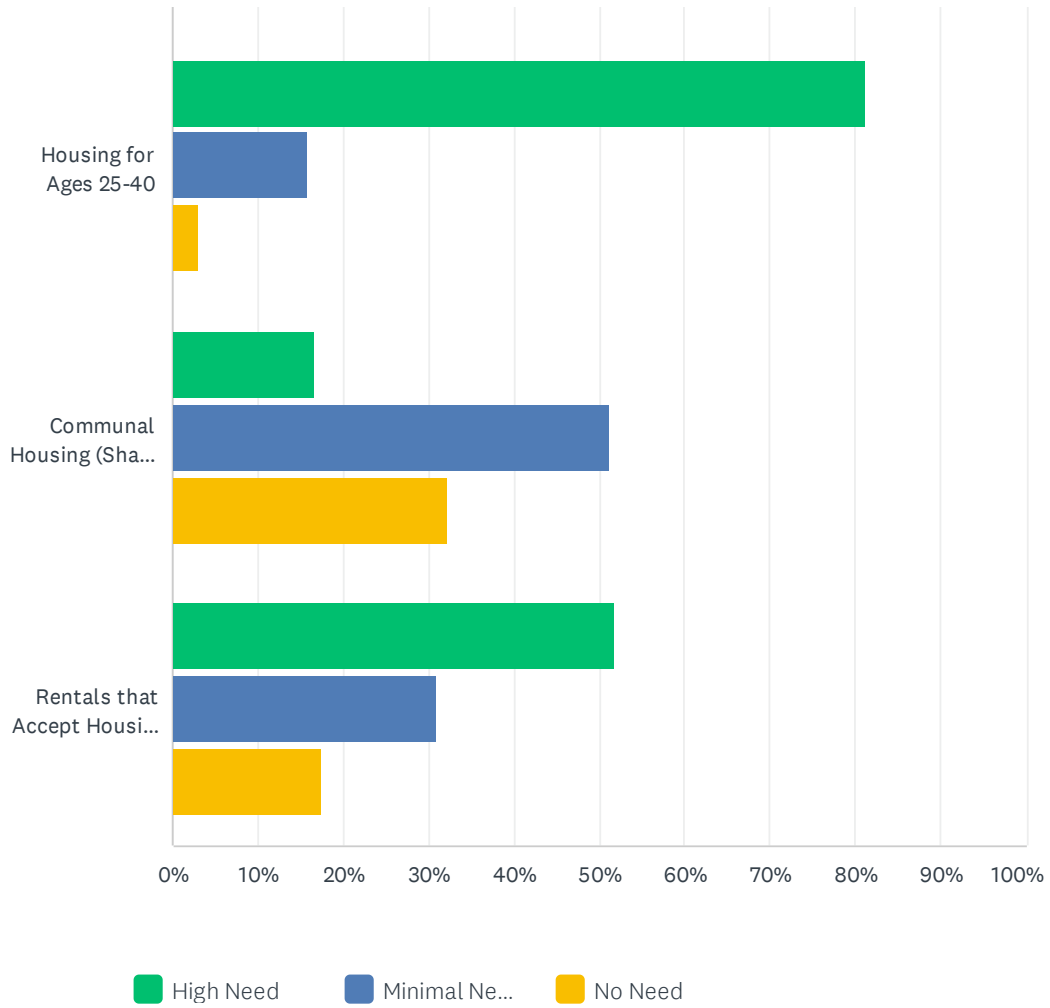
Answered: 547 Skipped: 154



Cherokee County, North Carolina Resident/Commuter Housing Survey



# Cherokee County, North Carolina Resident/Commuter Housing Survey

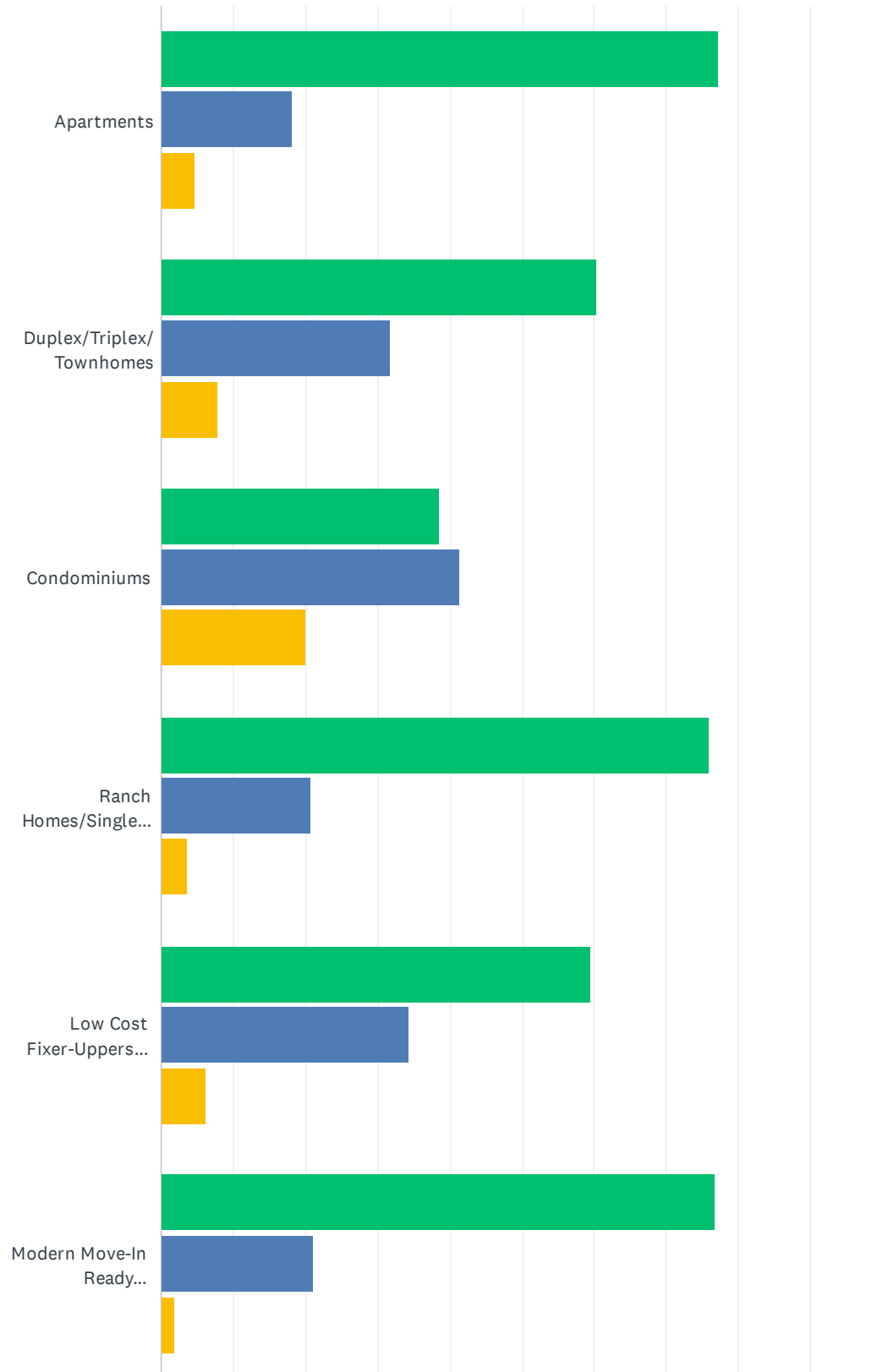


Cherokee County, North Carolina Resident/Commuter Housing Survey

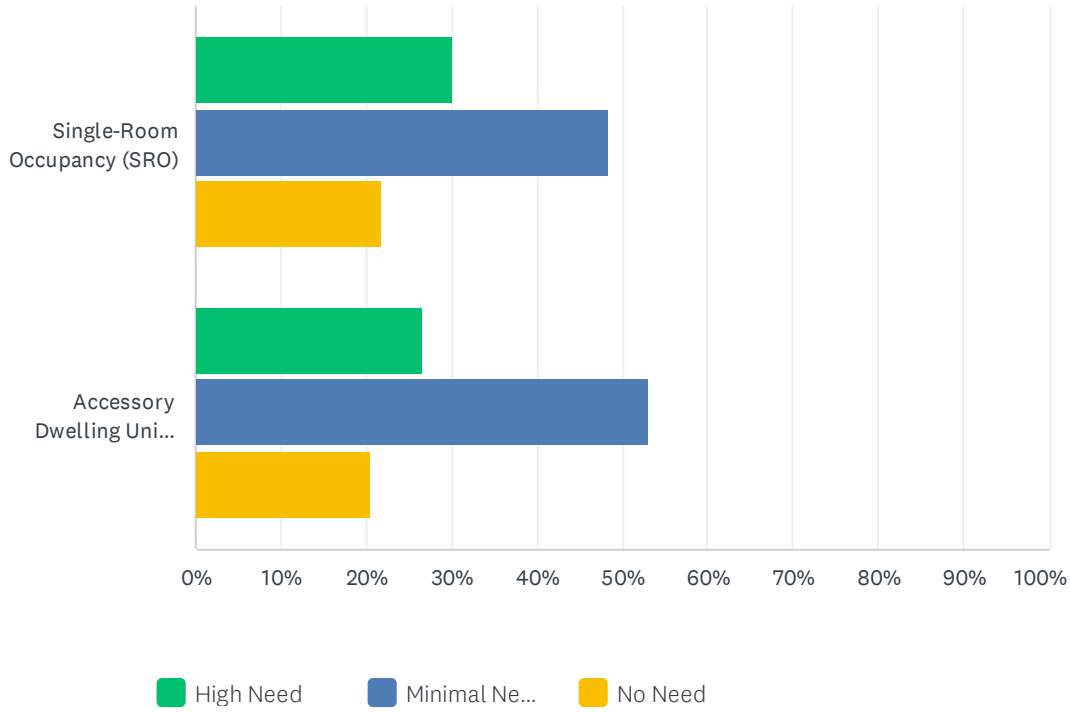
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	77.65% 410	16.10% 85	6.25% 33	528	1.29
Rental Housing (\$500-\$1,000/month)	75.14% 399	22.79% 121	2.07% 11	531	1.27
Rental Housing (\$1,001-\$1,500/month)	27.89% 135	48.55% 235	23.55% 114	484	1.96
Rental Housing (Over \$1,500/month)	7.26% 34	39.74% 186	52.99% 248	468	2.46
For-Sale Housing (Less than \$100,000)	75.54% 383	18.34% 93	6.11% 31	507	1.31
For-Sale Housing (\$100,000-\$200,000)	70.96% 364	25.93% 133	3.12% 16	513	1.32
For-Sale Housing (\$201,000-\$300,000)	25.15% 122	50.10% 243	24.74% 120	485	2.00
For-Sale Housing (Over \$300,000)	6.30% 30	45.38% 216	48.32% 230	476	2.42
Senior Apartments (Independent Living)	72.78% 369	24.46% 124	2.76% 14	507	1.30
Senior Care Facilities (Assisted Living/Nursing Care)	60.20% 301	35.80% 179	4.00% 20	500	1.44
Senior Condominiums (For-Sale Housing)	49.80% 243	39.14% 191	11.07% 54	488	1.61
Single-Person (Studio/One-Bedroom)	56.20% 281	39.20% 196	4.60% 23	500	1.48
Family Housing (2+ Bedrooms)	87.52% 442	10.89% 55	1.58% 8	505	1.14
Housing for Ages 25-40	81.21% 402	15.76% 78	3.03% 15	495	1.22
Communal Housing (Shared Living Space)	16.67% 78	51.07% 239	32.26% 151	468	2.16
Rentals that Accept Housing Choice Vouchers	51.76% 235	30.84% 140	17.40% 79	454	1.66

# Q17 To what degree are each of the following housing styles needed in Cherokee County?

Answered: 532 Skipped: 169



## Cherokee County, North Carolina Resident/Commuter Housing Survey



	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Apartments	77.26% 401	18.11% 94	4.62% 24	519	1.27
Duplex/Triplex/Townhomes	60.28% 305	31.82% 161	7.91% 40	506	1.48
Condominiums	38.62% 185	41.34% 198	20.04% 96	479	1.81
Ranch Homes/Single Floor Plan Units	75.80% 379	20.60% 103	3.60% 18	500	1.28
Low Cost Fixer-Uppers (single-family homes)	59.55% 293	34.35% 169	6.10% 30	492	1.47
Modern Move-In Ready Single-Family Homes	76.86% 382	21.13% 105	2.01% 10	497	1.25
Single-Room Occupancy (SRO)	30.00% 141	48.30% 227	21.70% 102	470	1.92
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	26.61% 124	53.00% 247	20.39% 95	466	1.94

**Q18 In your opinion, what is the most significant housing issue facing Cherokee County today?**

Answered: 417 Skipped: 284

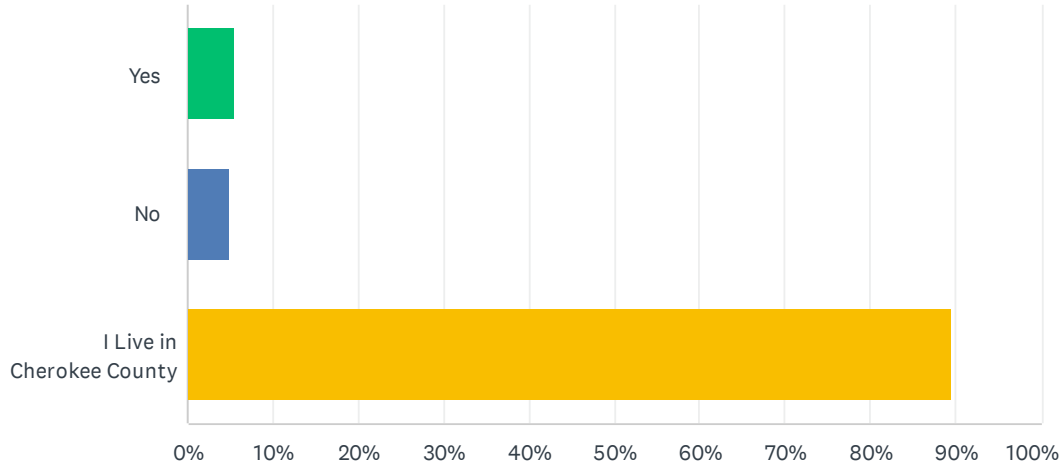


**Q19 Please share any other comments/concerns about housing in Cherokee County.**

Answered: 164 Skipped: 537

## Q20 If you do not currently live in Cherokee County, do you have any interest in living in Cherokee County, should housing be available?

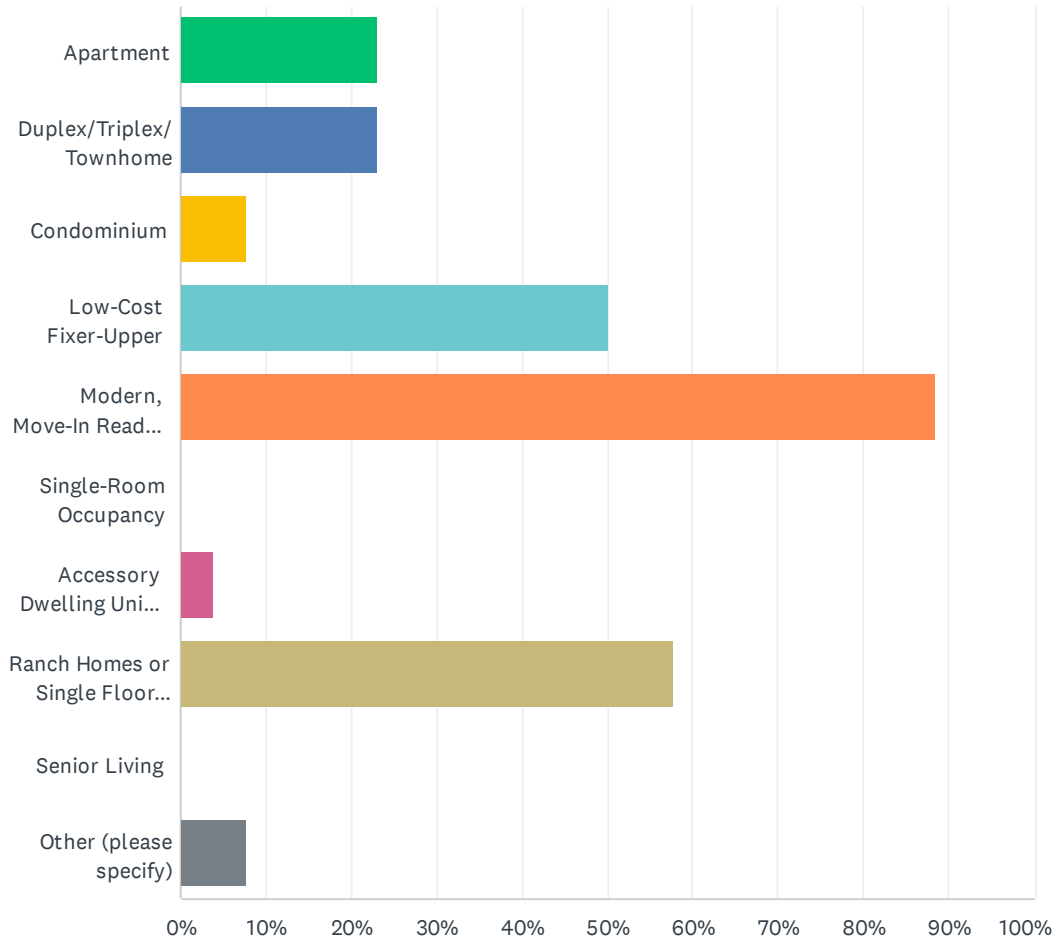
Answered: 550 Skipped: 151



ANSWER CHOICES	RESPONSES	
Yes	5.45%	30
No	4.91%	27
I Live in Cherokee County	89.64%	493
TOTAL		550

## Q21 What style of housing would you be interested in living in within Cherokee County? (check all that apply)

Answered: 26 Skipped: 675

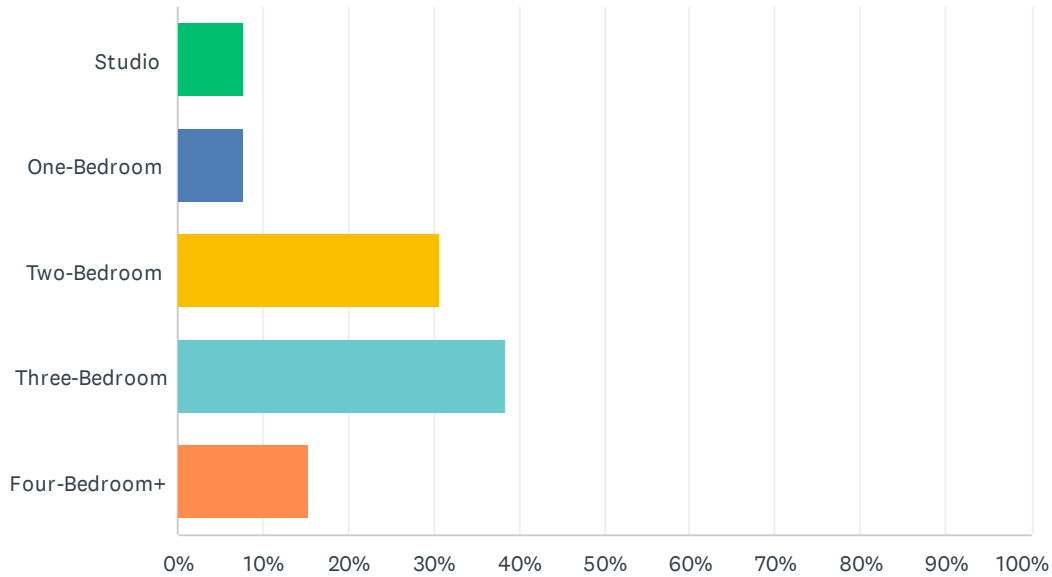


Cherokee County, North Carolina Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Apartment	23.08%	6
Duplex/Triplex/Townhome	23.08%	6
Condominium	7.69%	2
Low-Cost Fixer-Upper	50.00%	13
Modern, Move-In Ready Single-Family Home	88.46%	23
Single-Room Occupancy	0.00%	0
Accessory Dwelling Unit (income suite)	3.85%	1
Ranch Homes or Single Floor Plan Unit	57.69%	15
Senior Living	0.00%	0
Other (please specify)	7.69%	2
Total Respondents: 26		

## Q22 How many bedrooms would you require if you were to live in Cherokee County?

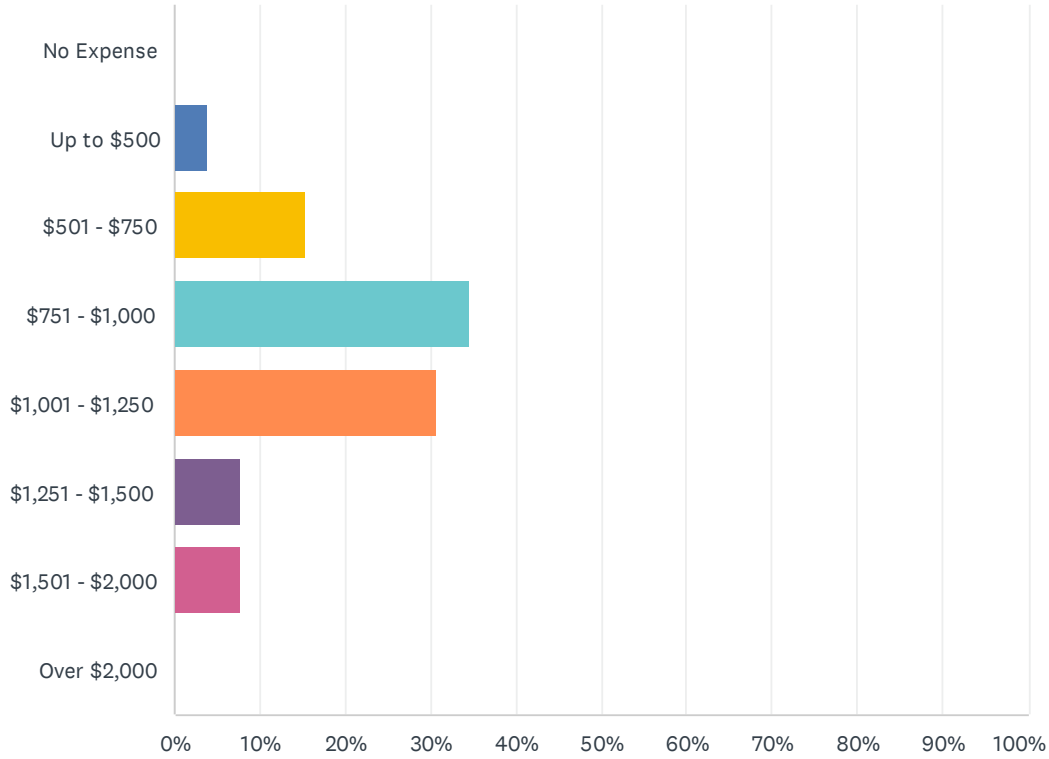
Answered: 26 Skipped: 675



ANSWER CHOICES	RESPONSES	
Studio	7.69%	2
One-Bedroom	7.69%	2
Two-Bedroom	30.77%	8
Three-Bedroom	38.46%	10
Four-Bedroom+	15.38%	4
<b>TOTAL</b>		<b>26</b>

## Q23 What would you be willing to pay per month, including all utility costs, to live in Cherokee County?

Answered: 26 Skipped: 675



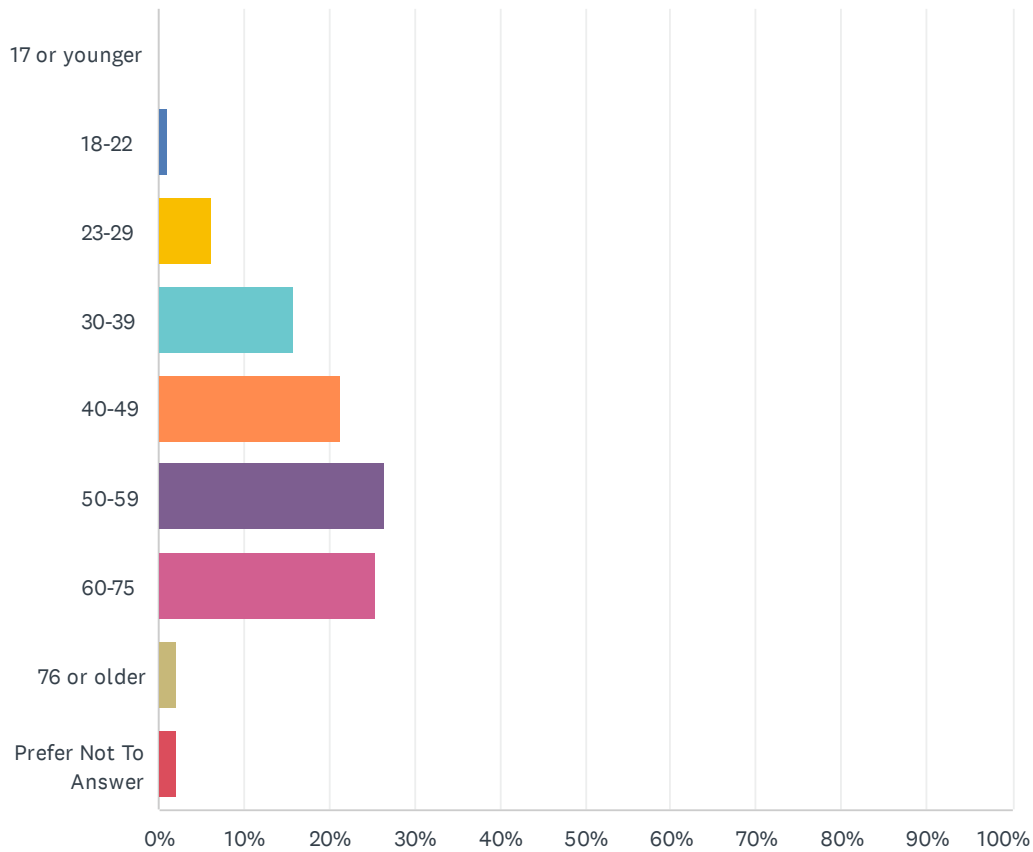
ANSWER CHOICES	RESPONSES	
No Expense	0.00%	0
Up to \$500	3.85%	1
\$501 - \$750	15.38%	4
\$751 - \$1,000	34.62%	9
\$1,001 - \$1,250	30.77%	8
\$1,251 - \$1,500	7.69%	2
\$1,501 - \$2,000	7.69%	2
Over \$2,000	0.00%	0
<b>TOTAL</b>		<b>26</b>

Q24 Is there anything besides housing that could be addressed, added or changed in Cherokee County that would increase the likelihood that you would move to Cherokee County (such as better schools, more/better employment opportunities, more restaurants, etc.)?

Answered: 15 Skipped: 686

## Q25 What is your age?

Answered: 542 Skipped: 159

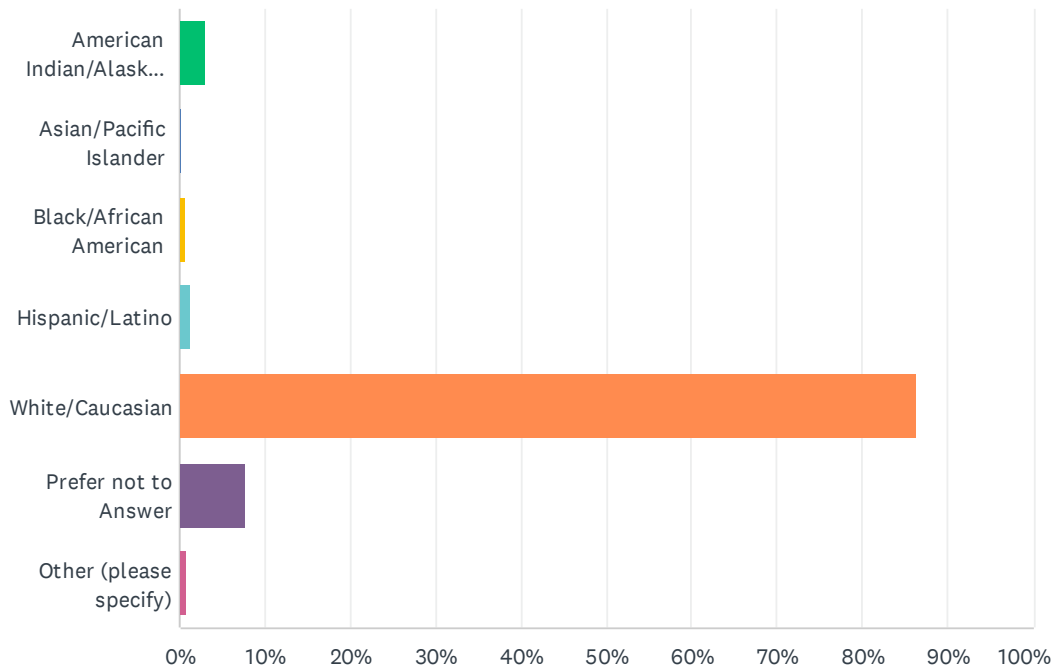


ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-22	1.11%	6
23-29	6.27%	34
30-39	15.68%	85
40-49	21.22%	115
50-59	26.38%	143
60-75	25.28%	137
76 or older	2.03%	11
Prefer Not To Answer	2.03%	11
<b>TOTAL</b>		<b>542</b>



## Q26 What is your ethnicity?

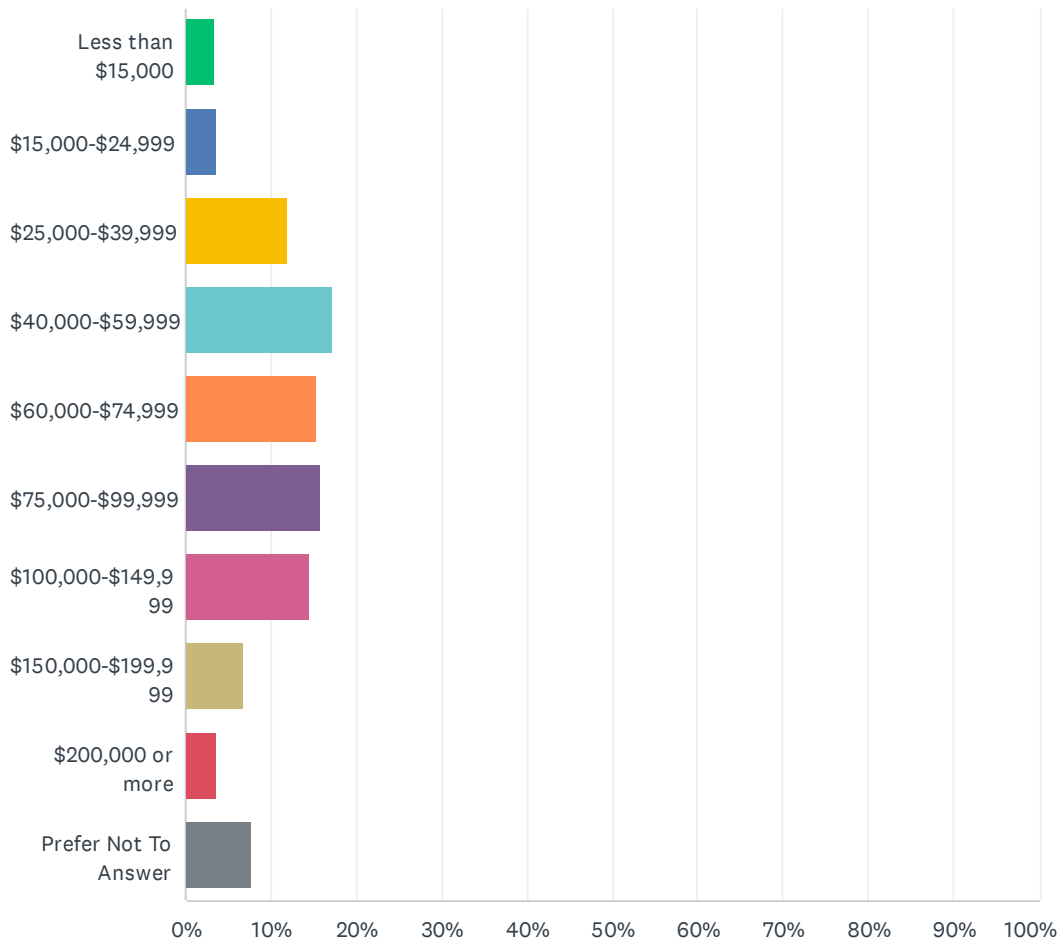
Answered: 541 Skipped: 160



ANSWER CHOICES	RESPONSES	
American Indian/Alaskan Native	2.96%	16
Asian/Pacific Islander	0.18%	1
Black/African American	0.74%	4
Hispanic/Latino	1.29%	7
White/Caucasian	86.32%	467
Prefer not to Answer	7.58%	41
Other (please specify)	0.92%	5
<b>TOTAL</b>		<b>541</b>

## Q27 What is the estimated gross annual income of all residents living in your household?

Answered: 541 Skipped: 160



Cherokee County, North Carolina Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$15,000	3.33%	18
\$15,000-\$24,999	3.70%	20
\$25,000-\$39,999	12.01%	65
\$40,000-\$59,999	17.19%	93
\$60,000-\$74,999	15.34%	83
\$75,000-\$99,999	15.71%	85
\$100,000-\$149,999	14.42%	78
\$150,000-\$199,999	6.84%	37
\$200,000 or more	3.70%	20
Prefer Not To Answer	7.76%	42
<b>TOTAL</b>		<b>541</b>

## ADDENDUM H: QUALIFICATIONS

### The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.

### Primary Contact and Report Author



**Patrick Bowen**, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market-rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with many state

and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Trustee of the National Council of Housing Market Analysts (NCHMA).

Housing Needs Assessment Experience		
Location	Client	Completion Year
Dublin, GA	City of Dublin Purchasing Departments	2018
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2018
Beaufort County, SC	Beaufort County	2018
Burke County, NC	Burke County Board of REALTORS	2018
Ottawa County, MI	HOUSING NEXT	2018
Bowling Green, KY	City of Bowling Green Kentucky	2019
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2019
Zanesville, OH	City of Zanesville Department of Community Development	2019
Buncombe County, NC	City of Asheville Community and Economic Development Department	2019
Cleveland County, NC	Cleveland County Government	2019
Frankstown Twp., PA	Woda Cooper Companies, Inc.	2019
Taylor County, WV	Taylor County Development Authority	2019
Lac Courte Oreilles Reservation, WI	Lac Courte Oreilles Ojibwa Community College	2019
Owensboro, KY	City of Owensboro	2019
Asheville, NC	City of Asheville Community and Economic Development Department	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2020
Youngstown, OH	Youngstown Neighborhood Development Corporation (YNDC)	2020

(continued)

Housing Needs Assessment Experience		
Location	Client	Completion Year
Richlands, VA	Town of Richlands, Virginia	2020
Elkin, NC	Elkin Economic Development Department	2020
Grand Rapids, MI	Grand Rapids Area Chamber of Commerce	2020
Morgantown, WV	City of Morgantown	2020
Erwin, TN	Unicoi County Economic Development Board	2020
Ferrum, VA	County of Franklin (Virginia)	2020
Charleston, WV	Charleston Area Alliance	2020
Wilkes County, NC	Wilkes Economic Development Corporation	2020
Oxford, OH	City of Oxford - Community Development Department	2020
New Hanover County, NC	New Hanover County Finance Department	2020
Ann Arbor, MI	Smith Group, Inc.	2020
Austin, IN	Austin Redevelopment Commission	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2021
Giddings, TX	Giddings Economic Development Corporation	2021
Georgetown County, SC	Georgetown County	2021
Western North Carolina (18 Counties)	Dogwood Health Trust	2021
Carteret County, NC	Carteret County Economic Development Foundation	2021
Ottawa County, MI	HOUSING NEXT	2021
Dayton, OH	Miami Valley Nonprofit Housing Collaborative	2021
High Country, NC (4 Counties)	NC REALTORS	2022
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2022
Barren County, KY	The Barren County Economic Authority	2022
Kirksville, MO	City of Kirksville	2022
Rutherfordton, NC	Town of Rutherfordton	2022
Spindale, NC	Town of Spindale	2022
Wood County, WV	Wood County Development Authority & Parkersburg-Wood County Area Development Corporation	2022
Yancey County, NC	Yancey County	2022

**The following individuals provided research and analysis assistance:**

**Christopher Bunch**, Market Analyst, has more than a decade of experience in conducting both site-specific market feasibility studies and broader housing needs assessments. He has conducted on-site market research of a variety of housing product, conducted stakeholder interviews and completed specialized research on housing market attributes including the impact of military personnel, heirs and estates and other unique factors that impact housing needs.

**Desireé Johnson** is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. Ms. Johnson also coordinates and oversees research staff and activities. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

**Pat McDavid**, Research Specialist, has conducted housing research for housing needs assessments completed throughout the country. Additionally, he is experienced in analyzing demographic and economic data in rural, suburban and metropolitan communities. Mr. McDavid has been a part of the development of market strategies, operational and fiscal performance analysis, and commercial, industrial and government (local, state, and federal) client consultation within the construction and manufacturing industries. He holds a bachelor's degree in Secondary Earth Science from Western Governors University.

**Gregory Piduch**, Market Analyst, has conducted site-specific analyses in both metropolitan and rural areas throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Piduch holds a Bachelor of Arts in Communication and Rhetoric from the University of Albany, State University of New York and a Master of Professional Studies in Sports Industry Management from Georgetown University.

**Jody LaCava**, Research Specialist, has nearly a decade of real estate research experience. She has extensive experience in surveying a variety of housing alternatives, including rental, for-sale, and senior housing. She has experience in conducting on-site research of real estate, evaluating existing housing properties, conducting interviews, and evaluating community services. She has been involved in industry leading case studies, door-to-door resident surveys and special needs housing research.

**In-House Researchers** – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chambers of commerce, housing authorities and residents.

*No subconsultants were used as part of this assessment.*

## ADDENDUM I: GLOSSARY

Various key terms associated with issues and topics evaluated in this report are used throughout this document. The following provides a summary of the definitions for these key terms. It is important to note that the definitions cited below include the source of the definition, when applicable. Those definitions that were not cited originated from the National Council of Housing Market Analysts (NCHMA).

**Area Median Household Income (AMHI)** is the median income for families in metropolitan and non-metropolitan areas, used to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80% of the area median income, a common maximum income level for participation in HUD programs. (Bowen National Research, Various Sources)

**Available rental housing** is any rental product that is currently available for rent. This includes any units identified through Bowen National Research survey of affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies.

**Basic Rent** is the minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and the HUD Section 223 (d) (3) Below Market Interest Rate Program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

**Contract Rent** is (1) the actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease (HUD & RD) or (2) the monthly rent agreed to between a tenant and a landlord (Census).

**Cost overburdened households** are households that pay more than 30% or 35% (depending upon source) of their annual household income toward housing costs. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a cost burden.

**Elderly Person** is a person who is at least 62 years of age as defined by HUD.

**Elderly or Senior Housing** is housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

***Extremely low-income*** is a person or household with income below 30% of Area Median Income adjusted for household size.

***Fair Market Rent (FMR)*** are the estimates established by HUD of the gross rents (contract rent plus tenant paid utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50<sup>th</sup> percentile of rents.

***Frail Elderly*** is a person who is at least 62 years of age and is unable to perform at least three “activities of daily living” comprising of eating, bathing, grooming, dressing or home management activities as defined by HUD.

***Garden apartments*** are apartments in low-rise buildings (typically two to four stories) that feature low density, ample open space around buildings, and on-site parking.

***Gross Rent*** is the monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all tenant paid utilities.

***Household*** is one or more people who occupy a housing unit as their usual place of residence.

***Housing Choice Voucher (Section 8 Program)*** is a federal rent subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant’s contribution of 30% of adjusted gross income, (or 10% of gross income, whichever is greater). In cases where 30% of the tenant’s income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

***Housing unit*** is a house, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

***HUD Section 8 Program*** is a federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants’ adjusted income.

***HUD Section 202 Program*** is a federal program, which provides direct capital assistance (i.e., grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of the Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30% of tenant income.



**HUD Section 236 Program** is a federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30% of their adjusted income. All rents are capped at a HUD approved market rent.

**HUD Section 811 Program** is a federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

**Income Limits** are the Maximum Household Income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income (AMI) for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI.

**Low-Income Household** is a person or household with gross household income between 50% and 80% of Area Median Income adjusted for household size.

**Low-Income Housing Tax Credit** is a program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 80% or less of Area Median Income, and that the rents on these units be restricted accordingly.

**Market vacancy rate (physical)** is the average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same market, excluding units in properties which are in the lease-up stage. Bowen National Research considers only these vacant units in its rental housing survey.

**Mixed income property** is an apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more income limits (i.e., low-income Tax Credit property with income limits of 30%, 50% and 60%).

**Moderate Income** is a person or household with gross household income between 40% and 60% of Area Median Income adjusted for household size.

**Multifamily** are structures that contain more than two housing units.

**New owner-occupied household growth** within a market is a primary demand component for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2022 and 2027. The 2022 households by income level are based on ESRI estimates that account for 2020 Census counts of total households for each study area. The 2022 and 2027 estimates are also based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2022 and 2027. These estimates of growth are provided by each income level and corresponding price point that can be afforded.

***Non-Conventional Rentals*** are structures with four or fewer rental units.

***Overcrowded housing*** is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the American Community Survey.

***Pipeline housing*** is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as NCHFA, HUD and USDA.

***Population trends*** are changes in population levels for a particular area over a specific period of time which is a function of the level of births, deaths, and net migration.

***Potential support*** is the equivalent to the *housing gap* referenced in this report. The *housing gap* is the total demand from eligible households that live in certain housing conditions (described in Section VIII of this report) less the available or planned housing stock that was inventoried within each study area.

***Project-based rent assistance*** is rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

***Public Housing or Low-Income Conventional Public Housing*** is a HUD program administered by local (or regional) Housing Authorities which serves Low- and Very Low-Income households with rent based on the same formula used for HUD Section 8 assistance.

***Rent burden*** is gross rent divided by adjusted monthly household income.

***Rent burdened households*** are households with rent burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

***Replacement of functionally obsolete housing*** is a demand consideration in most established markets. Given the limited development of new housing units in the study area, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2022) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

**Restricted rent** is the rent charged under the restrictions of a specific housing program or subsidy.

**Single-Family Housing** is a dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

**Standard Condition:** A housing unit that meets HUD's Section 8 Housing Quality Standards.

**Subsidized Housing** is housing that operates with a government subsidy often requiring tenants to pay up to 30% of their adjusted gross income toward rent and often limiting eligibility to households with incomes of up to 50% or 80% of the Area Median Household Income. (Bowen National Research)

**Subsidy** is monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.

**Substandard** housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the American Community Survey.

**Substandard conditions** are housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

**Tenant** is one who rents real property from another.

**Tenant paid utilities** are the cost of utilities (not including cable, telephone, or internet) necessary for the habitation of a dwelling unit, which are paid by the tenant.

**Tenure** is the distinction between owner-occupied and renter-occupied housing units.

**Townhouse (or Row House)** is a single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

**Vacancy Rate – Economic Vacancy Rate (physical)** is the maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The number of total habitable units that are vacant divided by the total number of units in the property.

**Very Low-Income Household** is a person or household with gross household income between 30% and 50% of Area Median Income adjusted for household size.

**Windshield Survey** references an on-site observation of a physical property or area that considers only the perspective viewed from the "windshield" of a vehicle. Such a survey does not include interior inspections or evaluations of physical structures.

## ADDENDUM J: SOURCES

Bowen National Research uses various sources to gather and confirm data used in each analysis. These sources include the following:

- 2000 and 2010 U.S. Census
- American Community Survey
- Apartments.com
- Centers for Disease Control and Prevention
- Cherokee County Tax Assessor
- ESRI Demographics
- Four Square Community Action
- HUDUser.gov Assistance & Section 8 Contracts Database
- Loopnet.com
- Management for each property included in the survey
- Medicare.com
- National Center of Drug Abuse Statistics
- National Network to End Domestic Violence
- NIC Map Vision data
- North Carolina Balance of State Continuum of Care
- North Carolina Coalition to End Homelessness
- North Carolina Department of Commerce
- North Carolina Department of Commerce Labor & Economic Analysis
- North Carolina Department of Health and Human Services
- North Carolina Department of Public Safety
- North Carolina Department of Revenue
- North Carolina Coalition Against Domestic Violence
- Planning Representatives
- Priced Out - Technical Assistance Collaborative
- Realtor.com
- Ribbon Demographics HISTA Data
- Senior Housing Facility Representatives
- SOCDS Building Permits Database
- Substance Abuse and Mental Health Services Administration
- Town of Andrews
- Town of Murphy
- U.S. Census Longitudinal Origin-Destination Employment Statistics
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Labor, Bureau of Labor Statistics
- Urban Decision Group (UDG)
- Various Stakeholders
- Various Utility Providers
- Zillow.com

## ADDENDUM K: BEST PRACTICES

To assist in developing its own customized Action Plan, we have provided Cherokee County with a summary of several initiatives from communities and/or counties in the southeastern United States. These initiatives have either been implemented or are in the planning stages and may serve as a model to follow. Cherokee County is encouraged to research and contact communities with initiatives that the county may ultimately want to implement.

Cherokee County can benefit from learning of the efforts to address housing issues made by other communities. To that end, we compiled information on best practices incorporated by other communities that include such things as establishing goals, providing incentives and assistance, providing/promoting development opportunities, and conducting education and outreach efforts. To simplify the results of these case studies, we provided summaries grouped as 1.) Programs, Initiatives, and Incentives and 2.) Outreach and Education. Cherokee County will want to research and/or contact communities regarding certain initiatives to learn more about specific experiences and understand the processes these communities went through. Cherokee County is also encouraged to look at other communities for additional ideas and knowledge.

### 1. Programs, Initiatives, and Incentives

#### Asheville/Buncombe County, North Carolina

**Housing Trust Fund** - Housing Trust Fund is a program that assists in creating diverse and affordable housing choices. It enables the City of Asheville to repurpose city-owned land for development that supports housing affordability by providing low-cost financial assistance to incentivize the development and preservation of affordable housing within the city limits. The maximum loan amount available to each developer from the Housing Trust Fund is \$20,000 per affordable unit, and the maximum loan per project is \$1,000,000, unless otherwise approved by city council due to unique features. The program is available to for-profit or nonprofit developers who plan to construct new affordable for-sale or rental housing, rehabilitate existing multifamily housing, or convert property to affordable housing. A minimum of 20% of the total project units must be affordable for the proposed development to be eligible for financing. The Housing Trust Fund started in September 2000. The loans available are repayable at a low interest rate of 2%.

**Homeowner Grant Program** – This program provides grants to income-qualified homeowners in Buncombe County. In order to be eligible for the grant, homeowners must reside in their primary (and only) residence, have owned their property for at least five years, earn at or below 80% of area median income, and not have over \$60,000 in cash, checking, and/or savings accounts. Grants of up to \$300 are available to all county residents and grants of up to \$500 are available for residents in the city of Asheville and town of Woodfin. Grant recipients can apply funds to property tax bills, municipal taxes, or other specified housing expenses (e.g., mortgage payment, property insurance).

**Fee Rebate Program** – A rebate of development fees is available for developers of affordable housing in the city of Asheville. To qualify, all development fees for a project must be paid in advance. Developers can qualify to receive fee rebates ranging from 50% to 100% based on specific criteria. For example, developers that offer at least 20% of units in a project to households with incomes below 80% area median income would qualify for a 50% fee rebate, while developers that build or offer units that are permanently affordable would qualify for a 100% fee rebate. The types of fees that would qualify for rebates include site development fees, planning and zoning fees, and plan review/building permit fees. In addition to the stated development fees, developers of affordable housing may also qualify for sustainability rebates ranging from \$100 to \$500 per single-family home. Sustainability rebates can be earned for shade tree plantings, solar installations, ENERGY STAR® Certified improvements, and green home certification (among others).

**Expedited Plan Review** – The City of Asheville Development Services Department offers expedited plan review to affordable housing projects that meet certain terms and conditions. To qualify for expedited plan review, affordable rental and for-sale projects must offer at least 20% of units to households that earn at or below 80% of area median income. Note that rental projects must also remain affordable for a minimum of 20 years.

**THRIVE Asheville Program (Landlord Tenant Partnership)** – This program turns coronavirus relief funds into landlord incentives. Landlords receive a \$2,500 stipend to cover costs of joining the Housing Choice Voucher (HCV) program. The program provides landlords with tenant coaches for culturally competent resident experiences. The program uses Housing Choice Vouchers to move public housing tenants into private rentals. HCV holders that move into private rentals as part of this program are also eligible for security deposit assistance.

**Turn-Key Homeownership Program** – Mountain Housing Opportunities administers a homeownership program for income-eligible households looking to purchase a single-family home. This turn-key homeownership program provides second mortgages to households that do not have to be repaid until the home sells to another buyer or the property is no longer the borrower's primary residence. Payments would be required on the second mortgage if the primary mortgage note matures or is in default. This program is eligible to income-qualified applicants in Buncombe, Henderson, Haywood, and Madison counties who have resided in these areas for at least one year. Borrowers must also participate in a homebuyer education course before the loan is issued.

**Aging in Place Housing** – Asheville Area Habitat for Humanity is developing a community of single-level townhomes specifically for adults aged 55 and older. These homes will be part of the New Heights community located in West Asheville, a residential community that will also include single-family homes and two-story townhomes. These single-level Aging in Place homes will be built with bathroom grab bars, zero steps, and other design details that enable homeowners to age with safety and dignity. Phase I of this project will consist of 38 single-level townhomes. The first

units closed in October 2021 and it is expected that the last units in Phase I will close in 2023. The design and construction of Aging in Place homes is possible through Habitat for Humanity and their partnership with the Deerfield Charitable Foundation. Applicants must have lived and/or worked in Buncombe County for a minimum of 12 months prior to application. Household income must be stable and fall between 40% to 80% of Housing and Urban Development's area median income. Applications are no longer being accepted for Aging at Place homes at New Heights due to overwhelming response. However, Asheville Habitat for Humanity is also planning to develop a 29-unit residential community in the southern portion of Buncombe County. This planned community (Glenn Bridge) will also consist of Aging in Place homes in addition to single-family homes and townhouses. Construction is anticipated to begin in 2023.

**Low Interest Construction Loan Program** - Buncombe County Affordable Housing Services program provides funding for construction loans. The loans are used to support development of projects containing single-family homes and/or multifamily rental units. Construction loans issued for ownership units will be repaid over a five-year term with 2% interest. The loan term and rates vary for projects with multifamily rental units. Loan terms and interest rates range from a seven-year term at 2.50% interest for a standard loan agreement to a 20-year term at 4.25% interest for an interest-only loan with a balloon payment. The maximum loan amount available to borrowers is 10% of the cost for each affordable unit developed or 20% of the cost for each affordable unit developed under the Low-income Housing Tax Credit (LIHTC) program.

**Land Use Incentive Grant (LUIG)** - The Land Use Incentive Grant (LUIG) is a point-based development incentive program. LUIG provides monetary incentives based on each developer's points earned through several predetermined qualifications. Generally, projects with a higher percentage of affordable units will earn more points. The maximum points earned is 200 points, with every five points worth a rebate of one year of city property taxes above a property's pre-developmental total. The project must be located within the city of Asheville and be considered to have convenient access to work, schools and services. The maximum amount granted to a project is \$80,000 per affordable unit. [Twenty percent of a development's units must meet the city's affordability standards](#) for households earning 80% or less of the area median income. At least 10% of the units must accept rental assistance, including Housing Choice Vouchers. In addition, affordable units in this program must be rented to income-eligible households for at least 20 years. The final number granted is adjusted and approved by the city council.

**Abandoned Manufactured Home Removal Program** - The Abandoned Manufactured Home Removal Program is sponsored by Buncombe County. The purpose of the program is to assist property owners in the removal and disposal of HUD-labeled non-habitable manufactured homes. To qualify, the property must be privately owned and the owner must maintain ownership of the property for 12 months after the manufactured home is removed. If a new manufactured home is built on the property within this 12-month period, it must be for their primary use or for a family member earning less than 80% of area median income. This program is free to qualifying property owners.

**Reduced Sewer Connection Fees** - The Metropolitan Sewerage District (MSD) of Buncombe County refunds a portion of sewer connection fees for affordable housing projects in the county. According to the Facility Fee Price List published by MSD, residential connection fees paid by housing developers would be reduced to \$670 per unit. Typical fees range from \$1,900 for multifamily attached units to \$2,836 for single-family detached units. Developers must pay the full connection fee initially before a partial refund is issued by MSD.

**Development Notification Tool** - The Development Notification Tool is an online tool residents can use to stay informed about developments coming into the Asheville area. The site, which operates through the City of Asheville's SimpliCity portal, is an information hub for upcoming development. It allows residents to understand the development process and how they can get involved. The site breaks down developments into five different categories of large-scale developments to help further residents' understanding of what is happening in their area. Residents can also sign up to receive notifications anytime there is an application submission. The Development Notification Tool was developed and released in 2019.

#### Haywood County, North Carolina

**Safe at Home** - This program is offered through Mountain Projects, a Community Action Agency. The goal is to provide help to homeowners that are 60 years of age or older with minor home repairs, as well as heating assistance during winter months. Other eligible repairs make the home safer, such as ramps, grab bars, and doors. There are limited funds with this program and large jobs such as roofs are not eligible. Funds are provided through grants made available through the Affordable Housing Services Program.

#### Wilmington / New Hanover County, North Carolina

**Home Ownership Pool Loan** - The City of Wilmington offers the Home Ownership Pool. This loan program is for families whose income is less than 80% of the area median income. Essentially, the program targets low- to moderate-income households looking to achieve the benefit of home ownership. The program provides a loan based on a 100% loan-to-value ratio. Maximum loan amounts are \$220,000 for new homes and \$210,000 for existing homes. Property must be purchased within the city limits of Wilmington.

**Workforce Housing Gap Rental Assistance** - New Hanover County has developed a two-year pilot program that is intended to help close the gap between income and rent. This program launched in August 2021 and provided direct payments to qualified, pre-selected property management companies and landlords to help residents earning 60% to 120% of the area median income with a monthly subsidy of \$200 per month for single-person households and \$300 per month for multiple-person households. Guidelines for the program were amended in September 2022 to only include households earning 60% to 80% AMI. Income-qualified households will receive a \$450 per month direct subsidy for rental costs.



**Housing Rehabilitation Loan (HRL) Program** - The City of Wilmington offers the Housing Rehabilitation Loan Program for homeowners living within the city limits to fix up their homes. The program objective is to preserve affordable housing stock by providing an affordable loan for housing repairs to low- and moderate-income homeowners. There are several options within the program including loans for minor repairs, such as a new roof, air conditioner repair, and paint up to \$10,000. No payment is required for a period of three years. Another option within the Housing Rehabilitation Loan Program is for major repairs. The Major Housing Rehabilitation Forgivable Loan is for city residents who have owned and occupied their home a minimum of 12 months and meet income limit requirements. Loan proceeds may be used to make needed repairs to the home and improve the dwelling and/or remove health and safety hazards. The maximum loan amount is \$75,000 at a 0% interest rate. The loan term is typically 20 years. Another option within the HRL is the Fully Amortized Housing Rehabilitation Loan. Under this program, loans of up to a maximum of \$95,000 are provided, including a 15% contingency for existing construction as well as loans for up to \$115,000 including a 15% contingency maximum for demolition and reconstruction shall be available to homeowners whose income does not exceed 80% of area median income. Loans may be used to repair and improve the dwelling and/or remove health and safety hazards. Closing costs may also be included in the loan.

**Rehabilitation Incentive Loan** – The loans in this program target small developers, investors, nonprofits and others interested in providing small scale rental projects. The purpose of the loan is to provide funding for small scale and scattered site projects, bring badly deteriorated housing units back into the rental housing stock, and to provide permanent supportive housing for special populations as defined by HUD. The maximum loan amount is \$125,000 or 90% of the appraised value with a 0% interest rate amortized over a period not to exceed 360 months. Properties are required to rent to low- to moderate-income households (80% of area median income or below) using HOME rent limits. Funding can be used for purchase and/or rehabilitation of vacant units.

**Emergency Rental Assistance Program** - The New Hanover County Emergency Rental Assistance Program provides assistance to households that have been impacted financially because of the COVID-19 pandemic. Eligible households may receive assistance for rent, utilities, internet, and other housing costs. Eligibility requirements include having one or more individuals who have qualified for unemployment benefits, experienced a reduction in household income, or incurred significant costs or experienced other financial hardship because of the COVID-19 pandemic. Household income requirements are set at or below 80% of the area median income. Households may receive up to 12 months of assistance. Priority will be given to households that make 50% or less of the area median income. This program is a result of direct allocation to the county from the COVID-19 relief package included in the federal Consolidated Appropriations Act of 2021. The New Hanover County Board of Commissioners voted to accept the \$7.1 million in funding to administer the program on March 15, 2021. The program began March 29, 2021.

## Kinston, North Carolina

**Brownfield Program** – The City of Kinston provides funds for eligible properties as part of its Brownfield Program. Kinston will pay for initial environmental assessments for eligible properties. The purpose of this program is to redevelop potentially contaminated sites into new land uses. This Brownfield Program has awarded several assessment grants to date for brownfield properties including former manufacturing facilities, utility power plants, and automotive businesses. Former brownfield sites in the city of Kinston have been redeveloped into a variety of land uses, including a vodka distillery, a grocery store, a restaurant, and recreational open space.

## State of North Carolina

**Urgent Repair Program** - Urgent Repair Program finances emergency home repairs for low-income North Carolina homeowners who are elderly or have special needs. Eligible homeowners must have incomes that are below 50% of area median income. The program allows assistance in the form of an interest-free, deferred loan, which is forgiven at \$3,000 a year to pay for necessary repairs. The maximum amount of funding is provided by the North Carolina Housing Finance Agency (NCHFA).

**Essential Single-Family Rehabilitation Loan Pool (ESFRLP)** - ESFRLP finances major repairs for North Carolina homeowners who are elderly or have disabilities and whose incomes are at or below 80% of area median income. Funds are provided by NCHFA and their partners within local governments or nonprofit agencies. Local governments or nonprofit agencies that receive assistance from ESFRLP are initially awarded \$162,000 in set-aside funds for home rehabilitation purposes, with additional funds potentially available to successful applicants. Assistance to eligible homeowners is provided in the form of a secured, interest-free, deferred loan, which is forgiven at \$5,000 a year to pay for necessary repairs. Properties within large CBDG Entitlement cities in the state (Charlotte, Durham, Greensboro, Raleigh and Winston-Salem) are not eligible for the ESFRLP program.

This program is also governed by post-rehab market value limits for homes selected for rehabilitation, meaning that any home improved as part of the ESFRLP program cannot exceed a specified market value once rehabilitation is completed. The post-rehab housing values vary by county and represent 95% of the area median purchase price for existing single-family units in each county.

**Community Partners Loan Pool (CPLP) Program** - The Community Partners Loan Pool program is a down payment assistance program for low- and moderate-income homebuyers. The agency utilizes HOME funds from the U.S. Department of Housing and Urban Development to support CPLP. Eligible applicants include nonprofit developers of affordable homes for homebuyers, nonprofit agencies with a homebuyer education and/or counseling program, and public agencies that administer a homeownership program. Assistance is structured as a deferred second mortgage at 0% interest with the loan term matching the term of the first mortgage. The loan has no monthly payment and is typically repaid when the home is sold or when the loan term for the first mortgage ends. The North Carolina Housing Finance Agency has budgeted

\$10 million for the CPLP in 2022. Eligible household income cannot exceed 80% of the area median income for the county in which they intend to purchase a home. The CPLP program also has sale price limits in place for existing homes and new construction. Down payment assistance includes up to 20% of the sale price, not to exceed \$50,000 (effective September 1, 2022), when combined with a North Carolina Home Advantage Mortgage or up to 10% of the purchase price when combined with a USDA's Section 502 loan. The CPLP program is administered in conjunction with community partners that are assigned by county. In Cherokee County, the community partner for the CPLP program is The Housing Assistance Corporation, Incorporated.

**Abandoned Manufactured Homes Grant Program** – The North Carolina Department of Environment Quality (DEQ) administers a statewide grant program to assist with demolition and cleanup of abandoned manufactured homes. This grant program is open to North Carolina county governments with allocated grant funding based on a county tier system. A Tier One or Tier Two county is eligible for a planning grant, cleanup grant, and a supplemental award for cleanup, while Tier Three counties are only eligible for cleanup grants. Cherokee County is a Tier Two county according to the North Carolina Department of Commerce; therefore, it is eligible for all grants and supplemental awards offered within this program. Planning grants are awarded up to \$2,500, while removal costs for abandoned manufactured homes are reimbursed up to \$2,500 per unit for Tier One and Tier Two counties.

**Historic Tax Credits** - The North Carolina Historic Rehabilitation Tax Credits Investment Program was adopted in January 2016. With this program the State Historic Preservation Office allows incentives for those individuals who rehabilitate historic buildings for either residential (non-income producing) or income producing projects. The credits are tier-based including bonus credits. The bonus credits are available as Development Tier bonuses or Targeted Investment bonuses. Both bonuses are available at 5% of qualified rehabilitation expenditures not to exceed \$20 million. Note that Tier One and Tier Two counties are eligible for the Development Tier bonus (Cherokee County is a Tier Two county). The rehabilitation must follow the standards set by the Historic Preservation Office. Maximum tax credit allowed for income producing properties is \$4.5 million. The North Carolina State Historic Rehabilitation Tax Credit program also issues tax credits for owner-occupied residential properties that are listed in the National Register of Historic Places. Eligible properties must incur at least \$10,000 of rehabilitation expenses in a 24-month period. The maximum amount of rehabilitation expenses eligible for tax credits is \$150,000. Note that a state tax credit of 15% is issued to eligible properties, up to \$22,500.

**Community Development Block Grant (CDBG) Program** - The North Carolina Rural Economic Development Division administers this program which provides grants to eligible local governments that do not directly receive funding from the U.S. Department of Housing and Urban Development (HUD). The grants provide resources for community development such as construction of public infrastructure, public facilities, and public improvements; public services; activities relating to energy conservation and renewable energy resources; and assistance to local governments to help locate new or expand existing business and industry and create or retain jobs. Allocated funds equal \$20,000,000 a year for five years.

**North Carolina Opportunity Zones** - The Opportunity Zones Program provides tax incentives for qualified investors to re-invest unrealized capital gains into low-income communities throughout the state and across the country. Low-income census tracts are areas where the poverty rate is 20% or greater and/or family income is less than 80% of the area median income. These Opportunity Zones were created by the 2017 Tax Cuts and Jobs Act. Investments made by qualified entities receive three key federal tax incentives to encourage investment in low-income communities including permanent exclusion from taxable income of long-term capital gains, step-up in basis for capital gains reinvested in an Opportunity Fund, and temporary tax deferral for capital gains reinvested in an Opportunity Fund. Qualified Opportunity Funds must be purchased after 12/31/2017 with any prior ownership limited to 20% of the fund. Cherokee County has an Opportunity Zone in the southern portion of the county (Census Tract 37199960300).

**Crisis Intervention Program (CIP)** - The Crisis Intervention Program is a year-round program offered through the North Carolina Department of Health and Human Services. CIP assists people experiencing a heating or cooling crisis. A household is considered in crisis if it is currently experiencing, or is in danger of experiencing, a life threatening or health related emergency and assistance is not available from another source. This program is dedicated to households that have income equal to or less than 150% of the federal poverty level.

#### State of South Carolina

**South Carolina Homeowner Rescue Program** – This program is open to income-qualified South Carolina homeowners experiencing financial hardship due to the COVID-19 pandemic. Eligible homeowners must own and reside in their primary residence and earn at or below 150% of area median income at the county level or 100% of area median income at the federal level (whichever is greater). Homeowners applying for assistance must also have past due expenses. Eligible expenses include mortgage payments and reinstatements, delinquent property taxes, past-due utility expenses, and down-payment assistance.

**First-Time Homebuyers Assistance and Down Payment Assistance** - The South Carolina State Housing Finance and Development Authority (SC Housing) works with lenders, home builders, and government officials to provide assistance for first-time homebuyers in the state. South Carolina Housing enables 30-year, fixed-rate FHA, VA, USDA or conventional loans with down payment assistance. Local lenders structure the mortgages, according to South Carolina Housing guidelines. Loan costs include a 1% origination fee. SC Housing also administers a *forgivable* down-payment assistance program consisting of a second mortgage with a 10-year or 20-year term based on the borrower's income. Eligible borrowers must reside in the home for the entire loan term to qualify for loan forgiveness.

**Multifamily Tax-Exempt Bond** - South Carolina Housing's Multifamily Tax-Exempt Bond Financing Program provides permanent real estate financing for property being developed for multifamily rental use. Financing is available to either for-profit or nonprofit housing sponsors for new construction, acquisition with rehabilitation, and rehabilitation. Twenty percent or more of the units must be set aside for households whose combined gross income is 50% or less of the U.S. Department of Housing and Urban Development's area median gross income, or 40% or more of the residential units for those with combined gross income of 60% or less of the U.S. Department of Housing and Urban Development's area median gross income adjusted for family size.

**Small Rental Housing Development Program** - The Small Rental Housing Development Program's purpose is to integrate small numbers of affordable housing units into neighborhoods and communities. This program is available to any developer that will build affordable housing according to state and federal regulations. The program is funded through several other sources in the 2022 funding cycle. Those sources include the HOME Investment Partnership Program (\$10,000,000), National Housing Trust Fund Program (\$8,000,000) and the South Carolina Housing Trust Fund Program (\$15,000,000).

**South Carolina Housing Trust Fund** - The South Carolina Housing Trust Fund (SC HTF) is a state funded program designed to provide financial assistance in the development, rehabilitation and acquisition of affordable housing for low-income households throughout the state. This includes single-family homes, group homes for the disabled, and emergency shelters for battered women and their children. The Housing Trust Fund is unique in that it gets resources from multiple municipalities and donors. Each participating municipality provides a certain amount to the nonprofit trust fund to be distributed for affordable housing needs. Other funds for the trust come from grant funds, private donations, and money from local foundations. Available funding in the 2022/2023 fiscal year for the SC HTF amounts to \$7 million per year. A new home repair program utilizing the SC HTF launched in August 2022. Applications are no longer being accepted for the owner-occupied housing rehabilitation and emergency repair programs.

**Emergency Solutions Grant Program** - The South Carolina Department of Administration, Office of Economic Opportunity oversees this program. The grants fund projects that include supportive services to homeless individuals and families, outreach to unsheltered homeless, emergency shelter/transitional housing, homelessness prevention and re-housing assistance to those who have become homeless.

**Emergency Rental Assistance South Carolina Stay Program** - The South Carolina Stay program for rental and mortgage relief opened in February 2021 and is currently closed to new applications. Through Community Development Block Grants made available through the U.S. Department of Housing and Urban Development and the South Carolina Department of Commerce, approximately \$25 million in CARES Act funding was made available for rental and mortgage assistance to eligible low-income families in South Carolina. Income must be at or below 80% of county median income adjusted by family size. Qualifying individuals must have experienced lost wages due

to layoff, reduced hours as a result of an employer going out of business or a reduction of staff, or inability to work due to infection with COVID-19 and required quarantine or a quarantine of a family member. The South Carolina Stay program may pay for up to six months of rental or mortgage payments, up to \$7,500, for eligible applicants.

**South Carolina Stay Plus Program** - Eligible applicants may receive up to 12 months of assistance with late rent and/or utility payments dating back to March 13, 2020, as well as up to three months of future rent payments. The program can also assist individuals and families who have been temporarily or permanently displaced due to COVID-19. South Carolina Stay Plus funds can be used to pay for rent and utility deposits, moving expenses, rental fees, and/or application or screening fees related to obtaining another permanent residence. The Stay Plus Program is available to 39 counties. Anderson, Berkeley, Charleston, Greenville, Horry, Richland, and Spartanburg counties are not included in the South Carolina Stay Plus program and have provided their own rental assistance programs. Assistance is available for households that qualify for unemployment, have a high risk of homelessness, and have an income at or below 80% of the county median income adjusted by family size. Priority will be given to households with an income at or below 50% of the median income and those with an individual who has been unemployed for more than 90 days. Funding for the program is made available through the U.S. Department of Treasury's Emergency Rental Assistance Program.

**Housing Choice Voucher (HCV) Homeownership Program** – This program is open to eligible HCV holders that want to transition to homeownership. This homeowners program allows eligible HCV holders within participating public housing agencies to potentially qualify for a 30-year fixed-rate FHA mortgage with a forgivable down-payment of up to \$8,500. Eligible participants must be renting a unit as part of the HCV program for a minimum of one year while maintaining full-time continuous employment during this period. Borrowers must have also saved 1% of the total home purchase price toward a down payment.

Beaufort County, South Carolina

**Inclusionary Zone Ordinance** - The county's community development code offers incentives for the voluntary provision of affordable housing. In the county's Regional Center Mixed Use District, the code waives maximum population density and minimum lot size requirements and offers reduced impact fees in exchange for the provision of 30% affordable units deed-restricted for 20 years, or 20% affordable units deed-restricted for 25 years. Rental units must be affordable to households at or below 80% of area median income. For-sale units must be affordable to households at or below 100% of area median income. Standards require affordable units to be comparable to and integrated with market-rate units within the development.

**Density Bonuses** - Below market density bonuses of 50% to 100% (depending on zoning district) are available for housing developments where at least 50% of the units are built with a local, state, or federal subsidy or a private nonprofit sponsor for households earning less than 80% of the countywide median income. Market density bonuses of 10% for single-family cluster developments and 20% for planned community and multifamily developments are available where half the units are affordable.

**Family Compound Density Bonuses** - This density bonus is primarily for rural areas in the county that have an affordable housing need. Properties eligible for these bonuses must be established family dwelling units that are arranged in a historic cluster pattern. The property must have been in the family for no less than 50 years and additional units must have been built by persons related by blood, marriage or adoption.

**Lady's Island Redevelopment District** - The county created the Lady's Island Redevelopment District in 2004 to encourage development and redevelopment of vacant and underutilized land. It allows single-family townhouses, duplexes, small apartment buildings, and accessory dwellings. Density requirements were eliminated to remove building barriers. The only requirements necessary are minimum lot size, sidewalks, trails, community facilities and affordable housing. The Beaufort County Community Development Code includes the Lady's Island Community Preservation District (LICPD), which established permitted activities, special use standards and development standards for residential dwellings and structures within the district boundaries.

**Regional Housing Trust Fund** - In 2019, a Housing Trust Fund subcommittee was formed to share costs in order to hire a consultant to address affordable housing needs in the county and develop a housing trust fund. The county provided \$65,000 toward the consulting fees.

**Bluffton Affordable Housing Committee** – As stated on the Town of Bluffton government website, *the seven-member Affordable Housing Committee is tasked with assisting and advising the Town Council on the establishment of affordable housing development projects and initiatives as well as defining Bluffton's affordable housing goals, guidelines, policies, and funding mechanisms.* Current committee members are two town council members, a citizen, a banking/mortgage lender, a real estate agent, and two representatives from community organizations. The main goal is to promote affordable housing efforts in the town of Bluffton.

**Hilton Head Island Workforce Housing Program (WHP)** - The Workforce Housing Program (WHP) comes as an amendment of the Land Management Ordinance approved in February 2021. The WHP's purpose is to incentivize developers through regulations on density bonus, affordability period, income and employment eligible households, deed restrictions, sale prices, and rental rates. To qualify, units must have at least one household member employed full time in the Town of Hilton Head Island. Households must meet the income requirements of 60% to 80% of area median income for rental units and 80% to 100% of area median income for owner-occupied units. The

maximum density developers can have under the proposal is 12 units per acre, with at least half being workforce housing units. New development that includes at least 10% workforce housing units can receive a 20% bonus floor area ratio, can include up to 50% micro efficiency and studio units, and reduce the minimum size of residential units by 20%. Conversion of existing commercial buildings to residential or mixed-use status is also permitted under the WHP if certain requirements are met.

**Regional Housing Trust Fund** – A Regional Housing Trust Fund consisting of eight government jurisdictions in Beaufort County and Jasper County is in the final stages of creation as of September 2022. The eight jurisdictions are Beaufort County, Town of Hilton Head, Town of Bluffton, Jasper County, City of Hardeeville, City of Beaufort, Town of Port Royal, and Town of Yemassee. The trust fund will target housing units for households at or below 120% of area median income, with a strong focus on households at or below 60% of area median income. The goal is to provide workforce housing for the growing Beaufort-Jasper economy. The Regional Housing Trust Fund will leverage outside funding from banks, corporations, philanthropic institutions, and federal, state and local governments. The Town of Bluffton approved an Intergovernmental Agreement in September 2022 that would create a Regional Housing Trust Fund with the remaining seven jurisdictions. Under this Intergovernmental Agreement, each of the eight jurisdictions will contribute to the housing trust fund for 10 years (Source: [Bluffton Today](#), September 28, 2022).

**Bluffton Workforce Housing Program** - In 2019, the Town of Bluffton established the Workforce Homeownership Program through modifications to the Unified Development Ordinance. Developers proposing new unit developments are required to include 20% workforce housing units. Affordable units target households whose income is 60% to 100% of area median income for Beaufort County. To encourage the construction of owner-occupied workforce affordable housing, incentives to developers include density bonuses and fee reductions based on the percent of dwelling units that are workforce/affordable units.

**Bluffton Neighborhood Assistance Program** – The Town of Bluffton established the Neighborhood Assistance Program to assist low- and moderate-income residents of Bluffton with property repairs and improvements. To qualify for assistance, applicants must have an income which does not exceed 60% of the area median income for Beaufort County. All home repairs aim to make homes safe and dry in accordance with building codes and to address weatherization needs through the Town of Bluffton Community Development Office. As of August 2022, \$37,250 had been spent on the program for the current fiscal year. The adopted budget for Fiscal Year 2023 is \$190,000, which includes \$150,000 for minor home repairs, \$15,000 for abatement/demolition of unsafe structures, \$10,000 for tree mitigation, \$5,000 for property clean-up, \$9,000 for private road repair, and \$1,000 for E-911 addressing.



**Beaufort (City) Redevelopment Incentive Program** - The Beaufort Redevelopment Incentive Program was established in 1998 to increase the occupancy of empty/vacant commercial buildings, encourage greater development and density in downtown Beaufort, encourage development of student housing and affordable housing, and encourage annexation of property into Beaufort's city limits. The program will reimburse property owners for city taxes and offer three years of tax refunds for the difference in the taxes between pre- and post-rehabilitation. Development and redevelopment activities that qualify for the program include, but are not limited to, purchasing and occupying a commercial building that has been vacant for over one year, new construction or substantial renovation in the downtown area to include development of residential units over first floor retail/commercial units, development of student housing, development of ADUs (accessory dwelling units), and rehabilitation of abandoned structures in the Historic District.

Charleston County/Charleston, South Carolina

**Family Self-Sufficiency (FSS) Program** - The Housing Authority of the City of Charleston operates a Family Self-Sufficiency Program. According to the Housing Authority's website, *the purpose of the program is to assist unemployed and underemployed persons to achieve economic independence from government assistance programs. The program coordinates support services from public and private sectors in order to aid participants in obtaining job skills and training.* The Charleston Housing Authority provides opportunities for participants to attend educational workshops and seminars to learn about employment and educational opportunities, parenting, health, career, financial issues, and homeownership. Families participating in FSS may accumulate funds in an escrow account. These funds are generated as a result of periodic increases in earned income by the FSS participant. Each time a change in income is reported by the participant to the Charleston Housing Authority, a recalculation of their monthly escrow is determined. The balance of the escrow account is eventually distributed to the family. All current Housing Choice Voucher families are eligible to participate.

**Homeownership Program** - The Homeownership Program started in 2000 and provides housing assistance to eligible Housing Choice Voucher (HCV) holders interested in purchasing a home. Applicants must be a first-time homebuyer and able to pay a minimum 3% down payment (with at least 1% of total purchase price coming directly from the family's own funds). Applicants must also be located within the Charleston Housing Authority's jurisdiction. HCV homeownership assistance is available for a period up to fifteen years for mortgages with a term of at least 20 years and up to 10 years for mortgages with less than a 20-year term. Program eligibility is based on lower income limits at 80% of the area median income and very low-income limits at 50% of the area median income.

**Homeownership Initiative** - The Homeownership Initiative Commission was developed by the City of Charleston in 2002 in response to the imbalance between household incomes and housing costs in downtown Charleston. Target neighborhoods are Cannonborough, Elliotborough, Eastside, Westside, Rosemont and H, F and I streets. The Homeownership Initiative provides a combination of newly constructed and rehabilitated homes for sale to low- and moderate-income families. The program targets households earning 50% to 120% of the area median income. The City of Charleston acquires and transfers properties to nonprofit housing development organizations that then develop and sell the homes to eligible participants. The City of Charleston then coordinates with different agencies to provide financial assistance for down payments or closing costs. Over 100 homes have been sold as part of this program since its inception.

**Affordable Housing Bond Fund** - In November 2017, voters in the city of Charleston approved a \$20 million bond to support an affordable housing project with diverse multifamily rental developments to include townhouses, apartments, renovated units, single-family detached units, infill houses, and the adaptive reuse of existing buildings. The Local Bond Funds target developments located in proximity to an active or planned public transit stop or terminal, grocery store, doctor's office/medical office, and other key services. Individuals and families with incomes at the full spectrum of need with incomes between 30% and 120% of area median income will qualify. Bond Funds target developments that have energy efficient and environmentally friendly strategies implemented throughout the development.

**Substantial Rehabilitation Program** - The Substantial Rehabilitation Program provides financial assistance to homeowners in the city of Charleston with major housing repair needs. The owner is required to provide a minimum of 20% of the cost of construction from private sources. Clients may qualify for the maximum loan amount of \$80,000 from city funds. The loan amount will be structured over a 20-to-30-year term.

**Roof Replacement Program** - The Roof Replacement Program is provided for homeowners who earn at or below 80% of area median income. With this program, low- and moderate-income homeowners within the city of Charleston are able to fix code related items including roof covering, flashing, sheathing and roof structure, soffits and gutters. Eligible homeowners can borrow up to \$14,000 for roof repair and replacement costs. Participants are required to repay half of the cost of the roof replacement. Monthly payments are made over a 10-year loan term with payments calculated at 3% interest rate. The borrower will make monthly payments during the first five years of the loan. During the second five years of the loan, no payments are made and the remaining balance of the loan is forgiven at the end of the 10-year loan term if the borrower remains in the home through the entire 10-year period.

## Charlottesville, Virginia

**Piedmont Community Land Trust** – This land trust purchases land for the purpose of affordable residential construction in Charlottesville. The land trust purchases land then leases it back to landowners for the purpose of building a new home. Eligible homeowners must earn 80% or less of area median income to qualify for this program. This ground lease lasts for 90 years, and homes can be sold to other income-qualified landowners under the terms of the ground lease.

## Federal programs

**Weatherization Assistance Program** – The U.S. Department of Energy (DOE) offers a Weatherization Assistance Program to low-income households throughout the United States. This program reduces the energy burden on low-income families by installing cost-effective, energy efficiency measures. Funding is provided for minor repairs of buildings and structures (e.g., HVAC repair/replacement, installing insulation). The Weatherization Program serves every county in the nation through its network of state and local agencies. This program provides help to families with income up to 200% of the poverty level.

**HOME Investment Partnership Program** - The HOME Investment Partnership Program promotes partnerships between the U.S. Department of Housing and Urban Development, state and local governments, and those in the nonprofit and for-profit sectors who build, own, manage, finance, and support affordable housing initiatives. HOME provides the flexibility needed to fund a wide range of affordable housing initiatives through creative and unique housing partnerships. The HOME Program was created under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. It is used for single-family and multifamily housing activities, which may include providing homeownership and rental assistance, building or rehabilitating housing for rent or ownership for eligible households, and providing tenant-based rental assistance to subsidize rent for low-income persons. Congress funded the HOME program at \$1.5 billion dollars for Fiscal Year 2022.

**HUD Good Neighbor Next Door** - The Department of Housing and Urban Development offers a substantial incentive in the form of a discount of 50% from the list price of the home. The home must be located within HUD revitalization areas and in return, an eligible buyer must commit to live in the property for 36 months as their principal residence. This program is offered to law enforcement officers, teachers, firefighters, and emergency medical technicians that would contribute to community revitalization while becoming homeowners.

**Veterans Affairs Supportive Housing Program (VASH)** - The Veterans Affairs Supportive Housing (VASH) Program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs. Veterans Affairs provides these services for participating veterans at VA medical centers and community-based outreach clinics.

**Rental Assistance Demonstration (RAD)** - The Rental Assistance Demonstration program allows public housing agencies and owners of HUD-assisted properties to convert units to project-based Section 8 programs. By joining the program, it gives owners of three HUD "legacy" programs (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) the opportunity to enter into long-term contracts that facilitate the financing of improvements. Rental contribution would stay at 30% of the household's adjusted gross income. Most needed repairs made as part of RAD are likely to be small and tenants are able to maintain residency but there are some situations that the tenant would have to move out during the rehabilitation.

**Low-Income Home Energy Assistance Program (LIHEAP)** - The Low-Income Home Energy Assistance Program (LIHEAP) provides home energy assistance to help eligible low-income households meet their home heating and/or cooling needs. The program provides utility bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. LIHEAP is a federal emergency assistance block grant funded by the U.S. Department of Health and Human Services. LIHEAP determines income eligibility based on the federal poverty guidelines. Funds are made available to families once a year.

## 2. Outreach and Education

### Charleston, West Virginia

After having a Housing Needs Assessment completed in 2020 that focused on downtown market-rate (apartments and condominiums) development opportunities, the Charleston Area Alliance created a snapshot report to share important details from the study with the public. This public relations document was initially released as part of a news article to promote the study's findings, illustrate the development opportunities within the downtown area, provide examples of successful downtown residential development, and ultimately promote and encourage new investment and residential development in the downtown area. The Alliance also posted the Housing Needs Assessment in its entirety for community access on their website.

You can see the article release here:

<https://charlestonareaalliance.org/charleston-area-alliance-releases-findings-from-market-rate-housing-needs-report/>

Public access to the Housing Needs Assessment is found here:

<https://charlestonareaalliance.org/community-development/#downtown>

### Morgantown, West Virginia

After completion of a city-wide Housing Needs Assessment in the summer of 2020, the City of Morgantown responded quickly to address key issues cited in the study. Morgantown launched a Landlord Incentive Program (LIP) for Homeless Individuals in September of 2020. This program was detailed in a brochure posted on the city website. In addition to creating the LIP program, Morgantown also initiated a special committee to address unsheltered homelessness. The committee meetings are broadcast on a local channel as well as streamed on the city website.

Details of the LIP program are provided here:

<http://www.morgantownwv.gov/DocumentCenter/View/3493/Landlord-Incentive-Program-for-Housing-Homeless-Individuals-FINAL-20200902?bidId=>

More information on the committee can be found here:

<https://www.morgantownwv.gov/543/Homeless-and-Addiction-Strategy>

### Asheville, North Carolina

In November 2019, Asheville held a City Manager's Development Forum to promote the city's efforts to support housing. The meeting was open to the public to attend. During this meeting, key members of city development departments shared information regarding housing needs and initiatives. The city discussed the new Development Notification Tool that is available on the city website for residents to learn about upcoming developments. The meeting information was shared with the public here: <https://www.ashevilenc.gov/news/asheville-city-manager-development-forum-set-for-friday/>

In addition to their own city meeting, Asheville Community Development Directors also attended an annual housing retreat in the nearby city of Rocky Mount. At this retreat, Asheville presented its affordable housing findings and initiatives to guide Rocky Mount in exploring affordable housing solutions. More information on that retreat can be found here:

[https://www.rockymounttelegram.com/news/local/council-studies-ashevilles-affordable-housing-programs/article\\_3c9d926f-c390-5f5a-a819-5f5e6e9a9fe0.html](https://www.rockymounttelegram.com/news/local/council-studies-ashevilles-affordable-housing-programs/article_3c9d926f-c390-5f5a-a819-5f5e6e9a9fe0.html)

### Franklin County, Virginia

Franklin County held a Housing Summit in June of 2021. This day-long event included numerous speakers covering a wide range of topics including housing needs, financing, land use, community assets, and real estate trends. It was attended by more than 50 stakeholders from both the public and private sectors. The event included a round table discussion and provided information on government contacts and processes. Additionally, attendees participated in a survey related to area development. A link to the event is found here:

<https://www.franklincountyva.gov/734/Housing>

### High Country, North Carolina

The High Country Region of North Carolina includes the counties of Ashe, Avery, Alleghany and Watauga, located in the far northwest portion of North Carolina. During March and April of 2022, a Watauga Housing Forum Series (<https://www.hosphouse.org/housingcouncil>) was conducted to discuss housing issues in the High Country Region. A total of four sessions were held at the Watauga Community Recreation Center in Boone discussing housing safety, accessibility, affordability, and potential solutions. Sessions included a collaboration between area citizens, families, students, and government officials. Several local, county, and regional organizations also participated in the forum, including (but not limited to) AppHealthCare, Appalachian State University, Town of Boone, Boone Area Chamber of Commerce, Watauga County Schools, Boone Fair Housing Task Force, W.A.M.Y. Community Action, and Watauga Habitat for Humanity, and Watauga County EDC.