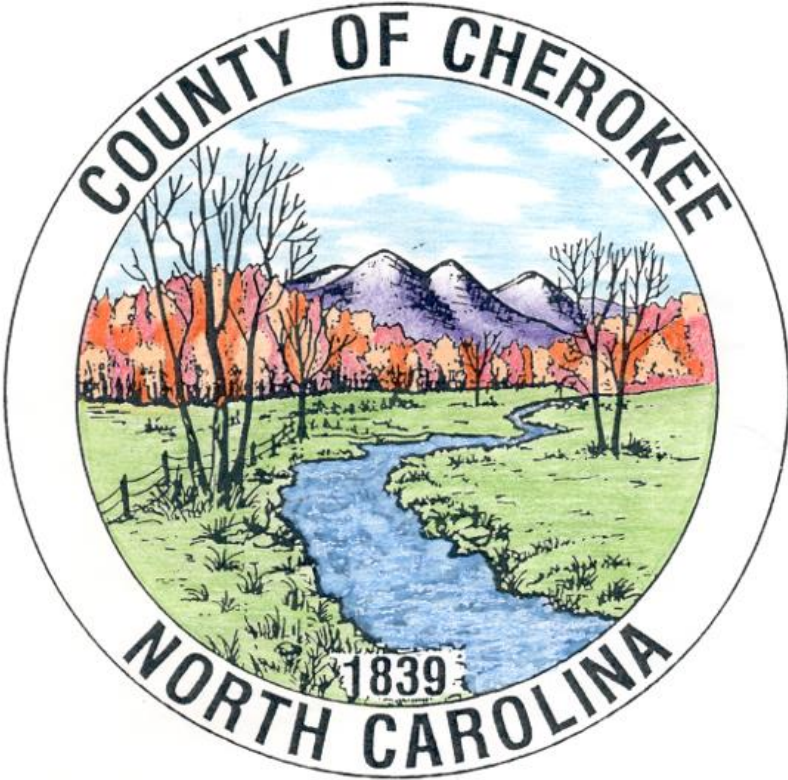


# THE CHEROKEE COUNTY COMPREHENSIVE PLAN

2023 EDITION



County Commissioners:

Chairman Cal Stiles  
Vice-Chair Jan Griggs  
Dr. Dan Eichenbaum  
Randy Phillips  
Ben Adams

Clerk to the Board:

Maria Hass

County Manager:

Randy Wiggins

Chairman of the Planning Board:

Ben Adams

## TABLE OF CONTENTS

	<u>Page Number</u>
<b>Overview</b>	
Introduction	3-4
Issues Facing Cherokee County	5
Goals, Programs & Plans	6
History	7-8
Area	9
Townships/Communities	10
<b>Municipalities</b>	
Town of Murphy	11-16
Town of Andrews	17-25
<b>Cherokee County</b>	
Education	26-27
Public Safety	28-29
Healthcare	30
Maps	31-44
Planning Board	44-46
Needs and Solutions Advisory Committee	47-49
Comprehensive Transportation Plan	50-145
Housing Needs Assessment	146-519
Watershed Protection Ordinance	520-547
Flood Damage Prevention Ordinance	548-572
Solid Waste Ordinance	573-591
E-911 Addressing Ordinance	592-598
Animal Control Ordinance	599-600
Facility Use Policy	601-609
Voluntary Agricultural District Ordinance <span style="color: red;">REPEALED 1/22/2024</span>	<span style="border: 1px solid red; padding: 2px;">610-624</span>
Reports and Additions	625

## INTRODUCTION

The Cherokee County Board of Commissioners in late 2022 found it to be imperative that a limited land use ordinance to regulate high-impact industries moving into the county be developed and implemented. In order to adopt such an ordinance, the newly enacted North Carolina General Statute (NCGS) Chapter 160D requires that the County appoint a Planning Board and adopt a Comprehensive Plan for the County. On March 6, 2023 the Board of Commissioners appointed its membership to serve as the Planning Board prescribed in Article 5 of Chapter 160D of the North Carolina General Statutes. Work by the Board and County Administration began immediately on the construction of the comprehensive plan that complies with NCGS 160D-501.

### **NCGS 160D-501. Plans.**

(a1) Plans. - A comprehensive plan sets forth goals, policies, and programs intended to guide the present and future physical, social, and economic development of the jurisdiction. A land-use plan uses text and maps to designate the future use or reuse of land. **A comprehensive or land-use plan is intended to guide** coordinated, efficient, and orderly development within the planning and development regulation jurisdiction based on an analysis of present and future needs.

Planning analysis may address inventories of existing conditions and assess future trends regarding demographics and economic, environmental, and cultural factors. The planning process shall include opportunities for citizen engagement in plan preparation and adoption.

A local government may prepare and adopt other plans as deemed appropriate. This may include, but is not limited to, small area plans, neighborhood plans, hazard mitigation plans, transportation plans, housing plans, and recreation and open space plans.

(b) Comprehensive Plan Contents. - A comprehensive plan may, among other topics, address any of the following as determined by the local government:

- (1) Issues and opportunities facing the local government, including consideration of trends, values expressed by citizens, community vision, and guiding principles for growth and development.
- (2) The pattern of desired growth and development and civic design, including the location, distribution, and characteristics of future land uses, urban form, utilities, and transportation networks.
- (3) Employment opportunities, economic development, and community development.

- (4) Acceptable levels of public services and infrastructure to support development, including water, waste disposal, utilities, emergency services, transportation, education, recreation, community facilities, and other public services, including plans and policies for provision of and financing for public infrastructure.
- (5) Housing with a range of types and affordability to accommodate persons and households of all types and income levels.
- (6) Recreation and open spaces.
- (7) Mitigation of natural hazards such as flooding, winds, wildfires, and unstable lands.
- (8) Protection of the environment and natural resources, including agricultural resources, mineral resources, and water and air quality.
- (9) Protection of significant architectural, scenic, cultural, historical, or archaeological resources.
- (10) Analysis and evaluation of implementation measures, including regulations, public investments, and educational programs.

While the following 600-plus pages is entitled “Comprehensive Plan,” it is, and always will be, a work in progress as the dynamics and statistical information change over time. Are the issues identified the only ones facing the County? No. Are the goals, programs and plans enumerated the only ones? Of course not. Everyone should keep in mind that the following plans are not set in stone and are subject to the decisions of leadership in the County that can and will change with the passage of time. It is advisory in nature and not subject to enforcement. The Plan can be thought of as identified ideals for the County Government to strive for and information and values to keep in mind in making decisions.

## ISSUES FACING CHEROKEE COUNTY

Cherokee County is primarily a rural area that espouses traditional American values of freedom, limited government and personal responsibility. While maintaining its roots in agrarian life, Cherokee County enjoys a vibrant tourism industry and provides a robust retirement and "second home" destination. The future of Cherokee County resides in the maintenance and growth of infrastructure and business that support the mainstays of its economy. Cherokee County faces the following (in no particular order of importance) issues:

1. Clean water;
2. available sewer systems;
3. deteriorating water and sewer infrastructure within the towns of Murphy and Andrews;
4. availability of affordable electricity and natural gas;
5. improvement of streets and highways;
6. availability of reliable high-speed internet;
7. affordable housing for working families;
8. preservation of existing industries and recruitment of businesses that pay employees a living wage.
9. rising numbers of homeless people;
10. the rising number of people in the county who are substance abusers;
11. availability of quality medical services to an aging population;
12. protection of the scenic beauty and natural resources in the county;
13. need for maintenance of and expanded recreational facilities for children and adults;
14. preservation of rural lifestyle;
15. promotion of academic and vocational education;
16. the need for significant improvement in school facilities;
17. retention of local youth to grow and serve the needs of the county;
18. The growing number of unfunded State and Federal mandates that drain local tax dollars from use for local services and facilities.

## GOALS, PROGRAMS & PLANS:

1. To implement narrowly defined land-use legislation in order to limit conditions under which high-impact industries and facilities that may disturb the quiet enjoyment of residential properties in the county.
2. To preserve, protect and defend the property rights of individual property owners.
3. To preserve, protect and defend individual liberties and Constitutional rights of the citizens of, and visitors to, Cherokee County.
4. To preserve and maintain Cherokee County's over 175 year history of un-zoned real property.
5. To promote limited government.
6. To make frugal use of county revenues to minimize property tax millage rates.
7. To provide necessary and proper governmental services, recreational facilities and infrastructure to the citizens of, and visitors to, Cherokee County.
8. To maximize the use of funding from grants and Federal and State governments for capital improvements.
9. To work with Cherokee County Schools and Tri-County Community College to improve educational opportunities and facilities.
10. To engage in planning and saving for replenishment and growth of equipment for essential governmental services.
11. To work with the Towns of Murphy and Andrews, respectively, to encourage and promote the goals and plans stated herein.
12. To promote the economic development of the County.



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

Cherokee County is the westernmost county in the State of North Carolina. We are surrounded by Georgia on the South, Tennessee on the West, Graham County and Macon County on the North, and Macon and Clay County on the East.





# **CHEROKEE COUNTY**

---

## **NORTH CAROLINA**

Comprehensive

Plan

### **Foundation**

Cherokee County was formed in 1839 from a part of Macon County, and is North Carolina's western most county, bordered by the states of Tennessee and Georgia, and located in the southern tip of the Great Smokey Mountains. Cherokee County was named to honor the Cherokee Indians who inhabited this area before being removed and relocated to Oklahoma in 1838. Those who escaped removal to Oklahoma now live on the Cherokee Indian reservation in Cherokee, NC. Cherokee County has a historical museum, displaying over 2000 authentic Indian artifacts discovered in Cherokee County (The museum is located next door to the Courthouse).

### **Acts & Treaties**

President Andrew Jackson approved the Indian Removal Act of 1830; which provided removal of all Indians to Oklahoma. In 1835, the New Echota Removal Treaty was signed and plans were executed to remove the Cherokee Indians. Many Indians defied the government and went into hiding in the wilderness of the Blue Ridge Mountains, now known as Cherokee, NC Indian Reservation. Under the New Echota Removal Treaty of 1835, over 17,000 Indians were removed from NC, TN, KY, Ill, MS, and Arkansas to Oklahoma. It was a miserable road that the Cherokee endured for 6 long months in the bitter cold. 1 out of every 4 Indians died on the march. This long, sad journey is known as the Trail of Tears.

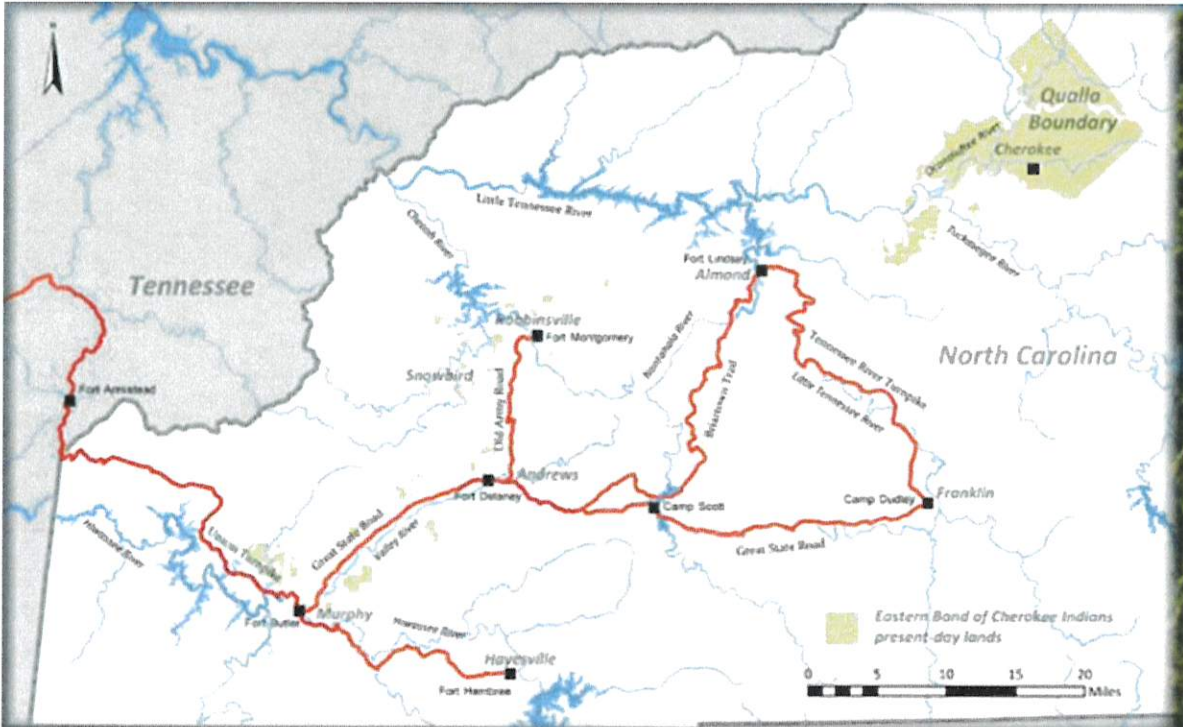




# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan



### Area

Cherokee County Consist of 455.54 Square Miles, 298,484 acres, broke down as follows”

- Forest service
  - 92,630 acres
- Tribal
  - 5,485 acres
- TVA
  - 8,298 acres
- State
  - 645 acres
- Local
  - 2,700 acres
- Private
  - 182,80 acres

Date: \_\_\_\_\_ Version \_\_\_\_\_



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

### TOWNSHIPS AND COMMUNITIES

- Murphy
- Notla
- Hothouse
- Shoal Creek
- Beaverdam
- Valletown
- Bearpaw
- Culberson
- Brasstown
- Peachtree
- Grape Creek
- Bellview
- Ranger
- Hiwassee Dam
- Hanging dog
- Wolf Creek
- Unaka
- Marble
- Orgreeta
- Violet
- Wehuty
- Topton
- Towns
- Murphy
- Andrews



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

### MUNICIPALITIES

#### Murphy

##### *Foundation*

- The History of Murphy, North Carolina

Situated within the Blue Ridge Mountains at the confluence of the Valley and Hiwassee Rivers in North Carolina, is the city of Murphy. In addition to being the largest city in Cherokee County, it also serves as the county seat. The history of Murphy, North Carolina is truly fascinating.

- How Murphy Got Its Name

The town of Murphy was originally called Huntington in 1835, when the Huntington Post Office began operations. The name was changed to Murphy after a politician, Archibald Murphey, who began trading along a path called the Unicoi Turnpike, presently known as the Joe Brown Highway. This area was originally inhabited by the Cherokee Indian nation, and they named the area Tlanusi-yi. Translated, this means Leech Place because of a legend of a giant size leech known as Tlanusi that resided there.

- Fort Butler's Impact

In 1836, the American Army erected Fort Butler on the present site of Murphy. This fort was utilized as a place of collection for the Cherokee Indians that were being moved to their main encampment at Fort Cass. This is now the present location of Charleston, Tennessee. This forced removal of the Indians was the result of the Indian Removal Act of 1830 which became known as the Trail of Tears. Numerous Indians became ill on this journey and did not survive. The Cherokee lost 60,000 lives out of the 130,000 that were being relocated. To learn more about the Native American history of Murphy, North Carolina, visit the [Cherokee County Historical Museum](#).

- Late 1800s

In 1839, a portion of Macon County became Cherokee County and in 1851, Murphy became the county seat. In the late 1800s, the Murphy Branch of the Western North Carolina Railroad opened. This branch was under construction from 1881 until 1884 and they utilized convict labor to build it. This opened the rurally located Mountains with other parts of the country for easier traveling and commerce. Later, Murphy became home to a well-known manufacturer called Margaret Studios, which made crafts and giftware and the company opened a chain of gift stores on a national level.



# CHEROKEE COUNTY

---

## NORTH CAROLINA

Comprehensive

Plan

Murphy was once the terminus of the two train lines. The Mineral Bluff, GA spur line (L&N Railroad) came out of North GA and the Murphy Branch (Southern Railroad) came from Asheville. The L&N line was removed in the mid-1980s. The tracks for the Murphy Branch remain but are inoperable. It has been idle since the mid-1990s when the Great Smoky Mountain Railroad discontinued service between Murphy and Andrews. The L&N Depot remains as a community center just southwest of downtown Murphy. Murphy was the home of the once well-known crafts manufacturer Margaret Studios, which operated a nationwide chain of gift stores for its woodcraft products and housewares, such as lazy Susan's and gift trays.

Folklorist John Jacob Niles based his well-known Christmas song "I Wonder as I Wander" on a phrase he heard in a song sung by the young daughter of a group of traveling evangelists in downtown Murphy on July 16, 1933.

Architect James Baldwin designed the Cherokee County Courthouse, located in downtown Murphy, in a Beaux-Arts style. Built in 1927, it is faced with locally sourced blue marble and is listed in the National Register of Historic Places along with the Robert Lafayette Cooper House and Harshaw Chapel and Cemetery.

### **Demographics of Murphy**

Consist of 2.5 Square Miles, 2.4 square miles of land with 0.23 square miles of water. Murphy serves as the County Seat. Murphy has a mayor and 6 town Commissioners. The elections are bipartisan and with all seats becoming vacant at the same time.



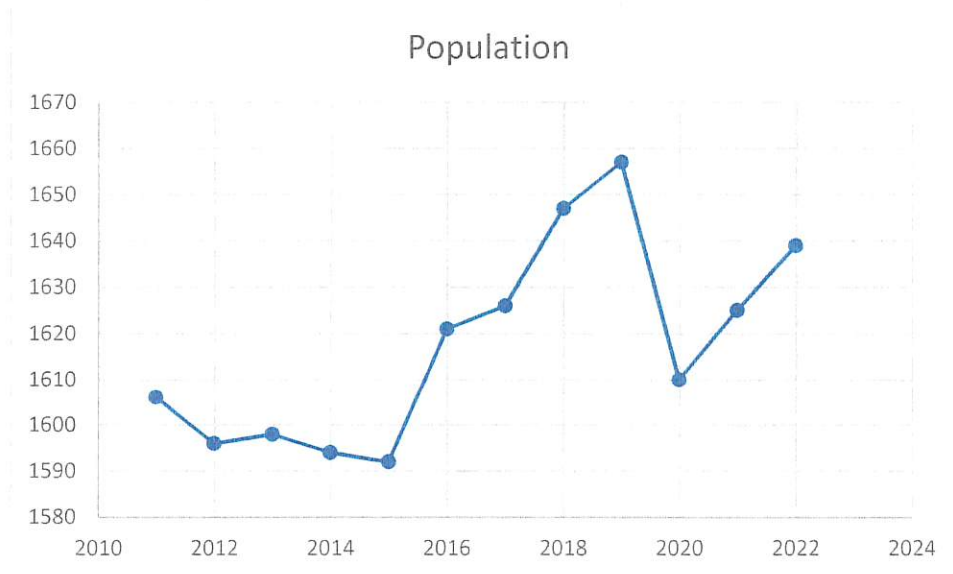
# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

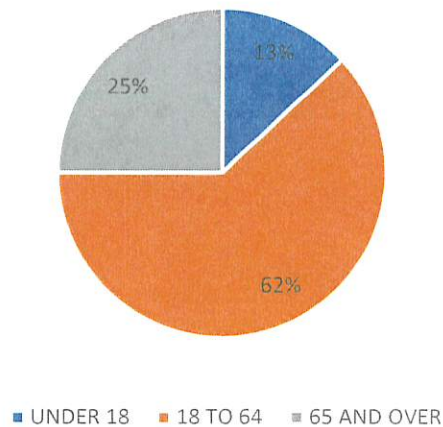
### Population

The population has varied in the last 12 years with the current population being 1639 people.



### The current aging and Race Trend

Average Age Range Town of Murphy



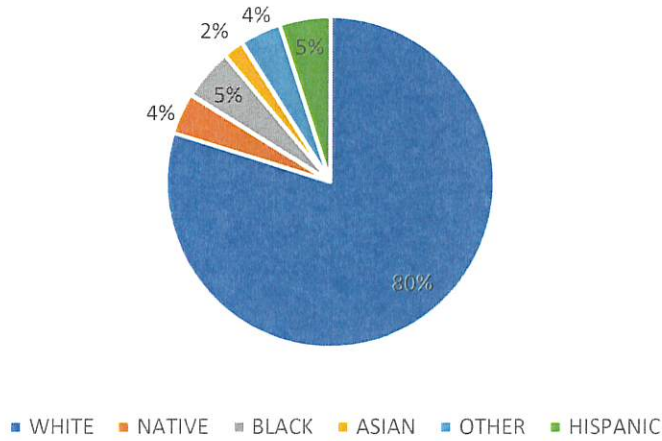


# CHEROKEE COUNTY

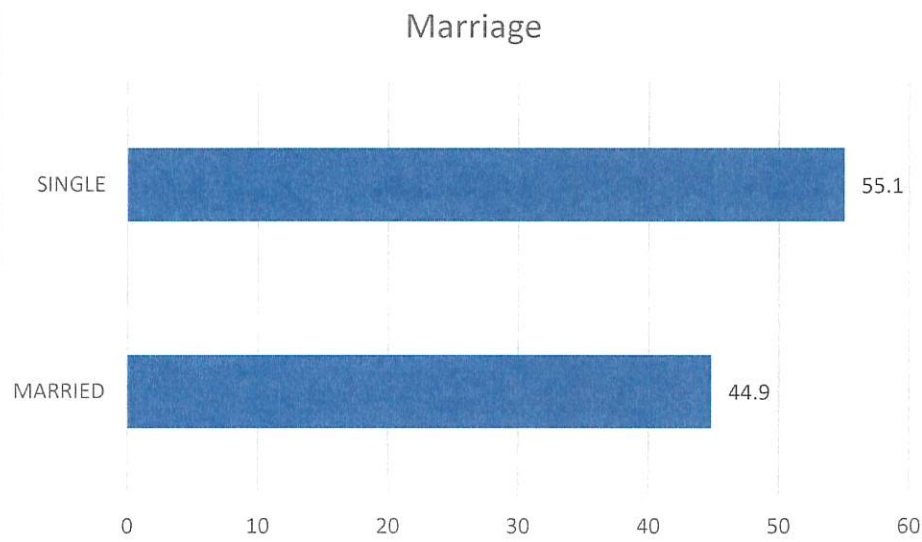
## NORTH CAROLINA

Comprehensive  
Plan

Average Race Town of Murphy



Marriage





# CHEROKEE COUNTY

## NORTH CAROLINA

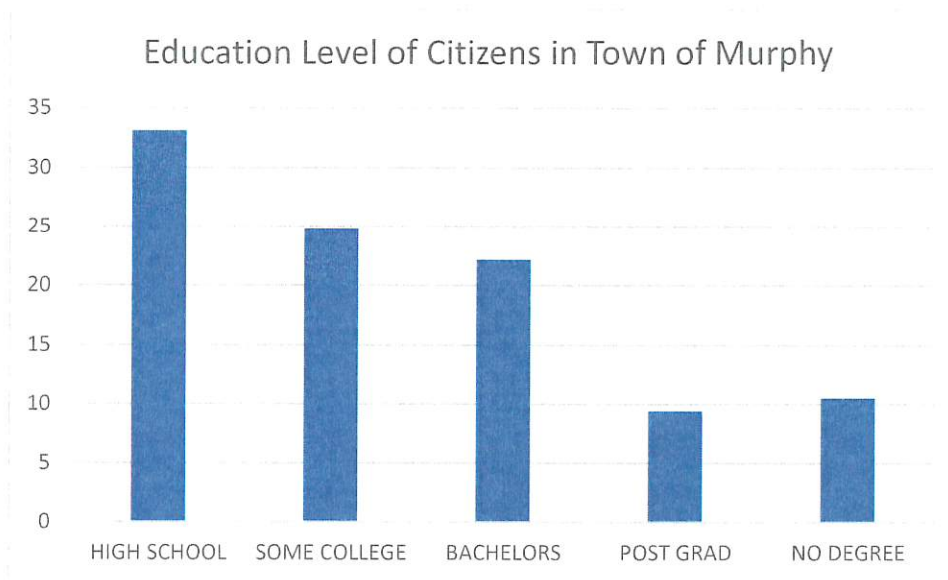
Comprehensive  
Plan

### Education

The town of Murphy has One Elementary, Middle and High School inside the city limits. The schools serve Cherokee County and not just the city limits of Murphy

(Map of Schools)

#### *Education Level of Murphy*



### **ECONOMICS**

There is hereby levied for the fiscal year ending June 30, 2024, a tax rate of \$ 0.42 on each \$100 assessed valuation of taxable property, as listed inside the town limits of Murphy as of January 2023 for the purpose of raising the revenue from current years property tax as set forth in the foregoing estimates of revenue, and in order to finance the foregoing appropriations:

#### General Fund

For the general expense incident to the proper government in Murphy \$ 0.42

Tax rate per one hundred (\$100) assessed valuation \$ 0.42

The estimated collection rate of 94% was used to project ad-valorem revenues.

Copies of the budget ordinance shall be furnished to the Finance Officer and Town Manager of the Town of Murphy, North Carolina to be kept on file for them for their direction in the collection of revenues and expenditure of amounts appropriated.

Date: \_\_\_\_\_ Version \_\_\_\_\_

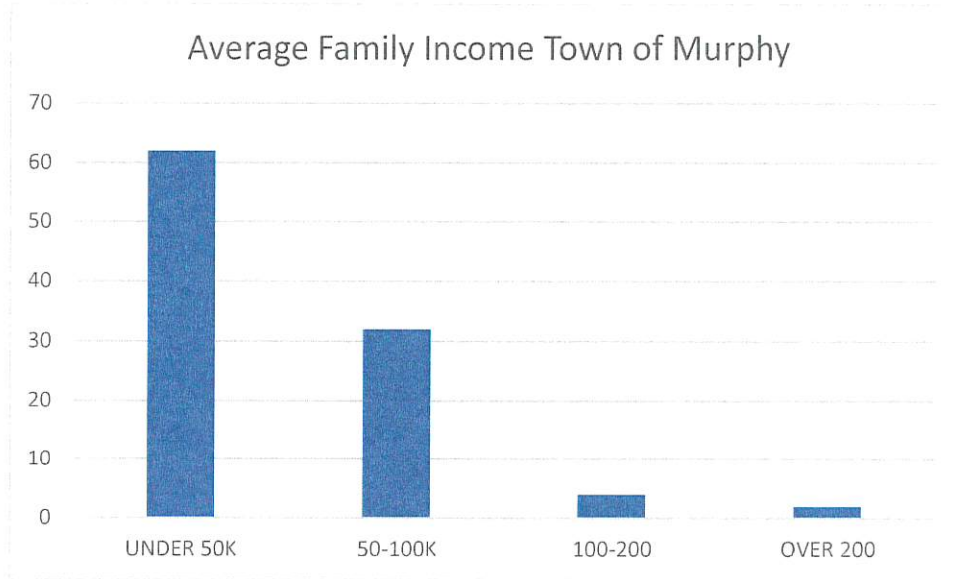


# CHEROKEE COUNTY

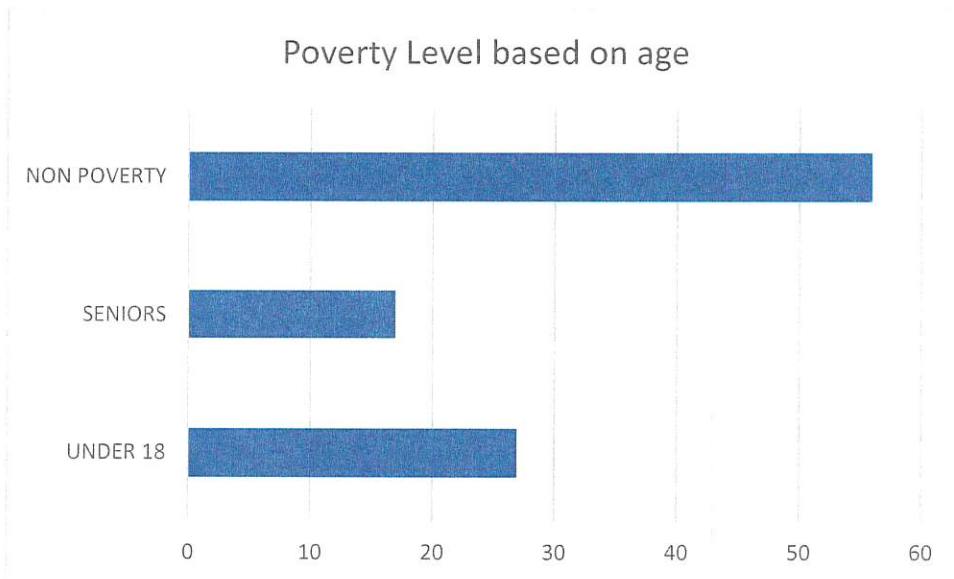
## NORTH CAROLINA

Comprehensive  
Plan

### Average Income



### Current Poverty Levels







# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive

Plan

### Andrews

#### *Foundation*

#### A Brief History of Andrews and the Surrounding Area

Main Street & Locust Valletown Township dominates the eastern part of Cherokee County. The area is bordered by Graham County to the north, Macon County to the east, Clay County to the south and the Town of Murphy to the west. Within the township are the towns of Marble, Andrews, and Topton.

At the heart of the township is the Valley River. Once known by the Cherokee name Gunahita, meaning long, the Valley River begins near the Topton community in the far eastern corner of the county, and meanders southeasterly until it meets the Hiwassee River below Murphy.

The area is rich in Native American history. An 1805 map shows the area as the Cherokee settlement Toonatla. It was later listed on a map of the Cherokee Nation as Gunahita. By the time of the removal of the Cherokee Indians in 1838, it was known as Konehetee, or valley. One of the most infamous periods in history, the removal of the Cherokee and the Trail of Tears, also impacted the valley. Fort Delaney, one of five forts in the area, was located about 16 miles from the mouth of the Valley River. The road across Tatham Gap was built by the US Army to transport Cherokee from Fort Montgomery, which was located in what is now Robbinsville, to Fort Delaney and beyond. It is said that the first store in the valley was opened in the former home of Chief Junaluska, who was residing in Valley Town at the time of the removal.

The town of Marble derived its name from the white, blue, gray and pink marble, which were quarried in the area and known throughout the country for its high quality. It is located on the western edge of the township.

Topton, which is the first town visitors see coming from the east, was instrumental in the expansion of the railroad into the western corner of the state.

The largest town within the township is Andrews. In the early 1800s, when most white settlers began arriving, the area was known as Jamesville, after James Whitaker. An Indian Trading Post was established in 1837 and soon after the community was known as Valley Town.

The present town was established like many other southern towns, through a land auction. The Richmond and Danville Railroad had stopped construction of the lines just east of here. In the late 1880s, Col. A.B. Andrews, who was a second vice president for Richmond and Danville, was sent to the area to establish a commissary for workers in the Nantahala construction camps. Andrews bought 50 acres of land for the sum of \$1,200.



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive

Plan

By the spring of 1890, Andrews was instructed to sell off the 50-acre tract at a land sale, which was held in September. The land was plotted out and about three-quarters of the lots were sold at the initial sale. Some lots were donated for a schoolhouse and churches. The remaining lots were sold through private sales.

The town was officially incorporated on February 21, 1905, with David Samuel Russell appointed as the first mayor of the new town.

### Richness of Heritage

The Appalachian Mountains of North Carolina are rich in heritage and tradition. The Cherokee Indians and later, white settlers, who were born and bred in these mountains have maintained the richness of life instilled in the honor of the land.

While time does not stand still, it moves at a somewhat leisurely pace. The Cherokee and Appalachian folk have lived generation after generation in the rustic coves and "hollers" of the mountains, giving way to limited influence from the outside.

While the Cherokee were uprooted from their homeland in the time of the Trail of Tears, those who remained passed their language and heritage down through the generations.

And it is not surprising to note that descendants of early white settlers have many characteristics of speech with roots in the Elizabethan era. What outsiders may consider simple talk has its foundations in the type of speech used by Sir Walter Raleigh, John Donne, and William Shakespeare. Examples of this influence include "cheer" for chair, "nary" for not any, "reckon" for believe, or "y'uns" for a group of people.

But the uniqueness of the language is not all based on "olde English;" rather colloquialisms that have been handed down throughout the years, which are simply better than anything else – "a-fixin" for preparing, "vittles" for the stuff that graces your plate, and "poke" for a paper bag.

### Andrews' Railroad Connection

(Courtesy of The Cherokee Scout, written by Dee Whitt Sharp, Unofficial Historian for the Town of Andrews)

The history of Andrews is closely related to the building of the Richmond and Danville Railroad, which was completed in Andrews in the spring of 1890, the same time the original depot was built. Andrews was named in honor of the railroad's second vice-president, Col. A.B. Andrews.

Date: \_\_\_\_\_ Version \_\_\_\_\_



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive

Plan

W.P. Walker, a pioneer merchant who operated a general store in Valletown, was the first person to build on the new town site in the winter of 1890. The first dwelling in Andrews was built by Sandy Mundy.

From its small beginnings, Andrews grew from two dwellings and one store to a progressive village of 1,748 citizens in 1930.

Hospital on Locust St. The growth of the town was slow until 1897, when J.Q. Barker of Charleston, West Virginia, located a lumber operation, Kanawha Hardwood Company, in the area currently occupied by Blevins Oil Company.

In 1905, Mr. Barker constructed a narrow-gauge railroad, the Snowbird Valley Railroad, from Andrews to the Snowbird Valley. This development was the beginning of building activities in Andrews and created a demand for labor, buildings, and merchandise.

He was quite a promoter and gave much time and energy to the growth of the town. In 1905, he attended a session of the state legislature and secured passage of an act incorporating the town of Andrews.

The legislature made D.S. Russell Andrews' first mayor and J.W. Walker and J.Q. Barker the first members of the Andrews Board of Aldermen.

Also, during the same legislative session, Mr. Barker secured the passage of an act incorporating the Valletown Township Highway Commission, which was the first road tax district authorized west of the Balsam Mountains and an act incorporating the Andrews School District. He was an officer in these corporations and spent much of his time seeing them carried to a successful conclusion.

F.P. Cover, a practical and successful tanner in Browntown, Virginia, constructed the F.P. Cover and Sons Tannery in Andrews in 1898. His enterprise furthered the demand for labor, building materials and merchandise. His industry operated continuously, thus furnishing employment to many people, and proved to be one of the best assets to the town, Cherokee County and surrounding counties. Then in 1903, Barker organized and constructed the Cherokee Tanning Extract Company.

The Andrews Lumber Company was organized in Ridgeway, Pennsylvania by E.C. Campbell, who erected a large band sawmill in Andrews in 1911. He also built a standard gauge railroad into the Nantahala area to Rainbow Springs. This company was successfully operated by Campbell and his successors until 1930.



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive

Plan

Andrews was a big railroading town and these places offered comfortable accommodations to the visitor who might be spending the night or longer periods of time.

In the autumn of 1920, the Peavine railroad, running between Andrews and Hayesville, was completed. In October of the same year, an excursion train ran on the line carrying several hundred residents of Valleytown township to "the head of the road," where they met a huge portion of the 5,000 people who lived in Clay County. Never were there as many people in Hayesville as had gathered on this occasion.

The Peavine mainly obtained revenue by hauling heavy items. On the trip to Hayesville the train would haul fertilizer, feed grain and hay. On the return trip to connect with the Southern Railroad in Andrews, the load would consist of lumber, acid wood and tan bark.

Andrews Depot in 1951, after declaring the Peavine was operating at a loss and obtaining permission from the State Utilities Commission, operation of the railroad was discontinued and the steel rails were taken up and sold.

But the railroad was not completely forgotten. On Tuesday, July 18, 1988, the state of North Carolina purchased the 67-mile scenic railroad line (from Dillsboro to Murphy) from Norfolk Southern for \$650,000. This marked the first time the state had purchased and totally owned a railroad line. In 1988 the state leased the 67 miles of track to the Great Smoky Mountain Railway (GSMR) for a 25-year period. GSMR later bought the line from Dillsboro to Andrews, while the state continues to hold the title to the Andrews to Murphy tracks.

The first GSMR excursion train rolled into Andrews on October 15, 1988. It was the first passenger train in town since 1948 when that service in Andrews was closed.

In late 1999 GSMR sold out to American Heritage Railways, owners of the Durango & Silverton Narrow Gauge Railroad in Durango, Colorado. The new owners made a small name change in the line. It is now called the Great Smoky Mountains Railroad. While the new owners do not currently offer excursions from the Andrews depot, it may do so in the future.

### **Demographics of Andrews**

Consist of 4.5 Square Miles, 2.4 square miles.

Andrews has a Mayor and 4 town Alderman. The elections are bipartisan and with staggered seats becoming vacant.

### *Population*

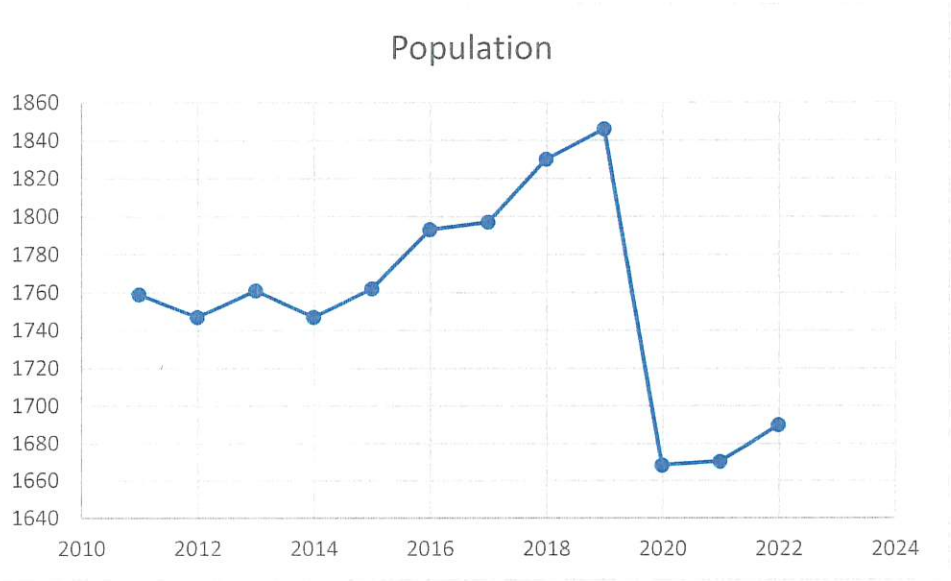
The population has varied in the last 12 years with the current population being 1690 people.

Date: \_\_\_\_\_ Version \_\_\_\_\_



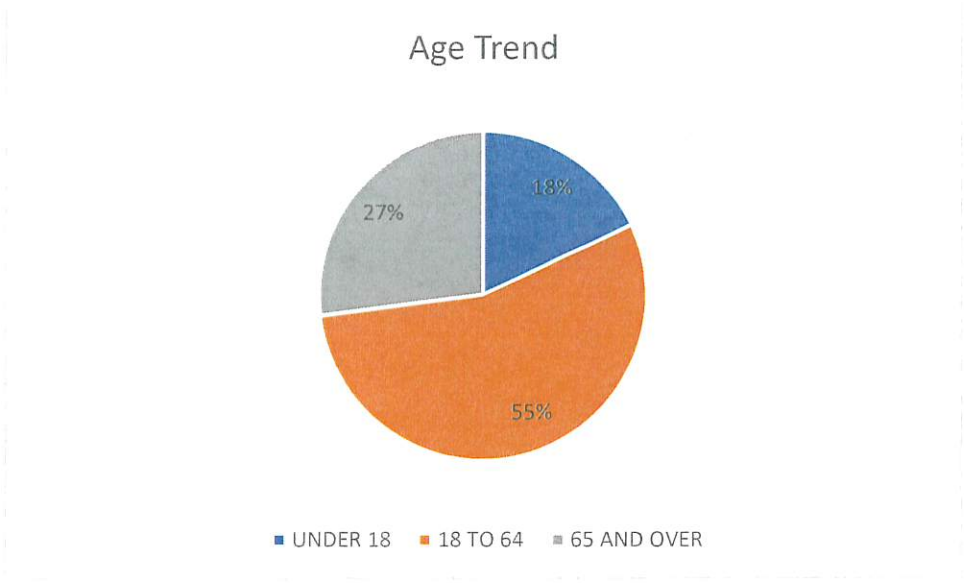
# CHEROKEE COUNTY NORTH CAROLINA

Comprehensive  
Plan



## Age

The current aging and Race Trend

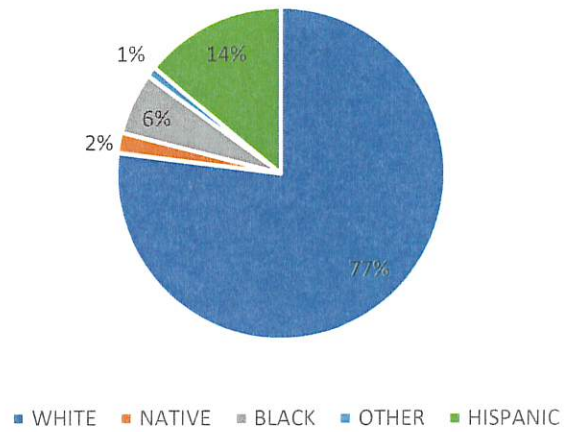




# CHEROKEE COUNTY NORTH CAROLINA

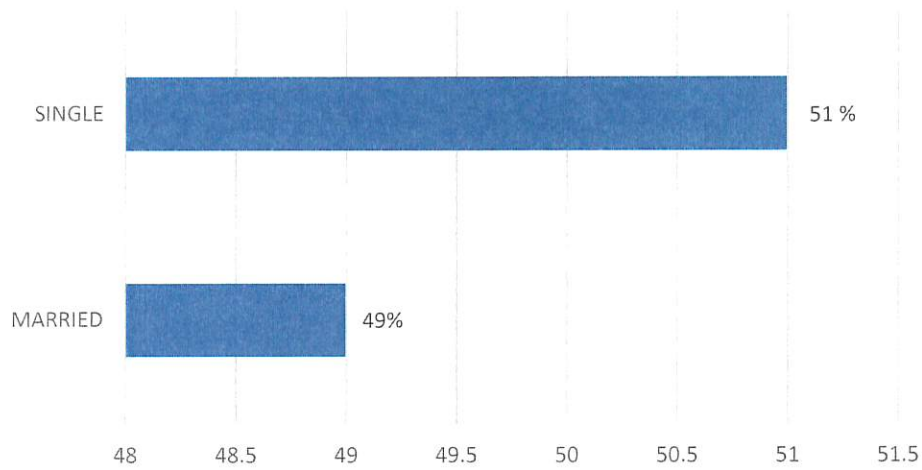
Comprehensive  
Plan

Race Trend



Marriage

Marriage





# CHEROKEE COUNTY

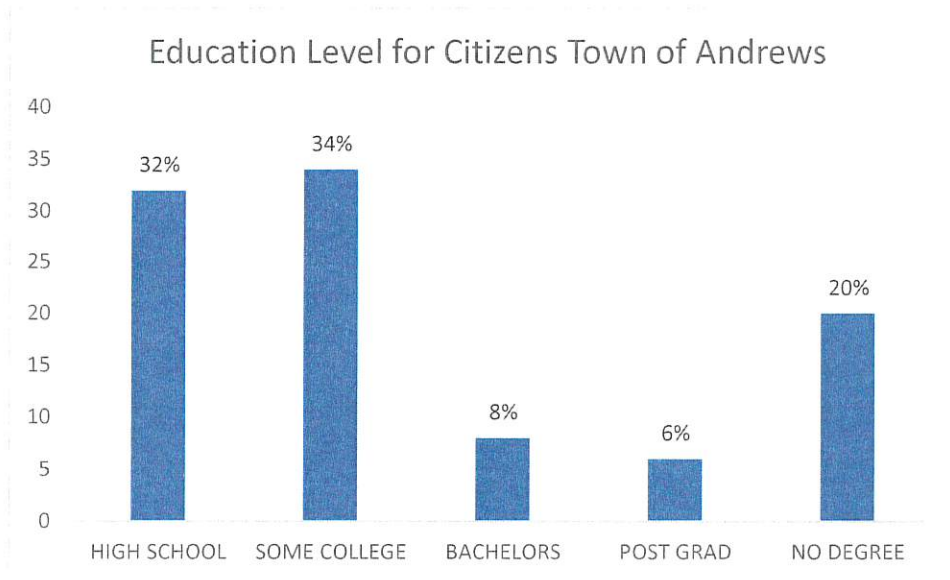
## NORTH CAROLINA

### Education

The town of Andrews has One Elementary, Middle and High School inside the city limits. The schools serve Cherokee County and not just the city limits of Andrews.

(Map of Schools)

### Education Level of Andrews





# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

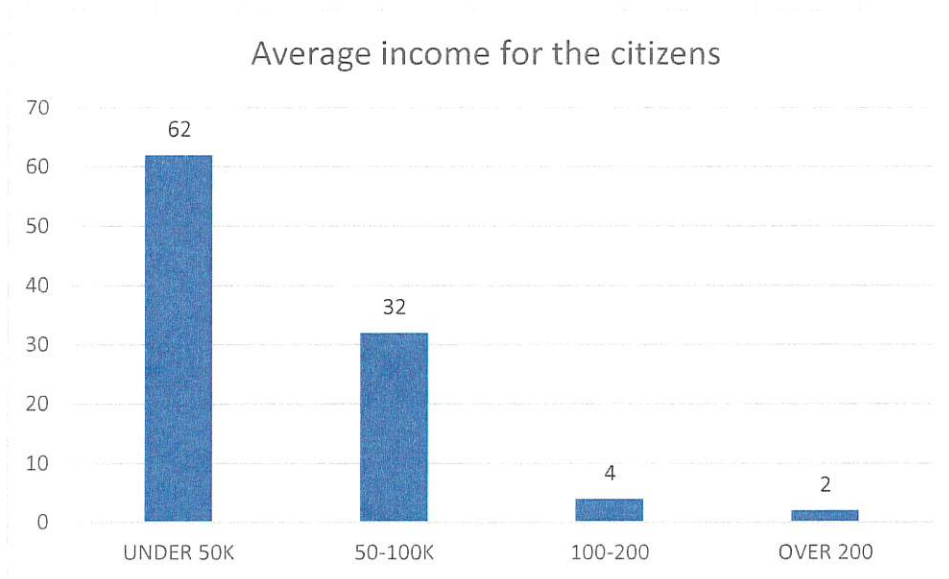
### Economics

There is hereby levied a tax at the rate of fifty-two cents (\$0.52) per one hundred dollars (\$100) valuation of property as listed for taxes as of January 1, 2022, for the purpose of raising the revenue listed "Current Year Property Taxes" in the General Fund Section 2 of this ordinance. This rate is based on a total valuation of property for the purposes of taxation of \$109,738,134 and an estimated collection rate of 94%.

The Budget Officer is hereby authorized to transfer appropriations as contained herein under the following conditions:

- a. Transfer between line items expenditures within a department without limitation and without a report being required. These changes must not result in increases in recurring obligations such as salaries.
- b. Transfers up to \$1,000 between departments, including contingency appropriations, within the same fund. The budget officer must make an official report on such transfers at the next regular meeting of the Governing Board.
- c. All transfers between funds require prior approval by the Governing Board in an amendment to the Budget Ordinance. Section 8: Copies of this Budget Ordinance shall be furnished to the Clerk to the Governing Board and to the Budget Officer and Finance Officer to be kept on file by them for their direction in the disbursement of funds.

### *Average Income*



Date: \_\_\_\_\_ Version \_\_\_\_\_





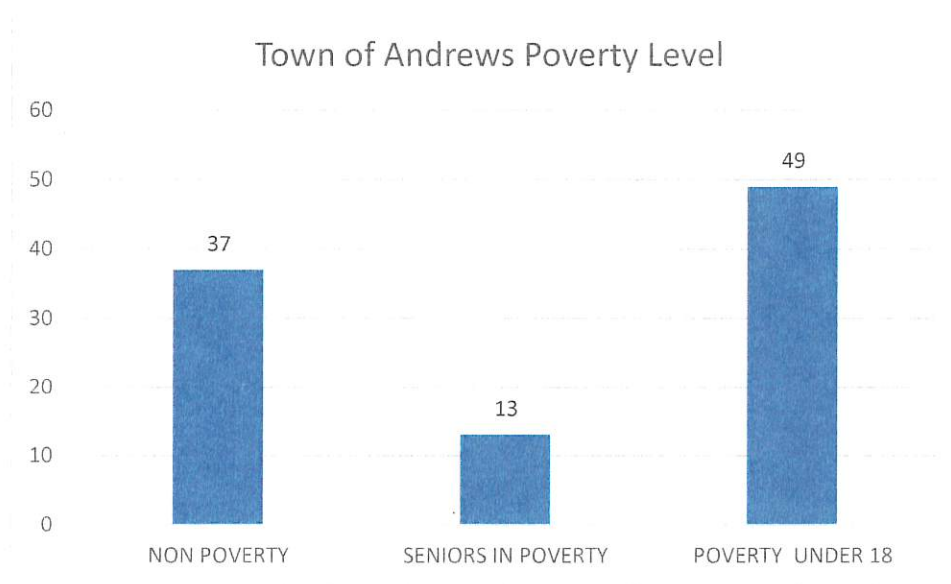
# CHEROKEE COUNTY

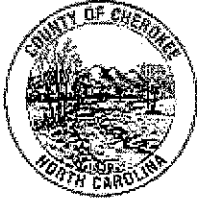
## NORTH CAROLINA

Comprehensive

Plan

### Current Poverty Levels





# CHEROKEE COUNTY

---

## NORTH CAROLINA

Comprehensive  
Plan

### CHEROKEE COUNTY

#### Education

Cherokee County has 13 Schools throughout its campuses.

#### Townships

##### Andrews

- Andrews Elementary School
- Andrews Middle School
- Andrews High School

##### Murphy

- Murphy Elementary School
- Murphy Middle School
- Murphy High School

#### Communities

##### Hiwassee Dam

- Hiwassee Dam Elementary and Middle School
- Hiwassee Dam High School

##### Martins Creek

- Martins Creek Elementary and middle school

##### Peachtree

- Peachtree Elementary
- The Oaks Academy
- Tri-County Early College

##### Ranger

- Ranger Elementary and Middle School



# CHEROKEE COUNTY

---

## NORTH CAROLINA

Comprehensive

Plan

### Information

Cherokee County School District is a Title 1 District.

Cherokee County School District has approximately 2,944 students (Of those 2,944 students, 83.2% are on free or reduced lunch.)

Student to teacher ratio is 12:1.

Cherokee County Board of Education is represented by 7 school board members. Members are elected bipartisan and on rotating years.



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive

Plan

### PUBLIC SAFETY

#### EMS

Cherokee County currently has 5 Paramedic Units, operating in 4 EMS Stations throughout the county,

- EMS Station 1 – 37 S. Church Street, Murphy (New Station 1 is currently being constructed at the intersection of Jackson St. and Peachtree St)
- EMS Station 2 – 228 Main Street, Andrews
- EMS Station 3 – 7845 Highway 294, Murphy
- EMS Station 4 – 2411 Airport Rd., Marble
- EMS Crews work 24 hour-on and 72 hour-off shifts
- Each shift has a daily supervisor

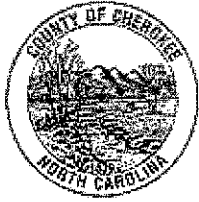
#### Fire

Cherokee County currently contracts with 13 Volunteer Fire Departments for fire and rescue services.

The Following Communities have contracted Fire Service

- Murphy (3 Stations)
- Culberson
- Brasstown (2 Stations)
- Peachtree
- Grape Creek
- Bellview
- Ranger
- Hiwassee Dam (3 Stations)
  - Shoal Creek
  - Bearpaw
- Hanging Dog
- Wolf Creek
- Unaka
- Martins Creek
- Valletown (3Stations)
  - Andrews
  - Topton
  - Marble

Date: \_\_\_\_\_ Version \_\_\_\_\_



# CHEROKEE COUNTY

---

## NORTH CAROLINA

Comprehensive

Plan

### Law Enforcement

Cherokee County Sheriff's Department and Detention Center

Town of Murphy Police Department

Town of Andrews Police Department

Other law enforcement agencies operating within Cherokee County are:

Eastern Band of Cherokee Tribal Police Department

NC Highway Patrol

NC Wildlife

NC Forest Fire Support

Forest Service Agents (law and fire)

Tennessee Valley Authority Police.

(Call Stats all Departments)



# CHEROKEE COUNTY

## NORTH CAROLINA

Comprehensive  
Plan

### Health Care

Erlanger Western Carolina is located in the Peachtree Community and serves as Cherokee County's only hospital. The Hospital offers inpatient and outpatient services, 25-Bed Critical Care Access, an Intensive Care Unit, an urgent care facility, and athletic/rehabilitation centers.

Erlanger western Carolina hospital offers the following services

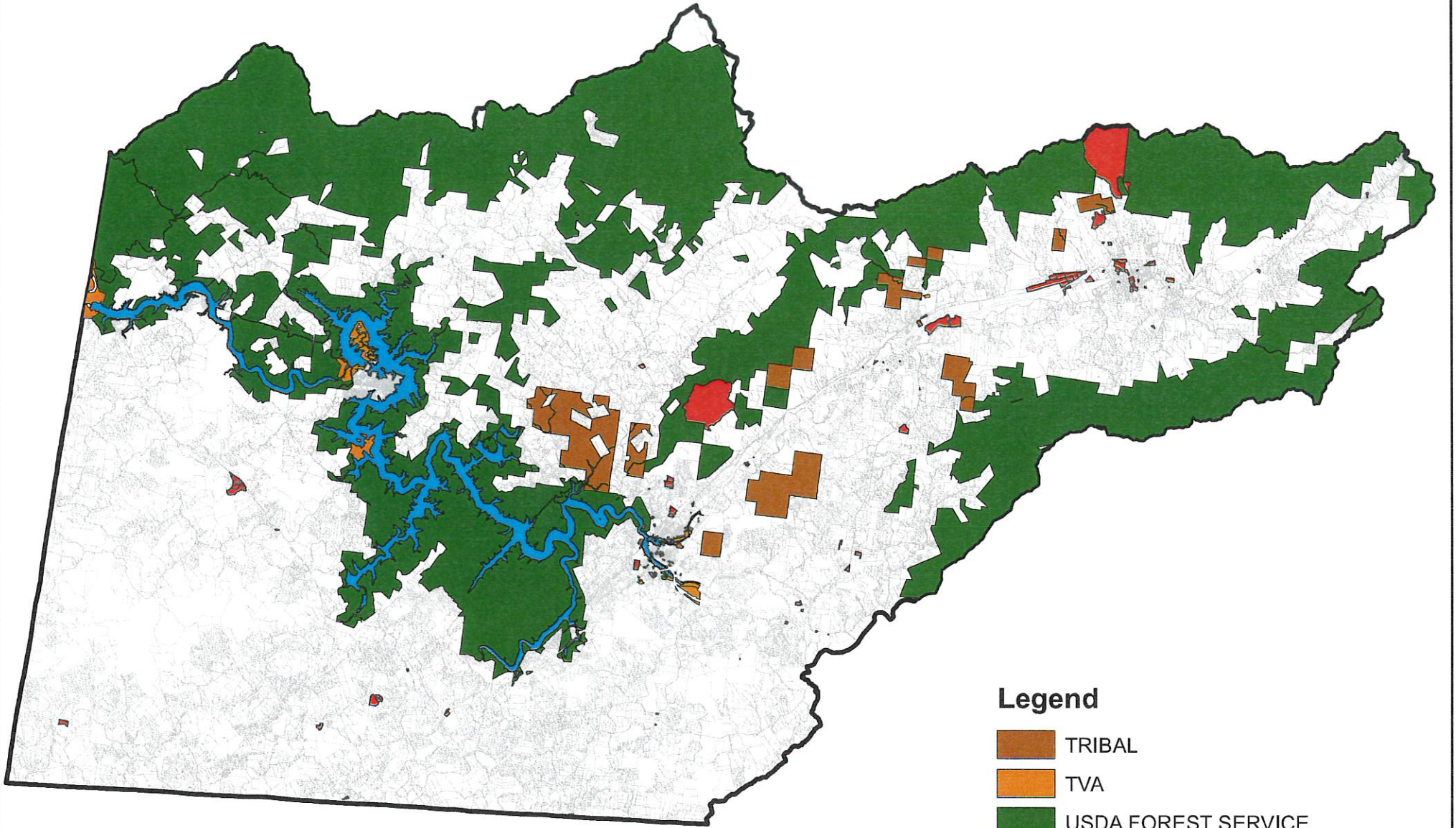
- Cardiac Rehab
- Cardiology Clinic
- Cardiopulmonary
- Corporate health
- Diet and nutrition
- Emergency department
- Endoscopy
- Express care
- Family medicine
- General surgery
- Hospitalist
- Infusion therapy
- Internal medicine
- intensive care unit
- laboratory
- medical surgical
- nursing
- occupational therapy
- operating room
- orthopedic and sports medicine
- pharmacy
- physical therapy
- primary care
- radiology
- same day care
- senior behavioral health
- speech therapy
- transitional care program
- urgent care
- urology
- wound care

Cherokee County also offers two rehabilitation and nursing centers as well as numerous group/assisted living homes.

Peachtree – Murphy rehabilitation and nursing

Andrews – Valley View Care Center

# OWNERSHIP IN CHEROKEE COUNTY BY AGENCY



## Legend

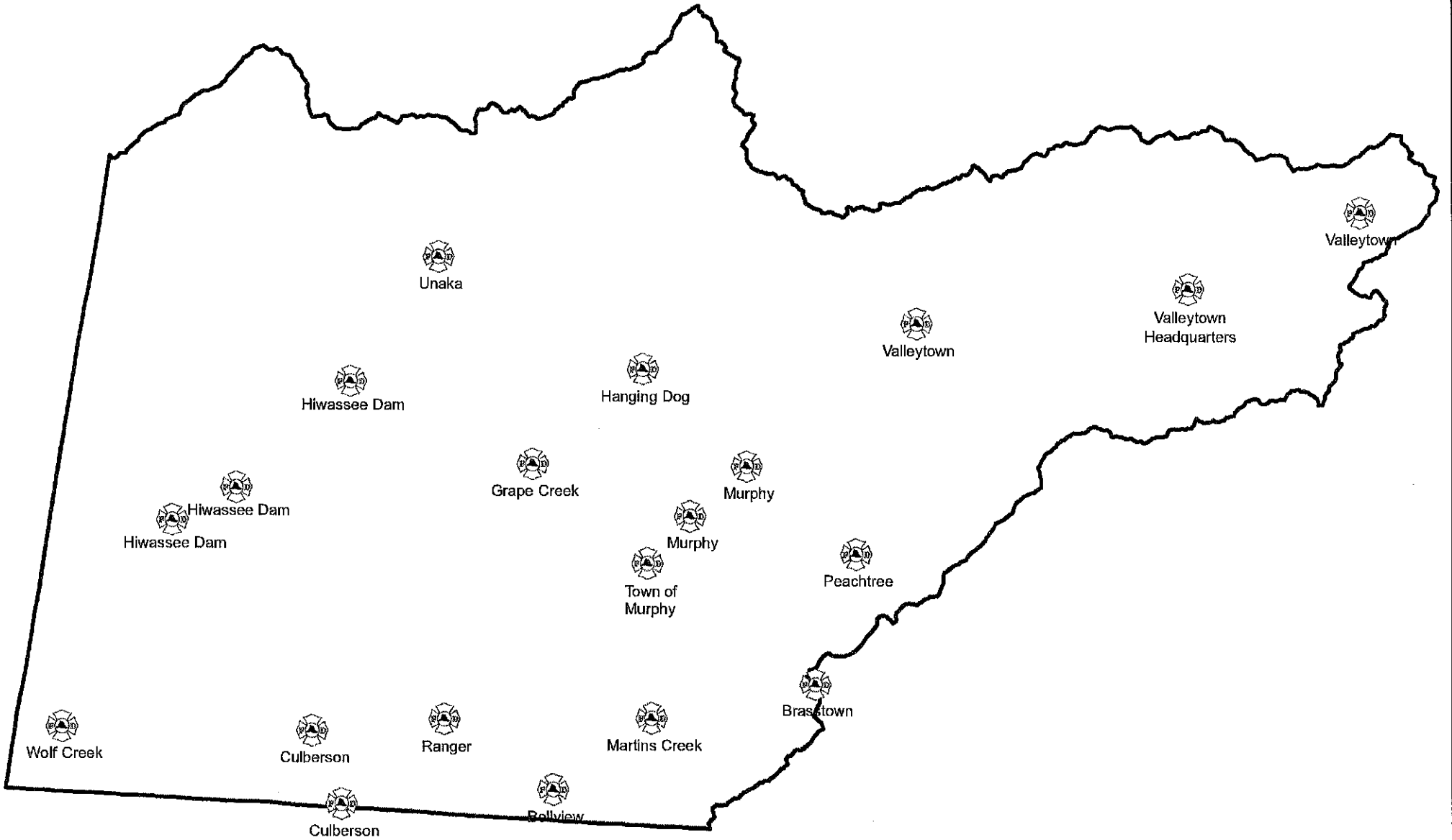
- TRIBAL
- TVA
- USDA FOREST SERVICE
- TVA LAKES
- LOCAL GOVERNMENT OWNED
- PRIVATE OWNED

Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 12:21:26 PM Date: 8/3/2023

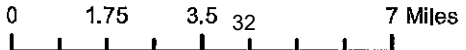
0 1.75 3.5 31 7 Miles



# FIRE STATIONS IN CHEROKEE COUNTY



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 12:51:38 PM Date: 8/3/2023

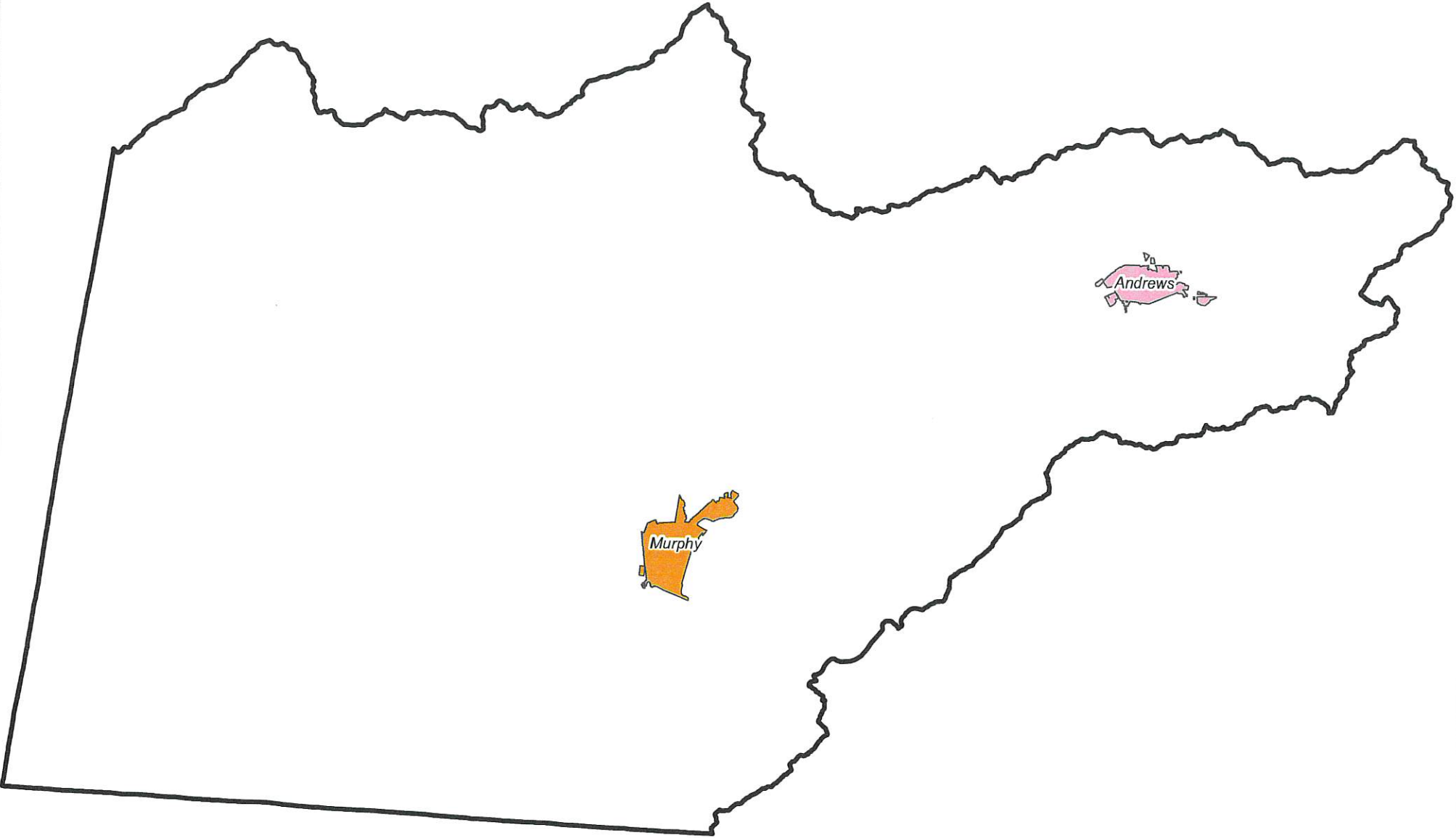


Firestations



N



# MUNICIPAL BOUNDARIES WITHIN CHEROKEE COUNTY



## Legend

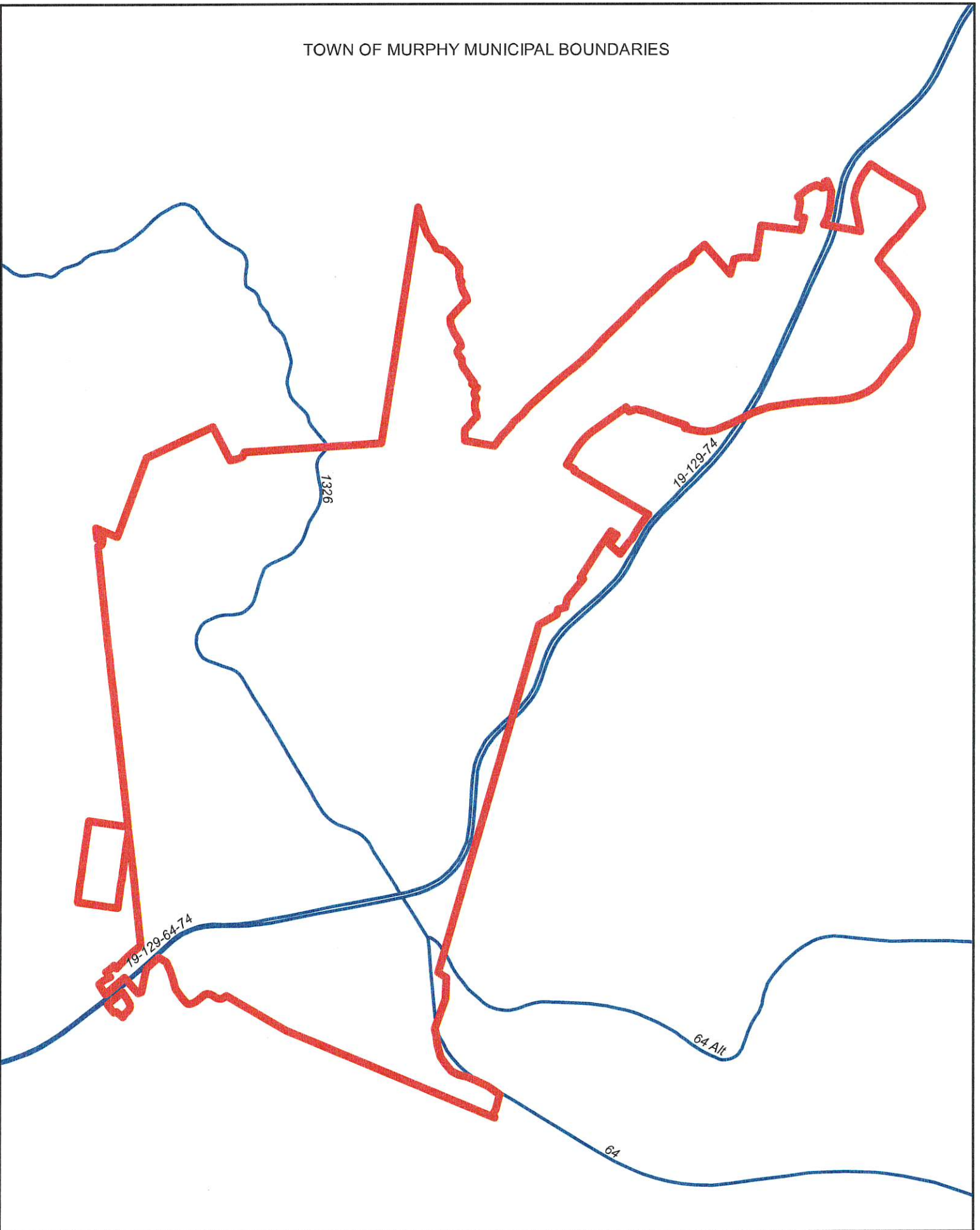
-  Town of Andrews
-  Town of Murphy



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 12:28:14 PM Date: 8/3/2023



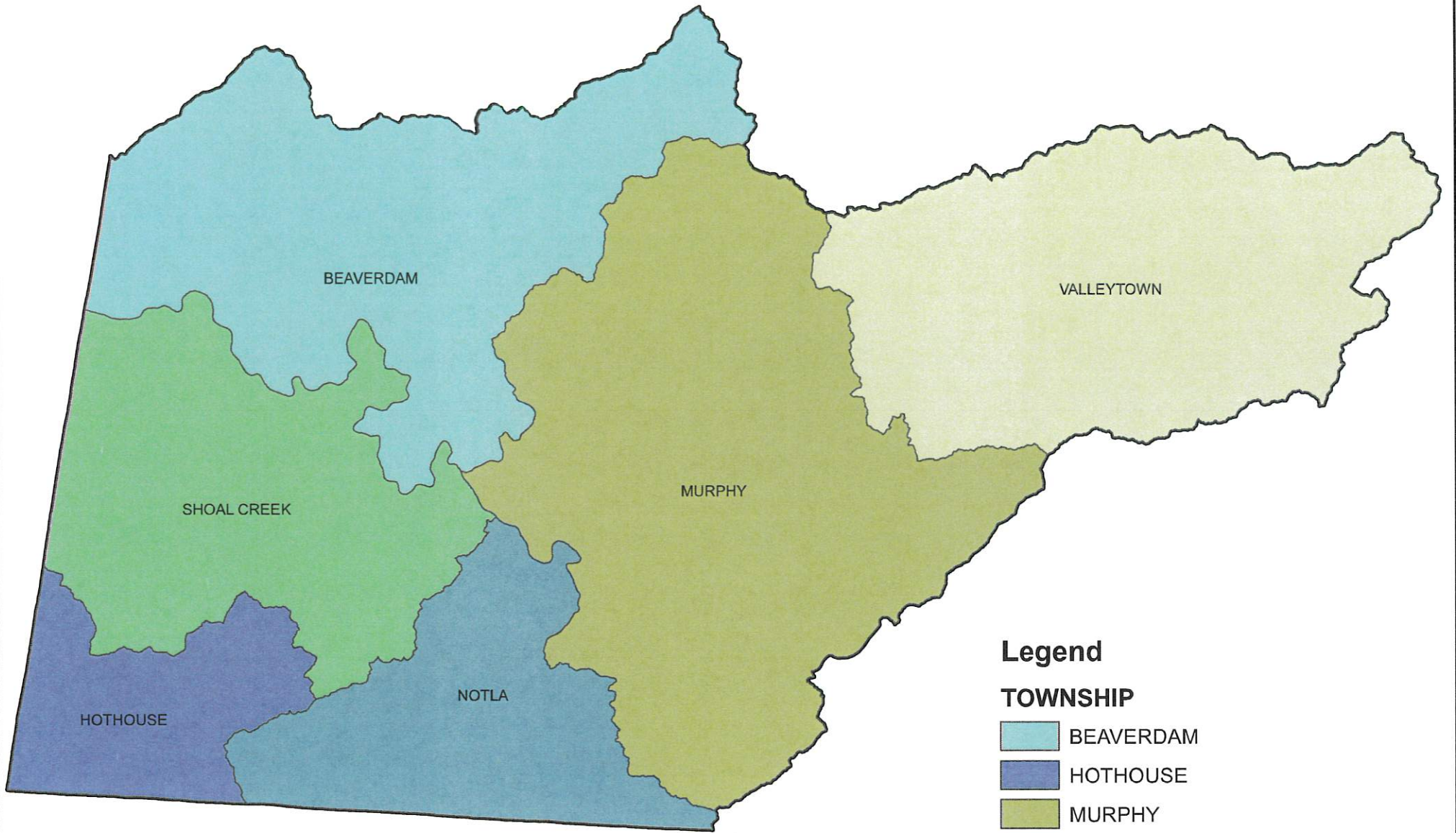
TOWN OF MURPHY MUNICIPAL BOUNDARIES



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 1:55:50 PM Date: 8/3/2023



# TOWNSHIPS IN CHEROKEE COUNTY

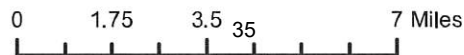


## Legend

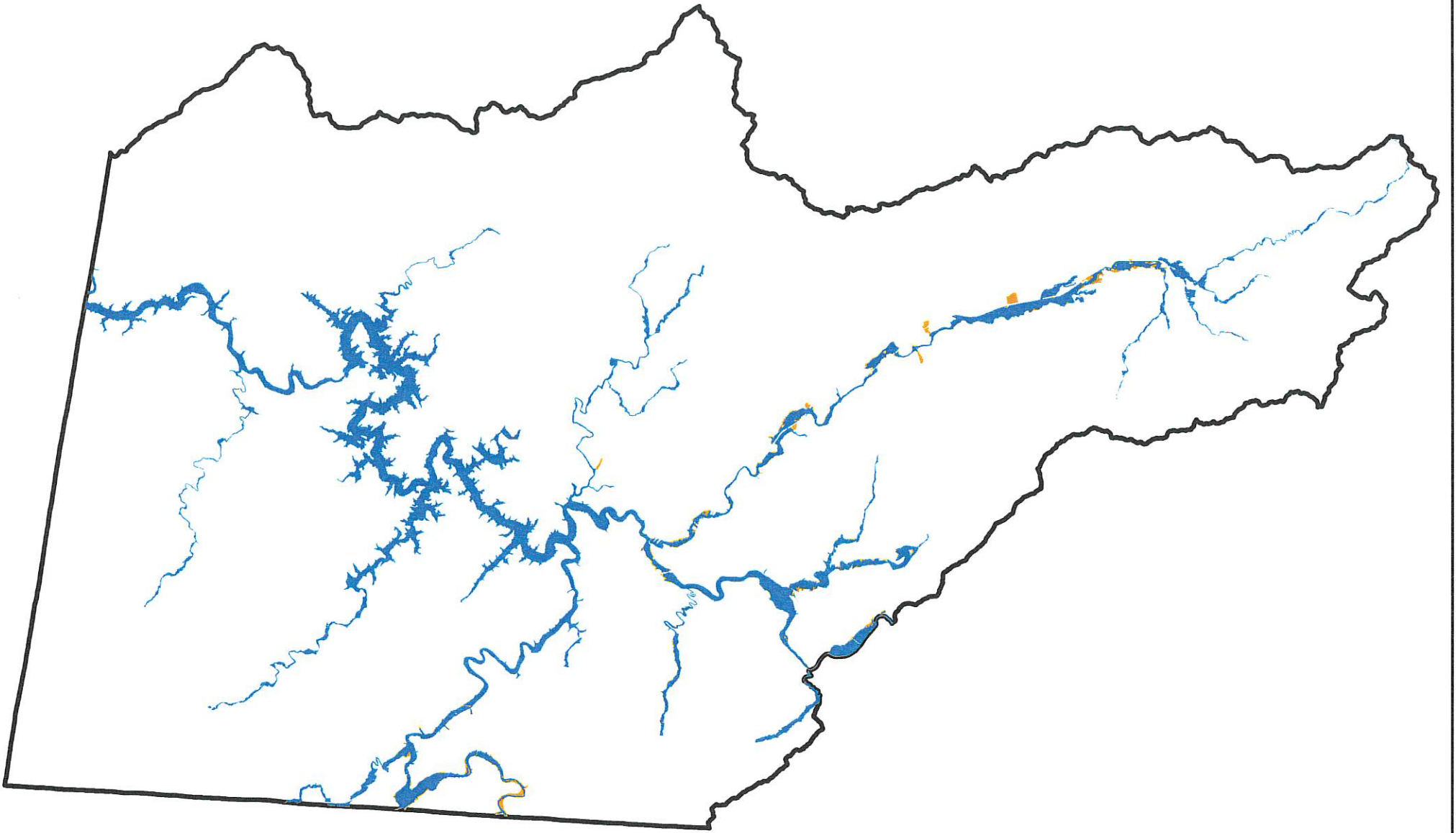
### TOWNSHIP

- BEAVERDAM
- HOTHOUSE
- MURPHY
- NOTLA
- SHOAL CREEK
- VALLEYTOWN



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 12:30:18 PM Date: 8/3/2023



# FLOOD HAZARD AREAS IN CHEROKEE COUNTY



## Flood Hazards

-  0.2 PCT ANNUAL CHANCE FLOOD HAZARD
-  AE

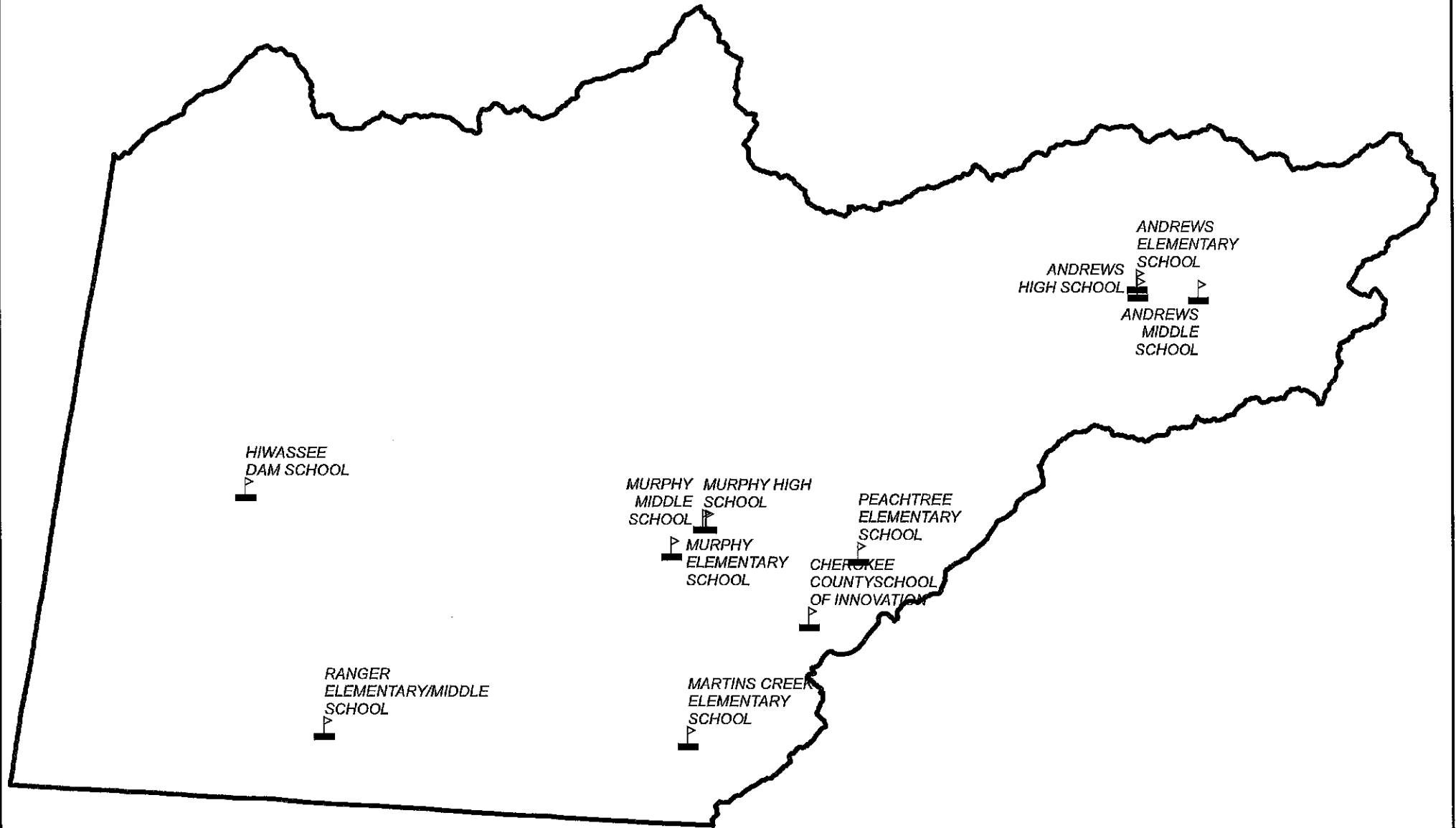
Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.

Time: 12:40:59 PM Date: 8/3/2023

0 1.75 3.5 36 7 Miles

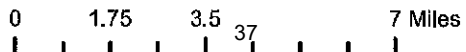



# PUBLIC SCHOOLS IN CHEROKEE COUNTY



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.

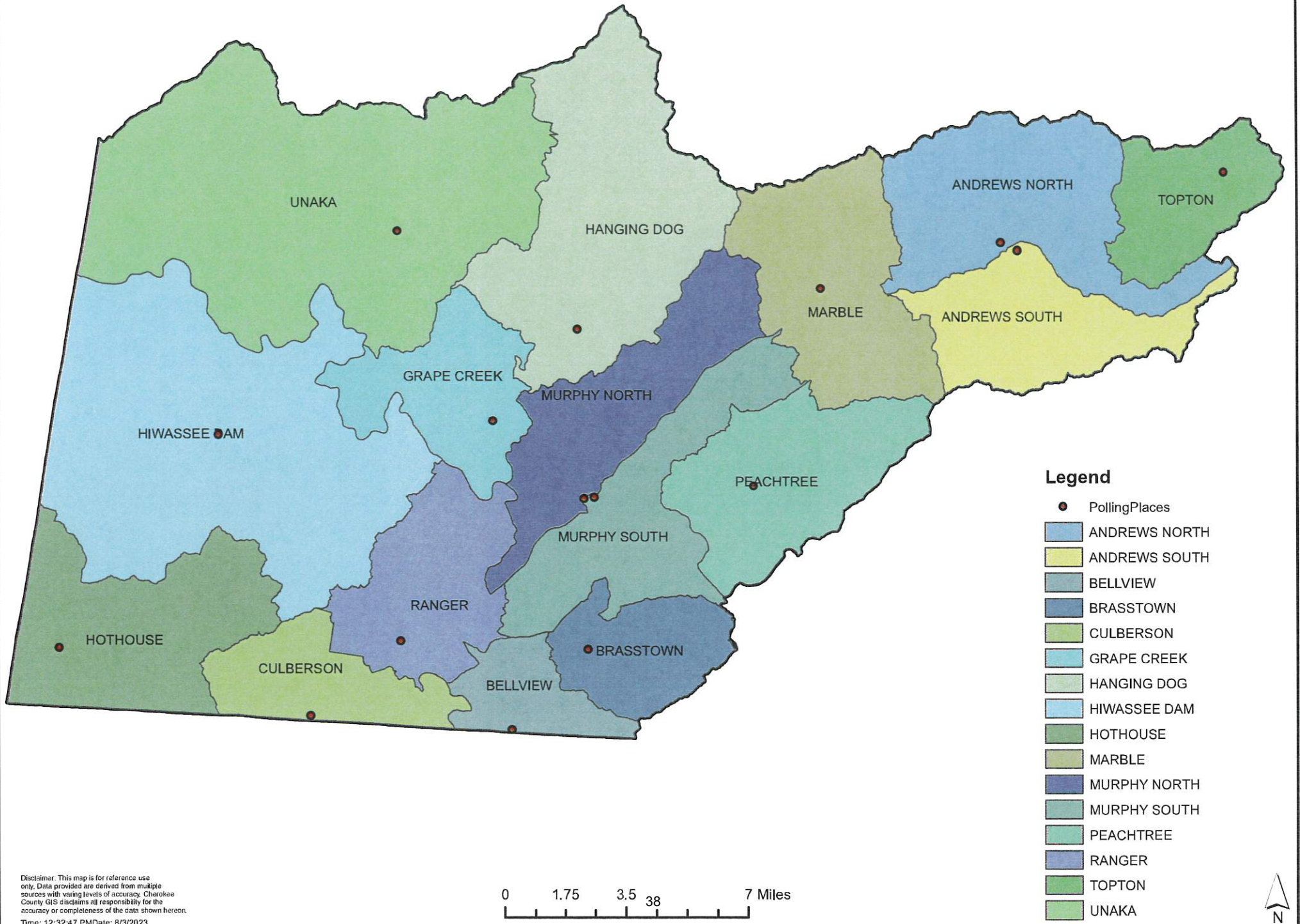
Time: 1:02:47 PM Data: 6/3/2023



 Public Schools



# VOTING PRECINCTS IN CHEROKEE COUNTY

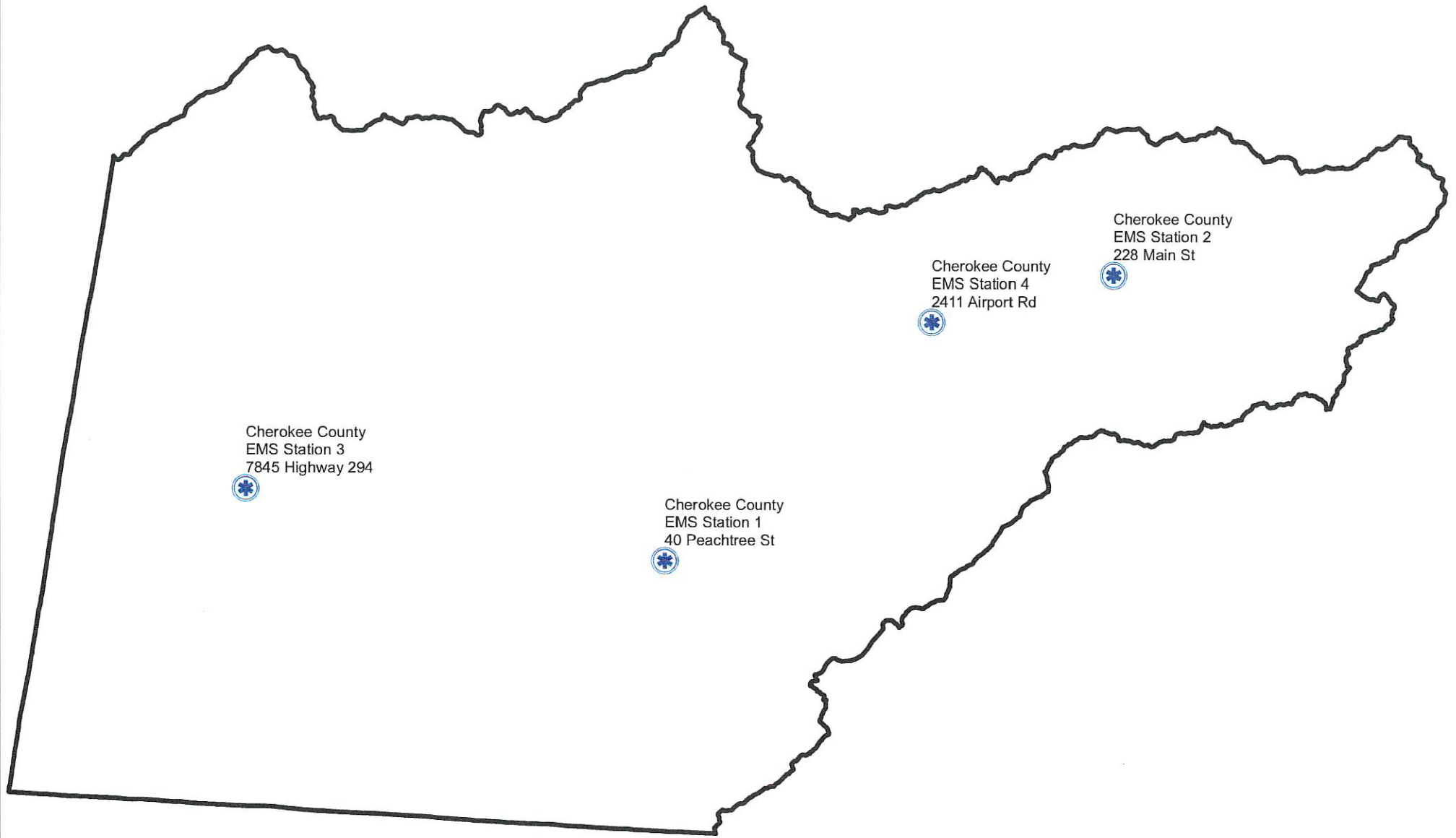


Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
 Time: 12:32:47 PM Date: 8/3/2023

0 1.75 3.5 38 7 Miles

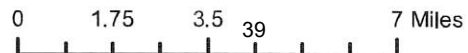


# EMERGENCY MEDICAL SERVICES IN CHEROKEE COUNTY

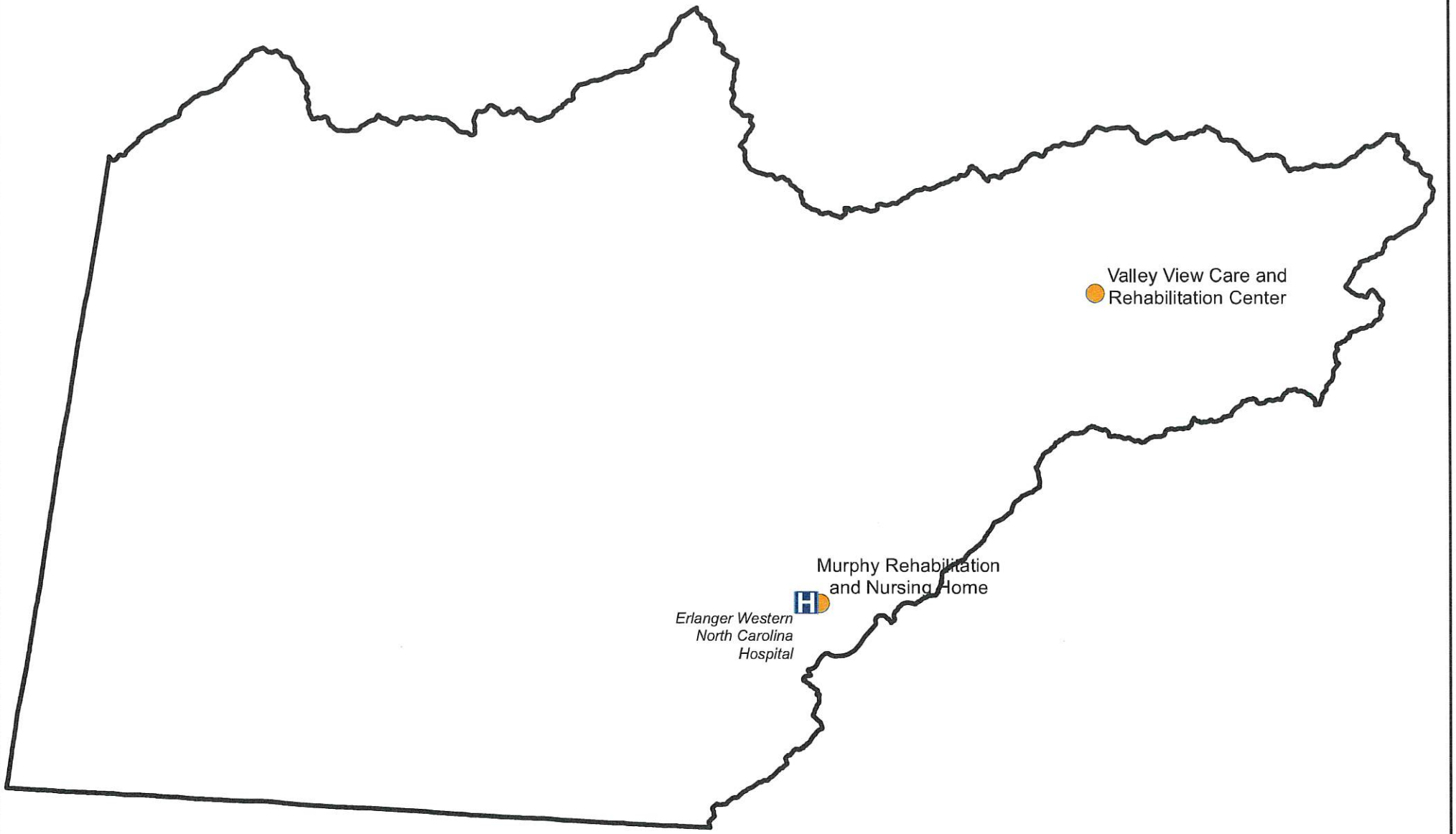


Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.

Time: 1:12:54 PM Date: 8/3/2023



# HOSPITAL AND NURSING HOMES IN CHEROKEE COUNTY



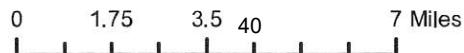
Valley View Care and  
Rehabilitation Center



Murphy Rehabilitation  
and Nursing Home

Erlanger Western  
North Carolina  
Hospital

Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.

Time: 1:49:36 PM Date: 8/3/2023

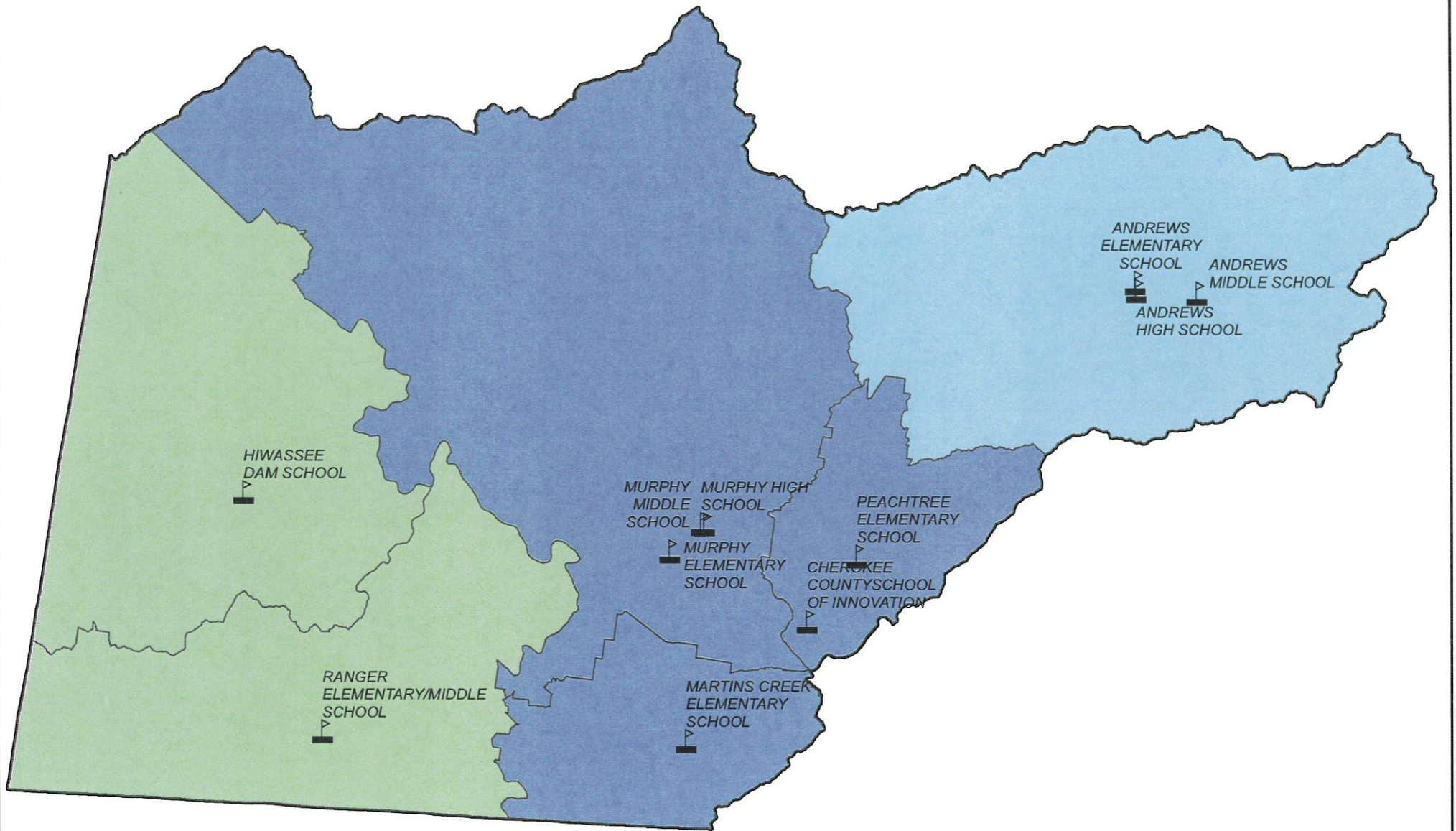


-  Hospital
-  Nursing Homes

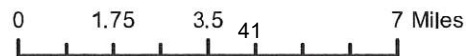




# PUBLIC SCHOOLS AND SCHOOL DISTRICTS IN CHEROKEE COUNTY

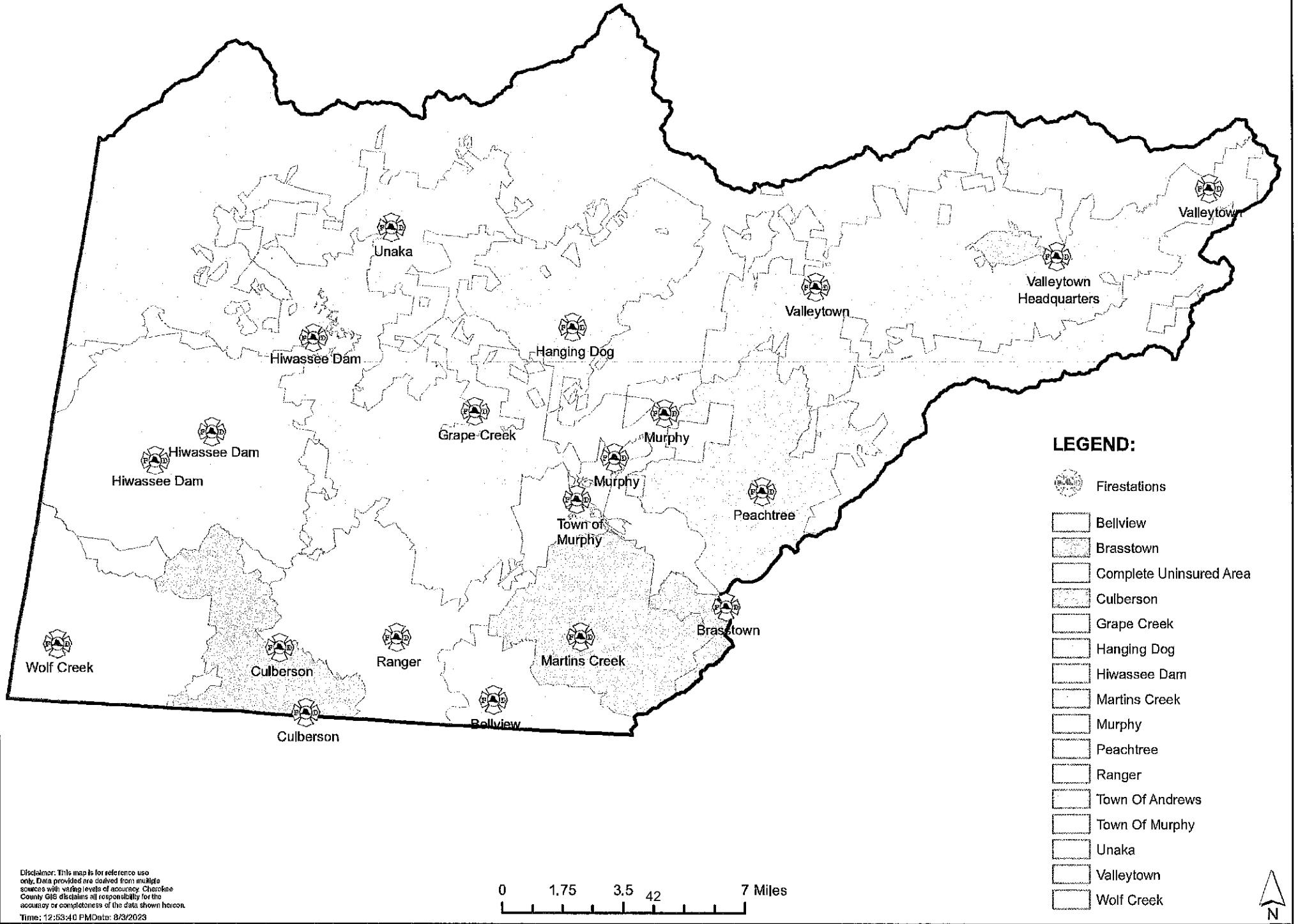


-  Public Schools
- DISTRICT**
-  Andrews High
-  Hiwassee Dam
-  Murphy High



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
 Time: 1:05:08 PM Date: 8/3/2023

# FIRE STATIONS AND DISTRICTS IN CHEROKEE COUNTY



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
 Time: 12:53:40 PM Date: 8/3/2023

0 1.75 3.5 4.2 7 Miles




# LAW ENFORCEMENT STATIONS IN CHEROKEE COUNTY

Cherokee County Sheriff's SubStation  
7845 HIGHWAY 294

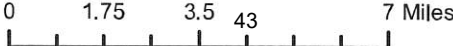
Cherokee County Sheriff's Department  
577 REGAL ST

Murphy Police  
Department 5  
Wofford St

Cherokee County Sheriff's SubStation  
and Andrews Police Dept  
1101 MAIN ST

 Murphy Police Station

 Sheriff's Office SubStations

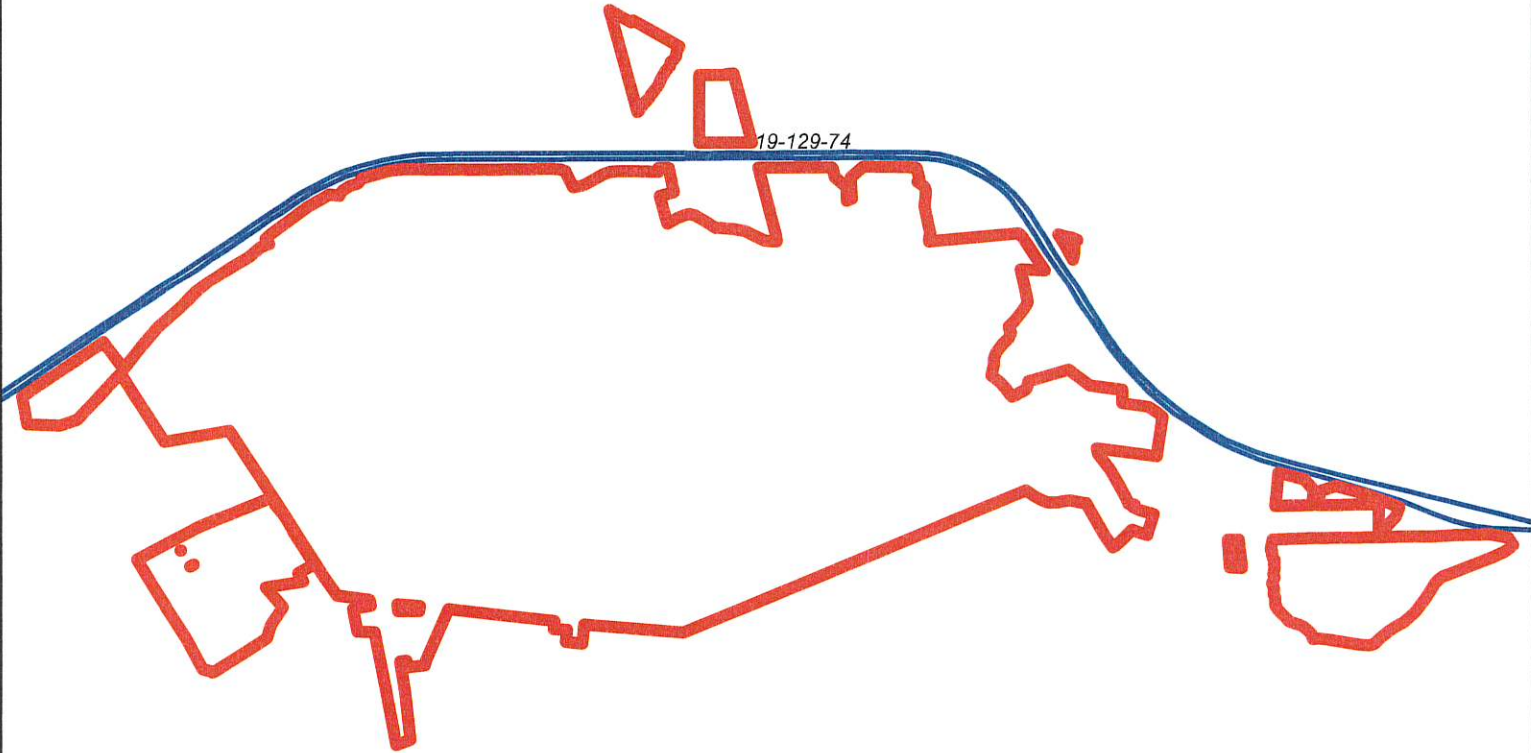


Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.

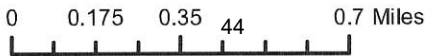
Time: 1:37:55 PM Date: 8/3/2023



TOWN OF ANDREWS MUNICIPAL BOUNDARIES



Disclaimer: This map is for reference use only. Data provided are derived from multiple sources with varying levels of accuracy. Cherokee County GIS disclaims all responsibility for the accuracy or completeness of the data shown hereon.  
Time: 1:57:22 PM Date: 8/3/2023



## RESOLUTION ESTABLISHING A CHEROKEE COUNTY PLANNING BOARD

WHEREAS, the Cherokee County Board of Commissioners recognizes and champions the rights and liberties of the private land owners of Cherokee County.

WHEREAS, the Cherokee County Board of Commissioners recognizes its duty to preserve and protect the rural values espoused by our citizens while promoting the growth and development of the County.

WHEREAS, the Cherokee County Board of Commissioners recognizes that dangers exist to the environment and rural way of life in Cherokee County.

WHEREAS, the Cherokee County Board of Commissioners recognizes that it owes a duty to the citizens of Cherokee County to look to the future and plan for it.

WHEREAS, the Cherokee County Board of Commissioners has established the Needs and Solutions Committee to make recommendations to the Board of Commissioners recognizing all aspects of the values and ways of life in the county. The Board furthermore recognizes that the NASA Committee is advisory in nature and authority under NCGS Chapter 153A.

WHEREAS, the Cherokee County Board of Commissioners believes that the county is in need of planning that preserves our environment while also preserving the individual liberties of property owners.

WHEREAS, the Cherokee County Board of Commissioners has concluded that some of the dangers to the environment and rural way of life may require using limited land use ordinances.

WHEREAS, implementation of limited land use ordinances under the authority of North Carolina General Statutes requires that the County form a planning board to develop a comprehensive plan and to consider necessary land use ordinances to be recommended to the Board of Commissioners.

WHEREFORE, the Cherokee County Board of Commissioners, pursuant to NCGS 160D-301. The planning board shall consist of, pursuant to NCGS 160D-310 and Rule 32 of the rules of the Cherokee County Board of Commissioners, the members of the Cherokee County Board of Commissioners who shall serve in an ex officio capacity. The duties and authorities of the planning board are as set forth in NCGS 160D-301(b). The Board of Commissioners shall adopt separate meetings of

and rules of procedure for the planning board as prescribed in NCGS 160D-308.

This the 6<sup>th</sup> day of March 2022

  
\_\_\_\_\_

Cal Stiles, Chairman

ATTEST:

  
\_\_\_\_\_

Maria Hass, Clerk to the Board

## Establishment of the Cherokee County Needs and Solutions Advisory Committee

WHEREAS, the Cherokee County government owes a duty to the citizens and visitors to the county to identify needs, solutions and foresight for a bright future for the County.

WHEREAS, The Cherokee Board of Commissioners supports and defends the fundamental rights of its citizens to life, liberty and property.

WHEREAS, North Carolina General Statute 153A-77(a) provides "The Board of county commissioners may also appoint advisory boards, committees, councils and agencies composed of qualified and interested county residents to study, interpret and develop community support and cooperation in activities conducted by or under the authority of the board of county commissioners of said county."

WHEREAS, the Cherokee County Board of Commissioners desires the input of the businesses, organizations and citizens in the identification of facilities and policies and other foresight to foster the advancement of Cherokee County.

WHEREFORE, the Cherokee County Board of Commissioners pursuant to the authority granted under North Carolina General Statute 153A-77(a), and NOT under NCGS Chapter 160D, does ESTABLISH the Cherokee County Needs and Solutions Advisory Committee (NASAC or NASA Committee) to serve at the pleasure of the Cherokee County Board of Commissioners.

Mission Statement: The NASA Committee shall serve to identify the needs and challenges facing the citizens of Cherokee County and to develop possible solutions to fulfill such needs and solve such problems facing Cherokee County. The NASA Committee shall study, receive public input, develop and present priorities, needs and devise proposed solutions to address said needs and challenges to the Cherokee County Board of Commissioners for its consideration.

Meetings: The NASAC shall meet no less than one time every 60 calendar days and may meet more often as determined by the Chair to be necessary.

-All meetings shall be open to the public.

-A quorum shall consist of five or more appointed NASAC members.

- Meetings shall be announced on the Cherokee County website no less than 7 calendar days before the meeting and to the Sunshine List by the Clerk to the Cherokee County Board of Commissioners.
- There shall be a public forum at each meeting.
- Printed materials may be presented to the NASAC with or without a spoken presentation.
- The Chair may limit time of presentations.
- The time, place and order order of meetings shall be governed by the Chair in consultation with the membership. The NASAC is encouraged to conduct meetings in communities throughout the county.
- the NASAC shall maintain minutes of each meeting and submit same to the Clerk to the Board of Commissioners for archiving. The Chair may appoint a secretary for the Board.

Organization: The NASAC shall be comprised of 10 members serving terms of 2 years and composed of the following:

1. The Cherokee County Grant Specialist shall serve ex-officio and will be a non-voting member.
2. Nine members of the NASA Committee shall be appointed by Cherokee County Board of Commissioners

Vacancies shall be filled by the Board of Commissioners as soon as such vacancy may occur for service for service of the remainder of the vacated term.

The Chair and Vice-Chair shall be appointed by majority votes of the NASAC membership and shall serve respective terms of 1 year.

Consultation: The NASAC may consult with the County Manager, County Attorney, County Finance Officer and County Department Heads as shall be helpful to the Committee.

Reporting: The NASA Committee may formally report to the Cherokee County Board of Commissioners as often as it has information to present and recommendations to make, but shall make a report of its business during the first meeting of the Cherokee County Board of Commissioners in the months of February and August of each year. NASAC shall develop and submit to the Cherokee County Board of Commissioners by August 1, 2023 5 year and 10 year written and prioritized stratagems, respectively, that shall identify the needs of the County and proposed specific solutions to address the identified needs. NASAC shall update the respective 5 and 10 year stratagems in its report to the Board of Commissioners in August of each year.



THUS ADOPTED AND ESTABLISHED ON THIS THE 5TH DAY OF DECEMBER, 2022.



---

CAL STILES

CHAIRMAN OF THE CHEROKEE COUNTY BOARD OF COMMISSIONERS

ATTEST:



---

MARIA HASS  
CLERK TO THE BOARD



## Comprehensive Transportation Plan



## Cherokee County

July 2013

---

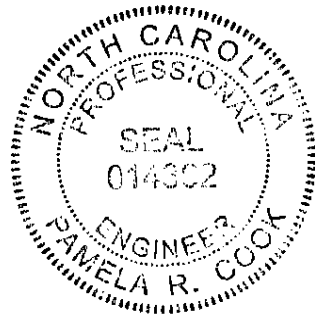
# Comprehensive Transportation Plan

## Cherokee County

**Prepared by:** Jessica McClure, Project Engineer  
Pam Cook PE, Mountains Planning Group Supervisor  
Transportation Planning Branch  
N.C. Department of Transportation

**In Cooperation with:** Cherokee County  
Town of Andrews  
Town of Murphy  
Southwestern Rural Planning Organization

**July 2013**



*Pamela R. Cook*

---

Pamela R. Cook, PE  
Mountains Planning Group Supervisor

## Table of Contents

---

---

Executive Summary.....	i
I. Analysis of the Existing and Future Transportation System .....	I-1
Analysis Methodology and Data Requirements .....	I-1
Roadway System Analysis .....	I-1
Traffic Crash Analysis .....	I-3
Bridge Deficiency Assessment .....	I-3
Public Transportation and Rail .....	I-17
Public Transportation .....	I-17
Rail .....	I-18
Bicycles and Pedestrians .....	I-18
Land Use .....	I-19
Consideration of the Natural and Human Environment .....	I-25
Public Involvement .....	I-39
II. Recommendations .....	II-1
Implementation .....	II-1
Problem Statements .....	II-2
Highway .....	II-3
Public Transportation and Rail .....	II-11
Bicycle .....	II-11
Pedestrian .....	II-12

## Appendices

---

---

Appendix A: Resources and Contacts .....	A-1
Appendix B: Comprehensive Transportation Plan Definitions .....	B-1
Appendix C: CTP Inventory and Recommendations .....	C-1
Appendix D: Typical Cross-Sections .....	D-1
Appendix E: Level of Service Definitions.....	E-1
Appendix F: Traffic Crash Analysis .....	F-1
Appendix G: Bridge Deficiency Assessment .....	G-1
Appendix H: Public Involvement .....	H-1

## List of Figures

---

---

Figure 1	Comprehensive Transportation Plan .....	iii
Figure 2	Existing Roadway Deficiency .....	I-5
Figure 3	Future Roadway Deficiency .....	I-9
Figure 4	Crash Locations Map .....	I-13
Figure 5	Deficient Bridges .....	I-15
Figure 6	Existing Land Use Map .....	I-21
Figure 7	Future Land Use Map .....	I-23
Figure 8	Environmental Features .....	I-27
Figure 9	Typical Cross Sections .....	D-2
Figure 10	Level of Service Illustrations .....	E-2

## List of Tables

---

---

Table 1	Environmental Features .....	I-25
Table 2	Restricted Environmental Features .....	I-26
Table 3	CTP Inventory and Recommendations .....	C-2
Table 4	Crash Locations .....	F-1
Table 5	Deficient Bridges .....	G-2

## Executive Summary

---

---

In June of 2011, the Transportation Planning Branch of the North Carolina Department of Transportation and Cherokee County initiated a study to cooperatively develop the Cherokee County Comprehensive Transportation Plan (CTP), which includes the town of Andrews and town of Murphy. This is a long range multi-modal transportation plan that covers transportation needs through 2040. Modes of transportation evaluated as part of this plan include: highway, public transportation and rail, bicycle, and pedestrian. This plan does not cover routine maintenance or minor operations issues. Refer to Appendix A for contact information on these types of issues.

Findings of this CTP study were based on an analysis of the transportation system, environmental screening, and public input. Refer to Figure 1 for the CTP maps, which were mutually endorsed/adopted in 2013. Implementation of the plan is the responsibility of Cherokee County, the town of Andrews, the town of Murphy, and NCDOT. Refer to Chapter 2 for information on the implementation process.

This report documents the recommendations for improvements that are included in the Cherokee County CTP. The major recommendations for improvements are listed below. More detailed information about these and other recommendations can be found in Chapter 2.

- **US 19/64/74/129:** Convert the existing five land section from the end of the existing four lane section to Hiwassee Street to a four lane, divided section with a raised grass median as well as bicycle and pedestrian accommodations.
- **US 19/74/129:** Add climbing lanes for trucks from the end of the four lane divided section east of Andrews to Macon County.
- **A-9:** The A-9 project is being studied as part of a regional comprehensive plan. The CTP may be revised pending the outcome of the study.
- **Public Transit:** Create park-and-ride lots near Murphy and Andrews and provide regular fixed transit service.

**Adopted by:**

**Cherokee County**

**Date: April 1, 2013**

**Town of Andrews**

**Date: April 9, 2013**

**Town of Murphy**

**Date: April 1, 2013**

**NCDOT**

**Date: July 11, 2013**

**Endorsed by:**

**Southwestern RPO**

**Date: May 9, 2013**

**Recommended by:**

**Transportation Planning Branch**

**Date: May 21, 2013**

**NOTES:**

Future US 74 (TIP project A-0009) is currently being studied as part of a regional comprehensive plan and may be revised pending the outcome of the study.

TENNESSEE

Graham County








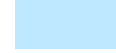

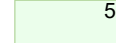
Macon County

Clay County

GEORGIA

- Sheet 1 Adoption Sheet
- Sheet 2 Highway Map
- Sheet 3 Public Transportation and Rail Map
- Sheet 4 Bicycle Map
- Sheet 5 Pedestrian Map

**Legend**

-  Roads
-  Airport
-  School
-  Railroad
-  Eastern Band of Cherokee Indians Boundary
-  County Boundary
-  Rivers and Streams
-  Bodies of Water
-  Municipal Boundary
-  National Forest



**Figure 1**

Sheet 1 of 5



Base map date: March 1, 2012

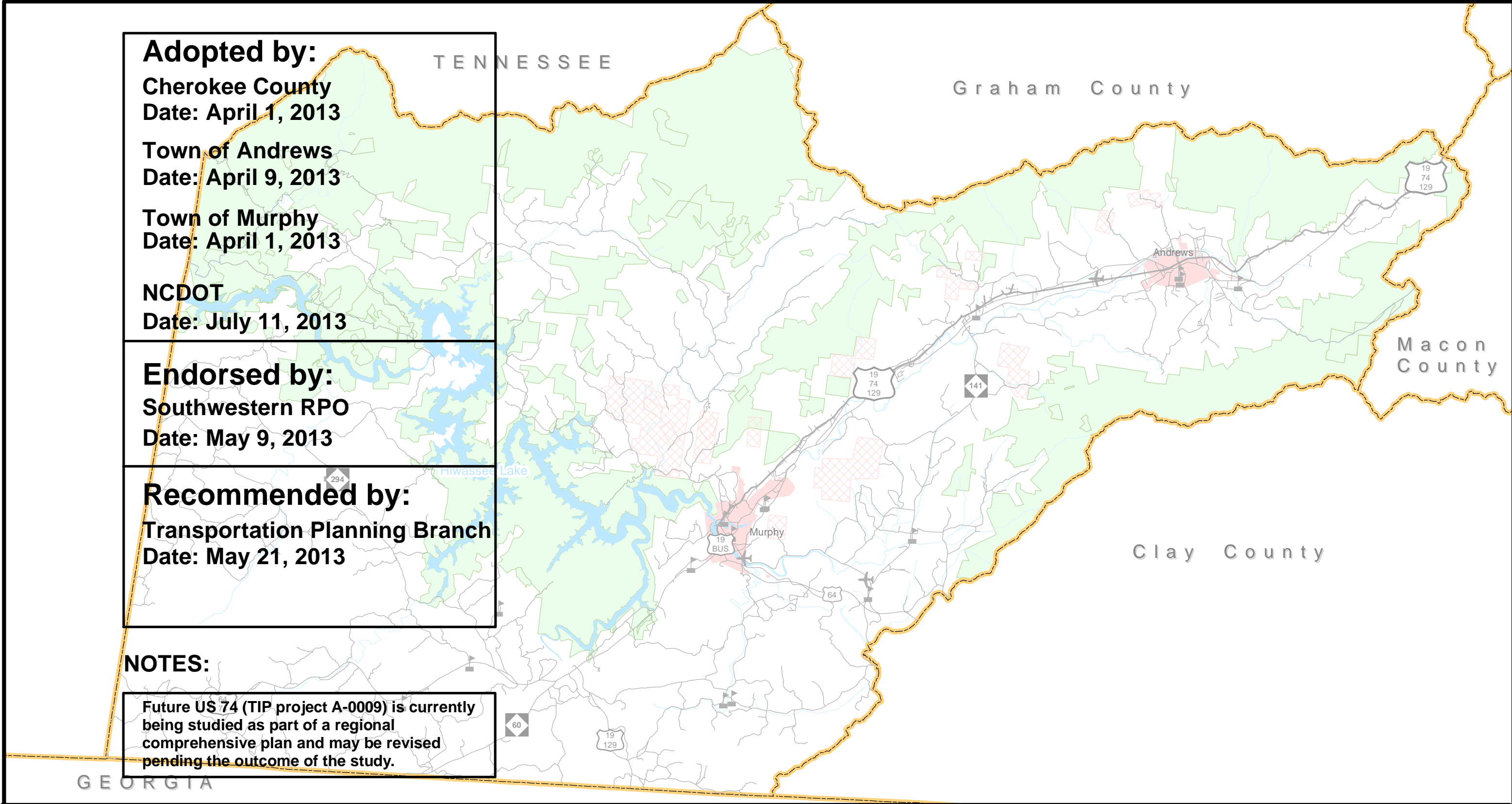
Refer to CTP document for more details

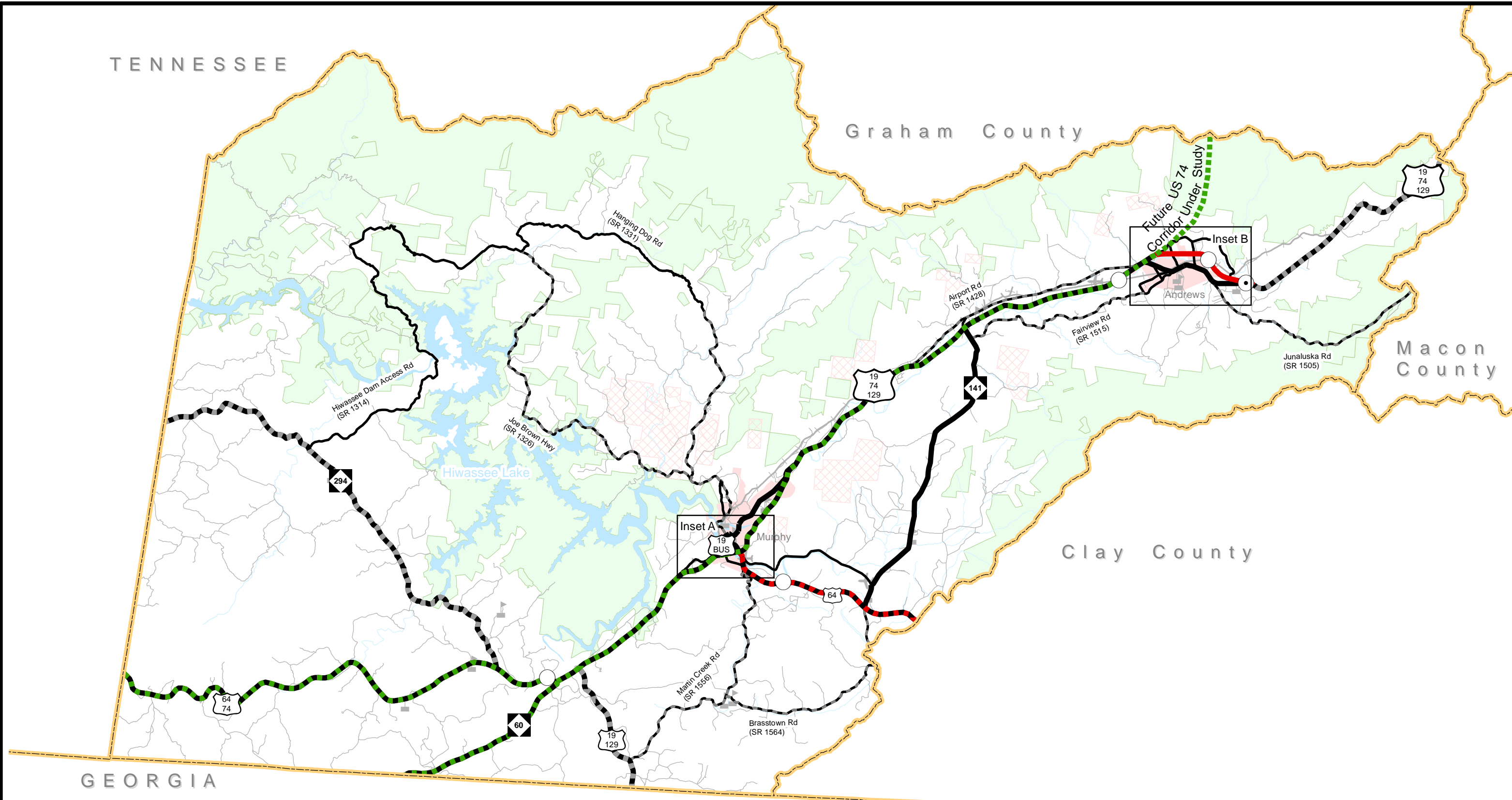
**Cherokee County**

North Carolina

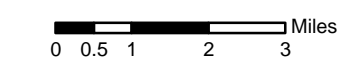
**Comprehensive  
Transportation Plan**

Plan date: March 27, 2013





<b>Freeways</b>	<b>Boulevards</b>	<b>Minor Thoroughfares</b>
Existing	Existing	Existing
Needs Improvement	Needs Improvement	Needs Improvement
Recommended	Recommended	Recommended
<b>Expressways</b>	<b>Other Major Thoroughfares</b>	Existing Interchange
Existing	Existing	Proposed Interchange
Needs Improvement	Needs Improvement	Existing Grade Separation
Recommended	Recommended	Proposed Grade Separation



**Figure 1**

Sheet 2 of 5



Base map date: March 1, 2012

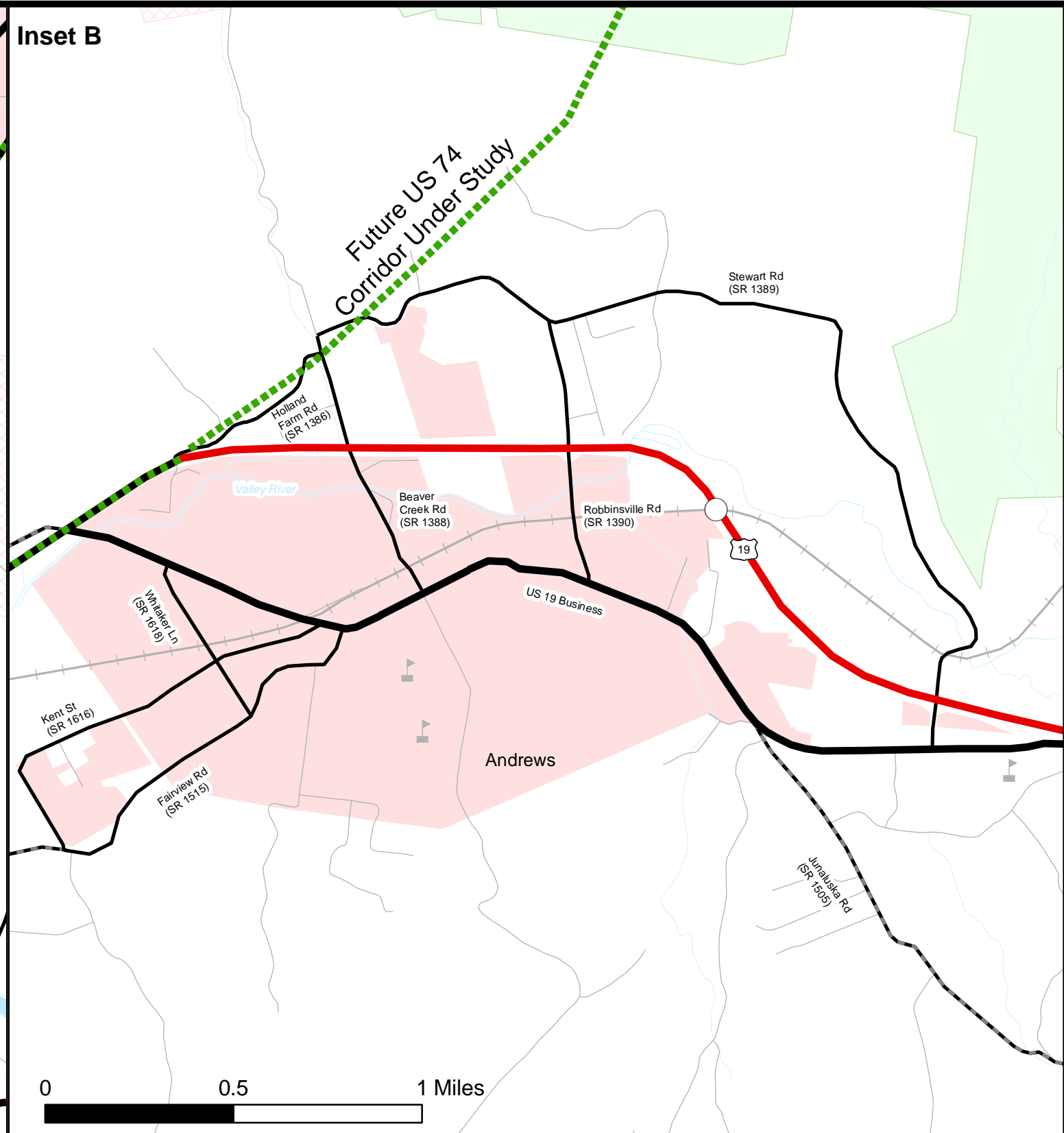
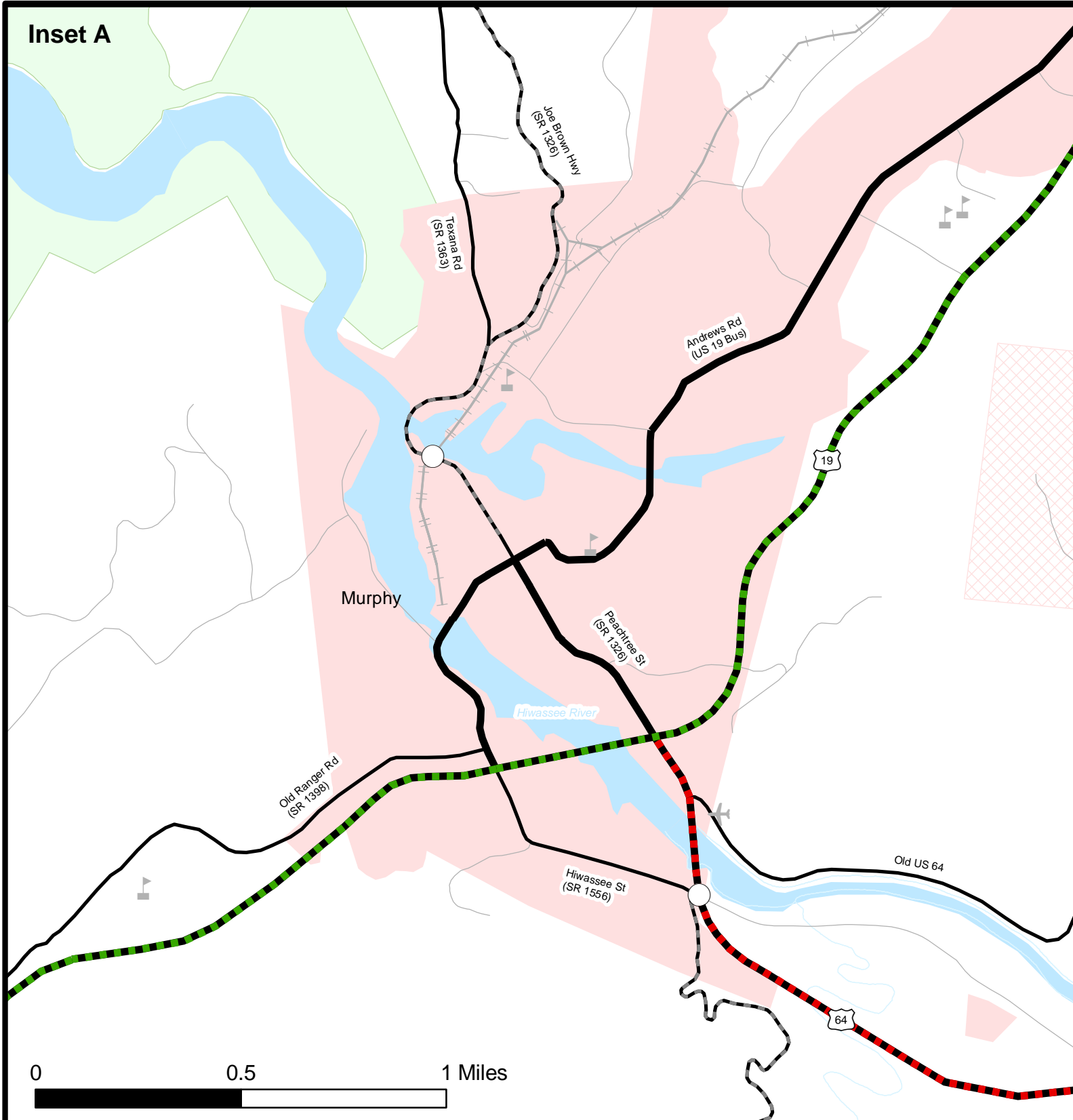
Refer to CTP document for more details

# Highway Map Cherokee County

## Comprehensive Transportation Plan

Plan date: March 27, 2013





**Freeways**

- Existing
- Needs Improvement
- Recommended

**Expressways**

- Existing
- Needs Improvement
- Recommended

**Boulevards**

- Existing
- Needs Improvement
- Recommended

**Other Major Thoroughfares**

- Existing
- Needs Improvement
- Recommended

**Minor Thoroughfares**

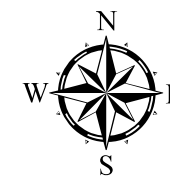
- Existing
- Needs Improvement
- Recommended

**Interchanges**

- Existing Interchange
- Proposed Interchange
- Existing Grade Separation
- Proposed Grade Separation

**Figure 1**

Sheet 2A of 5



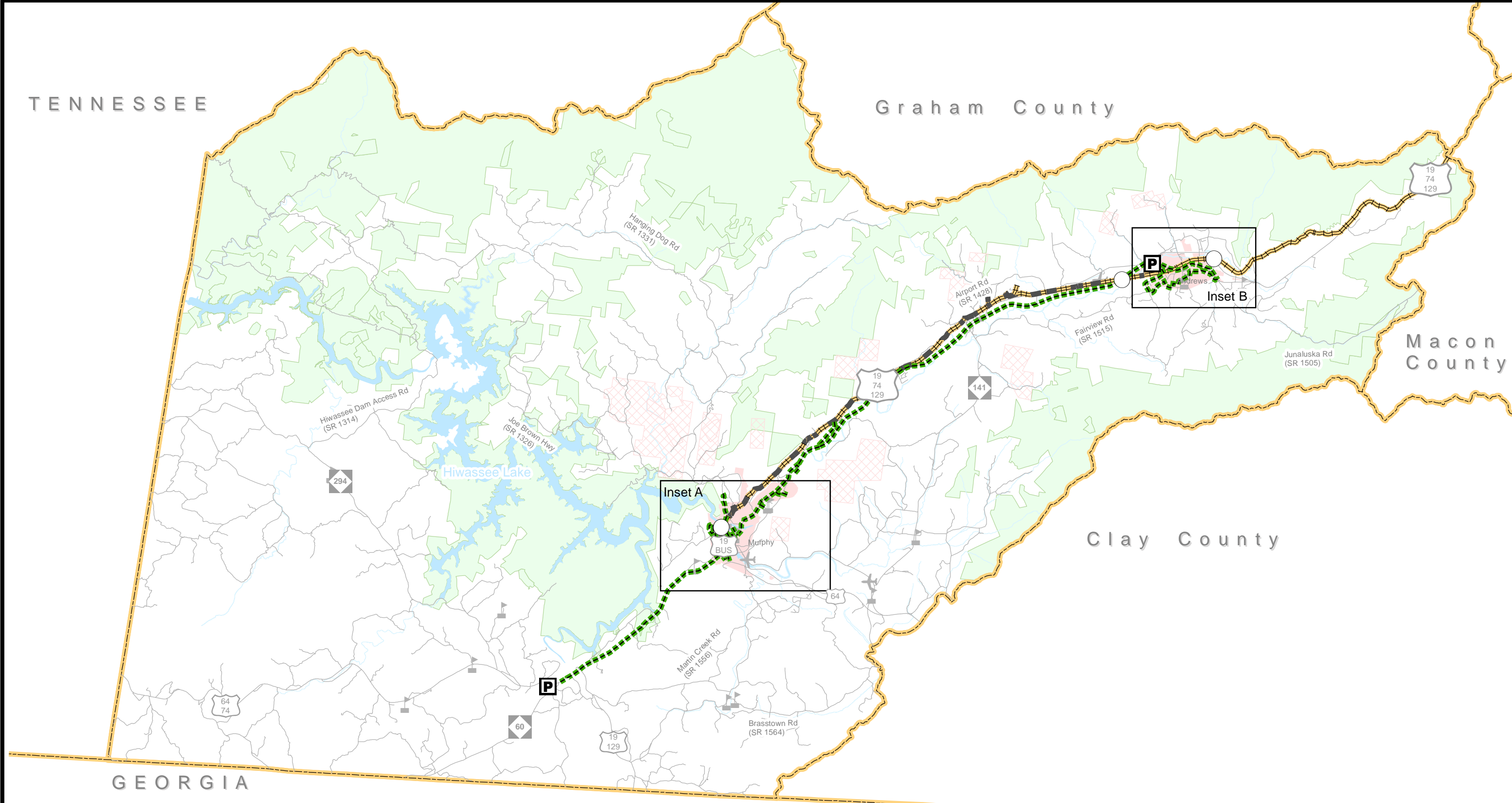
Base map date: March 1, 2012

Refer to CTP document for more details

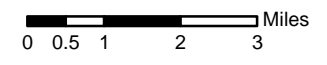
**Highway Map  
Cherokee County**

**Comprehensive  
Transportation Plan**

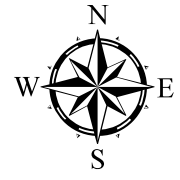
Plan date: March 27, 2013



<b>Bus Routes</b> Existing Needs Improvement Recommended	<b>Operational Strategies</b> Existing Needs Improvement Recommended	<b>High Speed Rail Corridor</b> Existing Recommended	<b>Rail Stops</b> Existing Recommended
<b>Fixed Guideway</b> Existing Needs Improvement Recommended	<b>Rail Corridor</b> Active Inactive Recommended	<b>Intermodal Connector</b> Existing Recommended Existing Grade Separation Proposed Grade Separation	<b>Park and Ride Lot</b> Existing Recommended



**Figure 1**  
Sheet 3 of 5



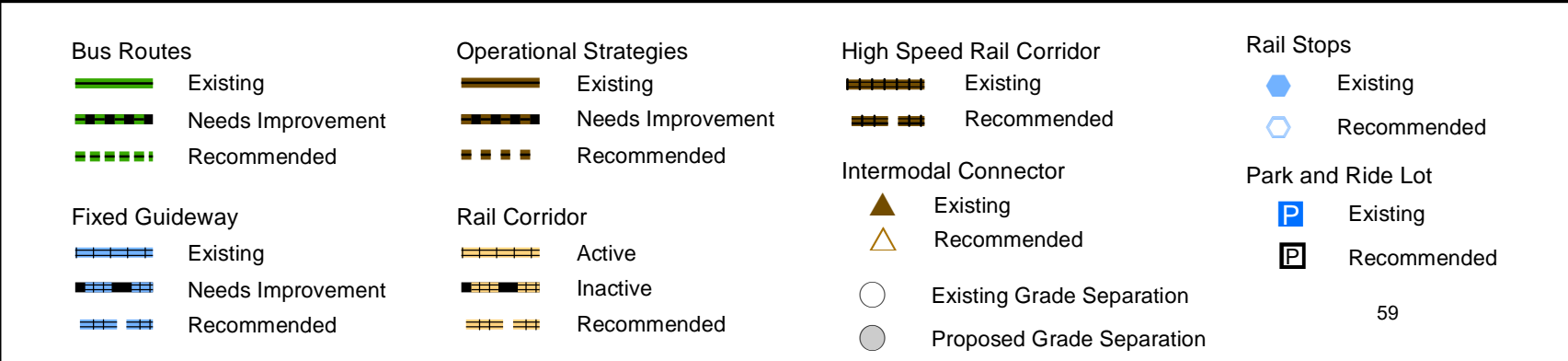
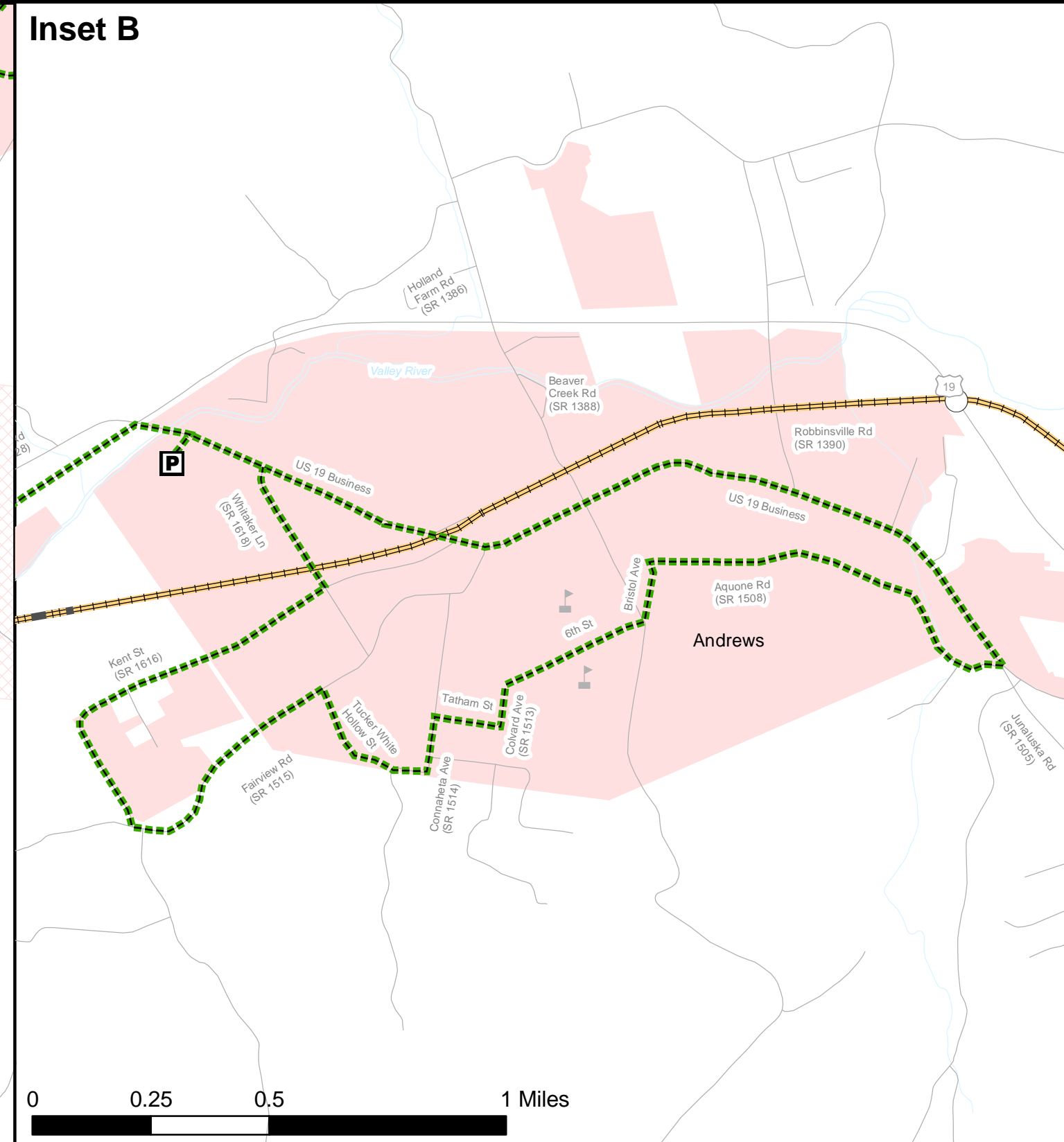
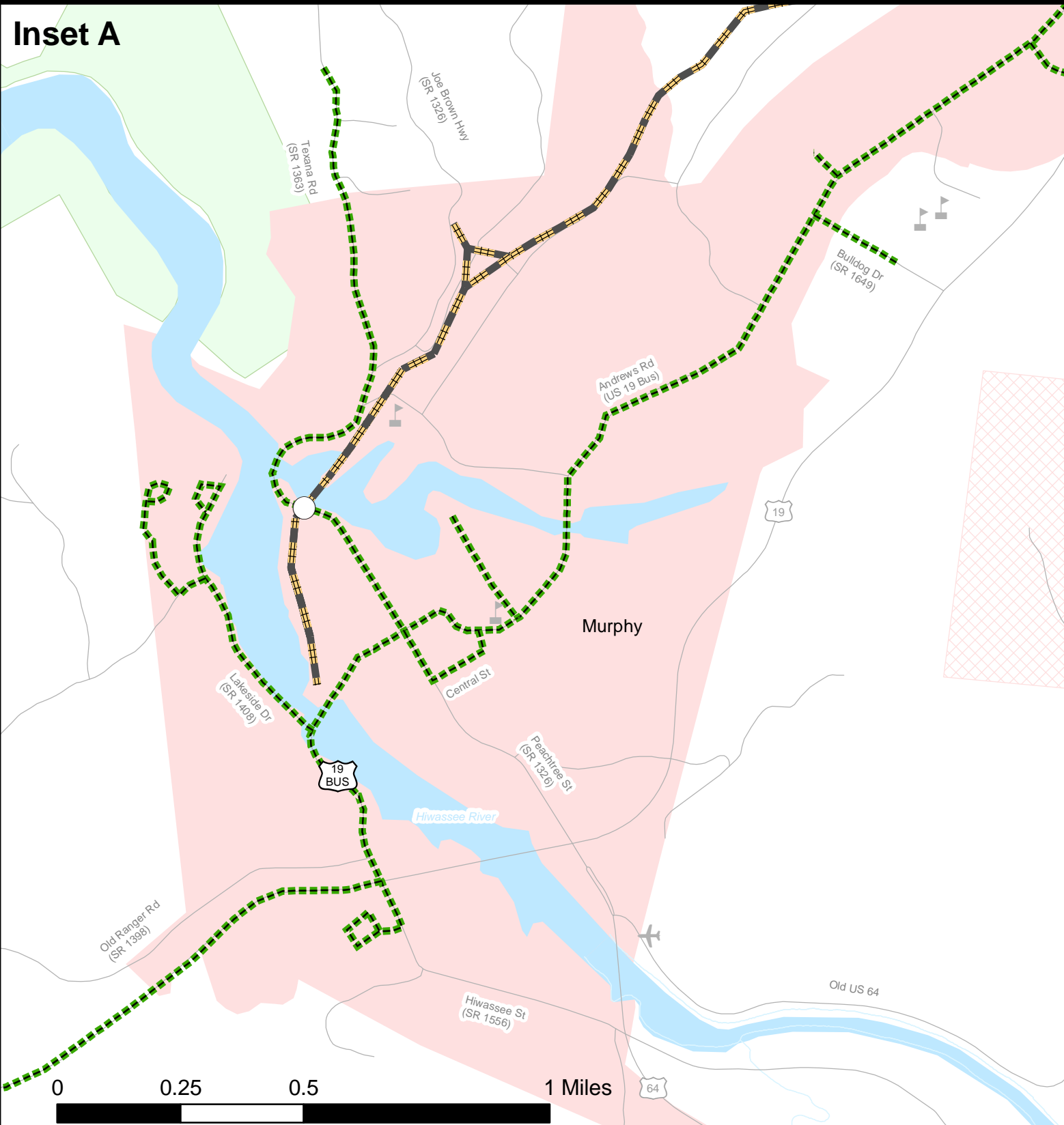
Base map date: March 1, 2012

Refer to CTP document for more details

# Public Transportation and Rail Map Cherokee County

## Comprehensive Transportation Plan

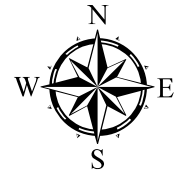
Plan date: March 27, 2013



**Figure 1**  
 Sheet 3A of 5

Base map date: March 1, 2012

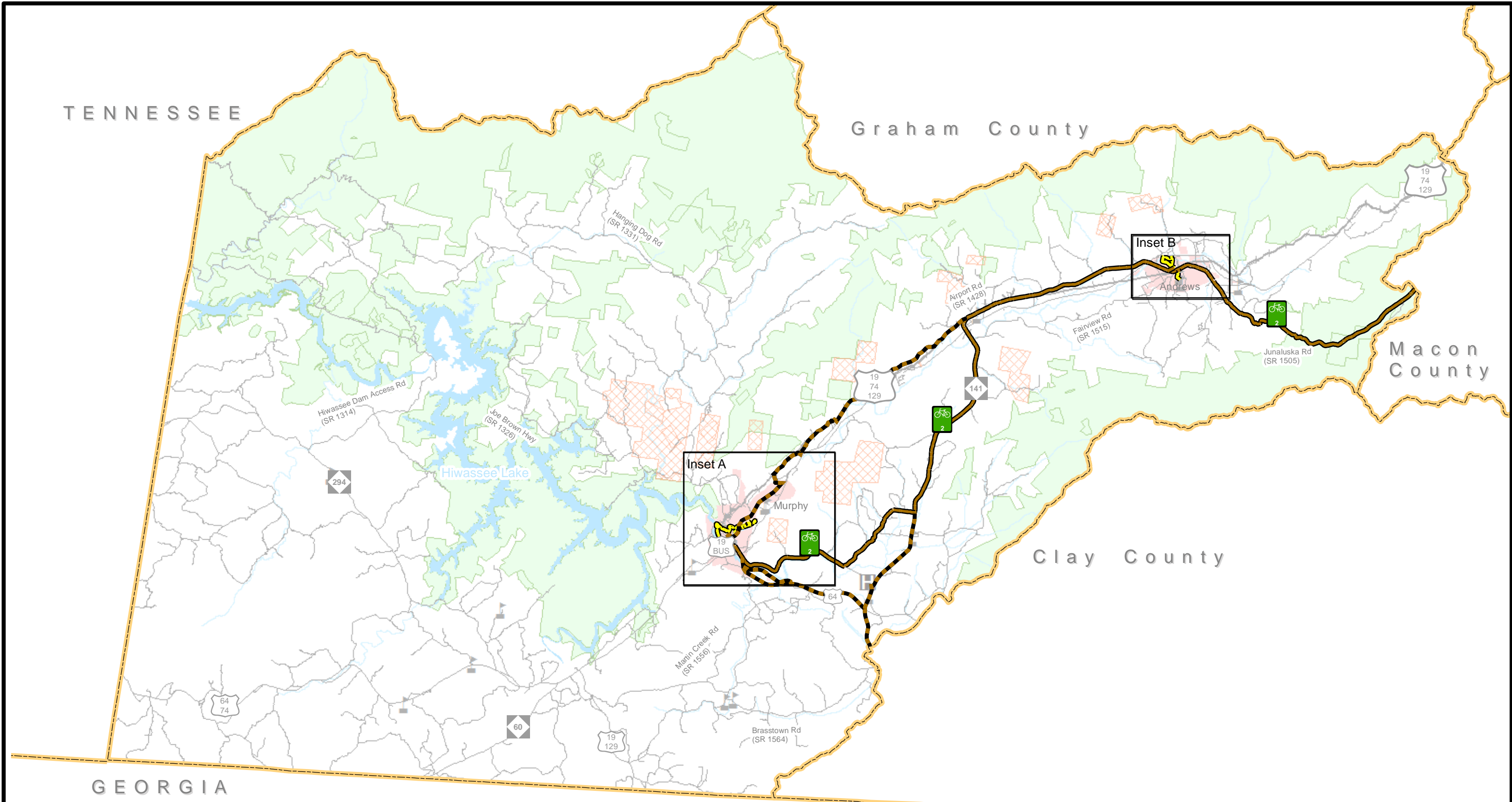
Refer to CTP document for more details



**Public Transportation  
 and Rail Map  
 Cherokee County**

**Comprehensive  
 Transportation Plan**

Plan date: March 27, 2013



**On Road**

- Existing
- Needs Improvement
- Recommended

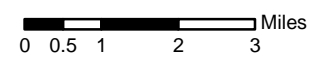
- Existing Grade Separation
- Proposed Grade Separation

**Off Road**

- Existing
- Needs Improvement
- Recommended

**Multi-Use Paths**

- Existing
- Needs Improvement
- Recommended



**Figure 1**

Sheet 4 of 5

Base map date: March 1, 2012

Refer to CTP document for more details

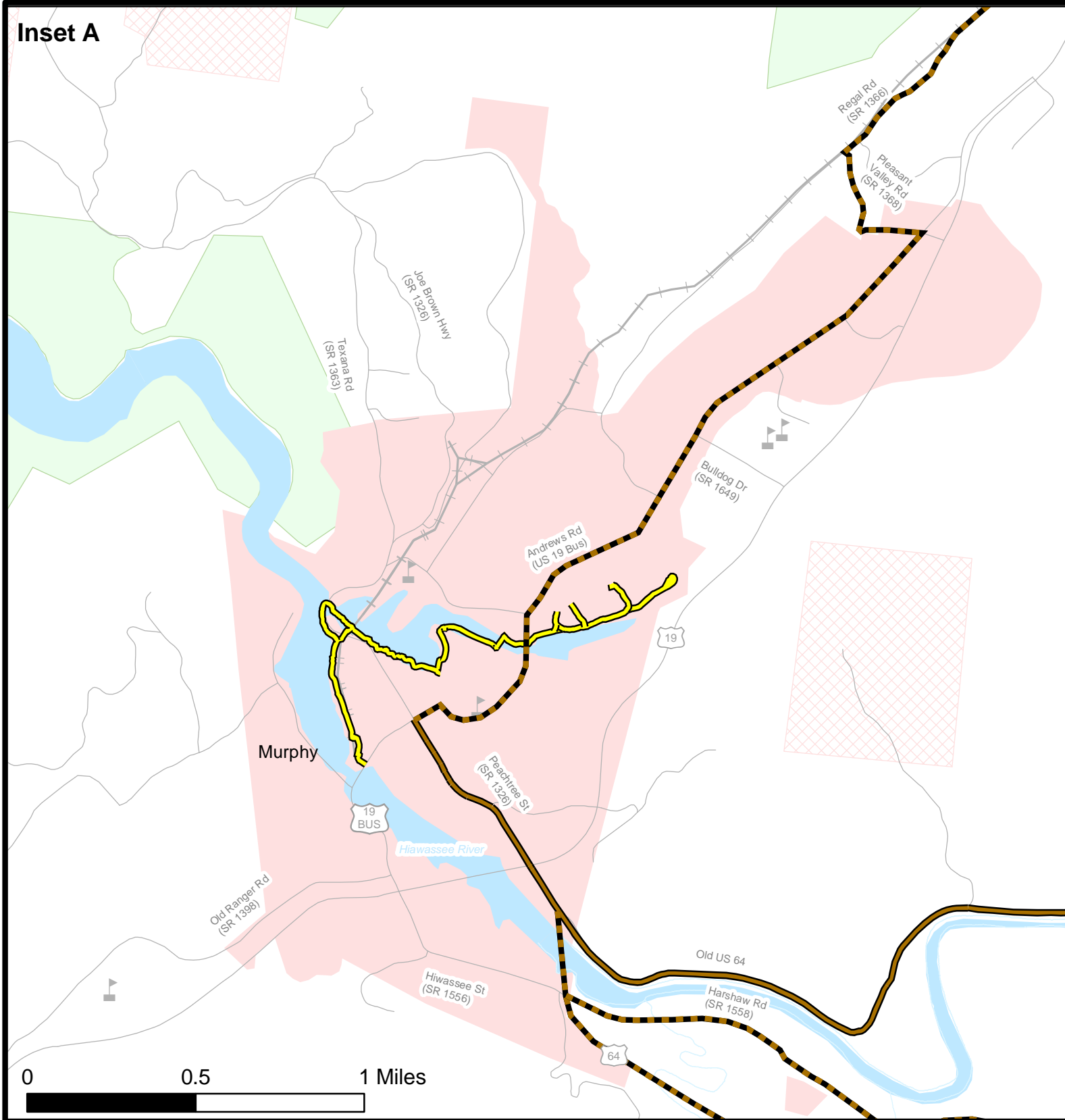


**Bicycle Map  
Cherokee County**

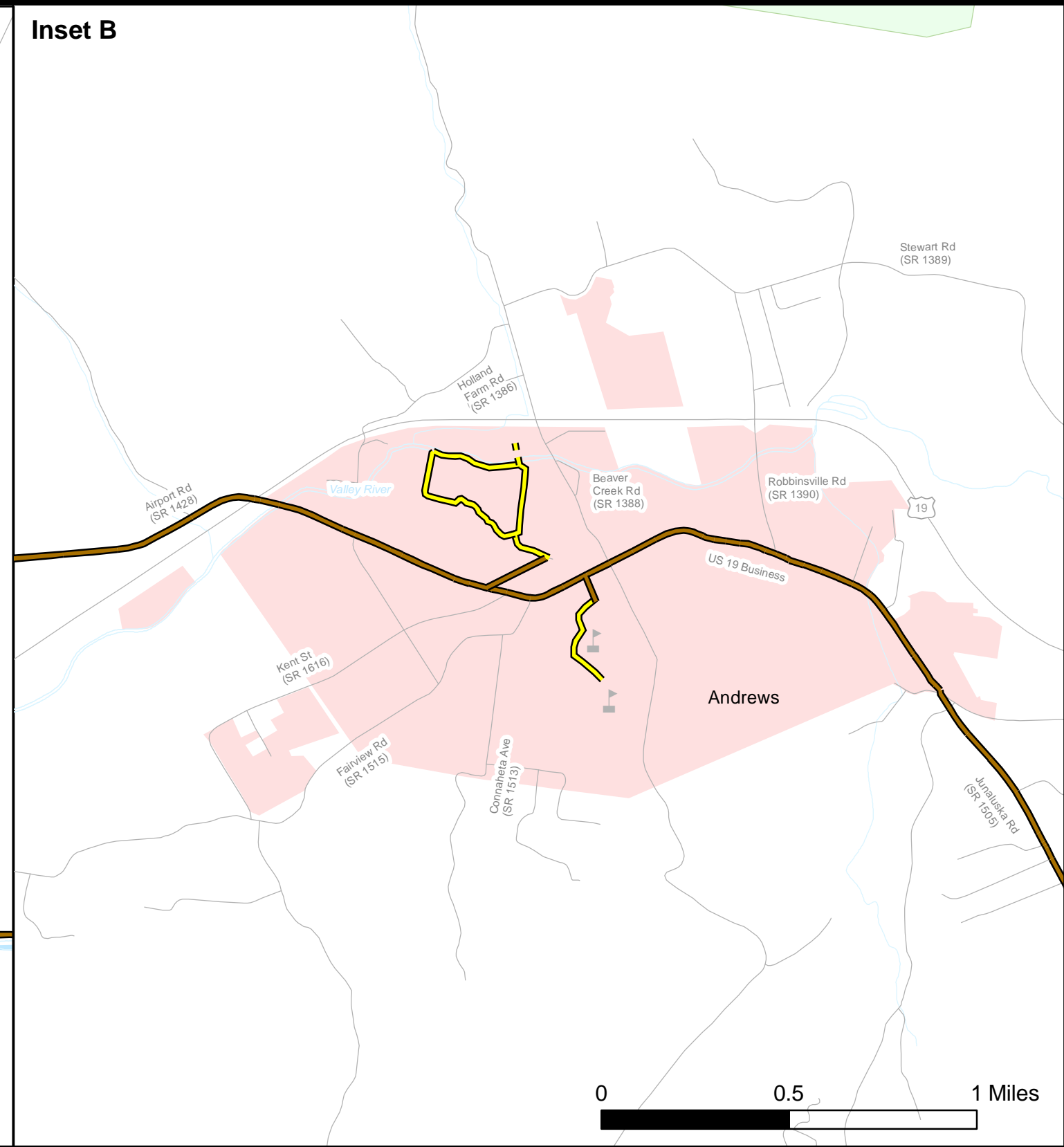
**Comprehensive  
Transportation Plan**

Plan date: March 27, 2013

**Inset A**



**Inset B**



**On Road**

- Existing
- Needs Improvement
- Recommended

**Off Road**

- Existing
- Needs Improvement
- Recommended

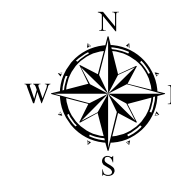
**Multi-Use Paths**

- Existing
- Needs Improvement
- Recommended

- Existing Grade Separation
- Proposed Grade Separation

**Figure 1**

Sheet 4A of 5

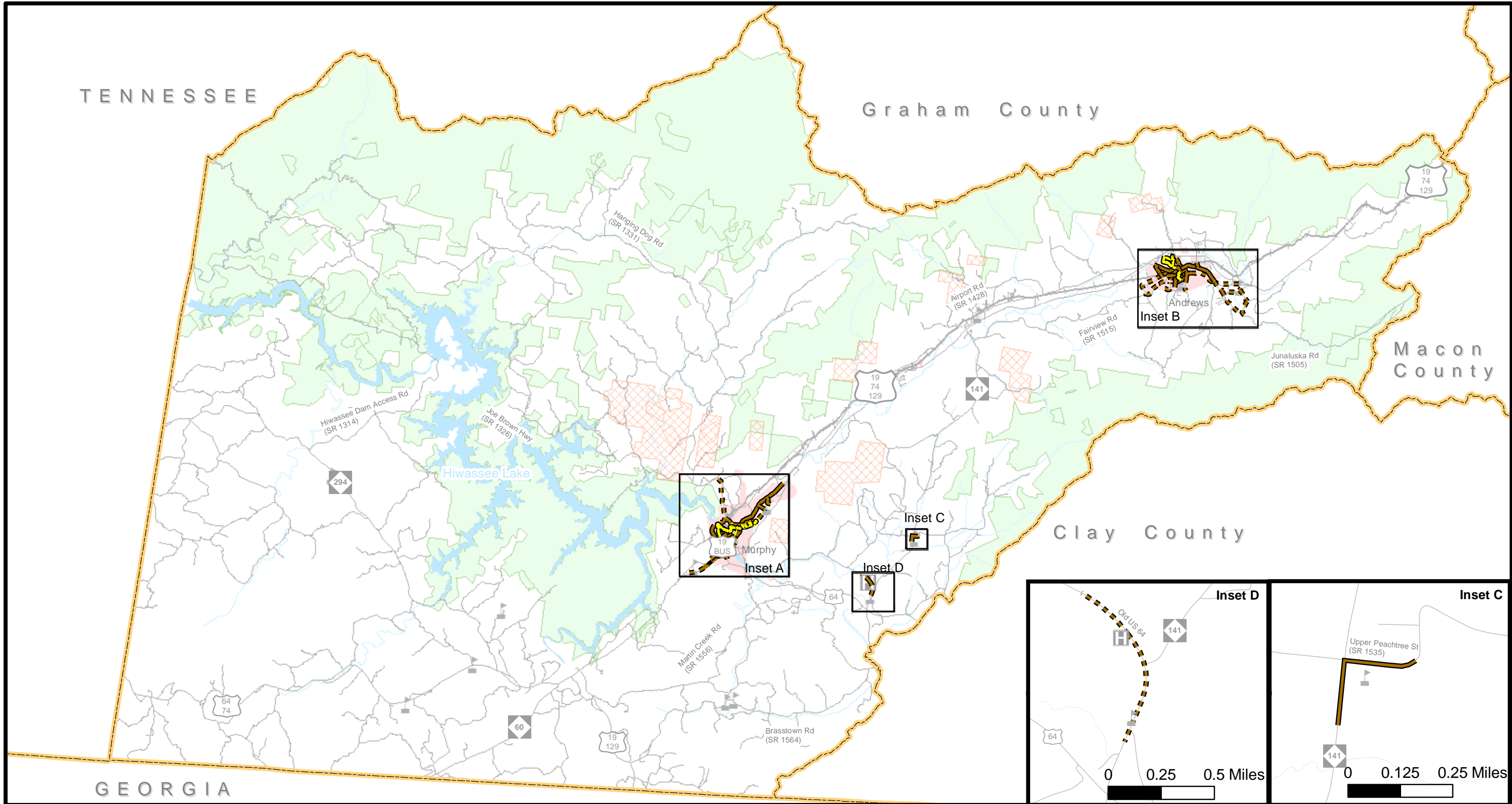


Base map date: March 1, 2012  
 Refer to CTP document for more details

**Bicycle Map  
 Cherokee County**

**Comprehensive  
 Transportation Plan**

Plan date: March 27, 2013



**Sidewalks**

- Existing
- Needs Improvement
- Recommended

- Existing Grade Separation
- Proposed Grade Separation

**Off Road**

- Existing
- Needs Improvement
- Recommended

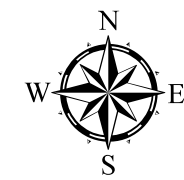
**Multi-Use Paths**

- Existing
- Needs Improvement
- Recommended



**Figure 1**

Sheet 5 of 5



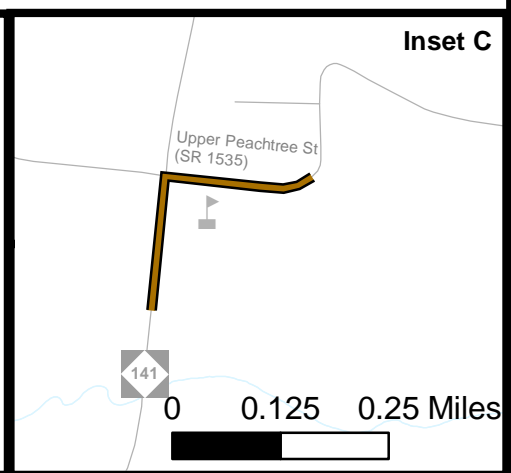
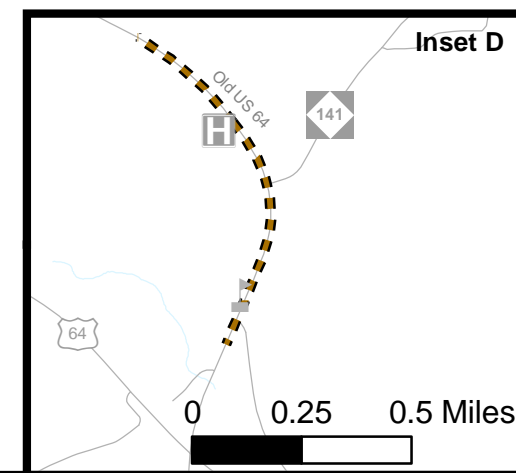
Base map date: March 1, 2012

Refer to CTP document for more details

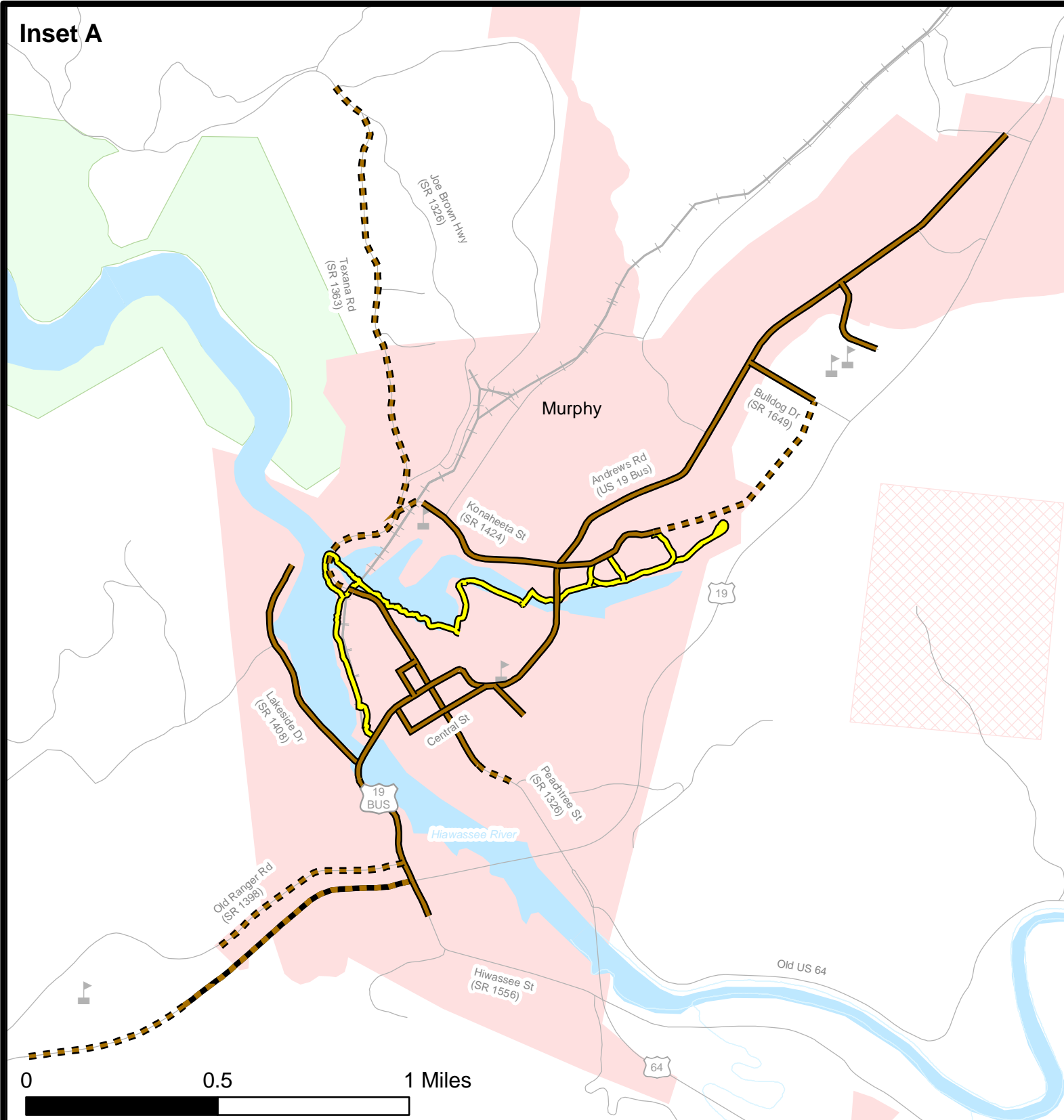
**Pedestrian Map  
Cherokee County**

**Comprehensive  
Transportation Plan**

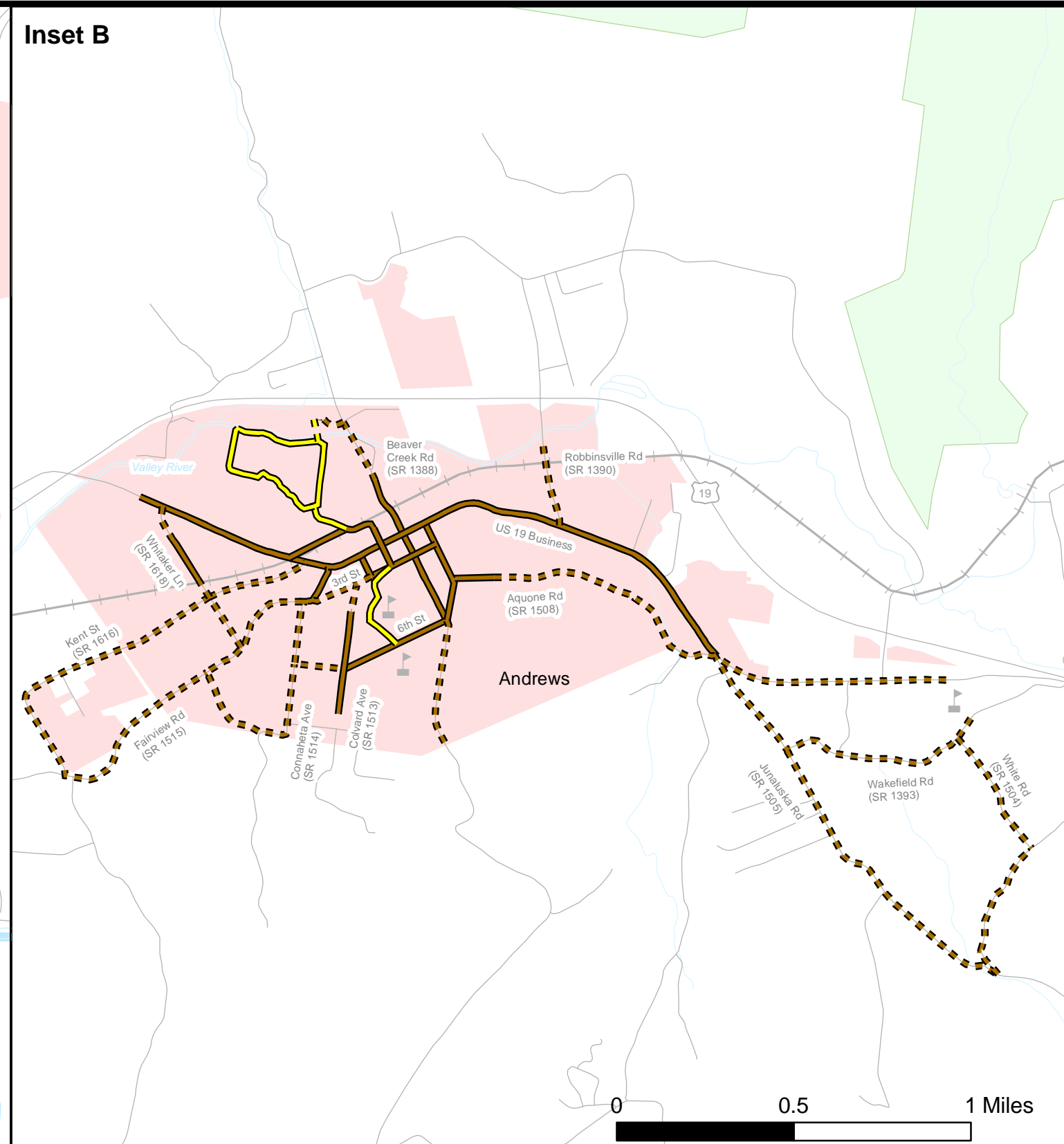
Plan date: March 27, 2013



**Inset A**



**Inset B**



**Sidewalks**

- Existing
- Needs Improvement
- Recommended

**Off Road**

- Existing
- Needs Improvement
- Recommended

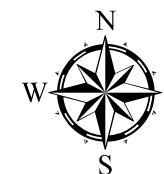
**Multi-Use Paths**

- Existing
- Needs Improvement
- Recommended

- Existing Grade Separation
- Proposed Grade Separation

**Figure 1**

Sheet 5A of 5



Base map date: March 1, 2012

Refer to CTP document for more details

**Pedestrian Map  
Cherokee County**

**Comprehensive  
Transportation Plan**  
Plan date: March 27, 2013

# **I. Analysis of the Existing and Future Transportation System**

---

---

A Comprehensive Transportation Plan (CTP) is developed to ensure that the progressively developed transportation system will meet the needs of the region for the planning period. The CTP serves as an official guide to providing a well-coordinated, efficient, and economical transportation system for the future of the region. This document should be utilized by the local officials to ensure that planned transportation facilities reflect the needs of the public, while minimizing the disruption to local residents, businesses and environmental resources.

In order to develop a Comprehensive Transportation Plan (CTP), the following are considered:

- Analysis of the transportation system, including any local and statewide initiatives;
- Impacts to the natural and human environment, including natural resources, historic resources, homes, and businesses;
- Public input, including community vision and goals and objectives.

## ***Analysis Methodology and Data Requirements***

Reliable forecasts of future travel patterns must be estimated in order to analyze the ability of the transportation system to meet future travel demand. These forecasts depend on careful analysis of the character and intensity of existing and future land use and travel patterns.

An analysis of the transportation system looks at both current and future travel patterns and identifies existing and anticipated deficiencies. This is usually accomplished through a capacity deficiency analysis, a traffic crash analysis, and a system deficiency analysis. This information, along with population growth, economic development potential, and land use trends, is used to determine the potential impacts on the future transportation system.

## ***Roadway System Analysis***

An important stage in the development of a CTP is the analysis of the existing transportation system and its ability to serve the area's travel desires. Emphasis is placed not only on detecting the existing deficiencies, but also on understanding the causes of these deficiencies. Roadway deficiencies may result from inadequacies such as pavement widths, intersection geometry, and intersection controls; or system problems, such as the need to construct missing travel links, bypass routes, loop facilities, additional radial routes or infrastructure improvements to meet statewide initiatives.



One of those statewide initiatives is the Strategic Highway Corridor (SHC) Vision Plan adopted by the Board of Transportation on September 2, 2004 and last revised on July 10, 2008. The SHC Vision Plan represents a timely initiative to protect and maximize the mobility and connectivity on a core set of highway corridors throughout North Carolina, while promoting environmental stewardship through maximizing the use of existing facilities to the extent possible, and fostering economic prosperity through the quick and efficient movement of people and goods.

The primary purpose of the SHC Vision Plan is to provide a network of high-speed, safe, reliable highways throughout North Carolina. The primary goal to support this purpose is to create a greater consensus towards the development of a genuine vision for each corridor – specifically towards the identification of a desired facility type (Freeway, Expressway, Boulevard, or Thoroughfare) for each corridor. Individual Comprehensive Transportation Plans shall incorporate the long-term vision of each corridor. Refer to Appendix A for contact information.

In the development of this plan, travel demand was projected from 2010 to 2040 using a trend line analysis based on Annual Average Daily Traffic (AADT) from 1991 to 2010. In addition, local land use plans and growth expectations were used to further refine future growth rates and patterns. The established future growth rates were endorsed by Cherokee County, Andrews and Murphy in 2012.

Existing and future travel demand is compared to existing roadway capacities. Capacity deficiencies occur when the traffic volume of a roadway exceeds the roadway's capacity. Roadways are considered near capacity when the traffic volume is at least eighty percent of the capacity. Refer to Figures 2 and 3 for existing and future capacity deficiencies.

Capacity is the maximum number of vehicles which have a "reasonable expectation" of passing over a given section of roadway, during a given time period under prevailing roadway and traffic conditions. Many factors contribute to the capacity of a roadway including the following:

- Geometry of the road (including number of lanes), horizontal and vertical alignment, and proximity of perceived obstructions to safe travel along the road;
- Typical users of the road, such as commuters, recreational travelers, and truck traffic;
- Access control, including streets and driveways, or lack thereof, along the roadway;
- Development along the road, including residential, commercial, agricultural, and industrial developments;
- Number of traffic signals along the route;
- Peaking characteristics of the traffic on the road;

- Characteristics of side-roads feeding into the road; and
- Directional split of traffic or the percentages of vehicles traveling in each direction along a road at any given time.

The relationship of travel demand compared to the roadway capacity determines the level of service (LOS) of a roadway. Six levels of service identify the range of possible conditions. Designations range from LOS A, which represents the best operating conditions, to LOS F, which represents the worst operating conditions.

LOS D indicates “practical capacity” of a roadway, or the capacity at which the public begins to express dissatisfaction. The practical capacity for each roadway was developed based on the 2000 Highway Capacity Manual using the NC LOS Program. Recommended improvements and overall design of the transportation plan were based upon achieving a minimum LOS D on existing facilities and a LOS C for new facilities. Refer to Appendix E for detailed information on LOS.

### Traffic Crash Analysis

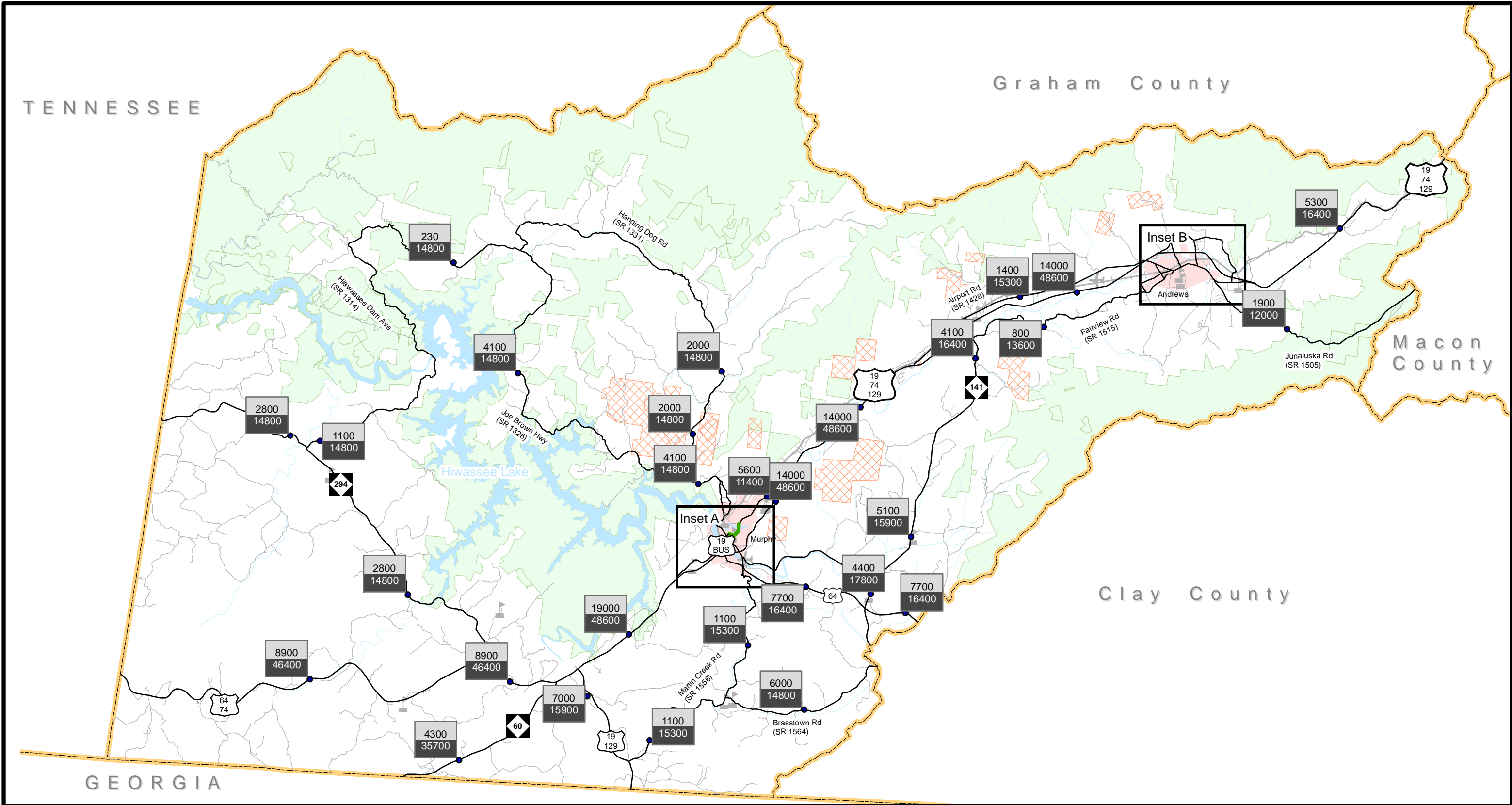
Traffic crashes are often used as an indicator for locating congestion and roadway problems. Crash patterns obtained from an analysis of crash data can lead to the identification of improvements that will reduce the number of crashes. A crash analysis was performed for the Cherokee County CTP for crashes occurring in the planning area between January 1, 2009 and December 31, 2011. During this period, a total of 7 intersections were identified as having a high number of crashes as illustrated in Figure 4. Refer to Appendix F for a detailed crash analysis.

### Bridge Deficiency Assessment

Bridges are a vital and unique element of a highway system. First, they represent the highest unit investment of all elements of the system. Second, any inadequacy or deficiency in a bridge reduces the value of the total investment. Third, a bridge presents the greatest opportunity of all potential highway failures for disruption of community welfare. Finally, and most importantly, a bridge represents the greatest opportunity of all highway failures for loss of life. For these reasons, it is imperative that bridges be constructed to the same design standards as the system of which they are a part.

The NCDOT Structures Management Unit inspects all bridges in North Carolina at least once every two years. Bridges having the highest priority are replaced as Federal and State funds become available. Twenty-three (23) deficient bridges were identified within the planning area along routes evaluated for this CTP and are illustrated in Figure 5. Refer to Appendix G for more detailed information.

*This page intentionally left blank.*



**Legend**

Over Capacity	Airport	Municipal Boundary
Near Capacity	Railroad	Eastern Band of Cherokee Indians Boundary
Study Roads	School	National Forest
Roads	County Boundary	Bodies of Water
		Rivers and Streams <sup>68</sup>

2010 Volumes (AADT)   
 2010 Capacity

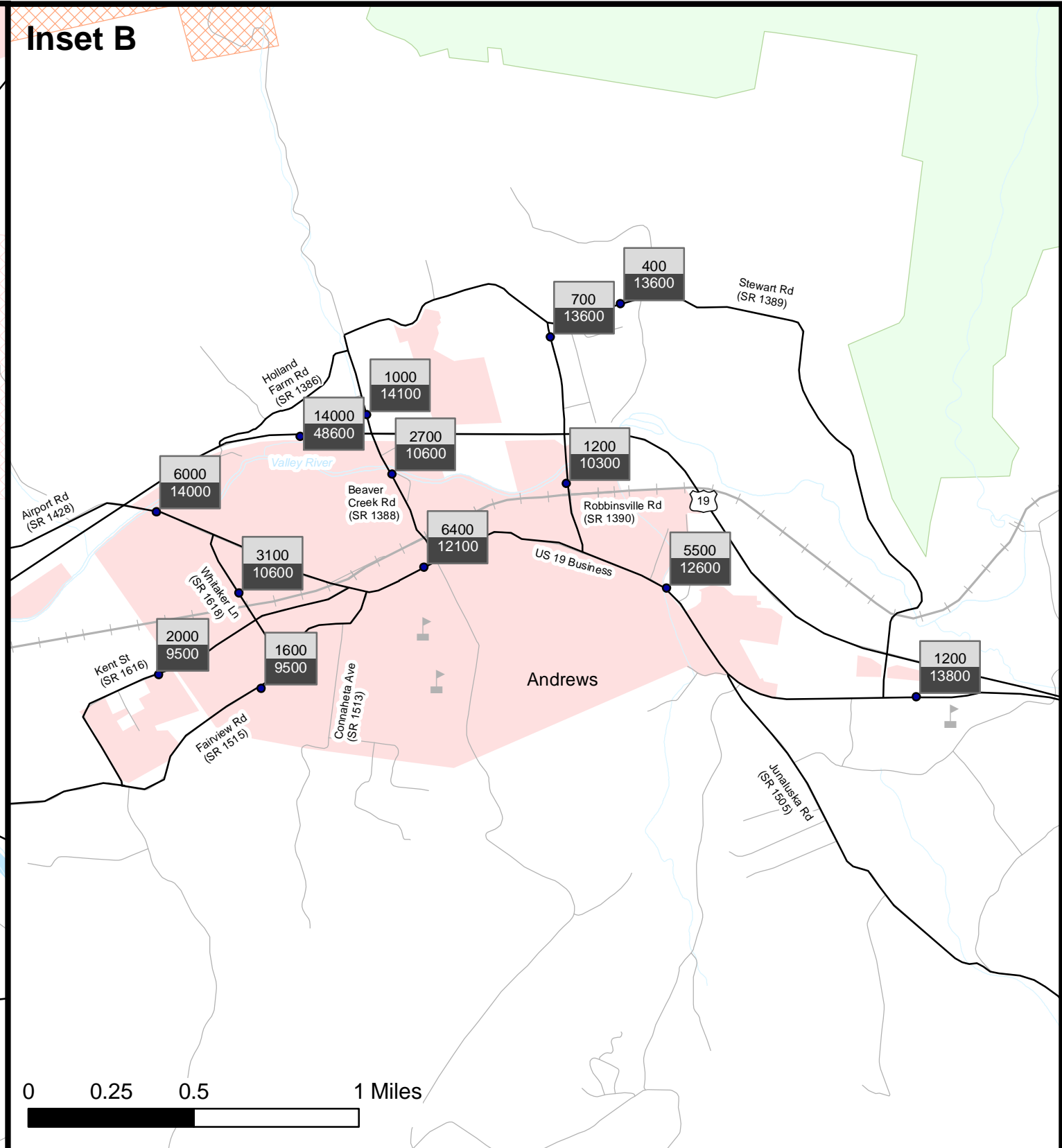
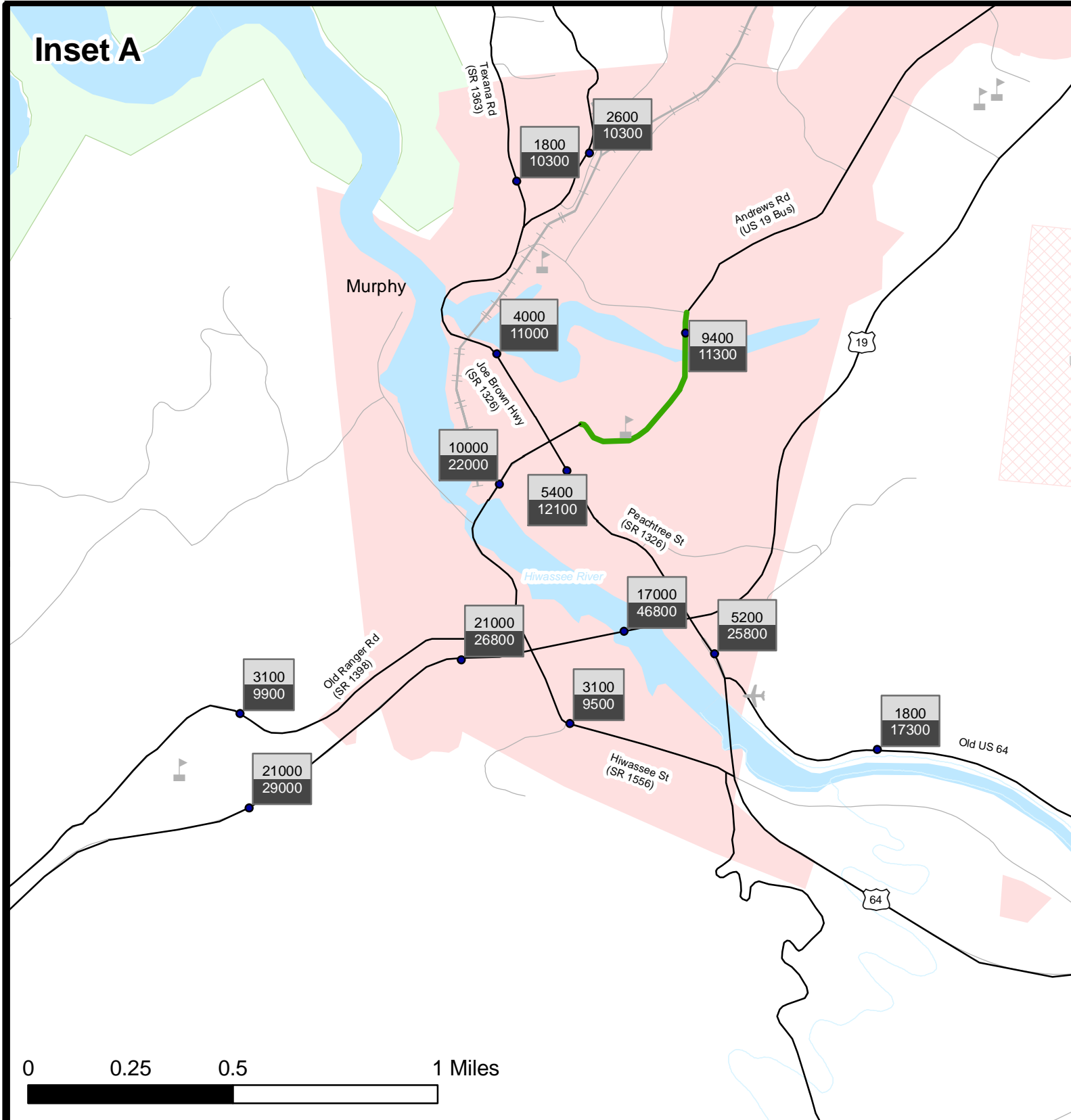
0 0.5 1 2 3 Miles

**Figure 2**  
Sheet 1 of 2

Base map date: March 1, 2012

**2010 Volumes and Capacity Deficiencies**

**Cherokee County Comprehensive Transportation Plan**



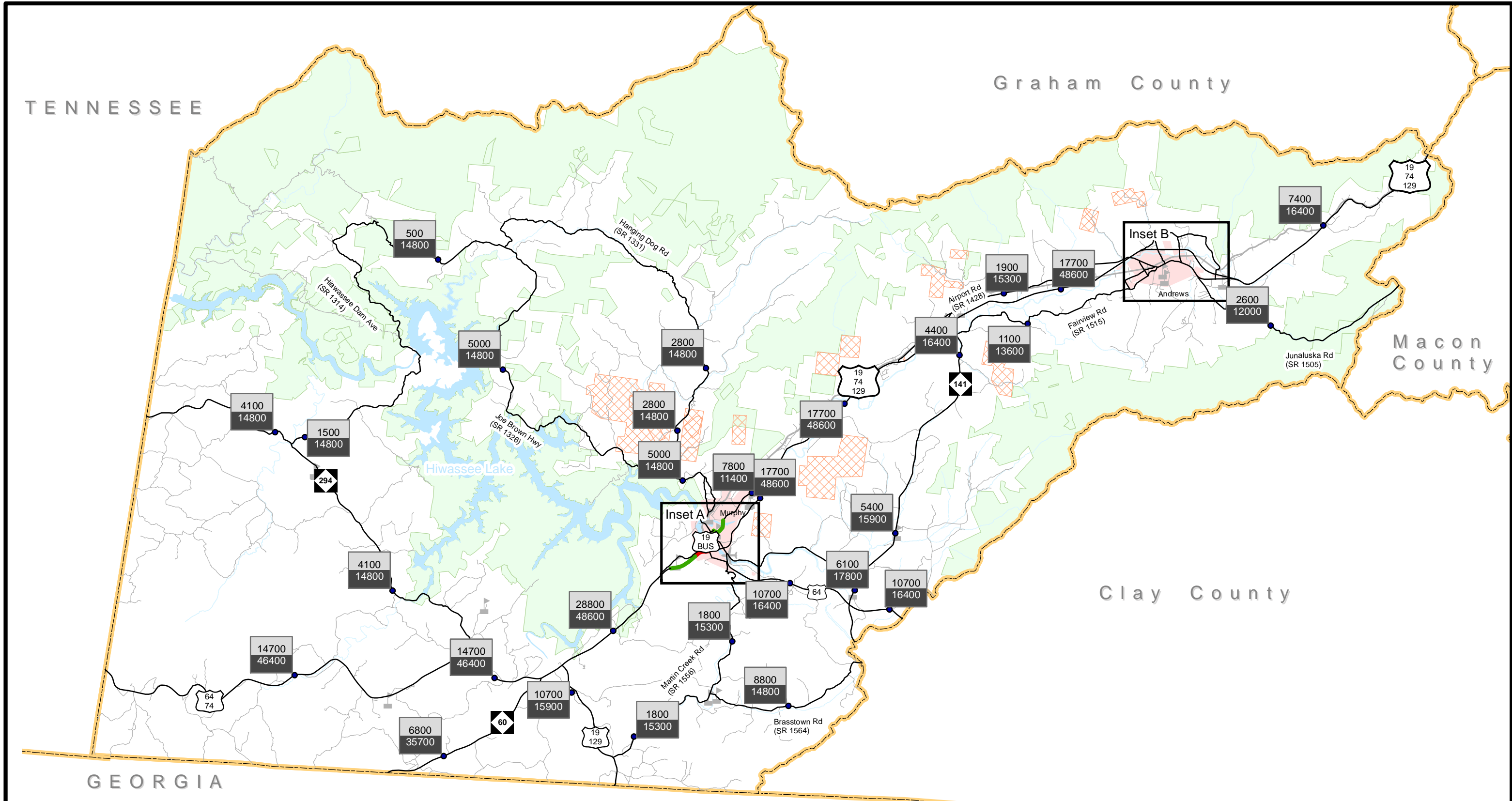
**Legend**

Over Capacity	Near Capacity	Study Roads	Roads	Airport	Railroad	School	County Boundary	Municipal Boundary	Eastern Band of Cherokee Indians Boundary	National Forest	Bodies of Water	Rivers and Streams
---------------	---------------	-------------	-------	---------	----------	--------	-----------------	--------------------	---	-----------------	-----------------	--------------------

2010 Volumes (AADT)  
2010 Capacity

**Figure 2**  
Sheet 2 of 2  
Base map date: March 1, 2012

**2010 Volumes and Capacity Deficiencies**  
**Cherokee County Comprehensive Transportation Plan**



**Legend**

Over Capacity	Airport	Municipal Boundary
Near Capacity	Railroad	Eastern Band of Cherokee Indians Boundary
Study Roads	School	National Forest
Roads	County Boundary	Bodies of Water
		Rivers and Streams

70

0 0.5 1 2 3 Miles

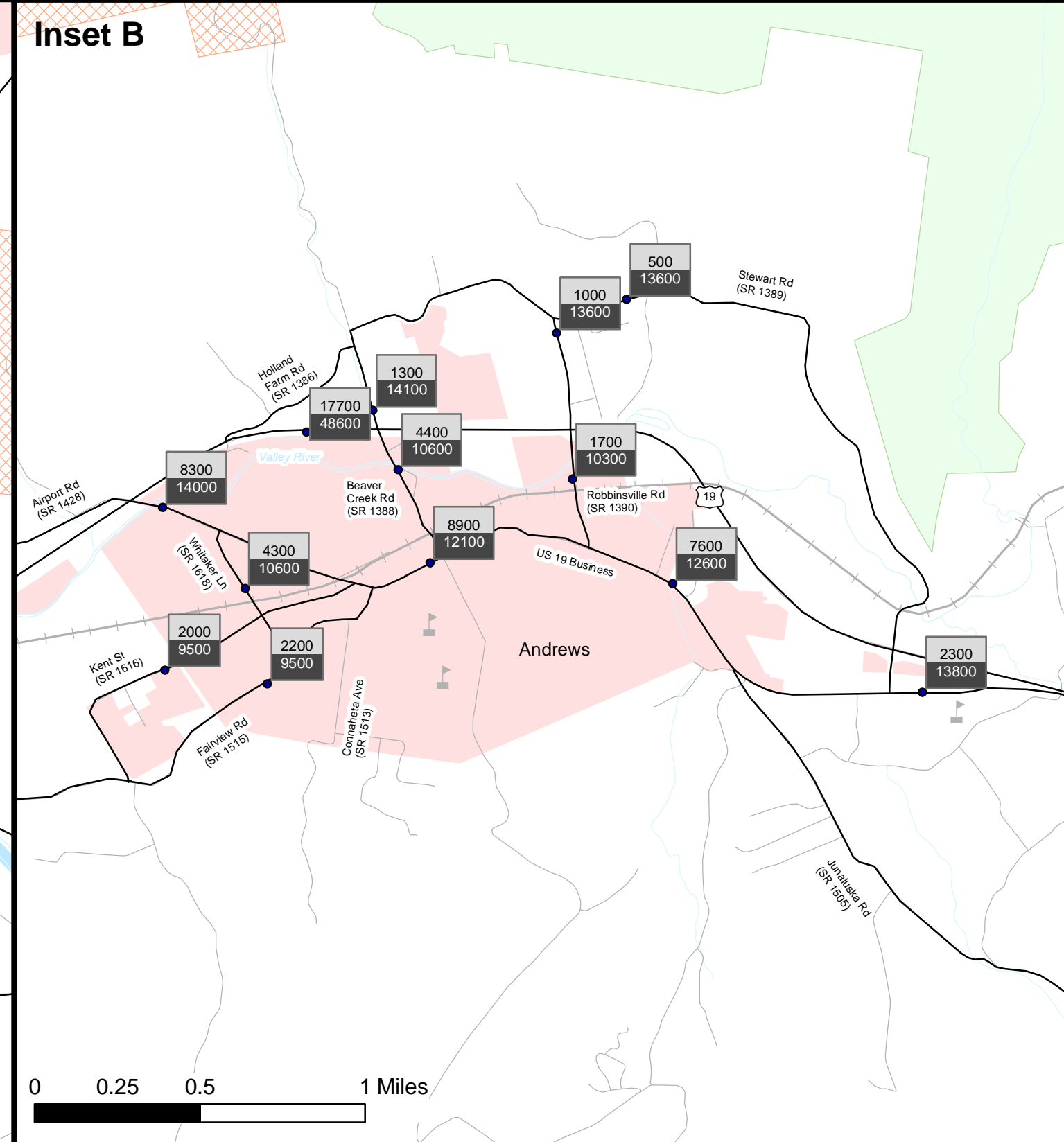
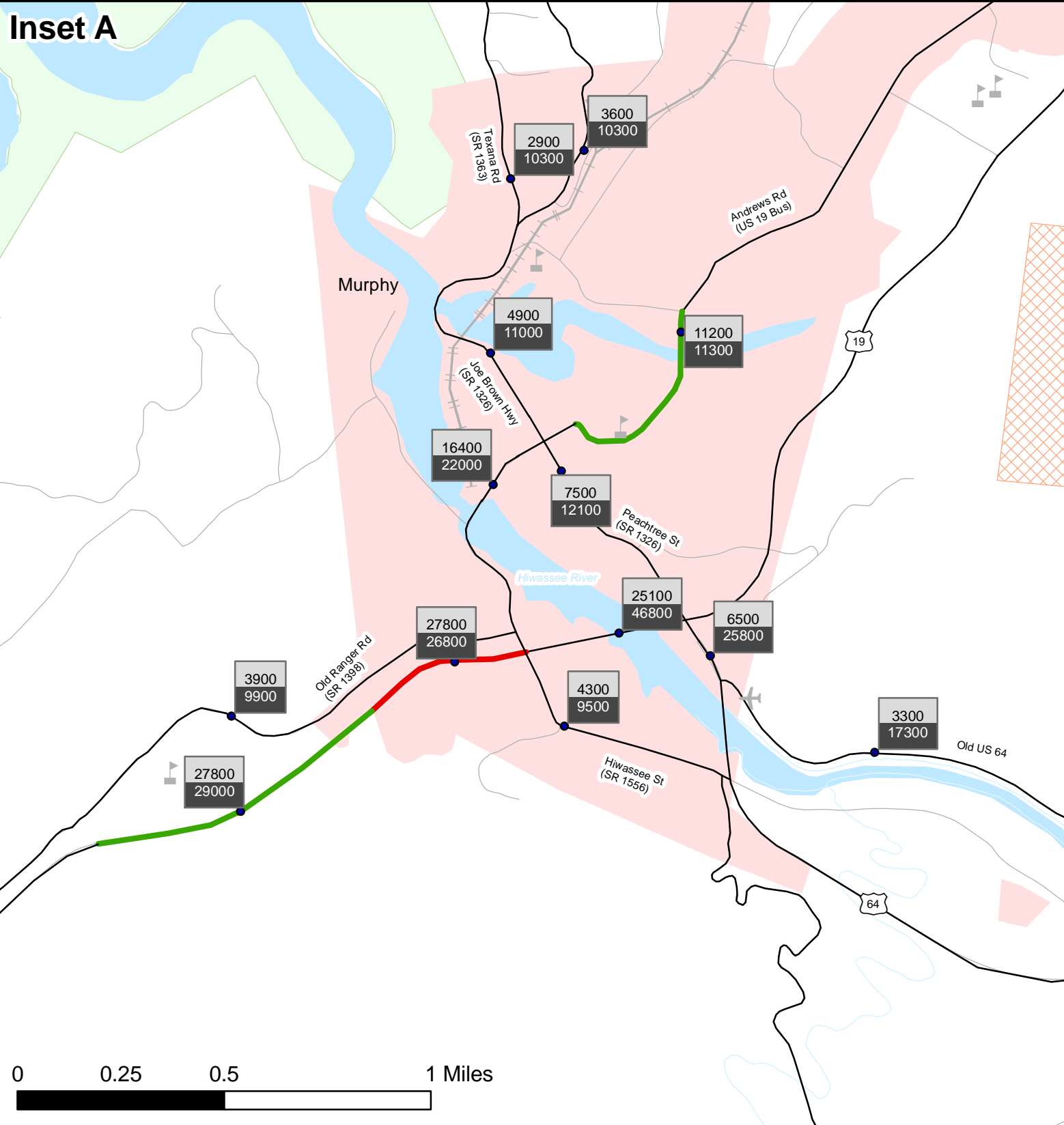
**Figure 3**

Sheet 1 of 2

Base map date: March 1, 2012

**2040 Volumes and Capacity Deficiencies**

**Cherokee County Comprehensive Transportation Plan**



### Legend

	Over Capacity		Airport		Municipal Boundary
	Near Capacity		Railroad		Eastern Band of Cherokee Indians Boundary
	Study Roads		School		National Forest
	Roads		County Boundary		Bodies of Water
			Rivers and Streams		

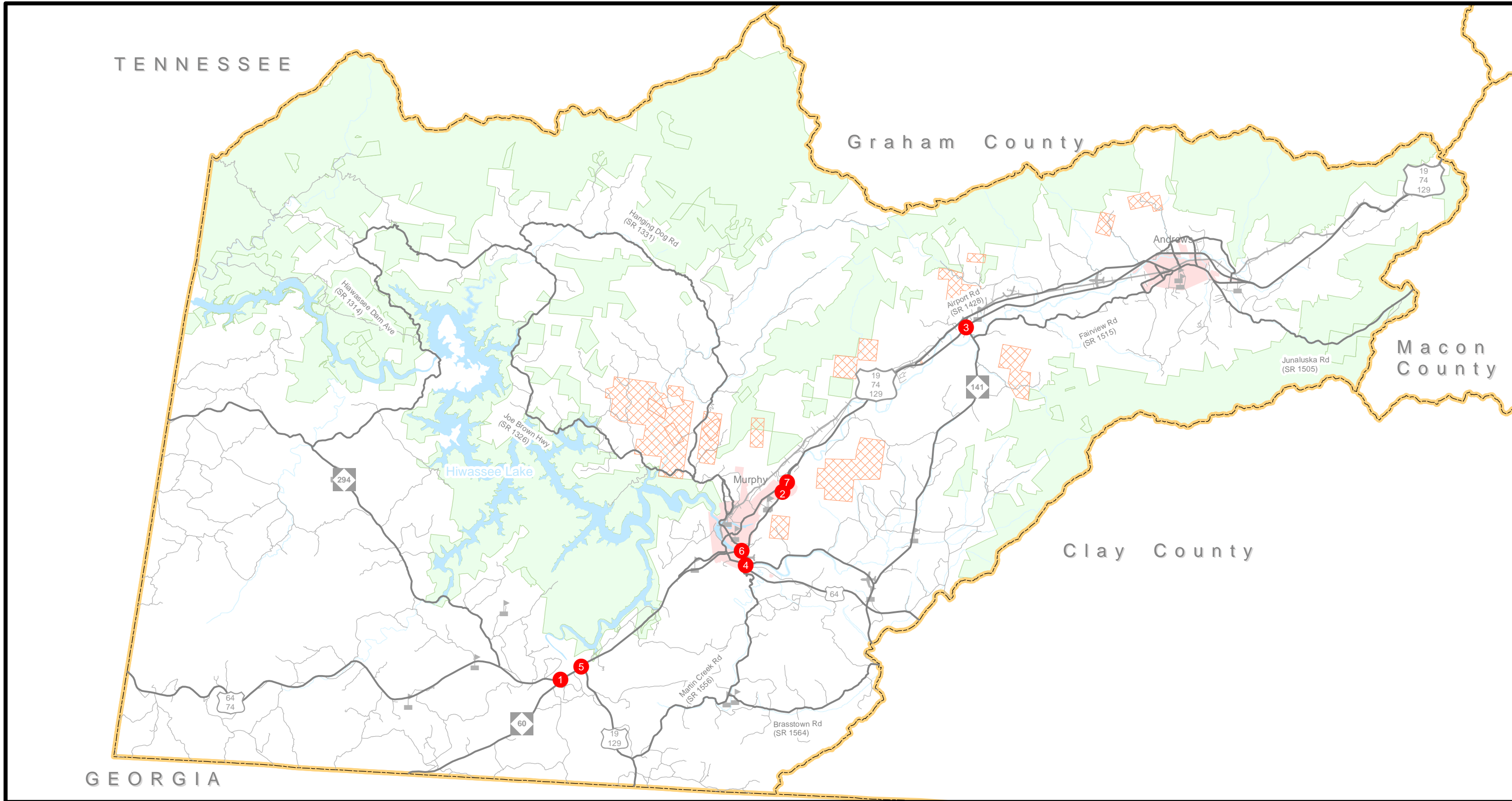
### Figure 3

Sheet 2 of 2

Base map date: March 1, 2012

## 2040 Volumes and Capacity Deficiencies

### Cherokee County Comprehensive Transportation Plan



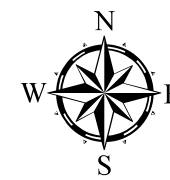
**Legend**

Crash Location (# Map Index)

- Roads
- River or Stream
- Airport
- Body of Water
- School
- Municipal Boundary
- Railroad
- County Boundary
- Eastern Band of Cherokee Indian Land

Miles  
0 0.5 1 2 3

**Figure 4**



Base map date: March 1, 2012

Refer to Appendix F, Table 4

**Crash Locations**  
January 1, 2009 to December 31, 2011

**Cherokee County**

**Comprehensive  
Transportation Plan**



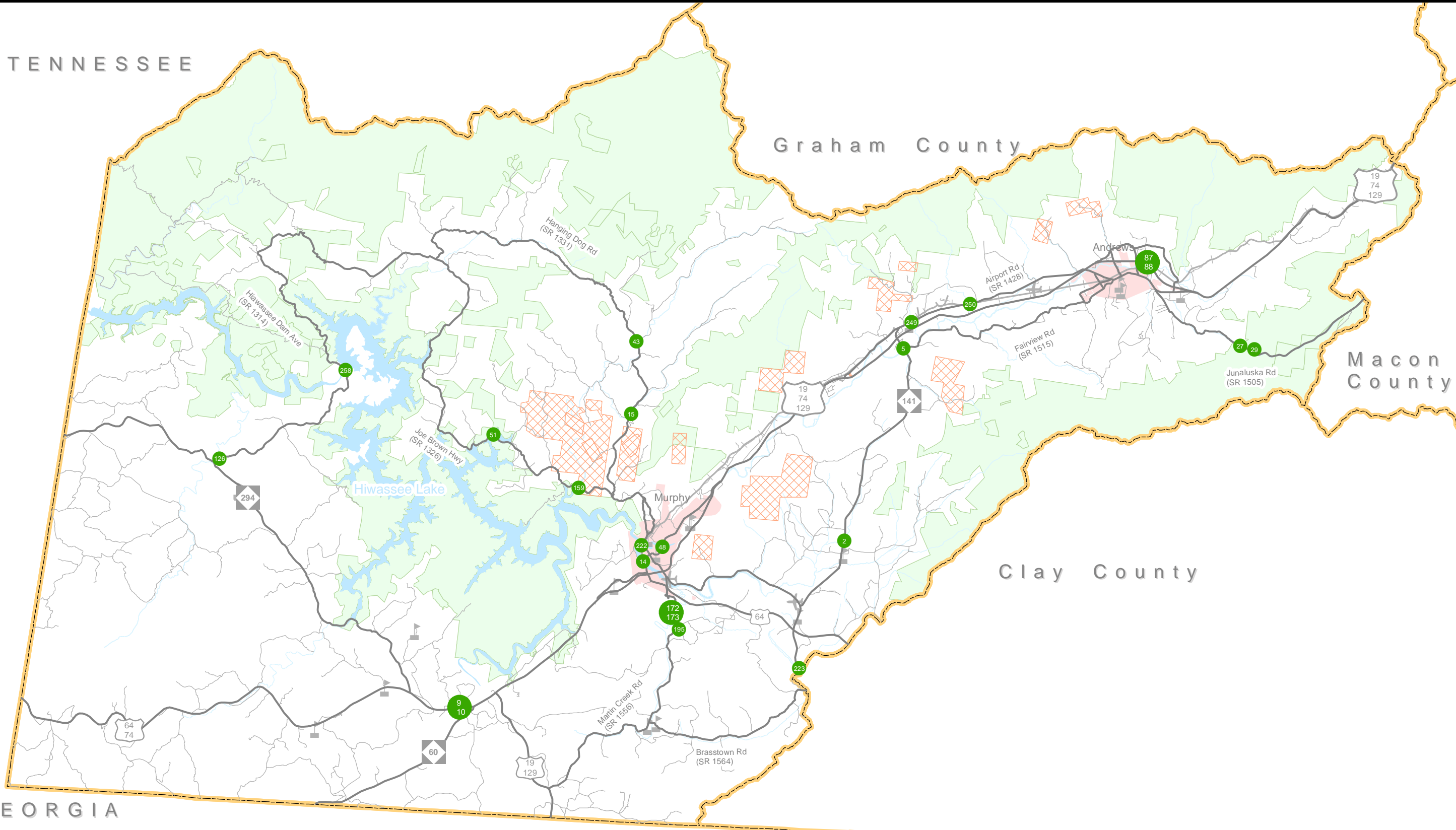
TENNESSEE

Graham County

Macon County

Clay County

GEORGIA



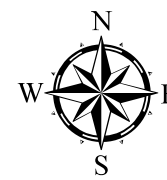
**Legend**

# Deficient Bridge (# Bridge Number)

- Roads
- ✈ Airport
- 🏫 School
- 🚂 Railroad
- River or Stream
- 🟦 Body of Water
- 🟪 Municipal Boundary
- 🟠 County Boundary
- 🟤 Eastern Band of Cherokee Indian Land

0 0.5 1 2 3 Miles

**Figure 5**



Base map date: March 1, 2012

Refer to Appendix G, Table 5

**Deficient Bridges**

**Cherokee County**

**Comprehensive  
Transportation Plan**

## ***Public Transportation and Rail***

Public transportation and rail are vital modes of transportation that give alternative options for transporting people and goods from one place to another.

### Public Transportation

North Carolina's public transportation systems serve more than 50 million passengers each year. Five categories define North Carolina's public transportation system: community, regional community, urban, regional urban and intercity.

- Community Transportation - Local transportation efforts formerly centered on assisting clients of human service agencies. Today, the vast majority of rural systems serve the general public as well as those clients.
- Regional Community Transportation - Regional community transportation systems are composed of two or more contiguous counties providing coordinated / consolidated service. Although such systems are not new, the NCDOT Board of Transportation is encouraging single-county systems to consider mergers to form more regional systems.
- Urban Transportation – There are currently nineteen urban transit systems operating in North Carolina, from locations such as Asheville and Hendersonville in the west to Jacksonville and Wilmington in the east. In addition, small urban systems are at work in three areas of the state. Consolidated urban-community transportation exists in five areas of the state. In those systems, one transportation system provides both urban and rural transportation within the county.
- Regional Urban Transportation - Regional urban transit systems currently operate in three areas of the state. These systems connect multiple municipalities and counties.
- Intercity Transportation - Intercity bus service is one of a few remaining examples of privately owned and operated public transportation in North Carolina. Intercity buses serve many cities and towns throughout the state and provide connections to locations in neighboring states and throughout the United States and Canada. Greyhound/Carolina Trailways operates in North Carolina. However, community, urban and regional transportation systems are providing increasing intercity service in North Carolina.

An inventory of existing and planned fixed public transportation routes for the planning area is presented on Sheet 3 of Figure 1. At the time of this plan, Cherokee County Transit offered community transportation with an on-demand service requiring scheduling in advance. Cherokee County Transit was currently working on a transit plan during the CTP process. At the time of the CTP development, Cherokee County Transit has planned a park and ride route from the Ranger Community Center west of Murphy to the Fred's parking lot in Andrews. Additionally, a fixed route will run from Beal Circle in Murphy to the Walmart a few miles east of the town. Deviated routes will also be offered. Refer to the 2011 Cherokee County Transit Plan for more details. All

recommendations for public transportation were coordinated with the local governments and the Public Transportation Division of NCDOT. Refer to Appendix A for contact information.

## Rail

Today North Carolina has 3,684 miles of railroad tracks throughout the state. There are two types of trains that operate in the state, passenger trains and freight trains.

The North Carolina Department of Transportation sponsors two passenger trains, the Carolinian and Piedmont. The Carolinian runs between Charlotte and New York City, while the Piedmont train carries passengers from Raleigh to Charlotte and back everyday. Combined, the Carolinian and Piedmont carry more than 200,000 passengers each year.

There are two major freight railroad companies that operate in North Carolina, CSX Transportation and Norfolk Southern Corporation. Also, there are more than 20 smaller freight railroads, known as shortlines.

An inventory of existing and planned rail facilities for the planning area is presented on Sheet 3 of Figure 1. The existing railroad operating company in Cherokee County is the Great Smoky Mountains Railroad. Currently, the rail facility from Macon County to Andrews is active and used for both tourist and freight services. The seasonal tourist train operates on the weekends in September and sometimes in the spring. The year-round freight service operates once per week. The remainder of the track in Cherokee County (Andrews to downtown Murphy) is inactive. The NCDOT is preserving the rail line for future service that may include excursion trains and freight service. All recommendations for rail were coordinated with the local governments and the Rail Division of NCDOT. Refer to Appendix A for contact information.

## ***Bicycles & Pedestrians***

Bicyclists and pedestrians are a growing part of the transportation equation in North Carolina. Many communities are working to improve mobility for both cyclists and pedestrians.

NCDOT's Bicycle Policy, updated in 1991, clarifies responsibilities regarding the provision of bicycle facilities upon and along the 77,000-mile state-maintained highway system. The policy details guidelines for planning, design, construction, maintenance, and operations pertaining to bicycle facilities and accommodations. All bicycle improvements undertaken by the NCDOT are based upon this policy.

The 2000 NCDOT Pedestrian Policy Guidelines specifies that NCDOT will participate with localities in the construction of sidewalks as incidental features of highway improvement projects. At the request of a locality, state funds for a sidewalk are made available if matched by the requesting locality, using a sliding scale based on population.

NCDOT's administrative guidelines, adopted in 1994, ensure that greenways and greenway crossings are considered during the highway planning process. This policy was incorporated so that critical corridors which have been adopted by localities for future greenways will not be severed by highway construction.

Inventories of existing and planned bicycle and pedestrian facilities for the planning area are presented on Sheets 4 and 5 of Figure 1. There were no existing pedestrian or bicycle plans for consideration in this CTP. The North Carolina Mountains to Sea - NC Bike Route 2 western terminus is in downtown Murphy. The route roughly follows Alternate US 64 to NC 141, crossing US 19 to Airport Road then continuing along Main Street in Andrews until crossing into Macon County on Junaluska Road. All recommendations for bicycle and pedestrian facilities were coordinated with the local governments and the NCDOT Division of Bicycle and Pedestrian Transportation. Refer to Appendix A for contact information.

### ***Land Use***

G.S. §136-66.2 requires that local areas have a current (less than five years old) land development plan prior to adoption of the CTP. The basic existing and future land uses were developed during the Cherokee County CTP process. The Cherokee County Comprehensive Plan (land development plan) is scheduled to be completed as part of a regional comprehensive study. The CTP may need to be updated upon completion of the Comprehensive Plan if significant issues are identified. The existing land use and projected future land use maps are illustrated in Figures 6 and 7, respectively.

Land use refers to the physical patterns of activities and functions within an area. Traffic demand in a given area is, in part, attributed to adjacent land use. For example, a large shopping center typically generates higher traffic volumes than a residential area. The spatial distribution of different types of land uses is a predominant determinant of when, where, and to what extent traffic congestion occurs. The travel demand between different land uses and the resulting impact on traffic conditions varies depending on the size, type, intensity, and spatial separation of development. Additionally, traffic volumes have different peaks based on the time of day and the day of the week. For transportation planning purposes, land use is divided into the following categories:

- **Residential**: Land devoted to the housing of people, with the exception of hotels and motels which are considered commercial.
- **Commercial**: Land devoted to retail trade including consumer and business services and their offices; this may be further stratified into retail and special retail classifications. Special retail would include high-traffic establishments, such as fast food restaurants and service stations; all other commercial establishments would be considered retail.

- Industrial: Land devoted to the manufacturing, storage, warehousing, and transportation of products.
- Public: Land devoted to social, religious, educational, cultural, and political activities; this would include the office and service employment establishments.
- Agricultural: Land devoted to the use of buildings or structures for the raising of non-domestic animals and/or growing of plants for food and other production.
- Mixed Use: Land devoted to a combination of any of the categories above.

Anticipated future land development is, in general, a logical extension of the present spatial land use distribution. Locations and types of expected growth within the planning area help to determine the location and type of proposed transportation improvements.

Cherokee County anticipates growth in areas designated as 'mixed use' outside of the existing towns. The rural nature of the county lends itself to clusters of multiple services and living facilities. Continued protection for agricultural land and watersheds is expected. There is little restriction on commercial development along US 19/64/74. There is one agricultural easement along the corridor near Marble Plant Road which restricts development on 101 acres. The road frontage of this easement is 0.4 miles on the westbound side and 0.75 miles on the eastbound side. Additionally, lands lying in the 100-year floodplain of the Valley River are subject to the Floodplain Ordinance. Some land tracts are owned by the Eastern Band of Cherokee Indians (ECBI) and may be developed as commercial entertainment establishments.

# Cherokee County Existing Land Use

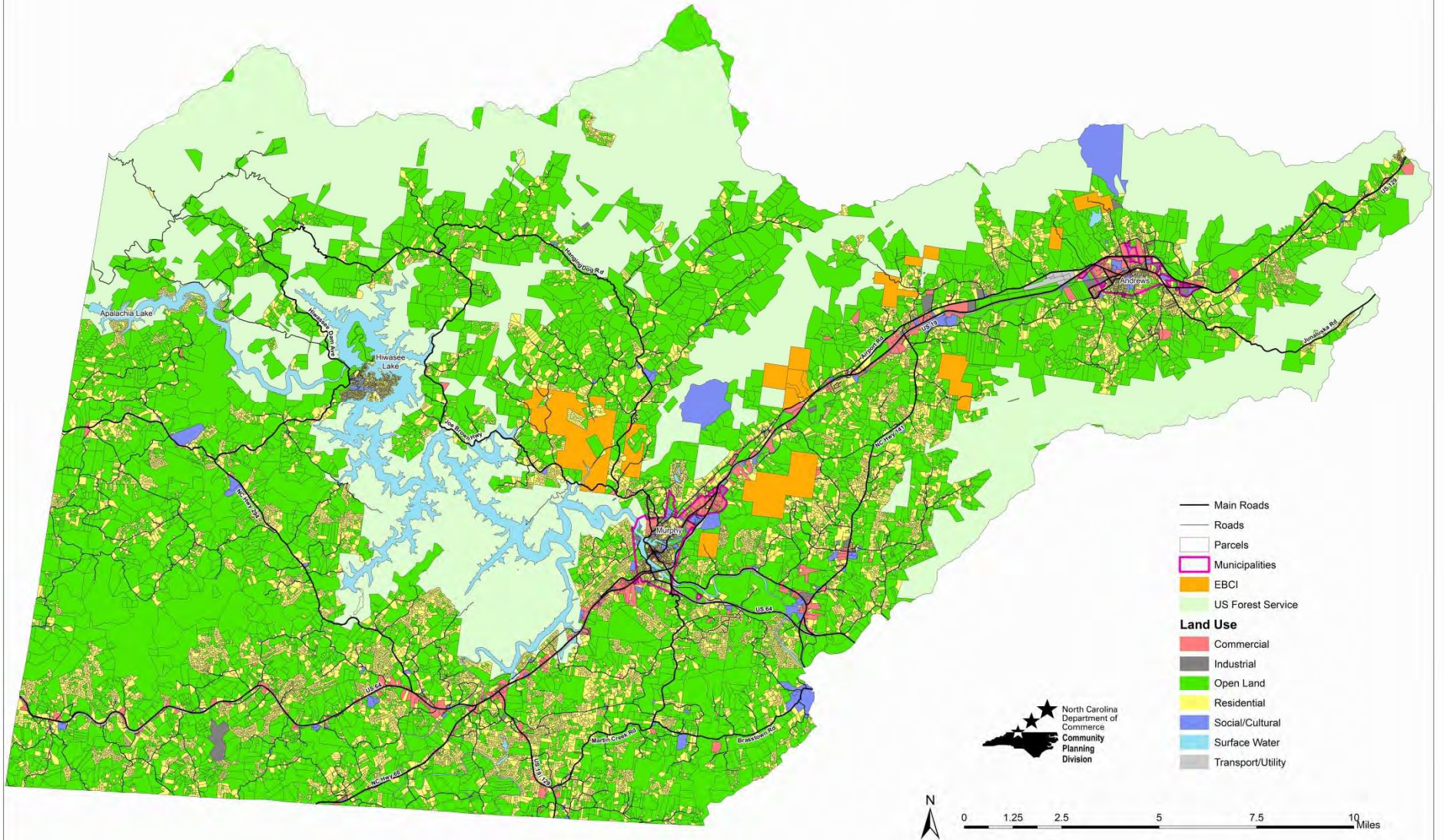


Figure 6

# CHEROKEE COUNTY

# 2032 Future Land Use Map

## Legend

-  Commercial Nodes
-  Community Service Node
-  Corridor K / A-9 Development Area
-  EBCI Development Area
-  Economic Development Areas
-  Neighborhood Node
-  Controlled Access Corridor Development Area
-  Primary Corridor Development Area
-  Secondary Corridor Development Area
-  Rural Land
-  Town Growth Boundary
  
-  EBCI Land
-  Towns, Bear Paw Service District
-  TVA (Not including water)
-  Nantahala National Forest
-  Lakes
-  Roads
-  Highways

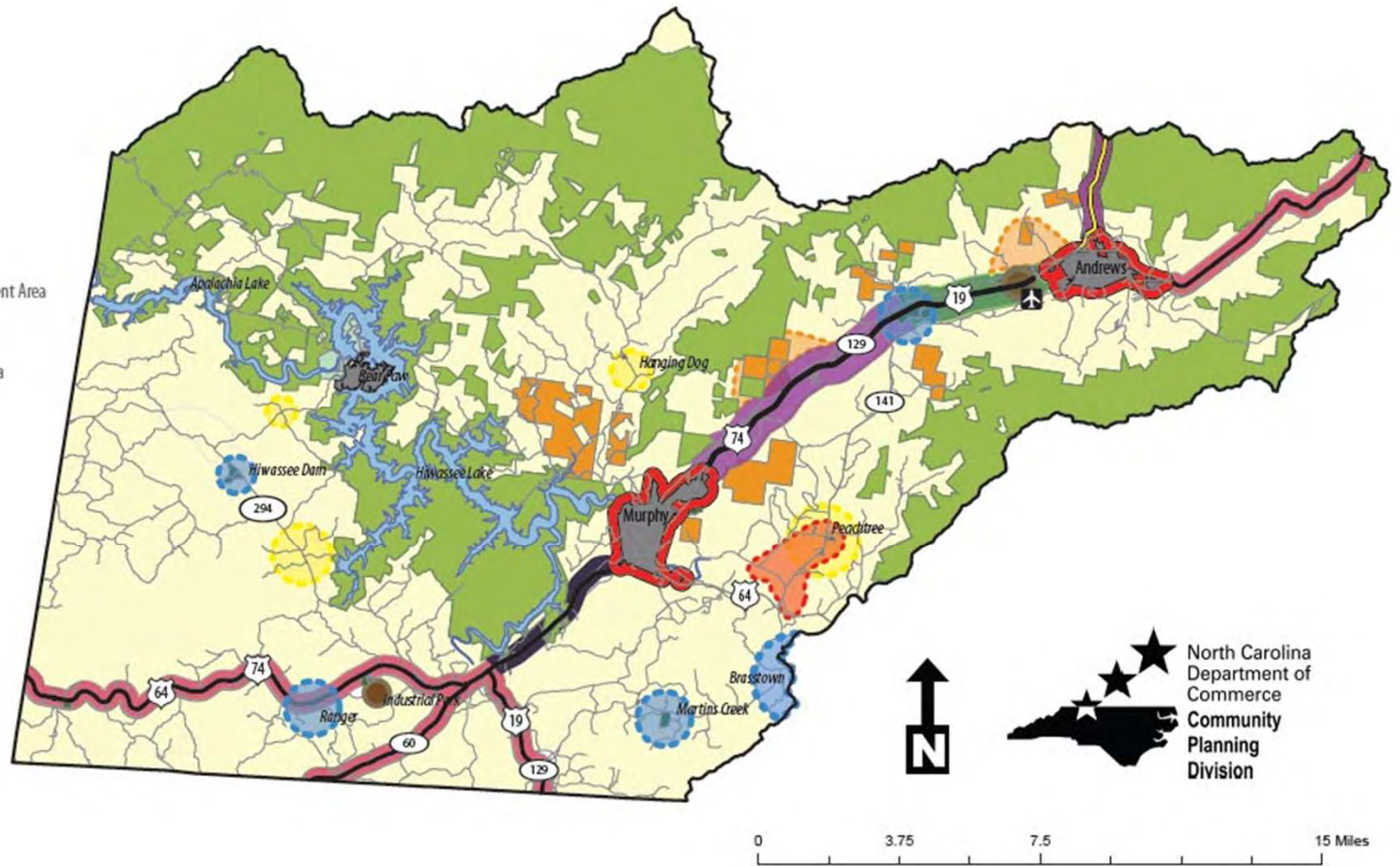


Figure 7

**Consideration of Natural and Human Environment**

Environmental features are a key consideration in the transportation planning process. Section 102 of the National Environmental Policy Act (NEPA) requires consideration of impacts on wetlands, wildlife, water quality, historic properties, and public lands. While a full NEPA evaluation was not conducted as part of the CTP, potential impacts to these resources were identified as a part of the project recommendations in Chapter 2 of this report. Prior to implementing transportation recommendations of the CTP, a more detailed environmental study would need to be completed in cooperation with the appropriate environmental resource agencies.

A full listing of environmental features that were examined as a part of this study is shown in the following tables utilizing the best available data. Environmental features occurring within Cherokee County are shown in Figure 8.

---

**Table 1 – Environmental Features**

---

- **Airport Boundaries**
- Anadromous Fish Spawning Areas
- Beach Access Sites
- **Bike Routes (NCDOT)**
- Coastal Marinas
- **Colleges and Universities**
- **Conservation Tax Credit Properties**
- **Emergency Operation Centers**
- **Federal Land Ownership**
- Fisheries Nursery Areas
- **Geology (including Dikes and Faults)**
- **Hazardous Substance Disposal Sites**
- **Hazardous Waste Facilities**
- **High Quality Water and Outstanding Resource Water Management Zones**
- **Hospital Locations**
- **Hydrography (1:24,000 scale)**
- Land Trust Priority Areas
- **National Heritage Element Occurrences**
- **National Wetlands Inventory**
- North Carolina Coastal Region Evaluation of Wetland Significance (NC-CREWS)
- Paddle Trails – Coastal Plain
- **Railroads (1:24,000 scale)**
- **Recreation Projects – Land and Water Conservation Fund**
- **Sanitary Sewer Systems – Discharges, Land Application Areas, Pipes, Pumps and Treatment Plants**
- **Schools – Public and Non-Public**
- Shellfish Strata
- **Significant Natural Heritage Areas**
- State Parks
- Submersed Rooted Vasculars
- **Target Local Watersheds - EEP**
- **Trout Streams (DWQ)**
- **Trout Waters (WRC)**
- **Water Distribution Systems – Pipes, Pumps, Tanks, Treatment Plants, and Wells**
- **Water Supply Watersheds**
- Wild and Scenic Rivers



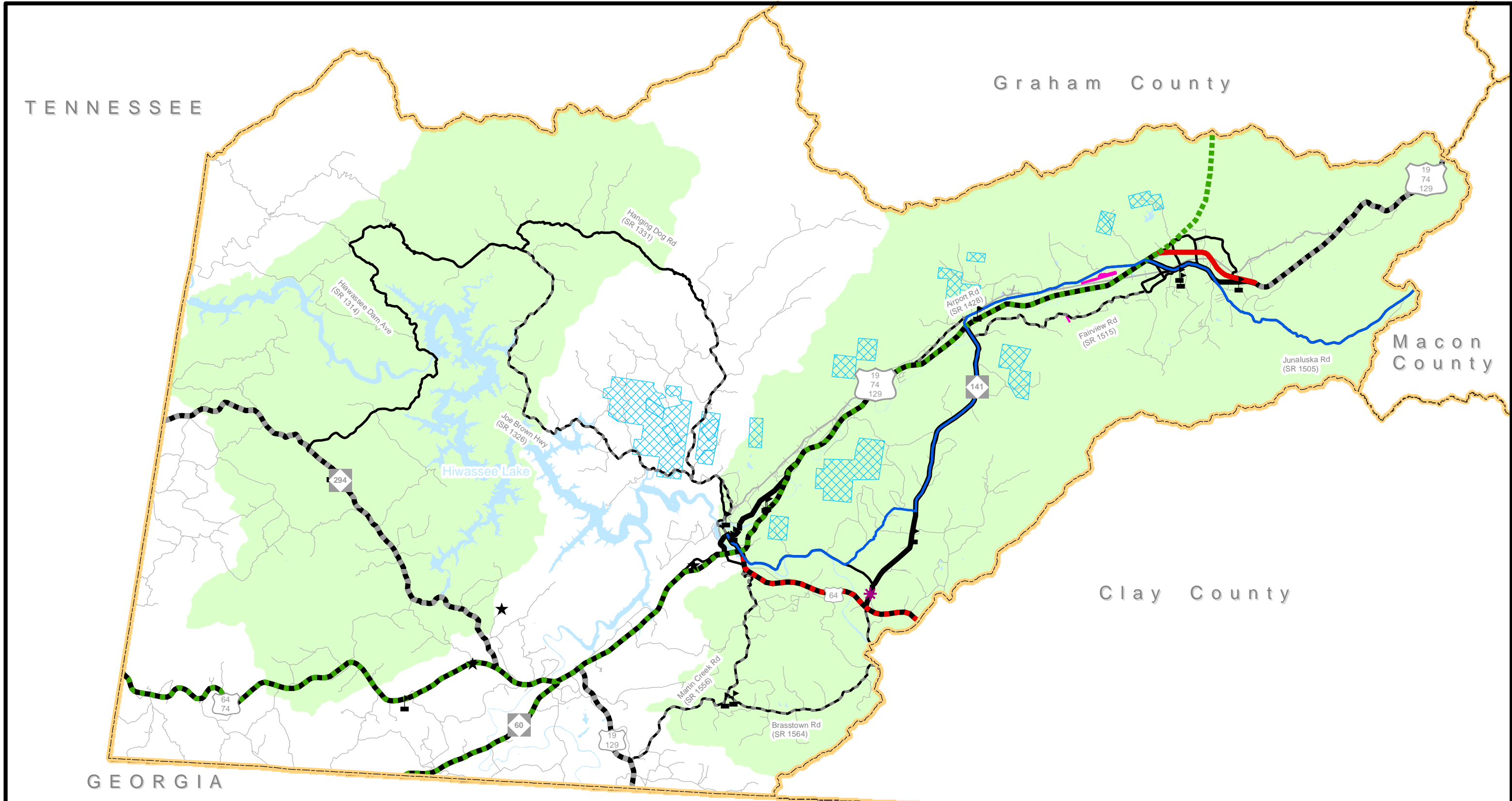
Additionally, the following environmental features were considered but are not mapped due to restrictions associated with the sensitivity of the data.

---

**Table 2 – Restricted Environmental Features**

---

- **Archaeological Sites**
- **Historic National Register Districts**
- **Historic National Register Structures**
- **Macrosite Boundaries**
- **Managed Areas**
- **Megasite Boundaries**



**Legend**

- Public School
- Colleges and Universities
- Non-Public School
- NCDOT Bike Route
- Airport Boundaries
- Target Local Watersheds - EEP
- Eastern Band of Cherokee Indian Land
- Railroad
- Hydrography
- County Boundary



**Figure 8**

Sheet 1 of 6

Base map date: March 1, 2012

Refer to CTP document for more details



**Environmental Features Map**

**Cherokee County  
Comprehensive  
Transportation Plan**

TENNESSEE

Graham County

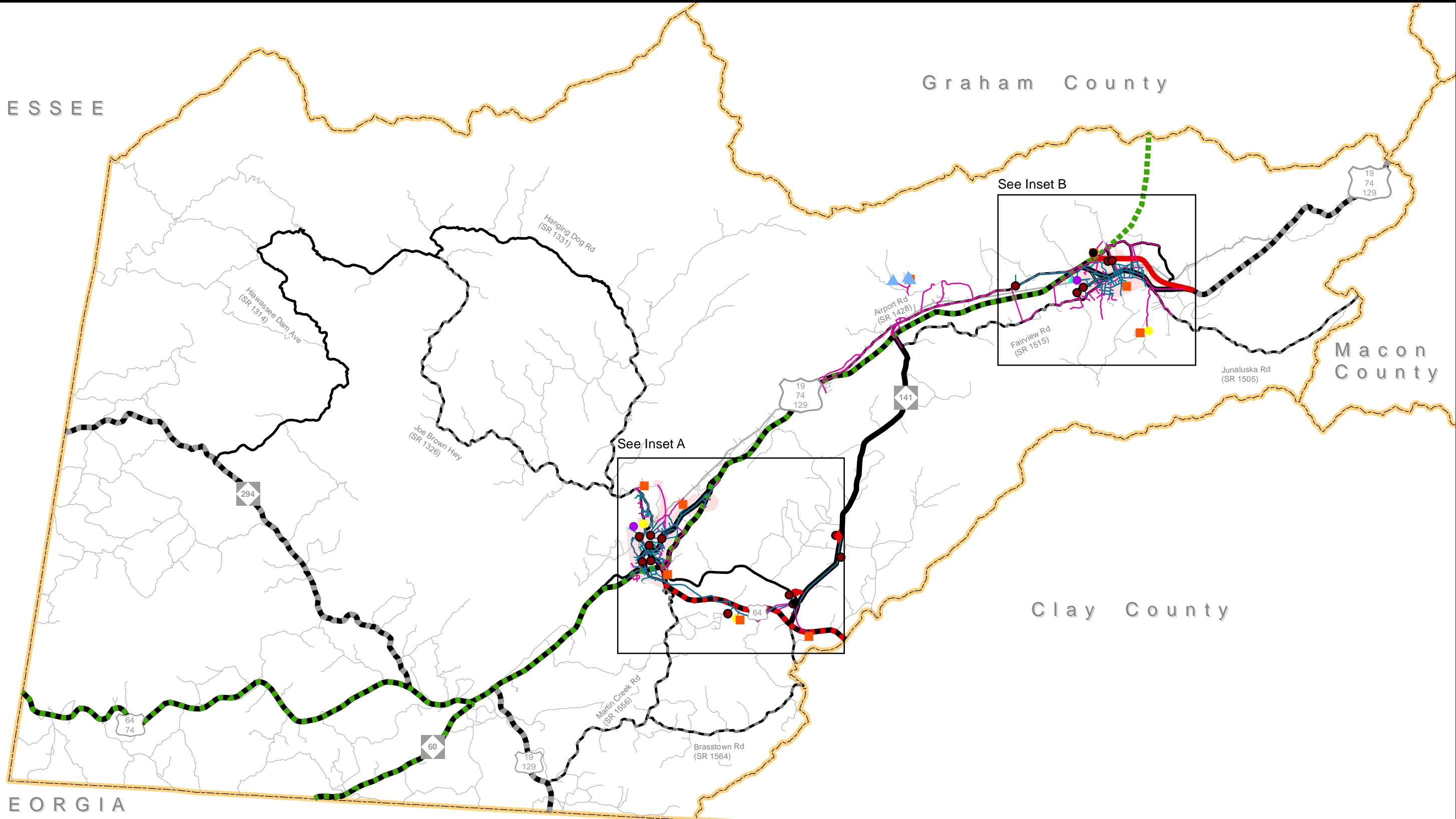
Macon County

See Inset B

See Inset A

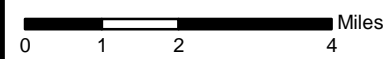
Clay County

GEORGIA



**Legend**

- ▲ Water Distribution System - Well
- Water Distribution System - Treatment Plant
- Water Distribution System - Tank
- Water Distribution System - Pump
- Water Distribution System - Pipes
- Sanitary Sewer System - Treatment Plant
- Sanitary Sewer System - Pumps
- ▲ Sanitary Sewer System - Discharges
- Sanitary Sewer System - Pipes
- Hazardous Substance Disposal Sites
- ◆ Hazardous Waste Facility



**Figure 8**

Sheet 2 of 6



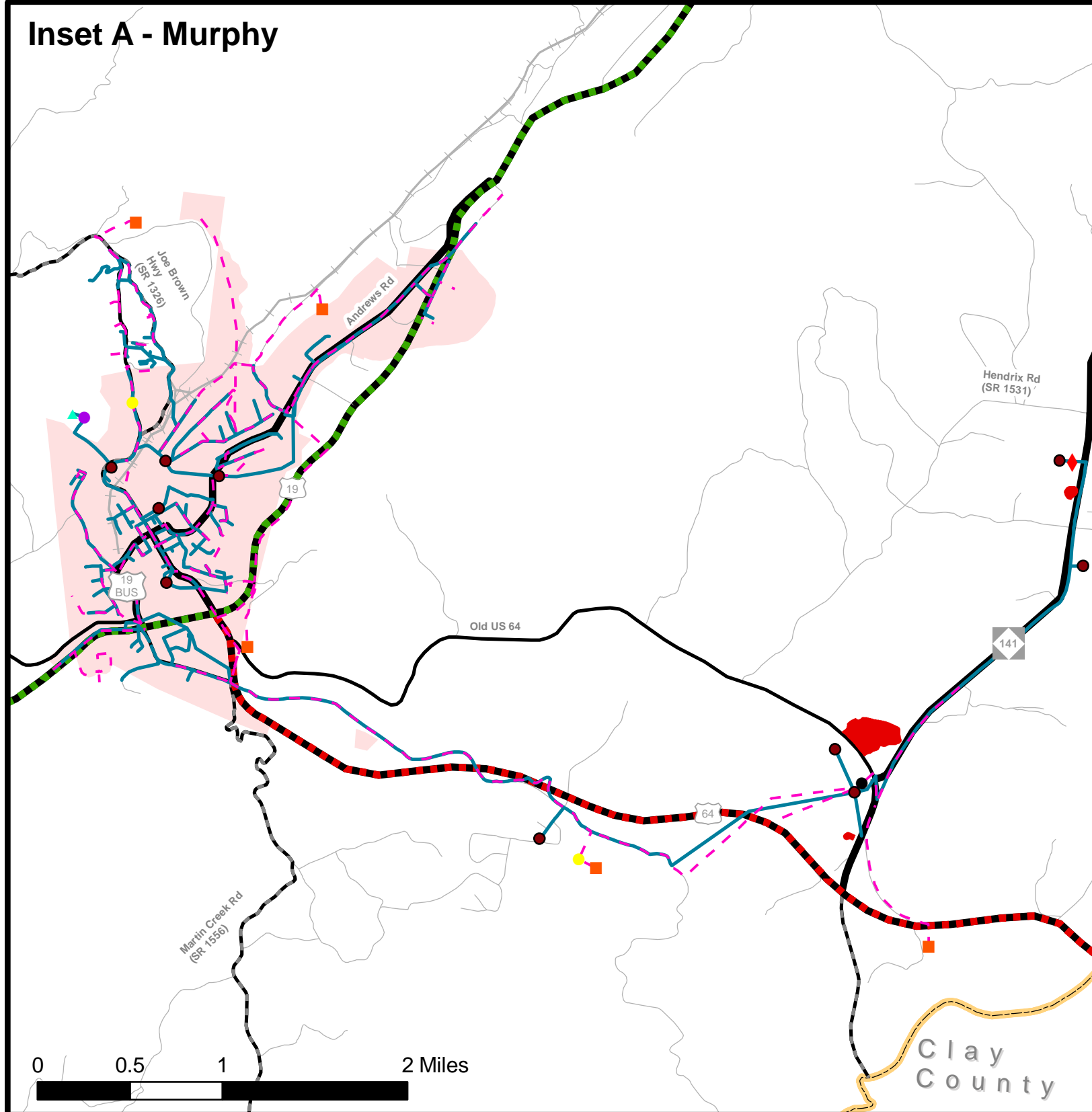
Base map date: March 1, 2012

Refer to CTP document for more details

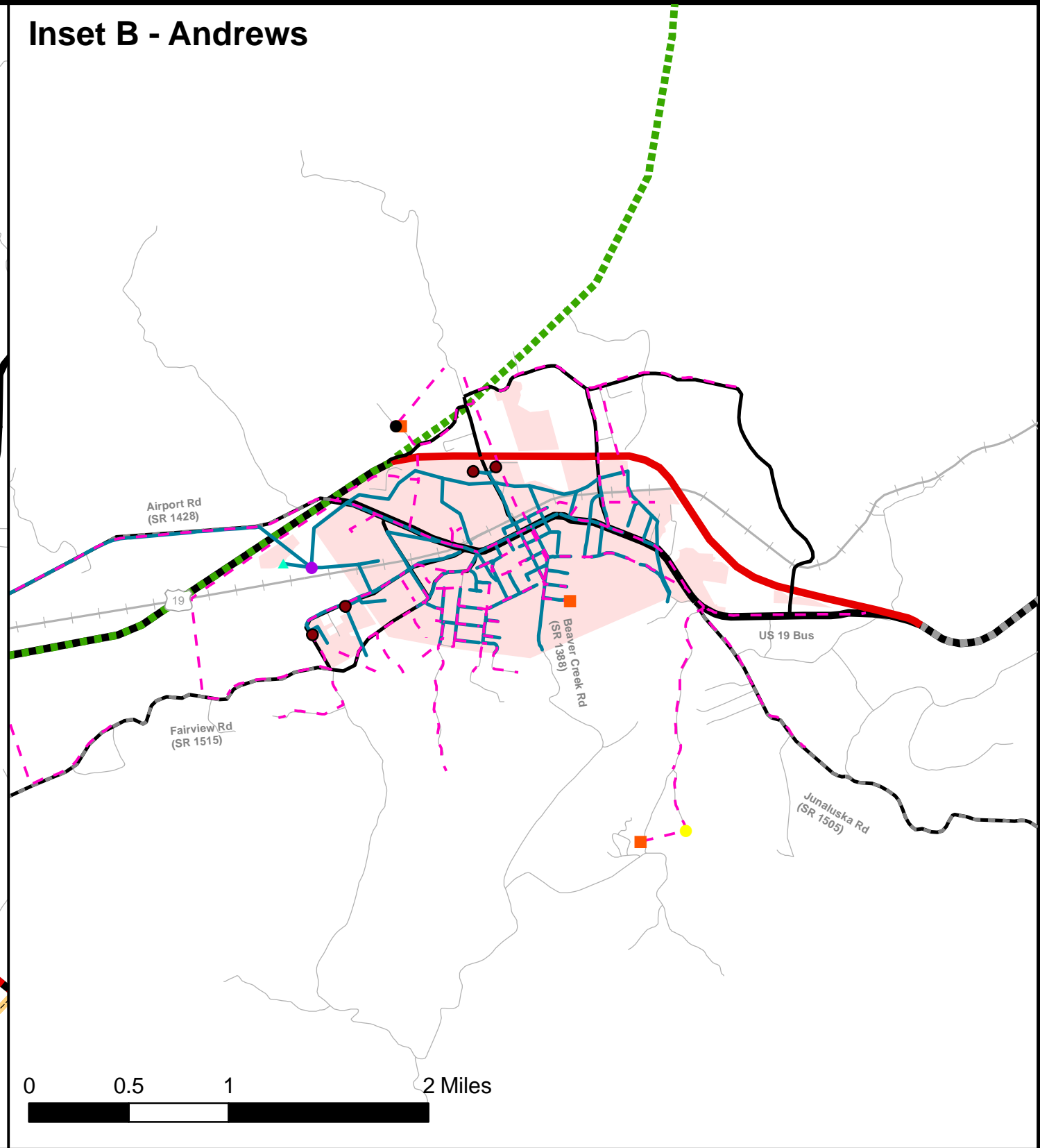
**Environmental Features Map**

**Cherokee County  
Comprehensive  
Transportation Plan**

**Inset A - Murphy**



**Inset B - Andrews**



**Legend**

- |   |   |
|---|---|
| ▲ Water Distribution System - Well            | ● Sanitary Sewer System - Treatment Plant |
| ● Water Distribution System - Treatment Plant | ● Sanitary Sewer System - Pumps           |
| ■ Water Distribution System - Tank            | ▲ Sanitary Sewer System - Discharges      |
| ● Water Distribution System - Pump            | — Sanitary Sewer System - Pipes           |
| — Water Distribution System - Pipes           | ■ Hazardous Substance Disposal Sites      |
|   | ◆ Hazardous Waste Facility                |

**Figure 8**

Sheet 3 of 6

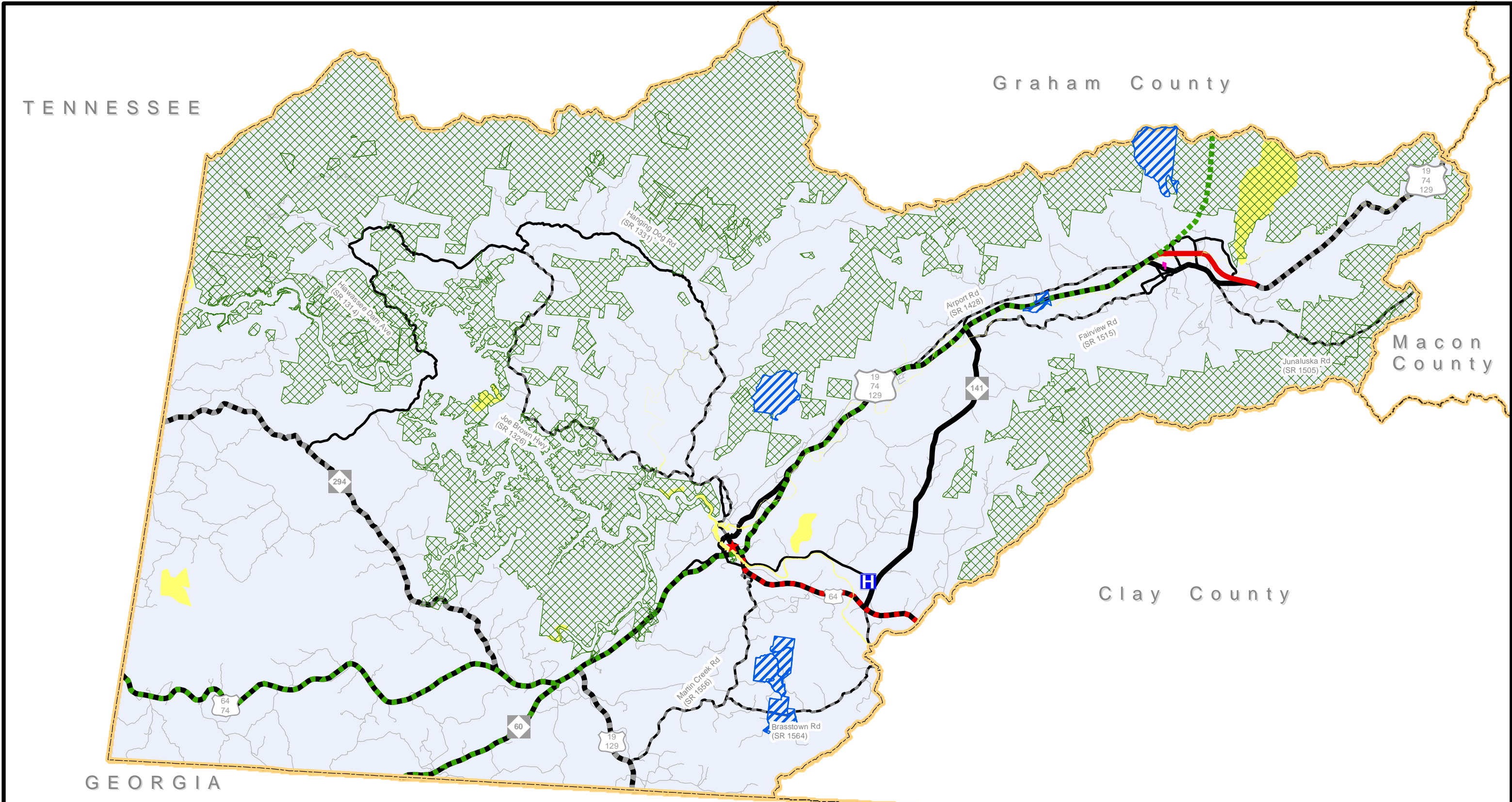


Base map date: March 1, 2012








Refer to CTP document for more details

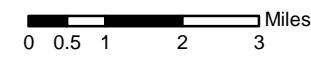
**Environmental Features Map**

**Cherokee County  
Comprehensive  
Transportation Plan**



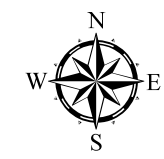
### Legend

-  Hospital Location
-  Emergency Operation Centers
-  Recreation Projects - Land and Water Conservation Fund
-  Federal Land Ownership
-  Significant Natural Heritage Area
-  Conservation Tax Credit Properties
-  Natural Heritage Element Occurrences



**Figure 8**

Sheet 4 of 6

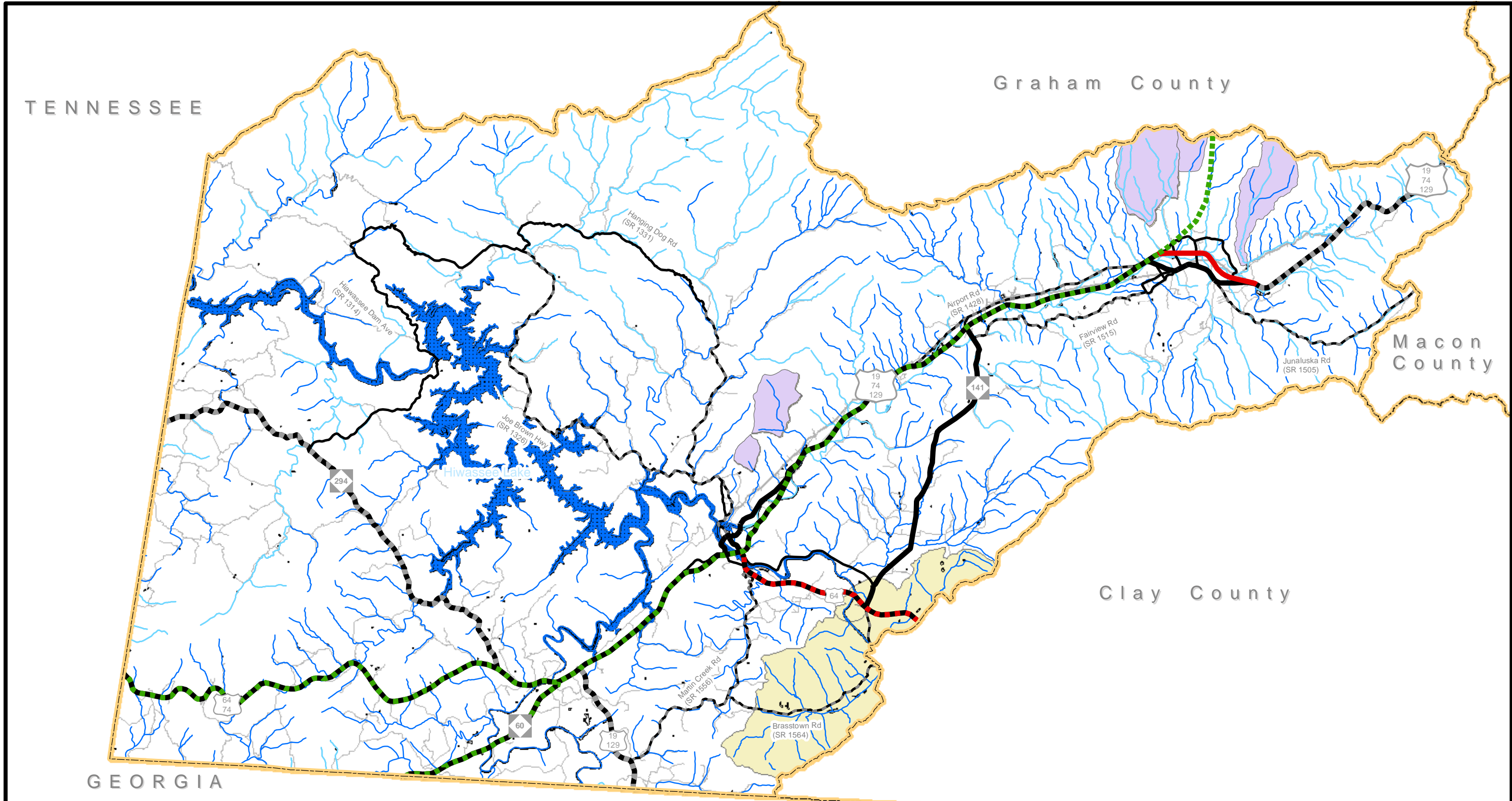


Base map date: March 1, 2012

Refer to CTP document for more details

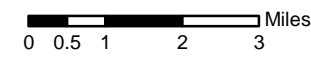
### Environmental Features Map

### Cherokee County Comprehensive Transportation Plan



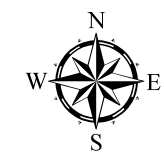
**Legend**

- Trout Streams (DWQ)
- Trout Waters (WRC)
- Trout Waters (WRC)
- High Quality Water and Outstanding Resource Water Management Zone
- National Wetlands Inventory
- Water Supply Watersheds



**Figure 8**

Sheet 5 of 6

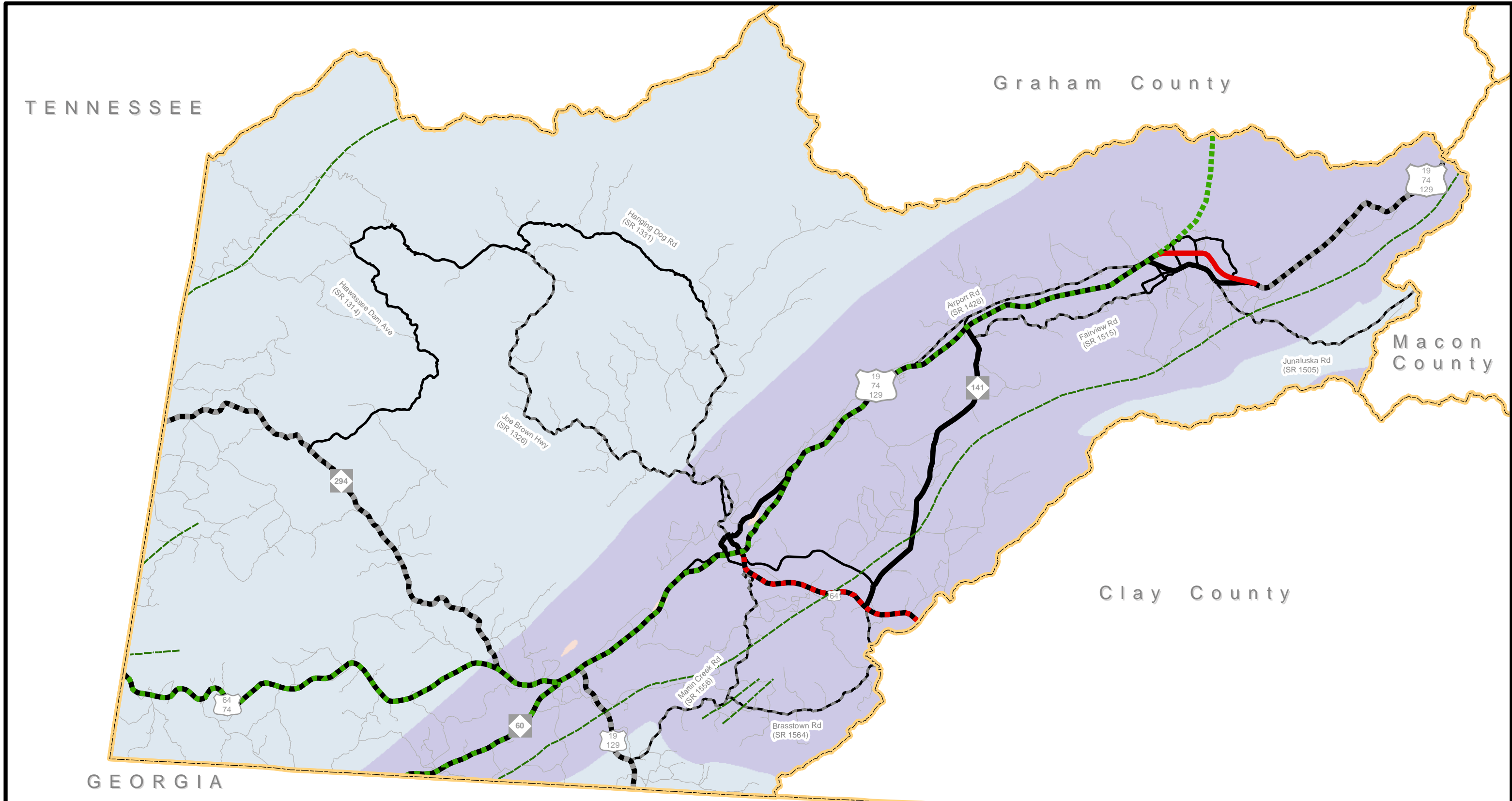


Base map date: March 1, 2012

Refer to CTP document for more details

**Environmental Features Map**

**Cherokee County  
Comprehensive  
Transportation Plan**

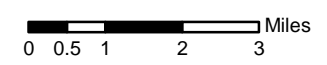


**Legend**

**Geology**

- Intrusive Rocks
- Metamorphic Rocks
- Sedimentary and Metamorphic Rocks

Geology Faults



**Figure 8**

Sheet 6 of 6



Base map date: March 1, 2012

Refer to CTP document for more details

**Environmental Features Map**

**Cherokee County  
Comprehensive  
Transportation Plan**

## ***Public Involvement***

Public involvement is a key element in the transportation planning process. Adequate documentation of this process is essential for a seamless transfer of information from systems planning to project planning and design.

The Southwestern RPO requested the development of a comprehensive transportation plan for Cherokee County through a prioritized list of regional needs. A meeting was held with the Cherokee County Board of Commissioners in June 2011 to formally initiate the study, provide an overview of the transportation planning process, and to gather input on area transportation needs.

Throughout the course of the study, the Transportation Planning Branch cooperatively worked with the Cherokee Transportation Committee, which included a representative from each municipality, county staff, the RPO and others, to provide information on current local plans, to develop transportation vision and goals, to discuss population and employment projections, and to develop proposed CTP recommendations. Refer to Appendix H for detailed information on the vision statement, the goals and objectives survey and a listing of committee members.

The public involvement process included holding three public drop-in sessions in Cherokee County to present the proposed Comprehensive Transportation Plan to the public and solicit comments. The first meeting was held on October 22, 2012 from 5pm to 7pm at the Andrews Fire Department; the second meeting was held on October 23, 2012 from 11:30 am to 2pm at the Cherokee County Courthouse; the third meeting was held on October 23, 2012 from 5pm to 7pm at the Hiwassee Dam Community Center. Each session was publicized in the local newspaper. Five comment forms were submitted during the session held on October 22, 2012. Three comment forms were submitted during the sessions held on October 23, 2012.

Two public hearings were held on April 1, 2013; one during the Cherokee County Commissioners meeting and one during the Murphy Town Board meeting. A third public hearing was held on April 9, 2013 during the Andrews Town Board meeting. The purpose of these meetings was to discuss the plan recommendations and to solicit further input from the public. The CTP was adopted during these meetings.

The Southwestern RPO endorsed the CTP on May 9, 2013. The North Carolina Board of Transportation voted to mutually adopt the Cherokee County CTP on July 11, 2013.



## II. Recommendations

---

---

This chapter presents recommendations for each mode of transportation in the 2013 Cherokee County CTP as shown in Figure 1. More detailed information on each recommendation is tabulated in Appendix C.

The N.C. Department of Transportation adopted a "Complete Streets<sup>1</sup>" policy in July 2009. The policy directs the Department to consider and incorporate several modes of transportation when building new projects or making improvements to existing infrastructure. Under this policy, the Department will collaborate with cities, towns and communities during the planning and design phases of projects. Together, they will decide how to provide the transportation options needed to serve the community and complement the context of the area. The benefits of this approach include:

- making it easier for travelers to get where they need to go;
- encouraging the use of alternative forms of transportation;
- building more sustainable communities;
- increasing connectivity between neighborhoods, streets, and transit systems;
- improving safety for pedestrians, cyclists, and motorists.

Complete streets are streets designed to be safe and comfortable for all users, including pedestrians, bicyclists, transit riders, motorists and individuals of all ages and capabilities. These streets generally include sidewalks, appropriate bicycle facilities, transit stops, right-sized street widths, context-based traffic speeds, and are well-integrated with surrounding land uses. The complete street policy and concepts were utilized in the development of the CTP. The CTP proposes projects that include multi-modal project recommendations as documented in the problem statements within this chapter. Refer to Appendix C for recommended cross sections for all project proposals and Appendix D for more detailed information on the typical cross sections.

### ***Implementation***

The CTP is based on the projected growth for the planning area. It is possible that actual growth patterns will differ from those logically anticipated. As a result, it may be necessary to accelerate or delay the implementation of some recommendations found within this plan. Some portions of the plan may require revisions in order to accommodate unexpected changes in development. Therefore, any changes made to one element of the CTP should be consistent with the other elements.

Initiative for implementing the CTP rests predominately with the policy boards and citizens of the county and its municipalities. As transportation needs throughout the state exceed available funding, it is imperative that the local planning area aggressively pursue funding for priority projects. Projects should be prioritized locally and submitted to the Southwestern RPO for regional prioritization and submittal to NCDOT. Refer to Appendix A for contact information on regional prioritization and funding. Local

---

<sup>1</sup> For more information on Complete Streets, go to: <http://www.nccompletestreets.org/>

governments may use the CTP to guide development and protect corridors for the recommended projects. It is critical that NCDOT and local governments coordinate on relevant land development reviews and all transportation projects to ensure proper implementation of the CTP. Local governments and NCDOT share the responsibility for access management and the planning, design and construction of the recommended projects.

Prior to implementing projects from the CTP, additional analysis will be necessary to meet the National Environmental Policy Act (NEPA) or the North Carolina (or State) Environmental Policy Act<sup>2</sup> (SEPA). This CTP may be used to provide information in the NEPA/SEPA process.

### ***Problem Statements***

The following pages contain problem statements for each recommendation, organized by CTP modal element. The information provided in the problem statement is intended to help support decisions made in the NEPA/SEPA process. A full, minimum or reference problem statement is presented for each recommendation, with full problem statements occurring first in each section. Full problem statements are denoted by a gray shaded box containing project information. Minimum problem statements are more concise and less detailed than full problem statements, but include all known or readily available information. Reference problem statements are developed for TIP projects where the purpose and need for the project has already been established.

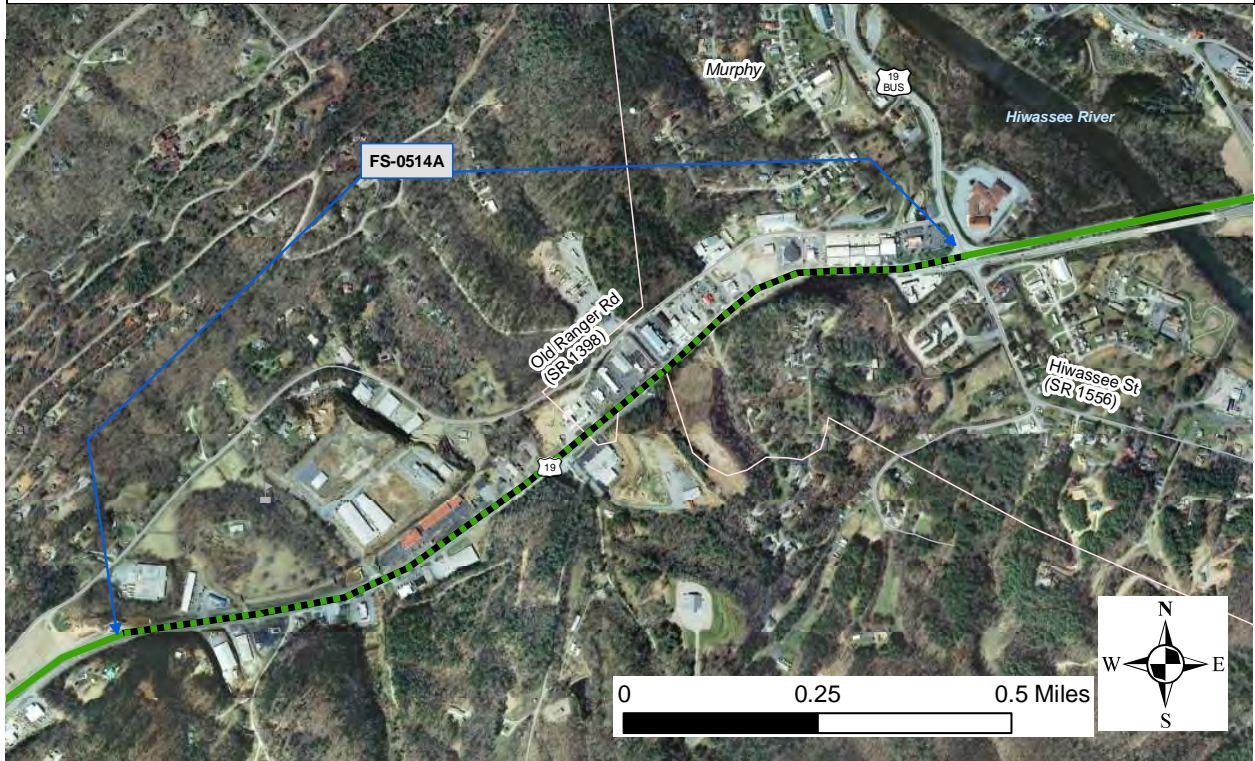
---

<sup>2</sup> For more information on SEPA, go to: <http://www.doa.nc.gov/clearing/faq.aspx>.

# HIGHWAY

US 19/64/74/129 Proposed Improvements from Hiwassee Street (SR1556) West to the Existing Four Lanes

Local ID: FS0514-A  
Last Updated: 9/5/12



## **Identified Problem**

US 19/64/74/129 between Hiwassee Street (SR 1556) in Murphy west to the existing four lane section is projected to be near or over capacity by 2040. The purpose of improving US 19/64/74/129 is to maintain a Level of Service (LOS) D and to provide pedestrian facilities.

## **Justification of Need**

US 19/64/74/129 is the major east-west route in Cherokee County. It connects Murphy and Andrews with Tennessee as well as Macon County in North Carolina. US 19/64/74/129 is a designated part of the North Carolina Truck Network and is on the statewide tier of the North Carolina Multimodal Investment Network<sup>3</sup> (NCMIN). Statewide tier facilities serve long-distance trips, connect regional centers, have the highest usage, and mostly serve a mobility need.

This segment of US 19/64/74/129 has a five lane, undivided cross section with a continuous two way left turn lane. The speed limit varies from 45 mph to 35 mph. The 2010 Annual Average Daily Traffic (AADT) volume is 21,000 vehicles per day (vpd). LOS D capacities of this segment range from 26,800 to 29,000 vehicles per day (vpd). The 2040 projected traffic volume for this section of US 19/64/74/129 is 27,800 vpd.

## **Community Vision and Problem History**

The vision and goals for the community identified during the development of the Cherokee County CTP include safe and reliable multi-modal transportation choices that effectively move locals and visitors. Objectives identified also include providing pedestrian and bicycle accommodations that connect town centers with important shopping and business hubs. This section of US 19/64/74/129 is adjacent to the Murphy town limits and is densely developed with fast food restaurants, shopping strips, and other service providers.

This problem has not been identified on any previous transportation plan.

## **CTP Project Proposal**

### **Project Description and Overview**

The CTP project FS0514-A consists of converting the current facility to a four lane median divided urban cross section with sidewalks. The feasibility study for this project, FS 0514-A, is available for reference from the Feasibility Studies Unit within NCDOT.

The new roadway capacity will be 44,200 vpd which will accommodate the 2040 traffic volume projection of 27,800 vpd. Additionally, the proposed project will improve both left and right turns into and out of businesses along this segment of US 19/64/74/129.

---

<sup>3</sup> For more information on NCMIN, visit: <http://www.ncdot.gov/performance/reform/NCMINmaps/>

## **Natural & Human Environmental Context**

Based on planning level environmental assessment using available GIS data, the proposed project lies within the vicinity of natural heritage element occurrences and trout waters. There are also water and sewer pipes located along the portion of the proposed project that is within the Murphy town limits. The Murphy Adventist Christian School is located in this area off of Old Ranger Road. The school serves students from pre-kindergarten through high school. The study report for FS0514-A indicates that the proposed project may result in three business relocations and no residence relocations.

## **Relationship to Land Use Plans**

The existing development along the project area is high density retail. There are numerous fast food restaurants and service providers along the north side of the roadway. Access to US 19/64/74/129 at this location has not been restricted, resulting in multiple closely spaced driveways along the facility. There is some retail development along the south side of the roadway but development is restricted by the mountainous terrain.

Preliminary land use projections indicate this area will remain densely developed. The Cherokee County Comprehensive Plan (land development plan) is currently underway and is scheduled to be completed as part of the Southwestern North Carolina Regional Vision and Comprehensive Plan for Graham and Cherokee Counties, which is anticipated to be completed in 2014.

## **Linkages to Other Plans and Proposed Project History**

This section of US 19/64/74/129 is designated as an expressway in NCDOT's Strategic Highway Corridor (SHC) Vision Plan.

There is no previous transportation plan for Murphy or Cherokee County.

## **Multi-modal Considerations**

Sidewalks are recommended along the proposed project. There is also a proposed bus route along this facility. These improvements would accommodate the community vision of multi-modal accessibility to the businesses along the project route.

## **Public/ Stakeholder Involvement**

This section of US 19/64/74/129 is referred to as 'Burger Alley' by the locals. Problems with congestion and safety concerns for turning vehicles were common comments received from the CTP Goals and Objectives Survey conducted at the beginning of the Cherokee County CTP study.

### **US 19/74/129, Local ID: CHER0001-H**

US 19/74/129 between Macon County and the existing four lane cross section in Andrews has relatively steep grades and narrow lane widths. Improvements are needed to provide greater mobility between Cherokee County and surrounding counties, especially for trucks traveling through the Nantahala Gorge.

US 19/74/129 is the major east-west route in Cherokee County. It connects Murphy and Andrews with Tennessee as well as Macon County and counties eastward in North Carolina. US 19/74/129 is a designated part of the North Carolina Truck Network and is on the statewide tier of the North Carolina Multimodal Investment Network<sup>4</sup> (NCMIN). Statewide tier facilities serve long-distance trips, connect regional centers, have the highest usage, and mostly serve a mobility need. This route is the only east-west trucking corridor in the county. This segment of US 19/74/129 has a two lane cross section with 11 foot lanes. The speed limit varies from 45 mph to 55 mph. This 6.5 mile portion of the highway serves as the main truck route in the eastern portion of Cherokee County and into the Nantahala Gorge. Truck volume information collected by the NCDOT Traffic Survey Group in 2010 shows 620 Annual Average Daily Truck Traffic (AADTT) on this section of US 19/74/129. This AADTT represents 11% truck traffic along this section of US 19/74/129.

The existing development along this corridor is low density residential with some small businesses. Preliminary land use projections indicate this area will be a secondary corridor development area. The Cherokee County Comprehensive Plan (land development plan) is currently underway and is scheduled to be completed as part of the Southwestern North Carolina Regional Vision and Comprehensive Plan for Graham and Cherokee Counties, which is anticipated to be completed in 2014.

There is no previous transportation plan for Cherokee County. However, NCDOT's Strategic Highway Corridor (SHC) Vision Plan includes project A-0009 (Corridor K) as an expressway on new alignment in Cherokee County to serve the truck traffic through western North Carolina, thus removing through truck traffic from this portion of US 19/74/129.

The CTP project CHER0001-H recommends providing climbing lanes for trucks along this segment, as appropriate. The proposed project will improve mobility through this part of the county. Any improvements to this section of US 19/74/129 as a result of TIP project A-0009 (also known as Corridor K) should be considered prior to implementation of the proposed project.

Concerns with roadway characteristics and geometry were noted by both the CTP committee during the CTP process and by several participants of the public workshop. Public comments received also mirrored the committee regarding this section of highway needing improvements to ease truck maneuverability and mobility. Many public comments noted a preference for improving this facility in lieu of building A-0009 (Corridor K).

---

<sup>4</sup> For more information on NCMIN, visit: <http://www.ncdot.gov/performance/reform/NCMINmaps/>

Based on planning level environmental assessment using available GIS data, the proposed project lies within the vicinity of a target local watershed, natural heritage element occurrences, and significant natural heritage areas. There are also trout waters and streams in the proposed project area. An active railroad parallels a portion of the proposed project.

**US 19/74/129, Local ID: CHER0002-H**

US 19/74/129 from US 19 Business in west Andrews to Hiwassee Street (SR 1556) in Murphy does not meet the future mobility needs in western North Carolina based on the vision of the North Carolina Strategic Highway Corridor Vision Plan. This corridor is intended to provide connectivity between western North Carolina and Atlanta, Georgia, as well as Chattanooga Tennessee.

The existing facility has a four lane divided cross section with 12 foot lanes. There is partial control of access along this corridor as well as traffic signals. US 19/74/129 is designated as an expressway on NCDOT's SHC Vision Plan adopted on September 2, 2004. Additionally, during the most recent three year period, the following intersections experienced a high number of crashes: US 19/74/129 and Wells Connector (SR 1456) experienced 14 crashes with an average severity index of 8.53, which was higher than the state's 4.11 average for the same period; US 19/74/129 and NC 141 experienced 12 crashes with an average severity index of 4.08, which was below the state's 4.11 average; US 19/64/74/129 and Hiwassee Street (SR 1556) experienced 17 crashes with an average severity index of 2.74; US 64 and US 19/74/129 experienced 17 crashes with an average severity index of 2.31; and US 19/74/129 and the Walmart driveway experienced 22 crashes with an average severity index of 1.34. The CTP project proposal (CHER0002-H) includes US 19/74/129 as an expressway.

Based on a planning level environmental assessment using available GIS data, the proposed project crosses a Land Trust for the Little Tennessee conservation property, target local watershed, significant natural heritage areas, trout waters and is in the vicinity of natural heritage element occurrences.

There is no previous transportation plan for Cherokee County.

**US 19/64/74/129, Local ID: CHER0003-H**

US 19/64/74/129 from the existing five lane section just west of Murphy to Tennessee does not meet the future mobility needs in western North Carolina based on the vision of the North Carolina Strategic Highway Corridor Vision Plan. This corridor is intended to provide connectivity between western North Carolina and Atlanta, Georgia, as well as Chattanooga, Tennessee.

The existing facility has a four lane divided cross section with 12 foot lanes. There is no control of access along this corridor, and there is an existing traffic signal at the US 19/129 and US 64/74 intersection. US 19/64/74/129 is designated as an expressway on NCDOT's SHC Vision Plan. Additionally, during the most recent three year period, the following intersections experienced a high number of crashes: US 19/64/74/129 and

NC 60,10 crashes with an average severity index of 12.28, which was higher than the state's 4.11 average for the same period; US 19/129 and US 64/74, 14 crashes with an average severity index of 2.59, which was below the state's 4.11 average. The CTP project proposal (CHER0003-H) includes US 19/74/129 as an expressway.

Based on a planning level environmental assessment using available GIS data, the proposed project crosses a target local watershed, the Nottely River, Federally owned lands, trout waters and is in the vicinity of natural heritage element occurrences.

There is no previous transportation plan for Cherokee County.

### **US 19/129, Local ID: CHER0004-H**

US 19/129 from US 64/74 to Georgia is a two lane highway that connects Cherokee County to Blairsville, Georgia. Improvements are needed to provide greater mobility between Cherokee County and cities in Georgia.

This segment of US 19/129 has a two lane cross section with 12 foot lanes. The speed limit is 45 mph. Truck volume information collected by NCDOT's Traffic Survey Group in 2010 shows 650 Annual Average Daily Truck Traffic (AADTT) on this section of US 19/129. This AADTT represents 9% truck traffic along this section of US 19/74/129.

The CTP project CHER0004-H consists of providing passing lanes along this section of US 19/129, as appropriate. Improvements to this section of US 19/129 were once listed under TIP number R-4747, which included widening to multi-lanes. TIP project R-4747 was removed from the TIP in 2008. The Georgia Department of Transportation (GDOT) has a project (PI-0004646) that includes widening US 19/129 from the Georgia border to Blairsville, GA. PI-0004646 is not currently in the Georgia TIP and has no money programmed for design, right-of-way, or construction. Any improvements to US19/129 should be coordinated with the GDOT.

Based on planning level environmental assessment using available GIS data, the proposed project lies within the vicinity of natural heritage element occurrences. There are also trout waters and streams in the proposed project area.

### **Future US 74 (Corridor K), TIP No. A-0009**

The Strategic Highway Corridor (SHC) Vision Plan designates future US 74 as an expressway to improve mobility and connectivity within western North Carolina. The 2012 – 2018 TIP includes project A-0009 that will address this problem.

Section A of this project is within Cherokee County, from US 19 Business in Andrews to Graham County and is currently unfunded. Future US 74 will be studied after the completion of the Southwestern North Carolina Regional Vision Plan, which is anticipated to be complete in 2014.



For additional information about this project, including the Purpose and Need, contact NCDOT's Project Development and Environmental Analysis Branch (PDEA) or visit the project website<sup>5</sup>.

### **US 64, Local ID: CHER0005-H**

US 64 in Cherokee County does not meet the future mobility needs in western North Carolina and into Tennessee based on the vision of the North Carolina Strategic Highway Corridor Vision Plan. This corridor is intended to provide connectivity between Chattanooga, Tennessee and Hendersonville, North Carolina.

The existing facility has a two lane cross section with 12 foot lanes. US 64 is designated as a boulevard on NCDOT's SHC Vision Plan. During the most recent three year period, the intersection of US 64 and Hiwassee Street (SR 1556) experienced 17 crashes with a severity index of 2.74, which was lower than the state's 4.11 average for the same period. Additionally, during this same period, the intersection of US 64 and US 129 experienced 17 crashes with a severity index of 2.31, which was also lower than the state average. Moving towards the SHC vision of US 64 as a boulevard, the CTP project proposal (CHER0005-H) includes widening the existing facility to a four lane divided boulevard as well as providing bicycle accommodations from Old US 64 to NC 141.

Based on planning level environmental assessment using available GIS data, the proposed project crosses target local watersheds and water supply watersheds, trout waters, significant natural heritage areas and is in the vicinity of natural heritage element occurrences and federally owned lands.

There is no previous transportation plan for Cherokee County.

### **NC 60, Local ID: CHER0006-H**

NC 60 from Georgia to US 64/74 does not meet the future mobility needs in western North Carolina based on the vision of the North Carolina Strategic Highway Corridor Vision Plan. This corridor is intended to provide connectivity between Atlanta, Georgia and western North Carolina.

The existing facility has a five lane undivided cross section with 12 foot lanes. NC 60 is designated as an expressway on NCDOT's SHC Vision Plan. Additionally, during the most recent three year period, the intersection of US 64 and NC 60 experienced 10 crashes with an average severity index of 12.28, which was higher than the state's 4.11 average for the same period. Moving towards the SHC vision of NC 60 as an expressway, the CTP project proposal (CHER0006-H) includes converting the existing facility to a four lane divided boulevard.

---

<sup>5</sup> The A-0009 project website can be viewed at: <http://www.ncdot.gov/projects/US74Relocation/>.

Based on a planning level environmental assessment using available GIS data, the proposed project crosses trout waters and is in the vicinity of natural heritage element occurrences.

There is no previous transportation plan for Cherokee County.

### **NC 294, Local ID: R-3622**

NC 294 from US 64/74 to Tennessee is a two lane road with 9 foot lanes and a speed limit of 55 mph. Improvements are needed to increase mobility along this section of NC 294. The 2012 – 2018 TIP includes project R-3622 that is intended to address this problem.

TIP project R-3622 includes upgrading the existing roadway by to 12 foot lanes and making minor alignment improvements. Portions of the project have been completed. For more information about this project, contact the NCDOT Division 14 Office at (828) 586-2141.

### **Minor Widening Projects**

- **Airport Road (SR 1428), Local ID CHER0007-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from US 19/74/129 near Tomotla to US 19/74/129 in Andrews.
- **Brasstown Road (SR 1564), Local ID CHER0008-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from Martins Creek Road (SR 1556) to Clay County.
- **Fairview Road (SR 1515), Local ID CHER0009-H:** Widen from 8 foot and 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from NC 141 to US 19 Business in Andrews.
- **Hanging Dog Road (SR 1331), Local ID CHER0010-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from Joe Brown Highway (SR 1326) to Davis Creek Road (SR 1337).
- **Joe Brown Highway (SR 1326), Local ID CHER0011-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from existing 3 lane cross section in Murphy to Beaver Dam Road (SR 1331). Bridge No. 159 over Hanging Dog creek is scheduled for replacement in the 2012 – 2018 State Transportation Improvement Program in 2017 (B-4069).
- **Junaluska Road (SR 1505), Local ID CHER0012-H:** Widen from 8 foot lanes to 10 foot lanes with 2 foot paved shoulders from US 19 Business to Bridge No. 29 over Junaluska Creek. Add 2 foot paved shoulders from bridge to Macon County.
- **Martins Creek Road (SR 1556), Local ID CHER0013-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from US 19/129 South to US 19/64/74/129 in Murphy.
- **Old US 64 (SR 1548), Local ID CHER0014-H:** Widen from 9 foot lanes to 10 foot lanes with 2 foot paved shoulders from US 64 to Clay County.

## **PUBLIC TRANSPORTATION & RAIL**

The Public Transportation and Rail elements of the Cherokee County CTP are shown in Figure 1, Sheets 3 and 3A. The following recommendations were identified during the development of the CTP and will help achieve the CTP goals of creating a choice of transportation modes and coordinating multi-modal routes. Refer to the 2011 Cherokee County Transit Plan for more information.

- **CHER0001-T:** A fixed route service with passenger vans that run from Beal Circle in Murphy to the Walmart parking lot.
- **CHER0002-T:** A Park-and-Ride route between designated Park-and-Ride lots at the Ranger Community Center and Fred's Department Store in Andrews.
- **CHER0003-T:** A fixed route service with passenger vans that run from the Park-and-Ride lot at Fred's Department Store in Andrews, through downtown Andrews, and returns to the Park-and-Ride lot.

## **BICYCLE**

The Bicycle element of the Cherokee County CTP is shown in Figure 1, Sheets 4 and 4A. The following routes identified by the committee will help achieve the CTP goals of creating a choice of transportation modes.

- **US 19 Business (Andrews Road)/Pleasant Valley Road (SR 1368)/Regal Road (SR 1366), Local ID CHER0001-B:** from Peachtree Street (SR 1326) to Airport Road (SR 1428)
- **US 64, Local ID CHER0005-H:** from Old US 64 to NC 141
- **NC 141, Local ID CHER0002-B:** from Old US 64 to Hendrix Road (SR 1531)
- **Harshaw Road (SR 1558), Local ID CHER0003-B:** from US 64 to US 64
- **Old US 64, Local ID CHER0004-B:** from Clay County to NC 141

In accordance with the American Association of State Highway and Transportation Official (AASHTO), roadways identified as bicycle routes should incorporate the following standards as roadway improvements are made and funding is available:

- Curb and gutter sections require, at minimum, 4 foot bike lanes or 14 foot outside lanes.
- Shoulder sections require a minimum 4 foot paved shoulder.

- All bridges along roadways where bike facilities are recommended shall be equipped with 54 inch railings.

Multi use paths are facilities physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way. Multi-use paths include bicycle paths, rail-trails, or other facilities built for bicycle and pedestrian traffic. The following multi-use path project was identified by the committee will help achieve the CTP goals of multi-modal connectivity and creating a choice of transportation modes.

- **CHER0001-M:** Extend the existing multi-use path less than 0.1miles from existing pathway in Andrews, across Valley River to the rest area.

## **PEDESTRIAN**

The Pedestrian element of the Cherokee County CTP is shown in Figure 1, Sheets 5 and 5A. The following routes identified by the committee will help achieve the CTP goals of creating a choice of transportation modes and developing and maintaining a transportation system that runs smoothly and timely. The committee also expressed a desire to provide sidewalks within the vicinity of schools.

- **US 19, Local ID FS0514-A:** from Hiwassee Street (SR 1556) west to the existing four lane section – add sidewalk on both sides
- **US 19 Business (Main Street), Local ID CHER0001-P:** from Aquone Road (SR 1508) to Andrews Middle School – add sidewalk on both sides
- **3<sup>rd</sup> Street, Local ID CHER0002-P:** from Fairview Road (SR 1515) to Walnut Street – add sidewalk on north side
- **Aquone Road (SR 1508), Local ID CHER0003-P:** from the end of the existing sidewalk to US 19 Business (Main Street) – add sidewalk on north side
- **Beaver Creek Road (SR 1388), Local ID CHER0004-P:** from the end of the existing sidewalk to the rest area – add sidewalk to east side
- **Beaver Creek Road (SR 1388), Local ID CHER0005-P:** from 6<sup>th</sup> Street to the Andrews town limits – add sidewalk on west side
- **Colvard Avenue (SR 1513), Local ID CHER0006-P:** from the end of the existing sidewalk to 3<sup>rd</sup> Street – add sidewalk on west side
- **Connaheeta Avenue, Local ID CHER0007-P:** from Fairview Road (SR 1515) to Fairview Road (SR 1515) – add sidewalk on both sides
- **Fairview Road (SR 1515), Local ID CHER0008-P:** from Kent Street (SR 1616) to the existing sidewalk – add sidewalk on north side

- **Junaluska Road (SR 1505), Local ID CHER0009-P:** from US 19 Business (Main Street) to Robinson Road (SR 1502) – add sidewalk on both sides
- **Kent Street (SR 1616), Local ID CHER0010-P:** from Fairview Road (SR 1515) to US 19 Business (Main Street) – add sidewalk on the east/south side
- **Konaheeta Street (SR 1424), Local ID CHER0011-P:** from the end of the existing sidewalk to Texana Road (SR 1424) – add sidewalk on south side
- **Konaheeta Street (SR 1424), Local ID CHER0012-P:** from the end of the existing sidewalk to Bulldog Drive (SR 1649) – add sidewalk on south side
- **Old Ranger Road (SR 1398), Local ID CHER0013-P:** from US 19 Business (Andrews Street) to Murphy town limit – add sidewalk on south side
- **Old US 64, Local ID CHER0014-P:** from Peachtree Athletic & Rehabilitation Center (PARC) to 300 feet south of Family Church Road (SR 1685) – add sidewalks on both sides
- **Peachtree Street (SR 1326), Local ID CHER0015-P:** from the end of existing sidewalk to Thompson Hollow Street (SR 1552) – add sidewalk on east side
- **Robbinsville Road (SR 1390), Local ID CHER0016-P:** from US 19 Business (Main Street) to the town park – add sidewalk on east side
- **Robinson Road (SR 1502), Local ID CHER0017-P:** from Junaluska Road (SR 1505) to White Road (SR 1504) – add sidewalks on both sides
- **Texana Road (SR 1363), Local ID CHER0018-P:** from the end of the existing sidewalk to Reservoir Road (SR 1365) – add sidewalks on both sides
- **Wakefield Road (SR 1394), Local ID CHER0019-P:** from Junaluska Road (SR 1505) to Andrews Middle School – add sidewalks on both sides
- **Walker Street, Local ID CHER0020-P:** from Connaheeta Avenue to Colvard Avenue (SR 1513) – add sidewalk on north side
- **Whitaker Lane (SR 1618), Local ID CHER0021-P:** from US 19 Business (Main Street) to the existing sidewalk – add sidewalk on west side
- **Whitaker Lane (SR 1618), Local ID CHER0022-P:** from the end of the existing sidewalk to Fairview Road (SR 1515) – add sidewalk on west side
- **White Road (SR 1504), Local ID CHER0023-P:** from Robinson Road (SR 1502) to Wakefield Road (SR 1394) – add sidewalks on both sides

# APPENDICES

## Appendix A Resources and Contacts

### ***North Carolina Department of Transportation***

#### *Customer Service Office*

Contact information for other units within the NCDOT that are not listed in this appendix is available by calling the Customer Service Office or by visiting the NCDOT directory:

1-877-DOT-4YOU (1-877-368-4968)

<https://apps.dot.state.nc.us/dot/directory/authenticated/ToC.aspx>

#### *Secretary of Transportation*

1501 Mail Service Center                      Raleigh, NC 27699-1501                      (919) 707-2800

<http://www.ncdot.org/about/leadership/secretary.html>

#### *Board of Transportation*

1501 Mail Service Center                      Raleigh, NC 27699-1501                      (919) 707-2820

<http://www.ncdot.gov/about/board/>

#### *Highway Division*

253 Webster Road                                      Sylva, NC 28779                                      (828) 586-2141

[https://connect.ncdot.gov/letting/Pages/Letting-List.aspx?let\\_type=14](https://connect.ncdot.gov/letting/Pages/Letting-List.aspx?let_type=14)

#### *Contact the:*

- Division Engineer with general questions concerning NCDOT activities within each Division and for information on Small Urban Funds.
- Division Construction Engineer for information concerning major roadway improvements under construction.
- Division Traffic Engineer for information concerning traffic signals, highway signs, pavement markings, and crash history.
- Division Operations Engineer for information concerning facility operations.
- Division Maintenance Engineer information regarding maintenance of all state roadways, improvement of secondary roads and other small improvement projects. The Division Maintenance Engineer also oversees the District Offices, the Bridge Maintenance Unit and the Equipment Unit.
- District Engineer for information on outdoor advertising, junkyard control, driveway permits, road additions, subdivision review and approval, Adopt-A-Highway program, encroachments on highway right of way, issuance of oversize/overwidth permits, paving priorities, secondary road construction program and road maintenance.

191 Robbinsville Road                      Andrews, NC 28901                      (828) 321-4105

Transportation Planning Branch (TPB)

Contact the Transportation Planning Branch for information on long-range multi-modal planning services.

1554 Mail Service Center                      Raleigh, NC 27699-1554                      (919) 707-0900  
<http://www.ncdot.gov/doh/preconstruct/tpb/>

Southwestern Rural Planning Organization (RPO)

Contact the RPO for information on long-range multi-modal planning services.

125 Bonnie Lane                                      Sylva, NC 28779                                      (828) 586-1962  
<http://www.regiona.org/>

Strategic Planning Office

Contact the Strategic Planning Office for information concerning prioritization of transportation projects.

1501 Mail Service Center                      Raleigh, NC 27699-1501                      (919) 707-4740  
<http://www.ncdot.gov/performance/reform/prioritization/>

Project Development & Environmental Analysis (PDEA)

Contact PDEA for information on environmental studies for projects that are included in the TIP.

1548 Mail Service Center                      Raleigh, NC 27699-1548                      (919) 707-6000  
<https://connect.ncdot.gov/resources/Environmental/Pages/default.aspx>

Secondary Roads Unit

Contact the Secondary Roads Unit for information regarding the status for unpaved roads to be paved, additions and deletions of roads to the State maintained system and the Industrial Access Funds program.

1535 Mail Service Center                      Raleigh, NC 27699-1535                      (919) 707-2500  
<https://connect.ncdot.gov/resources/stateroads/Pages/default.aspx>

Program Development Branch

Contact the Program Development Branch for information concerning Roadway Official Corridor Maps, Feasibility Studies and the Transportation Improvement Program (TIP).

1534 Mail Service Center                      Raleigh, NC 27699-1534                      (919) 707-4610  
<https://connect.ncdot.gov/projects/planning/Pages/default.aspx>

Public Transportation Division

Contact the Public Transportation Division for information public transit systems.

1550 Mail Service Center                      Raleigh, NC 27699-1550                      (919) 707-4670  
<http://www.ncdot.org/transit/nctransit/>



Rail Division

Contact the Rail Division for rail information throughout the state.

1553 Mail Service Center                      Raleigh, NC 27699-1553                      (919) 707-4700  
<http://www.bytrain.org/>

Division of Bicycle and Pedestrian Transportation

Contact this Division for bicycle and pedestrian transportation information throughout the state.

1552 Mail Service Center                      Raleigh, NC 27699-1552                      (919) 707-2600  
<http://www.ncdot.gov/bikeped/>

Structures Management Unit

Contact the Structures Management Unit for information on bridge management throughout the state.

1581 Mail Service Center                      Raleigh, NC 27699-1581                      (919) 707-6400  
[http://www.ncdot.gov/doh/operations/dp\\_chief\\_eng/maintenance/bridge/](http://www.ncdot.gov/doh/operations/dp_chief_eng/maintenance/bridge/)

Roadway Design Unit

Contact the Roadway Design Unit for information regarding design plans and proposals for road and bridge projects throughout the state.

1582 Mail Service Center                      Raleigh, NC 27699-1582                      (919) 707-6200  
<https://connect.ncdot.gov/projects/Roadway/Pages/default.aspx>

Transportation Mobility and Safety Division

Contact the Traffic Safety Unit for information regarding crash data throughout the state.

1561 Mail Service Center                      Raleigh, NC 27699-1561                      (919) 773-2800  
<https://connect.ncdot.gov/resources/safety/Pages/default.aspx>

**Other State Government Offices**

Department of Commerce – Division of Community Assistance

Contact the Department of Commerce for resources and services to help realize economic prosperity, plan for new growth and address community needs.

<http://www.nccommerce.com/cd>

## Appendix B

### Comprehensive Transportation Plan Definitions

#### ***Highway Map***

*For visual depiction of facility types for the following CTP classification, visit <http://www.ncdot.gov/doh/preconstruct/tpb/SHC/facility/>.*

#### Facility Type Definitions

- **Freeways**

- Functional purpose – high mobility, high volume, high speed
- Posted speed – 55 mph or greater
- Cross section – minimum four lanes with continuous median
- Multi-modal elements – High Occupancy Vehicles (HOV)/High Occupancy Transit (HOT) lanes, busways, truck lanes, park-and-ride facilities at/near interchanges, adjacent shared use paths (separate from roadway and outside ROW)
- Type of access control – full control of access
- Access management – interchange spacing (urban – one mile; non-urban – three miles); at interchanges on the intersecting roadway, full control of access for 1,000ft or for 350ft plus 650ft island or median; use of frontage roads, rear service roads
- Intersecting facilities – interchange or grade separation (no signals or at-grade intersections)
- Driveways – not allowed

- **Expressways**

- Functional purpose – high mobility, high volume, medium-high speed
- Posted speed – 45 to 60 mph
- Cross section – minimum four lanes with median
- Multi-modal elements – HOV lanes, busways, very wide paved shoulders (rural), shared use paths (separate from roadway but within ROW)
- Type of access control – limited or partial control of access;
- Access management – minimum interchange/intersection spacing 2,000ft; median breaks only at intersections with minor roadways or to permit U-turns; use of frontage roads, rear service roads; driveways limited in location and number; use of acceleration/deceleration or right turning lanes
- Intersecting facilities – interchange; at-grade intersection for minor roadways; right-in/right-out and/or left-over or grade separation (no signalization for through traffic)
- Driveways – right-in/right-out only; direct driveway access via service roads or other alternate connections

- **Boulevards**

- Functional purpose – moderate mobility; moderate access, moderate volume, medium speed
- Posted speed – 30 to 55 mph
- Cross section – two or more lanes with median (median breaks allowed for U-turns per current NCDOT *Driveway Manual*)
- Multi-modal elements – bus stops, bike lanes (urban) or wide paved shoulders (rural), sidewalks (urban - local government option)
- Type of access control – limited control of access, partial control of access, or no control of access
- Access management – two lane facilities may have medians with crossovers, medians with turning pockets or turning lanes; use of acceleration/deceleration or right turning lanes is optional; for abutting properties, use of shared driveways, internal out parcel access and cross-connectivity between adjacent properties is strongly encouraged
- Intersecting facilities – at grade intersections and driveways; interchanges at special locations with high volumes
- Driveways – primarily right-in/right-out, some right-in/right-out in combination with median leftovers; major driveways may be full movement when access is not possible using an alternate roadway

- **Other Major Thoroughfares**

- Functional purpose – balanced mobility and access, moderate volume, low to medium speed
- Posted speed – 25 to 55 mph
- Cross section – four or more lanes without median (*US and NC routes may have less than four lanes*)
- Multi-modal elements – bus stops, bike lanes/wide outer lane (urban) or wide paved shoulder (rural), sidewalks (urban)
- Type of access control – no control of access
- Access management – continuous left turn lanes; for abutting properties, use of shared driveways, internal out parcel access and cross-connectivity between adjacent properties is strongly encouraged
- Intersecting facilities – intersections and driveways
- Driveways – full movement on two lane roadway with center turn lane as permitted by the current NCDOT *Driveway Manual*

- **Minor Thoroughfares**

- Functional purpose – balanced mobility and access, moderate volume, low to medium speed
- Posted speed – 25 to 55 mph
- Cross section – ultimately three lanes (no more than one lane per direction) or less without median
- Multi-modal elements – bus stops, bike lanes/wide outer lane (urban) or wide paved shoulder (rural), sidewalks (urban)
- ROW – no control of access

- Access management – continuous left turn lanes; for abutting properties, use of shared driveways, internal out parcel access and cross-connectivity between adjacent properties is strongly encouraged
- Intersecting facilities – intersections and driveways
- Driveways – full movement on two lane with center turn lane as permitted by the current NCDOT *Driveway Manual*

#### Other Highway Map Definitions

- **Existing** – Roadway facilities that are not recommended to be improved.
- **Needs Improvement** – Roadway facilities that need to be improved for capacity, safety, or system continuity. The improvement to the facility may be widening, other operational strategies, increasing the level of access control along the facility, or a combination of improvements and strategies. “Needs improvement” does not refer to the maintenance needs of existing facilities.
- **Recommended** – Roadway facilities on new location that are needed in the future.
- **Interchange** – Through movement on intersecting roads is separated by a structure. Turning movement area accommodated by on/off ramps and loops.
- **Grade Separation** – Through movement on intersecting roads is separated by a structure. There is no direct access between the facilities.
- **Full Control of Access** – Connections to a facility provided only via ramps at interchanges. No private driveway connections allowed.
- **Limited Control of Access** – Connections to a facility provided only via ramps at interchanges (major crossings) and at-grade intersections (minor crossings and service roads). No private driveway connections allowed.
- **Partial Control of Access** – Connections to a facility provided via ramps at interchanges, at-grade intersections, and private driveways. Private driveway connections shall be defined as a maximum of one connection per parcel. One connection is defined as one ingress and one egress point. These may be combined to form a two-way driveway (most common) or separated to allow for better traffic flow through the parcel. The use of shared or consolidated connections is highly encouraged.
- **No Control of Access** – Connections to a facility provided via ramps at interchanges, at-grade intersections, and private driveways.

#### **Public Transportation and Rail Map**

- **Bus Routes** – The primary fixed route bus system for the area. Does not include demand response systems.
- **Fixed Guideway** – Any transit service that uses exclusive or controlled rights-of-way or rails, entirely or in part. The term includes heavy rail, commuter rail, light rail, monorail, trolleybus, aerial tramway, included plane, cable car, automated guideway transit, and ferryboats.

- **Operational Strategies** – Plans geared toward the non-single occupant vehicle. This includes but is not limited to HOV lanes or express bus service.
- **Rail Corridor** – Locations of railroad tracks that are either active or inactive tracks. These tracks were used for either freight or passenger service.
  - Active – rail service is currently provided in the corridor; may include freight and/or passenger service
  - Inactive – right of way exists; however, there is no service currently provided; tracks may or may not exist
  - Recommended – It is desirable for future rail to be considered to serve an area.
- **High Speed Rail Corridor** – Corridor designated by the U.S. Department of Transportation as a potential high speed rail corridor.
  - Existing – Corridor where high speed rail service is provided (there are currently no existing high speed corridor in North Carolina).
  - Recommended – Proposed corridor for high speed rail service.
- **Rail Stop** – A railroad station or stop along the railroad tracks.
- **Intermodal Connector** – A location where more than one mode of transportation meet such as where light rail and a bus route come together in one location or a bus station.
- **Park and Ride Lot** – A strategically located parking lot that is free of charge to anyone who parks a vehicle and commutes by transit or in a carpool.
- **Existing Grade Separation** – Locations where existing rail facilities and are physically separated from existing highways or other transportation facilities. These may be bridges, culverts, or other structures.
- **Proposed Grade Separation** – Locations where rail facilities are recommended to be physically separated from existing or recommended highways or other transportation facilities. These may be bridges, culverts, or other structures.

### ***Bicycle Map***

- **On Road-Existing** – Conditions for bicycling on the highway facility are adequate to safely accommodate cyclists.
- **On Road-Needs Improvement** – At the systems level, it is desirable for **an existing** highway facility to accommodate bicycle transportation; however, highway improvements are necessary to create safe travel conditions for the cyclists.
- **On Road-Recommended** – At the systems level, it is desirable for **a recommended** highway facility to accommodate bicycle transportation. The highway should be designed and built to safely accommodate cyclists.

- **Off Road-Existing** – A facility that accommodates only bicycle transportation and is physically separated from a highway facility either within the right-of-way or within an independent right-of-way.
- **Off Road-Needs Improvement** – A facility that accommodates only bicycle transportation and is physically separated from a highway facility either within the right-of-way or within an independent right-of-way that will not adequately serve future bicycle needs. Improvements may include but are not limited to, widening, paving (not re-paving or other maintenance activities), and improved horizontal or vertical alignment.
- **Off Road-Recommended** – A facility needed to accommodate only bicycle transportation and is physically separated from a highway facility either within the right-of-way or within an independent right-of-way.
- **Multi-use Path-Existing** – An existing facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that serves bicycle and pedestrian traffic. Sidewalks should not be designated as a multi-use path.
- **Multi-use Path-Needs Improvement** – An existing facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that serves bicycle and pedestrian traffic that will not adequately serve future needs. Improvements may include but are not limited to, widening, paving (not re-paving or other maintenance activities), and improved horizontal or vertical alignment. Sidewalks should not be designated as a multi-use path.
- **Multi-use Path-Recommended** – A facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that is needed to serve bicycle and pedestrian traffic. Sidewalks should not be designated as a multi-use path.
- **Existing Grade Separation** – Locations where existing “Off Road” facilities and “Multi-use Paths” are physically separated from existing highways, railroads, or other transportation facilities. These may be bridges, culverts, or other structures.
- **Proposed Grade Separation** – Locations where “Off Road” facilities and “Multi-use Paths” are recommended to be physically separated from existing or recommended highways, railroads, or other transportation facilities. These may be bridges, culverts, or other structures.

## ***Pedestrian Map***

- **Sidewalk-Existing** – Paved paths (including but not limited to concrete, asphalt, brick, stone, or wood) on both sides of a highway facility and within the highway right-of-way that are adequate to safely accommodate pedestrian traffic.

- **Sidewalk-Needs Improvement** – Improvements are needed to provide paved paths on both sides of a highway facility. The highway facility may or may not need improvements. Improvements do not include re-paving or other maintenance activities but may include: filling in gaps, widening sidewalks, or meeting ADA (Americans with Disabilities Act) requirements.
- **Sidewalk-Recommended** – At the systems level, it is desirable for a recommended highway facility to accommodate pedestrian transportation **or** to add sidewalks on an existing facility where no sidewalks currently exist. The highway should be designed and built to safely accommodate pedestrian traffic.
- **Off Road-Existing** – A facility that accommodates only pedestrian traffic and is physically separated from a highway facility usually within an independent right-of-way.
- **Off Road-Needs Improvement** – A facility that accommodates only pedestrian traffic and is physically separated from a highway facility usually within an independent right-of-way that will not adequately serve future pedestrian needs. Improvements may include but are not limited to, widening, paving (not re-paving or other maintenance activities), improved horizontal or vertical alignment, and meeting ADA requirements.
- **Off Road-Recommended** – A facility needed to accommodate only pedestrian traffic and is physically separated from a highway facility usually within an independent right-of-way.
- **Multi-use Path-Existing** – An existing facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that serves bicycle and pedestrian traffic. Sidewalks should not be designated as a multi-use path.
- **Multi-use Path-Needs Improvement** – An existing facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that serves bicycle and pedestrian traffic that will not adequately serve future needs. Improvements may include but are not limited to, widening, paving (not re-paving or other maintenance activities), and improved horizontal or vertical alignment. Sidewalks should not be designated as a multi-use path.
- **Multi-use Path-Recommended** – A facility physically separated from motor vehicle traffic that is either within the highway right-of-way or on an independent right-of-way that is needed to serve bicycle and pedestrian traffic. Sidewalks should not be designated as a multi-use path.
- **Existing Grade Separation** – Locations where existing “Off Road” facilities and “Multi-use Paths” are physically separated from existing highways, railroads, or other transportation facilities. These may be bridges, culverts, or other structures.

- **Proposed Grade Separation** – Locations where “Off Road” facilities and “Multi-use Paths” are recommended to be physically separated from existing or recommended highways, railroads, or other transportation facilities. These may be bridges, culverts, or other structures.



## Appendix C

### CTP Inventory and Recommendations

#### Assumptions/ Notes:

- **Local ID:** This Local ID is the same as the one used for the Prioritization Project Submittal Tool. If a TIP project number exists it is listed as the ID. Otherwise, the following system is used to create a code for each recommended improvement: the first 4 letters of the county name is combined with a 4 digit unique numerical code followed by '-H' for highway, '-T' for public transportation, '-R' for rail, '-B' for bicycle, '-M' for multi-use paths, or '-P' for pedestrian modes. If a different code is used along a route it indicates separate projects will probably be requested. Also, upper case alphabetic characters (i.e. 'A', 'B', or 'C') are included after the numeric portion of the code if it is anticipated that project segmentation or phasing will be recommended.
- **Jurisdiction:** Jurisdictions listed are based on municipal limits, county boundaries, and MPO Metropolitan Planning Area Boundaries (MAB), as applicable.
- **Existing Cross-Section:** Listed under '(ft)' is the approximate width of the roadway from edge of pavement to edge of pavement. Listed under 'lanes' is the total number of lanes, with the letter 'D' if the facility is divided.
- **Existing ROW:** The estimated existing right-of-way is based on NCDOT inventory and aerial photography. These right-of-way amounts are approximate and may vary.
- **Existing and Proposed Capacity:** The estimated capacities are given in vehicles per day (vpd) based on LOS D for existing facilities and LOS C for new facilities. These capacity estimates were developed using the Mountains Methodology, as documented in Chapter I.
- **Existing and Proposed AADT** (Annual Average Daily Traffic) volumes, given in vehicles per day (vpd), are estimates only based on a systems-level analysis. The '2040 AADT E+C' is an estimate of the volume in 2040 with only existing plus committed projects assumed to be in place, where committed is defined as projects programmed for construction in the 2012 - 2018 Transportation Improvement Program (TIP). The '2040 AADT with CTP' is an estimate of the volume in 2040 with all proposed CTP improvements assumed to be in place. The '2040 AADT with CTP' is shown in bold if it exceeds the proposed capacity, indicating an unmet need. For additional information about the assumptions and techniques used to develop the AADT volume estimates, refer to Chapter I.
- **Proposed Cross-section:** The CTP recommended cross-sections are listed by code; for depiction of the cross-section, refer to Appendix D. An entry of 'ADQ' indicates the existing facility is adequate and there are no improvements recommended as part of the CTP.
- **CTP Classification:** The CTP classification is listed, as shown on the adopted CTP Maps (see Figure 1). Abbreviations are F= freeway, E= expressway, B= boulevard, Maj= other major thoroughfare, Min= minor thoroughfare.
- **Tier:** Tiers are defined as part of the North Carolina Multitmodal Investment Network (NCMIN). Abbreviations are Sta= statewide tier, Reg= regional tier, Sub= subregional tier.
- **Other Modes:** If there is an improvement recommended for another mode of transportation that relates to the given recommendation, it is indicated by an alphabetic code (H=highway, T= public transportation, R= rail, B= bicycle, and P= pedestrian).

**Table 3 - CTP INVENTORY AND RECOMMENDATIONS**

HIGHWAY																		
Local ID	Facility	Section (From - To)	Jurisdiction	Dist. (mi)	2010 Existing System					2040 Proposed System					CTP Classification	Tier	Other Modes	
					Cross-Section		ROW (ft)	Speed Limit (mph)	Existing Capacity (vpd)	2010 AADT	2040 AADT E+C	2040 AADT with CTP	Proposed Capacity (vpd)	Cross-Section				ROW (ft)
					(ft)	lanes												
CHER0004-H	US 19	Georgia - US 64/US 74	Cherokee County	3.8	24	2	100	45	14600	7000	10700	10700	14600	2A <sup>1</sup>	ADQ	Maj	Reg	-
CHER0003-H	US 19	US 64/US74 - 1800 ft east of Old Ranger Rd (SR 1398)	Cherokee County	3.9	116	4D	130	55	47400	19000	28800	28800	47400	4A	ADQ	E	Sta	T
FS-0514A	US 19	1800 ft east of Old Ranger Rd (SR 1398) - 2200 ft west of Hiwassee St (SR 1556)	Cherokee County	0.8	58	5	70	45	29000	21000	27800	27800	44200	4C	130	E	Sta	P,T
FS-0514A	US 19	2200 ft west of Hiwassee St (SR 1556) - Hiwassee St (SR 1556)	Murphy	0.4	52	5	70	35	26800	21000	27800	27800	44200	4C	130	E	Sta	P,T
CHER0002-H	US 19	Hiwassee St (SR 1556) - US 64 split	Murphy	0.4	108	4D	140	45	42900	17000	25100	25100	57400	4A	ADQ	E	Sta	-
CHER0002-H	US 19	US 64 split - Bulldog Dr (SR 1694)	Cherokee County/Murphy	1.4	108	4D	140	45	42900	17000	25100	25100	57400	4A	ADQ	E	Sta	-
CHER0002-H	US 19	Bulldog Dr (SR 1694) - Holland Farm Rd (SR 1368)	Cherokee County	9.5	var	4D	var.	55	44500	14000	17700	17700	57400	4A	ADQ	E	Sta	T
	US 19	Holland Farm Rd (SR 1368) - end of four lane divided	Andrews	2.5	var	4D	var.	35	41500	5300	7400	7400	ADQ	ADQ	ADQ	B	Reg	-
CHER0001-H	US 19	End of four lane divided - Macon County	Cherokee County	6.5	22	2	45	45	15900	5300	5500	5500	ADQ	2A <sup>2</sup>	ADQ	Maj	Reg	-
	US 19 Business (Main Street)	US 19/US 74/US 129 - 500 ft east of Fairview Rd (SR 1515)	Andrews	0.9	36	3	60	35	14000	6000	8300	8300	ADQ	ADQ	ADQ	Maj	Reg	T
	US 19 Business (Main Street) <sup>3</sup>	500 ft east of Fairview Rd (SR 1515) - 730 ft east of Beaver Creek Rd (SR 1388)	Andrews	0.27	36	2	60	25	12100	6400	8900	8900	ADQ	ADQ	ADQ	Maj	Reg	-
	US 19 Business (Main Street)	730 ft east of Beaver Creek Rd (SR 1388) - Junaluska Rd (SR 1505)	Andrews	0.94	24	2	50	35	12600	5500	7600	7600	ADQ	ADQ	ADQ	Maj	Reg	-
	US 19 Business (Main Street)	Junaluska Rd (SR 1505) - US 19	Andrews	1.1	24	2	40	45	13800	1200	2300	2300	ADQ	ADQ	ADQ	Maj	Reg	P

Notes: <sup>1</sup> two lane roadway with intermittent passing lane, as appropriate; <sup>2</sup> two lane roadway with intermittent truck climbing lane, as appropriate; <sup>3</sup> On-street parking

HIGHWAY																		
Local ID	Facility	Section (From - To)	Jurisdiction	Dist. (mi)	2010 Existing System					2040 Proposed System					CTP Classification	Tier	Other Modes	
					Cross-Section (ft)	lanes	ROW (ft)	Speed Limit (mph)	Existing Capacity (vpd)	2010 AADT	2040 AADT E+C	2040 AADT with CTP	Proposed Capacity (vpd)	Cross-Section				ROW (ft)
	<b>US 19 Business (Andrews Rd)</b>	US 19/64/74/129 - 300 ft east of Lakeside Dr (SR 1408)	Murphy	0.4	52	5	80	45	29900	10000	16400	16400	ADQ	ADQ	ADQ	Maj	Reg	T
	<b>US 19 Business (Andrews Rd)<sup>3</sup></b>	300 ft east of Lakeside Dr (SR 1408) - 400 ft west of Joe Brown Hwy (SR 1326)	Murphy	0.1	70	5	110	35	25000	10000	16400	16400	ADQ	ADQ	ADQ	Maj	Reg	T
	<b>US 19 Business (Andrews Rd)<sup>3</sup></b>	400 ft west of Joe Brown Hwy (SR 1326) - 500 ft east of Joe Brown Hwy (SR 1326)	Murphy	0.2	74	4	110	20	22000	10000	16400	16400	ADQ	ADQ	ADQ	Maj	Reg	B,T
	<b>US 19 Business (Andrews Rd)</b>	500 ft east of Joe Brown Hwy (SR 1326) - 1000 ft west of Konaheeta St (SR 1424)	Murphy	0.3	var	2	var	20	12100	9400	11200	11200	ADQ	ADQ	ADQ	Maj	Reg	B,T
	<b>US 19 Business (Andrews Rd)</b>	1000 ft west of Konaheeta St (SR 1424) - Konaheeta St (SR 1424)	Murphy	0.2	20	2	30	35	11300	9400	11200	11200	ADQ	ADQ	ADQ	Maj	Reg	B,T
	<b>US 19 Business (Andrews Rd)</b>	Konaheeta St (SR 1424) - US 19/74/129	Murphy	2.3	25	2	45	35	11400	5600	7800	7800	ADQ	ADQ	ADQ	Maj	Reg	B,T
CHER0003-H	<b>US 64</b>	Tennessee - US 19/129	Cherokee County	14.8	var	4D	150	55	47400	8900	14700	14700	ADQ	ADQ	ADQ	E	Sta	-
CHER0003-H	<b>US 64</b>	US 64/74 - 1800 ft east of Old Ranger Rd (SR 1398)	Concurrent with US 19															
FS-0514A	<b>US 64</b>	1800 ft east of Old Ranger Rd (SR 1398) - 2200 ft west of Hiwassee St (SR 1556)																
FS-0514A	<b>US 64</b>	2200 ft west of Hiwassee St (SR 1556) - Hiwassee St (SR 1556)																
CHER0002-H	<b>US 64</b>	Hiwassee St (SR 1556) - US 64 split																
CHER0005-H	<b>US 64</b>	US 19/74/129 - Old US 64	Murphy	0.1	70	4	130	45	25800	5200	6500	6500	42900	4B	150	B	Sta	-
CHER0005-H	<b>US 64</b>	Old US 64 - Clay County	Cherokee County	5.5	40	2	130	55	16400	7700	10700	10700	44500	4B	150	B	Sta	B

Notes: <sup>3</sup>On-street parking

HIGHWAY																	
Local ID	Facility	Section (From - To)	Jurisdiction	Dist. (mi)	2010 Existing System					2040 Proposed System					CTP Classification	Tier	Other Modes
					Cross-Section		Speed Limit (mph)	Existing Capacity (vpd)	2010 AADT	2040 AADT with CTP	Proposed Capacity (vpd)	Cross-Section	ROW (ft)				
					(ft)	lanes											
CHER0003-H	US 74	Tennessee - US 19/129	Concurrent with US 64														
CHER0003-H	US 74	US 64/74 - 1800 ft east of Old Ranger Rd (SR 1398)	Concurrent with US 19														
FS-0514A	US 74	1800 ft east of Old Ranger Rd (SR 1398) - 2200 ft west of Hiwassee St (SR 1556)															
FS-0514A	US 74	2200 ft west of Hiwassee St (SR 1556) - Hiwassee St (SR 1556)															
CHER0002-H	US 74	Hiwassee St (SR 1556) - US 64 split															
CHER0002-H	US 74	US 64 split - Bulldog Dr (SR 1694)															
CHER0002-H	US 74	Bulldog Dr (SR 1694) - Holland Farm Rd (SR 1368)															
	US 74	Holland Farm Rd (SR 1368) - end of four lane divided															
CHER0001-H	US 74	End of four lane divided - Macon County															
CHER0004-H	US 129	Georgia - US 64/74	Concurrent with US 19														
CHER0003-H	US 129	US 64/74 - 1800 ft east of Old Ranger Rd (SR 1398)															
FS-0514A	US 129	1800 ft east of Old Ranger Rd (SR 1398) - 2200 ft west of Hiwassee St (SR 1556)															
FS-0514A	US 129	2200 ft west of Hiwassee St (SR 1556) - Hiwassee St (SR 1556)															
CHER0002-H	US 129	Hiwassee St (SR 1556) - US 64 split															
CHER0002-H	US 129	US 64 split - Bulldog Dr (SR 1694)															
CHER0002-H	US 129	Bulldog Dr (SR 1694) - Holland Farm Rd (SR 1368)															
	US 129	Holland Farm Rd (SR 1368) - end of four lane divided															
CHER0001-H	US 129	End of four lane divided - Macon County															

HIGHWAY																		
Local ID	Facility	Section (From - To)	Jurisdiction	Dist. (mi)	2010 Existing System					2040 Proposed System					CTP Classification	Tier	Other Modes	
					Cross-Section		ROW (ft)	Speed Limit (mph)	Existing Capacity (vpd)	2010 AADT	2040 AADT E+C	2040 AADT with CTP	Proposed Capacity (vpd)	Cross-Section				ROW (ft)
					(ft)	lanes												
CHER0006-H	<b>NC 60</b>	Georgia - US 64/US 74	Cherokee County	5	70	5	150	55	35700	4300	6800	6800	46400	4B	150	E	Sta	-
	<b>NC 141</b>	Old US 64 - Hendrix Rd (SR 1531)	Cherokee County	2.4	20	2	55	45	15900	5100	5400	5400	ADQ	ADQ	ADQ	Maj	Reg	B
	<b>NC 141</b>	Hendrix Rd (SR 1531) - US 19/US 74/US 129	Cherokee County	5.7	20	2	55	55	16400	4100	4400	4400	ADQ	ADQ	ADQ	Maj	Reg	-
R-3622	<b>NC 294</b>	Tennessee - US 64/US 74	Cherokee County	13.6	18	2	55	55	13600	2800	4100	4100	15100	2A	60	Maj	Reg	-
CHER0007-H	<b>Airport Rd (SR 1428)</b>	US 19/US 74/ US 129 - US 19/US 19B/US 74/US 129	Cherokee County	7.1	18	2	50	55	13600	1400	1900	1900	14100	2A	60	Min	Sub	B
	<b>Beaver Creek Rd (SR 1388)</b>	US 19/US 74/US 129 - US 19B (Main St)	Andrews	0.4	24	2	60	35	10600	2700	4400	4400	ADQ	ADQ	ADQ	Min	Sub	P
CHER0008-H	<b>Brasstown Rd (SR 1564)</b>	Martin Creek Rd (SR 1556) - Clay County	Cherokee County	4.9	18	2	45	55	13600	6000	8800	8800	14100	2A	60	Min	Sub	-
CHER0009-H	<b>Fairview Rd (SR 1515)</b>	NC 141 - US 19B (Main St)	Andrews	1.0	16	2	30	35	9200	1600	2200	2200	9500	2A	60	Min	Sub	P
CHER0010-H	<b>Hanging Dog Rd (SR 1331)</b>	Joe Brown Hwy (SR 1326) - Davis Creek Rd (SR 1337)	Cherokee County	5.0	18	2	40	55	13600	2000	2800	2800	14100	2A	60	Min	Sub	-
	<b>Hanging Dog Rd (SR 1331)</b>	Davis Creek Rd (SR 1337) - Joe Brown Hwy (SR 1326)	Cherokee County	7.0	18	2	40	55	13600	2000	2800	2800	ADQ	ADQ	ADQ	Min	Sub	-
	<b>Hiwassee St (SR 1556)</b>	US 19/64/74/129 - US 64	Murphy	0.6	18	2	40	35	9500	3100	4300	4300	ADQ	ADQ	ADQ	Min	Sub	-
	<b>Hiwassee Dam Access Rd (SR 1314)</b>	NC 294 - Joe Brown Hwy (SR 1326)	Cherokee County	9.7	18	2	40	55	14800	1100	1500	1500	ADQ	ADQ	ADQ	Min	Sub	-
	<b>Joe Brown Hwy (SR 1326)</b>	Hiwassee Dam Access Rd (SR 1314) - Hanging Dog Rd (SR 1331)	Cherokee County	6.2	18	2	30	55	13600	230	500	500	ADQ	ADQ	ADQ	Min	Sub	-
CHER0011-H	<b>Joe Brown Hwy (SR 1326)</b>	Hanging Dog Rd (SR 1331) - Texana Rd (SR 1363)	Cherokee County	12.8	18	2	40	55	13600	4100	5000	5000	14100	2A	60	Min	Sub	-
CHER0011-H	<b>Joe Brown Hwy (SR 1326)</b>	Texana Rd (SR 1363) - Texana Rd (SR 1363)	Cherokee County/ Murphy	1.2	18	2	40	35	9200	2600	3600	3600	9500	2A	60	Min	Sub	-
CHER0011-H	<b>Joe Brown Hwy (SR 1326)</b>	Texana Rd (SR 1363) - US 19B (Andrews Rd)	Murphy	0.7	18	2	80	35	9200	4000	4900	4900	9500	2A	ADQ	Min	Sub	P,T

HIGHWAY																		
Local ID	Facility	Section (From - To)	Jurisdiction	Dist. (mi)	2010 Existing System					2040 Proposed System					CTP Classification	Tier	Other Modes	
					Cross-Section (ft)	lanes	ROW (ft)	Speed Limit (mph)	Existing Capacity (vpd)	2010 AADT	2040 AADT E+C	2040 AADT with CTP	Proposed Capacity (vpd)	Cross-Section				ROW (ft)
CHERO012-H	Junaluska Rd (SR 1505)	US 19B (Main St) - Macon County	Cherokee County	6.8	16	2	30	45	12000	1900	2600	2600	13600	2A	60	Min	Sub	P
	Kent St (SR 1616)	Fairview Rd (SR 1515) - US 19B (Main St)	Andrews	1.1	16	2	45	35	9500	2000	2200	2200	ADQ	ADQ	ADQ	Min	Sub	P
CHERO013-H	Martin Creek Rd (SR 1556)	US 19/129 - Hiwassee St (SR 1556)	Cherokee County/Murphy	8.5	18	2	45	55	13600	1100	1800	1800	14100	2A	60	Min	Sub	-
	Old Ranger Rd (SR 1398)	US 19/US 64/US 74/US 129 - US 19B (Andrews Rd)	Cherokee County/Murphy	1.6	18	2	30	35	9200	3100	3900	3900	ADQ	ADQ	ADQ	Min	Sub	P
CHERO014-H	Old US 64 (SR 1548)	US 64 - Wilscott Rd (SR 1551)	Cherokee County/Murphy	1.6	18	2	50	45	13100	1800	3300	3300	13600	2B	60	Min	Sub	-
CHERO014-H	Old US 64 (SR 1548)	Wilscott Rd (SR 1551) - Clay County	Cherokee County	4.3	18	2	50	55	13600	4400	6100	6100	14100	2A	60	Min	Sub	P
	Peachtree St (SR 1326) <sup>3</sup>	400 ft north of US 19B (Andrews Rd) - Central St	Murphy	0.1	80	4	100	25	24400	5400	7500	7500	ADQ	ADQ	ADQ	Maj	Sub	T
	Peachtree St (SR 1326) <sup>3</sup>	Central St - 650 ft north of Thompson Hollow St (SR 1552)	Murphy	0.1	44	2	80	25	12100	5400	7500	7500	ADQ	ADQ	ADQ	Maj	Sub	-
	Peachtree St (SR 1326)	650 ft north of Thompson Hollow St (SR 1552) - US 19/64/74/129	Murphy	0.3	44	4	90	45	25800	5200	6500	6500	ADQ	ADQ	ADQ	Maj	Sub	P
	Robbinsville Rd (SR 1390)	US 19/74/129 - US 19B (Main St)	Andrews	0.4	20	2	40	35	10300	1200	1700	1700	ADQ	ADQ	ADQ	Min	Sub	P
	Texana Rd (SR 1363)	Joe Brown Hwy (SR 1326) - Joe Brown Hwy (SR 1326)	Cherokee County/Murphy	1.0	20	2	40	35	10300	1800	2900	2900	ADQ	ADQ	ADQ	Min	Sub	P,T
	Whitaker Ln (SR 1618)	US 19B (Main St) - Fairview Rd (1515)	Andrews	0.5	22	2	40	35	10600	3100	4300	4300	ADQ	ADQ	ADQ	Min	Sub	P

Notes: <sup>3</sup>On-street parking

## PUBLIC TRANSPORTATION AND RAIL

PUBLIC TRANSPORTATION <sup>1</sup>							
Local ID	Facility/ Route	Section (From - To)	Speed Limit (mph)	Distance (mi)	Existing System	Proposed System	Other Modes
					Type	Type	
CHER0001-T	US 19 Bus (Andrews St)	Beal Circle - Walmart	25-45	4	-	Van	-
CHER0002-T <sup>2</sup>	US 19/19 Bus (Andrews St)/US 64/74/129	Ranger Community Center - Fred's store	25-55	21.4	-	Van	-
CHER0003-T <sup>2</sup>	Various	Fred's Store Park-and-Ride, through downtown Andrews, return to Fred's	25-45	5	-	Van	-

<sup>1</sup> Only major public transportation routes and proposals are shown here. For further documentation of the public transportation system, refer to the Cherokee County Transit Plan.

<sup>2</sup> New Park and Ride lot designations at Ranger Community Center and Fred's store in Andrews. Number of designated spaces to be determined.

RAIL												
Local ID	Facility/ Route	Section (From - To)	Class	Speed Limit (mph)	Distance (mi)	Existing System			Proposed System			Other Modes
						Type	ROW (ft)	Trains per day	Type	ROW (ft)	Trains per day	
	Great Smoky Mountain Railroad	Murphy - Andrews	I	5-10	14.7	Inactive Rail	5-100	0	-	-	-	-
	Great Smoky Mountain Railroad	Andrews - Macon County	I	5-10	9.1	Rail	5-100	<1	-	-	-	-

## BICYCLE AND PEDESTRIAN

BICYCLE								
Local ID	Facility/ Route	Section (From - To)	Distance (mi)	Existing System		Proposed System		Other Modes
				Cross-Section		Type	Cross-Section	
				(ft)	lanes			
CHER0001-B	US 19 Bus (Andrews St)/Regal Rd (SR 1366)	Peachtree St (SR 1326) - Airport Rd (SR 1428)	9.6	18-24	2	On Road	2A	T
CHER0005-H	US 64	Old US 64 - NC 141	3.9	30	2	On Road	4B	H
CHER0002-B	NC 141	Old US 64 - Hendrix Rd (SR 1531)	2.5	20	2	On Road	2A	-
CHER0003-B	Harshaw Rd (SR 1558)	US 64 - US 64	1.5	20	2	On Road	2B	-
CHER0004-B	Old US 64	Clay County - NC 141	1.7	20	2	On Road	2A	-

PEDESTRIAN								
Local ID	Facility/ Route	Section (From - To)	Distance (mi)	Existing System		Proposed System		Other Modes
				Type	Side of Street	Type	Side of Street	
FS-0514A	US 19/64/74/129	End of 4 lane divided cross section - US 19 Bus (Andrews St)	1.1	Concurrent with US 19/US64/US74/US129 - See Highway Table				H
CHER0001-P	US 19 Bus (Main St)	Aquone Rd (SR 1508) - Andrews Middle School	0.6	-	-	Sidewalk	Both	-
CHER0002-P	3rd St	Fairview Rd (SR 1515) - Walnut St	0.1	-	-	Sidewalk	North	-
CHER0003-P	Aquone Rd (SR 1508)	End of existing sidewalk - US 19 Bus (Main St)	0.7	-	-	Sidewalk	North	-
CHER0004-P	Beaver Creek Rd (SR 1388)	End of existing sidewalk - Rest Area	0.2	-	-	Sidewalk	East	-
CHER0005-P	Beaver Creek Rd (SR 1388)	6th St - Andrews City Limit	0.4	-	-	Sidewalk	West	-
CHER0006-P	Colvard Ave (SR 1513)	End of existing sidewalk - 3rd St	<0.1	-	-	Sidewalk	West	-
CHER0007-P	Connaheeta Ave	Fairview Rd (SR 1515) - FairviewRd (SR 1515)	0.7	-	-	Sidewalk	Both	-
CHER0008-P	Fairview Rd (SR 1515)	Kent St (SR 1616) - existing sidewalk	0.9	-	-	Sidewalk	North	-
CHER0009-P	Junaluska Rd (SR 1505)	US 19 Bus (Main St) - Robinson Rd (SR 1502)	1.2	-	-	Sidewalk	Both	-
CHER0010-P	Kent St (SR 1616)	Fairview Rd (SR 1515) - US 19 Bus (Main St)	1.1	-	-	Sidewalk	East/South	-



PEDESTRIAN								
Local ID	Facility/ Route	Section (From - To)	Distance (mi)	Existing System		Proposed System		Other Modes
				Type	Side of Street	Type	Side of Street	
CHER0011-P	Konaheeta St (SR 1424)	End of existing sidewalk - Texana Rd (SR 1424)	<0.1	-	-	Sidewalk	South	-
CHER0012-P	Konaheeta St (SR 1424)	End of existing sidewalk - Bulldog Dr (SR 1649)	0.5	-	-	Sidewalk	South	-
CHER0013-P	Old Ranger Rd (SR 1398)	US 19 Bus (Andrews St) - Cardinal Rd	0.5	-	-	Sidewalk	South	-
CHER0014-P	Old US 64	Murphy Medical Center Hospital - 300 ft south of Family Church Rd (SR 1685)	0.5	-	-	Sidewalk	Both	-
CHER0015-P	Peachtree St (SR 1326)	Existing sidewalk - Thomas Hollow St (SR 1552)	0.1	-	-	Sidewalk	East	-
CHER0016-P	Robbinsville Rd (SR 1390)	US 19 Bus (Main St) - city park	0.2	-	-	Sidewalk	East	-
CHER0017-P	Robinson Rd (SR 1502)	Junaluska Rd (SR 1505) - White Rd (SR 1504)	0.4	-	-	Sidewalk	Both	-
CHER0018-P	Texana Rd (SR 1363)	End of existing sidewalk - Reservoir Rd (SR 1365)	1.5	-	-	Sidewalk	Both	-
CHER0019-P	Wakefield Rd (SR 1394)	Junaluska Rd (SR 1505) - Andrews Middle School	0.6	-	-	Sidewalk	Both	-
CHER0020-P	Walker St	Connaheeta Ave - Colvard Ave (SR 1513)	0.1	-	-	Sidewalk	North	-
CHER0021-P	Whitaker Ln (SR 1618)	US 19 Bus (Main St) -Railroad crossing	0.2	Sidewalk	West	Sidewalk	West	-
CHER0022-P	Whitaker Ln (SR 1618)	Railroad crossing - Fairview Rd (SR 1515)	0.3	-	-	Sidewalk	West	-
CHER0023-P	White Rd (SR 1504)	Robinson Rd (SR 1502) - Wakefield Rd (SR 1394)	0.3	-	-	Sidewalk	Both	-

MULTI-USE PATH								
Local ID	Facility/ Route	Section (From - To)	Distance (mi)	Existing System		Proposed System		Other Modes
				Side of Street	Cross-Section	Side of Street	Cross-Section	
CHER0001-M	Off road	Existing Multi-use path in Andrews - Rest Area across Valley River	<0.1	-	-	n/a	n/a	-

## **Appendix D**

### **Typical Cross Sections**

Cross section requirements for roadways vary according to the capacity and level of service to be provided. Universal standards in the design of roadways are not practical. Each roadway section must be individually analyzed and its cross section determined based on the volume and type of projected traffic, existing capacity, desired level of service, and available right-of-way. These cross sections are typical for facilities on new location and where right-of-way constraints are not critical. For widening projects and urban projects with limited right-of-way, special cross sections should be developed that meet the needs of the project.

The typical cross sections were updated on December 7, 2010 to support the Department's "Complete Streets" policy that was adopted in July 2009. This guidance established design elements that emphasize safety, mobility, and accessibility for multiple modes of travel. These "typical" cross sections should be used as preliminary guidelines for comprehensive transportation planning, project planning and project design activities. The specific and final cross section details and right of way limits for projects will be established through the preparation of the National Environmental Policy Act (NEPA) documentation and through final plan preparation.

On all existing and proposed roadways delineated on the CTP, adequate right-of-way should be protected or acquired for the recommended cross sections. In addition to cross section and right-of-way recommendations for improvements, Appendix C may recommend ultimate needed right-of-way for the following situations:

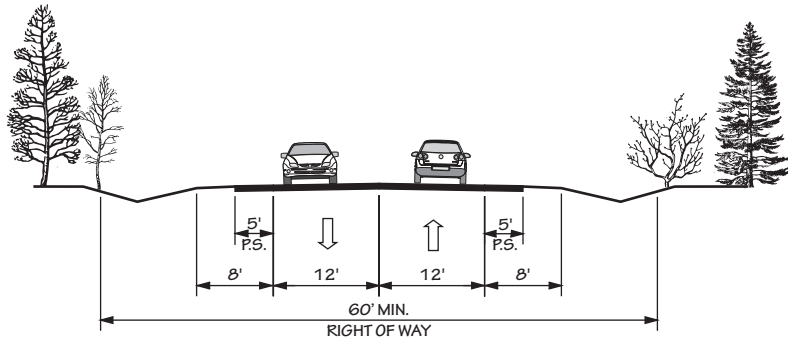
- roadways which may require widening after the current planning period,
- roadways which are borderline adequate and accelerated traffic growth could render them deficient, and
- roadways where an urban curb and gutter cross section may be locally desirable because of urban development or redevelopment.
- roadways which may need to accommodate an additional transportation mode

FIGURE 9

# TYPICAL HIGHWAY CROSS SECTIONS 2 LANES

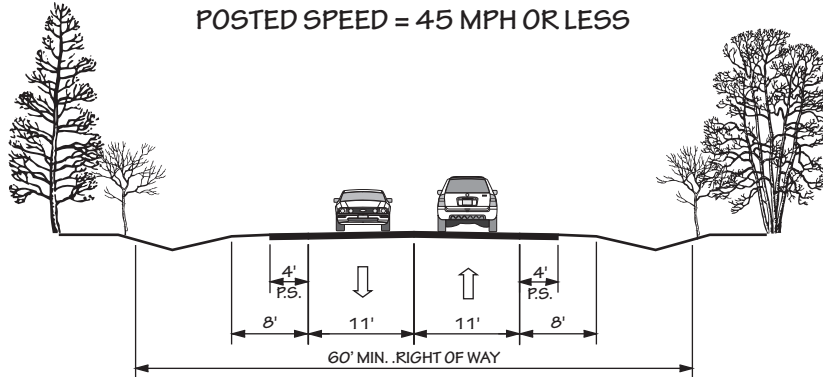
2 A

WIDE PAVED SHOULDERS  
POSTED SPEED = 55 MPH



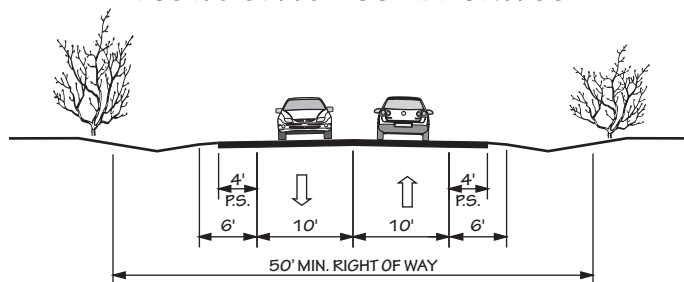
2 B

WIDE PAVED SHOULDERS  
POSTED SPEED = 45 MPH OR LESS



2 C

WIDE PAVED SHOULDERS  
POSTED SPEED = 35 MPH OR LESS

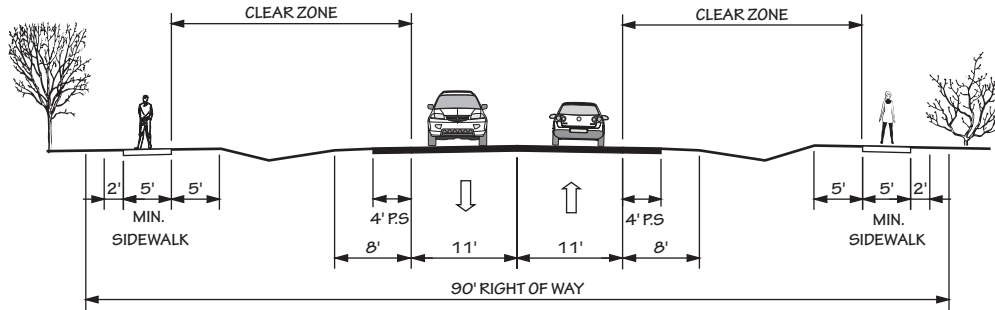


# TYPICAL HIGHWAY CROSS SECTIONS

## 2 LANES

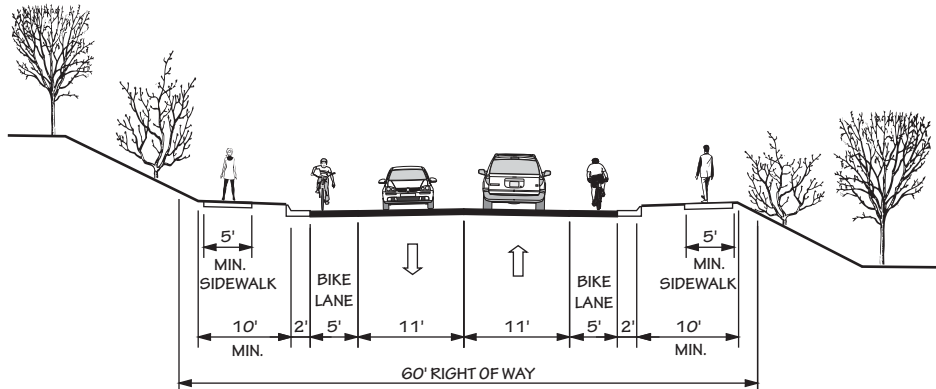
### 2 D

SIDEWALK PLACEMENT BEHIND A ROADWAY DITCH



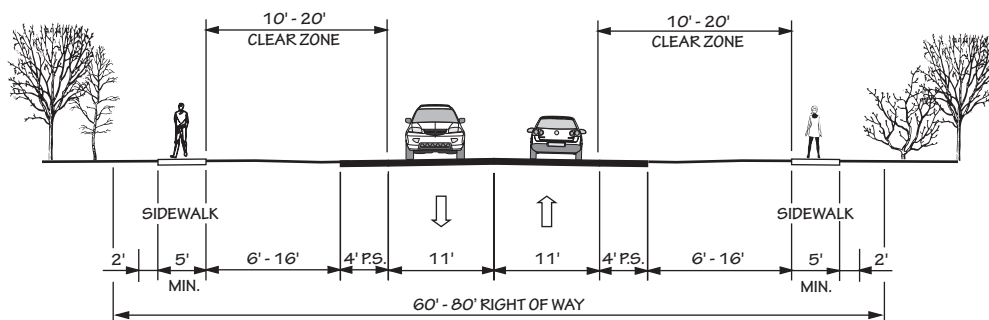
### 2 E

CURB AND GUTTER WITH BIKE LANES AND SIDEWALKS



### 2 F

BUFFERS AND SIDEWALKS WITHOUT A ROADWAY DITCH  
(20 MPH TO 45 MPH)  
(TYPICALLY COASTAL AREA MANAGEMENT ACT COUNTIES)

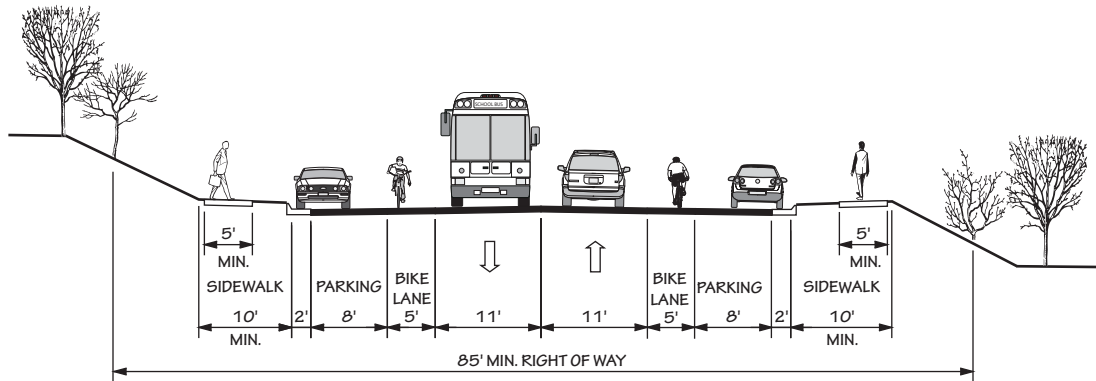


# TYPICAL HIGHWAY CROSS SECTIONS

## 2 LANES

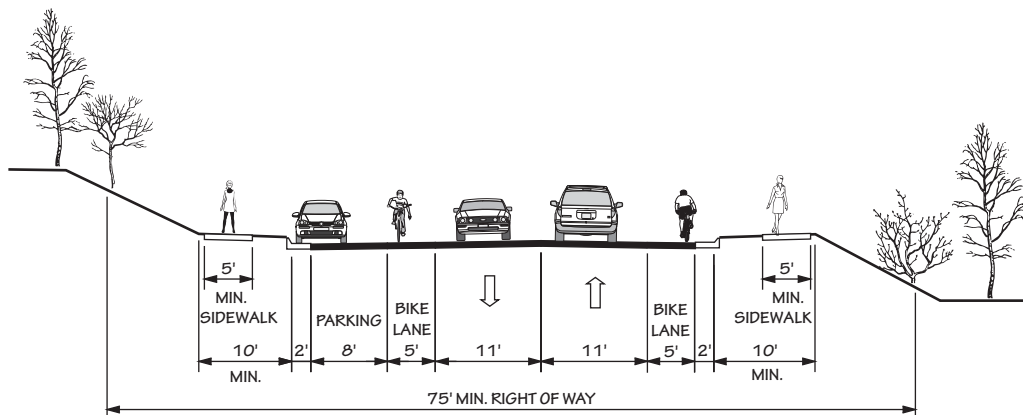
### 2 G

CURB & GUTTER - PARKING ON EACH SIDE



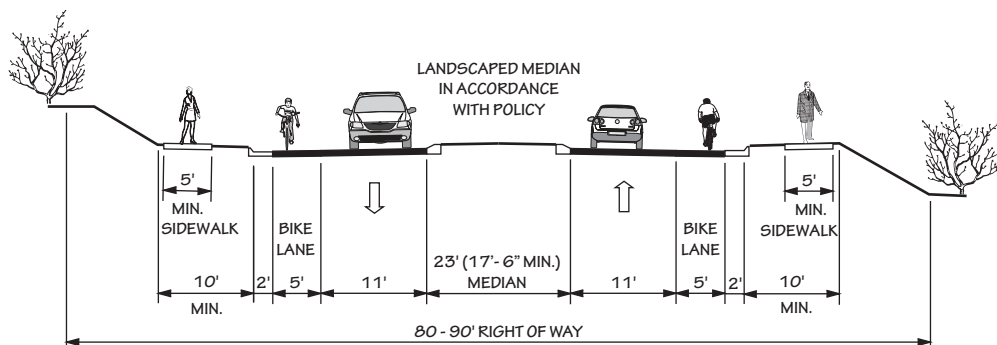
### 2 H

CURB & GUTTER - PARKING ON ONE SIDE



### 2 I

RAISED MEDIAN WITH CURB & GUTTER

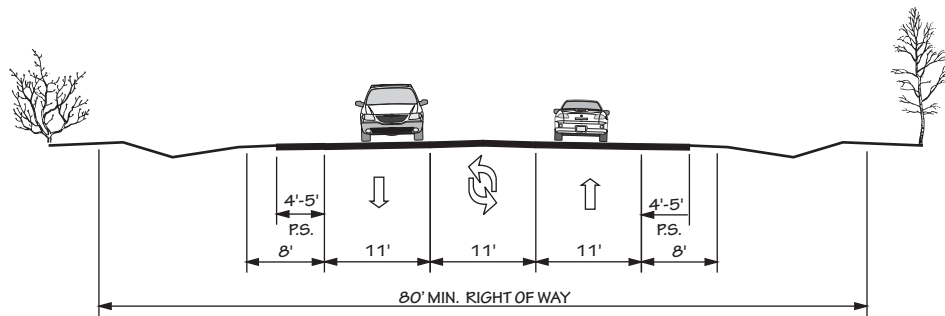


# TYPICAL HIGHWAY CROSS SECTIONS

## 3 LANES

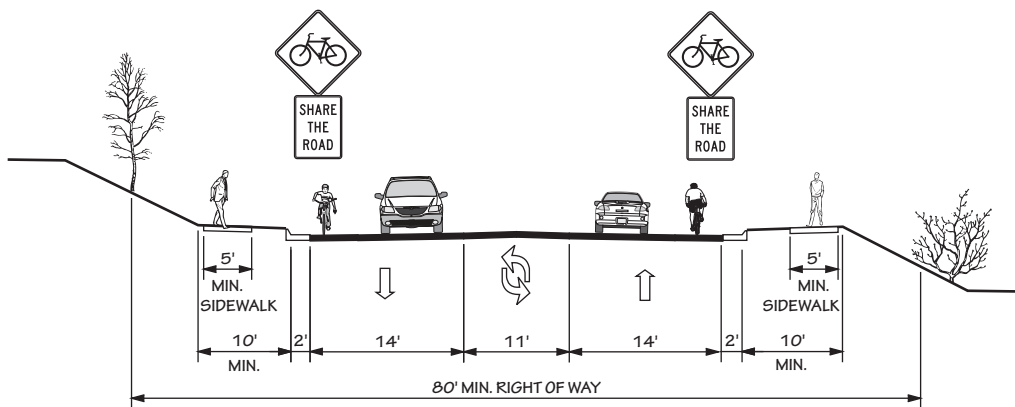
### 3 A

WIDE PAVED SHOULDERS



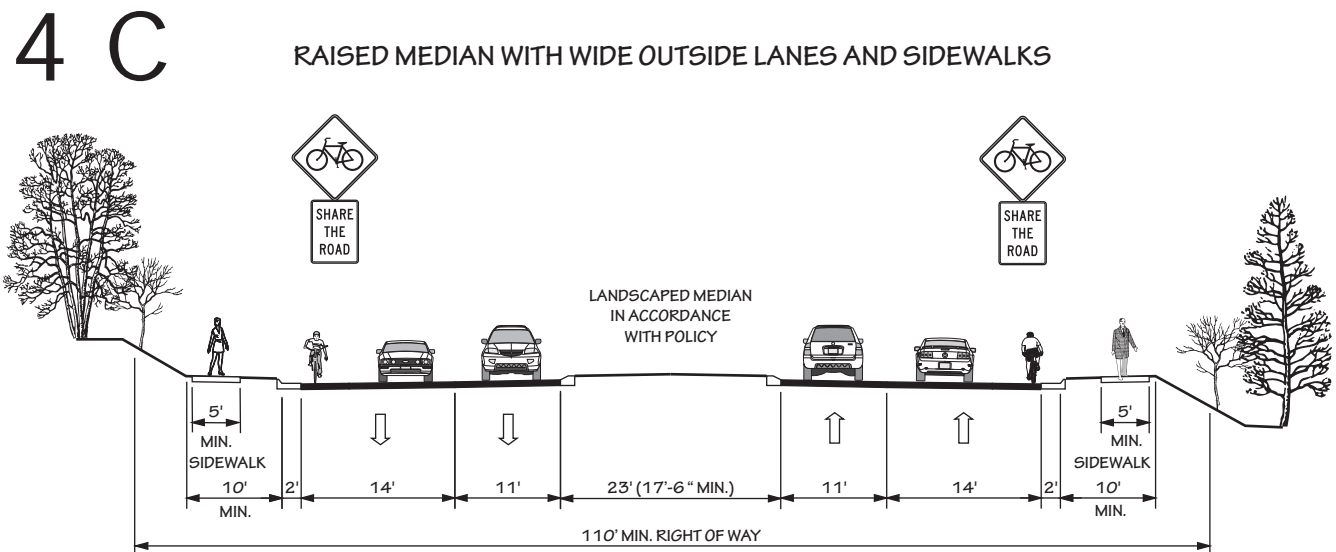
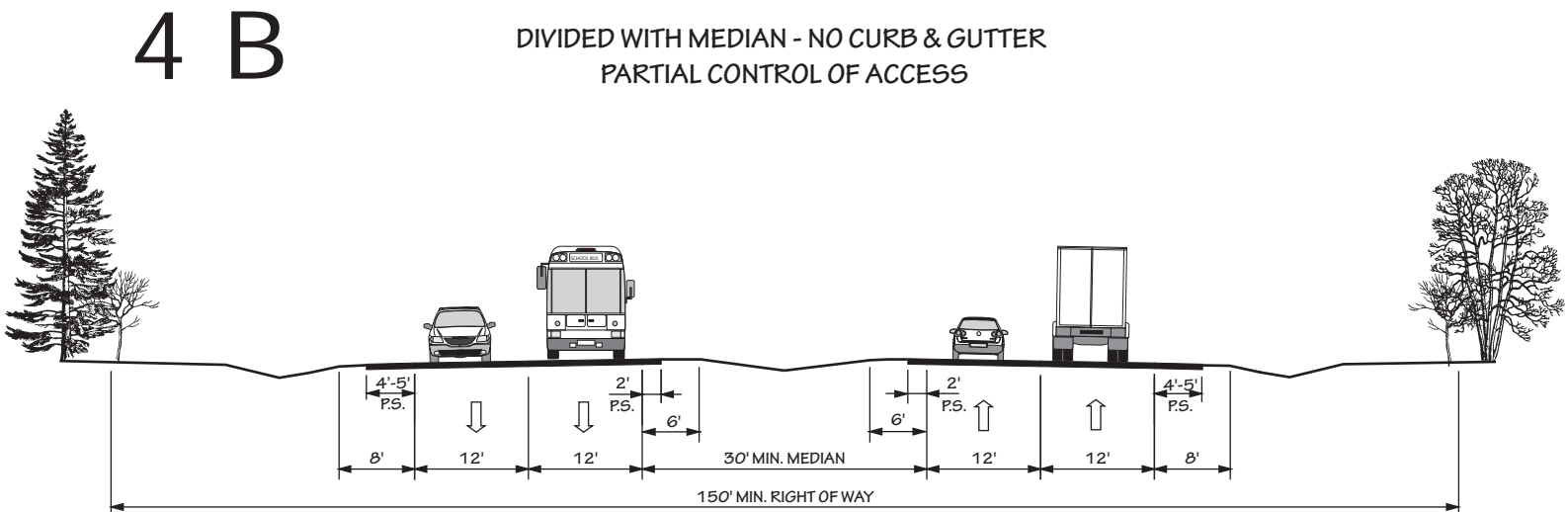
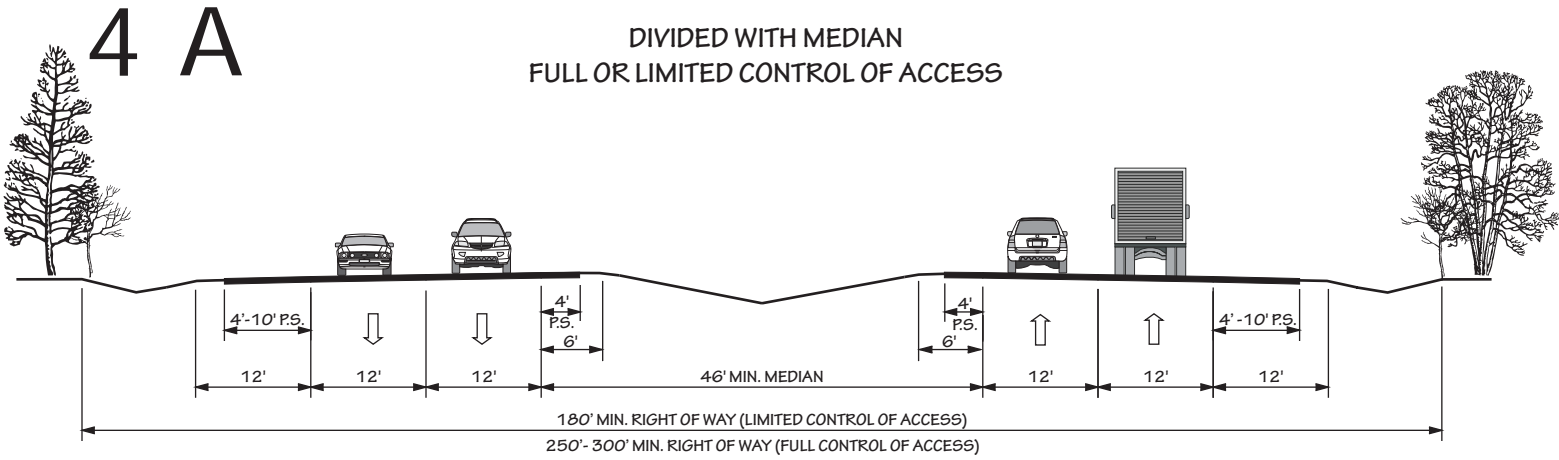
### 3 B

CURB & GUTTER WITH WIDE OUTSIDE LANES AND SIDEWALKS



# TYPICAL HIGHWAY CROSS SECTIONS

## 4 LANES

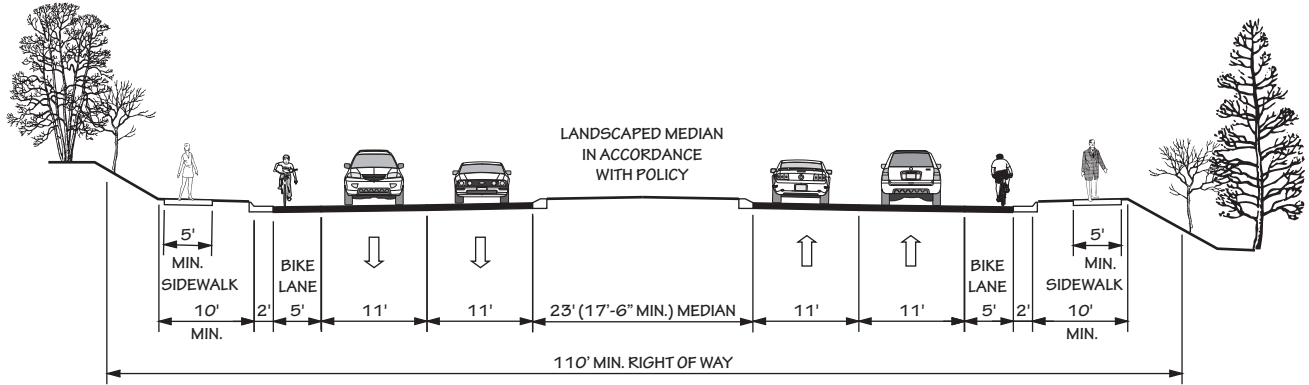


# TYPICAL HIGHWAY CROSS SECTIONS

## 4 LANES

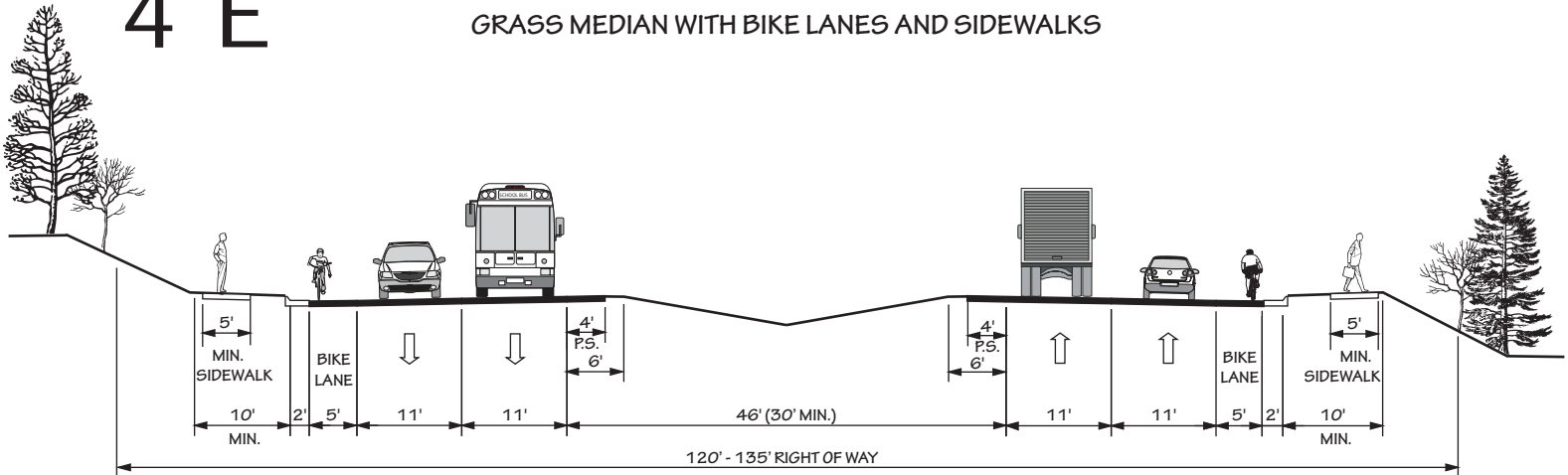
### 4 D

RAISED MEDIAN - CURB & GUTTER WITH BIKE LANES AND SIDEWALKS



### 4 E

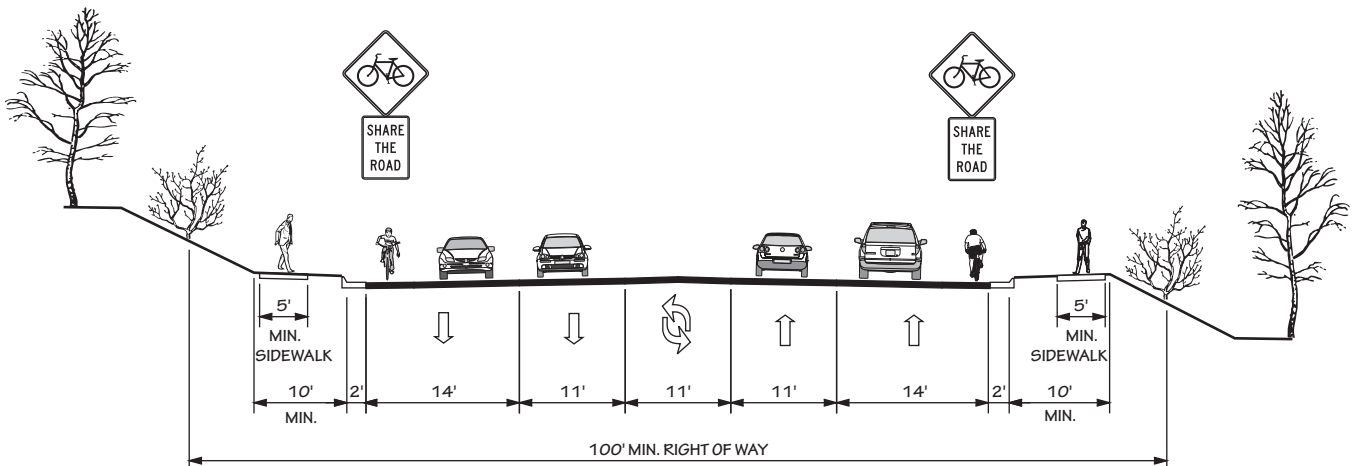
GRASS MEDIAN WITH BIKE LANES AND SIDEWALKS



## 5 LANES

### 5 A

WIDE OUTSIDE LANES



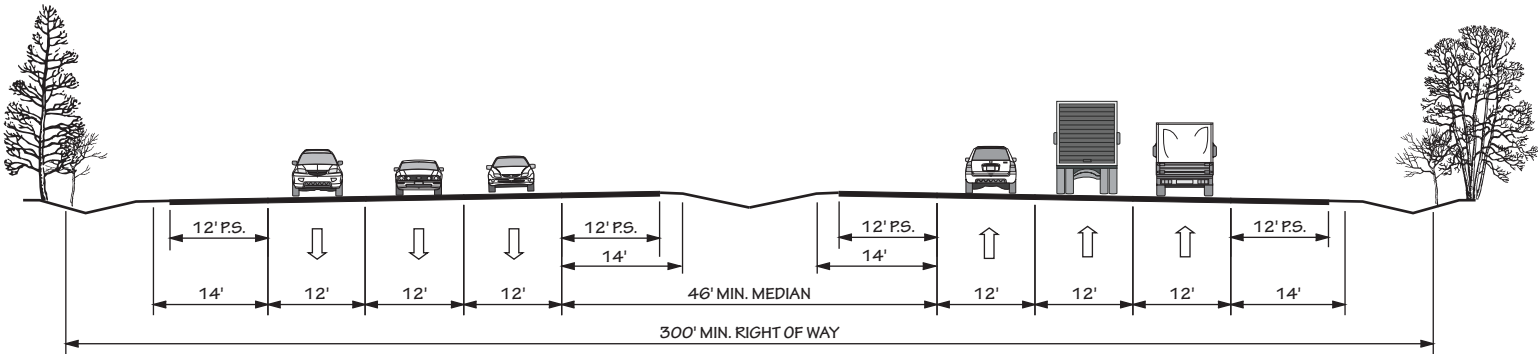


# TYPICAL HIGHWAY CROSS SECTIONS

## 6 LANES

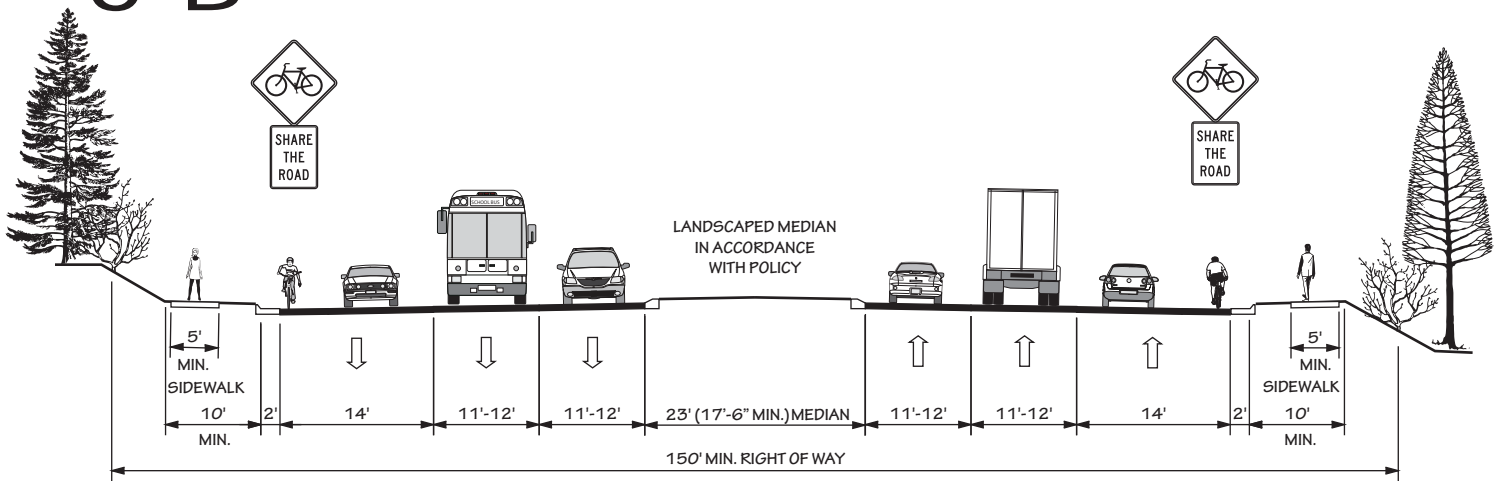
### 6 A

DIVIDED WITH GRASS MEDIAN



### 6 B

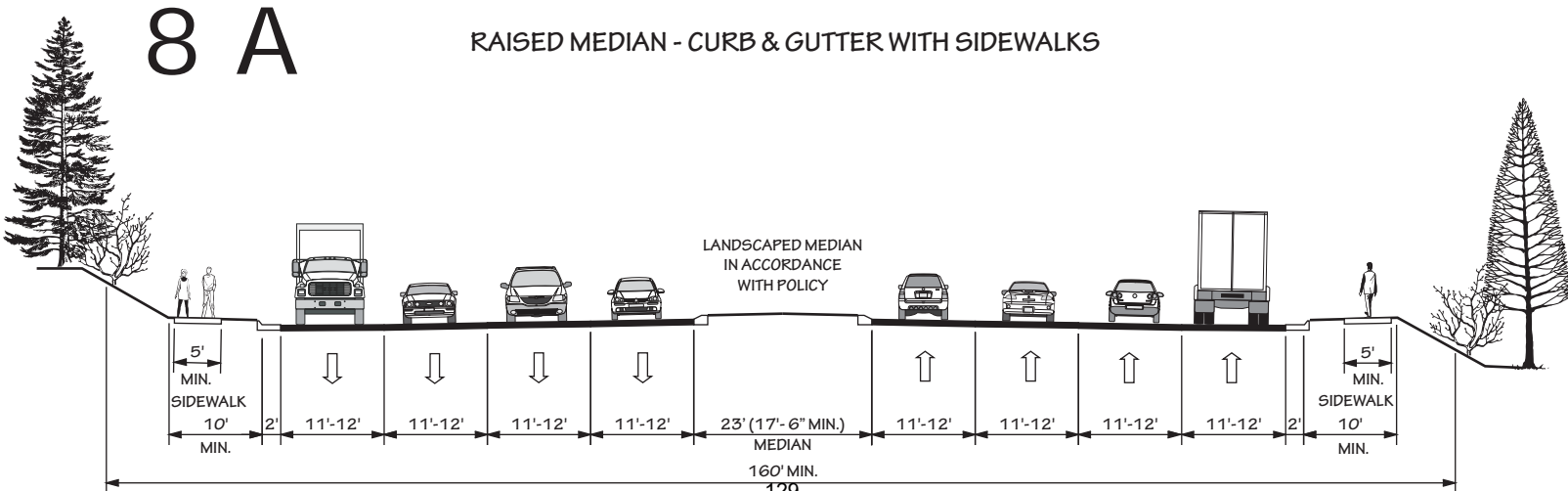
RAISED MEDIAN - CURB & GUTTER WITH WIDE OUTSIDE LANES AND SIDEWALKS



## 8 LANES

### 8 A

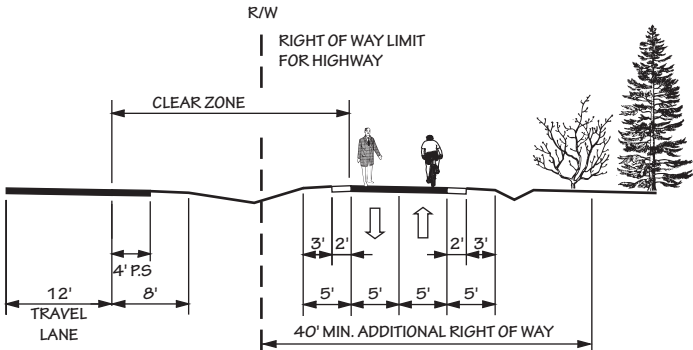
RAISED MEDIAN - CURB & GUTTER WITH SIDEWALKS



# TYPICAL MULTI - USE PATH

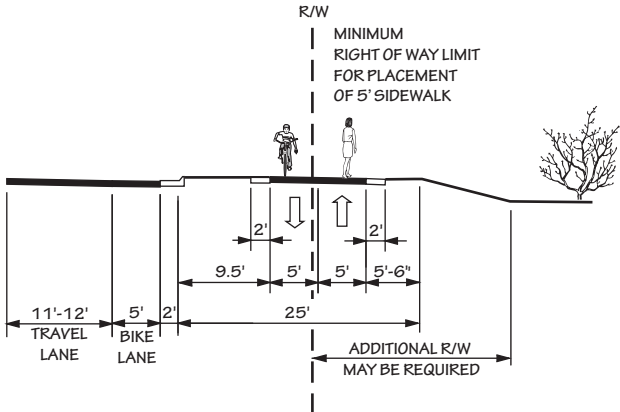
MULTI - USE PATH  
ADJACENT TO RIGHT OF WAY OR SEPARATE PATHWAY

M A



MULTI - USE PATH ADJACENT TO CURB AND GUTTER

M B



## Appendix E

### Level of Service Definitions

The relationship of travel demand compared to the roadway capacity determines the level of service (LOS) of a roadway. Six levels of service identify the range of possible conditions. Designations range from LOS A, which represents the best operating conditions, to LOS F, which represents the worst operating conditions.

Design requirements for roadways vary according to the desired capacity and level of service. LOS D indicates “practical capacity” of a roadway, or the capacity at which the public begins to express dissatisfaction. Recommended improvements and overall design of the transportation plan were based upon achieving a minimum LOS D on existing facilities and a LOS C on new facilities. The six levels of service are described below and illustrated in Figure 10.

- ❖ **LOS A:** Describes free-flow operations. Free Flow Speed (FFS) prevails and vehicles are almost completely unimpeded in their ability to maneuver within the traffic stream. The effects of incidents or point breakdowns are easily absorbed.
- ❖ **LOS B:** Represents reasonably free-flow operations, and FFS is maintained. The ability to maneuver within the traffic stream is only slightly restricted, and the general level of physical and psychological comfort provided to drivers is still high. The effects of minor incidents and point breakdowns are still easily absorbed.
- ❖ **LOS C:** Provides for flow with speeds near the FFS. Freedom to maneuver within the traffic stream is noticeably restricted, and lane changes require more care and vigilance on the part of the driver. Minor incidents may still be absorbed, but the local deterioration in service quality will be significant. Queues may be expected to form behind any significant blockages.
- ❖ **LOS D:** The level at which speeds begin to decline with increasing flows, with density increasing more quickly. Freedom to maneuver within the traffic stream is seriously limited and drivers experience reduced physical and psychological comfort levels. Even minor incidents can be expected to create queuing, because the traffic stream has little space to absorb disruptions.
- ❖ **LOS E:** Describes operation at capacity. Operations at this level are highly volatile because there are virtually no usable gaps within the traffic stream, leaving little room to maneuver within the traffic stream. Any disruption to the traffic stream, such as vehicles entering from a ramp or a vehicle changing lanes, can establish a disruption wave that propagates throughout the upstream traffic flow. At capacity, the traffic stream has no ability to dissipate even the most minor disruption, and any incident can be expected to produce a serious breakdown and substantial queuing. The physical and psychological comfort afforded to drivers is poor.
- ❖ **LOS F:** Describes breakdown, or unstable flow. Such conditions exist within queues forming behind bottlenecks.

---

Figure 10 - Level of Service Illustrations

---



LOS A



LOS B



LOS C



LOS D



LOS E



LOS F

Source: 2010 Highway Capacity Manual, Exhibit 11-4

## Appendix F Traffic Crash Analysis

A crash analysis performed for the Cherokee County CTP factored crash frequency, crash type, and crash severity. Crash frequency is the total number of reported crashes and contributes to the ranking of the most problematic intersections. Crash type provides a general description of the crash and allows the identification of any trends that may be correctable through roadway or intersection improvements. Crash severity is the crash rate based upon injuries and property damage incurred.

The severity of every crash is measured with a series of weighting factors developed by the NCDOT Division of Highways (DOH). These factors define a fatal or incapacitating crash as 47.7 times more severe than one involving only property damage and a crash resulting in minor injury is 11.8 times more severe than one with only property damage. In general, a higher severity index indicates more severe accidents. Listed below are levels of severity for various severity index ranges.

<u>Severity</u>	<u>Severity Index</u>
low	< 6.0
average	6.0 to 7.0
moderate	7.0 to 14.0
high	14.0 to 20.0
very high	> 20.0

Table 4 depicts a summary of the crashes occurring in the planning area between January 1, 2009 and December 31, 2011. The data represents locations with 10 or more crashes and/or a severity average greater than that of the state's 4.11 index. The "Total" column indicates the total number of crashes reported within 150-ft of the intersection during the study period. The severity listed is the average crash severity for that location.

**Table 4 - Crash Locations**

Map Index	Intersection	Average Severity	Total Crashes
1	US 64 and NC 60	12.28	10
2	US 19 and SR 1456 (Wells Connector)	8.53	14
3	US 19 and NC 141	4.08	12
4	US 64 and Hiwassee Street	2.74	17
5	US 19 and US 64	2.59	14
6	US 64 and US 129	2.31	17
7	US 19 and Walmart Driveway	1.34	22

The NCDOT is actively involved with investigating and improving many of these locations. To request a more detailed analysis for any of the locations listed in Table 4, or other intersections of concern, contact the Division Traffic Engineer. Contact information for the Division Traffic Engineer is included in Appendix A.

## **Appendix G**

### **Bridge Deficiency Assessment**

The Transportation Improvement Program (TIP) development process for bridge projects involves consideration of several evaluation methods in order to prioritize needed improvements. A sufficiency index is used to determine whether a bridge is sufficient to remain in service, or to what extent it is deficient. The index is a percentage in which 100 percent represents an entirely sufficient bridge and zero represents an entirely insufficient or deficient bridge. Factors evaluated in calculating the index are listed below.

- structural adequacy and safety
- serviceability and functional obsolescence
- essentiality for public use
- type of structure
- traffic safety features

The NCDOT Structures Management Unit inspects all bridges in North Carolina at least once every two years. A sufficiency rating for each bridge is calculated and establishes the eligibility and priority for replacement. Bridges having the highest priority are replaced as Federal and State funds become available.

A bridge is considered deficient if it is either structurally deficient or functionally obsolete. Structurally deficient means there are elements of the bridge that need to be monitored and/or repaired. The fact that a bridge is "structurally deficient" does not imply that it is likely to collapse or that it is unsafe. It means the bridge must be monitored, inspected and repaired/replaced at an appropriate time to maintain its structural integrity. A functionally obsolete bridge is one that was built to standards that are not used today. These bridges are not automatically rated as structurally deficient, nor are they inherently unsafe. Functionally obsolete bridges are those that do not have adequate lane widths, shoulder widths, or vertical clearances to serve current traffic demand or to meet the current geometric standards, or those that may be occasionally flooded.

A bridge must be classified as deficient in order to qualify for Federal replacement funds. Additionally, the sufficiency rating must be less than 50% to qualify for replacement or less than 80% to qualify for rehabilitation under federal funding. Deficient bridges within the planning area are listed in Table 5.

**Table 5 - Deficient Bridges**

Bridge Number	Facility	Feature	Condition	Local ID
2	NC 141	Slow Creek	Functionally Obsolete	
5	NC 141	Valley River	Functionally Obsolete	
9	US 64 (EBL)	Nottely River, Gravel Road	Functionally Obsolete	CHER0003-H
10	US 64 (WBL)	Nottely River, Non-system Road	Functionally Obsolete	CHER0003-H
14	US 19B	Hiwassee River	Functionally Obsolete	
15	SR 1331	Owl Creek	Functionally Obsolete	CHER0010-H
27	SR 1505	Junaluska Creek	Functionally Obsolete	CHER0012-H
29	SR 1505	Junaluska Creek	Functionally Obsolete	CHER0012-H
43	SR 1331	Hanging Dog Creek	Functionally Obsolete	B-3430 <sup>2</sup>
48	US 19B	Valley River	Functionally Obsolete	
51	SR 1326	Grape Creek	Functionally Obsolete	CHER0011-H
87	US 19/74/129 (EBL)	Valley River, Private Road	Functionally Obsolete	
88	US 19/74/129 (WBL)	Valley River, Private Road	Functionally Obsolete	
126	SR 1314	Shoal Creek	Structurally Deficient	
159	SR 1326	Hanging Dog Creek	Structurally Deficient, Functionally Obsolete	B-4069
172	SR 1556	Martin Creek	Functionally Obsolete	CHER0013-H
173	SR 1556	Martin Creek	Structurally Deficient	CHER0013-H
195	SR 1556	Creek	Structurally Deficient	CHER0013-H
222	SR 1326	Louisville, Nashville Railroad	Functionally Obsolete	CHER0011-H
223	SR 1548	Hiwassee River	Functionally Obsolete	CHER0014-H
249	SR 1428	Hyatt Creek	Functionally Obsolete	CHER0007-H
250	SR 1428	Welsh Creek	Functionally Obsolete	CHER0007-H
258	SR 1314	Hiwassee Dam Spillway	Functionally Obsolete	

<sup>2</sup> TIP project B-3430 was completed in 2011.



## Appendix H Public Involvement

### CTP Committee Members

Silas Allen	Cherokee County, Director of Building Inspections
Johnny Brown	Mayor, Town of Andrews
Randy Cantor	Director, Cherokee County Transit
Josh Carpenter	Cherokee County, Economic Development Director
Donna Crawford	Director, Cherokee County DSS
Sarah Graham	Regional Planner, SWRPO
Bill Green	Manager, Town of Andrews
Wesley Grindstaff	NCDOT, Division 14, District 3 Engineer
Maria Hass	Assistant Manager, Cherokee County
Bill Hughes	Mayor, Town of Murphy
Steven Lane	Superintendent, Cherokee County Schools
Trevor Lovin	Cherokee County GIS
Callie Moore	Executive Director, Hiwassee River Watershed Coalition
David Ritz	Owner, Re/Max Mountain Properties
Will Roberts	Cherokee County, Tax Administrator
Bonnie Smith	President, Mountain and Lakes Board of Realtors
Randy Wiggins	Manager, Cherokee County
David Wood	Chairman, Board of Commissioners

## **Vision Statement**

Cherokee County desires a safe and reliable multi-modal transportation system that provides internal and external connectivity, efficient movement of people, and support for economic development.

**Goal:** Effectively moves local residents and visitors.

### Objectives:

- ❖ Support downtown merchants using off street parking for employees.
- ❖ Consider the aesthetics and characteristics of downtowns during the development of all new transportation projects and upgrades by 2040.
- ❖ Achieve a LOS C or better on major thoroughfares by 2040.
- ❖ Achieve a volume/capacity <1.0 in the central business districts (CBDs) of Murphy and Andrews by 2040.
- ❖ Provide three or more Park and Ride lots by 2015 (transit to CBD, designated bus stops in CBD)

**Goal:** Provide connectivity to surrounding states and counties.

### Objectives:

- ❖ Provide connectivity from the Cherokee County airport to surrounding US and NC routes and major thoroughfares by 2040.

**Goal:** Provide connectivity amongst communities, towns, and points of interest within county.

### Objectives:

- ❖ Provide transit service between Andrews and Murphy two days a week by 2015.
- ❖ Provide bicycle accommodations between town centers (Murphy and Andrews) and points of interest (i.e. Valley River, Hayesville, Tri-County Community College, Folk School/Brasstown) by 2025.
- ❖ Provide pedestrian accommodations within one mile of schools by 2040.
- ❖ Provide pedestrian accommodations from new retail developments and shopping centers to existing infrastructure by 2040.
- ❖ Connect all greenways to sidewalks by 2040.

**Goal:** Develop transportation infrastructure and facilities to aid tourism and development.

Objectives:

- ❖ Provide signage for tourist destinations and major attractors from main thoroughfares by 2040.
- ❖ Provide multi-modal (bike, pedestrian, and transit) connections between tourist destinations (i.e. Tellico River , Nantahala River, Valley Rivers; Dragon tail; Cherochala Skyway; Hiwassee Lake) and the downtowns of Murphy and Andrews by 2040.
- ❖ Provide multi-modal (bike, pedestrian, and transit) connections directly among tourist destinations by 2040.

**Goals and Objectives Survey and Results**

1. Select which most closely matches your residency status:

<b>Response</b>	<b>Percentage</b>
I live in Cherokee County year-round.	91.3
I live in Cherokee County for part of the year, and another location for part of the year.	3.7
I do not live in Cherokee County.	5.0

2. Which area/community do you consider your residence to be in or closest to?

<b>Response</b>	<b>Percentage</b>
Andrews	21.7
Murphy	17.5
Marble	8.0
Hiwassee Dam	15.1
Peachtree	13.2
Martin's Creek	7.5
Unaka/Beaver Dam	1.9
Hanging Dog	4.2
Brasstown	1.4
Bellview	5.2
Culberson	2.8
Wolf Creek	1.4
Texana	0.0
Topton	0.0

3. On a typical day, does the majority of your travel take place within Cherokee County?

Response	Percentage
Yes	94.4
No	5.6

4. Which area/community do you work in and/or commute to most often?

Response	Percentage
Murphy, NC	84.4
Andrews, NC	12.6
Swain County	0.0
Clay County	2.5
Polk, NC	0.0
Bradley, NC	0.0
Towns Union	0.5

Other:

- Marble
- Peachtree
- Graham County

5. For the following transportation goals, please indicate how important you feel each one is.

Response	Most Important	Very Important	Neutral	Not Very Important	Least Important
(1) Safety	71.4	23.8	4.0	0.5	0.5
(2) Public/Community Services	19.5	58.0	16.0	4.5	2.0
(3) Consistent Travel Times	14.9	54.2	24.9	4.0	2.0
(4) Faster Travel Times	10.2	38.8	37.8	8.2	5.1
(5) Transportation mode choice (walking, cycling, transit, personal vehicle)	13.6	46.7	29.6	6.5	3.5
(6) Economic Growth	51.8	40.7	6.0	0.5	1.0
(7) Environmental Protection	29.2	47.0	19.3	3.5	1.0
(8) Community and cultural preservation	23.9	45.3	26.4	2.5	2.0
(9) Integration with regional community	18.3	40.6	33.2	4.0	4.0
(10) Public transit options	20.0	44.0	21.5	6.5	8.0
(11) Emergency Response times	69.7	23.7	4.5	2.0	0.0

6. Which of the above issues are single Most Important to you, and the Least Important to you? (Please select the number that corresponds to your answer)

Response	1	2	3	4	5	6	7	8	9	10	11
Most Important to you	41.2	3.6	3.6	1.5	3.6	18.6	3.1	1.5	1.5	5.7	15.5
Least important to you	1.6	1.6	4.8	29.6	10.6	1.6	7.9	7.9	11.6	19.6	1.6

7. What roads in Cherokee County do you most commonly use?

- US-64
- US-74
- US-19
- NC-129
- NC-141
- NC-294
- Joe Brown Highway
- Martins Creek

8. Where do you think transportation is a problem in Cherokee County?

- US-64
- NC-294
- More public transit options

9. To address any traffic problems in the area, which improvements should be considered? (Select all that apply)?

Response	Percentage
(1) Widen existing roads	64.2
(2) Add turn lanes at specific intersections	48.4
(3) Improve pavement and bridges	52.1
(4) Build new roads	17.4
(5) Increase the number of one-way streets	4.7
(6) Expand, improve, or build new sidewalks	22.1
(7) Add on-road bike lanes	17.9
(8) Greenways and off-road paths	16.3
(9) Provide or increase public transit	36.8
(10) Access control (limited driveways, right turn only facilities)	11.1
(11) Improve intersection design (add stoplights, improve signal timing, create roundabouts)	48.4

Other:

- Guardrail on 294
- More park and ride locations

10. Please list your top two choices from the options in the previous Question and beside each one indicate where you would like to see it implemented. (Example: "1, through downtown on Main Street" would mean 'widen Main Street through downtown')

- 1, US-294
- 1, US-64 past Murphy
- 11, downtown Murphy

11. When traveling in your area, do you often go out of your way to get to your destination because the most direct route is too congested? If you answered YES above, please list specific locations of problems and alternate routes taken.

Response	Percentage
No	82.9
Yes	17.1

- Downtown Murphy

12. For the following potential Rail Road uses, please indicate how important you feel each one is.

Response	Most Important	Neutral	Least Important
(1) Industrial Movement of Goods and/or Materials	72.4	21.0	6.6
(2) Tourist Train	47.3	37.4	15.4
(3) Bike Path	19.5	39.6	40.8
(4) Rail transportation between Murphy and Andrews	24.7	50.0	25.3
(5) Attracting Industry	85.3	11.3	3.4

13. For the above uses which is most important? (Please select the number the corresponds to your answer)

Response	1	2	3	4	5
Most Important Use	18.1	12.3	8.8	1.2	55.6

14. For the following potential Airport uses, please indicate how important you feel each one is.

Response	Most Important	Neutral	Least Important
(1) Industrial Movement of Goods and/or Materials	52.6	32.0	15.4
(2) Business Related Travel	63.6	29.5	6.9
(3) Leisure Travel	31.8	47.6	20.6
(4) Attracting Industry	83.1	12.4	4.5

15. For the above uses which is most important? (Please select the number that corresponds to your answer)

<b>Response</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Most Important Use	9.1	13.4	6.1	67.1

16. Given the limited funding available for addressing transportation issues, please indicate the level of importance you feel is appropriate for each of the following approaches.

<b>Response</b>	<b>High Importance</b>	<b>More Importance</b>	<b>Neutral</b>	<b>Less Importance</b>	<b>Low Importance</b>
Maintaining existing residential streets	43.3	38.2	15.7	2.8	0.0
Build new major roads	16.8	17.9	32.9	15.6	16.8
Maintaining major streets and highways	58.7	36.3	3.4	6	1.1
Expanding transit service	26.0	21.5	27.1	12.4	13.0
Creating or expanding carpool programs	10.7	19.8	41.2	13.6	14.7
Building new sidewalks	8.0	16.0	38.9	17.7	19.4
Building new greenways	4.5	20.1	33.5	19.6	22.3
Building bike lanes	7.3	14.5	30.7	15.6	31.8
Creating interconnected transit routes between tourist areas and Cherokee County	28.8	27.1	23.2	9.6	11.3

17. Which three choices from the previous question are of Highest Importance to you?

Response (%)	Maintaining existing residential streets	Building new major roads	Maintaining major streets and highways	Expanding transit service	Creating or expanding carpooling programs	Building new sidewalks	Building new greenways	Building bike lanes	Creating interconnected transit routes between tourist areas and Cherokee County
Approach 1	35.8	10.2	32.4	9.7	.6	.6	.6	2.3	8.0
Approach 2	19.6	11.3	35.1	8.3	3.0	2.4	4.8	2.4	13.1
Approach 3	14.7	7.1	14.1	15.4	6.4	6.4	7.1	4.5	24.4

18. Many transportation projects are funded by the State as well as Federal programs. If additional money was needed to fund transportation projects, which of the following would you support? (Select all that apply)

Response	Percentage
Charging transportation fees to develop properties	45.6
Gasoline tax increase	22.1
Local bond referendum (loans requiring approval by voters)	57.0

Other:

- Vehicle Miles Traveled Tax
- Sales Tax

### Public Workshop Opportunities

In addition to receiving local feedback through the Goals and Objectives Survey, the public involvement process included holding three public drop-in sessions in Cherokee County to present the proposed CTP to the public and solicit comments. The first meeting was held on October 22, 2012 from 5pm to 7pm at the Andrews Fire Department; the second meeting was held on October 23, 2012 from 11:30 am to 2pm at the Cherokee County Courthouse; the third meeting was held on October 23, 2012 from 5pm to 7pm at the Hiwassee Dam Community Center. Each session was publicized in the local newspaper. Five comment forms were submitted during the session held on October 22, 2012. Three comment forms were submitted during the sessions held on October 23, 2012.

Two public hearings were held on April 1, 2013; one during the Cherokee County Commissioners meeting and one during the Murphy Town Board meeting. A third public hearing was held on April 9, 2013 during the Andrews Town Board meeting. The purpose of these meetings was to discuss the plan recommendations and to solicit further input from the public.



Several recurring themes were identified including increasing biking facilities and safety, secondary road maintenance, and Corridor K. Secondary road issues are not part of the CTP and interested parties were referred to the District Engineer for resolution. Project A-0009, also known as Corridor K, was and is a polarizing project. Both support and opposition for the recommended expressway were encountered during CTP committee meetings and public workshops. Corridor K is under further study in a regional study for the Southwestern RPO.

# HOUSING NEEDS ASSESSMENT

---

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.

---



**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.

## Table of Contents

- I. Introduction
  - II. Executive Summary
  - III. Community Overview and Study Areas
  - IV. Demographic Analysis
  - V. Economic Analysis
  - VI. Housing Supply Analysis
  - VII. Other Housing Market Factors
  - VIII. Housing Gap / Demand Estimates
  - IX. Community Input
  - X. Action Plan Recommendations
- Addendum A – Field Survey of Conventional Rentals
- Addendum B – Non-Conventional Rental Survey
- Addendum C – Senior Care Housing Survey
- Addendum D – Housing Development Opportunity Profiles
- Addendum E – Employer Survey Results
- Addendum F – Stakeholder Survey Results
- Addendum G – Resident/Commuter Survey Results
- Addendum H – Qualifications
- Addendum I – Glossary
- Addendum J – Sources
- Addendum K – Best Practices

# 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

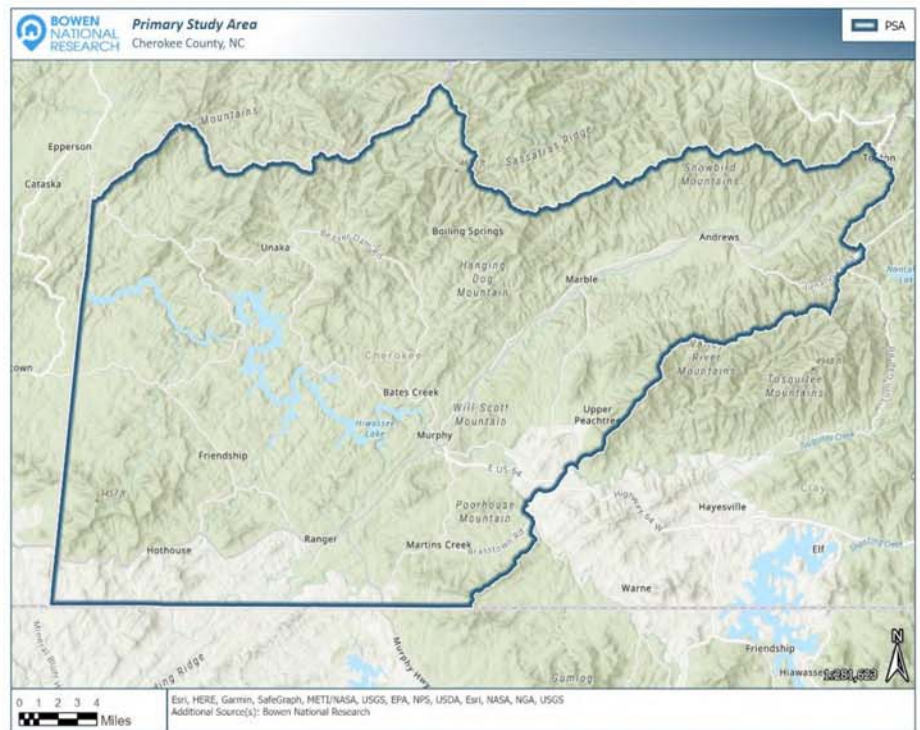
The purpose of this report is to evaluate the housing needs of Cherokee County, North Carolina. To that end, we conducted a Housing Needs Assessment that considers the following:

- 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

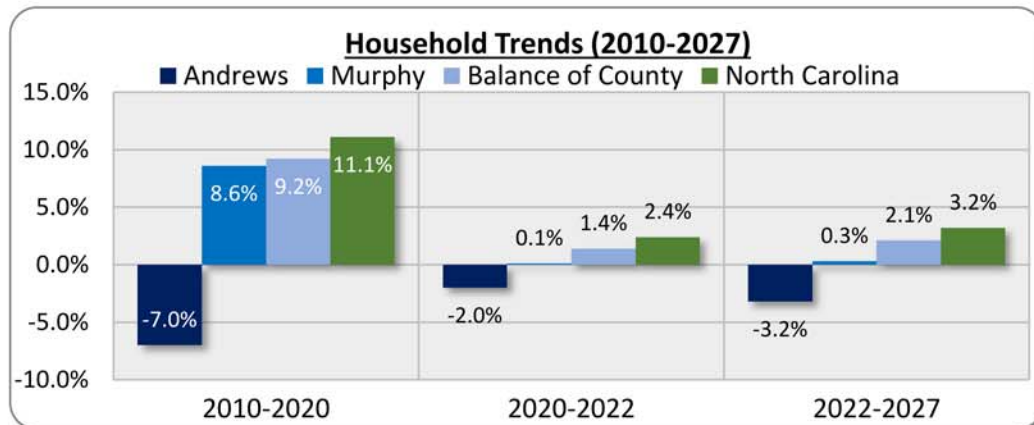
This report focuses on the Primary Study Area (PSA), which consists of Cherokee County, North Carolina. Additional information is provided for the Submarket Study Areas (SSAs), which consist of Andrews, Murphy, and the balance of Cherokee County. A map illustrating the PSA (Cherokee County) is shown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



## Demographics

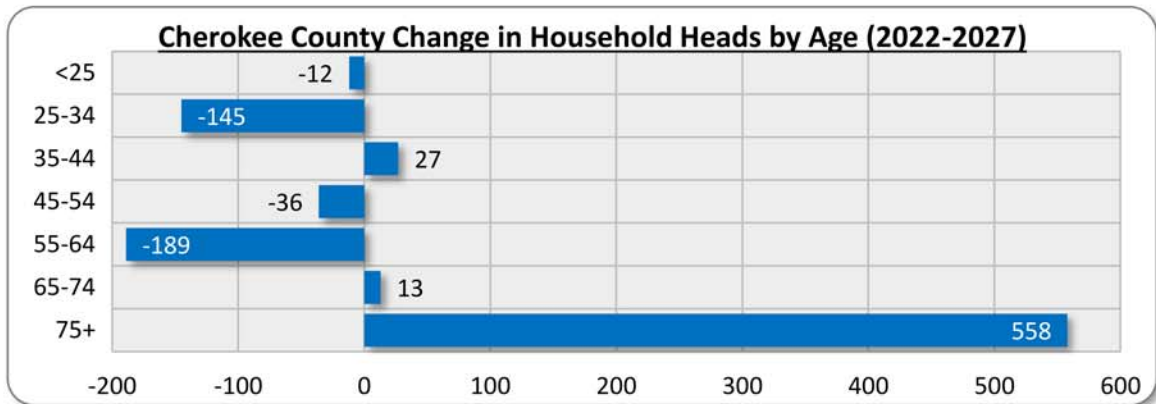
*Mirroring state trends, Cherokee County's population and household growth have been positive and are expected to remain positive for the foreseeable future; The projected demographic growth will add to the demand for housing throughout the county.*

**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.

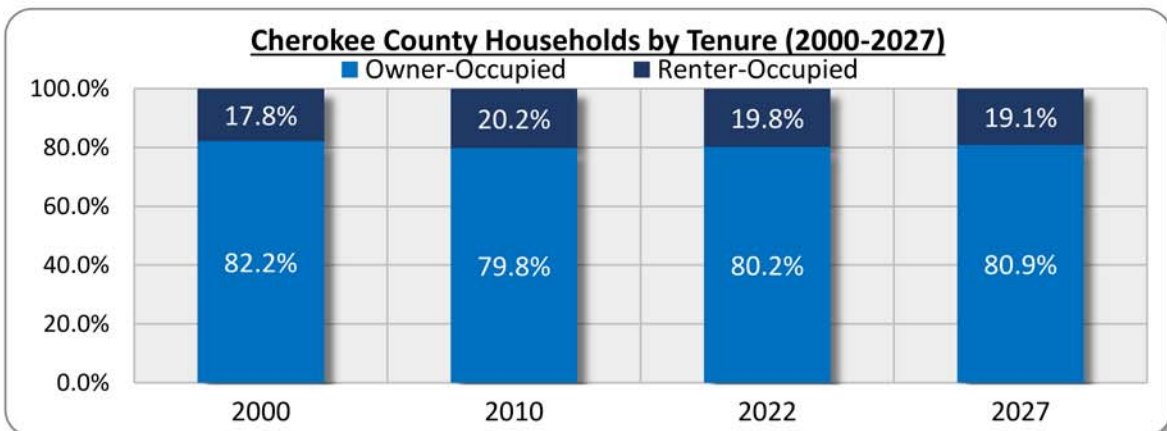


**Household Growth is Projected to be Positive Among Seniors (ages 65 and older) Through 2027, Adding to the Need for Housing to Meet the Specific Needs of These Age Cohorts** – In 2022, within the PSA (Cherokee County), household heads between the ages of 65 and 74 comprise slightly more than one-fourth (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.

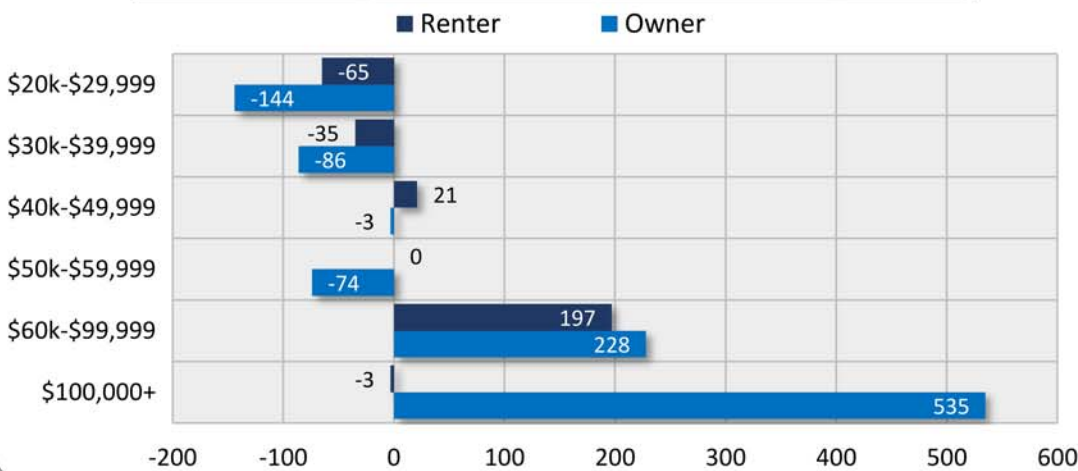


**While Most Cherokee County Renter and Owner Household Growth is Projected to Occur Among Higher Income Households, Low-Income Households Comprise the Majority of Renter Households and Limited Affordable Rental and For-Sale Product Reflect a Need for Such Housing** – In 2022, PSA (Cherokee County) households 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
Total	8	100.0%	75	10	100.0%	81	204	100.0%	68

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%

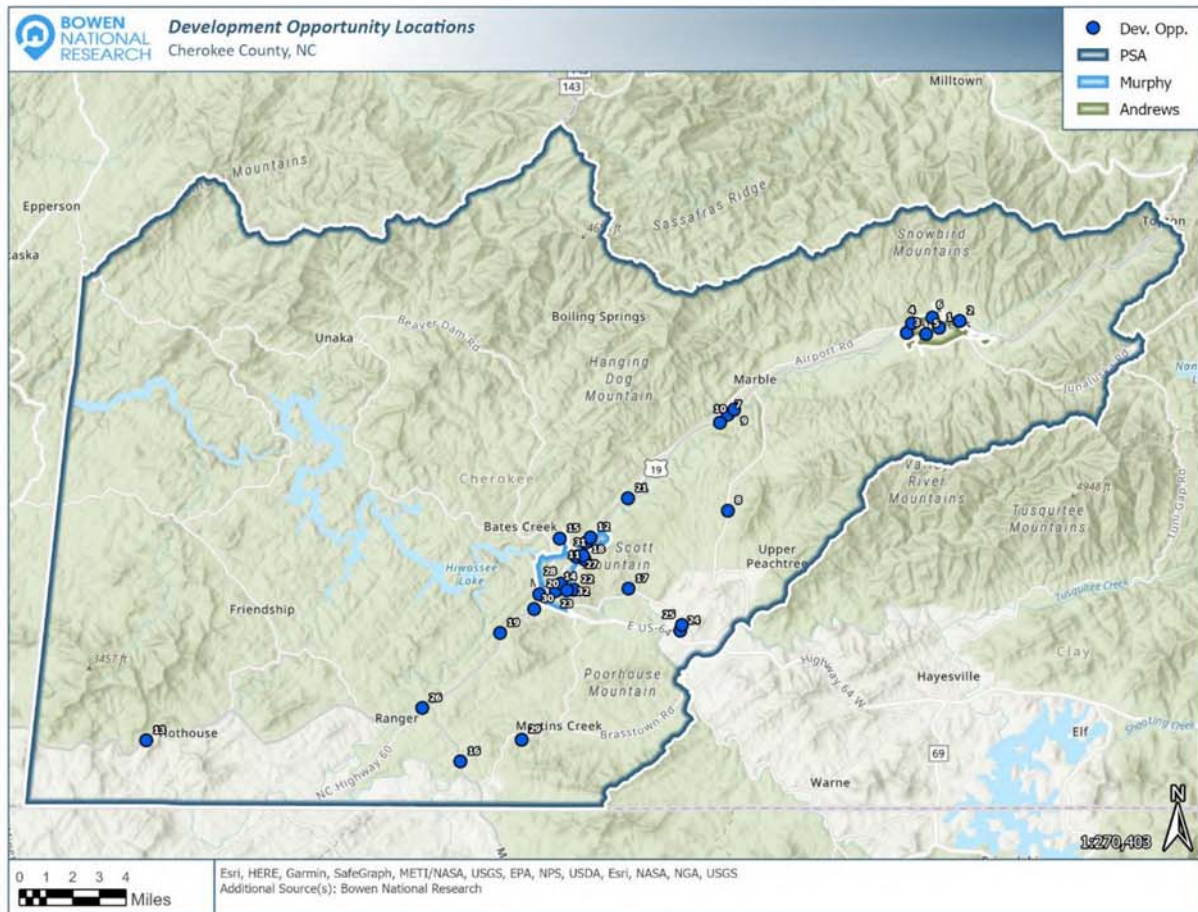
Source: Bowen National Research

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**

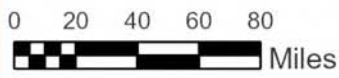
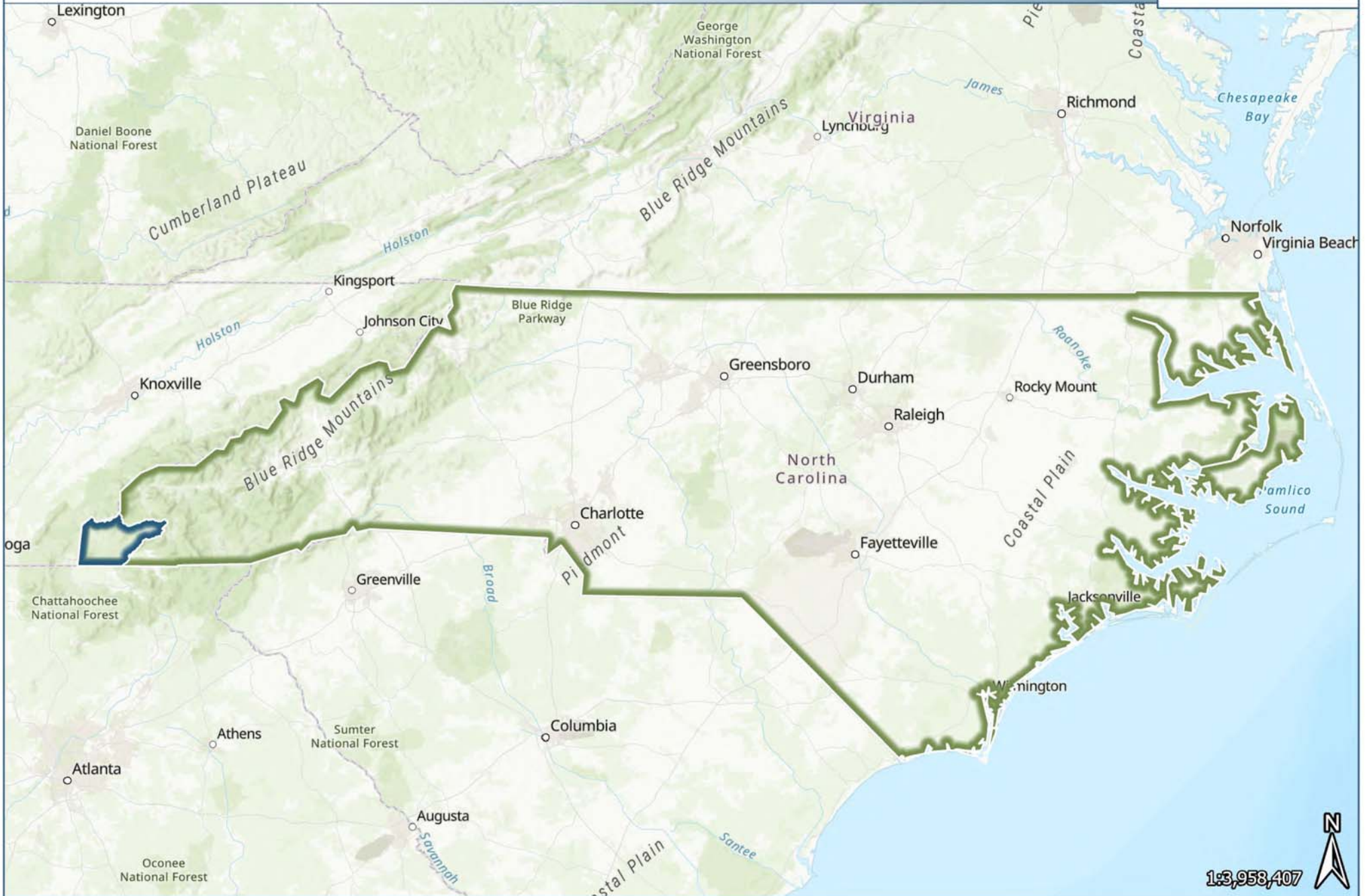
This report addresses the residential housing needs of Cherokee County. To this end, we focused our evaluation on the demographic and economic characteristics, as well as the existing housing stock, of the overall county. Because there are distinct variations between different areas within the county, 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.

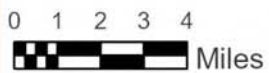
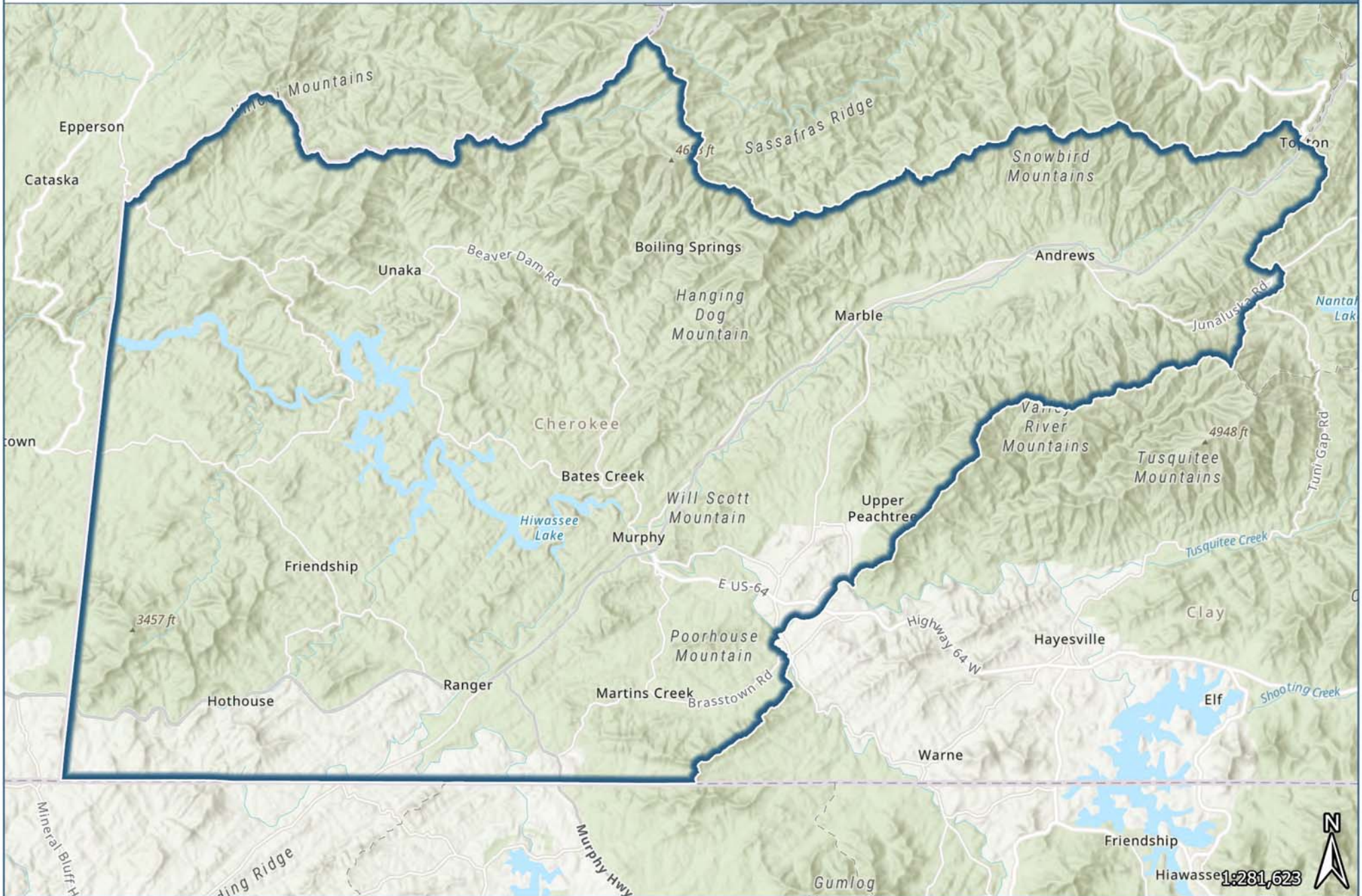
The following summarizes the various study areas used in this analysis.

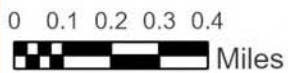
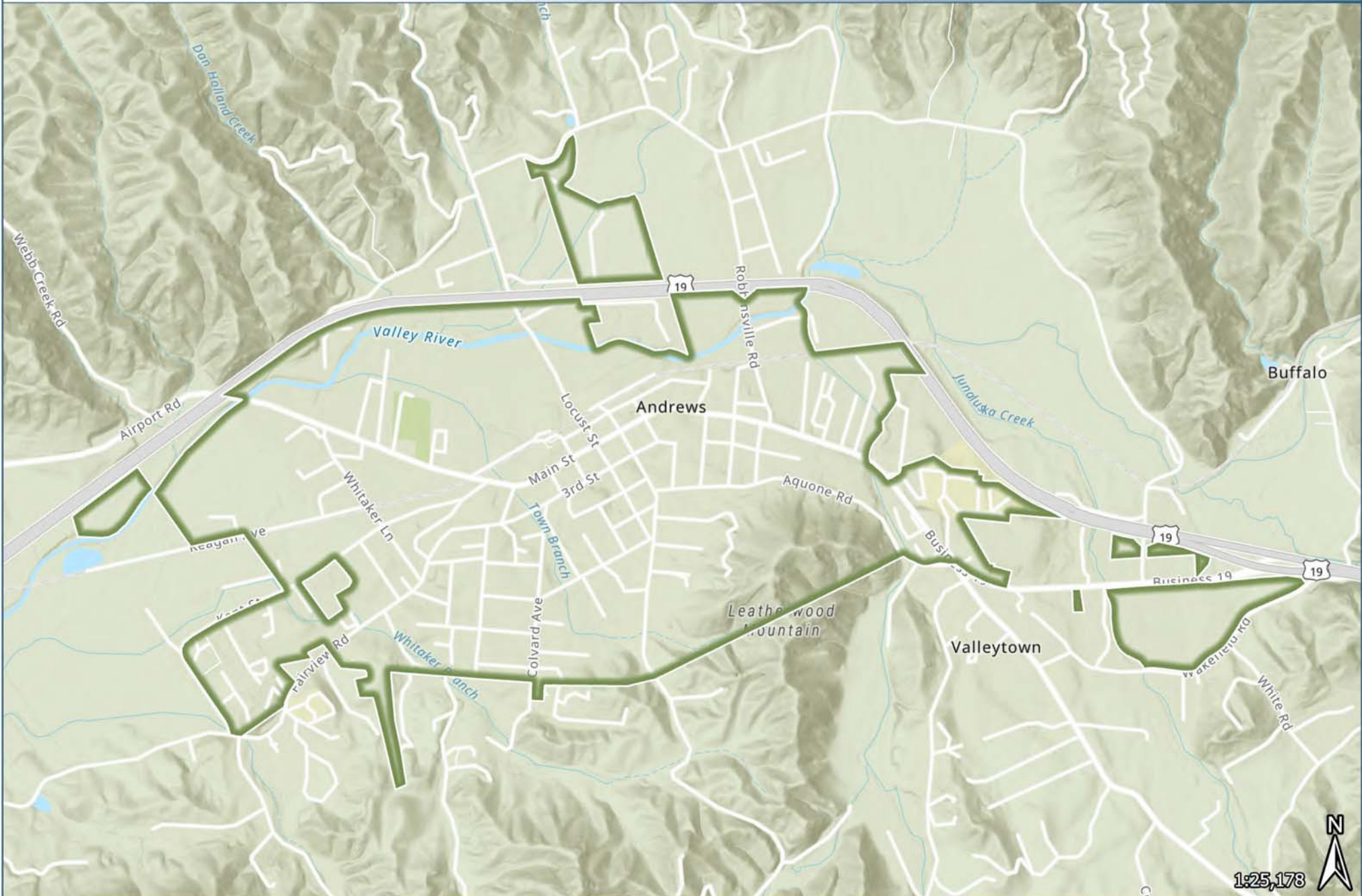
***Primary Study Area*** – The Primary Study Area (PSA) includes the entirety of Cherokee County.

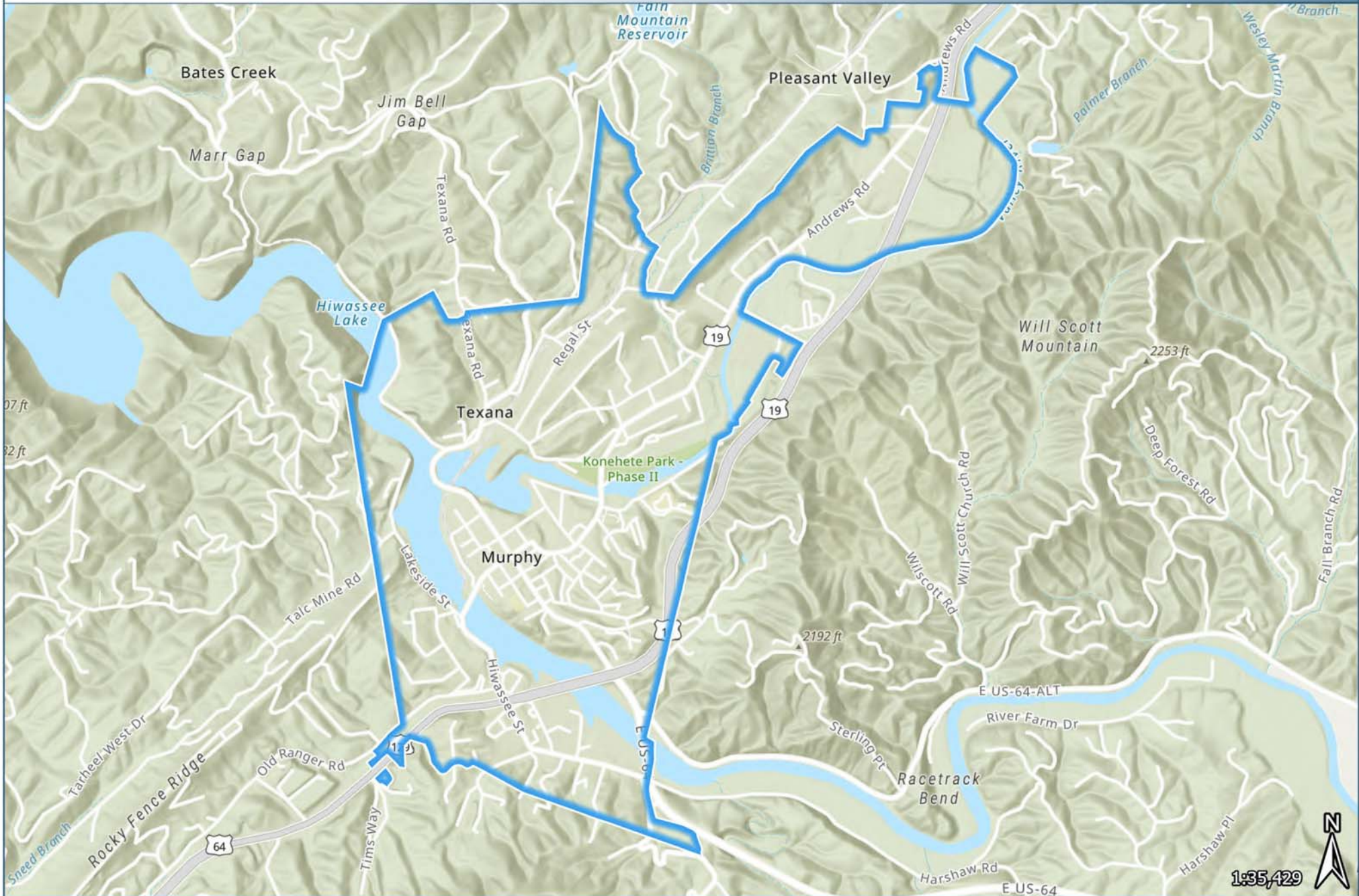
***Submarket Study Areas*** – The Submarket Study Areas (SSAs) are three separate areas that were selected by the Economic and Workforce Development, Tri-County Community College for supplemental analysis. These SSA areas include the two towns of Andrews and Murphy, with the third SSA comprising the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

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









## 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

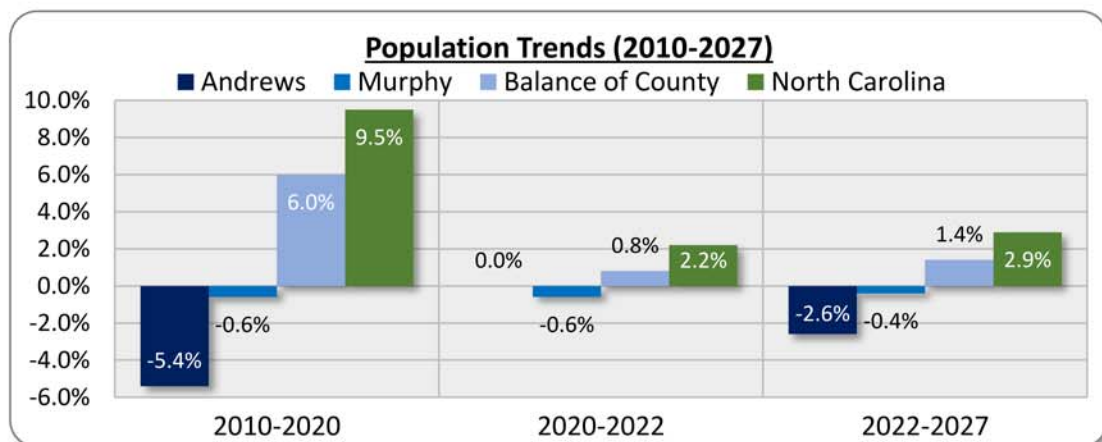
Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	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+	
<b>Andrews</b>	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
<b>Murphy</b>	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
<b>Balance of County</b>	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
<b>Cherokee County</b>	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
<b>North Carolina</b>	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

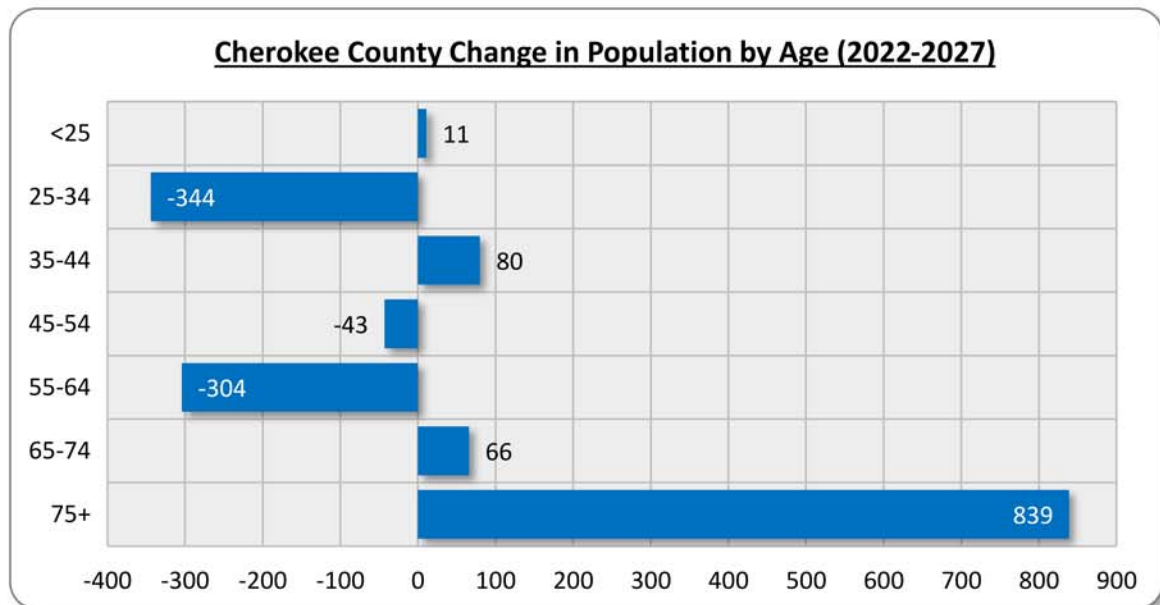
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research  
N/A – Not Applicable



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.

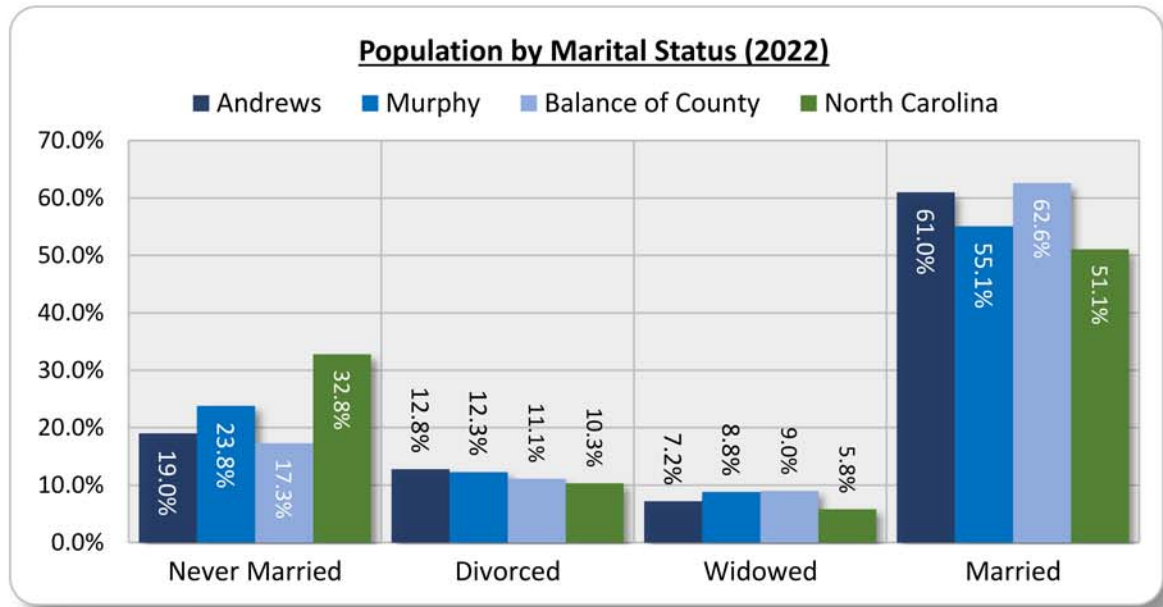
Population by marital status for 2022 is shown in the following table:

		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.



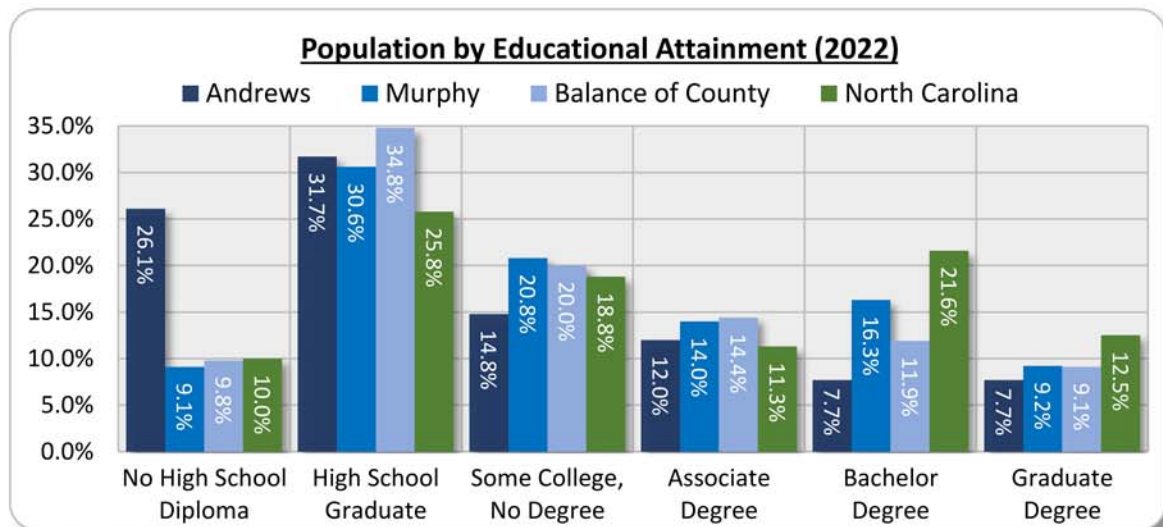
Population by educational attainment for 2022 is shown in the following table:

		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:

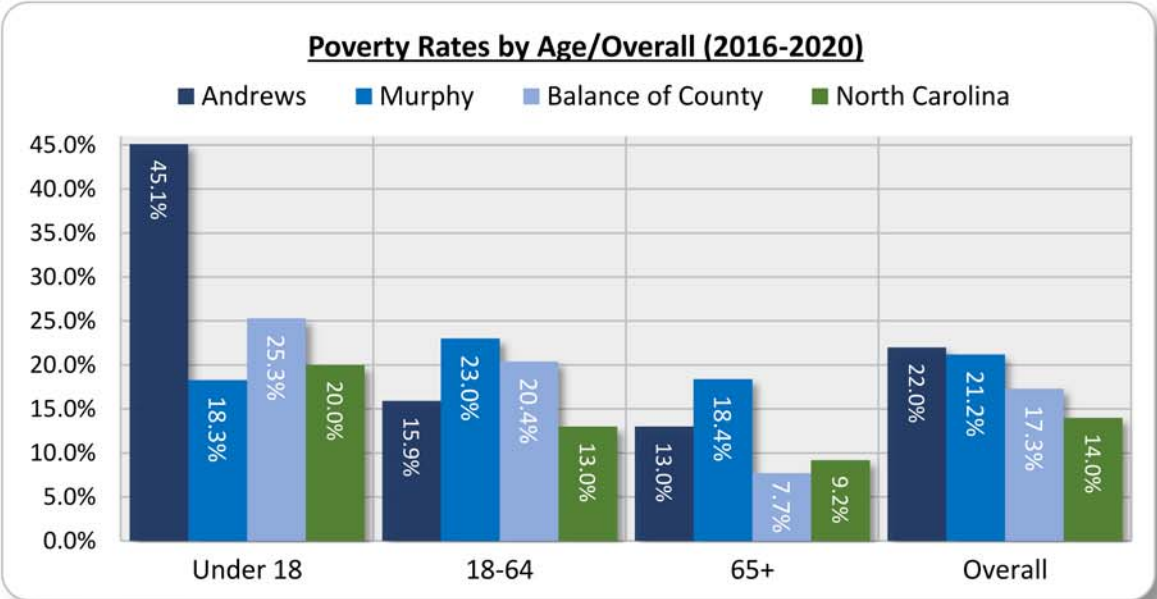
		Population and Share Below Poverty Level by Age Cohort			
		<18	18 to 64	65+	Overall
<b>Andrews</b>	Number	201	162	58	421
	Percent	45.1%	15.9%	13.0%	22.0%
<b>Murphy</b>	Number	38	212	67	317
	Percent	18.3%	23.0%	18.4%	21.2%
<b>Balance of County</b>	Number	996	2,698	573	4,267
	Percent	25.3%	20.4%	7.7%	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

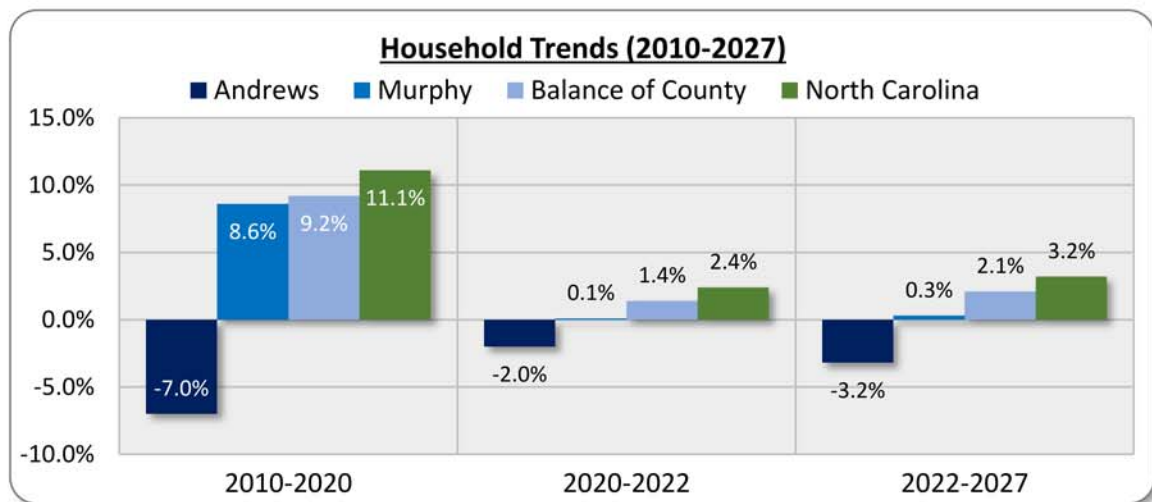
Households by numbers and percent change (growth or decline) for selected years are shown in the following table:

	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%)

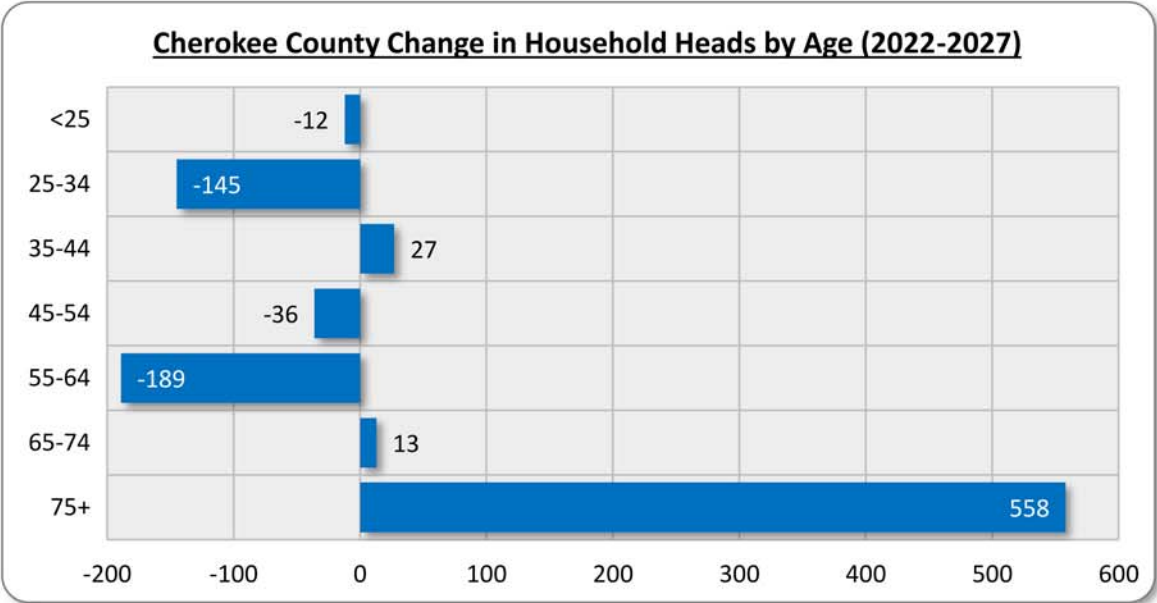
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

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.



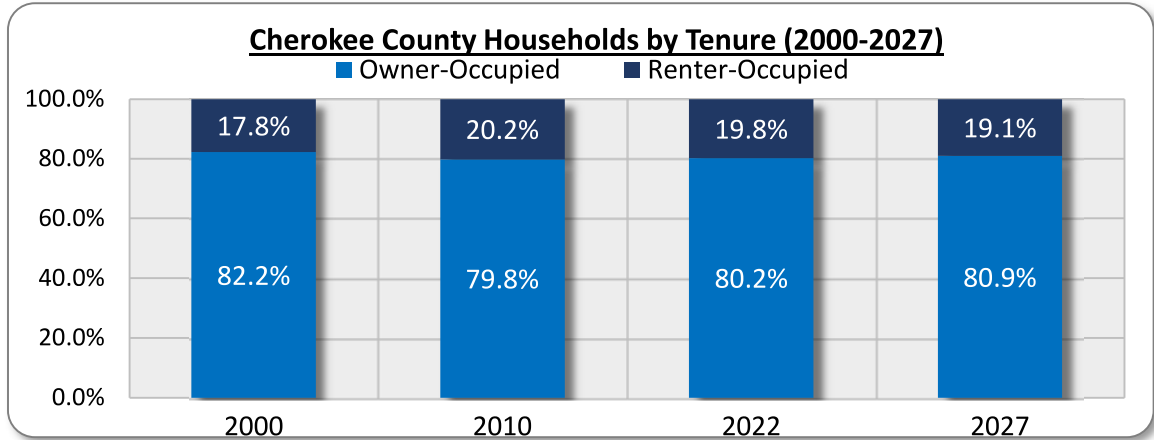
Households by tenure (renters and homeowners) for selected years are shown in the following table:

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:



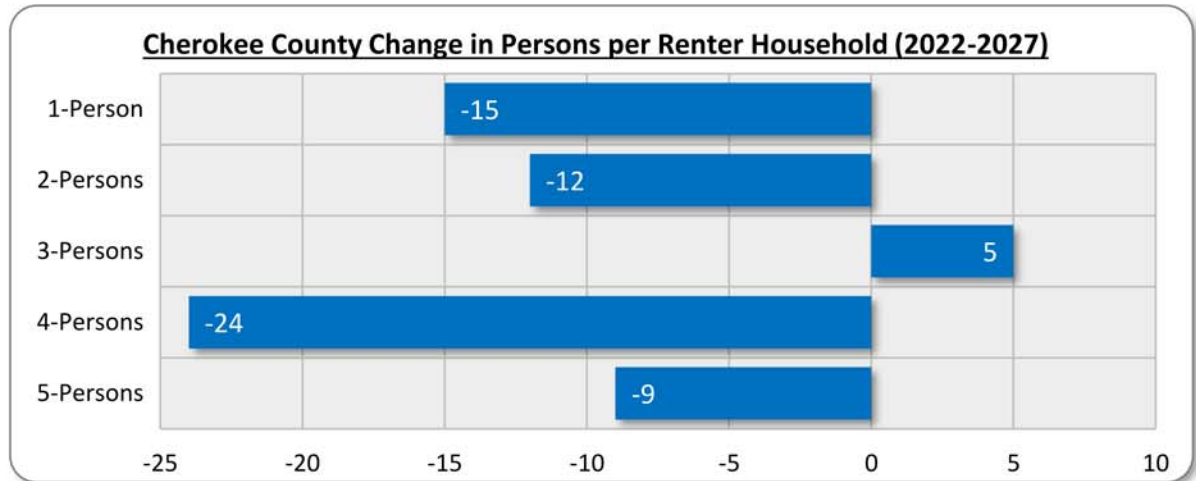
Renter households by size for selected years are shown in the following table for Cherokee County and the state of North Carolina. Note: persons per renter household data is not available for geographies smaller than the county level.

		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:



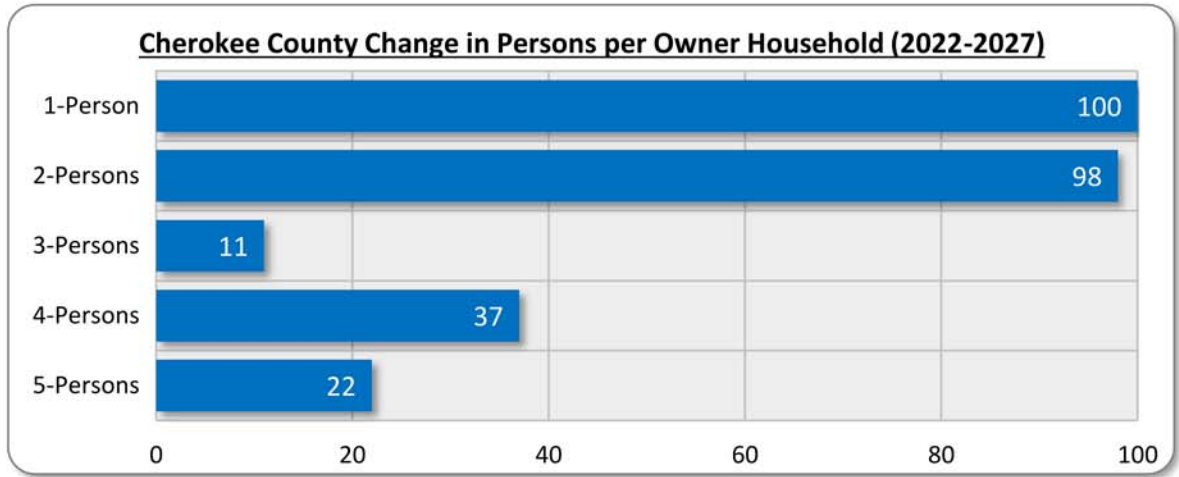
*Owner* households by size for Cherokee County and the state of North Carolina for selected years are shown in the following table. Note: persons per owner household data is not available for geographies smaller than the county level.

		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:

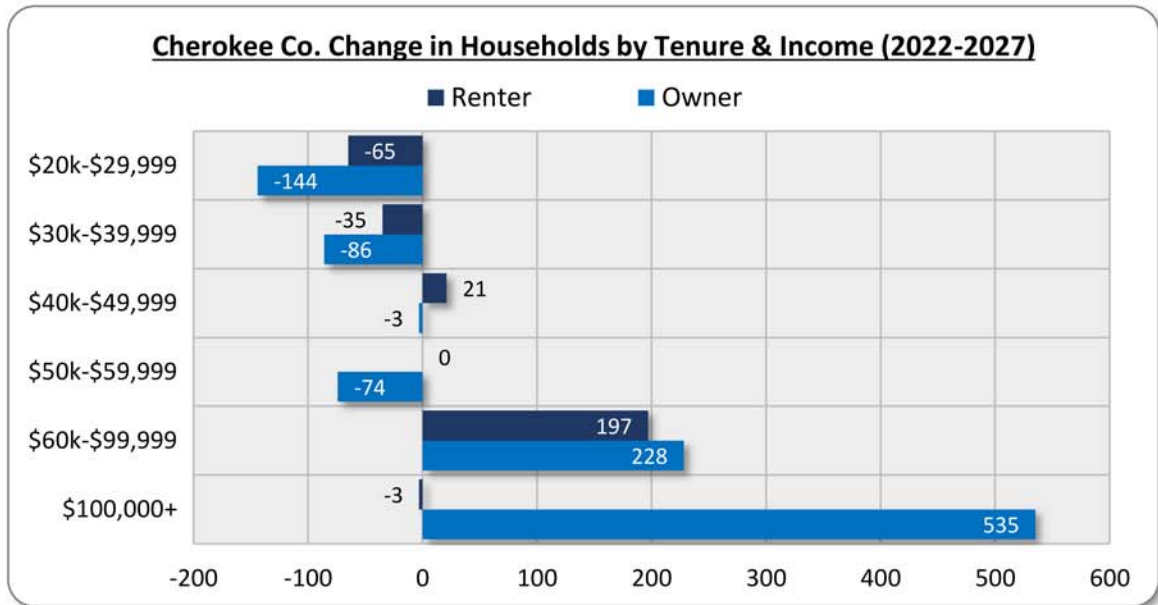
		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Andrews	2010	66 (12.0%)	84 (15.3%)	89 (16.2%)	78 (14.2%)	60 (11.0%)	56 (10.3%)	91 (16.6%)	24 (4.4%)
	2022	27 (6.3%)	62 (14.4%)	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).

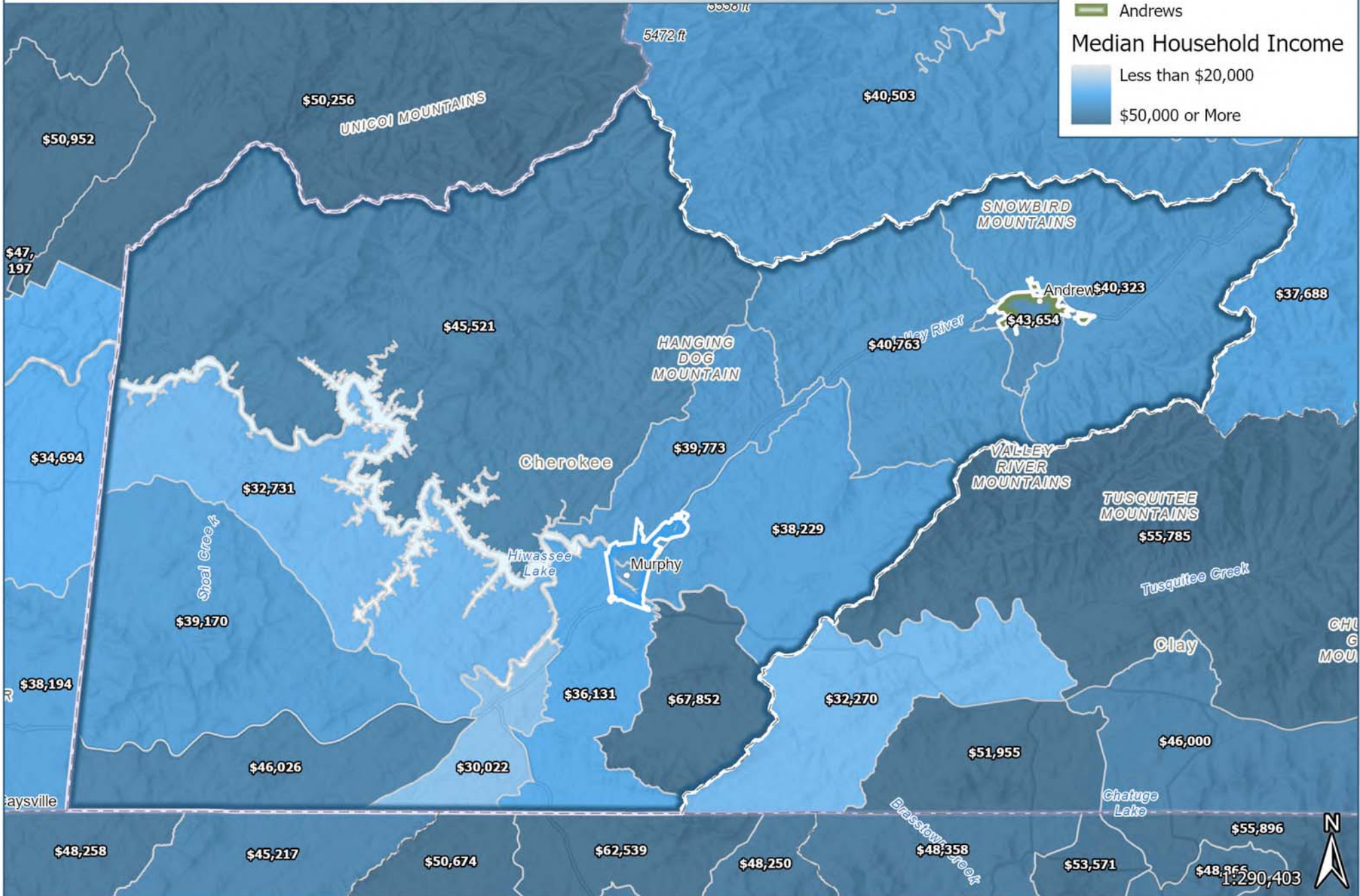


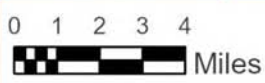
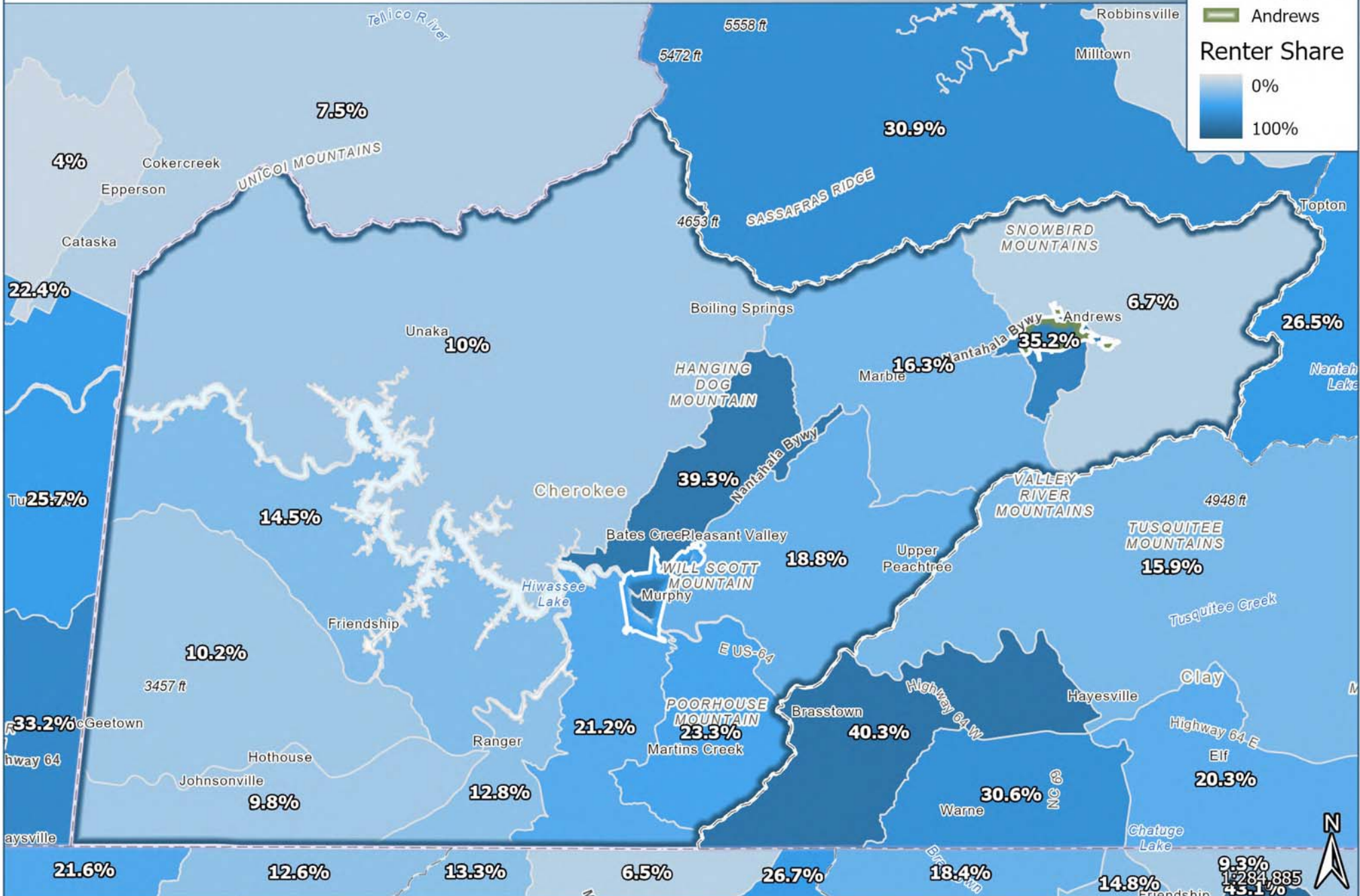
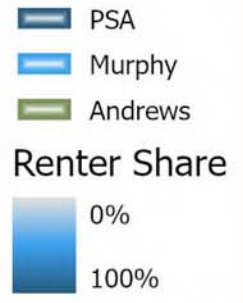
**D. DEMOGRAPHIC THEME MAPS**

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.

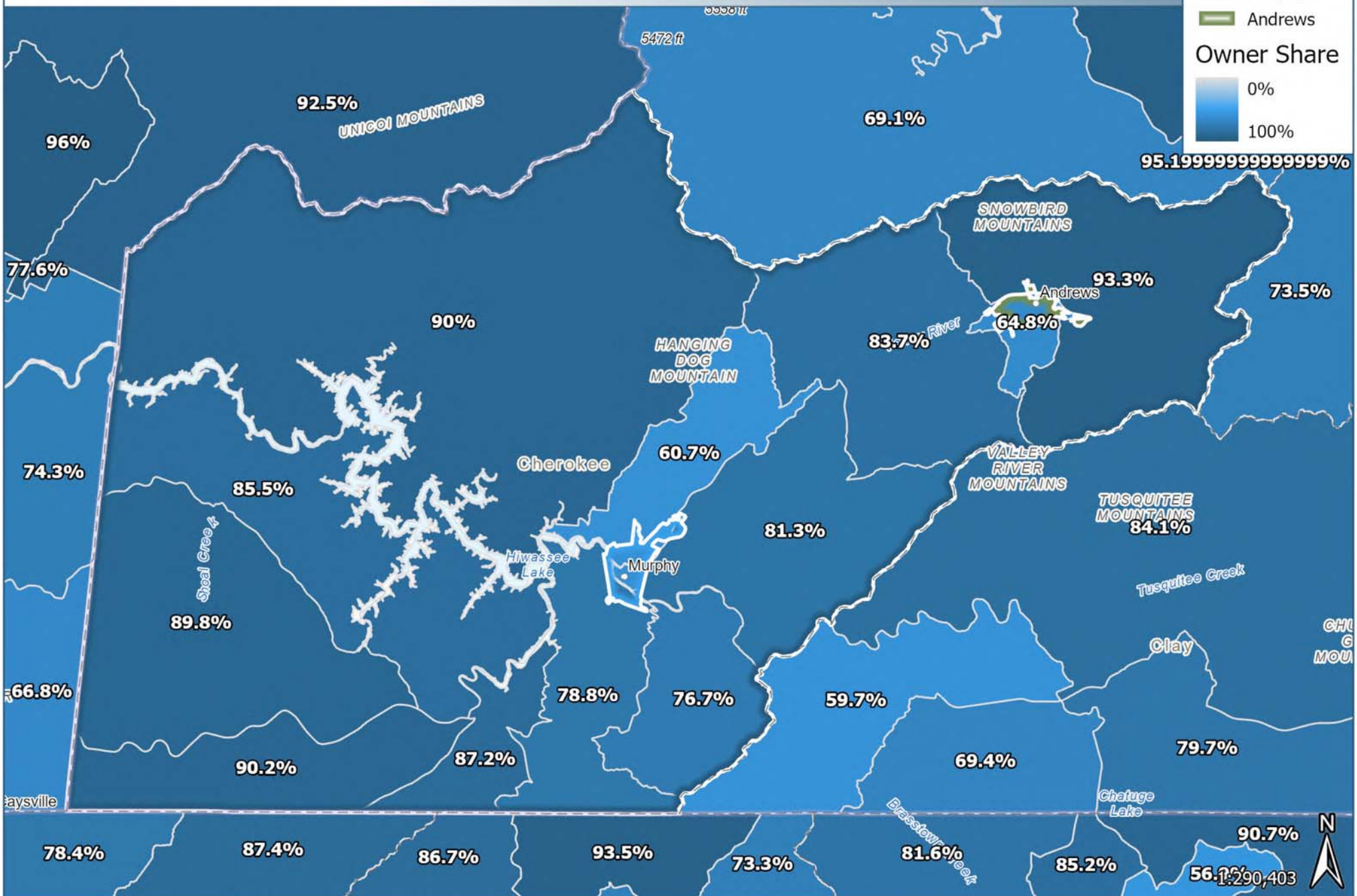




PSA  
Murphy  
Andrews

**Owner Share**

0%  
100%

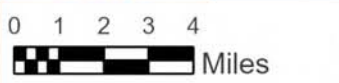
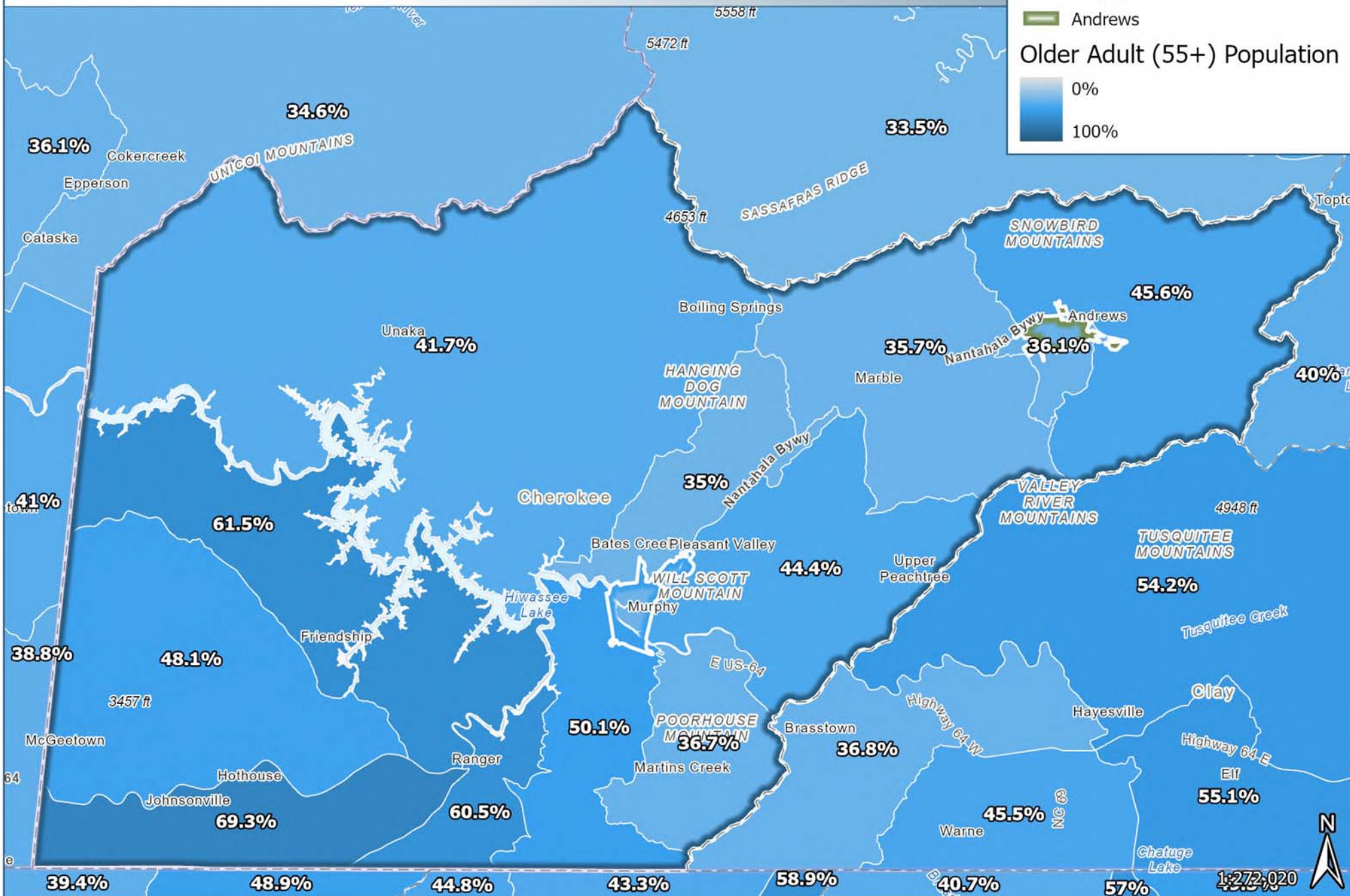


Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS  
Additional Source(s): Bowen National Research

PSA  
Murphy  
Andrews

**Older Adult (55+) Population**

0%  
100%

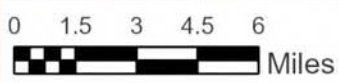
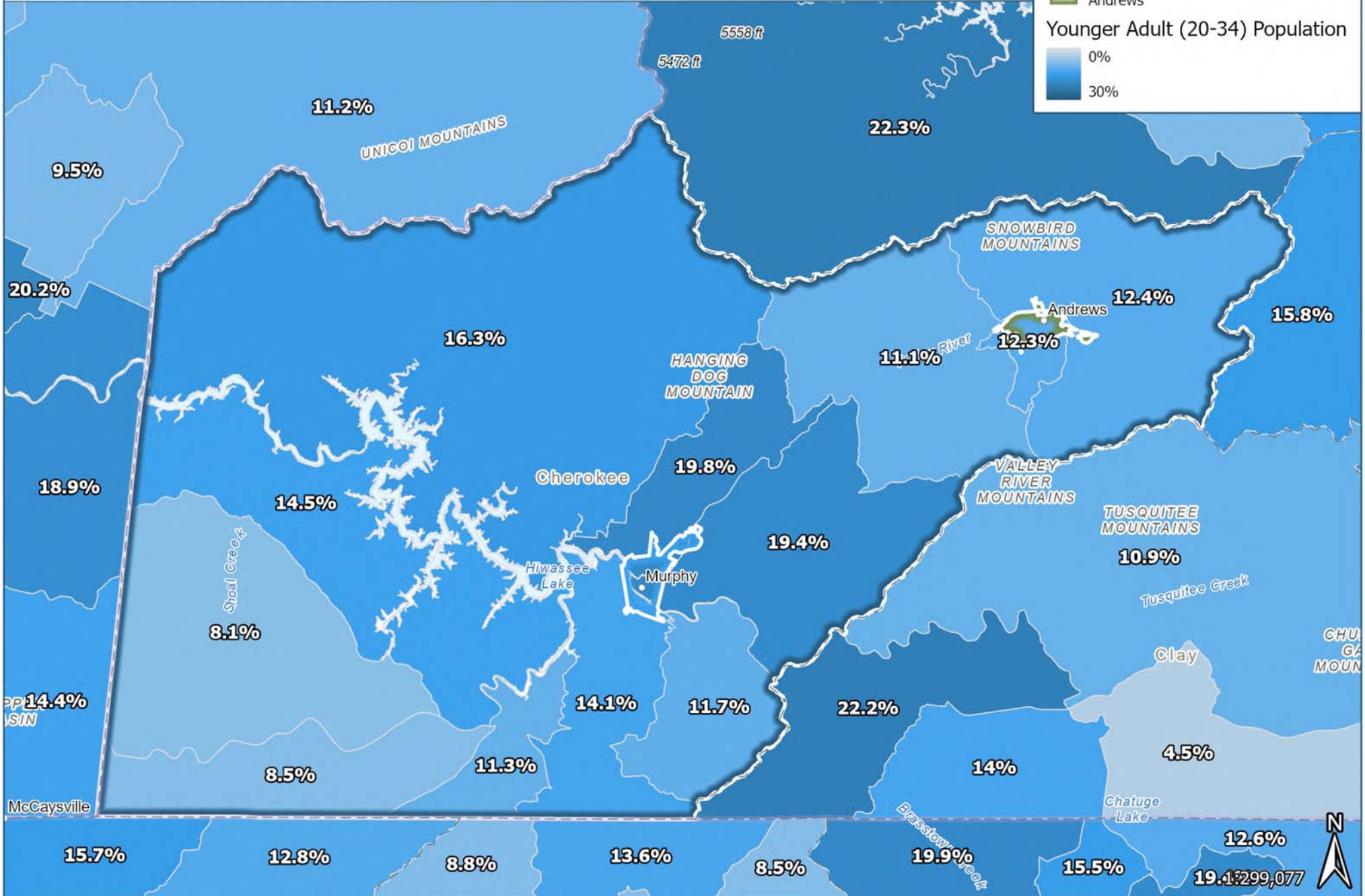


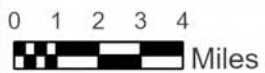
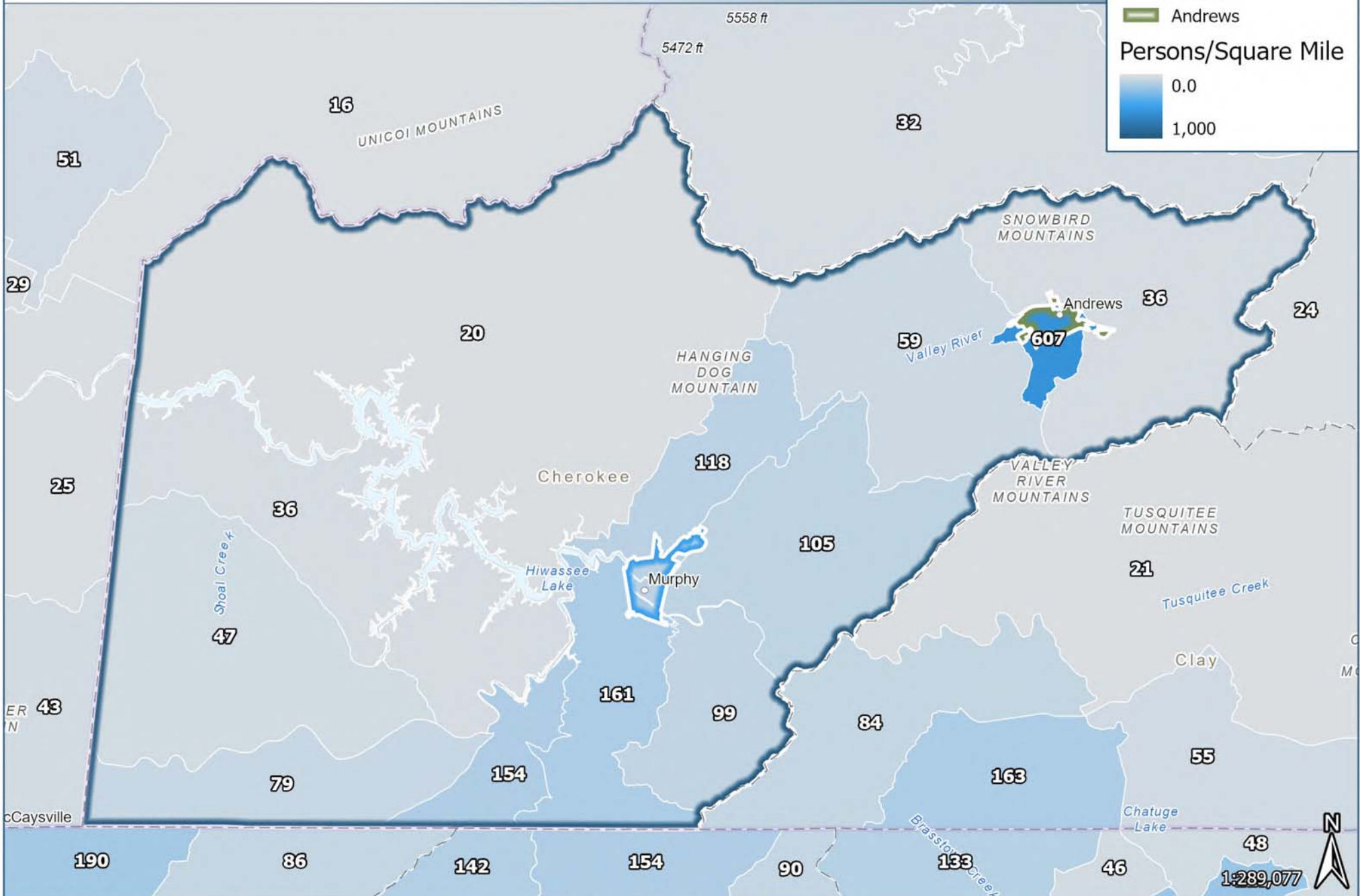


■ PSA  
■ Murphy  
■ Andrews

**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%
Total	1,597	100.0%	4,405	100.0%	7,422	100.0%

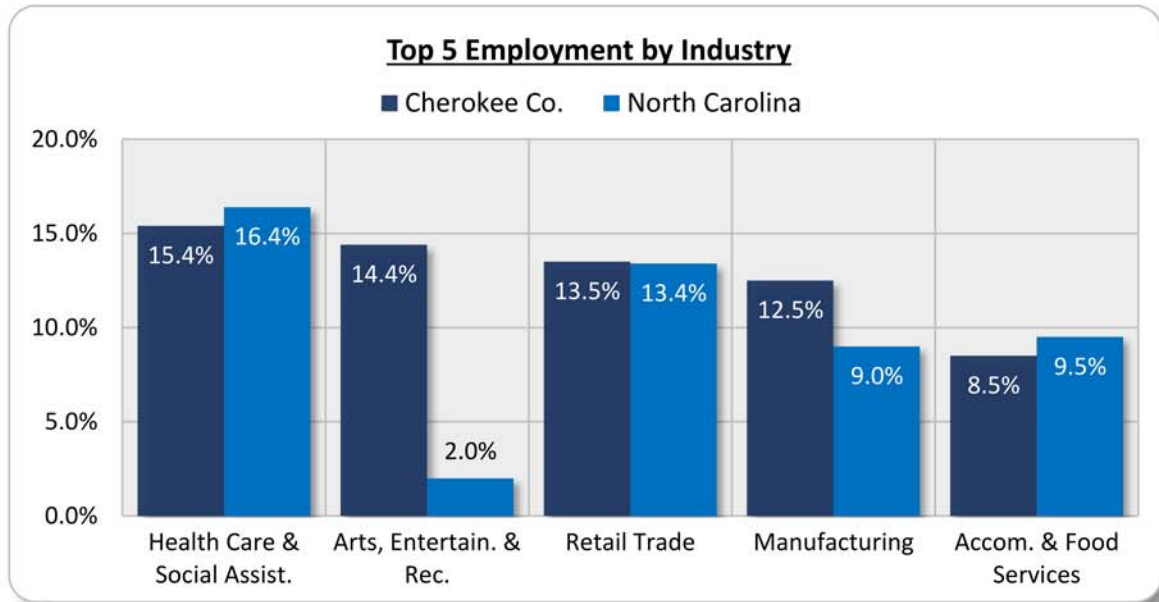
NAICS Group	Employment by Industry			
	Cherokee County		North Carolina	
	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	33	0.2%	25,184	0.6%
Mining	36	0.3%	3,102	0.1%
Utilities	114	0.8%	22,484	0.5%
Construction	635	4.7%	220,819	4.9%
Manufacturing	1,673	12.5%	409,243	9.0%
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%
Total	13,422	100.0%	4,549,700	100.0%

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

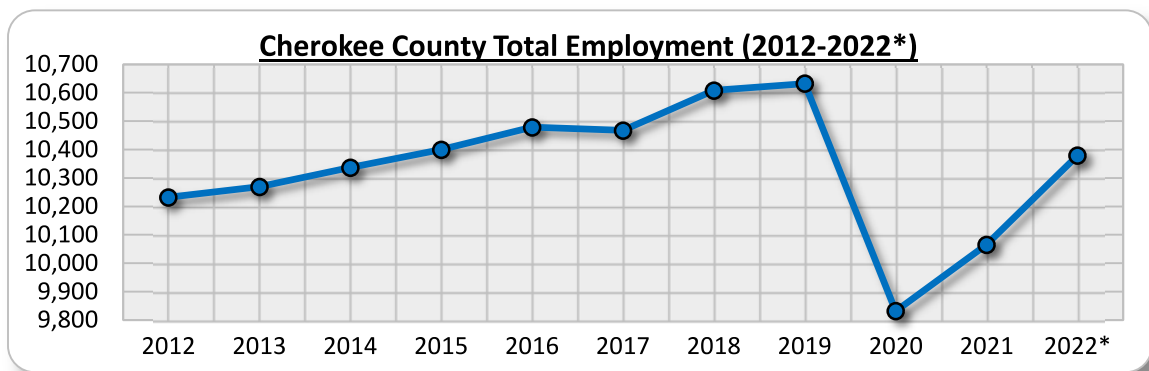
Most annual blue-collar salaries range from \$25,470 to \$47,440 within the Mountain North Carolina Nonmetropolitan Area. White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$73,254. Wages within the area are typically lower than the 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.



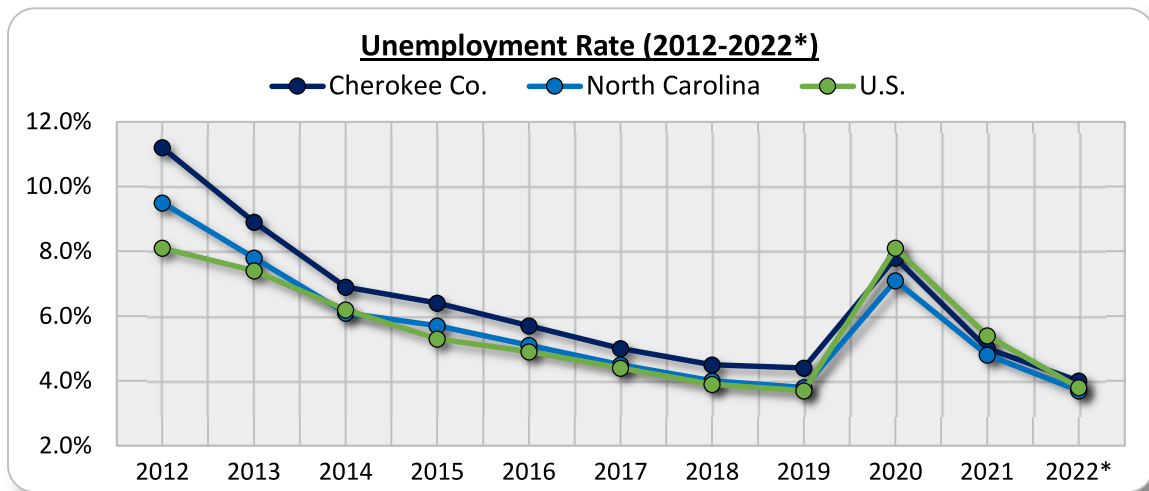
\*Through August

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

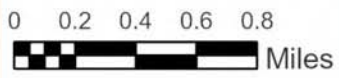
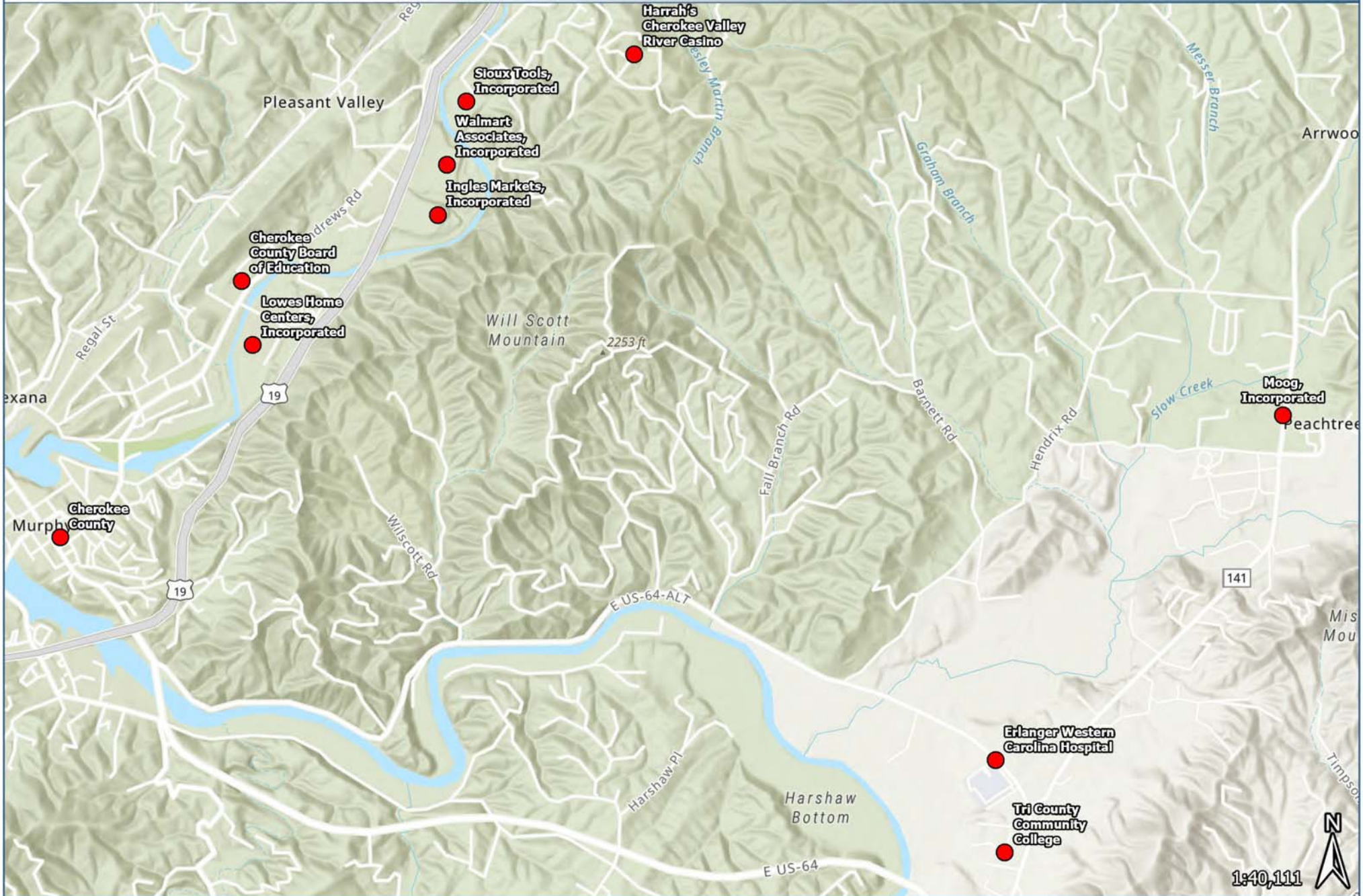
The ten largest employers within the Cherokee County area are summarized in the following table:

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.



## 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

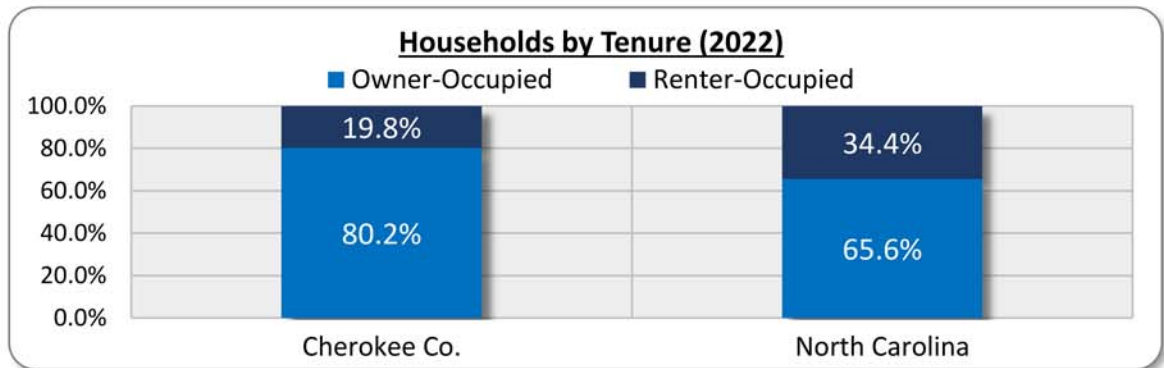
The estimated distribution of the area housing stock by tenure within the PSA, submarkets, and the state of North Carolina for 2022 is summarized in the following table:

		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

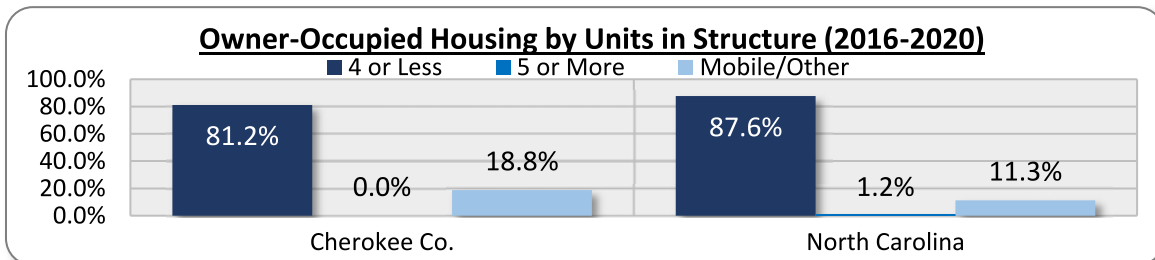
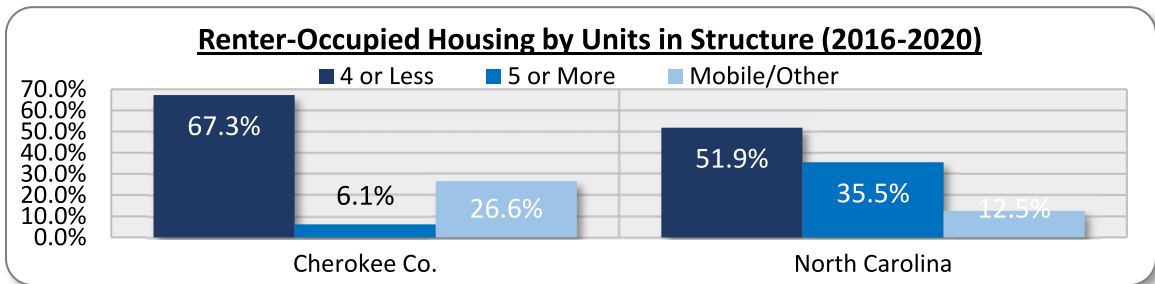
The PSA's (Cherokee County) estimated median home value of \$186,059 is approximately 22.0% lower than the state's estimated median home value of \$238,552. The average gross rent of \$761 for the PSA is 24.3% below the state's average gross rent of \$1,005. Although the PSA has a lower median home value 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	-	-
		<b>Number of Baths</b>				
Map I.D.	Project Name	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

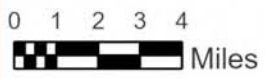
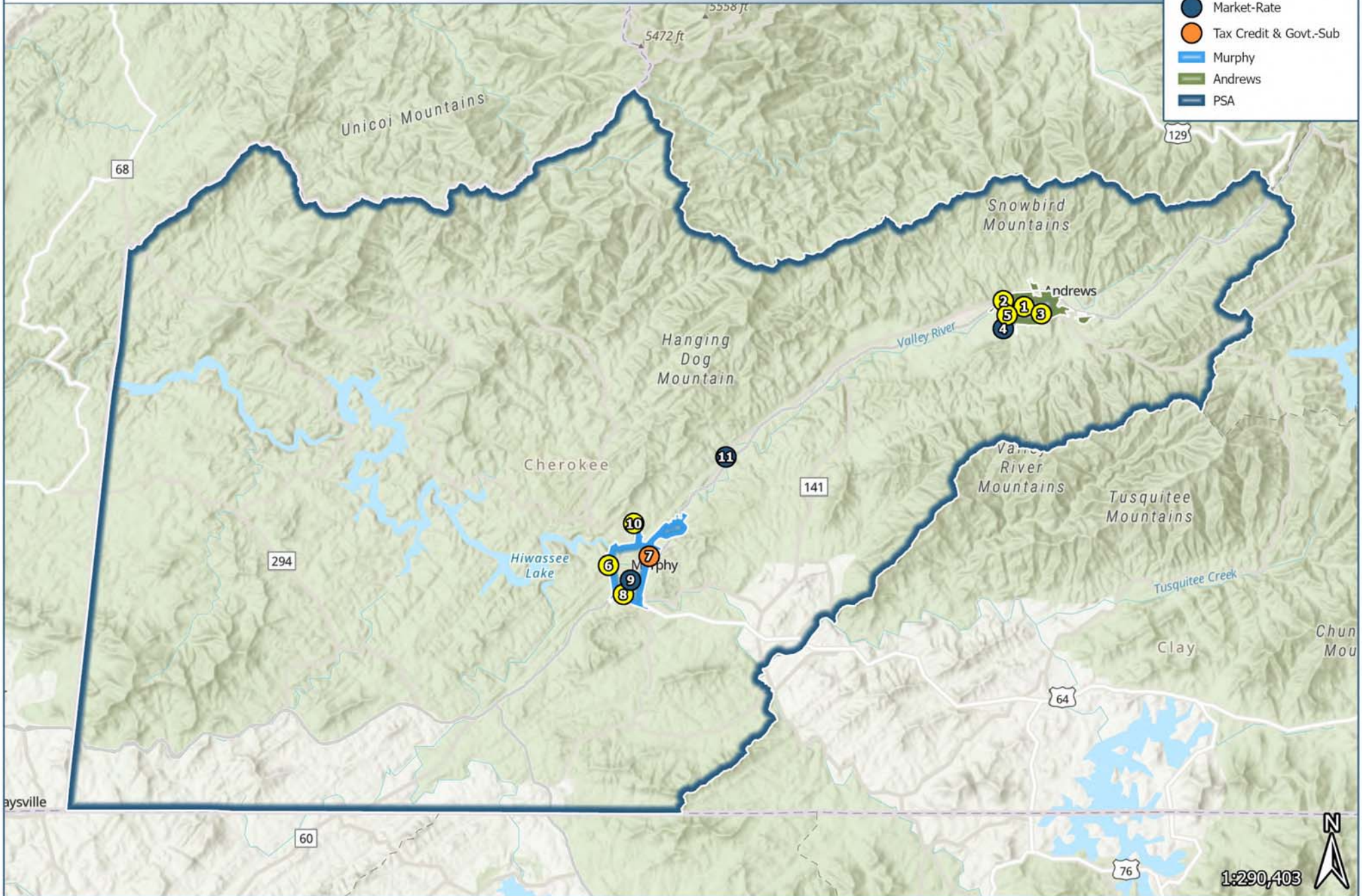
Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 08.31.22); Bowen National Research

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



### 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.

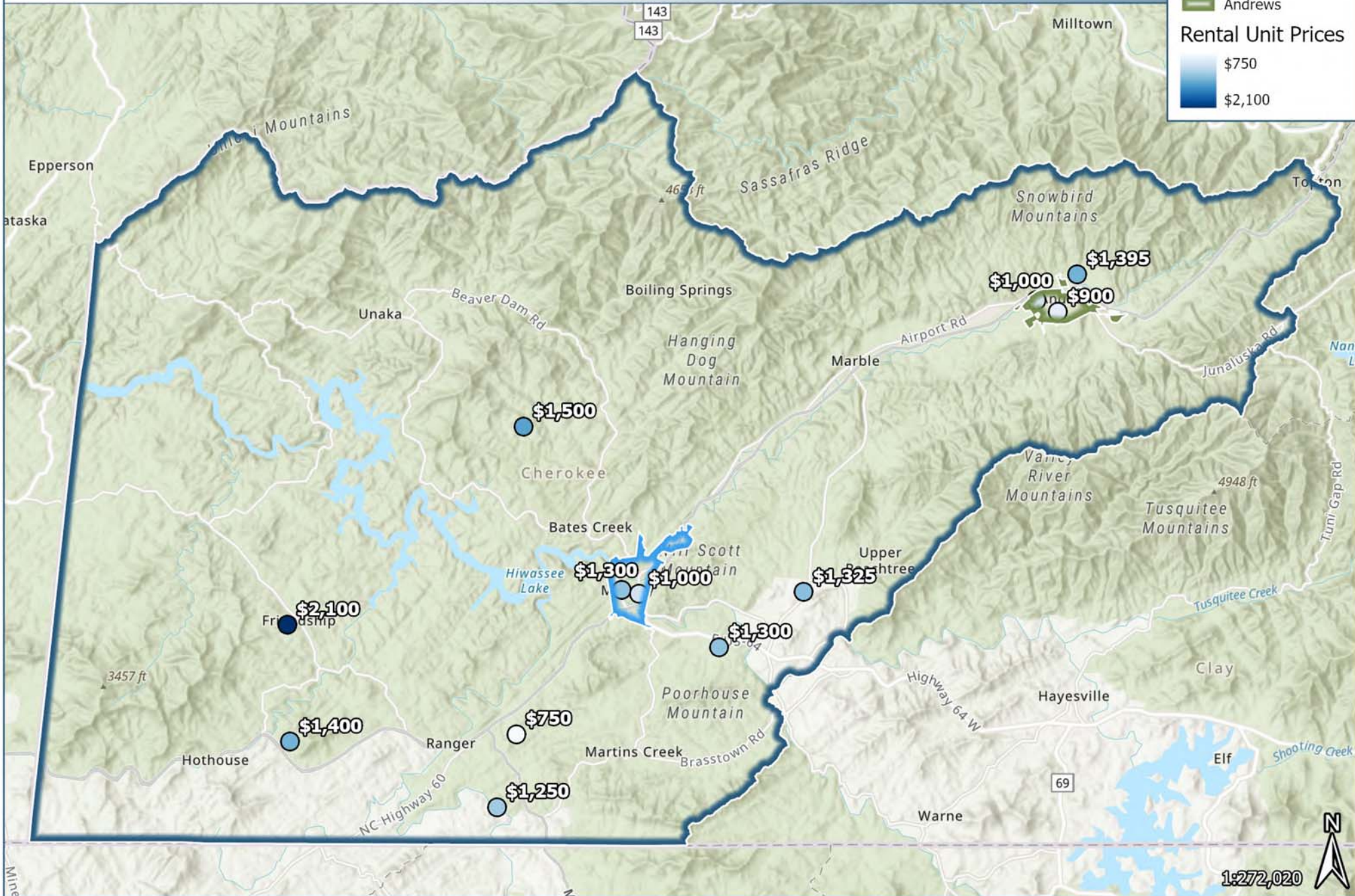
In June through October 2022, Bowen National Research identified 12 non-conventional rentals in the PSA that were listed as *available* for rent. These properties were identified through a variety of online sources. Additionally, staff of Bowen National Research interviewed several real estate property 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.



## 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.

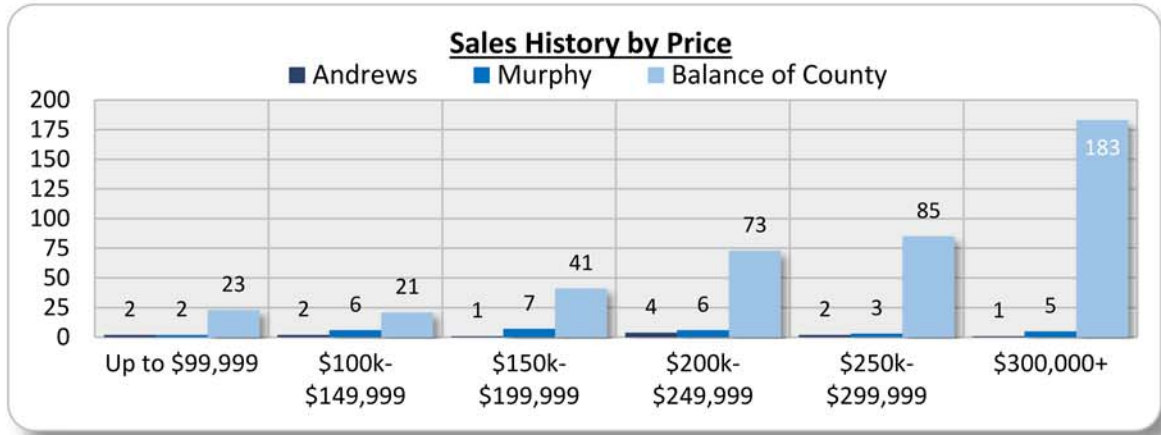
Sales History by Price (February 28, 2022 to August 29, 2022)						
Sale Price	Andrews		Murphy		Balance of County	
	Number Sold	Percent of Supply	Number Sold	Percent of Supply	Number Sold	Percent of Supply
Up to \$99,999	2	16.7%	2	6.9%	23	5.4%
\$100,000 to \$149,999	2	16.7%	6	20.7%	21	4.9%
\$150,000 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*:

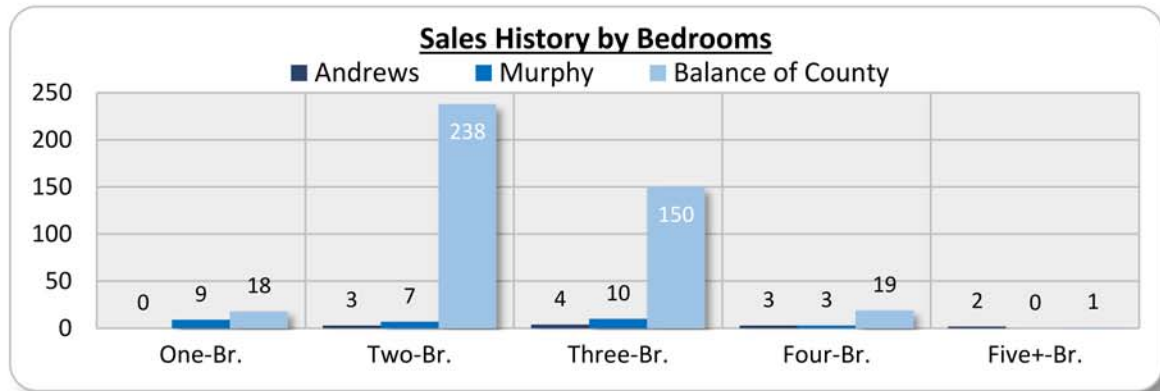
Sales History by Bedrooms (February 28, 2022 to August 29, 2022)							
<b>Andrews</b>							
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.
Two-Br.	3	2.0	1,390	1974	\$199,000 - \$229,800	\$225,000	\$148.71
Three-Br.	4	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
<b>Murphy</b>							
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
<b>Balance of County</b>							
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:

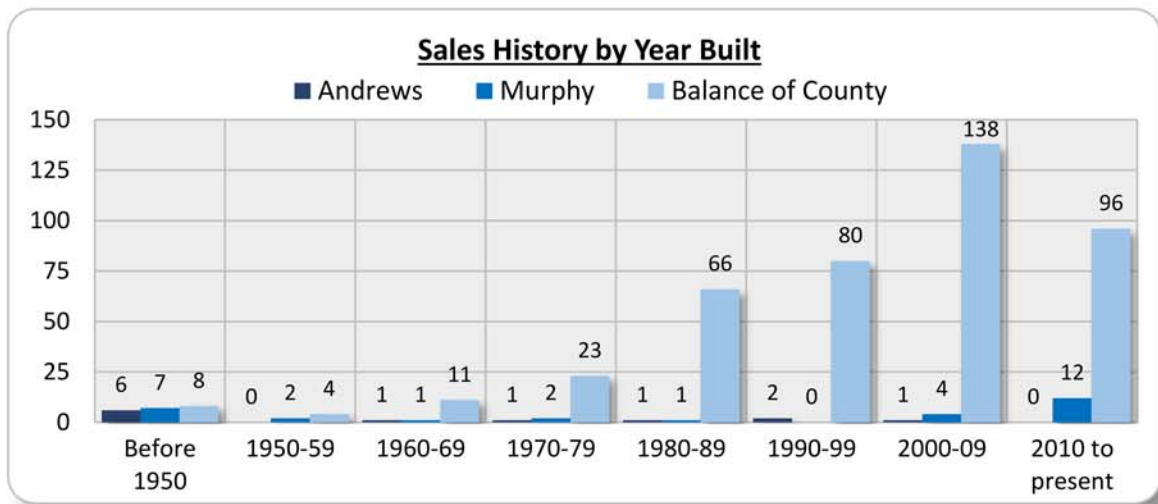
Sales History by Year Built (February 28, 2022 to August 29, 2022)						
Andrews						
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sale Price	Median Price per Sq. Ft.
Before 1950	6	4/1.5	1,871	\$49,900 - \$320,000	\$182,300	\$89.91
1950 to 1959	0	-	-	-	-	-
1960 to 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:

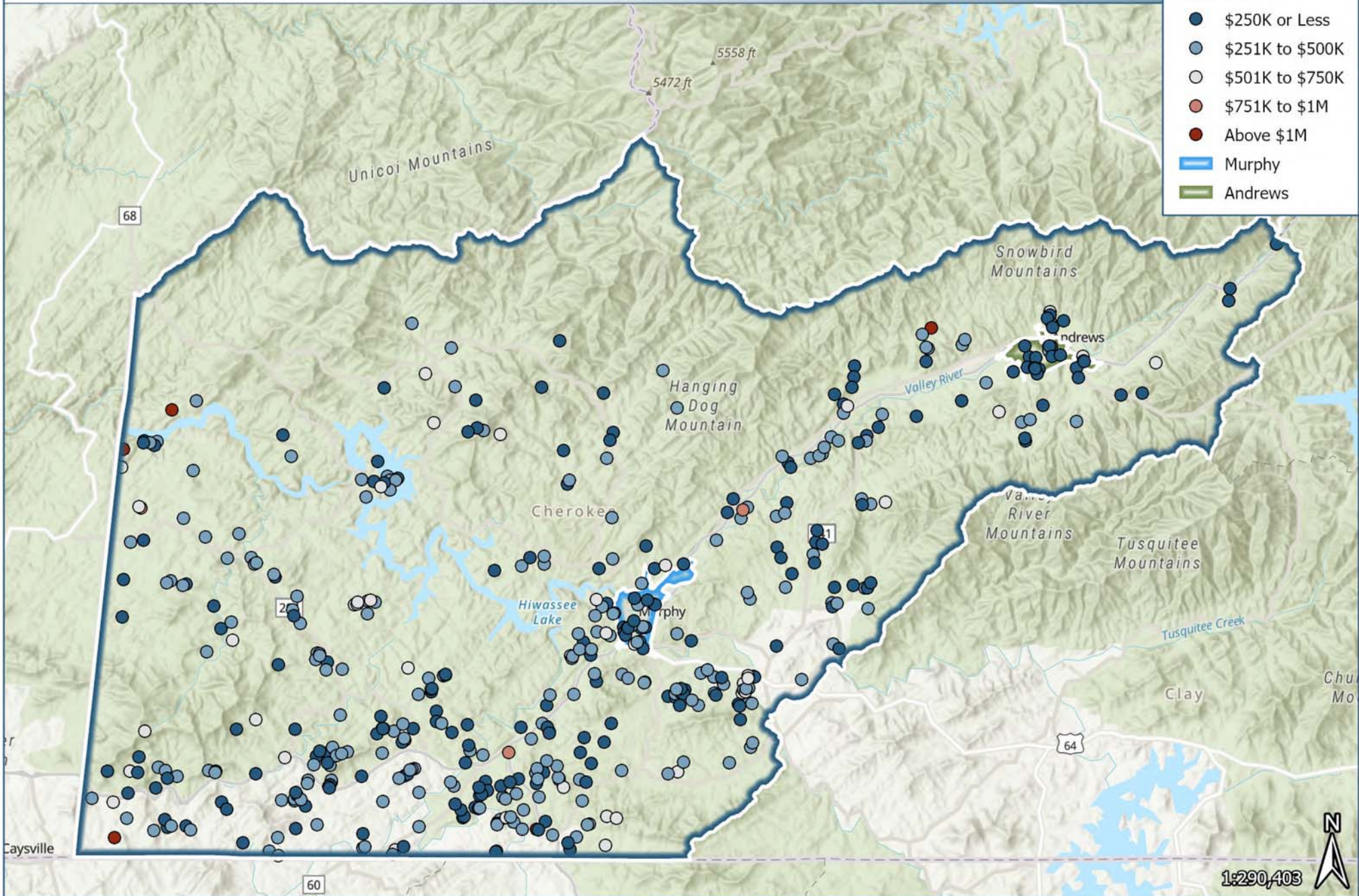


A map illustrating the location of all homes sold by price between February 28, 2022 and August 29, 2022 within Cherokee County is included on the following page.

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

### 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

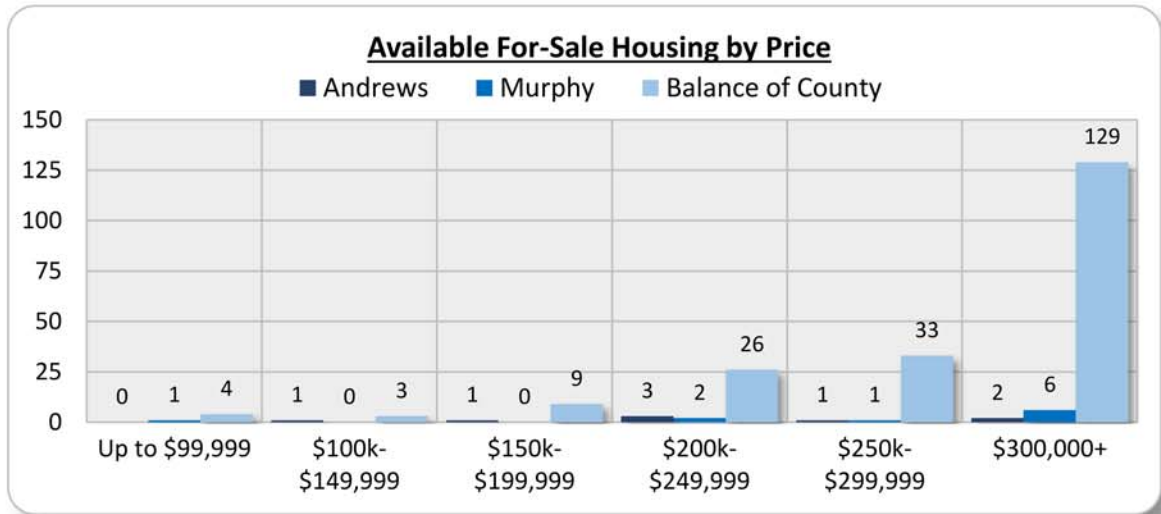
Source: Realtor.com & Bowen National Research

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:

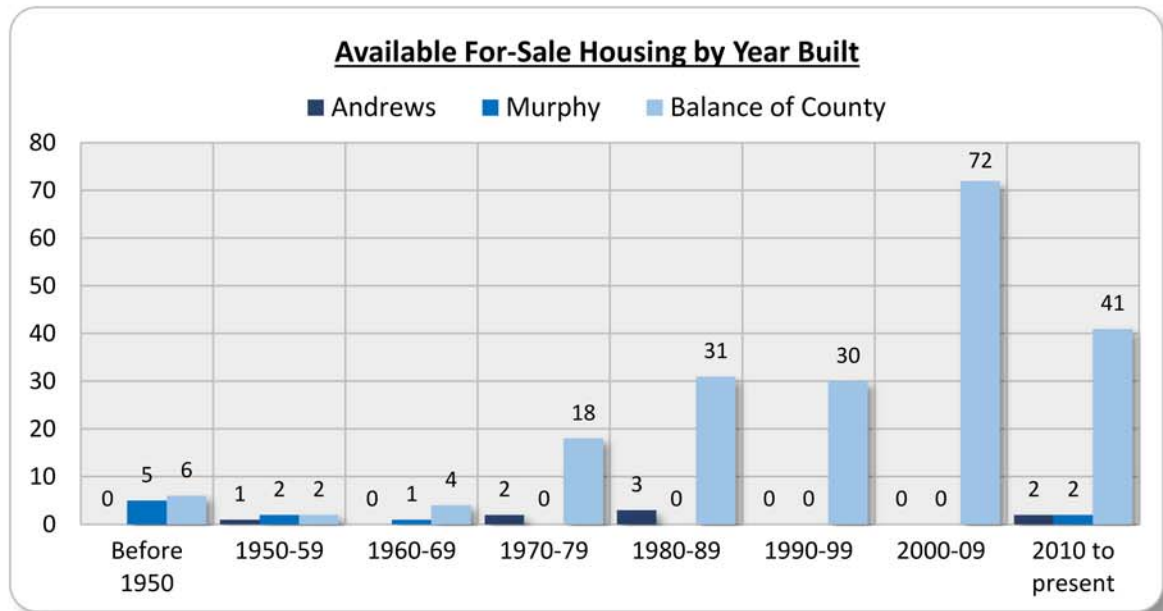
Available For-Sale Housing by Year Built (As of August 25, 2022)							
Andrews							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	0	-	-	-	-	-	-
1950 to 1959	1	4/2.0	3,000	\$925,000	\$925,000	\$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:

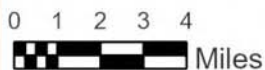
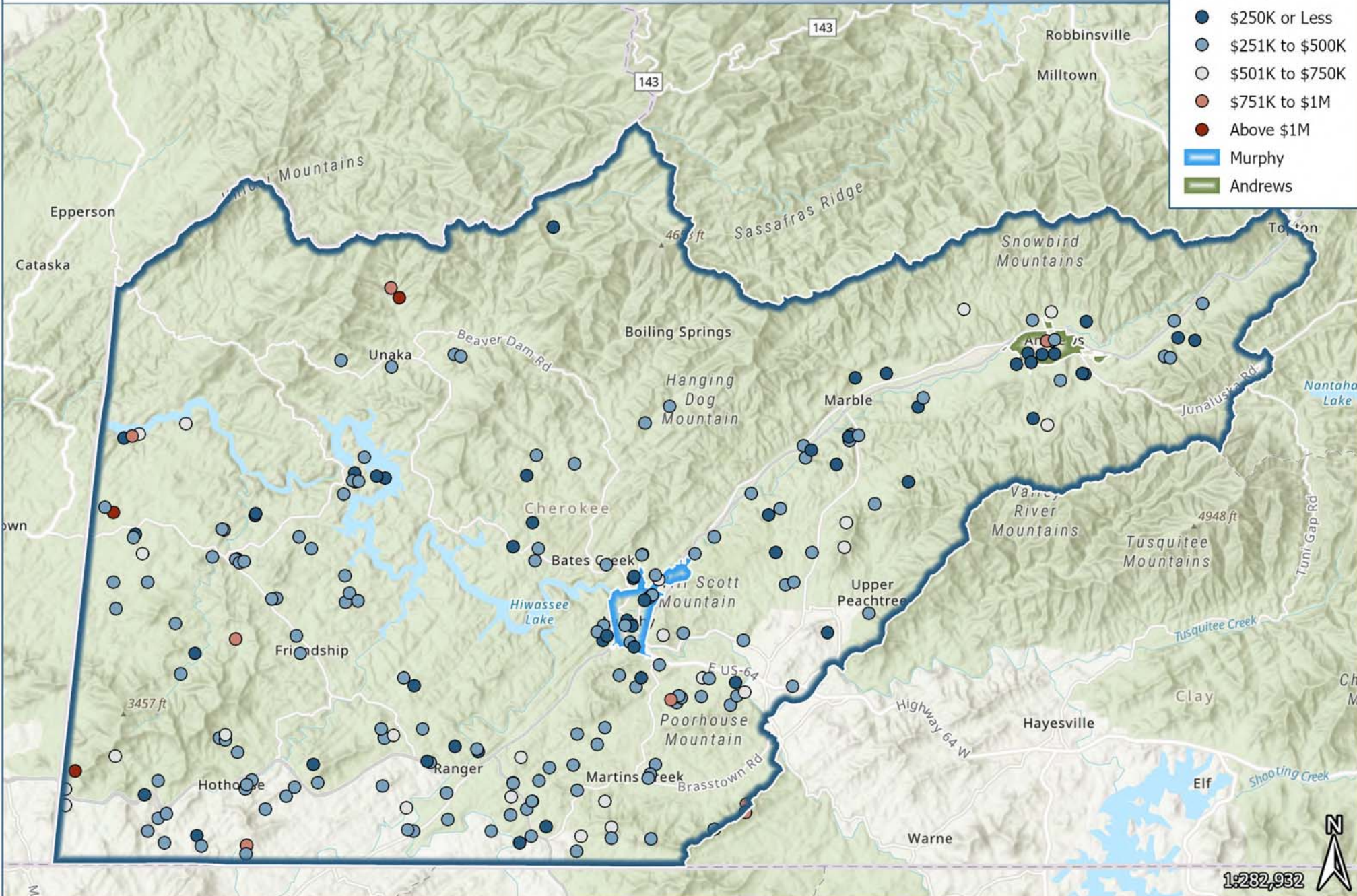


A map illustrating the location of available for-sale homes within Cherokee County is included on the following page.

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.

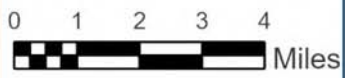
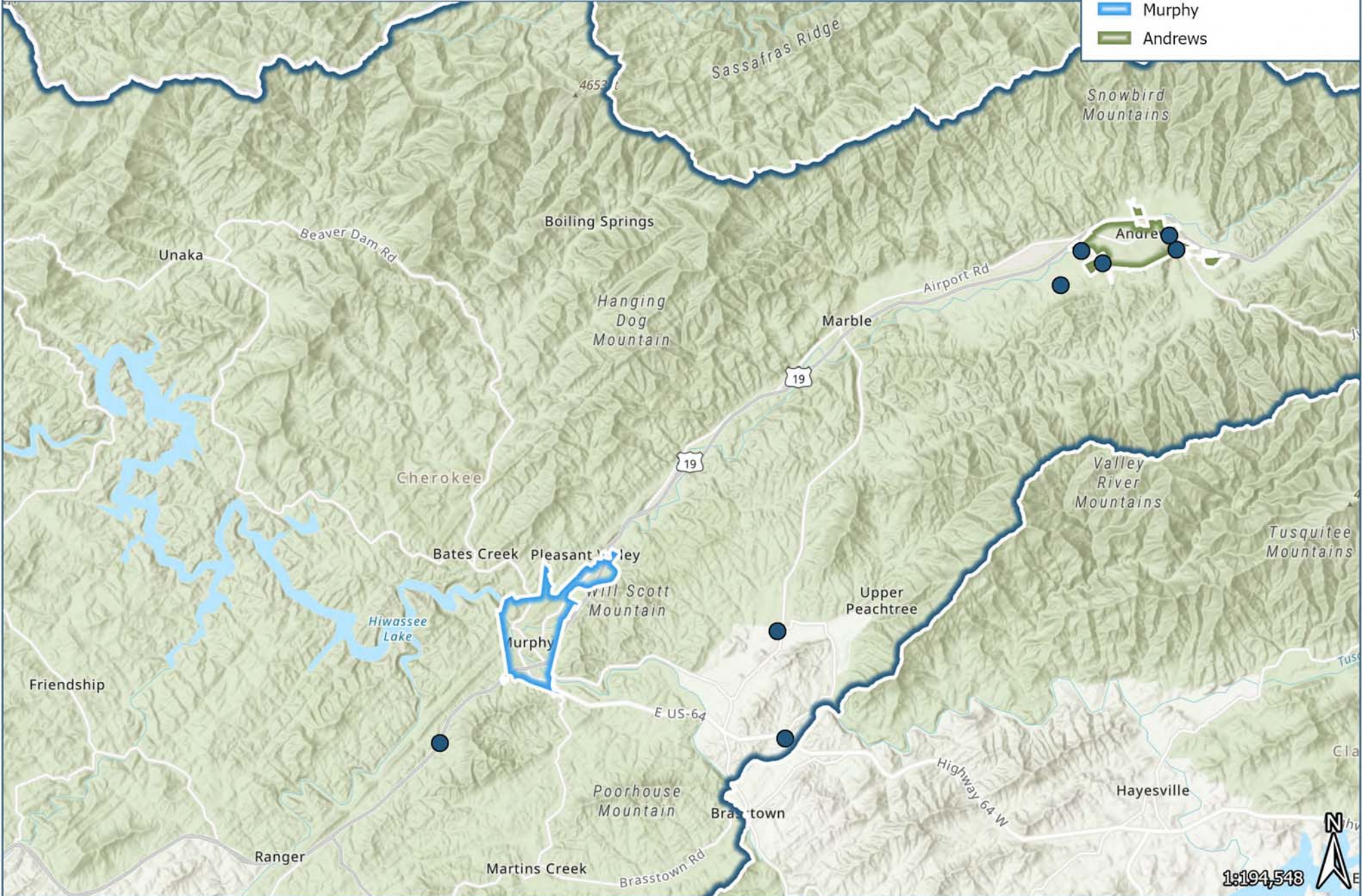
Mobile Home Parks by Quality Ratings		
Quality Rating	Mobile Home Park	Surrounding Neighborhoods
B-	-	3
C+	1	-
C	4	5
C-	2	-
D-	1	-

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)

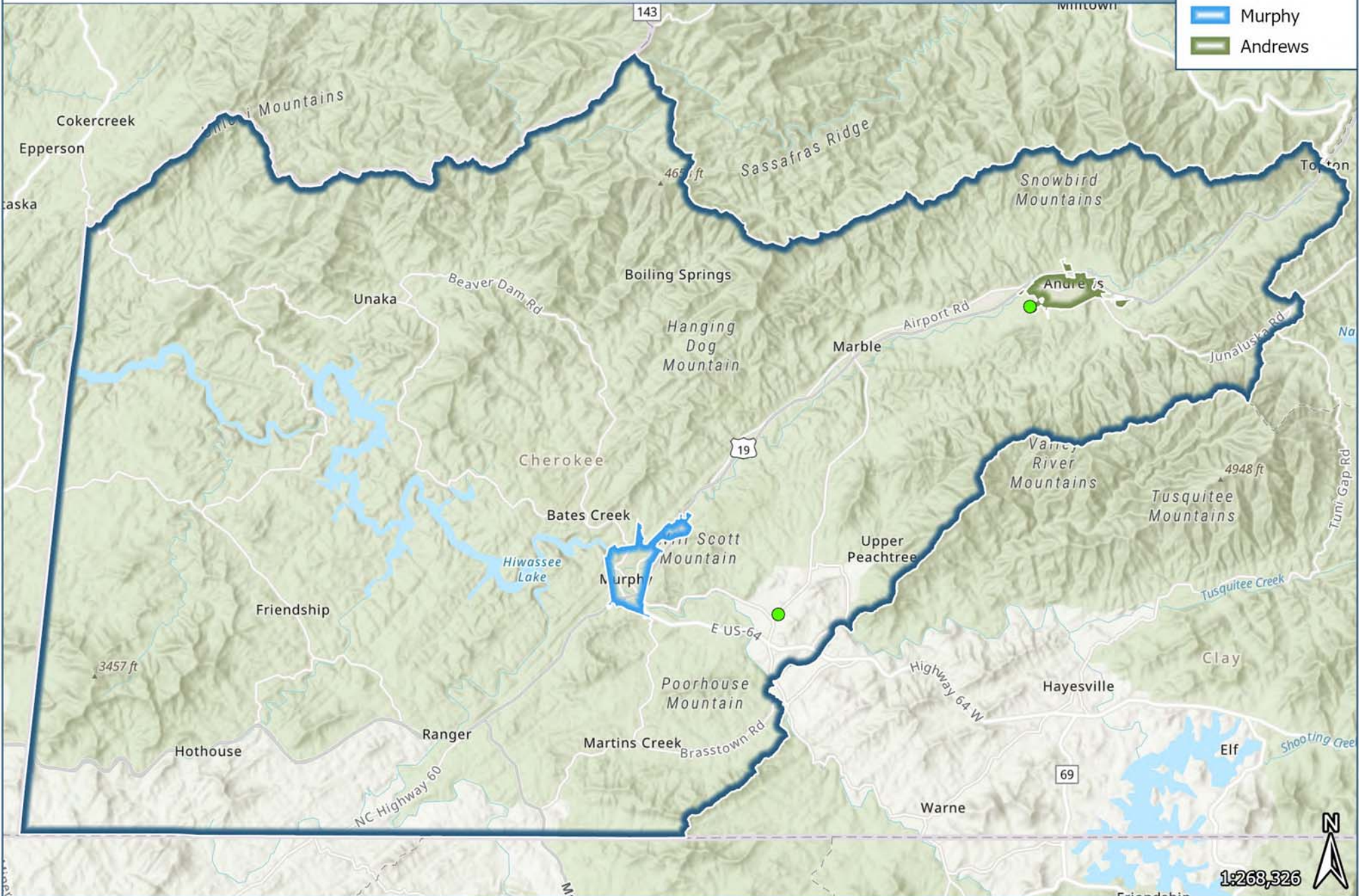
Note: In some cases, daily rates were converted to monthly rates

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



## 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

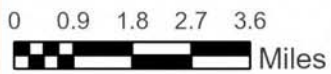
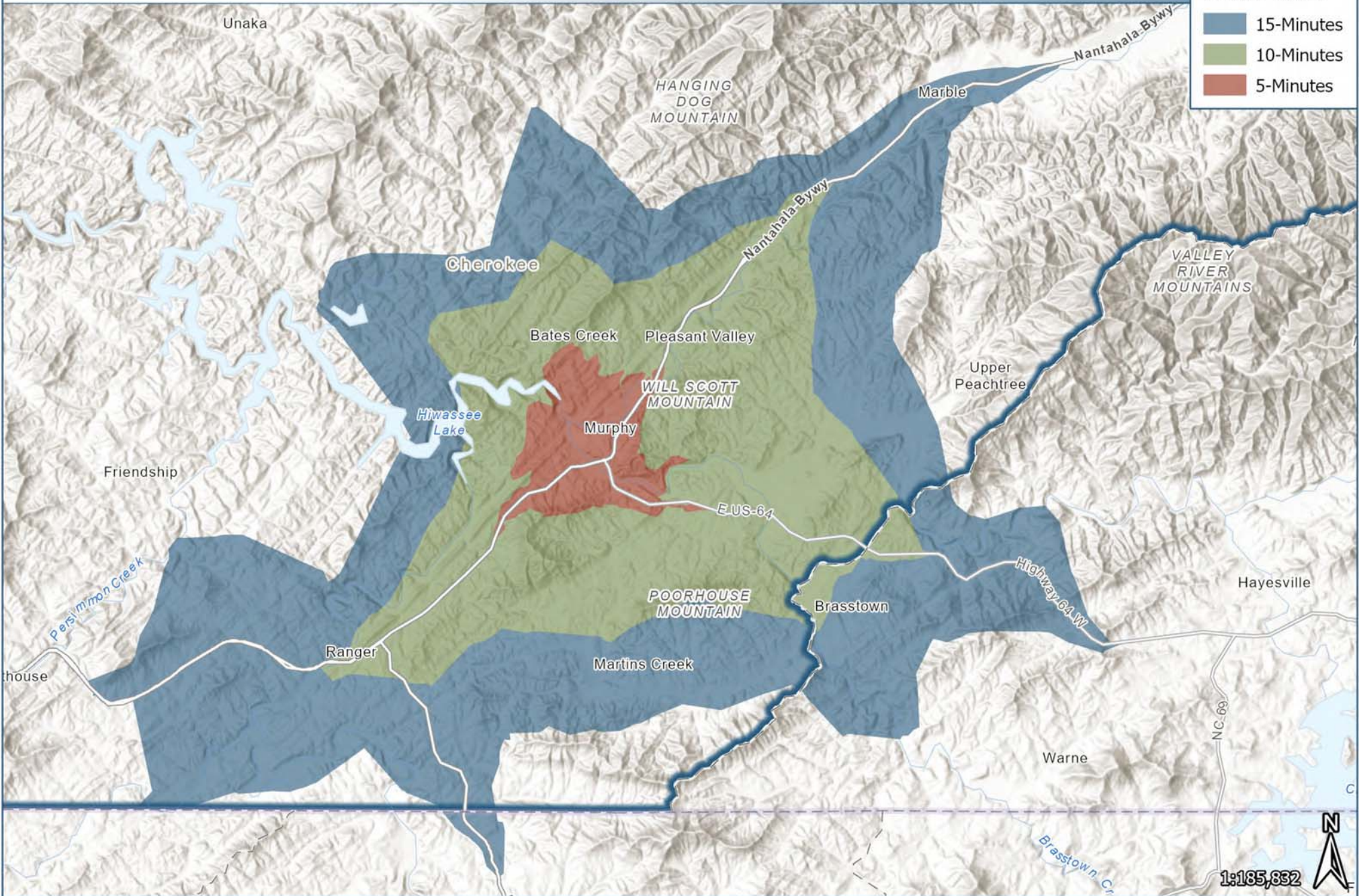
		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
<b>Andrews</b>	Number	368	183	74	48	51	0	724
	Percent	50.8%	25.3%	10.2%	6.6%	7.0%	0.0%	100.0%
<b>Murphy</b>	Number	298	157	41	65	24	28	613
	Percent	48.6%	25.6%	6.7%	10.6%	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.

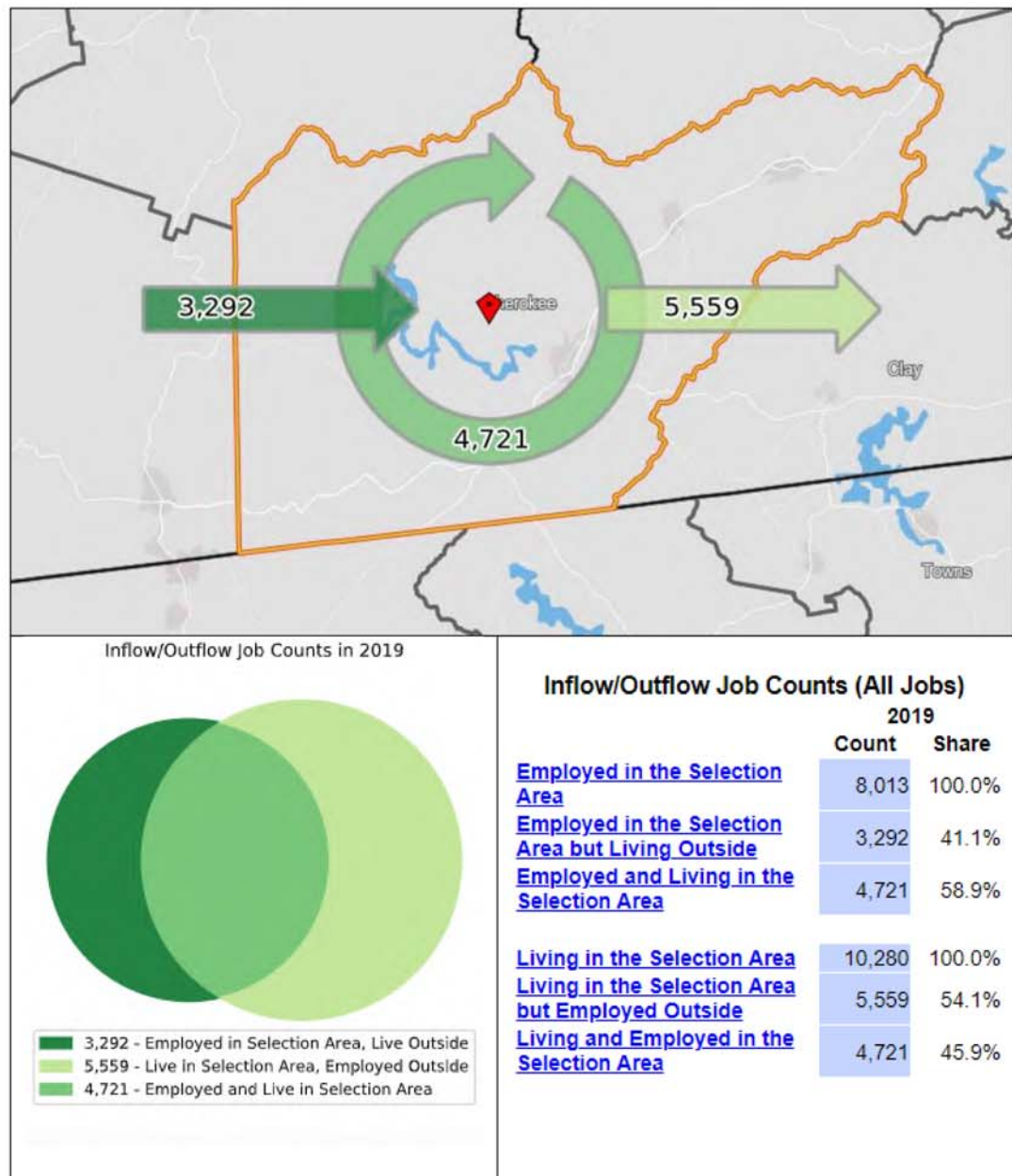
Based on the preceding analysis, it is clear that a high share of PSA (Cherokee County) residents have relatively short commutes and they rely on their own vehicles or carpools to work. There are no unique commuting attributes that would significantly impact housing decisions in the market. A drive-time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





## 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.

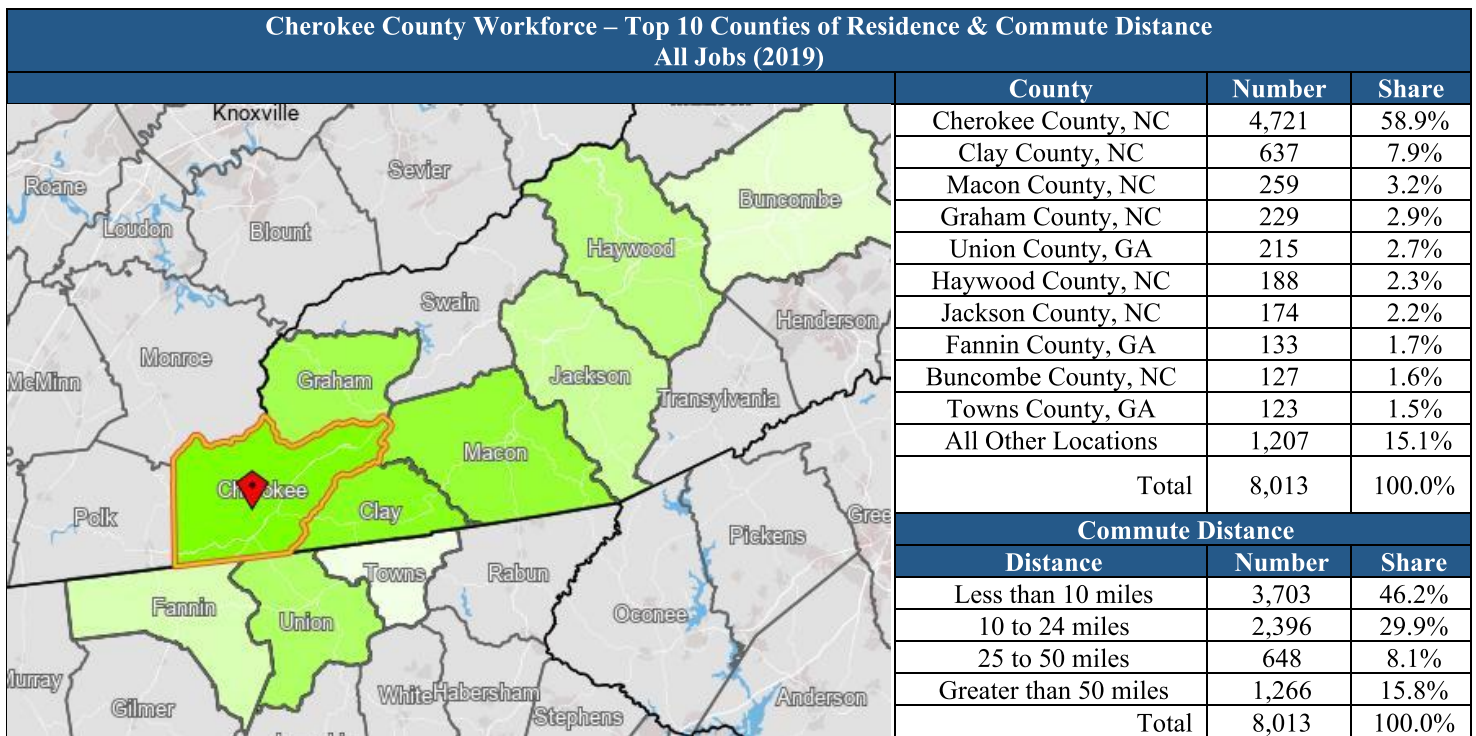
Cherokee County, NC: Commuting <i>Flow</i> Analysis by Earnings, Age and Industry Group (2019, All Jobs)						
Worker Characteristics	Resident Outflow		Workers Inflow		Resident Workers	
	Number	Share	Number	Share	Number	Share
Ages 29 or younger	1,326	23.9%	664	20.2%	862	18.3%
Ages 30 to 54	2,767	49.8%	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%).

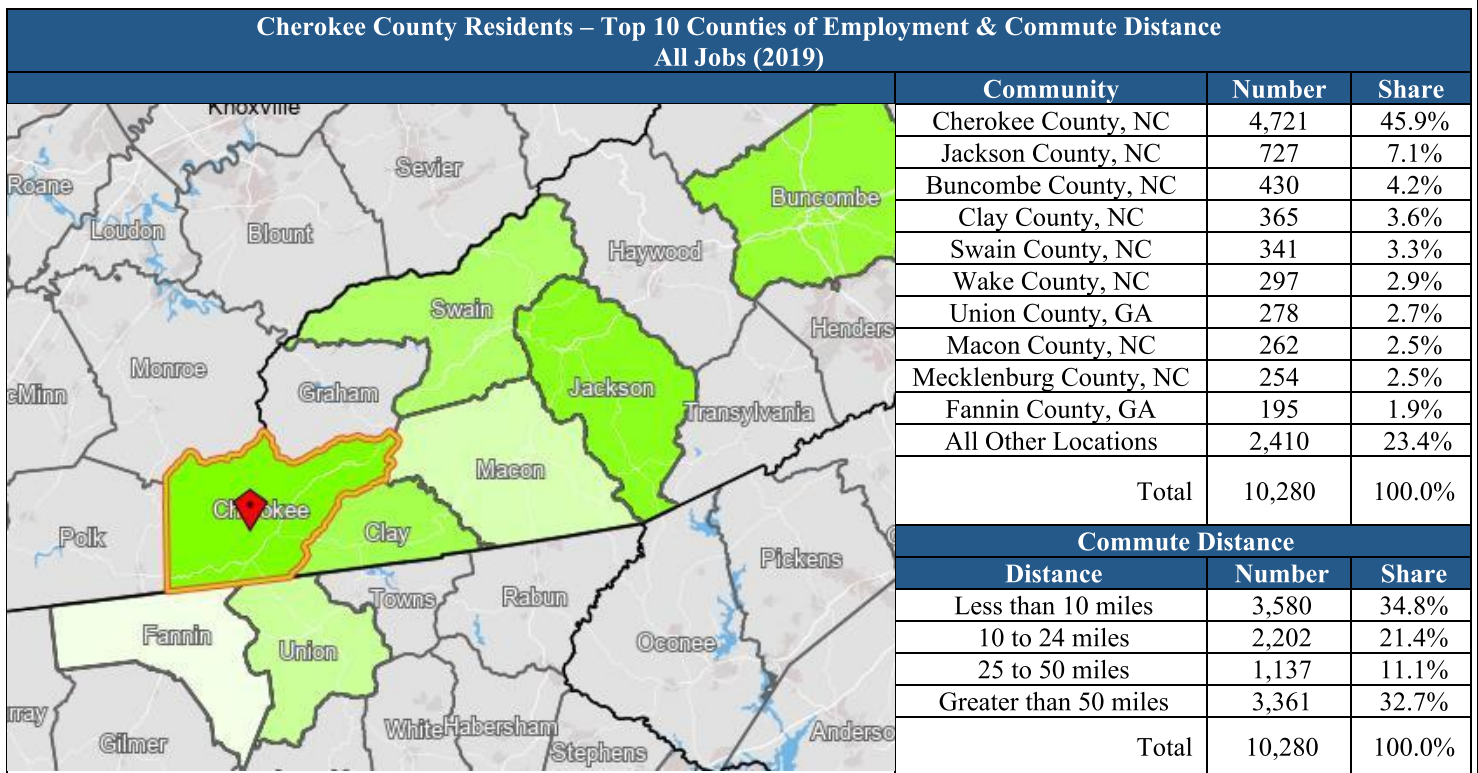
The following map and corresponding tables illustrate the physical *home* location (county) of people working in Cherokee County, as well as the commute distances for the Cherokee County workforce.



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.

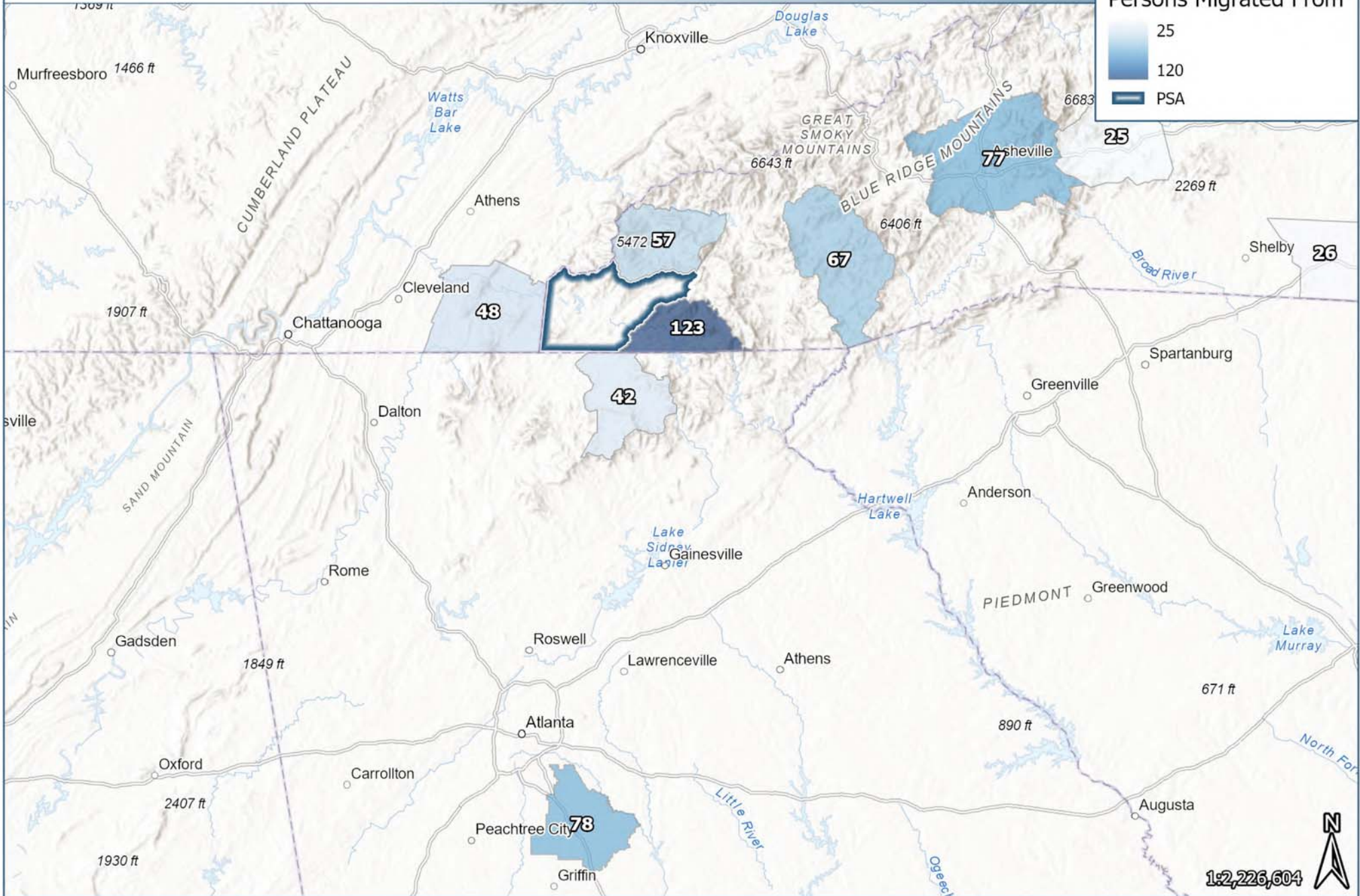
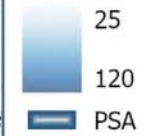
To further illustrate Cherokee County migration patterns, the following table summarizes the top 10 counties from which Cherokee County both attracts and loses residents. Note that the table only lists regional counties contained within North Carolina and bordering states.

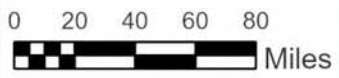
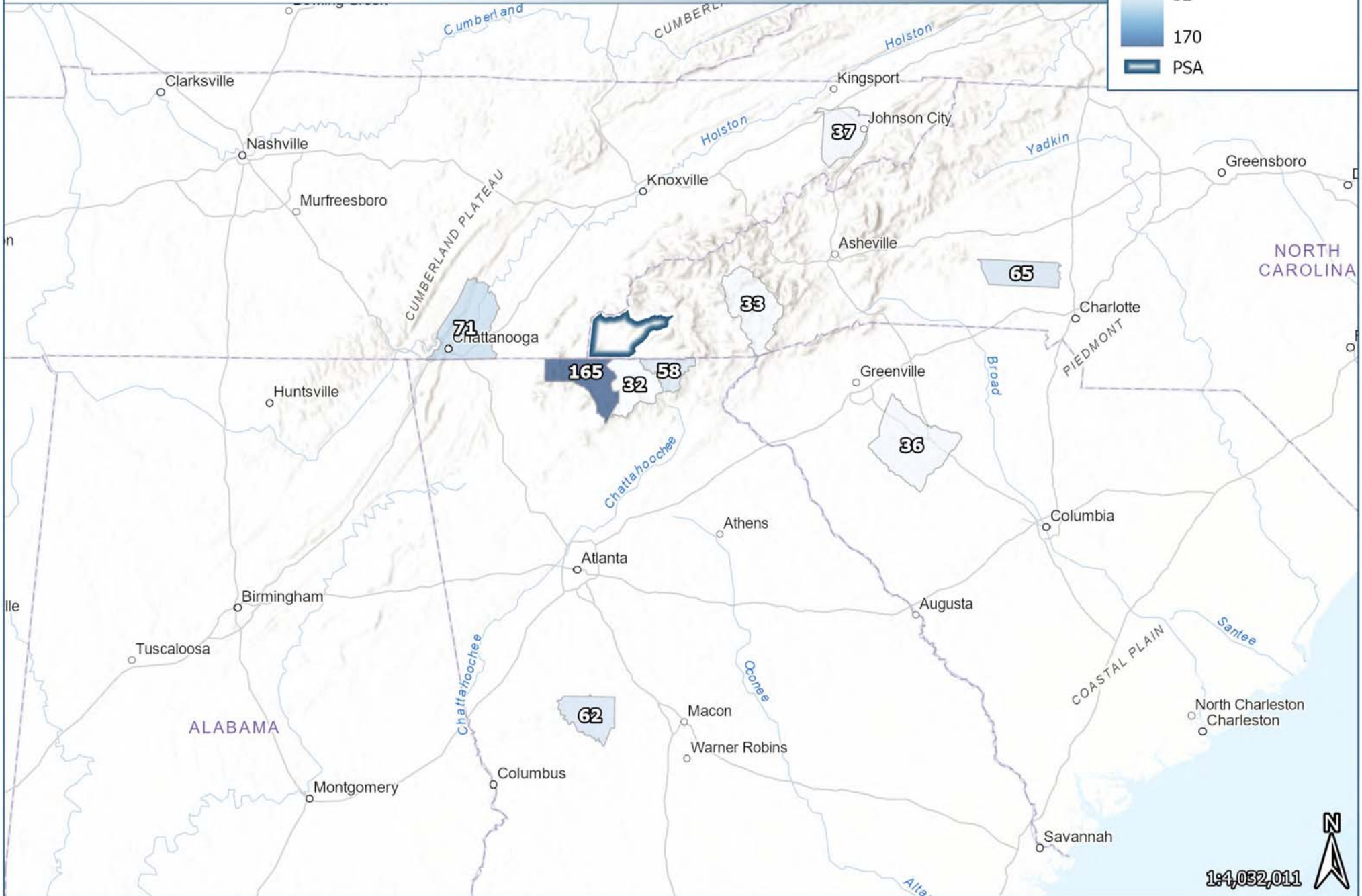
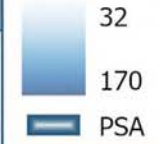
Cherokee County: County-to-County Net Population Migration Top 10 Origin and Destination Counties (Regional Only)					
In-Migration			Out-Migration		
Importing County	Number	Percent	Exporting County	Number	Percent
Clay County, NC	123	6.3%	Fannin County, GA	165	9.5%
Henry County, GA	78	4.0%	Carteret County, 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.







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 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

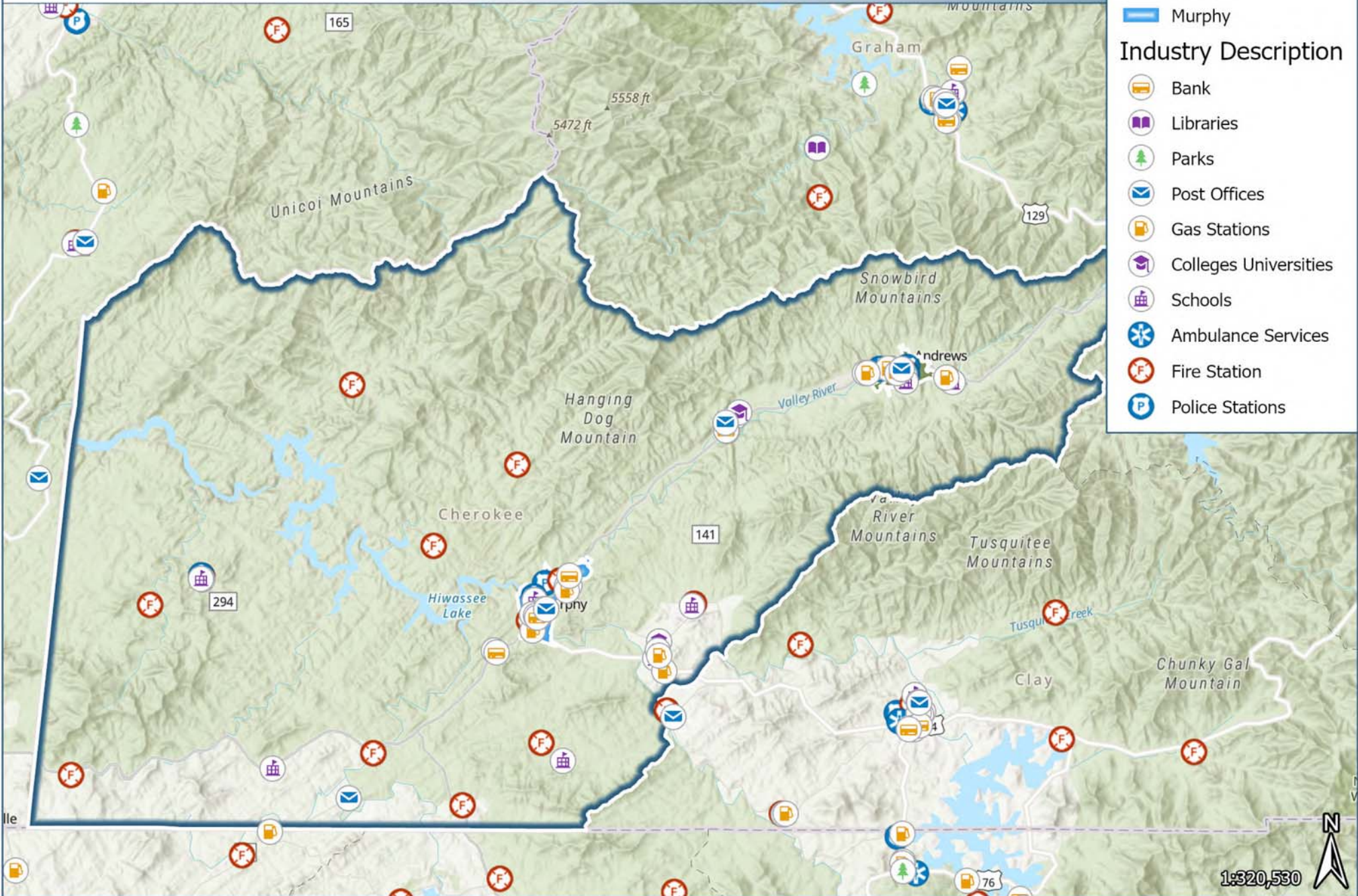
Residents and visitors have several transportation options within Cherokee County. Cherokee County Transit provides services to Murphy, Andrews, Marble, Peachtree, Asheville, Hendersonville, Atlanta, Georgia, Knoxville, Tennessee, and other destinations. All transportation must be scheduled in advance 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.

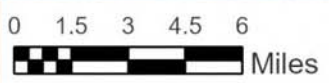
PSA  
Andrews  
Murphy

### Industry Description

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












1:320,530

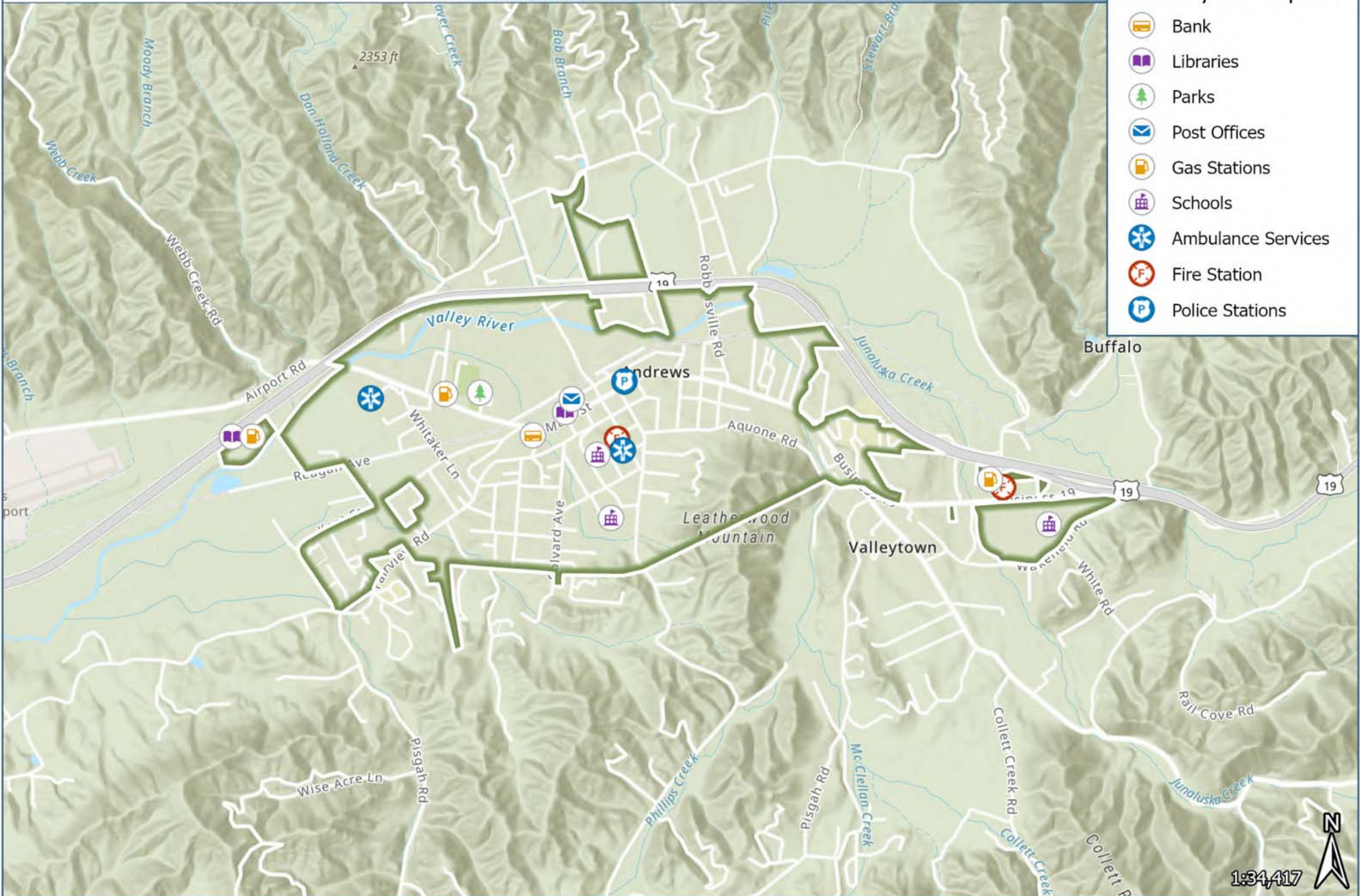


Esri, CGIAR, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS  
Additional Source(s): Bowen National Research

Andrews

**Industry Description**









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

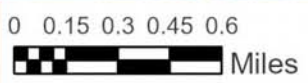
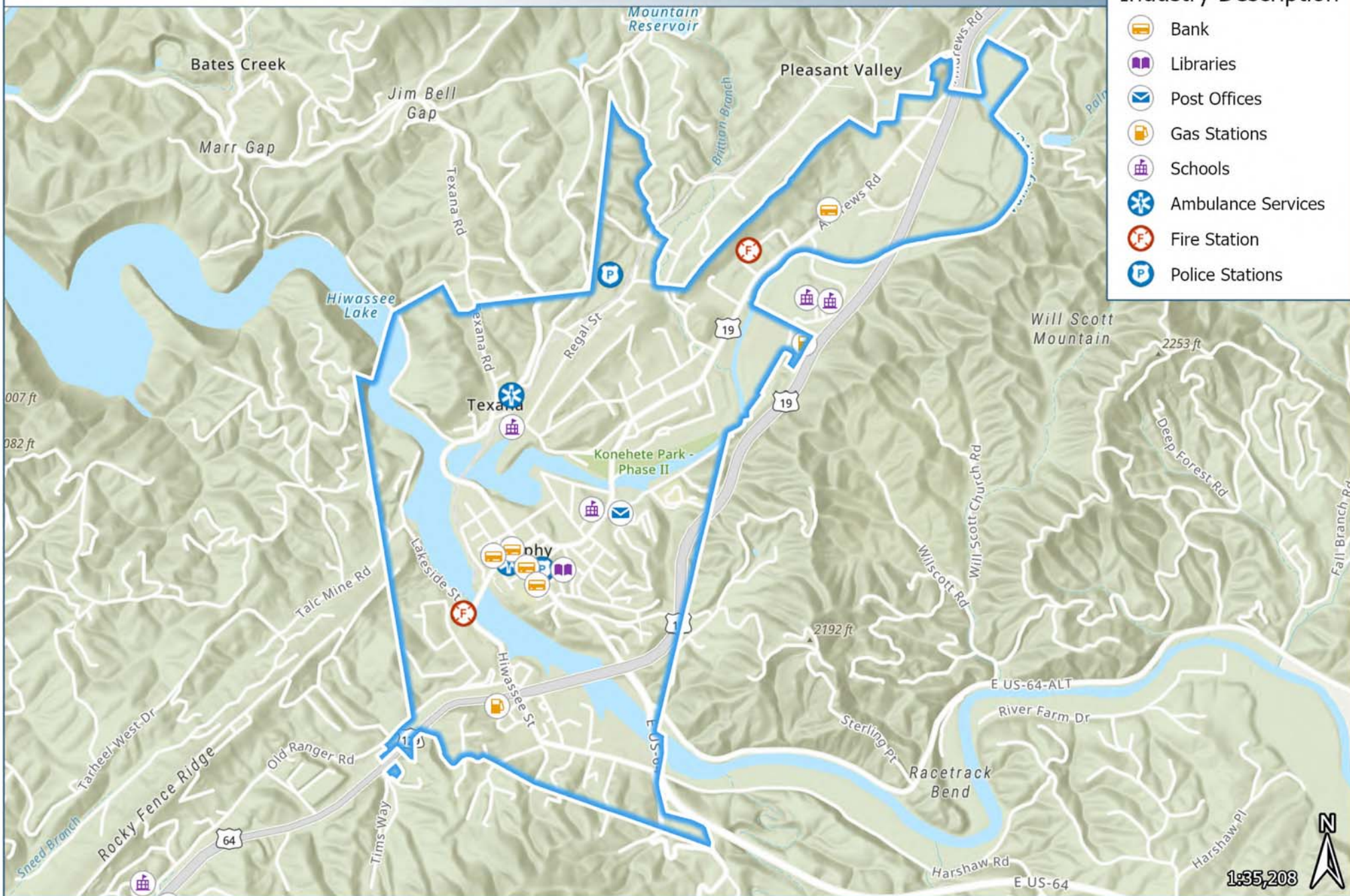


Esri, NASA, NGA, USGS, FEMA, State of North Carolina DOT, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA  
 Additional Source(s): Bowen National Research



**Industry Description**

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



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



#### **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.

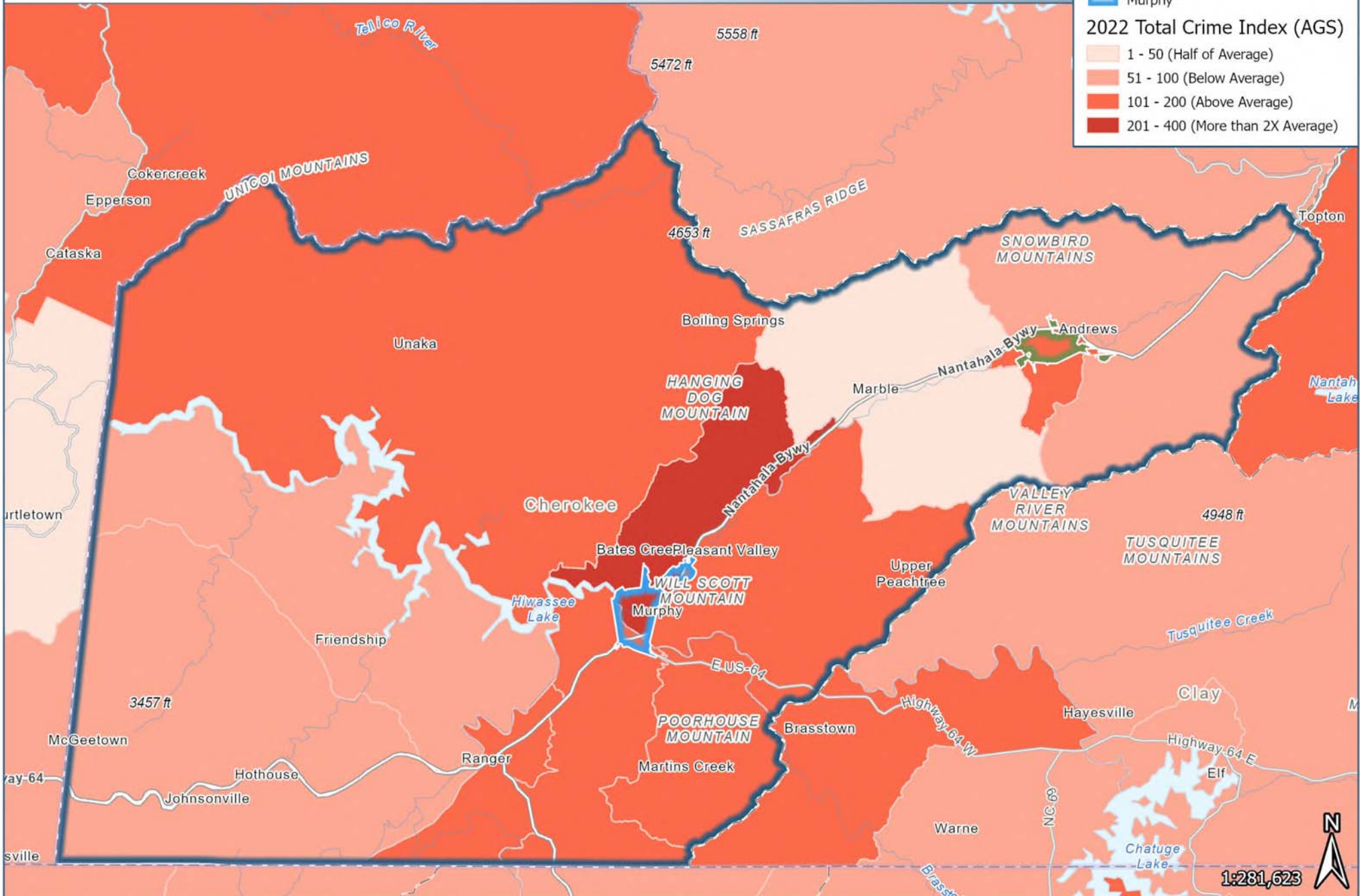
A map illustrating crime risk is on the following page.



■ 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)



This work is licensed under the Esri Master License Agreement. View Summary | View Terms of Use Permitted use of this data is covered in the DATA section of the Esri Master Agreement (E204CW) and these supplemental terms. Important Note: This item requires an ArcGIS Online organizational subscription or an ArcGIS Developer account and consumes credits. To access this item, you'll need to do one of the following: Sign in with an account that is a member of an organizational subscription Sign in with a



## 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.

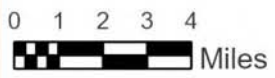
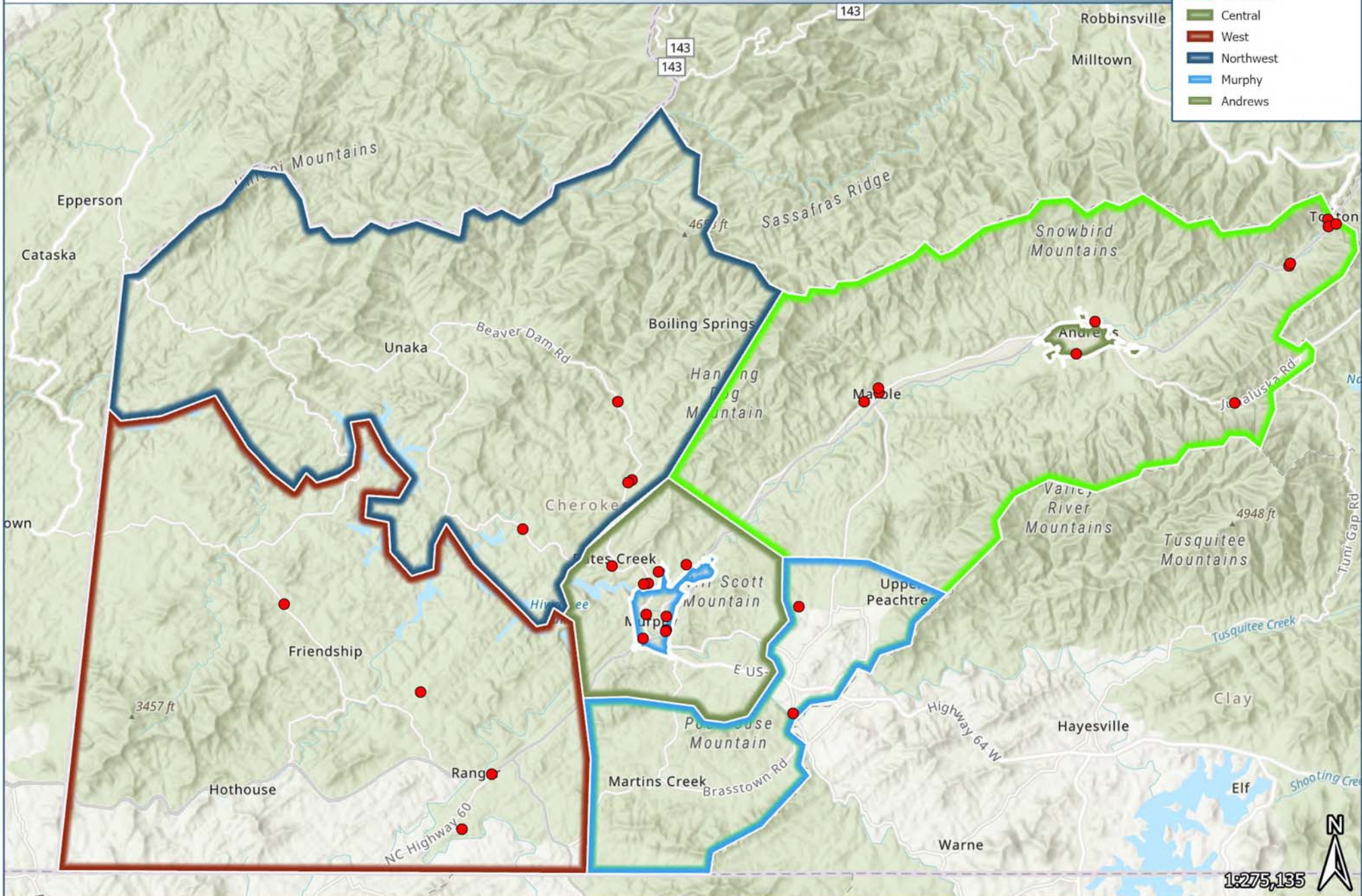
Representatives of Bowen National Research personally visited residential neighborhoods in Cherokee County. These representatives evaluated the exterior condition of the existing housing stock via a windshield survey, whether it was occupied or vacant. Residential housing stock evaluated as part of this 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



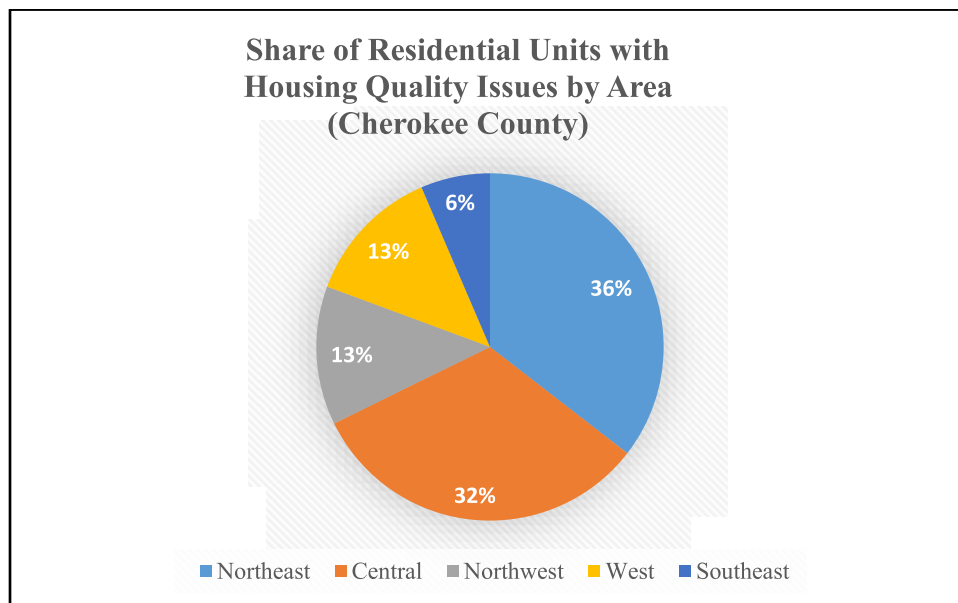
Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, CGIAR, USGS  
 Additional Source(s): Bowen National Research



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

Town of Murphy – Zoning Districts – Codified Ordinances	
Zoning District	Description
<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.

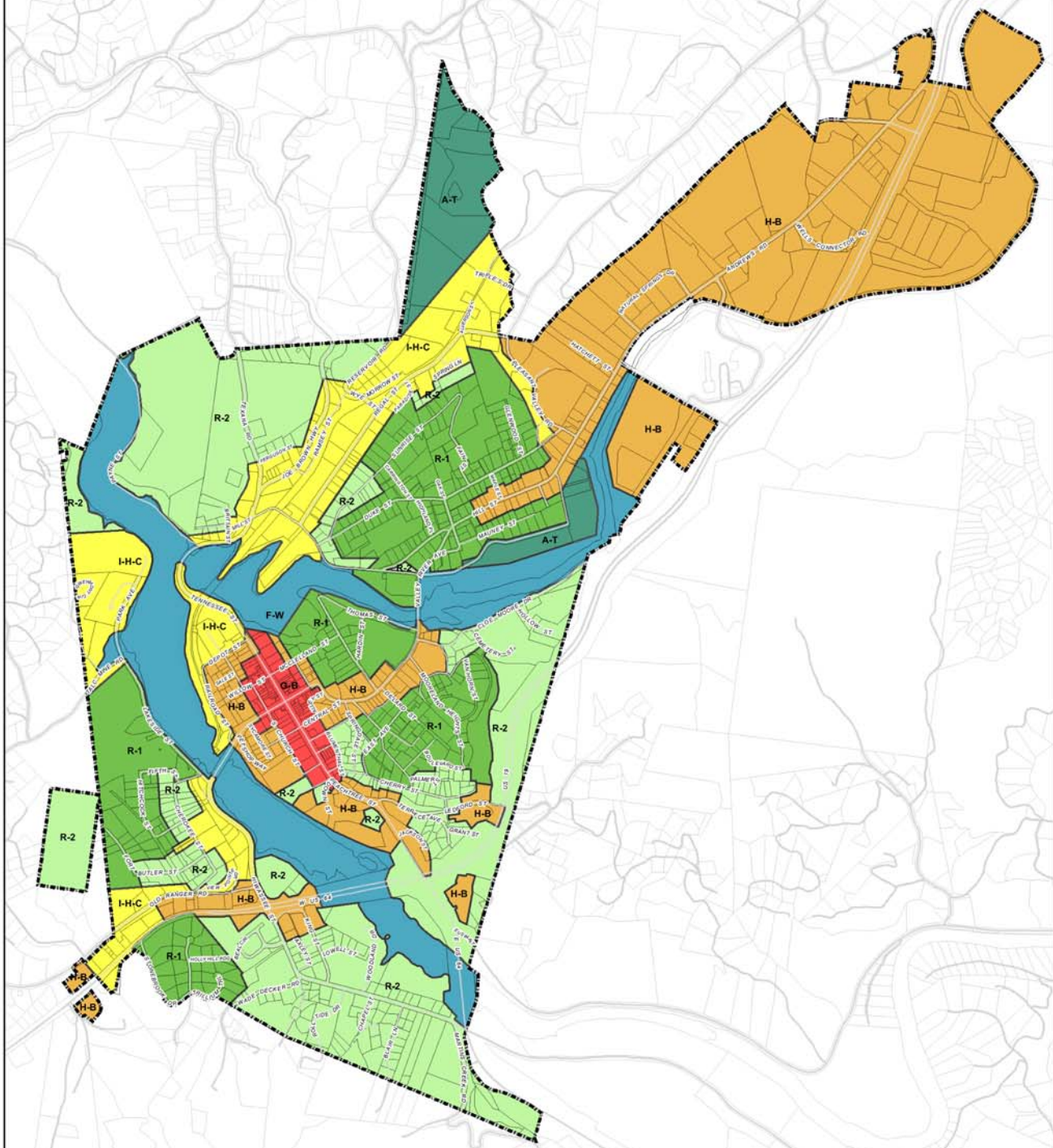
Note that properties located in residential zones in the town of Murphy have defined minimum lot areas and setbacks, while properties located in commercial zones appear to be more flexible regarding the type of structures that can be built. The Highway Business District and the Industrial and Heavy Commercial 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.

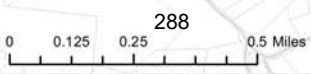
# Town of Murphy


## 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.

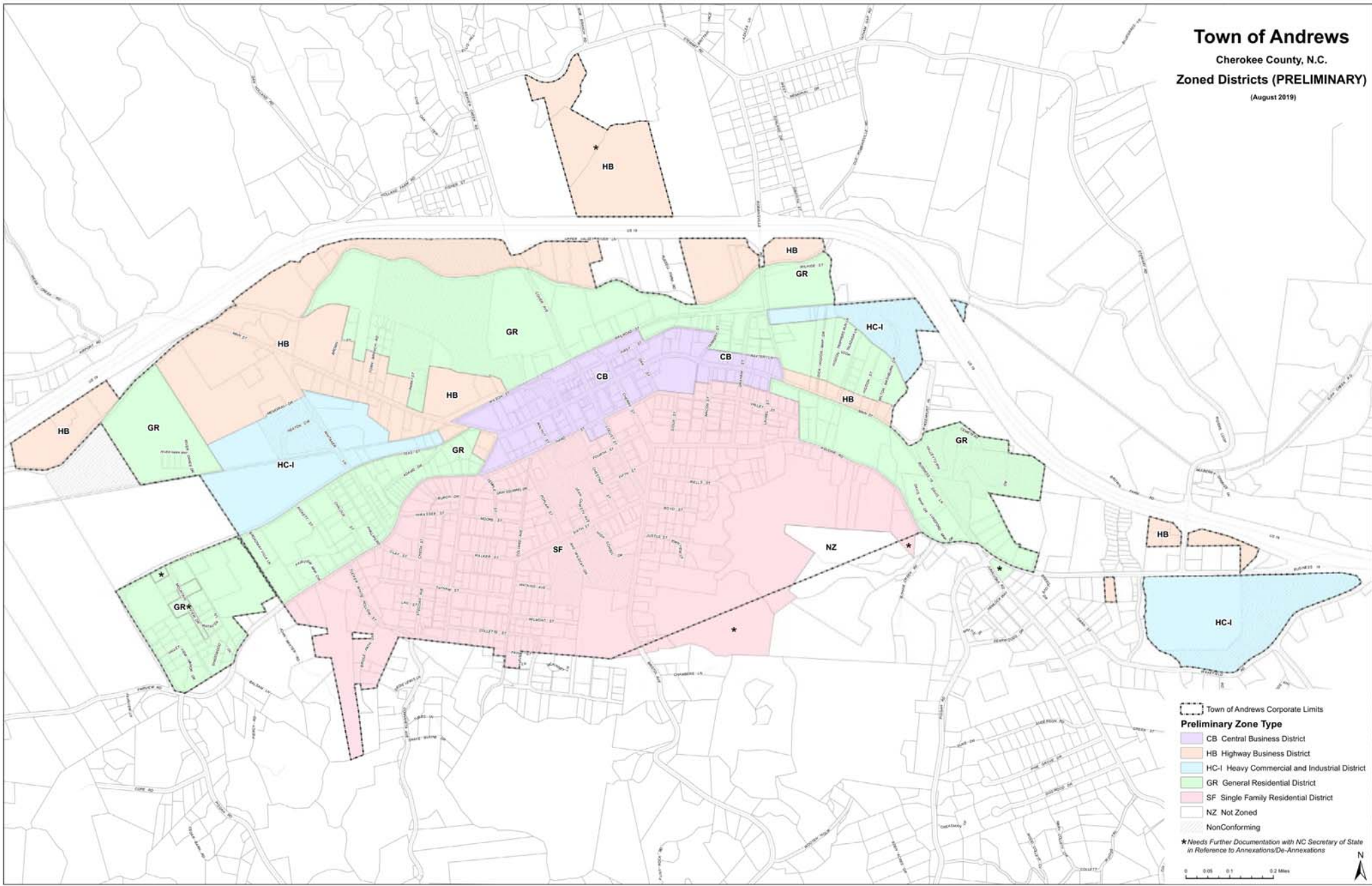
Side yard requirements are 20 ft. for corner lots (street side) in SF District and 16 ft. for corner lots (street side) in GR and HB Districts.

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)



## 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)**

<b>Organization/Program (Hyperlinked)</b>	<b>Description</b>	<b>Eligibility</b>
<a href="#"><u>North Carolina Housing Finance Agency</u></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="#"><u>North Carolina Housing Finance Agency</u></a> <a href="#"><u>Low-Income Housing Tax Credits</u></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="#"><u>North Carolina Housing Finance Agency</u></a> <a href="#"><u>Mortgage Revenue Bond Program</u></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="#"><u>North Carolina Housing Finance Agency</u></a> <a href="#"><u>HOME Investment Partnerships Program</u></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="#"><u>North Carolina Housing Finance Agency</u></a> <a href="#"><u>North Carolina Housing Trust Fund</u></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="#"><u>North Carolina Housing Finance Agency</u></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="#"><u>North Carolina Housing Finance Agency</u></a>	Offers free foreclosure prevention counseling and housing stability counseling program	Facing foreclosure
<a href="#"><u>North Carolina Department of Health &amp; Human Resources</u></a> <a href="#"><u>Home and Community Care Block Grant</u></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="#"><u>North Carolina Department of Health &amp; Human Resources</u></a> <a href="#"><u>The Targeting Program</u></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="#"><u>North Carolina Department of Environmental Quality Weatherization Assistance Program and State Energy Program</u></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="#"><u>Military Missions in Action Operation Building Hope</u></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="#"><u>Veterans Services of the Carolinas Supportive Services for Veteran Families Program</u></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="#"><u>Arc of North Carolina</u></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="#"><u>Division of Environmental Assistance and Customer Service Abandoned Manufactured Homes Grant Program</u></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="#"><u>Water Well Trust Water Well and Septic Loan Program</u></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="#"><u>Project EverGreen SnowCare for Troops &amp; GreenCare for Troops</u></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="#"><u>North Carolina Tax Relief Programs Elderly or Disabled Exclusion</u></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="#"><u>North Carolina Tax Relief Programs Circuit Breaker Tax Deferment Program</u></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="#"><u>North Carolina Tax Relief Programs Disabled Veteran Exclusion</u></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="#"><u>North Carolina State Home Foreclosure Prevention Project</u></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.



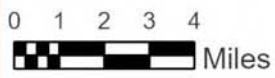
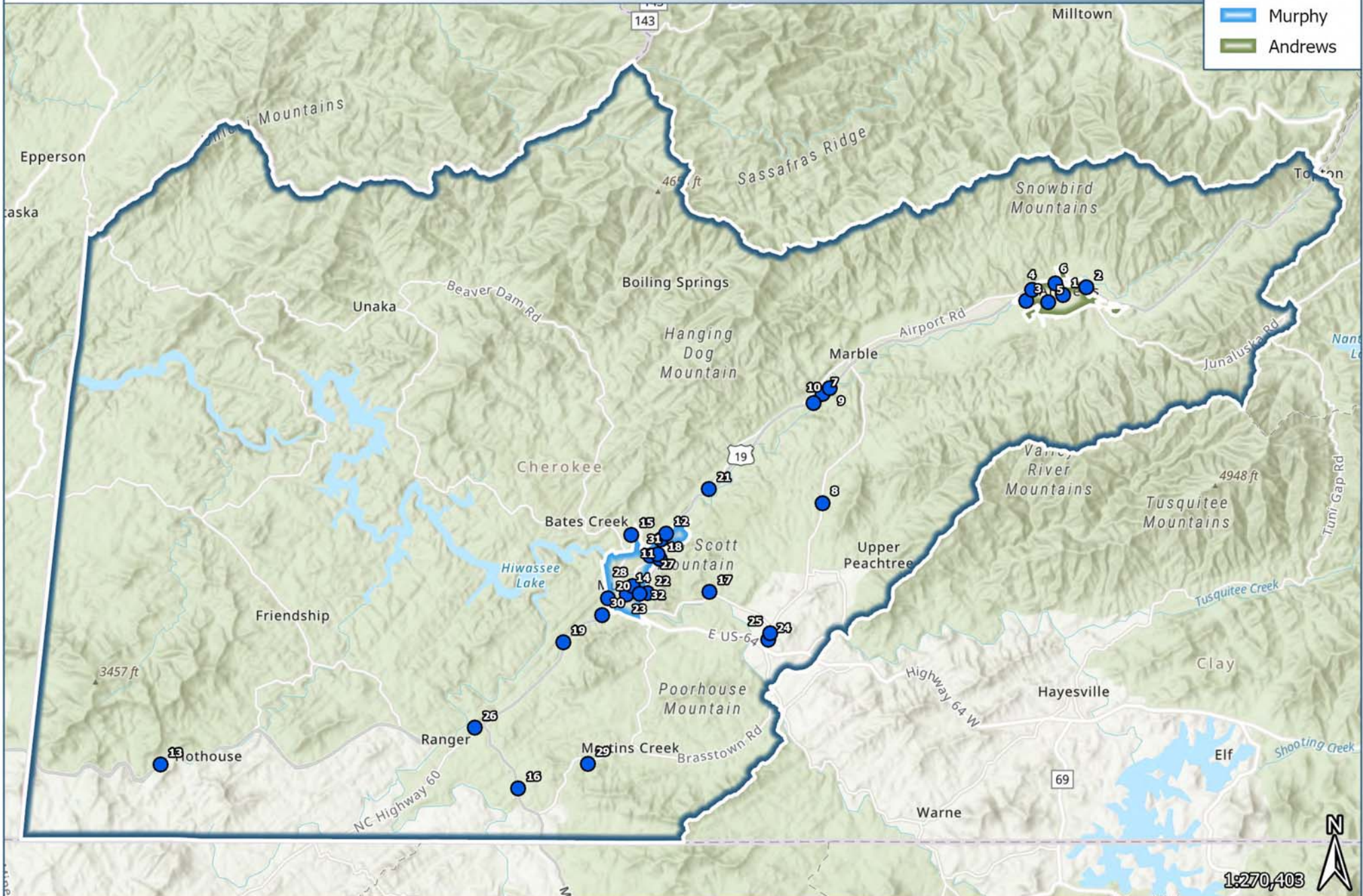
Note that properties offering a large amount of square footage typically reflect multiple buildings. However, not all of these properties may be feasible to redevelop as housing due to overall age, condition, or structural makeup (availability and feasibility of identified properties were beyond the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

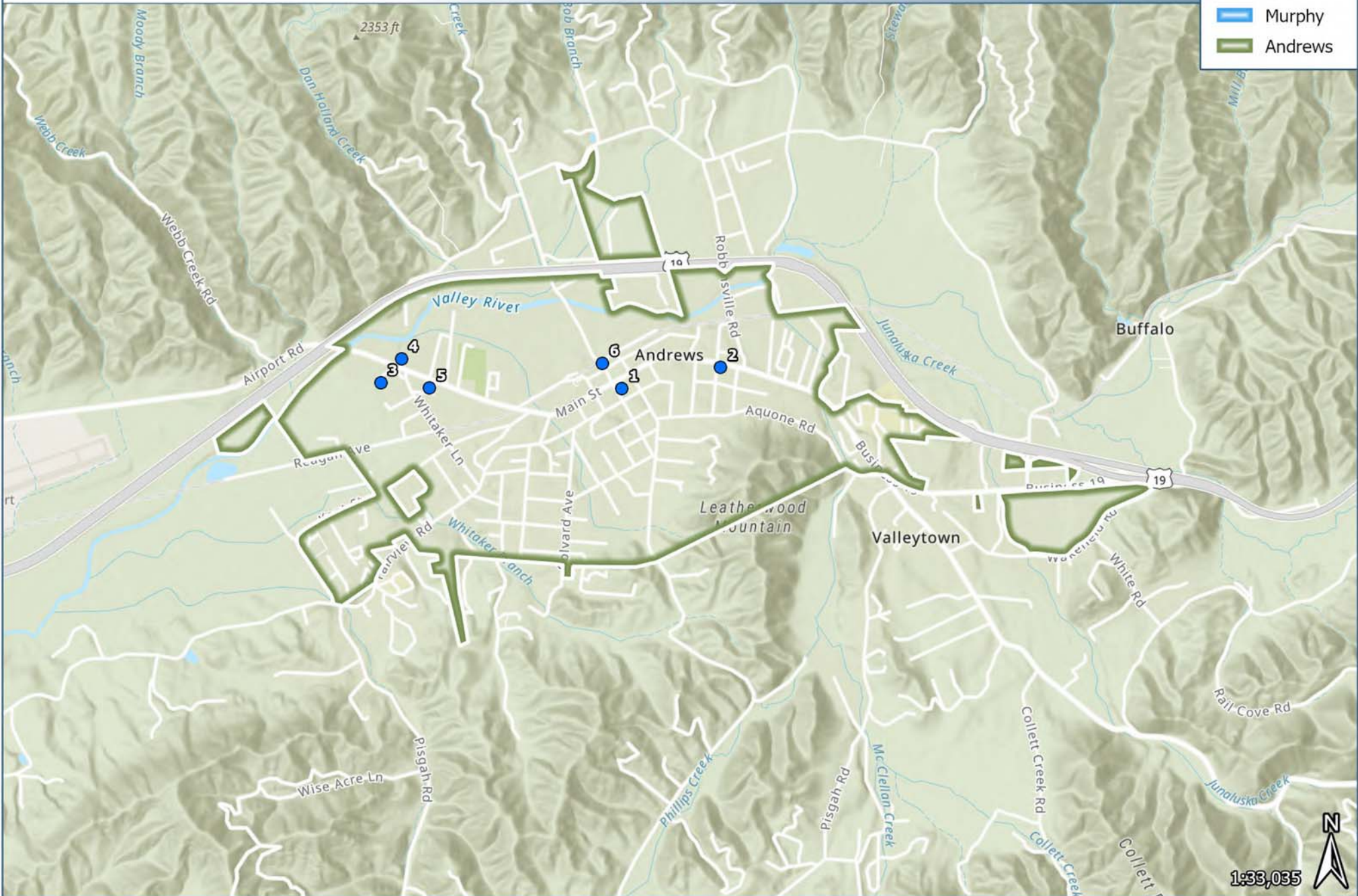
Of the total acreage identified among the 32 potential housing development sites, 46.5% (99.7 acres) is located within unincorporated areas of Cherokee County. These unincorporated areas do not have zoning regulations. By comparison, only one of the 32 identified properties has a residential zoning designation. 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



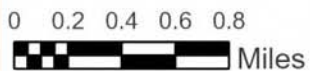
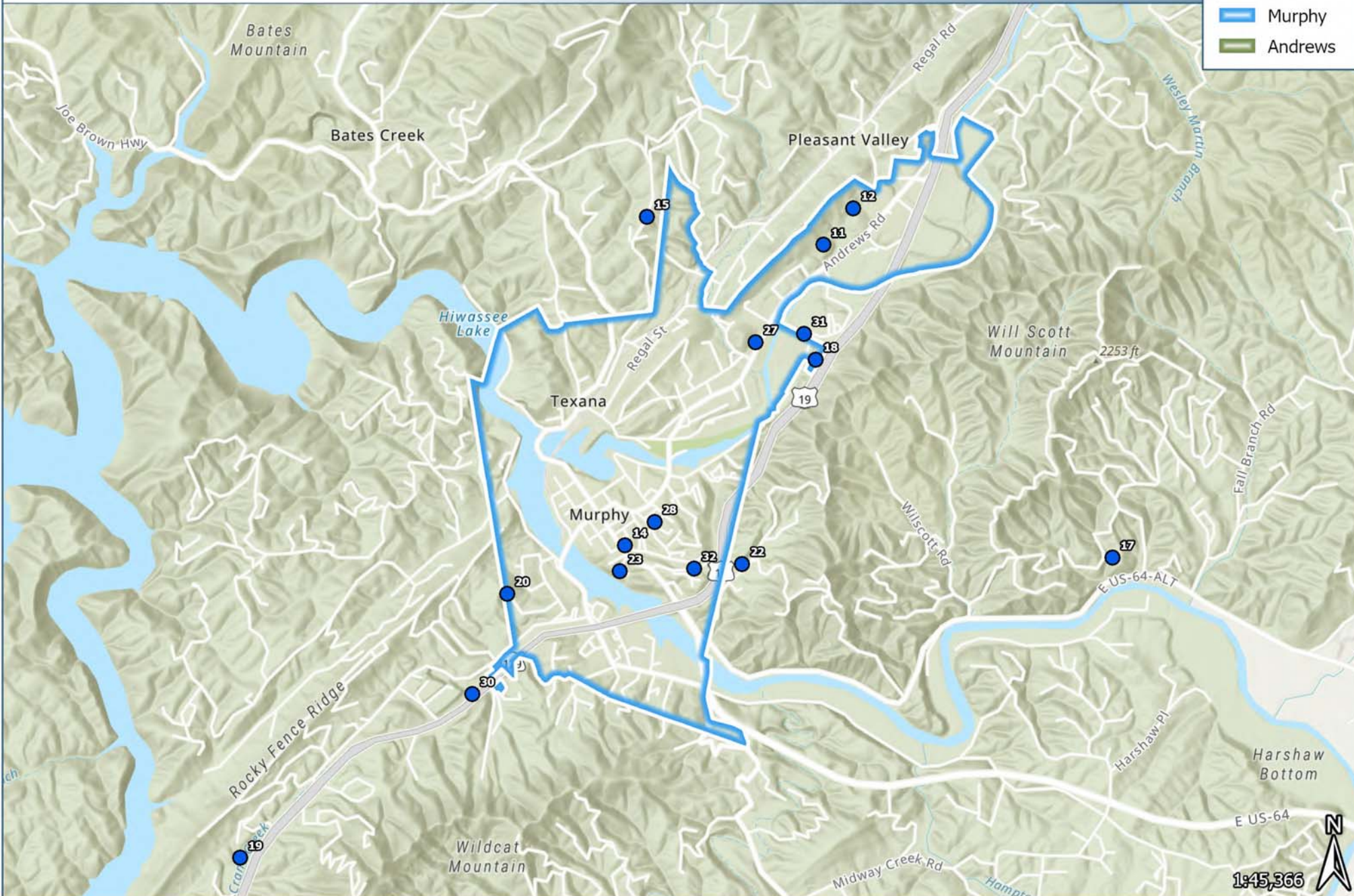
- Dev. Opp.
- PSA
- Murphy
- Andrews



0 0.15 0.3 0.45 0.6  
 Miles

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

- 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 (100.0%)</b>	<b>27 (100.0%)</b>	<b>42 (100.0%)</b>	<b>N/A</b>	<b>41 (100.0%)</b>	<b>18 (100.0%)</b>	<b>23 (100.0%)</b>	<b>28 (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.

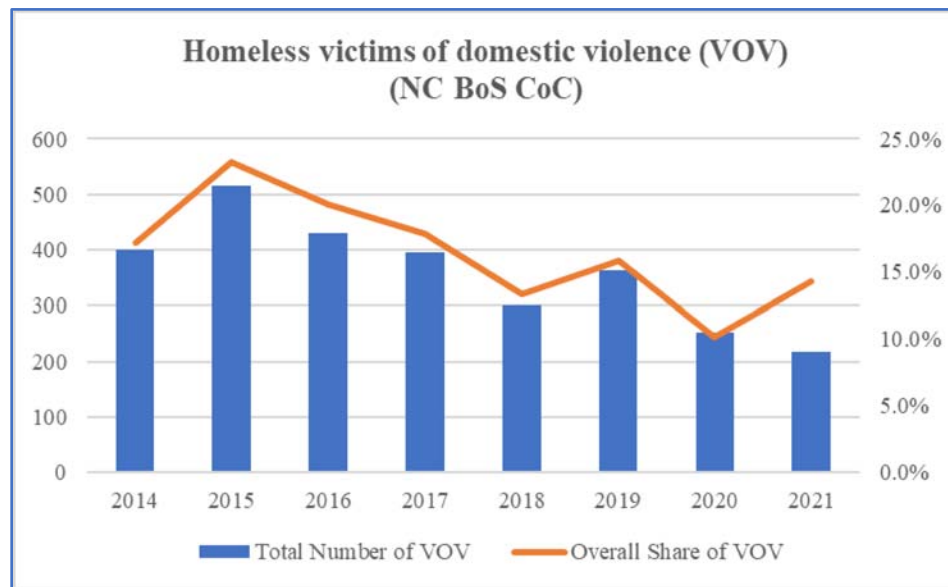
Domestic violence is cited as one of the most widely reported reasons for homelessness in annual PIT counts. While data is not provided at the county level, the following table and chart summarize the number and share of the homeless population that were victims of domestic violence within the North 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

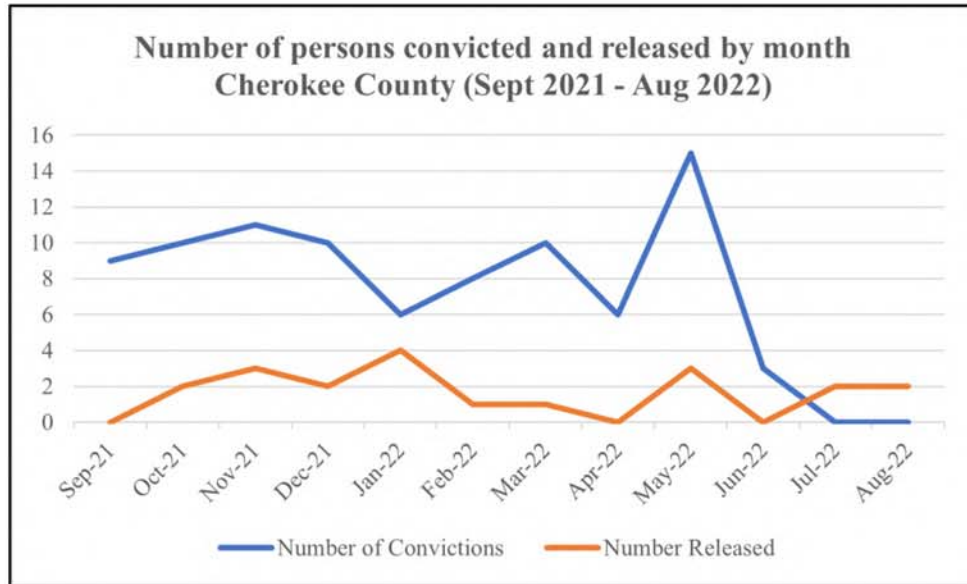
organizations that help in a variety of life areas (e.g., housing, life skills, financial). One of the critical focus areas of reentry programs and services is housing. Note that Cherokee County does not have a local reentry council. However, recently released ex-offenders in the county do have reentry 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](#)).

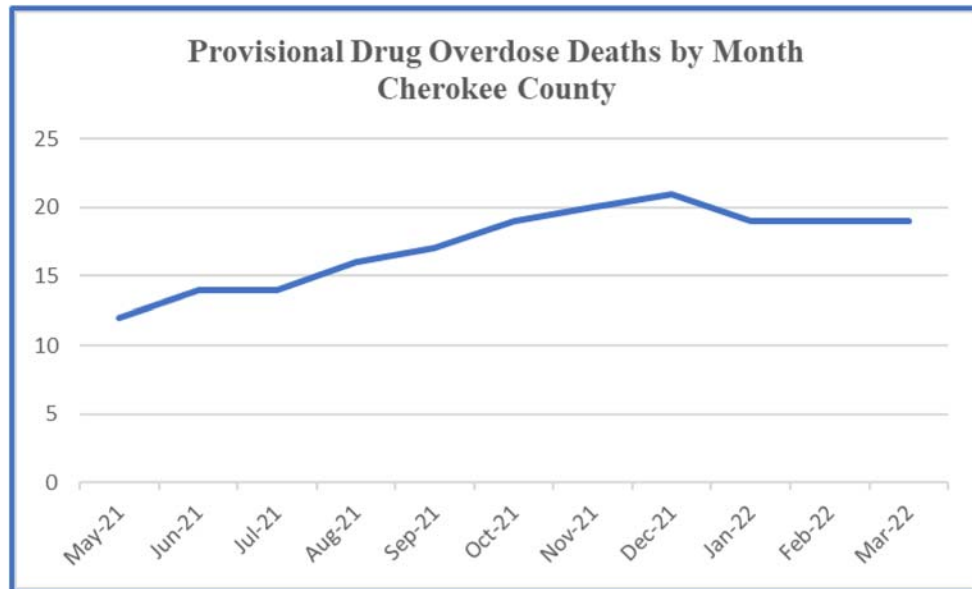
### Substance Abuse Disorder

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**

Cherokee County, North Carolina				
Rental 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+
Monthly Rent Range	≤ \$817	\$818 - \$1,308	\$1,309 - \$1,962	\$1,963+
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**

<b>Category</b>	<b>Top Needs / Issues</b>	<b>Consensus</b>
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

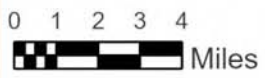
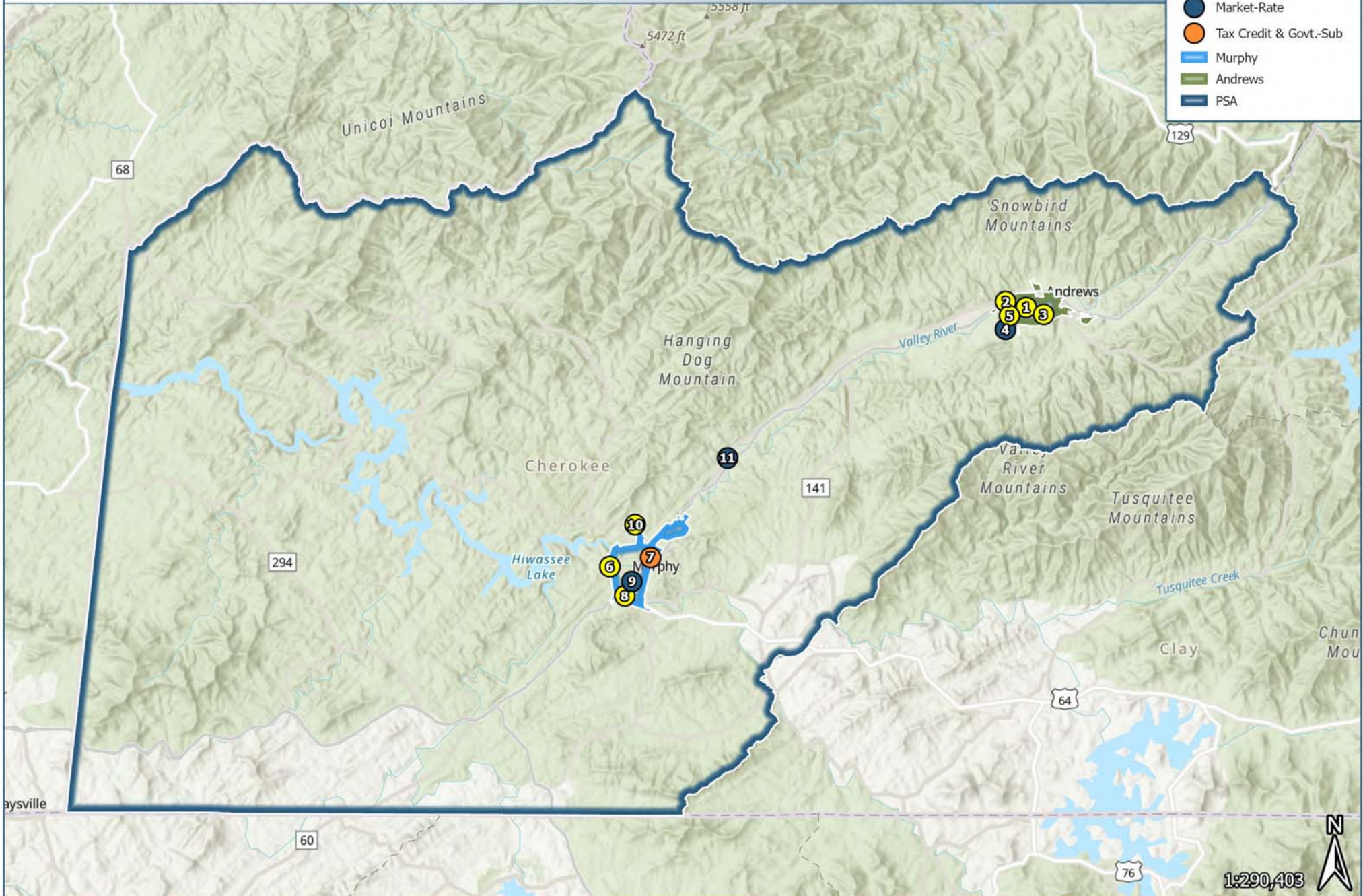
*Periodically Assess Key Market Data to Adjust Goals & Priorities* – It is important that the community establish benchmark data (e.g., rents/home prices, vacancies, shares of affordable housing, cost burdened households, etc.) that they believe are key metrics to help understand the health and trends 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





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
		<p>Total Units: 14 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1981</p> <p>BR: 1 Vacant Units: 0 Waitlist: 2 HH AR Year:</p> <p>Target Population: Senior 62+ Yr Renovated: 2011</p> <p>Rent Special: None</p> <p>Notes: HUD Section 8</p>


<b>2</b>	<b>Andrews Housing Authority</b> 291 Whitaker Ln., Andrews, NC 28901	Contact: Heather Phone: (828) 321-5257
		<p>Total Units: 50 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1969</p> <p>BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: 16 HH AR Year:</p> <p>Target Population: Family Yr Renovated:</p> <p>Rent Special: None</p> <p>Notes: Public Housing</p>


<b>3</b>	<b>ARC/HDS Cherokee CO GH #1</b> 82 Boyd St, Andrews, NC 28901	Contact: Jacob Phone: (828) 361-3092
		<p>Total Units: 6 UC: 0 Occupancy: 83.3% Stories: 1 Year Built: 1990</p> <p>BR: 1 Vacant Units: 1 Waitlist: None AR Year:</p> <p>Target Population: Disabled Yr Renovated:</p> <p>Rent Special: None</p> <p>Notes: HUD Section 811</p>


<b>4</b>	<b>Valley View Manor Apts.</b> 75 Valley View Manor Dr., Andrews, NC 28901	Contact: Patricia Phone: (404) 937-3071
		<p>Total Units: 8 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2000</p> <p>BR: 2 Vacant Units: 0 Waitlist: 4 HH AR Year:</p> <p>Target Population: Family Yr Renovated:</p> <p>Rent Special: None</p> <p>Notes:</p>


<b>5</b>	<b>West Winds Apts.</b> 353 Kent St., Andrews, NC 28901	Contact: Nancy Phone: (828) 321-3111
		<p>Total Units: 42 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1987</p> <p>BR: 1, 2 Vacant Units: 0 Waitlist: 15 HH AR Year:</p> <p>Target Population: Family Yr Renovated:</p> <p>Rent Special: None</p> <p>Notes: RD 515, has RA (42 units)</p>


<ul style="list-style-type: none"> <li> Comparable Property</li> <li> Senior Restricted</li> <li> (MRR) Market-Rate</li> <li> (MRT) Market-Rate &amp; Tax Credit</li> <li> (MRG) Market-Rate &amp; Government-Subsidized</li> <li> (MIN) Market-Rate &amp; Income-Restricted (not LIHTC)</li> </ul>	<ul style="list-style-type: none"> <li> (MIG) Market-Rate, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (TAX) Tax Credit</li> <li> (TGS) Tax Credit &amp; Government-Subsidized</li> <li> (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)</li> <li> (TIN) Tax Credit &amp; Income-Restricted (not LIHTC)</li> <li> (TMG) Tax Credit, Market-Rate &amp; Government-Subsidized</li> </ul>	<ul style="list-style-type: none"> <li> (TIG) Tax Credit, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (INR) Income-Restricted (not LIHTC)</li> <li> (ING) Income-Restricted (not LIHTC) &amp; Government-Subsidized</li> <li> (GSS) Government-Subsidized</li> <li> (ALL) Tax Credit, Market-Rate, Govt-Subsidized &amp; Income-Restricted</li> </ul>
---	---	--

<b>6</b>	<b>Gwenmont Arms Apts.</b> 294 Gwenmont Cir., Murphy, NC 28906	Contact: Stephanie Phone: (828) 274-4111
	Total Units: <b>28</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>2</b> Year Built: <b>1983</b> BR: <b>1, 2</b> Vacant Units: <b>0</b> Waitlist: <b>7 HH</b> AR Year:	Yr Renovated:
	Target Population: <b>Family</b>	Yr Renovated:
	Rent Special: <b>None</b>	Yr Renovated:
	Notes: <b>RD 515, has RA (17 units)</b>	Yr Renovated:

<b>7</b>	<b>Hopewell Village Apts.</b> 67 Natural Springs Rd., Murphy, NC 28906	Contact: Travis Phone: (828) 837-1282
	Total Units: <b>24</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>1</b> Year Built: <b>1997</b> BR: <b>1, 2</b> Vacant Units: <b>0</b> Waitlist: <b>14 HH</b> AR Year:	Yr Renovated:
	Target Population: <b>Senior 62+</b>	Yr Renovated:
	Rent Special: <b>None</b>	Yr Renovated:
	Notes: <b>Tax Credit; RD 515, has RA (24 units)</b>	Yr Renovated:


<b>8</b>	<b>Murphy Housing Authority (Cool Springs)</b> 110 Beal Circle, Murphy, NC 28906	Contact: Kenny Phone: (828) 837-6662
	Total Units: <b>84</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>1,2,3</b> Year Built: <b>1968</b> BR: <b>1, 2, 3</b> Vacant Units: <b>0</b> Waitlist: <b>400 HH</b> AR Year:	Yr Renovated:
	Target Population: <b>Family</b>	Yr Renovated:
	Rent Special: <b>None</b>	Yr Renovated:
	Notes: <b>Public Housing</b>	Yr Renovated:


















<b>9</b>	<b>Peachtree Place</b> 193 Peachtreet St, Murphy, NC 28906	Contact: Louise Phone: (770) 654-2290
	Total Units: <b>9</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>2</b> Year Built: <b>1930</b> BR: <b>1, 2</b> Vacant Units: <b>0</b> Waitlist: <b>8 HH</b> AR Year: <b>2000</b>	Yr Renovated:
	Target Population: <b>Family</b>	Yr Renovated:
	Rent Special: <b>None</b>	Yr Renovated:
	Notes:	Yr Renovated:

<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: <b>6</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>1</b> Year Built: <b>1993</b> BR: <b>1</b> Vacant Units: <b>0</b> Waitlist: <b>None</b> AR Year:	Yr Renovated:
	Target Population: <b>Disabled</b>	Yr Renovated:
	Rent Special: <b>None</b>	Yr Renovated:
	Notes: <b>HUD Section 811</b>	Yr Renovated:

✓	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>11</b>	<b>Meadowbrook Apts.</b>		Contact: Andrea		
	831 Tomotla Rd., Marble, NC 28905		Phone: (828) 837-2288		
	Total Units: 20	UC: 0	Occupancy: 100.0%	Stories: 2	Year Built: 1980
	BR: 1, 2		Vacant Units: 0	Waitlist: 3 HH	AR Year:
	Target Population: Family				Yr Renovated: 2000
	Rent Special: None				
	Notes:				

 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



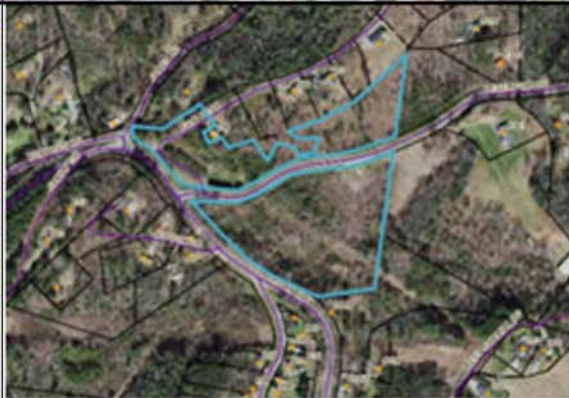



Map ID	Photo	Property Details	
5		Location	358 Main St, Andrews
		Year Built	2001
		Building Size (Square Feet)	5,234
		Land Size	0.8 acre
		Zoning	HB Highway Business District
6		Location	255 Cover Avenue, Andrews
		Year Built	1957
		Building Size (Square Feet)	3,000
		Land Size	12.4 acres
		Zoning	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



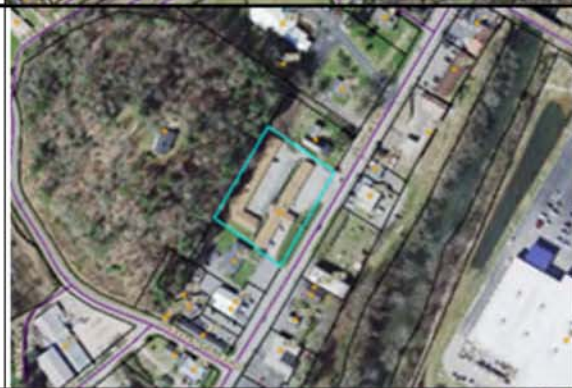

N/A – Not Available

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


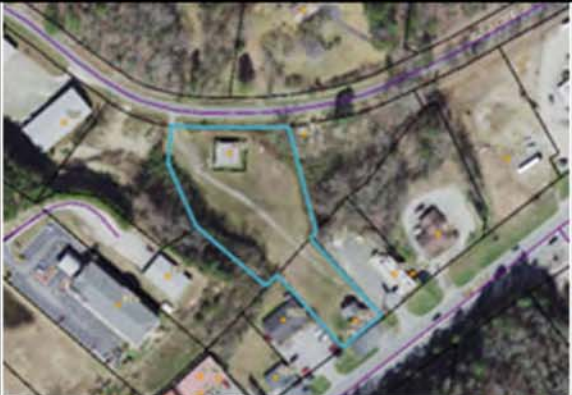


N/A – Not Available

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



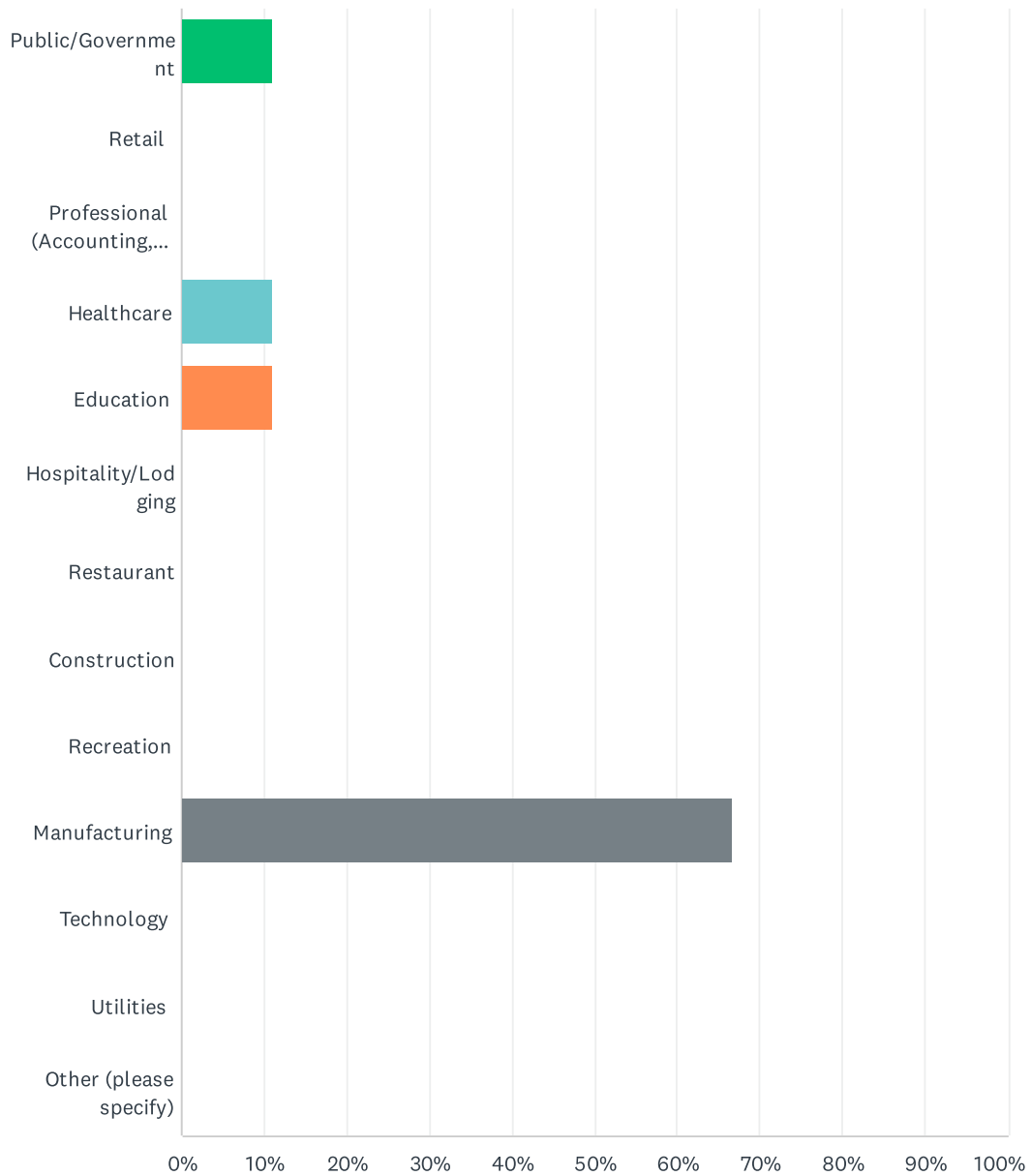
## Q1 Provide Your Contact Information

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

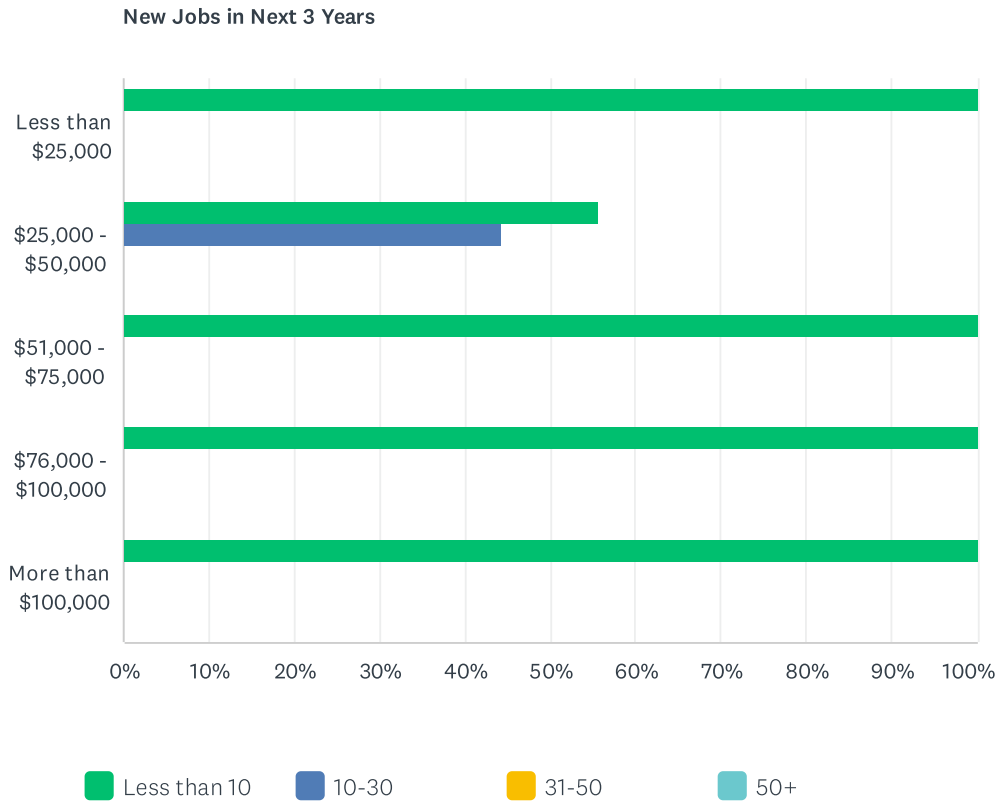
ANSWER CHOICES	RESPONSES	
Part-Time	77.78%	7
Full-Time	100.00%	9
Seasonal	77.78%	7

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?

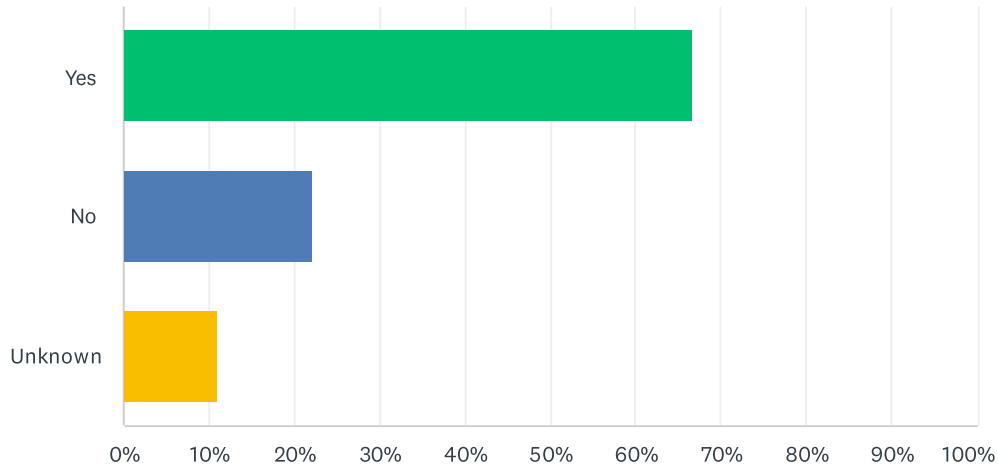
Answered: 9 Skipped: 0



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

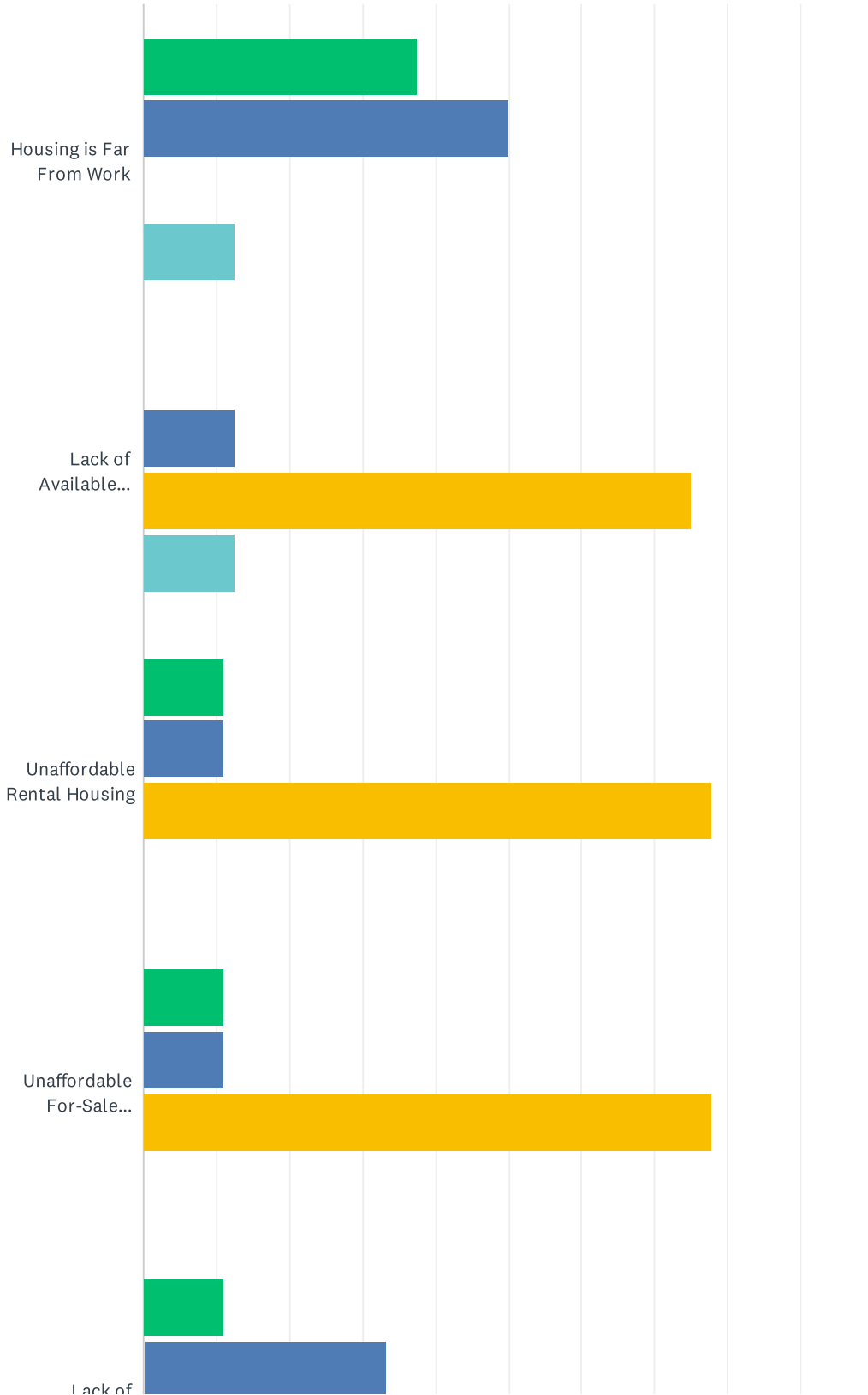


ANSWER CHOICES	RESPONSES	
Yes	66.67%	6
No	22.22%	2
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

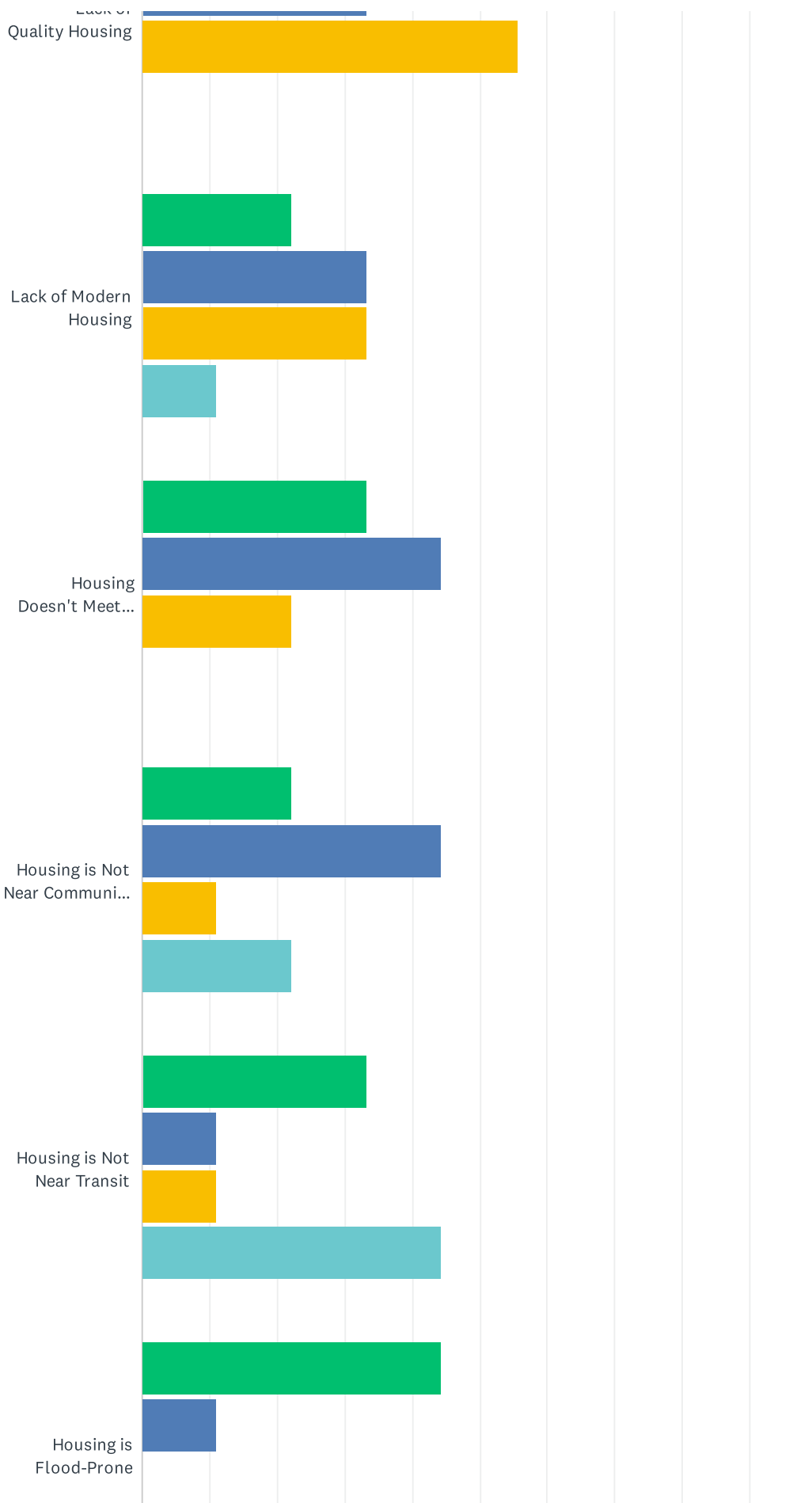


### Q8 Rank the degree in which the housing issues/challenges below are experienced by your employees:

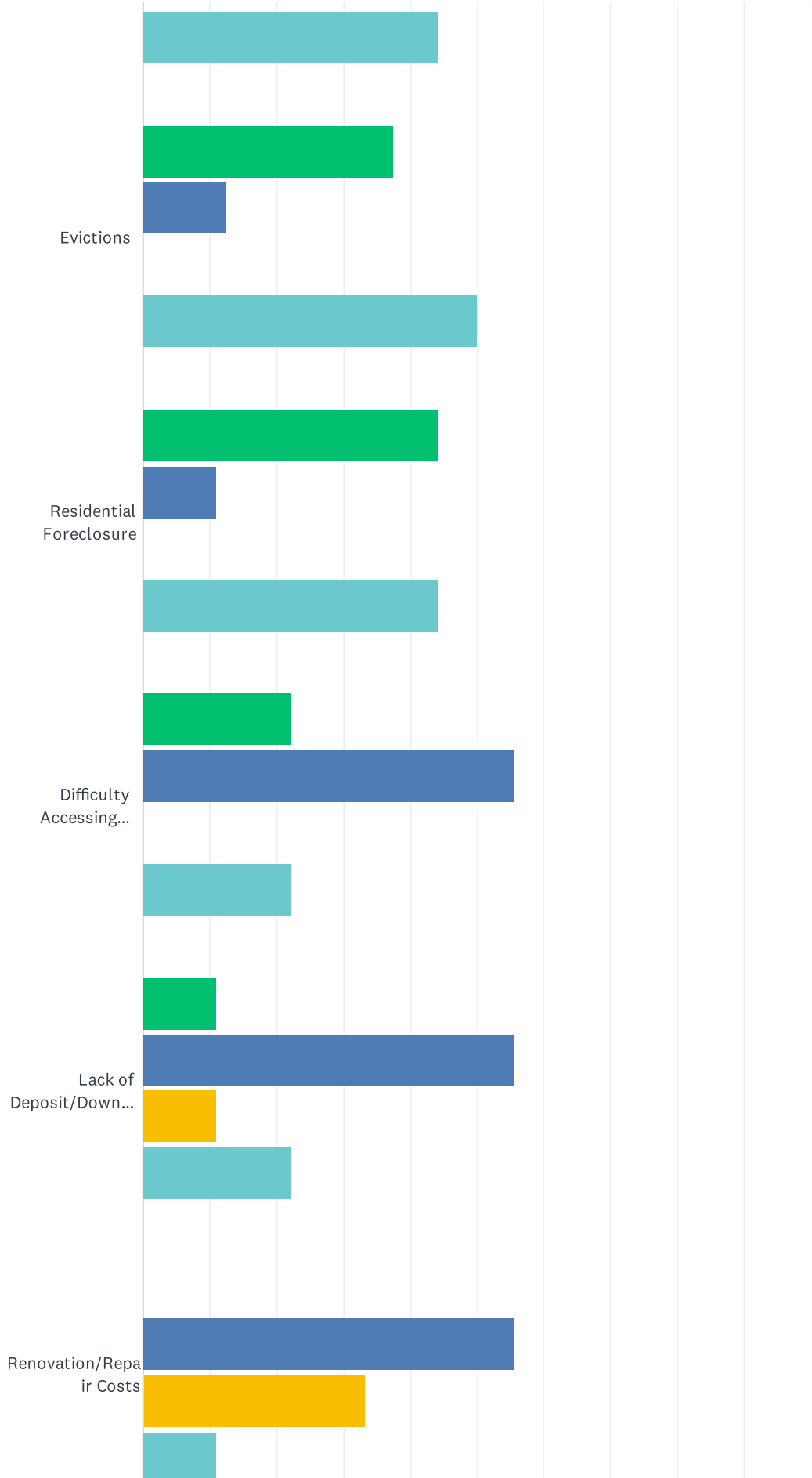
Answered: 9 Skipped: 0



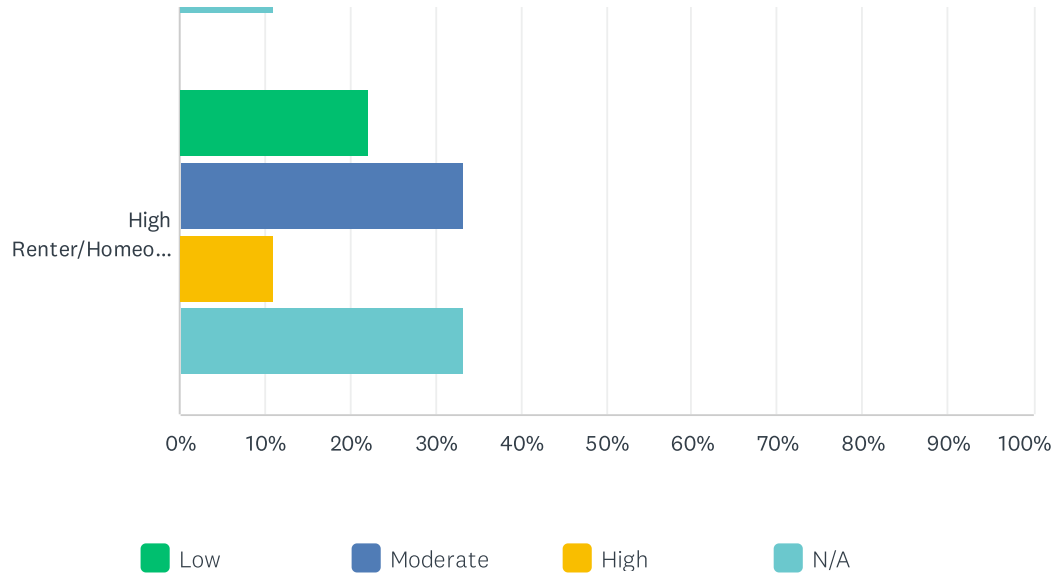
# Cherokee County, North Carolina Employer Survey



# Cherokee County, North Carolina Employer Survey



# Cherokee County, North Carolina Employer Survey

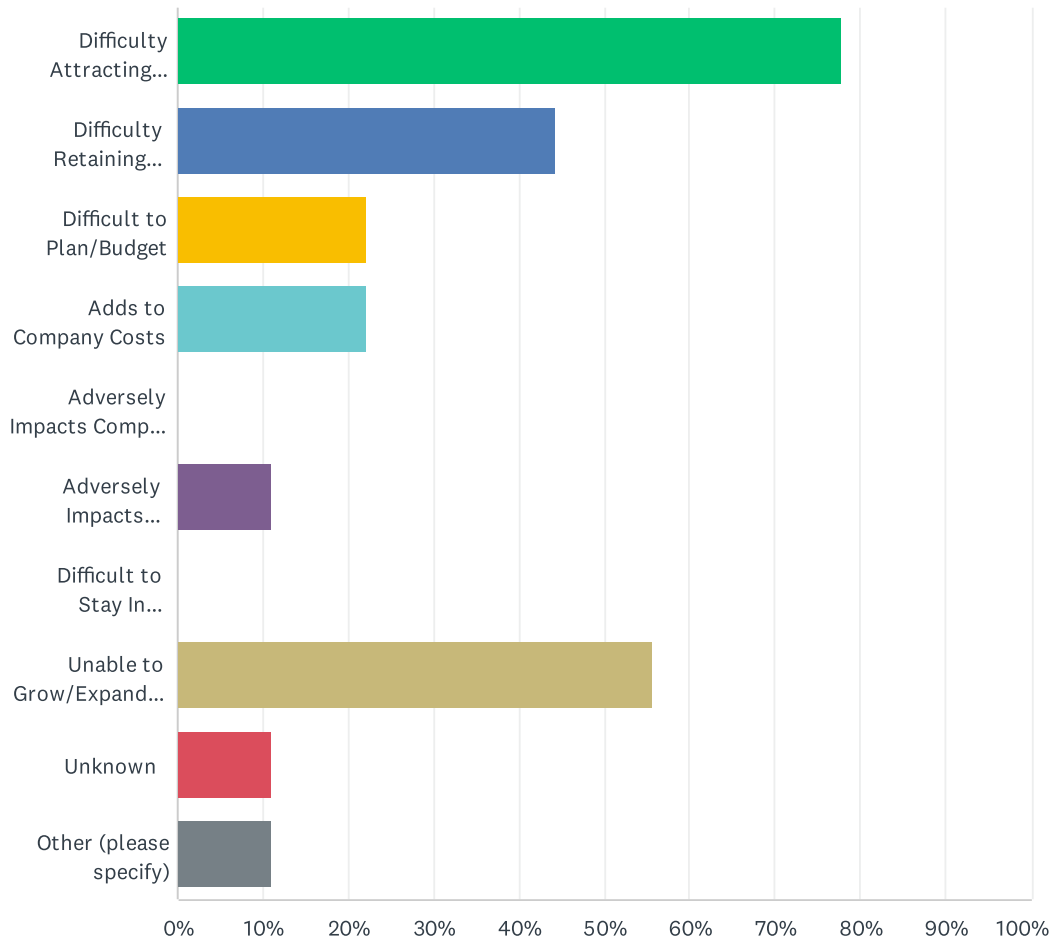


Cherokee County, North Carolina Employer Survey

	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

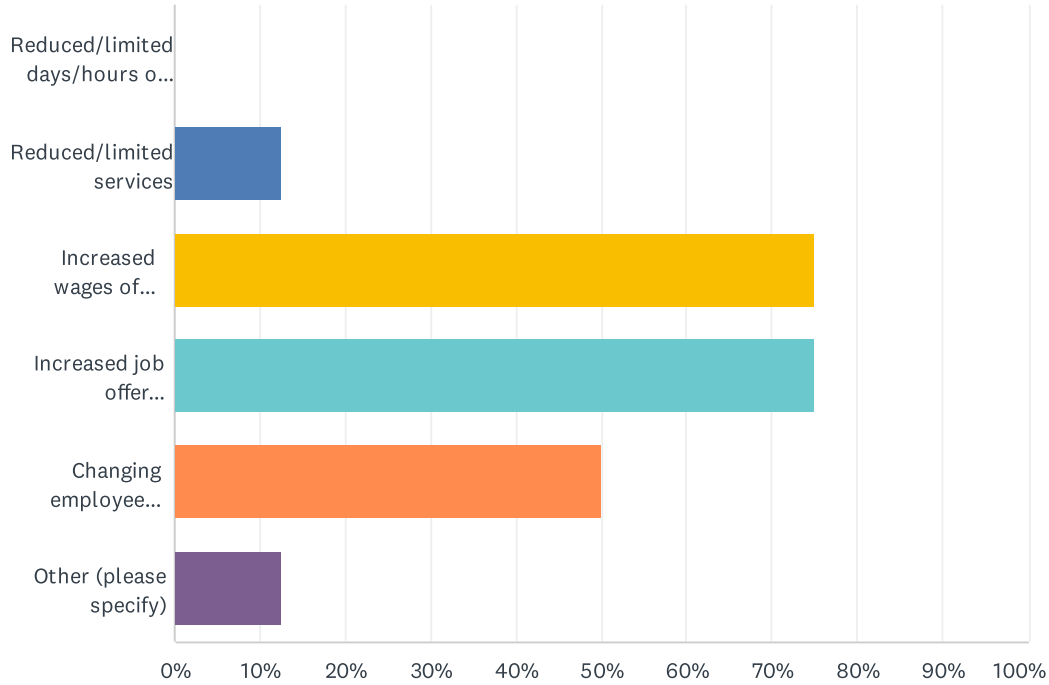


Cherokee County, North Carolina Employer Survey

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

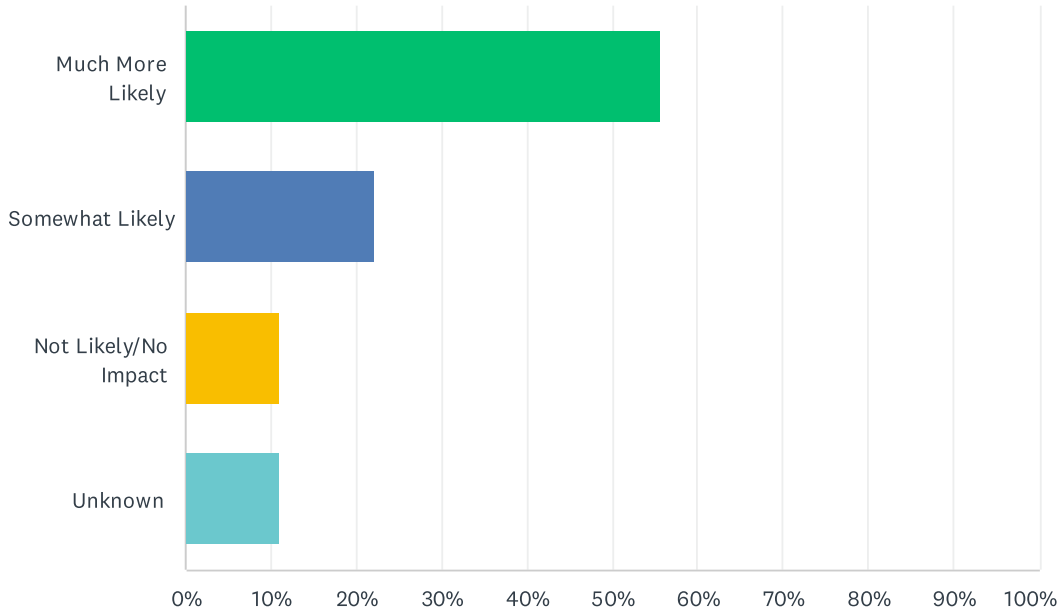


ANSWER CHOICES	RESPONSES	
Reduced/limited days/hours of operation	0.00%	0
Reduced/limited services	12.50%	1
Increased wages of existing employees	75.00%	6
Increased job offer incentives (such as sign-on bonuses)	75.00%	6
Changing employee accommodations (such as working from home)	50.00%	4
Other (please 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



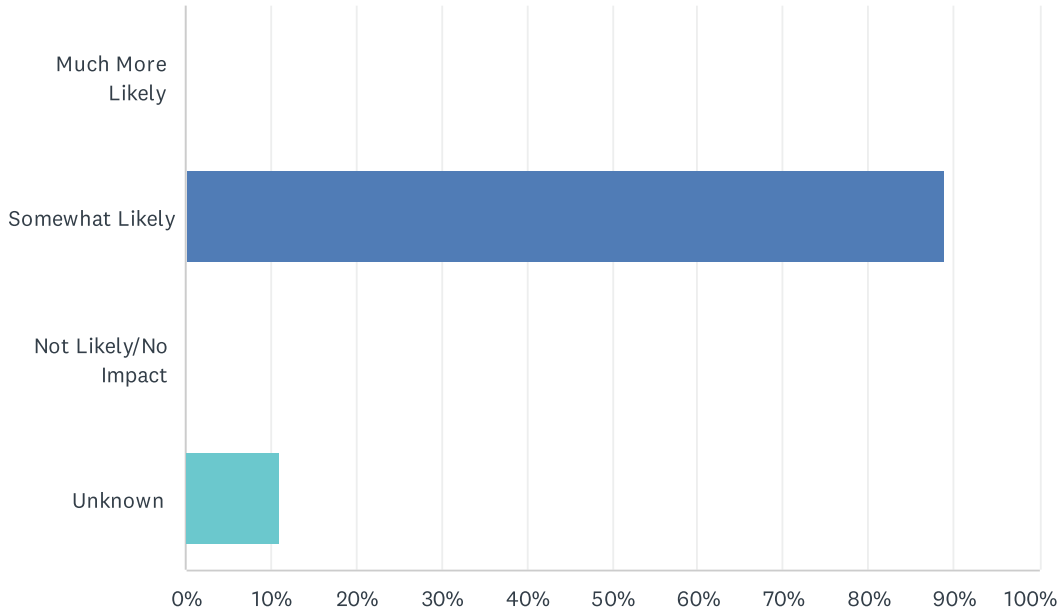
ANSWER CHOICES	RESPONSES	
Much More Likely	55.56%	5
Somewhat Likely	22.22%	2
Not Likely/No Impact	11.11%	1
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

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



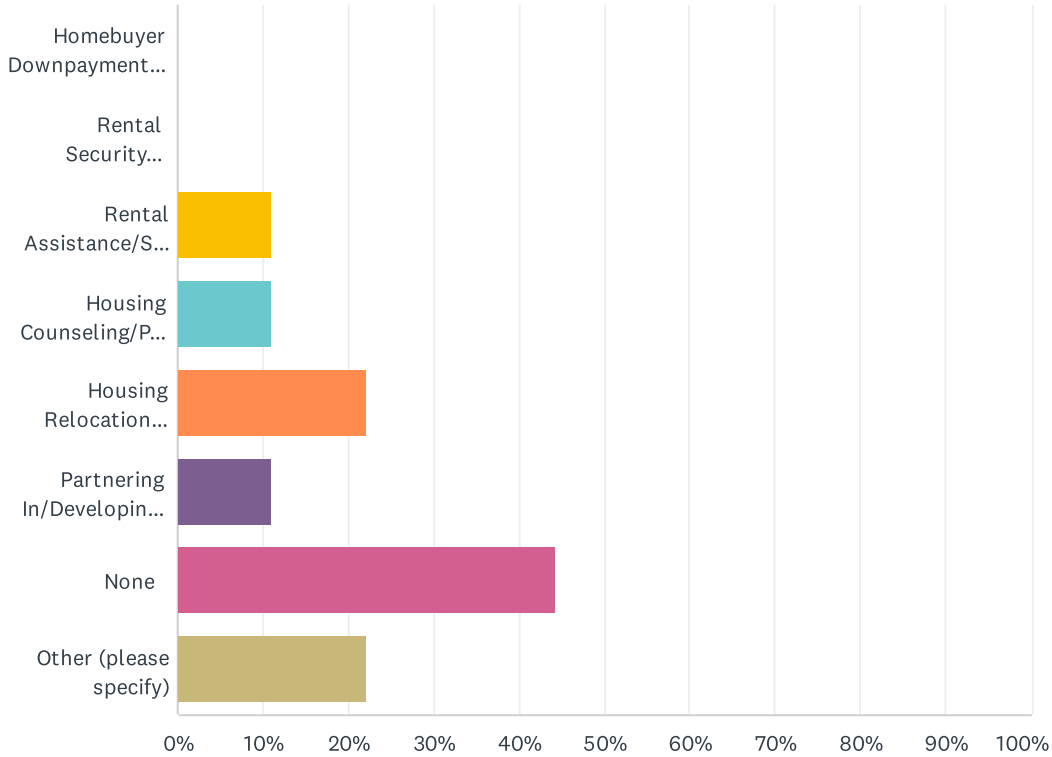
ANSWER CHOICES	RESPONSES	
Much More Likely	0.00%	0
Somewhat Likely	88.89%	8
Not Likely/No Impact	0.00%	0
Unknown	11.11%	1
<b>TOTAL</b>		<b>9</b>

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)

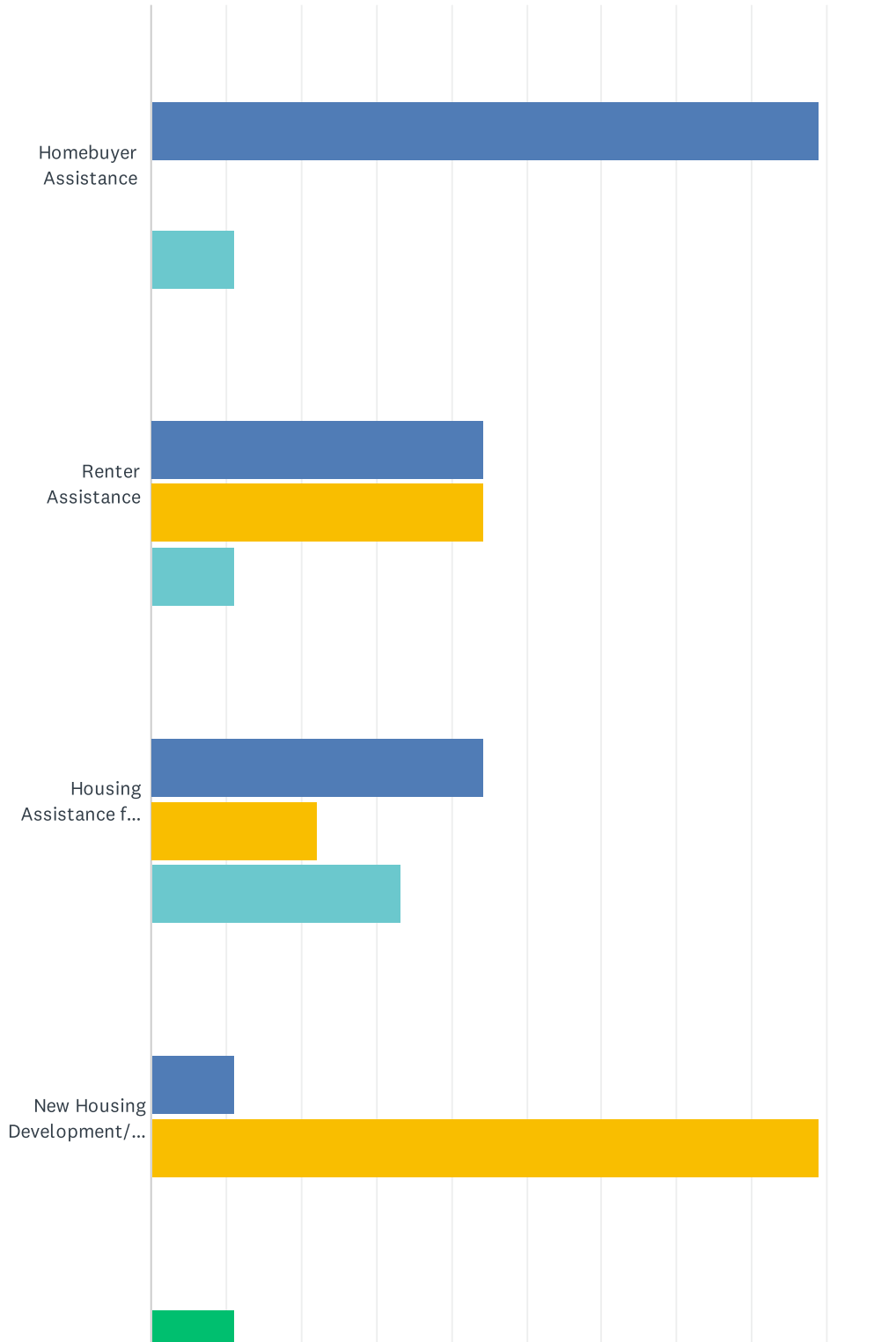
Answered: 9 Skipped: 0



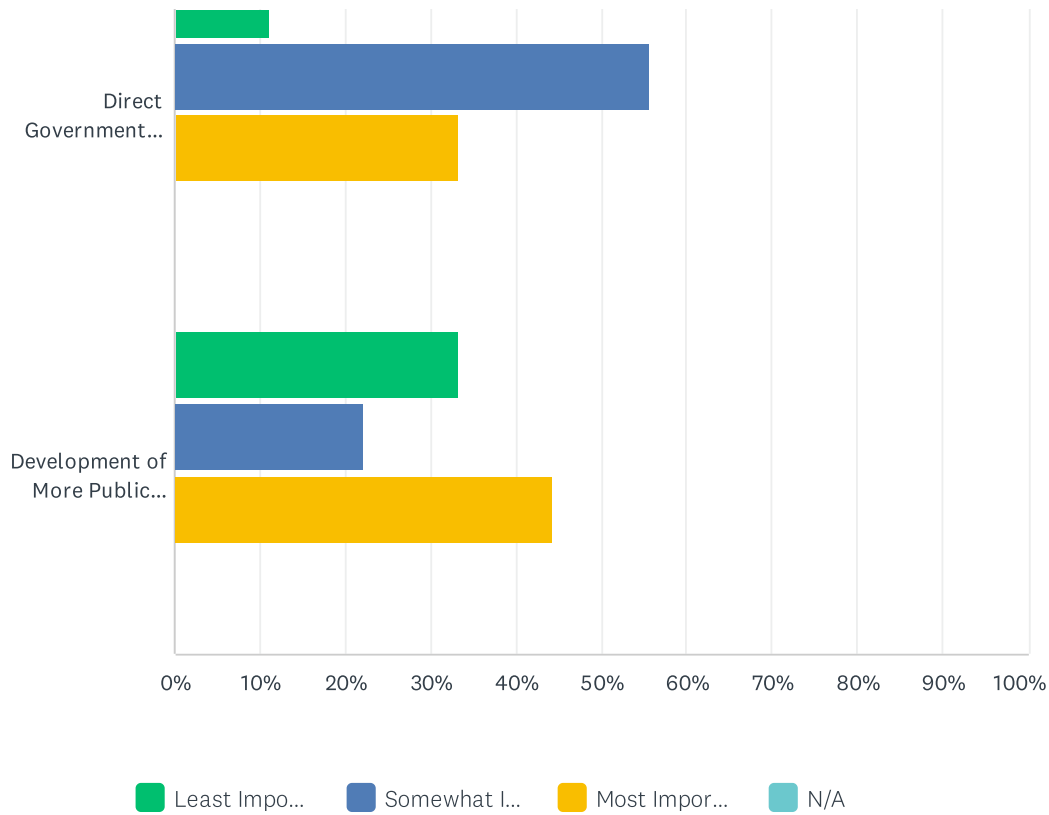
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	0.00%	0
Rental Security Deposit Assistance	0.00%	0
Rental Assistance/Subsidy	11.11%	1
Housing Counseling/Placement Services	11.11%	1
Housing Relocation Reimbursement	22.22%	2
Partnering In/Developing Employee Housing	11.11%	1
None	44.44%	4
Other (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



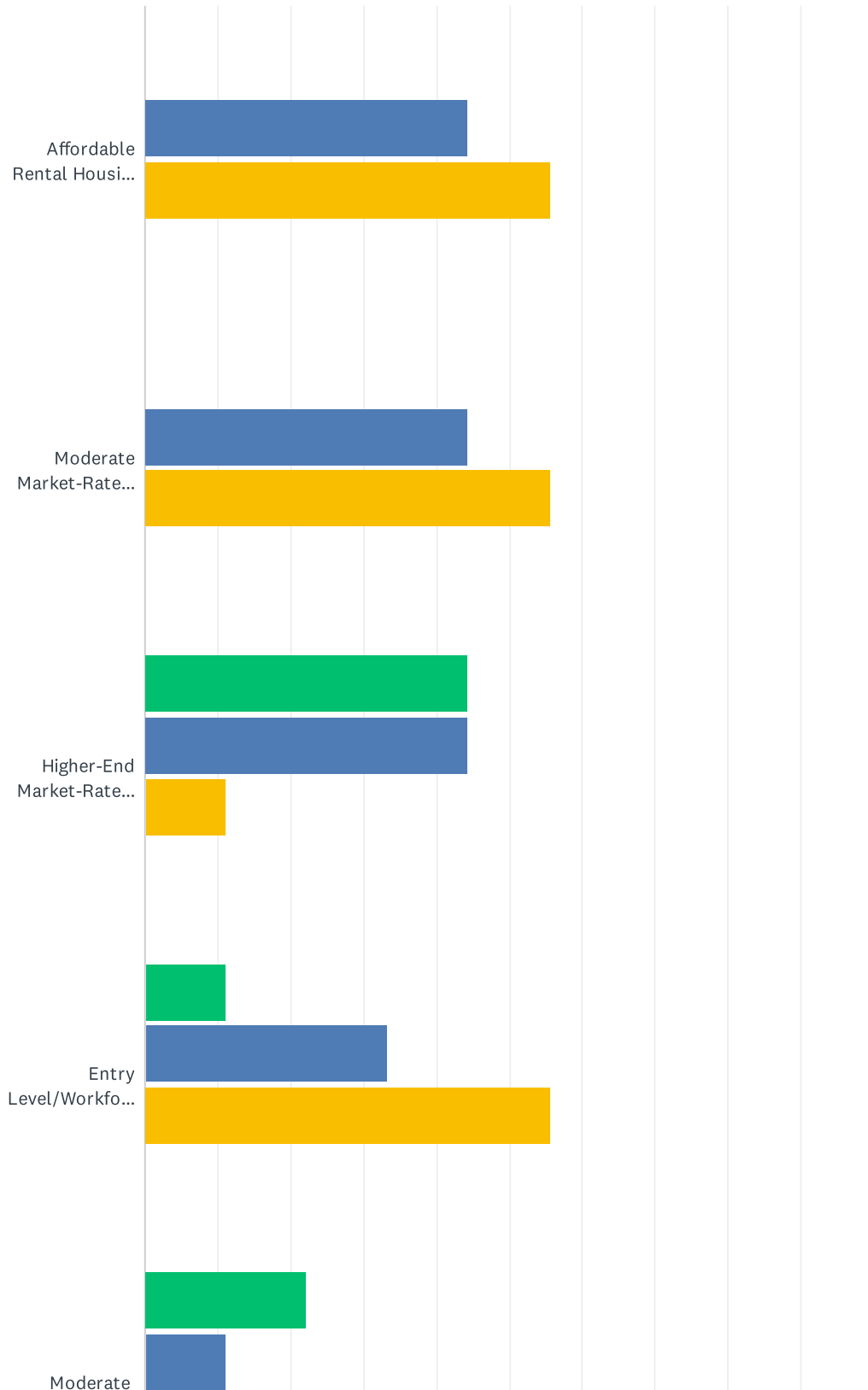
## Cherokee County, North Carolina Employer Survey



	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

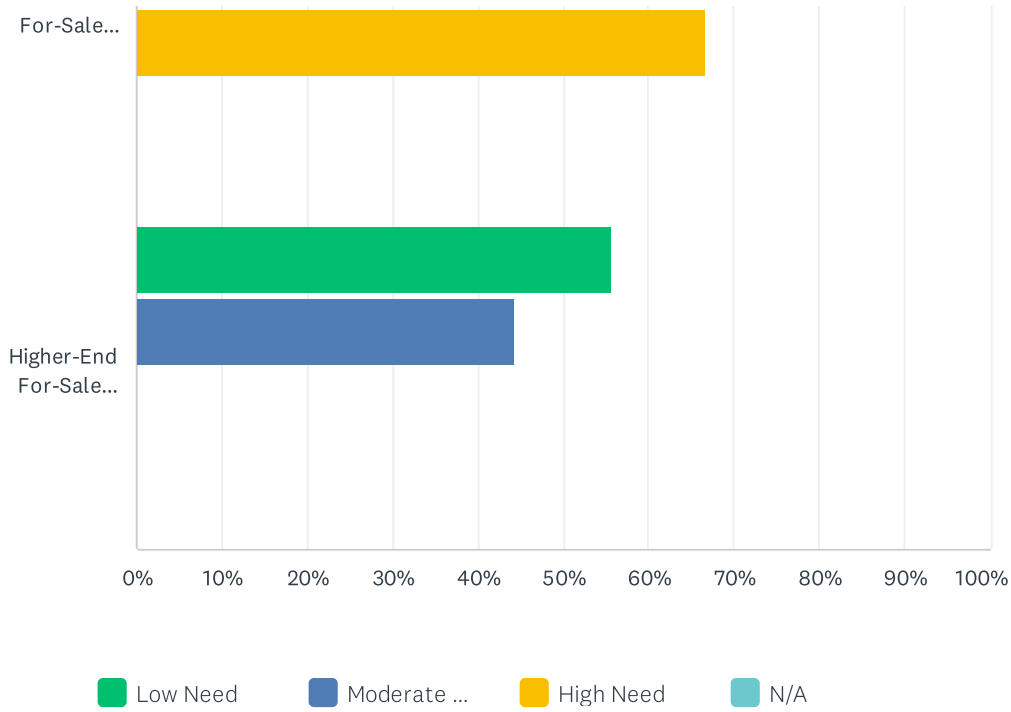
# Q17 Rank the degree of need for housing for your employees in terms of product pricing.

Answered: 9 Skipped: 0





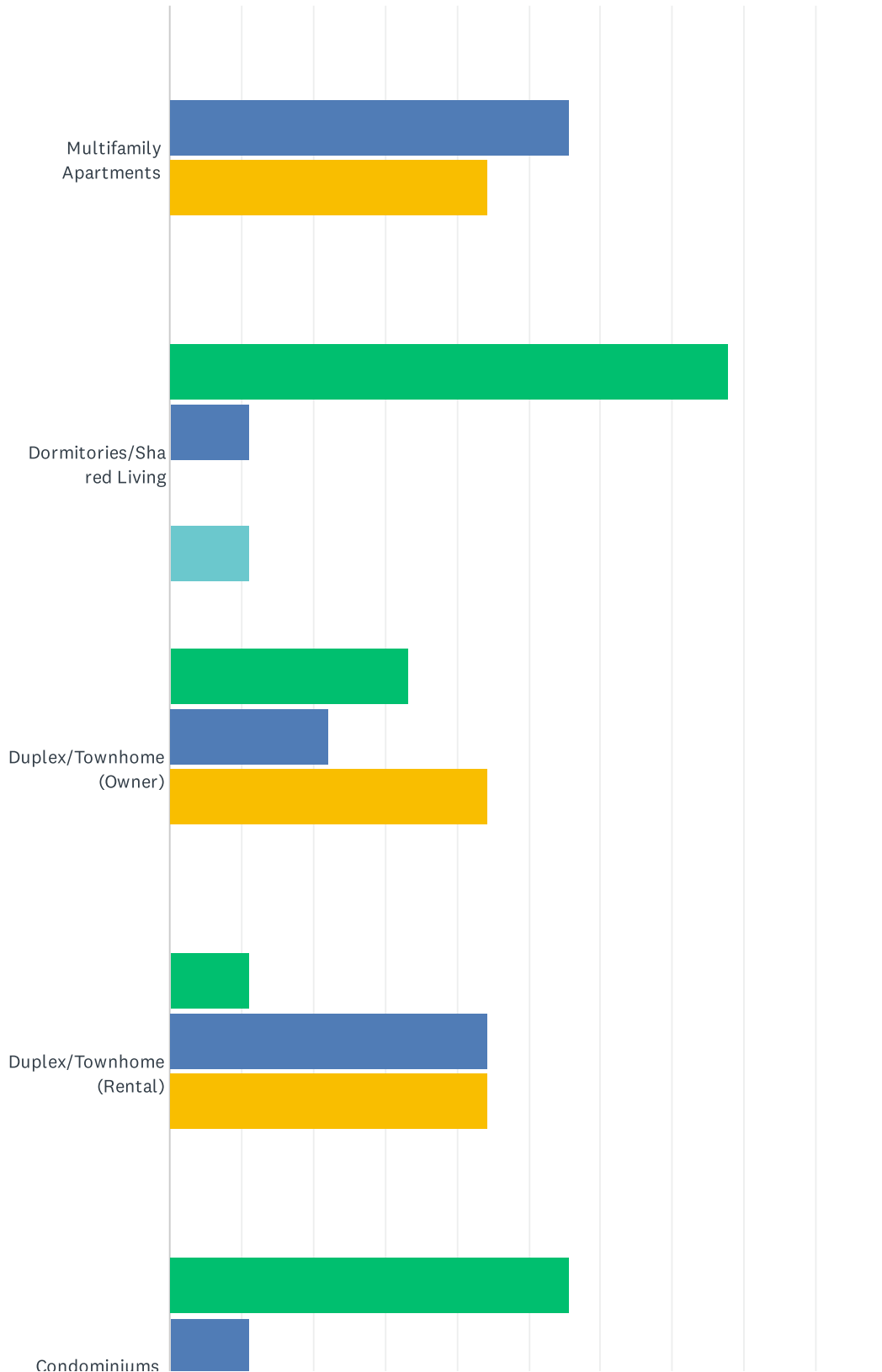
## Cherokee County, North Carolina Employer Survey



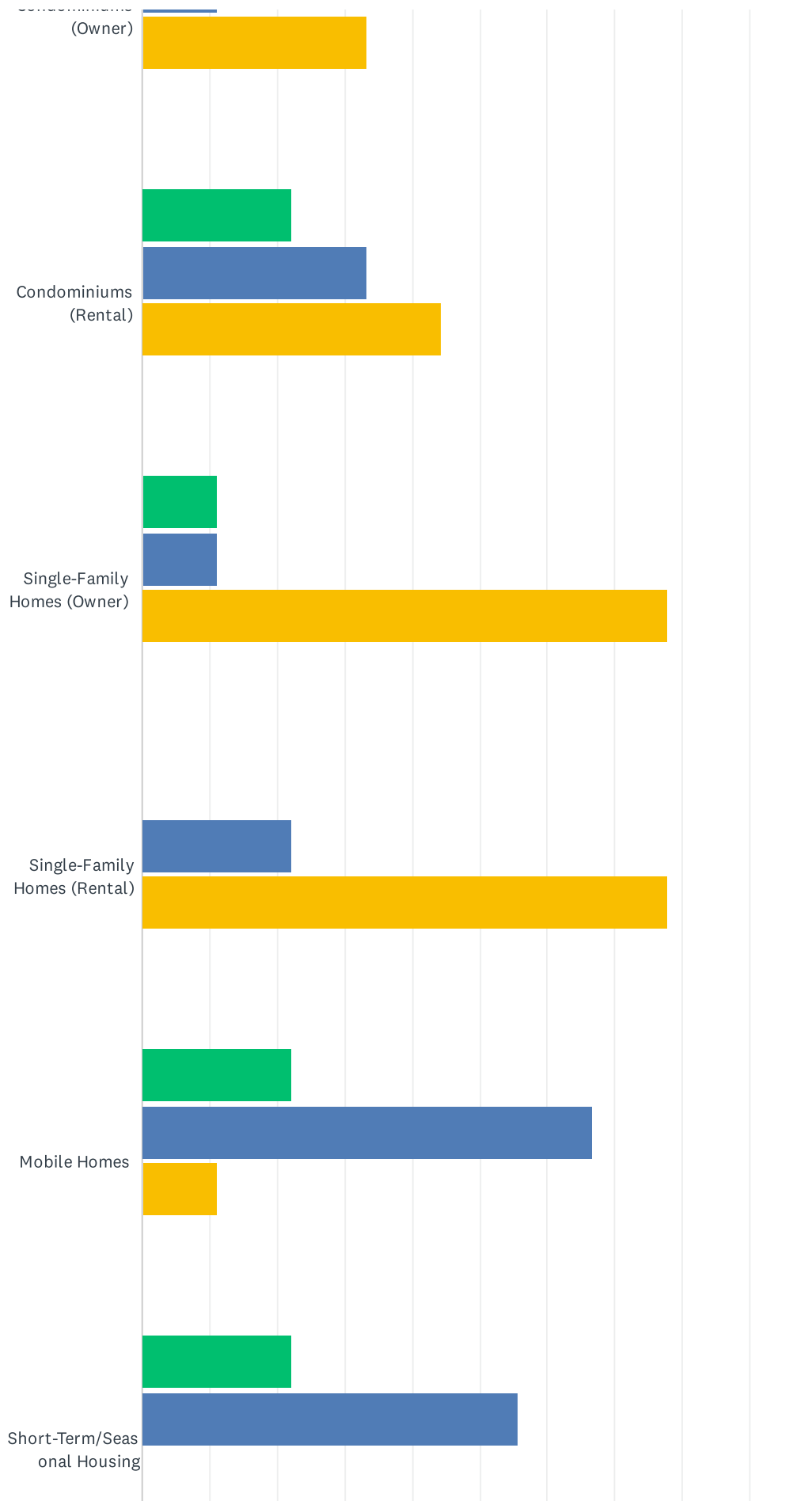
	LOW NEED	MODERATE NEED	HIGH NEED	N/A	TOTAL	WEIGHTED AVERAGE
Affordable Rental Housing (Under \$750/month)	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9	2.56
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9	2.56
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	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.

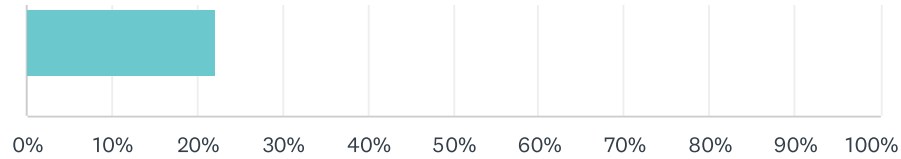
Answered: 9 Skipped: 0



# 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**

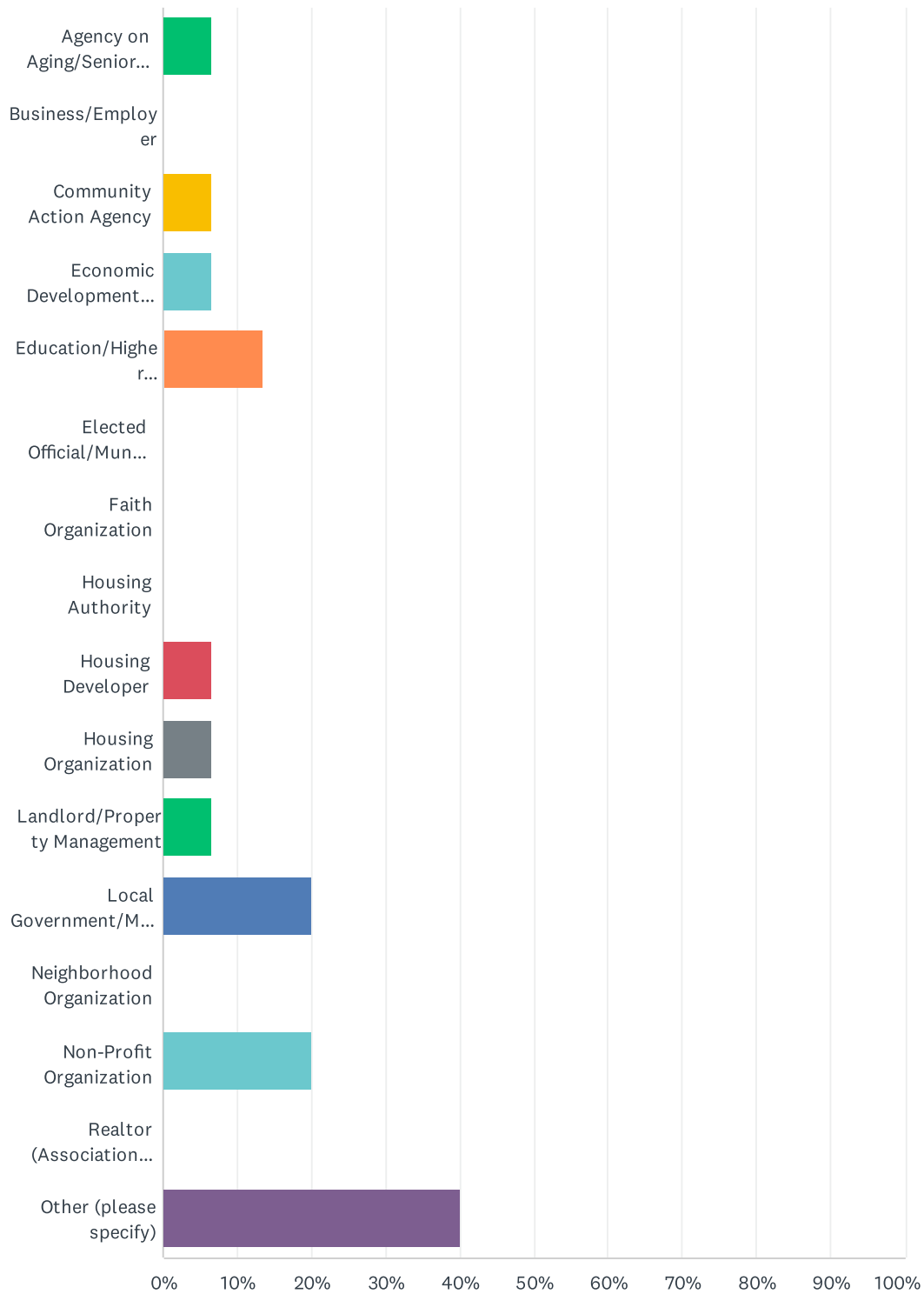
# Q1 Please provide your contact information, should we need to follow-up with this response.

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



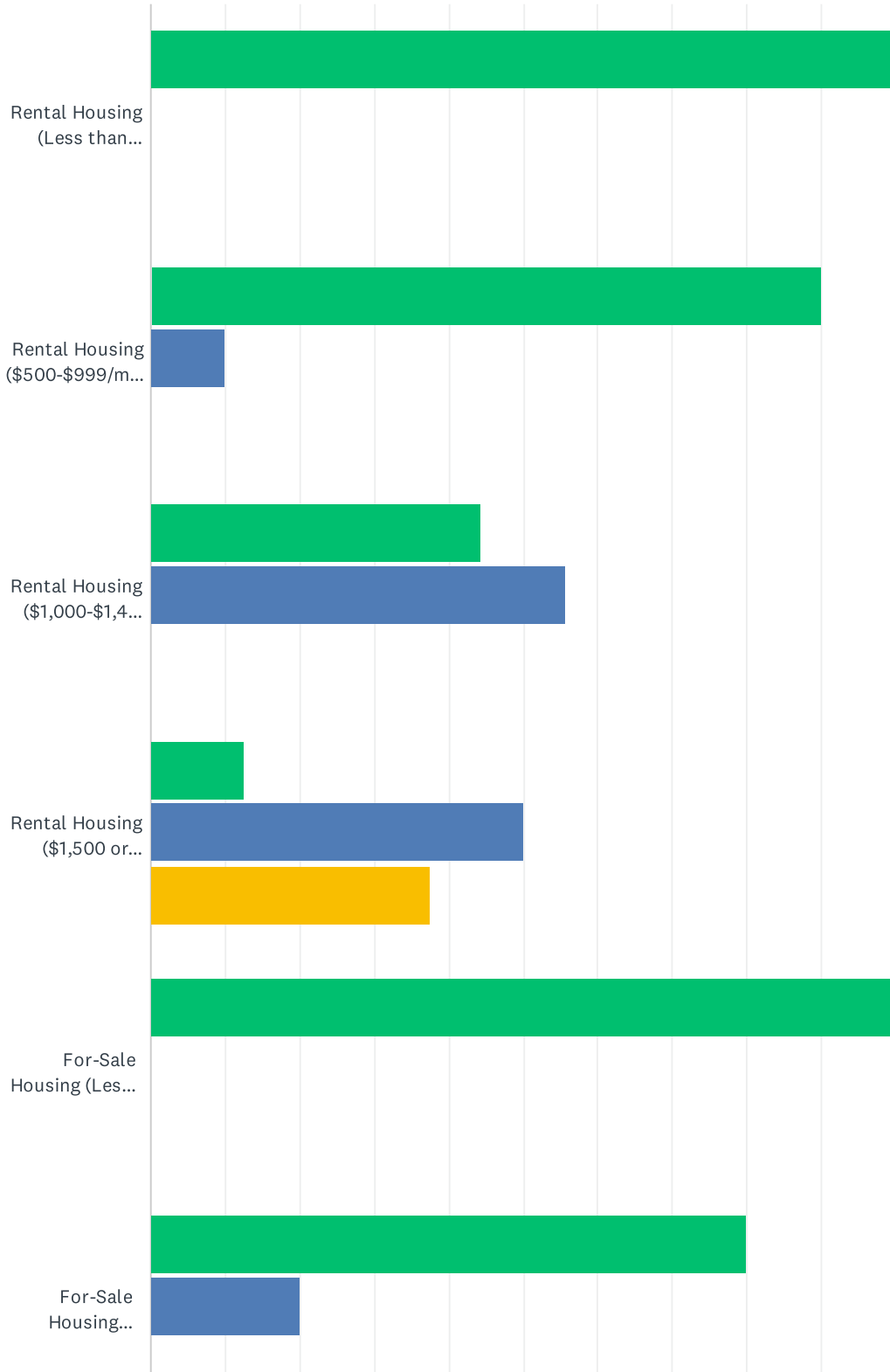


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

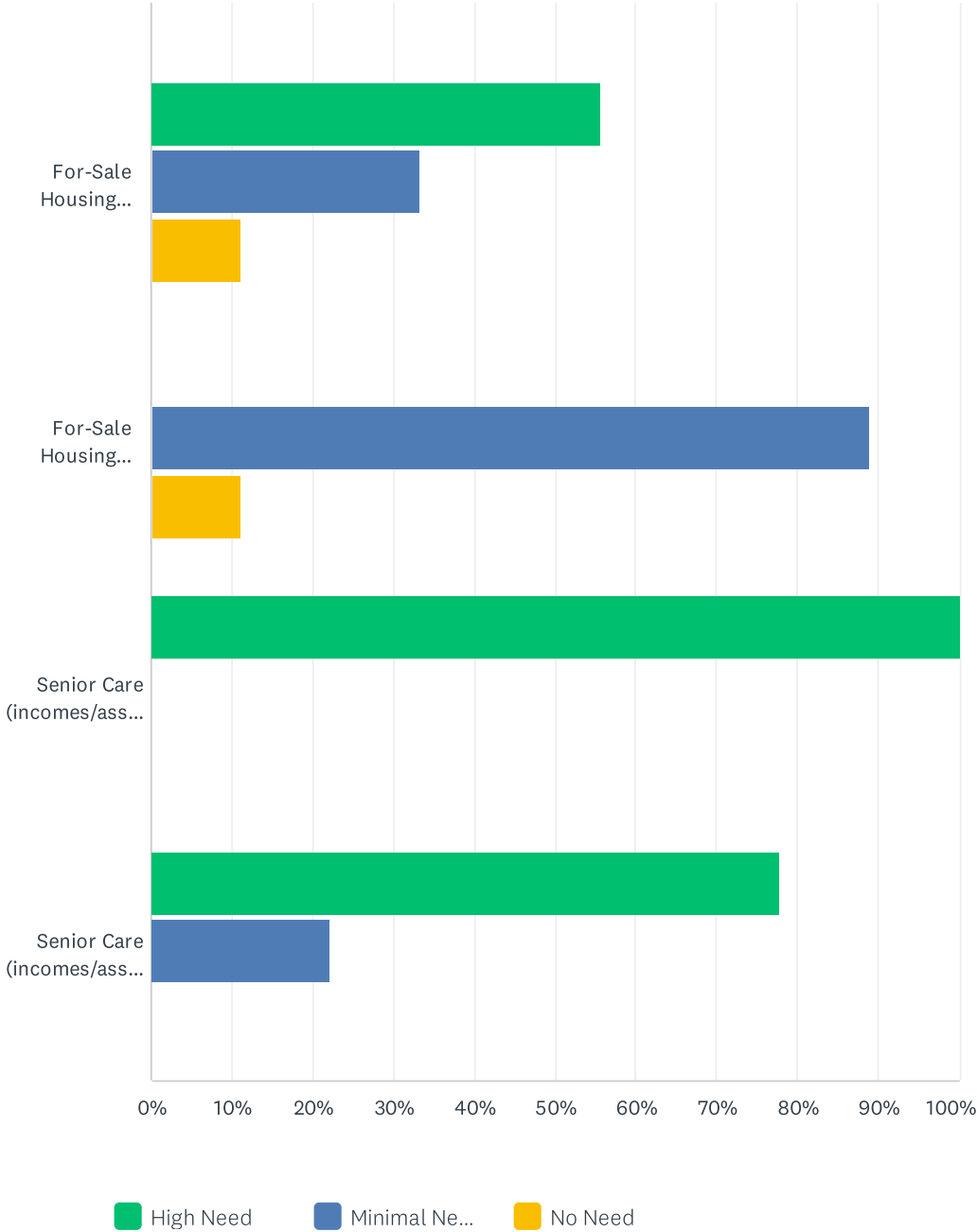
ANSWER CHOICES	RESPONSES	
Agency on Aging/Senior Services	6.67%	1
Business/Employer	0.00%	0
Community Action Agency	6.67%	1
Economic Development Organizations	6.67%	1
Education/Higher Education/University	13.33%	2
Elected Official/Municipal Contact	0.00%	0
Faith Organization	0.00%	0
Housing Authority	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

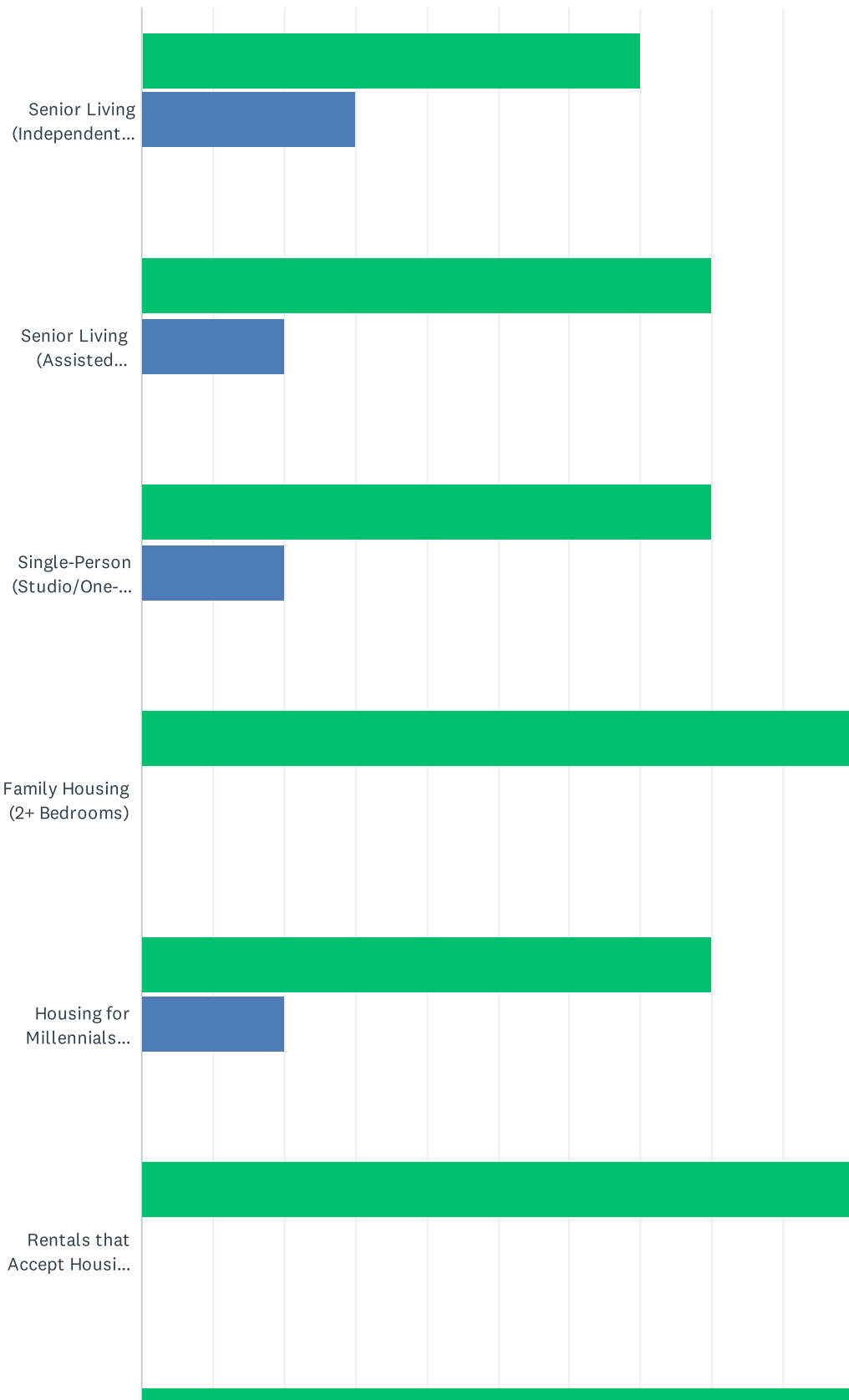


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

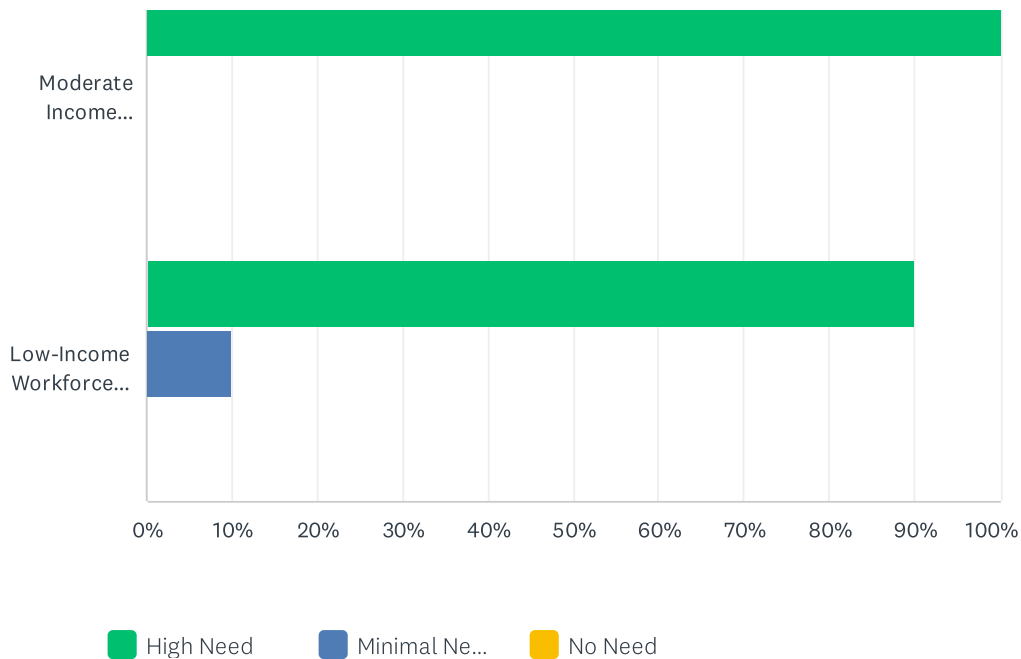
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	100.00% 9	0.00% 0	0.00% 0	9	1.00
Rental Housing (\$500-\$999/month)	90.00% 9	10.00% 1	0.00% 0	10	1.10
Rental Housing (\$1,000-\$1,499/month)	44.44% 4	55.56% 5	0.00% 0	9	1.56
Rental Housing (\$1,500 or more/month)	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



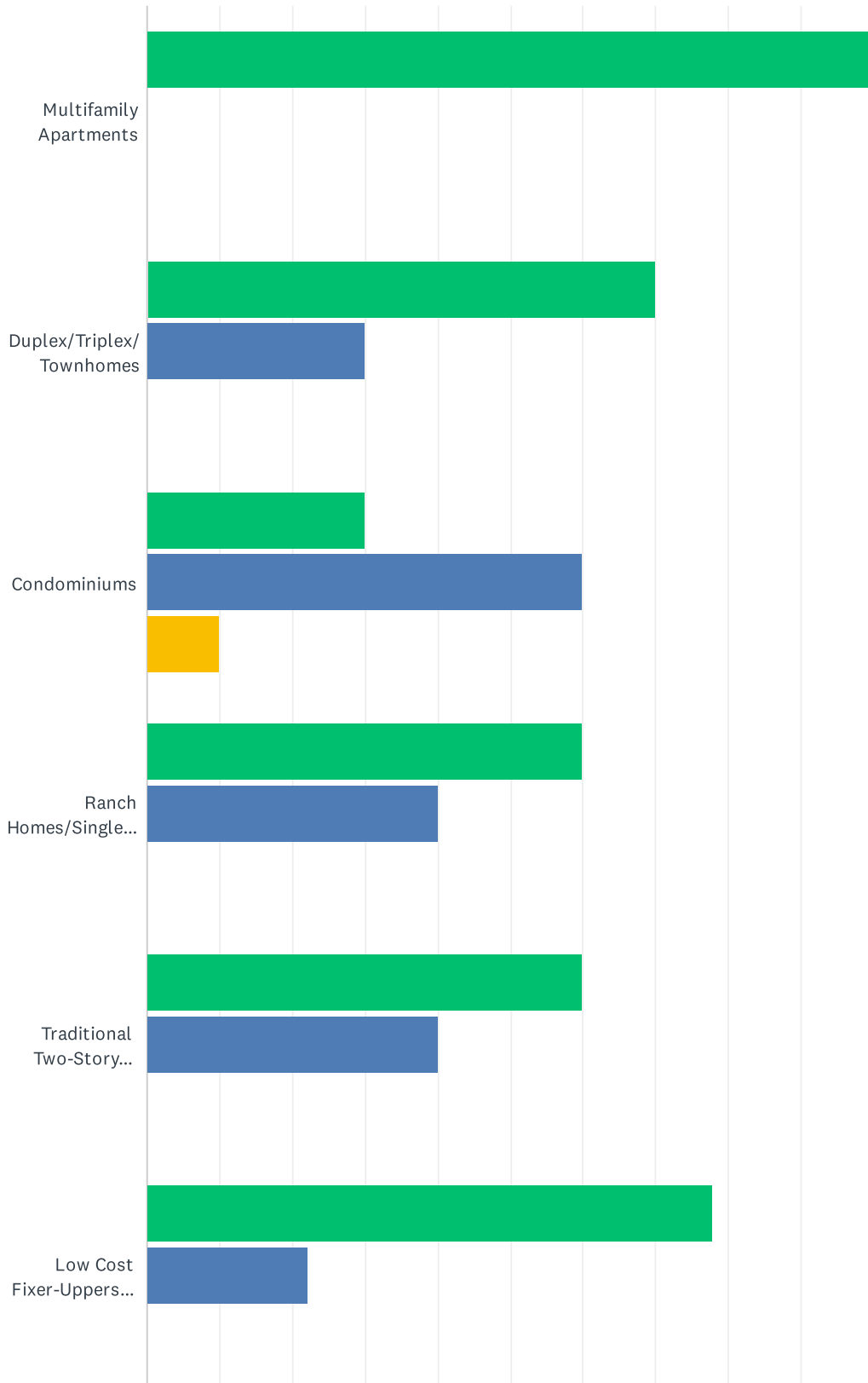
# Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



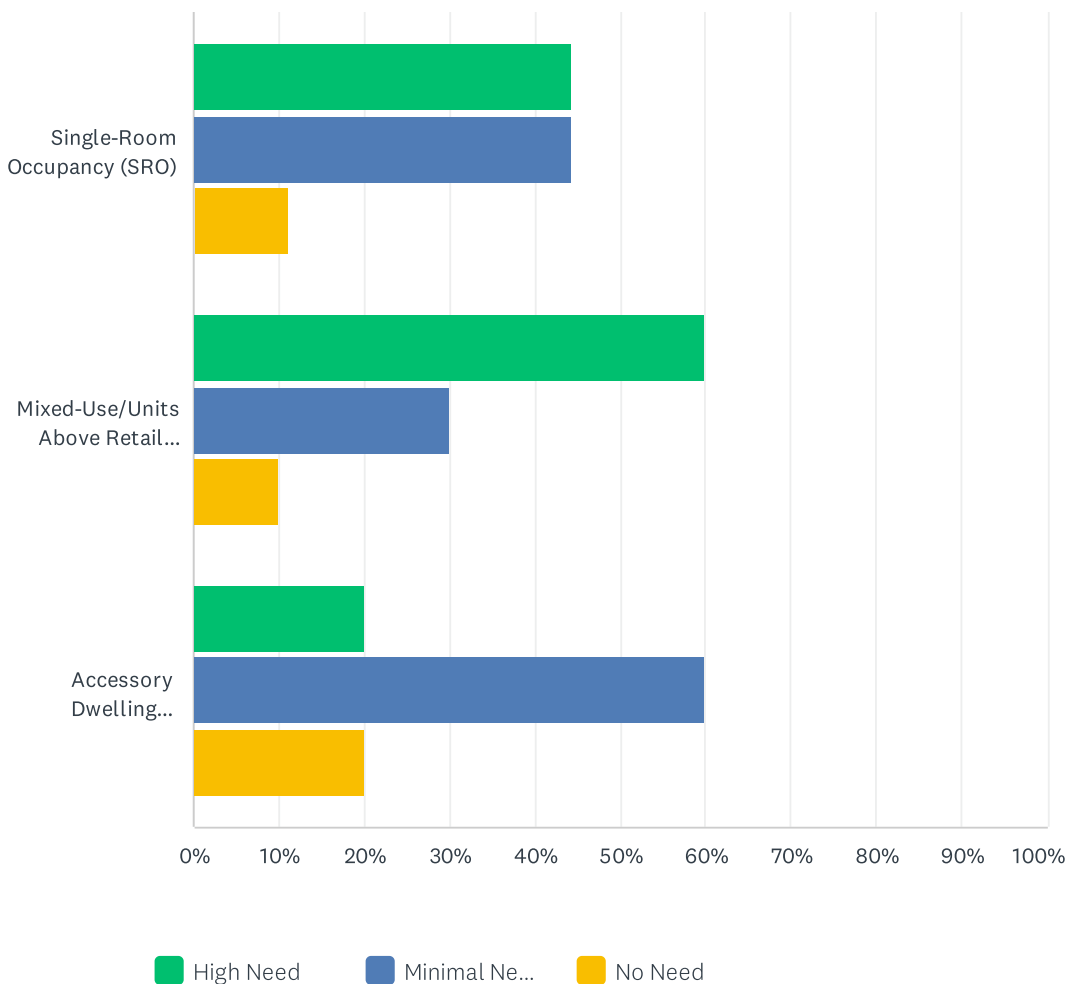
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Senior Living (Independent Living)	70.00% 7	30.00% 3	0.00% 0	10	1.30
Senior Living (Assisted Living, Nursing Care)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Single-Person (Studio/One-Bedroom)	80.00% 8	20.00% 2	0.00% 0	10	1.20
Family Housing (2+ Bedrooms)	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

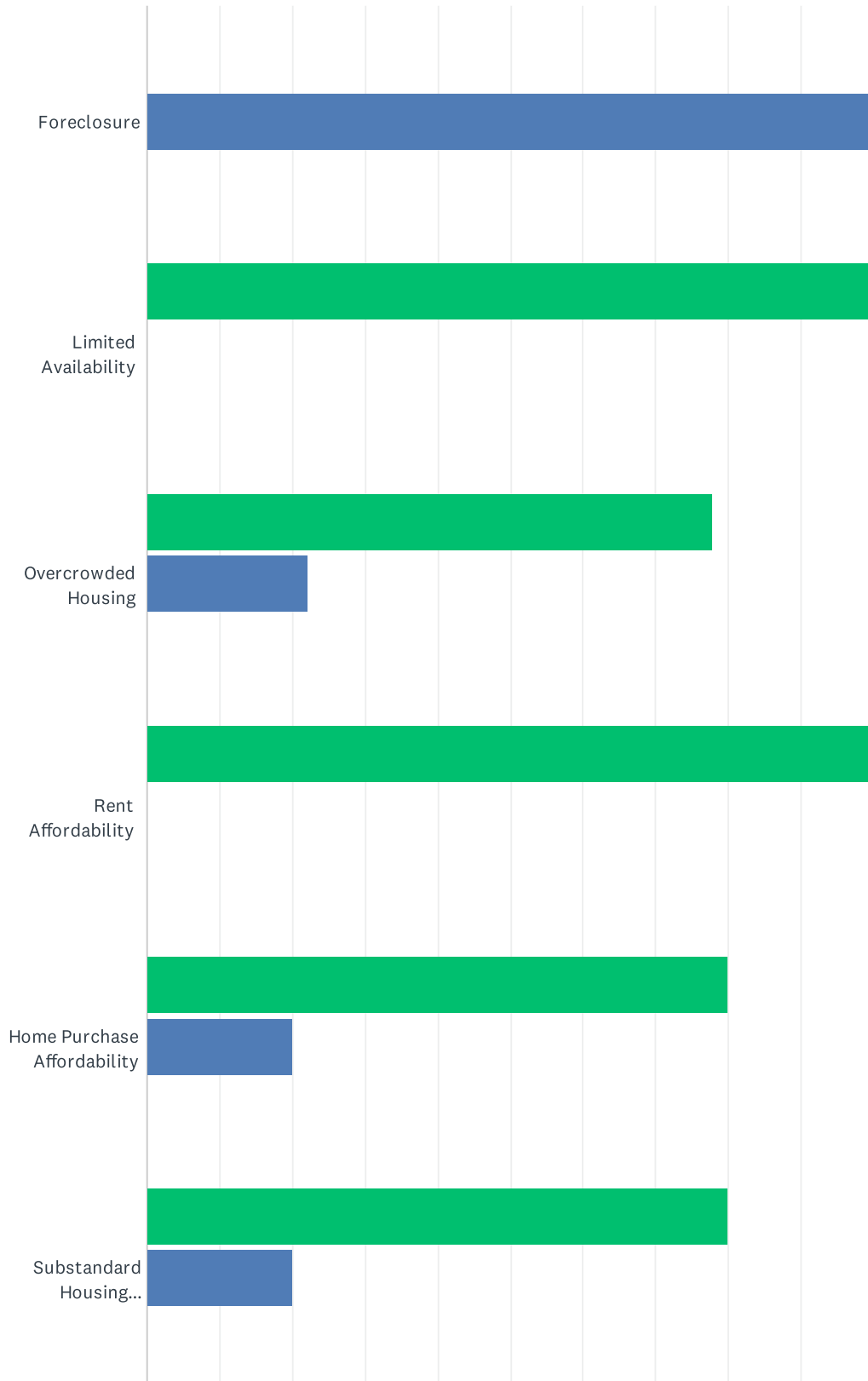


	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Multifamily Apartments	100.00% 10	0.00% 0	0.00% 0	10	1.00
Duplex/Triplex/Townhomes	70.00% 7	30.00% 3	0.00% 0	10	1.30
Condominiums	30.00% 3	60.00% 6	10.00% 1	10	1.80
Ranch Homes/Single Floor Plan Units	60.00% 6	40.00% 4	0.00% 0	10	1.40
Traditional 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

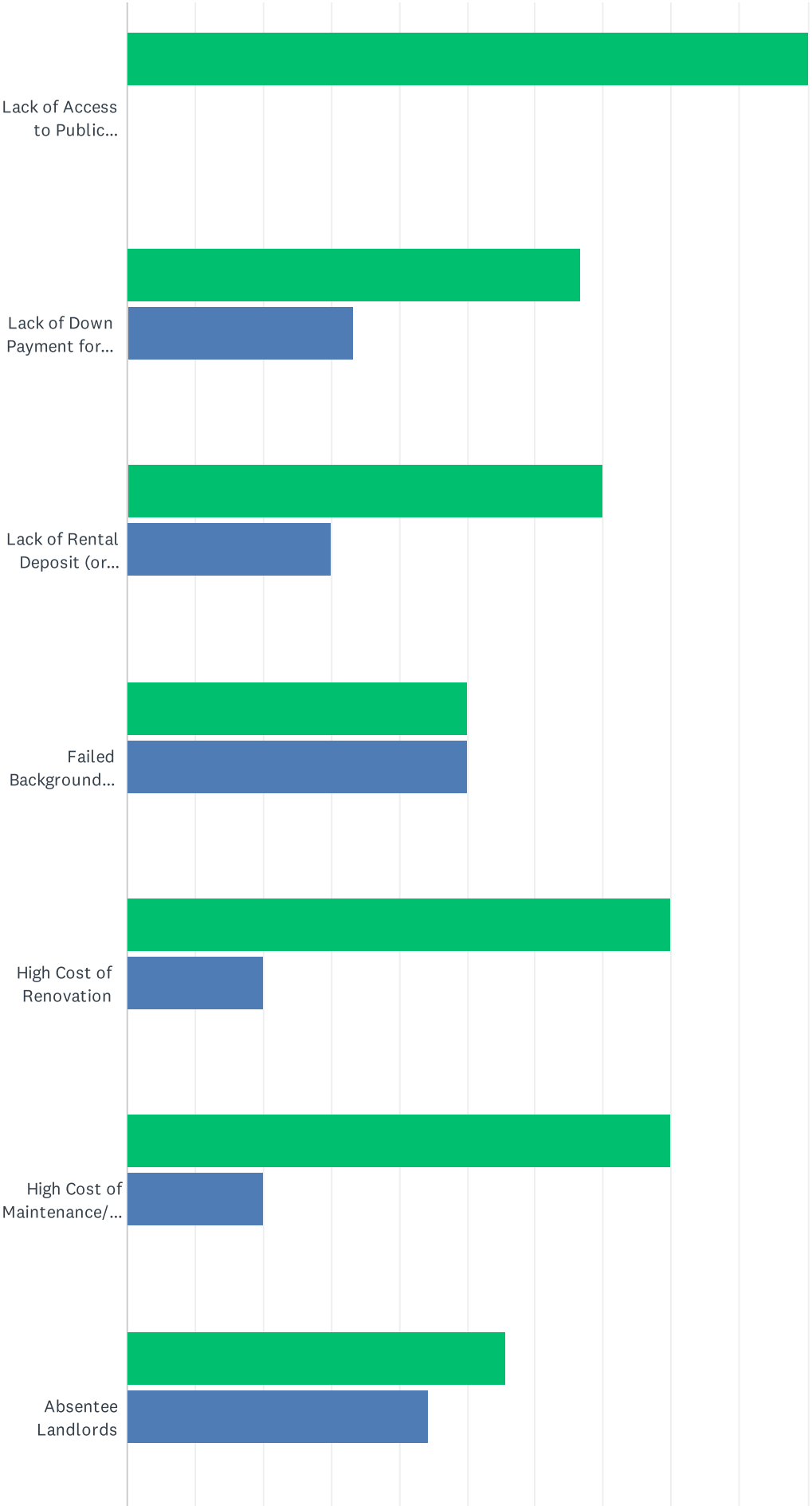


## Q6 To what extent are each of the following housing issues experienced in the county?

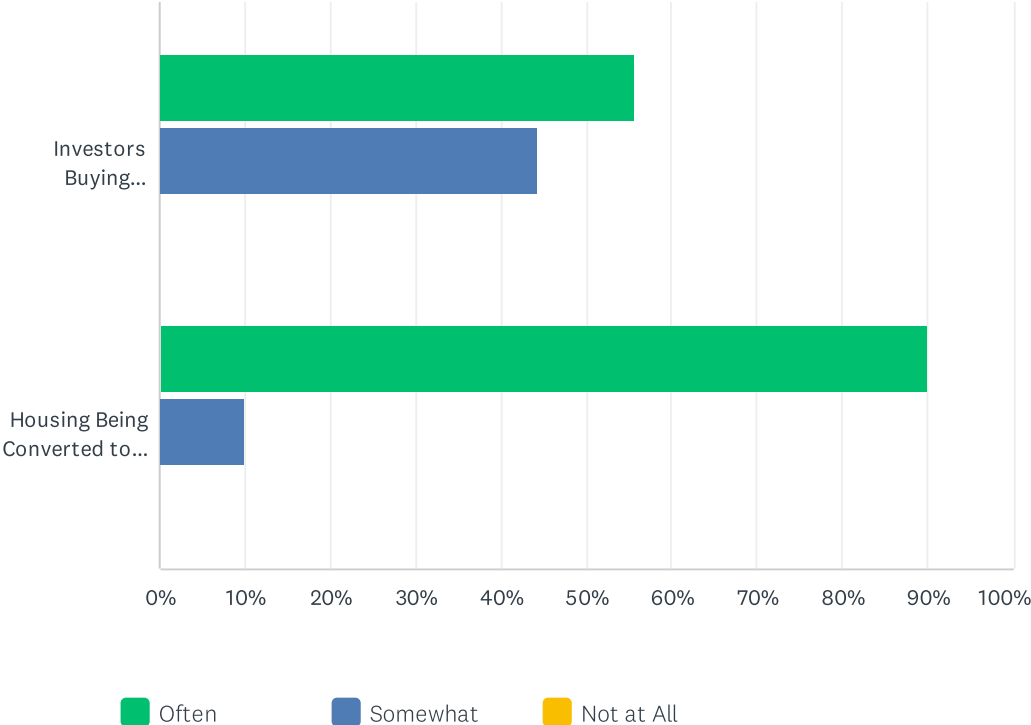
Answered: 10 Skipped: 5



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

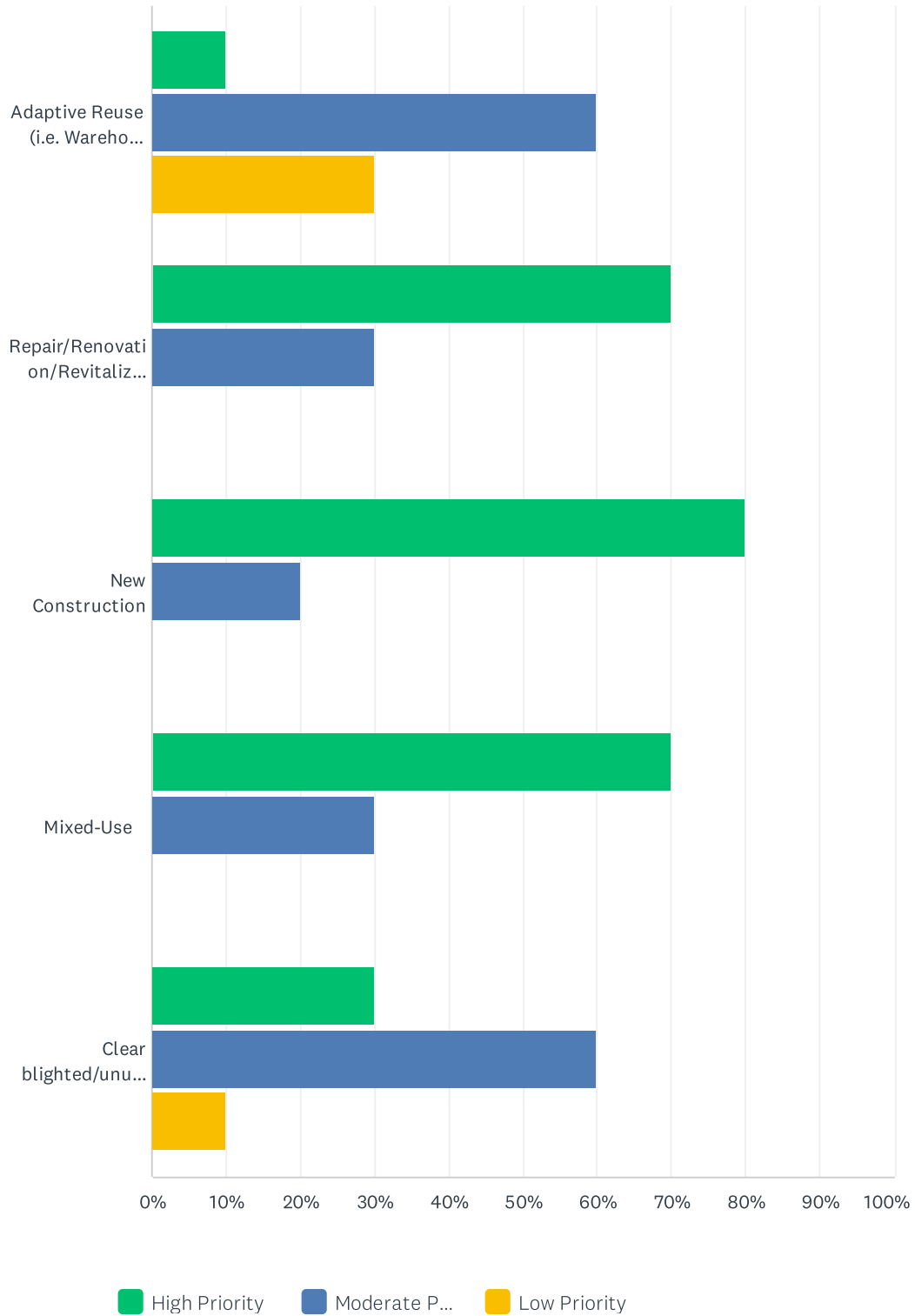


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	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

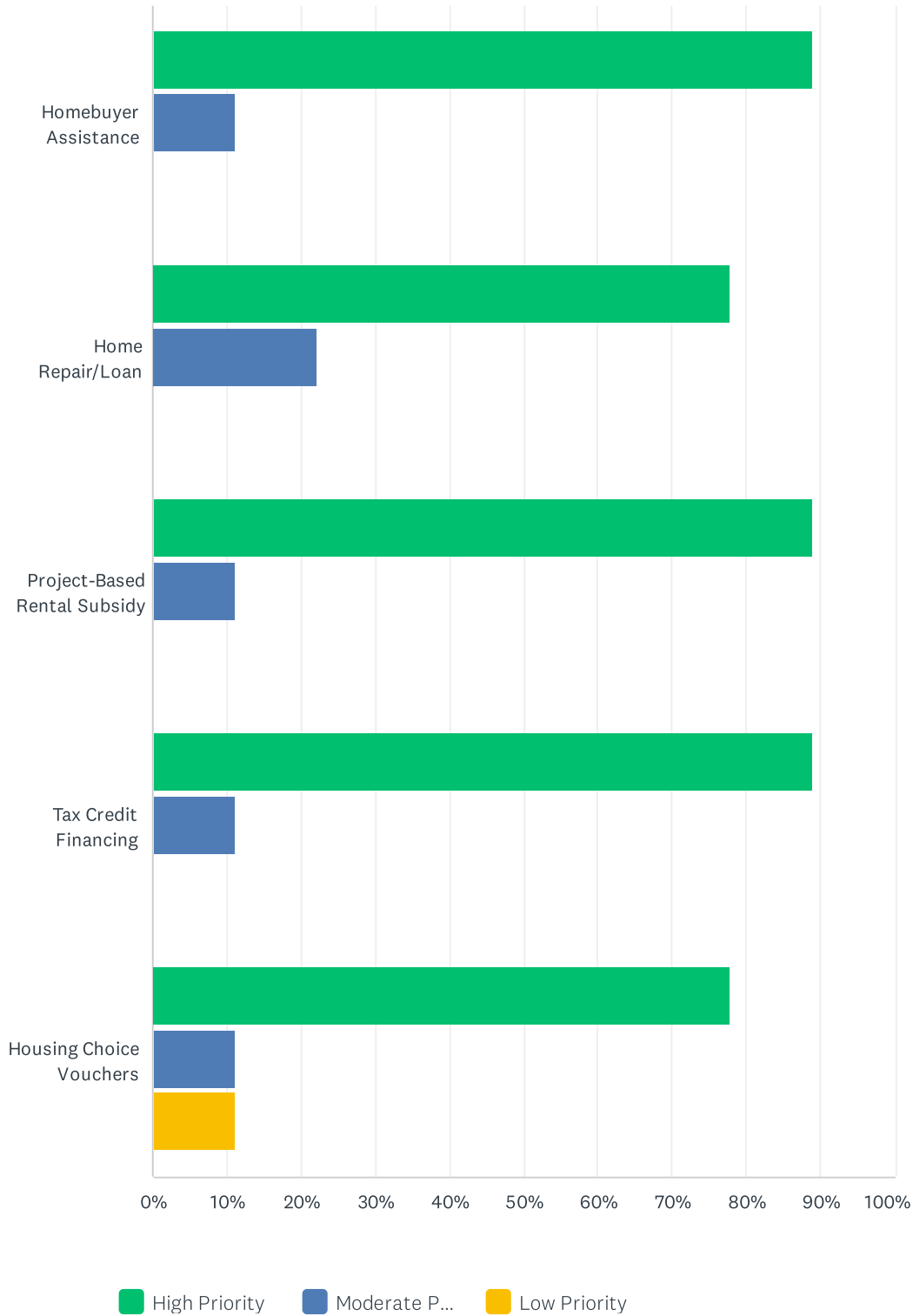


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	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

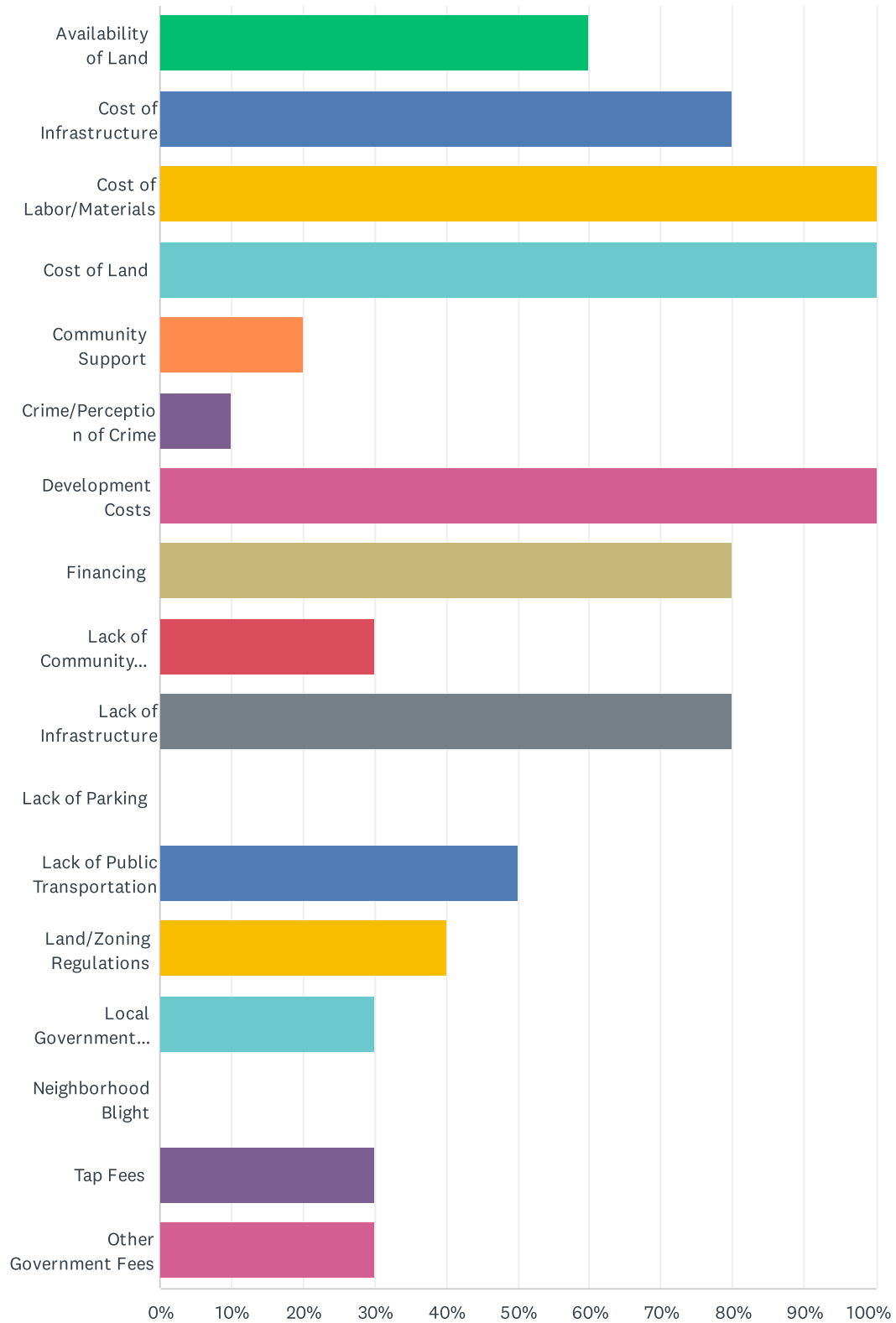
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	88.89% 8	11.11% 1	0.00% 0	9	1.11
Home Repair/Loan	77.78% 7	22.22% 2	0.00% 0	9	1.22
Project-Based Rental Subsidy	88.89% 8	11.11% 1	0.00% 0	9	1.11
Tax Credit Financing	88.89% 8	11.11% 1	0.00% 0	9	1.11
Housing Choice 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

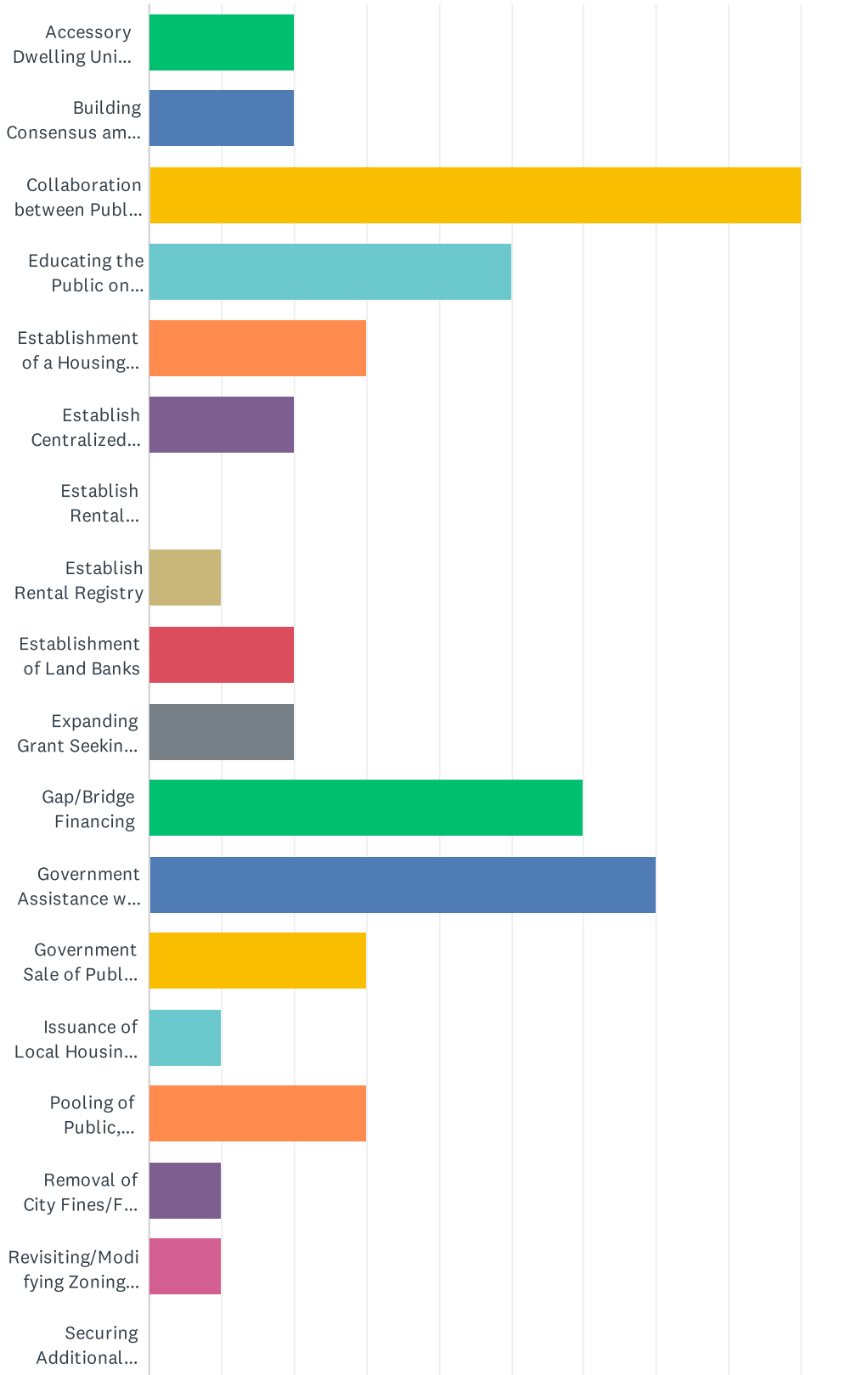


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

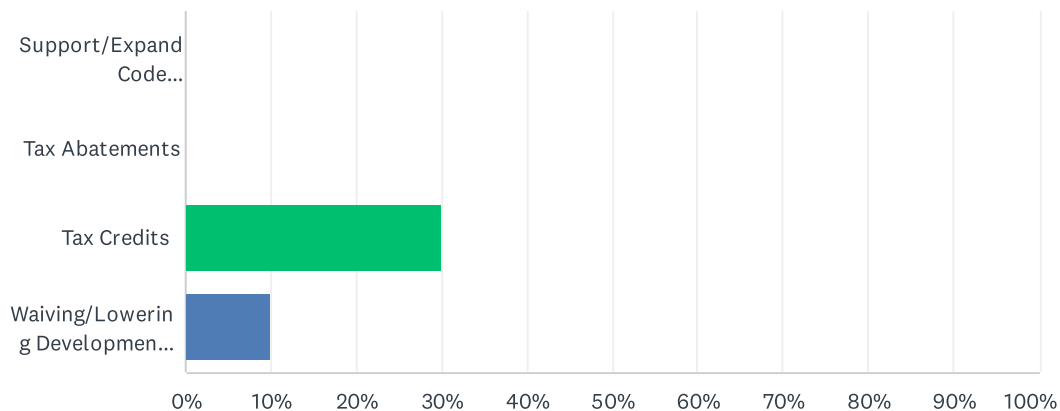
ANSWER CHOICES	RESPONSES	
Availability of Land	60.00%	6
Cost of Infrastructure	80.00%	8
Cost of Labor/Materials	100.00%	10
Cost of Land	100.00%	10
Community Support	20.00%	2
Crime/Perception of Crime	10.00%	1
Development Costs	100.00%	10
Financing	80.00%	8
Lack of Community Services	30.00%	3
Lack of 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



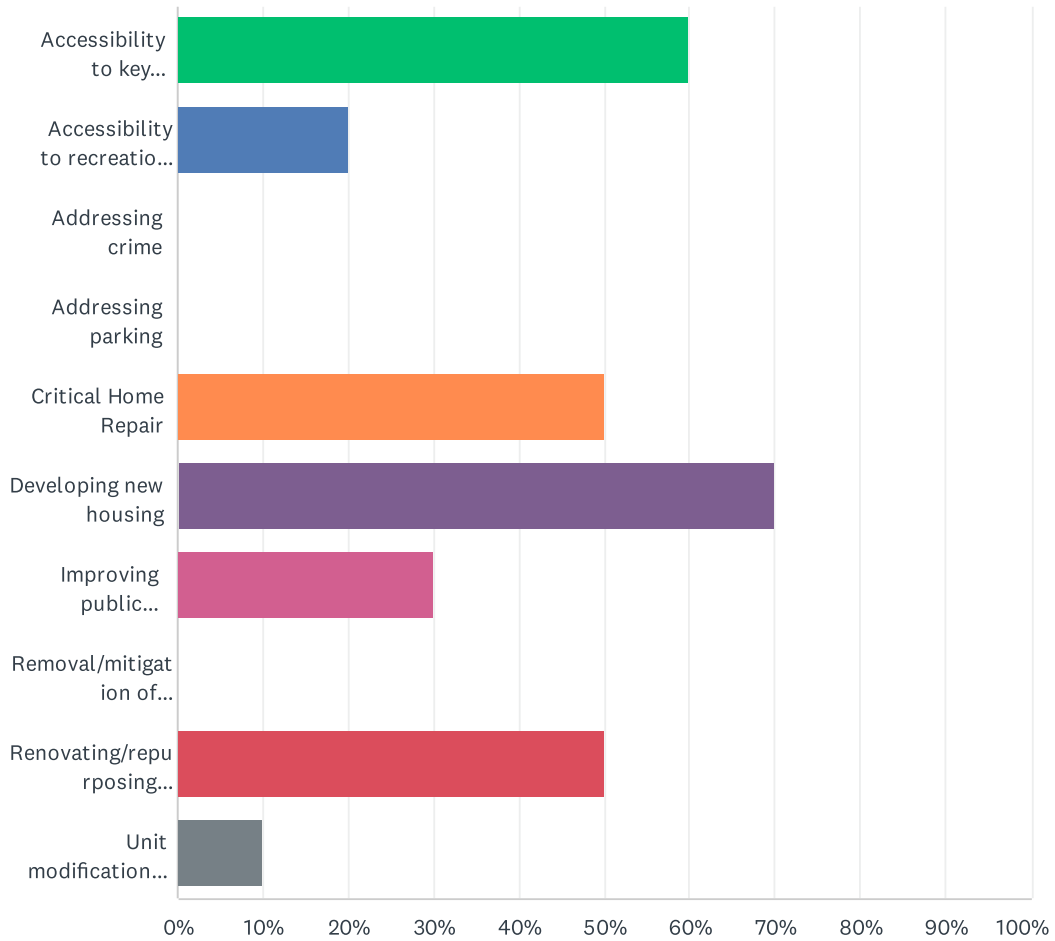
## Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview



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

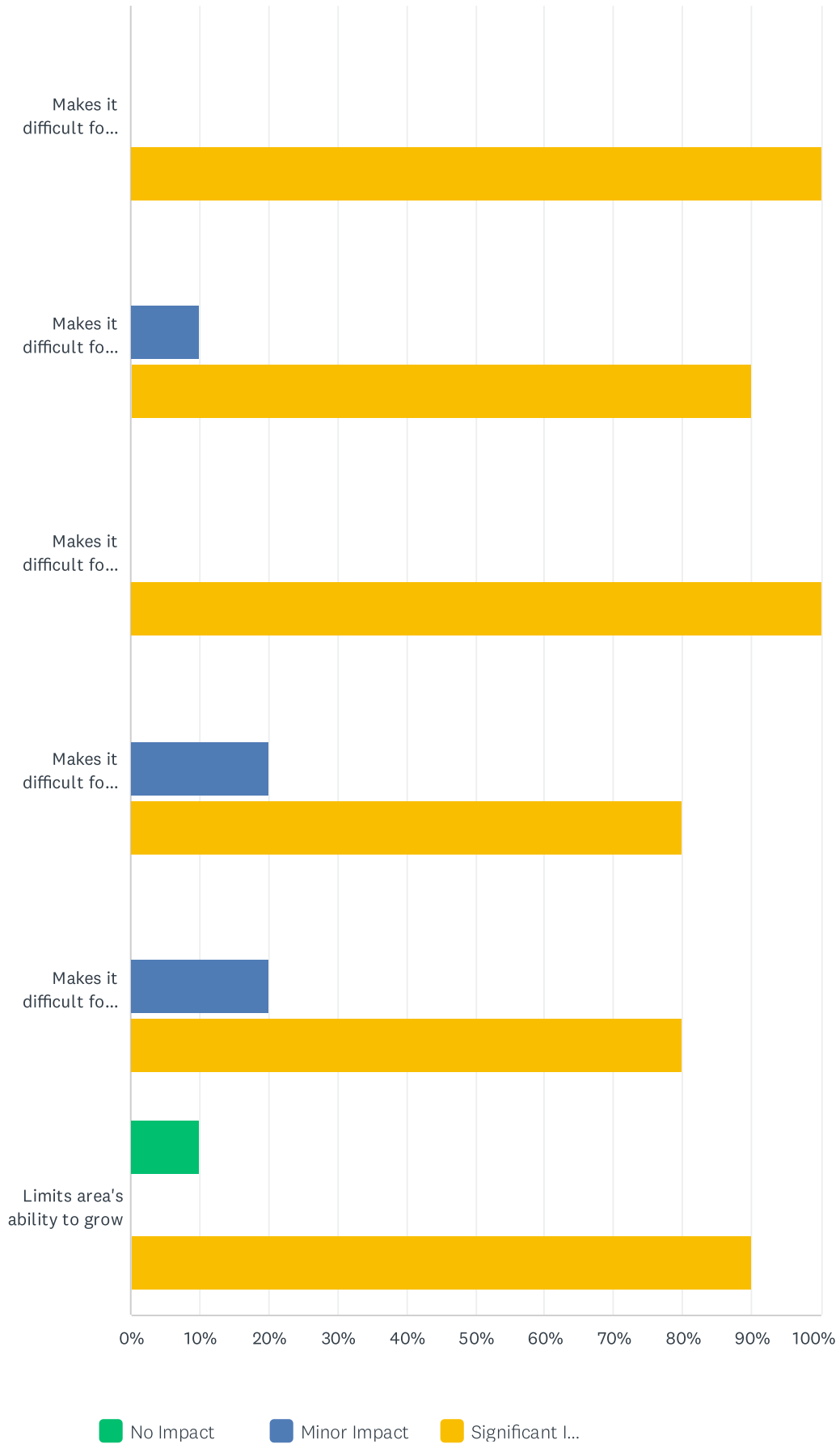
ANSWER CHOICES	RESPONSES	
Accessibility to key community services (e.g. Healthcare, childcare, etc.)	60.00%	6
Accessibility to recreational amenities	20.00%	2
Addressing crime	0.00%	0
Addressing parking	0.00%	0
Critical Home Repair	50.00%	5
Developing new housing	70.00%	7
Improving public transportation	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

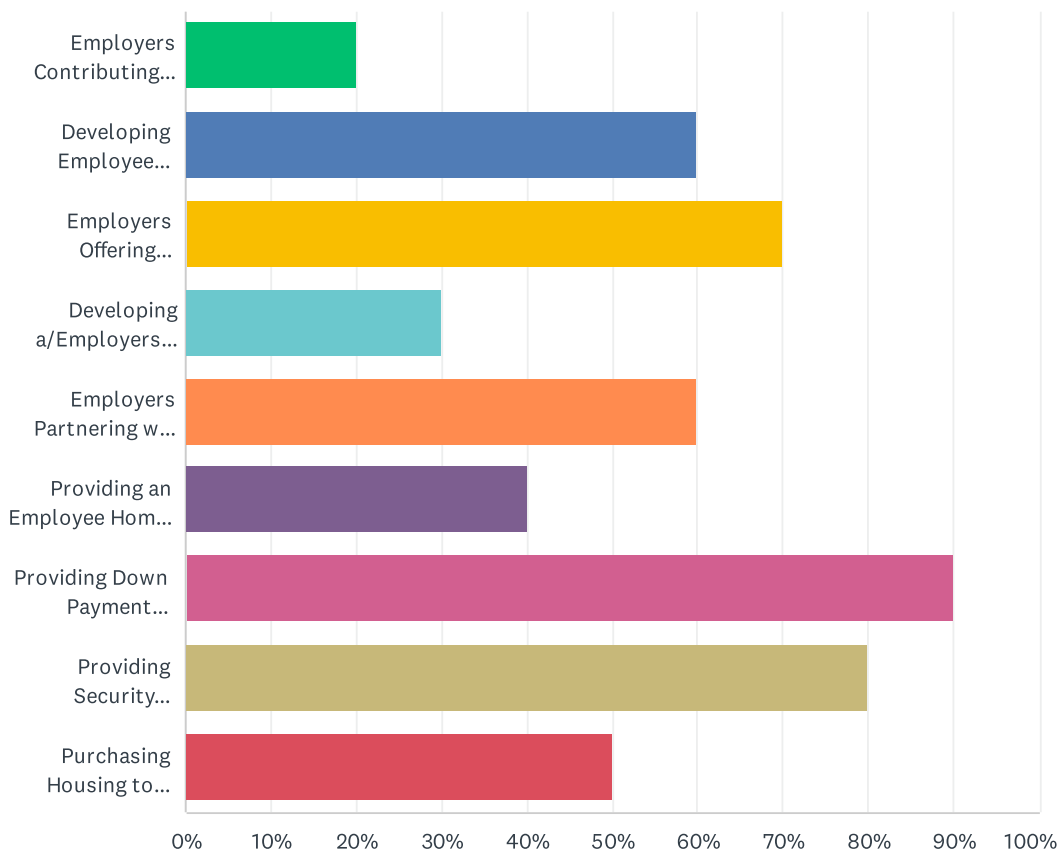


Cherokee County, North Carolina Housing Needs Assessment Stakeholder Interview

	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)

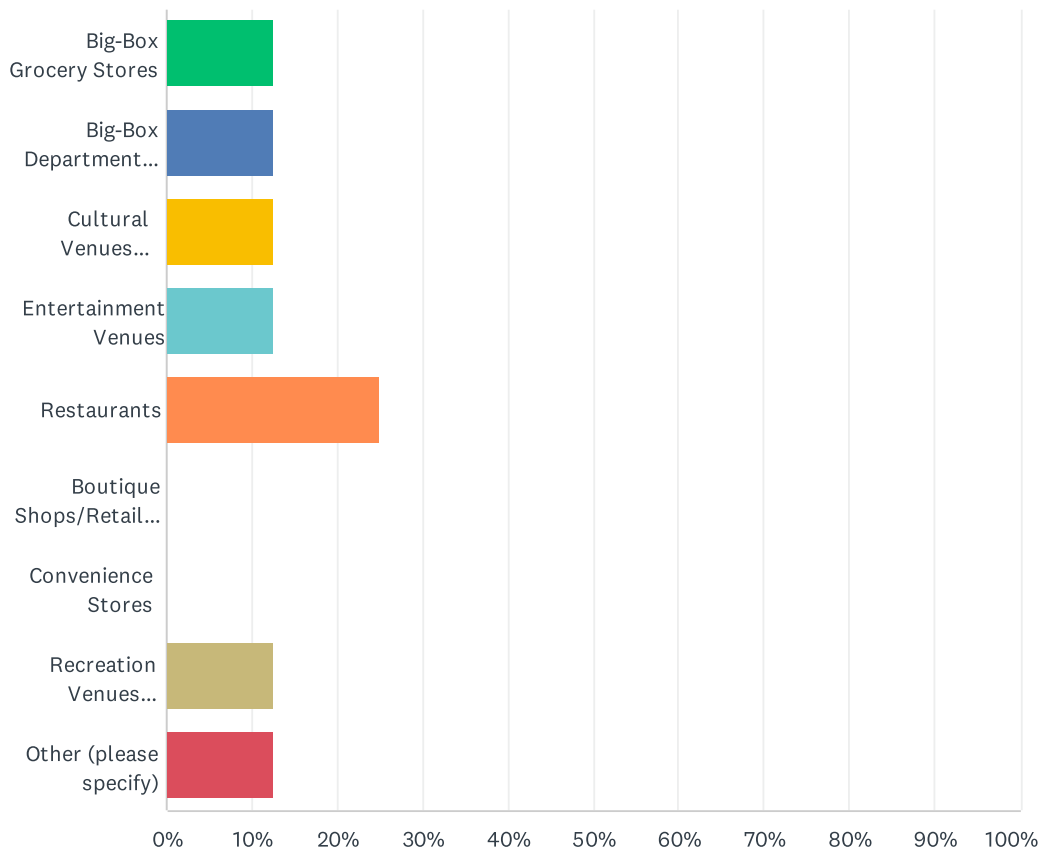
Answered: 10 Skipped: 5



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



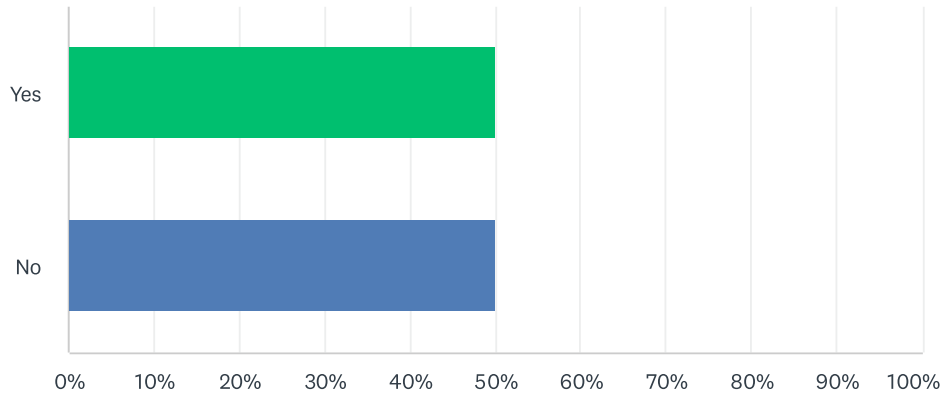
ANSWER CHOICES	RESPONSES	
Big-Box Grocery Stores	12.50%	1
Big-Box Department Stores	12.50%	1
Cultural Venues (community center, museum, etc.)	12.50%	1
Entertainment Venues	12.50%	1
Restaurants	25.00%	2
Boutique Shops/Retailers (bookstore, craft store, salon, etc.)	0.00%	0
Convenience Stores	0.00%	0
Recreation 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?

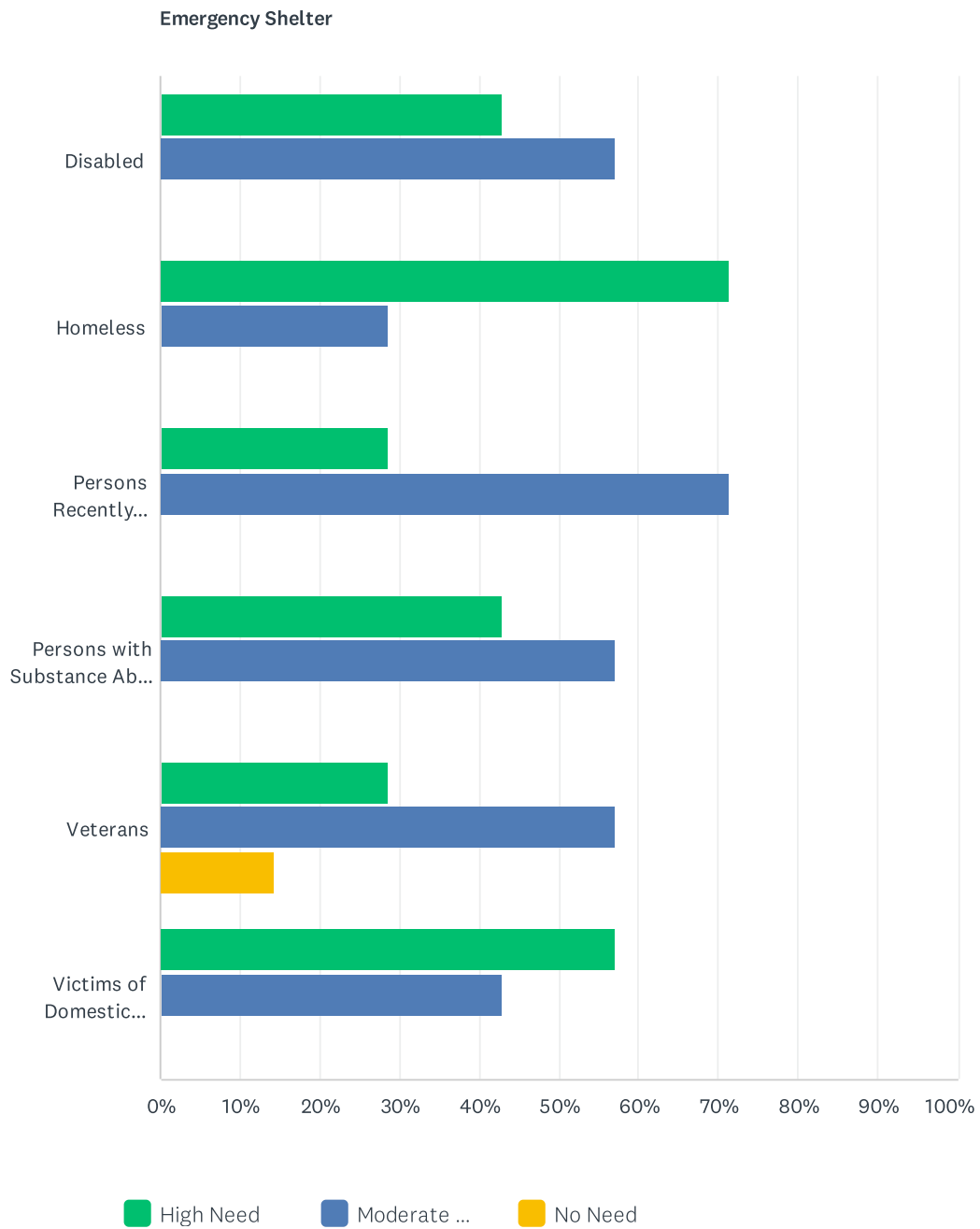
Answered: 10 Skipped: 5

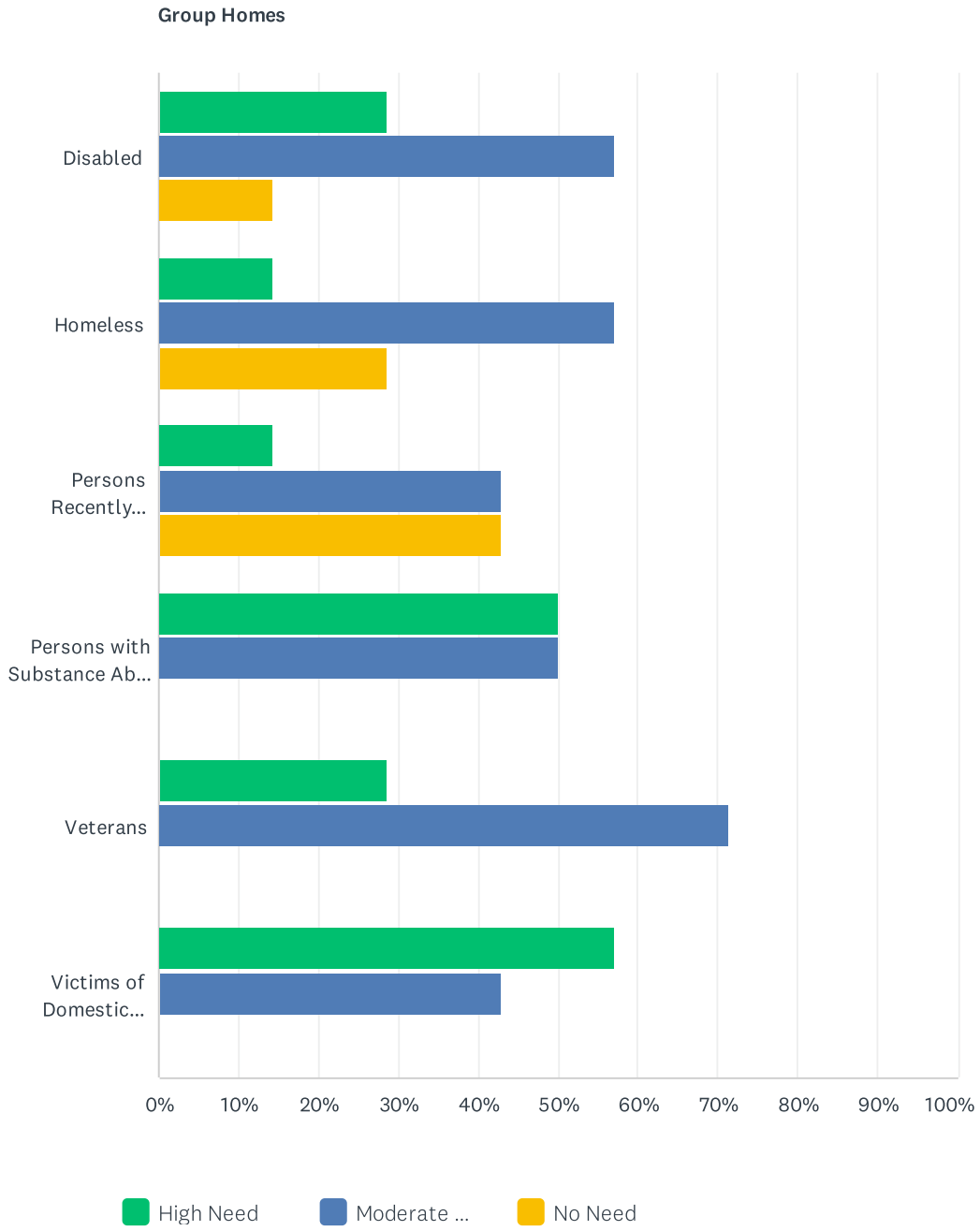


ANSWER CHOICES	RESPONSES	
Yes	50.00%	5
No	50.00%	5
TOTAL		10

# Q17 Rank the level of need for various housing types for each population target.

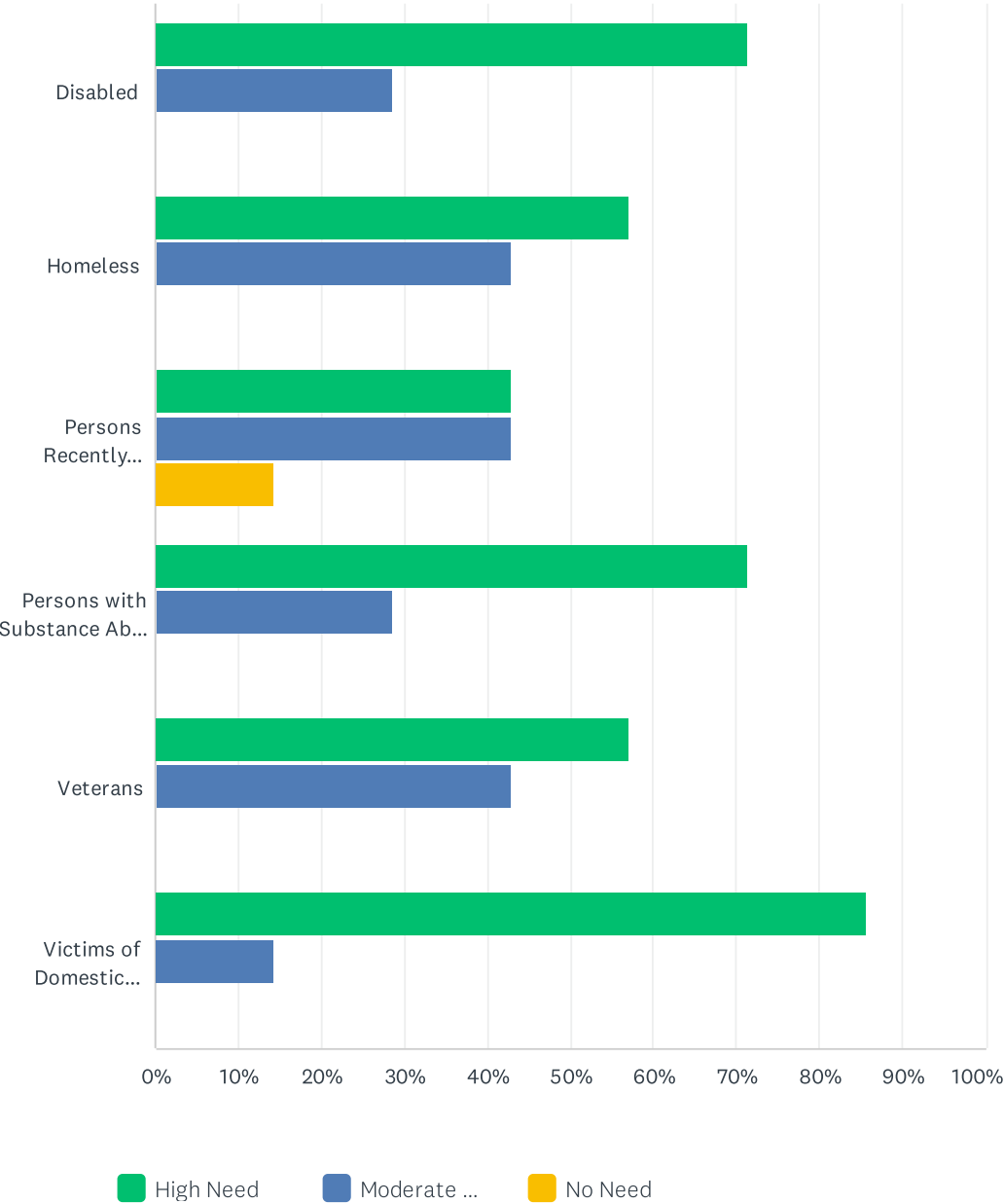
Answered: 8 Skipped: 7



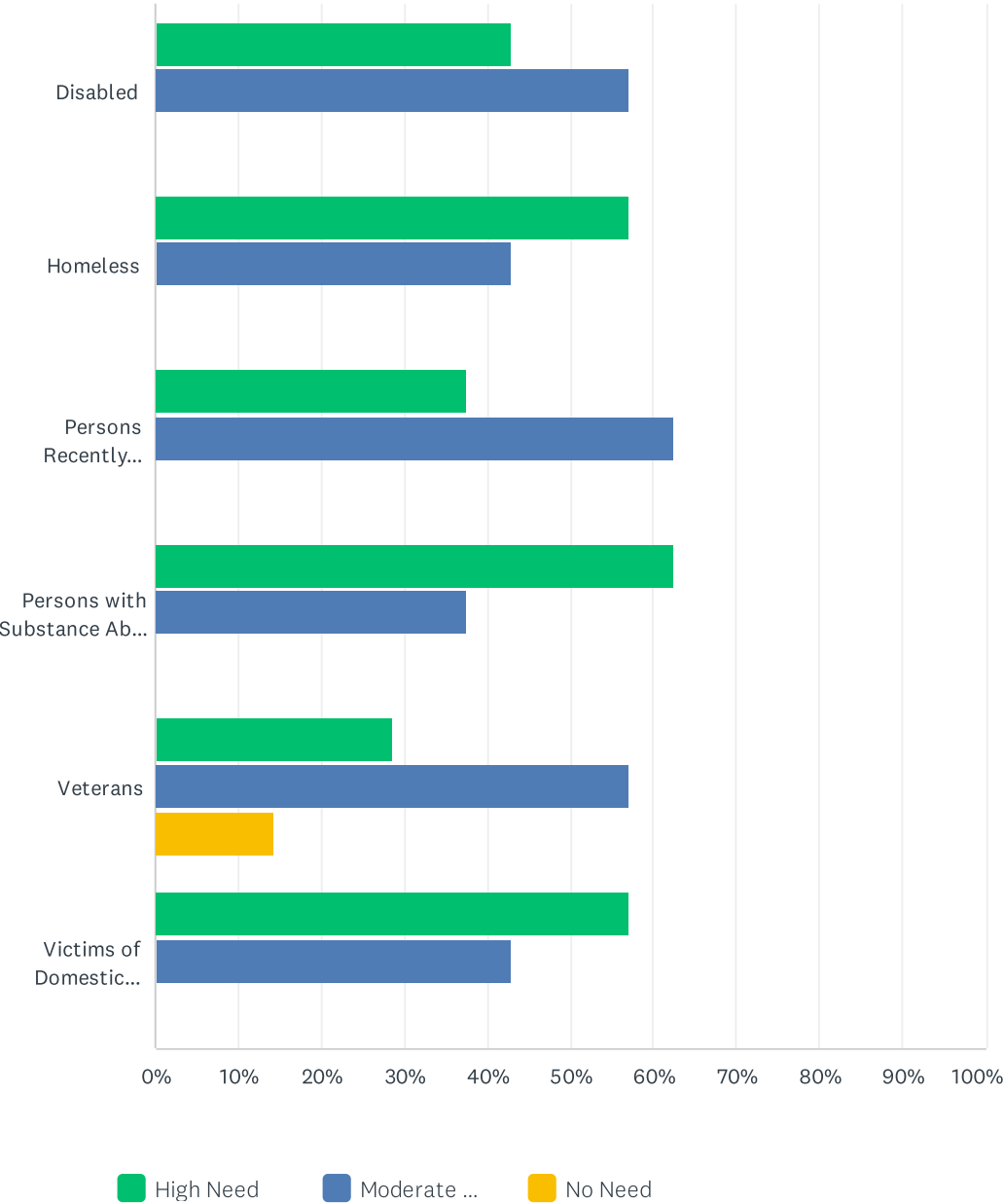




Permanent Supportive Housing



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

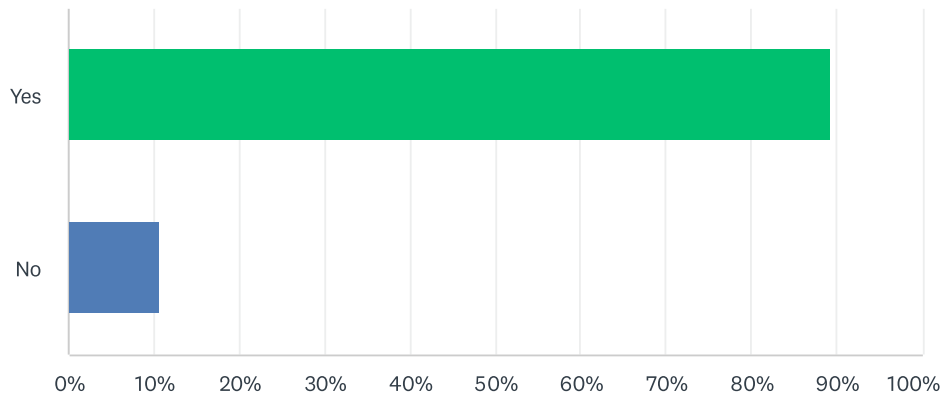
**Q19 Provide any recommendations on ways to address the needs of the homeless and/or special needs populations in the county?**

Answered: 3 Skipped: 12

ADDENDUM G:  
RESIDENT/COMMUTER  
SURVEY RESULTS

## Q1 Do you live in Cherokee County?

Answered: 701 Skipped: 0

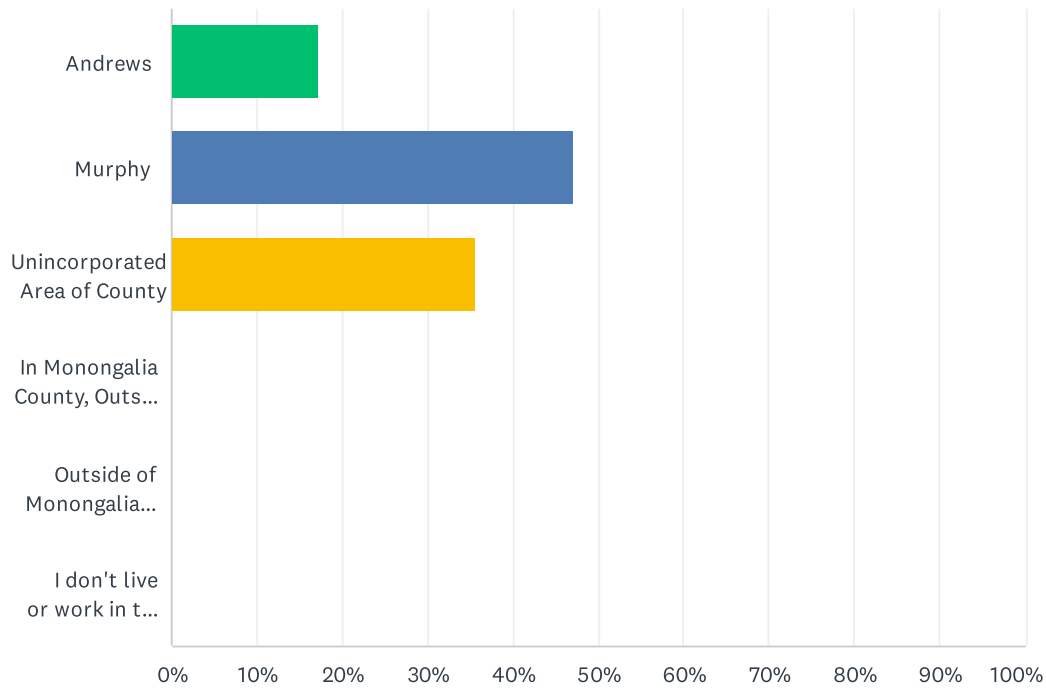


ANSWER CHOICES	RESPONSES	
Yes	89.44%	627
No	10.56%	74
TOTAL		701



## Q2 Which community do you live in?

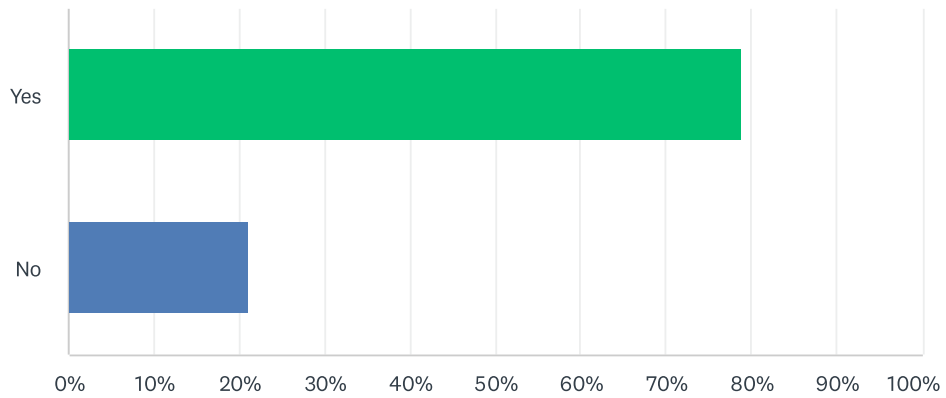
Answered: 623 Skipped: 78



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



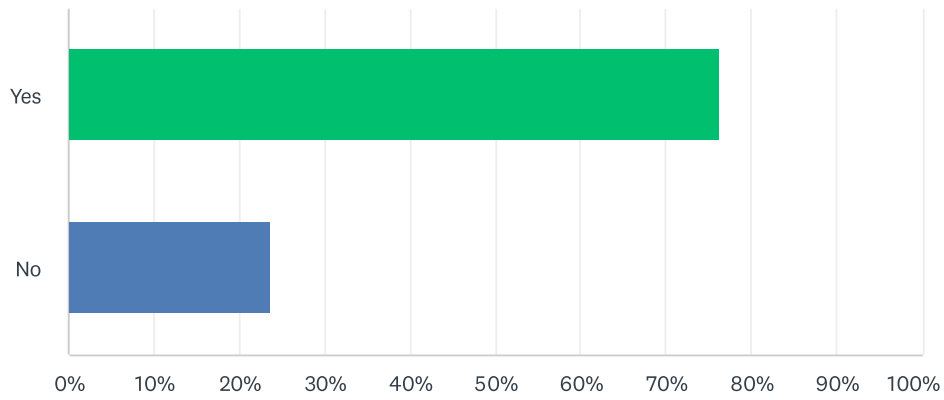
ANSWER CHOICES	RESPONSES	
Yes	78.81%	491
No	21.19%	132
TOTAL		623

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?

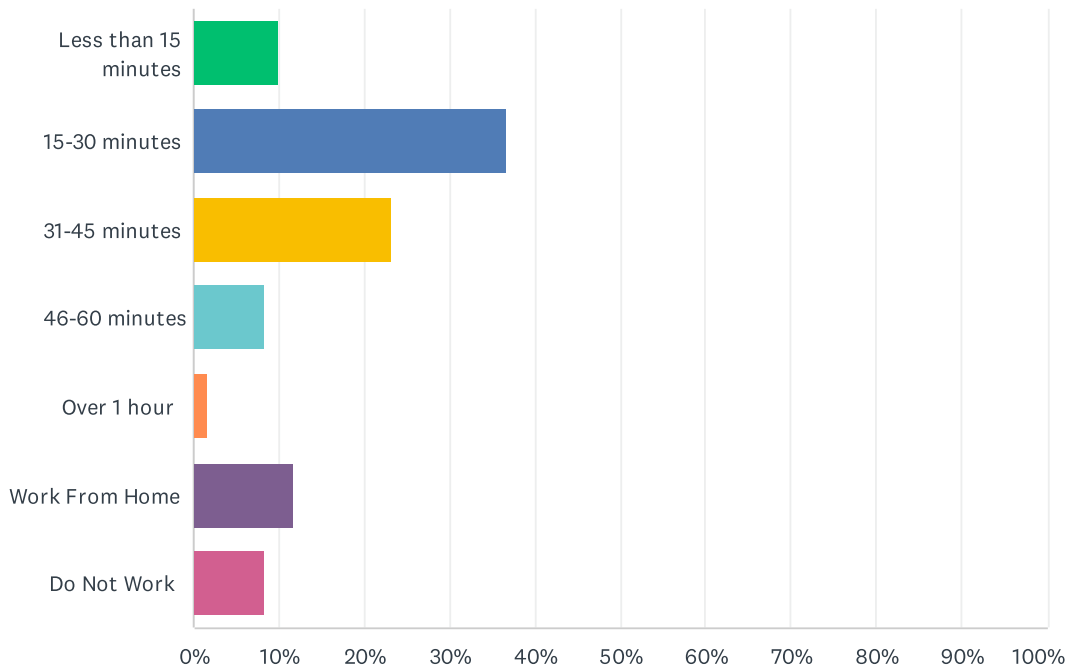
Answered: 59 Skipped: 642



ANSWER CHOICES	RESPONSES	
Yes	76.27%	45
No	23.73%	14
TOTAL		59

## Q6 How long is your typical commute to work (one way)?

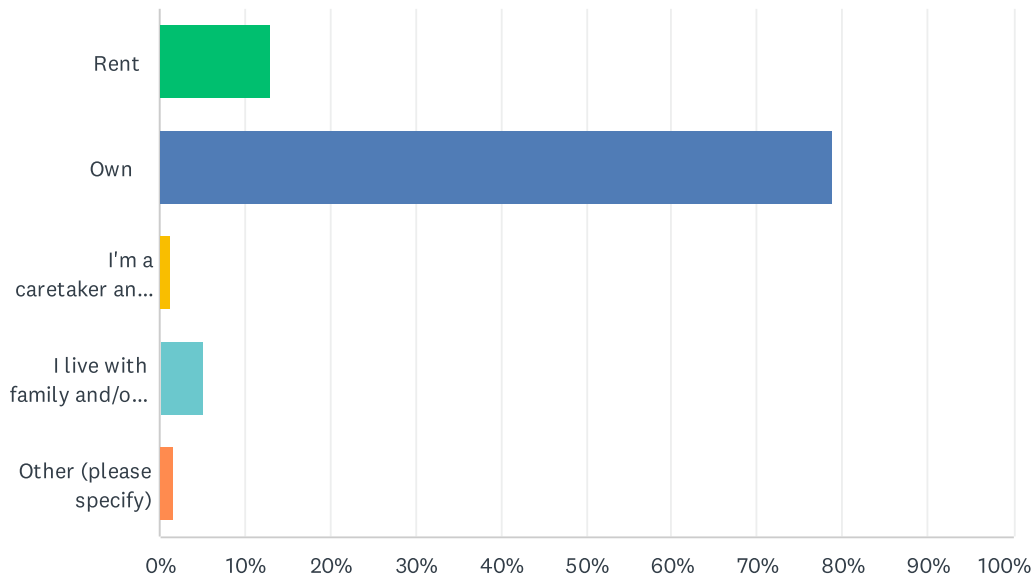
Answered: 60 Skipped: 641



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?

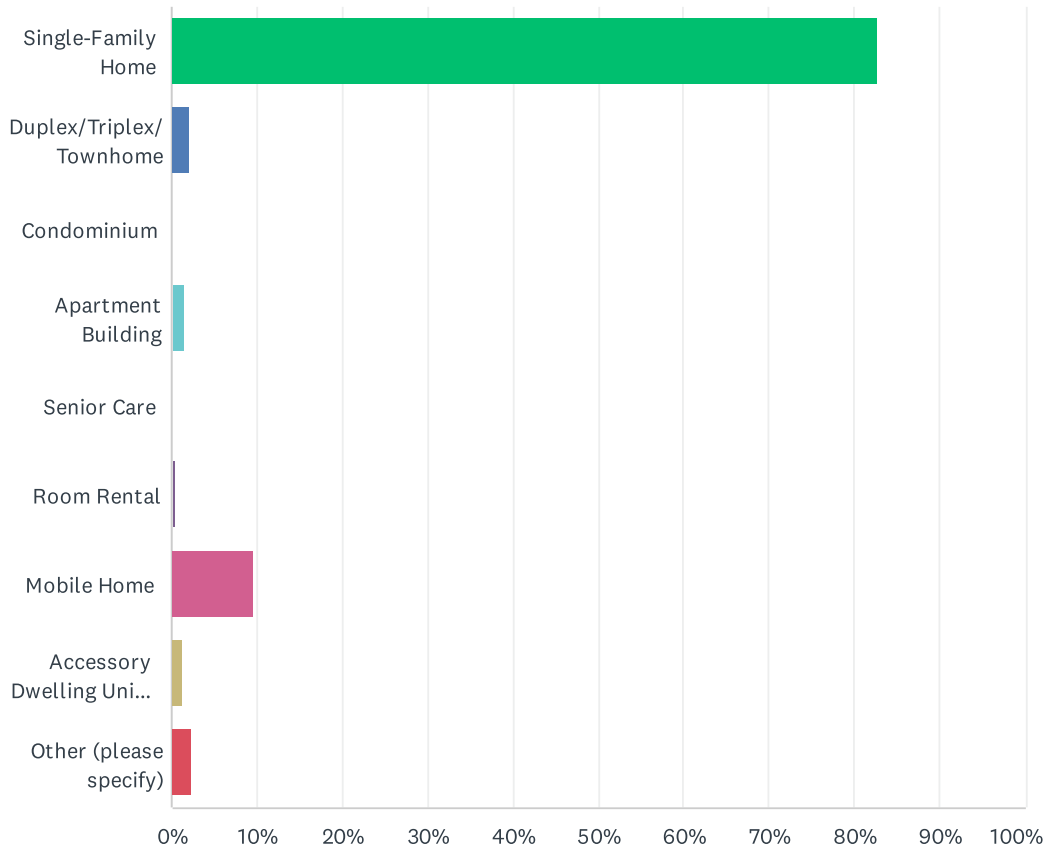
Answered: 589 Skipped: 112



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?

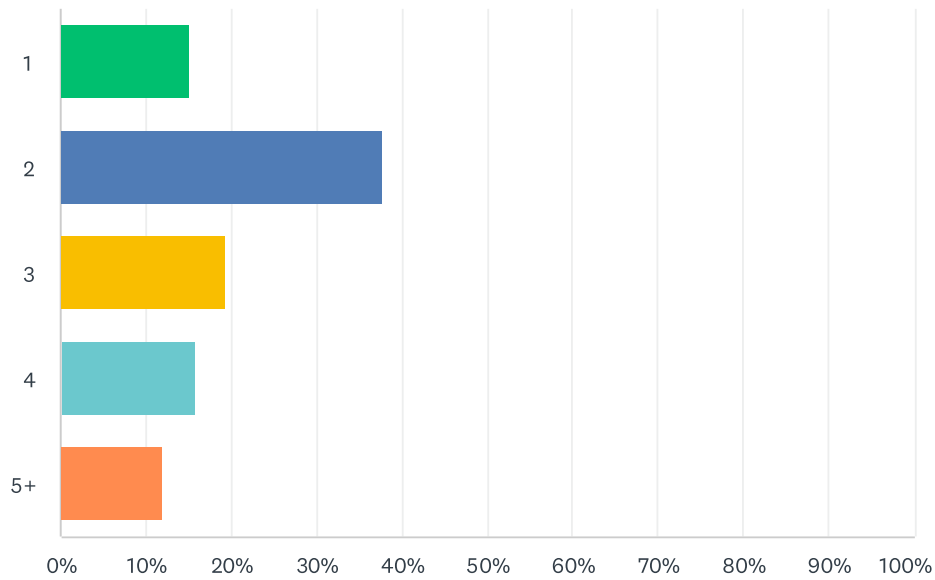
Answered: 589 Skipped: 112



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

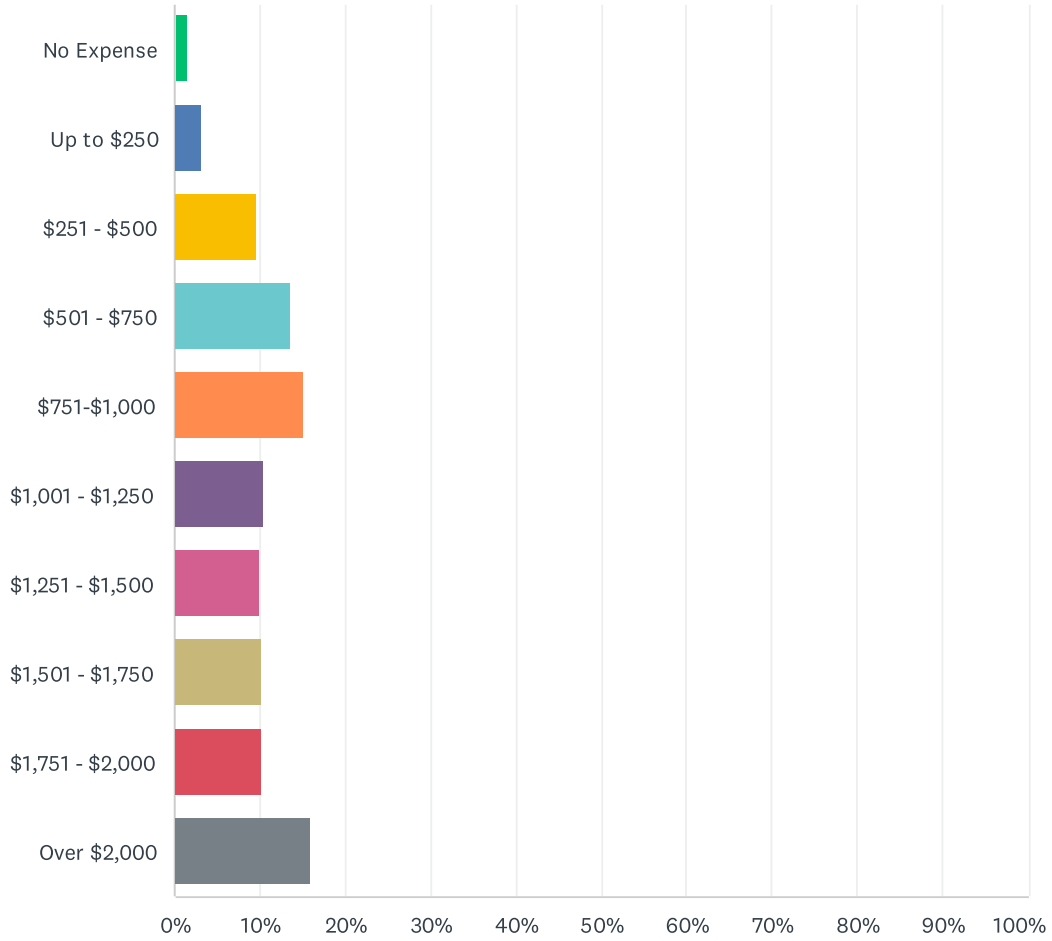


ANSWER CHOICES	RESPONSES	
1	15.21%	89
2	37.78%	221
3	19.32%	113
4	15.73%	92
5+	11.97%	70
<b>TOTAL</b>		<b>585</b>



### Q10 What is your approximate total monthly housing expense including rent/mortgage costs, utilities, taxes, insurance, etc.?

Answered: 585 Skipped: 116

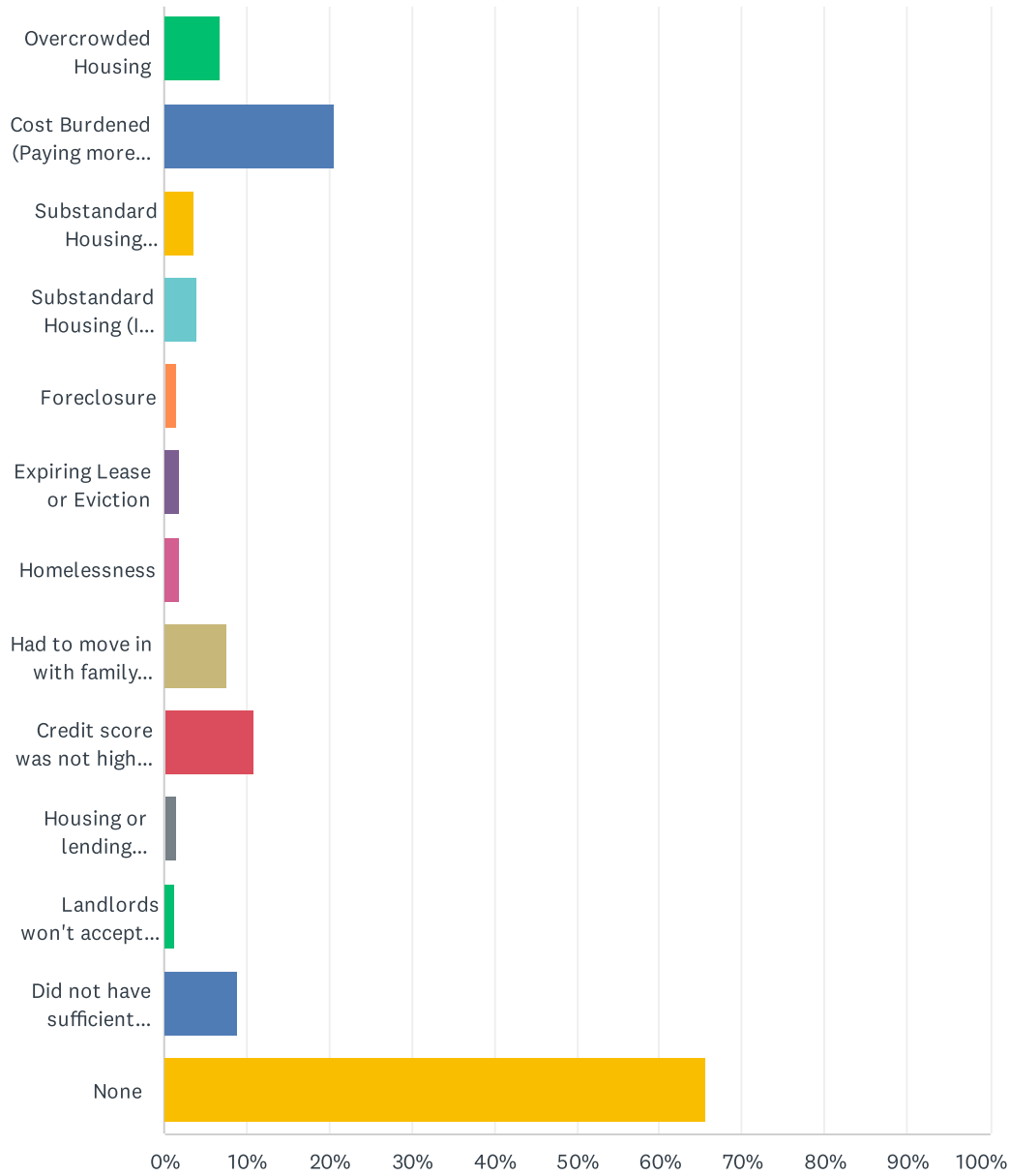


Cherokee County, North Carolina Resident/Commuter Housing Survey

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

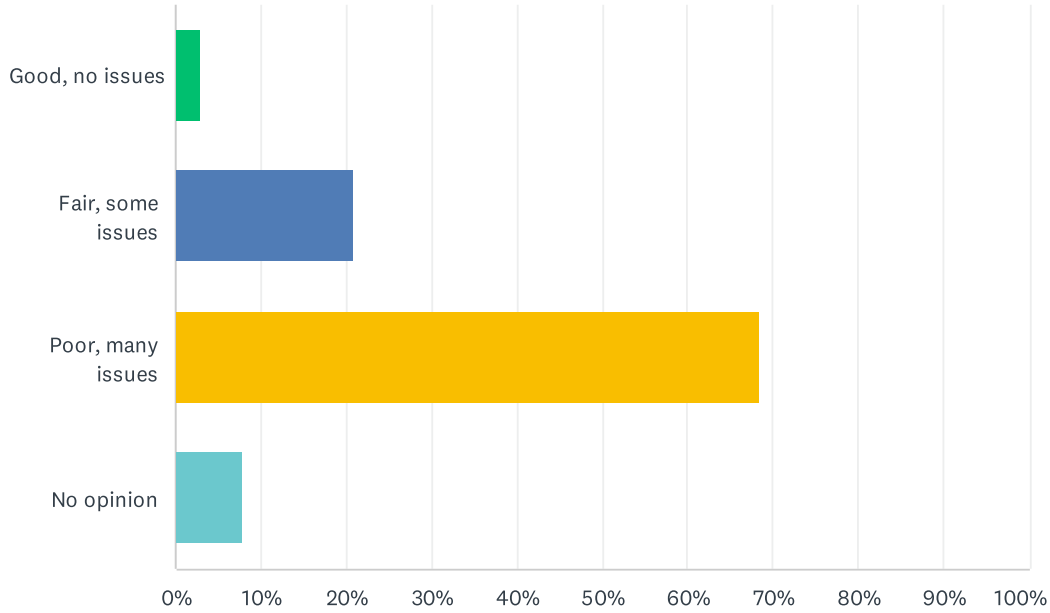


Cherokee County, North Carolina Resident/Commuter Housing Survey

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?

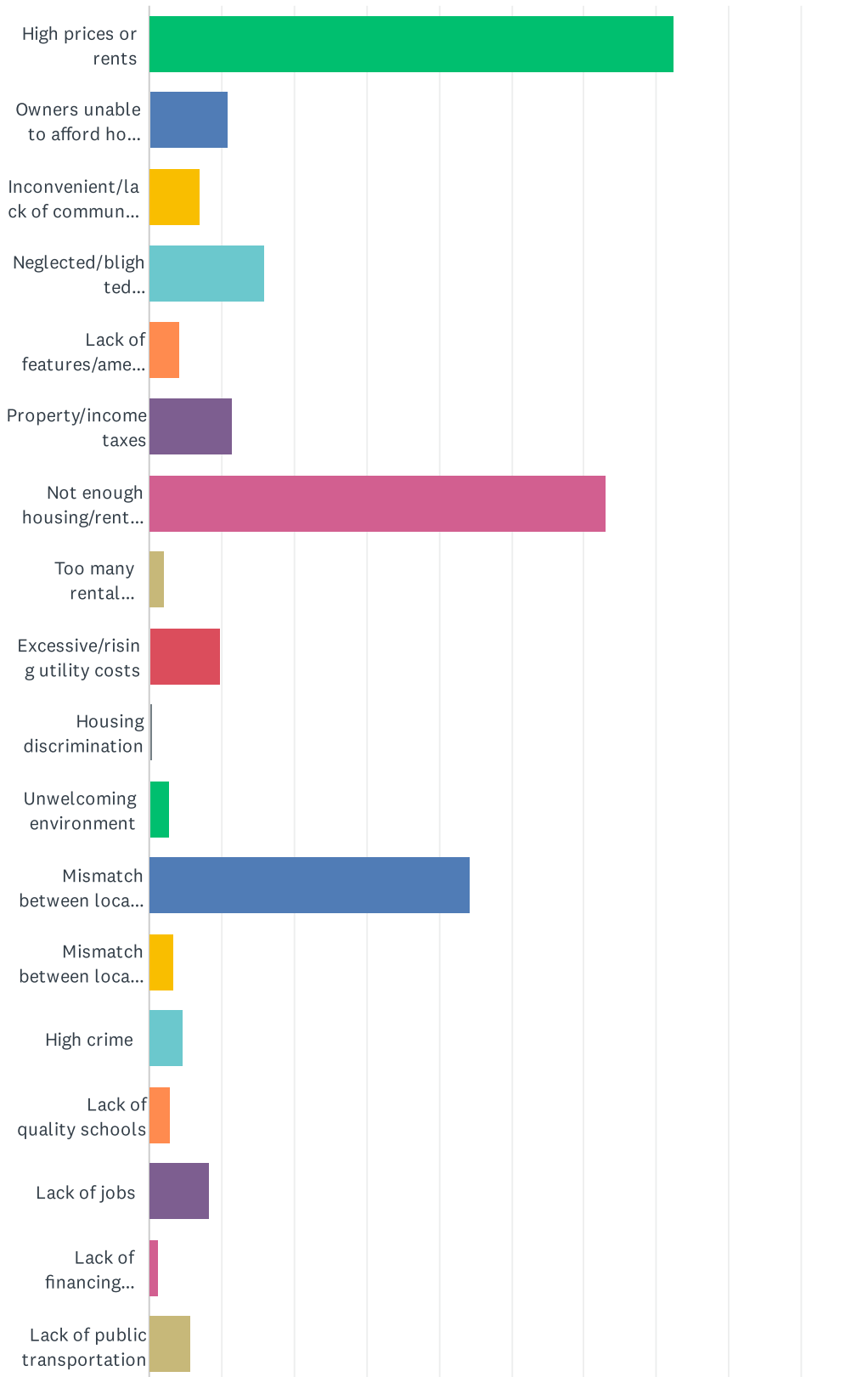
Answered: 552 Skipped: 149



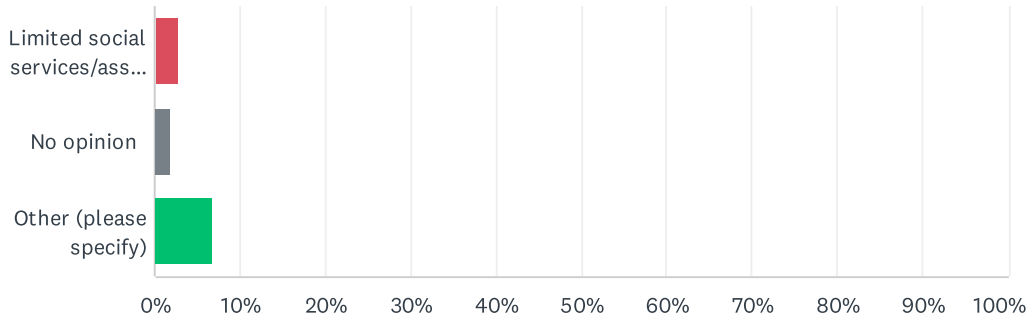
ANSWER CHOICES	RESPONSES	
Good, no issues	2.90%	16
Fair, some issues	20.83%	115
Poor, many issues	68.48%	378
No opinion	7.79%	43
<b>TOTAL</b>		<b>552</b>

### 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



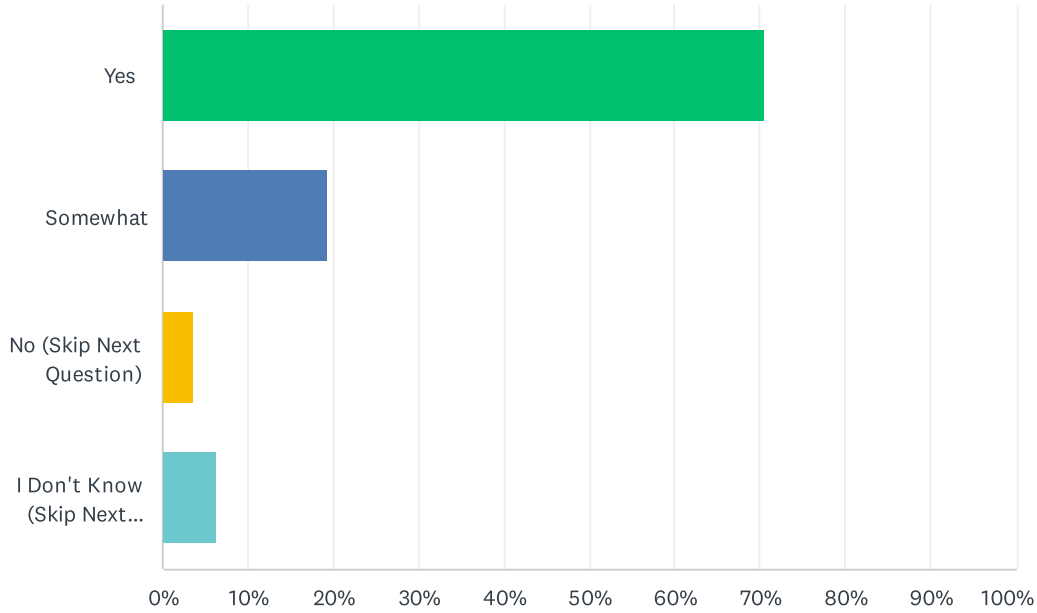
## Cherokee County, North Carolina Resident/Commuter Housing Survey



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

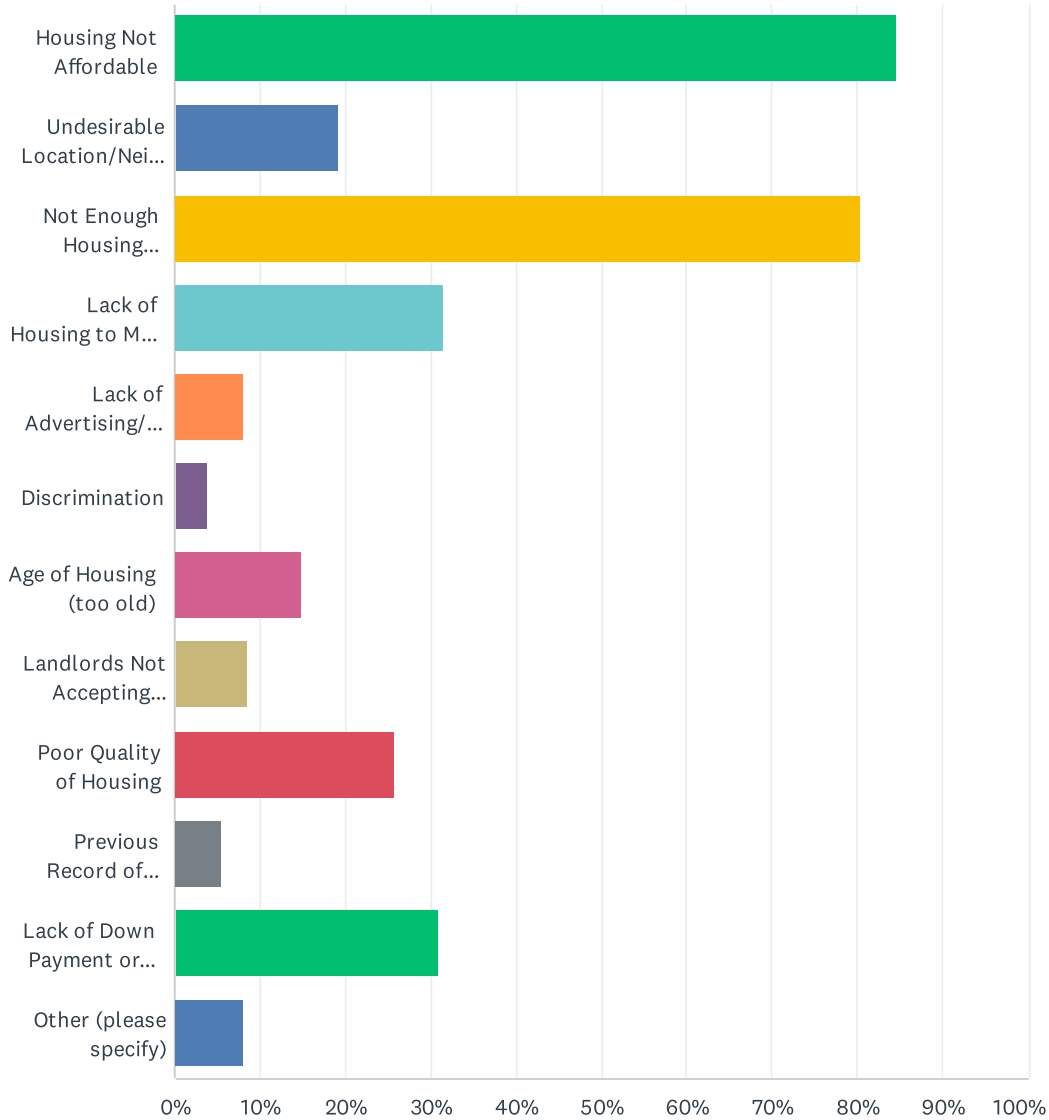


ANSWER CHOICES	RESPONSES
Yes	70.56% 393
Somewhat	19.39% 108
No (Skip Next Question)	3.59% 20
I Don't Know (Skip Next Question)	6.46% 36
<b>TOTAL</b>	<b>557</b>



### 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

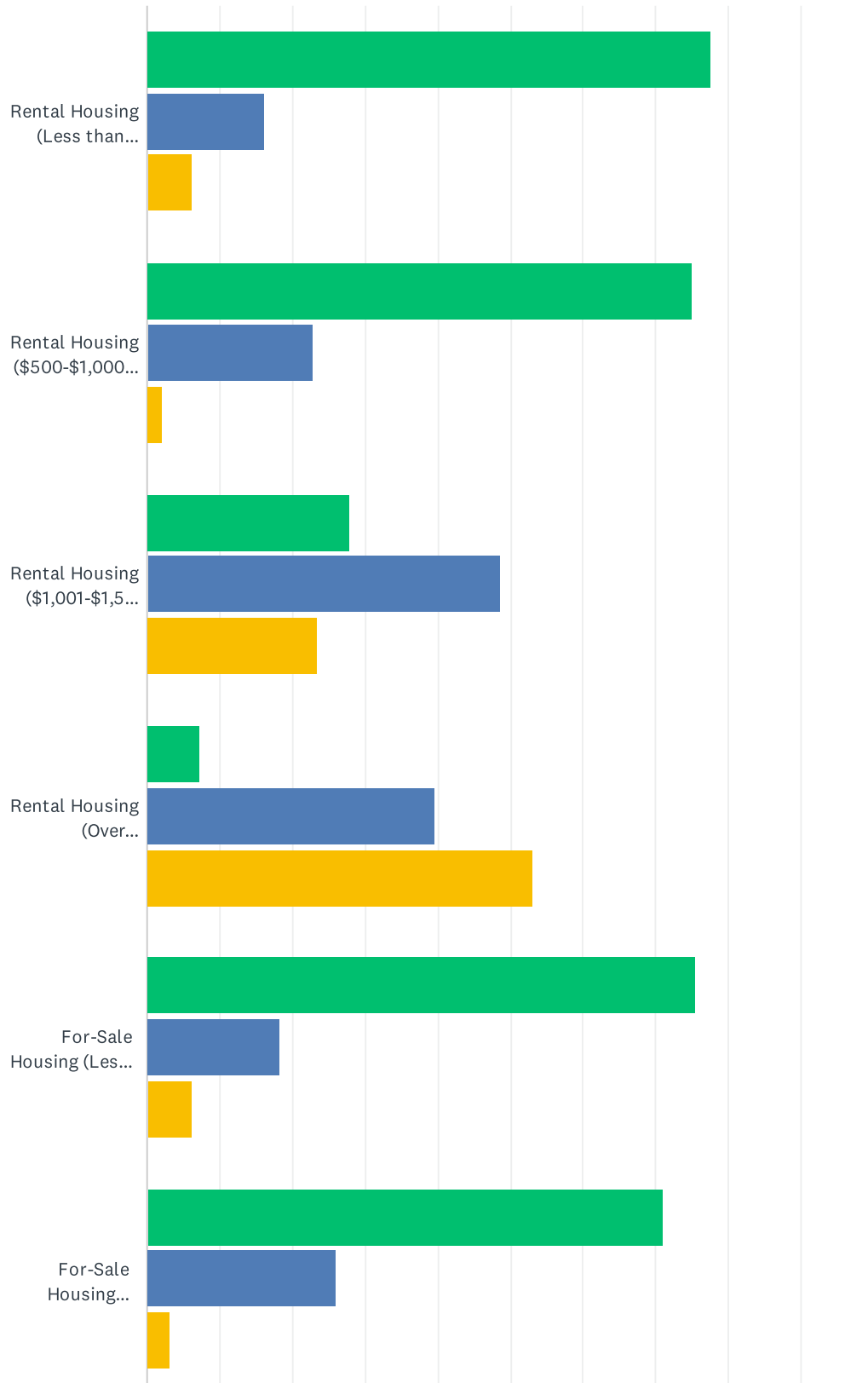


Cherokee County, North Carolina Resident/Commuter Housing Survey

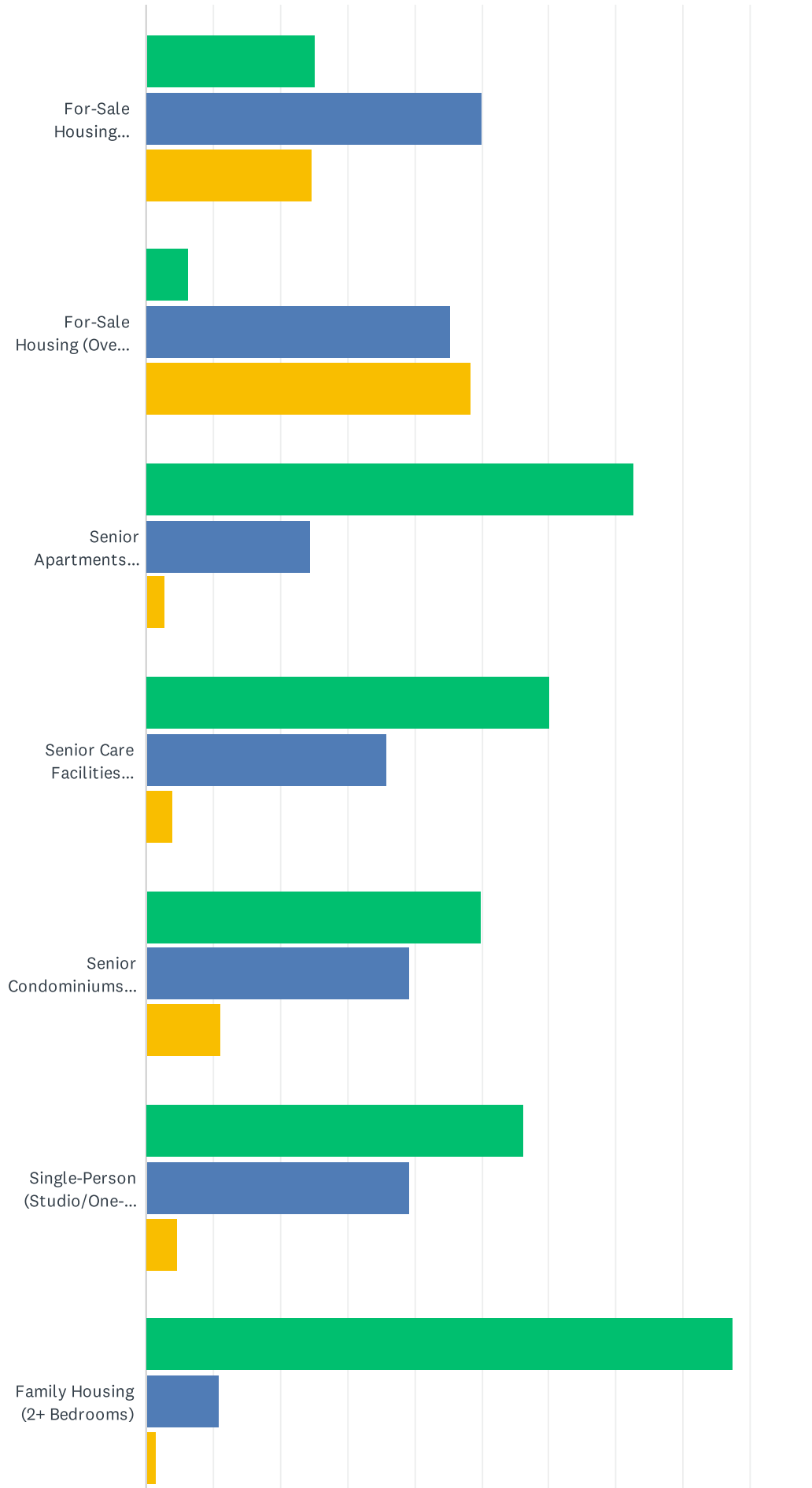
ANSWER CHOICES	RESPONSES	
Housing Not Affordable	84.69%	426
Undesirable Location/Neighborhood	19.09%	96
Not Enough Housing (Limited Availability)	80.32%	404
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	31.61%	159
Lack of Advertising/Resources to Find Available Housing	8.15%	41
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.

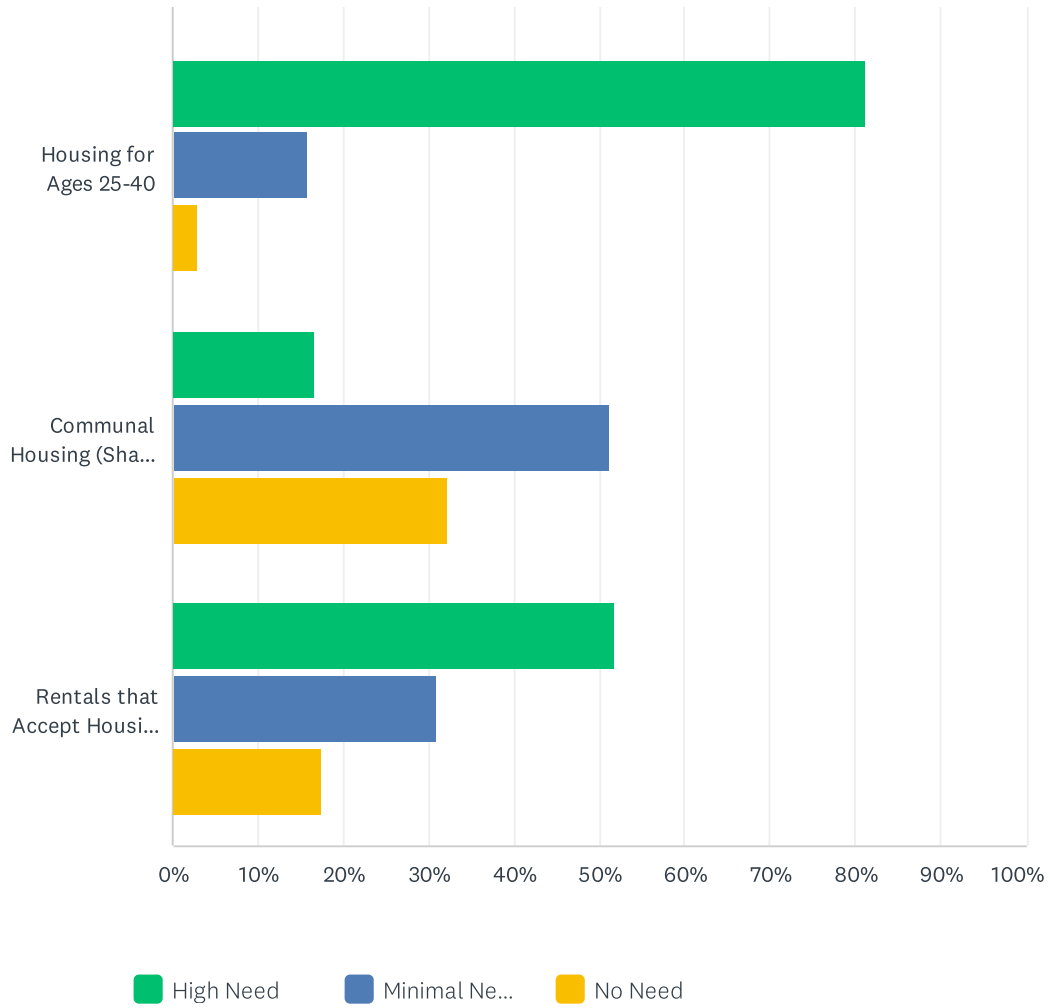
Answered: 547 Skipped: 154



# Cherokee County, North Carolina Resident/Commuter Housing Survey



# Cherokee County, North Carolina Resident/Commuter Housing Survey

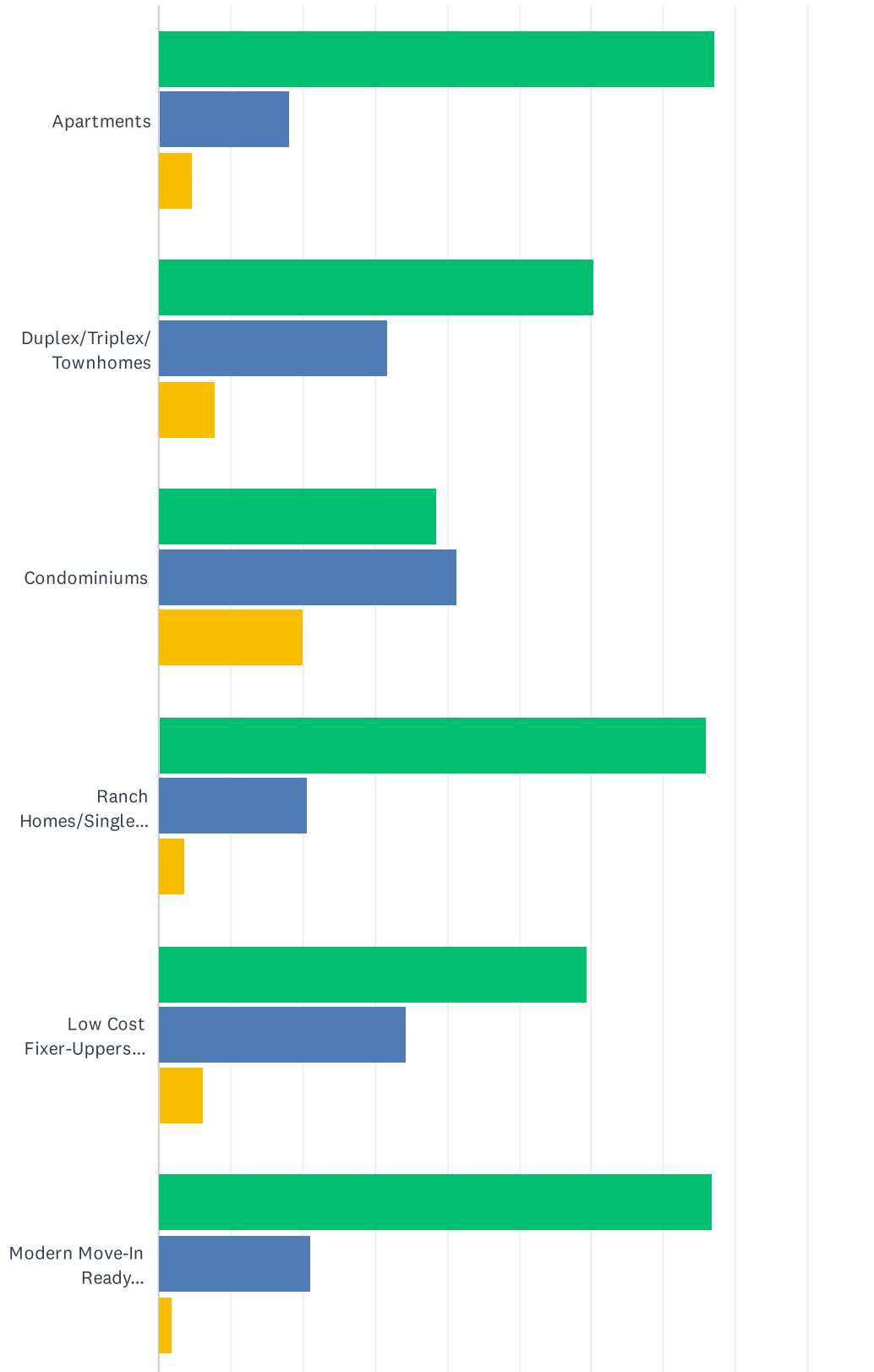


Cherokee County, North Carolina Resident/Commuter Housing Survey

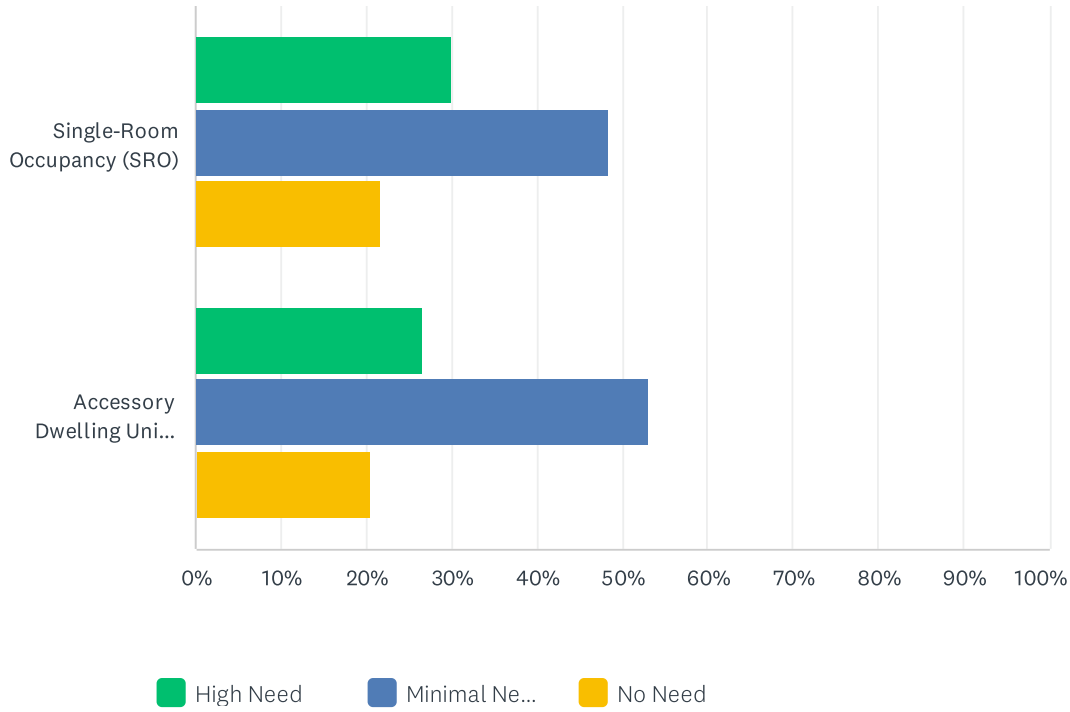
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	77.65% 410	16.10% 85	6.25% 33	528	1.29
Rental Housing (\$500-\$1,000/month)	75.14% 399	22.79% 121	2.07% 11	531	1.27
Rental Housing (\$1,001-\$1,500/month)	27.89% 135	48.55% 235	23.55% 114	484	1.96
Rental Housing (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?**

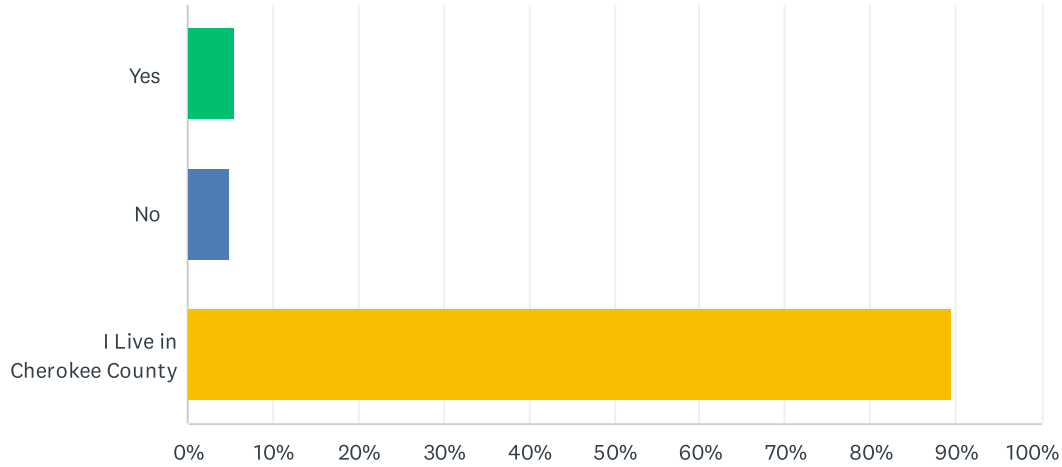
Answered: 417 Skipped: 284

**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?

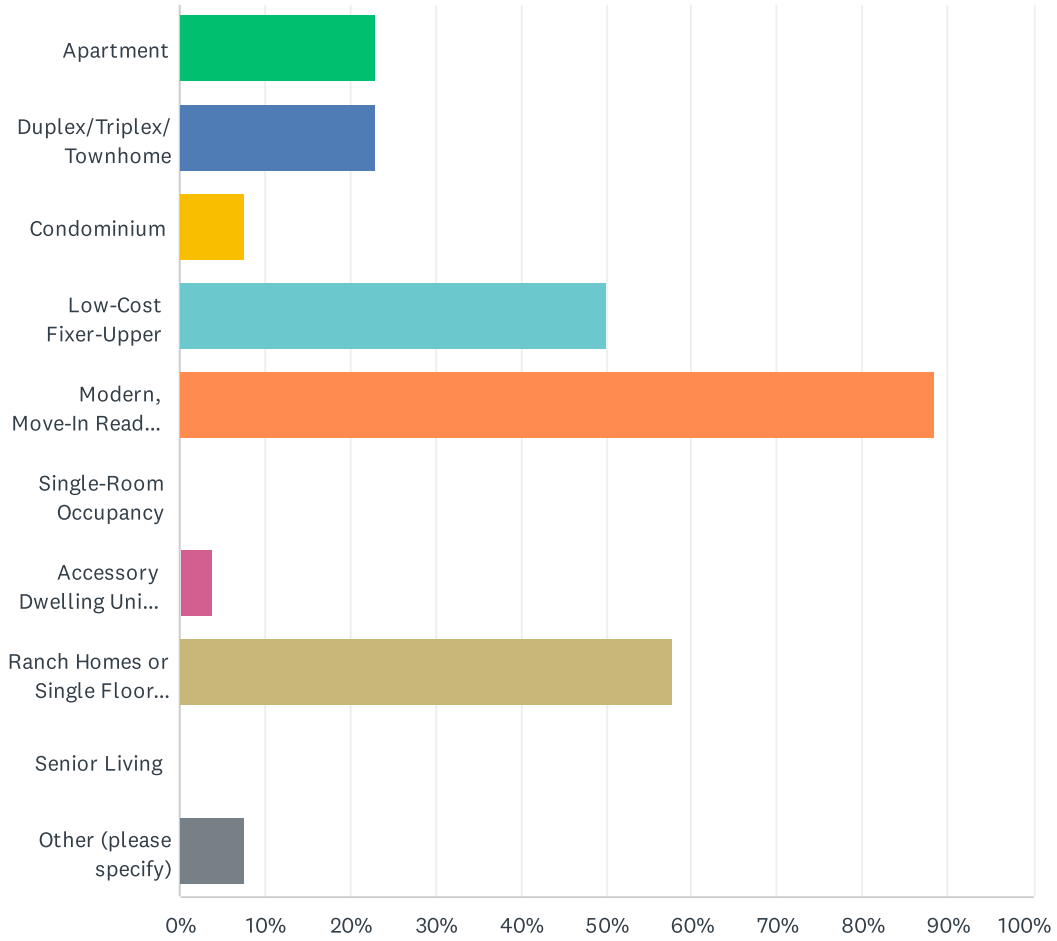
Answered: 550 Skipped: 151



ANSWER CHOICES	RESPONSES	
Yes	5.45%	30
No	4.91%	27
I Live in Cherokee County	89.64%	493
<b>TOTAL</b>		<b>550</b>

### Q21 What style of housing would you be interested in living in within Cherokee County? (check all that apply)

Answered: 26 Skipped: 675

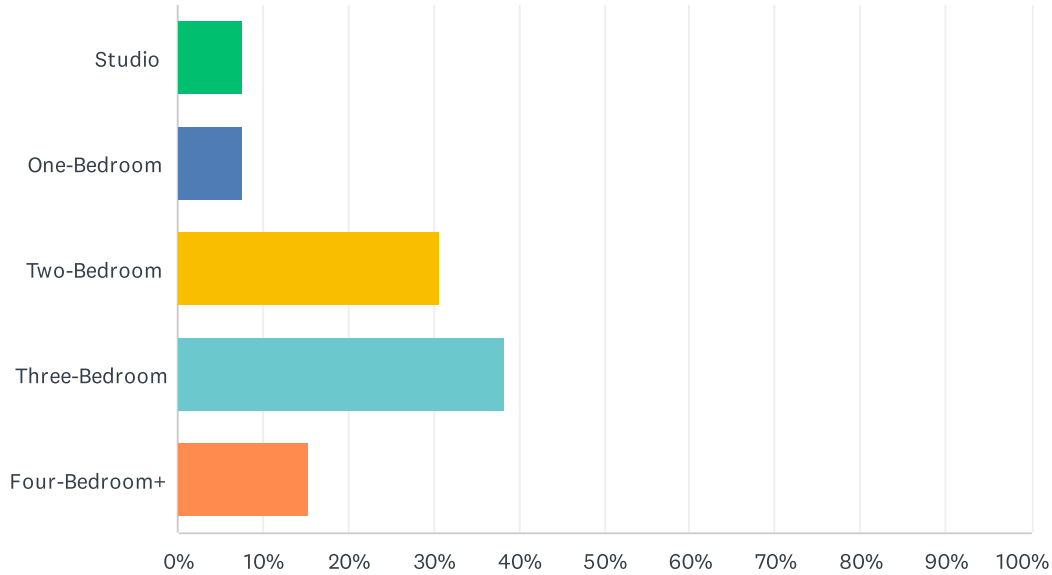


Cherokee County, North Carolina Resident/Commuter Housing Survey

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?

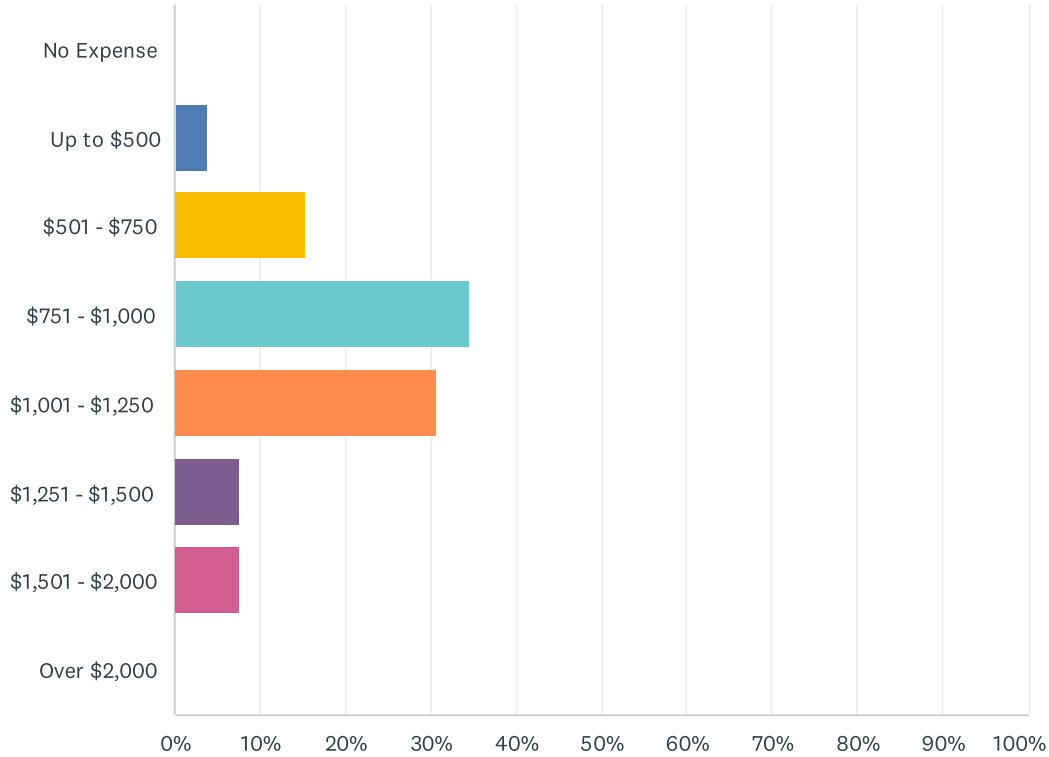
Answered: 26 Skipped: 675



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>

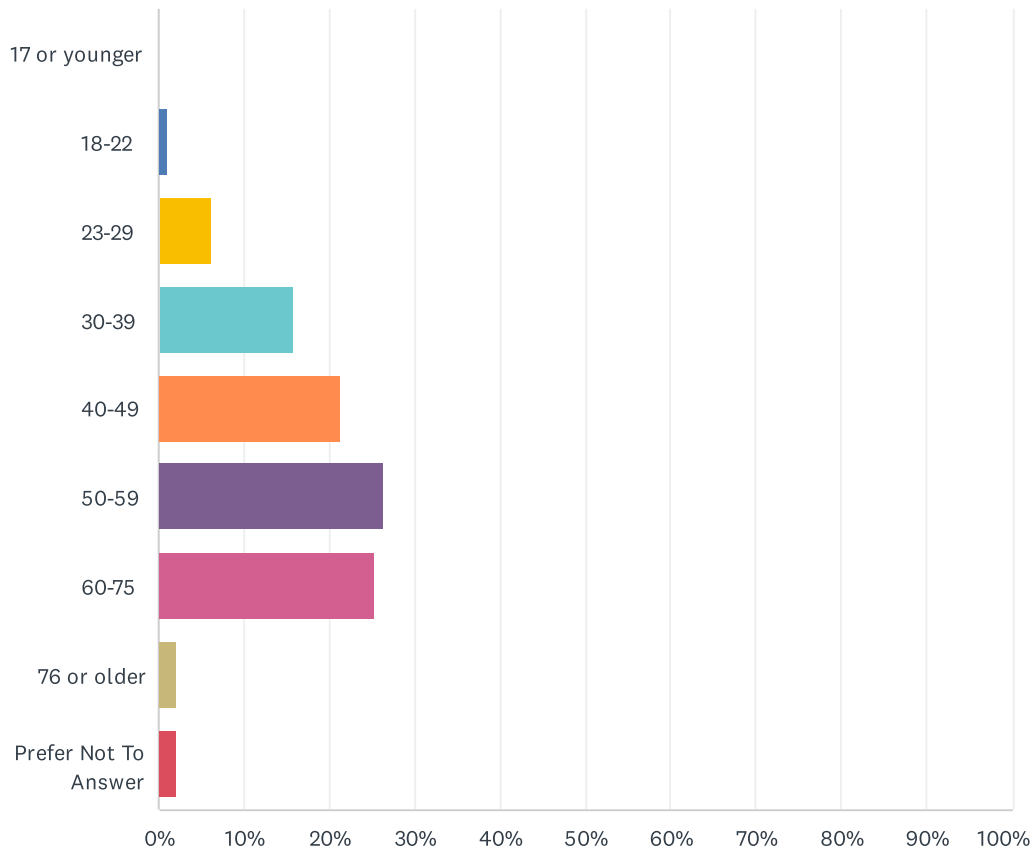
Q24 Is there anything besides housing that could be addressed, added or changed in Cherokee County that would increase the likelihood that you would move to Cherokee County (such as better schools, more/better employment opportunities, more restaurants, etc.)?

Answered: 15 Skipped: 686



## Q25 What is your age?

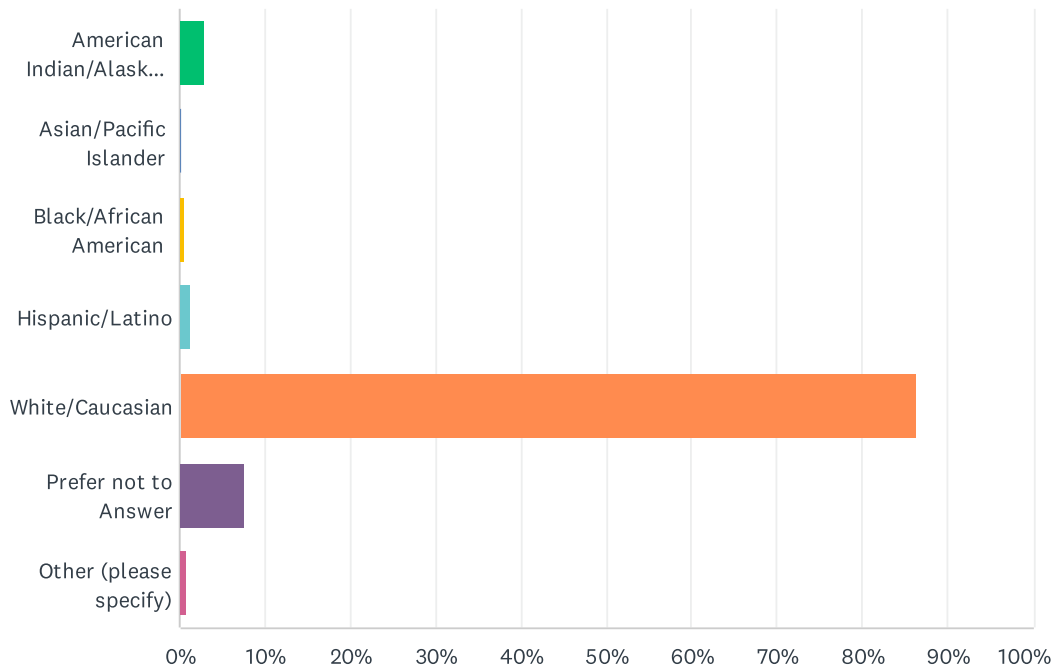
Answered: 542 Skipped: 159



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?

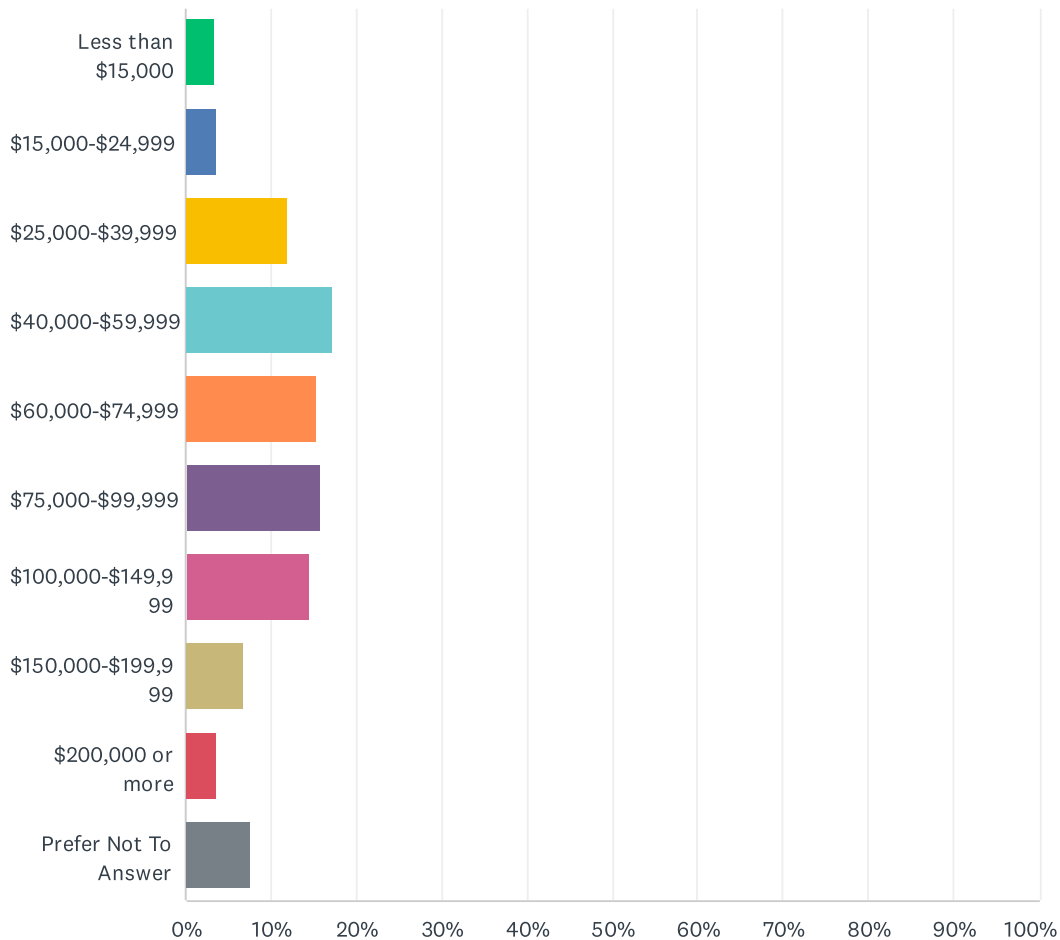
Answered: 541 Skipped: 160



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.

**WATERSHED PROTECTION ORDINANCE  
FOR  
CHEROKEE COUNTY, NORTH CAROLINA**

Adopted December 6, 1993  
Effective January 1, 1994  
And As Most Recently Amended  
August 7, 2000

ARTICLE 100: AUTHORITY AND GENERAL REGULATIONS

**Section 101. Authority and Enactment.**

The Legislature of the State of North Carolina has, in Chapter 153A, Article 6, Section 121, General Ordinance Authority; and in Chapter 143, Article 21, Watershed Protection Rules, delegated the responsibility or directed local governmental units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. The Governing Board of Cherokee County does hereby ordain and enact into law the following articles as the Watershed Protection Ordinance of Cherokee County.

**Section 102. Jurisdiction.**

The provisions of this Ordinance shall apply only in the designated water supply watershed areas within Cherokee County and shall be defined and established on the map entitled, "Watershed Protection Map of Cherokee County, North Carolina" ("the Watershed Map"), which is adopted simultaneously herewith. The Watershed Map and all explanatory matter contained thereon accompanies and is hereby made a part of this Ordinance. This Ordinance shall be permanently kept on file in the office of the County Clerk.

**Section 103. Exceptions to Applicability.**

A. Nothing contained herein shall repeal, modify, or amend any Federal or State law or regulation, or any ordinance or regulation pertaining thereto except any ordinance which these regulations specifically replace; nor shall any provision of this Ordinance amend, modify, or restrict any provisions of the Code of Ordinances of Cherokee County; however, the adoption of this Ordinance shall and does amend any and all ordinances, resolutions, and regulations in effect in Cherokee County at the time of the adoption of this Ordinance that may be construed to impair or reduce the effectiveness of this Ordinance or to conflict with any of its provisions.



B. It is not intended that these regulations interfere with any easement, covenants or other agreements between parties. However, if the provisions of these regulations impose greater restrictions or higher standards for the use of a building or land, then the provisions of these regulations shall control.

C. Existing development is not subject to the requirements of this ordinance. Expansions to structures classified as existing development must meet the requirements of this ordinance, however, the built-upon area of existing non-residential development is not required to be included in the density calculations.

D. If a non-conforming lot of record is not contiguous to any other lot owned by the same party, then that lot of record shall not be subject to the development restrictions of this ordinance if it is developed for single-family residential purposes, but the buffer requirements do apply.

#### **Section 104. Criminal Penalties.**

Any person violating any provisions of this Ordinance shall be guilty of a misdemeanor and, upon conviction, shall be punished in accordance with NCGS 14-4. The maximum fine for each offense shall not exceed \$500.00. Each day that the violation continues shall constitute a separate offense.

#### **Section 105. Remedies.**

A. If any subdivision, development and/or land use is found to be in violation of this Ordinance, the County Governing Board may, in addition to all other remedies available either in law or in equity, institute a civil penalty in the amount of \$100, action or proceedings to restrain, correct, or abate the violation; to prevent occupancy of the building, structure, or land; or to prevent any illegal act, conduct, business, or use in or about the premises. In addition, the N.C. Environmental Management Commission may assess civil penalties in accordance with G.S. 143-215.6(a). Each day that the violation continues shall constitute a separate offense.

B. If the Watershed Administrator finds that any of the provisions of this ordinance are being violated, he shall notify in writing the person responsible for such violation, indicating the nature of the violation, and ordering the action necessary to correct it. He shall order discontinuance of the illegal use of land, buildings or structures; removal of illegal buildings or structures, or of additions, alterations or structural changes thereto; discontinuance of any illegal work being done; or shall take any action authorized by this ordinance to ensure compliance with or to prevent violation of its provisions. If a ruling of the Watershed Administrator is questioned, the aggrieved party or parties may appeal such ruling

to the Watershed Review Board.

**Section 106. Severability.**

Should any section or provision of this Ordinance be declared invalid or unconstitutional by any court of competent jurisdiction, the declaration shall not affect the validity of this Ordinance as a whole or any part thereof that is not specifically declared to be invalid or unconstitutional.

**Section 107. Effective Date.**

This Ordinance is hereby adopted on this the 6<sup>th</sup> day of December, 1993 and shall take effect and be in force on the 1<sup>st</sup> day of January, 1994.

**ARTICLE 200: SUBDIVISION REGULATIONS.**

**Section 201. General Provisions.**

A. No subdivision plat of land within the Public Water Supply Watershed shall be filed or recorded by the Register of Deeds until it has been approved in accordance with the provisions of this Article. Likewise, the Clerk of Superior Court shall not order or direct the recording of a plat if the recording of such plat would be in conflict with this Article.

B. The approval of a plat does not constitute or effect the acceptance by Cherokee County or the public of the dedication of any street or other ground, easement, right-of-way, public utility line, or other public facility shown on the plat and shall not be construed to do so.

C. All subdivisions shall conform with the mapping requirements contained in G.S.47-30.

D. All subdivisions of land within the watershed boundaries within the jurisdiction of Cherokee County after the effective date of this ordinance shall require a plat to be prepared, approved and recorded pursuant to this ordinance.

**Section 202. Subdivision Application and Review Procedures.**

A. All proposed subdivisions shall be reviewed prior to recording with the Register of Deeds by submitting a vicinity map to the Watershed Administrator to determine whether or not the property is located within the designated Public Water Supply Watershed. Subdivisions within the designated watershed areas shall comply with the provisions of this Article and all other state and local requirements

that may apply.

B. Subdivision applications shall be filed with the Watershed Administrator. The application shall include a completed application form, two (2) copies of the plat and supporting documentation deemed necessary by the Watershed Administrator.

C. The Watershed Administrator shall review the completed application and shall either approve, approve conditionally or disapprove each application within 30 - 45 working days. The Watershed Administrator may provide public agencies an opportunity to review and make recommendations. However, failure of the agencies to submit their comments and recommendations shall not delay the Administrator's action within the prescribed time limit. Said public agencies may include, but are not limited to, the following:

1. The district highway engineer with regard to proposed streets and highways.
2. The director of the Health Department with regard to proposed private water system or sewer systems normally approved by the Health Department.
3. The state Division of Water Quality with regard to proposed sewer systems normally approved by the Division, engineered storm water controls or storm water management in general.
4. Any other agency or official designated by the Watershed Administrator.

D. If the Watershed Administrator approves the application, such approval shall be indicated on both copies of the plat by the following certificate:

**Certificate of Approval for Recording**

I certify that the plat shown hereon complies with the Watershed Protection Ordinance and has been approved for recording in the Register of Deeds office.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Watershed Administrator

**NOTICE: This property is located within a Public Water Supply Watershed - development restrictions may apply.**

E. If the Watershed Administrator disapproves or approves conditionally the application, the reasons for such action shall be stated in writing for the applicant. The subdivider may make changes and submit a revised plan which shall constitute a separate request for the purpose of review.

F. All subdivision plats shall comply with the requirements for recording of the Cherokee County Register of Deeds.

G. The Subdivider shall provide the Watershed Administrator with evidence the plat has been recorded with the Register of Deeds within five (5) working days of its being recorded.

**Section 203. Subdivision standards and required improvements.**

A. All lots shall provide adequate building space in accordance with the development standards contained in Article 300.

B. For the purpose of calculating built-upon area, total project area shall include total acreage in the tract on which the project is to be developed.

C. Storm Water Drainage Facilities. The application shall be accompanied by a description of the proposed method of providing storm water drainage. The subdivider shall provide a drainage system that diverts stormwater runoff away from surface waters and incorporates best management practices to minimize water quality impacts.

D. Erosion and Sedimentation Control. The application shall, where required, be accompanied by a written statement that a Sedimentation and Erosion Control Plan has been submitted to and approved by the N.C. Division of Land Quality.

E. Roads constructed in critical areas and watershed buffer areas. Where possible, roads should be located outside of critical areas and watershed buffer areas. Roads constructed within these areas shall be designed and constructed so to minimize their impact on water quality.

**Section 204. Construction Procedures.**

A. No construction or installation of improvements shall commence in a proposed subdivision until a subdivision plat has been approved by the Watershed Administrator.

B. No building or other permits shall be issued for erection of a structure

on any lot not of record at the time of adoption of this Ordinance until all requirements of this Ordinance have been met. The subdivider, prior to commencing any work within the subdivision, shall make arrangements with the Watershed Administrator to provide for adequate inspection.

**Section 205. Penalties for Transferring Lots in Unapproved Subdivisions.**

Any person who, being the owner or agent of the owner of any land located within Cherokee County, thereafter subdivides his land in violation of this ordinance or transfers or sells land by reference to, exhibition of, or any other use of a plat showing a subdivision of the land before the plat has been properly approved under this ordinance and recorded in the office of the register of deeds, shall be guilty of a misdemeanor. The description by metes and bounds in the instrument of transfer or other document used in the process of selling or transferring land shall not exempt the transaction from this penalty. Cherokee County may bring an action for injunction of any illegal subdivision, transfer, conveyance, or sale of land, and the court shall, upon appropriate findings, issue an injunction and order requiring the offending party to comply with this ordinance.

## **ARTICLE 300: DEVELOPMENT REGULATIONS**

### **Section 301. Establishment of Watershed Areas.**

The purposes of this Article is to list and describe the watershed areas herein adopted.

For purposes of this Ordinance the State designated watersheds in Cherokee County are hereby divided into the following areas, as appropriate:

WS-I  
WS-II-CA (Critical Area)  
WS-II-BW (Balance of Watershed)  
WS-IV-CA (Critical Area)  
WS-IV-PA (Protected Area)

### **Section 302. Watershed Area Described.**

A. WS-I Watershed Areas. The intent is to provide maximum protection for water supplies within essentially natural and undeveloped watershed by allowing only low intensity uses. No residential or non-residential uses are allowed except those listed below. Impacts from non-point source pollution shall be minimized.

1. Allowed Uses:

- a. Agricultural uses, subject to the provisions of the Food Security Act of 1985; the Food, Agricultural, Conservation and Trade Act of 1990 and the rules and regulations of the Soil and Water Conservation Commission.
- b. Silvicultural uses, subject to the provisions of the Forest Practices Guidelines Related to Water Quality (15 NCAC 11.6101-.0209).
- c. Water withdrawal, treatment and distribution facilities.
- d. Restricted road access.
- e. Power transmission and distribution lines.

2. Density and built-upon area limits do not apply.

B. WS-II Watershed Areas - Critical Area (WS-II-CA). In order to maintain a predominately undeveloped land use intensity pattern, single family residential uses shall be allowed at a maximum of one dwelling unit per two acres. All other residential and non-residential development shall be allowed at a maximum six percent (6%) built-upon area. New residual application sites and landfills are specifically prohibited.

1. Allowed Uses:

- a. Agricultural uses, subject to the provisions of the Food Security Act of 1985; the Food, Agriculture, Conservation and Trade Act of 1990 and the rules and regulations of the Soil and Water Conservation Commission.
- b. Silvicultural uses, subject to the provisions of the Forest Practices Guidelines Related to Water Quality (15 NCAC 11.6101-.0209).
- c. Residential development, including both single family and all other residential.
- d. Non-residential development, excluding 1) the storage of toxic and hazardous materials unless a spill containment plan is implemented, 2) landfills, and 3) sites for land application of residuals or petroleum contaminated soils. New industrial development is required to incorporate adequately designed, constructed and maintained spill containment structures if hazardous materials are either used, stored or manufactured on the premises.

## 2. Density and Built-upon Area Limits:

- a. Single family Residential – development shall not exceed one dwelling unit per two (2) acres on a project by project basis. No residential lot shall be less than two (2) acres (or 80,000 square feet excluding roadway right-of-way), except within an approved cluster development.
- b. All Other Residential and Non-Residential – development shall not exceed six percent (6%) built-upon area on a project by project basis. For the purpose of calculating built-upon area, total area shall include total acreage in the tract on which the project is to be developed.

C. WS-II Watershed Areas - Balance of Watershed (WS-II-BW). In order to maintain a predominantly undeveloped land use intensity, single family residential uses shall be allowed at a maximum of one dwelling unit per acre (1 du/ac). All other residential and non-residential development shall be allowed a maximum of twelve percent (12%) built-upon area. In addition, new development may occupy ten percent (10%) of the watershed area which is outside the critical area, with a seventy percent (70%) built-upon area when approved as a special intensity allocation (SIA). The Watershed Administrator is authorized to approve SIA's consistent with the provisions of this ordinance. Projects must, to the maximum extent practicable, minimize built-upon surface area, direct stormwater away from surface waters and incorporate Best Management Practices to minimize water quality impacts. Non-discharging landfills and residuals application sites are allowed.

1. Allowed Uses:

- a. Agricultural uses, subject to the provisions of the Food Security Act of 1985; the Food, Agriculture, Conservation and Trade Act of 1990.
- b. Silvicultural uses, subject to the provisions of the Forest Practices Guidelines Related to Water Quality (15 NCAC 11.6101-.0209).
- c. Residential development.
- d. Non-residential development excluding discharging landfills and the storage of toxic and hazardous materials unless a spill containment plan is implemented.

2. Density and Built-upon Area Limits:

- a. Single Family Residential – development shall not exceed one dwelling unit per acre on a project by project basis. No residential lot shall be less than one acre (or 40,000 square feet excluding roadway right of way), except within an approved cluster development.
- b. All Other Residential and Non-residential – development shall not exceed twelve percent (12%) built-upon area on a project by project basis except that up to ten percent (10%) of the balance of the watershed may be developed to seventy percent (70%) built-upon area on a project by project basis. For the purpose of calculating built-upon area, total project area shall include total acreage in the tract on which the project is to be developed.

D. WS-IV Watershed Areas - Critical Area (WS-IV-CA). Only new development activities that require an erosion/sedimentation control plan under State law or approved local program are required to meet the provisions of this ordinance when located in the WS-IV watershed. In order to address a moderate to high land use intensity pattern, single family residential uses are allowed at a maximum of two (2) dwelling units per acre. All other residential and non-residential development shall be allowed at a maximum of twenty-four percent (24%) built-upon area. New residual application sites and landfills are specifically prohibited.

1. Allowed Uses:

- a. Agricultural uses, subject to the provisions of the Food Security Act of 1985; the Food, Agriculture, Conservation and Trade Act of 1990 and the rules and regulations of the Soil and Water Conservation Commission.
- b. Silvicultural uses, subject to the provisions of the Forest Practices



Guidelines Related to Water Quality (15 NCAC 11.6101-.0209).

- c. Residential development, including both single family and all other residential.
- d. Non-residential development, excluding 1) the storage of toxic and hazardous materials unless a spill containment plan is implemented, 2) landfills, and 3) sites for land application of residuals or petroleum contaminated soils.

2. Density and Built-upon Area Limits:

- a. Single family Residential – development shall not exceed two dwelling units per acre on a project by project basis. No residential lot shall be less than one-half (1/2) acres (or 20,000 square feet excluding roadway right-of-way), except within an approved cluster development.
- b. All Other Residential and Non-Residential – development shall not exceed twenty-four percent (24%) built-upon area on a project by project basis. For the purpose of calculating built-upon area, total area shall include total acreage in the tract on which the project is to be developed.

E. WS-IV Watershed Areas - Protected Area (WS-IV-PA). Only new development activities that require an erosion/sedimentation control plan under State law or approved local government program are required to meet the provisions of this ordinance when located in a WS-IV. In order to address a moderate to high land use intensity pattern, single family residential uses shall develop at a maximum of two (2) dwelling units per acre. All other residential and non-residential development shall be allowed at a maximum of twenty-four percent (24%) built-upon area. In addition, new development may occupy ten percent (10%) of the balance of the watershed which is outside the critical area, with a seventy percent (70%) built-upon area when approved as a special intensity allocation (SIA). The Watershed Administrator is authorized to approve SIA's consistent with the provisions of this ordinance. Projects must, to the maximum extent practicable, minimize built-upon surface area, direct stormwater away from surface waters and incorporate Best Management Practices to minimize water quality impacts. A maximum of three (3) dwelling units per acre or thirty-six percent (36%) built-upon area is allowed for projects without a curb and gutter street system.

1. Allowed Uses:

- a. Agricultural uses, subject to the provisions of the Food Security Act of 1985; the Food, Agriculture, Conservation and Trade Act of 1990.
- b. Silvicultural uses, subject to the provisions of the Forest Practices Guidelines Related to Water Quality (15 NCAC 11.6101-.0209).

- c. Residential development, including both single family and all other residential.
- d. Non-residential development, excluding the storage of toxic and hazardous materials unless a spill containment plan is implemented.

2. Density and Built-upon Area Limits:

- a. Single family Residential – development shall not exceed two dwelling units per acre on a project by project basis. No residential lot shall be less than one-half (1/2) acres (or 20,000 square feet excluding roadway right-of-way), or one-third (1/3) acre (of 13,000 square feet excluding roadway right-of-way), except within an approved cluster development.
- b. All Other Residential and Non-Residential – development shall not exceed twenty-four percent (24%) built-upon area on a project by project basis except that up to ten percent (10%) of the balance of the watershed may be developed to seventy percent (70%) built-upon area on a project by project basis. For projects without a curb and gutter street system, development shall not exceed thirty-six percent (36%) built-upon area on a project by project basis. For the purpose of calculating built-upon area, total area shall include total acreage in the tract on which the project is to be developed.

**Section 303. Cluster Development.**

Clustering of development is allowed in all Watershed Areas, except WS-I, under the following conditions:

A. Minimum lot sizes are not applicable to single family cluster development projects; however, the total number of lots shall not exceed the number of lots allowed for single family detached developments in Section 302. Density or built-upon area for the project shall not exceed that allowed for the critical area or balance of watershed, whichever applies.

B. All built-upon area shall be designed and located to minimize stormwater runoff impact to the receiving waters and minimize concentrated stormwater flow.

C. The remainder of the tract shall remain in a vegetated or natural state. Where the development has an incorporated property owners association, the title of the open space area shall be conveyed to the association for management. Where a property association is not incorporated, a maintenance agreement shall be filed with the property deeds.

**Section 304. Buffer Areas Required.**

A. A minimum forty (40) foot vegetative buffer for development activities is required along all perennial waters indicated on the most recent versions of U.S.G.S. 1:24,000 (7.5 minute) scale topographic maps or as determined by local government studies. Desirable artificial streambank or shoreline stabilization is permitted. *(Thirty (30) foot vegetative buffer changed to forty (40) foot buffer on August 7, 2000 by vote of the Cherokee County Board of Commissioners).*

B. No new development is allowed in the buffer except for water dependent structures and public projects such as road crossings and greenways where no practical alternative exists. These activities should minimize built-upon surface area, direct runoff away from the surface waters and maximize the utilization of stormwater Best Management Practices.

**Section 305. Rules Governing the Interpretation of Watershed Area Boundaries.**

Where uncertainty exists as to the boundaries of the watershed areas, as shown on the Watershed Map, the Following rules shall apply:

A. Where area boundaries are indicated as approximately following either street, alley, railroads or highway lines or centerlines thereof, such lines shall be construed to be said boundaries.

B. Where area boundaries are indicated as approximately following lot lines, such lot lines shall be construed to be said boundaries. However, a surveyed plat prepared by a registered land surveyor may be submitted to the county as evidence that one or more properties along these boundaries do not lie within the watershed area.

C. Where the watershed area boundaries lie at a scaled distance more than twenty-five (25) feet from any parallel lot line, the location of watershed area boundaries shall be determined by use of the scale appearing on the watershed map.

D. Where the watershed area boundaries lie at a scaled distance of twenty-five (25) feet or less from any parallel lot line, the location of watershed area boundaries shall be construed to be the lot line.

E. Where other uncertainty exists, the Watershed Administrator shall interpret the Watershed Map as to location of such boundaries. This decision may be appealed to the Watershed Review Board

**Section 306. Application of Regulations.**

A. No building or land shall hereafter be used and no development shall take place except in conformity with the regulations herein specified for the watershed area in which it is located.

B. No area required for the purpose of complying with the provisions of this ordinance shall be included in the area required for another building.

C. Every residential building hereafter erected, moved or structurally altered shall be located on a lot which conforms to the regulations herein specified, except as permitted in Section 307.

D. If a use or class of use is not specifically indicated as being allowed, such use or class of use is prohibited.

### **Section 307. Existing Development.**

Any existing development may be continued and maintained subject to the provisions provided herein. Expansions to structures classified as existing development must meet the requirements of this ordinance, however, the built-upon area of the existing development is not required to be included in the built-upon area calculations.

A. Uses of Land. This category consists of uses existing at the time of adoption of this ordinance where such use of the land is not permitted to be established hereafter in the watershed area in which it is located. Such uses may be continued except as follows:

1. When such use of land has been changed to an allowed use, it shall not thereafter revert to any prohibited use.
2. Such use of land shall be changed only to an allowed use.
3. When such use ceases for a period of at least one year, it shall not be reestablished.

B. Reconstruction of Buildings or Built-upon Areas. Any existing building or built-upon area not in conformance with the restrictions of this ordinance that has been damaged or removed may be repaired and/or reconstructed, except that there are no restrictions on single family residential development, provided:

1. Repair or reconstruction is initiated within twelve (12) months and completed within two (2) years of such damage.

2. The total amount of space devoted to built-upon area may not be increased.

**Section 308. Watershed Protection Permit.**

A. Except where a single family residence is constructed on a lot deeded prior to the effective date of this ordinance, no building or built-upon area shall be erected, moved, enlarged or structurally altered, nor shall any building permit be issued nor shall any change in the use of any building or land be made until a Watershed Protection Permit has been issued by the Watershed Administrator. No Watershed Protection Permit shall be issued except in conformity with the provisions of this ordinance.

B. Watershed Protection Permit applications shall be filed with the Watershed Administrator. The application shall include a completed application form (see Appendix A) and supporting documentation deemed necessary by the Watershed Administrator.

C. Prior to issuance of a Watershed Protection Permit, the Watershed Administrator may consult with qualified personnel for assistance to determine if the application meets the requirements of this ordinance.

D. A Watershed Protection Permit shall expire if a Building Permit or Watershed Occupancy Permit for such use is not obtained by the applicant within twelve (12) months from the date of issuance.

**Section 309. Building Permit Required.**

No permit required under the North Carolina State Building Code shall be issued for any activity for which a Watershed Protection Permit is required until that permit has been issued.

**Section 310. Watershed Protection Occupancy Permit.**

A. The Watershed Administrator shall issue a Watershed Protection Occupancy Permit certifying that all requirements of this ordinance have been met prior to the occupancy or use of a building hereafter erected, altered or moved and/or prior to the change of use of any building or land.

B. A Watershed Protection Occupancy Permit, either for the whole or part of a building, shall be applied for coincident with the application for a Watershed Protection Permit and shall be issued or denied within ten (10) days after the erection or structural alterations of the building.

C. When only a change in use of land or existing building occurs, the Watershed Administrator shall issue a Watershed Protection Occupancy Permit certifying that all requirements of this ordinance have been met coincident with the Watershed Protection Permit.

D. If the Watershed Protection Occupancy Permit is denied, the Watershed Administrator shall notify the applicant in writing stating the reasons for denial.

E. No building or structure which has been erected, moved, or structurally altered may be occupied until the Watershed Administrator has approved and issued a Watershed Protection Occupancy Permit.

## **ARTICLE 400: PUBLIC HEALTH REGULATIONS**

### **Section 401. Public Health, in general.**

No activity, situation, structure or land use shall be allowed which poses a threat to water quality and the public health, safety and welfare. Such conditions may arise from inadequate on-site sewage systems which utilize ground absorption; inadequate sedimentation and erosion control measures; the improper storage or disposal of junk, trash or other refuse within a buffer area; the absence or improper implementation of a spill containment plan for toxic and hazardous materials; the improper management of stormwater runoff; or any other situation found to pose a threat to water quality.

### **Section 402. Abatement.**

A. The Watershed Administrator shall monitor land use activities within the watershed areas to identify situations that may pose a threat to water quality.

B. The Watershed Administrator shall report all findings to the Watershed Review Board. The Watershed Administrator may consult with any public agency or official and request recommendations.

C. Where the Watershed Review Board finds a threat to water quality and the public health, safety and welfare, the Board shall institute any appropriate action or proceeding to restrain, correct or abate the condition and/or violation.

## **ARTICLE 500: ADMINISTRATION, ENFORCEMENT AND APPEALS**

**Section 501. Watershed Administrator and Duties thereof.**

Cherokee County shall appoint a Watershed Administrator, who shall be duly sworn in. It shall be the duty of the Watershed Administrator to administer and enforce the provisions of this ordinance as follows:

A. The Watershed Administrator shall approve, conditionally approve or deny subdivision plats; issue or deny Watershed Protection Permits and Watershed Protection Occupancy Permits as prescribed herein. A record of all subdivision plats and permits shall be kept on file and shall be available for public inspection during regular office hours of the Administrator.

B. The Watershed Administrator shall serve as clerk to the Watershed Review Board.

C. The Watershed Administrator shall keep records of all amendments to the local Water Supply Watershed Protection Ordinance and shall provide copies of all amendments upon adoption to the Local Government Assistance Unit of the Division of Water Quality.

D. The Watershed Administrator shall keep records of the jurisdiction's utilization of the provisions that a maximum of ten percent (10%) of the non-critical area of WS-II-BW and WS-IV-PA watersheds may be developed up to a maximum of seventy percent (70%) built-upon surface area. Records for each watershed shall include the total acres of non-critical watershed area, total acres eligible to be developed under this option, total acres approved for this development option and individual records for each project with the following information: location, number of developed acres, site plan, type of land use, stormwater management plan (if applicable) and inventory of hazardous materials (if applicable).

E. The Watershed Administrator is granted the authority to administer and enforce the provisions of this Ordinance, exercising in the fulfillment of his responsibility the full police power of the county. The Watershed Administrator, or his duly authorized representative, may enter any building, structure or premises, as provided by law, to perform any duty imposed upon him by this Ordinance when enforcing this Ordinance with regard to the designated watersheds within Cherokee County.

F. The Watershed Administrator shall keep a record of variances to the local Water Supply Watershed Protection Ordinance. This record shall be submitted for each calendar year to the Local Government Assistance Unit of the Division of Water Quality on or before January 1<sup>st</sup> of the following year and shall provide a description of each project receiving a variance and the reasons for granting the variance.

**Section 502. Appeal from the Watershed Administrator.**

A. Any order, requirement, decision or determination made by the Watershed Administrator may be appealed to and decided by the Watershed Review Board.

B. An appeal from a decision of the Watershed Administrator must be submitted to the Watershed Review Board within thirty (30) days from the date the order, interpretation, decision or determination is made. All appeals must be made in writing stating the reasons for appeal. Following submission of an appeal, the Watershed Administrator shall transmit to the Board all papers constituting the record upon which the action appealed from was taken.

C. An appeal stays all proceedings in furtherance of the action appealed, unless the officer from whom the appeal is taken certifies to the Board after the notice of appeal has been filed with him, that by reason of facts stated in the certificate, a stay would in his opinion cause imminent peril to life or property. In such case, proceedings shall not be stayed otherwise than by a restraining order which may be granted by the Board or by a court of record on application of notice of the officer from whom the appeal is taken and upon due cause shown.

D. The Board shall fix a reasonable time for hearing the appeal and give notice thereof to the parties and shall decide the same within ten (10) working days. At the hearing, any party may appear in person, by agent or by attorney.

**Section 503. Changes and Amendments to the Watershed Protection Ordinance.**

A. The Cherokee County Governing Board may, on its own motion or on petition, after public notice and hearing, amend, supplement, change or modify the watershed regulations and restrictions as described herein.

B. No action shall be taken until the proposal has been submitted to the Watershed Review Board for review and recommendations. If no recommendation has been received from the Watershed Review Board within forty-five (45) days after submission of the proposal to the Chairman of the Watershed Review Board, the Cherokee County Governing Board may proceed as though a favorable report had been received.

C. Under no circumstances shall the county Board adopt such amendments, supplements or changes that would cause this ordinance to violate the watershed protection rules as adopted by the N.C. Environmental Management



Commission. All amendments must be filed with the N.C. Division of Water Quality, N.C. Division of Environmental Health and the N.C. Division of Community Assistance.

**Section 504. Public Notice and Hearing Required.**

Before adopting or amending this ordinance, the Cherokee County Governing Board shall hold a public hearing on the proposed changes. A notice of the public hearing shall be given once a week for two successive calendar weeks in a newspaper having general circulation in the area. The notice shall be published for the first time not less than ten (10) nor more than twenty-five (25) days before the date fixed for the hearing.

**Section 505. Establishment of Watershed Review Board.**

A. There shall be and hereby is created the Watershed Review Board consisting of five (5) members appointed by the Cherokee County Governing Board. Three (3) residents of the County shall be appointed for three year terms. Two (2) residents of the county shall be appointed for two (2) year terms. Thereafter, all new terms shall be for three (3) years, and members may be re-appointed.

B. Two (2) alternate members shall be appointed to serve on the Watershed Review Board in the absence of any regular member and shall be appointed for three (3) year terms. While attending in the capacity of a regular member, the alternate shall have and exercise all the powers and duties of the absent regular member.

**Section 506. Rules of Conduct for Members.**

Members of the Board may be removed by the Cherokee County Governing Board for cause, including violation of the rules stated below:

A. Faithful attendance at meetings of the Board and conscientious performance of the duties required of members of the Board shall be considered a prerequisite to continuing membership on the Board.

B. No Board member shall take part in the hearing, consideration, or determination of any case in which he is personally or financially interested. A Board member shall have a "financial interest" in a case when a decision in the case will: 1) cause him or his spouse to experience a direct financial benefit or loss, or 2) will cause a business in which he or his spouse owns a 10 per cent or greater interest, or is involved in a decision-making role, to experience a direct financial

benefit or loss. A Board member shall have a "personal interest" in a case when it involves a member of his immediate family (i.e., parent, spouse, or child).

C. No Board member shall discuss any case with any parties thereto prior to the public hearing on that case; provided, however, that members may receive and/or seek information pertaining to the case from the Watershed Administrator or any other member of the Board, its secretary or clerk prior to the hearing.

D. Members of the Board shall not express individual opinions on the proper judgment of any case prior to its determination on that case.

E. Members of the Board shall give notice to the chairman at least forty-eight (48) hours prior to the hearing of any potential conflict of interest which he has in a particular case before the Board.

F. No Board member shall vote on any matter that decides an application or appeal unless he had attended the public hearing on that application or appeal.

#### **Section 507. Powers and Duties of the Watershed Review Board.**

A. Administrative Review. The Watershed Review Board shall hear and decide appeals from any decision or determination made by the Watershed Administrator in the enforcement of this ordinance.

B. Variances. The Watershed Review Board shall have the power to authorize, in specific cases, minor variances from the terms of this Ordinance as will not be contrary to the public interests where, owing to special conditions, a literal enforcement of this Ordinance will result in practical difficulties or unnecessary hardship, so that the spirit of this Ordinance shall be observed, public safety and welfare secured, and substantial justice done. In addition, Cherokee County shall notify and allow a reasonable comment period for all other local governments having jurisdiction in the designated watershed where the variance is being considered.

1. Applications for a variance shall be made on the proper form obtainable from the Watershed Administrator and shall include the following information:

a. A site plan, drawn to a scale of at least one (1) inch to forty (40) feet, indicating the property lines of the parcel upon which the use is proposed; any existing or proposed structures; parking areas and other built-upon areas; surface water drainage. The site plan shall be neatly drawn and indicate north point, name and address of person who prepared the plan, date of the original drawing, and an accurate

record of any later revisions.

b. A complete and detailed description of the proposed variance, together with any other pertinent information which the applicant feels would be helpful to the Watershed Review Board in considering the application.

c. The Watershed Administrator shall notify in writing each local government having jurisdiction in the watershed. Such notice shall include a description of the variance being requested. Local governments receiving notice of the variance request may submit comments to the Watershed Administrator prior to a decision by the Watershed Review Board. Such comments shall become a part of the record of proceedings of the Watershed Review Board.

2. Before the Watershed Review Board may grant a variance, it shall make the following three findings, which shall be recorded in the permanent record of the case, and shall include the factual reasons on which they are based:

a. There are practical difficulties or unnecessary hardships in the way of carrying out the strict letter of the Ordinance. In order to determine that there are practical difficulties or unnecessary hardships, the Board must find that the five following conditions exist:

1. If he complies with the provisions of the Ordinance, the applicant can secure no reasonable return from, nor make reasonable use of, his property. Merely proving that the variance would permit a greater profit to be made from the property will not be considered adequate to justify the Board in granting an variance. Moreover, the Board shall consider whether the variance is the minimum possible deviation from the terms of the Ordinance that will make possible the reasonable use of his property.

2. The hardship results from the application of the Ordinance to the property rather than from other factors such as deed restrictions or other hardship.

3. The hardship is due to the physical nature of the applicant's property, such as its size, shape, or topography, which is different from that of neighboring property.

4. The hardship is not the result of the actions of an applicant who knowingly or unknowingly violates the Ordinance,

or who purchases the property after the effective date of the Ordinance, and then comes to the Board for relief.

5. The hardship is peculiar to the applicant's property, rather than the result of conditions that are widespread. If other properties are equally subject to the hardship created in the restriction, then granting a variance would be a special privilege denied to others, and would not promote equal justice.

b. The variance is in harmony with the general purpose and intent of the Ordinance and preserves its spirit.

c. In the granting of the variance, the public safety and welfare have been assured and substantial justice has been done. The Board shall not grant a variance if it finds that doing so would in any respect impair the public health, safety, or general welfare.

3. In granting the variance, the Board may attach thereto such conditions regarding the location, character, and other features of the proposed building, structure, or use as it may deem advisable in furtherance of the purpose of this ordinance. If a variance for the construction, alteration or use of property is granted, such construction, alteration or use shall be in accordance with the approved site plan.

4. The Watershed Review Board shall refuse to hear an appeal or an application for a variance previously denied if it finds that there have been no substantial changes in conditions or circumstances bearing on the appeal or application.

5. A variance issued in accordance with this Section shall be considered a Watershed Protection Permit and shall expire if a Building Permit or Watershed Occupancy Permit for such use is not obtained by the applicant within six (6) months from the date of the decision.

6. If the application calls for the granting of a major variance, and if the Watershed Review Board decides in favor of granting the variance, the Board shall prepare a preliminary record of the hearing with all deliberate speed. The preliminary record of the hearing shall include:

- a. The variance application;
- b. The hearing notices;
- c. The evidence presented;
- d. Motions, offers of proof, objections to evidence, and rulings on them;
- e. Proposed findings and exceptions;

f. The proposed decision, including all conditions proposed to be added to the permit.

The preliminary record shall be sent to the Environmental Management Commission for its review as follows:

a. If the Commission concludes from the preliminary record that the variance qualifies as a major variance and that (1) the property owner can secure no reasonable return from, nor make any practical use of the property unless the proposed variance is granted, and (2) the variance, if granted, will not result in a serious threat to the water supply, then the Commission shall approve the variance as proposed or approve the proposed variance with conditions and stipulations. The Commission shall prepare a Commission decision and send it to the Watershed Review Board. If the Commission approves the variance as proposed, the Board shall prepare a final decision granting the proposed variance. If the Commission approves the variance with conditions and stipulations, the Board shall prepare a final decision, including such conditions and stipulations, granting the proposed variance.

b. If the Commission concludes from the preliminary record that the variance qualifies as a major variance and that (1) the property owner can secure a reasonable return from or make a practical use of the property without the variance or (2) the variance, if granted, will result in a serious threat to the water supply, then the Commission shall deny approval of the variance as proposed. The Commission shall prepare a Commission decision and send it to the Watershed Review Board. The Board shall prepare a final decision denying the variance as proposed.

C. Public Health. See Article 400.

### **Section 508. Appeals from the Watershed Review Board.**

Appeals from the Watershed Review Board must be filed with the Superior Court within 30 days from the date of the decision. The of decisions by the Superior Court will be in the manner of certiorari.

## **ARTICLE 600: DEFINITIONS**

### **Section 601. General Definitions.**

**Agricultural Use.** The use of waters for stock watering, irrigation and other farm purposes.

**Best Management Practices (BMP).** A structural or nonstructural management-based practice used singularly or in combination to reduce non-point source inputs to receiving waters in order to achieve water quality protection goals.

**Buffer.** An area of natural or planted vegetation through which stormwater runoff flows in a diffuse manner so that the runoff does not become channelized and which provides for infiltration of the runoff and filtering of pollutants. The buffer is measured landward from the normal pool elevation of impounded structures and from the bank of each side of streams or rivers.

**Building.** Any structure having a roof supported by columns or by walls, and intended for shelter, housing or enclosure of persons, animals or property. The connection of two buildings by means of an open porch, breezeway, passageway, carport or other such open structure, with or without a roof, shall not be deemed to make them one building.

**Built-upon area.** Built-upon areas shall include that portion of a development project that is covered by impervious or partially impervious cover including buildings, pavement, gravel areas (e.g. roads, parking lots, paths), recreation facilities (e.g. tennis courts), etc. (Note: Wooden slatted decks and the water area of a swimming pool are considered pervious).

**Cluster Development.** The grouping of buildings in order to conserve land resources and provide for innovation in the design of the project including minimizing stormwater runoff impacts. This term includes nonresidential development as well as single-family residential and multi-family developments. For the purpose of this ordinance, planned unit developments and mixed use development are considered as cluster development.

**Critical Area.** The area adjacent to a water supply intake or reservoir where risk associated with pollution is greater than from the remaining portions of the watershed. The critical area is defined as extending either one-half mile from the normal pool elevation of the reservoir in which the intake is located or to the ridge line of the watershed ( whichever comes first); or one-half mile upstream from the intake located directly in the stream or river (run-of-the-river), or the ridge line of the watershed (whichever comes first). Since WS-I watershed are essentially undeveloped, establishment of critical area is not required. Local governments may extend the critical area as needed. Major landmarks such as highways or property lines may be used to delineate the outer boundary of the critical area if these landmarks are immediately adjacent to the appropriate outer boundary of one-half mile.

**Customary Home Occupations.** Any use conducted entirely within a dwelling and carried on by the occupants thereof, which use is clearly incidental and secondary to the use of the dwelling for residential purposes and does not change the character thereof. Provided further that no mechanical equipment is installed or used except as is normally used for domestic or professional purposes, and that not over twenty-five percent (25%) of the total floor space of any structure is used for the occupation. No home occupation shall be conducted in any accessory building except for the storage and service of a vehicle that is driven off site, such as a service repair truck, delivery truck, etc.

**Development.** Any land disturbing activity which adds to or changes the amount of impervious or partially impervious cover on a land area or which otherwise decreases the infiltration of precipitation into the soil.

**Discharging Landfill.** A landfill which discharges treated leachate and which requires a National Pollution Discharge Elimination System (NPDES) Permit.

**Dwelling Unit.** A building, or portion thereof, providing complete and permanent living facilities for one family.

**Existing Development.** Those projects that are built or those projects that at a minimum have established a vested right under North Carolina zoning law as of the effective date of this ordinance based on at least one of the following criteria:

- (1) substantial expenditures of resources (time, labor, money) based on a good faith reliance upon having received a valid local government approval to proceed with the project, or
- (2) having an outstanding valid building permit as authorized by the General Statutes (G.S. 153A-344.1 and G.S. 160A-385.1), or
- (3) Having an approved site specific or phased development plan as authorized by the General Statutes (G.S. 153A-344.1 and G.S. 160A-385.1).

**Existing Lot (Lot of Record).** A lot which is part of a subdivision, a plat of which has been recorded in the Office of the Register of Deeds prior to the adoption of this ordinance, or a lot described by metes and bounds, the description of which has been so recorded prior to the adoption of this ordinance.

**Family.** One or more persons occupying a single dwelling unit, provided that unless all members are related by blood or marriage or adoption, no such family shall contain over five persons, but further provided that domestic servants employed or living on the premises may be housed on the premises without being counted as a family or families.

**Hazardous Material.** Any substance listed as such in: SARA section 302, Extremely Hazardous Substances, CERCLA Hazardous Substances, or Section 311 of CWA (oil and hazardous substances).

**Industrial development.** Any non-residential development that requires an NPDES permit for an industrial discharge and/or requires the use or storage of any hazardous material for the purpose of manufacturing, assembling, finishing, cleaning or developing any product or commodity.

**Landfill.** A facility for the disposal of solid waste on land in a sanitary manner in accordance with Chapter 130A Article 9 of the NC General Statutes. For the purposes of this ordinance this term does not include composting facilities.

**Lot.** A parcel of land occupied or capable of being occupied by a building or group of buildings devoted to a common use, together with the customary accessories and open spaces belonging to the same.

**Major variance.** A variance from the minimum statewide watershed protection rules that results in any one or more of the following:

- (1) the relaxation, by a factor greater than ten percent (10%), of any management requirement under the low density option;
- (2) the relaxation, by a factor of more than five percent (5%), of any buffer, density or built-upon area requirement under the high density option;
- (3) any variation in the design, maintenance or operation requirements of a wet detention pond or other approved stormwater management system.

**Minor variance.** A variance from the minimum statewide watershed protection rules that results in a relaxation, by a factor of up to ten percent (10%) of any management requirement under the low density option.

**Non-conforming Lot of Record.** A lot described by a plat or a deed that was recorded prior to the effective date of this ordinance (or its amendments) that does not meet the minimum lot size or other development requirements of this ordinance.

**Non-residential Development.** All development other than residential development, agriculture and silviculture.

**Plat.** A map or plan of a parcel of land which is to be, or has been subdivided.

**Protected Area.** The area adjoining and upstream of the critical area of WS-IV



watersheds. The boundaries of the protected area are defined as within five miles of and draining to the normal pool elevation of the reservoir or to the ridgeline of the watershed; or within 10 miles upstream and draining to the intake located directly in the stream or river or to the ridgeline of the watershed.

**Residential Development.** Buildings for residence such as attached and detached single-family dwellings, apartment complexes, condominiums, townhouses, cottages, etc. and there associated outbuildings such as garages, storage buildings, gazebos, etc. and customary home occupations.

**Residuals.** Any solid or semi-solid waste generated from a wastewater treatment plant, water treatment plant or air pollution control facility permitted under the authority of the Environmental Management Commission.

**Single Family Residential.** Any development where: 1) no building contains more than one dwelling unit, 2) every dwelling unit is on a separate lot, and 3) where no lot contains more than one dwelling unit.

**Street (Road).** A right-of-way for vehicular traffic which affords the principal means of access to abutting properties.

**Structure.** Anything constructed or erected, including but not limited to buildings, which requires location on the land or attachment to something having permanent location on the land.

**Subdivider.** Any person, firm or corporation who subdivides or develops any land deemed to be a subdivision as herein defined.

**Subdivision.** All divisions of a tract or parcel of land into two or more lots, building sites, or other divisions for the purpose of sale or building development (whether immediate or future) and shall include all division of land involving the dedication of a new street or a change in existing streets; but the following shall not be included within this definition nor be subject to the regulations authorized by this ordinance:

1. The combination or recombination of portions of previously subdivided and recorded lots where the total number of lots is not increased and the resultant lots are equal to or exceed the standards of this ordinance;
2. The division of land into parcels greater than 10 acres where no street right-of-way dedication is involved;
3. The public acquisition by purchase of strips of land for the widening or opening of streets;
4. The division of a tract in single ownership whose entire area is

no greater than two acres into not more than three lots, where no street right-of-way dedication is involved and where the resultant lots are equal to or exceed the standards of the this ordinance;

5. The division of a tract into plots or lots used as a cemetery.

**Toxic Substance.** Any substance or combination of substances (including disease causing agents), which after discharge and upon exposure, ingestion, inhalation, or assimilation into any organism, either directly from the environment or indirectly by ingestion through food chains, has the potential to cause death, disease, behavioral abnormalities, cancer, genetic mutations, physiological malfunctions (including malfunctions or suppression in reproduction or growth) or physical deformities in such organisms or their off spring or other adverse health effects.

**Variance.** A permission to develop or use property granted by the Watershed Review Board relaxing or waiving a water supply watershed management requirement adopted by the Environmental Management Commission that is incorporated into this ordinance.

**Water Dependent Structure.** Any structure for which the use requires access to or proximity to or citing within surface waters to fulfill its basic purpose, such as boat ramps, boat houses, docks and bulkheads. Ancillary facilities such as restaurants, outlets for boat supplies, parking lots and commercial boat storage areas are not water dependent structures.

**Watershed.** The entire land area contributing surface drainage to a specific point (e.g. the water supply intake.)

**Watershed Administrator.** An official or designated person of Cherokee County responsible for administration and enforcement of this ordinance.

### **Section 602. Word Interpretation.**

For the purpose of this ordinance, certain words shall be interpreted as follows:

Words in the present tense include the future tense.

Words used in the singular number include the plural, and words used in the plural number include the singular, unless the natural construction of the wording indicates otherwise.

The word "person" includes a firm, association, corporation, trust, and company as well as an individual.

The word "structure" shall include the word "building."

The word "lot" shall include the words, "plot," "parcel," or "tract."

The word "shall" is always mandatory and not merely directory.

The word "will" is always mandatory and not merely directory.

**CHEROKEE COUNTY, NC**  
**FLOOD DAMAGE PREVENTION ORDINANCE**

**ARTICLE 1.      STATUTORY AUTHORIZATION, FINDINGS OF FACT, PURPOSE AND OBJECTIVES.**

**SECTION A.      STATUTORY AUTHORIZATION.**

The Legislature of the State of North Carolina has in Part 6, Article 21 of Chapter 143; Article 6 of Chapter 153A; Article 8 of Chapter 160A; and Article 7, 9, and 11 of Chapter 160D of the North Carolina General Statutes, delegated to local governmental units the authority to adopt regulations designed to promote the public health, safety, and general welfare.

Therefore, the Governing Body of Cherokee County, North Carolina, does ordain as follows:

**SECTION B.      FINDINGS OF FACT.**

- (1) The flood prone areas within the jurisdiction of Cherokee County are subject to periodic inundation which results in loss of life, property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures of flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare.
- (2) These flood losses are caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities and by the occupancy in flood prone areas of uses vulnerable to floods or other hazards.

**SECTION C.      STATEMENT OF PURPOSE.**

It is the purpose of this ordinance to promote public health, safety, and general welfare and to minimize public and private losses due to flood conditions within flood prone areas by provisions designed to:

- (1) Restrict or prohibit uses that are dangerous to health, safety, and property due to water or erosion hazards or that result in damaging increases in erosion, flood heights or velocities;
- (2) Require that uses vulnerable to floods, including facilities that serve such uses, be protected against flood damage at the time of initial construction;
- (3) Control the alteration of natural floodplains, stream channels, and natural protective barriers, which are involved in the accommodation of floodwaters;
- (4) Control filling, grading, dredging, and all other development that may increase erosion or flood damage; and
- (5) Prevent or regulate the construction of flood barriers that will unnaturally divert flood waters or which may increase flood hazards to other lands.

**SECTION D.      OBJECTIVES.**

The objectives of this ordinance are to:

- (1) Protect human life, safety, and health;
- (2) Minimize expenditure of public money for costly flood control projects;
- (3) Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
- (4) Minimize prolonged business losses and interruptions;
- (5) Minimize damage to public facilities and utilities (i.e. water and gas mains, electric, telephone, cable and sewer lines,

March 2023

streets, and bridges) that are located in flood prone areas;

- (6) Minimize damage to private and public property due to flooding;
- (7) Make flood insurance available to the community through the National Flood Insurance Program;
- (8) Maintain the natural and beneficial functions of floodplains;
- (9) Help maintain a stable tax base by providing for the sound use and development of flood prone areas; and
- (10) Ensure that potential buyers are aware that property is in a Special Flood Hazard Area.

## **ARTICLE 2.      DEFINITIONS.**

Unless specifically defined below, words or phrases used in this ordinance shall be interpreted so as to give them the meaning they have in common usage and to give this ordinance it's most reasonable application.

"Accessory Structure (Appurtenant Structure)" means a structure located on the same parcel of property as the principal structure and the use of which is incidental to the use of the principal structure. Garages, carports and storage sheds are common urban accessory structures. Pole barns, hay sheds and the like qualify as accessory structures on farms, and may or may not be located on the same parcel as the farm dwelling or shop building.

"Addition (to an existing building)" means an extension or increase in the floor area or height of a building or structure.

"Alteration of a watercourse" means a dam, impoundment, channel relocation, change in channel alignment, channelization, or change in cross-sectional area of the channel or the channel capacity, or any other form of modification which may alter, impede, retard or change the direction and/or velocity of the riverine flow of water during conditions of the base flood.

"Appeal" means a request for a review of the Floodplain Administrator's interpretation of any provision of this ordinance.

"Area of Shallow Flooding" means a designated Zone AO or AH on a community's Flood Insurance Rate Map (FIRM) with base flood depths determined to be from one (1) to three (3) feet. These areas are located where a clearly defined channel does not exist, where the path of flooding is unpredictable and indeterminate, and where velocity flow may be evident.

"Area of Special Flood Hazard" see "Special Flood Hazard Area (SFHA)".

"Base Flood" means the flood having a one (1) percent chance of being equaled or exceeded in any given year.

"Base Flood Elevation (BFE)" means a determination of the water surface elevations of the base flood as published in the Flood Insurance Study. When the BFE has not been provided in a "Special Flood Hazard Area", it may be obtained from engineering studies available from a Federal, State, or other source using FEMA approved engineering methodologies. This elevation, when combined with the "Freeboard", establishes the "Regulatory Flood Protection Elevation".

"Basement" means any area of the building having its floor subgrade (below ground level) on all sides.

"Building" see "Structure".

"Chemical Storage Facility" means a building, portion of a building, or exterior area adjacent to a building used for the storage of any chemical or chemically reactive products.

"Design Flood" See "Regulatory Flood Protection Elevation."

"Development" means any man-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.

"Development Activity" means any activity defined as Development which will necessitate a Floodplain Development Permit. This includes buildings, structures, and non-structural items, including (but not limited to) fill, bulkheads, piers, pools, docks,

March 2023

landings, ramps, and erosion control/stabilization measures.

“Digital Flood Insurance Rate Map (DFIRM)” means the digital official map of a community, issued by the Federal Emergency Management Agency (FEMA), on which both the Special Flood Hazard Areas and the risk premium zones applicable to the community are delineated.

“Disposal” means, as defined in NCGS 130A-290(a)(6), the discharge, deposit, injection, dumping, spilling, leaking, or placing of any solid waste into or on any land or water so that the solid waste or any constituent part of the solid waste may enter the environment or be emitted into the air or discharged into any waters, including groundwaters.

“Elevated Building” means a non-basement building which has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

“Encroachment” means the advance or infringement of uses, fill, excavation, buildings, structures or development into a special flood hazard area, which may impede or alter the flow capacity of a floodplain.

“Existing building and existing structure” mean any building and/or structure for which the “start of construction” commenced before the effective date of the floodplain management regulations adopted by the community.

“Existing Manufactured Home Park or Manufactured Home Subdivision” means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date of the floodplain management regulations adopted by the community.

“Flood” or “Flooding” means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- (a) The overflow of inland or tidal waters; and/or
- (b) The unusual and rapid accumulation or runoff of surface waters from any source.

“Flood Boundary and Floodway Map (FBFM)” means an official map of a community, issued by the FEMA, on which the Special Flood Hazard Areas and the floodways are delineated. This official map is a supplement to and shall be used in conjunction with the Flood Insurance Rate Map (FIRM).

“Flood Hazard Boundary Map (FHBM)” means an official map of a community, issued by the FEMA, where the boundaries of the Special Flood Hazard Areas have been defined as Zone A.

“Flood Insurance” means the insurance coverage provided under the National Flood Insurance Program.

“Flood Insurance Rate Map (FIRM)” means an official map of a community, issued by the FEMA, on which both the Special Flood Hazard Areas and the risk premium zones applicable to the community are delineated. (see also DFIRM)

“Flood Insurance Study (FIS)” means an examination, evaluation, and determination of flood hazards, corresponding water surface elevations (if appropriate), flood hazard risk zones, and other flood data in a community issued by the FEMA. The Flood Insurance Study report includes Flood Insurance Rate Maps (FIRMs) and Flood Boundary and Floodway Maps (FBFMs), if published.

“Flood Prone Area” see “Floodplain”

“Flood Zone” means a geographical area shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

“Floodplain” means any land area susceptible to being inundated by water from any source.

“Floodplain Administrator” is the individual appointed to administer and enforce the floodplain management regulations.

“Floodplain Development Permit” means any type of permit that is required in conformance with the provisions of this ordinance, prior to the commencement of any development activity.

“Floodplain Management” means the operation of an overall program of corrective and preventive measures for reducing flood damage and preserving and enhancing, where possible, natural resources in the floodplain, including, but not limited to, emergency preparedness plans, flood control works, floodplain management regulations, and open space plans.

“Floodplain Management Regulations” means this ordinance and other zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances, and other applications of police power. This term describes federal, state or local regulations, in any combination thereof, which provide standards for preventing and reducing flood loss and damage.

“Floodproofing” means any combination of structural and nonstructural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitation facilities, structures, and their contents.

“Flood-resistant material” means any building product [material, component or system] capable of withstanding direct and prolonged contact (minimum 72 hours) with floodwaters without sustaining damage that requires more than low-cost cosmetic repair. Any material that is water-soluble or is not resistant to alkali or acid in water, including normal adhesives for above-grade use, is not flood-resistant. Pressure-treated lumber or naturally decay-resistant lumbers are acceptable flooring materials. Sheet-type flooring coverings that restrict evaporation from below and materials that are impervious, but dimensionally unstable are not acceptable. Materials that absorb or retain water excessively after submergence are not flood-resistant. Please refer to Technical Bulletin 2, *Flood Damage-Resistant Materials Requirements*, and available from the FEMA. Class 4 and 5 materials, referenced therein, are acceptable flood-resistant materials.

“Floodway” means the channel of a river or other watercourse, including the area above a bridge or culvert when applicable, and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one (1) foot.

“Floodway encroachment analysis” means an engineering analysis of the impact that a proposed encroachment into a floodway or non-encroachment area is expected to have on the floodway boundaries and flood levels during the occurrence of the base flood discharge. The evaluation shall be prepared by a qualified North Carolina licensed engineer using standard engineering methods and hydraulic models meeting the minimum requirements of the National Flood Insurance Program.

“Freeboard” means the height added to the BFE to account for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, blockage of bridge or culvert openings, precipitation exceeding the base flood, and the hydrological effect of urbanization of the watershed. The BFE plus the freeboard establishes the “Regulatory Flood Protection Elevation”.

“Functionally Dependent Facility” means a facility which cannot be used for its intended purpose unless it is located in close proximity to water, limited to a docking or port facility necessary for the loading and unloading of cargo or passengers, shipbuilding, or ship repair. The term does not include long-term storage, manufacture, sales, or service facilities.

“Hazardous Waste Management Facility” means, as defined in NCGS 130A, Article 9, a facility for the collection, storage, processing, treatment, recycling, recovery, or disposal of hazardous waste.

“Highest Adjacent Grade (HAG)” means the highest natural elevation of the ground surface, prior to construction, immediately next to the proposed walls of the structure.

“Historic Structure” means any structure that is:

- (a) Listed individually in the National Register of Historic Places (a listing maintained by the US Department of Interior) or preliminarily determined by the Secretary of Interior as meeting the requirements for individual listing on the National Register;
- (b) Certified or preliminarily determined by the Secretary of Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- (c) Individually listed on a local inventory of historic landmarks in communities with a “Certified Local Government (CLG) Program”; or
- (d) Certified as contributing to the historical significance of a historic district designated by a community with a “Certified Local Government (CLG) Program.”

Certified Local Government (CLG) Programs are approved by the US Department of the Interior in cooperation with the North Carolina Department of Cultural Resources through the State Historic Preservation Officer as having met the requirements of the National Historic Preservation Act of 1966 as amended in 1980.

“Letter of Map Change (LOMC)” means an official determination issued by FEMA that amends or revises an effective Flood Insurance Rate Map or Flood Insurance Study. Letters of Map Change include:

- (a) Letter of Map Amendment (LOMA): An official amendment, by letter, to an effective National Flood Insurance Program map. A LOMA is based on technical data showing that a property had been inadvertently mapped as being in the floodplain, but is actually on natural high ground above the base flood elevation. A LOMA amends the current effective Flood Insurance Rate Map and establishes that a specific property, portion of a property, or structure is not located in a special flood hazard area.
- (b) Letter of Map Revision (LOMR): A revision based on technical data that may show changes to flood zones, flood elevations, special flood hazard area boundaries and floodway delineations, and other planimetric features.
- (c) Letter of Map Revision Based on Fill (LOMR-F): A determination that a structure or parcel of land has been elevated by fill above the BFE and is, therefore, no longer located within the special flood hazard area. In order to qualify for this determination, the fill must have been permitted and placed in accordance with the community’s floodplain management regulations.
- (d) Conditional Letter of Map Revision (CLOMR): A formal review and comment as to whether a proposed project complies with the minimum NFIP requirements for such projects with respect to delineation of special flood hazard areas. A CLOMR does not revise the effective Flood Insurance Rate Map or Flood Insurance Study; upon submission and approval of certified as-built documentation, a Letter of Map Revision may be issued by FEMA to revise the effective FIRM.

“Light Duty Truck” means any motor vehicle rated at 8,500 pounds Gross Vehicular Weight Rating or less which has a vehicular curb weight of 6,000 pounds or less and which has a basic vehicle frontal area of 45 square feet or less as defined in 40 CFR 86.082-2 and is:

- (a) Designed primarily for purposes of transportation of property or is a derivation of such a vehicle, or
- (b) Designed primarily for transportation of persons and has a capacity of more than 12 persons; or
- (c) Available with special features enabling off-street or off-highway operation and use.

“Low Cost Accessory Structures” Appurtenant Structure to one- and two-family dwellings limited in total square feet and used exclusively for parking of vehicles and limited storage. Exterior wall dimensions shall not exceed twenty-four (24) feet in length and total building area shall not exceed five hundred and seventy-six square feet. These structures, when under one hundred fifty square feet shall be limited in use as outlined in Article 5, Section B (8).

“Lowest Adjacent Grade (LAG)” means the lowest elevation of the ground, sidewalk or patio slab immediately next to the building, or deck support, after completion of the building.

“Lowest Floor” means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access, or limited storage in an area other than a basement area is not considered a building’s lowest floor, provided that such an enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this ordinance.

“Manufactured Home” means a structure, transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term “manufactured home” does not include a “recreational vehicle”.

“Manufactured Home Park or Subdivision” means a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

“Map Repository” means the location of the official flood hazard data to be applied for floodplain management. It is a central location in which flood data is stored and managed; in North Carolina, FEMA has recognized that the application of digital flood hazard data products has the same authority as hard copy products. Therefore, the NCEM’s Floodplain Mapping Program websites house current and historical flood hazard data. For effective flood hazard data the NC FRIS website (<http://FRIS.NC.GOV/FRIS>) is the map repository, and for historical flood hazard data the FloodNC website (<http://FLOODNC.GOV/NCFLOOD>) is the map repository.



“Market Value” means the building value, not including the land value and that of any accessory structures or other improvements on the lot. Market value may be established by independent certified appraisal; replacement cost depreciated for age of building and quality of construction (Actual Cash Value); or adjusted tax assessed values.

“New Construction” means structures for which the “start of construction” commenced on or after the effective date of the initial floodplain management regulations and includes any subsequent improvements to such structures.

“Non-Encroachment Area (NEA)” means the channel of a river or other watercourse, including the area above a bridge or culvert when applicable, and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one (1) foot as designated in the Flood Insurance Study report.

“Post-FIRM” means construction or other development for which the “start of construction” occurred on or after, the effective date of the initial Flood Insurance Rate Map.

“Pre-FIRM” means construction or other development for which the “start of construction” occurred before, the effective date of the initial Flood Insurance Rate Map.

“Principally Above Ground” means that at least 51% of the actual cash value of the structure is above ground.

“Public Safety” and/or “Nuisance” means anything which is injurious to the safety or health of an entire community or neighborhood, or any considerable number of persons, or unlawfully obstructs the free passage or use, in the customary manner, of any navigable lake, or river, bay, stream, canal, or basin.

“Recreational Vehicle (RV)” means a vehicle, which is:

- (a) Built on a single chassis;
- (b) 400 square feet or less when measured at the largest horizontal projection;
- (c) Designed to be self-propelled or permanently towable by a light duty truck;
- (d) Designed primarily not for use as a permanent dwelling, but as temporary living quarters for recreational, camping, travel, or seasonal use, and
- (e) Is fully licensed and ready for highway use.

“Reference Level” is the top of the lowest floor for structures within Special Flood Hazard Areas designated as Zones A, AE, AH, AO, A99. The reference level is the bottom of the lowest horizontal structural member of the lowest floor for structures within Special Flood Hazard Areas designated as Zone VE.

“Regulatory Flood Protection Elevation” means the “Base Flood Elevation” plus the “Freeboard”. In “Special Flood Hazard Areas” where Base Flood Elevations (BFEs) have been determined, this elevation shall be the BFE plus two (2) feet freeboard. In “Special Flood Hazard Areas” where no BFE has been established, this elevation shall be at least 2 feet above the highest adjacent grade.

“Remedy a Violation” means to bring the structure or other development into compliance with state and community floodplain management regulations, or, if this is not possible, to reduce the impacts of its noncompliance. Ways that impacts may be reduced include protecting the structure or other affected development from flood damages, implementing the enforcement provisions of the ordinance or otherwise deterring future similar violations, or reducing federal financial exposure with regard to the structure or other development.

“Riverine” means relating to, formed by, or resembling a river (including tributaries), stream, brook, etc.

“Salvage Yard” means any non-residential property used for the storage, collection, and/or recycling of any type of equipment, and including but not limited to vehicles, appliances and related machinery.

“Solid Waste Disposal Facility” means any facility involved in the disposal of solid waste, as defined in NCGS 130A-290(a) (35).

“Solid Waste Disposal Site” means, as defined in NCGS 130A-290(a) (36), any place at which solid wastes are disposed of by incineration, sanitary landfill, or any other method.

“Special Flood Hazard Area (SFHA)” means the land in the floodplain subject to a one percent (1%) or greater chance of being flooded in any given year, as determined in Article 3, Section B of this ordinance.

“Start of Construction” includes substantial improvement, and means the date the building permit was issued provided the actual start of construction, repair, reconstruction, rehabilitation, addition placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a structure on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading, and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for a basement, footings, piers, or foundations or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of the building, whether or not that alteration affects the external dimensions of the building.

“Structure” means a walled and roofed building, a manufactured home, or a gas, liquid, or liquefied gas storage tank that is principally above ground.

“Substantial Damage” means damage of any origin sustained by a structure during any one-year period whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. See definition of “substantial improvement”.

“Substantial Improvement” means any combination of repairs, reconstruction, rehabilitation, addition, or other improvement of a structure, taking place during any one-year period for which the cost equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. The term does not, however, include either:

- (a) Any correction of existing violations of state or community health, sanitary, or safety code specifications which have been identified by the community code enforcement official and which are the minimum necessary to assure safe living conditions; or
- (b) Any alteration of a historic structure, provided that the alteration will not preclude the structure's continued designation as a historic structure and the alteration is approved by variance issued pursuant to Article 4 Section E of this ordinance.

“Technical Bulletin and Technical Fact Sheet” means a FEMA publication that provides guidance concerning the building performance standards of the NFIP, which are contained in Title 44 of the U.S. Code of Federal Regulations at Section 60.3. The bulletins and fact sheets are intended for use primarily by State and local officials responsible for interpreting and enforcing NFIP regulations and by members of the development community, such as design professionals and builders. New bulletins, as well as updates of existing bulletins, are issued periodically as needed. The bulletins do not create regulations; rather they provide specific guidance for complying with the minimum requirements of existing NFIP regulations.

“Temperature Controlled” means having the temperature regulated by a heating and/or cooling system, built-in or appliance.

“Variance” is a grant of relief from the requirements of this ordinance.

“Violation” means the failure of a structure or other development to be fully compliant with the community's floodplain management regulations. A structure or other development without the elevation certificate, other certifications, or other evidence of compliance required in Articles 4 and 5 is presumed to be in violation until such time as that documentation is provided.

“Water Surface Elevation (WSE)” means the height, in relation to NAVD 1988, of floods of various magnitudes and frequencies in the floodplains of riverine areas.

“Watercourse” means a lake, river, creek, stream, wash, channel or other topographic feature on or over which waters flow at least periodically. Watercourse includes specifically designated areas in which substantial flood damage may occur.

### **ARTICLE 3.      GENERAL PROVISIONS.**

March 2023

**SECTION A. LANDS TO WHICH THIS ORDINANCE APPLIES.**

This ordinance shall apply to all Special Flood Hazard Areas within the jurisdiction, of Cherokee County and within the jurisdiction of any other communities whose governing body agrees, by resolution, to such applicability.

**SECTION B. BASIS FOR ESTABLISHING THE SPECIAL FLOOD HAZARD AREAS.**

The Special Flood Hazard Areas are those identified under the Cooperating Technical State (CTS) agreement between the State of North Carolina and FEMA in its FIS dated November 19, 2008 for Cherokee County and associated DFIRM panels, including any digital data developed as part of the FIS, which are adopted by reference and declared a part of this ordinance, and all revisions thereto.

The initial Flood Insurance Rate Maps for the jurisdictional areas of Cherokee County are dated February 2, 1989.

**SECTION C. ESTABLISHMENT OF FLOODPLAIN DEVELOPMENT PERMIT.**

A Floodplain Development Permit shall be required in conformance with the provisions of this ordinance prior to the commencement of any development activities within Special Flood Hazard Areas determined in accordance with the provisions of Article 3, Section B of this ordinance.

**SECTION D. COMPLIANCE.**

No structure or land shall hereafter be located, extended, converted, altered, or developed in any way without full compliance with the terms of this ordinance and other applicable regulations.

**SECTION E. ABROGATION AND GREATER RESTRICTIONS.**

This ordinance is not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where this ordinance and another conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

**SECTION F. INTERPRETATION.**

In the interpretation and application of this ordinance, all provisions shall be:

- (a) Considered as minimum requirements;
- (b) Liberally construed in favor of the governing body; and
- (c) Deemed neither to limit nor repeal any other powers granted under State statutes.

**SECTION G. WARNING AND DISCLAIMER OF LIABILITY.**

The degree of flood protection required by this ordinance is considered reasonable for regulatory purposes and is based on scientific and engineering consideration. Larger floods can and will occur. Actual flood heights may be increased by man-made or natural causes. This ordinance does not imply that land outside the Special Flood Hazard Areas or uses permitted within such areas will be free from flooding or flood damages. This ordinance shall not create liability on the part of Cherokee County or by any officer or employee thereof for any flood damages that result from reliance on this ordinance or any administrative decision lawfully made hereunder.

**SECTION H. PENALTIES FOR VIOLATION.**

Violation of the provisions of this ordinance or failure to comply with any of its requirements, including violation of conditions and safeguards established in connection with grants of variance or special exceptions, shall constitute a Class 1 misdemeanor pursuant to NC G.S. § 143-215.58. . Any person who violates this ordinance or fails to comply with any of its requirements shall, upon conviction thereof, be fined not more than \$100.00 or imprisoned for not more than thirty (30) days, or both. Each day such violation continues shall be considered a separate offense. Nothing herein contained shall prevent Cherokee County from taking such other lawful action as is necessary to prevent or remedy any violation.

**ARTICLE 4. ADMINISTRATION.**

March 2023

**SECTION A. DESIGNATION OF FLOODPLAIN ADMINISTRATOR.**

The Director of Code Enforcement, hereinafter referred to as the “Floodplain Administrator”, is hereby appointed to administer and implement the provisions of this ordinance. In instances where the Floodplain Administrator receives assistance from others to complete tasks to administer and implement this ordinance, the Floodplain Administrator shall be responsible for the coordination and community’s overall compliance with the National Flood Insurance Program and the provisions of this ordinance.

**SECTION B. FLOODPLAIN DEVELOPMENT APPLICATION, PERMIT AND CERTIFICATION REQUIREMENTS.**

- (1) **Application Requirements.** Application for a Floodplain Development Permit shall be made to the Floodplain Administrator prior to any development activities located within Special Flood Hazard Areas. The following items shall be presented to the Floodplain Administrator to apply for a floodplain development permit:
- (a) A plot plan drawn to scale which shall include, but shall not be limited to, the following specific details of the proposed floodplain development:
    - (i) The nature, location, dimensions, and elevations of the area of development/disturbance; existing and proposed structures, utility systems, grading/pavement areas, fill materials, storage areas, drainage facilities, and other development;
    - (ii) The boundary of the Special Flood Hazard Area as delineated on the FIRM or other flood map as determined in Article 3, Section B, or a statement that the entire lot is within the Special Flood Hazard Area;
    - (iii) Flood zone(s) designation of the proposed development area as determined on the FIRM or other flood map as determined in Article 3, Section B;
    - (iv) The boundary of the floodway(s) or non-encroachment area(s) as determined in Article 3, Section B;
    - (v) The Base Flood Elevation (BFE) where provided as set forth in Article 3, Section B; Article 4, Section C; or Article 5, Section D;
    - (vi) The old and new location of any watercourse that will be altered or relocated as a result of proposed development; and
  - (b) Proposed elevation, and method thereof, of all development within a Special Flood Hazard Area including but not limited to:
    - (i) Elevation in relation to NAVD 1988 of the proposed reference level (including basement) of all structures;
    - (ii) Elevation in relation to NAVD 1988 to which any non-residential structure in Zones A, AE, AH, AO, A99 will be floodproofed; and
    - (iii) Elevation in relation to NAVD 1988 to which any proposed utility systems will be elevated or floodproofed.
  - (c) If floodproofing, a Floodproofing Certificate (FEMA Form 086-0-34) with supporting data, an operational plan, and an inspection and maintenance plan that include, but are not limited to, installation, exercise, and maintenance of floodproofing measures.
  - (d) A Foundation Plan, drawn to scale, which shall include details of the proposed foundation system to ensure all provisions of this ordinance are met. These details include but are not limited to:
    - (i) The proposed method of elevation, if applicable (i.e., fill, solid foundation perimeter wall, solid backfilled foundation, open foundation on columns/posts/piers/piles/shear walls); and

- (ii) Openings to facilitate automatic equalization of hydrostatic flood forces on walls in accordance with Article 5, Section B(4)(d) when solid foundation perimeter walls are used in Zones A, AE, AH, AO, A99.
  - (e) Usage details of any enclosed areas below the lowest floor.
  - (f) Plans and/or details for the protection of public utilities and facilities such as sewer, gas, electrical, and water systems to be located and constructed to minimize flood damage.
  - (g) Certification that all other Local, State and Federal permits required prior to floodplain development permit issuance have been received.
  - (h) Documentation for placement of Recreational Vehicles and/or Temporary Structures, when applicable, to ensure that the provisions of Article 5, Section B, subsections (6) and (7) of this ordinance are met.
  - (i) A description of proposed watercourse alteration or relocation, when applicable, including an engineering report on the effects of the proposed project on the flood-carrying capacity of the watercourse and the effects to properties located both upstream and downstream; and a map (if not shown on plot plan) showing the location of the proposed watercourse alteration or relocation.
- (2) **Permit Requirements.** The Floodplain Development Permit shall include, but not be limited to:
- (a) A complete description of all the development to be permitted under the floodplain development permit (e.g. house, garage, pool, septic, bulkhead, cabana, pier, bridge, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials, etc.).
  - (b) The Special Flood Hazard Area determination for the proposed development in accordance with available data specified in Article 3, Section B.
  - (c) The Regulatory Flood Protection Elevation required for the reference level and all attendant utilities.
  - (d) The Regulatory Flood Protection Elevation required for the protection of all public utilities.
  - (e) All certification submittal requirements with timelines.
  - (f) A statement that no fill material or other development shall encroach into the floodway or non-encroachment area of any watercourse unless the requirements of Article 5, Section F have been met.
  - (g) The flood openings requirements.
  - (h) Limitations of below BFE enclosure uses (if applicable). (i.e., parking, building access and limited storage only).
  - (i) A statement, that all materials below BFE/RFPE must be flood resistant materials.
- (3) **Certification Requirements.**
- (a) Elevation Certificates
    - (i) An Elevation Certificate (FEMA Form 086-0-33) is required after the reference level is established. Within seven (7) calendar days of establishment of the reference level elevation, it shall be the duty of the permit holder to submit to the Floodplain Administrator a certification of the elevation of the reference level, in relation to NAVD 1988. Any work done within the seven (7) day calendar period and prior to submission of the certification shall be at the permit holder's risk. The Floodplain Administrator shall review the certificate data submitted. Deficiencies detected by such review shall be corrected by the permit holder immediately and prior to further work being permitted to proceed. Failure to submit the certification or failure to make required corrections shall be cause to issue a stop-work order for the project.

- (ii) A final Finished Construction Elevation Certificate (FEMA Form 086-0-33) is required after construction is completed and prior to Certificate of Compliance/Occupancy issuance. It shall be the duty of the permit holder to submit to the Floodplain Administrator a certification of final as-built construction of the elevation of the reference level and all attendant utilities. The Floodplain Administrator shall review the certificate data submitted. Deficiencies detected by such review shall be corrected by the permit holder immediately and prior to Certificate of Compliance/Occupancy issuance. In some instances, another certification may be required to certify corrected as-built construction. Failure to submit the certification or failure to make required corrections shall be cause to withhold the issuance of a Certificate of Compliance/Occupancy. The Finished Construction Elevation Certificate certifier shall provide at least 2 photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least 2 additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3" × 3". Digital photographs are acceptable.
- (b) Floodproofing Certificate
- (i) If non-residential floodproofing is used to meet the Regulatory Flood Protection Elevation requirements, a Floodproofing Certificate (FEMA Form 086-0-34), with supporting data, an operational plan, and an inspection and maintenance plan are required prior to the actual start of any new construction. It shall be the duty of the permit holder to submit to the Floodplain Administrator a certification of the floodproofed design elevation of the reference level and all attendant utilities, in relation to NAVD 1988. Floodproofing certification shall be prepared by or under the direct supervision of a professional engineer or architect and certified by same. The Floodplain Administrator shall review the certificate data, the operational plan, and the inspection and maintenance plan. Deficiencies detected by such review shall be corrected by the applicant prior to permit approval. Failure to submit the certification or failure to make required corrections shall be cause to deny a Floodplain Development Permit. Failure to construct in accordance with the certified design shall be cause to withhold the issuance of a Certificate of Compliance/Occupancy.
  - (ii) A final Finished Construction Floodproofing Certificate (FEMA Form 086-0-34), with supporting data, an operational plan, and an inspection and maintenance plan are required prior to the issuance of a Certificate of Compliance/Occupancy. It shall be the duty of the permit holder to submit to the Floodplain Administrator a certification of the floodproofed design elevation of the reference level and all attendant utilities, in relation to NAVD 1988. Floodproofing certificate shall be prepared by or under the direct supervision of a professional engineer or architect and certified by same. The Floodplain Administrator shall review the certificate data, the operational plan, and the inspection and maintenance plan. Deficiencies detected by such review shall be corrected by the applicant prior to Certificate of Occupancy. Failure to submit the certification or failure to make required corrections shall be cause to deny a Floodplain Development Permit. Failure to construct in accordance with the certified design shall be cause to deny a Certificate of Compliance/Occupancy.
- (c) If a manufactured home is placed within Zones A, AE, AH, AO, A99 and the elevation of the chassis is more than 36 inches in height above grade, an engineered foundation certification is required in accordance with the provisions of Article 5, Section B(3)(b).
  - (d) If a watercourse is to be altered or relocated, a description of the extent of watercourse alteration or relocation; a professional engineer's certified report on the effects of the proposed project on the flood-carrying capacity of the watercourse and the effects to properties located both upstream and downstream; and a map showing the location of the proposed watercourse alteration or relocation shall all be submitted by the permit applicant prior to issuance of a floodplain development permit.
  - (e) Certification Exemptions. The following structures, if located within Zones A, AE, AH, AO, A99, are exempt from the elevation/floodproofing certification requirements specified in items (a) and (b) of this subsection:
    - (i) Recreational Vehicles meeting requirements of Article 5, Section B(6)(a);

- (ii) Temporary Structures meeting requirements of Article 5, Section B (7); and
- (iii) Accessory Structures that are 150 square feet or less or land meeting requirements of Article 5, Section B (8).

(4) **Determinations for existing buildings and structures.**

For applications for building permits to improve buildings and structures, including alterations, movement, enlargement, replacement, repair, change of occupancy, additions, rehabilitations, renovations, substantial improvements, repairs of substantial damage, and any other improvement of or work on such buildings and structures, the Floodplain Administrator, in coordination with the Building Official, shall:

- (a) Estimate the market value, or require the applicant to obtain an appraisal of the market value prepared by a qualified independent appraiser, of the building or structure before the start of construction of the proposed work; in the case of repair, the market value of the building or structure shall be the market value before the damage occurred and before any repairs are made;
- (b) Compare the cost to perform the improvement, the cost to repair a damaged building to its pre-damaged condition, or the combined costs of improvements and repairs, if applicable, to the market value of the building or structure;
- (c) Determine and document whether the proposed work constitutes substantial improvement or repair of substantial damage; and
- (d) Notify the applicant if it is determined that the work constitutes substantial improvement or repair of substantial damage and that compliance with the flood resistant construction requirements of the NC Building Code and this ordinance is required.

**SECTION C. DUTIES AND RESPONSIBILITIES OF THE FLOODPLAIN ADMINISTRATOR.**

The Floodplain Administrator shall perform, but not be limited to, the following duties:

- (1) Review all floodplain development applications and issue permits for all proposed development within Special Flood Hazard Areas to assure that the requirements of this ordinance have been satisfied.
- (2) Review all proposed development within Special Flood Hazard Areas to assure that all necessary local, state and federal permits have been received, including Section 404 of the Federal Water Pollution Control Act Amendments of 1972, 33 U.S.C. 1334.
- (3) Notify adjacent communities and the North Carolina Department of Public Safety, Division of Emergency Management, State Coordinator for the National Flood Insurance Program prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the Federal Emergency Management Agency (FEMA).
- (4) Assure that maintenance is provided within the altered or relocated portion of said watercourse so that the flood-carrying capacity is maintained.
- (5) Prevent encroachments into floodways and non-encroachment areas unless the certification and flood hazard reduction provisions of Article 5, Section F are met.
- (6) Obtain actual elevation (in relation to NAVD 1988) of the reference level (including basement) and all attendant utilities of all new and substantially improved structures, in accordance with the provisions of Article 4, Section B (3).
- (7) Obtain actual elevation (in relation to NAVD 1988) to which all new and substantially improved structures and utilities have been floodproofed, in accordance with the provisions of Article 4, Section B (3).
- (8) Obtain actual elevation (in relation to NAVD 1988) of all public utilities in accordance with the provisions of Article 4, Section B (3).
- (9) When floodproofing is utilized for a particular structure, obtain certifications from a registered professional engineer or

architect in accordance with the provisions of Article 4, Section B (3) and Article 5, Section B (2).

- (10) Where interpretation is needed as to the exact location of boundaries of the Special Flood Hazard Areas, floodways, or non-encroachment areas (for example, where there appears to be a conflict between a mapped boundary and actual field conditions), make the necessary interpretation. The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in this article.
- (11) When BFE data has not been provided in accordance with the provisions of Article 3, Section B, obtain, review, and reasonably utilize any BFE data, along with floodway data or non-encroachment area data available from a federal, state, or other source, including data developed pursuant to Article 5, Section D(2)(c), in order to administer the provisions of this ordinance.
- (12) When BFE data is provided but no floodway or non-encroachment area data has been provided in accordance with the provisions of Article 3, Section B, obtain, review, and reasonably utilize any floodway data or non-encroachment area data available from a federal, state, or other source in order to administer the provisions of this ordinance.
- (13) Permanently maintain all records that pertain to the administration of this ordinance and make these records available for public inspection, recognizing that such information may be subject to the Privacy Act of 1974, as amended.
- (14) Make on-site inspections of work in progress. As the work pursuant to a floodplain development permit progresses, the Floodplain Administrator shall make as many inspections of the work as may be necessary to ensure that the work is being done according to the provisions of the local ordinance and the terms of the permit. In exercising this power, the Floodplain Administrator has a right, upon presentation of proper credentials, to enter on any premises within the jurisdiction of the community at any reasonable hour for the purposes of inspection or other enforcement action.
- (15) Issue stop-work orders as required. Whenever a building or part thereof is being constructed, reconstructed, altered, or repaired in violation of this ordinance, the Floodplain Administrator may order the work to be immediately stopped. The stop-work order shall be in writing and directed to the person doing or in charge of the work. The stop-work order shall state the specific work to be stopped, the specific reason(s) for the stoppage, and the condition(s) under which the work may be resumed. Violation of a stop-work order constitutes a misdemeanor.
- (16) Revoke floodplain development permits as required. The Floodplain Administrator may revoke and require the return of the floodplain development permit by notifying the permit holder in writing stating the reason(s) for the revocation. Permits shall be revoked for any substantial departure from the approved application, plans, and specifications; for refusal or failure to comply with the requirements of State or local laws; or for false statements or misrepresentations made in securing the permit. Any floodplain development permit mistakenly issued in violation of an applicable State or local law may also be revoked.
- (17) Make periodic inspections throughout the Special Flood Hazard Areas within the jurisdiction of the community. The Floodplain Administrator and each member of his or her inspections department shall have a right, upon presentation of proper credentials, to enter on any premises within the territorial jurisdiction of the department at any reasonable hour for the purposes of inspection or other enforcement action.
- (18) Follow through with corrective procedures of Article 4, Section D.
- (19) Review, provide input, and make recommendations for variance requests.
- (20) Maintain a current map repository to include, but not limited to, historical and effective FIS Report, historical and effective FIRM and other official flood maps and studies adopted in accordance with the provisions of Article 3, Section B of this ordinance, including any revisions thereto including Letters of Map Change, issued by FEMA. Notify State and FEMA of mapping needs.
- (21) Coordinate revisions to FIS reports and FIRMs, including Letters of Map Revision Based on Fill (LOMR-Fs) and Letters of Map Revision (LOMRs).

#### **SECTION D. CORRECTIVE PROCEDURES.**

- (1) Violations to be corrected: When the Floodplain Administrator finds violations of applicable state and local laws; it  
March 2023



shall be his or her duty to notify the owner or occupant of the building of the violation. The owner or occupant shall immediately remedy each of the violations of law cited in such notification.

- (2) **Actions in Event of Failure to Take Corrective Action:** If the owner of a building or property shall fail to take prompt corrective action, the Floodplain Administrator shall give the owner written notice, by certified or registered mail to the owner's last known address or by personal service, stating:
  - (a) That the building or property is in violation of the floodplain management regulations;
  - (b) That a hearing will be held before the Floodplain Administrator at a designated place and time, not later than ten (10) days after the date of the notice, at which time the owner shall be entitled to be heard in person or by counsel and to present arguments and evidence pertaining to the matter; and
  - (d) That following the hearing, the Floodplain Administrator may issue an order to alter, vacate, or demolish the building; or to remove fill as applicable.
- (3) **Order to Take Corrective Action:** If, upon a hearing held pursuant to the notice prescribed above, the Floodplain Administrator shall find that the building or development is in violation of the Flood Damage Prevention Ordinance, he or she shall issue an order in writing to the owner, requiring the owner to remedy the violation within a specified time period, not less than sixty (60) calendar days, nor more than one hundred twenty (120) calendar days. Where the Floodplain Administrator finds that there is imminent danger to life or other property, he or she may order that corrective action be taken in such lesser period as may be feasible.
- (4) **Appeal:** Any owner who has received an order to take corrective action may appeal the order to the local elected governing body by giving notice of appeal in writing to the Floodplain Administrator and the clerk within ten (10) days following issuance of the final order. In the absence of an appeal, the order of the Floodplain Administrator shall be final. The local governing body shall hear an appeal within a reasonable time and may affirm, modify and affirm, or revoke the order.
- (5) **Failure to Comply with Order:** If the owner of a building or property fails to comply with an order to take corrective action for which no appeal has been made or fails to comply with an order of the governing body following an appeal, the owner shall be guilty of a Class 1 misdemeanor pursuant to NC G.S. § 143-215.58 and shall be punished at the discretion of the court.

#### **SECTION E. VARIANCE PROCEDURES.**

- (1) The Cherokee County Board of Commissioners as established by Cherokee County, hereinafter referred to as the "appeal board", shall hear and decide requests for variances from the requirements of this ordinance.
- (2) Any person aggrieved by the decision of the appeal board may appeal such decision to the Court, as provided in Chapter 7A of the North Carolina General Statutes.
- (3) Variances may be issued for:
  - (a) The repair or rehabilitation of historic structures upon the determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as a historic structure and that the variance is the minimum necessary to preserve the historic character and design of the structure;
  - (b) Functionally dependent facilities if determined to meet the definition as stated in Article 2 of this ordinance, provided provisions of Article 4, Section E(9)(b), (c), and (e) have been satisfied, and such facilities are protected by methods that minimize flood damages during the base flood and create no additional threats to public safety; or
  - (c) Any other type of development provided it meets the requirements of this Section.
- (4) In passing upon variances, the appeal board shall consider all technical evaluations, all relevant factors, all standards specified in other sections of this ordinance, and:

- (a) The danger that materials may be swept onto other lands to the injury of others;
  - (b) The danger to life and property due to flooding or erosion damage;
  - (c) The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner;
  - (d) The importance of the services provided by the proposed facility to the community;
  - (e) The necessity to the facility of a waterfront location as defined under Article 2 of this ordinance as a functionally dependent facility, where applicable;
  - (f) The availability of alternative locations, not subject to flooding or erosion damage, for the proposed use;
  - (g) The compatibility of the proposed use with existing and anticipated development;
  - (h) The relationship of the proposed use to the comprehensive plan and floodplain management program for that area;
  - (i) The safety of access to the property in times of flood for ordinary and emergency vehicles;
  - (j) The expected heights, velocity, duration, rate of rise, and sediment transport of the floodwaters and the effects of wave action, if applicable, expected at the site; and
  - (k) The costs of providing governmental services during and after flood conditions including maintenance and repair of public utilities and facilities such as sewer, gas, electrical and water systems, and streets and bridges.
- (5) A written report addressing each of the above factors shall be submitted with the application for a variance.
- (6) Upon consideration of the factors listed above and the purposes of this ordinance, the appeal board may attach such conditions to the granting of variances as it deems necessary to further the purposes and objectives of this ordinance.
- (7) Any applicant to whom a variance is granted shall be given written notice specifying the difference between the BFE and the elevation to which the structure is to be built and that such construction below the BFE increases risks to life and property, and that the issuance of a variance to construct a structure below the BFE may result in increased premium rates for flood insurance up to \$25 per \$100 of insurance coverage. Such notification shall be maintained with a record of all variance actions, including justification for their issuance.
- (8) The Floodplain Administrator shall maintain the records of all appeal actions and report any variances to the FEMA and the State of North Carolina upon request.
- (9) Conditions for Variances:
- (a) Variances shall not be issued when the variance will make the structure in violation of other federal, state, or local laws, regulations, or ordinances.
  - (b) Variances shall not be issued within any designated floodway or non-encroachment area if the variance would result in any increase in flood levels during the base flood discharge.
  - (c) Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
  - (d) Variances shall only be issued prior to development permit approval.
  - (e) Variances shall only be issued upon:
    - (i) A showing of good and sufficient cause;
    - (ii) A determination that failure to grant the variance would result in exceptional hardship; and

- (iii) A determination that the granting of a variance will not result in increased flood heights, additional threats to public safety, or extraordinary public expense, create nuisance, cause fraud on or victimization of the public, or conflict with existing local laws or ordinances.
- (10) A variance may be issued for solid waste disposal facilities or sites, hazardous waste management facilities, salvage yards, and chemical storage facilities that are located in Special Flood Hazard Areas provided that all of the following conditions are met.
- (a) The use serves a critical need in the community.
  - (b) No feasible location exists for the use outside the Special Flood Hazard Area.
  - (c) The reference level of any structure is elevated or floodproofed to at least the Regulatory Flood Protection Elevation.
  - (d) The use complies with all other applicable federal, state and local laws.
  - (e) The Cherokee County has notified the Secretary of the North Carolina Department of Public Safety of its intention to grant a variance at least thirty (30) calendar days prior to granting the variance.

**ARTICLE 5. PROVISIONS FOR FLOOD HAZARD REDUCTION.**

**SECTION A. GENERAL STANDARDS.**

In all Special Flood Hazard Areas, the following provisions are required:

- (1) All new construction and substantial improvements shall be designed (or modified) and adequately anchored to prevent flotation, collapse, and lateral movement of the structure.
- (2) All new construction and substantial improvements shall be constructed with materials and utility equipment resistant to flood damage in accordance with the FEMA Technical Bulletin 2, *Flood Damage-Resistant Materials Requirements*.
- (3) All new construction and substantial improvements shall be constructed by methods and practices that minimize flood damages.
- (4) All new electrical, heating, ventilation, air-conditioning, plumbing, duct systems, and other building utility systems, equipment, and service facilities must be located at or above the Regulatory Flood Protection Elevation (RFPE) and/or specially designed to prevent water from entering or accumulating within the components and installed to resist hydrostatic and hydrodynamic loads and stresses, including the effects of buoyancy, during the occurrence of flooding to the design flood elevation. Utility systems, equipment, and service facilities include, but are not limited to, HVAC equipment, water softener units, bath/kitchen plumbing fixtures, ductwork, electric/gas meter panels/boxes, utility/cable boxes, water heaters, fuel tanks, and electric outlets/switches.
  - (a) Replacements part of a substantial improvement must also meet the above provisions.
  - (b) Replacements that are for maintenance and not part of a substantial improvement, may be installed at the original location provided the addition and/or improvements comply with the standards for new construction consistent with the code and requirements for the original structure.
- (5) All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwaters into the system.
- (6) New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of floodwaters

March 2023

into the systems and discharges from the systems into flood waters.

- (7) On-site waste disposal systems shall be located and constructed to avoid impairment to them or contamination from them during flooding.
- (8) Nothing in this ordinance shall prevent the repair, reconstruction, or replacement of a building or structure existing on the effective date of this ordinance and located totally or partially within the floodway, non-encroachment area, or stream setback, provided there is no additional encroachment below the Regulatory Flood Protection Elevation in the floodway, non-encroachment area, or stream setback, and provided that such repair, reconstruction, or replacement meets all of the other requirements of this ordinance.
- (9) New solid waste disposal facilities and sites, hazardous waste management facilities, salvage yards, and chemical storage facilities shall not be permitted, except by variance as specified in Article 4, Section E (10). A structure or tank for chemical or fuel storage incidental to an allowed use or to the operation of a water treatment plant or wastewater treatment facility may be located in a Special Flood Hazard Area only if the structure or tank is either elevated or floodproofed to at least the Regulatory Flood Protection Elevation and certified in accordance with the provisions of Article 4, Section B (3).
- (10) All subdivision proposals and other development proposals shall be consistent with the need to minimize flood damage.
- (11) All subdivision proposals and other development proposals shall have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize flood damage.
- (12) All subdivision proposals and other development proposals shall have adequate drainage provided to reduce exposure to flood hazards.
- (13) All subdivision proposals and other development proposals shall have received all necessary permits from those governmental agencies for which approval is required by federal or state law, including Section 404 of the Federal Water Pollution Control Act Amendments of 1972, 33 U.S.C. 1334.
- (14) When a structure is partially located in a Special Flood Hazard Area, the entire structure shall meet the requirements for new construction and substantial improvements.
- (15) When a structure is located in a flood hazard risk zone with multiple base flood elevations, the provisions for the more restrictive flood hazard risk zone and the highest BFE shall apply.
- (16) Buildings and structures that are located in more than one flood hazard area shall comply with the provisions associated with the most restrictive flood hazard area.

#### **SECTION B. SPECIFIC STANDARDS.**

In all Special Flood Hazard Areas where BFE data has been provided, as set forth in Article 3, Section B, or Article 5, Section D, the following provisions, in addition to the provisions of Article 5, Section A, are required:

- (1) Residential Construction. New construction and substantial improvement of any residential structure (including manufactured homes) shall have the reference level, including basement, elevated no lower than the Regulatory Flood Protection Elevation (RFPE), as defined in Article 2 of this ordinance.
- (2) Non-Residential Construction. New construction and substantial improvement of any commercial, industrial, or other non-residential structure shall have the reference level, including basement, elevated no lower than the Regulatory Flood Protection Elevation, as defined in Article 2 of this ordinance. Structures located in Zones A, AE, AH, AO, A99 may be floodproofed to the Regulatory Flood Protection Elevation (RFPE) in lieu of elevation provided that all areas of the structure, together with attendant utility and sanitary facilities, below the Regulatory Flood Protection Elevation are watertight with walls substantially impermeable to the passage of water, using structural components having the capability of resisting hydrostatic and hydrodynamic loads and the effect of buoyancy. For AO Zones, the floodproofing elevation shall be in accordance with Article 5, Section G (2). A registered professional engineer or architect shall

certify that the floodproofing standards of this subsection are satisfied. Such certification shall be provided to the Floodplain Administrator as set forth in Article 4, Section B (3), along with the operational plan and the inspection and maintenance plan.

(3) Manufactured Homes.

- (a) New and replacement manufactured homes shall be elevated so that the reference level of the manufactured home is no lower than the Regulatory Flood Protection Elevation (RFPE), as defined in Article 2 of this ordinance.
- (b) Manufactured homes shall be securely anchored to an adequately anchored foundation to resist flotation, collapse, and lateral movement, either by certified engineered foundation system, or in accordance with the most current edition of the State of North Carolina Regulations for Manufactured Homes adopted by the Commissioner of Insurance pursuant to NCGS 143-143.15. Additionally, when the elevation would be met by an elevation of the chassis thirty-six (36) inches or less above the grade at the site, the chassis shall be supported by reinforced piers or engineered foundation. When the elevation of the chassis is above thirty-six (36) inches in height, an engineering certification is required.
- (c) All enclosures or skirting below the lowest floor shall meet the requirements of Article 5, Section B (4).
- (d) An evacuation plan must be developed for evacuation of all residents of all new, substantially improved or substantially damaged manufactured home parks or subdivisions located within flood prone areas. This plan shall be filed with and approved by the Floodplain Administrator and the local Emergency Management Coordinator.

(4) Elevated Buildings. Fully enclosed area, of new construction and substantially improved structures, which is below the lowest floor:

- (a) Shall not be designed or used for human habitation, but shall only be used for parking of vehicles, building access, or limited storage of maintenance equipment used in connection with the premises. Access to the enclosed area shall be the minimum necessary to allow for parking of vehicles (garage door) or limited storage of maintenance equipment (standard exterior door), or entry to the living area (stairway or elevator). The interior portion of such enclosed area shall not be finished or partitioned into separate rooms, except to enclose storage areas;
- (b) Shall not be temperature-controlled or conditioned.
- (c) Shall be constructed entirely of flood resistant materials at least to the Regulatory Flood Protection Elevation; and
- (d) Shall include flood openings to automatically equalize hydrostatic flood forces on walls by allowing for the entry and exit of floodwaters. To meet this requirement, the openings must either be certified by a professional engineer or architect or meet or exceed the following minimum design criteria:
  - (i) A minimum of two flood openings on different sides of each enclosed area subject to flooding;
  - (ii) The total net area of all flood openings must be at least one (1) square inch for each square foot of enclosed area subject to flooding;
  - (iii) If a building has more than one enclosed area, each enclosed area must have flood openings to allow floodwaters to automatically enter and exit;
  - (iv) The bottom of all required flood openings shall be no higher than one (1) foot above the higher of the interior or exterior adjacent grade;
  - (v) Flood openings may be equipped with screens, louvers, or other coverings or devices, provided they permit the automatic flow of floodwaters in both directions; and
  - (vi) Enclosures made of flexible skirting are not considered enclosures for regulatory purposes, and, therefore, do not require flood openings. Masonry or wood underpinning, regardless of structural status, is considered

an enclosure and requires flood openings as outlined above.

(5) Additions/Improvements.

- (a) Additions and/or improvements to pre-FIRM structures when the addition and/or improvements in combination with any interior modifications to the existing structure are:
  - (i) Not a substantial improvement, the addition and/or improvements must be designed to minimize flood damages.
  - (ii) A substantial improvement, with modifications/rehabilitations/improvements to the existing structure or the common wall is structurally modified more than installing a doorway, both the existing structure and the addition must comply with the standards for new construction.
- (b) Additions to pre-FIRM or post-FIRM structures that are a substantial improvement with no modifications/rehabilitations/improvements to the existing structure other than a standard door in the common wall, shall require only the addition to comply with the standards for new construction.
- (c) Additions and/or improvements to post-FIRM structures when the addition and/or improvements in combination with any interior modifications to the existing structure are:
  - (i) Not a substantial improvement, the addition and/or improvements only must comply with the standards for new construction consistent with the code and requirements for the original structure.
  - (ii) A substantial improvement, both the existing structure and the addition and/or improvements must comply with the standards for new construction.
- (d) Any combination of repair, reconstruction, rehabilitation, addition or improvement of a building or structure taking place during a one (1) year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started must comply with the standards for new construction. For each building or structure, the one (1) year period begins on the date of the first improvement or repair of that building or structure subsequent to the effective date of this ordinance. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The requirement does not, however, include either:
  - (i) Any project for improvement of a building required to correct existing health, sanitary or safety code violations identified by the building official and that are the minimum necessary to assume safe living conditions.
  - (ii) Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

(6) Recreational Vehicles. Recreational vehicles shall either:

- (a) Temporary Placement
  - (i) Be on site for fewer than 180 consecutive days; or
  - (ii) Be fully licensed and ready for highway use. (A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities, and has no permanently attached additions.)
- (b) Permanent Placement. Recreational vehicles that do not meet the limitations of Temporary Placement shall meet all the requirements for new construction.

(7) Recreational Vehicle Parks or Subdivisions.

- (a) Prior to the issuance of a floodplain development permit for a Recreational Vehicle Park:
- (i) RV Park Developers, Owners and Operators shall prepare and maintain a current comprehensive Emergency Evacuation Plan defining how, when and where all vehicles are to be removed to a safe location during approaching storm, flood, or hazard events. The Emergency Evacuation Plan shall be submitted to the Cherokee County Emergency Management Department and approved prior to the issuance of a floodplain development permit.
  - (ii) All RV Park Emergency Evacuation Plans must be updated annually and submitted to the Cherokee County Emergency Management for approval.
  - (iii) The Emergency Evacuation Plan for each RV Park having property in the Special Flood Hazard Area shall be implemented and supported by a written set of park regulations. The park regulations shall be submitted for review and approval along with the Emergency Evacuation Plan prior to the issuance of a floodplain development permit.
  - (iv) Approval of the Emergency Evacuation Plan and the park regulations does not relieve the RV Park Owner or Land Owner of any responsibility or liability for providing the maximum practical extent of protection against downstream loss of life or property when RVs are resident on the site. Neither does approval of the Emergency Evacuation Plan and the park regulations create or transfer any liability to the County of Cherokee, any of its employees or agents.
- (b) The park regulations shall include at a minimum the following requirements.
- (i) A set of keys to the RV and current contact telephone number must be in the possession of the RV Park Owner or operator at all times the RV is parked on a site in the Special Flood Hazard Area. The Owner of the RV must sign a release of Liability available from the RV Park Owner giving the RV Park Owner or operator the right to evacuate the owner's RV(s) to a safe location or to anchor/tether the RV(s) in case of Flood Warning and the owner is away from the site. The release form shall notify the RV owner that under flooding conditions, the RV may be damaged or destroyed.
- (c) Known Hazards Disclosure. The RV park owner is responsible for posting a sign at the utility connection on RV parking site advising the RV owner that the site is located within a FEMA-designated Special Flood Hazard Area and is subject to damage or loss of property and life during a flood event. Further, the sign on each site shall advise the RV owner of the potential water depth at the site during a Base Flood event. (Base Flood Elevation minus the local grade elevation where the RV is parked). If the RV Park Owner elects to state a single water depth to standardize the signs, the maximum water depth on the entire RV Park shall be listed.
- (d) Inspections
- (i) Cherokee County has the right to access all RV Parks and all RV parking sites at any time for the purpose of compliance inspection. A compliance inspection will determine if the requirements of the Emergency Evacuation Plan and the Park regulations are current and are being enforced by the RV Park Owner or Operator.
  - (ii) Non-conforming items or a finding of non-compliance shall result in a written Notice of Violation (NOV). The RV Park Owner shall have a maximum of thirty (30) calendar days to correct the deficiencies and to bring the RV Park back into full compliance.
  - (iii) Failure to correct an NOV in the prescribed time limit shall result in a fine not to exceed \$5,000.00 per day for every calendar day that the RV Park is found to be out of compliance with the approved plans and regulations.
  - (iv) Nothing herein shall prevent the County from seeking other enforcement remedies as provided in Section

- (8) Temporary Non-Residential Structures. Prior to the issuance of a floodplain development permit for a temporary structure, the applicant must submit to the Floodplain Administrator a plan for the removal of such structure(s) in the event of a hurricane, flash flood or other type of flood warning notification. The following information shall be submitted in writing to the Floodplain Administrator for review and written approval:
- (a) A specified time period for which the temporary use will be permitted. Time specified may not exceed three (3) months, renewable up to one (1) year;
  - (b) The name, address, and phone number of the individual responsible for the removal of the temporary structure;
  - (c) The time frame prior to the event at which a structure will be removed (i.e., minimum of 72 hours before landfall of a hurricane or immediately upon flood warning notification);
  - (d) A copy of the contract or other suitable instrument with the entity responsible for physical removal of the structure; and
  - (e) Designation, accompanied by documentation, of a location outside the Special Flood Hazard Area, to which the temporary structure will be moved.
- (9) Accessory Structures. When accessory structures (sheds, detached garages, etc.) are to be placed within a Special Flood Hazard Area, the following criteria shall be met:
- (a) Accessory structures shall not be used for human habitation (including working, sleeping, living, cooking or restroom areas);
  - (b) Accessory structures shall not be temperature-controlled;
  - (c) Accessory structures shall be designed to have low flood damage potential;
  - (d) Accessory structures shall be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters;
  - (e) Accessory structures shall be firmly anchored in accordance with the provisions of Article 5, Section A (1);
  - (f) All service facilities such as electrical shall be installed in accordance with the provisions of Article 5, Section A (4); and
  - (g) Flood openings to facilitate automatic equalization of hydrostatic flood forces shall be provided below Regulatory Flood Protection Elevation in conformance with the provisions of Article 5, Section B(4)(d).

An accessory structure with a footprint less than 150 square feet or less and satisfies the criteria outlined above is not required to meet the elevation or floodproofing standards of Article 5, Section B (2). Elevation or floodproofing certifications are required for all other accessory structures in accordance with Article 4, Section B (3).

An accessory structure defined as "Low Cost" Accessory Structures meeting the "Low Cost" definition may be constructed within SFHA utilizing Wet Floodproofing method as outlined in FEMA Technical Bulletin 2, Flood Damage-Resistant Material Requirements.

- (10) Tanks. When gas and liquid storage tanks are to be placed within a Special Flood Hazard Area, the following criteria shall be met:
- (a) Underground tanks. Underground tanks in flood hazard areas shall be anchored to prevent flotation, collapse or lateral movement resulting from hydrodynamic and hydrostatic loads during conditions of the design flood, including the effects of buoyancy assuming the tank is empty;
  - (b) Above-ground tanks, elevated. Above-ground tanks in flood hazard areas shall be elevated to or above the



Regulatory Flood Protection Elevation on a supporting structure that is designed to prevent flotation, collapse or lateral movement during conditions of the design flood. Tank-supporting structures shall meet the foundation requirements of the applicable flood hazard area;

- (c) Above-ground tanks, not elevated. Above-ground tanks that do not meet the elevation requirements of Article 5, Section B (2) of this ordinance shall be permitted in flood hazard areas provided the tanks are designed, constructed, installed, and anchored to resist all flood-related and other loads, including the effects of buoyancy, during conditions of the design flood and without release of contents in the floodwaters or infiltration by floodwaters into the tanks. Tanks shall be designed, constructed, installed, and anchored to resist the potential buoyant and other flood forces acting on an empty tank during design flood conditions.
- (d) Tank inlets and vents. Tank inlets, fill openings, outlets and vents shall be:
  - (i) At or above the Regulatory Flood Protection Elevation or fitted with covers designed to prevent the inflow of floodwater or outflow of the contents of the tanks during conditions of the design flood; and
  - (ii) Anchored to prevent lateral movement resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy, during conditions of the design flood.

(11) Other Development.

- (a) Fences in regulated floodways and NEAs that have the potential to block the passage of floodwaters, such as stockade fences and wire mesh fences, shall meet the limitations of Article 5, Section F of this ordinance.
- (b) Retaining walls, sidewalks and driveways in regulated floodways and NEAs. Retaining walls and sidewalks and driveways that involve the placement of fill in regulated floodways shall meet the limitations of Article 5, Section F of this ordinance.
- (c) Roads and watercourse crossings in regulated floodways and NEAs. Roads and watercourse crossings, including roads, bridges, culverts, low-water crossings and similar means for vehicles or pedestrians to travel from one side of a watercourse to the other side, that encroach into regulated floodways shall meet the limitations of Article 5, Section F of this ordinance.
- (d) Commercial storage facilities are not considered “limited storage” as noted in this ordinance, and shall be protected to the Regulatory Flood Protection Elevation as required for commercial structures.

**SECTION C. RESERVED.**

**SECTION D. STANDARDS FOR FLOODPLAINS WITHOUT ESTABLISHED BASE FLOOD ELEVATIONS.**

Within the Special Flood Hazard Areas designated as Approximate Zone A and established in Article 3, Section B, where no BFE data has been provided by FEMA, the following provisions, in addition to the provisions of Article 5, Section A, shall apply:

- (1) No encroachments, including fill, new construction, substantial improvements or new development shall be permitted within a distance of twenty (25) feet each side from top of bank or two times the width of the stream, whichever is greater, unless certification with supporting technical data by a registered professional engineer is provided demonstrating that such encroachments shall not result in any increase in flood levels during the occurrence of the base flood discharge.
- (2) The BFE used in determining the Regulatory Flood Protection Elevation shall be determined based on the following criteria:
  - (a) When BFE data is available from other sources, all new construction and substantial improvements within such areas shall also comply with all applicable provisions of this ordinance and shall be elevated or floodproofed in accordance with standards in Article 5, Sections A and B.

- (b) When floodway or non-encroachment data is available from a Federal, State, or other source, all new construction and substantial improvements within floodway and non-encroachment areas shall also comply with the requirements of Article 5, Sections B and F.
- (c) All subdivision, manufactured home park and other development proposals shall provide BFE data if development is greater than five (5) acres or has more than fifty (50) lots/manufactured home sites. Such BFE data shall be adopted by reference in accordance with Article 3, Section B and utilized in implementing this ordinance.
- (d) When BFE data is not available from a Federal, State, or other source as outlined above, the reference level shall be elevated or floodproofed (nonresidential) to or above the Regulatory Flood Protection Elevation, as defined in Article 2. All other applicable provisions of Article 5, Section B shall also apply.

**SECTION E. STANDARDS FOR RIVERINE FLOODPLAINS WITH BASE FLOOD ELEVATIONS BUT WITHOUT ESTABLISHED FLOODWAYS OR NON-ENCROACHMENT AREAS.**

Along rivers and streams where BFE data is provided by FEMA or is available from another source but neither floodway nor non-encroachment areas are identified for a Special Flood Hazard Area on the FIRM or in the FIS report, the following requirements shall apply to all development within such areas:

- (1) Standards of Article 5, Sections A and B; and
- (2) Until a regulatory floodway or non-encroachment area is designated, no encroachments, including fill, new construction, substantial improvements, or other development, shall be permitted unless certification with supporting technical data by a registered professional engineer is provided demonstrating that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one (1) foot at any point.

**SECTION F. FLOODWAYS AND NON-ENCROACHMENT AREAS.**

Areas designated as floodways or non-encroachment areas are located within the Special Flood Hazard Areas established in Article 3, Section B. The floodways and non-encroachment areas are extremely hazardous areas due to the velocity of floodwaters that have erosion potential and carry debris and potential projectiles. The following provisions, in addition to standards outlined in Article 5, Sections A and B, shall apply to all development within such areas:

- (1) No encroachments, including fill, new construction, substantial improvements and other developments shall be permitted unless:
  - (a) It is demonstrated that the proposed encroachment would not result in any increase in the flood levels during the occurrence of the base flood discharge, based on hydrologic and hydraulic analyses performed in accordance with standard engineering practice and presented to the Floodplain Administrator prior to issuance of floodplain development permit; or
  - (b) A Conditional Letter of Map Revision (CLOMR) has been approved by FEMA. A Letter of Map Revision (LOMR) must also be obtained within six months of completion of the proposed encroachment.
- (2) If Article 5, Section F (1) is satisfied, all development shall comply with all applicable flood hazard reduction provisions of this ordinance.
- (3) No manufactured homes or RV's shall be permitted, except replacement manufactured homes in an existing manufactured home park or subdivision, provided the following provisions are met:
  - (a) The anchoring and the elevation standards of Article 5, Section B (3); and
  - (b) The encroachment standards of Article 5, Section F (1).

**SECTION G. STANDARDS FOR AREAS OF SHALLOW FLOODING (ZONE AO).**

Located within the Special Flood Hazard Areas established in Article 3, Section B, are areas designated as shallow flooding areas. These areas have special flood hazards associated with base flood depths of one (1) to three (3) feet where a clearly defined channel does not exist and where the path of flooding is unpredictable and indeterminate. In addition to Article 5, Sections A and B, all new construction and substantial improvements shall meet the following requirements:

- (1) The reference level shall be elevated at least as high as the depth number specified on the Flood Insurance Rate Map (FIRM), in feet, plus a freeboard of two (2) feet, above the highest adjacent grade; or at least two (2) feet above the highest adjacent grade if no depth number is specified.
- (2) Non-residential structures may, in lieu of elevation, be floodproofed to the same level as required in Article 5, Section G (1) so that the structure, together with attendant utility and sanitary facilities, below that level shall be watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Certification is required in accordance with Article 4, Section B (3) and Article 5, Section B (2).
- (3) Adequate drainage paths shall be provided around structures on slopes, to guide floodwaters around and away from proposed structures.

**SECTION H. STANDARDS FOR AREAS OF SHALLOW FLOODING (ZONE AH).**

Located within the Special Flood Hazard Areas established in Article 3, Section B, are areas designated as shallow flooding areas. These areas are subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are one (1) to three (3) feet. Base Flood Elevations are derived from detailed hydraulic analyses are shown in this zone. In addition to Article 5, Sections A and B, all new construction and substantial improvements shall meet the following requirements:

- (1) Adequate drainage paths shall be provided around structures on slopes, to guide floodwaters around and away from proposed structures.

**ARTICLE 6. LEGAL STATUS PROVISIONS.**

**SECTION A. EFFECT ON RIGHTS AND LIABILITIES UNDER THE EXISTING FLOOD DAMAGE PREVENTION ORDINANCE.**

This ordinance in part comes forward by re-enactment of some of the provisions of the Flood Damage Prevention Ordinance enacted February 2, 1989 as amended, and it is not the intention to repeal but rather to re-enact and continue to enforce without interruption of such existing provisions, so that all rights and liabilities that have accrued thereunder are reserved and may be enforced. The enactment of this ordinance shall not affect any action, suit or proceeding instituted or pending. All provisions of the Flood Damage Prevention Ordinance of Cherokee County enacted on February 2, 1989 as amended, which are not reenacted herein are repealed.

The date of the initial Flood Damage Prevention Ordinance for each municipal jurisdiction within Cherokee County is as follows: Town of Murphy July 3, 1986 and Town of Andrews February 1, 1985.

**SECTION B. EFFECT UPON OUTSTANDING FLOODPLAIN DEVELOPMENT PERMITS.**

Nothing herein contained shall require any change in the plans, construction, size, or designated use of any development or any part thereof for which a floodplain development permit has been granted by the Floodplain Administrator or his or her authorized agents before the time of passage of this ordinance; provided, however, that when construction is not begun under such outstanding permit within a period of six (6) months subsequent to the date of issuance of the outstanding permit, construction or use shall be in conformity with the provisions of this ordinance.

**SECTION C. SEVERABILITY.**

If any section, clause, sentence, or phrase of the Ordinance is held to be invalid or unconstitutional by any court of competent jurisdiction, then said holding shall in no way effect the validity of the remaining portions of this Ordinance.

**SECTION D. EFFECTIVE DATE.**

This ordinance shall become effective March 6, 2023.

**SECTION E. ADOPTION CERTIFICATION.**

I hereby certify that this is a true and correct copy of the Flood Damage Prevention Ordinance as adopted by the Cherokee County Board of Commissioners of Cherokee County North Carolina, on March 6, 2023

WITNESS my hand and the official seal of Cherokee County, this the 6<sup>th</sup> day of March, 2023

Myaria Stars, Clerk to Board

(signature)



(Seal)

# Cherokee County Solid Waste Ordinance

## Updated 7-18-2022

### TABLE OF CONTENTS

<b>ARTICLE I. PURPOSE AND STATUTORY AUTHORITY</b>	4
<b>ARTICLE II. ADMINISTRATION AND ENFORCEMENT</b>	4
<b>ARTICLE III. JURISDICTION</b>	4
<b>ARTICLE IV. DEFINITIONS</b>	4
<b>ARTICLE V. DUTIES AND RESPONSIBILITIES</b>	
SECTION 500 Residential and Other Noncommercial Property	8
SECTION 500.01 Residential Disposal at Landfill	8
SECTION 500.02 Residential Disposal at Convenience Centers	8
SECTION 500.03 Implied Consent	8
<b>ARTICLE VI. TRANSPORTATION, DISPOSAL</b>	
SECTION 601 Transportation	8
SECTION 601.01 Conformity with Ordinance Required	8
SECTION 601.02 Spillage Prohibited	9
SECTION 601.03 Cover Requirements	9
SECTION 601.04 Equipment Required to Conform to Standards	9
SECTION 602 Disposal	9
SECTION 602.01 No Disposal Except as Provided	9
SECTION 602.02 Disposal of Bulk Waste and White Goods	9
SECTION 602.03 Disposal of Hazardous, Regulated Medical, Radioactive Waste	10
SECTION 602.04 Disposal of Tires	10
SECTION 602.05 Disposal of Sharps	10
SECTION 602.06 Other Disposal of Solid Waste Prohibited	10
SECTION 602.07 Businesses Prohibited from Utilizing Convenience Centers	10
SECTION 602.08 Littering Prohibited	10
SECTION 602.09 Waste Generated Outside of Cherokee County Prohibited	10
<b>ARTICLE VII. LANDFILL MANAGEMENT</b>	
SECTION 700 Conformity with Landfill Procedures Required	10
SECTION 700.01 Landfill Tours	10
SECTION 700.02 Identification of Users	10
SECTION 700.03 Affiliation with County Required	10
SECTION 700.04 Hours of Operation	10
SECTION 700.05 Security at the Landfill	11
SECTION 700.06 Tipping Fee	11
SECTION 700.07 Loitering, Scavenging, and Rummaging Prohibited	11

SECTION 700.08	Observance of Rules and Regulations	11
SECTION 700.09	Deposit Waste Only in Authorized Areas	11
SECTION 700.10	Discharge of Firearms, Explosives, Fireworks	11
SECTION 700.11	Solid Waste Subject to Inspection	11
SECTION 700.12	Disposal of Incinerator Ash	11
SECTION 700.13	Prohibited Wastes	11
SECTION 700.14	Packing Materials Prohibited by Non-Residential Depositors	12

#### **ARTICLE VIII. CONVENIENCE CENTERS**

SECTION 800	Conformity with Convenience Center Procedures Required	13
SECTION 800.01	Identification of Users	13
SECTION 800.02	Deposit Waste in Designated Areas	13
SECTION 800.03	Hours of Operation	13
SECTION 800.04	Loitering, Scavenging, and Rummaging Prohibited	13
SECTION 800.05	Discharge of Firearms, Explosives, Fireworks	13
SECTION 800.06	Solid Waste Subject to Inspection	13
SECTION 800.07	Observation of Rules and Regulations	13

#### **ARTICLE IX. SOURCE SEPARATION AND RECYCLING**

SECTION 900	Recycling	13
SECTION 900.01	Disposal of Tires	13
SECTION 900.02	Disposal of White Goods	13
SECTION 900.03	Removal of Freon	14
SECTION 900.04	Disposal of Used Motor Oil	14
SECTION 900.05	Disposal of Anti-Freeze	14
SECTION 900.06	Recycling Encouraged	14
SECTION 900.07	Recyclable Materials	14
SECTION 900.08	Removal of Recyclable Materials Prohibited	14
SECTION 900.09	Temporary Banning of Substances from the Landfill	14

#### **ARTICLE X. ENFORCEMENT**

SECTION 1000	Legal Status Provisions	15
SECTION 1000.01	Prima Facia Evidence	15
SECTION 1000.02	Civil Penalties	15
SECTION 1000.021	Payment of Civil Penalties	15
SECTION 1000.022	Failure to Pay Civil Penalties	15
SECTION 1000.023	Civil Penalty Funds	15
SECTION 1000.03	Charging Instrument and Service	16
SECTION 1000.04	Civil Action	16
SECTION 1000.05	Equitable Remedies	16
SECTION 1000.06	Delinquent Accounts	16
SECTION 1000.07	Commercial Hauler Penalties	16

#### **ARTICLE XI. APPEALS**

SECTION 1100	Right to Appeal	17
--------------	-----------------	----

<b>ARTICLE XII. MISCELLANEOUS PROVISIONS</b>	
SECTION 1200.00 Addressee Held Responsible	18
SECTION 1200.01 Commercial Logos: No Imposition of Responsibility	18
<b>ARTICLE XIII. SEVERABILITY</b>	18
<b>ARTICLE XIV. PARAGRAPH HEADING</b>	18
<b>ARTICLE XV. CONFLICTING ORDINANCES NULL AND VOID</b>	18
<b>ARTICLE XVI. FINES AND PENALTIES</b>	19

## CHEROKEE COUNTY SOLID WASTE ORDINANCE

BE IT ORDAINED, by the Board of Commissioners of the County of Cherokee, State of North Carolina:

### ARTICLE I - PURPOSE AND STATUTORY AUTHORITY

The purpose of this ordinance is to protect human health and the environment by regulating the storage, collection, transportation, and disposal of solid waste in Cherokee County; to provide environmentally sound, cost efficient solid waste disposal and to provide for safe operations at the County Landfill; to reduce litter and solid waste along the roadways and in the communities of Cherokee County and to assist in the recycling of solid waste.

The provisions of this ordinance are adopted under the authority granted by North Carolina General Statute SECTION 153A-121, SECTION 153A-132.1 and SECTION 153A-136.

NOW, THEREFORE, be it ordained by the Board of Commissioners of the County of Cherokee, State of North Carolina:

### ARTICLE II - ADMINISTRATION AND ENFORCEMENT

The Board of Commissioners of the County Cherokee shall administer, interpret and enforce the provisions of this Ordinance by and through the Solid Waste Director or his representatives and the Cherokee County Sheriff or his representatives. For purposes of this ordinance, representative shall mean any employee within the Solid Waste Department and the Sheriff's Department, unless otherwise designated by this ordinance.

### ARTICLE III - JURISDICTION

Applicable to Cherokee County property and rights of ways.

### ARTICLE IV - DEFINITIONS

SECTION 400 - TITLE. This Ordinance shall be known and be cited as the CHEROKEE COUNTY SOLID WASTE ORDINANCE. For the purposes of this Ordinance, the following terms, phrases, words and their derivatives shall have the meanings given herein. When not consistent with the context, words used in the present tense include the future tense, words used in the plural include the singular and words in the singular include the plural. The word "shall" is always mandatory and not merely directive. The following definitions shall apply in the interpretation and enforcement of this ordinance:

400.01 - BOARD shall mean the Board of Commissioners of Cherokee County, North Carolina.



400.02 - BULKY WASTE shall mean large items of solid waste such as white goods, furniture, large auto parts, trees, large blocks of concrete and asphalt, stumps, and other oversize waste whose large size precludes or complicates their handling by normal solid waste collection, processing, or disposal methods.

400.03 - CIVIL PENALTY shall mean a monetary fine assessed according to a fee schedule adopted by the Cherokee County Board of Commissioners due to a violation of this ordinance.

400.04 - COLLECTOR shall mean any person who picks up or hauls solid waste or recyclable materials for a fee.

400.05 - COMMERCIAL ESTABLISHMENT shall mean any retail, wholesale, institutional, religious, governmental, service establishment, or other non-residential establishment which may generate garbage, litter, or other solid waste.

400.06 - COMMERCIAL PURPOSES shall mean solid waste discarded by a business, corporation, association, partnership, sole proprietorship, or any other entity conducting business for economic gain, or by an employee or agent of such entity.

400.07 - COMMISSION shall mean the North Carolina Environmental Management Commission.

400.08 - COMPOSTING shall mean the controlled decomposition of organic waste by naturally occurring bacteria, yielding a stable, humus-like, pathogen free final product.

400.09 - CONSTRUCTION OR DEMOLITION when used in connection with "waste" or "debris" means solid waste resulting solely from construction, remodeling, repair, or demolition operations on pavement, buildings or other structures.

400.10 - CONVENIENCE CENTERS shall mean an area in which residents of Cherokee County may deposit residential household garbage and/or recyclable materials in provided receptacles.

400.11 - COUNTY shall mean Cherokee County.

400.12 - COVERED shall mean encased by a tarpaulin, camper-cover, metal cover, rigid cover, plastic, canvas or other suitable material, which is secured to prevent spillage, leakage, or materials from blowing from the vehicle. Solid waste in plastic bags shall not be considered covered except during the transportation of garbage by the resident of a dwelling from that dwelling to a disposal area.

400.13 - DEPARTMENT shall mean the North Carolina Department of Environmental Quality.

400.14 - DWELLING shall mean any residential unit housed in a building used for residential purposes, or manufactured homes, or a structure used for residential purposes on any property. Any dwelling which has an electrical meter shall be subject to the solid waste fee.

400.15 - EPA shall mean the United States Environmental Protection Agency.

400.16 - GARBAGE shall mean all putrescible wastes, including animal offal and carcasses, and recognizable industrial by-products, but excluding sewage and human waste.

400.17 - HAULER shall mean any person, permitted or not, who collects and transports refuse or other solid wastes or recyclable materials on public or private streets in Cherokee County.

400.18 - HAZARDOUS WASTE shall mean a solid waste or combinations of solid waste which, because of its quantity, concentration or physical, chemical or infectious characteristics may:

- a. Cause or significantly contribute to an increase in mortality or increase in serious irreversible or incapacitating reversible illness; or
- b. Poses a substantial problem or potential problem hazard to human or animal health or the environment if improperly treated, stored, transported or disposed of or otherwise managed; or
- c. Any substance classified as a hazardous waste by the EPA.

400.19 - INDIVIDUAL shall include any person generally capable of owning real estate.

400.20 - INDUSTRIAL WASTE shall mean all waste, including garbage, solids, semi-solids, sludge and liquids created or generated by factories, processing plants or other manufacturing enterprises.

400.21 - MICROBIOLOGICAL WASTE shall mean cultures and stocks of infectious agents, including but not limited to specimens from medical, pathological, pharmaceutical, research, commercial, and industrial laboratories.

400.22 - OPEN BURNING shall mean any fire whose products of combustion are emitted directly into the outdoor atmosphere without passing through a stack or chimney, approved incinerator, or other similar device.

400.23 - OPEN DUMP shall mean the consolidation or collection of solid waste from one or more sources at a disposal site which has unsanitary conditions, insignificant or no cover, or insignificant or no management. This term shall include any disposal area which has not been approved by the Department.

400.24 - PATHOLOGICAL WASTE shall mean human tissues, organs, and body parts; and the carcasses and body parts of all animals that were known to have been exposed to pathogens that are potentially dangerous to humans during research, were used in the production of biologicals or in vivo testing of pharmaceuticals, or that died with a known or suspected disease transmissible to humans.

400.27 - PERSON shall mean any individual, firm, organization, partnership, corporation, company or unincorporated association.

400.28 - PUTRESCIBLE WASTE shall mean solid waste capable of being decomposed by microorganisms with sufficient rapidity as to cause nuisance from odors and gases, such as kitchen wastes, offal and carcasses.

400.29 - RADIOACTIVE MATERIAL shall mean any material which emits ionizing radiation spontaneously.

400.30 - RECYLCE, RECYCLABLES, OR RECYCABLE MATERIAL shall mean those materials or that process by which solid waste, or materials which would otherwise become solid waste, are collected, separated, or processed, and reused or returned to use in the form of raw materials or products.

400.31 - REFUSE shall mean all non-putrescible waste.

400.32 - REFUSE RECEPTACLE OR RECEPTACLE shall mean a metal or plastic container or other container approved by the Solid Waste Director.

400.33 - REGULATED MEDICAL WASTE shall mean blood and body fluids in individual containers with volumes greater than 20 ml, microbiological waste, and pathological waste that has not been treated.

400.34 - RESIDENT shall mean any Cherokee County property owner who lives in or rents a dwelling and is subject to a Solid Waste Fee.

400.35 - RESIDENTIAL SOLID WASTE shall mean waste generated in the normal course of running a household and typically bagged for disposal.

400.36 - RUBBISH shall mean solid or liquid waste from residences, commercial establishments or institutions.

400.37 - SHARPS shall mean needles, syringes with attached needles, capillary tubes, slides and cover slips, scalpel blades, test tubes, and blood collection tubes.

400.38 - SOLID WASTE shall mean any hazardous or non-hazardous garbage, or other refuse, rubbish, litter, trash, tires, and other discarded materials, and solid or semi-solid waste materials resulting from industrial, commercial and agricultural operations, and from community activities, but does not include solids or dissolved materials in domestic sewage or other significant pollutants in water resources, such as silt, wastewater effluent, dissolved materials in irrigation return flows or other common water pollutants. Yard waste produced by a residence as defined in SECTION 400.43 is exempt.

As used herein, Solid Waste shall refer collectively to any or all of the aforementioned waste materials, unless otherwise specified.

400.39 - SOLID WASTE FEE shall mean a cost assessed by the Board for the maintenance of a solid waste landfill and shall be charged on the tax bills of all persons owning real estate on which there is a residential dwelling.

400.40 - UNSANITARY ACCUMULATION shall mean any amount of solid waste which is odoriferous, pestiferous, or otherwise threatening to human or animal health as determined by the Cherokee County Health Department.

400.41- USED MOTOR OIL shall mean any oil that has been refined from crude oil or synthetic oil and, as a result of use, storage, or handling, has become unsuitable for its original purpose.

400.42 - WHITE GOODS shall mean refrigerators, ranges, water heaters, freezers, unit air conditioners, washing machines, dishwashers, clothes dryers and other similar domestic and commercial large appliances.

400.43 - YARD WASTE shall mean solid waste consisting solely of vegetative matter resulting from landscaping maintenance such as leaves, grass, limbs, and trimmings. Stumps are not considered yard waste.

## ARTICLE V - DUTIES AND RESPONSIBILITIES

### SECTION 500 - RESIDENTIAL AND OTHER NONCOMMERCIAL PROPERTY

500.01 - RESIDENTIAL DISPOSAL AT LANDFILL. The Cherokee County Landfill is for the disposal of waste generated in Cherokee County by the following persons: (a) Cherokee County property owners who are subject to the Solid Waste Fee, and renters or lessors or property owners subject to the Solid Waste Fee, (b) businesses hauling household solid waste generated in Cherokee County.

500.02 - RESIDENTIAL DISPOSAL AT CONVENIENCE CENTERS. Convenience Centers are for the disposal of residential solid waste generated in Cherokee County by Cherokee County property owners who are subject to the Solid Waste Fee, and renters or lessors of property owners subject to the Solid Waste Fee.

500.03 - IMPLIED CONSENT. Any person who enters the property of the Cherokee County Landfill or any Cherokee County Convenience Center for the purpose of disposing of any waste gives consent to any Law Enforcement Officer or any employee of the Cherokee County Solid Waste Division to search any vehicle or container brought onto said property, for purposes of investigating compliance with the Cherokee County Solid Waste Ordinance or any State or Federal law concerning the disposal of any waste products.

## ARTICLE VI- TRANSPORTATION, DISPOSAL

### SECTION 601 - TRANSPORTATION

601.01 - CONFORMITY WITH ORDINANCE REQUIRED. No Solid Waste shall be transported except in conformance with this SECTION which applies to haulers and individuals hauling their own solid waste.

601.02 - SPILLAGE PROHIBITED. The vehicles or containers used for the collection and transportation of solid wastes shall be covered and removed in such a manner that the contents will not fall therefrom. Materials spilled by the hauler shall be picked up immediately by the hauler and returned to the vehicle or container, and the area properly cleaned.

601.03 - COVER REQUIREMENTS. Vehicles shall be covered by effective means during transportation to prevent the blowing of materials from out of the vehicle. "Effective means" shall include, but not be limited to, a durable, heavy plastic, or canvas tied down or secured to cover all the load. Loads consisting of bulky waste, white goods, lumber, pallets, and crates do not have to be covered but shall be secured with rope or tie downs to assure spillage does not occur. Upon entrance to the landfill gate, any removal of tarps or similar covers on solid waste shall be prohibited until destination is reached in a designated landfill disposal area, or otherwise directed by a Solid Waste employee.

601.04 - EQUIPMENT REQUIRED TO CONFORM TO STANDARDS. All trucks and other equipment used by the collector must meet minimum standards prescribed by the Cherokee County Solid Waste Department. These standards shall require, at a minimum, that truck(s) beds be covered.

## SECTION 602 - DISPOSAL

602.01 - NO DISPOSAL EXCEPT AS PROVIDED. Solid Waste shall be disposed of only by one of the following methods:

- A. Transporting the solid waste to the Cherokee County Landfill or otherwise disposed of lawfully.
- B. Placing the residential solid waste in a receptacle provided by Cherokee County at designated areas throughout Cherokee County.
- C. Placing the solid waste in a receptacle or container to be picked up by the Town of Murphy, the Town of Andrews, any other municipal government, or by a commercial private solid waste hauler.
- D. Burning the solid waste in an incinerator that meets all requirements of local, state, and federal air pollution standards and control permits.

All solid waste disposed of as set forth above shall be placed in receptacles or containers so that the solid waste is not distributed or strewn in or about the environment.

602.02 - DISPOSAL OF BULK WASTE AND WHITE GOODS. All bulk waste and white goods must be transported to the Cherokee County Landfill or otherwise disposed of lawfully.

No bulk waste or white goods shall be disposed of by placing such items in, at, or near any solid waste receptacle or container provided by Cherokee County, or any municipal government.

602.03 - DISPOSAL OF HAZARDOUS, REGULATED MEDICAL, RADIOACTIVE WASTE. Hazardous, regulated medical and radioactive wastes shall be disposed of according to written procedures approved by state and federal guidelines.

602.04 - DISPOSAL OF TIRES. Tires should be transported to the Cherokee County Landfill; or otherwise disposed of lawfully.

602.05 - DISPOSAL OF SHARPS. Sharps shall be placed in an approved, sealed, puncture-proof container prior to disposal.

602.06 - OTHER DISPOSAL OF SOLID WASTE PROHIBITED. Any other disposal of solid waste is expressly prohibited.

602.07 - BUSINESSES PROHIBITED FROM UTILIZING CONVENIENCE CENTERS. Businesses are prohibited from depositing solid waste at convenience centers. All business waste should be deposited at the Cherokee County Landfill; or otherwise disposed of lawfully.

602.08 - LITTERING PROHIBITED. No person shall intentionally or negligently, discard, dispose, leave, or dump any solid waste on or along any street, highway or on any public or private property unless such solid waste is placed in a receptacle or at a location designated for the deposit of solid waste.

602.09 - Disposal of waste generated in, or transported from, outside of Cherokee County is prohibited unless approved by the Cherokee County Solid Waste Director.

## ARTICLE VII - LANDFILL MANAGEMENT

SECTION 700 - CONFORMITY WITH LANDFILL PROCEDURES REQUIRED. Solid waste shall be disposed of at the Cherokee County Landfill in the manner and according to procedures established by the Solid Waste Director.

700.01 - LANDFILL TOURS. Landfill tours or visitors to the landfill must be accompanied by an employee of the Solid Waste Department.

700.02 - IDENTIFICATION OF USERS. All persons crossing the scales at the landfill will be required to provide the attendant with an access card approved by the Solid Waste Director, or a valid NC Driver's License with a Cherokee County address. All contractors and commercial haulers will be required to provide the attendant with the address of the Cherokee County taxpayer/property for whom/from where they are hauling solid waste.

700.03 - AFFILIATION WITH COUNTY REQUIRED. All solid waste generated in Cherokee County shall be disposed of in Cherokee County in a permitted disposal facility or otherwise disposed of lawfully.

700.04 - HOURS OF OPERATION. The landfill shall be open during business hours as established by the Board of Commissioners.

700.05 - SECURITY OF THE LANDFILL. Except when open during regular business hours, the landfill shall be kept locked, and entry to anyone other than Cherokee County Solid Waste employees is prohibited.

700.06 - TIPPING FEE. Individuals and businesses depositing waste at the Cherokee County Landfill are required to weigh in and out; and tipping fees will be charged for all non-residential solid waste:

The Board of Commissioners shall adopt a schedule of fees from time to time which shall be effective until amended or replaced.

700.07 - LOITERING, SCAVENGING AND RUMMAGING PROHIBITED. No person shall loiter, scavenge, or rummage about any Cherokee County owned or operated property, or any Cherokee County Solid Waste or Convenience Center location, pursuant to Cherokee County Ordinance titled "A ORDINANCE PROHIBITING THE SCAVENGING OF TRASH, GARBAGE AND OTHER DEBRIS ON CHEROKEE COUNTY PROPERTY".

700.08 - OBSERVANCE OF RULES AND REGULATIONS. All persons entering or traveling on landfill property or Convenience Center shall observe all rules and regulations as established by the Solid Waste Director.

700.09 - DEPOSIT WASTE ONLY IN AUTHORIZED AREAS. No person shall deposit material at any point in the landfill or Convenience Center except where indicated by authorized employees of the landfill or Convenience Center or by official signs.

700.10 - DISCHARGE OF FIREARMS, EXPLOSIVES, AND FIREWORKS PROHIBITED. No person may discharge firearms, fireworks, or explosives on landfill or Convenience Center property.

700.11 - SOLID WASTE SUBJECT TO INSPECTION. Solid Waste may be observed and inspected for prohibited materials pursuant to Section 500.03 of this ordinance. Persons disposing of prohibited waste, other unacceptable material, or non-residential waste without paying a tipping fee shall be required to remove such material or be subject to enforcement of this ordinance at the discretion of the Solid Waste Director, or his/her designee.

700.12 - DISPOSAL OF INCINERATOR ASH. Ash from a commercial Solid Waste Incinerator or a Hazardous Waste Incinerator shall not be disposed of at the Cherokee County Landfill unless each load is accompanied by a chemical analysis certifying that it contains no hazardous or potentially hazardous contaminants. Said analysis shall be performed by a firm acceptable to the Board.

700.13 - PROHIBITED WASTES. The following waste shall not be disposed of in the county landfill cell area:

1. Burning or smoldering material, or any material that would create a fire hazard
2. Hazardous wastes
3. Corrugated containers/material (cardboard) that meets the standard in SECTION 900.07(3)
4. Metal
5. Used motor oil
6. Lead acid batteries
7. Liquid wastes
8. White goods
9. Tires
10. Radioactive wastes
11. Wet sludge which cannot pass the paint filter test
12. Aluminum cans
13. Stumps, brush, limbs, yard waste
14. No ash unless approved by the Solid Waste Director
15. Regulated medical waste
16. Friable asbestos
17. Wire and cable greater than 4' in length
18. Wooden pallets
19. Electronics, including televisions, computers, monitors, video display units, printers, scanners, scanner-fax machines, other devices designed to produce hard paper copies from a computer, and peripheral equipment except keyboards and mice, as required by North Carolina General Statute 130A-309.130 through 130A-309.142.

700.14 - PACKING MATERIALS PROHIBITED BY NON-RESIDENTIAL DEPOSITORS- styrene, polystyrene, extruded polystyrene, expanded polystyrene Styrofoam, polyethylene, polypropylene, polyvinyl chloride or other similar packing materials shall not in any way shape or form be deposited in the Cherokee County Landfill by any commercial haulers from any non-residential point of origin. Any commercial hauler seeking to deposit packing materials must,



before making such a deposit, show sufficient proof to the Solid Waste Director or his/her designee of the point of origin of any packing materials. The Solid Waste Director may, in his/her discretion refuse to accept any load containing packing materials into the Cherokee County Landfill.

## ARTICLE VIII - CONVENIENCE CENTERS

**SECTION 800 - CONFORMITY WITH CONVENIENCE CENTER PROCEDURES REQUIRED.** Solid waste shall be disposed of at the Cherokee County Convenience Centers in the manner and according to procedures established by the Solid Waste Director.

**800.01 - IDENTIFICATION OF USERS.** All persons entering the convenience centers will be required to provide the attendant with an access card approved by the Solid Waste Director and issued by the Cherokee County Landfill; or a valid NC Driver's License with a Cherokee County property address.

**800.02 - DEPOSIT WASTE ONLY IN DESIGNATED AREAS.** No person shall deposit material at any point in or around the convenience centers except where indicated by authorized employees or by official signs.

**800.03 - HOURS OF OPERATION.** Convenience Centers shall be open during business hours as established by the Board of Commissioners.

**800.04 - LOITERING, SCAVENGING AND RUMMAGING PROHIBITED.** No person may loiter, scavenge, or rummage about the convenience centers to remove articles therefrom.

**800.05 - DISCHARGE OF FIREARMS, EXPLOSIVES, and FIREWORKS PROHIBITED.** No person may discharge firearms, fireworks, or explosives on convenience center property.

**800.06 - SOLID WASTE SUBJECT TO INSPECTION.** Solid Waste may be observed and inspected for prohibited or non-residential waste materials, pursuant to 500.03 of this ordinance. Persons disposing of prohibited non-residential waste or other unacceptable material shall be required to remove such material or be subject to enforcement of this ordinance at the discretion of the Solid Waste Director, or his/her designee.

**800.07 - OBSERVATION OF RULES AND REGULATIONS.** All persons entering the convenience centers shall observe all rules, regulations, and signs as established by the Solid Waste Director.

## ARTICLE IX - SOURCE SEPARATION AND RECYCLING

### SECTION 900 - RECYCLING

**900.01 - DISPOSAL OF TIRES.** Automobile and truck tires will be accepted at the Cherokee County Landfill in accordance with rules and regulations established by the Solid Waste Director. Tires must be removed from their rims and free of mud, dirt, and water. Persons bringing loads of tires will be required to stack them into tractor trailers in a "laced" manner so

as to conserve space and to complete the Scrap Tire Certification required by the North Carolina Department of Environment and Natural Resources.

900.02 - DISPOSAL OF WHITE GOODS. White goods may be deposited free of charge in designated areas at the Cherokee County Landfill.

900.03 - REMOVAL OF FREON. The Solid Waste Department shall remove, or cause to be removed, Freon from all white goods which are deposited at the landfill.

900.04 - DISPOSAL OF USED MOTOR OIL. Used motor oil shall be deposited in tanks and/or drums provided at the landfill and convenience centers. The tanks and drums are for residential users only. Used motor oil shall not be accepted from commercial or industrial users.

900.05 - DISPOSAL OF USED ANTI-FREEZE. Used anti-freeze shall be deposited in tanks and/or drums provided at selected convenience centers. The tanks and drums are for residential users only. Used anti-freeze shall not be accepted from commercial or industrial users.

900.06 - RECYCLING ENCOURAGED. Each person who owns, leases, or occupies any place of business, industry, commerce, or other place providing goods or services, or any institution, church, camp, or school shall make every effort to remove recyclable materials from the solid waste generated and make them available for recycling.

900.07 - RECYCLABLE MATERIALS. Recyclable material shall consist of the following items and shall be prepared for recycling at the landfill and convenience centers as directed:

1. Aluminum beverage cans shall be rinsed. Labels do not have to be removed.
2. Plastic containers-milk jugs/bottles, water, juice, and drink bottles, and #2 plastic. Remove caps, rinse, and step on containers to flatten them. Labels do not have to be removed.
3. Corrugated containers (cardboard)-flatten, keep clean and dry.
4. Metals, including all types of aluminum or metal food cans, shall be rinsed and placed in scrap metal bin at the landfill. Labels do not have to be removed.
5. Electronics, including televisions, computers, monitors, video display units, printers, scanners, scanner-fax machines, other devices designed to produce hard paper copies from a computer, and peripheral equipment except keyboards and mice shall be disposed of at the landfill and under the direction of landfill personnel.
7. Other materials, as they are added to the Cherokee County recycling program.

900.08 - REMOVAL OF RECYCLABLE MATERIALS PROHIBITED. No person, other than a county employee or the county's authorized agent, may remove recyclable material from a county landfill or convenience center.

900.09 - TEMPORARY BANNING OF SUBSTANCES FROM THE LANDFILL: From time to time, it may become necessary to stop certain substances from being placed in the Cherokee County Landfill. Upon arising of such circumstances, the Solid Waste Director may, with the approval of the County Manager, place a moratorium on the deposit of a designated type of waste product for a period not to exceed 60 days. Should such a moratorium be declared, the County Manager and the Solid Waste Director shall bring such issue before the Cherokee County Board of Commissioners within 60 days of the initial date of the moratorium. Notice of the moratorium shall be posted at the scale-house of the Cherokee County Landfill and on the Cherokee County Governmental Website. The Board of Commissioners, in its discretion, may extend the moratorium for up to 6 months for consideration of alternatives, including, but not limited to amendment of the Solid Waste Ordinance to address the issue.

## ARTICLE X - ENFORCEMENT

SECTION 1000 - LEGAL STATUS PROVISIONS. This Ordinance may be enforced by any methods authorized by N.C.G.S. §153A-123, §153A-277, §14-399 and/or 15A NCAC 13B. Each day's violation shall be treated as a separate offense.

1000.01 - PRIMA FACIA EVIDENCE. It shall be prima facia evidence of violation of this ordinance that the registered owner of a vehicle used in the perpetration of a violation of this Ordinance is responsible for and liable for any violation of this Ordinance and any penalties imposed for violation thereof. This section creates a rebuttable presumption that the registered owner of the vehicle used in the perpetration of a violation of this Ordinance in fact is personally or by agency responsible for violation of this Ordinance. Photographic evidence of a registration plate on a vehicle used by a violator of this Ordinance shall be competent evidence to presumptively prove the registered owner of the vehicle is in fact personally or by agency a violator of this Ordinance.

1000.02 - CIVIL PENALTIES. Violators of this ordinance are subject to assessment of civil penalties.

1000.021 - PAYMENT OF CIVIL PENALTIES. Civil penalties assessed by issuance of a civil citation for violation of this ordinance shall be paid within 15 calendar days of the date of issue as stated on the citation unless such is appealed. If a civil penalty is upheld by the Appeals Committee, the penalty must be received no more than 10 days from the date of the written decision of the Committee. The civil citation shall indicate the date that the penalty must be received on or before either by mail or at the Cherokee County Finance office. Civil penalties must be paid in cash or by means of certified check or money order made out to "Cherokee County."

1000.022 - FAILURE TO PAY CIVIL PENALTIES. If assessed civil penalties are not paid in accordance with the provisions of this Ordinance, the Solid Waste Department, with the approval of the County Manager, is authorized to seek relief through the General Court of Justice for collection of such unpaid civil penalties, including, but not limited to, court costs, attorney's fees and any other remedies available by law or equity.

1000.023 - CIVIL PENALTY FUNDS. Per Article IX, Section 7(a) of the North Carolina State Constitution all civil penalties collected pursuant to this ordinance are to be remitted to Cherokee County Schools. Court costs, attorney's fees and other expenses collected through the General Court of Justice shall be retained by Cherokee County.

1000.03 - CHARGING INSTRUMENT & SERVICE. Before any civil penalty may be imposed, the Solid Waste Director, or authorized designee, shall identify the circumstances giving rise to the violation, including the times, dates and places of the violation and shall notify the offender thereof by means of a written civil citation. The civil citation may be served personally to the violator, posting on the real property within Cherokee County that is possessed or owned by the violator, or by US Mail addressed to the registered address of any vehicle identified as being used or possessed in the commission of any violation of this ordinance. Service may also be accomplished by any other such means providing reasonable assurance of notification of the violator including but not limited to a single publication of the notice in a local newspaper. The amount of civil penalty to be imposed shall be stated and shall follow the fines and penalties as adopted by the Board of County Commissioners. Such notification shall inform the individual of his rights to appeal the determination that the individual is in violation of the ordinance. Submitting a notice of appeal in writing with a copy of the citation to the Solid Waste Director within fifteen (15) days of the initiation of service of the civil citation shall serve as notice of appeal.

1000.04 - CIVIL ACTION. When necessary to collect any civil penalty or accrued civil penalties, the Solid Waste Director may cause a civil action to be instituted against an individual for the collection of all accrued fines.

1000.05 - EQUITABLE REMEDIES. This ordinance may be enforced by equitable remedies, and any unlawful condition existing in violation of this ordinance may be enforced by injunction in accordance with N.C.G.S. §153A-123(e).

1. INJUNCTION. Where necessary to effectuate compliance with this ordinance, the Solid Waste Director shall institute an action in a court of competent jurisdiction seeking an injunction against further violation of this ordinance. Such action may be joined with a civil action instituted to collect civil penalties in accordance with 1000.02 above.

2. OTHER EQUITABLE REMEDIES. This ordinance may be enforced by any other equitable remedy which a court of competent jurisdiction deems just and proper.

1000.06 - DELINQUENT ACCOUNTS. Article VII SECTION 700.06 provides the payment of a tipping fee by users of the landfill. The Solid Waste Department shall have the authority to set up accounts with regular users of the landfill, to be billed on a monthly basis. When any account becomes more than forty-five (45) days past due, the Solid Waste Director shall be authorized to discontinue service to the holder of the delinquent account until such time as the account is paid in full. Further, the Solid Waste Director shall be authorized to use any means that a private citizen could use to collect a debt including but not limited to, the institution of a civil action to collect monies owed.

1000.07 - COMMERCIAL HAULER PENALTIES: In addition to other penalties stated herein, the Solid Waste Director may, in his/her discretion and subject to this ordinance, suspend any commercial hauler from use, either directly or indirectly, of the Cherokee County Landfill for two (2) or more repeated violations or attempted violations of the Cherokee County Solid Waste Ordinance. Entry into the Cherokee County Landfill with prohibited items mixed into a load of Municipal Solid Waste (MSW) destined for deposition into the active cell of the Landfill, will be considered an attempted violation of the Cherokee County Solid Waste Ordinance. Suspension shall be delivered in writing to the violator. The length of the first suspension shall be no more than 30 days. Subsequent suspensions shall be for no less than 90 days nor more than 180 days. Any commercial hauler suspended under this provision may appeal the suspension under the provisions of Article XI of this ordinance. Entry of a suspended hauler onto the property of the Cherokee County Landfill or a convenience center during the period of suspension shall be a violation and subject the hauler to additional suspensions, and/or other penalties described herein and/or prosecution as a trespasser on County property.

## ARTICLE XI - APPEALS

SECTION 1100 - RIGHT TO APPEAL. An individual may appeal the imposition of any civil penalty against him pursuant to this ordinance. Any civil penalties which are imposed shall be held in abeyance until the appeal verdict has been determined. An appeal is perfected by submitting a notice of appeal in writing that includes a mailing address and phone number, a short written statement of the grounds for the appeal and a copy of the civil citation to the Solid Waste Director within fifteen (15) days of the initiation of service of the civil citation as stated on the citation. Failure to submit the notice of appeal in a timely manner and in proper form shall result in forfeit of the right to appeal.

1. SOLID WASTE APPEALS COMMITTEE. All appeals will be decided in a hearing held by the Solid Waste Appeals Committee. This committee shall be a three (3) member committee comprised of the Cherokee County Manager, or designee, the Assistant County Manager, or designee, and a Cherokee County Commissioner. No member of the Cherokee County Solid Waste Department may serve on the Appeals Committee. The assigned county commissioner shall serve as the chair of the Appeals Committee. A ruling by the Appeals Committee shall be by majority vote. No member may abstain from voting. Written notice as to the time and means of the appeal hearing shall be sent in writing to the alleged violator by the Solid Waste Department no less than five (5) business days before the hearing is scheduled by the chair of the Committee. The alleged violator is not required to attend the appeal and may submit any evidence or argument in writing. The Appeals Committee may meet in any way the chair deems appropriate including, but not limited to, a conference call or other acceptable electronic means of communication. A quorum shall consist of all 3 members participating in the hearing. The chair may summarily dismiss the appeal, without a hearing, if the appeal is not timely made or is not in proper form. The chair may also summarily dismiss, without a hearing, the civil citation if the chair finds that it does not comply with the Cherokee County Solid Waste Ordinance. Members of the Committee shall be provided with a copy of the civil citation and notice of appeal no less than five (5) days before the designated appeal hearing. The decision of the Committee, by hearing or default, is final. Each appeal shall be heard within thirty (30) days of notice thereof having been given. The chair may continue the hearing one time in his/her

discretion for no more than fifteen (15) days. Further continuances of the hearing may only be granted by a unanimous vote of the appeals committee. No further notice by the Cherokee County Solid Waste Department to the alleged violator shall be required after the initial notice of hearing.

2. STANDARD OF PROOF. The standard of proof for appeals is that the Cherokee County Solid Waste Department must prove a violation by the greater weight of the evidence.

3. EVIDENCE. The rules of evidence do not apply. The Committee may consider any evidence it deems to be competent and relevant. The Committee may consult with the Solid Waste Department, the County Attorney or any other resources it deems necessary to render a decision. The issuing officer and the alleged violator may call witnesses or submit written statements by witnesses.

4. WRITTEN DECISION. The Solid Waste Appeals Committee, by and through the Chair or his/her designee, shall issue a written decision within five (5) business days of the hearing. The Chair shall submit the decision to the Solid Waste Department, who shall provide a copy by mail to the alleged perpetrator. Any appeal that is denied makes the assessed penalty due and payable within 5 days of the date of the notice of the decision of the Appeals Committee.

## ARTICLE XII - MISCELLANEOUS PROVISIONS

SECTION 1200 - ADDRESSEE HELD RESPONSIBLE. If any object or refuse is discovered upon any lands or waters in any areas of Cherokee County, other than an approved sanitary landfill or in provided receptacles or containers, and it bears the name, address, or other means of identification of a person or persons, the person(s) so identified shall be presumed to have disposed of said refuse in violation of this Ordinance.

1200.01 - COMMERCIAL LOGOS: NO IMPOSITION OF RESPONSIBILITY. Bags, boxes, bins, cartons, and other containers used to carry purchased goods or materials and which bear the logo, name, address or other means of identification of the place from which the goods were obtained, shall not be considered as a means of identification for the purposes of this SECTION.

## ARTICLE XIII- SEVERABILITY

If any provision, or part thereof, of this Ordinance is for any reason held to be invalid or unconstitutional by a Court of competent jurisdiction, such provision shall be deemed a separate, independent provision and such holding shall not affect the validity of any other provision, and to that end, the provisions of this Ordinance are declared to be severable.

## ARTICLE XIV - PARAGRAPH HEADING

Heading at the beginning of paragraphs in this Ordinance shall in no way alter, add to, detract from, or otherwise affect the language of the paragraph. Such headings are for aesthetic purposes and for the organization of the Ordinance only.

## ARTICLE XV - CONFLICTING ORDINANCES NULL AND VOID

This Cherokee County Solid Waste Ordinance shall supersede and replace all Ordinances or portions thereof previously adopted by Cherokee County which are in conflict herewith. All such conflicting ordinances or portions thereof shall be and are hereby declared null and void as of the effective date of this Ordinance.

## ARTICLE XVI-FINES AND PENALTIES

### OFFENSE DESCRIPTION:

Ordinance violation of any kind

1st Offense	\$75.00
2nd Offense	\$150.00
3rd Offense	\$500.00

Hauling of solid waste: Throwing, scattering, spilling, placing, dumping, OR causing to be blown, scattered, thrown or placed, any solid waste upon any property with or without the consent of property owner, which is inconsistent with proper and lawful solid waste management and disposal practices shall also constitute a violation.

1st Offense	\$75.00
2nd Offense	\$150.00
3rd Offense	\$500.00

Scavenging: Any violation of the Ordinance “Prohibiting the Scavenging of trash, garbage and other debris on Cherokee County Property (reference SECTION 700.07).

1st Offense	\$50.00
2nd Offense	\$50.00
3rd Offense	\$50.00

Effective date: July 18, 2022

CHEROKEE COUNTY, NORTH CAROLINA E9-1-1 ADDRESSING ORDINANCE

Enactment

This Ordinance establishes a uniform system for E9-1-1 addressing, and for the enforcement there of.

Preamble

WHEREAS, in the opinion of the Cherokee County Board of Commissioners, a uniform system for addressing and road naming is required to promote the health, safety, and general welfare of the citizens of Cherokee County, and

WHEREAS, the Cherokee County Board of Commissioners are desirous that this approach reflect the County's emphasis upon minimizing problems of identification for emergency and other services, and

WHEREAS, all applicable requirements of the General Statutes of North Carolina have been met.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNTY COMMISSIONERS OF CHEROKEE COUNTY, NORTH CAROLINA.

SECTION 10. Authority:

The provisions of this Ordinance are adopted under authority granted by the N.C.G.S. 153A 239.1

SECTION 20. Purpose and Intent:

The purpose and intent of this Ordinance is to provide a uniform system of addresses for all properties and buildings within the County's jurisdiction in order to facilitate adequate public safety and decrease emergency response time.

SECTION 30. Jurisdiction:

The jurisdiction of the Ordinance includes the entire geographic area of Cherokee County not included within the municipal jurisdictions of the Towns of Andrews and Murphy. The municipal areas within Cherokee County shall be included in this ordinance if evidenced by a resolution from each respective municipality requesting to be included.

SECTION 40. Numbering System & Address Assignment

1. Frontage Unit Standard Interval is the numbering system that is and will be used by Cherokee County to assign 9-1-1 addresses. Numbers shall be assigned ~~for every~~ in 5.28 feet intervals along centerline of public or private roads. Even numbers must always be on the right side and odd numbers on the left side of the street/road. The numbers begin at the road intersection closest to the reference point.



2. Each residential, commercial, industrial, and institutional building and each individual unit within any such structure shall be assigned a unique address. Addresses shall be assigned by the 9-1-1 Addressing Administrator or his/her designee.
3. The location of the driveway or access to the property shall be identified prior to an address being assigned. The primary entrance to the property will be used to determine the address.
4. For Multi-Dwelling Buildings the address number shall reflect the location of the primary access or drive way used by each unit. If more than one unit uses the same access or driveway a unique unit, suite or apartment number suffix shall form the address (i.e. 208 Hayes Rd, Apt 11)
5. Commercial, Office and Industrial Complexes will be treated the same as Multi-Dwelling Buildings. (i.e. 3090 W US 64, Suite 104)

**SECTION 50. Road Name Signs:**

**1. Assignment, Installation and Maintenance of Road Name Signs:**

Road Name signs shall be assigned and installed for all roads, whether public or private and at all intersections throughout the unincorporated areas of Cherokee County, in accordance with N.C.G.S. 153A 239.1 Road name sign maintenance within municipalities will remain the responsibility of the municipality. Road name sign maintenance within the unincorporated areas of Cherokee County, including subdivisions, will be the responsibility of Cherokee County.

**2. Ownership of Road Name Signs:**

All road name signs, posts and hardware installed pursuant to the Ordinance is and shall remain the sole property of Cherokee County regardless of where said signs, posts or hardware may be installed.

**SECTION 60. Definitions:**

**1. 9-1-1 Addressing Administrator:**

The Cherokee County official charged with the administration of this ordinance.

**2. Reference Point:**

The reference point for Cherokee County is hereby designated at the point of the intersection of Tennessee Street, Hiwassee Street, Valley River Ave, and Peachtree Street in Murphy, NC.

**3. Building:**

Defined in the N.C. State Residential Building Code as any one and two-family dwelling or portion thereof, including townhouses, that is used or designed or intended to be used for human habitation, for living, sleeping, cooking or eating purposes, or any combination thereof, and shall include accessory structures thereto. Also, defined in the N.C. State Commercial Building Code as any structure used or intended for supporting or sheltering any use or occupancy.

**4. Public Road:**

Any road, street, highway, thoroughfare, or other way of passage that has been irrevocably dedicated to the public, or in which the public has acquired rights by prescription, without regard to whether it is open for travel.

**5. Private Road:**

Any road, which is not maintained by the N.C.D.O.T. and/or municipality through the use of public funds.

**6. Official Road Names:**

The road name list and the road name map on file in the office of the Cherokee County 9-1-1 Addressing Administrator is hereby declared the official road name list and official road name map for Cherokee County roads, unless amended by official action of the Board of Commissioners.

**7. 9-1-1 Address:**

The combination of numbers and road names assigned to a particular location by the Cherokee County 9-1-1 Addressing Administrator, according to this Ordinance, which uniquely identifies a particular location, otherwise known as a physical address.

**8. Subdivision:**

The development and division of a lot, tract or parcel of land into two or more lots, plats, sites, or otherwise for the purpose of establishing or creating a subdivision through sale, lease, or building development.

**9. Multiple Dwelling Unit:**

A building used or capable of being used for residential purposes wherein more than two separate and distinct places of habitation exist.

**10. N.C.D.O.T:**

North Carolina Department of Transportation.

11. USPS:

United States Postal Service.

SECTION 70. New Road Names:

1. No new public or private roads shall be named without review and recommendation of the 9-1-1 Addressing Administrator.
2. Any landowner or landowners can petition to name an unnamed road, regardless of the number of landowners served by the road. The Cherokee County 9-1-1 Addressing Administrator shall cause a road to be named when the second lot is recorded or when the permit for the second house is obtained.
3. Request for new road names must include a completed petition signed by more than 50% of the land owners served by the road. The petition is available from the Cherokee County 9-1-1 Addressing Administrator.
4. The name of any new road, whether it is public or private, shall not duplicate or be phonetically similar to any other road name in Cherokee County. A unique name must be chosen, regardless of whether or not the street suffix is different (Dogwood Ln and Dogwood Dr are considered to be duplicates, however Dogwood Ridge Dr, Dogwood Dr and Dogwood Branch Dr are not considered duplicates). Only official USPS standard street suffixes are allowed.
5. Only letters are allowed in road names. Special characters such as hyphens, apostrophes, periods and decimals are not allowed. Numbers are not allowed as part of a road name. Road names that are numbers as a word (First St, Third Ave) are not allowed unless they have historical significance.
6. New building permits cannot be obtained until a 9-1-1 address (either official or unofficial) is assigned by the 9-1-1 Addressing Administrator. Certificates of Occupancy (COs) will not be issued until an official 9-1-1 address has been assigned by the 9-1-1 Addressing Administrator. Pertaining to subdivision road, if the roads are not named before lots are sold or buildings are erected the Cherokee County 9-1-1 Addressing Administrator will make an attempt to contact the landowners adjacent to the road via certified mail. Those landowners will then be given the opportunity to suggest a road name meeting all other requirements of this ordinance that will then be presented to the Cherokee County Board of Commissioners prior to the required public hearing pursuant to NCGS 153A-239.1(a). If the landowners cannot agree on a suggested name for the road that meets the criteria as set forth in this ordinance in two (2) weeks after contact is made by the 9-1-1 Addressing Administrator, the 9-1-1 Addressing Administrator shall review and recommend a road name to the Cherokee County Board of Commissioners who, after public hearing pursuant to NCGS 153A-239.1(a), shall name the road.

## SECTION 70.1. Notice of Public Hearings

Notice of Public Hearings pursuant to this Ordinance shall be conducted in accordance with NCGS 153A-239.1(a).

## SECTION 80. Renaming Roads

1. Cherokee County may not change the name given to a road by NCDOT, unless NCDOT agrees to the name change. The County will not change the name given to a road in the Towns of Andrews or Murphy unless the respective town approves the name change. The Cherokee County Board of Commissioners may change a road name at anytime after a public hearing is held on the matter, pursuant to NCGS 153A-239.1(a).

## SECTION 90. Display of Address Numbers:

1. The official address number must be displayed on the front of the building or at the entrance to a building, which is most clearly visible from the street or road during both day and night.
2. If a building is more than 100 feet from any road, the address number shall be displayed at the end of the driveway or easement nearest the road, which provides access to the building.
3. Numerals indicating the address number of a building shall be at least four (4) inches in height and shall be posted and maintained so as to be legible from the road that accesses the building.
4. Numerals must be of contrasting color to the background.

## SECTION 100. New Address Assignment:

1. The owner or occupant or person in charge of any house, travel trailer, or building in need of an address in Cherokee County will receive the new address from the Cherokee County 9-1-1 Addressing Administrator, either by phone or in person.
2. The application for a 9-1-1 Address shall be obtained at such time that the owner, builder, or Mobile Home Company applies for a permit from the Cherokee County Code Enforcement Office. The location of the drive shall be identified, prior to the address being assigned. Usually the property can be addressed immediately by the 9-1-1 Addressing Administrator. Sometimes a trip to the property itself is required to assign the address.
3. Final approval for a Certificate of Occupancy of any principal building erected or repaired after the effective date of this Ordinance shall be withheld until a permanent and proper address has been displayed in accordance with the requirements outlined in this Ordinance. This will be strictly enforced.
4. No Certificate for mobile homes shall be issued until address numbers are properly displayed. This will be strictly enforced.

SECTION 110. Ordinance Administrator:

1. The 9-1-1 Addressing Administrator is hereby designated Administrator of this Ordinance and shall have authority to verify, modify, or assign addresses and to enforce the requirements of this Ordinance.
2. The 9-1-1 Addressing Administrator shall assign and maintain a record of all addresses for Cherokee County.
3. The 9-1-1 Addressing Administrator shall maintain a database of existing road names, such that duplication and sound-alike road names are neither assigned nor approved.

SECTION 120. Amendments:

Petitions to amend this Ordinance may be filed with the County Manager by any Cherokee County property owner, or any county department or agency.

SECTION 130. Commissioners' Review:

The County Commissioners, according to the following procedure, may amend the provisions and requirements of this Ordinance:

No amendment shall become effective unless it has been reviewed by the Cherokee County 9-1-1 Addressing Administrator. The Cherokee County 9-1-1 Addressing Administrator shall have 45 days in which to review the proposed amendment and make recommendation to the Board of Commissioners. The Board of Commissioners may then act on the recommendation.

SECTION 140. Appeals:

The provisions of this Ordinance shall be held to minimum requirements adopted for the promotion of public health, safety, and general welfare. Wherever the requirements of this Ordinance differ with the requirements of any other adopted county, state, or federal regulations, the most restrictive, or that imposing the highest standard, shall govern.

SECTION 150. Enforcement:

After the effective date of this Ordinance, any person, firm or agent thereof that intentionally violates this Ordinance shall be guilty of a misdemeanor, for the conviction of which, the maximum penalty allowed by law may be imposed. Each day's continuing violation is a separate and distinct offense.

SECTION 160. Limitation of Liability:

Cherokee County and its directors, officers and agents are not liable for any damages in civil action for injuries, death, or loss to persons or property incurred by any person as a

result of any omission of any of its employees, directors, officers, or agents, except for willful or wanton misconduct, in connection with developing, adoption, implementing, maintaining, or operating any 9-1-1 system.

SECTION 170. Separability:

Should any section or provision of this Ordinance be declared by the courts to be invalid for any reason, such declaration shall not affect the Ordinance as a whole, or any part thereof other than the part so declared to be invalid.

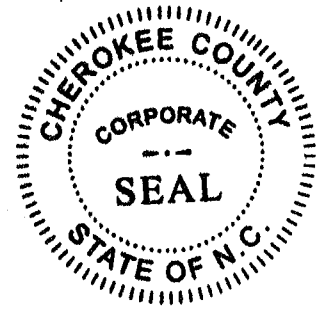
Adopted by the Cherokee County Board of County Commissioners this the 19<sup>th</sup> day of October, 2020.

Roy Dickey

Roy Dickey, Chairman Cherokee County Board of Commissioners

Maria Hass

Maria Hass, Clerk to the Board



# CHEROKEE COUNTY ANIMAL CONTROL ORDINANCE

All prior ordinances regarding animal control in Cherokee County are by vacated as of the effective date of this ordinance by the Cherokee County Board of Commissioners.

It shall be the policy of this County to encourage enforcement of the Laws of the United States of America and the State of North Carolina regarding the possession of, transport of, care of and disposal of any and all animal life within the confines of the County of Cherokee by and through duly sworn law enforcement officers, and for prosecution of violations of such State and Federal laws and the ordinances herein through the Courts of appropriate jurisdiction.

Provisions of this Ordinance shall in no way, shape or form supersede any laws or Administrative Codes of the State of North Carolina or the United States of America.

Article 1- Violations of this Cherokee County Animal Control Ordinance shall be punished as a Class 3 misdemeanor under the criminal codes of the State of North Carolina.

Article 2- Enforcement of this Ordinance is authorized by any law enforcement officer duly sworn to enforce the laws of the State of North Carolina. Violations of this ordinance may also be enforced through the issuance of criminal process issued by a judge or magistrate under the laws of the State of North Carolina as authorized in Chapters 15 & 15A of the North Carolina General Statutes.

Article 3 – Possession of an Inherently Dangerous or Exotic Animal.

- A) Defined: An inherently dangerous or exotic animal is any beast, fowl or creeping thing that is likely to cause a reasonable person to be fearful of significant destruction of property or of bodily harm, including, but not limited to, the following that are not regulated by the State Wildlife Commission:
- a. Any indigenous or non-indigenous reptile that produces venom.
  - b. Any non-indigenous arachnid that produces venom.
  - c. Any constricting snake in excess of 6 feet in length.
  - d. Any non-human primates weighing in excess of 10 pounds.
  - e. Any member of the Canidae family, including hybrids thereof, other than *Canis familiaris*.
  - f. Any member of the Felidae family, including hybrids thereof, other than *Felis catus*.
  - g. Any crocodile, alligator or caiman.
  - h. Elephants, rhinoceros, hippopotamus, ocelots, cheetahs, giraffes.
  - i. Any dog that has been designated as a dangerous dog under the laws of the State of North Carolina.

- j. Any animals designated by the Centers for Disease Control and/or the US Department of Agriculture or other national or state public health protection agencies as embargoed or prohibited.
- B) Possession Prohibited – No person shall knowingly harbor, feed or otherwise possess and inherently dangerous or exotic animal as defined in Article 2(A) herein.
- C) Exceptions:
- a. Transportation of any such beast through the territory of Cherokee County so long as such takes no longer than 24 hours.
  - b. Possession for purposes of public display of inherently dangerous or exotic animals as defined herein in a duly authorized and licensed zoo, circus, carnival, fair or other such enterprise that are properly equipped to separate and confine the inherently dangerous or exotic animals. Any such public display shall be reported to the Sheriff of Cherokee County no less than 96 hours before any such animals are to enter the territory of Cherokee County.
  - c. Possession by the North Carolina Wildlife Resources Commission and its designates under the laws of the State of North Carolina.
  - d. Any possessor who is licensed by the US Department of Agriculture or the US Department of the Interior to possess such animals. Any possessor of such license shall produce said license upon demand by any law enforcement officer.
- D) Recapture: The lawful or unlawful possessor of any inherently dangerous or exotic animal as defined herein shall reimburse Cherokee County for any and all costs incurred while attempting to recapture any such animal. Any lawful or unlawful possessor of an inherently dangerous or exotic animal that must be euthanized or destroyed by any agent of law enforcement or designated of Cherokee County shall reimburse Cherokee County for the costs of such euthanization or destruction. By bringing any such animal into Cherokee County, the possessor gives consent for any disputes regarding such animals to be in the Jurisdiction of the General Courts of Justice of North Carolina and specifically within the venue of Cherokee County.

Article 4 – Each section of this Ordinance remains separate and apart from other provisions of this ordinance. Invalidation of any section of this ordinance shall not invalidate other provisions herein. This Ordinance is subject to State and Federal law.

The effective date of this Ordinance shall be the 3rd day of May, 2021.

  
Dr. Dan Eichenbaum, Chairman

  
Maria Hass, Clerk to Board



## **CHEROKEECOUNTY POLICIES AND PROCEDURES**

Subject: CHEROKEE COUNTY FACILITY USE POLICY

Title: USE OF CHEROKEE COUNTY FACILITIES

Effective: 9-16-2019

Revised: 1-22-2024

The Cherokee County Board of Commissioners recognizes the necessity for guidelines for the use of County-owned facilities and therefore sets forth policy as follows:

### 1) Building Use:

a. Cherokee County facilities are primarily used for official County business by elected officials and staff. It is intended that these facilities be used to the fullest extent for these primary purposes and will take priority over non-county related activities.

b. Listed facilities (Attachment A) may be made available to other users on a limited basis for events that support a public purpose, benefit, service, training or interest to Cherokee County residents that otherwise could not occur without the county facility being utilized.

c. Cherokee County Administration has the right to refuse use of the facilities to any organization, group or individual if the proposed event conflicts with the intended use of the facility, is in conflict with established policies or laws, or is in conflict with any other confirmed reservation.

d. In such cases where organizations have a written agreement with the Board of Commissioners that addresses use of specific facilities or lands, the written agreement will remain in effect until there is further action taken by the Board of Commissioners.

### 2) Reservations

a. Reservations for use of each facility will be accepted on a first come - first serve basis.

b. No department/office/agency will be given preference or priority so that the facilities are made available to serve the needs of as many different departments offices/agencies or organizations as possible.

c. The County retains the right to refuse requests for use of non-departmental/office/agency space or to cancel reservations before or while they are in effect if these regulations are not complied with, or if the space requested is needed for governmental functions.

d. Permission to use County facilities shall not in any way constitute an endorsement of the individual, group or organization, or their policies and/or activities.

e. The Cherokee County Board of Commissioners reserve the right to amend the requirements and regulations for use of these facilities as necessary.

### 3) Application Process

a. Applications and copies of the Cherokee County Facility Use Policy will be available at each facility where rooms are available (see Attachment A), as well as on the Cherokee County internet site ([www.cherokeecounty-nc.gov](http://www.cherokeecounty-nc.gov)).

b. Applications must be completed in full and returned with any necessary fees.

c. Applications must be submitted to the appropriate contact as listed in Attachment A.

### 5) Regulations for Use of Space

a. Elected officials, departments/offices/agencies or organizations shall comply with the laws of the State of North Carolina, United States and all applicable Cherokee County rules and regulations. All persons in and on the property shall comply with official signs of a prohibitory or directory nature, and with the directions of security personnel or other authorized individuals. Cherokee County has the right to have persons violating any provisions removed from the premises and to prosecute any and all violators.

b. Elected official, department/office/agency or organization shall not engage in or permit disorderly conduct, or conduct which creates loud and unusual noise, or which obstructs the normal use of entrances, foyers, corridors, offices, elevators, stairways, parking lots or which otherwise tends to impede or disturb the general public in accessing facilities to conduct County business.

c. Adults must assure the safety of children on County premises with direct supervision.

d. Soliciting contributions, selling goods or collecting private debts on County premises is prohibited unless the solicitation is approved by the Board of County Commissioners. This does not apply to employee-to-employee transactions.

e. Hanging decorations on the grounds, walkways, driveways and parking areas, exteriors of buildings and interiors of buildings on County premises that could potentially damage the building or County property is prohibited.

f. Designated staff from Cherokee County has the right to enter any portion of the room as needed during the scheduled event or activity.

g. The maximum occupancy of the facility cannot be exceeded.

h. No additional locks can be installed on doors or equipment. The keys to all facilities

shall remain in the possession of the County. Entrances and exits shall be locked and unlocked by a Cherokee County employee in accordance with the time set forth in the agreement unless other arrangements are made with the Facility Contact. No smoking, drug use or alcoholic beverages shall be allowed in any County facility.

i. Weapons, reproductions of weapons, and any items capable of being conceived as weapons are prohibited in the Cherokee County Courthouse, and in any other Cherokee County facility where posted and/or prohibited.

j. Admittance to unoccupied offices in facilities is not permitted.

k. Vehicles are not allowed on the lawns, planted areas, sidewalks or walkways of County property unless approved by Cherokee County.

l. Only service animals are permitted inside Cherokee County facilities.

m. Proper attire, including shirts, pants/shorts and shoes are required during use of County facilities. Offensive or gang-related clothing, whether printed or actual clothing, will not be permitted or tolerated.

n. Immediately call 911 for any emergency, and if safe to do so, wait to receive pre-arrival instructions such as evacuation or first aid instructions.

#### 6) Furniture/Equipment

a. No furniture shall be moved or removed without prior approval of the facility contact. If approved by the facility contact, all furniture will be returned to its original location and position as it was found.

#### 7) Cherokee County Courthouse Usage Policy - refer to Attachment B

## ATTACHMENT A

**Cherokee County Courthouse:** 75 Peachtree Street, Murphy, NC 28906

**Cherokee County Annex:** 40 Peachtree Street, Murphy, NC 28906

Contact: County Manager's Office 828-837-5527 ext. 1814

---

**Cherokee County Fairgrounds:** 9275 Us 64 West, Murphy, NC 28906

- Fairgrounds and Buildings Contact: County Manager's Office 828-837-5527 ext. 1814
  - Nora Starks Arena Contact: Cherokee County Saddle Club, Brannon Elliott 828-835-6266
- 

**Cherokee County Penland Senior Center:** 69 Alpine Street, Murphy, NC 28906

**Hiwassee Dam Community Center:** 7829 Highway 294, Murphy, NC 28906

Contact: 828-837-2467 ext. 1892

---

### **Cherokee County Parks and Recreation**

Murphy Park

Rock Gym: Connahetta Street, Murphy, NC 28906

Contact: Office 828-837-6617 ext. 1880 Cell 828-360-4398

---

### **Cherokee County Shooting Range**

Available for use by law enforcement and other governmental agencies only.

**(Agencies must provide proof of insurance indemnifying Cherokee County)**

Cherokee County Sheriff's Office

Contact: 828-837-2589 Ext. 1415

## ATTACHMENT B

---

### **Building Use Policy for Cherokee County Courthouse**

*Adopted 9/16/2019*

#### **1. PURPOSE:**

a. To establish guidelines and procedures for the use of the Cherokee County Courthouse by groups and/or individuals. It is the Intent of the Cherokee County Board of Commissioners to allow non-profit groups, local units of government, and county residents use of available public meeting areas in County buildings and grounds whenever feasible, provided the use is consistent with policies and procedures, and presents no additional liability to the County.

b. This policy shall govern the use of the Cherokee County Cherokee County Courthouse by groups and/or individuals wishing to use the facility. Public meeting areas are those accessible without having to enter offices or a work space.

2. **AUTHORITY:** The Cherokee County Board of Commissioners

3. **APPLICATION:** This policy applies to all groups and individuals using the Cherokee County Courthouse.

4. **RESPONSIBILITY:** The County Manager and/or designee shall be responsible for implementation of this policy.

#### **5. PERMISSIONS:**

a. A request for use of the Cherokee County Courthouse is to be scheduled by contacting the County Manager's office at 828-837-5527 ext. 1814, or mailing the request to Cherokee County Manager, Cherokee County Courthouse, 75 Peachtree Street, Murphy, NC 28906. The requestor shall provide the following: the name and address of the requestor; the date and time requested for the use; the expected length of use; the setup and any special request of use; the nature and purpose of the use and the number of people expected to attend the proposed activity. In addition, the agency or department/office/agency using the facility shall agree to accept responsibility for damages and clean up costs, if applicable. The Cherokee County Manager or designee may require additional information, if deemed necessary. Request for use must be made at least thirty (30) days before the proposed use.

b. Permission for use of the Cherokee County Courthouse may be granted by the Cherokee County Manager or designee only for meetings or other functions which are scheduled to begin and end between the hours of 8:00 AM and 5:00 PM. The Cherokee County Board of Commissioners shall have the authority to grant or deny exceptions to this policy which are in accordance with state law or county ordinances and to grant or deny permission to use the Cherokee County Courthouse when this policy does not address the requested use.

**6. SCOPE OF PERMISSABLE USE:**

- a. Normal County or State business, law enforcement training or court-related activities will take precedence over any requested use of the facility.
  
- b. The facility may not be used for any commercial purposes, fund raisers, public sales or promotional purposes unless authorized by the written agreement of the Cherokee County Board of Commissioners.

**7. LIMITATION OF USE:**

- a. Use of the facility is limited to the First and Second Floors of the Cherokee County Courthouse unless otherwise approved by the Cherokee County Manager. Notification is to be made to the Director of Facilities and Maintenance Department for coordination of custodial staff.
  
- b. No use of County or State-owned audio-visual equipment will be allowed unless otherwise approved by the Cherokee County Manager.
  
- c. No food or drinks will be allowed outside of specified meeting rooms.
  
- d. Alcohol is prohibited.
  
- e. Smoking is prohibited.
  
- f. Illegal drugs are prohibited.
  
- g. Weapons, reproductions of weapons, and any items capable of being conceived as weapons are prohibited in the Cherokee County Courthouse.
  
- h. Maximum occupancy of all meeting rooms is to be followed and adhered to. Law enforcement will monitor the occupancy limits for any potential fire and safety egress issues.

**8. SETUP:**

- a. The authorized user is responsible for setting up the meeting place, providing additional chairs if necessary and supplying such items as easels, tables, bulletin boards and audiovisual equipment. The user shall be responsible for returning the furniture and fixtures in the meeting area to the original configuration and condition after the conclusion of the meeting or other use. Use of any electrical equipment by user shall be subject to County approval.
  
- b. Setup for large events may be allowed in advance of the meeting, if it does not interfere with normal business operations and must be approved by the Cherokee County Manager.

**9. CLEANUP**

a. The authorized user shall be responsible for all clean up following the conclusion of the meeting. Large trash cans and liners will be provided by the County Facilities and Maintenance Department prior to the event. All trash must be placed in the trash liners provided and tied up for disposal by the Facilities and Maintenance Department.

b. Custodial service may be required based upon the number of persons attending the meeting or event. Costs of the service will be borne by the user. The actual cost of cleanup required as a result of the user's failure to do so shall be charged to the user, and the user shall accept and does acknowledge this responsibility at the time of request.

**10. IMPLEMENTATION AUTHORITY:** This policy is implemented by the County Manager under general authority granted by the Board of Commissioners.

**APPLICATION FOR USE OF COUNTY-OWNED FACILITY**

**Applicant Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Facility Requested:** \_\_\_\_\_

**Date/s Requested:** \_\_\_\_\_

**Time of Day:** Beginning at \_\_\_\_\_ (AM/PM) and ending at \_\_\_\_\_ (AM/PM)

**Type of Meeting or Event:** \_\_\_\_\_

**Facility Meeting rooms - Daily Usage Fees:** \$30 and \$100 refundable deposit.

**Penland Senior Center - Daily Usage Fees:** \$30 and \$100 refundable deposit.

**Hiwassee Dam Community Center - Daily Usage Fees:** Auditorium – \$100 and \$100 refundable deposit. Auditorium and kitchen - \$150 and \$150 refundable deposit. Meeting Room only – \$30 and \$100 refundable deposit.

**Fees must be submitted with application.**

**Checks for returned deposits will be mailed within 7 business days after event ends.**

**Make checks payable to:** Cherokee County, 75 Peachtree Street, Suite 211. Murphy, NC 28906

**Special Event Insurance (if applicable):** Proof of liability insurance in the amount of \$1,000,000.00 must be provided prior to any special event, and must name Cherokee County as an additional insured.

**Waiver of Liability:** Applicant and users of the property shall hold Cherokee County harmless and shall indemnify Cherokee County from any claims whatsoever resulting from the use (or misuse) of Cherokee County property by Applicant’s activities on said property.

**Limitation of Use:**

- There shall be no alcoholic beverages served upon, consumed upon, or brought onto County property.
- Smoking is prohibited in all County facilities.
- Maximum occupancy requirements are strictly enforced.

**Key/s:** Keys to access the facility can be picked up prior to event; and only after the deposit and fees have been paid. Keys must be returned promptly following event conclusion. **Failure to return key/s will result in forfeiture of deposit and possible additional fees.**



**Setup:** User is responsible for all set-up and take-down. If facility furniture, tables and chairs are used, user shall be responsible for returning items to their original location. **Use of County power, or any electrical equipment shall be subject to County approval.**

**Cleaning:** It is hereby understood and agreed that the below-named individual or organization(s) will assume responsibility for cleaning of facility and/or repair of equipment which might be damaged during use, and remove any trash from the premises after an event.

By signing this application, I am agreeing to adhere to the Cherokee County policies for facility use.

\_\_\_\_\_  
(Signature and Printed Name of Responsible Party)

**COUNTY USE ONLY**

Date Application Received: \_\_\_\_\_

Received By: \_\_\_\_\_ Approved/Denied \_\_\_\_\_

Fees Paid: Deposit \_\_\_\_\_ Rental \_\_\_\_\_

Deposit returned?  Yes  No Date returned (if applicable): \_\_\_\_\_

**CHEROKEE COUNTY VOLUNTARY AGRICULTURAL DISTRICT &  
ENHANCED VOLUNTARY AGRICULTURAL DISTRICT ORDINANCE**

**ARTICLE I  
TITLE**

An ordinance of the Board of County Commissioners of CHEROKEE COUNTY, NORTH CAROLINA, entitled, "**Cherokee County Voluntary Agricultural District & Enhanced Voluntary District Ordinance.**"

**ARTICLE II  
AUTHORITY**

The articles and sections of this Ordinance are adopted pursuant to authority conferred by the North Carolina General Statutes sections 106-735 through 106-744 and Chapter 153A.

**ARTICLE III  
PURPOSE**

The purpose of this Ordinance is to promote agricultural values and the general welfare of the county and more specifically, increase identity and pride in the agricultural community and its way of life; encourage the economic and financial health of agriculture, horticulture and forestry; and increase protection from non-farm development and other negative impacts on properly managed farms.

**REPEALED**

**ARTICLE IV  
DEFINITIONS**

The following are defined for purposes of this Ordinance:

- Advisory Board: Cherokee County Soil and Water Board.
- Chairperson: Chairperson of the Cherokee County Agricultural Advisory Board.
- District: Voluntary Agricultural District as established by this ordinance.
- Enhanced District: Enhanced Voluntary Agricultural District as established by this ordinance.
- Board of Commissioners: Cherokee County Board of Commissioners.

**ARTICLE V**  
**AGRICULTURAL ADVISORY BOARD**

A. Creation

The Board of Commissioners shall establish an Agricultural Advisory Board to implement the provisions of this program.

B. Membership

The Cherokee County Soil and Water Conservation District Board serves as the Advisory Board.

C. Funding

The *per diem* compensation, if any, of the members of the Advisory Board may be fixed by the Board of Commissioners and funds may be appropriated to the Advisory Board to perform its duties.

D. Advisory Board Procedure

1. Chairperson

**REPEALED**

The Advisory Board shall elect a chairperson and vice-chairperson each year at its first meeting of the fiscal year. The chairperson shall preside over all regular or special meetings of the Advisory Board. In the absence or disability of the chairperson, the vice-chairperson shall preside and shall exercise all the powers of the chairperson. Additional officers may be elected as needed.

2. Determination of Procedure

The Advisory Board may adopt rules of procedures not inconsistent with this Ordinance or with other provisions of State law.

3. Advisory Board Year

The Advisory Board shall use the Cherokee County fiscal year as its meeting year.

4. Meetings

Meetings of the Advisory Board shall be held at the call of the chairperson and at such other times as the Advisory Board may specify in its rules of procedure or upon the request of at least a majority of the Advisory Board Membership. A meeting shall be held at least

annually and notice of any meetings to the members shall be in writing, unless otherwise agreed to by all Advisory Board members. Meeting dates and times shall be posted as far in advance as possible on the door of the meeting site and by advertisement in local newspapers or by other means of public dissemination of the meeting dates as may be agreed upon by at least a majority of the Advisory Board Membership. Notice must be given to Sunshine List recipients. All meetings shall be open to the public.

5. Majority Vote and Quorum Requirements

All issues shall be decided by a majority vote of the members of the Advisory Board present, except as otherwise stated herein. A quorum is defined as at least two-thirds of the members in attendance. No business may be conducted by the Advisory Board without a quorum present.

6. Records

The Advisory Board shall keep minutes of the proceedings showing the vote of each member upon each question, or if absent or failing to vote, indicating such fact, and shall keep records of its examinations and other official actions, all of which shall be filed in the office of the Advisory Board, or its designee, and shall be a public record. All records are public records open to the public.

**REPEALED**

7. Administrative

The Advisory Board may contract with the Cherokee County Soil and Water Conservation District to serve the Board for record keeping, correspondence, application procedures under this, and whatever services the Board needs to complete its duties.

E. Duties

The Advisory Board shall:

1. Review and approve or disapprove applications of landowners for enrollment of qualified farmland, horticultural land, or forestland in either Voluntary Agricultural Districts or Enhanced Voluntary Agricultural Districts;
2. Make recommendations concerning the establishment and modification of Districts or Enhanced Districts;
3. Conduct public hearings;

4. Advise the Board of Commissioners on projects, programs, or issues affecting the agricultural economy and agricultural, horticultural or forestry activities within the county that will affect Districts and Enhanced Districts;
5. Review and make recommendations concerning proposed amendments to this ordinance;
6. Develop and maintain a draft countywide Farmland Protection Plan as defined in N.C.G.S.~106-744(e) for presentation to the Board of Commissioners;
7. Study additional methods of protection for farming, horticulture, forestry, and the attendant land base, and make recommendations to the Board of Commissioners; and
8. Perform other agricultural, horticultural, and forestry-related tasks or duties assigned by the Board of Commissioners.

**ARTICLE VI  
CREATION OF VOLUNTARY AGRICULTURAL DISTRICTS**

A. Implementation

In order to implement the purposes stated in Article III, this program provides for the creation of Voluntary Agricultural Districts and Enhanced Voluntary Agricultural Districts which meet the following standards:

**REPEALED**

The District or Enhanced District shall contain a minimum of 20 contiguous acres of qualified forest land; 10 contiguous acres of qualified farm land; or 5 contiguous acres of qualified horticultural land.

All land enrolled in a region, defined in Section A, above, shall be part of a single district, whether enrolled in a District or an Enhanced District. If a single farm has acreage in two or more regions, the farm shall participate in the district where the largest acreage is found.

B. Education

The county may take such action as it deems appropriate through the Advisory Board or other entities or individuals to encourage the formation of the Districts and Enhanced Districts and to further their purposes and objectives, including the implementation of a public information program to reasonably inform landowners of the District and Enhanced District programs.

C. Addition

Qualifying farmland in a region with an existing District or Enhanced District shall be added to the District or Enhanced District as herein provided.

**ARTICLE VII  
CERTIFICATION AND QUALIFICATION OF FARMLAND**

Requirements

To secure county certification as qualifying farmland in either a District or Enhanced District, a farm must:

1. Be real property that is engaged in agriculture as defined in N.C.G.S.~106-581.1;
2. Be participating in the present-use-value taxation program established by G. S. 105-277.2 through 105.277.7, or is otherwise determined by the county to meet all the qualifications of this program set forth in G. S. 105-277.3.
3. Be managed, if highly erodible land exists on the farm, in accordance with the USDA Natural Resources Conservation Service defined erosion-control practices that are addressed to said highly-erodible land;
4. Be the subject of a conservation agreement, as defined in N.C.G.S.~121-35, between the county and the owner of such land that prohibits non-farm use or development of such land for a period of at least ten (10) years, except for the creation of not more than three (3) lots that meet applicable subdivision regulations; and
5. Be located in the unincorporated area of Cherokee County, unless there is an agreement with the municipality through which the county is authorized to exercise the authority of the municipality on its behalf.

**REPEALED**

**ARTICLE VIII  
APPLICATION, APPROVAL AND APPEAL PROCEDURE**

A. Application Procedure

1. A landowner may apply to participate in either the Voluntary Agricultural District or the Enhanced Voluntary Agricultural District program by making application to the Chairperson of the Advisory Board or a designated staff person, and must designate the application as for either Voluntary Agricultural District status or Enhanced Voluntary Agricultural District status. The application shall be on forms provided by the Advisory Board.
2. A conservation agreement (required by N.C.G.S.~106-737 and defined in N.C.G.S.~121-35) suited to district type (Voluntary Agricultural District or Enhanced Voluntary Agricultural District) designated by the landowner to sustain, encourage, and promote agriculture must be executed by the landowner with the Advisory Board, which shall record a certified copy of such with the Cherokee County Register of Deeds. Permitted uses include agriculture, horticulture and forestry. Conservation agreements for the Enhanced Agricultural District program may, at the election of the parties, include provisions requiring that any disputes

between the county and the landowner be resolved through arbitration or mediation, and, in the event of litigation, that the prevailing party be awarded costs, including reasonable attorney fees. The Conservation Agreement for the Enhanced Voluntary Agricultural District shall be binding upon all successors in interest to the landowner, except for successors in interest resulting from the exercise of rights under a security interest or lien that preceded the Conservation Agreement.

B. Approval Process

1. Upon submission of the application to the Advisory Board, the Advisory Board shall meet within thirty (30) days to approve or disapprove the application. The Chairperson shall notify the applicant by first class mail of approval or disapproval of participation in a District or an Enhanced District.
2. Upon receipt of an application, the Chairperson will forward copies immediately to the following offices which shall be asked to provide comments, if any, to the Advisory Board prior to the date set for the Advisory Board vote on the application:
  - a. The Cherokee County tax assessor;
  - b. The Cherokee County Soil and Water Conservation District;
  - c. The Cherokee County Cooperative Extension Service; and
  - d. The USDA Natural Resources Conservation Service.
3. Advisory Board requires all VAD's and EVAD's be recorded in the Register of Deeds office at landowner's expense.

**REPEALED**

C. Appeal

If an application is denied by the Advisory Board, the landowner may, within fifteen (15) days of notification of disapproval of the application, request in writing that the Advisory Board reconsider its decision. The request for reconsideration shall state the reason(s) therefore. Upon either an initial denial, if no request for reconsideration was made, or denial after reconsideration, the landowner shall have thirty (30) days from the date of notification to appeal the decision to the Board of Commissioners. Such appeal shall be presented in writing. The decision of the Board of Commissioners is final.

**ARTICLE IX  
REVOCATION, ENFORCEMENT AND RENEWAL OF CONSERVATION AGREEMENTS**

A. Revocation and Enforcement

1. District: By providing 30 days advance written notice to the Advisory Board, a landowner of qualifying farmland within a District may revoke the Conservation Agreement or the Advisory Board may revoke the same Conservation Agreement based on noncompliance by the landowner, subject to the same provisions as contained in Article VIII(C) for appeal of denials. Such revocation shall result in loss of qualifying farm status and loss of eligibility to participate in a District. Absent noncompliance by the landowner, neither the Advisory Board nor the Board of Commissioners shall revoke any Conservation Agreement prior to its expiration. If the Advisory Board shall revoke this Conservation Agreement for cause, the landowner shall have the appeal rights set forth in Article VIII(C). Transfers of land in a District due to death of the landowner, sale or gift shall not revoke the Conservation Agreement unless the land no longer qualifies for the present-use-value taxation program or, in the event that there are water or sewer assessments held in abeyance, the new owner(s) fails to agree in writing to accept liability for those assessments in the event that the land is withdrawn either voluntarily or involuntarily from the District. Enforcement of the terms of a Conservation Agreement for land enrolled in a District shall be limited to revocation of the Conservation Agreement and the benefits derived therefrom. A notice of revocation shall be recorded in the county land record system sufficient to provide notice that the land has been withdrawn from the Voluntary Agricultural District program.

2. Enhanced District: Conservation Agreements for land within Enhanced Districts are IRREVOCABLE for a period of ten (10) years. Enforcement of the terms of the Conservation Agreement may be through an action for injunctive relief and/or damages in any court of competent jurisdiction. The County may also terminate any benefits to the owner under this program either permanently or during the period of violation, as appropriate. If the Advisory Board shall revoke this Conservation Agreement for cause, the landowner shall have the appeal rights set forth in Article VIII(C). The right to terminate program benefits is in addition to any legal rights that the County may have under either this Ordinance or the terms of the applicable Conservation Agreement. The County may seek costs of the action including reasonable attorney fees if such a provision is incorporated into the Conservation Agreement. A notice of revocation shall be recorded in the county land record system sufficient to provide notice that the land has been withdrawn from the Enhanced Voluntary Agricultural District program.

B. Renewal

1. District: A Conservation Agreement for land within a Voluntary Agricultural District shall be automatically renewed unless the landowner provides thirty (30) day written notice to the Advisory Board of intent not to renew. Absent noncompliance by the landowner, neither the



Advisory Board nor the Board of Commissioners shall fail to renew any Conservation Agreement unless this Ordinance or its authorizing legislation has been repealed.

2. Enhanced District: A Conservation Agreement for the Enhanced Voluntary Agricultural District shall be deemed automatically renewed for an additional term of three (3) years, unless either the Advisory Board or the landowner gives written notice to the contrary prior to the termination date of the Conservation Agreement. At the end of each three (3) year term, the Conservation Agreement shall automatically renew for an additional three (3) year term unless notice of termination is given.

**ARTICLE X  
WAIVER OF WATER AND SEWER ASSESSMENTS**

A. No Connection Required

1. A landowner belonging to a District shall not be required to connect to Cherokee County water and/or sewer systems.

2. A landowner belonging to an Enhanced District shall not be required to connect to Cherokee County utility systems.

B. Abeyance

**REPEALED**

1. Water and sewer assessments shall be held in abeyance, without interest, for farms in a District, until improvements on such property are connected to the water or sewer system for which the assessment was made.

2. Utility assessments shall be held in abeyance, without interest, for farms in an Enhanced District, until improvements on such property are connected to the utility system for which the assessment was made.

C. Termination of Abeyance

When the period of abeyance ends, the assessment is payable in accordance with the terms set out in the assessment resolution.

D. Suspension of Statute of Limitation

Statutes of limitations are suspended during the time that any assessment is held in abeyance without interest. The landowner may be required to sign an acknowledgement (that may be incorporated into the Conservation Agreement) of the abeyance of the statute of limitations upon collecting water and sewer assessments, or other utility assessments.

E. Other Statutory Abeyance Procedures

Nothing in this section is intended to diminish the authority of the County to hold assessments in abeyance under N.C.G.S.153A-201, or other applicable law.

F. Conflict with Water and/or Sewer System Construction and Improvements Grants

To the extent that this section conflicts with the terms of federal, state, or other grants under which county utility systems are constructed this section shall not apply. This section shall not apply to utilities that are not owned by the County unless the County has entered into an agreement with the entity(ies) owning the utilities and that agreement provides that this Ordinance shall apply.

**ARTICLE XI**

**ADDITIONAL ENHANCED AGRICULTURAL DISTRICT BENEFITS**

Land enrolled in the Enhanced Voluntary Agricultural District program is entitled to all of the benefits available under the Voluntary Agricultural District program, and to the following additional benefits:

**REPEALED**

A. Sale of Non-farm Products

Landowners participating in Enhanced Districts may receive up to twenty-five percent (25%) of gross sales from the sale of nonfarm products and still quality as a bona fide farm that is exempt from county zoning regulations under NCGS~153A-340(b). A farmer seeking to benefit from this subsection shall have the burden of establishing that the property's sale of nonfarm products did not exceed twenty-five percent of its gross sales. A county may adopt an ordinance pursuant to this section that sets forth the standards necessary for proof of compliance.

B. Agricultural Cost Share Program

Landowners participating in Enhanced Districts are eligible under NCGS~143-215.74(b) to receive the higher percentage of cost-share funds for the benefit of that farmland under the Agricultural Cost Share Program established pursuant to Part 9 of Article 21 of Chapter 143 of the General Statutes to benefit that farmland.

C. Priority Consideration

State departments, institutions, or agencies that award grants to farmers are encouraged to give priority consideration to landowners participating in Enhanced

Districts.

D. Utility Assessment Waiver

As provided in Article X, waiver of all county utility assessments in addition to waiver of water and sewer assessments is available to all participants in Enhanced Districts.

**XII  
PUBLIC HEARINGS**

A. Purpose

N.C.G.S.~106-740 provides that no state or local public agency or governmental unit may formally initiate any action to condemn any interest in qualifying farmland within a District or Enhanced District until such agency or unit has requested the Advisory Board to hold a public hearing on the proposed condemnation. This provision ensures that the condemning agency or unit considers the impact of its actions upon agriculture, forestry, and/or horticultural prior to taking action that is not reversible. This provision is not intended to, and does not prohibit, the condemning agency or unit from taking action authorized by law.

B. Procedure

**REPEALED**

1. Upon receiving a request, the Advisory Board shall publish notice describing the proposed action in the appropriate newspapers of Cherokee County within ten (10) business days of the request, and will in the same notice notify the public of a public hearing on the proposed condemnation, to be held within thirty (30) days of receipt of the request.
2. The Advisory Board shall meet to review:
  - a. Whether the need for the project has been satisfactory established by the agency or unit of government involved, including a review of any fiscal impact analysis conducted by the agency involved; and
  - b. Whether there are alternatives to the proposed action that have less impact and are less disruptive to the agricultural activities of the District within which the proposed action is to take place.
3. The Advisory Board shall consult with the Cherokee County Soil and Water Conservation District (primary agency), the Cherokee County Agricultural Extension Agent, the Natural Resources Conservation Service District Conservationist, and any other individuals, agencies, or organizations deemed by the Advisory Board to be necessary for its review of the proposed action.

4. Within ten (10) days after the hearing, the Advisory Board shall make a report containing its findings and recommendations regarding the proposed action. The report shall be made available to the public prior to its being conveyed to the decision making body of the agency proposing the acquisition.
5. There will be a period of ten (10) days allowed for public comment on the report of the Advisory Board.
6. After the ten (10) day period for public comment has expired, the Advisory Board shall submit a final report containing all of its findings and recommendations regarding the proposed action to the decision making body of the agency proposing the acquisition.
7. The total time period, from the day that a request for a hearing has been received to the day that a final report is issued to the decision making body of the agency proposing the acquisition, shall not exceed thirty (30) days. If the agency agrees to an extension, the agency and the Advisory Board shall mutually agree upon a schedule to be set forth in writing and made available to the public.
8. Pursuant to N.C.G.S.~106-740, the Board of Commissioners shall not permit any formal initiation of condemnation by local agencies while the proposed condemnation is properly before the Advisory Board.

**REPEALED**

ARTICLE XIII  
NOTIFICATION

A. Record Notice of Proximity to a Voluntary or an Enhanced Voluntary Agricultural District

1. Limit of Liability

In no event shall the County or any of its officers, employees, members of the Advisory Board, or agents be held liable in damages for any misfeasance, malfeasance, or nonfeasance occurring in good faith in connection with the duties or obligations imposed by this.

2. No Cause of Action

In no event shall any cause of action arise out of the failure of a person researching the title of a particular tract to report to any person the proximity of the tract to a qualifying farm or District or Enhanced District as defined in this Ordinance.

B. Signage

Signs identifying approved Districts and Enhanced Districts shall be placed on enrolled parcels at the discretion of the owners. Signs shall not be placed on the right-of-way of any state-maintained road.

C. Maps

Maps identifying approved Districts and Enhanced Districts shall be provided to the following agencies or offices:

1. Register of Deeds;
2. Cherokee County Mapping Department and GIS;
3. Cherokee County Soil and Water Conservation District;
4. Natural Resources Conservation Service;
5. Cherokee County Cooperative Extension Service;
6. Any other such agency or office the Advisory Board deems appropriate.

**ARTICLE XIV**

**SUBDIVISION OF DISTANCE AND ZONING ORDINANCE REVIEW**  
**REPEALED**

Developers or major subdivisions or planned unit developments shall designate on preliminary development plans, the existence of Districts and Enhanced Districts within one-half mile of the proposed development.

**ARTICLE XV**

**COUNTY LAND-USE PLANNING**

A. Duty of the Advisory Board

It shall be the duty of the Advisory Board to advise the Board of Commissioners or the agency or office to which the Board of Commissioners delegate authority to oversee county land use planning, on the status, progress, and activities of the county's Voluntary Agricultural District program and Enhanced Voluntary Agricultural District program to also coordinate the formation and maintenance of Districts and Enhanced Districts with the county's land use planning activities and the county's land use plan if one currently exists at the time this is enacted or when one is formed.

B. Posting of Notice

The following notice, of a size and form suitable for posting, shall be posted in the office of the Register of Deeds, and any other office or agency the Advisory Board deems necessary:

Cherokee County has established Districts and Enhanced Districts to protect and preserve agricultural lands and activities. These Districts have been developed and mapped by the County to inform all purchasers of real property that certain agricultural and forestry activities, including but not limited to pesticide spraying, manure spreading, machinery and truck operation, livestock operations, sawing, and other common farming activities may occur in these Districts and Enhanced Districts any time during the day or night. Maps and information on the location and establishment of these Districts and Enhanced Districts can be obtained from the Cherokee County Soil and Water Conservation District, Cherokee County Cooperative Extension Service, Register of Deeds, or the Natural Resources Conservation Service.

C. Growth Corridors

At such times as the county might establish designated growth corridors, Districts and Enhanced Districts shall not be permitted in the designated growth corridors, as delineated on the official county planning map without the approval of the Board of Commissioners. Districts and Enhanced Districts located in growth corridors designated after the effective date of this program may remain, but shall not be expanded within the growth corridor area without the approval of the Board of Commissioners.

ARTICLE XVI  
CONSULTATION AUTHORITY  
**REPEALED**

The Advisory Board may consult with the Cherokee County Soil and Water Conservation District, Cherokee County Cooperative Extension Service, the Natural Resources Conservation Service, the North Carolina Department of Agriculture and Consumer Services, and with any other individual, agency, or organization the Advisory Board deems necessary to properly conduct its business.

**ARTICLE XVII  
NORTH CAROLINA AGENCY NOTIFICATION**

Annual Report to the North Carolina Department of Agriculture and Consumer Services

A copy of this Ordinance shall be sent to the Office of the North Carolina Commissioner of Agriculture and Consumer Services, the Cherokee County Board of Commissioners, the Cherokee County Soil and Water Conservation District, and the Cherokee County Cooperative Extension Service after adoption. At least annually the county shall submit a written report to the Commissioner of Agriculture and Consumer Services on the county's Voluntary Agricultural District program and Enhanced Voluntary Agricultural District program, including the following information:

1. Number of landowners enrolled;
2. Number of acres enrolled;

3. Number of acres certified during the reporting period;
4. Number of acres denied during the reporting period;
5. Number of acres for which applications are pending;
6. Municipalities with which Memorandums of Understanding have been signed;
7. Municipalities that have adopted this Ordinance for the purpose of the county enforcing this Ordinance within their corporate boundaries;
8. Copies of any amendments to this Ordinance or Memorandums of Understanding signed with municipalities; and
9. Any other information the Advisory Board deems useful.

**ARTICLE XIX  
LEGAL PROVISIONS**

A. Severability

**REPEALED**

If any article, section, subsection, clause, phrase, or portion of this Ordinance is for any reason found invalid or unconstitutional by any court of competent jurisdiction, such decision shall not affect the validity of the remaining portions of this Ordinance.

B. Conflict with other ordinances and statutes

Whenever the provisions of this Ordinance conflict with other ordinances of Cherokee County, this Ordinance shall govern. Whenever the provisions of any federal or state statute require more restrictive provisions than are required by this Ordinance, the provisions of such statute shall govern.

C. Amendments

The Board of Commissioners may amend this ordinance from time to time. The Board of Commissioners shall consult with the advisory board prior to presenting any amendment for Public Hearing.

**ARTICLE XIXI  
ENACTMENT**

The Cherokee County Board of Commissioners hereby adopts and enacts the preceding articles and sections of this Ordinance.

**Revised and unanimously adopted by the Cherokee County Board of Commissioners on the 5<sup>th</sup> day of December, 2016.**

**REPEALED**



## **REPORTS AND ADDITIONS**

This page left intentionally blank.

# **Cherokee County**

## **Needs And Solutions Advisory Committee (NASA)**

**August 1, 2023**

# Report

## **Introduction:**

The Cherokee County Board of Commissioners established the Cherokee County Needs and Solutions Advisory Committee (NASA) to identify the needs and challenges facing the citizens of Cherokee County and to develop possible solutions to fulfill such needs and solve such problems facing Cherokee County. The NASA Committee is to study, receive public input, develop and present priorities, needs and proposed solutions to the Cherokee County Board of Commissioners for its consideration.

Cherokee County solicited committee candidate applications in January, 2023 and selected committee members in February, 2023. The initial NASA Committee orientation was conducted March 16, 2023. The names of NASA Committee members are included on page 10.

The following report presents the NASA Committee's approach to identifying needs, findings, recommendations and proposed next steps.

## **Committee's Approach to Identifying Needs:**

The NASA committee has attempted to assess root issues that impede healthy growth that can facilitate economic stability to provide the necessary funding for crucial county services, gathering public input from each community. This report is focused on the needs NASA recommends Cherokee County focus on, and if agreeable, NASA will pursue those needs and recommend solutions in its subsequent report.

The committee initiated the following actions to identify needs within the County.

1. Engaging community leaders to address specific topics such as Infrastructure, Community & Housing, and Economic Development, as well as soliciting and allowing public input at meetings on these topics.

2. Implementing a community outreach initiative enabling greater resident accessibility to attend and participate in monthly NASA meetings. To date the committee has conducted meetings in the following towns and communities:

a. Towns of

1. Murphy (March 16 and 18)
2. Andrews (April 11)

b. Communities of

1. Hiwassee Dam (May 9)
2. Texana (June 13)
3. Bellview (July 11)

c. Future schedule:

1. Unaka (August 8)
2. Ranger (September 12)
3. Culberson (October 10)
4. Peachtree (November 14)
5. Wolf Creek / Hot House (TBD)
6. Martins Creek (TBD)

3. Committee members have individually reached out to county residents and organizations for direct discussions. Including:

- Homeless shelter
- Vaya Behavioral Health LME
- Housing Continuum
- Local faith leaders
- Economic Development office at TCCC
- Cherokee County School Board
- Leaders of local utilities and government entities such as DOT

**County Needs Identified to date:**

NASA's efforts to date have focused on identifying needs to be addressed. While not comprehensive, the following list of needs were recurrent themes in each meeting the committee held in various communities thus far, as well as in conversations with leaders and taxpayers in the community.

## Infrastructure

*Internet:* [1]

The Benton Institute for Broadband and Society say, “North Carolina’s rural population is larger than that of any other state except Texas. More than 4 million people live in rural North Carolina. Over the last 10 years, the population of 18- to 64-year-olds living in these areas has been decreasing, and the population of adults 65 and older is steadily increasing. In addition to these demographic changes, rural North Carolina communities face challenges related to workforce development, capital access, infrastructure, health, land use, and environment and community preservation.” Outside of the two major towns in Cherokee County, broadband infrastructure is weak for such a large area Cherokee County is approximately square miles. That’s significant when trying to serve the most rural in our county.

The most underserved communities are Wolf Creek, Unaka, Topton, Hiwassee Dam and Bellview. All of those same communities are lacking in affordable housing, rapid emergency services, broadband and road repairs. The NASA committee visited Bellview, Texana, Hiwassee Dam, and Murphy. In every community, the issues of broadband and affordable housing were pervasive and pressing. Access to affordable, high-quality broadband opens up a lot of possibilities for rural areas, allowing residents to do homework and pursue degrees, receive telehealth, and open small businesses. But a lot of Local Exchange Carriers/LECs and internet service providers aren’t investing in networks in those rural areas because it doesn’t make financial business sense because there is no return on investment.

North Carolina’s digital divide Access to a consistent, high-speed broadband connection is a service that many in North Carolina, especially in rural areas, don’t have. At least 1.1 million residents in North Carolina are affected by the digital divide. Over 122,000 (4%) of urban households and 43,000 (35%) of rural households in rural areas do not have adequate infrastructure. At least 620,000 North Carolinians do not have access to infrastructure for internet speeds of at least 25/3 Mbps. In Cherokee County, well over 1800 residents are under served. Covid really exposed the drastic need for improvements in broadband infrastructure in rural North Carolina.

On August 31, 2023, Blue Ridge Mountain EMC (BRMEMC) was awarded \$5,250,000 in funding through the Growing Rural Economies with Access to Technology (GREAT) Grant program as part of North Carolina Gov. Roy Cooper’s plan to invest nearly \$2 billion in federal and state funds to close the digital divide in North Carolina. The GREAT Grant program provides matching grants to internet service providers and electric membership cooperatives that partner with individual N.C. counties to compete for funding to expand high-speed internet service to unserved areas of the state. BRMEMC will match 30% of the total \$5.3 million and the state of North Carolina will cover the remaining 70%. All awards are contingent on final executed grant agreements with broadband provider partners. This brings BRMEMC’s GREAT grant funding total to \$12.5 million with a recently announced \$5.4 million project, as well as a \$1.8 million completed project, both located in Clay County, NC. The Blue Ridge EMC grant will build fiber access in Martins Creek, Hanging Dog, Hiwassee Dam and through to Unaka as well

as other areas in Cherokee County. From Marble to Andrews and beyond appears to be being left behind as the services are being executed throughout Cherokee County. While this is a great start, Cherokee County is behind in deploying technologies or exploring alternatives such as 5G wireless technologies and Starlink Satellite services. In Graham County, county officials have chosen Starlink satellite services as their preferred carrier. In Cherokee County, AT&T's FirstNet services have been chosen for first responders but there has been no selection that would allow residents to take advantage of services deployed that could reach outlying areas-like Starlink. One idea would be to have the state and/or the county craft an agreement for allow Starlink to be the preferred provide for residents with the agreement that by picking Starlink, they no longer have to wait 18-20 months for services to be installed. Another idea would be to look for grants to offset the cost of equipment for Starlink for those members of the community that can't afford the upfront cost. Or, to allow a payment plan that pays for equipment on a monthly basis on their billing. All of these ideas would benefit the users and the county.

Through conversations with key players the costs of running the fiber line are the most limiting factor for suppliers as well as the company's willingness to engage in the fiber business. Cherokee County is unique as it has 4 power providers, 2 of which do not participate in fiber in NC. There is an abundance of grants available through Great state grants from NCDTI, Blue Ridge Mountain EMC and Cherokee County Cable have both received monies for fiber installation and both are currently building lines now.

Several municipalities asked BRMEMC to consider running fiber to their communities and both were told about several available grants as well they would be responsible for 20% of the grant matching funds. These municipalities as well as the county have tax authority and will most likely have to leverage it to get the fiber infrastructure that is needed.

### Roads .[2][3]

To attract businesses and bring good paying jobs involves several factors, one of these is good roads in order to deliver raw materials and move the finished products to distribution centers. The recent decision to build 4 lanes down Highway 129 south will help create a link to cities in the south such as Atlanta, Birmingham and Augusta, as long as Georgia does complete their part. Highway 60 south has been 4 lanes on the NC side for over 15 years but Georgia never connected their side to it, basically leaving it unused for a business attracter.

Cherokee County is the crossroads of 3 states as such to create a better opportunity for its citizens a crossroads corridor could be negotiated with Tennessee and Georgia to create 3-4 lane roads that connect Cherokee county in all directions. Highway 294 will be especially critical as it serves the Hiwassee Dam school as well as the only road leading to an Interstate highway north of Cherokee County.

### *Water & Sewer:*

Cherokee County has 2 municipalities with both water and sewer available and 2 water suppliers only in Marble water and Bear Paw water services. There has not been a major expansion of service lines other than the Eastern Bands expansions of the Murphy water system to the casino and the extension of Andrews sewer to the Senior Center in Marble. Murphy has 2 improvements projects scheduled for this year and next year and will have to expand the capacity of its sewer plant in the next 5 years. A major expansion of service lines is needed to at least get water further out from the existing footprint to promote investment in county businesses and housing.

Cherokee County needs to invest in expansion of water and sewer infrastructure as the last county involvement in expansion was in the 1980s when it was expanded west out Highway 64/74 and businesses grew from that expansion. Murphy and Andrews water and sewer should be expanded to connect everything out the Highway 74 East corridor from Murphy to Andrews.[4]

Without affordable housing, emergency services infrastructure and broadband infrastructure, the leap for Cherokee County to provide jobs will be steep. Cherokee County is less than 100 miles from the technology capital of the south, Atlanta. It's within 135 miles of Asheville, NC, Knoxville, TN and Greenville, SC. It will no doubt become a suburb of all three is the highway infrastructure improves to any of those large cities. It's imperative that a significant focus be placed on infrastructure development for the future growth and developmental transformation of Cherokee County.

## **Community & Housing**

### *Education: (Highest Priority)*

Education is a forward-looking investment, setting the stage for the next generation of Cherokee County residents and attracting non-residents to the area. Unfortunately, our school system is currently rated at a "C" level, despite having ample remote learning opportunities from nearby post-secondary schools and quality teachers. Many of its facilities are in need of repair and maintenance which is not conducive to a safe and effective teaching and learning environment. The school system is comprised of 13 campuses, which creates inequities in resources, difficulty in staffing, and funding challenges. Specifically, the state allocates funding per student, and campuses or locations are in no part a factor in that calculation, which theoretically makes the cost of running schools at several locations higher because of overhead. As a result, the Cherokee County School Board is entertaining plans to consolidate campuses and align with directives from the state. Currently, there are 3 consolidation plans being debated amongst board members.

NASA recommends working with the School Board, Superintendent, and Commissioners in developing an action plan to address the above issues and achieve an "A" rating.[5] This plan must include gathering public input on any consolidation plans, not merely holding meetings at a

couple of campuses and outlining the plans. NASA would like to help find innovative and effective ways to solicit public input and would encourage the School Board and Commissioners to consider not only the costs of any consolidation or repair plans, but also the downstream impacts of those plans to staffing, funding, and safety.

#### *Housing:* (High Priority)

Cherokee County is sorely lacking housing for working families for several reasons, since the Covid outbreak an influx of non-workforce aged people has squeezed the housing market making homes scarce and unaffordable for most working families. The kind and price of homes has also been affected by market demand for retirement type homes versus simple affordable family homes for working families with children in school. A healthy workforce requires 42% workforce participation from the population and Cherokee Counties stand at 34-36% according to the counties EDC Director, which is well below a healthy number.

There are a couple of plans in motion and both involve the Town of Murphy. A contract is in place for a company to build and manage their own 50-unit complex behind the Ingles shopping center according to Chad Simmons the Murphy Town Manager. Four Square has partnered with the Town of Murphy who is going to put up 18.5 Acres off old Ranger Road for a workforce housing project in conjunction with Dogwood Trust and the USDA Rural Development to build first time homebuyer, self-help program homes. The County could and should consider being a partner to Four Square as well and participate in these programs to create housing opportunities for working families.

The Town of Andrews public housing is running at 94% capacity with an eviction rate of less than 3%, which is a testament to proactive management and strict inspection practices has set the example in Cherokee County for Affordable housing management. The County should invest in helping Andrews Procure more funding or land for a larger project for working families. Tri County Community College's Allied trades program is engaged in a workforce housing project in Andrews that leverages its students and teachers doing the work themselves to create learning as well as housing opportunities for county residents. Cherokee County's School of Innovation coming online this year would create a good opportunity for the County to invest in a project like Tri County's.

The extensive Housing Needs Assessment prepared by Bowen National Research, identified critical needs within Cherokee County and recommended a Plan of Action to address and improve housing within the county.

NASA recommends creation of a committed, action oriented, Housing Task Force to implement Bowen National Research's Plan of Action. [6]



### *Healthcare:*

Currently there are no hospital Obstetric services in Cherokee County as well limited substance rehabilitation programs. Recommend that the Public Health Board and Health providers organize to prioritize Medicaid Provider Health Plans should also be included to address the needs noted in these areas.

Hiring and retention of medical staff has been a constant battle for local health care providers, improving schools and housing opportunities should help in this area.

## **Economic Development**

The purpose of addressing Economic Development is to improve the financial health, opportunities and lives of Cherokee County residents. Initially, we recommend focusing on three (3) primary areas.

1. *Jobs and Industries* – In which we work with existing employers and new businesses and industries to grow employment opportunities in Cherokee County.[7]
2. *Training and Skills Development* – In which we develop an expanded platform of education, training, and skills development to fill current, new and future employment opportunities.[8]
3. *Creation of a Strategic Business Development Action Plan* – This consists of creating a one-, three- and five-year plan to support growth of existing businesses and attracting new businesses and industries to the County. [9]

To address these three areas, we recommend aligning an experienced task force of volunteers to jointly work in a 4 phased plan with the County's two Economic Leaders, Paul Worley and Aaron Patton. Both are very experienced in the economic needs of Cherokee County.

### Phase 1: Analysis

- Work with existing employers to identify areas which potentially may help them sustain, grow and expand their businesses. This includes identifying specific barriers they may face, needed resources, suppliers, logistics, training, etc.
- Analyze why businesses either selected to move to Cherokee County or leave the county or selected an alternative county to do business. Particular emphasis may be placed on comparable, nearby counties.

- Assess the strengths and weaknesses of doing business in Cherokee County. This enables us to build upon our strengths and work on improving the weaknesses.
- Assess what types of industries and employers are most needed and/or beneficial in attracting to Cherokee County.
- Assess what labor market skills and training are needed to support our business growth targets.

Phase 2: Action Plan Development

- Create a strategic plan which helps existing business and attracts targeted businesses and industries which are most beneficial to the County.
  - This plan includes addressing resources, labor pool and training and barriers.
- Recommend the plan include specific measurable milestones and goals to be achieved over a 1-, 3-, and 5-year period.

Phase 3: Plan Implementation

- This is the execution of tasks and management of the plan initiatives in achieving a successful outcome.
  - Recommend periodic evaluations against measurable milestones and goals.

Phase 4: Evaluation

- Did the plan successfully achieve our goals?
- What did we learn along the way that can be applied to future plans?
- Is there more that needs to be addressed (i.e., a continuation/evolution of the plan)?
- Defining next steps

**NASA Committee Members:**

Mark Kephart, Chairman

Margaret Ackiss, Secretary

Phil St. John

Chasity Ledford

Doug Clement

Sue Lyn Ledford

Veleda Jackson

Phoebe Donohue

Ben Wilson