PROPOSED INDUSTRIAL SITE CRITERIA
COMMITTEE OF 100 OF THE GREATER HENDERSONVILLE
CHAMBER OF COMMERCE

The following criteria were utilized by the Committee of 100 of the Greater
Hendersonville Chamber of Commerce to identify potential industrial sites within
Henderson County. On October 17, 2001, the Committee of 100 recommended to the
Henderson County Board of Commissioners, a number of potential industrial sites
identified under these criteria. Such sites are depicted on Map #8 “Committee of 100”
Recommended Industrial Development Zones, in Appendix I of this Comprehensive Plan.

In recommending the potential sites, the Committee of 100 considered a 10-15 year time
frame. Identified sites are intended to be general in nature, and are not intended to be
parcel specific.

1. Cost of Land and Availability of Reasonably Large Tracts of Land (20-50 acres)

2. Availability of Infrastructure
   a) transportation
   b) water supply
   c) wastewater treatment,
   d) electric power
   e) natural gas

3. Site Development Constraints
   a) topography
   b) floodplains
   c) water supply protection
   d) buffering – adjacent property land use
   e) room for future expansion

4. Local Community Constraints
   a) attitude of the community towards business
   b) local tax rates
   c) zoning of adjacent properties
Existing Agriculture Organizations and Programs

Many organizations are involved or are potentially involved in supporting agriculture in Henderson County. Some of those organizations are described below.

Future Farmers of America (FFA)
FFA is a national organization with branch programs in many public school systems. It is dedicated to making a positive difference in the lives of young people by developing their potential for premier leadership, personal growth and career success through agricultural education. The Henderson County School System has FFA programs in a number of its High Schools.

4-H
4-H is the youth education branch of the Cooperative Extension Service. 4-H utilizes the resources of the State’s university system to build life skills among the participating youth though agricultural education. A number of 4-H programs are administered through the Henderson County Cooperative Extension Service.

North Carolina State University Cooperative Extension Service provides a variety of programs for farmers and farm communities and additionally offers valuable technical assistance to any number of agricultural enterprises. The mechanics of crop production and research on new crops and methods are two important support services offered by Extension. The Cooperative Extension office in Asheville recently added a regional staff position to promote agricultural tourism in western North Carolina. The person in that position will help attract state and federal funds that promote agricultural tourism, and will provide technical assistance to local governments and private operations developing agricultural tourism ventures.

Natural Resources Conservation Service and the Henderson County Conservation District – These two organizations, one federal and one local, work closely to protect water quality, avoid erosion, and to maintain the productive potential of our farmland. They provide design assistance and cost-share funding as incentives for farmers to use their important programs. They also provide grant funding for farmland protection.

Voluntary Agricultural Districts are formed by landowners to encourage the economic and financial well-being of farming areas, to increase protection from nuisance suits, undesirable non-farm development and other negative impacts on participating farms.
**North Carolina Department of Agriculture Marketing Division** promotes the sale of North Carolina agricultural products, develops and expands markets, reports on farm prices and agricultural statistics, grades farm products, and operates the Western North Carolina (WNC) Farmers Market in Asheville. They also organized Blue Ridge Food Ventures in Enka where farmers can do value-added processing of farm products. Examples of value-added products are pickles instead of cucumbers or cheese instead of milk.

**Two Farmers Markets** exist in Henderson County: the Curb Market, which is a privately operated, year-round facility on Church Street; and a seasonal tailgate market that operates on Saturdays in the parking lot of the Henderson County Administration...
Building. A number of other produce stands and other local agricultural product outlets exist throughout the county.

**Greater Hendersonville Chamber of Commerce** seeks to ensure that the agricultural community maintains strong ties with other businesses. Formerly, the Chamber worked with a coalition of other agencies to develop an Agriculture Industry Coordinator position in our county government. While that position no longer exists, the Chamber continues to explore opportunities for the Chamber to support the county’s agricultural community through its Agricultural Committee.

**Henderson County Partnership for Economic Development** is a public/private partnership that serves as the professional economic development organization for Henderson County and is a division of the Greater Hendersonville Chamber of Commerce. The membership supports healthy economic expansion, which in turn helps business grow and enhances the community’s quality of life. Based on the Lockwood and Greene consultant study, agriculture is not presently a target industry for the Partnership.

**Henderson County Committee on Economic Development** was a short-term committee whose task was to draft and issue a report in 1997, which concluded that there is a strong link between agriculture and tourism. They recommended that, wherever feasible, local government should offer support to sustain farming.

**Henderson County Travel and Tourism Board** promotes tourism in historic Hendersonville, Flat Rock, and the surrounding areas. The Travel and Tourism Board is currently seeking funding to develop a *Henderson County Heritage Tourism Plan*. That plan will place considerable emphasis upon agriculture as a key component of the county’s heritage, and will strongly promote agricultural tourism.

**Carolina Mountain Land Conservancy** is a private, non-profit organization that works to directly protect the natural diversity and beauty of our region by preserving significant natural lands and scenic areas. It helps families meet their conservation and financial goals while preserving their forest, farm and natural lands for future generations. It also provides communities and individuals with a range of conservation tools and tax-saving techniques, such as land acquisition and conservation easements. All Conservancy land transactions are voluntary.

**Appalachian Sustainable Agriculture Project** is a Western North Carolina community-based collaborative focused on sustaining farms and rural communities. Its focus areas are farmland protection, development of sustainable production systems including
those for high value crops and value-added commodities, promoting sustainable agricultural policies and assisting agricultural promotion efforts such as direct marketing and cooperative ventures. They publish a Local Food Guide that covers several counties including Henderson.

-American Farmland Trust- is a national nonprofit organization with its southeastern office in Graham, North Carolina. Since 1980 it helped permanently protect over one million acres of American farmland. They focus on protecting the best farmland, promoting community growth with agriculture in mind, and keeping the land healthy by encouraging stewardship and good conservation practices.

-Carolina Farm Stewardship Association- is a nonprofit organization formed to support and expand local and organic agriculture in the Carolinas by inspiring, educating, and organizing farmers and consumers. They organize a Western North Carolina family farm tour and host an annual conference on sustainable agriculture.

-North Carolina Farm Bureau- is private organization representing farm families and working to improve their financial well-being and quality of life. In North Carolina they sponsor a program to ensure smooth transitions as farms move from one generation to the next.

-Carolina Farm Credit- is part of a nationwide financial cooperative system created by Congress in 1917 to provide American agriculture with a dependable source of credit. They provide loans to farmers for production and other expenses.

-Farm Service Agency- provides farm loans, crop support payments, and disaster relief to agriculture. Their farm ownership and operating loans are generally made where bank credit is not available.

-Henderson County Agriculture Advisory Board- is made up a six appointed members who serve four years. The Board’s purpose is to review and approve applications for qualified farmland and voluntary agricultural districts and make recommendations concerning the establishment and modification of agricultural districts, to hold Public Hearings pursuant to Article VIII of the Henderson County Farmland Preservation Ordinance, and to perform other related tasks as assigned.
Role of the Community Committee

The Comprehensive County Plan (CCP) Community Committee (Committee) is comprised of representatives from the municipalities, community groups, County committees and agencies, and other organizations that may be able to provide useful information during the development of the CCP. These organizations are as follows:

- City of Hendersonville
- Town of Fletcher
- Town of Laurel Park
- Village of Flat Rock
- Chamber of Commerce
- Designing our Future
- Habitat for Humanity
- Home Aid
- Apple Country Greenways
- Agriculture Advisory Committee
- Planning Board
- Recreation Advisory Committee
- Library Board of Trustees
- Travel & Tourism Committee
- Transportation Advisory Committee
- Fire Advisory Committee
- Cane Creek Advisory Board (Water & Sewer)
- Mud Creek Advisory Board (Sewer)
- Board of Health
- Department of Social Services
- Board of Education
- Sheriff’s Office
- U.S. Forest Service
- Environmental Advisory Committee
- N.C. Department of Transportation
## HENDERSON COUNTY CEMETERIES AS OF 2004

1. Aiken Cemetery
2. Andrews Cemetery
3. Bane Cemetery
4. Beddingfield Cemetery
5. Beddingfield Cemetery
6. Beulah Cemetery
7. Capps Cemetery
8. Cedar Springs Cemetery
9. Connor Cemetery
10. Davis Cemetery
11. Double Springs Cemetery
12. Double Springs Cemetery
13. Edney Cemetery
14. Edneyville Cemetery
15. Edneyville Methodist Church Cemetery
16. Fletcher Cemetery
17. Forest Lawn Cemetery
18. Fruitland Cemetery
19. Hatch Cemetery
20. Highland Hills Cemetery
21. Hill Cemetery
22. Hill Cemetery
23. Huntley Cemetery
24. Huntley Cemetery
25. Jones Cemetery
26. Jones Cemetery
27. Jones Cemetery
28. Justus Cemetery
29. Kings Grove Baptist Church Cemetery
30. Liberty Community Cemetery
31. Love Cemetery
32. McCarson Cemetery
33. McCarson Cemetery
34. Mill Pond Cemetery
35. Mills River Cemetery
36. Mountain Valley Cemetery
37. New Grace Fellowship Church Cemetery
38. Oak Forest Cemetery
39. Oak Grove Cemetery
40. Oakdale Cemetery
41. Oakdale Cemetery
42. Old Beulah Cemetery
43. Pace Cemetery
44. Patterson Cemetery
45. Patty Chapel Cemetery
46. Pittillo Lanning Cemetery
47. Pleasant Grove Cemetery
48. Pleasant Hill Cemetery
49. Samuel King Sr. Historic Cemetery
50. Seagle Cemetery
51. Sentell Cemetery
52. Shepherd Memorial Park
53. Sitton-Gillespie Cemetery
54. St. Paul Cemetery
55. Stepp Cemetery
56. Stuart Cemetery
57. Unknown Name
58. Unknown Name
59. Unknown Name
60. Unknown Name
61. Unknown Name
62. Unknown Name
63. Unknown Name
64. Unknown Name
65. Unknown Name
66. Unknown Name
67. Unknown Name
68. Unknown Name
69. Uno Section Cemetery
70. Whitaker Cemetery
## Early Action Compact (EAC) Plan Elements for Henderson County Future Projects

<table>
<thead>
<tr>
<th>Public Education</th>
<th>Transportation</th>
<th>Other Projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actively participate/support in Land-of-Sky’s Clean Air Campaign</td>
<td>Suggest idea of car-pool program to be sponsored by the Chamber of Commerce</td>
<td>Encourage residents not to burn leaves</td>
</tr>
<tr>
<td>Endorse Clean Air Car Fair</td>
<td>Evaluate funding for increasing the ridership in the local bus system (support alternative transportation)</td>
<td>Consider the installation of an ozone monitor for Henderson County</td>
</tr>
<tr>
<td>Develop web page to address air quality issues</td>
<td>Ask the State to do a trial run of the “Smog Dog” testing for cars and trucks in Henderson County</td>
<td>Support clean air legislation</td>
</tr>
<tr>
<td>Publish ozone reports in local media (paid service announcement [psa] or paid ad)</td>
<td>Encourage sidewalks and bikeways in all road projects</td>
<td>Encourage City Councils and Board of Commissioners to encourage local police and sheriff departments to actively enforce the “North Carolina smoking vehicle statute” and require repairs</td>
</tr>
<tr>
<td>Consider conducting a Clean Air Fair</td>
<td>Explore modifications to County Fleet</td>
<td></td>
</tr>
</tbody>
</table>
## Public Parks in Henderson County

<table>
<thead>
<tr>
<th>Henderson County</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dana Park</td>
<td>4.4</td>
<td>Dana, on Upward Road</td>
<td>Athletic field, basketball courts, playground, picnics area, community building</td>
</tr>
<tr>
<td>East Flat Rock Park</td>
<td>3.7</td>
<td>East Flat Rock, intersection of East Blue Ridge Road / US-176 on campus of the old East Flat Rock Elementary School</td>
<td>Basketball courts, playground, walking paths, picnic area (available for rent), public restrooms</td>
</tr>
<tr>
<td>Edneyville Park</td>
<td>3.4</td>
<td>Edneyville, off of US-64 East behind the Edneyville Fire Department and the Edneyville branch of the Henderson County Public Library</td>
<td>Basketball courts, playground, tennis courts, walking paths, picnic area (available for rent), public restrooms</td>
</tr>
<tr>
<td>Etowah Recreation Park</td>
<td>17.73</td>
<td>Etowah, on Etowah School Road adjacent to Etowah Elementary School</td>
<td>Athletic field, basketball courts, playground, walking paths, picnic area (available for rent), public restrooms</td>
</tr>
<tr>
<td>▪ Jackson Park</td>
<td>198</td>
<td>East of Hendersonville, Glover Street</td>
<td>Bicycle trails, nature trails, athletic field, basketball courts, playground, tennis courts, fishing, walking paths, and picnic areas</td>
</tr>
<tr>
<td>▪ Stoney Mountain Activity Center</td>
<td>6.4</td>
<td>Mountain Home, on Stoney Mountain Road adjacent to landfill</td>
<td>Activity center available for reserve and basketball court</td>
</tr>
<tr>
<td>▪ Westfield River Park</td>
<td>15.3</td>
<td>Fletcher, between the French Broad River and Asheville Regional Airport</td>
<td>Nature trails, boating/canoeing launch ramp, walking paths, picnic area</td>
</tr>
<tr>
<td>▪ Oklawaha Greenway</td>
<td>2.1</td>
<td>Hendersonville, connecting Jackson Park and Patton Park running along the French Broad River</td>
<td>Bicycle trails and nature trails</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City of Hendersonville</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boyd Park</td>
<td>4</td>
<td>Hendersonville, on US-25 North beside Hendersonville Fire Department</td>
<td>Miniature golf and tennis courts</td>
</tr>
<tr>
<td>Edwards Park</td>
<td>2.5</td>
<td>Hendersonville, Locust Street</td>
<td>Playground and picnic area</td>
</tr>
<tr>
<td>Keith Park</td>
<td>1</td>
<td>Hendersonville, Druid Hills Boulevard</td>
<td>Picnic area</td>
</tr>
<tr>
<td>Lenox Park</td>
<td>0.5</td>
<td>Hendersonville, Lenox Avenue</td>
<td>Picnic area</td>
</tr>
<tr>
<td>Martin Luther King Jr. Memorial Park</td>
<td>0.11</td>
<td>Hendersonville, corner of 4th Avenue and North Grove Street</td>
<td>Picnic area</td>
</tr>
<tr>
<td>Patton Park</td>
<td>19</td>
<td>Hendersonville, off US-25 North on Clairmont Drive</td>
<td>Swimming, athletic field, racquetball, basketball courts, playground, tennis courts, picnic area, walking paths</td>
</tr>
<tr>
<td>City of Hendersonville</td>
<td>Size</td>
<td>Location</td>
<td>Amenities</td>
</tr>
<tr>
<td>------------------------</td>
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<td>-----------</td>
</tr>
<tr>
<td>Sullivan Park</td>
<td>5 acres</td>
<td>Hendersonville, Ashe Street at Green Meadows Subdivision</td>
<td>Basketball courts, playground, and picnic area</td>
</tr>
<tr>
<td>Toms Park / Whitmire Building</td>
<td>2.4 acres</td>
<td>Hendersonville, corner of Kanuga Road and Lilly Pond Drive</td>
<td>Activity center available for reserve, shuffleboard, and picnic area</td>
</tr>
<tr>
<td>William King Memorial Park</td>
<td>6 acres</td>
<td>Hendersonville, on 7th Avenue East along Mud Creek</td>
<td>Nature trials and athletic field</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Town of Laurel Park</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laurel Green Park</td>
<td>4 acres</td>
<td>Laurel Park, corner of 5th Avenue and White Pine Drive</td>
<td>0.25 walking path, playground, picnic area, gazebo</td>
</tr>
<tr>
<td>Jump Off Rock</td>
<td>8 acres</td>
<td>Laurel Park, end of Laurel Park Highway top of Davis Mountain</td>
<td>Scenic view, and walking paths</td>
</tr>
<tr>
<td>Crystal Springs</td>
<td>5 acres</td>
<td>Laurel Park, intersection of Crystal Springs Drive and Walnut Loop Road</td>
<td>Walking trails planned</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Town of Fletcher</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fletcher Town Park</td>
<td>60 acres</td>
<td>Fletcher, Howard Gap Road</td>
<td>Bicycle trails, nature trails, athletic field, playground, and picnic area</td>
</tr>
<tr>
<td>Kate’s Park</td>
<td>1.5 acres</td>
<td>Fletcher, adjacent to Fletcher’s Henderson County Public Library Branch</td>
<td>Nature trails, playground, and picnic area</td>
</tr>
<tr>
<td>Hooper’s Creek Greenway</td>
<td>7.91 acres</td>
<td>Fletcher, connecting Fletcher Town Park and Cane Creek Industrial Park</td>
<td>Bicycle trails and nature trails</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Village of Flat Rock</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greenway</td>
<td>miles</td>
<td>Village of Flat Rock, along US-25 South from the Flat Rock Inn to the Wrinkled Egg</td>
<td>Sidewalk</td>
</tr>
<tr>
<td>North Carolina State Properties</td>
<td>Size</td>
<td>Location</td>
<td>Amenities</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>---------</td>
<td>---------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>DuPont State Forest</td>
<td>4,393 acres</td>
<td>South-west portion of the (County Crab Creek Area) into Transylvania County</td>
<td>Bicycle trails, nature trails, fishing, walking paths, and picnic area</td>
</tr>
<tr>
<td>Green River Gamelands</td>
<td>347.4 acres</td>
<td>Eastern portion of the County into Polk County</td>
<td>Bicycle trails, nature trails, boating/canoeing, fishing, and walking paths</td>
</tr>
<tr>
<td>Holmes Educational State Forest</td>
<td>262 acres</td>
<td>Crab Creek area off Crab Creek Road, north of DuPont State Forest</td>
<td>Nature trails, walking paths, and Picnic Area</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>National Parks Service</th>
<th>Size</th>
<th>Location</th>
<th>Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Ridge Parkway</td>
<td>441 acres in Henderson County</td>
<td>North-west portion of the County in the Pisgah National Forest</td>
<td>Bicycle trails, nature trails, historic building, walking paths, picnic area, and camping</td>
</tr>
<tr>
<td>Connemara: Carl Sandburg Home, NHS</td>
<td>260 acres</td>
<td>Flat Rock, on Little River Road across from Flat Rock Play House</td>
<td>Nature trails, historic building, walking paths, and picnic area</td>
</tr>
<tr>
<td>Great Smoky Mountains National Park (Pisgah National Forest)</td>
<td>18,796 acres in Henderson County</td>
<td>North-west portion of the County</td>
<td>Nature trails, historic building, fishing, walking paths, picnic area, and camping</td>
</tr>
</tbody>
</table>
Housing Affordability Analysis

Prepared by Anthony Prinz, Planner
Henderson County Planning Department

April, 2004

In many places throughout North Carolina, including Henderson County, there is a perceived crisis in the availability or lack of affordable housing within the housing market. Housing affordability is critical to the sustainability and retention of a diverse population and the maintenance of a suitable work force. Maintaining an adequate stock of “affordable housing” is part of Henderson County’s overall responsibility to protect the Health, Safety and Welfare of its citizens.

However, identifying just what is affordable housing is no simple task, and defining the extent of the County’s role is even more difficult. The following will provide some general indicators and analysis of these factors, in an attempt to identify the existence of an affordable housing issue or discount perceived concerns.

Home ownership versus rental rates

According to the 2000 census, of the 37,414 occupied housing units 78.8% were owner-occupied, with the remaining 21.2% renter-occupied. Previously, the 1990 census reported that there were 28,709 occupied housing units, of this 76.7% were owner-occupied, leaving the outstanding 23.3% renter-occupied. These figures demonstrate that there was a 2.1% increase in proportion of owner-occupied residential units. Generally stated, in 2000 a greater percentage of the population owned homes than in 1990; however, the fact that more houses are currently being purchased than in 1990 is merely a broad indicator of housing affordability. As a result, this assessment does not specify how much, or what particular segments of the County population can or cannot afford to purchase homes. Figure H.13 illustrates the percentage of home ownership in Henderson County based upon income cohort according to the 2000 census. The highest percentages are centered on the median income cohort of $35,999-$49,999; however, the greatest proportion (22.1%) of home ownership occurs in the $50,000-$74,999 cohort. Households earning less than $5,000 annually own the smallest percentage of homes in Henderson County along with the $5,000-$9,999 cohort.
Median family income as percent of median monthly single-family home mortgage payment

The significance of this indicator lies in the assumption that a household earning the median income for Henderson County should be able to afford the median monthly home mortgage payment. Through exhaustive research, it was determined that the most widely accepted definition of housing affordability came from the United States Department of Housing and Urban Development (HUD) This definition is commonly used by other organizations such as the National Association of Home Builders, National Low Income Housing Coalition, as well as many other reputable agencies. The following is a general statement summarizing the HUD definition of the term affordable:

“Housing is considered affordable if no more than 30 percent of a household’s income is paid for somewhere to live”.

Utilizing this criterion the estimated annual affordable budget for an individual earning the median income in Henderson County ($38,109) is $11,432, corresponding to a monthly budget of $953. When compared to the median mortgage payments for Henderson County in 2000 ($920), the values are similar. With less than a 4% variation between acceptable market cost and what HUD considers affordable, this indicator provides no overwhelming evidence that there is a need for additional attention placed on single-family affordable housing. However, this indicator may not adequately represent households with lower income levels and instances where earnings come exclusively from employment in Henderson County.

Monthly estimated wage as percent of median monthly single-family house mortgage payment

The North Carolina Employment Security Commission estimated that in Henderson County the average wage was $13.80 an hour or $28,704 annually, for 2003. Earning this salary, an individual in Henderson County could affordably spend $8,611 annually, and $718 monthly on housing. Comparing this to the median mortgage cost of a single-family home ($920), there is a discrepancy of 22% or approximately $203. This
calculation highlights the fact that a single-income family earning the average salary may not have as much flexibility in their capacity to purchase a home. Because of this, their overall selection is greatly limited, making it more difficult to obtain an adequate residence; subsequently, this indicator may provide some evidence of a general need for more affordable single-family housing distinctively regarding lower level incomes and local employees.

**Median household income as percent of median single-family home value**

According to the 2000 census, the median household income was $38,109 with a median home value of $130,100. This corresponds to the median household income being 29.3% of the median home value. Similarly as reported by the 1990 census, this percentage was significantly higher at 34.3%, derived from a median income of $26,967 and a median home value of $78,600. The existence of such a significant decrease in this percentage illustrates the fact that the median valued home is increasing in value at a greater rate than is median income. With this, we can assume that a family earning the median Henderson County income, planning to purchase a median valued home, would have to commit a greater percentage of their income toward the acquisition of that residence in 1999 than in 1989. One explanation for this occurrence is the overall increase in the value of property and the resulting increase in housing cost. Another factor could be that annual income is lagging behind or decreasing. Either way, this indicator demonstrates that presently, as the percentage remains around the “affordable” 30%, Henderson County may not be experiencing a heightened need for affordable housing, but continuation of previously mentioned trends may require further attention on this issue.

**Annual estimated wage as percent of median single-family home value**

As stated above, median income, as recorded by the 2000 census, may not adequately represent income of the average employee in Henderson County; therefore, it is necessary to examine annual estimated wage as a percentage of median single-family home value. The North Carolina Employment Security Commission reports that currently, the average annual estimated wage of a Henderson County employee is currently $28,704. The 2000 census established a median home value of $130,100. Utilizing these two figures, the annual estimated wage (single-income family) translates to approximately 22% of the median home value, significantly lower than the previously calculated median income percentage. Because the average wage in Henderson County is used in this calculation, and there is such a great discrepancy between the two calculations, this indicator points to a possible need for additional
affordable single-family housing for individuals with lower incomes, and specifically for Henderson County’s working population.

Monthly estimated wage, maximum housing affordability, and the distribution of housing costs in Henderson County

Utilizing Henderson County Tax Assessor’s data the distribution of all housing values in the County was examined in relation to the average annual estimated wage, and the resulting affordable mortgage payment as calculated from the 30% HUD criteria. Figure H.14, depicts the overall availability and selection of housing that a family may have based on their income. The purpose of this indicator is to describe how an individual earning the average annual estimated wage might have a difficult time in purchasing an affordable home as a result of limited availability and selection. Comparable to previous indicators, this analysis is based upon the average annual estimated wage of a Henderson County employee ($28,704), and the resulting estimated monthly allowance for housing expenditures ($718). Using a standard amortization calculator for a 30-year mortgage, and an interest rate of 6.18% (current interest rate for a first-time home buyer purchasing a traditionally constructed home established by the North Carolina Housing Finance Agency) (11). The aforementioned budget would allow the purchase of an $118,000 home. According to the distribution, a home of this value would barely fall into the second quartile of all Henderson County home values. Because of the location of this value with respect to the complete distribution, households earning the average annual wage would only be able to purchase a home within the lowest one third of the entire housing stock in Henderson County. This signifies that an average Henderson County Employee may have significant difficulty in purchasing an adequate home on such a salary based upon limited selection and availability. As a result, there may be a need for additional affordable housing for such consumers.
**Distribution of Total Appraised Residential Property Value**

Figure H.14: Distribution of Total Appraised Residential Property Value

![Distribution of Total Appraised Residential Property Value](image)

*Maximum housing cost for an employee in Henderson County earning the annual estimated average wage

Note: This calculation is based upon December 2003 Henderson County Tax Assessor’s Data, and does not include personal property manufactured homes existing in manufactured home parks.

**Median household income as percent of median monthly rent costs**

The median household income for Henderson County is $38,109 annually, and as specified above a household earning such income has a maximum monthly housing budget of $952. Based upon the median rent paid in Henderson County in 2000 ($418), households with the median income can adequately afford to rent housing in Henderson County.

**Annual estimated wage as percent of median monthly rent costs**

Compared to the median rent for Henderson County ($418), the average annual estimated wage is sufficient to afford median monthly rental cost. In fact, the monthly allotment for housing, given such income, is approximately 42% higher than median rental cost. This analysis demonstrates that an employee earning the average annual estimated wage ($28,704) can afford to rent housing Henderson County.
Minimum Wage Compared to median rent

The United States Department of Labor reports that the minimum wage in the State of North Carolina is $5.15 for a 40-hour workweek (12). Subsequently, a household earning this wage, factoring in a 40-hour workweek and 4.3 weeks in a given month, has a maximum monthly affordable housing budget of $260, or only 62% of the median monthly rent cost. For a household to afford a median priced rental unit their salary would have to exceed $1,390 corresponding to an hourly wage of $8.29. For a household earning minimum wage in Henderson County a greater proportion of the monthly income must be paid to live in a median priced rental unit.

Who to focus on…

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Households</th>
<th>Percent of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>3,141</td>
<td>22.3%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>2,453</td>
<td>17.4%</td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>2,575</td>
<td>18.2%</td>
</tr>
<tr>
<td>$20,000 to $24,999</td>
<td>3,013</td>
<td>21.3%</td>
</tr>
<tr>
<td>$25,000 to $29,999</td>
<td>2,931</td>
<td>20.8%</td>
</tr>
<tr>
<td>Total</td>
<td>10,972</td>
<td></td>
</tr>
</tbody>
</table>

U.S. Census Bureau

Generally, assistance for affordable housing is available for households earning between 30% and 80% ($11,433-$30,487) of the County’s median income. This income range extends from the minimum income to which a private lending institution will commonly extend their service, to the maximum household income that most assistance programs will appropriate funds to. This range of incomes accounts for over 10,000 households, or more than 37% of total households in Henderson County. Although a large portion of county residents are included within this 30-80% category a great deal of interest should be focused on the roughly 8% of households earning less than 30% ($11,433) of the median income. Because many affordable housing assistance agencies cannot offer aid to such families, the County will/may need to find innovative methods to support this specific segment of the population.

Conclusion…

In conclusion, the preceding analysis establishes that there is an emerging shortage of affordable housing in Henderson County, and that the county’s poorest and working populations are most likely be affected by that shortage. Further research is required in order to translate this understanding into precise goals for Henderson County.
Government with regard to affordable housing: exactly how many affordable housing units are needed by 2010, 2015 and 2020; what segment of the county’s population should be targeted; how should they be built; in what community should they be built; and who should pay for or subsidize them? The preceding analysis relies on a definition of housing affordability that is standard in the affordable housing profession. Most agencies that utilize federal or state funds to provide affordable housing assistance do so because the Federal and State governments require such. A better definition may exist for Henderson County. However, unless Henderson County chooses to provide its own funding for affordability programs, such alternative definitions may prove irrelevant. The important question therefore, may not be “what is the definition of affordable housing?” but “what is the target population or income range that falls within this definition that some future County program might serve?” These questions lend themselves to a more specific Strategic Affordable Housing Plan.

More importantly, it is crucial to understand that there is much the County can do to improve the situation for affordable housing without ever developing a full understanding of the scope of the problem. At the very least, Henderson County can exercise its regulatory powers to expand housing options. This means increasing densities and minimizing barriers to multi-family structures and, in some cases, manufactured housing; extending utilities to areas zoned for high density development; converting certain commercial districts to mixed-use districts that allow for residential uses; and creating incentives that encourage developers to build low-cost housing. Long-term solutions may require providing funding for the purchase of land for development in partnership with professional affordable housing organizations and private-sector developers in the region. Opportunities to do so should be explored in tandem with economic development projects where County land purchases are involved.
Public Educational Facilities

Action Strategy PS-01.B of this Comprehensive Plan recommends that the County, “Consider incorporating mechanisms that link public school capacity and long-range public schools master plans to the land development permitting process into County land development ordinances.” The precise mechanism to implement this action step remains to be determined. Several alternatives are discussed below:

- Catawba County has attached school capacity requirements to subdivision development since 1999. As part of its Strategic Growth Plan, the Catawba County Board of Commissioners recognized the effect growth was having on its school facilities. The County created a sliding scale (Zoning Matrix) which outlines the lot size requirement based on available infrastructure. Basically, if a parcel to be subdivided lacks available public water and school capacity then the lot size cannot be less than 2 acres on average. If services are available (i.e. sewer) then the lot size can be reduced. The County created a School Capacity Chart that establishes the current impact that existing lots have on available schools as well as the impact future lots will have on schools. Such charts to let developers know if the number of lots they propose will put the schools overcapacity, and if so, then they are required to plat at 1 lot per 2-acres. Thus, no project is turned down due to lack of school capacity, but overall density restrictions limit the effect of the development upon the schools. These charts are also used by the school systems for facility planning. The charts are updated monthly, and when capacity is increased, the scale of development is permitted to increase. Catawba contracted with a research entity to produce a study to determine the multiplier.

- Currituck County takes a slightly different approach. The County has established an adequate public facilities ordinance which requires developers to provide evidence that school capacity exists to absorb their development. If capacity does not exist then the subdivision is not permitted.

- Other jurisdictions around the state collect impact fees. For every lot or anticipated dwelling unit a fee is collected that is intended to compensate for the impact that future dwelling units impose upon the school system.

- A fourth alternative would cap building permits in school districts to coincide with available capacity. When capacity is reached building permits are not issued. When capacity is increased permitting resumes.

While each of these approaches has its merits the Catawba County method seems more appropriate for Henderson County. It dynamically links development controls to a
rational, measurable purpose and offers flexibility to the developer. Such an approach requires formalized, regular interaction between Planning and Schools staff.
There are a number of funding opportunities available for recreation and greenway development. The following is a summary of some of those sources. Other sources may be identified by the Recreation Master Plan.

Local governments have at their disposal a number of funding sources for recreation development, including but not limited to the following:

- General property and sales tax revenues and other forms of taxes.
- Bonds.
- Impact fees upon developments, which can be contributed to recreation projects in the vicinity of such developments.
- User fees and concessions charged at recreational facilities.
- Establishment of a trust fund or endowment.

Private, non-profit and public funding opportunities for parks and greenways are available through a variety of organizations. The following describes a sample of these opportunities in greater detail and offers explanation on how these funds could possibly affect recreational facilities in the future.

**North Carolina Parks and Recreation Trust Fund:**
The North Carolina Parks and Recreation Trust Fund, created in 1994 by the N.C. General Assembly and administered by the N.C. Division of Parks and Recreation, is an endowment set aside for the development or renovation of recreation facilities throughout the state. In 2003 more than $8 million dollars was available to local governments on a dollar-for-dollar match basis with a maximum draw of $250,000 per jurisdiction. An eleven-member application review board awards grants annually, and it is common for a jurisdiction to receive funds over consecutive years upon reapplication. The Parks and Recreation Trust Fund is an effective way for Henderson County to obtain funds for future development and renovation of recreational facilities.

**Clean Water Management Trust Fund:**
The Clean Water Management Trust Fund makes grants available to local governments for projects dealing with maintenance or improvement of water quality. Monies are appropriated for various projects including acquisition of open space, development of greenways, and wetland/stream restoration. Since its creation in 1996, more than 450
grants have been distributed throughout the state totaling up to approximately $363 million. A substantial portion of this money is given to local governments on an annual basis. Resources such as the Clean Water Management Trust Fund could be used to supplement funds for greenway development throughout the county and especially in areas of Mills River where water quality is of utmost importance.

*NCDOT and Transportation Equity Act of the 21st Century (TEA-21)*

The North Carolina Department of Transportation through TEA-21 endows monies to local governments for development of various types of alternative transportation networks based primarily on pedestrian and bicycle transport. To be eligible for funds, projects must comply with specific facility standards related to the Americans with Disabilities Act, NCDOT standards, as well as others. It is estimated that in 2003, NCDOT granted more than $22 million dollars of TEA-21 money for various enhancement projects; of that approximately 35% was attributed to projects for improvement of pedestrian and bicycle transportation networks. TEA-21 money could be readily used within the county to improve existing bicycle and pedestrian networks.

*Adopt-A-Trail*

The Adopt-A-Trail program consists of over $100,000 for development, maintenance, and improvement of trails in North Carolina. The Village of Flat Rock obtained $5,000 from this fund coupled with money from NCDOT to begin their Village Greenways Projects Fund. Administration of this fund is the responsibility of the State Trails Program. Monies obtained through this program do not have to be matched by local funds; maximum award is $5,000.

Also parks have, in the past, been created through generous donations and the volunteer efforts of area residents. Private contributions will remain an important source of funding for parks and recreation services.

Recreation funding cannot come entirely from outside sources. However, utilizing outside funding where possible is an effective way to leverage local funds for the development of public parks, recreation facilities, and greenways in Henderson County.

It should be noted that many recreation funding sources require matching local funds. Local governments in Henderson County, while perhaps willing to pursue grants requiring local matches on a case-by-case basis, are not currently positioned to proactively pursue such grants because dedicated monies are not set aside for such purpose. Thus, because grant-writing cycles do not match local government budget cycles, it is very difficult to successfully acquire such grants.
In order to properly plan and pay for adequate recreational services in the future, it will be necessary to pursue many of the aforementioned funding mechanisms simultaneously, which will require dedicated staff time and energy.
UPDATE TO PREVIOUSLY APPROVED RECIPIENT’S PLAN TO FURTHER FAIR HOUSING

County of Henderson                                    CDBG 02-C-1040
Recipient                                               Grant Number

Kate O’Hara                                            (828) 251-6622 / 1-828-697-4809
Contact Person                                         Telephone Number/TDD
Number

A. REVIEW OF FAIR HOUSING PLAN approved June 5, 2000 (Revised & Readopted 04/07/03)

1. Housing Discrimination Complaint Procedure
   a. Procedure is in place for all citizens to use:
      X Yes          ___ No

   b. Indicate method used to notify public and availability of complaint procedure:
      Disbursement of Housing Discrimination Complaint Forms and Public Notices at
      service providers and county offices throughout Henderson County.

   c. If applicable, describe any changes made to the procedure since Plan approved:
      No changes since the last Fair Housing Update.

2. Approved Activity (ies)

   Completed / on-going activities                      Date(s) completed / implemented

   Meet with Housing Habitat for Humanity (HCHFH) to review fair housing education in the
   Homebuyer Education Classes;

   Develop an updated survey of the affordable housing
   properties and housing related service providers
in the City of Hendersonville and Henderson County   May, 2003

Update rental information for participation on the Socialserve.com website March-May, 2003

Identify County participants to serve on the Advisory Committee for Socialserve.com March, 2003

Work with County participants to connect Henderson County to Socialserve.com June, 2003

1. Third Quarter    (July, August, September 2003)
   • Promote Fair Housing through informational notices on the Socialserve.com website.

2. Fourth Quarter    (October, November, December)
   • Disperse Fair Housing Pamphlets and Housing Discrimination Complaint Forms to local service providers, realtors, banks, libraries, etc;

3. Fifth Quarter     (January, February, March 2004)
   • Distribute additional Socialserve.com pamphlets and posters to local service agencies, realtors, banks, libraries, etc.

4. Seventh Quarter   (April, May, June 2004)
   • Disburse Fair Housing information to Habitat for Humanity

5. Eighth Quarter    (July, August, September 2004)
   • Publish in the Times-News information on HCHFH’s new construction

6. Ninth Quarter     (October, November, December 2004)
   • Work with HCHFH for participation in the HOME 2005 funding application process to encourage new affordable housing opportunities

7. Tenth Quarter     (January, February, March 2005)
   • Continue participation in the development of the Western North Carolina Housing Forum to educate and share housing and community resources throughout WNC.

8. Eleventh Quarter  (April, May, June 2005)
   • Obtain updated Fair Housing brochures from Pisgah Legal Services.