

# East End/Valley Street Neighborhood Homeowner & Renter Assistance Manual

May 2024

## A Brief History of East End

“East End Valley Street is Asheville’s Oldest and Most Historically Significant African-American neighborhood in Asheville.

“In the 1970s, Asheville’s urban renewal projects changed everything. Long ignored by the city, the neighborhood’s infrastructure and many homes were in code violation. At that time a significant portion of the neighborhood was razed, not only changing the face of the neighborhood, but connections between families and friends were unalterably changed. Residents were dispersed all across the city — some never to return.

“The neighborhood has recently seen a surge in development with infill building of apartments and single-family homes. For sale signs are popping up on parcels no one ever expected to be developed. That development, and closeness to town, has brought about a shift in demographics from predominately African-American family homes to many white families moving in. Located within a few minutes walk from downtown, the East End has become a location of choice for people looking for the ‘Asheville lifestyle.’” \*

\*From [www.eastendvalleystreet.org](http://www.eastendvalleystreet.org)

## Homeowner & Renter Assistance Manual:

This manual is designed to provide information and resources particularly for African American homeowners and renters in the East End/Valley Street neighborhood in order to:

- Allow long-time residents to stay in their homes and to refurbish, repair, and receive assistance as needed.
- To ensure that property owners receive the maximum value for their home and property if and when they chose to move.
- To encourage and enable African Americans, in particular those with ties to the East End/Valley Street Neighborhood, to secure affordable and sustainable houses and/or rental units in the neighborhood.

**This manual is a cooperative effort of the East End/Valley Street Neighborhood Association and the YMI Cultural Center.**

*Special thanks to Jennifer Pharr Davis for doing the extensive research for this manual.*



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## **Affordable Housing Resources**

## **Housing Terms:**

**Lease:** A legal housing contract between a renter and landlord that outlines the terms of the agreement, such as what a renter can and cannot do and what the landlord will or will not provide, during a set duration of time.

**Closing Costs:** Money paid to cover the work and/or services associated with buying a house.

**Earnest Money:** A deposit of money that goes to the seller when you go 'under contract' and the offer on a house has been accepted. Earnest Money can be negotiated and is on average 1% of the agreed upon home price. It may be refundable if the buyer backs out. If the sale goes through, it is applied to the closing costs.

**Down Payment:** The amount of money put down when you buy a house. For example, if a house costs \$250,000 a down payment of 10% would be \$25,000.

**Mortgage:** A monthly payment made by the home buyer that covers the principal and interest and goes towards repaying the lender.

**Principal:** The amount of the loan, or money borrowed, to buy a house. For example, if a house costs \$250,000 and you make a 10% down payment of \$25,000. You will need to borrow \$225,000 of PRINCIPAL from a lender.

**Interest:** The cost that comes with borrowing money and goes to repay the lender. It is most often a fixed percentage rate that is added to the monthly mortgage payment. (The interest payments at the beginning of the loan period are a much higher percent of the month mortgage payment than at the end of the loan.)

**Amortization Schedule:** This payment schedule shows the total amount of Principal and Interest to be paid during the course of the loan and how the monthly payments are distributed to cover both amounts.

**Foreclosure:** When you fail to make house payments to the point where it is reclaimed, or taken back, by the lender.

**Short-Term Rental:** A rental of a house or apartment for less than 30 days. Short term rentals often operate through companies such as AirBnB or VRBO.

**HUD and AMI:** HUD stands for the U.S. Department of Housing and Urban Development. Each Year HUD releases region specific Average Median Income (AMI) data. This information is used to determine eligibility for many affordable housing programs.

**Landlord:** The person or entity that owns a house, building, or unit and rents it out.

**Property Manager:** Sometimes a Landlord will hire a Property Manager to oversee a rental property. This person will be the main point of contact for the renter, also called a tenant, and landlord.

**Tenant:** A tenant is someone who occupies and rents a housing unit.

**Affordable Housing:** Housing where the resident is paying 30% or less of their income on rent or a mortgage.

**Deeply Affordable Housing:** A rental unit that is affordable to individuals earning less than 30% of the Average Median Income. And home ownership that is affordable to individuals earning less than 80% of the Average Median Income.

**HUD Average Median Income for City of Asheville**  
Released June 2023 - Updated Annually

<b>2023 INCOME LIMITS SUMMARY*</b>						
Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (60% AMI)*	Low Moderate Income (80% AMI)	Moderate Income (100% AMI)*	High Moderate Income (120% AMI)*
One-person	\$17,850	\$29,750	\$35,700	\$47,600	\$59,500	\$71,400
Two-person	\$20,400	\$34,000	\$40,800	\$54,400	\$68,000	\$81,600
Three-person	\$24,860	\$38,250	\$45,900	\$61,200	\$76,500	\$91,800
Four-person	\$30,000	\$42,500	\$51,000	\$68,000	\$85,000	\$102,000
Five-person	\$35,140	\$45,900	\$55,088	\$73,450	\$91,813	\$110,175
Six-person	\$40,280	\$49,300	\$59,175	\$78,900	\$98,625	\$118,350
Seven-person	\$45,420	\$52,700	\$63,263	\$84,350	\$105,438	\$126,525
Eight-person	\$50,560	\$56,100	\$67,350	\$89,800	\$112,250	\$134,700.00

## **Section 1: Resources for East End Homeowners**

### **A. Mortgage Assistance**

#### **Having Trouble Paying your Mortgage?**

OnTrack WNC offers financial education and counseling that can help you temporarily cover your mortgage and/or renegotiate your mortgage to prevent losing your home to foreclosure.

<https://ontrackwnc.org/what-we-do/individual-counseling.html>

828-255-5166

If you are late on your mortgage payments or concerned about being able to afford your mortgage payments in the near future OnTrack can offer Foreclosure Prevention Counseling. Homeowners can meet with a HUD-certified counselor to review what options are available and choose next steps based on your personal money and housing situation.

<https://ontrackwnc.org/what-we-do/individual-counseling.html>

828-255-5166 - option 3

#### **Families with Disabilities**

Families who are caring for an adult or child with intellectual or developmental disabilities inside their home can apply for financial assistance to help with their mortgage through The Arc of Buncombe County.

<https://www.arcofbuncombecounty.org/assistance>

828-253-1255

### **B. Property Tax Relief and Rebates**

Buncombe County has Property Tax Relief Options for the Elderly, Disabled, and Veterans.

\*All Property Tax Assessments and Payments are handled through Buncombe County (Not City of Asheville)

#### **Property Tax Relief**

Buncombe County offers Property Tax Relief of up to 50% to Elderly (65 and over), Disabled, and Veteran Homeowners. To qualify for the program, household income must be less than \$33,800 with assets under 60,000. Approved participants will remain in the program without needing to reapply, unless there is an increase in income or assets.

[www.buncombecounty.org/governing/depts/tax/relief.aspx](http://www.buncombecounty.org/governing/depts/tax/relief.aspx)

828-250-4915

#### **Circuit Breaker Program**

The Buncombe County Circuit Breaker Program allows for deferment or delay of a Property Tax Bill Payment – this program does NOT forgive the payment or provide a discount. The deferred payment is placed as a lien against the house until it is paid off. More details here:

<https://www.buncombecounty.org/governing/depts/tax/circuit-breaker.aspx>

828-250-4915

### **Homeowners Grant**

Buncombe County Health and Human Services offers a \$300 or \$500 Homeowners Grant. This grant may must be reauthorized every year and is determined by the Buncombe County Board of Commissioners. If approved, information about the Grant program goes out with each individual Tax Bill in August. To qualify participants must be a homeowner of only one property and have income and assets valued under a certain amount. The grant window may vary each from year to year. The grant can be used towards property tax or towards other specified home expenses such as a mortgage and utilities. The Grant cannot be used in conjunction with other property tax relief.

<https://www.buncombecounty.org/countycenter/news-detail.aspx?id=19458>

### **Don't agree with your Property Value?**

If you disagree with the assessed value of your home and/or property, you ARE able to appeal through Buncombe County. For more information or to file an appeal visit:

<https://www.buncombecounty.org/governing/depts/tax/appeals.aspx>

828-250-4915

\*If you are struggling to pay your Property Tax bill and unable to secure relief or rebates through Buncombe County, there is occasional funding through the Asheville-Buncombe Community Land Trust that may also be available.

<https://abclt.org/>

828-222-0812

## **C. Home Repairs**

### **Preservation Society of Asheville Buncombe**

*Technical Support:* Is your house over 50 years old? Do you need repairs done but you are not sure where to start? The Preservation Society of Asheville Buncombe offers free technical repair support to private residents who live in homes that were built before 1974. They will send a specialist to your house to help prioritize home repairs and connect residents with local resources and support.

<https://psabc.org/technical-support/>

828-254-2343

*And, Grant Opportunities:* The Preservation Society of Asheville-Buncombe offers Preservation Grants, ranging from \$500 - \$5000 to help with repairs. These grants focus on historically excluded communities. Several grants have already been used to help repair and restore neighborhood churches and they are available to private homeowners as well. It is recommended that a technical support visit is arranged before applying for your grant. This grant can be used in combination with additional service and repair support from other organizations such as Habitat for Humanity and Mountain Housing Opportunities.

<https://psabc.org/preservation-grants/>

828-254-2343

### **Mountain Housing Opportunities Emergency Home Repair Program**

Mountain Housing Opportunities offers a Home Repair Program that can be used as an independent resource AND in addition to any repairs or service from Habitat for Humanity. Average home repairs fall within the range of 10,000-15,000. (Additional services and repairs may be extended as needed to those who qualify.) Eligibility guidelines vary with considerations for adults over the age of 62, disabled individuals, veterans, single-parent homes, and families with three or more children.

<https://mtnhousing.org/services-3/repair-a-house/>

828-254-4030

### **Habitat for Humanity Home Repairs**

Asheville Area Habitat for Humanity Provides Home Repairs and Refurbishments of up to \$20,000 to Qualifying Applicants. These repairs can include but are not limited to: roofing, accessibility improvements, water damage, plumbing, electrical work, flooring, and exterior siding.

#### Qualifications:

- Must be the owner and be current on property tax and mortgage.
- Building tax value must be less than \$300,000.
- Income must be below 70% of the HUD Median (see chart).
- Participants are required to pay an affordable partner fee (a one-time fee calculated at 10% of monthly household income) and fill out a program impact statement. Participants are NOT required to physically help with Home Repairs.

#### Maximum Monthly Income to Qualify:

Family Size	Maximum Monthly Income
1 person	\$3,284
2 people	\$3,750
3 people	\$4,217
4 people	\$4,684
5 people	\$5,063

Average Wait Time (once approved): 6 months

Program Participants can re-apply one-year after completion of repair.

<https://www.ashevillehabitat.org/housing-programs/home-repair/>

828-251-5702

### **Habitat for Humanity Aging in Place**

Asheville Area Habitat for Humanity also has an Aging in Place Program that provides repair assistance of up to 1500. There is no fee to take part in this program. The most common Aging in Place Home Improvements are adding accessibility features such as ramps, railings, and bathroom fixtures.

<https://www.ashevillehabitat.org/housing-programs/home-ownership/aging-in-place/>

To Apply: Call 828-251-5702

### **Council on Aging Minor Home Repairs**

The Council on Aging of Buncombe County provides minor home repair and accessibility upgrades such as the installation of grab bars and shower wands for individuals age 60+. The resource coordinators at Council on Aging can also assist with home repair applications for other community organizations such as Habitat for Humanity and Mountain Housing Opportunities that also help with home repairs.

<https://www.coabc.org/programs/minor-home-repair/>

828-277-8288

## **D. Utility Assistance**

### **Low Income Energy Assistance**

Buncombe County Health and Human Services offers Low Income Energy Assistance to qualified applicants. The Assistance provides a one-time payment to help applicants cover heating expenses. Applicants must meet income requirements and be responsible for home heating costs.

- Households with a 60+ year old or disabled resident can apply starting Dec 1.
- All other households can apply starting Jan 1.
- Buncombe County Residents can apply in-person at the Health and Human Services building at 40 Coxe Ave.
- Assistance Applications are accepted until March 31, or until funds run out.

### **Energy Crisis Intervention Program**

Buncombe County offers an Energy Crisis Intervention Program for individuals who are at risk of experiencing a temperature related crisis.

Applicants must meet income requirements, be experiencing a heating or cooling crisis, and present the most recent month's utility statement with total amount owed.

Buncombe County Residents can apply online at <https://epass.nc.gov/> or in-person at the Health and Human Services building at 40 Coxe Ave. starting on Dec 1.

### **Heating/Air Repair and Replacement and Weatherization**

Community Action Opportunities is able to repair or replace non-working heating and air conditioning systems for households living at or below 200% of the federal income guidelines, as well as families receiving Supplemental Social Security Income, Temporary Assistance for Needy Families, Low Income Energy Assistance Program, or Crisis Intervention Program.



They also provide free weatherization services such as installing insulation and vapor barriers and replacing old energy consuming lights and appliances. These weatherization services help save energy, reduce the cost of utility bills and make homes safer, healthier, and more comfortable to live in.

# of Persons in Household	200% of 2023 Federal Income Guidelines
1	\$29,160
2	\$39,440
3	\$49,720
4	\$60,000
5	\$70,280
6	\$80,560
7	\$90,840

<https://communityactionopportunities.org/weatherization/>  
828.252.2495

**Energy Savers Network**

The Energy Savers Network is a program of the Green Built Alliance. It provides free weatherization services and energy-efficient upgrades for low-income households in Buncombe County such as insulating water pipes, installing weather stripping and storm windows, and repair air leaks. These improvements help save energy and money and make homes safer and healthier.

<https://www.greenbuilt.org/energysaversnetwork/>  
828-254-1995

**Families with Disabilities**

Families who are caring for an adult or child with intellectual or developmental disabilities inside their home can apply for financial assistance to help with utilities through The Arc of Buncombe County.

<https://www.arcofbuncombecounty.org/assistance>  
828-253-1255

## Section 2: Do you want to sell your home?

*Are you thinking about selling your house? Do you receive mail about selling your house for cash? Is there a neighbor who wants to buy your house before you put it on the market? Many East End homeowners sell their house and property for far less than it is worth!!!*

### A. Predatory Home Buyers

The East End Valley Street Neighborhood has become one of Asheville's most desirable neighborhoods and is extremely prone to Predatory Buyers or people who want to take advantage of homeowners and buy their property for much less than it is worth. Here are a few ways to protect yourself from Predatory Home Buyers.

1. **Get Expert Help:** Talk to a real estate pro who knows the East End Valley Street Neighborhood and understands the worth of your home. They can help spot predatory buyers.
2. **Know Your Home's Worth:** Figure out how much your place is really worth. Property in the East End is often worth far more than the assessed tax value or online estimates on sites such as Zillow. Ask a real estate agent to see comps, or comparable homes, that have recently sold nearby.
3. **Sell on the Open Market:** Do NOT accept the direct solicitation or offer from a potential buyer. List your house on the open market so that you will be able to receive multiple offers and then you can accept the best one.
4. **Be Wary of Neighbors:** Be alert to investors and residents in the neighborhood who own multiple homes or lots. They often use their presence in the neighborhood to build relationships, gain trust, and then make direct offers below market value.
5. **Be Smart About Deals:** Don't agree to deals where buyers can back out at the last minute without losing any money. Set fair deadlines for inspections and getting a mortgage.

If you are looking to work with a real estate agent, you can interview several different real estate agents to find a good fit. Be sure to ask if they have worked in the East End Valley Street Neighborhood in the past and what they think your house is worth.

There is no upfront cost to working with a real estate agent. Once you enter into an agreement with an agent and allow them to list your house and put it on the market, they will take a fee or commission if, and when, you sell your house. Total, this is normally 6% and gets split 50/50 between buyer and seller agents. It's important for the seller to know they are responsible for covering both the buyer's agent compensation as well as the seller's agent.

If you feel misled or taken advantage of by a predatory home buyer, contact Pisgah Legal Services.

<https://www.pisgahlegal.org/>

828-253-0406

## **B. Estate and Tax Planning**

### **Pisgah Legal Service**

The cost of legal services is often out of reach for many individuals and families who want to sell their homes or are trying to decide what to do with their house, property, and assets once they pass away. Pisgah Legal Services offers free legal counseling and services to underserved communities in Western North Carolina.

<https://www.pisgahlegal.org/>

828-253-0406

### **Keeping it Affordable**

If any East End Valley Street Property Owners are Interested in selling their property or house to an organization that will help further assist with affordable housing in the neighborhood, contact:

[Asheville-Buncombe Community Land Trust](#), 828-222-3849

[Asheville Area Habitat for Humanity](#), 828-251-5702

## Section 3: Resources for East End Renters

### A. Affordable Rental Units in EEVS

There are several apartment communities in the East End Valley Street Neighborhood with Affordable Housing Units. To see a map with the affordable housing apartment complexes in EEVS and throughout Buncombe County visit:

<https://www.buncombecounty.org/governing/depts/planning/affordable-housing.aspx>

Affordable Housing Rates and Eligibility are usually based off of AMI – Average Median Income. Other units will only AMI is calculated annually and in proportion to household size.

The following chart provides the City of Asheville AMI ranges/categories for 2023:

<b>2023 INCOME LIMITS SUMMARY*</b>					
Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (60% AMI)*	Low Moderate Income (80% AMI)	Moderate Income (100% AMI)*
One-person	\$17,850	\$29,750	\$35,700	\$47,600	\$59,500
Two-person	\$20,400	\$34,000	\$40,800	\$54,400	\$68,000
Three-person	\$24,860	\$38,250	\$45,900	\$61,200	\$76,500
Four-person	\$30,000	\$42,500	\$51,000	\$68,000	\$85,000
Five-person	\$35,140	\$45,900	\$55,088	\$73,450	\$91,813
Six-person	\$40,280	\$49,300	\$59,175	\$78,900	\$98,625
Seven-person	\$45,420	\$52,700	\$63,263	\$84,350	\$105,438
Eight-person	\$50,560	\$56,100	\$67,350	\$89,800	\$112,250

Some apartment complexes in the EEVS, including Sky Loft, Hunt Hill, and the Retreat at Hunt Hill, offer limited affordable housing to people who earn 80% and below of Average Median Income.

Skyloft of Asheville  
 500 Skyloft Dr. 28801  
 5 affordable units, 80% AMI and below  
 (828) 424-7740

Hunt Hill Apartments  
 32 Ardmion Park 28801  
 18 affordable units, 80% AMI and below  
 (828) 255-5255

The Retreat at Hunt Hill Apartments  
32 Ardmion Park 28801  
18 affordable units, Max 80% AMI  
(828) 255-5255

The following housing communities in EEVS are entirely designated as affordable housing. The following properties accept housing vouchers and offer deeply affordable housing for those who qualify based on income and other criteria.

Eagle Market Place  
21 Eagle Street 28801  
Accepts Vouchers/Rental Assistance  
Income: Max. limits apply  
(828) 254-1562

Mountain Springs Apartments  
66 Mountain St. 28801  
Accepts Vouchers / Rental Assistance  
Income: Max. limits apply  
Criteria: Age 55+, 4 handicapped units  
(828) 253-0013

WNC King Nantahala Apartments  
20 Martin Luther King Dr. 28801  
19 Supportive Housing Units  
Income: Max. limits apply  
Criteria: Disabled and Elderly (Age 62+)

For more information, to check availability, and/or to apply for affordable housing in EEVS, call the respective apartment community listed above.

### **Housing on the Horizon**

The Preservation Society of Asheville and Buncombe County is working in partnership with the Asheville Buncombe Community Land Trust to convert the Cappadocia Church and surrounding property into affordable housing that includes three apartment units for rent. This is a long-term project that requires both funding and repairs before units are made available. To inquire or check the status of this affordable housing project in the neighborhood, contact either the Preservation Society of Asheville and Buncombe County or the Asheville-Buncombe Community Land Trust.

<https://psabc.org/>, 828-254-2343

<https://abclt.org/>, 828-222-0812

Also, Buncombe County is considering creating a new housing project with affordable units on S. Charlotte Street, just below the Hilton Garden Hotel. No specifics yet. Stay tuned!

## **B. Rental Assistance**

### **Emergency Rental Assistance**

Limited funding was made available during the pandemic to help those who qualify for assistance with their rent and/or utilities. This funding is available through Buncombe County Health and Human Services and is subject to change. To qualify, recipients must have experienced financial hardship during the COVID-19 Pandemic with an income that does not exceed 80% of the Average Median Income.

<https://www.buncombecounty.org/countycenter/news-detail.aspx?id=18947>

828-250-5500

### **Families with Disabilities**

Families who are caring for an adult or child with intellectual or developmental disabilities inside their home can apply for financial assistance to help with rent through The Arc of Buncombe County.

<https://www.arcofbuncombecounty.org/assistance>

828-253-1255

## **C. Housing Choice Vouchers**

The Asheville Housing Authority operates a Housing Choice Voucher program and offers a Tenant Based Voucher that provides federal funding and rental assistance to very low-income families, the elderly and disabled individuals and allows qualified participants to finding housing on the private market. To apply a housing choice voucher to a rental unit, the landlord must agree to operate under the program and have the property inspected.

There are private rental units in the East End Valley Street Neighborhood that participate in the Tenant Based Voucher program. If you already receive a Tenant Based Voucher and want information on available units in the East End Neighborhood, call 828-239-3509.

The Housing Choice Voucher program through the Housing Authority of Asheville currently has a closed waitlist and is planning to re-open the waitlist in 2024.

<https://haca.org/for-applicants/>

## **D. Landlord-Tenant Laws**

The State of North Carolina's Department of Health and Human Services provides a helpful brochure that helps outline the legal rights of renters and landlords. This document specifies the responsibilities of the renter, the responsibilities of the landlord, and it goes into detail about just cause for an eviction and how to file an appeal. If you are a current renter, or plan to be a rent in the future it is a very helpful document to read through. The following selection on legal responsibilities of the landlord has been shared from the brochure:

Your landlord must:

1. Make any repairs needed to keep your place fit and safe.
2. Keep the plumbing, heating, sanitary and electrical equipment in good and safe working order, and provide a smoke alarm.
3. If the landlord provides appliances, like a stove or a refrigerator, he or she must fix them if they break down.
4. Keep the stairs, sidewalks and areas that are used by everyone in the building in safe condition.
5. Obey local housing codes. Many towns and counties have passed laws that say what a fit and safe place should have, such as window screens, hot and cold water, door locks and more. These laws are called the "Housing Code." To find out if your town or county has a Housing Code and what the Code says, call your town hall or county inspections office.
6. Inform you if he or she sells the property.
7. Tell you in writing of any complaints about the way you are treating the property; and
8. Leave you alone while you are living there. There are some exceptions to this rule, such as the landlord's right to inspect the property, but generally while you rent, it is if you owned the place.

View the full brochure here:

[https://files.nc.gov/ncdhhs/documents/files/hcbs/landlord\\_tenant\\_brochure.pdf](https://files.nc.gov/ncdhhs/documents/files/hcbs/landlord_tenant_brochure.pdf)

## **E. Renter Legal Assistance**

### **Pisgah Legal Service**

If your landlord is not meeting their state issued responsibilities, or if you feel like you are being taken advantage of as a renter, or if you face eviction and are in need of legal advice, Pisgah Legal Services offers free legal counseling and services to underserved communities in Western North Carolina.

<https://www.pisgahlegal.org/>

828-253-0406

## Section 4: Do you want to buy a home in East End?

### A. Mortgage and Financing Options

There are several local resources and substantial funding available to help qualified individuals to become homeowners. And, there are also several conditions that need to be met before you are able to get a loan or make an offer. If you are interested in buying a house in the EEVS neighborhood and need help with planning and financing, consider the following resources and steps:

i. *Meet with **OnTrack WNC** for Financial Counseling*

OnTrack WNC offers one-on-one financial education and counseling. When it comes to purchasing a home, they can help with homebuyer counseling, preparing a budget, managing debt, and establishing and/or improving your credit rating. They also offer a Homebuyer Education Course in which participants can earn a Homebuyer Education Certificate that may be required by certain lenders or homeowner programs. For More Information visit: <https://ontrackwnc.org/what-we-do/individual-counseling.html>

The City of Asheville also has a very helpful homeownership calculator tool that can help you outline many of the financial concerns and obligations when considering buying a house. <https://www.ashevillenc.gov/departments/community-economic-development/affordable-housing/homeownership-calculator/>)

ii. *Set up an account at **Self-Help Credit Union***

Self-Help Credit Union can help you with tasks such as opening a bank account and obtaining a debit or credit card. Once your credit and finances meet a certain amount, they can pre-qualify you for a home loan. *Both OnTrack WNC and Mountain Housing Opportunities recommend working Self-Help Credit Union and using their Portfolio Loan to pre-qualify for a home.\**

\*There are other banks and lenders that you can work with, but be aware of high interest or predatory loans that are difficult to repay and take advantage of first-time home buyers.

<https://www.self-help.org/locations/asheville-branch>  
828-255-0809

iii. Work with **Mountain Housing Opportunities** for Down Payment Assistance  
Mountain Housing Opportunities is a local organization that helps support affordable housing in Buncombe County. They offer up to \$40,000\* of down payment assistance to qualified home buyers in the City of Asheville. Being pre-approved for down payment assistance through Mountain Housing Opportunities allows potential home buyers to increase the amount of the loan that they are qualified for through their lender. Depending on home price, it can cover most of - if not all - the down payment and closing costs.

The Down Payment Assistance Program through Mountain Housing Opportunities can be applied to a qualifying home anywhere within the City of Asheville, including the East End Valley Street Neighborhood.



\*Additional down payment funds are occasionally available through Mountain Housing Opportunities to qualified applicants and home purchases through federal programs.

<https://mtnhousing.org/services-3/buy-a-house/>

828-254-4030

### **B. Habitat for Humanity Home Ownership**

Asheville Area Habitat for Humanity helps build and finance homes for individuals and families who meet income and eligibility criteria and who are willing to partner through putting in 200 hours of ‘Sweat Equity’ to help build the house.\*

\*Accommodations can be made for families and individuals with disabilities

Asheville Area Habitat for Humanity has a history of building houses in the East End Valley Street neighborhood. They do not have any current land or projects in the neighborhood but you can stay updated on their work and future projects at:

<https://www.ashevillehabitat.org/housing-programs/home-ownership/>

### **C. Asheville-Buncombe Community Land Trust**

The Asheville-Buncombe Community Land Trust is local to our area with a primary focus on East End Valley Street and other historically black neighborhoods in the city of Asheville. They work primarily with low-income BIPOC individuals and families and help qualified candidates obtain affordable homeownership.

By partnering with the Asheville-Buncombe Community Land Trust you may be able to find low-cost strategies for homeownership within the East End Valley Street neighborhood.

Participants in this program own the houses they live in and the Community Land Trust owns and stewards the land. When the homeowner is ready to sell the house, they will be able to take a pre-determined amount of the sale price to help build personal wealth and the Community Land Trust will ensure that the house is sold to another homeowner who also meets the Community Land Trust’s criteria.

<https://abclt.org/>

828-222-0812

### **Housing on the Horizon**

The Preservation Society of Asheville and Buncombe County is working in partnership with the Asheville Buncombe Community Land Trust to convert the Cappadocia Church and surrounding property into affordable housing that includes two affordable homes for sale. This is a long-term project that requires both funding and repairs before houses are made available. To inquire or check the status of this affordable housing project in the neighborhood, contact either the Preservation Society of Asheville and Buncombe County or the Asheville-Buncombe Community Land Trust.

<https://psabc.org/>, 828-254-2343

<https://abclt.org/>, 828-222-0812

#### **D. Homestay Permits and Short-Term Vacation Rental Reporting**

The City of Asheville does NOT allow any Short-Term Vacation Rentals of houses in the East End Neighborhood. A Short-Term Vacation Rental is defined as renting an entire home or apartment unit for less than one month. These rentals usually get booked through a company like AirBnB or VRBO. If you believe this is happening on your street or anywhere in the neighborhood, you are encouraged to report it to the city using the following link:  
[https://iframe.publicstuff.com/#?client\\_id=819](https://iframe.publicstuff.com/#?client_id=819)

The City of Asheville DOES allow homeowners to rent out bedrooms in their primary place of residence on a short-term basis. In order to rent out a room in your house on a night-by-night basis, you must apply and be approved for a Homestay Permit through the City of Asheville.  
<https://www.ashevillenc.gov/service/apply-for-a-homestay-permit/>

## **Affordable Housing Resources**

The Arc of Buncombe County

<https://www.arcofbuncombecounty.org/assistance>

828-253-1255

Asheville Area Habitat for Humanity

<https://www.ashevillehabitat.org>

828-251-5702

Asheville-Buncombe Community Land Trust

<https://abclt.org>

828-222-0812

Buncombe County Health and Human Services

<https://www.buncombecounty.org/governing/depts/hhs/default.aspx>

828-250-5588

Buncombe County Tax Collections

<https://www.buncombecounty.org/governing/depts/tax/tax-collections.aspx>

828-250-4910

Buncombe County Planning and Development (Affordable Housing)

<https://www.buncombecounty.org/governing/depts/planning/affordable-housing.aspx>

828-250-4834

Community Action Opportunities

<https://communityactionopportunities.org>

828.252.2495

Council on Aging of Buncombe County

<https://www.coabc.org/programs/minor-home-repair/>

828-277-8288

City of Asheville City of Asheville Community and Economic Development

<https://www.ashevillenc.gov/department/community-economic-development>

828-251-1122

East End Valley Street Neighborhood Association

[www.eastendvalleystreet.org](http://www.eastendvalleystreet.org)

Green Built Alliance – Energy Savers Network

<https://www.greenbuilt.org/about-green-built-alliance/>

828-254-1995

Housing Authority of the City of Asheville

<https://haca.org/for-applicants/>

828-258-1222

Mountain Housing Opportunities

<https://mtnhousing.org>

828-254-4030

North Carolina Department of Health and Human Services

<https://www.ncdhhs.gov/>

1-800-662-7030

OnTrack Financial Education and Counseling

<https://ontrackwnc.org>

828-255-5166

Pisgah Legal Services

<https://www.pisgahlegal.org/>

828-253-0406

The Preservation Society of Asheville and Buncombe County

<https://psabc.org>

828-254-2343

Self-Help Credit Union

<https://www.self-help.org/locations/asheville-branch>

828-255-0809