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Opinion: Buncombe's rental gap is why WNC needs affordable options

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The arrival of winter and below-freezing temperatures is an urgent reminder of the needs of people experiencing homelessness in Buncombe County and throughout Western North Carolina.

As the new executive director of the North Carolina Coalition to End Homelessness, I have spoken to partners and providers across the state to learn about their needs challenges.

The need for more permanent affordable housing options for households at or below 30% of area median income was consistently cited as the greatest challenge. These 30% AMI units are the type most often needed by households experiencing homelessness, and in a region with a large and growing gap in the number of rental units available versus what is needed, this gap is largest for those with the lowest incomes. Buncombe County has, by far, the largest affordable rental gap in WNC.

This rental gap and other dynamics of the regional housing market are quantified in the recently released Housing Needs Assessment for WNC compiled by Bowen National Research. The assessment is timely, comprehensive, well-researched, and frankly worrisome in its implications for low-income households.

Boyle column: Homelessness and affordability dog Asheville, and that's not changing

For example, the study reports that most minimum-wage workers would need to work 50 to 80 hours a week to afford a two-bedroom rental unit at current rates. The assessment – based on a population that includes those who are homeless, in unstable housing, or battling substance use disorders – should serve as a call to action in Buncombe and across the region.

Fortunately, those of us working to increase the supply of affordable housing weren't caught off-guard by the Bowen report because NCCEH and other partners have been working to

support programs and policies that address many of the concerns raised in the report.

One such effort is to help service and housing providers implement a “Housing First” approach, which seeks to shorten the length of time people are homeless by rapidly rehousing them in permanent affordable housing whatever their circumstances. Housing First recognizes that stable housing is strongly correlated to positive physical and mental health outcomes, academic success for school-age children and better employment outcomes for adults.

Simply put, stable housing promotes a range of desirable health and wellness outcomes for all populations. A Housing First approach to homelessness, however, is undercut when communities lack sufficient affordable housing options. This dynamic has become an unfortunate reality in WNC and across the state.

A tangible example of local collaboration is NCCEH’s partnership with Blue Cross and Blue Shield of North Carolina, through its Healthy Blue Medicaid plan, and Homeward Bound in Asheville on a pilot program called Housing Connections. This pilot aligns with our shared goals of securing housing for the most vulnerable households.

Housing Connections provides financial resources for Homeward Bound to offer landlord incentives to help formerly homeless households access affordable housing in a tight housing market. The pilot helps mitigate the perceived financial risk of renting to households with criminal justice involvement, poor credit histories, and disabling conditions. The societal cost of allowing these “hard to house” residents to remain homeless far outweighs the actual cost of providing subsidized housing and supportive services. A true Housing First approach weds morality with good fiscal policy. It’s what each of us would want for ourselves, if we became homeless.

There is no “silver bullet” that will solve our affordable housing crisis in the short-term. We need a variety of strategies, targeted resources and community engagement over an extended time period to address the gap between supply and demand. The good news is that significant federal resources are currently available to counties and municipalities through the American Rescue Plan and its various programs. Local leaders can learn more from the House America initiative, a once-in-a-generation opportunity to expedite needed change.

Opinion polling consistently shows high levels of support across the political spectrum for affordable housing. Whether you approach the issue from a fiscal lens, from your faith, or from your personal morality, the holidays should remind us all that how we “do unto others” says a lot about us.

Rampant poverty and homelessness is a strong indicator of an unhealthy community. I invite you to join NCCEH, Blue Cross NC and others in our “coalition of the willing.” Together, we can move the needle on affordable housing in WNC and end homelessness in North Carolina.

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