

West Jefferson, North Carolina

placemaking action plan

*prepared for the Town of West Jefferson
and Blue Ridge Energy
by Atlas Community Studios*

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introduction

Based off of the Background Assessment compiled during the Research Phase, Atlas recommends that West Jefferson pursue the following strategic opportunities for each focus area:

- **Housing:** Comprehensive Housing Strategy
- **Workforce Development:** 3D Printing Bootcamp
- **Key Building Revitalization:** Funding Strategy for Mt. Jefferson Child Development Center

Atlas believes that these concepts will help West Jefferson combat some of the challenges they currently face and will work to increase quality of life for current and future residents of the community.



strategic opportunity

recommendations

housing

During the research phase, it was determined that West Jefferson struggles to offer its residents available and affordable housing. For example, Atlas heard many concerns from local residents and employers that the existing housing stock does not meet the needs of current and future residents. These statements were supported by data and public input demonstrating a strong desire by the public for more single-family homes (to rent and to buy). It appeared that there were no concrete plans or strategies in place to address some of these challenges.



Vision

Atlas recommends developing a **Comprehensive Housing Strategy** to address West Jefferson's current housing challenges

Phase I: Bring Together Key Stakeholders

To build out a successful housing strategy, a collection of strategic partnerships is necessary to be successful. Although one entity might be the leader of the initiative, it will take a network of partners to collaborate and develop a strategy that truly works to benefit the community.

01. Identify the entity that will serve as the leader

The leading entity will form a committee of key community stakeholders to develop a plan addressing West Jefferson's current housing challenges, then explore and implement applicable solutions to meet the community's needs. Although it is a small team, Atlas recommends that the Town of West Jefferson take on this role and assign responsibilities amongst each staff member to allow for better capacity building. If funding is available, a dedicated full-time staff member would be ideal to lead this initiative.

02. Form a Housing Committee

Once the leading entity is determined, a Housing Committee should be formed of additional key stakeholders in West Jefferson that have shared interests and involvement with the housing industry e.g. local housing developers, a housing authority, local/regional employers, real estate companies/agents, engaged renters and homeowners, etc.

The process of working together to develop the housing strategy will build a resource network, bridging the current disconnect between local groups that should be cohesively working together to solve some of West Jefferson's housing issues.

Phase II: Review Existing Housing Projects & Resources

Atlas has provided an [in-depth report](#) regarding housing in West Jefferson; however, it's important that additional research and discussion occurs by the Housing Committee to have a holistic view of all the activities and projects related to housing in the community.

01. Get the lay of the land on housing

After the Housing Committee is formed, it is important that the group have a full understanding of what has occurred/is happening in West Jefferson in terms of housing-related activities. Each represented entity should share how they are currently involved and active in the housing industry. What programs are they implementing and/or supporting? What housing projects are being discussed? Are there specific things developers are looking for?

The committee should also have regular discussions around current challenges, goals, and objectives of fellow members' respective industries and sectors. A discussion of existing policies and ordinances, such as current zoning and land use policies, building permit process, housing rehabilitation codes, etc., should occur to identify any potential barriers. Are there current plans to build a new housing development? Does the housing authority need help in expanding affordable housing? What are real estate agents hearing from potential buyers? Communication among stakeholders is key and this is all information that will help identify specific priorities and can curate a strategic housing strategy that meets the needs of the West Jefferson community.

02. Establish Priorities for the Housing Strategy

Once collective information has been shared and additional resources reviewed, the Housing Committee should begin to identify emerging housing priorities e.g. meeting the housing needs/services of aging adults, improving housing quality and safety, or expanding affordable housing.

As the Committee works to create a list of priorities, it's important to remember that these priorities can be identified but do not need to be achieved all at once. Trying to solve all of the housing problems at the same time can make the process seem unattainable and overwhelming. It's important to be determined but realistic, and separating priorities as an immediate need to a secondary need can help alleviate the feeling of taking on too much.

03. Identify measurable goals & actions for each priority

After the priorities have been identified and established by the Housing Committee, it's time to identify high-level [goals](#) and specific, feasible actions to achieve each priority. For example, if a priority for West Jefferson is to expand the existing housing stock, a goal that would help meet that priority could be planning and developing a new housing development site. In order to do that, actions that must be taken include identifying where the lots would be, how many, who the developer is, what potential incentives West Jefferson could offer, etc. This is just one approach on how to expand existing housing stock. Atlas reiterates that there are a variety of ways to achieve each priority and sometimes it takes multiple approaches in order to do so.

Some communities dive in and complete the strategy in one major effort while others take a more iterative approach and keep tasks manageable in order to build capacity over time. Atlas recommends that West Jefferson take the iterative approach by addressing one or two immediate and manageable priorities initially, and as capacity increases, move on to other priorities and establish goals and actions.



Here's an idea...

Although Atlas was not made aware of any existing housing strategies/plans for West Jefferson (or Ashe County) at the time, the Housing Committee should be on the lookout for and review plans and assessments as they come available to gain a better understanding of housing in the area. At the time this plan was developed, the Town of West Jefferson was administering a Land Use Plan Survey and a housing assessment was being conducted for Ashe County. Both of these sources should provide additional housing data that can be used to identify priorities and add to the housing strategy Atlas has outlined in this plan.

Atlas recommends researching communities, especially comparable in size, who might have updated housing plans in place (within the last 10 years). There are a number of online resources, like [Local Housing Solutions](#), [Policy Map](#), and [National Rural Housing Coalition](#), that can provide additional housing information. Here are a few examples that can provide insight to what a Comprehensive Housing Strategy looks like:

- [Norwich, VT: Norwich Housing Strategy](#)
- [Missoula, MT: A Place to Call Home, Meeting Missoula's Housing Needs](#)
- [Anacortes, WA: Affordable Housing Strategic Plan](#)

Our Two Cents – Initial priorities for West Jefferson

Based off of data collected during this project, Atlas recommends that the Housing Committee consider the following priorities for West Jefferson:

- Increasing Access to Homeownership
- Rental Housing Affordability
- Increasing Market-rate Housing Options
- 3D Printed Housing Developments

Here are some goals and actions which can help address the existing housing challenges:

Homeownership

West Jefferson's homeownership rate has decreased roughly 20% over the past decade and now has a majority renter-occupied population. Renters in the area earn roughly 2.5 times less in average income (compared to homeowners) and are severely cost-burdened. At the time this plan was developed, West Jefferson had zero HUD homes for sale, demonstrating a significant need in improving access to homeownership for low-to-moderate income levels. Implementing policies that aid current renters to achieving homeownership can help reverse this cycle.

— Short-term Opportunities

- **Inclusionary Zoning:** This can be applied to for-sale projects/developments and guarantee a certain number of affordable homes for income-restricted populations.
- **Homeownership Education and Counseling:** Households can be prepared for homeownership and better understand barriers, such as predatory lending or unaffordable mortgage products.
- **Employer-assisted Housing:** For employers that are having difficulty hiring (or retaining) employees in the area, it would be advantageous to explore this opportunity. This could be in the form of down payment assistance or the employer(s) investing in a stock of dedicated affordable homes.

— Non-traditional Mortgages

- **Shared Appreciation Mortgages:** Typically zero interest and deferred principal loans, this type of mortgage is repaid when the owner sells or refinances the property as well as a percentage of the home value appreciation.

- **Subsidized Mortgages:** Partner with a state or local housing finance agency that can provide alternative mortgage products that bridge the gap between low- and moderate-income individuals/families who want to purchase a home.
- **Small-balance Home Mortgages:** Almost 20% of West Jefferson's existing housing stock is valued at \$99,000 or less, which can make it difficult for potential homeowners to receive a mortgage loan. By collaborating with local entities, such as community banks, credit unions, and community development financial institutions (CDFIs), loans can be made available to eligible homeowners.

— *Long-term Opportunities*

- **Housing Trust Fund:** Establishing a fund that can assist potentially qualified buyers with upfront costs, such as down payments and closing costs.
- **Limited Equity Cooperative:** Potential buyers purchase a share of the development rather than a unit and then resell their share at a determined price. Long-term affordability and individual wealth can be developed through this model.

Rental Housing Affordability

Not only does a majority of the West Jefferson population rent their homes, roughly 67% of those renters are cost-burdened (paying more than 30% of their income towards housing). Therefore, the Town should explore the following policies to increase the affordability of rental housing.

— *Short-term Opportunities*

- **Revising Zoning Policies:** This action step could occur during the initial phase of this project when the Town makes any necessary changes to existing policies related to housing. However, in relation to rental housing affordability, zoning should allow for alternative lower-cost housing options, such as tiny homes and/ or accessory dwelling units (ADUs).
- **Tenant-based Assistance**
 - **Housing Choice Voucher:** West Jefferson has a 93% occupancy of Housing Choice Voucher housing units and has an anticipated 12 month waiting list for HUD-assisted housing.
 - **HOME Program:** Tap into federal HOME funds to expand the amount of tenant-based rental assistance available to eligible individuals/families in West Jefferson. These funds can be

allocated to specific groups (aging population, disabled, etc.) as well as utilized for other housing costs, such as security deposits or utility bills.

— **Long-term Opportunities**

- **Acquisition and operation of moderate-cost rental units:** A local agency (non-profit, housing authority, etc.) can acquire and operate already affordable (not income restricted) rental units to ensure affordability continues.
- **Property Tax Relief:** Property taxes can be limited to a certain percentage of the homeowner's income
 - **Wake County, NC** has adopted a similar policy to aid low-income renters/homeowners

Increasing Market-rate Housing Options

Data indicates that the number of housing units and specific types of housing have not been able to keep up with the demand from an increasing population in West Jefferson. Input from the public visioning sessions also said the existing housing stock does not meet the current needs of West Jefferson residents. Atlas was also made aware of several individuals interested in building new housing developments (both single- and multi-family units). The following policies and tools should be explored to properly assess new housing developments that can be achieved through a balanced approach:

— **Short-term Opportunities:**

- **Modification of Housing Regulations:** Several **studies** indicate that stricter land use regulations have less new construction and higher prices, especially for single-family homes. This is where West Jefferson needs to reassess how land use regulations, zoning laws, etc. affect the ability to achieve the identified goals and objectives developed above.

— **Long-term Opportunities:**

- **Brownfield Redevelopment:** Atlas was made aware of a number of sites in West Jefferson that are occupied by vacant or blighted buildings. Funding through the U.S. Environmental Protection Agency (EPA) can assist in the assessment, and potential clean up and development of a site that qualifies for Brownfield funding. This is an avenue that could potentially transform previously unavailable sites/lots into accessible locations for new housing developments.

- **Revolving Loan Fund:** This is a gap financing tool that can aid in attracting developers to build housing developments in communities with soft housing markets. An RLF can be used to impact the project through flexible loan terms and lower interest rates. Since it is a self-replenishing fund, it can also be utilized for multiple projects throughout the duration of its existence.
 - For example, if a developer builds a home for \$250,000 and needs to make a minimum of \$50,000 per housing unit in order for the project to be feasible, that equates to a total cost of \$300,000. In many cases, this is unaffordable for West Jefferson residents (with a MHI of >\$30,000); therefore, this RLF could be used to close that gap. Although a \$250,000 home still prices out some residents, this price is much more feasible for already existing homeowners in West Jefferson (who have an MHI of \$56,000). This provides an opportunity for existing homeowners to move into newer (and maybe larger) homes, which could open up lower-cost housing that was previously occupied.
 - *With the assumption that a 2,000 sq. ft. home at \$123 per square foot, according to [Realtor.com](https://www.realtor.com) estimates

Atlas recommends developers and other key stakeholders interested in building new market-rate housing options utilize the [Inclusionary Housing Calculator](#). This tool can help communities, developers, etc. assess the cost of new housing developments (both for single- and multi-family housing) and determine which units are more feasible than others. The Housing Committee can use this calculator with potential developers to come up with realistic costs associated with the project, potential incentives needed to support the project, and financial metrics needed to be hit in order to make the project feasible.

As one may notice from the name, this calculator is a way to simulate the cost to include a certain percentage of affordable units in new housing development projects. Because Atlas is recommending inclusionary zoning be implemented within this Comprehensive Housing Strategy, it is ideal to factor in a minimum number of affordable housing units within each project. However, should the developer choose not to, an affordable housing fee can be applied and those funds can be put into a Housing Trust Fund (see under Homeownership policies) to further support other housing priorities outlined in this plan.

3D Printed Housing Developments

3D printing is a new solution for the current housing crisis by making homes more affordable and accessible, as well as environmentally friendly. This is a technology that West Jefferson can tap into for increasing market-rate housing options. However, just like a typical housing development, there are a few prerequisites that need to be implemented in order to be an attractive site for 3D printing homes.

- Ensure that the Town of West Jefferson invokes approves adequate land use and building codes that specifically allow for 3D printed homes
 - Alquist can provide guidance in the process
- The Town will need to obtain land for site development and complete any modifications needed to adequately prepare the site e.g. clearing, grading, running utilities, paving roadways, etc.
 - Ideally, the more land acquired the better. If Alquist can print a larger number of homes, the cost savings increase, making each home more affordable.
- Once the land is acquired and prepared for a 3D housing developer, the Town will need to determine a price per lot, most likely at a reduced price or no cost. Lot prices allow for more upfront savings to the 3D developer and future homeowner, but can be recouped by the Town with increased number of units paying property taxes, number of new children enrolled in the local school system, and social spending many individuals and/or families will spend in the community.

**These are educated recommendations. Specific models can be discussed with Alquist 3D to determine the true cost of land, number of lots, and number of homes that will be built.*



Phase III: Implement

Once the Housing Committee has agreed upon specific priorities, set attainable goals, and identified actions to take, it's time to implement! As Atlas emphasized in Phase I, collaboration among key stakeholders is the key to success. For example, the Town of West Jefferson (and Town Council) will be a main proponent due to their role of introducing and approving these ordinances. Know that this can take time, especially when introducing it to the larger public, where there may be initial pushback. This is why early-on collaboration is needed to develop a strategy that will generate support from the necessary stakeholders.

Atlas made the recommendation of developing a Comprehensive Housing Strategy and has outlined the necessary steps in order to be successful. Although this process was informative and helped identify a variety of priorities to pursue in order to address current housing challenges, it's important to reiterate that Atlas' recommendations (Homeownership, Rental Housing Affordability, and Increasing Market-rate Housing Options) are only a piece of a holistic strategy. Further discussions among the Housing Committee, elected officials, and community residents will shed light on other priorities that may have not been addressed in this plan.

As mentioned, this work (and community and economic development in general) is an iterative process and requires multiple approaches to get to the desired outcome. The initial vision of the strategy could look completely different as the community moves through each priority. It's also important to remember that priorities can change over time, and that an effective strategy is meeting the existing housing needs of the West Jefferson community.

Workforce Development

Over the past few decades, West Jefferson has had a strong consistency of its population graduating with a high school diploma as a minimum level of education (1990: 32.4%; 2000: 34.7%; 2010: 26%; 2019: 35.8%), equaling or exceeding state and national rates. However, those rates considerably drop when looking at individuals who continue their education after high school to pursue some college or go on to receive an associates and/or bachelors degree. With West Jefferson being a low-income rural area, this limits the opportunity of quality, high-paying jobs available to the public.



Vision

Develop a **3D Printing Bootcamp** Program.

The 3D Printing Bootcamp is designed to offer individuals an alternative career path within a niche market that aims to provide opportunities for high-paying jobs as well as building affordable housing within rural areas throughout the U.S.

What is 3D Printing?

3D printing has been around for many decades but has recently experienced a rejuvenated interest. Considered a new method of manufacturing, 3D printing utilizes a specialized printer that reads a digital file and then prints a physical object made out of a specific material (plastic, concrete, etc.). This technology has been used to print all [types of things](#), such as toys, organs, and building materials. However, 3D printing has, recently, been utilized to combat the existing housing crisis by printing [more affordable housing units](#).

The housing crisis was only exacerbated by the COVID-19 pandemic, increasing housing values by roughly 20% and making [the average cost of home unaffordable](#) for many Americans. [Increasing lumber prices](#) have also contributed to this problem. However, when utilizing 3D printing, the foundation of the home can be “printed” layer by layer with an alternative material, typically

concrete. Traditional features, such as tresses, windows, insulation, etc., will still be included. Nonetheless, 3D printed homes can produce 80% less waste and result in a 15-30% cost reduction when compared to a traditional stick-built home. These can be attributed to their 100% smart home application utilizing an automated system and only taking 140 days (~4.5 months) to complete, whereas a [stick-built single-family home](#) takes roughly 200 days* (~7 months) to complete.

Mainly, 3D printing is able to reduce the overall cost of the home, making it a more affordable way to meet current housing needs as well as reduce environmental impact and waste.

**These numbers reflect 2020 data and might not reflect the significant delays COVID has caused to supply chain and logistics for housing/construction materials.*

Phase I: Forming Collaborative Partnerships

To build out a workforce development program, a collection of strategic partnerships is necessary to be successful. Although one entity might be the leader of the initiative, it will take a network of partners to establish and sustain a program that truly works to serve the community.

01. Identify entity that will serve as the initiative leader

As this idea was being discussed, it was brought to Atlas' attention that [Wilkes Community College](#) (WCC) was very interested in pursuing this idea for the region of Northwest North Carolina. We recommend WCC serve as the leader of this initiative due to their standing as a valuable and important organization, not only to West Jefferson but throughout the region. They also have the ability to act as a developer or have a partnership agreement with an experienced developer, as well as their ability to demonstrate financial security in order to support this training program.

An existing employee of the college (or plans to hire someone) should be identified to lead and support the goals and objectives of the bootcamp. A train the trainer model should be explored where the program manager is working onsite with Alquist to complete an intensive training program in order to adequately learn the curriculum and be able to lead the classroom instruction for the bootcamp.



02. Identify existing partners that can support program

Once a leader has been identified, they will need to further assess existing assets in the community, region, and state that can assist in the development and launch of this program. WCC has been discussing this concept with the 3D printing company, [Alquist](#), who is currently 3D printing homes out of concrete in order to increase access to more affordable housing. Additional partners, such as [NCWorks](#) and [Apprenticeship NC](#) should be considered on how they can support the implementation of this program.

Phase II: Building Out a Curriculum

01. Establish curriculum foundation

Fortunately, Alquist has built out a curriculum that can help establish a workforce program that trains individuals on how to operate these 3D printers. Their curriculum consists of an 8-week training and will provide a certificate upon completion, which will be recognized by other 3D printing companies. Four weeks of training would include “classroom” training and the remaining four weeks would be completed onsite, with no prerequisites required.

02. Acquire a 3D Printer

In order to provide appropriate training to program participants, WCC will need to acquire a printer to have onsite. Alquist has created a [License Agreement](#) which allows entities to either purchase or lease a 3D printer for the term of the agreement.

03. Identify a bootcamp location

WCC's Ashe Campus, located in West Jefferson, is a strong contender to be the host of the 3D Printing Bootcamp. The Ashe Workforce Center already provides employment and training services, as well as the Small Business Center. Both entities can serve as resources to establish and run a thorough training program that can not only serve Ashe County residents, but residents throughout the NW North Carolina region.

If the Ashe Campus does not have a large enough "classroom" for the printer, Atlas recommends evaluating existing vacant buildings in the West Jefferson community. During Atlas' site visits, there were a number of vacant buildings* that could potentially serve as a temporary (or permanent) training site, including the [Jefferson Station building](#) or the [Old Tobacco building](#). It would be ideal to have preliminary conversations with potential building owners to determine agreements and requirements needed to utilize the space. By utilizing an existing vacant or underutilized building (especially one located downtown), it would aid in the continual revitalization of the Town of West Jefferson.

**Eligible buildings should be 50 feet x 50 feet (2,500 square feet) with 20 foot ceilings, ideal buildings should also have indoor and outdoor space*

04. Identify potential priority populations

Once there is a foundation, West Jefferson can think about how to expand the program. The construction field is, typically, dominated by males, so how could West Jefferson focus on recruiting women? Or minority populations? During the Research Phase, it was identified that West Jefferson (and the region) has low rates of labor participation among women, a significant population of Latino/Hispanic immigrants, and high rates of substance abuse. How could this program attract more individuals from those populations? Remember to think about additional services that might need to be in place in order for these individuals to participate in the program e.g. daycare, transportation, etc.

Here's an idea...

During this project, housing was also a priority focus area in West Jefferson. Because this plan recommends the development of a 3D Printing Bootcamp, it would also be beneficial to begin discussions around where the first project site would be for a 3D printed home development. Not only would this help meet the needs of current and future residents of West Jefferson, but it would also open the opportunity for an apprenticeship program to be established. Once participants complete their training, they would become eligible to work on active project sites. This would be feasible to achieve due to North Carolina being a strong workforce development state that values programming that seeks to prepare individuals for future employment in well-paying industries. [ApprenticeshipNC](#) is a great resource that can be tapped into for developing this program and establishing an apprenticeship.

How can West Jefferson make themselves a top candidate for a 3D printing development?

Because Atlas is recommending the development of a 3D printing training program, West Jefferson should also be strategizing how to become a competitive candidate for a 3D printed housing development. The Housing Committee established to implement the Comprehensive Housing Strategy should begin working with the Town of West Jefferson to identify and prepare a location for a 3D housing development. Recommendations for this strategy are outlined in the [Housing](#) section.



Phase III: Program Launch

After a curriculum (and eventually, the apprenticeship program) has been established, it's time to launch the program and begin recruiting participants.

01. Hold public meetings to announce program and raise awareness

WCC/West Jefferson should announce the program to the community and raise awareness of the new opportunity. Similar to how Atlas held public meetings during this project, WCC/West Jefferson should do the same by holding general community meetings as well as targeted population meetings (focused on students, women, etc.). Because the general public might not be aware of what 3D printing is or how it works, it's important to provide educational sessions. By educating people about the program, it should not only help with recruiting participants but also generate additional public support.

02. Develop paper and digital marketing materials to promote program throughout the NW North Carolina region

Create flyers to increase awareness and recruitment. They can be posted around town in local businesses, schools, and community gathering spaces. Paper and digital copies should be made so information can be shared on social media websites, such as Facebook, Instagram, LinkedIn, etc.

Although this program seeks to strengthen West Jefferson's local population, marketing material should also be developed to be distributed throughout the county and NW North Carolina region. At the time this plan was developed, Atlas did not uncover another 3D printing bootcamp model in the U.S.; therefore, it could become the first program in the U.S. to train individuals who want to work in this industry.

03. Begin 3D Printing Bootcamp

Set a goal to enroll the first 3D Printing Bootcamp cohort by Summer 2023!



Resource Roadmap

Because WCC has been identified as the entity that will headline this initiative, it is expected that they will contribute some funds to support the program. The amount should be discussed during Phase I as well as potential funding that established partnerships could provide. However, if WCC (and partnering entities) cannot provide enough funds to initiate or sustain the program, other funding will need to be secured.

State Funding

The North Carolina Department of Commerce offers a [Program Enhancement Grant](#), which can be used to support or sponsor innovative approaches to workforce development. This would require WCC to work with a [Workforce Development board Business Services Representative](#) to discuss further details about the grant opportunity.

The Department of Commerce also offers the [One North Carolina Fund](#), which is a discretionary cash-grant program that is meant to support competitive job-creation projects. There is a tier system based on demographic information and Ashe County is ranked in Tier 2, which would require a local match of \$1 for every \$2 provided by the One NC Fund.



Federal Funding

The [Workforce Opportunity for Rural Communities](#) (WORC) Initiative provides funds to Appalachian communities that are working to recover from economic hardship, including the impacts of the opioid epidemic. This program supports workforce development activities that prepare dislocated workers, new entrants to the workforce, and incumbent workers for good jobs in high-demand occupations.

Private Foundation Funding

Should West Jefferson determine that individuals who struggle with substance abuse be a priority population for the program, they could apply for funding through the [Appalachian Regional Commission \(ARC\)'s INSPIRE Initiative](#). This initiative provides funds that support recovery-focused training, one of the pillars within ARC's Recovery Ecosystem Model.

Because WCC will be the leader of this initiative, they can apply for funding offered by the [Duke Energy/Piedmont Community College Grant Program](#) through The [Foundation for the Carolinas](#). This program specifically supports developing a skill pipeline for existing and potential industry through apprenticeship and pre-apprenticeship programs for adults within the community college's service area.

The 3D Printing Bootcamp meets the requirements as a priority funding area for [Golden Leaf Foundation's Open Grants Program](#). The bootcamp is seeking to help close skills gaps and increase the pool of qualified individuals, as well as create new jobs within West Jefferson. These are all qualifications that Golden Leaf is looking to support, especially with West Jefferson being an economically distressed and rural community.

Key Building Revitalization

Typically, a plan for key building revitalization involves identifying an existing building that is underutilized/vacant/blighted, etc. and developing a plan to put that building back into productive use. However, when meeting with West Jefferson residents, it was brought to Atlas' attention that not only the need, but the sustaining and expansion of one of their existing childcare facilities, [Mt. Jefferson Child Development Center](#) (MJCDC), was more crucial to the community than creating a new amenity. Atlas was made aware of existing plans for a new facility to be built that could support the expansion of the existing center by increasing size, staff, and shifts available. However, funding had not been secured to build the new \$1.7M facility.

Atlas agreed to collaborate with MJCDC and their partner entity, the Northwestern Housing Enterprises/Northwestern Regional Housing Authority, to review a variety of funding tools and resources that could be utilized to secure the \$1.7M needed to build the new facility. Atlas believes the following recommendations pose a number of options that can be explored to secure the necessary funding, either through one source or the combination of multiple sources.

Despite the completion of this placemaking action plan, Atlas is continuing collaboration with MJCDC and the Housing Authority by facilitating discussions among potential financing partners to develop a specific funding model that will acquire the total \$1.7M needed to begin construction of the new center.

Rural LISC Loan Product

[Rural Local Initiatives Support Corporation](#) (LISC) is an organization that partners with rural communities to develop community and economic development strategies and programs that meet their existing needs. Atlas was made aware that Rural LISC was engaged back in 2017 regarding their various loan products that could support this type of project.

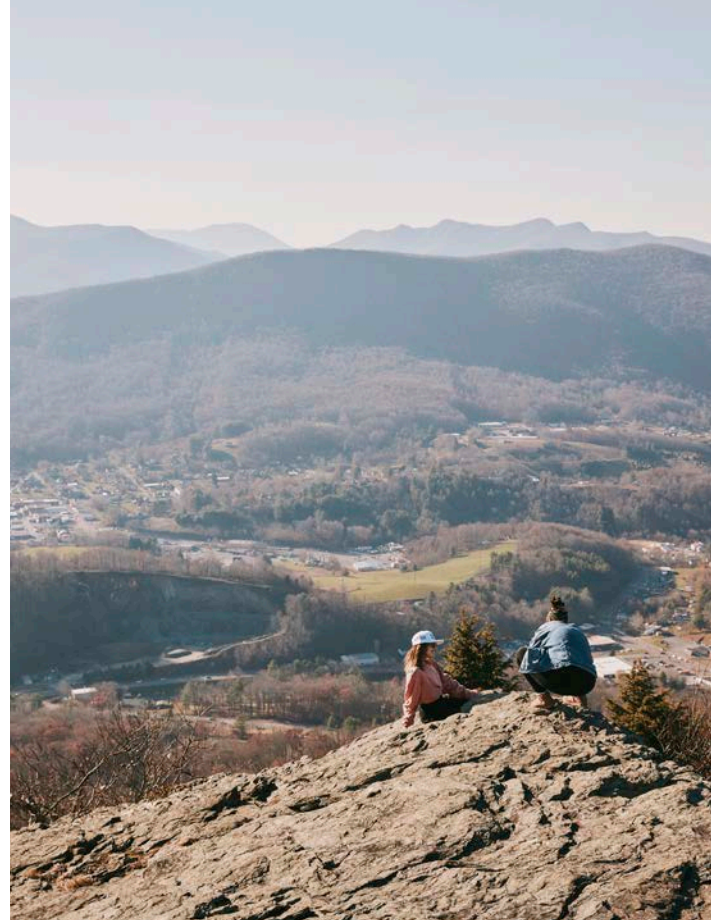
Atlas recommends that MJCDC and the Housing Authority reengage LISC and discuss their current loan products that could provide funding for the

construction of the new childcare facility. At the time this plan was completed, preliminary conversations were occurring with all parties to eligible options.

Local or Regional Banks

A resource that is sometimes overlooked are local and regional banks. MJCDC had also previously engaged a local West Jefferson bank, [LifeStore Bank](#), back in 2017 regarding a loan for the new childcare facility. Atlas would also recommend reengaging this partner to better understand their preferred level of engagement.

Atlas would also advise that MJCDC consider local or regional banks that have applied for and been accepted to be a part of the [Community Reinvestment Act](#) (CRA).



This was a policy enacted to encourage financial institutions to help meet the credit needs of the communities they service. Typically, this includes supporting community and economic development projects and/or entities that may not be able to obtain traditional loan products. Investments in child care related projects, such as forgivable loans or grants, are potentially eligible for CRA consideration if they meet the CRA's definition of community development, which includes "[community services targeted to low-moderate-income individuals](#)."

USDA Business & Industry Loan Guarantee

The U.S. Department of Agriculture (USDA) offers the [Business & Industry \(B & I\) Loan Guarantee](#) to rural businesses who are seeking to repair, modernize or enlarge their business, purchase and/or develop land, buildings and commercial infrastructure, as well as business acquisitions. MJCDC's project would be eligible for this product and would have coverage of 80% of the loan amount. Should MJCDC pursue a loan through either of the two options

outlined above, this resource could provide additional reassurance lenders may be looking for.

Grant Funding

It is important to reiterate that this option will be feasible only if MJCDC has a designated grant writer or team that can prepare a competitive application for both state and federal funding. Although the Housing Authority has assisted with grant writing in the past, MJCDC should initiate discussions on sharing grant writing resources if this is a path they wish to pursue.

— Federal Funding Opportunities

MJCDC would be a competitive applicant for the USDA [Community Facilities Grant](#) due to being located in a rural community of fewer than 5,000 as well as having a median household income (MHI) below 80% of the state non-metropolitan:

- [State non-metropolitan MHI](#): \$40,240
- [West Jefferson MHI](#): \$29,417

This program supports the purchase, construction, and/or improvement of essential community facilities and MJCDC could be eligible for up to 35% coverage of project costs.

— State Funding Opportunities

The Department of Commerce offers the [One North Carolina Fund](#), which is a discretionary cash-grant program that is meant to support competitive job-creation projects. There is a tier system based on demographic information and Ashe County is ranked in Tier 2, which would require a local match of \$1 for every \$2 provided by the One NC Fund.

Equity Crowdfunding

Crowdfunding is a method of raising capital through the collective effort of friends, family, customers, and individual investors. Rewards-based crowdfunding platforms, such as Kickstarter and Go Fund Me, invite people to support projects as a form of social investment in exchange for non-monetary returns, such as a bracelet or t-shirt or even a simple thank you note.

¹Term used for an investor who meets a certain income or net worth under federal securities laws.

Equity crowdfunding is a form of impact investment, which returns social benefit alongside possible financial gains. In this instance, the crowd is invited to fund a business or project and, in exchange for relatively small amounts of cash, these investors get a proportionate (time limited) slice of equity in the business venture. Prior to the [Jobs Act of 2012](#), only accredited investors¹ (about 3% of the adult population) could invest in opportunities like this. Now, [federal legislation](#) allows regulated platforms to host projects that **everyone 18 years and older, no matter their income or their net worth, can invest in businesses and projects.**

When instituted at the local level, this tool gives residents the opportunity to actively influence and participate in reshaping the community. This resource isn't intended to fund the project in its entirety, but could represent between 10% and 30% of the project costs. For the **project developer**, this is often the most valuable capital, because a successful project means successful investors. Successful investors represent loyalty to the product or service, a built-in project marketing and promotion team, and advocacy for (or against) forces that could impact the success of the project. The **local investors** not only get a potential financial return on their investment, but they also benefit from an improved tax base, a likely increase in property values, and a richer quality of life.



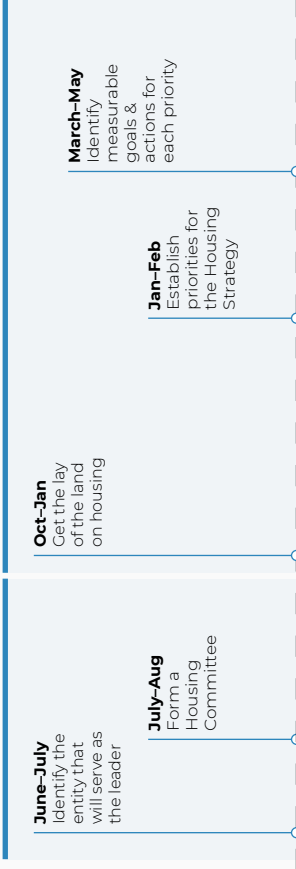
tentative implementation timeline

WEST JEFFERSON | Tentative Implementation Timeline

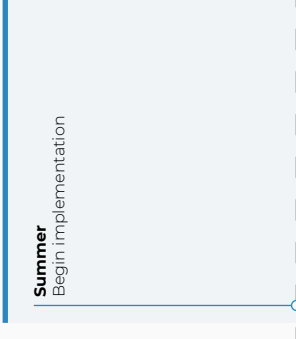
**subject to change*

Comprehensive Housing Strategy

1. Bring Together Key Stakeholders 2. Review Existing Housing Projects & Resources

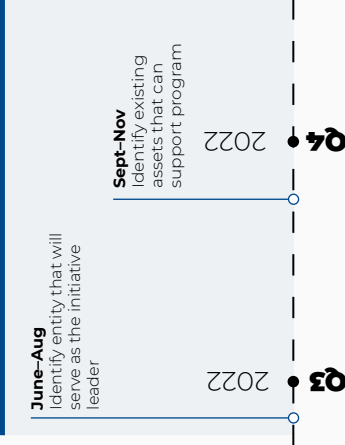


3. Implement

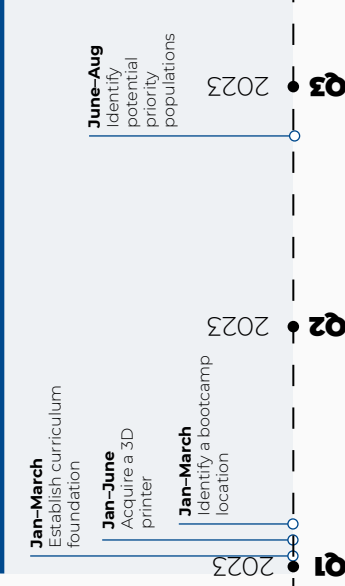


3D Printing Bootcamp

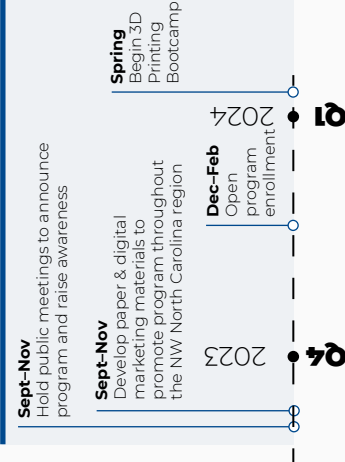
1. Form partnerships



2. Build Out a Curriculum



3. Program Launch





***how does
west jefferson
define success?***

Atlas has identified concepts and outlined the necessary steps for each strategic opportunity area: Housing, Workforce Development, and Key Building Revitalization. These plans are meant to combat the current challenges West Jefferson faces. Once each implementation phase begins, it's important to set up a [monitoring system](#) that tracks activities, progress towards established goals/objectives, and lessons learned throughout each process in order to function more effectively and efficiently. This data can be collected in two formats: activity-based indicators and performance-based indicators.

Activity-based Indicators

These indicators will derive from progress made towards established goals and objectives. Examples of activity-based indicators West Jefferson could include are:

Comprehensive Housing Strategy

If the goal is to increase access to homeownership, and West Jefferson chose to offer Homeowner Education and Counseling courses, the Town could track the following activity-based indicators:

- Number of individuals that enroll in/attend the course(s)
- Number of individuals that complete the course(s)
- Number of counseling sessions offered to potential homebuyers

If the goal is to increase rental housing affordability, and West Jefferson chose to acquire and operate moderate-cost rental units, the Town could track the following activity-based indicators:

- Number of properties acquired
- Number of units that are considered affordable
- Number of affordable units that are rented
- Dollars saved by tenants when compared to average rent costs

3D Printing Bootcamp

- Number of enrolled participants
- Number of participants who completed the program
- Number of graduates who obtained employment less than 6 months after the completion of the program
- Number of public meetings held
- Number of printed promotional materials distributed
- Number of social media/online posts promoted
- Number of partnerships created/utilized

- Number of grant applications submitted
- Number of grant applications awarded

Funding Strategy for the Mt. Jefferson Child Development Center

- Number of individual donations
- Number of marketing materials distributed
- Number of grant applications submitted
- Number of grant applications awarded

Impact-based Indicators

Economic and community development projects require significant time and investment in terms of labor, planning, funding, and more. It's important to remember that measuring impact can be achieved in a variety of ways, but also takes time to see impact come to fruition. Impact can be measured by economic and geographic trends in terms of West Jefferson's overall population. However, it is common to not see the following indicators significantly change for many years. That doesn't insinuate positive change isn't occurring in the community, it simply means that change takes time. Examples of impact-based indicators West Jefferson could include are:

Comprehensive Housing Strategy

If we continue with the goal to increase access to homeownership by offering Homeowner Education and Counseling courses, the Town could track the following performance-based indicators:

- Net change in homeownership rates
- Net change in West Jefferson property tax receipts
- Net change in population

3D Printing Bootcamp

- Total job growth
- Average annual wages
- Individual and household per capita incomes
- Adult educational attainment
- In/out-migration of prime working-age population groups

Tracking each project's performance can help demonstrate the true impact on the community. By having a solid foundation of measurements, this information can be used to demonstrate the progress being made, leverage for future funding opportunities, and help engage the community further on this initiative.



appendix a:

housing report



Local Housing Solutions

Housing Needs Assessment Report

January 3, 2022

West Jefferson (City) is located in Ashe County, in the state of North Carolina.

Indicators in this report use data from various geographies, depending on availability. Check the citation note for each section.

POLICYMAP

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Demographics

Rental
Affordability

Homeownership
Affordability

Dedicated
Affordable Housing

Alignment of Housing
Supply and Demand

Housing Stock
Characteristics

Neighborhood
Variations

Housing Stock for
Older Adults

About This Report

This report aggregates nationally available data to document and illustrate local housing needs. Visualizations provide comparable data for broader geographic areas including at the state and national level. Reports for the metropolitan area are also available.

Much of the national data is from the American Community Survey (ACS) which is conducted annually, and published roughly one year after collection. This report uses the Census's 5-year estimates which average five years of ACS survey data and so may not fully reflect the latest trends. Annual ACS estimates may be more current, although they are subject to larger margins of error. Local data sources can also help illuminate short-term trends not apparent in Census surveys. [Learn more about Using Locally Available Data, Interviews, and surveys to Supplement Nationally Available Data in a Housing Needs Assessment.](#)

Each of the visualizations in the report are downloadable in chart or image form. Most visualizations in this report are interactive, and will display additional detail when users tap or hover over bars or data points. In some cases, this detail includes percentage changes to provide trend information.

Demographics ⓘ

Examining the demographics of your locality is key to understanding and addressing the housing needs of your community. Data on age, racial composition, disability, and socioeconomic status can provide insight into who lives in the jurisdiction and inform decisions about how to meet diverse needs and allocate resources where most needed. Examining demographic data is also important for identifying mobility trends among different populations into and out of the jurisdiction.

Estimated Population 2019

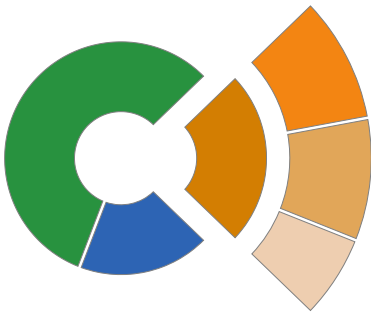
Total Population

1,539

▲ 46.3% Since 2000

Population By Age

- Less than 18 (18.6%)
- 18-64 (57%)
- 65 or More (24.4%)
- 65-74 (9.3%)
- 75-84 (9%)
- 85 and Over (6.2%)



Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

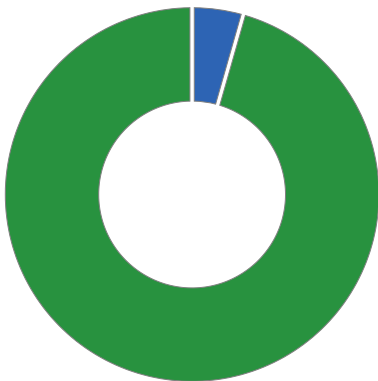
Race and Ethnicity 2019

Racial Composition



- White (88.3%)
- Black or African American (3.1%)
- Asian (4%)
- Native Hawaiian or Pacific Islander (0%)
- American Indian or Alaskan Native (0%)
- Some Other Race (2.7%)
- Two or More Races (1.9%)

Ethnic Composition



- Percent Hispanic or Latino Population (4.4%)
- Percent Population Not Hispanic or Latino (95.6%)

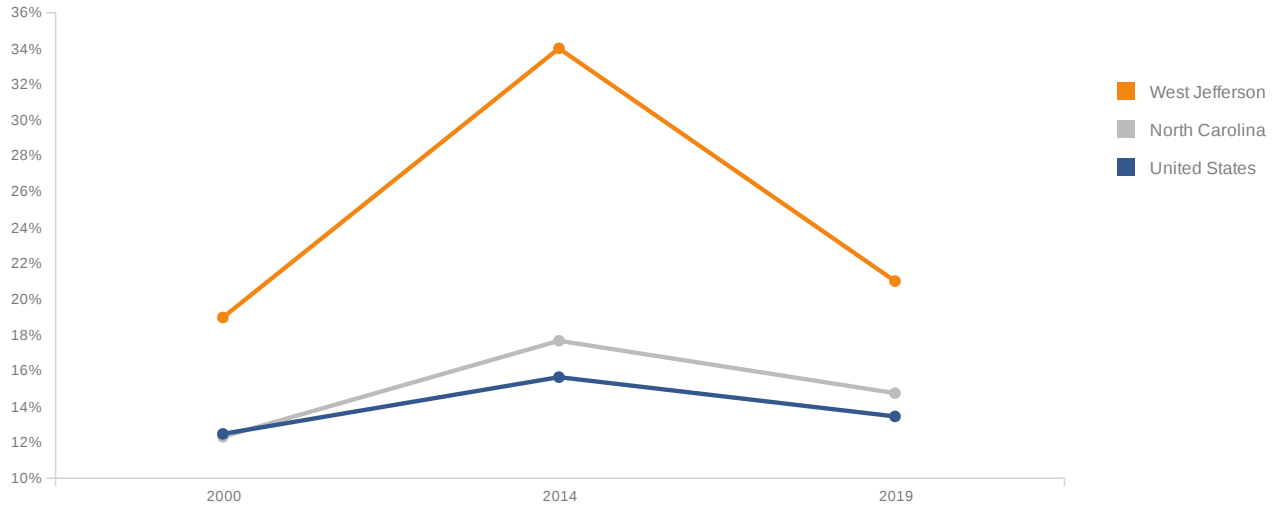
Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Poverty Level and Trend 2000 to 2019

Monitoring the poverty rate over time is critical for assessing community needs and considering policy responses. A substantial change in the poverty rate over time can be a sign of an important trend, such as a deepening or amelioration of economic distress, or changes in the composition of an area's population due to shortages of affordable housing. In **West Jefferson**, the share of people in poverty **increased** from **18.9%** in 2000 to **21%** by 2019.

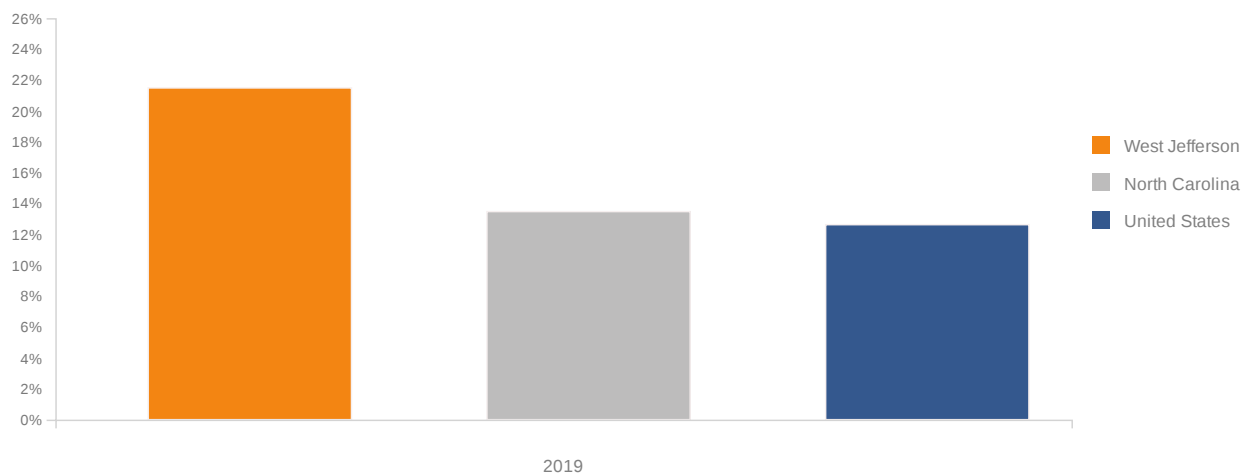
It's also important to compare the poverty rate in the jurisdiction to that of the state as a whole. Higher poverty rates can mean higher affordability challenges unless offset by lower housing costs. In 2019, the share of people in poverty in **West Jefferson** was **higher** than in **North Carolina** and **higher** than the **United States** as a whole.



Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Share of Population With A Disability 2019

Some people with physical disabilities require housing with special features, such as wider doorways or easy-entry showers. The overall share of people with disabilities can be a helpful marker of the need for housing adaptations and services, but the category is broad and different people with disabilities, including developmental and other non-physical disabilities, have different needs. In **West Jefferson** in 2019, the share of population with one or more disabilities was **21.5%**, **higher** than the share for the state of **North Carolina (13.5%)** and **higher** than the **United States** as a whole (**12.6%**)



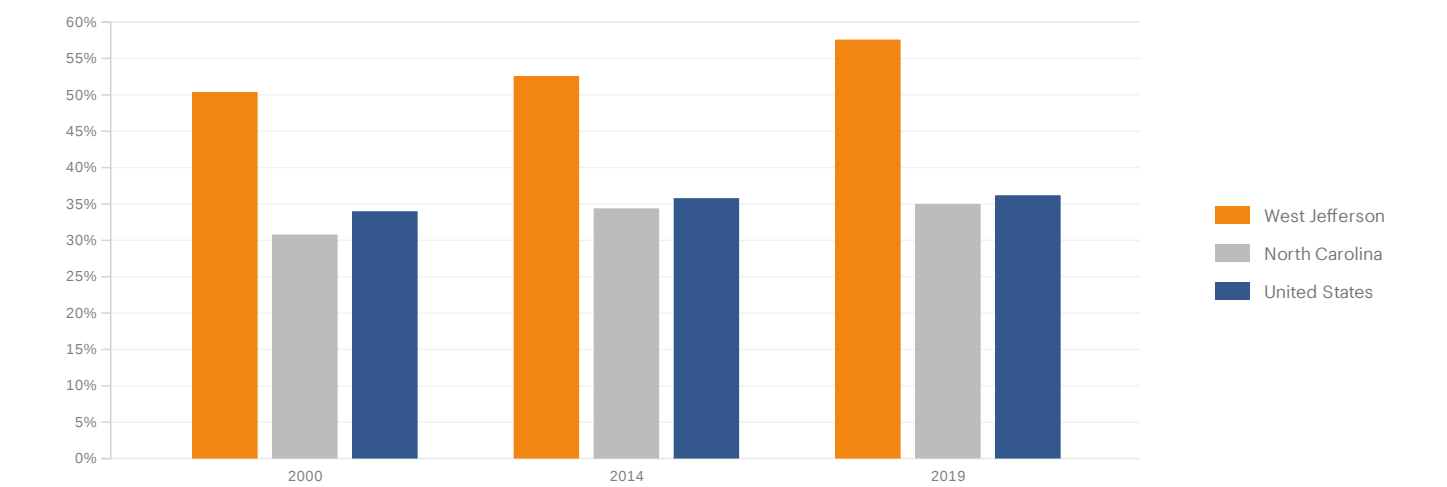
Source: [Census](#) ⓘ
Data Contains: 1 City

Rental Affordability

A healthy housing market provides a diverse range of housing options, including rental and for-sale homes and homes affordable to people of different incomes. An examination of the percentage of households that rent their homes, and the characteristics of these renter households (age, income, and cost-burden) can help jurisdictions understand the needs of renters and the extent to which policy changes may be needed to help ensure those needs are met. By examining how the data change over time, jurisdictions can spot trends, such as increased or decreased rental affordability. Data at the MSA and state levels provide benchmarks that can be helpful for interpreting the jurisdiction's data. [Learn how to use the tools on LocalHousingSolutions.org to increase the affordability of rental housing.](#) In addition to developing new dedicated affordable rental homes, it is important to consider how both to [preserve existing dedicated affordable rental homes](#) and to [preserve unsubsidized rental homes that are nevertheless affordable](#). Since the overall supply of homes for rent can affect rent levels, localities interested in making rental homes more affordable also may wish to focus on reducing barriers to the creation of new supply using tools included within the "[reducing development costs and barriers](#)" section of the [Local Housing Solutions policy framework](#).

Share of Households Who Rent 2000 to 2019

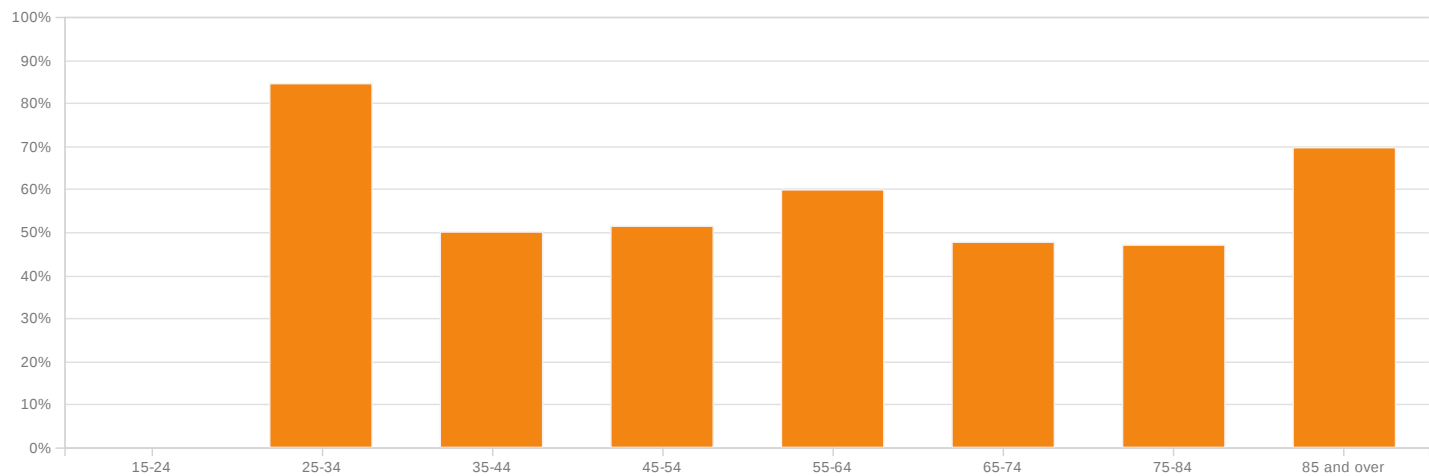
In most localities, a significant share of households rent, underscoring the importance of quality affordable rental housing. Localities where few households rent compared to the state may want to consider increasing the stock of rental housing in the jurisdiction. As of 2019, **57.5%** of households in **West Jefferson** were renters, **higher** than the renter percentage in **North Carolina (34.8%)** and **higher** than the renter percentage in the U.S. (**36%**). The share of **West Jefferson** households who rent **increased** from **50.1%** in 2000 to **57.5%** in 2019.



Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Share of Renters By Age 2019

The share of households who rent varies substantially by age and so renters of different ages and household sizes may be interested in different forms and sizes of rental homes. In **West Jefferson**, as of 2019, households headed by an individual aged **25-34** were the most likely to rent (**84.5%** rented) while households headed by an individual aged **15-24** were the least likely to rent (**N/A** rented). Jurisdictions should compare these percentages to the numbers of households in each age category to determine how many renter households there are in each category.



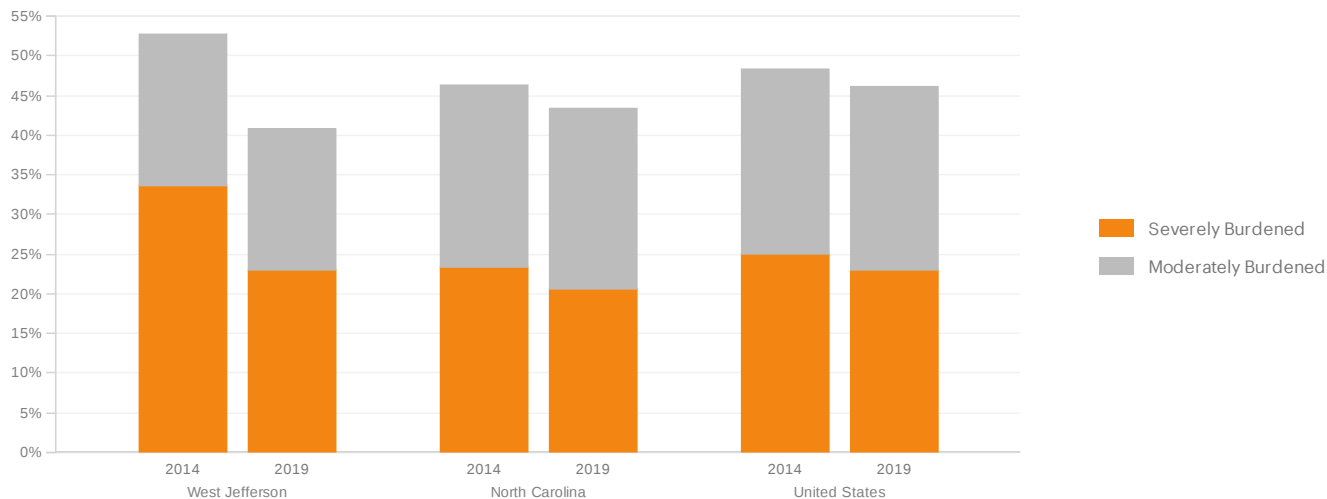
Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Share of Renter Households Moderately or Severely Cost Burdened ⓘ 2014 to 2019

Examining how the share of renter households that are cost-burdened changes over time can help jurisdictions understand whether affordability problems are easing or worsening. In **West Jefferson**, the share of renter households that are moderately or severely cost burdened **decreased** from **52.6%** in 2014 to **40.7%** in 2019.

Data on the share of households that are cost-burdened at the regional and national levels can provide a useful context for understanding the extent to which the jurisdiction's affordability challenges are more or less severe than these benchmarks. The share of renter households in the **West Jefferson** that were moderately or severely cost-burdened in 2019 (**40.7%**) was **lower** than the share in **North Carolina**, (**43.3%**), and **lower** the share in the **United States**, (**46%**).

In reviewing these charts, pay attention to the level of severe cost-burden as well as the combined level of moderate- and severe cost-burden.



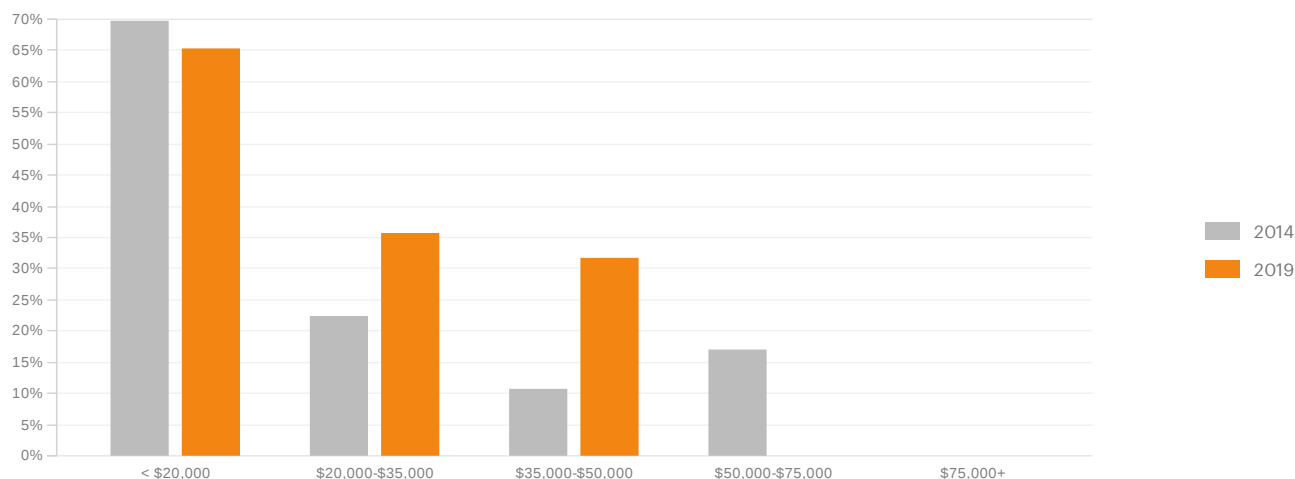
Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Share of Renter Households that are Cost Burdened across Income Ranges 2014 to 2019

The incidence of housing cost burdens is generally highest for unassisted renter households with the lowest incomes, a key reason why federal housing vouchers and federally-funded public housing are targeted primarily toward extremely low-income renters. In developing a local housing strategy, it is important to consider both the incidence of moderate- and severe housing cost burdens among households of different income levels and the absolute number of renter households with these problems within each income category. It is also important to consider whether the incidence of housing problems is rising among certain income groups as well as whether there are important gaps not targeted by federal assistance. [Learn how to set income eligibility levels.](#)

In reviewing this chart, keep in mind that it includes households receiving rental assistance, which may have the effect of reducing the share of households in the lowest income bracket(s) that are cost-burdened. In addition, the income categories are based on nominal incomes in each year and are not adjusted for inflation.

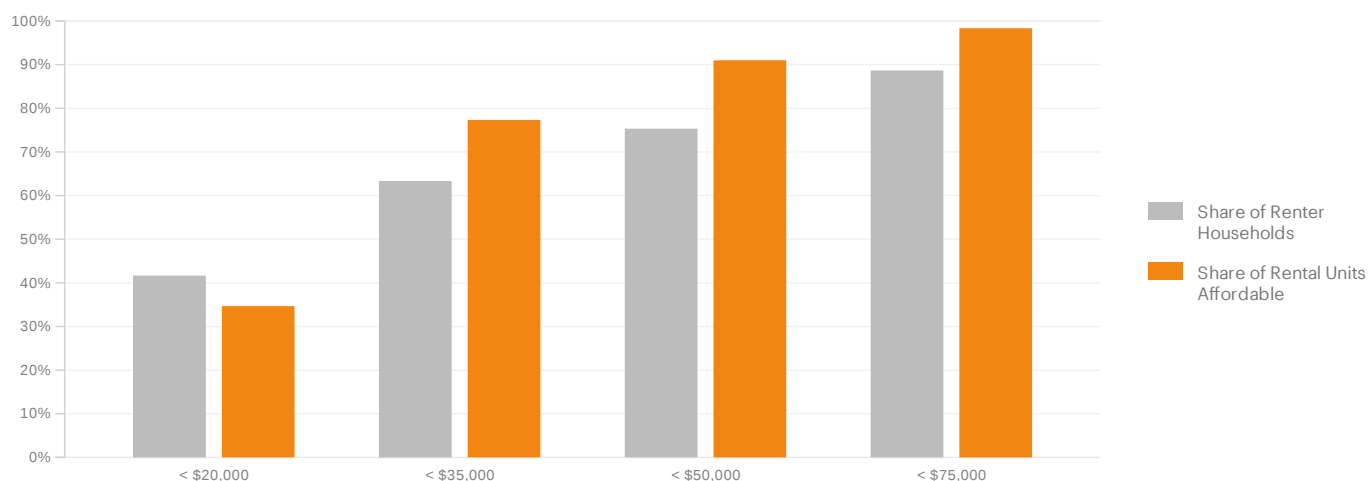
In **West Jefferson**, renter households with incomes of **less than \$20,000** had the highest incidence of cost burden in 2019 (**65.2%**). As shown in the previous visualization, the share of households rent burdened in **West Jefferson decreased** overall from 2014 to 2019.



Source: [Census](#) ⓘ
Data Contains: 1 City

Distribution of Renter Households and Affordable Rental Units by Income 2019

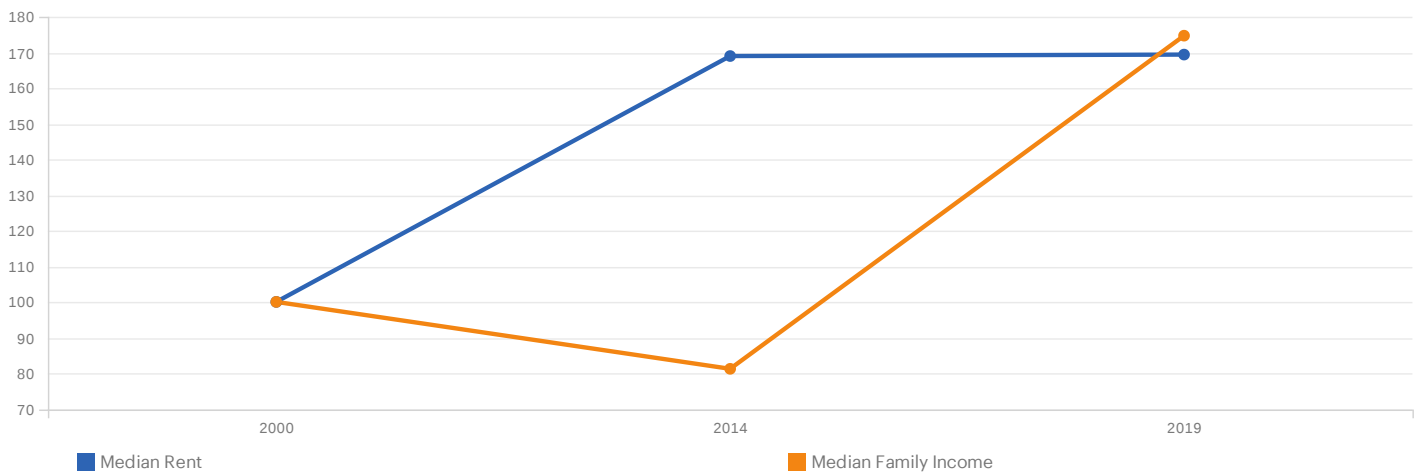
This chart compares the cumulative share of renters below specified income levels to the share of the rental stock affordable to households with these incomes. This can be helpful for identifying supply shortages at different income levels. Keep in mind that some of the units identified as affordable to people of a particular income level may in fact be occupied by households with higher incomes, reducing the stock available for lower income households. There are deficits in affordable supply for the lowest income households in nearly all markets (note: visualization includes public housing which mainly serves those lowest incomes). One issue to examine is how far up the income spectrum the deficit extends.



Source: [Census PUMS](#) ⓘ
Data Contains: 1 City

Comparison of Trends in Rent and Income (Indexed) 2000 to 2019

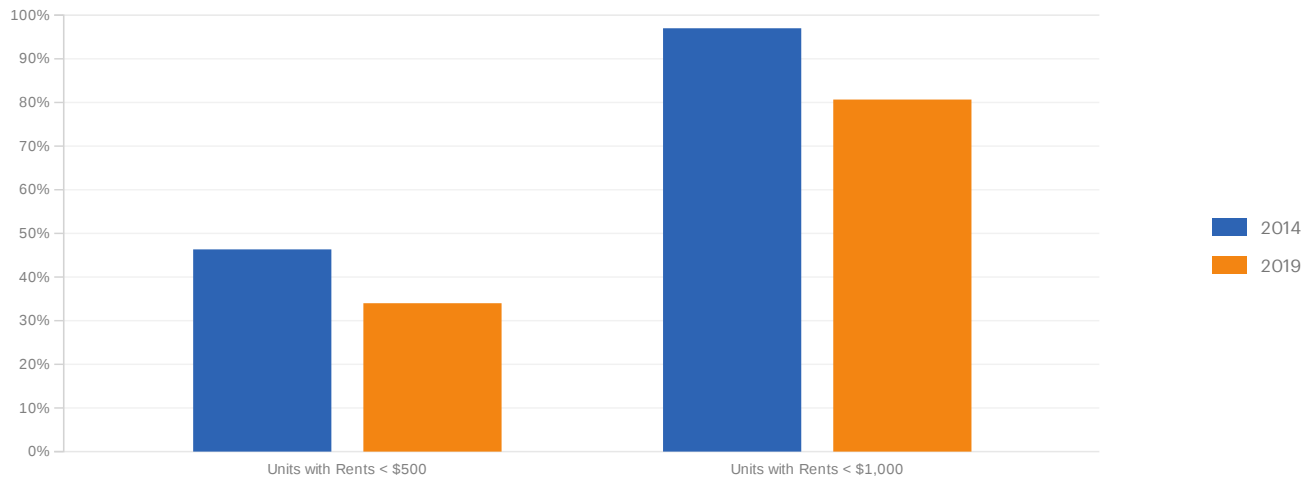
In many localities and regions, rents are rising faster than incomes, leading to decreased affordability. In other localities and regions, incomes are increasing faster than rents, leading to increased affordability. The monthly median rent in **West Jefferson rose** from **\$339** in 2000 to **\$574** in 2019 (**growth of 69.3%**). During this same period, the annual median family income in **West Jefferson rose** from **\$35,000** to **\$61,101** (**growth of 74.6%**). (Both monthly median rent and annual median family income have been turned into index numbers with their year 2000 values set to 100; dollar amounts are nominal and have not been adjusted for inflation).



Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

Change in Stock of Rental Units below \$500 and \$1,000 a Month 2014 to 2019

Some localities are experiencing a reduction in the stock of units with low rents as owners renovate housing or simply align rents with a rising market. In **West Jefferson**, **33.6%** of rental units in 2019 had a monthly rent of \$500 or less, and **80.2%** of units rented for \$1,000 or less monthly. This is a **smaller** share than in 2014, when **96.6%** of rented units in **West Jefferson** had a gross rent of \$1,000 or less. Note that these figures reflect nominal dollars and have not been adjusted for inflation. Based on affordability standards defining an affordable rent at or below 30% of income, monthly rent levels at \$500 and \$1,000 are affordable to households with annual incomes of \$20,000 and \$40,000, respectively.



Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

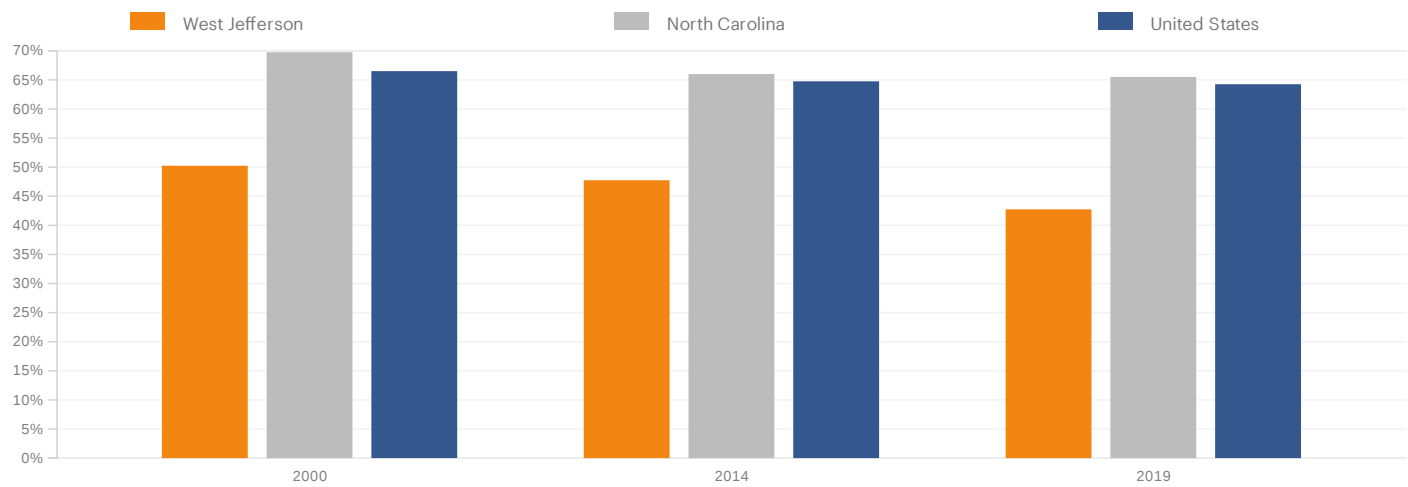
Homeownership Affordability

An examination of the homeownership rate and affordability of owner-occupied homes is important for developing a strategic approach to homeownership. Localities with homeownership rates that are low relative to the region or state may want to consider [policies to encourage homeownership](#). There are also several policy options to bring homeownership within reach of low- and moderate-income households, such as [community land trusts](#), [deed-restricted homeownership](#), [housing counseling](#), [downpayment assistance](#), and [shared appreciation mortgages](#). In addition to helping renters become homeowners, many localities focus on helping existing homeowners stay in their homes through policies including [foreclosure prevention](#) and [property tax relief](#). Since the overall supply of homes for sale can affect home prices, localities interested in making homes more affordable also may wish to focus on reducing barriers to the creation of new supply using tools included within the "[reducing development costs and barriers](#)" section of the [Local Housing Solutions policy framework](#).

Homeownership Rate 2000 to 2019

The state and national averages provide useful context for understanding a locality's homeownership rate and the change over time in that rate. In 2019, **42.5%** of households in **West Jefferson** owned their homes. This is **lower** than the state of **North Carolina (65.2%)** and **lower** than the homeownership rate in the United States (**64%**). Between 2000 and 2019, the homeownership rate in **West Jefferson** rose by **9.3%**.

Localities that experience a rate of change in the homeownership rate that is substantially different from that of the state and/or nation should consider the local and regional context to determine whether this is a welcome, distressing, or neutral development. [Learn how to balance the goals of promoting homeownership and increasing the supply of affordable rental housing.](#)

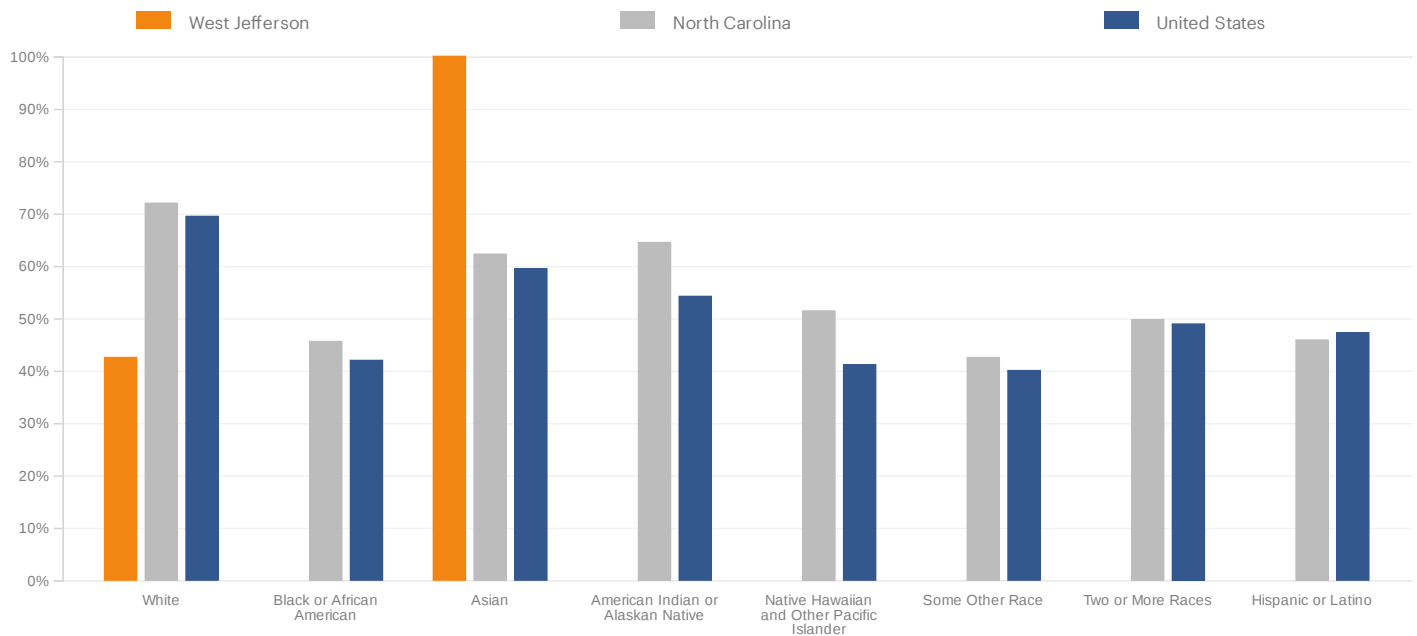


Source: [Census](#)
2000 - 2015-2019 Data Contains: 1 City

Homeownership Rate by Race/Ethnicity 2019

Across the U.S., there are significant disparities in the homeownership rate by race and ethnicity. Localities can use this chart to understand how the homeownership rate varies by demographics within their jurisdiction and compare the racial and ethnic homeownership gaps to those of the state and the U.S. as a whole.

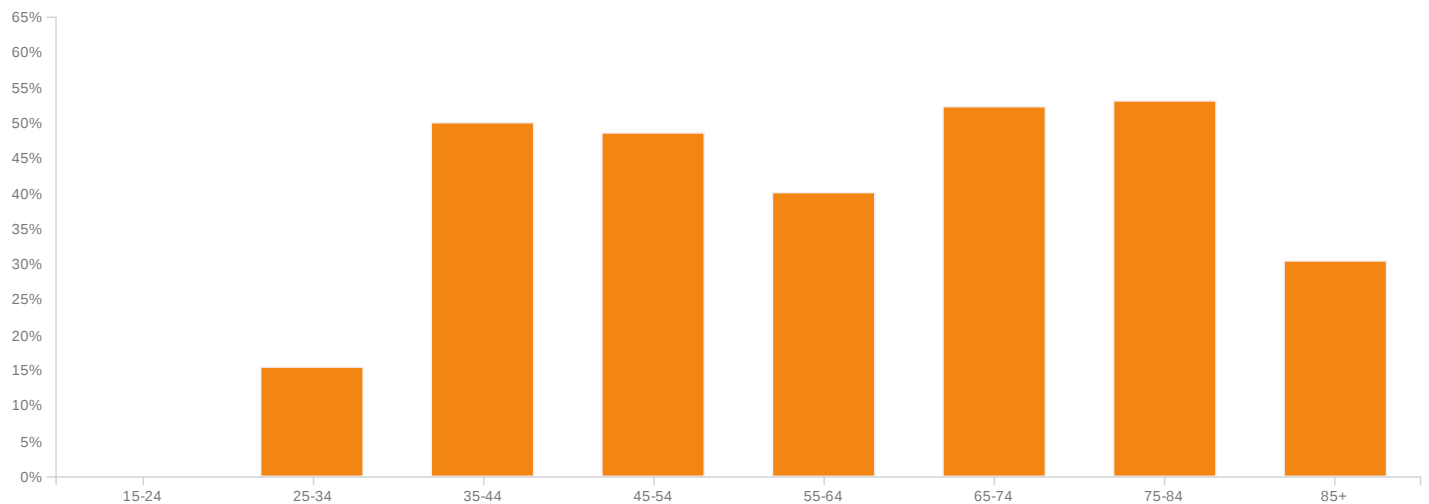
In **West Jefferson**, as of 2019, the homeownership rate for white householders was **42.6%**, compared to **72.1%** in **North Carolina** and **69.5%** in the **United States** as a whole. During this same time period, the **West Jefferson** homeownership rate for Black or African American householders was **N/A**, **lower** than **North Carolina's 45.5%**, and **lower** than the **United States** rate of **41.8%**. See the chart for the homeownership rates of other racial and ethnic groups.



Source: [Census](#) ⓘ
2015-2019 Data Contains: 1 City

Homeownership Rate by Age 2019

The homeownership rate generally rises with age as household income and wealth increases, though in some areas the rate declines for the very oldest households as some choose to downsize or move into assisted living or other arrangements. In **West Jefferson**, as of 2019, households headed by an individual aged **75-84** were most likely to own their homes (**53.1%** own), while households headed by an individual aged **15-24** were least likely to be owners (**N/A** own). If the homeownership rate does not steadily increase with age, it may be useful to consider why and whether additional assistance might be needed to help households in this age group overcome barriers to ownership. For example, the homeownership rate of an age cohort can be affected by an economic crisis or rising student debt levels. On the other hand, in some cases, the changes represent generational shifts in housing choices.



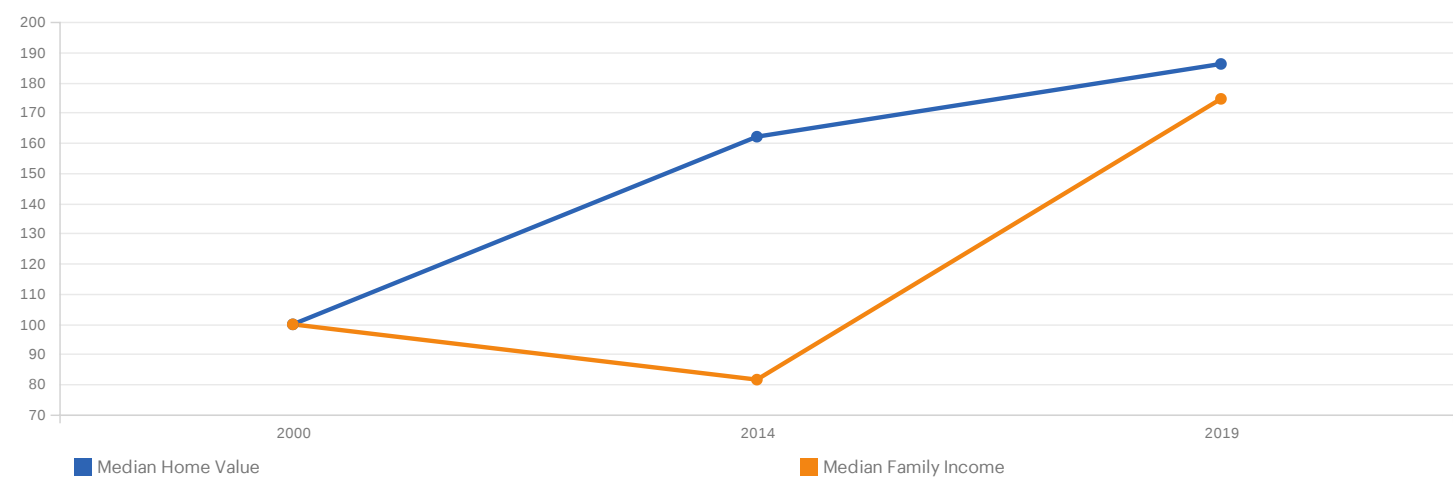
Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

Comparison of Trends in Median Home Values and Median Family Incomes 2000 to 2019

Median home values in **West Jefferson** have **risen \$72,400** in nominal dollars since 2000. As of 2019, a median home value in **West Jefferson** was **\$156,700** (increase of **85.9%** since 2000). During the period between 2000 and 2019, median family income in **West Jefferson** has **grown** from **\$35,000** (2000) to **\$61,101** (2019), a **growth** of **74.6%**.

(Both median home value and median family income have been turned into index numbers with their year 2000 values set to 100; dollar amounts are nominal and have not been adjusted for inflation.)

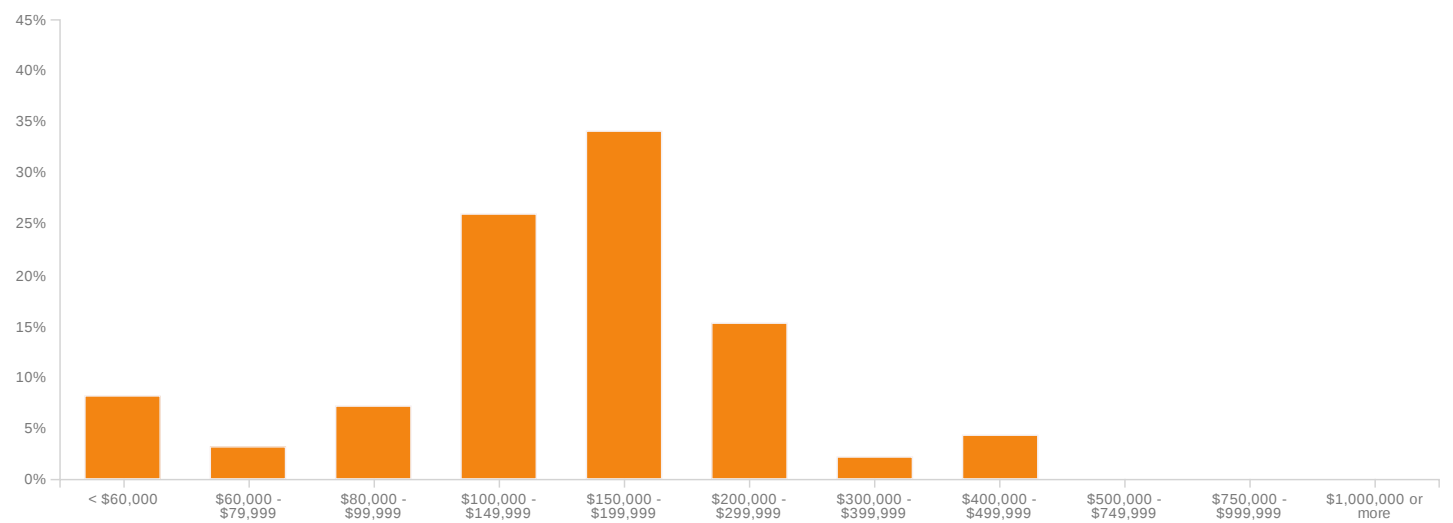
Median Home Value Versus Median Family Income (Indexed) 2000 to 2019



Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Distribution of Reported Home Values 2019

This chart shows the distribution of reported home values of owner-occupied homes in **West Jefferson**. The area median income (AMI) for **West Jefferson** was **N/A** in 2021. Using a general rule of thumb, households at 60%, 80%, 100% and \$120% of the AMI in **West Jefferson** could afford homes of about **N/A**, **N/A**, **N/A**, and **N/A**, respectively.

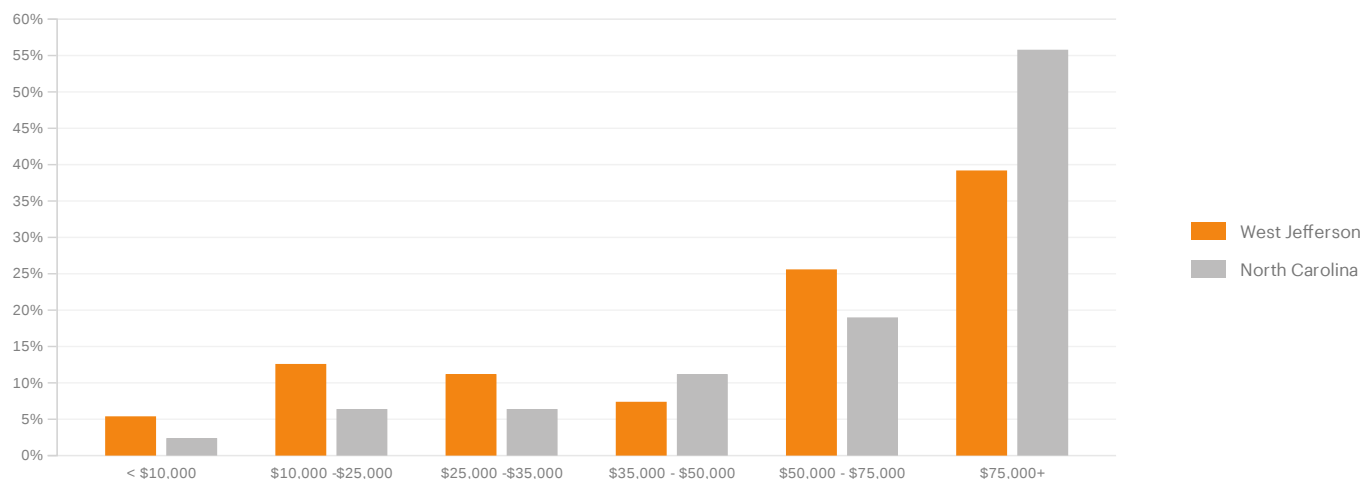


Source: [Census](#), [HUD](#) ⓘ
2015-2019 Data Contains: 1 City

Distribution of Homeowners with Mortgages by Income 2019

This chart indicates the relative incomes of homeowners with mortgages in **West Jefferson** compared to those in **North Carolina**. When the incomes of homeowners with mortgages are lower in the jurisdiction than in the broader region, homes in the jurisdiction are generally more affordable than in the region.

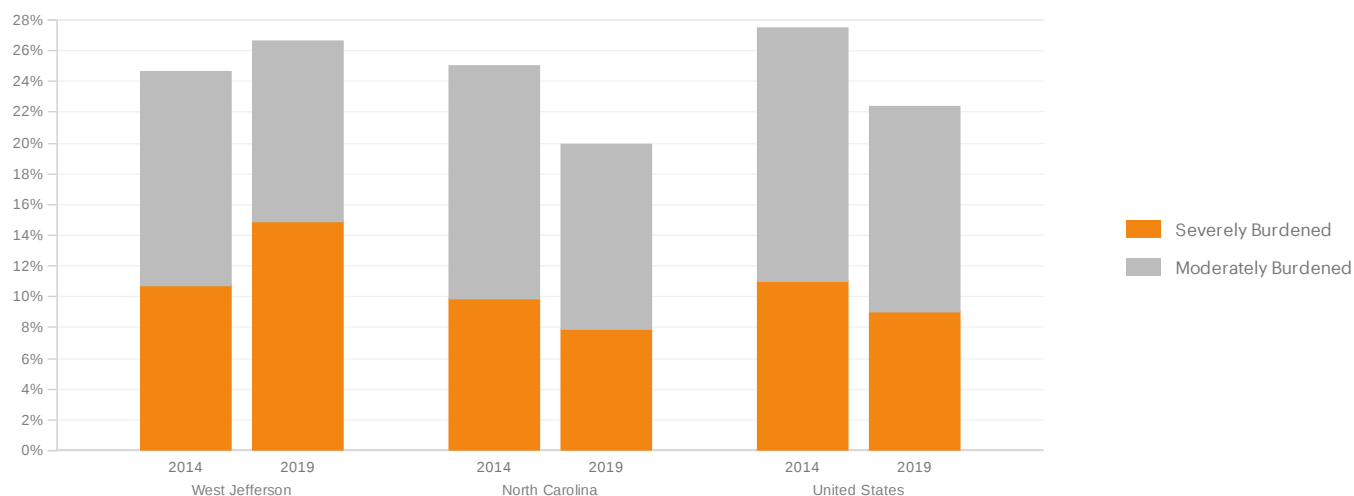
In **West Jefferson**, as of 2019, **17.5%** of homeowners with a mortgage earned under \$25,000 annually, compared with **8.4%** of homeowners in **North Carolina**. Homeowners with mortgages earning over \$75,000 annually make up **39%** of this share in **West Jefferson**, lower than **55.5%** for **North Carolina**.



Source: [Census](#) ⓘ
Data Contains: 1 City

Share of Owner Households Moderately or Severely Cost Burdened ⓘ 2014 to 2019

In **West Jefferson**, the share of owner households that were moderately or severely cost burdened **increased** from **24.5%** in 2014 to **26.6%** in 2019. This share is **higher** than the **North Carolina's 19.9%**, and **higher** than the **United States** as a whole, where **22.3%** of homeowners were cost burdened in 2019.



Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

Dedicated Affordable Housing

There are two main types of affordable housing: (a) dedicated affordable housing that comes with binding rent and/or income restrictions to ensure it is occupied by low-income households and (b) market affordable housing – units that rent or sell at an affordable price but have no binding restrictions. This section focuses on the first type, providing information about the amount and location of dedicated affordable housing in the jurisdiction. Surveying the landscape of existing affordable housing in the jurisdiction can help clarify gaps left by federal subsidies and identify the extent to which existing dedicated affordable housing units may be at risk of loss from the subsidized inventory as federal regulatory agreements expire. The first of the four pillars within the [Local Housing Solutions policy framework](#) focuses on policies that seek to create or preserve dedicated affordable housing.

Federally Subsidized Housing Units 2018

In 2018, the inventory of federally subsidized rental housing in **West Jefferson** included **133** units and comprised **34.9%** of **West Jefferson's** total rental stock. Of these subsidized units, **0** are HUD public housing units. Remaining units are privately owned. In addition to the federally subsidized rental units tracked here, some jurisdictions also have rental units that are subsidized by state or local sources and not included in this count.

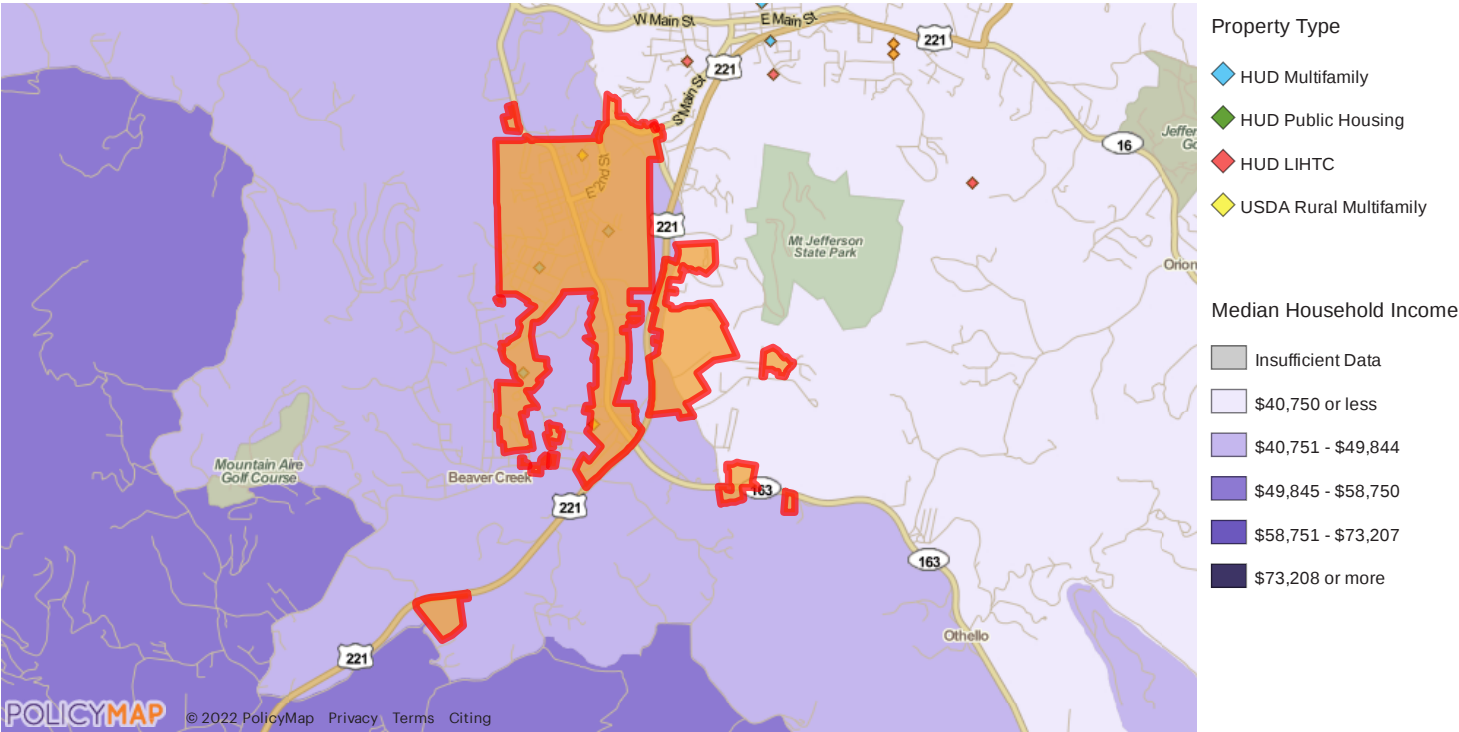


Source: [HUD Multifamily DB](#), [HUD's Picture of Subsidized Households](#), [LIHTC](#), [USDA](#)

Source: [Census](#) ⓘ
2015-2019 Data Contains: 1 City

Location of Federally Subsidized Properties 2018

The map below shows the location of federally subsidized properties in **West Jefferson** by property type . Find out more about each property by clicking on it. This map also displays median household income by census tract in **West Jefferson**, as of 2019. The median household income in **West Jefferson** overall in 2019 was **\$29,417**. [Explore this map on PolicyMap.](#)



Federally Subsidized Housing Units by Expiration 2018

By 2025, the affordability restrictions on **30** units of federally subsidized housing in **West Jefferson** are set to expire. Restrictions on an additional **0** units are set to expire by 2030. Some of these units will remain within the subsidized inventory as owners elect to renew their rent subsidy contracts or recapitalize the properties using new federal subsidies. In other cases, the units may remain affordable even after the restrictions expire due to a soft rental market. In still other cases, however, the lifting of the affordability restrictions will allow for rents to rise substantially, reducing the stock of units renting at an affordable level. [Learn how to preserve the affordability of the existing stock of dedicated affordable rental housing.](#)



Alignment of Housing Supply and Demand

Increasing the overall supply of housing so that it keeps pace with rising demand is an important strategy for promoting affordability. The second pillar of the [Local Housing Solutions policy framework](#) features policies that can help localities reduce barriers to new development and increase supply. These policies include, for example, zoning changes to [increase residential density](#) or [facilitate the use of lower-cost housing types](#), such as accessory dwelling units, micro-units, multifamily housing and manufactured housing, [streamlining of the permitting processes](#) for development approval, and [tax incentives for new construction and substantial rehabilitations](#).

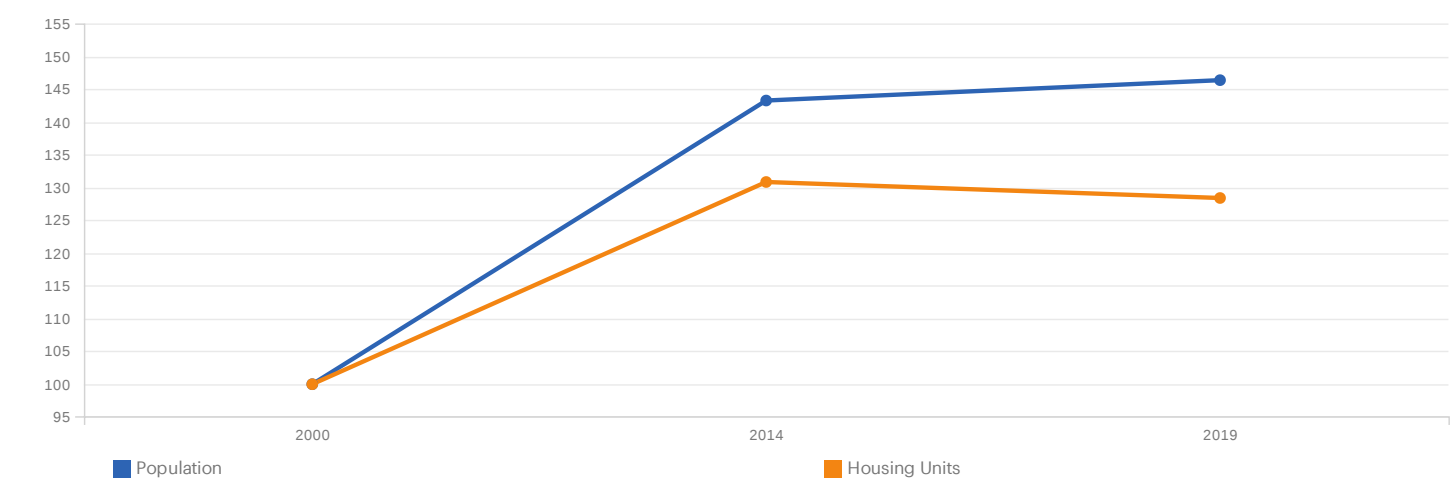
Local data on housing starts are needed to understand the extent to which new construction is keeping pace with job growth. Lacking access to this type of local administrative data, this section focuses on nationally available data that provide clues regarding the extent to which the production of housing is keeping pace with demand.

Relative Growth of Population, Employment and Housing Stock (Indexed) 2000 to 2019

This chart, and accompanying text, are designed to help jurisdictions understand whether the supply of housing is keeping pace with population and employment growth. If the population is falling faster than the housing stock, the resulting surplus of housing units can depress property values and result in increased vacancy, abandonment, and a general decline in the quality of the low-priced housing stock. In contrast, when the population is growing faster than the housing stock, generally the vacancy rate is declining (as vacant units become occupied) or crowding is increasing. A third factor to consider is the number of jobs in the locality. When the number of jobs is rising faster than the housing stock is expanding, the excess demand pressure can cause housing prices and rents to rise and traffic congestion to increase as employees locate outside the city.

In **West Jefferson**, between 2000 and 2019, change in the total number of housing units of **28.3% lagged behind** the **46.3% increase** in the population. Over a similar period, from 2002 to 2017, the number of jobs in **West Jefferson increased by 48.7%**.

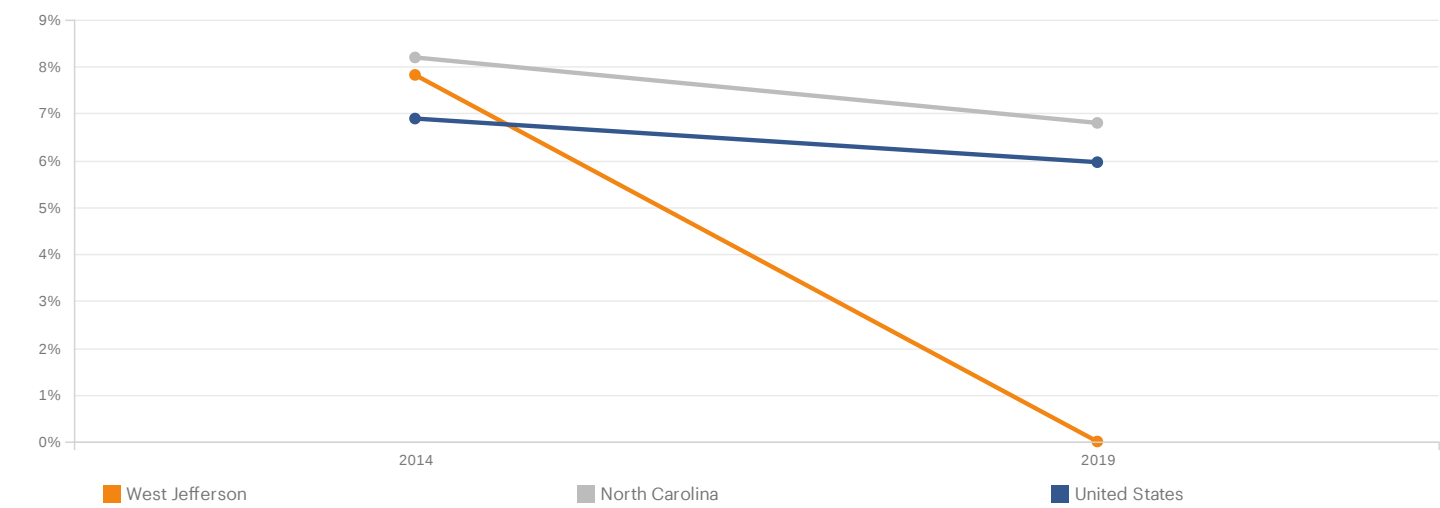
(Relative changes in population and housing units have been turned into index numbers with their year 2000 values set to 100.)



Source: [Census, LEHD](#)
2000 - 2015-2019 Data Contains: 1 City
2002 - 2017 Data Contains: 1 City

Change in Rental Vacancy Rates 2014 to 2019

Since 2014, the share of vacant rental units in **West Jefferson** has **dropped** by **100%**. As of 2019, the rental unit vacancy rate in **West Jefferson** was **0%**, and has been **lower** than the state of **North Carolina's** rate, which was **6.8%** in 2019. All else being equal, higher vacancy rates are a sign of a softer housing market, in which there are fewer signs of supply limitations. Dropping rental vacancy rates may indicate increasing pressure on a local jurisdiction's rental housing supply.



Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

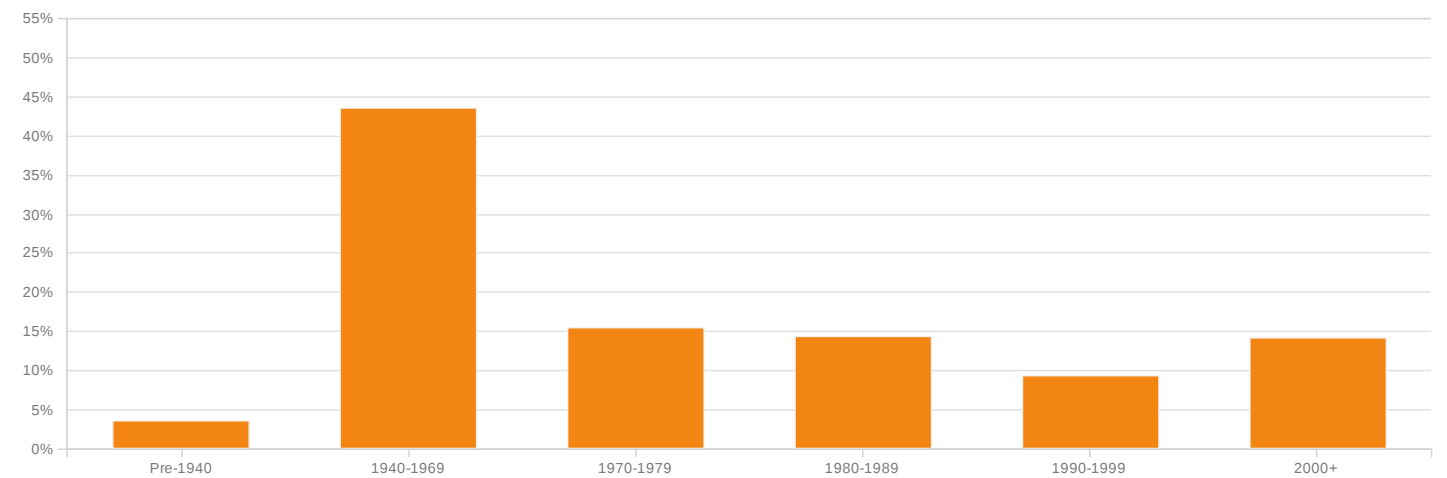
Severely Crowded Households 2014 to 2019

Housing Stock Characteristics

A thorough understanding of the characteristics of the housing stock can help jurisdictions identify and anticipate issues with the stock that may need to be addressed, such as poor housing quality or flooding risks, and identify mismatches between the types of housing units available and the needs of the population. [Learn how to improve housing quality and safety.](#)

Age of Housing Stock 2019

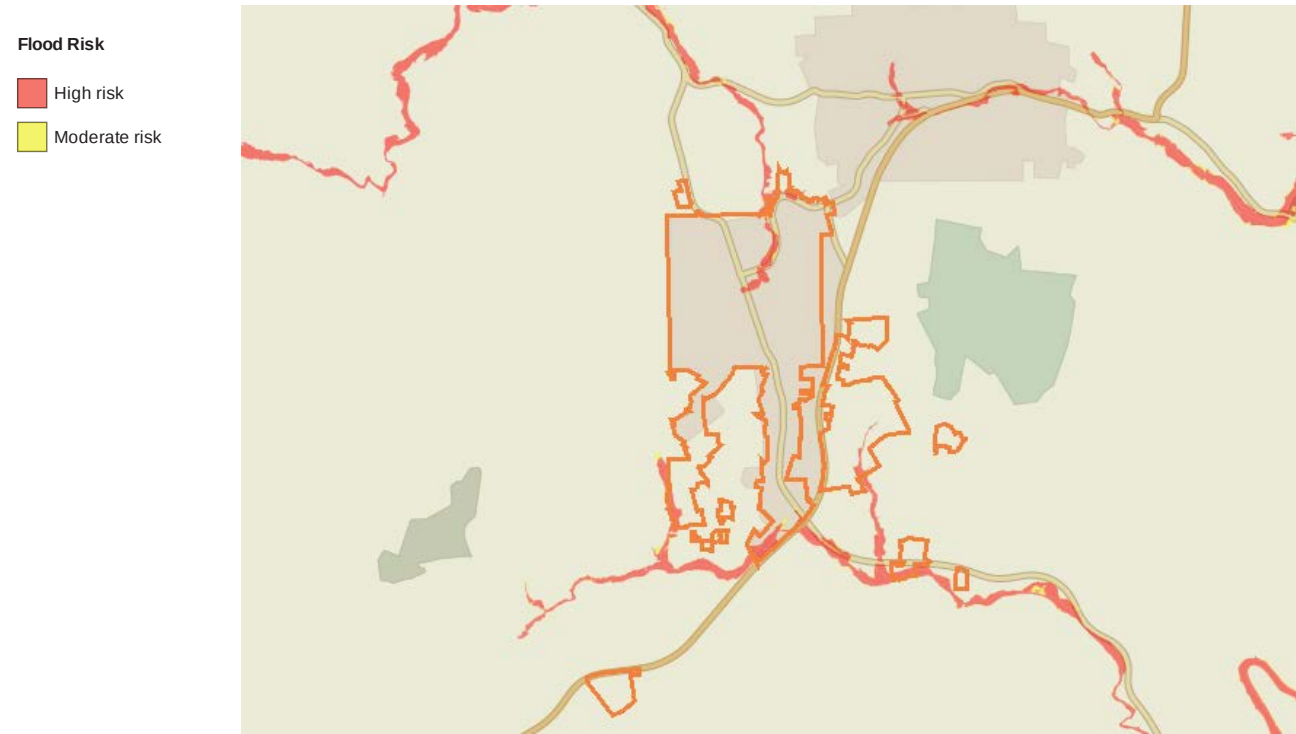
All else being equal, older homes tend to require major capital investment or to exhibit lower quality more generally than newer homes, and so it can be helpful to examine the age of the stock. The median year a housing unit was built in **West Jefferson** is **1971** (**1978** for the **U.S.** as a whole). In **West Jefferson**, **3.6%** of the housing units were built before 1940 and **43.5%** more between 1940 and 1969. More recently, **14%** of the housing units have been built since 2000. (The respective percentages for the **U.S.** as a whole are **12.6%**, **25.8%** and **19.1%**). Jurisdictions can use housing code violation data and windshield surveys to bolster their understanding of housing quality to determine the nature and extent of quality issues that should be addressed.



Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

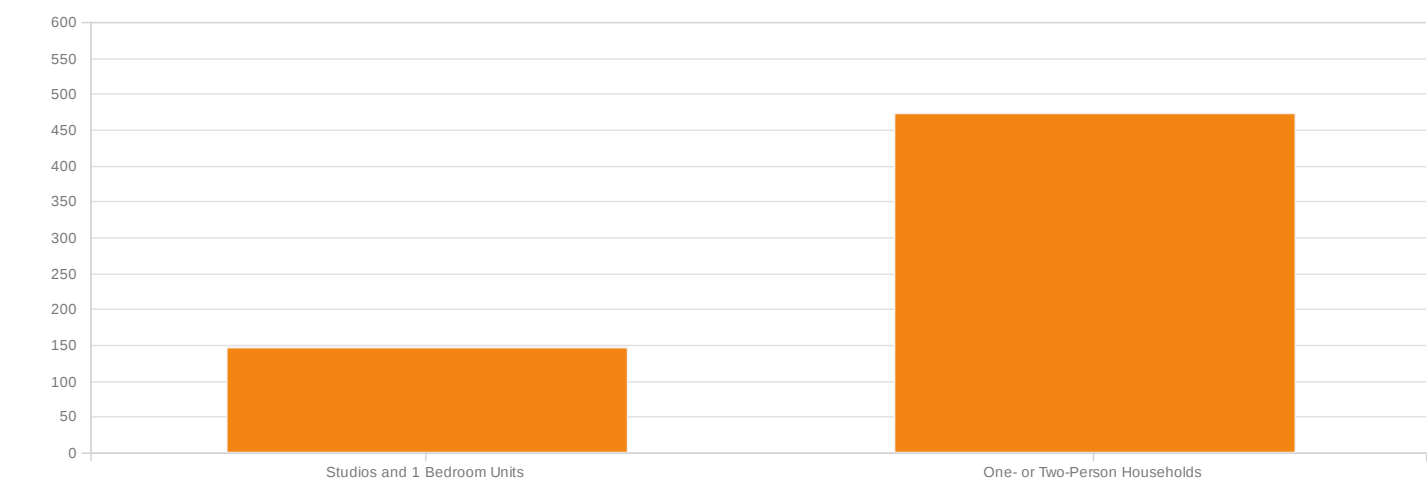
Flood Risk 2019

The map below illustrates areas of high and moderate flood risk in the report area. ‘High Flood Risk’ translates to a 1.0% annual chance flood risk, while ‘Moderate Flood Risk’ indicates 0.2% annual chance flood event. These maps are built from the most recent Federal Emergency Management Agency (FEMA) flood risk data. [Explore ways to enhance resilience to flooding and other climate-related threats.](#)



Comparison of Counts of Small Units and One- to Two-Person Households 2019

This chart compares the number of studio or one-bedroom units in the jurisdiction to the number of one- and two-person households. In areas with a tight housing supply and a larger number of households than units in this comparison, there may be opportunities to improve affordability by developing new studio or one-bedroom units. In addition to being less expensive to develop than larger units, the development of such units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones. In 2019, there were **145** studio or 1-bedroom units (**38.1%** of all rented units) and **473** one- and two-person households in **West Jefferson** (**71.3%** of all households).



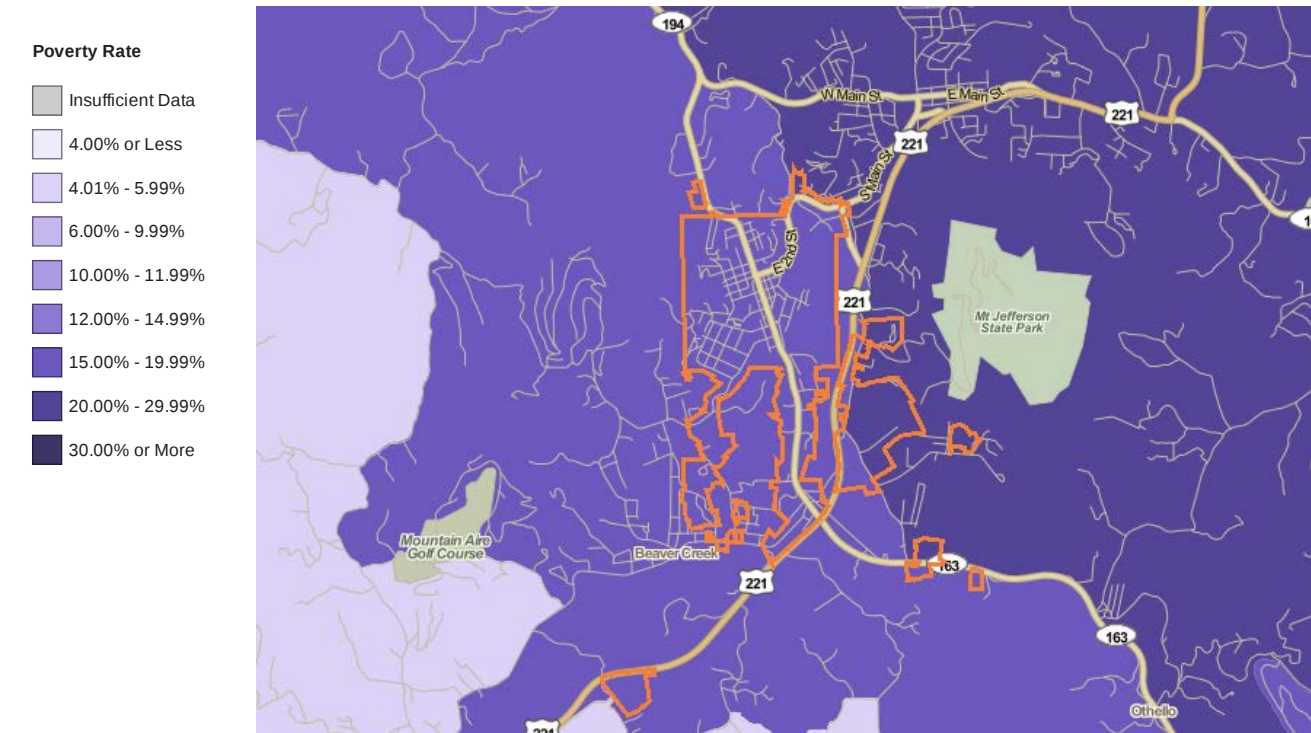
Source: [Census](#)
2015-2019 Data Contains: 1 City

Neighborhood Variations

Neighborhood-level data can illuminate patterns of poverty, segregation, and access to resources that are important to consider and address as part of an overall community development strategy and in order to affirmatively further fair housing. [Learn more about the importance of analyzing neighborhood disparities and how to address them.](#) Also, [read about how to affirmatively further fair housing](#) by, for example, increasing affordable housing in resource-rich areas and boosting investments in low-income neighborhoods.

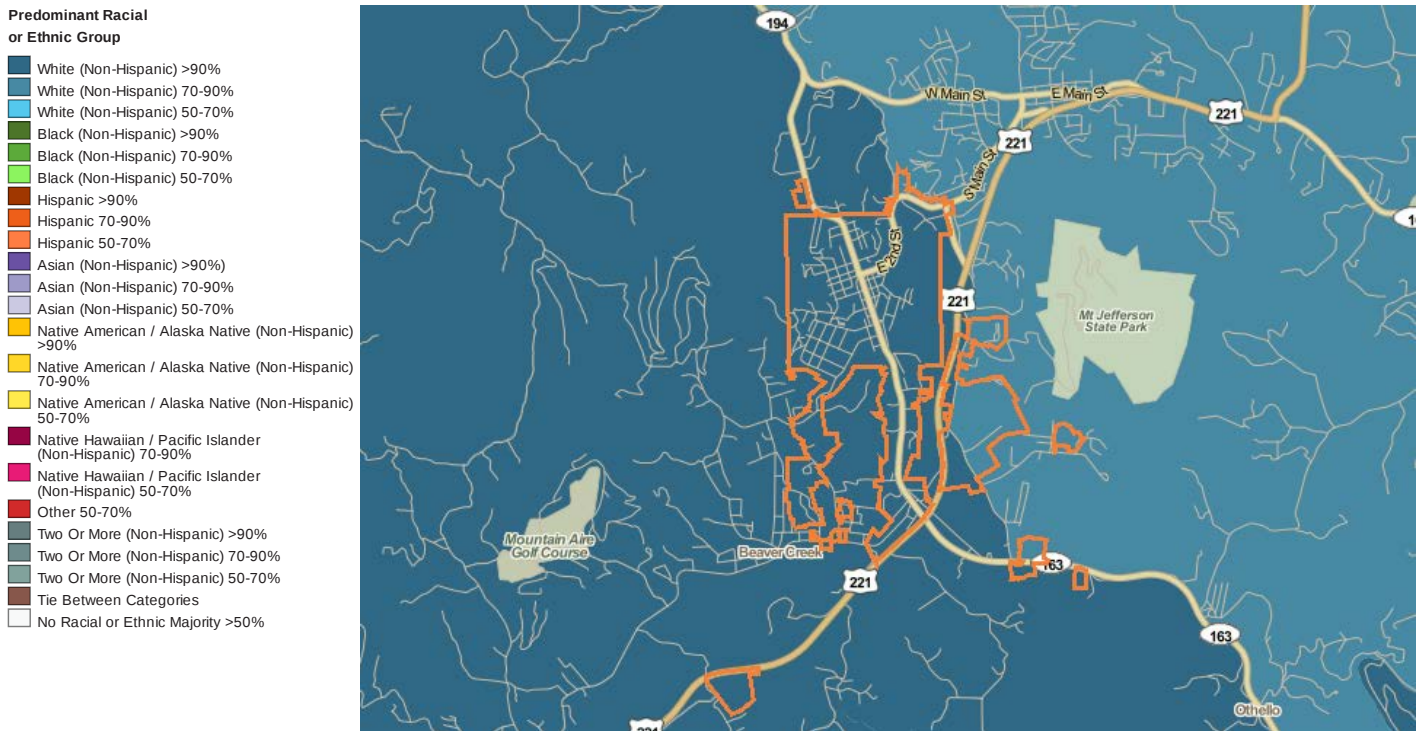
Poverty Rate by Neighborhood 2019

Neighborhoods with high rates of poverty often face a range of challenges. The overall poverty rate for **West Jefferson** in 2019 was **21%**. The map below illustrates the concentration of poverty in this jurisdiction by displaying the percent of people in poverty in **West Jefferson** by census tract in 2019. [Explore this map on PolicyMap](#)



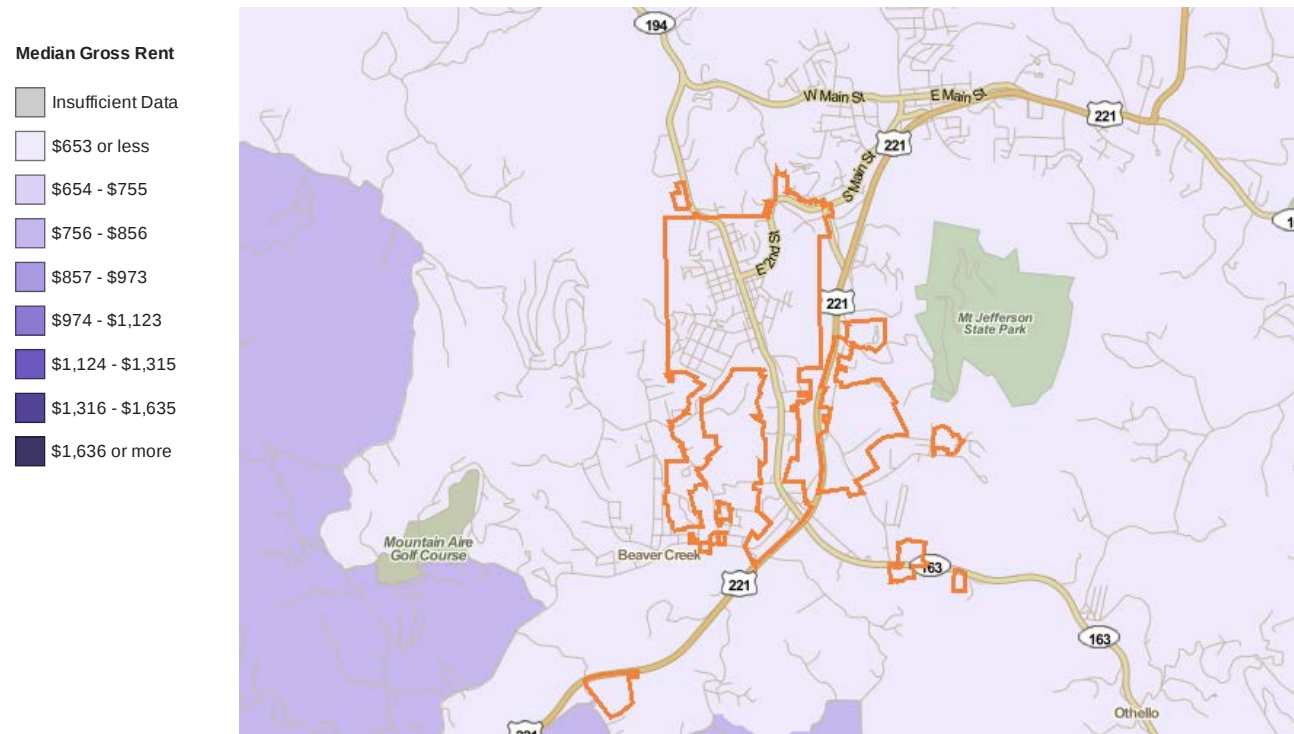
Race and Ethnicity by Neighborhood 2017

The map below shows how the predominant racial or ethnic group varies across neighborhoods in **West Jefferson** as of 2017. [Explore this map in more detail on PolicyMap.](#)



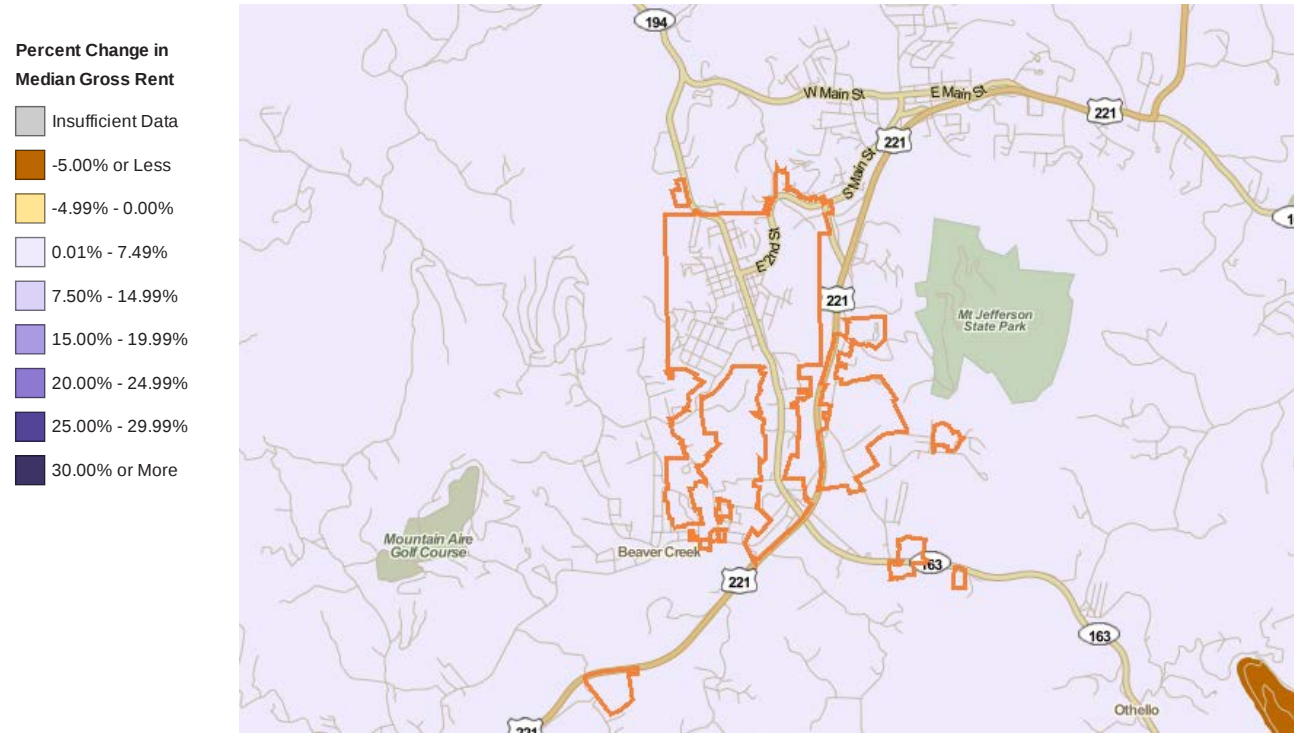
Median Rent By Neighborhood 2019

Understanding how rents vary by neighborhood can be important for a variety of purposes. For example, jurisdictions seeking to help Housing Choice Voucher holders access resource-rich neighborhoods will need to set the rental payment standards at a high enough level to provide access to rental housing in these neighborhoods. Neighborhoods with comparatively high median rents may also be important locations to consider for the development of new dedicated affordable rental units. By contrast, it may be important to closely monitor and address any deterioration of housing quality in areas with very low rents. As of 2019, the median gross rent in **West Jefferson** was **\$574** monthly. The map below illustrates variation in median gross rent (without regard to unit size) by census tract in **West Jefferson** as of 2019. [Explore this map in more detail on PolicyMap.](#)



Change in Median Rent by Neighborhood 2019

Neighborhood-level data on rent trends can help jurisdictions spot large rent increases that could lead to (or be markers of) displacement in certain neighborhood as well as decreases in other neighborhoods that could be signs of continued or growing distress. The map below illustrates the change in median gross rent in **West Jefferson** between 2014 and 2019 by census tract. Use the map to determine how rents within each census tract compared to the **+0.2%** overall change. [Explore this map in more detail on PolicyMap.](#)

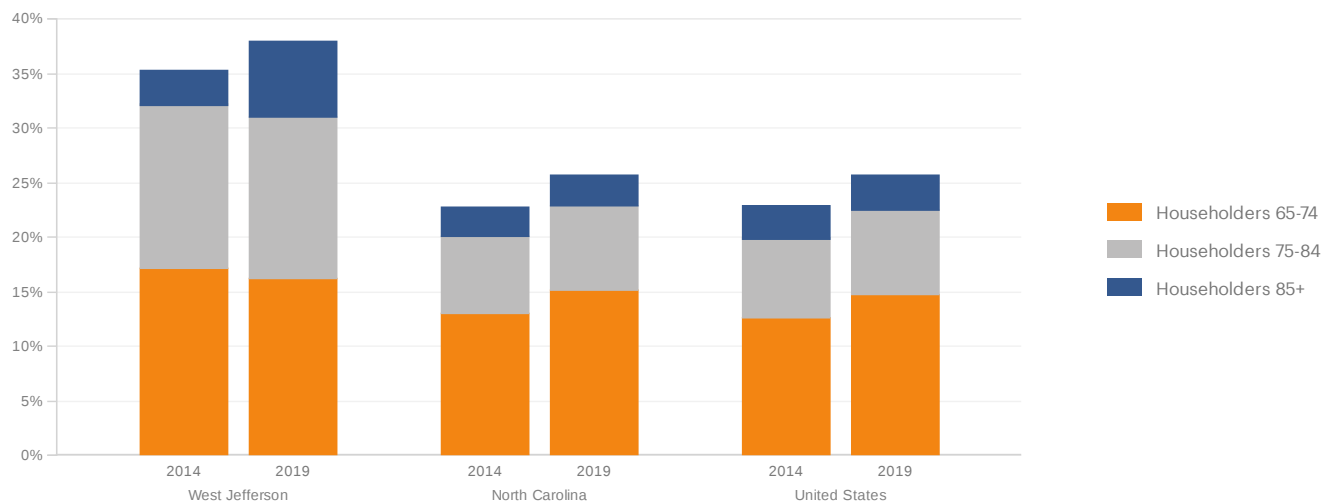


Housing Stock for Older Adults

The data profiled in this section are designed to help jurisdictions understand the housing needs of older adults and the availability of small housing units that might meet the needs of older adults and others in one- and two-person households. Similar analyses can be done for other subgroups. [Learn how to meet the housing needs of older adults and people with disabilities.](#)

Share of Households Headed by a Senior 2014 to 2019

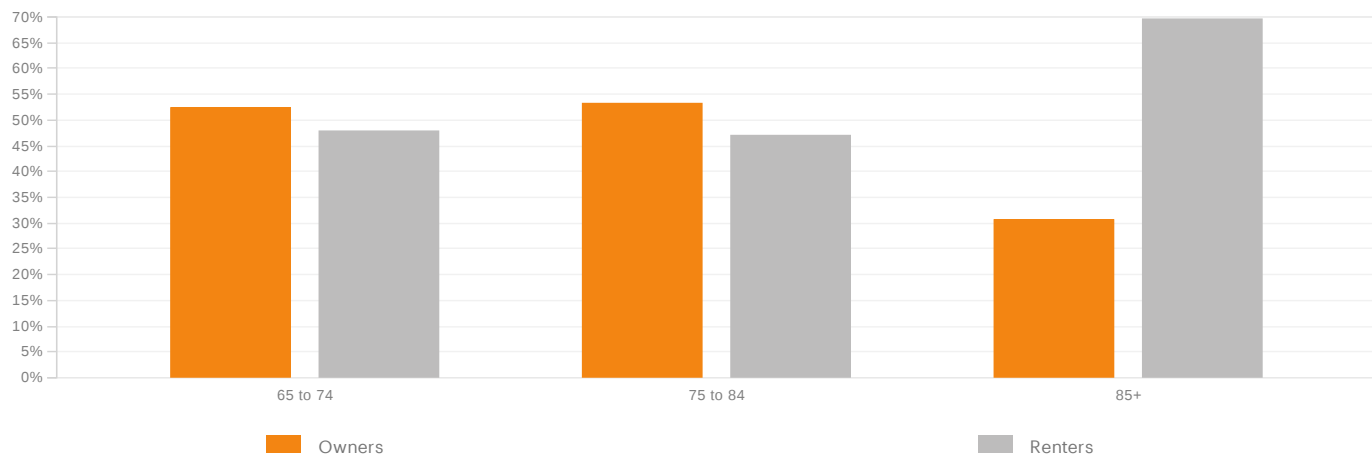
The share of households by senior status (over age 65) **rose** in **West Jefferson** between 2014 and 2019. The total share of households in 2019 headed by an individual aged 65 or older in **West Jefferson** is **greater** than in **North Carolina (25.6%)** and **greater** than in **United States (25.7%)**. The chart also shows changes over time in the population of sub-groups of older adults. Monitoring this trend can be helpful for identifying the potential need for new services or housing types for older adults.



Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

Housing Tenure by Age, 65+ 2019

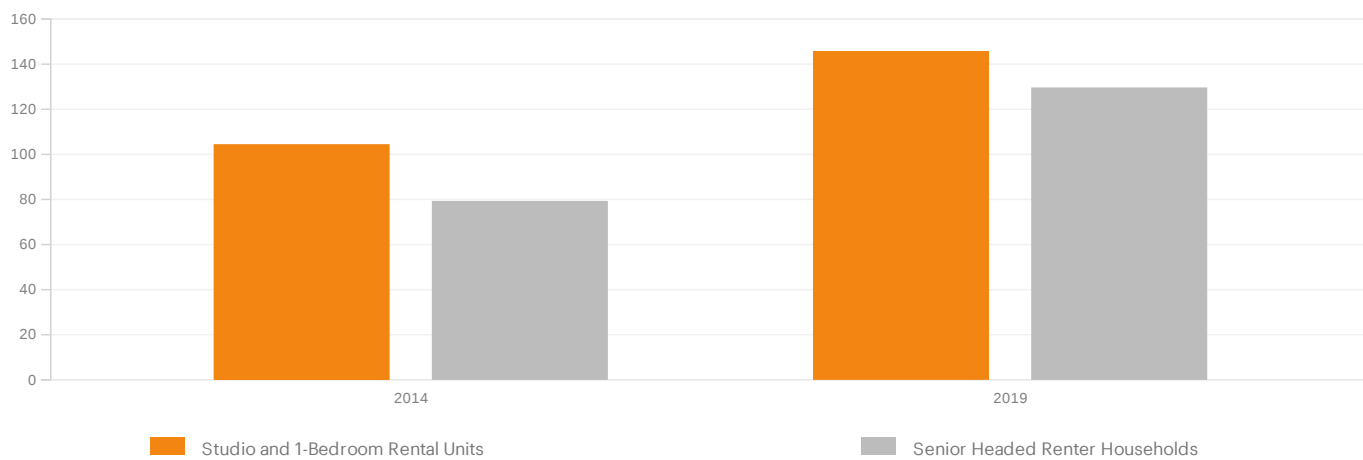
This chart shows the tenure of older adults, broken down by age group. In 2019, in **West Jefferson**, there were **122** homeowners aged 65 or older, with **14** of these having a homeowner aged 85 or older. In **West Jefferson**, the share of senior headed households who are homeowners (**48.6%**) is **lower** than the share that are renters (**51.4%**). Among other issues to consider is the ability of the oldest homeowners as they age to maintain their properties in good working order without assistance.



Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

The Population of Older Renters and the Supply of Smaller Rental Units 2014 to 2019

An overall shortage of housing stock can be a particular problem for specific demographic subgroups such as older adults. One way to check is to compare the number of studio and single-family units to the number of households in that subgroup and examine how that relationship is changing over time. In 2019, there were **145** studio and 1-bedroom housing units in **West Jefferson**, and **129** renter households headed by an adult aged 65 or older. This indicates an **increase** of suitable housing units for seniors living alone since 2014, when there were **104** studio and 1-bedroom rental units and **79** senior-headed renter households.



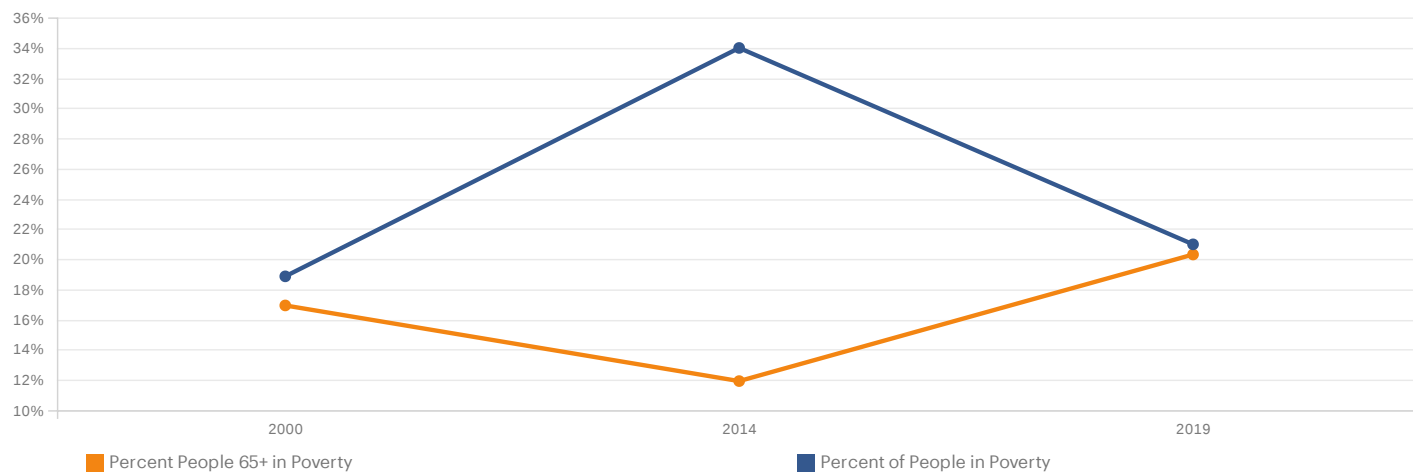
Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

Older Adults Living in Poverty 2019

This chart can help jurisdictions determine whether older adults are more or less likely to be in poverty than the general population in the jurisdiction, which can be helpful for determining how to target anti-poverty resources. As shown below, the share of individuals aged 65 or older living in poverty in **West Jefferson** grew from **16.9%** to **20.3%** in 2019.

In 2019, the poverty rate among older adults was **lower** than the overall **21%** poverty rate.

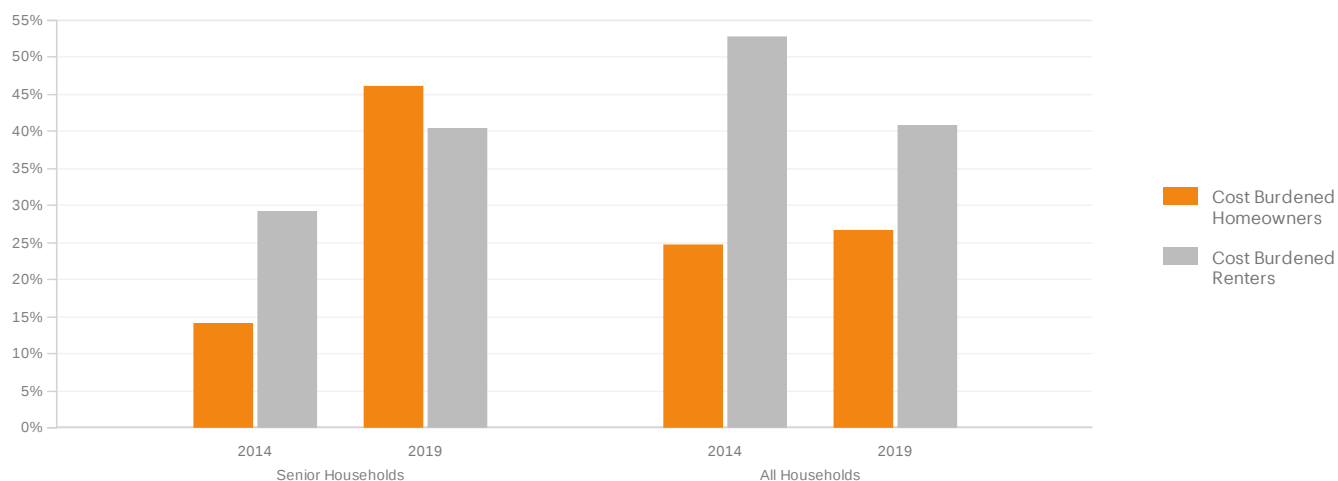
Senior Poverty Over Time 2000 to 2019



Source: [Census](#)
2000 - 2015-2019 Data Contains: 1 City

Cost Burdened Senior Households 2014 to 2019

This chart examines whether cost burdens are greater among senior households than the general population in the jurisdiction. In **West Jefferson**, as of 2019, a **larger** share of senior renter households are burdened (**40.3%**) than are renter households overall (**40.7%**). For senior homeowners, the **inverse** relationship exists. To determine whether the trends in cost-burden for senior households are similar to or different from the trends for all households, compare the left set of bars to the right set of bars.



Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

End Notes

Share of Households Who Rent – Estimated percent of households (occupied housing units) that are renter occupied, between 2015-2019. A household includes all the people who occupy a housing unit as their usual place of residence.

Predominant Race/Ethnicity – This data displays predominant racial or ethnic group, by percentage of the population in the group. Only predominant groups making up over 50% of a geography's population are displayed, otherwise, "No Racial or Ethnic Majority > 50%" is shown. Data were obtained from the Census' American Community Survey 2013-2017 estimates. Geographies for which no data were provided or for which the population was less than 10 are represented as having "Insufficient Data."

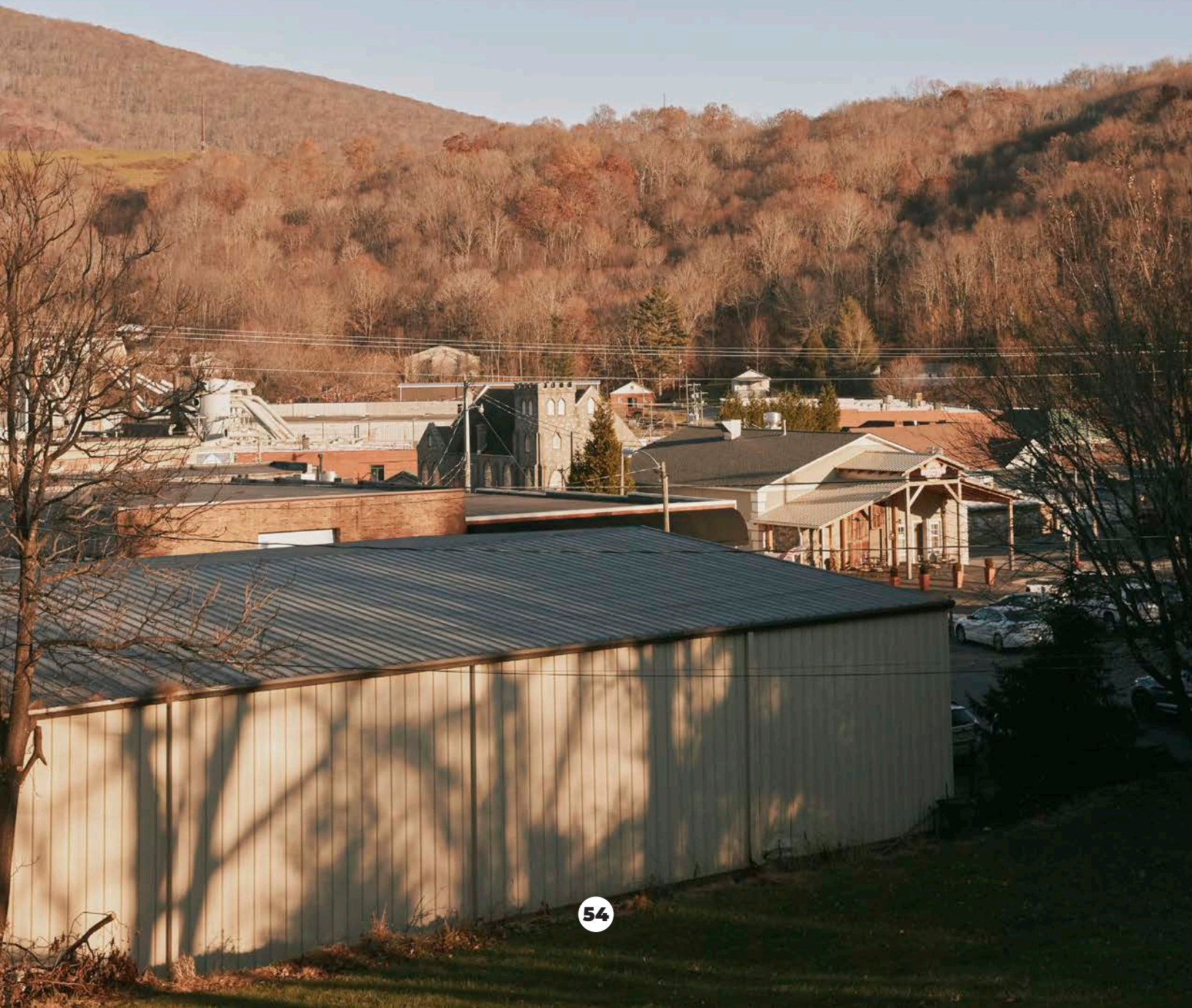
Indexed charts are built using a baseline year of 2000; each subsequent point-in-time estimate is calculated as a percentage change over the year 2000.

Dollar amounts referenced in this report are nominal amounts at the year of data release, and are not adjusted for inflation.

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appendix b:

license agreement





LICENSE AGREEMENT

BECOME AN OFFICIAL ALQUIST PARTNER

PARTNER WITH ALQUIST TO PRINT HOMES IN A PRE-DETERMINED GEOGRAPHIC REGION

ALQUIST WILL

- Train your team on-site
- Create your financial modeling for home development and/or construction
- Print the first 1-2 homes with your team (1,500 sq ft or less, 1-story)
- Be available for tech support and troubleshooting throughout life of contract
- Work with licensee on finding grants for projects
- **CONTRACT TERM:** 2 or 3 years
- Your entity gets use of Alquist brand, website, partnerships with materials companies (discounted material), proprietary knowledge, use of Alquist design nozzles and interiors, technical support and use of Alquist curriculum for teaching/training
 - This program will be used at multiple community colleges and universities
 - Your entity can become part of these efforts and bring in students to help on print
- Licensee shall receive basic g-code home design, manual, information on weather changes and other in-the-field knowledge
- Licensee will receive 10% discount on all BB3D products during life on the contract

YOUR ORGANIZATION WILL BE ASKED TO

- Provide up front license fee TBD based on term length and amount of work
- **PURCHASE OR LEASE** a Black Buffalo 3D 1-story or 3-story printer
 - Includes 2 weeks of Alquist training on-site
- Use Alquist preferred material for all prints

WHY ALQUIST?

INDUSTRY LEADERS

- First owner-occupied 3D printed home in the world
- First Habitat for Humanity 3D printed home in the US
- Experience on multiple construction printers
- Strategic Partners of Black Buffalo 3D, construction printer

A FOCUS ON RURAL AMERICA

The #1 need in nearly every rural community is housing, and this led to the creation of Alquist. Alquist plans to work in communities throughout the US to develop new single family, multifamily, mixed-use, and senior living units.

PERSONAL 3D-PRINTER INCLUDED IN EVERY HOME

All Alquist homes will come with a desktop 3D printer built in to the kitchen. This gives the home-owners the ability to print replacement parts for interior compents, make unique decorations, and explore the world of 3D printing.



ALQUIST

ALQUIST3D.COM

| INFO@ALQUIST3D.COM

TERMS

Franchise organization must demonstrate

- Strong relationship with municipality/geographic location
- Ability to act as developer and/or have partnership agreement with an experienced developer, and/or contract with Alquist Homes as developer
- Financial security

Relationships with

- General contractor
- Architect
- Engineer
- Lending institution

Franchise organization must be able to pay

- 20% towards Black Buffalo 3D printer
- 50% towards initial printing of 2-3 homes

TIER 1

- 50 homes or less
- 2-year contract
- **YEAR 1:** \$100,000
- **YEAR 2:** \$50,000
- 7% gross fee on all units referred to client
- 5% gross fee on all self generated units

TIER 2

- 50+ homes
- 3-year contract
- **YEAR 1:** \$100,000
- **YEAR 2:** \$50,000
- **YEAR 3:** \$50,000
- 6% gross fee on all units referred to client
- 5% gross fee on all self generated units

MINIMUM PREREQUISITES

- Licensee must attend at least one quarterly training session at BB3D and Alquist headquarters
- Have to purchase the bb3d printer / or lease for term of the agreement
- Must use the bb3d admixture