

TPMA

Summary of Data and Research – DRAFT -

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Submitted to

Transylvania County, NC

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Submitted by



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Research Methodology

Document Review

To gain deeper insights into research conducted for Transylvania County and strategies proposed to move the area toward affordable housing solutions, TPMA conducted an in-depth analysis of existing plans, reports, and related documents. The list of documents includes:

- Buncombe County Housing Needs Assessment from Bowen National Research (no date)
- City of Brevard Affordable Housing Feasibility Analysis from UNC School of Government's Development Finance Initiative (2023)
- City of Brevard Short-Term Rental Survey from Sunny Side Consulting LLC (2022)
- Economic Impact, Jobs, and Housing Analysis of Short-Term Rentals in Brevard/Transylvania County from SmartCity Policy Group (2022)
- Henderson County Housing Needs Assessment from Bowen National Research (no date)
- Ordinance for Amending the City of Brevard Housing Trust Fund (2023)
- Short-Term Rental (STR) Public Comment (2023)
- Short-Term Rental (STR) Task Force Recommended Ordinance Adjustment (2023)
- Transylvania Planning Board's Findings of Fact and Conclusions of Law (2023)
- UNC School of Government's Local Government Tools for Private Affordable Housing (2022)
- Western North Carolina Housing Needs Assessment from Bowen National Research (2021)

Quantitative Research

Data Collection

In addition to document review, this project's discovery phase included a variety of quantitative research sources and methods. For data collection, various national, regional, and local public data sources were utilized in addition to a collection of third-party and proprietary sources. Some of these data sources include:

- U.S. Census Bureau (Census) American Community Survey (ACS) 5-year Estimates
- U.S. Department of Housing and Urban Development (HUD)
- HUD Comprehensive Housing Affordability Strategy (CHAS)
- Esri/ArcGIS Business Analyst
- Lightcast
- Redfin.com
- Costar

Data Analysis

Housing Demand Model

TPMA has developed a housing demand model that forecasts demand for new for-sale and for-rent housing units for the next ten years. The customized housing demand model built for this project anticipates demand based on two market segments: new households and existing households

To predict demand from new households, the project team uses five-year projections for the number of households in Transylvania from third-party sources such as Esri. To extrapolate to ten years, the growth rate over the first five years is assumed to remain constant over the next five years.

Every year, some households may choose to move from one home in Transylvania County to a new home within the county. This serves as the basis for demand from existing households. Demand from existing households is calculated using household projections, as discussed

above, geographic mobility data, and estimates of demand for new housing.

Finally, the project team assumes that the propensity to own or rent, based on American Community Survey estimates, will remain unchanged over the next ten years. Using this information, the total potential demand for rental and owner-occupied housing is estimated.

Workforce Affordability Analysis

To provide insight into housing affordability for workers in Transylvania County, TPMA project team members analyzed earnings associated with the common jobs and essential workers. The earnings associated with these occupations were then compared to housing costs in Transylvania County. However, since the comparison of single occupations to overall household incomes and housing costs could be misleading as individual incomes do not necessarily equate to household incomes, the affordability analysis uses the cost of one- and two-bedroom rental units where possible to calculate housing costs for single income-earners.

Qualitative Research

Stakeholder Engagement Workshops

TPMA collaborated to curate a diverse list of key stakeholders representing government, economic development, realtors, builders, and housing-specific organizations, and community-based organizations. Registration reminders were sent to encourage participation, and materials (including the session agenda and data overview) were sent to registrants in advance. Stakeholder workshops were held in June 2024, with 35 stakeholders attending.

Workshop activities planned were highly interactive, utilizing various methods to ensure each stakeholder had the opportunity to provide robust input. Activities were designed to collect information on the challenges, assets, and opportunities of the housing landscape in Transylvania County. Other activities were aimed at visioning for the future, next steps, collaboration, and accelerating momentum for implementation. Results from these activities were documented,

reviewed, and analyzed to find recurring themes across workshop groups.

Public Opinion Survey

To gather information from the public on perceived housing needs and attitudes towards certain housing development efforts, a public opinion survey was developed and distributed to community members.

Respondents were asked to answer questions about:

- Household location and demographic information
- Preferences for housing types and amenities
- Levels of support for different types of housing for future housing developments
- Levels of support for potential housing-related policies
- Housing needs of senior residents

The survey was launched June 2024 and remained open through August 2024. To increase accessibility, the survey was available in both English and Spanish, and paper copies of the survey were available, in addition to the online version. In total, 546 completed surveys were submitted. These data were used to populate an online dashboard, where users can filter and view responses to survey questions based on demographic and household information.

Business Survey

To understand how businesses may be impacted by the housing ecosystem, TPMA conducted a survey of local businesses from July 2024 through August 2024. Despite outreach to Brevard/Transylvania Chamber of Commerce and re-engagement of stakeholders, the survey received seven submissions. Due to the low number of responses, the project team is unable to make broader inferences from the data.

Subject Matter Expert Interviews

In a further effort to ensure that document review, data collection, and other desktop research matched the lived experience on the ground, TPMA also facilitated interviews with subject matter experts covering several fields and areas of expertise. Interview subjects included individuals and/or small groups representing:

-
- Community and Economic Development Organizations
 - County and City Government
 - Housing-related Organizations
 - Housing Developers (for- and non-profit)
 - Policy and Research Organizations
 - Major Employers
 - Local Realtors
 - Property Managers
 - Builders Association

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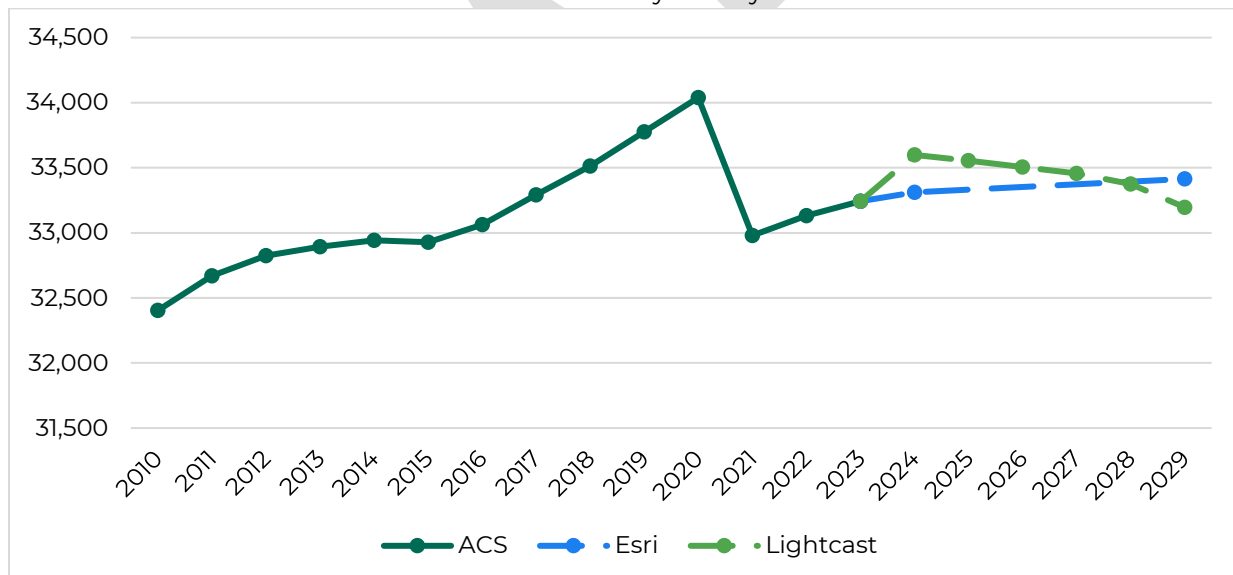
Data and Research Summary

Demographics

Population and age

Transylvania County experienced steady population growth for the ten years leading up to the COVID-19 pandemic, gaining roughly 1,600 residents from 2010 to 2020 (an increase of just over five percent). However, much of this growth was undone from 2020 to 2021, and while models tend to disagree about long-term projections, even the more sanguine forecasts do not anticipate a return to pre-pandemic growth rates in the short-term.

Figure 1: Population, 2010 – 2029 (projected)
Source: American Community Survey 5-Year Estimates



When looking at the peak pandemic years from Spring 2020 to Summer 2023, the county's shifting demographic trends show that the population growth that occurred during this time was primarily due to inbound migration, which brought nearly 1,400 new residents to the county, more than making up for a net loss of roughly 800 residents when comparing local birth and death statistics.

Table 1: Components of Population Change, April 1, 2020 to July 1, 2023¹

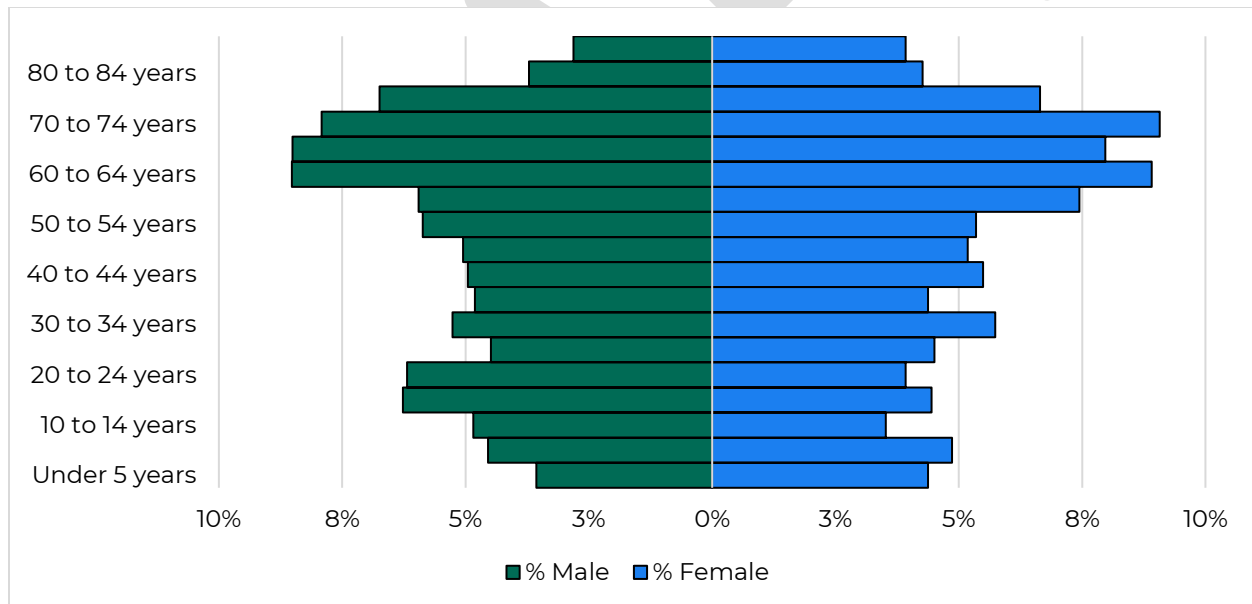
Source: US Census, Annual and Cumulative Estimates of the Components of Resident Population Change

Natural Change	Births	Deaths	Gain/Loss
	792	1,600	-808
Net Migration	International	Domestic	Gain/Loss
	88	1,293	1,381
Total Population Change			565

The trend of births trailing behind deaths in the county are to be expected, however, considering the age of the county's population, which is largely made up of individuals well beyond the typical child-bearing years. In 2023, 30.8% of Transylvania residents were over the age of 65 years.

Figure 2: Age and Gender Distribution, 2023

Source: American Community Survey 5-Year Estimates



Furthermore, Transylvania County's median age has been steadily increasing, surpassing 50 years by 2023. While these metrics tend to follow in line with national trends and the aging of the "baby boomer" generation, the rate at which the county is aging surpasses estimates

¹ Total population change includes a residual, a change in population that cannot be attributed to any specific demographic component of population change. Therefore, net migration and natural change will not sum to the total population change.

for the state of North Carolina and the country and a whole, which are also aging but at a lower rate.

Table 2: Median Age, 2013 – 2023

Source: American Community Survey 5-Year Estimates

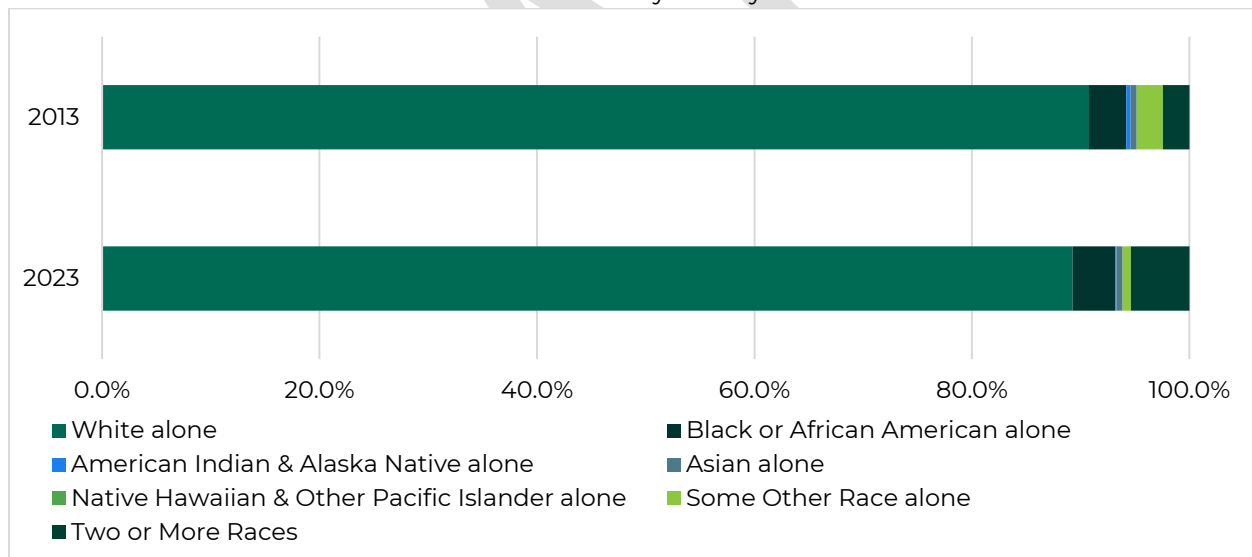
	Transylvania County	North Carolina	United States
2013	49.7	37.6	37.3
2018	50.7	38.6	37.9
2023	51.9	39.1	38.7

Race and ethnicity

Transylvania County has seen a slight increase in racial diversity, with the percentage of the white population dropping from 90.8% to 89.3% in the ten years 2013 to 2023.

Figure 3: Transylvania County by Race, 2013 – 2023

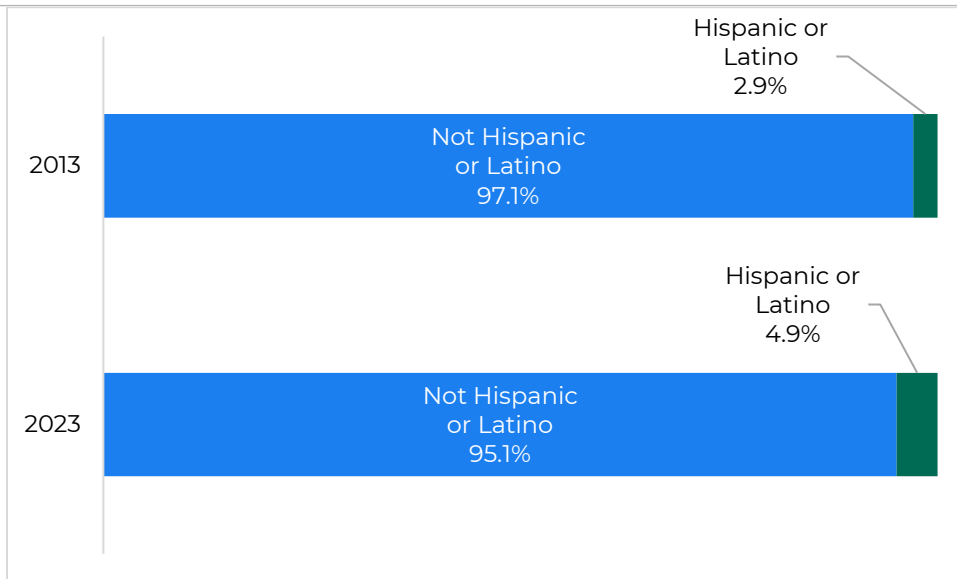
Source: American Community Survey 5-Year Estimates



Similarly, there has been a slight increase in ethnic diversity, with the percentage of the population that identifies as Hispanic or Latino increasing from 2.9% to 4.9%.

Figure 4: Transylvania County by Ethnicity, 2023

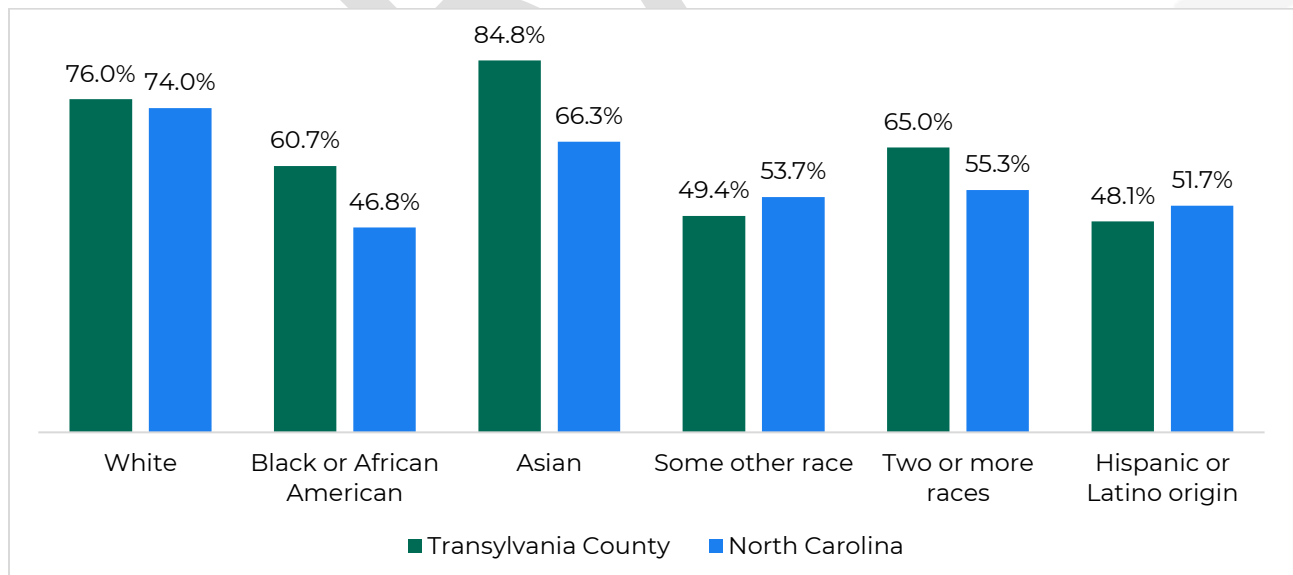
Source: American Community Survey 5-Year Estimates



When examining homeownership by race, individuals of Asian descent reflect the highest rates of homeownership, followed by individuals who identify as White, Two or more Races, and Black or African American. Individuals who identify as Some other race, and Hispanic or Latino or Latino origin show the lowest rates of homeownership, both below 50%.

Figure 5: Homeownership by Race and Ethnicity, 2023

Source: American Community Survey 5-Year Estimates

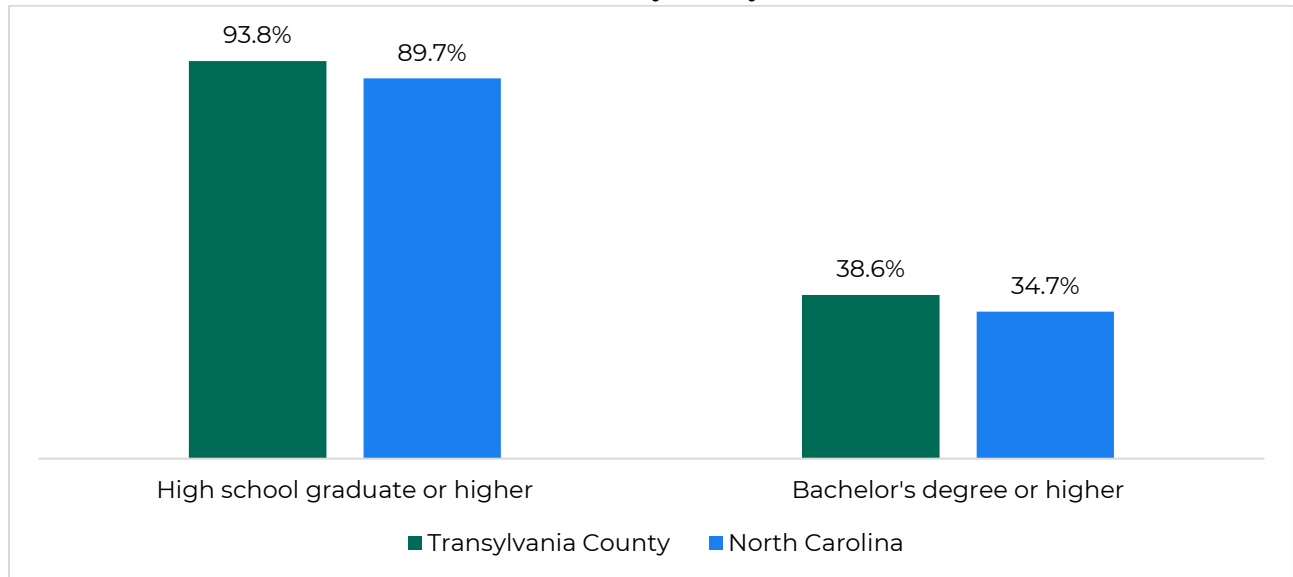


Education and outcomes

Transylvania County also has overall educational attainment rates higher than the state averages for both high school and bachelor's graduates.

Figure 6: Educational Attainment, Population 25 Years and Over, 2023

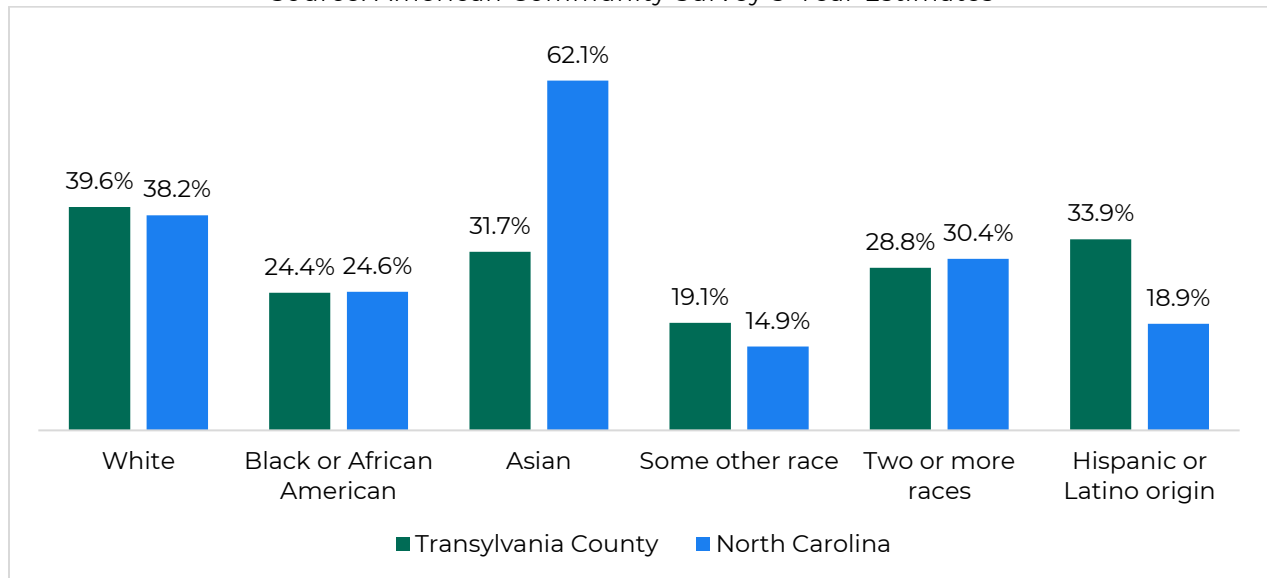
Source: American Community Survey 5-Year Estimates



Most of the gap between the county and state attainment rates for bachelor's degrees can be seen in a difference of 15-points among the Hispanic or Latino community and a 1.7-point difference among the White population. There is also a stark difference between Asian educational attainment in Transylvania County as compared to the state average.

Figure 7: Bachelor's Degree or Higher by Race & Ethnicity, 2023

Source: American Community Survey 5-Year Estimates



Income and poverty

Incomes throughout the county have risen substantially over the previous five years, although this increase has been disproportionately realized for owner-occupied households. The increase in renter household incomes, for example, does not correspond to increased affordability for housing. While this phenomenon is roughly in line with trends seen nationally, these increases have not generally kept up with the rise in housing costs for either renters or homeowners, as will be detailed in a later section.

Table 3: Change in Median Household Income, 2018 to 2023

Source: American Community Survey 5-Year Estimates

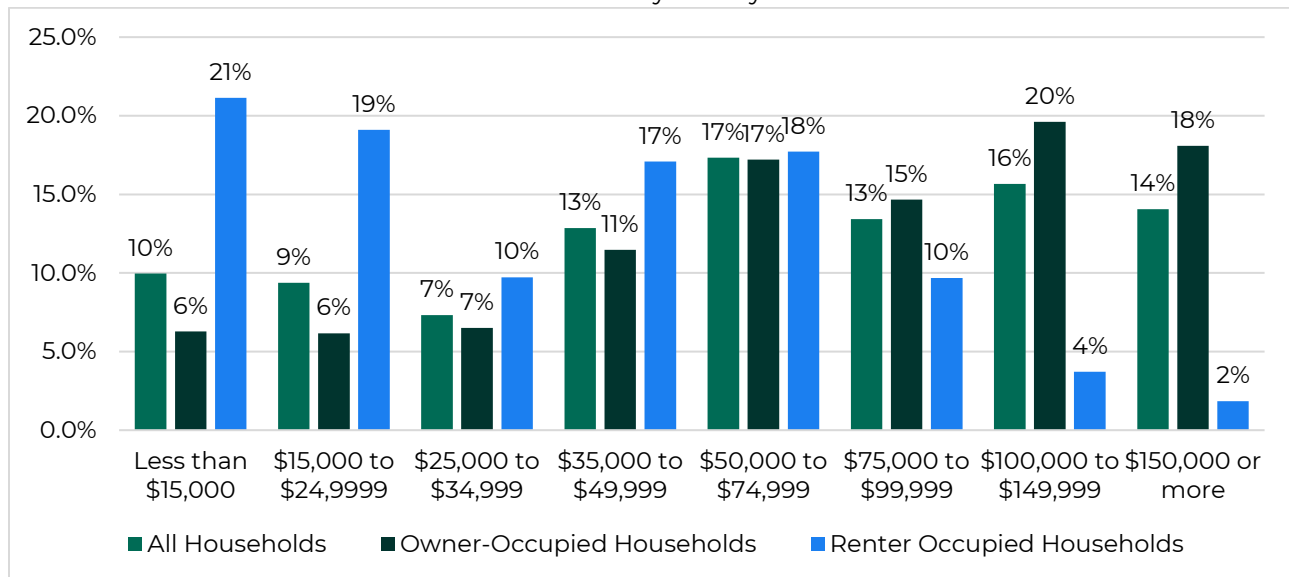
	2018	2023	% Change
All Households	\$46,629	\$64,523	38.4%
Owner-Occupied Households	\$57,156	\$77,486	35.6%
Renter-Occupied Households	\$28,862	\$35,016	21.3%

There is significant income disparity between renting households and homeowner households. In part, this discrepancy is due (on the renter side) to typically low-paying jobs in the tourism and hospitality industry cluster, and (on the high end), the prevalence of second-home owners.

Nonetheless, roughly two out of every five renter-occupied households earn less than \$25,000, putting them below 40% of the county's median. Housing that is affordable for these residents is very difficult to find and potentially even more difficult to build given the current development landscape.

Figure 8: Household Income, 2023

Source: American Community Survey 5-Year Estimates



Much of the income disparity is split across the urban and rural divide. A vast majority of low-income households are in and around Brevard whereas much of the high-income households can be found in the resort-type areas to the south of the county. In large part this is due to the fact that unincorporated areas of the county are very sparsely populated and the housing that does exist in some of the southern census tracts are vacation rentals or second homes for high-income households.

Figure 9: Median Household Income by Census Tract, 2023

Source: American Community Survey 5-Year Estimates; mapping by TPMA



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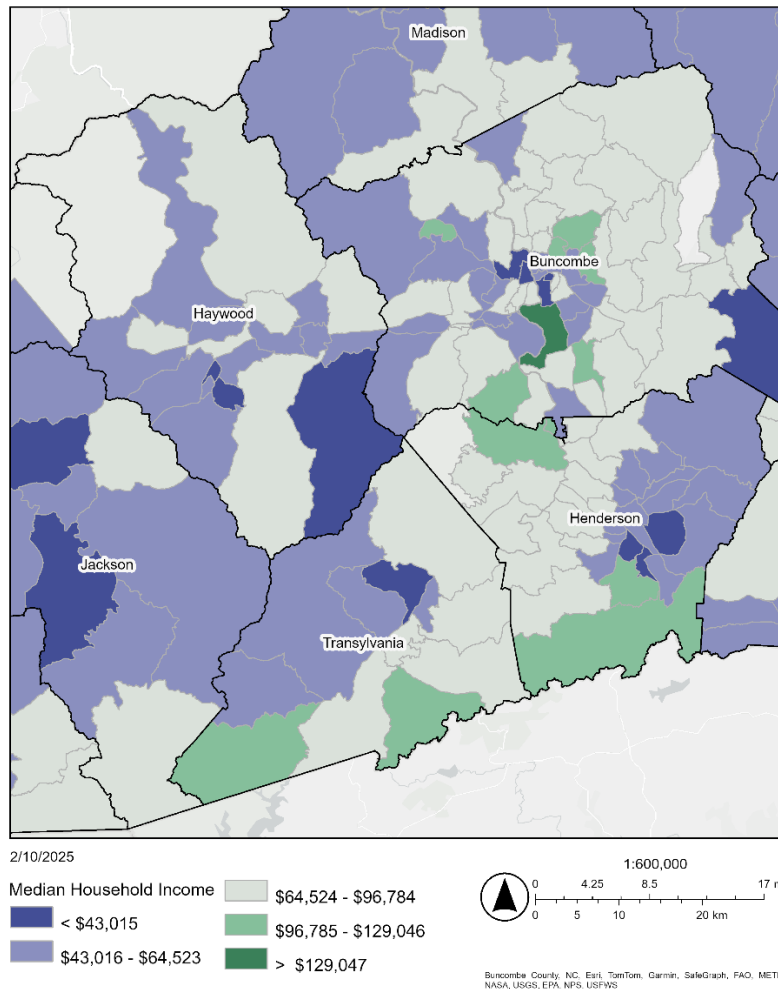
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Median Household Income, 2023

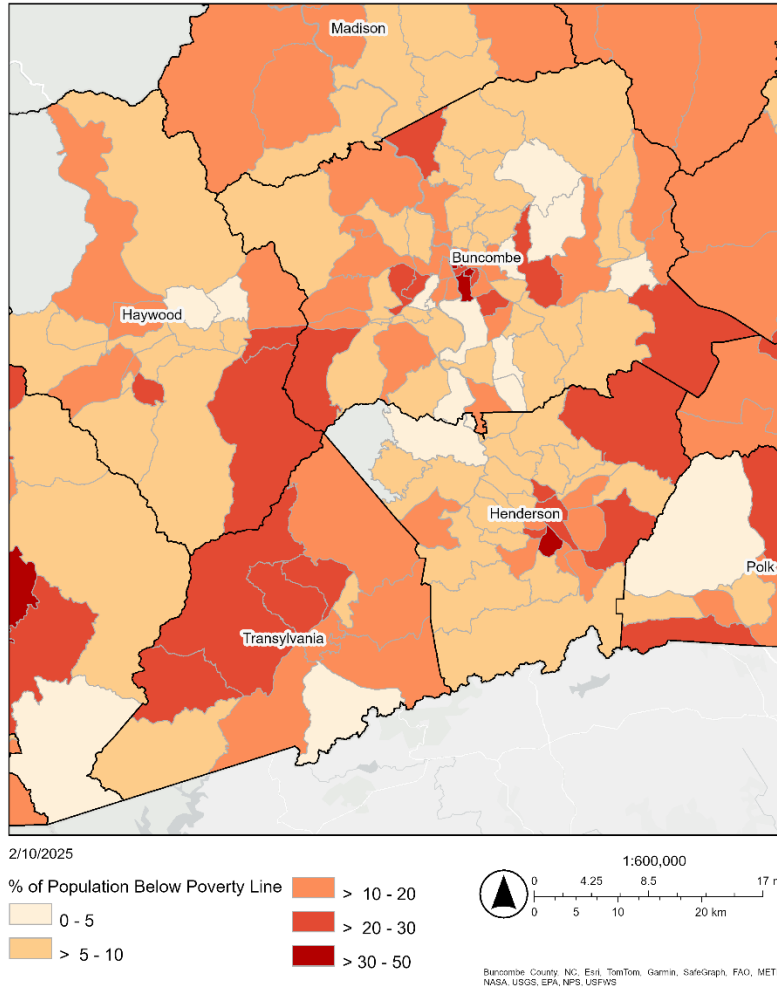


The more densely populated areas of Transylvania County are also those with the highest incidence of poverty. The southern regions in the county display the lowest poverty rates.

Figure 10: Population Below the Poverty Level by Census Tracts, 2023
Source: American Community Survey 5-Year Estimates; mapping by TPMA



Population Below Poverty Level, 2023



Nearly 30% of all renter households in Transylvania County fall below the federal poverty line. Many of these families are in the Brevard area, largely because there are few rental opportunities outside of Brevard.

Table 4: Percent of Families Below the Poverty Level by Tenure, 2023

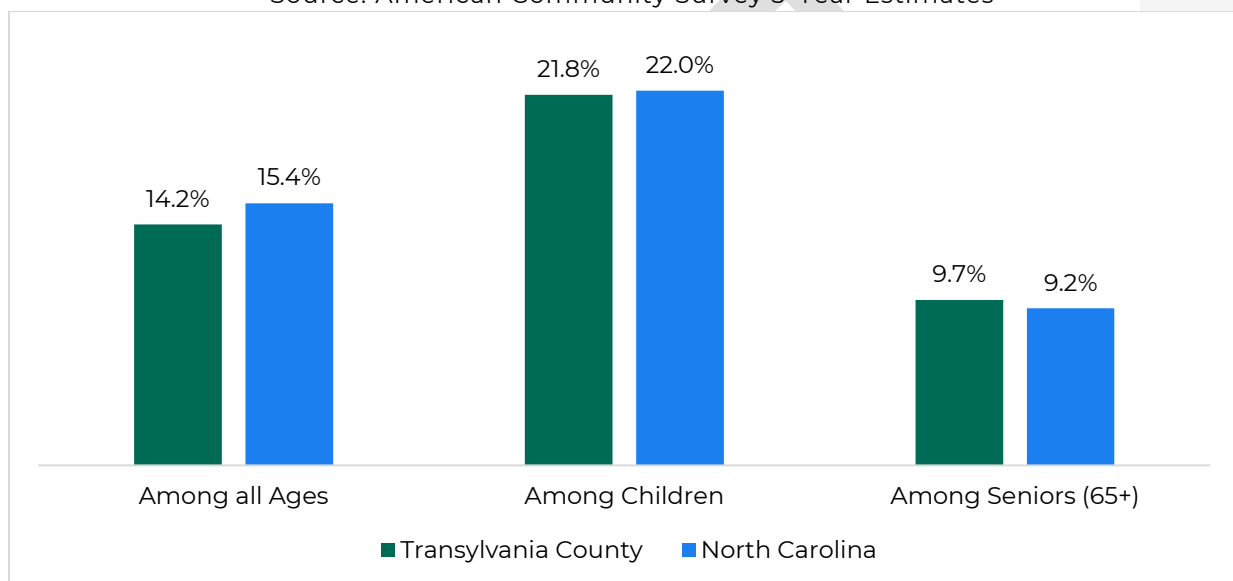
Source: American Community Survey 5-Year Estimates

	Transylvania County	North Carolina
Owner-Occupied	4.2%	5.1%
Renter-Occupied	29.1%	21.6%

In communities with a high percentage of senior residents, there is often concern about the ability for income-restricted seniors (e.g., those surviving on Social Security alone) falling below the poverty level. While this is a slightly higher concern in Transylvania County than the state overall, poverty in the senior age groups is not as concerning as the prevalence of childhood poverty. While the county's childhood poverty rate is roughly on par with that of the state, more than 1 in 5 children in Transylvania County lives below the federal poverty line.

Figure 11: Poverty by Age, 2023

Source: American Community Survey 5-Year Estimates



In summary, Transylvania County is characterized by areas with very high incomes and areas with very low incomes. While income disparity is not uncommon in the U.S. or in North Carolina, the number of people who are surviving on very low incomes is noteworthy and addressing the housing needs of these individuals and families is likely to require a focused and proactive effort.

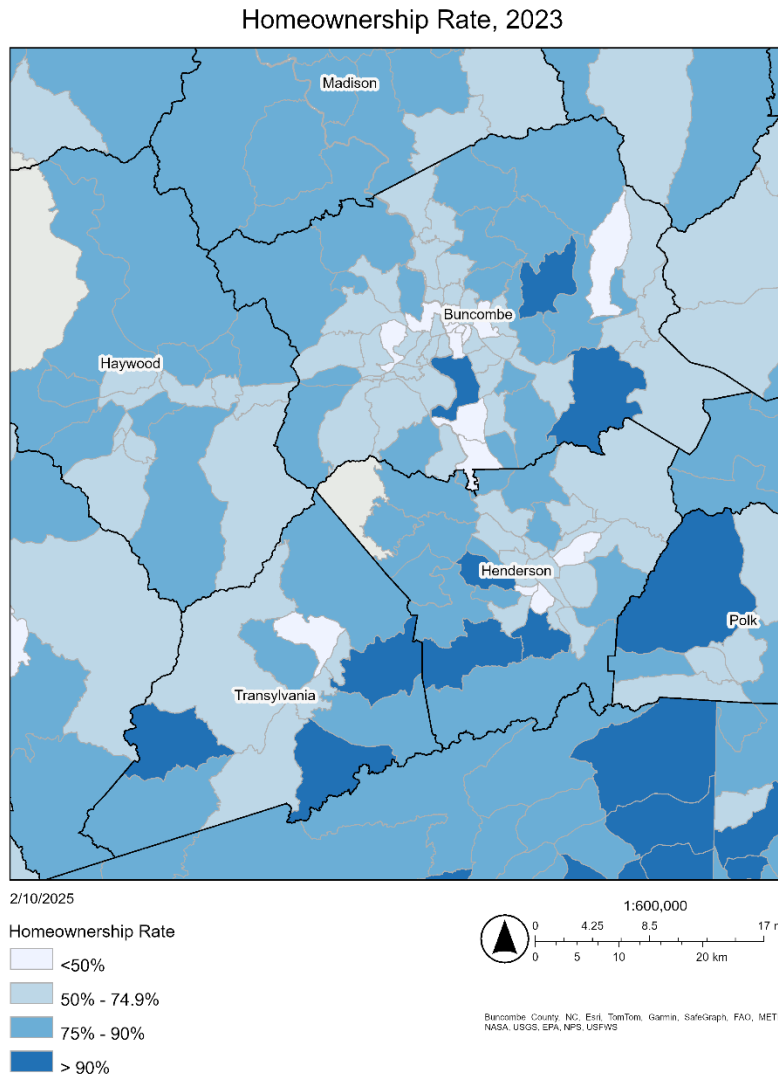
Housing Characteristics

Households and Tenure

Homeownership rates in Transylvania County are highest in the Lake Toxaway region and lowest in the census tract that includes the Rosenwald neighborhood in western Brevard.

Figure 12: Homeownership Rate by Census Tract, 2023

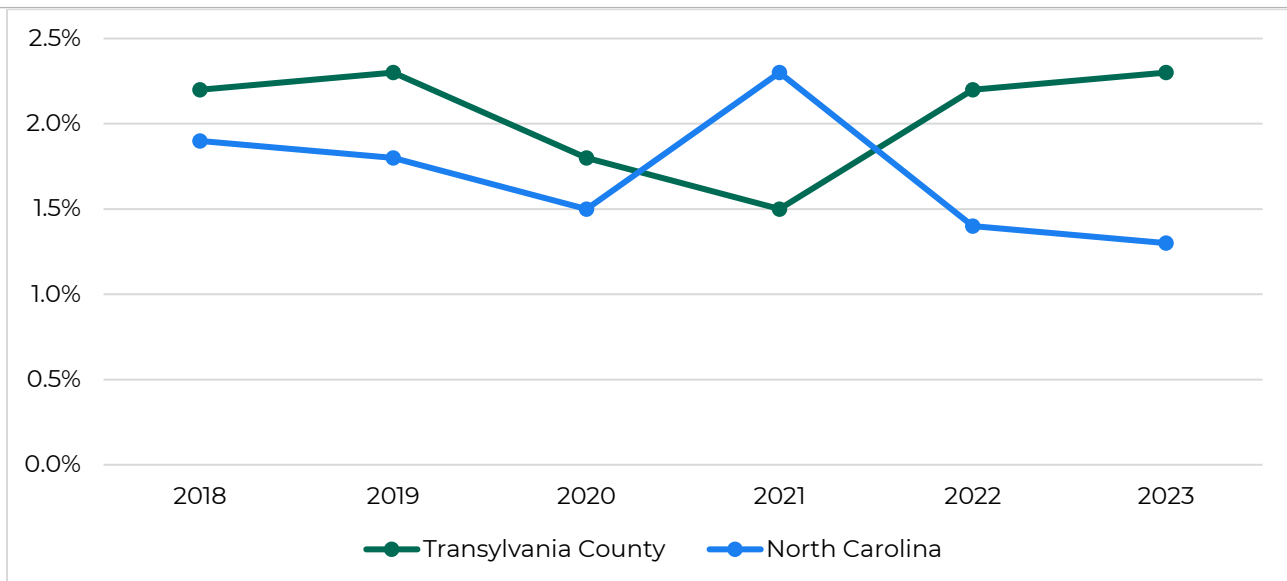
Source: American Community Survey 5-Year Estimates; mapping by TPMA



Vacancy rates in Transylvania County have remained below 2.5% since at least 2018. The trend of very low vacancy rates is in line with those in many areas of North Carolina, which has been experiencing significant growth in nearly all areas since before the COVID-19 pandemic.

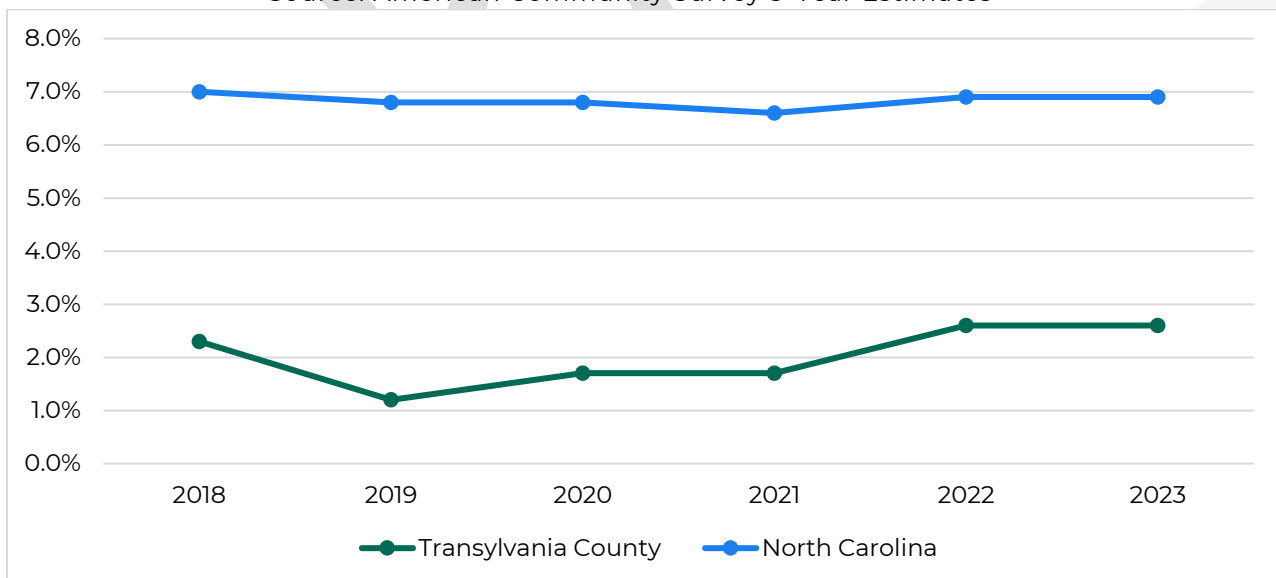
Figure 13: Homeownership Vacancy Rate, 2018 to 2023

Source: American Community Survey 5-Year Estimates



Rental vacancy rates, however, are significantly lower than the statewide average over the same period of time. In large part, this is due to the relatively low number of rental and multifamily properties throughout the county. Vacancy rates this low indicate a rental market that is significantly undersupplied and is likely contributing to increased rent and affordability challenges.

Figure 14: Rental Vacancy Rate, 2018 to 2023
Source: American Community Survey 5-Year Estimates



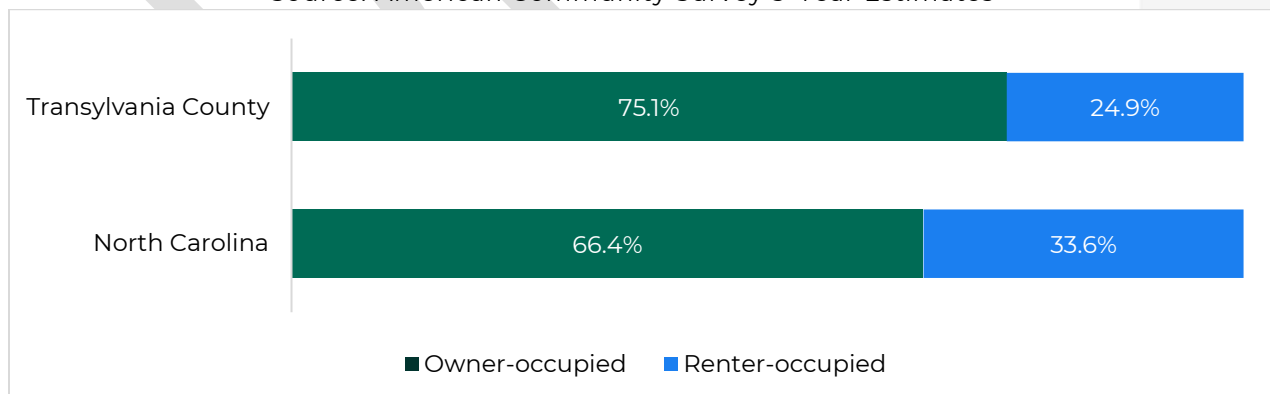
In 2023, the average household in Transylvania County was comprised of 2.2 people. As the population's median age has gone up, the average household size has gone slightly down, dropping from an average of 2.26 in 2013. Family households, which account for about 65% of the households in the county, tend to be larger than nonfamily households. However, these family households have also been trending downward from 2.82 in 2013 to 2.69 in 2023. Nonfamily households, though smaller by comparison, are actually growing larger, with the average family size increasing by .09 people from 2013 to 2023.

Table 5: Households Composition and Size, 2023
Source: American Community Survey 5-Year Estimates

	% of Households	Average Household Size
All Households		2.2
Family Households	64.6%	2.69
Nonfamily Households	35.4%	1.24

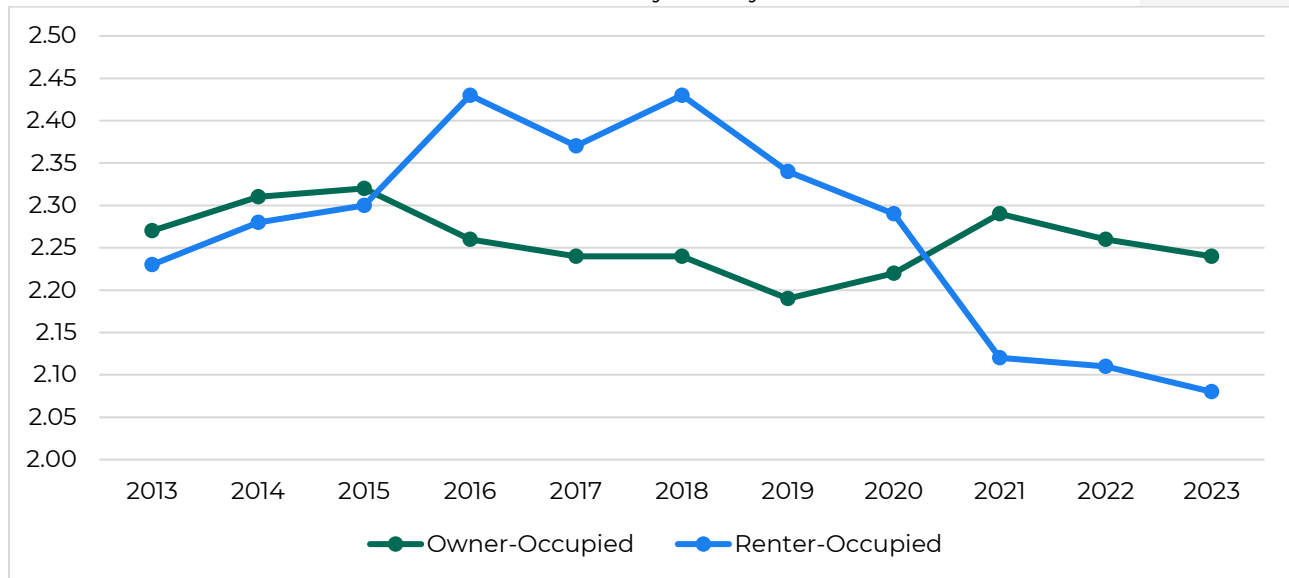
Reflective of their County's aging population, 56.8% of households have at least one household member that is at least 60 years of age. On the other end of the age spectrum, 21.1% of households have children living in the household. Comparatively, in the state as a whole, 40.4% of households have one member at least 60 years of age, and 29.4% of households have at least one member under 18 years of age.

Figure 15: Households by Tenure, 2023
Source: American Community Survey 5-Year Estimates



While the average size of an owner-occupied household has stayed relatively steady over the last ten years, there has been some fluctuation in the size of a renter household.

Figure 16: Household Size by Tenure, 2013 to 2023
Source: American Community Survey 5-Year Estimates



Overcrowding is not a major concern in Transylvania County. However, the prevalence of severely overcrowded units rose significantly between 2018 and 2023, which stands apart from some of the neighboring counties. It is difficult to ascertain why this shift has occurred, particularly since it corresponds with the overall decrease of overcrowded units and an overall decrease in household size for renters.

Table 6: Overcrowding, 2018 to 2023
Source: American Community Survey 5-Year Estimates

	Transylvania County		Henderson County		Haywood County		North Carolina	
	2018	2023	2018	2023	2018	2023	2018	2023
Overcrowded	1.3%	1.2%	1.4%	1.4%	1.3%	0.5%	1.6%	1.6%
Severely Overcrowded	0.6%	1.6%	0.9%	0.3%	0.4%	0.5%	0.7%	0.7%

Overcrowding can be an indicator of high housing costs/limited affordability and limited availability. When looking specifically at renter-occupied units, however, the percentage that are severely overcrowded

is worth some attention. In 2018, the percentage of renter households that was severely overcrowded was 0.27%. By 2023, that number had jumped to 4.6%.

Table 7: Overcrowding by Tenure, 2023

Source: American Community Survey 5-Year Estimates

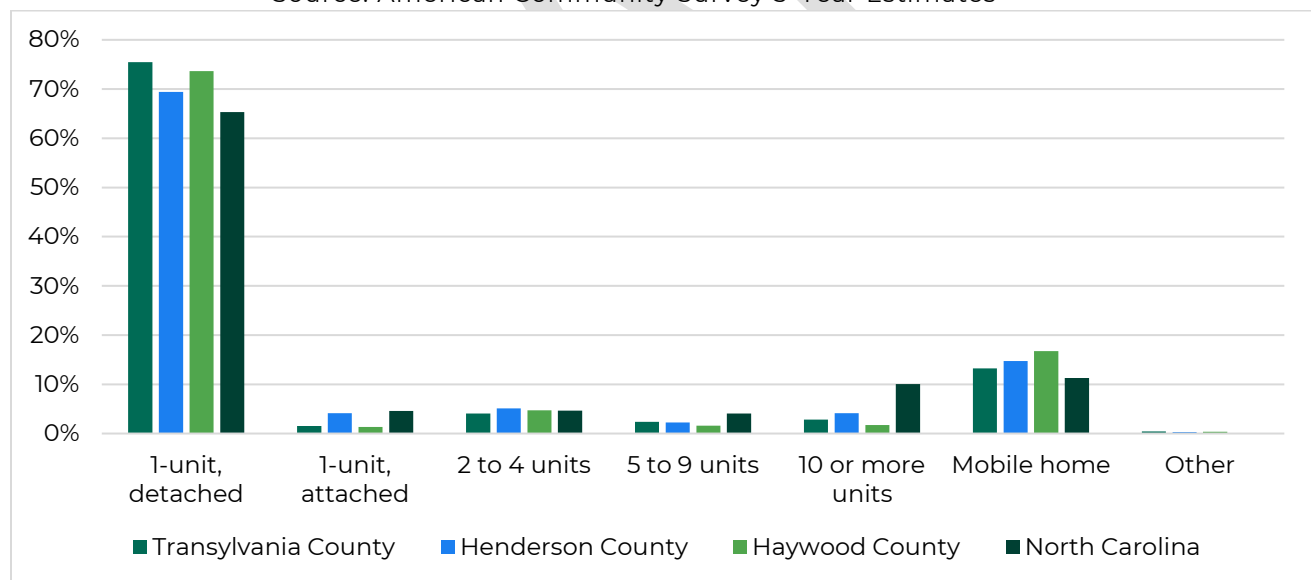
	Owner-Occupied	Renter-Occupied
Overcrowded	0.9%	2.1%
Severely Overcrowded	0.6%	4.6%

Development Trends

Transylvania County's prevalence of single-family housing units stands apart from other counties in the region, which themselves demonstrate a relative imbalance in favor of single-family homes.

Figure 17: Housing Units by Units in Structure

Source: American Community Survey 5-Year Estimates

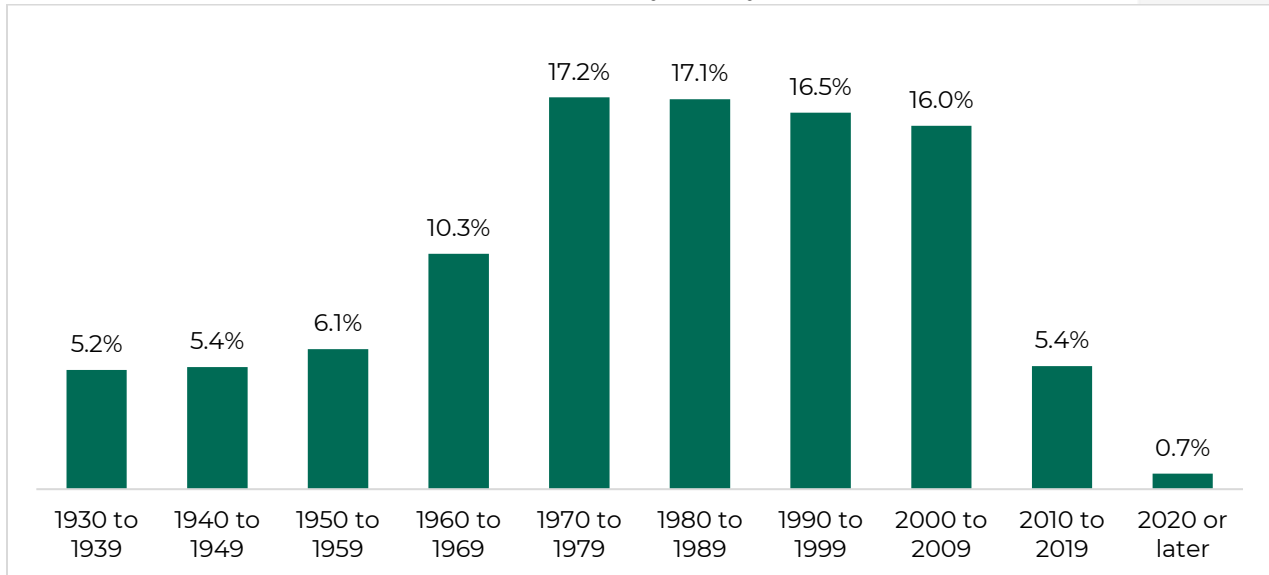


A large majority (66.8%) of the county's housing stock was built between 1970 and 2009, at which point development trends have dropped significantly. It appears that development in Transylvania County never meaningfully recovered from the 2008 housing market crash. Perhaps in large part due to the availability of developable land,

the 2010s showed less development than any previous decade since the 1950s.

Figure 18: Housing Units by Year Built, 2023

Source: American Community Survey 5-Year Estimates



In 2023, single-family residential building permits represented nearly one-third of permits in the county. The predominant permit type was for additions or remodels, important for maximizing the use of the county's existing housing stock. Transylvania County had 138 permits for the development of new single-family housing, representing just under 9% of all building permits.

Table 8: Single Family Residential Permits by Type

Source: Transylvania County Building Permitting and Enforcement Department 2023 Annual Summary

	City Permits	Percent of City Permits	County Permits	Percent of County Permits
New Houses	63	9.0%	138	8.9%
Addition/Remodel	139	19.9%	328	21.1%
Manufactured Homes	3	0.4%	35	2.3%
Total	205	29.3%	501	32.2%

Between 2020 and 2023, the number of permits issued for new single-family homes increased steadily, despite the County having a smaller population from 2021 to 2023 compared to 2020. The growth in permits

may be a result of increasing in-migration or second home and short-term rental owners.

Table 9: New Single Family Residential Permits, 2020 to 2023

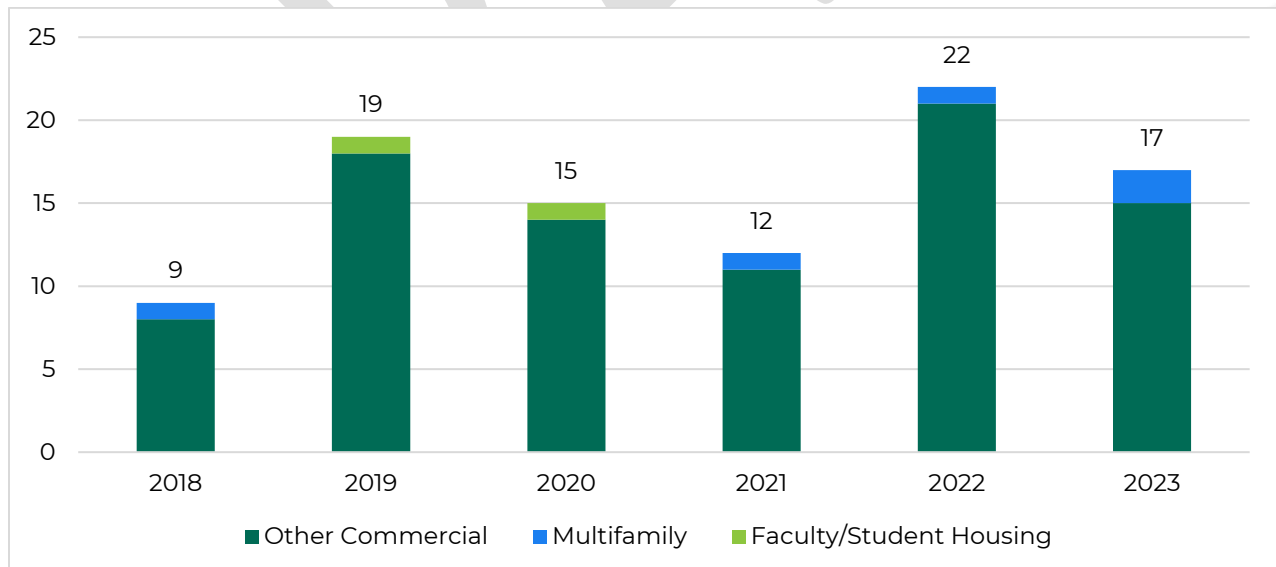
Source: Transylvania County Building Permitting and Enforcement Reports

	Permits	New House Value	Average Per House Value
2020	117	\$45,933,542	\$392,594
2021	177	\$98,878,772	\$558,637
2022	193	\$108,991,347	\$564,722
2023	201	\$118,174,496	\$587,933

While single-family housing development has seen steady increases, multifamily development has been more intermittent. Of the 94 permits for new residential construction, just five, about 5%, were for multifamily housing development. While infrastructure availability remains a challenge, increasing the number of multifamily developments can increase housing diversity and provide more affordable housing options for county residents.

Figure 19: New Commercial Permits for Housing by Issue Date, 2013 to 2023

Source: Transylvania County Building Permitting and Enforcement Permit Finder; permit analysis by TPMA

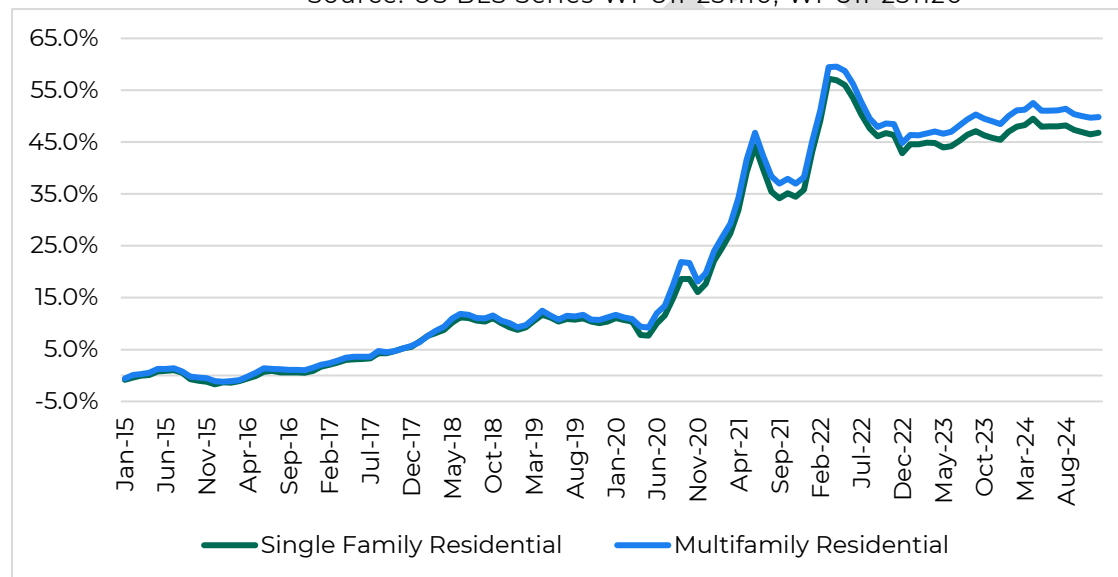


Construction Costs

Prior to the Covid-19 pandemic, inputs for construction rose slowly, with the cumulative percent change in prices from January 2015 to January 2020 being 11.7%, or about 2.3% per year. Labor and supply chain disruptions, coupled with increased demand, resulted in price surges. Prices peaked in Quarter 2 of 2022, and have since cooled slightly. However, the prices of construction inputs still remain significantly elevated, resulting in higher construction prices.

Figure 20: Cumulative change in the price of inputs to new single-family and multifamily construction, excluding capital investment, labor, and imports

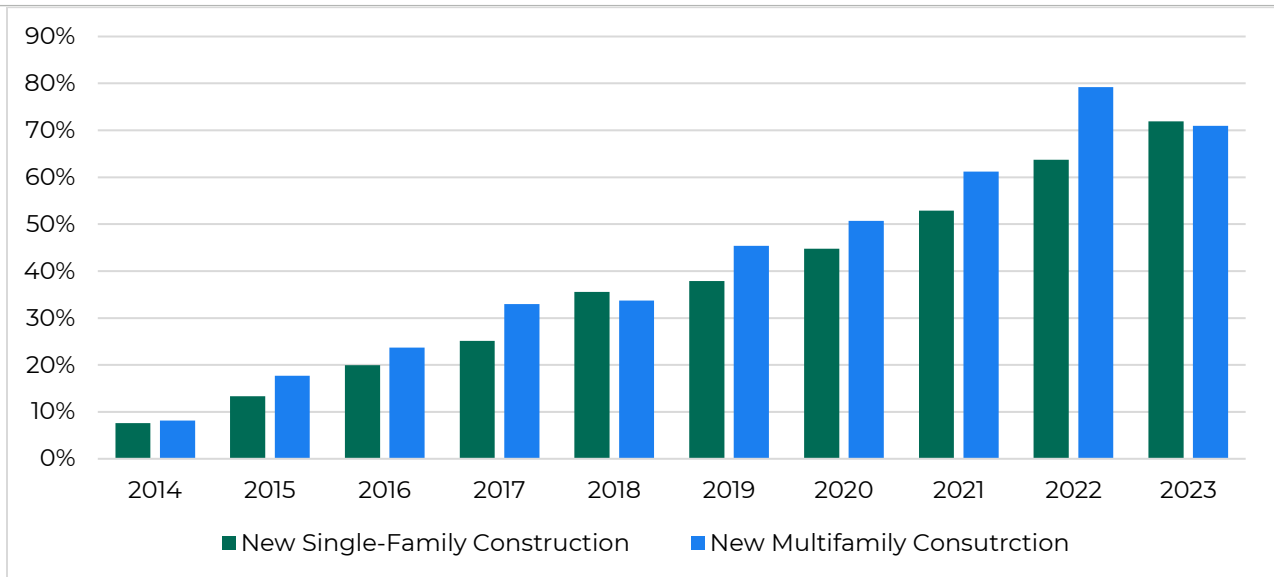
Source: US BLS Series WPUIP231110, WPUIP231120



Wages for the new single-family and multifamily construction industries have risen steadily. Over the same time period, the average earnings per job increased by more than 70%.

Figure 21: Cumulative Change in Average Earnings Per Job by Industry, 2013 to 2023

Source: Lightcast 2024.4

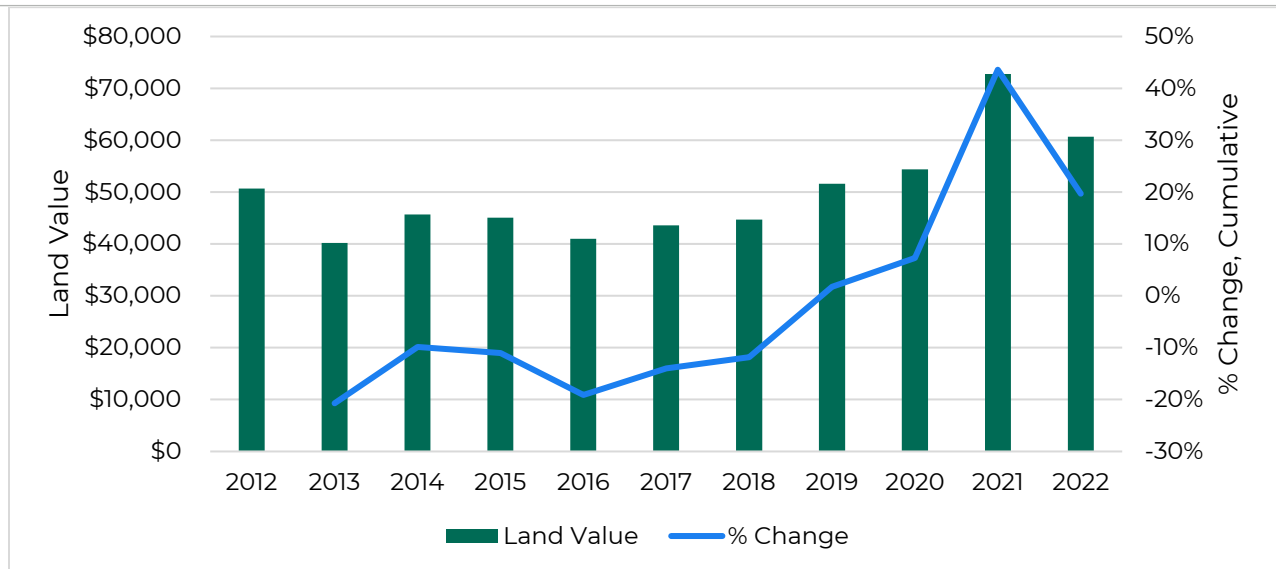


Between 2012 and 2019, the average estimated price of land for a quarter-acre lot in the county fluctuated. From 2019 to 2021, prices rose by about \$20,000. In 2022, the average price decreased by about \$10,000, but still remained above the average price prior to the Covid-19 pandemic.

Figure 22: Estimated Average Price of Land for Standardized Quarter-Acre Lot, Single-Family Homes in Transylvania County, 2012 to 2022

Source: Federal Housing Finance Agency Experimental Dataset for the Price of Residential Land²

² <https://www.fhfa.gov/research/papers/wp1901>



A trend starts to emerge when looking at new construction as three components: construction inputs, labor, and land. While some indicators had price variations prior to 2020, in recent years, all have seen increases. As the requisite parts for new housing development rise, without intervention, new home prices will also continue to rise.

Estimated Housing Demand

Affordable Housing Deficit

Lower-income households in Transylvania County face significant challenges in accessing suitable housing at an affordable price. An analysis of data from the HUD Comprehensive Affordability Strategy shows an existing deficit of more than 3,000 units for households with incomes at or equal to 80% of the HUD area median family income (HAMFI). This deficit is based on 2021 data, the most recently available at the time of this report. However, with increasing construction costs and limited new developments in the county, this likely underrepresents the current deficit.

Table 10: Existing Affordable Housing Deficit, 2021³

Source: HUD CHAS

³ 2021 is most recent year available.

	Supply (Units)	Demand (Households)	Surplus/Deficit
Less than or equal to 50% of HAMFI	1,354	2,530	-1,176
Greater than 50% but less than or equal to 80% of HAMFI	525	2,420	-1,895
Total <=80% HAMFI	1,879	4,950	-3,071

Projected Potential Demand for New Housing Units

An analysis of potential housing demand, from population growth and existing households, as detailed in the Methodology section of this report, estimates demand an additional 1,542 housing units by 2034. This model only accounts for demand from residential households, and does not include demand from seasonal or second homeowners.

Table 11: Potential Housing Demand

Source: Esri, American Community Survey 5-Year Estimates, TPMA calculations

	For-Sale	For-Rent	Total
Potential 10-Year Housing Demand	870	672	1,542
Annualized	87	67	154

Between 2018 and 2023, homes vacant for seasonal, recreation, or occasional use represented 18.6% of the housing stock. Assuming that rate remains the same, and the county wanted to account for that demand, then an additional 352 units would need to be built, bringing the total potential housing demand to 1,894 units over ten years, or approximately 189 units per year.

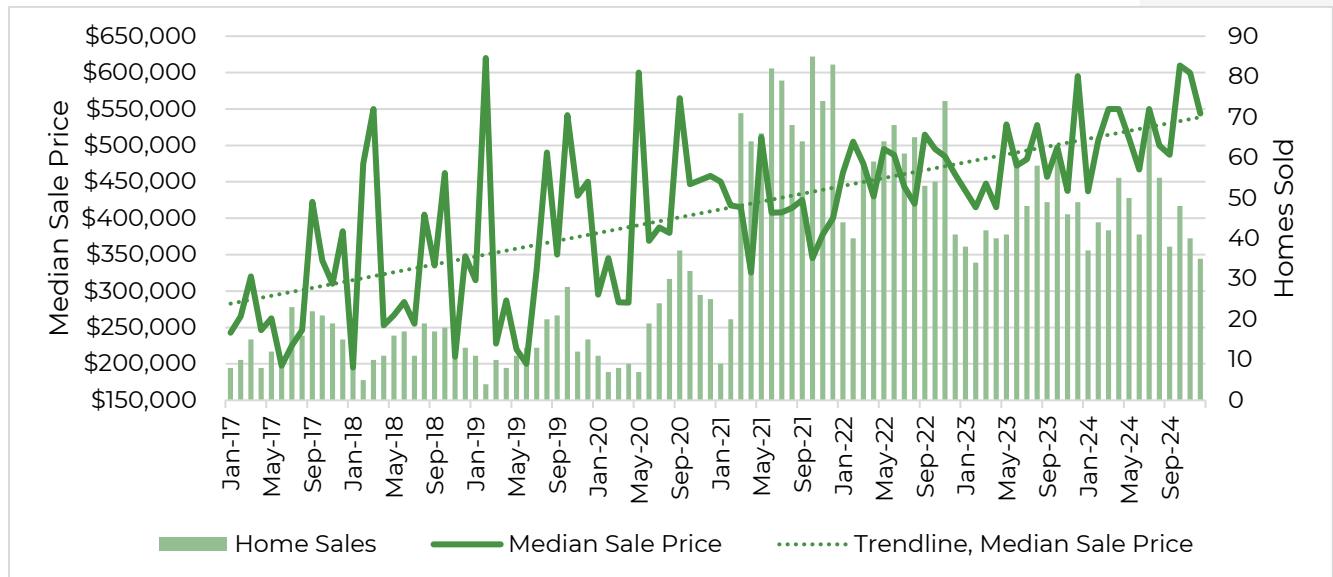
Housing Costs

For-Sale

The median sale price for homes in Transylvania County has been trending upwards since 2017. Beginning in 2021, the number of homes sold monthly in the county increased significantly. However, the increased sales volume did not result in reduced sales prices, indicating a highly competitive housing market. As of December 2024, the median

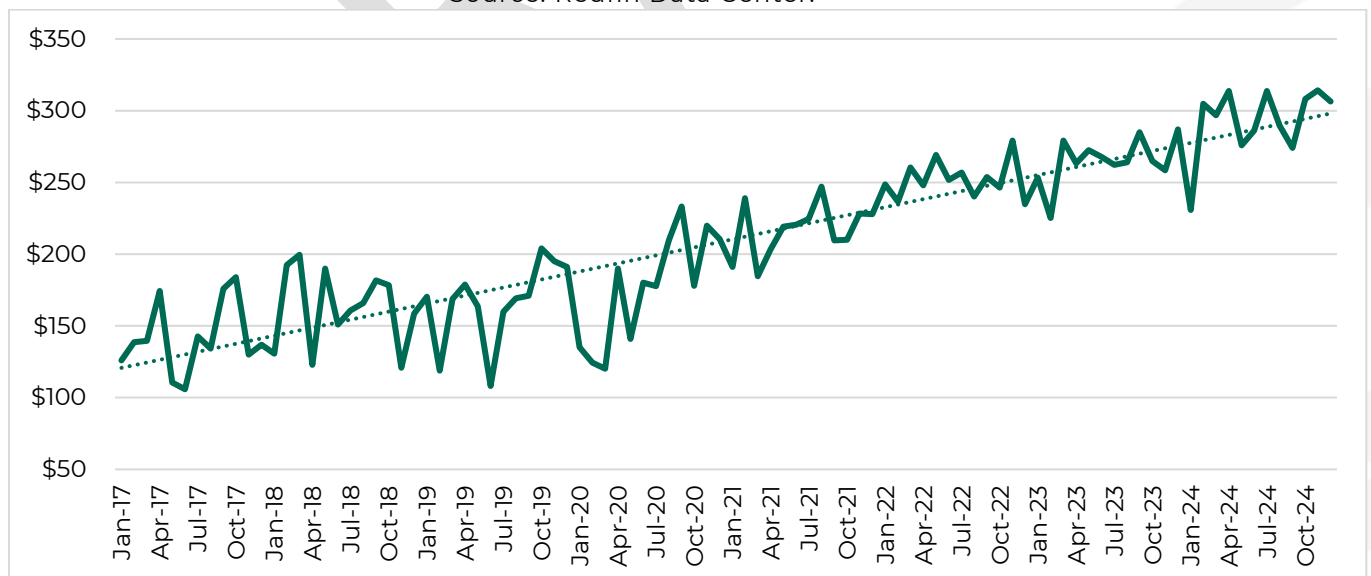
sale price was \$544,000, which would require a household income over \$100,000 per year to afford.

Figure 23: Number of homes sold and median sale price, January 2017 to December 2024
Source: Redfin Data Center.



Sale prices could be increasing due to increasing house sizes. However, as seen in Figure 24, the price per square foot has been steadily rising.

Figure 24: Median Sale Price per Square Foot, January 2017 to December 2024
Source: Redfin Data Center.

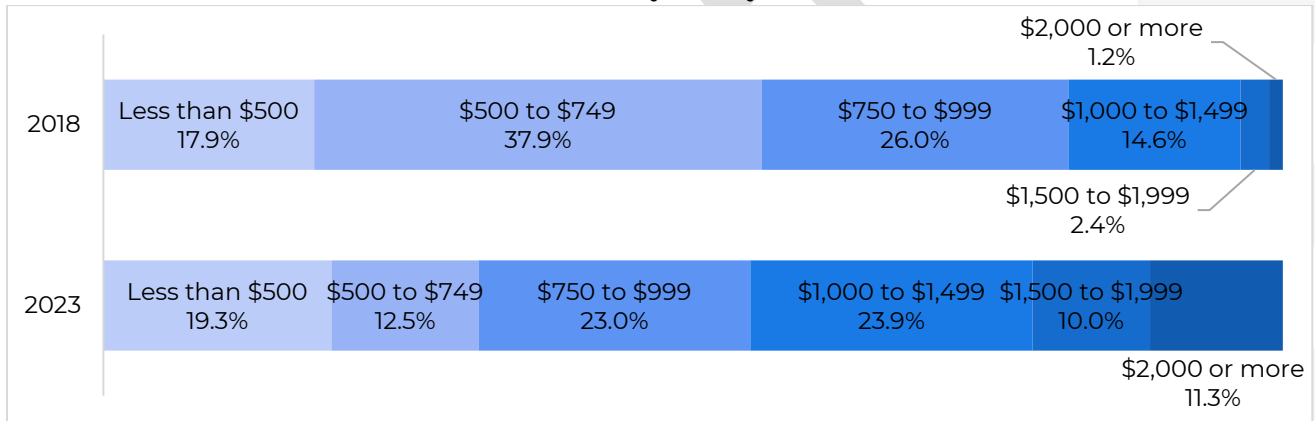


For-Rent

In 2018, the median gross rent was \$720 per month, and more than half of the units in the county had gross rents less than \$750 per month. In 2023, that percentage had decreased by over 20 percentage points, to 31.8% of rent-paying units. Simultaneously, the number of higher-price units grew substantially. In 2023, 21.3% of units had gross rents of at least \$1,500 per month, compared to just 3.6% in 2018. Moreover, 11.3% of units had rents of \$2,000 or more.

Figure 25: Gross Rent, 2018 and 2023

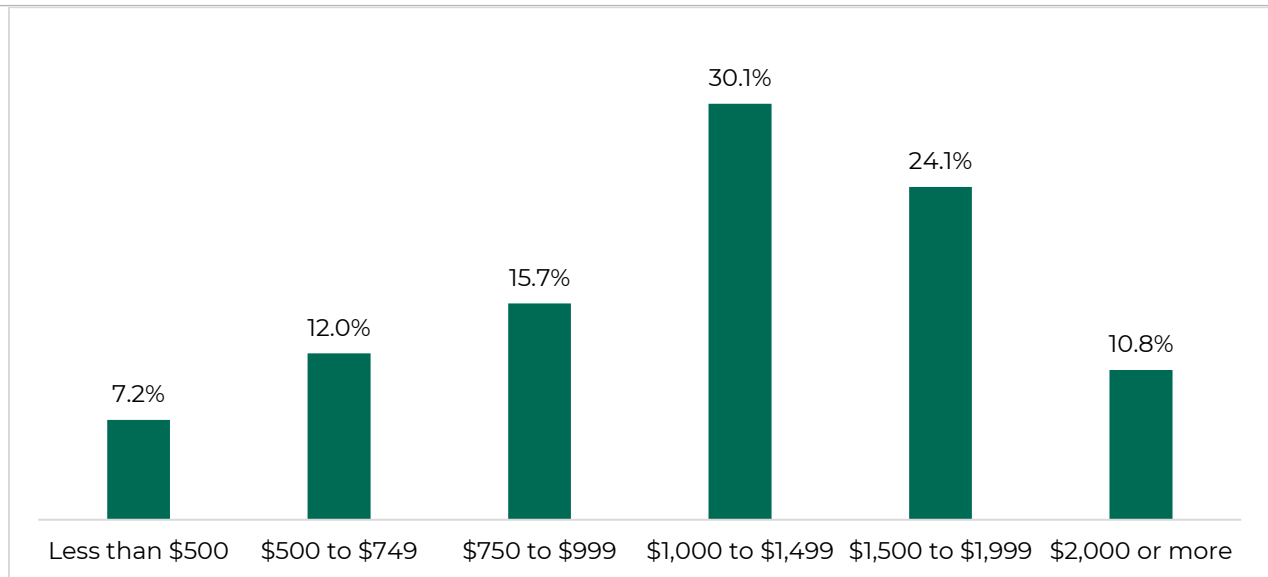
Source: American Community Survey 5-Year Estimates



While these data show sharp increases in rent, stakeholders indicated during engagement sessions that asking rents were higher than the reported figures. In response, the project team added a survey question about rental costs. Among respondents reporting their contract rent, the median was \$1,200 per month, with one-third (33.3%) paying \$1,500 or more. However, the limited sample size (n=83) may affect the generalizability of these findings, warranting caution in data interpretation.

Figure 26: Contract Rent for Survey Respondents, 2023

Source: Transylvania County Community Housing Survey



Economic Conditions

Between 2018 and 2023, Transylvania County saw steady economic growth, resulting in a 6.4% increase in real gross regional product (GRP) and 6.7% increase in employment. As the economy in Transylvania County grows, the demand for both employees and customers will grow, requiring an increase in housing supply.

Table 12: Change in Real GDP, Businesses, and Employment, 2018 to 2023

Source: US BEA, US BLS

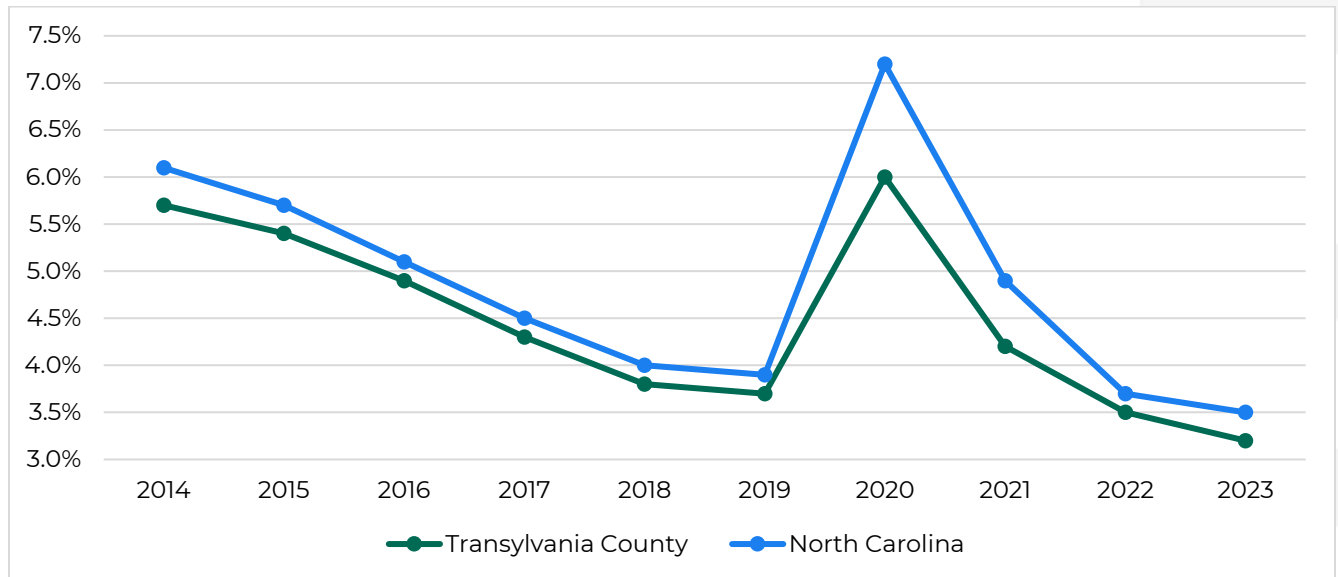
	Real GRP (thousands of \$)		Establishments		Employment	
	Transylvania County	North Carolina	Transylvania County	North Carolina	Transylvania County	North Carolina
2023	\$1,787,759	\$638,067,300	1,259	374,991	9,648	4,830,118
% Change, 2018 to 2023	↑6.4%	↑14.6%	↑39.4%	↑34.8%	↑6.7%	↑9.5%
2018	\$1,679,514	\$556,573,700	903	278,142	9,043	4,410,791

Between 2014 and 2023, Transylvania County had a lower unemployment rate than the state average. This gap presented the highest disparity during the COVID-19 Pandemic in 2020, where the County was over a full percentage point below the state average. This difference between the state and the county unemployment rate could be due to the aging population and the prevalence of second

homeowners in the county, resulting in a constrained labor force and smaller supply of workers.

Figure 27: Unemployment Rate, 2014 – 2023

Source: US BLS



Industry Mix

The County's top five industries, disaggregated by 2-digit NAICS codes, include Retail Trade, Government, Health Care and Social Assistance, Accommodation and Food Services, and Construction. Notably, three of the top ten industries reflect earnings less than the 80% Income Limit (\$39,200) for an individual resident set by the US Department of Housing and Urban Development (HUD). Two industries, Retail Trade and Administrative and Support and Waste Management Remediation Services, two growing industries, hover just above the 80% limit.

Table 13: Top Industries (2-Digit NAICS) by Employment

Source: Lightcast 2024.4

Description	2018 Jobs	% Change	2023 Jobs	Avg. Earnings Per Job
Retail Trade	1,374	↑13%	1,548	\$42,221
Government	1,557	↓-1%	1,536	\$65,050
Health Care and Social Assistance	1,584	↓-5%	1,508	\$62,367
Accommodation and Food Services	1,308	↑10%	1,439	\$33,204
Construction	929	↑16%	1,075	\$56,038
Manufacturing	764	↑3%	790	\$67,861

Other Services (except Public Administration)	879	↓-12%	770	\$29,896
Educational Services	607	↑23%	746	\$38,751
Professional, Scientific, and Technical Services	448	↑26%	563	\$76,148
Administrative and Support and Waste Management and Remediation Services	438	↑19%	522	\$45,738

While two-digit NAICS codes provide a succinct, disaggregating the industries into 6-digit NAICS codes provides further insight into the county's economy. Notably, six of the top ten industries reflect earnings less than the 80% Income Limit (\$39,200) for a one-person household.

Table 14: Top Industries (6-Digit NAICS) by Employment

Source: Lightcast 2024.4

NAICS	Description	2018 Jobs	% Change	2023 Jobs	Avg. Earnings Per Job
903999	Local Government, Excluding Education and Hospitals	588	↑3%	603	\$62,420
903611	Elementary and Secondary Schools (Local Government)	598	↓-5%	570	\$63,722
722511	Full-Service Restaurants	445	↑11%	493	\$32,345
611310	Colleges, Universities, and Professional Schools	412	↑2%	418	\$34,466
445110	Supermarkets and Other Grocery (except Convenience Stores)	375	↓-4%	359	\$33,105
334418	Printed Circuit Assembly (Electronic Assembly) Manufacturing	315	↓-3%	305	\$71,332
722513	Limited-Service Restaurants	318	↓-5%	301	\$23,977
622110	General Medical and Surgical Hospitals	403	↓-32%	272	\$85,564
721214	Recreational and Vacation Camps (except Campgrounds)	217	↑22%	264	\$38,652
813110	Religious Organizations	272	↓-4%	261	\$23,153

Tourism Industry

During stakeholder interviews and in-person planning sessions, stakeholders discussed the county's strong tourism-based economy. Data affirmed this, showing that nearly 12% of all businesses and 17% of

all employment in Transylvania County are tourism-related, marking this industry cluster an important staple for the regional economy.

Table 15: Tourism-Related Businesses and Employment, 2023⁴

Source: US BLS

	Number of Establishments	% of Establishments	Number of Employees	% of Employment
Transylvania County	149	11.8%	1,669	17.3%
Buncombe County	1,285	9.9%	22,208	16.1%
North Carolina	31,718	8.5%	536,321	11.1%

Looking at the Leisure and Hospitality supersector (NAICS codes 71 and 72), seven of the top ten industries by employment have average annual earnings less than the 80% AMI threshold, as set by HUD.

Table 16: Top Leisure and Hospitality Industries, Employment and Average Earnings, 2023

Source: Lightcast 2024.4

NAICS	Description	2023 Jobs	Avg. Earnings Per Job
722511	Full-Service Restaurants	493	\$32,345
722513	Limited-Service Restaurants	301	\$23,977
721214	Recreational and Vacation Camps (except Campgrounds)	264	\$38,652
721110	Hotels (except Casino Hotels) and Motels	141	\$40,699
713910	Golf Courses and Country Clubs	111	\$85,808
722515	Snack and Nonalcoholic Beverage Bars	79	\$24,762
713940	Fitness and Recreational Sports Centers	72	\$22,927
721211	RV (Recreational Vehicle) Parks and Campgrounds	52	\$46,842
711510	Independent Artists, Writers, and Performers	51	\$36,883
713990	All Other Amusement and Recreation Industries	49	\$33,613

⁴ "Tourism-related" industries are defined as those that fall into the North American Industry Classification System (NAICS) sectors 71 (Arts, Entertainment, and Recreation) and 72 (Accommodation and Food Services).

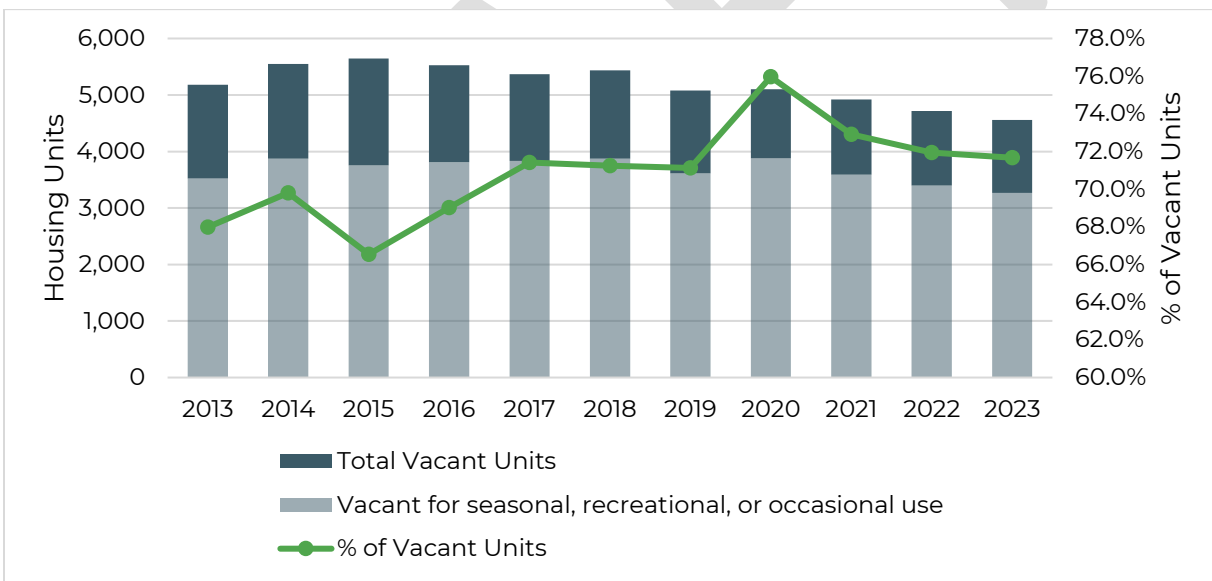
Seasonal Housing and Short-Term Rentals

Seasonal housing is a significant factor in the county's housing market. Whether second homes or short-term rentals, the area's reliance on its appeal to vacationers is affecting the existing housing supply by impacting the type of homes built and their availability to area residents.

One can begin to see the impact of seasonal housing on Transylvania County through a look at the number and type of "vacant" housing units. In 2023, of the 19,147 housing units in the county, an estimated 4,557 of them were considered vacant, roughly 25%. Of those vacant units, almost 72% were "vacant for seasonal, recreational, or occasional use."

Figure 28: Seasonal Vacant Housing Units, 2013 to 2023⁵

Source: American Community Survey 5-Year Estimates



These percentages put roughly in line with the affluent and heavily-tourism dependent areas in southern Jackson and Macon Counties, in which the seasonal housing comprises over half of all local housing and about a quarter of the entire counties' housing stock. While Transylvania County's overall population is more on par with Jackson and Macon Counties', its seasonally vacant unit count is more in line

⁵ Seasonal vacant housing units defined as those classified as being vacant for "seasonal, recreational or occasional use" by the US Census Bureau.

with Henderson County, which has a population that is roughly 3.5 times higher.

Table 17: Comparison of Seasonal Vacant Housing Units, 2023

Source: American Community Survey 5-Year Estimates

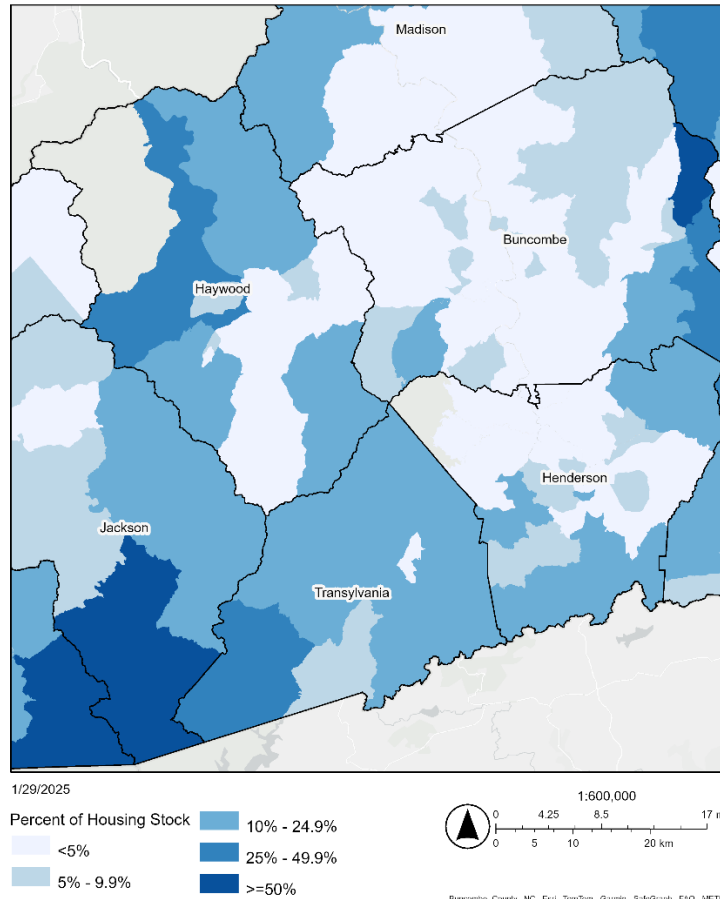
	Units vacant for seasonal, recreational, or occasional use	% of Vacant Housing Stock	% of Total Housing Stock
Transylvania	3,266	71.7%	17.1%
Buncombe	5,705	19.3%	4.3%
Haywood	4,991	58.5%	14.1%
Henderson	3,364	48.6%	5.9%
Jackson	6,779	73.5%	24.8%
Macon	7,149	79.6%	26.4%

Much like Cashiers and Lake Glenville in Jackson County and Highlands in Macon County, the large number of seasonal homes in Transylvania County is due to the presence of a popular summer destination for very high-income households around Lake Toxaway and the exclusive Lake Toxaway Country Club.

Figure 29: Housing Units Vacant for Seasonal, Recreational, or Occasional Use as a Percentage of Total Housing Stock by Census Tract

Source: American Community Survey 5-Year Estimates

Housing Vacant for Seasonal, Recreational, or Occasional Use

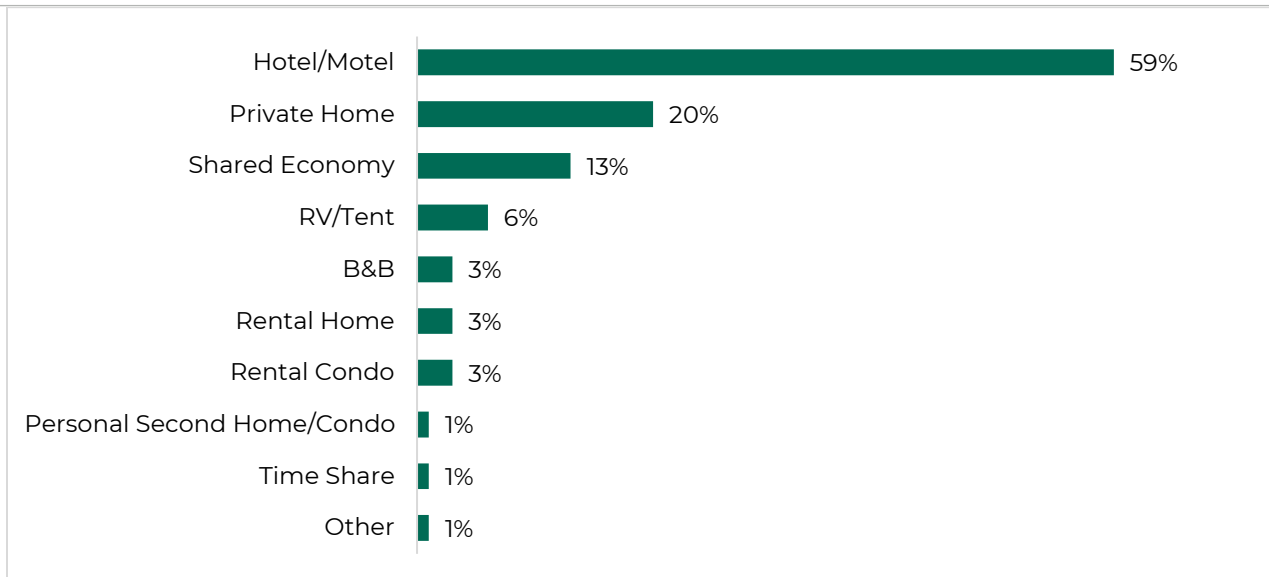


A major contributor to the high number of seasonally vacant homes in this general area of North Carolina is the presence of a robust short-term rental (STR) market. While most visitors to North Carolina's large "Mountain Region" still stay at hotels, a significant number (about one-in-five) stay in private homes. While not all of these visitors are staying in STRs, many of them are.

Figure 30: Accommodations used by Mountain Region visitors, 2023⁶

Source: 2023 North Carolina Regional Visitor Profile

⁶ Multiple responses allowed; percentages will not add to 100%

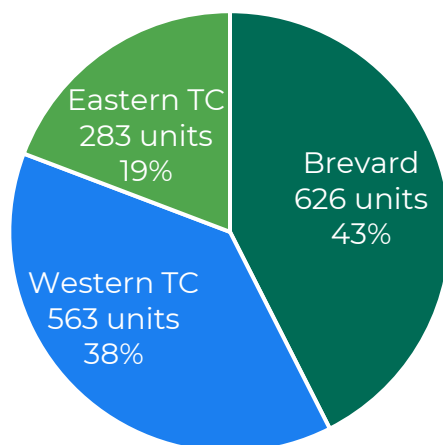


The City of Brevard is itself a popular tourist destination and offers visitors an estimated 626 STR units for their stay. With nearly as many of these units as there are in Brevard, the STR market in and around Lake Toxaway significantly impacts the distribution of short-term rentals in the county, with nearly as many STRs in the western parts of the county as there are in Brevard.

Figure 31: Short-Term Rentals by Location⁷

Source: AirDNA, provided by the Transylvania County Tourism Development Authority

⁷ Western Transylvania includes Lake Toxaway, Balsam Grove, Rosman and the portion of Sapphire located in the county. Eastern Transylvania includes Pisgah Forest, Penrose, and Cedar Mountain.



Transylvania County leads its neighboring counties with the highest ratio of STR units to overall households. Transylvania County also reflects the fewest number of total housing units, but has a higher overall number of STRs than Henderson and Jackson Counties.

Table 18: STR Prevalence in Transylvania County and Comparison Counties

Source: AirDNA, provided by the Transylvania County Tourism Development Authority and American Community Survey 5-Year Estimates

County	STR Units	Total Housing Units	% of Total Housing Units
Transylvania	1,483	19,072	7.8%
Buncombe	5,627	130,081	4.3%
Haywood	2,010	35,051	5.7%
Henderson	1,399	56,744	2.5%
Jackson	1,412	26,967	5.2%
Macon	1,502	26,929	5.6%

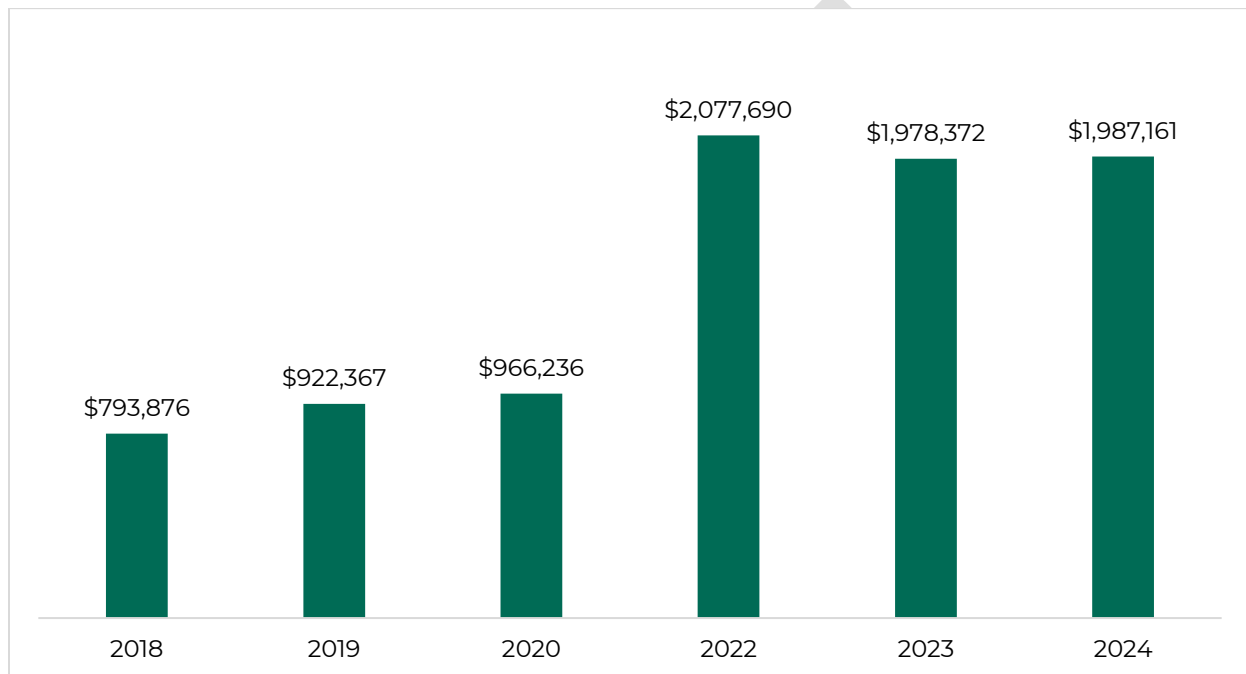
During interviews and focus groups, stakeholders indicated frustration with the prevalence of STRs and the impact they are having on housing availability and on housing costs. Some stakeholders indicated that the lack of more traditional visitor lodging, such as hotels, was leading to the growth in the STR market.

While short-term rentals can serve to restrict the availability of the existing housing supply, thereby causing a greater imbalance between supply and demand and causing housing costs to rise, the existence of STRs can also be important contributors to a healthy tourism industry.

Transylvania County is heavily reliant on its tourism industry, as the next section will detail. It is important to note that, like hotels, STRs also contribute to the area's tax revenue by paying an occupancy tax. This tax, which was raised from 4% to 5% at the start of 2022, is levied on all rentals of overnight accommodations, including STRs.

Figure 32: Occupancy Tax Revenue⁸

Source: Transylvania County Tourism Development Authority Annual Reports.⁹



Regulating and monitoring the STR market can be challenging. In 2023 Brevard sought to adjust zoning regulations to ensure that new housing was built with long-term housing as its intended use. However, the state's legislature will largely determine the extent to which counties and municipalities can restrict this type of use.

⁸ No data available for 2021.

⁹ <https://explorebrevard.com/quarterly-reports-to-comissioners/>

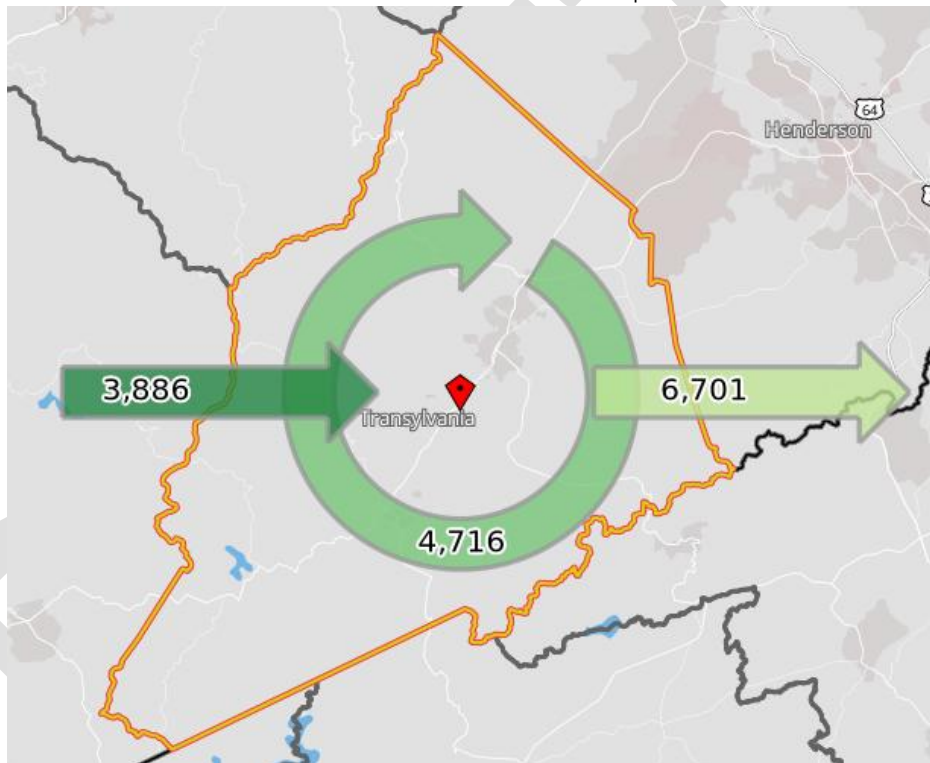
Labor Market and Workforce

Commuting Patterns

In Transylvania County, about 6,701 workers – or about 59% of the resident worker population – finds employment outside of the county. About 3,886 workers travel into the county for work but live outside of its borders. The net commuter outflow in the county is 2,816, which means many more workers leave the county for work than travel into it.

Figure 33: Inflow/Outflow Analysis, Primary Jobs, 2022¹⁰

Source: Census OnTheMap

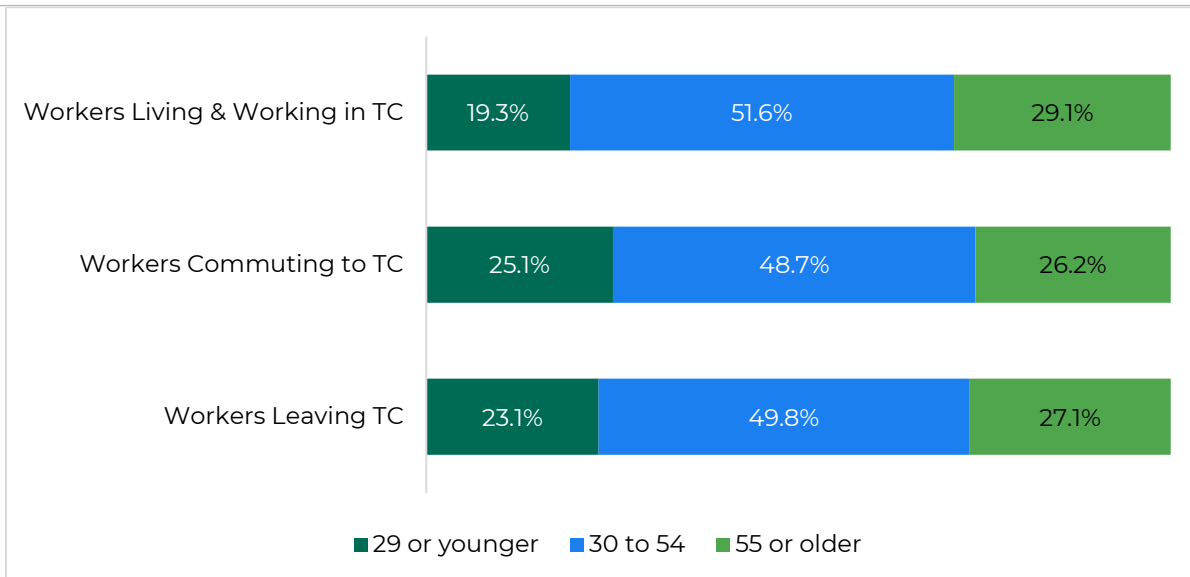


A larger share of the workers who commute into the county are under the age of 30 years than other commuting groups. In addition, a greater share of workers who both live and work in the county are 55 years or older, when compared to other commuting groups.

Figure 34: Workers by Age and Commuting Flow, 2022

Source: Census OnTheMap

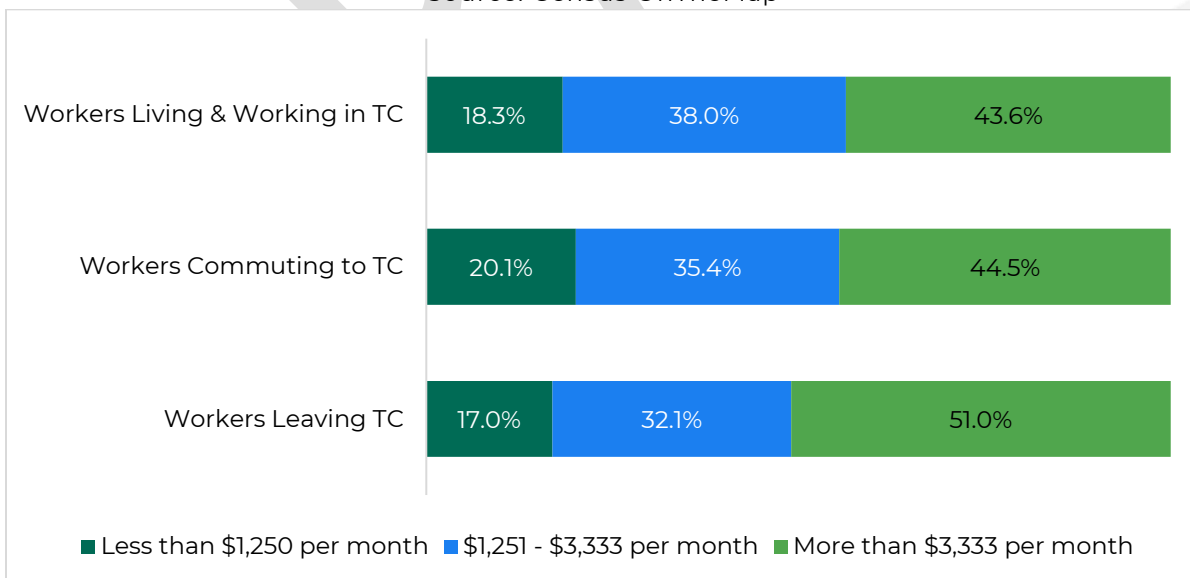
¹⁰ 2022 is most recent dataset available.



Approximately 51% of those leaving the county for work earn more than \$3,333 per month, which indicates that many outbound commuters are pursuing higher-paying opportunities outside of the county. Workers who commute into the county for work earn the lowest wages, which could indicate that they're pursuing entry-level positions, such as those in the service industry.

Figure 35: Workers by Income and Commuting Flow, 2022

Source: Census OnTheMap

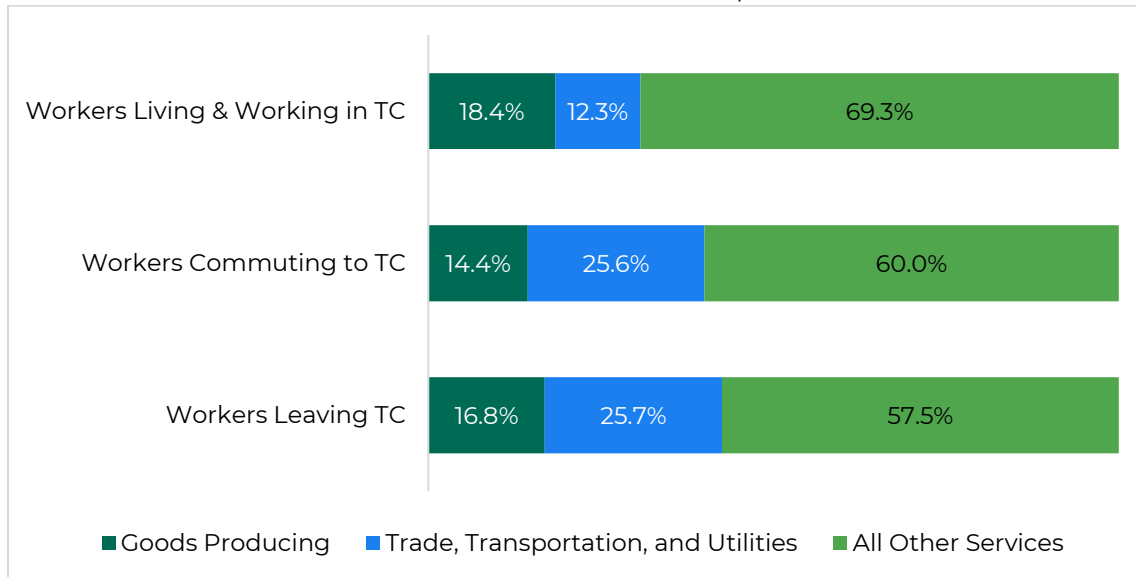


Of the workers who travel into the county for work, roughly one quarter are employed in trade, transportation, or utilities industries.

Approximately 14% are employed in a goods-producing industry, and the remainder find employment in some other service-related industry. The industry employment distribution of inbound commuters is similar to that of outbound commuters.

Figure 36: Workers by Industry and Commuting Flow, 2022

Source: Census OnTheMap



The most common occupations in the county are in line with the top industries and industry clusters from the previous section. Most of the ten most common occupations in the county are related to the tourism industry. In every case, the median annual earnings is below the 80% AMI income limit for a one-person household.

Table 19: Most Common Occupations (5-Digit SOC) in Transylvania County

Source: Lightcast 2024.4

Occupation	2023 Jobs	Median Annual Earnings
Cashiers	386	\$29,846
Retail Salespersons	337	\$32,541
Waiters and Waitresses	237	\$24,247
Landscaping and Groundskeeping Workers	222	\$35,411
Stockers and Order Fillers	209	\$35,435
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	202	\$31,815
Cooks, Fast Food	194	\$25,116
Maids and Housekeeping Cleaners	188	\$29,947
Cooks, Restaurant	185	\$37,029

Maintenance and Repair Workers,
General

175

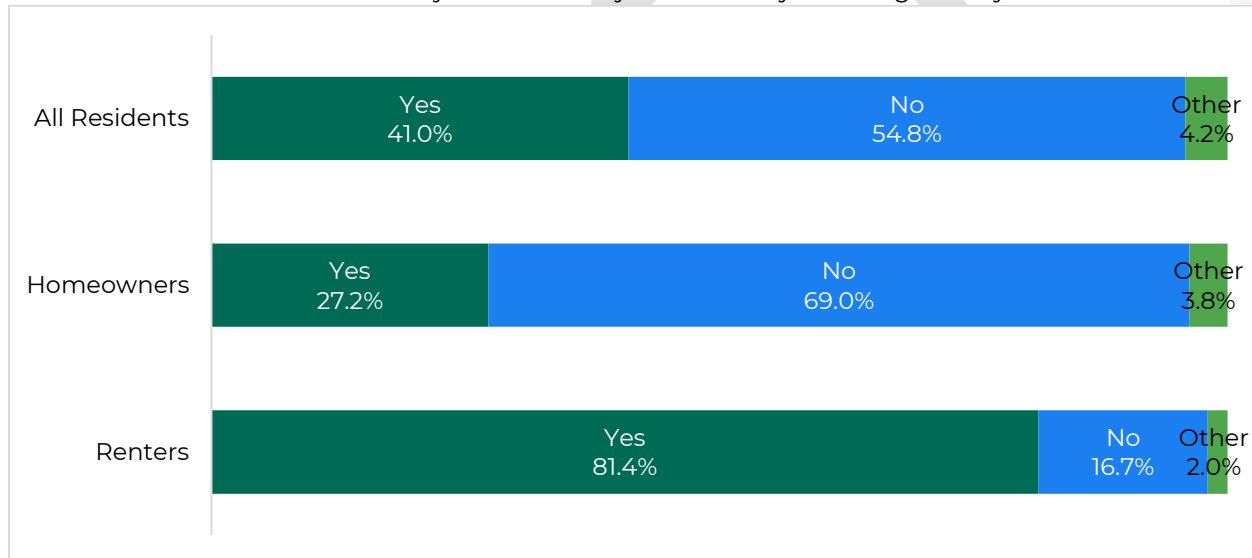
\$41,549

Housing Affordability

The impact of high housing costs, relative to wages, can be seen through challenges with home affordability. Over 40% of respondents to the Community Housing Survey reported having difficulty affording their housing costs over the past 12 months, with the incidence rising to 81.4% when examining responses from renters.

Figure 37: Resident Responses to "Over the past twelve months, have you had difficulty affording your housing costs?"

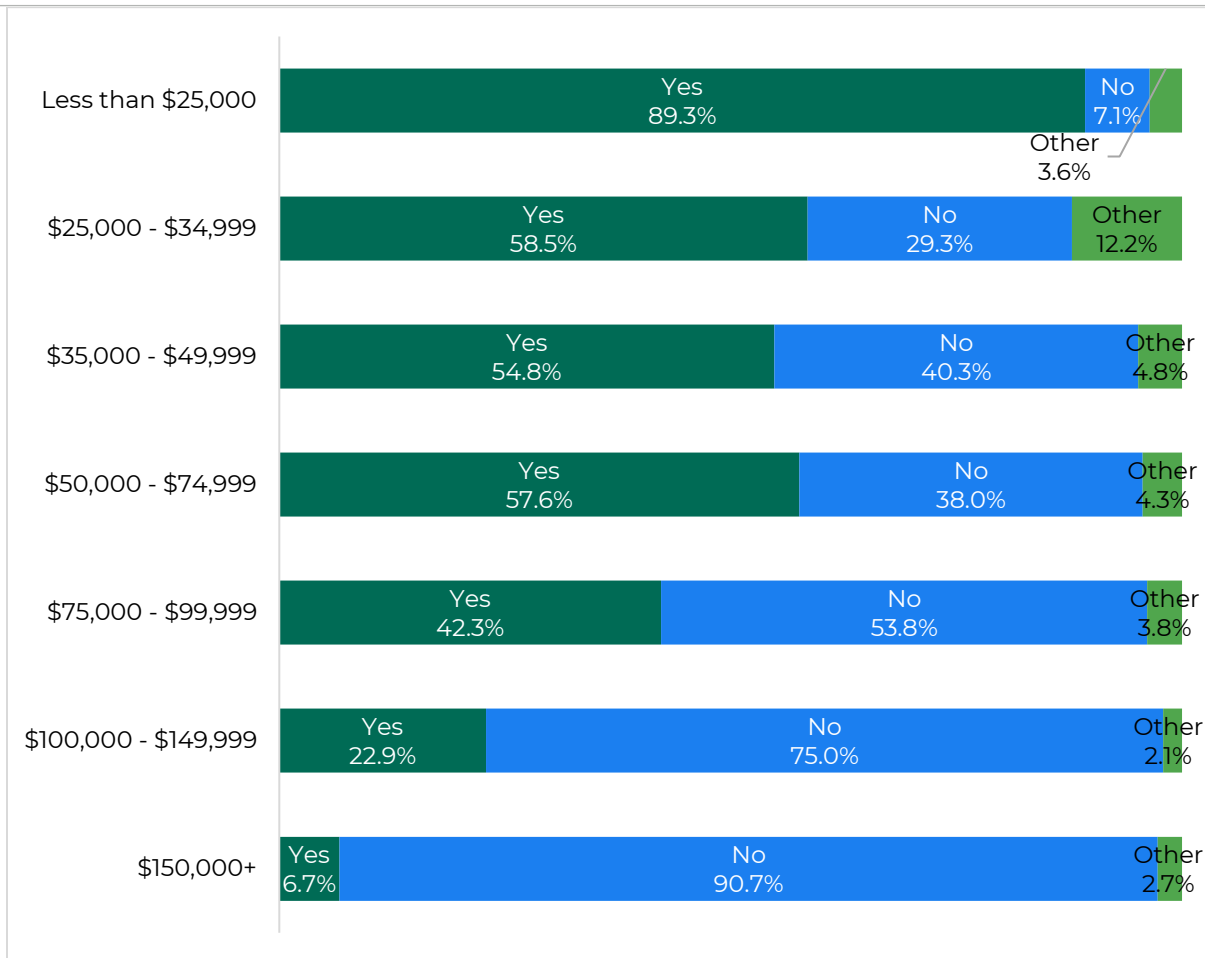
Source: Transylvania County Community Housing Survey



When disaggregated by household income, a higher percentage of lower-income households reported having difficulty affording their housing costs. In each income bracket, until the self-reported household income reaches \$75,000 per year, more than 50% of respondents report having difficulty affording their housing costs. Even for those reporting a household income between \$100,000 and \$149,999, more than \$35,000 over the median household income, one in five participants have had difficulty affording their housing costs.

Figure 38: Resident Responses to "Over the past twelve months, have you had difficulty affording your housing costs?" by Tenure

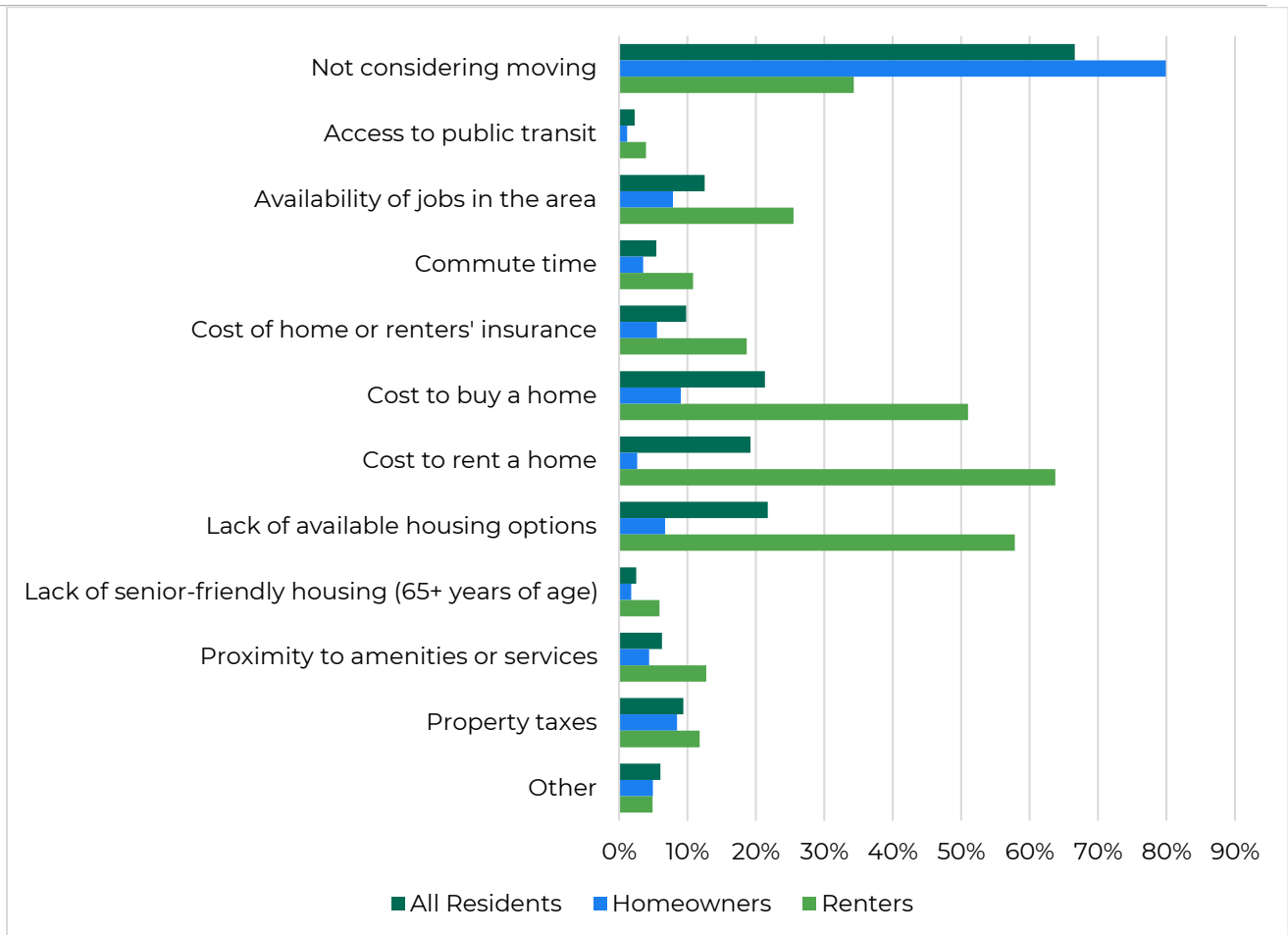
Source: Transylvania County Community Housing Survey



When asked if they were considering relocating outside of Transylvania County, a significant majority (66%) indicated they were not interested in moving. However, when broken out by tenure, this majority appeared largely comprised of existing homeowners. Only 34% of renters indicated that they had no intention of leaving the county. The remaining renters selected a variety of reasons that they were considering moving, with the most common responses being: the cost to rent a home (63.7%), the lack of available housing options (57.8%), the cost to buy a home (51%), and the availability of jobs in the area (25.5%).

Figure 39: Reasons Residents Are Considering Leaving Transylvania County

Source: Transylvania County Housing Survey 2024



Cost Burden

The most common reasons that Transylvania County residents are considering leaving the county are related to housing costs. Between 2018 and 2023, the incidence of cost-burden among owner-occupied households remained relatively stable, while the incidence of cost burden among renter-occupied households has decreased since 2018. Despite the decrease, nearly 40% of renter-occupied households remain cost-burdened, meaning they may be forced to choose between paying for their housing costs or other necessities, such as food, healthcare, or transportation.

Table 20: Cost Burden by Tenure, 2018 to 2023
Source: American Community Survey 5-Year Estimates

	2018	2023
All Households	24.35%	23.76%

Owner-Occupied	18.13%	18.79%
Renter-Occupied	44.95%	38.77%

However, while the overall incidence of cost burden decreased from 2018 to 2023, the percentage of households that are severely cost burdened, meaning they spend 50% or more of their monthly household income on housing costs, has increased. When disaggregated by tenure, the effect is mixed. Owner-occupied households had a small decrease, while renter-occupied households have had a significant increase in the incidence of severe cost burden. These figures indicate that if rental costs relative to incomes have improved overall, it has gotten worse for those at the lower end of the income spectrum.

Table 21: Severe Cost Burden by Tenure, 2018 and 2023

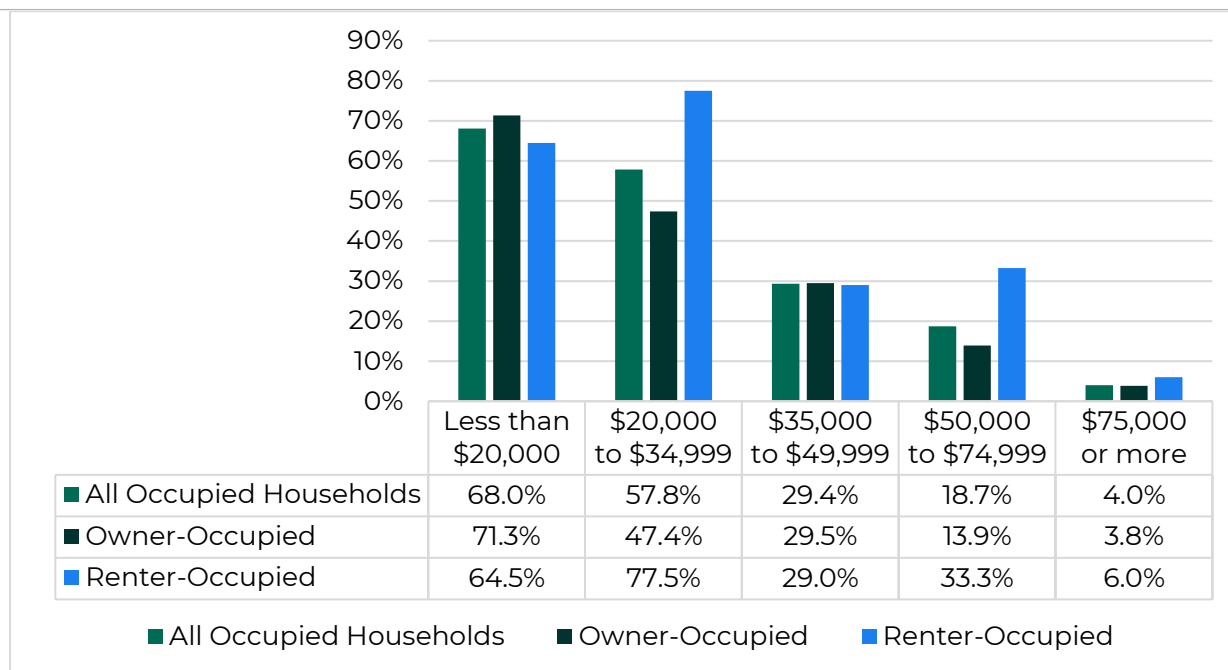
Source: American Community Survey 5-Year Estimates

	2018		2023	
	Transylvania County	North Carolina	Transylvania County	North Carolina
All Households	10.7%	12.8%	11.7%	12.2%
Owner-Occupied	8.4%	8.2%	7.1%	7.8%
Renter-Occupied	18.4%	21.4%	25.6%	21.0%

In fact, more than half of the households earning less than \$35,000 per year are experiencing cost burden, with nearly 70% of renter-occupied households earning less than \$35,000 per year being cost burdened. While this may seem like a low household income, about 50% of renter households fall into this income bracket, highlighting the affordability challenges faced by a large percentage of renter households.

Figure 40: Cost Burden by Household Income and Tenure, 2023

Source: American Community Survey 5-Year Estimates



Workforce Affordability

In order to make housing more affordable for the local workforce, it is important understand what 'affordable' means in Transylvania County. In Table 22, the most common occupations in the County (measured by total employment in 2023) are listed, along with the median annual earnings of a worker in the occupation. The housing affordability ceiling – or the most a worker can afford to spend on housing without being unduly burdened by housing costs – is calculated as 30% of a typical worker's monthly income.

Many of the most common occupations in the County are service-related, and workers in this field earn relatively low wages. For workers of most of the occupations on this list, a rent or mortgage payment cannot exceed \$900/month without exceeding HUD's housing cost-burden limit and becoming unaffordable. Workers of some occupations – such as Cashiers, Maids, and Housekeeping Cleaners – can generally only afford to spend about \$750/month on housing-related costs.

Table 22: Housing Affordability Ceiling for Most Common Occupations

Source: Lightcast 2024.4, North Carolina Compensation for Public School Employees

Occupation	2023 Jobs	Median Annual Earnings	Housing Affordability Ceiling
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Cashiers	386	\$29,846	\$746
Retail Salespersons	337	\$32,541	\$814
Waiters and Waitresses	237	\$24,247	\$606
Landscaping and Groundskeeping Workers	222	\$35,411	\$885
Stockers and Order Fillers	209	\$35,435	\$886
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	202	\$31,815	\$795
Cooks, Fast Food	194	\$25,116	\$628
Maids and Housekeeping Cleaners	188	\$29,947	\$749
Cooks, Restaurant	185	\$37,029	\$926
Maintenance and Repair Workers, General	175	\$41,549	\$1,039

In Table 23, a specific focus is given to workers in tourism industries. Given the importance of tourism for the Transylvania County economy, an analysis of the wages provided through these industries can illuminate the housing requirements of the workforce. Average earnings per job vary significantly by industry, indicating a demand for a diversity of housing types. While workers in some industries can afford to spend more than \$1,000/month on housing-related costs, others would be cost burdened if they spent more than \$600/month on the same housing-related costs.

Table 23: Housing Affordability Ceiling for Tourism Industries

Source: Lightcast 2024.4

Industry	2023 Jobs	Avg. Earnings Per Job	Housing Affordability Ceiling
Full-Service Restaurants	493	\$32,345	\$809
Limited-Service Restaurants	301	\$23,977	\$599
Recreational and Vacation Camps (except Campgrounds)	264	\$38,652	\$966
Hotels (except Casino Hotels) and Motels	141	\$40,699	\$1,017
Golf Courses and Country Clubs	111	\$85,808	\$2,145
Snack and Nonalcoholic Beverage Bars	79	\$24,762	\$619
Fitness and Recreational Sports Centers	72	\$22,927	\$573
RV (Recreational Vehicle) Parks and Campgrounds	52	\$46,842	\$1,171

Independent Artists, Writers, and Performers	51	\$36,883	\$922
All Other Amusement and Recreation Industries	49	\$33,613	\$840

Next, earnings data for some of the county's essential workers are evaluated. The median annual earnings of nine of the occupations listed below are estimated to be less than \$45,000/year. Therefore, the average worker in these occupations can afford to spend – at most – \$1,125/month on housing-related costs. Many of those workers – such as Emergency Medical Technicians (EMTs), Firefighters, Nursing Assistants, and Home Health & Personal Care Aides – become cost burdened when their housing-related expenses exceed approximately \$900/month.

Table 24: Essential Worker Occupations and Earnings, Transylvania County

Source: Lightcast 2024.4, North Carolina Compensation for Public School Employees

Occupation	Median Annual Earnings	Housing Affordability Ceiling
Emergency Medical Technicians	\$36,088	\$902
Firefighters	\$30,289	\$757
First Year Teachers ¹¹	\$44,485	\$1,112
Home Health & Personal Care Aides	\$26,410	\$660
Licensed Practical & Licensed Vocational Nurses	\$60,285	\$1,507
Nursing Assistants	\$36,161	\$904
Paramedics	\$41,087	\$1,027
Police & Sheriff's Patrol Officers	\$44,597	\$1,115
Public Safety Telecommunicators	\$36,668	\$917
Registered Nurses	\$79,168	\$1,979
Teacher Assistants ¹²	\$44,712	\$1,118
Tenth Year Teachers ¹³	\$53,545	\$1,339

¹¹ No national certification; includes 8.5% local salary supplement.

¹² Average of monthly minimum and maximum from the [North Carolina State Salary Schedules, FY 2024-2025](#). Monthly minimum is \$2,600 (\$31,200 per year); monthly maximum is \$4,852 (\$58,224 per year).

¹³ No national certification; includes 8.5% local salary supplement.

Housing Availability

The availability of rentals by price varies by source. However, regardless of source, the supply of available rental units for less than \$1,500 per month is incredibly limited – two in the entire county at the time of this report. The majority of rentals are \$2,000 or more per month, requiring a household income of at least \$80,000 per year to afford without spending more than 30% of income on rent.

Table 25: On-Market Rentals by Price¹⁴

	Less than \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 or more
Zillow	3.2% (1)	3.2% (1)	16.1% (5)	77.4% (24)
Apartments.com	9.1% (1)	0.0% (0)	27.3% (3)	63.6% (7)
Realtor.com	7.1% (1)	0.0% (0)	28.6% (4)	64.3% (9)
Redfin	0.0% (0)	0.0% (0)	23.1% (3)	76.9% (10)
Trulia	3.2% (1)	3.2% (1)	16.1% (5)	77.4% (24)

Given that the majority of the most common occupations, tourism-based industries, and essential workers have affordability thresholds less than \$1,000 per month, many of these workers (assuming one income per households) would be competing for the one available rental in the county at that price point. These data ultimately reflect a lack of *available* affordable rental options for workers.

If workers instead look to homeownership, available and affordable units are just as scarce. Assuming a \$15,000 down payment, workers who can afford to spend \$1,000 per month on housing costs would be competing for one available home.¹⁵ Even registered nurses, the highest paid of the essential workers, have less than 5% of the for-sale housing stock within their affordability threshold. As with the rental options, the data of for-sale homes reflect a lack of available and affordable homeownership opportunities for workers.

¹⁴ As of February 4th, 2025

¹⁵ Based on monthly affordability ceiling; assumes a 30-year mortgage, 6.81% interest rate (based on the 30 year average from Freddie Mac), a \$15,000 down payment, and private mortgage insurance.

Table 26: Homes for Sale by Price¹⁶

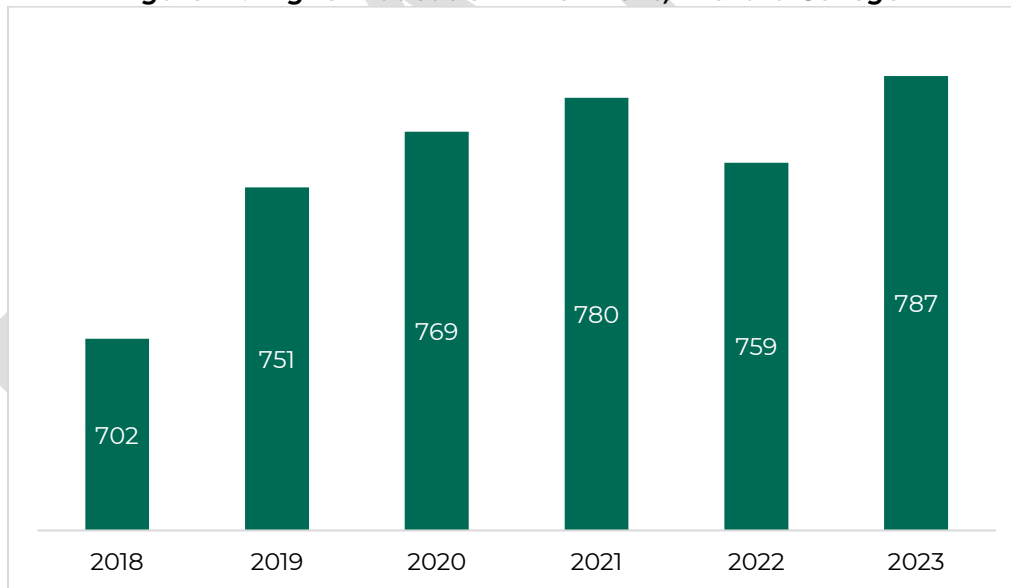
	Under \$150,000	\$150,000 - \$214,999	\$215,000 - \$274,999	\$275,000+
	(~\$1,000 per month)	(~\$1,000 to \$1,499)	(~\$1,500 to \$1,999)	(~\$2,000+)
Zillow	0.6% (1)	0.6% (1)	3.6% (6)	95.2% (160)
Realtor.com	0.6% (1)	0.6% (1)	3.0% (5)	95.7% (157)
Redfin	0.6% (1)	0.6% (1)	3.0% (5)	95.8% (161)

Special Populations

Students

Higher education enrollment has grown steadily in the county. Between 2018 and 2023, enrollment at Brevard College grew by about 12%.

Figure 41: Higher Education Enrollment, Brevard College¹⁷

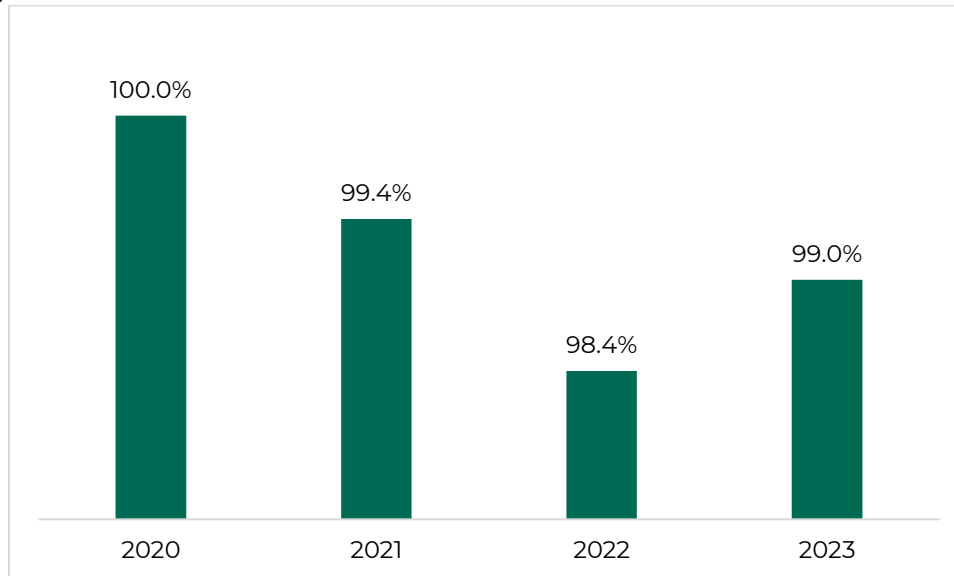


The vast majority of students at Brevard College are enrolled in at least some in-person courses. As a result, an increase in enrollment will result in an increase in housing needs for the students.

¹⁶ Includes mobile homes.

¹⁷ Blue Ridge Community College enrollment is reflective of total enrollment, regardless of campus location.

Figure 42: Percent of Students Enrolled in At Least Some In-Person Courses



Brevard College has four on-campus housing options for students, and reports that more than 80% of students live on-campus. Students must be approved to live off-campus and meet certain criteria to qualify, further limiting the number of students who would be living off-campus.

If 80% of students taking at least some in-person classes live on-campus, then, at most, about 155 students would be seeking housing off-campus. If all students have one housemate, then there would be a need for about 78 rental units, about 2% of the county's current rental stock.

Seniors

With a significant proportion of the population being at least 65 years of age, the county needs to consider how to meet the needs of its aging population. Stakeholders raised concerns about seniors' ability to age in place, emphasizing the need to ensure seniors can age within their communities by providing accessible housing options, such as smaller homes, independent living, and assisted living facilities.

To allow seniors to age in place, homes need aging accessible features – things like a step-free entryway, a first-floor bedroom and bathroom, and handrails or grab bars in the bathroom. While the majority of

houses in the South Atlantic region have at least one aging-accessible feature (92.7%), just 10.3% are considered “aging-ready,” meaning they have a step-free entryway, a bedroom and full bathroom on the first floor, and at least one bathroom accessibility feature.¹⁸ Compared to the 48.4% of households in Transylvania County with at least one member 65 years and over, this research indicates that the housing stock in Transylvania County is likely ill-equipped to house its aging population, and will require significant rehabilitation and retrofitting to allow the county’s seniors to age with dignity.

Research shows that 70% of adults 65 years and older will need long-term care during their lifetime. Twenty-eight percent of seniors will need long-term nursing home care and 5% will require residential care (adult care and family care).¹⁹ With over 10,000 seniors in the county, and just 167 nursing home beds and 136 residential care beds, many seniors may be forced to leave the county

Table 27: Long-Term Care Capacity, Transylvania County

Source: Land of Sky Long-Term Care Housing Directory, North Carolina Division of Health Service Regulation Adult Care Facility Listings, Medicare.Gov

Nursing Home Beds	167
Adult Care and Family Care Beds	136
Independent Living Units	296

Unhoused Population

Transylvania County has seen a steady increase in unhoused individuals since 2021. The number of unhoused families with children has been inconsistent over the past five years; however, the number of adults

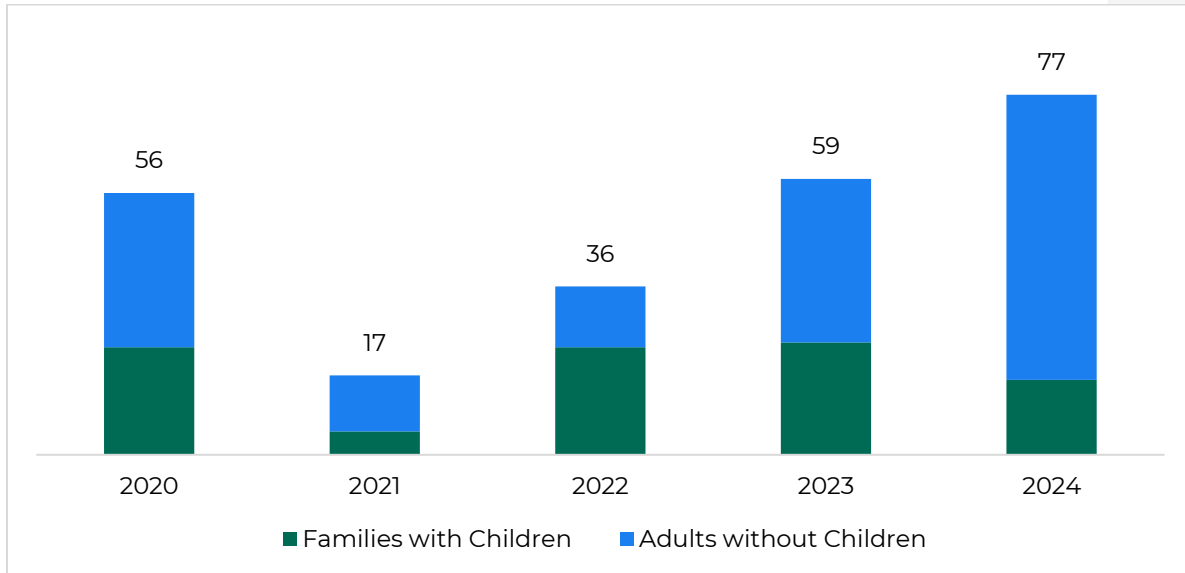
¹⁸ Vespa, Jonathan, Jeremy Engelberg, and Wan He U.S. Census Bureau, Old Housing, New Needs: Are U.S. Homes Ready for an Aging Population?, P23-217, U.S. Government Printing Office, Washington, DC, 2020.
<https://www.census.gov/content/dam/Census/library/publications/2020/demo/p23-217.pdf>

¹⁹ Assistant Secretary for Planning and Evaluation. (2019). *What is the lifetime risk of needing and receiving long-term services and supports?* <https://aspe.hhs.gov/basic-report/what-lifetime-risk-needing-and-receiving-long-term-services-and-supports>

without children saw a steep drop from 2020 to 2021 but has consistently increased since then.²⁰

Figure 43: Unhoused Individuals, 2020 to 2024²¹

Source: North Carolina Coalition to End Homelessness Point-in-Time Count Data



From 2020 to 2024, the number of individuals in emergency shelters remained relatively stable; however, in 2024, Transylvania County saw a sharp increase in unsheltered individuals. As noted above, this number does not include residents displaced by Hurricane Helene, as the Point-in-Time count occurs in January.

Figure 44: Count of Unhoused Individuals by Location

Source: North Carolina Coalition to End Homelessness Point-in-Time Count Data

Year	Emergency Shelter	Transitional Housing	Unsheltered ²²
2024	32	0	45
2023	32	8	19
2022	33	2	1
2021	10	7	-
2020	38	0	18

²⁰ Hurricane Helene cause mass destruction across WNC in September 2024 damaging natural landscapes, businesses, and homes. These data do not reflect potential increases in homelessness following Hurricane Helene.

²¹ No unsheltered count in 2021 due to the Covid-19 pandemic.

²² No unsheltered count in 2021 due to COVID-19 pandemic

Structural Barriers

Infrastructure

Stakeholders identified infrastructure as a top challenge for increasing housing in Transylvania County. Many specifically discussed the lack of existing water and sewer infrastructure, though they acknowledged that flood plains, steep slopes, and other topographical concerns complicate infrastructure expansion.

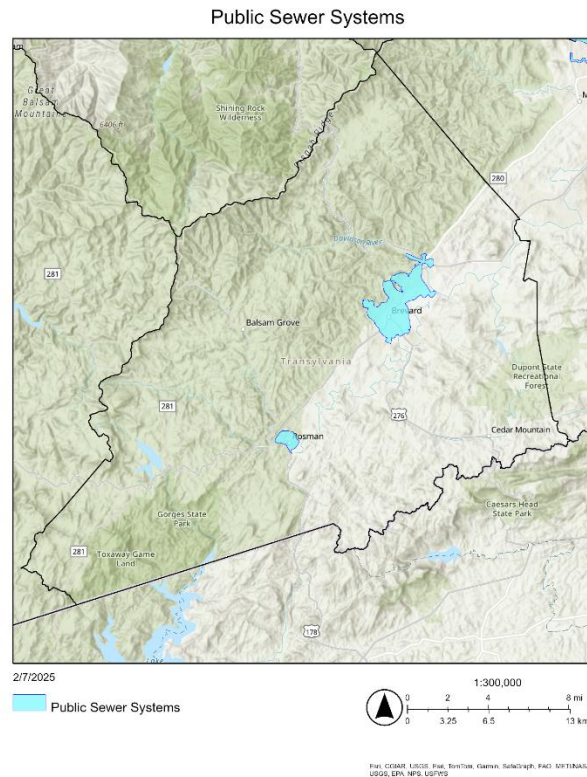
Despite these challenges, local and county government have been working to expand existing water and sewer infrastructure. These efforts include:

- Town of Rosman Water Expansion Project (2021): Transylvania County received allocations from the North Carolina state budget to expand water and sewer (\$7 million).
- The US 64 Water and Sewer Project (2022): This project supported the expansion of a water and sewer line for Gaia Herb's Headquarters (\$4.2 million).
- Housing and Urban Development—Pathways to Removing Obstacles Program Application (2023): The Transylvania County Board of Commissioners applied for funding to extend water service to the Azalea and Rhododendron neighborhoods but was not granted funding (\$6 million).
- Gallimore Road Water and Sewer Extension (2024): Savings from the US 64 Water and Sewer Project were allocated to the Gallimore Road Project (TBD).

While these efforts are to be commended, there's still work to be done. As seen in Figure 45, wastewater infrastructure in the county is limited. To allow for smaller lot sizes or denser developments, infrastructure will need to be expanded. To maximize the impact of future investments, denser development should be prioritized for newly served corridors.

Figure 45: Public Sewer Systems, Transylvania County

Source: Type A Current Public Sewer Systems, North Carolina Center for Geographic Information and Analysis, NC OneMap



Developable Land

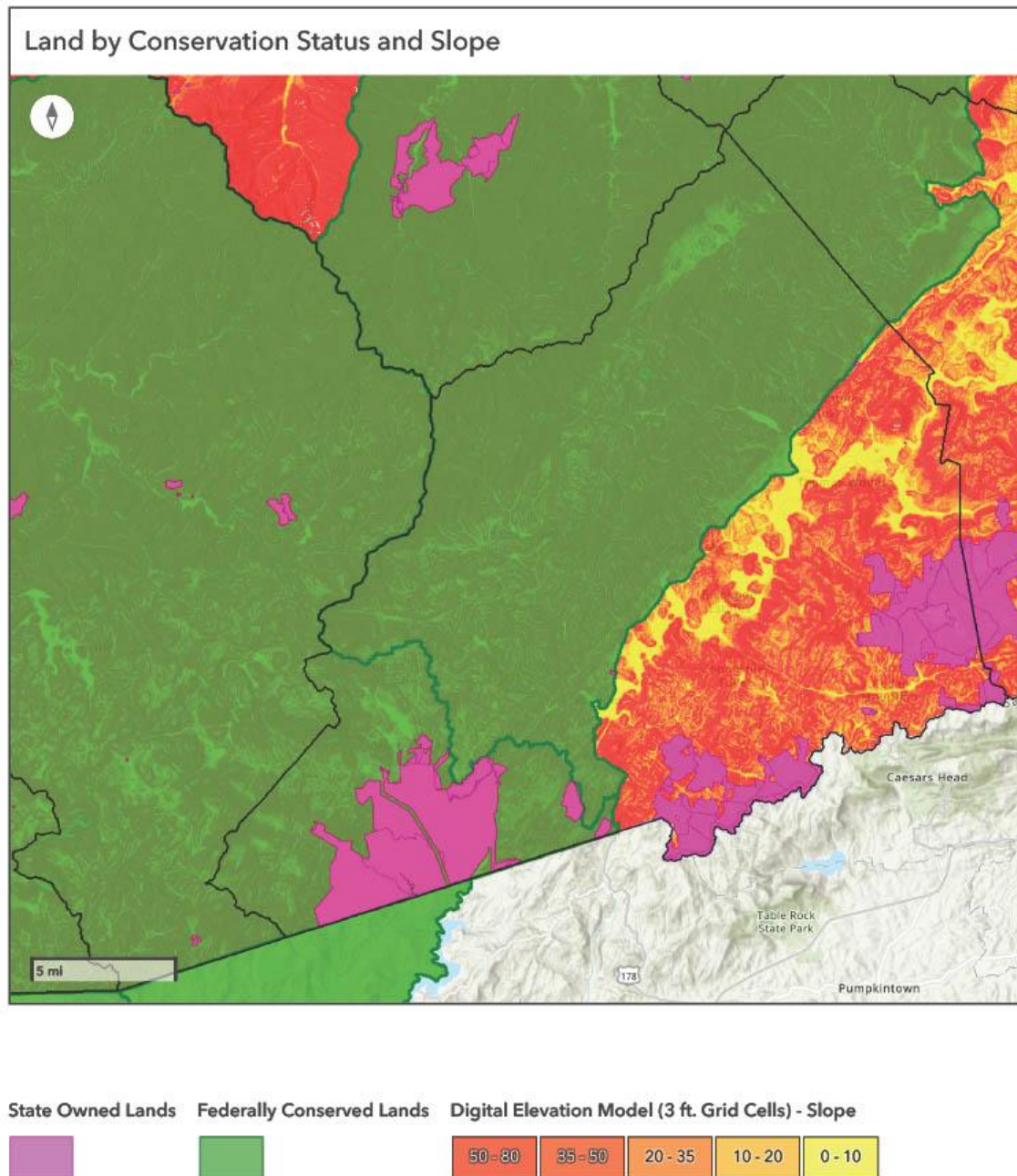
Over 50% of Transylvania County's land is publicly owned and protected from development.²³ Transylvania County is also home to over 250 waterfalls and 176 named mountains. While these features are often viewed as crucial tourist attractions, they also limit the amount of land the County can develop.

Moreover, the topography of the area further constrains the buildable land. Land with a 10% or less slope is considered optimal for building. As indicated by the yellow shading in Figure 46, that land is in short supply in the county. The majority of the land has at least a 50 degree slope, which is not only more costly to build on, but also requires an approved geotechnical report before construction can commence.

²³ <https://explorebrevard.com/sustainability>

Figure 46: Land by Conservation Status and Slope

Source: USDA Forest Service, North Carolina Department of Commerce, NC OneMap, Land of Sky Regional Council, ArcGIS



Much of the flat land is alongside the banks of the French Broad River and its tributaries, and therefore, fall within floodplains. This further constrains the county's supply of prime buildable land, and while development may occur within the floodplains under certain conditions, it increases the complexity and cost of projects.²⁴

Figure 47: Land by Conservation Status, Slope, and Flood Zone

Source: USDA Forest Service, North Carolina Department of Commerce, NC OneMap, Land of Sky Regional Council, ArcGIS

²⁴ <https://www.transylvaniacounty.org/sites/default/files/departments/building-and-permitting/docs/Flood%20Damage%20Prevention%20Ordinance%20Rev%206-2021.pdf>

